

Offering Circular Supplement
(To Base Offering Circular dated April 1, 2008)



\$568,739,000

Government National Mortgage Association

GINNIE MAE®

Guaranteed REMIC Pass-Through Securities
and MX Securities

Ginnie Mae REMIC Trust 2010-023

The Securities

The Trust will issue the Classes of Securities listed on the front cover of this offering circular supplement.

The Ginnie Mae Guaranty

Ginnie Mae will guarantee the timely payment of principal and interest on the securities. The Ginnie Mae Guaranty is backed by the full faith and credit of the United States of America.

The Trust and its Assets

The Trust will own Ginnie Mae Certificates.

The securities may not be suitable investments for you. You should consider carefully the risks of investing in them.

See “Risk Factors” beginning on page S-8 which highlights some of these risks.

The Sponsor and the Co-Sponsor will offer the securities from time to time in negotiated transactions at varying prices. We expect the closing date to be February 26, 2010.

You should read the Base Offering Circular as well as this Supplement.

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

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1						
AF(1)	\$ 77,785,714	(5)	NTL (PAC I)	FLT/IO	38376VD87	January 2034
AO(1)	121,000,000	0.0%	PAC I	PO	38376VD95	January 2034
AP(1)	12,041,000	4.5	PAC I	FIX	38376VE29	September 2038
BF(1)	43,943,785	(5)	NTL (PAC I)	FLT/IO	38376VE37	October 2037
BO(1)	68,357,000	0.0	PAC I	PO	38376VE45	October 2037
BP(1)	32,346,000	4.5	PAC I	FIX	38376VE52	February 2040
BS(1)	43,943,785	(5)	NTL (PAC I)	INV/IO	38376VE60	October 2037
CF(1)	4,014,642	(5)	NTL (PAC I)	FLT/IO	38376VE78	February 2038
CO(1)	6,245,000	0.0	PAC I	PO	38376V5M5	February 2038
CS(1)	4,014,642	(5)	NTL (PAC I)	INV/IO	38376VE86	February 2038
HA	29,475,000	4.5	SUP	FIX	38376VE94	March 2039
HB	3,747,000	4.5	SUP	FIX	38376VF28	June 2039
HC	5,878,000	4.5	PAC II	FIX	38376VF36	June 2039
HD	14,320,000	4.5	SUP	FIX	38376VF44	August 2038
HE	5,180,000	4.5	SUP	FIX	38376VF51	March 2039
HG	5,120,000	4.5	SUP	FIX	38376VF69	March 2038
HJ	1,280,000	4.5	SUP	FIX	38376VF77	August 2038
HK	1,000,000	4.5	SUP	FIX	38376VF85	April 2039
HL	1,000,000	4.5	SUP	FIX	38376VF93	June 2039
SA(1)	77,785,714	(5)	NTL (PAC I)	INV/IO	38376VG27	January 2034
VG(1)	7,292,000	4.5	AD/SUP	FIX	38376VG35	November 2022
ZG(1)	9,458,000	4.5	SUP	FIX/Z	38376VG43	February 2040
Security Group 2						
DA(1)	10,994,250	3.0	PAC	FIX	38376VG76	January 2040
DN	256,000	4.0	PAC	FIX	38376VG84	February 2040
FD(1)	3,664,750	(5)	PAC	FLT	38376VG92	January 2040
FM	100,000,000	(5)	PT	FLT	38376VH26	February 2040
GF(1)	2,905,714	(5)	SUP	FLT	38376VG50	February 2040
GS(1)	2,179,286	(5)	SUP	INV	38376VG68	February 2040
SD(1)	3,664,750	(5)	NTL (PAC)	INV/IO	38376VH34	January 2040
SM	100,000,000	(5)	NTL (PT)	INV/IO	38376VH42	February 2040
Security Group 3						
AM(1)	7,082,000	4.5	SEQ	FIX	38376VH59	October 2036
EA	25,000,000	4.5	SEQ	FIX	38376VH67	July 2037
FI(1)	43,036,714	(5)	NTL (SEQ)	FLT/IO	38376VH75	June 2035
OA(1)	66,946,000	0.0	SEQ	PO	38376VH83	June 2035
SK(1)	43,036,714	(5)	NTL (SEQ)	INV/IO	38376VH91	June 2035
TK(1)	43,036,714	(5)	NTL (SEQ)	INV/IO	38376VJ24	June 2035
VA(1)	7,487,000	4.5	SEQ/AD	FIX	38376VJ32	March 2021
VB(1)	1,521,000	4.5	SEQ/AD	FIX	38376VJ40	November 2022
VH(1)	381,000	4.5	SEQ/AD	FIX	38376VJ57	November 2022
VM(1)	1,917,000	4.5	SEQ/AD	FIX	38376VJ65	March 2021
ZA(1)	11,685,000	4.5	SEQ	FIX/Z	38376VJ73	February 2040
ZE(1)	2,981,000	4.5	SEQ	FIX/Z	38376VJ81	February 2040
Residual						
RR	0	0.0	NPR	NPR	38376VJ99	February 2040

- (1) These Securities may be exchanged for MX Securities described in Schedule I.
- (2) Subject to increase as described under “Increase in Size” in this Supplement. The amount shown for each Notional Class (indicated by “NTL” under Principal Type) is its original Class Notional Balance and does not represent principal that will be paid.
- (3) As defined under “Class Types” in Appendix I to the Base Offering Circular. The type of Class with which the Class Notional Balance of each Notional Class will be reduced is indicated in parentheses.
- (4) See “Yield, Maturity and Prepayment Considerations — Final Distribution Date” in this Supplement.
- (5) See “Terms Sheet — Interest Rates” in this Supplement.

Deutsche Bank Securities

Aladdin Capital LLC

The date of this Offering Circular Supplement is February 19, 2010.

AVAILABLE INFORMATION

You should purchase the securities only if you have read and understood the following documents:

- this Offering Circular Supplement (this “Supplement”) and
- the Base Offering Circular

The Base Offering Circular is available on Ginnie Mae’s website located at <http://www.ginniemae.gov>.

If you do not have access to the internet, call The Bank of New York Mellon, which will act as information agent for the Trust, at (800) 234-GNMA, to order copies of the Base Offering Circular. In addition, you can obtain copies of any other document listed above by contacting The Bank of New York Mellon at the telephone number listed above.

Please consult the standard abbreviations of Class Types included in the Base Offering Circular as Appendix I and the Glossary included in the Base Offering Circular as Appendix II for definitions of capitalized terms.

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TERMS SHEET

This terms sheet contains selected information for quick reference only. You should read this Supplement, particularly “Risk Factors,” and each of the other documents listed under “Available Information.”

Sponsor: Deutsche Bank Securities Inc.

Co-Sponsor: Aladdin Capital LLC

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: February 26, 2010

Distribution Dates: For the Group 2 Securities, the 16th day of each month or, if the 16th day is not a Business Day, the first Business Day thereafter, commencing in March 2010. For the Group 1 and 3 Securities, the 20th day of each month or, if the 20th day is not a Business Day, the first Business Day thereafter, commencing in March 2010.

Trust Assets:

<u>Trust Asset Group</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
1	Ginnie Mae II	4.5%	30
2	Ginnie Mae I	6.5%	30
3	Ginnie Mae II	4.5%	30

Security Groups: This series of Securities consists of multiple Security Groups (each, a “Group”), as shown on the front cover of this Supplement and on Schedule I to this Supplement. Payments on each Group will be based solely on payments on the Trust Asset Group with the same numerical designation.

Assumed Characteristics of the Mortgage Loans Underlying the Trust Assets¹:

<u>Principal Balance²</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate³</u>
Group 1 Trust Assets			
\$323,739,000	350	9	4.86%
Group 2 Trust Assets			
\$120,000,000	342	16	7.00%
Group 3 Trust Assets			
\$125,000,000	350	9	4.86%

¹ As of February 1, 2010.

² Does not include the Group 1 Trust Assets that will be added to pay the Trustee Fee.

³ The Mortgage Loans underlying the Group 1 and 3 Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

The actual remaining terms to maturity, loan ages and, in the case of the Group 1 and 3 Trust Assets, Mortgage Rates of many of the Mortgage Loans underlying Trust Assets will differ from the weighted averages shown above, perhaps significantly. See “*The Trust Assets — The Mortgage Loans*” in this Supplement.

Issuance of Securities: The Securities, other than the Residual Securities, will initially be issued in book-entry form through the book-entry system of the U.S. Federal Reserve Banks (the “Fedwire Book-Entry System”). The Residual Securities will be issued in fully registered, certificated form. See “*Description of the Securities — Form of Securities*” in this Supplement.

Modification and Exchange: If you own exchangeable Securities you will be able, upon notice and payment of an exchange fee, to exchange them for a proportionate interest in the related Securities shown on Schedule I to this Supplement. See “*Description of the Securities — Modification and Exchange*” in this Supplement.

Increased Minimum Denomination Classes: Each Class that constitutes a Principal Only, Interest Only or Inverse Floating Rate Class. See “*Description of the Securities — Form of Securities*” in this Supplement.

Interest Rates: The Interest Rates for the Fixed Rate Classes are shown on the front cover of this Supplement or on Schedule I to this Supplement.

The Floating Rate and Inverse Floating Rate Classes will bear interest at per annum rates based on one-month LIBOR (hereinafter referred to as “LIBOR”) as follows:

Class	Interest Rate Formula(1)	Initial Interest Rate(2)	Minimum Rate	Maximum Rate	Delay (in days)	LIBOR for Minimum Interest Rate
AF	LIBOR + 0.45%	0.68531000%	0.45%	7.00%	0	0.00%
BF	LIBOR + 0.45%	0.68531000%	0.45%	7.00%	0	0.00%
BS	6.55% – LIBOR	6.31469000%	0.00%	6.55%	0	6.55%
CF	LIBOR + 0.45%	0.68531000%	0.45%	7.00%	0	0.00%
CS	6.55% – LIBOR	6.31469000%	0.00%	6.55%	0	6.55%
FA	LIBOR + 0.45%	0.68531000%	0.45%	7.00%	0	0.00%
FD	LIBOR + 0.50%	0.72906000%	0.50%	7.00%	0	0.00%
FE	LIBOR + 0.45%	0.68531000%	0.45%	7.00%	0	0.00%
FI	LIBOR + 0.45%	0.68531000%	0.45%	7.00%	0	0.00%
FK	LIBOR + 0.50%	0.73531000%	0.50%	7.00%	0	0.00%
FL	LIBOR + 0.45%	0.68531000%	0.45%	7.00%	0	0.00%
FM	LIBOR + 0.55%	0.77906000%	0.55%	7.00%	0	0.00%
GF	LIBOR + 1.20%	1.42906000%	1.20%	7.00%	0	0.00%
GS	7.73333247% – (LIBOR × 1.33333303)	7.42791921%	0.00%	7.73333247%	0	5.80%
MF	LIBOR + 0.45%	0.68531000%	0.45%	7.00%	0	0.00%
MS	6.55% – LIBOR	6.31469000%	0.00%	6.55%	0	6.55%
SA	6.55% – LIBOR	6.31469000%	0.00%	6.55%	0	6.55%
SD	6.50% – LIBOR	6.27094000%	0.00%	6.50%	0	6.50%
SE	6.55% – LIBOR	6.31469000%	0.00%	6.55%	0	6.55%
SK	6.50% – LIBOR	6.26469000%	0.00%	6.50%	0	6.50%
SL	6.55% – LIBOR	6.31469000%	0.00%	6.55%	0	6.55%
SM	6.45% – LIBOR	6.22094000%	0.00%	6.45%	0	6.45%
TK	6.55% – LIBOR	0.05000000%	0.00%	0.05%	0	6.55%

(1) LIBOR will be established on the basis of the BBA LIBOR method, as described under “Description of the Securities — Interest Distributions — Floating Rate and Inverse Floating Rate Classes” in this Supplement.

(2) The initial Interest Rate will be in effect during the first Accrual Period; the Interest Rate will adjust monthly thereafter.

Allocation of Principal: On each Distribution Date for a Security Group, the following distributions will be made to the related Securities:

SECURITY GROUP 1

A percentage of the Group 1 Principal Distribution Amount will be applied to the Trustee Fee, and the remainder of the Group 1 Principal Distribution Amount (the “Group 1 Adjusted Principal Distribution Amount”) and the ZG Accrual Amount will be allocated as follows:

- The ZG Accrual Amount, sequentially, to VG and ZG, in that order, until retired; and
- The Group 1 Adjusted Principal Distribution Amount in the following order of priority:
 1. Sequentially, to AO, BO, CO, AP and BP, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date;
 2. To HC, until reduced to its Scheduled Principal Balance for that Distribution Date;
 3. Concurrently, as follows:
 - a. 46.7720090293% in the following order of priority:
 - i. Concurrently, as follows:
 - (i) 69.111969112% to HD, until retired; and
 - (ii) 30.888030888% sequentially, to HG and HJ, in that order, until retired;
 - ii. To HE, until retired;
 - b. 53.2279909707% to HA, until retired;
 4. Concurrently, as follows:
 - a. 65.1992343832% to HB, until retired; and
 - b. 34.8007656168% sequentially, to HK and HL, in that order, until retired;
 5. To HC, without regard to its Scheduled Principal Balance, until retired;
 6. Sequentially, to VG and ZG, in that order, until retired; and
 7. Sequentially, to AO, BO, CO, AP and BP, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired.

SECURITY GROUP 2

The Group 2 Principal Distribution Amount will be allocated concurrently, as follows:

1. 16.6666666667% in the following order of priority:
 - a. To the Group 2 PAC Classes, until reduced to their Aggregate Scheduled Principal Balance, in the following order of priority:
 - i. Concurrently, to DA and FD, pro rata, until retired; and
 - ii. To DN, until retired;
 - b. Concurrently, to GF and GS, pro rata, until retired; and

c. To the Group 2 PAC Classes, in the same order and priority described in step 1.a. above, but without regard to their Aggregate Scheduled Principal Balance, until retired; and

2. 83.3333333333% to FM, until retired.

SECURITY GROUP 3

The Group 3 Principal Distribution Amount and the ZA and ZE Accrual Amounts will be allocated as follows:

- The ZA Accrual Amount, sequentially, to VA, VB and ZA, in that order, until retired;
- The ZE Accrual Amount, sequentially, to VM, VH and ZE, in that order, until retired; and
- The Group 3 Principal Distribution Amount, concurrently, as follows:
 1. 75.7768% sequentially, to OA, AM, VA, VB and ZA, in that order, until retired; and
 2. 24.2232% sequentially, to EA, VM, VH and ZE, in that order, until retired.

Scheduled Principal Balances: The Scheduled Principal Balances or Aggregate Scheduled Principal Balances for the Classes listed below are included in Schedule II to this Supplement. They were calculated using, among other things, the following Structuring Ranges:

<u>Class</u>	<u>Structuring Ranges</u>
PAC I Classes	
AO, AP, BO, BP and CO (in the aggregate)	109% PSA through 250% PSA
PAC II Classes	
HC	120% PSA through 250% PSA
PAC Classes	
DA, DN and FD (in the aggregate)	200% PSA through 400% PSA

Accrual Classes: Interest will accrue on each Accrual Class identified on the front cover of this Supplement at the per annum rate set forth on that page. However, no interest will be distributed to the Accrual Classes as interest. Interest so accrued on each Accrual Class on each Distribution Date will constitute an Accrual Amount, which will be added to the Class Principal Balance of that Class on each Distribution Date and will be distributable as principal as set forth in this Terms Sheet under “Allocation of Principal.”

Notional Classes: The Notional Classes will not receive distributions of principal but have Class Notional Balances for convenience in describing their entitlements to interest. The Class Notional Balance of each Notional Class represents the percentage indicated below of, and reduces to that extent with, the Class Principal Balances indicated:

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
AF	\$ 77,785,714	64.2857142857% of AO (PAC I Class)
BF	43,943,785	64.2857142857% of BO (PAC I Class)
BS	43,943,785	64.2857142857% of BO (PAC I Class)
CF	4,014,642	64.2857142857% of CO (PAC I Class)
CS	4,014,642	64.2857142857% of CO (PAC I Class)
FI	43,036,714	64.2857142857% of OA (SEQ Class)
IM	195,602,000	100% of AO, BO and CO (PAC I Classes)
IN	66,946,000	100% of OA (SEQ Class)
MS	125,744,141	64.2857142857% of AO, BO and CO (PAC I Classes)
SA	77,785,714	64.2857142857% of AO (PAC I Class)
SD	3,664,750	100% of FD (PAC Class)
SE	43,036,714	64.2857142857% of OA (SEQ Class)
SK	43,036,714	64.2857142857% of OA (SEQ Class)
SL	\$ 77,785,714	64.2857142857% of AO (PAC I Class)
	<u>19,335,265</u>	28.2857128228% of BO (PAC I Class)
	<u>\$ 97,120,979</u>	
SM	100,000,000	100% of FM (PT Class)
TK	43,036,714	64.2857142857% of OA (SEQ Class)

Tax Status: Double REMIC Series. See “*Certain Federal Income Tax Consequences*” in this Supplement and in the Base Offering Circular.

Regular and Residual Classes: Class RR is a Residual Class and represents the Residual Interest of the Issuing REMIC and the Pooling REMIC; all other Classes of REMIC Securities are Regular Classes.

RISK FACTORS

You should purchase securities only if you understand and are able to bear the associated risks. The risks applicable to your investment depend on the principal and interest type of your securities. This section highlights certain of these risks.

The rate of principal payments on the underlying mortgage loans will affect the rate of principal payments on your securities. The rate at which you will receive principal payments will depend largely on the rate of principal payments, including prepayments, on the mortgage loans underlying the related trust assets. Any historical data regarding mortgage loan prepayment rates may not be indicative of the rate of future prepayments on the underlying mortgage loans, and no assurances can be given about the rates at which the underlying mortgage loans will prepay. We expect the rate of principal payments on the underlying mortgage loans to vary. Borrowers generally may prepay their mortgage loans at any time without penalty.

Rates of principal payments can reduce your yield. The yield on your securities probably will be lower than you expect if:

- you bought your securities at a premium (interest only securities, for example) and principal payments are faster than you expected, or
- you bought your securities at a discount (principal only securities, for example) and principal payments are slower than you expected.

In addition, if your securities are interest only securities or securities purchased at a significant premium, you could lose money on your investment if prepayments occur at a rapid rate.

Under certain circumstances, a Ginnie Mae issuer has the right to repurchase a defaulted mortgage loan from the related pool of mortgage loans underlying a particular Ginnie Mae MBS Certificate, the effect of which would be comparable to a prepayment of such mortgage loan. At its option and without Ginnie Mae's prior consent, a Ginnie Mae issuer may repurchase any mortgage loan at an amount equal to par less any amounts previously advanced by such issuer in

connection with its responsibilities as servicer of such mortgage loan to the extent that (i) in the case of a mortgage loan included in a pool of mortgage loans underlying a Ginnie Mae MBS Certificate issued on or before December 1, 2002, such mortgage loan has been delinquent for four consecutive months, and at least one delinquent payment remains uncured or (ii) in the case of a mortgage loan included in a pool of mortgage loans underlying a Ginnie Mae MBS Certificate issued on or after January 1, 2003, no payment has been made on such mortgage loan for three consecutive months. Any such repurchase will result in prepayment of the principal balance or reduction in the notional balance of the securities ultimately backed by such mortgage loan. No assurances can be given as to the timing or frequency of any such repurchases.

The level of LIBOR will affect the yields on floating rate and inverse floating rate securities. If LIBOR performs differently from what you expect, the yield on your securities may be lower than you expect. Lower levels of LIBOR will generally reduce the yield on floating rate securities; higher levels of LIBOR will generally reduce the yield on inverse floating rate securities. You should bear in mind that the timing of changes in the level of LIBOR may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that LIBOR will remain constant.

An investment in the securities is subject to significant reinvestment risk. The rate of principal payments on your securities is uncertain. You may be unable to reinvest the payments on your securities at the same returns provided by the securities. Lower prevailing interest rates may result in an unexpected return of principal. In that interest rate climate, higher yielding reinvestment opportunities may be limited. Conversely, higher prevailing interest rates may result in slower returns of principal and you may not be able to take advantage of higher yielding investment opportunities. The final

payment on your security may occur much earlier than the final distribution date.

Support securities will be more sensitive to rates of principal payments than other securities. If principal prepayments result in principal distributions on any distribution date equal to or less than the amount needed to produce scheduled payments on the PAC classes, the related support classes will not receive any principal distribution on that date (other than from any applicable accrual amount). If prepayments result in principal distributions on any distribution date greater than the amount needed to produce scheduled payments on the related PAC classes for that distribution date, this excess will be distributed to the related support classes.

Up to 10% of the mortgage loans underlying the trust assets may consist of higher balance mortgage loans or high balance loans. Subject to special pooling parameters set forth in the Ginnie Mae Mortgage-Backed Securities Guide, qualifying federally-insured or guaranteed mortgage loans that exceed certain balance thresholds established by Ginnie Mae (“higher balance mortgage loans” or “high balance mortgage loans”) may be included in Ginnie Mae guaranteed pools. There are no historical performance data regarding the prepayment rates for higher balance mortgage loans. If the higher balance mortgage loans prepay faster or slower than expected, the weighted average lives and yields of the related securities are likely to be affected, perhaps significantly. Furthermore, higher balance mortgage loans tend to be concentrated in certain geographic areas, which may experience relatively higher rates of defaults in the event of adverse economic conditions. No assurances can be given about the prepayment experience or performance of the higher balance mortgage loans.

The securities may not be a suitable investment for you. The securities and, in particular, the support, interest only, principal only, inverse floating rate, accrual and residual classes, are not suitable investments for all investors.

In addition, although the sponsor intends to make a market for the purchase and sale of the securities after their initial issuance, it has no obligation to

do so. There is no assurance that a secondary market will develop, that any secondary market will continue, or that the price at which you can sell an investment in any class will enable you to realize a desired yield on that investment.

You will bear the market risks of your investment. The market values of the classes are likely to fluctuate. These fluctuations may be significant and could result in significant losses to you.

The secondary markets for mortgage-related securities have experienced periods of illiquidity and can be expected to do so in the future. Illiquidity can have a severely adverse effect on the prices of classes that are especially sensitive to prepayment or interest rate risk or that have been structured to meet the investment requirements of limited categories of investors.

The residual securities may experience significant adverse tax timing consequences. Accordingly, you are urged to consult tax advisors and to consider the after-tax effect of ownership of a residual security and the suitability of the residual securities to your investment objectives. See “*Certain Federal Income Tax Consequences*” in this supplement and in the base offering circular.

You are encouraged to consult advisors regarding the financial, legal, tax and other aspects of an investment in the securities. You should not purchase the securities of any class unless you understand and are able to bear the prepayment, yield, liquidity and market risks associated with that class.

The actual characteristics of the underlying mortgage loans will affect the weighted average lives and yields of your securities. The yield and decrement tables in this supplement are based on assumed characteristics which are likely to be different from the actual characteristics. As a result, the yields on your securities could be lower than you expected, even if the mortgage loans prepay at the constant prepayment rates set forth in the applicable table.

It is highly unlikely that the underlying mortgage loans will prepay at any of the prepayment rates assumed in this supplement, or at any constant prepayment rate.

THE TRUST ASSETS

General

The Sponsor intends to acquire the Trust Assets in privately negotiated transactions prior to the Closing Date and to sell them to the Trust according to the terms of a Trust Agreement between the Sponsor and the Trustee. The Sponsor will make certain representations and warranties with respect to the Trust Assets. All Trust Assets will evidence, directly or indirectly, Ginnie Mae Certificates.

The Trust MBS

The Group 2 Trust Assets are either:

1. Ginnie Mae I MBS Certificates guaranteed by Ginnie Mae, or
2. Ginnie Mae Platinum Certificates backed by Ginnie Mae I MBS and guaranteed by Ginnie Mae.

Each Mortgage Loan underlying a Ginnie Mae I MBS Certificate bears interest at a Mortgage Rate 0.50% per annum greater than the related Certificate Rate. The difference between the Mortgage Rate and the Certificate Rate is used to pay the related servicers of the Mortgage Loans a monthly servicing fee and Ginnie Mae a fee for its guaranty of the Ginnie Mae I Certificate of 0.44% per annum and 0.06% per annum, respectively, of the outstanding principal balance of the Mortgage Loan.

The Group 1 and 3 Trust Assets are either:

1. Ginnie Mae II MBS Certificates guaranteed by Ginnie Mae, or
2. Ginnie Mae Platinum Certificates backed by Ginnie Mae II MBS Certificates and guaranteed by Ginnie Mae.

Each Mortgage Loan underlying a Ginnie Mae II MBS Certificate issued prior to July 1, 2003 bears interest at a Mortgage Rate 0.50% to 1.50% per annum greater than the related Certificate Rate. Each Mortgage Loan underlying a Ginnie Mae II MBS Certificate issued on or after July 1, 2003 bears interest at a Mortgage Rate 0.25% to 0.75% per annum greater than the related Certificate Rate. Ginnie Mae receives a fee (the “Ginnie Mae Certificate Guaranty Fee”) for its guaranty of each Ginnie Mae II MBS Certificate of 0.06% per annum of the outstanding principal balance of each related Mortgage Loan. The difference between (a) the Mortgage Rate and (b) the sum of the Certificate Rate and the Ginnie Mae Certificate Guaranty Fee is used to pay the related servicers of the Mortgage Loans a monthly servicing fee.

The Mortgage Loans

The Mortgage Loans underlying the Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in the Terms Sheet under “Assumed Characteristics of the Mortgage Loans Underlying the Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans will consist of first lien, single-family, fixed rate, residential mortgage loans that are insured or guaranteed by the Federal Housing Administration, the United States Department of Veterans Affairs, Rural Development (formerly the Rural Housing Service) or the United States Department of Housing and Urban Development (“HUD”). See “*The Ginnie Mae Certificates — General*” in the Base Offering Circular.

Specific information regarding the characteristics of the Mortgage Loans underlying the Trust MBS is not available. For purposes of this Supplement, certain assumptions have been made regarding the remaining terms to maturity, loan ages and, in the case of the Group 1 and 3 Trust Assets, Mortgage Rates of the Mortgage Loans. However, the actual remaining terms to maturity, loan ages and, in the case of the Group 1 and 3 Trust Assets, Mortgage Rates of many of the Mortgage Loans will differ from the characteristics assumed, perhaps significantly. This will be the case even if the weighted average characteristics of the Mortgage Loans are the same as the assumed characteristics. Small differences in the characteristics of the Mortgage Loans can have a significant effect on the weighted average lives and yields of the Securities. See “*Risk Factors*” and “*Yield, Maturity and Prepayment Considerations*” in this Supplement.

The Trustee Fee

On each Distribution Date, the Trustee will retain a fixed percentage of all principal and interest distributions received on specified Trust Assets in payment of its fee.

GINNIE MAE GUARANTY

The Government National Mortgage Association (“Ginnie Mae”), a wholly-owned corporate instrumentality of the United States of America within HUD, guarantees the timely payment of principal and interest on the Securities. The General Counsel of HUD has provided an opinion to the effect that Ginnie Mae has the authority to guarantee multiclass securities and that Ginnie Mae guaranties will constitute general obligations of the United States, for which the full faith and credit of the United States is pledged. See “*Ginnie Mae Guaranty*” in the *Base Offering Circular*.

DESCRIPTION OF THE SECURITIES

General

The description of the Securities contained in this Supplement is not complete and is subject to, and is qualified in its entirety by reference to, all of the provisions of the Trust Agreement. See “*Description of the Securities*” in the *Base Offering Circular*.

Form of Securities

Each Class of Securities other than the Residual Securities initially will be issued and maintained, and may be transferred only on the Fedwire Book-Entry System. Beneficial Owners of Book-Entry Securities will ordinarily hold these Securities through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations that are eligible to maintain book-entry accounts on the Fedwire Book-Entry System. By request accompanied by the payment of a transfer fee of \$25,000 per Certificated Security to be issued, a Beneficial Owner may receive a Regular Security in certificated form.

The Residual Securities will not be issued in book-entry form but will be issued in fully registered, certificated form and may be transferred or exchanged, subject to the transfer restrictions applicable to Residual Securities set forth in the Trust Agreement, at the Corporate Trust Office of the Trustee. See “*Description of the Securities — Forms of Securities; Book-Entry Procedures*” in the *Base Offering Circular*.

Each Regular and MX Class (other than the Increased Minimum Denomination Classes) will be issued in minimum dollar denominations of initial principal balance of \$1,000 and integral multiples of \$1 in excess of \$1,000. The Increased Minimum Denomination Classes will be issued in minimum denominations that equal \$100,000 in initial principal or notional balance.

Distributions

Distributions on the Securities will be made on each Distribution Date as specified under “Terms Sheet — Distribution Dates” in this Supplement. On each Distribution Date for a Security, or in the case of the Certificated Securities, on the first Business Day after the related Distribution Date, the Distribution Amount will be distributed to the Holders of record as of the close of business on the last Business Day of the calendar month immediately preceding the month in which the Distribution Date occurs. Beneficial Owners of Book-Entry Securities will receive distributions through credits to accounts maintained for their benefit on the books and records of the appropriate financial intermediaries. Holders of Certificated Securities will receive distributions by check or, subject to the restrictions set forth in the Base Offering Circular, by wire transfer. See “*Description of the Securities — Distributions*” and “*— Method of Distributions*” in the *Base Offering Circular*.

Interest Distributions

The Interest Distribution Amount will be distributed on each Distribution Date to the Holders of all Classes of Securities entitled to distributions of interest.

- Interest will be calculated on the basis of a 360-day year consisting of twelve 30-day months.
- Interest distributable (or accrued in the case of an Accrual Class) on any Class for any Distribution Date will consist of 30 days' interest on its Class Principal Balance (or Class Notional Balance) as of the related Record Date.
- Investors can calculate the amount of interest to be distributed (or accrued in the case of an Accrual Class) on each Class of Securities for any Distribution Date by using the Class Factors published in the preceding month. See “— *Class Factors*” below.

Categories of Classes

For purposes of interest distributions, the Classes will be categorized as shown under “Interest Type” on the front cover of this Supplement and on Schedule I to this Supplement. The abbreviations used on the front cover of this Supplement and on Schedule I to this Supplement are explained under “Class Types” in Appendix I to the Base Offering Circular.

Accrual Periods

The Accrual Period for each Class is set forth in the table below:

<u>Class</u>	<u>Accrual Period</u>
Fixed Rate Classes	The calendar month preceding the related Distribution Date
Group 2 Floating Rate and Inverse Floating Rate Classes	From the 16th day of the month preceding the month of the related Distribution Date through the 15th day of the month of that Distribution Date
Group 1 and 3 Floating Rate and Inverse Floating Rate Classes	From the 20th day of the month preceding the month of the related Distribution Date through the 19th date of the month of that Distribution date

Trading

For the sole purpose of facilitating trading and settlement, the Principal Only Classes will be treated as non-delay classes.

Fixed Rate Classes

Each Fixed Rate Class will bear interest at the per annum Interest Rate shown on the front cover of this Supplement or on Schedule I to this Supplement.

Floating Rate and Inverse Floating Rate Classes

The Floating Rate and Inverse Floating Rate Classes will bear interest as shown under “Terms Sheet — Interest Rates” in this Supplement. The Interest Rates for the Floating Rate and Inverse Floating Rate Classes will be based on LIBOR. LIBOR will be determined based on the BBA LIBOR method, as described under “Description of the Securities — Interest Rate Indices — Determination of LIBOR — BBA LIBOR” in the Base Offering Circular.

For information regarding the manner in which the Trustee determines LIBOR and calculates the Interest Rates for the Floating Rate and Inverse Floating Rate Classes, see “Description of the Securities — Interest Rate Indices — Determination of LIBOR” in the Base Offering Circular.

The Trustee’s determination of LIBOR and its calculation of the Interest Rates will be final except in the case of clear error. Investors can obtain LIBOR levels and Interest Rates for the current and preceding

Accrual Periods from Ginnie Mae's Multiclass Securities e-Access located on Ginnie Mae's website ("e-Access") or by calling the Information Agent at (800) 234-GNMA.

Accrual Classes

Each of Class ZA, ZE and ZG is an Accrual Class. Interest will accrue on the Accrual Classes and be distributed as described under "Terms Sheet — Accrual Classes" in this Supplement.

Principal Distributions

The Principal Distribution Amount or the Adjusted Principal Distribution Amount for each Group, as applicable, and each Accrual Amount will be distributed to the Holders entitled thereto as described under "Terms Sheet — Allocation of Principal" in this Supplement. Investors can calculate the amount of principal to be distributed with respect to any Distribution Date by using the Class Factors published in the preceding and current months. See "*— Class Factors*" below.

Categories of Classes

For purposes of principal distributions, the Classes will be categorized as shown under "Principal Type" on the front cover of this Supplement and on Schedule I to this Supplement. The abbreviations used on the front cover, in the Terms Sheet and on Schedule I to this Supplement are explained under "Class Types" in Appendix I to the Base Offering Circular.

Notional Classes

The Notional Classes will not receive principal distributions. For convenience in describing interest distributions, the Notional Classes will have the original Class Notional Balances shown on the front cover of this Supplement and on Schedule I to this Supplement. The Class Notional Balances will be reduced as shown under "Terms Sheet — Notional Classes" in this Supplement.

Residual Securities

The Class RR Securities will represent the beneficial ownership of the Residual Interest in the Issuing REMIC and the beneficial ownership of the Residual Interest in the Pooling REMIC, as described under "Certain Federal Income Tax Consequences" in the Base Offering Circular. The Class RR Securities have no Class Principal Balance and do not accrue interest. The Class RR Securities will be entitled to receive the proceeds of the disposition of any assets remaining in the Trust REMICs after the Class Principal Balance of each Class of Regular Securities has been reduced to zero. However, any remaining proceeds are not likely to be significant. The Residual Securities may not be transferred to a Plan Investor, a Non-U.S. Person or a Disqualified Organization.

Class Factors

The Trustee will calculate and make available for each Class of Securities, no later than the day preceding the applicable Distribution Date, the factor (carried out to eight decimal places) that when multiplied by the Original Class Principal Balance (or original Class Notional Balance) of that Class, determines the Class Principal Balance (or Class Notional Balance) after giving effect to the distribution of principal to be made on the Securities (and any addition to the Class Principal Balance of an Accrual Class) or any reduction of Class Notional Balance on that Distribution Date (each, a "Class Factor").

- The Class Factor for any Class of Securities for the month following the issuance of the Securities will reflect its remaining Class Principal Balance (or Class Notional Balance) after giving effect to any principal distribution (or addition to principal) to be made or any reduction of Class Notional Balance on the Distribution Date occurring in that month.
- The Class Factor for each Class for the month of issuance is 1.00000000.

- The Class Factors for the MX Classes and the Classes of REMIC Securities that are exchangeable for the MX Classes will be calculated assuming that the maximum possible amount of each Class is outstanding at all times, regardless of any exchanges that may occur.
- Based on the Class Factors published in the preceding and current months (and Interest Rates), investors in any Class (other than an Accrual Class) can calculate the amount of principal and interest to be distributed to that Class and investors in an Accrual Class can calculate the total amount of principal to be distributed to (or interest to be added to the Class Principal Balance of) that Class on the Distribution Date in the current month.
- Investors may obtain current Class Factors on e-Access.

See “Description of the Securities — Distributions” in the Base Offering Circular.

Termination

The Trustee, at its option, may purchase or cause the sale of the Trust Assets and thereby terminate the Trust on any Distribution Date on which the aggregate of the Class Principal Balances of the Securities is less than 1% of the aggregate Original Class Principal Balances of the Securities. The Trustee will terminate the Trust and retire the Securities on any Distribution Date upon the Trustee’s determination that the REMIC status of either Trust REMIC has been lost or that a substantial risk exists that this status will be lost for the then current taxable year.

Upon any termination of the Trust, the Holder of any outstanding Security (other than a Residual or Notional Class Security) will be entitled to receive that Holder’s allocable share of the Class Principal Balance of that Class plus any accrued and unpaid interest thereon at the applicable Interest Rate, and any Holder of any outstanding Notional Class Security will be entitled to receive that Holder’s allocable share of any accrued and unpaid interest thereon at the applicable Interest Rate. The Residual Holders will be entitled to their pro rata share of any assets remaining in the Trust REMICs after payment in full of the amounts described in the foregoing sentence. However, any remaining assets are not likely to be significant.

Modification and Exchange

All or a portion of the Classes of REMIC Securities specified on the front cover may be exchanged for a proportionate interest in the related MX Class or Classes shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class or Classes may be exchanged for proportionate interests in the related Class or Classes of REMIC Securities. This process may occur repeatedly.

Each exchange may be effected only in proportions that result in the principal and interest entitlements of the Securities received being equal to the entitlements of the Securities surrendered.

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner’s Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal and notional balances of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee in writing at its Corporate Trust Office at One Federal Street, 3rd Floor, Boston, MA 02110, Attention: Trust Administrator Ginnie Mae 2010-023. The Trustee may be contacted by telephone at (617) 603-6451 and by fax at (617) 603-6644.

A fee will be payable to the Trustee in connection with each exchange equal to $\frac{1}{32}$ of 1% of the outstanding principal balance (or notional balance) of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000); provided, however, that no fee will be payable in respect of an interest only security unless all securities involved in the exchange are interest only securities. If the notional balance of the interest only securities surrendered exceeds that of the interest only securities received, the fee will be based on the latter. The fee must be paid concurrently with the exchange.

The first distribution on a REMIC Security or an MX Security received in an exchange will be made on the Distribution Date in the month following the month of the exchange. The distribution will be made to the Holder of record as of the Record Date in the month of exchange.

See “Description of the Securities — Modification and Exchange” in the Base Offering Circular.

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

The prepayment experience of the Mortgage Loans will affect the Weighted Average Lives of and the yields realized by investors in the related Securities.

- The Mortgage Loans do not contain “due-on-sale” provisions, and any Mortgage Loan may be prepaid in full or in part at any time without penalty.
- The rate of payments (including prepayments and payments in respect of liquidations) on the Mortgage Loans is dependent on a variety of economic, geographic, social and other factors, including prevailing market interest rates and general economic factors.

The rate of prepayments with respect to single-family mortgage loans has fluctuated significantly in recent years. Although there is no assurance that prepayment patterns for the Mortgage Loans will conform to patterns for more traditional types of conventional fixed-rate mortgage loans, generally:

- if mortgage interest rates fall materially below the Mortgage Rates on any of the Mortgage Loans (giving consideration to the cost of refinancing), the rate of prepayment of those Mortgage Loans would be expected to increase; and
- if mortgage interest rates rise materially above the Mortgage Rates on any of the Mortgage Loans, the rate of prepayment of those Mortgage Loans would be expected to decrease.

In addition, following any Mortgage Loan default and the subsequent liquidation of the underlying Mortgaged Property, the principal balance of the Mortgage Loan will be distributed through a combination of liquidation proceeds, advances from the related Ginnie Mae Issuer and, to the extent necessary, proceeds of Ginnie Mae’s guaranty of the Ginnie Mae Certificates. As a result, defaults experienced on the Mortgage Loans will accelerate the distribution of principal of the Securities.

Under certain circumstances, the Trustee has the option to purchase the Trust Assets, thereby effecting early retirement of the Securities. See “Description of the Securities — Termination” in this Supplement.

Accretion Directed Classes

Classes VA, VB, VG, VH and VM are Accretion Directed Classes. The related Accrual Amounts will be applied to making principal distributions on those Classes as described in this Supplement.

Each of Classes VA, VB, VH and VM has the AD designation in the suffix position, rather than the prefix position, in its class principal type because it does not have principal payment stability through the applicable pricing prepayment assumption. Each Accretion Directed Class will have principal payment stability only through the applicable prepayment rate shown in the table below.

The Accretion Directed Classes are entitled to principal payments in an amount equal to interest accrued on the related Accrual Classes. With respect to the Classes listed in the table below, the Weighted Average Life of each such Class cannot exceed its Weighted Average Life as shown in the following table under any prepayment scenario, even a scenario where there are no prepayments.

- Moreover, based on the Modeling Assumptions, if the related Mortgage Loans prepay at any constant rate at or below the rate for an Accretion Directed Class shown in the table below, the

Class Principal Balance of each of the Accretion Directed Classes would be reduced to zero on, but not before, their Final Distribution Dates, and the Weighted Average Life of each of these Classes would equal its maximum Weighted Average Life shown in the table below.

- However, the Weighted Average Lives of the Accretion Directed Classes will be reduced, and may be reduced significantly, at prepayment speeds higher than the constant rates shown in the table below. See “Yield, Maturity and Prepayment Considerations— Decrement Tables” in this Supplement.

Accretion Directed Classes

<u>Group</u>	<u>Class</u>	<u>Maximum Weighted Average Life (in Years)</u>	<u>Final Distribution Date</u>	<u>Prepayment Rate at or below</u>
1	VG	7.0	November 2022	201% PSA
3	VA	6.0	March 2021	190% PSA
3	VB	11.9	November 2022	158% PSA
3	VH	11.9	November 2022	186% PSA
3	VM	6.0	March 2021	222% PSA

The Mortgage Loans will have characteristics that differ from those of the Modeling Assumptions. Therefore, even if the related Mortgage Loans prepay at a rate at or somewhat below the “at or below” rate shown for any Accretion Directed Class, the Class Principal Balance of that Class could be reduced to zero before its Final Distribution Date, and its Weighted Average Life could be shortened.

Securities that Receive Principal on the Basis of Schedules

As described in this Supplement, each PAC Class will receive principal payments in accordance with a schedule calculated on the basis of, among other things, a Structuring Range. See “Terms Sheet — Scheduled Principal Balances.” However, whether any such Class will adhere to its schedule and receive “Scheduled Payments” on a Distribution Date will largely depend on the level of prepayments experienced by the related Mortgage Loans.

Each PAC Class exhibits an Effective Range of constant prepayment rates at which such Class will receive Scheduled Payments. That range may differ from the Structuring Range used to create the related principal balance schedule. Based on the Modeling Assumptions, the *initial* Effective Ranges for the PAC Classes are as follows:

	<u>Initial Effective Ranges</u>
PAC I Classes	
AO, AP, BO, BP and CO (in the aggregate)	109% PSA through 250% PSA
PAC II Class	
HC	120% PSA through 250% PSA
PAC Classes	
DA, DN and FD (in the aggregate)	200% PSA through 400% PSA

- The principal payment stability of the PAC Classes will be supported by the related Support Classes.
- The principal payment stability of the PAC I Classes will be supported by the PAC II Class and the related Support Classes.
- The principal payment stability of the PAC II Class will be supported by the related Support Classes.

If all of the Classes supporting a given Class are retired before the Class being supported is retired, the outstanding Class will no longer have an Effective Range and will become more sensitive to prepayments on the related Mortgage Loans.

There is no assurance that the related Mortgage Loans will have the characteristics assumed in the Modeling Assumptions, which were used to determine the initial Effective Ranges. If the initial Effective Ranges were calculated using the actual characteristics of the related Mortgage Loans, the initial Effective Ranges could differ from those shown in the above table. Therefore, even if the Mortgage Loans were to prepay at a constant rate within the initial Effective Range shown for any Class in the above table, that Class could fail to receive Scheduled Payments.

Moreover, the related Mortgage Loans will not prepay at any *constant* rate. Non-constant prepayment rates can cause any PAC Class not to receive Scheduled Payments, even if prepayment rates remain within the initial Effective Range, if any, for that Class. Further, the Effective Range for any PAC Class can narrow, shift over time or cease to exist depending on the actual characteristics of the related Mortgage Loans.

If the related Mortgage Loans prepay at rates that are generally below the Effective Range for any PAC Class, the amount available to pay principal on the Securities may be insufficient to produce Scheduled Payments on such related PAC Class, and its Weighted Average Life may be extended, perhaps significantly.

If the related Mortgage Loans prepay at rates that are generally above the Effective Range for any PAC Class, its supporting Classes may be retired earlier than that PAC Class, and its Weighted Average Life may be shortened, perhaps significantly.

Assumability

Each Mortgage Loan may be assumed, subject to HUD review and approval, upon the sale of the related Mortgaged Property. See *“Yield, Maturity and Prepayment Considerations— Assumability of Government Loans” in the Base Offering Circular.*

Final Distribution Date

The Final Distribution Date for each Class, which is set forth on the front cover of this Supplement or on Schedule I to this Supplement, is the latest date on which the related Class Principal Balance or Class Notional Balance will be reduced to zero.

- The actual retirement of any Class may occur earlier than its Final Distribution Date.
- According to the terms of the Ginnie Mae Guaranty, Ginnie Mae will guarantee payment in full of the Class Principal Balance of each Class of Securities no later than its Final Distribution Date.

Modeling Assumptions

Unless otherwise indicated, the tables that follow have been prepared on the basis of the following assumptions (the “Modeling Assumptions”), among others:

1. The Mortgage Loans underlying the Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Trust Assets” in the Terms Sheet, except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan underlying a Trust Asset is assumed to have an original and a remaining term to maturity

of 360 months and each Mortgage Loan underlying a Group 1 and Group 3 Trust Asset is assumed to have a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate.

2. The Mortgage Loans prepay at the constant percentages of PSA (described below) shown in the related table.

3. Distributions on the Group 2 Securities are always received on the 16th day of the month and distributions on the Group 1 and 3 Securities are always received on the 20th day of the month, in each case, whether or not a Business Day, commencing in March 2010.

4. A termination of the Trust does not occur.

5. The Closing Date for the Securities is February 26, 2010.

6. No expenses or fees are paid by the Trust other than the Trustee Fee.

7. Each Class is held from the Closing Date and is not exchanged in whole or in part.

When reading the tables and the related text, investors should bear in mind that the Modeling Assumptions, like any other stated assumptions, are unlikely to be entirely consistent with actual experience.

- For example, most of the Mortgage Loans will not have the characteristics assumed, many Distribution Dates will occur on a Business Day after the 16th or 20th of the month, as applicable, and the Trustee may cause a termination of the Trust as described under “Description of the Securities — Termination” in this Supplement.
- In addition, distributions on the Securities are based on Certificate Factors and Calculated Certificate Factors, if applicable, which may not reflect actual receipts on the Trust Assets.

See “Description of the Securities — Distributions” in the Base Offering Circular.

Decrement Tables

Prepayments of mortgage loans are commonly measured by a prepayment standard or model. The model used in this Supplement, Prepayment Speed Assumption (“PSA”), is the standard prepayment assumption model of The Securities Industry and Financial Markets Association. PSA represents an assumed rate of prepayment each month relative to the then outstanding principal balance of the Mortgage Loans to which the model is applied. See “Yield, Maturity and Prepayment Considerations — Standard Prepayment Assumption Models” in the Base Offering Circular.

The decrement tables set forth below are based on the assumption that the Mortgage Loans prepay at the indicated percentages of PSA (the “PSA Prepayment Assumption Rates”). As used in the tables, each of the PSA Prepayment Assumption Rates reflects a percentage of the 100% PSA assumed prepayment rate. **The Mortgage Loans will not prepay at any of the PSA Prepayment Assumption Rates and the timing of changes in the rate of prepayments actually experienced on the Mortgage Loans will not follow the pattern described for the PSA assumption.**

The decrement tables set forth below illustrate the percentage of the Original Class Principal Balance (or, in the case of a Notional Class, the original Class Notional Balance) that would remain outstanding following the distribution made each specified month for each Regular or MX Class, based on the assumption that the related Mortgage Loans prepay at the PSA Prepayment Assumption Rates. The percentages set forth in the following decrement tables have been rounded to the nearest whole percentage (including rounding down to zero).

The decrement tables also indicate the Weighted Average Life of each Class under each PSA Prepayment Assumption Rate. The Weighted Average Life of each Class is calculated by:

- (a) multiplying the net reduction, if any, of the Class Principal Balance (or the net reduction of the Class Notional Balance, in the case of a Notional Class) from one Distribution Date to the next Distribution Date by the number of years from the date of issuance thereof to the related Distribution Date,
- (b) summing the results, and
- (c) dividing the sum by the aggregate amount of the assumed net reductions in principal balance or notional amount, as applicable, referred to in clause (a).

The information shown for each Notional Class is for illustrative purposes only, as a Notional Class is not entitled to distributions of principal and has no weighted average life. The weighted average life shown for each Notional Class has been calculated on the assumption that a reduction in the Class Notional Balance thereof is a distribution of principal.

The Weighted Average Lives are likely to vary, perhaps significantly, from those set forth in the tables below due to the differences between the actual characteristics of the Mortgage Loans underlying the related Trust Assets and the Modeling Assumptions.

Percentages of Original Class Principal (or Class Notional) Balances and Weighted Average Lives

Security Group 1 PSA Prepayment Assumption Rates

Distribution Date	Classes AF, AO, FA, PA, PB, PC, PD, PE, PG, PH, PJ, PK and SA					Class AP					Classes BF, BO, BS and DP					Class BP					
	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	97	87	87	87	87	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2012	93	68	68	68	68	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	90	48	48	48	34	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	86	30	30	30	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2015	81	14	14	14	0	100	100	100	100	100	100	100	100	100	56	100	100	100	100	100	100
February 2016	77	0	0	0	0	100	100	100	100	100	100	96	96	96	23	100	100	100	100	100	100
February 2017	72	0	0	0	0	100	100	100	100	100	100	71	71	71	0	100	100	100	100	100	100
February 2018	67	0	0	0	0	100	100	100	100	33	100	47	47	47	0	100	100	100	100	100	100
February 2019	62	0	0	0	0	100	100	100	100	0	100	26	26	26	0	100	100	100	100	100	83
February 2020	56	0	0	0	0	100	100	100	100	0	100	8	8	8	0	100	100	100	100	100	61
February 2021	50	0	0	0	0	100	100	100	100	0	100	0	0	0	0	100	100	100	100	100	45
February 2022	44	0	0	0	0	100	47	47	47	0	100	0	0	0	0	100	100	100	100	100	33
February 2023	37	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	96	96	96	24	24
February 2024	30	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	78	78	78	18	18
February 2025	23	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	63	63	63	13	13
February 2026	14	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	51	51	51	9	9
February 2027	6	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	41	41	41	7	7
February 2028	0	0	0	0	0	100	0	0	0	0	94	0	0	0	0	100	33	33	33	5	5
February 2029	0	0	0	0	0	100	0	0	0	0	77	0	0	0	0	100	26	26	26	3	3
February 2030	0	0	0	0	0	100	0	0	0	0	59	0	0	0	0	100	20	20	20	2	2
February 2031	0	0	0	0	0	100	0	0	0	0	40	0	0	0	0	100	16	16	16	2	2
February 2032	0	0	0	0	0	100	0	0	0	0	19	0	0	0	0	100	12	12	12	1	1
February 2033	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	100	9	9	9	1	1
February 2034	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	100	7	7	7	0	0
February 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51	5	5	5	0	0
February 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	3	3	0	0
February 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	2	2	0	0
February 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	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)	10.4	3.0	3.0	3.0	2.4	23.7	12.0	12.0	12.0	7.9	20.4	8.0	8.0	8.0	5.3	25.1	17.1	17.1	17.1	11.6	11.6

PSA Prepayment Assumption Rates

Distribution Date	Classes CF, CO, CS and EP					Class CP					Classes FL, LA, LB, LC, LD, LE, LG, LH and SL					Class GA					
	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	100	100	100	100	100	100	100	100	100	100	97	89	89	89	89	100	100	100	100	100	100
February 2012	100	100	100	100	100	100	100	100	100	100	95	74	74	74	74	100	100	100	100	100	83
February 2013	100	100	100	100	100	100	100	100	100	100	92	59	59	59	47	100	100	100	100	100	0
February 2014	100	100	100	100	100	100	100	100	100	100	88	44	44	44	20	100	100	100	100	100	0
February 2015	100	100	100	100	100	100	100	100	100	100	85	31	31	31	11	100	100	100	100	55	0
February 2016	100	100	100	100	100	100	100	100	100	100	82	19	19	19	4	100	100	100	22	0	0
February 2017	100	100	100	100	74	100	100	100	100	100	78	14	14	14	0	100	100	100	5	0	0
February 2018	100	100	100	100	0	100	100	100	100	82	74	9	9	9	0	100	100	100	0	0	0
February 2019	100	100	100	100	0	100	100	100	100	60	70	5	5	5	0	100	100	100	0	0	0
February 2020	100	100	100	100	0	100	100	100	100	45	65	2	2	2	0	100	100	100	0	0	0
February 2021	100	30	30	30	0	100	100	100	100	33	60	0	0	0	0	100	100	100	0	0	0
February 2022	100	0	0	0	0	100	86	86	86	24	55	0	0	0	0	100	100	100	0	0	0
February 2023	100	0	0	0	0	100	70	70	70	18	50	0	0	0	0	100	100	99	0	0	0
February 2024	100	0	0	0	0	100	57	57	57	13	44	0	0	0	0	100	100	89	0	0	0
February 2025	100	0	0	0	0	100	46	46	46	9	38	0	0	0	0	100	100	79	0	0	0
February 2026	100	0	0	0	0	100	37	37	37	7	32	0	0	0	0	100	100	70	0	0	0
February 2027	100	0	0	0	0	100	30	30	30	5	25	0	0	0	0	100	100	61	0	0	0
February 2028	100	0	0	0	0	100	24	24	24	3	19	0	0	0	0	100	100	52	0	0	0
February 2029	100	0	0	0	0	100	19	19	19	2	15	0	0	0	0	100	100	45	0	0	0
February 2030	100	0	0	0	0	100	15	15	15	2	12	0	0	0	0	100	100	38	0	0	0
February 2031	100	0	0	0	0	100	11	11	11	1	8	0	0	0	0	100	100	31	0	0	0
February 2032	100	0	0	0	0	100	9	9	9	1	4	0	0	0	0	100	100	25	0	0	0
February 2033	76	0	0	0	0	100	7	7	7	1	0	0	0	0	0	100	100	20	0	0	0
February 2034	0	0	0	0	0	75	5	5	5	0	0	0	0	0	0	100	100	16	0	0	0
February 2035	0	0	0	0	0	38	3	3	3	0	0	0	0	0	0	100	81	12	0	0	0
February 2036	0	0	0	0	0	2	2	2	2	0	0	0	0	0	0	100	59	8	0	0	0
February 2037	0	0	0	0	0	1	1	1	1	0	0	0	0	0	0	100	39	5	0	0	0
February 2038	0	0	0	0	0	1	1	1	1	0	0	0	0	0	0	100	20	3	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100	3	0	0	0	0
February 2040	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)	23.1	10.9	10.9	10.9	7.1	24.7	15.7	15.7	15.7	10.6	12.4	4.0	4.0	4.0	3.0	29.7	26.5	19.1	5.3	2.2	2.2

**Security Group 1
PSA Prepayment Assumption Rates**

Distribution Date	Class HA					Class HB					Class HC					Class HD					
	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	100	100	86	77	50	100	100	100	100	100	100	100	82	82	82	100	100	82	71	37	
February 2012	100	100	64	42	0	100	100	100	100	0	100	100	52	52	0	100	100	55	27	0	
February 2013	100	100	45	13	0	100	100	100	100	0	100	100	25	25	0	100	100	31	0	0	
February 2014	100	100	31	0	0	100	100	100	19	0	100	100	3	3	0	100	100	13	0	0	
February 2015	100	100	19	0	0	100	100	100	0	0	100	100	0	0	0	100	100	0	0	0	
February 2016	100	100	10	0	0	100	100	100	0	0	100	100	0	0	0	100	100	0	0	0	
February 2017	100	100	5	0	0	100	100	100	0	0	100	100	0	0	0	100	100	0	0	0	
February 2018	100	100	3	0	0	100	100	100	0	0	100	100	0	0	0	100	100	0	0	0	
February 2019	100	100	1	0	0	100	100	100	0	0	100	85	0	0	0	100	100	0	0	0	
February 2020	100	100	0	0	0	100	100	85	0	0	100	49	0	0	0	100	100	0	0	0	
February 2021	100	100	0	0	0	100	100	57	0	0	100	0	0	0	0	100	99	0	0	0	
February 2022	100	93	0	0	0	100	100	28	0	0	100	0	0	0	0	100	91	0	0	0	
February 2023	100	85	0	0	0	100	100	0	0	0	100	0	0	0	0	100	81	0	0	0	
February 2024	100	76	0	0	0	100	100	0	0	0	100	0	0	0	0	100	70	0	0	0	
February 2025	100	67	0	0	0	100	100	0	0	0	100	0	0	0	0	100	59	0	0	0	
February 2026	100	58	0	0	0	100	100	0	0	0	100	0	0	0	0	100	48	0	0	0	
February 2027	100	49	0	0	0	100	100	0	0	0	100	0	0	0	0	100	36	0	0	0	
February 2028	100	40	0	0	0	100	100	0	0	0	100	0	0	0	0	100	25	0	0	0	
February 2029	100	31	0	0	0	100	100	0	0	0	100	0	0	0	0	100	14	0	0	0	
February 2030	100	22	0	0	0	100	100	0	0	0	100	0	0	0	0	100	3	0	0	0	
February 2031	100	14	0	0	0	100	100	0	0	0	100	0	0	0	0	100	0	0	0	0	
February 2032	100	6	0	0	0	100	100	0	0	0	100	0	0	0	0	100	0	0	0	0	
February 2033	100	0	0	0	0	100	81	0	0	0	100	0	0	0	0	100	0	0	0	0	
February 2034	100	0	0	0	0	100	10	0	0	0	100	0	0	0	0	100	0	0	0	0	
February 2035	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	
February 2036	100	0	0	0	0	100	0	0	0	0	65	0	0	0	0	100	0	0	0	0	
February 2037	74	0	0	0	0	100	0	0	0	0	0	0	0	0	0	67	0	0	0	0	
February 2038	38	0	0	0	0	100	0	0	0	0	0	0	0	0	0	22	0	0	0	0	
February 2039	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average																					
Life (years)	27.7	16.9	3.1	1.8	1.0	29.2	23.5	11.2	3.9	1.8	26.1	9.9	2.1	2.1	1.6	27.4	15.8	2.3	1.5	0.8	

PSA Prepayment Assumption Rates

Distribution Date	Class HE					Class HG					Class HJ					Class HK					
	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	100	100	100	100	100	100	100	78	64	22	100	100	100	100	100	100	100	100	100	100	100
February 2012	100	100	100	100	0	100	100	44	9	0	100	100	100	100	0	100	100	100	100	0	
February 2013	100	100	100	63	0	100	100	14	0	0	100	100	100	0	0	100	100	100	100	0	
February 2014	100	100	100	0	0	100	100	0	0	0	100	100	66	0	0	100	100	100	100	0	
February 2015	100	100	94	0	0	100	100	0	0	0	100	100	0	0	0	100	100	100	100	0	
February 2016	100	100	52	0	0	100	100	0	0	0	100	100	0	0	0	100	100	100	100	0	
February 2017	100	100	27	0	0	100	100	0	0	0	100	100	0	0	0	100	100	100	100	0	
February 2018	100	100	14	0	0	100	100	0	0	0	100	100	0	0	0	100	100	100	100	0	
February 2019	100	100	4	0	0	100	100	0	0	0	100	100	0	0	0	100	100	100	100	0	
February 2020	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	69	0	0	
February 2021	100	100	0	0	0	100	99	0	0	0	100	100	0	0	0	100	100	14	0	0	
February 2022	100	100	0	0	0	100	88	0	0	0	100	100	0	0	0	100	100	0	0	0	
February 2023	100	100	0	0	0	100	76	0	0	0	100	100	0	0	0	100	100	0	0	0	
February 2024	100	100	0	0	0	100	63	0	0	0	100	100	0	0	0	100	100	0	0	0	
February 2025	100	100	0	0	0	100	49	0	0	0	100	100	0	0	0	100	100	0	0	0	
February 2026	100	100	0	0	0	100	34	0	0	0	100	100	0	0	0	100	100	0	0	0	
February 2027	100	100	0	0	0	100	20	0	0	0	100	100	0	0	0	100	100	0	0	0	
February 2028	100	100	0	0	0	100	6	0	0	0	100	100	0	0	0	100	100	0	0	0	
February 2029	100	100	0	0	0	100	0	0	0	0	100	68	0	0	0	100	100	0	0	0	
February 2030	100	100	0	0	0	100	0	0	0	0	100	13	0	0	0	100	100	0	0	0	
February 2031	100	69	0	0	0	100	0	0	0	0	100	0	0	0	0	100	100	0	0	0	
February 2032	100	28	0	0	0	100	0	0	0	0	100	0	0	0	0	100	100	0	0	0	
February 2033	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	61	0	0	0	
February 2034	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	
February 2035	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	
February 2036	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	
February 2037	100	0	0	0	0	59	0	0	0	0	100	0	0	0	0	100	0	0	0	0	
February 2038	100	0	0	0	0	3	0	0	0	0	100	0	0	0	0	100	0	0	0	0	
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average																					
Life (years)	28.8	21.5	6.4	3.1	1.6	27.2	14.9	1.9	1.2	0.7	28.3	19.3	4.2	2.5	1.3	29.1	23.1	10.4	3.7	1.8	

**Security Group 1
PSA Prepayment Assumption Rates**

Distribution Date	Class HL					Classes IM, MA, MB, MC, MD, ME, MF, MG, MH and MS					Class VG					Class ZG				
	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%	0%	109%	200%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	100	100	100	100	100	98	92	92	92	92	94	94	94	94	94	105	105	105	105	105
February 2012	100	100	100	100	0	96	80	80	80	80	88	88	88	88	48	109	109	109	109	109
February 2013	100	100	100	100	0	94	68	68	68	59	81	81	81	81	0	114	114	114	114	0
February 2014	100	100	100	39	0	91	57	57	57	38	74	74	74	74	0	120	120	120	120	0
February 2015	100	100	100	0	0	89	47	47	47	23	67	67	67	0	0	125	125	125	98	0
February 2016	100	100	100	0	0	86	37	37	37	11	60	60	60	0	0	131	131	131	39	0
February 2017	100	100	100	0	0	83	28	28	28	2	52	52	52	0	0	137	137	137	8	0
February 2018	100	100	100	0	0	80	20	20	20	0	44	44	44	0	0	143	143	143	0	0
February 2019	100	100	100	0	0	76	12	12	12	0	35	35	35	0	0	150	150	150	0	0
February 2020	100	100	100	0	0	73	6	6	6	0	26	26	26	0	0	157	157	157	0	0
February 2021	100	100	100	0	0	69	1	1	1	0	17	17	17	0	0	164	164	164	0	0
February 2022	100	100	56	0	0	65	0	0	0	0	7	7	7	0	0	171	171	171	0	0
February 2023	100	100	0	0	0	61	0	0	0	0	0	0	0	0	0	177	177	176	0	0
February 2024	100	100	0	0	0	57	0	0	0	0	0	0	0	0	0	177	177	158	0	0
February 2025	100	100	0	0	0	52	0	0	0	0	0	0	0	0	0	177	177	140	0	0
February 2026	100	100	0	0	0	47	0	0	0	0	0	0	0	0	0	177	177	123	0	0
February 2027	100	100	0	0	0	42	0	0	0	0	0	0	0	0	0	177	177	107	0	0
February 2028	100	100	0	0	0	36	0	0	0	0	0	0	0	0	0	177	177	93	0	0
February 2029	100	100	0	0	0	30	0	0	0	0	0	0	0	0	0	177	177	79	0	0
February 2030	100	100	0	0	0	24	0	0	0	0	0	0	0	0	0	177	177	67	0	0
February 2031	100	100	0	0	0	17	0	0	0	0	0	0	0	0	0	177	177	55	0	0
February 2032	100	100	0	0	0	10	0	0	0	0	0	0	0	0	0	177	177	45	0	0
February 2033	100	100	0	0	0	2	0	0	0	0	0	0	0	0	0	177	177	36	0	0
February 2034	100	21	0	0	0	0	0	0	0	0	0	0	0	0	0	177	177	28	0	0
February 2035	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	177	143	21	0	0
February 2036	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	177	105	15	0	0
February 2037	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	177	69	9	0	0
February 2038	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	177	36	5	0	0
February 2039	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	177	5	1	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	29.2	23.8	12.1	4.0	1.8	14.3	5.0	5.0	5.0	3.6	7.0	7.0	7.0	3.8	1.9	29.7	26.5	19.1	5.7	2.3

**Security Group 2
PSA Prepayment Assumption Rates**

Distribution Date	Classes C, GF and GS					Classes DA, DB, DC, FD and SD					Class DN					Classes FM and SM				
	0%	200%	300%	400%	600%	0%	200%	300%	400%	600%	0%	200%	300%	400%	600%	0%	200%	300%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	100	100	82	65	30	99	86	86	86	86	100	100	100	100	100	99	90	85	81	72
February 2012	100	100	65	32	0	97	70	70	70	60	100	100	100	100	100	98	78	69	61	46
February 2013	100	100	53	12	0	96	56	56	56	38	100	100	100	100	100	97	68	56	46	29
February 2014	100	100	47	3	0	94	44	44	44	23	100	100	100	100	100	95	59	45	34	18
February 2015	100	100	43	0	0	92	33	33	33	14	100	100	100	100	100	94	51	37	26	11
February 2016	100	98	41	0	0	90	24	24	24	8	100	100	100	100	100	93	44	29	19	7
February 2017	100	94	37	0	0	88	18	18	18	4	100	100	100	100	100	91	38	24	14	5
February 2018	100	87	33	0	0	86	13	13	13	2	100	100	100	100	100	89	33	19	11	3
February 2019	100	80	29	0	0	83	9	9	9	1	100	100	100	100	100	88	28	15	8	2
February 2020	100	72	25	0	0	81	6	6	6	0	100	100	100	100	86	86	24	12	6	1
February 2021	100	65	21	0	0	78	4	4	4	0	100	100	100	100	54	84	21	10	4	1
February 2022	100	57	18	0	0	75	3	3	3	0	100	100	100	100	33	82	18	8	3	0
February 2023	100	50	15	0	0	72	1	1	1	0	100	100	100	100	21	79	15	6	2	0
February 2024	100	43	12	0	0	68	1	1	1	0	100	100	100	100	13	77	13	5	2	0
February 2025	100	37	10	0	0	65	0	0	0	0	100	97	97	97	8	74	11	4	1	0
February 2026	100	32	8	0	0	61	0	0	0	0	100	70	70	70	5	71	9	3	1	0
February 2027	100	27	7	0	0	56	0	0	0	0	100	51	51	51	3	68	8	2	1	0
February 2028	100	23	5	0	0	52	0	0	0	0	100	36	36	36	2	65	6	2	0	0
February 2029	100	19	4	0	0	47	0	0	0	0	100	26	26	26	1	61	5	1	0	0
February 2030	100	15	3	0	0	42	0	0	0	0	100	18	18	18	1	57	4	1	0	0
February 2031	100	12	2	0	0	36	0	0	0	0	100	13	13	13	0	53	3	1	0	0
February 2032	100	10	2	0	0	30	0	0	0	0	100	9	9	9	0	49	3	1	0	0
February 2033	100	8	1	0	0	24	0	0	0	0	100	6	6	6	0	44	2	0	0	0
February 2034	100	6	1	0	0	17	0	0	0	0	100	4	4	4	0	39	2	0	0	0
February 2035	100	4	1	0	0	9	0	0	0	0	100	2	2	2	0	34	1	0	0	0
February 2036	100	3	0	0	0	1	0	0	0	0	100	1	1	1	0	28	1	0	0	0
February 2037	85	1	0	0	0	0	0	0	0	0	1	1	1	1	0	22	0	0	0	0
February 2038	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0
February 2039	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.3	14.0	6.2	1.6	0.7	16.9	4.2	4.2	4.2	2.9	26.3	17.8	17.8	17.8	11.8	19.9	6.8	4.9	3.7	2.4

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class AB					Class AM					Class AY					Class BY					
	0%	100%	237%	375%	500%	0%	100%	237%	375%	500%	0%	100%	237%	375%	500%	0%	100%	237%	375%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	98	94	89	83	78	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2012	97	85	72	59	48	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	95	77	56	38	24	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	93	69	43	22	8	100	100	100	100	84	100	100	100	100	100	100	100	100	100	100	100
February 2015	91	61	32	10	0	100	100	100	100	0	100	100	100	100	88	100	100	100	100	100	91
February 2016	89	54	22	1	0	100	100	100	11	0	100	100	100	100	60	100	100	100	100	100	63
February 2017	87	47	14	0	0	100	100	100	0	0	100	100	100	78	41	100	100	100	82	43	43
February 2018	84	41	7	0	0	100	100	73	0	0	100	100	100	59	28	100	100	100	62	30	30
February 2019	82	35	1	0	0	100	100	12	0	0	100	100	100	45	19	100	100	100	47	20	20
February 2020	79	29	0	0	0	100	100	0	0	0	100	100	87	34	13	100	100	89	35	14	14
February 2021	76	24	0	0	0	100	100	0	0	0	100	100	72	25	9	100	100	76	26	9	9
February 2022	73	19	0	0	0	100	100	0	0	0	100	100	60	19	6	100	100	63	20	6	6
February 2023	70	15	0	0	0	100	100	0	0	0	100	100	49	14	4	100	100	52	15	4	4
February 2024	67	10	0	0	0	100	100	0	0	0	100	100	40	10	3	100	100	42	11	3	3
February 2025	63	6	0	0	0	100	68	0	0	0	100	100	33	8	2	100	100	35	8	2	2
February 2026	59	3	0	0	0	100	29	0	0	0	100	100	27	6	1	100	100	28	6	1	1
February 2027	55	0	0	0	0	100	0	0	0	0	100	98	22	4	1	100	98	23	4	1	1
February 2028	51	0	0	0	0	100	0	0	0	0	100	86	18	3	1	100	89	18	3	1	1
February 2029	46	0	0	0	0	100	0	0	0	0	100	75	14	2	0	100	79	15	2	0	0
February 2030	41	0	0	0	0	100	0	0	0	0	100	65	11	2	0	100	69	12	2	0	0
February 2031	36	0	0	0	0	100	0	0	0	0	100	56	9	1	0	100	59	9	1	0	0
February 2032	30	0	0	0	0	100	0	0	0	0	100	47	7	1	0	100	50	7	1	0	0
February 2033	25	0	0	0	0	100	0	0	0	0	100	39	5	1	0	100	41	5	1	0	0
February 2034	18	0	0	0	0	100	0	0	0	0	100	31	4	0	0	100	33	4	0	0	0
February 2035	12	0	0	0	0	100	0	0	0	0	100	24	3	0	0	100	26	3	0	0	0
February 2036	5	0	0	0	0	49	0	0	0	0	100	18	2	0	0	100	19	2	0	0	0
February 2037	0	0	0	0	0	0	0	0	0	0	90	12	1	0	0	92	12	1	0	0	0
February 2038	0	0	0	0	0	0	0	0	0	0	62	6	0	0	0	65	6	1	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	32	1	0	0	0	34	1	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																					
Life (years)	16.7	7.2	3.9	2.7	2.1	26.0	15.5	8.4	5.6	4.3	28.4	22.1	14.1	9.6	7.3	28.5	22.3	14.4	9.8	7.4	7.4

PSA Prepayment Assumption Rates

Distribution Date	Class EA					Classes FE, FI, FK, IN, NA, NB, NC, ND, NE, NG, NH, OA, SE, SK and TK					Class VA					Class VB					
	0%	100%	237%	375%	500%	0%	100%	237%	375%	500%	0%	100%	237%	375%	500%	0%	100%	237%	375%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	99	94	89	84	80	98	93	87	82	76	93	93	93	93	93	100	100	100	100	100	100
February 2012	97	86	74	61	51	96	84	69	55	43	85	85	85	85	85	100	100	100	100	100	100
February 2013	95	78	59	42	28	94	74	52	32	16	77	77	77	77	77	100	100	100	100	100	100
February 2014	93	70	46	27	13	92	65	37	14	0	69	69	69	69	69	100	100	100	100	100	100
February 2015	92	63	35	15	2	90	57	24	1	0	61	61	61	61	28	100	100	100	100	100	100
February 2016	90	56	26	6	0	88	49	14	0	0	52	52	52	52	0	100	100	100	100	0	0
February 2017	87	50	18	0	0	85	41	5	0	0	42	42	42	0	0	100	100	100	15	0	0
February 2018	85	44	12	0	0	83	34	0	0	0	33	33	33	0	0	100	100	100	0	0	0
February 2019	83	38	6	0	0	80	28	0	0	0	22	22	22	0	0	100	100	100	0	0	0
February 2020	80	33	2	0	0	77	22	0	0	0	12	12	0	0	0	100	100	0	0	0	0
February 2021	78	28	0	0	0	74	16	0	0	0	0	0	0	0	0	100	100	0	0	0	0
February 2022	75	24	0	0	0	70	11	0	0	0	0	0	0	0	0	44	44	0	0	0	0
February 2023	72	19	0	0	0	67	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	68	15	0	0	0	63	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	65	11	0	0	0	59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	61	8	0	0	0	55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	57	5	0	0	0	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	53	2	0	0	0	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	49	0	0	0	0	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	44	0	0	0	0	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	39	0	0	0	0	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	34	0	0	0	0	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	29	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2034	23	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	16	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2036	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2037	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	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)	17.3	7.8	4.2	2.9	2.3	15.8	6.3	3.4	2.4	1.9	6.0	6.0	5.8	4.9	4.1	11.9	11.9	9.8	6.9	5.4	5.4

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class VC					Class VD					Class VE					Class VH					
	0%	100%	237%	375%	500%	0%	100%	237%	375%	500%	0%	100%	237%	375%	500%	0%	100%	237%	375%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	94	94	94	94	94	93	93	93	93	93	100	100	100	100	100	100	100	100	100	100	100
February 2012	88	88	88	88	88	85	85	85	85	85	100	100	100	100	100	100	100	100	100	100	100
February 2013	81	81	81	81	81	78	78	78	78	78	100	100	100	100	100	100	100	100	100	100	100
February 2014	74	74	74	74	74	69	69	69	69	69	100	100	100	100	100	100	100	100	100	100	100
February 2015	67	67	67	67	46	61	61	61	61	35	100	100	100	100	100	100	100	100	100	100	100
February 2016	60	60	60	60	1	52	52	52	52	0	100	100	100	100	5	100	100	100	100	100	23
February 2017	52	52	52	12	0	42	42	42	8	0	100	100	100	32	0	100	100	100	100	100	0
February 2018	44	44	44	0	0	33	33	33	0	0	100	100	100	0	0	100	100	100	0	0	0
February 2019	35	35	35	0	0	22	22	22	0	0	100	100	100	0	0	100	100	100	0	0	0
February 2020	26	26	5	0	0	12	12	2	0	0	100	100	20	0	0	100	100	100	0	0	0
February 2021	17	17	0	0	0	0	0	0	0	0	100	100	0	0	0	100	100	0	0	0	0
February 2022	7	7	0	0	0	0	0	0	0	0	44	44	0	0	0	44	44	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	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)	7.0	7.0	6.6	5.3	4.4	6.0	6.0	5.9	4.9	4.1	11.9	11.9	10.0	7.1	5.5	11.9	11.9	10.7	7.6	6.0	

PSA Prepayment Assumption Rates

Distribution Date	Class VM					Class ZA					Class ZD					Class ZE					
	0%	100%	237%	375%	500%	0%	100%	237%	375%	500%	0%	100%	237%	375%	500%	0%	100%	237%	375%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	93	93	93	93	93	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
February 2012	85	85	85	85	85	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109
February 2013	78	78	78	78	78	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114
February 2014	69	69	69	69	69	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120
February 2015	61	61	61	61	61	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125
February 2016	52	52	52	52	0	131	131	131	131	107	131	131	131	131	112	131	131	131	131	131	131
February 2017	43	43	43	38	0	137	137	137	137	73	137	137	137	137	77	137	137	137	137	137	91
February 2018	33	33	33	0	0	143	143	143	105	50	143	143	143	110	52	143	143	143	131	62	62
February 2019	23	23	23	0	0	150	150	150	79	34	150	150	150	83	36	150	150	150	99	42	42
February 2020	12	12	12	0	0	157	157	153	59	23	157	157	154	62	24	157	157	157	74	29	29
February 2021	1	1	0	0	0	164	164	127	45	16	164	164	134	47	16	164	164	160	56	20	20
February 2022	0	0	0	0	0	171	171	105	33	11	171	171	111	35	11	171	171	132	42	13	13
February 2023	0	0	0	0	0	177	177	87	25	7	177	177	91	26	7	177	177	109	31	9	9
February 2024	0	0	0	0	0	177	177	71	18	5	177	177	75	19	5	177	177	90	23	6	6
February 2025	0	0	0	0	0	177	177	59	14	3	177	177	62	14	3	177	177	73	17	4	4
February 2026	0	0	0	0	0	177	177	48	10	2	177	177	50	11	2	177	177	60	13	3	3
February 2027	0	0	0	0	0	177	173	39	7	1	177	174	41	8	1	177	177	48	9	2	2
February 2028	0	0	0	0	0	177	153	31	5	1	177	158	33	6	1	177	177	39	7	1	1
February 2029	0	0	0	0	0	177	133	25	4	1	177	140	26	4	1	177	167	31	5	1	1
February 2030	0	0	0	0	0	177	116	20	3	0	177	122	21	3	0	177	145	25	3	0	0
February 2031	0	0	0	0	0	177	99	15	2	0	177	104	16	2	0	177	124	19	2	0	0
February 2032	0	0	0	0	0	177	84	12	1	0	177	88	12	1	0	177	105	15	2	0	0
February 2033	0	0	0	0	0	177	69	9	1	0	177	73	9	1	0	177	87	11	1	0	0
February 2034	0	0	0	0	0	177	56	7	1	0	177	59	7	1	0	177	70	8	1	0	0
February 2035	0	0	0	0	0	177	43	5	0	0	177	46	5	0	0	177	54	6	0	0	0
February 2036	0	0	0	0	0	177	32	3	0	0	177	33	3	0	0	177	40	4	0	0	0
February 2037	0	0	0	0	0	160	21	2	0	0	163	22	2	0	0	177	26	2	0	0	0
February 2038	0	0	0	0	0	110	11	1	0	0	115	11	1	0	0	137	14	1	0	0	0
February 2039	0	0	0	0	0	56	1	0	0	0	59	2	0	0	0	71	2	0	0	0	0
February 2040	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)	6.0	6.0	6.0	5.2	4.4	28.4	22.1	14.8	10.5	8.1	28.5	22.3	15.0	10.7	8.3	28.7	23.2	15.6	11.2	8.7	

Yield Considerations

An investor seeking to maximize yield should make a decision whether to invest in any Class based on the anticipated yield of that Class resulting from its purchase price, the investor's own projection of Mortgage Loan prepayment rates under a variety of scenarios and, in the case of a Floating Rate or an Inverse Floating Rate Class, the investor's own projection of levels of LIBOR under a variety of scenarios. **No representation is made regarding Mortgage Loan prepayment rates, LIBOR levels or the yield of any Class.**

Prepayments: Effect on Yields

The yields to investors will be sensitive in varying degrees to the rate of prepayments on the related Mortgage Loans.

- In the case of Regular Securities or MX Securities purchased at a premium (especially Interest Only Classes), faster than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.
- Investors in the Interest Only Classes should also consider the risk that rapid rates of principal payments could result in the failure of investors to recover fully their investments.
- In the case of Regular Securities or MX Securities purchased at a discount (especially Principal Only Classes), slower than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.

See "Risk Factors — Rates of principal payments can reduce your yield" in this Supplement.

Rapid rates of prepayments on the Mortgage Loans are likely to coincide with periods of low prevailing interest rates.

During periods of low prevailing interest rates, the yields at which an investor may be able to reinvest amounts received as principal payments on the investor's Class of Securities may be lower than the yield on that Class.

Slow rates of prepayments on the Mortgage Loans are likely to coincide with periods of high prevailing interest rates.

During periods of high prevailing interest rates, the amount of principal payments available to an investor for reinvestment at those high rates may be relatively low.

The Mortgage Loans will not prepay at any constant rate until maturity, nor will all of the Mortgage Loans underlying any Trust Asset Group prepay at the same rate at any one time. The timing of changes in the rate of prepayments may affect the actual yield to an investor, even if the average rate of principal prepayments is consistent with the investor's expectation. In general, the earlier a prepayment of principal on the Mortgage Loans, the greater the effect on an investor's yield. As a result, the effect on an investor's yield of principal prepayments occurring at a rate higher (or lower) than the rate anticipated by the investor during the period immediately following the Closing Date is not likely to be offset by a later equivalent reduction (or increase) in the rate of principal prepayments.

LIBOR: Effect on Yields of the Floating Rate and Inverse Floating Rate Classes

Low levels of LIBOR can reduce the yield of the Floating Rate Classes. High levels of LIBOR can significantly reduce the yield of the Inverse Floating Rate Classes. In addition, the Floating Rate Classes will not necessarily benefit from a higher yield at high levels of LIBOR and Class TK will not benefit from particularly low levels of LIBOR because the rate on such Classes is capped at a maximum rate described under "Terms Sheet — Interest Rates."

Payment Delay: Effect on Yields of the Fixed Rate Classes

The effective yield on any Fixed Rate Class will be less than the yield otherwise produced by its Interest Rate and purchase price because, on each Distribution Date, 30 days' interest will be payable on (or added to the principal amount of) that Class even though interest began to accrue approximately 46 or 50 days earlier, as applicable.

Yield Tables

The following tables show the pre-tax yields to maturity on a corporate bond equivalent basis of specified Classes at various constant percentages of PSA and, in the case of the Inverse Floating Rate Classes and Floating Rate Classes, at various constant levels of LIBOR.

The Mortgage Loans will not prepay at any constant rate until maturity, and it is unlikely that LIBOR will remain constant. Moreover, it is likely that the Mortgage Loans will experience actual prepayment rates that differ from those of the Modeling Assumptions. **Therefore, the actual pre-tax yield of any Class may differ from those shown in the applicable table below for that Class even if the Class is purchased at the assumed price shown.**

The yields were calculated by

1. determining the monthly discount rates that, when applied to the applicable assumed streams of cash flows to be paid on the applicable Class, would cause the discounted present value of the assumed streams of cash flows to equal the assumed purchase price of that Class plus accrued interest (in the case of interest-bearing Classes) and
2. converting the monthly rates to corporate bond equivalent rates.

These calculations do not take into account variations that may occur in the interest rates at which investors may be able to reinvest funds received by them as distributions on their Securities and consequently do not purport to reflect the return on any investment in any Class when those reinvestment rates are considered.

The information set forth in the following tables was prepared on the basis of the Modeling Assumptions and the assumptions that (1) the Interest Rate applicable to each Inverse Floating Rate Class and Floating Rate Class for each Accrual Period following the first Accrual Period will be based on the indicated level of LIBOR and (2) the purchase price of each Class (expressed as a percentage of its original Class Principal Balance or Class Notional Balance) plus accrued interest (in the case of the interest-bearing Classes) is as indicated in the related table. **The assumed purchase price is not necessarily that at which actual sales will occur.**

SECURITY GROUP 1

**Sensitivity of Class AF to Prepayments
Assumed Price 5.0%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>109%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
0.15000%	(38.4)%	(38.4)%	(38.4)%	(57.4)%
0.23531%	(34.6)%	(34.6)%	(34.6)%	(52.9)%
3.39266%	57.7%	57.7%	57.7%	51.2%
6.55000% and above	142.7%	142.7%	142.7%	140.1%

**Sensitivity of Class AO to Prepayments
Assumed Price 95.0%**

<u>PSA Prepayment Assumption Rates</u>			
<u>109%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
1.7%	1.7%	1.7%	2.1%

**Sensitivity of Class BF to Prepayments
Assumed Price 11.0%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>109%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
0.15000%	(16.9)%	(16.9)%	(16.9)%	(34.8)%
0.23531%	(14.5)%	(14.5)%	(14.5)%	(31.8)%
3.39266%	33.2%	33.2%	33.2%	25.9%
6.55000% and above	68.9%	68.9%	68.9%	65.4%

**Sensitivity of Class BO to Prepayments
Assumed Price 87.5%**

<u>PSA Prepayment Assumption Rates</u>			
<u>109%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
1.7%	1.7%	1.7%	2.5%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

**Sensitivity of Class BS to Prepayments
Assumed Price 12.0%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>109%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
0.15000%	58.2%	58.2%	58.2%	53.9%
0.23531%	57.3%	57.3%	57.3%	52.9%
3.39266%	22.8%	22.8%	22.8%	13.9%
6.55000% and above	**	**	**	**

**Sensitivity of Class CF to Prepayments
Assumed Price 12.0%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>109%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
0.15000%	(9.9)%	(9.9)%	(9.9)%	(23.5)%
0.23531%	(7.9)%	(7.9)%	(7.9)%	(20.9)%
3.39266%	32.2%	32.2%	32.2%	28.2%
6.55000% and above	63.3%	63.3%	63.3%	62.0%

**Sensitivity of Class CO to Prepayments
Assumed Price 82.0%**

<u>PSA Prepayment Assumption Rates</u>			
<u>109%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
1.8%	1.8%	1.8%	2.8%

**Sensitivity of Class CS to Prepayments
Assumed Price 15.0%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>109%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
0.15000%	46.1%	46.1%	46.1%	43.6%
0.23531%	45.4%	45.4%	45.4%	42.8%
3.39266%	19.2%	19.2%	19.2%	13.0%
6.55000% and above	**	**	**	**

**Sensitivity of Class IM to Prepayments
Assumed Price 17.983125%***

<u>PSA Prepayment Assumption Rates</u>				
<u>109%</u>	<u>200%</u>	<u>250%</u>	<u>342%</u>	<u>400%</u>
6.6%	6.6%	6.6%	0.1%	(5.2)%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class MS to Prepayments
Assumed Price 10.8584375%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>109%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
0.15000%	50.9%	50.9%	50.9%	45.2%
0.23531%	49.9%	49.9%	49.9%	44.1%
3.39266%	13.2%	13.2%	13.2%	2.7%
6.55000% and above	**	**	**	**

Sensitivity of Class SA to Prepayments
Assumed Price 10.0%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>109%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
0.15000%	43.7%	43.7%	43.7%	36.1%
0.23531%	42.6%	42.6%	42.6%	34.8%
3.39266%	(1.8)%	(1.8)%	(1.8)%	(14.8)%
6.55000% and above	**	**	**	**

Sensitivity of Class SL to Prepayments
Assumed Price 10.398125%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>109%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
0.15000%	48.4%	48.4%	48.4%	41.8%
0.23531%	47.3%	47.3%	47.3%	40.7%
3.39266%	8.1%	8.1%	8.1%	(3.6)%
6.55000% and above	**	**	**	**

SECURITY GROUP 2

Sensitivity of Class GS to Prepayments
Assumed Price 100.375%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>
0.15000%	7.6%	7.6%	7.4%	7.1%
0.22906%	7.5%	7.5%	7.3%	7.0%
3.01453%	3.7%	3.7%	3.6%	3.5%
5.80000% and above	0.0%	0.0%	0.0%	0.1%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class SD to Prepayments
Assumed Price 10.0%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>
0.15000%	49.0%	49.0%	49.0%	38.7%
0.22906%	48.0%	48.0%	48.0%	37.7%
3.36453%	10.0%	10.0%	10.0%	(3.9)%
6.50000% and above	**	**	**	**

Sensitivity of Class SM to Prepayments
Assumed Price 8.875%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>
0.15000%	66.2%	58.7%	51.0%	34.7%
0.22906%	65.1%	57.6%	49.9%	33.6%
3.33953%	23.6%	16.7%	9.5%	(5.6)%
6.45000% and above	**	**	**	**

SECURITY GROUP 3

Sensitivity of Class FI to Prepayments
Assumed Price 12.03125%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>237%</u>	<u>375%</u>	<u>500%</u>
0.15000%	(19.5)%	(47.7)%	(74.6)%	(95.6)%
0.23531%	(17.7)%	(45.3)%	(71.8)%	(92.7)%
3.39266%	20.3%	2.8%	(16.9)%	(34.5)%
6.55000% and above	51.2%	36.7%	19.9%	4.1%

Sensitivity of Class IN to Prepayments
Assumed Price 25.390625%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>117%</u>	<u>237%</u>	<u>375%</u>	<u>500%</u>
2.5%	0.1%	(18.7)%	(41.1)%	(60.2)%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class OA to Prepayments
Assumed Price 87.9375%

PSA Prepayment Assumption Rates			
100%	237%	375%	500%
2.1%	3.9%	5.7%	7.1%

Sensitivity of Class SE to Prepayments
Assumed Price 13.5625%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	237%	375%	500%
0.15000%	39.7%	24.5%	6.9%	(9.5)%
0.23531%	39.0%	23.6%	6.0%	(10.4)%
3.39266%	10.6%	(8.7)%	(29.8)%	(48.1)%
6.55000% and above	**	**	**	**

Sensitivity of Class SK to Prepayments
Assumed Price 13.5%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	237%	375%	500%
0.15000%	39.6%	24.3%	6.7%	(9.7)%
0.23531%	38.8%	23.4%	5.8%	(10.6)%
3.36766%	10.5%	(8.8)%	(29.9)%	(48.3)%
6.50000% and above	**	**	**	**

Sensitivity of Class TK to Prepayments
Assumed Price 0.0625%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	237%	375%	500%
6.500% and below	82.5%	69.1%	53.9%	39.2%
6.525%	32.2%	16.2%	(2.0)%	(18.8)%
6.550% and above	**	**	**	**

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

CERTAIN FEDERAL INCOME TAX CONSEQUENCES

The following tax discussion, when read in conjunction with the discussion of “Certain Federal Income Tax Consequences” in the Base Offering Circular, describes the material federal income tax considerations for investors in the Securities. However, these two tax discussions do not purport to deal with all federal tax consequences applicable to all categories of investors, some of which may be subject to special rules.

U.S. Treasury Circular 230 Notice

The discussion contained in this Supplement and the Base Offering Circular as to certain federal tax consequences is not intended or written to be used, and cannot be used, for the purpose of avoiding United States federal tax penalties. Such discussion is written to support the promotion or marketing of the transactions or matters addressed in this Supplement and the Base Offering Circular. Each taxpayer to whom such transactions or matters are being promoted, marketed or recommended should seek advice based on its particular circumstances from an independent tax advisor.

REMIC Elections

In the opinion of Bingham McCutchen LLP, the Trust will constitute a Double REMIC Series for federal income tax purposes. Separate REMIC elections will be made for the Pooling REMIC and the Issuing REMIC.

Regular Securities

The Regular Securities will be treated as debt instruments issued by the Issuing REMIC for federal income tax purposes. Income on the Regular Securities must be reported under an accrual method of accounting.

The Principal Only Classes, Notional Classes and Accrual Classes will be issued with original issue discount (“OID”), and certain other Classes of Regular Securities may be issued with OID. *See “Certain Federal Income Tax Consequences — Tax Treatment of Regular Securities — Original Issue Discount,” “— Variable Rate Securities” and “— Interest Weighted Securities and Non-VRDI Securities” in the Base Offering Circular.*

The prepayment assumption that should be used in determining the rates of accrual of OID, if any, on the Regular Securities is 200% PSA in the case of the Group 1 Securities, 300% PSA in the case of the Group 2 Securities and 237% PSA in the case of the Group 3 Securities (as described in “Yield, Maturity and Prepayment Considerations” in this Supplement). In the case of the Floating Rate and Inverse Floating Rate Classes, the interest rate values to be used for these determinations are the initial Interest Rates as set forth in the Terms Sheet under “Interest Rates.” No representation is made, however, about the rate at which prepayments on the Mortgage Loans underlying any Group of Trust Assets actually will occur or the level of LIBOR at any time after the date of this Supplement. *See “Certain Federal Income Tax Consequences” in the Base Offering Circular.*

The Regular Securities generally will be treated as “regular interests” in a REMIC for domestic building and loan associations and “real estate assets” for real estate investment trusts (“REITs”) as described in “Certain Federal Income Tax Consequences” in the Base Offering Circular. Similarly, interest on the Regular Securities will be considered “interest on obligations secured by mortgages on real property” for REITs.

Residual Securities

The Class RR Securities will represent the beneficial ownership of the Residual Interest in the Pooling REMIC and the beneficial ownership of the Residual Interest in the Issuing REMIC. The Residual Securities, *i.e.*, the Class RR Securities, generally will be treated as “residual interests” in a REMIC for domestic building and loan associations and as “real estate assets” for REITs, as described in “Certain Federal Income Tax Consequences” in the Base Offering Circular, but will not be treated as debt for federal income tax purposes. Instead, the Holders of the Residual Securities will be required to report, and will be taxed on, their pro rata shares of the taxable income or loss of the Trust REMICs, and these requirements will continue until there are no outstanding regular interests in the respective Trust REMICs. Thus, Residual Holders will have taxable income attributable to the Residual Securities even

though they will not receive principal or interest distributions with respect to the Residual Securities, which could result in a negative after-tax return for the Residual Holders. Even though the Holders of the Class RR Securities are not entitled to any stated principal or interest payments on the Class RR Securities, the Trust REMICs may have substantial taxable income in certain periods, and offsetting tax losses may not occur until much later periods. Accordingly, a Holder of the Class RR Securities may experience substantial adverse tax timing consequences. Prospective investors are urged to consult their own tax advisors and consider the after-tax effect of ownership of the Residual Securities and the suitability of the Residual Securities to their investment objectives.

Prospective Holders of Residual Securities should be aware that, at issuance, based on the expected prices of the Regular and Residual Securities and the prepayment assumption described above, the residual interests represented by the Residual Securities will be treated as “noneconomic residual interests” as that term is defined in Treasury regulations.

MX Securities

For a discussion of certain federal income tax consequences applicable to the MX Classes, see “Certain Federal Income Tax Consequences — Tax Treatment of MX Securities”, “— Exchanges of MX Classes and Regular Classes” and “— Taxation of Foreign Holders of REMIC Securities and MX Securities” in the Base Offering Circular.

Investors should consult their own tax advisors in determining the federal, state, local and any other tax consequences to them of the purchase, ownership and disposition of the Securities.

ERISA MATTERS

Ginnie Mae guarantees distributions of principal and interest with respect to the Securities. The Ginnie Mae Guaranty is supported by the full faith and credit of the United States of America. The Regular and MX Securities will qualify as “guaranteed governmental mortgage pool certificates” within the meaning of a Department of Labor regulation, the effect of which is to provide that mortgage loans and participations therein underlying a “guaranteed governmental mortgage pool certificate” will not be considered assets of an employee benefit plan subject to the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), or subject to section 4975 of the Code (each, a “Plan”), solely by reason of the Plan’s purchase and holding of that certificate.

Governmental plans and certain church plans, while not subject to the fiduciary responsibility provisions of ERISA or the prohibited transaction provisions of ERISA and the Code, may nevertheless be subject to local, state or other federal laws that are substantially similar to the foregoing provisions of ERISA and the Code. Fiduciaries of any such plans should consult with their counsel before purchasing any of the Securities.

Prospective Plan Investors should consult with their advisors, however, to determine whether the purchase, holding, or resale of a Security could give rise to a transaction that is prohibited or is not otherwise permissible under either ERISA or the Code.

See “ERISA Considerations” in the Base Offering Circular.

The Residual Securities are not offered to, and may not be transferred to, a Plan Investor.

LEGAL INVESTMENT CONSIDERATIONS

Institutions whose investment activities are subject to legal investment laws and regulations or to review by certain regulatory authorities may be subject to restrictions on investment in the Securities. **No representation is made about the proper characterization of any Class for legal investment or**

other purposes, or about the permissibility of the purchase by particular investors of any Class under applicable legal investment restrictions.

Investors should consult their own legal advisors regarding applicable investment restrictions and the effect of any restrictions on the liquidity of the Securities prior to investing in the Securities.

See “Legal Investment Considerations” in the Base Offering Circular.

PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer each Class to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest from (1) February 1, 2010 on the Fixed Rate Classes, (2) February 16, 2010 on the Group 2 Floating Rate and Inverse Floating Rate Classes and (3) February 20, 2010 on the Group 1 and 3 Floating Rate and Inverse Floating Rate Classes. The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

Before the Closing Date, Ginnie Mae, the Trustee and the Sponsor may agree to increase the size of this offering. In that event, the Securities will have the same characteristics as described in this Supplement, except that (1) the Original Class Principal Balance (or original Class Notional Balance) and (2) the Scheduled Principal Balances and Aggregate Scheduled Principal Balances of each Class receiving principal distributions or interest distributions based upon a notional balance from the same Trust Asset Group will increase by the same proportion. The Trust Agreement, the Final Data Statement, the Final Schedules and the Supplemental Statement, if any, will reflect any increase in the size of the transaction.

LEGAL MATTERS

Certain legal matters will be passed upon for Ginnie Mae by Hunton & Williams LLP, for the Trust by Bingham McCutchen LLP and Marcell Solomon & Associates, P.C., and for the Trustee by Nixon Peabody LLP.

Schedule I

Available Combinations(1)

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1								
Combination 1								
VG	\$ 7,292,000	GA	\$ 16,750,000	SUP	4.50%	FIX	38376VK22	February 2040
ZG	9,458,000							
Combination 2								
AP	\$ 12,041,000	CP	\$ 44,387,000	PAC I	4.50%	FIX	38376VK30	February 2040
BP	32,346,000							
Combination 3								
AF	\$ 51,857,143	PA	\$ 121,000,000	PAC I	3.00%	FIX	38376VK48	January 2034
AO	121,000,000							
SA	51,857,143							
Combination 4								
AF	\$ 56,178,572	PB	\$ 121,000,000	PAC I	3.25%	FIX	38376VK55	January 2034
AO	121,000,000							
SA	56,178,572							
Combination 5								
AF	\$ 60,500,000	PC	\$ 121,000,000	PAC I	3.50%	FIX	38376VK63	January 2034
AO	121,000,000							
SA	60,500,000							
Combination 6								
AF	\$ 64,821,429	PD	\$ 121,000,000	PAC I	3.75%	FIX	38376VK71	January 2034
AO	121,000,000							
SA	64,821,429							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 7								
AF	\$ 69,142,858	PE	\$121,000,000	PAC I	4.00%	FIX	38376VK89	January 2034
AO	121,000,000							
SA	69,142,858							
Combination 8								
AF	\$ 73,464,286	PG	\$121,000,000	PAC I	4.25%	FIX	38376VK97	January 2034
AO	121,000,000							
SA	73,464,286							
Combination 9								
AF	\$ 77,785,714	PH	\$121,000,000	PAC I	4.50%	FIX	38376VL21	January 2034
AO	121,000,000							
SA	77,785,714							
Combination 10								
AF	\$ 77,785,714	FA	\$ 77,785,714	PAC I	(5)	FLT	38376VL39	January 2034
AO	77,785,714							
Combination 11								
AF	\$ 51,857,143	LA	\$151,077,080	PAC I	3.00%	FIX	38376VL47	October 2037
AO	121,000,000							
BF	12,890,178							
BO	30,077,080							
BS	12,890,178							
SA	51,857,143							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 12								
AF	\$ 56,178,572	LB	\$151,077,080	PAC I	3.25%	FIX	38376VL54	October 2037
AO	121,000,000							
BF	13,964,359							
BO	30,077,080							
BS	13,964,359							
SA	56,178,572							
Combination 13								
AF	\$ 60,500,000	LC	\$151,077,080	PAC I	3.50%	FIX	38376VL62	October 2037
AO	121,000,000							
BF	15,038,540							
BO	30,077,080							
BS	15,038,540							
SA	60,500,000							
Combination 14								
AF	\$ 64,821,429	LD	\$151,077,080	PAC I	3.75%	FIX	38376VL70	October 2037
AO	121,000,000							
BF	16,112,722							
BO	30,077,080							
BS	16,112,722							
SA	64,821,429							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 15								
AF	\$ 69,142,858	LE	\$151,077,080	PAC I	4.00%	FIX	38376VL88	October 2037
AO	121,000,000							
BF	17,186,903							
BO	30,077,080							
BS	17,186,903							
SA	69,142,858							
Combination 16								
AF	\$ 73,464,286	LG	\$151,077,080	PAC I	4.25%	FIX	38376VL96	October 2037
AO	121,000,000							
BF	18,261,085							
BO	30,077,080							
BS	18,261,085							
SA	73,464,286							
Combination 17								
AF	\$ 77,785,714	LH	\$151,077,080	PAC I	4.50%	FIX	38376VM20	October 2037
AO	121,000,000							
BF	19,335,266							
BO	30,077,080							
BS	19,335,266							
SA	77,785,714							
Combination 18								
AF	\$ 77,785,709	FL	\$ 97,120,972	PAC I	(5)	FLT	38376VM38	October 2037
AO	77,785,709							
BF	19,335,263							
BO	19,335,263							

REMIC Securities

Class	Original Class Principal Balance or Class Notional Balance
Combination 19	
AF	\$ 51,857,143
AO	121,000,000
BF	29,295,858
BO	68,357,000
BS	29,295,858
CF	2,676,429
CO	6,245,000
CS	2,676,429
SA	51,857,143
Combination 20	
AF	\$ 56,178,572
AO	121,000,000
BF	31,737,179
BO	68,357,000
BS	31,737,179
CF	2,899,465
CO	6,245,000
CS	2,899,465
SA	56,178,572

MX Securities

Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
MA	\$195,602,000	PAC I	3.00%	FIX	38376VM46	February 2038
MB	\$195,602,000	PAC I	3.25%	FIX	38376VM53	February 2038

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 21								
AF	\$ 60,500,000	MC	\$195,602,000	PAC I	3.50%	FIX	38376VM61	February 2038
AO	121,000,000							
BF	34,178,500							
BO	68,357,000							
BS	34,178,500							
CF	3,122,500							
CO	6,245,000							
CS	3,122,500							
SA	60,500,000							
Combination 22								
AF	\$ 64,821,429	MD	\$195,602,000	PAC I	3.75%	FIX	38376VM79	February 2038
AO	121,000,000							
BF	36,619,822							
BO	68,357,000							
BS	36,619,822							
CF	3,345,536							
CO	6,245,000							
CS	3,345,536							
SA	64,821,429							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 23								
AF	\$ 69,142,858	ME	\$195,602,000	PAC I	4.00%	FIX	38376VM87	February 2038
AO	121,000,000							
BF	39,061,143							
BO	68,357,000							
BS	39,061,143							
CF	3,568,572							
CO	6,245,000							
CS	3,568,572							
SA	69,142,858							
Combination 24								
AF	\$ 73,464,286	MG	\$195,602,000	PAC I	4.25%	FIX	38376V5N3	February 2038
AO	121,000,000							
BF	41,502,465							
BO	68,357,000							
BS	41,502,465							
CF	3,791,608							
CO	6,245,000							
CS	3,791,608							
SA	73,464,286							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 25								
AF	\$ 77,785,714	MH	\$195,602,000	PAC I	4.50%	FIX	38376VM95	February 2038
AO	121,000,000							
BF	43,943,785							
BO	68,357,000							
BS	43,943,785							
CF	4,014,642							
CO	6,245,000							
CS	4,014,642							
SA	77,785,714							
Combination 26								
AF	\$ 77,785,714	IM	\$195,602,000	NTL (PAC I)	4.50%	FIX/IO	38376VN29	February 2038
BF	43,943,785							
BS	43,943,785							
CF	4,014,642							
CS	4,014,642							
SA	77,785,714							
Combination 27								
AF	\$ 77,785,714	MF	\$125,744,141	PAC I	(5)	FLT	38376VN37	February 2038
AO	77,785,714							
BF	43,943,785							
BO	43,943,785							
CF	4,014,642							
CO	4,014,642							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 28								
BS	\$ 43,943,785	MS	\$ 125,744,141	NTL (PAC I)	(5)	INV/IO	38376VN45	February 2038
CS	4,014,642							
SA	77,785,714							
Combination 29								
BF	\$ 43,943,785	DP	\$ 68,357,000	PAC I	4.50%	FIX	38376VN52	October 2037
BO	68,357,000							
BS	43,943,785							
Combination 30								
CF	\$ 4,014,642	EP	\$ 6,245,000	PAC I	4.50%	FIX	38376VN60	February 2038
CO	6,245,000							
CS	4,014,642							
Combination 31								
AF	\$ 43,214,286	PJ	\$ 121,000,000	PAC I	2.50%	FIX	38376VN78	January 2034
AO	121,000,000							
SA	43,214,286							
Combination 32								
AF	\$ 47,535,715	PK	\$ 121,000,000	PAC I	2.75%	FIX	38376VN86	January 2034
AO	121,000,000							
SA	47,535,715							
Combination 33								
BS	\$ 19,335,265	SL	\$ 97,120,979	NTL (PAC I)	(5)	INV/IO	38376VN94	October 2037
SA	77,785,714							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 2								
Combination 34								
DA	\$ 10,994,250	DB	\$ 12,564,857	PAC	3.50%	FIX	38376VP27	January 2040
FD	1,570,607							
SD	1,570,607							
Combination 35								
DA	\$ 10,994,250	DC	\$ 14,659,000	PAC	4.00%	FIX	38376VP35	January 2040
FD	3,664,750							
SD	3,664,750							
Combination 36								
GF	\$ 2,905,714	C	\$ 5,085,000	SUP	4.00%	FIX	38376VP43	February 2040
GS	2,179,286							
Security Group 3								
Combination 37								
ZA	\$ 11,685,000	ZD	\$ 14,666,000	SEQ	4.50%	FIX/Z	38376VP50	February 2040
ZE	2,981,000							
Combination 38								
VA	\$ 7,487,000	VC	\$ 11,306,000	SEQ/AD	4.50%	FIX	38376VP68	November 2022
VB	1,521,000							
VH	381,000							
VM	1,917,000							
Combination 39								
VA	\$ 7,487,000	VD	\$ 9,404,000	SEQ/AD	4.50%	FIX	38376VP76	March 2021
VM	1,917,000							
Combination 40								
VB	\$ 1,521,000	VE	\$ 1,902,000	SEQ/AD	4.50%	FIX	38376VP84	November 2022
VH	381,000							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 41								
VA	\$ 7,487,000	AY	\$ 20,693,000	SEQ	4.50%	FIX	38376VP92	February 2040
VB	1,521,000							
ZA	11,685,000							
Combination 42								
FI	\$ 43,036,714	FE	\$ 43,036,714	SEQ	(5)	FLT	38376VQ26	June 2035
OA	43,036,714							
Combination 43								
SK	\$ 43,036,714	SE	\$ 43,036,714	NTL (SEQ)	(5)	INV/IO	38376VQ34	June 2035
TK	43,036,714							
Combination 44								
FI	\$ 43,036,714	FK	\$ 43,036,714	SEQ	(5)	FLT	38376VQ42	June 2035
OA	43,036,714							
TK	43,036,714							
Combination 45								
FI	\$ 28,691,143	NA	\$ 66,946,000	SEQ	3.00%	FIX	38376VQ59	June 2035
OA	66,946,000							
SK	28,691,143							
TK	28,691,143							
Combination 46								
FI	\$ 31,082,072	NB	\$ 66,946,000	SEQ	3.25%	FIX	38376VQ67	June 2035
OA	66,946,000							
SK	31,082,072							
TK	31,082,072							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 47								
FI	\$ 33,473,000	NC	\$ 66,946,000	SEQ	3.50%	FIX	38376VQ75	June 2035
OA	66,946,000							
SK	33,473,000							
TK	33,473,000							
Combination 48								
FI	\$ 35,863,929	ND	\$ 66,946,000	SEQ	3.75%	FIX	38376VQ83	June 2035
OA	66,946,000							
SK	35,863,929							
TK	35,863,929							
Combination 49								
FI	\$ 38,254,858	NE	\$ 66,946,000	SEQ	4.00%	FIX	38376VQ91	June 2035
OA	66,946,000							
SK	38,254,858							
TK	38,254,858							
Combination 50								
FI	\$ 40,645,786	NG	\$ 66,946,000	SEQ	4.25%	FIX	38376VR25	June 2035
OA	66,946,000							
SK	40,645,786							
TK	40,645,786							
Combination 51								
FI	\$ 43,036,714	NH	\$ 66,946,000	SEQ	4.50%	FIX	38376VR33	June 2035
OA	66,946,000							
SK	43,036,714							
TK	43,036,714							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 52								
FI	\$ 43,036,714	IN	\$ 66,946,000	NTL (SEQ)	4.50%	FIX/IO	38376VR41	June 2035
SK	43,036,714							
TK	43,036,714							
Combination 53								
AM	\$ 7,082,000	AB	\$ 74,028,000	SEQ	4.50%	FIX	38376VR58	October 2036
FI	43,036,714							
OA	66,946,000							
SK	43,036,714							
TK	43,036,714							
Combination 54								
VA	\$ 7,487,000	BY	\$ 25,972,000	SEQ	4.50%	FIX	38376VR66	February 2040
VB	1,521,000							
VH	381,000							
VM	1,917,000							
ZA	11,685,000							
ZE	2,981,000							

(1) All exchanges must comply with minimum denominations restrictions.

(2) The amount shown for each MX Class represents the maximum Original Class Principal Balance (or original Class Notional Balance) of that Class, assuming it were to be issued on the Closing Date.

(3) As defined under "Class Types" in Appendix I to the Base Offering Circular.

(4) See "Yield, Maturity and Prepayment Considerations — Final Distribution Date" in this Supplement.

(5) The Interest Rate will be calculated as described under "Terms Sheet — Interest Rates" in this Supplement.

Schedule II

SCHEDULED PRINCIPAL BALANCES

<u>Distribution Date</u>	<u>Classes AO, AP, BO, BP and CO (in the aggregate)</u>	<u>Class HC</u>	<u>Classes DA, DN and FD (in the aggregate)</u>
Initial Balance	\$239,989,000.00	\$5,878,000.00	\$14,915,000.00
March 2010	238,975,559.90	5,819,215.71	14,780,290.44
April 2010	237,902,459.29	5,752,893.74	14,638,604.43
May 2010	236,770,945.40	5,680,869.87	14,490,757.76
June 2010	235,581,512.13	5,603,223.81	14,336,873.21
July 2010	234,334,686.08	5,520,042.05	14,177,079.72
August 2010	233,031,026.22	5,431,417.73	14,011,512.20
September 2010	231,671,123.46	5,337,450.56	13,840,311.35
October 2010	230,255,600.24	5,238,246.71	13,663,623.45
November 2010	228,785,110.10	5,133,918.65	13,481,600.19
December 2010	227,260,337.15	5,024,585.04	13,294,398.41
January 2011	225,681,995.58	4,910,370.59	13,102,179.90
February 2011	224,050,829.12	4,791,405.87	12,905,111.19
March 2011	222,367,610.47	4,667,827.16	12,703,363.23
April 2011	220,633,140.67	4,539,776.31	12,497,111.23
May 2011	218,848,248.51	4,407,400.50	12,293,130.46
June 2011	217,013,789.85	4,270,852.08	12,091,396.44
July 2011	215,130,646.97	4,130,288.38	11,891,884.95
August 2011	213,199,727.82	3,985,871.49	11,694,572.03
September 2011	211,221,965.33	3,837,768.03	11,499,433.98
October 2011	209,198,316.64	3,686,148.98	11,306,447.34
November 2011	207,129,762.33	3,531,189.37	11,115,588.92
December 2011	205,073,506.83	3,378,647.43	10,926,835.76
January 2012	203,029,479.93	3,228,500.02	10,740,165.15
February 2012	200,997,611.84	3,080,724.15	10,555,554.63
March 2012	198,977,833.14	2,935,297.08	10,372,981.97
April 2012	196,970,074.82	2,792,196.19	10,192,425.19
May 2012	194,974,268.25	2,651,399.09	10,013,862.53
June 2012	192,990,345.20	2,512,883.53	9,837,272.47
July 2012	191,018,237.82	2,376,627.48	9,662,633.73
August 2012	189,057,878.63	2,242,609.06	9,489,925.23
September 2012	187,109,200.55	2,110,806.59	9,319,126.14
October 2012	185,172,136.86	1,981,198.55	9,150,215.85
November 2012	183,246,621.23	1,853,763.62	8,983,173.96
December 2012	181,332,587.71	1,728,480.61	8,817,980.29
January 2013	179,429,970.70	1,605,328.54	8,654,614.88
February 2013	177,538,705.00	1,484,286.59	8,493,057.98
March 2013	175,658,725.74	1,365,334.12	8,333,290.06
April 2013	173,789,968.46	1,248,450.63	8,175,291.79

<u>Distribution Date</u>	<u>Classes AO, AP, BO, BP and CO (in the aggregate)</u>	<u>Class HC</u>	<u>Classes DA, DN and FD (in the aggregate)</u>
May 2013	\$171,932,369.03	\$1,133,615.82	\$ 8,019,044.04
June 2013	170,085,863.69	1,020,809.55	7,864,527.91
July 2013	168,250,389.06	910,011.81	7,711,724.66
August 2013	166,425,882.08	801,202.82	7,560,615.79
September 2013	164,612,280.09	694,362.89	7,411,182.99
October 2013	162,809,520.75	589,472.55	7,263,408.12
November 2013	161,017,542.09	486,512.45	7,117,273.27
December 2013	159,236,282.48	385,463.42	6,972,760.69
January 2014	157,465,680.64	286,306.45	6,829,852.85
February 2014	155,705,675.65	189,022.66	6,688,532.37
March 2014	153,956,206.91	93,593.36	6,548,782.10
April 2014	152,217,214.17	0.01	6,410,585.04
May 2014	150,488,637.54	0.00	6,273,924.38
June 2014	148,770,417.45	0.00	6,138,783.49
July 2014	147,062,494.66	0.00	6,005,145.93
August 2014	145,364,810.28	0.00	5,872,995.42
September 2014	143,677,305.74	0.00	5,742,315.87
October 2014	141,999,922.82	0.00	5,613,091.34
November 2014	140,332,603.61	0.00	5,485,306.08
December 2014	138,675,290.53	0.00	5,358,944.49
January 2015	137,027,926.33	0.00	5,233,991.16
February 2015	135,390,454.09	0.00	5,110,430.84
March 2015	133,762,817.19	0.00	4,988,248.42
April 2015	132,144,959.35	0.00	4,868,570.84
May 2015	130,536,824.60	0.00	4,751,715.74
June 2015	128,938,357.30	0.00	4,637,617.32
July 2015	127,349,502.09	0.00	4,526,211.32
August 2015	125,770,203.96	0.00	4,417,434.97
September 2015	124,200,408.19	0.00	4,311,226.92
October 2015	122,640,060.38	0.00	4,207,527.28
November 2015	121,089,106.42	0.00	4,106,277.50
December 2015	119,547,492.53	0.00	4,007,420.44
January 2016	118,015,165.21	0.00	3,910,900.23
February 2016	116,492,071.29	0.00	3,816,662.32
March 2016	114,978,157.87	0.00	3,724,653.41
April 2016	113,473,372.36	0.00	3,634,821.46
May 2016	111,977,662.48	0.00	3,547,115.59
June 2016	110,490,976.24	0.00	3,461,486.14
July 2016	109,013,261.92	0.00	3,377,884.58
August 2016	107,544,468.13	0.00	3,296,263.50
September 2016	106,084,543.75	0.00	3,216,576.60
October 2016	104,633,437.94	0.00	3,138,778.65
November 2016	103,191,100.17	0.00	3,062,825.46

<u>Distribution Date</u>	<u>Classes AO, AP, BO, BP and CO (in the aggregate)</u>	<u>Class HC</u>	<u>Classes DA, DN and FD (in the aggregate)</u>
December 2016	\$101,757,480.18	\$ 0.00	\$ 2,988,673.87
January 2017	100,332,527.99	0.00	2,916,281.73
February 2017	98,916,193.92	0.00	2,845,607.85
March 2017	97,508,428.55	0.00	2,776,612.01
April 2017	96,109,182.77	0.00	2,709,254.90
May 2017	94,718,407.71	0.00	2,643,498.15
June 2017	93,336,054.80	0.00	2,579,304.26
July 2017	91,962,075.74	0.00	2,516,636.61
August 2017	90,596,422.50	0.00	2,455,459.42
September 2017	89,239,047.32	0.00	2,395,737.76
October 2017	87,889,902.72	0.00	2,337,437.48
November 2017	86,548,941.48	0.00	2,280,525.26
December 2017	85,216,116.65	0.00	2,224,968.53
January 2018	83,891,381.53	0.00	2,170,735.46
February 2018	82,576,964.98	0.00	2,117,795.01
March 2018	81,281,987.97	0.00	2,066,116.81
April 2018	80,006,172.38	0.00	2,015,671.23
May 2018	78,749,243.98	0.00	1,966,429.30
June 2018	77,510,932.40	0.00	1,918,362.75
July 2018	76,290,971.03	0.00	1,871,443.96
August 2018	75,089,097.04	0.00	1,825,645.94
September 2018	73,905,051.26	0.00	1,780,942.33
October 2018	72,738,578.15	0.00	1,737,307.40
November 2018	71,589,425.78	0.00	1,694,716.01
December 2018	70,457,345.74	0.00	1,653,143.59
January 2019	69,342,093.11	0.00	1,612,566.17
February 2019	68,243,426.41	0.00	1,572,960.31
March 2019	67,161,107.56	0.00	1,534,303.13
April 2019	66,094,901.81	0.00	1,496,572.28
May 2019	65,044,577.71	0.00	1,459,745.93
June 2019	64,009,907.07	0.00	1,423,802.77
July 2019	62,990,664.90	0.00	1,388,721.97
August 2019	61,986,629.38	0.00	1,354,483.20
September 2019	60,997,581.81	0.00	1,321,066.58
October 2019	60,023,306.55	0.00	1,288,452.71
November 2019	59,063,591.02	0.00	1,256,622.66
December 2019	58,118,225.60	0.00	1,225,557.91
January 2020	57,187,003.64	0.00	1,195,240.38
February 2020	56,269,721.40	0.00	1,165,652.43
March 2020	55,366,178.00	0.00	1,136,776.81
April 2020	54,476,175.38	0.00	1,108,596.68
May 2020	53,599,518.29	0.00	1,081,095.61
June 2020	52,736,014.22	0.00	1,054,257.51

<u>Distribution Date</u>	<u>Classes AO, AP, BO, BP and CO (in the aggregate)</u>	<u>Class HC</u>	<u>Classes DA, DN and FD (in the aggregate)</u>
July 2020	\$ 51,885,473.37	\$ 0.00	\$ 1,028,066.72
August 2020	51,047,708.62	0.00	1,002,507.91
September 2020	50,222,535.49	0.00	977,566.11
October 2020	49,409,772.08	0.00	953,226.72
November 2020	48,609,239.09	0.00	929,475.46
December 2020	47,820,759.72	0.00	906,298.40
January 2021	47,044,159.68	0.00	883,681.92
February 2021	46,279,267.13	0.00	861,612.74
March 2021	45,525,912.66	0.00	840,077.87
April 2021	44,783,929.25	0.00	819,064.62
May 2021	44,053,152.25	0.00	798,560.63
June 2021	43,333,419.32	0.00	778,553.80
July 2021	42,624,570.41	0.00	759,032.32
August 2021	41,926,447.74	0.00	739,984.66
September 2021	41,238,895.78	0.00	721,399.56
October 2021	40,561,761.16	0.00	703,266.02
November 2021	39,894,892.70	0.00	685,573.30
December 2021	39,238,141.36	0.00	668,310.91
January 2022	38,591,360.20	0.00	651,468.61
February 2022	37,954,404.36	0.00	635,036.39
March 2022	37,327,131.04	0.00	619,004.50
April 2022	36,709,399.46	0.00	603,363.39
May 2022	36,101,070.81	0.00	588,103.75
June 2022	35,502,008.28	0.00	573,216.49
July 2022	34,912,076.98	0.00	558,692.71
August 2022	34,331,143.93	0.00	544,523.75
September 2022	33,759,078.04	0.00	530,701.14
October 2022	33,195,750.07	0.00	517,216.61
November 2022	32,641,032.62	0.00	504,062.08
December 2022	32,094,800.11	0.00	491,229.67
January 2023	31,556,928.72	0.00	478,711.67
February 2023	31,027,296.39	0.00	466,500.57
March 2023	30,505,782.80	0.00	454,589.02
April 2023	29,992,269.34	0.00	442,969.86
May 2023	29,486,639.08	0.00	431,636.08
June 2023	28,988,776.75	0.00	420,580.84
July 2023	28,498,568.72	0.00	409,797.48
August 2023	28,015,902.98	0.00	399,279.47
September 2023	27,540,669.09	0.00	389,020.46
October 2023	27,072,758.21	0.00	379,014.22
November 2023	26,612,063.03	0.00	369,254.69
December 2023	26,158,477.77	0.00	359,735.95
January 2024	25,711,898.17	0.00	350,452.20

<u>Distribution Date</u>	<u>Classes AO, AP, BO, BP and CO (in the aggregate)</u>	<u>Class HC</u>	<u>Classes DA, DN and FD (in the aggregate)</u>
February 2024	\$ 25,272,221.43	\$ 0.00	\$ 341,397.81
March 2024	24,839,346.22	0.00	332,567.26
April 2024	24,413,172.67	0.00	323,955.17
May 2024	23,993,602.31	0.00	315,556.27
June 2024	23,580,538.09	0.00	307,365.43
July 2024	23,173,884.35	0.00	299,377.65
August 2024	22,773,546.75	0.00	291,588.03
September 2024	22,379,432.36	0.00	283,991.79
October 2024	21,991,449.52	0.00	276,584.26
November 2024	21,609,507.91	0.00	269,360.91
December 2024	21,233,518.48	0.00	262,317.27
January 2025	20,863,393.48	0.00	255,449.01
February 2025	20,499,046.37	0.00	248,751.89
March 2025	20,140,391.89	0.00	242,221.77
April 2025	19,787,345.97	0.00	235,854.61
May 2025	19,439,825.76	0.00	229,646.48
June 2025	19,097,749.57	0.00	223,593.51
July 2025	18,761,036.90	0.00	217,691.96
August 2025	18,429,608.39	0.00	211,938.14
September 2025	18,103,385.83	0.00	206,328.49
October 2025	17,782,292.12	0.00	200,859.49
November 2025	17,466,251.26	0.00	195,527.75
December 2025	17,155,188.35	0.00	190,329.91
January 2026	16,849,029.54	0.00	185,262.74
February 2026	16,547,702.07	0.00	180,323.05
March 2026	16,251,134.20	0.00	175,507.75
April 2026	15,959,255.23	0.00	170,813.80
May 2026	15,671,995.46	0.00	166,238.26
June 2026	15,389,286.22	0.00	161,778.23
July 2026	15,111,059.79	0.00	157,430.90
August 2026	14,837,249.45	0.00	153,193.52
September 2026	14,567,789.42	0.00	149,063.42
October 2026	14,302,614.87	0.00	145,037.96
November 2026	14,041,661.91	0.00	141,114.60
December 2026	13,784,867.57	0.00	137,290.83
January 2027	13,532,169.75	0.00	133,564.23
February 2027	13,283,507.30	0.00	129,932.41
March 2027	13,038,819.91	0.00	126,393.05
April 2027	12,798,048.15	0.00	122,943.89
May 2027	12,561,133.45	0.00	119,582.72
June 2027	12,328,018.07	0.00	116,307.37
July 2027	12,098,645.12	0.00	113,115.75
August 2027	11,872,958.51	0.00	110,005.79

<u>Distribution Date</u>	<u>Classes AO, AP, BO, BP and CO (in the aggregate)</u>	<u>Class HC</u>	<u>Classes DA, DN and FD (in the aggregate)</u>
September 2027	\$ 11,650,902.98	\$ 0.00	\$ 106,975.48
October 2027	11,432,424.05	0.00	104,022.88
November 2027	11,217,468.04	0.00	101,146.06
December 2027	11,005,982.04	0.00	98,343.15
January 2028	10,797,913.89	0.00	95,612.35
February 2028	10,593,212.20	0.00	92,951.87
March 2028	10,391,826.32	0.00	90,359.98
April 2028	10,193,706.33	0.00	87,834.97
May 2028	9,998,803.03	0.00	85,375.21
June 2028	9,807,067.93	0.00	82,979.08
July 2028	9,618,453.25	0.00	80,644.99
August 2028	9,432,911.90	0.00	78,371.43
September 2028	9,250,397.46	0.00	76,156.88
October 2028	9,070,864.19	0.00	73,999.88
November 2028	8,894,267.01	0.00	71,899.02
December 2028	8,720,561.52	0.00	69,852.88
January 2029	8,549,703.91	0.00	67,860.12
February 2029	8,381,651.06	0.00	65,919.41
March 2029	8,216,360.44	0.00	64,029.44
April 2029	8,053,790.15	0.00	62,188.97
May 2029	7,893,898.90	0.00	60,396.75
June 2029	7,736,645.99	0.00	58,651.58
July 2029	7,581,991.34	0.00	56,952.29
August 2029	7,429,895.41	0.00	55,297.73
September 2029	7,280,319.26	0.00	53,686.78
October 2029	7,133,224.53	0.00	52,118.35
November 2029	6,988,573.39	0.00	50,591.38
December 2029	6,846,328.57	0.00	49,104.83
January 2030	6,706,453.35	0.00	47,657.69
February 2030	6,568,911.54	0.00	46,248.96
March 2030	6,433,667.48	0.00	44,877.68
April 2030	6,300,686.03	0.00	43,542.92
May 2030	6,169,932.55	0.00	42,243.74
June 2030	6,041,372.94	0.00	40,979.26
July 2030	5,914,973.55	0.00	39,748.60
August 2030	5,790,701.26	0.00	38,550.91
September 2030	5,668,523.42	0.00	37,385.35
October 2030	5,548,407.86	0.00	36,251.12
November 2030	5,430,322.87	0.00	35,147.42
December 2030	5,314,237.21	0.00	34,073.47
January 2031	5,200,120.11	0.00	33,028.53
February 2031	5,087,941.24	0.00	32,011.86
March 2031	4,977,670.72	0.00	31,022.74

<u>Distribution Date</u>	<u>Classes AO, AP, BO, BP and CO (in the aggregate)</u>	<u>Class HC</u>	<u>Classes DA, DN and FD (in the aggregate)</u>
April 2031	\$ 4,869,279.08	\$ 0.00	\$ 30,060.47
May 2031	4,762,737.33	0.00	29,124.36
June 2031	4,658,016.87	0.00	28,213.76
July 2031	4,555,089.52	0.00	27,328.01
August 2031	4,453,927.54	0.00	26,466.48
September 2031	4,354,503.58	0.00	25,628.54
October 2031	4,256,790.69	0.00	24,813.61
November 2031	4,160,762.31	0.00	24,021.08
December 2031	4,066,392.30	0.00	23,250.38
January 2032	3,973,654.86	0.00	22,500.96
February 2032	3,882,524.62	0.00	21,772.26
March 2032	3,792,976.54	0.00	21,063.76
April 2032	3,704,985.98	0.00	20,374.93
May 2032	3,618,528.65	0.00	19,705.28
June 2032	3,533,580.61	0.00	19,054.30
July 2032	3,450,118.29	0.00	18,421.51
August 2032	3,368,118.45	0.00	17,806.44
September 2032	3,287,558.22	0.00	17,208.64
October 2032	3,208,415.05	0.00	16,627.65
November 2032	3,130,666.71	0.00	16,063.05
December 2032	3,054,291.33	0.00	15,514.40
January 2033	2,979,267.34	0.00	14,981.29
February 2033	2,905,573.50	0.00	14,463.32
March 2033	2,833,188.88	0.00	13,960.09
April 2033	2,762,092.87	0.00	13,471.22
May 2033	2,692,265.14	0.00	12,996.33
June 2033	2,623,685.70	0.00	12,535.05
July 2033	2,556,334.82	0.00	12,087.04
August 2033	2,490,193.10	0.00	11,651.94
September 2033	2,425,241.38	0.00	11,229.42
October 2033	2,361,460.84	0.00	10,819.13
November 2033	2,298,832.89	0.00	10,420.77
December 2033	2,237,339.25	0.00	10,034.02
January 2034	2,176,961.91	0.00	9,658.56
February 2034	2,117,683.10	0.00	9,294.11
March 2034	2,059,485.35	0.00	8,940.37
April 2034	2,002,351.43	0.00	8,597.05
May 2034	1,946,264.38	0.00	8,263.88
June 2034	1,891,207.47	0.00	7,940.59
July 2034	1,837,164.25	0.00	7,626.92
August 2034	1,784,118.50	0.00	7,322.61
September 2034	1,732,054.23	0.00	7,027.41
October 2034	1,680,955.73	0.00	6,741.08

<u>Distribution Date</u>	<u>Classes AO, AP, BO, BP and CO (in the aggregate)</u>	<u>Class HC</u>	<u>Classes DA, DN and FD (in the aggregate)</u>
November 2034	\$ 1,630,807.47	\$ 0.00	\$ 6,463.37
December 2034	1,581,594.20	0.00	6,194.07
January 2035	1,533,300.88	0.00	5,932.93
February 2035	1,485,912.69	0.00	5,679.75
March 2035	1,439,415.03	0.00	5,434.30
April 2035	1,393,793.55	0.00	5,196.38
May 2035	1,349,034.07	0.00	4,965.79
June 2035	1,305,122.66	0.00	4,742.32
July 2035	1,262,045.58	0.00	4,525.78
August 2035	1,219,789.30	0.00	4,315.99
September 2035	1,178,340.51	0.00	4,112.76
October 2035	1,137,686.08	0.00	3,915.92
November 2035	1,097,813.07	0.00	3,725.27
December 2035	1,058,708.78	0.00	3,540.67
January 2036	1,020,360.64	0.00	3,361.93
February 2036	982,756.33	0.00	3,188.91
March 2036	945,883.67	0.00	3,021.44
April 2036	909,730.69	0.00	2,859.37
May 2036	874,285.60	0.00	2,702.54
June 2036	839,536.76	0.00	2,550.83
July 2036	805,472.76	0.00	2,404.07
August 2036	772,082.31	0.00	2,262.14
September 2036	739,354.31	0.00	2,124.90
October 2036	707,277.85	0.00	1,992.21
November 2036	675,842.16	0.00	1,863.96
December 2036	645,036.63	0.00	1,740.02
January 2037	614,850.84	0.00	1,620.26
February 2037	585,274.50	0.00	1,504.57
March 2037	556,297.50	0.00	1,392.83
April 2037	527,909.86	0.00	1,284.93
May 2037	500,101.76	0.00	1,180.76
June 2037	472,863.56	0.00	1,080.22
July 2037	446,185.72	0.00	983.20
August 2037	420,058.87	0.00	889.60
September 2037	394,473.79	0.00	799.33
October 2037	369,421.39	0.00	712.28
November 2037	344,892.71	0.00	628.37
December 2037	320,878.96	0.00	547.50
January 2038	297,371.45	0.00	469.58
February 2038	274,361.64	0.00	394.54
March 2038	251,841.12	0.00	322.28
April 2038	229,801.60	0.00	252.73
May 2038	208,234.94	0.00	185.80

<u>Distribution Date</u>	<u>Classes</u>		<u>Classes</u>			
	<u>AO, AP, BO, BP and CO</u>	<u>(in the aggregate)</u>	<u>Class HC</u>	<u>DA, DN and FD</u>		
June 2038	\$	187,133.11	\$	0.00	\$	121.42
July 2038		166,488.19		0.00		59.51
August 2038		146,292.41		0.00		0.00
September 2038		126,538.11		0.00		0.00
October 2038		107,217.73		0.00		0.00
November 2038		88,323.86		0.00		0.00
December 2038		69,849.18		0.00		0.00
January 2039		51,786.48		0.00		0.00
February 2039		34,128.69		0.00		0.00
March 2039		16,868.82		0.00		0.00
April 2039 and thereafter		0.00		0.00		0.00



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