Prospectus Supplement
(To REMIC Prospectus dated June 1, 2014)

$824,104,715

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2015-55

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 backed by first lien, single-family fixed-rate loans,
- Fannie Mae MBS backed by first lien, single-family adjustable-rate loans, and
- underlying REMIC and RCR certificates backed by Fannie Mae MBS.

The mortgage loans backing the underlying REMIC and RCR certificates 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
A	1	$100,000,000	SEQ	3.5%	FIX	3136APA93	November 2041
AV(2) . . .	1	9,016,000	SEQ/AD	3.5	FIX	3136APB27	August 2028
AU(2) . . .	1	7,625,000	SEQ/AD	3.5	FIX	3136APB35	April 2036
AZ(2) . . .	1	15,752,106	SEQ	3.5	FIX/Z	3136APB43	August 2045
FA	2	72,597,348	PT	(3)	FLT/AFC	3136APB50	August 2055
IO	2	72,597,348(4)	NTL	(5)	WAC/IO	3136APB68	August 2055
PM	3	75,000,000	PAC/AD	4.0	FIX	3136APB76	March 2043
MP	3	75,000,000	PAC/AD	4.0	FIX	3136APB84	March 2043
PA(2) . . .	3	66,000,000	PAC/AD	2.5	FIX	3136APB92	June 2041
PK(2) . . .	3	9,000,000	PAC/AD	2.5	FIX	3136APC26	March 2043
PZ	3	15,131,535	PAC/AD	3.5	FIX/Z	3136APC34	August 2045
ZA(2) . . .	3	18,000,000	TAC/AD	3.5	FIX/Z	3136APC42	August 2045
ZX(2) . . .	3	7,453,791	SUP/AD	3.5	FIX/Z	3136APC59	August 2045
C	4	45,000,000	SEQ	3.0	FIX	3136APC67	July 2041
VC(2) . . .	4	5,000,000	SEQ/AD	3.0	FIX	3136APC75	March 2029
ZC(2) . . .	4	10,000,000	SEQ	3.0	FIX/Z	3136APC83	August 2045

(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 AL, PD, JZ, CL, EB, EC, ED, E, EG, KS, TK, QB, QI, QC, QD, GB, GI, GC, GD, GA, GM, NH, NI, NE, ND, NC, NB and G 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 July 31, 2015.

Carefully consider the risk factors on page S-10 of this prospectus supplement and starting on page 14 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.

J.P. Morgan

July 27, 2015

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
EA(2) . . .	5	$ 69,590,000	SEQ	2.0%	FIX	3136APC91	October 2041
EI(2)	5	29,824,285(4)	NTL	3.5	FIX/IO	3136APD25	October 2041
VE	5	9,197,794	SEQ/AD	3.5	FIX	3136APD33	February 2030
ZE	5	14,000,000	SEQ	3.5	FIX/Z	3136APD41	August 2045
JA	6	55,370,307	PT	2.0	FIX	3136APD58	July 2025
JI	6	30,761,282(4)	NTL	4.5	FIX/IO	3136APD66	July 2025
HS(2) . . .	7	10,296,000(4)	NTL	(6)	INV/IO	3136APD74	May 2041
HO(2) . .	7	5,148,000	SC/SEQ	0.0	PO	3136APD82	May 2041
SK	7	3,088,810	SC/SEQ	(6)	INV	3136APD90	May 2041
KI(2) . . .	7	2,059,206(4)	NTL	(6)	INV/IO	3136APE24	May 2041
KT(2) . . .	7	2,059,206	SC/SEQ	(6)	INV	3136APE32	May 2041
QA(2) . .	8	73,711,000	PAC/AD	3.5	FIX	3136APE40	October 2042
QL(2) . . .	8	11,069,000	PAC/AD	3.5	FIX	3136APE57	September 2044
GL(2) . . .	8	6,032,422	PAC/AD	3.5	FIX	3136APE65	August 2045
Z	8	16,189,000	SUP	3.5	FIX/Z	3136APE73	August 2045
NA(2) . . .	9	17,354,965	SC/PAC/AD	4.0	FIX	3136APE81	August 2045
ZN	9	10,000	SC/PAC/AD	4.0	FIX/Z	3136APE99	August 2045
NZ	9	10,708,431	SC/SUP	4.0	FIX/Z	3136APF23	August 2045
IN	9	3,119,266(4)	NTL	4.5	FIX/IO	3136APF31	August 2045
R		0	NPR	0	NPR	3136APF49	August 2055
RL		0	NPR	0	NPR	3136APF56	August 2055

(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.
(2) Exchangeable classes.
(3) Based on LIBOR and subject to the limitations described on page S-16.
(4) Notional principal balances. These classes are interest only classes. See page S-8 for a description of how their notional principal balances are calculated.
(5) The interest rate of the IO Class is calculated as described on page S-16.
(6) 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 June 1, 2014 (the "REMIC Prospectus");
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
  - October 1, 2014, for all MBS issued on or after October 1, 2014,
  - March 1, 2013, for all MBS issued on or after March 1, 2013 and prior to October 1, 2014,
  - 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 7 or Group 9 Class or the R or RL Class, the disclosure documents relating to the applicable underlying REMIC and RCR 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 October 1, 2014.

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:

J.P. Morgan Securities LLC
c/o Broadridge Financial Solutions
Prospectus Department
1155 Long Island Avenue
Edgewood, NY 11717
(telephone 631-274-2635).

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of July 1, 2015. 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	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Class 2011-36-MS REMIC Certificate
8	Group 8 MBS
9	Group 9 MBS Class 2009-41-ZA REMIC Certificate Class 2009-93-VZ REMIC Certificate Class 2009-98-DZ REMIC Certificate Class 2009-114-EZ REMIC Certificate Class 2010-84-ZG RCR Certificate Class 2010-93-KZ REMIC Certificate Class 2011-121-JP RCR Certificate Class 2011-145-JP REMIC Certificate Class 2012-13-JP REMIC Certificate

Group 1, Group 3, Group 4, Group 5, Group 6, Group 8 and Group 9 MBS

Characteristics of the Fixed Rate 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	$132,393,106	3.50%	3.75% to 6.00%	241 to 360
Group 3 MBS	$265,585,326	3.50%	3.75% to 6.00%	241 to 360
Group 4 MBS	$ 60,000,000	3.00%	3.25% to 5.50%	241 to 360
Group 5 MBS	$ 92,787,794	3.50%	3.75% to 6.00%	241 to 360
Group 6 MBS	$ 55,370,307	4.50%	4.75% to 7.00%	40 to 180
Group 8 MBS	$107,001,422	3.50%	3.75% to 6.00%	241 to 360
Group 9 MBS	$ 9,953,145	4.50%	4.75% to 7.00%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$132,393,106	360	343	13	4.118%
Group 3 MBS	$265,585,326	360	343	13	4.118%
Group 4 MBS	$ 60,000,000	360	328	28	3.557%
Group 5 MBS	$ 92,787,794	360	319	35	3.998%
Group 6 MBS	$ 55,370,307	180	69	108	5.026%
Group 8 MBS	$107,001,422	360	358	2	4.154%
Group 9 MBS	$ 9,953,145	360	348	11	5.220%

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the fixed rate MBS will differ from those shown above, and may differ significantly. See "Risk Factors—Risks Relating to Yield and Prepayment—*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 2 MBS

The first table in Exhibit A-1 of this prospectus supplement lists certain assumed characteristics of the mortgage loans underlying the adjustable-rate MBS in Group 2. The assumed characteristics appearing in Exhibit A-1 may not reflect the actual characteristics of the individual adjustable-rate mortgage loans included in the related pools. The actual characteristics of most of the related mortgage loans may differ from those specified in Exhibit A-1, and may differ significantly.

The second table in Exhibit A-1 of this prospectus supplement lists the pool numbers of the adjustable-rate MBS expected to be included in the Lower Tier REMIC.

Group 7 and Group 9 Underlying REMIC and RCR Certificates

Exhibit A-2 describes the underlying REMIC and RCR certificates in Group 7 and Group 9, including certain information about the related mortgage loans. To learn more about the underlying REMIC and RCR certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Settlement Date

We expect to issue the certificates on July 31, 2015.

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 each interest accrual period, the FA and IO Classes will bear interest at the applicable annual rates described under "Description of the Certificates—Distributions of Interest—," "*—The FA Class*" and "*—The IO Class*," respectively, in this prospectus supplement.

During the initial interest accrual period, the inverse floating rate classes will bear interest at the initial interest rates listed below. During each subsequent interest accrual period, the 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)
HS	4.21340%	4.40000%	0.00%	4.4% − LIBOR
SK	10.04467%	10.66667%	0.00%	10.66667% − (3.33333314 × LIBOR)
KI	0.50000%	0.50000%	0.00%	16.5% − (5 × LIBOR)
KT	5.50000%	5.50000%	0.00%	22% − (5 × LIBOR)
KS	8.42680%	8.80000%	0.00%	8.8% − (2 × LIBOR)
TK	6.00000%	6.00000%	0.00%	22% − (5 × LIBOR)

(1) We will establish LIBOR on the basis of the "ICE 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		
IO	100%	of the FA Class
EI	42.8571418307%	of the EA Class
JI	55.5555561576%	of the JA Class
HS	200%	of the HO Class
KI	100%	of the KT Class
QI	42.8571420819%	of the QA Class
GI	42.8571420146%	of the sum of the QA and QL Classes
IN	11.1111103195%	of the aggregate principal balance of the Group 9 MBS and the Group 9 Underlying REMIC and RCR Certificates
NI	55.5555542751%	of the NA 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%**	**264%**	**300%**	**400%**	**600%**	**800%**	**1000%**
A	16.4	6.5	4.0	3.2	2.8	2.2	1.6	1.2	1.0
AV	7.0	7.0	6.5	5.8	5.4	4.5	3.3	2.5	2.0
AU	17.0	15.4	10.7	8.8	8.0	6.3	4.3	3.2	2.5
AZ	28.2	21.6	16.5	13.9	12.7	10.0	6.8	4.9	3.8
AL	28.2	20.8	14.9	12.1	10.9	8.4	5.6	4.0	3.1

	CPR Prepayment Assumption							
Group 2 Classes	**0%**	**5%**	**10%**	**15%**	**20%**	**25%**	**50%**	**75%**
FA and IO	11.0	7.9	5.9	4.6	3.7	3.0	1.4	0.7

	PSA Prepayment Assumption									
Group 3 Classes	**0%**	**100%**	**175%**	**220%**	**248%**	**250%**	**400%**	**600%**	**800%**	**1000%**
PM, MP and PD	14.6	6.6	4.8	4.8	4.8	4.8	3.3	2.3	1.8	1.4
PA	13.4	5.6	4.0	4.0	4.0	4.0	2.8	1.9	1.5	1.2
PK	23.3	13.6	11.1	11.1	11.1	11.1	7.5	5.1	3.7	2.9
PZ	25.3	17.6	17.2	17.2	17.2	17.2	12.1	8.2	6.0	4.5
ZA	27.6	19.7	12.4	2.8	1.3	1.3	0.8	0.5	0.3	0.2
ZX	29.5	25.8	21.6	16.3	4.6	3.4	0.3	0.2	0.1	0.1
JZ	28.2	21.9	16.4	8.0	2.3	1.9	0.6	0.4	0.3	0.2

	PSA Prepayment Assumption							
Group 4 Classes	**0%**	**100%**	**121%**	**200%**	**300%**	**400%**	**500%**	**600%**
C	15.9	5.9	5.2	3.5	2.4	1.8	1.4	1.2
VC	7.3	7.3	7.2	6.4	5.2	4.3	3.5	3.0
ZC	28.1	19.7	18.5	14.7	11.1	8.6	6.9	5.7
CL	28.1	19.7	18.3	14.0	10.3	7.9	6.2	5.1

Group 5 Classes	PSA Prepayment Assumption 0%	100%	160%	200%	300%	400%	500%	600%	800%
EA, EI, EB, EC, ED, E and EG	16.3	6.0	4.3	3.5	2.4	1.8	1.4	1.2	0.8
VE	7.9	7.9	7.3	6.8	5.4	4.4	3.6	3.1	2.2
ZE	28.2	19.5	16.6	14.8	11.3	8.9	7.1	5.9	4.2

Group 6 Classes	PSA Prepayment Assumption 0%	100%	200%	290%	400%	600%	800%	1000%
JA and JI	5.6	2.7	2.4	2.2	1.9	1.5	1.2	0.9

Group 7 Classes	PSA Prepayment Assumption 0%	100%	200%	300%	400%	600%	900%	1200%	1500%	1800%
HS, HO and KS	20.7	11.3	7.0	4.9	3.7	2.3	1.4	0.9	0.5	0.1
SK, KI, KT and TK	24.2	19.1	14.1	10.5	8.1	5.3	3.1	1.9	1.1	0.1

Group 8 Classes	PSA Prepayment Assumption 0%	100%	135%	220%	250%	400%	600%	800%	1000%
QA, QB, QC, QD and QI	12.8	5.7	4.9	4.9	4.9	3.6	2.7	2.2	1.9
QL	22.4	13.2	12.9	12.9	12.9	8.7	6.0	4.5	3.7
GL	24.0	19.8	19.8	19.8	19.8	13.8	9.4	6.9	5.4
Z	27.3	20.7	18.4	6.6	2.7	1.4	1.0	0.8	0.7
GB, GC, GD, GA and GI	14.0	6.6	5.9	5.9	5.9	4.2	3.1	2.5	2.2
GM	23.0	15.5	15.4	15.4	15.4	10.5	7.2	5.4	4.3
G	14.7	7.5	6.8	6.8	6.8	4.9	3.5	2.8	2.4

Group 9 Classes	PSA Prepayment Assumption 0%	100%	125%	475%	505%	700%	1000%	1300%	1700%	2100%
NA, NH, NE, ND, NC, NB and NI	8.2	4.0	3.7	3.7	3.7	2.7	1.8	1.2	0.5	0.4
ZN	20.0	20.0	20.0	20.0	20.0	14.7	9.4	6.0	1.6	1.1
NZ	21.7	15.1	14.0	1.8	1.3	0.7	0.4	0.3	0.1	0.1
IN	17.4	9.5	8.5	3.0	2.8	2.0	1.3	0.9	0.3	0.3

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

ADDITIONAL RISK FACTOR

Payments on the Group 7 and Group 9 Classes will be affected by the applicable payment priorities governing the related underlying REMIC and RCR certificates. If you invest in a Group 7 or Group 9 Class, the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments on the underlying REMIC and RCR certificates.

As described in the related Underlying REMIC Disclosure Documents, the underlying REMIC and RCR certificates may be subsequent in payment priority to certain other classes issued from the related underlying REMIC trusts. As a result, such other classes may receive principal before principal is paid on the related underlying REMIC and RCR certificates, possibly for long periods.

In addition, as described in the related Underlying REMIC Disclosure Documents, principal payments on the Group 7 Underlying REMIC Certificate, and on several of the Group 9 Underlying REMIC and RCR Certificates, are governed by principal balance schedules. As a result, those underlying certificates may receive principal payments faster or slower than would otherwise have been the case. In some cases, they may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on principal payments over time may be eliminated. In such a case, the applicable underlying REMIC and RCR certificates would receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the applicable underlying REMIC and RCR certificates have adhered to the related principal balance schedules,
- any related support classes remain outstanding, or
- the applicable underlying REMIC and RCR certificates otherwise have performed as originally anticipated.

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of July 1, 2015 (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:

- seven groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates having fixed pass-through rates (the "Group 1 MBS," "Group 3 MBS," "Group 4 MBS," "Group 5 MBS," "Group 6 MBS," "Group 8 MBS" and "Group 9 MBS," and together, the "Fixed Rate MBS"),
- one group of Fannie Mae Guaranteed Mortgage Pass-Through Certificates having variable pass-through rates (the "Group 2 MBS" or "ARM MBS"), and
- two groups of previously issued REMIC and RCR Certificates (the "Group 7 Underlying REMIC Certificate" and the "Group 9 Underlying REMIC and RCR Certificates," and together, the "Underlying REMIC and RCR Certificates") issued from the related Fannie Mae REMIC trusts (the "Underlying REMIC Trusts"), as further described in Exhibit A-2.

The Fixed Rate MBS and the ARM MBS are referred to collectively as the "Trust MBS."

The Underlying REMIC and RCR 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 or adjustable 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 Underlying REMIC and RCR 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 Underlying REMIC and RCR 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, Principal 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 Fixed Rate MBS

The Fixed Rate MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Fixed Rate MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1 MBS, Group 3 MBS, Group 4 MBS, Group 5 MBS, Group 8 MBS and Group 9 MBS; and up to 15 years in the case of the Group 6 MBS.

In addition, the pools of mortgage loans backing the Group 1 MBS, Group 3 MBS, Group 8 MBS and Group 9 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—*Mortgage Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*" in the MBS Prospectus dated October 1, 2014. 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 those 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 October 1, 2014.

For additional information, see "Summary—Group 1, Group 3, Group 4, Group 5, Group 6, Group 8 and Group 9 MBS—Characteristics of the Fixed Rate MBS" in this prospectus supplement and "The Mortgage Loan Pools" and Yield, Maturity and Prepayment Considerations" in the MBS Prospectus.

The ARM MBS

Unless otherwise specified, references in this section to percentages of the Hybrid ARM Loans are in each case measured by aggregate principal balance of the Hybrid ARM Loans at the Issue Date.

General

The Mortgage Loans underlying the ARM MBS in Group 2 (the "Hybrid ARM Loans") will have the general characteristics described in the MBS Prospectus. In addition, we assume that the Hybrid ARM Loans will have the characteristics listed in the first table on Exhibit A-1 to this prospectus supplement. The ARM MBS provide that principal and interest on the Hybrid ARM Loans are passed through monthly, beginning in the month after we issue the ARM MBS. The Hybrid ARM Loans are conventional, adjustable-rate mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. With the exception of one pool underlying the ARM MBS, all of the Hybrid ARM Loans have original maturities of up to 30 years. See "Description of the Certificates," "The Mortgage Loan Pools," "The Mortgage Loans—Adjustable-Rate Mortgage Loans (ARM Loans)" and “Yield, Maturity and Prepayment Considerations” in the MBS Prospectus. See also the second table in Exhibit A-1 to this prospectus supplement for the pool numbers of the ARM MBS expected to be included in the Lower Tier REMIC.

Characteristics of the Hybrid ARM Loans

Applicable Indices

After the initial fixed-rate period, the interest rate (the “ARM Rate”) for the Hybrid ARM Loans will adjust

- in the case of approximately 60% of the Hybrid ARM Loans, annually based on the One-Year WSJ LIBOR Index (the “One-Year LIBOR ARM Loans”) as available generally 25 days or 45 days, as applicable, prior to the related interest rate adjustment date;
- in the case of approximately 5% of the Hybrid ARM Loans, semi-annually based on the Six-Month WSJ LIBOR Index (the “Six-Month LIBOR ARM Loans”) as available generally 25 days, 30 days or 45 days, as applicable, prior to the related interest rate adjustment date;
- in the case of approximately 1% of the Hybrid ARM Loans, monthly based on the One-Month WSJ LIBOR Index (the “One-Month LIBOR ARM Loans”) as available generally 25 days, prior to the related interest rate adjustment date; or
- in the case of approximately 33% of the Hybrid ARM Loans, annually based on the One-Year Treasury Index (the “One-Year Treasury ARM Loans”) as available generally 30 days or 45 days, as applicable, prior to the related interest rate adjustment date.

See “The Mortgage Loans—Adjustable-Rate Mortgage Loans (ARM Loans)—*ARM Indices*” in the MBS Prospectus for descriptions of these indices. If any of these indices becomes unavailable, an alternative index will be determined in accordance with the terms of the related mortgage note.

Initial Interest Only Periods

The scheduled monthly payments on approximately 43% of the Hybrid ARM Loans represented accrued interest only for periods that generally may range up to 10 years following origination. Beginning with the first monthly payment following the expiration of the applicable interest only period, the related loan documents provide that the scheduled monthly payment on each of the related Hybrid ARM Loans will be increased by an amount sufficient to pay accrued interest at the then current rate and to fully amortize the Hybrid ARM Loan by its scheduled maturity date. See “Risk Factors—Risks Relating to Yield and Prepayment—Refinancing of Loans; Sale of Property—*Fixed-rate and ARM loans with long initial interest-only payment periods may be more likely to be refinanced or become delinquent than other mortgage loans*” in the MBS Prospectus dated October 1, 2014.

Initial Fixed-Rate Periods

For the following approximate percentages of the Hybrid ARM Loans, the interest rates were fixed for the initial periods from origination reflected in the following table (the “Initial Fixed Rate”):

Initial Fixed-Rate Period				
1 year	**3 years**	**5 years**	**7 years**	**10 years**
4%	42%	41%	6%	7%

ARM Rate Changes

After the initial fixed-rate period, the ARM Rate of each Hybrid ARM Loan is set annually, semi-annually or monthly, as applicable, subject to the caps and floors described below, to equal the *sum* of (i) the applicable index value *plus* (ii) a specified percentage amount (the “ARM Margin”) that the lender established when the Hybrid ARM Loan was originated.

Initial ARM Rate Change Caps

For the interest rate adjustment immediately following the end of the initial fixed-rate period, the ARM Rate for each Hybrid ARM Loan generally may not deviate by more than 1, 2, 3, 5 or 6 percentage points, as applicable, from the related Initial Fixed Rate.

Subsequent ARM Rate Change Caps

On each annual, semi-annual or monthly ARM Rate adjustment date thereafter, the ARM Rate for each Hybrid ARM Loan generally may not deviate by more than 1 or 2 percentage points, as applicable, from the related ARM Rate in effect immediately prior to that adjustment date.

Lifetime Cap and Floor

The ARM Rate for each Hybrid ARM Loan, when adjusted on its applicable adjustment date, may not be greater than the maximum ARM Rate (lifetime rate cap) or less than its minimum ARM Rate (lifetime floor), as specified in the related mortgage note.

Monthly Payments

After the initial fixed-rate period, the amount of a borrower's monthly payment is subject to change

- in the case of the One-Year LIBOR ARM Loans and One-Year Treasury ARM Loans, generally on each anniversary of the date specified in the related mortgage note,
- in the case of the Six-Month LIBOR ARM Loans, at six-month intervals after the date specified in the related mortgage note, or
- in the case of the One-Month LIBOR ARM Loans, at one-month intervals after the date specified in the related mortgage note.

Each new monthly payment amount will be calculated to equal an amount necessary to pay interest at the new ARM Rate, adjusted as described above, and, except in the case of any loan that may still be in its initial interest only payment period, to fully amortize the outstanding principal balance of the Hybrid ARM Loan on a level debt service basis over the remainder of its term.

Prepayment Premium Periods

Approximately 16% of the Hybrid ARM Loans were subject to prepayment premiums if the borrowers made full or partial prepayments during prepayment premium periods that may range up to 60 months from the applicable origination dates.

Option to Convert to Fixed Rate

Approximately 2% of the Hybrid ARM Loans permitted the borrower to convert the loan to a fixed interest-rate loan at certain times specified in the related mortgage note. If the borrower exercises the right to convert the loan to a fixed-rate loan, we will purchase the loan from the related pool. See "Yield, Maturity and Prepayment Considerations—Maturity and Prepayment Considerations—*Convertible ARM Loans*" and "The Mortgage Loans—Adjustable-Rate Mortgage Loans (ARM Loans)—*Types of ARM Loans—Fully amortizing ARM loan with fixed-rate conversion option*" in the MBS Prospectus dated October 1, 2014.

Reduced Servicing Fee

Approximately 12% of the Hybrid ARM Loans have a minimum annual servicing fee of 0.125%. See "Fannie Mae Purchase Program—Servicing Compensation and Payment of Certain Expenses" in the MBS Prospectus.

The Underlying REMIC and RCR Certificates

The Underlying REMIC and RCR 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 and RCR 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—*Mortgage Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*" in the MBS Prospectus dated October 1, 2014. 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 backing the Underlying REMIC and RCR 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 October 1, 2014.

Distributions on the Underlying REMIC and RCR Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Underlying REMIC and RCR Certificates are described in the related Underlying REMIC Disclosure Documents. See Exhibit A-2 for certain additional information about the Underlying REMIC and RCR Certificates. Exhibit A-2 is provided in lieu of a Final Data Statement with respect to the Underlying REMIC and RCR Certificates.

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

Distributions of Interest

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

The 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 "ICE Method" as generally 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. For a description of recent developments affecting LIBOR calculations, see "Risk Factors—Risks Relating to Yield and Prepayment—*Intercontinental Exchange Benchmark Administration is the new LIBOR administrator*" in the REMIC Prospectus.

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	—

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

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

Accrual Classes. The AZ, PZ, ZA, ZX, ZC, ZE, Z, ZN, NZ and JZ Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement or on Schedule 1. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under "—Distributions of Principal" below.

The FA Class.

On each Distribution Date, we will pay interest on the FA Class in an amount equal to one month's interest at an annual rate equal to the *lesser* of

- LIBOR + 35 basis points

  or

- the Weighted Average Group 2 MBS Pass-Through Rate

(but in no event less than 0%).

The "Weighted Average Group 2 MBS Pass-Through Rate" for any Distribution Date is equal to the weighted average of the pass-through rates of the Group 2 MBS in effect for calculating distributions on that Distribution Date, weighted on the basis of the principal balances of the Group 2 MBS after giving effect to distributions of principal made on the immediately preceding Distribution Date.

During the initial interest accrual period, the FA Class will bear interest at an annual rate of 0.535%. Our determination of the interest rate for the FA Class will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 1-800-237-8627.

The IO Class.

On each Distribution Date, we will pay interest on the IO Class at an annual rate equal to the *product* of

- a fraction, expressed as a percentage, the numerator of which is the *excess*, if any, of
  - the aggregate amount of interest then paid on the Group 2 MBS

    over

  - the interest payable on the FA Class on that Distribution Date,

and the denominator of which is the notional principal balance of the IO Class immediately preceding that Distribution Date,

multiplied by

- 12.

During the initial interest accrual period, the IO Class is expected to bear interest at an annual rate of approximately 1.677%. Our determination of the interest rate for the IO Class will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 1-800-237-8627.

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 AZ Accrual Amount to AV and AU, in that order, until retired, and thereafter to AZ. — **Accretion Directed Classes and Accrual Class**

The Group 1 Cash Flow Distribution Amount to A, AV, AU and AZ, in that order, until retired. — **Sequential Pay Classes**

The "AZ Accrual Amount" is any interest then accrued and added to the principal balance of the AZ 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 to FA until retired. — **Pass-Through Class**

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

- *Group 3*

The ZA Accrual Amount and the ZX Accrual Amount in the following priority:

1. To Aggregate Group I to its Planned Balance. — **PAC Group** — **Accretion Directed Group and Class**
2. To ZA to its Targeted Balance. — **TAC Class** — **Accretion Directed Group and Class**
3. To ZX until retired. — **Support Class** — **Accretion Directed/ Accrual Class**
4. Thereafter to ZA. — **Accrual Class**

The PZ Accrual Amount in the following priority:

1. — 66.6666666667% to PM and MP, pro rata, until retired, and
   — 33.3333333333% to PA and PK, in that order, until retired. — **Accretion Directed Classes**
2. Thereafter to PZ. — **Accrual Class**

The Group 3 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group I to its Planned Balance. — **PAC Group**
2. To ZA to its Targeted Balance. — **TAC Class**
3. To ZX until retired. — **Support Class**
4. To ZA until retired. — **TAC Class**
5. To Aggregate Group I to zero. — **PAC Group**

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

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

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

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

"Aggregate Group I" consists of the PM, MP, PA, PK and PZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

first, — 66.6666666667% to PM and MP, pro rata, until retired, and

— 33.3333333333% to PA and PK, in that order, until retired; and

second, to PZ until retired.

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

- *Group 4*

The ZC Accrual Amount to VC until retired, and thereafter to ZC. **Accretion Directed Class and Accrual Class**

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

- *Group 5*

The ZE Accrual Amount to VE until retired, and thereafter to ZE. **Accretion Directed Class and Accrual Class**

The Group 5 Cash Flow Distribution Amount to EA, VE and ZE, in that order, until retired. **Sequential Pay Classes**

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

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

- *Group 6*

The Group 6 Principal Distribution Amount to JA until retired. **Pass-Through Class**

The "Group 6 Principal Distribution Amount" is the principal then paid on the Group 6 MBS.

- *Group 7*

The Group 7 Principal Distribution Amount in the following priority:

1. To HO until retired.
2. To SK and KT, pro rata, until retired.

Structured Collateral/ Sequential Pay Classes

The "Group 7 Principal Distribution Amount" is the principal then paid on the Group 7 Underlying REMIC Certificate.

- *Group 8*

The Z Accrual Amount to Aggregate Group II to its Planned Balance, and thereafter to Z.	**Accretion Directed/PAC Group and Accrual Class**

The Group 8 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group II to its Planned Balance.	**PAC Group**
2. To Z until retired.	**Support Class**
3. To Aggregate Group II to zero.	**PAC Group**

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

The "Group 8 Cash Flow Distribution Amount" is the principal then paid on the Group 8 MBS.

"Aggregate Group II" consists of the QA, QL and GL Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to QA, QL and GL, in that order, until retired.

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

- *Group 9*

The ZN Accrual Amount to NA until retired, and thereafter to ZN.	**Accretion Directed Class and Accrual Class**
The NZ Accrual Amount to Aggregate Group III to its Planned Balance, and thereafter to NZ.	**Accretion Directed/PAC Group and Accrual Class**

The Group 9 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance.	**PAC Group**	
2. To NZ until retired.	**Support Class**	**Structured Collateral**
3. To Aggregate Group III to zero.	**PAC Group**	

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

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

The "Group 9 Cash Flow Distribution Amount" is the principal then paid on the Group 9 Underlying REMIC and RCR Certificates.

"Aggregate Group III" consists of the NA and ZN Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III to NA and ZN, in that order, until retired.

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

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 and RCR Certificates, the applicable priority sequences governing principal payments on the Underlying REMIC and RCR Certificates, and the following assumptions (such characteristics and assumptions, collectively, the "Pricing Assumptions"):

- the Mortgage Loans underlying the Fixed Rate MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1, Group 3, Group 4, Group 5, Group 6, Group 8 and Group 9 MBS—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Hybrid ARM Loans have the characteristics set forth in Exhibit A-1 to this prospectus supplement;
- with respect to the Hybrid ARM Loans, the One-Month WSJ LIBOR Index, Six-Month WSJ LIBOR Index, One-Year WSJ LIBOR Index and One-Year Treasury Index values are and remain 0.185%, 0.445%, 0.788% and 0.25%, respectively;
- the Mortgage Loans prepay at the constant percentages of PSA or CPR, as applicable, specified in the related tables;
- the settlement date for the Certificates is July 31, 2015; 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 Fixed Rate MBS will differ from the assumed characteristics shown in the Summary, and may differ significantly. See "Risk Factors—Risks Relating to Yield and Prepayment—*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 with respect to all Classes other than the Group 2 Classes is PSA. For a description of PSA, see "Yield, Maturity and Prepayment Considerations—Prepayment Models" in the REMIC Prospectus.

The prepayment model used in this prospectus supplement with respect to the Group 2 Classes is CPR. For a description of CPR, see "Yield, Maturity and Prepayment Considerations—Prepayment Models" in the REMIC Prospectus.

It is highly unlikely that prepayments will occur at any *constant* PSA or CPR rate, as applicable, or at any other *constant* rate.

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

Groups and Class	Structuring Ranges and Speed	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 175% and 250% PSA	Between 175% and 250% PSA
ZA Class Targeted Balances	248% PSA	N/A
Aggregate Group II Planned Balances	Between 135% and 250% PSA	Between 135% and 250% PSA
Aggregate Group III Planned Balances	Between 125% and 505% PSA	Between 125% and 505% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	PM, MP, PA, PK and PZ
Aggregate Group II	QA, QL and GL
Aggregate Group III	NA and ZN

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

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

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

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

Yield Tables and Additional Yield Considerations

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 (or notional principal balance reductions) 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
EI	162%
JI	345%
IN	536%
QI	317%
GI	334%
NI	538%

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*
EI	14.500000%
JI	8.828125%
IN	11.500000%
QI	14.500000%
GI	16.750000%
NI	15.500000%

* 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 EI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	160%	200%	300%	400%	500%	600%	800%
Pre-Tax Yields to Maturity	15.2%	9.0%	0.3%	(6.1)%	(24.0)%	(43.3)%	(63.4)%	(83.3)%	*

Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	290%	400%	600%	800%	1000%
Pre-Tax Yields to Maturity	20.3%	17.0%	10.2%	4.0%	(4.0)%	(19.5)%	(36.5)%	(55.8)%

Sensitivity of the IN Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	125%	475%	505%	700%	1000%	1300%	1700%	2100%
Pre-Tax Yields to Maturity	35.2%	31.8%	30.1%	4.7%	2.4%	(13.5)%	(41.1)%	(74.7)%	*	*

Sensitivity of the QI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	135%	220%	250%	400%	600%	800%	1000%
Pre-Tax Yields to Maturity	14.5%	8.7%	4.7%	4.7%	4.7%	(6.9)%	(23.5)%	(39.0)%	(52.7)%

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	135%	220%	250%	400%	600%	800%	1000%
Pre-Tax Yields to Maturity	12.4%	7.7%	5.1%	5.1%	5.1%	(4.5)%	(19.0)%	(33.5)%	(47.2)%

Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	125%	475%	505%	700%	1000%	1300%	1700%	2100%
Pre-Tax Yields to Maturity	11.9%	4.3%	1.8%	1.8%	1.8%	(11.3)%	(38.0)%	(72.1)%	*	*

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 tables below, it is possible that investors in the HS, KI and KS 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 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*
HS	10.000000%
SK	96.019531%
KI	2.000000%
KT	97.000000%
KS	101.000000%
TK	99.000000%

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

	PSA Prepayment Assumption									
LIBOR	50%	100%	200%	300%	400%	600%	900%	1200%	1500%	1800%
0.0943%	45.5%	45.0%	41.8%	35.2%	25.6%	(1.5)%	(56.1)%	*	*	*
0.1886%	44.4%	43.9%	40.6%	33.9%	24.1%	(3.2)%	(57.8)%	*	*	*
2.1886%	21.6%	19.9%	13.0%	2.4%	(10.9)%	(42.9)%	(97.6)%	*	*	*
4.1886%	(12.5)%	(19.3)%	(37.2)%	(57.3)%	(77.8)%	*	*	*	*	*
4.4000%	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption									
LIBOR	50%	100%	200%	300%	400%	600%	900%	1200%	1500%	1800%
0.0943%	11.0%	11.0%	11.1%	11.1%	11.2%	11.5%	11.9%	12.6%	14.0%	67.3%
0.1886%	10.7%	10.7%	10.7%	10.8%	10.9%	11.1%	11.6%	12.3%	13.7%	67.3%
2.1886%	3.7%	3.7%	3.7%	3.8%	4.0%	4.2%	4.7%	5.5%	7.1%	67.3%
3.2000%	0.2%	0.2%	0.3%	0.4%	0.5%	0.8%	1.3%	2.1%	3.8%	67.3%

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

	PSA Prepayment Assumption									
LIBOR	**50%**	**100%**	**200%**	**300%**	**400%**	**600%**	**900%**	**1200%**	**1500%**	**1800%**
3.20%	25.7%	25.5%	24.5%	22.2%	18.9%	9.2%	(13.0)%	(46.0)%	*	*
3.25%	11.5%	10.9%	8.6%	4.9%	0.1%	(12.0)%	(36.1)%	(69.0)%	*	*
3.30%	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption									
LIBOR	**50%**	**100%**	**200%**	**300%**	**400%**	**600%**	**900%**	**1200%**	**1500%**	**1800%**
3.3%	5.8%	5.8%	5.8%	5.9%	6.0%	6.2%	6.5%	7.1%	8.2%	48.8%
3.6%	4.2%	4.2%	4.3%	4.4%	4.4%	4.6%	5.0%	5.6%	6.7%	48.8%
4.0%	2.2%	2.2%	2.2%	2.3%	2.4%	2.6%	3.0%	3.6%	4.7%	48.8%
4.4%	0.1%	0.2%	0.2%	0.3%	0.4%	0.6%	1.0%	1.6%	2.8%	48.8%

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

	PSA Prepayment Assumption									
LIBOR	**50%**	**100%**	**200%**	**300%**	**400%**	**600%**	**900%**	**1200%**	**1500%**	**1800%**
0.0943%	8.6%	8.5%	8.5%	8.4%	8.2%	8.0%	7.5%	6.8%	5.4%	(13.7)%
0.1886%	8.4%	8.3%	8.3%	8.2%	8.1%	7.8%	7.3%	6.6%	5.3%	(13.7)%
2.1886%	4.3%	4.3%	4.2%	4.2%	4.1%	3.9%	3.5%	2.9%	1.8%	(13.7)%
4.1886%	0.4%	0.3%	0.3%	0.2%	0.1%	0.0%	(0.3)%	(0.8)%	(1.6)%	(13.7)%
4.4000%	(0.1)%	(0.1)%	(0.1)%	(0.2)%	(0.3)%	(0.4)%	(0.7)%	(1.1)%	(2.0)%	(13.7)%

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

	PSA Prepayment Assumption									
LIBOR	**50%**	**100%**	**200%**	**300%**	**400%**	**600%**	**900%**	**1200%**	**1500%**	**1800%**
3.2%	6.1%	6.1%	6.1%	6.2%	6.2%	6.2%	6.3%	6.4%	6.6%	14.9%
3.6%	4.1%	4.1%	4.1%	4.1%	4.1%	4.2%	4.3%	4.4%	4.7%	14.9%
4.0%	2.1%	2.1%	2.1%	2.1%	2.1%	2.2%	2.3%	2.5%	2.8%	14.9%
4.4%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.9%	14.9%

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

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

Class	**Price**
HO	81.00%

Sensitivity of the HO Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	200%	300%	400%	600%	900%	1200%	1500%	1800%
Pre-Tax Yields to Maturity	1.4%	1.9%	3.0%	4.4%	5.8%	9.2%	15.8%	25.9%	47.2%	711.9%

The IO Class. **The yield to investors in the IO Class will be very sensitive to the rate of principal payments (including prepayments) of the Hybrid ARM Loans and to the level of LIBOR. The yield will also be sensitive to the weighted average interest rate of the Hybrid ARM Loans. Except as described under "Description of the Certificates—the ARM MBS" in this prospectus supplement, the Hybrid ARM Loans can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Hybrid ARM Loans is likely to vary, and may vary considerably, from pool to pool. Under certain high prepayment or high LIBOR scenarios, in particular, it is possible that investors in the IO Class would lose money on their initial investments.**

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 3, Group 4, Group 5, Group 7, Group 8 and Group 9 Classes, and
- in the case of the Group 7 and Group 9 Classes, the applicable priority sequences affecting principal payments on the related Underlying REMIC and RCR Certificates.

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

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

Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA or CPR rates, as applicable, 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 (other than the Group 2 Classes) 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	360 months	360 months	6.00%
Group 3 MBS	360 months	360 months	6.00%
Group 4 MBS	360 months	360 months	5.50%
Group 5 MBS	360 months	360 months	6.00%
Group 6 MBS	180 months	120 months	7.00%
Group 7 Underlying REMIC Certificate	360 months	309 months	6.50%
Group 8 MBS	360 months	360 months	6.00%
Group 9 MBS	360 months	360 months	7.00%
Group 9 Underlying REMIC and RCR Certificates	360 months	(1)	7.00%

(1) The Mortgage Loans backing the Group 9 Underlying REMIC and RCR Certificates listed below are assumed to have the following remaining terms to maturity:

Class	Remaining Terms to Maturity
2009-41-ZA	286 months
2009-93-VZ	291 months
2009-98-DZ	292 months
2009-114-EZ	293 months
2010-84-ZG	300 months
2010-93-KZ	300 months
2011-121-JP	316 months
2011-145-JP	317 months
2012-13-JP	318 months

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 or CPR level, as applicable.

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 or CPR rates, as applicable, 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	A Class: PSA Prepayment Assumption 0%	100%	200%	264%	300%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2016	98	92	87	84	82	77	67	57	46
July 2017	97	83	71	64	60	50	31	14	0
July 2018	95	74	57	47	42	29	7	0	0
July 2019	93	65	44	33	27	13	0	0	0
July 2020	91	57	34	21	15	1	0	0	0
July 2021	89	49	24	12	6	0	0	0	0
July 2022	86	42	16	4	0	0	0	0	0
July 2023	84	36	9	0	0	0	0	0	0
July 2024	81	30	3	0	0	0	0	0	0
July 2025	78	24	0	0	0	0	0	0	0
July 2026	75	19	0	0	0	0	0	0	0
July 2027	72	14	0	0	0	0	0	0	0
July 2028	69	9	0	0	0	0	0	0	0
July 2029	65	5	0	0	0	0	0	0	0
July 2030	62	1	0	0	0	0	0	0	0
July 2031	58	0	0	0	0	0	0	0	0
July 2032	53	0	0	0	0	0	0	0	0
July 2033	49	0	0	0	0	0	0	0	0
July 2034	44	0	0	0	0	0	0	0	0
July 2035	39	0	0	0	0	0	0	0	0
July 2036	34	0	0	0	0	0	0	0	0
July 2037	28	0	0	0	0	0	0	0	0
July 2038	22	0	0	0	0	0	0	0	0
July 2039	16	0	0	0	0	0	0	0	0
July 2040	9	0	0	0	0	0	0	0	0
July 2041	1	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.4	6.5	4.0	3.2	2.8	2.2	1.6	1.2	1.0

Date	AV Class: PSA Prepayment Assumption 0%	100%	200%	264%	300%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2016	94	94	94	94	94	94	94	94	94
July 2017	87	87	87	87	87	87	87	87	84
July 2018	81	81	81	81	81	81	81	0	0
July 2019	74	74	74	74	74	74	0	0	0
July 2020	67	67	67	67	67	67	0	0	0
July 2021	59	59	59	59	59	0	0	0	0
July 2022	52	52	52	52	30	0	0	0	0
July 2023	44	44	44	11	0	0	0	0	0
July 2024	35	35	35	0	0	0	0	0	0
July 2025	27	27	0	0	0	0	0	0	0
July 2026	18	18	0	0	0	0	0	0	0
July 2027	9	9	0	0	0	0	0	0	0
July 2028	0	0	0	0	0	0	0	0	0
July 2029	0	0	0	0	0	0	0	0	0
July 2030	0	0	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0
July 2033	0	0	0	0	0	0	0	0	0
July 2034	0	0	0	0	0	0	0	0	0
July 2035	0	0	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.0	7.0	6.5	5.8	5.4	4.5	3.3	2.5	2.0

Date	AU Class: PSA Prepayment Assumption 0%	100%	200%	264%	300%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	100	100	100	100	100
July 2017	100	100	100	100	100	100	100	100	100
July 2018	100	100	100	100	100	100	100	81	0
July 2019	100	100	100	100	100	100	88	0	0
July 2020	100	100	100	100	100	100	0	0	0
July 2021	100	100	100	100	100	73	0	0	0
July 2022	100	100	100	100	100	0	0	0	0
July 2023	100	100	100	100	44	0	0	0	0
July 2024	100	100	100	32	0	0	0	0	0
July 2025	100	100	100	0	0	0	0	0	0
July 2026	100	100	30	0	0	0	0	0	0
July 2027	100	100	0	0	0	0	0	0	0
July 2028	99	99	0	0	0	0	0	0	0
July 2029	88	88	0	0	0	0	0	0	0
July 2030	76	76	0	0	0	0	0	0	0
July 2031	63	25	0	0	0	0	0	0	0
July 2032	51	0	0	0	0	0	0	0	0
July 2033	37	0	0	0	0	0	0	0	0
July 2034	24	0	0	0	0	0	0	0	0
July 2035	9	0	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.0	15.4	10.7	8.8	8.0	6.3	4.3	3.2	2.5

Date	AZ Class: PSA Prepayment Assumption 0%	100%	200%	264%	300%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2016	104	104	104	104	104	104	104	104	104
July 2017	107	107	107	107	107	107	107	107	107
July 2018	111	111	111	111	111	111	111	111	80
July 2019	115	115	115	115	115	115	115	76	31
July 2020	119	119	119	119	119	119	98	39	12
July 2021	123	123	123	123	123	123	61	20	5
July 2022	128	128	128	128	128	117	38	10	2
July 2023	132	132	132	132	132	87	24	5	1
July 2024	137	137	137	137	122	64	15	3	*
July 2025	142	142	142	124	97	47	9	1	*
July 2026	147	147	147	101	76	34	6	1	*
July 2027	152	152	136	81	60	25	3	*	*
July 2028	158	158	115	65	47	18	2	*	*
July 2029	163	163	96	53	37	13	1	*	*
July 2030	169	169	80	42	29	9	1	*	*
July 2031	175	175	67	33	22	7	*	*	*
July 2032	181	165	55	26	17	5	*	*	*
July 2033	188	144	45	21	13	3	*	*	*
July 2034	194	125	37	16	10	2	*	*	*
July 2035	201	107	29	12	7	2	*	*	*
July 2036	206	91	23	9	5	1	*	*	*
July 2037	206	76	18	7	4	1	*	*	0
July 2038	206	62	14	5	3	1	*	*	0
July 2039	206	48	10	4	2	*	*	*	0
July 2040	206	36	7	2	1	*	*	*	0
July 2041	206	25	5	1	1	*	*	*	0
July 2042	166	15	3	1	*	*	*	*	0
July 2043	114	5	1	*	*	*	*	0	0
July 2044	59	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.2	21.6	16.5	13.9	12.7	10.0	6.8	4.9	3.8

* 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.

	AL Class								
	PSA Prepayment Assumption								
Date	**0%**	**100%**	**200%**	**264%**	**300%**	**400%**	**600%**	**800%**	**1000%**
Initial Percent	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	100	100	100	100	100
July 2017	100	100	100	100	100	100	100	100	99
July 2018	100	100	100	100	100	100	100	73	39
July 2019	100	100	100	100	100	100	77	37	15
July 2020	100	100	100	100	100	100	48	19	6
July 2021	100	100	100	100	100	77	30	10	2
July 2022	100	100	100	100	94	57	19	5	1
July 2023	100	100	100	91	75	42	12	2	*
July 2024	100	100	100	74	59	31	7	1	*
July 2025	100	100	93	60	47	23	4	1	*
July 2026	100	100	78	49	37	17	3	*	*
July 2027	100	100	66	40	29	12	2	*	*
July 2028	100	100	56	32	23	9	1	*	*
July 2029	100	100	47	26	18	6	1	*	*
July 2030	100	100	39	20	14	5	*	*	*
July 2031	100	91	32	16	11	3	*	*	*
July 2032	100	80	27	13	8	2	*	*	*
July 2033	100	70	22	10	6	2	*	*	*
July 2034	100	61	18	8	5	1	*	*	*
July 2035	100	52	14	6	4	1	*	*	*
July 2036	100	44	11	5	3	1	*	*	*
July 2037	100	37	9	3	2	*	*	*	0
July 2038	100	30	7	2	1	*	*	*	0
July 2039	100	24	5	2	1	*	*	*	0
July 2040	100	18	3	1	1	*	*	*	0
July 2041	100	12	2	1	*	*	*	*	0
July 2042	81	7	1	*	*	*	*	*	0
July 2043	55	3	*	*	*	*	*	0	0
July 2044	28	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.2	20.8	14.9	12.1	10.9	8.4	5.6	4.0	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.

	FA and IO† Classes							
	CPR Prepayment Assumption							
Date	0%	5%	10%	15%	20%	25%	50%	75%
Initial Percent	100	100	100	100	100	100	100	100
July 2016	97	92	87	82	77	73	48	24
July 2017	93	84	75	67	60	52	23	6
July 2018	89	76	65	55	46	38	11	1
July 2019	85	69	56	44	35	27	5	*
July 2020	81	62	48	36	26	19	3	*
July 2021	76	56	40	29	20	14	1	*
July 2022	71	50	34	23	15	10	1	*
July 2023	67	44	29	18	11	7	*	*
July 2024	62	39	24	14	8	5	*	*
July 2025	57	34	20	11	6	3	*	*
July 2026	52	29	16	9	4	2	*	*
July 2027	46	25	13	7	3	1	*	*
July 2028	41	21	10	5	2	1	*	0
July 2029	35	17	8	4	2	1	*	0
July 2030	30	14	6	3	1	*	*	0
July 2031	24	11	4	2	1	*	*	0
July 2032	18	8	3	1	*	*	*	0
July 2033	12	5	2	1	*	*	*	0
July 2034	7	3	1	*	*	*	*	0
July 2035	3	1	*	*	*	*	*	0
July 2036	2	1	*	*	*	*	0	0
July 2037	1	*	*	*	*	*	0	0
July 2038	*	*	*	*	*	*	0	0
July 2039	*	*	*	*	*	*	0	0
July 2040	*	*	*	*	*	*	0	0
July 2041	*	*	*	*	*	*	0	0
July 2042	*	*	*	*	*	*	0	0
July 2043	*	*	*	*	*	*	0	0
July 2044	*	*	*	*	*	*	0	0
July 2045	*	*	*	*	*	*	0	0
July 2046	*	*	*	*	*	0	0	0
July 2047	*	*	*	*	0	0	0	0
July 2048	0	0	0	0	0	0	0	0
July 2049	0	0	0	0	0	0	0	0
July 2050	0	0	0	0	0	0	0	0
July 2051	0	0	0	0	0	0	0	0
July 2052	0	0	0	0	0	0	0	0
July 2053	0	0	0	0	0	0	0	0
July 2054	0	0	0	0	0	0	0	0
July 2055	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.0	7.9	5.9	4.6	3.7	3.0	1.4	0.7

* 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	PM, MP and PD Classes										PA Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	175%	220%	248%	250%	400%	600%	800%	1000%	0%	100%	175%	220%	248%	250%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	98	93	89	89	89	89	89	82	72	63	98	92	88	88	88	88	88	79	69	58
July 2017	96	83	76	76	76	76	66	49	34	21	95	81	72	72	72	72	62	42	25	11
July 2018	93	74	63	63	63	63	47	28	14	4	92	71	58	58	58	58	40	18	2	0
July 2019	91	66	52	52	52	52	33	14	3	0	90	61	45	45	45	45	24	3	0	0
July 2020	88	58	42	42	42	42	22	6	0	0	87	52	34	34	34	34	11	0	0	0
July 2021	86	51	33	33	33	33	14	*	0	0	84	44	24	24	24	24	2	0	0	0
July 2022	83	44	26	26	26	26	8	0	0	0	80	36	16	16	16	16	0	0	0	0
July 2023	80	37	19	19	19	19	3	0	0	0	77	28	8	8	8	8	0	0	0	0
July 2024	77	31	14	14	14	14	0	0	0	0	73	21	2	2	2	2	0	0	0	0
July 2025	73	25	10	10	10	10	0	0	0	0	70	14	0	0	0	0	0	0	0	0
July 2026	70	19	6	6	6	6	0	0	0	0	66	8	0	0	0	0	0	0	0	0
July 2027	66	14	3	3	3	3	0	0	0	0	61	2	0	0	0	0	0	0	0	0
July 2028	62	9	0	0	0	0	0	0	0	0	57	0	0	0	0	0	0	0	0	0
July 2029	58	4	0	0	0	0	0	0	0	0	52	0	0	0	0	0	0	0	0	0
July 2030	53	0	0	0	0	0	0	0	0	0	47	0	0	0	0	0	0	0	0	0
July 2031	49	0	0	0	0	0	0	0	0	0	42	0	0	0	0	0	0	0	0	0
July 2032	44	0	0	0	0	0	0	0	0	0	36	0	0	0	0	0	0	0	0	0
July 2033	39	0	0	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0
July 2034	33	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0
July 2035	27	0	0	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0
July 2036	21	0	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0
July 2037	15	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0
July 2038	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2039	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.6	6.6	4.8	4.8	4.8	4.8	3.3	2.3	1.8	1.4	13.4	5.6	4.0	4.0	4.0	4.0	2.8	1.9	1.5	1.2

Date	PK Class										PZ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	175%	220%	248%	250%	400%	600%	800%	1000%	0%	100%	175%	220%	248%	250%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	100	100	100	100	100	100	104	104	104	104	104	104	104	104	104	104
July 2017	100	100	100	100	100	100	100	100	100	100	107	107	107	107	107	107	107	107	107	107
July 2018	100	100	100	100	100	100	100	100	100	31	111	111	111	111	111	111	111	111	111	111
July 2019	100	100	100	100	100	100	100	100	25	0	115	115	115	115	115	115	115	115	115	65
July 2020	100	100	100	100	100	100	100	48	0	0	119	119	119	119	119	119	119	119	81	25
July 2021	100	100	100	100	100	100	100	3	0	0	123	123	123	123	123	123	123	123	41	10
July 2022	100	100	100	100	100	100	66	0	0	0	128	128	128	128	128	128	128	80	21	4
July 2023	100	100	100	100	100	100	27	0	0	0	132	132	132	132	132	132	132	50	10	1
July 2024	100	100	100	100	100	100	0	0	0	0	137	137	137	137	137	137	133	31	5	1
July 2025	100	100	80	80	80	80	0	0	0	0	142	142	142	142	142	142	98	19	3	*
July 2026	100	100	48	48	48	48	0	0	0	0	147	147	147	147	147	147	71	12	1	*
July 2027	100	100	21	21	21	21	0	0	0	0	152	152	152	152	152	152	52	7	1	*
July 2028	100	72	0	0	0	0	0	0	0	0	158	158	155	155	155	155	38	4	*	*
July 2029	100	31	0	0	0	0	0	0	0	0	163	163	126	126	126	126	27	3	*	*
July 2030	100	0	0	0	0	0	0	0	0	0	169	156	101	101	101	101	20	2	*	*
July 2031	100	0	0	0	0	0	0	0	0	0	175	96	81	81	81	81	14	1	*	*
July 2032	100	0	0	0	0	0	0	0	0	0	181	65	65	65	65	65	10	1	*	*
July 2033	100	0	0	0	0	0	0	0	0	0	188	51	51	51	51	51	7	*	*	*
July 2034	100	0	0	0	0	0	0	0	0	0	194	40	40	40	40	40	5	*	*	*
July 2035	100	0	0	0	0	0	0	0	0	0	201	31	31	31	31	31	3	*	*	*
July 2036	100	0	0	0	0	0	0	0	0	0	208	24	24	24	24	24	2	*	*	*
July 2037	100	0	0	0	0	0	0	0	0	0	216	18	18	18	18	18	2	*	*	*
July 2038	68	0	0	0	0	0	0	0	0	0	223	13	13	13	13	13	1	*	*	0
July 2039	8	0	0	0	0	0	0	0	0	0	231	9	9	9	9	9	1	*	*	0
July 2040	0	0	0	0	0	0	0	0	0	0	141	6	6	6	6	6	*	*	*	0
July 2041	0	0	0	0	0	0	0	0	0	0	31	4	4	4	4	4	*	*	*	0
July 2042	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	2	*	*	*	0
July 2043	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	*	*	0	0
July 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.3	13.6	11.1	11.1	11.1	11.1	7.5	5.1	3.7	2.9	25.3	17.6	17.2	17.2	17.2	17.2	12.1	8.2	6.0	4.5

* 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.

ZA Class — PSA Prepayment Assumption

Date	0%	100%	175%	220%	248%	250%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2016	104	104	104	78	64	64	19	0	0	0
July 2017	107	107	107	51	19	19	0	0	0	0
July 2018	111	111	111	32	0	0	0	0	0	0
July 2019	115	115	115	20	0	0	0	0	0	0
July 2020	119	119	119	15	0	0	0	0	0	0
July 2021	123	123	123	13	0	0	0	0	0	0
July 2022	128	128	121	11	0	0	0	0	0	0
July 2023	132	132	115	6	0	0	0	0	0	0
July 2024	137	137	106	1	0	0	0	0	0	0
July 2025	142	142	95	0	0	0	0	0	0	0
July 2026	147	147	82	0	0	0	0	0	0	0
July 2027	152	152	68	0	0	0	0	0	0	0
July 2028	158	158	54	0	0	0	0	0	0	0
July 2029	163	163	40	0	0	0	0	0	0	0
July 2030	169	169	26	0	0	0	0	0	0	0
July 2031	175	175	12	0	0	0	0	0	0	0
July 2032	181	160	0	0	0	0	0	0	0	0
July 2033	188	132	0	0	0	0	0	0	0	0
July 2034	194	105	0	0	0	0	0	0	0	0
July 2035	201	79	0	0	0	0	0	0	0	0
July 2036	208	53	0	0	0	0	0	0	0	0
July 2037	216	28	0	0	0	0	0	0	0	0
July 2038	223	4	0	0	0	0	0	0	0	0
July 2039	231	0	0	0	0	0	0	0	0	0
July 2040	240	0	0	0	0	0	0	0	0	0
July 2041	248	0	0	0	0	0	0	0	0	0
July 2042	183	0	0	0	0	0	0	0	0	0
July 2043	89	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	19.7	12.4	2.8	1.3	1.3	0.8	0.5	0.3	0.2

ZX Class — PSA Prepayment Assumption

Date	0%	100%	175%	220%	248%	250%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2016	104	104	104	104	100	97	0	0	0	0
July 2017	107	107	107	107	100	94	0	0	0	0
July 2018	111	111	111	111	73	65	0	0	0	0
July 2019	115	115	115	115	31	21	0	0	0	0
July 2020	119	119	119	119	12	2	0	0	0	0
July 2021	123	123	123	123	10	*	0	0	0	0
July 2022	128	128	128	128	10	*	0	0	0	0
July 2023	132	132	132	132	9	*	0	0	0	0
July 2024	137	137	137	137	9	*	0	0	0	0
July 2025	142	142	142	129	8	*	0	0	0	0
July 2026	147	147	147	118	7	*	0	0	0	0
July 2027	152	152	152	106	6	*	0	0	0	0
July 2028	158	158	158	95	6	*	0	0	0	0
July 2029	163	163	163	84	5	*	0	0	0	0
July 2030	169	169	169	73	4	*	0	0	0	0
July 2031	175	175	175	64	4	*	0	0	0	0
July 2032	181	181	178	55	3	*	0	0	0	0
July 2033	188	188	154	46	3	*	0	0	0	0
July 2034	194	194	131	39	2	*	0	0	0	0
July 2035	201	201	111	32	2	*	0	0	0	0
July 2036	208	208	92	26	1	*	0	0	0	0
July 2037	216	216	75	21	1	*	0	0	0	0
July 2038	223	223	59	16	1	*	0	0	0	0
July 2039	231	186	45	12	1	*	0	0	0	0
July 2040	240	141	33	9	*	*	0	0	0	0
July 2041	248	98	22	6	*	*	0	0	0	0
July 2042	257	58	13	3	*	*	0	0	0	0
July 2043	266	21	4	1	*	*	0	0	0	0
July 2044	248	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.5	25.8	21.6	16.3	4.6	3.4	0.3	0.2	0.1	0.1

JZ Class — PSA Prepayment Assumption

Date	0%	100%	175%	220%	248%	250%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2016	104	104	104	86	74	74	13	0	0	0
July 2017	107	107	107	67	43	41	0	0	0	0
July 2018	111	111	111	55	21	19	0	0	0	0
July 2019	115	115	115	48	9	6	0	0	0	0
July 2020	119	119	119	45	4	1	0	0	0	0
July 2021	123	123	123	46	3	0	0	0	0	0
July 2022	128	128	123	45	3	0	0	0	0	0
July 2023	132	132	120	43	3	0	0	0	0	0
July 2024	137	137	115	41	3	0	0	0	0	0
July 2025	142	142	108	38	2	0	0	0	0	0
July 2026	147	147	101	34	2	0	0	0	0	0
July 2027	152	152	93	31	2	0	0	0	0	0
July 2028	158	158	84	28	2	0	0	0	0	0
July 2029	163	163	76	25	1	0	0	0	0	0
July 2030	169	169	68	22	1	0	0	0	0	0
July 2031	175	175	60	19	1	0	0	0	0	0
July 2032	181	166	52	16	1	0	0	0	0	0
July 2033	188	149	45	14	1	0	0	0	0	0
July 2034	194	131	38	11	1	0	0	0	0	0
July 2035	201	115	32	9	1	0	0	0	0	0
July 2036	208	99	27	8	*	0	0	0	0	0
July 2037	216	83	22	6	*	0	0	0	0	0
July 2038	223	69	17	5	*	0	0	0	0	0
July 2039	231	55	13	4	*	0	0	0	0	0
July 2040	240	41	10	3	*	0	0	0	0	0
July 2041	248	29	7	2	*	0	0	0	0	0
July 2042	204	17	4	1	*	0	0	0	0	0
July 2043	141	6	1	*	*	0	0	0	0	0
July 2044	73	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.2	21.9	16.4	8.0	2.3	1.9	0.6	0.4	0.3	0.2

C Class — PSA Prepayment Assumption

Date	0%	100%	121%	200%	300%	400%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100
July 2016	98	89	88	81	74	66	58	50
July 2017	96	79	76	65	52	40	29	19
July 2018	94	70	66	51	35	21	9	0
July 2019	92	61	56	39	21	7	0	0
July 2020	90	53	47	29	10	0	0	0
July 2021	88	45	39	20	1	0	0	0
July 2022	85	38	32	12	0	0	0	0
July 2023	82	32	25	5	0	0	0	0
July 2024	80	26	19	0	0	0	0	0
July 2025	77	20	13	0	0	0	0	0
July 2026	74	15	8	0	0	0	0	0
July 2027	70	10	3	0	0	0	0	0
July 2028	67	5	0	0	0	0	0	0
July 2029	63	1	0	0	0	0	0	0
July 2030	59	0	0	0	0	0	0	0
July 2031	55	0	0	0	0	0	0	0
July 2032	51	0	0	0	0	0	0	0
July 2033	46	0	0	0	0	0	0	0
July 2034	42	0	0	0	0	0	0	0
July 2035	36	0	0	0	0	0	0	0
July 2036	31	0	0	0	0	0	0	0
July 2037	25	0	0	0	0	0	0	0
July 2038	19	0	0	0	0	0	0	0
July 2039	13	0	0	0	0	0	0	0
July 2040	6	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.9	5.9	5.2	3.5	2.4	1.8	1.4	1.2

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

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

	VC Class								ZC Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
Date	0%	100%	121%	200%	300%	400%	500%	600%	0%	100%	121%	200%	300%	400%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	94	94	94	94	94	94	94	94	103	103	103	103	103	103	103	103
July 2017	88	88	88	88	88	88	88	88	106	106	106	106	106	106	106	106
July 2018	81	81	81	81	81	81	81	75	109	109	109	109	109	109	109	109
July 2019	75	75	75	75	75	75	36	0	113	113	113	113	113	113	113	91
July 2020	68	68	68	68	68	36	0	0	116	116	116	116	116	116	89	57
July 2021	61	61	61	61	61	0	0	0	120	120	120	120	120	99	60	35
July 2022	53	53	53	53	1	0	0	0	123	123	123	123	123	73	41	22
July 2023	46	46	46	46	0	0	0	0	127	127	127	127	98	53	28	14
July 2024	38	38	38	31	0	0	0	0	131	131	131	131	78	39	19	8
July 2025	30	30	30	0	0	0	0	0	135	135	135	124	61	29	13	5
July 2026	22	22	22	0	0	0	0	0	139	139	139	104	48	21	8	3
July 2027	13	13	13	0	0	0	0	0	143	143	143	88	38	15	6	2
July 2028	5	5	0	0	0	0	0	0	148	148	145	73	29	11	4	1
July 2029	0	0	0	0	0	0	0	0	150	150	127	61	23	8	2	1
July 2030	0	0	0	0	0	0	0	0	150	135	111	50	17	6	2	*
July 2031	0	0	0	0	0	0	0	0	150	119	96	41	13	4	1	*
July 2032	0	0	0	0	0	0	0	0	150	104	82	34	10	3	1	*
July 2033	0	0	0	0	0	0	0	0	150	89	70	27	8	2	*	*
July 2034	0	0	0	0	0	0	0	0	150	76	59	22	6	1	*	*
July 2035	0	0	0	0	0	0	0	0	150	64	49	17	4	1	*	*
July 2036	0	0	0	0	0	0	0	0	150	53	40	13	3	1	*	*
July 2037	0	0	0	0	0	0	0	0	150	43	32	10	2	*	*	*
July 2038	0	0	0	0	0	0	0	0	150	33	24	7	1	*	*	*
July 2039	0	0	0	0	0	0	0	0	150	24	18	5	1	*	*	*
July 2040	0	0	0	0	0	0	0	0	150	16	12	3	1	*	*	*
July 2041	0	0	0	0	0	0	0	0	146	9	6	2	*	*	*	*
July 2042	0	0	0	0	0	0	0	0	113	2	1	*	*	*	*	*
July 2043	0	0	0	0	0	0	0	0	77	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	40	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.3	7.3	7.2	6.4	5.2	4.3	3.5	3.0	28.1	19.7	18.5	14.7	11.1	8.6	6.9	5.7

	CL Class								EA, EI†, EB, EC, ED, E and EG Classes								
	PSA Prepayment Assumption								PSA Prepayment Assumption								
Date	0%	100%	121%	200%	300%	400%	500%	600%	0%	100%	160%	200%	300%	400%	500%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	100	100	100	100	98	89	85	81	74	66	58	50	35
July 2017	100	100	100	100	100	100	100	100	97	79	71	65	52	40	29	19	1
July 2018	100	100	100	100	100	100	100	98	95	70	59	51	35	21	9	0	0
July 2019	100	100	100	100	100	100	87	61	93	61	48	39	21	7	0	0	0
July 2020	100	100	100	100	100	89	59	38	91	53	38	29	10	0	0	0	0
July 2021	100	100	100	100	100	66	40	24	89	45	29	20	1	0	0	0	0
July 2022	100	100	100	100	83	49	27	15	86	38	21	12	0	0	0	0	0
July 2023	100	100	100	100	65	36	18	9	84	32	14	5	0	0	0	0	0
July 2024	100	100	100	98	52	26	12	6	81	26	8	0	0	0	0	0	0
July 2025	100	100	100	82	41	19	8	3	78	20	3	0	0	0	0	0	0
July 2026	100	100	100	69	32	14	6	2	75	14	0	0	0	0	0	0	0
July 2027	100	100	100	58	25	10	4	1	72	9	0	0	0	0	0	0	0
July 2028	100	100	96	49	19	7	2	1	69	5	0	0	0	0	0	0	0
July 2029	100	100	85	41	15	5	2	*	65	1	0	0	0	0	0	0	0
July 2030	100	90	74	34	12	4	1	*	61	0	0	0	0	0	0	0	0
July 2031	100	79	64	28	9	3	1	*	57	0	0	0	0	0	0	0	0
July 2032	100	69	55	23	7	2	*	*	53	0	0	0	0	0	0	0	0
July 2033	100	60	47	18	5	1	*	*	49	0	0	0	0	0	0	0	0
July 2034	100	51	39	15	4	1	*	*	44	0	0	0	0	0	0	0	0
July 2035	100	43	33	11	3	1	*	*	39	0	0	0	0	0	0	0	0
July 2036	100	35	27	9	2	*	*	*	33	0	0	0	0	0	0	0	0
July 2037	100	28	21	7	1	*	*	*	27	0	0	0	0	0	0	0	0
July 2038	100	22	16	5	1	*	*	*	21	0	0	0	0	0	0	0	0
July 2039	100	16	12	3	1	*	*	*	15	0	0	0	0	0	0	0	0
July 2040	100	11	8	2	*	*	*	*	8	0	0	0	0	0	0	0	0
July 2041	98	6	4	1	*	*	*	*	1	0	0	0	0	0	0	0	0
July 2042	75	1	1	*	*	*	*	*	0	0	0	0	0	0	0	0	0
July 2043	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2044	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.1	19.7	18.3	14.0	10.3	7.9	6.2	5.1	16.3	6.0	4.3	3.5	2.4	1.8	1.4	1.2	0.8

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

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

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

Date	VE Class PSA Prepayment Assumption									ZE Class PSA Prepayment Assumption								
	0%	100%	160%	200%	300%	400%	500%	600%	800%	0%	100%	160%	200%	300%	400%	500%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	95	95	95	95	95	95	95	95	95	104	104	104	104	104	104	104	104	104
July 2017	89	89	89	89	89	89	89	89	89	107	107	107	107	107	107	107	107	107
July 2018	83	83	83	83	83	83	83	78	0	111	111	111	111	111	111	111	111	87
July 2019	77	77	77	77	77	77	45	0	0	115	115	115	115	115	115	115	101	44
July 2020	71	71	71	71	71	45	0	0	0	119	119	119	119	119	119	98	63	22
July 2021	64	64	64	64	64	0	0	0	0	123	123	123	123	123	109	67	39	11
July 2022	58	58	58	58	14	0	0	0	0	128	128	128	128	128	81	45	24	6
July 2023	51	51	51	51	0	0	0	0	0	132	132	132	132	109	59	31	15	3
July 2024	44	44	44	38	0	0	0	0	0	137	137	137	137	86	43	21	9	1
July 2025	36	36	36	0	0	0	0	0	0	142	142	142	137	67	32	14	6	1
July 2026	29	29	12	0	0	0	0	0	0	147	147	147	115	53	23	9	3	*
July 2027	21	21	0	0	0	0	0	0	0	152	152	133	96	41	17	6	2	*
July 2028	12	12	0	0	0	0	0	0	0	158	158	114	81	32	12	4	1	*
July 2029	4	4	0	0	0	0	0	0	0	163	163	97	67	25	9	3	1	*
July 2030	0	0	0	0	0	0	0	0	0	166	148	83	55	19	6	2	*	*
July 2031	0	0	0	0	0	0	0	0	0	166	130	69	45	15	4	1	*	*
July 2032	0	0	0	0	0	0	0	0	0	166	113	58	37	11	3	1	*	*
July 2033	0	0	0	0	0	0	0	0	0	166	97	48	29	8	2	*	*	*
July 2034	0	0	0	0	0	0	0	0	0	166	82	39	23	6	1	*	*	*
July 2035	0	0	0	0	0	0	0	0	0	166	68	31	18	4	1	*	*	*
July 2036	0	0	0	0	0	0	0	0	0	166	55	24	14	3	1	*	*	*
July 2037	0	0	0	0	0	0	0	0	0	166	43	18	10	2	*	*	*	*
July 2038	0	0	0	0	0	0	0	0	0	166	33	13	7	1	*	*	*	*
July 2039	0	0	0	0	0	0	0	0	0	166	22	9	5	1	*	*	*	*
July 2040	0	0	0	0	0	0	0	0	0	166	13	5	3	*	*	*	*	*
July 2041	0	0	0	0	0	0	0	0	0	166	5	2	1	*	*	*	*	0
July 2042	0	0	0	0	0	0	0	0	0	131	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0	90	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	46	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.9	7.9	7.3	6.8	5.4	4.4	3.6	3.1	2.2	28.2	19.5	16.6	14.8	11.3	8.9	7.1	5.9	4.2

Date	JA and JI† Classes PSA Prepayment Assumption							
	0%	100%	200%	290%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100
July 2016	93	80	74	70	64	54	44	34
July 2017	85	60	53	47	40	28	19	11
July 2018	77	43	35	29	23	13	7	3
July 2019	68	26	20	16	11	6	2	1
July 2020	59	11	8	6	4	2	1	*
July 2021	48	0	0	0	0	0	0	0
July 2022	38	0	0	0	0	0	0	0
July 2023	26	0	0	0	0	0	0	0
July 2024	13	0	0	0	0	0	0	0
July 2025	0	0	0	0	0	0	0	0
July 2026	0	0	0	0	0	0	0	0
July 2027	0	0	0	0	0	0	0	0
July 2028	0	0	0	0	0	0	0	0
July 2029	0	0	0	0	0	0	0	0
July 2030	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	5.6	2.7	2.4	2.2	1.9	1.5	1.2	0.9

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

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

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

HS†, HO and KS Classes

Date	PSA Prepayment Assumption									
	0%	100%	200%	300%	400%	600%	900%	1200%	1500%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	100	100	97	20	0	0
July 2017	100	100	100	100	100	71	0	0	0	0
July 2018	100	100	100	100	79	7	0	0	0	0
July 2019	100	100	100	79	32	0	0	0	0	0
July 2020	100	100	100	42	0	0	0	0	0	0
July 2021	100	100	73	13	0	0	0	0	0	0
July 2022	100	100	47	0	0	0	0	0	0	0
July 2023	100	100	24	0	0	0	0	0	0	0
July 2024	100	90	5	0	0	0	0	0	0	0
July 2025	100	71	0	0	0	0	0	0	0	0
July 2026	100	53	0	0	0	0	0	0	0	0
July 2027	100	36	0	0	0	0	0	0	0	0
July 2028	100	21	0	0	0	0	0	0	0	0
July 2029	100	6	0	0	0	0	0	0	0	0
July 2030	100	0	0	0	0	0	0	0	0	0
July 2031	100	0	0	0	0	0	0	0	0	0
July 2032	100	0	0	0	0	0	0	0	0	0
July 2033	100	0	0	0	0	0	0	0	0	0
July 2034	91	0	0	0	0	0	0	0	0	0
July 2035	68	0	0	0	0	0	0	0	0	0
July 2036	43	0	0	0	0	0	0	0	0	0
July 2037	16	0	0	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.7	11.3	7.0	4.9	3.7	2.3	1.4	0.9	0.5	0.1

SK, KI†, KT and TK Classes

Date	PSA Prepayment Assumption									
	0%	100%	200%	300%	400%	600%	900%	1200%	1500%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	100	100	100	100	43	0
July 2017	100	100	100	100	100	100	88	33	4	0
July 2018	100	100	100	100	100	100	40	9	*	0
July 2019	100	100	100	100	100	66	18	2	*	0
July 2020	100	100	100	100	97	41	8	1	*	0
July 2021	100	100	100	100	72	26	4	*	*	0
July 2022	100	100	100	90	53	16	2	*	*	0
July 2023	100	100	100	71	39	10	1	*	0	0
July 2024	100	100	100	56	28	6	*	*	0	0
July 2025	100	100	88	44	20	4	*	*	0	0
July 2026	100	100	74	34	15	2	*	*	0	0
July 2027	100	100	62	26	11	1	*	*	0	0
July 2028	100	100	51	20	8	1	*	*	0	0
July 2029	100	100	42	16	5	*	*	0	0	0
July 2030	100	93	34	12	4	*	*	0	0	0
July 2031	100	80	28	9	3	*	*	0	0	0
July 2032	100	68	22	7	2	*	*	0	0	0
July 2033	100	58	18	5	1	*	*	0	0	0
July 2034	100	47	14	4	1	*	*	0	0	0
July 2035	100	38	10	2	1	*	*	0	0	0
July 2036	100	29	7	2	*	*	*	0	0	0
July 2037	100	21	5	1	*	*	0	0	0	0
July 2038	88	14	3	1	*	*	0	0	0	0
July 2039	58	7	1	*	*	*	0	0	0	0
July 2040	26	1	*	*	*	*	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.2	19.1	14.1	10.5	8.1	5.3	3.1	1.9	1.1	0.1

QA, QB, QC, QD and QI† Classes

Date	PSA Prepayment Assumption								
	0%	100%	135%	220%	250%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2016	97	94	93	93	93	93	93	93	93
July 2017	95	85	82	82	82	82	71	58	45
July 2018	92	74	69	69	69	58	37	19	4
July 2019	89	64	56	56	56	38	14	0	0
July 2020	86	54	45	45	45	22	*	0	0
July 2021	82	44	34	34	34	10	0	0	0
July 2022	79	35	25	25	25	2	0	0	0
July 2023	75	27	16	16	16	0	0	0	0
July 2024	71	19	9	9	9	0	0	0	0
July 2025	67	12	4	4	4	0	0	0	0
July 2026	63	4	0	0	0	0	0	0	0
July 2027	58	0	0	0	0	0	0	0	0
July 2028	53	0	0	0	0	0	0	0	0
July 2029	48	0	0	0	0	0	0	0	0
July 2030	43	0	0	0	0	0	0	0	0
July 2031	37	0	0	0	0	0	0	0	0
July 2032	31	0	0	0	0	0	0	0	0
July 2033	25	0	0	0	0	0	0	0	0
July 2034	18	0	0	0	0	0	0	0	0
July 2035	11	0	0	0	0	0	0	0	0
July 2036	4	0	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.8	5.7	4.9	4.9	4.9	3.6	2.7	2.2	1.9

QL Class

Date	PSA Prepayment Assumption								
	0%	100%	135%	220%	250%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	100	100	100	100	100
July 2017	100	100	100	100	100	100	100	100	100
July 2018	100	100	100	100	100	100	100	100	100
July 2019	100	100	100	100	100	100	100	87	17
July 2020	100	100	100	100	100	100	100	18	0
July 2021	100	100	100	100	100	100	43	0	0
July 2022	100	100	100	100	100	100	7	0	0
July 2023	100	100	100	100	100	68	0	0	0
July 2024	100	100	100	100	100	36	0	0	0
July 2025	100	100	100	100	100	12	0	0	0
July 2026	100	100	93	93	93	0	0	0	0
July 2027	100	85	66	66	66	0	0	0	0
July 2028	100	44	44	44	44	0	0	0	0
July 2029	100	26	26	26	26	0	0	0	0
July 2030	100	11	11	11	11	0	0	0	0
July 2031	100	0	0	0	0	0	0	0	0
July 2032	100	0	0	0	0	0	0	0	0
July 2033	100	0	0	0	0	0	0	0	0
July 2034	100	0	0	0	0	0	0	0	0
July 2035	100	0	0	0	0	0	0	0	0
July 2036	100	0	0	0	0	0	0	0	0
July 2037	71	0	0	0	0	0	0	0	0
July 2038	15	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.4	13.2	12.9	12.9	12.9	8.7	6.0	4.5	3.7

* 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	GL Class PSA Prepayment Assumption									Z Class PSA Prepayment Assumption								
	0%	100%	135%	220%	250%	400%	600%	800%	1000%	0%	100%	135%	220%	250%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	100	100	100	100	100	104	104	104	94	91	74	52	29	6
July 2017	100	100	100	100	100	100	100	100	100	107	107	107	77	67	15	0	0	0
July 2018	100	100	100	100	100	100	100	100	100	111	111	111	56	38	0	0	0	0
July 2019	100	100	100	100	100	100	100	100	100	115	115	115	42	18	0	0	0	0
July 2020	100	100	100	100	100	100	100	100	51	119	119	119	33	6	0	0	0	0
July 2021	100	100	100	100	100	100	100	67	20	123	123	123	29	1	0	0	0	0
July 2022	100	100	100	100	100	100	100	34	8	128	128	127	29	*	0	0	0	0
July 2023	100	100	100	100	100	100	70	17	3	132	132	129	28	*	0	0	0	0
July 2024	100	100	100	100	100	100	43	9	1	137	137	127	27	*	0	0	0	0
July 2025	100	100	100	100	100	100	27	4	*	142	142	123	25	*	0	0	0	0
July 2026	100	100	100	100	100	90	17	2	*	147	147	117	23	*	0	0	0	0
July 2027	100	100	100	100	100	66	10	1	*	152	152	111	21	*	0	0	0	0
July 2028	100	100	100	100	100	48	6	1	*	158	156	103	19	*	0	0	0	0
July 2029	100	100	100	100	100	35	4	*	*	163	146	95	17	*	0	0	0	0
July 2030	100	100	100	100	100	25	2	*	*	169	136	87	15	*	0	0	0	0
July 2031	100	97	97	97	97	18	1	*	*	175	125	79	13	*	0	0	0	0
July 2032	100	78	78	78	78	13	1	*	*	181	114	71	11	*	0	0	0	0
July 2033	100	62	62	62	62	9	1	*	*	188	104	63	10	*	0	0	0	0
July 2034	100	49	49	49	49	7	*	*	*	194	93	56	8	*	0	0	0	0
July 2035	100	39	39	39	39	5	*	*	*	201	82	49	7	*	0	0	0	0
July 2036	100	30	30	30	30	3	*	*	*	208	72	42	6	*	0	0	0	0
July 2037	100	23	23	23	23	2	*	*	*	216	62	35	5	*	0	0	0	0
July 2038	100	18	18	18	18	2	*	*	*	223	53	30	4	*	0	0	0	0
July 2039	21	13	13	13	13	1	*	*	0	231	44	24	3	*	0	0	0	0
July 2040	9	9	9	9	9	1	*	*	0	202	35	19	2	*	0	0	0	0
July 2041	6	6	6	6	6	*	*	*	0	166	27	14	2	*	0	0	0	0
July 2042	4	4	4	4	4	*	*	*	0	129	19	10	1	*	0	0	0	0
July 2043	2	2	2	2	2	*	*	*	0	89	12	6	1	*	0	0	0	0
July 2044	1	1	1	1	1	*	*	*	0	46	5	3	*	*	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.0	19.8	19.8	19.8	19.8	13.8	9.4	6.9	5.4	27.3	20.7	18.4	6.6	2.7	1.4	1.0	0.8	0.7

Date	GB, GC, GD, GA and GI† Classes PSA Prepayment Assumption									GM Class PSA Prepayment Assumption								
	0%	100%	135%	220%	250%	400%	600%	800%	1000%	0%	100%	135%	220%	250%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	98	95	94	94	94	94	94	94	94	100	100	100	100	100	100	100	100	100
July 2017	95	87	85	85	85	85	75	63	52	100	100	100	100	100	100	100	100	100
July 2018	93	78	73	73	73	64	45	29	17	100	100	100	100	100	100	100	100	100
July 2019	90	68	62	62	62	46	26	11	2	100	100	100	100	100	100	100	92	46
July 2020	88	60	52	52	52	32	13	2	0	100	100	100	100	100	100	100	47	18
July 2021	85	52	43	43	43	22	6	0	0	100	100	100	100	100	100	63	24	7
July 2022	82	44	34	34	34	14	1	0	0	100	100	100	100	100	100	39	12	3
July 2023	78	37	27	27	27	9	0	0	0	100	100	100	100	100	79	25	6	1
July 2024	75	30	21	21	21	5	0	0	0	100	100	100	100	100	58	15	3	*
July 2025	71	23	16	16	16	2	0	0	0	100	100	100	100	100	43	9	2	*
July 2026	68	17	12	12	12	0	0	0	0	100	100	95	95	95	32	6	1	*
July 2027	64	11	9	9	9	0	0	0	0	100	90	78	78	78	23	4	*	*
July 2028	59	6	6	6	6	0	0	0	0	100	64	64	64	64	17	2	*	*
July 2029	55	3	3	3	3	0	0	0	0	100	52	52	52	52	12	1	*	*
July 2030	50	1	1	1	1	0	0	0	0	100	42	42	42	42	9	1	*	*
July 2031	45	0	0	0	0	0	0	0	0	100	34	34	34	34	6	1	*	*
July 2032	40	0	0	0	0	0	0	0	0	100	27	27	27	27	5	*	*	*
July 2033	35	0	0	0	0	0	0	0	0	100	22	22	22	22	3	*	*	*
July 2034	29	0	0	0	0	0	0	0	0	100	17	17	17	17	2	*	*	*
July 2035	23	0	0	0	0	0	0	0	0	100	14	14	14	14	2	*	*	*
July 2036	16	0	0	0	0	0	0	0	0	100	11	11	11	11	1	*	*	*
July 2037	9	0	0	0	0	0	0	0	0	81	8	8	8	8	1	*	*	*
July 2038	2	0	0	0	0	0	0	0	0	45	6	6	6	6	1	*	*	0
July 2039	0	0	0	0	0	0	0	0	0	7	5	5	5	5	*	*	*	0
July 2040	0	0	0	0	0	0	0	0	0	3	3	3	3	3	*	*	*	0
July 2041	0	0	0	0	0	0	0	0	0	2	2	2	2	2	*	*	*	0
July 2042	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	*	0
July 2043	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	*	0
July 2044	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.0	6.6	5.9	5.9	5.9	4.2	3.1	2.5	2.2	23.0	15.5	15.4	15.4	15.4	10.5	7.2	5.4	4.3

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

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

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

G Class

Date	PSA Prepayment Assumption								
	0%	100%	135%	220%	250%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2016	98	95	95	95	95	95	95	95	95
July 2017	96	88	86	86	86	86	77	66	55
July 2018	93	79	75	75	75	66	49	34	22
July 2019	91	70	65	65	65	49	30	17	9
July 2020	88	62	55	55	55	37	19	9	3
July 2021	86	55	47	47	47	27	12	4	1
July 2022	83	48	39	39	39	20	7	2	1
July 2023	80	41	32	32	32	15	5	1	*
July 2024	77	34	27	27	27	11	3	1	*
July 2025	73	28	22	22	22	8	2	*	*
July 2026	70	22	18	18	18	6	1	*	*
July 2027	66	17	15	15	15	4	1	*	*
July 2028	62	12	12	12	12	3	*	*	*
July 2029	58	10	10	10	10	2	*	*	*
July 2030	54	8	8	8	8	2	*	*	*
July 2031	49	6	6	6	6	1	*	*	*
July 2032	44	5	5	5	5	1	*	*	*
July 2033	39	4	4	4	4	1	*	*	*
July 2034	34	3	3	3	3	*	*	*	*
July 2035	28	3	3	3	3	*	*	*	*
July 2036	22	2	2	2	2	*	*	*	0
July 2037	15	2	2	2	2	*	*	*	0
July 2038	9	1	1	1	1	*	*	*	0
July 2039	1	1	1	1	1	*	*	*	0
July 2040	1	1	1	1	1	*	*	*	0
July 2041	*	*	*	*	*	*	*	*	0
July 2042	*	*	*	*	*	*	*	0	0
July 2043	*	*	*	*	*	*	*	0	0
July 2044	*	*	*	*	*	*	*	0	0
July 2045	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.7	7.5	6.8	6.8	6.8	4.9	3.5	2.8	2.4

NA, NH, NE, ND, NC, NB and NI† Classes

Date	PSA Prepayment Assumption									
	0%	100%	125%	475%	505%	700%	1000%	1300%	1700%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2016	95	86	84	84	84	84	77	53	22	12
July 2017	90	72	68	68	68	59	31	13	0	0
July 2018	85	58	52	52	52	33	12	3	0	0
July 2019	80	45	38	38	38	19	5	1	0	0
July 2020	74	32	25	25	25	11	2	*	0	0
July 2021	68	19	17	17	17	6	1	0	0	0
July 2022	61	12	12	12	12	3	*	0	0	0
July 2023	54	8	8	8	8	2	*	0	0	0
July 2024	47	5	5	5	5	1	0	0	0	0
July 2025	39	3	3	3	3	1	0	0	0	0
July 2026	31	2	2	2	2	*	0	0	0	0
July 2027	23	1	1	1	1	*	0	0	0	0
July 2028	14	1	1	1	1	*	0	0	0	0
July 2029	4	1	1	1	1	0	0	0	0	0
July 2030	*	*	*	*	*	0	0	0	0	0
July 2031	*	*	*	*	*	0	0	0	0	0
July 2032	*	*	*	*	*	0	0	0	0	0
July 2033	*	*	*	*	*	0	0	0	0	0
July 2034	0	0	0	0	0	0	0	0	0	0
July 2035	0	0	0	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.2	4.0	3.7	3.7	3.7	2.7	1.8	1.2	0.5	0.4

ZN Class

Date	PSA Prepayment Assumption									
	0%	100%	125%	475%	505%	700%	1000%	1300%	1700%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2016	104	104	104	104	104	104	104	104	104	104
July 2017	108	108	108	108	108	108	108	108	0	0
July 2018	113	113	113	113	113	113	113	113	0	0
July 2019	117	117	117	117	117	117	117	117	0	0
July 2020	122	122	122	122	122	122	122	122	0	0
July 2021	127	127	127	127	127	127	127	47	0	0
July 2022	132	132	132	132	132	132	132	10	0	0
July 2023	138	138	138	138	138	138	138	2	0	0
July 2024	143	143	143	143	143	143	74	*	0	0
July 2025	149	149	149	149	149	149	28	*	0	0
July 2026	155	155	155	155	155	155	11	*	0	0
July 2027	161	161	161	161	161	161	4	*	0	0
July 2028	168	168	168	168	168	168	2	*	0	0
July 2029	175	175	175	175	175	96	1	*	0	0
July 2030	182	182	182	182	182	52	*	*	0	0
July 2031	189	189	189	189	189	28	*	*	0	0
July 2032	197	197	197	197	197	15	*	*	0	0
July 2033	205	205	205	205	205	8	*	0	0	0
July 2034	129	129	129	129	129	4	*	0	0	0
July 2035	79	79	79	79	79	2	*	0	0	0
July 2036	47	47	47	47	47	1	*	0	0	0
July 2037	27	27	27	27	27	*	*	0	0	0
July 2038	14	14	14	14	14	*	*	0	0	0
July 2039	7	7	7	7	7	*	*	0	0	0
July 2040	4	4	4	4	4	*	*	0	0	0
July 2041	2	2	2	2	2	*	*	0	0	0
July 2042	1	1	1	1	1	*	0	0	0	0
July 2043	*	*	*	*	*	*	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.0	20.0	20.0	20.0	20.0	14.7	9.4	6.0	1.6	1.1

NZ Class

Date	PSA Prepayment Assumption									
	0%	100%	125%	475%	505%	700%	1000%	1300%	1700%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2016	104	104	104	58	54	28	0	0	0	0
July 2017	108	108	108	27	21	0	0	0	0	0
July 2018	113	113	113	11	5	0	0	0	0	0
July 2019	117	117	117	6	*	0	0	0	0	0
July 2020	122	122	119	5	0	0	0	0	0	0
July 2021	127	127	116	4	0	0	0	0	0	0
July 2022	132	126	111	4	0	0	0	0	0	0
July 2023	138	119	103	3	0	0	0	0	0	0
July 2024	143	111	95	2	0	0	0	0	0	0
July 2025	149	102	86	2	0	0	0	0	0	0
July 2026	155	93	78	1	0	0	0	0	0	0
July 2027	161	84	69	1	0	0	0	0	0	0
July 2028	168	76	61	1	0	0	0	0	0	0
July 2029	175	68	54	*	0	0	0	0	0	0
July 2030	171	60	47	*	0	0	0	0	0	0
July 2031	161	52	40	*	0	0	0	0	0	0
July 2032	151	45	35	*	0	0	0	0	0	0
July 2033	139	39	29	*	0	0	0	0	0	0
July 2034	127	33	24	*	0	0	0	0	0	0
July 2035	114	27	19	*	0	0	0	0	0	0
July 2036	100	21	15	*	0	0	0	0	0	0
July 2037	84	16	11	*	0	0	0	0	0	0
July 2038	68	12	8	*	0	0	0	0	0	0
July 2039	51	8	5	*	0	0	0	0	0	0
July 2040	37	5	4	*	0	0	0	0	0	0
July 2041	27	4	2	*	0	0	0	0	0	0
July 2042	20	2	1	*	0	0	0	0	0	0
July 2043	14	1	1	*	0	0	0	0	0	0
July 2044	7	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.7	15.1	14.0	1.8	1.3	0.7	0.4	0.3	0.1	0.1

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

IN† Class

Date	PSA Prepayment Assumption									
	0%	100%	125%	475%	505%	700%	1000%	1300%	1700%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2016	99	93	92	74	73	63	48	33	14	7
July 2017	97	86	83	52	50	36	19	8	0	0
July 2018	96	79	75	37	34	21	8	2	0	0
July 2019	94	72	68	26	23	12	3	*	0	0
July 2020	92	66	61	18	16	7	1	*	0	0
July 2021	90	61	55	12	11	4	*	*	0	0
July 2022	88	55	49	9	7	2	*	*	0	0
July 2023	86	50	44	6	5	1	*	*	0	0
July 2024	84	45	39	4	3	1	*	*	0	0
July 2025	81	41	35	3	2	*	*	*	0	0
July 2026	79	37	31	2	1	*	*	*	0	0
July 2027	76	33	27	1	1	*	*	*	0	0
July 2028	73	30	24	1	1	*	*	0	0	0
July 2029	69	26	21	1	*	*	*	0	0	0
July 2030	66	23	18	*	*	*	*	0	0	0
July 2031	62	20	16	*	*	*	*	0	0	0
July 2032	58	17	13	*	*	*	*	0	0	0
July 2033	53	15	11	*	*	*	*	0	0	0
July 2034	49	12	9	*	*	*	0	0	0	0
July 2035	43	10	7	*	*	*	0	0	0	0
July 2036	38	8	6	*	*	*	0	0	0	0
July 2037	32	6	4	*	*	*	0	0	0	0
July 2038	26	4	3	*	*	*	0	0	0	0
July 2039	19	3	2	*	*	*	0	0	0	0
July 2040	14	2	1	*	*	*	0	0	0	0
July 2041	10	1	1	*	*	*	0	0	0	0
July 2042	8	1	1	*	*	*	0	0	0	0
July 2043	5	*	*	*	*	0	0	0	0	0
July 2044	3	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.4	9.5	8.5	3.0	2.8	2.0	1.3	0.9	0.3	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.
† 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.

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.

Taxation of Beneficial Owners of Regular Certificates

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

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

Group	Prepayment Assumption
1	264% PSA
2	15% CPR
3	220% PSA
4	121% PSA
5	160% PSA
6	290% PSA
7	200% PSA
8	220% PSA
9	475% 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. The AL, PD, JZ, CL, EB, EC, ED, E, EG, KS, TK, GA, GM and G Classes are Classes of Combination RCR Certificates. The remaining Classes of RCR Certificates are Classes of Strip 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 J.P. Morgan Securities LLC (the “Dealer”) in exchange for the Trust MBS and the Underlying REMIC and RCR 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-1

Assumed Characteristics of the Mortgage Loans Underlying the ARM MBS
(As of July 1, 2015)

Issue Date Unpaid Principal Balance	Net Mortgage Rate* (%)	Mortgage Rate (%)	Original Term (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Margin (%)	Initial Rate Cap (%)	Periodic Rate Cap (%)	Lifetime Rate Cap (%)	Lifetime Rate Floor (%)	Months to Rate Change	Rate Reset Frequency (in months)	Payment Reset Frequency (in months)	Remaining Interest Only Period (in months)	Index**
$ 154,763.37	2.625	3.000	360	98	262	2.875	***	2.000	10.1811	2.875	2	12	12	N/A	1 Year CMT
633,892.08	2.437	2.949	360	206	154	2.750	***	2.000	10.7537	2.750	7	12	12	N/A	1 Year CMT
618,830.22	1.143	2.042	313	170	143	1.917	***	N/A	12.0000	1.917	1	1	1	0	WSJ 1 Month LIBOR
120,964.65	2.765	3.125	360	161	199	3.000	***	2.000	12.1250	3.000	5	12	12	N/A	1 Year CMT
99,279.15	1.790	2.375	360	197	163	2.000	***	6.000	13.0000	2.000	5	6	6	0	WSJ 6 Month LIBOR
376,828.89	2.415	3.000	360	202	158	2.750	***	2.000	10.7851	2.750	10	12	12	N/A	1 Year CMT
378,693.60	2.239	2.994	360	202	158	2.744	***	2.000	11.4633	2.744	10	12	12	N/A	1 Year CMT
175,636.62	2.393	2.875	360	217	143	2.750	***	2.000	9.8147	2.750	1	12	12	N/A	1 Year CMT
106,744.25	2.175	2.875	360	207	153	2.250	***	2.000	10.8331	2.250	3	12	12	N/A	WSJ 1 Year LIBOR
183,555.60	2.137	2.752	360	207	153	2.627	***	2.000	10.5654	2.627	3	12	12	N/A	1 Year CMT
154,465.06	2.340	2.875	360	209	151	2.750	***	2.000	11.5738	2.750	5	12	12	N/A	1 Year CMT
176,873.52	1.909	3.000	360	213	147	2.750	***	2.000	11.0142	2.750	9	12	12	N/A	1 Year CMT
301,620.53	2.297	2.898	360	211	149	2.250	***	2.000	10.3700	2.250	9	12	12	N/A	WSJ 1 Year LIBOR
134,200.75	2.394	2.939	360	216	144	2.750	***	2.000	10.0315	2.750	7	12	12	N/A	1 Year CMT
124,967.60	1.793	2.375	360	213	147	2.000	***	1.000	10.2403	2.000	3	6	6	0	WSJ 6 Month LIBOR
140,046.62	2.405	3.000	360	215	145	2.750	***	2.000	9.9897	2.750	11	12	12	N/A	1 Year CMT
288,260.44	2.318	2.923	360	216	144	2.750	***	2.000	9.5584	2.750	5	12	12	N/A	1 Year CMT
262,669.46	1.875	3.000	360	215	145	2.750	***	2.000	11.3963	2.750	11	12	12	N/A	1 Year CMT
1,178,468.10	2.430	2.960	360	235	125	2.750	***	2.000	10.7694	2.750	7	12	12	N/A	1 Year CMT
129,578.83	2.183	2.806	360	233	127	2.250	***	2.000	10.7802	2.250	5	12	12	0	WSJ 1 Year LIBOR
244,491.77	1.851	2.625	360	233	127	2.250	***	1.000	10.4089	2.250	5	6	6	0	WSJ 6 Month LIBOR
187,945.05	2.401	2.959	360	227	133	2.250	***	2.000	9.8761	2.250	8	12	12	N/A	WSJ 1 Year LIBOR
596,723.30	2.405	2.875	360	220	140	2.750	***	2.000	9.7554	2.750	4	12	12	N/A	1 Year CMT
491,684.50	1.728	2.875	360	218	142	2.750	***	2.000	12.0671	2.750	2	12	12	N/A	1 Year CMT
125,462.76	1.897	2.375	360	220	140	2.000	***	1.000	9.2200	2.000	4	6	6	N/A	WSJ 6 Month LIBOR
119,219.08	2.040	2.796	360	242	118	2.257	***	2.000	10.6942	2.257	3	12	12	0	WSJ 1 Year LIBOR
787,600.56	2.296	2.885	360	243	117	2.758	***	2.000	11.2665	2.758	3	12	12	N/A	1 Year CMT
333,084.92	1.912	2.375	360	242	118	2.000	***	2.000	11.4293	2.000	4	6	6	0	WSJ 6 Month LIBOR
99,796.97	2.217	2.865	360	246	114	2.250	***	2.000	11.3462	2.250	6	12	12	0	WSJ 1 Year LIBOR
323,386.95	2.526	3.013	360	249	111	2.300	***	2.000	11.1791	2.300	9	12	12	N/A	WSJ 1 Year LIBOR
147,327.23	2.237	2.910	360	235	125	2.301	***	2.000	10.5400	2.301	6	12	12	0	WSJ 1 Year LIBOR
433,718.91	2.125	3.000	360	149	211	2.875	***	2.000	12.2962	2.875	5	12	12	N/A	1 Year CMT
164,297.74	2.081	3.971	360	219	141	3.375	***	2.000	11.1698	3.375	3	12	12	N/A	WSJ 1 Year LIBOR
191,750.82	2.412	2.875	360	220	140	2.750	***	2.000	10.2560	2.750	4	12	12	N/A	1 Year CMT
590,955.81	2.247	2.875	360	223	137	2.250	***	2.000	10.0115	2.250	7	12	12	N/A	WSJ 1 Year LIBOR
3,108,245.75	2.290	2.875	359	221	138	2.250	***	2.000	10.4548	2.250	6	12	12	N/A	WSJ 1 Year LIBOR
137,517.90	2.470	3.000	360	225	135	2.750	***	2.000	9.8750	2.750	9	12	12	N/A	1 Year CMT
412,051.63	2.477	3.000	360	223	137	2.750	***	2.000	9.8750	2.750	7	12	12	N/A	1 Year CMT
781,999.57	2.140	2.892	360	234	126	2.750	***	2.000	10.7435	2.750	6	12	12	N/A	1 Year CMT
160,469.10	2.447	3.000	360	225	135	2.750	***	2.000	10.1152	2.750	9	12	12	N/A	1 Year CMT
184,200.66	2.018	2.500	360	225	135	2.250	***	1.000	8.6583	2.250	9	12	12	N/A	1 Year CMT
207,499.87	2.460	3.000	360	228	132	2.750	***	2.000	10.0000	2.750	12	12	12	0	1 Year CMT
187,607.50	1.890	2.920	360	229	131	2.750	***	2.000	11.7294	2.750	5	12	12	0	1 Year CMT
2,715,901.03	2.299	2.884	360	229	131	2.250	***	2.000	10.6966	2.250	2	12	12	N/A	WSJ 1 Year LIBOR

Issue Date Unpaid Principal Balance	Net Mortgage Rate* (%)	Mortgage Rate (%)	Original Term (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Margin (%)	Initial Rate Cap (%)	Periodic Rate Cap (%)	Lifetime Rate Cap (%)	Lifetime Rate Floor (%)	Months to Rate Change	Rate Reset Frequency (in months)	Payment Reset Frequency (in months)	Remaining Interest Only Period (in months)	Index**
$ 192,809.21	1.823	2.750	360	230	130	2.250	***	2.000	11.2360	2.250	2	12	12	0	WSJ 1 Year LIBOR
2,386,702.08	2.260	2.875	360	237	123	2.250	***	2.000	10.2845	2.250	9	12	12	0	WSJ 1 Year LIBOR
127,552.96	1.934	2.823	360	232	128	2.250	***	2.000	10.7688	2.250	4	12	12	0	WSJ 1 Year LIBOR
304,977.53	1.080	1.875	360	227	133	1.750	***	N/A	12.0000	1.750	1	1	1	0	WSJ 1 Month LIBOR
104,277.45	2.250	2.875	360	229	131	2.375	***	2.000	10.6250	2.375	1	12	12	N/A	WSJ 1 Year LIBOR
193,306.15	2.273	2.851	360	231	129	2.351	***	2.000	10.9109	2.351	3	12	12	N/A	WSJ 1 Year LIBOR
188,124.85	2.175	3.000	360	228	132	2.750	***	2.000	9.3750	2.750	12	12	12	N/A	1 Year CMT
162,300.80	2.300	2.875	360	234	126	2.750	***	2.000	10.8093	2.750	6	12	12	N/A	1 Year CMT
170,188.42	1.943	2.765	360	233	127	2.250	***	2.000	10.4950	2.250	5	12	12	0	WSJ 1 Year LIBOR
709,129.10	2.537	2.990	360	235	125	2.750	***	2.000	10.6619	2.750	7	12	12	N/A	1 Year CMT
324,233.78	2.295	2.875	360	231	129	2.250	***	2.000	10.1055	2.250	3	12	12	0	WSJ 1 Year LIBOR
421,630.69	1.908	2.625	360	231	129	2.250	***	2.000	11.3939	2.250	3	6	6	N/A	WSJ 6 Month LIBOR
767,369.73	2.224	2.875	360	235	125	2.250	***	2.000	10.8187	2.250	7	12	12	0	WSJ 1 Year LIBOR
2,427,690.42	2.163	2.875	360	235	125	2.250	***	2.000	11.0005	2.250	7	12	12	N/A	WSJ 1 Year LIBOR
207,674.90	2.610	3.375	360	237	123	2.750	***	2.000	11.3189	2.750	9	12	12	0	WSJ 1 Year LIBOR
339,879.74	2.435	3.000	360	238	122	2.750	***	2.000	10.5918	2.750	10	12	12	N/A	1 Year CMT
147,644.90	1.975	2.866	360	235	125	2.250	***	2.000	10.2108	2.250	7	12	12	0	WSJ 1 Year LIBOR
101,383.23	2.290	2.875	360	234	126	2.750	***	2.000	11.0000	2.750	6	12	12	N/A	1 Year CMT
364,681.08	1.752	2.375	360	241	119	2.000	***	1.000	10.4411	2.000	3	6	6	0	WSJ 6 Month LIBOR
2,953,090.75	2.274	3.000	360	239	121	2.250	***	2.000	10.8918	2.250	11	12	12	0	WSJ 1 Year LIBOR
149,665.62	2.210	3.125	360	239	121	2.750	***	1.000	12.0947	2.750	5	6	6	N/A	WSJ 6 Month LIBOR
791,216.80	2.385	2.915	360	237	123	2.250	***	2.000	11.2066	2.250	9	12	12	0	WSJ 1 Year LIBOR
620,269.51	2.255	3.000	360	239	121	2.250	***	2.000	10.5378	2.250	11	12	12	N/A	WSJ 1 Year LIBOR
596,025.35	2.153	3.000	360	239	121	2.250	***	2.000	11.2051	2.250	11	12	12	N/A	WSJ 1 Year LIBOR
290,437.70	2.372	3.000	360	240	120	2.250	***	2.000	10.7002	2.250	12	12	12	N/A	WSJ 1 Year LIBOR
1,353,470.51	2.500	3.125	360	240	120	2.875	***	2.000	11.2575	2.875	12	12	12	N/A	1 Year CMT
572,643.02	2.204	2.829	360	243	117	2.250	***	2.000	11.1347	2.250	3	12	12	3	WSJ 1 Year LIBOR
509,196.60	2.340	2.955	360	241	119	2.775	***	2.000	10.2141	2.775	6	12	12	N/A	1 Year CMT
468,535.84	2.436	2.913	360	238	122	2.750	***	2.000	10.3840	2.750	5	12	12	0	1 Year CMT
117,458.67	2.402	3.000	360	243	117	2.500	***	2.000	10.6729	2.500	3	12	12	N/A	WSJ 1 Year LIBOR
596,987.68	2.238	2.778	360	244	116	2.637	***	2.000	10.1820	2.637	4	12	12	0	1 Year CMT
655,057.76	2.431	2.884	360	242	118	2.750	***	2.000	11.3360	2.750	3	12	12	N/A	1 Year CMT
132,278.38	2.524	2.875	360	246	114	2.250	***	2.000	11.7632	2.250	6	12	12	N/A	WSJ 1 Year LIBOR
117,351.45	2.568	2.875	360	245	115	2.250	***	2.000	11.5965	2.250	5	12	12	N/A	WSJ 1 Year LIBOR
365,250.53	2.180	2.910	360	244	116	2.356	***	2.000	10.6303	2.356	4	12	12	0	WSJ 1 Year LIBOR
376,367.91	2.652	2.947	360	250	110	2.250	***	2.000	12.0716	2.250	10	12	12	N/A	WSJ 1 Year LIBOR
328,014.06	2.155	2.810	360	253	107	2.250	***	2.000	11.8987	2.250	4	12	12	N/A	WSJ 1 Year LIBOR
462,059.97	2.548	3.000	360	251	109	2.750	***	2.000	12.3882	2.750	11	12	12	N/A	1 Year CMT
1,529,808.21	1.612	2.568	353	220	133	2.193	***	1.000	11.7519	2.193	5	6	6	0	WSJ 6 Month LIBOR
180,780.18	2.453	3.051	360	231	129	2.500	***	2.000	9.6828	2.500	3	12	12	N/A	WSJ 1 Year LIBOR
135,434.05	2.368	2.906	360	218	142	2.751	***	2.000	10.8519	2.751	6	12	12	N/A	1 Year CMT
68,653.20	2.277	2.960	360	221	139	2.285	***	2.000	10.8614	2.285	8	12	12	N/A	WSJ 1 Year LIBOR
297,293.14	2.392	2.932	360	221	139	2.750	***	2.000	10.3611	2.750	6	12	12	N/A	1 Year CMT
358,390.91	3.028	3.469	360	241	119	2.875	***	2.000	11.1265	2.875	5	12	12	1	WSJ 1 Year LIBOR
283,207.69	2.309	2.849	360	244	116	2.253	***	2.000	10.6900	2.253	5	12	12	N/A	WSJ 1 Year LIBOR
204,398.65	2.352	2.997	360	239	121	2.250	***	2.000	11.3717	2.250	11	12	12	0	WSJ 1 Year LIBOR
280,576.34	2.273	3.002	360	235	125	2.362	***	2.000	10.8333	2.362	8	12	12	0	WSJ 1 Year LIBOR
164,042.15	2.071	3.504	360	261	99	2.825	***	2.000	11.6654	2.825	9	12	12	N/A	WSJ 1 Year LIBOR
348,946.80	2.431	2.970	360	209	151	2.762	***	2.000	10.3220	2.762	7	12	12	N/A	1 Year CMT
135,476.99	1.739	2.914	360	248	112	2.250	***	2.000	11.3779	2.250	8	12	12	N/A	WSJ 1 Year LIBOR
705,754.83	2.409	2.802	360	252	108	2.250	***	2.000	12.3338	2.250	5	12	12	0	WSJ 1 Year LIBOR
4,019,045.62	2.552	3.367	360	256	104	2.750	***	2.000	11.1651	2.750	4	12	12	16	WSJ 1 Year LIBOR

Issue Date Unpaid Principal Balance	Net Mortgage Rate* (%)	Mortgage Rate (%)	Original Term (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Margin (%)	Initial Rate Cap (%)	Periodic Rate Cap (%)	Lifetime Rate Cap (%)	Lifetime Rate Floor (%)	Months to Rate Change	Rate Reset Frequency (in months)	Payment Reset Frequency (in months)	Remaining Interest Only Period (in months)	Index**
$ 104,521.21	2.407	2.771	360	257	103	2.250	***	2.000	11.1914	2.250	5	12	12	N/A	WSJ 1 Year LIBOR
169,694.49	2.658	2.957	360	262	98	2.250	***	2.000	10.9685	2.250	10	12	12	N/A	WSJ 1 Year LIBOR
141,028.12	2.855	3.105	355	215	140	2.500	***	2.000	10.6421	2.500	6	12	12	N/A	WSJ 1 Year LIBOR
110,599.13	2.425	2.875	480	386	94	2.250	***	2.000	11.5644	2.250	2	12	12	N/A	WSJ 1 Year LIBOR
241,974.21	2.020	3.000	360	264	96	2.750	***	2.000	11.7500	2.750	12	12	12	0	1 Year CMT
4,517,706.24	1.141	2.817	360	269	91	2.250	***	2.000	12.3682	2.250	5	12	12	29	WSJ 1 Year LIBOR
205,696.86	1.859	2.625	360	254	106	2.250	***	2.000	13.3576	2.250	6	6	6	N/A	WSJ 6 Month LIBOR
101,227.62	2.079	3.303	360	273	87	2.678	***	2.000	10.4959	2.678	9	12	12	N/A	WSJ 1 Year LIBOR
203,926.05	2.548	2.920	360	273	87	2.250	***	2.000	10.3281	2.250	9	12	12	N/A	WSJ 1 Year LIBOR
183,853.82	2.280	2.875	360	269	91	2.750	***	2.000	11.5000	2.750	5	12	12	29	1 Year CMT
112,658.80	2.370	2.812	360	279	81	2.250	***	2.000	11.5890	2.250	3	12	12	39	WSJ 1 Year LIBOR
329,362.32	2.262	2.967	358	236	122	2.786	***	2.000	10.4788	2.786	7	12	12	N/A	1 Year CMT
223,714.54	2.460	2.875	360	273	87	2.250	***	2.000	10.1698	2.250	9	12	12	N/A	WSJ 1 Year LIBOR
588,652.31	2.080	2.940	359	219	140	2.749	***	2.000	9.7653	2.749	7	12	12	N/A	1 Year CMT
249,378.43	2.380	2.871	360	294	66	2.249	***	2.000	9.2319	2.249	6	12	12	54	WSJ 1 Year LIBOR
3,081,381.04	2.443	2.995	360	232	128	2.750	***	2.000	10.7226	2.750	9	12	12	N/A	1 Year CMT
492,007.30	2.356	2.991	360	128	232	2.803	***	2.000	11.3048	2.803	7	12	12	N/A	1 Year CMT
280,831.47	2.250	2.750	360	315	45	2.250	***	2.000	9.0730	2.250	3	12	12	N/A	WSJ 1 Year LIBOR
3,337,280.00	2.391	2.962	360	215	144	2.769	***	2.000	10.8942	2.769	7	12	12	N/A	1 Year CMT
137,993.68	3.269	3.739	360	310	50	2.252	***	2.000	8.7391	2.252	10	12	12	N/A	WSJ 1 Year LIBOR
1,712,655.95	2.347	2.905	360	257	103	2.289	***	2.000	11.2130	2.289	7	12	12	11	WSJ 1 Year LIBOR
2,126,895.39	2.118	2.885	360	238	121	2.257	***	2.000	10.7110	2.257	8	12	12	1	WSJ 1 Year LIBOR
1,871,240.23	2.326	2.973	360	247	113	2.326	***	2.000	11.2672	2.326	7	12	12	9	WSJ 1 Year LIBOR
2,897,824.36	2.321	2.984	360	272	88	2.363	***	2.000	10.5689	2.363	7	12	12	N/A	WSJ 1 Year LIBOR
727,300.67	2.384	2.969	360	232	128	2.760	***	2.000	10.0253	2.760	7	12	12	N/A	1 Year CMT
64,084.11	2.008	2.583	359	322	36	2.250	5.000	2.000	7.5833	2.250	24	12	12	N/A	WSJ 1 Year LIBOR
101,837.65	2.300	3.000	360	346	14	2.250	***	2.000	7.5000	2.250	10	12	12	N/A	WSJ 1 Year LIBOR

* The "Net Mortgage Rate" of a Hybrid ARM Loan is equal to its then current interest rate *less* the sum of the related servicing fee and our guaranty fee (expressed in each case as an annual percentage).

** For a description of these Indices, see "The Mortgage Loans—Adjustable-Rate Mortgage Loans (ARM Loans)—*ARM Indices*" in the MBS Prospectus.

*** We have assumed that all applicable initial fixed-rate periods have expired and that all initial rate adjustments have occurred.

Expected ARM MBS

The pool numbers of the adjustable-rate MBS expected to be included in the Lower Tier REMIC are listed below:

Pool Number	Issue Date Unpaid Principal Balance
233672	$ 154,763.37
555476	633,892.08
555831	618,830.22
593952	120,964.65
631552	99,279.15
639067	376,828.89
645694	378,693.60
658500	175,636.62
666728	106,744.25

Pool Number	Issue Date Unpaid Principal Balance
671703	$ 183,555.60
683615	154,465.06
693013	176,873.52
701045	301,620.53
701312	134,200.75
705205	124,967.60
724177	140,046.62
725692	288,260.44
726023	262,669.46
729213	1,178,468.10
735109	129,578.83
735356	244,491.77
735900	187,945.05
741328	596,723.30
741393	491,684.50
744937	125,462.76
745064	119,219.08
745217	787,600.56
745297	333,084.92
745377	99,796.97
745608	323,386.95
745623	147,327.23
757398	433,718.91
759070	164,297.74
761686	191,750.82
766773	590,955.81
766882	3,108,245.75
767330	137,517.90
770228	412,051.63
773242	781,999.57
774969	160,469.10
780207	184,200.66
783555	207,499.87
788986	187,607.50
789786	2,715,901.03
794891	192,809.21
795706	2,386,702.08
799903	127,552.96
800427	304,977.53
801303	104,277.45
802467	193,306.15
802710	188,124.85
804015	162,300.80
804850	170,188.42
806534	709,129.10
806721	324,233.78
806772	421,630.69
809590	767,369.73
809866	2,427,690.42
811899	207,674.90
813628	339,879.74
814418	147,644.90
814812	101,383.23
817450	364,681.08

Pool Number	Issue Date Unpaid Principal Balance
821830	$2,953,090.75
823687	149,665.62
824721	791,216.80
826049	620,269.51
826365	596,025.35
826368	290,437.70
828206	1,353,470.51
829433	572,643.02
832905	509,196.60
837307	468,535.84
838559	117,458.67
841035	596,987.68
841989	655,057.76
865562	132,278.38
868562	117,351.45
879052	365,250.53
883088	376,367.91
885638	328,014.06
885924	462,059.97
888242	1,529,808.21
888246	180,780.18
888321	135,434.05
888377	68,653.20
888386	297,293.14
888494	358,390.91
888517	283,207.69
888526	204,398.65
888724	280,576.34
888763	164,042.15
889017	348,946.80
891236	135,476.99
893500	705,754.83
905188	4,019,045.62
905855	104,521.21
918599	169,694.49
920464	141,028.12
959766	110,599.13
960177	241,974.21
961240	4,517,706.24
962234	205,696.86
962884	101,227.62
962962	203,926.05
966394	183,853.82
970844	112,658.80
973467	329,362.32
973926	223,714.54
AA8894	588,652.31
AD0984	249,378.43
AD0997	3,081,381.04
AE0150	492,007.30
AI4068	280,831.47
AL0286	3,337,280.00
AL0533	137,993.68
AL1400	1,712,655.95

Pool Number	Issue Date Unpaid Principal Balance
AL1497	$2,126,895.39
AL2424	1,871,240.23
AL2632	2,897,824.36
AL3739	727,300.67
AP0006	64,084.11
AW6364	101,837.65

Exhibit A-2

Group 7 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	July 2015 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)
2011-36	MS	April 2011	31397SB94	(2)	INV	May 2041	PAC	$10,296,016	1.00000000	$10,296,016	4.409%	301	54

(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 9 Underlying REMIC and RCR 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	July 2015 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)
2009-41	ZA	May 2009	31397N4X0	4.5%	FIX/Z	June 2039	SEQ	$ 11,500,000	0.65182741	$ 325,913	4.941%	271	74
2009-93	VZ	October 2009	31398FYE5	4.5	FIX/Z	November 2039	SEQ	31,870,585	0.57641835	$2,882,091	4.942	280	70
2009-98	DZ	November 2009	31398GGT0	4.5	FIX/Z	December 2039	SEQ	15,622,057	0.51034296	$ 255,171	4.921	280	70
2009-114	EZ	December 2009	31398GKS7	4.5	FIX/Z	January 2040	SEQ	27,500,000	0.51442211	$5,915,854	4.975	286	67
2010-84	ZG	July 2010	31398TWK3	4.5	FIX/Z	August 2040	SEQ	48,368,000	0.75169660	$1,503,393	(2)	(2)	(2)
2010-93	KZ	July 2010	31398TSC6	4.5	FIX/Z	August 2040	SEQ	12,032,781	0.63487711	$1,925,443	4.943	296	60
2011-121	JP	November 2011	3136A2YD9	4.5	FIX	December 2041	PAC/AD	155,780,000	0.28144610	$2,269,499	4.939	309	46
2011-145	JP	December 2011	3136A3AR2	4.5	FIX	January 2042	PAC/AD	9,500,000	0.20952875	$1,047,643	4.931	306	48
2012-13	JP	January 2012	3136A3VM0	4.5	FIX	February 2042	PAC/AD	36,500,000	0.19952443	$1,995,244	4.974	304	53

(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus.
(2) The Class 2010-84-ZG RCR Certificate is formed by a combination of the Fannie Mae REMIC certificates listed below having the following characteristics:

Class	Interest Type	Principal Type	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2010-84-ZE	FIX/Z	SEQ	4.951%	293	60
2010-84-ZB	FIX/Z	SEQ	5.150	288	63

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								
AV	$ 9,016,000	AL(3)	$32,393,106	SEQ	3.50%	FIX	3136APF64	August 2045
AU	7,625,000							
AZ	15,752,106							
Recombination 2								
PA	66,000,000	PD	75,000,000	PAC/AD	2.50	FIX	3136APF72	March 2043
PK	9,000,000							
Recombination 3								
ZA	18,000,000	JZ	25,453,791	SUP	3.50	FIX/Z	3136APF80	August 2045
ZX	7,453,791							
Recombination 4								
VC	5,000,000	CL(4)	15,000,000	SEQ	3.00	FIX	3136APF98	August 2045
ZC	10,000,000							
Recombination 5								
EA	69,590,000	EB	69,590,000	SEQ	2.50	FIX	3136APG22	October 2041
EI	9,941,429(5)							
Recombination 6								
EA	69,590,000	EC	69,590,000	SEQ	2.75	FIX	3136APG30	October 2041
EI	14,912,143(5)							
Recombination 7								
EA	69,590,000	ED	69,590,000	SEQ	3.00	FIX	3136APG48	October 2041
EI	19,882,857(5)							
Recombination 8								
EA	69,590,000	E	69,590,000	SEQ	3.50	FIX	3136APG55	October 2041
EI	29,824,285(5)							
Recombination 9								
EA	52,192,498	EG	52,192,498	SEQ	4.00	FIX	3136APG63	October 2041
EI	29,824,285(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 10								
HS	$10,296,000(5)	KS	$ 5,148,000	SC/SEQ	(6)	INV	3136APG71	May 2041
HO	5,148,000							
Recombination 11								
KI	2,059,206(5)	TK	2,059,206	SC/SEQ	(6)	INV	3136APG89	May 2041
KT	2,059,206							
Recombination 12								
QA	73,711,000	QB	73,711,000	PAC/AD	2.00%	FIX	3136APG97	October 2042
		QI	31,590,428(5)	NTL	3.50	FIX/IO	3136APH47	October 2042
Recombination 13								
QA	73,711,000	QC	73,711,000	PAC/AD	2.50	FIX	3136APH21	October 2042
		QI	21,060,286(5)	NTL	3.50	FIX/IO	3136APH47	October 2042
Recombination 14								
QA	73,711,000	QD	73,711,000	PAC/AD	3.00	FIX	3136APH39	October 2042
		QI	10,530,143(5)	NTL	3.50	FIX/IO	3136APH47	October 2042
Recombination 15								
QA	73,711,000	GB	84,780,000	PAC/AD	2.00	FIX	3136APH54	September 2044
QL	11,069,000	GI	36,334,285(5)	NTL	3.50	FIX/IO	3136APH96	September 2044
Recombination 16								
QA	73,711,000	GC	84,780,000	PAC/AD	2.50	FIX	3136APH62	September 2044
QL	11,069,000	GI	24,222,857(5)	NTL	3.50	FIX/IO	3136APH96	September 2044
Recombination 17								
QA	73,711,000	GD	84,780,000	PAC/AD	3.00	FIX	3136APH70	September 2044
QL	11,069,000	GI	12,111,429(5)	NTL	3.50	FIX/IO	3136APH96	September 2044
Recombination 18								
QA	73,711,000	GA	84,780,000	PAC/AD	3.50	FIX	3136APH88	September 2044
QL	11,069,000							
Recombination 19								
GL	6,032,422	GM	17,101,422	PAC/AD	3.50	FIX	3136APJ29	August 2045
QL	11,069,000							
Recombination 20								
NA	17,354,965	NH	17,354,965	SC/PAC/AD	1.50	FIX	3136APJ45	August 2045
		NI	9,641,647(5)	NTL	4.50	FIX/IO	3136APJ94	August 2045

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 21								
NA	$17,354,965	NE	$17,354,965	SC/PAC/AD	2.00%	FIX	3136APJ52	August 2045
		NI	7,713,318(5)	NTL	4.50	FIX/IO	3136APJ94	August 2045
Recombination 22								
NA	17,354,965	ND	17,354,965	SC/PAC/AD	2.50	FIX	3136APJ60	August 2045
		NI	5,784,988(5)	NTL	4.50	FIX/IO	3136APJ94	August 2045
Recombination 23								
NA	17,354,965	NC	17,354,965	SC/PAC/AD	3.00	FIX	3136APJ78	August 2045
		NI	3,856,659(5)	NTL	4.50	FIX/IO	3136APJ94	August 2045
Recombination 24								
NA	17,354,965	NB	17,354,965	SC/PAC/AD	3.50	FIX	3136APJ86	August 2045
		NI	1,928,329(5)	NTL	4.50	FIX/IO	3136APJ94	August 2045
Recombination 25								
QA	73,711,000	G	90,812,422	PAC/AD	3.50	FIX	3136APJ37	August 2045
QL	11,069,000							
GL	6,032,422							

(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) Principal payments on the REMIC Certificates in Recombination 1 from the AZ Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

(4) Principal payments on the REMIC Certificates in Recombination 4 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.

(5) Notional principal balances. These Classes are Interest Only Classes. See page S-8 for a description of how their notional principal balances are calculated.

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

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$240,131,535.00	March 2020	$119,702,522.70	November 2024	$ 49,171,250.04
August 2015	238,542,191.07	April 2020	117,933,785.26	December 2024	48,371,811.28
September 2015	236,878,606.72	May 2020	116,182,028.85	January 2025	47,584,515.60
October 2015	235,141,914.86	June 2020	114,447,083.86	February 2025	46,809,185.66
November 2015	233,333,313.73	July 2020	112,728,782.34	March 2025	46,045,646.66
December 2015	231,454,065.56	August 2020	111,026,957.91	April 2025	45,293,726.29
January 2016	229,505,495.10	September 2020	109,341,445.78	May 2025	44,553,254.68
February 2016	227,488,988.00	October 2020	107,672,082.72	June 2025	43,824,064.39
March 2016	225,405,989.17	November 2020	106,018,707.04	July 2025	43,105,990.39
April 2016	223,258,001.02	December 2020	104,381,158.61	August 2025	42,398,869.97
May 2016	221,046,581.59	January 2021	102,759,278.82	September 2025	41,702,542.77
June 2016	218,773,342.64	February 2021	101,157,196.37	October 2025	41,016,850.69
July 2016	216,439,947.57	March 2021	99,578,877.36	November 2025	40,341,637.90
August 2016	214,048,109.39	April 2021	98,023,979.85	December 2025	39,676,750.81
September 2016	211,599,588.49	May 2021	96,492,166.72	January 2026	39,022,038.00
October 2016	209,096,190.38	June 2021	94,983,105.62	February 2026	38,377,350.23
November 2016	206,539,763.41	July 2021	93,496,468.89	March 2026	37,742,540.37
December 2016	203,932,196.37	August 2021	92,031,933.49	April 2026	37,117,463.41
January 2017	201,349,907.89	September 2021	90,589,180.95	May 2026	36,501,976.42
February 2017	198,792,649.71	October 2021	89,167,897.27	June 2026	35,895,938.49
March 2017	196,260,175.91	November 2021	87,767,772.93	July 2026	35,299,210.75
April 2017	193,752,242.88	December 2021	86,388,502.74	August 2026	34,711,656.30
May 2017	191,268,609.35	January 2022	85,029,785.84	September 2026	34,133,140.20
June 2017	188,809,036.30	February 2022	83,691,325.63	October 2026	33,563,529.45
July 2017	186,373,287.00	March 2022	82,372,829.69	November 2026	33,002,692.95
August 2017	183,961,126.96	April 2022	81,074,009.74	December 2026	32,450,501.47
September 2017	181,572,323.90	May 2022	79,794,581.56	January 2027	31,906,827.65
October 2017	179,206,647.76	June 2022	78,534,264.99	February 2027	31,371,545.93
November 2017	176,863,870.64	July 2022	77,292,783.78	March 2027	30,844,532.56
December 2017	174,543,766.82	August 2022	76,069,865.63	April 2027	30,325,665.58
January 2018	172,246,112.69	September 2022	74,865,242.08	May 2027	29,814,824.76
February 2018	169,970,686.79	October 2022	73,678,648.47	June 2027	29,311,891.59
March 2018	167,717,269.75	November 2022	72,509,823.88	July 2027	28,816,749.28
April 2018	165,485,644.27	December 2022	71,358,511.10	August 2027	28,329,282.70
May 2018	163,275,595.13	January 2023	70,224,456.56	September 2027	27,849,378.38
June 2018	161,086,909.12	February 2023	69,107,410.26	October 2027	27,376,924.48
July 2018	158,919,375.09	March 2023	68,007,125.76	November 2027	26,911,810.75
August 2018	156,772,783.85	April 2023	66,923,360.13	December 2027	26,453,928.56
September 2018	154,646,928.24	May 2023	65,855,873.86	January 2028	26,003,170.80
October 2018	152,541,603.03	June 2023	64,804,430.83	February 2028	25,559,431.92
November 2018	150,456,604.94	July 2023	63,768,798.29	March 2028	25,122,607.89
December 2018	148,391,732.65	August 2023	62,748,746.78	April 2028	24,692,596.18
January 2019	146,346,786.70	September 2023	61,744,050.11	May 2028	24,269,295.71
February 2019	144,321,569.57	October 2023	60,754,485.26	June 2028	23,852,606.89
March 2019	142,315,885.58	November 2023	59,779,832.43	July 2028	23,442,431.53
April 2019	140,329,540.92	December 2023	58,819,874.90	August 2028	23,038,672.87
May 2019	138,362,343.62	January 2024	57,874,399.04	September 2028	22,641,235.56
June 2019	136,414,103.54	February 2024	56,943,194.26	October 2028	22,250,025.58
July 2019	134,484,632.32	March 2024	56,026,052.96	November 2028	21,864,950.32
August 2019	132,573,743.42	April 2024	55,122,770.48	December 2028	21,485,918.45
September 2019	130,681,252.03	May 2024	54,233,145.08	January 2029	21,112,840.00
October 2019	128,806,975.15	June 2024	53,356,977.88	February 2029	20,745,626.28
November 2019	126,950,731.46	July 2024	52,494,072.84	March 2029	20,384,189.87
December 2019	125,112,341.39	August 2024	51,644,236.70	April 2029	20,028,444.63
January 2020	123,291,627.09	September 2024	50,807,278.93	May 2029	19,678,305.66
February 2020	121,488,412.36	October 2024	49,983,011.76	June 2029	19,333,689.27

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
July 2029	$ 18,994,513.01	June 2034	$ 6,212,752.80	May 2039	$ 1,511,483.15
August 2029	18,660,695.58	July 2034	6,086,072.75	June 2039	1,467,420.70
September 2029	18,332,156.90	August 2034	5,961,530.73	July 2039	1,424,189.85
October 2029	18,008,818.01	September 2034	5,839,093.59	August 2039	1,381,777.02
November 2029	17,690,601.12	October 2034	5,718,728.71	September 2039	1,340,168.81
December 2029	17,377,429.54	November 2034	5,600,403.93	October 2039	1,299,352.05
January 2030	17,069,227.71	December 2034	5,484,087.56	November 2039	1,259,313.76
February 2030	16,765,921.15	January 2035	5,369,748.40	December 2039	1,220,041.15
March 2030	16,467,436.48	February 2035	5,257,355.69	January 2040	1,181,521.65
April 2030	16,173,701.36	March 2035	5,146,879.15	February 2040	1,143,742.85
May 2030	15,884,644.51	April 2035	5,038,288.91	March 2040	1,106,692.55
June 2030	15,600,195.67	May 2035	4,931,555.59	April 2040	1,070,358.74
July 2030	15,320,285.62	June 2035	4,826,650.22	May 2040	1,034,729.59
August 2030	15,044,846.14	July 2035	4,723,544.25	June 2040	999,793.43
September 2030	14,773,809.97	August 2035	4,622,209.58	July 2040	965,538.80
October 2030	14,507,110.87	September 2035	4,522,618.50	August 2040	931,954.39
November 2030	14,244,683.53	October 2035	4,424,743.74	September 2040	899,029.09
December 2030	13,986,463.61	November 2035	4,328,558.41	October 2040	866,751.94
January 2031	13,732,387.68	December 2035	4,234,036.04	November 2040	835,112.16
February 2031	13,482,393.26	January 2036	4,141,150.53	December 2040	804,099.13
March 2031	13,236,418.76	February 2036	4,049,876.20	January 2041	773,702.38
April 2031	12,994,403.48	March 2036	3,960,187.73	February 2041	743,911.64
May 2031	12,756,287.63	April 2036	3,872,060.18	March 2041	714,716.75
June 2031	12,522,012.27	May 2036	3,785,468.98	April 2041	686,107.74
July 2031	12,291,519.31	June 2036	3,700,389.95	May 2041	658,074.79
August 2031	12,064,751.54	July 2036	3,616,799.23	June 2041	630,608.23
September 2031	11,841,652.54	August 2036	3,534,673.35	July 2041	603,698.52
October 2031	11,622,166.74	September 2036	3,453,989.17	August 2041	577,336.29
November 2031	11,406,239.37	October 2036	3,374,723.92	September 2041	551,512.30
December 2031	11,193,816.48	November 2036	3,296,855.14	October 2041	526,217.48
January 2032	10,984,844.88	December 2036	3,220,360.72	November 2041	501,442.87
February 2032	10,779,272.15	January 2037	3,145,218.90	December 2041	477,179.66
March 2032	10,577,046.68	February 2037	3,071,408.21	January 2042	453,419.18
April 2032	10,378,117.56	March 2037	2,998,907.52	February 2042	430,152.89
May 2032	10,182,434.67	April 2037	2,927,696.02	March 2042	407,372.39
June 2032	9,989,948.59	May 2037	2,857,753.21	April 2042	385,069.40
July 2032	9,800,610.63	June 2037	2,789,058.90	May 2042	363,235.78
August 2032	9,614,372.83	July 2037	2,721,593.19	June 2042	341,863.51
September 2032	9,431,187.91	August 2037	2,655,336.48	July 2042	320,944.69
October 2032	9,251,009.28	September 2037	2,590,269.49	August 2042	300,471.55
November 2032	9,073,791.07	October 2037	2,526,373.20	September 2042	280,436.45
December 2032	8,899,488.02	November 2037	2,463,628.89	October 2042	260,831.86
January 2033	8,728,055.60	December 2037	2,402,018.12	November 2042	241,650.36
February 2033	8,559,449.88	January 2038	2,341,522.73	December 2042	222,884.65
March 2033	8,393,627.60	February 2038	2,282,124.83	January 2043	204,527.57
April 2033	8,230,546.13	March 2038	2,223,806.80	February 2043	186,572.03
May 2033	8,070,163.47	April 2038	2,166,551.28	March 2043	169,011.08
June 2033	7,912,438.22	May 2038	2,110,341.19	April 2043	151,837.87
July 2033	7,757,329.61	June 2038	2,055,159.69	May 2043	135,045.66
August 2033	7,604,797.45	July 2038	2,000,990.21	June 2043	118,627.82
September 2033	7,454,802.16	August 2038	1,947,816.40	July 2043	102,577.81
October 2033	7,307,304.73	September 2038	1,895,622.20	August 2043	86,889.20
November 2033	7,162,266.72	October 2038	1,844,391.76	September 2043	71,555.68
December 2033	7,019,650.27	November 2038	1,794,109.49	October 2043	56,571.01
January 2034	6,879,418.06	December 2038	1,744,760.01	November 2043	41,929.07
February 2034	6,741,533.33	January 2039	1,696,328.22	December 2043	27,623.82
March 2034	6,605,959.86	February 2039	1,648,799.19	January 2044	13,649.33
April 2034	6,472,661.97	March 2039	1,602,158.27	February 2044 and thereafter	0.00
May 2034	6,341,604.50	April 2039	1,556,391.00		

ZA Class Targeted Balances

Distribution Date	Targeted Balance	Distribution Date	Targeted Balance	Distribution Date	Targeted Balance
Initial Balance	$18,000,000.00	June 2016	$12,127,625.83	May 2017	$ 4,640,395.72
August 2015	17,596,540.52	July 2016	11,463,982.27	June 2017	4,044,198.29
September 2015	17,163,789.66	August 2016	10,784,618.43	July 2017	3,468,348.90
October 2015	16,702,695.76	September 2016	10,091,046.78	August 2017	2,912,458.93
November 2015	16,214,271.72	October 2016	9,384,811.80	September 2017	2,376,146.20
December 2015	15,699,592.85	November 2016	8,667,486.25	October 2017	1,859,034.86
January 2016	15,159,794.51	December 2016	7,940,667.23	November 2017	1,360,755.28
February 2016	14,596,069.67	January 2017	7,236,668.53	December 2017	880,943.98
March 2016	14,009,666.20	February 2017	6,555,060.83	January 2018	419,243.52
April 2016	13,401,884.07	March 2017	5,895,421.87	February 2018 and thereafter	0.00
May 2016	12,774,072.29	April 2017	5,257,336.33		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$90,812,422.00	January 2019	$63,265,659.99	July 2022	$35,271,920.94
August 2015	90,541,362.42	February 2019	62,498,618.79	August 2022	34,721,090.24
September 2015	90,245,695.25	March 2019	61,736,934.41	September 2022	34,178,435.64
October 2015	89,925,522.46	April 2019	60,980,565.90	October 2022	33,643,839.47
November 2015	89,580,963.04	May 2019	60,229,472.62	November 2022	33,117,185.71
December 2015	89,212,152.92	June 2019	59,483,614.21	December 2022	32,598,359.99
January 2016	88,819,244.90	July 2019	58,742,950.61	January 2023	32,087,249.53
February 2016	88,402,408.53	August 2019	58,007,442.03	February 2023	31,583,743.17
March 2016	87,961,830.06	September 2019	57,277,048.96	March 2023	31,087,731.31
April 2016	87,497,712.21	October 2019	56,551,732.17	April 2023	30,599,105.88
May 2016	87,010,274.10	November 2019	55,831,452.71	May 2023	30,117,760.36
June 2016	86,499,751.03	December 2019	55,116,171.90	June 2023	29,643,589.72
July 2016	85,966,394.27	January 2020	54,405,851.35	July 2023	29,176,490.43
August 2016	85,410,470.89	February 2020	53,700,452.92	August 2023	28,716,360.40
September 2016	84,832,263.51	March 2020	52,999,938.74	September 2023	28,263,099.00
October 2016	84,232,070.04	April 2020	52,304,271.23	October 2023	27,816,607.03
November 2016	83,610,203.41	May 2020	51,613,413.04	November 2023	27,376,786.66
December 2016	82,966,991.31	June 2020	50,927,327.12	December 2023	26,943,541.48
January 2017	82,302,775.86	July 2020	50,245,976.65	January 2024	26,516,776.43
February 2017	81,617,913.27	August 2020	49,569,325.10	February 2024	26,096,397.79
March 2017	80,912,773.55	September 2020	48,897,336.16	March 2024	25,682,313.17
April 2017	80,187,740.13	October 2020	48,229,973.82	April 2024	25,274,431.49
May 2017	79,443,209.47	November 2020	47,567,202.29	May 2024	24,872,662.95
June 2017	78,679,590.70	December 2020	46,908,986.04	June 2024	24,476,919.05
July 2017	77,897,305.21	January 2021	46,255,289.80	July 2024	24,087,112.50
August 2017	77,096,786.23	February 2021	45,606,078.55	August 2024	23,703,157.29
September 2017	76,278,478.41	March 2021	44,961,317.49	September 2024	23,324,968.60
October 2017	75,442,837.35	April 2021	44,320,972.10	October 2024	22,952,462.81
November 2017	74,590,329.19	May 2021	43,685,008.09	November 2024	22,585,557.52
December 2017	73,743,827.95	June 2021	43,053,391.40	December 2024	22,224,171.46
January 2018	72,903,288.11	July 2021	42,426,088.23	January 2025	21,868,224.53
February 2018	72,068,664.46	August 2021	41,803,065.00	February 2025	21,517,637.76
March 2018	71,239,912.12	September 2021	41,184,288.37	March 2025	21,172,333.31
April 2018	70,416,986.52	October 2021	40,569,725.25	April 2025	20,832,234.44
May 2018	69,599,843.40	November 2021	39,959,342.77	May 2025	20,497,265.50
June 2018	68,788,438.83	December 2021	39,353,108.28	June 2025	20,167,351.91
July 2018	67,982,729.19	January 2022	38,750,989.40	July 2025	19,842,420.15
August 2018	67,182,671.14	February 2022	38,152,953.92	August 2025	19,522,397.74
September 2018	66,388,221.68	March 2022	37,559,417.78	September 2025	19,207,213.25
October 2018	65,599,338.09	April 2022	36,974,671.86	October 2025	18,896,796.24
November 2018	64,815,977.97	May 2022	36,398,589.82	November 2025	18,591,077.29
December 2018	64,038,099.21	June 2022	35,831,047.11	December 2025	18,289,987.96

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2026	$17,993,460.77	December 2030	$ 6,603,912.95	November 2035	$ 2,149,146.45
February 2026	17,701,429.23	January 2031	6,487,512.47	December 2035	2,105,034.95
March 2026	17,413,827.76	February 2031	6,372,954.47	January 2036	2,061,669.40
April 2026	17,130,591.74	March 2031	6,260,211.38	February 2036	2,019,038.24
May 2026	16,851,657.47	April 2031	6,149,256.05	March 2036	1,977,130.09
June 2026	16,576,962.14	May 2031	6,040,061.71	April 2036	1,935,933.70
July 2026	16,306,443.84	June 2031	5,932,601.96	May 2036	1,895,438.03
August 2026	16,040,041.55	July 2031	5,826,850.81	June 2036	1,855,632.16
September 2026	15,777,695.11	August 2031	5,722,782.64	July 2036	1,816,505.38
October 2026	15,519,345.22	September 2031	5,620,372.19	August 2036	1,778,047.10
November 2026	15,264,933.43	October 2031	5,519,594.58	September 2036	1,740,246.91
December 2026	15,014,402.12	November 2031	5,420,425.27	October 2036	1,703,094.53
January 2027	14,767,694.50	December 2031	5,322,840.11	November 2036	1,666,579.85
February 2027	14,524,754.56	January 2032	5,226,815.26	December 2036	1,630,692.92
March 2027	14,285,527.13	February 2032	5,132,327.26	January 2037	1,595,423.91
April 2027	14,049,957.80	March 2032	5,039,352.97	February 2037	1,560,763.17
May 2027	13,817,992.95	April 2032	4,947,869.58	March 2037	1,526,701.15
June 2027	13,589,579.72	May 2032	4,857,854.65	April 2037	1,493,228.49
July 2027	13,364,666.00	June 2032	4,769,286.02	May 2037	1,460,335.93
August 2027	13,143,200.43	July 2032	4,682,141.87	June 2037	1,428,014.36
September 2027	12,925,132.39	August 2032	4,596,400.71	July 2037	1,396,254.83
October 2027	12,710,411.97	September 2032	4,512,041.35	August 2037	1,365,048.48
November 2027	12,498,989.99	October 2032	4,429,042.90	September 2037	1,334,386.62
December 2027	12,290,817.96	November 2032	4,347,384.79	October 2037	1,304,260.66
January 2028	12,085,848.08	December 2032	4,267,046.75	November 2037	1,274,662.17
February 2028	11,884,033.26	January 2033	4,188,008.78	December 2037	1,245,582.81
March 2028	11,685,327.05	February 2033	4,110,251.21	January 2038	1,217,014.40
April 2028	11,489,683.68	March 2033	4,033,754.62	February 2038	1,188,948.84
May 2028	11,297,058.04	April 2033	3,958,499.90	March 2038	1,161,378.20
June 2028	11,107,405.67	May 2033	3,884,468.21	April 2038	1,134,294.64
July 2028	10,920,682.72	June 2033	3,811,640.97	May 2038	1,107,690.43
August 2028	10,736,846.01	July 2033	3,739,999.89	June 2038	1,081,557.97
September 2028	10,555,852.94	August 2033	3,669,526.95	July 2038	1,055,889.78
October 2028	10,377,661.55	September 2033	3,600,204.37	August 2038	1,030,678.48
November 2028	10,202,230.45	October 2033	3,532,014.66	September 2038	1,005,916.80
December 2028	10,029,518.88	November 2033	3,464,940.56	October 2038	981,597.58
January 2029	9,859,486.64	December 2033	3,398,965.07	November 2038	957,713.78
February 2029	9,692,094.11	January 2034	3,334,071.45	December 2038	934,258.45
March 2029	9,527,302.26	February 2034	3,270,243.19	January 2039	911,224.75
April 2029	9,365,072.58	March 2034	3,207,464.03	February 2039	888,605.95
May 2029	9,205,367.16	April 2034	3,145,717.94	March 2039	866,395.40
June 2029	9,048,148.59	May 2034	3,084,989.14	April 2039	844,586.58
July 2029	8,893,380.04	June 2034	3,025,262.06	May 2039	823,173.05
August 2029	8,741,025.17	July 2034	2,966,521.38	June 2039	802,148.46
September 2029	8,591,048.20	August 2034	2,908,751.99	July 2039	781,506.57
October 2029	8,443,413.84	September 2034	2,851,939.01	August 2039	761,241.23
November 2029	8,298,087.30	October 2034	2,796,067.77	September 2039	741,346.39
December 2029	8,155,034.32	November 2034	2,741,123.83	October 2039	721,816.07
January 2030	8,014,221.12	December 2034	2,687,092.94	November 2039	702,644.41
February 2030	7,875,614.40	January 2035	2,633,961.08	December 2039	683,825.60
March 2030	7,739,181.34	February 2035	2,581,714.42	January 2040	665,353.96
April 2030	7,604,889.60	March 2035	2,530,339.35	February 2040	647,223.87
May 2030	7,472,707.30	April 2035	2,479,822.45	March 2040	629,429.80
June 2030	7,342,603.03	May 2035	2,430,150.49	April 2040	611,966.31
July 2030	7,214,545.83	June 2035	2,381,310.46	May 2040	594,828.03
August 2030	7,088,505.17	July 2035	2,333,289.51	June 2040	578,009.69
September 2030	6,964,450.98	August 2035	2,286,075.00	July 2040	561,506.07
October 2030	6,842,353.62	September 2035	2,239,654.48	August 2040	545,312.07
November 2030	6,722,183.88	October 2035	2,194,015.66	September 2040	529,422.63

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2040	$ 513,832.79	May 2042	$ 268,467.55	December 2043	$ 101,233.25
November 2040	498,537.65	June 2042	257,935.19	January 2044	94,157.63
December 2040	483,532.40	July 2042	247,613.98	February 2044	87,234.55
January 2041	468,812.30	August 2042	237,500.38	March 2044	80,461.37
February 2041	454,372.68	September 2042	227,590.90	April 2044	73,835.51
March 2041	440,208.92	October 2042	217,882.11	May 2044	67,354.41
April 2041	426,316.51	November 2042	208,370.65	June 2044	61,015.58
May 2041	412,690.98	December 2042	199,053.18	July 2044	54,816.55
June 2041	399,327.93	January 2043	189,926.43	August 2044	48,754.89
July 2041	386,223.05	February 2043	180,987.19	September 2044	42,828.20
August 2041	373,372.07	March 2043	172,232.27	October 2044	37,034.15
September 2041	360,770.80	April 2043	163,658.56	November 2044	31,370.41
October 2041	348,415.11	May 2043	155,262.98	December 2044	25,834.70
November 2041	336,300.93	June 2043	147,042.51	January 2045	20,424.78
December 2041	324,424.25	July 2043	138,994.16	February 2045	15,138.45
January 2042	312,781.14	August 2043	131,115.01	March 2045	9,973.53
February 2042	301,367.70	September 2043	123,402.16	April 2045	4,927.88
March 2042	290,180.13	October 2043	115,852.78	May 2045 and thereafter	0.00
April 2042	279,214.65	November 2043	108,464.06		

Aggregate Group III Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$17,364,965.00	May 2018	$ 9,514,875.29	March 2021	$ 3,423,150.10
August 2015	17,142,555.25	June 2018	9,294,435.11	April 2021	3,313,875.06
September 2015	16,919,017.21	July 2018	9,075,125.31	May 2021	3,208,038.41
October 2015	16,694,363.31	August 2018	8,856,937.04	June 2021	3,105,533.15
November 2015	16,468,607.31	September 2018	8,639,861.51	July 2021	3,006,255.56
December 2015	16,241,764.36	October 2018	8,423,889.98	August 2021	2,910,105.14
January 2016	16,013,850.88	November 2018	8,209,013.76	September 2021	2,816,984.50
February 2016	15,784,884.62	December 2018	7,995,224.21	October 2021	2,726,799.23
March 2016	15,554,884.61	January 2019	7,782,512.76	November 2021	2,639,457.86
April 2016	15,323,871.13	February 2019	7,570,870.88	December 2021	2,554,871.73
May 2016	15,091,865.71	March 2019	7,360,290.08	January 2022	2,472,954.94
June 2016	14,858,891.06	April 2019	7,150,761.93	February 2022	2,393,624.21
July 2016	14,624,971.11	May 2019	6,942,278.06	March 2022	2,316,798.86
August 2016	14,390,130.92	June 2019	6,734,830.13	April 2022	2,242,400.71
September 2016	14,154,396.68	July 2019	6,528,409.88	May 2022	2,170,353.98
October 2016	13,917,795.68	August 2019	6,323,009.07	June 2022	2,100,585.23
November 2016	13,680,356.28	September 2019	6,122,824.27	July 2022	2,033,023.31
December 2016	13,442,107.86	October 2019	5,928,898.99	August 2022	1,967,599.27
January 2017	13,203,080.80	November 2019	5,741,039.38	September 2022	1,904,246.28
February 2017	12,963,306.46	December 2019	5,559,057.54	October 2022	1,842,899.58
March 2017	12,724,811.61	January 2020	5,382,771.34	November 2022	1,783,496.44
April 2017	12,487,586.49	February 2020	5,212,004.27	December 2022	1,725,976.04
May 2017	12,251,621.41	March 2020	5,046,585.24	January 2023	1,670,279.47
June 2017	12,016,906.75	April 2020	4,886,348.41	February 2023	1,616,349.64
July 2017	11,783,432.92	May 2020	4,731,133.06	March 2023	1,564,131.21
August 2017	11,551,190.41	June 2020	4,580,783.41	April 2023	1,513,570.57
September 2017	11,320,169.76	July 2020	4,435,148.46	May 2023	1,464,615.79
October 2017	11,090,361.57	August 2020	4,294,081.89	June 2023	1,417,216.53
November 2017	10,861,756.49	September 2020	4,157,441.85	July 2023	1,371,324.01
December 2017	10,634,345.24	October 2020	4,025,090.89	August 2023	1,326,890.97
January 2018	10,408,118.59	November 2020	3,896,895.76	September 2023	1,283,871.62
February 2018	10,183,067.36	December 2020	3,772,727.35	October 2023	1,242,221.59
March 2018	9,959,182.43	January 2021	3,652,460.51	November 2023	1,201,897.89
April 2018	9,736,454.74	February 2021	3,535,973.94	December 2023	1,162,858.86

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2024	$ 1,125,064.14	December 2028	$ 152,784.46	November 2033	$ 17,660.49
February 2024	1,088,474.62	January 2029	147,551.07	December 2033	16,983.83
March 2024	1,053,052.42	February 2029	142,490.80	January 2034	16,331.13
April 2024	1,018,760.80	March 2029	137,598.06	February 2034	15,701.59
May 2024	985,564.22	April 2029	132,867.43	March 2034	15,094.42
June 2024	953,428.19	May 2029	128,293.66	April 2034	14,508.88
July 2024	922,319.34	June 2029	123,871.70	May 2034	13,944.21
August 2024	892,205.31	July 2029	119,596.62	June 2034	13,399.72
September 2024	863,054.75	August 2029	115,463.66	July 2034	12,874.71
October 2024	834,837.30	September 2029	111,468.23	August 2034	12,368.54
November 2024	807,523.53	October 2029	107,605.85	September 2034	11,880.54
December 2024	781,084.95	November 2029	103,872.21	October 2034	11,410.11
January 2025	755,493.94	December 2029	100,263.14	November 2034	10,956.64
February 2025	730,723.74	January 2030	96,774.58	December 2034	10,519.56
March 2025	706,748.43	February 2030	93,402.62	January 2035	10,098.30
April 2025	683,542.90	March 2030	90,143.46	February 2035	9,692.32
May 2025	661,082.83	April 2030	86,993.43	March 2035	9,301.10
June 2025	639,344.65	May 2030	83,948.98	April 2035	8,924.13
July 2025	618,305.53	June 2030	81,006.67	May 2035	8,560.92
August 2025	597,943.35	July 2030	78,163.16	June 2035	8,210.99
September 2025	578,236.68	August 2030	75,415.24	July 2035	7,873.89
October 2025	559,164.77	September 2030	72,759.77	August 2035	7,549.18
November 2025	540,707.51	October 2030	70,193.74	September 2035	7,236.42
December 2025	522,845.42	November 2030	67,714.22	October 2035	6,935.20
January 2026	505,559.63	December 2030	65,318.39	November 2035	6,645.13
February 2026	488,831.87	January 2031	63,003.49	December 2035	6,365.81
March 2026	472,644.42	February 2031	60,766.88	January 2036	6,096.88
April 2026	456,980.14	March 2031	58,606.00	February 2036	5,837.96
May 2026	441,822.42	April 2031	56,518.34	March 2036	5,588.72
June 2026	427,155.15	May 2031	54,501.52	April 2036	5,348.80
July 2026	412,962.75	June 2031	52,553.20	May 2036	5,117.90
August 2026	399,230.12	July 2031	50,671.13	June 2036	4,895.69
September 2026	385,942.64	August 2031	48,853.13	July 2036	4,681.86
October 2026	373,086.13	September 2031	47,097.09	August 2036	4,476.12
November 2026	360,646.88	October 2031	45,400.96	September 2036	4,278.20
December 2026	348,611.59	November 2031	43,762.77	October 2036	4,087.80
January 2027	336,967.39	December 2031	42,180.60	November 2036	3,904.67
February 2027	325,701.82	January 2032	40,652.61	December 2036	3,728.56
March 2027	314,802.78	February 2032	39,177.00	January 2037	3,559.20
April 2027	304,258.59	March 2032	37,752.04	February 2037	3,396.37
May 2027	294,057.91	April 2032	36,376.06	March 2037	3,239.82
June 2027	284,189.78	May 2032	35,047.41	April 2037	3,089.34
July 2027	274,643.56	June 2032	33,764.55	May 2037	2,944.71
August 2027	265,408.97	July 2032	32,525.94	June 2037	2,805.73
September 2027	256,476.02	August 2032	31,330.12	July 2037	2,672.18
October 2027	247,835.08	September 2032	30,175.66	August 2037	2,543.88
November 2027	239,476.79	October 2032	29,061.18	September 2037	2,420.63
December 2027	231,392.09	November 2032	27,985.36	October 2037	2,302.26
January 2028	223,572.21	December 2032	26,946.90	November 2037	2,188.58
February 2028	216,008.67	January 2033	25,944.55	December 2037	2,079.44
March 2028	208,693.23	February 2033	24,977.12	January 2038	1,974.66
April 2028	201,617.94	March 2033	24,043.43	February 2038	1,874.09
May 2028	194,775.07	April 2033	23,142.35	March 2038	1,778.13
June 2028	188,157.16	May 2033	22,272.79	April 2038	1,686.04
July 2028	181,756.99	June 2033	21,433.69	May 2038	1,597.69
August 2028	175,567.53	July 2033	20,624.03	June 2038	1,512.94
September 2028	169,582.01	August 2033	19,842.83	July 2038	1,432.33
October 2028	163,793.87	September 2033	19,089.11	August 2038	1,355.08
November 2028	158,196.74	October 2033	18,361.97	September 2038	1,281.00

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2038	$ 1,209.99	October 2040	$ 317.65	October 2042	$ 71.95
November 2038	1,142.06	November 2040	299.60	November 2042	66.64
December 2038	1,080.79	December 2040	282.34	December 2042	61.56
January 2039	1,022.23	January 2041	266.05	January 2043	56.71
February 2039	966.08	February 2041	250.53	February 2043	52.09
March 2039	913.24	March 2041	236.15	March 2043	47.67
April 2039	862.58	April 2041	223.04	April 2043	43.46
May 2039	814.51	May 2041	210.67	May 2043	39.44
June 2039	768.54	June 2041	198.88	June 2043	35.62
July 2039	727.25	July 2041	187.88	July 2043	31.97
August 2039	687.66	August 2041	177.38	August 2043	28.50
September 2039	651.56	September 2041	167.56	September 2043	25.19
October 2039	617.02	October 2041	158.15	October 2043	22.05
November 2039	583.95	November 2041	149.13	November 2043	19.06
December 2039	552.61	December 2041	140.48	December 2043	16.21
January 2040	522.69	January 2042	132.20	January 2044	13.51
February 2040	494.59	February 2042	124.27	February 2044	10.95
March 2040	467.70	March 2042	116.68	March 2044	8.52
April 2040	443.49	April 2042	109.41	April 2044	6.21
May 2040	420.26	May 2042	102.45	May 2044	4.02
June 2040	397.98	June 2042	95.79	June 2044	1.95
July 2040	376.60	July 2042	89.43	July 2044 and thereafter	0.00
August 2040	356.12	August 2042	83.34		
September 2040	336.47	September 2042	77.52		

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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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$824,104,715

FannieMae®

Guaranteed REMIC
Pass-Through Certificates

Fannie Mae REMIC Trust 2015-55

PROSPECTUS SUPPLEMENT

J.P. Morgan

July 27, 2015