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

$415,747,036

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2013-129

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

Class	*Group*	*Original Class Balance*	*Principal Type(1)*	*Interest Rate*	*Interest Type(1)*	*CUSIP Number*	*Final Distribution Date*
CA(2)	1	$85,265,790	SEQ	2.5%	FIX	3136AHWV8	January 2030
CM(2) . . .	1	13,945,194	SEQ	2.5	FIX	3136AHWW6	October 2031
CV	1	5,857,544	SEQ/AD	2.5	FIX	3136AHWX4	April 2027
CZ	1	15,000,000	SEQ	2.5	FIX/Z	3136AHWY2	January 2034
WN	2	11,250,000	SEQ	2.5	FIX	3136AHWZ9	December 2027
WH	2	4,350,000	SEQ	2.5	FIX	3136AHXA3	December 2027
IW	2	4,170,000(3)	NTL	2.5	FIX/IO	3136AHXB1	December 2027
WL	2	20,850,000	SEQ	2.0	FIX	3136AHXC9	December 2027
WB(2) . . .	2	4,373,259	SEQ	2.5	FIX	3136AHXD7	January 2029
WT	2	59,940,720	SEQ	2.5	FIX	3136AHXE5	November 2027
WY(2) . . .	2	7,567,739	SEQ	2.5	FIX	3136AHXF2	January 2029
KI	3	4,166,666(3)	NTL	3.0	FIX/IO	3136AHXG0	August 2028
KA	3	25,000,000	SEQ	2.5	FIX	3136AHXH8	August 2028
KB	3	1,220,627	SEQ	3.0	FIX	3136AHXJ4	January 2029

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The CE and WQ 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 December 30, 2013.

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

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

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

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

Goldman, Sachs & Co.

The date of this Prospectus Supplement is December 23, 2013

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
MF	4	$4,474,208	SC/PT	(4)	FLT	3136AH X K 1	December 2043
FM	4	4,474,208	SC/PT	(4)	FLT	3136AH X L 9	December 2043
MS	4	4,665,961	SC/PT	(4)	INV	3136AH X M 7	December 2043
SM	4	447,421	SC/PT	(4)	INV	3136AH X N 5	December 2043
PF	5	9,784,427	PAC	(4)	FLT	3136AH X P 0	March 2043
PS	5	9,784,427(3)	NTL	(4)	INV/IO	3136AH X Q 8	March 2043
PA	5	24,461,070	PAC	3.0%	FIX	3136AH X R 6	March 2043
PB	5	2,287,228	PAC	4.0	FIX	3136AH X S 4	January 2044
WF	5	10,000,000	SUP	(4)	FLT	3136AH X T 2	January 2044
WS	5	5,000,000	SUP	(4)	INV	3136AH X U 9	January 2044
LI	6	10,571,428(3)	NTL	3.5	FIX/IO	3136AH X V 7	March 2031
LA	6	74,000,000	SEQ	3.0	FIX	3136AH X W 5	March 2031
LV	6	7,838,310	SEQ/AD	3.5	FIX	3136AH X X 3	January 2027
LZ	6	13,693,330	SEQ	3.5	FIX/Z	3136AH X Y 1	January 2034
R		0	NPR	0	NPR	3136AH X Z 8	January 2044
RL		0	NPR	0	NPR	3136AH Y A 2	January 2044

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

(2) Exchangeable classes.

(3) Notional principal balances. These classes are interest only classes. See page S-6 for a description of how their notional principal balances are calculated.

(4) Based on LIBOR.

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AVAILABLE INFORMATION

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

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

  (as applicable, the "MBS Prospectus");
- if you are purchasing a Group 4 Class or the R or RL Class, the disclosure document relating to the underlying REMIC certificates (the "Underlying REMIC Disclosure Document"); 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 Document 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 Document by writing or calling the dealer at:

Goldman, Sachs & Co.
Global Operations
Mortgage-Backed Securities
30 Hudson Street
36th Floor
Jersey City, New Jersey 07302
(telephone 212-902-3089).

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of December 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
4	Class 2013-121-MA REMIC Certificate Class 2013-121-MD REMIC Certificate
5	Group 5 MBS
6	Group 6 MBS

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

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 1 MBS	$120,068,528	2.50%	2.75% to 5.00%	181 to 240
Group 2 MBS	$108,331,718	2.50%	2.75% to 5.00%	121 to 180
Group 3 MBS	$ 26,220,627	3.00%	3.25% to 5.50%	121 to 180
Group 5 MBS	$ 51,532,725	4.00%	4.25% to 6.50%	241 to 360
Group 6 MBS	$ 95,531,640	3.50%	3.75% to 6.00%	181 to 240

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	$120,068,528	240	233	5	3.209%
Group 2 MBS	$108,331,718	180	162	18	3.030%
Group 3 MBS	$ 26,220,627	180	152	24	3.446%
Group 5 MBS	$ 51,532,725	360	358	2	4.660%
Group 6 MBS	$ 95,531,640	240	223	17	4.040%

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

Group 4

Exhibit A describes the underlying REMIC certificates in Group 4, 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 document as described on page S-3.

Settlement Date

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
MF	1.37100%	5.50000%	1.20%	LIBOR + 120 basis points
FM	1.37100%	5.50000%	1.20%	LIBOR + 120 basis points
MS	7.34328%	7.67123%	0.00%	7.67123% − (1.91780808 × LIBOR)
SM	6.00000%	6.00000%	0.00%	85.99991% − (19.99997791 × LIBOR)
PF	0.62610%	6.50000%	0.45%	LIBOR + 45 basis points
PS	5.87390%	6.05000%	0.00%	6.05% − LIBOR
WF	1.17610%	6.00000%	1.00%	LIBOR + 100 basis points
WS	9.64780%	10.00000%	0.00%	10% − (2 × LIBOR)

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

Notional Classes

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

Class	
IW	20% of the WL Class
KI	16.666664% of the KA Class
PS	100% of the PF Class
LI	14.2857135135% of the LA 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 Classes	**0%**	**100%**	**200%**	**300%**	**400%**	**500%**	**700%**
CA	9.0	4.9	3.5	2.7	2.3	2.0	1.6
CM	16.9	12.0	8.7	6.7	5.4	4.5	3.4
CV	7.0	7.0	6.6	5.8	5.1	4.4	3.5
CZ	18.9	16.2	13.7	11.4	9.4	8.0	5.9
CE	10.1	5.9	4.2	3.3	2.7	2.3	1.8

	PSA Prepayment Assumption							
Group 2 Classes	**0%**	**100%**	**150%**	**200%**	**300%**	**400%**	**500%**	**700%**
WN, WH, IW and WL	7.7	4.8	4.1	3.6	2.8	2.3	1.9	1.4
WB	14.5	12.3	11.8	11.2	9.8	8.5	7.3	5.4
WT	7.7	4.8	4.1	3.6	2.8	2.3	1.9	1.4
WY	14.4	12.2	11.7	11.1	9.7	8.4	7.2	5.3
WQ	14.4	12.2	11.7	11.1	9.8	8.4	7.2	5.3

	PSA Prepayment Assumption								
Group 3 Classes	**0%**	**100%**	**150%**	**200%**	**300%**	**400%**	**600%**	**800%**	**1000%**
KI and KA	8.2	5.0	4.4	3.9	3.0	2.5	1.7	1.2	0.9
KB	14.8	12.2	12.0	11.7	10.8	9.7	7.4	5.5	4.2

	PSA Prepayment Assumption								
Group 4 Classes	**0%**	**100%**	**175%**	**200%**	**300%**	**500%**	**700%**	**900%**	**1100%**
MF, FM, MS and SM	28.8	23.2	12.6	8.6	1.8	1.0	0.8	0.6	0.5

	PSA Prepayment Assumption									
Group 5 Classes	**0%**	**100%**	**120%**	**225%**	**300%**	**500%**	**700%**	**900%**	**1200%**	**1500%**
PF, PS and PA	15.6	6.3	5.8	5.8	5.8	4.0	3.1	2.6	2.1	1.8
PB	25.3	18.5	18.5	18.5	18.5	11.9	8.4	6.4	4.5	3.3
WF and WS	27.9	20.2	18.2	7.3	2.9	1.6	1.2	1.0	0.8	0.7

	PSA Prepayment Assumption								
Group 6 Classes	**0%**	**100%**	**150%**	**200%**	**300%**	**400%**	**500%**	**700%**	**900%**
LI and LA	10.0	5.1	4.2	3.5	2.6	2.0	1.7	1.2	0.9
LV	7.0	6.9	6.6	6.2	5.2	4.4	3.7	2.8	2.2
LZ	18.6	15.0	13.8	12.5	10.3	8.5	7.0	5.0	3.8

* 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.

Payments on the Group 4 Classes will be affected by the applicable payment priority governing the Group 4 Underlying REMIC Certificates. If you invest in a Group 4 Class, the rate at which you receive payments will be affected by the applicable priority sequence governing principal payments on the Group 4 Underlying REMIC Certificates.

In particular, as described in the Underlying REMIC Disclosure Document, the Group 4 Underlying REMIC Certificates are 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 Group 4 Underlying REMIC Certificates by reviewing their current class factors in light of other information available in the Underlying REMIC Disclosure Document. You may obtain that document from us as described on page S-3.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of December 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:

- five groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 3 MBS," "Group 5 MBS" and "Group 6 MBS," and together, the "Trust MBS"), and
- one group of previously issued REMIC certificates (the "Group 4 Underlying REMIC Certificates") issued from the related Fannie Mae REMIC trust (the "Underlying REMIC Trust"), as further described in Exhibit A.

The Group 4 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	Trust MBS and Group 4 Underlying REMIC Certificates	Interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests")	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Group 4 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 Document. 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 and Inverse Floating Rate Classes	$100,000 minimum plus whole dollar increments
All other Classes (except the R and RL Classes)	$1,000 minimum plus whole dollar increments

The Trust MBS

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

In addition, the Mortgage Loans backing the Group 2 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.

Furthermore, the pools of mortgage loans backing the Group 5 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 5 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.

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

The Group 4 Underlying REMIC Certificates

The Group 4 Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trust. The assets of that trust 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.

Distributions on the Group 4 Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 4 Underlying REMIC Certificates are described in the Underlying REMIC Disclosure Document. See Exhibit A for certain additional information about the Group 4 Underlying REMIC Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 4 Underlying REMIC Certificates.

For further information about the Group 4 Underlying REMIC Certificates, telephone us at 1-800-237-8627. Additional information about the Group 4 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 date we prepared the Underlying REMIC Disclosure Document. 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 that document may be limited.

Distributions of Interest

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

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

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

Delay Classes	No-Delay Classes
All interest-bearing Classes other than the PF and PS Classes	PF and PS Classes

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

Accrual Classes. The CZ and LZ Classes are the 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 CZ Accrual Amount to CV until retired, and thereafter to CZ. } Accretion Directed Class and Accrual Class

The Group 1 Cash Flow Distribution Amount to CA, CM, CV and CZ, in that order, until retired } Sequential Pay Classes

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

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

- *Group 2*

The Group 2 Principal Distribution Amount as follows:

— 37.6835701987% as follows:

first, to WN, WH and WL, pro rata, until retired, and

second, to WB until retired, and } Sequential Pay Classes

— 62.3164298013% to WT and WY, in that order, until retired.

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

- *Group 3*

The Group 3 Principal Distribution Amount to KA and KB, in that order, until retired. } Sequential Pay Classes

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

- *Group 4*

The Group 4 Principal Distribution Amount to MF, FM, MS and SM, pro rata, until retired. } Structured Collateral/ Pass-Through Classes

The "Group 4 Principal Distribution Amount" is the principal then paid on the Group 4 Underlying REMIC Certificates.

- *Group 5*

The Group 5 Principal Distribution Amount in the following priority:

1. To the Aggregate Group to its Planned Balance. } PAC Group
2. To WF and WS, pro rata, until retired. } Support Classes
3. To the Aggregate Group to zero. } PAC Group

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

The "Aggregate Group" consists of the PF, PA and PB Classes. On each Distribution Date, we will apply payments of principal of the Aggregate Group as follows:

first, to PF and PA, pro rata, until retired; and

second, to PB until retired.

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

- *Group 6*

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

The Group 6 Cash Flow Distribution Amount LA, LV and LZ, in that order, until retired } Sequential Pay Classes

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

The "Group 6 Cash Flow Distribution Amount" is the principal then paid on the Group 6 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 Group 4 Underlying REMIC Certificates, the applicable priority sequence governing principal payments on the Group 4 Underlying REMIC Certificates, and the following assumptions (such characteristics and assumptions, collectively, the "Pricing Assumptions"):

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

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

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

Principal Balance Schedule. The Principal Balance Schedule for the Aggregate Group 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 120% and 300% PSA	Between 120% and 300% PSA

The Aggregate Group consists of the PF, PA and PB 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
IW	195%
KI	213%
LI	173%

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

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

Class	Price*
IW	9.000%
KI	11.000%
LI	13.125%

* 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 IW Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	150%	200%	300%	400%	500%	700%
Pre-Tax Yields to Maturity	12.7%	8.6%	4.2%	(0.5)%	(10.8)%	(22.2)%	(34.4)%	(60.2)%

Sensitivity of the KI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	150%	200%	300%	400%	600%	800%	1000%
Pre-Tax Yields to Maturity	12.5%	8.8%	5.0%	1.0%	(7.6)%	(17.3)%	(39.3)%	(64.6)%	(92.1)%

Sensitivity of the LI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	150%	200%	300%	400%	500%	700%	900%
Pre-Tax Yields to Maturity	14.6%	9.1%	3.0%	(3.7)%	(18.4)%	(34.0)%	(50.1)%	(81.4)%	*

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

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

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

- the interest rates for the 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*
MS	93.8438%
SM	96.0000%
PS	25.6016%
WS	97.7500%

* 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 MS Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption								
LIBOR	50%	100%	175%	200%	300%	500%	700%	900%	1100%
0.08550%	8.2%	8.2%	8.5%	8.8%	11.3%	13.8%	15.9%	17.8%	19.6%
0.17100%	8.0%	8.0%	8.3%	8.6%	11.1%	13.6%	15.7%	17.6%	19.4%
2.17100%	3.9%	3.9%	4.2%	4.5%	7.1%	9.7%	11.9%	13.8%	15.7%
4.00000%	0.2%	0.3%	0.5%	0.8%	3.6%	6.2%	8.4%	10.4%	12.4%

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**175%**	**200%**	**300%**	**500%**	**700%**	**900%**	**1100%**
0.08550%	6.4%	6.4%	6.6%	6.8%	8.3%	9.9%	11.1%	12.3%	13.4%
0.17100%	6.4%	6.4%	6.6%	6.8%	8.3%	9.9%	11.1%	12.3%	13.4%
2.17100%	6.4%	6.4%	6.6%	6.8%	8.3%	9.9%	11.1%	12.3%	13.4%
4.17100%	2.8%	2.8%	3.0%	3.2%	4.8%	6.5%	7.8%	9.1%	10.2%
4.30000%	0.2%	0.2%	0.3%	0.5%	2.3%	4.0%	5.4%	6.6%	7.8%

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

	PSA Prepayment Assumption									
LIBOR	**50%**	**100%**	**120%**	**225%**	**300%**	**500%**	**700%**	**900%**	**1200%**	**1500%**
0.08805%	15.8%	10.1%	8.2%	8.2%	8.2%	(2.5)%	(15.3)%	(28.1)%	(46.5)%	(63.2)%
0.17610%	15.4%	9.7%	7.7%	7.7%	7.7%	(3.1)%	(15.9)%	(28.8)%	(47.2)%	(63.9)%
2.17610%	5.5%	(1.2)%	(3.2)%	(3.2)%	(3.2)%	(16.4)%	(31.1)%	(45.5)%	(65.3)%	(82.7)%
4.17610%	(6.5)%	(14.7)%	(16.7)%	(16.7)%	(16.7)%	(33.6)%	(51.0)%	(67.4)%	(89.1)%	*
6.05000%	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption									
LIBOR	**50%**	**100%**	**120%**	**225%**	**300%**	**500%**	**700%**	**900%**	**1200%**	**1500%**
0.08805%	10.2%	10.2%	10.2%	10.4%	10.7%	11.2%	11.5%	11.8%	12.1%	12.5%
0.17610%	10.0%	10.0%	10.0%	10.2%	10.5%	11.0%	11.3%	11.6%	12.0%	12.3%
2.17610%	5.9%	5.9%	5.9%	6.1%	6.5%	7.0%	7.4%	7.7%	8.1%	8.5%
4.17610%	1.8%	1.8%	1.8%	2.0%	2.4%	3.1%	3.5%	3.8%	4.3%	4.8%
5.00000%	0.1%	0.1%	0.1%	0.3%	0.8%	1.4%	1.9%	2.2%	2.8%	3.2%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 1, Group 2, Group 3, Group 5 and Group 6 Classes, and
- in the case of the Group 4 Classes, the applicable priority sequence affecting principal payments on the Group 4 Underlying REMIC Certificates.

See "—Distributions of Principal" above and "Description of the Certificates—Distributions of Principal" in the 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 MBS	240 months	240 months	5.00%
Group 2 MBS	180 months	180 months	5.00%
Group 3 MBS	180 months	180 months	5.50%
Group 4 Underlying REMIC Certificates	360 months	359 months	7.00%
Group 5 MBS	360 months	360 months	6.50%
Group 6 MBS	240 months	240 months	6.00%

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

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

Percent of Original Principal Balances Outstanding

Date	CA Class PSA Prepayment Assumption							CM Class PSA Prepayment Assumption							CV Class PSA Prepayment Assumption						
	0%	100%	200%	300%	400%	500%	700%	0%	100%	200%	300%	400%	500%	700%	0%	100%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2014	96	92	88	85	82	79	73	100	100	100	100	100	100	100	94	94	94	94	94	94	94
December 2015	91	80	72	63	55	47	32	100	100	100	100	100	100	100	87	87	87	87	87	87	87
December 2016	87	68	54	41	29	18	0	100	100	100	100	100	100	98	80	80	80	80	80	80	80
December 2017	82	57	38	23	10	0	0	100	100	100	100	100	90	0	73	73	73	73	73	73	42
December 2018	77	46	25	9	0	0	0	100	100	100	100	73	10	0	66	66	66	66	66	66	0
December 2019	71	36	14	0	0	0	0	100	100	100	85	10	0	0	59	59	59	59	59	0	0
December 2020	66	27	5	0	0	0	0	100	100	100	31	0	0	0	51	51	51	51	0	0	0
December 2021	60	19	0	0	0	0	0	100	100	79	0	0	0	0	43	43	43	17	0	0	0
December 2022	53	11	0	0	0	0	0	100	100	37	0	0	0	0	35	35	35	0	0	0	0
December 2023	47	4	0	0	0	0	0	100	100	1	0	0	0	0	27	27	27	0	0	0	0
December 2024	40	0	0	0	0	0	0	100	85	0	0	0	0	0	19	19	0	0	0	0	0
December 2025	33	0	0	0	0	0	0	100	48	0	0	0	0	0	11	11	0	0	0	0	0
December 2026	25	0	0	0	0	0	0	100	13	0	0	0	0	0	2	2	0	0	0	0	0
December 2027	17	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2028	8	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2029	0	0	0	0	0	0	0	97	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2030	0	0	0	0	0	0	0	40	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.0	4.9	3.5	2.7	2.3	2.0	1.6	16.9	12.0	8.7	6.7	5.4	4.5	3.4	7.0	7.0	6.6	5.8	5.1	4.4	3.5

Date	CZ Class PSA Prepayment Assumption							CE Class PSA Prepayment Assumption						
	0%	100%	200%	300%	400%	500%	700%	0%	100%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2014	103	103	103	103	103	103	103	96	93	90	87	85	82	77
December 2015	105	105	105	105	105	105	105	93	83	76	68	61	54	42
December 2016	108	108	108	108	108	108	108	89	73	60	49	39	30	14
December 2017	111	111	111	111	111	111	111	84	63	47	34	22	13	0
December 2018	113	113	113	113	113	113	70	80	54	36	22	10	1	0
December 2019	116	116	116	116	116	98	38	75	45	26	12	1	0	0
December 2020	119	119	119	119	106	64	21	70	38	18	4	0	0	0
December 2021	122	122	122	122	75	42	11	65	30	11	0	0	0	0
December 2022	125	125	125	98	53	27	6	60	24	5	0	0	0	0
December 2023	128	128	128	74	37	18	3	54	18	*	0	0	0	0
December 2024	132	132	112	55	25	11	2	48	12	0	0	0	0	0
December 2025	135	135	88	40	17	7	1	42	7	0	0	0	0	0
December 2026	138	138	68	29	12	4	*	35	2	0	0	0	0	0
December 2027	139	122	51	20	8	3	*	29	0	0	0	0	0	0
December 2028	139	95	37	14	5	1	*	21	0	0	0	0	0	0
December 2029	139	70	26	9	3	1	*	14	0	0	0	0	0	0
December 2030	139	47	16	5	2	*	*	6	0	0	0	0	0	0
December 2031	120	27	9	3	1	*	*	0	0	0	0	0	0	0
December 2032	62	7	2	1	*	*	*	0	0	0	0	0	0	0
December 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.9	16.2	13.7	11.4	9.4	8.0	5.9	10.1	5.9	4.2	3.3	2.7	2.3	1.8

* 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.

	WN, WH, IW† and WL Classes								WB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
Date	0%	100%	150%	200%	300%	400%	500%	700%	0%	100%	150%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2014	95	88	85	83	78	73	67	57	100	100	100	100	100	100	100	100
December 2015	89	76	71	66	57	48	40	25	100	100	100	100	100	100	100	100
December 2016	84	64	58	51	40	30	22	8	100	100	100	100	100	100	100	100
December 2017	78	54	46	39	27	17	10	0	100	100	100	100	100	100	100	89
December 2018	72	44	36	29	17	8	2	0	100	100	100	100	100	100	100	47
December 2019	65	35	27	20	9	2	0	0	100	100	100	100	100	100	72	24
December 2020	58	27	19	13	3	0	0	0	100	100	100	100	100	77	44	12
December 2021	51	20	13	7	0	0	0	0	100	100	100	100	91	50	27	6
December 2022	43	13	7	2	0	0	0	0	100	100	100	100	62	32	15	3
December 2023	35	6	1	0	0	0	0	0	100	100	100	80	40	19	9	1
December 2024	26	*	0	0	0	0	0	0	100	100	73	51	24	10	4	1
December 2025	18	0	0	0	0	0	0	0	100	59	41	27	12	5	2	*
December 2026	8	0	0	0	0	0	0	0	100	19	12	8	3	1	*	*
December 2027	0	0	0	0	0	0	0	0	86	0	0	0	0	0	0	0
December 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.7	4.8	4.1	3.6	2.8	2.3	1.9	1.4	14.5	12.3	11.8	11.2	9.8	8.5	7.3	5.4

	WT Class								WY Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
Date	0%	100%	150%	200%	300%	400%	500%	700%	0%	100%	150%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2014	95	88	85	83	78	72	67	57	100	100	100	100	100	100	100	100
December 2015	89	76	71	66	56	48	39	25	100	100	100	100	100	100	100	100
December 2016	84	64	58	51	40	30	21	8	100	100	100	100	100	100	100	100
December 2017	78	54	46	39	27	17	9	0	100	100	100	100	100	100	100	85
December 2018	71	44	36	29	17	8	1	0	100	100	100	100	100	100	100	45
December 2019	65	35	27	20	9	1	0	0	100	100	100	100	100	100	68	23
December 2020	58	27	19	12	3	0	0	0	100	100	100	100	100	74	42	12
December 2021	50	19	12	6	0	0	0	0	100	100	100	100	87	48	25	6
December 2022	43	12	6	1	0	0	0	0	100	100	100	100	59	30	15	3
December 2023	35	6	1	0	0	0	0	0	100	100	100	76	38	18	8	1
December 2024	26	0	0	0	0	0	0	0	100	99	70	49	23	10	4	1
December 2025	17	0	0	0	0	0	0	0	100	57	39	26	11	5	2	*
December 2026	8	0	0	0	0	0	0	0	100	18	12	8	3	1	*	*
December 2027	0	0	0	0	0	0	0	0	82	0	0	0	0	0	0	0
December 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.7	4.8	4.1	3.6	2.8	2.3	1.9	1.4	14.4	12.2	11.7	11.1	9.7	8.4	7.2	5.3

	WQ Class							
	PSA Prepayment Assumption							
Date	0%	100%	150%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100
December 2014	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100
December 2016	100	100	100	100	100	100	100	100
December 2017	100	100	100	100	100	100	100	86
December 2018	100	100	100	100	100	100	100	45
December 2019	100	100	100	100	100	100	70	24
December 2020	100	100	100	100	100	75	43	12
December 2021	100	100	100	100	88	49	26	6
December 2022	100	100	100	100	60	31	15	3
December 2023	100	100	100	78	39	18	8	1
December 2024	100	100	71	50	23	10	4	1
December 2025	100	58	39	27	12	5	2	*
December 2026	100	18	12	8	3	1	*	*
December 2027	84	0	0	0	0	0	0	0
December 2028	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.4	12.2	11.7	11.1	9.8	8.4	7.2	5.3

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

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

	KI† and KA Classes									KB Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
Date	0%	100%	150%	200%	300%	400%	600%	800%	1000%	0%	100%	150%	200%	300%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2014	95	88	85	82	76	71	59	48	37	100	100	100	100	100	100	100	100	100
December 2015	90	76	71	66	57	48	33	21	11	100	100	100	100	100	100	100	100	100
December 2016	85	65	59	53	42	32	18	7	1	100	100	100	100	100	100	100	100	100
December 2017	80	55	48	41	30	21	8	1	0	100	100	100	100	100	100	100	100	43
December 2018	74	46	38	32	21	13	3	0	0	100	100	100	100	100	100	100	56	15
December 2019	68	37	30	24	14	7	0	0	0	100	100	100	100	100	100	88	26	5
December 2020	62	29	22	17	8	3	0	0	0	100	100	100	100	100	100	48	11	2
December 2021	55	22	16	11	4	*	0	0	0	100	100	100	100	100	100	26	5	1
December 2022	48	15	10	6	1	0	0	0	0	100	100	100	100	100	62	13	2	*
December 2023	40	9	5	2	0	0	0	0	0	100	100	100	100	100	74	35	6	1	*
December 2024	32	4	1	0	0	0	0	0	0	100	100	100	84	39	17	3	*	*
December 2025	23	0	0	0	0	0	0	0	0	100	66	45	30	13	5	1	*	*
December 2026	15	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
December 2027	5	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
December 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.2	5.0	4.4	3.9	3.0	2.5	1.7	1.2	0.9	14.8	12.2	12.0	11.7	10.8	9.7	7.4	5.5	4.2

	MF, FM, MS and SM Classes								
	PSA Prepayment Assumption								
Date	0%	100%	175%	200%	300%	500%	700%	900%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100
December 2014	100	100	96	93	80	55	30	4	0
December 2015	100	100	89	80	44	0	0	0	0
December 2016	100	100	81	65	6	0	0	0	0
December 2017	100	100	75	55	0	0	0	0	0
December 2018	100	100	70	47	0	0	0	0	0
December 2019	100	100	67	42	0	0	0	0	0
December 2020	100	100	65	39	0	0	0	0	0
December 2021	100	100	64	38	0	0	0	0	0
December 2022	100	100	63	37	0	0	0	0	0
December 2023	100	100	60	35	0	0	0	0	0
December 2024	100	100	57	33	0	0	0	0	0
December 2025	100	100	54	31	0	0	0	0	0
December 2026	100	100	50	29	0	0	0	0	0
December 2027	100	100	46	27	0	0	0	0	0
December 2028	100	100	42	25	0	0	0	0	0
December 2029	100	100	39	22	0	0	0	0	0
December 2030	100	100	34	20	0	0	0	0	0
December 2031	100	98	30	17	0	0	0	0	0
December 2032	100	87	26	15	0	0	0	0	0
December 2033	100	78	22	12	0	0	0	0	0
December 2034	100	68	19	10	0	0	0	0	0
December 2035	100	59	16	9	0	0	0	0	0
December 2036	100	50	13	7	0	0	0	0	0
December 2037	100	41	10	5	0	0	0	0	0
December 2038	100	33	8	4	0	0	0	0	0
December 2039	100	25	6	3	0	0	0	0	0
December 2040	100	17	4	2	0	0	0	0	0
December 2041	86	10	2	1	0	0	0	0	0
December 2042	42	4	1	*	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	23.2	12.6	8.6	1.8	1.0	0.8	0.6	0.5

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

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

	PF, PS† and PA Classes										PB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
Date	0%	100%	120%	225%	300%	500%	700%	900%	1200%	1500%	0%	100%	120%	225%	300%	500%	700%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2014	98	95	95	95	95	95	95	95	95	95	100	100	100	100	100	100	100	100	100	100
December 2015	97	87	85	85	85	85	84	71	51	33	100	100	100	100	100	100	100	100	100	100
December 2016	95	76	73	73	73	67	46	29	10	0	100	100	100	100	100	100	100	100	100	66
December 2017	93	66	62	62	62	44	23	9	0	0	100	100	100	100	100	100	100	100	68	6
December 2018	90	57	52	52	52	28	10	1	0	0	100	100	100	100	100	100	100	100	19	1
December 2019	88	49	42	42	42	17	3	0	0	0	100	100	100	100	100	100	100	49	5	*
December 2020	86	40	34	34	34	9	0	0	0	0	100	100	100	100	100	100	82	22	1	*
December 2021	83	33	26	26	26	4	0	0	0	0	100	100	100	100	100	100	46	10	*	*
December 2022	80	26	19	19	19	1	0	0	0	0	100	100	100	100	100	100	26	4	*	*
December 2023	77	19	14	14	14	0	0	0	0	0	100	100	100	100	100	76	15	2	*	*
December 2024	74	13	10	10	10	0	0	0	0	0	100	100	100	100	100	52	8	1	*	0
December 2025	70	7	6	6	6	0	0	0	0	0	100	100	100	100	100	35	5	*	*	0
December 2026	67	4	4	4	4	0	0	0	0	0	100	100	100	100	100	24	3	*	*	0
December 2027	63	1	1	1	1	0	0	0	0	0	100	100	100	100	100	16	1	*	*	0
December 2028	59	0	0	0	0	0	0	0	0	0	100	95	95	95	95	11	1	*	*	0
December 2029	54	0	0	0	0	0	0	0	0	0	100	74	74	74	74	7	*	*	*	0
December 2030	50	0	0	0	0	0	0	0	0	0	100	57	57	57	57	5	*	*	*	0
December 2031	44	0	0	0	0	0	0	0	0	0	100	44	44	44	44	3	*	*	0	0
December 2032	39	0	0	0	0	0	0	0	0	0	100	34	34	34	34	2	*	*	0	0
December 2033	33	0	0	0	0	0	0	0	0	0	100	26	26	26	26	1	*	*	0	0
December 2034	27	0	0	0	0	0	0	0	0	0	100	19	19	19	19	1	*	*	0	0
December 2035	21	0	0	0	0	0	0	0	0	0	100	14	14	14	14	1	*	*	0	0
December 2036	14	0	0	0	0	0	0	0	0	0	100	11	11	11	11	*	*	*	0	0
December 2037	6	0	0	0	0	0	0	0	0	0	100	8	8	8	8	*	*	*	0	0
December 2038	0	0	0	0	0	0	0	0	0	0	72	5	5	5	5	*	*	*	0	0
December 2039	0	0	0	0	0	0	0	0	0	0	3	3	3	3	3	*	*	*	0	0
December 2040	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	*	*	0	0	0
December 2041	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0	0
December 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)**	15.6	6.3	5.8	5.8	5.8	4.0	3.1	2.6	2.1	1.8	25.3	18.5	18.5	18.5	18.5	11.9	8.4	6.4	4.5	3.3

	WF and WS Classes									
	PSA Prepayment Assumption									
Date	0%	100%	120%	225%	300%	500%	700%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
December 2014	100	100	100	94	90	78	66	54	36	18
December 2015	100	100	100	81	67	32	0	0	0	0
December 2016	100	100	100	65	41	0	0	0	0	0
December 2017	100	100	100	53	23	0	0	0	0	0
December 2018	100	100	100	44	11	0	0	0	0	0
December 2019	100	100	100	38	4	0	0	0	0	0
December 2020	100	100	100	35	*	0	0	0	0	0
December 2021	100	100	100	33	0	0	0	0	0	0
December 2022	100	100	98	31	0	0	0	0	0	0
December 2023	100	100	94	29	0	0	0	0	0	0
December 2024	100	100	90	26	0	0	0	0	0	0
December 2025	100	100	84	23	0	0	0	0	0	0
December 2026	100	95	79	21	0	0	0	0	0	0
December 2027	100	89	72	18	0	0	0	0	0	0
December 2028	100	82	66	16	0	0	0	0	0	0
December 2029	100	75	60	14	0	0	0	0	0	0
December 2030	100	68	54	12	0	0	0	0	0	0
December 2031	100	61	48	10	0	0	0	0	0	0
December 2032	100	55	42	8	0	0	0	0	0	0
December 2033	100	48	37	7	0	0	0	0	0	0
December 2034	100	42	32	6	0	0	0	0	0	0
December 2035	100	36	27	5	0	0	0	0	0	0
December 2036	100	30	23	4	0	0	0	0	0	0
December 2037	100	25	18	3	0	0	0	0	0	0
December 2038	100	20	15	2	0	0	0	0	0	0
December 2039	91	15	11	1	0	0	0	0	0	0
December 2040	71	11	8	1	0	0	0	0	0	0
December 2041	49	7	5	1	0	0	0	0	0	0
December 2042	25	3	2	*	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	20.2	18.2	7.3	2.9	1.6	1.2	1.0	0.8	0.7

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

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

	LI† and LA Classes								
	PSA Prepayment Assumption								
Date	0%	100%	150%	200%	300%	400%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100
December 2014	97	89	86	84	78	72	66	54	42
December 2015	93	78	72	66	55	45	35	17	2
December 2016	89	67	59	51	37	24	14	0	0
December 2017	85	57	47	38	22	10	0	0	0
December 2018	81	48	37	27	11	0	0	0	0
December 2019	76	39	27	17	2	0	0	0	0
December 2020	71	31	19	9	0	0	0	0	0
December 2021	66	23	12	2	0	0	0	0	0
December 2022	60	16	5	0	0	0	0	0	0
December 2023	54	10	0	0	0	0	0	0	0
December 2024	48	4	0	0	0	0	0	0	0
December 2025	41	0	0	0	0	0	0	0	0
December 2026	34	0	0	0	0	0	0	0	0
December 2027	27	0	0	0	0	0	0	0	0
December 2028	19	0	0	0	0	0	0	0	0
December 2029	10	0	0	0	0	0	0	0	0
December 2030	1	0	0	0	0	0	0	0	0
December 2031	0	0	0	0	0	0	0	0	0
December 2032	0	0	0	0	0	0	0	0	0
December 2033	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.0	5.1	4.2	3.5	2.6	2.0	1.7	1.2	0.9

	LV Class									LZ Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
Date	0%	100%	150%	200%	300%	400%	500%	700%	900%	0%	100%	150%	200%	300%	400%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2014	94	94	94	94	94	94	94	94	94	104	104	104	104	104	104	104	104	104
December 2015	87	87	87	87	87	87	87	87	87	107	107	107	107	107	107	107	107	107
December 2016	81	81	81	81	81	81	81	49	0	111	111	111	111	111	111	111	111	75
December 2017	74	74	74	74	74	74	68	0	0	115	115	115	115	115	115	115	77	33
December 2018	67	67	67	67	67	56	0	0	0	119	119	119	119	119	119	102	42	14
December 2019	59	59	59	59	59	0	0	0	0	123	123	123	123	123	108	68	23	6
December 2020	52	52	52	52	2	0	0	0	0	128	128	128	128	128	77	44	13	3
December 2021	44	44	44	44	0	0	0	0	0	132	132	132	132	98	55	29	7	1
December 2022	35	35	35	2	0	0	0	0	0	137	137	137	137	74	38	19	4	*
December 2023	27	27	21	0	0	0	0	0	0	142	142	142	111	56	27	12	2	*
December 2024	18	18	0	0	0	0	0	0	0	147	147	126	88	41	18	8	1	*
December 2025	9	0	0	0	0	0	0	0	0	152	149	102	68	30	12	5	1	*
December 2026	0	0	0	0	0	0	0	0	0	157	121	80	52	21	8	3	*	*
December 2027	0	0	0	0	0	0	0	0	0	157	95	61	38	15	5	2	*	*
December 2028	0	0	0	0	0	0	0	0	0	157	71	44	27	9	3	1	*	*
December 2029	0	0	0	0	0	0	0	0	0	157	49	30	17	6	2	*	*	*
December 2030	0	0	0	0	0	0	0	0	0	157	29	17	10	3	1	*	*	*
December 2031	0	0	0	0	0	0	0	0	0	113	10	6	3	1	*	*	*	*
December 2032	0	0	0	0	0	0	0	0	0	58	0	0	0	0	0	0	0	0
December 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.0	6.9	6.6	6.2	5.2	4.4	3.7	2.8	2.2	18.6	15.0	13.8	12.5	10.3	8.5	7.0	5.0	3.8

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

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

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 Group 2 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 2 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 2 Class, and we may be obligated to provide additional information,

pursuant to Regulations under section 6049 of the Code, on such Classes. See "Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes" in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Accrual Classes, the Notional Classes and the CM, WB and WY 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	100% PSA
2	150% PSA
3	150% PSA
4	175% PSA
5	225% PSA
6	150% 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 Goldman, Sachs & Co. (the "Dealer") in exchange for the Trust MBS and the Group 4 Underlying REMIC Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Exhibit A

Group 4 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	December 2013 Class Factor	Principal Balance of the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2013-121	MA	November 2013	3136AHEF3	3.5%	FIX	November 2043	SUP	$13,346,000	0.99475504	$13,276,000	4.949%	355	4
2013-121	MD	November 2013	3136AHEG1	3.5	FIX	December 2043	SUP	785,798	1.00000000	785,798	4.949	355	4

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

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

Schedule 1

Available Recombinations(1)

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								
CA	$85,265,790	CE	$99,210,984	SEQ	2.5%	FIX	3136AHYB0	October 2031
CM	13,945,194							
Recombination 2								
WB	4,373,259	WQ	11,940,998	SEQ	2.5	FIX	3136AHYC8	January 2029
WY	7,567,739							

(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.

Principal Balance Schedule

Aggregate Group Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$36,532,725.00	November 2018	$20,341,113.72	October 2023	$ 7,336,081.59
January 2014	36,435,147.46	December 2018	20,059,346.74	November 2023	7,197,503.43
February 2014	36,327,057.00	January 2019	19,779,475.35	December 2023	7,061,427.85
March 2014	36,208,493.42	February 2019	19,501,487.46	January 2024	6,927,810.92
April 2014	36,079,503.05	March 2019	19,225,371.02	February 2024	6,796,609.45
May 2014	35,940,138.68	April 2019	18,951,114.07	March 2024	6,667,781.02
June 2014	35,790,459.57	May 2019	18,678,704.73	April 2024	6,541,283.91
July 2014	35,630,531.42	June 2019	18,408,131.20	May 2024	6,417,077.15
August 2014	35,460,426.30	July 2019	18,139,381.72	June 2024	6,295,120.46
September 2014	35,280,222.64	August 2019	17,872,444.65	July 2024	6,175,374.24
October 2014	35,090,005.15	September 2019	17,607,308.39	August 2024	6,057,799.61
November 2014	34,889,864.77	October 2019	17,343,961.43	September 2024	5,942,358.33
December 2014	34,679,898.60	November 2019	17,082,392.31	October 2024	5,829,012.84
January 2015	34,460,209.82	December 2019	16,822,589.68	November 2024	5,717,726.21
February 2015	34,230,907.64	January 2020	16,564,542.23	December 2024	5,608,462.17
March 2015	33,992,107.18	February 2020	16,308,238.72	January 2025	5,501,185.05
April 2015	33,743,929.38	March 2020	16,053,668.00	February 2025	5,395,859.81
May 2015	33,486,500.93	April 2020	15,800,818.98	March 2025	5,292,452.03
June 2015	33,219,954.13	May 2020	15,549,680.65	April 2025	5,190,927.86
July 2015	32,944,426.82	June 2020	15,300,242.04	May 2025	5,091,254.04
August 2015	32,660,062.22	July 2020	15,052,492.28	June 2025	4,993,397.91
September 2015	32,367,008.84	August 2020	14,806,420.55	July 2025	4,897,327.34
October 2015	32,065,420.32	September 2020	14,562,016.11	August 2025	4,803,010.78
November 2015	31,755,455.35	October 2020	14,319,268.29	September 2025	4,710,417.21
December 2015	31,437,277.46	November 2020	14,078,166.46	October 2025	4,619,516.17
January 2016	31,111,054.95	December 2020	13,838,700.09	November 2025	4,530,277.70
February 2016	30,776,960.69	January 2021	13,600,858.69	December 2025	4,442,672.37
March 2016	30,435,171.98	February 2021	13,364,631.86	January 2026	4,356,671.27
April 2016	30,085,870.41	March 2021	13,130,009.24	February 2026	4,272,245.97
May 2016	29,738,895.10	April 2021	12,896,980.56	March 2026	4,189,368.56
June 2016	29,394,231.27	May 2021	12,665,535.60	April 2026	4,108,011.60
July 2016	29,051,864.18	June 2021	12,435,664.20	May 2026	4,028,148.11
August 2016	28,711,779.21	July 2021	12,207,356.28	June 2026	3,949,751.60
September 2016	28,373,961.82	August 2021	11,981,441.32	July 2026	3,872,796.04
October 2016	28,038,397.58	September 2021	11,759,555.01	August 2026	3,797,255.83
November 2016	27,705,072.12	October 2021	11,541,627.21	September 2026	3,723,105.84
December 2016	27,373,971.19	November 2021	11,327,588.99	October 2026	3,650,321.36
January 2017	27,045,080.61	December 2021	11,117,372.57	November 2026	3,578,878.12
February 2017	26,718,386.29	January 2022	10,910,911.36	December 2026	3,508,752.26
March 2017	26,393,874.25	February 2022	10,708,139.91	January 2027	3,439,920.35
April 2017	26,071,530.56	March 2022	10,508,993.86	February 2027	3,372,359.34
May 2017	25,751,341.41	April 2022	10,313,410.00	March 2027	3,306,046.62
June 2017	25,433,293.07	May 2022	10,121,326.18	April 2027	3,240,959.94
July 2017	25,117,371.88	June 2022	9,932,681.30	May 2027	3,177,077.46
August 2017	24,803,564.27	July 2022	9,747,415.35	June 2027	3,114,377.70
September 2017	24,491,856.79	August 2022	9,565,469.31	July 2027	3,052,839.56
October 2017	24,182,236.02	September 2022	9,386,785.19	August 2027	2,992,442.32
November 2017	23,874,688.65	October 2022	9,211,306.00	September 2027	2,933,165.62
December 2017	23,569,201.47	November 2022	9,038,975.73	October 2027	2,874,989.42
January 2018	23,265,761.33	December 2022	8,869,739.32	November 2027	2,817,894.08
February 2018	22,964,355.17	January 2023	8,703,542.65	December 2027	2,761,860.27
March 2018	22,664,970.00	February 2023	8,540,332.56	January 2028	2,706,869.01
April 2018	22,367,592.93	March 2023	8,380,056.78	February 2028	2,652,901.64
May 2018	22,072,211.15	April 2023	8,222,663.93	March 2028	2,599,939.83
June 2018	21,778,811.91	May 2023	8,068,103.55	April 2028	2,547,965.58
July 2018	21,487,382.57	June 2023	7,916,326.01	May 2028	2,496,961.20
August 2018	21,197,910.53	July 2023	7,767,282.56	June 2028	2,446,909.29
September 2018	20,910,383.32	August 2023	7,620,925.27	July 2028	2,397,792.78
October 2018	20,624,788.49	September 2023	7,477,207.04	August 2028	2,349,594.89

Aggregate Group (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2028	$ 2,302,299.13	October 2033	$ 619,339.17	November 2038	$ 124,126.27
October 2028	2,255,889.29	November 2033	605,186.13	December 2038	120,245.09
November 2028	2,210,349.46	December 2033	591,315.49	January 2039	116,450.79
December 2028	2,165,664.01	January 2034	577,721.98	February 2039	112,741.64
January 2029	2,121,817.55	February 2034	564,400.44	March 2039	109,115.96
February 2029	2,078,795.01	March 2034	551,345.77	April 2039	105,572.11
March 2029	2,036,581.55	April 2034	538,553.01	May 2039	102,108.45
April 2029	1,995,162.60	May 2034	526,017.25	June 2039	98,723.39
May 2029	1,954,523.83	June 2034	513,733.68	July 2039	95,415.37
June 2029	1,914,651.19	July 2034	501,697.58	August 2039	92,182.86
July 2029	1,875,530.86	August 2034	489,904.31	September 2039	89,024.35
August 2029	1,837,149.26	September 2034	478,349.32	October 2039	85,938.35
September 2029	1,799,493.05	October 2034	467,028.14	November 2039	82,923.43
October 2029	1,762,549.13	November 2034	455,936.37	December 2039	79,978.16
November 2029	1,726,304.62	December 2034	445,069.70	January 2040	77,101.14
December 2029	1,690,746.88	January 2035	434,423.90	February 2040	74,291.00
January 2030	1,655,863.48	February 2035	423,994.80	March 2040	71,546.40
February 2030	1,621,642.22	March 2035	413,778.33	April 2040	68,866.02
March 2030	1,588,071.10	April 2035	403,770.47	May 2040	66,248.56
April 2030	1,555,138.34	May 2035	393,967.28	June 2040	63,692.75
May 2030	1,522,832.37	June 2035	384,364.90	July 2040	61,197.34
June 2030	1,491,141.82	July 2035	374,959.53	August 2040	58,761.12
July 2030	1,460,055.51	August 2035	365,747.45	September 2040	56,382.88
August 2030	1,429,562.48	September 2035	356,724.98	October 2040	54,061.44
September 2030	1,399,651.93	October 2035	347,888.54	November 2040	51,795.65
October 2030	1,370,313.30	November 2035	339,234.59	December 2040	49,584.37
November 2030	1,341,536.16	December 2035	330,759.68	January 2041	47,426.50
December 2030	1,313,310.30	January 2036	322,460.39	February 2041	45,320.94
January 2031	1,285,625.68	February 2036	314,333.39	March 2041	43,266.61
February 2031	1,258,472.44	March 2036	306,375.39	April 2041	41,262.48
March 2031	1,231,840.89	April 2036	298,583.18	May 2041	39,307.50
April 2031	1,205,721.51	May 2036	290,953.59	June 2041	37,400.67
May 2031	1,180,104.96	June 2036	283,483.51	July 2041	35,540.99
June 2031	1,154,982.05	July 2036	276,169.90	August 2041	33,727.50
July 2031	1,130,343.75	August 2036	269,009.77	September 2041	31,959.24
August 2031	1,106,181.22	September 2036	262,000.16	October 2041	30,235.26
September 2031	1,082,485.74	October 2036	255,138.21	November 2041	28,554.66
October 2031	1,059,248.76	November 2036	248,421.08	December 2041	26,916.52
November 2031	1,036,461.89	December 2036	241,845.97	January 2042	25,319.97
December 2031	1,014,116.86	January 2037	235,410.18	February 2042	23,764.15
January 2032	992,205.59	February 2037	229,111.01	March 2042	22,248.19
February 2032	970,720.11	March 2037	222,945.82	April 2042	20,771.26
March 2032	949,652.60	April 2037	216,912.05	May 2042	19,332.55
April 2032	928,995.37	May 2037	211,007.15	June 2042	17,931.25
May 2032	908,740.89	June 2037	205,228.63	July 2042	16,566.58
June 2032	888,881.75	July 2037	199,574.05	August 2042	15,237.76
July 2032	869,410.66	August 2037	194,041.01	September 2042	13,944.03
August 2032	850,320.49	September 2037	188,627.15	October 2042	12,684.66
September 2032	831,604.19	October 2037	183,330.16	November 2042	11,458.91
October 2032	813,254.89	November 2037	178,147.77	December 2042	10,266.07
November 2032	795,265.80	December 2037	173,077.75	January 2043	9,105.43
December 2032	777,630.27	January 2038	168,117.91	February 2043	7,976.32
January 2033	760,341.77	February 2038	163,266.11	March 2043	6,878.05
February 2033	743,393.87	March 2038	158,520.24	April 2043	5,809.97
March 2033	726,780.28	April 2038	153,878.23	May 2043	4,771.43
April 2033	710,494.80	May 2038	149,338.05	June 2043	3,761.79
May 2033	694,531.34	June 2038	144,897.70	July 2043	2,780.43
June 2033	678,883.95	July 2038	140,555.24	August 2043	1,826.73
July 2033	663,546.74	August 2038	136,308.73	September 2043	900.10
August 2033	648,513.97	September 2038	132,156.29	October 2043 and thereafter	0.00
September 2033	633,779.96	October 2038	128,096.08		

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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$415,747,036

FannieMae®

Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2013-129

PROSPECTUS SUPPLEMENT

Goldman, Sachs & Co.

December 23, 2013