

\$602,950,653



Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2013-45

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.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
PI	1	\$16,666,667(2)	NTL	3.00%	FIX/IO	3136AD2L2	May 2033
PM	1	25,000,000	PT	2.25	FIX	3136AD2M0	May 2033
PC	1	25,000,000	PT	1.75	FIX	3136AD2N8	May 2033
AB	2	34,882,964	PT	1.50	FIX	3136AD2P3	May 2028
AI	2	19,933,122(2)	NTL	3.50	FIX/IO	3136AD2Q1	May 2028
KA	3	49,160,000	PAC/AD	1.50	FIX	3136AD2R9	April 2043
KI	3	30,725,000(2)	NTL	4.00	FIX/IO	3136AD2S7	April 2043
KE(3)	3	559,000	PAC/AD	4.00	FIX	3136AD2T5	May 2043
KZ	3	15,391,718	SUP	4.00	FIX/Z	3136AD2U2	May 2043
GB	4	30,000,000	PT	1.75	FIX	3136AD2V0	May 2028
GI	4	9,000,000(2)	NTL	2.50	FIX/IO	3136AD2W8	May 2028
LO(3)	5	81,556,000	SEQ	0.00	PO	3136AD2X6	June 2037
LJ(3)	5	81,556,000(2)	NTL	(4)	T/IO	3136AD2Y4	June 2037
LK(3)	5	81,556,000(2)	NTL	(4)	T/IO	3136AD2Z1	June 2037
LV	5	21,449,460	SEQ/AD	3.00	FIX	3136AD3A5	July 2036
LZ	5	21,449,460	SEQ	3.00	FIX/Z	3136AD3B3	May 2043

(Table continued on next page)

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

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 LA, KQ, KN, CU, JE, EG, EP, EQ and ZM 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 April 30, 2013.

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

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

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

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

Citigroup

The date of this Prospectus Supplement is April 24, 2013

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
KU(3)	6	\$26,923,000	SEQ/AD	1.75%	FIX	3136AD3C1	February 2043
IK(3)	6	11,217,917(2)	NTL	3.00	FIX/IO	3136AD3D9	February 2043
CZ	6	196,909	SEQ	3.00	FIX/Z	3136AD3E7	May 2043
CB	7	34,000,000	PAC	4.00	FIX	3136AD3F4	December 2042
CY	7	1,121,000	PAC	4.00	FIX	3136AD3G2	May 2043
UC(3)	7	4,181,600	SUP	2.50	FIX	3136AD3H0	May 2043
CF(3)	7	6,272,400	SUP	(5)	FLT	3136AD3J6	May 2043
CS(3)	7	6,272,400(2)	NTL	(5)	INV/IO	3136AD3K3	May 2043
JA(3)	8	17,220,877	SC/SEQ/AD	3.50	FIX	3136AD3L1	September 2042
JB(3)	8	5,797,507	SC/SEQ/AD	3.50	FIX	3136AD3M9	September 2042
JZ(3)	8	14,041,784	SC/SEQ	3.50	FIX/Z	3136AD3N7	September 2042
DA	9	50,000,000	SPS	2.00	FIX	3136AD3P2	May 2043
DC	9	61,111,111	SP	2.00	FIX	3136AD3Q0	May 2043
IO	9	22,222,222(2)	NTL	2.50	FIX/IO	3136AD3R8	May 2043
EA	10	10,742,000	PAC/AD	1.35	FIX	3136AD3S6	April 2043
EB	10	10,000,000	PAC/AD	1.35	FIX	3136AD3T4	April 2043
EC	10	10,000,000	PAC/AD	1.50	FIX	3136AD3U1	April 2043
EI	10	19,991,575(2)	NTL	4.00	FIX/IO	3136AD3V9	April 2043
ED(3)	10	319,000	PAC/AD	4.00	FIX	3136AD3W7	May 2043
EZ(3)	10	10,604,224	SUP	4.00	FIX/Z	3136AD3X5	May 2043
EM(3)	11	26,913,000	PAC/AD	1.25	FIX	3136AD3Y3	April 2043
MI(3)	11	18,502,688(2)	NTL	4.00	FIX/IO	3136AD3Z0	April 2043
EN(3)	11	291,000	PAC/AD	4.00	FIX	3136AD4A4	May 2043
ZE(3)	11	8,766,639	SUP	4.00	FIX/Z	3136AD4B2	May 2043
R		0	NPR	0	NPR	3136AD4C0	May 2043
RL		0	NPR	0	NPR	3136AD4D8	May 2043

- (1) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC prospectus.
- (2) Notional principal balances. These classes are interest only classes. See page S-7 for a description of how their notional principal balances are calculated.
- (3) Exchangeable classes.
- (4) These classes are toggle classes. See page S-6 for a description of their interest rates.
- (5) Based on LIBOR.

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated August 1, 2012 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - March 1, 2013, for all MBS issued on or after March 1, 2013,
 - February 1, 2012, for all MBS issued on or after February 1, 2012 and prior to March 1, 2013,
 - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
 - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
 - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
 - January 1, 2006, for all other MBS
(as applicable, the “MBS Prospectus”);
- if you are purchasing a Group 8 Class or the R or RL Class, the disclosure documents relating to the underlying REMIC certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

For a description of current servicing policies generally applicable to existing Fannie Mae MBS pools, see “Yield, Maturity and Prepayment Considerations” in the MBS Prospectus dated March 1, 2013.

The MBS Prospectus and the Underlying REMIC Disclosure Documents are incorporated by reference in this prospectus supplement. This means that we are disclosing information in those documents by referring you to them. Those documents are considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with those documents.

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

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

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

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

Citigroup Global Markets Inc.
Prospectus Department
540 Crosspoint Parkway
Building 2
Attn: Compliance Fulfillment Unit
Getzville, NY 14068
(telephone 1-800-831-9146).

SUMMARY

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

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Class 2012-97-PB REMIC Certificate Class 2012-101-PB REMIC Certificate
9	Group 9 MBS
10	Group 10 MBS
11	Group 11 MBS

Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 9, Group 10 and Group 11

Characteristics of the Trust MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$ 50,000,000	3.00%	3.25% to 5.50%	181 to 240
Group 2 MBS	\$ 34,882,964	3.50%	3.75% to 6.00%	121 to 180
Group 3 MBS	\$ 65,110,718	4.00%	4.25% to 6.50%	241 to 360
Group 4 MBS	\$ 30,000,000	2.50%	2.75% to 5.00%	121 to 180
Group 5 MBS	\$124,454,920	3.00%	3.25% to 5.50%	241 to 360
Group 6 MBS	\$ 27,119,909	3.00%	3.25% to 5.50%	241 to 360
Group 7 MBS	\$ 45,575,000	4.00%	4.25% to 6.50%	241 to 360
Group 9 MBS	\$111,111,111	2.50%	2.75% to 5.00%	241 to 360
Group 10 MBS	\$ 19,697,211	4.00%	4.25% to 6.50%	241 to 360
	\$ 10,016,113	4.00%	4.25% to 6.50%	241 to 360
	\$ 11,951,900	4.00%	4.25% to 6.50%	241 to 360
Group 11 MBS	\$ 35,970,639	4.00%	4.25% to 6.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$ 50,000,000	240	236	2	3.609%
Group 2 MBS	\$ 34,882,964	180	166	11	3.917%
Group 3 MBS	\$ 65,110,718	360	337	18	4.435%
Group 4 MBS	\$ 30,000,000	180	163	4	3.000%
Group 5 MBS	\$124,454,920	360	352	2	3.677%
Group 6 MBS	\$ 27,119,909	360	359	1	3.500%
Group 7 MBS	\$ 45,575,000	360	348	9	4.579%
Group 9 MBS	\$111,111,111	360	355	3	3.050%
Group 10 MBS	\$ 19,697,211	360	339	18	4.450%
	\$ 10,016,113	360	343	15	4.590%
	\$ 11,951,900	360	351	8	4.540%
Group 11 MBS	\$ 35,970,639	360	339	19	4.643%

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

Group 8

Exhibit A describes the underlying REMIC certificates in Group 8, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Settlement Date

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

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

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

Exchanging Certificates Through Combination and Recombination

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
LJ	3.0%	3.0%	0.0%	(2)
LK	0.0%	3.0%	0.0%	(3)
CF	1.2%	5.0%	1.0%	LIBOR + 100 basis points
CS	3.8%	4.0%	0.0%	4.0% – LIBOR

- (1) We will establish LIBOR on the basis of the “BBA Method.”
- (2) The applicable interest rate for the LJ Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate or Formula</u>
Less than or equal to 8.0625%	3.00%
Greater than 8.0625% and less than 8.2500%	132% – (16 × LIBOR)
Equal to or greater than 8.2500%	0.00%

- (3) The applicable interest rate for the LK Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate or Formula</u>
Less than or equal to 8.0625%	0.00%
Greater than 8.0625% and less than 8.2500%	(16 × LIBOR) – 129%
Equal to or greater than 8.2500%	3.00%

Notional Classes

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

<u>Class</u>	
PI	25% of the PM Class <i>plus</i> 41.6666666667% of the PC Class
AI	57.1428563238% of the AB Class
KI	62.50% of the KA Class
GI	30% of the GB Class
LJ	100% of the LO Class
LK	100% of the LO Class
IK	41.6666679048% of the KU Class
CS	100% of the CF Class
IO	19.99999982% of the Group 9 MBS
EI	66.25% of the sum of the EA and EB Classes <i>plus</i> 62.50% of the EC Class
MI	68.7500018578% of the EM Class

Distributions of Principal

For a description of the principal payment priorities, see “Description of the Certificates—Distributions of Principal” in this prospectus supplement.

Weighted Average Lives (years)*

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>482%</u>	<u>600%</u>	<u>800%</u>	<u>1100%</u>
PI, PM and PC	11.8	7.9	5.4	3.5	3.0	2.4	1.9

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>369%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
AB and AI	8.6	5.9	3.4	2.4	1.9	1.5

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>238%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>	<u>1600%</u>	<u>2400%</u>
KA and KI	12.1	5.2	3.2	3.2	3.2	2.3	1.8	1.2	0.8	0.2
KE	20.5	15.0	15.0	15.0	15.0	10.3	7.5	4.8	2.3	0.2
KZ	25.8	18.0	11.5	8.8	1.2	0.6	0.4	0.3	0.2	0.1

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>344%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
GB and GI	8.5	5.8	3.8	2.7	2.2	1.9

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>
LO, LJ, LK and LA	14.6	5.9	2.9	2.1	1.7
LV	12.9	10.5	6.1	4.2	3.3
LZ	27.2	20.7	12.0	7.9	5.8

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>	<u>1100%</u>
KU, IK, KQ and KN	18.8	10.3	4.6	3.1	2.5	2.0
CZ	29.9	29.1	20.2	12.9	9.6	6.6

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1300%</u>
CB	16.7	6.7	5.4	5.4	5.4	3.6	2.7	2.1	1.5
CY	26.5	20.0	20.0	20.0	20.0	12.9	9.0	6.6	3.9
UC, CF, CS and CU	28.4	21.2	16.6	10.3	2.3	1.0	0.7	0.6	0.4

<u>Group 8 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>	<u>1400%</u>	<u>2100%</u>
JA	13.0	12.4	9.0	5.8	4.2	3.3	2.4	2.0	1.2
JB	25.3	19.3	11.9	7.4	5.3	4.1	2.9	2.3	1.2
JZ	27.9	22.9	15.6	9.7	6.8	5.1	3.6	2.8	1.3
JE	27.9	21.9	13.8	8.2	5.7	4.3	3.0	2.4	1.2

<u>Group 9 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>225%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
DA	25.4	15.5	7.1	1.8	1.4	1.1
DC	13.1	6.0	6.0	5.0	3.8	2.8
IO	18.6	10.3	6.5	3.5	2.7	2.0

<u>Group 10 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>170%</u>	<u>300%</u>	<u>415%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>	<u>1400%</u>	<u>2100%</u>
EA, EB, EC and EI	11.6	5.2	4.1	4.1	4.1	3.0	2.2	1.4	1.2	0.6
ED	20.3	18.4	18.4	18.4	18.4	12.8	9.1	5.1	3.8	1.3
EZ	25.5	17.9	14.3	6.3	1.5	0.8	0.6	0.3	0.3	0.2

<u>Group 11 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>175%</u>	<u>300%</u>	<u>405%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>	<u>1400%</u>	<u>2100%</u>
EM, MI, EP and EQ	11.9	5.2	4.0	4.0	4.0	2.8	2.0	1.2	0.9	0.3
EN	20.6	18.4	18.4	18.4	18.4	12.5	8.8	4.8	3.5	0.4
ZE	25.7	18.0	14.0	6.1	1.4	0.6	0.4	0.2	0.2	0.1

<u>Group 3/Group 10/Group 11 Class†</u>	<u>PSA Prepayment Assumption</u>													
	<u>0%</u>	<u>100%</u>	<u>170%</u>	<u>175%</u>	<u>238%</u>	<u>300%</u>	<u>405%</u>	<u>415%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>	<u>1600%</u>	<u>2400%</u>
EG	20.5	16.8	16.8	16.8	16.8	16.8	16.8	16.7	15.1	10.5	7.6	4.9	2.4	0.4

<u>Group 10/Group 11 Class†</u>	<u>PSA Prepayment Assumption</u>													
	<u>0%</u>	<u>100%</u>	<u>170%</u>	<u>175%</u>	<u>238%</u>	<u>300%</u>	<u>405%</u>	<u>415%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>	<u>1600%</u>	<u>2400%</u>
ZM	25.6	18.0	14.2	14.1	10.3	6.2	1.6	1.4	1.0	0.6	0.4	0.3	0.2	0.1

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

† These classes are RCR classes formed by combinations of two or more REMIC classes in different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

ADDITIONAL RISK FACTORS

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

Slight changes in LIBOR may significantly affect the yields on the toggle classes in Group 5. The yields on the toggle classes may be extremely sensitive to certain changes in monthly LIBOR values. In particular, the toggle classes may experience dramatic declines in their yields as a result of certain changes in LIBOR, even if those changes are slight. For an illustration of this sensitivity, see the related yield tables in this prospectus supplement.

In addition, the initial interest rate for the LK Class is expected to be 0%, and this rate may continue in effect for an indefinite period of time. As a result, the LK Class may receive no distributions for extended periods or may never receive distributions.

Payments on the Group 8 Classes will be affected by the applicable payment priorities governing the related underlying REMIC certificates. If you invest in a Group 8 Class, the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments on the underlying REMIC certificates.

In particular, as described in the Underlying REMIC Disclosure Documents, principal payments on the Group 8 Underlying REMIC Certificates are governed by principal balance schedules. As a result, the Group 8 Underlying REMIC Certificates may receive principal payments faster or slower than would otherwise have been the case. In some cases, they may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on principal payments over time may be eliminated. In such a case, the Group 8 Underlying REMIC Certificates would receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the Group 8 Underlying REMIC Certificates have adhered to the related principal balance schedules,
- any related support classes remain outstanding, or
- the Group 8 Underlying REMIC Certificates otherwise have performed as originally anticipated.

You may obtain additional information about the Group 8 Underlying REMIC Certificates by reviewing their current class factors in light of other information available in the related Underlying REMIC Disclosure Documents. You may obtain those documents from us as described on page S-3.

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 April 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:

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

The Group 8 Underlying REMIC Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”).

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

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

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

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC	Trust MBS and Group 8 Underlying REMIC Certificates	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Group 8 Underlying REMIC Certificates, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Documents. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

<u>Classes</u>	<u>Denominations</u>
Principal Only, Interest Only, Inverse Floating Rate and Toggle Classes	\$100,000 minimum plus whole dollar increments
All other Classes (except the R and RL Classes)	\$1,000 minimum plus whole dollar increments

The Trust MBS

The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 20 years in the case of the Group 1 MBS; up to 30 years in the case of the Group 3 MBS, Group 5 MBS, Group 6 MBS, Group 7 MBS, Group 9 MBS, Group 10 MBS and Group 11 MBS; and up to 15 years in the case of the Group 2 MBS and Group 4 MBS.

In addition, the pools of mortgage loans backing the Group 3 MBS, Group 10 MBS and Group 11 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 March 1, 2013. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 3 MBS, Group 10 MBS and Group 11 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 of Loans; Sale of Property—*“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 March 1, 2013.

Furthermore, the Mortgage Loans backing the Group 5 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 March 1, 2013 and on our Web site at www.fanniemae.com. See also “Risk Factors—Risks Relating to Yield and Prepayment—Refinancing of Loans; Sale of Property—*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 March 1, 2013.

Finally, the Mortgage Loans backing the Group 6 MBS and Group 9 MBS are relocation Mortgage Loans made under agreements between lenders and employers that frequently relocate their employees. For additional information, see “Risk Factors—Risks Relating to Yield and Prepayment—*Yield—Prepayments—Pools Containing relocation mortgage loans have higher rates of prepayment than otherwise comparable pools containing non-relocation mortgage loans*” and “The Mortgage Loans—Special Feature Mortgage Loans—*Relocation Loans*” in the MBS Prospectus dated March 1, 2013.

For additional information, see “Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 9, Group 10 and Group 11—Characteristics of the Trust MBS” in this prospectus supplement and “The Mortgage Loan Pools” and “Yield, Maturity and Prepayment Considerations” in the MBS Prospectus.

The Group 8 Underlying REMIC Certificates

The Group 8 Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of those trusts consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “The Mortgage Loan Pools” and “Yield, Maturity and Prepayment Considerations” in the MBS Prospectus.

In addition, the pools of mortgage loans backing the Group 8 Underlying REMIC Certificates have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*” in the MBS Prospectus dated March 1, 2013. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 8 Underlying REMIC Certificates, see the Final Data Statements for the related trusts and the related prospectus supplement for each MBS. See also “Risk Factors—Risks Relating to Yield and Prepayment—Refinancing of Loans; Sale of Property—*“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 March 1, 2013.

Distributions on the Group 8 Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 8 Underlying REMIC Certificates are described in the related Underlying REMIC Disclosure Documents. See Exhibit A for certain additional information about the Group 8 Underlying REMIC Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 8 Underlying REMIC Certificates.

For further information about the Group 8 Underlying REMIC Certificates, telephone us at 1-800-237-8627. Additional information about the Group 8 Underlying REMIC Certificates is also

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

Distributions of Interest

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

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

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
All interest-bearing Classes	—

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

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

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

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount to PC and PM, pro rata, until retired. } Pass-Through Classes

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

- *Group 2*

The Group 2 Principal Distribution Amount to AB until retired. } Pass-Through Class

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

- *Group 3*

The Group 3 Principal Distribution Amount in the following priority:

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

The “Group 3 Principal Distribution Amount” is the *sum* of the principal then paid on the Group 3 MBS *plus* any interest then accrued and added to the principal balance of the KZ Class.

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

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

- *Group 4*

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

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

- *Group 5*

The LZ Accrual Amount to LV until retired, and thereafter to LZ. } Accretion Directed Class and Accrual Class

The Group 5 Cash Flow Distribution Amount to LO, LV and LZ, in that order, until retired. } Sequential Pay Classes

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

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

- *Group 6*

The Group 6 Principal Distribution Amount to KU and CZ, in that order, until retired. } Sequential Pay Classes

The “Group 6 Principal Distribution Amount” is the *sum* of the principal then paid on the Group 6 MBS *plus* any interest then accrued and added to the principal balance of the CZ Class.

- *Group 7*

The Group 7 Principal Distribution Amount in the following priority:

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

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

“Aggregate Group II” consists of the CB and CY Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to CB and CY, 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 8*

The Group 8 Principal Distribution Amount to JA, JB and JZ, in that order, until retired. } Structured Collateral/ Sequential Pay Classes

The “Group 8 Principal Distribution Amount” is the *sum* of the principal then paid on the Group 8 Underlying REMIC Certificates *plus* any interest then accrued and added to the principal balance of the JZ Class.

- *Group 9*

The Group 9 Principal Distribution Amount in the following priority:

1. Up to \$741 in each month to DA until retired. } Specified Payment Support Class
2. Beginning in April 2014, up to \$518,518 in each month to DC until retired. } Specified Payment Class
3. To DA and DC, in that order, until retired. } Specified Payment Support Class and Specified Payment Class

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

- *Group 10*

The Group 10 Principal Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance. } PAC Group
2. To EZ until retired. } Support Class
3. To Aggregate Group III to zero. } PAC Group

The “Group 10 Principal Distribution Amount” is the *sum* of the principal then paid on the Group 10 MBS *plus* any interest then accrued and added to the principal balance of the EZ Class.

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

- first*, to EA, EB and EC, pro rata, until retired; and
- second*, to ED until retired.

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

- *Group 11*

The Group 11 Principal Distribution Amount in the following priority:

1. To Aggregate Group IV to its Planned Balance. } PAC Group
2. To ZE until retired. } Support Class
3. To Aggregate Group IV to zero. } PAC Group

The “Group 11 Principal Distribution Amount” is the *sum* of the principal then paid on the Group 11 MBS *plus* any interest then accrued and added to the principal balance of the ZE Class.

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

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 8 Underlying REMIC Certificates, the priority sequences governing principal payments on the Group 8 Underlying REMIC Certificates, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 9, Group 10 and Group 11—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 April 30, 2013; and
- each Distribution Date occurs on the 25th day of a month.

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

Prepayment Assumptions. The prepayment model used in this prospectus supplement is PSA. For a description of PSA, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus. It is highly unlikely that prepayments will occur at any constant PSA rate or at any other constant rate.

Principal Balance Schedules. The Principal Balance Schedules are set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules were prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a constant rate within the applicable “Structuring Ranges” specified in the chart below. The “Effective Range” for an Aggregate Group is the range of prepayment rates (measured by constant PSA rates) that would reduce that Aggregate Group to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 238% and 500% PSA	(1)
Aggregate Group II Planned Balances	Between 150% and 300% PSA	Between 150% and 300% PSA
Aggregate Group III Planned Balances	Between 170% and 415% PSA	Between 170% and 415% PSA
Aggregate Group IV Planned Balances	Between 175% and 405% PSA	Between 175% and 405% PSA

(1) The Planned Balances for Aggregate Group I were structured between 238% and 500% PSA, but only hold between 239% and 500% PSA.

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	KA and KE
Aggregate Group II	CB and CY
Aggregate Group III	EA, EB, EC and ED
Aggregate Group IV	EM and EN

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

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

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

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

Yield Tables

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

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

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

We cannot assure you that

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

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

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

The 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>
PI	327%
AI	267%
KI	552%
GI	240%
IK	448%
IO	277%
EI	793%
MI	743%

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>
PI	13.500%
AI	14.125%
KI	11.625%
GI	11.000%
IK	11.500%
IO	13.825%
EI	8.750%
MI	8.500%

* 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 PI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>482%</u>	<u>600%</u>	<u>800%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity	14.4%	11.9%	4.1%	(8.5)%	(15.1)%	(26.8)%	(45.4)%

Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>369%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity	12.6%	9.8%	(6.2)%	(21.1)%	(35.2)%	(50.6)%

Sensitivity of the KI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>238%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>	<u>1600%</u>	<u>2400%</u>
Pre-Tax Yields to Maturity	25.0%	18.9%	3.5%	3.5%	3.5%	(12.2)%	(31.8)%	(66.9)%	*	*

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>344%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity	9.7%	7.2%	(5.5)%	(19.6)%	(31.5)%	(44.1)%

Sensitivity of the IK Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity	21.7%	19.1%	5.3%	(9.0)%	(21.1)%	(39.3)%

Sensitivity of the IO Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity	12.6%	9.9%	3.0%	(13.0)%	(25.4)%	(45.3)%

Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>170%</u>	<u>300%</u>	<u>415%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>	<u>1400%</u>	<u>2100%</u>
Pre-Tax Yields to Maturity	38.0%	32.5%	25.2%	25.2%	25.2%	14.7%	(0.6)%	(38.1)%	(60.1)%	*

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>175%</u>	<u>300%</u>	<u>405%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>	<u>1400%</u>	<u>2100%</u>
Pre-Tax Yields to Maturity	39.5%	33.7%	25.3%	25.3%	25.3%	12.5%	(5.5)%	(51.8)%	(81.3)%	*

The Principal Only Class. The Principal Only Class will not bear interest. As indicated in the table below, a low rate of principal payments (including prepayments) on the related Mortgage Loans will have a negative effect on the yield to investors in the Principal Only Class.

The information shown in the following yield table has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the Principal Only Class (expressed as a percentage of original principal balance) is as follows:

<u>Class</u>	<u>Price</u>
LO	68.00%

Sensitivity of the LO Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>
Pre-Tax Yields to Maturity	5.1%	7.2%	14.4%	20.0%	24.7%

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

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

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

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

<u>Class</u>	<u>Price*</u>
LJ	22.00%
LK	15.00%
CS	2.50%

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

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

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	300%	500%	700%
8.06250% and below	1.8%	(5.5)%	(37.1)%	(63.2)%	(83.1)%
8.15625%	(9.2)%	(18.3)%	(55.2)%	(83.6)%	*
8.25000% and above	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	300%	500%	700%
8.06250% and below	*	*	*	*	*
8.15625%	(3.6)%	(11.8)%	(45.8)%	(73.1)%	(93.3)%
8.25000% and above	10.2%	3.9%	(24.4)%	(48.9)%	(68.3)%

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	150%	200%	300%	500%	700%	900%	1300%
0.1%	189.9%	189.9%	189.9%	176.8%	146.0%	72.1%	7.0%	(46.8)%	*
0.2%	184.1%	184.1%	184.1%	171.1%	140.4%	66.6%	2.2%	(50.9)%	*
2.2%	79.2%	79.2%	79.2%	68.4%	35.2%	(40.3)%	(91.1)%	*	*
4.0%	*	*	*	*	*	*	*	*	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 3, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10 and Group 11 Classes, and
- in the case of the Group 8 Classes, the priority sequences affecting principal payments on the Group 8 Underlying REMIC Certificates.

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

The effect of these factors may differ as to various Classes and the effects on any Class may vary at different times during the life of that Class. Accordingly, we can give no assurance as to

the weighted average life of any Class. Further, to the extent the prices of the Certificates represent discounts or premiums to their original principal balances, variability in the weighted average lives of those Classes of Certificates could result in variability in the related yields to maturity. For an example of how the weighted average lives of the Classes may be affected at various constant prepayment rates, see the Decrement Tables below.

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	240 months	240 months	5.50%
Group 2 MBS	180 months	180 months	6.00%
Group 3 MBS	360 months	360 months	6.50%
Group 4 MBS	180 months	180 months	5.00%
Group 5 MBS	360 months	360 months	5.50%
Group 6 MBS	360 months	360 months	5.50%
Group 7 MBS	360 months	360 months	6.50%
Group 8 Underlying REMIC Certificates	360 months	352 months	6.00%
Group 9 MBS	360 months	360 months	5.00%
Group 10 MBS	360 months	360 months	6.50%
Group 11 MBS	360 months	360 months	6.50%

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	PI†, PM and PC Classes						
	PSA Prepayment Assumption						
	0%	100%	250%	482%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100
April 2014	97	95	92	88	87	83	78
April 2015	94	87	80	68	63	54	41
April 2016	91	79	65	47	39	27	14
April 2017	88	71	53	32	24	13	4
April 2018	84	63	43	22	14	7	1
April 2019	80	56	34	14	9	3	*
April 2020	77	50	28	10	5	2	*
April 2021	72	44	22	6	3	1	*
April 2022	68	38	17	4	2	*	*
April 2023	63	33	14	3	1	*	*
April 2024	58	29	11	2	1	*	*
April 2025	53	24	8	1	*	*	*
April 2026	48	20	6	1	*	*	*
April 2027	42	16	4	*	*	*	*
April 2028	36	13	3	*	*	*	*
April 2029	30	10	2	*	*	*	*
April 2030	23	7	1	*	*	*	0
April 2031	16	4	1	*	*	*	0
April 2032	8	2	*	*	*	*	0
April 2033	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.8	7.9	5.4	3.5	3.0	2.4	1.9

Date	AB and AI† Classes					
	PSA Prepayment Assumption					
	0%	100%	369%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100
April 2014	96	91	82	75	68	61
April 2015	91	81	61	46	35	25
April 2016	86	71	44	28	17	9
April 2017	81	61	32	16	8	3
April 2018	76	53	23	10	4	1
April 2019	70	45	16	6	2	*
April 2020	64	38	11	3	1	*
April 2021	58	31	7	2	*	*
April 2022	51	24	5	1	*	*
April 2023	44	18	3	*	*	*
April 2024	36	13	2	*	*	*
April 2025	28	8	1	*	*	*
April 2026	19	4	*	*	*	*
April 2027	10	0	0	0	0	0
April 2028	0	0	0	0	0	0
Weighted Average Life (years)**	8.6	5.9	3.4	2.4	1.9	1.5

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

Date	KA and KI† Classes										KE Class										
	PSA Prepayment Assumption										PSA Prepayment Assumption										
	0%	100%	238%	300%	500%	700%	900%	1200%	1600%	2400%	0%	100%	238%	300%	500%	700%	900%	1200%	1600%	2400%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2014	97	90	81	81	81	81	71	51	22	0	0	100	100	100	100	100	100	100	100	0	
April 2015	94	79	61	61	61	47	31	13	0	0	0	100	100	100	100	100	100	100	81	0	
April 2016	91	68	45	45	45	26	14	3	0	0	0	100	100	100	100	100	100	100	3	0	
April 2017	88	59	30	30	30	14	5	0	0	0	0	100	100	100	100	100	100	95	*	0	
April 2018	85	49	20	20	20	8	2	0	0	0	0	100	100	100	100	100	100	26	*	0	
April 2019	81	40	14	14	14	4	*	0	0	0	0	100	100	100	100	100	100	7	*	0	
April 2020	77	32	9	9	9	2	0	0	0	0	0	100	100	100	100	100	52	2	*	0	
April 2021	73	23	6	6	6	*	0	0	0	0	0	100	100	100	100	100	23	1	0	0	
April 2022	69	16	3	3	3	0	0	0	0	0	0	100	100	100	100	100	78	10	*	0	
April 2023	64	8	2	2	2	0	0	0	0	0	0	100	100	100	100	100	44	5	*	0	
April 2024	60	1	1	1	1	0	0	0	0	0	0	100	100	100	100	25	2	*	0	0	
April 2025	55	*	*	*	*	0	0	0	0	0	0	100	100	100	100	14	1	*	0	0	
April 2026	49	0	0	0	0	0	0	0	0	0	0	100	83	83	83	8	*	*	0	0	
April 2027	44	0	0	0	0	0	0	0	0	0	0	100	55	55	55	55	4	*	*	0	0
April 2028	38	0	0	0	0	0	0	0	0	0	0	100	37	37	37	37	2	*	*	0	0
April 2029	32	0	0	0	0	0	0	0	0	0	0	100	24	24	24	24	1	*	*	0	0
April 2030	25	0	0	0	0	0	0	0	0	0	0	100	16	16	16	16	1	*	*	0	0
April 2031	18	0	0	0	0	0	0	0	0	0	0	100	10	10	10	10	*	*	0	0	0
April 2032	11	0	0	0	0	0	0	0	0	0	0	100	7	7	7	7	*	*	0	0	0
April 2033	3	0	0	0	0	0	0	0	0	0	0	100	4	4	4	4	*	*	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	3	3	3	3	3	*	*	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	*	*	0	0	0
April 2036	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	0	0	0
April 2037	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																					
Life (years)**	12.1	5.2	3.2	3.2	3.2	2.3	1.8	1.2	0.8	0.2	20.5	15.0	15.0	15.0	15.0	10.3	7.5	4.8	2.3	0.2	

Date	KZ Class									
	PSA Prepayment Assumption									
	0%	100%	238%	300%	500%	700%	900%	1200%	1600%	2400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
April 2014	104	104	104	91	50	9	0	0	0	0
April 2015	108	108	108	85	15	0	0	0	0	0
April 2016	113	113	113	83	1	0	0	0	0	0
April 2017	117	117	116	82	*	0	0	0	0	0
April 2018	122	122	113	78	*	0	0	0	0	0
April 2019	127	127	105	70	*	0	0	0	0	0
April 2020	132	132	94	62	*	0	0	0	0	0
April 2021	138	138	83	53	*	0	0	0	0	0
April 2022	143	143	73	44	*	0	0	0	0	0
April 2023	149	149	62	37	*	0	0	0	0	0
April 2024	155	155	53	30	*	0	0	0	0	0
April 2025	161	141	45	25	*	0	0	0	0	0
April 2026	168	128	37	20	*	0	0	0	0	0
April 2027	175	115	31	16	*	0	0	0	0	0
April 2028	182	103	25	13	*	0	0	0	0	0
April 2029	189	92	21	10	*	0	0	0	0	0
April 2030	197	81	17	8	*	0	0	0	0	0
April 2031	205	71	13	6	*	0	0	0	0	0
April 2032	214	61	11	4	*	0	0	0	0	0
April 2033	222	52	8	3	*	0	0	0	0	0
April 2034	218	44	6	2	*	0	0	0	0	0
April 2035	200	36	5	2	*	0	0	0	0	0
April 2036	180	29	4	1	*	0	0	0	0	0
April 2037	159	23	2	1	*	0	0	0	0	0
April 2038	137	16	2	1	*	0	0	0	0	0
April 2039	113	11	1	*	*	0	0	0	0	0
April 2040	87	5	*	*	*	0	0	0	0	0
April 2041	60	*	*	*	*	0	0	0	0	0
April 2042	31	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)**	25.8	18.0	11.5	8.8	1.2	0.6	0.4	0.3	0.2	0.1

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

Date	GB and GI† Classes					
	PSA Prepayment Assumption					
	0%	100%	344%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100
April 2014	95	92	87	82	78	74
April 2015	91	82	69	56	46	38
April 2016	86	71	51	33	22	14
April 2017	80	62	37	19	11	5
April 2018	75	53	27	11	5	2
April 2019	69	44	19	6	2	1
April 2020	62	37	13	4	1	*
April 2021	56	30	9	2	*	*
April 2022	49	23	6	1	*	*
April 2023	42	17	4	1	*	*
April 2024	34	12	2	*	*	*
April 2025	26	7	1	*	*	*
April 2026	18	2	*	*	*	*
April 2027	9	0	0	0	0	0
April 2028	0	0	0	0	0	0
Weighted Average Life (years)**	8.5	5.8	3.8	2.7	2.2	1.9

Date	LO, LJ†, LK† and LA Classes					LV Class					LZ Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	300%	500%	700%	0%	100%	300%	500%	700%	0%	100%	300%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	98	95	89	84	79	97	97	97	97	97	103	103	103	103	103
April 2015	96	86	69	54	39	94	94	94	94	94	106	106	106	106	106
April 2016	93	75	46	21	*	91	91	91	91	91	109	109	109	109	109
April 2017	91	64	26	0	0	87	87	87	78	1	113	113	113	113	113
April 2018	88	55	10	0	0	84	84	84	14	0	116	116	116	116	64
April 2019	86	46	0	0	0	80	80	71	0	0	120	120	120	89	36
April 2020	83	37	0	0	0	77	77	29	0	0	123	123	123	61	20
April 2021	80	29	0	0	0	73	73	0	0	0	127	127	121	41	12
April 2022	77	22	0	0	0	69	69	0	0	0	131	131	96	28	6
April 2023	73	15	0	0	0	65	65	0	0	0	135	135	76	19	4
April 2024	70	9	0	0	0	61	61	0	0	0	139	139	60	13	2
April 2025	66	3	0	0	0	57	57	0	0	0	143	143	48	9	1
April 2026	62	0	0	0	0	52	42	0	0	0	148	148	37	6	1
April 2027	58	0	0	0	0	48	18	0	0	0	152	152	29	4	*
April 2028	53	0	0	0	0	43	0	0	0	0	157	152	23	3	*
April 2029	49	0	0	0	0	38	0	0	0	0	162	135	18	2	*
April 2030	44	0	0	0	0	34	0	0	0	0	166	120	14	1	*
April 2031	39	0	0	0	0	29	0	0	0	0	171	105	10	1	*
April 2032	33	0	0	0	0	23	0	0	0	0	177	92	8	*	*
April 2033	27	0	0	0	0	18	0	0	0	0	182	79	6	*	*
April 2034	21	0	0	0	0	12	0	0	0	0	188	68	4	*	*
April 2035	15	0	0	0	0	7	0	0	0	0	193	57	3	*	*
April 2036	8	0	0	0	0	1	0	0	0	0	199	47	2	*	*
April 2037	*	0	0	0	0	0	0	0	0	0	200	38	2	*	*
April 2038	0	0	0	0	0	0	0	0	0	0	172	29	1	*	*
April 2039	0	0	0	0	0	0	0	0	0	0	142	22	1	*	*
April 2040	0	0	0	0	0	0	0	0	0	0	109	15	*	*	*
April 2041	0	0	0	0	0	0	0	0	0	0	75	8	*	*	*
April 2042	0	0	0	0	0	0	0	0	0	0	38	2	*	*	*
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.6	5.9	2.9	2.1	1.7	12.9	10.5	6.1	4.2	3.3	27.2	20.7	12.0	7.9	5.8

* 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	KU, IK†, KQ and KN Classes						CZ Class						CB Class								
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption								
	0%	100%	355%	600%	800%	1100%	0%	100%	355%	600%	800%	1100%	0%	100%	150%	200%	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	100	100
April 2014	99	97	93	89	86	81	103	103	103	103	103	103	99	94	92	92	92	92	92	91	74
April 2015	97	91	78	67	58	45	106	106	106	106	106	106	97	85	79	79	79	76	59	44	19
April 2016	96	84	60	42	30	15	109	109	109	109	109	109	95	75	67	67	67	51	32	18	1
April 2017	94	77	46	26	15	4	113	113	113	113	113	113	93	67	56	56	56	34	17	6	0
April 2018	92	70	35	16	7	1	116	116	116	116	116	116	91	59	46	46	46	22	8	1	0
April 2019	90	64	27	10	3	0	120	120	120	120	120	79	89	51	37	37	37	14	3	0	0
April 2020	89	59	20	6	1	0	123	123	123	123	123	26	87	44	29	29	29	9	*	0	0
April 2021	87	53	15	3	*	0	127	127	127	127	127	9	85	37	23	23	23	5	0	0	0
April 2022	84	49	11	2	0	0	131	131	131	131	70	3	82	31	17	17	17	2	0	0	0
April 2023	82	44	8	1	0	0	135	135	135	135	35	1	80	25	13	13	13	*	0	0	0
April 2024	80	40	6	0	0	0	139	139	139	131	18	*	77	20	10	10	10	0	0	0	0
April 2025	77	36	4	0	0	0	143	143	143	80	9	*	74	15	7	7	7	0	0	0	0
April 2026	75	32	3	0	0	0	148	148	148	49	4	*	70	10	5	5	5	0	0	0	0
April 2027	72	29	2	0	0	0	152	152	152	30	2	*	67	5	3	3	3	0	0	0	0
April 2028	69	26	1	0	0	0	157	157	157	18	1	*	63	2	2	2	2	0	0	0	0
April 2029	66	23	1	0	0	0	162	162	162	11	1	*	59	1	1	1	1	0	0	0	0
April 2030	62	20	*	0	0	0	166	166	166	7	*	*	55	0	0	0	0	0	0	0	0
April 2031	59	17	0	0	0	0	171	171	129	4	*	*	51	0	0	0	0	0	0	0	0
April 2032	55	15	0	0	0	0	177	177	94	2	*	*	46	0	0	0	0	0	0	0	0
April 2033	51	13	0	0	0	0	182	182	69	1	*	*	41	0	0	0	0	0	0	0	0
April 2034	47	11	0	0	0	0	188	188	49	1	*	*	35	0	0	0	0	0	0	0	0
April 2035	43	9	0	0	0	0	193	193	35	*	*	*	29	0	0	0	0	0	0	0	0
April 2036	38	7	0	0	0	0	199	199	24	*	*	*	23	0	0	0	0	0	0	0	0
April 2037	34	6	0	0	0	0	205	205	17	*	*	*	16	0	0	0	0	0	0	0	0
April 2038	28	4	0	0	0	0	212	212	11	*	*	*	9	0	0	0	0	0	0	0	0
April 2039	23	3	0	0	0	0	218	218	7	*	*	*	2	0	0	0	0	0	0	0	0
April 2040	17	1	0	0	0	0	225	225	4	*	*	*	0	0	0	0	0	0	0	0	0
April 2041	11	*	0	0	0	0	231	231	2	*	*	*	0	0	0	0	0	0	0	0	0
April 2042	5	0	0	0	0	0	238	119	1	*	*	*	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.8	10.3	4.6	3.1	2.5	2.0	29.9	29.1	20.2	12.9	9.6	6.6	16.7	6.7	5.4	5.4	5.4	3.6	2.7	2.1	1.5

Date	CY Class									UC, CF, CS† and CU Classes										
	PSA Prepayment Assumption									PSA Prepayment Assumption										
	0%	100%	150%	200%	300%	500%	700%	900%	1300%	0%	100%	150%	200%	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		
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	93	80	53	26	0	0	
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	83	51	0	0	0	0	
April 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	75	28	0	0	0	0	
April 2017	100	100	100	100	100	100	100	100	100	31	100	100	100	69	13	0	0	0	0	
April 2018	100	100	100	100	100	100	100	100	100	7	100	100	100	64	5	0	0	0	0	
April 2019	100	100	100	100	100	100	100	59	1	100	100	100	62	1	0	0	0	0		
April 2020	100	100	100	100	100	100	100	27	*	100	100	100	60	*	0	0	0	0		
April 2021	100	100	100	100	100	100	63	12	*	100	100	98	58	*	0	0	0	0		
April 2022	100	100	100	100	100	100	36	5	*	100	100	94	54	*	0	0	0	0		
April 2023	100	100	100	100	100	100	20	2	*	100	100	88	50	*	0	0	0	0		
April 2024	100	100	100	100	100	77	11	1	*	100	100	82	46	*	0	0	0	0		
April 2025	100	100	100	100	100	52	6	*	*	100	100	76	41	*	0	0	0	0		
April 2026	100	100	100	100	100	35	3	*	*	100	100	69	37	*	0	0	0	0		
April 2027	100	100	100	100	100	23	2	*	*	100	100	63	32	*	0	0	0	0		
April 2028	100	100	100	100	100	16	1	*	*	100	99	56	28	*	0	0	0	0		
April 2029	100	100	100	100	100	10	1	*	*	0	100	90	50	25	*	0	0	0	0	
April 2030	100	90	90	90	90	7	*	*	*	0	100	81	44	21	*	0	0	0	0	
April 2031	100	69	69	69	69	4	*	*	*	0	100	72	38	18	*	0	0	0	0	
April 2032	100	53	53	53	53	3	*	*	*	0	100	64	33	15	*	0	0	0	0	
April 2033	100	40	40	40	40	2	*	*	*	0	100	56	28	13	*	0	0	0	0	
April 2034	100	30	30	30	30	1	*	*	*	0	100	48	23	10	*	0	0	0	0	
April 2035	100	22	22	22	22	1	*	*	*	0	100	41	19	8	*	0	0	0	0	
April 2036	100	16	16	16	16	*	*	*	*	0	100	34	16	6	*	0	0	0	0	
April 2037	100	11	11	11	11	*	*	*	*	0	100	27	12	5	*	0	0	0	0	
April 2038	100	7	7	7	7	*	*	*	*	0	100	21	9	4	*	0	0	0	0	
April 2039	100	5	5	5	5	*	*	*	*	0	100	15	6	2	*	0	0	0	0	
April 2040	3	3	3	3	3	*	*	*	*	0	90	10	4	2	*	0	0	0	0	
April 2041	1	1	1	1	1	*	*	*	*	0	62	5	2	1	*	0	0	0	0	
April 2042	0	0	0	0	0	0	0	0	0	32	0	0	0	0	0	0	0	0	0	
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.5	20.0	20.0	20.0	20.0	12.9	9.0	6.6	3.9	28.4	21.2	16.6	10.3	2.3	1.0	0.7	0.6	0.4		

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

Date	JA Class									JB Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	250%	500%	700%	900%	1200%	1400%	2100%	0%	100%	250%	500%	700%	900%	1200%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	97	97	97	97	97	97	97	97	97	100	100	100	100	100	100	100	100	100
April 2015	94	94	94	94	94	94	94	56	0	100	100	100	100	100	100	100	100	0
April 2016	91	91	91	91	91	87	0	0	0	100	100	100	100	100	100	0	0	0
April 2017	88	88	88	88	78	0	0	0	0	100	100	100	100	100	57	0	0	0
April 2018	84	84	84	84	8	0	0	0	0	100	100	100	100	100	0	0	0	0
April 2019	81	81	81	56	0	0	0	0	0	100	100	100	100	0	0	0	0	0
April 2020	77	77	77	8	0	0	0	0	0	100	100	100	100	0	0	0	0	0
April 2021	74	74	74	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2022	70	70	70	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2023	66	66	66	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2024	62	62	29	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2025	58	58	0	0	0	0	0	0	0	100	100	32	0	0	0	0	0	0
April 2026	53	53	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0
April 2027	49	49	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0
April 2028	44	44	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0
April 2029	39	39	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0
April 2030	34	34	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0
April 2031	29	27	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0
April 2032	23	0	0	0	0	0	0	0	0	100	81	0	0	0	0	0	0	0
April 2033	18	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2034	12	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2035	6	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2036	0	0	0	0	0	0	0	0	0	98	0	0	0	0	0	0	0	0
April 2037	0	0	0	0	0	0	0	0	0	79	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	59	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	38	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	13.0	12.4	9.0	5.8	4.2	3.3	2.4	2.0	1.2	25.3	19.3	11.9	7.4	5.3	4.1	2.9	2.3	1.2

Date	JZ Class									JE Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	250%	500%	700%	900%	1200%	1400%	2100%	0%	100%	250%	500%	700%	900%	1200%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	104	104	104	104	104	104	104	104	104	100	100	100	100	100	100	100	100	100
April 2015	107	107	107	107	107	107	107	107	0	100	100	100	100	100	100	100	82	0
April 2016	111	111	111	111	111	111	103	18	0	100	100	100	100	100	98	39	7	0
April 2017	115	115	115	115	115	115	14	3	0	100	100	100	100	96	52	5	1	0
April 2018	119	119	119	119	119	49	4	*	0	100	100	100	100	65	18	1	*	0
April 2019	123	123	123	123	86	14	1	*	0	100	100	100	89	32	5	*	*	0
April 2020	128	128	128	128	38	6	*	*	0	100	100	100	68	14	2	*	*	0
April 2021	132	132	132	114	15	3	*	*	0	100	100	100	43	6	1	*	*	0
April 2022	137	137	137	69	8	1	*	*	0	100	100	100	26	3	*	*	*	0
April 2023	142	142	142	39	5	1	*	*	0	100	100	100	15	2	*	*	*	0
April 2024	147	147	147	18	3	*	*	*	0	100	100	85	7	1	*	*	*	0
April 2025	152	152	152	12	1	*	*	0	0	100	100	63	5	1	*	*	*	0
April 2026	158	158	117	8	1	*	*	0	0	100	100	44	3	*	*	*	*	0
April 2027	163	163	79	5	*	*	*	0	0	100	100	30	2	*	*	*	*	0
April 2028	169	169	60	4	*	*	*	0	0	100	100	23	1	*	*	*	*	0
April 2029	175	175	48	2	*	*	*	0	0	100	100	18	1	*	*	*	*	0
April 2030	181	181	38	2	*	*	*	0	0	100	100	15	1	*	*	*	*	0
April 2031	188	188	30	1	*	*	*	0	0	100	99	12	*	*	*	*	*	0
April 2032	194	194	24	1	*	*	*	0	0	100	86	9	*	*	*	*	*	0
April 2033	201	178	19	*	*	*	*	0	0	100	68	7	*	*	*	*	*	0
April 2034	208	133	14	*	*	*	*	0	0	100	50	5	*	*	*	*	*	0
April 2035	216	94	11	*	*	*	*	0	0	100	36	4	*	*	*	*	*	0
April 2036	223	78	8	*	*	*	*	0	0	100	29	3	*	*	*	*	*	0
April 2037	231	62	6	*	*	0	0	0	0	100	23	2	*	*	*	0	0	0
April 2038	240	48	4	*	*	0	0	0	0	100	18	2	*	*	*	0	0	0
April 2039	248	34	3	*	*	0	0	0	0	100	13	1	*	*	*	0	0	0
April 2040	235	22	2	*	*	0	0	0	0	89	8	1	*	*	*	0	0	0
April 2041	93	10	1	*	*	0	0	0	0	35	4	*	*	*	*	0	0	0
April 2042	24	1	*	*	0	0	0	0	0	9	*	*	*	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	27.9	22.9	15.6	9.7	6.8	5.1	3.6	2.8	1.3	27.9	21.9	13.8	8.2	5.7	4.3	3.0	2.4	1.2

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

Date	DA Class						DC Class						IO† Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	225%	500%	700%	1000%	0%	100%	225%	500%	700%	1000%	0%	100%	225%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	97	92	87	76	67	54	100	99	99	99	99	99	99	96	94	89	85	79
April 2015	97	91	75	42	20	0	97	89	89	89	89	79	97	90	83	68	58	44
April 2016	97	87	59	7	0	0	94	79	79	79	60	31	95	83	70	47	33	17
April 2017	97	84	47	0	0	0	91	69	69	58	34	12	94	76	59	32	19	7
April 2018	97	82	39	0	0	0	88	59	58	39	19	5	92	69	50	22	11	3
April 2019	97	81	34	0	0	0	84	48	48	27	11	2	90	63	42	15	6	1
April 2020	97	81	31	0	0	0	81	38	38	18	6	1	88	58	35	10	3	*
April 2021	97	81	31	0	0	0	77	29	28	12	3	*	86	53	29	7	2	*
April 2022	97	81	31	0	0	0	73	20	19	8	2	*	84	48	25	5	1	*
April 2023	97	81	31	0	0	0	69	12	12	6	1	*	81	43	21	3	1	*
April 2024	97	81	31	0	0	0	64	5	6	4	1	*	79	39	17	2	*	*
April 2025	97	78	31	0	0	0	60	0	*	3	*	*	76	35	14	1	*	*
April 2026	97	71	26	0	0	0	55	0	0	2	*	*	74	32	12	1	*	*
April 2027	97	63	21	0	0	0	50	0	0	1	*	*	71	28	10	1	*	*
April 2028	97	56	18	0	0	0	44	0	0	1	*	*	68	25	8	*	*	*
April 2029	97	50	14	0	0	0	39	0	0	1	*	*	65	23	6	*	*	*
April 2030	97	44	12	0	0	0	33	0	0	*	*	*	61	20	5	*	*	*
April 2031	97	39	9	0	0	0	26	0	0	*	*	*	58	17	4	*	*	*
April 2032	97	34	8	0	0	0	20	0	0	*	*	*	54	15	3	*	*	*
April 2033	97	29	6	0	0	0	13	0	0	*	*	*	51	13	3	*	*	*
April 2034	97	25	5	0	0	0	6	0	0	*	*	0	47	11	2	*	*	0
April 2035	94	21	4	0	0	0	0	0	0	*	*	0	42	9	2	*	*	0
April 2036	84	17	3	0	0	0	0	0	0	*	*	0	38	8	1	*	*	0
April 2037	74	14	2	0	0	0	0	0	0	*	*	0	33	6	1	*	*	0
April 2038	63	11	2	0	0	0	0	0	0	*	*	0	28	5	1	*	*	0
April 2039	52	8	1	0	0	0	0	0	0	*	*	0	23	4	*	*	*	0
April 2040	40	6	1	0	0	0	0	0	0	*	*	0	18	3	*	*	*	0
April 2041	27	3	*	0	0	0	0	0	0	*	*	0	12	1	*	*	*	0
April 2042	14	1	*	0	0	0	0	0	0	*	*	0	6	1	*	*	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.4	15.5	7.1	1.8	1.4	1.1	13.1	6.0	6.0	5.0	3.8	2.8	18.6	10.3	6.5	3.5	2.7	2.0

Date	EA, EB, EC and EI† Classes										ED Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	170%	300%	415%	600%	800%	1200%	1400%	2100%	0%	100%	170%	300%	415%	600%	800%	1200%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2014	97	91	87	87	87	87	64	52	13	100	100	100	100	100	100	100	100	100	100	
April 2015	94	80	71	71	71	63	46	19	9	0	100	100	100	100	100	100	100	100	0	
April 2016	91	69	56	56	56	39	23	4	1	0	100	100	100	100	100	100	100	100	0	
April 2017	87	58	43	43	43	24	11	*	0	0	100	100	100	100	100	100	100	25	0	
April 2018	84	49	32	32	32	15	5	0	0	0	100	100	100	100	100	100	40	4	0	
April 2019	80	39	23	23	23	9	2	0	0	0	100	100	100	100	100	100	11	1	0	
April 2020	76	30	16	16	16	5	1	0	0	0	100	100	100	100	100	100	3	*	0	
April 2021	72	22	12	12	12	3	0	0	0	0	100	100	100	100	100	77	1	*	0	
April 2022	67	14	8	8	8	1	0	0	0	0	100	100	100	100	100	39	*	*	0	
April 2023	62	6	6	6	6	*	0	0	0	0	100	100	100	100	100	20	*	*	0	
April 2024	57	4	4	4	4	0	0	0	0	0	100	100	100	100	87	10	*	*	0	
April 2025	52	2	2	2	2	0	0	0	0	0	100	100	100	100	54	5	*	*	0	
April 2026	47	2	2	2	2	0	0	0	0	0	100	100	100	100	33	2	*	*	0	
April 2027	41	1	1	1	1	0	0	0	0	0	100	100	100	100	20	1	*	0	0	
April 2028	35	*	*	*	*	0	0	0	0	0	100	100	100	100	12	1	*	0	0	
April 2029	28	0	0	0	0	0	0	0	0	0	100	89	89	89	7	*	*	0	0	
April 2030	21	0	0	0	0	0	0	0	0	0	100	63	63	63	4	*	*	0	0	
April 2031	14	0	0	0	0	0	0	0	0	0	100	44	44	44	3	*	*	0	0	
April 2032	6	0	0	0	0	0	0	0	0	0	100	30	30	30	2	*	0	0	0	
April 2033	0	0	0	0	0	0	0	0	0	0	21	21	21	21	1	*	0	0	0	
April 2034	0	0	0	0	0	0	0	0	0	0	14	14	14	14	1	*	0	0	0	
April 2035	0	0	0	0	0	0	0	0	0	0	9	9	9	9	*	*	0	0	0	
April 2036	0	0	0	0	0	0	0	0	0	0	6	6	6	6	*	*	0	0	0	
April 2037	0	0	0	0	0	0	0	0	0	0	4	4	4	4	*	*	0	0	0	
April 2038	0	0	0	0	0	0	0	0	0	0	2	2	2	2	*	*	0	0	0	
April 2039	0	0	0	0	0	0	0	0	0	0	1	1	1	1	*	*	0	0	0	
April 2040	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	0	0	0	
April 2041	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	0	0	0	
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0	0	0	
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	11.6	5.2	4.1	4.1	4.1	3.0	2.2	1.4	1.2	0.6	20.3	18.4	18.4	18.4	12.8	9.1	5.1	3.8	1.3	

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

Date	EZ Class										EM, MI†, EP and EQ Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	170%	300%	415%	600%	800%	1200%	1400%	2100%	0%	100%	175%	300%	405%	600%	800%	1200%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	104	104	104	83	64	34	2	0	0	0	97	90	85	85	85	85	77	49	35	0
April 2015	108	108	108	65	29	0	0	0	0	0	94	79	69	69	69	56	39	13	5	0
April 2016	113	113	113	54	9	0	0	0	0	0	91	68	54	54	54	35	19	3	0	0
April 2017	117	117	117	49	1	0	0	0	0	0	88	58	41	41	41	21	9	0	0	0
April 2018	122	122	121	47	*	0	0	0	0	0	84	49	30	30	30	13	4	0	0	0
April 2019	127	127	119	44	*	0	0	0	0	0	81	40	22	22	22	8	2	0	0	0
April 2020	132	132	114	40	*	0	0	0	0	0	77	31	16	16	16	4	*	0	0	0
April 2021	138	138	107	35	*	0	0	0	0	0	73	23	12	12	12	2	0	0	0	0
April 2022	143	143	99	30	*	0	0	0	0	0	68	15	8	8	8	1	0	0	0	0
April 2023	149	149	89	26	*	0	0	0	0	0	64	7	6	6	6	*	0	0	0	0
April 2024	155	139	80	22	*	0	0	0	0	0	59	4	4	4	4	0	0	0	0	0
April 2025	161	129	71	18	*	0	0	0	0	0	54	3	3	3	3	0	0	0	0	0
April 2026	168	118	63	15	*	0	0	0	0	0	48	2	2	2	2	0	0	0	0	0
April 2027	175	107	55	12	*	0	0	0	0	0	43	1	1	1	1	0	0	0	0	0
April 2028	182	97	48	10	*	0	0	0	0	0	37	*	*	*	*	0	0	0	0	0
April 2029	189	87	41	8	*	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0
April 2030	197	77	35	6	*	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0
April 2031	205	68	30	5	*	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0
April 2032	214	59	25	4	*	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0
April 2033	218	51	20	3	*	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
April 2034	202	43	17	2	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2035	185	36	13	2	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2036	167	30	10	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2037	148	23	8	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2038	127	18	6	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2039	105	12	4	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2040	81	7	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	56	3	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	29	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)**	25.5	17.9	14.3	6.3	1.5	0.8	0.6	0.3	0.3	0.2	11.9	5.2	4.0	4.0	4.0	2.8	2.0	1.2	0.9	0.3

Date	EN Class										ZE Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	175%	300%	405%	600%	800%	1200%	1400%	2100%	0%	100%	175%	300%	405%	600%	800%	1200%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	0	104	104	104	78	57	17	0	0	0	0
April 2015	100	100	100	100	100	100	100	100	100	0	108	108	108	61	23	0	0	0	0	0
April 2016	100	100	100	100	100	100	100	100	81	0	113	113	113	51	6	0	0	0	0	0
April 2017	100	100	100	100	100	100	100	96	13	0	117	117	117	47	*	0	0	0	0	0
April 2018	100	100	100	100	100	100	100	26	2	0	122	122	120	45	*	0	0	0	0	0
April 2019	100	100	100	100	100	100	100	7	*	0	127	127	118	42	*	0	0	0	0	0
April 2020	100	100	100	100	100	100	100	2	*	0	132	132	112	38	*	0	0	0	0	0
April 2021	100	100	100	100	100	100	63	1	*	0	138	138	105	34	*	0	0	0	0	0
April 2022	100	100	100	100	100	100	32	*	*	0	143	143	96	29	*	0	0	0	0	0
April 2023	100	100	100	100	100	100	16	*	*	0	149	149	87	25	*	0	0	0	0	0
April 2024	100	100	100	100	100	75	8	*	*	0	155	143	78	21	*	0	0	0	0	0
April 2025	100	100	100	100	100	46	4	*	*	0	161	132	69	17	*	0	0	0	0	0
April 2026	100	100	100	100	100	28	2	*	0	0	168	121	61	14	*	0	0	0	0	0
April 2027	100	100	100	100	100	17	1	*	0	0	175	110	53	12	*	0	0	0	0	0
April 2028	100	100	100	100	100	10	*	*	0	0	182	99	46	9	*	0	0	0	0	0
April 2029	100	89	89	89	89	6	*	*	0	0	189	88	39	8	*	0	0	0	0	0
April 2030	100	63	63	63	63	4	*	*	0	0	197	78	33	6	*	0	0	0	0	0
April 2031	100	45	45	45	45	2	*	0	0	0	205	69	28	5	*	0	0	0	0	0
April 2032	100	31	31	31	31	1	*	0	0	0	214	60	23	4	*	0	0	0	0	0
April 2033	100	21	21	21	21	1	*	0	0	0	222	52	19	3	*	0	0	0	0	0
April 2034	15	15	15	15	15	*	*	0	0	0	211	44	15	2	*	0	0	0	0	0
April 2035	10	10	10	10	10	*	*	0	0	0	193	36	12	2	*	0	0	0	0	0
April 2036	6	6	6	6	6	*	*	0	0	0	174	29	9	1	*	0	0	0	0	0
April 2037	4	4	4	4	4	*	*	0	0	0	154	23	7	1	*	0	0	0	0	0
April 2038	2	2	2	2	2	*	*	0	0	0	132	17	5	*	*	0	0	0	0	0
April 2039	1	1	1	1	1	*	*	0	0	0	109	11	3	*	*	0	0	0	0	0
April 2040	*	*	*	*	*	*	*	0	0	0	85	6	2	*	*	0	0	0	0	0
April 2041	0	0	0	0	0	*	*	0	0	0	58	1	*	*	*	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)**	20.6	18.4	18.4	18.4	18.4	12.5	8.8	4.8	3.5	0.4	25.7	18.0	14.0	6.1	1.4	0.6	0.4	0.2	0.2	0.1

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

Date	EG Class													
	PSA Prepayment Assumption													
	0%	100%	170%	175%	238%	300%	405%	415%	500%	700%	900%	1200%	1600%	2400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	27
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	84	0
April 2016	100	100	100	100	100	100	100	100	100	100	100	100	6	0
April 2017	100	100	100	100	100	100	100	100	100	100	100	97	*	0
April 2018	100	100	100	100	100	100	100	100	100	100	100	30	*	0
April 2019	100	100	100	100	100	100	100	100	100	100	100	8	*	0
April 2020	100	100	100	100	100	100	100	100	100	100	57	2	*	0
April 2021	100	100	100	100	100	100	100	100	100	100	26	1	0	0
April 2022	100	100	100	100	100	100	100	100	100	85	11	*	0	0
April 2023	100	100	100	100	100	100	100	100	100	48	5	*	0	0
April 2024	100	100	100	100	100	100	100	100	100	27	2	*	0	0
April 2025	100	100	100	100	100	100	100	100	100	15	1	*	0	0
April 2026	100	92	92	92	92	92	92	92	89	8	*	0	0	0
April 2027	100	79	79	79	79	79	79	79	60	5	*	0	0	0
April 2028	100	70	70	70	70	70	70	70	40	3	*	0	0	0
April 2029	100	58	58	58	58	58	58	56	26	1	*	0	0	0
April 2030	100	41	41	41	41	41	41	39	17	1	*	0	0	0
April 2031	100	28	28	28	28	28	28	27	11	*	0	0	0	0
April 2032	100	19	19	19	19	19	19	18	7	*	0	0	0	0
April 2033	78	13	13	13	13	13	13	12	5	*	0	0	0	0
April 2034	9	9	9	9	9	9	9	8	3	*	0	0	0	0
April 2035	6	6	6	6	6	6	6	5	2	*	0	0	0	0
April 2036	4	4	4	4	4	4	4	3	1	*	0	0	0	0
April 2037	2	2	2	2	2	2	2	2	1	*	0	0	0	0
April 2038	1	1	1	1	1	1	1	1	*	0	0	0	0	0
April 2039	1	1	1	1	1	1	1	1	*	0	0	0	0	0
April 2040	*	*	*	*	*	*	*	*	*	0	0	0	0	0
April 2041	*	*	*	*	*	*	*	*	*	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	*	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	16.8	16.8	16.8	16.8	16.8	16.8	16.7	15.1	10.5	7.6	4.9	2.4	0.4

Date	ZM Class													
	PSA Prepayment Assumption													
	0%	100%	170%	175%	238%	300%	405%	415%	500%	700%	900%	1200%	1600%	2400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	104	104	104	104	92	81	62	60	45	10	0	0	0	0
April 2015	108	108	108	107	85	63	28	25	2	0	0	0	0	0
April 2016	113	113	113	111	80	52	10	6	0	0	0	0	0	0
April 2017	117	117	117	116	79	48	2	*	0	0	0	0	0	0
April 2018	122	122	121	119	79	46	2	*	0	0	0	0	0	0
April 2019	127	127	120	117	76	43	2	*	0	0	0	0	0	0
April 2020	132	132	115	111	70	39	1	*	0	0	0	0	0	0
April 2021	138	138	108	104	64	34	1	*	0	0	0	0	0	0
April 2022	143	143	99	95	57	30	1	*	0	0	0	0	0	0
April 2023	149	149	90	86	50	25	1	*	0	0	0	0	0	0
April 2024	155	141	81	77	43	21	1	*	0	0	0	0	0	0
April 2025	161	130	72	69	37	18	1	*	0	0	0	0	0	0
April 2026	168	119	63	60	32	15	*	*	0	0	0	0	0	0
April 2027	175	108	55	52	27	12	*	*	0	0	0	0	0	0
April 2028	182	98	48	45	22	10	*	*	0	0	0	0	0	0
April 2029	189	87	41	39	18	8	*	*	0	0	0	0	0	0
April 2030	197	78	35	33	15	6	*	*	0	0	0	0	0	0
April 2031	205	68	30	28	12	5	*	*	0	0	0	0	0	0
April 2032	214	60	25	23	10	4	*	*	0	0	0	0	0	0
April 2033	220	51	20	19	8	3	*	*	0	0	0	0	0	0
April 2034	206	44	17	15	6	2	*	*	0	0	0	0	0	0
April 2035	189	36	13	12	5	2	*	*	0	0	0	0	0	0
April 2036	170	30	10	10	3	1	*	*	0	0	0	0	0	0
April 2037	151	23	8	7	2	1	*	*	0	0	0	0	0	0
April 2038	129	17	6	5	2	1	*	*	0	0	0	0	0	0
April 2039	107	12	4	3	1	*	*	*	0	0	0	0	0	0
April 2040	83	7	2	2	1	*	*	*	0	0	0	0	0	0
April 2041	57	2	1	1	*	*	*	*	0	0	0	0	0	0
April 2042	29	*	*	*	*	*	*	*	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.6	18.0	14.2	14.1	10.3	6.2	1.6	1.4	1.0	0.6	0.4	0.3	0.2	0.1

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

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 5 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See “Description of the Certificates—The Trust MBS” in this prospectus supplement. A portion of the Group 5 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 March 1, 2013. Accordingly, special tax considerations may apply to a real estate investment trust that holds a

REMIC Certificate of a Group 5 Class, and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Accrual Classes, the Notional Classes and the Principal Only 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	482% PSA
2	369% PSA
3	300% PSA
4	344% PSA
5	300% PSA
6	355% PSA
7	200% PSA
8	500% PSA
9	225% PSA
10	300% PSA
11	300% 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 at any other rate. See “Description of the Certificates—Weighted Average Lives of the Certificates” in this prospectus supplement and “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

The RCR Classes will be created, sold and administered pursuant to an arrangement that will be classified as a grantor trust under subpart E, part I of subchapter J of the Code. The Regular

Certificates that are exchanged for RCR Certificates set forth in Schedule 1 (including any exchanges effective on the Settlement Date) will be the assets of the trust, and the RCR Certificates will represent an ownership interest of the underlying Regular Certificates. For a general discussion of the federal income tax treatment of beneficial owners of Regular Certificates, see “Material Federal Income Tax Consequences” in the REMIC Prospectus.

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

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Citigroup Global Markets Inc. (the “Dealer”) in exchange for the Trust MBS and the Group 8 Underlying REMIC Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Group 8 Underlying REMIC Certificates

<u>Underlying REMIC Trust</u>	<u>Class</u>	<u>Date of Issue</u>	<u>CUSIP Number</u>	<u>Interest Rate</u>	<u>Interest Type(1)</u>	<u>Final Distribution Date</u>	<u>Principal Type(1)</u>	<u>Original Principal Balance of Class</u>	<u>April 2013 Class Factor</u>	<u>Principal Balance in the Lower Tier REMIC</u>	<u>Approximate Weighted Average WAC</u>	<u>Approximate Weighted Average WAM (in months)</u>	<u>Approximate Weighted Average WALA (in months)</u>
2012-97	PB	August 2012	3136A72R2	3.5%	FIX	June 2042	SEG(PAC)/PAC/AD	\$15,023,000	1.00000000	\$15,023,000.00	4.029%	349	9
2012-101	PB	August 2012	3136A76H0	3.5	FIX	September 2042	PAC	22,037,168	1.00000000	22,037,168.00	4.059	348	10

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

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

Schedule 1

Available Recombinations(1)

<u>REMIC Certificates</u>		<u>RCR Certificates</u>						
<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								
LO	\$81,556,000	LA	\$81,556,000	SEQ	3.00%	FIX	3136AD4E6	June 2037
LJ	81,556,000(3)							
LK	81,556,000(3)							
Recombination 2								
KU	26,923,000	KQ	26,923,000	SEQ/AD	2.00	FIX	3136AD4F3	February 2043
IK	2,243,583(3)							
Recombination 3								
KU	26,923,000	KN	26,923,000	SEQ/AD	2.25	FIX	3136AD4G1	February 2043
IK	4,487,167(3)							
Recombination 4								
CF	6,272,400	CU	10,454,000	SUP	4.00	FIX	3136AD4H9	May 2043
CS	6,272,400(3)							
UC	4,181,600							
Recombination 5								
JA	17,220,877	JE(4)	37,060,168	SC/PT	3.50	FIX	3136AD4J5	September 2042
JB	5,797,507							
JZ	14,041,784							
Recombination 6								
ED	319,000	EG(5)	1,169,000	PAC/AD	4.00	FIX	3136AD4K2	May 2043
KE	559,000							
EN	291,000							
Recombination 7								
EM	26,913,000	EP	26,913,000	PAC/AD	1.50	FIX	3136AD4L0	April 2043
MI	1,682,063(3)							
Recombination 8								
EM	26,913,000	EQ	26,913,000	PAC/AD	1.75	FIX	3136AD4M8	April 2043
MI	3,364,125(3)							

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<u>REMIC Certificates</u>		<u>RCR Certificates</u>						<u>Final</u>
<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>Distribution Date</u>
Recombination 9								
EZ	\$10,604,224	ZM(6)	\$19,370,863	SUP	4.00%	FIX/Z	3136AD4N6	May 2043
ZE	8,766,639							

- (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-7 for a description of how their notional principal balances are calculated.
- (4) Principal payments on the REMIC Certificates in Recombination 5 from the JZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (5) The EG Class is an RCR Class formed by a combination of the KE Class in Group 3, the ED Class in Group 10 and the EN Class in Group 11.
- (6) The ZM Class is an RCR Class formed by a combination of the EZ Class in Group 10 and the ZE Class in Group 11.

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	\$49,719,000.00	December 2017	\$12,043,722.49	August 2022	\$ 1,992,154.97
May 2013	49,058,588.93	January 2018	11,667,267.11	September 2022	1,928,284.33
June 2013	48,375,272.80	February 2018	11,302,446.65	October 2022	1,866,426.18
July 2013	47,669,684.15	March 2018	10,948,904.66	November 2022	1,806,517.94
August 2013	46,942,481.64	April 2018	10,606,295.59	December 2022	1,748,498.96
September 2013	46,194,348.99	May 2018	10,274,284.37	January 2023	1,692,310.43
October 2013	45,425,993.79	June 2018	9,952,546.14	February 2023	1,637,895.38
November 2013	44,638,146.30	July 2018	9,640,765.91	March 2023	1,585,198.58
December 2013	43,831,558.26	August 2018	9,338,638.29	April 2023	1,534,166.50
January 2014	43,007,001.52	September 2018	9,045,867.19	May 2023	1,484,747.29
February 2014	42,165,266.75	October 2018	8,762,165.52	June 2023	1,436,890.65
March 2014	41,307,162.02	November 2018	8,487,254.95	July 2023	1,390,547.87
April 2014	40,433,511.45	December 2018	8,220,865.63	August 2023	1,345,671.71
May 2014	39,570,968.19	January 2019	7,962,735.92	September 2023	1,302,216.43
June 2014	38,719,380.22	February 2019	7,712,612.15	October 2023	1,260,137.66
July 2014	37,878,597.52	March 2019	7,470,248.40	November 2023	1,219,392.43
August 2014	37,048,472.06	April 2019	7,235,406.22	December 2023	1,179,939.08
September 2014	36,228,857.75	May 2019	7,007,854.45	January 2024	1,141,737.24
October 2014	35,419,610.39	June 2019	6,787,368.99	February 2024	1,104,747.80
November 2014	34,620,587.73	July 2019	6,573,732.55	March 2024	1,068,932.84
December 2014	33,831,649.34	August 2019	6,366,734.46	April 2024	1,034,255.61
January 2015	33,052,656.67	September 2019	6,166,170.52	May 2024	1,000,680.52
February 2015	32,283,472.97	October 2019	5,971,842.74	June 2024	968,173.07
March 2015	31,523,963.30	November 2019	5,783,559.18	July 2024	936,699.82
April 2015	30,773,994.47	December 2019	5,601,133.74	August 2024	906,228.37
May 2015	30,033,435.09	January 2020	5,424,386.02	September 2024	876,727.33
June 2015	29,302,155.45	February 2020	5,253,141.14	October 2024	848,166.26
July 2015	28,580,027.58	March 2020	5,087,229.53	November 2024	820,515.70
August 2015	27,866,925.17	April 2020	4,926,486.85	December 2024	793,747.07
September 2015	27,162,723.57	May 2020	4,770,753.74	January 2025	767,832.68
October 2015	26,467,299.80	June 2020	4,619,875.72	February 2025	742,745.72
November 2015	25,780,532.46	July 2020	4,473,703.06	March 2025	718,460.19
December 2015	25,102,301.75	August 2020	4,332,090.58	April 2025	694,950.91
January 2016	24,432,489.49	September 2020	4,194,897.55	May 2025	672,193.47
February 2016	23,770,979.01	October 2020	4,061,987.56	June 2025	650,164.23
March 2016	23,117,655.17	November 2020	3,933,228.35	July 2025	628,840.28
April 2016	22,472,404.39	December 2020	3,808,491.73	August 2025	608,199.40
May 2016	21,835,114.56	January 2021	3,687,653.42	September 2025	588,220.10
June 2016	21,205,675.02	February 2021	3,570,592.94	October 2025	568,881.53
July 2016	20,583,976.59	March 2021	3,457,193.53	November 2025	550,163.50
August 2016	19,969,911.53	April 2021	3,347,341.99	December 2025	532,046.45
September 2016	19,363,373.53	May 2021	3,240,928.57	January 2026	514,511.40
October 2016	18,764,257.63	June 2021	3,137,846.91	February 2026	497,540.02
November 2016	18,180,545.62	July 2021	3,037,993.91	March 2026	481,114.49
December 2016	17,614,806.48	August 2021	2,941,269.62	April 2026	465,217.56
January 2017	17,066,491.26	September 2021	2,847,577.17	May 2026	449,832.55
February 2017	16,535,067.74	October 2021	2,756,822.62	June 2026	434,943.26
March 2017	16,020,019.78	November 2021	2,668,914.97	July 2026	420,534.02
April 2017	15,520,846.93	December 2021	2,583,765.98	August 2026	406,589.64
May 2017	15,037,063.95	January 2022	2,501,290.14	September 2026	393,095.42
June 2017	14,568,200.31	February 2022	2,421,404.53	October 2026	380,037.07
July 2017	14,113,799.78	March 2022	2,344,028.82	November 2026	367,400.80
August 2017	13,673,419.98	April 2022	2,269,085.11	December 2026	355,173.23
September 2017	13,246,631.96	May 2022	2,196,497.93	January 2027	343,341.39
October 2017	12,833,019.85	June 2022	2,126,194.09	February 2027	331,892.73
November 2017	12,432,180.36	July 2022	2,058,102.68	March 2027	320,815.08

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>
April 2027	\$ 310,096.67	November 2031	\$ 44,656.84	June 2036	\$ 4,864.63
May 2027	299,726.07	December 2031	43,038.66	July 2036	4,645.61
June 2027	289,692.23	January 2032	41,475.76	August 2036	4,434.89
July 2027	279,984.44	February 2032	39,966.34	September 2036	4,232.17
August 2027	270,592.31	March 2032	38,508.60	October 2036	4,037.18
September 2027	261,505.80	April 2032	37,100.87	November 2036	3,849.65
October 2027	252,715.19	May 2032	35,741.46	December 2036	3,669.30
November 2027	244,211.02	June 2032	34,428.80	January 2037	3,495.90
December 2027	235,984.17	July 2032	33,161.33	February 2037	3,329.19
January 2028	228,025.79	August 2032	31,937.56	March 2037	3,168.92
February 2028	220,327.31	September 2032	30,756.05	April 2037	3,014.88
March 2028	212,880.44	October 2032	29,615.37	May 2037	2,866.86
April 2028	205,677.13	November 2032	28,514.20	June 2037	2,724.61
May 2028	198,709.58	December 2032	27,451.19	July 2037	2,587.95
June 2028	191,970.27	January 2033	26,425.09	August 2037	2,456.66
July 2028	185,451.88	February 2033	25,434.67	September 2037	2,330.57
August 2028	179,147.33	March 2033	24,478.74	October 2037	2,209.49
September 2028	173,049.80	April 2033	23,556.14	November 2037	2,093.21
October 2028	167,152.61	May 2033	22,665.77	December 2037	1,981.60
November 2028	161,449.36	June 2033	21,806.54	January 2038	1,874.46
December 2028	155,933.81	July 2033	20,977.43	February 2038	1,771.64
January 2029	150,599.95	August 2033	20,177.40	March 2038	1,672.97
February 2029	145,441.93	September 2033	19,405.49	April 2038	1,578.33
March 2029	140,454.09	October 2033	18,660.75	May 2038	1,487.54
April 2029	135,630.97	November 2033	17,942.28	June 2038	1,400.48
May 2029	130,967.24	December 2033	17,249.19	July 2038	1,317.00
June 2029	126,457.80	January 2034	16,580.62	August 2038	1,236.98
July 2029	122,097.65	February 2034	15,935.75	September 2038	1,160.27
August 2029	117,881.99	March 2034	15,313.78	October 2038	1,086.78
September 2029	113,806.15	April 2034	14,713.93	November 2038	1,016.37
October 2029	109,865.62	May 2034	14,135.46	December 2038	948.94
November 2029	106,056.02	June 2034	13,577.63	January 2039	884.36
December 2029	102,373.12	July 2034	13,039.76	February 2039	822.54
January 2030	98,812.82	August 2034	12,521.16	March 2039	763.38
February 2030	95,371.16	September 2034	12,021.19	April 2039	706.76
March 2030	92,044.28	October 2034	11,539.20	May 2039	652.60
April 2030	88,828.47	November 2034	11,074.57	June 2039	600.80
May 2030	85,720.12	December 2034	10,626.73	July 2039	551.29
June 2030	82,715.75	January 2035	10,195.10	August 2039	503.96
July 2030	79,811.99	February 2035	9,779.12	September 2039	458.73
August 2030	77,005.54	March 2035	9,378.25	October 2039	415.52
September 2030	74,293.26	April 2035	8,992.00	November 2039	374.28
October 2030	71,672.07	May 2035	8,619.83	December 2039	334.90
November 2030	69,139.02	June 2035	8,261.28	January 2040	297.32
December 2030	66,691.22	July 2035	7,915.88	February 2040	261.48
January 2031	64,325.89	August 2035	7,583.17	March 2040	227.30
February 2031	62,040.35	September 2035	7,262.71	April 2040	194.72
March 2031	59,831.97	October 2035	6,954.08	May 2040	163.68
April 2031	57,698.26	November 2035	6,656.88	June 2040	134.12
May 2031	55,636.75	December 2035	6,370.70	July 2040	105.98
June 2031	53,645.08	January 2036	6,095.17	August 2040	79.21
July 2031	51,720.97	February 2036	5,829.91	September 2040	53.74
August 2031	49,862.20	March 2036	5,574.57	October 2040	29.53
September 2031	48,066.63	April 2036	5,328.79	November 2040	6.53
October 2031	46,332.17	May 2036	5,092.25	December 2040 and thereafter	0.00

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$35,121,000.00	March 2018	\$17,109,845.91	February 2023	\$ 5,813,213.43
May 2013	34,942,697.72	April 2018	16,842,048.00	March 2023	5,702,287.46
June 2013	34,753,096.79	May 2018	16,576,556.80	April 2023	5,593,377.82
July 2013	34,552,306.54	June 2018	16,313,353.40	May 2023	5,486,448.94
August 2013	34,340,445.02	July 2018	16,052,419.04	June 2023	5,381,465.88
September 2013	34,117,638.85	August 2018	15,793,735.12	July 2023	5,278,394.29
October 2013	33,884,023.13	September 2018	15,537,283.18	August 2023	5,177,200.43
November 2013	33,639,741.32	October 2018	15,283,044.91	September 2023	5,077,851.13
December 2013	33,384,945.07	November 2018	15,031,002.15	October 2023	4,980,313.80
January 2014	33,119,794.10	December 2018	14,781,136.89	November 2023	4,884,556.41
February 2014	32,844,456.03	January 2019	14,533,431.25	December 2023	4,790,547.48
March 2014	32,559,106.19	February 2019	14,287,867.50	January 2024	4,698,256.09
April 2014	32,263,927.47	March 2019	14,044,428.05	February 2024	4,607,651.85
May 2014	31,959,110.11	April 2019	13,803,095.46	March 2024	4,518,704.90
June 2014	31,644,851.50	May 2019	13,563,852.42	April 2024	4,431,385.88
July 2014	31,321,355.98	June 2019	13,326,681.77	May 2024	4,345,665.96
August 2014	30,988,834.59	July 2019	13,091,566.47	June 2024	4,261,516.79
September 2014	30,647,504.88	August 2019	12,858,489.63	July 2024	4,178,910.53
October 2014	30,297,590.65	September 2019	12,627,434.49	August 2024	4,097,819.82
November 2014	29,939,321.71	October 2019	12,398,384.43	September 2024	4,018,217.77
December 2014	29,572,933.62	November 2019	12,171,322.96	October 2024	3,940,077.95
January 2015	29,198,667.44	December 2019	11,946,233.72	November 2024	3,863,374.40
February 2015	28,827,577.43	January 2020	11,725,029.39	December 2024	3,788,081.60
March 2015	28,459,637.73	February 2020	11,507,772.65	January 2025	3,714,174.49
April 2015	28,094,822.70	March 2020	11,294,394.72	February 2025	3,641,628.43
May 2015	27,733,106.88	April 2020	11,084,827.98	March 2025	3,570,419.21
June 2015	27,374,465.02	May 2020	10,879,005.99	April 2025	3,500,523.05
July 2015	27,018,872.09	June 2020	10,676,863.44	May 2025	3,431,916.58
August 2015	26,666,303.23	July 2020	10,478,336.14	June 2025	3,364,576.83
September 2015	26,316,733.81	August 2020	10,283,361.00	July 2025	3,298,481.24
October 2015	25,970,139.37	September 2020	10,091,876.01	August 2025	3,233,607.64
November 2015	25,626,495.66	October 2020	9,903,820.24	September 2025	3,169,934.23
December 2015	25,285,778.63	November 2020	9,719,133.79	October 2025	3,107,439.61
January 2016	24,947,964.40	December 2020	9,537,757.80	November 2025	3,046,102.75
February 2016	24,613,029.30	January 2021	9,359,634.41	December 2025	2,985,902.98
March 2016	24,280,949.84	February 2021	9,184,706.76	January 2026	2,926,819.98
April 2016	23,951,702.72	March 2021	9,012,918.96	February 2026	2,868,833.81
May 2016	23,625,264.83	April 2021	8,844,216.09	March 2026	2,811,924.86
June 2016	23,301,613.24	May 2021	8,678,544.18	April 2026	2,756,073.87
July 2016	22,980,725.20	June 2021	8,515,850.17	May 2026	2,701,261.91
August 2016	22,662,578.16	July 2021	8,356,081.92	June 2026	2,647,470.38
September 2016	22,347,149.72	August 2021	8,199,188.19	July 2026	2,594,681.01
October 2016	22,034,417.69	September 2021	8,045,118.63	August 2026	2,542,875.84
November 2016	21,724,360.03	October 2021	7,893,823.73	September 2026	2,492,037.24
December 2016	21,416,954.90	November 2021	7,745,254.86	October 2026	2,442,147.87
January 2017	21,112,180.62	December 2021	7,599,364.21	November 2026	2,393,190.71
February 2017	20,810,015.69	January 2022	7,456,104.80	December 2026	2,345,149.02
March 2017	20,510,438.78	February 2022	7,315,430.46	January 2027	2,298,006.37
April 2017	20,213,428.73	March 2022	7,177,295.81	February 2027	2,251,746.60
May 2017	19,918,964.54	April 2022	7,041,656.26	March 2027	2,206,353.85
June 2017	19,627,025.40	May 2022	6,908,467.98	April 2027	2,161,812.53
July 2017	19,337,590.65	June 2022	6,777,687.90	May 2027	2,118,107.32
August 2017	19,050,639.80	July 2022	6,649,273.70	June 2027	2,075,223.17
September 2017	18,766,152.52	August 2022	6,523,183.77	July 2027	2,033,145.30
October 2017	18,484,108.65	September 2022	6,399,377.24	August 2027	1,991,859.18
November 2017	18,204,488.18	October 2022	6,277,813.93	September 2027	1,951,350.54
December 2017	17,927,271.28	November 2022	6,158,454.36	October 2027	1,911,605.36
January 2018	17,652,438.26	December 2022	6,041,259.73	November 2027	1,872,609.87
February 2018	17,379,969.59	January 2023	5,926,191.91	December 2027	1,834,350.53

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>
January 2028	\$ 1,796,814.04	November 2032	\$ 502,799.58	September 2037	\$ 103,749.17
February 2028	1,759,987.35	December 2032	491,033.16	October 2037	100,361.35
March 2028	1,723,857.62	January 2033	479,504.15	November 2037	97,050.32
April 2028	1,688,412.25	February 2033	468,208.09	December 2037	93,814.56
May 2028	1,653,638.85	March 2033	457,140.61	January 2038	90,652.57
June 2028	1,619,525.25	April 2033	446,297.41	February 2038	87,562.88
July 2028	1,586,059.50	May 2033	435,674.27	March 2038	84,544.04
August 2028	1,553,229.85	June 2033	425,267.05	April 2038	81,594.63
September 2028	1,521,024.77	July 2033	415,071.68	May 2038	78,713.27
October 2028	1,489,432.93	August 2033	405,084.17	June 2038	75,898.59
November 2028	1,458,443.19	September 2033	395,300.59	July 2038	73,149.25
December 2028	1,428,044.62	October 2033	385,717.09	August 2038	70,463.94
January 2029	1,398,226.47	November 2033	376,329.89	September 2038	67,841.36
February 2029	1,368,978.19	December 2033	367,135.27	October 2038	65,280.25
March 2029	1,340,289.40	January 2034	358,129.59	November 2038	62,779.37
April 2029	1,312,149.93	February 2034	349,309.26	December 2038	60,337.50
May 2029	1,284,549.76	March 2034	340,670.77	January 2039	57,953.45
June 2029	1,257,479.07	April 2034	332,210.67	February 2039	55,626.04
July 2029	1,230,928.20	May 2034	323,925.56	March 2039	53,354.13
August 2029	1,204,887.67	June 2034	315,812.12	April 2039	51,136.58
September 2029	1,179,348.16	July 2034	307,867.08	May 2039	48,972.28
October 2029	1,154,300.51	August 2034	300,087.23	June 2039	46,860.15
November 2029	1,129,735.74	September 2034	292,469.42	July 2039	44,799.12
December 2029	1,105,645.02	October 2034	285,010.55	August 2039	42,788.15
January 2030	1,082,019.67	November 2034	277,707.59	September 2039	40,826.21
February 2030	1,058,851.16	December 2034	270,557.56	October 2039	38,912.29
March 2030	1,036,131.13	January 2035	263,557.53	November 2039	37,045.40
April 2030	1,013,851.36	February 2035	256,704.63	December 2039	35,224.57
May 2030	992,003.77	March 2035	249,996.03	January 2040	33,448.86
June 2030	970,580.43	April 2035	243,428.96	February 2040	31,717.33
July 2030	949,573.54	May 2035	237,000.71	March 2040	30,029.06
August 2030	928,975.46	June 2035	230,708.60	April 2040	28,383.16
September 2030	908,778.66	July 2035	224,550.01	May 2040	26,778.75
October 2030	888,975.76	August 2035	218,522.37	June 2040	25,214.96
November 2030	869,559.51	September 2035	212,623.16	July 2040	23,690.95
December 2030	850,522.78	October 2035	206,849.89	August 2040	22,205.88
January 2031	831,858.58	November 2035	201,200.13	September 2040	20,758.94
February 2031	813,560.03	December 2035	195,671.48	October 2040	19,349.33
March 2031	795,620.39	January 2036	190,261.60	November 2040	17,976.27
April 2031	778,033.02	February 2036	184,968.19	December 2040	16,638.99
May 2031	760,791.41	March 2036	179,788.99	January 2041	15,336.73
June 2031	743,889.17	April 2036	174,721.77	February 2041	14,068.75
July 2031	727,320.01	May 2036	169,764.36	March 2041	12,834.33
August 2031	711,077.77	June 2036	164,914.62	April 2041	11,632.75
September 2031	695,156.38	July 2036	160,170.45	May 2041	10,463.32
October 2031	679,549.89	August 2036	155,529.79	June 2041	9,325.35
November 2031	664,252.46	September 2036	150,990.62	July 2041	8,218.17
December 2031	649,258.35	October 2036	146,550.95	August 2041	7,141.12
January 2032	634,561.92	November 2036	142,208.83	September 2041	6,093.56
February 2032	620,157.63	December 2036	137,962.35	October 2041	5,074.85
March 2032	606,040.05	January 2037	133,809.63	November 2041	4,084.38
April 2032	592,203.83	February 2037	129,748.83	December 2041	3,121.53
May 2032	578,643.73	March 2037	125,778.14	January 2042	2,185.71
June 2032	565,354.60	April 2037	121,895.79	February 2042	1,276.33
July 2032	552,331.38	May 2037	118,100.03	March 2042	392.82
August 2032	539,569.10	June 2037	114,389.15	April 2042 and	
September 2032	527,062.89	July 2037	110,761.47	thereafter	0.00
October 2032	514,807.95	August 2037	107,215.35		

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	\$31,061,000.00	March 2018	\$10,287,802.20	February 2023	\$ 2,189,942.15
May 2013	30,779,457.07	April 2018	10,025,424.93	March 2023	2,132,252.65
June 2013	30,486,680.92	May 2018	9,769,628.30	April 2023	2,076,043.67
July 2013	30,182,851.42	June 2018	9,520,249.29	May 2023	2,021,277.92
August 2013	29,868,157.87	July 2018	9,277,128.90	June 2023	1,967,919.01
September 2013	29,542,798.77	August 2018	9,040,112.01	July 2023	1,915,931.48
October 2013	29,206,981.59	September 2018	8,809,047.33	August 2023	1,865,280.73
November 2013	28,860,922.51	October 2018	8,583,787.27	September 2023	1,815,933.03
December 2013	28,504,846.22	November 2018	8,364,187.85	October 2023	1,767,855.50
January 2014	28,138,985.58	December 2018	8,150,108.67	November 2023	1,721,016.06
February 2014	27,763,581.39	January 2019	7,941,412.73	December 2023	1,675,383.44
March 2014	27,378,882.07	February 2019	7,737,966.43	January 2024	1,630,927.15
April 2014	26,985,143.37	March 2019	7,539,639.43	February 2024	1,587,617.44
May 2014	26,588,172.43	April 2019	7,346,304.62	March 2024	1,545,425.33
June 2014	26,188,079.82	May 2019	7,157,837.99	April 2024	1,504,322.54
July 2014	25,784,980.10	June 2019	6,974,118.59	May 2024	1,464,281.51
August 2014	25,381,759.09	July 2019	6,795,028.44	June 2024	1,425,275.35
September 2014	24,978,459.96	August 2019	6,620,452.48	July 2024	1,387,277.87
October 2014	24,575,128.21	September 2019	6,450,278.45	August 2024	1,350,263.50
November 2014	24,171,811.58	October 2019	6,284,396.88	September 2024	1,314,207.33
December 2014	23,768,559.96	November 2019	6,122,700.98	October 2024	1,279,085.07
January 2015	23,365,425.31	December 2019	5,965,086.59	November 2024	1,244,873.02
February 2015	22,962,461.54	January 2020	5,811,452.12	December 2024	1,211,548.09
March 2015	22,562,915.91	February 2020	5,661,698.48	January 2025	1,179,087.76
April 2015	22,166,754.86	March 2020	5,515,729.03	February 2025	1,147,470.08
May 2015	21,773,945.15	April 2020	5,373,449.48	March 2025	1,116,673.63
June 2015	21,384,453.84	May 2020	5,234,767.91	April 2025	1,086,677.55
July 2015	20,998,248.27	June 2020	5,099,594.62	May 2025	1,057,461.49
August 2015	20,615,296.10	July 2020	4,967,842.16	June 2025	1,029,005.60
September 2015	20,235,565.26	August 2020	4,839,425.20	July 2025	1,001,290.54
October 2015	19,859,023.98	September 2020	4,714,260.55	August 2025	974,297.45
November 2015	19,485,640.76	October 2020	4,592,267.05	September 2025	948,007.95
December 2015	19,115,384.41	November 2020	4,473,365.55	October 2025	922,404.11
January 2016	18,748,223.99	December 2020	4,357,478.85	November 2025	897,468.45
February 2016	18,384,128.86	January 2021	4,244,531.66	December 2025	873,183.93
March 2016	18,023,068.66	February 2021	4,134,450.55	January 2026	849,533.95
April 2016	17,665,013.27	March 2021	4,027,163.89	February 2026	826,502.30
May 2016	17,309,932.88	April 2021	3,922,601.83	March 2026	804,073.20
June 2016	16,957,797.92	May 2021	3,820,696.26	April 2026	782,231.26
July 2016	16,608,579.11	June 2021	3,721,380.73	May 2026	760,961.47
August 2016	16,262,247.40	July 2021	3,624,590.44	June 2026	740,249.20
September 2016	15,918,774.03	August 2021	3,530,262.20	July 2026	720,080.19
October 2016	15,578,130.49	September 2021	3,438,334.36	August 2026	700,440.54
November 2016	15,240,288.53	October 2021	3,348,746.83	September 2026	681,316.70
December 2016	14,905,220.13	November 2021	3,261,440.99	October 2026	662,695.45
January 2017	14,572,897.56	December 2021	3,176,359.65	November 2026	644,563.92
February 2017	14,243,293.30	January 2022	3,093,447.07	December 2026	626,909.55
March 2017	13,916,380.11	February 2022	3,012,648.86	January 2027	609,720.09
April 2017	13,592,130.97	March 2022	2,933,912.01	February 2027	592,983.63
May 2017	13,270,519.12	April 2022	2,857,184.79	March 2027	576,688.52
June 2017	12,951,518.03	May 2022	2,782,416.77	April 2027	560,823.43
July 2017	12,635,101.41	June 2022	2,709,558.77	May 2027	545,377.31
August 2017	12,321,243.20	July 2022	2,638,562.82	June 2027	530,339.39
September 2017	12,009,917.59	August 2022	2,569,382.15	July 2027	515,699.17
October 2017	11,704,396.35	September 2022	2,501,971.14	August 2027	501,446.41
November 2017	11,406,523.57	October 2022	2,436,285.31	September 2027	487,571.12
December 2017	11,116,110.08	November 2022	2,372,281.28	October 2027	474,063.60
January 2018	10,832,971.31	December 2022	2,309,916.74	November 2027	460,914.35
February 2018	10,556,927.22	January 2023	2,249,150.44	December 2027	448,114.15

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>
January 2028	\$ 435,653.97	July 2032	\$ 88,602.84	January 2037	\$ 13,527.58
February 2028	423,525.04	August 2032	85,878.31	February 2037	12,985.48
March 2028	411,718.82	September 2032	83,230.41	March 2037	12,460.33
April 2028	400,226.94	October 2032	80,657.10	April 2037	11,951.67
May 2028	389,041.30	November 2032	78,156.36	May 2037	11,459.02
June 2028	378,153.96	December 2032	75,726.25	June 2037	10,981.93
July 2028	367,557.21	January 2033	73,364.87	July 2037	10,519.94
August 2028	357,243.51	February 2033	71,070.38	August 2037	10,072.63
September 2028	347,205.54	March 2033	68,840.97	September 2037	9,639.57
October 2028	337,436.13	April 2033	66,674.88	October 2037	9,220.35
November 2028	327,928.34	May 2033	64,570.43	November 2037	8,814.58
December 2028	318,675.35	June 2033	62,525.93	December 2037	8,421.87
January 2029	309,670.57	July 2033	60,539.77	January 2038	8,041.84
February 2029	300,907.53	August 2033	58,610.38	February 2038	7,674.12
March 2029	292,379.95	September 2033	56,736.21	March 2038	7,318.35
April 2029	284,081.70	October 2033	54,915.77	April 2038	6,974.20
May 2029	276,006.82	November 2033	53,147.60	May 2038	6,641.32
June 2029	268,149.49	December 2033	51,430.29	June 2038	6,319.37
July 2029	260,504.03	January 2034	49,762.46	July 2038	6,008.05
August 2029	253,064.92	February 2034	48,142.75	August 2038	5,707.05
September 2029	245,826.77	March 2034	46,569.86	September 2038	5,416.05
October 2029	238,784.35	April 2034	45,042.51	October 2038	5,134.76
November 2029	231,932.52	May 2034	43,559.46	November 2038	4,862.91
December 2029	225,266.32	June 2034	42,119.50	December 2038	4,600.21
January 2030	218,780.89	July 2034	40,721.46	January 2039	4,346.39
February 2030	212,471.48	August 2034	39,364.18	February 2039	4,101.18
March 2030	206,333.50	September 2034	38,046.55	March 2039	3,864.34
April 2030	200,362.45	October 2034	36,767.48	April 2039	3,635.61
May 2030	194,553.95	November 2034	35,525.92	May 2039	3,414.76
June 2030	188,903.74	December 2034	34,320.83	June 2039	3,201.54
July 2030	183,407.65	January 2035	33,151.21	July 2039	2,995.73
August 2030	178,061.64	February 2035	32,016.08	August 2039	2,797.11
September 2030	172,861.76	March 2035	30,914.49	September 2039	2,605.46
October 2030	167,804.17	April 2035	29,845.53	October 2039	2,420.57
November 2030	162,885.12	May 2035	28,808.27	November 2039	2,242.24
December 2030	158,100.96	June 2035	27,801.86	December 2039	2,070.27
January 2031	153,448.12	July 2035	26,825.42	January 2040	1,904.46
February 2031	148,923.16	August 2035	25,878.14	February 2040	1,744.63
March 2031	144,522.68	September 2035	24,959.20	March 2040	1,590.59
April 2031	140,243.40	October 2035	24,067.82	April 2040	1,442.18
May 2031	136,082.12	November 2035	23,203.22	May 2040	1,299.21
June 2031	132,035.71	December 2035	22,364.67	June 2040	1,161.52
July 2031	128,101.13	January 2036	21,551.43	July 2040	1,028.95
August 2031	124,275.42	February 2036	20,762.79	August 2040	901.34
September 2031	120,555.68	March 2036	19,998.08	September 2040	778.53
October 2031	116,939.11	April 2036	19,256.61	October 2040	660.38
November 2031	113,422.97	May 2036	18,537.74	November 2040	546.74
December 2031	110,004.58	June 2036	17,840.84	December 2040	437.48
January 2032	106,681.35	July 2036	17,165.27	January 2041	332.45
February 2032	103,450.74	August 2036	16,510.46	February 2041	231.52
March 2032	100,310.28	September 2036	15,875.80	March 2041	134.56
April 2032	97,257.58	October 2036	15,260.72	April 2041	41.45
May 2032	94,290.28	November 2036	14,664.69	May 2041 and thereafter	0.00
June 2032	91,406.11	December 2036	14,087.15		

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	\$27,204,000.00	March 2018	\$ 8,686,329.14	February 2023	\$ 1,919,504.52
May 2013	26,906,719.86	April 2018	8,470,269.95	March 2023	1,870,093.03
June 2013	26,599,937.55	May 2018	8,259,488.28	April 2023	1,821,917.80
July 2013	26,283,860.10	June 2018	8,053,856.92	May 2023	1,774,948.50
August 2013	25,958,702.48	July 2018	7,853,251.71	June 2023	1,729,155.54
September 2013	25,624,687.36	August 2018	7,657,551.43	July 2023	1,684,510.05
October 2013	25,282,044.79	September 2018	7,466,637.77	August 2023	1,640,983.84
November 2013	24,931,011.93	October 2018	7,280,395.24	September 2023	1,598,549.42
December 2013	24,571,832.76	November 2018	7,098,711.11	October 2023	1,557,179.96
January 2014	24,204,757.76	December 2018	6,921,475.34	November 2023	1,516,849.28
February 2014	23,830,043.56	January 2019	6,748,580.52	December 2023	1,477,531.83
March 2014	23,447,952.65	February 2019	6,579,921.80	January 2024	1,439,202.69
April 2014	23,069,263.10	March 2019	6,415,396.84	February 2024	1,401,837.52
May 2014	22,693,940.92	April 2019	6,254,905.76	March 2024	1,365,412.60
June 2014	22,321,952.45	May 2019	6,098,351.05	April 2024	1,329,904.77
July 2014	21,953,264.34	June 2019	5,945,637.54	May 2024	1,295,291.42
August 2014	21,587,843.56	July 2019	5,796,672.33	June 2024	1,261,550.52
September 2014	21,225,657.37	August 2019	5,651,364.76	July 2024	1,228,660.54
October 2014	20,866,673.34	September 2019	5,509,626.31	August 2024	1,196,600.50
November 2014	20,510,859.35	October 2019	5,371,370.60	September 2024	1,165,349.91
December 2014	20,158,183.57	November 2019	5,236,513.32	October 2024	1,134,888.79
January 2015	19,808,614.47	December 2019	5,104,972.16	November 2024	1,105,197.64
February 2015	19,462,120.82	January 2020	4,976,666.80	December 2024	1,076,257.44
March 2015	19,118,671.65	February 2020	4,851,518.84	January 2025	1,048,049.61
April 2015	18,778,236.32	March 2020	4,729,451.75	February 2025	1,020,556.06
May 2015	18,440,784.45	April 2020	4,610,390.83	March 2025	993,759.11
June 2015	18,106,285.94	May 2020	4,494,263.19	April 2025	967,641.51
July 2015	17,774,710.98	June 2020	4,380,997.68	May 2025	942,186.46
August 2015	17,446,030.04	July 2020	4,270,524.85	June 2025	917,377.53
September 2015	17,120,213.84	August 2020	4,162,776.91	July 2025	893,198.71
October 2015	16,797,233.41	September 2020	4,057,687.70	August 2025	869,634.39
November 2015	16,477,060.02	October 2020	3,955,192.67	September 2025	846,669.32
December 2015	16,159,665.22	November 2020	3,855,228.80	October 2025	824,288.63
January 2016	15,845,020.81	December 2020	3,757,734.57	November 2025	802,477.82
February 2016	15,533,098.88	January 2021	3,662,649.95	December 2025	781,222.72
March 2016	15,223,871.74	February 2021	3,569,916.37	January 2026	760,509.54
April 2016	14,917,311.98	March 2021	3,479,476.63	February 2026	740,324.81
May 2016	14,613,392.46	April 2021	3,391,274.94	March 2026	720,655.37
June 2016	14,312,086.26	May 2021	3,305,256.83	April 2026	701,488.42
July 2016	14,013,366.72	June 2021	3,221,369.13	May 2026	682,811.44
August 2016	13,717,207.45	July 2021	3,139,559.98	June 2026	664,612.22
September 2016	13,423,582.27	August 2021	3,059,778.75	July 2026	646,878.88
October 2016	13,132,465.26	September 2021	2,981,976.01	August 2026	629,599.79
November 2016	12,843,830.74	October 2021	2,906,103.55	September 2026	612,763.62
December 2016	12,557,653.27	November 2021	2,832,114.30	October 2026	596,359.33
January 2017	12,273,907.65	December 2021	2,759,962.33	November 2026	580,376.13
February 2017	11,992,568.89	January 2022	2,689,602.82	December 2026	564,803.51
March 2017	11,713,612.26	February 2022	2,620,992.02	January 2027	549,631.21
April 2017	11,437,013.25	March 2022	2,554,087.25	February 2027	534,849.21
May 2017	11,162,747.57	April 2022	2,488,846.83	March 2027	520,447.77
June 2017	10,890,791.16	May 2022	2,425,230.11	April 2027	506,417.35
July 2017	10,621,120.18	June 2022	2,363,197.41	May 2027	492,748.66
August 2017	10,357,871.92	July 2022	2,302,710.01	June 2027	479,432.66
September 2017	10,101,037.34	August 2022	2,243,730.12	July 2027	466,460.48
October 2017	9,850,462.15	September 2022	2,186,220.86	August 2027	453,823.52
November 2017	9,605,995.73	October 2022	2,130,146.25	September 2027	441,513.37
December 2017	9,367,491.04	November 2022	2,075,471.17	October 2027	429,521.82
January 2018	9,134,804.55	December 2022	2,022,161.35	November 2027	417,840.86
February 2018	8,907,796.18	January 2023	1,970,183.34	December 2027	406,462.70

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2028	\$ 395,379.73	July 2032	\$ 82,577.54	January 2037	\$ 12,746.63
February 2028	384,584.51	August 2032	80,070.70	February 2037	12,233.66
March 2028	374,069.81	September 2032	77,632.95	March 2037	11,736.53
April 2028	363,828.55	October 2032	75,262.48	April 2037	11,254.80
May 2028	353,853.86	November 2032	72,957.53	May 2037	10,788.05
June 2028	344,139.01	December 2032	70,716.39	June 2037	10,335.85
July 2028	334,677.44	January 2033	68,537.37	July 2037	9,897.80
August 2028	325,462.77	February 2033	66,418.85	August 2037	9,473.51
September 2028	316,488.76	March 2033	64,359.25	September 2037	9,062.58
October 2028	307,749.32	April 2033	62,357.00	October 2037	8,664.64
November 2028	299,238.53	May 2033	60,410.61	November 2037	8,279.32
December 2028	290,950.61	June 2033	58,518.60	December 2037	7,906.27
January 2029	282,879.91	July 2033	56,679.54	January 2038	7,545.13
February 2029	275,020.92	August 2033	54,892.03	February 2038	7,195.58
March 2029	267,368.30	September 2033	53,154.71	March 2038	6,857.29
April 2029	259,916.79	October 2033	51,466.25	April 2038	6,529.92
May 2029	252,661.31	November 2033	49,825.35	May 2038	6,213.18
June 2029	245,596.87	December 2033	48,230.77	June 2038	5,906.75
July 2029	238,718.61	January 2034	46,681.26	July 2038	5,610.35
August 2029	232,021.82	February 2034	45,175.64	August 2038	5,323.69
September 2029	225,501.86	March 2034	43,712.74	September 2038	5,046.48
October 2029	219,154.25	April 2034	42,291.41	October 2038	4,778.45
November 2029	212,974.58	May 2034	40,910.56	November 2038	4,519.35
December 2029	206,958.59	June 2034	39,569.10	December 2038	4,268.90
January 2030	201,102.09	July 2034	38,265.99	January 2039	4,026.87
February 2030	195,401.02	August 2034	37,000.19	February 2039	3,793.00
March 2030	189,851.41	September 2034	35,770.72	March 2039	3,567.07
April 2030	184,449.38	October 2034	34,576.59	April 2039	3,348.83
May 2030	179,191.17	November 2034	33,416.86	May 2039	3,138.07
June 2030	174,073.10	December 2034	32,290.60	June 2039	2,934.56
July 2030	169,091.56	January 2035	31,196.93	July 2039	2,738.09
August 2030	164,243.08	February 2035	30,134.95	August 2039	2,548.46
September 2030	159,524.23	March 2035	29,103.82	September 2039	2,365.46
October 2030	154,931.70	April 2035	28,102.71	October 2039	2,188.91
November 2030	150,462.23	May 2035	27,130.80	November 2039	2,018.60
December 2030	146,112.66	June 2035	26,187.31	December 2039	1,854.35
January 2031	141,879.92	July 2035	25,271.46	January 2040	1,695.98
February 2031	137,760.99	August 2035	24,382.52	February 2040	1,543.32
March 2031	133,752.94	September 2035	23,519.74	March 2040	1,396.20
April 2031	129,852.93	October 2035	22,682.41	April 2040	1,254.44
May 2031	126,058.15	November 2035	21,869.85	May 2040	1,117.90
June 2031	122,365.90	December 2035	21,081.38	June 2040	986.41
July 2031	118,773.53	January 2036	20,316.35	July 2040	859.81
August 2031	115,278.45	February 2036	19,574.11	August 2040	737.97
September 2031	111,878.16	March 2036	18,854.03	September 2040	620.73
October 2031	108,570.18	April 2036	18,155.52	October 2040	507.96
November 2031	105,352.14	May 2036	17,477.99	November 2040	399.52
December 2031	102,221.70	June 2036	16,820.84	December 2040	295.27
January 2032	99,176.59	July 2036	16,183.54	January 2041	195.09
February 2032	96,214.59	August 2036	15,565.52	February 2041	98.86
March 2032	93,333.55	September 2036	14,966.26	March 2041	6.45
April 2032	90,531.34	October 2036	14,385.24	April 2041 and	
May 2032	87,805.93	November 2036	13,821.95	thereafter	0.00
June 2032	85,155.32	December 2036	13,275.91		

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

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\$602,950,653



Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2013-45

Prospectus Supplement

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Citigroup

April 24, 2013