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

$557,787,968

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2016-31

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
UP(2) . . .	1	$183,799,000	PAC/AD	3.0%	FIX	3136ASJG2	August 2044
TM(2) . . .	1	19,434,000	PAC/AD	3.0	FIX	3136ASJH0	December 2045
ZW(2) . .	1	3,700,000	PAC/AD	3.0	FIX/Z	3136ASJJ6	June 2046
CZ	1	43,909,939	SUP	3.0	FIX/Z	3136ASJK3	June 2046
EF(2) . . .	1	100,337,174	PT	(3)	FLT	3136ASJL1	June 2046
HS(2) . . .	1	37,480,032(4)	NTL	(3)	INV/IO	3136ASJM9	June 2046
VS(2) . . .	1	62,857,142(4)	NTL	(3)	INV/IO	3136ASJN7	June 2046
IA(2) . . .	2	6,655,642(4)	NTL	3.5	FIX/IO	3136ASJP2	June 2036
AB	2	10,000,000	SEQ	2.0	FIX	3136ASJQ0	April 2035
AI(2) . . .	2	2,857,142(4)	NTL	3.5	FIX/IO	3136ASJR8	April 2035
BA	2	30,000,000	SEQ	2.0	FIX	3136ASJS6	August 2034
BI(2)	2	8,571,428(4)	NTL	3.5	FIX/IO	3136ASJT4	August 2034
LA	2	6,589,495	SEQ	3.0	FIX	3136ASJU1	June 2036

(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 ES, ET, HQ, UA, UI, UB, UC, UD, MA, MI, MB, MC, MD, TW, TA, TI, TB, TC, TD, IQ, PE, PC, P and PQ Classes are the RCR Classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—Combination and Recombination—RCR Certificates" in the REMIC prospectus.

The dealer will offer the certificates (other than the PT Class) from time to time in negotiated transactions at varying prices. We expect the settlement date to be May 27, 2016. Fannie Mae will assign the PT Class to a Fannie Mae Mega trust. See "Plan of Distribution" in this prospectus supplement.

Carefully consider the risk factors on page S-9 of this prospectus supplement and starting on page 14 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

J.P. Morgan

May 23, 2016

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
PT	3	$ 8,031,778	SC/PT	5.5%	FIX	3136ASJV9	December 2025
A	4	38,532,795	PT	2.0	FIX	3136ASJW7	June 2046
IO	4	23,119,677(4)	NTL	5.0	FIX/IO	3136ASJX5	June 2046
PM	5	17,794,000	SC/PAC/AD	2.5	FIX	3136ASJY3	June 2045
ZY	5	2,179,674	SC/SUP	2.5	FIX/Z	3136ASJZ0	June 2045
PD(2) . . .	6	75,448,000	PAC/AD	2.5	FIX	3136ASKA3	March 2045
PI(2)	6	21,556,571(4)	NTL	3.5	FIX/IO	3136ASKB1	March 2045
PZ	6	2,612,000	PAC/AD	3.5	FIX/Z	3136ASKC9	June 2046
ZC	6	15,420,113	SUP	3.5	FIX/Z	3136ASKD7	June 2046
R		0	NPR	0	NPR	3136ASKE5	June 2046
RL		0	NPR	0	NPR	3136ASKF2	June 2046

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

(2) Exchangeable classes.

(3) Based on LIBOR.

(4) Notional principal balances. These classes are interest only classes. See page S-7 for a description of how their notional principal balances are calculated.

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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 3 or Group 5 Class or the R or RL Class, the disclosure documents relating to the applicable underlying REMIC and RCR certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

Fannie Mae
MBS Helpline
3900 Wisconsin Avenue, N.W., Area 2H-3S
Washington, D.C. 20016
(telephone 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 Documents by writing or calling the dealer at:

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

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of May 1, 2016. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS*
2	Group 2 MBS
3	Class 2002-79-CB REMIC Certificate Class 2003-17-EQ REMIC Certificate Class 2003-30-BC REMIC Certificate Class 2005-104-MC REMIC Certificate
4	Group 4 MBS
5	Class 2016-9-PA RCR Certificate
6	Group 6 MBS

* Includes the Subgroup 1a MBS and the Subgroup 1b MBS.

Group 1, Group 2, Group 4 and Group 6

Characteristics of the Trust MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS				
Subgroup 1a	$131,180,113	4.00%	4.25% to 6.50%	241 to 360
Subgroup 1b	$220,000,000	4.00%	4.25% to 6.50%	241 to 360
Group 2 MBS	$ 46,589,495	3.50%	3.75% to 6.00%	181 to 240
Group 4 MBS	$ 38,532,795	5.00%	5.25% to 7.50%	181 to 360
Group 6 MBS	$ 36,432,511	3.50%	3.75% to 6.00%	241 to 360
	$ 49,670,367	3.50%	3.75% to 6.00%	241 to 360
	$ 7,377,235	3.50%	3.75% to 6.00%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS					
Subgroup 1a	$131,180,113	360	354	4	4.457%
Subgroup 1b	$220,000,000	360	354	4	4.457%
Group 2 MBS	$ 46,589,495	240	226	13	4.065%
Group 4 MBS	$ 38,532,795	360	194	153	5.509%
Group 6 MBS	$ 36,432,511	360	353	6	4.143%
	$ 49,670,367	360	359	0	4.223%
	$ 7,377,235	360	358	2	4.187%

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the Trust MBS will differ from those shown above, and may differ significantly. See “Risk Factors—Risks Relating to Yield and Prepayment—*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 3 and Group 5

Exhibit A describes the underlying REMIC and RCR certificates in Group 3 and Group 5, including certain information about the related mortgage loans. To learn more about the underlying REMIC and RCR Certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Settlement Date

We expect to issue the certificates on May 27, 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 a class designated as “exchangeable” on the cover of this prospectus supplement, you will be able to exchange them for a proportionate interest in the related RCR certificates. Schedule 1 lists the available combinations of the certificates eligible for exchange and the related RCR certificates. You can exchange your certificates by notifying us and paying an exchange fee. We will deliver the RCR certificates upon such exchange.

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
EF	0.93875%	6.50%	0.50%	LIBOR + 50 basis points
HS	5.56125%	6.00%	0.00%	6% − LIBOR
VS	5.56125%	6.00%	0.00%	6% − LIBOR
ES	5.56125%	6.00%	0.00%	6% − LIBOR

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

Notional Classes

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

Class	
HS	28.5714283536% of the Subgroup 1a MBS
VS	28.5714281818% of the Subgroup 1b MBS
IA	14.2857139791% of the Group 2 MBS
AI	28.5714200000% of the AB Class
BI	28.5714266667% of the BA Class
IO	60% of the A Class
PI	28.5714280034% of the PD Class
ES	100% of the EF Class
UI	25% of the UP Class
MI	25% of the TM Class
TI	25% of the UP Class *plus* 25% of the TM Class
IQ	14.2857139791% of the Group 2 MBS *plus* 28.5714200000% of the AB Class *plus* 28.5714266667% of the BA Class

Distributions of Principal

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

Weighted Average Lives (years)*

Group 1 Classes	PSA Prepayment Assumption								
	0%	100%	125%	220%	250%	300%	500%	700%	900%
UP, UA, UI, UB, UC and UD	13.6	6.0	5.4	5.4	5.4	4.8	3.3	2.6	2.1
TM, MA, MI, MB, MC and MD	23.2	15.6	15.6	15.6	15.6	13.6	8.7	6.3	4.8
ZW	24.5	22.5	22.5	22.5	22.5	20.4	13.6	9.8	7.4
CZ	27.3	20.2	18.5	6.0	2.7	1.9	1.1	0.8	0.7
EF, HS, VS, ES and ET	19.6	10.6	9.5	6.7	6.1	5.3	3.5	2.7	2.2
HQ	14.9	7.3	6.9	6.9	6.9	6.1	4.0	3.1	2.5
TA, TB, TC, TD, TW and TI	14.5	6.9	6.4	6.4	6.4	5.7	3.8	2.9	2.4

Group 2 Classes	PSA Prepayment Assumption							
	0%	100%	200%	286%	300%	500%	700%	900%
IA	12.0	7.5	5.5	4.4	4.3	2.9	2.1	1.6
AB and AI	11.1	6.4	4.5	3.5	3.4	2.2	1.7	1.3
BA and BI	10.7	5.9	4.1	3.2	3.1	2.0	1.5	1.2
LA	19.2	16.3	13.8	11.6	11.2	7.6	5.4	4.1
IQ	11.2	6.6	4.7	3.7	3.6	2.4	1.8	1.4

Group 3 Class	PSA Prepayment Assumption									
	0%	100%	200%	284%	300%	500%	700%	900%	1200%	1500%
PT	3.8	2.9	2.6	2.3	2.3	1.8	1.4	1.1	0.7	0.4

Group 4 Classes	PSA Prepayment Assumption							
	0%	100%	200%	319%	400%	600%	800%	1100%
A and IO	20.2	6.7	5.0	3.7	3.1	2.1	1.5	0.9

Group 5 Classes	PSA Prepayment Assumption								
	0%	100%	173%	270%	300%	500%	700%	900%	1200%
PM	14.5	6.5	5.0	5.0	5.0	3.4	2.5	2.0	1.5
ZY	25.5	16.7	11.2	2.0	1.9	1.0	0.7	0.5	0.3

Group 6 Classes	PSA Prepayment Assumption									
	0%	100%	140%	240%	270%	300%	500%	700%	900%	1200%
PD, PI, PE, PC, P and PQ	13.6	6.6	5.8	5.8	5.8	5.4	3.7	2.9	2.4	2.0
PZ	23.4	19.4	19.4	19.4	19.4	18.2	12.1	8.8	6.7	4.8
ZC	27.1	20.4	17.8	5.8	2.6	2.1	1.2	0.9	0.7	0.6

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

ADDITIONAL RISK FACTOR

Payments on the Group 5 Classes will be affected by the applicable payment priority governing the related underlying RCR certificate. If you invest in a Group 5 Class, the rate at which you receive payments will be affected by the applicable priority sequence governing principal payments on the related underlying RCR certificate.

As described in the related Underlying REMIC Disclosure Document, principal payments on the Group 5 Underlying RCR Certificate are governed by a principal balance schedule. As a result, the Group 5 Underlying RCR 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 5 Underlying RCR 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 5 Underlying RCR Certificate has adhered to the related principal balance schedule,
- any related support classes remain outstanding, or
- the Group 5 Underlying RCR Certificate otherwise has performed as originally anticipated.

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

DESCRIPTION OF THE CERTIFICATES

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

General

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

- four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 4 MBS" and "Group 6 MBS," and together, the "Trust MBS"), and
- two groups of previously issued REMIC and RCR Certificates (the "Group 3 Underlying REMIC Certificates" and "Group 5 Underlying RCR Certificate," and together, the

“Underlying REMIC and RCR Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”), as further described in Exhibit A.

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

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

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

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

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

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

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

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

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

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

The Trust MBS

The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1 MBS, Group 4 MBS and Group 6 MBS; and up to 20 years in the case of the Group 2 MBS.

In addition, the pools of Mortgage Loans backing the Group 6 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 backing the Group 6 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 4 and Group 6—Characteristics of the Trust MBS" in this prospectus supplement and "The Mortgage Loan Pools" and "Yield, Maturity and Prepayment Considerations" in the MBS Prospectus.

The Underlying REMIC and RCR Certificates

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

In addition, the pools of Mortgage Loans backing the Group 5 Underlying RCR 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 backing the Group 5 Underlying RCR 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 Underlying REMIC and RCR Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Underlying REMIC and RCR Certificates are described in the related Underlying REMIC Disclosure Documents. See Exhibit A for certain additional information about the Underlying REMIC and RCR Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Underlying REMIC and RCR Certificates.

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

Distributions of Interest

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

The Floating Rate and Inverse Floating Rate Classes will bear interest at interest rates based on LIBOR. We currently establish LIBOR on the basis of the "ICE Method" as generally described under "Description of the Certificates—Distributions on Certificates—*Interest Distributions—Indices for Floating Rate Classes and Inverse Floating Rate Classes*" in the REMIC Prospectus. For a description of recent developments affecting LIBOR calculations, see "Risk Factors—Risks Relating to Yield and Prepayment—*Intercontinental Exchange Benchmark Administration is the new LIBOR administrator*" in the REMIC Prospectus.

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

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

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

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

Distributions of Principal

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

- *Group 1*

The ZW Accrual Amount to UP and TM, in that order, until retired, and thereafter to ZW.	Accretion Directed Classes and Accrual Class
The CZ Accrual Amount to Aggregate Group I to its Planned Balance, and thereafter to CZ.	Accretion Directed/PAC Group and Accrual Class

— 71.4285716464% of the Subgroup 1a Cash Flow Distribution Amount and 71.4285718182% of the Subgroup 1b Cash Flow Distribution Amount as follows:

first, to Aggregate Group I to its Planned Balance; **PAC Group**

second, to CZ until retired; and **Support Class**

third, to Aggregate Group I to zero, and **PAC Group**

— 28.5714283536% of the Subgroup 1a Cash Flow Distribution Amount and 28.5714281818% of the Subgroup 1b Cash Flow Distribution Amount to EF until retired. **Pass-Through Class**

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

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

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

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

"Aggregate Group I" consists of the UP, TM and ZW Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to UP, TM and ZW, 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 2*

The Group 2 Principal Distribution Amount in the following priority:

1. For so long as AB remains outstanding,
   — 23.8925812484% to AB, and
   — 76.1074187516% to BA until retired and thereafter to LA.
2. To LA until retired.

Sequential Pay Classes

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

- *Group 3*

The Group 3 Principal Distribution Amount to PT until retired. **Structured Collateral/ Pass-Through Class**

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

- *Group 4*

The Group 4 Principal Distribution Amount to A, until retired. **Pass-Through Class**

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

- *Group 5*

The ZY Accrual Amount to PM to its Planned Balance, and thereafter to ZY. **Accretion Directed/PAC Class and Accrual Class**

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

1. To PM to its Planned Balance.	PAC Class	Structured Collateral
2. To ZY until retired.	Support Class	
3. To PM until retired.	PAC Class	

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

The "Group 5 Cash Flow Distribution Amount" is the principal then paid on the Group 5 Underlying RCR Certificate.

- *Group 6*

The PZ Accrual Amount to PD until retired, and thereafter to PZ.	Accretion Directed Class and Accrual Class
The ZC Accrual Amount to Aggregate Group II to its Planned Balance, and thereafter to ZC.	Accretion Directed/ PAC Group and Accrual Class

The Group 6 Cash Flow Distribution Amount in the following priority:

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

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

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

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

"Aggregate Group II" consists of the PD and PZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to PD and PZ, 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.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Underlying REMIC and RCR Certificates, the applicable priority sequence governing principal payments on the Group 5 Underlying RCR Certificate, and the following assumptions (such characteristics and assumptions, collectively, the "Pricing Assumptions"):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1, Group 2, Group 4 and Group 6—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is May 27, 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 Trust MBS will differ from the assumed characteristics shown in the Summary, and may differ significantly. See "Risk Factors—Risks Relating to Yield and Prepayment—*Yields on and weighted average lives of the certificates are affected by actual characteristics of the mortgage loans backing the series trust assets*" in the REMIC Prospectus.

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

Principal Balance 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 125% and 250% PSA	Between 125% and 250% PSA
PM Class Planned Balances	Between 173% and 300% PSA	Between 173% and 300% PSA
Aggregate Group II Planned Balances	Between 140% and 270% PSA	Between 140% and 270% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	UP, TM and ZW
Aggregate Group II	PD and PZ

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 PM 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 PM 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

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

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

- converting the monthly rates to corporate bond equivalent rates.

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

We cannot assure you that

- the pre-tax yields on the applicable Certificates will correspond to any of the pre-tax yields shown here, or

- the aggregate purchase prices of the applicable Certificates will be as assumed.

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

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

- all of the Mortgage Loans will prepay at the same rate, or

- the level of the Index will remain constant.

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

Class	% PSA
IA	268%
AI	243%
BI	240%
IO	310%
PI	547%
UI	365%
MI	793%
TI	444%
IQ	204%

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*
IA	16.00000000%
AI	13.62500000%
BI	12.43750000%
IO	18.50000000%
PI	12.00000000%
UI	16.50000000%
MI	21.72880004%
TI	16.50000000%
IQ	16.00000000%

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

Sensitivity of the IA Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	286%	300%	500%	700%	900%
Pre-Tax Yields to Maturity	13.3%	10.4%	4.3%	(1.1)%	(2.0)%	(15.2)%	(29.5)%	(45.2)%

Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	286%	300%	500%	700%	900%
Pre-Tax Yields to Maturity	16.3%	12.5%	4.0%	(4.2)%	(5.6)%	(27.4)%	(50.6)%	(73.7)%

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	286%	300%	500%	700%	900%
Pre-Tax Yields to Maturity . . .	18.3%	14.0%	4.3%	(5.2)%	(6.8)%	(31.2)%	(56.4)%	(80.5)%

Sensitivity of the IO Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	319%	400%	600%	800%	1100%
Pre-Tax Yields to Maturity . . .	17.9%	14.6%	7.8%	(0.6)%	(6.6)%	(22.2)%	(39.3)%	(69.4)%

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	140%	240%	270%	300%	500%	700%	900%	1200%
Pre-Tax Yields to Maturity . . .	22.0%	17.9%	15.0%	15.0%	15.0%	13.8%	2.8%	(9.4)%	(21.8)%	(39.8)%

Sensitivity of the UI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	125%	220%	250%	300%	500%	700%	900%
Pre-Tax Yields to Maturity . . .	15.3%	9.9%	7.6%	7.6%	7.6%	4.6%	(10.6)%	(26.6)%	(42.0)%

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	125%	220%	250%	300%	500%	700%	900%
Pre-Tax Yields to Maturity . . .	17.8%	17.4%	17.4%	17.4%	17.4%	16.6%	11.6%	4.1%	(5.2)%

Sensitivity of the TI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	125%	220%	250%	300%	500%	700%	900%
Pre-Tax Yields to Maturity . . .	16.6%	12.3%	10.7%	10.7%	10.7%	8.4%	(3.5)%	(16.7)%	(30.3)%

Sensitivity of the IQ Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	286%	300%	500%	700%	900%
Pre-Tax Yields to Maturity . . .	12.0%	8.2%	0.3%	(6.7)%	(7.9)%	(24.1)%	(40.0)%	(56.5)%

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

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

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

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

Class	Price*
HS	20.50%
VS	20.50%
ES	20.50%

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

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

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	125%	220%	250%	300%	500%	700%	900%
0.21938%	24.8%	22.2%	20.8%	15.7%	14.0%	11.2%	(0.2)%	(12.2)%	(24.7)%
0.43875%	23.6%	21.0%	19.6%	14.4%	12.8%	10.0%	(1.5)%	(13.5)%	(26.1)%
2.43875%	12.6%	9.9%	8.5%	3.1%	1.4%	(1.5)%	(13.5)%	(26.1)%	(39.6)%
4.43875%	0.5%	(2.3)%	(3.7)%	(9.2)%	(10.9)%	(13.9)%	(26.3)%	(39.7)%	(54.4)%
6.00000%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	125%	220%	250%	300%	500%	700%	900%
0.21938%	24.8%	22.2%	20.8%	15.7%	14.0%	11.2%	(0.2)%	(12.2)%	(24.7)%
0.43875%	23.6%	21.0%	19.6%	14.4%	12.8%	10.0%	(1.5)%	(13.5)%	(26.1)%
2.43875%	12.6%	9.9%	8.5%	3.1%	1.4%	(1.5)%	(13.5)%	(26.1)%	(39.6)%
4.43875%	0.5%	(2.3)%	(3.7)%	(9.2)%	(10.9)%	(13.9)%	(26.3)%	(39.7)%	(54.3)%
6.00000%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**125%**	**220%**	**250%**	**300%**	**500%**	**700%**	**900%**
0.21938%	24.8%	22.2%	20.8%	15.7%	14.0%	11.2%	(0.2)%	(12.2)%	(24.7)%
0.43875%	23.6%	21.0%	19.6%	14.4%	12.8%	10.0%	(1.5)%	(13.5)%	(26.1)%
2.43875%	12.6%	9.9%	8.5%	3.1%	1.4%	(1.5)%	(13.5)%	(26.1)%	(39.6)%
4.43875%	0.5%	(2.3)%	(3.7)%	(9.2)%	(10.9)%	(13.9)%	(26.3)%	(39.7)%	(54.3)%
6.00000%	*	*	*	*	*	*	*	*	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 1, Group 2, Group 5 and Group 6 Classes, and
- in the case of the Group 5 Classes, the priority sequence affecting principal payments on the Group 5 Underlying RCR Certificate.

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

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	360 months	6.50%
Group 2 MBS	240 months	240 months	6.00%
Group 3 Underlying REMIC Certificates	240 months	(1)	8.00%
Group 4 MBS	360 months	360 months	7.50%
Group 5 MBS Underlying RCR Certificate	360 months	357 months	6.00%
Group 6 MBS	360 months	360 months	6.00%

(1) The Mortgage Loans backing the Group 3 Underlying REMIC Certificates specified below are assumed to have the following remaining terms to maturity:

Class	Remaining Terms to Maturity
2002-79-CB	77 months
2003-17-EQ	81 months
2003-30-BC	82 months
2005-104-MC	114 months

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

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

Percent of Original Principal Balances Outstanding

Date	UP, UA, UI†, UB, UC and UD Classes: PSA Prepayment Assumption 0%	100%	125%	220%	250%	300%	500%	700%	900%	TM, MA, MI†, MB, MC and MD Classes: PSA Prepayment Assumption 0%	100%	125%	220%	250%	300%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2017	98	94	93	93	93	93	93	93	93	100	100	100	100	100	100	100	100	100
May 2018	95	85	83	83	83	83	79	64	50	100	100	100	100	100	100	100	100	100
May 2019	93	75	71	71	71	71	50	31	16	100	100	100	100	100	100	100	100	100
May 2020	90	65	60	60	60	56	30	12	*	100	100	100	100	100	100	100	100	100
May 2021	87	56	50	50	50	42	17	1	0	100	100	100	100	100	100	100	100	33
May 2022	84	47	40	40	40	31	7	0	0	100	100	100	100	100	100	100	53	2
May 2023	81	39	31	31	31	22	1	0	0	100	100	100	100	100	100	100	19	0
May 2024	78	31	23	23	23	15	0	0	0	100	100	100	100	100	100	65	0	0
May 2025	74	23	17	17	17	9	0	0	0	100	100	100	100	100	100	35	0	0
May 2026	70	16	12	12	12	5	0	0	0	100	100	100	100	100	100	15	0	0
May 2027	66	10	7	7	7	1	0	0	0	100	100	100	100	100	100	1	0	0
May 2028	62	3	3	3	3	0	0	0	0	100	100	100	100	100	79	0	0	0
May 2029	58	*	*	*	*	0	0	0	0	100	100	100	100	100	56	0	0	0
May 2030	53	0	0	0	0	0	0	0	0	100	76	76	76	76	37	0	0	0
May 2031	48	0	0	0	0	0	0	0	0	100	56	56	56	56	22	0	0	0
May 2032	43	0	0	0	0	0	0	0	0	100	38	38	38	38	9	0	0	0
May 2033	37	0	0	0	0	0	0	0	0	100	24	24	24	24	0	0	0	0
May 2034	31	0	0	0	0	0	0	0	0	100	12	12	12	12	0	0	0	0
May 2035	25	0	0	0	0	0	0	0	0	100	1	1	1	1	0	0	0	0
May 2036	18	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2037	11	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2038	4	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2039	0	0	0	0	0	0	0	0	0	61	0	0	0	0	0	0	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.6	6.0	5.4	5.4	5.4	4.8	3.3	2.6	2.1	23.2	15.6	15.6	15.6	15.6	13.6	8.7	6.3	4.8

Date	ZW Class: PSA Prepayment Assumption 0%	100%	125%	220%	250%	300%	500%	700%	900%	CZ Class: PSA Prepayment Assumption 0%	100%	125%	220%	250%	300%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2017	103	103	103	103	103	103	103	103	103	103	103	103	92	88	82	58	34	10
May 2018	106	106	106	106	106	106	106	106	106	106	106	106	73	63	46	0	0	0
May 2019	109	109	109	109	109	109	109	109	109	109	109	109	53	36	9	0	0	0
May 2020	113	113	113	113	113	113	113	113	113	113	113	113	39	18	0	0	0	0
May 2021	116	116	116	116	116	116	116	116	116	116	116	116	30	7	0	0	0	0
May 2022	120	120	120	120	120	120	120	120	120	120	120	120	26	1	0	0	0	0
May 2023	123	123	123	123	123	123	123	123	58	123	123	123	25	*	0	0	0	0
May 2024	127	127	127	127	127	127	127	127	26	127	127	124	24	*	0	0	0	0
May 2025	131	131	131	131	131	131	131	71	12	131	131	123	23	*	0	0	0	0
May 2026	135	135	135	135	135	135	135	40	5	135	135	119	22	*	0	0	0	0
May 2027	139	139	139	139	139	139	139	23	2	139	139	114	20	*	0	0	0	0
May 2028	143	143	143	143	143	143	98	13	1	143	143	108	18	*	0	0	0	0
May 2029	148	148	148	148	148	148	66	7	*	148	135	101	16	*	0	0	0	0
May 2030	152	152	152	152	152	152	44	4	*	152	127	94	15	*	0	0	0	0
May 2031	157	157	157	157	157	157	30	2	*	157	118	86	13	*	0	0	0	0
May 2032	162	162	162	162	162	162	20	1	*	162	108	78	11	*	0	0	0	0
May 2033	166	166	166	166	166	163	13	1	*	166	99	71	10	*	0	0	0	0
May 2034	171	171	171	171	171	126	9	*	*	171	89	63	8	*	0	0	0	0
May 2035	177	177	177	177	177	96	6	*	*	177	80	56	7	*	0	0	0	0
May 2036	182	144	144	144	144	73	4	*	*	182	71	49	6	*	0	0	0	0
May 2037	188	112	112	112	112	55	2	*	*	188	62	42	5	*	0	0	0	0
May 2038	193	86	86	86	86	40	1	*	*	193	53	36	4	*	0	0	0	0
May 2039	199	65	65	65	65	29	1	*	*	199	45	30	3	*	0	0	0	0
May 2040	113	47	47	47	47	21	1	*	*	205	37	24	2	*	0	0	0	0
May 2041	34	34	34	34	34	14	*	*	*	182	29	19	2	*	0	0	0	0
May 2042	23	23	23	23	23	9	*	*	*	150	22	14	1	*	0	0	0	0
May 2043	14	14	14	14	14	6	*	*	*	117	15	10	1	*	0	0	0	0
May 2044	7	7	7	7	7	3	*	*	0	80	9	5	*	*	0	0	0	0
May 2045	2	2	2	2	2	1	*	*	0	42	3	2	*	*	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.5	22.5	22.5	22.5	22.5	20.4	13.6	9.8	7.4	27.3	20.2	18.5	6.0	2.7	1.9	1.1	0.8	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.

	EF, HS†, VS†, ES† and ET Classes									HQ Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
Date	0%	100%	125%	220%	250%	300%	500%	700%	900%	0%	100%	125%	220%	250%	300%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2017	99	96	96	94	93	92	88	84	80	98	95	94	94	94	94	94	94	94
May 2018	98	90	89	83	81	78	67	56	46	96	87	85	85	85	85	81	68	56
May 2019	96	83	81	71	68	63	46	32	21	94	78	74	74	74	74	56	39	25
May 2020	95	77	73	60	56	51	32	18	9	91	69	65	65	65	61	38	22	11
May 2021	94	71	66	51	47	41	22	10	4	89	61	55	55	55	49	26	13	5
May 2022	92	65	60	43	39	33	15	6	2	86	53	47	47	47	39	18	7	2
May 2023	90	59	54	37	32	26	10	3	1	83	46	39	39	39	32	12	4	1
May 2024	89	54	49	31	27	21	7	2	*	81	39	32	32	32	25	8	2	*
May 2025	87	50	44	26	22	17	5	1	*	77	32	27	27	27	20	6	1	*
May 2026	85	45	39	22	18	13	3	1	*	74	26	22	22	22	16	4	1	*
May 2027	83	41	35	18	15	10	2	*	*	71	20	18	18	18	13	3	*	*
May 2028	80	37	31	15	12	8	1	*	*	67	15	15	15	15	10	2	*	*
May 2029	78	34	28	13	10	7	1	*	*	63	12	12	12	12	8	1	*	*
May 2030	75	30	25	11	8	5	1	*	*	59	10	10	10	10	6	1	*	*
May 2031	73	27	22	9	7	4	*	*	*	55	8	8	8	8	5	1	*	*
May 2032	70	24	19	7	5	3	*	*	*	50	6	6	6	6	4	*	*	*
May 2033	66	22	17	6	4	2	*	*	*	45	5	5	5	5	3	*	*	*
May 2034	63	19	14	5	3	2	*	*	*	40	4	4	4	4	2	*	*	*
May 2035	59	17	12	4	3	1	*	*	*	35	3	3	3	3	2	*	*	*
May 2036	56	14	11	3	2	1	*	*	*	29	3	3	3	3	1	*	*	*
May 2037	52	12	9	3	2	1	*	*	*	23	2	2	2	2	1	*	*	*
May 2038	47	11	8	2	1	1	*	*	*	16	2	2	2	2	1	*	*	*
May 2039	43	9	6	2	1	*	*	*	*	9	1	1	1	1	1	*	*	*
May 2040	38	7	5	1	1	*	*	*	0	2	1	1	1	1	*	*	*	0
May 2041	32	6	4	1	*	*	*	*	0	1	1	1	1	1	*	*	*	0
May 2042	27	4	3	1	*	*	*	*	0	*	*	*	*	*	*	*	*	0
May 2043	21	3	2	*	*	*	*	*	0	*	*	*	*	*	*	*	*	0
May 2044	14	2	1	*	*	*	*	*	0	*	*	*	*	*	*	*	*	0
May 2045	7	1	*	*	*	*	*	0	0	*	*	*	*	*	*	*	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.6	10.6	9.5	6.7	6.1	5.3	3.5	2.7	2.2	14.9	7.3	6.9	6.9	6.9	6.1	4.0	3.1	2.5

	TA, TB, TC, TD, TW and TI† Classes								
	PSA Prepayment Assumption								
Date	0%	100%	125%	220%	250%	300%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100
May 2017	98	95	94	94	94	94	94	94	94
May 2018	96	87	85	85	85	85	81	67	55
May 2019	93	77	74	74	74	74	55	38	24
May 2020	91	68	64	64	64	60	37	20	10
May 2021	88	60	54	54	54	48	25	11	3
May 2022	86	52	46	46	46	38	16	5	*
May 2023	83	44	38	38	38	30	10	2	0
May 2024	80	37	31	31	31	23	6	0	0
May 2025	76	31	25	25	25	18	3	0	0
May 2026	73	24	20	20	20	14	1	0	0
May 2027	69	18	16	16	16	10	*	0	0
May 2028	66	13	13	13	13	8	0	0	0
May 2029	62	10	10	10	10	5	0	0	0
May 2030	57	7	7	7	7	4	0	0	0
May 2031	53	5	5	5	5	2	0	0	0
May 2032	48	4	4	4	4	1	0	0	0
May 2033	43	2	2	2	2	0	0	0	0
May 2034	38	1	1	1	1	0	0	0	0
May 2035	32	*	*	*	*	0	0	0	0
May 2036	26	0	0	0	0	0	0	0	0
May 2037	20	0	0	0	0	0	0	0	0
May 2038	13	0	0	0	0	0	0	0	0
May 2039	6	0	0	0	0	0	0	0	0
May 2040	0	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0
May 2045	0	0	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.5	6.9	6.4	6.4	6.4	5.7	3.8	2.9	2.4

* 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.

IA† Class — PSA Prepayment Assumption

Date	0%	100%	200%	286%	300%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100
May 2017	97	93	89	86	85	78	70	62
May 2018	94	84	75	69	67	53	40	28
May 2019	91	75	64	54	53	35	22	13
May 2020	88	68	53	43	41	24	12	5
May 2021	85	60	45	34	32	16	7	2
May 2022	81	54	37	26	25	10	4	1
May 2023	77	47	31	21	19	7	2	*
May 2024	73	42	25	16	15	4	1	*
May 2025	69	36	20	12	11	3	1	*
May 2026	65	31	17	9	8	2	*	*
May 2027	60	26	13	7	6	1	*	*
May 2028	55	22	10	5	5	1	*	*
May 2029	49	18	8	4	3	*	*	*
May 2030	43	14	6	3	2	*	*	*
May 2031	37	11	4	2	1	*	*	*
May 2032	31	8	3	1	1	*	*	*
May 2033	24	5	2	1	*	*	*	*
May 2034	16	2	1	*	*	*	*	*
May 2035	8	0	0	0	0	0	0	0
May 2036	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.0	7.5	5.5	4.4	4.3	2.9	2.1	1.6

AB and AI† Classes — PSA Prepayment Assumption

Date	0%	100%	200%	286%	300%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100
May 2017	97	92	88	84	83	75	67	58
May 2018	94	82	73	65	64	47	33	20
May 2019	91	73	59	49	48	28	13	3
May 2020	87	64	48	37	35	15	2	0
May 2021	83	56	38	26	25	6	0	0
May 2022	79	48	30	18	17	*	0	0
May 2023	75	41	23	12	10	0	0	0
May 2024	70	35	17	6	5	0	0	0
May 2025	66	29	11	2	1	0	0	0
May 2026	61	23	7	0	0	0	0	0
May 2027	55	18	3	0	0	0	0	0
May 2028	49	13	*	0	0	0	0	0
May 2029	43	9	0	0	0	0	0	0
May 2030	37	5	0	0	0	0	0	0
May 2031	30	1	0	0	0	0	0	0
May 2032	23	0	0	0	0	0	0	0
May 2033	15	0	0	0	0	0	0	0
May 2034	7	0	0	0	0	0	0	0
May 2035	0	0	0	0	0	0	0	0
May 2036	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.1	6.4	4.5	3.5	3.4	2.2	1.7	1.3

BA and BI† Classes — PSA Prepayment Assumption

Date	0%	100%	200%	286%	300%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100
May 2017	97	91	87	83	82	73	64	55
May 2018	93	81	71	63	62	44	29	15
May 2019	90	71	57	46	44	24	8	0
May 2020	86	62	45	33	31	10	0	0
May 2021	82	53	35	22	20	*	0	0
May 2022	78	45	26	13	11	0	0	0
May 2023	73	38	18	6	5	0	0	0
May 2024	69	31	12	1	0	0	0	0
May 2025	63	25	6	0	0	0	0	0
May 2026	58	19	1	0	0	0	0	0
May 2027	52	13	0	0	0	0	0	0
May 2028	46	8	0	0	0	0	0	0
May 2029	40	3	0	0	0	0	0	0
May 2030	33	0	0	0	0	0	0	0
May 2031	26	0	0	0	0	0	0	0
May 2032	18	0	0	0	0	0	0	0
May 2033	10	0	0	0	0	0	0	0
May 2034	1	0	0	0	0	0	0	0
May 2035	0	0	0	0	0	0	0	0
May 2036	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.7	5.9	4.1	3.2	3.1	2.0	1.5	1.2

LA Class — PSA Prepayment Assumption

Date	0%	100%	200%	286%	300%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100
May 2017	100	100	100	100	100	100	100	100
May 2018	100	100	100	100	100	100	100	100
May 2019	100	100	100	100	100	100	100	84
May 2020	100	100	100	100	100	100	83	39
May 2021	100	100	100	100	100	100	48	17
May 2022	100	100	100	100	100	73	26	7
May 2023	100	100	100	100	100	48	14	3
May 2024	100	100	100	100	96	32	8	1
May 2025	100	100	100	83	77	20	4	1
May 2026	100	100	100	65	59	13	2	*
May 2027	100	100	88	49	44	8	1	*
May 2028	100	100	72	36	32	5	1	*
May 2029	100	100	56	26	23	3	*	*
May 2030	100	94	41	18	16	2	*	*
May 2031	100	76	29	12	11	1	*	*
May 2032	100	55	20	8	7	1	*	*
May 2033	100	34	11	4	4	*	*	*
May 2034	100	15	5	2	1	*	*	*
May 2035	59	0	0	0	0	0	0	0
May 2036	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.2	16.3	13.8	11.6	11.2	7.6	5.4	4.1

IQ† Class — PSA Prepayment Assumption

Date	0%	100%	200%	286%	300%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100
May 2017	97	92	88	84	84	75	67	58
May 2018	94	82	73	65	64	48	33	21
May 2019	91	73	60	50	48	29	14	5
May 2020	87	64	49	37	35	16	5	2
May 2021	83	56	39	27	25	7	2	1
May 2022	79	49	31	19	17	4	1	*
May 2023	75	42	23	12	11	3	1	*
May 2024	71	35	17	7	6	2	*	*
May 2025	66	29	12	5	4	1	*	*
May 2026	61	24	8	3	3	1	*	*
May 2027	55	19	5	3	2	*	*	*
May 2028	50	14	4	2	2	*	*	*
May 2029	44	10	3	1	1	*	*	*
May 2030	37	6	2	1	1	*	*	*
May 2031	31	4	2	1	1	*	*	*
May 2032	23	3	1	*	*	*	*	*
May 2033	16	2	1	*	*	*	*	*
May 2034	7	1	*	*	*	*	*	*
May 2035	3	0	0	0	0	0	0	0
May 2036	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.2	6.6	4.7	3.7	3.6	2.4	1.8	1.4

* 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.

PT Class

Date	PSA Prepayment Assumption									
	0%	100%	200%	284%	300%	500%	700%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
May 2017	88	81	76	71	71	60	50	40	24	9
May 2018	76	63	55	49	48	35	24	15	6	1
May 2019	62	46	38	32	31	19	11	5	1	*
May 2020	48	31	23	19	18	9	4	2	*	*
May 2021	32	16	11	8	8	4	1	*	*	*
May 2022	15	2	2	1	1	*	*	*	*	*
May 2023	1	*	*	*	*	*	*	*	*	0
May 2024	1	0	0	0	0	0	0	0	0	0
May 2025	*	0	0	0	0	0	0	0	0	0
May 2026	0	0	0	0	0	0	0	0	0	0
May 2027	0	0	0	0	0	0	0	0	0	0
May 2028	0	0	0	0	0	0	0	0	0	0
May 2029	0	0	0	0	0	0	0	0	0	0
May 2030	0	0	0	0	0	0	0	0	0	0
May 2031	0	0	0	0	0	0	0	0	0	0
May 2032	0	0	0	0	0	0	0	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0
May 2034	0	0	0	0	0	0	0	0	0	0
May 2035	0	0	0	0	0	0	0	0	0	0
May 2036	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	3.8	2.9	2.6	2.3	2.3	1.8	1.4	1.1	0.7	0.4

A and IO† Classes

Date	PSA Prepayment Assumption							
	0%	100%	200%	319%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100
May 2017	99	90	85	78	73	61	50	33
May 2018	98	81	71	60	53	38	25	11
May 2019	97	73	60	46	38	23	12	3
May 2020	96	65	50	35	28	14	6	1
May 2021	95	57	41	27	20	8	3	*
May 2022	93	50	34	20	14	5	1	*
May 2023	92	44	27	15	10	3	1	*
May 2024	90	37	22	11	7	2	*	*
May 2025	89	32	18	8	5	1	*	*
May 2026	87	26	14	6	3	1	*	*
May 2027	85	21	10	4	2	*	*	*
May 2028	83	17	7	3	1	*	*	*
May 2029	80	12	5	2	1	*	*	*
May 2030	78	8	3	1	*	*	*	*
May 2031	75	4	2	*	*	*	*	0
May 2032	73	1	*	*	*	*	*	0
May 2033	70	0	0	0	0	0	0	0
May 2034	66	0	0	0	0	0	0	0
May 2035	63	0	0	0	0	0	0	0
May 2036	59	0	0	0	0	0	0	0
May 2037	55	0	0	0	0	0	0	0
May 2038	50	0	0	0	0	0	0	0
May 2039	46	0	0	0	0	0	0	0
May 2040	40	0	0	0	0	0	0	0
May 2041	35	0	0	0	0	0	0	0
May 2042	29	0	0	0	0	0	0	0
May 2043	22	0	0	0	0	0	0	0
May 2044	16	0	0	0	0	0	0	0
May 2045	8	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	6.7	5.0	3.7	3.1	2.1	1.5	0.9

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

	PM Class									ZY Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
Date	**0%**	**100%**	**173%**	**270%**	**300%**	**500%**	**700%**	**900%**	**1200%**	**0%**	**100%**	**173%**	**270%**	**300%**	**500%**	**700%**	**900%**	**1200%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2017	98	93	90	90	90	90	89	80	68	103	103	103	72	71	52	0	0	0
May 2018	96	84	77	77	77	69	54	41	24	105	105	105	37	37	0	0	0	0
May 2019	93	75	64	64	64	47	30	17	5	108	108	108	21	21	0	0	0	0
May 2020	91	66	53	53	53	31	16	6	0	111	111	111	9	9	0	0	0	0
May 2021	88	58	43	43	43	20	8	1	0	113	113	113	2	1	0	0	0	0
May 2022	85	50	33	33	33	13	3	0	0	116	116	115	1	*	0	0	0	0
May 2023	82	43	26	26	26	8	*	0	0	119	119	112	1	*	0	0	0	0
May 2024	79	36	20	20	20	4	0	0	0	122	122	103	1	*	0	0	0	0
May 2025	76	30	15	15	15	2	0	0	0	125	125	91	1	*	0	0	0	0
May 2026	73	24	11	11	11	0	0	0	0	128	128	78	1	*	0	0	0	0
May 2027	69	18	8	8	8	0	0	0	0	132	132	63	*	*	0	0	0	0
May 2028	65	12	5	5	5	0	0	0	0	135	135	47	*	*	0	0	0	0
May 2029	61	7	3	3	3	0	0	0	0	138	138	31	*	*	0	0	0	0
May 2030	57	2	2	2	2	0	0	0	0	142	142	15	*	*	0	0	0	0
May 2031	53	*	*	*	*	0	0	0	0	145	123	*	*	*	0	0	0	0
May 2032	48	0	0	0	0	0	0	0	0	149	92	0	0	0	0	0	0	0
May 2033	43	0	0	0	0	0	0	0	0	153	61	0	0	0	0	0	0	0
May 2034	38	0	0	0	0	0	0	0	0	157	32	0	0	0	0	0	0	0
May 2035	32	0	0	0	0	0	0	0	0	161	4	0	0	0	0	0	0	0
May 2036	26	0	0	0	0	0	0	0	0	165	0	0	0	0	0	0	0	0
May 2037	20	0	0	0	0	0	0	0	0	169	0	0	0	0	0	0	0	0
May 2038	14	0	0	0	0	0	0	0	0	173	0	0	0	0	0	0	0	0
May 2039	7	0	0	0	0	0	0	0	0	178	0	0	0	0	0	0	0	0
May 2040	0	0	0	0	0	0	0	0	0	178	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	120	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	58	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.5	6.5	5.0	5.0	5.0	3.4	2.5	2.0	1.5	25.5	16.7	11.2	2.0	1.9	1.0	0.7	0.5	0.3

	PD, PI†, PE, PC, P and PQ Classes										PZ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
Date	**0%**	**100%**	**140%**	**240%**	**270%**	**300%**	**500%**	**700%**	**900%**	**1200%**	**0%**	**100%**	**140%**	**240%**	**270%**	**300%**	**500%**	**700%**	**900%**	**1200%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2017	98	95	94	94	94	94	94	94	94	91	104	104	104	104	104	104	104	104	104	104
May 2018	95	87	84	84	84	84	82	70	58	42	107	107	107	107	107	107	107	107	107	107
May 2019	93	77	72	72	72	72	56	39	25	10	111	111	111	111	111	111	111	111	111	111
May 2020	90	68	61	61	61	60	37	20	9	0	115	115	115	115	115	115	115	115	115	107
May 2021	87	59	51	51	51	47	24	10	2	0	119	119	119	119	119	119	119	119	119	29
May 2022	84	51	41	41	41	37	15	4	0	0	123	123	123	123	123	123	123	123	76	8
May 2023	81	43	33	33	33	28	9	0	0	0	128	128	128	128	128	128	128	127	34	2
May 2024	77	36	26	26	26	22	4	0	0	0	132	132	132	132	132	132	132	72	15	1
May 2025	74	29	20	20	20	16	1	0	0	0	137	137	137	137	137	137	137	40	7	*
May 2026	70	22	15	15	15	12	0	0	0	0	142	142	142	142	142	142	118	23	3	*
May 2027	66	16	11	11	11	8	0	0	0	0	147	147	147	147	147	147	80	13	1	*
May 2028	62	10	8	8	8	5	0	0	0	0	152	152	152	152	152	152	54	7	1	*
May 2029	57	5	5	5	5	3	0	0	0	0	158	158	158	158	158	158	36	4	*	*
May 2030	53	3	3	3	3	1	0	0	0	0	163	163	163	163	163	163	24	2	*	*
May 2031	48	1	1	1	1	0	0	0	0	0	169	169	169	169	169	146	16	1	*	*
May 2032	42	0	0	0	0	0	0	0	0	0	175	157	157	157	157	113	11	1	*	*
May 2033	37	0	0	0	0	0	0	0	0	0	181	124	124	124	124	88	7	*	*	*
May 2034	31	0	0	0	0	0	0	0	0	0	188	98	98	98	98	68	5	*	*	*
May 2035	25	0	0	0	0	0	0	0	0	0	194	76	76	76	76	52	3	*	*	0
May 2036	19	0	0	0	0	0	0	0	0	0	201	59	59	59	59	39	2	*	*	0
May 2037	12	0	0	0	0	0	0	0	0	0	208	45	45	45	45	29	1	*	*	0
May 2038	5	0	0	0	0	0	0	0	0	0	216	34	34	34	34	22	1	*	*	0
May 2039	0	0	0	0	0	0	0	0	0	0	150	26	26	26	26	16	1	*	*	0
May 2040	0	0	0	0	0	0	0	0	0	0	19	19	19	19	19	11	*	*	*	0
May 2041	0	0	0	0	0	0	0	0	0	0	13	13	13	13	13	8	*	*	*	0
May 2042	0	0	0	0	0	0	0	0	0	0	9	9	9	9	9	5	*	*	*	0
May 2043	0	0	0	0	0	0	0	0	0	0	6	6	6	6	6	3	*	*	*	0
May 2044	0	0	0	0	0	0	0	0	0	0	3	3	3	3	3	2	*	*	0	0
May 2045	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	*	*	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.6	6.6	5.8	5.8	5.8	5.4	3.7	2.9	2.4	2.0	23.4	19.4	19.4	19.4	19.4	18.2	12.1	8.8	6.7	4.8

* 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.

	ZC Class									
	PSA Prepayment Assumption									
Date	0%	100%	140%	240%	270%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100
May 2017	104	104	104	93	90	86	65	43	21	0
May 2018	107	107	107	74	64	54	0	0	0	0
May 2019	111	111	111	52	35	19	0	0	0	0
May 2020	115	115	115	37	16	0	0	0	0	0
May 2021	119	119	119	29	5	0	0	0	0	0
May 2022	123	123	123	25	*	0	0	0	0	0
May 2023	128	128	127	24	*	0	0	0	0	0
May 2024	132	132	127	24	*	0	0	0	0	0
May 2025	137	137	124	22	*	0	0	0	0	0
May 2026	142	142	119	21	*	0	0	0	0	0
May 2027	147	147	113	19	*	0	0	0	0	0
May 2028	152	152	106	17	*	0	0	0	0	0
May 2029	158	152	98	15	*	0	0	0	0	0
May 2030	163	142	90	13	*	0	0	0	0	0
May 2031	169	132	82	11	*	0	0	0	0	0
May 2032	175	121	74	10	*	0	0	0	0	0
May 2033	181	110	66	8	*	0	0	0	0	0
May 2034	188	99	58	7	*	0	0	0	0	0
May 2035	194	88	51	6	*	0	0	0	0	0
May 2036	201	78	44	5	*	0	0	0	0	0
May 2037	208	68	38	4	*	0	0	0	0	0
May 2038	216	58	32	3	*	0	0	0	0	0
May 2039	223	49	26	3	*	0	0	0	0	0
May 2040	216	41	21	2	*	0	0	0	0	0
May 2041	186	32	16	1	*	0	0	0	0	0
May 2042	153	25	12	1	*	0	0	0	0	0
May 2043	119	17	8	1	*	0	0	0	0	0
May 2044	82	11	5	*	*	0	0	0	0	0
May 2045	42	4	2	*	*	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.1	20.4	17.8	5.8	2.6	2.1	1.2	0.9	0.7	0.6

* 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.

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

The Accrual Classes and the Notional 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 PT 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	220% PSA
2	286% PSA
3	284% PSA
4	319% PSA
5	270% PSA
6	240% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Class that may be required under the Code. See "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates" in the REMIC Prospectus.

Taxation of Beneficial Owners of RCR Certificates

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

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a "Combination RCR Certificate") will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. A certificate of a Strip RCR Class (a "Strip RCR Certificate") will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying Regular Certificates. The UA, UI, UB, UC, UD, MA, MI, MB, MC, MD, TA, TI, TB, TC and TD Classes are Classes of Strip RCR Certificates. The remaining RCR Classes are Classes of 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 PT Class) to J.P. Morgan Securities LLC (the "Dealer") in exchange for the Trust MBS and the Underlying REMIC and RCR Certificates. The Dealer proposes to offer the Certificates (other than the PT Class) 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.

On the Settlement Date, we are obligated to transfer the PT Class to Fannie Mae Mega Trust number 310175 (CUSIP Number 31374CQ41), and to deliver the related Mega certificates to the Dealer.

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. Cleary Gottlieb Steen & Hamilton LLP will provide legal representation for the Dealer.

Exhibit A

Group 3 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	May 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)
2002-79	CB	October 2002	31392E5J5	5.5%	FIX	November 2022	SEQ	$14,545,455	0.20087039	$ 460,997.00	6.113%	70	164
2003-17	EQ	February 2003	31392JK65	5.5	FIX	March 2023	SEQ	37,500,000	0.52469225	5,267,910.00	5.934	74	159
2003-30	BC	March 2003	31393AZB6	5.5	FIX	April 2023	SEQ	8,129,851	0.88029458	2,112,706.00	5.945	74	159
2005-104	MC	November 2005	31394U2V3	5.5	FIX	December 2025	SEQ	20,371,312	0.34575566	190,165.00	5.927	82	153

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

Group 5 Underlying RCR 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	May 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)
2016-9	PA	February 2016	3136AQ6C9	2.5%	FIX	June 2045	PAC/AD	$90,402,606	0.97897661	$19,973,674.00	4.183%	340	14

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

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
HS	$ 37,480,032(3)	ES	$100,337,174(3)	NTL	(4)	INV/IO	3136ASKG0	June 2046
VS	62,857,142(3)							
Recombination 2								
HS	37,480,032(3)	ET	100,337,174	PT	6.50%	FIX	3136ASKH8	June 2046
VS	62,857,142(3)							
EF	100,337,174							
Recombination 3								
UP	183,799,000	HQ(5)	206,933,000	PAC/AD	3.00	FIX	3136ASKJ4	June 2046
TM	19,434,000							
ZW	3,700,000							
Recombination 4								
UP	183,799,000	UA	183,799,000	PAC/AD	2.00	FIX	3136ASKK1	August 2044
		UI	45,949,750(3)	NTL	4.00	FIX/IO	3136ASKL9	August 2044
Recombination 5								
UP	183,799,000	UB	183,799,000	PAC/AD	2.25	FIX	3136ASKM7	August 2044
		UI	34,462,312(3)	NTL	4.00	FIX/IO	3136ASKL9	August 2044
Recombination 6								
UP	183,799,000	UC	183,799,000	PAC/AD	2.50	FIX	3136ASKN5	August 2044
		UI	22,974,875(3)	NTL	4.00	FIX/IO	3136ASKL9	August 2044
Recombination 7								
UP	183,799,000	UD	183,799,000	PAC/AD	2.75	FIX	3136ASKP0	August 2044
		UI	11,487,437(3)	NTL	4.00	FIX/IO	3136ASKL9	August 2044
Recombination 8								
TM	19,434,000	MA	19,434,000	PAC/AD	2.00	FIX	3136ASKQ8	December 2045
		MI	4,858,500(3)	NTL	4.00	FIX/IO	3136ASKR6	December 2045
Recombination 9								
TM	19,434,000	MB	19,434,000	PAC/AD	2.25	FIX	3136ASKS4	December 2045
		MI	3,643,875(3)	NTL	4.00	FIX/IO	3136ASKR6	December 2045

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 10								
TM	$ 19,434,000	MC	19,434,000	PAC/AD	2.50%	FIX	3136ASKT2	December 2045
		MI	2,429,250(3)	NTL	4.00	FIX/IO	3136ASKR6	December 2045
Recombination 11								
TM	19,434,000	MD	19,434,000	PAC/AD	2.75	FIX	3136ASKU9	December 2045
		MI	1,214,625(3)	NTL	4.00	FIX/IO	3136ASKR6	December 2045
Recombination 12								
UP	183,799,000	TW	203,233,000	PAC/AD	3.00	FIX	3136ASKZ8	December 2045
TM	19,434,000							
Recombination 13								
UP	183,799,000	TA	203,233,000	PAC/AD	2.00	FIX	3136ASKV7	December 2045
TM	19,434,000	TI	50,808,250(3)	NTL	4.00	FIX/IO	3136ASLA2	December 2045
Recombination 14								
UP	183,799,000	TB	203,233,000	PAC/AD	2.25	FIX	3136ASKW5	December 2045
TM	19,434,000	TI	38,106,187(3)	NTL	4.00	FIX/IO	3136ASLA2	December 2045
Recombination 15								
UP	183,799,000	TC	203,233,000	PAC/AD	2.50	FIX	3136ASKX3	December 2045
TM	19,434,000	TI	25,404,125(3)	NTL	4.00	FIX/IO	3136ASLA2	December 2045
Recombination 16								
UP	183,799,000	TD	203,233,000	PAC/AD	2.75	FIX	3136ASKY1	December 2045
TM	19,434,000	TI	12,702,062(3)	NTL	4.00	FIX/IO	3136ASLA2	December 2045
Recombination 17								
IA	6,655,642(3)	IQ	18,084,212(3)	NTL	3.50	FIX/IO	3136ASLB0	June 2036
AI	2,857,142(3)							
BI	8,571,428(3)							
Recombination 18								
PD	75,448,000	PE	75,448,000	PAC/AD	2.75	FIX	3136ASLC8	March 2045
PI	5,389,143(3)							
Recombination 19								
PD	75,448,000	PC	75,448,000	PAC/AD	3.00	FIX	3136ASLD6	March 2045
PI	10,778,286(3)							
Recombination 20								
PD	75,448,000	P	75,448,000	PAC/AD	3.50	FIX	3136ASLE4	March 2045
PI	21,556,571(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 21								
PD	$ 50,298,666	PQ	50,298,666	PAC/AD	4.00%	FIX	3136ASLF1	March 2045
PI	21,556,571(3)							

(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-7 for a description of how their notional principal balances are calculated.

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

(5) Principal payments on the REMIC Certificates in Recombination 3 from the ZW Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance
Initial Balance	$206,933,000.00
June 2016	206,217,626.12
July 2016	205,448,973.49
August 2016	204,627,323.09
September 2016	203,752,990.13
October 2016	202,826,323.81
November 2016	201,847,707.12
December 2016	200,817,556.59
January 2017	199,736,321.96
February 2017	198,604,485.87
March 2017	197,422,563.49
April 2017	196,191,102.12
May 2017	194,910,680.70
June 2017	193,581,909.40
July 2017	192,205,429.08
August 2017	190,781,910.73
September 2017	189,312,054.90
October 2017	187,796,591.13
November 2017	186,236,277.21
December 2017	184,631,898.63
January 2018	182,984,267.77
February 2018	181,294,223.21
March 2018	179,562,628.98
April 2018	177,790,373.73
May 2018	175,978,369.95
June 2018	174,127,553.10
July 2018	172,238,880.76
August 2018	170,362,341.67
September 2018	168,497,851.99
October 2018	166,645,328.41
November 2018	164,804,688.19
December 2018	162,975,849.08
January 2019	161,158,729.41
February 2019	159,353,248.02
March 2019	157,559,324.26
April 2019	155,776,878.03
May 2019	154,005,829.74
June 2019	152,246,100.31
July 2019	150,497,611.17
August 2019	148,760,284.28
September 2019	147,034,042.07
October 2019	145,318,807.52
November 2019	143,614,504.06
December 2019	141,921,055.66
January 2020	140,238,386.74
February 2020	138,566,422.25
March 2020	136,905,087.60
April 2020	135,254,308.70
May 2020	133,614,011.91
June 2020	131,984,124.11
July 2020	130,364,572.62
August 2020	128,755,285.25
September 2020	127,156,190.26
October 2020	125,567,216.39
November 2020	123,988,292.84
December 2020	122,419,349.25
January 2021	120,860,315.74
February 2021	119,311,122.87
March 2021	$117,771,701.66
April 2021	116,241,983.55
May 2021	114,721,900.45
June 2021	113,211,384.70
July 2021	111,710,369.08
August 2021	110,218,786.81
September 2021	108,736,571.53
October 2021	107,263,657.32
November 2021	105,799,978.68
December 2021	104,345,470.53
January 2022	102,900,068.23
February 2022	101,463,707.53
March 2022	100,036,324.62
April 2022	98,617,856.09
May 2022	97,208,238.93
June 2022	95,807,410.57
July 2022	94,415,308.81
August 2022	93,031,871.88
September 2022	91,657,038.37
October 2022	90,290,747.31
November 2022	88,932,938.11
December 2022	87,583,550.55
January 2023	86,242,524.83
February 2023	84,909,801.51
March 2023	83,589,934.01
April 2023	82,289,560.11
May 2023	81,008,400.57
June 2023	79,746,180.07
July 2023	78,502,627.14
August 2023	77,277,474.16
September 2023	76,070,457.24
October 2023	74,881,316.22
November 2023	73,709,794.58
December 2023	72,555,639.43
January 2024	71,418,601.42
February 2024	70,298,434.71
March 2024	69,194,896.93
April 2024	68,107,749.12
May 2024	67,036,755.66
June 2024	65,981,684.28
July 2024	64,942,305.97
August 2024	63,918,394.93
September 2024	62,909,728.57
October 2024	61,916,087.41
November 2024	60,937,255.07
December 2024	59,973,018.24
January 2025	59,023,166.59
February 2025	58,087,492.77
March 2025	57,165,792.36
April 2025	56,257,863.81
May 2025	55,363,508.43
June 2025	54,482,530.31
July 2025	53,614,736.33
August 2025	52,759,936.09
September 2025	51,917,941.88
October 2025	51,088,568.63
November 2025	50,271,633.89
December 2025	49,466,957.81
January 2026	$ 48,674,363.04
February 2026	47,893,674.78
March 2026	47,124,720.67
April 2026	46,367,330.81
May 2026	45,621,337.70
June 2026	44,886,576.18
July 2026	44,162,883.47
August 2026	43,450,099.08
September 2026	42,748,064.78
October 2026	42,056,624.58
November 2026	41,375,624.73
December 2026	40,704,913.62
January 2027	40,044,341.82
February 2027	39,393,762.00
March 2027	38,753,028.91
April 2027	38,121,999.39
May 2027	37,500,532.29
June 2027	36,888,488.46
July 2027	36,285,730.73
August 2027	35,692,123.89
September 2027	35,107,534.63
October 2027	34,531,831.55
November 2027	33,964,885.09
December 2027	33,406,567.56
January 2028	32,856,753.06
February 2028	32,315,317.52
March 2028	31,782,138.58
April 2028	31,257,095.66
May 2028	30,740,069.87
June 2028	30,230,944.04
July 2028	29,729,602.65
August 2028	29,235,931.81
September 2028	28,749,819.28
October 2028	28,271,154.40
November 2028	27,799,828.09
December 2028	27,335,732.84
January 2029	26,878,762.65
February 2029	26,428,813.04
March 2029	25,985,781.02
April 2029	25,549,565.08
May 2029	25,120,065.13
June 2029	24,697,182.55
July 2029	24,280,820.08
August 2029	23,870,881.88
September 2029	23,467,273.48
October 2029	23,069,901.75
November 2029	22,678,674.89
December 2029	22,293,502.41
January 2030	21,914,295.13
February 2030	21,540,965.12
March 2030	21,173,425.73
April 2030	20,811,591.54
May 2030	20,455,378.36
June 2030	20,104,703.20
July 2030	19,759,484.25
August 2030	19,419,640.88
September 2030	19,085,093.63
October 2030	18,755,764.15

Aggregate Group I (Continued)

Distribution Date	Planned Balance
November 2030	$ 18,431,575.24
December 2030	18,112,450.79
January 2031	17,798,315.78
February 2031	17,489,096.29
March 2031	17,184,719.44
April 2031	16,885,113.40
May 2031	16,590,207.36
June 2031	16,299,931.57
July 2031	16,014,217.23
August 2031	15,732,996.56
September 2031	15,456,202.74
October 2031	15,183,769.93
November 2031	14,915,633.21
December 2031	14,651,728.63
January 2032	14,391,993.13
February 2032	14,136,364.56
March 2032	13,884,781.68
April 2032	13,637,184.14
May 2032	13,393,512.43
June 2032	13,153,707.92
July 2032	12,917,712.82
August 2032	12,685,470.17
September 2032	12,456,923.84
October 2032	12,232,018.51
November 2032	12,010,699.66
December 2032	11,792,913.54
January 2033	11,578,607.19
February 2033	11,367,728.43
March 2033	11,160,225.81
April 2033	10,956,048.64
May 2033	10,755,146.95
June 2033	10,557,471.51
July 2033	10,362,973.80
August 2033	10,171,605.98
September 2033	9,983,320.93
October 2033	9,798,072.21
November 2033	9,615,814.03
December 2033	9,436,501.30
January 2034	9,260,089.55
February 2034	9,086,534.99
March 2034	8,915,794.43
April 2034	8,747,825.33
May 2034	8,582,585.76
June 2034	8,420,034.40
July 2034	8,260,130.55
August 2034	8,102,834.06
September 2034	7,948,105.41
October 2034	7,795,905.63
November 2034	7,646,196.31
December 2034	7,498,939.62
January 2035	7,354,098.28
February 2035	7,211,635.53
March 2035	7,071,515.18
April 2035	6,933,701.54
May 2035	6,798,159.46
June 2035	6,664,854.28
July 2035	6,533,751.88
August 2035	6,404,818.60
September 2035	6,278,021.31
October 2035	6,153,327.33
November 2035	6,030,704.49

Distribution Date	Planned Balance
December 2035	$ 5,910,121.07
January 2036	5,791,545.81
February 2036	5,674,947.93
March 2036	5,560,297.07
April 2036	5,447,563.36
May 2036	5,336,717.33
June 2036	5,227,729.94
July 2036	5,120,572.61
August 2036	5,015,217.15
September 2036	4,911,635.80
October 2036	4,809,801.19
November 2036	4,709,686.37
December 2036	4,611,264.79
January 2037	4,514,510.27
February 2037	4,419,397.03
March 2037	4,325,899.67
April 2037	4,233,993.16
May 2037	4,143,652.83
June 2037	4,054,854.39
July 2037	3,967,573.90
August 2037	3,881,787.78
September 2037	3,797,472.79
October 2037	3,714,606.03
November 2037	3,633,164.95
December 2037	3,553,127.33
January 2038	3,474,471.28
February 2038	3,397,175.22
March 2038	3,321,217.91
April 2038	3,246,578.41
May 2038	3,173,236.10
June 2038	3,101,170.65
July 2038	3,030,362.06
August 2038	2,960,790.60
September 2038	2,892,436.84
October 2038	2,825,281.64
November 2038	2,759,306.15
December 2038	2,694,491.80
January 2039	2,630,820.28
February 2039	2,568,273.58
March 2039	2,506,833.93
April 2039	2,446,483.84
May 2039	2,387,206.09
June 2039	2,328,983.69
July 2039	2,271,799.92
August 2039	2,215,638.32
September 2039	2,160,482.65
October 2039	2,106,316.94
November 2039	2,053,125.44
December 2039	2,000,892.64
January 2040	1,949,603.26
February 2040	1,899,242.27
March 2040	1,849,794.82
April 2040	1,801,246.33
May 2040	1,753,582.41
June 2040	1,706,788.91
July 2040	1,660,851.86
August 2040	1,615,757.52
September 2040	1,571,492.36
October 2040	1,528,043.04
November 2040	1,485,396.44
December 2040	1,443,539.62

Distribution Date	Planned Balance
January 2041	$ 1,402,459.83
February 2041	1,362,144.54
March 2041	1,322,581.38
April 2041	1,283,758.19
May 2041	1,245,662.97
June 2041	1,208,283.93
July 2041	1,171,609.42
August 2041	1,135,628.01
September 2041	1,100,328.40
October 2041	1,065,699.50
November 2041	1,031,730.37
December 2041	998,410.22
January 2042	965,728.46
February 2042	933,674.63
March 2042	902,238.44
April 2042	871,409.76
May 2042	841,178.62
June 2042	811,535.17
July 2042	782,469.75
August 2042	753,972.83
September 2042	726,035.01
October 2042	698,647.07
November 2042	671,799.89
December 2042	645,484.52
January 2043	619,692.13
February 2043	594,414.03
March 2043	569,641.67
April 2043	545,366.63
May 2043	521,580.60
June 2043	498,275.42
July 2043	475,443.05
August 2043	453,075.56
September 2043	431,165.16
October 2043	409,704.17
November 2043	388,685.03
December 2043	368,100.30
January 2044	347,942.65
February 2044	328,204.86
March 2044	308,879.84
April 2044	289,960.59
May 2044	271,440.22
June 2044	253,311.95
July 2044	235,569.11
August 2044	218,205.14
September 2044	201,213.55
October 2044	184,587.99
November 2044	168,322.18
December 2044	152,409.95
January 2045	136,845.23
February 2045	121,622.04
March 2045	106,734.48
April 2045	92,176.77
May 2045	77,943.19
June 2045	64,028.13
July 2045	50,426.07
August 2045	37,131.56
September 2045	24,139.25
October 2045	11,443.85
November 2045 and thereafter	0.00

PM Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$17,794,000.00	July 2021	$ 7,283,661.49	September 2026	$ 1,769,247.98
June 2016	17,672,450.12	August 2021	7,141,893.92	October 2026	1,721,001.55
July 2016	17,546,404.64	September 2021	7,001,431.48	November 2026	1,673,607.09
August 2016	17,415,902.28	October 2021	6,862,261.18	December 2026	1,627,049.28
September 2016	17,280,986.16	November 2021	6,724,370.17	January 2027	1,581,313.07
October 2016	17,141,703.82	December 2021	6,588,378.09	February 2027	1,536,383.70
November 2016	16,998,107.14	January 2022	6,454,790.47	March 2027	1,492,246.63
December 2016	16,850,252.30	February 2022	6,323,565.17	April 2027	1,448,887.59
January 2017	16,698,199.69	March 2022	6,194,660.73	May 2027	1,406,292.56
February 2017	16,542,013.87	April 2022	6,068,036.45	June 2027	1,364,447.76
March 2017	16,381,776.45	May 2022	5,943,652.30	July 2027	1,323,339.67
April 2017	16,217,559.70	June 2022	5,821,468.95	August 2027	1,282,954.97
May 2017	16,049,439.75	July 2022	5,701,447.75	September 2027	1,243,280.60
June 2017	15,877,496.56	August 2022	5,583,550.71	October 2027	1,204,303.72
July 2017	15,701,813.77	September 2022	5,467,740.49	November 2027	1,166,011.72
August 2017	15,522,478.64	October 2022	5,353,980.41	December 2027	1,128,392.20
September 2017	15,339,749.52	November 2022	5,242,234.41	January 2028	1,091,432.98
October 2017	15,153,715.63	December 2022	5,132,467.05	February 2028	1,055,122.09
November 2017	14,964,469.33	January 2023	5,024,643.51	March 2028	1,019,447.80
December 2017	14,772,179.79	February 2023	4,918,729.56	April 2028	984,398.53
January 2018	14,576,943.23	March 2023	4,814,691.57	May 2028	949,962.95
February 2018	14,379,014.98	April 2023	4,712,496.48	June 2028	916,129.90
March 2018	14,179,167.26	May 2023	4,612,111.81	July 2028	882,888.43
April 2018	13,978,637.78	June 2023	4,513,505.64	August 2028	850,227.79
May 2018	13,777,796.09	July 2023	4,416,646.59	September 2028	818,137.39
June 2018	13,576,855.94	August 2023	4,321,503.84	October 2028	786,606.85
July 2018	13,376,752.54	September 2023	4,228,047.09	November 2028	755,625.96
August 2018	13,178,233.39	October 2023	4,136,246.56	December 2028	725,184.70
September 2018	12,981,577.91	November 2023	4,046,072.99	January 2029	695,273.21
October 2018	12,786,767.90	December 2023	3,957,497.63	February 2029	665,881.81
November 2018	12,593,785.31	January 2024	3,870,492.23	March 2029	637,001.00
December 2018	12,402,612.29	February 2024	3,785,029.00	April 2029	608,621.44
January 2019	12,213,231.14	March 2024	3,701,080.67	May 2029	580,733.94
February 2019	12,025,624.33	April 2024	3,618,620.42	June 2029	553,329.50
March 2019	11,839,774.49	May 2024	3,537,621.90	July 2029	526,399.24
April 2019	11,655,664.42	June 2024	3,458,059.20	August 2029	499,934.48
May 2019	11,473,277.06	July 2024	3,379,906.88	September 2029	473,926.66
June 2019	11,292,595.54	August 2024	3,303,139.94	October 2029	448,367.38
July 2019	11,113,603.13	September 2024	3,227,733.79	November 2029	423,248.40
August 2019	10,936,283.26	October 2024	3,153,664.29	December 2029	398,561.60
September 2019	10,760,619.51	November 2024	3,080,907.71	January 2030	374,299.01
October 2019	10,586,595.63	December 2024	3,009,440.73	February 2030	350,452.83
November 2019	10,414,195.49	January 2025	2,939,240.43	March 2030	327,015.36
December 2019	10,243,403.15	February 2025	2,870,284.29	April 2030	303,979.05
January 2020	10,074,202.79	March 2025	2,802,550.19	May 2030	281,336.49
February 2020	9,906,578.75	April 2025	2,736,016.39	June 2030	259,080.39
March 2020	9,740,515.53	May 2025	2,670,661.51	July 2030	237,203.58
April 2020	9,575,997.74	June 2025	2,606,464.56	August 2030	215,699.05
May 2020	9,413,010.16	July 2025	2,543,404.90	September 2030	194,559.87
June 2020	9,251,537.72	August 2025	2,481,462.27	October 2030	173,779.27
July 2020	9,091,565.46	September 2025	2,420,616.75	November 2030	153,350.58
August 2020	8,933,078.59	October 2025	2,360,848.75	December 2030	133,267.25
September 2020	8,776,062.45	November 2025	2,302,139.05	January 2031	113,522.84
October 2020	8,620,502.50	December 2025	2,244,468.73	February 2031	94,111.05
November 2020	8,466,384.36	January 2026	2,187,819.23	March 2031	75,025.66
December 2020	8,313,693.78	February 2026	2,132,172.30	April 2031	56,260.56
January 2021	8,162,416.62	March 2026	2,077,510.01	May 2031	37,809.79
February 2021	8,012,538.91	April 2026	2,023,814.73	June 2031	19,667.44
March 2021	7,864,046.79	May 2026	1,971,069.15	July 2031	1,827.73
April 2021	7,716,926.52	June 2026	1,919,256.25	August 2031 and thereafter	0.00
May 2021	7,571,164.51	July 2026	1,868,359.33		
June 2021	7,426,747.28	August 2026	1,818,361.95		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$78,060,000.00	June 2021	$40,860,283.46	July 2026	$14,684,993.99
June 2016	77,805,873.47	July 2021	40,260,705.22	August 2026	14,430,374.07
July 2016	77,529,522.05	August 2021	39,665,382.38	September 2026	14,179,922.96
August 2016	77,231,046.20	September 2021	39,074,280.67	October 2026	13,933,574.73
September 2016	76,910,562.29	October 2021	38,487,366.08	November 2026	13,691,264.46
October 2016	76,568,202.50	November 2021	37,904,604.85	December 2026	13,452,928.25
November 2016	76,204,114.77	December 2021	37,325,963.46	January 2027	13,218,503.15
December 2016	75,818,462.68	January 2022	36,751,408.66	February 2027	12,987,927.23
January 2017	75,411,425.34	February 2022	36,180,907.41	March 2027	12,761,139.49
February 2017	74,983,197.24	March 2022	35,614,426.93	April 2027	12,538,079.89
March 2017	74,533,988.11	April 2022	35,051,934.68	May 2027	12,318,689.30
April 2017	74,064,022.73	May 2022	34,493,398.35	June 2027	12,102,909.53
May 2017	73,573,540.74	June 2022	33,938,785.89	July 2027	11,890,683.28
June 2017	73,062,796.43	July 2022	33,388,065.46	August 2027	11,681,954.13
July 2017	72,532,058.50	August 2022	32,841,205.45	September 2027	11,476,666.55
August 2017	71,981,609.84	September 2022	32,298,174.51	October 2027	11,274,765.86
September 2017	71,411,747.23	October 2022	31,759,014.29	November 2027	11,076,198.24
October 2017	70,822,781.06	November 2022	31,228,485.13	December 2027	10,880,910.69
November 2017	70,215,035.05	December 2022	30,706,452.48	January 2028	10,688,851.05
December 2017	69,588,845.93	January 2023	30,192,783.85	February 2028	10,499,967.95
January 2018	68,944,563.08	February 2023	29,687,348.77	March 2028	10,314,210.83
February 2018	68,282,548.21	March 2023	29,190,018.78	April 2028	10,131,529.91
March 2018	67,603,174.99	April 2023	28,700,667.37	May 2028	9,951,876.20
April 2018	66,906,828.68	May 2023	28,219,170.00	June 2028	9,775,201.44
May 2018	66,193,905.70	June 2023	27,745,404.00	July 2028	9,601,458.15
June 2018	65,472,790.52	July 2023	27,279,248.62	August 2028	9,430,599.57
July 2018	64,743,705.49	August 2023	26,820,584.93	September 2028	9,262,579.67
August 2018	64,006,879.70	September 2023	26,369,295.85	October 2028	9,097,353.15
September 2018	63,262,548.80	October 2023	25,925,266.07	November 2028	8,934,875.39
October 2018	62,512,554.85	November 2023	25,488,382.08	December 2028	8,775,102.49
November 2018	61,757,106.65	December 2023	25,058,532.08	January 2029	8,617,991.21
December 2018	61,007,154.85	January 2024	24,635,606.01	February 2029	8,463,499.01
January 2019	60,262,656.07	February 2024	24,219,495.49	March 2029	8,311,583.99
February 2019	59,523,567.25	March 2024	23,810,093.81	April 2029	8,162,204.91
March 2019	58,789,845.66	April 2024	23,407,295.90	May 2029	8,015,321.17
April 2019	58,061,448.86	May 2024	23,010,998.28	June 2029	7,870,892.82
May 2019	57,338,334.74	June 2024	22,621,099.10	July 2029	7,728,880.50
June 2019	56,620,461.49	July 2024	22,237,498.05	August 2029	7,589,245.50
July 2019	55,907,787.61	August 2024	21,860,096.37	September 2029	7,451,949.69
August 2019	55,200,271.92	September 2024	21,488,796.81	October 2029	7,316,955.54
September 2019	54,497,873.51	October 2024	21,123,503.62	November 2029	7,184,226.11
October 2019	53,800,551.80	November 2024	20,764,122.53	December 2029	7,053,725.04
November 2019	53,108,266.50	December 2024	20,410,560.72	January 2030	6,925,416.52
December 2019	52,420,977.61	January 2025	20,062,726.79	February 2030	6,799,265.33
January 2020	51,738,645.43	February 2025	19,720,530.75	March 2030	6,675,236.78
February 2020	51,061,230.54	March 2025	19,383,883.99	April 2030	6,553,296.72
March 2020	50,388,693.83	April 2025	19,052,699.28	May 2030	6,433,411.53
April 2020	49,720,996.47	May 2025	18,726,890.72	June 2030	6,315,548.14
May 2020	49,058,099.89	June 2025	18,406,373.73	July 2030	6,199,673.98
June 2020	48,399,965.85	July 2025	18,091,065.06	August 2030	6,085,757.00
July 2020	47,746,556.35	August 2025	17,780,882.71	September 2030	5,973,765.63
August 2020	47,097,833.69	September 2025	17,475,745.97	October 2030	5,863,668.81
September 2020	46,453,760.45	October 2025	17,175,575.35	November 2030	5,755,435.97
October 2020	45,814,299.46	November 2025	16,880,292.60	December 2030	5,649,037.02
November 2020	45,179,413.84	December 2025	16,589,820.69	January 2031	5,544,442.34
December 2020	44,549,067.00	January 2026	16,304,083.75	February 2031	5,441,622.75
January 2021	43,923,222.58	February 2026	16,023,007.10	March 2031	5,340,549.57
February 2021	43,301,844.51	March 2026	15,746,517.21	April 2031	5,241,194.54
March 2021	42,684,896.98	April 2026	15,474,541.68	May 2031	5,143,529.85
April 2021	42,072,344.44	May 2026	15,207,009.24	June 2031	5,047,528.13
May 2021	41,464,151.61	June 2026	14,943,849.71	July 2031	4,953,162.44

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
August 2031	$ 4,860,406.26	July 2036	$ 1,478,538.55	June 2041	$ 331,509.39
September 2031	4,769,233.50	August 2036	1,446,556.97	July 2041	321,318.99
October 2031	4,679,618.45	September 2036	1,415,158.75	August 2041	311,337.23
November 2031	4,591,535.84	October 2036	1,384,334.07	September 2041	301,560.38
December 2031	4,504,960.77	November 2036	1,354,073.25	October 2041	291,984.78
January 2032	4,419,868.75	December 2036	1,324,366.80	November 2041	282,606.85
February 2032	4,336,235.67	January 2037	1,295,205.35	December 2041	273,423.05
March 2032	4,254,037.78	February 2037	1,266,579.69	January 2042	264,429.90
April 2032	4,173,251.75	March 2037	1,238,480.78	February 2042	255,623.98
May 2032	4,093,854.56	April 2037	1,210,899.70	March 2042	247,001.94
June 2032	4,015,823.60	May 2037	1,183,827.68	April 2042	238,560.46
July 2032	3,939,136.60	June 2037	1,157,256.10	May 2042	230,296.31
August 2032	3,863,771.63	July 2037	1,131,176.47	June 2042	222,206.28
September 2032	3,789,707.13	August 2037	1,105,580.44	July 2042	214,287.23
October 2032	3,716,921.85	September 2037	1,080,459.80	August 2042	206,536.08
November 2032	3,645,394.90	October 2037	1,055,806.46	September 2042	198,949.79
December 2032	3,575,105.72	November 2037	1,031,612.49	October 2042	191,525.36
January 2033	3,506,034.05	December 2037	1,007,870.04	November 2042	184,259.87
February 2033	3,438,159.98	January 2038	984,571.43	December 2042	177,150.43
March 2033	3,371,463.89	February 2038	961,709.10	January 2043	170,194.20
April 2033	3,305,926.50	March 2038	939,275.58	February 2043	163,388.38
May 2033	3,241,528.80	April 2038	917,263.56	March 2043	156,730.24
June 2033	3,178,252.11	May 2038	895,665.83	April 2043	150,217.08
July 2033	3,116,078.02	June 2038	874,475.29	May 2043	143,846.24
August 2033	3,054,988.45	July 2038	853,684.97	June 2043	137,615.11
September 2033	2,994,965.55	August 2038	833,288.01	July 2043	131,521.14
October 2033	2,935,991.81	September 2038	813,277.66	August 2043	125,561.81
November 2033	2,878,049.96	October 2038	793,647.27	September 2043	119,734.63
December 2033	2,821,123.02	November 2038	774,390.32	October 2043	114,037.17
January 2034	2,765,194.28	December 2038	755,500.38	November 2043	108,467.04
February 2034	2,710,247.29	January 2039	736,971.13	December 2043	103,021.88
March 2034	2,656,265.86	February 2039	718,796.35	January 2044	97,699.38
April 2034	2,603,234.05	March 2039	700,969.92	February 2044	92,497.27
May 2034	2,551,136.20	April 2039	683,485.82	March 2044	87,413.30
June 2034	2,499,956.87	May 2039	666,338.15	April 2044	82,445.28
July 2034	2,449,680.89	June 2039	649,521.07	May 2044	77,591.06
August 2034	2,400,293.31	July 2039	633,028.86	June 2044	72,848.50
September 2034	2,351,779.42	August 2039	616,855.88	July 2044	68,215.52
October 2034	2,304,124.77	September 2039	600,996.60	August 2044	63,690.06
November 2034	2,257,315.10	October 2039	585,445.57	September 2044	59,270.11
December 2034	2,211,336.42	November 2039	570,197.42	October 2044	54,953.70
January 2035	2,166,174.93	December 2039	555,246.89	November 2044	50,738.86
February 2035	2,121,817.06	January 2040	540,588.78	December 2044	46,623.68
March 2035	2,078,249.46	February 2040	526,218.00	January 2045	42,606.28
April 2035	2,035,458.99	March 2040	512,129.53	February 2045	38,684.82
May 2035	1,993,432.73	April 2040	498,318.43	March 2045	34,857.47
June 2035	1,952,157.94	May 2040	484,779.85	April 2045	31,122.44
July 2035	1,911,622.13	June 2040	471,509.02	May 2045	27,477.99
August 2035	1,871,812.95	July 2040	458,501.24	June 2045	23,922.37
September 2035	1,832,718.30	August 2040	445,751.90	July 2045	20,453.90
October 2035	1,794,326.24	September 2040	433,256.44	August 2045	17,070.92
November 2035	1,756,625.03	October 2040	421,010.42	September 2045	13,771.77
December 2035	1,719,603.14	November 2040	409,009.43	October 2045	10,554.85
January 2036	1,683,249.19	December 2040	397,249.15	November 2045	8,538.62
February 2036	1,647,552.00	January 2041	385,725.34	December 2045	6,572.54
March 2036	1,612,500.58	February 2041	374,433.81	January 2046	4,655.65
April 2036	1,578,084.09	March 2041	363,370.46	February 2046	2,787.00
May 2036	1,544,291.88	April 2041	352,531.24	March 2046	965.66
June 2036	1,511,113.47	May 2041	341,912.19	April 2046 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.

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PROSPECTUS SUPPLEMENT

J.P. Morgan

May 23, 2016