

\$551,351,689



Fannie Mae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2018-94**

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.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
FA	1	\$ 29,899,403	PT	(3)	FLT	3136B3WF3	January 2049
SA	1	29,899,403(4)	NTL	(3)	INV/IO	3136B3WG1	January 2049
AB	1	33,798,074	SEQ	4.0%	FIX	3136B3WH9	October 2045
VA(2) . . .	1	2,950,824	SEQ/AD	4.0	FIX	3136B3WJ5	March 2030
AV(2) . . .	1	2,812,349	SEQ/AD	4.0	FIX	3136B3WK2	July 2037
AZ(2) . . .	1	5,287,858	SEQ	4.0	FIX/Z	3136B3WL0	January 2049
IO	2	14,713,096(4)	NTL	(3)	INV/IO	3136B3WM8	July 2043
PO	2	2,101,892	SC/PT	0.0	PO	3136B3WN6	July 2043
SB	3	2,548,196	SC/SEQ/AD	(3)	INV	3136B3WP1	September 2042
BO	3	1,911,146	SC/SEQ/AD	0.0	PO	3136B3WQ9	September 2042
SZ(5) . . .	3	100,000	SC/SEQ	(3)	INV/Z	3136B3WR7	September 2042
KD	4	69,230,000	PAC/AD	3.5	FIX	3136B3WS5	December 2048
KI	4	15,384,444(4)	NTL	4.5	FIX/IO	3136B3WT3	December 2048
KZ	4	153,000	PAC/AD	4.5	FIX/Z	3136B3WU0	January 2049
ZK	4	28,383,247	SUP	4.5	FIX/Z	3136B3WV8	January 2049
DA	5	100,000,000	SEQ	4.0	FIX	3136B3WW6	November 2044
DV(2) . . .	5	9,547,000	SEQ/AD	4.0	FIX	3136B3WX4	March 2030
VD(2) . . .	5	11,770,000	SEQ/AD	4.0	FIX	3136B3WY2	May 2039
DZ(2) . . .	5	17,110,464	SEQ	4.0	FIX/Z	3136B3WZ9	January 2049

(Table continued on next page)

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.

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The AL, DY and ED Classes are the RCR Classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and “Description of the Certificates—Combination and Recombination—RCR Certificates” in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be December 28, 2018.

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

Wells Fargo Securities

December 21, 2018

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
BF	6	\$ 22,594,211	PT	(3)	FLT	3136B3XA3	January 2049
BS	6	22,594,211(4)	NTL	(3)	INV/IO	3136B3XB1	January 2049
BA	6	22,594,211	PT	3.5%	FIX	3136B3XC9	January 2049
FE	7	28,084,804	PT	(3)	FLT	3136B3XD7	January 2049
SD	7	16,850,882(4)	NTL	(3)	INV/IO	3136B3XE5	November 2042
SE	7	11,233,922(4)	NTL	(3)	INV/IO	3136B3XF2	January 2049
EA	7	39,074,000	PAC/AD	3.5	FIX	3136B3XG0	March 2046
VE(2) ...	7	3,282,118	PAC/AD	3.5	FIX	3136B3XH8	April 2030
ZE(2) ...	7	6,860,882	PAC/AD	3.5	FIX/Z	3136B3XJ4	January 2049
EZ	7	6,952,610	SUP	3.5	FIX/Z	3136B3XK1	January 2049
KA	8	40,000,000	PAC/AD	4.5	FIX	3136B3XL9	December 2048
LZ	8	81,000	PAC/AD	4.5	FIX/Z	3136B3XM7	January 2049
ZL	8	7,422,000	SUP	4.5	FIX/Z	3136B3XN5	January 2049
LT	9	6,321,996	SC/PT	(3)	INV	3136B3XP0	January 2043
LO	9	702,443	SC/PT	0.0	PO	3136B3XQ8	January 2043
IP	10	24,325,329(4)	NTL	4.0	FIX/IO	3136B3XR6	May 2048
FC	11	42,666,823	PT	(3)	FLT	3136B3XS4	January 2049
SC	11	42,666,823(4)	NTL	(3)	INV/IO	3136B3XT2	January 2049
CA	11	7,111,138	PT	3.0	FIX	3136B3XU9	January 2049
R		0	NPR	0	NPR	3136B3XV7	January 2049
RL		0	NPR	0	NPR	3136B3XW5	January 2049

(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.

(5) Floating rate/accrual class.

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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 Single-Family REMIC Pass-Through Certificates dated November 1, 2018 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - May 1, 2018, for all MBS issued on or after May 1, 2018,
 - June 1, 2016, for all MBS issued on or after June 1, 2016 and prior to May 1, 2018,
 - October 1, 2014, for all MBS issued on or after October 1, 2014 and prior to June 1, 2016,
 - 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 2, Group 3, Group 9 or Group 10 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 May 1, 2018.

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
1100 15th Street, NW
Washington, D.C. 20005
(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:

Wells Fargo Bank, N.A.
c/o Wells Fargo Securities, LLC
Customer Service
MAC N9303-054
608 2nd Avenue South, Suite 500
Minneapolis, Minnesota 55479
US and International Callers: (800) 645-3751, option 5
WFSCustomerService@wellsfargo.com.

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of December 1, 2018. 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

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Class 2014-49-AX REMIC Certificate
3	Class 2012-102-SK REMIC Certificate Class 2012-102-SH REMIC Certificate Class 2012-102-SG REMIC Certificate
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS
9	Class 2016-32-TG REMIC Certificate
10	Class 2018-37-IC REMIC Certificate Class 2017-60-NI RCR Certificate Class 2013-45-KI REMIC Certificate
11	Group 11 MBS

Group 1, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 11

Characteristics of the Trust MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$ 74,748,508	5.00%	5.25% to 7.50%	241 to 360
Group 4 MBS	\$ 97,766,247	4.50%	4.75% to 7.00%	241 to 360
Group 5 MBS	\$138,427,464	4.00%	4.25% to 6.50%	241 to 360
Group 6 MBS	\$ 45,188,422	5.00%	5.25% to 7.50%	236 to 360
Group 7 MBS	\$ 84,254,414	4.50%	4.75% to 7.00%	241 to 360
Group 8 MBS	\$ 47,503,000	4.50%	4.75% to 7.00%	241 to 360
Group 11 MBS	\$ 49,777,961	6.00%	6.25% to 8.50%	160 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$ 74,748,508	360	358	2	5.688%
Group 4 MBS	\$ 97,766,247	360	358	1	5.400%
Group 5 MBS	\$138,427,464	360	354	5	4.749%
Group 6 MBS	\$ 45,188,422	360	243	105	5.404%
Group 7 MBS	\$ 84,254,414	360	357	2	5.218%
Group 8 MBS	\$ 47,503,000	360	358	1	5.400%
Group 11 MBS	\$ 49,777,961	360	178	170	6.499%

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 2, Group 3, Group 9 and Group 10

Exhibit A describes the underlying REMIC and RCR certificates in Group 2, Group 3, Group 9 and Group 10, 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 December 28, 2018.

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:

<u>Fed Book-Entry</u>	<u>Physical</u>
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:

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
FA	2.74700%	6.50000%	0.40%	LIBOR + 40 basis points
SA	3.75300%	6.10000%	0.00%	6.1% – LIBOR
IO	1.00001%	1.00001%	0.00%	3.72731% – (0.9091 × LIBOR)
SB	2.15075%	4.50000%	0.00%	4.5% – LIBOR
SZ	1.22900%	2.57143%	0.00%	2.57143% – (0.57142858 × LIBOR)
BF	2.69900%	6.50000%	0.35%	LIBOR + 35 basis points
BS	3.80100%	6.15000%	0.00%	6.15% – LIBOR
FE	2.82100%	6.50000%	0.40%	LIBOR + 40 basis points
SD	3.67900%	6.10000%	0.00%	6.1% – LIBOR
SE	3.67900%	6.10000%	0.00%	6.1% – LIBOR
LT	5.00000%	5.00000%	0.00%	20% – (5 × LIBOR)
FC	2.87000%	6.50000%	0.40%	LIBOR + 40 basis points
SC	3.63000%	6.10000%	0.00%	6.1% – 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:

<u>Class</u>	
SA	100% of the FA Class
IO	699.9929587248% of the PO Class
KI	22.2222215802% of the KD Class
BS	100% of the BF Class
SD and SE*	100% of the FE Class
IP	100% of the aggregate notional principal balance of the Group 10 Underlying REMIC and RCR Certificates
SC	100% of the FC Class

* The sum of these notional principal balances will equal the indicated percentage of the specified balance. On each distribution date, reductions in the principal balance of the FE Class will be allocated sequentially, in reduction of the notional principal balances of the SD and SE Classes, in that order, until their notional principal balances are reduced to zero.

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)*

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>292%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
FA and SA	20.2	11.1	5.7	3.7	2.8	2.1
AB	17.5	7.5	3.6	2.5	2.0	1.6
VA	6.0	6.0	5.4	4.1	3.3	2.6
AV	15.0	14.8	8.7	5.7	4.3	3.2
AZ	28.4	22.6	13.7	8.8	6.4	4.5
AL	28.4	22.3	12.1	7.5	5.4	3.8

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>91%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
IO and PO	21.2	15.3	14.9	10.3	7.1	4.9

<u>Group 3 Classes</u>	<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
		<u>0%</u>	<u>100%</u>	<u>119%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
SB	0.34925%	21.0	14.5	13.3	8.4	4.1	1.9
	1.34925%	21.1	14.5	13.4	8.4	4.1	1.9
	2.34925%	21.1	14.6	13.4	8.5	4.1	1.9
	3.34925%	21.1	14.6	13.4	8.5	4.1	1.9
	4.50000%	21.2	14.7	13.5	8.5	4.2	1.9
BO	0.34925%	21.0	14.5	13.3	8.4	4.1	1.9
	1.34925%	21.1	14.5	13.4	8.4	4.1	1.9
	2.34925%	21.1	14.6	13.4	8.5	4.1	1.9
	3.34925%	21.1	14.6	13.4	8.5	4.1	1.9
	4.50000%	21.2	14.7	13.5	8.5	4.2	1.9
SZ	0.34925%	23.6	22.4	22.2	21.1	16.6	5.7
	1.34925%	23.6	22.4	22.3	21.2	16.8	5.7
	2.34925%	23.6	22.5	22.3	21.4	17.0	5.7
	3.34925%	23.6	22.5	22.4	21.5	17.2	5.7
	4.50000%	23.6	22.5	22.5	21.6	17.4	5.8

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>300%</u>	<u>450%</u>	<u>800%</u>	<u>1300%</u>	<u>1900%</u>
KD and KI	10.5	5.4	4.8	4.8	4.8	3.1	2.2	1.6
KZ	20.1	20.1	20.1	20.1	20.1	11.6	6.2	2.2
ZK	24.9	18.1	15.6	7.5	2.3	1.3	0.9	0.7

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>154%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>
DA	16.4	6.7	5.1	3.1	2.5	1.9
DV	6.0	6.0	6.0	5.1	4.3	3.3
VD	16.0	14.7	12.3	7.9	6.3	4.5
DZ	28.0	21.9	19.0	12.9	10.3	7.1
DY	28.0	21.0	17.4	11.0	8.5	5.8

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>187%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>
BF, BS and BA	20.2	8.0	5.9	3.2	1.8	1.1

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>167%</u>	<u>210%</u>	<u>500%</u>	<u>700%</u>
FE	19.9	11.0	9.8	8.3	7.2	3.7	2.8
SD	15.1	5.7	4.9	4.1	3.5	2.0	1.6
SE	27.2	19.0	17.2	14.7	12.7	6.2	4.6
EA	14.0	6.0	5.4	5.4	5.4	3.0	2.4
VE	6.0	6.0	6.0	6.0	6.0	4.6	3.7
ZE	24.3	17.0	17.0	17.0	17.0	8.8	6.4
EZ	27.9	21.5	19.6	12.3	3.0	1.0	0.8
ED	24.3	17.0	17.0	17.0	17.0	8.3	6.0

<u>Group 8 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>267%</u>	<u>320%</u>	<u>450%</u>	<u>800%</u>	<u>1300%</u>	<u>1900%</u>
KA	14.1	7.0	4.4	4.4	4.4	2.9	2.0	1.5
LZ	23.2	19.9	19.9	19.9	19.9	11.5	6.1	2.2
ZL	26.8	21.0	12.7	10.0	2.1	1.0	0.7	0.5

<u>Group 9 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>95%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
LT and LO	20.9	14.6	14.3	9.1	5.5	3.1

<u>Group 10 Class</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>379%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
IP	15.3	7.5	3.6	2.8	1.8	1.1

<u>Group 11 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>225%</u>	<u>500%</u>	<u>900%</u>	<u>1200%</u>	<u>1400%</u>
FC, SC and CA	20.8	6.4	4.5	2.5	1.2	0.8	0.6

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

ADDITIONAL RISK FACTORS

Recent natural disasters may present a risk of increased mortgage loan defaults. In November 2018, various areas of Northern and Southern California experienced catastrophic damage due to wildfires; in September and October of 2018, areas of the coastal Carolinas and Florida experienced extensive damage as a result of Hurricane Florence and Hurricane Michael, respectively; and in late summer 2017, Hurricane Harvey, Hurricane Irma and Hurricane Maria resulted in catastrophic damage to extensive areas of the Southeastern United States (including coastal Texas and Louisiana and coastal and inland Florida and Georgia), Puerto Rico and the U.S. Virgin Islands. The full extent of the damage resulting from the foregoing events, including fire loss, severe flooding, high winds and environmental contamination, remains uncertain. Thousands of people have been displaced and interruptions in the affected regional economies have been significant. Although the long-term effects are unclear, these events could lead to a general economic downturn in the affected regions, including job losses and declines in real estate values. Accordingly, the rate of defaults on mortgage loans in the affected areas may increase. Any such increase will result in early payments of principal to holders of certificates (and early decreases in notional principal balances of interest only certificates) backed by MBS with underlying mortgage loans secured by properties in the affected areas.

Uncertainty as to the determination of LIBOR and the potential phasing out of LIBOR after 2021 may adversely affect the value of certain certificates. On July 27, 2017, regulatory authorities in the United Kingdom announced their intention to stop persuading or compelling banks to submit LIBOR rates after 2021. In early 2018, ICE stated its intention to continue to administer and quote LIBOR after 2021, possibly employing an alternative methodology. Therefore, no assurance can be given that LIBOR on any date accurately represents the London interbank rate or the rate applicable to actual loans in U.S. dollars for the relevant period between leading European banks, or that the underlying methodology for LIBOR will not

change. Efforts to identify a set of alternative U.S. dollar reference interest rates include proposals by the Alternative Reference Rates Committee of the Federal Reserve Board and the Federal Reserve Bank of New York. At present, we are unable to predict the effect of any alternative reference rates that may be established or any other reforms to LIBOR that may be adopted in the United Kingdom, in the U.S. or elsewhere. Uncertainty as to the nature of such potential changes, alternative reference rates or other reforms may adversely affect the trading market for LIBOR-based securities, including certificates with interest rates that adjust based on LIBOR. Moreover, any future reform, replacement or disappearance of LIBOR may adversely affect the value of and return on the affected certificates.

The use of an alternative method or index in place of LIBOR for determining monthly interest rates may adversely affect the value of certain certificates. As discussed in the REMIC Prospectus under “Risk Factors—Risks Relating to Yield and Prepayment—Intercontinental Exchange Benchmark Administration is the new LIBOR administrator” and in this prospectus supplement under “Description of the Certificates—Distributions of Interest,” we may in our discretion designate an alternative method or, if appropriate, an alternative index for the determination of monthly interest rates on the floating rate and inverse floating rate classes if, among other things, we determine that continued reliance on the customary method for determining LIBOR is no longer viable. We can provide no assurance that any such alternative method or index will yield the same or similar economic results over the lives of the related classes. In addition, although our designation of any alternative method or index will take into account various factors, including then-prevailing industry practices, there can be no assurance that broadly-adopted industry practices will develop, and it is uncertain what effect any divergent industry practices will have on the value of and return on the certificates.

Payments on the Group 2, Group 3, Group 9 and Group 10 Classes will be affected

by the applicable payment priorities governing the related underlying REMIC and RCR certificates. If you invest in a Group 2, Group 3, Group 9 or Group 10 Class, the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments or notional principal balance reductions on the related underlying REMIC and RCR certificates.

As described in the related Underlying REMIC Disclosure Documents, the Group 2, Group 3 and Group 9 Underlying REMIC Certificates may be subsequent in payment priority to certain other classes issued from the related underlying REMIC trusts. As a result, such other classes may receive principal before the related Group 2, Group 3 or Group 9 Underlying REMIC Certificates receive principal payments, possibly for long periods.

In addition, as described in the related Underlying REMIC Disclosure Documents, the Group 2, Group 3 and Group 9 Underlying REMIC Certificates are (or are backed by) support classes. A support class is entitled to receive payments on a distribution date only if scheduled payments of principal have been made on certain other classes in the related underlying REMIC trust. Accordingly, a support class may receive no principal payments for an extended period or may receive principal payments that may vary widely from period to period.

Furthermore, as described in the related Underlying REMIC Disclosure Documents, notional principal balance reductions on the

Group 10 Underlying REMIC and RCR Certificates are governed by principal balance schedules. As a result, those underlying REMIC and RCR certificates may receive notional principal balance reductions faster or slower than would otherwise have been the case. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on notional principal balance reductions over time may be eliminated. In such a case, the applicable underlying REMIC and RCR certificates may receive notional principal balance reductions at rates that vary widely from period to period. This prospectus supplement contains no information as to whether

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

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of December 1, 2018 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate

trust agreement dated as of May 1, 2010 and a supplement thereto dated as of the Issue Date (together with the trust agreement and supplement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

The assets of the Trust will include:

- seven groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 4 MBS,” “Group 5 MBS,” “Group 6 MBS,” “Group 7 MBS,” “Group 8 MBS” and “Group 11 MBS,” and together, the “Trust MBS”), and
- four groups of previously issued REMIC and RCR certificates (the “Group 2 Underlying REMIC Certificate,” “Group 3 Underlying REMIC Certificates,” “Group 9 Underlying REMIC Certificate” and “Group 10 Underlying REMIC and RCR Certificates,” and together, the “Underlying REMIC and RCR Certificates”) issued from the related Fannie Mae trusts (the “Underlying 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 Underlying REMIC and RCR Certificates and the MBS, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the Underlying REMIC Disclosure Documents and the MBS Prospectus. 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:

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

The Trust MBS

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

In addition, the pools of mortgage loans backing the Group 4 and Group 8 MBS have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Mortgage Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits” in the MBS Prospectus dated May 1, 2018. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 4 and Group 8 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—*“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 June 1, 2016.

For additional information, see “Summary—Group 1, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 11—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 2, Group 9 and Group 10 Underlying REMIC and RCR Certificates have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Mortgage Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits” in the MBS Prospectus dated May 1, 2018. 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 2, Group 9 and Group 10 Underlying

REMIC and RCR Certificates, see the Final Data Statements for the related trusts and the related prospectus supplement for each MBS. See also “Risk Factors—Risks Relating to Yield and Prepayment—*“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 June 1, 2016.

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 and “Additional Risk Factors—*Uncertainty as to the determination of LIBOR and the potential phasing out of LIBOR after 2021 may adversely affect the value of certain certificates*” in this prospectus supplement. If we determine that the methods for establishing LIBOR are no longer viable or that prevailing industry practices with respect to benchmark rates have transitioned, or are very likely to transition, away from the use of LIBOR, we may in our discretion designate an alternative method or, if appropriate, an alternative index for the determination of monthly interest rates on the Floating Rate and Inverse Floating Rate Classes. In making any such designation, we will take into account general comparability and other factors, including then-prevailing industry practices. Further, we may also determine the business day convention, the definition of business day, the reference rate date and the determination date to be used and any other methodology for calculating the alternative method or index, and we may apply an adjustment factor to any designated alternative index as deemed appropriate to better achieve comparability to the current index and otherwise in keeping with industry-accepted practices. See “Additional Risk Factors—*The use of an alternative method or index in place of LIBOR for determining monthly interest rates may adversely affect the value of certain certificates*” in this prospectus supplement.

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
Fixed Rate Classes and IO, SB, SZ and LT Classes	Floating Rate and Inverse Floating Rate Classes other than IO, SB, SZ and LT Classes

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

The Dealer will treat the Principal Only Classes as Delay Classes, solely for the purpose of facilitating trading.

Accrual Classes. The AZ, SZ, KZ, ZK, DZ, ZE, EZ, LZ and ZL Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement or, in the case of the SZ Class, as described under “Summary—Interest Rates” in 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 AZ Accrual Amount to VA and AV, in that order, until retired, and thereafter to AZ.

The Group 1 Cash Flow Distribution Amount as follows:

- 39.9999997324% to FA until retired, and
- 60.0000002676% to AB, VA, AV and AZ, in that order, until retired.

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

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

- *Group 2*

The Group 2 Principal Distribution Amount to PO until retired.

The “Group 2 Principal Distribution Amount” is the principal then paid on the Group 2 Underlying REMIC Certificate.

- *Group 3*

The SZ Accrual Amount to SB and BO, pro rata, until retired, and thereafter to SZ.

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

1. To SB and BO, pro rata until retired.
2. To SZ until retired.

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

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

- *Group 4*

The KZ Accrual Amount to KD until retired, and thereafter to KZ.

The ZK Accrual Amount to Aggregate Group I to its Planned Balance, and thereafter to ZK.

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

1. To Aggregate Group I to its Planned Balance.
2. To ZK until retired.
3. To Aggregate Group I to zero.

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

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

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

“Aggregate Group I” consists of the KD and KZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to KD and KZ, 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 5*

The DZ Accrual Amount to DV and VD, in that order, until retired, and thereafter to DZ.

The Group 5 Cash Flow Distribution Amount to DA, DV, VD and DZ, in that order, until retired.

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

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

- *Group 6*

The Group 6 Principal Distribution Amount to BF and BA, pro rata, until retired.

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

- *Group 7*

The ZE Accrual Amount to VE until retired, and thereafter to ZE.

The EZ Accrual Amount to Aggregate Group II to its Planned Balance, and thereafter to EZ.

The Group 7 Cash Flow Distribution Amount as follows:

- 33.3333325421% to FE until retired, and
- 66.6666674579% as follows:
 - first*, to Aggregate Group II to its Planned Balance;
 - second*, to EZ until retired; and
 - third*, to Aggregate Group II to zero.

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

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

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

“Aggregate Group II” consists of the EA, VE and ZE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to EA, VE and ZE, in that order, until retired.

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

- *Group 8*

The ZL Accrual Amount to Aggregate Group III to its Planned Balance, and thereafter to ZL.

The LZ Accrual Amount to KA until retired, and thereafter to LZ.

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

1. To Aggregate Group III to its Planned Balance.
2. To ZL until retired.
3. To Aggregate Group III to zero.

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

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

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

“Aggregate Group III” consists of the KA and LZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III to KA and LZ, in that order, until retired.

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

- *Group 9*

The Group 9 Principal Distribution Amount to LT and LO, pro rata, until retired.

The “Group 9 Principal Distribution Amount” is the principal then paid on the Group 9 Underlying REMIC Certificate.

- *Group 11*

The Group 11 Principal Distribution Amount to FC and CA, pro rata, until retired.

The “Group 11 Principal Distribution Amount” is the principal then paid on the Group 11 MBS.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Underlying REMIC and RCR Certificates and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—

Group 1, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 11—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;

- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is December 28, 2018; 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 is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups, we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 150% and 450% PSA	Between 150% and 450% PSA
Aggregate Group II Planned Balances	Between 125% and 210% PSA	Between 125% and 210% PSA
Aggregate Group III Planned Balances	Between 267% and 450% PSA	Between 267% and 450% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	KD and KZ
Aggregate Group II	EA, VE and ZE
Aggregate Group III	KA and LZ

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

We cannot assure you that the balance of any Aggregate Group will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of any Aggregate Group 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 to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Range or Effective Range, principal distributions may be insufficient to reduce the Aggregate Groups to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the Aggregate Groups might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.
- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each Aggregate Group will be supported by another Class. When the related supporting Class is retired, the Aggregate Group 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 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 related Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the SA, IO, BS, SD, SE and SC Classes would lose money on their initial investments under certain Index and prepayment scenarios.

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

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

- the interest rates for the Inverse Floating Rate 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 or notional principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
SA	12.4978%
IO	6.7500%
SB	79.0000%
SZ	50.0000%
BS	14.1250%
SD	6.5000%
SE	24.0000%
LT	97.0000%
SC	13.3125%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>292%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
1.1735%	38.2%	35.8%	26.2%	15.6%	5.0%	(11.4)%
2.3470%	27.5%	25.0%	15.0%	3.8%	(7.3)%	(24.7)%
3.3470%	18.5%	15.9%	5.5%	(6.2)%	(17.9)%	(36.5)%
4.3470%	9.3%	6.6%	(4.2)%	(16.5)%	(29.0)%	(49.0)%
6.1000%	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>91%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
3.00% and below	13.4%	12.4%	12.1%	7.7%	0.9%	(8.1)%
3.55%	3.0%	1.6%	1.2%	(4.1)%	(11.0)%	(19.7)%
4.10%	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>119%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.34925%	6.2%	6.5%	6.6%	7.9%	11.5%	18.5%
1.34925%	5.0%	5.3%	5.4%	6.7%	10.2%	17.2%
2.34925%	3.8%	4.1%	4.3%	5.5%	8.9%	16.0%
3.34925%	2.7%	3.0%	3.1%	4.3%	7.7%	14.8%
4.50000%	1.4%	1.6%	1.8%	2.9%	6.2%	13.3%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>119%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.34925%	5.5%	5.5%	5.6%	5.7%	6.7%	15.0%
1.34925%	4.9%	4.9%	5.0%	5.1%	6.0%	14.4%
2.34925%	4.3%	4.4%	4.4%	4.5%	5.4%	13.7%
3.34925%	3.7%	3.8%	3.8%	3.9%	4.8%	13.1%
4.50000%	3.1%	3.1%	3.1%	3.2%	4.0%	12.4%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>187%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>
1.1745%	30.0%	26.5%	20.3%	4.3%	(20.9)%	(50.5)%
2.3490%	20.6%	17.2%	11.3%	(4.2)%	(28.5)%	(57.0)%
3.3490%	12.4%	9.2%	3.4%	(11.6)%	(35.0)%	(62.7)%
4.3490%	3.6%	0.4%	(5.1)%	(19.5)%	(42.1)%	(68.8)%
6.1500%	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>167%</u>	<u>210%</u>	<u>500%</u>	<u>700%</u>
1.2105%	79.4%	75.3%	73.2%	69.6%	65.7%	38.6%	21.6%
2.4210%	56.2%	51.7%	49.3%	45.1%	40.6%	10.9%	(6.9)%
3.4210%	37.5%	32.3%	29.6%	24.7%	19.5%	(13.4)%	(31.8)%
4.4210%	18.8%	12.4%	8.9%	2.9%	(3.3)%	(40.5)%	(59.6)%
6.1000%	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>167%</u>	<u>210%</u>	<u>500%</u>	<u>700%</u>
1.2105%	20.9%	20.4%	20.0%	19.1%	17.9%	6.8%	(2.7)%
2.4210%	15.2%	14.4%	13.8%	12.7%	11.3%	(1.3)%	(11.7)%
3.4210%	10.2%	9.1%	8.4%	7.0%	5.3%	(8.7)%	(19.9)%
4.4210%	4.5%	3.1%	2.1%	0.4%	(1.5)%	(17.0)%	(29.2)%
6.1000%	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>95%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
3.0% and below	5.3%	5.3%	5.3%	5.5%	5.7%	6.1%
3.5%	2.7%	2.8%	2.8%	2.9%	3.1%	3.5%
4.0%	0.2%	0.2%	0.2%	0.3%	0.6%	1.0%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>500%</u>	<u>900%</u>	<u>1200%</u>	<u>1400%</u>
1.47%	26.9%	23.4%	14.6%	(6.4)%	(42.1)%	(76.0)%	*
2.47%	18.0%	14.7%	6.1%	(14.1)%	(48.6)%	(81.2)%	*
3.47%	8.7%	5.5%	(2.7)%	(22.2)%	(55.3)%	(86.7)%	*
4.47%	(1.8)%	(4.8)%	(12.6)%	(31.2)%	(62.7)%	(93.0)%	*
6.10%	*	*	*	*	*	*	*

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

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 Principal Only Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price</u>
PO	59.75%
LO	63.00%
BO	64.00%

Sensitivity of the PO Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>91%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
Pre-Tax Yields to Maturity	3.0%	3.4%	3.6%	5.3%	8.0%	11.9%

Sensitivity of the LO Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>95%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
Pre-Tax Yields to Maturity	2.7%	3.3%	3.3%	5.5%	9.9%	17.8%

Sensitivity of the BO Class to Prepayments

<u>LIBOR</u>	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>119%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.34925%	2.6%	3.2%	3.5%	5.8%	13.1%	27.8%
1.34925%	2.6%	3.1%	3.4%	5.8%	13.0%	27.7%
2.34925%	2.6%	3.1%	3.4%	5.8%	13.0%	27.7%
3.34925%	2.6%	3.1%	3.4%	5.8%	13.0%	27.7%
4.50000%	2.6%	3.1%	3.4%	5.7%	12.9%	27.7%

The Fixed Rate Interest Only Classes. The yields to investors in the Fixed Rate Interest Only Classes will be very sensitive to the rates 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 yields to maturity on the Fixed Rate Interest Only Classes would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rates:

<u>Class</u>	<u>% PSA</u>
KI	605%
IP	221%

For either of the Fixed Rate Interest Only Classes, if the actual prepayment rates of the related Mortgage Loans were to exceed the levels specified for as little as one month while equaling that level for the remaining months, the investors in the Fixed Rate Interest Only Classes 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 original notional principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
KI	17.0088%
IP	18.7186%

* 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 KI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>300%</u>	<u>450%</u>	<u>800%</u>	<u>1300%</u>	<u>1900%</u>
Pre-Tax Yields to Maturity	15.7%	10.6%	6.8%	6.8%	6.8%	(9.8)%	(36.6)%	(68.9)%

Sensitivity of the IP Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	379%	500%	800%	1200%
Pre-Tax Yields to Maturity	13.9%	9.8%	(7.7)%	(16.8)%	(41.1)%	(80.9)%

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, and
- the priority sequences of distributions of principal of the Group 1, Group 3, Group 4, Group 5, Group 7 and Group 8 Classes.

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.

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	7.50%
Group 2 Underlying REMIC Certificate	360 months	290 months	5.50%
Group 3 Underlying REMIC Certificates	360 months	284 months	6.00%
Group 4 MBS	360 months	360 months	7.00%
Group 5 MBS	360 months	360 months	6.50%
Group 6 MBS	360 months	360 months	7.50%
Group 7 MBS	360 months	360 months	7.00%
Group 8 MBS	360 months	360 months	7.00%
Group 9 Underlying REMIC Certificate	360 months	288 months	5.50%
Group 10 Underlying REMIC and RCR Certificates	360 months	(1)	6.50%
Group 11 MBS	360 months	360 months	8.50%

- (1) The Mortgage Loans backing the Group 10 Underlying REMIC and RCR Certificates are assumed to have the following remaining terms to maturity:

Class	Remaining Terms to Maturity
2018-37-IC	353 months
2017-60-NI	343 months
2013-45-KI	292 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	FA and SA† Classes						AB Class						VA Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	292%	500%	700%	1000%	0%	100%	292%	500%	700%	1000%	0%	100%	292%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	99	97	94	90	87	82	99	96	92	87	82	76	93	93	93	93	93	93
December 2020	98	92	81	71	61	47	97	89	75	61	48	30	85	85	85	85	85	85
December 2021	97	85	66	49	35	19	96	80	55	32	14	0	77	77	77	77	77	0
December 2022	96	79	54	34	20	7	95	72	39	12	0	0	69	69	69	69	0	0
December 2023	95	73	44	23	11	3	93	64	25	0	0	0	60	60	60	39	0	0
December 2024	93	67	35	16	7	1	91	56	14	0	0	0	51	51	51	0	0	0
December 2025	92	62	29	11	4	*	89	49	5	0	0	0	42	42	42	0	0	0
December 2026	90	57	23	7	2	*	87	42	0	0	0	0	33	33	8	0	0	0
December 2027	89	52	19	5	1	*	85	36	0	0	0	0	23	23	0	0	0	0
December 2028	87	48	15	3	1	*	82	30	0	0	0	0	12	12	0	0	0	0
December 2029	85	44	12	2	*	*	80	25	0	0	0	0	1	1	0	0	0	0
December 2030	83	40	10	2	*	*	77	20	0	0	0	0	0	0	0	0	0	0
December 2031	80	36	8	1	*	*	74	15	0	0	0	0	0	0	0	0	0	0
December 2032	78	33	6	1	*	*	71	11	0	0	0	0	0	0	0	0	0	0
December 2033	75	29	5	*	*	*	67	6	0	0	0	0	0	0	0	0	0	0
December 2034	73	26	4	*	*	*	64	2	0	0	0	0	0	0	0	0	0	0
December 2035	70	24	3	*	*	*	60	0	0	0	0	0	0	0	0	0	0	0
December 2036	66	21	2	*	*	*	55	0	0	0	0	0	0	0	0	0	0	0
December 2037	63	19	2	*	*	*	51	0	0	0	0	0	0	0	0	0	0	0
December 2038	59	16	1	*	*	*	45	0	0	0	0	0	0	0	0	0	0	0
December 2039	55	14	1	*	*	0	40	0	0	0	0	0	0	0	0	0	0	0
December 2040	50	12	1	*	*	0	34	0	0	0	0	0	0	0	0	0	0	0
December 2041	46	10	1	*	*	0	28	0	0	0	0	0	0	0	0	0	0	0
December 2042	40	8	*	*	*	0	21	0	0	0	0	0	0	0	0	0	0	0
December 2043	35	7	*	*	*	0	14	0	0	0	0	0	0	0	0	0	0	0
December 2044	29	5	*	*	*	0	6	0	0	0	0	0	0	0	0	0	0	0
December 2045	22	4	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2046	16	2	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2047	8	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	20.2	11.1	5.7	3.7	2.8	2.1	17.5	7.5	3.6	2.5	2.0	1.6	6.0	6.0	5.4	4.1	3.3	2.6

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

Date	AV Class						AZ Class						AL Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	292%	500%	700%	1000%	0%	100%	292%	500%	700%	1000%	0%	100%	292%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	100	100	100	100	100	100	104	104	104	104	104	104	100	100	100	100	100	100
December 2020	100	100	100	100	100	100	108	108	108	108	108	108	100	100	100	100	100	100
December 2021	100	100	100	100	100	91	113	113	113	113	113	113	100	100	100	100	100	77
December 2022	100	100	100	100	100	0	117	117	117	117	117	63	100	100	100	100	81	30
December 2023	100	100	100	100	0	0	122	122	122	122	97	25	100	100	100	94	46	12
December 2024	100	100	100	15	0	0	127	127	127	127	55	10	100	100	100	65	26	5
December 2025	100	100	100	0	0	0	132	132	132	93	31	4	100	100	100	44	15	2
December 2026	100	100	100	0	0	0	138	138	138	64	18	2	100	100	93	30	9	1
December 2027	100	100	26	0	0	0	143	143	143	43	10	1	100	100	75	21	5	*
December 2028	100	100	0	0	0	0	149	149	126	30	6	*	100	100	60	14	3	*
December 2029	100	100	0	0	0	0	155	155	101	20	3	*	100	100	48	10	2	*
December 2030	89	89	0	0	0	0	161	161	81	14	2	*	100	100	39	7	1	*
December 2031	77	77	0	0	0	0	168	168	64	9	1	*	100	100	31	4	*	*
December 2032	64	64	0	0	0	0	175	175	51	6	1	*	100	100	25	3	*	*
December 2033	51	51	0	0	0	0	182	182	41	4	*	*	100	100	19	2	*	*
December 2034	37	37	0	0	0	0	189	189	32	3	*	*	100	100	15	1	*	*
December 2035	22	6	0	0	0	0	197	197	25	2	*	*	100	96	12	1	*	*
December 2036	7	0	0	0	0	0	205	178	20	1	*	*	100	85	9	1	*	*
December 2037	0	0	0	0	0	0	209	157	15	1	*	*	100	75	7	*	*	*
December 2038	0	0	0	0	0	0	209	138	12	1	*	*	100	66	6	*	*	*
December 2039	0	0	0	0	0	0	209	119	9	*	*	*	100	57	4	*	*	*
December 2040	0	0	0	0	0	0	209	102	7	*	*	*	100	49	3	*	*	0
December 2041	0	0	0	0	0	0	209	86	5	*	*	0	100	41	2	*	*	0
December 2042	0	0	0	0	0	0	209	71	4	*	*	0	100	34	2	*	*	0
December 2043	0	0	0	0	0	0	209	57	2	*	*	0	100	27	1	*	*	0
December 2044	0	0	0	0	0	0	209	43	2	*	*	0	100	21	1	*	*	0
December 2045	0	0	0	0	0	0	191	31	1	*	*	0	91	15	1	*	*	0
December 2046	0	0	0	0	0	0	132	19	1	*	*	0	63	9	*	*	*	0
December 2047	0	0	0	0	0	0	68	9	*	*	*	0	33	4	*	*	*	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	15.0	14.8	8.7	5.7	4.3	3.2	28.4	22.6	13.7	8.8	6.4	4.5	28.4	22.3	12.1	7.5	5.4	3.8

Date	IO† and PO Classes					
	PSA Prepayment Assumption					
	0%	91%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100
December 2019	100	100	100	100	100	100
December 2020	100	100	100	100	100	88
December 2021	100	100	100	100	92	66
December 2022	100	100	100	100	75	49
December 2023	100	100	100	95	61	36
December 2024	100	100	100	83	50	27
December 2025	100	100	100	71	40	20
December 2026	100	100	100	61	32	14
December 2027	100	100	98	52	25	11
December 2028	100	93	88	44	20	8
December 2029	100	83	78	37	16	5
December 2030	100	74	69	30	12	4
December 2031	100	65	60	25	9	3
December 2032	100	57	52	20	7	2
December 2033	100	49	45	16	5	1
December 2034	100	41	38	13	4	1
December 2035	100	34	31	10	3	1
December 2036	98	28	25	8	2	*
December 2037	85	22	20	6	1	*
December 2038	70	16	14	4	1	*
December 2039	55	11	10	2	1	*
December 2040	38	6	5	1	*	*
December 2041	21	1	1	*	*	*
December 2042	3	0	0	0	0	0
December 2043	0	0	0	0	0	0
December 2044	0	0	0	0	0	0
December 2045	0	0	0	0	0	0
December 2046	0	0	0	0	0	0
December 2047	0	0	0	0	0	0
December 2048	0	0	0	0	0	0
Weighted Average						
Life (years)**	21.2	15.3	14.9	10.3	7.1	4.9

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

Date	SB Class						SB Class						SB Class					
	0.34925% LIBOR						1.34925% LIBOR						2.34925% LIBOR					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	119%	200%	300%	400%	0%	100%	119%	200%	300%	400%	0%	100%	119%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	100	100	100	100	84	67	100	100	100	100	84	67	100	100	100	100	84	67
December 2020	100	100	100	94	66	40	100	100	100	95	66	40	100	100	100	95	66	40
December 2021	100	100	100	87	52	22	100	100	100	87	52	22	100	100	100	87	52	22
December 2022	100	100	100	79	41	10	100	100	100	79	41	10	100	100	100	79	41	10
December 2023	100	100	100	70	31	2	100	100	100	70	31	2	100	100	100	70	31	2
December 2024	100	100	100	62	24	0	100	100	100	62	24	0	100	100	100	62	24	0
December 2025	100	100	97	55	18	0	100	100	97	55	18	0	100	100	98	55	18	0
December 2026	100	100	89	47	14	0	100	100	90	47	14	0	100	100	90	48	14	0
December 2027	99	94	81	41	10	0	100	94	81	41	10	0	100	94	82	41	10	0
December 2028	99	85	73	34	7	0	100	85	73	35	7	0	100	85	73	35	7	0
December 2029	99	77	65	29	4	0	100	77	65	29	5	0	100	77	65	29	5	0
December 2030	99	68	57	24	3	0	99	68	57	24	3	0	100	69	57	24	3	0
December 2031	99	60	49	19	1	0	99	60	50	19	1	0	100	60	50	20	2	0
December 2032	99	52	42	15	*	0	99	52	42	15	*	0	100	52	43	16	*	0
December 2033	99	44	35	12	0	0	99	44	36	12	0	0	100	44	36	12	0	0
December 2034	99	36	29	8	0	0	99	37	29	9	0	0	100	37	29	9	0	0
December 2035	99	29	23	6	0	0	99	30	23	6	0	0	99	30	23	6	0	0
December 2036	99	23	17	3	0	0	99	23	17	4	0	0	99	23	18	4	0	0
December 2037	90	16	12	1	0	0	90	17	12	2	0	0	90	17	13	2	0	0
December 2038	72	10	7	0	0	0	72	11	8	0	0	0	73	11	8	*	0	0
December 2039	53	5	3	0	0	0	53	5	3	0	0	0	54	5	4	0	0	0
December 2040	33	0	0	0	0	0	33	*	0	0	0	0	34	*	0	0	0	0
December 2041	11	0	0	0	0	0	12	0	0	0	0	0	12	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	21.0	14.5	13.3	8.4	4.1	1.9	21.1	14.5	13.4	8.4	4.1	1.9	21.1	14.6	13.4	8.5	4.1	1.9

Date	SB Class						SB Class					
	3.34925% LIBOR						4.50000% LIBOR					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	119%	200%	300%	400%	0%	100%	119%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	100	100	100	100	84	67	100	100	100	100	84	67
December 2020	100	100	100	95	66	40	100	100	100	95	66	40
December 2021	100	100	100	87	52	22	100	100	100	87	52	22
December 2022	100	100	100	79	41	10	100	100	100	79	41	10
December 2023	100	100	100	71	32	2	100	100	100	71	32	2
December 2024	100	100	100	63	24	0	100	100	100	63	24	0
December 2025	100	100	98	55	18	0	100	100	98	55	19	0
December 2026	100	100	90	48	14	0	100	100	90	48	14	0
December 2027	100	94	82	41	10	0	100	94	82	41	10	0
December 2028	100	86	74	35	7	0	100	86	74	35	7	0
December 2029	100	77	65	29	5	0	100	77	66	29	5	0
December 2030	100	69	58	24	3	0	100	69	58	24	3	0
December 2031	100	60	50	20	2	0	100	61	50	20	2	0
December 2032	100	52	43	16	1	0	100	53	43	16	1	0
December 2033	100	45	36	12	0	0	100	45	36	13	*	0
December 2034	100	37	30	9	0	0	100	37	30	9	0	0
December 2035	100	30	24	7	0	0	100	30	24	7	0	0
December 2036	100	23	18	4	0	0	100	24	18	5	0	0
December 2037	90	17	13	2	0	0	91	17	13	3	0	0
December 2038	73	11	8	1	0	0	73	12	8	1	0	0
December 2039	54	6	4	0	0	0	54	6	4	0	0	0
December 2040	34	1	0	0	0	0	34	1	*	0	0	0
December 2041	12	0	0	0	0	0	13	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
December 2045	0	0	0	0	0	0	0	0	0	0	0	0
December 2046	0	0	0	0	0	0	0	0	0	0	0	0
December 2047	0	0	0	0	0	0	0	0	0	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	21.1	14.6	13.4	8.5	4.1	1.9	21.2	14.7	13.5	8.5	4.2	1.9

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

Date	BO Class						BO Class						BO Class					
	0.34925% LIBOR						1.34925% LIBOR						2.34925% LIBOR					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	119%	200%	300%	400%	0%	100%	119%	200%	300%	400%	0%	100%	119%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	100	100	100	100	84	67	100	100	100	100	84	67	100	100	100	100	84	67
December 2020	100	100	100	94	66	40	100	100	100	95	66	40	100	100	100	95	66	40
December 2021	100	100	100	87	52	22	100	100	100	87	52	22	100	100	100	87	52	22
December 2022	100	100	100	79	41	10	100	100	100	79	41	10	100	100	100	79	41	10
December 2023	100	100	100	70	31	2	100	100	100	70	31	2	100	100	100	70	31	2
December 2024	100	100	100	62	24	0	100	100	100	62	24	0	100	100	100	62	24	0
December 2025	100	100	97	55	18	0	100	100	97	55	18	0	100	100	98	55	18	0
December 2026	100	100	89	47	14	0	100	100	90	47	14	0	100	100	90	48	14	0
December 2027	99	94	81	41	10	0	100	94	81	41	10	0	100	94	82	41	10	0
December 2028	99	85	73	34	7	0	100	85	73	35	7	0	100	85	73	35	7	0
December 2029	99	77	65	29	4	0	100	77	65	29	5	0	100	77	65	29	5	0
December 2030	99	68	57	24	3	0	99	68	57	24	3	0	100	69	57	24	3	0
December 2031	99	60	49	19	1	0	99	60	50	19	1	0	100	60	50	20	2	0
December 2032	99	52	42	15	*	0	99	52	42	15	*	0	100	52	43	16	*	0
December 2033	99	44	35	12	0	0	99	44	36	12	0	0	100	44	36	12	0	0
December 2034	99	36	29	8	0	0	99	37	29	9	0	0	100	37	29	9	0	0
December 2035	99	29	23	6	0	0	99	30	23	6	0	0	99	30	23	6	0	0
December 2036	99	23	17	3	0	0	99	23	17	4	0	0	99	23	18	4	0	0
December 2037	90	16	12	1	0	0	90	17	12	2	0	0	90	17	13	2	0	0
December 2038	72	10	7	0	0	0	72	11	8	0	0	0	73	11	8	*	0	0
December 2039	53	5	3	0	0	0	53	5	3	0	0	0	54	5	4	0	0	0
December 2040	33	0	0	0	0	0	33	*	0	0	0	0	34	*	0	0	0	0
December 2041	11	0	0	0	0	0	12	0	0	0	0	0	12	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	21.0	14.5	13.3	8.4	4.1	1.9	21.1	14.5	13.4	8.4	4.1	1.9	21.1	14.6	13.4	8.5	4.1	1.9

Date	BO Class						BO Class					
	3.34925% LIBOR						4.50000% LIBOR					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	119%	200%	300%	400%	0%	100%	119%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	100	100	100	100	84	67	100	100	100	100	84	67
December 2020	100	100	100	95	66	40	100	100	100	95	66	40
December 2021	100	100	100	87	52	22	100	100	100	87	52	22
December 2022	100	100	100	79	41	10	100	100	100	79	41	10
December 2023	100	100	100	71	32	2	100	100	100	71	32	2
December 2024	100	100	100	63	24	0	100	100	100	63	24	0
December 2025	100	100	98	55	18	0	100	100	98	55	19	0
December 2026	100	100	90	48	14	0	100	100	90	48	14	0
December 2027	100	94	82	41	10	0	100	94	82	41	10	0
December 2028	100	86	74	35	7	0	100	86	74	35	7	0
December 2029	100	77	65	29	5	0	100	77	66	29	5	0
December 2030	100	69	58	24	3	0	100	69	58	24	3	0
December 2031	100	60	50	20	2	0	100	61	50	20	2	0
December 2032	100	52	43	16	1	0	100	53	43	16	1	0
December 2033	100	45	36	12	0	0	100	45	36	13	*	0
December 2034	100	37	30	9	0	0	100	37	30	9	0	0
December 2035	100	30	24	7	0	0	100	30	24	7	0	0
December 2036	100	23	18	4	0	0	100	24	18	5	0	0
December 2037	90	17	13	2	0	0	91	17	13	3	0	0
December 2038	73	11	8	1	0	0	73	12	8	1	0	0
December 2039	54	6	4	0	0	0	54	6	4	0	0	0
December 2040	34	1	0	0	0	0	34	1	*	0	0	0
December 2041	12	0	0	0	0	0	13	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
December 2045	0	0	0	0	0	0	0	0	0	0	0	0
December 2046	0	0	0	0	0	0	0	0	0	0	0	0
December 2047	0	0	0	0	0	0	0	0	0	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	21.1	14.6	13.4	8.5	4.1	1.9	21.2	14.7	13.5	8.5	4.2	1.9

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

Date	SZ Class						SZ Class						SZ Class					
	0.34925% LIBOR						1.34925% LIBOR						2.34925% LIBOR					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	119%	200%	300%	400%	0%	100%	119%	200%	300%	400%	0%	100%	119%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	102	102	102	102	102	102	102	102	102	102	102	102	101	101	101	101	101	101
December 2020	105	105	105	105	105	105	104	104	104	104	104	104	102	102	102	102	102	102
December 2021	107	107	107	107	107	107	105	105	105	105	105	105	104	104	104	104	104	104
December 2022	110	110	110	110	110	110	107	107	107	107	107	107	105	105	105	105	105	105
December 2023	112	112	112	112	112	112	109	109	109	109	109	109	106	106	106	106	106	106
December 2024	115	115	115	115	115	1	111	111	111	111	111	1	108	108	108	108	108	1
December 2025	118	118	118	118	118	0	113	113	113	113	113	0	109	109	109	109	109	0
December 2026	121	121	121	121	121	0	115	115	115	115	115	0	110	110	110	110	110	0
December 2027	124	124	124	124	124	0	118	118	118	118	118	0	112	112	112	112	112	0
December 2028	127	127	127	127	127	0	120	120	120	120	120	0	113	113	113	113	113	0
December 2029	130	130	130	130	130	0	122	122	122	122	122	0	114	114	114	114	114	0
December 2030	133	133	133	133	133	0	124	124	124	124	124	0	116	116	116	116	116	0
December 2031	136	136	136	136	136	0	126	126	126	126	126	0	117	117	117	117	117	0
December 2032	139	139	139	139	139	0	129	129	129	129	129	0	119	119	119	119	119	0
December 2033	143	143	143	143	102	0	131	131	131	131	102	0	120	120	120	120	102	0
December 2034	146	146	146	146	72	0	133	133	133	133	72	0	122	122	122	122	72	0
December 2035	149	149	149	149	50	0	136	136	136	136	50	0	123	123	123	123	50	0
December 2036	153	153	153	153	33	0	138	138	138	138	33	0	125	125	125	125	33	0
December 2037	157	157	157	157	21	0	141	141	141	141	21	0	126	126	126	126	21	0
December 2038	160	160	160	143	11	0	143	143	143	143	11	0	128	128	128	128	11	0
December 2039	164	164	164	80	4	0	146	146	146	80	4	0	129	129	129	80	4	0
December 2040	168	149	112	29	0	0	148	148	112	29	0	0	131	131	112	29	0	0
December 2041	172	0	0	0	0	0	151	0	0	0	0	0	133	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	23.6	22.4	22.2	21.1	16.6	5.7	23.6	22.4	22.3	21.2	16.8	5.7	23.6	22.5	22.3	21.4	17.0	5.7

Date	SZ Class						SZ Class					
	3.34925% LIBOR						4.50000% LIBOR					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	119%	200%	300%	400%	0%	100%	119%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	101	101	101	101	101	101	100	100	100	100	100	100
December 2020	101	101	101	101	101	101	100	100	100	100	100	100
December 2021	102	102	102	102	102	102	100	100	100	100	100	100
December 2022	103	103	103	103	103	103	100	100	100	100	100	100
December 2023	103	103	103	103	103	103	100	100	100	100	100	100
December 2024	104	104	104	104	104	1	100	100	100	100	100	1
December 2025	105	105	105	105	105	0	100	100	100	100	100	0
December 2026	105	105	105	105	105	0	100	100	100	100	100	0
December 2027	106	106	106	106	106	0	100	100	100	100	100	0
December 2028	107	107	107	107	107	0	100	100	100	100	100	0
December 2029	108	108	108	108	108	0	100	100	100	100	100	0
December 2030	108	108	108	108	108	0	100	100	100	100	100	0
December 2031	109	109	109	109	109	0	100	100	100	100	100	0
December 2032	110	110	110	110	110	0	100	100	100	100	100	0
December 2033	110	110	110	110	102	0	100	100	100	100	100	0
December 2034	111	111	111	111	72	0	100	100	100	100	72	0
December 2035	112	112	112	112	50	0	100	100	100	100	50	0
December 2036	113	113	113	113	33	0	100	100	100	100	33	0
December 2037	113	113	113	113	21	0	100	100	100	100	21	0
December 2038	114	114	114	114	11	0	100	100	100	100	11	0
December 2039	115	115	115	80	4	0	100	100	100	80	4	0
December 2040	116	116	112	29	0	0	100	100	100	29	0	0
December 2041	116	0	0	0	0	0	100	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
December 2045	0	0	0	0	0	0	0	0	0	0	0	0
December 2046	0	0	0	0	0	0	0	0	0	0	0	0
December 2047	0	0	0	0	0	0	0	0	0	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	23.6	22.5	22.4	21.5	17.2	5.7	23.6	22.5	22.5	21.6	17.4	5.8

* 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.

Date	KD and KI† Classes								KZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	150%	300%	450%	800%	1300%	1900%	0%	100%	150%	300%	450%	800%	1300%	1900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	97	94	93	93	93	93	93	93	105	105	105	105	105	105	105	105
December 2020	93	85	81	81	81	81	53	21	109	109	109	109	109	109	109	109
December 2021	89	73	66	66	66	43	12	0	114	114	114	114	114	114	114	0
December 2022	85	62	52	52	52	22	2	0	120	120	120	120	120	120	120	0
December 2023	81	51	39	39	39	11	*	0	125	125	125	125	125	125	125	0
December 2024	77	41	28	28	28	5	0	0	131	131	131	131	131	131	131	0
December 2025	72	31	20	20	20	3	0	0	137	137	137	137	137	137	137	0
December 2026	67	21	14	14	14	1	0	0	143	143	143	143	143	143	143	0
December 2027	62	11	10	10	10	*	0	0	150	150	150	150	150	150	150	0
December 2028	57	7	7	7	7	*	0	0	157	157	157	157	157	157	157	0
December 2029	51	5	5	5	5	0	0	0	164	164	164	164	164	87	*	0
December 2030	45	3	3	3	3	0	0	0	171	171	171	171	171	44	*	0
December 2031	38	2	2	2	2	0	0	0	179	179	179	179	179	22	*	0
December 2032	31	1	1	1	1	0	0	0	188	188	188	188	188	11	*	0
December 2033	24	1	1	1	1	0	0	0	196	196	196	196	196	6	*	0
December 2034	16	*	*	*	*	0	0	0	205	205	205	205	205	3	*	0
December 2035	8	*	*	*	*	0	0	0	215	215	215	215	215	1	*	0
December 2036	0	0	0	0	0	0	0	0	189	189	189	189	189	1	0	0
December 2037	0	0	0	0	0	0	0	0	130	130	130	130	130	*	0	0
December 2038	0	0	0	0	0	0	0	0	88	88	88	88	88	*	0	0
December 2039	0	0	0	0	0	0	0	0	59	59	59	59	59	*	0	0
December 2040	0	0	0	0	0	0	0	0	39	39	39	39	39	*	0	0
December 2041	0	0	0	0	0	0	0	0	25	25	25	25	25	*	0	0
December 2042	0	0	0	0	0	0	0	0	16	16	16	16	16	*	0	0
December 2043	0	0	0	0	0	0	0	0	10	10	10	10	10	*	0	0
December 2044	0	0	0	0	0	0	0	0	6	6	6	6	6	*	0	0
December 2045	0	0	0	0	0	0	0	0	3	3	3	3	3	*	0	0
December 2046	0	0	0	0	0	0	0	0	1	1	1	1	1	*	0	0
December 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	10.5	5.4	4.8	4.8	4.8	3.1	2.2	1.6	20.1	20.1	20.1	20.1	20.1	11.6	6.2	2.2

Date	ZK Class								DA Class					
	PSA Prepayment Assumption								PSA Prepayment Assumption					
	0%	100%	150%	300%	450%	800%	1300%	1900%	0%	100%	154%	300%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	105	105	105	97	89	71	44	11	98	95	93	88	85	79
December 2020	109	109	109	84	58	3	0	0	97	86	81	69	60	44
December 2021	114	114	114	67	24	0	0	0	95	77	68	48	35	14
December 2022	120	120	120	57	6	0	0	0	93	68	57	31	16	0
December 2023	125	125	125	53	*	0	0	0	91	59	46	17	2	0
December 2024	131	131	128	51	*	0	0	0	89	51	37	6	0	0
December 2025	137	137	127	47	*	0	0	0	87	44	28	0	0	0
December 2026	143	143	121	42	*	0	0	0	84	37	20	0	0	0
December 2027	150	150	114	37	*	0	0	0	82	31	13	0	0	0
December 2028	157	146	105	31	*	0	0	0	79	25	7	0	0	0
December 2029	164	137	96	26	*	0	0	0	76	19	2	0	0	0
December 2030	171	127	87	22	*	0	0	0	73	14	0	0	0	0
December 2031	179	117	78	18	*	0	0	0	69	9	0	0	0	0
December 2032	188	107	69	15	*	0	0	0	66	4	0	0	0	0
December 2033	196	97	61	12	*	0	0	0	62	0	0	0	0	0
December 2034	205	88	54	10	*	0	0	0	58	0	0	0	0	0
December 2035	215	79	47	8	*	0	0	0	54	0	0	0	0	0
December 2036	222	71	40	6	*	0	0	0	49	0	0	0	0	0
December 2037	210	62	35	5	*	0	0	0	44	0	0	0	0	0
December 2038	197	55	29	4	*	0	0	0	39	0	0	0	0	0
December 2039	183	47	25	3	*	0	0	0	33	0	0	0	0	0
December 2040	168	41	21	2	*	0	0	0	27	0	0	0	0	0
December 2041	152	34	17	2	*	0	0	0	20	0	0	0	0	0
December 2042	134	28	13	1	*	0	0	0	14	0	0	0	0	0
December 2043	116	23	10	1	*	0	0	0	6	0	0	0	0	0
December 2044	96	17	8	1	*	0	0	0	0	0	0	0	0	0
December 2045	74	12	5	*	*	0	0	0	0	0	0	0	0	0
December 2046	51	8	3	*	*	0	0	0	0	0	0	0	0	0
December 2047	26	3	1	*	*	0	0	0	0	0	0	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average														
Life (years)**	24.9	18.1	15.6	7.5	2.3	1.3	0.9	0.7	16.4	6.7	5.1	3.1	2.5	1.9

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

Date	DV Class						VD Class						DZ Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	154%	300%	400%	600%	0%	100%	154%	300%	400%	600%	0%	100%	154%	300%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	93	93	93	93	93	93	100	100	100	100	100	100	104	104	104	104	104	104
December 2020	85	85	85	85	85	85	100	100	100	100	100	100	108	108	108	108	108	108
December 2021	77	77	77	77	77	77	100	100	100	100	100	100	113	113	113	113	113	113
December 2022	69	69	69	69	69	8	100	100	100	100	100	100	117	117	117	117	117	117
December 2023	60	60	60	60	60	0	100	100	100	100	100	0	122	122	122	122	122	119
December 2024	51	51	51	51	0	0	100	100	100	100	73	0	127	127	127	127	127	75
December 2025	42	42	42	14	0	0	100	100	100	100	0	0	132	132	132	132	132	47
December 2026	33	33	33	0	0	0	100	100	100	42	0	0	138	138	138	138	97	29
December 2027	22	22	22	0	0	0	100	100	100	0	0	0	143	143	143	133	72	18
December 2028	12	12	12	0	0	0	100	100	100	0	0	0	149	149	149	106	53	11
December 2029	1	1	1	0	0	0	100	100	100	0	0	0	155	155	155	84	39	7
December 2030	0	0	0	0	0	0	92	92	64	0	0	0	161	161	161	67	29	4
December 2031	0	0	0	0	0	0	82	82	17	0	0	0	168	168	168	53	21	3
December 2032	0	0	0	0	0	0	72	72	0	0	0	0	175	175	156	41	15	2
December 2033	0	0	0	0	0	0	62	59	0	0	0	0	182	182	135	32	11	1
December 2034	0	0	0	0	0	0	51	14	0	0	0	0	189	189	117	25	8	1
December 2035	0	0	0	0	0	0	40	0	0	0	0	0	197	177	100	20	6	*
December 2036	0	0	0	0	0	0	28	0	0	0	0	0	205	156	86	15	4	*
December 2037	0	0	0	0	0	0	16	0	0	0	0	0	214	137	73	12	3	*
December 2038	0	0	0	0	0	0	3	0	0	0	0	0	222	119	61	9	2	*
December 2039	0	0	0	0	0	0	0	0	0	0	0	0	225	102	51	7	1	*
December 2040	0	0	0	0	0	0	0	0	0	0	0	0	225	87	41	5	1	*
December 2041	0	0	0	0	0	0	0	0	0	0	0	0	225	72	33	4	1	*
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	225	59	26	3	*	*
December 2043	0	0	0	0	0	0	0	0	0	0	0	0	225	46	20	2	*	*
December 2044	0	0	0	0	0	0	0	0	0	0	0	0	216	35	14	1	*	*
December 2045	0	0	0	0	0	0	0	0	0	0	0	0	167	24	10	1	*	*
December 2046	0	0	0	0	0	0	0	0	0	0	0	0	115	14	5	*	*	*
December 2047	0	0	0	0	0	0	0	0	0	0	0	0	59	4	2	*	*	*
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	6.0	6.0	6.0	5.1	4.3	3.3	16.0	14.7	12.3	7.9	6.3	4.5	28.0	21.9	19.0	12.9	10.3	7.1

Date	DY Class						BF, BS† and BA Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	154%	300%	400%	600%	0%	100%	187%	400%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	100	100	100	100	100	100	99	91	86	74	56	39
December 2020	100	100	100	100	100	100	98	83	74	54	32	15
December 2021	100	100	100	100	100	100	97	76	64	40	18	6
December 2022	100	100	100	100	100	85	96	69	55	29	10	2
December 2023	100	100	100	100	100	53	95	62	47	21	6	1
December 2024	100	100	100	100	79	33	93	56	40	16	3	*
December 2025	100	100	100	93	59	21	92	50	33	11	2	*
December 2026	100	100	100	74	43	13	90	44	28	8	1	*
December 2027	100	100	100	59	32	8	89	39	23	6	1	*
December 2028	100	100	100	47	24	5	87	34	19	4	*	*
December 2029	100	100	100	37	17	3	85	30	16	3	*	*
December 2030	100	100	92	30	13	2	83	26	13	2	*	*
December 2031	100	100	80	23	9	1	80	22	10	1	*	*
December 2032	100	100	70	18	7	1	78	18	8	1	*	*
December 2033	100	99	60	14	5	*	75	15	6	1	*	*
December 2034	100	89	52	11	4	*	73	11	5	*	*	*
December 2035	100	79	45	9	3	*	70	8	3	*	*	*
December 2036	100	70	38	7	2	*	66	6	2	*	*	*
December 2037	100	61	32	5	1	*	63	3	1	*	*	0
December 2038	100	53	27	4	1	*	59	1	*	*	*	0
December 2039	100	46	22	3	1	*	55	0	0	0	0	0
December 2040	100	39	18	2	*	*	50	0	0	0	0	0
December 2041	100	32	15	2	*	*	46	0	0	0	0	0
December 2042	100	26	12	1	*	*	40	0	0	0	0	0
December 2043	100	21	9	1	*	*	35	0	0	0	0	0
December 2044	96	15	6	*	*	*	29	0	0	0	0	0
December 2045	74	11	4	*	*	*	22	0	0	0	0	0
December 2046	51	6	2	*	*	*	16	0	0	0	0	0
December 2047	26	2	1	*	*	*	8	0	0	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	28.0	21.0	17.4	11.0	8.5	5.8	20.2	8.0	5.9	3.2	1.8	1.1

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

Date	FE Class							SD† Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	125%	167%	210%	500%	700%	0%	100%	125%	167%	210%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	99	97	96	96	95	90	87	98	95	94	93	92	84	78
December 2020	98	91	90	88	85	70	61	96	86	84	80	76	51	35
December 2021	97	85	82	78	74	49	35	95	74	70	63	56	15	0
December 2022	95	78	75	69	63	34	20	92	64	58	48	39	0	0
December 2023	94	72	68	61	54	23	11	90	53	46	35	24	0	0
December 2024	93	66	61	54	46	16	6	88	44	36	23	11	0	0
December 2025	91	61	55	47	40	11	4	85	35	26	12	0	0	0
December 2026	89	56	50	41	34	7	2	82	27	17	2	0	0	0
December 2027	88	51	45	36	29	5	1	80	19	9	0	0	0	0
December 2028	86	47	41	32	25	3	1	76	12	1	0	0	0	0
December 2029	84	43	36	28	21	2	*	73	5	0	0	0	0	0
December 2030	82	39	33	24	18	2	*	69	0	0	0	0	0	0
December 2031	79	35	29	21	15	1	*	65	0	0	0	0	0	0
December 2032	77	32	26	18	12	1	*	61	0	0	0	0	0	0
December 2033	74	29	23	16	10	*	*	57	0	0	0	0	0	0
December 2034	71	26	20	13	9	*	*	52	0	0	0	0	0	0
December 2035	68	23	18	11	7	*	*	47	0	0	0	0	0	0
December 2036	65	20	16	10	6	*	*	41	0	0	0	0	0	0
December 2037	61	18	13	8	5	*	*	35	0	0	0	0	0	0
December 2038	57	16	12	7	4	*	*	29	0	0	0	0	0	0
December 2039	53	14	10	6	3	*	*	22	0	0	0	0	0	0
December 2040	49	12	8	5	3	*	*	15	0	0	0	0	0	0
December 2041	44	10	7	4	2	*	*	7	0	0	0	0	0	0
December 2042	39	8	5	3	1	*	*	0	0	0	0	0	0	0
December 2043	34	6	4	2	1	*	*	0	0	0	0	0	0	0
December 2044	28	5	3	2	1	*	*	0	0	0	0	0	0	0
December 2045	22	3	2	1	1	*	*	0	0	0	0	0	0	0
December 2046	15	2	1	1	*	*	*	0	0	0	0	0	0	0
December 2047	8	1	0	*	*	*	*	0	0	0	0	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average														
Life (years)**	19.9	11.0	9.8	8.3	7.2	3.7	2.8	15.1	5.7	4.9	4.1	3.5	2.0	1.6

Date	SE† Class							EA Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	125%	167%	210%	500%	700%	0%	100%	125%	167%	210%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	100	100	100	100	100	100	100	98	95	94	94	94	94	94
December 2020	100	100	100	100	100	100	100	96	86	84	84	84	75	61
December 2021	100	100	100	100	100	100	88	93	76	72	72	72	44	24
December 2022	100	100	100	100	100	84	50	91	66	61	61	61	22	3
December 2023	100	100	100	100	100	58	28	88	56	50	50	50	7	0
December 2024	100	100	100	100	100	40	16	85	48	40	40	40	0	0
December 2025	100	100	100	100	99	27	9	82	39	31	31	31	0	0
December 2026	100	100	100	100	85	19	5	79	31	23	23	23	0	0
December 2027	100	100	100	91	72	13	3	76	23	16	16	16	0	0
December 2028	100	100	100	79	61	9	2	72	16	9	9	9	0	0
December 2029	100	100	91	69	52	6	1	68	9	4	4	4	0	0
December 2030	100	97	82	60	44	4	1	64	3	0	0	0	0	0
December 2031	100	88	73	52	37	3	*	60	0	0	0	0	0	0
December 2032	100	80	65	45	31	2	*	55	0	0	0	0	0	0
December 2033	100	72	57	39	26	1	*	50	0	0	0	0	0	0
December 2034	100	64	51	34	22	1	*	45	0	0	0	0	0	0
December 2035	100	57	44	29	18	1	*	40	0	0	0	0	0	0
December 2036	100	51	39	24	15	*	*	34	0	0	0	0	0	0
December 2037	100	45	34	20	12	*	*	27	0	0	0	0	0	0
December 2038	100	39	29	17	10	*	*	21	0	0	0	0	0	0
December 2039	100	34	25	14	8	*	*	13	0	0	0	0	0	0
December 2040	100	29	21	12	6	*	*	6	0	0	0	0	0	0
December 2041	100	24	17	9	5	*	*	0	0	0	0	0	0	0
December 2042	98	20	14	7	4	*	*	0	0	0	0	0	0	0
December 2043	84	16	11	6	3	*	*	0	0	0	0	0	0	0
December 2044	69	12	8	4	2	*	*	0	0	0	0	0	0	0
December 2045	54	9	6	3	1	*	*	0	0	0	0	0	0	0
December 2046	37	5	3	2	1	*	*	0	0	0	0	0	0	0
December 2047	19	2	1	1	*	*	*	0	0	0	0	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average														
Life (years)**	27.2	19.0	17.2	14.7	12.7	6.2	4.6	14.0	6.0	5.4	5.4	5.4	3.0	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.

Date	VE Class							ZE Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	125%	167%	210%	500%	700%	0%	100%	125%	167%	210%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	93	93	93	93	93	93	93	104	104	104	104	104	104	104
December 2020	85	85	85	85	85	85	85	107	107	107	107	107	107	107
December 2021	77	77	77	77	77	77	77	111	111	111	111	111	111	111
December 2022	69	69	69	69	69	69	69	115	115	115	115	115	115	115
December 2023	60	60	60	60	60	60	0	119	119	119	119	119	119	93
December 2024	51	51	51	51	51	13	0	123	123	123	123	123	123	53
December 2025	42	42	42	42	42	0	0	128	128	128	128	128	89	30
December 2026	33	33	33	33	33	0	0	132	132	132	132	132	61	17
December 2027	23	23	23	23	23	0	0	137	137	137	137	137	41	10
December 2028	13	13	13	13	13	0	0	142	142	142	142	142	28	5
December 2029	2	2	2	2	2	0	0	147	147	147	147	147	19	3
December 2030	0	0	0	0	0	0	0	148	148	144	144	144	13	2
December 2031	0	0	0	0	0	0	0	148	129	121	121	121	9	1
December 2032	0	0	0	0	0	0	0	148	102	102	102	102	6	1
December 2033	0	0	0	0	0	0	0	148	85	85	85	85	4	*
December 2034	0	0	0	0	0	0	0	148	71	71	71	71	3	*
December 2035	0	0	0	0	0	0	0	148	59	59	59	59	2	*
December 2036	0	0	0	0	0	0	0	148	49	49	49	49	1	*
December 2037	0	0	0	0	0	0	0	148	40	40	40	40	1	*
December 2038	0	0	0	0	0	0	0	148	32	32	32	32	*	*
December 2039	0	0	0	0	0	0	0	148	26	26	26	26	*	*
December 2040	0	0	0	0	0	0	0	148	21	21	21	21	*	*
December 2041	0	0	0	0	0	0	0	134	16	16	16	16	*	*
December 2042	0	0	0	0	0	0	0	85	12	12	12	12	*	*
December 2043	0	0	0	0	0	0	0	32	9	9	9	9	*	*
December 2044	0	0	0	0	0	0	0	6	6	6	6	6	*	*
December 2045	0	0	0	0	0	0	0	4	4	4	4	4	*	*
December 2046	0	0	0	0	0	0	0	2	2	2	2	2	*	*
December 2047	0	0	0	0	0	0	0	1	1	1	1	1	*	*
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average														
Life (years)**	6.0	6.0	6.0	6.0	6.0	4.6	3.7	24.3	17.0	17.0	17.0	17.0	8.8	6.4

Date	EZ Class							ED Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	125%	167%	210%	500%	700%	0%	100%	125%	167%	210%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	104	104	104	98	92	52	25	100	100	100	100	100	100	100
December 2020	107	107	107	89	70	0	0	100	100	100	100	100	100	100
December 2021	111	111	111	77	43	0	0	100	100	100	100	100	100	100
December 2022	115	115	115	68	23	0	0	100	100	100	100	100	100	100
December 2023	119	119	119	63	10	0	0	100	100	100	100	100	100	63
December 2024	123	123	123	60	3	0	0	100	100	100	100	100	88	36
December 2025	128	128	128	60	*	0	0	100	100	100	100	100	60	20
December 2026	132	132	131	61	*	0	0	100	100	100	100	100	41	11
December 2027	137	137	132	60	*	0	0	100	100	100	100	100	28	6
December 2028	142	142	130	59	*	0	0	100	100	100	100	100	19	4
December 2029	147	147	127	56	*	0	0	100	100	100	100	100	13	2
December 2030	152	152	122	53	*	0	0	100	100	97	97	97	9	1
December 2031	158	158	116	50	*	0	0	100	88	82	82	82	6	1
December 2032	163	157	109	46	*	0	0	100	69	69	69	69	4	*
December 2033	169	148	101	42	*	0	0	100	58	58	58	58	3	*
December 2034	175	138	93	38	*	0	0	100	48	48	48	48	2	*
December 2035	181	127	85	34	*	0	0	100	40	40	40	40	1	*
December 2036	188	117	77	31	*	0	0	100	33	33	33	33	1	*
December 2037	194	106	69	27	*	0	0	100	27	27	27	27	1	*
December 2038	201	95	61	23	*	0	0	100	22	22	22	22	*	*
December 2039	208	84	54	20	*	0	0	100	18	18	18	18	*	*
December 2040	216	73	46	17	*	0	0	100	14	14	14	14	*	*
December 2041	223	62	39	14	*	0	0	91	11	11	11	11	*	*
December 2042	231	52	32	11	*	0	0	58	8	8	8	8	*	*
December 2043	240	42	26	9	*	0	0	22	6	6	6	6	*	*
December 2044	218	33	20	7	*	0	0	4	4	4	4	4	*	*
December 2045	170	23	14	5	*	0	0	3	3	3	3	3	*	*
December 2046	118	14	9	3	*	0	0	2	2	2	2	2	*	*
December 2047	61	6	4	1	*	0	0	1	1	1	1	1	*	*
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average														
Life (years)**	27.9	21.5	19.6	12.3	3.0	1.0	0.8	24.3	17.0	17.0	17.0	17.0	8.3	6.0

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

Date	KA Class								LZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	267%	320%	450%	800%	1300%	1900%	0%	100%	267%	320%	450%	800%	1300%	1900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	98	96	93	93	93	93	93	82	105	105	105	105	105	105	105	105
December 2020	96	89	79	79	79	69	45	17	109	109	109	109	109	109	109	109
December 2021	93	80	61	61	61	36	10	0	114	114	114	114	114	114	114	0
December 2022	91	71	46	46	46	18	2	0	120	120	120	120	120	120	120	0
December 2023	88	63	33	33	33	9	*	0	125	125	125	125	125	125	125	0
December 2024	86	55	23	23	23	5	0	0	131	131	131	131	131	131	131	52
December 2025	83	47	17	17	17	2	0	0	137	137	137	137	137	137	137	11
December 2026	79	40	12	12	12	1	0	0	143	143	143	143	143	143	143	2
December 2027	76	33	8	8	8	*	0	0	150	150	150	150	150	150	150	1
December 2028	73	27	6	6	6	*	0	0	157	157	157	157	157	157	157	*
December 2029	69	21	4	4	4	0	0	0	164	164	164	164	164	80	*	0
December 2030	65	15	3	3	3	0	0	0	171	171	171	171	171	40	*	0
December 2031	60	9	2	2	2	0	0	0	179	179	179	179	179	20	*	0
December 2032	56	3	1	1	1	0	0	0	188	188	188	188	188	10	*	0
December 2033	51	1	1	1	1	0	0	0	196	196	196	196	196	5	*	0
December 2034	46	*	*	*	*	0	0	0	205	205	205	205	205	3	*	0
December 2035	41	*	*	*	*	0	0	0	215	215	215	215	215	1	*	0
December 2036	35	0	0	0	0	0	0	0	224	174	174	174	174	1	0	0
December 2037	29	0	0	0	0	0	0	0	235	119	119	119	119	*	0	0
December 2038	22	0	0	0	0	0	0	0	246	81	81	81	81	*	0	0
December 2039	15	0	0	0	0	0	0	0	257	54	54	54	54	*	0	0
December 2040	8	0	0	0	0	0	0	0	269	36	36	36	36	*	0	0
December 2041	0	0	0	0	0	0	0	0	107	23	23	23	23	*	0	0
December 2042	0	0	0	0	0	0	0	0	15	15	15	15	15	*	0	0
December 2043	0	0	0	0	0	0	0	0	9	9	9	9	9	*	0	0
December 2044	0	0	0	0	0	0	0	0	5	5	5	5	5	*	0	0
December 2045	0	0	0	0	0	0	0	0	3	3	3	3	3	*	0	0
December 2046	0	0	0	0	0	0	0	0	1	1	1	1	1	*	0	0
December 2047	0	0	0	0	0	0	0	0	*	*	*	*	*	*	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	14.1	7.0	4.4	4.4	4.4	2.9	2.0	1.5	23.2	19.9	19.9	19.9	19.9	11.5	6.1	2.2

Date	ZL Class								LT and LO Classes					
	PSA Prepayment Assumption								PSA Prepayment Assumption					
	0%	100%	267%	320%	450%	800%	1300%	1900%	0%	95%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	105	105	105	100	87	53	4	0	100	100	100	99	94	82
December 2020	109	109	109	93	52	0	0	0	100	100	100	96	79	57
December 2021	114	114	114	85	17	0	0	0	100	100	100	93	65	40
December 2022	120	120	120	82	2	0	0	0	100	100	100	85	53	28
December 2023	125	125	124	83	*	0	0	0	100	100	100	76	43	19
December 2024	131	131	121	79	*	0	0	0	100	100	99	67	35	13
December 2025	137	137	113	72	*	0	0	0	100	98	97	59	28	8
December 2026	143	143	103	64	*	0	0	0	100	95	94	51	23	6
December 2027	150	150	91	55	*	0	0	0	100	91	88	44	18	4
December 2028	157	157	79	47	*	0	0	0	100	83	80	37	14	2
December 2029	164	164	68	39	*	0	0	0	100	75	72	32	11	1
December 2030	171	171	58	33	*	0	0	0	100	67	64	26	9	1
December 2031	179	179	49	27	*	0	0	0	100	59	56	22	7	*
December 2032	188	188	41	22	*	0	0	0	100	51	49	18	5	*
December 2033	196	181	34	17	*	0	0	0	100	44	42	15	4	*
December 2034	205	164	28	14	*	0	0	0	100	37	36	12	3	0
December 2035	215	147	22	11	*	0	0	0	97	31	29	9	2	0
December 2036	224	131	18	9	*	0	0	0	93	25	24	7	1	0
December 2037	235	116	14	7	*	0	0	0	80	19	18	5	1	0
December 2038	246	102	11	5	*	0	0	0	66	14	13	3	1	0
December 2039	257	88	9	4	*	0	0	0	51	9	9	2	*	0
December 2040	269	75	7	3	*	0	0	0	35	5	4	1	*	0
December 2041	281	63	5	2	*	0	0	0	18	1	1	*	0	0
December 2042	250	52	4	1	*	0	0	0	0	0	0	0	0	0
December 2043	215	42	3	1	*	0	0	0	0	0	0	0	0	0
December 2044	178	32	2	1	*	0	0	0	0	0	0	0	0	0
December 2045	138	23	1	*	*	0	0	0	0	0	0	0	0	0
December 2046	95	14	1	*	*	0	0	0	0	0	0	0	0	0
December 2047	49	6	*	*	*	0	0	0	0	0	0	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average														
Life (years)**	26.8	21.0	12.7	10.0	2.1	1.0	0.7	0.5	20.9	14.6	14.3	9.1	5.5	3.1

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

Date	IP† Class						FC, SC† and CA Classes						
	PSA Prepayment Assumption						PSA Prepayment Assumption						
	0%	100%	379%	500%	800%	1200%	0%	100%	225%	500%	900%	1200%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2019	98	92	82	77	63	45	99	90	83	67	44	27	15
December 2020	96	84	63	53	33	12	98	81	68	45	19	7	2
December 2021	94	76	46	34	16	3	98	72	56	30	8	2	*
December 2022	92	68	34	22	7	1	97	64	46	20	4	1	*
December 2023	89	61	24	15	3	*	95	56	37	13	2	*	*
December 2024	87	54	17	9	1	*	94	49	30	8	1	*	*
December 2025	84	48	12	6	1	*	93	42	23	5	*	*	*
December 2026	81	42	9	4	*	*	92	35	18	3	*	*	*
December 2027	78	36	6	3	*	*	90	29	14	2	*	*	*
December 2028	75	31	5	2	*	*	89	23	10	1	*	*	0
December 2029	72	26	3	1	*	*	87	18	7	1	*	*	0
December 2030	68	21	2	1	*	*	85	13	5	*	*	*	0
December 2031	64	16	2	*	*	*	83	8	3	*	*	*	0
December 2032	60	12	1	*	*	0	81	4	1	*	*	0	0
December 2033	56	9	1	*	*	0	78	0	0	0	0	0	0
December 2034	51	7	*	*	*	0	75	0	0	0	0	0	0
December 2035	46	6	*	*	*	0	72	0	0	0	0	0	0
December 2036	41	4	*	*	*	0	69	0	0	0	0	0	0
December 2037	35	3	*	*	*	0	66	0	0	0	0	0	0
December 2038	29	2	*	*	*	0	62	0	0	0	0	0	0
December 2039	23	1	*	*	*	0	58	0	0	0	0	0	0
December 2040	18	*	*	*	*	0	53	0	0	0	0	0	0
December 2041	14	*	*	*	*	0	49	0	0	0	0	0	0
December 2042	9	*	*	*	*	0	43	0	0	0	0	0	0
December 2043	6	*	*	*	0	0	37	0	0	0	0	0	0
December 2044	3	*	*	*	0	0	31	0	0	0	0	0	0
December 2045	*	*	*	*	0	0	24	0	0	0	0	0	0
December 2046	*	*	*	*	0	0	17	0	0	0	0	0	0
December 2047	0	0	0	0	0	0	9	0	0	0	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.3	7.5	3.6	2.8	1.8	1.1	20.8	6.4	4.5	2.5	1.2	0.8	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.

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	292% PSA
2	91% PSA
3	119% PSA
4	300% PSA
5	154% PSA
6	187% PSA
7	167% PSA
8	320% PSA
9	95% PSA
10	379% PSA
11	225% 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.

The law informally known as the Tax Cuts and Jobs Act (“TCJA”), which was enacted on December 22, 2017, generally requires a beneficial owner of a Regular Certificate that uses an accrual method of accounting for tax purposes to include certain amounts in income no later than the time such amounts are reflected on certain financial statements. Although the precise application of this rule is unclear, it might require the accrual of income earlier than is the case under the general tax rules described under “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates” in the REMIC Prospectus. This rule is generally effective for tax years beginning after December 31, 2017, or for Regular Certificates issued with original issue discount, for tax years beginning after December 31, 2018. The IRS issued Notice

2018-80, stating its intention to exclude market discount from the application of this rule, effective January 1, 2018. Prospective investors in Regular Certificates that use an accrual method of accounting for tax purposes are urged to consult with their tax advisors regarding the potential applicability of this legislation to their particular situations.

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.

The TCJA generally denies a deduction for an individual, trust or estate that holds a Residual Certificate of its allocable share of the REMIC’s fees or expenses under Section 212 of the Code for any taxable year beginning after December 31, 2017, and before January 1, 2026. Prospective investors in Residual Certificates are urged to consult with their tax advisors regarding the potential applicability of this legislation to their particular situations.

Taxation of Beneficial Owners of RCR Certificates

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

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

Tax Audit Procedures

The Bipartisan Budget Act of 2015, which was enacted on November 2, 2015, repeals and replaces the rules applicable to certain administrative and judicial proceedings regarding a partnership’s tax affairs, effective beginning with the 2018 taxable year. Under the new rules, a partnership, including for this purpose a REMIC for a taxable year in which it has multiple Residual Owners, appoints one person to act as its sole representative in connection with IRS audits and related procedures. The representative’s actions, including the representative’s agreeing to adjustments to taxable income, will bind partners or Residual Owners to a greater degree than would actions of the tax matters partner (“TMP”) under the rules in effect prior to the 2018 taxable year. See “Material Federal Income Tax Consequences—Reporting and Other Administrative Matters” in the REMIC Prospectus for a discussion of the TMP. Under the new rules, a REMIC having multiple Residual Owners in a taxable year, unless such REMIC elects

otherwise, will be required to pay taxes arising from IRS audit adjustments rather than its Residual Owners. The Trustee, as representative, will have the authority to utilize, and will be directed to utilize, any exceptions available under the new provisions (including changes) and Regulations so that the Residual Owners, to the fullest extent possible, rather than the REMIC itself, will be liable for any taxes arising from audit adjustments to the REMIC's taxable income. 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 taxable year in which the adjustment is made rather than in the taxable year to which the adjustment relates, and otherwise in different and potentially less advantageous ways than under the rules in effect prior to the 2018 taxable year. The new rules apply to existing and future REMICs having multiple Residual Owners in a taxable year. The new rules are complex and may be clarified and possibly revised. Residual Owners should discuss with their own tax advisors the possible effect of the new rules on them.

Foreign Investors

As set forth under "Material Federal Income Tax Consequences—Foreign Investors—FATCA" in the REMIC Prospectus, FATCA withholding is scheduled to be imposed, beginning on January 1, 2019, on gross proceeds from the sale or other disposition of Regular Certificates paid to certain persons. However, on December 13, 2018, the IRS released proposed regulations which, if finalized, would eliminate FATCA withholding on gross proceeds to such persons from the sale or other disposition of Regular Certificates. The IRS will permit taxpayers to rely on this aspect of the proposed regulations until final regulations are issued. You should consult your own tax advisor regarding the potential application and impact of FATCA based on your particular circumstances. See "Material Federal Income Tax Consequences—Foreign Investors" in the REMIC Prospectus.

ADDITIONAL ERISA CONSIDERATIONS

The following discussion supplements the discussion under "ERISA Considerations" in the REMIC Prospectus regarding important considerations for investors subject to ERISA or section 4975 of the Code. Due to the possibility that Fannie Mae, any Dealer or any of their respective affiliates may receive certain benefits in connection with the sale or holding of the Certificates, the purchase of the Certificates using "assets of a plan" (as described in 29 C.F.R. Section 2510.3-101, as modified by Section 3(42) of ERISA) over which any of these parties or their affiliates has investment authority, or renders investment advice for a fee with respect to the assets of the plan, or is the employer or other sponsor of the plan, might be deemed to be a violation of a provision of Title I of ERISA or Section 4975 of the Code. Accordingly, the Certificates may not be purchased using the assets of any plan if Fannie Mae, any Dealer or any of their respective affiliates has investment authority, or renders investment advice for a fee with respect to the assets of the plan, or is the employer or other sponsor of the plan, unless an applicable prohibited transaction exemption is available to cover the purchase or holding of the Certificates or the transaction is not otherwise prohibited.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Wells Fargo Bank, N.A. (the "Dealer") in exchange for the Trust MBS and the Underlying REMIC and RCR Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

EUROPEAN ECONOMIC AREA RISK RETENTION

Prospective investors whose investment activities are subject to investment laws and regulations, regulatory capital requirements or review by regulatory authorities may be subject to restrictions on investment in the certificates. Prospective investors should consult legal, tax and accounting advisers for assistance in determining the suitability of and consequences of the purchase, ownership and sale of the certificates.

The application of Articles 404-410 of the European Union Capital Requirements Regulation 575/2013 and similar European Economic Area (“EEA”) legislation on risk retention requirements (the “EEA Risk Retention Regulations”) to the certificates transaction (the “Transaction”) is unclear.

Our exposure to the credit risk related to the Transaction is in the form of our guaranty obligations on the certificates (the “Guaranty Obligations”). Our Guaranty Obligations represent general unsecured obligations. Obligations similar to our Guaranty Obligations have long been a central feature to our mortgage-backed securities issuance programs and our Guaranty Obligations were undertaken in the ordinary course of our business.

In determining the extent to which the EEA Risk Retention Regulations apply to the Transaction, investors subject to the EEA Risk Retention Regulations may wish to consider the guidance appearing in the preamble to the regulatory technical standards contained in Commission Delegated Regulation (EU) No. 625/2014 of March 13, 2014, which provides in relevant part: “Where an entity securitises its own liabilities, alignment of interest is established automatically, regardless of whether the final debtor collateralises its debt. Where it is clear that the credit risk remains with the originator the retention of interest by the originator is unnecessary, and would not improve on the pre-existing position.” We will remain fully liable under the Guaranty Obligations. We do not intend to collateralize any of our credit exposure under the Guaranty Obligations or the certificates.

In order to assist Applicable Investors (as defined below) in evaluating a potential investment in the certificates, we will enter into a letter agreement on the settlement date pursuant to which we will irrevocably undertake to the certificateholders that, in connection with the EEA Risk Retention Regulations, at the origination and on an ongoing basis, so long as any certificates remain outstanding:

- we will, as originator (for purposes of the EEA Risk Retention Regulations), retain a material net economic interest (the “Retained Interest”) in the exposure related to the Transaction of not less than 5% through the Guaranty Obligations;
- neither we nor our affiliates will sell, hedge or otherwise mitigate our credit risk under or associated with the Retained Interest or the mortgage loans, except to the extent permitted in accordance with the EEA Risk Retention Regulations; accordingly, neither we nor our affiliates will, through this transaction or any subsequent transactions, enter into agreements that transfer or hedge more than a 95% pro rata share of the credit risk corresponding to any of the certificates;
- we will, upon written request and further subject to any applicable duty of confidentiality, provide such information in our possession as may reasonably be required to assist the certificateholders to satisfy the due diligence obligations set forth in the EEA Risk Retention Regulations as of the settlement date and at any time prior to maturity of the certificates;
- we will confirm to the trustee for reporting to certificateholders our continued compliance with the undertakings set out at the first and second bullet points above (which confirmation may be by email): (i) on a monthly basis; and (ii) following our determination that the performance of the certificates or the risk characteristics of the certificates or of the mortgage loans has materially changed; and

- we will promptly notify the trustee in writing if for any reason: (i) we cease to hold the Retained Interest in accordance with the first bullet point above; or (ii) we or any of our affiliates fails to comply with the covenants set out in the second and third bullet points above in any way.

“Applicable Investor” means each holder of a beneficial interest in any certificates that is (i) an EEA credit institution or investment firm, (ii) an EEA insurer or reinsurer or (iii) an alternative investment fund to which Directive 2011/61/EU applies.

Prospective investors should also be aware that a new regulatory regime (the “Securitization Regulation”) will generally apply from and after January 1, 2019 to securitizations in which securities are issued after that date. The Securitization Regulation will apply to the types of regulated investors covered by the EEA Risk Retention Regulations and also to (a) an EEA undertaking for collective investment in transferable securities (“UCITS”) and UCITS management companies, and (b) institutions for occupational retirement provision falling within the scope of Directive (EU) 2016/2341 (subject to certain exceptions), and certain investment managers and authorized entities appointed by such institutions (together, “IORPs”). With regard to securitizations in respect of which the relevant securities are issued before January 1, 2019 (“Pre-2019 Securitizations”), investors that are subject to the EEA Risk Retention Regulations will continue to be subject to the risk retention and due diligence requirements of the EEA Risk Retention Regulations, including on and after that date. The Securitization Regulation makes no express provision for the application of any requirements of the EEA Risk Retention Regulations or of the Securitization Regulation to UCITS or IORPs that hold or acquire any interest in respect of a Pre-2019 Securitization and, accordingly, it is not clear what requirements (if any) will be applicable to those investors. Prospective investors are themselves responsible for monitoring and assessing changes to the EEA Risk Retention Regulations and their regulatory capital requirements.

Each prospective investor in the certificates is required independently to assess and determine whether our disclosure regarding risk retention contained in this prospectus supplement and the prospectus is sufficient for purposes of complying with any applicable risk retention requirements. Neither we nor the trustee or any other person makes any representation or provides any assurance to the effect that the information described in this prospectus supplement or in the prospectus is sufficient for such purposes. Each prospective investor in the certificates that is subject to any retention requirements should consult with its own legal, accounting and other advisors and/or its national regulator in determining the extent to which such information is sufficient for such purpose.

THE CERTIFICATES ARE NOT INTENDED TO BE OFFERED, SOLD OR OTHERWISE MADE AVAILABLE TO, AND SHOULD NOT BE OFFERED, SOLD OR OTHERWISE MADE AVAILABLE TO, ANY RETAIL INVESTOR IN THE EEA. FOR THESE PURPOSES, A RETAIL INVESTOR MEANS A PERSON WHO IS ONE (OR MORE) OF: (I) A RETAIL CLIENT AS DEFINED IN POINT (11) OF ARTICLE 4(1) OF DIRECTIVE 2014/65/EU (AS AMENDED, “MIFID II”); OR (II) A CUSTOMER WITHIN THE MEANING OF DIRECTIVE 2002/92/EC, WHERE THAT CUSTOMER WOULD NOT QUALIFY AS A PROFESSIONAL CLIENT AS DEFINED IN POINT (10) OF ARTICLE 4(1) OF MIFID II; OR (III) NOT A QUALIFIED INVESTOR AS DEFINED IN DIRECTIVE 2003/71/EC, CONSEQUENTLY NO KEY INFORMATION DOCUMENT REQUIRED BY REGULATION (EU) NO1286/2014 (AS AMENDED, THE “PRIIPS REGULATION”) FOR OFFERING OR SELLING THE CERTIFICATES OR OTHERWISE MAKING THEM AVAILABLE TO RETAIL INVESTORS IN THE EEA HAS BEEN PREPARED AND THEREFORE OFFERING OR SELLING THE CERTIFICATES OR OTHERWISE MAKING THEM AVAILABLE TO ANY RETAIL INVESTOR IN THE EEA MAY BE UNLAWFUL UNDER THE PRIIPS REGULATION.

LEGAL MATTERS

Katten Muchin Rosenman LLP will provide legal representation for Fannie Mae. K&L Gates LLP will provide legal representation for the Dealer.

Exhibit A

Group 2 Underlying REMIC Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	December 2018 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)
2014-49	AX(2)	July 2014	3136AKWJ8	(3)	INV	July 2043	SC/PT	\$2,101,892	1.00000000	\$2,101,892.00	3.637%	279	71

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

(2) This Class is backed by a Fannie Mae Class 2013-023-PX REMIC Certificate.

(3) This Class bears interest as described in the related Underlying REMIC Disclosure Document.

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	December 2018 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)
2012-102	SG	August 2012	3136A8RX0	(2)	INV	September 2042	SUP	\$8,500,000	0.89692120	\$ 896,921.20	4.012%	272	77
2012-102	SH	August 2012	3136A8RU6	(2)	INV	September 2042	SUP	8,208,326	0.89692120	1,195,888.36	4.012	272	77
2012-102	SK	August 2012	3136A8RW2	(2)	INV	September 2042	SUP	8,500,000	0.89692120	2,466,533.30	4.012	272	77

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

(2) These Classes bear interest as described in the related Underlying REMIC Disclosure Document.

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

Group 9 Underlying REMIC Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	December 2018 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)
2016-32	TG(2)	May 2016	3136ASTP1	(3)	INV	January 2043	CPT	\$7,658,091	0.91725728	\$7,024,439.72	3.671%	278	73

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

(2) This Class is backed by a Fannie Mae Class 2012-151-SB RCR Certificate.

(3) This Class bears interest as described in the related Underlying REMIC Disclosure Document.

Group 10 Underlying REMIC and RCR Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Notional Principal Balance of Class	December 2018 Class Factor	Notional Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2013-45	KI	April 2013	3136AD2S7	4.0%	FIX/IO	April 2043	NTL	\$30,725,000	0.23582340	\$ 7,245,673.97	4.433%	260	86
2017-60	NI	July 2017	3136AXSE6	4.0	FIX/IO	August 2047	NTL	11,562,500	0.89633148	10,363,832.74	4.679	340	18
2018-37	IC	May 2018	3136B15B6	4.0	FIX/IO	May 2048	NTL	6,928,402	0.96931774	6,715,822.97	4.662	349	9

(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								
VA	\$ 2,950,824	AL(3)	\$11,051,031	SEQ	4.0%	FIX	3136B3XX3	January 2049
AV	2,812,349							
AZ	5,287,858							
Recombination 2								
DV	9,547,000	DY(4)	38,427,464	SEQ	4.0	FIX	3136B3XZ8	January 2049
VD	11,770,000							
DZ	17,110,464							
Recombination 3								
VE	3,282,118	ED(5)	10,143,000	PAC/AD	3.5	FIX	3136B3YA2	January 2049
ZE	6,860,882							

- (1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General— *Authorized Denominations*” in this prospectus supplement.
- (2) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.
- (3) Principal payments on the REMIC Certificates in Recombination 1 from the AZ Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (4) Principal payments on the REMIC Certificates in Recombination 2 from the DZ Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (5) Principal payments on the REMIC Certificates in Recombination 3 from the ZE 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

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$69,383,000.00	January 2024	\$26,459,367.85	February 2029	\$ 4,741,383.66
January 2019	69,117,333.69	February 2024	25,740,054.42	March 2029	4,607,604.52
February 2019	68,826,364.76	March 2024	25,033,123.71	April 2029	4,477,525.33
March 2019	68,510,155.25	April 2024	24,345,365.44	May 2029	4,351,045.22
April 2019	68,168,786.36	May 2024	23,676,264.55	June 2029	4,228,066.04
May 2019	67,802,358.41	June 2024	23,025,319.72	July 2029	4,108,492.30
June 2019	67,410,990.81	July 2024	22,392,043.00	August 2029	3,992,231.06
July 2019	66,994,822.04	August 2024	21,775,959.45	September 2029	3,879,191.91
August 2019	66,554,009.52	September 2024	21,176,606.80	October 2029	3,769,286.87
September 2019	66,088,729.54	October 2024	20,593,535.14	November 2029	3,662,430.35
October 2019	65,599,177.13	November 2024	20,026,306.53	December 2029	3,558,539.04
November 2019	65,085,565.88	December 2024	19,474,494.76	January 2030	3,457,531.92
December 2019	64,548,127.79	January 2025	18,937,684.97	February 2030	3,359,330.13
January 2020	63,987,113.07	February 2025	18,415,473.38	March 2030	3,263,856.96
February 2020	63,402,789.89	March 2025	17,907,467.02	April 2030	3,171,037.76
March 2020	62,795,444.13	April 2025	17,413,283.40	May 2030	3,080,799.92
April 2020	62,165,379.15	May 2025	16,932,550.23	June 2030	2,993,072.75
May 2020	61,512,915.43	June 2025	16,464,905.20	July 2030	2,907,787.53
June 2020	60,838,390.31	July 2025	16,009,995.67	August 2030	2,824,877.35
July 2020	60,142,157.60	August 2025	15,567,478.41	September 2030	2,744,277.14
August 2020	59,424,587.24	September 2025	15,137,019.40	October 2030	2,665,923.59
September 2020	58,686,064.93	October 2025	14,718,293.52	November 2030	2,589,755.09
October 2020	57,926,991.67	November 2025	14,310,984.36	December 2030	2,515,711.71
November 2020	57,147,783.40	December 2025	13,914,783.97	January 2031	2,443,735.13
December 2020	56,348,870.50	January 2026	13,529,392.65	February 2031	2,373,768.64
January 2021	55,530,697.34	February 2026	13,154,518.69	March 2031	2,305,757.04
February 2021	54,693,721.80	March 2026	12,789,878.21	April 2031	2,239,646.64
March 2021	53,838,414.79	April 2026	12,435,194.93	May 2031	2,175,385.19
April 2021	52,965,259.67	May 2026	12,090,199.95	June 2031	2,112,921.88
May 2021	52,074,751.78	June 2026	11,754,631.59	July 2031	2,052,207.27
June 2021	51,190,219.79	July 2026	11,428,235.16	August 2031	1,993,193.25
July 2021	50,311,610.54	August 2026	11,110,762.81	September 2031	1,935,833.03
August 2021	49,438,871.27	September 2026	10,801,973.32	October 2031	1,880,081.09
September 2021	48,571,949.60	October 2026	10,501,631.92	November 2031	1,825,893.15
October 2021	47,710,793.56	November 2026	10,209,510.16	December 2031	1,773,226.12
November 2021	46,855,351.56	December 2026	9,925,385.69	January 2032	1,722,038.09
December 2021	46,005,572.41	January 2027	9,649,042.14	February 2032	1,672,288.28
January 2022	45,161,405.30	February 2027	9,380,268.93	March 2032	1,623,937.04
February 2022	44,322,799.81	March 2027	9,118,861.14	April 2032	1,576,945.78
March 2022	43,489,705.87	April 2027	8,864,619.32	May 2032	1,531,276.97
April 2022	42,662,073.83	May 2027	8,617,349.41	June 2032	1,486,894.09
May 2022	41,839,854.39	June 2027	8,376,862.53	July 2032	1,443,761.62
June 2022	41,022,998.60	July 2027	8,142,974.87	August 2032	1,401,845.03
July 2022	40,211,457.92	August 2027	7,915,507.58	September 2032	1,361,110.68
August 2022	39,405,184.15	September 2027	7,694,286.58	October 2032	1,321,525.90
September 2022	38,604,129.44	October 2027	7,479,142.49	November 2032	1,283,058.88
October 2022	37,808,246.32	November 2027	7,269,910.46	December 2032	1,245,678.69
November 2022	37,017,487.66	December 2027	7,066,430.10	January 2033	1,209,355.22
December 2022	36,231,806.70	January 2028	6,868,545.29	February 2033	1,174,059.23
January 2023	35,451,157.01	February 2028	6,676,104.13	March 2033	1,139,762.22
February 2023	34,675,492.52	March 2028	6,488,958.81	April 2033	1,106,436.51
March 2023	33,904,767.50	April 2028	6,306,965.48	May 2033	1,074,055.16
April 2023	33,138,936.56	May 2028	6,129,984.17	June 2033	1,042,591.96
May 2023	32,377,954.65	June 2028	5,957,878.66	July 2033	1,012,021.44
June 2023	31,621,777.05	July 2028	5,790,516.40	August 2033	982,318.80
July 2023	30,870,359.39	August 2028	5,627,768.43	September 2033	953,459.93
August 2023	30,123,657.60	September 2028	5,469,509.23	October 2033	925,421.38
September 2023	29,381,627.98	October 2028	5,315,616.68	November 2033	898,180.34
October 2023	28,644,227.10	November 2028	5,165,971.93	December 2033	871,714.63
November 2023	27,911,411.91	December 2028	5,020,459.36	January 2034	846,002.66
December 2023	27,183,139.64	January 2029	4,878,966.43	February 2034	821,023.44

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2034	\$ 796,756.57	November 2038	\$ 138,817.70	July 2043	\$ 18,286.49
April 2034	773,182.20	December 2038	134,335.37	August 2043	17,534.37
May 2034	750,281.00	January 2039	129,987.71	September 2043	16,807.24
June 2034	728,034.21	February 2039	125,770.82	October 2043	16,104.32
July 2034	706,423.56	March 2039	121,680.94	November 2043	15,424.89
August 2034	685,431.29	April 2039	117,714.38	December 2043	14,768.21
September 2034	665,040.12	May 2039	113,867.59	January 2044	14,133.59
October 2034	645,233.26	June 2039	110,137.09	February 2044	13,520.35
November 2034	625,994.35	July 2039	106,519.52	March 2044	12,927.82
December 2034	607,307.52	August 2039	103,011.60	April 2044	12,355.37
January 2035	589,157.31	September 2039	99,610.14	May 2044	11,802.38
February 2035	571,528.70	October 2039	96,312.06	June 2044	11,268.24
March 2035	554,407.06	November 2039	93,114.34	July 2044	10,752.37
April 2035	537,778.18	December 2039	90,014.08	August 2044	10,254.19
May 2035	521,628.25	January 2040	87,008.43	September 2044	9,773.16
June 2035	505,943.83	February 2040	84,094.63	October 2044	9,308.74
July 2035	490,711.83	March 2040	81,270.00	November 2044	8,860.42
August 2035	475,919.56	April 2040	78,531.94	December 2044	8,427.68
September 2035	461,554.66	May 2040	75,877.92	January 2045	8,010.04
October 2035	447,605.10	June 2040	73,305.48	February 2045	7,607.02
November 2035	434,059.20	July 2040	70,812.24	March 2045	7,218.17
December 2035	420,905.59	August 2040	68,395.86	April 2045	6,843.04
January 2036	408,133.23	September 2040	66,054.10	May 2045	6,481.19
February 2036	395,731.37	October 2040	63,784.77	June 2045	6,132.20
March 2036	383,689.56	November 2040	61,585.73	July 2045	5,795.66
April 2036	371,997.64	December 2040	59,454.92	August 2045	5,471.19
May 2036	360,645.74	January 2041	57,390.33	September 2045	5,158.39
June 2036	349,624.25	February 2041	55,390.01	October 2045	4,856.89
July 2036	338,923.83	March 2041	53,452.06	November 2045	4,566.33
August 2036	328,535.40	April 2041	51,574.64	December 2045	4,286.36
September 2036	318,450.13	May 2041	49,755.95	January 2046	4,016.64
October 2036	308,659.44	June 2041	47,994.27	February 2046	3,756.84
November 2036	299,154.98	July 2041	46,287.90	March 2046	3,506.64
December 2036	289,928.64	August 2041	44,635.20	April 2046	3,265.73
January 2037	280,972.53	September 2041	43,034.58	May 2046	3,033.80
February 2037	272,278.97	October 2041	41,484.48	June 2046	2,810.58
March 2037	263,840.52	November 2041	39,983.42	July 2046	2,595.77
April 2037	255,649.92	December 2041	38,529.92	August 2046	2,389.09
May 2037	247,700.12	January 2042	37,122.56	September 2046	2,190.29
June 2037	239,984.28	February 2042	35,759.98	October 2046	1,999.11
July 2037	232,495.72	March 2042	34,440.83	November 2046	1,815.29
August 2037	225,227.98	April 2042	33,163.81	December 2046	1,638.59
September 2037	218,174.75	May 2042	31,927.65	January 2047	1,468.78
October 2037	211,329.92	June 2042	30,731.15	February 2047	1,305.63
November 2037	204,687.54	July 2042	29,573.09	March 2047	1,148.91
December 2037	198,241.83	August 2042	28,452.33	April 2047	998.42
January 2038	191,987.16	September 2042	27,367.74	May 2047	853.95
February 2038	185,918.06	October 2042	26,318.24	June 2047	715.29
March 2038	180,029.23	November 2042	25,302.76	July 2047	582.25
April 2038	174,315.49	December 2042	24,320.28	August 2047	454.64
May 2038	168,771.84	January 2043	23,369.80	September 2047	332.28
June 2038	163,393.39	February 2043	22,450.34	October 2047	214.99
July 2038	158,175.39	March 2043	21,560.98	November 2047	102.59
August 2038	153,113.24	April 2043	20,700.78	December 2047 and thereafter	0.00
September 2038	148,202.46	May 2043	19,868.87		
October 2038	143,438.69	June 2043	19,064.39		

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$49,217,000.00	February 2019	\$48,962,286.24	April 2019	\$48,659,734.41
January 2019	49,095,644.20	March 2019	48,816,966.84	May 2019	48,490,645.04

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
June 2019	\$48,309,762.47	October 2024	\$26,500,098.51	February 2030	\$11,363,351.69
July 2019	48,117,158.05	November 2024	26,187,258.63	March 2030	11,206,583.18
August 2019	47,912,910.69	December 2024	25,876,342.95	April 2030	11,051,769.68
September 2019	47,697,106.86	January 2025	25,567,338.02	May 2030	10,898,887.98
October 2019	47,469,840.45	February 2025	25,260,230.52	June 2030	10,747,915.10
November 2019	47,231,212.76	March 2025	24,955,007.19	July 2030	10,598,828.36
December 2019	46,981,332.42	April 2025	24,651,654.86	August 2030	10,451,605.32
January 2020	46,720,315.28	May 2025	24,350,160.44	September 2030	10,306,223.82
February 2020	46,448,284.34	June 2025	24,050,510.93	October 2030	10,162,661.94
March 2020	46,165,369.64	July 2025	23,759,487.41	November 2030	10,020,898.02
April 2020	45,871,708.16	August 2025	23,456,695.03	December 2030	9,880,910.66
May 2020	45,567,443.71	September 2025	23,162,503.04	January 2031	9,742,678.69
June 2020	45,252,726.77	October 2025	22,870,104.77	February 2031	9,606,181.19
July 2020	44,927,714.41	November 2025	22,579,487.63	March 2031	9,471,397.50
August 2020	44,592,570.15	December 2025	22,290,639.08	April 2031	9,338,307.18
September 2020	44,247,463.76	January 2026	22,003,546.71	May 2031	9,206,890.04
October 2020	43,892,571.16	February 2026	21,718,198.15	June 2031	9,077,126.11
November 2020	43,528,074.26	March 2026	21,434,581.13	July 2031	8,948,995.67
December 2020	43,154,160.77	April 2026	21,153,975.27	August 2031	8,822,479.20
January 2021	42,771,024.04	May 2026	20,876,784.96	September 2031	8,697,557.45
February 2021	42,378,862.89	June 2026	20,602,970.12	October 2031	8,574,211.35
March 2021	41,977,881.42	July 2026	20,332,491.17	November 2031	8,452,422.08
April 2021	41,568,288.83	August 2026	20,065,308.94	December 2031	8,332,171.02
May 2021	41,161,287.28	September 2026	19,801,384.74	January 2032	8,213,439.79
June 2021	40,756,859.09	October 2026	19,540,680.31	February 2032	8,096,210.19
July 2021	40,354,986.66	November 2026	19,283,157.84	March 2032	7,980,464.26
August 2021	39,955,652.54	December 2026	19,028,779.95	April 2032	7,866,184.25
September 2021	39,558,839.38	January 2027	18,777,509.68	May 2032	7,753,352.58
October 2021	39,164,529.93	February 2027	18,529,310.51	June 2032	7,641,951.92
November 2021	38,772,707.06	March 2027	18,284,146.34	July 2032	7,531,965.12
December 2021	38,383,353.75	April 2027	18,041,981.47	August 2032	7,423,375.22
January 2022	37,996,453.08	May 2027	17,802,780.63	September 2032	7,316,165.47
February 2022	37,611,988.26	June 2027	17,566,508.95	October 2032	7,210,319.32
March 2022	37,229,942.58	July 2027	17,333,131.95	November 2032	7,105,820.40
April 2022	36,850,299.45	August 2027	17,102,615.56	December 2032	7,002,652.54
May 2022	36,473,042.40	September 2027	16,874,926.10	January 2033	6,900,799.75
June 2022	36,098,155.04	October 2027	16,650,030.28	February 2033	6,800,246.23
July 2022	35,725,621.11	November 2027	16,427,895.18	March 2033	6,700,976.37
August 2022	35,355,424.42	December 2027	16,208,488.27	April 2033	6,602,974.74
September 2022	34,987,548.93	January 2028	15,991,777.40	May 2033	6,506,226.07
October 2022	34,621,978.66	February 2028	15,777,730.78	June 2033	6,410,715.30
November 2022	34,258,697.75	March 2028	15,566,317.00	July 2033	6,316,427.52
December 2022	33,897,690.45	April 2028	15,357,504.99	August 2033	6,223,348.01
January 2023	33,538,941.11	May 2028	15,151,264.05	September 2033	6,131,462.21
February 2023	33,182,434.15	June 2028	14,947,563.85	October 2033	6,040,755.75
March 2023	32,828,154.12	July 2028	14,746,374.38	November 2033	5,951,214.39
April 2023	32,476,085.68	August 2028	14,547,666.00	December 2033	5,862,824.09
May 2023	32,126,213.54	September 2028	14,351,409.41	January 2034	5,775,570.96
June 2023	31,778,522.55	October 2028	14,157,575.62	February 2034	5,689,441.28
July 2023	31,432,997.65	November 2028	13,966,136.01	March 2034	5,604,421.49
August 2023	31,089,623.87	December 2028	13,777,062.28	April 2034	5,520,498.17
September 2023	30,748,386.32	January 2029	13,590,326.44	May 2034	5,437,658.07
October 2023	30,409,270.23	February 2029	13,405,900.84	June 2034	5,355,888.11
November 2023	30,072,260.92	March 2029	13,223,758.16	July 2034	5,275,175.34
December 2023	29,737,343.79	April 2029	13,043,871.36	August 2034	5,195,506.97
January 2024	29,404,504.35	May 2029	12,866,213.74	September 2034	5,116,870.36
February 2024	29,073,728.19	June 2029	12,690,758.90	October 2034	5,039,253.01
March 2024	28,745,001.00	July 2029	12,517,480.76	November 2034	4,962,642.58
April 2024	28,418,308.56	August 2029	12,346,353.51	December 2034	4,887,026.86
May 2024	28,093,636.73	September 2029	12,177,351.67	January 2035	4,812,393.80
June 2024	27,770,971.48	October 2029	12,010,450.03	February 2035	4,738,731.48
July 2024	27,450,298.85	November 2029	11,845,623.69	March 2035	4,666,028.11
August 2024	27,131,604.98	December 2029	11,682,848.03	April 2035	4,594,272.06
September 2024	26,814,876.09	January 2030	11,522,098.72	May 2035	4,523,451.83

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
June 2035	\$ 4,453,556.03	December 2039	\$ 1,783,609.97	June 2044	\$ 527,594.96
July 2035	4,384,573.44	January 2040	1,750,409.05	July 2044	512,537.98
August 2035	4,316,492.95	February 2040	1,717,669.84	August 2044	497,711.93
September 2035	4,249,303.59	March 2040	1,685,386.57	September 2044	483,113.77
October 2035	4,182,994.50	April 2040	1,653,553.52	October 2044	468,740.56
November 2035	4,117,554.98	May 2040	1,622,165.06	November 2044	454,589.34
December 2035	4,052,974.42	June 2040	1,591,215.60	December 2044	440,657.21
January 2036	3,989,242.36	July 2040	1,560,699.65	January 2045	426,941.33
February 2036	3,926,348.46	August 2040	1,530,611.76	February 2045	413,438.84
March 2036	3,864,282.48	September 2040	1,500,946.55	March 2045	400,146.97
April 2036	3,803,034.33	October 2040	1,471,698.71	April 2045	387,062.94
May 2036	3,742,594.01	November 2040	1,442,862.99	May 2045	374,184.03
June 2036	3,682,951.66	December 2040	1,414,434.20	June 2045	361,507.54
July 2036	3,624,097.54	January 2041	1,386,947.22	July 2045	349,030.82
August 2036	3,566,021.99	February 2041	1,358,776.98	August 2045	336,751.23
September 2036	3,508,715.49	March 2041	1,331,538.48	September 2045	324,666.18
October 2036	3,452,168.64	April 2041	1,304,686.77	October 2045	312,773.10
November 2036	3,396,372.13	May 2041	1,278,216.97	November 2045	301,069.45
December 2036	3,341,316.77	June 2041	1,252,124.26	December 2045	289,552.74
January 2037	3,286,993.47	July 2041	1,226,403.86	January 2046	278,220.48
February 2037	3,233,393.27	August 2041	1,201,051.06	February 2046	267,070.25
March 2037	3,180,507.27	September 2041	1,176,061.21	March 2046	256,099.62
April 2037	3,128,326.73	October 2041	1,151,429.72	April 2046	245,306.21
May 2037	3,076,842.98	November 2041	1,127,152.02	May 2046	234,687.68
June 2037	3,026,047.45	December 2041	1,103,223.64	June 2046	224,241.69
July 2037	2,975,931.69	January 2042	1,079,640.14	July 2046	213,965.94
August 2037	2,926,487.33	February 2042	1,056,397.13	August 2046	203,858.18
September 2037	2,877,706.11	March 2042	1,033,490.29	September 2046	193,916.16
October 2037	2,829,579.87	April 2042	1,010,915.33	October 2046	184,137.66
November 2037	2,782,100.54	May 2042	988,668.04	November 2046	174,520.50
December 2037	2,735,260.14	June 2042	966,744.23	December 2046	165,062.53
January 2038	2,689,050.80	July 2042	945,139.77	January 2047	155,761.60
February 2038	2,643,464.74	August 2042	923,850.60	February 2047	146,615.62
March 2038	2,598,494.25	September 2042	902,872.68	March 2047	137,622.51
April 2038	2,554,131.74	October 2042	882,202.04	April 2047	128,780.20
May 2038	2,510,369.68	November 2042	861,834.74	May 2047	120,086.68
June 2038	2,467,200.67	December 2042	841,766.89	June 2047	111,539.93
July 2038	2,424,617.36	January 2043	821,994.68	July 2047	103,137.97
August 2038	2,382,612.50	February 2043	802,514.29	August 2047	94,878.86
September 2038	2,341,178.93	March 2043	783,321.99	September 2047	86,760.66
October 2038	2,300,309.57	April 2043	764,414.08	October 2047	78,781.47
November 2038	2,259,997.42	May 2043	745,786.90	November 2047	70,939.39
December 2038	2,220,235.58	June 2043	727,436.84	December 2047	63,232.58
January 2039	2,181,017.21	July 2043	709,360.33	January 2048	55,659.19
February 2039	2,142,335.56	August 2043	691,553.85	February 2048	48,217.41
March 2039	2,104,183.96	September 2043	674,013.91	March 2048	40,905.44
April 2039	2,066,555.83	October 2043	656,737.08	April 2048	33,721.53
May 2039	2,029,444.64	November 2043	639,719.96	May 2048	26,663.91
June 2039	1,992,843.98	December 2043	622,959.19	June 2048	19,730.87
July 2039	1,956,747.47	January 2044	606,451.45	July 2048	12,920.70
August 2039	1,921,148.83	February 2044	590,193.47	August 2048	6,231.72
September 2039	1,886,041.86	March 2044	574,182.01	September 2048 and thereafter	0.00
October 2039	1,851,420.43	April 2044	558,413.87		
November 2039	1,817,278.46	May 2044	542,885.89		

Aggregate Group III Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$40,081,000.00	April 2019	\$39,456,537.94	August 2019	\$38,491,366.90
January 2019	39,957,152.06	May 2019	39,246,880.89	September 2019	38,197,973.76
February 2019	39,811,759.39	June 2019	39,016,022.70	October 2019	37,884,188.02
March 2019	39,644,864.25	July 2019	38,764,122.11	November 2019	37,550,283.39

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2019	\$37,196,561.55	April 2025	\$ 8,461,020.10	August 2030	\$ 1,372,755.24
January 2020	36,823,351.81	May 2025	8,227,439.82	September 2030	1,333,592.94
February 2020	36,431,010.52	June 2025	8,000,218.84	October 2030	1,295,522.24
March 2020	36,019,920.58	July 2025	7,779,185.83	November 2030	1,258,513.23
April 2020	35,590,490.81	August 2025	7,564,174.03	December 2030	1,222,536.78
May 2020	35,143,155.22	September 2025	7,355,021.13	January 2031	1,187,564.56
June 2020	34,678,372.33	October 2025	7,151,569.16	February 2031	1,153,569.00
July 2020	34,196,624.31	November 2025	6,953,664.38	March 2031	1,120,523.29
August 2020	33,698,416.14	December 2025	6,761,157.18	April 2031	1,088,401.34
September 2020	33,184,274.70	January 2026	6,573,901.92	May 2031	1,057,177.76
October 2020	32,654,747.77	February 2026	6,391,756.87	June 2031	1,026,827.88
November 2020	32,110,403.02	March 2026	6,214,584.10	July 2031	997,327.65
December 2020	31,551,826.93	April 2026	6,042,249.37	August 2031	968,653.72
January 2021	30,979,623.68	May 2026	5,874,622.02	September 2031	940,783.34
February 2021	30,394,413.97	June 2026	5,711,574.92	October 2031	913,694.39
March 2021	29,796,833.82	July 2026	5,552,984.30	November 2031	887,365.37
April 2021	29,187,533.32	August 2026	5,398,729.74	December 2031	861,775.33
May 2021	28,567,175.37	September 2026	5,248,694.04	January 2032	836,903.91
June 2021	27,955,704.16	October 2026	5,102,763.13	February 2032	812,731.31
July 2021	27,352,984.33	November 2026	4,960,826.01	March 2032	789,238.24
August 2021	26,758,882.52	December 2026	4,822,774.63	April 2032	766,405.96
September 2021	26,173,267.34	January 2027	4,688,503.88	May 2032	744,216.24
October 2021	25,596,009.32	February 2027	4,557,911.43	June 2032	722,651.34
November 2021	25,026,980.92	March 2027	4,430,897.71	July 2032	701,693.99
December 2021	24,466,056.47	April 2027	4,307,365.83	August 2032	681,327.41
January 2022	23,913,112.15	May 2027	4,187,221.47	September 2032	661,535.27
February 2022	23,368,025.98	June 2027	4,070,372.88	October 2032	642,301.68
March 2022	22,830,677.77	July 2027	3,956,730.74	November 2032	623,611.19
April 2022	22,300,949.11	August 2027	3,846,208.15	December 2032	605,448.77
May 2022	21,778,723.31	September 2027	3,738,720.53	January 2033	587,799.80
June 2022	21,263,885.45	October 2027	3,634,185.58	February 2033	570,650.06
July 2022	20,756,322.27	November 2027	3,532,523.21	March 2033	553,985.71
August 2022	20,255,922.18	December 2027	3,433,655.47	April 2033	537,793.30
September 2022	19,762,575.26	January 2028	3,337,506.52	May 2033	522,059.74
October 2022	19,276,173.19	February 2028	3,244,002.55	June 2033	506,772.30
November 2022	18,796,609.25	March 2028	3,153,071.74	July 2033	491,918.59
December 2022	18,323,778.32	April 2028	3,064,644.19	August 2033	477,486.57
January 2023	17,857,576.79	May 2028	2,978,651.90	September 2033	463,464.52
February 2023	17,397,902.62	June 2028	2,895,028.68	October 2033	449,841.05
March 2023	16,944,655.25	July 2028	2,813,710.14	November 2033	436,605.08
April 2023	16,497,735.61	August 2028	2,734,633.59	December 2033	423,745.83
May 2023	16,057,046.10	September 2028	2,657,738.07	January 2034	411,252.81
June 2023	15,622,490.54	October 2028	2,582,964.23	February 2034	399,115.82
July 2023	15,194,607.45	November 2028	2,510,254.32	March 2034	387,324.95
August 2023	14,778,305.16	December 2028	2,439,552.17	April 2034	375,870.55
September 2023	14,373,273.05	January 2029	2,370,803.10	May 2034	364,743.24
October 2023	13,979,208.76	February 2029	2,303,953.92	June 2034	353,933.90
November 2023	13,595,817.99	March 2029	2,238,952.85	July 2034	343,433.64
December 2023	13,222,814.29	April 2029	2,175,749.52	August 2034	333,233.84
January 2024	12,859,918.83	May 2029	2,114,294.93	September 2034	323,326.11
February 2024	12,506,860.21	June 2029	2,054,541.39	October 2034	313,702.28
March 2024	12,163,374.29	July 2029	1,996,442.49	November 2034	304,354.42
April 2024	11,829,203.94	August 2029	1,939,953.08	December 2034	295,274.80
May 2024	11,504,098.90	September 2029	1,885,029.23	January 2035	286,455.91
June 2024	11,187,815.59	October 2029	1,831,628.19	February 2035	277,890.46
July 2024	10,880,116.92	November 2029	1,779,708.37	March 2035	269,571.34
August 2024	10,580,772.13	December 2029	1,729,229.31	April 2035	261,491.64
September 2024	10,289,556.60	January 2030	1,680,151.62	May 2035	253,644.66
October 2024	10,006,251.74	February 2030	1,632,437.00	June 2035	246,023.86
November 2024	9,730,644.76	March 2030	1,586,048.17	July 2035	238,622.88
December 2024	9,462,528.56	April 2030	1,540,948.86	August 2035	231,435.56
January 2025	9,201,701.57	May 2030	1,497,103.78	September 2035	224,455.89
February 2025	8,947,967.61	June 2030	1,454,478.60	October 2035	217,678.03
March 2025	8,701,135.74	July 2030	1,413,039.93	November 2035	211,096.30

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2035	\$ 204,705.19	February 2040	\$ 41,054.32	April 2044	\$ 6,197.40
January 2036	198,499.31	March 2040	39,681.88	May 2044	5,928.71
February 2036	192,473.45	April 2040	38,351.50	June 2044	5,669.18
March 2036	186,622.53	May 2040	37,061.96	July 2044	5,418.53
April 2036	180,941.62	June 2040	35,812.05	August 2044	5,176.47
May 2036	175,425.92	July 2040	34,600.62	September 2044	4,942.75
June 2036	170,070.76	August 2040	33,426.55	October 2044	4,717.09
July 2036	164,871.61	September 2040	32,288.72	November 2044	4,499.26
August 2036	159,824.04	October 2040	31,186.09	December 2044	4,289.00
September 2036	154,923.77	November 2040	30,117.62	January 2045	4,086.08
October 2036	150,166.64	December 2040	29,082.29	February 2045	3,890.26
November 2036	145,548.58	January 2041	28,079.14	March 2045	3,701.32
December 2036	141,065.65	February 2041	27,107.22	April 2045	3,519.05
January 2037	136,714.03	March 2041	26,165.60	May 2045	3,343.23
February 2037	132,489.97	April 2041	25,253.39	June 2045	3,173.66
March 2037	128,389.87	May 2041	24,369.72	July 2045	3,010.15
April 2037	124,410.19	June 2041	23,513.75	August 2045	2,852.49
May 2037	120,547.52	July 2041	22,684.65	September 2045	2,700.51
June 2037	116,798.52	August 2041	21,881.63	October 2045	2,554.01
July 2037	113,159.95	September 2041	21,103.92	November 2045	2,412.83
August 2037	109,628.67	October 2041	20,350.75	December 2045	2,276.80
September 2037	106,201.63	November 2041	19,621.41	January 2046	2,145.75
October 2037	102,875.84	December 2041	18,915.18	February 2046	2,019.52
November 2037	99,648.42	January 2042	18,231.37	March 2046	1,897.95
December 2037	96,516.55	February 2042	17,569.31	April 2046	1,780.89
January 2038	93,477.51	March 2042	16,928.36	May 2046	1,668.21
February 2038	90,528.64	April 2042	16,307.87	June 2046	1,559.74
March 2038	87,667.35	May 2042	15,707.25	July 2046	1,455.37
April 2038	84,891.14	June 2042	15,125.89	August 2046	1,354.95
May 2038	82,197.57	July 2042	14,563.20	September 2046	1,258.36
June 2038	79,584.27	August 2042	14,018.65	October 2046	1,165.46
July 2038	77,048.93	September 2042	13,491.66	November 2046	1,076.15
August 2038	74,589.32	October 2042	12,981.73	December 2046	990.29
September 2038	72,203.25	November 2042	12,488.32	January 2047	907.79
October 2038	69,888.61	December 2042	12,010.95	February 2047	828.51
November 2038	67,643.35	January 2043	11,549.13	March 2047	752.37
December 2038	65,465.46	February 2043	11,102.38	April 2047	679.25
January 2039	63,353.00	March 2043	10,670.25	May 2047	609.05
February 2039	61,304.09	April 2043	10,252.30	June 2047	541.68
March 2039	59,316.88	May 2043	9,848.09	July 2047	477.04
April 2039	57,389.60	June 2043	9,457.20	August 2047	415.03
May 2039	55,520.51	July 2043	9,079.23	September 2047	355.58
June 2039	53,707.92	August 2043	8,713.79	October 2047	298.59
July 2039	51,950.20	September 2043	8,360.49	November 2047	243.98
August 2039	50,245.76	October 2043	8,018.95	December 2047	191.67
September 2039	48,593.05	November 2043	7,688.83	January 2048	141.57
October 2039	46,990.56	December 2043	7,369.76	February 2048	93.63
November 2039	45,436.85	January 2044	7,061.41	March 2048	47.75
December 2039	43,930.48	February 2044	6,763.44	April 2048	3.87
January 2040	42,470.08	March 2044	6,475.55	May 2048 and thereafter	0.00

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

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

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\$551,351,689



Fannie Mae®

**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2018-94**

PROSPECTUS SUPPLEMENT

Wells Fargo Securities

December 21, 2018