Prospectus Supplement
(To REMIC Prospectus dated August 1, 2012)

$412,941,608

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2013-95

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
PE	1	$100,000,000	PAC	2.65%	FIX	3136AGBU5	November 2039
PI	1	11,666,666(2)	NTL	3.00	FIX/IO	3136AGBV3	November 2039
PN(3) ...	1	24,834,000	PAC	3.00	FIX	3136AGBW1	January 2043
PY(3) ...	1	6,203,000	PAC	3.00	FIX	3136AGBX9	September 2043
FC(3) ...	1	32,001,000	SUP	(4)	FLT	3136AGBY7	September 2043
ST(3) ...	1	2,909,181	SUP	(5)	T	3136AGBZ4	September 2043
S(3)	1	29,091,819	SUP	(4)	INV	3136AGCA8	September 2043
AB	2	15,000,000	SEQ	2.00	FIX	3136AGCB6	May 2030
AD	2	35,000,000	SEQ	2.50	FIX	3136AGCC4	May 2030
AE	2	6,000,000	SEQ	2.75	FIX	3136AGCD2	May 2030
AI	2	11,333,333(2)	NTL	3.00	FIX/IO	3136AGCE0	May 2030
AM(3) ...	2	19,118,378	SEQ	3.00	FIX	3136AGCF7	September 2033
D	2	43,500,000	SEQ	3.00	FIX	3136AGCG5	December 2031
DM(3) ...	2	6,984,535	SEQ	3.00	FIX	3136AGCH3	September 2033
E	3	59,974,000	SEQ	3.00	FIX	3136AGCJ9	September 2037
VA(3) ...	3	7,936,000	SEQ/AD	3.00	FIX	3136AGCK6	January 2025
VB(3) ...	3	4,673,000	SEQ/AD	3.00	FIX	3136AGCL4	April 2030
ZA(3) ...	3	19,716,695	SEQ	3.00	FIX/Z	3136AGCM2	September 2043
R		0	NPR	0	NPR	3136AGCN0	September 2043
RL		0	NPR	0	NPR	3136AGCP5	September 2043

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

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The PQ, F, SC, C, CM, VC and EM Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—Combination and Recombination—RCR Certificates" in the REMIC prospectus.

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

Carefully consider the risk factors on page S-7 of this prospectus supplement and starting on page 13 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

Nomura

August 26, 2013

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated August 1, 2012 (the "REMIC Prospectus");
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
  - March 1, 2013, for all MBS issued on or after March 1, 2013,
  - February 1, 2012, for all MBS issued on or after February 1, 2012 and prior to March 1, 2013,
  - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
  - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
  - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
  - January 1, 2006, for all other MBS

  (as applicable, the "MBS Prospectus"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the REMIC Prospectus.

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

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

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

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

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

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

Nomura Securities International, Inc.
Prospectus Department
Worldwide Plaza
309 West 49th Street
New York, NY 10019-7316
(telephone 1-212-667-1578)
mbstradesupport@us.nomura.com.

SUMMARY

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

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS

Group 1, Group 2 and Group 3

Characteristics of the MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$195,039,000	3.00%	3.25% to 5.50%	241 to 360
Group 2 MBS	$125,602,913	3.00%	3.25% to 5.50%	181 to 240
Group 3 MBS	$ 92,299,695	3.00%	3.25% to 5.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$195,039,000	360	357	1	3.68%
Group 2 MBS	$125,602,913	240	226	7	3.71%
Group 3 MBS	$ 92,299,695	360	356	3	3.67%

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

Settlement Date

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

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
FC	1.20%	6.0%	1.0%	LIBOR + 100 basis points
ST	1.20%	5.5%	0.0%	(2)
S	5.16%	5.4%	0.0%	5.40% − (1.2 × LIBOR)
F	1.20%	5.5%	1.0%	LIBOR + 100 basis points
SC	4.80%	5.0%	0.0%	5.00% − LIBOR

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

If LIBOR is:	Applicable Formula
Less than or equal to 4.50%	LIBOR + 100 basis points
Greater than 4.50%	55% − (11 × LIBOR)

Notional Classes

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

Class	
PI	11.666666% of the PE Class
AI	20.2380946429% of the *sum* of the AB, AD and AE Classes

Distributions of Principal

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

Weighted Average Lives (years)*

	PSA Prepayment Assumption					
Group 1 Classes	**0%**	**100%**	**200%**	**300%**	**400%**	**600%**
PE and PI	12.4	4.6	4.6	4.6	4.0	3.0
PN	22.4	11.8	11.8	11.8	9.3	6.4
PY	24.3	19.5	19.5	19.5	15.5	10.6
FC, ST, S, F, SC and C	27.4	18.6	8.4	3.0	2.1	1.5
PQ	22.8	13.4	13.4	13.4	10.5	7.2

	PSA Prepayment Assumption				
Group 2 Classes	**0%**	**100%**	**170%**	**340%**	**500%**
AB, AD, AE and AI	9.6	5.1	4.0	2.6	2.0
AM	18.4	14.7	12.7	8.8	6.5
D	10.6	6.2	4.8	3.1	2.3
DM	19.2	16.4	14.7	10.6	7.9
CM	18.6	15.1	13.2	9.3	6.9

	PSA Prepayment Assumption				
Group 3 Classes	**0%**	**100%**	**120%**	**240%**	**400%**
E	14.5	5.8	5.2	3.3	2.4
VA	6.0	6.0	6.0	5.1	3.9
VB	14.0	12.7	11.7	7.7	5.3
ZA	27.2	19.8	18.7	13.1	8.9
VC	9.0	8.5	8.1	6.1	4.4
EM	27.2	19.2	17.8	11.8	7.8

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

ADDITIONAL RISK FACTORS

In the future we may be unable to establish LIBOR on the basis of the BBA Method. On September 28, 2012, Britain's Financial Services Authority recommended that the BBA be removed from its rate-setting responsibility and proposed additional reforms in connection with the determination of LIBOR. If in the future the BBA is no longer calculating the interest settlement rate for one-month U.S. dollar deposits, or if for any other reason we are unable to establish LIBOR on the basis of the BBA Method on any index determination date, we will establish LIBOR based on the LIBO Method as described under "Description of the Certificates—Distributions on Certificates—*Interest Distributions—Indices for Floating Rate Classes and Inverse Floating Rate Classes*" in the REMIC Prospectus. We can provide no assurance as to which entity or entities will assume responsibility for setting the applicable rates in the future. In addition, we can provide no assurance that LIBOR for any Distribution Date accurately represents the offered rate applicable to loans in U.S. dollars for a one-month period between leading European banks or that LIBOR's prominence as a benchmark interest rate will be preserved. Finally, if we determine that the above methods for establishing LIBOR are no longer viable, we may in our discretion designate an alternative method or, if appropriate, an alternative index for the determination of monthly interest rates on the floating rate and inverse floating rate classes. We will designate any such alternative taking into account general comparability and other factors; however, in such case, we can provide no assurance that such alternative will yield the same or similar economic results over the lives of the related classes.

Slight changes in LIBOR may significantly affect the yields on the toggle class in Group 1. The yield on the toggle class may be extremely sensitive to certain changes in monthly LIBOR values. In particular, the toggle class may experience dramatic declines in its yield as a result of certain changes in LIBOR, even if those changes are slight. For an illustration of this sensitivity, see the related yield table in this prospectus supplement.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of August 1, 2013 (the "Issue Date"). We will issue the Guaranteed REMIC Pass-Through Certificates (the "REMIC Certificates") pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable REMIC Certificates (the "RCR Certificates" and, together with the REMIC Certificates, the "Certificates") pursuant to a separate trust agreement dated as of May 1, 2010 and a supplement thereto dated as of the Issue Date (together with the trust agreement and supplement relating to the REMIC Certificates, the "Trust Agreement"). We will execute the Trust Agreement in our corporate capacity and as trustee (the "Trustee"). In general, the term "Classes" includes the Classes of REMIC Certificates and RCR Certificates.

The assets of the Trust will include three groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS" and "Group 3 MBS" and together, the "MBS").

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

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

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

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC	MBS	Interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests")	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

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

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

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

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

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

The MBS

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

In addition, the pools of mortgage loans backing the Group 1 MBS have been designated as pools that include "jumbo-conforming" or "high balance" mortgage loans as described further under "The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*" in the MBS Prospectus dated March 1, 2013. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 1 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also "Risk Factors—Risks Relating to Yield and Prepayment—Refinancing of Loans; Sale of Property—*"Jumbo-conforming" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*" in the MBS Prospectus dated March 1, 2013.

Finally, the Mortgage Loans backing the Group 3 MBS have been refinanced under Fannie Mae Refi Plus and are designated as "high loan-to-value ratio" loans, with loan-to-value ratios ranging from greater than 105% up to 125% at the time of refinance. These loans are targeted at borrowers who have demonstrated an acceptable payment history on their mortgage loans but may have been unable to refinance due to a decline in home prices or the unavailability of mortgage insurance. Fannie Mae Refi Plus refinancing is available only if the new mortgage loan either reduces the monthly principal and interest payment for the borrower or provides a more stable loan product (such as movement from an adjustable-rate loan to a fixed rate loan). For more information on the Home Affordable Refinance Program, see "The Mortgage Loans—High Loan-to-Value Mortgage Loans" in the MBS Prospectus dated March 1, 2013 and on our Web site at www.fanniemae.com. See also "Risk Factors—Risks Relating to Yield and Prepayment—Refinancing of Loans; Sale of Property—*Mortgage loans with loan-to-value ratios greater than 80% may have different prepayment and default characteristics than conforming mortgage loans generally*" in the MBS Prospectus dated March 1, 2013.

For additional information, see "Summary—Group 1, Group 2 and Group 3—Characteristics of the MBS" in this prospectus supplement and "The Mortgage Loan Pools" and "Yield, Maturity and Prepayment Considerations" in the MBS Prospectus.

Distributions of Interest

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

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

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

Delay Classes	No-Delay Classes
Fixed Rate Classes	Floating Rate, Inverse Floating Rate and Toggle Classes

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

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

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount in the following priority:

1. To the Aggregate Group to its Planned Balance.	**PAC Group**
2. To FC, ST and S, pro rata, until retired.	**Support Classes**
3. To the Aggregate Group to zero.	**PAC Group**

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

The "Aggregate Group" consists of the PE, PN and PY Classes. On each Distribution Date, we will apply payments of principal on the Aggregate Group to PE, PN and PY, in that order, until retired.

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

- *Group 2*

The Group 2 Principal Distribution Amount as follows:

— 59.8062387295% in the following priority: *first*, to AB, AD and AE, pro rata, until retired; and *second*, to AM until retired, and — 40.1937612705% to D and DM, in that order, until retired.	**Sequential Pay Classes**

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

- *Group 3*

The ZA Accrual Amount to VA and VB, in that order, until retired, and thereafter to ZA.	**Accretion Directed Classes and Accrual Class**
The Group 3 Cash Flow Distribution Amount E, VA, VB and ZA, in that order, until retired.	**Sequential Pay Classes**

The "ZA Accrual Amount" is any interest then accrued and added to the principal balance of the ZA Class.

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1, Group 2 and Group 3 —Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is August 30, 2013; and
- each Distribution Date occurs on the 25th day of a month.

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

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

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

Group	Structuring Range	Initial Effective Range
Aggregate Group Planned Balances	Between 100% and 300% PSA	Between 100% and 300% PSA

The Aggregate Group consists of the PE, PN and PY Classes.

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

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

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

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

Yield Tables

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

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

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

We cannot assure you that

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

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

- the Mortgage Loans will prepay at a constant PSA rate until maturity,

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

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

Class	% PSA
PI	411%
AI	220%

For either Fixed Rate Interest Only Class, if the actual prepayment rate of the related Mortgage Loans were to exceed the level specified for as little as one month while equaling that level for the remaining months, the investors in the applicable Class would lose money on their initial investments.

The information shown in the following yield tables has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase prices of the Fixed Rate Interest Only Classes (expressed in each case as a percentage of the original principal balance) are as follows:

Class	Price*
PI	11.5%
AI	10.0%

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

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	200%	300%	400%	600%
Pre-Tax Yields to Maturity	14.1%	5.8%	5.8%	5.8%	0.7%	(12.8)%

Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	170%	340%	500%
Pre-Tax Yields to Maturity	18.5%	13.6%	5.9%	(14.6)%	(34.0)%

The Toggle and Inverse Floating Rate Classes. **The yields on the Toggle and Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool.**

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

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

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

Class	Price*
ST	95.00%
S	72.00%
SC	74.00%

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

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

	PSA Prepayment Assumption					
LIBOR	50%	100%	200%	300%	400%	600%
0.10%	1.4%	1.4%	1.8%	2.9%	3.6%	4.5%
0.20%	1.5%	1.5%	1.9%	3.0%	3.7%	4.6%
2.20%	3.5%	3.6%	4.0%	5.0%	5.7%	6.6%
4.20%	5.6%	5.7%	6.1%	7.1%	7.8%	8.7%
4.50%	5.9%	6.0%	6.4%	7.4%	8.1%	9.0%
4.75%	3.1%	3.1%	3.5%	4.6%	5.3%	6.2%
5.00%	0.2%	0.3%	0.6%	1.8%	2.5%	3.4%

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

	PSA Prepayment Assumption					
LIBOR	50%	100%	200%	300%	400%	600%
0.1%	8.1%	8.5%	11.9%	18.9%	23.7%	30.4%
0.2%	7.9%	8.3%	11.8%	18.7%	23.5%	30.3%
2.2%	4.8%	5.2%	8.4%	15.6%	20.4%	27.1%
4.2%	1.9%	2.3%	5.0%	12.5%	17.4%	24.1%
4.5%	1.5%	1.8%	4.6%	12.0%	16.9%	23.6%

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

	PSA Prepayment Assumption					
LIBOR	50%	100%	200%	300%	400%	600%
0.1%	7.3%	7.7%	10.8%	17.1%	21.5%	27.6%
0.2%	7.2%	7.6%	10.6%	17.0%	21.4%	27.5%
2.2%	4.7%	5.1%	7.9%	14.5%	18.9%	25.0%
4.2%	2.3%	2.6%	5.2%	11.9%	16.4%	22.5%
5.0%	1.3%	1.7%	4.1%	10.9%	15.4%	21.5%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequence of distributions of principal of the Classes.

See "—Distributions of Principal" above.

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original and Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	5.50%
Group 2 MBS	240 months	5.50%
Group 3 MBS	360 months	5.50%

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

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

Percent of Original Principal Balances Outstanding

Date	PE and PI† Classes PSA Prepayment Assumption						PN Class PSA Prepayment Assumption						PY Class PSA Prepayment Assumption					
	0%	100%	200%	300%	400%	600%	0%	100%	200%	300%	400%	600%	0%	100%	200%	300%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2014	97	93	93	93	93	93	100	100	100	100	100	100	100	100	100	100	100	100
August 2015	95	82	82	82	82	82	100	100	100	100	100	100	100	100	100	100	100	100
August 2016	92	69	69	69	69	52	100	100	100	100	100	100	100	100	100	100	100	100
August 2017	89	55	55	55	52	21	100	100	100	100	100	100	100	100	100	100	100	100
August 2018	85	43	43	43	30	1	100	100	100	100	100	100	100	100	100	100	100	100
August 2019	82	31	31	31	15	0	100	100	100	100	100	56	100	100	100	100	100	100
August 2020	78	21	21	21	3	0	100	100	100	100	100	26	100	100	100	100	100	100
August 2021	74	11	11	11	0	0	100	100	100	100	75	7	100	100	100	100	100	100
August 2022	70	2	2	2	0	0	100	100	100	100	49	0	100	100	100	100	100	78
August 2023	66	0	0	0	0	0	100	81	81	81	29	0	100	100	100	100	100	48
August 2024	61	0	0	0	0	0	100	59	59	59	15	0	100	100	100	100	100	30
August 2025	57	0	0	0	0	0	100	41	41	41	4	0	100	100	100	100	100	18
August 2026	52	0	0	0	0	0	100	27	27	27	0	0	100	100	100	100	85	11
August 2027	46	0	0	0	0	0	100	16	16	16	0	0	100	100	100	100	62	7
August 2028	40	0	0	0	0	0	100	7	7	7	0	0	100	100	100	100	45	4
August 2029	35	0	0	0	0	0	100	0	0	0	0	0	100	99	99	99	32	3
August 2030	28	0	0	0	0	0	100	0	0	0	0	0	100	76	76	76	23	2
August 2031	22	0	0	0	0	0	100	0	0	0	0	0	100	59	59	59	16	1
August 2032	14	0	0	0	0	0	100	0	0	0	0	0	100	45	45	45	12	1
August 2033	7	0	0	0	0	0	100	0	0	0	0	0	100	34	34	34	8	*
August 2034	0	0	0	0	0	0	96	0	0	0	0	0	100	25	25	25	6	*
August 2035	0	0	0	0	0	0	63	0	0	0	0	0	100	19	19	19	4	*
August 2036	0	0	0	0	0	0	28	0	0	0	0	0	100	14	14	14	3	*
August 2037	0	0	0	0	0	0	0	0	0	0	0	0	61	10	10	10	2	*
August 2038	0	0	0	0	0	0	0	0	0	0	0	0	7	7	7	7	1	*
August 2039	0	0	0	0	0	0	0	0	0	0	0	0	4	4	4	4	1	*
August 2040	0	0	0	0	0	0	0	0	0	0	0	0	3	3	3	3	*	*
August 2041	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	*	*
August 2042	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	*	*
August 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.4	4.6	4.6	4.6	4.0	3.0	22.4	11.8	11.8	11.8	9.3	6.4	24.3	19.5	19.5	19.5	15.5	10.6

Date	FC, ST, S, F, SC and C Classes PSA Prepayment Assumption						PQ Class PSA Prepayment Assumption					
	0%	100%	200%	300%	400%	600%	0%	100%	200%	300%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
August 2014	100	100	95	91	86	77	100	100	100	100	100	100
August 2015	100	100	85	70	55	26	100	100	100	100	100	100
August 2016	100	100	71	44	19	0	100	100	100	100	100	100
August 2017	100	100	60	25	0	0	100	100	100	100	100	100
August 2018	100	100	52	12	0	0	100	100	100	100	100	100
August 2019	100	100	46	5	0	0	100	100	100	100	100	65
August 2020	100	100	42	1	0	0	100	100	100	100	100	41
August 2021	100	100	40	*	0	0	100	100	100	100	80	25
August 2022	100	99	38	*	0	0	100	100	100	100	59	16
August 2023	100	96	35	*	0	0	100	85	85	85	43	10
August 2024	100	92	32	*	0	0	100	67	67	67	32	6
August 2025	100	87	29	*	0	0	100	53	53	53	23	4
August 2026	100	81	26	*	0	0	100	42	42	42	17	2
August 2027	100	75	23	*	0	0	100	33	33	33	12	1
August 2028	100	69	20	*	0	0	100	25	25	25	9	1
August 2029	100	63	18	*	0	0	100	20	20	20	6	1
August 2030	100	57	15	*	0	0	100	15	15	15	5	*
August 2031	100	51	13	*	0	0	100	12	12	12	3	*
August 2032	100	45	11	*	0	0	100	9	9	9	2	*
August 2033	100	40	9	*	0	0	100	7	7	7	2	*
August 2034	100	34	8	*	0	0	97	5	5	5	1	*
August 2035	100	29	6	*	0	0	70	4	4	4	1	*
August 2036	100	25	5	*	0	0	42	3	3	3	1	*
August 2037	100	20	4	*	0	0	12	2	2	2	*	*
August 2038	90	16	3	*	0	0	1	1	1	1	*	*
August 2039	74	12	2	*	0	0	1	1	1	1	*	*
August 2040	57	9	1	*	0	0	1	1	1	1	*	*
August 2041	39	5	1	*	0	0	*	*	*	*	*	*
August 2042	20	2	*	*	0	0	*	*	*	*	*	*
August 2043	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	18.6	8.4	3.0	2.1	1.5	22.8	13.4	13.4	13.4	10.5	7.2

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

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

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

	AB, AD, AE and AI† Classes					AM Class					D Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	0%	100%	170%	340%	500%	0%	100%	170%	340%	500%	0%	100%	170%	340%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2014	96	91	89	83	77	100	100	100	100	100	97	93	91	85	81
August 2015	92	80	74	59	46	100	100	100	100	100	93	83	77	64	53
August 2016	88	69	59	37	19	100	100	100	100	100	90	73	64	45	30
August 2017	84	58	45	20	1	100	100	100	100	100	86	64	53	30	15
August 2018	79	48	33	6	0	100	100	100	100	69	82	55	42	19	4
August 2019	74	39	23	0	0	100	100	100	89	46	77	47	33	10	0
August 2020	69	30	14	0	0	100	100	100	67	30	73	40	26	4	0
August 2021	63	22	6	0	0	100	100	100	49	20	68	33	19	0	0
August 2022	57	15	0	0	0	100	100	98	36	13	63	26	13	0	0
August 2023	51	8	0	0	0	100	100	80	26	8	58	20	8	0	0
August 2024	44	1	0	0	0	100	100	65	19	5	52	15	3	0	0
August 2025	37	0	0	0	0	100	87	52	13	3	46	10	0	0	0
August 2026	30	0	0	0	0	100	71	41	9	2	39	5	0	0	0
August 2027	22	0	0	0	0	100	56	31	6	1	33	1	0	0	0
August 2028	14	0	0	0	0	100	43	22	4	1	26	0	0	0	0
August 2029	6	0	0	0	0	100	30	15	2	*	18	0	0	0	0
August 2030	0	0	0	0	0	90	19	9	1	*	10	0	0	0	0
August 2031	0	0	0	0	0	61	8	4	*	*	2	0	0	0	0
August 2032	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0
August 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.6	5.1	4.0	2.6	2.0	18.4	14.7	12.7	8.8	6.5	10.6	6.2	4.8	3.1	2.3

	DM Class					CM Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	0%	100%	170%	340%	500%	0%	100%	170%	340%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
August 2014	100	100	100	100	100	100	100	100	100	100
August 2015	100	100	100	100	100	100	100	100	100	100
August 2016	100	100	100	100	100	100	100	100	100	100
August 2017	100	100	100	100	100	100	100	100	100	100
August 2018	100	100	100	100	100	100	100	100	100	78
August 2019	100	100	100	100	84	100	100	100	92	56
August 2020	100	100	100	100	55	100	100	100	76	37
August 2021	100	100	100	91	36	100	100	100	60	24
August 2022	100	100	100	67	23	100	100	99	44	16
August 2023	100	100	100	49	15	100	100	86	32	10
August 2024	100	100	100	35	9	100	100	75	23	6
August 2025	100	100	96	25	6	100	90	64	16	4
August 2026	100	100	75	17	4	100	79	50	11	2
August 2027	100	100	57	11	2	100	68	38	8	1
August 2028	100	79	41	7	1	100	52	27	5	1
August 2029	100	56	28	4	1	100	37	18	3	*
August 2030	100	34	16	2	*	92	23	11	2	*
August 2031	100	15	7	1	*	72	10	5	1	*
August 2032	58	0	0	0	0	39	0	0	0	0
August 2033	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.2	16.4	14.7	10.6	7.9	18.6	15.1	13.2	9.3	6.9

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

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

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

Date	E Class PSA Prepayment Assumption					VA Class PSA Prepayment Assumption					VB Class PSA Prepayment Assumption					ZA Class PSA Prepayment Assumption				
	0%	100%	120%	240%	400%	0%	100%	120%	240%	400%	0%	100%	120%	240%	400%	0%	100%	120%	240%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2014	98	94	94	90	86	92	92	92	92	92	100	100	100	100	100	103	103	103	103	103
August 2015	96	85	83	73	59	85	85	85	85	85	100	100	100	100	100	106	106	106	106	106
August 2016	93	74	71	52	30	77	77	77	77	77	100	100	100	100	100	109	109	109	109	109
August 2017	91	64	59	35	9	68	68	68	68	68	100	100	100	100	100	113	113	113	113	113
August 2018	88	54	48	20	0	60	60	60	60	4	100	100	100	100	100	116	116	116	116	116
August 2019	86	45	39	8	0	51	51	51	51	0	100	100	100	100	0	120	120	120	120	105
August 2020	83	36	30	0	0	42	42	42	25	0	100	100	100	100	0	123	123	123	123	77
August 2021	80	29	21	0	0	33	33	33	0	0	100	100	100	14	0	127	127	127	127	57
August 2022	77	21	14	0	0	23	23	23	0	0	100	100	100	0	0	131	131	131	108	42
August 2023	73	14	7	0	0	13	13	13	0	0	100	100	100	0	0	135	135	135	90	31
August 2024	70	8	1	0	0	3	3	3	0	0	100	100	100	0	0	139	139	139	74	23
August 2025	66	2	0	0	0	0	0	0	0	0	87	87	19	0	0	143	143	143	61	17
August 2026	62	0	0	0	0	0	0	0	0	0	69	25	0	0	0	148	148	132	50	12
August 2027	58	0	0	0	0	0	0	0	0	0	50	0	0	0	0	152	138	117	41	9
August 2028	53	0	0	0	0	0	0	0	0	0	30	0	0	0	0	157	123	103	33	6
August 2029	48	0	0	0	0	0	0	0	0	0	10	0	0	0	0	162	110	91	27	5
August 2030	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	164	97	79	22	3
August 2031	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	164	86	69	17	2
August 2032	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	164	75	59	14	2
August 2033	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	164	65	51	11	1
August 2034	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	164	56	43	9	1
August 2035	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	164	47	36	7	1
August 2036	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	164	39	30	5	*
August 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	163	32	24	4	*
August 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	139	25	18	3	*
August 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	114	19	14	2	*
August 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	88	13	9	1	*
August 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	60	8	6	1	*
August 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31	3	2	*	*
August 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.5	5.8	5.2	3.3	2.4	6.0	6.0	6.0	5.1	3.9	14.0	12.7	11.7	7.7	5.3	27.2	19.8	18.7	13.1	8.9

Date	VC Class PSA Prepayment Assumption					EM Class PSA Prepayment Assumption				
	0%	100%	120%	240%	400%	0%	100%	120%	240%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
August 2014	95	95	95	95	95	100	100	100	100	100
August 2015	90	90	90	90	90	100	100	100	100	100
August 2016	85	85	85	85	85	100	100	100	100	100
August 2017	80	80	80	80	80	100	100	100	100	100
August 2018	75	75	75	75	39	100	100	100	100	86
August 2019	69	69	69	69	0	100	100	100	100	64
August 2020	64	64	64	53	0	100	100	100	96	47
August 2021	58	58	58	5	0	100	100	100	80	35
August 2022	52	52	52	0	0	100	100	100	66	26
August 2023	45	45	45	0	0	100	100	100	55	19
August 2024	39	39	39	0	0	100	100	100	45	14
August 2025	32	32	7	0	0	100	100	90	37	10
August 2026	26	9	0	0	0	100	94	80	31	7
August 2027	19	0	0	0	0	100	84	71	25	5
August 2028	11	0	0	0	0	100	75	63	20	4
August 2029	4	0	0	0	0	100	67	55	16	3
August 2030	0	0	0	0	0	100	59	48	13	2
August 2031	0	0	0	0	0	100	52	42	11	1
August 2032	0	0	0	0	0	100	46	36	8	1
August 2033	0	0	0	0	0	100	40	31	7	1
August 2034	0	0	0	0	0	100	34	26	5	*
August 2035	0	0	0	0	0	100	29	22	4	*
August 2036	0	0	0	0	0	100	24	18	3	*
August 2037	0	0	0	0	0	99	19	14	2	*
August 2038	0	0	0	0	0	85	15	11	2	*
August 2039	0	0	0	0	0	70	12	8	1	*
August 2040	0	0	0	0	0	54	8	6	1	*
August 2041	0	0	0	0	0	37	5	3	*	*
August 2042	0	0	0	0	0	19	2	1	*	*
August 2043	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.0	8.5	8.1	6.1	4.4	27.2	19.2	17.8	11.8	7.8

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Notwithstanding the foregoing, the Mortgage Loans underlying the Group 3 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See "Description of the Certificates—The MBS" in this prospectus supplement. A portion of the Group 3 Classes may not be treated as "real estate assets" within the meaning of section 856(c)(5)(B) of the Code. See "Material Federal Income Tax Consequences—Special Tax Attributes" in the MBS Prospectus dated March 1, 2013. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 3 Class, and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See "Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes" in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

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

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

Group	Prepayment Assumption
1	200% PSA
2	170% PSA
3	120% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

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

PLAN OF DISTRIBUTION

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

LEGAL MATTERS

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
PN	$24,834,000	PQ	$31,037,000	PAC	3.0%	FIX	3136AGCQ3	September 2043
PY	6,203,000							
Recombination 2								
FC	32,001,000	F	34,910,181	SUP	(3)	FLT	3136AGCR1	September 2043
ST	2,909,181							
Recombination 3								
S	29,091,819	SC	32,001,000	SUP	(3)	INV	3136AGCS9	September 2043
ST	2,909,181							
Recombination 4								
FC	32,001,000	C	64,002,000	SUP	3.0	FIX	3136AGCT7	September 2043
ST	2,909,181							
S	29,091,819							
Recombination 5								
AM	19,118,378	CM	26,102,913	SEQ	3.0	FIX	3136AGCU4	September 2033
DM	6,984,535							
Recombination 6								
VA	7,936,000	VC	12,609,000	SEQ/AD	3.0	FIX	3136AGCV2	April 2030
VB	4,673,000							
Recombination 7								
VA	7,936,000	EM(4)	32,325,695	SEQ	3.0	FIX	3136AGCW0	September 2043
VB	4,673,000							
ZA	19,716,695							

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

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

(3) For a description of these interest rates, see "Summary – Interest Rates" in this prospectus supplement.

(4) Principal payments on the REMIC Certificates in Recombination 7 from the ZA Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

Principal Balance Schedule

Aggregate Group Planned Balances

Distribution Date	Planned Balance
Initial Balance	$131,037,000.00
September 2013	130,670,433.16
October 2013	130,270,621.10
November 2013	129,837,697.61
December 2013	129,371,813.72
January 2014	128,873,137.61
February 2014	128,341,854.52
March 2014	127,778,166.68
April 2014	127,182,293.16
May 2014	126,554,469.78
June 2014	125,894,948.94
July 2014	125,203,999.49
August 2014	124,481,906.52
September 2014	123,728,971.22
October 2014	122,945,510.67
November 2014	122,131,857.58
December 2014	121,288,360.13
January 2015	120,415,381.69
February 2015	119,513,300.57
March 2015	118,582,509.76
April 2015	117,623,416.66
May 2015	116,636,442.74
June 2015	115,622,023.31
July 2015	114,580,607.12
August 2015	113,512,656.10
September 2015	112,418,644.97
October 2015	111,299,060.92
November 2015	110,154,403.24
December 2015	108,985,182.92
January 2016	107,791,922.32
February 2016	106,605,433.82
March 2016	105,425,681.24
April 2016	104,252,628.63
May 2016	103,086,240.21
June 2016	101,926,480.37
July 2016	100,773,313.71
August 2016	99,626,705.00
September 2016	98,486,619.22
October 2016	97,353,021.49
November 2016	96,225,877.15
December 2016	95,105,151.70
January 2017	93,990,810.82
February 2017	92,882,820.39
March 2017	91,781,146.44
April 2017	90,685,755.20
May 2017	89,596,613.07
June 2017	88,513,686.62
July 2017	87,436,942.59
August 2017	86,366,347.90
September 2017	85,301,869.66
October 2017	84,243,475.13
November 2017	83,191,131.74
December 2017	82,144,807.10
January 2018	81,104,469.00
February 2018	80,070,085.36
March 2018	79,041,624.31
April 2018	78,019,054.13
May 2018	77,002,343.25
June 2018	75,991,460.30
July 2018	$ 74,986,374.04
August 2018	73,987,053.41
September 2018	72,993,467.51
October 2018	72,005,585.60
November 2018	71,023,377.10
December 2018	70,046,811.60
January 2019	69,075,858.83
February 2019	68,110,488.69
March 2019	67,150,671.24
April 2019	66,196,376.70
May 2019	65,247,575.43
June 2019	64,304,237.95
July 2019	63,366,334.94
August 2019	62,433,837.24
September 2019	61,506,715.82
October 2019	60,584,941.82
November 2019	59,668,486.53
December 2019	58,757,321.39
January 2020	57,851,417.98
February 2020	56,950,748.03
March 2020	56,055,283.43
April 2020	55,164,996.21
May 2020	54,279,858.54
June 2020	53,399,842.74
July 2020	52,524,921.29
August 2020	51,655,066.79
September 2020	50,790,252.00
October 2020	49,930,449.80
November 2020	49,075,633.25
December 2020	48,225,775.52
January 2021	47,380,849.93
February 2021	46,540,829.94
March 2021	45,705,689.15
April 2021	44,875,401.29
May 2021	44,049,940.24
June 2021	43,229,280.02
July 2021	42,414,866.69
August 2021	41,615,221.58
September 2021	40,830,083.60
October 2021	40,059,196.18
November 2021	39,302,307.20
December 2021	38,559,168.94
January 2022	37,829,537.98
February 2022	37,113,175.11
March 2022	36,409,845.32
April 2022	35,719,317.65
May 2022	35,041,365.19
June 2022	34,375,764.94
July 2022	33,722,297.82
August 2022	33,080,748.55
September 2022	32,450,905.59
October 2022	31,832,561.09
November 2022	31,225,510.82
December 2022	30,629,554.13
January 2023	30,044,493.82
February 2023	29,470,136.18
March 2023	28,906,290.85
April 2023	28,352,770.79
May 2023	27,809,392.24
June 2023	$ 27,275,974.62
July 2023	26,752,340.53
August 2023	26,238,315.66
September 2023	25,733,728.72
October 2023	25,238,411.46
November 2023	24,752,198.52
December 2023	24,274,927.46
January 2024	23,806,438.67
February 2024	23,346,575.34
March 2024	22,895,183.40
April 2024	22,452,111.46
May 2024	22,017,210.80
June 2024	21,590,335.29
July 2024	21,171,341.37
August 2024	20,760,087.98
September 2024	20,356,436.55
October 2024	19,960,250.92
November 2024	19,571,397.33
December 2024	19,189,744.36
January 2025	18,815,162.89
February 2025	18,447,526.08
March 2025	18,086,709.29
April 2025	17,732,590.10
May 2025	17,385,048.21
June 2025	17,043,965.46
July 2025	16,709,225.74
August 2025	16,380,715.00
September 2025	16,058,321.18
October 2025	15,741,934.20
November 2025	15,431,445.91
December 2025	15,126,750.08
January 2026	14,827,742.32
February 2026	14,534,320.10
March 2026	14,246,382.69
April 2026	13,963,831.13
May 2026	13,686,568.21
June 2026	13,414,498.42
July 2026	13,147,527.95
August 2026	12,885,564.63
September 2026	12,628,517.94
October 2026	12,376,298.92
November 2026	12,128,820.22
December 2026	11,885,996.00
January 2027	11,647,741.95
February 2027	11,413,975.26
March 2027	11,184,614.55
April 2027	10,959,579.93
May 2027	10,738,792.87
June 2027	10,522,176.26
July 2027	10,309,654.34
August 2027	10,101,152.71
September 2027	9,896,598.27
October 2027	9,695,919.23
November 2027	9,499,045.04
December 2027	9,305,906.44
January 2028	9,116,435.37
February 2028	8,930,565.00
March 2028	8,748,229.66
April 2028	8,569,364.86

Aggregate Group (Continued)

Distribution Date	Planned Balance
May 2028	$ 8,393,907.26
June 2028	8,221,794.64
July 2028	8,052,965.88
August 2028	7,887,360.94
September 2028	7,724,920.87
October 2028	7,565,587.75
November 2028	7,409,304.70
December 2028	7,256,015.84
January 2029	7,105,666.30
February 2029	6,958,202.18
March 2029	6,813,570.53
April 2029	6,671,719.37
May 2029	6,532,597.62
June 2029	6,396,155.12
July 2029	6,262,342.61
August 2029	6,131,111.70
September 2029	6,002,414.88
October 2029	5,876,205.48
November 2029	5,752,437.64
December 2029	5,631,066.37
January 2030	5,512,047.43
February 2030	5,395,337.41
March 2030	5,280,893.67
April 2030	5,168,674.31
May 2030	5,058,638.21
June 2030	4,950,744.98
July 2030	4,844,954.93
August 2030	4,741,229.11
September 2030	4,639,529.26
October 2030	4,539,817.80
November 2030	4,442,057.83
December 2030	4,346,213.12
January 2031	4,252,248.07
February 2031	4,160,127.74
March 2031	4,069,817.81
April 2031	3,981,284.58
May 2031	3,894,494.94
June 2031	3,809,416.41
July 2031	3,726,017.07
August 2031	3,644,265.57
September 2031	3,564,131.15
October 2031	3,485,583.58
November 2031	3,408,593.19
December 2031	3,333,130.84
January 2032	3,259,167.91
February 2032	3,186,676.31
March 2032	3,115,628.46
April 2032	3,045,997.26
May 2032	2,977,756.10
June 2032	2,910,878.89
July 2032	2,845,339.96
August 2032	2,781,114.14
September 2032	2,718,176.69
October 2032	2,656,503.36
November 2032	2,596,070.29
December 2032	2,536,854.09
January 2033	2,478,831.77
February 2033	2,421,980.78
March 2033	2,366,278.96
April 2033	2,311,704.56
May 2033	2,258,236.23
June 2033	$ 2,205,853.01
July 2033	2,154,534.30
August 2033	2,104,259.91
September 2033	2,055,009.99
October 2033	2,006,765.07
November 2033	1,959,506.01
December 2033	1,913,214.05
January 2034	1,867,870.75
February 2034	1,823,458.03
March 2034	1,779,958.11
April 2034	1,737,353.55
May 2034	1,695,627.24
June 2034	1,654,762.37
July 2034	1,614,742.45
August 2034	1,575,551.26
September 2034	1,537,172.92
October 2034	1,499,591.81
November 2034	1,462,792.62
December 2034	1,426,760.31
January 2035	1,391,480.10
February 2035	1,356,937.51
March 2035	1,323,118.31
April 2035	1,290,008.54
May 2035	1,257,594.50
June 2035	1,225,862.71
July 2035	1,194,799.99
August 2035	1,164,393.37
September 2035	1,134,630.12
October 2035	1,105,497.75
November 2035	1,076,984.01
December 2035	1,049,076.87
January 2036	1,021,764.51
February 2036	995,035.35
March 2036	968,878.02
April 2036	943,281.34
May 2036	918,234.36
June 2036	893,726.32
July 2036	869,746.68
August 2036	846,285.06
September 2036	823,331.32
October 2036	800,875.46
November 2036	778,907.70
December 2036	757,418.42
January 2037	736,398.21
February 2037	715,837.80
March 2037	695,728.12
April 2037	676,060.24
May 2037	656,825.43
June 2037	638,015.11
July 2037	619,620.85
August 2037	601,634.39
September 2037	584,047.62
October 2037	566,852.59
November 2037	550,041.48
December 2037	533,606.63
January 2038	517,540.54
February 2038	501,835.81
March 2038	486,485.23
April 2038	471,481.68
May 2038	456,818.19
June 2038	442,487.94
July 2038	$ 428,484.22
August 2038	414,800.43
September 2038	401,430.14
October 2038	388,367.01
November 2038	375,604.82
December 2038	363,137.47
January 2039	350,958.99
February 2039	339,063.50
March 2039	327,445.26
April 2039	316,098.61
May 2039	305,018.02
June 2039	294,198.05
July 2039	283,633.37
August 2039	273,318.76
September 2039	263,249.08
October 2039	253,419.30
November 2039	243,824.48
December 2039	234,459.80
January 2040	225,320.49
February 2040	216,401.90
March 2040	207,699.46
April 2040	199,208.69
May 2040	190,925.21
June 2040	182,844.69
July 2040	174,962.90
August 2040	167,275.72
September 2040	159,779.06
October 2040	152,468.94
November 2040	145,341.45
December 2040	138,392.76
January 2041	131,619.10
February 2041	125,016.78
March 2041	118,582.20
April 2041	112,311.79
May 2041	106,202.09
June 2041	100,249.69
July 2041	94,451.23
August 2041	88,803.45
September 2041	83,303.12
October 2041	77,947.10
November 2041	72,732.29
December 2041	67,655.66
January 2042	62,714.24
February 2042	57,905.12
March 2042	53,225.45
April 2042	48,672.42
May 2042	44,243.28
June 2042	39,935.35
July 2042	35,745.99
August 2042	31,672.62
September 2042	27,712.69
October 2042	23,863.72
November 2042	20,123.28
December 2042	16,488.98
January 2043	12,958.48
February 2043	9,529.48
March 2043	6,199.74
April 2043	2,967.05
May 2043 and thereafter	0.00

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

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

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$412,941,608

FannieMae®

Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2013-95

PROSPECTUS SUPPLEMENT

Nomura

August 26, 2013