

\$950,864,893



FannieMae®

**Guaranteed Pass-Through Certificates
Fannie Mae Trust 2013-5**

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.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
MA	1	\$ 50,100,000	NAS	3.50%	FIX	3136ABC43	February 2043
MT	1	14,059,871	NAS	3.50	FIX	3136ABC50	February 2043
MU	1	32,806,365	NAS	3.50	FIX	3136ABC68	February 2043
MB(2)	1	213,699,011	AS/AD	2.00	FIX	3136ABC76	February 2043
MI(2)	1	91,585,290(3)	NTL	3.50	FIX/IO	3136ABC84	February 2043
MZ	1	12,555,541	AS	3.50	FIX/Z	3136ABC92	February 2043
ND(2)	2	59,233,000	PAC	1.25	FIX	3136ABD26	December 2032
NI(2)	2	12,692,785(3)	NTL	3.50	FIX/IO	3136ABD34	December 2032
NW	2	1,177,000	PAC	2.00	FIX	3136ABD42	February 2033
NY	2	9,921,884	SUP	2.00	FIX	3136ABD59	February 2033
IN	2	30,142,236(3)	NTL	3.50	FIX/IO	3136ABD67	February 2033
AE	3	25,058,806	PAC	1.75	FIX	3136ABD75	September 2041
AI	3	10,441,169(3)	NTL	3.00	FIX/IO	3136ABD83	September 2041
AC	3	2,659,200	PAC	3.00	FIX	3136ABD91	February 2043
AF	3	6,000,000	SUP	(4)	FLT	3136ABE25	February 2043
AS	3	5,000,001	SUP	(4)	INV	3136ABE33	February 2043

(Table continued on next page)

The Trust and its Assets

The trust assets will be divided into ten groups.

- Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7 and Group 8 will consist of Fannie Mae MBS.
- Group 9 and Group 10 will consist of underlying REMIC certificates backed by Fannie Mae MBS.

The mortgage loans underlying the Fannie Mae MBS are first lien, single-family, fixed rate loans. The mortgage loans underlying the Group 6 MBS have loan-to-value ratios in excess of 125%.

Tax Treatment

- The Groups (other than Group 6) will together be treated as a REMIC for tax purposes.
- Group 6 will be treated as a grantor trust for tax purposes.

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 MJ, MP, NA, NB, NC, BD, BE, DB, DC, EP, EZ, GD and GE 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.

Because the mortgage loans underlying the Group 6 MBS have loan-to-value ratios in excess of 125%, the Group 6 Classes are not eligible assets for a REMIC. See “Certain Additional Federal Income Tax Consequences” in this prospectus supplement and “Material Federal Income Tax Consequences—Special Tax Attributes” in the MBS Prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be January 30, 2013.

Carefully consider the risk factors starting on page S-9 of this prospectus supplement and starting on page 13 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

Wells Fargo Securities

January 24, 2013

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
BC(2)	4	\$ 83,309,391	SEQ	1.75%	FIX	3136ABE41	March 2040
BI(2)	4	41,654,695(3)	NTL	3.50	FIX/IO	3136ABE58	March 2040
BV	4	8,956,980	SEQ/AD	3.50	FIX	3136ABE66	April 2030
BZ	4	10,947,419	SEQ	3.50	FIX/Z	3136ABE74	February 2043
CP	5	68,222,778	PT	1.00	FIX	3136ABE82	December 2022
IC	5	40,933,666(3)	NTL	2.50	FIX/IO	3136ABE90	December 2022
DA(2)	6	41,166,850	PT	1.50	FIX	3136ABF24	February 2028
DI(2)	6	23,523,914(3)	NTL	3.50	FIX/IO	3136ABF32	February 2028
CE	7	125,000,000	PT	1.25	FIX	3136ABF40	February 2028
CI	7	72,916,666(3)	NTL	3.00	FIX/IO	3136ABF57	February 2028
YE	8	100,000,000	PT	1.25	FIX	3136ABF65	February 2028
YI	8	58,333,333(3)	NTL	3.00	FIX/IO	3136ABF73	February 2028
EA(2)	9	25,238,125	SC/SEG(PAC)/PAC/AD	2.00	FIX	3136ABF81	August 2042
ZE(2)	9	7,074,394	SC/SEG(PAC)/SUP/AD	2.00	FIX/Z	3136ABF99	August 2042
PZ(2)	9	6,564,007	SC/SUP	2.00	FIX/Z	3136ABG23	August 2042
GA(2)	10	29,734,000	SC/PAC	1.50	FIX	3136ABG31	October 2042
GI(2)	10	16,990,857(3)	NTL	3.50	FIX/IO	3136ABG49	October 2042
GB	10	149,000	SC/PAC	3.50	FIX	3136ABG56	October 2042
GF	10	8,561,888	SC/SUP	(4)	FLT	3136ABG64	October 2042
GS	10	3,669,382	SC/SUP	(4)	INV	3136ABG72	October 2042
R	1-5, 7-10	0	NPR	0	NPR	3136ABG80	February 2043
RL	1-5, 7-10	0	NPR	0	NPR	3136ABG98	February 2043

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

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
AVAILABLE INFORMATION	S- 3	CERTAIN ADDITIONAL FEDERAL	
SUMMARY	S- 4	INCOME TAX CONSEQUENCES ..	S-31
ADDITIONAL RISK FACTORS	S- 9	U.S. TREASURY CIRCULAR 230	
DESCRIPTION OF THE		NOTICE	S-31
CERTIFICATES	S-10	REMIC ELECTIONS AND SPECIAL TAX	
GENERAL	S-10	ATTRIBUTES	S-31
<i>Structure</i>	S-10	TAXATION OF BENEFICIAL OWNERS OF	
<i>Fannie Mae Guaranty</i>	S-11	REGULAR CERTIFICATES	S-32
<i>Characteristics of Certificates</i>	S-11	TAXATION OF BENEFICIAL OWNERS OF	
<i>Authorized Denominations</i>	S-11	RESIDUAL CERTIFICATES	S-32
<i>Trust Agreement Amendments</i>	S-11	TAXATION OF THE GROUP 6 GRANTOR	
THE TRUST MBS	S-11	TRUST	S-33
THE UNDERLYING REMIC		TAXATION OF BENEFICIAL OWNERS OF	
CERTIFICATES	S-12	CERTIFICATES OF THE GROUP 6	
DISTRIBUTIONS OF INTEREST	S-13	CLASSES	S-33
<i>General</i>	S-13	<i>General</i>	S-33
<i>Delay Classes and No-Delay</i>		<i>Stripped Bonds and Stripped</i>	
<i>Classes</i>	S-13	<i>Coupons</i>	S-33
<i>Accrual Classes</i>	S-13	<i>Expenses of the Group 6 Grantor</i>	
DISTRIBUTIONS OF PRINCIPAL	S-14	<i>Trust</i>	S-35
STRUCTURING ASSUMPTIONS	S-16	<i>Sales and Other Dispositions of</i>	
<i>Pricing Assumptions</i>	S-16	<i>Certificates of the Group 6</i>	
<i>Prepayment Assumptions</i>	S-17	<i>Classes</i>	S-35
<i>Principal Balance Schedules</i>	S-17	<i>Special Tax Attributes</i>	S-36
YIELD TABLES	S-18	<i>Information Reporting and Backup</i>	
<i>General</i>	S-18	<i>Withholding for Certificates of</i>	
<i>The Fixed Rate Interest Only</i>		<i>the Group 6 Classes</i>	S-36
<i>Classes</i>	S-19	<i>Foreign Investors in Certificates of</i>	
<i>The Inverse Floating Rate</i>		<i>the Group 6 Classes</i>	S-36
<i>Classes</i>	S-21	TAXATION OF BENEFICIAL OWNERS OF	
WEIGHTED AVERAGE LIVES OF THE		RCR CERTIFICATES	S-37
CERTIFICATES	S-22	PLAN OF DISTRIBUTION	S-38
DECREMENT TABLES	S-23	LEGAL MATTERS	S-38
CHARACTERISTICS OF THE RESIDUAL		EXHIBIT A	A- 1
CLASSES	S-31	SCHEDULE 1	A- 2
		PRINCIPAL BALANCE	
		SCHEDULES	B- 1

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 a Group 9 or Group 10 Class or the R or RL Class, the disclosure documents relating to the applicable underlying REMIC certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

The MBS Prospectus 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:

Wells Fargo Securities, LLC
Client Services
550 South Tryon Street—7th Floor
MAC D1086-070
Charlotte, NC 28202
CMClientSupport@wellsfargo.com
US Callers: 1-800-326-5897
International: 1-877-856-8878.

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of January 1, 2013. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS
9	Class 2012-137-TG REMIC Certificate
10	Class 2012-105-PF REMIC Certificate
	Class 2012-105-PS REMIC Certificate

Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7 and Group 8

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	\$323,220,788	3.50%	3.75% to 6.00%	241 to 360
Group 2 MBS	\$ 70,331,884	3.50%	3.75% to 6.00%	181 to 240
Group 3 MBS	\$ 38,718,007	3.00%	3.25% to 5.50%	241 to 360
Group 4 MBS	\$103,213,790	3.50%	3.75% to 6.00%	241 to 360
Group 5 MBS	\$ 68,222,778	2.50%	2.75% to 5.00%	85 to 119
Group 6 MBS	\$ 41,166,850	3.50%	3.75% to 6.00%	121 to 180
Group 7 MBS	\$125,000,000	3.00%	3.25% to 5.50%	121 to 180
Group 8 MBS	\$100,000,000	3.00%	3.25% to 5.50%	121 to 180

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	\$323,220,788	360	351	3	4.064%
Group 2 MBS	\$ 70,331,884	240	232	8	3.987%
Group 3 MBS	\$ 38,718,007	360	356	3	3.650%
Group 4 MBS	\$103,213,790	360	350	2	4.070%
Group 5 MBS	\$ 68,222,778	120	117	3	2.886%
Group 6 MBS	\$ 41,166,850	180	173	3	4.009%
Group 7 MBS	\$125,000,000	180	171	3	3.560%
Group 8 MBS	\$100,000,000	180	172	3	3.570%

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.

Each of the mortgage loans underlying the Group 6 MBS has a loan-to-value ratio greater than 125%.

Group 9 and Group 10

Exhibit A describes the underlying REMIC certificates in Group 9 and Group 10, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Settlement Date

We expect to issue the certificates on January 30, 2013.

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 trust 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>
AF	1.210%	5.5%	1.0%	LIBOR + 100 basis points
AS	5.148%	5.4%	0.0%	5.40% – (1.2 × LIBOR)
GF	1.310%	5.0%	1.1%	LIBOR + 110 basis points
GS	8.610%	9.1%	0.0%	9.10% – (2.33333246 × LIBOR)

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

Notional Classes

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

<u>Class</u>	
MI	42.8571426566% of the MB Class
NI	21.4285702227% of the ND Class
IN	42.8571428571% of the Group 2 MBS
AI	41.6666660016% of the AE Class
BI	49.9999993998% of the BC Class
IC	59.9999988274% of the CP Class
DI	57.1428564488% of the DA Class
CI	58.3333328000% of the CE Class
YI	58.3333330000% of the YE Class
GI	57.1428566624% of the GA 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>213%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>
MA	20.3	13.0	9.7	7.7	6.5	5.0
MT	11.1	5.9	4.9	4.4	4.0	3.5
MU	24.2	16.0	11.8	9.1	7.6	5.6
MB, MI, MJ and MP	17.0	7.8	4.5	2.8	2.1	1.7
MZ	28.9	24.4	18.2	11.9	5.6	3.1

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>
ND, NI, NA, NB and NC	10.6	6.1	5.3	5.3	5.3	3.9	2.8	2.2	1.6
NW	18.3	17.6	17.6	17.6	17.6	14.7	10.7	8.0	4.7
NY	19.2	16.1	13.3	7.1	2.2	1.0	0.6	0.5	0.3
IN	12.0	7.7	6.6	5.8	5.1	3.7	2.7	2.1	1.4

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>120%</u>	<u>155%</u>	<u>225%</u>	<u>300%</u>	<u>400%</u>	<u>650%</u>	<u>900%</u>	<u>1300%</u>
AE and AI	14.5	5.8	5.3	5.3	5.3	5.3	4.4	3.1	2.4	1.8
AC	24.7	16.5	16.5	16.5	16.5	16.5	13.0	8.1	5.7	3.7
AF and AS	27.7	19.7	17.8	13.4	7.1	2.8	1.9	1.2	1.0	0.7

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>213%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>
BC, BI, BD and BE	17.1	7.6	4.7	3.3	2.6	2.1
BV	9.4	9.4	8.3	6.5	5.1	4.0
BZ	28.6	22.6	16.9	12.1	9.0	6.6

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>348%</u>	<u>500%</u>	<u>700%</u>	<u>1100%</u>
CP and IC	5.4	4.4	3.2	2.8	2.3	1.7

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>211%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>
DA, DI, DB and DC	8.6	6.3	5.0	3.9	3.2	2.5

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>430%</u>	<u>650%</u>	<u>900%</u>	<u>1300%</u>
CE and CI	8.5	6.2	4.6	3.4	2.6	2.1	1.6

<u>Group 8 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>430%</u>	<u>650%</u>	<u>900%</u>	<u>1300%</u>
YE and YI	8.5	6.2	4.6	3.4	2.6	2.1	1.6

		PSA Prepayment Assumption										
<u>Group 9 Classes</u>		<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>350%</u>	<u>400%</u>	<u>600%</u>	<u>700%</u>	<u>1000%</u>	<u>1400%</u>	<u>2000%</u>	
EA	.....	9.9	4.0	3.9	3.9	3.9	3.9	3.5	2.6	1.9	1.3
ZE	.....	19.6	9.6	9.6	9.6	9.6	3.2	2.6	1.8	1.3	1.0
PZ	.....	23.7	12.8	12.2	7.0	3.7	2.1	1.8	1.4	1.0	0.7
EP	.....	13.0	5.4	5.2	5.2	5.2	3.8	3.3	2.4	1.8	1.2
EZ	.....	21.7	11.3	10.9	8.4	6.8	2.7	2.2	1.6	1.2	0.9
		PSA Prepayment Assumption										
<u>Group 10 Classes</u>		<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>475%</u>	<u>700%</u>	<u>1000%</u>	<u>1400%</u>	<u>2000%</u>
GA, GI, GD and GE	14.2	5.4	4.5	4.5	4.5	4.5	4.5	3.3	2.5	1.8	1.3
GB	23.3	19.0	19.0	19.0	19.0	19.0	19.0	12.8	8.2	4.8	1.7
GF and GS	25.6	15.4	12.0	10.0	8.7	4.8	2.7	1.7	1.2	0.9	0.7

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

ADDITIONAL RISK FACTORS

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.

Payments on the Group 9 and Group 10 Classes will be affected by the applicable payment priorities governing the related underlying REMIC certificates. If you invest in a Group 9 or Group 10 Class, the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments on the related underlying REMIC Certificates.

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

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

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

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

Mortgage loans with loan-to-value ratios greater than 125% may have different prepayment and default characteristics than conforming mortgage loans generally. The Group 6 MBS are backed by mortgage loans with loan-to-value ratios greater than 125% (a "very high LTV loan"). Although information is limited regarding the default and prepayment rates for very high LTV loans, it is possible that loans of this type may experience rates of default and voluntary prepayment that differ from otherwise comparable loans with lower loan-to-value ratios.

Very high LTV loans may be eligible for refinancing under the federal Home Affordable Refinancing Program ("HARP") and our Refi Plus program. Moreover, our mortgage seller/servicers are permitted to solicit refinancings of very high LTV loans even if the related seller/servicers are not soliciting refinancings from borrowers more generally, so long as they are also soliciting eligible borrowers whose mortgage loans are owned or guaranteed by Freddie Mac. If very high LTV loans are refinanced, the weighted average life of your certificates may be reduced and, in the case of interest only certificates, as well as certain

other classes of certificates purchased at a premium, your yield may be adversely affected.

In addition, very high LTV loans may already have been refinanced. A refinanced very high LTV loan is likely to have a lower interest rate than the predecessor loan, which may enable the related borrower to continue to make monthly principal and interest payments. In that case, the weighted average life of your certificates may be extended and, in the case of principal only certificates, as well as certain other classes of certificates purchased at a discount, your yield may be adversely affected.

In general, very high LTV loans may be viewed as posing a greater risk of default than loans with lower loan-to-value ratios because borrowers may decide that it is not in their economic interest to continue making monthly payments. To the extent the very high LTV loans go into default, the weighted average life of your certificates may be reduced and, in the case of interest only certificates, as well as certain other classes of certificates purchased at a premium, your yield may be adversely affected. See “Description of the Certificates—The Trust MBS” in this prospectus supplement.

DESCRIPTION OF THE CERTIFICATES

The material under this heading describes the principal features of the Certificates. You will find additional information about the Certificates in the other sections of this prospectus supplement, as well as in the additional Disclosure Documents and the Trust Agreement. If we use a capitalized term in this prospectus supplement without defining it, you will find the definition of that term in the applicable Disclosure Document or in the Trust Agreement.

General

Structure. We will create the Fannie Mae 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 January 1, 2013 (the “Issue Date”). We will issue the Guaranteed Pass-Through Certificates (the “Trust Certificates”) pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable Trust Certificates (the “RCR Certificates” and, together with the Trust 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 Trust 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 Trust Certificates and RCR Certificates.

The assets of the Trust will include:

- eight groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS,” “Group 6 MBS,” “Group 7 MBS” and “Group 8 MBS,” and together, the “Trust MBS”), and
- two groups of previously issued REMIC certificates (the “Group 9 Underlying REMIC Certificate” and “Group 10 Underlying REMIC Certificates,” and together, the “Underlying REMIC Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A.

The Underlying REMIC Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, 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 portion of the Trust other than the Group 6 MBS will include the “Lower Tier REMIC” and the “Upper Tier REMIC” as “real estate mortgage investment conduits” (each, a “REMIC”) under the

Internal Revenue Code of 1986, as amended (the “Code”). The portion of the Trust that consists of the Group 6 MBS will be treated as a grantor trust for tax purposes (the “Group 6 Grantor Trust”).

The following chart contains information about the assets, the “regular interests” and the “residual interests” of each REMIC. The Trust Certificates other than the Group 6 Classes and 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 (other than the Group 6 MBS) and Underlying REMIC Certificates	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of Trust Certificates other than the Group 6 Classes and the R and RL Classes	R

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

Trust Agreement Amendments. The Trust Agreement provides that any amendment to the Trust Agreement that requires the consent of holders of the Group 6 Classes will require the consent of all holders of the Group 6 Classes. For a description of the required level of Certificateholder consent for amendments to the Trust Agreement affecting Classes other than the Group 6 Classes, see “The Trust Documents—Amendment” in the REMIC Prospectus.

The Trust MBS

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

the Group 1 MBS, Group 3 MBS and Group 4 MBS; up to 20 years in the case of the Group 2 MBS; up to 10 years in the case of the Group 5 MBS; and up to 15 years in the case of the Group 6 MBS, Group 7 MBS and Group 8 MBS.

In addition, the Mortgage Loans underlying the Group 1 MBS and Group 4 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.

Moreover, the pools of mortgage loans underlying the Group 3 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 3 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.

Finally, each Mortgage Loan underlying the Group 6 MBS is a very high LTV loan with a loan-to-value ratio greater than 125%. Borrowers may be eligible to refinance very high LTV loans if we purchased those loans on or before May 31, 2009. For a description of very high LTV loans, see “The Mortgage Loans—High Loan-to-Value Mortgage Loans” in the MBS Prospectus dated February 1, 2012. See also “Additional Risk Factors—*Mortgage loans with loan-to-value ratios greater than 125% may have different prepayment and default characteristics than conforming mortgage loans generally*” in this prospectus supplement.

For additional information, see “Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7 and Group 8—Characteristics of the Trust MBS” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

The Underlying REMIC Certificates

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

In addition, the pools of mortgage loans backing the Underlying REMIC Certificates 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 backing the Underlying REMIC Certificates, see the Final Data Statements for the related trusts 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.

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

For further information about the Underlying REMIC Certificates, telephone us at 1-800-237-8627. Additional information about the Underlying REMIC Certificates is also available at <https://mbsdisclosure.fanniemae.com/PoolTalk2/index.html>. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

Distributions of Interest

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

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 and the AF and AS	GF and GS Classes

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

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

Distributions of Principal

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

- *Group 1*

The MZ Accrual Amount to MB until retired, and thereafter to MZ.

} Accretion
Directed
Class and
Accrual Class

The Group 1 Cash Flow Distribution Amount in the following priority:

1. An amount equal to the Priority Amount as follows:

— 51.6674690766% to MA until retired, and

— 48.3325309234% to MT and MU, in that order, until retired.

} NAS Classes

2. To MB until retired.

3. To MZ until retired.

} AS Classes

4. — 51.6674690766% to MA until retired, and

— 48.3325309234% to MT and MU, in that order, until retired.

} NAS Classes

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

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

The “Priority Amount” for any Distribution Date will be equal to the *product* of the Group 1 Cash Flow Distribution Amount for that Distribution Date *multiplied by* (x) the Priority Percentage *multiplied by* (y) the Shift Percentage.

The “Priority Percentage” for any Distribution Date will be equal to the aggregate principal balance of the MA, MT and MU Classes on that Distribution Date (before giving effect to any payments on that date), *divided by* the principal balance of the Group 1 MBS (before giving effect to any distributions on that date), expressed as a percentage.

The “Shift Percentage” for any Distribution Date during the periods specified below will be as follows:

<u>Distribution Date in</u>	<u>Shift Percentage</u>
February 2013 through January 2016	0%
February 2016 through January 2017	40%
February 2017 through January 2018	60%
February 2018 and thereafter	100%

- *Group 2*

The Group 2 Principal Distribution Amount in the following priority:

1. To Aggregate Group I to its Planned Balance.

} PAC Group

2. To NY until retired.

} Support Class

3. To Aggregate Group I to zero.

} PAC Group

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

“Aggregate Group I” consists of the ND and NW Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to ND and NW, 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 3*

The Group 3 Principal Distribution Amount in the following priority:

1. To Aggregate Group II to its Planned Balance. } PAC Group
2. To AF and AS, pro rata, until retired. } Support Classes
3. To Aggregate Group II to zero. } PAC Group

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

“Aggregate Group II” consists of the AE and AC Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to AE and AC, 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 4*

The BZ Accrual Amount to BV until retired, and thereafter to BZ. } Accretion Directed Class and Accrual Class

The Group 4 Cash Flow Distribution Amount to BC, BV and BZ, in that order, until retired. } Sequential Pay Classes

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

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

- *Group 5*

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

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

- *Group 9*

The ZE Accrual Amount to EA to its Planned Balance, and thereafter to ZE. } Accretion
Directed/PAC
Class and
Accrual Class

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

The Group 9 Cash Flow Distribution Amount in the following priority:

- | | | | | |
|---|---|---------------|---|----------------------------|
| 1. To Aggregate Group III to its Planned Balance. | } | PAC Group | } | |
| 2. To PZ until retired. | } | Support Class | } | } Structured
Collateral |
| 3. To Aggregate Group III to zero. | } | PAC Group | } | |

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

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

The “Group 9 Cash Flow Distribution Amount” is the principal then paid on the Group 9 Underlying REMIC Certificate.

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

- first*, to EA to its Planned Balance;
- second*, to ZE until retired; and
- third*, to EA until retired.

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

- *Group 10*

The Group 10 Principal Distribution Amount in the following priority:

- | | | | | |
|--|---|--------------------|---|----------------------------|
| 1. To Aggregate Group IV to its Planned Balance. | } | PAC Group | } | |
| 2. To GF and GS, pro rata, until retired. | } | Support
Classes | } | } Structured
Collateral |
| 3. To Aggregate Group IV to zero. | } | PAC Group | } | |

The “Group 10 Principal Distribution Amount” is the principal then paid on the Group 10 Underlying REMIC Certificates.

“Aggregate Group IV” consists of the GA and GB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV to GA and GB, 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.

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 Underlying REMIC Certificates, the applicable priority sequences governing

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

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7 and Group 8—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 January 30, 2013; 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 or the EA Class is the range of prepayment rates (measured by constant PSA rates) that would reduce that Aggregate Group or the EA Class to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups (except in the case of the EA Class). However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the applicable Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the applicable Aggregate Groups, we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups and Class</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA
Aggregate Group II Planned Balances	Between 120% and 300% PSA	Between 120% and 300% PSA
Aggregate Group III Planned Balances	Between 150% and 400% PSA	Between 126% and 400% PSA
EA Class Planned Balances	Between 150% and 600% PSA	Between 126% and 600% PSA
Aggregate Group IV Planned Balances	Between 150% and 475% PSA	Between 150% and 475% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	ND and NW
Aggregate Group II	AE and AC
Aggregate Group III	EA and ZE
Aggregate Group IV	GA and GB

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

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

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

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

Yield Tables

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

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

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

We cannot assure you that

- the pre-tax yields on the applicable Certificates will correspond to any of the pre-tax yields shown here, or

- the aggregate purchase prices of the applicable Certificates will be as assumed.

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

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

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

<u>Class</u>	<u>% PSA</u>
MI	185%
NI	301%
IN	302%
AI	497%
BI	178%
IC	398%
DI	250%
CI	495%
YI	540%
GI	570%

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>
MI	17.50%
NI	16.50%
IN	15.50%
AI	11.00%
BI	18.50%
IC	7.50%
DI	16.00%
CI	9.25%
YI	8.75%
GI	13.50%

* 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 MI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>213%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>
Pre-Tax Yields to Maturity	12.7%	8.5%	(3.2)%	(23.1)%	(48.5)%	(71.1)%

Sensitivity of the NI Class to Prepayments

		PSA Prepayment Assumption								
		<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	....	10.4%	6.3%	2.7%	2.7%	2.7%	(6.5)%	(21.3)%	(37.4)%	(71.2)%

Sensitivity of the IN Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	14.6%	11.8%	8.9%	6.0%	3.1%	(5.9)%	(18.7)%	(32.4)%	(63.5)%

Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>155%</u>	<u>225%</u>	<u>300%</u>	<u>400%</u>	<u>650%</u>	<u>900%</u>	<u>1300%</u>
Pre-Tax Yields to Maturity	18.9%	13.0%	10.9%	10.9%	10.9%	10.9%	6.0%	(10.1)%	(26.9)%	(51.8)%

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>213%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>
Pre-Tax Yields to Maturity	11.9%	7.6%	(3.7)%	(18.3)%	(33.9)%	(52.4)%

Sensitivity of the IC Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>348%</u>	<u>500%</u>	<u>700%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity	16.1%	13.9%	2.4%	(4.9)%	(15.0)%	(36.8)%

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>211%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>
Pre-Tax Yields to Maturity	10.1%	7.6%	2.0%	(5.2)%	(13.3)%	(24.7)%

Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>430%</u>	<u>650%</u>	<u>900%</u>	<u>1300%</u>
Pre-Tax Yields to Maturity	22.5%	20.1%	12.7%	3.4%	(8.4)%	(22.5)%	(46.6)%

Sensitivity of the YI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	250%	430%	650%	900%	1300%
Pre-Tax Yields to Maturity	24.8%	22.4%	15.0%	5.8%	(5.9)%	(19.9)%	(43.8)%

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption										
	50%	100%	150%	200%	300%	400%	475%	700%	1000%	1400%	2000%
Pre-Tax Yields to Maturity	16.5%	9.8%	4.2%	4.2%	4.2%	4.2%	4.2%	(7.0)%	(25.4)%	(52.3)%	(94.5)%

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

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

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

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

Class	Price*
AS	100.50%
GS	100.25%

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

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	120%	155%	225%	300%	400%	650%	900%	1300%
0.10%	5.3%	5.3%	5.3%	5.2%	5.2%	5.0%	4.8%	4.6%	4.4%	4.1%
0.21%	5.1%	5.1%	5.1%	5.1%	5.0%	4.9%	4.7%	4.5%	4.3%	4.0%
2.21%	2.7%	2.7%	2.7%	2.7%	2.7%	2.5%	2.4%	2.2%	2.0%	1.8%
4.21%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	(0.1)%	(0.2)%	(0.4)%
4.50%	0.0%	0.0%	0.0%	0.0%	(0.1)%	(0.2)%	(0.3)%	(0.4)%	(0.5)%	(0.7)%

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	150%	200%	300%	400%	475%	700%	1000%	1400%	2000%
0.10%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	8.9%	8.9%	8.8%	8.7%	8.6%
0.21%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	8.6%	8.5%	8.5%	8.4%
2.21%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.1%	4.1%
3.90%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%	0.4%	0.5%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the applicable priority sequences of distributions of principal of the Group 1, Group 2, Group 3, Group 4, Group 9 and Group 10 Classes, and
- in the case of the Group 9 and Group 10 Classes, the applicable priority sequences affecting principal payments on the related Underlying REMIC Certificates.

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

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	6.00%
Group 2 MBS	240 months	240 months	6.00%
Group 3 MBS	360 months	360 months	5.50%
Group 4 MBS	360 months	360 months	6.00%
Group 5 MBS	120 months	119 months	5.00%
Group 6 MBS	180 months	180 months	6.00%
Group 7 MBS	180 months	180 months	5.50%
Group 8 MBS	180 months	180 months	5.50%
Group 9 Underlying REMIC Certificate	360 months	354 months	6.00%
Group 10 Underlying REMIC Certificates	360 months	356 months	6.00%

It is unlikely that all of the Mortgage Loans will have the loan ages, interest rates or remaining terms to maturity assumed, or that the Mortgage Loans will prepay at any *constant* PSA level.

In addition, the diverse remaining terms to maturity of the Mortgage Loans could produce slower or faster principal distributions than indicated in the tables at the specified constant PSA rates, even if the weighted average remaining term to maturity and the weighted average loan age of the Mortgage Loans are identical to the weighted averages specified in the Pricing Assumptions. This is the case because pools of loans with identical weighted averages are nonetheless likely to reflect differing dispersions of the related characteristics.

Percent of Original Principal Balances Outstanding

Date	MA Class						MT Class						MU Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	213%	350%	500%	700%	0%	100%	213%	350%	500%	700%	0%	100%	213%	350%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2017	99	97	94	90	86	63	98	89	80	68	54	0	100	100	100	100	100	90
January 2018	98	92	85	77	69	36	95	73	51	24	0	0	100	100	100	100	98	51
January 2019	97	84	73	60	47	20	89	47	9	0	0	0	100	100	100	85	67	29
January 2020	95	77	62	46	32	11	83	24	0	0	0	0	100	100	88	65	46	16
January 2021	93	70	52	35	22	6	76	1	0	0	0	0	100	100	75	50	31	9
January 2022	91	64	44	27	15	4	69	0	0	0	0	0	100	92	63	38	21	5
January 2023	88	58	37	21	10	2	62	0	0	0	0	0	100	83	53	29	14	3
January 2024	86	53	31	16	7	1	54	0	0	0	0	0	100	76	45	22	10	2
January 2025	84	48	26	12	5	1	45	0	0	0	0	0	100	68	38	17	6	1
January 2026	81	43	22	9	3	*	37	0	0	0	0	0	100	62	31	13	4	1
January 2027	78	39	18	7	2	*	27	0	0	0	0	0	100	55	26	10	3	*
January 2028	75	35	15	5	1	*	17	0	0	0	0	0	100	50	22	7	2	*
January 2029	72	31	13	4	1	*	6	0	0	0	0	0	100	44	18	5	1	*
January 2030	69	27	10	3	1	*	0	0	0	0	0	0	98	39	15	4	1	*
January 2031	65	24	8	2	*	*	0	0	0	0	0	0	93	34	12	3	1	*
January 2032	61	21	7	2	*	*	0	0	0	0	0	0	87	30	10	2	*	*
January 2033	57	18	5	1	*	*	0	0	0	0	0	0	82	26	8	2	*	*
January 2034	53	16	4	1	*	*	0	0	0	0	0	0	75	22	6	1	*	*
January 2035	48	13	3	1	*	*	0	0	0	0	0	0	69	19	5	1	*	*
January 2036	43	11	3	*	*	*	0	0	0	0	0	0	62	15	4	1	*	*
January 2037	38	9	2	*	*	*	0	0	0	0	0	0	55	12	3	*	*	*
January 2038	33	7	1	*	*	*	0	0	0	0	0	0	47	10	2	*	*	*
January 2039	27	5	1	*	*	*	0	0	0	0	0	0	39	7	1	*	*	*
January 2040	21	3	1	*	*	*	0	0	0	0	0	0	30	5	1	*	*	*
January 2041	14	2	*	*	*	*	0	0	0	0	0	0	20	2	*	*	*	*
January 2042	7	*	*	*	*	*	0	0	0	0	0	0	11	*	*	*	*	*
January 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	20.3	13.0	9.7	7.7	6.5	5.0	11.1	5.9	4.9	4.4	4.0	3.5	24.2	16.0	11.8	9.1	7.6	5.6

Date	MB, MI†, MJ and MP Classes						MZ Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	213%	350%	500%	700%	0%	100%	213%	350%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	98	94	91	87	83	77	104	104	104	104	104	104
January 2015	96	85	75	64	52	36	107	107	107	107	107	107
January 2016	93	74	57	38	19	0	111	111	111	111	111	83
January 2017	91	65	43	21	3	0	115	115	115	115	115	0
January 2018	89	58	33	11	0	0	119	119	119	119	36	0
January 2019	87	52	27	7	0	0	123	123	123	123	25	0
January 2020	85	47	22	3	0	0	128	128	128	128	17	0
January 2021	83	42	17	1	0	0	132	132	132	132	12	0
January 2022	81	37	13	0	0	0	137	137	137	108	8	0
January 2023	78	33	9	0	0	0	142	142	142	83	5	0
January 2024	75	29	6	0	0	0	147	147	147	63	4	0
January 2025	73	25	3	0	0	0	152	152	152	48	2	0
January 2026	70	21	1	0	0	0	158	158	158	36	2	0
January 2027	67	18	0	0	0	0	163	163	147	27	1	0
January 2028	63	14	0	0	0	0	169	169	122	21	1	0
January 2029	60	11	0	0	0	0	175	175	101	15	*	0
January 2030	56	9	0	0	0	0	181	181	83	12	*	0
January 2031	52	6	0	0	0	0	188	188	68	9	*	0
January 2032	48	3	0	0	0	0	194	194	55	6	*	0
January 2033	44	1	0	0	0	0	201	201	44	5	*	0
January 2034	39	0	0	0	0	0	208	186	35	3	*	0
January 2035	34	0	0	0	0	0	216	156	27	2	*	0
January 2036	29	0	0	0	0	0	223	129	21	2	*	0
January 2037	24	0	0	0	0	0	231	104	16	1	*	0
January 2038	18	0	0	0	0	0	240	81	11	1	*	0
January 2039	12	0	0	0	0	0	248	59	8	*	*	0
January 2040	5	0	0	0	0	0	257	39	5	*	*	0
January 2041	0	0	0	0	0	0	238	21	2	*	*	0
January 2042	0	0	0	0	0	0	122	4	*	*	*	0
January 2043	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	17.0	7.8	4.5	2.8	2.1	1.7	28.9	24.4	18.2	11.9	5.6	3.1

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

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

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

Date	ND, NI†, NA, NB and NC Classes									NW Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	200%	250%	400%	600%	800%	1200%	0%	100%	150%	200%	250%	400%	600%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	97	93	91	91	91	91	91	86	72	100	100	100	100	100	100	100	100	100
January 2015	93	83	78	78	78	75	60	47	24	100	100	100	100	100	100	100	100	100
January 2016	90	73	66	66	66	54	36	22	5	100	100	100	100	100	100	100	100	100
January 2017	86	63	55	55	55	39	21	10	0	100	100	100	100	100	100	100	100	93
January 2018	82	55	45	45	45	27	12	4	0	100	100	100	100	100	100	100	100	25
January 2019	78	47	36	36	36	19	7	1	0	100	100	100	100	100	100	100	100	7
January 2020	73	39	29	29	29	13	3	0	0	100	100	100	100	100	100	100	73	2
January 2021	68	32	22	22	22	9	1	0	0	100	100	100	100	100	100	100	35	*
January 2022	63	26	17	17	17	6	0	0	0	100	100	100	100	100	100	93	17	*
January 2023	58	20	13	13	13	3	0	0	0	100	100	100	100	100	100	55	8	*
January 2024	52	14	10	10	10	2	0	0	0	100	100	100	100	100	100	32	4	*
January 2025	46	9	7	7	7	1	0	0	0	100	100	100	100	100	100	18	2	*
January 2026	39	5	5	5	5	0	0	0	0	100	100	100	100	100	85	10	1	*
January 2027	33	3	3	3	3	0	0	0	0	100	100	100	100	100	55	6	*	*
January 2028	25	1	1	1	1	0	0	0	0	100	100	100	100	100	35	3	*	*
January 2029	17	*	*	*	*	0	0	0	0	100	100	100	100	100	21	2	*	*
January 2030	9	0	0	0	0	0	0	0	0	100	69	69	69	69	11	1	*	*
January 2031	*	0	0	0	0	0	0	0	0	100	34	34	34	34	5	*	*	0
January 2032	0	0	0	0	0	0	0	0	0	7	7	7	7	7	1	*	*	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.6	6.1	5.3	5.3	5.3	3.9	2.8	2.2	1.6	18.3	17.6	17.6	17.6	17.6	14.7	10.7	8.0	4.7

Date	NY Class									IN† Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	200%	250%	400%	600%	800%	1200%	0%	100%	150%	200%	250%	400%	600%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	90	80	50	10	0	0	97	94	92	91	89	85	80	74	62
January 2015	100	100	100	75	50	0	0	0	0	94	85	82	78	75	65	52	41	22
January 2016	100	100	100	62	26	0	0	0	0	91	77	71	66	61	47	32	20	6
January 2017	100	100	100	54	11	0	0	0	0	88	69	62	56	50	34	20	10	2
January 2018	100	100	100	49	3	0	0	0	0	85	62	54	47	40	25	12	5	*
January 2019	100	100	100	46	*	0	0	0	0	81	55	46	39	32	18	7	2	*
January 2020	100	100	99	45	*	0	0	0	0	77	49	40	32	26	13	4	1	*
January 2021	100	100	94	42	*	0	0	0	0	73	43	34	26	21	9	3	1	*
January 2022	100	100	88	38	*	0	0	0	0	69	37	29	22	16	6	2	*	*
January 2023	100	100	80	34	*	0	0	0	0	65	32	24	18	13	4	1	*	*
January 2024	100	100	71	30	*	0	0	0	0	60	28	20	14	10	3	1	*	*
January 2025	100	100	62	26	*	0	0	0	0	55	23	16	11	7	2	*	*	*
January 2026	100	97	52	21	*	0	0	0	0	49	19	13	9	6	1	*	*	*
January 2027	100	82	43	17	*	0	0	0	0	43	16	10	6	4	1	*	*	*
January 2028	100	66	34	13	*	0	0	0	0	37	12	8	5	3	1	*	*	0
January 2029	100	50	25	10	*	0	0	0	0	31	9	5	3	2	*	*	*	0
January 2030	100	34	17	6	*	0	0	0	0	24	6	4	2	1	*	*	*	0
January 2031	100	19	9	3	*	0	0	0	0	16	3	2	1	1	*	*	*	0
January 2032	58	5	2	1	*	0	0	0	0	8	1	*	*	*	*	*	*	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.2	16.1	13.3	7.1	2.2	1.0	0.6	0.5	0.3	12.0	7.7	6.6	5.8	5.1	3.7	2.7	2.1	1.4

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

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

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

Date	AE and AI† Classes										AC Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	155%	225%	300%	400%	650%	900%	1300%	0%	100%	120%	155%	225%	300%	400%	650%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	98	94	94	94	94	94	94	94	94	94	100	100	100	100	100	100	100	100	100	100
January 2015	96	85	83	83	83	83	83	83	64	37	100	100	100	100	100	100	100	100	100	100
January 2016	93	74	71	71	71	71	71	45	23	0	100	100	100	100	100	100	100	100	100	100
January 2017	91	63	59	59	59	59	52	23	5	0	100	100	100	100	100	100	100	100	100	21
January 2018	88	54	48	48	48	48	36	9	0	0	100	100	100	100	100	100	100	100	65	5
January 2019	86	45	38	38	38	38	24	1	0	0	100	100	100	100	100	100	100	100	29	1
January 2020	83	36	29	29	29	29	15	0	0	0	100	100	100	100	100	100	100	66	13	*
January 2021	80	28	21	21	21	21	8	0	0	0	100	100	100	100	100	100	100	39	6	*
January 2022	76	21	15	15	15	15	3	0	0	0	100	100	100	100	100	100	100	23	3	*
January 2023	73	14	10	10	10	10	0	0	0	0	100	100	100	100	100	100	96	14	1	*
January 2024	69	8	5	5	5	5	0	0	0	0	100	100	100	100	100	100	70	8	1	*
January 2025	66	2	2	2	2	2	0	0	0	0	100	100	100	100	100	100	52	5	*	*
January 2026	62	0	0	0	0	0	0	0	0	0	100	93	93	93	93	93	38	3	*	*
January 2027	57	0	0	0	0	0	0	0	0	0	100	73	73	73	73	73	27	2	*	*
January 2028	53	0	0	0	0	0	0	0	0	0	100	57	57	57	57	57	20	1	*	0
January 2029	48	0	0	0	0	0	0	0	0	0	100	44	44	44	44	44	14	1	*	0
January 2030	43	0	0	0	0	0	0	0	0	0	100	34	34	34	34	34	10	*	*	0
January 2031	38	0	0	0	0	0	0	0	0	0	100	26	26	26	26	26	7	*	*	0
January 2032	32	0	0	0	0	0	0	0	0	0	100	20	20	20	20	20	5	*	*	0
January 2033	26	0	0	0	0	0	0	0	0	0	100	15	15	15	15	15	4	*	*	0
January 2034	20	0	0	0	0	0	0	0	0	0	100	11	11	11	11	11	2	*	*	0
January 2035	14	0	0	0	0	0	0	0	0	0	100	8	8	8	8	8	2	*	*	0
January 2036	7	0	0	0	0	0	0	0	0	0	100	6	6	6	6	6	1	*	*	0
January 2037	0	0	0	0	0	0	0	0	0	0	92	4	4	4	4	4	1	*	*	0
January 2038	0	0	0	0	0	0	0	0	0	0	19	3	3	3	3	3	*	*	*	0
January 2039	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	2	*	*	*	0
January 2040	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	*	*	*	0
January 2041	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	*	*	*	0
January 2042	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*	0
January 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.5	5.8	5.3	5.3	5.3	5.3	4.4	3.1	2.4	1.8	24.7	16.5	16.5	16.5	16.5	16.5	13.0	8.1	5.7	3.7

Date	AF and AS Classes										BC, BI†, BD and BE Classes					
	PSA Prepayment Assumption										PSA Prepayment Assumption					
	0%	100%	120%	155%	225%	300%	400%	650%	900%	1300%	0%	100%	213%	350%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	98	93	88	82	65	48	21	98	96	93	90	87	83
January 2015	100	100	100	93	79	64	45	0	0	0	97	89	81	72	63	51
January 2016	100	100	100	87	63	38	8	0	0	0	95	80	66	51	36	19
January 2017	100	100	100	83	51	21	0	0	0	0	93	71	53	34	17	*
January 2018	100	100	100	80	43	9	0	0	0	0	91	64	41	21	4	0
January 2019	100	100	100	77	37	3	0	0	0	0	89	56	32	10	0	0
January 2020	100	100	100	76	34	*	0	0	0	0	87	49	23	2	0	0
January 2021	100	100	100	74	33	*	0	0	0	0	85	43	16	0	0	0
January 2022	100	100	97	71	31	*	0	0	0	0	82	37	10	0	0	0
January 2023	100	100	93	67	28	*	0	0	0	0	80	32	5	0	0	0
January 2024	100	100	88	63	25	*	0	0	0	0	77	26	*	0	0	0
January 2025	100	99	82	58	23	*	0	0	0	0	74	22	0	0	0	0
January 2026	100	93	76	53	20	*	0	0	0	0	71	17	0	0	0	0
January 2027	100	86	70	47	18	*	0	0	0	0	68	13	0	0	0	0
January 2028	100	79	64	42	15	*	0	0	0	0	64	9	0	0	0	0
January 2029	100	72	57	38	13	*	0	0	0	0	60	5	0	0	0	0
January 2030	100	65	51	33	11	*	0	0	0	0	56	2	0	0	0	0
January 2031	100	58	45	29	9	*	0	0	0	0	52	0	0	0	0	0
January 2032	100	51	40	25	8	*	0	0	0	0	48	0	0	0	0	0
January 2033	100	45	35	21	6	*	0	0	0	0	43	0	0	0	0	0
January 2034	100	39	30	18	5	*	0	0	0	0	38	0	0	0	0	0
January 2035	100	33	25	15	4	*	0	0	0	0	33	0	0	0	0	0
January 2036	100	28	21	12	3	*	0	0	0	0	27	0	0	0	0	0
January 2037	100	23	17	9	3	*	0	0	0	0	21	0	0	0	0	0
January 2038	100	18	13	7	2	*	0	0	0	0	15	0	0	0	0	0
January 2039	85	14	10	5	1	*	0	0	0	0	8	0	0	0	0	0
January 2040	66	10	7	4	1	*	0	0	0	0	1	0	0	0	0	0
January 2041	45	6	4	2	*	*	0	0	0	0	0	0	0	0	0	0
January 2042	23	2	2	1	*	*	0	0	0	0	0	0	0	0	0	0
January 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	19.7	17.8	13.4	7.1	2.8	1.9	1.2	1.0	0.7	17.1	7.6	4.7	3.3	2.6	2.1

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

Date	BV Class						BZ Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	213%	350%	500%	700%	0%	100%	213%	350%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	96	96	96	96	96	96	104	104	104	104	104	104
January 2015	91	91	91	91	91	91	107	107	107	107	107	107
January 2016	86	86	86	86	86	86	111	111	111	111	111	111
January 2017	82	82	82	82	82	82	115	115	115	115	115	115
January 2018	77	77	77	77	77	0	119	119	119	119	119	105
January 2019	71	71	71	71	27	0	123	123	123	123	123	59
January 2020	66	66	66	66	0	0	128	128	128	128	99	34
January 2021	61	61	61	27	0	0	132	132	132	132	67	19
January 2022	55	55	55	0	0	0	137	137	137	118	46	11
January 2023	49	49	49	0	0	0	142	142	142	90	31	6
January 2024	43	43	43	0	0	0	147	147	147	69	21	3
January 2025	36	36	1	0	0	0	152	152	152	52	14	2
January 2026	30	30	0	0	0	0	158	158	128	40	9	1
January 2027	23	23	0	0	0	0	163	163	107	30	6	1
January 2028	16	16	0	0	0	0	169	169	89	22	4	*
January 2029	8	8	0	0	0	0	175	175	73	17	3	*
January 2030	1	1	0	0	0	0	181	181	60	12	2	*
January 2031	0	0	0	0	0	0	182	174	49	9	1	*
January 2032	0	0	0	0	0	0	182	151	40	7	1	*
January 2033	0	0	0	0	0	0	182	131	32	5	1	*
January 2034	0	0	0	0	0	0	182	112	25	4	*	*
January 2035	0	0	0	0	0	0	182	94	20	2	*	*
January 2036	0	0	0	0	0	0	182	77	15	2	*	*
January 2037	0	0	0	0	0	0	182	62	11	1	*	*
January 2038	0	0	0	0	0	0	182	48	8	1	*	*
January 2039	0	0	0	0	0	0	182	35	5	*	*	*
January 2040	0	0	0	0	0	0	182	23	3	*	*	*
January 2041	0	0	0	0	0	0	128	12	2	*	*	*
January 2042	0	0	0	0	0	0	66	2	*	*	*	*
January 2043	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	9.4	9.4	8.3	6.5	5.1	4.0	28.6	22.6	16.9	12.1	9.0	6.6

Date	CP and IC† Classes					
	PSA Prepayment Assumption					
	0%	100%	348%	500%	700%	1100%
Initial Percent	100	100	100	100	100	100
January 2014	92	89	85	82	79	72
January 2015	84	77	65	58	49	34
January 2016	75	64	45	36	25	10
January 2017	65	52	31	22	13	3
January 2018	56	41	21	13	6	1
January 2019	45	31	13	7	3	*
January 2020	35	21	8	4	1	*
January 2021	23	13	4	2	*	*
January 2022	11	5	1	1	*	*
January 2023	0	0	0	0	0	0
Weighted Average						
Life (years)**	5.4	4.4	3.2	2.8	2.3	1.7

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

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

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

Date	DA, DI†, DB and DC Classes						CE and CI† Classes								YE and YI† Classes							
	PSA Prepayment Assumption						PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	211%	350%	500%	700%	0%	100%	250%	430%	650%	900%	1300%	0%	100%	250%	430%	650%	900%	1300%		
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
January 2014	96	93	91	88	86	82	96	93	90	87	83	78	71	96	93	90	87	83	78	71		
January 2015	91	84	78	71	63	54	91	83	75	66	56	45	29	91	83	76	66	56	45	29		
January 2016	86	74	64	52	42	29	86	73	60	46	32	19	6	86	73	60	46	32	19	6		
January 2017	81	65	52	39	27	16	81	64	47	32	18	8	1	81	64	47	32	18	8	1		
January 2018	76	56	42	28	17	8	75	55	37	22	10	3	*	75	55	37	22	10	4	*		
January 2019	70	48	33	20	11	4	69	47	28	15	6	1	*	69	47	29	15	6	1	*		
January 2020	64	40	26	14	7	2	63	39	22	10	3	1	*	63	40	22	10	3	1	*		
January 2021	58	33	20	10	4	1	57	32	16	6	2	*	*	57	33	16	6	2	*	*		
January 2022	51	27	15	7	3	1	50	26	12	4	1	*	*	50	26	12	4	1	*	*		
January 2023	44	21	11	4	2	*	43	20	8	2	*	*	*	43	20	8	2	*	*	*		
January 2024	36	16	8	3	1	*	35	15	5	1	*	*	*	35	15	6	1	*	*	*		
January 2025	28	11	5	2	*	*	27	10	3	1	*	*	*	27	10	3	1	*	*	*		
January 2026	19	6	2	1	*	*	19	5	2	*	*	*	0	19	6	2	*	*	*	0		
January 2027	10	2	1	*	*	*	10	1	*	*	*	*	0	10	1	*	*	*	*	0		
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Weighted Average Life (years)**	8.6	6.3	5.0	3.9	3.2	2.5	8.5	6.2	4.6	3.4	2.6	2.1	1.6	8.5	6.2	4.6	3.4	2.6	2.1	1.6		

Date	EA Class										ZE Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	150%	350%	400%	600%	700%	1000%	1400%	2000%	0%	100%	150%	350%	400%	600%	700%	1000%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	96	90	90	90	90	90	90	90	90	90	102	102	100	100	100	100	100	100	100	23
January 2015	92	75	75	75	75	75	75	75	37	0	104	104	100	100	100	100	100	0	0	0
January 2016	88	60	59	59	59	59	59	29	6	0	106	106	100	100	100	57	8	0	0	0
January 2017	84	45	43	43	43	43	34	11	1	0	108	108	100	100	100	12	0	0	0	0
January 2018	79	31	29	29	29	29	19	4	0	0	111	110	100	100	100	0	0	0	0	0
January 2019	75	18	18	18	18	18	11	1	0	0	113	111	92	92	92	0	0	0	0	0
January 2020	70	11	11	11	11	11	6	*	0	0	115	94	76	76	76	0	0	0	0	0
January 2021	64	7	7	7	7	7	3	0	0	0	117	70	61	61	61	0	0	0	0	0
January 2022	59	4	4	4	4	4	2	0	0	0	120	48	48	48	48	0	0	0	0	0
January 2023	53	2	2	2	2	2	1	0	0	0	122	37	37	37	37	0	0	0	0	0
January 2024	47	1	1	1	1	1	*	0	0	0	125	28	28	28	28	0	0	0	0	0
January 2025	40	1	1	1	1	1	0	0	0	0	127	21	21	21	21	0	0	0	0	0
January 2026	33	*	*	*	*	*	0	0	0	0	130	16	16	16	16	0	0	0	0	0
January 2027	26	0	0	0	0	0	0	0	0	0	132	12	12	12	12	0	0	0	0	0
January 2028	19	0	0	0	0	0	0	0	0	0	135	8	8	8	8	0	0	0	0	0
January 2029	11	0	0	0	0	0	0	0	0	0	138	5	5	5	5	0	0	0	0	0
January 2030	2	0	0	0	0	0	0	0	0	0	140	4	4	4	4	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	120	2	2	2	2	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	90	1	1	1	1	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	57	*	*	*	*	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	23	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.9	4.0	3.9	3.9	3.9	3.9	3.5	2.6	1.9	1.3	19.6	9.6	9.6	9.6	9.6	3.2	2.6	1.8	1.3	1.0

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

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

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

Date	PZ Class										EP Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	150%	350%	400%	600%	700%	1000%	1400%	2000%	0%	100%	150%	350%	400%	600%	700%	1000%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	102	102	100	100	100	100	100	100	100	46	0	98	93	92	92	92	92	92	92	75
January 2015	104	104	100	100	100	61	16	0	0	0	95	82	80	80	80	80	80	58	29	0
January 2016	106	106	100	100	79	0	0	0	0	0	92	70	68	68	68	58	47	23	4	0
January 2017	108	108	100	72	32	0	0	0	0	0	89	59	56	56	56	36	27	9	*	0
January 2018	111	111	100	47	8	0	0	0	0	0	86	48	45	45	45	23	15	3	0	0
January 2019	113	113	100	37	*	0	0	0	0	0	83	38	34	34	34	14	8	1	0	0
January 2020	115	115	96	34	0	0	0	0	0	0	80	29	25	25	25	9	5	*	0	0
January 2021	117	117	85	29	0	0	0	0	0	0	76	20	18	18	18	5	2	0	0	0
January 2022	120	114	73	25	0	0	0	0	0	0	72	14	14	14	14	3	1	0	0	0
January 2023	122	97	62	21	0	0	0	0	0	0	68	10	10	10	10	2	1	0	0	0
January 2024	125	78	52	18	0	0	0	0	0	0	64	7	7	7	7	1	*	0	0	0
January 2025	127	57	43	15	0	0	0	0	0	0	59	5	5	5	5	1	0	0	0	0
January 2026	130	36	35	12	0	0	0	0	0	0	55	4	4	4	4	*	0	0	0	0
January 2027	132	29	29	9	0	0	0	0	0	0	49	3	3	3	3	0	0	0	0	0
January 2028	135	23	23	8	0	0	0	0	0	0	44	2	2	2	2	0	0	0	0	0
January 2029	138	19	19	6	0	0	0	0	0	0	39	1	1	1	1	0	0	0	0	0
January 2030	140	15	15	5	0	0	0	0	0	0	33	1	1	1	1	0	0	0	0	0
January 2031	143	12	12	4	0	0	0	0	0	0	26	*	*	*	*	0	0	0	0	0
January 2032	146	9	9	3	0	0	0	0	0	0	20	*	*	*	*	0	0	0	0	0
January 2033	149	7	7	2	0	0	0	0	0	0	13	*	*	*	*	0	0	0	0	0
January 2034	152	5	5	1	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0
January 2035	142	3	3	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2036	104	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2037	63	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2038	20	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.7	12.8	12.2	7.0	3.7	2.1	1.8	1.4	1.0	0.7	13.0	5.4	5.2	5.2	5.2	3.8	3.3	2.4	1.8	1.2

Date	EZ Class										GA, GI†, GD and GE Classes										
	PSA Prepayment Assumption										PSA Prepayment Assumption										
	0%	100%	150%	350%	400%	600%	700%	1000%	1400%	2000%	0%	100%	150%	200%	300%	400%	475%	700%	1000%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	102	102	100	100	100	100	100	100	100	74	12	98	93	91	91	91	91	91	91	91	83
January 2015	104	104	100	100	100	81	60	0	0	0	0	96	83	78	78	78	78	78	63	34	0
January 2016	106	106	100	100	90	29	4	0	0	0	0	93	72	62	62	62	62	50	24	5	0
January 2017	108	108	100	86	67	6	0	0	0	0	0	91	61	49	49	49	49	28	9	*	0
January 2018	111	110	100	75	56	0	0	0	0	0	0	88	51	36	36	36	36	16	3	0	0
January 2019	113	112	96	66	48	0	0	0	0	0	0	86	41	25	25	25	25	9	1	0	0
January 2020	115	104	85	55	39	0	0	0	0	0	0	83	32	18	18	18	18	5	*	0	0
January 2021	117	93	72	46	31	0	0	0	0	0	0	80	24	12	12	12	12	2	0	0	0
January 2022	120	80	60	37	25	0	0	0	0	0	0	76	16	8	8	8	8	1	0	0	0
January 2023	122	66	49	29	19	0	0	0	0	0	0	73	9	6	6	6	6	*	0	0	0
January 2024	125	52	39	23	15	0	0	0	0	0	0	69	4	4	4	4	4	*	0	0	0
January 2025	127	39	32	18	11	0	0	0	0	0	0	65	2	2	2	2	2	0	0	0	0
January 2026	130	26	25	14	8	0	0	0	0	0	0	61	1	1	1	1	1	0	0	0	0
January 2027	132	20	20	11	6	0	0	0	0	0	0	56	1	1	1	1	1	0	0	0	0
January 2028	135	15	15	8	4	0	0	0	0	0	0	52	*	*	*	*	*	0	0	0	0
January 2029	138	12	12	6	3	0	0	0	0	0	0	47	*	*	*	*	*	0	0	0	0
January 2030	140	9	9	4	2	0	0	0	0	0	0	41	0	0	0	0	0	0	0	0	0
January 2031	131	7	7	3	1	0	0	0	0	0	0	36	0	0	0	0	0	0	0	0	0
January 2032	117	5	5	2	1	0	0	0	0	0	0	29	0	0	0	0	0	0	0	0	0
January 2033	102	4	4	1	*	0	0	0	0	0	0	23	0	0	0	0	0	0	0	0	0
January 2034	85	2	2	1	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0
January 2035	68	2	2	*	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0
January 2036	50	1	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
January 2037	30	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2038	10	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																					
Life (years)**	21.7	11.3	10.9	8.4	6.8	2.7	2.2	1.6	1.2	0.9	14.2	5.4	4.5	4.5	4.5	4.5	4.5	3.3	2.5	1.8	1.3

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

Date	GB Class										
	PSA Prepayment Assumption										
	0%	100%	150%	200%	300%	400%	475%	700%	1000%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	100	100	100	100	100	100	100	100
January 2015	100	100	100	100	100	100	100	100	100	100	0
January 2016	100	100	100	100	100	100	100	100	100	100	0
January 2017	100	100	100	100	100	100	100	100	100	100	0
January 2018	100	100	100	100	100	100	100	100	100	26	0
January 2019	100	100	100	100	100	100	100	100	100	4	0
January 2020	100	100	100	100	100	100	100	100	100	1	0
January 2021	100	100	100	100	100	100	100	100	45	*	0
January 2022	100	100	100	100	100	100	100	100	17	*	0
January 2023	100	100	100	100	100	100	100	100	7	*	0
January 2024	100	100	100	100	100	100	100	100	3	*	0
January 2025	100	100	100	100	100	100	100	57	1	0	0
January 2026	100	100	100	100	100	100	100	32	*	0	0
January 2027	100	100	100	100	100	100	100	18	*	0	0
January 2028	100	100	100	100	100	100	100	10	*	0	0
January 2029	100	100	100	100	100	100	100	5	*	0	0
January 2030	100	83	83	83	83	83	83	3	*	0	0
January 2031	100	56	56	56	56	56	56	2	*	0	0
January 2032	100	37	37	37	37	37	37	1	*	0	0
January 2033	100	25	25	25	25	25	25	*	*	0	0
January 2034	100	16	16	16	16	16	16	*	0	0	0
January 2035	100	10	10	10	10	10	10	*	0	0	0
January 2036	100	7	7	7	7	7	7	*	0	0	0
January 2037	4	4	4	4	4	4	4	*	0	0	0
January 2038	2	2	2	2	2	2	2	*	0	0	0
January 2039	1	1	1	1	1	1	1	*	0	0	0
January 2040	1	1	1	1	1	1	1	*	0	0	0
January 2041	*	*	*	*	*	*	*	*	0	0	0
January 2042	*	*	*	*	*	*	*	*	0	0	0
January 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average											
Life (years)**	23.3	19.0	19.0	19.0	19.0	19.0	19.0	12.8	8.2	4.8	1.7

Date	GF and GS Classes										
	PSA Prepayment Assumption										
	0%	100%	150%	200%	300%	400%	475%	700%	1000%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	97	97	97	97	97	75	38	0
January 2015	100	100	100	92	92	91	74	24	0	0	0
January 2016	100	100	100	87	87	56	32	0	0	0	0
January 2017	100	100	100	83	77	36	10	0	0	0	0
January 2018	100	100	100	80	68	26	1	0	0	0	0
January 2019	100	100	99	77	63	23	*	0	0	0	0
January 2020	100	100	94	71	57	20	*	0	0	0	0
January 2021	100	100	85	63	50	16	*	0	0	0	0
January 2022	100	100	75	54	43	13	*	0	0	0	0
January 2023	100	100	64	46	36	11	*	0	0	0	0
January 2024	100	97	52	39	30	9	*	0	0	0	0
January 2025	100	85	41	33	25	7	*	0	0	0	0
January 2026	100	73	31	27	20	5	*	0	0	0	0
January 2027	100	62	22	22	16	4	*	0	0	0	0
January 2028	100	50	18	18	13	3	*	0	0	0	0
January 2029	100	40	14	14	10	2	*	0	0	0	0
January 2030	100	29	12	12	8	2	*	0	0	0	0
January 2031	100	20	9	9	6	1	*	0	0	0	0
January 2032	100	11	7	7	5	1	*	0	0	0	0
January 2033	100	6	6	6	4	1	*	0	0	0	0
January 2034	100	4	4	4	3	*	*	0	0	0	0
January 2035	100	3	3	3	2	*	*	0	0	0	0
January 2036	100	2	2	2	2	*	*	0	0	0	0
January 2037	85	2	2	2	1	*	*	0	0	0	0
January 2038	64	1	1	1	1	*	*	0	0	0	0
January 2039	42	1	1	1	1	*	*	0	0	0	0
January 2040	18	1	1	1	*	*	*	0	0	0	0
January 2041	*	*	*	*	*	*	*	0	0	0	0
January 2042	*	*	*	*	*	*	*	0	0	0	0
January 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average											
Life (years)**	25.6	15.4	12.0	10.0	8.7	4.8	2.7	1.7	1.2	0.9	0.7

* 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 tax discussions below 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 and the MBS 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.

The discussions under the captions “—REMIC Elections and Special Tax Attributes,” “—Taxation of Beneficial Owners of Regular Certificates” and “—Taxation of Beneficial Owners of Residual Certificates” supplement the discussion under the caption “Material Federal Income Tax Consequences” in the REMIC Prospectus. When read together, these discussions describe the current federal income tax treatment of beneficial owners of Certificates of the Group 1, 2, 3, 4, 5, 7, 8, 9 and 10 Classes and the Residual Classes. For a discussion of the current federal income tax treatment of beneficial owners of Certificates of the Group 6 Classes, see “—Taxation of Beneficial Owners of Certificates of the Group 6 Classes” below.

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 Trust Certificates (other than the Group 6 Classes) and any related RCR Certificates generally will be treated as “regular or residual interests in a REMIC” for domestic building and loan associations, as “real estate assets” for real estate investment trusts, and, except for the Residual Classes, as “qualified mortgages” for other REMICs. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

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

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes, the Accrual Classes and the NW and GB Classes will be issued with original issue discount (“OID”), and certain other Classes of Regular 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 Regular 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	213% PSA
2	200% PSA
3	155% PSA
4	213% PSA
5	348% PSA
7	430% PSA
8	430% PSA
9	350% PSA
10	200% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of the Group 6 Grantor Trust

Dechert LLP, special tax counsel to Fannie Mae, will deliver its opinion that, assuming compliance with the Trust Agreement, the Group 6 Grantor Trust will be classified as a grantor trust under subpart E, part I of subchapter J of the Code and not as an association taxable as a corporation. A beneficial owner of a Certificate of a Group 6 Class will be treated as owning an undivided interest in the Group 6 MBS, and the Group 6 Classes will not be treated as regular or residual interests in a REMIC.

Taxation of Beneficial Owners of Certificates of the Group 6 Classes

General. A beneficial owner of a Certificate of a Group 6 Class will be treated as owning, pursuant to section 1286 of the Code, “stripped bonds” to the extent of its share of principal payments and “stripped coupons” to the extent of its share of interest payments, as applicable. See “—Stripped Bonds and Stripped Coupons” below for a discussion of the application of section 1286 to a beneficial owner’s share of principal and interest payments. Fannie Mae intends to treat each Certificate of a Group 6 Class as a single debt instrument representing rights to future cashflows from the Group 6 MBS for purposes of information reporting. You should consult your own tax advisor as to the proper treatment of a Certificate of a Group 6 Class in this regard.

Stripped Bonds and Stripped Coupons. Under section 1286 of the Code, a beneficial owner of a Certificate of a Group 6 Class must treat the stripped bonds and stripped coupons represented by the Certificate as a debt instrument originally issued on the date the owner acquires it and as having OID equal to the excess, if any, of the “stated redemption price at maturity” of the stripped bonds and stripped coupons over the price paid by the owner to acquire such stripped bonds and stripped coupons. The stated redemption price at maturity of stripped bonds and stripped coupons represented by the Certificate of a Group 6 Class generally is equal to the sum of all distributions to be made on the stripped bonds and stripped coupons represented by the Certificate. For information reporting purposes, we intend to treat all principal and interest to be distributed on each Certificate of a Group 6 Class as included in the stated redemption price at maturity and, as a result, each Certificate of a Group 6 Class will be treated as if issued with OID.

The beneficial owner of a Certificate of a Group 6 Class must include in its ordinary income for federal income tax purposes, generally in advance of receipt of the cash attributable to that income, the sum of the “daily portions” of OID on its Certificate for each day during its taxable year on which it held that Certificate. The daily portions of OID are determined as follows:

- First, the portion of OID that accrued during each “accrual period” is calculated;
- then, the OID accruing during an accrual period is allocated ratably to each day during the period to determine the daily portion of OID.

Final regulations issued by the Treasury Department relating to the tax treatment of debt instruments with OID (the “OID Regulations”) provide that a holder of a debt instrument may use an accrual period of any length, up to one year, as long as each distribution of principal or interest occurs on either the final day or the first day of an accrual period. We intend to report OID based on accrual periods of one month. Each of these accrual periods will begin on a Distribution Date and end on the day before the next Distribution Date.

Although the matter is not entirely clear, a beneficial owner of a Certificate of a Group 6 Class should determine the amount of OID accruing during any accrual period with respect to that Certificate using the method described in section 1272(a)(6) of the Code. Under section 1272(a)(6), the portion of OID treated as accruing with respect to a Certificate of a Group 6 Class for any accrual period equals the excess, if any, of

- the sum of (A) the present values of all the distributions of principal and interest remaining to be made on that Certificate, if any, as of the end of the accrual period; and (B) the

distributions made on that Certificate during the accrual period of amounts included in the stated redemption price at maturity;

over

- the sum of the present values of all the distributions of principal and interest remaining to be made on that Certificate as of the beginning of the accrual period.

The present values of the remaining distributions of principal and interest with respect to a Certificate of a Group 6 Class are calculated based on the following:

- an assumption that the Mortgage Loans underlying the Group 6 MBS prepay at a specified rate (the “Prepayment Assumption”),
- the yield to maturity of the stripped bonds and stripped coupons backing the Certificate giving effect to the Prepayment Assumption,
- events (including actual prepayments) that have occurred prior to the end of the accrual period, and
- in the case of a Certificate bearing a variable rate of interest, an assumption that the value of the index upon which the variable rate is based remains the same as its value on the settlement date.

Each beneficial owner of a Certificate of a Group 6 Class must determine its yield to maturity based on its purchase price for the Certificate. For a particular beneficial owner of a Certificate of a Group 6 Class, it is not clear whether the Prepayment Assumption used for calculating OID would be one determined at the time that Certificate is acquired or would be the original Prepayment Assumption for that Certificate. For information reporting purposes, we will use the original yield to maturity of that Certificate, calculated based on the original Prepayment Assumption. You should consult your own tax advisor regarding the proper method for accruing OID on a Certificate of a Group 6 Class.

The Code requires that the Prepayment Assumption be determined in the manner prescribed in Treasury Regulations. To date, no such regulations have been promulgated. For information reporting purposes, we will assume a Prepayment Assumption equal to 211% PSA for the Mortgage Loans underlying the Group 6 MBS. We make no representation, however, that the Mortgage Loans underlying the Group 6 MBS will prepay at that rate or any other rate. You must make your own decision as to the appropriate prepayment assumption to be used in deciding whether or not to purchase a Certificate of a Group 6 Class.

If a Certificate of a Group 6 Class entitles the holder to payments of principal and interest, the IRS could contend that the interest payments on that Certificate should be treated as payments of “qualified stated interest” within the meaning of the OID Regulations. In that case, a beneficial owner would be required to include such payments in income, in accordance with its method of accounting, rather than to accrue OID with respect to such payments. If the beneficial owner in that case had acquired the Certificate for less than its principal amount, such beneficial owner generally would have market discount with respect to the Certificate. For a discussion of the market discount rules, see “Material Federal Income Tax Consequences—Application of Revenue Ruling 84-10—*Market Discount*” in the MBS Prospectus. Further, if the beneficial owner had purchased the Certificate for an amount (net of accrued interest) greater than the outstanding principal amount of the Certificate, the beneficial owner generally would have premium with respect to the Certificate in the amount of the excess. Such a purchaser may elect, under section 171(c)(2) of the Code, to treat the premium as “amortizable bond premium.”

If a beneficial owner makes this election, the beneficial owner must reduce the amount of any payment of qualified stated interest that must be included in the beneficial owner’s income for a period by the portion of the premium allocable to the period based on the Certificate’s yield to

maturity. Correspondingly, the beneficial owner must reduce its basis in the Certificate by the amount of premium applied to reduce any interest income. The election will also apply to all bonds the interest on which is not excludible from gross income (“fully taxable bonds”) held by the beneficial owner at the beginning of the first taxable year to which the election applies and to all fully taxable bonds that it acquires after the beginning of that taxable year. A beneficial owner may revoke the election only with the consent of the IRS.

If a beneficial owner does not elect to amortize premium, (i) the beneficial owner must include the full amount of each payment of qualified stated interest in income, and (ii) the premium must be allocated to the principal distributions on the Certificate and, when each principal distribution is received, a loss equal to the premium allocated to that distribution will be recognized. Any tax benefit from the premium not previously recognized will be taken into account in computing gain or loss upon the sale or disposition of the Certificate.

Because we will treat all Certificates of the Group 6 Classes as being issued with OID (and as not paying qualified stated interest) for information reporting purposes, you should consult your own tax advisors as to the proper treatment of a Certificate of a Group 6 Class in this regard.

Expenses of the Group 6 Grantor Trust. Each beneficial owner of a Certificate of the Group 6 Classes will be required to include in income its allocable share of the expenses paid by the Group 6 Grantor Trust. Each beneficial owner of a Certificate of the Group 6 Classes can deduct its allocable share of such expenses as provided in section 162 or section 212 of the Code, consistent with its method of accounting. Fannie Mae intends to allocate expenses to beneficial owners in each monthly period in proportion to the respective amounts of income (including any OID) accrued for each Group 6 Class of Certificates. A beneficial owner’s ability to deduct its share of these expenses is limited under section 67 of the Code in the case of (i) estates and trusts, and (ii) individuals owning an interest in a Certificate of the Group 6 Classes directly or through an investment in a “pass-through entity” (other than in connection with such individual’s trade or business). Pass-through entities include partnerships, S corporations, grantor trusts, certain limited liability companies and non-publicly offered regulated investment companies, but do not include estates, non-grantor trusts, cooperatives, real estate investment trusts and publicly offered regulated investment companies. Generally, such a beneficial owner can deduct its share of these costs only to the extent that these costs, when aggregated with certain of the beneficial owner’s other miscellaneous itemized deductions, exceed 2% of the beneficial owner’s adjusted gross income. For this purpose, an estate or nongrantor trust computes adjusted gross income in the same manner as in the case of an individual, except that deductions for administrative expenses of the estate or trust that would not have been incurred if the property were not held in the trust or estate are treated as allowable in arriving at adjusted gross income. In addition, section 68 of the Code may provide for certain limitations on certain itemized deductions otherwise allowable for a beneficial owner who is an individual. Further, a beneficial owner may not be able to deduct any portion of these costs in computing its alternative minimum tax liability.

Sales and Other Dispositions of Certificates of the Group 6 Classes. Upon the sale, exchange or other disposition of a Certificate of the Group 6 Classes, a beneficial owner generally will recognize gain or loss equal to the difference between the amount realized upon the disposition and the beneficial owner’s adjusted basis in that Certificate. The adjusted basis of a Certificate of a Group 6 Class generally will equal the cost of that Certificate to the beneficial owner, increased by any amounts of OID and market discount included in the beneficial owner’s gross income with respect to that Certificate, and reduced (but not below zero) by distributions on that Certificate previously received by the beneficial owner as principal (or as amounts constituting stated redemption price at maturity) and by any premium that has reduced the beneficial owner’s interest income with respect to that Certificate. Any such gain or loss generally will be capital gain or loss, except (i) as provided in section 582(c) of the Code (which generally applies to banks) or (ii) to the extent any gain represents OID or accrued market discount not previously included in income (to which extent such gain would be treated as ordinary income). Any capital gain (or loss)

recognized upon the sale, exchange or other disposition of a Certificate of a Group 6 Class will be long-term capital gain (or loss) if at the time of disposition the beneficial owner held that Certificate for more than one year. The ability to deduct capital losses is subject to limitations.

Special Tax Attributes. Several sections of the Code provide beneficial treatment to certain taxpayers that invest in mortgage loans of the type that back or comprise the Certificates of the Group 6 Classes. With respect to these Code sections, no specific legal authority exists regarding whether the character of the Certificates of the Group 6 Classes will be the same as that of the mortgage loans that back or comprise the Group 6 MBS. Although the characterization of the Certificates of the Group 6 Classes for these purposes is not entirely clear, to the extent that a Mortgage Loan underlying the Group 6 MBS has a loan-to-value ratio in excess of 100% (that is, the principal balance of the mortgage loan exceeds the fair market value of the real property securing the loan), the interest income on the portion of the Mortgage Loan in excess of the value of the real property will not be interest on obligations secured by mortgages on real property within the meaning of section 856(c)(3)(B) of the Code and such excess portion will not be a real estate asset within the meaning of section 856(c)(5)(B) of the Code. The excess portion should represent a “Government security” within the meaning of section 856(c)(4)(A) of the Code. A holder of a Certificate of the Group 6 Classes that is a real estate investment trust should consult its tax advisor concerning the treatment of such excess portion.

It is not certain whether or to what extent a mortgage loan with a loan-to-value ratio in excess of 100% qualifies as a loan secured by an interest in real property for purposes of section 7701(a)(19)(C)(v) of the Code. Even if the property securing the mortgage loan does not meet this test, the certificates will be treated as “obligations of a corporation which is an instrumentality of the United States” within the meaning of section 7701(a)(19)(C)(ii) of the Code. Thus, a Certificate of the Group 6 Classes will be a qualifying asset for a domestic building and loan association.

A mortgage loan with a loan-to-value ratio in excess of 125% is not a “qualified mortgage” within the meaning of section 860G(a)(3) of the Code. Accordingly, a Certificate of the Group 6 Classes will not be an eligible asset for a REMIC. For a discussion of the special tax characteristics of certain types of mortgage loans, see “Material Federal Income Tax Consequences—Special Tax Attributes” in the MBS Prospectus.

Information Reporting and Backup Withholding for Certificates of the Group 6 Classes. For each distribution, we will post on our Corporate Web site information that will allow beneficial owners to determine (i) the portion of such distribution allocable to principal and to interest, (ii) the amount, if any, of OID and market discount and (iii) the administrative expenses allocable to such distribution.

Payments of interest and principal, as well as payments of proceeds from the sale of the Certificates of the Group 6 Classes, may be subject to the backup withholding tax under section 3406 of the Code if the recipient of the payment is not an exempt recipient and fails to furnish certain information, including its taxpayer identification number, to us or our agent, or otherwise fails to establish an exemption from such tax. Any amounts deducted and withheld from such a payment would be allowed as a credit against the beneficial owner’s federal income tax. Furthermore, certain penalties may be imposed by the IRS on a holder or owner who is required to supply information but who does not do so in the proper manner.

Foreign Investors in Certificates of the Group 6 Classes. Additional rules apply to a beneficial owner of a Certificate of the Group 6 Classes that is not a U.S. Person and that is not a partnership (a “Non-U.S. Person”). “U.S. Person” means a citizen or resident of the United States, a corporation (or other entity taxable as a corporation) created or organized in or under the laws of the United States or any state thereof or the District of Columbia, an estate the income of which is subject to U.S. federal income tax regardless of the source of its income, or a trust if a court within the United States can exercise primary supervision over its administration and at least one U.S. Person has the authority to control all substantial decisions of the trust.

Payments on a Certificate of the Group 6 Classes made to, or on behalf of, a beneficial owner that is a Non-U.S. Person generally will be exempt from U.S. federal income and withholding taxes, provided the following conditions are satisfied:

- the beneficial owner does not hold the Certificate in connection with its conduct of a trade or business in the United States;
- the beneficial owner is not, with respect to the United States, a personal holding company or a corporation that accumulates earnings in order to avoid U.S. federal income tax;
- the beneficial owner is not a U.S. expatriate or former U.S. resident who is taxable in the manner provided in section 877(b) of the Code;
- the beneficial owner is not an excluded person (i.e., a 10-percent shareholder of Fannie Mae within the meaning of section 871(h)(3)(B) of the Code or a controlled foreign corporation related to Fannie Mae within the meaning of section 881(c)(3)(C) of the Code);
- the beneficial owner signs a statement under penalties of perjury certifying that it is a Non-U.S. Person and provides its name, address and taxpayer identification number (a “Non-U.S. Beneficial Owner Statement”);
- the last U.S. Person in the chain of payment to the beneficial owner (the withholding agent) receives such Non-U.S. Beneficial Ownership Statement from the beneficial owner or a financial institution holding on behalf of the beneficial owner and does not have actual knowledge that such statement is false; and
- the Certificate represents an undivided interest in a pool of mortgage loans all of which were originated after July 18, 1984.

That portion of interest income of a beneficial owner who is a Non-U.S. Person on a Certificate that represents an interest in one or more mortgage loans originated before July 19, 1984 will be subject to a U.S. withholding tax at the rate of 30 percent or lower treaty rate, if applicable. Regardless of the date of origination of the mortgage loans, backup withholding will not apply to payments made to a beneficial owner that is a Non-U.S. Person if the beneficial owner or a financial institution holding on behalf of the beneficial owner provides a Non-U.S. Beneficial Ownership Statement to the withholding agent. A Non-U.S. Beneficial Ownership Statement may be made on an IRS Form W-8BEN or a substantially similar substitute form. The beneficial owner or financial institution holding on behalf of the beneficial owner must inform the withholding agent of any change in the information on the statement within 30 days of such change.

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 and Trust 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 and Trust Certificates.

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 or Trust 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 or Trust Certificates. All of the RCR Certificates are Combination RCR Certificates.

The discussion under “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates” in the REMIC Prospectus sets forth the federal income tax treatment

of beneficial owners of the RCR Certificates. For Recombinations involving Trust Certificates of a Group 6 Class, references in that discussion to “Regular Certificates” should be read to refer to the Trust Certificates of such Classes and the discussion herein under “—Taxation of Beneficial Owners of Certificates of the Group 6 Classes.” Further, although the matter is not free from doubt, if a beneficial owner acquires in one transaction (other than an exchange described under “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates—Exchanges” in the REMIC Prospectus) a combination of Strip RCR Certificates that may be exchanged for underlying Trust Certificates of a Group 6 Class, the owner should be treated as owning the underlying Trust Certificates, in which case Section 1286 would apply.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Wells Fargo Securities, LLC (the “Dealer”) in exchange for the Trust MBS and the Underlying REMIC Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

Katten Muchin Rosenman LLP will provide legal representation for Fannie Mae. K&L Gates LLP will provide legal representation for the Dealer.

Exhibit A

Group 9 Underlying REMIC Certificate

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	January 2013 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2012-137	TG(2)	November 2012	3136AAG74	2.0%	FIX	August 2042	SC/PAC	\$39,160,398	0.99275105	\$38,876,526.23	4.039%	353	6

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

(2) The Group 9 Underlying REMIC Certificate is backed by the Fannie Mae RCR certificate listed below having the following characteristics:

Class	Interest Type	Principal Type
2012-83-TM	FIX	PAC

Group 10 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	January 2013 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2012-105	PF	September 2012	3136A86T2	(2)	FLT	October 2042	PAC	\$24,857,000	0.98831949	\$24,566,657.56	3.959	355	5
2012-105	PS	September 2012	3136A86U9	(2)	INV	October 2042	PAC	17,755,000	0.98831949	17,547,612.54	3.959	355	5

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

(2) This Class bears interest as further described in the related Underlying REMIC Disclosure Document.

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)

A-2

Trust Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 1								
MB	\$213,699,011	MJ	\$213,699,011	AS/AD	2.50%	FIX	3136ABH22	February 2043
MI	30,528,431(3)							
Recombination 2								
MB	213,699,011	MP	213,699,011	AS/AD	3.50	FIX	3136ABH30	February 2043
MI	91,585,290(3)							
Recombination 3								
ND	59,233,000	NA	59,233,000	PAC	2.00	FIX	3136ABH48	December 2032
NI	12,692,785(3)							
Recombination 4								
ND	59,233,000	NB	59,233,000	PAC	1.75	FIX	3136ABH55	December 2032
NI	8,461,858(3)							
Recombination 5								
ND	59,233,000	NC	59,233,000	PAC	1.50	FIX	3136ABH63	December 2032
NI	4,230,929(3)							
Recombination 6								
BC	83,309,391	BD	83,309,391	SEQ	2.00	FIX	3136ABH71	March 2040
BI	5,950,671(3)							
Recombination 7								
BC	83,309,391	BE	83,309,391	SEQ	2.50	FIX	3136ABH89	March 2040
BI	17,852,013(3)							
Recombination 8								
DA	41,166,850	DB	41,166,850	PT	2.00	FIX	3136ABH97	February 2028
DI	5,880,979(3)							
Recombination 9								
DA	41,166,850	DC	41,166,850	PT	2.50	FIX	3136ABJ20	February 2028
DI	11,761,958(3)							
Recombination 10								
EA	25,238,125	EP(4)	32,312,519	SC/PAC/AD	2.00	FIX	3136ABJ38	August 2042
ZE	7,074,394							

Trust 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 11								
PZ	\$ 6,564,007	EZ	\$ 13,638,401	SC/SEG(PAC)/SUP/AD	2.00%	FIX/Z	3136ABJ46	August 2042
ZE	7,074,394							
Recombination 12								
GA	29,734,000	GD	29,734,000	SC/PAC	2.00	FIX	3136ABJ53	October 2042
GI	4,247,715(3)							
Recombination 13								
GA	29,734,000	GE	29,734,000	SC/PAC	2.50	FIX	3136ABJ61	October 2042
GI	8,495,429(3)							

- (1) Trust Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two Trust 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 Trust 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 Trust 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-6 for a description of how their notional principal balances are calculated.
- (4) Principal payments on the Trust Certificates in Recombination 10 from the ZE Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

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	\$60,410,000.00	September 2017	\$29,778,087.80	May 2022	\$10,518,568.01
February 2013	60,048,561.22	October 2017	29,302,230.37	June 2022	10,306,440.22
March 2013	59,669,826.72	November 2017	28,830,846.24	July 2022	10,097,883.83
April 2013	59,274,031.53	December 2017	28,363,896.99	August 2022	9,892,843.49
May 2013	58,861,424.09	January 2018	27,901,344.53	September 2022	9,691,264.68
June 2013	58,432,266.00	February 2018	27,443,151.09	October 2022	9,493,093.67
July 2013	57,986,831.76	March 2018	26,989,279.19	November 2022	9,298,277.54
August 2013	57,525,408.48	April 2018	26,539,691.68	December 2022	9,106,764.16
September 2013	57,048,295.62	May 2018	26,094,351.69	January 2023	8,918,502.15
October 2013	56,555,804.60	June 2018	25,653,222.69	February 2023	8,733,440.90
November 2013	56,048,258.54	July 2018	25,216,268.41	March 2023	8,551,530.56
December 2013	55,525,991.86	August 2018	24,783,452.92	April 2023	8,372,722.02
January 2014	54,989,349.95	September 2018	24,354,740.55	May 2023	8,196,966.89
February 2014	54,438,688.76	October 2018	23,930,095.95	June 2023	8,024,217.50
March 2014	53,874,374.44	November 2018	23,509,484.04	July 2023	7,854,426.89
April 2014	53,296,782.90	December 2018	23,092,870.04	August 2023	7,687,548.80
May 2014	52,706,299.43	January 2019	22,680,219.47	September 2023	7,523,537.65
June 2014	52,103,318.23	February 2019	22,271,498.11	October 2023	7,362,348.56
July 2014	51,488,241.96	March 2019	21,866,692.07	November 2023	7,203,937.29
August 2014	50,861,481.35	April 2019	21,468,401.14	December 2023	7,048,260.27
September 2014	50,223,454.65	May 2019	21,076,526.78	January 2024	6,895,274.59
October 2014	49,574,587.22	June 2019	20,690,971.92	February 2024	6,744,937.96
November 2014	48,915,311.00	July 2019	20,311,640.87	March 2024	6,597,208.74
December 2014	48,262,072.86	August 2019	19,938,439.37	April 2024	6,452,045.90
January 2015	47,614,821.55	September 2019	19,571,274.51	May 2024	6,309,409.02
February 2015	46,973,506.26	October 2019	19,210,054.74	June 2024	6,169,258.30
March 2015	46,338,076.56	November 2019	18,854,689.87	July 2024	6,031,554.51
April 2015	45,708,482.48	December 2019	18,505,090.99	August 2024	5,896,259.03
May 2015	45,084,674.41	January 2020	18,161,170.51	September 2024	5,763,333.81
June 2015	44,466,603.19	February 2020	17,822,842.13	October 2024	5,632,741.35
July 2015	43,854,220.03	March 2020	17,490,020.79	November 2024	5,504,444.75
August 2015	43,247,476.55	April 2020	17,162,622.69	December 2024	5,378,407.62
September 2015	42,646,324.77	May 2020	16,840,565.25	January 2025	5,254,594.15
October 2015	42,050,717.11	June 2020	16,523,767.09	February 2025	5,132,969.05
November 2015	41,460,606.35	July 2020	16,212,148.05	March 2025	5,013,497.57
December 2015	40,875,945.70	August 2020	15,905,629.11	April 2025	4,896,145.46
January 2016	40,296,688.72	September 2020	15,604,132.43	May 2025	4,780,879.00
February 2016	39,722,789.36	October 2020	15,307,581.30	June 2025	4,667,664.99
March 2016	39,154,201.94	November 2020	15,015,900.14	July 2025	4,556,470.70
April 2016	38,590,881.19	December 2020	14,729,014.48	August 2025	4,447,263.92
May 2016	38,032,782.16	January 2021	14,446,850.95	September 2025	4,340,012.89
June 2016	37,479,860.30	February 2021	14,169,337.23	October 2025	4,234,686.37
July 2016	36,932,071.41	March 2021	13,896,402.10	November 2025	4,131,253.57
August 2016	36,389,371.68	April 2021	13,627,975.35	December 2025	4,029,684.15
September 2016	35,851,717.64	May 2021	13,363,987.83	January 2026	3,929,948.24
October 2016	35,319,066.16	June 2021	13,104,371.38	February 2026	3,832,016.44
November 2016	34,791,374.48	July 2021	12,849,058.88	March 2026	3,735,859.76
December 2016	34,268,600.22	August 2021	12,597,984.17	April 2026	3,641,449.68
January 2017	33,750,701.29	September 2021	12,351,082.07	May 2026	3,548,758.08
February 2017	33,237,635.99	October 2021	12,108,288.35	June 2026	3,457,757.28
March 2017	32,729,362.95	November 2021	11,869,539.74	July 2026	3,368,420.03
April 2017	32,225,841.14	December 2021	11,634,773.91	August 2026	3,280,719.47
May 2017	31,727,029.86	January 2022	11,403,929.43	September 2026	3,194,629.17
June 2017	31,232,888.75	February 2022	11,176,945.78	October 2026	3,110,123.09
July 2017	30,743,377.78	March 2022	10,953,763.35	November 2026	3,027,175.56
August 2017	30,258,457.25	April 2022	10,734,323.38	December 2026	2,945,761.35

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2027	\$ 2,865,855.57	November 2028	\$ 1,443,717.71	September 2030	\$ 525,468.96
February 2027	2,787,433.74	December 2028	1,392,443.93	October 2030	492,949.68
March 2027	2,710,471.72	January 2029	1,342,183.19	November 2030	461,126.03
April 2027	2,634,945.76	February 2029	1,292,918.59	December 2030	429,986.02
May 2027	2,560,832.46	March 2029	1,244,633.47	January 2031	399,517.85
June 2027	2,488,108.79	April 2029	1,197,311.42	February 2031	369,709.93
July 2027	2,416,752.05	May 2029	1,150,936.31	March 2031	340,550.81
August 2027	2,346,739.91	June 2029	1,105,492.23	April 2031	312,029.25
September 2027	2,278,050.36	July 2029	1,060,963.55	May 2031	284,134.17
October 2027	2,210,661.74	August 2029	1,017,334.84	June 2031	256,854.69
November 2027	2,144,552.72	September 2029	974,590.95	July 2031	230,180.06
December 2027	2,079,702.27	October 2029	932,716.93	August 2031	204,099.74
January 2028	2,016,089.73	November 2029	891,698.09	September 2031	178,603.34
February 2028	1,953,694.70	December 2029	851,519.96	October 2031	153,680.62
March 2028	1,892,497.15	January 2030	812,168.27	November 2031	129,321.53
April 2028	1,832,477.31	February 2030	773,629.02	December 2031	105,516.16
May 2028	1,773,615.73	March 2030	735,888.38	January 2032	82,254.76
June 2028	1,715,893.26	April 2030	698,932.77	February 2032	59,527.73
July 2028	1,659,291.06	May 2030	662,748.80	March 2032	37,325.64
August 2028	1,603,790.54	June 2030	627,323.30	April 2032	15,639.19
September 2028	1,549,373.43	July 2030	592,643.31	May 2032 and thereafter	0.00
October 2028	1,496,021.73	August 2030	558,696.05		

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	\$27,718,006.00	August 2015	\$21,630,285.86	March 2018	\$14,324,335.27
February 2013	27,626,493.31	September 2015	21,369,133.22	April 2018	14,114,052.31
March 2013	27,527,128.78	October 2015	21,109,788.33	May 2018	13,905,243.76
April 2013	27,419,953.54	November 2015	20,852,239.38	June 2018	13,697,899.91
May 2013	27,305,013.61	December 2015	20,596,474.63	July 2018	13,492,011.15
June 2013	27,182,359.82	January 2016	20,342,482.41	August 2018	13,287,567.91
July 2013	27,052,047.81	February 2016	20,090,251.12	September 2018	13,084,560.67
August 2013	26,914,138.00	March 2016	19,839,769.26	October 2018	12,882,980.00
September 2013	26,768,695.52	April 2016	19,591,025.38	November 2018	12,682,816.51
October 2013	26,615,790.18	May 2016	19,344,008.10	December 2018	12,484,060.87
November 2013	26,455,496.42	June 2016	19,098,706.13	January 2019	12,286,703.82
December 2013	26,287,893.24	July 2016	18,855,108.23	February 2019	12,090,736.15
January 2014	26,113,064.16	August 2016	18,613,203.26	March 2019	11,896,148.71
February 2014	25,931,097.14	September 2016	18,372,980.12	April 2019	11,702,932.42
March 2014	25,742,084.51	October 2016	18,134,427.81	May 2019	11,511,078.24
April 2014	25,546,122.89	November 2016	17,897,535.38	June 2019	11,320,577.20
May 2014	25,343,313.13	December 2016	17,662,291.95	July 2019	11,131,420.37
June 2014	25,133,760.18	January 2017	17,428,686.73	August 2019	10,943,598.92
July 2014	24,917,573.07	February 2017	17,196,708.97	September 2019	10,757,104.02
August 2014	24,694,864.76	March 2017	16,966,348.00	October 2019	10,571,926.93
September 2014	24,465,752.06	April 2017	16,737,593.24	November 2019	10,388,058.97
October 2014	24,230,355.54	May 2017	16,510,434.14	December 2019	10,205,491.50
November 2014	23,988,799.40	June 2017	16,284,860.24	January 2020	10,024,215.93
December 2014	23,741,211.40	July 2017	16,060,861.15	February 2020	9,844,223.75
January 2015	23,487,722.70	August 2017	15,838,426.53	March 2020	9,665,506.48
February 2015	23,228,467.77	September 2017	15,617,546.11	April 2020	9,488,055.71
March 2015	22,963,584.28	October 2017	15,398,209.70	May 2020	9,311,863.08
April 2015	22,693,212.96	November 2017	15,180,407.17	June 2020	9,136,966.40
May 2015	22,424,709.62	December 2017	14,964,128.43	July 2020	8,965,235.57
June 2015	22,158,062.05	January 2018	14,749,363.48	August 2020	8,796,614.66
July 2015	21,893,258.15	February 2018	14,536,102.39	September 2020	8,631,048.75

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>
October 2020	\$ 8,468,483.84	September 2025	\$ 2,679,668.52	August 2030	\$ 779,039.59
November 2020	8,308,866.88	October 2025	2,626,375.07	September 2030	762,049.60
December 2020	8,152,145.76	November 2025	2,574,081.01	October 2030	745,394.76
January 2021	7,998,269.23	December 2025	2,522,768.25	November 2030	729,068.82
February 2021	7,847,186.99	January 2026	2,472,419.05	December 2030	713,065.63
March 2021	7,698,849.55	February 2026	2,423,015.97	January 2031	697,379.16
April 2021	7,553,208.34	March 2026	2,374,541.87	February 2031	682,003.50
May 2021	7,410,215.59	April 2026	2,326,979.93	March 2031	666,932.83
June 2021	7,269,824.39	May 2026	2,280,313.62	April 2031	652,161.43
July 2021	7,131,988.62	June 2026	2,234,526.69	May 2031	637,683.70
August 2021	6,996,662.99	July 2026	2,189,603.19	June 2031	623,494.13
September 2021	6,863,802.98	August 2026	2,145,527.47	July 2031	609,587.33
October 2021	6,733,364.85	September 2026	2,102,284.11	August 2031	595,957.97
November 2021	6,605,305.63	October 2026	2,059,858.01	September 2031	582,600.84
December 2021	6,479,583.08	November 2026	2,018,234.31	October 2031	569,510.84
January 2022	6,356,155.70	December 2026	1,977,398.42	November 2031	556,682.92
February 2022	6,234,982.74	January 2027	1,937,336.00	December 2031	544,112.17
March 2022	6,116,024.12	February 2027	1,898,033.00	January 2032	531,793.73
April 2022	5,999,240.49	March 2027	1,859,475.56	February 2032	519,722.84
May 2022	5,884,593.18	April 2027	1,821,650.12	March 2032	507,894.84
June 2022	5,772,044.17	May 2027	1,784,543.34	April 2032	496,305.15
July 2022	5,661,556.13	June 2027	1,748,142.10	May 2032	484,949.24
August 2022	5,553,092.38	July 2027	1,712,433.53	June 2032	473,822.72
September 2022	5,446,616.88	August 2027	1,677,405.00	July 2032	462,921.23
October 2022	5,342,094.19	September 2027	1,643,044.08	August 2032	452,240.52
November 2022	5,239,489.53	October 2027	1,609,338.57	September 2032	441,776.40
December 2022	5,138,768.71	November 2027	1,576,276.50	October 2032	431,524.76
January 2023	5,039,898.14	December 2027	1,543,846.09	November 2032	421,481.57
February 2023	4,942,844.80	January 2028	1,512,035.79	December 2032	411,642.87
March 2023	4,847,576.26	February 2028	1,480,834.24	January 2033	402,004.78
April 2023	4,754,060.68	March 2028	1,450,230.29	February 2033	392,563.47
May 2023	4,662,266.74	April 2028	1,420,212.99	March 2033	383,315.20
June 2023	4,572,163.69	May 2028	1,390,771.59	April 2033	374,256.30
July 2023	4,483,721.30	June 2028	1,361,895.50	May 2033	365,383.15
August 2023	4,396,909.90	July 2028	1,333,574.37	June 2033	356,692.20
September 2023	4,311,700.30	August 2028	1,305,797.98	July 2033	348,179.98
October 2023	4,228,063.86	September 2028	1,278,556.34	August 2033	339,843.07
November 2023	4,145,972.41	October 2028	1,251,839.61	September 2033	331,678.11
December 2023	4,065,398.29	November 2028	1,225,638.14	October 2033	323,681.82
January 2024	3,986,314.32	December 2028	1,199,942.44	November 2033	315,850.96
February 2024	3,908,693.81	January 2029	1,174,743.19	December 2033	308,182.35
March 2024	3,832,510.51	February 2029	1,150,031.25	January 2034	300,672.89
April 2024	3,757,738.65	March 2029	1,125,797.63	February 2034	293,319.51
May 2024	3,684,352.92	April 2029	1,102,033.50	March 2034	286,119.22
June 2024	3,612,328.43	May 2029	1,078,730.21	April 2034	279,069.06
July 2024	3,541,640.75	June 2029	1,055,879.24	May 2034	272,166.15
August 2024	3,472,265.87	July 2029	1,033,472.23	June 2034	265,407.65
September 2024	3,404,180.19	August 2029	1,011,500.97	July 2034	258,790.76
October 2024	3,337,360.54	September 2029	989,957.40	August 2034	252,312.76
November 2024	3,271,784.15	October 2029	968,833.60	September 2034	245,970.96
December 2024	3,207,428.67	November 2029	948,121.80	October 2034	239,762.72
January 2025	3,144,272.10	December 2029	927,814.36	November 2034	233,685.46
February 2025	3,082,292.87	January 2030	907,903.78	December 2034	227,736.64
March 2025	3,021,469.77	February 2030	888,382.70	January 2035	221,913.76
April 2025	2,961,781.97	March 2030	869,243.88	February 2035	216,214.38
May 2025	2,903,209.00	April 2030	850,480.22	March 2035	210,636.10
June 2025	2,845,730.74	May 2030	832,084.75	April 2035	205,176.56
July 2025	2,789,327.46	June 2030	814,050.62	May 2035	199,833.45
August 2025	2,733,979.73	July 2030	796,371.10	June 2035	194,604.49

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>
July 2035	\$ 189,487.47	December 2037	\$ 81,115.86	May 2040	\$ 25,752.19
August 2035	184,480.19	January 2038	78,501.39	June 2040	24,461.76
September 2035	179,580.51	February 2038	75,947.01	July 2040	23,204.13
October 2035	174,786.32	March 2038	73,451.52	August 2040	21,978.61
November 2035	170,095.56	April 2038	71,013.72	September 2040	20,784.52
December 2035	165,506.19	May 2038	68,632.44	October 2040	19,621.20
January 2036	161,016.22	June 2038	66,306.53	November 2040	18,487.98
February 2036	156,623.71	July 2038	64,034.86	December 2040	17,384.23
March 2036	152,326.72	August 2038	61,816.33	January 2041	16,309.32
April 2036	148,123.39	September 2038	59,649.85	February 2041	15,262.63
May 2036	144,011.86	October 2038	57,534.37	March 2041	14,243.56
June 2036	139,990.33	November 2038	55,468.82	April 2041	13,251.51
July 2036	136,057.00	December 2038	53,452.21	May 2041	12,285.90
August 2036	132,210.15	January 2039	51,483.51	June 2041	11,346.16
September 2036	128,448.05	February 2039	49,561.74	July 2041	10,431.74
October 2036	124,769.02	March 2039	47,685.94	August 2041	9,542.08
November 2036	121,171.42	April 2039	45,855.16	September 2041	8,676.65
December 2036	117,653.63	May 2039	44,068.46	October 2041	7,834.91
January 2037	114,214.06	June 2039	42,324.95	November 2041	7,016.37
February 2037	110,851.14	July 2039	40,623.72	December 2041	6,220.50
March 2037	107,563.37	August 2039	38,963.90	January 2042	5,446.81
April 2037	104,349.22	September 2039	37,344.62	February 2042	4,694.82
May 2037	101,207.23	October 2039	35,765.05	March 2042	3,964.05
June 2037	98,135.96	November 2039	34,224.35	April 2042	3,254.04
July 2037	95,133.99	December 2039	32,721.72	May 2042	2,564.32
August 2037	92,199.93	January 2040	31,256.36	June 2042	1,894.44
September 2037	89,332.41	February 2040	29,827.48	July 2042	1,243.97
October 2037	86,530.10	March 2040	28,434.32	August 2042	612.47
November 2037	83,791.68	April 2040	27,076.14	September 2042 and thereafter	0.00

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	\$32,312,519.00	December 2014	\$26,356,924.82	November 2016	\$18,620,669.78
February 2013	32,144,738.92	January 2015	25,999,417.06	December 2016	18,306,464.13
March 2013	31,978,039.74	February 2015	25,643,903.81	January 2017	17,994,023.97
April 2013	31,801,545.66	March 2015	25,290,374.52	February 2017	17,683,339.95
May 2013	31,615,325.99	April 2015	24,938,818.73	March 2017	17,374,402.79
June 2013	31,419,455.09	May 2015	24,589,225.99	April 2017	17,067,203.22
July 2013	31,214,012.32	June 2015	24,241,585.93	May 2017	16,761,732.04
August 2013	30,999,082.03	July 2015	23,895,888.24	June 2017	16,457,980.11
September 2013	30,774,753.45	August 2015	23,552,122.65	July 2017	16,155,938.30
October 2013	30,541,120.66	September 2015	23,210,278.94	August 2017	15,855,597.56
November 2013	30,298,282.52	October 2015	22,870,346.96	September 2017	15,556,948.88
December 2013	30,046,342.62	November 2015	22,532,316.59	October 2017	15,259,983.28
January 2014	29,785,409.18	December 2015	22,196,177.78	November 2017	14,964,691.86
February 2014	29,515,595.00	January 2016	21,861,920.53	December 2017	14,671,065.73
March 2014	29,237,017.38	February 2016	21,529,534.88	January 2018	14,379,096.06
April 2014	28,949,797.99	March 2016	21,199,010.94	February 2018	14,088,774.08
May 2014	28,654,062.87	April 2016	20,870,338.86	March 2018	13,800,091.05
June 2014	28,349,942.24	May 2016	20,543,508.84	April 2018	13,513,038.27
July 2014	28,037,570.50	June 2016	20,218,511.14	May 2018	13,227,607.11
August 2014	27,717,086.04	July 2016	19,895,336.06	June 2018	12,943,788.96
September 2014	27,388,631.22	August 2016	19,573,973.95	July 2018	12,661,575.26
October 2014	27,052,352.21	September 2016	19,254,415.23	August 2018	12,380,957.51
November 2014	26,708,398.91	October 2016	18,936,650.34	September 2018	12,101,927.24

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>
October 2018	\$11,824,476.01	October 2023	\$ 2,509,986.57	October 2028	\$ 429,984.23
November 2018	11,548,595.46	November 2023	2,443,319.54	November 2028	415,626.76
December 2018	11,274,277.25	December 2023	2,378,307.75	December 2028	401,639.80
January 2019	11,001,513.09	January 2024	2,314,910.92	January 2029	388,014.08
February 2019	10,730,294.71	February 2024	2,253,089.75	February 2029	374,740.55
March 2019	10,462,594.41	March 2024	2,192,805.85	March 2029	361,810.41
April 2019	10,201,387.87	April 2024	2,134,021.77	April 2029	349,215.05
May 2019	9,946,519.74	May 2024	2,076,700.96	May 2029	336,946.08
June 2019	9,697,838.35	June 2024	2,020,807.74	June 2029	324,995.33
July 2019	9,455,195.62	July 2024	1,966,307.29	July 2029	313,354.80
August 2019	9,218,446.98	August 2024	1,913,165.63	August 2029	302,016.71
September 2019	8,987,451.28	September 2024	1,861,349.59	September 2029	290,973.47
October 2019	8,762,070.72	October 2024	1,810,826.80	October 2029	280,217.66
November 2019	8,542,170.77	November 2024	1,761,565.67	November 2029	269,742.05
December 2019	8,327,620.06	December 2024	1,713,535.37	December 2029	259,539.60
January 2020	8,118,290.37	January 2025	1,666,705.80	January 2030	249,603.43
February 2020	7,914,056.50	February 2025	1,621,047.61	February 2030	239,926.82
March 2020	7,714,796.21	March 2025	1,576,532.13	March 2030	230,503.24
April 2020	7,520,390.19	April 2025	1,533,131.39	April 2030	221,326.31
May 2020	7,330,721.94	May 2025	1,490,818.09	May 2030	212,389.79
June 2020	7,145,677.71	June 2025	1,449,565.61	June 2030	203,687.62
July 2020	6,965,146.48	July 2025	1,409,347.93	July 2030	195,213.87
August 2020	6,789,019.85	August 2025	1,370,139.70	August 2030	186,962.76
September 2020	6,617,191.99	September 2025	1,331,916.16	September 2030	178,928.67
October 2020	6,449,559.59	October 2025	1,294,653.13	October 2030	171,106.10
November 2020	6,286,021.80	November 2025	1,258,327.06	November 2030	163,489.69
December 2020	6,126,480.15	December 2025	1,222,914.92	December 2030	156,074.20
January 2021	5,970,838.52	January 2026	1,188,394.26	January 2031	148,854.55
February 2021	5,819,003.08	February 2026	1,154,743.17	February 2031	141,825.76
March 2021	5,670,882.22	March 2026	1,121,940.28	March 2031	134,982.99
April 2021	5,526,386.52	April 2026	1,089,964.71	April 2031	128,321.49
May 2021	5,385,428.66	May 2026	1,058,796.11	May 2031	121,836.67
June 2021	5,247,923.44	June 2026	1,028,414.61	June 2031	115,524.02
July 2021	5,113,787.65	July 2026	998,800.81	July 2031	109,379.15
August 2021	4,982,940.08	August 2026	969,935.80	August 2031	103,397.79
September 2021	4,855,301.45	September 2026	941,801.12	September 2031	97,575.77
October 2021	4,730,794.36	October 2026	914,378.76	October 2031	91,909.02
November 2021	4,609,343.27	November 2026	887,651.13	November 2031	86,393.57
December 2021	4,490,874.42	December 2026	861,601.10	December 2031	81,025.55
January 2022	4,375,315.83	January 2027	836,211.91	January 2032	75,801.19
February 2022	4,262,597.21	February 2027	811,467.24	February 2032	70,716.82
March 2022	4,152,649.96	March 2027	787,351.16	March 2032	65,768.83
April 2022	4,045,407.12	April 2027	763,848.11	April 2032	60,953.75
May 2022	3,940,803.31	May 2027	740,942.94	May 2032	56,268.15
June 2022	3,838,774.74	June 2027	718,620.83	June 2032	51,708.70
July 2022	3,739,259.11	July 2027	696,867.34	July 2032	47,272.17
August 2022	3,642,195.63	August 2027	675,668.39	August 2032	42,955.40
September 2022	3,547,524.95	September 2027	655,010.21	September 2032	38,755.30
October 2022	3,455,189.13	October 2027	634,879.41	October 2032	34,668.86
November 2022	3,365,131.63	November 2027	615,262.89	November 2032	30,693.15
December 2022	3,277,297.25	December 2027	596,147.87	December 2032	26,825.32
January 2023	3,191,632.13	January 2028	577,521.91	January 2033	23,062.58
February 2023	3,108,083.66	February 2028	559,372.84	February 2033	19,402.21
March 2023	3,026,600.52	March 2028	541,688.80	March 2033	15,841.56
April 2023	2,947,132.61	April 2028	524,458.22	April 2033	12,378.05
May 2023	2,869,631.01	May 2028	507,669.82	May 2033	9,009.16
June 2023	2,794,048.01	June 2028	491,312.59	June 2033	5,732.44
July 2023	2,720,336.99	July 2028	475,375.76	July 2033	2,545.50
August 2023	2,648,452.50	August 2028	459,848.87	August 2033 and	
September 2023	2,578,350.13	September 2028	444,721.68	thereafter	0.00

EA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$25,238,125.00	October 2017	\$ 8,173,798.62	July 2022	\$ 774,420.09
February 2013	25,058,554.26	November 2017	7,878,507.20	August 2022	740,194.24
March 2013	24,891,855.08	December 2017	7,584,881.07	September 2022	707,294.50
April 2013	24,715,361.00	January 2018	7,292,911.40	October 2022	675,669.89
May 2013	24,529,141.33	February 2018	7,008,703.60	November 2022	645,271.42
June 2013	24,333,270.43	March 2018	6,735,347.56	December 2022	616,051.94
July 2013	24,127,827.66	April 2018	6,472,431.29	January 2023	587,966.09
August 2013	23,912,897.37	May 2018	6,219,558.35	February 2023	560,970.27
September 2013	23,688,568.79	June 2018	5,976,347.27	March 2023	535,022.54
October 2013	23,454,936.00	July 2018	5,742,431.03	April 2023	510,082.54
November 2013	23,212,097.86	August 2018	5,517,456.45	May 2023	486,111.49
December 2013	22,960,157.96	September 2018	5,301,083.73	June 2023	463,072.05
January 2014	22,699,224.52	October 2018	5,092,985.91	July 2023	440,928.35
February 2014	22,429,410.34	November 2018	4,892,848.39	August 2023	419,645.86
March 2014	22,150,832.72	December 2018	4,700,368.50	September 2023	399,191.38
April 2014	21,863,613.33	January 2019	4,515,254.97	October 2023	379,532.99
May 2014	21,567,878.21	February 2019	4,337,227.61	November 2023	360,639.99
June 2014	21,263,757.58	March 2019	4,166,016.79	December 2023	342,482.84
July 2014	20,951,385.84	April 2019	4,001,363.10	January 2024	325,033.14
August 2014	20,630,901.38	May 2019	3,843,016.97	February 2024	308,263.60
September 2014	20,302,446.56	June 2019	3,690,738.25	March 2024	292,147.93
October 2014	19,966,167.55	July 2019	3,544,295.91	April 2024	276,660.89
November 2014	19,622,214.25	August 2019	3,403,467.66	May 2024	261,778.19
December 2014	19,270,740.16	September 2019	3,268,039.64	June 2024	247,476.46
January 2015	18,913,232.40	October 2019	3,137,806.07	July 2024	233,733.24
February 2015	18,557,719.15	November 2019	3,012,569.00	August 2024	220,526.94
March 2015	18,204,189.86	December 2019	2,892,137.97	September 2024	207,836.78
April 2015	17,852,634.07	January 2020	2,776,329.74	October 2024	195,642.79
May 2015	17,503,041.33	February 2020	2,664,968.02	November 2024	183,925.76
June 2015	17,155,401.27	March 2020	2,557,883.20	December 2024	172,667.21
July 2015	16,809,703.58	April 2020	2,454,912.11	January 2025	161,849.40
August 2015	16,465,937.99	May 2020	2,355,897.79	February 2025	151,455.24
September 2015	16,124,094.28	June 2020	2,260,689.19	March 2025	141,468.31
October 2015	15,784,162.30	July 2020	2,169,141.04	April 2025	131,872.81
November 2015	15,446,131.93	August 2020	2,081,113.56	May 2025	122,653.57
December 2015	15,109,993.12	September 2020	1,996,472.27	June 2025	113,795.99
January 2016	14,775,735.87	October 2020	1,915,087.83	July 2025	105,286.03
February 2016	14,443,350.22	November 2020	1,836,835.78	August 2025	97,110.18
March 2016	14,112,826.28	December 2020	1,761,596.40	September 2025	89,255.49
April 2016	13,784,154.20	January 2021	1,689,254.52	October 2025	81,709.45
May 2016	13,457,324.18	February 2021	1,619,699.35	November 2025	74,460.09
June 2016	13,132,326.48	March 2021	1,552,824.30	December 2025	67,495.85
July 2016	12,809,151.40	April 2021	1,488,526.85	January 2026	60,805.66
August 2016	12,487,789.29	May 2021	1,426,708.37	February 2026	54,378.85
September 2016	12,168,230.57	June 2021	1,367,273.97	March 2026	48,205.16
October 2016	11,850,465.68	July 2021	1,310,132.39	April 2026	42,274.75
November 2016	11,534,485.12	August 2021	1,255,195.82	May 2026	36,578.13
December 2016	11,220,279.47	September 2021	1,202,379.82	June 2026	31,106.20
January 2017	10,907,839.31	October 2021	1,151,603.15	July 2026	25,850.19
February 2017	10,597,155.29	November 2021	1,102,787.64	August 2026	20,801.68
March 2017	10,288,218.13	December 2021	1,055,858.15	September 2026	15,952.59
April 2017	9,981,018.56	January 2022	1,010,742.34	October 2026	11,295.12
May 2017	9,675,547.38	February 2022	967,370.68	November 2026	6,821.80
June 2017	9,371,795.45	March 2022	925,676.25	December 2026	2,525.43
July 2017	9,069,753.64	April 2022	885,594.71	January 2027 and thereafter	0.00
August 2017	8,769,412.90	May 2022	847,064.15		
September 2017	8,470,764.22	June 2022	810,025.03		

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	\$29,883,000.00	January 2018	\$10,935,617.91	January 2023	\$ 1,790,037.86
February 2013	29,737,552.61	February 2018	10,644,998.51	February 2023	1,735,772.88
March 2013	29,579,896.91	March 2018	10,356,922.86	March 2023	1,683,123.65
April 2013	29,410,115.41	April 2018	10,071,369.79	April 2023	1,632,042.72
May 2013	29,228,300.04	May 2018	9,788,318.37	May 2023	1,582,484.00
June 2013	29,034,552.06	June 2018	9,507,747.77	June 2023	1,534,402.75
July 2013	28,828,982.05	July 2018	9,229,637.39	July 2023	1,487,755.52
August 2013	28,611,709.73	August 2018	8,956,569.55	August 2023	1,442,500.15
September 2013	28,382,863.91	September 2018	8,691,483.40	September 2023	1,398,595.68
October 2013	28,142,582.38	October 2018	8,434,147.84	October 2023	1,356,002.36
November 2013	27,891,011.74	November 2018	8,184,338.42	November 2023	1,314,681.57
December 2013	27,628,307.28	December 2018	7,941,837.12	December 2023	1,274,595.86
January 2014	27,354,632.85	January 2019	7,706,432.22	January 2024	1,235,708.82
February 2014	27,070,160.65	February 2019	7,477,918.06	February 2024	1,197,985.13
March 2014	26,775,071.10	March 2019	7,256,094.91	March 2024	1,161,390.51
April 2014	26,469,552.62	April 2019	7,040,768.78	April 2024	1,125,891.64
May 2014	26,153,801.47	May 2019	6,831,751.25	May 2024	1,091,456.22
June 2014	25,828,021.51	June 2019	6,628,859.34	June 2024	1,058,052.84
July 2014	25,492,423.99	July 2019	6,431,915.31	July 2024	1,025,651.05
August 2014	25,147,227.34	August 2019	6,240,746.57	August 2024	994,221.27
September 2014	24,792,656.92	September 2019	6,055,185.46	September 2024	963,734.79
October 2014	24,428,944.79	October 2019	5,875,069.18	October 2024	934,163.71
November 2014	24,056,329.41	November 2019	5,700,239.60	November 2024	905,481.00
December 2014	23,675,055.45	December 2019	5,530,543.15	December 2024	877,660.36
January 2015	23,285,373.47	January 2020	5,365,830.68	January 2025	850,676.30
February 2015	22,887,539.64	February 2020	5,205,957.34	February 2025	824,504.06
March 2015	22,493,136.86	March 2020	5,050,782.47	March 2025	799,119.60
April 2015	22,102,136.82	April 2020	4,900,169.43	April 2025	774,499.59
May 2015	21,714,511.45	May 2020	4,753,985.56	May 2025	750,621.39
June 2015	21,330,232.89	June 2020	4,612,102.00	June 2025	727,463.00
July 2015	20,949,273.54	July 2020	4,474,393.61	July 2025	705,003.08
August 2015	20,571,605.98	August 2020	4,340,738.87	August 2025	683,220.92
September 2015	20,197,203.04	September 2020	4,211,019.75	September 2025	662,096.39
October 2015	19,826,037.76	October 2020	4,085,121.65	October 2025	641,609.99
November 2015	19,458,083.40	November 2020	3,962,933.25	November 2025	621,742.76
December 2015	19,093,313.42	December 2020	3,844,346.48	December 2025	602,476.30
January 2016	18,731,701.52	January 2021	3,729,256.35	January 2026	583,792.77
February 2016	18,373,221.59	February 2021	3,617,560.93	February 2026	565,674.82
March 2016	18,017,847.75	March 2021	3,509,161.24	March 2026	548,105.63
April 2016	17,665,554.31	April 2021	3,403,961.13	April 2026	531,068.89
May 2016	17,316,315.80	May 2021	3,301,867.26	May 2026	514,548.73
June 2016	16,970,106.95	June 2021	3,202,788.97	June 2026	498,529.77
July 2016	16,626,902.70	July 2021	3,106,638.23	July 2026	482,997.08
August 2016	16,286,678.18	August 2021	3,013,329.56	August 2026	467,936.17
September 2016	15,949,408.74	September 2021	2,922,779.94	September 2026	453,332.97
October 2016	15,615,069.91	October 2021	2,834,908.77	October 2026	439,173.82
November 2016	15,283,637.42	November 2021	2,749,637.76	November 2026	425,445.48
December 2016	14,955,087.22	December 2021	2,666,890.90	December 2026	412,135.07
January 2017	14,629,395.42	January 2022	2,586,594.38	January 2027	399,230.13
February 2017	14,306,538.34	February 2022	2,508,676.53	February 2027	386,718.52
March 2017	13,986,492.50	March 2022	2,433,067.76	March 2027	374,588.50
April 2017	13,669,234.59	April 2022	2,359,700.48	April 2027	362,828.65
May 2017	13,354,741.50	May 2022	2,288,509.07	May 2027	351,427.89
June 2017	13,042,990.31	June 2022	2,219,429.82	June 2027	340,375.47
July 2017	12,733,958.27	July 2022	2,152,400.85	July 2027	329,660.97
August 2017	12,427,622.84	August 2022	2,087,362.08	August 2027	319,274.25
September 2017	12,123,961.63	September 2022	2,024,255.18	September 2027	309,205.49
October 2017	11,822,952.46	October 2022	1,963,023.52	October 2027	299,445.16
November 2017	11,524,573.31	November 2022	1,903,612.09	November 2027	289,983.99
December 2017	11,228,802.34	December 2022	1,845,967.48	December 2027	280,813.02

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2028	\$ 271,923.52	December 2032	\$ 37,853.72	November 2037	\$ 3,896.40
February 2028	263,307.03	January 2033	36,548.20	December 2037	3,727.27
March 2028	254,955.36	February 2033	35,285.04	January 2038	3,564.29
April 2028	246,860.53	March 2033	34,062.91	February 2038	3,407.25
May 2028	239,014.81	April 2033	32,880.52	March 2038	3,255.95
June 2028	231,410.71	May 2033	31,736.65	April 2038	3,110.21
July 2028	224,040.95	June 2033	30,630.07	May 2038	2,969.82
August 2028	216,898.46	July 2033	29,559.62	June 2038	2,834.62
September 2028	209,976.40	August 2033	28,524.17	July 2038	2,704.43
October 2028	203,268.11	September 2033	27,522.63	August 2038	2,579.08
November 2028	196,767.14	October 2033	26,553.91	September 2038	2,458.40
December 2028	190,467.23	November 2033	25,617.00	October 2038	2,342.23
January 2029	184,362.30	December 2033	24,710.89	November 2038	2,230.43
February 2029	178,446.47	January 2034	23,834.61	December 2038	2,122.85
March 2029	172,714.00	February 2034	22,987.23	January 2039	2,019.33
April 2029	167,159.36	March 2034	22,167.82	February 2039	1,919.75
May 2029	161,777.16	April 2034	21,375.50	March 2039	1,823.96
June 2029	156,562.17	May 2034	20,609.43	April 2039	1,731.84
July 2029	151,509.32	June 2034	19,868.76	May 2039	1,643.26
August 2029	146,613.70	July 2034	19,152.70	June 2039	1,558.10
September 2029	141,870.54	August 2034	18,460.45	July 2039	1,476.24
October 2029	137,275.20	September 2034	17,791.28	August 2039	1,397.56
November 2029	132,823.20	October 2034	17,144.44	September 2039	1,321.96
December 2029	128,510.18	November 2034	16,519.22	October 2039	1,249.33
January 2030	124,331.91	December 2034	15,914.93	November 2039	1,179.57
February 2030	120,284.29	January 2035	15,330.92	December 2039	1,112.57
March 2030	116,363.34	February 2035	14,766.52	January 2040	1,048.24
April 2030	112,565.21	March 2035	14,221.12	February 2040	986.48
May 2030	108,886.14	April 2035	13,694.11	March 2040	927.21
June 2030	105,322.50	May 2035	13,184.89	April 2040	870.34
July 2030	101,870.78	June 2035	12,692.90	May 2040	815.77
August 2030	98,527.56	July 2035	12,217.59	June 2040	763.44
September 2030	95,289.51	August 2035	11,758.42	July 2040	713.26
October 2030	92,153.42	September 2035	11,314.86	August 2040	665.16
November 2030	89,116.17	October 2035	10,886.43	September 2040	619.05
December 2030	86,174.74	November 2035	10,472.63	October 2040	574.87
January 2031	83,326.19	December 2035	10,072.98	November 2040	532.56
February 2031	80,567.67	January 2036	9,687.04	December 2040	492.04
March 2031	77,896.41	February 2036	9,314.36	January 2041	453.24
April 2031	75,309.75	March 2036	8,954.50	February 2041	416.11
May 2031	72,805.08	April 2036	8,607.06	March 2041	380.59
June 2031	70,379.87	May 2036	8,271.63	April 2041	346.61
July 2031	68,031.70	June 2036	7,947.82	May 2041	314.12
August 2031	65,758.17	July 2036	7,635.25	June 2041	283.07
September 2031	63,557.01	August 2036	7,333.56	July 2041	253.41
October 2031	61,425.96	September 2036	7,042.38	August 2041	225.07
November 2031	59,362.88	October 2036	6,761.38	September 2041	198.02
December 2031	57,365.66	November 2036	6,490.23	October 2041	172.20
January 2032	55,432.27	December 2036	6,228.60	November 2041	147.57
February 2032	53,560.74	January 2037	5,976.18	December 2041	124.09
March 2032	51,749.14	February 2037	5,732.66	January 2042	101.71
April 2032	49,995.63	March 2037	5,497.76	February 2042	80.39
May 2032	48,298.41	April 2037	5,271.19	March 2042	60.09
June 2032	46,655.73	May 2037	5,052.67	April 2042	40.77
July 2032	45,065.90	June 2037	4,841.95	May 2042	22.39
August 2032	43,527.27	July 2037	4,638.75	June 2042	4.93
September 2032	42,038.26	August 2037	4,442.83	July 2042 and thereafter	0.00
October 2032	40,597.32	September 2037	4,253.96		
November 2032	39,202.96	October 2037	4,071.89		

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.

TABLE OF CONTENTS

	Page
Table of Contents	S- 2
Available Information	S- 3
Summary	S- 4
Additional Risk Factors	S- 9
Description of the Certificates	S-10
Certain Additional Federal Income Tax Consequences	S-31
Plan of Distribution	S-38
Legal Matters	S-38
Exhibit A	A- 1
Schedule 1	A- 2
Principal Balance Schedules	B- 1

\$950,864,893



**Guaranteed
Pass-Through Certificates
Fannie Mae Trust 2013-5**

PROSPECTUS SUPPLEMENT

Wells Fargo Securities

January 24, 2013
