

\$920,870,898



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2013-16**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
A	1	\$144,355,715	SEQ/AD	1.75%	FIX	3136ACRN3	January 2040
F	1	57,742,285	SEQ/AD	(2)	FLT	3136ACRP8	January 2040
S	1	57,742,285(3)	NTL	(2)	INV/IO	3136ACRQ6	January 2040
IO	1	39,182,265(3)	NTL	3.50	FIX/IO	3136ACRR4	January 2040
ZJ	1	17,902,000	SEQ	3.50	FIX/Z	3136ACRS2	March 2043
YA(4)	2	18,580,100	PAC/AD	1.50	FIX	3136ACRT0	March 2043
FY(4)	2	7,962,900	PAC/AD	(2)	FLT	3136ACRU7	March 2043
SY(4)	2	7,962,900(3)	NTL	(2)	INV/IO	3136ACRV5	March 2043
YW	2	135,000	PAC/AD	3.00	FIX	3136ACRW3	March 2043
ZY	2	10,000,000	SUP	3.00	FIX/Z	3136ACRX1	March 2043
IM	3	10,125,000(3)	NTL	4.00	FIX/IO	3136ACRY9	March 2043
MI	3	33,551,795(3)	NTL	4.00	FIX/IO	3136ACRZ6	March 2043
PA	3	67,103,591	PAC/AD	1.50	FIX	3136ACSA0	March 2043
PB	3	170,931	PAC/AD	3.50	FIX	3136ACSB8	March 2043
Z	3	13,725,478	SUP	3.50	FIX/Z	3136ACSC6	March 2043

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The YC, YE, YH, GF, CB, C, AB and AD 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 February 28, 2013.

Carefully consider the risk factors on page S-8 of this prospectus supplement and starting on page 13 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

MORGAN STANLEY

The date of this Prospectus Supplement is February 22, 2013

<i>Class</i>	<i>Group</i>	<i>Original Class Balance</i>	<i>Principal Type(1)</i>	<i>Interest Rate</i>	<i>Interest Type(1)</i>	<i>CUSIP Number</i>	<i>Final Distribution Date</i>
<i>GP</i>	4	\$148,319,000	<i>PAC</i>	3.00%	<i>FIX</i>	3136ACSD4	March 2033
<i>GA</i>	4	124,144,000	<i>PAC/AD</i>	2.50	<i>FIX</i>	3136ACSE2	March 2033
<i>GI</i>	4	20,690,666(3)	<i>NTL</i>	3.00	<i>FIX/IO</i>	3136ACSF9	March 2033
<i>GZ</i>	4	1,000	<i>PAC</i>	3.00	<i>FIX/Z</i>	3136ACSG7	March 2033
<i>GD</i>	4	35,249,000	<i>PAC/AD</i>	3.00	<i>FIX</i>	3136ACSH5	March 2033
<i>ZG</i>	4	1,000	<i>PAC</i>	3.00	<i>FIX/Z</i>	3136ACSJ1	March 2033
<i>FG(4)</i>	4	14,883,272	<i>SUP</i>	(2)	<i>FLT</i>	3136ACSK8	March 2033
<i>FI(4)</i>	4	496,109(3)	<i>NTL</i>	(2)	<i>INV/IO</i>	3136ACSL6	March 2033
<i>SG</i>	4	12,402,728	<i>SUP</i>	(2)	<i>INV</i>	3136ACSM4	March 2033
<i>PT</i>	5	71,428,572	<i>PT</i>	2.00	<i>FIX</i>	3136ACSN2	March 2033
<i>FT</i>	5	28,571,428	<i>PT</i>	(2)	<i>FLT</i>	3136ACSP7	March 2033
<i>ST</i>	5	28,571,428(3)	<i>NTL</i>	(2)	<i>INV/IO</i>	3136ACSQ5	March 2033
<i>PC</i>	6	62,980,000	<i>PAC</i>	2.50	<i>FIX</i>	3136ACSR3	March 2043
<i>CF(4)</i>	6	7,179,090	<i>SUP/AD</i>	(2)	<i>FLT</i>	3136ACSS1	March 2040
<i>CS(4)</i>	6	8,614,910	<i>SUP/AD</i>	(2)	<i>INV</i>	3136ACST9	March 2040
<i>CZ(4)</i>	6	8,067,044	<i>SUP</i>	2.50	<i>FIX/Z</i>	3136ACSU6	March 2043
<i>EA(4)</i>	7	20,450,618	<i>PT</i>	2.50	<i>FIX</i>	3136ACSV4	March 2033
<i>EB</i>	7	40,901,236	<i>PT</i>	4.00	<i>FIX</i>	3136ACSW2	March 2033
<i>R</i>		0	<i>NPR</i>	0	<i>NPR</i>	3136ACSX0	March 2043
<i>RL</i>		0	<i>NPR</i>	0	<i>NPR</i>	3136ACSY8	March 2043

- (1) See “Description of the Certificates—
Class Definitions and
Abbreviations” in the REMIC
prospectus.
- (2) Based on LIBOR.
- (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) Exchangeable classes.

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated August 1, 2012 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - February 1, 2012, for all MBS issued on or after February 1, 2012,
 - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
 - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
 - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
 - January 1, 2006, for all other MBS(as applicable, the “MBS Prospectus”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

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

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

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of February 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

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

Characteristics of the 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	\$220,000,000	3.50%	3.75% to 6.00%	241 to 360
Group 2 MBS	\$ 36,678,000	3.00%	3.25% to 5.50%	241 to 360
Group 3 MBS	\$ 81,000,000	4.00%	4.25% to 6.50%	241 to 360
Group 4 MBS	\$335,000,000	3.00%	3.25% to 5.50%	181 to 240
Group 5 MBS	\$100,000,000	3.00%	3.25% to 5.50%	181 to 240
Group 6 MBS	\$ 86,841,044	2.50%	2.75% to 5.00%	241 to 360
Group 7 MBS	\$ 61,351,854	3.50%	3.75% to 6.00%	181 to 240

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	\$220,000,000	360	348	5	4.140%
Group 2 MBS	\$ 36,678,000	360	358	2	3.650%
Group 3 MBS	\$ 81,000,000	360	338	16	4.710%
Group 4 MBS	\$335,000,000	240	237	2	3.540%
Group 5 MBS	\$100,000,000	240	239	1	3.510%
Group 6 MBS	\$ 86,841,044	360	357	2	3.501%
Group 7 MBS	\$ 61,351,854	240	227	11	4.073%

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

Settlement Date

We expect to issue the certificates on February 28, 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 REMIC certificates to the corresponding RCR certificates, on a pro rata basis, following any exchange.

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
F	1.15020%	5.50%	0.95%	LIBOR + 95 basis points
S	4.34980%	4.55%	0.00%	4.55% – LIBOR
FY	0.55020%	6.50%	0.35%	LIBOR + 35 basis points
SY	5.94980%	6.15%	0.00%	6.15% – LIBOR
FG	0.85020%	5.50%	0.65%	LIBOR + 65 basis points
FI	3.00000%	3.00%	0.00%	145.5% – (30 × LIBOR)
SG	5.45976%	5.70%	0.00%	5.70% – (1.2 × LIBOR)
FT	0.90020%	5.50%	0.70%	LIBOR + 70 basis points
ST	4.59980%	4.80%	0.00%	4.80% – LIBOR
CF	1.20020%	5.50%	1.00%	LIBOR + 100 basis points
CS	3.58316%	3.75%	0.00%	3.75% – (0.83333314 × LIBOR)
GF	0.95020%	5.50%	0.75%	LIBOR + 75 basis points

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

Notional Classes

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

Class	
S	100% of the F Class
IO	19.3877549506% of the <i>sum</i> of the A and F Classes
SY	100% of the FY Class
IM	12.5% of the Group 3 MBS
MI	49.9999992549% of the PA Class
GI	16.6666661297% of the GA Class
FI	3.3333328854% of the FG Class
ST	100% of the FT 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>212%</u>	<u>500%</u>	<u>700%</u>
A, F, S and IO	16.7	8.2	5.2	2.8	2.1
ZJ	28.5	23.4	17.8	9.4	6.8

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>215%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1300%</u>
YA, FY, SY, YC, YE and YH	11.9	6.3	6.3	6.3	6.3	4.3	3.3	2.7	2.1
YW	25.7	25.7	25.7	25.7	25.7	17.8	12.7	9.4	5.7
ZY	25.7	18.6	17.7	8.1	2.8	1.6	1.2	1.0	0.8

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>270%</u>	<u>325%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
IM	19.6	10.0	6.6	5.2	4.4	2.9	2.1	1.6	1.1
MI and PA	14.5	6.4	4.9	4.9	4.9	3.3	2.4	1.8	1.3
PB	25.0	24.9	24.9	24.9	24.9	18.4	12.8	9.3	5.9
Z	27.1	19.8	14.5	6.3	1.7	0.7	0.4	0.3	0.2

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>											
	<u>0%</u>	<u>35%</u>	<u>100%</u>	<u>170%</u>	<u>250%</u>	<u>285%</u>	<u>325%</u>	<u>425%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>	<u>1200%</u>
GP	7.2	5.5	5.5	5.5	5.5	5.5	5.5	5.5	4.5	3.6	3.0	2.6
GA and GI	13.9	10.9	6.9	4.6	4.6	4.6	4.6	3.0	2.1	1.7	1.5	1.4
GZ	19.7	19.7	19.7	19.7	19.7	19.7	19.7	19.7	3.5	2.7	2.2	2.0
GD	18.3	16.8	14.3	10.1	2.5	2.5	2.5	1.9	1.4	1.2	1.0	0.9
ZG	19.1	18.3	17.0	14.6	9.6	9.6	9.6	2.7	1.9	1.5	1.2	1.1
FG, FI, SG and GF ...	19.5	18.9	18.0	16.1	11.8	7.0	2.2	1.2	0.8	0.6	0.5	0.4

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>285%</u>	<u>500%</u>	<u>700%</u>	<u>1100%</u>
PT, FT and ST	11.8	8.0	5.0	3.5	2.7	2.0

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
PC	15.2	6.7	5.6	5.6	5.6	4.4	3.4	2.5
CF, CS and CB	20.7	14.4	10.8	3.0	1.7	1.2	0.9	0.7
CZ	28.5	23.8	20.8	14.2	4.0	2.4	1.8	1.4
C	27.7	20.4	16.2	7.5	2.6	1.6	1.2	0.9

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>202%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
EA, EB, AB and AD	12.0	7.6	5.6	3.5	2.5	1.9

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

ADDITIONAL RISK FACTOR

In the future we may be unable to establish LIBOR on the basis of the BBA Method. On September 28, 2012, Britain's Financial Services Authority recommended that the BBA be removed from its rate-setting responsibility and proposed additional reforms in connection with the determination of LIBOR. If in the future the BBA is no longer calculating the interest settlement rate for one-month U.S. dollar deposits, or if for any other reason we are unable to establish LIBOR on the basis of the BBA Method on any index determination date, we will establish LIBOR based on the LIBO Method as described under "Description

of the Certificates—Distributions on Certificates—Interest Distributions—Indices for Floating Rate Classes and Inverse Floating Rate Classes" in the REMIC Prospectus. We can provide no assurance as to which entity or entities will assume responsibility for setting the applicable rates in the future. In addition, we can provide no assurance that LIBOR for any Distribution Date accurately represents the offered rate applicable to loans in U.S. dollars for a one-month period between leading European banks or that LIBOR's prominence as a benchmark interest rate will be preserved.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of February 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 seven groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 3 MBS," "Group 4 MBS," "Group 5 MBS," "Group 6 MBS" and "Group 7 MBS," and together, the "MBS").

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

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

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

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

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

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

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

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

<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 MBS

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

In addition, the mortgage loans backing the Group 1 MBS and Group 7 MBS have been refinanced under Fannie Mae Refi Plus and are designated as “high loan-to-value ratio” loans, with loan-to-value ratios ranging from greater than 105% up to 125% at the time of refinance. These loans are targeted at borrowers who have demonstrated an acceptable payment history on their mortgage loans but may have been unable to refinance due to a decline in home prices or the

unavailability of mortgage insurance. Fannie Mae Refi Plus refinancing is available only if the new mortgage loan either reduces the monthly principal and interest payment for the borrower or provides a more stable loan product (such as movement from an adjustable-rate loan to a fixed rate loan). For more information on the Home Affordable Refinance Program, see “The Mortgage Loans—High Loan-to-Value Mortgage Loans” in the MBS Prospectus dated February 1, 2012 and on our Web site at www.fanniemae.com. See also “Risk Factors—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.

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

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

Distributions of Interest

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

The Floating Rate and Inverse Floating Rate Classes will bear interest at interest rates based on LIBOR. We currently establish LIBOR on the basis of the “BBA Method.” See “Additional Risk Factor—*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 Classes. The ZJ, ZY, Z, GZ, ZG and CZ Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount in the following priority:

1. To A and F, pro rata, until retired.
 2. To ZJ until retired.
- } Sequential Pay Classes

The “Group 1 Principal Distribution Amount” is the *sum* of the principal then paid on the Group 1 MBS *plus* any interest then accrued and added to the principal balance of the ZJ Class.

- *Group 2*

The ZY Accrual Amount to Aggregate Group I to its Planned Balance, and thereafter to ZY.

} Accretion Directed/PAC Group and Accrual Class

The Group 2 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group I to its Planned Balance.
 2. To ZY until retired.
 3. To Aggregate Group I to zero.
- } PAC Group
} Support Class
} PAC Group

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

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

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

- first*, to YA and FY, pro rata, until retired; and
second, to YW 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 Z Accrual Amount to Aggregate Group II to its Planned Balance, and thereafter to Z.

} Accretion Directed/PAC Group and Accrual Class

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

1. To Aggregate Group II to its Planned Balance.
 2. To Z until retired.
 3. To Aggregate Group II to zero.
- } PAC Group
} Support Class
} PAC Group

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.

“Aggregate Group II” consists of the PA and PB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to PA and PB, 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 GZ Accrual Amount to GA until retired, and thereafter to GZ.

} Accretion
Directed
Class and
Accrual Class

The ZG Accrual Amount to GD until retired, and thereafter to ZG.

} Accretion
Directed
Class and
Accrual Class

The Group 4 Cash Flow Distribution Amount in the following priority:

1. To GP to its Planned Balance.
2. To Aggregate Group III to its Planned Balance.
3. To Aggregate Group IV to its Planned Balance.
4. To FG and SG, pro rata, until retired.
5. To Aggregate Group IV to zero.
6. To Aggregate Group III to zero.
7. To GP until retired.

} PAC Class
and Groups

} Support
Classes

} PAC Groups
and Class

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

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

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

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

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

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

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

- *Group 5*

The Group 5 Principal Distribution Amount to PT and FT, pro rata, until retired.

} Pass-Through
Classes

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

- *Group 6*

The CZ Accrual Amount to CF and CS, pro rata, until retired, and thereafter to CZ.

} Accretion
Directed
Classes and
Accrual Class

The Group 6 Cash Flow Distribution Amount in the following priority:

- | | |
|---|----------------------|
| 1. To PC to its Planned Balance. | } PAC Class |
| 2. To CF and CS, pro rata, until retired. | } Support
Classes |
| 3. To CZ until retired | |
| 4. To PC until retired. | } PAC Class |

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

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

• *Group 7*

The Group 7 Principal Distribution Amount to EA and EB, pro rata, until retired. } Pass-Through
Classes

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6 and Group 7—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is February 28, 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 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 Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedule). If such

separate schedules had been provided for the individual Classes included in the Aggregate Groups, we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups and Classes</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 125% and 300% PSA	Between 125% and 300% PSA
Aggregate Group II Planned Balances	Between 200% and 325% PSA	Between 200% and 325% PSA
GP Class Planned Balances	Between 35% and 425% PSA	Between 35% and 425% PSA
Aggregate Group III Planned Balances	Between 170% and 325% PSA	Between 170% and 325% PSA
Aggregate Group IV Planned Balances	Between 250% and 325% PSA	Between 250% and 325% PSA
PC Class Planned Balances	Between 150% and 350% PSA	(1)

(1) The Planned Balances of the PC Class have been structured between 150% and 350% PSA, but only hold between 151% and 349% PSA.

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	YA, FY and YW
Aggregate Group II	PA and PB
Aggregate Group III	GA and GZ
Aggregate Group IV	GD and ZG

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 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 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 a Class to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group or a 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 applicable Aggregate Groups and Classes to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the applicable Aggregate Groups and Classes 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 Class having scheduled balances will be supported by one or more other Classes. When the related supporting Class

or Classes are retired, the Aggregate Group or Class receiving the benefit of that support, if still outstanding, may no longer have an Effective Range, and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

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

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

We cannot assure you that

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

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

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

The Inverse Floating Rate Classes. **The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the S, SY, FI and ST 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>
S	16.81250%
SY	21.50000%
FI	1.50000%
SG	97.34375%
ST	15.50000%
CS	99.00000%

* 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 S 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>
0.1000%	21.4%	18.0%	9.8%	(14.3)%	(31.4)%
0.2002%	20.7%	17.3%	9.0%	(15.2)%	(32.4)%
2.2002%	6.5%	2.6%	(7.4)%	(35.6)%	(54.9)%
4.2002%	(14.8)%	(20.6)%	(35.2)%	(73.1)%	(96.1)%
4.5500%	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>215%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1300%</u>
0.1000%	19.5%	15.7%	15.6%	15.6%	15.6%	7.4%	(2.9)%	(13.8)%	(36.6)%
0.2002%	18.9%	15.1%	15.0%	15.0%	15.0%	6.7%	(3.6)%	(14.6)%	(37.4)%
2.2002%	7.2%	3.5%	3.4%	3.4%	3.4%	(6.7)%	(18.5)%	(30.9)%	(56.2)%
4.2002%	(6.4)%	(9.5)%	(9.6)%	(9.6)%	(9.6)%	(22.3)%	(36.4)%	(50.9)%	(79.9)%
6.1500%	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>											
	<u>35%</u>	<u>50%</u>	<u>100%</u>	<u>170%</u>	<u>250%</u>	<u>285%</u>	<u>325%</u>	<u>425%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>	<u>1200%</u>
4.75% and below	308.4%	308.4%	308.4%	308.4%	308.4%	292.2%	271.7%	216.7%	130.9%	53.8%	(4.8)%	(49.2)%
4.80%	135.5%	135.5%	135.5%	135.5%	135.4%	120.2%	97.0%	41.0%	(28.5)%	(81.0)%	*	*
4.85%	*	*	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption											
	35%	50%	100%	170%	250%	285%	325%	425%	600%	800%	1000%	1200%
0.1000%	5.9%	5.9%	5.9%	5.9%	6.0%	6.2%	7.0%	8.1%	9.3%	10.5%	11.6%	12.5%
0.2002%	5.8%	5.8%	5.8%	5.8%	5.9%	6.1%	6.9%	8.0%	9.2%	10.4%	11.4%	12.4%
2.2002%	3.3%	3.3%	3.3%	3.3%	3.4%	3.6%	4.5%	5.6%	6.9%	8.2%	9.3%	10.3%
4.2002%	0.8%	0.8%	0.8%	0.9%	0.9%	1.1%	2.1%	3.3%	4.6%	5.9%	7.1%	8.2%
4.7500% and above ...	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	1.4%	2.6%	4.0%	5.3%	6.5%	7.6%

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	285%	500%	700%	1100%
0.1000%	24.7%	22.2%	13.2%	2.2%	(8.3)%	(30.1)%
0.2002%	23.9%	21.5%	12.4%	1.4%	(9.1)%	(31.1)%
2.2002%	8.5%	5.9%	(3.7)%	(15.5)%	(27.0)%	(51.7)%
4.2002%	(12.2)%	(14.8)%	(24.6)%	(36.9)%	(49.2)%	(78.2)%
4.8000%	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	150%	250%	350%	500%	700%	1000%
0.1000%	3.8%	3.8%	3.8%	4.1%	4.3%	4.6%	4.8%	5.2%
0.2002%	3.7%	3.7%	3.7%	4.0%	4.2%	4.5%	4.7%	5.1%
2.2002%	2.0%	2.0%	2.0%	2.3%	2.6%	2.9%	3.2%	3.5%
4.2002%	0.3%	0.3%	0.4%	0.7%	1.0%	1.3%	1.6%	2.0%
4.5000%	0.1%	0.1%	0.1%	0.4%	0.7%	1.0%	1.4%	1.8%

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	180%
IM	368%
MI	408%
GI	398%

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	20.15625%
IM	15.50000%
MI	16.00000%
GI	10.00000%

* 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 IO Class to Prepayments

		<u>PSA Prepayment Assumption</u>				
		<u>50%</u>	<u>100%</u>	<u>212%</u>	<u>500%</u>	<u>700%</u>
Pre-Tax Yields to Maturity ...		10.3%	6.6%	(2.8)%	(29.8)%	(48.4)%

Sensitivity of the IM Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>270%</u>	<u>325%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	21.1%	17.9%	11.4%	6.7%	3.0%	(9.4)%	(24.8)%	(41.6)%	(71.2)%

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>270%</u>	<u>325%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	16.8%	11.8%	5.0%	5.0%	5.0%	(6.6)%	(22.7)%	(41.0)%	(73.1)%

Sensitivity of the GI Class to Prepayments

		<u>PSA Prepayment Assumption</u>											
		<u>35%</u>	<u>50%</u>	<u>100%</u>	<u>170%</u>	<u>250%</u>	<u>285%</u>	<u>325%</u>	<u>425%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity ...		26.4%	24.7%	18.3%	8.5%	8.5%	8.5%	8.5%	(5.0)%	(31.7)%	(50.6)%	(65.9)%	(79.4)%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Group 1, Group 2, Group 3, Group 4 and Group 6 Classes.

See “—Distributions of Principal” above.

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original and Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	6.00%
Group 2 MBS	360 months	5.50%
Group 3 MBS	360 months	6.50%
Group 4 MBS	240 months	5.50%
Group 5 MBS	240 months	5.50%
Group 6 MBS	360 months	5.00%
Group 7 MBS	240 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	A, F, S† and IO† Classes					ZJ Class					YA, FY, SY†, YC, YE and YH Classes									
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption									
	0%	100%	212%	500%	700%	0%	100%	212%	500%	700%	0%	100%	125%	215%	300%	500%	700%	900%	1300%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
February 2014	98	95	92	85	80	104	104	104	104	104	97	94	94	94	94	94	94	94	94	
February 2015	97	88	80	61	49	107	107	107	107	107	94	85	85	85	85	83	70	47	10	
February 2016	95	80	67	39	24	111	111	111	111	111	91	74	74	74	74	66	47	32	10	
February 2017	93	72	55	23	9	115	115	115	115	115	87	64	63	63	63	45	27	14	2	
February 2018	91	65	45	12	*	119	119	119	119	119	83	54	53	53	53	31	15	6	0	
February 2019	89	59	37	5	0	123	123	123	123	68	80	44	44	44	44	21	8	2	0	
February 2020	86	52	29	0	0	128	128	128	119	39	76	36	36	36	36	14	4	1	0	
February 2021	84	46	23	0	0	132	132	132	81	22	72	29	29	29	29	9	2	*	0	
February 2022	81	41	17	0	0	137	137	137	55	12	67	23	23	23	23	6	1	0	0	
February 2023	79	36	12	0	0	142	142	142	37	7	63	18	18	18	18	4	*	0	0	
February 2024	76	31	8	0	0	147	147	147	25	4	58	14	14	14	14	3	0	0	0	
February 2025	73	26	4	0	0	152	152	152	17	2	53	11	11	11	11	2	0	0	0	
February 2026	69	22	1	0	0	158	158	158	11	1	48	8	8	8	8	1	0	0	0	
February 2027	66	17	0	0	0	163	163	136	8	1	42	7	7	7	7	*	0	0	0	
February 2028	62	14	0	0	0	169	169	113	5	*	36	5	5	5	5	*	0	0	0	
February 2029	59	10	0	0	0	175	175	93	3	*	30	4	4	4	4	0	0	0	0	
February 2030	55	6	0	0	0	181	181	77	2	*	24	3	3	3	3	0	0	0	0	
February 2031	50	3	0	0	0	188	188	62	1	*	17	2	2	2	2	0	0	0	0	
February 2032	46	0	0	0	0	194	194	50	1	*	10	1	1	1	1	0	0	0	0	
February 2033	41	0	0	0	0	201	167	40	1	*	3	1	1	1	1	0	0	0	0	
February 2034	36	0	0	0	0	208	142	32	*	*	1	1	1	1	1	0	0	0	0	
February 2035	31	0	0	0	0	216	119	25	*	*	*	*	*	*	*	0	0	0	0	
February 2036	25	0	0	0	0	223	98	19	*	*	*	*	*	*	*	0	0	0	0	
February 2037	19	0	0	0	0	231	78	14	*	*	0	0	0	0	0	0	0	0	0	
February 2038	13	0	0	0	0	240	60	10	*	*	0	0	0	0	0	0	0	0	0	
February 2039	6	0	0	0	0	248	43	7	*	*	0	0	0	0	0	0	0	0	0	
February 2040	0	0	0	0	0	242	28	4	*	*	0	0	0	0	0	0	0	0	0	
February 2041	0	0	0	0	0	166	13	2	*	*	0	0	0	0	0	0	0	0	0	
February 2042	0	0	0	0	0	86	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average																				
Life (years)**	16.7	8.2	5.2	2.8	2.1	28.5	23.4	17.8	9.4	6.8	11.9	6.3	6.3	6.3	6.3	4.3	3.3	2.7	2.1	

Date	YW Class										ZY Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	215%	300%	500%	700%	900%	1300%	0%	100%	125%	215%	300%	500%	700%	900%	1300%		
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
February 2014	100	100	100	100	100	100	100	100	100	103	102	100	95	89	77	65	52	27		
February 2015	100	100	100	100	100	100	100	100	100	106	105	100	83	66	29	0	0	0		
February 2016	100	100	100	100	100	100	100	100	100	109	108	100	68	40	0	0	0	0		
February 2017	100	100	100	100	100	100	100	100	100	113	111	100	57	21	0	0	0	0		
February 2018	100	100	100	100	100	100	100	100	97	116	115	100	49	9	0	0	0	0		
February 2019	100	100	100	100	100	100	100	100	21	120	118	100	44	3	0	0	0	0		
February 2020	100	100	100	100	100	100	100	100	4	123	120	100	41	*	0	0	0	0		
February 2021	100	100	100	100	100	100	100	100	1	127	121	100	40	*	0	0	0	0		
February 2022	100	100	100	100	100	100	100	51	*	131	119	97	37	*	0	0	0	0		
February 2023	100	100	100	100	100	100	100	23	*	135	115	93	34	*	0	0	0	0		
February 2024	100	100	100	100	100	100	96	10	*	139	110	88	31	*	0	0	0	0		
February 2025	100	100	100	100	100	100	53	4	*	143	104	82	28	*	0	0	0	0		
February 2026	100	100	100	100	100	100	30	2	*	148	97	76	25	*	0	0	0	0		
February 2027	100	100	100	100	100	100	16	1	*	152	90	70	22	*	0	0	0	0		
February 2028	100	100	100	100	100	100	9	*	*	157	83	63	19	*	0	0	0	0		
February 2029	100	100	100	100	100	81	5	*	*	162	76	57	17	*	0	0	0	0		
February 2030	100	100	100	100	100	53	3	*	0	166	68	51	14	*	0	0	0	0		
February 2031	100	100	100	100	100	35	1	*	0	171	61	45	12	*	0	0	0	0		
February 2032	100	100	100	100	100	23	1	*	0	177	54	39	10	*	0	0	0	0		
February 2033	100	100	100	100	100	15	*	*	0	182	48	34	8	*	0	0	0	0		
February 2034	100	100	100	100	100	9	*	*	0	174	41	29	7	*	0	0	0	0		
February 2035	100	100	100	100	100	6	*	*	0	159	35	25	5	*	0	0	0	0		
February 2036	100	100	100	100	100	4	*	*	0	143	30	20	4	*	0	0	0	0		
February 2037	83	83	83	83	83	2	*	*	0	126	25	17	3	*	0	0	0	0		
February 2038	57	57	57	57	57	1	*	*	0	108	20	13	3	*	0	0	0	0		
February 2039	38	38	38	38	38	1	*	*	0	89	15	10	2	*	0	0	0	0		
February 2040	23	23	23	23	23	*	*	*	0	69	11	7	1	*	0	0	0	0		
February 2041	13	13	13	13	13	*	*	*	0	47	7	4	1	*	0	0	0	0		
February 2042	5	5	5	5	5	*	*	0	0	24	3	2	*	*	0	0	0	0		
February 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Weighted Average																				
Life (years)**	25.7	25.7	25.7	25.7	25.7	17.8	12.7	9.4	5.7	25.7	18.6	17.7	8.1	2.8	1.6	1.2	1.0	0.8		

* 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.

Date	IM† Class									MI† and PA Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	200%	270%	325%	500%	700%	900%	1200%	0%	100%	200%	270%	325%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	99	94	89	86	84	76	67	58	44	98	92	87	87	87	87	81	70	53
February 2015	98	87	77	71	66	52	38	26	12	96	82	72	72	72	63	46	32	15
February 2016	96	80	67	58	52	36	22	12	3	93	73	60	60	60	43	26	14	4
February 2017	95	73	57	48	41	25	12	5	1	91	65	48	48	48	29	15	6	1
February 2018	94	67	49	39	32	17	7	2	*	88	57	39	39	39	20	8	3	*
February 2019	92	62	42	32	25	11	4	1	*	86	49	30	30	30	14	5	1	0
February 2020	90	57	36	26	20	8	2	*	*	83	42	24	24	24	9	2	*	0
February 2021	89	52	31	21	16	5	1	*	*	80	35	19	19	19	6	1	*	0
February 2022	87	47	26	17	12	4	1	*	*	76	29	14	14	14	4	1	0	0
February 2023	85	43	23	14	9	2	*	*	*	73	22	11	11	11	3	*	0	0
February 2024	83	39	19	11	7	2	*	*	*	69	17	9	9	9	2	*	0	0
February 2025	80	35	16	9	6	1	*	*	*	66	11	7	7	7	1	0	0	0
February 2026	78	32	14	7	4	1	*	*	*	62	6	5	5	5	1	0	0	0
February 2027	75	28	11	6	3	*	*	*	*	57	4	4	4	4	*	0	0	0
February 2028	73	25	10	5	3	*	*	*	0	53	3	3	3	3	*	0	0	0
February 2029	70	22	8	4	2	*	*	*	0	48	2	2	2	2	*	0	0	0
February 2030	66	20	7	3	1	*	*	*	0	43	2	2	2	2	0	0	0	0
February 2031	63	17	5	2	1	*	*	*	0	38	1	1	1	1	0	0	0	0
February 2032	59	15	4	2	1	*	*	*	0	32	1	1	1	1	0	0	0	0
February 2033	56	13	3	1	1	*	*	*	0	26	*	*	*	*	0	0	0	0
February 2034	52	11	3	1	*	*	*	*	0	19	*	*	*	*	0	0	0	0
February 2035	47	9	2	1	*	*	*	*	0	13	*	*	*	*	0	0	0	0
February 2036	43	7	2	1	*	*	*	0	0	5	*	*	*	*	0	0	0	0
February 2037	38	6	1	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2038	32	4	1	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2039	27	3	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2040	21	1	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2041	14	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2042	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	19.6	10.0	6.6	5.2	4.4	2.9	2.1	1.6	1.1	14.5	6.4	4.9	4.9	4.9	3.3	2.4	1.8	1.3

Date	PB Class									Z Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	200%	270%	325%	500%	700%	900%	1200%	0%	100%	200%	270%	325%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	100	100	100	104	104	100	82	68	22	0	0	0
February 2015	100	100	100	100	100	100	100	100	100	107	107	100	64	36	0	0	0	0
February 2016	100	100	100	100	100	100	100	100	100	111	111	100	51	16	0	0	0	0
February 2017	100	100	100	100	100	100	100	100	100	115	115	100	44	5	0	0	0	0
February 2018	100	100	100	100	100	100	100	100	100	119	119	100	40	*	0	0	0	0
February 2019	100	100	100	100	100	100	100	100	33	123	123	100	39	*	0	0	0	0
February 2020	100	100	100	100	100	100	100	100	9	128	128	96	36	*	0	0	0	0
February 2021	100	100	100	100	100	100	100	100	2	132	132	91	33	*	0	0	0	0
February 2022	100	100	100	100	100	100	100	46	1	137	137	84	30	*	0	0	0	0
February 2023	100	100	100	100	100	100	100	20	*	142	142	77	27	*	0	0	0	0
February 2024	100	100	100	100	100	100	100	9	*	147	147	69	23	*	0	0	0	0
February 2025	100	100	100	100	100	100	59	4	*	152	152	62	20	*	0	0	0	0
February 2026	100	100	100	100	100	100	33	2	*	158	158	55	17	*	0	0	0	0
February 2027	100	100	100	100	100	100	18	1	*	163	147	48	15	*	0	0	0	0
February 2028	100	100	100	100	100	100	10	*	*	169	134	41	12	*	0	0	0	0
February 2029	100	100	100	100	100	100	5	*	*	175	121	35	10	*	0	0	0	0
February 2030	100	100	100	100	100	68	3	*	*	181	108	30	8	*	0	0	0	0
February 2031	100	100	100	100	100	44	2	*	*	188	95	25	7	*	0	0	0	0
February 2032	100	100	100	100	100	29	1	*	*	194	83	21	5	*	0	0	0	0
February 2033	100	100	100	100	100	18	*	*	0	201	72	17	4	*	0	0	0	0
February 2034	100	100	100	100	100	11	*	*	0	208	61	14	3	*	0	0	0	0
February 2035	100	100	100	100	100	7	*	*	0	216	51	11	3	*	0	0	0	0
February 2036	100	100	100	100	100	4	*	*	0	223	41	8	2	*	0	0	0	0
February 2037	67	67	67	67	67	2	*	*	0	221	32	6	1	*	0	0	0	0
February 2038	42	42	42	42	42	1	*	*	0	190	24	4	1	*	0	0	0	0
February 2039	24	24	24	24	24	1	*	*	0	157	16	3	1	*	0	0	0	0
February 2040	10	10	10	10	10	*	*	*	0	122	8	1	*	*	0	0	0	0
February 2041	1	1	1	1	1	*	*	0	0	84	1	*	*	*	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	43	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	25.0	24.9	24.9	24.9	24.9	18.4	12.8	9.3	5.9	27.1	19.8	14.5	6.3	1.7	0.7	0.4	0.3	0.2

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

Date	GP Class											
	PSA Prepayment Assumption											
	0%	35%	100%	170%	250%	285%	325%	425%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	100	100	100	100	100	100
February 2015	93	89	89	89	89	89	89	89	89	89	89	83
February 2016	86	76	76	76	76	76	76	76	76	61	40	23
February 2017	79	64	64	64	64	64	64	64	54	30	15	6
February 2018	71	51	51	51	51	51	51	51	33	15	6	2
February 2019	62	39	39	39	39	39	39	39	20	7	2	*
February 2020	53	28	28	28	28	28	28	28	12	4	1	*
February 2021	44	19	19	19	19	19	19	19	7	2	*	*
February 2022	34	13	13	13	13	13	13	13	4	1	*	*
February 2023	24	8	8	8	8	8	8	8	3	*	*	*
February 2024	13	5	5	5	5	5	5	5	1	*	*	*
February 2025	3	3	3	3	3	3	3	3	1	*	*	*
February 2026	2	2	2	2	2	2	2	2	*	*	*	*
February 2027	1	1	1	1	1	1	1	1	*	*	*	*
February 2028	0	0	0	0	0	0	0	0	*	*	*	*
February 2029	0	0	0	0	0	0	0	0	*	*	*	0
February 2030	0	0	0	0	0	0	0	0	*	*	*	0
February 2031	0	0	0	0	0	0	0	0	*	*	*	0
February 2032	0	0	0	0	0	0	0	0	*	*	*	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	7.2	5.5	5.5	5.5	5.5	5.5	5.5	5.5	4.5	3.6	3.0	2.6

Date	GA and GI† Classes											
	PSA Prepayment Assumption											
	0%	35%	100%	170%	250%	285%	325%	425%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	92	89	86	83	83	83	83	83	83	83	83	83
February 2015	92	89	80	70	70	70	70	70	63	39	15	0
February 2016	92	89	71	54	54	54	54	47	14	0	0	0
February 2017	92	89	65	41	41	41	41	22	0	0	0	0
February 2018	92	89	59	31	31	31	31	8	0	0	0	0
February 2019	92	89	55	24	24	24	24	2	0	0	0	0
February 2020	92	88	52	21	21	21	21	1	0	0	0	0
February 2021	92	85	46	18	18	18	18	1	0	0	0	0
February 2022	92	78	38	15	15	15	15	1	0	0	0	0
February 2023	92	69	30	13	13	13	13	1	0	0	0	0
February 2024	92	59	20	10	10	10	10	1	0	0	0	0
February 2025	90	48	11	8	8	8	8	1	0	0	0	0
February 2026	77	36	7	7	7	7	7	1	0	0	0	0
February 2027	62	24	5	5	5	5	5	1	0	0	0	0
February 2028	47	11	4	4	4	4	4	1	0	0	0	0
February 2029	29	3	3	3	3	3	3	1	0	0	0	0
February 2030	11	2	2	2	2	2	2	*	0	0	0	0
February 2031	1	1	1	1	1	1	1	*	0	0	0	0
February 2032	*	*	*	*	*	*	*	*	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	13.9	10.9	6.9	4.6	4.6	4.6	4.6	3.0	2.1	1.7	1.5	1.4

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

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

Date	GZ Class											
	PSA Prepayment Assumption											
	0%	35%	100%	170%	250%	285%	325%	425%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	103	103	103	103	103	103	103	103	103	103	103	103
February 2015	106	106	106	106	106	106	106	106	106	106	106	0
February 2016	109	109	109	109	109	109	109	109	109	0	0	0
February 2017	113	113	113	113	113	113	113	113	0	0	0	0
February 2018	116	116	116	116	116	116	116	116	0	0	0	0
February 2019	120	120	120	120	120	120	120	120	0	0	0	0
February 2020	123	123	123	123	123	123	123	123	0	0	0	0
February 2021	127	127	127	127	127	127	127	127	0	0	0	0
February 2022	131	131	131	131	131	131	131	131	0	0	0	0
February 2023	135	135	135	135	135	135	135	135	0	0	0	0
February 2024	139	139	139	139	139	139	139	139	0	0	0	0
February 2025	143	143	143	143	143	143	143	143	0	0	0	0
February 2026	148	148	148	148	148	148	148	148	0	0	0	0
February 2027	152	152	152	152	152	152	152	152	0	0	0	0
February 2028	157	157	157	157	157	157	157	157	0	0	0	0
February 2029	162	162	162	162	162	162	162	162	0	0	0	0
February 2030	166	166	166	166	166	166	166	166	0	0	0	0
February 2031	171	171	171	171	171	171	171	171	0	0	0	0
February 2032	177	177	177	177	177	177	177	177	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	19.7	19.7	19.7	19.7	19.7	19.7	19.7	19.7	3.5	2.7	2.2	2.0

Date	GD Class											
	PSA Prepayment Assumption											
	0%	35%	100%	170%	250%	285%	325%	425%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	87	87	87	87	87	78	46	13
February 2015	100	100	100	100	61	61	61	56	0	0	0	0
February 2016	100	100	100	100	32	32	32	0	0	0	0	0
February 2017	100	100	100	100	13	13	13	0	0	0	0	0
February 2018	100	100	100	100	3	3	3	0	0	0	0	0
February 2019	100	100	100	100	0	0	0	0	0	0	0	0
February 2020	100	100	100	95	0	0	0	0	0	0	0	0
February 2021	100	100	100	84	0	0	0	0	0	0	0	0
February 2022	100	100	100	70	0	0	0	0	0	0	0	0
February 2023	100	100	100	54	0	0	0	0	0	0	0	0
February 2024	100	100	100	37	0	0	0	0	0	0	0	0
February 2025	100	100	100	20	0	0	0	0	0	0	0	0
February 2026	100	100	84	4	0	0	0	0	0	0	0	0
February 2027	100	100	58	0	0	0	0	0	0	0	0	0
February 2028	100	100	32	0	0	0	0	0	0	0	0	0
February 2029	100	84	7	0	0	0	0	0	0	0	0	0
February 2030	100	42	0	0	0	0	0	0	0	0	0	0
February 2031	68	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	18.3	16.8	14.3	10.1	2.5	2.5	2.5	1.9	1.4	1.2	1.0	0.9

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

Date	ZG Class											
	PSA Prepayment Assumption											
	0%	35%	100%	170%	250%	285%	325%	425%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	103	103	103	103	103	103	103	103	103	103	103	103
February 2015	106	106	106	106	106	106	106	106	0	0	0	0
February 2016	109	109	109	109	109	109	109	0	0	0	0	0
February 2017	113	113	113	113	113	113	113	0	0	0	0	0
February 2018	116	116	116	116	116	116	116	0	0	0	0	0
February 2019	120	120	120	120	32	32	32	0	0	0	0	0
February 2020	123	123	123	123	32	32	32	0	0	0	0	0
February 2021	127	127	127	127	32	32	32	0	0	0	0	0
February 2022	131	131	131	131	32	32	32	0	0	0	0	0
February 2023	135	135	135	135	32	32	32	0	0	0	0	0
February 2024	139	139	139	139	32	32	32	0	0	0	0	0
February 2025	143	143	143	143	32	32	32	0	0	0	0	0
February 2026	148	148	148	148	32	32	32	0	0	0	0	0
February 2027	152	152	152	32	32	32	32	0	0	0	0	0
February 2028	157	157	157	32	32	32	32	0	0	0	0	0
February 2029	162	162	162	32	32	32	32	0	0	0	0	0
February 2030	166	166	32	32	32	32	32	0	0	0	0	0
February 2031	171	32	32	32	32	32	32	0	0	0	0	0
February 2032	32	32	32	32	32	32	32	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.1	18.3	17.0	14.6	9.6	9.6	9.6	2.7	1.9	1.5	1.2	1.1

Date	FG, FI†, SG and GF Classes												PT, FT and ST† Classes					
	PSA Prepayment Assumption												PSA Prepayment Assumption					
	0%	35%	100%	170%	250%	285%	325%	425%	600%	800%	1000%	1200%	0%	100%	285%	500%	700%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	93	85	64	29	0	0	0	97	95	92	89	86	80
February 2015	100	100	100	100	100	78	54	0	0	0	0	0	94	88	79	69	60	44
February 2016	100	100	100	100	100	63	23	0	0	0	0	0	91	79	63	47	34	15
February 2017	100	100	100	100	100	55	6	0	0	0	0	0	88	71	50	31	19	5
February 2018	100	100	100	100	100	51	*	0	0	0	0	0	84	64	39	21	10	2
February 2019	100	100	100	100	98	50	*	0	0	0	0	0	80	57	31	14	6	1
February 2020	100	100	100	100	93	46	*	0	0	0	0	0	77	50	24	9	3	*
February 2021	100	100	100	100	84	42	*	0	0	0	0	0	72	44	19	6	2	*
February 2022	100	100	100	100	74	36	*	0	0	0	0	0	68	39	15	4	1	*
February 2023	100	100	100	100	64	31	*	0	0	0	0	0	63	34	11	3	*	*
February 2024	100	100	100	100	54	25	*	0	0	0	0	0	58	29	8	2	*	*
February 2025	100	100	100	100	44	21	*	0	0	0	0	0	53	25	6	1	*	*
February 2026	100	100	100	100	36	16	*	0	0	0	0	0	48	21	5	1	*	*
February 2027	100	100	100	84	28	13	*	0	0	0	0	0	42	17	3	*	*	*
February 2028	100	100	100	66	21	9	*	0	0	0	0	0	36	13	2	*	*	*
February 2029	100	100	100	49	15	7	*	0	0	0	0	0	30	10	2	*	*	*
February 2030	100	100	77	34	10	4	*	0	0	0	0	0	23	7	1	*	*	0
February 2031	100	99	48	20	6	2	*	0	0	0	0	0	16	5	1	*	*	0
February 2032	97	42	20	8	2	1	*	0	0	0	0	0	8	2	*	*	*	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.5	18.9	18.0	16.1	11.8	7.0	2.2	1.2	0.8	0.6	0.5	0.4	11.8	8.0	5.0	3.5	2.7	2.0

* 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	PC Class								CF, CS and CB Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	150%	250%	350%	500%	700%	1000%	0%	100%	150%	250%	350%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	98	95	94	94	94	94	94	94	99	99	99	89	80	66	48	19
February 2015	96	87	83	83	83	83	83	64	97	97	97	68	39	0	0	0
February 2016	94	77	70	70	70	66	48	26	96	96	96	44	0	0	0	0
February 2017	91	68	58	58	58	45	27	10	95	95	94	26	0	0	0	0
February 2018	89	59	47	47	47	31	15	4	93	93	93	14	0	0	0	0
February 2019	86	51	38	38	38	21	9	2	92	92	92	6	0	0	0	0
February 2020	83	43	29	29	29	14	5	1	90	90	90	1	0	0	0	0
February 2021	80	36	22	22	22	10	3	*	89	89	84	0	0	0	0	0
February 2022	77	29	17	17	17	7	2	*	87	87	76	0	0	0	0	0
February 2023	74	23	13	13	13	4	1	*	86	86	65	0	0	0	0	0
February 2024	71	18	10	10	10	3	*	*	84	84	53	0	0	0	0	0
February 2025	67	12	8	8	8	2	*	*	82	82	41	0	0	0	0	0
February 2026	64	7	6	6	6	1	*	*	80	80	29	0	0	0	0	0
February 2027	60	4	4	4	4	1	*	*	79	72	17	0	0	0	0	0
February 2028	56	3	3	3	3	1	*	*	77	57	5	0	0	0	0	0
February 2029	51	2	2	2	2	*	*	*	75	43	0	0	0	0	0	0
February 2030	47	2	2	2	2	*	*	*	73	29	0	0	0	0	0	0
February 2031	42	1	1	1	1	*	*	*	71	15	0	0	0	0	0	0
February 2032	37	1	1	1	1	*	*	*	69	2	0	0	0	0	0	0
February 2033	32	1	1	1	1	*	*	*	67	0	0	0	0	0	0	0
February 2034	26	1	1	1	1	*	*	0	65	0	0	0	0	0	0	0
February 2035	21	*	*	*	*	*	*	0	63	0	0	0	0	0	0	0
February 2036	14	*	*	*	*	*	*	0	60	0	0	0	0	0	0	0
February 2037	8	*	*	*	*	*	*	0	58	0	0	0	0	0	0	0
February 2038	1	*	*	*	*	*	*	0	56	0	0	0	0	0	0	0
February 2039	*	*	*	*	*	*	*	0	30	0	0	0	0	0	0	0
February 2040	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0
February 2041	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0
February 2042	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	15.2	6.7	5.6	5.6	5.6	4.4	3.4	2.5	20.7	14.4	10.8	3.0	1.7	1.2	0.9	0.7

Date	CZ Class								C Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	150%	250%	350%	500%	700%	1000%	0%	100%	150%	250%	350%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	103	103	103	103	103	103	103	103	100	100	100	94	88	78	66	47
February 2015	105	105	105	105	105	101	0	0	100	100	100	80	62	34	0	0
February 2016	108	108	108	108	98	0	0	0	100	100	100	65	33	0	0	0
February 2017	111	111	111	111	44	0	0	0	100	100	100	54	15	0	0	0
February 2018	113	113	113	113	14	0	0	0	100	100	100	47	5	0	0	0
February 2019	116	116	116	116	1	0	0	0	100	100	100	43	*	0	0	0
February 2020	119	119	119	119	0	0	0	0	100	100	100	41	0	0	0	0
February 2021	122	122	122	114	0	0	0	0	100	100	97	38	0	0	0	0
February 2022	125	125	125	104	0	0	0	0	100	100	92	35	0	0	0	0
February 2023	128	128	128	93	0	0	0	0	100	100	86	31	0	0	0	0
February 2024	132	132	132	82	0	0	0	0	100	100	80	28	0	0	0	0
February 2025	135	135	135	72	0	0	0	0	100	100	73	24	0	0	0	0
February 2026	138	138	138	62	0	0	0	0	100	100	66	21	0	0	0	0
February 2027	142	142	142	53	0	0	0	0	100	96	59	18	0	0	0	0
February 2028	145	145	145	45	0	0	0	0	100	87	52	15	0	0	0	0
February 2029	149	149	136	37	0	0	0	0	100	79	46	13	0	0	0	0
February 2030	153	153	119	31	0	0	0	0	100	71	40	10	0	0	0	0
February 2031	157	157	103	25	0	0	0	0	100	63	35	9	0	0	0	0
February 2032	161	161	88	21	0	0	0	0	100	56	30	7	0	0	0	0
February 2033	165	143	75	17	0	0	0	0	100	48	25	6	0	0	0	0
February 2034	169	124	63	13	0	0	0	0	100	42	21	4	0	0	0	0
February 2035	173	105	52	10	0	0	0	0	100	36	18	3	0	0	0	0
February 2036	178	88	42	8	0	0	0	0	100	30	14	3	0	0	0	0
February 2037	182	72	34	6	0	0	0	0	100	24	11	2	0	0	0	0
February 2038	187	57	26	4	0	0	0	0	100	19	9	1	0	0	0	0
February 2039	191	43	19	3	0	0	0	0	85	15	6	1	0	0	0	0
February 2040	192	30	13	2	0	0	0	0	65	10	4	1	0	0	0	0
February 2041	132	18	8	1	0	0	0	0	44	6	3	*	0	0	0	0
February 2042	67	8	3	*	0	0	0	0	23	3	1	*	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	28.5	23.8	20.8	14.2	4.0	2.4	1.8	1.4	27.7	20.4	16.2	7.5	2.6	1.6	1.2	0.9

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

Date	EA, EB, AB and AD Classes					
	PSA Prepayment Assumption					
	0%	100%	202%	400%	600%	800%
Initial Percent	100	100	100	100	100	100
February 2014	97	93	90	83	76	69
February 2015	94	84	76	62	48	36
February 2016	91	76	64	45	30	18
February 2017	88	68	54	33	18	9
February 2018	85	61	45	24	11	4
February 2019	81	54	37	17	7	2
February 2020	77	48	31	12	4	1
February 2021	73	42	25	9	2	1
February 2022	69	37	21	6	1	*
February 2023	65	31	17	4	1	*
February 2024	60	27	13	3	*	*
February 2025	55	22	10	2	*	*
February 2026	49	18	8	1	*	*
February 2027	43	15	6	1	*	*
February 2028	37	11	4	1	*	*
February 2029	31	8	3	*	*	*
February 2030	24	5	2	*	*	*
February 2031	16	2	1	*	*	*
February 2032	8	0	0	0	0	0
February 2033	0	0	0	0	0	0
Weighted Average Life (years)**	12.0	7.6	5.6	3.5	2.5	1.9

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

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

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 1 MBS and Group 7 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See “Description of the Certificates—The MBS” in this prospectus supplement. A portion of the Group 1 Classes and Group 7 Classes may not be treated as “real estate assets” within the meaning of section 856(c)(5)(B) of the Code. See “Material Federal Income Tax Consequences—Special Tax Attributes” in the MBS Prospectus dated February 1, 2012. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 1 or Group 7 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 Notional Classes, the Accrual Classes and the YW Class will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*” in the REMIC Prospectus. In addition, certain Classes of REMIC Certificates may be treated as having been issued at a premium. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*” in the REMIC Prospectus.

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	212% PSA
2	215% PSA
3	270% PSA
4	285% PSA
5	285% PSA
6	250% PSA
7	202% 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 Certifi-

cates” in this prospectus supplement and “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

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

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Morgan Stanley & Co. LLC (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
<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								
YA	\$18,580,100	YC	\$20,644,556	PAC/AD	2.0%	FIX	3136ACSZ5	March 2043
FY	2,064,456							
SY	2,064,456(3)							
Recombination 2								
YA	18,580,100	YE	23,225,125	PAC/AD	2.5	FIX	3136ACTA9	March 2043
FY	4,645,025							
SY	4,645,025(3)							
Recombination 3								
YA	18,580,100	YH	26,543,000	PAC/AD	3.0	FIX	3136ACTB7	March 2043
FY	7,962,900							
SY	7,962,900(3)							
Recombination 4								
FG	14,883,272	GF	14,883,272	SUP	(4)	FLT	3136ACTC5	March 2033
FI	496,109(3)							
Recombination 5								
CF	7,179,090	CB	15,794,000	SUP/AD	2.5	FIX	3136ACTD3	March 2040
CS	8,614,910							
Recombination 6								
CZ	8,067,044	C(5)	23,861,044	SUP	2.5	FIX	3136ACTE1	March 2043
CF	7,179,090							
CS	8,614,910							

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REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 7								
EA	\$20,450,618	AB	\$15,337,964	PT	2.0%	FIX	3136ACTF8	March 2033
		AD	5,112,654	PT	4.0	FIX	3136ACTG6	March 2033

- (1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*” in this prospectus supplement.
- (2) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.
- (3) Notional principal balances. These Classes are Interest Only Classes. See page S-6 for a description of how their notional principal balances are calculated.
- (4) For a description of this interest rate, see “Summary—Interest Rates” in this prospectus supplement.
- (5) Principal payments on the REMIC Certificates in Recombination 6 from the CZ 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	\$26,678,000.00	October 2017	\$15,063,721.08	June 2022	\$ 5,672,255.47
March 2013	26,573,291.72	November 2017	14,850,783.84	July 2022	5,563,940.81
April 2013	26,485,821.63	December 2017	14,639,399.84	August 2022	5,457,607.55
May 2013	26,390,625.91	January 2018	14,429,558.40	September 2022	5,353,220.43
June 2013	26,287,745.13	February 2018	14,221,248.96	October 2022	5,250,744.83
July 2013	26,177,224.81	March 2018	14,014,460.98	November 2022	5,150,146.71
August 2013	26,059,115.46	April 2018	13,809,184.01	December 2022	5,051,392.65
September 2013	25,933,472.48	May 2018	13,605,407.69	January 2023	4,954,449.80
October 2013	25,800,356.16	June 2018	13,403,121.70	February 2023	4,859,285.88
November 2013	25,659,831.65	July 2018	13,202,315.79	March 2023	4,765,869.18
December 2013	25,511,968.86	August 2018	13,002,979.80	April 2023	4,674,168.55
January 2014	25,356,842.44	September 2018	12,805,103.63	May 2023	4,584,153.38
February 2014	25,194,531.75	October 2018	12,608,677.23	June 2023	4,495,793.58
March 2014	25,025,120.74	November 2018	12,413,690.64	July 2023	4,409,059.61
April 2014	24,848,697.89	December 2018	12,220,133.95	August 2023	4,323,922.44
May 2014	24,665,356.19	January 2019	12,027,997.32	September 2023	4,240,353.52
June 2014	24,475,193.00	February 2019	11,837,270.99	October 2023	4,158,324.85
July 2014	24,278,310.00	March 2019	11,647,945.24	November 2023	4,077,808.88
August 2014	24,074,813.07	April 2019	11,460,010.45	December 2023	3,998,778.56
September 2014	23,864,812.25	May 2019	11,273,457.02	January 2024	3,921,207.31
October 2014	23,648,421.59	June 2019	11,088,275.44	February 2024	3,845,069.01
November 2014	23,425,759.06	July 2019	10,904,456.28	March 2024	3,770,338.01
December 2014	23,196,946.47	August 2019	10,721,990.13	April 2024	3,696,989.09
January 2015	22,962,109.33	September 2019	10,540,867.68	May 2024	3,624,997.50
February 2015	22,721,376.76	October 2019	10,361,079.66	June 2024	3,554,338.91
March 2015	22,474,881.34	November 2019	10,182,616.88	July 2024	3,484,989.40
April 2015	22,222,759.01	December 2019	10,005,470.20	August 2024	3,416,925.49
May 2015	21,965,148.95	January 2020	9,829,630.54	September 2024	3,350,124.11
June 2015	21,702,193.42	February 2020	9,655,088.89	October 2024	3,284,562.60
July 2015	21,441,133.43	March 2020	9,481,836.29	November 2024	3,220,218.68
August 2015	21,181,956.04	April 2020	9,309,863.83	December 2024	3,157,070.47
September 2015	20,924,648.38	May 2020	9,139,162.70	January 2025	3,095,096.48
October 2015	20,669,197.70	June 2020	8,969,724.11	February 2025	3,034,275.60
November 2015	20,415,591.31	July 2020	8,801,539.34	March 2025	2,974,587.08
December 2015	20,163,816.60	August 2020	8,636,336.87	April 2025	2,916,010.54
January 2016	19,913,861.07	September 2020	8,474,123.45	May 2025	2,858,525.95
February 2016	19,665,712.28	October 2020	8,314,846.28	June 2025	2,802,113.66
March 2016	19,419,357.88	November 2020	8,158,453.51	July 2025	2,746,754.32
April 2016	19,174,785.61	December 2020	8,004,894.20	August 2025	2,692,428.97
May 2016	18,931,983.27	January 2021	7,854,118.26	September 2025	2,639,118.96
June 2016	18,690,938.77	February 2021	7,706,076.49	October 2025	2,586,805.96
July 2016	18,451,640.07	March 2021	7,560,720.55	November 2025	2,535,471.97
August 2016	18,214,075.24	April 2021	7,418,002.93	December 2025	2,485,099.32
September 2016	17,978,232.42	May 2021	7,277,876.94	January 2026	2,435,670.64
October 2016	17,744,099.80	June 2021	7,140,296.72	February 2026	2,387,168.86
November 2016	17,511,665.70	July 2021	7,005,217.19	March 2026	2,339,577.23
December 2016	17,280,918.48	August 2021	6,872,594.07	April 2026	2,292,879.29
January 2017	17,051,846.59	September 2021	6,742,383.83	May 2026	2,247,058.84
February 2017	16,824,438.55	October 2021	6,614,543.71	June 2026	2,202,100.01
March 2017	16,598,682.97	November 2021	6,489,031.70	July 2026	2,157,987.19
April 2017	16,374,568.52	December 2021	6,365,806.50	August 2026	2,114,705.05
May 2017	16,152,083.96	January 2022	6,244,827.55	September 2026	2,072,238.53
June 2017	15,931,218.12	February 2022	6,126,055.00	October 2026	2,030,572.82
July 2017	15,711,959.90	March 2022	6,009,449.66	November 2026	1,989,693.40
August 2017	15,494,298.27	April 2022	5,894,973.06	December 2026	1,949,585.99
September 2017	15,278,222.29	May 2022	5,782,587.38	January 2027	1,910,236.56

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>
February 2027	\$ 1,871,631.35	January 2032	\$ 527,967.18	December 2036	\$ 118,889.61
March 2027	1,833,756.82	February 2032	516,069.53	January 2037	115,477.39
April 2027	1,796,599.67	March 2032	504,410.38	February 2037	112,140.68
May 2027	1,760,146.86	April 2032	492,985.26	March 2037	108,877.99
June 2027	1,724,385.56	May 2032	481,789.74	April 2037	105,687.85
July 2027	1,689,303.16	June 2032	470,819.49	May 2037	102,568.81
August 2027	1,654,887.31	July 2032	460,070.26	June 2037	99,519.46
September 2027	1,621,125.83	August 2032	449,537.87	July 2037	96,538.40
October 2027	1,588,006.80	September 2032	439,218.22	August 2037	93,624.26
November 2027	1,555,518.48	October 2032	429,107.30	September 2037	90,775.72
December 2027	1,523,649.36	November 2032	419,201.13	October 2037	87,991.45
January 2028	1,492,388.13	December 2032	409,495.85	November 2037	85,270.16
February 2028	1,461,723.67	January 2033	399,987.65	December 2037	82,610.59
March 2028	1,431,645.07	February 2033	390,672.78	January 2038	80,011.49
April 2028	1,402,141.61	March 2033	381,547.57	February 2038	77,471.66
May 2028	1,373,202.75	April 2033	372,608.41	March 2038	74,989.89
June 2028	1,344,818.15	May 2033	363,851.77	April 2038	72,565.02
July 2028	1,316,977.67	June 2033	355,274.18	May 2038	70,195.88
August 2028	1,289,671.30	July 2033	346,872.21	June 2038	67,881.36
September 2028	1,262,889.27	August 2033	338,642.53	July 2038	65,620.34
October 2028	1,236,621.94	September 2033	330,581.84	August 2038	63,411.75
November 2028	1,210,859.86	October 2033	322,686.91	September 2038	61,254.51
December 2028	1,185,593.75	November 2033	314,954.58	October 2038	59,147.58
January 2029	1,160,814.48	December 2033	307,381.73	November 2038	57,089.93
February 2029	1,136,513.09	January 2034	299,965.32	December 2038	55,080.57
March 2029	1,112,680.81	February 2034	292,702.34	January 2039	53,118.49
April 2029	1,089,308.97	March 2034	285,589.85	February 2039	51,202.74
May 2029	1,066,389.10	April 2034	278,624.97	March 2039	49,332.36
June 2029	1,043,912.87	May 2034	271,804.84	April 2039	47,506.43
July 2029	1,021,872.08	June 2034	265,126.71	May 2039	45,724.02
August 2029	1,000,258.71	July 2034	258,587.82	June 2039	43,984.25
September 2029	979,064.86	August 2034	252,185.49	July 2039	42,286.24
October 2029	958,282.77	September 2034	245,917.11	August 2039	40,629.12
November 2029	937,904.84	October 2034	239,780.07	September 2039	39,012.04
December 2029	917,923.58	November 2034	233,771.84	October 2039	37,434.18
January 2030	898,331.65	December 2034	227,889.94	November 2039	35,894.73
February 2030	879,121.83	January 2035	222,131.91	December 2039	34,392.88
March 2030	860,287.06	February 2035	216,495.37	January 2040	32,927.85
April 2030	841,820.37	March 2035	210,977.94	February 2040	31,498.89
May 2030	823,714.92	April 2035	205,577.33	March 2040	30,105.22
June 2030	805,964.02	May 2035	200,291.26	April 2040	28,746.12
July 2030	788,561.08	June 2035	195,117.51	May 2040	27,420.87
August 2030	771,499.62	July 2035	190,053.89	June 2040	26,128.74
September 2030	754,773.30	August 2035	185,098.25	July 2040	24,869.05
October 2030	738,375.87	September 2035	180,248.49	August 2040	23,641.11
November 2030	722,301.21	October 2035	175,502.55	September 2040	22,444.26
December 2030	706,543.31	November 2035	170,858.39	October 2040	21,277.83
January 2031	691,096.26	December 2035	166,314.03	November 2040	20,141.18
February 2031	675,954.25	January 2036	161,867.51	December 2040	19,033.69
March 2031	661,111.59	February 2036	157,516.91	January 2041	17,954.73
April 2031	646,562.68	March 2036	153,260.35	February 2041	16,903.69
May 2031	632,302.04	April 2036	149,095.99	March 2041	15,879.99
June 2031	618,324.27	May 2036	145,022.02	April 2041	14,883.03
July 2031	604,624.07	June 2036	141,036.64	May 2041	13,912.24
August 2031	591,196.25	July 2036	137,138.13	June 2041	12,967.07
September 2031	578,035.69	August 2036	133,324.77	July 2041	12,046.96
October 2031	565,137.38	September 2036	129,594.86	August 2041	11,151.38
November 2031	552,496.40	October 2036	125,946.78	September 2041	10,279.79
December 2031	540,107.92	November 2036	122,378.89	October 2041	9,431.68

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>
November 2041	\$ 8,606.53	April 2042	\$ 4,808.25	September 2042	\$ 1,513.49
December 2041	7,803.86	May 2042	4,110.79	October 2042	910.19
January 2042	7,023.17	June 2042	3,433.02	November 2042	324.49
February 2042	6,263.98	July 2042	2,774.49	December 2042 and	
March 2042	5,525.83	August 2042	2,134.79	thereafter	0.00

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$67,274,522.00	February 2017	\$32,711,122.20	February 2021	\$12,646,107.98
March 2013	66,645,956.54	March 2017	32,133,281.53	March 2021	12,388,727.22
April 2013	66,032,484.17	April 2017	31,562,136.83	April 2021	12,136,390.72
May 2013	65,394,583.18	May 2017	30,997,613.29	May 2021	11,889,002.00
June 2013	64,732,789.24	June 2017	30,439,636.95	June 2021	11,646,466.44
July 2013	64,047,662.04	July 2017	29,888,134.62	July 2021	11,408,691.17
August 2013	63,339,784.49	August 2017	29,343,033.94	August 2021	11,175,585.06
September 2013	62,609,761.94	September 2017	28,804,263.32	September 2021	10,947,058.72
October 2013	61,858,221.30	October 2017	28,271,751.98	October 2021	10,723,024.43
November 2013	61,085,810.15	November 2017	27,745,429.90	November 2021	10,503,396.11
December 2013	60,293,195.83	December 2017	27,225,227.82	December 2021	10,288,089.32
January 2014	59,481,064.43	January 2018	26,711,077.26	January 2022	10,077,021.21
February 2014	58,650,119.83	February 2018	26,202,910.45	February 2022	9,870,110.47
March 2014	57,801,082.66	March 2018	25,700,660.42	March 2022	9,667,277.34
April 2014	56,934,689.23	April 2018	25,204,260.88	April 2022	9,468,443.56
May 2014	56,078,201.68	May 2018	24,713,646.29	May 2022	9,273,532.34
June 2014	55,231,510.18	June 2018	24,228,751.84	June 2022	9,082,468.34
July 2014	54,394,506.08	July 2018	23,749,513.41	July 2022	8,895,177.64
August 2014	53,567,081.94	August 2018	23,276,234.55	August 2022	8,711,587.73
September 2014	52,749,131.46	September 2018	22,812,106.40	September 2022	8,531,627.44
October 2014	51,940,549.53	October 2018	22,356,955.58	October 2022	8,355,226.96
November 2014	51,141,232.17	November 2018	21,910,611.97	November 2022	8,182,317.80
December 2014	50,351,076.52	December 2018	21,472,908.60	December 2022	8,012,832.77
January 2015	49,569,980.87	January 2019	21,043,681.63	January 2023	7,846,705.92
February 2015	48,797,844.59	February 2019	20,622,770.27	February 2023	7,683,872.57
March 2015	48,034,568.18	March 2019	20,210,016.76	March 2023	7,524,269.26
April 2015	47,280,053.19	April 2019	19,805,266.28	April 2023	7,367,833.72
May 2015	46,534,202.27	May 2019	19,408,366.89	May 2023	7,214,504.88
June 2015	45,796,919.11	June 2019	19,019,169.52	June 2023	7,064,222.79
July 2015	45,068,108.48	July 2019	18,637,527.87	July 2023	6,916,928.66
August 2015	44,347,676.17	August 2019	18,263,298.37	August 2023	6,772,564.80
September 2015	43,635,528.98	September 2019	17,896,340.17	September 2023	6,631,074.63
October 2015	42,931,574.77	October 2019	17,536,515.02	October 2023	6,492,402.62
November 2015	42,235,722.38	November 2019	17,183,687.28	November 2023	6,356,494.30
December 2015	41,547,881.63	December 2019	16,837,723.84	December 2023	6,223,296.23
January 2016	40,867,963.36	January 2020	16,498,494.10	January 2024	6,092,755.98
February 2016	40,195,879.35	February 2020	16,165,869.89	February 2024	5,964,822.13
March 2016	39,531,542.38	March 2020	15,839,725.45	March 2024	5,839,444.22
April 2016	38,874,866.15	April 2020	15,519,937.38	April 2024	5,716,572.75
May 2016	38,225,765.31	May 2020	15,206,384.57	May 2024	5,596,159.15
June 2016	37,584,155.46	June 2020	14,898,948.22	June 2024	5,478,155.79
July 2016	36,949,953.09	July 2020	14,597,511.73	July 2024	5,362,515.93
August 2016	36,323,075.64	August 2020	14,301,960.70	August 2024	5,249,193.71
September 2016	35,703,441.43	September 2020	14,012,182.86	September 2024	5,138,144.18
October 2016	35,090,969.67	October 2020	13,728,068.08	October 2024	5,029,323.19
November 2016	34,485,580.46	November 2020	13,449,508.26	November 2024	4,922,687.47
December 2016	33,887,194.78	December 2020	13,176,397.35	December 2024	4,818,194.55
January 2017	33,295,734.46	January 2021	12,908,631.29	January 2025	4,715,802.78

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>
February 2025	\$ 4,615,471.29	January 2030	\$ 1,225,781.43	December 2034	\$ 264,522.50
March 2025	4,517,160.01	February 2030	1,197,043.68	January 2035	256,843.56
April 2025	4,420,829.60	March 2030	1,168,916.04	February 2035	249,343.51
May 2025	4,326,441.49	April 2030	1,141,386.25	March 2035	242,018.57
June 2025	4,233,957.84	May 2030	1,114,442.26	April 2035	234,865.03
July 2025	4,143,341.54	June 2030	1,088,072.29	May 2035	227,879.26
August 2025	4,054,556.16	July 2030	1,062,264.77	June 2035	221,057.69
September 2025	3,967,566.00	August 2030	1,037,008.36	July 2035	214,396.83
October 2025	3,882,336.02	September 2030	1,012,291.93	August 2035	207,893.27
November 2025	3,798,831.84	October 2030	988,104.58	September 2035	201,543.64
December 2025	3,717,019.75	November 2030	964,435.62	October 2035	195,344.68
January 2026	3,636,866.69	December 2030	941,274.57	November 2035	189,293.15
February 2026	3,558,340.20	January 2031	918,611.15	December 2035	183,385.91
March 2026	3,481,408.48	February 2031	896,435.28	January 2036	177,619.86
April 2026	3,406,040.32	March 2031	874,737.08	February 2036	171,991.99
May 2026	3,332,205.08	April 2031	853,506.86	March 2036	166,499.32
June 2026	3,259,872.75	May 2031	832,735.14	April 2036	161,138.95
July 2026	3,189,013.87	June 2031	812,412.58	May 2036	155,908.03
August 2026	3,119,599.55	July 2031	792,530.07	June 2036	150,803.78
September 2026	3,051,601.43	August 2031	773,078.65	July 2036	145,823.45
October 2026	2,984,991.74	September 2031	754,049.54	August 2036	140,964.39
November 2026	2,919,743.19	October 2031	735,434.15	September 2036	136,223.95
December 2026	2,855,829.05	November 2031	717,224.04	October 2036	131,599.58
January 2027	2,793,223.08	December 2031	699,410.93	November 2036	127,088.75
February 2027	2,731,899.56	January 2032	681,986.73	December 2036	122,689.00
March 2027	2,671,833.24	February 2032	664,943.47	January 2037	118,397.92
April 2027	2,612,999.38	March 2032	648,273.38	February 2037	114,213.13
May 2027	2,555,373.71	April 2032	631,968.82	March 2037	110,132.32
June 2027	2,498,932.39	May 2032	616,022.28	April 2037	106,153.23
July 2027	2,443,652.10	June 2032	600,426.44	May 2037	102,273.62
August 2027	2,389,509.90	July 2032	585,174.09	June 2037	98,491.32
September 2027	2,336,483.35	August 2032	570,258.19	July 2037	94,804.19
October 2027	2,284,550.41	September 2032	555,671.81	August 2037	91,210.14
November 2027	2,233,689.46	October 2032	541,408.18	September 2037	87,707.12
December 2027	2,183,879.32	November 2032	527,460.66	October 2037	84,293.14
January 2028	2,135,099.18	December 2032	513,822.71	November 2037	80,966.22
February 2028	2,087,328.67	January 2033	500,487.97	December 2037	77,724.44
March 2028	2,040,547.79	February 2033	487,450.17	January 2038	74,565.92
April 2028	1,994,736.93	March 2033	474,703.18	February 2038	71,488.81
May 2028	1,949,876.86	April 2033	462,240.98	March 2038	68,491.31
June 2028	1,905,948.71	May 2033	450,057.68	April 2038	65,571.64
July 2028	1,862,933.99	June 2033	438,147.49	May 2038	62,728.07
August 2028	1,820,814.56	July 2033	426,504.76	June 2038	59,958.90
September 2028	1,779,572.62	August 2033	415,123.93	July 2038	57,262.47
October 2028	1,739,190.72	September 2033	403,999.56	August 2038	54,637.15
November 2028	1,699,651.76	October 2033	393,126.32	September 2038	52,081.35
December 2028	1,660,938.96	November 2033	382,498.97	October 2038	49,593.50
January 2029	1,623,035.85	December 2033	372,112.41	November 2038	47,172.08
February 2029	1,585,926.30	January 2034	361,961.60	December 2038	44,815.59
March 2029	1,549,594.49	February 2034	352,041.62	January 2039	42,522.56
April 2029	1,514,024.88	March 2034	342,347.65	February 2039	40,291.56
May 2029	1,479,202.27	April 2034	332,874.96	March 2039	38,121.18
June 2029	1,445,111.73	May 2034	323,618.92	April 2039	36,010.05
July 2029	1,411,738.61	June 2034	314,574.98	May 2039	33,956.82
August 2029	1,379,068.58	July 2034	305,738.71	June 2039	31,960.16
September 2029	1,347,087.55	August 2034	297,105.72	July 2039	30,018.79
October 2029	1,315,781.72	September 2034	288,671.75	August 2039	28,131.44
November 2029	1,285,137.57	October 2034	280,432.62	September 2039	26,296.87
December 2029	1,255,141.81	November 2034	272,384.21	October 2039	24,513.87

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>
November 2039	\$ 22,781.26	May 2040	\$ 13,380.28	November 2040	\$ 5,520.50
December 2039	21,097.87	June 2040	11,969.16	December 2040	4,345.58
January 2040	19,462.57	July 2040	10,599.79	January 2041	3,206.84
February 2040	17,874.24	August 2040	9,271.19	February 2041	2,103.41
March 2040	16,331.78	September 2040	7,982.39	March 2041	1,034.45
April 2040	14,834.15	October 2040	6,732.47	April 2041 and thereafter	0.00

GP 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 through		October 2017	\$ 82,356,715.14	August 2021	\$ 23,114,604.65
February 2014	\$148,319,000.00	November 2017	80,838,869.61	September 2021	22,366,174.69
March 2014	147,029,860.61	December 2017	79,322,449.70	October 2021	21,639,007.98
April 2014	145,720,986.36	January 2018	77,807,451.40	November 2021	20,932,522.47
May 2014	144,392,592.23	February 2018	76,293,870.72	December 2021	20,246,151.68
June 2014	143,044,897.01	March 2018	74,781,703.67	January 2022	19,579,344.21
July 2014	141,678,123.19	April 2018	73,270,946.27	February 2022	18,931,563.41
August 2014	140,292,496.93	May 2018	71,761,594.55	March 2022	18,302,286.98
September 2014	138,888,247.97	June 2018	70,253,644.52	April 2022	17,691,006.56
October 2014	137,465,609.62	July 2018	68,747,092.22	May 2022	17,097,227.40
November 2014	136,024,818.63	August 2018	67,241,933.70	June 2022	16,520,468.01
December 2014	134,566,115.18	September 2018	65,738,164.99	July 2022	15,960,259.75
January 2015	133,089,742.78	October 2018	64,235,782.14	August 2022	15,416,146.58
February 2015	131,595,948.23	November 2018	62,734,781.21	September 2022	14,887,684.67
March 2015	130,084,981.51	December 2018	61,235,158.25	October 2022	14,374,442.07
April 2015	128,557,095.75	January 2019	59,736,909.33	November 2022	13,875,998.47
May 2015	127,012,547.16	February 2019	58,240,030.52	December 2022	13,391,944.80
June 2015	125,451,594.92	March 2019	56,744,517.89	January 2023	12,921,883.00
July 2015	123,892,186.64	April 2019	55,250,367.52	February 2023	12,465,425.72
August 2015	122,334,318.14	May 2019	53,757,575.51	March 2023	12,022,196.00
September 2015	120,777,985.29	June 2019	52,266,137.92	April 2023	11,591,827.06
October 2015	119,223,183.94	July 2019	50,776,050.87	May 2023	11,173,961.96
November 2015	117,669,909.93	August 2019	49,287,310.45	June 2023	10,768,253.40
December 2015	116,118,159.15	September 2019	47,805,260.12	July 2023	10,374,363.44
January 2016	114,567,927.45	October 2019	46,364,372.85	August 2023	9,991,963.23
February 2016	113,019,210.71	November 2019	44,963,539.09	September 2023	9,620,732.84
March 2016	111,472,004.82	December 2019	43,601,678.52	October 2023	9,260,360.94
April 2016	109,926,305.65	January 2020	42,277,739.39	November 2023	8,910,544.63
May 2016	108,382,109.11	February 2020	40,990,697.68	December 2023	8,570,989.19
June 2016	106,839,411.08	March 2020	39,739,556.47	January 2024	8,241,407.89
July 2016	105,298,207.48	April 2020	38,523,345.17	February 2024	7,921,521.75
August 2016	103,758,494.21	May 2020	37,341,118.87	March 2024	7,611,059.33
September 2016	102,220,267.18	June 2020	36,191,957.64	April 2024	7,309,756.59
October 2016	100,683,522.32	July 2020	35,074,965.93	May 2024	7,017,356.60
November 2016	99,148,255.55	August 2020	33,989,271.88	June 2024	6,733,609.44
December 2016	97,614,462.80	September 2020	32,934,026.75	July 2024	6,458,271.97
January 2017	96,082,140.01	October 2020	31,908,404.27	August 2024	6,191,107.64
February 2017	94,551,283.12	November 2020	30,911,600.11	September 2024	5,931,886.34
March 2017	93,021,888.07	December 2020	29,942,831.26	October 2024	5,680,384.22
April 2017	91,493,950.83	January 2021	29,001,335.49	November 2024	5,436,383.54
May 2017	89,967,467.34	February 2021	28,086,370.81	December 2024	5,199,672.47
June 2017	88,442,433.57	March 2021	27,197,214.96	January 2025	4,970,044.96
July 2017	86,918,845.48	April 2021	26,333,164.87	February 2025	4,747,300.58
August 2017	85,396,699.07	May 2021	25,493,536.14	March 2025	4,531,244.39
September 2017	83,875,990.29	June 2021	24,677,662.61	April 2025	4,321,686.76
		July 2021	23,884,895.84	May 2025	4,118,443.23

GP Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
June 2025	\$ 3,921,334.40	May 2026	\$ 2,111,383.11	April 2027	\$ 829,644.03
July 2025	3,730,185.80	June 2026	1,975,560.58	May 2027	733,924.21
August 2025	3,544,827.71	July 2026	1,843,943.02	June 2027	641,244.45
September 2025	3,365,095.06	August 2026	1,716,409.02	July 2027	551,515.72
October 2025	3,190,827.34	September 2026	1,592,840.53	August 2027	464,651.44
November 2025	3,021,868.42	October 2026	1,473,122.77	September 2027	380,567.46
December 2025	2,858,066.47	November 2026	1,357,144.14	October 2027	299,181.98
January 2026	2,699,273.83	December 2026	1,244,796.14	November 2027	220,415.51
February 2026	2,545,346.90	January 2027	1,135,973.28	December 2027	144,190.76
March 2026	2,396,146.04	February 2027	1,030,572.98	January 2028	70,432.63
April 2026	2,251,535.46	March 2027	928,495.55	February 2028 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	\$124,145,000.00	July 2016	\$ 59,391,058.10	December 2019	\$ 26,773,017.75
March 2013	122,881,253.19	August 2016	58,052,423.30	January 2020	26,483,929.95
April 2013	121,521,217.72	September 2016	56,743,095.68	February 2020	26,192,131.00
May 2013	120,065,732.82	October 2016	55,462,773.84	March 2020	25,897,925.96
June 2013	118,515,723.21	November 2016	54,211,159.32	April 2020	25,601,607.15
July 2013	116,872,198.34	December 2016	52,987,956.49	May 2020	25,303,454.55
August 2013	115,136,251.39	January 2017	51,792,872.60	June 2020	25,003,736.21
September 2013	113,309,058.22	February 2017	50,625,617.72	July 2020	24,702,708.61
October 2013	111,391,876.12	March 2017	49,485,904.72	August 2020	24,400,617.15
November 2013	109,386,042.48	April 2017	48,373,449.22	September 2020	24,097,696.39
December 2013	107,292,973.37	May 2017	47,287,969.62	October 2020	23,794,170.56
January 2014	105,114,161.89	June 2017	46,229,187.03	November 2020	23,490,253.76
February 2014	102,851,176.54	July 2017	45,196,825.24	December 2020	23,186,150.44
March 2014	101,794,798.74	August 2017	44,190,610.71	January 2021	22,882,055.66
April 2014	100,677,337.60	September 2017	43,210,272.58	February 2021	22,578,155.41
May 2014	99,500,361.39	October 2017	42,255,542.56	March 2021	22,274,626.94
June 2014	98,265,501.96	November 2017	41,326,154.98	April 2021	21,971,639.08
July 2014	96,974,452.66	December 2017	40,421,846.75	May 2021	21,669,352.50
August 2014	95,628,966.00	January 2018	39,542,357.33	June 2021	21,367,920.01
September 2014	94,230,851.25	February 2018	38,687,428.68	July 2021	21,067,486.84
October 2014	92,781,971.96	March 2018	37,856,805.28	August 2021	20,768,190.91
November 2014	91,284,243.45	April 2018	37,050,234.07	September 2021	20,470,163.06
December 2014	89,739,630.09	May 2018	36,267,464.46	October 2021	20,173,527.34
January 2015	88,150,142.59	June 2018	35,508,248.30	November 2021	19,878,401.25
February 2015	86,517,835.23	July 2018	34,772,339.81	December 2021	19,584,895.93
March 2015	84,844,802.99	August 2018	34,059,495.63	January 2022	19,293,116.46
April 2015	83,133,178.60	September 2018	33,369,474.75	February 2022	19,003,162.02
May 2015	81,385,129.53	October 2018	32,702,038.51	March 2022	18,715,126.12
June 2015	79,602,855.03	November 2018	32,056,950.54	April 2022	18,429,096.84
July 2015	77,854,427.93	December 2018	31,433,976.82	May 2022	18,145,157.00
August 2015	76,139,503.20	January 2019	30,849,673.84	June 2022	17,863,384.34
September 2015	74,457,739.08	February 2019	30,307,651.35	July 2022	17,583,851.78
October 2015	72,808,797.14	March 2019	29,807,036.05	August 2022	17,306,627.50
November 2015	71,192,342.19	April 2019	29,346,971.79	September 2022	17,031,775.19
December 2015	69,608,042.21	May 2019	28,926,619.24	October 2022	16,759,354.25
January 2016	68,055,568.44	June 2019	28,545,155.56	November 2022	16,489,419.83
February 2016	66,534,595.24	July 2019	28,201,774.05	December 2022	16,222,023.14
March 2016	65,044,800.10	August 2019	27,895,683.91	January 2023	15,957,211.48
April 2016	63,585,863.63	September 2019	27,620,762.53	February 2023	15,695,028.48
May 2016	62,157,469.49	October 2019	27,341,773.04	March 2023	15,435,514.22
June 2016	60,759,304.40	November 2019	27,059,076.09	April 2023	15,178,705.32

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>
May 2023	\$ 14,924,635.16	August 2026	\$ 7,245,079.92	November 2029	\$ 2,247,152.80
June 2023	14,673,333.95	September 2026	7,103,080.96	December 2029	2,148,674.69
July 2023	14,424,828.89	October 2026	6,963,565.65	January 2030	2,052,834.84
August 2023	14,179,144.30	November 2026	6,826,508.41	February 2030	1,959,572.84
September 2023	13,936,301.67	December 2026	6,691,883.43	March 2030	1,868,829.60
October 2023	13,696,319.87	January 2027	6,559,664.59	April 2030	1,780,547.25
November 2023	13,459,215.22	February 2027	6,429,825.60	May 2030	1,694,669.17
December 2023	13,225,001.58	March 2027	6,302,339.92	June 2030	1,611,139.93
January 2024	12,993,690.48	April 2027	6,177,180.86	July 2030	1,529,905.29
February 2024	12,765,291.20	May 2027	6,054,321.54	August 2030	1,450,912.16
March 2024	12,539,810.93	June 2027	5,933,735.00	September 2030	1,374,108.57
April 2024	12,317,254.73	July 2027	5,815,394.13	October 2030	1,299,443.67
May 2024	12,097,625.78	August 2027	5,699,271.73	November 2030	1,226,867.69
June 2024	11,880,925.37	September 2027	5,585,340.55	December 2030	1,156,331.94
July 2024	11,667,152.99	October 2027	5,473,573.27	January 2031	1,087,788.74
August 2024	11,456,306.45	November 2027	5,363,942.54	February 2031	1,021,191.46
September 2024	11,248,381.96	December 2027	5,256,421.00	March 2031	956,494.45
October 2024	11,043,374.15	January 2028	5,150,981.28	April 2031	893,653.06
November 2024	10,841,276.18	February 2028	5,046,664.14	May 2031	832,623.58
December 2024	10,642,079.84	March 2028	4,876,264.18	June 2031	773,363.25
January 2025	10,445,775.59	April 2028	4,710,117.79	July 2031	715,830.23
February 2025	10,252,352.61	May 2028	4,548,130.76	August 2031	659,983.58
March 2025	10,061,798.87	June 2028	4,390,210.79	September 2031	605,783.24
April 2025	9,874,101.23	July 2028	4,236,267.53	October 2031	553,190.02
May 2025	9,689,245.47	August 2028	4,086,212.52	November 2031	502,165.58
June 2025	9,507,216.35	September 2028	3,939,959.12	December 2031	452,672.40
July 2025	9,327,997.64	October 2028	3,797,422.51	January 2032	404,673.80
August 2025	9,151,572.22	November 2028	3,658,519.63	February 2032	358,133.85
September 2025	8,977,922.14	December 2028	3,523,169.17	March 2032	313,017.45
October 2025	8,807,028.57	January 2029	3,391,291.52	April 2032	269,290.24
November 2025	8,638,871.98	February 2029	3,262,808.72	May 2032	226,918.59
December 2025	8,473,432.10	March 2029	3,137,644.45	June 2032	185,869.65
January 2026	8,310,687.99	April 2029	3,015,724.00	July 2032	146,111.24
February 2026	8,150,618.09	May 2029	2,896,974.22	August 2032	107,611.92
March 2026	7,993,200.23	June 2029	2,781,323.48	September 2032	70,340.91
April 2026	7,838,411.72	July 2029	2,668,701.69	October 2032	34,268.13
May 2026	7,686,229.33	August 2029	2,559,040.21	November 2032 and thereafter	0.00
June 2026	7,536,629.39	September 2029	2,452,271.85		
July 2026	7,389,587.76	October 2029	2,348,330.84		

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	\$35,250,000.00	April 2014	\$29,552,396.14	June 2015	\$17,791,910.67
March 2013	35,114,829.11	May 2014	28,865,261.92	July 2015	16,879,400.78
April 2013	34,935,204.94	June 2014	28,147,578.36	August 2015	15,997,639.79
May 2013	34,711,526.15	July 2014	27,400,947.81	September 2015	15,145,993.49
June 2013	34,444,288.35	August 2014	26,627,037.29	October 2015	14,323,838.55
July 2013	34,134,083.34	September 2014	25,827,574.46	November 2015	13,530,562.41
August 2013	33,781,598.29	October 2014	25,004,343.37	December 2015	12,765,563.06
September 2013	33,387,614.52	November 2014	24,159,180.06	January 2016	12,028,248.85
October 2013	32,953,006.16	December 2014	23,293,968.00	February 2016	11,318,038.40
November 2013	32,478,738.38	January 2015	22,410,633.42	March 2016	10,634,360.40
December 2013	31,965,865.45	February 2015	21,511,140.38	April 2016	9,976,653.43
January 2014	31,415,528.57	March 2015	20,597,485.90	May 2016	9,344,365.85
February 2014	30,828,953.37	April 2015	19,671,694.82	June 2016	8,736,955.61
March 2014	30,207,447.18	May 2015	18,735,814.73	July 2016	8,153,890.09

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2016	\$ 7,594,646.02	July 2021	\$ 319.93	June 2026	\$ 319.93
September 2016	7,058,709.25	August 2021	319.93	July 2026	319.93
October 2016	6,545,574.67	September 2021	319.93	August 2026	319.93
November 2016	6,054,745.97	October 2021	319.93	September 2026	319.93
December 2016	5,585,735.66	November 2021	319.93	October 2026	319.93
January 2017	5,138,064.77	December 2021	319.93	November 2026	319.93
February 2017	4,711,262.80	January 2022	319.93	December 2026	319.93
March 2017	4,304,867.58	February 2022	319.93	January 2027	319.93
April 2017	3,918,425.11	March 2022	319.93	February 2027	319.93
May 2017	3,551,489.45	April 2022	319.93	March 2027	319.93
June 2017	3,203,622.59	May 2022	319.93	April 2027	319.93
July 2017	2,874,394.32	June 2022	319.93	May 2027	319.93
August 2017	2,563,382.09	July 2022	319.93	June 2027	319.93
September 2017	2,270,170.92	August 2022	319.93	July 2027	319.93
October 2017	1,994,353.27	September 2022	319.93	August 2027	319.93
November 2017	1,735,528.89	October 2022	319.93	September 2027	319.93
December 2017	1,493,304.73	November 2022	319.93	October 2027	319.93
January 2018	1,267,294.82	December 2022	319.93	November 2027	319.93
February 2018	1,057,120.18	January 2023	319.93	December 2027	319.93
March 2018	862,408.66	February 2023	319.93	January 2028	319.93
April 2018	682,794.86	March 2023	319.93	February 2028	319.93
May 2018	517,920.01	April 2023	319.93	March 2028	319.93
June 2018	370,906.01	May 2023	319.93	April 2028	319.93
July 2018	249,486.72	June 2023	319.93	May 2028	319.93
August 2018	152,902.48	July 2023	319.93	June 2028	319.93
September 2018	80,410.91	August 2023	319.93	July 2028	319.93
October 2018	31,286.53	September 2023	319.93	August 2028	319.93
November 2018	4,820.44	October 2023	319.93	September 2028	319.93
December 2018	319.94	November 2023	319.93	October 2028	319.93
January 2019	319.94	December 2023	319.93	November 2028	319.93
February 2019	319.93	January 2024	319.93	December 2028	319.93
March 2019	319.93	February 2024	319.93	January 2029	319.93
April 2019	319.93	March 2024	319.93	February 2029	319.93
May 2019	319.93	April 2024	319.93	March 2029	319.93
June 2019	319.93	May 2024	319.93	April 2029	319.93
July 2019	319.93	June 2024	319.93	May 2029	319.93
August 2019	319.93	July 2024	319.93	June 2029	319.93
September 2019	319.93	August 2024	319.93	July 2029	319.93
October 2019	319.93	September 2024	319.93	August 2029	319.93
November 2019	319.93	October 2024	319.93	September 2029	319.93
December 2019	319.93	November 2024	319.93	October 2029	319.93
January 2020	319.93	December 2024	319.93	November 2029	319.93
February 2020	319.93	January 2025	319.93	December 2029	319.93
March 2020	319.93	February 2025	319.93	January 2030	319.93
April 2020	319.93	March 2025	319.93	February 2030	319.93
May 2020	319.93	April 2025	319.93	March 2030	319.93
June 2020	319.93	May 2025	319.93	April 2030	319.93
July 2020	319.93	June 2025	319.93	May 2030	319.93
August 2020	319.93	July 2025	319.93	June 2030	319.93
September 2020	319.93	August 2025	319.93	July 2030	319.93
October 2020	319.93	September 2025	319.93	August 2030	319.93
November 2020	319.93	October 2025	319.93	September 2030	319.93
December 2020	319.93	November 2025	319.93	October 2030	319.93
January 2021	319.93	December 2025	319.93	November 2030	319.93
February 2021	319.93	January 2026	319.93	December 2030	319.93
March 2021	319.93	February 2026	319.93	January 2031	319.93
April 2021	319.93	March 2026	319.93	February 2031	319.93
May 2021	319.93	April 2026	319.93	March 2031	319.93
June 2021	319.93	May 2026	319.93	April 2031	319.93

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>
May 2031	\$ 319.93	December 2031	\$ 319.93	July 2032	\$ 319.93
June 2031	319.93	January 2032	319.93	August 2032	319.93
July 2031	319.93	February 2032	319.93	September 2032	319.93
August 2031	319.93	March 2032	319.93	October 2032	319.93
September 2031	319.93	April 2032	319.93	November 2032 and	
October 2031	319.93	May 2032	319.93	thereafter	0.00
November 2031	319.93	June 2032	319.93		

PC 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	\$62,980,000.00	December 2016	\$37,838,809.54	October 2020	\$15,379,366.40
March 2013	62,777,677.27	January 2017	37,234,740.50	November 2020	15,042,422.73
April 2013	62,553,371.22	February 2017	36,635,997.66	December 2020	14,712,659.89
May 2013	62,307,185.17	March 2017	36,042,536.37	January 2021	14,389,927.83
June 2013	62,039,239.35	April 2017	35,454,312.35	February 2021	14,074,079.54
July 2013	61,749,670.90	May 2017	34,871,281.69	March 2021	13,764,971.08
August 2013	61,438,633.73	June 2017	34,293,400.83	April 2021	13,462,461.45
September 2013	61,106,298.41	July 2017	33,720,626.55	May 2021	13,166,412.57
October 2013	60,752,852.08	August 2017	33,152,916.02	June 2021	12,876,689.21
November 2013	60,378,498.25	September 2017	32,590,226.72	July 2021	12,593,158.91
December 2013	59,983,456.67	October 2017	32,032,516.51	August 2021	12,315,691.96
January 2014	59,567,963.08	November 2017	31,479,743.57	September 2021	12,044,161.32
February 2014	59,132,269.06	December 2017	30,931,866.43	October 2021	11,778,442.58
March 2014	58,676,641.73	January 2018	30,388,843.97	November 2021	11,518,413.88
April 2014	58,201,363.53	February 2018	29,850,635.38	December 2021	11,263,955.91
May 2014	57,706,731.93	March 2018	29,317,200.20	January 2022	11,014,951.78
June 2014	57,193,059.14	April 2018	28,788,498.30	February 2022	10,771,287.05
July 2014	56,660,671.77	May 2018	28,264,489.88	March 2022	10,532,849.64
August 2014	56,109,910.49	June 2018	27,745,135.46	April 2022	10,299,529.76
September 2014	55,541,129.73	July 2018	27,230,395.88	May 2022	10,071,219.92
October 2014	54,954,697.23	August 2018	26,720,232.30	June 2022	9,847,814.85
November 2014	54,350,993.70	September 2018	26,214,606.21	July 2022	9,629,211.43
December 2014	53,730,412.38	October 2018	25,713,479.41	August 2022	9,415,308.71
January 2015	53,093,358.63	November 2018	25,216,813.99	September 2022	9,206,007.81
February 2015	52,440,249.49	December 2018	24,724,572.39	October 2022	9,001,211.89
March 2015	51,771,513.22	January 2019	24,236,717.32	November 2022	8,800,826.13
April 2015	51,087,588.80	February 2019	23,753,211.81	December 2022	8,604,757.66
May 2015	50,388,925.51	March 2019	23,274,019.20	January 2023	8,412,915.56
June 2015	49,675,982.37	April 2019	22,799,103.12	February 2023	8,225,210.76
July 2015	48,967,974.80	May 2019	22,328,427.49	March 2023	8,041,556.06
August 2015	48,266,162.72	June 2019	21,861,956.56	April 2023	7,861,866.06
September 2015	47,570,494.40	July 2019	21,399,654.82	May 2023	7,686,057.12
October 2015	46,880,918.55	August 2019	20,941,487.10	June 2023	7,514,047.36
November 2015	46,197,384.28	September 2019	20,487,418.48	July 2023	7,345,756.57
December 2015	45,519,841.12	October 2019	20,041,936.91	August 2023	7,181,106.24
January 2016	44,848,239.00	November 2019	19,605,899.71	September 2023	7,020,019.45
February 2016	44,182,528.29	December 2019	19,179,110.23	October 2023	6,862,420.91
March 2016	43,522,659.73	January 2020	18,761,375.89	November 2023	6,708,236.87
April 2016	42,868,584.47	February 2020	18,352,508.05	December 2023	6,557,395.12
May 2016	42,220,254.07	March 2020	17,952,321.95	January 2024	6,409,824.97
June 2016	41,577,620.47	April 2020	17,560,636.62	February 2024	6,265,457.17
July 2016	40,940,636.00	May 2020	17,177,274.83	March 2024	6,124,223.92
August 2016	40,309,253.40	June 2020	16,802,062.97	April 2024	5,986,058.84
September 2016	39,683,425.77	July 2020	16,434,831.02	May 2024	5,850,896.93
October 2016	39,063,106.61	August 2020	16,075,412.45	June 2024	5,718,674.52
November 2016	38,448,249.78	September 2020	15,723,644.16	July 2024	5,589,329.30

PC Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2024	\$ 5,462,800.22	July 2029	\$ 1,353,812.20	June 2034	\$ 290,157.94
September 2024	5,339,027.54	August 2029	1,320,942.47	July 2034	282,068.36
October 2024	5,217,952.73	September 2029	1,288,820.30	August 2034	274,176.45
November 2024	5,099,518.51	October 2029	1,257,429.33	September 2034	266,477.70
December 2024	4,983,668.76	November 2029	1,226,753.59	October 2034	258,967.68
January 2025	4,870,348.57	December 2029	1,196,777.42	November 2034	251,642.09
February 2025	4,759,504.15	January 2030	1,167,485.51	December 2034	244,496.69
March 2025	4,651,082.83	February 2030	1,138,862.87	January 2035	237,527.36
April 2025	4,545,033.05	March 2030	1,110,894.84	February 2035	230,730.06
May 2025	4,441,304.33	April 2030	1,083,567.05	March 2035	224,100.83
June 2025	4,339,847.23	May 2030	1,056,865.46	April 2035	217,635.81
July 2025	4,240,613.35	June 2030	1,030,776.32	May 2035	211,331.23
August 2025	4,143,555.30	July 2030	1,005,286.16	June 2035	205,183.38
September 2025	4,048,626.69	August 2030	980,381.82	July 2035	199,188.66
October 2025	3,955,782.09	September 2030	956,050.41	August 2035	193,343.52
November 2025	3,864,977.02	October 2030	932,279.32	September 2035	187,644.51
December 2025	3,776,167.93	November 2030	909,056.20	October 2035	182,088.25
January 2026	3,689,312.18	December 2030	886,368.98	November 2035	176,671.43
February 2026	3,604,368.04	January 2031	864,205.84	December 2035	171,390.83
March 2026	3,521,294.64	February 2031	842,555.20	January 2036	166,243.27
April 2026	3,440,051.95	March 2031	821,405.74	February 2036	161,225.67
May 2026	3,360,600.81	April 2031	800,746.40	March 2036	156,335.01
June 2026	3,282,902.87	May 2031	780,566.33	April 2036	151,568.33
July 2026	3,206,920.57	June 2031	760,854.93	May 2036	146,922.73
August 2026	3,132,617.15	July 2031	741,601.81	June 2036	142,395.40
September 2026	3,059,956.62	August 2031	722,796.82	July 2036	137,983.57
October 2026	2,988,903.75	September 2031	704,430.01	August 2036	133,684.54
November 2026	2,919,424.04	October 2031	686,491.68	September 2036	129,495.66
December 2026	2,851,483.73	November 2031	668,972.29	October 2036	125,414.36
January 2027	2,785,049.74	December 2031	651,862.54	November 2036	121,438.10
February 2027	2,720,089.72	January 2032	635,153.32	December 2036	117,564.42
March 2027	2,656,571.97	February 2032	618,835.71	January 2037	113,790.91
April 2027	2,594,465.49	March 2032	602,900.99	February 2037	110,115.20
May 2027	2,533,739.89	April 2032	587,340.63	March 2037	106,534.99
June 2027	2,474,365.46	May 2032	572,146.28	April 2037	103,048.02
July 2027	2,416,313.09	June 2032	557,309.76	May 2037	99,652.09
August 2027	2,359,554.29	July 2032	542,823.09	June 2037	96,345.04
September 2027	2,304,061.17	August 2032	528,678.43	July 2037	93,124.76
October 2027	2,249,806.43	September 2032	514,868.15	August 2037	89,989.19
November 2027	2,196,763.35	October 2032	501,384.74	September 2037	86,936.33
December 2027	2,144,905.76	November 2032	488,220.90	October 2037	83,964.19
January 2028	2,094,208.06	December 2032	475,369.44	November 2037	81,070.86
February 2028	2,044,645.17	January 2033	462,823.36	December 2037	78,254.45
March 2028	1,996,192.55	February 2033	450,575.81	January 2038	75,513.12
April 2028	1,948,826.18	March 2033	438,620.06	February 2038	72,845.09
May 2028	1,902,522.55	April 2033	426,949.56	March 2038	70,248.58
June 2028	1,857,258.64	May 2033	415,557.88	April 2038	67,721.89
July 2028	1,813,011.91	June 2033	404,438.74	May 2038	65,263.34
August 2028	1,769,760.32	July 2033	393,586.00	June 2038	62,871.28
September 2028	1,727,482.27	August 2033	382,993.63	July 2038	60,544.11
October 2028	1,686,156.63	September 2033	372,655.76	August 2038	58,280.27
November 2028	1,645,762.73	October 2033	362,566.63	September 2038	56,078.22
December 2028	1,606,280.31	November 2033	352,720.61	October 2038	53,936.47
January 2029	1,567,689.55	December 2033	343,112.20	November 2038	51,853.55
February 2029	1,529,971.07	January 2034	333,736.02	December 2038	49,828.04
March 2029	1,493,105.88	February 2034	324,586.78	January 2039	47,858.54
April 2029	1,457,075.39	March 2034	315,659.34	February 2039	45,943.68
May 2029	1,421,861.42	April 2034	306,948.65	March 2039	44,082.13
June 2029	1,387,446.16	May 2034	298,449.79	April 2039	42,272.58

PC Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2039	\$ 40,513.77	July 2040	\$ 20,569.54	September 2041	\$ 7,510.36
June 2039	38,804.45	August 2040	19,437.24	October 2041	6,781.67
July 2039	37,143.39	September 2040	18,338.84	November 2041	6,076.55
August 2039	35,529.42	October 2040	17,273.50	December 2041	5,394.40
September 2039	33,961.37	November 2040	16,240.38	January 2042	4,734.61
October 2039	32,438.12	December 2040	15,238.66	February 2042	4,096.60
November 2039	30,958.54	January 2041	14,267.53	March 2042	3,479.80
December 2039	29,521.55	February 2041	13,326.23	April 2042	2,883.64
January 2040	28,126.11	March 2041	12,413.99	May 2042	2,307.58
February 2040	26,771.17	April 2041	11,530.07	June 2042	1,751.09
March 2040	25,455.73	May 2041	10,673.73	July 2042	1,213.65
April 2040	24,178.80	June 2041	9,844.28	August 2042	694.76
May 2040	22,939.42	July 2041	9,041.01	September 2042	193.91
June 2040	21,736.64	August 2041	8,263.26	October 2042 and thereafter	0.00

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

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\$920,870,898



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2013-16**

PROSPECTUS SUPPLEMENT

MORGAN STANLEY

February 22, 2013
