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

$183,714,319

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2013-137

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

- an underlying REMIC certificate backed by Fannie Mae MBS and
- Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
PA(2)	1	$32,505,225	SC/PAC	2.5%	FIX	3136AHSA9	October 2041
PI(2)	1	9,751,567(3)	NTL	5.0	FIX/IO	3136AHSB7	October 2041
PU	1	500,030	SC/PAC	4.0	FIX	3136AHSC5	October 2041
FC(2)	1	6,751,448	SC/SUP	(4)	FLT	3136AHSD3	October 2041
SC(2)	1	3,375,725	SC/SUP	(4)	INV	3136AHSE1	October 2041
A	2	50,000,000	SEQ	3.5	FIX	3136AHSF8	March 2040
AV(2)	2	6,689,682	SEQ/AD	3.5	FIX	3136AHSG6	October 2028
AZ(2)	2	9,976,985	SEQ	3.5	FIX/Z	3136AHSH4	January 2044
AL	2	40,000,000	SEQ	3.5	FIX	3136AHSJ0	March 2042
VA(2)	2	2,374,258	SEQ/AD	3.5	FIX	3136AHSK7	October 2028
ZA(2)	2	3,540,966	SEQ	3.5	FIX/Z	3136AHSL5	January 2044
BA	3	28,000,000	PT	1.5	FIX	3136AHSM3	January 2029
BI	3	11,200,000(3)	NTL	2.5	FIX/IO	3136AHSN1	January 2029
R		0	NPR	0	NPR	3136AHSP6	January 2044
RL		0	NPR	0	NPR	3136AHSQ4	January 2044

(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.
(2) Exchangeable classes.
(3) Notional principal balances. These classes are interest only classes. See page S-5 for a description of how their notional principal balances are calculated.
(4) Based on LIBOR.

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 PB, PC, PE, PY, V and Z Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—Combination and Recombination—RCR Certificates" in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be December 30, 2013.

Carefully consider the risk factors on page S-7 of this prospectus supplement and starting on page 13 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

Wells Fargo Securities

December 23, 2013

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AVAILABLE INFORMATION

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

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

  (as applicable, the "MBS Prospectus");
- if you are purchasing a Group 1 Class or the R or RL Class, the disclosure document relating to the underlying REMIC certificate (the "Underlying REMIC Disclosure Document"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the REMIC Prospectus.

For a description of current servicing policies generally applicable to existing Fannie Mae MBS pools, see "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus dated March 1, 2013.

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

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

Fannie Mae
MBS Helpline
3900 Wisconsin Avenue, N.W., Area 2H-3S
Washington, D.C. 20016
(telephone 1-800-237-8627).

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

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

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, 2013. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

Group	Assets
1	Class 2011-95-L REMIC Certificate
2	Group 2 MBS
3	Group 3 MBS

Group 1

Exhibit A describes the underlying REMIC certificate in Group 1, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificate, you should obtain from us the current class factor and the related disclosure document as described on page S-3.

Group 2 and Group 3

Characteristics of the Trust MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 2 MBS	$112,581,891	3.50%	3.75% to 6.00%	241 to 360
Group 3 MBS	$ 28,000,000	2.50%	2.75% to 5.00%	121 to 180

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 2 MBS	$112,581,891	360	338	13	4.090%
Group 3 MBS	$ 28,000,000	180	174	5	3.033%

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

Settlement Date

We expect to issue the certificates on December 30, 2013.

Distribution Dates

We will make payments on the certificates on the 25th day of each calendar month, or on the next business day if the 25th day is not a business day.

Record Date

On each distribution date, we will make each monthly payment on the certificates to holders of record on the last day of the preceding month.

Book-Entry and Physical Certificates

We will issue the classes of certificates in the following forms:

Fed Book-Entry	Physical
All classes of certificates other than the R and RL Classes	R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
FC	1.1755%	6.0%	1.0%	LIBOR + 100 basis points
SC	9.6490%	10.0%	0.0%	10% − (1.99999941 × LIBOR)

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

Notional Classes

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

Class	
PI	29.9999984618% of the PA Class
BI	40% of the BA Class

Distributions of Principal

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

Weighted Average Lives (years)*

Group 1 Classes	0%	100%	120%	200%	250%	400%	600%	800%	1000%	1300%
	PSA Prepayment Assumption									
PA, PI, PB, PC and PE	15.8	6.6	6.1	6.1	6.1	4.0	2.6	1.8	1.3	0.8
PU	25.0	23.6	23.6	23.6	23.6	17.4	11.6	8.1	5.9	3.6
FC, SC and PY	26.3	19.6	17.5	6.6	2.1	0.7	0.4	0.3	0.2	0.1

Group 2 Classes	0%	100%	150%	200%	300%	400%	500%	700%
	PSA Prepayment Assumption							
A	16.3	6.4	4.9	3.9	2.8	2.2	1.8	1.3
AV	8.0	8.0	7.7	7.0	5.7	4.7	4.0	3.0
AZ	28.2	20.4	17.8	15.4	11.8	9.3	7.6	5.3
AL	17.8	7.9	6.1	4.9	3.5	2.7	2.2	1.6
VA	8.0	8.0	8.0	7.9	7.0	6.0	5.1	3.9
ZA	29.1	23.5	20.7	18.1	14.1	11.2	9.1	6.4
V	8.0	8.0	7.8	7.3	6.1	5.0	4.3	3.2
Z	28.4	21.3	18.7	16.3	12.5	9.9	8.0	5.7

Group 3 Classes	0%	100%	150%	200%	300%	400%	500%	700%
	PSA Prepayment Assumption							
BA and BI	8.5	6.1	5.5	5.0	4.1	3.5	3.0	2.4

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

ADDITIONAL RISK FACTOR

In the future we may be unable to establish LIBOR on the basis of the BBA Method. On September 28, 2012, Britain's Financial Services Authority recommended that the BBA be removed from its rate-setting responsibility and proposed additional reforms in connection with the determination of LIBOR. If in the future the BBA is no longer calculating the interest settlement rate for one-month U.S. dollar deposits, or if for any other reason we are unable to establish LIBOR on the basis of the BBA Method on any index determination date, we will establish LIBOR based on the LIBO Method as described under "Description of the Certificates—Distributions on Certificates—*Interest Distributions—Indices for Floating Rate Classes and Inverse Floating Rate Classes*" in the REMIC Prospectus. We can provide no assurance as to which entity or entities will assume responsibility for setting the applicable rates in the future. In addition, we can provide no assurance that LIBOR for any distribution date accurately represents the offered rate applicable to loans in U.S. dollars for a one-month period between leading European banks or that LIBOR's prominence as a benchmark interest rate will be preserved. Finally, if we determine that the above methods for establishing LIBOR are no longer viable, we may in our discretion designate an alternative method or, if appropriate, an alternative index for the determination of monthly interest rates on the floating rate and inverse floating rate classes. We will designate any such alternative taking into account general comparability and other factors; however, in such case, we can provide no assurance that such alternative will yield the same or similar economic results over the lives of the related classes.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of December 1, 2013 (the "Issue Date"). We will issue the Guaranteed REMIC Pass-Through Certificates (the "REMIC Certificates") pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable REMIC Certificates (the "RCR Certificates" and, together with the REMIC Certificates, the "Certificates") pursuant to a separate trust agreement dated as of May 1, 2010 and a supplement thereto dated as of the Issue Date (together with the trust agreement and supplement relating to the REMIC Certificates, the "Trust Agreement"). We will execute the Trust Agreement in our corporate capacity and as trustee (the "Trustee"). In general, the term "Classes" includes the Classes of REMIC Certificates and RCR Certificates.

The assets of the Trust will include:

- a previously issued REMIC certificate (the "Group 1 Underlying REMIC Certificate") issued from the related Fannie Mae REMIC trust (the "Underlying REMIC Trust"), as further described in Exhibit A, and
- two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 2 MBS" and "Group 3 MBS," and together, the "Trust MBS").

The Group 1 Underlying REMIC Certificate evidences direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the "MBS").

Each MBS represents a beneficial ownership interest in a pool of first lien, one- to four-family ("single-family"), fixed-rate 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	Group 1 Underlying REMIC Certificate and Trust MBS	Interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests")	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Group 1 Underlying REMIC Certificate, see the applicable discussions appearing under the heading "Fannie Mae Guaranty" in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Document. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

Classes	Denominations
Interest Only 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 Group 1 Underlying REMIC Certificate

The Group 1 Underlying REMIC Certificate represents beneficial ownership interests in the Underlying REMIC Trust. The assets of that trust consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under "The Mortgage Loan Pools" and "Yield, Maturity and Prepayment Considerations" in the MBS Prospectus.

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

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

The Trust MBS

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

In addition, the Mortgage Loans backing the Trust MBS have been refinanced under Fannie Mae Refi Plus and are designated as "high loan-to-value ratio" loans, with loan-to-value ratios ranging from greater than 105% up to 125% at the time of refinance. These loans are targeted at borrowers who have demonstrated an acceptable payment history on their mortgage loans but may have been unable to refinance due to a decline in home prices or the unavailability of mortgage insurance. Fannie Mae Refi Plus refinancing is available only if the new mortgage loan either reduces the monthly principal and interest payment for the borrower or provides a more stable loan product (such as movement from an adjustable-rate loan to a fixed rate loan). For more information on the Home Affordable Refinance Program, see "The Mortgage Loans—High Loan-to-Value Mortgage Loans" in the MBS Prospectus dated March 1, 2013 and on our Web site at www.fanniemae.com. See also "Risk Factors—Risks Relating to Yield and Prepayment—Refinancing of Loans; Sale of Property—*Mortgage loans with loan-to-value ratios greater than 80% may have different prepayment and default characteristics than conforming mortgage loans generally*" in the MBS Prospectus dated March 1, 2013.

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

Distributions of Interest

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

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

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

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

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

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

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 Group 1 Principal Distribution Amount in the following priority:

1. To the Aggregate Group to its Planned Balance.	**PAC Group**
2. To FC and SC, pro rata, until retired.	**Support Classes**
3. To the Aggregate Group to zero.	**PAC Group**

The "Group 1 Principal Distribution Amount" is the principal then paid on the Group 1 Underlying REMIC Certificate.

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

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

- *Group 2*

The AZ Accrual Amount to AV until retired, and thereafter to AZ.	**Accretion Directed Class and Accrual Class**
The ZA Accrual Amount to VA until retired, and thereafter to ZA.	**Accretion Directed Class and Accrual Class**

The Group 2 Cash Flow Distribution Amount as follows:

— 59.2161549321% to A, AV and AZ, in that order, until retired, and — 40.7838450679% to AL, VA and ZA, in that order, until retired.	**Sequential Pay Classes**

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

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

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

- *Group 3*

The Group 3 Principal Distribution Amount to BA until retired. } **Pass-Through Class**

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 1 Underlying REMIC Certificate, and the following assumptions (such characteristics and assumptions, collectively, the "Pricing Assumptions"):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 2 and Group 3—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is December 30, 2013; and
- each Distribution Date occurs on the 25th day of a month.

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

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

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

Group	Structuring Range	Initial Effective Range
Aggregate Group Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA

The Aggregate Group consists of the PA and PU Classes.

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

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

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

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

Yield Tables

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

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

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

We cannot assure you that

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

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

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

- the Mortgage Loans will prepay at a constant PSA rate until maturity,
- all of the Mortgage Loans will prepay at the same rate, or
- the level of the Index will remain constant.

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

Class	% PSA
PI	343%
BI	210%

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

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

Class	Price*
PI	23.00%
BI	12.00%

* 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 PI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	120%	200%	250%	400%	600%	800%	1000%	1300%
Pre-Tax Yields to Maturity	13.5%	7.8%	5.9%	5.9%	5.9%	(4.5)%	(23.0)%	(45.2)%	(71.1)%	*

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	150%	200%	300%	400%	500%	700%
Pre-Tax Yields to Maturity	8.3%	5.8%	3.2%	0.5%	(4.9)%	(10.4)%	(16.1)%	(28.1)%

The Inverse Floating Rate Class. **The yield on the SC Class will be sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool.**

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 table has been prepared on the basis of the Pricing Assumptions and the assumptions that

- the interest rate for the SC Class for the initial Interest Accrual Period is the rate 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 price of that Class (expressed as a percentage of original principal balance) is as follows:

Class	Price*
SC	98.75%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table below.

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

	PSA Prepayment Assumption									
LIBOR	50%	100%	120%	200%	250%	400%	600%	800%	1000%	1300%
0.08775%	10.2%	10.2%	10.2%	10.4%	10.8%	11.9%	13.5%	15.3%	17.3%	21.1%
0.17550%	10.0%	10.0%	10.0%	10.2%	10.6%	11.7%	13.3%	15.1%	17.2%	21.0%
2.17550%	5.8%	5.9%	5.9%	6.1%	6.6%	7.9%	9.9%	12.0%	14.5%	19.1%
4.17550%	1.7%	1.8%	1.8%	2.0%	2.6%	4.2%	6.4%	9.0%	11.9%	17.3%
5.00000%	0.1%	0.1%	0.1%	0.3%	1.0%	2.7%	5.0%	7.7%	10.8%	16.5%

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 and Group 2 Classes.

See "—Distributions of Principal" above.

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 Underlying REMIC Certificate	360 months	333 months	7.50%
Group 2 MBS	360 months	360 months	6.00%
Group 3 MBS	180 months	180 months	5.00%

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

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

Percent of Original Principal Balances Outstanding

Date	PA, PI†, PB, PC and PE Classes — PSA Prepayment Assumption									
	0%	100%	120%	200%	250%	400%	600%	800%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100
December 2014	99	90	88	88	88	88	82	66	51	27
December 2015	97	81	78	78	78	72	51	33	19	5
December 2016	95	72	68	68	68	54	31	16	7	0
December 2017	93	63	59	59	59	40	19	7	2	0
December 2018	91	56	50	50	50	29	11	3	0	0
December 2019	89	48	42	42	42	21	7	1	0	0
December 2020	87	42	35	35	35	15	3	0	0	0
December 2021	84	35	29	29	29	11	2	0	0	0
December 2022	82	29	23	23	23	8	*	0	0	0
December 2023	79	24	19	19	19	5	0	0	0	0
December 2024	76	18	15	15	15	3	0	0	0	0
December 2025	72	13	12	12	12	2	0	0	0	0
December 2026	69	10	10	10	10	1	0	0	0	0
December 2027	65	8	8	8	8	*	0	0	0	0
December 2028	61	6	6	6	6	0	0	0	0	0
December 2029	56	4	4	4	4	0	0	0	0	0
December 2030	51	3	3	3	3	0	0	0	0	0
December 2031	46	2	2	2	2	0	0	0	0	0
December 2032	40	1	1	1	1	0	0	0	0	0
December 2033	34	1	1	1	1	0	0	0	0	0
December 2034	27	*	*	*	*	0	0	0	0	0
December 2035	20	0	0	0	0	0	0	0	0	0
December 2036	13	0	0	0	0	0	0	0	0	0
December 2037	4	0	0	0	0	0	0	0	0	0
December 2038	0	0	0	0	0	0	0	0	0	0
December 2039	0	0	0	0	0	0	0	0	0	0
December 2040	0	0	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.8	6.6	6.1	6.1	6.1	4.0	2.6	1.8	1.3	0.8

Date	PU Class — PSA Prepayment Assumption									
	0%	100%	120%	200%	250%	400%	600%	800%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100
December 2014	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100	100	100
December 2016	100	100	100	100	100	100	100	100	100	87
December 2017	100	100	100	100	100	100	100	100	100	19
December 2018	100	100	100	100	100	100	100	100	80	4
December 2019	100	100	100	100	100	100	100	100	31	1
December 2020	100	100	100	100	100	100	100	77	12	*
December 2021	100	100	100	100	100	100	100	39	5	*
December 2022	100	100	100	100	100	100	100	20	2	*
December 2023	100	100	100	100	100	100	78	10	1	*
December 2024	100	100	100	100	100	100	48	5	*	*
December 2025	100	100	100	100	100	100	30	2	*	*
December 2026	100	100	100	100	100	100	18	1	*	0
December 2027	100	100	100	100	100	100	11	1	*	0
December 2028	100	100	100	100	100	88	7	*	*	0
December 2029	100	100	100	100	100	63	4	*	*	0
December 2030	100	100	100	100	100	45	2	*	*	0
December 2031	100	100	100	100	100	32	1	*	*	0
December 2032	100	100	100	100	100	22	1	*	*	0
December 2033	100	100	100	100	100	15	*	*	0	0
December 2034	100	100	100	100	100	10	*	*	0	0
December 2035	100	78	78	78	78	7	*	*	0	0
December 2036	100	55	55	55	55	4	*	*	0	0
December 2037	100	37	37	37	37	3	*	*	0	0
December 2038	23	23	23	23	23	1	*	*	0	0
December 2039	11	11	11	11	11	1	*	0	0	0
December 2040	3	3	3	3	3	*	*	0	0	0
December 2041	0	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.0	23.6	23.6	23.6	23.6	17.4	11.6	8.1	5.9	3.6

Date	FC, SC and PY Classes — PSA Prepayment Assumption									
	0%	100%	120%	200%	250%	400%	600%	800%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100
December 2014	100	100	100	80	67	30	0	0	0	0
December 2015	100	100	100	64	43	0	0	0	0	0
December 2016	100	100	100	53	25	0	0	0	0	0
December 2017	100	100	100	44	13	0	0	0	0	0
December 2018	100	100	100	38	6	0	0	0	0	0
December 2019	100	100	100	34	1	0	0	0	0	0
December 2020	100	100	100	32	*	0	0	0	0	0
December 2021	100	100	99	31	0	0	0	0	0	0
December 2022	100	100	97	29	0	0	0	0	0	0
December 2023	100	100	93	27	0	0	0	0	0	0
December 2024	100	100	88	25	0	0	0	0	0	0
December 2025	100	100	82	23	0	0	0	0	0	0
December 2026	100	97	76	20	0	0	0	0	0	0
December 2027	100	90	70	18	0	0	0	0	0	0
December 2028	100	82	64	16	0	0	0	0	0	0
December 2029	100	75	58	14	0	0	0	0	0	0
December 2030	100	67	51	12	0	0	0	0	0	0
December 2031	100	60	45	10	0	0	0	0	0	0
December 2032	100	52	39	8	0	0	0	0	0	0
December 2033	100	45	33	7	0	0	0	0	0	0
December 2034	100	38	28	6	0	0	0	0	0	0
December 2035	100	31	23	4	0	0	0	0	0	0
December 2036	100	25	18	3	0	0	0	0	0	0
December 2037	100	19	13	2	0	0	0	0	0	0
December 2038	89	13	9	2	0	0	0	0	0	0
December 2039	59	7	5	1	0	0	0	0	0	0
December 2040	26	2	1	*	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.3	19.6	17.5	6.6	2.1	0.7	0.4	0.3	0.2	0.1

Date	A Class — PSA Prepayment Assumption							
	0%	100%	150%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100
December 2014	98	92	90	87	82	77	72	62
December 2015	97	83	77	71	60	49	40	22
December 2016	95	73	65	56	41	28	17	0
December 2017	93	65	54	44	27	12	1	0
December 2018	91	56	44	33	15	1	0	0
December 2019	89	49	35	23	5	0	0	0
December 2020	86	42	27	15	0	0	0	0
December 2021	84	35	20	8	0	0	0	0
December 2022	81	29	14	2	0	0	0	0
December 2023	78	23	8	0	0	0	0	0
December 2024	75	18	3	0	0	0	0	0
December 2025	72	13	0	0	0	0	0	0
December 2026	69	8	0	0	0	0	0	0
December 2027	65	4	0	0	0	0	0	0
December 2028	61	0	0	0	0	0	0	0
December 2029	57	0	0	0	0	0	0	0
December 2030	53	0	0	0	0	0	0	0
December 2031	49	0	0	0	0	0	0	0
December 2032	44	0	0	0	0	0	0	0
December 2033	39	0	0	0	0	0	0	0
December 2034	33	0	0	0	0	0	0	0
December 2035	27	0	0	0	0	0	0	0
December 2036	21	0	0	0	0	0	0	0
December 2037	15	0	0	0	0	0	0	0
December 2038	8	0	0	0	0	0	0	0
December 2039	1	0	0	0	0	0	0	0
December 2040	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.3	6.4	4.9	3.9	2.8	2.2	1.8	1.3

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

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

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

	AV Class							
	PSA Prepayment Assumption							
Date	**0%**	**100%**	**150%**	**200%**	**300%**	**400%**	**500%**	**700%**
Initial Percent	100	100	100	100	100	100	100	100
December 2014	95	95	95	95	95	95	95	95
December 2015	89	89	89	89	89	89	89	89
December 2016	84	84	84	84	84	84	84	67
December 2017	78	78	78	78	78	78	78	0
December 2018	72	72	72	72	72	72	0	0
December 2019	65	65	65	65	65	3	0	0
December 2020	59	59	59	59	37	0	0	0
December 2021	52	52	52	52	0	0	0	0
December 2022	45	45	45	45	0	0	0	0
December 2023	38	38	38	12	0	0	0	0
December 2024	30	30	30	0	0	0	0	0
December 2025	22	22	9	0	0	0	0	0
December 2026	14	14	0	0	0	0	0	0
December 2027	6	6	0	0	0	0	0	0
December 2028	0	0	0	0	0	0	0	0
December 2029	0	0	0	0	0	0	0	0
December 2030	0	0	0	0	0	0	0	0
December 2031	0	0	0	0	0	0	0	0
December 2032	0	0	0	0	0	0	0	0
December 2033	0	0	0	0	0	0	0	0
December 2034	0	0	0	0	0	0	0	0
December 2035	0	0	0	0	0	0	0	0
December 2036	0	0	0	0	0	0	0	0
December 2037	0	0	0	0	0	0	0	0
December 2038	0	0	0	0	0	0	0	0
December 2039	0	0	0	0	0	0	0	0
December 2040	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.0	8.0	7.7	7.0	5.7	4.7	4.0	3.0

	AZ Class							
	PSA Prepayment Assumption							
Date	**0%**	**100%**	**150%**	**200%**	**300%**	**400%**	**500%**	**700%**
Initial Percent	100	100	100	100	100	100	100	100
December 2014	104	104	104	104	104	104	104	104
December 2015	107	107	107	107	107	107	107	107
December 2016	111	111	111	111	111	111	111	111
December 2017	115	115	115	115	115	115	115	89
December 2018	119	119	119	119	119	119	117	50
December 2019	123	123	123	123	123	123	80	28
December 2020	128	128	128	128	128	93	54	16
December 2021	132	132	132	132	121	68	37	9
December 2022	137	137	137	137	96	50	25	5
December 2023	142	142	142	142	76	37	17	3
December 2024	147	147	147	127	60	27	11	2
December 2025	152	152	152	107	47	20	8	1
December 2026	158	158	137	90	37	14	5	*
December 2027	163	163	119	75	29	10	3	*
December 2028	167	165	103	63	22	7	2	*
December 2029	167	146	88	52	17	5	1	*
December 2030	167	128	75	43	13	4	1	*
December 2031	167	112	63	35	10	3	1	*
December 2032	167	96	53	28	8	2	*	*
December 2033	167	82	44	23	6	1	*	*
December 2034	167	69	36	18	4	1	*	*
December 2035	167	57	28	14	3	1	*	*
December 2036	167	46	22	10	2	*	*	*
December 2037	167	35	17	7	1	*	*	*
December 2038	167	26	12	5	1	*	*	*
December 2039	167	17	7	3	1	*	*	*
December 2040	132	9	4	2	*	*	*	*
December 2041	90	1	*	*	*	*	*	*
December 2042	47	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.2	20.4	17.8	15.4	11.8	9.3	7.6	5.3

	AL Class							
	PSA Prepayment Assumption							
Date	**0%**	**100%**	**150%**	**200%**	**300%**	**400%**	**500%**	**700%**
Initial Percent	100	100	100	100	100	100	100	100
December 2014	99	93	91	89	85	80	76	67
December 2015	97	85	80	75	66	57	48	33
December 2016	96	77	70	63	50	38	28	12
December 2017	94	69	60	52	37	25	15	*
December 2018	92	62	52	42	26	14	5	0
December 2019	90	56	44	34	18	7	0	0
December 2020	88	50	37	27	11	1	0	0
December 2021	86	44	31	21	6	0	0	0
December 2022	84	39	26	16	2	0	0	0
December 2023	81	34	21	11	0	0	0	0
December 2024	79	29	16	7	0	0	0	0
December 2025	76	25	12	4	0	0	0	0
December 2026	73	21	9	1	0	0	0	0
December 2027	70	17	6	0	0	0	0	0
December 2028	67	13	3	0	0	0	0	0
December 2029	63	10	*	0	0	0	0	0
December 2030	60	7	0	0	0	0	0	0
December 2031	56	4	0	0	0	0	0	0
December 2032	52	2	0	0	0	0	0	0
December 2033	47	0	0	0	0	0	0	0
December 2034	43	0	0	0	0	0	0	0
December 2035	38	0	0	0	0	0	0	0
December 2036	32	0	0	0	0	0	0	0
December 2037	27	0	0	0	0	0	0	0
December 2038	21	0	0	0	0	0	0	0
December 2039	15	0	0	0	0	0	0	0
December 2040	8	0	0	0	0	0	0	0
December 2041	1	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.8	7.9	6.1	4.9	3.5	2.7	2.2	1.6

	VA Class							
	PSA Prepayment Assumption							
Date	**0%**	**100%**	**150%**	**200%**	**300%**	**400%**	**500%**	**700%**
Initial Percent	100	100	100	100	100	100	100	100
December 2014	95	95	95	95	95	95	95	95
December 2015	89	89	89	89	89	89	89	89
December 2016	84	84	84	84	84	84	84	84
December 2017	78	78	78	78	78	78	78	78
December 2018	72	72	72	72	72	72	72	0
December 2019	65	65	65	65	65	65	47	0
December 2020	59	59	59	59	59	59	0	0
December 2021	52	52	52	52	52	1	0	0
December 2022	45	45	45	45	45	0	0	0
December 2023	38	38	38	38	9	0	0	0
December 2024	30	30	30	30	0	0	0	0
December 2025	22	22	22	22	0	0	0	0
December 2026	14	14	14	14	0	0	0	0
December 2027	6	6	6	0	0	0	0	0
December 2028	0	0	0	0	0	0	0	0
December 2029	0	0	0	0	0	0	0	0
December 2030	0	0	0	0	0	0	0	0
December 2031	0	0	0	0	0	0	0	0
December 2032	0	0	0	0	0	0	0	0
December 2033	0	0	0	0	0	0	0	0
December 2034	0	0	0	0	0	0	0	0
December 2035	0	0	0	0	0	0	0	0
December 2036	0	0	0	0	0	0	0	0
December 2037	0	0	0	0	0	0	0	0
December 2038	0	0	0	0	0	0	0	0
December 2039	0	0	0	0	0	0	0	0
December 2040	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.0	8.0	8.0	7.9	7.0	6.0	5.1	3.9

* 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	ZA Class PSA Prepayment Assumption							
	0%	100%	150%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100
December 2014	104	104	104	104	104	104	104	104
December 2015	107	107	107	107	107	107	107	107
December 2016	111	111	111	111	111	111	111	111
December 2017	115	115	115	115	115	115	115	115
December 2018	119	119	119	119	119	119	119	97
December 2019	123	123	123	123	123	123	123	55
December 2020	128	128	128	128	128	128	105	31
December 2021	132	132	132	132	132	132	71	17
December 2022	137	137	137	137	137	98	48	10
December 2023	142	142	142	142	142	72	33	5
December 2024	147	147	147	147	117	52	22	3
December 2025	152	152	152	152	92	38	15	2
December 2026	158	158	158	158	72	28	10	1
December 2027	163	163	163	146	56	20	7	1
December 2028	167	167	167	122	44	14	4	*
December 2029	167	167	167	101	34	10	3	*
December 2030	167	167	145	83	26	7	2	*
December 2031	167	167	122	68	20	5	1	*
December 2032	167	167	102	55	15	4	1	*
December 2033	167	160	85	44	11	2	*	*
December 2034	167	134	69	35	8	2	*	*
December 2035	167	111	55	27	6	1	*	*
December 2036	167	89	43	20	4	1	*	*
December 2037	167	69	32	15	3	*	*	*
December 2038	167	50	23	10	2	*	*	*
December 2039	167	33	14	6	1	*	*	*
December 2040	167	17	7	3	*	*	*	*
December 2041	167	2	1	*	*	*	*	*
December 2042	90	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	23.5	20.7	18.1	14.1	11.2	9.1	6.4

Date	V Class PSA Prepayment Assumption							
	0%	100%	150%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100
December 2014	95	95	95	95	95	95	95	95
December 2015	89	89	89	89	89	89	89	89
December 2016	84	84	84	84	84	84	84	72
December 2017	78	78	78	78	78	78	78	20
December 2018	72	72	72	72	72	72	19	0
December 2019	65	65	65	65	65	20	12	0
December 2020	59	59	59	59	43	15	0	0
December 2021	52	52	52	52	14	*	0	0
December 2022	45	45	45	45	12	0	0	0
December 2023	38	38	38	19	2	0	0	0
December 2024	30	30	30	8	0	0	0	0
December 2025	22	22	12	6	0	0	0	0
December 2026	14	14	4	4	0	0	0	0
December 2027	6	6	2	0	0	0	0	0
December 2028	0	0	0	0	0	0	0	0
December 2029	0	0	0	0	0	0	0	0
December 2030	0	0	0	0	0	0	0	0
December 2031	0	0	0	0	0	0	0	0
December 2032	0	0	0	0	0	0	0	0
December 2033	0	0	0	0	0	0	0	0
December 2034	0	0	0	0	0	0	0	0
December 2035	0	0	0	0	0	0	0	0
December 2036	0	0	0	0	0	0	0	0
December 2037	0	0	0	0	0	0	0	0
December 2038	0	0	0	0	0	0	0	0
December 2039	0	0	0	0	0	0	0	0
December 2040	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.0	8.0	7.8	7.3	6.1	5.0	4.3	3.2

Date	Z Class PSA Prepayment Assumption							
	0%	100%	150%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100
December 2014	104	104	104	104	104	104	104	104
December 2015	107	107	107	107	107	107	107	107
December 2016	111	111	111	111	111	111	111	111
December 2017	115	115	115	115	115	115	115	95
December 2018	119	119	119	119	119	119	117	62
December 2019	123	123	123	123	123	123	91	35
December 2020	128	128	128	128	128	102	68	20
December 2021	132	132	132	132	124	85	46	11
December 2022	137	137	137	137	107	63	31	6
December 2023	142	142	142	142	93	46	21	4
December 2024	147	147	147	132	75	34	14	2
December 2025	152	152	152	119	59	24	9	1
December 2026	158	158	143	108	46	18	6	1
December 2027	163	163	131	94	36	13	4	*
December 2028	167	165	119	78	28	9	3	*
December 2029	167	151	109	65	22	7	2	*
December 2030	167	138	93	53	17	5	1	*
December 2031	167	126	79	44	13	3	1	*
December 2032	167	115	66	35	9	2	1	*
December 2033	167	103	54	28	7	2	*	*
December 2034	167	86	44	22	5	1	*	*
December 2035	167	71	35	17	4	1	*	*
December 2036	167	57	27	13	3	*	*	*
December 2037	167	44	21	9	2	*	*	*
December 2038	167	32	15	6	1	*	*	*
December 2039	167	21	9	4	1	*	*	*
December 2040	141	11	5	2	*	*	*	*
December 2041	110	1	1	*	*	*	*	*
December 2042	58	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.4	21.3	18.7	16.3	12.5	9.9	8.0	5.7

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

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

Date	BA and BI† Classes PSA Prepayment Assumption							
	0%	100%	150%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100
December 2014	95	92	91	90	88	86	84	79
December 2015	91	83	80	77	71	65	60	50
December 2016	86	72	68	63	54	46	39	27
December 2017	80	63	57	51	41	33	25	14
December 2018	75	54	48	41	31	23	16	8
December 2019	69	46	39	33	23	16	10	4
December 2020	62	39	32	26	17	11	6	2
December 2021	56	32	26	20	12	7	4	1
December 2022	49	26	20	15	9	5	2	1
December 2023	42	20	15	11	6	3	1	*
December 2024	34	15	11	8	4	2	1	*
December 2025	26	10	7	5	2	1	*	*
December 2026	18	6	4	3	1	*	*	*
December 2027	9	2	1	1	*	*	*	*
December 2028	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.5	6.1	5.5	5.0	4.1	3.5	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.

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

The tax discussions contained in the REMIC Prospectus (including the sections entitled "Material Federal Income Tax Consequences" and "ERISA Considerations") and this prospectus supplement were not intended or written to be used, and cannot be used, for the purpose of avoiding United States federal tax penalties. These discussions were written to support the promotion or marketing of the transactions or matters addressed in this prospectus supplement. You should seek advice based on your particular circumstances from an independent tax advisor.

REMIC Elections and Special Tax Attributes

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

Notwithstanding the foregoing, the Mortgage Loans backing the Trust MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See "Description of the Certificates—The Trust MBS" in this prospectus supplement. A portion of the Group 2 Classes and Group 3 Classes may not be treated as "real estate assets" within the meaning of section 856(c)(5)(B) of the Code. See "Material Federal Income Tax Consequences—Special Tax Attributes" in the MBS Prospectus dated March 1, 2013. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 2 or Group 3 Class, and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See "Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes" in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

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

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

Group	Prepayment Assumption
1	200% PSA
2	150% PSA
3	150% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

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

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Wells Fargo Securities, LLC (the "Dealer") in exchange for the Group 1 Underlying REMIC Certificate and the Trust MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Exhibit A

Group 1 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 2013 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2011-95	L	September 2011	3136A1HR9	4.0%	FIX	October 2041	PT	$60,000,000	0.71887380	$43,132,428.00	5.336%	328	29

(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.

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								
PA	$32,505,225	PB	$32,505,225	SC/PAC	3.0%	FIX	3136AHSR2	October 2041
PI	3,250,522(3)							
Recombination 2								
PA	32,505,225	PC	32,505,225	SC/PAC	3.5	FIX	3136AHSS0	October 2041
PI	6,501,045(3)							
Recombination 3								
PA	32,505,225	PE	32,505,225	SC/PAC	4.0	FIX	3136AHST8	October 2041
PI	9,751,567(3)							
Recombination 4								
FC	6,751,448	PY	10,127,173	SC/SUP	4.0	FIX	3136AHSU5	October 2041
SC	3,375,725							
Recombination 5								
AV	6,689,682	V	9,063,940	SEQ/AD	3.5	FIX	3136AHSV3	October 2028
VA	2,374,258							
Recombination 6								
AZ	9,976,985	Z	13,517,951	SEQ	3.5	FIX/Z	3136AHSW1	January 2044
ZA	3,540,966							

(1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See "Description of the Certificates—General— *Authorized Denominations*" in this prospectus supplement.
(2) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus.
(3) Notional principal balance. This Class is an Interest Only Class. See page S-5 for a description of how its notional principal balance is calculated.

Principal Balance Schedule

Aggregate Group Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$33,005,255.00	August 2018	$17,698,776.74	April 2023	$ 7,612,633.94
January 2014	32,679,591.20	September 2018	17,473,654.05	May 2023	7,489,496.22
February 2014	32,356,052.59	October 2018	17,250,022.54	June 2023	7,368,202.89
March 2014	32,034,625.77	November 2018	17,027,872.79	July 2023	7,248,727.43
April 2014	31,715,297.47	December 2018	16,807,195.42	August 2023	7,131,043.71
May 2014	31,398,054.46	January 2019	16,587,981.13	September 2023	7,015,125.94
June 2014	31,082,883.62	February 2019	16,370,220.68	October 2023	6,900,948.71
July 2014	30,769,771.91	March 2019	16,153,904.86	November 2023	6,788,486.98
August 2014	30,458,706.34	April 2019	15,939,024.56	December 2023	6,677,716.02
September 2014	30,149,674.05	May 2019	15,725,570.68	January 2024	6,568,611.49
October 2014	29,842,662.22	June 2019	15,513,534.21	February 2024	6,461,149.36
November 2014	29,537,658.14	July 2019	15,302,906.19	March 2024	6,355,305.97
December 2014	29,234,649.14	August 2019	15,093,677.71	April 2024	6,251,057.97
January 2015	28,933,622.68	September 2019	14,885,839.92	May 2024	6,148,382.34
February 2015	28,634,566.26	October 2019	14,679,384.01	June 2024	6,047,256.38
March 2015	28,337,467.46	November 2019	14,474,301.25	July 2024	5,947,657.73
April 2015	28,042,313.96	December 2019	14,270,582.94	August 2024	5,849,564.32
May 2015	27,749,093.50	January 2020	14,068,220.46	September 2024	5,752,954.41
June 2015	27,457,793.90	February 2020	13,867,205.23	October 2024	5,657,806.56
July 2015	27,168,403.05	March 2020	13,667,528.72	November 2024	5,564,099.62
August 2015	26,880,908.94	April 2020	13,469,182.45	December 2024	5,471,812.75
September 2015	26,595,299.59	May 2020	13,272,158.01	January 2025	5,380,925.40
October 2015	26,311,563.14	June 2020	13,076,447.03	February 2025	5,291,417.32
November 2015	26,029,687.78	July 2020	12,882,041.19	March 2025	5,203,268.53
December 2015	25,749,661.78	August 2020	12,688,932.23	April 2025	5,116,459.34
January 2016	25,471,473.47	September 2020	12,497,111.94	May 2025	5,030,970.33
February 2016	25,195,111.28	October 2020	12,306,572.16	June 2025	4,946,782.36
March 2016	24,920,563.69	November 2020	12,117,304.78	July 2025	4,863,876.56
April 2016	24,647,819.26	December 2020	11,929,301.74	August 2025	4,782,234.33
May 2016	24,376,866.62	January 2021	11,742,555.03	September 2025	4,701,837.33
June 2016	24,107,694.47	February 2021	11,558,082.76	October 2025	4,622,667.46
July 2016	23,840,291.58	March 2021	11,376,332.33	November 2025	4,544,706.91
August 2016	23,574,646.80	April 2021	11,197,264.96	December 2025	4,467,938.10
September 2016	23,310,749.02	May 2021	11,020,842.39	January 2026	4,392,343.70
October 2016	23,048,587.24	June 2021	10,847,026.91	February 2026	4,317,906.63
November 2016	22,788,150.50	July 2021	10,675,781.32	March 2026	4,244,610.04
December 2016	22,529,427.92	August 2021	10,507,068.95	April 2026	4,172,437.33
January 2017	22,272,408.68	September 2021	10,340,853.65	May 2026	4,101,372.14
February 2017	22,017,082.04	October 2021	10,177,099.76	June 2026	4,031,398.33
March 2017	21,763,437.31	November 2021	10,015,772.12	July 2026	3,962,499.99
April 2017	21,511,463.89	December 2021	9,856,836.08	August 2026	3,894,661.43
May 2017	21,261,151.21	January 2022	9,700,257.46	September 2026	3,827,867.19
June 2017	21,012,488.81	February 2022	9,546,002.55	October 2026	3,762,102.04
July 2017	20,765,466.26	March 2022	9,394,038.12	November 2026	3,697,350.94
August 2017	20,520,073.22	April 2022	9,244,331.41	December 2026	3,633,599.08
September 2017	20,276,299.38	May 2022	9,096,850.11	January 2027	3,570,831.85
October 2017	20,034,134.55	June 2022	8,951,562.38	February 2027	3,509,034.87
November 2017	19,793,568.54	July 2022	8,808,436.79	March 2027	3,448,193.93
December 2017	19,554,591.27	August 2022	8,667,442.39	April 2027	3,388,295.05
January 2018	19,317,192.70	September 2022	8,528,548.64	May 2027	3,329,324.43
February 2018	19,081,362.87	October 2022	8,391,725.43	June 2027	3,271,268.47
March 2018	18,847,091.87	November 2022	8,256,943.07	July 2027	3,214,113.77
April 2018	18,614,369.84	December 2022	8,124,172.30	August 2027	3,157,847.12
May 2018	18,383,187.01	January 2023	7,993,384.26	September 2027	3,102,455.49
June 2018	18,153,533.65	February 2023	7,864,550.49	October 2027	3,047,926.03
July 2018	17,925,400.09	March 2023	7,737,642.94	November 2027	2,994,246.10

Aggregate Group (Continued)

Distribution Date	Planned Balance
December 2027	$ 2,941,403.20
January 2028	2,889,385.04
February 2028	2,838,179.49
March 2028	2,787,774.60
April 2028	2,738,158.58
May 2028	2,689,319.81
June 2028	2,641,246.85
July 2028	2,593,928.41
August 2028	2,547,353.36
September 2028	2,501,510.72
October 2028	2,456,389.70
November 2028	2,411,979.62
December 2028	2,368,269.98
January 2029	2,325,250.44
February 2029	2,282,910.77
March 2029	2,241,240.92
April 2029	2,200,230.96
May 2029	2,159,871.12
June 2029	2,120,151.76
July 2029	2,081,063.39
August 2029	2,042,596.63
September 2029	2,004,742.25
October 2029	1,967,491.16
November 2029	1,930,834.40
December 2029	1,894,763.11
January 2030	1,859,268.59
February 2030	1,824,342.24
March 2030	1,789,975.61
April 2030	1,756,160.35
May 2030	1,722,888.23
June 2030	1,690,151.15
July 2030	1,657,941.11
August 2030	1,626,250.25
September 2030	1,595,070.80
October 2030	1,564,395.10
November 2030	1,534,215.63
December 2030	1,504,524.94
January 2031	1,475,315.70
February 2031	1,446,580.71
March 2031	1,418,312.84
April 2031	1,390,505.07
May 2031	1,363,150.50
June 2031	1,336,242.32
July 2031	1,309,773.79
August 2031	1,283,738.32
September 2031	1,258,129.37
October 2031	1,232,940.51
November 2031	1,208,165.41
December 2031	1,183,797.82
January 2032	1,159,831.59
February 2032	1,136,260.66
March 2032	1,113,079.04
April 2032	1,090,280.83
May 2032	1,067,860.25
June 2032	1,045,811.56
July 2032	$ 1,024,129.12
August 2032	1,002,807.37
September 2032	981,840.84
October 2032	961,224.13
November 2032	940,951.92
December 2032	921,018.96
January 2033	901,420.10
February 2033	882,150.22
March 2033	863,204.33
April 2033	844,577.47
May 2033	826,264.77
June 2033	808,261.42
July 2033	790,562.70
August 2033	773,163.94
September 2033	756,060.55
October 2033	739,247.99
November 2033	722,721.80
December 2033	706,477.59
January 2034	690,511.01
February 2034	674,817.81
March 2034	659,393.77
April 2034	644,234.74
May 2034	629,336.64
June 2034	614,695.44
July 2034	600,307.17
August 2034	586,167.93
September 2034	572,273.86
October 2034	558,621.16
November 2034	545,206.09
December 2034	532,024.97
January 2035	519,074.17
February 2035	506,350.10
March 2035	493,849.24
April 2035	481,568.12
May 2035	469,503.31
June 2035	457,651.44
July 2035	446,009.19
August 2035	434,573.28
September 2035	423,340.48
October 2035	412,307.62
November 2035	401,471.57
December 2035	390,829.23
January 2036	380,377.56
February 2036	370,113.58
March 2036	360,034.33
April 2036	350,136.90
May 2036	340,418.43
June 2036	330,876.09
July 2036	321,507.10
August 2036	312,308.73
September 2036	303,278.27
October 2036	294,413.07
November 2036	285,710.50
December 2036	277,167.99
January 2037	268,782.99
February 2037	$ 260,552.99
March 2037	252,475.53
April 2037	244,548.18
May 2037	236,768.55
June 2037	229,134.26
July 2037	221,643.01
August 2037	214,292.49
September 2037	207,080.46
October 2037	200,004.69
November 2037	193,062.99
December 2037	186,253.21
January 2038	179,573.22
February 2038	173,020.93
March 2038	166,594.29
April 2038	160,291.25
May 2038	154,109.83
June 2038	148,048.04
July 2038	142,103.96
August 2038	136,275.66
September 2038	130,561.27
October 2038	124,958.94
November 2038	119,466.83
December 2038	114,083.15
January 2039	108,806.12
February 2039	103,634.01
March 2039	98,565.09
April 2039	93,597.67
May 2039	88,730.08
June 2039	83,960.68
July 2039	79,287.85
August 2039	74,710.00
September 2039	70,225.56
October 2039	65,832.99
November 2039	61,530.76
December 2039	57,317.38
January 2040	53,191.37
February 2040	49,151.27
March 2040	45,195.66
April 2040	41,323.12
May 2040	37,532.27
June 2040	33,821.73
July 2040	30,190.17
August 2040	26,636.26
September 2040	23,158.69
October 2040	19,756.18
November 2040	16,427.46
December 2040	13,171.28
January 2041	9,986.41
February 2041	6,871.66
March 2041	3,825.82
April 2041	1,288.92
May 2041	636.98
June 2041 and thereafter	0.00

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Guaranteed REMIC Pass-Through Certificates Fannie Mae REMIC Trust 2013-137

PROSPECTUS SUPPLEMENT

Wells Fargo Securities

December 23, 2013