

\$824,965,271



**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2013-11**

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 class), and
- principal to the extent available for payment on your class.

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
AP	1	\$220,307,188	SC/SEQ	1.50%	FIX	3136ABZ63	January 2043
IO	1	55,076,797(2)	NTL	4.00	FIX/IO	3136ABZ71	January 2043
BP	1	2,702,986	SC/SEQ	2.50	FIX	3136ABZ89	January 2043
PA	2	160,346,463	PAC	1.75	FIX	3136ABZ97	May 2042
IP	2	30,064,961(2)	NTL	4.00	FIX/IO	3136AB2A0	May 2042
PB	2	9,964,537	PAC	2.50	FIX	3136AB2B8	February 2043
TA	2	14,141,000	PAC	2.50	FIX	3136AB2C6	February 2043
TB	2	33,898,000	SUP	2.50	FIX	3136AB2D4	December 2042
TC	2	1,450,000	SUP	2.50	FIX	3136AB2E2	January 2043
TD	2	1,450,000	SUP	2.50	FIX	3136AB2F9	February 2043
FA(3) ...	2	132,750,000	PT	(4)	FLT	3136AB2G7	February 2043
SA(3) ...	2	132,750,000(2)	NTL	(4)	INV/IO	3136AB2H5	February 2043
AB(3) ...	3	118,872,161	SEQ	1.50	FIX	3136AB2J1	February 2040
FC(3)	3	50,945,211	SEQ	(4)	FLT	3136AB2K8	February 2040
SC(3)	3	50,945,211(2)	NTL	(4)	INV/IO	3136AB2L6	February 2040
V	3	16,708,445	SEQ/AD	3.00	FIX	3136AB2M4	September 2029
Z	3	26,007,124	SEQ	3.00	FIX/Z	3136AB2N2	February 2043
FB	3	35,422,156	PT	(4)	FLT	3136AB2P7	February 2043
SB	3	35,422,156(2)	NTL	(4)	INV/IO	3136AB2Q5	February 2043
R		0	NPR	0	NPR	3136AB2R3	February 2043
RL		0	NPR	0	NPR	3136AB2S1	February 2043

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

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The PT, AC, AD, AE and AG Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—Combination and Recombination—RCR Certificates" in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be January 31, 2013.

Carefully consider the risk factors on page S-7 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.

Credit Suisse

The date of this Prospectus Supplement is January 25, 2013

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated August 1, 2012 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - February 1, 2012, for all MBS issued on or after February 1, 2012,
 - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
 - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
 - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
 - January 1, 2006, for all other MBS(as applicable, the “MBS Prospectus”);
- if you are purchasing a Group 1 Class or the R or RL Class, the disclosure document relating to the underlying REMIC certificates (the “Underlying REMIC Disclosure Document”); 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 Document 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 Document by writing or calling the dealer at:

Credit Suisse Securities (USA), LLC
Prospectus Department
11 Madison Avenue
New York, New York 10010-3629
(telephone 212-325-2580).

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	Class 2012-152-NP REMIC Certificate Class 2012-152-PN REMIC Certificate
2	Group 2 MBS
3	Group 3 MBS

Group 1

Exhibit A describes the underlying REMIC certificates in Group 1, 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 document as described on page S-3.

Group 2 and Group 3

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 2 MBS	\$354,000,000	4.00%	4.25% to 6.50%	241 to 360
Group 3 MBS	\$247,955,097	3.50%	3.75% to 6.00%	230 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 2 MBS	\$354,000,000	360	346	10	4.510%
Group 3 MBS	\$247,955,097	360	356	2	4.019%

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.

Settlement Date

We expect to issue the certificates on January 31, 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:

Fed Book-Entry

All classes of certificates other than the R and RL Classes

Physical

R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
FA	0.519%	6.50%	0.30%	LIBOR + 30 basis points
SA	5.981%	6.20%	0.00%	6.20% – LIBOR
FC	0.506%	6.50%	0.30%	LIBOR + 30 basis points
SC	5.994%	6.20%	0.00%	6.20% – LIBOR
FB	0.606%	6.50%	0.40%	LIBOR + 40 basis points
SB	5.894%	6.10%	0.00%	6.10% – LIBOR

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

Notional Classes

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

Class

IO	25% of the AP Class
IP	18.7499994933% of the PA Class
SA	100% of the FA Class
SC	100% of the FC Class
SB	100% of the FB 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>200%</u>	<u>450%</u>	<u>900%</u>	<u>1300%</u>
AP and IO	16.5	6.3	6.1	3.6	1.6	0.9
BP	26.2	23.9	23.9	16.2	7.2	3.8

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>120%</u>	<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>450%</u>	<u>900%</u>	<u>1300%</u>
PA and IP	16.4	6.4	5.9	5.9	5.9	5.9	3.7	2.0	1.4
PB	26.3	20.2	20.2	20.2	20.2	20.2	12.5	5.8	3.5
TA	27.1	15.1	11.7	2.9	2.9	2.9	1.5	0.8	0.6
TB	28.8	21.9	20.1	16.5	7.3	2.1	0.8	0.4	0.3
TC	29.9	27.9	27.5	26.5	23.0	5.2	1.5	0.7	0.5
TD	30.0	28.5	28.4	28.0	26.4	6.0	1.5	0.7	0.5
FA, SA and PT	19.6	10.3	9.4	8.3	6.8	5.8	3.5	1.8	1.2

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>212%</u>	<u>500%</u>	<u>700%</u>
AB, FC, SC, AC, AD, AE and AG	17.0	7.6	4.7	2.6	2.0
V	9.0	9.0	8.0	4.9	3.8
Z	28.5	22.7	16.7	8.7	6.4
FB and SB	19.3	10.6	7.0	3.6	2.8

* 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 1 Classes will be affected by the applicable payment priority governing the related underlying REMIC certificates. If you invest in a Group 1 Class, the rate at which you receive payments will be affected by the applicable priority sequence governing principal payments on the Group 1 Underlying REMIC Certificates.

In particular, as described in the related Underlying REMIC Disclosure Document, principal payments on the Group 1 Underlying REMIC Certificates are governed by a principal balance schedule. As a result, the Group 1 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 a rate faster or slower than the rate 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 Group 1 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 Group 1 Underlying REMIC Certificates have adhered to the related principal balance schedule,
- any related support classes remain outstanding, or
- the Group 1 Underlying REMIC Certificates otherwise have performed as originally anticipated.

You may obtain additional information about the Group 1 Underlying REMIC Certificates by reviewing their current class factors in light of other information available in the Underlying REMIC Disclosure Document. You may obtain that document from us as described on page S-3.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of January 1, 2013 (the "Issue Date"). We will issue the Guaranteed REMIC Pass-

Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of May 1, 2010 and a supplement thereto dated as of the Issue Date (together with the trust agreement and supplement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

The assets of the Trust will include:

- certain previously issued REMIC certificates (the “Group 1 Underlying REMIC Certificates”) issued from the related Fannie Mae REMIC trust (the “Underlying REMIC Trust”) as further described in Exhibit A, and
- two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 2 MBS” and “Group 3 MBS,” and together, the “Trust MBS”).

The Group 1 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 Trust will include the “Lower Tier REMIC” and “Upper Tier REMIC” as “real estate mortgage investment conduits” (each, a “REMIC”) under the Internal Revenue Code of 1986, as amended (the “Code”).

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

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC	Group 1 Underlying REMIC Certificates and Trust MBS	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Group 1 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 Document. 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

The Group 1 Underlying REMIC Certificates

The Group 1 Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trust. The assets of that trust consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

Distributions on the Group 1 Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 1 Underlying REMIC Certificates are described in the Underlying REMIC Disclosure Document. See Exhibit A for certain additional information about the Group 1 Underlying REMIC Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 1 Underlying REMIC Certificates.

For further information about the Group 1 Underlying REMIC Certificates, telephone us at 1-800-237-8627. Additional information about the Group 1 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 date we prepared the Underlying REMIC Disclosure Document. 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 that document may be limited.

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 addition, the mortgage loans backing the Group 3 MBS have been refinanced under Fannie Mae Refi Plus and are designated as “high loan-to-value ratio” loans, with loan-to-value ratios ranging from greater than 105% up to 125% at the time of refinance. These loans are targeted at borrowers who have demonstrated an acceptable payment history on their mortgage loans but may have been unable to refinance due to a decline in home prices or the unavailability of mortgage insurance. Fannie Mae Refi Plus refinancing is available only if the new mortgage loan either reduces the monthly principal and interest payment for the borrower or provides a more stable loan product (such as movement from an adjustable-rate loan to a fixed rate loan). For more information on the Home Affordable Refinance Program, see “The Mortgage Loans—High Loan-to-Value Mortgage Loans” in the MBS Prospectus dated February 1, 2012 and on our Web site at

www.fanniemae.com. See also “Risk Factors—Risks Relating to Yield and Prepayment—Refinancing—Mortgage loans with loan-to-value ratios greater than 80% may have different prepayment and default characteristics than conforming mortgage loans generally” in the MBS prospectus dated February 1, 2012.

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

Distributions of Interest

General. The Certificates will bear interest at the rates specified in this prospectus supplement. Interest to be paid on each Certificate (or added to principal, in the case of the Accrual Class) 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 Class, see “—Accrual Class” below.

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

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

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

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

Accrual Class. The Z Class is an Accrual Class. Interest will accrue on the Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Class. Instead, interest accrued on the Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Class as described under “—*Distributions of Principal*” below.

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount to AP and BP, in that order, until retired. } Structured Collateral/ Sequential Pay Classes

The “Group 1 Principal Distribution Amount” is the principal then paid on the Group 1 Underlying REMIC Certificates.

- *Group 2*

The Group 2 Principal Distribution Amount as follows:

— 37.5% to FA until retired, and

} Pass-Through Class

— 62.5% as follows:

first, to the Aggregate Group to its Planned Balance;

second, to TA to its Planned Balance;

third, to TB, TC and TD, in that order, until retired;

fourth, to TA until retired; and

fifth, to the Aggregate Group to zero.

} PAC Group
and Class

} Support
Classes

} PAC Class
and Group

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

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

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

- *Group 3*

The Z Accrual Amount to V until retired, and thereafter to Z.

} Accretion
Directed
Class and
Accrual Class

The Group 3 Cash Flow Distribution Amount as follows:

— 14.2857139976% to FB until retired, and

} Pass-Through
Class

— 85.7142860024% as follows:

first, to AB and FC, pro rata, until retired; and

second, to V and Z, in that order, until retired.

} Sequential
Pay Classes

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

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 1 Underlying REMIC Certificates, the priority sequence governing principal payments on the Group 1 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 2 and Group 3—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 31, 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 a Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group or Class to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Group. 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 Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Group we expect that the effective ranges for those Classes would not be narrower than that shown below for the Aggregate Group.

<u>Group and Class</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
TA Class Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA

The Aggregate Group consists of the PA and PB Classes.

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

We cannot assure you that the balance of the Aggregate Group or the TA Class will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of the Aggregate Group or the TA 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 the Aggregate Group or the TA Class to its scheduled balance in any month. As a result, the likelihood of reducing the Aggregate Group or the TA 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 Range or Effective Range, principal distributions may be insufficient to reduce the Aggregate Group and the TA 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 Group and the TA 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 the Aggregate Group and the TA Class will be supported by other Classes. When the related supporting Classes are retired, the Aggregate Group or the TA 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>
IO	325%
IP	331%

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>
IO	19.625%
IP	19.000%

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

In the following yield tables, the symbol * is used to represent a yield of less than (99.9)%.

Sensitivity of the IO Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>450%</u>	<u>900%</u>	<u>1300%</u>
Pre-Tax Yields to Maturity . . .	11.1%	5.4%	4.5%	(9.8)%	(57.1)%	*

Sensitivity of the IP Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>450%</u>	<u>900%</u>	<u>1300%</u>
Pre-Tax Yields to Maturity . . .	12.8%	7.0%	5.1%	5.1%	5.1%	5.1%	(9.4)%	(51.0)%	(88.8)%

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

<u>Class</u>	<u>Price*</u>
SA	21.500%
SC	25.125%
SB	29.125%

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

In the following yield tables, the symbol * is used to represent a yield of less than (99.9)%.

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>450%</u>	<u>900%</u>	<u>1300%</u>
0.1095%	24.6%	21.6%	20.4%	18.6%	15.6%	12.5%	(0.3)%	(32.6)%	(67.3)%
0.2190%	24.0%	21.1%	19.9%	18.1%	15.0%	11.9%	(0.9)%	(33.2)%	(68.0)%
2.2190%	13.6%	10.6%	9.4%	7.6%	4.6%	1.5%	(11.4)%	(44.1)%	(80.1)%
4.2190%	2.4%	(0.5)%	(1.7)%	(3.5)%	(6.5)%	(9.6)%	(22.4)%	(55.6)%	(93.5)%
6.2000%	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>212%</u>	<u>500%</u>	<u>700%</u>
0.103%	18.5%	14.5%	4.2%	(24.2)%	(42.0)%
0.206%	18.0%	14.0%	3.6%	(25.0)%	(42.8)%
2.206%	8.5%	3.9%	(8.2)%	(40.2)%	(59.3)%
4.206%	(2.4)%	(8.1)%	(23.0)%	(60.2)%	(80.9)%
6.200%	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>212%</u>	<u>500%</u>	<u>700%</u>
0.103%	16.1%	13.5%	7.4%	(8.8)%	(20.6)%
0.206%	15.7%	13.1%	7.0%	(9.2)%	(21.1)%
2.206%	7.8%	5.1%	(1.2)%	(18.0)%	(30.5)%
4.206%	(1.3)%	(4.0)%	(10.4)%	(27.7)%	(40.9)%
6.100%	*	*	*	*	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,

- the priority sequences of distributions of principal of the Classes, and
- in the case of the Group 1 Classes, the priority sequence affecting principal payments on the Group 1 Underlying REMIC Certificates.

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

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 Underlying REMIC Certificates	360 months	359 months	6.50%
Group 2 MBS	360 months	360 months	6.50%
Group 3 MBS	360 months	360 months	6.00%

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

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

Percent of Original Principal Balances Outstanding

Date	AP and IO† Classes						BP Class						PA and IP† Classes								
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption								
	0%	100%	200%	450%	900%	1300%	0%	100%	200%	450%	900%	1300%	0%	100%	120%	150%	200%	250%	450%	900%	1300%
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	98	90	89	89	61	30	100	100	100	100	100	100	100	98	93	92	92	92	92	89	70
January 2015	97	80	78	68	27	5	100	100	100	100	100	100	100	97	84	81	81	81	81	79	40
January 2016	95	70	68	48	11	*	100	100	100	100	100	100	100	95	74	71	71	71	71	55	15
January 2017	93	62	59	34	4	0	100	100	100	100	100	25	93	65	61	61	61	61	37	3	0
January 2018	91	54	51	24	1	0	100	100	100	100	100	5	91	57	52	52	52	52	25	0	0
January 2019	89	46	43	17	0	0	100	100	100	100	93	1	89	49	43	43	43	43	16	0	0
January 2020	87	39	35	11	0	0	100	100	100	100	41	*	87	42	35	35	35	35	10	0	0
January 2021	85	32	29	8	0	0	100	100	100	100	18	*	84	35	28	28	28	28	5	0	0
January 2022	82	26	24	5	0	0	100	100	100	100	8	*	82	28	22	22	22	22	2	0	0
January 2023	79	20	19	3	0	0	100	100	100	100	4	*	79	22	17	17	17	17	0	0	0
January 2024	76	15	15	2	0	0	100	100	100	100	2	*	76	17	13	13	13	13	0	0	0
January 2025	73	12	12	1	0	0	100	100	100	100	1	*	73	12	9	9	9	9	0	0	0
January 2026	70	10	10	*	0	0	100	100	100	100	*	0	70	7	7	7	7	7	0	0	0
January 2027	66	8	8	0	0	0	100	100	100	86	*	0	66	4	4	4	4	4	0	0	0
January 2028	63	6	6	0	0	0	100	100	100	59	*	0	62	2	2	2	2	2	0	0	0
January 2029	59	4	4	0	0	0	100	100	100	40	*	0	58	1	1	1	1	1	0	0	0
January 2030	54	3	3	0	0	0	100	100	100	27	*	0	54	0	0	0	0	0	0	0	0
January 2031	50	2	2	0	0	0	100	100	100	18	*	0	49	0	0	0	0	0	0	0	0
January 2032	45	1	1	0	0	0	100	100	100	12	*	0	44	0	0	0	0	0	0	0	0
January 2033	40	1	1	0	0	0	100	100	100	8	*	0	39	0	0	0	0	0	0	0	0
January 2034	34	*	*	0	0	0	100	100	100	5	*	0	33	0	0	0	0	0	0	0	0
January 2035	28	0	0	0	0	0	100	91	91	3	*	0	27	0	0	0	0	0	0	0	0
January 2036	22	0	0	0	0	0	100	64	64	2	*	0	21	0	0	0	0	0	0	0	0
January 2037	15	0	0	0	0	0	100	43	43	1	0	0	14	0	0	0	0	0	0	0	0
January 2038	8	0	0	0	0	0	100	26	26	1	0	0	7	0	0	0	0	0	0	0	0
January 2039	*	0	0	0	0	0	100	12	12	*	0	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	2	2	2	*	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)**	16.5	6.3	6.1	3.6	1.6	0.9	26.2	23.9	23.9	16.2	7.2	3.8	16.4	6.4	5.9	5.9	5.9	5.9	3.7	2.0	1.4

Date	PB Class										TA Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	150%	200%	250%	450%	900%	1300%		0%	100%	120%	150%	200%	250%	450%	900%	1300%	
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	85	85	85	85	0	0	
January 2015	100	100	100	100	100	100	100	100	100		100	100	100	62	62	62	0	0	0	
January 2016	100	100	100	100	100	100	100	100	71		100	100	100	42	42	42	0	0	0	
January 2017	100	100	100	100	100	100	100	100	15		100	100	100	27	27	27	0	0	0	
January 2018	100	100	100	100	100	100	100	69	3		100	100	100	15	15	15	0	0	0	
January 2019	100	100	100	100	100	100	100	31	1		100	100	100	7	7	7	0	0	0	
January 2020	100	100	100	100	100	100	100	14	*		100	100	100	1	1	1	0	0	0	
January 2021	100	100	100	100	100	100	100	6	*		100	100	99	0	0	0	0	0	0	
January 2022	100	100	100	100	100	100	100	3	*		100	100	93	0	0	0	0	0	0	
January 2023	100	100	100	100	100	100	90	1	*		100	100	82	0	0	0	0	0	0	
January 2024	100	100	100	100	100	100	63	1	*		100	100	66	0	0	0	0	0	0	
January 2025	100	100	100	100	100	100	45	*	*		100	100	47	0	0	0	0	0	0	
January 2026	100	100	100	100	100	100	31	*	*		100	100	27	0	0	0	0	0	0	
January 2027	100	100	100	100	100	100	22	*	*		100	78	5	0	0	0	0	0	0	
January 2028	100	100	100	100	100	100	15	*	0		100	52	0	0	0	0	0	0	0	
January 2029	100	100	100	100	100	100	10	*	0		100	26	0	0	0	0	0	0	0	
January 2030	100	87	87	87	87	87	7	*	0		100	0	0	0	0	0	0	0	0	
January 2031	100	69	69	69	69	69	5	*	0		100	0	0	0	0	0	0	0	0	
January 2032	100	54	54	54	54	54	3	*	0		100	0	0	0	0	0	0	0	0	
January 2033	100	42	42	42	42	42	2	*	0		100	0	0	0	0	0	0	0	0	
January 2034	100	33	33	33	33	33	1	*	0		100	0	0	0	0	0	0	0	0	
January 2035	100	25	25	25	25	25	1	*	0		100	0	0	0	0	0	0	0	0	
January 2036	100	18	18	18	18	18	1	*	0		100	0	0	0	0	0	0	0	0	
January 2037	100	13	13	13	13	13	*	*	0		100	0	0	0	0	0	0	0	0	
January 2038	100	9	9	9	9	9	*	*	0		100	0	0	0	0	0	0	0	0	
January 2039	81	6	6	6	6	6	*	*	0		100	0	0	0	0	0	0	0	0	
January 2040	3	3	3	3	3	3	*	0	0		60	0	0	0	0	0	0	0	0	
January 2041	1	1	1	1	1	1	*	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	
January 2043	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
Weighted Average																				
Life (years)**	26.3	20.2	20.2	20.2	20.2	20.2	12.5	5.8	3.5		27.1	15.1	11.7	2.9	2.9	2.9	1.5	0.8	0.6	

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

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

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

Date	TB Class									TC Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	120%	150%	200%	250%	450%	900%	1300%	0%	100%	120%	150%	200%	250%	450%	900%	1300%
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	89	79	36	0	0	100	100	100	100	100	100	100	0	0
January 2015	100	100	100	100	74	49	0	0	0	100	100	100	100	100	100	0	0	0
January 2016	100	100	100	100	62	25	0	0	0	100	100	100	100	100	100	0	0	0
January 2017	100	100	100	100	53	9	0	0	0	100	100	100	100	100	100	0	0	0
January 2018	100	100	100	100	46	0	0	0	0	100	100	100	100	100	71	0	0	0
January 2019	100	100	100	100	43	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2020	100	100	100	100	41	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2021	100	100	100	99	39	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2022	100	100	100	96	37	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2023	100	100	100	91	34	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2024	100	100	100	86	31	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2025	100	100	100	79	28	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2026	100	100	100	72	24	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2027	100	100	100	65	21	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2028	100	100	93	58	17	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2029	100	100	84	51	14	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2030	100	100	74	44	11	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2031	100	89	65	38	8	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2032	100	78	56	32	6	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2033	100	67	48	26	3	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2034	100	57	40	21	1	0	0	0	0	100	100	100	100	100	0	0	0	0
January 2035	100	47	32	16	0	0	0	0	0	100	100	100	100	88	0	0	0	0
January 2036	100	38	25	11	0	0	0	0	0	100	100	100	100	49	0	0	0	0
January 2037	100	29	18	7	0	0	0	0	0	100	100	100	100	14	0	0	0	0
January 2038	100	20	12	3	0	0	0	0	0	100	100	100	100	0	0	0	0	0
January 2039	100	12	6	0	0	0	0	0	0	100	100	100	88	0	0	0	0	0
January 2040	100	4	*	0	0	0	0	0	0	100	100	100	15	0	0	0	0	0
January 2041	84	0	0	0	0	0	0	0	0	100	32	0	0	0	0	0	0	0
January 2042	39	0	0	0	0	0	0	0	0	100	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
Weighted Average																		
Life (years)**	28.8	21.9	20.1	16.5	7.3	2.1	0.8	0.4	0.3	29.9	27.9	27.5	26.5	23.0	5.2	1.5	0.7	0.5

Date	TD Class									FA, SA† and PT Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	120%	150%	200%	250%	450%	900%	1300%	0%	100%	120%	150%	200%	250%	450%	900%	1300%
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	0	0	99	95	94	93	92	90	84	69	55
January 2015	100	100	100	100	100	100	100	0	0	98	88	86	84	80	76	62	34	15
January 2016	100	100	100	100	100	100	100	0	0	96	81	79	75	69	64	44	15	3
January 2017	100	100	100	100	100	100	100	0	0	95	75	71	67	60	53	32	7	1
January 2018	100	100	100	100	100	100	100	0	0	94	69	65	59	51	44	22	3	*
January 2019	100	100	100	100	100	43	0	0	0	92	63	59	53	44	36	16	1	*
January 2020	100	100	100	100	100	*	0	0	0	90	58	53	47	38	30	11	1	*
January 2021	100	100	100	100	100	*	0	0	0	89	53	48	41	32	25	8	*	*
January 2022	100	100	100	100	100	*	0	0	0	87	48	43	37	28	21	6	*	*
January 2023	100	100	100	100	100	*	0	0	0	85	44	39	32	23	17	4	*	*
January 2024	100	100	100	100	100	*	0	0	0	83	40	35	28	20	14	3	*	*
January 2025	100	100	100	100	100	*	0	0	0	80	36	31	25	17	11	2	*	*
January 2026	100	100	100	100	100	*	0	0	0	78	32	28	22	14	9	1	*	0
January 2027	100	100	100	100	100	*	0	0	0	75	29	25	19	12	8	1	*	0
January 2028	100	100	100	100	100	*	0	0	0	73	26	22	16	10	6	1	*	0
January 2029	100	100	100	100	100	*	0	0	0	70	23	19	14	8	5	*	*	0
January 2030	100	100	100	100	100	*	0	0	0	66	21	17	12	7	4	*	*	0
January 2031	100	100	100	100	100	*	0	0	0	63	18	14	10	6	3	*	*	0
January 2032	100	100	100	100	100	*	0	0	0	59	16	12	9	5	2	*	*	0
January 2033	100	100	100	100	100	*	0	0	0	56	14	11	7	4	2	*	*	0
January 2034	100	100	100	100	100	*	0	0	0	52	12	9	6	3	1	*	*	0
January 2035	100	100	100	100	100	*	0	0	0	47	10	7	5	2	1	*	*	0
January 2036	100	100	100	100	100	*	0	0	0	43	8	6	4	2	1	*	0	0
January 2037	100	100	100	100	100	*	0	0	0	38	6	5	3	1	1	*	0	0
January 2038	100	100	100	100	83	*	0	0	0	32	5	4	2	1	*	*	0	0
January 2039	100	100	100	100	57	*	0	0	0	27	3	2	1	1	*	*	0	0
January 2040	100	100	100	100	34	*	0	0	0	21	2	2	1	*	*	*	0	0
January 2041	100	100	90	49	14	*	0	0	0	14	1	1	*	*	*	*	0	0
January 2042	100	0	0	0	0	0	0	0	0	7	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
Weighted Average																		
Life (years)**	30.0	28.5	28.4	28.0	26.4	6.0	1.5	0.7	0.5	19.6	10.3	9.4	8.3	6.8	5.8	3.5	1.8	1.2

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

Date	AB, FC, SC†, AC, AD, AE and AG Classes					V Class					Z Class					FB and SB† Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	212%	500%	700%	0%	100%	212%	500%	700%	0%	100%	212%	500%	700%	0%	100%	212%	500%	700%
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	96	93	87	83	95	95	95	95	95	103	103	103	103	103	99	97	95	90	86
January 2015	97	89	81	62	50	90	90	90	90	90	106	106	106	106	106	97	91	85	70	60
January 2016	95	80	66	35	18	85	85	85	85	85	109	109	109	109	109	96	84	73	48	35
January 2017	93	71	53	16	0	80	80	80	80	75	113	113	113	113	113	95	77	62	33	20
January 2018	91	63	41	3	0	75	75	75	75	0	116	116	116	116	91	93	71	53	23	11
January 2019	89	56	31	0	0	69	69	69	10	0	120	120	120	120	52	91	65	45	15	6
January 2020	87	49	23	0	0	64	64	64	0	0	123	123	123	86	29	90	59	38	11	4
January 2021	85	43	16	0	0	58	58	58	0	0	127	127	127	59	16	88	54	33	7	2
January 2022	82	37	9	0	0	52	52	52	0	0	131	131	131	40	9	86	50	28	5	1
January 2023	80	31	4	0	0	46	46	46	0	0	135	135	135	27	5	84	45	23	3	1
January 2024	77	26	0	0	0	39	39	33	0	0	139	139	139	18	3	81	41	20	2	*
January 2025	74	21	0	0	0	33	33	0	0	0	143	143	135	12	2	79	37	17	2	*
January 2026	71	17	0	0	0	26	26	0	0	0	148	148	113	8	1	77	33	14	1	*
January 2027	67	13	0	0	0	19	19	0	0	0	152	152	94	6	1	74	30	12	1	*
January 2028	64	9	0	0	0	12	12	0	0	0	157	157	79	4	*	71	27	10	*	*
January 2029	60	5	0	0	0	4	4	0	0	0	162	162	65	2	*	68	24	8	*	*
January 2030	56	2	0	0	0	0	0	0	0	0	164	164	54	2	*	65	21	7	*	*
January 2031	52	0	0	0	0	0	0	0	0	0	164	154	44	1	*	61	19	5	*	*
January 2032	47	0	0	0	0	0	0	0	0	0	164	135	36	1	*	58	16	4	*	*
January 2033	42	0	0	0	0	0	0	0	0	0	164	117	29	*	*	54	14	4	*	*
January 2034	37	0	0	0	0	0	0	0	0	0	164	100	23	*	*	50	12	3	*	*
January 2035	32	0	0	0	0	0	0	0	0	0	164	85	18	*	*	46	10	2	*	*
January 2036	26	0	0	0	0	0	0	0	0	0	164	71	14	*	*	41	9	2	*	*
January 2037	20	0	0	0	0	0	0	0	0	0	164	58	11	*	*	36	7	1	*	*
January 2038	14	0	0	0	0	0	0	0	0	0	164	46	8	*	*	31	6	1	*	*
January 2039	7	0	0	0	0	0	0	0	0	0	164	34	5	*	*	26	4	1	*	*
January 2040	0	0	0	0	0	0	0	0	0	0	161	24	4	*	*	20	3	*	*	*
January 2041	0	0	0	0	0	0	0	0	0	0	111	14	2	*	*	14	2	*	*	*
January 2042	0	0	0	0	0	0	0	0	0	0	57	6	1	*	*	7	1	*	*	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)**	17.0	7.6	4.7	2.6	2.0	9.0	9.0	8.0	4.9	3.8	28.5	22.7	16.7	8.7	6.4	19.3	10.6	7.0	3.6	2.8

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

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

consequences of holding and disposing of Certificates as well as any tax consequences arising under the laws of any state, local or foreign taxing jurisdiction.

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Notwithstanding the foregoing, the Mortgage Loans underlying the Group 3 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 3 Classes may not be treated as “real estate assets” within the meaning of section 856(c)(5)(B) of the Code. See “Material Federal Income Tax Consequences—Special Tax Attributes” in the MBS Prospectus dated February 1, 2012. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 3 Class, and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Class. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	200% PSA
2	200% PSA
3	212% 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 either of those rates or any other rate. See “Description of the Certificates—Weighted Average Lives of the Certificates” in this prospectus supplement and “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. A certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying Regular Certificates. All Classes of RCR Certificates are Combination RCR Certificates. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates” in the REMIC Prospectus for a general discussion of the federal income tax treatment of beneficial owners of RCR Certificates.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Credit Suisse Securities (USA), LLC (the “Dealer”) in exchange for the Group 1 Underlying REMIC Certificates and the Trust MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

Katten Muchin Rosenman LLP will provide legal representation for Fannie Mae. Bingham McCutchen LLP will provide legal representation for the Dealer.

Exhibit A

Group 1 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)
2012-152	NP	December 2012	3136A87L8	2.5%	FIX	October 2042	PAC	\$219,856,144	0.99115410	\$217,911,318.54	4.441%	326	26
2012-152	PN	December 2012	3136A87M6	2.5	FIX	January 2043	PAC	5,098,856	1.00000000	5,098,856.00	4.441	326	26

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

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
FA	\$132,750,000	PT	\$132,750,000	PT	6.50%	FIX	3136AB2T9	February 2043
SA	132,750,000(3)							
Recombination 2								
AB	118,872,161	AC	125,128,591	SEQ	1.75	FIX	3136AB2U6	February 2040
FC	6,256,430							
SC	6,256,430(3)							
Recombination 3								
AB	118,872,161	AD	132,080,179	SEQ	2.00	FIX	3136AB2V4	February 2040
FC	13,208,018							
SC	13,208,018(3)							
Recombination 4								
AB	118,872,161	AE	148,590,202	SEQ	2.50	FIX	3136AB2W2	February 2040
FC	29,718,041							
SC	29,718,041(3)							
Recombination 5								
AB	118,872,161	AG	169,817,372	SEQ	3.00	FIX	3136AB2X0	February 2040
FC	50,945,211							
SC	50,945,211(3)							

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

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

(3) Notional principal balance. These Classes are Interest Only Classes. See page S-6 for a description of how their notional principal balances are calculated.

Principal Balance Schedules

Aggregate Group 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	\$170,311,000.00	November 2017	\$ 94,921,376.88	September 2022	\$ 39,998,727.63
February 2013	169,506,556.55	December 2017	93,735,945.88	October 2022	39,352,393.56
March 2013	168,658,259.27	January 2018	92,558,565.89	November 2022	38,715,808.96
April 2013	167,766,515.66	February 2018	91,389,185.20	December 2022	38,088,832.38
May 2013	166,831,760.20	March 2018	90,227,752.45	January 2023	37,471,324.41
June 2013	165,854,454.01	April 2018	89,074,216.60	February 2023	36,863,147.59
July 2013	164,835,084.50	May 2018	87,928,526.93	March 2023	36,264,166.42
August 2013	163,774,164.96	June 2018	86,790,633.05	April 2023	35,674,247.31
September 2013	162,672,234.19	July 2018	85,660,484.86	May 2023	35,093,258.58
October 2013	161,529,856.00	August 2018	84,538,032.60	June 2023	34,521,070.39
November 2013	160,347,618.82	September 2018	83,423,226.80	July 2023	33,957,554.77
December 2013	159,126,135.13	October 2018	82,316,018.34	August 2023	33,402,585.54
January 2014	157,866,040.99	November 2018	81,216,358.37	September 2023	32,856,038.33
February 2014	156,567,995.45	December 2018	80,124,198.36	October 2023	32,317,790.52
March 2014	155,232,680.06	January 2019	79,039,490.09	November 2023	31,787,721.24
April 2014	153,860,798.18	February 2019	77,962,185.64	December 2023	31,265,711.34
May 2014	152,453,074.45	March 2019	76,892,237.40	January 2024	30,751,643.34
June 2014	151,010,254.09	April 2019	75,829,598.05	February 2024	30,245,401.44
July 2014	149,533,102.29	May 2019	74,774,220.56	March 2024	29,746,871.51
August 2014	148,022,403.49	June 2019	73,726,058.21	April 2024	29,255,941.00
September 2014	146,478,960.71	July 2019	72,685,064.57	May 2024	28,772,498.99
October 2014	144,945,861.50	August 2019	71,651,193.51	June 2024	28,296,436.11
November 2014	143,423,039.76	September 2019	70,624,399.17	July 2024	27,827,644.58
December 2014	141,910,429.82	October 2019	69,604,636.01	August 2024	27,366,018.13
January 2015	140,407,966.41	November 2019	68,591,858.73	September 2024	26,911,452.00
February 2015	138,915,584.67	December 2019	67,586,022.37	October 2024	26,463,842.93
March 2015	137,433,320.15	January 2020	66,587,082.21	November 2024	26,023,089.13
April 2015	135,960,808.82	February 2020	65,594,993.84	December 2024	25,589,090.26
May 2015	134,498,287.01	March 2020	64,609,713.11	January 2025	25,161,747.39
June 2015	133,045,591.50	April 2020	63,631,196.16	February 2025	24,740,963.02
July 2015	131,602,659.44	May 2020	62,659,399.39	March 2025	24,326,641.04
August 2015	130,169,428.36	June 2020	61,694,279.50	April 2025	23,918,686.70
September 2015	128,745,836.23	July 2020	60,735,793.45	May 2025	23,517,006.61
October 2015	127,331,821.36	August 2020	59,783,898.46	June 2025	23,121,508.69
November 2015	125,927,322.47	September 2020	58,841,384.85	July 2025	22,732,102.20
December 2015	124,532,278.66	October 2020	57,912,897.51	August 2025	22,348,697.68
January 2016	123,146,629.43	November 2020	56,998,234.63	September 2025	21,971,206.96
February 2016	121,770,314.64	December 2020	56,097,197.25	October 2025	21,599,543.11
March 2016	120,403,274.52	January 2021	55,209,589.20	November 2025	21,233,620.45
April 2016	119,045,449.71	February 2021	54,335,217.06	December 2025	20,873,354.52
May 2016	117,696,781.18	March 2021	53,473,890.18	January 2026	20,518,662.08
June 2016	116,357,210.31	April 2021	52,625,420.56	February 2026	20,169,461.06
July 2016	115,026,678.83	May 2021	51,789,622.86	March 2026	19,825,670.58
August 2016	113,705,128.82	June 2021	50,966,314.36	April 2026	19,487,210.90
September 2016	112,392,502.76	July 2021	50,155,314.91	May 2026	19,154,003.44
October 2016	111,088,743.46	August 2021	49,356,446.91	June 2026	18,825,970.73
November 2016	109,793,794.11	September 2021	48,569,535.26	July 2026	18,503,036.42
December 2016	108,507,598.25	October 2021	47,794,407.34	August 2026	18,185,125.23
January 2017	107,230,099.77	November 2021	47,030,892.95	September 2026	17,872,162.97
February 2017	105,961,242.91	December 2021	46,278,824.30	October 2026	17,564,076.54
March 2017	104,700,972.28	January 2022	45,538,035.99	November 2026	17,260,793.83
April 2017	103,449,232.82	February 2022	44,808,364.92	December 2026	16,962,243.82
May 2017	102,205,969.82	March 2022	44,089,650.33	January 2027	16,668,356.48
June 2017	100,971,128.91	April 2022	43,381,733.71	February 2027	16,379,062.78
July 2017	99,744,656.08	May 2022	42,684,458.80	March 2027	16,094,294.69
August 2017	98,526,497.64	June 2022	41,997,671.54	April 2027	15,813,985.15
September 2017	97,316,600.24	July 2022	41,321,220.06	May 2027	15,538,068.08
October 2017	96,114,910.88	August 2022	40,654,954.62	June 2027	15,266,478.32

Aggregate Group (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 2027	\$ 14,999,151.66	May 2032	\$ 5,004,183.93	March 2037	\$ 1,242,126.96
August 2027	14,736,024.82	June 2032	4,902,094.96	April 2037	1,205,711.19
September 2027	14,477,035.41	July 2032	4,801,718.09	May 2037	1,169,977.28
October 2027	14,222,121.96	August 2032	4,703,026.99	June 2037	1,134,914.20
November 2027	13,971,223.87	September 2032	4,605,995.72	July 2037	1,100,511.06
December 2027	13,724,281.41	October 2032	4,510,598.71	August 2037	1,066,757.15
January 2028	13,481,235.70	November 2032	4,416,810.77	September 2037	1,033,641.93
February 2028	13,242,028.74	December 2032	4,324,607.08	October 2037	1,001,155.00
March 2028	13,006,603.33	January 2033	4,233,963.19	November 2037	969,286.13
April 2028	12,774,903.12	February 2033	4,144,855.00	December 2037	938,025.23
May 2028	12,546,872.54	March 2033	4,057,258.77	January 2038	907,362.40
June 2028	12,322,456.86	April 2033	3,971,151.11	February 2038	877,287.84
July 2028	12,101,602.10	May 2033	3,886,508.97	March 2038	847,791.94
August 2028	11,884,255.09	June 2033	3,803,309.65	April 2038	818,865.21
September 2028	11,670,363.41	July 2033	3,721,530.76	May 2038	790,498.31
October 2028	11,459,875.39	August 2033	3,641,150.28	June 2038	762,682.06
November 2028	11,252,740.13	September 2033	3,562,146.47	July 2038	735,407.40
December 2028	11,048,907.44	October 2033	3,484,497.95	August 2038	708,665.41
January 2029	10,848,327.86	November 2033	3,408,183.62	September 2038	682,447.31
February 2029	10,650,952.66	December 2033	3,333,182.73	October 2038	656,744.45
March 2029	10,456,733.79	January 2034	3,259,474.81	November 2038	631,548.32
April 2029	10,265,623.92	February 2034	3,187,039.69	December 2038	606,850.54
May 2029	10,077,576.38	March 2034	3,115,857.52	January 2039	582,642.84
June 2029	9,892,545.20	April 2034	3,045,908.72	February 2039	558,917.09
July 2029	9,710,485.04	May 2034	2,977,174.01	March 2039	535,665.30
August 2029	9,531,351.26	June 2034	2,909,634.41	April 2039	512,879.57
September 2029	9,355,099.82	July 2034	2,843,271.20	May 2039	490,552.14
October 2029	9,181,687.36	August 2034	2,778,065.95	June 2039	468,675.38
November 2029	9,011,071.13	September 2034	2,714,000.49	July 2039	447,241.74
December 2029	8,843,208.98	October 2034	2,651,056.93	August 2039	426,243.82
January 2030	8,678,059.41	November 2034	2,589,217.64	September 2039	405,674.33
February 2030	8,515,581.49	December 2034	2,528,465.27	October 2039	385,526.07
March 2030	8,355,734.90	January 2035	2,468,782.71	November 2039	365,791.98
April 2030	8,198,479.90	February 2035	2,410,153.10	December 2039	346,465.08
May 2030	8,043,777.33	March 2035	2,352,559.84	January 2040	327,538.52
June 2030	7,891,588.60	April 2035	2,295,986.57	February 2040	309,005.54
July 2030	7,741,875.66	May 2035	2,240,417.20	March 2040	290,859.50
August 2030	7,594,601.05	June 2035	2,185,835.84	April 2040	273,093.85
September 2030	7,449,727.82	July 2035	2,132,226.86	May 2040	255,702.15
October 2030	7,307,219.57	August 2035	2,079,574.87	June 2040	238,678.04
November 2030	7,167,040.45	September 2035	2,027,864.68	July 2040	222,015.29
December 2030	7,029,155.10	October 2035	1,977,081.36	August 2040	205,707.74
January 2031	6,893,528.68	November 2035	1,927,210.18	September 2040	189,749.33
February 2031	6,760,126.88	December 2035	1,878,236.64	October 2040	174,134.11
March 2031	6,628,915.87	January 2036	1,830,146.46	November 2040	158,856.20
April 2031	6,499,862.32	February 2036	1,782,925.57	December 2040	143,909.84
May 2031	6,372,933.37	March 2036	1,736,560.10	January 2041	129,289.32
June 2031	6,248,096.68	April 2036	1,691,036.40	February 2041	114,989.06
July 2031	6,125,320.33	May 2036	1,646,341.03	March 2041	101,003.54
August 2031	6,004,572.91	June 2036	1,602,460.74	April 2041	87,327.33
September 2031	5,885,823.44	July 2036	1,559,382.47	May 2041	73,955.09
October 2031	5,769,041.40	August 2036	1,517,093.38	June 2041	60,881.56
November 2031	5,654,196.73	September 2036	1,475,580.81	July 2041	48,101.58
December 2031	5,541,259.78	October 2036	1,434,832.29	August 2041	35,610.03
January 2032	5,430,201.38	November 2036	1,394,835.53	September 2041	23,401.91
February 2032	5,320,992.73	December 2036	1,355,578.45	October 2041	11,472.28
March 2032	5,213,605.50	January 2037	1,317,049.12	November 2041 and thereafter	0.00
April 2032	5,108,011.74	February 2037	1,279,235.81		

TA 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	\$14,141,000.00	August 2015	\$ 7,080,885.86	March 2018	\$ 1,944,111.43
February 2013	14,016,078.67	September 2015	6,854,752.17	April 2018	1,835,155.60
March 2013	13,880,507.83	October 2015	6,633,133.35	May 2018	1,729,273.51
April 2013	13,734,459.30	November 2015	6,415,975.55	June 2018	1,626,425.82
May 2013	13,578,119.75	December 2015	6,203,225.43	July 2018	1,526,573.62
June 2013	13,411,690.49	January 2016	5,994,830.19	August 2018	1,429,678.35
July 2013	13,235,387.18	February 2016	5,790,737.56	September 2018	1,335,701.90
August 2013	13,049,439.52	March 2016	5,590,895.80	October 2018	1,244,606.50
September 2013	12,854,090.97	April 2016	5,395,253.67	November 2018	1,156,354.81
October 2013	12,649,598.36	May 2016	5,203,760.46	December 2018	1,070,909.85
November 2013	12,436,231.54	June 2016	5,016,365.95	January 2019	988,235.04
December 2013	12,214,272.97	July 2016	4,833,020.44	February 2019	908,294.15
January 2014	11,984,017.33	August 2016	4,653,674.72	March 2019	831,051.34
February 2014	11,745,771.06	September 2016	4,478,280.06	April 2019	756,471.14
March 2014	11,499,851.86	October 2016	4,306,788.26	May 2019	684,518.47
April 2014	11,246,588.28	November 2016	4,139,151.55	June 2019	615,158.56
May 2014	10,986,319.15	December 2016	3,975,322.67	July 2019	548,357.06
June 2014	10,719,393.10	January 2017	3,815,254.85	August 2019	484,079.92
July 2014	10,446,167.97	February 2017	3,658,901.77	September 2019	422,293.50
August 2014	10,167,010.30	March 2017	3,506,217.58	October 2019	362,964.45
September 2014	9,882,294.72	April 2017	3,357,156.89	November 2019	306,059.82
October 2014	9,602,784.05	May 2017	3,211,674.78	December 2019	251,546.98
November 2014	9,328,417.59	June 2017	3,069,726.79	January 2020	199,393.64
December 2014	9,059,135.24	July 2017	2,931,268.87	February 2020	149,567.84
January 2015	8,794,877.49	August 2017	2,796,257.47	March 2020	103,774.94
February 2015	8,535,585.43	September 2017	2,664,649.45	April 2020	66,517.39
March 2015	8,281,200.73	October 2017	2,536,402.10	May 2020	37,619.06
April 2015	8,031,665.61	November 2017	2,411,473.18	June 2020	16,906.61
May 2015	7,786,922.91	December 2017	2,289,820.85	July 2020	4,209.49
June 2015	7,546,916.00	January 2018	2,171,403.69	August 2020 and	
July 2015	7,311,588.81	February 2018	2,056,180.74	thereafter	0.00

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

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

\$824,965,271



**Guaranteed REMIC
Pass-Through Certificates**

Fannie Mae REMIC Trust 2013-11

PROSPECTUS SUPPLEMENT

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Credit Suisse

January 25, 2013