Supplement
(To Prospectus Supplement dated April 26, 2016)

$1,395,167,226

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2016-24

This is a supplement to the prospectus supplement dated April 26, 2016 (the "Prospectus Supplement"). If we use a capitalized term in this supplement without defining it, you will find the definition of that term in the Prospectus Supplement.

Notwithstanding anything set forth on page S-19 or S-20 of the Prospectus Supplement, the interest rate of the FB Class will in no event be less than 0.53%; and the interest rate of the FC Class will in no event be less than 0.55%.

Carefully consider the risk factors on page S-12 of the 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.

The certificates, together with any interest thereon, are not guaranteed by the United States and do not constitute a debt or obligation of the United States or any of its agencies or instrumentalities 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.

BofA Merrill Lynch

The date of this Supplement is July 1, 2016

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

$1,395,167,226

FannieMae

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2016-24

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,
- an underlying REMIC certificate backed by Fannie Mae MBS, and
- Fannie Mae MBS backed by first lien, single-family adjustable-rate loans.

The mortgage loans backing the underlying REMIC certificate 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
MB(2) . . .	1	$112,500,000	SEQ	2.5%	FIX	3136ASCN4	April 2042
MI(2)	1	18,750,000(3)	NTL	3.0	FIX/IO	3136ASCP9	April 2042
VM	1	8,227,000	SEQ/AD	3.0	FIX	3136ASCQ7	September 2027
VK(2) . . .	1	8,822,000	SEQ/AD	2.5	FIX	3136ASCR5	August 2036
IK(2)	1	1,470,333(3)	NTL	3.0	FIX/IO	3136ASCS3	August 2036
ZM	1	20,451,000	SEQ	3.0	FIX/Z	3136ASCT1	May 2046
GB(2) . . .	2	110,892,000	SEQ	2.5	FIX	3136ASCU8	December 2041
GI(2)	2	18,482,000(3)	NTL	3.0	FIX/IO	3136ASCV6	December 2041
TG(2) . . .	2	4,079,000	SEQ	2.5	FIX	3136ASCW4	June 2042
TI(2)	2	679,833(3)	NTL	3.0	FIX/IO	3136ASCX2	June 2042
VA	2	8,046,000	SEQ/AD	3.0	FIX	3136ASCY0	September 2027
VL(2) . . .	2	8,627,000	SEQ/AD	2.5	FIX	3136ASCZ7	August 2036
IV(2)	2	1,437,833(3)	NTL	3.0	FIX/IO	3136ASDA1	August 2036
ZA	2	20,000,000	SEQ	3.0	FIX/Z	3136ASDB9	May 2046

(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 VN, MC, MA, MD, ME, MG, MH, MJ, MK, ML, IM, VB, GT, LT, GC, GA, GD, GE, LB, LC, LA, LD, LE, LI, LG, LH, LJ, LM, LN, IL, ET, HY, H, EC, EG, EA, EH, EJ, HB, HC, HA, HD, HE, HI, HG, HK, HL, HM, HN, IH, ZC, JZ, CB, CD, CE, CI, AI, ST, WI, SE, IO, FG, FD, AB, AC, AD, AE, AG, AH, AJ, KE, KH, KA, KM, TA, BC, BD, BG, BE, BM and HX 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.

Except as described below, the dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be April 29, 2016. We expect initially to retain certain certificates of the Group 6 Classes. See "Plan of Distribution" in this prospectus supplement.

Carefully consider the risk factors on page S-12 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.

BofA Merrill Lynch

The date of this Prospectus Supplement is April 26, 2016

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
EB(2) . . .	3	$207,994,000	PAC/AD	2.0%	FIX	3136ASDC7	October 2041
EI(2)	3	69,331,333(3)	NTL	3.0	FIX/IO	3136ASDD5	October 2041
EU(2) . . .	3	40,068,000	PAC/AD	2.0	FIX	3136ASDE3	April 2044
IU(2)	3	13,356,000(3)	NTL	3.0	FIX/IO	3136ASDF0	April 2044
HT(2) . . .	3	10,495,000	PAC/AD	3.0	FIX	3136ASDG8	February 2038
VH(2) . . .	3	8,251,000	PAC/AD	3.0	FIX	3136ASDH6	September 2027
HZ(2) . . .	3	20,510,000	PAC/AD	3.0	FIX/Z	3136ASDJ2	May 2046
ZN	3	62,682,000	SUP	3.0	FIX/Z	3136ASDK9	May 2046
CG(2) . . .	4	32,636,000	SC/PAC/AD	1.5	FIX	3136ASDL7	September 2045
IC(2)	4	4,079,500(3)	NTL	4.0	FIX/IO	3136ASDM5	September 2045
CZ	4	175,000	SC/PAC/AD	2.0	FIX/Z	3136ASDN3	September 2045
KZ(2) . . .	4	3,159,000	SC/SUP/AD	2.0	FIX/Z	3136ASDP8	September 2045
GZ(2) . . .	4	9,477,001	SC/SUP	2.0	FIX/Z	3136ASDQ6	September 2045
JB(2)	5	60,590,000	PAC/AD	1.5	FIX	3136ASDR4	February 2046
JI(2)	5	37,868,750(3)	NTL	4.0	FIX/IO	3136ASDS2	February 2046
LZ(2)	5	398,000	PAC/AD	4.0	FIX/Z	3136ASDT0	May 2046
BZ(2) . . .	5	21,066,692	SUP	4.0	FIX/Z	3136ASDU7	May 2046
AO(2) . . .	6	255,340,476	PT	0.0	PO	3136ASDV5	May 2046
AF(2) . . .	6	92,874,380(3)	NTL	(4)	FLT/IO	3136ASDW3	May 2046
AS(2) . . .	6	100,613,912(3)	NTL	(4)	INV/IO	3136ASDX1	May 2046
AT(2) . . .	6	100,613,912(3)	NTL	(5)	T/IO	3136ASDY9	May 2046
BF(2)	6	142,824,520(3)	NTL	(4)	FLT/IO	3136ASDZ6	May 2046
BS(2)	6	154,726,564(3)	NTL	(4)	INV/IO	3136ASEA0	May 2046
BT(2) . . .	6	154,726,564(3)	NTL	(5)	T/IO	3136ASEB8	May 2046
KG(2) . . .	7	21,156,000	SEQ	2.5	FIX	3136ASEC6	July 2035
KI(2)	7	3,022,285(3)	NTL	3.5	FIX/IO	3136ASED4	July 2035
KC(2) . . .	7	1,620,860	SEQ	3.0	FIX	3136ASEE2	May 2036
KB	7	4,555,371	PT	6.0	FIX	3136ASEF9	May 2036
FB	8	72,165,021	PT	(6)	FLT/AFC	3136ASEG7	May 2046
SB	8	72,165,021(3)	NTL	(7)	WAC/IO	3136ASEH5	May 2046
FC	9	50,436,232	PT	(8)	FLT/AFC	3136ASEJ1	May 2056
SC	9	50,436,232(3)	NTL	(9)	WAC/IO	3136ASEK8	May 2056
TB(2) . . .	10	66,048,708	SEQ	3.0	FIX	3136ASEL6	May 2040
TL(2)	10	10,189,689	SEQ	3.0	FIX	3136ASEM4	April 2042
TV	10	7,283,384	SEQ/AD	3.0	FIX	3136ASEN2	September 2027
TZ	10	18,091,616	SEQ	3.0	FIX/Z	3136ASEP7	May 2046
NA	11	16,536,377	SEQ/AD	3.0	FIX	3136ASEQ5	September 2037
NZ	11	5,440,750	SEQ	3.0	FIX/Z	3136ASER3	May 2046
BA(2) . . .	12	79,190,000	PAC/AD	2.0	FIX	3136ASES1	May 2036
IB(2)	12	33,938,571(3)	NTL	3.5	FIX/IO	3136ASET9	May 2036
ZB	12	7,967,049	SUP	3.5	FIX/Z	3136ASEU6	May 2036
R		0	NPR	0	NPR	3136ASEV4	May 2056
RL		0	NPR	0	NPR	3136ASEW2	May 2056

(1) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC prospectus.
(2) Exchangeable classes.
(3) Notional principal balances. These classes are interest only classes. See page S-9 for a description of how their notional principal balances are calculated.
(4) Based on LIBOR.
(5) These classes are toggle classes. See Page S-8 for a description of their interest rates.
(6) Based on LIBOR and subject to the limitations described on page S-19.
(7) The interest rate of the SB Class is calculated as described on page S-20.
(8) Based on LIBOR and subject to the limitations described on page S-20.
(9) The interest rate of the SC Class is calculated as described on pages S-20 and S-21.

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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 4 Class or the CB, CD, CE, CI, ZC, R or RL Class, the disclosure document relating to the underlying REMIC certificate (the "Underlying REMIC Disclosure Document"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the REMIC Prospectus.

For a description of current servicing policies generally applicable to existing Fannie Mae MBS pools, see "Yield, Maturity and Prepayment Considerations" in the MBS Prospectus dated October 1, 2014.

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

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

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

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

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

Merrill Lynch, Pierce, Fenner & Smith Incorporated
Mortgage Finance Department
One Bryant Park
New York, New York 10036
(telephone 646-855-8340).

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of April 1, 2016. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-4. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Class 2015-68-DA REMIC Certificate
5	Group 5 MBS
6	Group 6 MBS*
7	Group 7 MBS
8	Group 8 MBS
9	Group 9 MBS
10	Group 10 MBS
11	Group 11 MBS
12	Group 12 MBS

* Includes the Subgroup 6a MBS and the Subgroup 6b MBS.

Group 1, Group 2, Group 3, Group 5, Group 6, Group 7, Group 10, Group 11 and Group 12

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	$150,000,000	3.00%	3.25% to 5.50%	241 to 360
Group 2 MBS	$151,644,000	3.00%	3.25% to 5.50%	225 to 360
Group 3 MBS	$350,000,000	3.00%	3.25% to 5.50%	241 to 360
Group 5 MBS	$ 82,054,692	4.00%	4.25% to 6.50%	241 to 360
Group 6 MBS				
Subgroup 6a	$100,613,912	6.00%	6.25% to 8.50%	196 to 360
Subgroup 6b	$154,726,564	6.00%	6.25% to 8.50%	223 to 360
Group 7 MBS	$ 27,332,231	3.50%	3.75% to 6.00%	181 to 240
Group 10 MBS	$101,613,397	3.00%	3.25% to 5.50%	241 to 360
Group 11 MBS	$ 21,977,127	3.00%	3.25% to 5.50%	241 to 360
Group 12 MBS	$ 87,157,049	3.50%	3.75% to 6.00%	181 to 240

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$150,000,000	360	344	9	3.710%
Group 2 MBS	$151,644,000	360	316	38	3.630%
Group 3 MBS	$350,000,000	360	358	1	3.780%
Group 5 MBS	$ 82,054,692	360	356	4	4.720%
Group 6 MBS					
Subgroup 6a	$100,613,912	360	246	102	6.574%
Subgroup 6b	$154,726,564	360	236	112	6.527%
Group 7 MBS	$ 27,332,231	240	230	9	4.096%
Group 10 MBS	$101,613,397	360	318	37	3.678%
Group 11 MBS	$ 21,977,127	360	309	43	3.630%
Group 12 MBS	$ 87,157,049	240	212	26	4.260%

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 4

Exhibit A-1 describes the underlying REMIC certificate in Group 4, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificate, you should obtain from us the current class factor and the related disclosure document as described on page S-4.

Group 8 and Group 9

The first table in Exhibit A-2 and Exhibit A-3 of this prospectus supplement lists certain assumed characteristics of the mortgage loans underlying the adjustable-rate MBS in Group 8 and Group 9, respectively. The assumed characteristics appearing in Exhibit A-2 and Exhibit A-3 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-2 or Exhibit A-3, as applicable, and may differ significantly.

The second table in Exhibit A-2 and Exhibit A-3 of this prospectus supplement lists the pool numbers of the adjustable-rate MBS in Group 8 and Group 9, respectively, that are expected to be included in the Lower Tier REMIC.

Settlement Date

We expect to issue the certificates on April 29, 2016.

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 certain classes, you will be able to exchange them for a proportionate interest in the related RCR certificates. Schedule 1 lists the available combinations of the certificates eligible for exchange and the related RCR certificates. You can exchange your certificates by notifying us and paying an exchange fee. We will deliver the RCR certificates upon such exchange.

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

Interest Rates

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

During the initial interest accrual period, the floating rate, inverse floating rate and toggle classes (other than the FB and FC Classes) will bear interest at the initial interest rates listed below. During each subsequent interest accrual period, the floating rate, inverse floating rate and toggle classes (other than the FB and FC 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)
AF	0.78%	6.50000%	0.3500%	LIBOR + 35 basis points
AS	5.17%	5.60000%	0.0000%	5.6% − LIBOR
AT	0.11%	0.50769%	(2)	(2)
BF	0.78%	6.50000%	0.3500%	LIBOR + 35 basis points
BS	5.17%	5.60000%	0.0000%	5.6% − LIBOR
BT	0.11%	0.50769%	(3)	(3)
ST	5.72%	6.15000%	0.0000%	6.15% − LIBOR
SE	5.72%	6.15000%	0.0000%	6.15% − LIBOR
FG	0.78%	6.50000%	0.3500%	LIBOR + 35 basis points
FD	0.83%	6.00000%	0.4000%	LIBOR + 40 basis points

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

(2) The applicable formula and minimum interest rate for the AT Class during each interest accrual period will be determined as follows:

If LIBOR is:	Applicable Formula	Minimum Interest Rate
Less than 5.60%	(0.07692308 × LIBOR) + 0.07692%	0.07692%
Equal to or greater than 5.60%	5.67692% − (0.92307692 × LIBOR)	0.00000%

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

If LIBOR is:	Applicable Formula	Minimum Interest Rate
Less than 5.60%	(0.07692308 × LIBOR) + 0.07692%	0.07692%
Equal to or greater than 5.60%	5.67692% − (0.92307692 × LIBOR)	0.00000%

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

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	
MI	16.6666666667% of the MB Class
IK	16.6666628882% of the VK Class
GI	16.6666666667% of the GB Class
TI	16.6666584947% of the TG Class
IV	16.6666628028% of the VL Class
EI	33.3333331731% of the EB Class
IU	33.3333333333% of the EU Class
IC	12.5% of the CG Class
JI	62.5% of the JB Class
AF	92.3076920019% of the Subgroup 6a MBS
AS	100% of the Subgroup 6a MBS
AT	100% of the Subgroup 6a MBS
BF	92.30769191% of the Subgroup 6b MBS
BS	100% of the Subgroup 6b MBS
BT	100% of the Subgroup 6b MBS
KI	14.2857109094% of the KG Class
SB	100% of the FB Class
SC	100% of the FC Class
IB	42.8571423159% of the BA Class
IM	16.6666666667% of the MB Class
	plus
	16.6666628882% of the VK Class
LI	16.6666666667% of the GB Class
	plus
	16.6666584947% of the TG Class
IL	16.6666666667% of the GB Class
	plus
	16.6666584947% of the TG Class
	plus
	16.6666628028% of the VL Class
HI	33.3333331731% of the EB Class
	plus
	33.3333333333% of the EU Class
IH	13.4559968076% of the EB Class
	plus
	33.3333333333% of the EU Class
CI	12.5% of the *sum* of the CG and JB Classes
AI	100% of the Subgroup 6a MBS
ST	92.3076920019% of the Subgroup 6a MBS
WI	100% of the Subgroup 6b MBS
SE	92.30769191% of the Subgroup 6b MBS
IO	100% of the Group 6 MBS

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)*

Group 1 Classes	PSA Prepayment Assumption							
	0%	100%	200%	300%	400%	500%	700%	1000%
MB, MI, MC, MA, MD and ME	15.9	6.5	4.1	3.0	2.4	2.0	1.5	1.1
VM	6.0	6.0	6.0	5.5	4.8	4.2	3.2	2.4
VK, IK and VN	16.0	14.6	10.3	7.4	5.7	4.6	3.4	2.4
ZM	28.1	21.3	16.2	12.4	9.8	8.0	5.7	3.8
MG, MH, MJ, MK, ML and IM	15.9	7.1	4.5	3.3	2.6	2.2	1.6	1.2

Group 2 Classes	PSA Prepayment Assumption						
	0%	100%	200%	300%	400%	500%	700%
GB, GI, GC, GA, GD and GE	15.7	5.6	3.4	2.3	1.8	1.4	0.9
TG, TI and GT	25.8	13.8	8.7	6.1	4.6	3.6	2.4
VA	6.0	6.0	6.0	5.3	4.5	3.8	2.8
VL, IV and VB	16.0	14.2	9.7	6.9	5.2	4.1	2.7
ZA	28.1	20.0	15.4	11.8	9.3	7.5	5.1
LT	19.1	14.0	9.4	6.6	5.0	3.9	2.6
LB, LC, LA, LD, LE and LI	16.1	5.9	3.6	2.5	1.9	1.5	1.0
LG, LH, LJ, LM, LN and IL	16.0	6.5	4.0	2.8	2.1	1.6	1.1

Group 3 Classes	PSA Prepayment Assumption								
	0%	100%	120%	200%	250%	400%	500%	700%	1000%
EB, EI, EC, EG, EA, EH and EJ	11.2	4.8	4.4	4.4	4.4	3.4	2.9	2.4	1.9
EU, IU and ET	20.6	10.9	10.6	10.6	10.6	7.2	5.9	4.4	3.2
HT	16.8	13.0	13.0	13.0	13.0	8.9	7.3	5.4	3.8
VH	6.0	6.0	6.0	6.0	6.0	5.8	5.4	4.5	3.5
HZ	22.9	17.9	17.9	17.9	17.9	12.8	10.5	7.7	5.3
ZN	27.0	20.1	18.8	8.6	2.9	1.6	1.3	1.0	0.8
HY	22.9	16.9	16.9	16.9	16.9	11.6	9.5	6.8	4.7
HX	19.8	11.3	11.1	11.1	11.1	7.5	6.2	4.6	3.4
H	14.1	7.3	7.0	7.0	7.0	5.0	4.2	3.3	2.5
HB, HC, HA, HD, HE and HI	12.7	5.8	5.4	5.4	5.4	4.0	3.4	2.7	2.1
HG, HK, HL, HM, HN and IH	14.3	6.8	6.4	6.4	6.4	4.6	3.9	3.0	2.3

Group 4 Classes	PSA Prepayment Assumption												
	0%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
CG and IC	13.2	5.5	4.2	4.2	4.2	4.2	4.0	3.1	2.1	1.3	0.8	0.5	0.4
CZ	22.3	19.1	19.1	19.1	19.1	19.1	17.9	13.8	8.5	4.2	1.6	1.1	0.8
KZ	23.1	12.7	7.4	5.8	0.6	0.5	0.4	0.3	0.2	0.1	0.1	0.1	0.1
GZ	26.8	20.1	15.3	14.6	5.2	2.0	1.7	1.1	0.7	0.4	0.3	0.2	0.1
ZC	26.0	18.5	13.9	13.5	4.1	1.6	1.4	0.9	0.6	0.3	0.2	0.1	0.1

Group 5 Classes	PSA Prepayment Assumption												
	0%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
JB and JI	11.5	5.5	4.4	4.3	4.3	4.3	4.3	3.5	2.5	1.8	1.4	1.1	0.9
LZ	19.7	16.0	16.0	16.0	16.0	16.0	16.0	13.4	8.6	4.6	1.9	1.4	1.2
BZ	25.5	18.6	14.6	14.1	5.8	3.1	2.1	1.4	0.9	0.6	0.5	0.4	0.3
JZ	25.4	18.6	14.6	14.2	6.1	3.4	2.5	1.7	1.1	0.7	0.5	0.4	0.4

Group 6 Classes	PSA Prepayment Assumption								
	0%	100%	200%	300%	400%	500%	700%	1000%	1300%
AO, IO, FG, FD, AB, AC, AD, AE, AG, AH and AJ	20.8	8.1	5.7	4.2	3.3	2.6	1.8	1.1	0.7
AF, AS, AT, AI and ST	20.8	8.2	5.8	4.3	3.3	2.6	1.8	1.1	0.7
BF, BS, BT, WI and SE	20.8	8.0	5.6	4.2	3.2	2.6	1.8	1.1	0.7

Group 7 Classes	PSA Prepayment Assumption							
	0%	100%	200%	280%	400%	500%	700%	1000%
KG, KI, KH, KA and KM	11.4	6.9	4.9	4.0	3.0	2.6	1.9	1.4
KC	19.6	17.8	15.9	14.0	11.2	9.4	6.8	4.5
KB and KE	12.0	7.7	5.7	4.7	3.6	3.0	2.3	1.6

Group 8 Classes	CPR Prepayment Assumption							
	0%	5%	10%	15%	20%	25%	50%	75%
FB and SB	12.8	8.9	6.5	4.9	3.9	3.1	1.4	0.7

Group 9 Classes	CPR Prepayment Assumption							
	0%	5%	10%	15%	20%	25%	50%	75%
FC and SC	10.1	7.4	5.7	4.5	3.6	3.0	1.4	0.7

Group 10 Classes	PSA Prepayment Assumption							
	0%	100%	150%	200%	300%	400%	500%	700%
TB	14.6	4.9	3.6	2.9	2.0	1.5	1.2	0.8
TL	25.0	12.5	9.7	7.7	5.4	4.1	3.2	2.2
TV	6.0	6.0	6.0	5.7	4.8	4.0	3.3	2.4
TZ	28.1	19.2	16.4	14.2	10.8	8.4	6.8	4.7
TA	15.9	5.9	4.4	3.5	2.4	1.8	1.4	1.0

Group 11 Classes	PSA Prepayment Assumption								
	0%	100%	150%	200%	300%	400%	500%	700%	1000%
NA	12.5	5.0	3.9	3.2	2.3	1.7	1.4	1.0	0.6
NZ	26.0	17.0	14.7	12.6	9.5	7.4	6.0	4.1	2.5

Group 12 Classes	PSA Prepayment Assumption									
	0%	100%	150%	190%	224%	300%	400%	500%	700%	1000%
BA, IB, BC, BD, BG, BE and BM	10.5	5.8	5.2	5.2	5.2	4.3	3.4	2.7	1.9	1.2
ZB	19.0	14.5	12.4	6.8	1.5	0.6	0.3	0.2	0.2	0.1

Group 4/Group 5 Classes†	PSA Prepayment Assumption												
	0%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
CB, CD, CE and CI	12.1	5.5	4.3	4.2	4.2	4.2	4.2	3.4	2.4	1.6	1.2	0.9	0.7

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

† These classes are RCR classes formed by combinations of REMIC classes in two different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

ADDITIONAL RISK FACTORS

Slight changes in LIBOR may significantly affect the yields on the toggle classes in Group 6. The yields on the toggle classes may be extremely sensitive to certain changes in monthly LIBOR values. In particular, the toggle classes may experience dramatic declines in their yields as a result of certain changes in LIBOR, even if those changes are slight. For an illustration of this sensitivity, see the related yield tables in this prospectus supplement.

Payments on the Group 4 Classes and the CB, CD, CE, CI and ZC Classes will be affected by the applicable payment priority governing the related underlying REMIC certificate. If you invest in a Group 4 Class or the CB, CD, CE, CI or ZC Class, the rate at which you receive payments will be affected by the applicable priority sequence governing principal payments on the related underlying REMIC certificate.

In particular, as described in the related Underlying REMIC Disclosure Document, principal payments on the Group 4 Underlying REMIC Certificate are governed by a principal balance schedule. As a result, the Group 4 Underlying REMIC Certificate may receive principal payments faster or slower than would otherwise have been the case. In some cases, it may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at a rate faster or slower than the rate 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 Group 4 Underlying REMIC Certificate would receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the Group 4 Underlying REMIC Certificate has adhered to the related principal balance schedule,
- any related support classes remain outstanding, or
- the Group 4 Underlying REMIC Certificate otherwise has performed as originally anticipated.

You may obtain additional information about the Group 4 Underlying REMIC Certificate by reviewing its current class factor in light of other information available in the Underlying REMIC Disclosure Document. You may obtain that document from us as described on page S-4.

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 April 1, 2016 (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:

- nine groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates having fixed pass-through rates (the "Group 1 MBS," "Group 2 MBS," "Group 3 MBS," "Group 5 MBS," "Group 6 MBS," "Group 7 MBS," "Group 10 MBS," "Group 11 MBS" and "Group 12 MBS," and together, the "Fixed Rate MBS"),
- a previously issued REMIC certificate (the "Group 4 Underlying REMIC Certificate") issued from the related Fannie Mae REMIC trust (the "Underlying REMIC Trust") as further described in Exhibit A-1, and
- two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates having variable pass-through rates (the "Group 8 MBS" and "Group 9 MBS," and together, the "ARM MBS").

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

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

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Group 4 Underlying REMIC Certificate, see the applicable discussions appearing under the heading "Fannie Mae Guaranty" in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Document. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

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

The 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 2 MBS, Group 3 MBS, Group 5 MBS, Group 6 MBS, Group 10 MBS and Group 11 MBS; and up to 20 years in the case of the Group 7 MBS and Group 12 MBS.

In addition, the pools of mortgage loans backing the Group 1 MBS, Group 3 MBS, Group 5 MBS and Group 11 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 the Group 1 MBS, Group 3 MBS, Group 5 MBS and Group 11 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 2, Group 3, Group 5, Group 6, Group 7, Group 10, Group 11 and Group 12—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 Group 4 Underlying REMIC Certificate

The Group 4 Underlying REMIC Certificate represents beneficial ownership interests in the related Underlying REMIC Trust. The assets of that trust consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

In addition, the pools of mortgage loans backing the Group 4 Underlying REMIC Certificate 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 the Group 4 Underlying REMIC Certificate, see the Final Data Statement for the related 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.

Distributions on the Group 4 Underlying REMIC Certificate will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 4 Underlying REMIC Certificate are described in the Underlying REMIC Disclosure Document. See Exhibit A-1 for certain additional information about the Group 4 Underlying REMIC Certificate. Exhibit A-1 is provided in lieu of a Final Data Statement with respect to the Group 4 Underlying REMIC Certificate.

For further information about the Group 4 Underlying REMIC Certificate telephone us at 800-2FANNIE. Additional information about the Group 4 Underlying REMIC Certificate is also available at https://mbsdisclosure.fanniemae.com/PoolTalk2/index.html. There may have been material changes in facts and circumstances since the date we prepared the Underlying REMIC Disclosure Document. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in that document may be limited.

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 related Group of Hybrid ARM Loans at the Issue Date.

General

The Mortgage Loans underlying the ARM MBS in Group 8 and Group 9 (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-2 or Exhibit A-3, as applicable, 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 two pools having original maturities of 40 years, 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-2 or Exhibit A-3, as applicable, to this prospectus supplement for the pool numbers of the ARM MBS in Group 8 and Group 9 that are expected to be included in the Lower Tier REMIC.

Characteristics of the Hybrid ARM Loans in Group 8

Applicable Index

After the initial fixed-rate period, the interest rate (the "ARM Rate") for the Hybrid ARM Loans in Group 8 will adjust annually, based on the One-Year WSJ LIBOR Index (the "One-Year LIBOR ARM Loans") as available generally either 25 days or 45 days 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 a description of that index. If the index 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 37% of the Hybrid ARM Loans in Group 8 represented accrued interest only for periods that 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 that 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

The interest rates of the Hybrid ARM Loans in Group 8 were fixed for an initial period of 5 years from origination (the "Initial Fixed Rate").

ARM Rate Changes

After the initial fixed-rate period, the ARM Rate of each Hybrid ARM Loan in Group 8 is set annually, 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 in Group 8 generally may not deviate by more than 5 percentage points from the related Initial Fixed Rate.

Subsequent ARM Rate Change Caps

On each annual ARM Rate adjustment date thereafter, the ARM Rate for each Hybrid ARM Loan in Group 8 generally may not deviate by more than 2 percentage points 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 in Group 8 when adjusted on its annual 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 on each anniversary of 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 loan on a level debt service basis over the remainder of its term.

Characteristics of the Hybrid ARM Loans in Group 9

Applicable Indices

After the initial fixed-rate period, the ARM Rate for the Hybrid ARM Loans in Group 9 will adjust

- in the case of approximately 1% of the Hybrid ARM Loans in Group 9, annually based on the One-Year WSJ LIBOR Index (the "One-Year LIBOR ARM Loans") as available generally 45 days prior to the related interest rate adjustment date;
- in the case of approximately 3% of the Hybrid ARM Loans in Group 9, semi-annually based on the Six-Month WSJ LIBOR Index (the "Six-Month LIBOR ARM Loans") as available generally 25 days or 45 days, as applicable, prior to the related interest rate adjustment date; or
- in the case of approximately 95% of the Hybrid ARM Loans in Group 9, annually based on the One-Year Treasury Index (the "One-Year Treasury ARM Loans") as available generally 45 days prior to the related interest rate adjustment date.

In the case of less than 1% of the Hybrid ARM Loans in Group 9, the related ARM Rates will adjust based on several other interest rate indices. These indices are specified in the first table of Exhibit A-3 to this prospectus supplement. See "The Mortgage Loans—Adjustable-Rate Mortgage Loans (ARM Loans)—*ARM Indices*" in the MBS Prospectus for descriptions of most 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 3% of the Hybrid ARM Loans in Group 9 represented accrued interest only for periods that 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 in Group 9, 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**
3%	46%	38%	12%	1%

ARM Rate Changes

After the initial fixed-rate period, the ARM Rate of each Hybrid ARM Loan in Group 9 is set annually, semi-annually, or as otherwise 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 in Group 9 generally may not deviate by more than 1 to 6 percentage points, as applicable, from the related Initial Fixed Rate.

Subsequent ARM Rate Change Caps

On each applicable ARM Rate adjustment date thereafter, the ARM Rate for each Hybrid ARM Loan in Group 9, generally may not deviate by more than 1 percentage point 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, in Group 9, 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 generally 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, or
- in the case of the Six-Month LIBOR ARM Loans, at six-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.

Option to Convert to Fixed Rate

Approximately 14% of the Hybrid ARM Loans in Group 9 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.

Prepayment Premium Periods

Approximately 2% of the Hybrid ARM Loans in Group 9 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.

Reduced Servicing Fee

Approximately 2% of the Hybrid ARM Loans in Group 9 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.

Distributions of Interest

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

The Floating Rate, Inverse Floating Rate and Toggle Classes will bear interest at interest rates based on LIBOR. We currently establish LIBOR on the basis of the "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
Fixed Rate Classes and the FB, SB, FC and SC Classes	Floating Rate, Inverse Floating Rate and Toggle Classes (other than the FB and FC Classes)

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

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

Accrual Classes. The ZM, ZA, HZ, ZN, CZ, KZ, GZ, LZ, BZ, TZ, NZ, ZB, ZC 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 FB Class.

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

- LIBOR + 53 basis points

  or

- the Weighted Average Group 8 MBS Pass-Through Rate

(but in no event less than 0%).

The "Weighted Average Group 8 MBS Pass-Through Rate" for any Distribution Date is equal to the weighted average of the pass-through rates of the Group 8 MBS in effect for calculating distributions on that Distribution Date, weighted on the basis of the principal balances of the Group 8 MBS after giving effect to distributions of principal made on the immediately preceding Distribution Date.

During the initial interest accrual period, the FB Class will bear interest at an annual rate of 0.967%. Our determination of the interest rate for the FB Class will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 800-2FANNIE.

The SB Class.

On each Distribution Date, we will pay interest on the SB 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 8 MBS

    over
  - the interest payable on the FB Class on that Distribution Date,

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

multiplied by

- 12.

During the initial interest accrual period, the SB Class is expected to bear interest at an annual rate of approximately 1.621%. Our determination of the interest rate for the SB Class will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 800-2FANNIE.

The FC Class.

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

- LIBOR + 55 basis points

  or

- the Weighted Average Group 9 MBS Pass-Through Rate

(but in no event less than 0%).

The "Weighted Average Group 9 MBS Pass-Through Rate" for any Distribution Date is equal to the weighted average of the pass-through rates of the Group 9 MBS in effect for calculating distributions on that Distribution Date, weighted on the basis of the principal balances of the Group 9 MBS after giving effect to distributions of principal made on the immediately preceding Distribution Date.

During the initial interest accrual period, the FC Class will bear interest at an annual rate of 0.982%. Our determination of the interest rate for the FC Class will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 800-2FANNIE.

The SC Class.

On each Distribution Date, we will pay interest on the SC 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 9 MBS

    over
  - the interest payable on the FC Class on that Distribution Date,

  and the denominator of which is the notional principal balance of the SC Class immediately preceding that Distribution Date, *multiplied by*

- 12.

During the initial interest accrual period, the SC Class is expected to bear interest at an annual rate of approximately 1.585%. Our determination of the interest rate for the SC Class will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 800-2FANNIE.

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 ZM Accrual Amount to VM and VK, in that order, until retired, and thereafter to ZM. } **Accretion Directed Classes and Accrual Class**

The Group 1 Cash Flow Distribution Amount to MB, VK, VM and ZM, in that order, until retired. } **Sequential Pay Classes**

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

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

- *Group 2*

The ZA Accrual Amount to VA and VL, in that order, until retired, and thereafter to ZA. } **Accretion Directed Classes and Accrual Class**

The Group 2 Cash Flow Distribution Amount to GB, TG, VL, VA and ZA, in that order, until retired. } **Sequential Pay Classes**

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

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

- *Group 3*

The HZ Accrual Amount to VH and HT, in that order, until retired, and thereafter to HZ. } **Accretion Directed Classes and Accrual Class**

The ZN Accrual Amount to Aggregate Group I to its Planned Balance, and thereafter to ZN. } **Accretion Directed/PAC Group and 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 ZN until retired. } **Support Class**
3. To Aggregate Group I to zero. } **PAC Group**

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

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

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

“Aggregate Group I” consists of the EB, EU, HT, VH and HZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to EB, EU, HT, VH and HZ, in that order, 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 CZ Accrual Amount to CG until retired, and thereafter to CZ.		Accretion Directed Class and Accrual Class

The KZ Accrual Amount and the GZ Accrual Amount in the following priority:

1. To Aggregate Group II to its Planned Balance.	PAC Group	Accretion Directed Group
2. To KZ until retired.	Support Class	Accretion Directed/ Accrual Class
3. Thereafter to GZ.		Accrual Class

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

1. To Aggregate Group II to its Planned Balance.	PAC Group	Structured Collateral
2. To KZ and GZ, in that order, until retired.	Support Classes	
3. To Aggregate Group II to zero.	PAC Group	

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

The “KZ Accrual Amount” is any interest then accrued and added to the principal balance of the KZ Class.

The “GZ Accrual Amount” is any interest then accrued and added to the principal balance of the GZ Class.

The “Group 4 Cash Flow Distribution Amount” is the principal then paid on the Group 4 Underlying REMIC Certificate.

“Aggregate Group II” consists of the CG and CZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to CG and CZ, 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 5*

The LZ Accrual Amount to JB until retired, and thereafter to LZ.	Accretion Directed Class and Accrual Class
The BZ Accrual Amount to Aggregate Group III to its Planned Balance, and thereafter to BZ.	Accretion Directed/PAC Group and Accrual Class

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

1. To Aggregate Group III to its Planned Balance.	PAC Group
2. To BZ until retired.	Support Class
3. To Aggregate Group III to zero.	PAC Group

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

The “BZ Accrual Amount” is any interest then accrued and added to the principal balance of the BZ Class.

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

“Aggregate Group III” consists of the JB and LZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III to JB and LZ, 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.

- *Group 6*

The Group 6 Principal Distribution Amount to AO 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 as follows:

— 83.3333363822% to KG and KC, in that order, until retired, and — **Sequential Pay Classes**

— 16.6666636178% to KB until retired. — **Pass-Through Class**

The “Group 7 Principal Distribution Amount” is the principal then paid on the Group 7 MBS.

- *Group 8*

The Group 8 Principal Distribution Amount to FB until retired. — **Pass-Through Class**

The “Group 8 Principal Distribution Amount” is the principal then paid on the Group 8 MBS.

- *Group 9*

The Group 9 Principal Distribution Amount to FC until retired. — **Pass-Through Class**

The “Group 9 Principal Distribution Amount” is the principal then paid on the Group 9 MBS.

- *Group 10*

The TZ Accrual Amount to TV until retired, and thereafter to TZ. — **Accretion Directed Class and Accrual Class**

The Group 10 Cash Flow Distribution Amount to TB, TL, TV and TZ, in that order, until retired. — **Sequential Pay Classes**

The “TZ Accrual Amount” is any interest then accrued and added to the principal balance of the TZ Class.

The “Group 10 Cash Flow Distribution Amount” is the principal then paid on the Group 10 MBS.

- *Group 11*

The NZ Accrual Amount to NA until retired, and thereafter to NZ. — **Accretion Directed Class and Accrual Class**

The Group 11 Cash Flow Distribution Amount to NA and NZ, in that order, until retired. — **Sequential Pay Classes**

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

The "Group 11 Cash Flow Distribution Amount" is the principal then paid on the Group 11 MBS.

- *Group 12*

The ZB Accrual Amount to BA to its Planned Balance, and thereafter to ZB. — **Accretion Directed/PAC Class and Accrual Class**

The Group 12 Cash Flow Distribution Amount in the following priority:

1. To BA to its Planned Balance. — **PAC Class**
2. To ZB until retired. — **Support Class**
3. To BA until retired. — **PAC Class**

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

The "Group 12 Cash Flow Distribution Amount" is the principal then paid on the Group 12 MBS.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 4 Underlying REMIC Certificate, the priority sequence governing principal payments on the Group 4 Underlying REMIC Certificate 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 2, Group 3, Group 5, Group 6, Group 7, Group 10, Group 11 and Group 12—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Hybrid ARM Loans have the characteristics set forth in Exhibit A-2 or Exhibit A-3, as applicable, to this prospectus supplement;
- with respect to the Hybrid ARM Loans in Group 8, the One-Year WSJ LIBOR Index value is and remains 1.15%.
- with respect to the Hybrid ARM Loans in Group 9, the Six-Month WSJ LIBOR Index, One-Year WSJ LIBOR Index and One-Year Treasury Index values are and remain 0.858%, 1.150% and 0.480%, 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 April 29, 2016; 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 8 and Group 9 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 8 and Group 9 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" specified in the chart below. The "Effective Range" for an Aggregate Group or a Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group or Class 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 applicable 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	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
Aggregate Group II Planned Balances	Between 175% and 425% PSA	Between 175% and 425% PSA
Aggregate Group III Planned Balances	Between 188% and 459% PSA	Between 188% and 459% PSA
BA Class Planned Balances	Between 150% and 224% PSA	Between 150% and 224% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	EB, EU, HT, VH and HZ
Aggregate Group II	CG and CZ
Aggregate Group III	JB and LZ

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 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 and the BA Class 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 and the BA Class 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. **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, 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, or

- all of the Mortgage Loans will prepay at the same rate.

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
MI	196%
IK	278%
GI	208%
TI	255%
IV	278%
EI	290%
IU	317%
IC	540%
JI	694%
KI	317%
IB	347%
IM	202%
LI	211%
IL	221%
HI	300%
IH	306%
CI	667%
AI	465%
WI	454%
IO	464%

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*
MI	12.187500%
IK	23.375000%
GI	9.593750%
TI	20.968750%
IV	21.843750%
EI	12.125000%
IU	25.968750%
IC	13.500000%
JI	12.250000%
KI	12.468750%
IB	13.125000%
IM	13.250000%
LI	10.000000%
IL	10.828125%
HI	14.359375%
IH	16.593750%
CI	12.078125%
AI	16.523150%
WI	16.781250%
IO	16.453125%

* 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 MI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	400%	500%	700%	1000%
Pre-Tax Yields to Maturity	16.9%	11.7%	(0.5)%	(14.1)%	(28.0)%	(41.7)%	(66.9)%	(97.9)%

Sensitivity of the IK Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	400%	500%	700%	1000%
Pre-Tax Yields to Maturity	10.3%	9.7%	5.5%	(1.7)%	(10.3)%	(19.7)%	(39.7)%	(69.1)%

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	200%	300%	400%	500%	700%
Pre-Tax Yields to Maturity	22.6%	16.4%	1.4%	(16.5)%	(36.1)%	(56.6)%	(97.0)%

Sensitivity of the TI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	200%	300%	400%	500%	700%
Pre-Tax Yields to Maturity	13.0%	11.3%	4.9%	(4.7)%	(16.7)%	(30.6)%	(62.1)%

Sensitivity of the IV Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	200%	300%	400%	500%	700%
Pre-Tax Yields to Maturity	11.4%	10.7%	6.1%	(2.0)%	(12.3)%	(24.4)%	(52.6)%

Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	120%	200%	250%	400%	500%	700%	1000%
Pre-Tax Yields to Maturity	12.6%	5.5%	2.6%	2.6%	2.6%	(9.2)%	(17.7)%	(33.5)%	(53.3)%

Sensitivity of the IU Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	120%	200%	250%	400%	500%	700%	1000%
Pre-Tax Yields to Maturity	7.6%	4.2%	3.8%	3.8%	3.8%	(5.1)%	(11.8)%	(25.7)%	(46.0)%

Sensitivity of the IC Class to Prepayments

	PSA Prepayment Assumption												
	50%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
Pre-Tax Yields to Maturity	20.7%	14.7%	6.7%	6.7%	6.7%	6.7%	5.0%	(4.1)%	(28.0)%	(77.7)%	*	*	*

Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption												
	50%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
Pre-Tax Yields to Maturity	24.0%	19.0%	12.2%	11.4%	11.4%	11.4%	11.4%	5.0%	(11.9)%	(42.9)%	(74.9)%	*	*

Sensitivity of the KI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	280%	400%	500%	700%	1000%
Pre-Tax Yields to Maturity	19.9%	16.6%	9.4%	3.1%	(7.2)%	(16.3)%	(35.2)%	(63.6)%

Sensitivity of the IB Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	150%	190%	224%	300%	400%	500%	700%	1000%
Pre-Tax Yields to Maturity	15.7%	11.5%	8.1%	8.1%	8.1%	3.3%	(3.9)%	(11.5)%	(27.8)%	(56.1)%

Sensitivity of the IM Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	400%	500%	700%	1000%
Pre-Tax Yields to Maturity	15.4%	10.8%	0.3%	(11.8)%	(24.4)%	(37.1)%	(61.2)%	(92.3)%

Sensitivity of the LI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	200%	300%	400%	500%	700%
Pre-Tax Yields to Maturity	21.7%	15.9%	1.8%	(15.0)%	(33.4)%	(52.9)%	(92.0)%

Sensitivity of the IL Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	200%	300%	400%	500%	700%
Pre-Tax Yields to Maturity	19.9%	14.9%	2.8%	(11.7)%	(27.8)%	(45.1)%	(81.1)%

Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	120%	200%	250%	400%	500%	700%	1000%
Pre-Tax Yields to Maturity	10.7%	5.0%	3.1%	3.1%	3.1%	(7.4)%	(15.1)%	(30.2)%	(50.3)%

Sensitivity of the IH Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	120%	200%	250%	400%	500%	700%	1000%
Pre-Tax Yields to Maturity	9.6%	4.7%	3.4%	3.4%	3.4%	(6.5)%	(13.8)%	(28.5)%	(48.7)%

Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption												
	50%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
Pre-Tax Yields to Maturity	24.7%	19.4%	12.1%	11.6%	11.6%	11.6%	11.1%	3.9%	(14.9)%	(50.6)%	(87.7)%	*	*

Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	200%	300%	400%	500%	700%	1000%	1300%
Pre-Tax Yields to Maturity	31.1%	27.5%	20.4%	12.9%	5.2%	(2.9)%	(20.1)%	(49.9)%	(87.9)%

Sensitivity of the WI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	200%	300%	400%	500%	700%	1000%	1300%
Pre-Tax Yields to Maturity	30.1%	26.6%	19.4%	12.0%	4.3%	(3.7)%	(20.9)%	(50.5)%	(88.3)%

Sensitivity of the IO Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	200%	300%	400%	500%	700%	1000%	1300%
Pre-Tax Yields to Maturity	31.0%	27.5%	20.3%	12.9%	5.2%	(2.9)%	(20.1)%	(49.9)%	(87.8)%

The Inverse Floating Rate and Toggle Classes and the AF and BF Classes. **The yields on the Inverse Floating Rate and Toggle Classes and the AF and BF 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 Inverse Floating Rate and Toggle Classes and the AF and BF Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

- the interest rates for the Inverse Floating Rate and Toggle Classes and the AF and BF 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*
AF	4.000000%
AS	16.523125%
AT	0.792625%
BF	4.000000%
BS	15.186250%
BT	0.792625%
ST	21.812500%
SE	21.812500%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	200%	300%	400%	500%	700%	1000%	1300%
0.215%	5.8%	2.7%	(3.8)%	(10.6)%	(17.5)%	(24.8)%	(40.3)%	(67.3)%	*
0.430%	12.4%	9.2%	2.5%	(4.4)%	(11.6)%	(19.1)%	(35.1)%	(62.7)%	(98.7)%
2.430%	69.8%	65.8%	57.6%	49.0%	40.2%	30.9%	11.1%	(23.1)%	(66.9)%
4.430%	133.0%	128.1%	118.2%	107.9%	97.3%	86.1%	62.2%	20.7%	(32.6)%
6.150%	193.1%	187.5%	176.1%	164.2%	151.8%	138.9%	111.1%	62.8%	0.5%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	200%	300%	400%	500%	700%	1000%	1300%
0.215%	27.7%	24.2%	17.1%	9.8%	2.1%	(5.8)%	(22.8)%	(52.2)%	(89.7)%
0.430%	26.2%	22.8%	15.7%	8.4%	0.8%	(7.1)%	(24.0)%	(53.2)%	(90.5)%
2.430%	12.2%	9.0%	2.3%	(4.6)%	(11.8)%	(19.2)%	(35.2)%	(62.8)%	(98.4)%
4.430%	(4.3)%	(7.3)%	(13.5)%	(19.9)%	(26.6)%	(33.5)%	(48.3)%	(74.2)%	*
5.600%	*	*	*	*	*	*	*	*	*

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

LIBOR	50%	100%	200%	300%	400%	500%	700%	1000%	1300%
	PSA Prepayment Assumption								
0.215%	2.7%	(0.5)%	(6.9)%	(13.5)%	(20.4)%	(27.5)%	(42.8)%	(69.9)%	*
0.430%	5.4%	2.3%	(4.2)%	(10.9)%	(17.9)%	(25.1)%	(40.6)%	(67.8)%	*
2.430%	28.0%	24.5%	17.4%	10.1%	2.4%	(5.5)%	(22.6)%	(52.0)%	(89.9)%
4.430%	49.9%	46.2%	38.5%	30.5%	22.2%	13.5%	(5.0)%	(36.9)%	(77.8)%
5.600%	63.1%	59.1%	51.1%	42.7%	34.1%	25.0%	5.7%	(27.8)%	(70.6)%
5.850%	29.9%	26.4%	19.2%	11.8%	4.1%	(3.9)%	(21.1)%	(50.7)%	(88.8)%
6.150%	*	*	*	*	*	*	*	*	*

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

LIBOR	50%	100%	200%	300%	400%	500%	700%	1000%	1300%
	PSA Prepayment Assumption								
0.215%	5.3%	2.2%	(4.3)%	(11.0)%	(18.0)%	(25.2)%	(40.7)%	(67.5)%	*
0.430%	12.0%	8.7%	2.1%	(4.8)%	(12.0)%	(19.4)%	(35.4)%	(62.9)%	(98.7)%
2.430%	69.5%	65.5%	57.3%	48.8%	39.9%	30.7%	10.9%	(23.3)%	(67.1)%
4.430%	132.6%	127.8%	117.9%	107.6%	97.0%	85.8%	62.0%	20.5%	(32.7)%
6.150%	192.8%	187.2%	175.7%	163.8%	151.5%	138.6%	110.8%	62.6%	0.3%

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

LIBOR	50%	100%	200%	300%	400%	500%	700%	1000%	1300%
	PSA Prepayment Assumption								
0.215%	30.7%	27.2%	20.0%	12.6%	4.8%	(3.2)%	(20.4)%	(50.1)%	(88.0)%
0.430%	29.1%	25.6%	18.5%	11.1%	3.4%	(4.6)%	(21.7)%	(51.2)%	(88.9)%
2.430%	13.9%	10.6%	3.9%	(3.1)%	(10.3)%	(17.8)%	(33.9)%	(61.6)%	(97.3)%
4.430%	(3.9)%	(6.9)%	(13.1)%	(19.5)%	(26.2)%	(33.1)%	(48.0)%	(73.7)%	*
5.600%	*	*	*	*	*	*	*	*	*

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

LIBOR	50%	100%	200%	300%	400%	500%	700%	1000%	1300%
	PSA Prepayment Assumption								
0.215%	2.1%	(1.0)%	(7.4)%	(14.0)%	(20.8)%	(28.0)%	(43.2)%	(70.0)%	*
0.430%	4.9%	1.8%	(4.7)%	(11.4)%	(18.3)%	(25.6)%	(41.0)%	(68.0)%	*
2.430%	27.7%	24.2%	17.1%	9.7%	2.1%	(5.8)%	(22.8)%	(52.2)%	(89.9)%
4.430%	49.6%	45.9%	38.2%	30.2%	21.9%	13.3%	(5.2)%	(37.1)%	(77.9)%
5.600%	62.8%	58.9%	50.8%	42.5%	33.8%	24.8%	5.4%	(28.0)%	(70.8)%
5.850%	29.5%	26.0%	18.9%	11.5%	3.8%	(4.2)%	(21.4)%	(50.9)%	(88.9)%
6.150%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**200%**	**300%**	**400%**	**500%**	**700%**	**1000%**	**1300%**
0.215%	21.5%	18.1%	11.1%	4.0%	(3.5)%	(11.2)%	(27.8)%	(56.5)%	(93.2)%
0.430%	20.3%	17.0%	10.1%	2.9%	(4.5)%	(12.2)%	(28.7)%	(57.2)%	(93.8)%
2.430%	9.6%	6.4%	(0.2)%	(7.1)%	(14.2)%	(21.5)%	(37.3)%	(64.6)%	*
4.430%	(3.0)%	(6.0)%	(12.3)%	(18.7)%	(25.4)%	(32.4)%	(47.3)%	(73.2)%	*
6.150%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**200%**	**300%**	**400%**	**500%**	**700%**	**1000%**	**1300%**
0.215%	21.1%	17.7%	10.8%	3.6%	(3.8)%	(11.5)%	(28.1)%	(56.7)%	(93.3)%
0.430%	20.0%	16.6%	9.7%	2.6%	(4.8)%	(12.5)%	(29.0)%	(57.5)%	(93.9)%
2.430%	9.1%	5.9%	(0.7)%	(7.5)%	(14.6)%	(21.9)%	(37.7)%	(64.8)%	*
4.430%	(3.7)%	(6.7)%	(12.9)%	(19.3)%	(26.0)%	(32.9)%	(47.8)%	(73.5)%	*
6.150%	*	*	*	*	*	*	*	*	*

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**
AO	92.80078125%

Sensitivity of the AO Class to Prepayments

	PSA Prepayment Assumption								
	50%	**100%**	**200%**	**300%**	**400%**	**500%**	**700%**	**1000%**	**1300%**
Pre-Tax Yields to Maturity	0.8%	0.9%	1.4%	1.8%	2.4%	3.0%	4.4%	7.2%	11.7%

The SB and SC Classes. **The yields to investors in the SB and SC Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Hybrid ARM Loans and to the level of LIBOR. The yields will also be sensitive to the weighted average interest rates of the related 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 SB and SC Classes 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 Classes (other than the Group 6, Group 8 and Group 9 Classes), and
- in the case of the Group 4 Classes and the CB, CD, CE, CI and ZC Classes, the priority sequence affecting principal payments on the Group 4 Underlying REMIC Certificate.

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

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

Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA 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 8 and Group 9 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	5.50%
Group 2 MBS	360 months	360 months	5.50%
Group 3 MBS	360 months	360 months	5.50%
Group 4 Underlying REMIC Certificate	360 months	352 months	6.50%
Group 5 MBS	360 months	360 months	6.50%
Group 6 MBS	360 months	360 months	8.50%
Group 7 MBS	240 months	240 months	6.00%
Group 10 MBS	360 months	360 months	5.50%
Group 11 MBS	360 months	360 months	5.50%
Group 12 MBS	240 months	240 months	6.00%

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

	MB, MI†, MC, MA, MD and ME Classes								VM Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
Date	0%	100%	200%	300%	400%	500%	700%	1000%	0%	100%	200%	300%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	98	93	89	85	81	77	69	56	92	92	92	92	92	92	92	92
April 2018	96	84	74	64	54	45	29	7	85	85	85	85	85	85	85	85
April 2019	94	74	59	45	32	21	2	0	77	77	77	77	77	77	77	0
April 2020	92	66	46	29	15	4	0	0	68	68	68	68	68	68	0	0
April 2021	90	57	35	17	3	0	0	0	60	60	60	60	60	55	0	0
April 2022	88	50	25	6	0	0	0	0	51	51	51	51	51	0	0	0
April 2023	85	42	16	0	0	0	0	0	42	42	42	42	0	0	0	0
April 2024	82	36	9	0	0	0	0	0	33	33	33	28	0	0	0	0
April 2025	80	29	3	0	0	0	0	0	23	23	23	0	0	0	0	0
April 2026	77	24	0	0	0	0	0	0	13	13	13	0	0	0	0	0
April 2027	74	18	0	0	0	0	0	0	3	3	3	0	0	0	0	0
April 2028	70	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	67	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	63	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2035	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2036	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2037	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2038	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2039	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2040	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.9	6.5	4.1	3.0	2.4	2.0	1.5	1.1	6.0	6.0	6.0	5.5	4.8	4.2	3.2	2.4

	VK, IK† and VN Classes								ZM Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
Date	0%	100%	200%	300%	400%	500%	700%	1000%	0%	100%	200%	300%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	100	100	100	100	100	100	100	100	103	103	103	103	103	103	103	103
April 2018	100	100	100	100	100	100	100	100	106	106	106	106	106	106	106	106
April 2019	100	100	100	100	100	100	100	0	109	109	109	109	109	109	109	86
April 2020	100	100	100	100	100	100	0	0	113	113	113	113	113	113	110	34
April 2021	100	100	100	100	100	0	0	0	116	116	116	116	116	116	62	13
April 2022	100	100	100	100	13	0	0	0	120	120	120	120	120	94	35	5
April 2023	100	100	100	79	0	0	0	0	123	123	123	123	108	64	20	2
April 2024	100	100	100	0	0	0	0	0	127	127	127	127	79	43	11	1
April 2025	100	100	100	0	0	0	0	0	131	131	131	110	58	29	6	*
April 2026	100	100	65	0	0	0	0	0	135	135	135	87	43	20	3	*
April 2027	100	100	5	0	0	0	0	0	139	139	139	69	31	13	2	*
April 2028	93	93	0	0	0	0	0	0	143	143	120	54	23	9	1	*
April 2029	83	83	0	0	0	0	0	0	148	148	101	42	17	6	1	*
April 2030	72	72	0	0	0	0	0	0	152	152	85	33	12	4	*	*
April 2031	62	60	0	0	0	0	0	0	157	157	71	26	9	3	*	*
April 2032	51	1	0	0	0	0	0	0	162	162	59	20	6	2	*	*
April 2033	39	0	0	0	0	0	0	0	166	143	48	15	4	1	*	*
April 2034	28	0	0	0	0	0	0	0	171	125	40	12	3	1	*	*
April 2035	15	0	0	0	0	0	0	0	177	108	32	9	2	*	*	*
April 2036	3	0	0	0	0	0	0	0	182	93	26	7	2	*	*	*
April 2037	0	0	0	0	0	0	0	0	183	78	20	5	1	*	*	*
April 2038	0	0	0	0	0	0	0	0	183	65	16	4	1	*	*	0
April 2039	0	0	0	0	0	0	0	0	183	53	12	2	*	*	*	0
April 2040	0	0	0	0	0	0	0	0	183	42	9	2	*	*	*	0
April 2041	0	0	0	0	0	0	0	0	183	31	6	1	*	*	*	0
April 2042	0	0	0	0	0	0	0	0	179	22	4	1	*	*	*	0
April 2043	0	0	0	0	0	0	0	0	138	13	2	*	*	*	*	0
April 2044	0	0	0	0	0	0	0	0	94	5	1	*	*	*	*	0
April 2045	0	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	14.6	10.3	7.4	5.7	4.6	3.4	2.4	28.1	21.3	16.2	12.4	9.8	8.0	5.7	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.

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

Date	MG, MH, MJ, MK, ML and IM† Classes — PSA Prepayment Assumption								GB, GI†, GC, GA, GD and GE Classes — PSA Prepayment Assumption						
	0%	100%	200%	300%	400%	500%	700%	1000%	0%	100%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	98	94	90	86	82	79	71	60	98	89	81	73	65	57	41
April 2018	97	85	76	66	58	49	34	14	96	78	64	51	39	27	7
April 2019	95	76	62	49	37	26	9	0	94	69	50	33	19	7	0
April 2020	93	68	50	34	21	11	0	0	92	60	37	19	4	0	0
April 2021	91	60	39	23	10	0	0	0	90	51	26	8	0	0	0
April 2022	88	53	30	13	1	0	0	0	87	43	17	0	0	0	0
April 2023	86	47	22	6	0	0	0	0	85	36	9	0	0	0	0
April 2024	84	40	16	0	0	0	0	0	82	29	2	0	0	0	0
April 2025	81	34	10	0	0	0	0	0	79	23	0	0	0	0	0
April 2026	78	29	5	0	0	0	0	0	76	17	0	0	0	0	0
April 2027	76	24	*	0	0	0	0	0	73	11	0	0	0	0	0
April 2028	72	19	0	0	0	0	0	0	70	6	0	0	0	0	0
April 2029	68	14	0	0	0	0	0	0	66	1	0	0	0	0	0
April 2030	64	9	0	0	0	0	0	0	62	0	0	0	0	0	0
April 2031	59	4	0	0	0	0	0	0	58	0	0	0	0	0	0
April 2032	55	*	0	0	0	0	0	0	54	0	0	0	0	0	0
April 2033	50	0	0	0	0	0	0	0	50	0	0	0	0	0	0
April 2034	45	0	0	0	0	0	0	0	45	0	0	0	0	0	0
April 2035	40	0	0	0	0	0	0	0	40	0	0	0	0	0	0
April 2036	34	0	0	0	0	0	0	0	35	0	0	0	0	0	0
April 2037	29	0	0	0	0	0	0	0	29	0	0	0	0	0	0
April 2038	24	0	0	0	0	0	0	0	23	0	0	0	0	0	0
April 2039	18	0	0	0	0	0	0	0	17	0	0	0	0	0	0
April 2040	12	0	0	0	0	0	0	0	11	0	0	0	0	0	0
April 2041	6	0	0	0	0	0	0	0	4	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.9	7.1	4.5	3.3	2.6	2.2	1.6	1.2	15.7	5.6	3.4	2.3	1.8	1.4	0.9

Date	TG, TI† and GT Classes — PSA Prepayment Assumption							VA Class — PSA Prepayment Assumption							VL, IV† and VB Classes — PSA Prepayment Assumption						
	0%	100%	200%	300%	400%	500%	700%	0%	100%	200%	300%	400%	500%	700%	0%	100%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	100	100	100	100	100	100	100	92	92	92	92	92	92	92	100	100	100	100	100	100	100
April 2018	100	100	100	100	100	100	100	85	85	85	85	85	85	85	100	100	100	100	100	100	100
April 2019	100	100	100	100	100	100	0	77	77	77	77	77	77	69	100	100	100	100	100	100	0
April 2020	100	100	100	100	100	0	0	68	68	68	68	68	68	0	100	100	100	100	100	56	0
April 2021	100	100	100	100	0	0	0	60	60	60	60	60	0	0	100	100	100	100	65	0	0
April 2022	100	100	100	59	0	0	0	51	51	51	51	10	0	0	100	100	100	100	0	0	0
April 2023	100	100	100	0	0	0	0	42	42	42	42	0	0	0	100	100	100	34	0	0	0
April 2024	100	100	100	0	0	0	0	33	33	33	0	0	0	0	100	100	100	0	0	0	0
April 2025	100	100	0	0	0	0	0	23	23	23	0	0	0	0	100	100	97	0	0	0	0
April 2026	100	100	0	0	0	0	0	13	13	13	0	0	0	0	100	100	31	0	0	0	0
April 2027	100	100	0	0	0	0	0	3	3	0	0	0	0	0	100	100	0	0	0	0	0
April 2028	100	100	0	0	0	0	0	0	0	0	0	0	0	0	93	93	0	0	0	0	0
April 2029	100	100	0	0	0	0	0	0	0	0	0	0	0	0	83	83	0	0	0	0	0
April 2030	100	17	0	0	0	0	0	0	0	0	0	0	0	0	72	72	0	0	0	0	0
April 2031	100	0	0	0	0	0	0	0	0	0	0	0	0	0	62	17	0	0	0	0	0
April 2032	100	0	0	0	0	0	0	0	0	0	0	0	0	0	51	0	0	0	0	0	0
April 2033	100	0	0	0	0	0	0	0	0	0	0	0	0	0	39	0	0	0	0	0	0
April 2034	100	0	0	0	0	0	0	0	0	0	0	0	0	0	28	0	0	0	0	0	0
April 2035	100	0	0	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0
April 2036	100	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0
April 2037	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2038	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2039	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2040	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.8	13.8	8.7	6.1	4.6	3.6	2.4	6.0	6.0	6.0	5.3	4.5	3.8	2.8	16.0	14.2	9.7	6.9	5.2	4.1	2.7

* 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	ZA Class PSA Prepayment Assumption							LT Class PSA Prepayment Assumption							LB, LC, LA, LD, LE and LI† Classes PSA Prepayment Assumption						
	0%	100%	200%	300%	400%	500%	700%	0%	100%	200%	300%	400%	500%	700%	0%	100%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	103	103	103	103	103	103	103	100	100	100	100	100	100	100	98	89	81	74	66	58	43
April 2018	106	106	106	106	106	106	106	100	100	100	100	100	100	100	96	79	65	53	41	30	10
April 2019	109	109	109	109	109	109	109	100	100	100	100	100	100	0	94	70	52	36	22	10	0
April 2020	113	113	113	113	113	113	77	100	100	100	100	100	38	0	92	61	39	22	8	0	0
April 2021	116	116	116	116	116	112	44	100	100	100	100	44	0	0	90	53	29	11	0	0	0
April 2022	120	120	120	120	120	76	24	100	100	100	87	0	0	0	88	45	20	2	0	0	0
April 2023	123	123	123	123	91	51	14	100	100	100	23	0	0	0	85	38	12	0	0	0	0
April 2024	127	127	127	122	67	35	8	100	100	100	0	0	0	0	83	32	6	0	0	0	0
April 2025	131	131	131	96	49	23	4	100	100	66	0	0	0	0	80	25	0	0	0	0	0
April 2026	135	135	135	76	35	16	2	100	100	21	0	0	0	0	77	20	0	0	0	0	0
April 2027	139	139	129	59	26	10	1	100	100	0	0	0	0	0	74	14	0	0	0	0	0
April 2028	143	143	108	46	19	7	1	95	95	0	0	0	0	0	71	9	0	0	0	0	0
April 2029	148	148	90	36	13	5	*	88	88	0	0	0	0	0	67	5	0	0	0	0	0
April 2030	152	152	74	28	10	3	*	81	55	0	0	0	0	0	64	1	0	0	0	0	0
April 2031	157	157	61	21	7	2	*	74	12	0	0	0	0	0	60	0	0	0	0	0	0
April 2032	162	143	50	16	5	1	*	67	0	0	0	0	0	0	56	0	0	0	0	0	0
April 2033	166	124	40	12	3	1	*	59	0	0	0	0	0	0	51	0	0	0	0	0	0
April 2034	171	106	32	9	2	1	*	51	0	0	0	0	0	0	47	0	0	0	0	0	0
April 2035	177	89	25	7	2	*	*	43	0	0	0	0	0	0	42	0	0	0	0	0	0
April 2036	182	73	20	5	1	*	*	34	0	0	0	0	0	0	37	0	0	0	0	0	0
April 2037	183	59	15	3	1	*	*	32	0	0	0	0	0	0	32	0	0	0	0	0	0
April 2038	183	46	11	2	*	*	*	32	0	0	0	0	0	0	26	0	0	0	0	0	0
April 2039	183	34	7	1	*	*	*	32	0	0	0	0	0	0	20	0	0	0	0	0	0
April 2040	183	23	5	1	*	*	*	32	0	0	0	0	0	0	14	0	0	0	0	0	0
April 2041	183	12	2	*	*	*	*	32	0	0	0	0	0	0	7	0	0	0	0	0	0
April 2042	183	3	1	*	*	*	*	3	0	0	0	0	0	0	*	0	0	0	0	0	0
April 2043	143	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	98	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.1	20.0	15.4	11.8	9.3	7.5	5.1	19.1	14.0	9.4	6.6	5.0	3.9	2.6	16.1	5.9	3.6	2.5	1.9	1.5	1.0

Date	LG, LH, LJ, LM, LN and IL† Classes PSA Prepayment Assumption							EB, EI†, EC, EG, EA, EH and EJ Classes PSA Prepayment Assumption								
	0%	100%	200%	300%	400%	500%	700%	0%	100%	120%	200%	250%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	98	90	83	76	68	61	47	97	93	93	93	93	93	93	93	93
April 2018	97	81	68	56	45	35	17	93	83	81	81	81	81	81	67	45
April 2019	95	72	55	40	27	16	0	90	70	67	67	67	58	45	23	0
April 2020	93	64	44	27	14	4	0	86	58	53	53	53	33	19	0	0
April 2021	91	56	34	17	5	0	0	82	46	40	40	40	15	1	0	0
April 2022	89	49	26	9	0	0	0	78	35	29	29	29	1	0	0	0
April 2023	86	42	18	2	0	0	0	74	25	18	18	18	0	0	0	0
April 2024	84	36	12	0	0	0	0	70	15	8	8	8	0	0	0	0
April 2025	81	31	7	0	0	0	0	65	6	0	0	0	0	0	0	0
April 2026	79	25	2	0	0	0	0	60	0	0	0	0	0	0	0	0
April 2027	76	20	0	0	0	0	0	55	0	0	0	0	0	0	0	0
April 2028	72	15	0	0	0	0	0	50	0	0	0	0	0	0	0	0
April 2029	68	10	0	0	0	0	0	44	0	0	0	0	0	0	0	0
April 2030	64	6	0	0	0	0	0	38	0	0	0	0	0	0	0	0
April 2031	60	1	0	0	0	0	0	32	0	0	0	0	0	0	0	0
April 2032	55	0	0	0	0	0	0	25	0	0	0	0	0	0	0	0
April 2033	51	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0
April 2034	46	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0
April 2035	40	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0
April 2036	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2037	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2038	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2039	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2040	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	6.5	4.0	2.8	2.1	1.6	1.1	11.2	4.8	4.4	4.4	4.4	3.4	2.9	2.4	1.9

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

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

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

Date	EU, IU† and ET Classes — PSA Prepayment Assumption 0%	100%	120%	200%	250%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2017	100	100	100	100	100	100	100	100	100
April 2018	100	100	100	100	100	100	100	100	100
April 2019	100	100	100	100	100	100	100	100	78
April 2020	100	100	100	100	100	100	100	81	0
April 2021	100	100	100	100	100	100	100	3	0
April 2022	100	100	100	100	100	100	41	0	0
April 2023	100	100	100	100	100	53	0	0	0
April 2024	100	100	100	100	100	14	0	0	0
April 2025	100	100	99	99	99	0	0	0	0
April 2026	100	85	64	64	64	0	0	0	0
April 2027	100	42	35	35	35	0	0	0	0
April 2028	100	11	11	11	11	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	0
April 2031	100	0	0	0	0	0	0	0	0
April 2032	100	0	0	0	0	0	0	0	0
April 2033	100	0	0	0	0	0	0	0	0
April 2034	100	0	0	0	0	0	0	0	0
April 2035	100	0	0	0	0	0	0	0	0
April 2036	74	0	0	0	0	0	0	0	0
April 2037	30	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.6	10.9	10.6	10.6	10.6	7.2	5.9	4.4	3.2

Date	HT Class — PSA Prepayment Assumption 0%	100%	120%	200%	250%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2017	100	100	100	100	100	100	100	100	100
April 2018	100	100	100	100	100	100	100	100	100
April 2019	100	100	100	100	100	100	100	100	100
April 2020	100	100	100	100	100	100	100	100	0
April 2021	100	100	100	100	100	100	100	100	0
April 2022	100	100	100	100	100	100	100	0	0
April 2023	100	100	100	100	100	100	86	0	0
April 2024	100	100	100	100	100	100	0	0	0
April 2025	100	100	100	100	100	41	0	0	0
April 2026	100	100	100	100	100	0	0	0	0
April 2027	100	100	100	100	100	0	0	0	0
April 2028	94	94	94	94	94	0	0	0	0
April 2029	86	50	50	50	50	0	0	0	0
April 2030	77	0	0	0	0	0	0	0	0
April 2031	68	0	0	0	0	0	0	0	0
April 2032	58	0	0	0	0	0	0	0	0
April 2033	49	0	0	0	0	0	0	0	0
April 2034	39	0	0	0	0	0	0	0	0
April 2035	29	0	0	0	0	0	0	0	0
April 2036	18	0	0	0	0	0	0	0	0
April 2037	7	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.8	13.0	13.0	13.0	13.0	8.9	7.3	5.4	3.8

Date	VH Class — PSA Prepayment Assumption 0%	100%	120%	200%	250%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2017	92	92	92	92	92	92	92	92	92
April 2018	85	85	85	85	85	85	85	85	85
April 2019	77	77	77	77	77	77	77	77	77
April 2020	68	68	68	68	68	68	68	68	54
April 2021	60	60	60	60	60	60	60	60	0
April 2022	51	51	51	51	51	51	51	0	0
April 2023	42	42	42	42	42	42	42	0	0
April 2024	33	33	33	33	33	33	0	0	0
April 2025	23	23	23	23	23	23	0	0	0
April 2026	13	13	13	13	13	0	0	0	0
April 2027	3	3	3	3	3	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0
April 2036	0	0	0	0	0	0	0	0	0
April 2037	0	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	6.0	6.0	5.8	5.4	4.5	3.5

Date	HZ Class — PSA Prepayment Assumption 0%	100%	120%	200%	250%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2017	103	103	103	103	103	103	103	103	103
April 2018	106	106	106	106	106	106	106	106	106
April 2019	109	109	109	109	109	109	109	109	109
April 2020	113	113	113	113	113	113	113	113	113
April 2021	116	116	116	116	116	116	116	116	52
April 2022	120	120	120	120	120	120	120	112	20
April 2023	123	123	123	123	123	123	123	63	8
April 2024	127	127	127	127	127	127	125	36	3
April 2025	131	131	131	131	131	131	85	20	1
April 2026	135	135	135	135	135	118	58	11	*
April 2027	139	139	139	139	139	87	39	6	*
April 2028	143	143	143	143	143	64	26	4	*
April 2029	148	148	148	148	148	46	18	2	*
April 2030	152	141	141	141	141	34	12	1	*
April 2031	157	114	114	114	114	24	8	1	*
April 2032	162	92	92	92	92	18	5	*	*
April 2033	166	74	74	74	74	13	3	*	*
April 2034	171	59	59	59	59	9	2	*	*
April 2035	177	47	47	47	47	6	1	*	*
April 2036	182	37	37	37	37	4	1	*	*
April 2037	188	28	28	28	28	3	1	*	*
April 2038	160	22	22	22	22	2	*	*	*
April 2039	65	17	17	17	17	1	*	*	*
April 2040	12	12	12	12	12	1	*	*	0
April 2041	9	9	9	9	9	1	*	*	0
April 2042	6	6	6	6	6	*	*	*	0
April 2043	4	4	4	4	4	*	*	*	0
April 2044	2	2	2	2	2	*	*	*	0
April 2045	1	1	1	1	1	*	*	*	0
April 2046	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.9	17.9	17.9	17.9	17.9	12.8	10.5	7.7	5.3

* 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.

Date	ZN Class PSA Prepayment Assumption									HY Class PSA Prepayment Assumption								
	0%	100%	120%	200%	250%	400%	500%	700%	1000%	0%	100%	120%	200%	250%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	103	103	103	96	92	80	71	55	29	100	100	100	100	100	100	100	100	100
April 2018	106	106	106	84	70	29	3	0	0	100	100	100	100	100	100	100	100	100
April 2019	109	109	109	67	42	0	0	0	0	100	100	100	100	100	100	100	100	100
April 2020	113	113	113	55	21	0	0	0	0	100	100	100	100	100	100	100	100	70
April 2021	116	116	116	47	9	0	0	0	0	100	100	100	100	100	100	100	100	27
April 2022	120	120	120	43	2	0	0	0	0	100	100	100	100	100	100	100	59	11
April 2023	123	123	123	41	*	0	0	0	0	100	100	100	100	100	100	96	33	4
April 2024	127	127	125	41	*	0	0	0	0	100	100	100	100	100	100	66	19	2
April 2025	131	131	124	39	*	0	0	0	0	100	100	100	100	100	84	45	10	1
April 2026	135	135	121	37	*	0	0	0	0	100	100	100	100	100	62	30	6	*
April 2027	139	139	116	34	*	0	0	0	0	100	100	100	100	100	45	20	3	*
April 2028	143	137	110	32	*	0	0	0	0	100	100	100	100	100	33	14	2	*
April 2029	148	130	103	29	*	0	0	0	0	100	91	91	91	91	24	9	1	*
April 2030	152	122	96	26	*	0	0	0	0	100	74	74	74	74	18	6	1	*
April 2031	157	113	88	23	*	0	0	0	0	100	60	60	60	60	13	4	*	*
April 2032	162	104	81	20	*	0	0	0	0	100	48	48	48	48	9	3	*	*
April 2033	166	95	73	18	*	0	0	0	0	100	39	39	39	39	7	2	*	*
April 2034	171	86	65	15	*	0	0	0	0	100	31	31	31	31	5	1	*	*
April 2035	177	77	58	13	*	0	0	0	0	100	24	24	24	24	3	1	*	*
April 2036	182	68	51	11	*	0	0	0	0	100	19	19	19	19	2	1	*	*
April 2037	188	59	44	9	*	0	0	0	0	100	15	15	15	15	2	*	*	*
April 2038	193	51	37	8	*	0	0	0	0	84	11	11	11	11	1	*	*	*
April 2039	199	43	31	6	*	0	0	0	0	34	9	9	9	9	1	*	*	0
April 2040	190	36	26	5	*	0	0	0	0	6	6	6	6	6	*	*	*	0
April 2041	163	29	20	4	*	0	0	0	0	5	5	5	5	5	*	*	*	0
April 2042	134	22	15	3	*	0	0	0	0	3	3	3	3	3	*	*	*	0
April 2043	104	16	11	2	*	0	0	0	0	2	2	2	2	2	*	*	*	0
April 2044	71	10	7	1	*	0	0	0	0	1	1	1	1	1	*	*	*	0
April 2045	37	4	3	*	*	0	0	0	0	*	*	*	*	*	*	*	*	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	20.1	18.8	8.6	2.9	1.6	1.3	1.0	0.8	22.9	16.9	16.9	16.9	16.9	11.6	9.5	6.8	4.7

Date	HX Class PSA Prepayment Assumption									H Class PSA Prepayment Assumption								
	0%	100%	120%	200%	250%	400%	500%	700%	1000%	0%	100%	120%	200%	250%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	100	100	100	100	100	100	100	100	100	98	95	95	95	95	95	95	95	95
April 2018	100	100	100	100	100	100	100	100	100	95	88	87	87	87	87	87	76	60
April 2019	100	100	100	100	100	100	100	100	82	93	78	76	76	76	70	60	44	25
April 2020	100	100	100	100	100	100	100	85	0	90	69	66	66	66	52	41	25	10
April 2021	100	100	100	100	100	100	100	23	0	87	61	57	57	57	38	28	14	4
April 2022	100	100	100	100	100	100	53	0	0	84	53	48	48	48	29	19	8	1
April 2023	100	100	100	100	100	63	18	0	0	81	46	40	40	40	21	13	5	1
April 2024	100	100	100	100	100	32	0	0	0	78	38	33	33	33	16	9	3	*
April 2025	100	100	99	99	99	8	0	0	0	75	32	27	27	27	11	6	1	*
April 2026	100	88	71	71	71	0	0	0	0	71	25	23	23	23	8	4	1	*
April 2027	100	54	48	48	48	0	0	0	0	67	20	19	19	19	6	3	*	*
April 2028	99	28	28	28	28	0	0	0	0	63	15	15	15	15	5	2	*	*
April 2029	97	10	10	10	10	0	0	0	0	59	12	12	12	12	3	1	*	*
April 2030	95	0	0	0	0	0	0	0	0	55	10	10	10	10	2	1	*	*
April 2031	93	0	0	0	0	0	0	0	0	50	8	8	8	8	2	1	*	*
April 2032	91	0	0	0	0	0	0	0	0	46	7	7	7	7	1	*	*	*
April 2033	89	0	0	0	0	0	0	0	0	41	5	5	5	5	1	*	*	*
April 2034	87	0	0	0	0	0	0	0	0	35	4	4	4	4	1	*	*	*
April 2035	85	0	0	0	0	0	0	0	0	30	3	3	3	3	*	*	*	*
April 2036	63	0	0	0	0	0	0	0	0	24	3	3	3	3	*	*	*	*
April 2037	26	0	0	0	0	0	0	0	0	18	2	2	2	2	*	*	*	0
April 2038	0	0	0	0	0	0	0	0	0	11	2	2	2	2	*	*	*	0
April 2039	0	0	0	0	0	0	0	0	0	5	1	1	1	1	*	*	*	0
April 2040	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	*	0
April 2041	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	*	0
April 2042	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	0
April 2043	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	0
April 2044	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	0
April 2045	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.8	11.3	11.1	11.1	11.1	7.5	6.2	4.6	3.4	14.1	7.3	7.0	7.0	7.0	5.0	4.2	3.3	2.5

* 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.

Date	HB, HC, HA, HD, HE and HI† Classes — PSA Prepayment Assumption 0%	100%	120%	200%	250%	400%	500%	700%	1000%	HG, HK, HL, HM, HN and IH† Classes — PSA Prepayment Assumption 0%	100%	120%	200%	250%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	97	95	94	94	94	94	94	94	94	98	96	95	95	95	95	95	95	95
April 2018	95	86	84	84	84	84	84	72	54	96	89	87	87	87	87	87	78	63
April 2019	92	75	72	72	72	65	54	35	13	93	80	78	78	78	72	63	48	25
April 2020	89	65	61	61	61	44	32	13	0	91	71	68	68	68	55	45	26	0
April 2021	85	55	50	50	50	29	17	1	0	88	64	60	60	60	42	33	1	0
April 2022	82	46	40	40	40	17	7	0	0	85	56	52	52	52	33	13	0	0
April 2023	78	37	31	31	31	9	0	0	0	82	49	44	44	44	17	0	0	0
April 2024	75	29	23	23	23	2	0	0	0	79	42	38	38	38	4	0	0	0
April 2025	71	21	16	16	16	0	0	0	0	76	36	32	32	32	0	0	0	0
April 2026	67	14	10	10	10	0	0	0	0	73	27	21	21	21	0	0	0	0
April 2027	62	7	6	6	6	0	0	0	0	69	14	11	11	11	0	0	0	0
April 2028	58	2	2	2	2	0	0	0	0	66	3	3	3	3	0	0	0	0
April 2029	53	0	0	0	0	0	0	0	0	62	0	0	0	0	0	0	0	0
April 2030	48	0	0	0	0	0	0	0	0	58	0	0	0	0	0	0	0	0
April 2031	43	0	0	0	0	0	0	0	0	54	0	0	0	0	0	0	0	0
April 2032	37	0	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0	0
April 2033	31	0	0	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0
April 2034	25	0	0	0	0	0	0	0	0	40	0	0	0	0	0	0	0	0
April 2035	19	0	0	0	0	0	0	0	0	34	0	0	0	0	0	0	0	0
April 2036	12	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0
April 2037	5	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.7	5.8	5.4	5.4	5.4	4.0	3.4	2.7	2.1	14.3	6.8	6.4	6.4	6.4	4.6	3.9	3.0	2.3

Date	CG and IC† Classes — PSA Prepayment Assumption 0%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	98	91	87	87	87	87	87	87	87	59	22	4	0
April 2018	95	81	72	72	72	72	72	67	41	11	0	0	0
April 2019	92	70	57	57	57	57	57	42	18	1	0	0	0
April 2020	89	61	44	44	44	44	40	26	8	0	0	0	0
April 2021	86	51	32	32	32	32	28	16	3	0	0	0	0
April 2022	83	43	23	23	23	23	20	10	1	0	0	0	0
April 2023	80	35	17	17	17	17	14	6	*	0	0	0	0
April 2024	76	27	12	12	12	12	10	3	0	0	0	0	0
April 2025	73	19	8	8	8	8	7	2	0	0	0	0	0
April 2026	69	12	6	6	6	6	4	1	0	0	0	0	0
April 2027	65	6	4	4	4	4	3	*	0	0	0	0	0
April 2028	60	3	3	3	3	3	2	0	0	0	0	0	0
April 2029	56	2	2	2	2	2	1	0	0	0	0	0	0
April 2030	51	1	1	1	1	1	*	0	0	0	0	0	0
April 2031	46	1	1	1	1	1	*	0	0	0	0	0	0
April 2032	40	*	*	*	*	*	0	0	0	0	0	0	0
April 2033	35	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	28	0	0	0	0	0	0	0	0	0	0	0	0
April 2035	22	0	0	0	0	0	0	0	0	0	0	0	0
April 2036	15	0	0	0	0	0	0	0	0	0	0	0	0
April 2037	8	0	0	0	0	0	0	0	0	0	0	0	0
April 2038	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.2	5.5	4.2	4.2	4.2	4.2	4.0	3.1	2.1	1.3	0.8	0.5	0.4

* 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.

CZ Class

PSA Prepayment Assumption

Date	0%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	102	102	102	102	102	102	102	102	102	102	102	102	0
April 2018	104	104	104	104	104	104	104	104	104	104	0	0	0
April 2019	106	106	106	106	106	106	106	106	106	106	0	0	0
April 2020	108	108	108	108	108	108	108	108	108	52	0	0	0
April 2021	111	111	111	111	111	111	111	111	111	8	0	0	0
April 2022	113	113	113	113	113	113	113	113	113	1	0	0	0
April 2023	115	115	115	115	115	115	115	115	115	*	0	0	0
April 2024	117	117	117	117	117	117	117	117	64	*	0	0	0
April 2025	120	120	120	120	120	120	120	120	29	*	0	0	0
April 2026	122	122	122	122	122	122	122	122	13	*	0	0	0
April 2027	125	125	125	125	125	125	125	125	6	0	0	0	0
April 2028	127	127	127	127	127	127	127	110	3	0	0	0	0
April 2029	130	130	130	130	130	130	130	68	1	0	0	0	0
April 2030	132	132	132	132	132	132	132	41	*	0	0	0	0
April 2031	135	135	135	135	135	135	135	25	*	0	0	0	0
April 2032	138	138	138	138	138	138	105	15	*	0	0	0	0
April 2033	140	113	113	113	113	113	72	9	*	0	0	0	0
April 2034	143	79	79	79	79	79	49	6	*	0	0	0	0
April 2035	146	54	54	54	54	54	33	3	*	0	0	0	0
April 2036	149	37	37	37	37	37	22	2	*	0	0	0	0
April 2037	152	25	25	25	25	25	14	1	*	0	0	0	0
April 2038	155	16	16	16	16	16	9	1	*	0	0	0	0
April 2039	11	11	11	11	11	11	6	*	0	0	0	0	0
April 2040	7	7	7	7	7	7	4	*	0	0	0	0	0
April 2041	4	4	4	4	4	4	2	*	0	0	0	0	0
April 2042	2	2	2	2	2	2	1	*	0	0	0	0	0
April 2043	1	1	1	1	1	1	1	*	0	0	0	0	0
April 2044	*	*	*	*	*	*	*	*	0	0	0	0	0
April 2045	0	0	0	0	0	0	*	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.3	19.1	19.1	19.1	19.1	19.1	17.9	13.8	8.5	4.2	1.6	1.1	0.8

KZ Class

PSA Prepayment Assumption

Date	0%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	102	102	102	95	7	0	0	0	0	0	0	0	0
April 2018	104	104	104	88	0	0	0	0	0	0	0	0	0
April 2019	106	106	106	83	0	0	0	0	0	0	0	0	0
April 2020	108	108	108	81	0	0	0	0	0	0	0	0	0
April 2021	111	111	110	79	0	0	0	0	0	0	0	0	0
April 2022	113	113	96	64	0	0	0	0	0	0	0	0	0
April 2023	115	115	70	36	0	0	0	0	0	0	0	0	0
April 2024	117	117	34	1	0	0	0	0	0	0	0	0	0
April 2025	120	120	0	0	0	0	0	0	0	0	0	0	0
April 2026	122	122	0	0	0	0	0	0	0	0	0	0	0
April 2027	125	125	0	0	0	0	0	0	0	0	0	0	0
April 2028	127	95	0	0	0	0	0	0	0	0	0	0	0
April 2029	130	47	0	0	0	0	0	0	0	0	0	0	0
April 2030	132	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	135	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	138	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	140	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	143	0	0	0	0	0	0	0	0	0	0	0	0
April 2035	146	0	0	0	0	0	0	0	0	0	0	0	0
April 2036	149	0	0	0	0	0	0	0	0	0	0	0	0
April 2037	152	0	0	0	0	0	0	0	0	0	0	0	0
April 2038	155	0	0	0	0	0	0	0	0	0	0	0	0
April 2039	86	0	0	0	0	0	0	0	0	0	0	0	0
April 2040	1	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.1	12.7	7.4	5.8	0.6	0.5	0.4	0.3	0.2	0.1	0.1	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.

GZ Class

Date	PSA Prepayment Assumption												
	0%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	102	102	102	102	102	90	84	57	0	0	0	0	0
April 2018	104	104	104	104	71	43	31	0	0	0	0	0	0
April 2019	106	106	106	106	49	15	*	0	0	0	0	0	0
April 2020	108	108	108	108	38	2	0	0	0	0	0	0	0
April 2021	111	111	111	111	35	*	0	0	0	0	0	0	0
April 2022	113	113	113	113	32	*	0	0	0	0	0	0	0
April 2023	115	115	115	115	28	*	0	0	0	0	0	0	0
April 2024	117	117	117	117	24	*	0	0	0	0	0	0	0
April 2025	120	120	118	107	20	*	0	0	0	0	0	0	0
April 2026	122	122	107	96	17	*	0	0	0	0	0	0	0
April 2027	125	125	95	85	14	*	0	0	0	0	0	0	0
April 2028	127	127	84	75	11	*	0	0	0	0	0	0	0
April 2029	130	130	74	65	9	*	0	0	0	0	0	0	0
April 2030	132	132	64	56	7	*	0	0	0	0	0	0	0
April 2031	135	119	55	47	6	*	0	0	0	0	0	0	0
April 2032	138	106	47	40	4	*	0	0	0	0	0	0	0
April 2033	140	94	39	33	3	*	0	0	0	0	0	0	0
April 2034	143	83	33	27	3	*	0	0	0	0	0	0	0
April 2035	146	72	27	22	2	*	0	0	0	0	0	0	0
April 2036	149	62	22	18	1	*	0	0	0	0	0	0	0
April 2037	152	52	17	14	1	*	0	0	0	0	0	0	0
April 2038	155	43	13	10	1	*	0	0	0	0	0	0	0
April 2039	158	35	9	7	1	*	0	0	0	0	0	0	0
April 2040	162	27	6	4	*	*	0	0	0	0	0	0	0
April 2041	135	20	4	2	*	*	0	0	0	0	0	0	0
April 2042	106	13	1	*	*	*	0	0	0	0	0	0	0
April 2043	76	7	*	*	*	*	0	0	0	0	0	0	0
April 2044	43	1	*	*	*	*	0	0	0	0	0	0	0
April 2045	8	0	0	0	*	*	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.8	20.1	15.3	14.6	5.2	2.0	1.7	1.1	0.7	0.4	0.3	0.2	0.1

ZC Class

Date	PSA Prepayment Assumption												
	0%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	102	102	102	100	78	68	63	43	0	0	0	0	0
April 2018	104	104	104	100	53	32	23	0	0	0	0	0	0
April 2019	106	106	106	100	37	11	*	0	0	0	0	0	0
April 2020	108	108	108	101	29	2	0	0	0	0	0	0	0
April 2021	111	111	110	103	26	*	0	0	0	0	0	0	0
April 2022	113	113	109	100	24	*	0	0	0	0	0	0	0
April 2023	115	115	104	95	21	*	0	0	0	0	0	0	0
April 2024	117	117	97	88	18	*	0	0	0	0	0	0	0
April 2025	120	120	88	80	15	*	0	0	0	0	0	0	0
April 2026	122	122	80	72	13	*	0	0	0	0	0	0	0
April 2027	125	125	71	64	10	*	0	0	0	0	0	0	0
April 2028	127	119	63	56	9	*	0	0	0	0	0	0	0
April 2029	130	109	55	49	7	*	0	0	0	0	0	0	0
April 2030	132	99	48	42	5	*	0	0	0	0	0	0	0
April 2031	135	89	41	36	4	*	0	0	0	0	0	0	0
April 2032	138	80	35	30	3	*	0	0	0	0	0	0	0
April 2033	140	71	29	25	3	*	0	0	0	0	0	0	0
April 2034	143	62	24	21	2	*	0	0	0	0	0	0	0
April 2035	146	54	20	17	1	*	0	0	0	0	0	0	0
April 2036	149	46	16	13	1	*	0	0	0	0	0	0	0
April 2037	152	39	13	10	1	*	0	0	0	0	0	0	0
April 2038	155	33	10	8	1	*	0	0	0	0	0	0	0
April 2039	140	26	7	5	*	*	0	0	0	0	0	0	0
April 2040	121	20	5	3	*	*	0	0	0	0	0	0	0
April 2041	101	15	3	2	*	*	0	0	0	0	0	0	0
April 2042	80	10	1	*	*	*	0	0	0	0	0	0	0
April 2043	57	5	*	*	*	*	0	0	0	0	0	0	0
April 2044	32	1	*	*	*	*	0	0	0	0	0	0	0
April 2045	6	0	0	0	*	*	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.0	18.5	13.9	13.5	4.1	1.6	1.4	0.9	0.6	0.3	0.2	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.

JB and JI† Classes

Date	PSA Prepayment Assumption												
	0%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	97	94	92	91	91	91	91	91	91	91	77	61	43
April 2018	94	84	78	77	77	77	77	77	62	32	0	0	0
April 2019	91	73	62	60	60	60	60	52	28	4	0	0	0
April 2020	87	63	48	46	46	46	46	32	12	*	0	0	0
April 2021	84	53	35	33	33	33	33	20	5	0	0	0	0
April 2022	80	43	24	23	23	23	23	12	2	0	0	0	0
April 2023	76	34	16	16	16	16	16	7	*	0	0	0	0
April 2024	71	25	11	11	11	11	11	4	0	0	0	0	0
April 2025	67	17	7	7	7	7	7	2	0	0	0	0	0
April 2026	62	9	5	5	5	5	5	1	0	0	0	0	0
April 2027	57	3	3	3	3	3	3	*	0	0	0	0	0
April 2028	52	2	2	2	2	2	2	0	0	0	0	0	0
April 2029	46	1	1	1	1	1	1	0	0	0	0	0	0
April 2030	40	*	*	*	*	*	*	0	0	0	0	0	0
April 2031	34	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	27	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	20	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	13	0	0	0	0	0	0	0	0	0	0	0	0
April 2035	5	0	0	0	0	0	0	0	0	0	0	0	0
April 2036	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2037	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.5	5.5	4.4	4.3	4.3	4.3	4.3	3.5	2.5	1.8	1.4	1.1	0.9

LZ Class

Date	PSA Prepayment Assumption												
	0%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	104	104	104	104	104	104	104	104	104	104	104	104	104
April 2018	108	108	108	108	108	108	108	108	108	108	0	0	0
April 2019	113	113	113	113	113	113	113	113	113	113	0	0	0
April 2020	117	117	117	117	117	117	117	117	117	117	0	0	0
April 2021	122	122	122	122	122	122	122	122	122	19	0	0	0
April 2022	127	127	127	127	127	127	127	127	127	3	0	0	0
April 2023	132	132	132	132	132	132	132	132	132	*	0	0	0
April 2024	138	138	138	138	138	138	138	138	80	*	0	0	0
April 2025	143	143	143	143	143	143	143	143	36	*	0	0	0
April 2026	149	149	149	149	149	149	149	149	16	*	0	0	0
April 2027	155	155	155	155	155	155	155	155	7	*	0	0	0
April 2028	161	161	161	161	161	161	161	114	3	*	0	0	0
April 2029	168	168	168	168	168	168	168	70	1	*	0	0	0
April 2030	175	175	175	175	175	175	175	43	1	*	0	0	0
April 2031	182	121	121	121	121	121	121	26	*	0	0	0	0
April 2032	189	74	74	74	74	74	74	16	*	0	0	0	0
April 2033	197	40	40	40	40	40	40	10	*	0	0	0	0
April 2034	205	17	17	17	17	17	17	6	*	0	0	0	0
April 2035	214	0	0	0	0	0	0	3	*	0	0	0	0
April 2036	0	0	0	0	0	0	0	2	*	0	0	0	0
April 2037	0	0	0	0	0	0	0	1	*	0	0	0	0
April 2038	0	0	0	0	0	0	0	1	*	0	0	0	0
April 2039	0	0	0	0	0	0	0	*	*	0	0	0	0
April 2040	0	0	0	0	0	0	0	*	*	0	0	0	0
April 2041	0	0	0	0	0	0	0	*	*	0	0	0	0
April 2042	0	0	0	0	0	0	0	*	*	0	0	0	0
April 2043	0	0	0	0	0	0	0	*	*	0	0	0	0
April 2044	0	0	0	0	0	0	0	*	*	0	0	0	0
April 2045	0	0	0	0	0	0	0	*	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.7	16.0	16.0	16.0	16.0	16.0	16.0	13.4	8.6	4.6	1.9	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.
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

BZ Class

Date	PSA Prepayment Assumption												
	0%	**100%**	**175%**	**188%**	**350%**	**425%**	**459%**	**600%**	**900%**	**1400%**	**1900%**	**2400%**	**2900%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	104	104	104	104	91	85	82	71	46	4	0	0	0
April 2018	108	108	108	108	71	54	47	17	0	0	0	0	0
April 2019	113	113	113	113	52	27	16	0	0	0	0	0	0
April 2020	117	117	117	117	43	14	3	0	0	0	0	0	0
April 2021	122	122	122	122	40	12	*	0	0	0	0	0	0
April 2022	127	127	127	121	37	11	*	0	0	0	0	0	0
April 2023	132	132	125	116	33	9	*	0	0	0	0	0	0
April 2024	138	138	117	108	29	8	*	0	0	0	0	0	0
April 2025	143	143	108	99	24	6	*	0	0	0	0	0	0
April 2026	149	149	98	89	20	5	*	0	0	0	0	0	0
April 2027	155	151	87	79	17	4	*	0	0	0	0	0	0
April 2028	161	139	78	70	14	3	*	0	0	0	0	0	0
April 2029	168	128	68	61	11	3	*	0	0	0	0	0	0
April 2030	175	117	60	53	9	2	1	0	0	0	0	0	0
April 2031	182	106	52	46	7	2	1	0	0	0	0	0	0
April 2032	189	95	45	39	6	2	1	0	0	0	0	0	0
April 2033	197	85	38	33	5	1	1	0	0	0	0	0	0
April 2034	205	76	33	28	4	1	1	0	0	0	0	0	0
April 2035	214	67	28	23	3	1	1	0	0	0	0	0	0
April 2036	217	58	23	19	2	1	*	0	0	0	0	0	0
April 2037	201	50	19	16	2	*	*	0	0	0	0	0	0
April 2038	184	43	15	13	1	*	*	0	0	0	0	0	0
April 2039	166	36	12	10	1	*	*	0	0	0	0	0	0
April 2040	146	29	9	8	1	*	*	0	0	0	0	0	0
April 2041	126	23	7	6	*	*	*	0	0	0	0	0	0
April 2042	104	17	5	4	*	*	*	0	0	0	0	0	0
April 2043	80	12	3	3	*	*	*	0	0	0	0	0	0
April 2044	55	7	2	2	*	*	*	0	0	0	0	0	0
April 2045	29	3	1	1	*	*	*	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.5	18.6	14.6	14.1	5.8	3.1	2.1	1.4	0.9	0.6	0.5	0.4	0.3

JZ Class

Date	PSA Prepayment Assumption												
	0%	**100%**	**175%**	**188%**	**350%**	**425%**	**459%**	**600%**	**900%**	**1400%**	**1900%**	**2400%**	**2900%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	104	104	104	104	91	85	82	71	47	6	2	2	2
April 2018	108	108	108	108	72	55	48	19	2	2	0	0	0
April 2019	113	113	113	113	53	29	18	2	2	2	0	0	0
April 2020	117	117	117	117	44	16	5	2	2	2	0	0	0
April 2021	122	122	122	122	42	14	3	2	2	*	0	0	0
April 2022	127	127	127	121	39	13	3	2	2	*	0	0	0
April 2023	132	132	125	116	35	11	3	2	2	*	0	0	0
April 2024	138	138	117	109	31	10	3	3	1	*	0	0	0
April 2025	143	143	108	100	27	9	3	3	1	*	0	0	0
April 2026	149	149	99	90	23	8	3	3	*	*	0	0	0
April 2027	155	151	89	81	19	7	3	3	*	*	0	0	0
April 2028	161	140	79	71	16	6	3	2	*	0	0	0	0
April 2029	168	129	70	63	14	6	4	1	*	0	0	0	0
April 2030	175	118	62	55	12	5	4	1	*	0	0	0	0
April 2031	182	106	53	47	9	4	3	*	*	0	0	0	0
April 2032	189	95	45	40	7	3	2	*	*	0	0	0	0
April 2033	197	84	38	33	5	2	1	*	*	0	0	0	0
April 2034	205	75	32	28	4	1	1	*	*	0	0	0	0
April 2035	214	66	27	23	3	1	1	*	*	0	0	0	0
April 2036	213	57	22	19	2	1	*	*	*	0	0	0	0
April 2037	197	49	18	15	2	*	*	*	*	0	0	0	0
April 2038	181	42	15	12	1	*	*	*	*	0	0	0	0
April 2039	163	35	12	10	1	*	*	*	*	0	0	0	0
April 2040	144	29	9	8	1	*	*	*	*	0	0	0	0
April 2041	123	23	7	6	*	*	*	*	0	0	0	0	0
April 2042	102	17	5	4	*	*	*	*	0	0	0	0	0
April 2043	79	12	3	3	*	*	*	*	0	0	0	0	0
April 2044	54	7	2	2	*	*	*	*	0	0	0	0	0
April 2045	28	3	1	1	*	*	*	*	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.4	18.6	14.6	14.2	6.1	3.4	2.5	1.7	1.1	0.7	0.5	0.4	0.4

* 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.

Date	AO, IO†, FG, FD, AB, AC, AD, AE, AG, AH and AJ Classes — PSA Prepayment Assumption 0%	100%	200%	300%	400%	500%	700%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2017	99	92	86	80	74	68	57	39	21
April 2018	98	84	73	64	55	46	32	15	5
April 2019	98	76	63	51	40	32	18	6	1
April 2020	97	69	53	40	30	21	10	2	*
April 2021	95	63	45	32	22	14	6	1	*
April 2022	94	57	38	25	16	10	3	*	*
April 2023	93	51	32	20	11	6	2	*	*
April 2024	92	45	27	15	8	4	1	*	*
April 2025	90	40	22	12	6	3	1	*	*
April 2026	89	35	18	9	4	2	*	*	*
April 2027	87	31	15	7	3	1	*	*	*
April 2028	85	27	12	5	2	1	*	*	0
April 2029	83	22	10	4	1	*	*	*	0
April 2030	81	19	7	3	1	*	*	*	0
April 2031	78	15	6	2	1	*	*	*	0
April 2032	75	12	4	1	*	*	*	*	0
April 2033	72	8	3	1	*	*	*	*	0
April 2034	69	5	2	*	*	*	*	*	0
April 2035	66	3	1	*	*	*	*	0	0
April 2036	62	*	*	*	*	*	*	0	0
April 2037	58	0	0	0	0	0	0	0	0
April 2038	53	0	0	0	0	0	0	0	0
April 2039	49	0	0	0	0	0	0	0	0
April 2040	43	0	0	0	0	0	0	0	0
April 2041	37	0	0	0	0	0	0	0	0
April 2042	31	0	0	0	0	0	0	0	0
April 2043	24	0	0	0	0	0	0	0	0
April 2044	17	0	0	0	0	0	0	0	0
April 2045	9	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	8.1	5.7	4.2	3.3	2.6	1.8	1.1	0.7

Date	AF†, AS†, AT†, AI† and ST† Classes — PSA Prepayment Assumption 0%	100%	200%	300%	400%	500%	700%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2017	99	92	86	80	74	68	57	39	21
April 2018	98	84	74	64	55	47	32	15	5
April 2019	98	77	63	51	41	32	18	6	1
April 2020	97	70	54	40	30	21	10	2	*
April 2021	95	63	46	32	22	15	6	1	*
April 2022	94	57	39	25	16	10	3	*	*
April 2023	93	52	32	20	12	7	2	*	*
April 2024	92	46	27	15	8	4	1	*	*
April 2025	90	41	23	12	6	3	1	*	*
April 2026	89	36	19	9	4	2	*	*	*
April 2027	87	32	15	7	3	1	*	*	*
April 2028	85	28	12	5	2	1	*	*	0
April 2029	83	24	10	4	1	1	*	*	0
April 2030	81	20	8	3	1	*	*	*	0
April 2031	78	16	6	2	1	*	*	*	0
April 2032	75	13	4	1	*	*	*	*	0
April 2033	72	10	3	1	*	*	*	*	0
April 2034	69	7	2	1	*	*	*	*	0
April 2035	66	4	1	*	*	*	*	0	0
April 2036	62	1	*	*	*	*	*	0	0
April 2037	58	0	0	0	0	0	0	0	0
April 2038	53	0	0	0	0	0	0	0	0
April 2039	49	0	0	0	0	0	0	0	0
April 2040	43	0	0	0	0	0	0	0	0
April 2041	37	0	0	0	0	0	0	0	0
April 2042	31	0	0	0	0	0	0	0	0
April 2043	24	0	0	0	0	0	0	0	0
April 2044	17	0	0	0	0	0	0	0	0
April 2045	9	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	8.2	5.8	4.3	3.3	2.6	1.8	1.1	0.7

Date	BF†, BS†, BT†, WI† and SE† Classes — PSA Prepayment Assumption 0%	100%	200%	300%	400%	500%	700%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2017	99	92	86	80	74	68	56	39	21
April 2018	98	84	73	64	55	46	32	15	5
April 2019	98	76	62	51	40	31	18	6	1
April 2020	97	69	53	40	30	21	10	2	*
April 2021	95	63	45	32	22	14	6	1	*
April 2022	94	56	38	25	16	10	3	*	*
April 2023	93	50	32	19	11	6	2	*	*
April 2024	92	45	27	15	8	4	1	*	*
April 2025	90	40	22	12	6	3	1	*	*
April 2026	89	35	18	9	4	2	*	*	*
April 2027	87	30	15	7	3	1	*	*	*
April 2028	85	26	12	5	2	1	*	*	0
April 2029	83	22	9	4	1	*	*	*	0
April 2030	81	18	7	3	1	*	*	*	0
April 2031	78	14	5	2	1	*	*	*	0
April 2032	75	11	4	1	*	*	*	*	0
April 2033	72	8	3	1	*	*	*	*	0
April 2034	69	5	1	*	*	*	*	0	0
April 2035	66	2	1	*	*	*	*	0	0
April 2036	62	0	0	0	0	0	0	0	0
April 2037	58	0	0	0	0	0	0	0	0
April 2038	53	0	0	0	0	0	0	0	0
April 2039	49	0	0	0	0	0	0	0	0
April 2040	43	0	0	0	0	0	0	0	0
April 2041	37	0	0	0	0	0	0	0	0
April 2042	31	0	0	0	0	0	0	0	0
April 2043	24	0	0	0	0	0	0	0	0
April 2044	17	0	0	0	0	0	0	0	0
April 2045	9	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	8.0	5.6	4.2	3.2	2.6	1.8	1.1	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	KG, KI†, KH, KA and KM Classes								KC Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	280%	400%	500%	700%	1000%	0%	100%	200%	280%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	97	93	90	87	83	80	74	64	100	100	100	100	100	100	100	100
April 2018	94	84	76	70	61	54	41	24	100	100	100	100	100	100	100	100
April 2019	91	75	63	54	42	34	19	4	100	100	100	100	100	100	100	100
April 2020	87	67	52	41	29	20	7	0	100	100	100	100	100	100	100	60
April 2021	84	59	42	31	19	11	1	0	100	100	100	100	100	100	100	23
April 2022	80	51	34	23	11	5	0	0	100	100	100	100	100	100	59	9
April 2023	76	45	27	16	6	*	0	0	100	100	100	100	100	100	32	3
April 2024	71	38	21	11	2	0	0	0	100	100	100	100	100	69	18	1
April 2025	67	32	15	7	0	0	0	0	100	100	100	100	88	45	9	*
April 2026	62	27	11	3	0	0	0	0	100	100	100	100	62	29	5	*
April 2027	57	22	7	1	0	0	0	0	100	100	100	100	43	18	3	*
April 2028	51	17	4	0	0	0	0	0	100	100	100	81	29	11	1	*
April 2029	45	13	1	0	0	0	0	0	100	100	100	59	19	7	1	*
April 2030	39	9	0	0	0	0	0	0	100	100	89	42	13	4	*	*
April 2031	32	5	0	0	0	0	0	0	100	100	64	29	8	2	*	*
April 2032	25	2	0	0	0	0	0	0	100	100	44	19	5	1	*	*
April 2033	18	0	0	0	0	0	0	0	100	79	27	11	2	1	*	*
April 2034	10	0	0	0	0	0	0	0	100	41	13	5	1	*	*	*
April 2035	1	0	0	0	0	0	0	0	100	6	2	1	*	*	*	0
April 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.4	6.9	4.9	4.0	3.0	2.6	1.9	1.4	19.6	17.8	15.9	14.0	11.2	9.4	6.8	4.5

Date	KB and KE Classes							
	PSA Prepayment Assumption							
	0%	100%	200%	280%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100
April 2017	97	93	90	88	84	81	75	66
April 2018	94	85	78	72	64	57	45	29
April 2019	91	77	66	57	46	38	25	11
April 2020	88	69	55	46	34	26	14	4
April 2021	85	62	46	36	24	17	8	2
April 2022	81	55	38	28	18	11	4	1
April 2023	77	49	32	22	13	7	2	*
April 2024	73	43	26	17	9	5	1	*
April 2025	69	37	21	13	6	3	1	*
April 2026	65	32	17	10	4	2	*	*
April 2027	60	27	14	8	3	1	*	*
April 2028	55	23	11	6	2	1	*	*
April 2029	49	19	8	4	1	*	*	*
April 2030	43	15	6	3	1	*	*	*
April 2031	37	12	5	2	1	*	*	*
April 2032	31	9	3	1	*	*	*	*
April 2033	24	6	2	1	*	*	*	*
April 2034	16	3	1	*	*	*	*	*
April 2035	8	*	*	*	*	*	*	0
April 2036	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.0	7.7	5.7	4.7	3.6	3.0	2.3	1.6

* 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.

	FB and SB† Classes							
	CPR Prepayment Assumption							
Date	**0%**	**5%**	**10%**	**15%**	**20%**	**25%**	**50%**	**75%**
Initial Percent	100	100	100	100	100	100	100	100
April 2017	98	93	88	83	78	74	49	25
April 2018	96	87	78	69	61	54	24	6
April 2019	93	79	67	57	47	39	12	1
April 2020	89	73	58	46	36	28	6	*
April 2021	85	66	50	38	28	20	3	*
April 2022	82	60	43	31	21	15	1	*
April 2023	78	54	37	25	16	10	1	*
April 2024	74	49	32	20	12	7	*	*
April 2025	70	44	27	16	9	5	*	*
April 2026	65	39	23	13	7	4	*	*
April 2027	61	35	19	10	5	3	*	*
April 2028	56	30	16	8	4	2	*	*
April 2029	52	27	13	6	3	1	*	0
April 2030	47	23	11	5	2	1	*	0
April 2031	42	19	9	4	1	1	*	0
April 2032	36	16	7	3	1	*	*	0
April 2033	31	13	5	2	1	*	*	0
April 2034	25	10	4	1	*	*	*	0
April 2035	19	7	3	1	*	*	*	0
April 2036	14	5	2	1	*	*	*	0
April 2037	8	3	1	*	*	*	*	0
April 2038	3	1	*	*	*	*	0	0
April 2039	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.8	8.9	6.5	4.9	3.9	3.1	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	FC and SC† Classes CPR Prepayment Assumption 0%	5%	10%	15%	20%	25%	50%	75%
Initial Percent	100	100	100	100	100	100	100	100
April 2017	96	91	86	81	77	72	48	24
April 2018	92	83	74	66	59	52	23	6
April 2019	87	75	64	54	45	37	11	1
April 2020	83	67	54	43	34	26	5	*
April 2021	78	60	46	35	26	18	2	*
April 2022	73	54	39	28	19	13	1	*
April 2023	68	48	33	22	14	9	1	*
April 2024	63	42	27	17	11	6	*	*
April 2025	58	36	22	13	8	4	*	*
April 2026	52	31	18	10	6	3	*	*
April 2027	46	26	15	8	4	2	*	*
April 2028	41	22	11	6	3	1	*	*
April 2029	35	18	9	4	2	1	*	0
April 2030	28	14	7	3	1	1	*	0
April 2031	22	10	5	2	1	*	*	0
April 2032	16	7	3	1	*	*	*	0
April 2033	9	4	2	1	*	*	*	0
April 2034	4	2	1	*	*	*	*	0
April 2035	2	1	*	*	*	*	*	0
April 2036	1	*	*	*	*	*	0	0
April 2037	*	*	*	*	*	*	0	0
April 2038	*	*	*	*	*	*	0	0
April 2039	*	*	*	*	*	*	0	0
April 2040	*	*	*	*	*	*	0	0
April 2041	*	*	*	*	*	*	0	0
April 2042	*	*	*	*	*	*	0	0
April 2043	*	*	*	*	*	*	0	0
April 2044	*	*	*	*	*	*	0	0
April 2045	*	*	*	*	*	*	0	0
April 2046	*	*	*	*	*	*	0	0
April 2047	*	*	*	*	*	0	0	0
April 2048	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0
April 2054	0	0	0	0	0	0	0	0
April 2055	0	0	0	0	0	0	0	0
April 2056	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.1	7.4	5.7	4.5	3.6	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	TB Class PSA Prepayment Assumption								TL Class PSA Prepayment Assumption							
	0%	100%	150%	200%	300%	400%	500%	700%	0%	100%	150%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	98	87	83	78	69	60	51	33	100	100	100	100	100	100	100	100
April 2018	96	76	68	60	45	31	18	0	100	100	100	100	100	100	100	71
April 2019	93	65	54	44	25	9	0	0	100	100	100	100	100	100	69	0
April 2020	91	55	42	30	9	0	0	0	100	100	100	100	100	52	0	0
April 2021	88	45	30	17	0	0	0	0	100	100	100	100	75	0	0	0
April 2022	86	36	20	7	0	0	0	0	100	100	100	100	9	0	0	0
April 2023	83	28	12	0	0	0	0	0	100	100	100	86	0	0	0	0
April 2024	80	20	3	0	0	0	0	0	100	100	100	35	0	0	0	0
April 2025	77	13	0	0	0	0	0	0	100	100	76	0	0	0	0	0
April 2026	73	7	0	0	0	0	0	0	100	100	35	0	0	0	0	0
April 2027	70	*	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2028	66	0	0	0	0	0	0	0	100	66	0	0	0	0	0	0
April 2029	62	0	0	0	0	0	0	0	100	31	0	0	0	0	0	0
April 2030	58	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2031	53	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2032	48	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2033	43	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2034	38	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2035	33	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2036	27	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2037	20	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2038	14	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2039	7	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	98	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	47	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.6	4.9	3.6	2.9	2.0	1.5	1.2	0.8	25.0	12.5	9.7	7.7	5.4	4.1	3.2	2.2

Date	TV Class PSA Prepayment Assumption								TZ Class PSA Prepayment Assumption							
	0%	100%	150%	200%	300%	400%	500%	700%	0%	100%	150%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	92	92	92	92	92	92	92	92	103	103	103	103	103	103	103	103
April 2018	85	85	85	85	85	85	85	85	106	106	106	106	106	106	106	106
April 2019	77	77	77	77	77	77	77	0	109	109	109	109	109	109	109	102
April 2020	68	68	68	68	68	68	23	0	113	113	113	113	113	113	113	57
April 2021	60	60	60	60	60	22	0	0	116	116	116	116	116	116	83	32
April 2022	51	51	51	51	51	0	0	0	120	120	120	120	120	92	56	18
April 2023	42	42	42	42	0	0	0	0	123	123	123	123	115	68	38	10
April 2024	33	33	33	33	0	0	0	0	127	127	127	127	91	50	26	6
April 2025	23	23	23	11	0	0	0	0	131	131	131	131	72	36	17	3
April 2026	13	13	13	0	0	0	0	0	135	135	135	114	56	26	12	2
April 2027	3	3	0	0	0	0	0	0	139	139	139	96	44	19	8	1
April 2028	0	0	0	0	0	0	0	0	140	140	120	80	34	14	5	1
April 2029	0	0	0	0	0	0	0	0	140	140	104	67	27	10	3	*
April 2030	0	0	0	0	0	0	0	0	140	140	89	56	21	7	2	*
April 2031	0	0	0	0	0	0	0	0	140	123	76	46	16	5	1	*
April 2032	0	0	0	0	0	0	0	0	140	107	64	37	12	4	1	*
April 2033	0	0	0	0	0	0	0	0	140	93	54	30	9	3	1	*
April 2034	0	0	0	0	0	0	0	0	140	79	44	24	7	2	*	*
April 2035	0	0	0	0	0	0	0	0	140	67	36	19	5	1	*	*
April 2036	0	0	0	0	0	0	0	0	140	56	29	15	4	1	*	*
April 2037	0	0	0	0	0	0	0	0	140	45	23	11	3	1	*	*
April 2038	0	0	0	0	0	0	0	0	140	35	17	8	2	*	*	*
April 2039	0	0	0	0	0	0	0	0	140	26	12	6	1	*	*	*
April 2040	0	0	0	0	0	0	0	0	140	18	8	4	1	*	*	*
April 2041	0	0	0	0	0	0	0	0	140	10	5	2	*	*	*	*
April 2042	0	0	0	0	0	0	0	0	137	3	1	1	*	*	*	*
April 2043	0	0	0	0	0	0	0	0	106	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	72	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	37	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	5.7	4.8	4.0	3.3	2.4	28.1	19.2	16.4	14.2	10.8	8.4	6.8	4.7

* 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.

Date	TA Class PSA Prepayment Assumption 0%	100%	150%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100
April 2017	98	89	85	81	74	66	58	42
April 2018	96	79	72	65	52	40	29	9
April 2019	94	70	60	51	35	21	9	0
April 2020	92	61	49	39	21	7	0	0
April 2021	90	53	40	28	10	0	0	0
April 2022	88	45	31	19	1	0	0	0
April 2023	85	38	23	11	0	0	0	0
April 2024	82	31	16	5	0	0	0	0
April 2025	80	25	10	0	0	0	0	0
April 2026	77	19	5	0	0	0	0	0
April 2027	74	14	0	0	0	0	0	0
April 2028	70	9	0	0	0	0	0	0
April 2029	67	4	0	0	0	0	0	0
April 2030	63	0	0	0	0	0	0	0
April 2031	59	0	0	0	0	0	0	0
April 2032	55	0	0	0	0	0	0	0
April 2033	51	0	0	0	0	0	0	0
April 2034	46	0	0	0	0	0	0	0
April 2035	42	0	0	0	0	0	0	0
April 2036	36	0	0	0	0	0	0	0
April 2037	31	0	0	0	0	0	0	0
April 2038	25	0	0	0	0	0	0	0
April 2039	19	0	0	0	0	0	0	0
April 2040	13	0	0	0	0	0	0	0
April 2041	6	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.9	5.9	4.4	3.5	2.4	1.8	1.4	1.0

Date	NA Class PSA Prepayment Assumption 0%	100%	150%	200%	300%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2017	97	88	84	80	72	65	57	41	18
April 2018	94	77	70	63	50	38	27	8	0
April 2019	91	66	57	48	32	18	6	0	0
April 2020	88	56	45	35	17	3	0	0	0
April 2021	85	47	34	23	5	0	0	0	0
April 2022	81	38	24	13	0	0	0	0	0
April 2023	77	29	15	4	0	0	0	0	0
April 2024	74	22	7	0	0	0	0	0	0
April 2025	70	14	0	0	0	0	0	0	0
April 2026	65	7	0	0	0	0	0	0	0
April 2027	61	*	0	0	0	0	0	0	0
April 2028	56	0	0	0	0	0	0	0	0
April 2029	51	0	0	0	0	0	0	0	0
April 2030	46	0	0	0	0	0	0	0	0
April 2031	41	0	0	0	0	0	0	0	0
April 2032	35	0	0	0	0	0	0	0	0
April 2033	29	0	0	0	0	0	0	0	0
April 2034	23	0	0	0	0	0	0	0	0
April 2035	16	0	0	0	0	0	0	0	0
April 2036	10	0	0	0	0	0	0	0	0
April 2037	2	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.5	5.0	3.9	3.2	2.3	1.7	1.4	1.0	0.6

Date	NZ Class PSA Prepayment Assumption 0%	100%	150%	200%	300%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2017	103	103	103	103	103	103	103	103	103
April 2018	106	106	106	106	106	106	106	106	61
April 2019	109	109	109	109	109	109	109	73	24
April 2020	113	113	113	113	113	113	87	41	9
April 2021	116	116	116	116	116	89	59	23	4
April 2022	120	120	120	120	103	66	40	13	1
April 2023	123	123	123	123	82	48	27	7	1
April 2024	127	127	127	114	65	35	18	4	*
April 2025	131	131	130	96	51	26	12	2	*
April 2026	135	135	113	81	40	19	8	1	*
April 2027	139	139	98	68	31	13	5	1	*
April 2028	143	124	84	56	24	10	4	*	*
April 2029	148	110	72	47	19	7	2	*	*
April 2030	152	97	62	39	14	5	2	*	*
April 2031	157	85	52	32	11	4	1	*	*
April 2032	162	74	44	26	8	2	1	*	*
April 2033	166	63	36	21	6	2	*	*	*
April 2034	171	54	30	16	5	1	*	*	*
April 2035	177	45	24	13	3	1	*	*	*
April 2036	182	36	19	10	2	1	*	*	*
April 2037	188	29	15	7	2	*	*	*	0
April 2038	178	22	11	5	1	*	*	*	0
April 2039	160	15	7	3	1	*	*	*	0
April 2040	140	9	4	2	*	*	*	*	0
April 2041	120	4	2	1	*	*	*	*	0
April 2042	99	0	0	0	0	0	0	0	0
April 2043	76	0	0	0	0	0	0	0	0
April 2044	52	0	0	0	0	0	0	0	0
April 2045	27	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.0	17.0	14.7	12.6	9.5	7.4	6.0	4.1	2.5

* 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.

Date	BA, IB†, BC, BD, BG, BE and BM Classes — PSA Prepayment Assumption									
	0%	100%	150%	190%	224%	300%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
April 2017	97	89	86	86	86	86	81	75	62	43
April 2018	93	79	73	73	73	68	59	50	34	17
April 2019	90	69	62	62	62	54	43	33	19	6
April 2020	86	60	52	52	52	42	31	22	11	2
April 2021	81	52	42	42	42	32	22	15	6	1
April 2022	77	44	34	34	34	25	16	10	3	*
April 2023	72	36	28	28	28	19	11	6	2	*
April 2024	67	30	22	22	22	14	8	4	1	*
April 2025	62	23	18	18	18	11	5	3	*	*
April 2026	57	17	14	14	14	8	4	2	*	*
April 2027	51	11	11	11	11	6	3	1	*	*
April 2028	45	8	8	8	8	4	2	1	*	*
April 2029	38	6	6	6	6	3	1	*	*	*
April 2030	31	4	4	4	4	2	1	*	*	*
April 2031	24	3	3	3	3	1	*	*	*	*
April 2032	16	1	1	1	1	1	*	*	*	*
April 2033	8	1	1	1	1	*	*	*	*	*
April 2034	0	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0
April 2036	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.5	5.8	5.2	5.2	5.2	4.3	3.4	2.7	1.9	1.2

Date	ZB Class — PSA Prepayment Assumption									
	0%	100%	150%	190%	224%	300%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
April 2017	104	104	104	79	58	10	0	0	0	0
April 2018	107	107	107	64	28	0	0	0	0	0
April 2019	111	111	111	55	11	0	0	0	0	0
April 2020	115	115	115	52	2	0	0	0	0	0
April 2021	119	119	119	52	0	0	0	0	0	0
April 2022	123	123	119	51	0	0	0	0	0	0
April 2023	128	128	115	49	0	0	0	0	0	0
April 2024	132	132	108	45	0	0	0	0	0	0
April 2025	137	137	99	41	0	0	0	0	0	0
April 2026	142	142	88	36	0	0	0	0	0	0
April 2027	147	147	77	31	0	0	0	0	0	0
April 2028	152	133	65	25	0	0	0	0	0	0
April 2029	158	110	52	20	0	0	0	0	0	0
April 2030	163	86	40	15	0	0	0	0	0	0
April 2031	169	62	28	11	0	0	0	0	0	0
April 2032	175	39	17	6	0	0	0	0	0	0
April 2033	181	15	7	2	0	0	0	0	0	0
April 2034	177	0	0	0	0	0	0	0	0	0
April 2035	91	0	0	0	0	0	0	0	0	0
April 2036	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.0	14.5	12.4	6.8	1.5	0.6	0.3	0.2	0.2	0.1

Date	CB, CD, CE and CI† Classes — PSA Prepayment Assumption												
	0%	100%	175%	188%	350%	425%	459%	600%	900%	1400%	1900%	2400%	2900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	97	93	90	90	90	90	90	90	90	80	58	41	28
April 2018	94	83	76	75	75	75	75	73	55	25	0	0	0
April 2019	91	72	60	59	59	59	59	48	24	3	0	0	0
April 2020	88	62	47	45	45	45	44	30	11	*	0	0	0
April 2021	85	52	34	33	33	33	31	18	4	0	0	0	0
April 2022	81	43	24	23	23	23	22	11	2	0	0	0	0
April 2023	77	34	16	16	16	16	15	7	*	0	0	0	0
April 2024	73	26	11	11	11	11	10	4	0	0	0	0	0
April 2025	69	18	8	8	8	8	7	2	0	0	0	0	0
April 2026	64	10	5	5	5	5	5	1	0	0	0	0	0
April 2027	60	4	3	3	3	3	3	*	0	0	0	0	0
April 2028	55	2	2	2	2	2	2	0	0	0	0	0	0
April 2029	49	1	1	1	1	1	1	0	0	0	0	0	0
April 2030	44	*	*	*	*	*	*	0	0	0	0	0	0
April 2031	38	*	*	*	*	*	*	0	0	0	0	0	0
April 2032	32	*	*	*	*	*	0	0	0	0	0	0	0
April 2033	25	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	18	0	0	0	0	0	0	0	0	0	0	0	0
April 2035	11	0	0	0	0	0	0	0	0	0	0	0	0
April 2036	5	0	0	0	0	0	0	0	0	0	0	0	0
April 2037	3	0	0	0	0	0	0	0	0	0	0	0	0
April 2038	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.1	5.5	4.3	4.2	4.2	4.2	4.2	3.4	2.4	1.6	1.2	0.9	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.

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

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

Group	Prepayment Assumption
1	200% PSA
2	200% PSA
3	200% PSA
4	350% PSA
5	350% PSA
6	200% PSA
7	280% PSA
8	15% CPR
9	15% CPR
10	150% PSA
11	150% PSA
12	190% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

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

Tax Audit Procedures

The Bipartisan Budget Act of 2015, which was enacted on November 2, 2015, repeals and replaces the rules applicable to certain administrative and judicial proceedings regarding a REMIC's tax affairs, effective beginning with the 2018 taxable year. Under the new rules, a partnership, including for this purpose a REMIC, appoints one person to act as its sole representative in connection with IRS audits and related procedures. In the case of a REMIC, the representative's actions, including the representative's agreeing to adjustments to taxable income, will bind Residual Owners to a greater degree than would actions of the tax matters partner ("TMP") under current rules. See "*Material Federal Income Tax Consequences—Reporting and Other Administrative Matters*" in the REMIC Prospectus for a discussion of the TMP. Further, an adjustment to the REMIC's taxable income following an IRS audit may have to be taken into account by those Residual Owners in the year in which the adjustment is made rather than in the year to which the adjustment relates, and otherwise in different and potentially less advantageous ways than under current rules. In some cases, a REMIC could itself be liable for taxes on income adjustments, although it is anticipated that each REMIC will seek to follow procedures in the new rules to avoid entity-level liability to the extent it otherwise may be imposed. The new rules, which will apply to both existing and future REMICs, are complex and likely will be clarified and possibly revised before going into effect. Residual Owners should discuss with their own tax advisors the possible effect of the new rules on them.

Foreign Investors

In IRS Notice 2015-66, the IRS announced on September 18, 2015 its intention to push back the start date of FATCA withholding on gross proceeds from the sale or other disposition of any property of a type that can produce interest from U.S. sources. Under this published guidance, a 30-percent United States withholding tax ("FATCA withholding") will apply to gross proceeds from the sale or other disposition of a Regular Certificate beginning on January 1, 2019 that are paid to a non-U.S. entity that is a "financial institution" and fails to comply with certain reporting and other requirements or to a non-U.S. entity that is not a "financial institution" but fails to disclose the identity of its direct or indirect "substantial U.S. owners" or to certify that it has no such owners. FATCA withholding currently applies to payments treated as interest on a Regular Certificate paid to such persons. Various exceptions may apply. You should consult your own tax advisor regarding the potential application and impact of this withholding tax based on your particular circumstances. See "Material Federal Income Tax Consequences—Foreign Investors" in the REMIC Prospectus.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates (other than the Group 6 Classes) to Merrill Lynch, Pierce, Fenner & Smith Incorporated (the "Dealer") in exchange for the Trust MBS (other than the Group 6 MBS) and the Group 4 Underlying REMIC Certificate.

We will assign the Group 6 MBS to the Trust and may sell certain Certificates of the Group 6 Classes to the Dealer in exchange for cash proceeds. We expect initially to retain certain Certificates of the Group 6 Classes and may sell some or all of the retained Certificates at any time in negotiated transactions at varying prices to be determined at the time of sale.

The Dealer proposes to offer the Certificates (other than any Certificates initially retained by us) 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.

CREDIT RISK RETENTION

The Certificates satisfy the requirements of the Credit Risk Retention Rule (12 C.F.R. Part 1234) jointly promulgated by the Federal Housing Finance Agency ("FHFA"), the SEC and several other federal agencies. In accordance with 12 C.F.R. 1234.8(a), (i) the Certificates are fully guaranteed as to timely payment of principal and interest by Fannie Mae and (ii) Fannie Mae is operating under the conservatorship of FHFA with capital support from the United States.

LEGAL MATTERS

Katten Muchin Rosenman LLP will provide legal representation for Fannie Mae. Orrick, Herrington & Sutcliffe LLP will provide legal representation for the Dealer.

Exhibit A-1

Group 4 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	April 2016 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)
2015-68	DA	August 2015	3136APSQ6	2.000%	FIX	September 2045	PAC/AD	$47,662,000	0.95352694	$45,447,001.00	4.694%	346	13

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

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

Exhibit A-2

Assumed Characteristics of the Mortgage Loans Underlying the Group 8 MBS
(As of April 1, 2016)

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**
$ 309,129.61	2.727	3.375	360	252	108	2.250	***	2.000	10.8289	2.250	12	12	12	12	WSJ 1 Year LIBOR
26,328,943.00	2.479	3.147	360	263	97	2.302	***	2.000	10.3472	2.302	6	12	12	23	WSJ 1 Year LIBOR
38,937,456.87	2.653	3.130	359	273	85	2.259	***	2.000	8.9870	2.259	8	12	12	N/A	WSJ 1 Year LIBOR
6,589,491.73	2.641	3.125	360	236	124	2.264	***	2.000	9.7817	2.264	6	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 the Index, 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 Pools in Group 8
(As of April 1, 2016)

Pool Number	Issue Date Unpaid Principal Balance
915167	$ 309,129.61
AL8169	26,328,943.00
AL8170	38,937,456.87
AL8264	6,589,491.73

Exhibit A-3

Assumed Characteristics of the Mortgage Loans Underlying the Group 9 MBS
(As of April 1, 2016)

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**
$ 5,169.30	2.120	3.648	360	19	341	2.778	***	1.000	13.2713	2.778	3	6	6	N/A	11th District Coast Of Funds
13,430.18	3.540	4.190	360	41	319	2.500	***	2.000	14.5000	2.500	17	36	36	N/A	3 Year CMT
42,152.49	2.519	3.125	360	100	260	2.875	***	2.000	11.7500	2.875	4	12	12	N/A	1 Year CMT
12,647.98	2.960	3.625	360	107	253	3.000	***	2.000	13.5000	3.000	11	12	12	N/A	1 Year CMT
19,529.30	2.466	3.150	360	107	253	2.816	***	2.000	11.5942	2.816	5	12	12	N/A	1 Year CMT
12,742.08	2.438	3.000	360	112	248	2.750	***	2.000	13.6250	2.750	4	12	12	N/A	1 Year CMT
15,777.84	2.615	3.250	360	132	228	2.750	***	2.000	11.7500	2.750	12	12	12	N/A	1 Year CMT
56,687.38	2.415	3.000	360	158	202	2.750	***	2.000	11.7945	2.750	2	12	12	N/A	1 Year CMT
82,578.88	3.620	4.213	356	142	214	2.783	***	2.000	12.9675	2.783	26	60	60	N/A	5 Year CMT
9,105.98	2.912	3.712	360	26	334	2.750	***	2.000	14.2282	2.750	26	36	36	N/A	3 Year CMT
36,604.58	2.540	3.000	360	193	167	2.750	***	2.000	11.3750	2.750	1	12	12	N/A	1 Year CMT
158,785.82	2.465	3.000	360	194	166	2.750	***	2.000	12.5990	2.750	2	12	12	N/A	1 Year CMT
89,886.30	2.372	3.125	360	198	162	2.750	***	2.000	10.6143	2.750	6	12	12	N/A	1 Year CMT
32,075.70	2.372	3.125	360	199	161	2.750	***	2.000	10.7500	2.750	7	12	12	N/A	1 Year CMT
1,406,696.50	2.394	3.020	360	205	155	2.750	***	2.000	9.4969	2.750	2	12	12	N/A	1 Year CMT
584,613.77	1.875	3.000	360	207	153	2.750	***	N/A†	11.6840	2.750	3	12	12	N/A	1 Year CMT
128,125.11	2.141	2.734	360	224	136	2.000	***	1.000	10.3923	2.000	3	6	6	0	WSJ 6 Month LIBOR
42,153.01	2.522	3.247	360	232	128	2.475	***	2.000	11.5695	2.475	4	12	12	0	WSJ 1 Year LIBOR
187,881.42	2.378	3.000	360	217	143	2.750	***	2.000	9.3966	2.750	1	12	12	0	1 Year CMT
31,861.40	2.252	3.000	360	221	139	2.750	***	2.000	10.6870	2.750	5	12	12	N/A	1 Year CMT
155,106.78	2.774	3.314	360	227	133	2.750	***	2.000	10.4225	2.750	11	12	12	0	1 Year CMT
20,830.64	2.833	3.375	360	227	133	2.750	***	2.000	10.8870	2.750	11	12	12	0	1 Year CMT
163,655.02	2.458	3.000	360	230	130	2.750	***	2.000	11.1182	2.750	2	12	12	0	1 Year CMT
395,822.72	2.462	3.135	360	231	129	2.885	***	2.000	9.2189	2.885	3	12	12	N/A	1 Year CMT
222,585.55	2.274	3.009	360	230	130	2.250	***	2.000	11.2826	2.250	2	12	12	0	WSJ 1 Year LIBOR
113,395.58	1.965	3.000	360	229	131	2.750	***	2.000	11.0000	2.750	1	12	12	N/A	1 Year CMT
486,217.73	2.295	2.745	360	234	126	2.000	***	2.000	11.6842	2.000	4	6	6	0	WSJ 6 Month LIBOR
131,209.20	2.960	3.375	278	117	161	2.750	***	2.000	14.2500	2.750	9	36	36	N/A	3 Year CMT
563,100.35	2.557	3.151	360	214	146	2.817	***	2.000	10.4115	2.817	6	12	12	N/A	1 Year CMT
43,156.91	2.525	3.094	480	367	113	2.250	***	2.000	11.4245	2.250	7	12	12	N/A	WSJ 1 Year LIBOR
700,246.38	2.577	3.252	360	240	120	2.470	***	2.000	13.0772	2.470	5	6	6	N/A	WSJ 6 Month LIBOR
90,381.18	3.810	4.375	347	205	142	2.750	***	2.000	10.4283	2.750	38	60	60	N/A	5 Year CMT
134,852.21	2.675	3.125	480	377	103	2.250	***	2.000	11.0000	2.250	5	12	12	N/A	WSJ 1 Year LIBOR
250,394.33	2.808	3.125	360	261	99	2.250	***	2.000	10.4363	2.250	9	12	12	N/A	WSJ 1 Year LIBOR
53,105.96	2.550	3.000	360	267	93	2.250	***	2.000	10.2845	2.250	3	12	12	27	WSJ 1 Year LIBOR
6,870,960.80	2.577	3.099	360	249	111	2.750	***	2.000	11.9084	2.750	5	12	12	N/A	1 Year CMT
1,638,714.98	2.272	3.047	349	179	170	2.773	***	2.000	11.0160	2.773	4	12	12	N/A	1 Year CMT
3,939,021.68	2.508	3.125	360	224	136	2.761	***	2.000	10.1562	2.761	7	12	12	N/A	1 Year CMT
206,023.31	2.585	3.128	360	206	154	2.757	***	2.000	9.9452	2.757	6	12	12	N/A	1 Year CMT
11,365,926.03	2.592	3.132	360	207	153	2.789	***	2.000	10.2386	2.789	5	12	12	N/A	1 Year CMT
4,869,421.11	2.599	3.157	360	212	148	2.771	***	2.000	10.1678	2.771	6	12	12	N/A	1 Year CMT
15,053,599.09	2.632	3.174	352	221	131	2.799	***	2.000	10.9951	2.799	6	12	12	N/A	1 Year CMT

* 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.
† This Mortgage Loan does not have periodic rate caps; however, all rate adjustments are subject to the applicable lifetime rate cap.

Expected ARM MBS Pools in Group 9
(As of April 1, 2016)

Pool Number	Issue Date Unpaid Principal Balance
179979	$ 5,169.30
291614	13,430.18
292903	42,152.49
308186	12,647.98
313083	19,529.30
348273	12,742.08
379067	15,777.84
504918	56,687.38
544781	82,578.88
548140	9,105.98
644485	36,604.58
646650	158,785.82
668270	89,886.30
675591	32,075.70
723633	1,406,696.50
726019	584,613.77
735362	128,125.11
735964	42,153.01
776383	187,881.42
781431	31,861.40
783610	155,106.78
815586	20,830.64
815646	163,655.02
826115	395,822.72
832099	222,585.55
832969	113,395.58
850472	486,217.73
878419	131,209.20
888548	563,100.35
889104	43,156.91
895696	700,246.38
912960	90,381.18
959766	134,852.21
961325	250,394.33
986822	53,105.96
995130	6,870,960.80
AC7628	1,638,714.98
AD0806	3,939,021.68
AL0858	206,023.31
AL1100	11,365,926.03
AL1396	4,869,421.11
AL7716	15,053,599.09

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								
VK	$ 8,822,000	VN	$ 8,822,000	SEQ/AD	3.00%	FIX	3136ASEX0	August 2036
IK	1,470,333(3)							
Recombination 2								
MB	112,500,000	MC	112,500,000	SEQ	2.75	FIX	3136ASEY8	April 2042
MI	9,375,000(3)							
Recombination 3								
MB	112,500,000	MA	112,500,000	SEQ	3.00	FIX	3136ASEZ5	April 2042
MI	18,750,000(3)							
Recombination 4								
MB	56,250,000	MD	56,250,000	SEQ	3.50	FIX	3136ASFA9	April 2042
MI	18,750,000(3)							
Recombination 5								
MB	37,500,000	ME	37,500,000	SEQ	4.00	FIX	3136ASFB7	April 2042
MI	18,750,000(3)							
Recombination 6								
MB	112,500,000	MG	121,322,000	SEQ/AD	2.50	FIX	3136ASFC5	April 2042
VK	8,822,000							
Recombination 7								
MB	112,500,000	MH	121,322,000	SEQ/AD	2.75	FIX	3136ASFD3	April 2042
MI	9,375,000(3)							
VK	8,822,000							
IK	735,166(3)							
Recombination 8								
MB	112,500,000	MJ	121,322,000	SEQ/AD	3.00	FIX	3136ASFE1	April 2042
MI	18,750,000(3)							
VK	8,822,000							
IK	1,470,333(3)							

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 9								
MB	$ 56,250,000	MK	$ 60,661,000	SEQ/AD	3.50%	FIX	3136ASFF8	April 2042
MI	18,750,000(3)							
VK	4,411,000							
IK	1,470,333(3)							
Recombination 10								
MB	37,500,000	ML	40,440,666	SEQ/AD	4.00	FIX	3136ASFG6	April 2042
MI	18,750,000(3)							
VK	2,940,666							
IK	1,470,333(3)							
Recombination 11								
MI	18,750,000(3)	IM	20,220,333(3)	NTL	3.00	FIX/IO	3136ASFH4	April 2042
IK	1,470,333(3)							
Recombination 12								
VL	8,627,000	VB	8,627,000	SEQ/AD	3.00	FIX	3136ASFJ0	August 2036
IV	1,437,833(3)							
Recombination 13								
TG	4,079,000	GT	4,079,000	SEQ	3.00	FIX	3136ASFK7	June 2042
TI	679,833(3)							
Recombination 14								
VL	8,627,000	LT	12,706,000	SEQ/AD	3.00	FIX	3136ASFL5	June 2042
IV	1,437,833(3)							
TG	4,079,000							
TI	679,833(3)							
Recombination 15								
GB	110,892,000	GC	110,892,000	SEQ	2.75	FIX	3136ASFM3	December 2041
GI	9,241,000(3)							
Recombination 16								
GB	110,892,000	GA	110,892,000	SEQ	3.00	FIX	3136ASFN1	December 2041
GI	18,482,000(3)							
Recombination 17								
GB	55,446,000	GD	55,446,000	SEQ	3.50	FIX	3136ASFP6	December 2041
GI	18,482,000(3)							

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 18								
GB	$ 36,964,000	GE	$ 36,964,000	SEQ	4.00%	FIX	3136ASFQ4	December 2041
GI	18,482,000(3)							
Recombination 19								
TG	4,079,000	LB	114,971,000	SEQ	2.50	FIX	3136ASFR2	June 2042
GB	110,892,000							
Recombination 20								
TG	4,079,000	LC	114,971,000	SEQ	2.75	FIX	3136ASFS0	June 2042
TI	339,916(3)							
GB	110,892,000							
GI	9,241,000(3)							
Recombination 21								
TG	4,079,000	LA	114,971,000	SEQ	3.00	FIX	3136ASFT8	June 2042
TI	679,833(3)							
GB	110,892,000							
GI	18,482,000(3)							
Recombination 22								
TG	2,039,500	LD	57,485,500	SEQ	3.50	FIX	3136ASFU5	June 2042
TI	679,833(3)							
GB	55,446,000							
GI	18,482,000(3)							
Recombination 23								
TG	1,359,666	LE	38,323,666	SEQ	4.00	FIX	3136ASFV3	June 2042
TI	679,833(3)							
GB	36,964,000							
GI	18,482,000(3)							
Recombination 24								
TI	679,833(3)	LI	19,161,833(3)	NTL	3.00	FIX/IO	3136ASFW1	June 2042
GI	18,482,000(3)							
Recombination 25								
VL	8,627,000	LG	123,598,000	SEQ/AD	2.50	FIX	3136ASFX9	June 2042
TG	4,079,000							
GB	110,892,000							

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 26								
VL	$ 8,627,000	LH	$123,598,000	SEQ/AD	2.75%	FIX	3136ASFY7	June 2042
IV	718,916(3)							
TG	4,079,000							
TI	339,916(3)							
GB	110,892,000							
GI	9,241,000(3)							
Recombination 27								
VL	8,627,000	LJ	123,598,000	SEQ/AD	3.00	FIX	3136ASFZ4	June 2042
IV	1,437,833(3)							
TG	4,079,000							
TI	679,833(3)							
GB	110,892,000							
GI	18,482,000(3)							
Recombination 28								
VL	4,313,500	LM	61,799,000	SEQ/AD	3.50	FIX	3136ASGA8	June 2042
IV	1,437,833(3)							
TG	2,039,500							
TI	679,833(3)							
GB	55,446,000							
GI	18,482,000(3)							
Recombination 29								
VL	2,875,667	LN	41,199,333	SEQ/AD	4.00	FIX	3136ASGB6	June 2042
IV	1,437,833(3)							
TG	1,359,666							
TI	679,833(3)							
GB	36,964,000							
GI	18,482,000(3)							
Recombination 30								
IV	1,437,833(3)	IL	20,599,666(3)	NTL	3.00	FIX/IO	3136ASGC4	June 2042
TI	679,833(3)							
GI	18,482,000(3)							

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 31								
EU	$ 40,068,000	ET	$ 40,068,000	PAC/AD	3.00%	FIX	3136ASGD2	April 2044
IU	13,356,000(3)							
Recombination 32								
HT	10,495,000	HY(4)	39,256,000	PAC/AD	3.00	FIX	3136ASGE0	May 2046
VH	8,251,000							
HZ	20,510,000							
Recombination 33								
HT	10,495,000	H(4)	287,318,000	PAC/AD	3.00	FIX	3136ASGG5	May 2046
VH	8,251,000							
HZ	20,510,000							
EB	207,994,000							
EI	69,331,333(3)							
EU	40,068,000							
IU	13,356,000(3)							
Recombination 34								
EB	207,994,000	EC	207,994,000	PAC/AD	2.25	FIX	3136ASGH3	October 2041
EI	17,332,833(3)							
Recombination 35								
EB	207,994,000	EG	207,994,000	PAC/AD	2.50	FIX	3136ASGJ9	October 2041
EI	34,665,666(3)							
Recombination 36								
EB	207,994,000	EA	207,994,000	PAC/AD	3.00	FIX	3136ASGK6	October 2041
EI	69,331,333(3)							
Recombination 37								
EB	138,662,666	EH	138,662,666	PAC/AD	3.50	FIX	3136ASGL4	October 2041
EI	69,331,333(3)							
Recombination 38								
EB	103,997,000	EJ	103,997,000	PAC/AD	4.00	FIX	3136ASGM2	October 2041
EI	69,331,333(3)							
Recombination 39								
EB	207,994,000	HB	248,062,000	PAC/AD	2.00	FIX	3136ASGN0	April 2044
EU	40,068,000							

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 40								
EB	$207,994,000	HC	$248,062,000	PAC/AD	2.50%	FIX	3136ASGP5	April 2044
EI	34,665,666(3)							
EU	40,068,000							
IU	6,678,000(3)							
Recombination 41								
EB	207,994,000	HA	248,062,000	PAC/AD	3.00	FIX	3136ASGQ3	April 2044
EI	69,331,333(3)							
EU	40,068,000							
IU	13,356,000(3)							
Recombination 42								
EB	138,662,666	HD	165,374,666	PAC/AD	3.50	FIX	3136ASGR1	April 2044
EI	69,331,333(3)							
EU	26,712,000							
IU	13,356,000(3)							
Recombination 43								
EB	103,997,000	HE	124,031,000	PAC/AD	4.00	FIX	3136ASGS9	April 2044
EI	69,331,333(3)							
EU	20,034,000							
IU	13,356,000(3)							
Recombination 44								
EI	69,331,333(3)	HI	82,687,333(3)	NTL	3.00	FIX/IO	3136ASGT7	April 2044
IU	13,356,000(3)							
Recombination 45								
EB	83,963,000	HG	124,031,000	PAC/AD	2.00	FIX	3136ASGU4	April 2044
EU	40,068,000							
Recombination 46								
EB	83,963,000	HK	124,031,000	PAC/AD	2.50	FIX	3136ASGV2	April 2044
EI	13,993,833(3)							
EU	40,068,000							
IU	6,678,000(3)							

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 47								
EB	$ 83,963,000	HL	$124,031,000	PAC/AD	3.00%	FIX	3136ASGW0	April 2044
EI	27,987,666(3)							
EU	40,068,000							
IU	13,356,000(3)							
Recombination 48								
EB	55,975,333	HM	82,687,333	PAC/AD	3.50	FIX	3136ASGX8	April 2044
EI	27,987,666(3)							
EU	26,712,000							
IU	13,356,000(3)							
Recombination 49								
EB	41,981,500	HN	62,015,500	PAC/AD	4.00	FIX	3136ASGY6	April 2044
EI	27,987,666(3)							
EU	20,034,000							
IU	13,356,000(3)							
Recombination 50								
EI	27,987,666(3)	IH	41,343,666(3)	NTL	3.00	FIX/IO	3136ASGZ3	April 2044
IU	13,356,000(3)							
Recombination 51								
KZ	3,159,000	ZC	12,636,001	SC/SUP	2.00	FIX/Z	3136ASHA7	September 2045
GZ	9,477,001							
Recombination 52								
LZ	398,000	JZ	21,464,692	SUP	4.00	FIX/Z	3136ASHB5	May 2046
BZ	21,066,692							
Recombination 53								
CG	32,636,000	CB(5)	93,226,000	SC/PAC/AD	1.50	FIX	3136ASHC3	February 2046
JB	60,590,000							
Recombination 54								
CG	32,636,000	CD(5)	93,226,000	SC/PAC/AD	1.75	FIX	3136ASHD1	February 2046
IC	2,039,750(3)							
JB	60,590,000							
JI	3,786,875(3)							

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 55								
CG	$ 32,636,000	CE(5)	$ 93,226,000	SC/PAC/AD	2.00%	FIX	3136ASHE9	February 2046
IC	4,079,500(3)							
JB	60,590,000							
JI	7,573,750(3)							
Recombination 56								
IC	4,079,500(3)	CI(5)	11,653,250(3)	NTL	4.00	FIX/IO	3136ASHF6	February 2046
JI	7,573,750(3)							
Recombination 57								
AF	92,874,380(3)	AI	100,613,912(3)	NTL	6.00	FIX/IO	3136ASHG4	May 2046
AS	100,613,912(3)							
AT	100,613,912(3)							
Recombination 58								
AS	100,613,912(3)	ST	92,874,380(3)	NTL	(6)	INV/IO	3136ASHH2	May 2046
AT	100,613,912(3)							
Recombination 59								
BF	142,824,520(3)	WI	154,726,564(3)	NTL	6.00	FIX/IO	3136ASHJ8	May 2046
BS	154,726,564(3)							
BT	154,726,564(3)							
Recombination 60								
BS	154,726,564(3)	SE	142,824,520(3)	NTL	(6)	INV/IO	3136ASHK5	May 2046
BT	154,726,564(3)							
Recombination 61								
AF	92,874,380(3)	IO	255,340,476(3)	NTL	6.00	FIX/IO	3136ASHL3	May 2046
AS	100,613,912(3)							
AT	100,613,912(3)							
BF	142,824,520(3)							
BS	154,726,564(3)							
BT	154,726,564(3)							
Recombination 62								
AF	92,874,380(3)	FG	235,698,900	PT	(6)	FLT	3136ASHM1	May 2046
BF	142,824,520(3)							
AO	235,698,900							

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 63								
AF	$ 92,874,380(3)	FD	$255,340,476	PT	(6)	FLT	3136ASHN9	May 2046
AT	100,613,912(3)							
BF	142,824,520(3)							
BT	154,726,564(3)							
AO	255,340,476							
Recombination 64								
AF	30,958,127(3)	AB	255,340,476	PT	2.00%	FIX	3136ASHP4	May 2046
AS	33,537,970(3)							
AT	33,537,970(3)							
BF	47,608,173(3)							
BS	51,575,521(3)							
BT	51,575,521(3)							
AO	255,340,476							
Recombination 65								
AF	34,827,893(3)	AC	255,340,476	PT	2.25	FIX	3136ASHQ2	May 2046
AS	37,730,217(3)							
AT	37,730,217(3)							
BF	53,559,195(3)							
BS	58,022,461(3)							
BT	58,022,461(3)							
AO	255,340,476							
Recombination 66								
AF	38,697,658(3)	AD	255,340,476	PT	2.50	FIX	3136ASHR0	May 2046
AS	41,922,463(3)							
AT	41,922,463(3)							
BF	59,510,217(3)							
BS	64,469,401(3)							
BT	64,469,401(3)							
AO	255,340,476							

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 67								
AF	$ 42,567,424(3)	AE	$255,340,476	PT	2.75%	FIX	3136ASHS8	May 2046
AS	46,114,710(3)							
AT	46,114,710(3)							
BF	65,461,238(3)							
BS	70,916,342(3)							
BT	70,916,342(3)							
AO	255,340,476							
Recombination 68								
AF	46,437,190(3)	AG	255,340,476	PT	3.00	FIX	3136ASHT6	May 2046
AS	50,306,956(3)							
AT	50,306,956(3)							
BF	71,412,260(3)							
BS	77,363,282(3)							
BT	77,363,282(3)							
AO	255,340,476							
Recombination 69								
AF	54,176,722(3)	AH	255,340,476	PT	3.50	FIX	3136ASHU3	May 2046
AS	58,691,449(3)							
AT	58,691,449(3)							
BF	83,314,303(3)							
BS	90,257,162(3)							
BT	90,257,162(3)							
AO	255,340,476							
Recombination 70								
AF	61,916,253(3)	AJ	255,340,476	PT	4.00	FIX	3136ASHV1	May 2046
AS	67,075,941(3)							
AT	67,075,941(3)							
BF	95,216,347(3)							
BS	103,151,043(3)							
BT	103,151,043(3)							
AO	255,340,476							

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 71								
KC	$ 1,620,860	KE	$ 22,776,860	PT	3.00%	FIX	3136ASHW9	May 2036
KG	21,156,000							
KI	3,022,285(3)							
Recombination 72								
KG	21,156,000	KH	21,156,000	SEQ	2.75	FIX	3136ASHX7	July 2035
KI	1,511,142(3)							
Recombination 73								
KG	21,156,000	KA	21,156,000	SEQ	3.00	FIX	3136ASHY5	July 2035
KI	3,022,285(3)							
Recombination 74								
KG	3,022,285	KM	3,022,285	SEQ	6.00	FIX	3136ASHZ2	July 2035
KI	3,022,285(3)							
Recombination 75								
TB	66,048,708	TA	76,238,397	SEQ	3.00	FIX	3136ASJA5	April 2042
TL	10,189,689							
Recombination 76								
BA	79,190,000	BC	79,190,000	PAC/AD	2.25	FIX	3136ASJB3	May 2036
IB	5,656,428(3)							
Recombination 77								
BA	79,190,000	BD	79,190,000	PAC/AD	2.50	FIX	3136ASJC1	May 2036
IB	11,312,857(3)							
Recombination 78								
BA	79,190,000	BG	79,190,000	PAC/AD	3.00	FIX	3136ASJD9	May 2036
IB	22,625,714(3)							
Recombination 79								
BA	79,190,000	BE	79,190,000	PAC/AD	3.50	FIX	3136ASJE7	May 2036
IB	33,938,571(3)							
Recombination 80								
BA	59,392,500	BM	59,392,500	PAC/AD	4.00	FIX	3136ASJF4	May 2036
IB	33,938,571(3)							

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 81								
EU	$ 40,068,000	HX	$ 50,563,000	PAC/AD	3.00%	FIX	3136ASGF7	April 2044
IU	13,356,000(3)							
HT	10,495,000							

(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) Notional principal balances. These Classes are Interest Only Classes. See page S-9 for a description of how their notional principal balances are calculated.
(4) Principal payments on the REMIC Certificates in Recombination 32 and Recombination 33 from the HZ Accrual Amount will be paid as interest on the corresponding RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
(5) These Classes are RCR Classes formed by combinations of REMIC Classes in Group 4 and Group 5.
(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
Initial Balance	$287,318,000.00
May 2016	286,491,934.20
June 2016	285,594,145.31
July 2016	284,624,907.15
August 2016	283,584,537.66
September 2016	282,473,398.79
October 2016	281,291,896.29
November 2016	280,040,479.45
December 2016	278,719,640.88
January 2017	277,329,916.14
February 2017	275,871,883.42
March 2017	274,346,163.05
April 2017	272,753,417.14
May 2017	271,094,348.99
June 2017	269,369,702.61
July 2017	267,580,262.09
August 2017	265,726,850.99
September 2017	263,810,331.67
October 2017	261,831,604.57
November 2017	259,791,607.43
December 2017	257,691,314.54
January 2018	255,531,735.90
February 2018	253,313,916.30
March 2018	251,038,934.50
April 2018	248,707,902.19
May 2018	246,321,963.10
June 2018	243,882,291.93
July 2018	241,390,093.33
August 2018	238,846,600.82
September 2018	236,253,075.72
October 2018	233,675,804.02
November 2018	231,114,676.20
December 2018	228,569,583.42
January 2019	226,040,417.50
February 2019	223,527,070.98
March 2019	221,029,437.03
April 2019	218,547,409.52
May 2019	216,080,882.97
June 2019	213,629,752.56
July 2019	211,193,914.13
August 2019	208,773,264.17
September 2019	206,367,699.83
October 2019	203,977,118.88
November 2019	201,601,419.75
December 2019	199,240,501.50
January 2020	196,894,263.83
February 2020	194,562,607.04
March 2020	192,245,432.09
April 2020	189,942,640.54
May 2020	187,654,134.56
June 2020	185,379,816.95
July 2020	183,119,591.11
August 2020	180,873,361.05
September 2020	178,641,031.35
October 2020	176,422,507.24
November 2020	174,217,694.50
December 2020	$172,026,499.52
January 2021	169,848,829.26
February 2021	167,684,591.29
March 2021	165,533,693.72
April 2021	163,396,045.26
May 2021	161,271,555.19
June 2021	159,160,133.34
July 2021	157,061,690.14
August 2021	154,976,136.53
September 2021	152,903,384.05
October 2021	150,843,344.77
November 2021	148,795,931.31
December 2021	146,761,056.85
January 2022	144,738,635.11
February 2022	142,728,580.32
March 2022	140,730,807.29
April 2022	138,745,231.33
May 2022	136,771,768.30
June 2022	134,810,334.57
July 2022	132,860,847.04
August 2022	130,923,223.13
September 2022	128,997,380.77
October 2022	127,083,238.40
November 2022	125,180,714.98
December 2022	123,289,729.98
January 2023	121,410,203.35
February 2023	119,542,055.56
March 2023	117,685,207.57
April 2023	115,839,580.84
May 2023	114,018,017.91
June 2023	112,223,682.08
July 2023	110,456,178.91
August 2023	108,715,119.57
September 2023	107,000,120.74
October 2023	105,310,804.55
November 2023	103,646,798.50
December 2023	102,007,735.36
January 2024	100,393,253.15
February 2024	98,802,995.00
March 2024	97,236,609.12
April 2024	95,693,748.74
May 2024	94,174,071.99
June 2024	92,677,241.89
July 2024	91,202,926.24
August 2024	89,750,797.56
September 2024	88,320,533.03
October 2024	86,911,814.44
November 2024	85,524,328.10
December 2024	84,157,764.78
January 2025	82,811,819.67
February 2025	81,486,192.29
March 2025	80,180,586.43
April 2025	78,894,710.14
May 2025	77,628,275.58
June 2025	76,380,999.06
July 2025	75,152,600.91
August 2025	$ 73,942,805.45
September 2025	72,751,340.95
October 2025	71,577,939.54
November 2025	70,422,337.17
December 2025	69,284,273.59
January 2026	68,163,492.23
February 2026	67,059,740.21
March 2026	65,972,768.24
April 2026	64,902,330.62
May 2026	63,848,185.14
June 2026	62,810,093.07
July 2026	61,787,819.07
August 2026	60,781,131.19
September 2026	59,789,800.79
October 2026	58,813,602.49
November 2026	57,852,314.16
December 2026	56,905,716.84
January 2027	55,973,594.69
February 2027	55,055,734.99
March 2027	54,151,928.04
April 2027	53,261,967.16
May 2027	52,385,648.64
June 2027	51,522,771.67
July 2027	50,673,138.34
August 2027	49,836,553.57
September 2027	49,012,825.08
October 2027	48,201,763.36
November 2027	47,403,181.59
December 2027	46,616,895.67
January 2028	45,842,724.12
February 2028	45,080,488.08
March 2028	44,330,011.26
April 2028	43,591,119.89
May 2028	42,863,642.72
June 2028	42,147,410.95
July 2028	41,442,258.21
August 2028	40,748,020.52
September 2028	40,064,536.27
October 2028	39,391,646.17
November 2028	38,729,193.23
December 2028	38,077,022.72
January 2029	37,434,982.13
February 2029	36,802,921.16
March 2029	36,180,691.67
April 2029	35,568,147.67
May 2029	34,965,145.25
June 2029	34,371,542.61
July 2029	33,787,199.96
August 2029	33,211,979.56
September 2029	32,645,745.64
October 2029	32,088,364.41
November 2029	31,539,703.98
December 2029	30,999,634.41
January 2030	30,468,027.60
February 2030	29,944,757.33
March 2030	29,429,699.19

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2030	$ 28,922,730.57	March 2035	$ 9,764,135.54	February 2040	$ 2,634,826.41
May 2030	28,423,730.66	April 2035	9,573,261.35	March 2040	2,567,147.57
June 2030	27,932,580.36	May 2035	9,385,570.48	April 2040	2,500,712.52
July 2030	27,449,162.32	June 2035	9,201,013.73	May 2040	2,435,501.06
August 2030	26,973,360.89	July 2035	9,019,542.65	June 2040	2,371,493.34
September 2030	26,505,062.08	August 2035	8,841,109.49	July 2040	2,308,669.77
October 2030	26,044,153.58	September 2035	8,665,667.21	August 2040	2,247,011.08
November 2030	25,590,524.69	October 2035	8,493,169.46	September 2040	2,186,498.31
December 2030	25,144,066.31	November 2035	8,323,570.59	October 2040	2,127,112.75
January 2031	24,704,670.93	December 2035	8,156,825.62	November 2040	2,068,836.01
February 2031	24,272,232.61	January 2036	7,992,890.24	December 2040	2,011,649.97
March 2031	23,846,646.94	February 2036	7,831,720.79	January 2041	1,955,536.77
April 2031	23,427,811.02	March 2036	7,673,274.27	February 2041	1,900,478.85
May 2031	23,015,623.46	April 2036	7,517,508.31	March 2041	1,846,458.91
June 2031	22,609,984.33	May 2036	7,364,381.16	April 2041	1,793,459.89
July 2031	22,210,795.16	June 2036	7,213,851.72	May 2041	1,741,465.04
August 2031	21,817,958.91	July 2036	7,065,879.47	June 2041	1,690,457.82
September 2031	21,431,379.96	August 2036	6,920,424.50	July 2041	1,640,421.97
October 2031	21,050,964.06	September 2036	6,777,447.51	August 2041	1,591,341.48
November 2031	20,676,618.35	October 2036	6,636,909.76	September 2041	1,543,200.57
December 2031	20,308,251.32	November 2036	6,498,773.12	October 2041	1,495,983.70
January 2032	19,945,772.78	December 2036	6,362,999.99	November 2041	1,449,675.61
February 2032	19,589,093.89	January 2037	6,229,553.36	December 2041	1,404,261.22
March 2032	19,238,127.05	February 2037	6,098,396.76	January 2042	1,359,725.71
April 2032	18,892,785.98	March 2037	5,969,494.26	February 2042	1,316,054.49
May 2032	18,552,985.65	April 2037	5,842,810.48	March 2042	1,273,233.20
June 2032	18,218,642.26	May 2037	5,718,310.55	April 2042	1,231,247.67
July 2032	17,889,673.24	June 2037	5,595,960.14	May 2042	1,190,083.99
August 2032	17,565,997.22	July 2037	5,475,725.41	June 2042	1,149,728.44
September 2032	17,247,534.02	August 2037	5,357,573.05	July 2042	1,110,167.51
October 2032	16,934,204.65	September 2037	5,241,470.24	August 2042	1,071,387.91
November 2032	16,625,931.25	October 2037	5,127,384.65	September 2042	1,033,376.56
December 2032	16,322,637.10	November 2037	5,015,284.42	October 2042	996,120.56
January 2033	16,024,246.62	December 2037	4,905,138.20	November 2042	959,607.24
February 2033	15,730,685.32	January 2038	4,796,915.08	December 2042	923,824.11
March 2033	15,441,879.80	February 2038	4,690,584.62	January 2043	888,758.86
April 2033	15,157,757.75	March 2038	4,586,116.85	February 2043	854,399.41
May 2033	14,878,247.90	April 2038	4,483,482.24	March 2043	820,733.82
June 2033	14,603,280.04	May 2038	4,382,651.70	April 2043	787,750.37
July 2033	14,332,784.97	June 2038	4,283,596.59	May 2043	755,437.52
August 2033	14,066,694.53	July 2038	4,186,288.68	June 2043	723,783.88
September 2033	13,804,941.54	August 2038	4,090,700.18	July 2043	692,778.29
October 2033	13,547,459.81	September 2038	3,996,803.72	August 2043	662,409.71
November 2033	13,294,184.13	October 2038	3,904,572.34	September 2043	632,667.30
December 2033	13,045,050.23	November 2038	3,813,979.47	October 2043	603,540.40
January 2034	12,799,994.80	December 2038	3,724,998.97	November 2043	575,018.48
February 2034	12,558,955.46	January 2039	3,637,605.06	December 2043	547,091.21
March 2034	12,321,870.73	February 2039	3,551,772.39	January 2044	519,748.41
April 2034	12,088,680.06	March 2039	3,467,475.94	February 2044	492,980.05
May 2034	11,859,323.76	April 2039	3,384,691.12	March 2044	466,776.27
June 2034	11,633,743.05	May 2039	3,303,393.69	April 2044	441,127.36
July 2034	11,411,880.00	June 2039	3,223,559.75	May 2044	416,023.76
August 2034	11,193,677.52	July 2039	3,145,165.82	June 2044	391,456.07
September 2034	10,979,079.39	August 2039	3,068,188.72	July 2044	367,415.02
October 2034	10,768,030.19	September 2039	2,992,605.65	August 2044	343,891.50
November 2034	10,560,475.34	October 2039	2,918,394.14	September 2044	320,876.54
December 2034	10,356,361.05	November 2039	2,845,532.09	October 2044	298,361.31
January 2035	10,155,634.33	December 2039	2,773,997.70	November 2044	276,337.13
February 2035	9,958,242.97	January 2040	2,703,769.51	December 2044	254,795.44

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2045	$ 233,727.83	June 2045	$ 135,215.50	November 2045	$ 47,366.78
February 2045	213,126.01	July 2045	116,822.90	December 2045	30,995.17
March 2045	192,981.82	August 2045	98,849.07	January 2046	15,006.46
April 2045	173,287.25	September 2045	81,286.62	February 2046 and thereafter	0.00
May 2045	154,034.40	October 2045	64,128.24		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$32,811,000.00	April 2020	$14,510,045.86	April 2024	$ 4,110,556.71
May 2016	32,531,838.54	May 2020	14,176,186.36	May 2024	4,001,458.47
June 2016	32,239,977.57	June 2020	13,845,410.97	June 2024	3,895,197.41
July 2016	31,935,608.82	July 2020	13,517,689.48	July 2024	3,791,700.82
August 2016	31,618,935.16	August 2020	13,192,991.94	August 2024	3,690,897.86
September 2016	31,290,170.40	September 2020	12,871,288.69	September 2024	3,592,719.45
October 2016	30,949,539.03	October 2020	12,552,550.35	October 2024	3,497,098.29
November 2016	30,597,275.94	November 2020	12,236,747.82	November 2024	3,403,968.77
December 2016	30,233,626.17	December 2020	11,923,852.28	December 2024	3,313,266.95
January 2017	29,858,844.58	January 2021	11,613,835.15	January 2025	3,224,930.50
February 2017	29,473,195.54	February 2021	11,311,206.42	February 2025	3,138,898.70
March 2017	29,076,952.64	March 2021	11,016,343.62	March 2025	3,055,112.34
April 2017	28,670,398.30	April 2021	10,729,049.72	April 2025	2,973,513.74
May 2017	28,256,275.68	May 2021	10,449,132.66	May 2025	2,894,046.66
June 2017	27,834,991.09	June 2021	10,176,405.22	June 2025	2,816,656.30
July 2017	27,407,071.34	July 2021	9,910,684.87	July 2025	2,741,289.26
August 2017	26,976,128.58	August 2021	9,651,793.67	August 2025	2,667,893.48
September 2017	26,543,351.58	September 2021	9,399,558.18	September 2025	2,596,418.24
October 2017	26,109,336.82	October 2021	9,153,809.32	October 2025	2,526,814.11
November 2017	25,674,180.54	November 2021	8,914,382.25	November 2025	2,459,032.89
December 2017	25,240,653.81	December 2021	8,681,116.30	December 2025	2,393,027.63
January 2018	24,808,781.16	January 2022	8,453,854.82	January 2026	2,328,752.58
February 2018	24,379,106.32	February 2022	8,232,445.14	February 2026	2,266,163.14
March 2018	23,953,449.87	March 2022	8,016,738.42	March 2026	2,205,215.84
April 2018	23,531,772.78	April 2022	7,806,589.56	April 2026	2,145,868.33
May 2018	23,114,036.39	May 2022	7,601,857.13	May 2026	2,088,079.34
June 2018	22,700,202.42	June 2022	7,402,403.26	June 2026	2,031,808.63
July 2018	22,290,232.93	July 2022	7,208,093.56	July 2026	1,977,017.02
August 2018	21,884,090.34	August 2022	7,018,797.03	August 2026	1,923,666.31
September 2018	21,481,737.45	September 2022	6,834,385.97	September 2026	1,871,719.25
October 2018	21,083,137.36	October 2022	6,654,735.89	October 2026	1,821,139.59
November 2018	20,688,253.56	November 2022	6,479,725.47	November 2026	1,771,891.96
December 2018	20,297,049.88	December 2022	6,309,236.42	December 2026	1,723,941.91
January 2019	19,909,490.45	January 2023	6,143,153.46	January 2027	1,677,255.88
February 2019	19,525,539.80	February 2023	5,981,364.21	February 2027	1,631,801.15
March 2019	19,145,162.74	March 2023	5,823,759.12	March 2027	1,587,545.84
April 2019	18,768,324.44	April 2023	5,670,231.43	April 2027	1,544,458.89
May 2019	18,394,990.39	May 2023	5,520,677.05	May 2027	1,502,510.02
June 2019	18,025,126.40	June 2023	5,374,994.54	June 2027	1,461,669.75
July 2019	17,658,698.62	July 2023	5,233,085.02	July 2027	1,421,909.31
August 2019	17,295,673.49	August 2023	5,094,852.09	August 2027	1,383,200.72
September 2019	16,936,017.80	September 2023	4,960,201.81	September 2027	1,345,516.67
October 2019	16,579,698.62	October 2023	4,829,042.62	October 2027	1,308,830.57
November 2019	16,226,683.36	November 2023	4,701,285.25	November 2027	1,273,116.50
December 2019	15,876,939.70	December 2023	4,576,842.70	December 2027	1,238,349.22
January 2020	15,530,435.67	January 2024	4,455,630.18	January 2028	1,204,504.13
February 2020	15,187,139.56	February 2024	4,337,565.04	February 2028	1,171,557.24
March 2020	14,847,019.99	March 2024	4,222,566.73	March 2028	1,139,485.21

Aggregate Group II (Continued)

Distribution Date	Planned Balance
April 2028	$ 1,108,265.26
May 2028	1,077,875.22
June 2028	1,048,293.48
July 2028	1,019,499.00
August 2028	991,471.24
September 2028	964,190.23
October 2028	937,636.49
November 2028	911,791.04
December 2028	886,635.41
January 2029	862,151.57
February 2029	838,321.97
March 2029	815,129.52
April 2029	792,557.56
May 2029	770,589.86
June 2029	749,210.61
July 2029	728,404.40
August 2029	708,156.22
September 2029	688,451.45
October 2029	669,275.85
November 2029	650,615.54
December 2029	632,456.99
January 2030	614,787.04
February 2030	597,592.86
March 2030	580,861.94
April 2030	564,582.11
May 2030	548,741.50
June 2030	533,328.56
July 2030	518,332.03
August 2030	503,740.94
September 2030	489,544.60
October 2030	475,732.63
November 2030	462,294.86
December 2030	449,221.44
January 2031	436,502.73
February 2031	424,129.38
March 2031	412,092.25
April 2031	400,382.45
May 2031	388,991.33
June 2031	377,910.44
July 2031	367,131.58
August 2031	356,646.73
September 2031	346,448.11
October 2031	336,528.12
November 2031	326,879.37
December 2031	317,494.65
January 2032	308,366.95
February 2032	299,489.43
March 2032	290,855.45
April 2032	282,458.52
May 2032	274,292.32
June 2032	266,350.71
July 2032	258,627.71
August 2032	251,117.47
September 2032	243,814.33
October 2032	236,712.74
November 2032	229,807.33
December 2032	223,092.85
January 2033	216,564.19
February 2033	210,216.37
March 2033	$ 204,044.56
April 2033	198,044.02
May 2033	192,210.18
June 2033	186,538.55
July 2033	181,024.78
August 2033	175,664.62
September 2033	170,453.95
October 2033	165,388.74
November 2033	160,465.07
December 2033	155,679.14
January 2034	151,027.23
February 2034	146,505.71
March 2034	142,111.08
April 2034	137,839.90
May 2034	133,688.84
June 2034	129,654.63
July 2034	125,734.13
August 2034	121,924.25
September 2034	118,221.99
October 2034	114,624.43
November 2034	111,128.73
December 2034	107,732.11
January 2035	104,431.89
February 2035	101,225.44
March 2035	98,110.20
April 2035	95,083.70
May 2035	92,143.50
June 2035	89,287.26
July 2035	86,512.67
August 2035	83,817.51
September 2035	81,199.60
October 2035	78,656.83
November 2035	76,187.14
December 2035	73,788.52
January 2036	71,459.01
February 2036	69,196.73
March 2036	66,999.82
April 2036	64,866.48
May 2036	62,794.97
June 2036	60,783.57
July 2036	58,830.62
August 2036	56,934.52
September 2036	55,093.68
October 2036	53,306.59
November 2036	51,571.74
December 2036	49,887.70
January 2037	48,253.05
February 2037	46,666.42
March 2037	45,126.47
April 2037	43,631.91
May 2037	42,181.47
June 2037	40,773.92
July 2037	39,408.06
August 2037	38,082.72
September 2037	36,796.78
October 2037	35,549.13
November 2037	34,338.70
December 2037	33,164.43
January 2038	32,025.33
February 2038	$ 30,920.39
March 2038	29,848.65
April 2038	28,809.18
May 2038	27,801.07
June 2038	26,823.43
July 2038	25,875.40
August 2038	24,956.15
September 2038	24,064.85
October 2038	23,200.71
November 2038	22,362.96
December 2038	21,550.85
January 2039	20,763.65
February 2039	20,000.65
March 2039	19,261.16
April 2039	18,544.50
May 2039	17,850.02
June 2039	17,177.09
July 2039	16,525.08
August 2039	15,893.40
September 2039	15,281.47
October 2039	14,688.70
November 2039	14,114.55
December 2039	13,558.48
January 2040	13,019.96
February 2040	12,498.50
March 2040	11,993.58
April 2040	11,504.74
May 2040	11,031.71
June 2040	10,573.82
July 2040	10,130.62
August 2040	9,701.69
September 2040	9,286.61
October 2040	8,884.98
November 2040	8,496.39
December 2040	8,120.47
January 2041	7,756.84
February 2041	7,405.13
March 2041	7,065.00
April 2041	6,736.11
May 2041	6,418.11
June 2041	6,110.69
July 2041	5,813.53
August 2041	5,526.32
September 2041	5,248.77
October 2041	4,980.59
November 2041	4,721.49
December 2041	4,471.21
January 2042	4,229.47
February 2042	3,996.02
March 2042	3,770.61
April 2042	3,553.00
May 2042	3,342.95
June 2042	3,140.22
July 2042	2,944.60
August 2042	2,755.87
September 2042	2,573.81
October 2042	2,398.23
November 2042	2,228.92
December 2042	2,065.69

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2043	$ 1,908.36	July 2043	$ 1,078.21	January 2044	$ 418.45
February 2043	1,756.73	August 2043	957.30	February 2044	322.88
March 2043	1,610.64	September 2043	840.95	March 2044	231.07
April 2043	1,469.90	October 2043	729.03	April 2044	142.91
May 2043	1,334.36	November 2043	621.40	May 2044	58.27
June 2043	1,203.85	December 2043	517.92	June 2044 and thereafter	0.00

Aggregate Group III Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$60,988,000.00	February 2020	$29,625,171.63	December 2023	$ 8,040,904.48
May 2016	60,682,284.15	March 2020	28,916,910.81	January 2024	7,808,365.72
June 2016	60,350,359.44	April 2020	28,215,129.16	February 2024	7,582,365.63
July 2016	59,992,374.85	May 2020	27,519,755.53	March 2024	7,362,722.20
August 2016	59,608,504.44	June 2020	26,830,719.49	April 2024	7,149,258.45
September 2016	59,198,947.25	July 2020	26,147,951.32	May 2024	6,941,802.28
October 2016	58,763,927.16	August 2020	25,471,381.99	June 2024	6,740,186.35
November 2016	58,303,692.69	September 2020	24,800,943.16	July 2024	6,544,247.93
December 2016	57,818,516.74	October 2020	24,136,567.20	August 2024	6,353,828.76
January 2017	57,308,696.32	November 2020	23,478,187.12	September 2024	6,168,774.99
February 2017	56,774,552.24	December 2020	22,825,736.63	October 2024	5,988,936.99
March 2017	56,216,428.75	January 2021	22,179,937.44	November 2024	5,814,169.27
April 2017	55,634,693.12	February 2021	21,552,120.84	December 2024	5,644,330.36
May 2017	55,029,735.25	March 2021	20,941,790.45	January 2025	5,479,282.70
June 2017	54,401,967.14	April 2021	20,348,463.51	February 2025	5,318,892.53
July 2017	53,751,822.42	May 2021	19,771,670.48	March 2025	5,163,029.79
August 2017	53,079,755.80	June 2021	19,210,954.68	April 2025	5,011,568.01
September 2017	52,386,242.45	July 2021	18,665,871.96	May 2025	4,864,384.22
October 2017	51,671,777.42	August 2021	18,135,990.35	June 2025	4,721,358.86
November 2017	50,936,874.98	September 2021	17,620,889.74	July 2025	4,582,375.66
December 2017	50,182,067.92	October 2021	17,120,161.50	August 2025	4,447,321.59
January 2018	49,407,906.85	November 2021	16,633,408.26	September 2025	4,316,086.73
February 2018	48,614,959.46	December 2021	16,160,243.51	October 2025	4,188,564.20
March 2018	47,803,809.72	January 2022	15,700,291.39	November 2025	4,064,650.11
April 2018	46,975,057.11	February 2022	15,253,186.33	December 2025	3,944,243.42
May 2018	46,129,315.77	March 2022	14,818,572.79	January 2026	3,827,245.88
June 2018	45,267,213.67	April 2022	14,396,105.01	February 2026	3,713,562.00
July 2018	44,413,263.21	May 2022	13,985,446.71	March 2026	3,603,098.90
August 2018	43,567,376.44	June 2022	13,586,270.87	April 2026	3,495,766.29
September 2018	42,729,466.32	July 2022	13,198,259.42	May 2026	3,391,476.39
October 2018	41,899,446.67	August 2022	12,821,103.06	June 2026	3,290,143.85
November 2018	41,077,232.17	September 2022	12,454,500.96	July 2026	3,191,685.68
December 2018	40,262,738.38	October 2022	12,098,160.60	August 2026	3,096,021.19
January 2019	39,455,881.68	November 2022	11,751,797.47	September 2026	3,003,071.96
February 2019	38,656,579.32	December 2022	11,415,134.88	October 2026	2,912,761.71
March 2019	37,864,749.35	January 2023	11,087,903.76	November 2026	2,825,016.29
April 2019	37,080,310.66	February 2023	10,769,842.46	December 2026	2,739,763.62
May 2019	36,303,182.96	March 2023	10,460,696.49	January 2027	2,656,933.62
June 2019	35,533,286.76	April 2023	10,160,218.39	February 2027	2,576,458.14
July 2019	34,770,543.36	May 2023	9,868,167.50	March 2027	2,498,270.94
August 2019	34,014,874.85	June 2023	9,584,309.79	April 2027	2,422,307.63
September 2019	33,266,204.12	July 2023	9,308,417.67	May 2027	2,348,505.58
October 2019	32,524,454.82	August 2023	9,040,269.81	June 2027	2,276,803.94
November 2019	31,789,551.37	September 2023	8,779,650.99	July 2027	2,207,143.52
December 2019	31,061,418.95	October 2023	8,526,351.92	August 2027	2,139,466.80
January 2020	30,339,983.47	November 2023	8,280,169.05	September 2027	2,073,717.84

Aggregate Group III (Continued)

Distribution Date	Planned Balance
October 2027	$ 2,009,842.29
November 2027	1,947,787.28
December 2027	1,887,501.43
January 2028	1,828,934.78
February 2028	1,772,038.79
March 2028	1,716,766.23
April 2028	1,663,071.24
May 2028	1,610,909.18
June 2028	1,560,236.71
July 2028	1,511,011.67
August 2028	1,463,193.08
September 2028	1,416,741.10
October 2028	1,371,617.02
November 2028	1,327,783.20
December 2028	1,285,203.06
January 2029	1,243,841.02
February 2029	1,203,662.53
March 2029	1,164,633.97
April 2029	1,126,722.70
May 2029	1,089,896.95
June 2029	1,054,125.88
July 2029	1,019,379.48
August 2029	985,628.60
September 2029	952,844.91
October 2029	921,000.87
November 2029	890,069.69
December 2029	860,025.37
January 2030	830,842.61
February 2030	802,496.84
March 2030	774,964.15
April 2030	748,221.34
May 2030	$ 722,245.84
June 2030	697,015.70
July 2030	672,509.63
August 2030	648,706.90
September 2030	625,587.37
October 2030	603,131.48
November 2030	581,320.21
December 2030	560,135.08
January 2031	539,558.12
February 2031	519,571.89
March 2031	500,159.42
April 2031	481,304.23
May 2031	462,990.29
June 2031	445,202.03
July 2031	427,924.33
August 2031	411,142.49
September 2031	394,842.21
October 2031	379,009.62
November 2031	363,631.23
December 2031	348,693.91
January 2032	334,184.95
February 2032	320,091.95
March 2032	306,402.89
April 2032	293,106.09
May 2032	280,190.18
June 2032	267,644.13
July 2032	255,457.22
August 2032	243,619.03
September 2032	232,119.44
October 2032	220,948.61
November 2032	210,096.99
December 2032	$ 199,555.29
January 2033	189,314.48
February 2033	179,365.82
March 2033	169,700.77
April 2033	160,311.07
May 2033	151,188.67
June 2033	142,325.78
July 2033	133,714.79
August 2033	125,348.35
September 2033	117,219.29
October 2033	109,320.64
November 2033	101,645.67
December 2033	94,187.79
January 2034	86,940.63
February 2034	79,897.99
March 2034	73,053.86
April 2034	66,402.39
May 2034	59,937.90
June 2034	53,654.86
July 2034	47,547.93
August 2034	41,611.89
September 2034	35,841.69
October 2034	30,232.42
November 2034	24,779.30
December 2034	19,477.70
January 2035	14,323.12
February 2035	9,311.18
March 2035	4,437.65
April 2035 and thereafter	0.00

BA Class Planned Balances

Distribution Date	Planned Balance
Initial Balance	$79,190,000.00
May 2016	78,281,473.40
June 2016	77,356,326.66
July 2016	76,415,619.71
August 2016	75,459,963.83
September 2016	74,512,704.74
October 2016	73,573,770.93
November 2016	72,643,091.50
December 2016	71,720,596.09
January 2017	70,806,214.94
February 2017	69,899,878.84
March 2017	69,001,519.15
April 2017	68,111,067.78
May 2017	67,228,457.19
June 2017	66,353,620.39
July 2017	65,486,490.93
August 2017	64,627,002.92
September 2017	63,775,090.97
October 2017	62,930,690.25
November 2017	62,093,736.43
December 2017	61,264,165.72
January 2018	60,441,914.85
February 2018	$59,626,921.05
March 2018	58,819,122.06
April 2018	58,018,456.15
May 2018	57,224,862.05
June 2018	56,438,279.01
July 2018	55,658,646.79
August 2018	54,885,905.61
September 2018	54,119,996.19
October 2018	53,360,859.72
November 2018	52,608,437.88
December 2018	51,862,672.82
January 2019	51,123,507.16
February 2019	50,390,883.99
March 2019	49,664,746.84
April 2019	48,945,039.74
May 2019	48,231,707.14
June 2019	47,524,693.95
July 2019	46,823,945.53
August 2019	46,129,407.70
September 2019	45,441,026.68
October 2019	44,758,749.18
November 2019	44,082,522.29
December 2019	$43,412,293.58
January 2020	42,748,011.00
February 2020	42,089,622.96
March 2020	41,437,078.27
April 2020	40,790,326.17
May 2020	40,149,316.30
June 2020	39,513,998.71
July 2020	38,884,323.87
August 2020	38,260,242.63
September 2020	37,641,706.27
October 2020	37,028,666.45
November 2020	36,421,075.22
December 2020	35,818,885.02
January 2021	35,222,048.69
February 2021	34,632,170.50
March 2021	34,050,770.53
April 2021	33,477,735.36
May 2021	32,912,953.05
June 2021	32,356,313.07
July 2021	31,807,706.35
August 2021	31,267,025.19
September 2021	30,734,163.30

BA Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2021	$30,209,015.74	November 2025	$12,067,286.78	December 2029	$ 3,599,298.40
November 2021	29,691,478.94	December 2025	11,819,832.03	January 2030	3,488,179.63
December 2021	29,181,450.64	January 2026	11,576,207.46	February 2030	3,378,964.56
January 2022	28,678,829.91	February 2026	11,336,359.91	March 2030	3,271,625.56
February 2022	28,183,517.13	March 2026	11,100,236.93	April 2030	3,166,135.41
March 2022	27,695,413.96	April 2026	10,867,786.74	May 2030	3,062,467.20
April 2022	27,214,423.31	May 2026	10,638,958.25	June 2030	2,960,594.43
May 2022	26,740,449.38	June 2026	10,413,701.05	July 2030	2,860,490.93
June 2022	26,273,397.56	July 2026	10,191,965.38	August 2030	2,762,130.88
July 2022	25,813,174.50	August 2026	9,973,702.14	September 2030	2,665,488.84
August 2022	25,359,688.03	September 2026	9,758,862.88	October 2030	2,570,539.67
September 2022	24,912,847.20	October 2026	9,547,399.77	November 2030	2,477,258.60
October 2022	24,472,562.20	November 2026	9,339,265.63	December 2030	2,385,621.18
November 2022	24,038,744.41	December 2026	9,134,413.90	January 2031	2,295,603.30
December 2022	23,611,306.33	January 2027	8,932,798.62	February 2031	2,207,181.17
January 2023	23,190,161.63	February 2027	8,734,374.45	March 2031	2,120,331.32
February 2023	22,775,225.05	March 2027	8,539,096.64	April 2031	2,035,030.60
March 2023	22,366,412.47	April 2027	8,346,921.04	May 2031	1,951,256.18
April 2023	21,963,640.84	May 2027	8,157,804.07	June 2031	1,868,985.53
May 2023	21,566,828.20	June 2027	7,971,702.74	July 2031	1,788,196.42
June 2023	21,175,893.65	July 2027	7,788,574.61	August 2031	1,708,866.94
July 2023	20,790,757.32	August 2027	7,608,377.83	September 2031	1,630,975.47
August 2023	20,411,340.40	September 2027	7,431,071.06	October 2031	1,554,500.68
September 2023	20,037,565.09	October 2027	7,256,613.56	November 2031	1,479,421.53
October 2023	19,669,354.60	November 2027	7,084,965.08	December 2031	1,405,717.27
November 2023	19,306,633.14	December 2027	6,916,085.94	January 2032	1,333,367.42
December 2023	18,949,325.91	January 2028	6,749,936.97	February 2032	1,262,351.80
January 2024	18,597,359.06	February 2028	6,586,479.52	March 2032	1,192,650.50
February 2024	18,250,659.73	March 2028	6,425,675.46	April 2032	1,124,243.86
March 2024	17,909,155.98	April 2028	6,267,487.14	May 2032	1,057,112.51
April 2024	17,572,776.83	May 2028	6,111,877.46	June 2032	991,237.34
May 2024	17,241,452.21	June 2028	5,958,809.76	July 2032	926,599.50
June 2024	16,915,112.95	July 2028	5,808,247.91	August 2032	863,180.40
July 2024	16,593,690.81	August 2028	5,660,156.22	September 2032	800,961.69
August 2024	16,277,118.42	September 2028	5,514,499.52	October 2032	739,925.30
September 2024	15,965,329.29	October 2028	5,371,243.06	November 2032	680,053.38
October 2024	15,658,257.79	November 2028	5,230,352.60	December 2032	621,328.34
November 2024	15,355,839.17	December 2028	5,091,794.32	January 2033	563,732.82
December 2024	15,058,009.50	January 2029	4,955,534.87	February 2033	507,249.71
January 2025	14,764,705.69	February 2029	4,821,541.35	March 2033	451,862.13
February 2025	14,475,865.48	March 2029	4,689,781.27	April 2033	397,553.43
March 2025	14,191,427.43	April 2029	4,560,222.60	May 2033	344,307.19
April 2025	13,911,330.87	May 2029	4,432,833.73	June 2033	292,107.22
May 2025	13,635,515.97	June 2029	4,307,583.49	July 2033	240,937.55
June 2025	13,363,923.65	July 2029	4,184,441.09	August 2033	190,782.43
July 2025	13,096,495.61	August 2029	4,063,376.18	September 2033	141,626.33
August 2025	12,833,174.31	September 2029	3,944,358.80	October 2033	93,453.93
September 2025	12,573,902.97	October 2029	3,827,359.42	November 2033	46,250.11
October 2025	12,318,625.56	November 2029	3,712,348.88	December 2033 and thereafter	0.00

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

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

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$1,395,167,226

FannieMae®

Guaranteed REMIC
Pass-Through Certificates

Fannie Mae REMIC Trust 2016-24

PROSPECTUS SUPPLEMENT

BofA Merrill Lynch

April 26, 2016