

\$567,255,381



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-61**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
FA	1	\$ 48,716,949	PT	(2)	FLT	3136A6PY4	June 2042
SA	1	48,716,949(3)	NTL	(2)	INV/IO	3136A6PZ1	June 2042
PH(4) ...	1	34,122,200	PAC	2.0%	FLX	3136A6QA5	December 2041
PF(4) ...	1	14,623,800	PAC	(2)	FLT	3136A6QB3	December 2041
PS(4) ...	1	14,623,800(3)	NTL	(2)	INV/IO	3136A6QC1	December 2041
PY	1	2,414,000	PAC	3.5	FLX	3136A6QD9	June 2042
CA	1	1,600,000	PAC	3.5	FLX	3136A6QE7	April 2042
CB	1	833,000	PAC	3.5	FLX	3136A6QF4	June 2042
CF	1	4,200,000	SUP	(2)	FLT	3136A6QG2	June 2042
CS	1	3,000,000	SUP	(2)	INV	3136A6QH0	June 2042
CD	1	3,825,000	SUP	3.5	FLX	3136A6QJ6	April 2042
CE	1	337,932	SUP	3.5	FLX	3136A6QK3	June 2042
FD	2	13,788,609	PT	(2)	FLT	3136A6QL1	June 2042
SD	2	13,788,609(3)	NTL	(2)	INV/IO	3136A6QM9	June 2042
DA(4) ...	2	21,795,000	PAC/AD	2.0	FLX	3136A6QN7	November 2041
DI(4) ...	2	8,718,000(3)	NTL	5.0	FLX/IO	3136A6QP2	November 2041
DB	2	1,108,000	PAC/AD	4.0	FLX	3136A6QQ0	June 2042
ZD	2	4,674,218	SUP	4.0	FIX/Z	3136A6QR8	June 2042
KG(4) ...	3	169,590,000	PAC/AD	2.0	FLX	3136A6QS6	December 2041
KI(4) ...	3	84,795,000(3)	NTL	4.0	FIX/IO	3136A6QT4	December 2041
KB	3	6,912,000	PAC/AD	4.0	FLX	3136A6QU1	June 2042
ZK	3	35,000,000	SUP	4.0	FIX/Z	3136A6QV9	June 2042

(Table continued on next page)

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 PE, PC, PA, DE, DH, KE, KD, KA, GB, GC, GD, JH, JE, JC and JA Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—The Certificates—Combination and Recombination" in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be May 31, 2012.

Carefully consider the risk factors on page S-10 of this prospectus supplement and starting on page 11 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

MORGAN STANLEY

The date of this Prospectus Supplement is May 24, 2012

<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>
<i>FG(4) ...</i>	<i>4</i>	<i>\$ 25,276,708</i>	<i>SEQ</i>	<i>(2)</i>	<i>FLT</i>	<i>3136A6QW7</i>	<i>October 2030</i>
<i>SG(4) ...</i>	<i>4</i>	<i>25,276,708(3)</i>	<i>NTL</i>	<i>(2)</i>	<i>INV/IO</i>	<i>3136A6QX5</i>	<i>October 2030</i>
<i>GA(4) ...</i>	<i>4</i>	<i>58,978,988</i>	<i>SEQ</i>	<i>2.0%</i>	<i>FLX</i>	<i>3136A6QY3</i>	<i>October 2030</i>
<i>GY</i>	<i>4</i>	<i>13,409,421</i>	<i>SEQ</i>	<i>3.5</i>	<i>FLX</i>	<i>3136A6QZ0</i>	<i>June 2032</i>
<i>JL(4) ...</i>	<i>5</i>	<i>61,552,000</i>	<i>PAC/AD</i>	<i>2.0</i>	<i>FLX</i>	<i>3136A6RA4</i>	<i>August 2041</i>
<i>JI(4) ...</i>	<i>5</i>	<i>30,776,000(3)</i>	<i>NTL</i>	<i>4.0</i>	<i>FLX/IO</i>	<i>3136A6RB2</i>	<i>August 2041</i>
<i>JY</i>	<i>5</i>	<i>4,404,000</i>	<i>PAC/AD</i>	<i>4.0</i>	<i>FLX</i>	<i>3136A6RC0</i>	<i>June 2042</i>
<i>ZJ</i>	<i>5</i>	<i>19,500,000</i>	<i>SUP</i>	<i>4.0</i>	<i>FLX/Z</i>	<i>3136A6RD8</i>	<i>June 2042</i>
<i>PO</i>	<i>6</i>	<i>17,593,556</i>	<i>SC/PT</i>	<i>0.0</i>	<i>PO</i>	<i>3136A6RE6</i>	<i>August 2037</i>
<i>R</i>		<i>0</i>	<i>NPR</i>	<i>0</i>	<i>NPR</i>	<i>3136A6RF3</i>	<i>June 2042</i>
<i>RL</i>		<i>0</i>	<i>NPR</i>	<i>0</i>	<i>NPR</i>	<i>3136A6RG1</i>	<i>June 2042</i>

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

(2) Based on LIBOR.

(3) Notional balances. These classes are interest only classes. See page S-8 for a description of how their notional balances are calculated.

(4) Exchangeable classes.

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AVAILABLE INFORMATION

You should purchase the certificates only if you have read and understood this prospectus supplement and the following documents (the “Disclosure Documents”):

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2010 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - February 1, 2012, for all MBS issued on or after February 1, 2012,
 - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
 - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
 - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
 - January 1, 2006, for all other MBS(as applicable, the “MBS Prospectus”);
- if you are purchasing the Group 6 Class or the R or RL Class
 - our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated
 - February 1, 2012, for all SMBS issued on or after February 1, 2012,
 - January 1, 2009, for all SMBS issued on or after January 1, 2009 and prior to February 1, 2012,
 - December 1, 2007, for all SMBS issued on or after December 1, 2007 and prior to January 1, 2009, or
 - May 1, 2002, for all other SMBS(as applicable, the “SMBS Prospectus”);
- if you are purchasing the Group 6 Class or the R or RL Class, the applicable disclosure documents relating to the underlying REMIC certificates (the “Underlying REMIC Disclosure Documents”); 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, the SMBS Prospectus and the Underlying REMIC Disclosure Documents are incorporated by reference in this prospectus supplement. This means that we are disclosing information in those documents by referring you to them. Those documents are considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with those documents.

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

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

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

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

Morgan Stanley & Co. LLC
c/o Broadridge Financial Solutions
Prospectus Department
1155 Long Island Avenue
Edgewood, New York 11717
(telephone 631-274-2740).

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 May 1, 2012. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on pages S-3 and S-4. 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
6	Group 6 SMBS
	Class 2006-70-JO REMIC Certificate
	Class 2006-109-MO REMIC Certificate
	Class 2007-80-PO REMIC Certificate

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

Characteristics of the Trust MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$113,672,881	5.00%	5.25% to 7.50%	241 to 360
Group 2 MBS	\$ 41,365,827	5.00%	5.25% to 7.50%	241 to 360
Group 3 MBS	\$211,502,000	4.00%	4.25% to 6.50%	241 to 360
Group 4 MBS	\$ 97,665,117	3.50%	3.75% to 6.00%	181 to 240
Group 5 MBS	\$ 85,456,000	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	\$113,672,881	360	335	18	5.41%
Group 2 MBS	\$ 41,365,827	360	348	11	5.39%
Group 3 MBS	\$211,502,000	360	338	17	4.28%
Group 4 MBS	\$ 97,665,117	240	237	2	3.95%
Group 5 MBS	\$ 85,456,000	360	338	17	4.28%

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

Group 6 SMBS

Characteristics of the SMBS

<u>Principal Balance</u>	<u>Pass- Through Rate</u>	<u>SMBS Trust and Class Designation</u>
\$1,087,410.11†	0.00%	318-1

† This is a principal only SMBS certificate.

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>
\$1,087,410.11	360	218	126	6.55%

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the Group 6 SMBS will differ from those shown above, perhaps significantly.

Group 6 Underlying REMIC Certificates

Exhibit A describes the underlying REMIC certificates in Group 6, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificates, you should obtain from us the current class factors and the related disclosure documents as described on pages S-3 and S-4.

Settlement Date

We expect to issue the certificates on May 31, 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>
FA	0.68875%	7.00%	0.45%	LIBOR + 45 basis points
SA	6.31125%	6.55%	0.00%	6.55% – LIBOR
PF	0.58875%	7.00%	0.35%	LIBOR + 35 basis points
PS	6.41125%	6.65%	0.00%	6.65% – LIBOR
CF	1.23875%	6.00%	1.00%	LIBOR + 100 basis points
CS	6.66575%	7.00%	0.00%	7.00% – (1.40 × LIBOR)
FD	0.68875%	7.00%	0.45%	LIBOR + 45 basis points
SD	6.31125%	6.55%	0.00%	6.55% – LIBOR
FG	0.58875%	7.00%	0.35%	LIBOR + 35 basis points
SG	6.41125%	6.65%	0.00%	6.65% – LIBOR

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

Notional Classes

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

<u>Class</u>	
SA	100% of the FA Class
PS	100% of the PF Class
SD	100% of the FD Class
DI	40% of the DA Class
KI	50% of the KG Class
SG	100% of the FG Class
JI	50% of the JL Class

Distributions of Principal

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

Weighted Average Lives (years)*

Group 1 Classes	PSA Prepayment Assumption										
	0%	100%	130%	140%	180%	225%	250%	500%	700%	900%	1300%
FA and SA	20.2	10.1	8.8	8.4	7.1	6.0	5.5	2.9	2.0	1.5	0.9
PH, PF, PS, PE, PC and PA	17.5	6.6	5.7	5.7	5.7	5.7	5.7	3.1	2.2	1.6	1.0
PY	26.9	20.5	20.5	20.5	20.5	20.5	20.5	11.5	7.8	5.7	3.1
CA	27.4	15.0	9.6	3.2	3.2	3.2	2.8	1.0	0.7	0.5	0.3
CB	27.7	16.1	11.9	11.3	11.3	11.3	5.7	1.2	0.8	0.6	0.4
CF and CS	28.9	21.8	19.1	17.8	10.5	4.2	1.9	0.5	0.4	0.3	0.2
CD	28.8	21.3	18.4	17.1	9.2	2.8	1.7	0.5	0.3	0.2	0.2
CE	29.9	27.4	26.9	26.7	25.3	20.8	4.2	1.0	0.7	0.5	0.3

Group 2 Classes	PSA Prepayment Assumption								
	0%	100%	150%	200%	250%	500%	700%	900%	1300%
FD and SD	20.2	10.5	8.4	6.9	5.8	3.2	2.3	1.8	1.2
DA, DI, DE and DH	14.1	6.3	5.8	5.8	5.8	3.2	2.4	1.9	1.3
DB	23.6	20.8	20.8	20.8	20.8	11.6	8.0	5.9	3.5
ZD	27.0	19.8	17.6	8.8	2.4	0.7	0.5	0.4	0.3

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
KG, KI, KE, KD and KA	13.7	6.1	5.5	5.5	5.5	3.0	1.8	1.1
KB	23.4	20.8	20.8	20.8	20.8	11.7	6.8	3.8
ZK	26.9	19.0	16.8	8.4	2.1	0.6	0.3	0.2

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>303%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
FG, SG, GA, GB, GC and GD	10.8	6.6	3.7	2.7	2.1	1.7
GY	19.2	17.2	12.0	8.3	6.2	4.3

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
JL, JI, JH, JE, JC and JA	11.8	5.1	4.7	4.7	4.7	3.0	2.1	1.6	1.1
JY	20.7	16.9	16.9	16.9	16.9	10.6	7.3	5.3	3.4
ZJ	25.9	17.9	16.0	9.9	1.9	0.7	0.5	0.4	0.3

<u>Group 6 Class</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>374%</u>	<u>600%</u>	<u>900%</u>	<u>1400%</u>
PO	15.8	8.4	5.1	3.6	2.2	1.3	0.6

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

ADDITIONAL RISK FACTOR

Payments on the Group 6 Class will be affected by the payment priorities governing the related underlying REMIC certificates. If you invest in the Group 6 Class, the rate at which you receive payments also will be affected by the applicable priority sequence governing principal payments on the Group 6 Underlying REMIC Certificates.

As described in the applicable Underlying REMIC Disclosure Documents, principal payments on the Class 2006-70-JO and Class 2006-109-MO REMIC Certificates in Group 6 are governed by principal balance schedules. As a result, those underlying REMIC certificates may receive principal payments faster or slower than would otherwise have been the case. In some cases, they may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on

principal payments over time may be eliminated. In such a case, those underlying REMIC certificates would receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- those underlying REMIC certificates have adhered to the related principal balance schedules,
- any related support classes remain outstanding, or
- those underlying REMIC certificates otherwise have performed as originally anticipated.

You may obtain additional information about the underlying REMIC certificates by reviewing their current class factors in light of other information available in the related Underlying REMIC Disclosure Documents. You may obtain those documents from us as described on pages S-3 and S-4.

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 May 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 “Trust MBS”),
- certain Fannie Mae Stripped Mortgage-Backed Securities (the “Group 6 SMBS”), and

- certain previously issued REMIC certificates (the “Group 6 Underlying REMIC Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A.

The SMBS represent beneficial ownership interests in certain principal distributions on mortgage loans underlying certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates.

The Underlying REMIC Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS and the Fannie Mae Guaranteed Mortgage Pass-Through Certificates backing the Group 6 SMBS, the “MBS”).

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

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

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

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC	Trust MBS, Group 6 SMBS and Group 6 Underlying REMIC Certificates	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS, the Group 6 SMBS and the Group 6 Underlying REMIC Certificates, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus, the SMBS Prospectus and the Underlying REMIC Disclosure Documents, as applicable. 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>
The 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 Trust MBS

The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1 MBS, Group 2 MBS, Group 3 MBS and Group 5 MBS, and up to 20 years in the case of the Group 4 MBS.

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

The Group 6 SMBS

The general characteristics of the Group 6 SMBS are described in the SMBS Prospectus. The Group 6 SMBS provide that certain principal amounts on the Mortgage Loans underlying the related MBS are passed through monthly.

The general characteristics of the MBS are described in the MBS Prospectus. Each MBS evidences beneficial ownership interest in a pool of 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. For additional information see “Summary—Group 6—Characteristics of the Group 6 SMBS” and “—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement, and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

The Group 6 Underlying REMIC Certificates

The Group 6 Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of those trusts consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

Distributions on the Group 6 Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 6 Underlying REMIC Certificates are described in the related Underlying REMIC Disclosure Documents. See Exhibit A for certain additional information about the Group 6 Underlying REMIC Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 6 Underlying REMIC Certificates.

For further information about the Group 6 Underlying REMIC Certificates, telephone us at 1-800-237-8627. Additional information about the Group 6 Underlying REMIC Certificates is also

available at <https://mbsdisclosure.fanniemae.com/PoolTalk2/index.html>. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

Distributions of Interest

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

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

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

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

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

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

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount as follows:

- 42.8571428571% to FA until retired, and } Pass-Through Class
- 57.1428571429% as follows:
 - first*, to Aggregate Group I to its Planned Balance; } PAC Groups
 - second*, to Aggregate Group II to its Planned Balance; }
 - third*, — 63.3639275497% to CF and CS, pro rata, until retired, and } Support Classes
 - 36.6360724503% to CD and CE, in that order, until retired;
 - fourth*, to Aggregate Group II to zero; and } PAC Groups
 - fifth*, to Aggregate Group I to zero.

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

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

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

second, to PY 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 CA and CB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to CA and CB, in that order, until retired.

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

- *Group 2*

The ZD Accrual Amount to Aggregate Group III to its Planned Balance, and thereafter to ZD. } Accretion
Directed/PAC
Group and
Accrual Class

The Group 2 Cash Flow Distribution Amount as follows:

— 33.3333333333% to FD until retired, and } Pass-Through
Class

— 66.6666666667% as follows:

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

second, to ZD until retired; and } Support Class

third, to Aggregate Group III to zero. } PAC Group

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

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

“Aggregate Group III” consists of the DA and DB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III to DA and DB, 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.

- *Group 3*

The ZK Accrual Amount to Aggregate Group IV to its Planned Balance, and thereafter to ZK. } Accretion
Directed/PAC
Group and
Accrual Class

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

1. To Aggregate Group IV to its Planned Balance. } PAC Group

2. To ZK until retired. } Support Class

3. To Aggregate Group IV to zero. } PAC Group

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

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

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

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

- *Group 4*

The Group 4 Principal Distribution Amount in the following priority:

- | | |
|---|--------------------------|
| 1. To FG and GA, pro rata, until retired. | } Sequential Pay Classes |
| 2. To GY until retired. | |

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

- *Group 5*

The ZJ Accrual Amount to Aggregate Group V to its Planned Balance, and thereafter to ZJ.	} Accretion Directed/PAC Group and Accrual Class
--	--

The Group 5 Cash Flow Distribution Amount in the following priority:

- | | |
|---|-----------------|
| 1. To Aggregate Group V to its Planned Balance. | } PAC Group |
| 2. To ZJ until retired. | } Support Class |
| 3. To Aggregate Group V to zero. | } PAC Group |

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

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

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

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

- *Group 6*

The Group 6 Principal Distribution Amount to PO until retired.	} Structured Collateral/Pass-Through Class
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The “Group 6 Principal Distribution Amount” is the aggregate principal then paid on the Group 6 SMBS and Group 6 Underlying REMIC Certificates.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 6 Underlying REMIC Certificates, the applicable priority sequences governing principal payments on the Group 6 Underlying REMIC Certificates, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3, Group 4 and Group 5 MBS—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;

- the Mortgage Loans underlying the Group 6 SMBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 6 SMBS—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 May 31, 2012; and
- each Distribution Date occurs on the 25th day of a month.

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

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

<u>Groups</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 130% and 250% PSA	Between 130% and 250% PSA
Aggregate Group II Planned Balances	Between 140% and 225% PSA	Between 140% and 225% PSA
Aggregate Group III Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA
Aggregate Group IV Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA
Aggregate Group V Planned Balances	Between 150% and 300% PSA	Between 150% and 300% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	PH, PF and PY
Aggregate Group II	CA and CB
Aggregate Group III	DA and DB
Aggregate Group IV	KG and KB
Aggregate Group V	JL and JY

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

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

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

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

Yield Tables

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

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

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

We cannot assure you that

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

In addition, it is unlikely that the Index will correspond to the levels shown here. Furthermore, because some of the Mortgage Loans are likely to have remaining terms to maturity

shorter or longer than those assumed and interest rates higher or lower than those assumed, the principal payments on the Certificates are likely to differ from those assumed. This would be the case even if all Mortgage Loans prepay at the indicated constant percentages of PSA. Moreover, it is unlikely that

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

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

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

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

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

<u>Class</u>	<u>Price*</u>
SA	24.00%
PS	23.00%
CS	101.00%
SD	20.00%
SG	17.25%

* 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 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>130%</u>	<u>140%</u>	<u>180%</u>	<u>225%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1300%</u>
0.12000%	22.7%	19.5%	17.5%	16.9%	14.2%	11.1%	9.4%	(8.5)%	(24.2)%	(41.6)%	(84.3)%
0.23875%	22.2%	18.9%	17.0%	16.3%	13.6%	10.6%	8.9%	(9.0)%	(24.7)%	(42.0)%	(84.8)%
2.23875%	12.8%	9.7%	7.8%	7.1%	4.5%	1.6%	(0.1)%	(17.6)%	(32.9)%	(50.0)%	(92.4)%
4.23875%	2.8%	(0.2)%	(2.1)%	(2.7)%	(5.2)%	(8.1)%	(9.7)%	(26.7)%	(41.6)%	(58.4)%	*
6.55000%	*	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	130%	140%	180%	225%	250%	500%	700%	900%	1300%
0.12000%	22.1%	16.6%	13.4%	13.4%	13.4%	13.4%	13.4%	(5.8)%	(26.4)%	(49.8)%	*
0.23875%	21.5%	16.0%	12.8%	12.8%	12.8%	12.8%	12.8%	(6.5)%	(27.2)%	(50.6)%	*
2.23875%	11.3%	5.4%	2.3%	2.3%	2.3%	2.3%	2.3%	(19.4)%	(41.2)%	(65.3)%	*
4.23875%	0.0%	(6.8)%	(9.7)%	(9.7)%	(9.7)%	(9.7)%	(9.7)%	(34.8)%	(58.4)%	(83.4)%	*
6.65000%	*	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	130%	140%	180%	225%	250%	500%	700%	900%	1300%
0.12000%	6.8%	6.8%	6.8%	6.8%	6.8%	6.6%	6.3%	5.0%	4.0%	3.0%	0.9%
0.23875%	6.7%	6.7%	6.7%	6.7%	6.6%	6.4%	6.2%	4.8%	3.8%	2.9%	0.8%
2.23875%	3.8%	3.8%	3.8%	3.8%	3.8%	3.7%	3.4%	2.4%	1.6%	0.8%	(0.9)%
4.23875%	1.0%	1.0%	1.0%	1.0%	1.0%	0.9%	0.7%	(0.1)%	(0.7)%	(1.3)%	(2.5)%
5.00000%	0.0%	0.0%	0.0%	0.0%	(0.1)%	(0.1)%	(0.3)%	(1.0)%	(1.5)%	(2.0)%	(3.1)%

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	150%	200%	250%	500%	700%	900%	1300%
0.12000%	29.2%	26.2%	23.2%	20.1%	16.9%	0.5%	(13.8)%	(29.1)%	(64.7)%
0.23875%	28.6%	25.6%	22.5%	19.4%	16.3%	(0.2)%	(14.4)%	(29.8)%	(65.5)%
2.23875%	17.4%	14.4%	11.3%	8.2%	5.1%	(11.4)%	(25.6)%	(41.2)%	(77.8)%
4.23875%	5.7%	2.8%	(0.2)%	(3.3)%	(6.4)%	(22.8)%	(37.1)%	(53.0)%	(91.3)%
6.55000%	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	303%	500%	700%	1000%
0.12000%	32.1%	29.0%	15.0%	0.3%	(14.4)%	(34.4)%
0.23875%	31.2%	28.1%	14.1%	(0.7)%	(15.5)%	(35.6)%
2.23875%	17.4%	14.0%	(2.0)%	(18.6)%	(34.8)%	(56.0)%
4.23875%	2.5%	(1.5)%	(20.6)%	(40.1)%	(58.1)%	(80.7)%
6.65000%	*	*	*	*	*	*

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

<u>Class</u>	<u>% PSA</u>
DI	383%
KI	390%
JI	380%

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

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

<u>Class</u>	<u>Price*</u>
DI	20.25%
KI	15.00%
JI	15.25%

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

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	150%	200%	250%	500%	700%	900%	1300%
Pre-Tax Yields to Maturity	16.3%	11.2%	8.9%	8.9%	8.9%	(9.7)%	(28.0)%	(47.4)%	(87.1)%

Sensitivity of the KI Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	17.7%	12.5%	9.9%	9.9%	9.9%	(9.9)%	(41.4)%	(90.2)%

Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	150%	200%	300%	500%	700%	900%	1200%
Pre-Tax Yields to Maturity	14.6%	8.1%	5.7%	5.7%	5.7%	(11.0)%	(32.4)%	(56.2)%	(94.2)%

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:

<u>Class</u>	<u>Price</u>
PO	91.00%

Sensitivity of the PO Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>374%</u>	<u>600%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity	0.9%	1.2%	1.9%	2.7%	4.5%	7.6%	17.6%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 1, Group 2, Group 3, Group 4 and Group 5 Classes, and
- in the case of the Group 6 Class, the applicable priority sequences affecting principal payments on the Group 6 Underlying REMIC Certificates.

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

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	7.50%
Group 2 MBS	360 months	360 months	7.50%
Group 3 MBS	360 months	360 months	6.50%
Group 4 MBS	240 months	240 months	6.00%
Group 5 MBS	360 months	360 months	6.50%
Group 6 SMBS	360 months	236 months	8.50%
Group 6 Underlying REMIC Certificates	360 months	(1)	8.50%

(1) The Mortgage Loans backing the Group 6 Underlying REMIC Certificates listed below are assumed to have the following remaining terms to maturity:

	<u>Remaining Terms to Maturity</u>
2006-70-JO	288 months
2006-109-MO	293 months
2007-80-PO	302 months

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	FA and SA† Classes										
	PSA Prepayment Assumption										
	0%	100%	130%	140%	180%	225%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
May 2013	99	94	92	92	90	88	86	74	64	55	35
May 2014	98	86	84	83	79	74	72	51	37	25	7
May 2015	97	80	76	74	69	63	60	35	21	11	2
May 2016	96	74	68	67	60	54	50	24	12	5	*
May 2017	95	68	62	60	53	45	42	17	7	2	*
May 2018	93	62	56	54	46	38	35	11	4	1	*
May 2019	92	57	50	48	40	32	29	8	2	*	*
May 2020	90	52	45	43	35	27	24	5	1	*	*
May 2021	89	48	40	38	30	23	20	4	1	*	*
May 2022	87	43	36	34	26	19	16	2	*	*	*
May 2023	85	39	32	30	22	16	13	2	*	*	*
May 2024	83	36	28	26	19	13	11	1	*	*	*
May 2025	80	32	25	23	16	11	9	1	*	*	0
May 2026	78	29	22	20	14	9	7	*	*	*	0
May 2027	75	26	19	18	12	8	6	*	*	*	0
May 2028	73	23	17	15	10	6	5	*	*	*	0
May 2029	70	20	15	13	8	5	4	*	*	*	0
May 2030	66	18	13	11	7	4	3	*	*	*	0
May 2031	63	15	11	9	6	3	2	*	*	*	0
May 2032	59	13	9	8	5	3	2	*	*	*	0
May 2033	55	11	7	6	4	2	1	*	*	*	0
May 2034	50	9	6	5	3	1	1	*	*	*	0
May 2035	46	7	5	4	2	1	1	*	*	0	0
May 2036	40	6	4	3	2	1	1	*	*	0	0
May 2037	35	4	2	2	1	1	*	*	*	0	0
May 2038	29	3	2	1	1	*	*	*	*	0	0
May 2039	22	1	1	1	*	*	*	*	*	0	0
May 2040	16	0	0	0	0	0	0	0	0	0	0
May 2041	8	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average											
Life (years)**	20.2	10.1	8.8	8.4	7.1	6.0	5.5	2.9	2.0	1.5	0.9

Date	PH, PF, PS†, PE, PC and PA Classes										
	PSA Prepayment Assumption										
	0%	100%	130%	140%	180%	225%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
May 2013	99	91	90	90	90	90	90	90	81	68	41
May 2014	97	82	78	78	78	78	78	63	44	28	5
May 2015	96	73	67	67	67	67	67	42	23	10	0
May 2016	94	65	58	58	58	58	58	27	11	2	0
May 2017	93	57	49	49	49	49	49	17	4	0	0
May 2018	91	50	41	41	41	41	41	10	*	0	0
May 2019	89	43	33	33	33	33	33	5	0	0	0
May 2020	87	36	27	27	27	27	27	2	0	0	0
May 2021	85	30	21	21	21	21	21	0	0	0	0
May 2022	82	25	17	17	17	17	17	0	0	0	0
May 2023	80	19	13	13	13	13	13	0	0	0	0
May 2024	77	14	10	10	10	10	10	0	0	0	0
May 2025	74	10	7	7	7	7	7	0	0	0	0
May 2026	71	5	5	5	5	5	5	0	0	0	0
May 2027	67	3	3	3	3	3	3	0	0	0	0
May 2028	63	1	1	1	1	1	1	0	0	0	0
May 2029	59	*	*	*	*	*	*	0	0	0	0
May 2030	55	0	0	0	0	0	0	0	0	0	0
May 2031	50	0	0	0	0	0	0	0	0	0	0
May 2032	45	0	0	0	0	0	0	0	0	0	0
May 2033	40	0	0	0	0	0	0	0	0	0	0
May 2034	34	0	0	0	0	0	0	0	0	0	0
May 2035	27	0	0	0	0	0	0	0	0	0	0
May 2036	21	0	0	0	0	0	0	0	0	0	0
May 2037	13	0	0	0	0	0	0	0	0	0	0
May 2038	5	0	0	0	0	0	0	0	0	0	0
May 2039	0	0	0	0	0	0	0	0	0	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average											
Life (years)**	17.5	6.6	5.7	5.7	5.7	5.7	5.7	3.1	2.2	1.6	1.0

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

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

† 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%	130%	140%	180%	225%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
May 2013	100	100	100	100	100	100	100	100	100	100	100
May 2014	100	100	100	100	100	100	100	100	100	100	100
May 2015	100	100	100	100	100	100	100	100	100	100	43
May 2016	100	100	100	100	100	100	100	100	100	100	9
May 2017	100	100	100	100	100	100	100	100	100	61	2
May 2018	100	100	100	100	100	100	100	100	100	27	*
May 2019	100	100	100	100	100	100	100	100	58	12	*
May 2020	100	100	100	100	100	100	100	100	33	6	*
May 2021	100	100	100	100	100	100	100	96	19	2	*
May 2022	100	100	100	100	100	100	100	65	10	1	*
May 2023	100	100	100	100	100	100	100	44	6	*	*
May 2024	100	100	100	100	100	100	100	30	3	*	*
May 2025	100	100	100	100	100	100	100	20	2	*	*
May 2026	100	100	100	100	100	100	100	13	1	*	*
May 2027	100	100	100	100	100	100	100	9	1	*	0
May 2028	100	100	100	100	100	100	100	6	*	*	0
May 2029	100	100	100	100	100	100	100	4	*	*	0
May 2030	100	79	79	79	79	79	79	3	*	*	0
May 2031	100	62	62	62	62	62	62	2	*	*	0
May 2032	100	48	48	48	48	48	48	1	*	*	0
May 2033	100	37	37	37	37	37	37	1	*	*	0
May 2034	100	27	27	27	27	27	27	*	*	*	0
May 2035	100	20	20	20	20	20	20	*	*	*	0
May 2036	100	14	14	14	14	14	14	*	*	*	0
May 2037	100	9	9	9	9	9	9	*	*	*	0
May 2038	100	5	5	5	5	5	5	*	*	0	0
May 2039	33	2	2	2	2	2	2	*	*	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	20.5	20.5	20.5	20.5	20.5	20.5	11.5	7.8	5.7	3.1

Date	CA Class										
	PSA Prepayment Assumption										
	0%	100%	130%	140%	180%	225%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
May 2013	100	100	100	80	80	80	80	80	0	0	0
May 2014	100	100	100	60	60	60	60	0	0	0	0
May 2015	100	100	100	44	44	44	44	0	0	0	0
May 2016	100	100	100	32	32	32	32	0	0	0	0
May 2017	100	100	100	23	23	23	1	0	0	0	0
May 2018	100	100	100	16	16	16	0	0	0	0	0
May 2019	100	100	100	12	12	12	0	0	0	0	0
May 2020	100	100	93	6	6	6	0	0	0	0	0
May 2021	100	100	72	0	0	0	0	0	0	0	0
May 2022	100	100	38	0	0	0	0	0	0	0	0
May 2023	100	100	0	0	0	0	0	0	0	0	0
May 2024	100	100	0	0	0	0	0	0	0	0	0
May 2025	100	100	0	0	0	0	0	0	0	0	0
May 2026	100	100	0	0	0	0	0	0	0	0	0
May 2027	100	49	0	0	0	0	0	0	0	0	0
May 2028	100	0	0	0	0	0	0	0	0	0	0
May 2029	100	0	0	0	0	0	0	0	0	0	0
May 2030	100	0	0	0	0	0	0	0	0	0	0
May 2031	100	0	0	0	0	0	0	0	0	0	0
May 2032	100	0	0	0	0	0	0	0	0	0	0
May 2033	100	0	0	0	0	0	0	0	0	0	0
May 2034	100	0	0	0	0	0	0	0	0	0	0
May 2035	100	0	0	0	0	0	0	0	0	0	0
May 2036	100	0	0	0	0	0	0	0	0	0	0
May 2037	100	0	0	0	0	0	0	0	0	0	0
May 2038	100	0	0	0	0	0	0	0	0	0	0
May 2039	100	0	0	0	0	0	0	0	0	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	15.0	9.6	3.2	3.2	3.2	2.8	1.0	0.7	0.5	0.3

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
 ** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Date	CB Class										
	PSA Prepayment Assumption										
	0%	100%	130%	140%	180%	225%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
May 2013	100	100	100	100	100	100	100	100	0	0	0
May 2014	100	100	100	100	100	100	100	0	0	0	0
May 2015	100	100	100	100	100	100	100	0	0	0	0
May 2016	100	100	100	100	100	100	100	0	0	0	0
May 2017	100	100	100	100	100	100	100	0	0	0	0
May 2018	100	100	100	100	100	100	26	0	0	0	0
May 2019	100	100	100	100	100	100	*	0	0	0	0
May 2020	100	100	100	100	100	100	*	0	0	0	0
May 2021	100	100	100	95	95	95	*	0	0	0	0
May 2022	100	100	100	76	76	76	*	0	0	0	0
May 2023	100	100	93	56	56	56	*	0	0	0	0
May 2024	100	100	35	35	35	35	*	0	0	0	0
May 2025	100	100	14	14	14	14	*	0	0	0	0
May 2026	100	100	0	0	0	0	*	0	0	0	0
May 2027	100	100	0	0	0	0	*	0	0	0	0
May 2028	100	58	0	0	0	0	*	0	0	0	0
May 2029	100	0	0	0	0	0	*	0	0	0	0
May 2030	100	0	0	0	0	0	*	0	0	0	0
May 2031	100	0	0	0	0	0	*	0	0	0	0
May 2032	100	0	0	0	0	0	*	0	0	0	0
May 2033	100	0	0	0	0	0	*	0	0	0	0
May 2034	100	0	0	0	0	0	*	0	0	0	0
May 2035	100	0	0	0	0	0	*	0	0	0	0
May 2036	100	0	0	0	0	0	*	0	0	0	0
May 2037	100	0	0	0	0	0	*	0	0	0	0
May 2038	100	0	0	0	0	0	*	0	0	0	0
May 2039	100	0	0	0	0	0	*	0	0	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	16.1	11.9	11.3	11.3	11.3	5.7	1.2	0.8	0.6	0.4

Date	CF and CS Classes										
	PSA Prepayment Assumption										
	0%	100%	130%	140%	180%	225%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
May 2013	100	100	100	100	89	77	70	*	0	0	0
May 2014	100	100	100	100	78	54	41	0	0	0	0
May 2015	100	100	100	100	70	37	20	0	0	0	0
May 2016	100	100	100	100	63	25	6	0	0	0	0
May 2017	100	100	100	100	59	18	0	0	0	0	0
May 2018	100	100	100	100	56	14	0	0	0	0	0
May 2019	100	100	100	100	55	12	0	0	0	0	0
May 2020	100	100	100	100	54	12	0	0	0	0	0
May 2021	100	100	100	98	52	12	0	0	0	0	0
May 2022	100	100	100	94	50	12	0	0	0	0	0
May 2023	100	100	100	90	48	12	0	0	0	0	0
May 2024	100	100	98	86	45	12	0	0	0	0	0
May 2025	100	100	92	80	42	12	0	0	0	0	0
May 2026	100	100	85	74	39	11	0	0	0	0	0
May 2027	100	100	77	67	35	10	0	0	0	0	0
May 2028	100	100	70	60	31	9	0	0	0	0	0
May 2029	100	94	62	54	27	7	0	0	0	0	0
May 2030	100	84	55	47	23	6	0	0	0	0	0
May 2031	100	74	48	41	19	5	0	0	0	0	0
May 2032	100	65	41	35	16	4	0	0	0	0	0
May 2033	100	55	34	29	13	3	0	0	0	0	0
May 2034	100	46	28	24	11	3	0	0	0	0	0
May 2035	100	38	23	19	8	2	0	0	0	0	0
May 2036	100	29	17	14	6	2	0	0	0	0	0
May 2037	100	21	12	10	4	1	0	0	0	0	0
May 2038	100	14	8	6	3	1	0	0	0	0	0
May 2039	100	6	4	3	1	*	0	0	0	0	0
May 2040	89	0	0	0	0	0	0	0	0	0	0
May 2041	46	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.9	21.8	19.1	17.8	10.5	4.2	1.9	0.5	0.4	0.3	0.2

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
 ** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Date	CD Class										
	PSA Prepayment Assumption										
	0%	100%	130%	140%	180%	225%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
May 2013	100	100	100	100	88	74	67	0	0	0	0
May 2014	100	100	100	100	76	50	35	0	0	0	0
May 2015	100	100	100	100	67	32	13	0	0	0	0
May 2016	100	100	100	100	60	19	0	0	0	0	0
May 2017	100	100	100	100	55	11	0	0	0	0	0
May 2018	100	100	100	100	52	6	0	0	0	0	0
May 2019	100	100	100	100	51	4	0	0	0	0	0
May 2020	100	100	100	100	50	4	0	0	0	0	0
May 2021	100	100	100	97	48	4	0	0	0	0	0
May 2022	100	100	100	94	46	4	0	0	0	0	0
May 2023	100	100	100	89	43	4	0	0	0	0	0
May 2024	100	100	97	84	40	4	0	0	0	0	0
May 2025	100	100	91	79	37	4	0	0	0	0	0
May 2026	100	100	84	72	34	3	0	0	0	0	0
May 2027	100	100	76	64	29	2	0	0	0	0	0
May 2028	100	100	67	57	24	*	0	0	0	0	0
May 2029	100	94	59	49	20	0	0	0	0	0	0
May 2030	100	83	51	42	16	0	0	0	0	0	0
May 2031	100	72	43	35	12	0	0	0	0	0	0
May 2032	100	62	36	29	9	0	0	0	0	0	0
May 2033	100	51	29	23	6	0	0	0	0	0	0
May 2034	100	42	22	17	3	0	0	0	0	0	0
May 2035	100	32	16	12	*	0	0	0	0	0	0
May 2036	100	23	10	7	0	0	0	0	0	0	0
May 2037	100	14	5	2	0	0	0	0	0	0	0
May 2038	100	6	0	0	0	0	0	0	0	0	0
May 2039	100	0	0	0	0	0	0	0	0	0	0
May 2040	88	0	0	0	0	0	0	0	0	0	0
May 2041	41	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	21.3	18.4	17.1	9.2	2.8	1.7	0.5	0.3	0.2	0.2

Date	CE Class											FD and SD† Classes									
	PSA Prepayment Assumption											PSA Prepayment Assumption									
	0%	100%	130%	140%	180%	225%	250%	500%	700%	900%	1300%	0%	100%	150%	200%	250%	500%	700%	900%	1300%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
May 2013	100	100	100	100	100	100	100	100	4	0	0	0	99	95	93	92	90	81	74	67	53
May 2014	100	100	100	100	100	100	100	100	0	0	0	0	98	88	84	80	76	57	44	32	14
May 2015	100	100	100	100	100	100	100	100	0	0	0	0	97	82	75	69	63	39	25	15	3
May 2016	100	100	100	100	100	100	100	71	0	0	0	0	96	75	67	60	53	27	14	7	1
May 2017	100	100	100	100	100	100	100	0	0	0	0	0	95	69	60	52	44	19	8	3	*
May 2018	100	100	100	100	100	100	100	0	0	0	0	0	93	64	53	44	37	13	5	1	*
May 2019	100	100	100	100	100	100	100	0	0	0	0	0	92	59	48	38	31	9	3	1	*
May 2020	100	100	100	100	100	100	100	0	0	0	0	0	90	54	42	33	25	6	1	*	*
May 2021	100	100	100	100	100	100	100	0	0	0	0	0	89	49	37	28	21	4	1	*	*
May 2022	100	100	100	100	100	100	100	0	0	0	0	0	87	45	33	24	17	3	*	*	*
May 2023	100	100	100	100	100	100	100	0	0	0	0	0	85	41	29	20	14	2	*	*	*
May 2024	100	100	100	100	100	100	100	0	0	0	0	0	83	37	26	17	12	1	*	*	*
May 2025	100	100	100	100	100	100	100	0	0	0	0	0	80	34	22	15	10	1	*	*	0
May 2026	100	100	100	100	100	100	100	0	0	0	0	0	78	30	20	12	8	1	*	*	0
May 2027	100	100	100	100	100	100	100	0	0	0	0	0	75	27	17	10	6	*	*	*	0
May 2028	100	100	100	100	100	100	100	0	0	0	0	0	73	24	15	9	5	*	*	*	0
May 2029	100	100	100	100	100	100	90	0	0	0	0	0	70	22	13	7	4	*	*	*	0
May 2030	100	100	100	100	100	100	76	0	0	0	0	0	66	19	11	6	3	*	*	*	0
May 2031	100	100	100	100	100	100	63	0	0	0	0	0	63	17	9	5	3	*	*	*	0
May 2032	100	100	100	100	100	100	52	0	0	0	0	0	59	15	8	4	2	*	*	*	0
May 2033	100	100	100	100	100	100	42	0	0	0	0	0	55	12	6	3	2	*	*	*	0
May 2034	100	100	100	100	100	100	33	0	0	0	0	0	50	10	5	3	1	*	*	*	0
May 2035	100	100	100	100	100	100	25	0	0	0	0	0	46	9	4	2	1	*	*	0	0
May 2036	100	100	100	100	100	77	19	0	0	0	0	0	40	7	3	1	1	*	*	0	0
May 2037	100	100	100	100	54	13	0	0	0	0	0	0	35	5	2	1	*	*	*	0	0
May 2038	100	100	96	79	33	8	0	0	0	0	0	0	29	4	2	1	*	*	*	0	0
May 2039	100	78	44	36	15	3	0	0	0	0	0	0	22	3	1	*	*	*	0	0	
May 2040	100	0	0	0	0	0	0	0	0	0	0	0	16	1	*	*	*	*	0	0	
May 2041	100	0	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average																					
Life (years)**	29.9	27.4	26.9	26.7	25.3	20.8	4.2	1.0	0.7	0.5	0.3	20.2	10.5	8.4	6.9	5.8	3.2	2.3	1.8	1.2	

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

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

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

Date	DA, DI†, DE and DH Classes									DB Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	200%	250%	500%	700%	900%	1300%	0%	100%	150%	200%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2013	98	93	92	92	92	92	89	80	62	100	100	100	100	100	100	100	100	100
May 2014	96	83	80	80	80	67	51	36	12	100	100	100	100	100	100	100	100	100
May 2015	93	74	69	69	69	45	27	13	0	100	100	100	100	100	100	100	100	73
May 2016	91	65	58	58	58	29	13	3	0	100	100	100	100	100	100	100	100	16
May 2017	88	57	49	49	49	18	5	0	0	100	100	100	100	100	100	100	74	3
May 2018	86	48	41	41	41	11	1	0	0	100	100	100	100	100	100	100	33	1
May 2019	83	41	34	34	34	6	0	0	0	100	100	100	100	100	100	65	15	*
May 2020	80	33	27	27	27	2	0	0	0	100	100	100	100	100	100	37	7	*
May 2021	76	27	21	21	21	*	0	0	0	100	100	100	100	100	100	21	3	*
May 2022	73	20	17	17	17	0	0	0	0	100	100	100	100	100	69	12	1	*
May 2023	69	13	13	13	13	0	0	0	0	100	100	100	100	100	47	7	1	*
May 2024	65	10	10	10	10	0	0	0	0	100	100	100	100	100	32	4	*	*
May 2025	61	7	7	7	7	0	0	0	0	100	100	100	100	100	21	2	*	*
May 2026	56	5	5	5	5	0	0	0	0	100	100	100	100	100	14	1	*	*
May 2027	51	3	3	3	3	0	0	0	0	100	100	100	100	100	10	1	*	0
May 2028	46	1	1	1	1	0	0	0	0	100	100	100	100	100	6	*	*	0
May 2029	41	*	*	*	*	0	0	0	0	100	100	100	100	100	4	*	*	0
May 2030	35	0	0	0	0	0	0	0	0	100	82	82	82	82	3	*	*	0
May 2031	28	0	0	0	0	0	0	0	0	100	65	65	65	65	2	*	*	0
May 2032	22	0	0	0	0	0	0	0	0	100	51	51	51	51	1	*	*	0
May 2033	15	0	0	0	0	0	0	0	0	100	39	39	39	39	1	*	*	0
May 2034	7	0	0	0	0	0	0	0	0	100	30	30	30	30	*	*	*	0
May 2035	0	0	0	0	0	0	0	0	0	78	22	22	22	22	*	*	*	0
May 2036	0	0	0	0	0	0	0	0	0	16	16	16	16	16	*	*	*	0
May 2037	0	0	0	0	0	0	0	0	0	11	11	11	11	11	*	*	*	0
May 2038	0	0	0	0	0	0	0	0	0	7	7	7	7	7	*	*	*	0
May 2039	0	0	0	0	0	0	0	0	0	4	4	4	4	4	*	*	0	0
May 2040	0	0	0	0	0	0	0	0	0	2	2	2	2	2	*	*	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.1	6.3	5.8	5.8	5.8	3.2	2.4	1.9	1.3	23.6	20.8	20.8	20.8	20.8	11.6	8.0	5.9	3.5

Date	ZD Class									KG, KI†, KE, KD and KA Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	200%	250%	500%	700%	900%	1300%	0%	100%	150%	200%	250%	500%	800%	1200%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
May 2013	104	104	100	90	80	29	0	0	0	98	91	89	89	89	89	72	48	
May 2014	108	108	100	76	52	0	0	0	0	95	81	77	77	77	60	35	10	
May 2015	113	113	100	65	31	0	0	0	0	93	72	66	66	66	40	16	0	
May 2016	117	117	100	57	16	0	0	0	0	90	63	56	56	56	26	6	0	
May 2017	122	122	100	51	7	0	0	0	0	87	54	47	47	47	16	1	0	
May 2018	127	127	100	47	2	0	0	0	0	85	46	38	38	38	10	0	0	
May 2019	132	132	100	45	*	0	0	0	0	81	38	31	31	31	5	0	0	
May 2020	138	138	100	44	*	0	0	0	0	78	31	25	25	25	2	0	0	
May 2021	143	143	97	42	*	0	0	0	0	75	24	20	20	20	*	0	0	
May 2022	149	149	93	40	*	0	0	0	0	71	18	16	16	16	0	0	0	
May 2023	155	155	88	37	*	0	0	0	0	67	12	12	12	12	0	0	0	
May 2024	161	150	82	34	*	0	0	0	0	63	9	9	9	9	0	0	0	
May 2025	168	142	76	31	*	0	0	0	0	58	7	7	7	7	0	0	0	
May 2026	175	133	70	27	*	0	0	0	0	54	5	5	5	5	0	0	0	
May 2027	182	124	63	24	*	0	0	0	0	49	3	3	3	3	0	0	0	
May 2028	189	114	57	22	*	0	0	0	0	44	1	1	1	1	0	0	0	
May 2029	197	104	51	19	*	0	0	0	0	38	*	*	*	*	0	0	0	
May 2030	205	93	45	16	*	0	0	0	0	32	0	0	0	0	0	0	0	
May 2031	214	83	39	14	*	0	0	0	0	26	0	0	0	0	0	0	0	
May 2032	222	74	33	12	*	0	0	0	0	19	0	0	0	0	0	0	0	
May 2033	231	64	28	10	*	0	0	0	0	13	0	0	0	0	0	0	0	
May 2034	241	55	24	8	*	0	0	0	0	5	0	0	0	0	0	0	0	
May 2035	251	46	19	6	*	0	0	0	0	0	0	0	0	0	0	0	0	
May 2036	235	37	15	5	*	0	0	0	0	0	0	0	0	0	0	0	0	
May 2037	203	29	12	4	*	0	0	0	0	0	0	0	0	0	0	0	0	
May 2038	169	21	8	3	*	0	0	0	0	0	0	0	0	0	0	0	0	
May 2039	132	14	5	2	*	0	0	0	0	0	0	0	0	0	0	0	0	
May 2040	91	7	2	1	*	0	0	0	0	0	0	0	0	0	0	0	0	
May 2041	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	27.0	19.8	17.6	8.8	2.4	0.7	0.5	0.4	0.3	13.7	6.1	5.5	5.5	5.5	3.0	1.8	1.1	

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

Date	KB Class								ZK Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	150%	200%	250%	500%	800%	1200%	0%	100%	150%	200%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2013	100	100	100	100	100	100	100	100	100	104	104	100	86	72	2	0
May 2014	100	100	100	100	100	100	100	100	108	108	100	72	45	0	0	0
May 2015	100	100	100	100	100	100	100	97	113	113	100	62	25	0	0	0
May 2016	100	100	100	100	100	100	100	26	117	117	100	54	12	0	0	0
May 2017	100	100	100	100	100	100	100	7	122	122	100	49	4	0	0	0
May 2018	100	100	100	100	100	100	63	2	127	127	100	46	1	0	0	0
May 2019	100	100	100	100	100	100	32	1	132	132	100	45	*	0	0	0
May 2020	100	100	100	100	100	100	16	*	138	138	98	44	*	0	0	0
May 2021	100	100	100	100	100	100	8	*	143	143	95	41	*	0	0	0
May 2022	100	100	100	100	100	73	4	*	149	149	90	38	*	0	0	0
May 2023	100	100	100	100	100	49	2	*	155	152	84	35	*	0	0	0
May 2024	100	100	100	100	100	33	1	*	161	144	78	32	*	0	0	0
May 2025	100	100	100	100	100	22	1	*	168	135	72	29	*	0	0	0
May 2026	100	100	100	100	100	15	*	*	175	125	65	26	*	0	0	0
May 2027	100	100	100	100	100	10	*	*	182	115	59	23	*	0	0	0
May 2028	100	100	100	100	100	6	*	*	189	105	52	20	*	0	0	0
May 2029	100	100	100	100	100	4	*	*	197	95	46	17	*	0	0	0
May 2030	100	86	86	86	86	3	*	0	205	84	40	14	*	0	0	0
May 2031	100	67	67	67	67	2	*	0	214	74	34	12	*	0	0	0
May 2032	100	52	52	52	52	1	*	0	222	65	29	10	*	0	0	0
May 2033	100	39	39	39	39	1	*	0	231	55	24	8	*	0	0	0
May 2034	100	29	29	29	29	*	*	0	241	46	20	7	*	0	0	0
May 2035	34	21	21	21	21	*	*	0	251	38	16	5	*	0	0	0
May 2036	15	15	15	15	15	*	*	0	224	29	12	4	*	0	0	0
May 2037	10	10	10	10	10	*	*	0	193	22	9	3	*	0	0	0
May 2038	6	6	6	6	6	*	*	0	160	14	6	2	*	0	0	0
May 2039	3	3	3	3	3	*	*	0	124	7	3	1	*	0	0	0
May 2040	*	*	*	*	*	*	0	0	86	1	*	*	*	0	0	0
May 2041	0	0	0	0	0	0	0	0	44	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	23.4	20.8	20.8	20.8	20.8	11.7	6.8	3.8	26.9	19.0	16.8	8.4	2.1	0.6	0.3	0.2

Date	FG, SG†, GA, GB, GC and GD Classes							GY Class					
	PSA Prepayment Assumption							PSA Prepayment Assumption					
	0%	100%	303%	500%	700%	1000%		0%	100%	303%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100		100	100	100	100	100	100
May 2013	97	94	90	86	83	77		100	100	100	100	100	100
May 2014	94	86	74	62	52	36		100	100	100	100	100	100
May 2015	90	76	55	37	22	5		100	100	100	100	100	100
May 2016	86	67	39	20	5	0		100	100	100	100	100	49
May 2017	82	58	27	8	0	0		100	100	100	100	73	19
May 2018	78	50	18	0	0	0		100	100	100	99	40	7
May 2019	74	43	10	0	0	0		100	100	100	65	22	3
May 2020	69	36	4	0	0	0		100	100	100	43	12	1
May 2021	64	29	0	0	0	0		100	100	95	28	7	*
May 2022	59	23	0	0	0	0		100	100	72	18	3	*
May 2023	53	18	0	0	0	0		100	100	54	12	2	*
May 2024	47	13	0	0	0	0		100	100	40	7	1	*
May 2025	41	8	0	0	0	0		100	100	29	5	*	*
May 2026	34	4	0	0	0	0		100	100	20	3	*	*
May 2027	27	0	0	0	0	0		100	97	14	2	*	*
May 2028	19	0	0	0	0	0		100	73	9	1	*	*
May 2029	11	0	0	0	0	0		100	52	6	*	*	*
May 2030	3	0	0	0	0	0		100	31	3	*	*	*
May 2031	0	0	0	0	0	0		61	13	1	*	*	*
May 2032	0	0	0	0	0	0		0	0	0	0	0	0
Weighted Average													
Life (years)**	10.8	6.6	3.7	2.7	2.1	1.7		19.2	17.2	12.0	8.3	6.2	4.3

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

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

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

Date	JL, JI†, JH, JE, JC and JA Classes									JY Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	200%	300%	500%	700%	900%	1200%	0%	100%	150%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2013	97	90	88	88	88	88	84	71	51	100	100	100	100	100	100	100	100	100
May 2014	94	78	74	74	74	64	45	28	9	100	100	100	100	100	100	100	100	100
May 2015	91	67	62	62	62	42	22	9	0	100	100	100	100	100	100	100	100	61
May 2016	88	57	51	51	51	26	10	0	0	100	100	100	100	100	100	100	100	17
May 2017	84	47	41	41	41	16	2	0	0	100	100	100	100	100	100	100	45	5
May 2018	80	38	31	31	31	8	0	0	0	100	100	100	100	100	100	75	20	1
May 2019	76	29	24	24	24	3	0	0	0	100	100	100	100	100	100	42	9	*
May 2020	72	20	17	17	17	*	0	0	0	100	100	100	100	100	100	24	4	*
May 2021	68	12	12	12	12	0	0	0	0	100	100	100	100	100	68	13	2	*
May 2022	63	8	8	8	8	0	0	0	0	100	100	100	100	100	46	7	1	*
May 2023	58	5	5	5	5	0	0	0	0	100	100	100	100	100	31	4	*	*
May 2024	53	2	2	2	2	0	0	0	0	100	100	100	100	100	21	2	*	*
May 2025	48	*	*	*	*	0	0	0	0	100	100	100	100	100	14	1	*	*
May 2026	42	0	0	0	0	0	0	0	0	100	82	82	82	82	9	1	*	*
May 2027	36	0	0	0	0	0	0	0	0	100	64	64	64	64	6	*	*	*
May 2028	29	0	0	0	0	0	0	0	0	100	49	49	49	49	4	*	*	*
May 2029	23	0	0	0	0	0	0	0	0	100	38	38	38	38	3	*	*	0
May 2030	15	0	0	0	0	0	0	0	0	100	29	29	29	29	2	*	*	0
May 2031	8	0	0	0	0	0	0	0	0	100	22	22	22	22	1	*	*	0
May 2032	0	0	0	0	0	0	0	0	0	96	16	16	16	16	1	*	*	0
May 2033	0	0	0	0	0	0	0	0	0	12	12	12	12	12	*	*	*	0
May 2034	0	0	0	0	0	0	0	0	0	9	9	9	9	9	*	*	*	0
May 2035	0	0	0	0	0	0	0	0	0	6	6	6	6	6	*	*	*	0
May 2036	0	0	0	0	0	0	0	0	0	4	4	4	4	4	*	*	*	0
May 2037	0	0	0	0	0	0	0	0	0	3	3	3	3	3	*	*	*	0
May 2038	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	0	0
May 2039	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	0	0
May 2040	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.8	5.1	4.7	4.7	4.7	3.0	2.1	1.6	1.1	20.7	16.9	16.9	16.9	16.9	10.6	7.3	5.3	3.4

Date	ZJ Class									PO Class						
	PSA Prepayment Assumption									PSA Prepayment Assumption						
	0%	100%	150%	200%	300%	500%	700%	900%	1200%	0%	100%	250%	374%	600%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2013	104	104	100	90	70	29	0	0	0	99	92	84	78	64	46	16
May 2014	108	108	100	80	41	0	0	0	0	97	84	70	59	40	21	3
May 2015	113	113	100	72	21	0	0	0	0	96	77	58	45	25	9	*
May 2016	117	117	100	67	9	0	0	0	0	94	70	48	34	16	4	*
May 2017	122	122	100	63	2	0	0	0	0	92	64	39	25	10	2	*
May 2018	127	127	100	61	*	0	0	0	0	90	58	32	19	6	1	*
May 2019	132	132	99	59	*	0	0	0	0	88	52	26	14	4	*	*
May 2020	138	138	96	56	*	0	0	0	0	85	47	21	11	2	*	*
May 2021	143	142	92	53	*	0	0	0	0	83	42	17	8	1	*	*
May 2022	149	136	86	48	*	0	0	0	0	80	37	14	6	1	*	0
May 2023	155	129	79	44	*	0	0	0	0	76	32	11	4	1	*	0
May 2024	161	120	73	39	*	0	0	0	0	73	28	9	3	*	*	0
May 2025	168	112	66	35	*	0	0	0	0	69	24	7	2	*	*	0
May 2026	175	103	59	30	*	0	0	0	0	65	21	5	2	*	*	0
May 2027	182	94	52	26	*	0	0	0	0	61	17	4	1	*	*	0
May 2028	189	85	46	23	*	0	0	0	0	56	14	3	1	*	*	0
May 2029	197	76	40	19	*	0	0	0	0	51	11	2	1	*	*	0
May 2030	205	67	35	16	*	0	0	0	0	45	8	2	*	*	*	0
May 2031	214	59	30	14	*	0	0	0	0	39	5	1	*	*	*	0
May 2032	222	51	25	11	*	0	0	0	0	32	3	1	*	*	*	0
May 2033	223	43	21	9	*	0	0	0	0	26	2	*	*	*	0	0
May 2034	205	36	17	7	*	0	0	0	0	18	1	*	*	*	0	0
May 2035	185	29	13	5	*	0	0	0	0	11	*	*	*	*	0	0
May 2036	164	23	10	4	*	0	0	0	0	3	*	*	*	0	0	0
May 2037	141	17	7	3	*	0	0	0	0	*	0	0	0	0	0	0
May 2038	116	11	5	2	*	0	0	0	0	0	0	0	0	0	0	0
May 2039	90	6	2	1	*	0	0	0	0	0	0	0	0	0	0	0
May 2040	62	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0
May 2041	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.9	17.9	16.0	9.9	1.9	0.7	0.5	0.4	0.3	15.8	8.4	5.1	3.6	2.2	1.3	0.6

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes, the Accrual Classes and the Principal Only Class will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be issued

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	180% PSA
2	200% PSA
3	200% PSA
4	303% PSA
5	200% PSA
6	374% 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 Morgan Stanley & Co. LLC (the “Dealer”) in exchange for the Trust MBS, the Group 6 SMBS and the Group 6 Underlying REMIC Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Group 6 Underlying REMIC Certificates

<u>Underlying REMIC Trust</u>	<u>Class</u>	<u>Date of Issue</u>	<u>CUSIP Number</u>	<u>Interest Rate</u>	<u>Interest Type(1)</u>	<u>Final Distribution Date</u>	<u>Principal Type(1)</u>	<u>Original Principal Balance of Class</u>	<u>May 2012 Class Factor</u>	<u>Principal Balance in the Lower Tier REMIC</u>	<u>Approximate Weighted Average WAC</u>	<u>Approximate Weighted Average WAM (in months)</u>	<u>Approximate Weighted Average WALA (in months)</u>
2006-70	JO(2)	July 2006	31396KKW1	0.0%	PO	June 2036	SC/PAC	\$12,043,407	0.43053153	\$4,354,141.22	6.444%	250	99
2006-109	MO	October 2006	31396LQZ6	0.0	PO	November 2036	SCH	12,482,000	0.54682754	6,825,501.41	6.515	279	70
2007-80	PO	July 2007	31396XEM2	0.0	PO	August 2037	PT	26,296,297	0.35540824	5,326,503.26	6.553	280	70

(1) See “Description of the Certificates—The Certificates—*Class Definitions and Abbreviations*” in the REMIC Prospectus.
(2) The Class 2006-70-JO REMIC Certificate is backed by the Fannie Mae RCR certificate listed below having the following characteristics:

<u>Class</u>	<u>Interest Type</u>	<u>Principal Type</u>
2006-48-SL	INV	STP

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						Final Distribution Date
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	
Recombination 1								
PH	\$ 34,122,200	PE	\$ 37,913,556	PAC	2.50%	FIX	3136A6RH9	December 2041
PF	3,791,356							
PS	3,791,356(3)							
Recombination 2								
PH	34,122,200	PC	42,652,751	PAC	3.00	FIX	3136A6RJ5	December 2041
PF	8,530,551							
PS	8,530,551(3)							
Recombination 3								
PH	34,122,200	PA	48,746,000	PAC	3.50	FIX	3136A6RK2	December 2041
PF	14,623,800							
PS	14,623,800(3)							
Recombination 4								
DA	21,795,000	DE	21,795,000	PAC/AD	2.50	FIX	3136A6RL0	November 2041
DI	2,179,500(3)							
Recombination 5								
DA	21,795,000	DH	21,795,000	PAC/AD	3.00	FIX	3136A6RM8	November 2041
DI	4,359,000(3)							
Recombination 6								
KG	169,590,000	KE	169,590,000	PAC/AD	2.25	FIX	3136A6RN6	December 2041
KI	10,599,375(3)							
Recombination 7								
KG	169,590,000	KD	169,590,000	PAC/AD	2.50	FIX	3136A6RP1	December 2041
KI	21,198,750(3)							
Recombination 8								
KG	169,590,000	KA	169,590,000	PAC/AD	3.00	FIX	3136A6RQ9	December 2041
KI	42,397,500(3)							

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 9								
GA	\$ 58,978,988	GB	\$ 65,532,209	SEQ	2.50%	FIX	3136A6RR7	October 2030
FG	6,553,221							
SG	6,553,221(3)							
Recombination 10								
GA	58,978,988	GC	73,723,736	SEQ	3.00	FIX	3136A6RS5	October 2030
FG	14,744,748							
SG	14,744,748(3)							
Recombination 11								
GA	58,978,988	GD	84,255,696	SEQ	3.50	FIX	3136A6RT3	October 2030
FG	25,276,708							
SG	25,276,708(3)							
Recombination 12								
JL	61,552,000	JH	61,552,000	PAC/AD	2.50	FIX	3136A6RU0	August 2041
JI	7,694,000(3)							
Recombination 13								
JL	61,552,000	JE	61,552,000	PAC/AD	3.00	FIX	3136A6RV8	August 2041
JI	15,388,000(3)							
Recombination 14								
JL	61,552,000	JC	61,552,000	PAC/AD	3.50	FIX	3136A6RW6	August 2041
JI	23,082,000(3)							
Recombination 15								
JL	61,552,000	JA	61,552,000	PAC/AD	4.00	FIX	3136A6RX4	August 2041
JI	30,776,000(3)							

- (1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*” in this prospectus supplement.
- (2) See “Description of the Certificates—The Certificates—*Class Definitions and Abbreviations*” in the REMIC Prospectus.
- (3) Notional balances. These Classes are Interest Only Classes. See page S-8 for a description of how their notional balances are calculated.

Principal Balance Schedules

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$51,160,000.00	January 2017	\$27,675,474.17	September 2021	\$11,966,393.98
June 2012	50,803,329.89	February 2017	27,321,713.40	October 2021	11,774,591.03
July 2012	50,433,478.17	March 2017	26,970,506.48	November 2021	11,585,645.76
August 2012	50,050,650.71	April 2017	26,621,835.80	December 2021	11,399,517.22
September 2012	49,655,061.90	May 2017	26,275,683.87	January 2022	11,216,165.05
October 2012	49,246,934.40	June 2017	25,932,033.33	February 2022	11,035,549.45
November 2012	48,826,498.94	July 2017	25,590,866.94	March 2022	10,857,631.16
December 2012	48,393,994.15	August 2017	25,252,167.55	April 2022	10,682,371.50
January 2013	47,949,666.27	September 2017	24,915,918.15	May 2022	10,509,732.32
February 2013	47,493,768.97	October 2017	24,582,101.85	June 2022	10,339,675.99
March 2013	47,026,563.10	November 2017	24,250,701.86	July 2022	10,172,165.42
April 2013	46,548,316.38	December 2017	23,921,701.51	August 2022	10,007,164.05
May 2013	46,059,303.26	January 2018	23,595,084.23	September 2022	9,844,635.82
June 2013	45,573,774.25	February 2018	23,270,833.60	October 2022	9,684,545.18
July 2013	45,091,705.45	March 2018	22,948,933.26	November 2022	9,526,857.07
August 2013	44,613,073.10	April 2018	22,629,367.00	December 2022	9,371,536.94
September 2013	44,137,853.59	May 2018	22,312,118.72	January 2023	9,218,550.70
October 2013	43,666,023.50	June 2018	21,997,172.39	February 2023	9,067,864.76
November 2013	43,197,559.53	July 2018	21,684,512.14	March 2023	8,919,445.99
December 2013	42,732,438.59	August 2018	21,374,122.18	April 2023	8,773,261.74
January 2014	42,270,637.69	September 2018	21,065,986.82	May 2023	8,629,279.81
February 2014	41,812,134.03	October 2018	20,760,090.50	June 2023	8,487,468.43
March 2014	41,356,904.97	November 2018	20,456,417.75	July 2023	8,347,796.32
April 2014	40,904,928.00	December 2018	20,154,953.21	August 2023	8,210,232.61
May 2014	40,456,180.77	January 2019	19,855,681.62	September 2023	8,074,746.86
June 2014	40,010,641.09	February 2019	19,558,587.83	October 2023	7,941,309.08
July 2014	39,568,286.92	March 2019	19,263,656.80	November 2023	7,809,889.69
August 2014	39,129,096.36	April 2019	18,970,873.56	December 2023	7,680,459.53
September 2014	38,693,047.67	May 2019	18,680,223.28	January 2024	7,552,989.84
October 2014	38,260,119.25	June 2019	18,391,691.22	February 2024	7,427,452.28
November 2014	37,830,289.65	July 2019	18,105,262.72	March 2024	7,303,818.90
December 2014	37,403,537.56	August 2019	17,822,707.70	April 2024	7,182,062.14
January 2015	36,979,841.81	September 2019	17,544,304.73	May 2024	7,062,154.84
February 2015	36,559,181.40	October 2019	17,269,994.79	June 2024	6,944,070.21
March 2015	36,141,535.45	November 2019	16,999,719.70	July 2024	6,827,781.84
April 2015	35,726,883.22	December 2019	16,733,422.08	August 2024	6,713,263.71
May 2015	35,315,204.13	January 2020	16,471,045.33	September 2024	6,600,490.14
June 2015	34,906,477.71	February 2020	16,212,533.68	October 2024	6,489,435.83
July 2015	34,500,683.66	March 2020	15,957,832.10	November 2024	6,380,075.83
August 2015	34,097,801.79	April 2020	15,706,886.34	December 2024	6,272,385.54
September 2015	33,697,812.08	May 2020	15,459,642.92	January 2025	6,166,340.72
October 2015	33,300,694.62	June 2020	15,216,049.09	February 2025	6,061,917.46
November 2015	32,906,429.63	July 2020	14,976,052.84	March 2025	5,959,092.18
December 2015	32,514,997.49	August 2020	14,739,602.90	April 2025	5,857,841.66
January 2016	32,126,378.70	September 2020	14,506,648.68	May 2025	5,758,142.98
February 2016	31,740,553.89	October 2020	14,277,140.34	June 2025	5,659,973.57
March 2016	31,357,503.81	November 2020	14,051,028.70	July 2025	5,563,311.14
April 2016	30,977,209.38	December 2020	13,828,265.29	August 2025	5,468,133.76
May 2016	30,599,651.60	January 2021	13,608,802.31	September 2025	5,374,419.78
June 2016	30,224,811.64	February 2021	13,392,592.62	October 2025	5,282,147.87
July 2016	29,852,670.77	March 2021	13,179,589.76	November 2025	5,191,297.00
August 2016	29,483,210.40	April 2021	12,969,747.89	December 2025	5,101,846.43
September 2016	29,116,412.07	May 2021	12,763,021.84	January 2026	5,013,775.72
October 2016	28,752,257.44	June 2021	12,559,367.04	February 2026	4,927,064.72
November 2016	28,390,728.28	July 2021	12,358,739.57	March 2026	4,841,693.56
December 2016	28,031,806.52	August 2021	12,161,096.12	April 2026	4,757,642.66

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>
May 2026	\$ 4,674,892.71	January 2031	\$ 1,629,087.20	September 2035	\$ 425,115.22
June 2026	4,593,424.67	February 2031	1,595,972.90	October 2035	412,644.80
July 2026	4,513,219.79	March 2031	1,563,404.82	November 2035	400,402.87
August 2026	4,434,259.57	April 2031	1,531,374.73	December 2035	388,385.80
September 2026	4,356,525.76	May 2031	1,499,874.47	January 2036	376,590.02
October 2026	4,280,000.40	June 2031	1,468,896.05	February 2036	365,012.03
November 2026	4,204,665.75	July 2031	1,438,431.54	March 2036	353,648.35
December 2026	4,130,504.36	August 2031	1,408,473.16	April 2036	342,495.58
January 2027	4,057,499.00	September 2031	1,379,013.25	May 2036	331,550.36
February 2027	3,985,632.69	October 2031	1,350,044.22	June 2036	320,809.38
March 2027	3,914,888.70	November 2031	1,321,558.63	July 2036	310,269.37
April 2027	3,845,250.52	December 2031	1,293,549.13	August 2036	299,927.14
May 2027	3,776,701.90	January 2032	1,266,008.48	September 2036	289,779.50
June 2027	3,709,226.80	February 2032	1,238,929.54	October 2036	279,823.35
July 2027	3,642,809.42	March 2032	1,212,305.29	November 2036	270,055.61
August 2027	3,577,434.18	April 2032	1,186,128.78	December 2036	260,473.25
September 2027	3,513,085.71	May 2032	1,160,393.19	January 2037	251,073.31
October 2027	3,449,748.89	June 2032	1,135,091.80	February 2037	241,852.84
November 2027	3,387,408.79	July 2032	1,110,217.95	March 2037	232,808.95
December 2027	3,326,050.69	August 2032	1,085,765.13	April 2037	223,938.79
January 2028	3,265,660.10	September 2032	1,061,726.89	May 2037	215,239.56
February 2028	3,206,222.72	October 2032	1,038,096.87	June 2037	206,708.49
March 2028	3,147,724.46	November 2032	1,014,868.83	July 2037	198,342.86
April 2028	3,090,151.44	December 2032	992,036.60	August 2037	190,139.99
May 2028	3,033,489.95	January 2033	969,594.11	September 2037	182,097.24
June 2028	2,977,726.51	February 2033	947,535.36	October 2037	174,212.00
July 2028	2,922,847.80	March 2033	925,854.46	November 2037	166,481.71
August 2028	2,868,840.72	April 2033	904,545.60	December 2037	158,903.84
September 2028	2,815,692.34	May 2033	883,603.04	January 2038	151,475.92
October 2028	2,763,389.92	June 2033	863,021.15	February 2038	144,195.49
November 2028	2,711,920.90	July 2033	842,794.36	March 2038	137,060.14
December 2028	2,661,272.90	August 2033	822,917.19	April 2038	130,067.49
January 2029	2,611,433.72	September 2033	803,384.23	May 2038	123,215.20
February 2029	2,562,391.32	October 2033	784,190.17	June 2038	116,500.97
March 2029	2,514,133.85	November 2033	765,329.76	July 2038	109,922.53
April 2029	2,466,649.63	December 2033	746,797.84	August 2038	103,477.63
May 2029	2,419,927.14	January 2034	728,589.31	September 2038	97,164.09
June 2029	2,373,955.02	February 2034	710,699.15	October 2038	90,979.72
July 2029	2,328,722.08	March 2034	693,122.42	November 2038	84,922.40
August 2029	2,284,217.29	April 2034	675,854.25	December 2038	78,990.02
September 2029	2,240,429.78	May 2034	658,889.84	January 2039	73,180.51
October 2029	2,197,348.83	June 2034	642,224.45	February 2039	67,491.82
November 2029	2,154,963.88	July 2034	625,853.44	March 2039	61,921.96
December 2029	2,113,264.52	August 2034	609,772.20	April 2039	56,468.93
January 2030	2,072,240.48	September 2034	593,976.21	May 2039	51,130.79
February 2030	2,031,881.65	October 2034	578,461.02	June 2039	45,905.62
March 2030	1,992,178.06	November 2034	563,222.24	July 2039	40,791.52
April 2030	1,953,119.89	December 2034	548,255.52	August 2039	35,786.65
May 2030	1,914,697.45	January 2035	533,556.62	September 2039	30,889.16
June 2030	1,876,901.20	February 2035	519,121.32	October 2039	26,097.25
July 2030	1,839,721.72	March 2035	504,945.50	November 2039	21,409.15
August 2030	1,803,149.75	April 2035	491,025.07	December 2039	16,823.09
September 2030	1,767,176.15	May 2035	477,356.01	January 2040	12,337.36
October 2030	1,731,791.91	June 2035	463,934.37	February 2040	7,950.27
November 2030	1,696,988.15	July 2035	450,756.24	March 2040	3,660.13
December 2030	1,662,756.12	August 2035	437,817.79	April 2040 and thereafter	0.00

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$2,433,000.00	January 2017	\$1,239,779.40	September 2021	\$ 742,442.89
June 2012	2,411,440.98	February 2017	1,228,236.47	October 2021	729,386.78
July 2012	2,388,943.98	March 2017	1,217,002.85	November 2021	716,207.63
August 2012	2,365,537.68	April 2017	1,206,074.70	December 2021	702,911.48
September 2012	2,341,251.98	May 2017	1,195,448.27	January 2022	689,504.20
October 2012	2,316,118.04	June 2017	1,185,119.79	February 2022	675,991.54
November 2012	2,290,168.23	July 2017	1,175,085.54	March 2022	662,379.12
December 2012	2,263,436.04	August 2017	1,165,341.89	April 2022	648,672.43
January 2013	2,235,956.06	September 2017	1,155,885.18	May 2022	634,876.80
February 2013	2,207,763.91	October 2017	1,146,711.82	June 2022	620,997.48
March 2013	2,178,896.18	November 2017	1,137,818.24	July 2022	607,039.58
April 2013	2,149,390.44	December 2017	1,129,200.93	August 2022	593,008.07
May 2013	2,119,285.07	January 2018	1,120,856.41	September 2022	578,907.83
June 2013	2,089,706.51	February 2018	1,112,781.19	October 2022	564,743.59
July 2013	2,060,648.81	March 2018	1,104,971.88	November 2022	550,520.01
August 2013	2,032,106.08	April 2018	1,097,425.09	December 2022	536,241.60
September 2013	2,004,072.52	May 2018	1,090,137.45	January 2023	521,912.79
October 2013	1,976,542.32	June 2018	1,083,105.68	February 2023	507,537.87
November 2013	1,949,509.79	July 2018	1,076,326.46	March 2023	493,121.05
December 2013	1,922,969.24	August 2018	1,069,796.56	April 2023	478,666.41
January 2014	1,896,915.09	September 2018	1,063,512.76	May 2023	464,177.95
February 2014	1,871,341.78	October 2018	1,057,471.86	June 2023	449,659.58
March 2014	1,846,243.79	November 2018	1,051,670.73	July 2023	435,115.08
April 2014	1,821,615.70	December 2018	1,046,106.23	August 2023	420,548.16
May 2014	1,797,452.11	January 2019	1,040,775.28	September 2023	405,962.42
June 2014	1,773,747.66	February 2019	1,035,674.83	October 2023	391,361.38
July 2014	1,750,497.08	March 2019	1,030,801.84	November 2023	376,748.47
August 2014	1,727,695.12	April 2019	1,026,153.32	December 2023	362,127.00
September 2014	1,705,336.60	May 2019	1,021,726.31	January 2024	347,500.24
October 2014	1,683,416.37	June 2019	1,017,517.86	February 2024	332,871.34
November 2014	1,661,929.35	July 2019	1,013,525.09	March 2024	318,243.38
December 2014	1,640,870.50	August 2019	1,007,960.65	April 2024	303,619.36
January 2015	1,620,234.84	September 2019	1,000,528.69	May 2024	289,002.20
February 2015	1,600,017.41	October 2019	992,640.27	June 2024	274,394.73
March 2015	1,580,213.33	November 2019	984,435.38	July 2024	259,799.71
April 2015	1,560,817.76	December 2019	975,924.25	August 2024	245,219.82
May 2015	1,541,825.89	January 2020	967,116.90	September 2024	230,657.68
June 2015	1,523,232.97	February 2020	958,023.12	October 2024	216,115.82
July 2015	1,505,034.31	March 2020	948,652.53	November 2024	201,596.70
August 2015	1,487,225.24	April 2020	939,014.53	December 2024	187,102.73
September 2015	1,469,801.14	May 2020	929,118.29	January 2025	172,636.22
October 2015	1,452,757.46	June 2020	918,972.83	February 2025	158,199.44
November 2015	1,436,089.67	July 2020	908,586.95	March 2025	143,794.59
December 2015	1,419,793.28	August 2020	897,969.25	April 2025	129,423.78
January 2016	1,403,863.87	September 2020	887,128.20	May 2025	115,089.09
February 2016	1,388,297.04	October 2020	876,072.02	June 2025	100,792.52
March 2016	1,373,088.47	November 2020	864,808.80	July 2025	86,536.02
April 2016	1,358,233.81	December 2020	853,346.43	August 2025	72,321.46
May 2016	1,343,728.83	January 2021	841,692.62	September 2025	58,150.69
June 2016	1,329,569.30	February 2021	829,854.94	October 2025	44,025.46
July 2016	1,315,751.04	March 2021	817,840.77	November 2025	29,947.48
August 2016	1,302,269.93	April 2021	805,657.33	December 2025	15,918.43
September 2016	1,289,121.84	May 2021	793,311.68	January 2026	1,939.90
October 2016	1,276,302.74	June 2021	780,810.74	February 2026 and	
November 2016	1,263,808.62	July 2021	768,161.26	thereafter	0.00
December 2016	1,251,635.47	August 2021	755,369.83		

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	\$22,903,000.00	April 2017	\$12,009,275.12	March 2022	\$ 4,925,809.37
June 2012	22,770,422.69	May 2017	11,850,482.65	April 2022	4,847,431.69
July 2012	22,646,632.46	June 2017	11,693,027.91	May 2022	4,770,217.55
August 2012	22,516,124.02	July 2017	11,536,900.10	June 2022	4,694,150.31
September 2012	22,378,975.65	August 2017	11,382,088.53	July 2022	4,619,213.57
October 2012	22,235,270.79	September 2017	11,228,582.56	August 2022	4,545,391.16
November 2012	22,085,097.94	October 2017	11,076,371.67	September 2022	4,472,667.13
December 2012	21,928,550.56	November 2017	10,925,445.39	October 2022	4,401,025.74
January 2013	21,765,727.02	December 2017	10,775,793.37	November 2022	4,330,451.50
February 2013	21,596,730.45	January 2018	10,627,405.31	December 2022	4,260,929.12
March 2013	21,421,668.68	February 2018	10,480,271.00	January 2023	4,192,443.52
April 2013	21,240,654.09	March 2018	10,334,380.32	February 2023	4,124,979.84
May 2013	21,053,803.52	April 2018	10,189,723.22	March 2023	4,058,523.43
June 2013	20,861,238.12	May 2018	10,046,289.74	April 2023	3,993,059.83
July 2013	20,663,083.25	June 2018	9,904,070.00	May 2023	3,928,574.80
August 2013	20,459,468.34	July 2018	9,763,054.17	June 2023	3,865,054.29
September 2013	20,250,526.71	August 2018	9,623,232.54	July 2023	3,802,484.45
October 2013	20,036,395.46	September 2018	9,484,595.46	August 2023	3,740,851.63
November 2013	19,817,215.35	October 2018	9,347,133.33	September 2023	3,680,142.36
December 2013	19,593,130.55	November 2018	9,210,836.67	October 2023	3,620,343.37
January 2014	19,370,908.67	December 2018	9,075,696.05	November 2023	3,561,441.56
February 2014	19,150,534.76	January 2019	8,941,702.12	December 2023	3,503,424.03
March 2014	18,931,993.99	February 2019	8,808,845.60	January 2024	3,446,278.05
April 2014	18,715,271.64	March 2019	8,677,117.29	February 2024	3,389,991.08
May 2014	18,500,353.12	April 2019	8,546,508.06	March 2024	3,334,550.76
June 2014	18,287,223.93	May 2019	8,417,008.85	April 2024	3,279,944.87
July 2014	18,075,869.72	June 2019	8,288,610.69	May 2024	3,226,161.41
August 2014	17,866,276.23	July 2019	8,161,304.64	June 2024	3,173,188.51
September 2014	17,658,429.32	August 2019	8,035,330.76	July 2024	3,121,014.48
October 2014	17,452,314.95	September 2019	7,911,197.42	August 2024	3,069,627.80
November 2014	17,247,919.21	October 2019	7,788,878.54	September 2024	3,019,017.10
December 2014	17,045,228.30	November 2019	7,668,348.42	October 2024	2,969,171.19
January 2015	16,844,228.50	December 2019	7,549,581.69	November 2024	2,920,079.02
February 2015	16,644,906.24	January 2020	7,432,553.35	December 2024	2,871,729.70
March 2015	16,447,248.02	February 2020	7,317,238.75	January 2025	2,824,112.48
April 2015	16,251,240.48	March 2020	7,203,613.58	February 2025	2,777,216.80
May 2015	16,056,870.33	April 2020	7,091,653.87	March 2025	2,731,032.20
June 2015	15,864,124.42	May 2020	6,981,335.97	April 2025	2,685,548.40
July 2015	15,672,989.68	June 2020	6,872,636.57	May 2025	2,640,755.26
August 2015	15,483,453.16	July 2020	6,765,532.70	June 2025	2,596,642.77
September 2015	15,295,502.01	August 2020	6,660,001.68	July 2025	2,553,201.08
October 2015	15,109,123.45	September 2020	6,556,021.17	August 2025	2,510,420.46
November 2015	14,924,304.86	October 2020	6,453,569.12	September 2025	2,468,291.33
December 2015	14,741,033.66	November 2020	6,352,623.81	October 2025	2,426,804.23
January 2016	14,559,297.42	December 2020	6,253,163.81	November 2025	2,385,949.85
February 2016	14,379,083.77	January 2021	6,155,167.99	December 2025	2,345,719.02
March 2016	14,200,380.46	February 2021	6,058,615.50	January 2026	2,306,102.66
April 2016	14,023,175.34	March 2021	5,963,485.82	February 2026	2,267,091.86
May 2016	13,847,456.33	April 2021	5,869,758.68	March 2026	2,228,677.81
June 2016	13,673,211.46	May 2021	5,777,414.11	April 2026	2,190,851.84
July 2016	13,500,428.88	June 2021	5,686,432.40	May 2026	2,153,605.39
August 2016	13,329,096.80	July 2021	5,596,794.15	June 2026	2,116,930.04
September 2016	13,159,203.52	August 2021	5,508,480.19	July 2026	2,080,817.45
October 2016	12,990,737.47	September 2021	5,421,471.64	August 2026	2,045,259.45
November 2016	12,823,687.15	October 2021	5,335,749.89	September 2026	2,010,247.94
December 2016	12,658,041.13	November 2021	5,251,296.57	October 2026	1,975,774.97
January 2017	12,493,788.10	December 2021	5,168,093.59	November 2026	1,941,832.67
February 2017	12,330,916.83	January 2022	5,086,123.09	December 2026	1,908,413.31
March 2017	12,169,416.19	February 2022	5,005,367.47	January 2027	1,875,509.25

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>
February 2027	\$ 1,843,112.96	December 2031	\$ 623,253.79	October 2036	\$ 155,683.14
March 2027	1,811,217.04	January 2032	610,666.83	November 2036	151,100.14
April 2027	1,779,814.16	February 2032	598,287.02	December 2036	146,601.15
May 2027	1,748,897.12	March 2032	586,111.23	January 2037	142,184.84
June 2027	1,718,458.80	April 2032	574,136.38	February 2037	137,849.91
July 2027	1,688,492.21	May 2032	562,359.42	March 2037	133,595.06
August 2027	1,658,990.43	June 2032	550,777.37	April 2037	129,419.01
September 2027	1,629,946.66	July 2032	539,387.27	May 2037	125,320.50
October 2027	1,601,354.18	August 2032	528,186.22	June 2037	121,298.32
November 2027	1,573,206.37	September 2032	517,171.34	July 2037	117,351.23
December 2027	1,545,496.72	October 2032	506,339.82	August 2037	113,478.03
January 2028	1,518,218.79	November 2032	495,688.87	September 2037	109,677.55
February 2028	1,491,366.24	December 2032	485,215.75	October 2037	105,948.62
March 2028	1,464,932.82	January 2033	474,917.75	November 2037	102,290.10
April 2028	1,438,912.38	February 2033	464,792.21	December 2037	98,700.85
May 2028	1,413,298.83	March 2033	454,836.50	January 2038	95,179.76
June 2028	1,388,086.20	April 2033	445,048.03	February 2038	91,725.73
July 2028	1,363,268.57	May 2033	435,424.26	March 2038	88,337.70
August 2028	1,338,840.14	June 2033	425,962.67	April 2038	85,014.58
September 2028	1,314,795.17	July 2033	416,660.79	May 2038	81,755.34
October 2028	1,291,128.00	August 2033	407,516.16	June 2038	78,558.94
November 2028	1,267,833.07	September 2033	398,526.40	July 2038	75,424.36
December 2028	1,244,904.87	October 2033	389,689.12	August 2038	72,350.61
January 2029	1,222,338.00	November 2033	381,002.00	September 2038	69,336.69
February 2029	1,200,127.12	December 2033	372,462.72	October 2038	66,381.64
March 2029	1,178,266.96	January 2034	364,069.03	November 2038	63,484.50
April 2029	1,156,752.34	February 2034	355,818.68	December 2038	60,644.33
May 2029	1,135,578.15	March 2034	347,709.47	January 2039	57,860.19
June 2029	1,114,739.35	April 2034	339,739.24	February 2039	55,131.17
July 2029	1,094,230.96	May 2034	331,905.84	March 2039	52,456.37
August 2029	1,074,048.10	June 2034	324,207.16	April 2039	49,834.91
September 2029	1,054,185.93	July 2034	316,641.14	May 2039	47,265.91
October 2029	1,034,639.70	August 2034	309,205.71	June 2039	44,748.51
November 2029	1,015,404.72	September 2034	301,898.87	July 2039	42,281.85
December 2029	996,476.37	October 2034	294,718.63	August 2039	39,865.12
January 2030	977,850.09	November 2034	287,663.02	September 2039	37,497.48
February 2030	959,521.38	December 2034	280,730.13	October 2039	35,178.12
March 2030	941,485.82	January 2035	273,918.04	November 2039	32,906.25
April 2030	923,739.05	February 2035	267,224.89	December 2039	30,681.07
May 2030	906,276.77	March 2035	260,648.82	January 2040	28,501.83
June 2030	889,094.73	April 2035	254,188.03	February 2040	26,367.75
July 2030	872,188.75	May 2035	247,840.71	March 2040	24,278.08
August 2030	855,554.73	June 2035	241,605.10	April 2040	22,232.09
September 2030	839,188.59	July 2035	235,479.46	May 2040	20,229.04
October 2030	823,086.34	August 2035	229,462.08	June 2040	18,268.23
November 2030	807,244.04	September 2035	223,551.26	July 2040	16,348.94
December 2030	791,657.78	October 2035	217,745.34	August 2040	14,470.48
January 2031	776,323.75	November 2035	212,042.69	September 2040	12,632.16
February 2031	761,238.17	December 2035	206,441.68	October 2040	10,833.31
March 2031	746,397.31	January 2036	200,940.72	November 2040	9,073.27
April 2031	731,797.50	February 2036	195,538.25	December 2040	7,351.38
May 2031	717,435.13	March 2036	190,232.72	January 2041	5,667.00
June 2031	703,306.64	April 2036	185,022.60	February 2041	4,019.49
July 2031	689,408.50	May 2036	179,906.40	March 2041	2,408.24
August 2031	675,737.27	June 2036	174,882.64	April 2041	832.62
September 2031	662,289.52	July 2036	169,949.85	May 2041 and	
October 2031	649,061.89	August 2036	165,106.61	thereafter	0.00
November 2031	636,051.07	September 2036	160,351.51		

Aggregate Group IV 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	\$176,502,000.00	February 2017	\$ 89,583,364.29	November 2021	\$ 36,814,970.08
June 2012	175,087,100.20	March 2017	88,350,527.23	December 2021	36,213,554.81
July 2012	173,739,911.77	April 2017	87,128,442.21	January 2022	35,621,284.46
August 2012	172,344,628.33	May 2017	85,917,020.34	February 2022	35,038,025.55
September 2012	170,902,145.78	June 2017	84,716,173.43	March 2022	34,463,646.46
October 2012	169,413,395.25	July 2017	83,525,814.03	April 2022	33,898,017.49
November 2012	167,879,342.08	August 2017	82,345,855.36	May 2022	33,341,010.75
December 2012	166,300,984.78	September 2017	81,176,211.36	June 2022	32,792,500.21
January 2013	164,679,353.98	October 2017	80,016,796.67	July 2022	32,252,361.59
February 2013	163,015,511.31	November 2017	78,867,526.59	August 2022	31,720,472.42
March 2013	161,310,548.18	December 2017	77,728,317.15	September 2022	31,196,711.95
April 2013	159,565,584.68	January 2018	76,599,085.00	October 2022	30,680,961.16
May 2013	157,781,768.23	February 2018	75,479,747.51	November 2022	30,173,102.74
June 2013	155,960,272.41	March 2018	74,370,222.69	December 2022	29,673,021.02
July 2013	154,154,371.85	April 2018	73,270,429.21	January 2023	29,180,602.02
August 2013	152,363,938.74	May 2018	72,180,286.42	February 2023	28,695,733.36
September 2013	150,588,846.29	June 2018	71,099,714.29	March 2023	28,218,304.27
October 2013	148,828,968.72	July 2018	70,028,633.46	April 2023	27,748,205.57
November 2013	147,084,181.27	August 2018	68,966,965.20	May 2023	27,285,329.62
December 2013	145,354,360.17	September 2018	67,914,631.41	June 2023	26,829,570.35
January 2014	143,639,382.65	October 2018	66,871,554.63	July 2023	26,380,823.16
February 2014	141,939,126.92	November 2018	65,837,658.02	August 2023	25,938,984.99
March 2014	140,253,472.19	December 2018	64,812,865.36	September 2023	25,503,954.22
April 2014	138,582,298.60	January 2019	63,797,101.05	October 2023	25,075,630.71
May 2014	136,925,487.27	February 2019	62,790,290.10	November 2023	24,653,915.73
June 2014	135,282,920.30	March 2019	61,798,026.35	December 2023	24,238,711.97
July 2014	133,654,480.70	April 2019	60,820,576.72	January 2024	23,829,923.52
August 2014	132,040,052.43	May 2019	59,857,727.38	February 2024	23,427,455.83
September 2014	130,439,520.39	June 2019	58,909,267.50	March 2024	23,031,215.72
October 2014	128,852,770.39	July 2019	57,974,989.24	April 2024	22,641,111.33
November 2014	127,279,689.18	August 2019	57,054,687.70	May 2024	22,257,052.12
December 2014	125,720,164.39	September 2019	56,148,160.86	June 2024	21,878,948.85
January 2015	124,174,084.58	October 2019	55,255,209.57	July 2024	21,506,713.56
February 2015	122,641,339.20	November 2019	54,375,637.50	August 2024	21,140,259.54
March 2015	121,121,818.56	December 2019	53,509,251.09	September 2024	20,779,501.35
April 2015	119,615,413.89	January 2020	52,655,859.52	October 2024	20,424,354.74
May 2015	118,122,017.27	February 2020	51,815,274.68	November 2024	20,074,736.69
June 2015	116,641,521.65	March 2020	50,987,311.10	December 2024	19,730,565.38
July 2015	115,173,820.86	April 2020	50,171,785.95	January 2025	19,391,760.15
August 2015	113,718,809.56	May 2020	49,368,519.00	February 2025	19,058,241.49
September 2015	112,276,383.26	June 2020	48,577,332.55	March 2025	18,729,931.06
October 2015	110,846,438.31	July 2020	47,798,051.43	April 2025	18,406,751.62
November 2015	109,428,871.92	August 2020	47,030,502.96	May 2025	18,088,627.05
December 2015	108,023,582.09	September 2020	46,274,516.89	June 2025	17,775,482.33
January 2016	106,630,467.65	October 2020	45,529,925.40	July 2025	17,467,243.50
February 2016	105,249,428.27	November 2020	44,796,563.03	August 2025	17,163,837.70
March 2016	103,880,364.38	December 2020	44,074,266.69	September 2025	16,865,193.08
April 2016	102,523,177.26	January 2021	43,362,875.59	October 2025	16,571,238.85
May 2016	101,177,768.94	February 2021	42,662,231.21	November 2025	16,281,905.22
June 2016	99,844,042.28	March 2021	41,972,177.31	December 2025	15,997,123.42
July 2016	98,521,900.89	April 2021	41,292,559.84	January 2026	15,716,825.67
August 2016	97,211,249.16	May 2021	40,623,226.95	February 2026	15,440,945.15
September 2016	95,911,992.28	June 2021	39,964,028.95	March 2026	15,169,416.02
October 2016	94,624,036.15	July 2021	39,314,818.26	April 2026	14,902,173.40
November 2016	93,347,287.48	August 2021	38,675,449.42	May 2026	14,639,153.32
December 2016	92,081,653.70	September 2021	38,045,779.02	June 2026	14,380,292.74
January 2017	90,827,043.00	October 2021	37,425,665.69	July 2026	14,125,529.54

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2026	\$ 13,874,802.49	April 2031	\$ 4,733,519.68	December 2035	\$ 1,207,730.30
September 2026 ...	13,628,051.25	May 2031	4,635,476.58	January 2036	1,171,832.97
October 2026	13,385,216.34	June 2031	4,539,093.72	February 2036	1,136,613.71
November 2026	13,146,239.15	July 2031	4,444,345.36	March 2036	1,102,061.45
December 2026	12,911,061.92	August 2031	4,351,206.18	April 2036	1,068,165.31
January 2027	12,679,627.71	September 2031 ...	4,259,651.19	May 2036	1,034,914.55
February 2027	12,451,880.42	October 2031	4,169,655.80	June 2036	1,002,298.63
March 2027	12,227,764.75	November 2031	4,081,195.77	July 2036	970,307.12
April 2027	12,007,226.22	December 2031	3,994,247.22	August 2036	938,929.79
May 2027	11,790,211.11	January 2032	3,908,786.62	September 2036 ...	908,156.56
June 2027	11,576,666.49	February 2032	3,824,790.79	October 2036	877,977.48
July 2027	11,366,540.21	March 2032	3,742,236.91	November 2036	848,382.77
August 2027	11,159,780.87	April 2032	3,661,102.47	December 2036	819,362.81
September 2027 ...	10,956,337.79	May 2032	3,581,365.31	January 2037	790,908.10
October 2027	10,756,161.07	June 2032	3,503,003.59	February 2037	763,009.30
November 2027	10,559,201.49	July 2032	3,425,995.82	March 2037	735,657.22
December 2027	10,365,410.58	August 2032	3,350,320.79	April 2037	708,842.80
January 2028	10,174,740.55	September 2032 ...	3,275,957.62	May 2037	682,557.12
February 2028	9,987,144.32	October 2032	3,202,885.76	June 2037	656,791.40
March 2028	9,802,575.47	November 2032	3,131,084.94	July 2037	631,536.99
April 2028	9,620,988.29	December 2032	3,060,535.21	August 2037	606,785.38
May 2028	9,442,337.70	January 2033	2,991,216.89	September 2037 ...	582,528.18
June 2028	9,266,579.30	February 2033	2,923,110.62	October 2037	558,757.14
July 2028	9,093,669.33	March 2033	2,856,197.31	November 2037	535,464.14
August 2028	8,923,564.65	April 2033	2,790,458.18	December 2037	512,641.16
September 2028 ...	8,756,222.77	May 2033	2,725,874.70	January 2038	490,280.33
October 2028	8,591,601.82	June 2033	2,662,428.63	February 2038	468,373.90
November 2028	8,429,660.52	July 2033	2,600,102.00	March 2038	446,914.21
December 2028	8,270,358.21	August 2033	2,538,877.12	April 2038	425,893.77
January 2029	8,113,654.80	September 2033 ...	2,478,736.54	May 2038	405,305.15
February 2029	7,959,510.82	October 2033	2,419,663.10	June 2038	385,141.07
March 2029	7,807,887.35	November 2033	2,361,639.86	July 2038	365,394.35
April 2029	7,658,746.04	December 2033	2,304,650.17	August 2038	346,057.93
May 2029	7,512,049.11	January 2034	2,248,677.61	September 2038 ...	327,124.86
June 2029	7,367,759.32	February 2034	2,193,706.00	October 2038	308,588.27
July 2029	7,225,839.98	March 2034	2,139,719.43	November 2038	290,441.44
August 2029	7,086,254.94	April 2034	2,086,702.20	December 2038	272,677.72
September 2029 ...	6,948,968.58	May 2034	2,034,638.85	January 2039	255,290.57
October 2029	6,813,945.79	June 2034	1,983,514.16	February 2039	238,273.58
November 2029	6,681,151.99	July 2034	1,933,313.15	March 2039	221,620.39
December 2029	6,550,553.08	August 2034	1,884,021.03	April 2039	205,324.79
January 2030	6,422,115.49	September 2034 ...	1,835,623.27	May 2039	189,380.63
February 2030	6,295,806.12	October 2034	1,788,105.53	June 2039	173,781.86
March 2030	6,171,592.37	November 2034	1,741,453.70	July 2039	158,522.56
April 2030	6,049,442.10	December 2034	1,695,653.89	August 2039	143,596.85
May 2030	5,929,323.66	January 2035	1,650,692.40	September 2039 ...	128,998.98
June 2030	5,811,205.87	February 2035	1,606,555.74	October 2039	114,723.28
July 2030	5,695,057.97	March 2035	1,563,230.65	November 2039	100,764.16
August 2030	5,580,849.69	April 2035	1,520,704.02	December 2039	87,116.13
September 2030 ...	5,468,551.20	May 2035	1,478,962.99	January 2040	73,773.77
October 2030	5,358,133.08	June 2035	1,437,994.86	February 2040	60,731.77
November 2030	5,249,566.38	July 2035	1,397,787.14	March 2040	47,984.88
December 2030	5,142,822.55	August 2035	1,358,327.52	April 2040	35,527.94
January 2031	5,037,873.46	September 2035 ...	1,319,603.87	May 2040	23,355.87
February 2031	4,934,691.43	October 2035	1,281,604.26	June 2040	11,463.69
March 2031	4,833,249.13	November 2035	1,244,316.93	July 2040 and thereafter	0.00

Aggregate Group V Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$65,956,000.00	April 2017	\$29,827,337.48	March 2022	\$ 9,866,663.89
June 2012	65,366,458.04	May 2017	29,337,870.40	April 2022	9,675,708.88
July 2012	64,822,135.37	June 2017	28,852,676.06	May 2022	9,488,261.32
August 2012	64,258,380.22	July 2017	28,371,719.12	June 2022	9,304,258.83
September 2012	63,675,554.58	August 2017	27,894,964.54	July 2022	9,123,640.14
October 2012	63,074,034.66	September 2017	27,422,377.53	August 2022	8,946,345.02
November 2012	62,454,210.51	October 2017	26,953,923.60	September 2022	8,772,314.31
December 2012	61,816,485.56	November 2017	26,489,568.55	October 2022	8,601,489.87
January 2013	61,161,276.24	December 2017	26,029,278.42	November 2022	8,433,814.57
February 2013	60,489,011.49	January 2018	25,573,019.56	December 2022	8,269,232.29
March 2013	59,800,132.29	February 2018	25,120,758.56	January 2023	8,107,687.87
April 2013	59,095,091.20	March 2018	24,672,462.31	February 2023	7,949,127.13
May 2013	58,374,351.83	April 2018	24,228,097.95	March 2023	7,793,496.82
June 2013	57,638,388.35	May 2018	23,787,632.89	April 2023	7,640,744.62
July 2013	56,908,726.04	June 2018	23,351,034.78	May 2023	7,490,819.13
August 2013	56,185,313.25	July 2018	22,918,271.58	June 2023	7,343,669.85
September 2013	55,468,098.75	August 2018	22,490,824.68	July 2023	7,199,247.15
October 2013	54,757,031.73	September 2018	22,071,053.19	August 2023	7,057,502.27
November 2013	54,052,061.77	October 2018	21,658,822.67	September 2023	6,918,387.32
December 2013	53,353,138.87	November 2018	21,254,000.97	October 2023	6,781,855.21
January 2014	52,660,213.42	December 2018	20,856,458.21	November 2023	6,647,859.71
February 2014	51,973,236.21	January 2019	20,466,066.79	December 2023	6,516,355.38
March 2014	51,292,158.44	February 2019	20,082,701.26	January 2024	6,387,297.58
April 2014	50,616,931.67	March 2019	19,706,238.36	February 2024	6,260,642.43
May 2014	49,947,507.90	April 2019	19,336,556.95	March 2024	6,136,346.86
June 2014	49,283,839.45	May 2019	18,973,537.97	April 2024	6,014,368.52
July 2014	48,625,879.08	June 2019	18,617,064.43	May 2024	5,894,665.82
August 2014	47,973,579.89	July 2019	18,267,021.35	June 2024	5,777,197.87
September 2014	47,326,895.39	August 2019	17,923,295.73	July 2024	5,661,924.54
October 2014	46,685,779.43	September 2019	17,585,776.53	August 2024	5,548,806.36
November 2014	46,050,186.25	October 2019	17,254,354.61	September 2024	5,437,804.59
December 2014	45,420,070.46	November 2019	16,928,922.74	October 2024	5,328,881.14
January 2015	44,795,387.03	December 2019	16,609,375.52	November 2024	5,221,998.60
February 2015	44,176,091.27	January 2020	16,295,609.37	December 2024	5,117,120.22
March 2015	43,562,138.90	February 2020	15,987,522.53	January 2025	5,014,209.89
April 2015	42,953,485.94	March 2020	15,685,014.97	February 2025	4,913,232.13
May 2015	42,350,088.80	April 2020	15,387,988.39	March 2025	4,814,152.10
June 2015	41,751,904.23	May 2020	15,096,346.20	April 2025	4,716,935.54
July 2015	41,158,889.32	June 2020	14,809,993.48	May 2025	4,621,548.83
August 2015	40,571,001.52	July 2020	14,528,836.94	June 2025	4,527,958.92
September 2015	39,988,198.61	August 2020	14,252,784.93	July 2025	4,436,133.34
October 2015	39,410,438.70	September 2020	13,981,747.35	August 2025	4,346,040.19
November 2015	38,837,680.27	October 2020	13,715,635.70	September 2025	4,257,648.16
December 2015	38,269,882.11	November 2020	13,454,362.98	October 2025	4,170,926.44
January 2016	37,707,003.33	December 2020	13,197,843.71	November 2025	4,085,844.81
February 2016	37,149,003.40	January 2021	12,945,993.89	December 2025	4,002,373.55
March 2016	36,595,842.09	February 2021	12,698,730.97	January 2026	3,920,483.48
April 2016	36,047,479.50	March 2021	12,455,973.85	February 2026	3,840,145.94
May 2016	35,503,876.07	April 2021	12,217,642.81	March 2026	3,761,332.76
June 2016	34,964,992.54	May 2021	11,983,659.53	April 2026	3,684,016.27
July 2016	34,430,789.95	June 2021	11,753,947.04	May 2026	3,608,169.29
August 2016	33,901,229.69	July 2021	11,528,429.71	June 2026	3,533,765.13
September 2016	33,376,273.45	August 2021	11,307,033.22	July 2026	3,460,777.56
October 2016	32,855,883.20	September 2021	11,089,684.54	August 2026	3,389,180.81
November 2016	32,340,021.25	October 2021	10,876,311.91	September 2026	3,318,949.57
December 2016	31,828,650.19	November 2021	10,666,844.81	October 2026	3,250,058.98
January 2017	31,321,732.94	December 2021	10,461,213.96	November 2026	3,182,484.63
February 2017	30,819,232.69	January 2022	10,259,351.26	December 2026	3,116,202.51
March 2017	30,321,112.94	February 2022	10,061,189.82	January 2027	3,051,189.06

Aggregate Group V (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2027	\$ 2,987,421.14	August 2031	\$ 887,911.92	February 2036	\$ 197,130.13
March 2027	2,924,876.00	September 2031	866,624.73	March 2036	190,558.28
April 2027	2,863,531.31	October 2031	845,773.33	April 2036	184,137.21
May 2027	2,803,365.12	November 2031	825,349.44	May 2036	177,863.89
June 2027	2,744,355.90	December 2031	805,344.96	June 2036	171,735.36
July 2027	2,686,482.46	January 2032	785,751.92	July 2036	165,748.69
August 2027	2,629,724.01	February 2032	766,562.50	August 2036	159,901.03
September 2027	2,574,060.13	March 2032	747,769.00	September 2036	154,189.58
October 2027	2,519,470.75	April 2032	729,363.91	October 2036	148,611.57
November 2027	2,465,936.17	May 2032	711,339.80	November 2036	143,164.30
December 2027	2,413,437.04	June 2032	693,689.42	December 2036	137,845.14
January 2028	2,361,954.33	July 2032	676,405.62	January 2037	132,651.47
February 2028	2,311,469.38	August 2032	659,481.39	February 2037	127,580.74
March 2028	2,261,963.85	September 2032	642,909.87	March 2037	122,630.45
April 2028	2,213,419.71	October 2032	626,684.30	April 2037	117,798.15
May 2028	2,165,819.28	November 2032	610,798.04	May 2037	113,081.42
June 2028	2,119,145.17	December 2032	595,244.58	June 2037	108,477.90
July 2028	2,073,380.31	January 2033	580,017.55	July 2037	103,985.28
August 2028	2,028,507.93	February 2033	565,110.65	August 2037	99,601.27
September 2028	1,984,511.58	March 2033	550,517.75	September 2037	95,323.65
October 2028	1,941,375.07	April 2033	536,232.78	October 2037	91,150.22
November 2028	1,899,082.53	May 2033	522,249.82	November 2037	87,078.84
December 2028	1,857,618.34	June 2033	508,563.03	December 2037	83,107.40
January 2029	1,816,967.18	July 2033	495,166.71	January 2038	79,233.84
February 2029	1,777,114.01	August 2033	482,055.22	February 2038	75,456.12
March 2029	1,738,044.05	September 2033	469,223.07	March 2038	71,772.26
April 2029	1,699,742.78	October 2033	456,664.84	April 2038	68,180.31
May 2029	1,662,195.94	November 2033	444,375.23	May 2038	64,678.35
June 2029	1,625,389.53	December 2033	432,349.01	June 2038	61,264.51
July 2029	1,589,309.80	January 2034	420,581.07	July 2038	57,936.95
August 2029	1,553,943.25	February 2034	409,066.39	August 2038	54,693.85
September 2029	1,519,276.61	March 2034	397,800.03	September 2038	51,533.46
October 2029	1,485,296.86	April 2034	386,777.17	October 2038	48,454.03
November 2029	1,451,991.21	May 2034	375,993.04	November 2038	45,453.86
December 2029	1,419,347.09	June 2034	365,442.98	December 2038	42,531.28
January 2030	1,387,352.17	July 2034	355,122.42	January 2039	39,684.64
February 2030	1,355,994.34	August 2034	345,026.87	February 2039	36,912.36
March 2030	1,325,261.69	September 2034	335,151.91	March 2039	34,212.83
April 2030	1,295,142.55	October 2034	325,493.22	April 2039	31,584.54
May 2030	1,265,625.43	November 2034	316,046.55	May 2039	29,025.94
June 2030	1,236,699.08	December 2034	306,807.74	June 2039	26,535.57
July 2030	1,208,352.42	January 2035	297,772.69	July 2039	24,111.96
August 2030	1,180,574.60	February 2035	288,937.38	August 2039	21,753.69
September 2030	1,153,354.94	March 2035	280,297.88	September 2039	19,459.34
October 2030	1,126,682.97	April 2035	271,850.31	October 2039	17,227.56
November 2030	1,100,548.40	May 2035	263,590.89	November 2039	15,056.98
December 2030	1,074,941.12	June 2035	255,515.88	December 2039	12,946.30
January 2031	1,049,851.22	July 2035	247,621.64	January 2040	10,894.21
February 2031	1,025,268.95	August 2035	239,904.57	February 2040	8,899.44
March 2031	1,001,184.75	September 2035	232,361.15	March 2040	6,960.75
April 2031	977,589.23	October 2035	224,987.92	April 2040	5,076.92
May 2031	954,473.15	November 2035	217,781.50	May 2040	3,246.75
June 2031	931,827.48	December 2035	210,738.57	June 2040	1,469.07
July 2031	909,643.31	January 2036	203,855.84	July 2040 and thereafter	0.00

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

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

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\$567,255,381



***Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2012-61***

PROSPECTUS SUPPLEMENT

MORGAN STANLEY

May 24, 2012
