

\$1,516,737,626



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-148**

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 and
- underlying REMIC and RCR certificates backed by 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
AQ	1	\$ 41,056,848	SEQ	1.250%	FIX	3136ABLB7	July 2027
BQ	1	28,046,000	SEQ	1.250	FIX	3136ABLC5	January 2028
AI	1	47,508,208(2)	NTL	4.000	FIX/IO	3136ABLD3	January 2028
DT	2	17,365,754	SC/PT	4.000	FIX	3136ABLE1	July 2025
KB(3) . . .	3	110,729,000	PAC/AD	2.000	FIX	3136ABLF8	March 2042
KI(3) . . .	3	13,841,125(2)	NTL	4.000	FIX/IO	3136ABLG6	March 2042
KE	3	7,584,000	PAC/AD	2.500	FIX	3136ABLH4	January 2043
KZ	3	27,312,000	SUP	2.500	FIX/Z	3136ABLJ0	January 2043
LF(3) . . .	3	87,375,000	PT	(4)	FLT	3136ABLK7	January 2043
KS(3) . . .	3	87,375,000(2)	NTL	(4)	INV/IO	3136ABLL5	January 2043
IL(3)	3	87,375,000(2)	NTL	(4)	INV/IO	3136ABLM3	January 2043

(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 LS, KF, KD, KH, HS, HF, GF, JS, DB, DC, DN, IA, DH, DJ, DP, IB, DL, DM, DQ, IC, MB, MC, MG, MI, CK, CL, CJ, CH, CG, CI, BC, BA, BG, BJ, JI, DF, DS and BF 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 (other than the DT Class) from time to time in negotiated transactions at varying prices. We expect the settlement date to be December 28, 2012. Fannie Mae will assign the DT Class to a Fannie Mae Mega trust. See “Plan of Distribution” in this prospectus supplement.

Carefully consider the risk factors on page S-11 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 “exempt securities” under the Securities Exchange Act of 1934.

Barclays

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
HL	4	\$116,423,000	PAC/AD	1.750%	FIX	3136ABL N 1	May 2042
HI	4	24,947,785(2)	NTL	3.500	FIX/IO	3136AB L P 6	May 2042
HE	4	6,087,000	PAC/AD	2.500	FIX	3136AB L Q 4	January 2043
HZ	4	27,490,000	SUP	2.500	FIX/Z	3136AB L R 2	January 2043
JF(3)	4	50,000,000	PT	(4)	FLT	3136AB L S 0	January 2043
GS(3)	4	50,000,000(2)	NTL	(4)	INV/IO	3136AB L T 8	January 2043
IG(3)	4	50,000,000(2)	NTL	(4)	INV/IO	3136AB L U 5	January 2043
IH(3)	4	50,000,000(2)	NTL	(4)	INV/IO	3136AB L V 3	January 2043
DA(3)	5	34,877,702	PT	4.000	FIX	3136ABL W 1	January 2028
DG(3)	6	40,798,344	PT	3.500	FIX	3136AB L X 9	January 2028
DK(3)	7	76,669,927	PT	3.000	FIX	3136AB L Y 7	January 2028
MA(3)	8	61,806,000	PAC	3.500	FIX	3136AB L Z 4	November 2042
MD	8	1,000,000	PAC	3.500	FIX	3136ABMA 8	January 2043
JA	8	2,815,000	PAC	3.500	FIX	3136ABMB 6	March 2042
JB	8	1,690,000	PAC	3.500	FIX	3136ABMC 4	August 2042
JC	8	2,428,000	PAC	3.500	FIX	3136ABMD 2	January 2043
UF	8	22,438,818	SUP	(4)	FLT	3136ABME 0	January 2043
US	8	12,822,182	SUP	(4)	INV	3136ABMF 7	January 2043
AM	9	176,966,882	PT	1.125	FIX	3136ABMG 5	January 2028
IM	9	110,604,301(2)	NTL	3.000	FIX/IO	3136ABMH 3	January 2028
AK	10	47,594,076	PT	1.750	FIX	3136ABMJ 9	January 2033
IK	10	19,830,865(2)	NTL	3.000	FIX/IO	3136ABMK 6	January 2033
EK(3)	11	64,245,615	PT	1.500	FIX	3136ABML 4	January 2033
IE(3)	11	32,122,807(2)	NTL	3.000	FIX/IO	3136ABMM 2	January 2033
CA(3)	12	64,857,000	PAC	3.000	FIX	3136ABMN 0	November 2042
CE	12	1,095,000	PAC	3.000	FIX	3136ABMP 5	January 2043
CF	12	23,779,333	SUP	(4)	FLT	3136ABMQ 3	January 2043
CU	12	19,816,112	SUP	(4)	INV	3136ABMR 1	January 2043
BI	13	48,795,576(2)	NTL	3.500	FIX/IO	3136ABMS 9	January 2043
BO(3)	13	271,621,000	SEQ	0.000	PO	3136ABMT 7	December 2039
IF(3)	13	125,363,538(2)	NTL	(4)	FLT/IO	3136ABMU 4	December 2039
ID(3)	13	125,363,538(2)	NTL	(4)	INV/IO	3136ABMV 2	December 2039
BS(3)	13	125,363,538(2)	NTL	(4)	INV/IO	3136ABMW 0	December 2039
VA	13	12,635,000	SEQ/AD	3.000	FIX	3136ABMX 8	July 2022
VB	13	18,785,000	SEQ/AD	3.000	FIX	3136ABMY 6	December 2032
VZ	13	38,528,033	SEQ	3.000	FIX/Z	3136ABMZ 3	January 2043
R		0	NPR	0	NPR	3136ABNA 7	January 2043
RL		0	NPR	0	NPR	3136ABNB 5	January 2043

- (1) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC prospectus.
- (2) Notional principal balances. These classes are interest only classes. See page S-8 for a description of how their notional principal balances are calculated.
- (3) Exchangeable classes.
- (4) Based on LIBOR.

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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”);
- if you are purchasing the Group 2 Class or the R or RL Class, the disclosure documents relating to the underlying REMIC and RCR 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 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 and the Underlying REMIC Disclosure Documents by writing or calling the dealer at:

Barclays Capital Inc.
Attn: MBS Syndication Operations
70 Hudson Street
Jersey City, New Jersey
(telephone (201) 499-8506).

SUMMARY

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

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Class 2003-109-CB REMIC Certificate Class 2010-71-ML RCR Certificate
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS
9	Group 9 MBS
10	Group 10 MBS
11	Group 11 MBS
12	Group 12 MBS
13	Group 13 MBS

Group 1, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10, Group 11, Group 12 and Group 13

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	\$ 69,102,848	4.00%	4.25% to 6.50%	121 to 180
Group 3 MBS	\$103,000,000	4.00%	4.25% to 6.50%	241 to 360
	\$130,000,000	4.00%	4.25% to 6.50%	241 to 360
Group 4 MBS	\$200,000,000	3.50%	3.75% to 6.00%	241 to 360
Group 5 MBS	\$ 10,003,071	4.00%	4.25% to 6.50%	121 to 180
	\$ 24,874,631	4.00%	4.25% to 6.50%	121 to 180
Group 6 MBS	\$ 17,950,392	3.50%	3.75% to 6.00%	121 to 180
	\$ 22,847,952	3.50%	3.75% to 6.00%	121 to 180
Group 7 MBS	\$ 14,929,374	3.00%	3.25% to 5.50%	121 to 180
	\$ 61,740,553	3.00%	3.25% to 5.50%	121 to 180
Group 8 MBS	\$ 40,000,000	3.50%	3.75% to 6.00%	241 to 360
	\$ 65,000,000	3.50%	3.75% to 6.00%	241 to 360
Group 9 MBS	\$176,966,882	3.00%	3.25% to 5.50%	121 to 180
Group 10 MBS	\$ 47,594,076	3.00%	3.25% to 5.50%	181 to 240
Group 11 MBS	\$ 64,245,615	3.00%	3.25% to 5.50%	181 to 240
Group 12 MBS	\$ 59,547,445	3.00%	3.25% to 5.50%	241 to 360
	\$ 50,000,000	3.00%	3.25% to 5.50%	241 to 360
Group 13 MBS	\$341,569,033	3.50%	3.75% to 6.00%	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	\$ 69,102,848	180	163	15	4.605%
Group 3 MBS	\$103,000,000	360	353	3	4.500%
	\$130,000,000	360	344	12	4.420%
Group 4 MBS	\$200,000,000	360	354	2	3.980%
Group 5 MBS	\$ 10,003,071	180	167	8	4.630%
	\$ 24,874,631	180	161	17	4.530%
Group 6 MBS	\$ 17,950,392	180	175	4	4.240%
	\$ 22,847,952	180	169	10	4.070%
Group 7 MBS	\$ 14,929,374	180	175	4	3.550%
	\$ 61,740,553	180	172	7	3.500%
Group 8 MBS	\$ 40,000,000	360	357	3	4.030%
	\$ 65,000,000	360	355	5	4.000%
Group 9 MBS	\$176,966,882	180	170	4	3.448%
Group 10 MBS	\$ 47,594,076	240	239	1	3.428%
Group 11 MBS	\$ 64,245,615	240	239	1	3.431%
Group 12 MBS	\$ 59,547,445	360	359	1	3.600%
	\$ 50,000,000	360	357	3	3.600%
Group 13 MBS	\$341,569,033	360	355	2	4.050%

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, 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.

Group 2

Exhibit A describes the underlying REMIC and RCR certificates in Group 2, including certain information about the related mortgage loans. To learn more about the underlying REMIC and RCR certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Settlement Date

We expect to issue the certificates on December 28, 2012.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

During the initial interest accrual period, the floating rate 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>
LF	0.5100%	6.500%	0.30%	LIBOR + 30 basis points
KS	5.9400%	6.150%	0.00%	6.15% – LIBOR
IL	0.0500%	0.050%	0.00%	6.20% – LIBOR
JF	0.5100%	6.500%	0.30%	LIBOR + 30 basis points
GS	5.8900%	6.100%	0.00%	6.10% – LIBOR
IG	0.0500%	0.050%	0.00%	6.15% – LIBOR
IH	0.0500%	0.050%	0.00%	6.20% – LIBOR
UF	1.2100%	5.500%	1.00%	LIBOR + 100 basis points
US	7.5075%	7.875%	0.00%	7.875% – (1.75 × LIBOR)
CF	1.2100%	5.500%	1.00%	LIBOR + 100 basis points
CU	5.1480%	5.400%	0.00%	5.40% – (1.20 × LIBOR)
IF	0.5100%	6.500%	0.30%	LIBOR + 30 basis points
ID	0.0500%	0.050%	0.00%	6.20% – LIBOR
BS	5.9400%	6.150%	0.00%	6.15% – LIBOR
LS	5.9900%	6.200%	0.00%	6.20% – LIBOR
KF	0.5600%	6.500%	0.35%	LIBOR + 35 basis points
HS	5.9400%	6.150%	0.00%	6.15% – LIBOR
HF	0.5600%	6.500%	0.35%	LIBOR + 35 basis points
GF	0.6100%	6.500%	0.40%	LIBOR + 40 basis points
JS	5.9900%	6.200%	0.00%	6.20% – LIBOR
DF	0.5100%	6.500%	0.30%	LIBOR + 30 basis points
DS	5.9900%	6.200%	0.00%	6.20% – LIBOR
BF	0.5600%	6.500%	0.35%	LIBOR + 35 basis points

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

Notional Classes

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

Class

AI	68.75% of the Group 1 MBS
KS	100% of the LF Class
IL	100% of the LF Class
LS	100% of the LF Class
KI	12.5% of the KB Class
HI	21.4285708150% of the HL Class
GS	100% of the JF Class
IG	100% of the JF Class
IH	100% of the JF Class
HS	100% of the JF Class
JS	100% of the JF Class
LA	68.7499996416% of the DA Class
IB	64.2857121848% of the DG Class
IC	58.3333332246% of the DK Class
MI	50% of the MA Class
IM	62.4999998587% of the AM Class
IK	41.6666666667% of the AK Class
IE	49.9999992217% of the EK Class
CI	41.6666666667% of the CA Class
BI	14.2857142439% of the Group 13 MBS
IF	46.1538459839% of the BO Class
ID	46.1538459839% of the BO Class
BS	46.1538459839% of the BO Class
JI	85.7142857143% of the BO Class
DS	46.1538459839% of the BO 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)*

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
AQ	8.4	5.4	3.7	2.3	1.3	0.8
BQ	9.2	6.4	4.8	3.1	1.8	1.0
AI	8.7	5.8	4.1	2.6	1.5	0.9

<u>Group 2 Class</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
DT	5.2	3.6	3.0	1.9	1.1	0.5

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>160%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
KB, KI, KD and KH	14.5	6.3	5.8	5.8	5.8	3.4	2.0	1.4
KE	24.4	19.7	19.7	19.7	19.7	11.1	5.8	3.2
KZ	27.5	19.8	18.2	14.0	2.5	0.9	0.5	0.3
LF, KS, IL, LS and KF	19.6	10.4	9.3	8.0	5.9	3.3	1.9	1.3

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>160%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
HL and HI	14.4	6.6	6.2	6.2	6.2	3.8	2.4	1.8
HE	24.5	20.9	20.9	20.9	20.9	12.0	6.5	3.7
HZ	27.4	20.1	18.5	14.4	2.9	1.3	0.8	0.6
JF, GS, IG, IH, HS, HF, GF and JS	19.3	10.6	9.5	8.3	6.2	3.6	2.3	1.6

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
DA, DB, DC, DN and IA	8.7	5.8	4.2	2.6	1.6	0.9

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
DG, DH, DJ, DP and IB	8.6	6.2	4.9	2.9	1.9	1.3

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
DK, DL, DM, DQ and IC	8.6	6.1	4.9	3.0	1.9	1.3

<u>Group 8 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>160%</u>	<u>195%</u>	<u>260%</u>	<u>500%</u>	<u>1000%</u>	<u>1500%</u>	<u>2300%</u>
MA, MB, MC, MG and MI ...	14.1	5.2	4.3	4.3	4.3	4.3	4.3	2.5	1.8	1.2
MD	23.1	15.5	15.5	15.5	15.5	15.5	15.5	7.1	3.8	1.6
JA	23.5	10.9	6.7	3.9	3.9	3.9	2.8	1.5	1.1	0.8
JB	23.9	11.6	7.7	6.9	6.9	6.9	3.9	1.7	1.2	0.8
JC	24.3	12.2	8.5	7.8	7.8	7.8	4.5	1.8	1.3	0.9
UF and US	27.4	19.5	16.0	15.3	12.4	8.5	1.8	0.9	0.7	0.5

<u>Group 9 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
AM and IM	8.6	6.1	5.0	3.1	2.0	1.4

<u>Group 10 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
AK and IK	11.8	8.0	6.1	3.5	2.3	1.7

<u>Group 11 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
EK, IE, CK and CL	11.8	8.0	6.1	3.5	2.3	1.7

<u>Group 12 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>130%</u>	<u>165%</u>	<u>450%</u>	<u>1000%</u>	<u>1500%</u>
CA, CJ, CH, CG and CI	13.7	5.3	4.8	4.8	4.8	2.7	1.9
CE	22.9	17.0	17.0	17.0	17.0	7.2	3.9
CF and CU	26.7	18.1	15.8	12.9	2.4	1.2	0.9

<u>Group 13 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>
BI	19.3	10.6	8.6	5.4	3.6	2.8
BO, IF, ID, BS, BC, BA, BG, BJ, JI, DF, DS and BF	16.9	7.5	5.9	3.7	2.6	2.0
VA	5.0	5.0	5.0	4.9	4.0	3.3
VB	15.0	14.7	13.3	8.9	5.9	4.4
VZ	28.5	22.9	20.1	13.6	8.9	6.5

* 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 December 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:

- twelve groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 3 MBS," "Group 4 MBS," "Group 5 MBS," "Group 6 MBS," "Group 7 MBS," "Group 8 MBS," "Group 9 MBS," "Group 10 MBS," "Group 11 MBS," "Group 12 MBS" and "Group 13 MBS," and together, the "Trust MBS"), and
- certain previously issued REMIC and RCR certificates (the "Group 2 Underlying REMIC and RCR Certificates") issued from the related Fannie Mae REMIC trusts (the "Underlying REMIC Trusts") as further described in Exhibit A.

The Group 2 Underlying REMIC and RCR Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the "MBS").

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

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

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

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC	Trust MBS and Group 2 Underlying REMIC and RCR Certificates	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Group 2 Underlying REMIC and RCR Certificates, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Documents. 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>
Principal Only, 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 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 15 years in the case of the Group 1 MBS, Group 5 MBS, Group 6 MBS, Group 7 MBS and Group 9 MBS; up to 30 years in the case of the Group 3 MBS, Group 4 MBS, Group 8 MBS, Group 12 MBS and Group 13 MBS; and up to 20 years in the case of the Group 10 MBS and Group 11 MBS.

In addition, the pools of mortgage loans backing the Group 8 MBS and Group 12 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 8 MBS and Group 12 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 backing the Group 13 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—Risks 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 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10, Group 11, Group 12 and Group 13—Characteristics of the Trust MBS” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

The Group 2 Underlying REMIC and RCR Certificates

The Group 2 Underlying REMIC and RCR 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 2 Underlying REMIC and RCR Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 2 Underlying REMIC and RCR Certificates are described in the Underlying REMIC Disclosure Documents. See Exhibit A for certain additional information about the Group 2 Underlying REMIC and RCR Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 2 Underlying REMIC and RCR Certificates.

For further information about the Group 2 Underlying REMIC and RCR Certificates, telephone us at 1-800-237-8627. Additional information about the Group 2 Underlying REMIC and RCR 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.

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:

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

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

The Dealer will treat the BO Class as a Delay Class solely for the purpose of facilitating trading.

Accrual Classes. The KZ, HZ and VZ 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 Group 1 Principal Distribution Amount in the following priority:

- 1. To AQ and BQ, in the proportions of 62.65% and 37.35%, respectively, until AQ is retired.
 - 2. To BQ, until retired
- } Sequential Pay Classes

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

- *Group 2*

The Group 2 Principal Distribution Amount to DT until retired.

} Structured Collateral/Pass-Through Class

The “Group 2 Principal Distribution Amount” is the principal then paid on the Group 2 Underlying REMIC and RCR Certificates.

- *Group 3*

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

The Group 3 Cash Flow Distribution Amount as follows:

– 37.5% to LF until retired, and } Pass-Through Class

– 62.5% as follows:

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

second, to KZ until retired; and } Support Class

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

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

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

“Aggregate Group I” consists of the KB and KE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to KB and KE, 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 4*

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

The Group 4 Cash Flow Distribution Amount as follows:

– 25% to JF until retired, and } Pass-Through Class

– 75% as follows:

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

second, to HZ until retired; and } Support Class

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

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

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

“Aggregate Group II” consists of the HL and HE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to HL and HE, 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 5*

The Group 5 Principal Distribution Amount to DA 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 to DG until retired. } Pass-Through Class

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

- *Group 7*

The Group 7 Principal Distribution Amount to DK until retired. } Pass-Through Class

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

- *Group 8*

The Group 8 Principal Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance. } PAC Groups
2. To Aggregate Group IV to its Planned Balance. } Support Classes
3. To UF and US, pro rata, until retired. } PAC Groups
4. To Aggregate Group IV to zero.
5. To Aggregate Group III to zero.

The “Group 8 Principal Distribution Amount” is the principal then paid on the Group 8 MBS.

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

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

“Aggregate Group IV” consists of the JA, JB and JC Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV to JA, JB and JC 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 9*

The Group 9 Principal Distribution Amount to AM until retired. } Pass-Through Class

The “Group 9 Principal Distribution Amount” is the principal then paid on the Group 9 MBS.

- *Group 10*

The Group 10 Principal Distribution Amount to AK until retired. } Pass-Through Class

The “Group 10 Principal Distribution Amount” is the principal then paid on the Group 10 MBS.

- *Group 11*

The Group 11 Principal Distribution Amount to EK until retired. } Pass-Through Class

The “Group 11 Principal Distribution Amount” is the principal then paid on the Group 11 MBS.

- *Group 12*

The Group 12 Principal Distribution Amount in the following priority:

1. To Aggregate Group V to its Planned Balance. } PAC Group
2. To CF and CU, pro rata, until retired. } Support Classes
3. To Aggregate Group V to zero. } PAC Group

The “Group 12 Principal Distribution Amount” is the principal then paid on the Group 12 MBS.

“Aggregate Group V” consists of the CA and CE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group V to CA and CE, 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 13*

The VZ Accrual Amount to VA and VB, in that order, until retired, and thereafter to VZ. } **Accretion Directed Classes and Accrual Class**

The Group 13 Cash Flow Distribution Amount to BO, VA, VB and VZ, in that order, until retired. } **Sequential Pay Classes**

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

The “Group 13 Cash Flow Distribution Amount” is the principal then paid on the Group 13 MBS.

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 2 Underlying REMIC and RCR 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 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10, Group 11, Group 12 and Group 13—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 December 28, 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 Trust 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.

<u>Groups</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
Aggregate Group II Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
Aggregate Group III Planned Balances	Between 150% and 500% PSA	Between 150% and 500% PSA
Aggregate Group IV Planned Balances	Between 160% and 260% PSA	Between 160% and 260% PSA
Aggregate Group V Planned Balances	Between 130% and 450% PSA	Between 130% and 450% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	KB and KE
Aggregate Group II	HL and HE
Aggregate Group III	MA and MD
Aggregate Group IV	JA, JB and JC
Aggregate Group V	CA and CE

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 Range or Effective Range, 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 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>
BO	87.50%

Sensitivity of the BO Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	150%	300%	500%	700%
Pre-Tax Yields to Maturity	1.3%	1.8%	2.3%	3.8%	5.4%	6.8%

The Inverse Floating Rate Classes and the IF Class. The yields on the Inverse Floating Rate Classes and the IF Class 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 and the IF Class would lose money on their initial investments under certain prepayment scenarios.

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

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

- the interest rates for the Inverse Floating Rate Classes and the IF Class 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>
KS	22.25000%
IL	0.18750%
GS	24.43750%
IG	0.18750%
IH	0.18750%
US	102.50000%
CU	102.00000%
IF	5.25000%
ID	0.18750%
BS	25.40625%
LS	22.43750%
HS	24.62500%
JS	24.81250%
DS	25.59375%

* 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 KS 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>125%</u>	<u>160%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
0.11%	23.4%	20.5%	19.1%	17.1%	11.8%	(3.6)%	(30.8)%	(70.2)%
0.21%	22.9%	20.0%	18.6%	16.6%	11.3%	(4.2)%	(31.3)%	(70.8)%
2.21%	12.8%	9.9%	8.4%	6.4%	1.0%	(14.6)%	(42.6)%	(84.4)%
4.21%	1.8%	(1.1)%	(2.5)%	(4.6)%	(10.0)%	(25.8)%	(54.7)%	*
6.15% and above	*	*	*	*	*	*	*	*

**Sensitivity of the IL 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>125%</u>	<u>160%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
6.150% and below	22.9%	20.0%	18.6%	16.5%	11.2%	(4.2)%	(31.4)%	(70.9)%
6.175%	7.7%	4.8%	3.3%	1.3%	(4.1)%	(19.9)%	(48.5)%	(91.8)%
6.200%	*	*	*	*	*	*	*	*

**Sensitivity of the GS 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>125%</u>	<u>160%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
0.11%	20.6%	18.0%	16.7%	14.8%	10.0%	(3.7)%	(27.2)%	(58.8)%
0.21%	20.1%	17.5%	16.2%	14.4%	9.6%	(4.2)%	(27.8)%	(59.5)%
2.21%	10.8%	8.1%	6.8%	4.8%	(0.2)%	(14.6)%	(39.8)%	(74.7)%
4.21%	0.5%	(2.2)%	(3.6)%	(5.6)%	(10.7)%	(25.8)%	(53.0)%	(93.0)%
6.10% and above	*	*	*	*	*	*	*	*

**Sensitivity of the IG 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>125%</u>	<u>160%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
6.100% and below	23.0%	20.5%	19.2%	17.4%	12.6%	(1.0)%	(24.1)%	(55.1)%
6.125%	7.8%	5.1%	3.7%	1.8%	(3.3)%	(18.0)%	(43.8)%	(80.0)%
6.150% and above	*	*	*	*	*	*	*	*

**Sensitivity of the IH 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>125%</u>	<u>160%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
6.150% and below	23.0%	20.5%	19.2%	17.4%	12.6%	(1.0)%	(24.1)%	(55.1)%
6.175%	7.8%	5.1%	3.7%	1.8%	(3.3)%	(18.0)%	(43.8)%	(80.0)%
6.200%	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>160%</u>	<u>195%</u>	<u>260%</u>	<u>500%</u>	<u>1000%</u>	<u>1500%</u>	<u>2300%</u>
0.11%	7.6%	7.5%	7.5%	7.5%	7.5%	7.3%	6.3%	5.0%	3.9%	2.3%
0.21%	7.4%	7.4%	7.3%	7.3%	7.3%	7.2%	6.1%	4.8%	3.8%	2.2%
2.21%	3.9%	3.9%	3.8%	3.8%	3.8%	3.7%	2.7%	1.6%	0.7%	(0.7)%
4.50%	(0.1)%	(0.1)%	(0.1)%	(0.1)%	(0.2)%	(0.2)%	(1.1)%	(2.0)%	(2.8)%	(4.0)%

**Sensitivity of the CU 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>165%</u>	<u>450%</u>	<u>1000%</u>	<u>1500%</u>
0.11%	5.2%	5.1%	5.1%	5.1%	4.4%	3.6%	3.0%
0.21%	5.0%	5.0%	5.0%	5.0%	4.3%	3.4%	2.9%
2.21%	2.7%	2.6%	2.6%	2.6%	2.0%	1.2%	0.7%
4.50%	(0.1)%	(0.1)%	(0.1)%	(0.1)%	(0.7)%	(1.3)%	(1.8)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>
0.11%	(2.9)%	(8.6)%	(15.2)%	(35.9)%	(61.2)%	(81.9)%
0.21%	0.1%	(5.4)%	(11.5)%	(31.2)%	(55.6)%	(75.9)%
2.21%	45.1%	41.8%	38.4%	27.2%	11.3%	(4.0)%
4.21%	90.6%	87.9%	85.0%	76.1%	63.3%	50.3%
6.20%	139.7%	137.2%	134.5%	126.4%	115.1%	103.3%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>
6.150% and below	21.3%	17.4%	13.2%	(1.0)%	(20.2)%	(37.7)%
6.175%	5.2%	0.3%	(5.2)%	(23.2)%	(46.1)%	(65.6)%
6.200%	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>
0.11%	17.9%	13.8%	9.4%	(5.5)%	(25.4)%	(43.2)%
0.21%	17.4%	13.4%	8.9%	(6.1)%	(26.1)%	(43.9)%
2.21%	8.0%	3.3%	(2.0)%	(19.2)%	(41.3)%	(60.4)%
4.21%	(3.0)%	(8.8)%	(15.4)%	(36.1)%	(61.5)%	(82.2)%
6.15% and above	*	*	*	*	*	*

**Sensitivity of the LS 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>125%</u>	<u>160%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
0.11%	23.4%	20.5%	19.1%	17.1%	11.8%	(3.7)%	(30.8)%	(70.2)%
0.21%	22.9%	20.0%	18.6%	16.6%	11.3%	(4.2)%	(31.3)%	(70.8)%
2.21%	12.9%	10.0%	8.5%	6.5%	1.1%	(14.6)%	(42.5)%	(84.2)%
4.21%	2.0%	(0.9)%	(2.3)%	(4.4)%	(9.7)%	(25.6)%	(54.5)%	(99.9)%
6.20%	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	125%	160%	250%	500%	900%	1400%
0.11%	20.6%	18.0%	16.7%	14.8%	10.1%	(3.7)%	(27.2)%	(58.8)%
0.21%	20.1%	17.5%	16.2%	14.4%	9.6%	(4.2)%	(27.8)%	(59.5)%
2.21%	10.9%	8.2%	6.8%	4.9%	(0.1)%	(14.5)%	(39.7)%	(74.5)%
4.21%	0.7%	(2.0)%	(3.4)%	(5.4)%	(10.5)%	(25.6)%	(52.7)%	(92.7)%
6.15% and above	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	125%	160%	250%	500%	900%	1400%
0.11%	20.6%	18.0%	16.7%	14.9%	10.1%	(3.7)%	(27.2)%	(58.8)%
0.21%	20.2%	17.6%	16.2%	14.4%	9.6%	(4.2)%	(27.7)%	(59.5)%
2.21%	11.0%	8.3%	6.9%	5.0%	0.0%	(14.4)%	(39.6)%	(74.3)%
4.21%	0.9%	(1.8)%	(3.2)%	(5.2)%	(10.3)%	(25.4)%	(52.5)%	(92.3)%
6.20%	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	150%	300%	500%	700%
0.11%	17.9%	13.9%	9.4%	(5.4)%	(25.3)%	(43.1)%
0.21%	17.5%	13.4%	8.9%	(6.0)%	(26.0)%	(43.9)%
2.21%	8.1%	3.4%	(1.9)%	(19.0)%	(41.1)%	(60.2)%
4.21%	(2.8)%	(8.6)%	(15.1)%	(35.8)%	(61.0)%	(81.7)%
6.20%	*	*	*	*	*	*

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>
AI	326%
KI	352%
HI	358%
IM	276%
IK	299%
IE	317%
BI	202%
IA	430%
IB	444%
IC	344%
MI	691%
CI	662%
JI	181%

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>
AI	13.937500%
KI	17.750000%
HI	16.750000%
IM	12.750000%
IK	14.500000%
IE	14.000000%
BI	24.925000%
IA	11.593750%
IB	10.953125%
IC	11.125000%
MI	11.562500%
CI	10.750000%
JI	18.000000%

* 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 AI Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity	17.3%	14.3%	4.9%	(11.7)%	(42.1)%	(92.6)%

Sensitivity of the KI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>160%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity	13.7%	8.5%	6.5%	6.5%	6.5%	(11.6)%	(46.0)%	(86.3)%

Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>160%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity	12.3%	7.7%	6.1%	6.1%	6.1%	(9.4)%	(36.9)%	(67.8)%

Sensitivity of the IM Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity	11.6%	9.1%	4.0%	(12.1)%	(35.9)%	(69.9)%

Sensitivity of the IK Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity	12.7%	10.2%	5.2%	(10.8)%	(33.7)%	(64.5)%

Sensitivity of the IE Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity	13.6%	11.1%	6.1%	(9.8)%	(32.6)%	(63.2)%

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>
Pre-Tax Yields to Maturity	8.4%	5.6%	2.9%	(5.5)%	(17.3)%	(29.8)%

Sensitivity of the IA Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity	24.1%	21.1%	11.8%	(4.8)%	(34.8)%	(82.8)%

Sensitivity of the IB Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity	22.0%	19.4%	13.9%	(3.3)%	(28.8)%	(66.1)%

Sensitivity of the IC Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity	16.0%	13.3%	8.0%	(9.0)%	(34.3)%	(71.4)%

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>160%</u>	<u>195%</u>	<u>260%</u>	<u>500%</u>	<u>1000%</u>	<u>1500%</u>	<u>2300%</u>
Pre-Tax Yields to Maturity	21.3%	14.6%	8.6%	8.6%	8.6%	8.6%	8.6%	(17.6)%	(48.5)%	(95.6)%

Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>130%</u>	<u>165%</u>	<u>450%</u>	<u>1000%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity	18.6%	12.2%	9.0%	9.0%	9.0%	(17.8)%	(45.0)%

Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>
Pre-Tax Yields to Maturity	12.4%	8.1%	3.2%	(12.9)%	(33.9)%	(52.4)%

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 3, Group 4, Group 8, Group 12 and Group 13 Classes).

See “—Distributions of Principal” above.

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	180 months	180 months	6.50%
Group 2 Underlying REMIC and RCR Certificates	180 months	(1)	6.50%
Group 3 MBS	360 months	360 months	6.50%
Group 4 MBS	360 months	360 months	6.00%
Group 5 MBS	180 months	180 months	6.50%
Group 6 MBS	180 months	180 months	6.00%
Group 7 MBS	180 months	180 months	5.50%
Group 8 MBS	360 months	360 months	6.00%
Group 9 MBS	180 months	180 months	5.50%
Group 10 MBS	240 months	240 months	5.50%
Group 11 MBS	240 months	240 months	5.50%
Group 12 MBS	360 months	360 months	5.50%
Group 13 MBS	360 months	360 months	6.00%

(1) The Mortgage Loans backing the Group 2 Underlying REMIC and RCR Certificates listed below are assumed to have the following remaining terms to maturity:

<u>Class</u>	<u>Remaining Terms to Maturity</u>
2003-109-CB	70 months
2010-71-ML	150 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	AQ Class						BQ Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	500%	900%	1400%	0%	100%	250%	500%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	96	90	84	73	55	33	96	91	86	76	61	42
December 2014	91	79	66	46	21	1	92	82	70	53	31	13
December 2015	86	69	51	28	6	0	88	73	57	37	18	2
December 2016	81	59	39	16	0	0	83	64	47	27	11	*
December 2017	75	50	29	9	0	0	79	56	38	20	5	*
December 2018	70	42	21	3	0	0	73	49	31	16	2	*
December 2019	63	34	15	*	0	0	68	42	25	13	1	*
December 2020	56	26	9	0	0	0	62	36	21	8	*	*
December 2021	49	20	5	0	0	0	56	30	17	5	*	*
December 2022	41	13	2	0	0	0	49	24	14	3	*	*
December 2023	33	8	0	0	0	0	42	19	10	1	*	0
December 2024	25	2	0	0	0	0	34	15	6	1	*	0
December 2025	15	0	0	0	0	0	26	6	2	*	*	0
December 2026	5	0	0	0	0	0	17	0	0	0	0	0
December 2027	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.4	5.4	3.7	2.3	1.3	0.8	9.2	6.4	4.8	3.1	1.8	1.0

Date	AI† Class						DT Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	500%	900%	1400%	0%	100%	200%	500%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	96	91	84	74	58	36	90	83	77	61	40	14
December 2014	92	80	68	49	25	6	80	66	58	37	16	2
December 2015	87	70	54	32	11	1	69	51	42	21	6	*
December 2016	82	61	42	21	5	*	57	37	29	11	2	*
December 2017	77	52	33	13	2	*	44	24	17	6	1	*
December 2018	71	45	25	8	1	*	33	18	12	3	*	*
December 2019	65	37	19	5	*	*	28	13	8	2	*	*
December 2020	59	30	14	3	*	*	24	9	5	1	*	0
December 2021	52	24	10	2	*	*	19	5	3	*	*	0
December 2022	45	18	7	1	*	0	14	2	1	*	*	0
December 2023	37	12	4	1	*	0	9	0	0	0	0	0
December 2024	28	7	2	*	*	0	3	0	0	0	0	0
December 2025	20	3	1	*	*	0	0	0	0	0	0	0
December 2026	10	0	0	0	0	0	0	0	0	0	0	0
December 2027	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.7	5.8	4.1	2.6	1.5	0.9	5.2	3.6	3.0	1.9	1.1	0.5

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

Date	KB, KIf, KD and KH Classes								KE Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	250%	500%	900%	1400%	0%	100%	125%	160%	250%	500%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	98	93	92	92	92	92	88	69	100	100	100	100	100	100	100	100
December 2014	96	84	82	82	82	74	44	15	100	100	100	100	100	100	100	100
December 2015	93	74	71	71	71	49	16	0	100	100	100	100	100	100	100	52
December 2016	91	65	60	60	60	31	4	0	100	100	100	100	100	100	100	8
December 2017	88	56	51	51	51	19	0	0	100	100	100	100	100	100	68	1
December 2018	86	48	42	42	42	11	0	0	100	100	100	100	100	100	31	*
December 2019	83	40	34	34	34	5	0	0	100	100	100	100	100	100	14	*
December 2020	80	33	27	27	27	1	0	0	100	100	100	100	100	100	6	*
December 2021	76	26	21	21	21	0	0	0	100	100	100	100	100	82	3	*
December 2022	73	20	16	16	16	0	0	0	100	100	100	100	100	56	1	*
December 2023	69	13	12	12	12	0	0	0	100	100	100	100	100	38	1	*
December 2024	66	9	9	9	9	0	0	0	100	100	100	100	100	25	*	*
December 2025	62	6	6	6	6	0	0	0	100	100	100	100	100	17	*	0
December 2026	57	3	3	3	3	0	0	0	100	100	100	100	100	11	*	0
December 2027	53	1	1	1	1	0	0	0	100	100	100	100	100	8	*	0
December 2028	48	0	0	0	0	0	0	0	100	97	97	97	97	5	*	0
December 2029	43	0	0	0	0	0	0	0	100	78	78	78	78	3	*	0
December 2030	37	0	0	0	0	0	0	0	100	62	62	62	62	2	*	0
December 2031	32	0	0	0	0	0	0	0	100	49	49	49	49	1	*	0
December 2032	26	0	0	0	0	0	0	0	100	38	38	38	38	1	*	0
December 2033	19	0	0	0	0	0	0	0	100	29	29	29	29	1	*	0
December 2034	13	0	0	0	0	0	0	0	100	22	22	22	22	*	*	0
December 2035	5	0	0	0	0	0	0	0	100	17	17	17	17	*	*	0
December 2036	0	0	0	0	0	0	0	0	66	12	12	12	12	*	*	0
December 2037	0	0	0	0	0	0	0	0	8	8	8	8	8	*	*	0
December 2038	0	0	0	0	0	0	0	0	5	5	5	5	5	*	*	0
December 2039	0	0	0	0	0	0	0	0	3	3	3	3	3	*	0	0
December 2040	0	0	0	0	0	0	0	0	1	1	1	1	1	*	0	0
December 2041	0	0	0	0	0	0	0	0	*	*	*	*	*	*	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.5	6.3	5.8	5.8	5.8	3.4	2.0	1.4	24.4	19.7	19.7	19.7	19.7	11.1	5.8	3.2

Date	KZ Class								LF, KS†, IL†, LS† and KF Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	250%	500%	900%	1400%	0%	100%	125%	160%	250%	500%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	103	103	102	97	83	45	0	0	99	95	95	94	91	84	72	57
December 2014	105	105	105	91	57	0	0	0	98	89	87	84	78	61	39	17
December 2015	108	108	107	85	33	0	0	0	96	82	79	75	65	42	18	3
December 2016	111	111	109	81	17	0	0	0	95	75	72	66	54	29	8	*
December 2017	113	113	112	79	7	0	0	0	94	69	65	59	45	20	4	*
December 2018	116	116	114	78	2	0	0	0	92	64	58	52	37	14	2	*
December 2019	119	119	116	78	*	0	0	0	90	58	53	46	31	9	1	*
December 2020	122	122	116	77	*	0	0	0	89	53	47	40	26	6	*	*
December 2021	125	125	114	75	*	0	0	0	87	49	43	35	21	4	*	*
December 2022	128	128	110	71	*	0	0	0	85	44	38	31	17	3	*	*
December 2023	132	132	105	67	*	0	0	0	83	40	34	27	14	2	*	0
December 2024	135	132	99	62	*	0	0	0	80	36	30	23	12	1	*	0
December 2025	138	124	93	57	*	0	0	0	78	33	27	20	10	1	*	0
December 2026	142	116	86	52	*	0	0	0	75	29	24	18	8	1	*	0
December 2027	145	107	78	47	*	0	0	0	73	26	21	15	6	*	*	0
December 2028	149	98	71	42	*	0	0	0	70	23	18	13	5	*	*	0
December 2029	153	89	64	37	*	0	0	0	66	21	16	11	4	*	*	0
December 2030	157	80	57	32	*	0	0	0	63	18	14	9	3	*	*	0
December 2031	161	72	50	28	*	0	0	0	59	16	12	8	3	*	*	0
December 2032	165	63	43	24	*	0	0	0	56	14	10	6	2	*	*	0
December 2033	169	55	37	20	*	0	0	0	52	12	8	5	2	*	*	0
December 2034	173	46	31	17	*	0	0	0	47	10	7	4	1	*	*	0
December 2035	178	39	26	14	*	0	0	0	43	8	6	3	1	*	*	0
December 2036	182	31	21	11	*	0	0	0	38	7	4	3	1	*	0	0
December 2037	170	24	16	8	*	0	0	0	32	5	3	2	*	*	0	0
December 2038	141	18	11	6	*	0	0	0	27	4	2	1	*	*	0	0
December 2039	109	11	7	4	*	0	0	0	21	2	2	1	*	*	0	0
December 2040	75	6	3	2	*	0	0	0	14	1	1	*	*	*	0	0
December 2041	39	1	1	*	*	0	0	0	7	*	*	*	*	*	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.5	19.8	18.2	14.0	2.5	0.9	0.5	0.3	19.6	10.4	9.3	8.0	5.9	3.3	1.9	1.3

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
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† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	HL and HI† Classes								HE Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	250%	500%	900%	1400%	0%	100%	125%	160%	250%	500%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	98	95	94	94	94	94	94	90	100	100	100	100	100	100	100	100
December 2014	96	87	85	85	85	85	61	34	100	100	100	100	100	100	100	100
December 2015	93	77	74	74	74	57	25	1	100	100	100	100	100	100	100	100
December 2016	91	68	64	64	64	37	8	0	100	100	100	100	100	100	100	20
December 2017	88	59	54	54	54	24	1	0	100	100	100	100	100	100	100	3
December 2018	85	51	45	45	45	15	0	0	100	100	100	100	100	100	100	*
December 2019	82	43	37	37	37	8	0	0	100	100	100	100	100	100	100	*
December 2020	79	36	30	30	30	4	0	0	100	100	100	100	100	100	100	*
December 2021	76	29	23	23	23	1	0	0	100	100	100	100	100	100	5	*
December 2022	72	22	18	18	18	0	0	0	100	100	100	100	100	81	2	*
December 2023	69	16	14	14	14	0	0	0	100	100	100	100	100	55	1	*
December 2024	65	11	11	11	11	0	0	0	100	100	100	100	100	37	*	*
December 2025	61	8	8	8	8	0	0	0	100	100	100	100	100	25	*	*
December 2026	56	5	5	5	5	0	0	0	100	100	100	100	100	17	*	0
December 2027	52	3	3	3	3	0	0	0	100	100	100	100	100	11	*	0
December 2028	47	2	2	2	2	0	0	0	100	100	100	100	100	7	*	0
December 2029	42	*	*	*	*	0	0	0	100	100	100	100	100	5	*	0
December 2030	37	0	0	0	0	0	0	0	100	84	84	84	84	3	*	0
December 2031	31	0	0	0	0	0	0	0	100	66	66	66	66	2	*	0
December 2032	25	0	0	0	0	0	0	0	100	52	52	52	52	1	*	0
December 2033	19	0	0	0	0	0	0	0	100	40	40	40	40	1	*	0
December 2034	13	0	0	0	0	0	0	0	100	31	31	31	31	1	*	0
December 2035	6	0	0	0	0	0	0	0	100	23	23	23	23	*	*	0
December 2036	0	0	0	0	0	0	0	0	69	17	17	17	17	*	*	0
December 2037	0	0	0	0	0	0	0	0	12	12	12	12	12	*	*	0
December 2038	0	0	0	0	0	0	0	0	8	8	8	8	8	*	*	0
December 2039	0	0	0	0	0	0	0	0	5	5	5	5	5	*	0	0
December 2040	0	0	0	0	0	0	0	0	3	3	3	3	3	*	0	0
December 2041	0	0	0	0	0	0	0	0	1	1	1	1	1	*	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.4	6.6	6.2	6.2	6.2	3.8	2.4	1.8	24.5	20.9	20.9	20.9	20.9	12.0	6.5	3.7

Date	HZ Class								JF, GS†, IG†, IH†, HS†, HF, GF and JS† Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	250%	500%	900%	1400%	0%	100%	125%	160%	250%	500%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	103	103	102	99	91	68	30	0	99	97	96	96	94	90	83	74
December 2014	105	105	104	94	68	0	0	0	97	91	89	88	83	70	51	30
December 2015	108	108	107	88	41	0	0	0	96	84	81	78	69	48	23	5
December 2016	111	111	109	83	22	0	0	0	95	77	73	69	57	33	11	1
December 2017	113	113	112	80	10	0	0	0	93	71	66	61	48	23	5	*
December 2018	116	116	114	79	3	0	0	0	91	65	60	53	40	15	2	*
December 2019	119	119	116	79	*	0	0	0	90	59	54	47	33	11	1	*
December 2020	122	122	117	78	*	0	0	0	88	54	48	41	27	7	*	*
December 2021	125	125	116	76	*	0	0	0	86	49	43	36	22	5	*	*
December 2022	128	128	112	73	*	0	0	0	84	45	39	32	18	3	*	*
December 2023	132	132	108	69	*	0	0	0	81	41	35	28	15	2	*	*
December 2024	135	134	102	64	*	0	0	0	79	37	31	24	12	1	*	0
December 2025	138	127	95	59	*	0	0	0	77	33	27	21	10	1	*	0
December 2026	142	119	88	54	*	0	0	0	74	30	24	18	8	1	*	0
December 2027	145	110	81	49	*	0	0	0	71	27	21	16	7	*	*	0
December 2028	149	101	73	44	*	0	0	0	68	24	19	13	5	*	*	0
December 2029	153	92	66	39	*	0	0	0	65	21	16	11	4	*	*	0
December 2030	157	83	59	34	*	0	0	0	61	19	14	10	3	*	*	0
December 2031	161	74	52	29	*	0	0	0	58	16	12	8	3	*	*	0
December 2032	165	66	45	25	*	0	0	0	54	14	10	7	2	*	*	0
December 2033	169	57	39	21	*	0	0	0	50	12	9	6	2	*	*	0
December 2034	173	49	33	18	*	0	0	0	46	10	7	5	1	*	*	0
December 2035	178	41	27	15	*	0	0	0	41	8	6	4	1	*	*	0
December 2036	182	34	22	12	*	0	0	0	36	7	5	3	1	*	0	0
December 2037	167	27	17	9	*	0	0	0	31	5	4	2	*	*	0	0
December 2038	138	20	13	7	*	0	0	0	26	4	3	2	*	*	0	0
December 2039	106	14	9	4	*	0	0	0	20	3	2	1	*	*	0	0
December 2040	73	8	5	2	*	0	0	0	14	2	1	1	*	*	0	0
December 2041	38	3	2	1	*	0	0	0	7	1	*	*	*	*	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	20.1	18.5	14.4	2.9	1.3	0.8	0.6	19.3	10.6	9.5	8.3	6.2	3.6	2.3	1.6

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

Date	DA, DB, DC, DN and IA† Classes						DG, DH, DJ, DP and IB† Classes						DK, DL, DM, DQ and IC† Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	500%	900%	1400%	0%	100%	200%	500%	900%	1400%	0%	100%	200%	500%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	96	91	85	75	59	38	96	92	90	82	71	57	96	92	90	82	72	60
December 2014	92	80	68	50	27	7	91	82	76	57	36	16	91	82	76	58	37	16
December 2015	87	70	54	33	11	1	86	73	62	38	16	2	86	72	62	38	16	2
December 2016	82	61	42	21	5	*	81	63	51	24	7	*	81	63	51	25	7	*
December 2017	77	53	33	14	2	*	76	55	41	16	3	*	75	54	41	16	3	*
December 2018	71	45	25	9	1	*	70	47	33	10	1	*	69	46	33	10	1	*
December 2019	65	37	19	5	*	*	64	40	26	6	*	*	63	39	26	6	*	*
December 2020	59	30	14	3	*	*	58	33	20	4	*	*	57	32	20	4	*	*
December 2021	52	24	10	2	*	*	51	26	15	2	*	*	50	26	15	2	*	*
December 2022	45	18	7	1	*	*	44	21	11	1	*	*	43	20	11	1	*	*
December 2023	37	12	4	1	*	0	36	15	8	1	*	0	35	15	8	1	*	0
December 2024	28	7	2	*	*	0	28	10	5	*	*	0	27	10	5	*	*	0
December 2025	20	2	1	*	*	0	19	5	2	*	*	0	19	6	3	*	*	0
December 2026	10	0	0	0	0	0	10	1	1	*	*	0	10	1	1	*	*	0
December 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.7	5.8	4.2	2.6	1.6	0.9	8.6	6.2	4.9	2.9	1.9	1.3	8.6	6.1	4.9	3.0	1.9	1.3

Date	MA, MB, MC, MG and MI† Classes										MD Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	150%	160%	195%	260%	500%	1000%	1500%	2300%	0%	100%	150%	160%	195%	260%	500%	1000%	1500%	2300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	98	93	92	92	92	92	92	92	92	78	100	100	100	100	100	100	100	100	100	100
December 2014	96	83	78	78	78	78	78	68	31	0	100	100	100	100	100	100	100	100	100	0
December 2015	93	71	62	62	62	62	62	26	2	0	100	100	100	100	100	100	100	100	100	0
December 2016	91	60	47	47	47	47	47	9	0	0	100	100	100	100	100	100	100	100	20	0
December 2017	88	49	34	34	34	34	34	3	0	0	100	100	100	100	100	100	100	100	2	0
December 2018	85	39	23	23	23	23	23	*	0	0	100	100	100	100	100	100	100	100	*	0
December 2019	82	30	15	15	15	15	15	0	0	0	100	100	100	100	100	100	100	39	*	0
December 2020	79	21	10	10	10	10	10	0	0	0	100	100	100	100	100	100	100	15	*	0
December 2021	76	13	6	6	6	6	6	0	0	0	100	100	100	100	100	100	100	6	*	0
December 2022	72	6	4	4	4	4	4	0	0	0	100	100	100	100	100	100	100	2	*	0
December 2023	68	2	2	2	2	2	2	0	0	0	100	100	100	100	100	100	100	1	*	0
December 2024	64	1	1	1	1	1	1	0	0	0	100	100	100	100	100	100	100	*	0	0
December 2025	60	*	*	*	*	*	*	0	0	0	100	100	100	100	100	100	100	*	0	0
December 2026	56	0	0	0	0	0	0	0	0	0	100	67	67	67	67	67	67	*	0	0
December 2027	51	0	0	0	0	0	0	0	0	0	100	45	45	45	45	45	45	*	0	0
December 2028	46	0	0	0	0	0	0	0	0	0	100	30	30	30	30	30	30	*	0	0
December 2029	40	0	0	0	0	0	0	0	0	0	100	20	20	20	20	20	20	*	0	0
December 2030	34	0	0	0	0	0	0	0	0	0	100	13	13	13	13	13	13	*	0	0
December 2031	28	0	0	0	0	0	0	0	0	0	100	8	8	8	8	8	8	*	0	0
December 2032	22	0	0	0	0	0	0	0	0	0	100	5	5	5	5	5	5	*	0	0
December 2033	15	0	0	0	0	0	0	0	0	0	100	3	3	3	3	3	3	*	0	0
December 2034	8	0	0	0	0	0	0	0	0	0	100	2	2	2	2	2	2	*	0	0
December 2035	0	0	0	0	0	0	0	0	0	0	90	1	1	1	1	1	1	*	0	0
December 2036	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	*	0	0
December 2037	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0	0
December 2038	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0	0
December 2039	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0	0
December 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 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)**	14.1	5.2	4.3	4.3	4.3	4.3	4.3	2.5	1.8	1.2	23.1	15.5	15.5	15.5	15.5	15.5	15.5	7.1	3.8	1.6

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

Date	JA Class										JB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	150%	160%	195%	260%	500%	1000%	1500%	2300%	0%	100%	150%	160%	195%	260%	500%	1000%	1500%	2300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	100	100	100	92	92	92	92	92	92	0	100	100	100	100	100	100	100	100	100	0
December 2014	100	100	100	77	77	77	77	0	0	0	100	100	100	100	100	100	100	0	0	0
December 2015	100	100	100	61	61	61	61	0	0	0	100	100	100	100	100	100	100	0	0	0
December 2016	100	100	100	48	48	48	0	0	0	0	100	100	100	100	100	100	5	0	0	0
December 2017	100	100	100	39	39	39	0	0	0	0	100	100	100	100	100	100	0	0	0	0
December 2018	100	100	89	22	22	22	0	0	0	0	100	100	100	100	100	100	0	0	0	0
December 2019	100	100	32	0	0	0	0	0	0	0	100	100	100	34	34	34	0	0	0	0
December 2020	100	100	0	0	0	0	0	0	0	0	100	100	4	0	0	0	0	0	0	0
December 2021	100	100	0	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0	0
December 2022	100	100	0	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0	0
December 2023	100	34	0	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0	0
December 2024	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2025	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2026	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2027	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2028	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2029	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2030	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2031	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2032	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2033	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2034	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2035	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2036	0	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0
December 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 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)**	23.5	10.9	6.7	3.9	3.9	3.9	2.8	1.5	1.1	0.8	23.9	11.6	7.7	6.9	6.9	6.9	3.9	1.7	1.2	0.8

Date	JC Class										UF and US Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	150%	160%	195%	260%	500%	1000%	1500%	2300%	0%	100%	150%	160%	195%	260%	500%	1000%	1500%	2300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	100	100	100	100	100	100	100	100	100	0	100	100	100	100	98	94	78	46	14	0
December 2014	100	100	100	100	100	100	100	100	0	0	100	100	100	100	94	82	41	0	0	0
December 2015	100	100	100	100	100	100	100	0	0	0	100	100	100	100	89	70	8	0	0	0
December 2016	100	100	100	100	100	100	100	0	0	0	100	100	100	100	86	62	0	0	0	0
December 2017	100	100	100	100	100	100	8	0	0	0	100	100	100	100	84	57	0	0	0	0
December 2018	100	100	100	100	100	100	*	0	0	0	100	100	100	100	82	54	0	0	0	0
December 2019	100	100	100	100	100	100	*	0	0	0	100	100	100	100	82	53	0	0	0	0
December 2020	100	100	100	24	24	24	*	0	0	0	100	100	100	100	81	53	0	0	0	0
December 2021	100	100	0	0	0	0	*	0	0	0	100	100	99	93	74	48	0	0	0	0
December 2022	100	100	0	0	0	0	*	0	0	0	100	100	90	84	66	41	0	0	0	0
December 2023	100	100	0	0	0	0	*	0	0	0	100	100	81	75	58	35	0	0	0	0
December 2024	100	73	0	0	0	0	*	0	0	0	100	100	72	67	50	29	0	0	0	0
December 2025	100	0	0	0	0	0	*	0	0	0	100	96	64	59	43	24	0	0	0	0
December 2026	100	0	0	0	0	0	*	0	0	0	100	87	56	51	37	20	0	0	0	0
December 2027	100	0	0	0	0	0	*	0	0	0	100	78	49	45	32	16	0	0	0	0
December 2028	100	0	0	0	0	0	*	0	0	0	100	70	43	38	27	13	0	0	0	0
December 2029	100	0	0	0	0	0	*	0	0	0	100	62	37	33	22	11	0	0	0	0
December 2030	100	0	0	0	0	0	*	0	0	0	100	55	31	28	19	8	0	0	0	0
December 2031	100	0	0	0	0	0	*	0	0	0	100	48	27	24	15	7	0	0	0	0
December 2032	100	0	0	0	0	0	*	0	0	0	100	42	23	20	13	5	0	0	0	0
December 2033	100	0	0	0	0	0	*	0	0	0	100	36	19	16	10	4	0	0	0	0
December 2034	100	0	0	0	0	0	*	0	0	0	100	31	15	13	8	3	0	0	0	0
December 2035	100	0	0	0	0	0	*	0	0	0	100	25	12	11	6	2	0	0	0	0
December 2036	100	0	0	0	0	0	*	0	0	0	100	21	10	8	5	2	0	0	0	0
December 2037	0	0	0	0	0	0	*	0	0	0	92	16	7	6	4	1	0	0	0	0
December 2038	0	0	0	0	0	0	*	0	0	0	76	12	5	5	3	1	0	0	0	0
December 2039	0	0	0	0	0	0	*	0	0	0	59	9	4	3	2	1	0	0	0	0
December 2040	0	0	0	0	0	0	*	0	0	0	40	5	2	2	1	*	0	0	0	0
December 2041	0	0	0	0	0	0	*	0	0	0	21	2	1	1	*	*	0	0	0	0
December 2042	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)**	24.3	12.2	8.5	7.8	7.8	7.8	4.5	1.8	1.3	0.9	27.4	19.5	16.0	15.3	12.4	8.5	1.8	0.9	0.7	0.5

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

AM and IM† Classes						
Date	PSA Prepayment Assumption					
	0%	100%	200%	500%	900%	1400%
Initial Percent	100	100	100	100	100	100
December 2013	96	92	90	84	76	66
December 2014	91	83	77	61	42	22
December 2015	86	73	63	40	18	3
December 2016	81	63	52	26	8	*
December 2017	75	54	42	17	3	*
December 2018	69	46	33	11	1	*
December 2019	63	39	26	7	1	*
December 2020	57	32	20	4	*	*
December 2021	50	26	15	2	*	*
December 2022	43	20	11	1	*	*
December 2023	35	14	7	1	*	0
December 2024	27	9	5	*	*	0
December 2025	19	5	2	*	*	0
December 2026	10	1	*	*	*	0
December 2027	0	0	0	0	0	0
Weighted Average Life (years)**	8.6	6.1	5.0	3.1	2.0	1.4

Date	AK and IK† Classes						EK, IE†, CK and CL Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	200%	500%	900%	1400%	0%	100%	200%	500%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	97	95	94	89	83	76	97	95	94	89	83	76
December 2014	94	88	83	69	52	32	94	88	83	69	52	32
December 2015	91	79	70	47	24	6	91	79	70	47	24	6
December 2016	88	71	59	31	10	1	88	71	59	31	10	1
December 2017	84	64	49	21	5	*	84	64	49	21	5	*
December 2018	80	57	41	14	2	*	80	57	41	14	2	*
December 2019	77	50	34	9	1	*	77	50	34	9	1	*
December 2020	72	44	28	6	*	*	72	44	28	6	*	*
December 2021	68	39	23	4	*	*	68	39	23	4	*	*
December 2022	63	34	19	3	*	*	63	34	19	3	*	*
December 2023	58	29	15	2	*	*	58	29	15	2	*	*
December 2024	53	25	12	1	*	0	53	25	12	1	*	0
December 2025	48	20	9	1	*	0	48	20	9	1	*	0
December 2026	42	17	7	*	*	0	42	17	7	*	*	0
December 2027	36	13	5	*	*	0	36	13	5	*	*	0
December 2028	30	10	4	*	*	0	30	10	4	*	*	0
December 2029	23	7	3	*	*	0	23	7	3	*	*	0
December 2030	16	5	1	*	*	0	16	5	1	*	*	0
December 2031	8	2	1	*	*	0	8	2	1	*	*	0
December 2032	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.8	8.0	6.1	3.5	2.3	1.7	11.8	8.0	6.1	3.5	2.3	1.7

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
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† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	CA, CJ, CH, CG and CI† Classes							CE Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	130%	165%	450%	1000%	1500%	0%	100%	130%	165%	450%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	98	94	93	93	93	93	93	100	100	100	100	100	100	100
December 2014	95	84	81	81	81	77	43	100	100	100	100	100	100	100
December 2015	93	72	67	67	67	30	3	100	100	100	100	100	100	100
December 2016	90	61	54	54	54	11	0	100	100	100	100	100	100	29
December 2017	87	50	41	41	41	3	0	100	100	100	100	100	100	3
December 2018	84	40	30	30	30	*	0	100	100	100	100	100	100	*
December 2019	81	31	21	21	21	0	0	100	100	100	100	100	44	*
December 2020	78	22	14	14	14	0	0	100	100	100	100	100	17	*
December 2021	74	14	10	10	10	0	0	100	100	100	100	100	7	*
December 2022	71	6	6	6	6	0	0	100	100	100	100	100	3	*
December 2023	67	4	4	4	4	0	0	100	100	100	100	100	1	*
December 2024	62	2	2	2	2	0	0	100	100	100	100	100	*	0
December 2025	58	1	1	1	1	0	0	100	100	100	100	100	*	0
December 2026	53	*	*	*	*	0	0	100	100	100	100	100	*	0
December 2027	48	0	0	0	0	0	0	100	80	80	80	80	*	0
December 2028	43	0	0	0	0	0	0	100	55	55	55	55	*	0
December 2029	38	0	0	0	0	0	0	100	38	38	38	38	*	0
December 2030	32	0	0	0	0	0	0	100	26	26	26	26	*	0
December 2031	26	0	0	0	0	0	0	100	18	18	18	18	*	0
December 2032	19	0	0	0	0	0	0	100	12	12	12	12	*	0
December 2033	13	0	0	0	0	0	0	100	8	8	8	8	*	0
December 2034	5	0	0	0	0	0	0	100	5	5	5	5	*	0
December 2035	0	0	0	0	0	0	0	3	3	3	3	3	*	0
December 2036	0	0	0	0	0	0	0	2	2	2	2	2	*	0
December 2037	0	0	0	0	0	0	0	1	1	1	1	1	0	0
December 2038	0	0	0	0	0	0	0	1	1	1	1	1	0	0
December 2039	0	0	0	0	0	0	0	*	*	*	*	*	0	0
December 2040	0	0	0	0	0	0	0	*	*	*	*	*	0	0
December 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.7	5.3	4.8	4.8	4.8	2.7	1.9	22.9	17.0	17.0	17.0	17.0	7.2	3.9

Date	CF and CU Classes							BI† Class							BO, IF†, ID†, BS†, BC, BA, BG, BJ, JI†, DF, DS† and BF Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	130%	165%	450%	1000%	1500%	0%	100%	150%	300%	500%	700%	0%	100%	150%	300%	500%	700%		
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
December 2013	100	100	100	99	87	63	41	99	97	96	93	90	86	98	96	95	91	87	83		
December 2014	100	100	100	95	58	0	0	97	91	88	80	70	60	97	88	85	75	62	50		
December 2015	100	100	100	91	29	0	0	96	84	79	65	48	35	95	80	73	56	35	18		
December 2016	100	100	100	88	11	0	0	95	77	70	52	33	20	93	71	62	39	16	0		
December 2017	100	100	100	86	3	0	0	93	71	62	42	23	11	91	63	53	27	3	0		
December 2018	100	100	100	84	*	0	0	91	65	55	33	15	6	89	56	44	16	0	0		
December 2019	100	100	99	82	*	0	0	90	59	49	27	11	4	87	49	36	8	0	0		
December 2020	100	100	95	77	*	0	0	88	54	43	21	7	2	85	43	29	1	0	0		
December 2021	100	100	89	71	*	0	0	86	50	38	17	5	1	82	37	22	0	0	0		
December 2022	100	100	82	65	*	0	0	84	45	34	13	3	1	79	31	17	0	0	0		
December 2023	100	93	76	58	*	0	0	81	41	30	11	2	*	77	26	12	0	0	0		
December 2024	100	86	69	52	*	0	0	79	37	26	8	2	*	74	21	7	0	0	0		
December 2025	100	79	62	46	*	0	0	77	33	23	7	1	*	71	16	3	0	0	0		
December 2026	100	72	55	40	*	0	0	74	30	20	5	1	*	67	12	0	0	0	0		
December 2027	100	65	49	35	*	0	0	71	27	17	4	*	*	64	8	0	0	0	0		
December 2028	100	58	43	30	*	0	0	68	24	15	3	*	*	60	4	0	0	0	0		
December 2029	100	52	38	26	*	0	0	65	21	13	2	*	*	56	1	0	0	0	0		
December 2030	100	46	33	22	*	0	0	61	19	11	2	*	*	52	0	0	0	0	0		
December 2031	100	40	28	19	*	0	0	58	16	9	1	*	*	47	0	0	0	0	0		
December 2032	100	35	24	16	*	0	0	54	14	8	1	*	*	42	0	0	0	0	0		
December 2033	100	30	20	13	*	0	0	50	12	6	1	*	*	37	0	0	0	0	0		
December 2034	100	26	17	10	*	0	0	46	10	5	1	*	*	32	0	0	0	0	0		
December 2035	99	21	14	8	*	0	0	41	9	4	*	*	*	26	0	0	0	0	0		
December 2036	87	17	11	7	*	0	0	36	7	3	*	*	*	20	0	0	0	0	0		
December 2037	75	14	9	5	*	0	0	31	6	3	*	*	*	13	0	0	0	0	0		
December 2038	61	11	6	4	*	0	0	26	4	2	*	*	*	6	0	0	0	0	0		
December 2039	47	7	5	2	*	0	0	20	3	1	*	*	*	0	0	0	0	0	0		
December 2040	32	5	3	1	*	0	0	14	2	1	*	*	*	0	0	0	0	0	0		
December 2041	17	2	1	1	*	0	0	7	1	*	*	*	*	0	0	0	0	0	0		
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Weighted Average Life (years)**	26.7	18.1	15.8	12.9	2.4	1.2	0.9	19.3	10.6	8.6	5.4	3.6	2.8	16.9	7.5	5.9	3.7	2.6	2.0		

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
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Date	VA Class						VB Class						VZ Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	150%	300%	500%	700%	0%	100%	150%	300%	500%	700%	0%	100%	150%	300%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	91	91	91	91	91	91	100	100	100	100	100	100	103	103	103	103	103	103
December 2014	81	81	81	81	81	81	100	100	100	100	100	100	106	106	106	106	106	106
December 2015	71	71	71	71	71	71	100	100	100	100	100	100	109	109	109	109	109	109
December 2016	61	61	61	61	61	40	100	100	100	100	100	100	113	113	113	113	113	113
December 2017	51	51	51	51	51	0	100	100	100	100	100	0	116	116	116	116	116	99
December 2018	40	40	40	40	0	0	100	100	100	100	36	0	120	120	120	120	120	56
December 2019	29	29	29	29	0	0	100	100	100	100	0	0	123	123	123	123	94	32
December 2020	17	17	17	17	0	0	100	100	100	100	0	0	127	127	127	127	64	18
December 2021	6	6	6	0	0	0	100	100	100	38	0	0	131	131	131	131	43	10
December 2022	0	0	0	0	0	0	96	96	96	0	0	0	135	135	135	119	29	6
December 2023	0	0	0	0	0	0	87	87	87	0	0	0	139	139	139	94	20	3
December 2024	0	0	0	0	0	0	79	79	79	0	0	0	143	143	143	74	13	2
December 2025	0	0	0	0	0	0	70	70	70	0	0	0	148	148	148	58	9	1
December 2026	0	0	0	0	0	0	60	60	48	0	0	0	152	152	152	46	6	1
December 2027	0	0	0	0	0	0	51	51	0	0	0	0	157	157	152	36	4	*
December 2028	0	0	0	0	0	0	41	41	0	0	0	0	162	162	131	28	3	*
December 2029	0	0	0	0	0	0	31	31	0	0	0	0	166	166	113	22	2	*
December 2030	0	0	0	0	0	0	21	0	0	0	0	0	171	167	96	17	1	*
December 2031	0	0	0	0	0	0	10	0	0	0	0	0	177	146	82	13	1	*
December 2032	0	0	0	0	0	0	0	0	0	0	0	0	182	126	68	10	*	*
December 2033	0	0	0	0	0	0	0	0	0	0	0	0	182	109	57	7	*	*
December 2034	0	0	0	0	0	0	0	0	0	0	0	0	182	92	47	5	*	*
December 2035	0	0	0	0	0	0	0	0	0	0	0	0	182	76	38	4	*	*
December 2036	0	0	0	0	0	0	0	0	0	0	0	0	182	62	30	3	*	*
December 2037	0	0	0	0	0	0	0	0	0	0	0	0	182	49	23	2	*	*
December 2038	0	0	0	0	0	0	0	0	0	0	0	0	182	37	16	1	*	*
December 2039	0	0	0	0	0	0	0	0	0	0	0	0	175	25	11	1	*	*
December 2040	0	0	0	0	0	0	0	0	0	0	0	0	120	15	6	*	*	*
December 2041	0	0	0	0	0	0	0	0	0	0	0	0	62	5	2	*	*	*
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	5.0	5.0	5.0	4.9	4.0	3.3	15.0	14.7	13.3	8.9	5.9	4.4	28.5	22.9	20.1	13.6	8.9	6.5

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

Characteristics of the Residual Classes

A Residual Certificate will be subject to certain transfer restrictions. See “Description of the Certificates—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 13 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See “Description of the Certificates—The Trust MBS” in this prospectus supplement. A portion of the Group 13 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 13 Class, and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	250% PSA
2	200% PSA
3	160% PSA
4	160% PSA
5	250% PSA
6	200% PSA
7	200% PSA
8	195% PSA
9	200% PSA
10	200% PSA
11	200% PSA
12	165% PSA
13	150% PSA

See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*” in the REMIC Prospectus. No representation is made as to whether the Mortgage Loans underlying the MBS will prepay at any of those rates or any other rate. See “Description of the Certificates—Weighted Average Lives of the Certificates” in this prospectus supplement and “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Taxation of Beneficial Owners of Residual Certificates

The Holder of a Residual Certificate will be considered to be the holder of the “residual interest” in the related REMIC. Such Holder generally will be required to report its daily portion of the taxable income or net loss of the REMIC to which that Certificate relates. In certain periods, a Holder of a Residual Certificate may be required to recognize taxable income without being entitled to receive a corresponding amount of cash. Pursuant to the Trust Agreement, we will be obligated to provide to the Holder of a Residual Certificate (i) information necessary to enable it to prepare its federal income tax returns and (ii) any reports regarding the Residual Class that may be required under the Code. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates” in the REMIC Prospectus.

Taxation of Beneficial Owners of RCR Certificates

The RCR Classes will be created, sold and administered pursuant to an arrangement that will be classified as a grantor trust under subpart E, part I of subchapter J of the Code. The Regular Certificates that are exchanged for RCR Certificates set forth in Schedule 1 (including any exchanges effective on the Settlement Date) will be the assets of the trust, and the RCR Certificates will represent an ownership interest of the underlying Regular Certificates. For a general discussion of the federal income tax treatment of beneficial owners of Regular Certificates, see “Material Federal Income Tax Consequences” in the REMIC Prospectus.

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. A certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying Regular Certificates. The DB, IA, DC, DN, DH, IB, DJ, DP, DL, IC, DM, DQ, MB, MI, MC, MG, CJ, CI, CH and CG Classes of RCR Certificates are Strip RCR Certificates. The remaining Classes of 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 (other than the DT Class) to Barclays Capital Inc. (the “Dealer”) in exchange for the Trust MBS and the Group 2 Underlying REMIC and RCR Certificates. The Dealer proposes to offer the Certificates (other than the DT Class) 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.

On the Settlement Date, we are obligated to transfer the DT Class to Fannie Mae Mega Trust number 310121 (CUSIP Number 31374CPE0) and to deliver the related Mega certificates to the Dealer.

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.

Exhibit A

Group 2 Underlying REMIC and RCR Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	December 2012 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2003-109	CB	October 2003	31393TN44	4.0%	FIX	November 2018	SEQ	\$ 32,979,523	0.59706691	\$8,232,187.79	4.519%	63	112
2010-71	ML	June 2010	31398TDQ1	4.0	FIX	July 2025	PAC	122,494,000	0.45667836	9,133,567.20	4.553	126	47

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

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
KS	\$ 87,375,000(3)	LS	\$ 87,375,000(3)	NTL	(4)	INV/IO	3136ABNC3	January 2043
IL	87,375,000(3)							
Recombination 2								
LF	87,375,000	KF	87,375,000	PT	(4)	FLT	3136ABND1	January 2043
IL	87,375,000(3)							
Recombination 3								
KB	110,729,000	KD	110,729,000	PAC/AD	2.50%	FIX	3136ABNE9	March 2042
KI	13,841,125(3)							
Recombination 4								
KB	55,364,500	KH	55,364,500	PAC/AD	3.00	FIX	3136ABNF6	March 2042
KI	13,841,125(3)							
Recombination 5								
GS	50,000,000(3)	HS	50,000,000(3)	NTL	(4)	INV/IO	3136ABNG4	January 2043
IG	50,000,000(3)							
Recombination 6								
JF	50,000,000	HF	50,000,000	PT	(4)	FLT	3136ABNH2	January 2043
IH	50,000,000(3)							
Recombination 7								
JF	50,000,000	GF	50,000,000	PT	(4)	FLT	3136ABNJ8	January 2043
IH	50,000,000(3)							
IG	50,000,000(3)							
Recombination 8								
IH	50,000,000(3)	JS	50,000,000(3)	NTL	(4)	INV/IO	3136ABNK5	January 2043
GS	50,000,000(3)							
IG	50,000,000(3)							
Recombination 9								
DA	34,877,702	DB	34,877,702	PT	1.25	FIX	3136ABNL3	January 2028
		IA	23,978,420(3)	NTL	4.00	FIX/IO	3136ABNP4	January 2028

REMIC Certificates

RCR Certificates

<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 10								
DA	\$ 34,877,702	DC	\$ 34,877,702	PT	1.50%	FIX	3136ABNM1	January 2028
		IA	21,798,563(3)	NTL	4.00	FIX/IO	3136ABNP4	January 2028
Recombination 11								
DA	34,877,702	DN	34,877,702	PT	1.75	FIX	3136ABNN9	January 2028
		IA	19,618,707(3)	NTL	4.00	FIX/IO	3136ABNP4	January 2028
Recombination 12								
DG	40,798,344	DH	40,798,344	PT	1.25	FIX	3136ABNQ2	January 2028
		IB	26,227,506(3)	NTL	3.50	FIX/IO	3136ABNT6	January 2028
Recombination 13								
DG	40,798,344	DJ	40,798,344	PT	1.50	FIX	3136ABNR0	January 2028
		IB	23,313,339(3)	NTL	3.50	FIX/IO	3136ABNT6	January 2028
Recombination 14								
DG	40,798,344	DP	40,798,344	PT	1.75	FIX	3136ABNS8	January 2028
		IB	20,399,172(3)	NTL	3.50	FIX/IO	3136ABNT6	January 2028
Recombination 15								
DK	76,669,927	DL	76,669,927	PT	1.25	FIX	3136ABNU3	January 2028
		IC	44,724,124(3)	NTL	3.00	FIX/IO	3136ABNX7	January 2028
Recombination 16								
DK	76,669,927	DM	76,669,927	PT	1.50	FIX	3136ABNV1	January 2028
		IC	38,334,963(3)	NTL	3.00	FIX/IO	3136ABNX7	January 2028
Recombination 17								
DK	76,669,927	DQ	76,669,927	PT	1.75	FIX	3136ABNW9	January 2028
		IC	31,945,802(3)	NTL	3.00	FIX/IO	3136ABNX7	January 2028
Recombination 18								
MA	61,806,000	MB	61,806,000	PAC	1.75	FIX	3136ABNY5	November 2042
		MI	30,903,000(3)	NTL	3.50	FIX/IO	3136ABPB3	November 2042
Recombination 19								
MA	61,806,000	MC	61,806,000	PAC	2.00	FIX	3136ABNZ2	November 2042
		MI	26,488,285(3)	NTL	3.50	FIX/IO	3136ABPB3	November 2042
Recombination 20								
MA	61,806,000	MG	61,806,000	PAC	2.25	FIX	3136ABPA5	November 2042
		MI	22,073,571(3)	NTL	3.50	FIX/IO	3136ABPB3	November 2042

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 21								
EK	\$ 64,245,615	CK	\$ 64,245,615	PT	1.75%	FIX	3136ABPC1	January 2033
IE	5,353,801(3)							
Recombination 22								
EK	64,245,615	CL	64,245,615	PT	2.00	FIX	3136ABPD9	January 2033
IE	10,707,602(3)							
Recombination 23								
CA	64,857,000	CJ	64,857,000	PAC	1.75	FIX	3136ABPE7	November 2042
		CI	27,023,750(3)	NTL	3.00	FIX/IO	3136ABPH0	November 2042
Recombination 24								
CA	64,857,000	CH	64,857,000	PAC	2.00	FIX	3136ABPF4	November 2042
		CI	21,619,000(3)	NTL	3.00	FIX/IO	3136ABPH0	November 2042
Recombination 25								
CA	64,857,000	CG	64,857,000	PAC	2.25	FIX	3136ABPG2	November 2042
		CI	16,214,250(3)	NTL	3.00	FIX/IO	3136ABPH0	November 2042
Recombination 26								
BO	271,621,000	BC	271,621,000	SEQ	1.75	FIX	3136ABPJ6	December 2039
IF	73,128,731(3)							
ID	73,128,731(3)							
BS	73,128,731(3)							
Recombination 27								
BO	271,621,000	BA	271,621,000	SEQ	2.00	FIX	3136ABPK3	December 2039
IF	83,575,692(3)							
ID	83,575,692(3)							
BS	83,575,692(3)							
Recombination 28								
BO	271,621,000	BG	271,621,000	SEQ	2.50	FIX	3136ABPL1	December 2039
IF	104,469,615(3)							
ID	104,469,615(3)							
BS	104,469,615(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 29								
BO	\$271,621,000	BJ	\$271,621,000	SEQ	3.00%	FIX	3136ABPM9	December 2039
IF	125,363,538(3)							
ID	125,363,538(3)							
BS	125,363,538(3)							
Recombination 30								
IF	125,363,538(3)	JI	232,818,000(3)	NTL	3.50	FIX/IO	3136ABPN7	December 2039
ID	125,363,538(3)							
BS	125,363,538(3)							
Recombination 31								
BO	125,363,538	DF	125,363,538	SEQ	(4)	FLT	3136ABPP2	December 2039
IF	125,363,538(3)							
Recombination 32								
ID	125,363,538(3)	DS	125,363,538(3)	NTL	(4)	INV/IO	3136ABPQ0	December 2039
BS	125,363,538(3)							
Recombination 33								
BO	125,363,538	BF	125,363,538	SEQ	(4)	FLT	3136ABPR8	December 2039
IF	125,363,538(3)							
ID	125,363,538(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—Class Definitions and Abbreviations" in the REMIC Prospectus.

(3) Notional principal balances. These Classes are Interest Only Classes. See page S-8 for a description of how their notional principal balances are calculated.

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

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	\$118,313,000.00	November 2017	\$ 64,508,848.92	October 2022	\$ 26,134,768.26
January 2013	117,773,640.30	December 2017	63,654,580.30	November 2022	25,712,099.63
February 2013	117,210,771.98	January 2018	62,805,867.57	December 2022	25,295,812.64
March 2013	116,617,865.01	February 2018	61,962,672.31	January 2023	24,885,814.63
April 2013	115,995,185.27	March 2018	61,124,956.36	February 2023	24,482,014.24
May 2013	115,343,017.74	April 2018	60,292,681.83	March 2023	24,084,321.44
June 2013	114,661,666.33	May 2018	59,465,811.04	April 2023	23,692,647.45
July 2013	113,951,453.59	June 2018	58,645,556.44	May 2023	23,306,904.75
August 2013	113,212,720.48	July 2018	57,832,411.13	June 2023	22,927,007.08
September 2013	112,445,826.07	August 2018	57,026,316.61	July 2023	22,552,869.38
October 2013	111,651,147.27	September 2018	56,227,214.84	August 2023	22,184,407.82
November 2013	110,829,078.48	October 2018	55,435,048.26	September 2023	21,821,539.73
December 2013	109,980,031.25	November 2018	54,649,759.74	October 2023	21,464,183.65
January 2014	109,104,433.94	December 2018	53,871,292.66	November 2023	21,112,259.25
February 2014	108,202,731.33	January 2019	53,099,590.80	December 2023	20,765,687.36
March 2014	107,275,384.24	February 2019	52,334,598.43	January 2024	20,424,389.91
April 2014	106,322,869.09	March 2019	51,576,260.25	February 2024	20,088,289.96
May 2014	105,345,677.51	April 2019	50,824,521.42	March 2024	19,757,311.66
June 2014	104,344,315.84	May 2019	50,079,327.51	April 2024	19,431,380.23
July 2014	103,335,581.38	June 2019	49,340,624.57	May 2024	19,110,421.97
August 2014	102,319,647.64	July 2019	48,608,359.06	June 2024	18,794,364.22
September 2014	101,296,695.20	August 2019	47,882,477.85	July 2024	18,483,135.34
October 2014	100,266,911.53	September 2019	47,162,928.28	August 2024	18,176,664.72
November 2014	99,230,490.81	October 2019	46,449,658.09	September 2024	17,874,882.77
December 2014	98,187,633.70	November 2019	45,742,615.43	October 2024	17,577,720.87
January 2015	97,138,547.14	December 2019	45,041,748.90	November 2024	17,285,111.39
February 2015	96,083,444.13	January 2020	44,347,007.48	December 2024	16,996,987.65
March 2015	95,022,543.51	February 2020	43,658,340.57	January 2025	16,713,283.93
April 2015	93,968,618.17	March 2020	42,975,697.99	February 2025	16,433,935.45
May 2015	92,921,620.44	April 2020	42,301,137.57	March 2025	16,158,878.35
June 2015	91,881,502.96	May 2020	41,636,595.34	April 2025	15,888,049.67
July 2015	90,848,218.68	June 2020	40,981,927.31	May 2025	15,621,387.37
August 2015	89,821,720.85	July 2020	40,336,991.48	June 2025	15,358,830.27
September 2015	88,801,963.06	August 2020	39,701,647.89	July 2025	15,100,318.09
October 2015	87,788,899.15	September 2020	39,075,758.53	August 2025	14,845,791.38
November 2015	86,782,483.29	October 2020	38,459,187.33	September 2025	14,595,191.57
December 2015	85,782,669.96	November 2020	37,851,800.15	October 2025	14,348,460.91
January 2016	84,789,413.91	December 2020	37,253,464.74	November 2025	14,105,542.46
February 2016	83,802,670.21	January 2021	36,664,050.71	December 2025	13,866,380.13
March 2016	82,822,394.21	February 2021	36,083,429.50	January 2026	13,630,918.61
April 2016	81,848,541.54	March 2021	35,511,474.38	February 2026	13,399,103.37
May 2016	80,881,068.14	April 2021	34,948,060.39	March 2026	13,170,880.69
June 2016	79,919,930.24	May 2021	34,393,064.35	April 2026	12,946,197.58
July 2016	78,965,084.33	June 2021	33,846,364.81	May 2026	12,725,001.85
August 2016	78,016,487.21	July 2021	33,307,842.03	June 2026	12,507,242.03
September 2016	77,074,095.95	August 2021	32,777,377.97	July 2026	12,292,867.40
October 2016	76,137,867.89	September 2021	32,254,856.25	August 2026	12,081,827.94
November 2016	75,207,760.68	October 2021	31,740,162.13	September 2026	11,874,074.39
December 2016	74,283,732.21	November 2021	31,233,182.50	October 2026	11,669,558.16
January 2017	73,365,740.67	December 2021	30,733,805.85	November 2026	11,468,231.37
February 2017	72,453,744.52	January 2022	30,241,922.22	December 2026	11,270,046.82
March 2017	71,547,702.46	February 2022	29,757,423.24	January 2027	11,074,958.01
April 2017	70,647,573.51	March 2022	29,280,202.06	February 2027	10,882,919.08
May 2017	69,753,316.92	April 2022	28,810,153.32	March 2027	10,693,884.83
June 2017	68,864,892.22	May 2022	28,347,173.18	April 2027	10,507,810.72
July 2017	67,982,259.20	June 2022	27,891,159.25	May 2027	10,324,652.86
August 2017	67,105,377.92	July 2022	27,442,010.60	June 2027	10,144,367.96
September 2017	66,234,208.69	August 2022	26,999,627.72	July 2027	9,966,913.37
October 2017	65,368,712.08	September 2022	26,563,912.51	August 2027	9,792,247.06

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>
September 2027	\$ 9,620,327.59	August 2032	\$ 3,132,274.96	July 2037	\$ 740,018.42
October 2027	9,451,114.12	September 2032	3,067,858.93	August 2037	717,589.04
November 2027	9,284,566.40	October 2032	3,004,527.43	September 2037	695,583.40
December 2027	9,120,644.76	November 2032	2,942,263.73	October 2037	673,994.60
January 2028	8,959,310.09	December 2032	2,881,051.35	November 2037	652,815.85
February 2028	8,800,523.87	January 2033	2,820,874.05	December 2037	632,040.46
March 2028	8,644,248.10	February 2033	2,761,715.85	January 2038	611,661.84
April 2028	8,490,445.35	March 2033	2,703,560.98	February 2038	591,673.52
May 2028	8,339,078.72	April 2033	2,646,393.91	March 2038	572,069.10
June 2028	8,190,111.85	May 2033	2,590,199.34	April 2038	552,842.29
July 2028	8,043,508.90	June 2033	2,534,962.21	May 2038	533,986.90
August 2028	7,899,234.54	July 2033	2,480,667.65	June 2038	515,496.83
September 2028	7,757,253.97	August 2033	2,427,301.04	July 2038	497,366.07
October 2028	7,617,532.86	September 2033	2,374,847.95	August 2038	479,588.70
November 2028	7,480,037.41	October 2033	2,323,294.19	September 2038	462,158.91
December 2028	7,344,734.28	November 2033	2,272,625.76	October 2038	445,070.94
January 2029	7,211,590.64	December 2033	2,222,828.88	November 2038	428,319.16
February 2029	7,080,574.10	January 2034	2,173,889.95	December 2038	411,898.00
March 2029	6,951,652.77	February 2034	2,125,795.61	January 2039	395,801.99
April 2029	6,824,795.20	March 2034	2,078,532.65	February 2039	380,025.72
May 2029	6,699,970.40	April 2034	2,032,088.11	March 2039	364,563.89
June 2029	6,577,147.85	May 2034	1,986,449.16	April 2039	349,411.26
July 2029	6,456,297.44	June 2034	1,941,603.22	May 2039	334,562.69
August 2029	6,337,389.50	July 2034	1,897,537.86	June 2039	320,013.11
September 2029	6,220,394.82	August 2034	1,854,240.85	July 2039	305,757.52
October 2029	6,105,284.58	September 2034	1,811,700.12	August 2039	291,791.00
November 2029	5,992,030.38	October 2034	1,769,903.81	September 2039	278,108.71
December 2029	5,880,604.27	November 2034	1,728,840.22	October 2039	264,705.90
January 2030	5,770,978.65	December 2034	1,688,497.81	November 2039	251,577.85
February 2030	5,663,126.36	January 2035	1,648,865.24	December 2039	238,719.96
March 2030	5,557,020.62	February 2035	1,609,931.33	January 2040	226,127.67
April 2030	5,452,635.04	March 2035	1,571,685.04	February 2040	213,796.51
May 2030	5,349,943.61	April 2035	1,534,115.54	March 2040	201,722.06
June 2030	5,248,920.71	May 2035	1,497,212.12	April 2040	189,899.98
July 2030	5,149,541.08	June 2035	1,460,964.26	May 2040	178,325.99
August 2030	5,051,779.84	July 2035	1,425,361.58	June 2040	166,995.89
September 2030	4,955,612.45	August 2035	1,390,393.85	July 2040	155,905.53
October 2030	4,861,014.75	September 2035	1,356,051.00	August 2040	145,050.84
November 2030	4,767,962.92	October 2035	1,322,323.13	September 2040	134,427.79
December 2030	4,676,433.49	November 2035	1,289,200.46	October 2040	124,032.43
January 2031	4,586,403.33	December 2035	1,256,673.36	November 2040	113,860.87
February 2031	4,497,849.65	January 2036	1,224,732.36	December 2040	103,909.27
March 2031	4,410,749.99	February 2036	1,193,368.11	January 2041	94,173.87
April 2031	4,325,082.22	March 2036	1,162,571.42	February 2041	84,650.95
May 2031	4,240,824.53	April 2036	1,132,333.23	March 2041	75,336.85
June 2031	4,157,955.42	May 2036	1,102,644.62	April 2041	66,227.97
July 2031	4,076,453.73	June 2036	1,073,496.78	May 2041	57,320.78
August 2031	3,996,298.58	July 2036	1,044,881.07	June 2041	48,611.78
September 2031	3,917,469.42	August 2036	1,016,788.96	July 2041	40,097.54
October 2031	3,839,945.97	September 2036	989,212.04	August 2041	31,774.68
November 2031	3,763,708.28	October 2036	962,142.04	September 2041	27,831.97
December 2031	3,688,736.66	November 2036	935,570.81	October 2041	23,976.50
January 2032	3,615,011.74	December 2036	909,490.33	November 2041	20,206.74
February 2032	3,542,514.42	January 2037	883,892.68	December 2041	16,521.23
March 2032	3,471,225.86	February 2037	858,770.09	January 2042	12,918.49
April 2032	3,401,127.53	March 2037	834,114.87	February 2042	9,397.09
May 2032	3,332,201.15	April 2037	809,919.48	March 2042	5,955.62
June 2032	3,264,428.71	May 2037	786,176.47	April 2042	2,592.69
July 2032	3,197,792.48	June 2037	762,878.52	May 2042 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	\$122,510,000.00	January 2018	\$ 67,931,722.80	February 2023	\$ 26,619,539.72
January 2013	122,135,597.03	February 2018	67,036,934.80	March 2023	26,186,083.45
February 2013	121,761,557.71	March 2018	66,148,079.90	April 2023	25,759,225.14
March 2013	121,349,644.94	April 2018	65,265,116.64	May 2023	25,338,868.24
April 2013	120,900,056.09	May 2018	64,388,003.86	June 2023	24,924,917.55
May 2013	120,413,017.76	June 2018	63,516,700.63	July 2023	24,517,279.25
June 2013	119,888,785.65	July 2018	62,651,166.31	August 2023	24,115,860.86
July 2013	119,332,113.59	August 2018	61,791,360.53	September 2023	23,720,571.19
August 2013	118,744,688.40	September 2018	60,937,243.18	October 2023	23,331,320.40
September 2013	118,126,770.86	October 2018	60,090,056.59	November 2023	22,948,019.90
October 2013	117,478,641.40	November 2018	59,250,314.26	December 2023	22,570,582.39
November 2013	116,800,599.92	December 2018	58,417,954.23	January 2024	22,198,921.78
December 2013	116,092,965.56	January 2019	57,592,915.04	February 2024	21,832,953.26
January 2014	115,356,076.42	February 2019	56,775,135.73	March 2024	21,472,593.21
February 2014	114,590,289.32	March 2019	55,964,555.82	April 2024	21,117,759.19
March 2014	113,795,979.47	April 2019	55,161,115.34	May 2024	20,768,369.98
April 2014	112,973,540.15	May 2019	54,364,754.79	June 2024	20,424,345.48
May 2014	112,123,382.42	June 2019	53,575,415.17	July 2024	20,085,606.76
June 2014	111,245,934.70	July 2019	52,793,037.94	August 2024	19,752,076.03
July 2014	110,341,642.45	August 2019	52,017,565.05	September 2024	19,423,676.60
August 2014	109,410,967.73	September 2019	51,248,938.90	October 2024	19,100,332.87
September 2014	108,454,388.82	October 2019	50,487,102.38	November 2024	18,781,970.34
October 2014	107,472,399.77	November 2019	49,731,998.83	December 2024	18,468,515.58
November 2014	106,465,509.96	December 2019	48,983,572.05	January 2025	18,159,896.20
December 2014	105,434,243.61	January 2020	48,241,766.30	February 2025	17,856,040.85
January 2015	104,379,139.36	February 2020	47,506,526.28	March 2025	17,556,879.23
February 2015	103,300,749.70	March 2020	46,777,797.16	April 2025	17,262,342.00
March 2015	102,199,640.50	April 2020	46,055,524.55	May 2025	16,972,360.87
April 2015	101,076,390.49	May 2020	45,339,654.47	June 2025	16,686,868.49
May 2015	99,960,658.86	June 2020	44,630,133.43	July 2025	16,405,798.50
June 2015	98,852,393.73	July 2020	43,926,908.33	August 2025	16,129,085.48
July 2015	97,751,543.58	August 2020	43,232,505.47	September 2025	15,856,664.96
August 2015	96,658,057.19	September 2020	42,548,497.17	October 2025	15,588,473.39
September 2015	95,571,883.72	October 2020	41,874,732.87	November 2025	15,324,448.14
October 2015	94,492,972.61	November 2020	41,211,064.16	December 2025	15,064,527.48
November 2015	93,421,273.69	December 2020	40,557,344.72	January 2026	14,808,650.56
December 2015	92,356,737.09	January 2021	39,913,430.32	February 2026	14,556,757.41
January 2016	91,299,313.26	February 2021	39,279,178.76	March 2026	14,308,788.94
February 2016	90,248,952.99	March 2021	38,654,449.87	April 2026	14,064,686.89
March 2016	89,205,607.40	April 2021	38,039,105.47	May 2026	13,824,393.84
April 2016	88,169,227.92	May 2021	37,433,009.34	June 2026	13,587,853.21
May 2016	87,139,766.30	June 2021	36,836,027.18	July 2026	13,355,009.23
June 2016	86,117,174.60	July 2021	36,248,026.62	August 2026	13,125,806.92
July 2016	85,101,405.22	August 2021	35,668,877.15	September 2026	12,900,192.13
August 2016	84,092,410.84	September 2021	35,098,450.13	October 2026	12,678,111.44
September 2016	83,090,144.49	October 2021	34,536,618.73	November 2026	12,459,512.25
October 2016	82,094,559.47	November 2021	33,983,257.94	December 2026	12,244,342.69
November 2016	81,105,609.41	December 2021	33,438,244.53	January 2027	12,032,551.64
December 2016	80,123,248.24	January 2022	32,901,457.00	February 2027	11,824,088.73
January 2017	79,147,430.19	February 2022	32,372,775.59	March 2027	11,618,904.32
February 2017	78,178,109.80	March 2022	31,852,082.26	April 2027	11,416,949.47
March 2017	77,215,241.90	April 2022	31,339,260.61	May 2027	11,218,175.96
April 2017	76,258,781.62	May 2022	30,834,195.95	June 2027	11,022,536.26
May 2017	75,308,684.37	June 2022	30,336,775.17	July 2027	10,829,983.54
June 2017	74,364,905.89	July 2022	29,846,886.81	August 2027	10,640,471.63
July 2017	73,427,402.18	August 2022	29,364,420.97	September 2027	10,453,955.05
August 2017	72,496,129.53	September 2022	28,889,269.33	October 2027	10,270,388.96
September 2017	71,571,044.54	October 2022	28,421,325.12	November 2027	10,089,729.18
October 2017	70,652,104.08	November 2022	27,960,483.07	December 2027	9,911,932.16
November 2017	69,739,265.30	December 2022	27,506,639.43	January 2028	9,736,954.99
December 2017	68,832,485.63	January 2023	27,059,691.92	February 2028	9,564,755.38

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2028	\$ 9,395,291.65	January 2033	\$ 3,091,733.07	November 2037	\$ 751,054.09
April 2028	9,228,522.73	February 2033	3,027,828.50	December 2037	728,617.87
May 2028	9,064,408.15	March 2033	2,965,010.59	January 2038	706,608.87
June 2028	8,902,908.00	April 2033	2,903,262.41	February 2038	685,020.06
July 2028	8,743,982.99	May 2033	2,842,567.30	March 2038	663,844.54
August 2028	8,587,594.36	June 2033	2,782,908.80	April 2038	643,075.49
September 2028	8,433,703.96	July 2033	2,724,270.75	May 2038	622,706.20
October 2028	8,282,274.15	August 2033	2,666,637.20	June 2038	602,730.08
November 2028	8,133,267.85	September 2033	2,609,992.43	July 2038	583,140.62
December 2028	7,986,648.55	October 2033	2,554,320.98	August 2038	563,931.41
January 2029	7,842,380.22	November 2033	2,499,607.59	September 2038	545,096.16
February 2029	7,700,427.39	December 2033	2,445,837.26	October 2038	526,628.66
March 2029	7,560,755.10	January 2034	2,392,995.18	November 2038	508,522.79
April 2029	7,423,328.89	February 2034	2,341,066.79	December 2038	490,772.54
May 2029	7,288,114.81	March 2034	2,290,037.73	January 2039	473,371.99
June 2029	7,155,079.40	April 2034	2,239,893.85	February 2039	456,315.30
July 2029	7,024,189.70	May 2034	2,190,621.23	March 2039	439,596.72
August 2029	6,895,413.20	June 2034	2,142,206.15	April 2039	423,210.61
September 2029	6,768,717.91	July 2034	2,094,635.08	May 2039	407,151.40
October 2029	6,644,072.26	August 2034	2,047,894.71	June 2039	391,413.60
November 2029	6,521,445.18	September 2034	2,001,971.92	July 2039	375,991.82
December 2029	6,400,806.03	October 2034	1,956,853.80	August 2039	360,880.75
January 2030	6,282,124.62	November 2034	1,912,527.61	September 2039	346,075.15
February 2030	6,165,371.21	December 2034	1,868,980.82	October 2039	331,569.88
March 2030	6,050,516.48	January 2035	1,826,201.09	November 2039	317,359.86
April 2030	5,937,531.57	February 2035	1,784,176.24	December 2039	303,440.11
May 2030	5,826,388.00	March 2035	1,742,894.30	January 2040	289,805.70
June 2030	5,717,057.74	April 2035	1,702,343.46	February 2040	276,451.82
July 2030	5,609,513.15	May 2035	1,662,512.10	March 2040	263,373.68
August 2030	5,503,727.01	June 2035	1,623,388.77	April 2040	250,566.61
September 2030	5,399,672.48	July 2035	1,584,962.20	May 2040	238,025.98
October 2030	5,297,323.14	August 2035	1,547,221.27	June 2040	225,747.26
November 2030	5,196,652.94	September 2035	1,510,155.05	July 2040	213,725.98
December 2030	5,097,636.21	October 2035	1,473,752.75	August 2040	201,957.73
January 2031	5,000,247.65	November 2035	1,438,003.77	September 2040	190,438.17
February 2031	4,904,462.37	December 2035	1,402,897.65	October 2040	179,163.05
March 2031	4,810,255.79	January 2036	1,368,424.09	November 2040	168,128.17
April 2031	4,717,603.74	February 2036	1,334,572.96	December 2040	157,329.38
May 2031	4,626,482.37	March 2036	1,301,334.25	January 2041	146,762.63
June 2031	4,536,868.20	April 2036	1,268,698.15	February 2041	136,423.90
July 2031	4,448,738.09	May 2036	1,236,654.95	March 2041	126,309.26
August 2031	4,362,069.25	June 2036	1,205,195.12	April 2041	116,414.83
September 2031	4,276,839.20	July 2036	1,174,309.26	May 2041	106,736.78
October 2031	4,193,025.82	August 2036	1,143,988.10	June 2041	97,271.36
November 2031	4,110,607.29	September 2036	1,114,222.55	July 2041	88,014.87
December 2031	4,029,562.14	October 2036	1,085,003.61	August 2041	78,963.67
January 2032	3,949,869.18	November 2036	1,056,322.45	September 2041	70,114.18
February 2032	3,871,507.58	December 2036	1,028,170.36	October 2041	61,462.86
March 2032	3,794,456.77	January 2037	1,000,538.76	November 2041	53,006.25
April 2032	3,718,696.51	February 2037	973,419.21	December 2041	44,740.92
May 2032	3,644,206.86	March 2037	946,803.40	January 2042	36,663.53
June 2032	3,570,968.15	April 2037	920,683.12	February 2042	28,770.75
July 2032	3,498,961.04	May 2037	895,050.32	March 2042	21,059.33
August 2032	3,428,166.45	June 2037	869,897.06	April 2042	13,526.07
September 2032	3,358,565.57	July 2037	845,215.50	May 2042	6,167.81
October 2032	3,290,139.90	August 2037	820,997.96	June 2042 and thereafter	0.00
November 2032	3,222,871.20	September 2037	797,236.83		
December 2032	3,156,741.49	October 2037	773,924.66		

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	\$62,806,000.00	January 2018	\$21,597,136.36	February 2023	\$ 3,064,676.90
January 2013	62,513,592.25	February 2018	20,971,393.11	March 2023	2,966,491.66
February 2013	62,194,708.64	March 2018	20,351,118.55	April 2023	2,871,400.97
March 2013	61,849,510.63	April 2018	19,736,267.28	May 2023	2,779,308.50
April 2013	61,478,180.08	May 2018	19,126,794.29	June 2023	2,690,120.89
May 2013	61,080,919.19	June 2018	18,528,771.17	July 2023	2,603,747.64
June 2013	60,657,950.29	July 2018	17,949,247.51	August 2023	2,520,101.08
July 2013	60,209,515.71	August 2018	17,387,655.88	September 2023	2,439,096.21
August 2013	59,735,877.54	September 2018	16,843,446.10	October 2023	2,360,650.67
September 2013	59,237,317.42	October 2018	16,316,084.80	November 2023	2,284,684.63
October 2013	58,714,136.24	November 2018	15,805,054.82	December 2023	2,211,120.74
November 2013	58,166,653.95	December 2018	15,309,854.80	January 2024	2,139,884.03
December 2013	57,595,209.13	January 2019	14,829,998.63	February 2024	2,070,901.84
January 2014	57,000,158.77	February 2019	14,365,015.06	March 2024	2,004,103.78
February 2014	56,381,877.83	March 2019	13,914,447.18	April 2024	1,939,421.60
March 2014	55,740,758.91	April 2019	13,477,852.04	May 2024	1,876,789.18
April 2014	55,077,211.82	May 2019	13,054,800.17	June 2024	1,816,142.45
May 2014	54,391,663.17	June 2019	12,644,875.24	July 2024	1,757,419.30
June 2014	53,684,555.89	July 2019	12,247,673.62	August 2024	1,700,559.57
July 2014	52,956,348.81	August 2019	11,862,803.97	September 2024	1,645,504.95
August 2014	52,207,516.09	September 2019	11,489,886.94	October 2024	1,592,198.91
September 2014	51,438,546.80	October 2019	11,128,554.74	November 2024	1,540,586.72
October 2014	50,649,944.31	November 2019	10,778,450.82	December 2024	1,490,615.30
November 2014	49,842,225.77	December 2019	10,439,229.51	January 2025	1,442,233.24
December 2014	49,015,921.56	January 2020	10,110,555.72	February 2025	1,395,390.71
January 2015	48,171,574.67	February 2020	9,792,104.59	March 2025	1,350,039.43
February 2015	47,324,905.68	March 2020	9,483,561.19	April 2025	1,306,132.63
March 2015	46,476,086.51	April 2020	9,184,620.21	May 2025	1,263,624.97
April 2015	45,634,580.11	May 2020	8,894,985.70	June 2025	1,222,472.52
May 2015	44,800,326.23	June 2020	8,614,370.73	July 2025	1,182,632.73
June 2015	43,973,265.09	July 2020	8,342,497.18	August 2025	1,144,064.35
July 2015	43,153,337.39	August 2020	8,079,095.40	September 2025	1,106,727.42
August 2015	42,340,484.32	September 2020	7,823,904.04	October 2025	1,070,583.22
September 2015	41,534,647.54	October 2020	7,576,669.70	November 2025	1,035,594.24
October 2015	40,735,769.17	November 2020	7,337,146.77	December 2025	1,001,724.13
November 2015	39,943,791.80	December 2020	7,105,097.16	January 2026	968,937.67
December 2015	39,158,658.51	January 2021	6,880,290.05	February 2026	937,200.74
January 2016	38,380,312.79	February 2021	6,662,501.71	March 2026	906,480.26
February 2016	37,608,698.62	March 2021	6,451,515.27	April 2026	876,744.22
March 2016	36,843,760.43	April 2021	6,247,120.47	May 2026	847,961.56
April 2016	36,085,443.08	May 2021	6,049,113.55	June 2026	820,102.23
May 2016	35,333,691.89	June 2021	5,857,296.94	July 2026	793,137.08
June 2016	34,588,452.62	July 2021	5,671,479.18	August 2026	767,037.89
July 2016	33,849,671.45	August 2021	5,491,474.65	September 2026	741,777.32
August 2016	33,117,295.02	September 2021	5,317,103.43	October 2026	717,328.87
September 2016	32,391,270.39	October 2021	5,148,191.13	November 2026	693,666.87
October 2016	31,671,545.04	November 2021	4,984,568.70	December 2026	670,766.46
November 2016	30,958,066.87	December 2021	4,826,072.30	January 2027	648,603.55
December 2016	30,250,784.22	January 2022	4,672,543.09	February 2027	627,154.79
January 2017	29,549,645.84	February 2022	4,523,827.14	March 2027	606,397.59
February 2017	28,854,600.88	March 2022	4,379,775.22	April 2027	586,310.02
March 2017	28,165,598.92	April 2022	4,240,242.72	May 2027	566,870.88
April 2017	27,482,589.93	May 2022	4,105,089.44	June 2027	548,059.61
May 2017	26,805,524.29	June 2022	3,974,179.50	July 2027	529,856.30
June 2017	26,134,352.78	July 2022	3,847,381.22	August 2027	512,241.65
July 2017	25,469,026.59	August 2022	3,724,566.93	September 2027	495,196.98
August 2017	24,809,497.29	September 2022	3,605,612.92	October 2027	478,704.19
September 2017	24,155,716.84	October 2022	3,490,399.28	November 2027	462,745.75
October 2017	23,507,637.59	November 2022	3,378,809.78	December 2027	447,304.66
November 2017	22,865,212.29	December 2022	3,270,731.78	January 2028	432,364.47
December 2017	22,228,394.04	January 2023	3,166,056.09	February 2028	417,909.26

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>
March 2028	\$ 403,923.57	July 2032	\$ 64,646.52	November 2036	\$ 7,957.45
April 2028	390,392.45	August 2032	62,307.52	December 2036	7,597.18
May 2028	377,301.43	September 2032	60,048.13	January 2037	7,250.27
June 2028	364,636.47	October 2032	57,865.73	February 2037	6,916.27
July 2028	352,383.99	November 2032	55,757.79	March 2037	6,594.72
August 2028	340,530.81	December 2032	53,721.84	April 2037	6,285.20
September 2028	329,064.20	January 2033	51,755.52	May 2037	5,987.27
October 2028	317,971.80	February 2033	49,856.53	June 2037	5,700.54
November 2028	307,241.65	March 2033	48,022.64	July 2037	5,424.61
December 2028	296,862.18	April 2033	46,251.69	August 2037	5,159.11
January 2029	286,822.17	May 2033	44,541.60	September 2037	4,903.66
February 2029	277,110.74	June 2033	42,890.36	October 2037	4,657.92
March 2029	267,717.38	July 2033	41,296.01	November 2037	4,421.54
April 2029	258,631.89	August 2033	39,756.67	December 2037	4,194.19
May 2029	249,844.41	September 2033	38,270.50	January 2038	3,975.55
June 2029	241,345.38	October 2033	36,835.75	February 2038	3,765.31
July 2029	233,125.53	November 2033	35,450.69	March 2038	3,563.18
August 2029	225,175.91	December 2033	34,113.68	April 2038	3,368.87
September 2029	217,487.83	January 2034	32,823.11	May 2038	3,182.09
October 2029	210,052.88	February 2034	31,577.43	June 2038	3,002.58
November 2029	202,862.93	March 2034	30,375.14	July 2038	2,830.09
December 2029	195,910.08	April 2034	29,214.80	August 2038	2,664.35
January 2030	189,186.71	May 2034	28,094.99	September 2038	2,505.13
February 2030	182,685.42	June 2034	27,014.36	October 2038	2,352.19
March 2030	176,399.04	July 2034	25,971.60	November 2038	2,205.30
April 2030	170,320.66	August 2034	24,965.43	December 2038	2,064.26
May 2030	164,443.55	September 2034	23,994.63	January 2039	1,928.84
June 2030	158,761.21	October 2034	23,058.01	February 2039	1,798.84
July 2030	153,267.35	November 2034	22,154.41	March 2039	1,674.07
August 2030	147,955.88	December 2034	21,282.73	April 2039	1,554.34
September 2030	142,820.89	January 2035	20,441.88	May 2039	1,439.46
October 2030	137,856.67	February 2035	19,630.83	June 2039	1,329.25
November 2030	133,057.69	March 2035	18,848.57	July 2039	1,223.55
December 2030	128,418.60	April 2035	18,094.12	August 2039	1,122.19
January 2031	123,934.20	May 2035	17,366.54	September 2039	1,025.01
February 2031	119,599.48	June 2035	16,664.92	October 2039	931.85
March 2031	115,409.57	July 2035	15,988.38	November 2039	842.58
April 2031	111,359.76	August 2035	15,336.07	December 2039	757.03
May 2031	107,445.52	September 2035	14,707.16	January 2040	675.08
June 2031	103,662.41	October 2035	14,100.85	February 2040	596.59
July 2031	100,006.17	November 2035	13,516.38	March 2040	521.44
August 2031	96,472.67	December 2035	12,952.99	April 2040	449.49
September 2031	93,057.90	January 2036	12,409.98	May 2040	380.63
October 2031	89,757.99	February 2036	11,886.63	June 2040	314.75
November 2031	86,569.19	March 2036	11,382.28	July 2040	251.72
December 2031	83,487.87	April 2036	10,896.27	August 2040	191.44
January 2032	80,510.51	May 2036	10,427.97	September 2040	133.82
February 2032	77,633.71	June 2036	9,976.78	October 2040	78.74
March 2032	74,854.19	July 2036	9,542.11	November 2040	26.11
April 2032	72,168.74	August 2036	9,123.38	December 2040 and thereafter	0.00
May 2032	69,574.29	September 2036	8,720.05		
June 2032	67,067.85	October 2036	8,331.57		

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	\$6,933,000.00	October 2015	\$5,893,068.95	August 2018	\$5,037,707.37
January 2013	6,923,703.50	November 2015	5,858,300.78	September 2018	4,980,204.24
February 2013	6,912,662.27	December 2015	5,824,325.71	October 2018	4,911,492.15
March 2013	6,899,890.35	January 2016	5,791,132.69	November 2018	4,832,037.99
April 2013	6,885,404.63	February 2016	5,758,710.74	December 2018	4,742,293.29
May 2013	6,869,224.71	March 2016	5,727,049.02	January 2019	4,642,694.76
June 2013	6,851,372.97	April 2016	5,696,136.85	February 2019	4,533,664.68
July 2013	6,831,874.51	May 2016	5,665,963.64	March 2019	4,415,611.41
August 2013	6,810,757.10	June 2016	5,636,518.93	April 2019	4,288,929.78
September 2013	6,788,051.16	July 2016	5,607,792.40	May 2019	4,154,001.56
October 2013	6,763,789.76	August 2016	5,579,773.83	June 2019	4,011,195.78
November 2013	6,738,008.45	September 2016	5,552,453.11	July 2019	3,860,869.20
December 2013	6,710,745.37	October 2016	5,525,820.28	August 2019	3,703,366.67
January 2014	6,682,041.03	November 2016	5,499,865.49	September 2019	3,539,021.49
February 2014	6,651,938.36	December 2016	5,474,579.00	October 2019	3,368,155.76
March 2014	6,620,482.58	January 2017	5,449,951.16	November 2019	3,191,080.78
April 2014	6,587,721.15	February 2017	5,425,972.47	December 2019	3,008,097.32
May 2014	6,553,703.66	March 2017	5,402,633.53	January 2020	2,819,496.01
June 2014	6,518,481.81	April 2017	5,379,925.04	February 2020	2,625,557.58
July 2014	6,482,109.24	May 2017	5,357,837.84	March 2020	2,427,604.19
August 2014	6,444,641.51	June 2017	5,336,362.84	April 2020	2,227,910.12
September 2014	6,406,135.93	July 2017	5,315,491.08	May 2020	2,026,652.89
October 2014	6,366,651.55	August 2017	5,295,213.70	June 2020	1,824,002.75
November 2014	6,326,248.97	September 2017	5,275,521.95	July 2020	1,620,122.88
December 2014	6,284,990.26	October 2017	5,256,407.19	August 2020	1,415,169.67
January 2015	6,242,938.87	November 2017	5,237,860.86	September 2020	1,209,292.89
February 2015	6,201,140.69	December 2017	5,219,874.52	October 2020	1,002,636.01
March 2015	6,159,612.51	January 2018	5,202,439.83	November 2020	795,336.34
April 2015	6,118,970.96	February 2018	5,185,548.54	December 2020	587,525.25
May 2015	6,079,203.86	March 2018	5,169,192.51	January 2021	379,328.46
June 2015	6,040,299.17	April 2018	5,153,363.69	February 2021	170,866.11
July 2015	6,002,245.03	May 2018	5,138,054.14	March 2021 and thereafter	0.00
August 2015	5,965,029.66	June 2018	5,117,139.75		
September 2015	5,928,641.46	July 2018	5,083,518.88		

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	\$65,952,000.00	September 2014	\$56,090,444.16	June 2016	\$40,097,016.46
January 2013	65,711,809.48	October 2014	55,388,238.35	July 2016	39,374,459.57
February 2013	65,447,532.56	November 2014	54,667,448.63	August 2016	38,657,371.22
March 2013	65,159,279.36	December 2014	53,928,486.28	September 2016	37,945,712.31
April 2013	64,847,176.09	January 2015	53,171,773.72	October 2016	37,239,443.97
May 2013	64,511,365.04	February 2015	52,397,744.07	November 2016	36,538,527.63
June 2013	64,152,004.46	March 2015	51,606,840.77	December 2016	35,842,924.97
July 2013	63,769,268.46	April 2015	50,809,584.94	January 2017	35,152,597.94
August 2013	63,363,346.89	May 2015	50,006,203.23	February 2017	34,467,508.77
September 2013	62,934,445.22	June 2015	49,208,867.47	March 2017	33,787,619.94
October 2013	62,482,784.36	July 2015	48,417,534.54	April 2017	33,112,894.18
November 2013	62,008,600.50	August 2015	47,632,161.58	May 2017	32,443,294.51
December 2013	61,512,144.90	September 2015	46,852,706.07	June 2017	31,778,784.17
January 2014	60,993,683.71	October 2015	46,079,125.75	July 2017	31,119,326.70
February 2014	60,453,497.72	November 2015	45,311,378.66	August 2017	30,464,885.86
March 2014	59,891,882.13	December 2015	44,549,423.15	September 2017	29,815,425.67
April 2014	59,309,146.27	January 2016	43,793,217.85	October 2017	29,170,910.41
May 2014	58,705,613.36	February 2016	43,042,721.67	November 2017	28,531,304.59
June 2014	58,081,620.20	March 2016	42,297,893.82	December 2017	27,896,573.00
July 2014	57,437,516.83	April 2016	41,558,693.77	January 2018	27,266,680.64
August 2014	56,773,666.28	May 2016	40,825,081.30	February 2018	26,641,592.77

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>
March 2018	\$26,021,274.90	April 2023	\$ 4,623,846.11	May 2028	\$ 748,900.68
April 2018	25,405,692.77	May 2023	4,490,840.20	June 2028	726,271.67
May 2018	24,794,812.36	June 2023	4,361,582.51	July 2028	704,302.44
June 2018	24,188,599.88	July 2023	4,235,968.98	August 2028	682,974.21
July 2018	23,587,021.80	August 2023	4,113,898.45	September 2028	662,268.73
August 2018	22,990,044.80	September 2023	3,995,272.51	October 2028	642,168.24
September 2018	22,397,635.80	October 2023	3,879,995.45	November 2028	622,655.52
October 2018	21,809,761.95	November 2023	3,767,974.20	December 2028	603,713.79
November 2018	21,226,390.63	December 2023	3,659,118.25	January 2029	585,326.76
December 2018	20,647,489.45	January 2024	3,553,339.55	February 2029	567,478.59
January 2019	20,073,026.25	February 2024	3,450,552.50	March 2029	550,153.90
February 2019	19,509,934.47	March 2024	3,350,673.83	April 2029	533,337.71
March 2019	18,962,416.78	April 2024	3,253,622.58	May 2029	517,015.49
April 2019	18,430,047.09	May 2024	3,159,319.98	June 2029	501,173.11
May 2019	17,912,410.92	June 2024	3,067,689.48	July 2029	485,796.82
June 2019	17,409,105.00	July 2024	2,978,656.58	August 2029	470,873.27
July 2019	16,919,737.00	August 2024	2,892,148.88	September 2029	456,389.50
August 2019	16,443,925.25	September 2024	2,808,095.94	October 2029	442,332.88
September 2019	15,981,298.43	October 2024	2,726,429.26	November 2029	428,691.16
October 2019	15,531,495.31	November 2024	2,647,082.26	December 2029	415,452.43
November 2019	15,094,164.46	December 2024	2,569,990.15	January 2030	402,605.12
December 2019	14,668,963.99	January 2025	2,495,089.95	February 2030	390,137.97
January 2020	14,255,561.32	February 2025	2,422,320.43	March 2030	378,040.04
February 2020	13,853,632.87	March 2025	2,351,622.01	April 2030	366,300.72
March 2020	13,462,863.89	April 2025	2,282,936.78	May 2030	354,909.67
April 2020	13,082,948.15	May 2025	2,216,208.44	June 2030	343,856.87
May 2020	12,713,587.78	June 2025	2,151,382.20	July 2030	333,132.55
June 2020	12,354,492.99	July 2025	2,088,404.83	August 2030	322,727.26
July 2020	12,005,381.86	August 2025	2,027,224.53	September 2030	312,631.76
August 2020	11,665,980.17	September 2025	1,967,790.97	October 2030	302,837.12
September 2020	11,336,021.13	October 2025	1,910,055.18	November 2030	293,334.65
October 2020	11,015,245.24	November 2025	1,853,969.56	December 2030	284,115.88
November 2020	10,703,400.04	December 2025	1,799,487.81	January 2031	275,172.62
December 2020	10,400,239.95	January 2026	1,746,564.94	February 2031	266,496.88
January 2021	10,105,526.08	February 2026	1,695,157.16	March 2031	258,080.91
February 2021	9,819,026.05	March 2026	1,645,221.94	April 2031	249,917.18
March 2021	9,540,513.81	April 2026	1,596,717.90	May 2031	241,998.37
April 2021	9,269,769.47	May 2026	1,549,604.80	June 2031	234,317.37
May 2021	9,006,579.12	June 2026	1,503,843.54	July 2031	226,867.26
June 2021	8,750,734.70	July 2026	1,459,396.09	August 2031	219,641.34
July 2021	8,502,033.82	August 2026	1,416,225.46	September 2031	212,633.09
August 2021	8,260,279.59	September 2026	1,374,295.71	October 2031	205,836.16
September 2021	8,025,280.52	October 2026	1,333,571.88	November 2031	199,244.40
October 2021	7,796,850.33	November 2026	1,294,019.99	December 2031	192,851.82
November 2021	7,574,807.83	December 2026	1,255,606.99	January 2032	186,652.62
December 2021	7,358,976.77	January 2027	1,218,300.78	February 2032	180,641.15
January 2022	7,149,185.71	February 2027	1,182,070.10	March 2032	174,811.92
February 2022	6,945,267.90	March 2027	1,146,884.61	April 2032	169,159.60
March 2022	6,747,061.14	April 2027	1,112,714.78	May 2032	163,679.03
April 2022	6,554,407.68	May 2027	1,079,531.91	June 2032	158,365.15
May 2022	6,367,154.05	June 2027	1,047,308.10	July 2032	153,213.11
June 2022	6,185,150.99	July 2027	1,016,016.23	August 2032	148,218.13
July 2022	6,008,253.34	August 2027	985,629.92	September 2032	143,375.63
August 2022	5,836,319.88	September 2027	956,123.55	October 2032	138,681.11
September 2022	5,669,213.27	October 2027	927,472.19	November 2032	134,130.22
October 2022	5,506,799.93	November 2027	899,651.61	December 2032	129,718.75
November 2022	5,348,949.93	December 2027	872,638.27	January 2033	125,442.58
December 2022	5,195,536.89	January 2028	846,409.26	February 2033	121,297.73
January 2023	5,046,437.90	February 2028	820,942.33	March 2033	117,280.33
February 2023	4,901,533.42	March 2028	796,215.85	April 2033	113,386.61
March 2023	4,760,707.19	April 2028	772,208.78	May 2033	109,612.92

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>
June 2033	\$ 105,955.71	May 2036	\$ 30,044.82	April 2039	\$ 6,299.07
July 2033	102,411.54	June 2036	28,900.52	May 2039	5,962.31
August 2033	98,977.05	July 2036	27,793.79	June 2039	5,637.80
September 2033	95,649.00	August 2036	26,723.49	July 2039	5,325.13
October 2033	92,424.22	September 2036	25,688.49	August 2039	5,023.93
November 2033	89,299.66	October 2036	24,687.71	September 2039	4,733.82
December 2033	86,272.33	November 2036	23,720.08	October 2039	4,454.43
January 2034	83,339.34	December 2036	22,784.59	November 2039	4,185.42
February 2034	80,497.88	January 2037	21,880.23	December 2039	3,926.44
March 2034	77,745.22	February 2037	21,006.05	January 2040	3,677.16
April 2034	75,078.72	March 2037	20,161.11	February 2040	3,437.27
May 2034	72,495.80	April 2037	19,344.49	March 2040	3,206.45
June 2034	69,993.96	May 2037	18,555.32	April 2040	2,984.41
July 2034	67,570.79	June 2037	17,792.75	May 2040	2,770.85
August 2034	65,223.92	July 2037	17,055.93	June 2040	2,565.48
September 2034	62,951.06	August 2037	16,344.07	July 2040	2,368.04
October 2034	60,750.00	September 2037	15,656.39	August 2040	2,178.26
November 2034	58,618.59	October 2037	14,992.13	September 2040	1,995.89
December 2034	56,554.71	November 2037	14,350.54	October 2040	1,820.67
January 2035	54,556.36	December 2037	13,730.93	November 2040	1,652.36
February 2035	52,621.54	January 2038	13,132.60	December 2040	1,490.73
March 2035	50,748.34	February 2038	12,554.87	January 2041	1,335.56
April 2035	48,934.92	March 2038	11,997.10	February 2041	1,186.62
May 2035	47,179.45	April 2038	11,458.65	March 2041	1,043.71
June 2035	45,480.18	May 2038	10,938.92	April 2041	906.61
July 2035	43,835.42	June 2038	10,437.30	May 2041	775.13
August 2035	42,243.51	July 2038	9,953.22	June 2041	649.07
September 2035	40,702.84	August 2038	9,486.13	July 2041	528.25
October 2035	39,211.87	September 2038	9,035.48	August 2041	412.49
November 2035	37,769.07	October 2038	8,600.74	September 2041	301.61
December 2035	36,372.99	November 2038	8,181.41	October 2041	195.44
January 2036	35,022.19	December 2038	7,776.99	November 2041	93.82
February 2036	33,715.30	January 2039	7,387.01	December 2041 and thereafter	0.00
March 2036	32,450.96	February 2039	7,010.99		
April 2036	31,227.89	March 2039	6,648.49		

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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\$1,516,737,626



Guaranteed REMIC

Pass-Through Certificates

Fannie Mae REMIC Trust 2012-148

PROSPECTUS SUPPLEMENT

Barclays

December 21, 2012
