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

$363,365,603

Fannie Mae

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2014-18

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

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.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
CB	1	$34,829,613	PT	3.5%	FIX	3136AJUS3	April 2044
CF	1	69,659,225	PT	(2)	FLT	3136AJUT1	April 2044
CS	1	69,659,225(3)	NTL	(2)	INV/IO	3136AJUU8	April 2044
BN(4)	2	44,920,000	SEQ	2.0	FIX	3136AJUV6	January 2031
BI(4)	2	14,973,333(3)	NTL	3.0	FIX/IO	3136AJUW4	January 2031
BY(4)	2	6,767,000	SEQ	3.0	FIX	3136AJUX2	August 2032
BH(4)	2	7,832,321	SEQ	3.0	FIX	3136AJUY0	April 2034
DA(4)	3	19,224,209	SC/PAC	2.0	FIX	3136AJUZ7	August 2042
DI(4)	3	9,612,104(3)	NTL	4.0	FIX/IO	3136AJVA1	August 2042
DU	3	194,184	SC/PAC	4.0	FIX	3136AJVB9	August 2042
TD	3	3,240,000	SC/PAC	4.0	FIX	3136AJVC7	August 2042
TF	3	5,685,344	SC/SUP	(2)	FLT	3136AJVD5	August 2042
TS	3	1,421,336	SC/SUP	(2)	INV	3136AJVE3	August 2042
TA	4	62,658,000	SEQ	3.0	FIX	3136AJVF0	January 2033
TV(4)	4	1,989,000	SEQ/AD	3.0	FIX	3136AJVG8	August 2025
TZ(4)	4	4,945,371	SEQ	3.0	FIX/Z	3136AJVH6	April 2034
WA	5	75,000,000	SEQ	3.5	FIX	3136AJVJ2	June 2040
WV	5	10,034,523	SEQ/AD	3.5	FIX	3136AJVK9	January 2029
WZ	5	14,965,477	SEQ	3.5	FIX/Z	3136AJVL7	April 2044
R		0	NPR	0	NPR	3136AJVM5	April 2044
RL		0	NPR	0	NPR	3136AJVN3	April 2044

(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.
(2) Based on LIBOR.
(3) Notional principal balances. These classes are interest only classes. See page S-6 for a description of how their notional principal balances are calculated.
(4) Exchangeable classes.

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 BC, BG, BA, BP, DB, DC, DE and TW 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 March 28, 2014.

Wells Fargo Securities

March 24, 2014

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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 3 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 March 1, 2013.

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

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

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

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

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

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 March 1, 2014. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Class 2011-118-DC RCR Certificate Class 2011-146-DA REMIC Certificate Class 2011-146-NB REMIC Certificate Class 2012-16-K REMIC Certificate Class 2012-19-HB REMIC Certificate Class 2012-86-YP REMIC Certificate
4	Group 4 MBS
5	Group 5 MBS

Group 1, Group 2, Group 4 and Group 5

Characteristics of the Trust MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$104,488,838	5.50%	5.75% to 8.00%	205 to 360
Group 2 MBS	$ 59,519,321	3.00%	3.25% to 5.50%	181 to 240
Group 4 MBS	$ 69,592,371	3.00%	3.25% to 5.50%	181 to 240
Group 5 MBS	$100,000,000	3.50%	3.75% to 6.00%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$104,488,838	360	230	119	5.953%
Group 2 MBS	$ 59,519,321	240	229	10	3.633%
Group 4 MBS	$ 69,592,371	240	221	17	3.540%
Group 5 MBS	$100,000,000	360	338	14	4.050%

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.

Group 3

Exhibit A describes the underlying REMIC and RCR certificates in Group 3, 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 March 28, 2014.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
CF	0.56%	6.5%	0.40%	LIBOR + 40 basis points
CS	5.94%	6.1%	0.00%	6.10% − LIBOR
TF	1.91%	5.0%	1.75%	LIBOR + 175 basis points
TS	12.36%	13.0%	0.00%	13% − (4.00 × 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	
CS	100% of the CF Class
BI	33.3333325913% of the BN Class
DI	49.9999973991% of the DA Class

Distributions of Principal

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

Weighted Average Lives (years)*

	PSA Prepayment Assumption									
Group 1 Classes	**0%**	**100%**	**200%**	**300%**	**375%**	**500%**	**700%**	**900%**	**1200%**	**1500%**
CB, CF and CS	20.5	7.7	5.5	4.1	3.4	2.6	1.8	1.3	0.8	0.5

	PSA Prepayment Assumption							
Group 2 Classes	**0%**	**100%**	**159%**	**200%**	**300%**	**400%**	**500%**	**700%**
BN, BI, BA and BP	9.7	5.2	4.1	3.6	2.7	2.2	1.9	1.4
BY	17.6	12.9	10.8	9.6	7.3	5.8	4.8	3.5
BH	19.2	16.6	15.2	14.1	11.6	9.5	7.9	5.7
BC	18.5	14.9	13.2	12.0	9.6	7.8	6.4	4.7
BG	10.7	6.2	5.0	4.3	3.3	2.7	2.2	1.7

	PSA Prepayment Assumption									
Group 3 Classes	**0%**	**100%**	**150%**	**200%**	**300%**	**500%**	**700%**	**900%**	**1200%**	**1500%**
DA, DI, DB, DC and DE	13.6	5.1	5.1	5.1	5.1	3.2	2.2	1.6	1.0	0.6
DU	22.4	18.4	18.4	18.4	18.4	11.7	8.0	5.7	3.5	2.0
TD	23.2	11.1	2.3	2.3	2.3	1.2	0.7	0.5	0.3	0.2
TF and TS	25.9	18.9	14.7	9.0	1.8	0.6	0.3	0.2	0.2	0.1

	PSA Prepayment Assumption							
Group 4 Classes	**0%**	**100%**	**159%**	**200%**	**300%**	**400%**	**500%**	**700%**
TA	11.0	6.2	5.0	4.3	3.2	2.6	2.1	1.5
TV	6.0	6.0	6.0	6.0	5.8	5.2	4.6	3.6
TZ	19.4	16.6	15.4	14.5	12.2	10.2	8.5	6.2
TW	19.4	16.6	15.4	14.5	12.0	9.9	8.2	5.8

	PSA Prepayment Assumption						
Group 5 Classes	**0%**	**100%**	**200%**	**300%**	**400%**	**500%**	**700%**
WA	16.3	6.4	3.9	2.8	2.2	1.8	1.3
WV	8.0	8.0	7.0	5.7	4.7	3.9	2.9
WZ	28.2	20.4	15.4	11.8	9.3	7.5	5.3

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

ADDITIONAL RISK FACTORS

Intercontinental Exchange Benchmark Administration is the new LIBOR administrator. On February 1, 2014, the Intercontinental Exchange Benchmark Administration ("ICE-BA") replaced the British Bankers' Association as the administrator of LIBOR. ICE-BA is an autonomous entity acting within Intercontinental Exchange Group, Inc., a global network of exchanges and clearinghouses for financial and commodity markets. Although ICE-BA has provided assurances that there will be no initial changes to the manner in which the rate is calculated or to data collection methodologies, we can provide no assurance that there will be no such changes in the future. If in the future ICE-BA 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 method currently implemented by ICE-BA 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 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 sustained. 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 compatibility 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.

Payments on the Group 3 Classes will be affected by the applicable payment priorities governing the related underlying REMIC and RCR certificates. If you invest in a Group 3 Class, the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments on the Group 3 Underlying REMIC and RCR Certificates.

In particular, as described in the related Underlying REMIC Disclosure Documents, principal payments on the Group 3 Underlying REMIC and RCR Certificates are governed by principal balance schedules. As a result, the Group 3 Underlying REMIC and RCR Certificates may receive principal payments faster or slower than would otherwise have been the case. In some cases, they may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on principal payments over time may be eliminated. In such a case, the applicable underlying REMIC and RCR certificates would receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the Group 3 Underlying REMIC and RCR Certificates have adhered to the related principal balance schedules,
- any related support classes remain outstanding, or
- the Group 3 Underlying REMIC and RCR Certificates otherwise have performed as originally anticipated.

You may obtain additional information about the Group 3 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 March 1, 2014 (the "Issue Date"). We will issue the Guaranteed REMIC Pass-Through Certificates (the "REMIC Certificates") pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable REMIC Certificates (the "RCR Certificates" and, together with the REMIC Certificates, the "Certificates") pursuant to a separate trust agreement dated as of May 1, 2010 and a supplement thereto dated as of the Issue Date (together with the trust agreement and supplement relating to the REMIC Certificates, the "Trust Agreement"). We will execute the Trust Agreement in our corporate capacity and as trustee (the "Trustee"). In general, the term "Classes" includes the Classes of REMIC Certificates and RCR Certificates.

The assets of the Trust will include:

- four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 4 MBS" and "Group 5 MBS," and together, the "Trust MBS"), and
- one group of previously issued REMIC and RCR certificates (the "Group 3 Underlying REMIC and RCR Certificates") issued from the related Fannie Mae REMIC trusts (the "Underlying REMIC Trusts"), as further described in Exhibit A.

The Group 3 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 Group 3 Underlying REMIC and RCR Certificates	Interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests")	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Group 3 Underlying REMIC and RCR Certificates, see the applicable discussions appearing under the heading "Fannie Mae Guaranty" in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Documents. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

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

The Trust MBS

The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1 MBS and Group 5 MBS; and up to 20 years in the case of the Group 2 MBS and Group 4 MBS.

In addition, the Mortgage Loans backing the Group 5 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 1, Group 2, Group 4 and Group 5—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 Group 3 Underlying REMIC and RCR Certificates

The Group 3 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 3 Underlying REMIC and RCR Certificates have been designated as pools that include "jumbo-conforming" or "high balance" mortgage loans as described further under "The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*" in the MBS Prospectus dated March 1, 2013. 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 3 Underlying REMIC and RCR Certificates, see the Final Data Statements for the related trusts and the related prospectus supplement for each MBS. See also "Risk Factors—Risks Relating to Yield and Prepayment—Refinancing of Loans; Sale of Property—*"Jumbo-conforming" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally"* in the MBS Prospectus dated March 1, 2013.

Distributions on the Group 3 Underlying REMIC and RCR Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 3 Underlying REMIC and RCR Certificates are described in the related Underlying REMIC Disclosure Documents. See Exhibit A for certain additional information about the Group 3 Underlying REMIC and RCR Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 3 Underlying REMIC and RCR Certificates.

For further information about the Group 3 Underlying REMIC and RCR Certificates, telephone us at 1-800-237-8627. Additional information about the Group 3 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 "BBA 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 "Additional Risk Factors—*Intercontinental Exchange Benchmark Administration is the new LIBOR administrator*" 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 and the TF and TS Classes	CF and CS Classes

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

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

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount to CB and CF, pro rata, until retired.	**Pass-Through Classes**

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

- *Group 2*

The Group 2 Principal Distribution Amount to BN, BY and BH, in that order, until retired.	**Sequential Pay Classes**

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

- *Group 3*

The Group 3 Principal Distribution Amount in the following priority:

1. To the Aggregate Group to its Planned Balance.	**PAC Group and Class**	**Structured Collateral**
2. To TD to its Planned Balance.		
3. To TF and TS, pro rata, until retired.	**Support Classes**	
4. To TD until retired.	**PAC Class and Group**	
5. To the Aggregate Group to zero.		

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

The "Aggregate Group" consists of the DA and DU Classes. On each Distribution Date, we will apply payments of principal of the Aggregate Group to DA and DU, 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 4*

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

The Group 4 Cash Flow Distribution Amount to TA, TV and TZ, in that order, until retired. — **Sequential Pay Classes**

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

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

- *Group 5*

The WZ Accrual Amount to WV until retired, and thereafter to WZ. — **Accretion Directed Class and Accrual Class**

The Group 5 Cash Flow Distribution Amount to WA, WV and WZ, in that order, until retired. — **Sequential Pay Classes**

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

The "Group 5 Cash Flow Distribution Amount" is the principal then paid on the Group 5 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 3 Underlying REMIC and RCR Certificates, the applicable priority sequences governing principal payments on the Group 3 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 2, Group 4 and Group 5—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 March 28, 2014; 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 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 the Aggregate Group or the TD Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce the Aggregate Group or the TD Class to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate 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 and Class	Structuring Ranges	Initial Effective Ranges
Aggregate Group Planned Balances	Between 100% and 300% PSA	Between 100% and 300% PSA
TD Class Planned Balances	Between 150% and 300% PSA	Between 150% and 302% PSA

The Aggregate Group consists of the DA and DU 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 or the TD Class will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of the Aggregate Group or the TD Class will begin or end on the Distribution Dates specified in the Principal Balance Schedules.

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

- We will distribute any excess of principal distributions over the amount necessary to reduce the Aggregate Group or the TD Class to its scheduled balance in any month. As a result, the likelihood of reducing the Aggregate Group or the TD Class to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.

- Even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Range or Effective Range, principal distributions may be insufficient to reduce the Aggregate Group or the TD Class to its scheduled balance 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 Group or the TD Class might not be reduced to its scheduled balance each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Range. This is so particularly if the rate falls at the lower or higher end of the applicable range.

- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.

- The principal payment stability of the Aggregate Group and the TD Class will be supported by one or more other Classes. When the related supporting Class or Classes are retired, the Aggregate Group or the TD Class, 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 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 table below, it is possible that investors in the CS Class would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

- the interest rates for the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under "Summary—Interest Rates" in this prospectus supplement and for each following Interest Accrual Period will be based on the specified levels of the Index, and

- the aggregate purchase prices of those Classes (expressed in each case as a percentage of original principal balance) are as follows:

Class	Price*
CS	15.0000%
TS	97.4063%

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

	PSA Prepayment Assumption									
LIBOR	50%	100%	200%	300%	375%	500%	700%	900%	1200%	1500%
0.08%	35.8%	32.2%	24.9%	17.3%	11.5%	1.3%	(16.2)%	(35.7)%	(70.8)%	*
0.16%	35.2%	31.6%	24.3%	16.8%	10.9%	0.8%	(16.7)%	(36.2)%	(71.2)%	*
2.16%	19.9%	16.5%	9.6%	2.5%	(3.0)%	(12.6)%	(29.0)%	(47.3)%	(80.4)%	*
4.16%	3.5%	0.3%	(6.1)%	(12.7)%	(17.9)%	(26.8)%	(42.1)%	(59.2)%	(90.6)%	*
6.10%	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption									
LIBOR	50%	100%	150%	200%	300%	500%	700%	900%	1200%	1500%
0.08%	13.3%	13.3%	13.3%	13.4%	14.3%	16.5%	18.8%	21.4%	25.9%	31.6%
0.16%	12.9%	12.9%	13.0%	13.1%	14.0%	16.2%	18.5%	21.1%	25.7%	31.5%
2.16%	4.6%	4.6%	4.6%	4.8%	5.9%	8.8%	11.9%	15.3%	21.2%	28.9%
3.25%	0.1%	0.1%	0.2%	0.3%	1.6%	4.9%	8.3%	12.1%	18.8%	27.5%

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
BI	172%
DI	617%

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*
BI	11.50%
DI	10.00%

* 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 BI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	159%	200%	300%	400%	500%	700%
Pre-Tax Yields to Maturity	13.9%	8.6%	1.7%	(3.5)%	(16.9)%	(30.6)%	(44.1)%	(69.3)%

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	150%	200%	300%	500%	700%	900%	1200%	1500%
Pre-Tax Yields to Maturity	31.3%	24.0%	24.0%	24.0%	24.0%	11.3%	(9.1)%	(34.8)%	(83.1)%	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 2, Group 3, Group 4 and Group 5 Classes, and
- in the case of the Group 3 Classes, the applicable priority sequences affecting principal payments on the Group 3 Underlying REMIC and RCR Certificates.

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

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	360 months	8.00%
Group 2 MBS	240 months	240 months	5.50%
Group 3 Underlying REMIC and RCR Certificates	360 months	(1)	6.50%
Group 4 MBS	240 months	240 months	5.50%
Group 5 MBS	360 months	360 months	6.00%

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

	Remaining Terms to Maturity
2011-118-DC	331 months
2011-146-DA	333 months
2011-146-NB	333 months
2012-16-K	335 months
2012-19-HB	335 months
2012-86-YP	340 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

	CB, CF and CS† Classes									
	PSA Prepayment Assumption									
Date	0%	100%	200%	300%	375%	500%	700%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
March 2015	99	91	85	80	75	68	56	45	27	10
March 2016	98	83	73	63	56	46	32	20	7	1
March 2017	97	75	62	50	42	31	18	9	2	*
March 2018	96	68	52	39	32	21	10	4	1	*
March 2019	95	61	44	31	23	14	5	2	*	*
March 2020	94	55	37	24	17	9	3	1	*	*
March 2021	92	49	31	19	13	6	2	*	*	*
March 2022	91	43	26	15	9	4	1	*	*	0
March 2023	89	38	21	11	7	3	*	*	*	0
March 2024	88	33	17	8	5	2	*	*	*	0
March 2025	86	29	14	6	3	1	*	*	*	0
March 2026	84	24	11	5	2	1	*	*	*	0
March 2027	82	20	9	3	2	*	*	*	*	0
March 2028	79	16	6	2	1	*	*	*	0	0
March 2029	77	13	5	2	1	*	*	*	0	0
March 2030	74	9	3	1	*	*	*	*	0	0
March 2031	71	6	2	1	*	*	*	*	0	0
March 2032	68	3	1	*	*	*	*	*	0	0
March 2033	64	*	*	*	*	*	*	0	0	0
March 2034	60	0	0	0	0	0	0	0	0	0
March 2035	56	0	0	0	0	0	0	0	0	0
March 2036	52	0	0	0	0	0	0	0	0	0
March 2037	47	0	0	0	0	0	0	0	0	0
March 2038	42	0	0	0	0	0	0	0	0	0
March 2039	36	0	0	0	0	0	0	0	0	0
March 2040	30	0	0	0	0	0	0	0	0	0
March 2041	23	0	0	0	0	0	0	0	0	0
March 2042	16	0	0	0	0	0	0	0	0	0
March 2043	8	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	7.7	5.5	4.1	3.4	2.6	1.8	1.3	0.8	0.5

	BN, BI†, BA and BP Classes								BY Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
Date	0%	100%	159%	200%	300%	400%	500%	700%	0%	100%	159%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2015	96	91	88	87	82	78	74	65	100	100	100	100	100	100	100	100
March 2016	92	79	73	69	60	50	41	25	100	100	100	100	100	100	100	100
March 2017	88	68	59	53	40	28	17	0	100	100	100	100	100	100	100	96
March 2018	84	58	47	39	24	11	1	0	100	100	100	100	100	100	100	1
March 2019	79	48	35	28	11	0	0	0	100	100	100	100	100	93	30	0
March 2020	74	39	25	17	2	0	0	0	100	100	100	100	100	34	0	0
March 2021	69	31	17	9	0	0	0	0	100	100	100	100	58	0	0	0
March 2022	63	23	9	1	0	0	0	0	100	100	100	100	17	0	0	0
March 2023	58	16	2	0	0	0	0	0	100	100	100	67	0	0	0	0
March 2024	51	9	0	0	0	0	0	0	100	100	76	32	0	0	0	0
March 2025	45	3	0	0	0	0	0	0	100	100	41	2	0	0	0	0
March 2026	38	0	0	0	0	0	0	0	100	81	11	0	0	0	0	0
March 2027	31	0	0	0	0	0	0	0	100	46	0	0	0	0	0	0
March 2028	23	0	0	0	0	0	0	0	100	13	0	0	0	0	0	0
March 2029	15	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2030	7	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	85	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.7	5.2	4.1	3.6	2.7	2.2	1.9	1.4	17.6	12.9	10.8	9.6	7.3	5.8	4.8	3.5

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

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

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

Date	BH Class PSA Prepayment Assumption 0%	100%	159%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100
March 2015	100	100	100	100	100	100	100	100
March 2016	100	100	100	100	100	100	100	100
March 2017	100	100	100	100	100	100	100	100
March 2018	100	100	100	100	100	100	100	100
March 2019	100	100	100	100	100	100	100	56
March 2020	100	100	100	100	100	100	83	31
March 2021	100	100	100	100	100	92	55	17
March 2022	100	100	100	100	100	66	36	9
March 2023	100	100	100	100	87	46	23	5
March 2024	100	100	100	100	66	32	15	3
March 2025	100	100	100	100	49	22	9	1
March 2026	100	100	100	80	36	15	6	1
March 2027	100	100	86	61	26	10	4	*
March 2028	100	100	66	46	18	6	2	*
March 2029	100	86	49	33	12	4	1	*
March 2030	100	62	34	22	8	2	1	*
March 2031	100	40	21	14	4	1	*	*
March 2032	100	20	10	6	2	*	*	*
March 2033	61	1	1	*	*	*	*	*
March 2034	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.2	16.6	15.2	14.1	11.6	9.5	7.9	5.7

Date	BC Class PSA Prepayment Assumption 0%	100%	159%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100
March 2015	100	100	100	100	100	100	100	100
March 2016	100	100	100	100	100	100	100	100
March 2017	100	100	100	100	100	100	100	98
March 2018	100	100	100	100	100	100	100	54
March 2019	100	100	100	100	100	97	68	30
March 2020	100	100	100	100	100	69	45	16
March 2021	100	100	100	100	81	50	29	9
March 2022	100	100	100	100	62	35	19	5
March 2023	100	100	100	85	47	25	12	3
March 2024	100	100	89	68	35	17	8	1
March 2025	100	100	73	55	26	12	5	1
March 2026	100	91	59	43	19	8	3	*
March 2027	100	75	46	33	14	5	2	*
March 2028	100	60	36	25	10	3	1	*
March 2029	100	46	26	18	6	2	1	*
March 2030	100	33	18	12	4	1	*	*
March 2031	93	21	11	7	2	1	*	*
March 2032	64	11	5	3	1	*	*	*
March 2033	33	1	*	*	*	*	*	*
March 2034	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.5	14.9	13.2	12.0	9.6	7.8	6.4	4.7

Date	BG Class PSA Prepayment Assumption 0%	100%	159%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100
March 2015	97	92	90	88	85	81	77	70
March 2016	93	82	77	73	65	57	49	35
March 2017	90	72	64	59	48	37	28	13
March 2018	86	63	54	47	34	23	14	*
March 2019	82	55	44	37	23	12	4	0
March 2020	78	47	35	28	14	4	0	0
March 2021	73	40	28	21	8	0	0	0
March 2022	68	33	21	14	2	0	0	0
March 2023	63	27	15	9	0	0	0	0
March 2024	58	21	10	4	0	0	0	0
March 2025	52	16	5	*	0	0	0	0
March 2026	46	11	1	0	0	0	0	0
March 2027	40	6	0	0	0	0	0	0
March 2028	33	2	0	0	0	0	0	0
March 2029	26	0	0	0	0	0	0	0
March 2030	19	0	0	0	0	0	0	0
March 2031	11	0	0	0	0	0	0	0
March 2032	3	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.7	6.2	5.0	4.3	3.3	2.7	2.2	1.7

* 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	DA, DI†, DB, DC and DE Classes — PSA Prepayment Assumption										DU Class — PSA Prepayment Assumption									
	0%	100%	150%	200%	300%	500%	700%	900%	1200%	1500%	0%	100%	150%	200%	300%	500%	700%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2015	98	88	88	88	88	88	86	67	39	11	100	100	100	100	100	100	100	100	100	100
March 2016	96	76	76	76	76	70	46	27	7	0	100	100	100	100	100	100	100	100	100	33
March 2017	93	65	65	65	65	46	24	9	0	0	100	100	100	100	100	100	100	100	69	3
March 2018	91	55	55	55	55	30	11	1	0	0	100	100	100	100	100	100	100	100	19	*
March 2019	88	45	45	45	45	19	4	0	0	0	100	100	100	100	100	100	100	62	5	*
March 2020	85	36	36	36	36	11	*	0	0	0	100	100	100	100	100	100	100	28	1	*
March 2021	82	28	28	28	28	6	0	0	0	0	100	100	100	100	100	100	63	12	*	0
March 2022	79	21	21	21	21	2	0	0	0	0	100	100	100	100	100	100	35	6	*	0
March 2023	75	16	16	16	16	*	0	0	0	0	100	100	100	100	100	100	20	2	*	0
March 2024	71	11	11	11	11	0	0	0	0	0	100	100	100	100	100	72	11	1	*	0
March 2025	67	8	8	8	8	0	0	0	0	0	100	100	100	100	100	49	6	*	*	0
March 2026	63	5	5	5	5	0	0	0	0	0	100	100	100	100	100	33	3	*	0	0
March 2027	58	3	3	3	3	0	0	0	0	0	100	100	100	100	100	22	2	*	0	0
March 2028	54	1	1	1	1	0	0	0	0	0	100	100	100	100	100	14	1	*	0	0
March 2029	48	*	*	*	*	0	0	0	0	0	100	100	100	100	100	10	1	*	0	0
March 2030	43	0	0	0	0	0	0	0	0	0	100	79	79	79	79	6	*	*	0	0
March 2031	37	0	0	0	0	0	0	0	0	0	100	60	60	60	60	4	*	*	0	0
March 2032	31	0	0	0	0	0	0	0	0	0	100	45	45	45	45	3	*	*	0	0
March 2033	24	0	0	0	0	0	0	0	0	0	100	34	34	34	34	2	*	0	0	0
March 2034	17	0	0	0	0	0	0	0	0	0	100	25	25	25	25	1	*	0	0	0
March 2035	9	0	0	0	0	0	0	0	0	0	100	18	18	18	18	1	*	0	0	0
March 2036	1	0	0	0	0	0	0	0	0	0	100	13	13	13	13	*	*	0	0	0
March 2037	0	0	0	0	0	0	0	0	0	0	9	9	9	9	9	*	*	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	5	5	5	5	5	*	*	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	3	3	3	3	3	*	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.6	5.1	5.1	5.1	5.1	3.2	2.2	1.6	1.0	0.6	22.4	18.4	18.4	18.4	18.4	11.7	8.0	5.7	3.5	2.0

Date	TD Class — PSA Prepayment Assumption										TF and TS Classes — PSA Prepayment Assumption									
	0%	100%	150%	200%	300%	500%	700%	900%	1200%	1500%	0%	100%	150%	200%	300%	500%	700%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2015	100	100	72	72	72	72	0	0	0	0	100	100	100	87	62	12	0	0	0	0
March 2016	100	100	50	50	50	0	0	0	0	0	100	100	100	78	36	0	0	0	0	0
March 2017	100	100	32	32	32	0	0	0	0	0	100	100	100	71	18	0	0	0	0	0
March 2018	100	100	18	18	18	0	0	0	0	0	100	100	100	66	8	0	0	0	0	0
March 2019	100	100	7	7	7	0	0	0	0	0	100	100	100	63	2	0	0	0	0	0
March 2020	100	100	0	0	0	0	0	0	0	0	100	100	100	61	1	0	0	0	0	0
March 2021	100	100	0	0	0	0	0	0	0	0	100	100	97	58	0	0	0	0	0	0
March 2022	100	94	0	0	0	0	0	0	0	0	100	100	94	55	0	0	0	0	0	0
March 2023	100	84	0	0	0	0	0	0	0	0	100	100	89	51	0	0	0	0	0	0
March 2024	100	70	0	0	0	0	0	0	0	0	100	100	83	46	0	0	0	0	0	0
March 2025	100	54	0	0	0	0	0	0	0	0	100	100	76	42	0	0	0	0	0	0
March 2026	100	35	0	0	0	0	0	0	0	0	100	100	70	37	0	0	0	0	0	0
March 2027	100	16	0	0	0	0	0	0	0	0	100	100	63	33	0	0	0	0	0	0
March 2028	100	0	0	0	0	0	0	0	0	0	100	98	56	28	0	0	0	0	0	0
March 2029	100	0	0	0	0	0	0	0	0	0	100	87	48	23	0	0	0	0	0	0
March 2030	100	0	0	0	0	0	0	0	0	0	100	76	39	17	0	0	0	0	0	0
March 2031	100	0	0	0	0	0	0	0	0	0	100	65	32	12	0	0	0	0	0	0
March 2032	100	0	0	0	0	0	0	0	0	0	100	55	25	7	0	0	0	0	0	0
March 2033	100	0	0	0	0	0	0	0	0	0	100	45	18	4	0	0	0	0	0	0
March 2034	100	0	0	0	0	0	0	0	0	0	100	37	13	2	0	0	0	0	0	0
March 2035	100	0	0	0	0	0	0	0	0	0	100	28	8	2	0	0	0	0	0	0
March 2036	100	0	0	0	0	0	0	0	0	0	100	21	5	1	0	0	0	0	0	0
March 2037	58	0	0	0	0	0	0	0	0	0	100	13	2	1	0	0	0	0	0	0
March 2038	3	0	0	0	0	0	0	0	0	0	100	7	2	1	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	74	3	1	*	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	46	1	1	*	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	15	*	*	*	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.2	11.1	2.3	2.3	2.3	1.2	0.7	0.5	0.3	0.2	25.9	18.9	14.7	9.0	1.8	0.6	0.3	0.2	0.2	0.1

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

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

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

	TA Class								TV Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
Date	**0%**	**100%**	**159%**	**200%**	**300%**	**400%**	**500%**	**700%**	**0%**	**100%**	**159%**	**200%**	**300%**	**400%**	**500%**	**700%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2015	97	91	88	86	81	76	70	60	92	92	92	92	92	92	92	92
March 2016	94	80	74	70	61	52	44	29	85	85	85	85	85	85	85	85
March 2017	90	71	63	57	45	35	25	11	77	77	77	77	77	77	77	77
March 2018	86	62	52	46	33	22	13	1	68	68	68	68	68	68	68	68
March 2019	82	54	43	37	23	13	5	0	60	60	60	60	60	60	60	0
March 2020	78	47	35	28	15	6	0	0	51	51	51	51	51	51	36	0
March 2021	74	40	28	21	9	1	0	0	42	42	42	42	42	42	0	0
March 2022	69	33	22	15	4	0	0	0	33	33	33	33	33	0	0	0
March 2023	64	27	16	10	*	0	0	0	23	23	23	23	23	0	0	0
March 2024	59	22	11	6	0	0	0	0	13	13	13	13	0	0	0	0
March 2025	54	16	7	2	0	0	0	0	3	3	3	3	0	0	0	0
March 2026	48	12	3	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	42	7	*	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	36	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.0	6.2	5.0	4.3	3.2	2.6	2.1	1.5	6.0	6.0	6.0	6.0	5.8	5.2	4.6	3.6

	TZ Class								TW Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
Date	**0%**	**100%**	**159%**	**200%**	**300%**	**400%**	**500%**	**700%**	**0%**	**100%**	**159%**	**200%**	**300%**	**400%**	**500%**	**700%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2015	103	103	103	103	103	103	103	103	100	100	100	100	100	100	100	100
March 2016	106	106	106	106	106	106	106	106	100	100	100	100	100	100	100	100
March 2017	109	109	109	109	109	109	109	109	100	100	100	100	100	100	100	100
March 2018	113	113	113	113	113	113	113	113	100	100	100	100	100	100	100	100
March 2019	116	116	116	116	116	116	116	84	100	100	100	100	100	100	100	60
March 2020	120	120	120	120	120	120	120	46	100	100	100	100	100	100	96	33
March 2021	123	123	123	123	123	123	88	25	100	100	100	100	100	100	63	18
March 2022	127	127	127	127	127	108	57	13	100	100	100	100	100	77	41	10
March 2023	131	131	131	131	131	75	37	7	100	100	100	100	100	54	26	5
March 2024	135	135	135	135	109	52	23	4	100	100	100	100	78	37	17	3
March 2025	139	139	139	139	80	35	15	2	100	100	100	100	57	25	10	1
March 2026	140	140	140	133	58	24	9	1	100	100	100	95	41	17	6	1
March 2027	140	140	140	100	41	15	5	*	100	100	100	71	29	11	4	*
March 2028	140	140	107	73	28	10	3	*	100	100	76	52	20	7	2	*
March 2029	140	134	76	51	18	6	2	*	100	96	54	36	13	4	1	*
March 2030	140	91	50	32	11	3	1	*	100	65	35	23	8	2	1	*
March 2031	140	51	27	17	5	1	*	*	100	36	19	12	4	1	*	*
March 2032	140	14	7	4	1	*	*	*	100	10	5	3	1	*	*	*
March 2033	113	0	0	0	0	0	0	0	80	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.4	16.6	15.4	14.5	12.2	10.2	8.5	6.2	19.4	16.6	15.4	14.5	12.0	9.9	8.2	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	WA Class							WV Class							WZ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	200%	300%	400%	500%	700%	0%	100%	200%	300%	400%	500%	700%	0%	100%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2015	98	92	87	81	76	71	60	95	95	95	95	95	95	95	104	104	104	104	104	104	104
March 2016	97	82	70	59	48	38	20	89	89	89	89	89	89	89	107	107	107	107	107	107	107
March 2017	95	73	56	41	27	16	0	84	84	84	84	84	84	61	111	111	111	111	111	111	111
March 2018	93	64	43	26	12	*	0	78	78	78	78	78	78	0	115	115	115	115	115	115	86
March 2019	91	56	32	14	*	0	0	72	72	72	72	72	0	0	119	119	119	119	119	115	49
March 2020	89	48	23	5	0	0	0	65	65	65	65	1	0	0	123	123	123	123	123	78	27
March 2021	86	41	15	0	0	0	0	59	59	59	35	0	0	0	128	128	128	128	91	53	15
March 2022	84	35	8	0	0	0	0	52	52	52	0	0	0	0	132	132	132	120	67	36	9
March 2023	81	29	2	0	0	0	0	45	45	45	0	0	0	0	137	137	137	95	50	24	5
March 2024	78	23	0	0	0	0	0	38	38	11	0	0	0	0	142	142	142	75	36	17	3
March 2025	75	17	0	0	0	0	0	30	30	0	0	0	0	0	147	147	126	59	27	11	2
March 2026	72	12	0	0	0	0	0	22	22	0	0	0	0	0	152	152	106	47	19	7	1
March 2027	69	8	0	0	0	0	0	14	14	0	0	0	0	0	158	158	89	37	14	5	*
March 2028	65	3	0	0	0	0	0	6	6	0	0	0	0	0	163	163	75	29	10	3	*
March 2029	61	0	0	0	0	0	0	0	0	0	0	0	0	0	167	164	62	22	7	2	*
March 2030	57	0	0	0	0	0	0	0	0	0	0	0	0	0	167	145	52	17	5	1	*
March 2031	53	0	0	0	0	0	0	0	0	0	0	0	0	0	167	127	42	13	4	1	*
March 2032	49	0	0	0	0	0	0	0	0	0	0	0	0	0	167	111	35	10	3	1	*
March 2033	44	0	0	0	0	0	0	0	0	0	0	0	0	0	167	96	28	8	2	*	*
March 2034	39	0	0	0	0	0	0	0	0	0	0	0	0	0	167	82	22	6	1	*	*
March 2035	33	0	0	0	0	0	0	0	0	0	0	0	0	0	167	69	18	4	1	*	*
March 2036	27	0	0	0	0	0	0	0	0	0	0	0	0	0	167	57	14	3	1	*	*
March 2037	21	0	0	0	0	0	0	0	0	0	0	0	0	0	167	46	10	2	*	*	*
March 2038	15	0	0	0	0	0	0	0	0	0	0	0	0	0	167	35	7	1	*	*	*
March 2039	8	0	0	0	0	0	0	0	0	0	0	0	0	0	167	26	5	1	*	*	*
March 2040	1	0	0	0	0	0	0	0	0	0	0	0	0	0	167	17	3	1	*	*	*
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	132	9	2	*	*	*	*
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	90	1	*	*	*	*	*
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	47	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.3	6.4	3.9	2.8	2.2	1.8	1.3	8.0	8.0	7.0	5.7	4.7	3.9	2.9	28.2	20.4	15.4	11.8	9.3	7.5	5.3

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

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

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 underlying the Group 5 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 5 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 5 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 Accrual Classes, the Notional Classes and the BH Class will be issued with original issue discount ("OID"), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*" in the REMIC Prospectus. In addition, certain Classes of REMIC Certificates may be treated as having been issued at a premium. See "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*" in the REMIC Prospectus.

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

Group	Prepayment Assumption
1	375% PSA
2	159% PSA
3	200% PSA
4	159% PSA
5	100% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

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

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Wells Fargo Securities, LLC (the "Dealer") in exchange for the Trust MBS and the Group 3 Underlying REMIC and RCR Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Exhibit A

Group 3 Underlying REMIC and RCR Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	March 2014 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)
2011-118	DC	October 2011	3136A13P8	4.0%	FIX	November 2041	PAC	$155,908,000	0.40907716	$ 3,681,694.44	4.521%	327	31
2011-146	DA	December 2011	3136A3LD1	4.0	FIX	September 2041	PAC	91,750,000	0.62434053	9,521,193.08	4.401	328	29
2011-146	NB	December 2011	3136A3LG4	4.0	FIX	September 2041	PAC	72,800,000	0.62434053	1,873,021.59	4.401	328	29
2012-16	K	February 2012	3136A4QV4	4.0	FIX	October 2041	PAC/AD	272,830,000	0.42971512	859,430.24	4.421	329	28
2012-19	HB	February 2012	3136A4MU0	4.0	FIX	January 2042	PAC/AD	78,137,000	0.55241466	10,995,813.81	4.421	331	26
2012-86	YP	July 2012	3136A7PU0	4.0	FIX	August 2042	PAC	22,735,000	0.56678412	2,833,920.60	4.386	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.

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								
BN	$44,920,000	BP	$44,920,000	SEQ	2.5%	FIX	3136AJVS2	January 2031
BI	7,486,666(3)							
Recombination 2								
BN	44,920,000	BA	44,920,000	SEQ	3.0	FIX	3136AJVR4	January 2031
BI	14,973,333(3)							
Recombination 3								
BN	44,920,000	BG	51,687,000	SEQ	3.0	FIX	3136AJVQ6	August 2032
BI	14,973,333(3)							
BY	6,767,000							
Recombination 4								
BH	7,832,321	BC	14,599,321	SEQ	3.0	FIX	3136AJVP8	April 2034
BY	6,767,000							
Recombination 5								
DA	19,224,209	DB	19,224,209	SC/PAC	2.5	FIX	3136AJVT0	August 2042
DI	2,403,026(3)							
Recombination 6								
DA	19,224,209	DC	19,224,209	SC/PAC	3.0	FIX	3136AJVU7	August 2042
DI	4,806,052(3)							
Recombination 7								
DA	19,224,209	DE	19,224,209	SC/PAC	4.0	FIX	3136AJVV5	August 2042
DI	9,612,104(3)							

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 8								
TV	$ 1,989,000	TW(4)	$ 6,934,371	SEQ	3.0%	FIX	3136AJVW3	April 2034
TZ	4,945,371							

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

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

(3) Notional principal balances. These Classes are Interest Only Classes. See page S-6 for a description of how their notional principal balances are calculated.

(4) Principal payments on the REMIC Certificates in Recombination 8 from the TZ 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 Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$19,418,393.00	November 2018	$ 9,511,280.73	July 2023	$ 2,907,169.66
April 2014	19,219,767.09	December 2018	9,360,690.56	August 2023	2,834,095.96
May 2014	19,019,094.90	January 2019	9,210,939.13	September 2023	2,762,361.81
June 2014	18,817,433.88	February 2019	9,062,022.00	October 2023	2,691,943.41
July 2014	18,615,432.65	March 2019	8,913,934.81	November 2023	2,622,817.37
August 2014	18,414,539.98	April 2019	8,766,673.18	December 2023	2,554,960.70
September 2014	18,214,750.05	May 2019	8,620,232.76	January 2024	2,488,350.81
October 2014	18,016,057.10	June 2019	8,474,609.24	February 2024	2,422,965.51
November 2014	17,818,455.38	July 2019	8,329,798.31	March 2024	2,358,783.00
December 2014	17,621,939.16	August 2019	8,185,795.71	April 2024	2,295,781.84
January 2015	17,426,502.76	September 2019	8,042,597.16	May 2024	2,233,940.99
February 2015	17,232,140.51	October 2019	7,900,198.45	June 2024	2,173,239.76
March 2015	17,038,846.80	November 2019	7,758,595.36	July 2024	2,113,657.81
April 2015	16,846,616.02	December 2019	7,617,783.70	August 2024	2,055,175.18
May 2015	16,655,442.60	January 2020	7,477,759.30	September 2024	1,997,772.24
June 2015	16,465,321.00	February 2020	7,338,518.02	October 2024	1,941,429.71
July 2015	16,276,245.69	March 2020	7,200,055.74	November 2024	1,886,128.63
August 2015	16,088,211.20	April 2020	7,062,368.34	December 2024	1,831,850.41
September 2015	15,901,212.08	May 2020	6,925,451.76	January 2025	1,778,576.74
October 2015	15,715,242.88	June 2020	6,789,301.92	February 2025	1,726,289.64
November 2015	15,530,298.21	July 2020	6,653,914.79	March 2025	1,674,971.48
December 2015	15,346,372.70	August 2020	6,519,286.35	April 2025	1,624,604.89
January 2016	15,163,460.99	September 2020	6,385,412.60	May 2025	1,575,172.82
February 2016	14,981,557.79	October 2020	6,252,289.57	June 2025	1,526,658.54
March 2016	14,800,657.78	November 2020	6,119,913.29	July 2025	1,479,045.57
April 2016	14,620,755.72	December 2020	5,988,506.63	August 2025	1,432,317.76
May 2016	14,441,846.36	January 2021	5,859,469.34	September 2025	1,386,459.22
June 2016	14,263,924.50	February 2021	5,732,759.79	October 2025	1,341,454.34
July 2016	14,086,984.95	March 2021	5,608,337.07	November 2025	1,297,287.79
August 2016	13,911,022.57	April 2021	5,486,160.98	December 2025	1,253,944.49
September 2016	13,736,032.21	May 2021	5,366,192.00	January 2026	1,211,409.66
October 2016	13,562,008.79	June 2021	5,248,391.33	February 2026	1,169,668.73
November 2016	13,388,947.23	July 2021	5,132,720.78	March 2026	1,128,707.44
December 2016	13,216,842.47	August 2021	5,019,142.87	April 2026	1,088,511.73
January 2017	13,045,689.49	September 2021	4,907,620.75	May 2026	1,049,067.82
February 2017	12,875,483.30	October 2021	4,798,118.20	June 2026	1,010,362.15
March 2017	12,706,218.93	November 2021	4,690,599.63	July 2026	972,381.42
April 2017	12,537,891.43	December 2021	4,585,030.07	August 2026	935,112.55
May 2017	12,370,495.88	January 2022	4,481,375.16	September 2026	898,542.68
June 2017	12,204,027.38	February 2022	4,379,601.11	October 2026	862,659.19
July 2017	12,038,481.08	March 2022	4,279,674.74	November 2026	827,449.69
August 2017	11,873,852.12	April 2022	4,181,563.43	December 2026	792,901.98
September 2017	11,710,135.68	May 2022	4,085,235.13	January 2027	759,004.10
October 2017	11,547,326.97	June 2022	3,990,658.34	February 2027	725,744.29
November 2017	11,385,421.23	July 2022	3,897,802.12	March 2027	693,111.00
December 2017	11,224,413.71	August 2022	3,806,636.04	April 2027	661,092.88
January 2018	11,064,299.68	September 2022	3,717,130.21	May 2027	629,678.77
February 2018	10,905,074.45	October 2022	3,629,255.27	June 2027	598,857.72
March 2018	10,746,733.36	November 2022	3,542,982.36	July 2027	568,618.98
April 2018	10,589,271.75	December 2022	3,458,283.11	August 2027	538,951.98
May 2018	10,432,685.01	January 2023	3,375,129.65	September 2027	509,846.32
June 2018	10,276,968.52	February 2023	3,293,494.59	October 2027	481,291.81
July 2018	10,122,117.72	March 2023	3,213,351.03	November 2027	453,278.43
August 2018	9,968,128.06	April 2023	3,134,672.52	December 2027	426,127.65
September 2018	9,814,995.01	May 2023	3,057,433.07	January 2028	408,203.66
October 2018	9,662,714.06	June 2023	2,981,607.15	February 2028	392,833.66

Aggregate Group (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
March 2028	$ 377,757.26	October 2032	$ 74,301.45	May 2037	$ 15,535.96
April 2028	362,969.11	November 2032	72,505.89	June 2037	14,996.19
May 2028	348,463.97	December 2032	70,747.13	July 2037	14,468.92
June 2028	334,236.66	January 2033	69,024.47	August 2037	13,953.87
July 2028	320,282.14	February 2033	67,337.24	September 2037	13,450.82
August 2028	306,595.42	March 2033	65,684.75	October 2037	12,959.50
September 2028	293,171.61	April 2033	64,066.34	November 2037	12,479.70
October 2028	280,005.90	May 2033	62,481.38	December 2037	12,011.17
November 2028	267,093.59	June 2033	60,929.22	January 2038	11,553.68
December 2028	254,430.04	July 2033	59,409.24	February 2038	11,107.02
January 2029	242,010.69	August 2033	57,920.82	March 2038	10,670.96
February 2029	229,831.07	September 2033	56,463.37	April 2038	10,245.29
March 2029	217,886.79	October 2033	55,036.29	May 2038	9,829.80
April 2029	206,173.54	November 2033	53,639.00	June 2038	9,424.27
May 2029	194,687.08	December 2033	52,270.92	July 2038	9,028.51
June 2029	186,141.81	January 2034	50,931.51	August 2038	8,642.31
July 2029	182,125.18	February 2034	49,620.22	September 2038	8,265.48
August 2029	178,186.70	March 2034	48,336.49	October 2038	7,897.82
September 2029	174,324.95	April 2034	47,079.81	November 2038	7,539.16
October 2029	170,538.50	May 2034	45,849.65	December 2038	7,189.29
November 2029	166,825.98	June 2034	44,645.50	January 2039	6,848.05
December 2029	163,186.01	July 2034	43,466.86	February 2039	6,515.25
January 2030	159,617.26	August 2034	42,313.25	March 2039	6,190.71
February 2030	156,118.42	September 2034	41,184.17	April 2039	5,874.28
March 2030	152,688.18	October 2034	40,079.15	May 2039	5,565.77
April 2030	149,325.29	November 2034	38,997.73	June 2039	5,265.02
May 2030	146,028.50	December 2034	37,939.45	July 2039	4,971.88
June 2030	142,796.58	January 2035	36,903.87	August 2039	4,686.18
July 2030	139,628.34	February 2035	35,890.53	September 2039	4,407.77
August 2030	136,522.59	March 2035	34,899.02	October 2039	4,136.49
September 2030	133,478.17	April 2035	33,928.90	November 2039	3,872.20
October 2030	130,493.94	May 2035	32,979.76	December 2039	3,614.74
November 2030	127,568.80	June 2035	32,051.20	January 2040	3,363.98
December 2030	124,701.63	July 2035	31,142.80	February 2040	3,119.77
January 2031	121,891.36	August 2035	30,254.18	March 2040	2,881.98
February 2031	119,136.93	September 2035	29,384.94	April 2040	2,650.46
March 2031	116,437.31	October 2035	28,534.72	May 2040	2,425.09
April 2031	113,791.46	November 2035	27,703.14	June 2040	2,205.73
May 2031	111,198.39	December 2035	26,889.83	July 2040	1,995.18
June 2031	108,657.11	January 2036	26,094.43	August 2040	1,791.12
July 2031	106,166.66	February 2036	25,316.59	September 2040	1,593.73
August 2031	103,726.08	March 2036	24,555.97	October 2040	1,402.66
September 2031	101,334.44	April 2036	23,812.22	November 2040	1,216.82
October 2031	98,990.82	May 2036	23,085.02	December 2040	1,036.10
November 2031	96,694.33	June 2036	22,374.04	January 2041	871.20
December 2031	94,444.08	July 2036	21,678.95	February 2041	710.90
January 2032	92,239.20	August 2036	20,999.45	March 2041	555.08
February 2032	90,078.84	September 2036	20,335.21	April 2041	406.16
March 2032	87,962.17	October 2036	19,685.95	May 2041	261.46
April 2032	85,888.36	November 2036	19,051.36	June 2041	120.89
May 2032	83,856.61	December 2036	18,431.15	July 2041	21.24
June 2032	81,866.12	January 2037	17,825.03	August 2041	12.25
July 2032	79,916.12	February 2037	17,232.73	September 2041	3.52
August 2032	78,005.84	March 2037	16,653.96	October 2041 and thereafter	0.00
September 2032	76,134.53	April 2037	16,088.46		

TD Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$3,240,000.00	April 2016	$1,558,075.44	May 2018	$ 509,371.55
April 2014	3,161,533.76	May 2016	1,505,025.19	June 2018	478,362.45
May 2014	3,082,627.52	June 2016	1,452,981.57	July 2018	448,109.83
June 2014	3,003,871.59	July 2016	1,401,933.42	August 2018	418,604.86
July 2014	2,925,623.49	August 2016	1,351,869.65	September 2018	389,838.81
August 2014	2,848,656.32	September 2016	1,302,779.30	October 2018	361,803.01
September 2014	2,772,956.38	October 2016	1,254,651.49	November 2018	334,488.91
October 2014	2,698,510.06	November 2016	1,207,475.45	December 2018	307,888.00
November 2014	2,625,303.88	December 2016	1,161,240.52	January 2019	281,991.87
December 2014	2,553,324.51	January 2017	1,115,936.14	February 2019	256,792.20
January 2015	2,482,558.73	February 2017	1,071,551.84	March 2019	232,280.72
February 2015	2,412,993.44	March 2017	1,028,077.23	April 2019	208,449.27
March 2015	2,344,615.65	April 2017	985,502.06	May 2019	185,289.75
April 2015	2,277,412.50	May 2017	943,816.14	June 2019	162,794.15
May 2015	2,211,371.26	June 2017	903,009.42	July 2019	140,954.53
June 2015	2,146,479.29	July 2017	863,071.87	August 2019	119,763.02
July 2015	2,082,724.11	August 2017	823,993.62	September 2019	99,211.84
August 2015	2,020,093.31	September 2017	785,764.89	October 2019	79,293.27
September 2015	1,958,574.62	October 2017	748,375.96	November 2019	59,999.67
October 2015	1,898,155.88	November 2017	711,817.20	December 2019	41,323.49
November 2015	1,838,825.04	December 2017	676,079.11	January 2020	23,257.22
December 2015	1,780,570.16	January 2018	641,152.25	February 2020	5,793.46
January 2016	1,723,379.44	February 2018	607,027.28	March 2020 and thereafter	0.00
February 2016	1,667,241.12	March 2018	573,694.93		
March 2016	1,612,143.62	April 2018	541,146.05		

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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$363,365,603

FannieMae®

Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2014-18

PROSPECTUS SUPPLEMENT

Wells Fargo Securities

March 24, 2014