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

$354,168,530

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2013-122

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
FA(2)	1	$61,785,432	SC/PT	(3)	FLT	3136AHJQ4	November 2043
EF(2)	2	24,559,769	SC/PT	(3)	FLT	3136AHJR2	July 2043
ES	2	2,455,977	SC/PT	(4)	T	3136AHJS0	July 2043
DF(2)	3	18,989,214	SC/PT	(3)	FLT	3136AHJT8	July 2043
DS	3	15,824,345	SC/PT	(3)	INV	3136AHJU5	July 2043
BA(2)	4	65,935,991	SEQ	2.0%	FIX	3136AHJV3	March 2039
FB(2)	4	32,967,995	SEQ	(3)	FLT	3136AHJW1	March 2039
SB(2)	4	32,967,995(5)	NTL	(3)	INV/IO	3136AHJX9	March 2039
VA(2)	4	9,987,257	SEQ/AD	3.5	FIX	3136AHJY7	March 2025
VB(2)	4	11,511,933	SEQ/AD	3.5	FIX	3136AHJZ4	March 2034
Z(2)	4	20,888,233	SEQ	3.5	FIX/Z	3136AHKA7	December 2043
CA(2)	5	34,713,150	SEQ	2.0	FIX	3136AHKB5	May 2039
FC(2)	5	27,770,519	SEQ	(3)	FLT	3136AHKC3	May 2039
SC(2)	5	27,770,519(5)	NTL	(3)	INV/IO	3136AHKD1	May 2039
CV(2)	5	6,651,762	SEQ/AD	4.0	FIX	3136AHKE9	February 2025
VC(2)	5	8,203,201	SEQ/AD	4.0	FIX	3136AHKF6	April 2034
ZC(2)	5	11,923,752	SEQ	4.0	FIX/Z	3136AHKG4	December 2043
R		0	NPR	0	NPR	3136AHKH2	December 2043
RL		0	NPR	0	NPR	3136AHKJ8	December 2043

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

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 AF, BE, BG, BH, BJ, BD, BC, BY, CE, CG, CH, CJ, CL, CB, CD, CK and CY 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 November 27, 2013.

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

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

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

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

Credit Suisse

The date of this Prospectus Supplement is November 21, 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");
- if you are purchasing a Group 1, Group 2 or Group 3 Class or the R or RL Class, the disclosure documents relating to the applicable underlying REMIC certificates (the "Underlying REMIC Disclosure Documents"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the REMIC Prospectus.

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

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

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

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

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

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

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

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of November 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	Class 2013-115-NF REMIC Certificate
2	Class 2013-99-CF REMIC Certificate Class 2013-99-FC REMIC Certificate
3	Class 2013-99-FB REMIC Certificate Class 2013-99-SB REMIC Certificate
4	Group 4 MBS
5	Group 5 MBS

Group 1, Group 2 and Group 3

Exhibit A describes the underlying REMIC certificates in Group 1, Group 2 and Group 3, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Group 4 and Group 5

Characteristics of the Trust 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 4 MBS	$141,291,409	3.50%	3.75% to 6.00%	241 to 360
Group 5 MBS	$ 89,262,384	4.00%	4.25% to 6.50%	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 4 MBS	$141,291,409	360	343	10	4.063%
Group 5 MBS	$ 89,262,384	360	345	7	4.486%

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

Settlement Date

We expect to issue the certificates on November 27, 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.

The initial interest rates listed below for the FA, EF and ES Classes are assumed rates. During the initial interest accrual period, the remaining floating rate and inverse floating rate classes will bear interest at the initial interest rates listed below. During each subsequent interest accrual period, the floating rate, 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)
FA	1.19900%(2)	5.50%	1.00%	LIBOR + 100 basis points
EF	1.19900%(2)	5.50%	1.00%	LIBOR + 100 basis points
ES	1.19900%(2)	5.00%	0.00%	(3)
DF	1.19900%	5.50%	1.00%	LIBOR + 100 basis points
DS	5.16120%	5.40%	0.00%	5.4% − (1.20 × LIBOR)
FB	0.64900%	6.50%	0.45%	LIBOR + 45 basis points
SB	5.85100%	6.05%	0.00%	6.05% − LIBOR
FC	0.62885%	6.50%	0.45%	LIBOR + 45 basis points
SC	5.87115%	6.05%	0.00%	6.05% − LIBOR
AF	1.19900%	5.50%	1.00%	LIBOR + 100 basis points

(1) We will establish LIBOR on the basis of the "BBA Method."
(2) Assumed initial interest rates. The actual initial interest rates for these classes will be calculated on November 21, 2013, using the applicable formulas.

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

If LIBOR is:	Applicable Formula
Less than 4.0%	LIBOR + 100 basis points
Equal to or greater than 4.0%	45% − (10 × 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	
SB	100% of the FB Class
SC	100% of the FC Class

Distributions of Principal

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

Weighted Average Lives (years)*

	PSA Prepayment Assumption							
Group 1 Class	**0%**	**100%**	**150%**	**400%**	**525%**	**600%**	**1100%**	**1600%**
FA	27.7	18.3	13.7	1.4	0.9	0.7	0.3	0.1

	PSA Prepayment Assumption							
Group 2 Classes	**0%**	**100%**	**150%**	**400%**	**525%**	**600%**	**1100%**	**1600%**
EF and ES	27.6	20.0	14.0	1.6	1.2	1.1	0.6	0.5

	PSA Prepayment Assumption							
Group 3 Classes	**0%**	**100%**	**150%**	**400%**	**525%**	**600%**	**1100%**	**1600%**
DF and DS	27.6	20.0	14.0	1.6	1.2	1.1	0.6	0.5

	PSA Prepayment Assumption				
Group 4 Classes	**0%**	**100%**	**155%**	**400%**	**500%**
BA, FB, SB, BC, BD, BE, BG, BH and BJ	15.7	6.0	4.5	2.2	1.8
VA	6.0	6.0	5.9	4.0	3.4
VB	16.0	13.9	11.3	5.7	4.7
Z	27.7	20.7	17.8	9.5	7.7
BY	27.7	19.7	16.2	7.9	6.4

	PSA Prepayment Assumption				
Group 5 Classes	**0%**	**100%**	**190%**	**400%**	**600%**
CA, FC, SC, CB, CD, CE, CG, CH, CJ, CK and CL	16.1	6.2	4.0	2.3	1.7
CV	6.0	6.0	5.8	4.1	3.1
VC	16.0	14.1	10.3	6.0	4.2
ZC	27.9	21.1	16.6	9.9	6.8
CY	27.9	20.0	14.6	8.1	5.5

	PSA Prepayment Assumption							
Group 1/Group 2/Group 3 Class†	**0%**	**100%**	**150%**	**400%**	**525%**	**600%**	**1100%**	**1600%**
AF	27.6	19.0	13.8	1.5	1.0	0.9	0.4	0.3

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

† This class is an RCR class formed by a combination of REMIC classes in three different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

ADDITIONAL RISK FACTORS

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

Payments on the Group 1, Group 2 and Group 3 Classes will be affected by the applicable payment priorities governing the related Underlying REMIC Certificates. If you invest in a Group 1, Group 2 or Group 3 Class, the rate at which you receive payments will be affected by the applicable priority sequence governing principal payments on the related underlying REMIC certificate.

In particular, as described in the applicable Underlying REMIC Disclosure Documents, the underlying REMIC certificate in Group 1 is a support class, and the underlying REMIC certificates in Group 2 and Group 3 are backed by support classes. A support class is entitled to receive payments on a distribution date only if scheduled payments of principal have been made on certain other classes in the related underlying REMIC trust. Accordingly, a support class may receive no principal payments for an extended period or may receive principal payments that may vary widely from period to period.

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

Slight changes in LIBOR may significantly affect the yield on the toggle class in Group 2. 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 November 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 previously issued REMIC certificates (the "Group 1 Underlying REMIC Certificate," "Group 2 Underlying REMIC Certificates" and "Group 3 Underlying REMIC Certificates," and together, the "Underlying REMIC Certificates") issued from the related Fannie Mae REMIC trusts (the "Underlying REMIC Trusts"), as further described in Exhibit A, and
- two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 4 MBS" and "Group 5 MBS," and together, the "Trust MBS").

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

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

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

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

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

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

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

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

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

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 Underlying REMIC Certificates

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

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

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

For further information about the Underlying REMIC Certificates, telephone us at 1-800-237-8627. Additional information about the Underlying REMIC Certificates is also available at https://mbsdisclosure.fanniemae.com/PoolTalk2/index.html. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

The Trust MBS

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

In addition, the Mortgage Loans backing the Trust 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 4 and Group 5—Characteristics of the Trust 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 Classes) on a Distribution Date will consist of one month's interest on the outstanding balance of that Certificate immediately prior to that Distribution Date. For a description of the Accrual Classes, see "*—Accrual Classes*" below.

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

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount to FA until retired. — **Structured Collateral/Pass-Through Class**

The "Group 1 Principal Distribution Amount" is the principal then paid on the Group 1 Underlying REMIC Certificate.

- *Group 2*

The Group 2 Principal Distribution Amount to EF and ES, pro rata, until retired. — **Structured Collateral/Pass-Through Classes**

The "Group 2 Principal Distribution Amount" is the principal then paid on the Group 2 Underlying REMIC Certificates.

- *Group 3*

The Group 3 Principal Distribution Amount to DF and DS, pro rata, until retired. — **Structured Collateral/Pass-Through Classes**

The "Group 3 Principal Distribution Amount" is the principal then paid on the Group 3 Underlying REMIC Certificates.

- *Group 4*

The Z Accrual Amount to VA and VB, in that order, until retired, and thereafter to Z. — **Accretion Directed Classes and Accrual Class**

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

1. To BA and FB, pro rata, until retired.
2. To VA, VB and Z, in that order, until retired.

— **Sequential Pay Classes**

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

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

- *Group 5*

The ZC Accrual Amount to CV and VC, in that order, until retired, and thereafter to ZC. — **Accretion Directed Classes and Accrual Class**

The Group 5 Cash Flow Distribution Amount in the following priority:

1. To CA and FC, pro rata, until retired.
2. To CV, VC and ZC, in that order, until retired.

— **Sequential Pay Classes**

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

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

Structuring Assumptions

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

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 4 and Group 5—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 November 27, 2013; and
- each Distribution Date occurs on the 25th day of a month.

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

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

Yield Tables for the Inverse Floating Rate and Toggle Classes

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

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

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

- the interest rates for the Inverse Floating Rate and Toggle 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*
ES	73.000%
DS	75.000%
SB	18.125%
SC	18.000%

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

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

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	150%	400%	525%	600%	1100%	1600%
0.0995%	2.6%	2.9%	3.7%	22.6%	29.7%	33.7%	59.6%	86.5%
0.1990%	2.8%	3.0%	3.9%	22.7%	29.8%	33.8%	59.7%	86.6%
2.1990%	5.2%	5.5%	6.4%	25.2%	32.4%	36.4%	62.4%	89.4%
4.0000%	7.5%	7.8%	8.8%	27.6%	34.7%	38.8%	64.8%	91.8%
4.2500%	4.3%	4.6%	5.5%	24.4%	31.5%	35.5%	61.4%	88.4%
4.5000%	1.3%	1.6%	2.4%	21.2%	28.3%	32.3%	58.1%	85.0%

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	150%	400%	525%	600%	1100%	1600%
0.0995%	7.7%	7.9%	8.8%	26.1%	32.7%	36.4%	60.0%	84.4%
0.1990%	7.5%	7.8%	8.7%	26.0%	32.5%	36.2%	59.8%	84.2%
2.1990%	4.5%	4.8%	5.6%	22.9%	29.5%	33.2%	56.7%	81.1%
4.1990%	1.6%	1.9%	2.6%	20.0%	26.5%	30.1%	53.6%	77.9%
4.5000%	1.2%	1.5%	2.2%	19.5%	26.0%	29.7%	53.2%	77.5%

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

	PSA Prepayment Assumption				
LIBOR	50%	100%	155%	400%	500%
0.0995%	26.5%	21.0%	14.3%	(20.9)%	(35.3)%
0.1990%	25.8%	20.4%	13.6%	(21.7)%	(36.2)%
2.1990%	12.8%	6.5%	(1.3)%	(40.3)%	(55.5)%
4.1990%	(2.0)%	(9.8)%	(19.5)%	(64.3)%	(80.5)%
6.0500%	*	*	*	*	*

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

	PSA Prepayment Assumption				
LIBOR	50%	100%	190%	400%	600%
0.08942%	27.4%	22.3%	11.7%	(15.7)%	(40.6)%
0.17885%	26.8%	21.7%	11.1%	(16.5)%	(41.4)%
2.17885%	13.6%	7.8%	(4.6)%	(35.3)%	(61.6)%
4.17885%	(1.1)%	(8.6)%	(23.9)%	(59.5)%	(87.4)%
6.05000%	*	*	*	*	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequence of distributions of principal of the Group 4 and Group 5 Classes, and
- in the case of the Group 1, Group 2 and Group 3 Classes, the applicable priority sequences affecting principal payments on the related Underlying REMIC Certificates.

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

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 Underlying REMIC Certificate	360 months	359 months	6.50%
Group 2 Underlying REMIC Certificates	360 months	355 months	5.50%
Group 3 Underlying REMIC Certificates	360 months	355 months	5.50%
Group 4 MBS	360 months	360 months	6.00%
Group 5 MBS	360 months	360 months	6.50%

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

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

Percent of Original Principal Balances Outstanding

FA Class

Date	PSA Prepayment Assumption 0%	100%	150%	400%	525%	600%	1100%	1600%
Initial Percent	100	100	100	100	100	100	100	100
November 2014	100	100	99	58	37	25	0	0
November 2015	100	100	97	26	0	0	0	0
November 2016	100	100	94	3	0	0	0	0
November 2017	100	100	91	0	0	0	0	0
November 2018	100	100	89	0	0	0	0	0
November 2019	100	100	88	0	0	0	0	0
November 2020	100	100	85	0	0	0	0	0
November 2021	100	100	81	0	0	0	0	0
November 2022	100	100	76	0	0	0	0	0
November 2023	100	100	70	0	0	0	0	0
November 2024	100	100	64	0	0	0	0	0
November 2025	100	93	58	0	0	0	0	0
November 2026	100	85	52	0	0	0	0	0
November 2027	100	78	46	0	0	0	0	0
November 2028	100	70	41	0	0	0	0	0
November 2029	100	63	36	0	0	0	0	0
November 2030	100	56	31	0	0	0	0	0
November 2031	100	49	26	0	0	0	0	0
November 2032	100	42	22	0	0	0	0	0
November 2033	100	36	18	0	0	0	0	0
November 2034	100	30	15	0	0	0	0	0
November 2035	100	24	12	0	0	0	0	0
November 2036	100	19	9	0	0	0	0	0
November 2037	100	14	6	0	0	0	0	0
November 2038	100	9	4	0	0	0	0	0
November 2039	85	5	2	0	0	0	0	0
November 2040	65	2	1	0	0	0	0	0
November 2041	44	1	1	0	0	0	0	0
November 2042	22	1	*	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	18.3	13.7	1.4	0.9	0.7	0.3	0.1

EF and ES Classes

Date	PSA Prepayment Assumption 0%	100%	150%	400%	525%	600%	1100%	1600%
Initial Percent	100	100	100	100	100	100	100	100
November 2014	100	100	99	76	64	57	8	0
November 2015	100	100	96	34	5	0	0	0
November 2016	100	100	91	0	0	0	0	0
November 2017	100	100	86	0	0	0	0	0
November 2018	100	100	83	0	0	0	0	0
November 2019	100	100	81	0	0	0	0	0
November 2020	100	100	79	0	0	0	0	0
November 2021	100	100	78	0	0	0	0	0
November 2022	100	100	75	0	0	0	0	0
November 2023	100	100	71	0	0	0	0	0
November 2024	100	100	66	0	0	0	0	0
November 2025	100	100	61	0	0	0	0	0
November 2026	100	96	56	0	0	0	0	0
November 2027	100	89	50	0	0	0	0	0
November 2028	100	82	45	0	0	0	0	0
November 2029	100	75	40	0	0	0	0	0
November 2030	100	68	35	0	0	0	0	0
November 2031	100	61	31	0	0	0	0	0
November 2032	100	54	27	0	0	0	0	0
November 2033	100	47	23	0	0	0	0	0
November 2034	100	41	19	0	0	0	0	0
November 2035	100	35	16	0	0	0	0	0
November 2036	100	29	13	0	0	0	0	0
November 2037	100	23	10	0	0	0	0	0
November 2038	100	18	8	0	0	0	0	0
November 2039	86	14	6	0	0	0	0	0
November 2040	63	9	4	0	0	0	0	0
November 2041	40	5	2	0	0	0	0	0
November 2042	15	1	1	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0
November 2045	0	0	0	0	0	0	0	0
November 2046	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	20.0	14.0	1.6	1.2	1.1	0.6	0.5

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

	DF and DS Classes							
	PSA Prepayment Assumption							
Date	0%	100%	150%	400%	525%	600%	1100%	1600%
Initial Percent	100	100	100	100	100	100	100	100
November 2014	100	100	99	76	64	57	8	0
November 2015	100	100	96	34	5	0	0	0
November 2016	100	100	91	0	0	0	0	0
November 2017	100	100	86	0	0	0	0	0
November 2018	100	100	83	0	0	0	0	0
November 2019	100	100	81	0	0	0	0	0
November 2020	100	100	79	0	0	0	0	0
November 2021	100	100	78	0	0	0	0	0
November 2022	100	100	75	0	0	0	0	0
November 2023	100	100	71	0	0	0	0	0
November 2024	100	100	66	0	0	0	0	0
November 2025	100	100	61	0	0	0	0	0
November 2026	100	96	56	0	0	0	0	0
November 2027	100	89	50	0	0	0	0	0
November 2028	100	82	45	0	0	0	0	0
November 2029	100	75	40	0	0	0	0	0
November 2030	100	68	35	0	0	0	0	0
November 2031	100	61	31	0	0	0	0	0
November 2032	100	54	27	0	0	0	0	0
November 2033	100	47	23	0	0	0	0	0
November 2034	100	41	19	0	0	0	0	0
November 2035	100	35	16	0	0	0	0	0
November 2036	100	29	13	0	0	0	0	0
November 2037	100	23	10	0	0	0	0	0
November 2038	100	18	8	0	0	0	0	0
November 2039	86	14	6	0	0	0	0	0
November 2040	63	9	4	0	0	0	0	0
November 2041	40	5	2	0	0	0	0	0
November 2042	15	1	1	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0
November 2045	0	0	0	0	0	0	0	0
November 2046	0	0	0	0	0	0	0	0
November 2047	0	0	0	0	0	0	0	0
November 2048	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	20.0	14.0	1.6	1.2	1.1	0.6	0.5

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

Date	BA, FB, SB†, BC, BD, BE, BG, BH and BJ Classes PSA Prepayment Assumption 0%	100%	155%	400%	500%	VA Class PSA Prepayment Assumption 0%	100%	155%	400%	500%	VB Class PSA Prepayment Assumption 0%	100%	155%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2014	98	93	90	79	74	93	93	93	93	93	100	100	100	100	100
November 2015	96	83	76	50	40	85	85	85	85	85	100	100	100	100	100
November 2016	94	73	63	26	14	77	77	77	77	77	100	100	100	100	100
November 2017	92	63	51	8	0	69	69	69	69	29	100	100	100	100	100
November 2018	90	54	40	0	0	60	60	60	12	0	100	100	100	100	12
November 2019	88	46	30	0	0	51	51	51	0	0	100	100	100	18	0
November 2020	85	39	22	0	0	42	42	42	0	0	100	100	100	0	0
November 2021	83	31	14	0	0	33	33	33	0	0	100	100	100	0	0
November 2022	80	25	7	0	0	23	23	23	0	0	100	100	100	0	0
November 2023	77	19	1	0	0	13	13	13	0	0	100	100	100	0	0
November 2024	74	13	0	0	0	2	2	0	0	0	100	100	62	0	0
November 2025	70	7	0	0	0	0	0	0	0	0	92	92	10	0	0
November 2026	67	2	0	0	0	0	0	0	0	0	82	82	0	0	0
November 2027	63	0	0	0	0	0	0	0	0	0	72	51	0	0	0
November 2028	59	0	0	0	0	0	0	0	0	0	62	3	0	0	0
November 2029	54	0	0	0	0	0	0	0	0	0	51	0	0	0	0
November 2030	50	0	0	0	0	0	0	0	0	0	40	0	0	0	0
November 2031	45	0	0	0	0	0	0	0	0	0	28	0	0	0	0
November 2032	40	0	0	0	0	0	0	0	0	0	16	0	0	0	0
November 2033	34	0	0	0	0	0	0	0	0	0	3	0	0	0	0
November 2034	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.7	6.0	4.5	2.2	1.8	6.0	6.0	5.9	4.0	3.4	16.0	13.9	11.3	5.7	4.7

Date	Z Class PSA Prepayment Assumption 0%	100%	155%	400%	500%	BY Class PSA Prepayment Assumption 0%	100%	155%	400%	500%	CA, FC, SC†, CB, CD, CE, CG, CH, CJ, CK and CL Classes PSA Prepayment Assumption 0%	100%	190%	400%	600%	CV Class PSA Prepayment Assumption 0%	100%	190%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2014	104	104	104	104	104	100	100	100	100	100	98	94	90	82	75	93	93	93	93	93
November 2015	107	107	107	107	107	100	100	100	100	100	97	84	75	55	37	85	85	85	85	85
November 2016	111	111	111	111	111	100	100	100	100	100	95	74	60	30	7	77	77	77	77	77
November 2017	115	115	115	115	115	100	100	100	100	91	93	65	46	11	0	69	69	69	69	0
November 2018	119	119	119	119	119	100	100	100	89	62	91	56	34	0	0	60	60	60	36	0
November 2019	123	123	123	123	86	100	100	100	66	42	89	48	24	0	0	51	51	51	0	0
November 2020	128	128	128	98	58	100	100	100	49	29	86	40	15	0	0	42	42	42	0	0
November 2021	132	132	132	73	40	100	100	100	36	20	84	33	7	0	0	33	33	33	0	0
November 2022	137	137	137	53	27	100	100	100	26	13	81	27	0	0	0	22	22	19	0	0
November 2023	142	142	142	39	18	100	100	100	19	9	78	20	0	0	0	12	12	0	0	0
November 2024	147	147	147	29	12	100	100	89	14	6	75	14	0	0	0	1	1	0	0	0
November 2025	152	152	152	21	8	100	100	78	10	4	72	9	0	0	0	0	0	0	0	0
November 2026	158	158	137	15	6	100	100	67	8	3	68	4	0	0	0	0	0	0	0	0
November 2027	163	163	118	11	4	100	94	58	5	2	65	0	0	0	0	0	0	0	0	0
November 2028	169	169	102	8	2	100	84	50	4	1	61	0	0	0	0	0	0	0	0	0
November 2029	175	151	87	6	2	100	75	43	3	1	57	0	0	0	0	0	0	0	0	0
November 2030	181	133	74	4	1	100	66	37	2	1	52	0	0	0	0	0	0	0	0	0
November 2031	188	117	63	3	1	100	58	31	1	*	47	0	0	0	0	0	0	0	0	0
November 2032	194	101	52	2	*	100	50	26	1	*	42	0	0	0	0	0	0	0	0	0
November 2033	201	87	43	1	*	100	43	21	1	*	37	0	0	0	0	0	0	0	0	0
November 2034	203	74	35	1	*	100	36	17	*	*	31	0	0	0	0	0	0	0	0	0
November 2035	203	61	28	1	*	100	30	14	*	*	25	0	0	0	0	0	0	0	0	0
November 2036	203	50	22	*	*	100	25	11	*	*	18	0	0	0	0	0	0	0	0	0
November 2037	203	39	17	*	*	100	19	8	*	*	11	0	0	0	0	0	0	0	0	0
November 2038	203	29	12	*	*	100	14	6	*	*	3	0	0	0	0	0	0	0	0	0
November 2039	173	20	8	*	*	85	10	4	*	*	0	0	0	0	0	0	0	0	0	0
November 2040	133	12	5	*	*	66	6	2	*	*	0	0	0	0	0	0	0	0	0	0
November 2041	92	4	2	*	*	45	2	1	*	*	0	0	0	0	0	0	0	0	0	0
November 2042	47	0	0	0	0	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 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)**	27.7	20.7	17.8	9.5	7.7	27.7	19.7	16.2	7.9	6.4	16.1	6.2	4.0	2.3	1.7	6.0	6.0	5.8	4.1	3.1

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

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

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

Date	VC Class PSA Prepayment Assumption					ZC Class PSA Prepayment Assumption					CY Class PSA Prepayment Assumption				
	0%	100%	190%	400%	600%	0%	100%	190%	400%	600%	0%	100%	190%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2014	100	100	100	100	100	104	104	104	104	104	100	100	100	100	100
November 2015	100	100	100	100	100	108	108	108	108	108	100	100	100	100	100
November 2016	100	100	100	100	100	113	113	113	113	113	100	100	100	100	100
November 2017	100	100	100	100	69	117	117	117	117	117	100	100	100	100	73
November 2018	100	100	100	100	0	122	122	122	122	103	100	100	100	94	46
November 2019	100	100	100	43	0	127	127	127	127	64	100	100	100	70	29
November 2020	100	100	100	0	0	132	132	132	116	40	100	100	100	52	18
November 2021	100	100	100	0	0	138	138	138	86	25	100	100	100	38	11
November 2022	100	100	100	0	0	143	143	143	63	16	100	100	99	28	7
November 2023	100	100	61	0	0	149	149	149	46	10	100	100	85	21	4
November 2024	100	100	12	0	0	155	155	155	34	6	100	100	73	15	3
November 2025	92	92	0	0	0	161	161	139	25	4	100	100	62	11	2
November 2026	82	82	0	0	0	168	168	118	18	2	100	100	53	8	1
November 2027	72	65	0	0	0	175	175	100	13	1	100	98	45	6	1
November 2028	62	21	0	0	0	182	182	84	10	1	100	87	38	4	*
November 2029	51	0	0	0	0	189	175	71	7	1	100	78	32	3	*
November 2030	40	0	0	0	0	197	154	59	5	*	100	69	26	2	*
November 2031	28	0	0	0	0	205	136	49	3	*	100	60	22	2	*
November 2032	16	0	0	0	0	214	118	40	2	*	100	53	18	1	*
November 2033	3	0	0	0	0	222	102	33	2	*	100	45	14	1	*
November 2034	0	0	0	0	0	225	86	26	1	*	100	38	12	1	*
November 2035	0	0	0	0	0	225	72	21	1	*	100	32	9	*	*
November 2036	0	0	0	0	0	225	59	16	1	*	100	26	7	*	*
November 2037	0	0	0	0	0	225	47	12	*	*	100	21	5	*	*
November 2038	0	0	0	0	0	225	36	8	*	*	100	16	4	*	*
November 2039	0	0	0	0	0	200	25	6	*	*	89	11	3	*	*
November 2040	0	0	0	0	0	154	15	3	*	*	69	7	1	*	*
November 2041	0	0	0	0	0	106	6	1	*	*	47	3	1	*	*
November 2042	0	0	0	0	0	55	0	0	0	0	24	0	0	0	0
November 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	14.1	10.3	6.0	4.2	27.9	21.1	16.6	9.9	6.8	27.9	20.0	14.6	8.1	5.5

Date	AF Class PSA Prepayment Assumption							
	0%	100%	150%	400%	525%	600%	1100%	1600%
Initial Percent	100	100	100	100	100	100	100	100
November 2014	100	100	99	65	48	38	4	0
November 2015	100	100	97	29	2	0	0	0
November 2016	100	100	92	2	0	0	0	0
November 2017	100	100	89	0	0	0	0	0
November 2018	100	100	87	0	0	0	0	0
November 2019	100	100	85	0	0	0	0	0
November 2020	100	100	83	0	0	0	0	0
November 2021	100	100	80	0	0	0	0	0
November 2022	100	100	76	0	0	0	0	0
November 2023	100	100	70	0	0	0	0	0
November 2024	100	100	65	0	0	0	0	0
November 2025	100	96	59	0	0	0	0	0
November 2026	100	90	54	0	0	0	0	0
November 2027	100	83	48	0	0	0	0	0
November 2028	100	75	43	0	0	0	0	0
November 2029	100	68	37	0	0	0	0	0
November 2030	100	61	33	0	0	0	0	0
November 2031	100	54	28	0	0	0	0	0
November 2032	100	47	24	0	0	0	0	0
November 2033	100	40	20	0	0	0	0	0
November 2034	100	34	17	0	0	0	0	0
November 2035	100	29	13	0	0	0	0	0
November 2036	100	23	11	0	0	0	0	0
November 2037	100	18	8	0	0	0	0	0
November 2038	100	13	6	0	0	0	0	0
November 2039	85	9	4	0	0	0	0	0
November 2040	64	5	2	0	0	0	0	0
November 2041	42	3	1	0	0	0	0	0
November 2042	19	1	*	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0
November 2045	0	0	0	0	0	0	0	0
November 2046	0	0	0	0	0	0	0	0
November 2047	0	0	0	0	0	0	0	0
November 2048	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	19.0	13.8	1.5	1.0	0.9	0.4	0.3

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

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

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 backing the Trust MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See "Description of the Certificates—The Trust MBS" in this prospectus supplement. A portion of the Group 4 and Group 5 Classes may not be treated as "real estate assets" within the meaning of section 856(c)(5)(B) of the Code. See "Material Federal Income Tax Consequences—Special Tax Attributes" in the MBS Prospectus dated March 1, 2013. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 4 or Group 5 Class, and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See "Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes" in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes, the Accrual Classes and the ES and DS 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	150% PSA
2	150% PSA
3	150% PSA
4	155% PSA
5	190% 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 Credit Suisse (USA) LLC (the "Dealer") in exchange for the Underlying REMIC Certificates and the Trust MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Exhibit A

Group 1 Underlying REMIC Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	November 2013 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2013-115	NF	October 2013	3136AG6M9	(2)	FLT	November 2043	SUP	$61,785,432	1.00000000	$61,785,432.00	4.457%	327	29

(1) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.
(2) This class bears interest as described in the related Underlying REMIC Disclosure Document.

Group 2 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	November 2013 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2013-99	CF(3)	August 2013	3136AGKF8	(2)	T	July 2043	SC/PT	$ 5,108,993	0.99858771	$ 4,502,625.00	3.691%	352	6
2013-99	FC(3)	August 2013	3136AGKE1	(2)	FLT	July 2043	SC/PT	25,544,962	0.99858771	22,513,121.00	3.691	352	6

(1) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.
(2) These classes bear interest as described in the related Underlying REMIC Disclosure Document.
(3) The Group 2 Underlying REMIC Certificates are backed by the Fannie Mae REMIC certificate listed below having the following characteristics:

Class	Interest Type	Principal Type
2013-77-FA	FLT	SUP

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

Group 3 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	November 2013 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2013-99	FB(3)	August 2013	3136AGKC5	(2)	FLT	July 2043	SC/PT	$17,431,398	0.99858771	$17,406,780.00	3.691%	352	6
2013-99	SB(3)	August 2013	3136AGKD3	(2)	INV	July 2043	SC/PT	17,431,398	0.99858771	17,406,780.00	3.691	352	6

(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus.
(2) These classes bear interest as described in the related Underlying REMIC Disclosure Document.
(3) The Group 3 Underlying REMIC Certificates are backed by the Fannie Mae REMIC certificates listed below having the following characteristics:

Class	Interest Type	Principal Type
2013-77-FA	FLT	SUP
2013-77-SC	INV	SUP

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
FA	$61,785,432	AF(3)	$105,334,415	SC/PT	(4)	FLT	3136AHLB4	November 2043
DF	18,989,214							
EF	24,559,769							
Recombination 2								
BA	65,935,991	BE	79,123,190	SEQ	2.75%	FIX	3136AHKM1	March 2039
FB	13,187,199							
SB	13,187,199(5)							
Recombination 3								
BA	65,935,991	BG	84,774,846	SEQ	3.00	FIX	3136AHKN9	March 2039
FB	18,838,855							
SB	18,838,855(5)							
Recombination 4								
BA	65,935,991	BH	91,295,988	SEQ	3.25	FIX	3136AHKP4	March 2039
FB	25,359,997							
SB	25,359,997(5)							
Recombination 5								
BA	65,935,991	BJ	98,903,986	SEQ	3.50	FIX	3136AHKQ2	March 2039
FB	32,967,995							
SB	32,967,995(5)							
Recombination 6								
BA	65,935,991	BD	74,177,990	SEQ	2.50	FIX	3136AHKL3	March 2039
FB	8,241,999							
SB	8,241,999(5)							
Recombination 7								
BA	65,935,991	BC	69,814,579	SEQ	2.25	FIX	3136AHKK5	March 2039
FB	3,878,588							
SB	3,878,588(5)							

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 8								
VA	$ 9,987,257	BY(6)	$ 42,387,423	SEQ	3.50%	FIX	3136AHKR0	December 2043
VB	11,511,933							
Z	20,888,233							
Recombination 9								
CA	34,713,150	CE	41,655,780	SEQ	2.75	FIX	3136AHKU3	May 2039
FC	6,942,630							
SC	6,942,630(5)							
Recombination 10								
CA	34,713,150	CG	44,631,193	SEQ	3.00	FIX	3136AHKV1	May 2039
FC	9,918,043							
SC	9,918,043(5)							
Recombination 11								
CA	34,713,150	CH	48,064,362	SEQ	3.25	FIX	3136AHKW9	May 2039
FC	13,351,212							
SC	13,351,212(5)							
Recombination 12								
CA	34,713,150	CJ	52,069,725	SEQ	3.50	FIX	3136AHKX7	May 2039
FC	17,356,575							
SC	17,356,575(5)							
Recombination 13								
CA	34,713,150	CL	62,483,669	SEQ	4.00	FIX	3136AHKZ2	May 2039
FC	27,770,519							
SC	27,770,519(5)							
Recombination 14								
CA	34,713,150	CB	36,755,100	SEQ	2.25	FIX	3136AHKS8	May 2039
FC	2,041,950							
SC	2,041,950(5)							
Recombination 15								
CA	34,713,150	CD	39,052,294	SEQ	2.50	FIX	3136AHKT6	May 2039
FC	4,339,144							
SC	4,339,144(5)							

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 16								
CA	$34,713,150	CK	$ 56,803,337	SEQ	3.75%	FIX	3136AHKY5	May 2039
FC	22,090,187							
SC	22,090,187(5)							
Recombination 17								
CV	6,651,762	CY(7)	26,778,715	SEQ	4.00	FIX	3136AHLA6	December 2043
VC	8,203,201							
ZC	11,923,752							

(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) The AF Class is an RCR Class formed by a combination of the FA Class in Group 1, the EF Class in Group 2 and the DF Class in Group 3.

(4) For a description of this interest rate, see "Summary – Interest Rates" in this prospectus supplement.

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

(6) Principal payments on the REMIC Certificates in Recombination 8 from the Z Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

(7) Principal payments on the REMIC Certificates in Recombination 17 from the ZC Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

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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$354,168,530

FannieMae

Guaranteed REMIC
Pass-Through Certificates

Fannie Mae REMIC Trust 2013-122

PROSPECTUS SUPPLEMENT

Credit Suisse

November 21, 2013