Prospectus Supplement
(To REMIC Prospectus dated August 1, 2012)

$1,023,620,557

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-123

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.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
WM	1	$ 42,241,800	PAC	2.50%	FIX	3136A9 Y B 8	February 2022
WE(2)	1	4,533,200	PAC/AD	2.50	FIX	3136A9 Y C 6	November 2022
WZ	1	1,000	PAC	2.50	FIX/Z	3136A9 Y D 4	November 2022
WD(2)	1	13,223,000	SUP/AD	2.50	FIX	3136A9 Y E 2	November 2022
ZW	1	1,000	SUP	2.50	FIX/Z	3136A9 Y F 9	November 2022
L	2	50,000,000	PAC/AD	3.50	FIX	3136A9 Y G 7	September 2042
LZ(2)	2	261,000	PAC/AD	3.50	FIX/Z	3136A9 Y H 5	November 2042
ZL(2)	2	9,685,768	SUP	3.50	FIX/Z	3136A9 Y J 1	November 2042
CL	3	86,507,435	PT	6.00	FIX	3136A9 Y K 8	November 2042
BJ	3	24,716,411	PT	1.50	FIX	3136A9 Y L 6	November 2042
EL	4	50,000,000	PT	3.00	FIX	3136A9 Y M 4	November 2042
IQ	4	7,142,857(3)	NTL	3.50	FIX/IO	3136A9 Y N 2	November 2042
BA	5	246,126,442	PT	2.00	FIX	3136A9 Y P 7	November 2032
BI	5	105,482,760(3)	NTL	3.50	FIX/IO	3136A9 Y Q 5	November 2032
EH	6	126,852,933	PAC	1.50	FIX	3136A9 Y R 3	November 2042
LF	6	101,482,346	PAC	(4)	FLT	3136A9 Y S 1	November 2042
LS	6	101,482,346(3)	NTL	(4)	INV/IO	3136A9 Y T 9	November 2042
EF	6	82,760,515	SUP	(4)	FLT	3136A9 Y U 6	November 2042
ES	6	35,468,791	SUP	(4)	INV	3136A9 Y V 4	November 2042
DA	7	143,786,916	SEQ/AD	1.75	FIX	3136A9 Y W 2	May 2041
DI	7	71,893,458(3)	NTL	3.50	FIX/IO	3136A9 Y X 0	May 2041
DZ	7	5,972,000	SEQ	3.50	FIX/Z	3136A9 Y Y 8	November 2042
R		0	NPR	0	NPR	3136A9 Y Z 5	November 2042
RL		0	NPR	0	NPR	3136A9 Z A 9	November 2042

(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.
(2) Exchangeable classes.
(3) Notional balances. These classes are interest only classes. See page S-6 for a description of how their notional balances are calculated.
(4) Based on LIBOR.

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The WG and Z 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—Combination and Recombination—RCR Certificates" 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 October 30, 2012.

Carefully consider the risk factors on page S-8 of this prospectus supplement and starting on page 13 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.

J.P. Morgan

October 24, 2012

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated August 1, 2012 (the "REMIC Prospectus");
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
  - February 1, 2012, for all MBS issued on or after February 1, 2012,
  - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
  - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
  - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
  - January 1, 2006, for all other MBS

  (as applicable, the "MBS Prospectus"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the REMIC Prospectus.

For a description of current servicing policies generally applicable to existing Fannie Mae MBS pools, see "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus dated February 1, 2012.

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

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

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

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

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

J.P. Morgan Securities LLC
c/o Broadridge Financial Solutions
Prospectus Department
1155 Long Island Avenue
Edgewood, NY 11717
(telephone 631-274-2635).

SUMMARY

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

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS

Group 1, Group 2, Group 3, Group 4, Group 5, Group 6 and Group 7

Characteristics of the MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$ 60,000,000	2.50%	2.75% to 5.00%	85 to 120
Group 2 MBS	$ 59,946,768	3.50%	3.75% to 6.00%	241 to 360
Group 3 MBS	$111,223,846	5.00%	5.25% to 7.50%	241 to 360
Group 4 MBS	$ 50,000,000	3.50%	3.75% to 6.00%	241 to 360
Group 5 MBS	$246,126,442	3.50%	3.75% to 6.00%	181 to 240
Group 6 MBS	$346,564,585	3.50%	3.75% to 6.00%	241 to 360
Group 7 MBS	$149,758,916	3.50%	3.75% to 6.00%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$ 60,000,000	120	118	2	3.050%
Group 2 MBS	$ 59,946,768	360	357	2	3.968%
Group 3 MBS	$111,223,846	360	319	35	5.436%
Group 4 MBS	$ 50,000,000	360	351	6	4.184%
Group 5 MBS	$246,126,442	240	233	5	3.900%
Group 6 MBS	$346,564,585	360	358	2	4.018%
Group 7 MBS	$149,758,916	360	351	6	4.179%

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

"Risk Factors—Risks Relating to Yield and Prepayment—*Yield—Yields on and weighted average lives of the certificates are affected by actual characteristics of the mortgage loans backing the series trust assets*" in the REMIC Prospectus.

Settlement Date

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

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
LF	0.59400%	6.00000%	0.38%	LIBOR + 38 basis points
LS	5.40600%	5.62000%	0.00%	5.62% − LIBOR
EF	1.21850%	5.00000%	1.00%	LIBOR + 100 basis points
ES	8.82350%	9.33333%	0.00%	9.33333% − (2.33333341 × LIBOR)

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

Notional Classes

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

Class	
IQ	14.285714% of the EL Class
BI	42.8571425089% of the BA Class
LS	100% of the LF Class
DI	50% of the DA 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	0%	100%	121%	322%	400%	700%	1100%
	PSA Prepayment Assumption						
WM	4.0	3.1	3.0	3.0	3.0	2.3	1.8
WE	8.2	7.9	7.9	7.9	7.9	6.1	4.2
WZ	9.8	9.8	9.8	9.8	9.8	9.8	9.4
WD	9.0	7.9	7.6	3.2	1.9	1.1	0.8
ZW	10.0	9.8	9.8	9.8	5.4	1.8	1.3
WG	8.8	7.9	7.7	4.4	3.4	2.4	1.6

Group 2 Classes	0%	100%	185%	265%	300%	600%	900%	1200%	1600%	2400%
	PSA Prepayment Assumption									
L	14.3	7.0	5.8	5.8	5.8	3.5	2.5	2.0	1.6	1.2
LZ	24.5	23.5	23.5	23.5	23.5	13.8	8.9	6.1	3.6	1.6
ZL	27.1	20.7	16.1	5.8	2.6	1.1	0.8	0.6	0.5	0.4
Z	27.1	20.8	16.5	6.6	3.7	1.6	1.0	0.8	0.6	0.4

Group 3 Classes	0%	100%	250%	446%	700%	900%	1400%
	PSA Prepayment Assumption						
CL and BJ	20.2	9.7	5.3	3.0	1.8	1.3	0.6

Group 4 Classes	0%	100%	233%	500%	700%
	PSA Prepayment Assumption				
EL and IQ	19.3	10.4	6.3	3.4	2.5

Group 5 Classes	0%	100%	250%	432%	700%	900%	1300%
	PSA Prepayment Assumption						
BA and BI	12.0	7.8	5.2	3.6	2.5	2.0	1.5

Group 6 Classes	0%	100%	175%	440%	475%	600%	900%	1200%	1600%	2400%
	PSA Prepayment Assumption									
EH, LF and LS	15.1	6.1	4.6	4.6	4.6	3.9	2.9	2.3	1.8	1.3
EF and ES	27.4	19.5	14.3	2.9	2.2	1.7	1.2	1.0	0.8	0.6

Group 7 Classes	0%	100%	233%	500%	700%
	PSA Prepayment Assumption				
DA and DI	18.0	9.1	5.4	3.0	2.3
DZ	29.3	25.7	19.6	11.1	7.9

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

ADDITIONAL RISK FACTOR

In the future we may be unable to establish LIBOR on the basis of the BBA Method. On September 28, 2012, Britain's Financial Services Authority recommended that the BBA be removed from its rate-setting responsibility and proposed additional reforms in connection with the determination of LIBOR. If in the future the BBA is no longer calculating the interest settlement rate for one-month U.S. dollar deposits, or if for any other reason we are unable to establish LIBOR on the basis of the BBA Method on any index determination date, we will establish LIBOR based on the LIBO Method as described under "Description of the Certificates—Distributions on Certificates—*Interest Distributions—Indices for Floating Rate Classes and Inverse Floating Rate Classes*" in the REMIC Prospectus. We can provide no assurance as to which entity or entities will assume responsibility for setting the applicable rates in the future. In addition, we can provide no assurance that LIBOR for any Distribution Date accurately represents the offered rate applicable to loans in U.S. dollars for a one-month period between leading European banks or that LIBOR's prominence as a benchmark interest rate will be preserved.

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 October 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 seven groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 3 MBS," "Group 4 MBS," "Group 5 MBS," "Group 6 MBS" and "Group 7 MBS," and together, the "MBS").

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

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

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

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC	MBS	Interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests")	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

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

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

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

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

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

The MBS

The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 10 years in the case of the Group 1 MBS, up to 30 years in the case of the Group 2 MBS, Group 3 MBS, Group 4 MBS, Group 6 MBS and Group 7 MBS, and up to 20 years in the case of the Group 5 MBS.

In addition, the pools of mortgage loans backing the Group 2 MBS and Group 6 MBS have been designated as pools that include "jumbo-conforming" or "high balance" mortgage loans as described further under "The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*" in the MBS Prospectus dated February 1, 2012. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 2 MBS and Group 6 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also "Risk Factors—Risks Relating to Yield and Prepayment—*Refinancing—"Jumbo-conforming" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*" in the MBS Prospectus dated February 1, 2012.

Furthermore, the Mortgage Loans underlying the Group 4 MBS and Group 7 MBS have been refinanced under Fannie Mae Refi Plus and are designated as "high loan-to-value ratio" loans, with loan-to-value ratios ranging from greater than 105% up to 125% at the time of refinance. These loans are targeted at borrowers who have demonstrated an acceptable payment history on their mortgage loans but may have been unable to refinance due to a decline in home prices or the unavailability of mortgage insurance. Fannie Mae Refi Plus refinancing is available only if the new mortgage loan either reduces the monthly principal and interest payment for the borrower or provides a more stable loan product (such as movement from an adjustable-rate loan to a fixed rate loan). For more information on the Home Affordable Refinance Program, see "The Mortgage Loans—High Loan-to-Value Mortgage Loans" in the MBS Prospectus dated February 1, 2012 and on our Web site at www.fanniemae.com. See also "Risk Factors—Risk Relating to Yield and Prepayment—*Refinancing—Mortgage loans with loan-to-value ratios greater than 80% may have different prepayment and default characteristics than conforming mortgage loans generally*" in the MBS Prospectus dated February 1, 2012.

For additional information, see "Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6 and Group 7—Characteristics of the MBS" in this prospectus supplement and "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

Distributions of Interest

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

The Floating Rate and Inverse Floating Rate Classes will bear interest at interest rates based on LIBOR. We currently establish LIBOR on the basis of the "BBA Method." See "Additional Risk Factors—*In the future we may be unable to establish LIBOR on the basis of the BBA Method*" in this prospectus supplement.

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

Delay Classes	No-Delay Classes
Fixed Rate Classes and the EF and ES Classes	LF and LS Classes

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

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

Distributions of Principal

On the Distribution Date in each month, we will make payments of principal on the Classes of REMIC Certificates as described below. Following any exchange of REMIC Certificates for RCR Certificates, we will apply principal payments from the exchanged REMIC Certificates to the corresponding RCR Certificates on a pro rata basis.

- *Group 1*

The WZ Accrual Amount to WE until retired, and thereafter to WZ.	**Accretion Directed Class and Accrual Class**
The ZW Accrual Amount to WD until retired, and thereafter to ZW.	**Accretion Directed Class and Accrual Class**
The Group 1 Cash Flow Distribution Amount in the following priority:	
1. To Aggregate Group I to its Planned Balance.	**PAC Group**
2. To WD and ZW, in that order, until retired.	**Support Classes**
3. To Aggregate Group I to zero.	**PAC Group**

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

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

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

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

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

- *Group 2*

The ZL Accrual Amount to Aggregate Group II to its Planned Balance, and thereafter to ZL.	**Accretion Directed/PAC Group and Accrual Class**
The LZ Accrual Amount to L until retired, and thereafter to LZ.	**Accretion Directed Class and Accrual Class**
The Group 2 Cash Flow Distribution Amount in the following priority:	
1. To Aggregate Group II to its Planned Balance.	**PAC Group**
2. To ZL until retired.	**Support Class**
3. To Aggregate Group II to zero.	**PAC Group**

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

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

"Aggregate Group II" consists of the L and LZ Classes. On each Distribution Date, we will apply principal of Aggregate Group II to L and LZ, 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.

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

- *Group 3*

The Group 3 Principal Distribution Amount to CL and BJ, pro rata, until retired. } **Pass-Through Classes**

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

- *Group 4*

The Group 4 Principal Distribution Amount to EL until retired. } **Pass-Through Class**

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

- *Group 5*

The Group 5 Principal Distribution Amount to BA until retired. } **Pass-Through Class**

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

- *Group 6*

The Group 6 Principal Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance. } **PAC Group**
2. To EF and ES, pro rata, until retired. } **Support Classes**
3. To Aggregate Group III to zero. } **PAC Group**

The "Group 6 Principal Distribution Amount" is the principal then paid on the Group 6 MBS.

"Aggregate Group III" consists of the EH and LF Classes. On each Distribution Date, we will apply principal of Aggregate Group III to EH and LF, pro rata, until retired.

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

- *Group 7*

The Group 7 Principal Distribution Amount to DA and DZ, in that order, until retired. } **Sequential Pay Classes**

The "Group 7 Principal Distribution Amount" is the *sum* of the principal then paid on the Group 7 MBS *plus* any interest then accrued and added to the principal balance of the DZ Class.

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6 and Group 7—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is October 30, 2012; and
- each Distribution Date occurs on the 25th day of a month.

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the MBS will differ from the assumed characteristics shown in the Summary, and may differ significantly. See "Risk Factors—Risks Relating to Yield and Prepayment—*Yield—Yields on and weighted average lives of the certificates are affected by actual characteristics of the mortgage loans backing the series trust assets*" in the REMIC Prospectus.

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.

Groups	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 121% and 400% PSA	Between 121% and 400% PSA
Aggregate Group II Planned Balances	Between 185% and 300% PSA	Between 185% and 300% PSA
Aggregate Group III Planned Balances	Between 175% and 475% PSA	Between 175% and 475% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	WM, WE and WZ
Aggregate Group II	L and LZ
Aggregate Group III	EH and LF

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

Class	% PSA
IQ	194%
BI	507%
DI	196%

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:

Class	Price*
IQ	24.78125%
BI	11.00000%
DI	21.12500%

* 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 IQ Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	233%	500%	700%
Pre-Tax Yields to Maturity	8.3%	5.5%	(2.3)%	(18.8)%	(32.2)%

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	250%	432%	700%	900%	1300%
Pre-Tax Yields to Maturity . . .	25.3%	22.7%	14.6%	4.4%	(11.5)%	(24.2)%	(51.5)%

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	233%	500%	700%
Pre-Tax Yields to Maturity . . .	10.3%	7.0%	(2.9)%	(25.6)%	(43.4)%

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 table below, it is possible that investors in the LS and ES Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

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

Class	Price*
LS	14.75000%
ES	103.21875%

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

	PSA Prepayment Assumption									
LIBOR	50%	100%	175%	440%	475%	600%	900%	1200%	1600%	2400%
0.110%	32.3%	27.6%	20.7%	20.7%	20.7%	16.7%	3.6%	(11.0)%	(32.3)%	(72.9)%
0.214%	31.5%	26.7%	19.8%	19.8%	19.8%	15.7%	2.5%	(12.2)%	(33.6)%	(74.2)%
2.214%	15.3%	9.5%	2.2%	2.2%	2.2%	(3.2)%	(18.9)%	(36.0)%	(60.5)%	*
4.214%	(3.3)%	(10.8)%	(17.2)%	(17.2)%	(17.2)%	(24.4)%	(43.6)%	(64.8)%	(95.1)%	*
5.620%	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption									
LIBOR	**50%**	**100%**	**175%**	**440%**	**475%**	**600%**	**900%**	**1200%**	**1600%**	**2400%**
0.1100%	8.8%	8.8%	8.7%	7.6%	7.3%	6.7%	5.8%	5.0%	4.1%	2.4%
0.2185%	8.6%	8.6%	8.5%	7.4%	7.0%	6.5%	5.6%	4.8%	3.9%	2.2%
2.2185%	4.0%	3.9%	3.9%	2.9%	2.6%	2.1%	1.2%	0.5%	(0.3)%	(1.8)%
4.0000%	(0.1)%	(0.2)%	(0.2)%	(1.1)%	(1.4)%	(1.9)%	(2.6)%	(3.2)%	(4.0)%	(5.3)%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Group 1, Group 2, Group 6 and Group 7 Classes.

See "—Distributions of Principal" above.

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original and Remaining Terms to Maturity	Interest Rates
Group 1 MBS	120 months	5.00%
Group 2 MBS	360 months	6.00%
Group 3 MBS	360 months	7.50%
Group 4 MBS	360 months	6.00%
Group 5 MBS	240 months	6.00%
Group 6 MBS	360 months	6.00%
Group 7 MBS	360 months	6.00%

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

	WM Class						
	PSA Prepayment Assumption						
Date	**0%**	**100%**	**121%**	**322%**	**400%**	**700%**	**1100%**
Initial Percent	100	100	100	100	100	100	100
October 2013	89	85	85	85	85	85	85
October 2014	77	68	66	66	66	62	41
October 2015	65	49	47	47	47	27	5
October 2016	52	32	30	30	30	8	0
October 2017	38	17	15	15	15	0	0
October 2018	23	5	5	5	5	0	0
October 2019	8	0	0	0	0	0	0
October 2020	0	0	0	0	0	0	0
October 2021	0	0	0	0	0	0	0
October 2022	0	0	0	0	0	0	0
Weighted Average Life (years)**	4.0	3.1	3.0	3.0	3.0	2.3	1.8

	WE Class						
	PSA Prepayment Assumption						
Date	**0%**	**100%**	**121%**	**322%**	**400%**	**700%**	**1100%**
Initial Percent	100	100	100	100	100	100	100
October 2013	100	100	100	100	100	100	100
October 2014	100	100	100	100	100	100	100
October 2015	100	100	100	100	100	100	100
October 2016	100	100	100	100	100	100	44
October 2017	100	100	100	100	100	86	12
October 2018	100	100	100	100	100	40	3
October 2019	100	84	84	84	84	18	1
October 2020	42	42	42	42	42	7	*
October 2021	15	15	15	15	15	2	*
October 2022	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.2	7.9	7.9	7.9	7.9	6.1	4.2

	WZ Class						
	PSA Prepayment Assumption						
Date	**0%**	**100%**	**121%**	**322%**	**400%**	**700%**	**1100%**
Initial Percent	100	100	100	100	100	100	100
October 2013	103	103	103	103	103	103	103
October 2014	105	105	105	105	105	105	105
October 2015	108	108	108	108	108	108	108
October 2016	111	111	111	111	111	111	111
October 2017	113	113	113	113	113	113	113
October 2018	116	116	116	116	116	116	116
October 2019	119	119	119	119	119	119	119
October 2020	122	122	122	122	122	122	122
October 2021	125	125	125	125	125	125	125
October 2022	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.8	9.8	9.8	9.8	9.8	9.8	9.4

	WD Class						
	PSA Prepayment Assumption						
Date	**0%**	**100%**	**121%**	**322%**	**400%**	**700%**	**1100%**
Initial Percent	100	100	100	100	100	100	100
October 2013	100	100	100	86	80	59	30
October 2014	100	100	100	59	43	0	0
October 2015	100	100	100	34	11	0	0
October 2016	100	100	100	24	*	0	0
October 2017	100	100	96	21	0	0	0
October 2018	100	92	83	17	0	0	0
October 2019	100	72	64	12	0	0	0
October 2020	95	48	42	7	0	0	0
October 2021	51	22	19	3	0	0	0
October 2022	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.0	7.9	7.6	3.2	1.9	1.1	0.8

	ZW Class						
	PSA Prepayment Assumption						
Date	**0%**	**100%**	**121%**	**322%**	**400%**	**700%**	**1100%**
Initial Percent	100	100	100	100	100	100	100
October 2013	103	103	103	103	103	103	103
October 2014	105	105	105	105	105	0	0
October 2015	108	108	108	108	108	0	0
October 2016	111	111	111	111	111	0	0
October 2017	113	113	113	113	24	0	0
October 2018	116	116	116	116	24	0	0
October 2019	119	119	119	119	24	0	0
October 2020	122	122	122	122	24	0	0
October 2021	125	125	125	125	24	0	0
October 2022	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.0	9.8	9.8	9.8	5.4	1.8	1.3

	WG Class						
	PSA Prepayment Assumption						
Date	**0%**	**100%**	**121%**	**322%**	**400%**	**700%**	**1100%**
Initial Percent	100	100	100	100	100	100	100
October 2013	100	100	100	89	85	69	48
October 2014	100	100	100	69	58	26	26
October 2015	100	100	100	51	34	26	26
October 2016	100	100	100	44	26	26	11
October 2017	100	100	97	41	26	22	3
October 2018	100	94	87	38	26	10	1
October 2019	100	75	69	30	21	4	*
October 2020	82	46	42	16	11	2	*
October 2021	42	20	18	6	4	*	*
October 2022	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.8	7.9	7.7	4.4	3.4	2.4	1.6

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

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

Date	L Class PSA Prepayment Assumption										LZ Class PSA Prepayment Assumption									
	0%	100%	185%	265%	300%	600%	900%	1200%	1600%	2400%	0%	100%	185%	265%	300%	600%	900%	1200%	1600%	2400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2013	98	95	94	94	94	94	94	93	84	66	104	104	104	104	104	104	104	104	104	104
October 2014	96	88	83	83	83	77	61	45	26	0	107	107	107	107	107	107	107	107	107	0
October 2015	93	78	70	70	70	49	28	12	1	0	111	111	111	111	111	111	111	111	111	0
October 2016	91	69	58	58	58	30	12	3	0	0	115	115	115	115	115	115	115	115	10	0
October 2017	88	61	48	48	48	19	5	*	0	0	119	119	119	119	119	119	119	119	*	0
October 2018	85	53	39	39	39	11	2	0	0	0	123	123	123	123	123	123	123	51	*	0
October 2019	82	46	31	31	31	7	*	0	0	0	128	128	128	128	128	128	128	14	*	0
October 2020	79	39	25	25	25	4	0	0	0	0	132	132	132	132	132	132	98	4	*	0
October 2021	76	32	19	19	19	2	0	0	0	0	137	137	137	137	137	137	44	1	0	0
October 2022	72	26	15	15	15	1	0	0	0	0	142	142	142	142	142	142	20	*	0	0
October 2023	68	20	12	12	12	*	0	0	0	0	147	147	147	147	147	147	9	*	0	0
October 2024	65	14	9	9	9	0	0	0	0	0	152	152	152	152	152	132	4	*	0	0
October 2025	60	9	7	7	7	0	0	0	0	0	158	158	158	158	158	81	2	*	0	0
October 2026	56	5	5	5	5	0	0	0	0	0	163	163	163	163	163	50	1	*	0	0
October 2027	52	4	4	4	4	0	0	0	0	0	169	169	169	169	169	30	*	*	0	0
October 2028	47	3	3	3	3	0	0	0	0	0	175	175	175	175	175	18	*	*	0	0
October 2029	42	2	2	2	2	0	0	0	0	0	181	181	181	181	181	11	*	*	0	0
October 2030	36	1	1	1	1	0	0	0	0	0	188	188	188	188	188	7	*	*	0	0
October 2031	31	1	1	1	1	0	0	0	0	0	194	194	194	194	194	4	*	*	0	0
October 2032	25	*	*	*	*	0	0	0	0	0	201	201	201	201	201	2	*	0	0	0
October 2033	18	0	0	0	0	0	0	0	0	0	208	187	187	187	187	1	*	0	0	0
October 2034	12	0	0	0	0	0	0	0	0	0	216	138	138	138	138	1	*	0	0	0
October 2035	5	0	0	0	0	0	0	0	0	0	223	101	101	101	101	*	*	0	0	0
October 2036	0	0	0	0	0	0	0	0	0	0	72	72	72	72	72	*	*	0	0	0
October 2037	0	0	0	0	0	0	0	0	0	0	49	49	49	49	49	*	*	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0	33	33	33	33	33	*	*	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	20	20	20	20	20	*	*	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	11	11	11	11	11	*	*	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0	4	4	4	4	4	*	0	0	0	0
October 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)**	14.3	7.0	5.8	5.8	5.8	3.5	2.5	2.0	1.6	1.2	24.5	23.5	23.5	23.5	23.5	13.8	8.9	6.1	3.6	1.6

Date	ZL Class PSA Prepayment Assumption										Z Class PSA Prepayment Assumption									
	0%	100%	185%	265%	300%	600%	900%	1200%	1600%	2400%	0%	100%	185%	265%	300%	600%	900%	1200%	1600%	2400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2013	104	104	100	92	88	57	25	0	0	0	104	104	100	92	89	58	27	3	3	3
October 2014	107	107	100	74	63	0	0	0	0	0	107	107	100	75	64	3	3	3	3	0
October 2015	111	111	100	54	34	0	0	0	0	0	111	111	101	55	36	3	3	3	3	0
October 2016	115	115	100	40	16	0	0	0	0	0	115	115	101	42	19	3	3	3	*	0
October 2017	119	119	100	32	5	0	0	0	0	0	119	119	101	34	8	3	3	3	*	0
October 2018	123	123	100	28	1	0	0	0	0	0	123	123	101	30	4	3	3	1	*	0
October 2019	128	128	100	26	*	0	0	0	0	0	128	128	101	29	3	3	3	*	*	0
October 2020	132	132	98	25	*	0	0	0	0	0	132	132	98	28	3	3	3	*	0	0
October 2021	137	137	93	23	*	0	0	0	0	0	137	137	94	26	4	4	1	*	0	0
October 2022	142	142	87	21	*	0	0	0	0	0	142	142	88	24	4	4	1	*	0	0
October 2023	147	147	80	19	*	0	0	0	0	0	147	147	82	22	4	4	*	*	0	0
October 2024	152	152	73	16	*	0	0	0	0	0	152	152	75	20	4	3	*	*	0	0
October 2025	158	158	66	14	*	0	0	0	0	0	158	158	68	18	4	2	*	*	0	0
October 2026	163	154	59	12	*	0	0	0	0	0	163	155	61	16	4	1	*	*	0	0
October 2027	169	142	52	11	*	0	0	0	0	0	169	143	55	15	4	1	*	*	0	0
October 2028	175	130	45	9	*	0	0	0	0	0	175	131	49	13	5	*	*	*	0	0
October 2029	181	117	39	7	*	0	0	0	0	0	181	119	43	12	5	*	*	0	0	0
October 2030	188	105	34	6	*	0	0	0	0	0	188	107	38	11	5	*	*	0	0	0
October 2031	194	93	29	5	*	0	0	0	0	0	194	96	33	10	5	*	*	0	0	0
October 2032	201	82	24	4	*	0	0	0	0	0	201	85	29	9	5	*	*	0	0	0
October 2033	208	71	20	3	*	0	0	0	0	0	208	74	24	8	5	*	*	0	0	0
October 2034	216	61	16	3	*	0	0	0	0	0	216	63	20	6	4	*	*	0	0	0
October 2035	223	51	13	2	*	0	0	0	0	0	223	53	15	5	3	*	*	0	0	0
October 2036	222	42	10	2	*	0	0	0	0	0	218	43	12	3	2	*	*	0	0	0
October 2037	191	34	8	1	*	0	0	0	0	0	187	34	9	2	1	*	*	0	0	0
October 2038	157	26	6	1	*	0	0	0	0	0	154	26	6	2	1	*	0	0	0	0
October 2039	121	18	4	1	*	0	0	0	0	0	119	18	4	1	1	*	0	0	0	0
October 2040	83	11	2	*	*	0	0	0	0	0	82	11	2	1	*	*	0	0	0	0
October 2041	43	5	1	*	*	0	0	0	0	0	42	5	1	*	*	*	0	0	0	0
October 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.1	20.7	16.1	5.8	2.6	1.1	0.8	0.6	0.5	0.4	27.1	20.8	16.5	6.6	3.7	1.6	1.0	0.8	0.6	0.4

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

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

Date	CL and BJ Classes PSA Prepayment Assumption 0%	100%	250%	446%	700%	900%	1400%	EL and IQ† Classes PSA Prepayment Assumption 0%	100%	233%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
October 2013	99	92	84	72	57	45	16	99	96	92	86	81
October 2014	98	85	70	52	32	20	2	97	89	80	64	52
October 2015	97	79	58	37	18	9	*	96	82	68	44	30
October 2016	96	72	48	27	10	4	*	95	76	57	30	17
October 2017	95	66	40	19	6	2	*	93	70	48	20	10
October 2018	93	61	33	14	3	1	*	91	64	40	14	5
October 2019	92	56	27	10	2	*	*	90	58	34	10	3
October 2020	90	51	23	7	1	*	*	88	53	28	6	2
October 2021	89	46	19	5	1	*	*	86	49	24	4	1
October 2022	87	42	15	3	*	*	0	84	44	20	3	1
October 2023	85	38	13	2	*	*	0	81	40	16	2	*
October 2024	83	34	10	2	*	*	0	79	36	13	1	*
October 2025	80	31	8	1	*	*	0	77	33	11	1	*
October 2026	78	27	7	1	*	*	0	74	29	9	1	*
October 2027	75	24	5	1	*	*	0	71	26	7	*	*
October 2028	73	21	4	*	*	*	0	68	23	6	*	*
October 2029	70	19	3	*	*	*	0	65	21	5	*	*
October 2030	66	16	3	*	*	*	0	61	18	4	*	*
October 2031	63	14	2	*	*	*	0	58	16	3	*	*
October 2032	59	11	2	*	*	*	0	54	14	3	*	*
October 2033	55	9	1	*	*	*	0	50	12	2	*	*
October 2034	50	7	1	*	*	*	0	46	10	2	*	*
October 2035	46	6	1	*	*	0	0	41	8	1	*	*
October 2036	40	4	*	*	*	0	0	36	7	1	*	*
October 2037	35	2	*	*	*	0	0	31	5	1	*	*
October 2038	29	1	*	*	*	0	0	26	4	*	*	*
October 2039	22	0	0	0	0	0	0	20	3	*	*	*
October 2040	16	0	0	0	0	0	0	14	1	*	*	*
October 2041	8	0	0	0	0	0	0	7	*	*	*	0
October 2042	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	9.7	5.3	3.0	1.8	1.3	0.6	19.3	10.4	6.3	3.4	2.5

Date	BA and BI† Classes PSA Prepayment Assumption 0%	100%	250%	432%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100
October 2013	97	94	91	87	81	76	67
October 2014	94	86	77	67	52	42	24
October 2015	91	78	63	47	29	19	5
October 2016	88	70	51	33	16	8	1
October 2017	85	63	41	24	9	4	*
October 2018	81	56	33	17	5	2	*
October 2019	77	49	27	12	3	1	*
October 2020	73	43	21	8	1	*	*
October 2021	69	38	17	6	1	*	*
October 2022	65	33	13	4	*	*	*
October 2023	60	28	10	3	*	*	*
October 2024	55	24	8	2	*	*	*
October 2025	49	20	6	1	*	*	0
October 2026	43	16	4	1	*	*	0
October 2027	37	12	3	*	*	*	0
October 2028	31	9	2	*	*	*	0
October 2029	24	6	1	*	*	*	0
October 2030	16	3	1	*	*	*	0
October 2031	8	1	*	*	*	*	0
October 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.0	7.8	5.2	3.6	2.5	2.0	1.5

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

Date	EH, LF and LS† Classes										EF and ES Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	175%	440%	475%	600%	900%	1200%	1600%	2400%	0%	100%	175%	440%	475%	600%	900%	1200%	1600%	2400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2013	98	95	93	93	93	93	93	93	93	85	100	100	100	87	85	79	64	49	28	0
October 2014	96	86	80	80	80	80	78	58	34	0	100	100	100	60	54	36	0	0	0	0
October 2015	94	75	64	64	64	63	36	17	2	0	100	100	100	32	24	0	0	0	0	0
October 2016	92	65	50	50	50	39	16	5	*	0	100	100	100	16	7	0	0	0	0	0
October 2017	89	56	37	37	37	25	7	1	*	0	100	100	100	9	1	0	0	0	0	0
October 2018	87	47	26	26	26	15	3	*	*	0	100	100	99	8	0	0	0	0	0	0
October 2019	84	39	18	18	18	10	1	*	*	0	100	100	96	6	0	0	0	0	0	0
October 2020	81	31	13	13	13	6	1	*	0	0	100	100	89	5	0	0	0	0	0	0
October 2021	78	24	9	9	9	4	*	*	0	0	100	100	82	4	0	0	0	0	0	0
October 2022	75	17	6	6	6	2	*	*	0	0	100	100	74	3	0	0	0	0	0	0
October 2023	72	11	4	4	4	1	*	*	0	0	100	100	66	3	0	0	0	0	0	0
October 2024	68	5	3	3	3	1	*	*	0	0	100	100	58	2	0	0	0	0	0	0
October 2025	64	2	2	2	2	1	*	*	0	0	100	95	51	2	0	0	0	0	0	0
October 2026	60	1	1	1	1	*	*	*	0	0	100	86	44	1	0	0	0	0	0	0
October 2027	56	1	1	1	1	*	*	*	0	0	100	78	38	1	0	0	0	0	0	0
October 2028	51	1	1	1	1	*	*	0	0	0	100	70	33	1	0	0	0	0	0	0
October 2029	47	*	*	*	*	*	*	0	0	0	100	62	28	*	0	0	0	0	0	0
October 2030	41	*	*	*	*	*	*	0	0	0	100	55	24	*	0	0	0	0	0	0
October 2031	36	*	*	*	*	*	*	0	0	0	100	48	20	*	0	0	0	0	0	0
October 2032	30	*	*	*	*	*	*	0	0	0	100	42	17	*	0	0	0	0	0	0
October 2033	24	*	*	*	*	*	*	0	0	0	100	36	14	*	0	0	0	0	0	0
October 2034	17	*	*	*	*	*	*	0	0	0	100	31	11	*	0	0	0	0	0	0
October 2035	11	*	*	*	*	*	*	0	0	0	100	26	9	*	0	0	0	0	0	0
October 2036	3	*	*	*	*	*	0	0	0	0	100	21	7	*	0	0	0	0	0	0
October 2037	*	*	*	*	*	*	0	0	0	0	91	17	5	*	0	0	0	0	0	0
October 2038	*	*	*	*	*	*	0	0	0	0	75	13	4	*	0	0	0	0	0	0
October 2039	*	*	*	*	*	*	0	0	0	0	58	9	3	*	0	0	0	0	0	0
October 2040	*	*	*	*	*	*	0	0	0	0	40	6	1	*	0	0	0	0	0	0
October 2041	*	*	*	*	*	*	0	0	0	0	20	2	1	*	0	0	0	0	0	0
October 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)**	15.1	6.1	4.6	4.6	4.6	3.9	2.9	2.3	1.8	1.3	27.4	19.5	14.3	2.9	2.2	1.7	1.2	1.0	0.8	0.6

Date	DA and DI† Classes					DZ Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	233%	500%	700%	0%	100%	233%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2013	99	95	92	85	80	104	104	104	104	104
October 2014	97	89	79	62	50	107	107	107	107	107
October 2015	95	81	66	41	26	111	111	111	111	111
October 2016	94	74	55	26	13	115	115	115	115	115
October 2017	92	67	45	16	5	119	119	119	119	119
October 2018	90	61	37	9	*	123	123	123	123	123
October 2019	88	56	30	5	0	128	128	128	128	76
October 2020	86	50	24	1	0	132	132	132	132	43
October 2021	84	45	19	0	0	137	137	137	110	24
October 2022	81	40	15	0	0	142	142	142	75	14
October 2023	79	36	11	0	0	147	147	147	50	8
October 2024	76	32	8	0	0	152	152	152	34	4
October 2025	73	28	5	0	0	158	158	158	23	2
October 2026	70	24	3	0	0	163	163	163	15	1
October 2027	67	20	1	0	0	169	169	169	10	1
October 2028	64	17	0	0	0	175	175	153	7	*
October 2029	60	14	0	0	0	181	181	124	4	*
October 2030	56	11	0	0	0	188	188	100	3	*
October 2031	52	9	0	0	0	194	194	80	2	*
October 2032	48	6	0	0	0	201	201	63	1	*
October 2033	43	4	0	0	0	208	208	49	1	*
October 2034	39	1	0	0	0	216	216	38	*	*
October 2035	33	0	0	0	0	223	206	29	*	*
October 2036	28	0	0	0	0	231	166	21	*	*
October 2037	22	0	0	0	0	240	129	15	*	*
October 2038	16	0	0	0	0	248	95	10	*	*
October 2039	10	0	0	0	0	257	63	6	*	*
October 2040	3	0	0	0	0	266	34	3	*	*
October 2041	0	0	0	0	0	175	6	1	*	*
October 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.0	9.1	5.4	3.0	2.3	29.3	25.7	19.6	11.1	7.9

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

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

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

Characteristics of the Residual Classes

A Residual Certificate will be subject to certain transfer restrictions. See "Description of 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—Special Characteristics of the Residual Certificates" in the REMIC Prospectus. You should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Notwithstanding the foregoing, the Mortgage Loans underlying the Group 4 MBS and the Group 7 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See "Description of the Certificates—The MBS" in this prospectus supplement. A portion of the Group 4 Classes and the Group 7 Classes may not be treated as "real estate assets" within the meaning of section 856(c)(5)(B) of the Code. See "Material Federal Income Tax Consequences—Special Tax Attributes" in the MBS Prospectus dated February 1, 2012. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 4 Class or a Group 7 Class and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See "Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes" in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

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

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

Group	Prepayment Assumption
1	322% PSA
2	265% PSA
3	446% PSA
4	233% PSA
5	432% PSA
6	440% PSA
7	233% 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 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 J.P. Morgan Securities LLC (the "Dealer") in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

Katten Muchin Rosenman LLP will provide legal representation for Fannie Mae. Cleary Gottlieb Steen & Hamilton LLP will provide legal representation for the Dealer.

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
WE	$ 4,533,200	WG	$17,756,200	SUP/AD	2.5%	FIX	3136A9ZB7	November 2022
WD	13,223,000							
Recombination 2								
LZ	261,000	Z	9,946,768	SUP	3.5	FIX/Z	3136A9ZC5	November 2042
ZL	9,685,768							

(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—Class Definitions and Abbreviations" in the REMIC Prospectus.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$46,776,000.00	February 2016	$21,872,435.67	June 2019	$ 4,633,642.31
November 2012	46,303,172.30	March 2016	21,247,846.45	July 2019	4,415,193.89
December 2012	45,817,778.31	April 2016	20,628,680.16	August 2019	4,203,972.46
January 2013	45,320,084.01	May 2016	20,014,897.20	September 2019	3,999,768.58
February 2013	44,810,363.93	June 2016	19,406,458.23	October 2019	3,802,378.45
March 2013	44,288,900.86	July 2016	18,803,324.18	November 2019	3,611,603.82
April 2013	43,755,985.61	August 2016	18,205,456.25	December 2019	3,427,251.78
May 2013	43,211,916.75	September 2016	17,612,815.91	January 2020	3,249,134.66
June 2013	42,657,000.34	October 2016	17,025,364.88	February 2020	3,077,069.90
July 2013	42,091,549.65	November 2016	16,443,065.15	March 2020	2,910,879.90
August 2013	41,515,884.86	December 2016	15,865,878.95	April 2020	2,750,391.89
September 2013	40,930,332.75	January 2017	15,297,943.81	May 2020	2,595,437.82
October 2013	40,335,226.42	February 2017	14,747,060.14	June 2020	2,445,854.21
November 2013	39,730,904.97	March 2017	14,212,757.67	July 2020	2,301,482.07
December 2013	39,117,713.16	April 2017	13,694,578.45	August 2020	2,162,166.74
January 2014	38,496,001.09	May 2017	13,192,076.58	September 2020	2,027,757.81
February 2014	37,866,123.89	June 2017	12,704,817.87	October 2020	1,898,109.00
March 2014	37,228,441.32	July 2017	12,232,379.54	November 2020	1,773,078.04
April 2014	36,583,317.50	August 2017	11,774,349.95	December 2020	1,652,526.58
May 2014	35,931,120.48	September 2017	11,330,328.33	January 2021	1,536,320.08
June 2014	35,272,221.95	October 2017	10,899,924.44	February 2021	1,424,327.70
July 2014	34,606,996.85	November 2017	10,482,758.38	March 2021	1,316,422.24
August 2014	33,935,822.99	December 2017	10,078,460.25	April 2021	1,212,480.00
September 2014	33,259,080.72	January 2018	9,686,669.98	May 2021	1,112,380.70
October 2014	32,577,152.54	February 2018	9,307,036.99	June 2021	1,016,007.41
November 2014	31,890,422.72	March 2018	8,939,220.02	July 2021	923,246.45
December 2014	31,199,276.96	April 2018	8,582,886.84	August 2021	833,987.29
January 2015	30,504,101.97	May 2018	8,237,714.07	September 2021	748,122.50
February 2015	29,805,285.14	June 2018	7,903,386.89	October 2021	665,547.62
March 2015	29,112,431.37	July 2018	7,579,598.88	November 2021	586,161.14
April 2015	28,425,497.42	August 2018	7,266,051.78	December 2021	509,864.36
May 2015	27,744,440.30	September 2018	6,962,455.26	January 2022	436,561.37
June 2015	27,069,217.33	October 2018	6,668,526.76	February 2022	366,158.95
July 2015	26,399,786.11	November 2018	6,383,991.24	March 2022	298,566.49
August 2015	25,736,104.55	December 2018	6,108,581.06	April 2022	233,695.95
September 2015	25,078,130.82	January 2019	5,842,035.70	May 2022	171,461.76
October 2015	24,425,823.38	February 2019	5,584,101.64	June 2022	111,780.76
November 2015	23,779,140.98	March 2019	5,334,532.15	July 2022	54,572.17
December 2015	23,138,042.65	April 2019	5,093,087.15	August 2022 and thereafter	0.00
January 2016	22,502,487.69	May 2019	4,859,532.99		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$50,261,000.00	September 2013	$47,641,664.86	August 2014	$43,000,815.54
November 2012	50,088,982.35	October 2013	47,299,506.93	September 2014	42,490,638.53
December 2012	49,926,505.59	November 2013	46,940,500.48	October 2014	41,967,381.60
January 2013	49,745,402.12	December 2013	46,564,915.47	November 2014	41,431,464.57
February 2013	49,545,771.62	January 2014	46,173,037.56	December 2014	40,883,317.89
March 2013	49,327,731.46	February 2014	45,765,167.78	January 2015	40,323,382.03
April 2013	49,091,416.62	March 2014	45,341,622.16	February 2015	39,752,106.92
May 2013	48,836,979.62	April 2014	44,902,731.34	March 2015	39,186,944.17
June 2013	48,564,590.32	May 2014	44,448,840.13	April 2015	38,627,830.65
July 2013	48,274,435.85	June 2014	43,980,307.08	May 2015	38,074,703.85
August 2013	47,966,720.37	July 2014	43,497,504.02	June 2015	37,527,501.94

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
July 2015	$36,986,163.67	June 2020	$13,690,775.60	May 2025	$ 4,366,729.45
August 2015	36,450,628.43	July 2020	13,434,380.13	June 2025	4,280,522.19
September 2015	35,920,836.23	August 2020	13,182,608.64	July 2025	4,195,920.62
October 2015	35,396,727.67	September 2020	12,935,379.78	August 2025	4,112,895.87
November 2015	34,878,243.96	October 2020	12,692,613.63	September 2025	4,031,419.60
December 2015	34,365,326.91	November 2020	12,454,231.61	October 2025	3,951,463.96
January 2016	33,857,918.91	December 2020	12,220,156.54	November 2025	3,873,001.58
February 2016	33,355,962.95	January 2021	11,990,312.55	December 2025	3,796,005.57
March 2016	32,859,402.56	February 2021	11,764,625.09	January 2026	3,720,449.53
April 2016	32,368,181.89	March 2021	11,543,020.90	February 2026	3,646,307.51
May 2016	31,882,245.63	April 2021	11,325,428.00	March 2026	3,573,554.02
June 2016	31,401,539.02	May 2021	11,111,775.64	April 2026	3,502,164.02
July 2016	30,926,007.89	June 2021	10,901,994.29	May 2026	3,432,112.90
August 2016	30,455,598.58	July 2021	10,696,015.65	June 2026	3,363,376.50
September 2016	29,990,257.99	August 2021	10,493,772.59	July 2026	3,295,931.08
October 2016	29,529,933.57	September 2021	10,295,199.15	August 2026	3,229,753.30
November 2016	29,074,573.29	October 2021	10,100,230.48	September 2026	3,164,820.26
December 2016	28,624,125.65	November 2021	9,908,802.91	October 2026	3,101,109.44
January 2017	28,178,539.68	December 2021	9,720,853.84	November 2026	3,038,598.74
February 2017	27,737,764.90	January 2022	9,536,321.75	December 2026	2,977,266.42
March 2017	27,301,751.38	February 2022	9,355,146.21	January 2027	2,917,091.15
April 2017	26,870,449.68	March 2022	9,177,267.83	February 2027	2,858,051.96
May 2017	26,443,810.84	April 2022	9,002,628.25	March 2027	2,800,128.25
June 2017	26,021,786.44	May 2022	8,831,170.12	April 2027	2,743,299.81
July 2017	25,604,328.52	June 2022	8,662,837.09	May 2027	2,687,546.74
August 2017	25,191,389.61	July 2022	8,497,573.78	June 2027	2,632,849.54
September 2017	24,782,922.73	August 2022	8,335,325.80	July 2027	2,579,189.03
October 2017	24,378,881.38	September 2022	8,176,039.68	August 2027	2,526,546.35
November 2017	23,979,219.53	October 2022	8,019,662.89	September 2027	2,474,903.02
December 2017	23,583,891.60	November 2022	7,866,143.79	October 2027	2,424,240.85
January 2018	23,192,852.51	December 2022	7,715,431.68	November 2027	2,374,541.99
February 2018	22,806,057.59	January 2023	7,567,476.71	December 2027	2,325,788.89
March 2018	22,423,462.67	February 2023	7,422,229.92	January 2028	2,277,964.33
April 2018	22,045,024.01	March 2023	7,279,643.17	February 2028	2,231,051.38
May 2018	21,670,698.29	April 2023	7,139,669.19	March 2028	2,185,033.41
June 2018	21,300,442.68	May 2023	7,002,261.53	April 2028	2,139,894.11
July 2018	20,934,214.75	June 2023	6,867,374.53	May 2028	2,095,617.42
August 2018	20,571,972.51	July 2023	6,734,963.34	June 2028	2,052,187.59
September 2018	20,213,674.40	August 2023	6,604,983.89	July 2028	2,009,589.14
October 2018	19,859,279.28	September 2023	6,477,392.87	August 2028	1,967,806.88
November 2018	19,508,746.42	October 2023	6,352,147.75	September 2028	1,926,825.87
December 2018	19,162,035.54	November 2023	6,229,206.70	October 2028	1,886,631.44
January 2019	18,819,106.72	December 2023	6,108,528.66	November 2028	1,847,209.19
February 2019	18,479,920.48	January 2024	5,990,073.27	December 2028	1,808,544.97
March 2019	18,144,437.73	February 2024	5,873,800.87	January 2029	1,770,624.88
April 2019	17,812,619.78	March 2024	5,759,672.51	February 2029	1,733,435.27
May 2019	17,484,428.35	April 2024	5,647,649.89	March 2029	1,696,962.73
June 2019	17,159,832.22	May 2024	5,537,695.40	April 2029	1,661,194.10
July 2019	16,841,057.28	June 2024	5,429,772.10	May 2029	1,626,116.43
August 2019	16,528,001.53	July 2024	5,323,843.67	June 2029	1,591,717.02
September 2019	16,220,564.71	August 2024	5,219,874.44	July 2029	1,557,983.40
October 2019	15,918,648.28	September 2024	5,117,829.35	August 2029	1,524,903.30
November 2019	15,622,155.42	October 2024	5,017,673.97	September 2029	1,492,464.70
December 2019	15,330,990.98	November 2024	4,919,374.47	October 2029	1,460,655.77
January 2020	15,045,061.43	December 2024	4,822,897.60	November 2029	1,429,464.90
February 2020	14,764,274.88	January 2025	4,728,210.70	December 2029	1,398,880.68
March 2020	14,488,541.01	February 2025	4,635,281.69	January 2030	1,368,891.91
April 2020	14,217,771.07	March 2025	4,544,079.03	February 2030	1,339,487.60
May 2020	13,951,877.84	April 2025	4,454,571.76	March 2030	1,310,656.94

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2030	$ 1,282,389.32	June 2034	$ 399,628.94	August 2038	$ 91,528.66
May 2030	1,254,674.32	July 2034	389,625.57	September 2038	88,246.54
June 2030	1,227,501.70	August 2034	379,831.57	October 2038	85,041.63
July 2030	1,200,861.42	September 2034	370,242.92	November 2038	81,912.35
August 2030	1,174,743.61	October 2034	360,855.66	December 2038	78,857.16
September 2030	1,149,138.57	November 2034	351,665.91	January 2039	75,874.54
October 2030	1,124,036.77	December 2034	342,669.85	February 2039	72,963.01
November 2030	1,099,428.88	January 2035	333,863.75	March 2039	70,121.11
December 2030	1,075,305.71	February 2035	325,243.92	April 2039	67,347.41
January 2031	1,051,658.24	March 2035	316,806.78	May 2039	64,640.51
February 2031	1,028,477.62	April 2035	308,548.77	June 2039	61,999.03
March 2031	1,005,755.15	May 2035	300,466.42	July 2039	59,421.62
April 2031	983,482.30	June 2035	292,556.32	August 2039	56,906.97
May 2031	961,650.67	July 2035	284,815.12	September 2039	54,453.76
June 2031	940,252.04	August 2035	277,239.55	October 2039	52,060.74
July 2031	919,278.31	September 2035	269,826.37	November 2039	49,726.64
August 2031	898,721.54	October 2035	262,572.42	December 2039	47,450.24
September 2031	878,573.95	November 2035	255,474.60	January 2040	45,230.34
October 2031	858,827.86	December 2035	248,529.84	February 2040	43,065.77
November 2031	839,475.75	January 2036	241,735.17	March 2040	40,955.36
December 2031	820,510.25	February 2036	235,087.65	April 2040	38,897.99
January 2032	801,924.11	March 2036	228,584.38	May 2040	36,892.53
February 2032	783,710.20	April 2036	222,222.55	June 2040	34,937.91
March 2032	765,861.53	May 2036	215,999.37	July 2040	33,033.04
April 2032	748,371.24	June 2036	209,912.12	August 2040	31,176.89
May 2032	731,232.58	July 2036	203,958.13	September 2040	29,368.42
June 2032	714,438.94	August 2036	198,134.77	October 2040	27,606.63
July 2032	697,983.82	September 2036	192,439.46	November 2040	25,890.52
August 2032	681,860.84	October 2036	186,869.67	December 2040	24,219.12
September 2032	666,063.73	November 2036	181,422.93	January 2041	22,591.49
October 2032	650,586.33	December 2036	176,096.80	February 2041	21,006.68
November 2032	635,422.61	January 2037	170,888.89	March 2041	19,463.80
December 2032	620,566.64	February 2037	165,796.86	April 2041	17,961.93
January 2033	606,012.59	March 2037	160,818.40	May 2041	16,500.20
February 2033	591,754.74	April 2037	155,951.26	June 2041	15,077.76
March 2033	577,787.48	May 2037	151,193.22	July 2041	13,693.74
April 2033	564,105.30	June 2037	146,542.10	August 2041	12,347.32
May 2033	550,702.78	July 2037	141,995.78	September 2041	11,037.70
June 2033	537,574.61	August 2037	137,552.15	October 2041	9,764.07
July 2033	524,715.58	September 2037	133,209.18	November 2041	8,525.65
August 2033	512,120.56	October 2037	128,964.83	December 2041	7,321.68
September 2033	499,784.53	November 2037	124,817.13	January 2042	6,151.41
October 2033	487,702.55	December 2037	120,764.14	February 2042	5,014.09
November 2033	475,869.76	January 2038	116,803.96	March 2042	3,909.02
December 2033	464,281.42	February 2038	112,934.71	April 2042	2,835.47
January 2034	452,932.85	March 2038	109,154.57	May 2042	1,792.76
February 2034	441,819.46	April 2038	105,461.74	June 2042	780.21
March 2034	430,936.76	May 2038	101,854.44	July 2042 and thereafter	0.00
April 2034	420,280.31	June 2038	98,330.96		
May 2034	409,845.80	July 2038	94,889.59		

Aggregate Group III Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$228,335,279.00	September 2017	$ 86,661,399.53	August 2022	$ 14,724,358.80
November 2012	227,528,485.99	October 2017	84,380,143.97	September 2022	14,279,464.45
December 2012	226,619,320.76	November 2017	82,122,209.45	October 2022	13,847,782.59
January 2013	225,608,225.18	December 2017	79,887,367.68	November 2022	13,428,925.91
February 2013	224,495,732.99	January 2018	77,675,392.54	December 2022	13,022,518.39
March 2013	223,282,469.51	February 2018	75,486,060.07	January 2023	12,628,194.88
April 2013	221,969,151.27	March 2018	73,319,148.46	February 2023	12,245,600.85
May 2013	220,556,585.50	April 2018	71,174,437.99	March 2023	11,874,392.06
June 2013	219,045,669.48	May 2018	69,072,127.02	April 2023	11,514,234.27
July 2013	217,437,389.73	June 2018	67,031,180.93	May 2023	11,164,802.94
August 2013	215,732,821.11	July 2018	65,049,825.14	June 2023	10,825,782.99
September 2013	213,933,125.71	August 2018	63,126,336.01	July 2023	10,496,868.45
October 2013	212,039,551.72	September 2018	61,259,039.35	August 2023	10,177,762.29
November 2013	210,053,432.02	October 2018	59,446,309.10	September 2023	9,868,176.09
December 2013	207,976,182.80	November 2018	57,686,565.85	October 2023	9,567,829.83
January 2014	205,809,301.88	December 2018	55,978,275.58	November 2023	9,276,451.63
February 2014	203,554,367.08	January 2019	54,319,948.34	December 2023	8,993,777.53
March 2014	201,213,034.29	February 2019	52,710,136.98	January 2024	8,719,551.25
April 2014	198,787,035.57	March 2019	51,147,435.97	February 2024	8,453,523.98
May 2014	196,278,177.01	April 2019	49,630,480.15	March 2024	8,195,454.14
June 2014	193,688,336.58	May 2019	48,157,943.63	April 2024	7,945,107.20
July 2014	191,019,461.78	June 2019	46,728,538.64	May 2024	7,702,255.47
August 2014	188,273,567.22	July 2019	45,341,014.46	June 2024	7,466,677.87
September 2014	185,452,732.09	August 2019	43,994,156.32	July 2024	7,238,159.79
October 2014	182,559,097.58	September 2019	42,686,784.44	August 2024	7,016,492.88
November 2014	179,594,864.08	October 2019	41,417,752.96	September 2024	6,801,474.85
December 2014	176,562,288.43	November 2019	40,185,949.03	October 2024	6,592,909.33
January 2015	173,463,680.98	December 2019	38,990,291.81	November 2024	6,390,605.67
February 2015	170,301,402.64	January 2020	37,829,731.61	December 2024	6,194,378.80
March 2015	167,171,036.49	February 2020	36,703,248.95	January 2025	6,004,049.03
April 2015	164,072,272.32	March 2020	35,609,853.73	February 2025	5,819,441.95
May 2015	161,004,802.89	April 2020	34,548,584.37	March 2025	5,640,388.22
June 2015	157,968,323.87	May 2020	33,518,507.01	April 2025	5,466,723.46
July 2015	154,962,533.83	June 2020	32,518,714.69	May 2025	5,298,288.10
August 2015	151,987,134.20	July 2020	31,548,326.61	June 2025	5,134,927.24
September 2015	149,041,829.26	August 2020	30,606,487.37	July 2025	4,976,490.50
October 2015	146,126,326.12	September 2020	29,692,366.24	August 2025	4,822,831.90
November 2015	143,240,334.65	October 2020	28,805,156.44	September 2025	4,673,809.75
December 2015	140,383,567.51	November 2020	27,944,074.49	October 2025	4,529,286.48
January 2016	137,555,740.08	December 2020	27,108,359.50	November 2025	4,389,128.58
February 2016	134,756,570.46	January 2021	26,297,272.56	December 2025	4,253,206.43
March 2016	131,985,779.43	February 2021	25,510,096.07	January 2026	4,121,394.23
April 2016	129,243,090.44	March 2021	24,746,133.19	February 2026	3,993,569.84
May 2016	126,528,229.56	April 2021	24,004,707.17	March 2026	3,869,614.72
June 2016	123,840,925.49	May 2021	23,285,160.83	April 2026	3,749,413.80
July 2016	121,180,909.50	June 2021	22,586,855.98	May 2026	3,632,855.40
August 2016	118,547,915.42	July 2021	21,909,172.86	June 2026	3,519,831.10
September 2016	115,941,679.64	August 2021	21,251,509.65	July 2026	3,410,235.68
October 2016	113,361,941.04	September 2021	20,613,281.91	August 2026	3,303,966.99
November 2016	110,808,441.01	October 2021	19,993,922.11	September 2026	3,200,925.90
December 2016	108,280,923.39	November 2021	19,392,879.14	October 2026	3,101,016.18
January 2017	105,779,134.46	December 2021	18,809,617.84	November 2026	3,004,144.44
February 2017	103,302,822.95	January 2022	18,243,618.53	December 2026	2,910,220.03
March 2017	100,851,739.96	February 2022	17,694,376.57	January 2027	2,819,154.98
April 2017	98,425,638.98	March 2022	17,161,401.95	February 2027	2,730,863.87
May 2017	96,024,275.83	April 2022	16,644,218.82	March 2027	2,645,263.85
June 2017	93,647,408.70	May 2022	16,142,365.13	April 2027	2,562,274.47
July 2017	91,294,798.05	June 2022	15,655,392.24	May 2027	2,481,817.65
August 2017	88,966,206.65	July 2022	15,182,864.47	June 2027	2,403,817.64

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
July 2027	$ 2,328,200.90	August 2032	$ 307,958.89	September 2037	$ 30,312.14
August 2027	2,254,896.06	September 2032	297,436.96	October 2037	29,023.73
September 2027	2,183,833.85	October 2032	287,254.51	November 2037	27,781.84
October 2027	2,114,947.08	November 2032	277,400.97	December 2037	26,584.93
November 2027	2,048,170.49	December 2032	267,866.11	January 2038	25,431.49
December 2027	1,983,440.78	January 2033	258,640.00	February 2038	24,320.08
January 2028	1,920,696.52	February 2033	249,713.01	March 2038	23,249.29
February 2028	1,859,878.08	March 2033	241,075.81	April 2038	22,217.74
March 2028	1,800,927.61	April 2033	232,719.34	May 2038	21,224.13
April 2028	1,743,788.96	May 2033	224,634.83	June 2038	20,267.18
May 2028	1,688,407.63	June 2033	216,813.77	July 2038	19,345.65
June 2028	1,634,730.77	July 2033	209,247.92	August 2038	18,458.35
July 2028	1,582,707.04	August 2033	201,929.27	September 2038	17,604.11
August 2028	1,532,286.68	September 2033	194,850.07	October 2038	16,781.82
September 2028	1,483,421.35	October 2033	188,002.80	November 2038	15,990.39
October 2028	1,436,064.19	November 2033	181,380.17	December 2038	15,228.77
November 2028	1,390,169.69	December 2033	174,975.13	January 2039	14,495.95
December 2028	1,345,693.72	January 2034	168,780.81	February 2039	13,790.94
January 2029	1,302,593.43	February 2034	162,790.58	March 2039	13,112.79
February 2029	1,260,827.28	March 2034	156,998.01	April 2039	12,460.58
March 2029	1,220,354.93	April 2034	151,396.85	May 2039	11,833.42
April 2029	1,181,137.24	May 2034	145,981.05	June 2039	11,230.45
May 2029	1,143,136.26	June 2034	140,744.76	July 2039	10,650.82
June 2029	1,106,315.15	July 2034	135,682.28	August 2039	10,093.74
July 2029	1,070,638.16	August 2034	130,788.12	September 2039	9,558.42
August 2029	1,036,070.61	September 2034	126,056.93	October 2039	9,044.11
September 2029	1,002,578.87	October 2034	121,483.54	November 2039	8,550.08
October 2029	970,130.28	November 2034	117,062.92	December 2039	8,075.61
November 2029	938,693.17	December 2034	112,790.23	January 2040	7,620.03
December 2029	908,236.81	January 2035	108,660.75	February 2040	7,182.67
January 2030	878,731.40	February 2035	104,669.92	March 2040	6,762.90
February 2030	850,148.01	March 2035	100,813.30	April 2040	6,360.08
March 2030	822,458.58	April 2035	97,086.61	May 2040	5,973.64
April 2030	795,635.89	May 2035	93,485.69	June 2040	5,602.98
May 2030	769,653.53	June 2035	90,006.52	July 2040	5,247.54
June 2030	744,485.88	July 2035	86,645.20	August 2040	4,906.79
July 2030	720,108.09	August 2035	83,397.93	September 2040	4,580.20
August 2030	696,496.06	September 2035	80,261.06	October 2040	4,267.27
September 2030	673,626.38	October 2035	77,231.04	November 2040	3,967.50
October 2030	651,476.37	November 2035	74,304.43	December 2040	3,680.42
November 2030	630,024.03	December 2035	71,477.88	January 2041	3,405.58
December 2030	609,248.00	January 2036	68,748.18	February 2041	3,142.53
January 2031	589,127.58	February 2036	66,112.18	March 2041	2,890.84
February 2031	569,642.67	March 2036	63,566.87	April 2041	2,650.10
March 2031	550,773.79	April 2036	61,109.30	May 2041	2,419.92
April 2031	532,502.05	May 2036	58,736.62	June 2041	2,199.90
May 2031	514,809.10	June 2036	56,446.08	July 2041	1,989.67
June 2031	497,677.17	July 2036	54,235.01	August 2041	1,788.88
July 2031	481,089.01	August 2036	52,100.81	September 2041	1,597.17
August 2031	465,027.89	September 2036	50,040.99	October 2041	1,414.20
September 2031	449,477.58	October 2036	48,053.12	November 2041	1,239.66
October 2031	434,422.35	November 2036	46,134.83	December 2041	1,073.23
November 2031	419,846.94	December 2036	44,283.86	January 2042	914.59
December 2031	405,736.54	January 2037	42,498.00	February 2042	763.47
January 2032	392,076.80	February 2037	40,775.11	March 2042	619.58
February 2032	378,853.79	March 2037	39,113.12	April 2042	482.63
March 2032	366,054.01	April 2037	37,510.03	May 2042	352.38
April 2032	353,664.37	May 2037	35,963.89	June 2042	228.56
May 2032	341,672.17	June 2037	34,472.82	July 2042	110.93
June 2032	330,065.09	July 2037	33,035.01	August 2042 and thereafter	0.00
July 2032	318,831.20	August 2037	31,648.68		

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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$1,023,620,557

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Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2012-123

PROSPECTUS SUPPLEMENT

J.P. Morgan

October 24, 2012