

\$783,267,187



**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2014-68**

**The Certificates**

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

**Payments to Certificateholders**

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

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

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

**The Fannie Mae Guaranty**

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

**The Trust and its Assets**

The trust will own

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
OD(2) ...	1	\$165,244,000	SEQ	0.0%	PO	3136ALQQ7	March 2034
DJ(2) ...	1	165,244,000(3)	NTL	(4)	T/IO	3136ALQR5	March 2034
DK(2) ...	1	165,244,000(3)	NTL	(4)	T/IO	3136ALQS3	March 2034
DY ....	1	10,689,692	SEQ	3.5	FIX	3136ALQT1	November 2034
ID ....	1	23,606,285(3)	NTL	3.5	FIX/IO	3136ALQU8	March 2034
KS ....	2	1,820,964	SC/PT	(5)	INV	3136ALQV6	February 2043
KO ....	2	1,587,508	SC/PT	0.0	PO	3136ALQW4	February 2043
KT ....	2	385,203	SC/PT	(5)	INV	3136ALQX2	February 2043
MO(2) ...	3	215,000,000	SEQ	0.0	PO	3136ALQY0	November 2040
MJ(2) ...	3	215,000,000(3)	NTL	(4)	T/IO	3136ALQZ7	November 2040
MK(2) ...	3	215,000,000(3)	NTL	(4)	T/IO	3136ALRA1	November 2040
MV(2) ...	3	13,724,000	SEQ/AD	3.0	FIX	3136ALRB9	March 2026
VM(2) ...	3	21,906,624	SEQ/AD	3.0	FIX	3136ALRC7	October 2038
MZ ....	3	34,069,376	SEQ	3.0	FIX/Z	3136ALRD5	November 2044

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The DH, MA, MB, BA, BG, BP, GJ, GK, GL, GM, KW and TL 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 October 30, 2014.

**Carefully consider the risk factors on page S-10 of this prospectus supplement and starting on page 14 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.**

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

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

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

**Citigroup**

The date of this Prospectus Supplement is October 24, 2014

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
BE(2) ...	4	\$ 48,950,000	PAC/AD	2.5%	FIX	3136ALRE3	February 2043
IB(2) ....	4	10,877,776(3)	NTL	4.5	FIX/IO	3136ALRF0	February 2043
BZ ....	4	2,561,078	PAC	3.5	FIX/Z	3136ALRG8	November 2044
BQ ....	4	1,463,398	PAC	3.5	FIX	3136ALRH6	November 2044
UF ....	4	8,800,922	SUP	(5)	FLT	3136ALRJ2	November 2044
US ....	4	4,400,461	SUP	(5)	INV	3136ALRK9	November 2044
UT ....	4	8,800,922(3)	NTL	(5)	INV/IO	3136ALRL7	November 2044
BF(2) ...	4	33,087,929	PT	(5)	FLT	3136ALRM5	November 2044
BS(2) ...	4	33,087,929(3)	NTL	(5)	INV/IO	3136ALRN3	November 2044
GI(2) ....	5	21,561,777(3)	NTL	4.5	FIX/IO	3136ALRP8	October 2043
GH(2) ...	5	97,028,000	PAC	2.0	FIX	3136ALRQ6	October 2043
KV(2) ...	5	2,409,000	PAC/AD	3.0	FIX	3136ALRR4	December 2027
VK(2) ...	5	1,363,000	PAC/AD	3.0	FIX	3136ALRS2	August 2033
ZK(2) ...	5	5,023,000	PAC	3.0	FIX/Z	3136ALRT0	November 2044
KY ....	5	13,921,000	SEG(PAC)/PAC/AD	3.0	FIX	3136ALRU7	November 2044
TZ ....	5	1,000	SEG(PAC)/PAC	3.0	FIX/Z	3136ALRV5	November 2044
YK ....	5	4,651,000	SEG(PAC)/SUP/AD	3.0	FIX	3136ALRW3	November 2044
ZT ....	5	1,000	SEG(PAC)/SUP	3.0	FIX/Z	3136ALRX1	November 2044
GW ....	5	6,500,000	SUP	3.0	FIX	3136ALRY9	November 2044
GY ....	5	8,579,000	TAC/AD	3.0	FIX	3136ALRZ6	November 2044
KZ ....	5	1,000	TAC	3.0	FIX/Z	3136ALSA0	November 2044
YU ....	5	2,390,144	SUP	3.0	FIX	3136ALSB8	November 2044
YI ....	5	47,289,048(3)	NTL	4.5	FIX/IO	3136ALSC6	November 2044
TA ....	6	5,000,000	SC/TAC	2.0	FIX	3136ALSD4	December 2043
TB ....	6	47,811	SC/SUP	2.0	FIX	3136ALSE2	December 2043
YS ....	7	1,500,000	SC/PT	(5)	INV	3136ALSF9	January 2043
SY ....	7	1,500,000(3)	NTL	(5)	INV/IO	3136ALSG7	January 2043
TS ....	7	2,950,102	SC/PT	(5)	INV	3136ALSH5	January 2043
TO ....	7	3,337,577	SC/PT	0.0	PO	3136ALSJ1	January 2043
ST ....	7	1,112,525	SC/PT	(5)	INV	3136ALSK8	January 2043
TE ....	8	3,000,000	PT	5.5	FIX	3136ALSL6	November 2044
TC(2) ...	8	11,096,000	SEQ	3.0	FIX	3136ALSN2	October 2043
TD ....	8	904,000	SEQ	3.0	FIX	3136ALSM4	November 2044
TG(2) ...	9	24,319,000	SC/SEQ	3.0	FIX	3136ALSQ5	June 2043
TH ....	9	195,056	SC/SEQ	3.0	FIX	3136ALSP7	June 2043
TJ ....	10	24,000,000	SC/SEQ	2.5	FIX	3136ALSR3	June 2043
TK ....	10	246,817	SC/SEQ	2.5	FIX	3136ALSS1	June 2043
R ....		0	NPR	0	NPR	3136ALST9	November 2044
RL ....		0	NPR	0	NPR	3136ALSU6	November 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-8 for a description of how their notional principal balances are calculated.
- (4) These classes are toggle classes. See page S-7 for a description of their interest rates.
- (5) Based on LIBOR.

## TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
<b>AVAILABLE INFORMATION</b> .....	S- 3	<i>The Principal Only Classes</i> .....	S-20
<b>SUMMARY</b> .....	S- 5	<i>The Toggle and Inverse Floating</i>	
<b>ADDITIONAL RISK FACTORS</b> .....	S-10	<i>Rate Classes</i> .....	S-20
<b>DESCRIPTION OF THE</b>		<i>The Fixed Rate Interest Only</i>	
<b>CERTIFICATES</b> .....	S-11	<i>Classes</i> .....	S-24
GENERAL .....	S-11	<b>WEIGHTED AVERAGE LIVES OF THE</b>	
<i>Structure</i> .....	S-11	<b>CERTIFICATES</b> .....	S-25
<i>Fannie Mae Guaranty</i> .....	S-12	<b>DECREMENT TABLES</b> .....	S-26
<i>Characteristics of Certificates</i> .....	S-12	<b>CHARACTERISTICS OF THE RESIDUAL</b>	
<i>Authorized Denominations</i> .....	S-12	<b>CLASSES</b> .....	S-39
<b>THE TRUST MBS</b> .....	S-12	<b>CERTAIN ADDITIONAL FEDERAL</b>	
<b>THE UNDERLYING REMIC AND RCR</b>		<b>INCOME TAX CONSEQUENCES</b> ..	S-39
<b>CERTIFICATES</b> .....	S-13	<b>REMIC ELECTIONS AND SPECIAL TAX</b>	
<b>DISTRIBUTIONS OF INTEREST</b> .....	S-14	<b>ATTRIBUTES</b> .....	S-40
<i>General</i> .....	S-14	<b>TAXATION OF BENEFICIAL OWNERS OF</b>	
<i>Delay Classes and No-Delay</i>		<b>REGULAR CERTIFICATES</b> .....	S-40
<i>Classes</i> .....	S-14	<b>TAXATION OF BENEFICIAL OWNERS OF</b>	
<i>Accrual Classes</i> .....	S-14	<b>RESIDUAL CERTIFICATES</b> .....	S-40
<b>DISTRIBUTIONS OF PRINCIPAL</b> .....	S-14	<b>TAXATION OF BENEFICIAL OWNERS OF</b>	
<b>STRUCTURING ASSUMPTIONS</b> .....	S-17	<b>RCR CERTIFICATES</b> .....	S-41
<i>Pricing Assumptions</i> .....	S-17	<b>PLAN OF DISTRIBUTION</b> .....	S-41
<i>Prepayment Assumptions</i> .....	S-18	<b>LEGAL MATTERS</b> .....	S-41
<i>Principal Balance Schedules</i> .....	S-18	<b>EXHIBIT A</b> .....	A- 1
<b>YIELD TABLES</b> .....	S-19	<b>SCHEDULE 1</b> .....	A- 3
<i>General</i> .....	S-19	<b>PRINCIPAL BALANCE</b>	
		<b>SCHEDULES</b> .....	B- 1

## AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated June 1, 2014 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
  - October 1, 2014, for all MBS issued on or after October 1, 2014,
  - March 1, 2013, for all MBS issued on or after March 1, 2013 and prior to October 1, 2014,
  - February 1, 2012, for all MBS issued on or after February 1, 2012 and prior to March 1, 2013,
  - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
  - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
  - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
  - January 1, 2006, for all other MBS(as applicable, the “MBS Prospectus”);
- if you are purchasing a Group 2, Group 6, Group 7, Group 9 or Group 10 Class or the TL, R or RL Class, the disclosure documents relating to the applicable underlying REMIC and RCR certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

Fannie Mae  
MBS Helpline  
3900 Wisconsin Avenue, N.W., Area 2H-3S  
Washington, D.C. 20016  
(telephone 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](http://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:

Citigroup Global Markets Inc.  
Prospectus Department  
540 Crosspoint Parkway  
Building 2  
Attn: Compliance Fulfillment Unit  
Getzville, NY 14068  
(telephone 1-800-831-9146).

## SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of October 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

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Class 2013-9-US REMIC Certificate
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Class 2013-45-DA REMIC Certificate Class 2014-52-QD REMIC Certificate
7	Class 2012-150-CS REMIC Certificate
8	Group 8 MBS
9	Class 2011-141-MB RCR Certificate Class 2014-35-KN RCR Certificate
10	Class 2012-10-MH REMIC Certificate Class 2014-35-KM REMIC Certificate

### Group 1, Group 3, Group 4, Group 5 and Group 8

#### Characteristics of the Trust MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$175,933,692	3.50%	3.75% to 6.00%	150 to 240
Group 3 MBS	\$284,700,000	3.00%	3.25% to 5.50%	241 to 360
Group 4 MBS	\$ 99,263,788	4.50%	4.75% to 7.00%	241 to 360
Group 5 MBS	\$ 64,731,665	4.50%	4.75% to 7.00%	241 to 360
	\$ 77,135,479	4.50%	4.75% to 7.00%	241 to 360
Group 8 MBS	\$ 15,000,000	3.50%	3.75% to 6.00%	241 to 360

#### Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$175,933,692	240	209	28	4.058%
Group 3 MBS	\$284,700,000	360	336	20	3.545%
Group 4 MBS	\$ 99,263,788	360	353	5	5.120%
Group 5 MBS	\$ 64,731,665	360	348	8	5.150%
	\$ 77,135,479	360	353	5	5.140%
Group 8 MBS	\$ 15,000,000	360	355	5	4.352%

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

### **Group 2, Group 6, Group 7, Group 9 and Group 10**

Exhibit A describes the underlying REMIC and RCR certificates in Group 2, Group 6, Group 7, Group 9 and Group 10, including certain information about the related mortgage loans. To learn more about the underlying REMIC and RCR Certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

### **Settlement Date**

We expect to issue the certificates on October 30, 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:

<u><b>Fed Book-Entry</b></u>	<u><b>Physical</b></u>
All classes of certificates other than the R and RL Classes	R and RL Classes

### **Exchanging Certificates Through Combination and Recombination**

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

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

## Interest Rates

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

During the initial interest accrual period, the floating rate, inverse floating rate and toggle classes (other than the YS, SY, TS and ST Classes) will bear interest at the initial interest rates listed below. The initial interest rates listed below for the YS, SY, TS and ST Classes are assumed rates. During each subsequent interest accrual period, the floating rate, inverse floating rate and toggle 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)
DJ .....	3.00000%	3.00%	0.00%	(2)
DK .....	0.00000%	3.00%	0.00%	(3)
KS .....	9.61875%	10.00%	0.00%	10% - (2.5 × LIBOR)
KT .....	6.50000%	6.50%	0.00%	53.77273% - (11.81818182 × LIBOR)
MJ .....	3.00000%	3.00%	0.00%	(4)
MK .....	0.00000%	3.00%	0.00%	(5)
UF .....	1.05000%	5.25%	0.90%	LIBOR + 90 basis points
US .....	8.20000%	8.50%	0.00%	8.5% - (2 × LIBOR)
UT .....	0.10000%	0.10%	0.00%	4.35% - LIBOR
BF .....	0.50000%	6.50%	0.35%	LIBOR + 35 basis points
BS .....	6.00000%	6.15%	0.00%	6.15% - LIBOR
YS .....	9.03690%(6)	9.45%	0.00%	9.45% - (2.7 × LIBOR)
SY .....	1.00410%(6)	1.05%	0.00%	1.05% - (0.3 × LIBOR)
TS .....	10.04100%(6)	10.50%	0.00%	10.5% - (3 × LIBOR)
ST .....	6.00000%(6)	6.00%	0.00%	48% - (12 × LIBOR)

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

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

**If LIBOR is:**

**Applicable Rate or Formula**

Less than or equal to 8.0625% .....	3.00%
Greater than 8.0625% and less than 8.2500% .....	132% - (16 × LIBOR)
Equal to or greater than 8.2500% .....	0.00%

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

**If LIBOR is:**

**Applicable Rate or Formula**

Less than or equal to 8.0625% .....	0.00%
Greater than 8.0625% and less than 8.2500% .....	(16 × LIBOR) - 129%
Equal to or greater than 8.2500% .....	3.00%

(4) The applicable interest rate for the MJ Class during each interest accrual period will be determined as follows:

**If LIBOR is:**

**Applicable Rate or Formula**

Less than or equal to 8.0625% .....	3.00%
Greater than 8.0625% and less than 8.2500% .....	132% - (16 × LIBOR)
Equal to or greater than 8.2500% .....	0.00%

(5) The applicable interest rate for the MK Class during each interest accrual period will be determined as follows:

**If LIBOR is:**

**Applicable Rate or Formula**

Less than or equal to 8.0625% .....	0.00%
Greater than 8.0625% and less than 8.2500% .....	(16 × LIBOR) - 129%
Equal to or greater than 8.2500% .....	3.00%

(6) Assumed initial interest rates. The actual initial interest rates for these classes will be calculated on October 23, 2014, using the applicable formulas.



## Notional Classes

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

<u>Class</u>	
DJ .....	100% of the OD Class
DK .....	100% of the OD Class
ID .....	14.2857138535% of the OD Class
MJ .....	100% of the MO Class
MK .....	100% of the MO Class
IB .....	22.2222185904% of the BE Class
UT .....	100% of the UF Class
BS .....	100% of the BF Class
GI .....	22.2222214206% of the GH Class
YI .....	33.3333333333% of the Group 5 MBS
SY .....	100% of the YS Class

## Distributions of Principal

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

## Weighted Average Lives (years)\*

Group 1 Classes		PSA Prepayment Assumption									
		0%	100%	210%	300%	500%	700%	900%			
OD, DJ, DK, ID and DH .....		11.5	6.3	4.3	3.3	2.1	1.4	1.0			
DY .....		19.7	16.4	14.8	12.9	9.0	6.4	4.6			
Group 2 Classes		PSA Prepayment Assumption									
		0%	100%	200%	300%	400%	600%	800%			
KS, KO and KT .....		26.2	18.1	6.3	1.5	0.9	0.5	0.4			
Group 3 Classes		PSA Prepayment Assumption									
		0%	100%	125%	200%	300%	400%	600%			
MO, MJ, MK and MA .....		16.0	6.2	5.3	3.7	2.6	2.0	1.3			
MV .....		6.0	6.0	6.0	5.8	4.9	4.1	2.9			
VM .....		18.0	14.9	13.7	10.4	7.6	5.9	3.9			
MZ .....		28.1	21.3	20.0	16.3	12.4	9.8	6.5			
MB .....		13.4	11.5	10.7	8.6	6.6	5.2	3.5			
Group 4 Classes		PSA Prepayment Assumption									
		0%	100%	125%	135%	200%	250%	300%	500%	700%	1000%
BE, IB, BA and BG .....		16.1	6.7	6.0	6.0	6.0	6.0	5.4	3.6	2.8	2.1
BZ .....		26.2	19.2	19.2	19.2	19.2	19.2	17.1	11.3	8.1	5.4
BQ .....		27.1	15.1	10.2	3.3	3.3	3.3	2.7	1.7	1.3	1.0
UF, US and UT .....		28.7	22.1	19.6	18.3	8.2	2.8	1.9	1.1	0.8	0.6
BF, BS and BP .....		19.9	10.7	9.6	9.2	7.2	6.1	5.3	3.5	2.6	1.9

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>												
	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>175%</u>	<u>193%</u>	<u>240%</u>	<u>275%</u>	<u>276%</u>	<u>277%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
GI, GH, GJ, GK, GL and GM . . . . .	16.3	6.3	5.6	5.6	5.6	5.6	5.6	5.6	5.5	5.3	3.5	2.7	2.0
KV . . . . .	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	6.0	4.8	3.5
VK . . . . .	16.0	14.3	14.3	14.3	14.3	14.3	14.3	14.3	14.2	13.5	8.7	6.3	4.3
ZK . . . . .	25.9	18.6	18.6	18.6	18.6	18.6	18.6	18.5	18.5	17.5	11.5	8.2	5.4
KY . . . . .	27.2	16.1	12.5	2.9	2.9	2.9	2.9	2.9	2.9	2.7	1.6	1.2	0.9
TZ . . . . .	27.9	18.7	15.8	6.7	6.7	6.7	6.7	6.7	6.7	4.7	2.1	1.6	1.2
YK . . . . .	28.1	19.6	16.9	9.5	2.8	2.8	2.8	2.8	2.8	2.4	1.4	1.0	0.7
ZT . . . . .	28.4	20.6	17.9	11.5	6.9	6.9	6.9	6.9	6.6	3.9	1.7	1.2	0.8
GW . . . . .	29.2	24.6	22.9	18.4	16.1	7.5	2.4	2.4	2.3	1.8	0.8	0.6	0.4
GY . . . . .	29.0	23.6	21.6	16.4	13.8	4.3	1.8	1.8	1.8	1.5	1.0	0.7	0.5
KZ . . . . .	29.7	27.0	25.9	22.4	20.7	13.5	3.5	3.5	3.4	2.7	1.4	1.0	0.7
YU . . . . .	29.9	28.1	27.5	25.4	24.2	18.9	4.6	4.4	4.3	3.0	0.4	0.2	0.1
YI . . . . .	19.9	10.7	9.5	7.8	7.3	6.2	5.6	5.6	5.6	5.2	3.4	2.5	1.8
KW . . . . .	25.9	18.1	18.1	18.1	18.1	18.1	18.1	18.1	18.0	17.0	10.7	7.5	5.0

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>273%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1100%</u>
TA . . . . .	22.1	12.5	7.3	5.0	2.4	1.5	1.1	0.8
TB . . . . .	28.5	27.8	26.5	24.2	0.1	0.1	0.1	0.1

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>
YS, SY, TS, TO and ST . . . . .	26.4	19.9	10.3	2.7	1.1	0.8	0.5

<u>Group 8 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
TE . . . . .	19.3	10.6	7.1	5.3	3.5	2.6	2.1	1.6
TD . . . . .	29.5	26.5	21.1	16.2	10.3	7.3	5.5	3.9
TC . . . . .	18.5	9.3	6.0	4.4	2.9	2.2	1.8	1.4

<u>Group 9 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
TH . . . . .	28.5	23.4	17.9	13.3	8.1	5.5	4.1	2.9
TG . . . . .	17.6	8.8	5.7	4.1	2.6	1.9	1.5	1.1

<u>Group 10 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
TJ . . . . .	17.5	8.8	5.6	4.0	2.5	1.8	1.4	1.0
TK . . . . .	28.4	23.4	17.8	13.2	8.0	5.5	4.1	2.9

<u>Group 8/Group 9 Class†</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
TL . . . . .	17.9	9.0	5.8	4.2	2.7	2.0	1.6	1.2

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

† This class is an RCR class formed by a combination of REMIC classes in two different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

## ADDITIONAL RISK FACTORS

*Slight changes in LIBOR may significantly affect the yields on the toggle classes in Group 1 and Group 3.* The yields on the toggle classes may be extremely sensitive to certain changes in monthly LIBOR values. In particular, the toggle classes may experience dramatic declines in their yields as a result of certain changes in LIBOR, even if those changes are slight. For an illustration of this sensitivity, see the related yield tables in this prospectus supplement.

In addition, the initial interest rate for each of the DK and MK Classes is expected to be 0%, and this rate may continue in effect for an indefinite period of time. As a result, the DK and MK Classes may receive no distributions for extended periods, or may never receive distributions.

*Payments on the Group 2, Group 6, Group 7, Group 9 and Group 10 Classes and the TL Class will be affected by the applicable payment priorities governing the related underlying REMIC and RCR certificates.* If you invest in a Group 2, Group 6, Group 7, Group 9 or Group 10 Class or the TL Class, the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments on the related underlying REMIC and RCR certificates.

As described in the related Underlying REMIC Disclosure Documents, the Underlying REMIC and RCR Certificates may be subsequent in payment priority to certain other classes issued from the related underlying REMIC trusts. As a result, such other classes may receive principal before principal is paid on the Underlying REMIC and RCR Certificates, possibly for long periods.

In particular, as described in the related Underlying REMIC Disclosure Documents, the Group 2 Underlying REMIC Certificate and the Group 7 Underlying REMIC Certificate are support classes. A support class is entitled to receive payments on a distribution date only if scheduled payments of principal have been made on certain other classes in the related underlying REMIC trust. Accordingly, a support class may receive no principal

payments for an extended period or may receive principal payments that may vary widely from period to period.

In addition, as described in the related Underlying REMIC Disclosure Document, the Class 2013-45-DA REMIC Certificate in Group 6 is an SPS class. The “SPS” designation refers to a “specified payment support” class that receives principal payments on any distribution date only if a specified payment has been made on a related “specified payment” class.

Finally, as described in the related Underlying REMIC Disclosure Document, principal payments on the Class 2014-52-QD REMIC Certificate in Group 6 are governed by a principal balance schedule. As a result, that underlying certificate may receive principal payments faster or slower than would otherwise have been the case. In some cases, it may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at a rate faster or slower than the rate initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on principal payments over time may be eliminated. In such a case, the Class 2014-52-QD REMIC Certificate would receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the Class 2014-52-QD REMIC Certificate has adhered to the related principal balance schedule,
- any related support classes remain outstanding, or
- the Class 2014-52-QD REMIC Certificate otherwise has performed as originally anticipated.

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

## DESCRIPTION OF THE CERTIFICATES

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

### General

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

- five groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS” and “Group 8 MBS,” and together, the “Trust MBS”), and
- five groups of previously issued REMIC and RCR Certificates (the “Group 2 Underlying REMIC Certificate,” “Group 6 Underlying REMIC Certificates,” “Group 7 Underlying REMIC Certificate,” “Group 9 Underlying RCR Certificates” and “Group 10 Underlying REMIC Certificates,” and together, the “Underlying REMIC and RCR Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”), as further described in Exhibit A.

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

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

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

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

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

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

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

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

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

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

## **The 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 20 years in the case of the Group 1 MBS; and up to 30 years in the case of the Group 3 MBS, Group 4 MBS, Group 5 MBS and Group 8 MBS.

In addition, the Mortgage Loans backing the Group 8 MBS are relocation Mortgage Loans made under agreements between lenders and employers that frequently relocate their employees. For additional information, see “Risk Factors—Risks Relating to Yield and Prepayment—Yield—Pools Containing relocation mortgage loans may have higher rates of prepayment than otherwise

*comparable pools containing non-relocation mortgage loans*” and “The Mortgage Loans—Special Feature Mortgage Loans—*Relocation Loans*” in the MBS Prospectus dated October 1, 2014.

For additional information, see “Summary—Group 1, Group 3, Group 4, Group 5 and Group 8—Characteristics of the Trust MBS” in this prospectus supplement and “The Mortgage Loan Pools” and “Yield, Maturity and Prepayment Considerations” in the MBS Prospectus.

### **The Underlying REMIC and RCR Certificates**

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

In addition, the pools of Mortgage Loans backing the Group 2 Underlying REMIC Certificate and the Group 7 Underlying REMIC Certificate have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Special Feature Mortgage Loans—*Mortgage Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*” in the MBS Prospectus dated October 1, 2014. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at [www.fanniemae.com](http://www.fanniemae.com). For additional information about the particular pools backing those underlying 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 October 1, 2014.

Furthermore, the Mortgage Loans backing the Class 2013-45-DA REMIC Certificate in Group 6, as well as the Mortgage Loans backing the Group 9 Underlying RCR Certificates and Group 10 Underlying REMIC Certificates, are relocation Mortgage Loans made under agreements between lenders and employers that frequently relocate their employees. For additional information, see “Risk Factors—Risks Relating to Yield and Prepayment—Yield—*Pools containing relocation mortgage loans may have higher rates of prepayment than otherwise comparable pools containing non-relocation mortgage loans*” and “The Mortgage Loans—Special Feature Mortgage Loans—*Relocation Loans*” in the MBS Prospectus dated October 1, 2014.

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

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



## Distributions of Interest

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

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

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
All interest-bearing Classes other than the UF, US, UT, BF, BS, YS, SY, TS and ST Classes	UF, US, UT, BF, BS, YS, SY, TS and ST Classes

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

The Dealer will treat the OD, KO and MO Classes as Delay Classes, and will treat the TO Class as a No-Delay Class, solely for the purpose of facilitating trading.

*Accrual Classes.* The MZ, BZ, ZK, TZ, ZT and KZ 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 OD and DY, in that order, until retired. } Sequential Pay 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 KO, KS and KT, pro rata, until retired. } Structured Collateral/Pass-Through Classes

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

- *Group 3*

The MZ Accrual Amount to MV and VM, in that order, until retired, and thereafter to MZ. } Accretion Directed Classes and Accrual Class

The Group 3 Cash Flow Distribution Amount to MO, MV, VM and MZ, in that order, until retired. } Sequential Pay Classes

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

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

- *Group 4*

The BZ Accrual Amount to BE until retired, and thereafter to BZ. } Accretion Directed Class and Accrual Class

The Group 4 Cash Flow Distribution Amount as follows:

— 33.3333329975% to BF until retired, and } Pass-Through Class

— 66.6666670025% as follows:

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

*second*, to BQ to its Planned Balance;

*third*, to UF and US, pro rata, until retired; } Support Classes

*fourth*, to BQ until retired; and } PAC Class and Group

*fifth*, to Aggregate Group I to zero.

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

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

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

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

- *Group 5*

The ZK Accrual Amount to KV and VK, in that order, until retired, and thereafter to ZK. } Accretion Directed Classes and Accrual Class

The TZ Accrual Amount to KY until retired, and thereafter to TZ. } Accretion Directed Class and Accrual Class

The ZT Accrual Amount to YK until retired, and thereafter to ZT. } Accretion Directed Class and Accrual Class

The KZ Accrual Amount to GY until retired, and thereafter to KZ. } Accretion Directed Class and Accrual Class

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

1. To Aggregate Group II to its Planned Balance.
  2. To Aggregate Group III to its Planned Balance.
- } PAC Groups



3. To the GW Class, Aggregate Group V and the YU Class as follows:
  - 37.2063332735% to GW until retired, and } Support Class
  - 62.7936667265% as follows:
    - first*, to Aggregate Group V to its Targeted Balance; } TAC Group
    - second*, to YU until retired; and } Support Class
    - third*, to Aggregate Group V to zero. } TAC Group
4. To Aggregate Group III to zero. } PAC Groups
5. To Aggregate Group II to zero.

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

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

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

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

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

“Aggregate Group II” consists of the GH, KV, VK and ZK Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to the GH, KV, VK and ZK Classes, in that order, until retired.

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

“Aggregate Group III” consists of Aggregate Group IV and the YK and ZT Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III as follows:

- first*, to Aggregate Group IV to its Planned Balance;
- second*, to YK and ZT, in that order, until retired; and
- third*, to Aggregate Group IV to zero.

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

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

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

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

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

- *Group 6*

The Group 6 Principal Distribution Amount in following priority:

- |                                   |                 |                         |
|-----------------------------------|-----------------|-------------------------|
| 1. To TA to its Targeted Balance. | } TAC Class     | } Structured Collateral |
| 2. To TB until retired.           | } Support Class |                         |
| 3. To TA until retired.           | } TAC Class     |                         |

The “Group 6 Principal Distribution Amount” is the principal then paid on the Group 6 Underlying REMIC Certificates.

- *Group 7*

The Group 7 Principal Distribution Amount to TS, TO, ST and YS, pro rata, until retired.

} Structured Collateral/  
Pass-Through  
Classes

The “Group 7 Principal Distribution Amount” is the principal then paid on the Group 7 Underlying REMIC Certificate.

- *Group 8*

The Group 8 Principal Distribution Amount as follows:

- |   |                          |
|---|--------------------------|
| — 80% to TC and TD, in that order, until retired, and | } Sequential Pay Classes |
| — 20% to TE until retired.                            | } Pass-Through Class     |

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

- *Group 9*

The Group 9 Principal Distribution Amount to TG and TH, in that order, until retired.

} Structured Collateral/  
Sequential Pay Classes

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

- *Group 10*

The Group 10 Principal Distribution Amount to TJ and TK, in that order, until retired.

} Structured Collateral/  
Sequential Pay Classes

The “Group 10 Principal Distribution Amount” is the principal then paid on the Group 10 Underlying REMIC Certificates.

## Structuring Assumptions

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

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 3, Group 4, Group 5 and Group 8—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 October 30, 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—*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” or at the applicable “Structuring Speeds” specified in the chart below. The “Effective Range” for an Aggregate Group or a Class is the range of prepayment rates (measured by constant PSA rates) that would reduce that Aggregate Group or Class to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the applicable Aggregate Groups we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups and Classes</u>	<u>Structuring Ranges and Speeds</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
BQ Class Planned Balances	Between 135% and 250% PSA	Between 135% and 250% PSA
Aggregate Group II Planned Balances	Between 125% and 275% PSA	Between 125% and 275% PSA
Aggregate Group III Planned Balances	Between 193% and 276% PSA	Between 193% and 276% PSA
Aggregate Group IV Planned Balances	Between 175% and 277% PSA	Between 175% and 277% PSA
Aggregate Group V Targeted Balances	300% PSA	N/A
TA Class Targeted Balances	273% PSA	N/A

The Aggregate Groups listed above consist of the following Classes and Aggregate Group:

Aggregate Group I . . . . .	BE and BZ
Aggregate Group II . . . . .	GH, KV, VK and ZK
Aggregate Group III . . . . .	Aggregate Group IV, YK and ZT
Aggregate Group IV . . . . .	KY and TZ
Aggregate Group V . . . . .	GY and KZ

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

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

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

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

## Yield Tables

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

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

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

We cannot assure you that

- the pre-tax yields on the applicable Certificates will correspond to any of the pre-tax yields shown here, or
- the aggregate purchase prices of the applicable Certificates will be as assumed.

In addition, it is unlikely that the Index will correspond to the levels shown here. Furthermore, because some of the Mortgage Loans are likely to have remaining terms to maturity

shorter or longer than those assumed and interest rates higher or lower than those assumed, the principal payments (or notional principal balance reductions) on the Certificates are likely to differ from those assumed. This would be the case even if all Mortgage Loans prepay at the indicated constant percentages of PSA. Moreover, it is unlikely that

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

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

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

<u>Class</u>	<u>Price</u>
OD .....	78.85%
KO .....	61.05%
MO .....	75.00%
TO .....	59.25%

#### **Sensitivity of the OD Class to Prepayments**

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>210%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>
Pre-Tax Yields to Maturity .....	3.3%	4.0%	6.0%	7.9%	12.9%	19.0%	26.6%

#### **Sensitivity of the KO Class to Prepayments**

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
Pre-Tax Yields to Maturity .....	2.2%	2.8%	11.0%	39.4%	66.2%	125.7%	198.6%

#### **Sensitivity of the MO Class to Prepayments**

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>
Pre-Tax Yields to Maturity .....	3.5%	5.1%	5.9%	8.5%	12.3%	16.2%	24.7%

#### **Sensitivity of the TO Class to Prepayments**

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>
Pre-Tax Yields to Maturity .....	2.3%	2.7%	5.8%	26.2%	58.0%	90.0%	165.1%

*The Toggle and Inverse Floating Rate Classes.* **The yields on the Toggle and 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 tables below, it is possible that investors in the Toggle Classes and the KT, UT, BS, SY and ST Classes would lose money on their initial investments under certain Index and prepayment scenarios.

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

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

- the interest rates for the Toggle and 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:

<u>Class</u>	<u>Price*</u>
DJ .....	18.125%
DK .....	5.250%
KS .....	99.750%
KT .....	103.900%
MJ .....	22.070%
MK .....	5.150%
US .....	96.400%
UT .....	0.130%
BS .....	22.250%
YS .....	98.200%
SY .....	3.600%
TS .....	99.100%
ST .....	105.920%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>210%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>
8.06250% and below ..	4.5%	0.6%	(8.9)%	(18.1)%	(42.0)%	(69.2)%	(98.3)%
8.15625% .....	(7.8)%	(11.7)%	(21.9)%	(31.9)%	(57.7)%	(85.9)%	*
8.25000% and above ..	*	*	*	*	*	*	*

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>210%</b>	<b>300%</b>	<b>500%</b>	<b>700%</b>	<b>900%</b>
8.06250% and below ..	*	*	*	*	*	*	*
8.15625% .....	19.0%	15.1%	5.9%	(2.7)%	(25.1)%	(51.5)%	(80.8)%
8.25000% and above ..	51.4%	47.3%	37.7%	29.2%	7.7%	(18.0)%	(47.9)%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>200%</b>	<b>300%</b>	<b>400%</b>	<b>600%</b>	<b>800%</b>
0.07625% .....	10.0%	10.0%	9.9%	9.7%	9.5%	9.2%	8.9%
0.15250% .....	9.8%	9.8%	9.7%	9.5%	9.4%	9.0%	8.7%
2.15250% .....	4.7%	4.7%	4.7%	4.6%	4.6%	4.6%	4.5%
4.00000% and above ..	0.0%	0.0%	0.0%	0.2%	0.3%	0.5%	0.7%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>200%</b>	<b>300%</b>	<b>400%</b>	<b>600%</b>	<b>800%</b>
4.000% and below ....	6.2%	6.2%	5.6%	3.6%	1.9%	(1.4)%	(4.5)%
4.275% .....	3.0%	3.0%	2.5%	0.6%	(1.1)%	(4.1)%	(7.0)%
4.550% and above ....	(0.2)%	(0.2)%	(0.6)%	(2.5)%	(4.0)%	(6.8)%	(9.6)%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>125%</b>	<b>200%</b>	<b>300%</b>	<b>400%</b>	<b>600%</b>
8.06250% and below ..	2.8%	(3.9)%	(7.8)%	(20.4)%	(39.0)%	(58.1)%	(95.0)%
8.15625% .....	(7.5)%	(15.4)%	(19.9)%	(34.5)%	(55.1)%	(75.5)%	*
8.25000% and above ..	*	*	*	*	*	*	*

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>125%</b>	<b>200%</b>	<b>300%</b>	<b>400%</b>	<b>600%</b>
8.06250% and below ..	*	*	*	*	*	*	*
8.15625% .....	21.3%	15.6%	12.5%	2.0%	(14.0)%	(31.3)%	(67.2)%
8.25000% and above ..	54.1%	48.8%	46.0%	36.9%	22.9%	7.3%	(27.3)%



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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>									
	<b>50%</b>	<b>100%</b>	<b>125%</b>	<b>135%</b>	<b>200%</b>	<b>250%</b>	<b>300%</b>	<b>500%</b>	<b>700%</b>	<b>1000%</b>
0.075% .....	8.9%	8.9%	8.9%	8.9%	9.3%	10.1%	10.7%	12.2%	13.4%	15.1%
0.150% .....	8.7%	8.7%	8.7%	8.8%	9.1%	9.9%	10.5%	12.0%	13.3%	15.0%
2.150% .....	4.5%	4.5%	4.5%	4.6%	4.9%	5.8%	6.4%	8.0%	9.3%	11.2%
4.250% and above ...	0.2%	0.2%	0.2%	0.2%	0.5%	1.5%	2.2%	3.9%	5.3%	7.2%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>									
	<b>50%</b>	<b>100%</b>	<b>125%</b>	<b>135%</b>	<b>200%</b>	<b>250%</b>	<b>300%</b>	<b>500%</b>	<b>700%</b>	<b>1000%</b>
4.25% and below ....	90.3%	90.3%	90.3%	90.3%	75.0%	58.7%	39.6%	(21.2)%	(65.8)%	*
4.30% .....	42.9%	42.9%	42.8%	42.7%	28.5%	5.5%	(19.1)%	(79.9)%	*	*
4.35% .....	*	*	*	*	*	*	*	*	*	*

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>									
	<b>50%</b>	<b>100%</b>	<b>125%</b>	<b>135%</b>	<b>200%</b>	<b>250%</b>	<b>300%</b>	<b>500%</b>	<b>700%</b>	<b>1000%</b>
0.075% .....	24.0%	21.3%	19.9%	19.3%	15.7%	12.9%	10.0%	(1.8)%	(14.2)%	(34.1)%
0.150% .....	23.6%	20.9%	19.5%	18.9%	15.3%	12.5%	9.6%	(2.2)%	(14.6)%	(34.6)%
2.150% .....	13.5%	10.7%	9.3%	8.7%	5.0%	2.1%	(0.9)%	(13.1)%	(26.0)%	(47.1)%
4.150% .....	2.6%	(0.3)%	(1.7)%	(2.3)%	(6.1)%	(9.0)%	(12.0)%	(24.5)%	(38.0)%	(60.7)%
6.150% .....	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption						
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>
0.0765% .....	9.6%	9.6%	9.7%	10.3%	11.2%	12.0%	13.7%
0.1530% .....	9.4%	9.4%	9.5%	10.1%	11.0%	11.8%	13.5%
2.1530% .....	3.8%	3.8%	3.9%	4.6%	5.7%	6.7%	8.6%
3.5000% and above ...	0.1%	0.1%	0.2%	0.9%	2.2%	3.3%	5.4%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>200%</b>	<b>300%</b>	<b>400%</b>	<b>500%</b>	<b>700%</b>
0.0765% .....	30.2%	30.1%	22.7%	(7.5)%	(91.8)%	*	*
0.1530% .....	29.5%	29.3%	21.9%	(8.0)%	(92.9)%	*	*
2.1530% .....	10.5%	9.7%	2.3%	(21.7)%	*	*	*
3.5000% .....	*	*	*	*	*	*	*



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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>
0.0765% .....	10.6%	10.6%	10.7%	10.9%	11.4%	11.8%	12.6%
0.1530% .....	10.4%	10.4%	10.4%	10.7%	11.2%	11.6%	12.4%
2.1530% .....	4.2%	4.2%	4.2%	4.6%	5.3%	5.9%	7.1%
3.5000% and above ...	0.1%	0.1%	0.2%	0.6%	1.5%	2.2%	3.5%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>
3.50% and below .....	5.6%	5.6%	5.2%	3.6%	0.6%	(1.8)%	(6.5)%
3.75% .....	2.7%	2.6%	2.4%	0.8%	(2.1)%	(4.4)%	(8.9)%
4.00% and above .....	(0.2)%	(0.3)%	(0.5)%	(1.9)%	(4.7)%	(6.9)%	(11.2)%

*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:

<u>Class</u>	<u>% PSA</u>
ID .....	199%
IB .....	332%
GI .....	345%
YI .....	362%

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

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

<u>Class</u>	<u>Price*</u>
ID .....	15.375%
IB .....	22.200%
GI .....	21.170%
YI .....	19.870%

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

**Sensitivity of the ID Class to Prepayments**

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>210%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>
Pre-Tax Yields to Maturity ..	12.2%	8.4%	(1.0)%	(9.8)%	(32.8)%	(59.4)%	(88.6)%

### Sensitivity of the IB Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	125%	135%	200%	250%	300%	500%	700%	1000%
Pre-Tax Yields to Maturity . .	12.4%	7.1%	4.6%	4.6%	4.6%	4.6%	2.0%	(12.1)%	(27.5)%	(50.6)%

### Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption												
	50%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Pre-Tax Yields to Maturity . .	13.0%	6.9%	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%	2.9%	(11.8)%	(28.4)%	(53.4)%

### Sensitivity of the YI Class to Prepayments

	PSA Prepayment Assumption												
	50%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Pre-Tax Yields to Maturity . .	18.2%	15.4%	14.0%	11.1%	10.0%	7.3%	5.2%	5.2%	5.1%	3.7%	(8.6)%	(21.7)%	(43.0)%

### Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Classes, (other than the Group 2 and Group 7 Classes), and
- in the case of the Group 2, Group 6, Group 7, Group 9 and Group 10 Classes and the TL Class, the applicable priority sequences affecting principal payments on the related 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.

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	240 months	240 months	6.00%
Group 2 Underlying REMIC Certificate	360 months	339 months	5.50%
Group 3 MBS	360 months	360 months	5.50%
Group 4 MBS	360 months	360 months	7.00%
Group 5 MBS	360 months	360 months	7.00%
Group 6 Underlying REMIC Certificates	360 months	(1)	(1)
Group 7 Underlying REMIC Certificate	360 months	338 months	5.50%
Group 8 MBS	360 months	360 months	6.00%
Group 9 Underlying RCR Certificates	360 months	(2)	6.00%
Group 10 Underlying REMIC Certificates	360 months	(3)	6.00%

(1) The Mortgage Loans backing the Group 6 Underlying REMIC Certificates listed below are assumed to have the following remaining terms to maturity and interest rates:

<u>Class</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
2013-45-DA	342 months	5.00%
2014-52-QD	358 months	7.50%

(2) The Mortgage Loans backing the Group 9 Underlying RCR Certificates specified below are assumed to have the following remaining terms to maturity:

<u>Class</u>	<u>Remaining Terms to Maturity</u>
2011-141-MB	326 months
2014-35-KN	355 months

(3) The Mortgage Loans backing the Group 10 Underlying REMIC Certificates specified below are assumed to have the following remaining terms to maturity:

<u>Class</u>	<u>Remaining Terms to Maturity</u>
2012-10-MH	327 months
2014-35-KM	355 months

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

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

## Percent of Original Principal Balances Outstanding

Date	OD, DJ†, DK†, ID† and DH Classes							DY Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	210%	300%	500%	700%	900%	0%	100%	210%	300%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	97	90	83	77	65	53	41	100	100	100	100	100	100	100
October 2016	94	80	68	59	41	26	14	100	100	100	100	100	100	100
October 2017	91	71	56	45	25	12	3	100	100	100	100	100	100	100
October 2018	88	62	45	33	15	4	0	100	100	100	100	100	100	61
October 2019	84	55	36	24	8	0	0	100	100	100	100	100	85	27
October 2020	80	47	28	17	3	0	0	100	100	100	100	100	46	11
October 2021	76	40	22	12	0	0	0	100	100	100	100	92	25	5
October 2022	72	34	16	7	0	0	0	100	100	100	100	60	13	2
October 2023	67	28	12	4	0	0	0	100	100	100	100	38	7	1
October 2024	62	23	8	1	0	0	0	100	100	100	100	24	4	*
October 2025	57	18	4	0	0	0	0	100	100	100	84	15	2	*
October 2026	52	13	2	0	0	0	0	100	100	100	59	9	1	*
October 2027	46	9	0	0	0	0	0	100	100	93	40	5	*	*
October 2028	40	5	0	0	0	0	0	100	100	64	26	3	*	*
October 2029	33	1	0	0	0	0	0	100	100	40	15	1	*	*
October 2030	26	0	0	0	0	0	0	100	67	21	8	1	*	*
October 2031	19	0	0	0	0	0	0	100	19	6	2	*	*	*
October 2032	11	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2033	2	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average														
Life (years)**	11.5	6.3	4.3	3.3	2.1	1.4	1.0	19.7	16.4	14.8	12.9	9.0	6.4	4.6

Date	KS, KO and KT Classes							MO, MJ†, MK† and MA Classes							MV Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	200%	300%	400%	600%	800%	0%	100%	125%	200%	300%	400%	600%	0%	100%	125%	200%	300%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	100	100	82	63	43	4	0	98	90	89	84	77	70	56	92	92	92	92	92	92	92
October 2016	100	100	66	31	0	0	0	96	80	77	67	55	44	23	85	85	85	85	85	85	85
October 2017	100	100	53	9	0	0	0	94	71	66	53	38	24	2	77	77	77	77	77	77	77
October 2018	100	100	44	0	0	0	0	92	62	57	41	24	9	0	68	68	68	68	68	68	0
October 2019	100	100	38	0	0	0	0	90	54	48	31	12	0	0	60	60	60	60	60	36	0
October 2020	100	100	34	0	0	0	0	88	47	40	21	3	0	0	51	51	51	51	51	0	0
October 2021	100	100	32	0	0	0	0	85	40	32	13	0	0	0	42	42	42	42	0	0	0
October 2022	100	100	30	0	0	0	0	83	33	25	7	0	0	0	33	33	33	33	0	0	0
October 2023	100	100	28	0	0	0	0	80	27	19	1	0	0	0	23	23	23	23	0	0	0
October 2024	100	97	25	0	0	0	0	77	21	14	0	0	0	0	13	13	13	0	0	0	0
October 2025	100	92	23	0	0	0	0	74	16	8	0	0	0	0	3	3	3	0	0	0	0
October 2026	100	87	20	0	0	0	0	71	11	4	0	0	0	0	0	0	0	0	0	0	0
October 2027	100	81	18	0	0	0	0	67	7	0	0	0	0	0	0	0	0	0	0	0	0
October 2028	100	74	16	0	0	0	0	63	2	0	0	0	0	0	0	0	0	0	0	0	0
October 2029	100	68	14	0	0	0	0	60	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	100	61	12	0	0	0	0	56	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	100	55	10	0	0	0	0	51	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032	100	49	9	0	0	0	0	47	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	100	42	7	0	0	0	0	42	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2034	100	37	6	0	0	0	0	37	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2035	100	31	5	0	0	0	0	32	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2036	100	26	4	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2037	100	21	3	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2038	96	16	2	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2039	76	11	1	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2040	54	7	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2041	31	3	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2042	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 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)**	26.2	18.1	6.3	1.5	0.9	0.5	0.4	16.0	6.2	5.3	3.7	2.6	2.0	1.3	6.0	6.0	6.0	5.8	4.9	4.1	2.9

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

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

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

Date	VM Class							MZ Class							MB Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	125%	200%	300%	400%	600%	0%	100%	125%	200%	300%	400%	600%	0%	100%	125%	200%	300%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	100	100	100	100	100	100	100	103	103	103	103	103	103	103	97	97	97	97	97	97	97
October 2016	100	100	100	100	100	100	100	106	106	106	106	106	106	106	94	94	94	94	94	94	94
October 2017	100	100	100	100	100	100	100	109	109	109	109	109	109	109	91	91	91	91	91	91	91
October 2018	100	100	100	100	100	100	37	113	113	113	113	113	113	113	88	88	88	88	88	88	23
October 2019	100	100	100	100	100	100	0	116	116	116	116	116	116	85	85	85	85	85	85	75	0
October 2020	100	100	100	100	100	38	0	120	120	120	120	120	120	53	81	81	81	81	81	23	0
October 2021	100	100	100	100	86	0	0	123	123	123	123	123	106	33	78	78	78	78	53	0	0
October 2022	100	100	100	100	23	0	0	127	127	127	127	127	78	20	74	74	74	74	14	0	0
October 2023	100	100	100	100	0	0	0	131	131	131	131	112	57	13	70	70	70	70	0	0	0
October 2024	100	100	100	66	0	0	0	135	135	135	135	88	42	8	67	67	67	41	0	0	0
October 2025	100	100	100	17	0	0	0	139	139	139	139	70	31	5	63	63	63	10	0	0	0
October 2026	95	95	95	0	0	0	0	143	143	143	126	55	22	3	59	59	59	0	0	0	0
October 2027	89	89	83	0	0	0	0	148	148	148	106	43	16	2	54	54	51	0	0	0	0
October 2028	82	82	37	0	0	0	0	152	152	152	88	33	12	1	50	50	23	0	0	0	0
October 2029	74	60	0	0	0	0	0	157	157	154	73	26	8	1	46	37	0	0	0	0	0
October 2030	67	17	0	0	0	0	0	162	162	133	60	20	6	*	41	10	0	0	0	0	0
October 2031	59	0	0	0	0	0	0	166	151	115	50	15	4	*	36	0	0	0	0	0	0
October 2032	51	0	0	0	0	0	0	171	131	98	40	11	3	*	32	0	0	0	0	0	0
October 2033	43	0	0	0	0	0	0	177	113	83	32	9	2	*	27	0	0	0	0	0	0
October 2034	35	0	0	0	0	0	0	182	96	70	26	6	1	*	22	0	0	0	0	0	0
October 2035	26	0	0	0	0	0	0	188	80	57	20	5	1	*	16	0	0	0	0	0	0
October 2036	18	0	0	0	0	0	0	193	66	46	16	3	1	*	11	0	0	0	0	0	0
October 2037	8	0	0	0	0	0	0	199	52	36	12	2	*	*	5	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	205	40	27	8	2	*	*	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	205	29	19	6	1	*	*	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	204	18	12	3	1	*	*	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	157	9	6	1	*	*	*	0	0	0	0	0	0	0
October 2042	0	0	0	0	0	0	0	108	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	55	0	0	0	0	0	0	0	0	0	0	0	0	0
October 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)**	18.0	14.9	13.7	10.4	7.6	5.9	3.9	28.1	21.3	20.0	16.3	12.4	9.8	6.5	13.4	11.5	10.7	8.6	6.6	5.2	3.5

Date	BE, IB†, BA and BG Classes										BZ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	135%	200%	250%	300%	500%	700%	1000%	0%	100%	125%	135%	200%	250%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	98	95	94	94	94	94	94	94	94	94	104	104	104	104	104	104	104	104	104	104
October 2016	97	86	84	84	84	84	84	83	68	47	107	107	107	107	107	107	107	107	107	107
October 2017	95	77	73	73	73	73	73	55	36	15	111	111	111	111	111	111	111	111	111	111
October 2018	93	68	63	63	63	63	62	36	18	2	115	115	115	115	115	115	115	115	115	115
October 2019	91	60	53	53	53	53	48	22	7	0	119	119	119	119	119	119	119	119	119	61
October 2020	89	52	45	45	45	45	37	13	1	0	123	123	123	123	123	123	123	123	123	24
October 2021	87	44	37	37	37	37	28	7	0	0	128	128	128	128	128	128	128	128	83	9
October 2022	84	37	29	29	29	29	21	2	0	0	132	132	132	132	132	132	132	132	47	4
October 2023	81	31	23	23	23	23	15	0	0	0	137	137	137	137	137	137	137	120	27	1
October 2024	79	25	17	17	17	17	10	0	0	0	142	142	142	142	142	142	142	81	15	1
October 2025	76	19	13	13	13	13	7	0	0	0	147	147	147	147	147	147	147	55	8	*
October 2026	72	13	9	9	9	9	3	0	0	0	152	152	152	152	152	152	152	37	5	*
October 2027	69	8	5	5	5	5	1	0	0	0	158	158	158	158	158	158	158	25	3	*
October 2028	65	4	3	3	3	3	0	0	0	0	163	163	163	163	163	163	134	17	1	*
October 2029	61	*	*	*	*	*	0	0	0	0	169	169	169	169	169	169	105	11	1	*
October 2030	57	0	0	0	0	0	0	0	0	0	175	141	141	141	141	141	82	8	*	*
October 2031	53	0	0	0	0	0	0	0	0	0	181	113	113	113	113	113	64	5	*	*
October 2032	48	0	0	0	0	0	0	0	0	0	188	91	91	91	91	91	49	3	*	*
October 2033	43	0	0	0	0	0	0	0	0	0	194	72	72	72	72	72	38	2	*	*
October 2034	37	0	0	0	0	0	0	0	0	0	201	57	57	57	57	57	29	1	*	*
October 2035	31	0	0	0	0	0	0	0	0	0	208	44	44	44	44	44	21	1	*	*
October 2036	25	0	0	0	0	0	0	0	0	0	216	34	34	34	34	34	16	1	*	*
October 2037	18	0	0	0	0	0	0	0	0	0	223	25	25	25	25	25	12	*	*	*
October 2038	11	0	0	0	0	0	0	0	0	0	231	19	19	19	19	19	8	*	*	0
October 2039	3	0	0	0	0	0	0	0	0	0	240	13	13	13	13	13	6	*	*	0
October 2040	0	0	0	0	0	0	0	0	0	0	145	9	9	9	9	9	4	*	*	0
October 2041	0	0	0	0	0	0	0	0	0	0	6	6	6	6	6	6	2	*	*	0
October 2042	0	0	0	0	0	0	0	0	0	0	3	3	3	3	3	3	1	*	*	0
October 2043	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	*	*	*	0
October 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)**	16.1	6.7	6.0	6.0	6.0	6.0	5.4	3.6	2.8	2.1	26.2	19.2	19.2	19.2	19.2	19.2	17.1	11.3	8.1	5.4

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

Date	BQ Class										UF, US and UT† Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	135%	200%	250%	300%	500%	700%	1000%	0%	100%	125%	135%	200%	250%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	100	100	100	90	90	90	90	90	90	90	100	100	100	100	93	87	81	58	35	*
October 2016	100	100	100	70	70	70	70	0	0	0	100	100	100	100	79	63	47	0	0	0
October 2017	100	100	100	50	50	50	50	0	0	0	100	100	100	100	65	39	15	0	0	0
October 2018	100	100	100	33	33	33	0	0	0	0	100	100	100	100	54	22	0	0	0	0
October 2019	100	100	100	20	20	20	0	0	0	0	100	100	100	100	47	11	0	0	0	0
October 2020	100	100	100	11	11	11	0	0	0	0	100	100	100	100	42	4	0	0	0	0
October 2021	100	100	100	4	4	4	0	0	0	0	100	100	100	100	39	1	0	0	0	0
October 2022	100	100	100	0	0	0	0	0	0	0	100	100	100	100	38	*	0	0	0	0
October 2023	100	100	89	0	0	0	0	0	0	0	100	100	100	98	36	*	0	0	0	0
October 2024	100	100	62	0	0	0	0	0	0	0	100	100	100	95	34	*	0	0	0	0
October 2025	100	100	22	0	0	0	0	0	0	0	100	100	100	91	32	*	0	0	0	0
October 2026	100	100	0	0	0	0	0	0	0	0	100	100	97	86	29	*	0	0	0	0
October 2027	100	100	0	0	0	0	0	0	0	0	100	100	91	80	27	*	0	0	0	0
October 2028	100	100	0	0	0	0	0	0	0	0	100	100	84	74	24	*	0	0	0	0
October 2029	100	56	0	0	0	0	0	0	0	0	100	100	78	68	21	*	0	0	0	0
October 2030	100	0	0	0	0	0	0	0	0	0	100	98	71	62	19	*	0	0	0	0
October 2031	100	0	0	0	0	0	0	0	0	0	100	89	64	55	16	*	0	0	0	0
October 2032	100	0	0	0	0	0	0	0	0	0	100	81	57	49	14	*	0	0	0	0
October 2033	100	0	0	0	0	0	0	0	0	0	100	73	51	43	12	*	0	0	0	0
October 2034	100	0	0	0	0	0	0	0	0	0	100	64	44	38	10	*	0	0	0	0
October 2035	100	0	0	0	0	0	0	0	0	0	100	56	38	33	9	*	0	0	0	0
October 2036	100	0	0	0	0	0	0	0	0	0	100	48	33	28	7	*	0	0	0	0
October 2037	100	0	0	0	0	0	0	0	0	0	100	41	27	23	6	*	0	0	0	0
October 2038	100	0	0	0	0	0	0	0	0	0	100	34	22	18	4	*	0	0	0	0
October 2039	100	0	0	0	0	0	0	0	0	0	100	27	17	14	3	*	0	0	0	0
October 2040	100	0	0	0	0	0	0	0	0	0	100	20	13	11	2	*	0	0	0	0
October 2041	63	0	0	0	0	0	0	0	0	0	100	14	9	7	2	*	0	0	0	0
October 2042	0	0	0	0	0	0	0	0	0	0	74	8	5	4	1	*	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0	38	2	1	1	*	*	0	0	0	0
October 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)**	27.1	15.1	10.2	3.3	3.3	3.3	2.7	1.7	1.3	1.0	28.7	22.1	19.6	18.3	8.2	2.8	1.9	1.1	0.8	0.6

Date	BF, BS† and BP Classes									
	PSA Prepayment Assumption									
	0%	100%	125%	135%	200%	250%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2015	99	96	96	95	94	93	92	87	83	76
October 2016	98	90	89	88	84	81	77	66	54	39
October 2017	97	83	81	79	72	67	62	45	31	15
October 2018	95	77	73	72	63	56	50	31	18	6
October 2019	94	71	66	65	54	47	40	21	10	2
October 2020	93	65	60	58	47	39	32	15	6	1
October 2021	91	60	54	52	40	32	26	10	3	*
October 2022	89	55	49	47	34	27	21	7	2	*
October 2023	88	50	44	42	29	22	17	5	1	*
October 2024	86	46	40	37	25	18	13	3	1	*
October 2025	84	42	36	33	21	15	11	2	*	*
October 2026	82	38	32	30	18	12	8	1	*	*
October 2027	79	34	28	26	15	10	7	1	*	*
October 2028	77	31	25	23	13	8	5	1	*	*
October 2029	74	28	22	20	11	7	4	*	*	*
October 2030	71	25	20	18	9	5	3	*	*	*
October 2031	68	22	17	15	8	4	2	*	*	*
October 2032	65	20	15	13	6	4	2	*	*	*
October 2033	61	17	13	11	5	3	1	*	*	*
October 2034	57	15	11	10	4	2	1	*	*	*
October 2035	53	13	9	8	3	2	1	*	*	0
October 2036	49	11	8	7	3	1	1	*	*	0
October 2037	44	9	6	6	2	1	*	*	*	0
October 2038	39	7	5	4	2	1	*	*	*	0
October 2039	34	6	4	3	1	1	*	*	*	0
October 2040	28	4	3	2	1	*	*	*	*	0
October 2041	22	3	2	2	1	*	*	*	*	0
October 2042	15	2	1	1	*	*	*	*	*	0
October 2043	8	*	*	*	*	*	*	*	0	0
October 2044	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)**	19.9	10.7	9.6	9.2	7.2	6.1	5.3	3.5	2.6	1.9

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

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

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

GI†, GH, GJ, GK, GL and GM Classes

Date	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	99	94	93	93	93	93	93	93	93	93	93	93	93
October 2016	97	85	82	82	82	82	82	82	82	82	82	67	43
October 2017	95	75	71	71	71	71	71	71	71	71	55	34	12
October 2018	93	66	60	60	60	60	60	60	60	60	35	15	0
October 2019	91	57	50	50	50	50	50	50	50	49	21	5	0
October 2020	89	49	41	41	41	41	41	41	41	37	12	0	0
October 2021	87	41	33	33	33	33	33	32	32	28	5	0	0
October 2022	85	34	25	25	25	25	25	25	25	21	1	0	0
October 2023	82	27	19	19	19	19	19	18	18	15	0	0	0
October 2024	79	20	13	13	13	13	13	13	13	10	0	0	0
October 2025	76	14	9	9	9	9	9	9	9	6	0	0	0
October 2026	73	9	6	6	6	6	6	5	5	3	0	0	0
October 2027	70	4	3	3	3	3	3	3	2	*	0	0	0
October 2028	66	*	*	*	*	*	*	*	*	0	0	0	0
October 2029	62	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	58	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	53	0	0	0	0	0	0	0	0	0	0	0	0
October 2032	48	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	43	0	0	0	0	0	0	0	0	0	0	0	0
October 2034	38	0	0	0	0	0	0	0	0	0	0	0	0
October 2035	32	0	0	0	0	0	0	0	0	0	0	0	0
October 2036	25	0	0	0	0	0	0	0	0	0	0	0	0
October 2037	18	0	0	0	0	0	0	0	0	0	0	0	0
October 2038	11	0	0	0	0	0	0	0	0	0	0	0	0
October 2039	3	0	0	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2042	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.3	6.3	5.6	5.6	5.6	5.6	5.6	5.6	5.5	5.3	3.5	2.7	2.0

KV Class

Date	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	94	94	94	94	94	94	94	94	94	94	94	94	94
October 2016	87	87	87	87	87	87	87	87	87	87	87	87	87
October 2017	80	80	80	80	80	80	80	80	80	80	80	80	80
October 2018	73	73	73	73	73	73	73	73	73	73	73	73	35
October 2019	66	66	66	66	66	66	66	66	66	66	66	66	0
October 2020	59	59	59	59	59	59	59	59	59	59	59	13	0
October 2021	51	51	51	51	51	51	51	51	51	51	51	0	0
October 2022	44	44	44	44	44	44	44	44	44	44	44	0	0
October 2023	35	35	35	35	35	35	35	35	35	35	0	0	0
October 2024	27	27	27	27	27	27	27	27	27	27	0	0	0
October 2025	19	19	19	19	19	19	19	19	19	19	0	0	0
October 2026	10	10	10	10	10	10	10	10	10	10	0	0	0
October 2027	1	1	1	1	1	1	1	1	1	1	0	0	0
October 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2036	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2042	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	6.0	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.



VK Class													
Date	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2016	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2017	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2018	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2019	100	100	100	100	100	100	100	100	100	100	100	100	0
October 2020	100	100	100	100	100	100	100	100	100	100	100	100	0
October 2021	100	100	100	100	100	100	100	100	100	100	100	0	0
October 2022	100	100	100	100	100	100	100	100	100	100	100	0	0
October 2023	100	100	100	100	100	100	100	100	100	100	0	0	0
October 2024	100	100	100	100	100	100	100	100	100	100	0	0	0
October 2025	100	100	100	100	100	100	100	100	100	100	0	0	0
October 2026	100	100	100	100	100	100	100	100	100	100	0	0	0
October 2027	100	100	100	100	100	100	100	100	100	100	0	0	0
October 2028	85	85	85	85	85	85	85	85	85	0	0	0	0
October 2029	68	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	50	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	32	0	0	0	0	0	0	0	0	0	0	0	0
October 2032	13	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2036	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2042	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)**	16.0	14.3	14.3	14.3	14.3	14.3	14.3	14.3	14.2	13.5	8.7	6.3	4.3

ZK Class													
Date	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	103	103	103	103	103	103	103	103	103	103	103	103	103
October 2016	106	106	106	106	106	106	106	106	106	106	106	106	106
October 2017	109	109	109	109	109	109	109	109	109	109	109	109	109
October 2018	113	113	113	113	113	113	113	113	113	113	113	113	113
October 2019	116	116	116	116	116	116	116	116	116	116	116	116	61
October 2020	120	120	120	120	120	120	120	120	120	120	120	120	24
October 2021	123	123	123	123	123	123	123	123	123	123	123	87	9
October 2022	127	127	127	127	127	127	127	127	127	127	127	49	4
October 2023	131	131	131	131	131	131	131	131	131	131	127	28	1
October 2024	135	135	135	135	135	135	135	135	135	135	86	16	1
October 2025	139	139	139	139	139	139	139	139	139	139	58	9	*
October 2026	143	143	143	143	143	143	143	143	143	143	39	5	*
October 2027	148	148	148	148	148	148	148	148	148	148	27	3	*
October 2028	152	152	152	152	152	152	152	152	152	143	18	2	*
October 2029	157	145	145	145	145	145	145	144	142	112	12	1	*
October 2030	162	115	115	115	115	115	115	114	113	87	8	*	*
October 2031	166	91	91	91	91	91	91	90	89	68	5	*	*
October 2032	171	71	71	71	71	71	71	70	70	52	3	*	*
October 2033	175	56	56	56	56	56	56	55	54	40	2	*	*
October 2034	175	43	43	43	43	43	43	42	42	30	1	*	*
October 2035	175	33	33	33	33	33	33	32	32	23	1	*	*
October 2036	175	25	25	25	25	25	25	24	24	17	1	*	*
October 2037	175	18	18	18	18	18	18	18	18	12	*	*	*
October 2038	175	13	13	13	13	13	13	13	13	9	*	*	0
October 2039	175	9	9	9	9	9	9	9	9	6	*	*	0
October 2040	67	6	6	6	6	6	6	6	6	4	*	*	0
October 2041	3	3	3	3	3	3	3	3	3	2	*	*	0
October 2042	2	2	2	2	2	2	2	2	2	1	*	*	0
October 2043	*	*	*	*	*	*	*	*	*	*	*	*	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)**	25.9	18.6	18.6	18.6	18.6	18.6	18.6	18.5	18.5	17.5	11.5	8.2	5.4

\* 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.



KY Class													
Date	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015 .....	100	100	100	87	87	87	87	87	87	87	87	87	30
October 2016 .....	100	100	100	65	65	65	65	65	65	65	9	0	0
October 2017 .....	100	100	100	43	43	43	43	43	43	43	0	0	0
October 2018 .....	100	100	100	26	26	26	26	26	26	22	0	0	0
October 2019 .....	100	100	100	13	13	13	13	13	13	0	0	0	0
October 2020 .....	100	100	100	4	4	4	4	4	4	0	0	0	0
October 2021 .....	100	100	100	0	0	0	0	0	0	0	0	0	0
October 2022 .....	100	100	99	0	0	0	0	0	0	0	0	0	0
October 2023 .....	100	100	94	0	0	0	0	0	0	0	0	0	0
October 2024 .....	100	100	85	0	0	0	0	0	0	0	0	0	0
October 2025 .....	100	100	74	0	0	0	0	0	0	0	0	0	0
October 2026 .....	100	100	60	0	0	0	0	0	0	0	0	0	0
October 2027 .....	100	100	45	0	0	0	0	0	0	0	0	0	0
October 2028 .....	100	89	29	0	0	0	0	0	0	0	0	0	0
October 2029 .....	100	70	13	0	0	0	0	0	0	0	0	0	0
October 2030 .....	100	51	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	100	32	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	100	13	0	0	0	0	0	0	0	0	0	0	0
October 2033 .....	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2034 .....	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2035 .....	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2036 .....	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2037 .....	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2038 .....	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2039 .....	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2040 .....	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2041 .....	59	0	0	0	0	0	0	0	0	0	0	0	0
October 2042 .....	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2043 .....	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2044 .....	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)** .....	27.2	16.1	12.5	2.9	2.9	2.9	2.9	2.9	2.9	2.7	1.6	1.2	0.9

TZ Class													
Date	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015 .....	103	103	103	103	103	103	103	103	103	103	103	103	103
October 2016 .....	106	106	106	106	106	106	106	106	106	106	106	0	0
October 2017 .....	109	109	109	109	109	109	109	109	109	109	0	0	0
October 2018 .....	113	113	113	113	113	113	113	113	113	113	0	0	0
October 2019 .....	116	116	116	116	116	116	116	116	116	0	0	0	0
October 2020 .....	120	120	120	120	120	120	120	120	120	0	0	0	0
October 2021 .....	123	123	123	0	0	0	0	0	0	0	0	0	0
October 2022 .....	127	127	127	0	0	0	0	0	0	0	0	0	0
October 2023 .....	131	131	131	0	0	0	0	0	0	0	0	0	0
October 2024 .....	135	135	135	0	0	0	0	0	0	0	0	0	0
October 2025 .....	139	139	139	0	0	0	0	0	0	0	0	0	0
October 2026 .....	143	143	143	0	0	0	0	0	0	0	0	0	0
October 2027 .....	148	148	148	0	0	0	0	0	0	0	0	0	0
October 2028 .....	152	152	152	0	0	0	0	0	0	0	0	0	0
October 2029 .....	157	157	157	0	0	0	0	0	0	0	0	0	0
October 2030 .....	162	162	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	166	166	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	171	171	0	0	0	0	0	0	0	0	0	0	0
October 2033 .....	177	0	0	0	0	0	0	0	0	0	0	0	0
October 2034 .....	182	0	0	0	0	0	0	0	0	0	0	0	0
October 2035 .....	188	0	0	0	0	0	0	0	0	0	0	0	0
October 2036 .....	193	0	0	0	0	0	0	0	0	0	0	0	0
October 2037 .....	199	0	0	0	0	0	0	0	0	0	0	0	0
October 2038 .....	205	0	0	0	0	0	0	0	0	0	0	0	0
October 2039 .....	212	0	0	0	0	0	0	0	0	0	0	0	0
October 2040 .....	218	0	0	0	0	0	0	0	0	0	0	0	0
October 2041 .....	225	0	0	0	0	0	0	0	0	0	0	0	0
October 2042 .....	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2043 .....	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2044 .....	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)** .....	27.9	18.7	15.8	6.7	6.7	6.7	6.7	6.7	6.7	4.7	2.1	1.6	1.2

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

YK Class													
Date	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	100	100	100	100	86	86	86	86	86	86	86	66	0
October 2016	100	100	100	100	62	62	62	62	62	62	0	0	0
October 2017	100	100	100	100	40	40	40	40	40	40	0	0	0
October 2018	100	100	100	100	24	24	24	24	24	0	0	0	0
October 2019	100	100	100	100	13	13	13	13	13	0	0	0	0
October 2020	100	100	100	100	6	6	6	6	4	0	0	0	0
October 2021	100	100	100	95	0	0	0	0	0	0	0	0	0
October 2022	100	100	100	84	0	0	0	0	0	0	0	0	0
October 2023	100	100	100	66	0	0	0	0	0	0	0	0	0
October 2024	100	100	100	42	0	0	0	0	0	0	0	0	0
October 2025	100	100	100	13	0	0	0	0	0	0	0	0	0
October 2026	100	100	100	0	0	0	0	0	0	0	0	0	0
October 2027	100	100	100	0	0	0	0	0	0	0	0	0	0
October 2028	100	100	100	0	0	0	0	0	0	0	0	0	0
October 2029	100	100	100	0	0	0	0	0	0	0	0	0	0
October 2030	100	100	90	0	0	0	0	0	0	0	0	0	0
October 2031	100	100	42	0	0	0	0	0	0	0	0	0	0
October 2032	100	100	0	0	0	0	0	0	0	0	0	0	0
October 2033	100	83	0	0	0	0	0	0	0	0	0	0	0
October 2034	100	28	0	0	0	0	0	0	0	0	0	0	0
October 2035	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2036	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2037	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2038	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2039	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2040	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2041	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2042	76	0	0	0	0	0	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)**	28.1	19.6	16.9	9.5	2.8	2.8	2.8	2.8	2.8	2.4	1.4	1.0	0.7

ZT Class													
Date	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	103	103	103	103	103	103	103	103	103	103	103	103	0
October 2016	106	106	106	106	106	106	106	106	106	106	0	0	0
October 2017	109	109	109	109	109	109	109	109	109	109	0	0	0
October 2018	113	113	113	113	113	113	113	113	113	0	0	0	0
October 2019	116	116	116	116	116	116	116	116	116	0	0	0	0
October 2020	120	120	120	120	120	120	120	120	120	0	0	0	0
October 2021	123	123	123	123	0	0	0	0	0	0	0	0	0
October 2022	127	127	127	127	0	0	0	0	0	0	0	0	0
October 2023	131	131	131	131	0	0	0	0	0	0	0	0	0
October 2024	135	135	135	135	0	0	0	0	0	0	0	0	0
October 2025	139	139	139	139	0	0	0	0	0	0	0	0	0
October 2026	143	143	143	0	0	0	0	0	0	0	0	0	0
October 2027	148	148	148	0	0	0	0	0	0	0	0	0	0
October 2028	152	152	152	0	0	0	0	0	0	0	0	0	0
October 2029	157	157	157	0	0	0	0	0	0	0	0	0	0
October 2030	162	162	162	0	0	0	0	0	0	0	0	0	0
October 2031	166	166	166	0	0	0	0	0	0	0	0	0	0
October 2032	171	171	0	0	0	0	0	0	0	0	0	0	0
October 2033	177	177	0	0	0	0	0	0	0	0	0	0	0
October 2034	182	182	0	0	0	0	0	0	0	0	0	0	0
October 2035	188	0	0	0	0	0	0	0	0	0	0	0	0
October 2036	193	0	0	0	0	0	0	0	0	0	0	0	0
October 2037	199	0	0	0	0	0	0	0	0	0	0	0	0
October 2038	205	0	0	0	0	0	0	0	0	0	0	0	0
October 2039	212	0	0	0	0	0	0	0	0	0	0	0	0
October 2040	218	0	0	0	0	0	0	0	0	0	0	0	0
October 2041	225	0	0	0	0	0	0	0	0	0	0	0	0
October 2042	231	0	0	0	0	0	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)**	28.4	20.6	17.9	11.5	6.9	6.9	6.9	6.9	6.6	3.9	1.7	1.2	0.8

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

Date	GW Class												
	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015 .....	100	100	100	100	100	90	83	83	83	78	36	0	0
October 2016 .....	100	100	100	100	100	74	55	55	54	42	0	0	0
October 2017 .....	100	100	100	100	100	60	31	30	29	10	0	0	0
October 2018 .....	100	100	100	100	100	50	15	14	13	0	0	0	0
October 2019 .....	100	100	100	100	100	44	6	5	4	0	0	0	0
October 2020 .....	100	100	100	100	100	41	2	1	0	0	0	0	0
October 2021 .....	100	100	100	100	99	39	1	0	0	0	0	0	0
October 2022 .....	100	100	100	100	96	37	*	0	0	0	0	0	0
October 2023 .....	100	100	100	100	92	35	*	0	0	0	0	0	0
October 2024 .....	100	100	100	100	86	32	*	0	0	0	0	0	0
October 2025 .....	100	100	100	100	80	29	*	0	0	0	0	0	0
October 2026 .....	100	100	100	95	73	26	*	0	0	0	0	0	0
October 2027 .....	100	100	100	87	66	23	*	0	0	0	0	0	0
October 2028 .....	100	100	100	78	59	20	*	0	0	0	0	0	0
October 2029 .....	100	100	100	70	52	18	*	0	0	0	0	0	0
October 2030 .....	100	100	100	62	46	15	*	0	0	0	0	0	0
October 2031 .....	100	100	100	54	40	13	*	0	0	0	0	0	0
October 2032 .....	100	100	99	47	34	11	*	0	0	0	0	0	0
October 2033 .....	100	100	87	41	29	9	*	0	0	0	0	0	0
October 2034 .....	100	100	76	34	25	8	*	0	0	0	0	0	0
October 2035 .....	100	93	65	29	20	6	*	0	0	0	0	0	0
October 2036 .....	100	80	55	24	17	5	*	0	0	0	0	0	0
October 2037 .....	100	67	45	19	13	4	*	0	0	0	0	0	0
October 2038 .....	100	55	36	15	10	3	*	0	0	0	0	0	0
October 2039 .....	100	43	28	11	8	2	*	0	0	0	0	0	0
October 2040 .....	100	32	21	8	5	1	*	0	0	0	0	0	0
October 2041 .....	100	21	14	5	3	1	*	0	0	0	0	0	0
October 2042 .....	100	11	7	3	2	*	*	0	0	0	0	0	0
October 2043 .....	62	2	1	*	*	*	*	0	0	0	0	0	0
October 2044 .....	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)** .....	29.2	24.6	22.9	18.4	16.1	7.5	2.4	2.4	2.3	1.8	0.8	0.6	0.4

Date	GY Class												
	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015 .....	100	100	100	100	100	88	78	78	78	72	46	0	0
October 2016 .....	100	100	100	100	100	67	43	42	41	26	0	0	0
October 2017 .....	100	100	100	100	100	48	11	10	9	0	0	0	0
October 2018 .....	100	100	100	100	100	36	0	0	0	0	0	0	0
October 2019 .....	100	100	100	100	100	28	0	0	0	0	0	0	0
October 2020 .....	100	100	100	100	100	24	0	0	0	0	0	0	0
October 2021 .....	100	100	100	100	99	22	0	0	0	0	0	0	0
October 2022 .....	100	100	100	100	95	19	0	0	0	0	0	0	0
October 2023 .....	100	100	100	100	90	16	0	0	0	0	0	0	0
October 2024 .....	100	100	100	100	82	13	0	0	0	0	0	0	0
October 2025 .....	100	100	100	100	74	9	0	0	0	0	0	0	0
October 2026 .....	100	100	100	94	65	5	0	0	0	0	0	0	0
October 2027 .....	100	100	100	83	56	2	0	0	0	0	0	0	0
October 2028 .....	100	100	100	72	48	0	0	0	0	0	0	0	0
October 2029 .....	100	100	100	62	39	0	0	0	0	0	0	0	0
October 2030 .....	100	100	100	51	31	0	0	0	0	0	0	0	0
October 2031 .....	100	100	100	42	23	0	0	0	0	0	0	0	0
October 2032 .....	100	100	99	32	16	0	0	0	0	0	0	0	0
October 2033 .....	100	100	83	24	10	0	0	0	0	0	0	0	0
October 2034 .....	100	100	69	16	4	0	0	0	0	0	0	0	0
October 2035 .....	100	92	55	9	0	0	0	0	0	0	0	0	0
October 2036 .....	100	74	42	2	0	0	0	0	0	0	0	0	0
October 2037 .....	100	58	30	0	0	0	0	0	0	0	0	0	0
October 2038 .....	100	42	19	0	0	0	0	0	0	0	0	0	0
October 2039 .....	100	27	8	0	0	0	0	0	0	0	0	0	0
October 2040 .....	100	13	0	0	0	0	0	0	0	0	0	0	0
October 2041 .....	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2042 .....	100	0	0	0	0	0	0	0	0	0	0	0	0
October 2043 .....	52	0	0	0	0	0	0	0	0	0	0	0	0
October 2044 .....	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)** .....	29.0	23.6	21.6	16.4	13.8	4.3	1.8	1.8	1.8	1.5	1.0	0.7	0.5

\* 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.

KZ Class													
Date	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	103	103	103	103	103	103	103	103	103	103	103	0	0
October 2016	106	106	106	106	106	106	106	106	106	106	0	0	0
October 2017	109	109	109	109	109	109	109	109	109	0	0	0	0
October 2018	113	113	113	113	113	113	0	0	0	0	0	0	0
October 2019	116	116	116	116	116	116	0	0	0	0	0	0	0
October 2020	120	120	120	120	120	120	0	0	0	0	0	0	0
October 2021	123	123	123	123	123	123	0	0	0	0	0	0	0
October 2022	127	127	127	127	127	127	0	0	0	0	0	0	0
October 2023	131	131	131	131	131	131	0	0	0	0	0	0	0
October 2024	135	135	135	135	135	135	0	0	0	0	0	0	0
October 2025	139	139	139	139	139	139	0	0	0	0	0	0	0
October 2026	143	143	143	143	143	143	0	0	0	0	0	0	0
October 2027	148	148	148	148	148	148	0	0	0	0	0	0	0
October 2028	152	152	152	152	152	0	0	0	0	0	0	0	0
October 2029	157	157	157	157	157	0	0	0	0	0	0	0	0
October 2030	162	162	162	162	162	0	0	0	0	0	0	0	0
October 2031	166	166	166	166	166	0	0	0	0	0	0	0	0
October 2032	171	171	171	171	171	0	0	0	0	0	0	0	0
October 2033	177	177	177	177	177	0	0	0	0	0	0	0	0
October 2034	182	182	182	182	182	0	0	0	0	0	0	0	0
October 2035	188	188	188	188	0	0	0	0	0	0	0	0	0
October 2036	193	193	193	193	0	0	0	0	0	0	0	0	0
October 2037	199	199	199	0	0	0	0	0	0	0	0	0	0
October 2038	205	205	205	0	0	0	0	0	0	0	0	0	0
October 2039	212	212	212	0	0	0	0	0	0	0	0	0	0
October 2040	218	218	0	0	0	0	0	0	0	0	0	0	0
October 2041	225	0	0	0	0	0	0	0	0	0	0	0	0
October 2042	231	0	0	0	0	0	0	0	0	0	0	0	0
October 2043	238	0	0	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)**	29.7	27.0	25.9	22.4	20.7	13.5	3.5	3.5	3.4	2.7	1.4	1.0	0.7

YU Class													
Date	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	100	100	100	100	100	100	100	100	100	100	0	0	0
October 2016	100	100	100	100	100	100	100	100	100	100	0	0	0
October 2017	100	100	100	100	100	100	100	100	100	48	0	0	0
October 2018	100	100	100	100	100	100	67	63	59	0	0	0	0
October 2019	100	100	100	100	100	100	26	21	16	0	0	0	0
October 2020	100	100	100	100	100	100	7	2	0	0	0	0	0
October 2021	100	100	100	100	100	100	3	0	0	0	0	0	0
October 2022	100	100	100	100	100	100	*	0	0	0	0	0	0
October 2023	100	100	100	100	100	100	*	0	0	0	0	0	0
October 2024	100	100	100	100	100	100	*	0	0	0	0	0	0
October 2025	100	100	100	100	100	100	*	0	0	0	0	0	0
October 2026	100	100	100	100	100	100	*	0	0	0	0	0	0
October 2027	100	100	100	100	100	100	*	0	0	0	0	0	0
October 2028	100	100	100	100	100	93	*	0	0	0	0	0	0
October 2029	100	100	100	100	100	81	*	0	0	0	0	0	0
October 2030	100	100	100	100	100	70	*	0	0	0	0	0	0
October 2031	100	100	100	100	100	59	*	0	0	0	0	0	0
October 2032	100	100	100	100	100	50	*	0	0	0	0	0	0
October 2033	100	100	100	100	100	42	*	0	0	0	0	0	0
October 2034	100	100	100	100	100	35	*	0	0	0	0	0	0
October 2035	100	100	100	100	94	28	*	0	0	0	0	0	0
October 2036	100	100	100	100	77	22	*	0	0	0	0	0	0
October 2037	100	100	100	88	61	18	*	0	0	0	0	0	0
October 2038	100	100	100	69	48	13	*	0	0	0	0	0	0
October 2039	100	100	100	52	36	10	*	0	0	0	0	0	0
October 2040	100	100	95	37	25	7	*	0	0	0	0	0	0
October 2041	100	98	62	24	16	4	*	0	0	0	0	0	0
October 2042	100	52	33	12	8	2	*	0	0	0	0	0	0
October 2043	100	9	6	2	1	*	*	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)**	29.9	28.1	27.5	25.4	24.2	18.9	4.6	4.4	4.3	3.0	0.4	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.

YI† Class													
Date	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	99	96	95	94	94	92	91	91	91	91	86	81	73
October 2016	98	90	88	85	83	80	78	78	78	76	63	52	36
October 2017	97	83	80	74	72	67	64	64	64	61	44	29	14
October 2018	95	76	73	65	63	57	52	52	52	49	30	17	6
October 2019	94	70	66	57	54	47	43	43	43	40	21	10	2
October 2020	93	65	60	50	47	40	35	35	35	32	14	5	1
October 2021	91	60	54	44	41	33	29	28	28	26	10	3	*
October 2022	89	55	49	38	35	28	23	23	23	20	7	2	*
October 2023	88	50	44	33	30	23	19	19	19	16	4	1	*
October 2024	86	46	39	29	26	19	15	15	15	13	3	1	*
October 2025	84	41	35	25	22	16	12	12	12	10	2	*	*
October 2026	82	38	31	22	19	13	10	10	10	8	1	*	*
October 2027	79	34	28	19	16	11	8	8	8	6	1	*	*
October 2028	77	31	25	16	14	9	6	6	6	5	1	*	*
October 2029	74	28	22	14	12	7	5	5	5	4	*	*	*
October 2030	71	25	19	12	10	6	4	4	4	3	*	*	*
October 2031	68	22	17	10	8	5	3	3	3	2	*	*	*
October 2032	65	19	15	8	7	4	3	2	2	2	*	*	*
October 2033	61	17	13	7	6	3	2	2	2	1	*	*	*
October 2034	57	15	11	6	5	2	2	1	1	1	*	*	*
October 2035	53	13	9	5	4	2	1	1	1	1	*	*	0
October 2036	49	11	8	4	3	1	1	1	1	1	*	*	0
October 2037	44	9	6	3	2	1	1	1	1	*	*	*	0
October 2038	39	7	5	2	2	1	*	*	*	*	*	*	0
October 2039	34	6	4	2	1	1	*	*	*	*	*	*	0
October 2040	28	4	3	1	1	*	*	*	*	*	*	*	0
October 2041	22	3	2	1	1	*	*	*	*	*	*	*	0
October 2042	15	1	1	*	*	*	*	*	*	*	*	*	0
October 2043	8	*	*	*	*	*	*	*	*	*	*	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)**	19.9	10.7	9.5	7.8	7.3	6.2	5.6	5.6	5.6	5.2	3.4	2.5	1.8

KW Class													
Date	PSA Prepayment Assumption												
	0%	100%	125%	175%	193%	240%	275%	276%	277%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2016	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2017	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2018	100	100	100	100	100	100	100	100	100	100	89	88	82
October 2019	100	100	100	100	100	100	100	100	100	100	35	97	79
October 2020	100	100	100	100	100	100	100	100	100	100	87	14	97
October 2021	100	100	100	100	100	100	100	100	100	100	50	5	96
October 2022	100	100	100	100	100	100	100	100	100	100	28	2	95
October 2023	100	100	100	100	100	100	100	100	100	100	72	16	1
October 2024	100	100	100	100	100	100	100	100	100	49	9	*	93
October 2025	100	100	100	100	100	100	100	100	100	33	5	*	92
October 2026	100	100	100	100	100	100	100	100	100	23	3	*	91
October 2027	100	100	100	100	100	100	100	100	100	15	2	*	90
October 2028	100	100	100	100	100	100	100	100	100	82	10	1	89
October 2029	100	83	83	83	83	83	82	81	64	7	*	*	88
October 2030	100	66	66	66	66	66	65	64	50	5	*	*	86
October 2031	100	52	52	52	52	52	51	51	39	3	*	*	85
October 2032	100	41	41	41	41	41	40	40	30	2	*	*	83
October 2033	100	32	32	32	32	32	31	31	23	1	*	*	81
October 2034	100	24	24	24	24	24	24	24	17	1	*	*	79
October 2035	100	19	19	19	19	19	18	18	13	1	*	*	77
October 2036	100	14	14	14	14	14	14	14	10	*	*	*	68
October 2037	100	10	10	10	10	10	10	10	7	*	*	0	57
October 2038	100	7	7	7	7	7	7	7	5	*	*	0	47
October 2039	100	5	5	5	5	5	5	5	3	*	*	0	36
October 2040	38	3	3	3	3	3	3	3	2	*	*	0	24
October 2041	2	2	2	2	2	2	2	2	1	*	*	0	14
October 2042	1	1	1	1	1	1	1	1	1	*	*	0	4
October 2043	*	*	*	*	*	*	*	*	*	*	*	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)**	25.9	18.1	18.1	18.1	18.1	18.1	18.1	18.0	17.0	10.7	7.5	5.0	22.1

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

Date	TB Class								YS, SY†, TS, TO and ST Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	273%	400%	600%	800%	1100%	0%	100%	200%	300%	400%	500%	700%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
October 2015	100	100	100	100	0	0	0	0	100	100	98	74	51	27	0	
October 2016	100	100	100	100	0	0	0	0	100	100	88	47	8	0	0	
October 2017	100	100	100	100	0	0	0	0	100	100	80	28	0	0	0	
October 2018	100	100	100	100	0	0	0	0	100	100	74	17	0	0	0	
October 2019	100	100	100	100	0	0	0	0	100	100	71	11	0	0	0	
October 2020	100	100	100	100	0	0	0	0	100	100	68	9	0	0	0	
October 2021	100	100	100	100	0	0	0	0	100	100	64	7	0	0	0	
October 2022	100	100	100	100	0	0	0	0	100	100	60	6	0	0	0	
October 2023	100	100	100	100	0	0	0	0	100	100	54	4	0	0	0	
October 2024	100	100	100	100	0	0	0	0	100	100	49	3	0	0	0	
October 2025	100	100	100	100	0	0	0	0	100	100	44	3	0	0	0	
October 2026	100	100	100	100	0	0	0	0	100	100	39	2	0	0	0	
October 2027	100	100	100	100	0	0	0	0	100	100	34	2	0	0	0	
October 2028	100	100	100	100	0	0	0	0	100	97	29	1	0	0	0	
October 2029	100	100	100	100	0	0	0	0	100	88	25	1	0	0	0	
October 2030	100	100	100	100	0	0	0	0	100	79	22	1	0	0	0	
October 2031	100	100	100	100	0	0	0	0	100	70	18	1	0	0	0	
October 2032	100	100	100	100	0	0	0	0	100	61	15	*	0	0	0	
October 2033	100	100	100	100	0	0	0	0	100	53	12	*	0	0	0	
October 2034	100	100	100	100	0	0	0	0	100	46	10	*	0	0	0	
October 2035	100	100	100	100	0	0	0	0	100	38	8	*	0	0	0	
October 2036	100	100	100	98	0	0	0	0	100	31	6	*	0	0	0	
October 2037	100	100	100	69	0	0	0	0	100	25	5	*	0	0	0	
October 2038	100	100	100	47	0	0	0	0	100	19	3	*	0	0	0	
October 2039	100	100	100	30	0	0	0	0	87	13	2	*	0	0	0	
October 2040	100	100	64	17	0	0	0	0	61	8	1	0	0	0	0	
October 2041	100	100	30	7	0	0	0	0	34	3	*	0	0	0	0	
October 2042	100	15	2	1	0	0	0	0	5	0	0	0	0	0	0	
October 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average																
Life (years)**	28.5	27.8	26.5	24.2	0.1	0.1	0.1	0.1	26.4	19.9	10.3	2.7	1.1	0.8	0.5	

Date	TE Class								TD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	99	96	94	91	87	82	78	71	100	100	100	100	100	100	100	100
October 2016	97	90	83	77	65	54	44	30	100	100	100	100	100	100	100	100
October 2017	96	83	72	62	45	31	20	8	100	100	100	100	100	100	100	100
October 2018	95	76	62	50	31	17	9	2	100	100	100	100	100	100	100	30
October 2019	93	70	53	40	21	10	4	1	100	100	100	100	100	100	53	8
October 2020	91	64	46	32	14	6	2	*	100	100	100	100	100	75	24	2
October 2021	90	59	39	26	10	3	1	*	100	100	100	100	100	42	11	1
October 2022	88	54	34	20	7	2	*	*	100	100	100	100	89	24	5	*
October 2023	86	49	29	16	5	1	*	*	100	100	100	100	60	13	2	*
October 2024	84	45	25	13	3	1	*	*	100	100	100	100	41	8	1	*
October 2025	81	41	21	10	2	*	*	*	100	100	100	100	28	4	*	*
October 2026	79	37	18	8	1	*	*	*	100	100	100	100	19	2	*	*
October 2027	77	33	15	6	1	*	*	*	100	100	100	85	13	1	*	*
October 2028	74	30	13	5	1	*	*	*	100	100	100	67	8	1	*	*
October 2029	71	27	11	4	*	*	*	*	100	100	100	52	6	*	*	*
October 2030	68	24	9	3	*	*	*	0	100	100	100	41	4	*	*	*
October 2031	65	21	7	2	*	*	*	0	100	100	98	31	2	*	*	*
October 2032	61	19	6	2	*	*	*	0	100	100	81	24	2	*	*	0
October 2033	58	17	5	1	*	*	*	0	100	100	67	19	1	*	*	0
October 2034	54	14	4	1	*	*	*	0	100	100	54	14	1	*	*	0
October 2035	50	12	3	1	*	*	*	0	100	100	44	11	*	*	*	0
October 2036	46	10	3	1	*	*	*	0	100	100	35	8	*	*	*	0
October 2037	41	9	2	*	*	*	*	0	100	100	27	6	*	*	*	0
October 2038	36	7	2	*	*	*	0	0	100	94	21	4	*	*	*	0
October 2039	31	6	1	*	*	*	0	0	100	74	15	3	*	*	*	0
October 2040	26	4	1	*	*	*	0	0	100	56	11	2	*	*	0	0
October 2041	20	3	1	*	*	*	0	0	100	39	7	1	*	*	0	0
October 2042	14	2	*	*	*	*	0	0	100	23	4	1	*	*	0	0
October 2043	7	1	*	*	*	0	0	0	92	8	1	*	*	*	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	19.3	10.6	7.1	5.3	3.5	2.6	2.1	1.6	29.5	26.5	21.1	16.2	10.3	7.3	5.5	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.

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

Date	TC Class								TH Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	99	96	93	91	86	81	76	68	100	100	100	100	100	100	100	100
October 2016	97	89	82	75	62	50	39	24	100	100	100	100	100	100	100	100
October 2017	96	81	70	59	40	25	13	1	100	100	100	100	100	100	100	0
October 2018	94	74	59	46	25	11	1	0	100	100	100	100	100	100	99	0
October 2019	92	68	50	35	15	3	0	0	100	100	100	100	100	100	0	0
October 2020	91	62	42	26	7	0	0	0	100	100	100	100	100	0	0	0
October 2021	89	56	34	20	2	0	0	0	100	100	100	100	100	0	0	0
October 2022	87	50	28	14	0	0	0	0	100	100	100	100	100	52	0	0
October 2023	85	45	23	9	0	0	0	0	100	100	100	100	0	0	0	0
October 2024	82	40	18	6	0	0	0	0	100	100	100	100	0	0	0	0
October 2025	80	36	15	3	0	0	0	0	100	100	100	100	0	0	0	0
October 2026	77	32	11	1	0	0	0	0	100	100	100	100	0	0	0	0
October 2027	75	28	8	0	0	0	0	0	100	100	100	100	62	0	0	0
October 2028	72	24	6	0	0	0	0	0	100	100	100	16	0	0	0	0
October 2029	69	21	3	0	0	0	0	0	100	100	100	0	0	0	0	0
October 2030	65	18	1	0	0	0	0	0	100	100	100	0	0	0	0	0
October 2031	62	15	0	0	0	0	0	0	100	100	89	0	0	0	0	0
October 2032	58	12	0	0	0	0	0	0	100	100	44	0	0	0	0	0
October 2033	54	10	0	0	0	0	0	0	100	100	5	0	0	0	0	0
October 2034	50	7	0	0	0	0	0	0	100	100	0	0	0	0	0	0
October 2035	46	5	0	0	0	0	0	0	100	100	0	0	0	0	0	0
October 2036	41	3	0	0	0	0	0	0	100	100	0	0	0	0	0	0
October 2037	36	1	0	0	0	0	0	0	100	100	0	0	0	0	0	0
October 2038	31	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2039	25	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2040	19	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2041	13	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2042	6	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	18.5	9.3	6.0	4.4	2.9	2.2	1.8	1.4	28.5	23.4	17.9	13.3	8.1	5.5	4.1	2.9

Date	TG Class								TJ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	99	94	90	86	78	70	62	51	99	94	89	85	76	67	59	46
October 2016	97	87	78	70	54	41	29	14	97	86	77	68	52	38	26	12
October 2017	95	79	66	54	35	20	9	0	95	79	65	53	34	19	8	0
October 2018	94	72	56	42	22	8	0	0	94	72	55	41	21	8	0	0
October 2019	92	65	47	32	12	1	0	0	92	65	46	32	12	1	0	0
October 2020	90	59	39	24	6	0	0	0	90	59	39	24	6	0	0	0
October 2021	88	53	32	18	2	0	0	0	88	53	32	17	2	0	0	0
October 2022	86	48	27	13	0	0	0	0	85	48	26	12	0	0	0	0
October 2023	83	43	22	9	0	0	0	0	83	43	21	8	0	0	0	0
October 2024	81	38	17	5	0	0	0	0	81	38	17	5	0	0	0	0
October 2025	78	34	13	3	0	0	0	0	78	34	13	3	0	0	0	0
October 2026	75	30	10	*	0	0	0	0	75	30	10	*	0	0	0	0
October 2027	73	26	7	0	0	0	0	0	72	26	7	0	0	0	0	0
October 2028	69	23	5	0	0	0	0	0	69	22	5	0	0	0	0	0
October 2029	66	19	3	0	0	0	0	0	65	19	3	0	0	0	0	0
October 2030	62	16	1	0	0	0	0	0	62	16	1	0	0	0	0	0
October 2031	59	13	0	0	0	0	0	0	58	13	0	0	0	0	0	0
October 2032	55	11	0	0	0	0	0	0	54	11	0	0	0	0	0	0
October 2033	51	8	0	0	0	0	0	0	50	8	0	0	0	0	0	0
October 2034	46	6	0	0	0	0	0	0	45	6	0	0	0	0	0	0
October 2035	41	4	0	0	0	0	0	0	40	4	0	0	0	0	0	0
October 2036	36	2	0	0	0	0	0	0	35	2	0	0	0	0	0	0
October 2037	31	*	0	0	0	0	0	0	30	0	0	0	0	0	0	0
October 2038	25	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0
October 2039	19	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0
October 2040	13	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0
October 2041	7	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0
October 2042	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	17.6	8.8	5.7	4.1	2.6	1.9	1.5	1.1	17.5	8.8	5.6	4.0	2.5	1.8	1.4	1.0

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



Date	TK Class								TL Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015 .....	100	100	100	100	100	100	100	100	99	95	91	88	81	74	67	56
October 2016 .....	100	100	100	100	100	100	100	100	97	87	79	71	57	44	32	17
October 2017 .....	100	100	100	100	100	100	100	0	96	80	67	56	37	22	10	*
October 2018 .....	100	100	100	100	100	100	66	0	94	73	57	43	23	9	*	0
October 2019 .....	100	100	100	100	100	100	0	0	92	66	48	33	13	2	0	0
October 2020 .....	100	100	100	100	100	0	0	0	90	60	40	25	7	0	0	0
October 2021 .....	100	100	100	100	100	0	0	0	88	54	33	18	2	0	0	0
October 2022 .....	100	100	100	100	46	0	0	0	86	49	27	13	0	0	0	0
October 2023 .....	100	100	100	100	0	0	0	0	84	44	22	9	0	0	0	0
October 2024 .....	100	100	100	100	0	0	0	0	81	39	18	5	0	0	0	0
October 2025 .....	100	100	100	100	0	0	0	0	79	35	14	3	0	0	0	0
October 2026 .....	100	100	100	100	0	0	0	0	76	31	10	1	0	0	0	0
October 2027 .....	100	100	100	57	0	0	0	0	73	27	8	0	0	0	0	0
October 2028 .....	100	100	100	7	0	0	0	0	70	23	5	0	0	0	0	0
October 2029 .....	100	100	100	0	0	0	0	0	67	20	3	0	0	0	0	0
October 2030 .....	100	100	100	0	0	0	0	0	63	17	1	0	0	0	0	0
October 2031 .....	100	100	88	0	0	0	0	0	60	14	0	0	0	0	0	0
October 2032 .....	100	100	39	0	0	0	0	0	56	11	0	0	0	0	0	0
October 2033 .....	100	100	0	0	0	0	0	0	52	9	0	0	0	0	0	0
October 2034 .....	100	100	0	0	0	0	0	0	47	6	0	0	0	0	0	0
October 2035 .....	100	100	0	0	0	0	0	0	43	4	0	0	0	0	0	0
October 2036 .....	100	100	0	0	0	0	0	0	38	2	0	0	0	0	0	0
October 2037 .....	100	98	0	0	0	0	0	0	33	*	0	0	0	0	0	0
October 2038 .....	100	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0
October 2039 .....	100	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0
October 2040 .....	100	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0
October 2041 .....	100	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0
October 2042 .....	100	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0
October 2043 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2044 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)** .....	28.4	23.4	17.8	13.2	8.0	5.5	4.1	2.9	17.9	9.0	5.8	4.2	2.7	2.0	1.6	1.2

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

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

## Characteristics of the Residual Classes

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

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

## CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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



## REMIC Elections and Special Tax Attributes

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

## Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	210% PSA
2	200% PSA
3	125% PSA
4	200% PSA
5	240% PSA
6	200% PSA
7	200% PSA
8	200% PSA
9	200% PSA
10	200% 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 Citigroup Global Markets Inc. (the “Dealer”) in exchange for the Trust MBS and the Underlying REMIC and RCR Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

### **LEGAL MATTERS**

Katten Muchin Rosenman LLP will provide legal representation for Fannie Mae. Cleary Gottlieb Steen & Hamilton LLP will provide legal representation for the Dealer.

## Exhibit A

### Group 2 Underlying REMIC Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	October 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)
2013-9	US	January 2013	3136ABRN5	(2)	INV	February 2043	SUP	\$36,830,617	0.89671930	\$3,793,675	3.656%	334	21

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

(2) This class bears interest as described in the related Underlying REMIC Disclosure Document.

### Group 6 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	October 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)
2013-45	DA	April 2013	3136AD3P2	2.0%	FIX	May 2043	SPS	\$50,000,000	0.82134281	\$3,285,371	3.071%	337	20
2014-52	QD	August 2014	3136AKG23	2.0	FIX	December 2043	PAC	23,020,000	0.99013523	1,762,440	5.362	344	12

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

### Group 7 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	October 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)
2012-150	CS	December 2012	3136ABAK9	(2)	INV	January 2043	SUP	\$29,706,755	0.89002044	\$8,900,204	3.671%	333	23

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

(2) This class bears interest as described in the related Underlying REMIC Disclosure Document.

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

### Group 9 Underlying 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	October 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)
2011-141	MB	December 2011	3136A26B4	3.0%	FIX	October 2041	SEQ	\$34,681,000	0.61683244	\$ 7,935,549	3.900%	319	35
2014-35	KN	May 2014	3136AKGH0	3.0	FIX	June 2043	SEQ	43,762,000	0.97520635	16,578,507	4.225	347	7

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

### Group 10 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	October 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)
2012-10	MH	January 2012	3136A3YW5	2.5%	FIX	October 2041	SEQ	\$19,851,000	0.72897640	\$10,826,028	3.876%	321	34
2014-35	KM	May 2014	3136AKFR9	2.5	FIX	June 2043	SEQ	43,762,000	0.97520635	13,420,789	4.225	347	7

(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								
OD	\$165,244,000	DH	\$165,244,000	SEQ	3.00%	FIX	3136ALSV4	March 2034
DJ	165,244,000(3)							
DK	165,244,000(3)							
Recombination 2								
MO	215,000,000	MA	215,000,000	SEQ	3.00	FIX	3136ALSW2	November 2040
MJ	215,000,000(3)							
MK	215,000,000(3)							
Recombination 3								
MV	13,724,000	MB	35,630,624	SEQ/AD	3.00	FIX	3136ALSX0	October 2038
VM	21,906,624							
Recombination 4								
BE	48,950,000	BA	48,950,000	PAC/AD	3.00	FIX	3136ALSY8	February 2043
IB	5,438,888(3)							
Recombination 5								
BE	48,950,000	BG	48,950,000	PAC/AD	3.50	FIX	3136ALSZ5	February 2043
IB	10,877,776(3)							
Recombination 6								
BF	33,087,929	BP	33,087,929	PT	6.50	FIX	3136ALTA9	November 2044
BS	33,087,929(3)							
Recombination 7								
GI	5,390,444(3)	GJ	97,028,000	PAC	2.25	FIX	3136ALTB7	October 2043
GH	97,028,000							
Recombination 8								
GI	10,780,888(3)	GK	97,028,000	PAC	2.50	FIX	3136ALTC5	October 2043
GH	97,028,000							
Recombination 9								
GI	16,171,332(3)	GL	97,028,000	PAC	2.75	FIX	3136ALTD3	October 2043
GH	97,028,000							

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 10								
GI	\$ 21,561,777(3)	GM	\$ 97,028,000	PAC	3.00%	FIX	3136ALTE1	October 2043
GH	97,028,000							
Recombination 11								
KV	2,409,000	KW(4)	8,795,000	PAC	3.00	FIX	3136ALTF8	November 2044
VK	1,363,000							
ZK	5,023,000							
Recombination 12								
TC	11,096,000	TL(5)	35,415,000	SC/SEQ	3.00	FIX	3136ALTG6	October 2043
TG	24,319,000							

- (1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General— *Authorized Denominations*” in this prospectus supplement.
- (2) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.
- (3) Notional principal balances. These Classes are Interest Only Classes. See page S-8 for a description of how their notional principal balances are calculated.
- (4) Principal payments on the REMIC Certificates in Recombination 11 from the ZK Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (5) The TL Class is an RCR Class formed by a combination of the TC Class in Group 8 and the TG Class in Group 9.

## Principal Balance Schedules

### *Aggregate Group I Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$51,511,078.00	September 2019 .....	\$29,586,578.15	August 2024 .....	\$12,527,844.64
November 2014 .....	51,347,094.96	October 2019 .....	29,224,876.31	September 2024 .....	12,328,657.18
December 2014 .....	51,169,132.60	November 2019 .....	28,865,684.82	October 2024 .....	12,132,432.59
January 2015 .....	50,977,267.88	December 2019 .....	28,508,987.05	November 2024 .....	11,939,128.39
February 2015 .....	50,771,586.77	January 2020 .....	28,154,766.48	December 2024 .....	11,748,702.71
March 2015 .....	50,552,184.22	February 2020 .....	27,803,006.70	January 2025 .....	11,561,114.25
April 2015 .....	50,319,164.10	March 2020 .....	27,453,691.39	February 2025 .....	11,376,322.30
May 2015 .....	50,072,639.10	April 2020 .....	27,106,804.35	March 2025 .....	11,194,286.72
June 2015 .....	49,812,730.69	May 2020 .....	26,762,329.49	April 2025 .....	11,014,967.93
July 2015 .....	49,539,568.98	June 2020 .....	26,420,250.81	May 2025 .....	10,838,326.90
August 2015 .....	49,253,292.67	July 2020 .....	26,080,552.43	June 2025 .....	10,664,325.16
September 2015 .....	48,954,048.91	August 2020 .....	25,743,218.56	July 2025 .....	10,492,924.77
October 2015 .....	48,641,993.18	September 2020 .....	25,408,233.53	August 2025 .....	10,324,088.33
November 2015 .....	48,317,289.18	October 2020 .....	25,075,581.75	September 2025 .....	10,157,778.97
December 2015 .....	47,980,108.67	November 2020 .....	24,745,247.75	October 2025 .....	9,993,960.32
January 2016 .....	47,630,631.34	December 2020 .....	24,417,216.15	November 2025 .....	9,832,596.54
February 2016 .....	47,269,044.66	January 2021 .....	24,091,471.68	December 2025 .....	9,673,652.28
March 2016 .....	46,895,543.69	February 2021 .....	23,767,999.17	January 2026 .....	9,517,092.69
April 2016 .....	46,510,330.93	March 2021 .....	23,446,783.53	February 2026 .....	9,362,883.42
May 2016 .....	46,113,616.13	April 2021 .....	23,127,809.79	March 2026 .....	9,210,990.59
June 2016 .....	45,705,616.10	May 2021 .....	22,811,063.07	April 2026 .....	9,061,380.80
July 2016 .....	45,286,554.53	June 2021 .....	22,496,528.59	May 2026 .....	8,914,021.13
August 2016 .....	44,856,661.77	July 2021 .....	22,184,191.66	June 2026 .....	8,768,879.11
September 2016 .....	44,416,174.61	August 2021 .....	21,874,037.69	July 2026 .....	8,625,922.74
October 2016 .....	43,965,336.09	September 2021 .....	21,566,052.19	August 2026 .....	8,485,120.46
November 2016 .....	43,504,395.26	October 2021 .....	21,260,220.75	September 2026 .....	8,346,441.15
December 2016 .....	43,046,621.13	November 2021 .....	20,956,529.07	October 2026 .....	8,209,854.15
January 2017 .....	42,591,992.79	December 2021 .....	20,654,962.94	November 2026 .....	8,075,329.21
February 2017 .....	42,140,489.47	January 2022 .....	20,355,508.24	December 2026 .....	7,942,836.51
March 2017 .....	41,692,090.52	February 2022 .....	20,058,150.94	January 2027 .....	7,812,346.66
April 2017 .....	41,246,775.43	March 2022 .....	19,762,877.10	February 2027 .....	7,683,830.68
May 2017 .....	40,804,523.83	April 2022 .....	19,469,672.88	March 2027 .....	7,557,260.00
June 2017 .....	40,365,315.48	May 2022 .....	19,178,524.52	April 2027 .....	7,432,606.45
July 2017 .....	39,929,130.27	June 2022 .....	18,889,418.36	May 2027 .....	7,309,842.25
August 2017 .....	39,495,948.23	July 2022 .....	18,602,340.82	June 2027 .....	7,188,940.03
September 2017 .....	39,065,749.51	August 2022 .....	18,317,278.42	July 2027 .....	7,069,872.79
October 2017 .....	38,638,514.39	September 2022 .....	18,034,217.76	August 2027 .....	6,952,613.92
November 2017 .....	38,214,223.28	October 2022 .....	17,753,658.16	September 2027 .....	6,837,137.19
December 2017 .....	37,792,856.72	November 2022 .....	17,477,223.53	October 2027 .....	6,723,416.73
January 2018 .....	37,374,395.37	December 2022 .....	17,204,855.13	November 2027 .....	6,611,427.03
February 2018 .....	36,958,820.03	January 2023 .....	16,936,495.05	December 2027 .....	6,501,142.96
March 2018 .....	36,546,111.61	February 2023 .....	16,672,086.19	January 2028 .....	6,392,539.74
April 2018 .....	36,136,251.16	March 2023 .....	16,411,572.24	February 2028 .....	6,285,592.92
May 2018 .....	35,729,219.84	April 2023 .....	16,154,897.68	March 2028 .....	6,180,278.43
June 2018 .....	35,324,998.94	May 2023 .....	15,902,007.77	April 2028 .....	6,076,572.51
July 2018 .....	34,923,569.86	June 2023 .....	15,652,848.53	May 2028 .....	5,974,451.75
August 2018 .....	34,524,914.14	July 2023 .....	15,407,366.74	June 2028 .....	5,873,893.07
September 2018 .....	34,129,013.44	August 2023 .....	15,165,509.91	July 2028 .....	5,774,873.71
October 2018 .....	33,735,849.52	September 2023 .....	14,927,226.30	August 2028 .....	5,677,371.25
November 2018 .....	33,345,404.27	October 2023 .....	14,692,464.89	September 2028 .....	5,581,363.57
December 2018 .....	32,957,659.70	November 2023 .....	14,461,175.37	October 2028 .....	5,486,828.87
January 2019 .....	32,572,597.94	December 2023 .....	14,233,308.14	November 2028 .....	5,393,745.65
February 2019 .....	32,190,201.23	January 2024 .....	14,008,814.28	December 2028 .....	5,302,092.73
March 2019 .....	31,810,451.93	February 2024 .....	13,787,645.57	January 2029 .....	5,211,849.23
April 2019 .....	31,433,332.51	March 2024 .....	13,569,754.46	February 2029 .....	5,122,994.55
May 2019 .....	31,058,825.56	April 2024 .....	13,355,094.06	March 2029 .....	5,035,508.39
June 2019 .....	30,686,913.78	May 2024 .....	13,143,618.14	April 2029 .....	4,949,370.75
July 2019 .....	30,317,579.98	June 2024 .....	12,935,281.12	May 2029 .....	4,864,561.89
August 2019 .....	29,950,807.09	July 2024 .....	12,730,038.06	June 2029 .....	4,781,062.37



# Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2029 .....	\$ 4,698,853.02	June 2034 .....	\$ 1,572,372.92	May 2039 .....	\$ 394,404.85
August 2029 .....	4,617,914.94	July 2034 .....	1,540,970.51	June 2039 .....	383,172.36
September 2029 .....	4,538,229.51	August 2034 .....	1,510,085.27	July 2039 .....	372,145.75
October 2029 .....	4,459,778.35	September 2034 .....	1,479,709.37	August 2039 .....	361,321.74
November 2029 .....	4,382,543.36	October 2034 .....	1,449,835.09	September 2039 .....	350,697.11
December 2029 .....	4,306,506.70	November 2034 .....	1,420,454.82	October 2039 .....	340,268.68
January 2030 .....	4,231,650.77	December 2034 .....	1,391,561.06	November 2039 .....	330,033.31
February 2030 .....	4,157,958.23	January 2035 .....	1,363,146.43	December 2039 .....	319,987.92
March 2030 .....	4,085,411.99	February 2035 .....	1,335,203.64	January 2040 .....	310,129.48
April 2030 .....	4,013,995.19	March 2035 .....	1,307,725.52	February 2040 .....	300,454.99
May 2030 .....	3,943,691.22	April 2035 .....	1,280,705.00	March 2040 .....	290,961.50
June 2030 .....	3,874,483.70	May 2035 .....	1,254,135.10	April 2040 .....	281,646.10
July 2030 .....	3,806,356.50	June 2035 .....	1,228,008.97	May 2040 .....	272,505.93
August 2030 .....	3,739,293.69	July 2035 .....	1,202,319.83	June 2040 .....	263,538.18
September 2030 .....	3,673,279.60	August 2035 .....	1,177,061.01	July 2040 .....	254,740.07
October 2030 .....	3,608,298.76	September 2035 .....	1,152,225.95	August 2040 .....	246,108.86
November 2030 .....	3,544,335.93	October 2035 .....	1,127,808.16	September 2040 .....	237,641.86
December 2030 .....	3,481,376.08	November 2035 .....	1,103,801.27	October 2040 .....	229,336.42
January 2031 .....	3,419,404.41	December 2035 .....	1,080,198.98	November 2040 .....	221,189.92
February 2031 .....	3,358,406.32	January 2036 .....	1,056,995.10	December 2040 .....	213,199.79
March 2031 .....	3,298,367.41	February 2036 .....	1,034,183.52	January 2041 .....	205,363.49
April 2031 .....	3,239,273.51	March 2036 .....	1,011,758.22	February 2041 .....	197,678.52
May 2031 .....	3,181,110.63	April 2036 .....	989,713.27	March 2041 .....	190,142.43
June 2031 .....	3,123,864.99	May 2036 .....	968,042.83	April 2041 .....	182,752.79
July 2031 .....	3,067,523.00	June 2036 .....	946,741.14	May 2041 .....	175,507.21
August 2031 .....	3,012,071.27	July 2036 .....	925,802.52	June 2041 .....	168,403.35
September 2031 .....	2,957,496.61	August 2036 .....	905,221.39	July 2041 .....	161,438.89
October 2031 .....	2,903,786.00	September 2036 .....	884,992.23	August 2041 .....	154,611.54
November 2031 .....	2,850,926.62	October 2036 .....	865,109.62	September 2041 .....	147,919.07
December 2031 .....	2,798,905.83	November 2036 .....	845,568.20	October 2041 .....	141,359.26
January 2032 .....	2,747,711.18	December 2036 .....	826,362.71	November 2041 .....	134,929.93
February 2032 .....	2,697,330.38	January 2037 .....	807,487.95	December 2041 .....	128,628.93
March 2032 .....	2,647,751.32	February 2037 .....	788,938.80	January 2042 .....	122,454.16
April 2032 .....	2,598,962.07	March 2037 .....	770,710.22	February 2042 .....	116,403.53
May 2032 .....	2,550,950.88	April 2037 .....	752,797.24	March 2042 .....	110,474.99
June 2032 .....	2,503,706.15	May 2037 .....	735,194.96	April 2042 .....	104,666.52
July 2032 .....	2,457,216.46	June 2037 .....	717,898.56	May 2042 .....	98,976.14
August 2032 .....	2,411,470.54	July 2037 .....	700,903.29	June 2042 .....	93,401.89
September 2032 .....	2,366,457.30	August 2037 .....	684,204.46	July 2042 .....	87,941.84
October 2032 .....	2,322,165.79	September 2037 .....	667,797.46	August 2042 .....	82,594.09
November 2032 .....	2,278,585.23	October 2037 .....	651,677.75	September 2042 .....	77,356.77
December 2032 .....	2,235,705.00	November 2037 .....	635,840.84	October 2042 .....	72,228.04
January 2033 .....	2,193,514.62	December 2037 .....	620,282.32	November 2042 .....	67,206.08
February 2033 .....	2,152,003.76	January 2038 .....	604,997.84	December 2042 .....	62,289.12
March 2033 .....	2,111,162.25	February 2038 .....	589,983.11	January 2043 .....	57,475.39
April 2033 .....	2,070,980.06	March 2038 .....	575,233.91	February 2043 .....	52,763.16
May 2033 .....	2,031,447.31	April 2038 .....	560,746.09	March 2043 .....	48,150.73
June 2033 .....	1,992,554.25	May 2038 .....	546,515.54	April 2043 .....	43,636.41
July 2033 .....	1,954,291.28	June 2038 .....	532,538.23	May 2043 .....	39,218.56
August 2033 .....	1,916,648.93	July 2038 .....	518,810.18	June 2043 .....	34,895.54
September 2033 .....	1,879,617.88	August 2038 .....	505,327.47	July 2043 .....	30,665.76
October 2033 .....	1,843,188.94	September 2038 .....	492,086.24	August 2043 .....	26,527.63
November 2033 .....	1,807,353.04	October 2038 .....	479,082.69	September 2043 .....	22,479.60
December 2033 .....	1,772,101.26	November 2038 .....	466,313.07	October 2043 .....	18,520.14
January 2034 .....	1,737,424.79	December 2038 .....	453,773.68	November 2043 .....	14,647.75
February 2034 .....	1,703,314.96	January 2039 .....	441,460.89	December 2043 .....	10,860.94
March 2034 .....	1,669,763.22	February 2039 .....	429,371.12	January 2044 .....	7,158.25
April 2034 .....	1,636,761.15	March 2039 .....	417,500.83	February 2044 .....	3,538.24
May 2034 .....	1,604,300.44	April 2039 .....	405,846.55	March 2044 and thereafter .....	0.00

## ***BQ Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$1,463,398.00	June 2017 .....	\$ 821,696.17	February 2020 .....	\$ 246,090.96
November 2014 .....	1,456,692.54	July 2017 .....	797,529.32	March 2020 .....	233,923.65
December 2014 .....	1,448,888.87	August 2017 .....	773,807.41	April 2020 .....	222,064.02
January 2015 .....	1,439,995.54	September 2017 .....	750,525.49	May 2020 .....	210,508.40
February 2015 .....	1,430,022.58	October 2017 .....	727,678.66	June 2020 .....	199,253.19
March 2015 .....	1,418,981.49	November 2017 .....	705,262.06	July 2020 .....	188,294.81
April 2015 .....	1,406,885.21	December 2017 .....	683,270.89	August 2020 .....	177,629.71
May 2015 .....	1,393,748.14	January 2018 .....	661,700.38	September 2020 .....	167,254.36
June 2015 .....	1,379,586.10	February 2018 .....	640,545.81	October 2020 .....	157,165.31
July 2015 .....	1,364,416.33	March 2018 .....	619,802.50	November 2020 .....	147,359.09
August 2015 .....	1,348,257.44	April 2018 .....	599,465.82	December 2020 .....	137,832.31
September 2015 .....	1,331,129.42	May 2018 .....	579,531.18	January 2021 .....	128,581.57
October 2015 .....	1,313,053.59	June 2018 .....	559,994.04	February 2021 .....	119,603.53
November 2015 .....	1,294,052.57	July 2018 .....	540,849.90	March 2021 .....	110,894.88
December 2015 .....	1,274,150.28	August 2018 .....	522,094.29	April 2021 .....	102,452.34
January 2016 .....	1,253,371.87	September 2018 .....	503,722.78	May 2021 .....	94,272.65
February 2016 .....	1,231,743.69	October 2018 .....	485,731.01	June 2021 .....	86,352.60
March 2016 .....	1,209,293.28	November 2018 .....	468,114.64	July 2021 .....	78,688.99
April 2016 .....	1,186,049.31	December 2018 .....	450,869.38	August 2021 .....	71,278.68
May 2016 .....	1,162,041.54	January 2019 .....	433,990.97	September 2021 .....	64,118.53
June 2016 .....	1,137,300.78	February 2019 .....	417,475.19	October 2021 .....	57,205.45
July 2016 .....	1,111,858.84	March 2019 .....	401,317.87	November 2021 .....	50,536.37
August 2016 .....	1,085,748.49	April 2019 .....	385,514.88	December 2021 .....	44,108.26
September 2016 .....	1,059,003.41	May 2019 .....	370,062.12	January 2022 .....	37,918.11
October 2016 .....	1,031,658.12	June 2019 .....	354,955.54	February 2022 .....	31,962.94
November 2016 .....	1,003,747.96	July 2019 .....	340,191.12	March 2022 .....	26,239.81
December 2016 .....	976,324.03	August 2019 .....	325,764.87	April 2022 .....	20,745.80
January 2017 .....	949,381.00	September 2019 .....	311,672.86	May 2022 .....	15,478.02
February 2017 .....	922,913.58	October 2019 .....	297,911.17	June 2022 .....	10,433.60
March 2017 .....	896,916.55	November 2019 .....	284,475.95	July 2022 .....	5,609.72
April 2017 .....	871,384.72	December 2019 .....	271,363.37	August 2022 .....	1,683.06
May 2017 .....	846,312.96	January 2020 .....	258,569.63	September 2022 and thereafter .....	0.00

## ***Aggregate Group II Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$105,823,000.00	August 2016 .....	\$ 90,694,192.94	June 2018 .....	\$ 70,334,494.55
November 2014 .....	105,428,916.88	September 2016 .....	89,729,165.78	July 2018 .....	69,478,665.80
December 2014 .....	105,005,005.01	October 2016 .....	88,755,171.60	August 2018 .....	68,628,749.19
January 2015 .....	104,551,456.57	November 2016 .....	87,772,480.04	September 2018 .....	67,784,705.61
February 2015 .....	104,068,482.97	December 2016 .....	86,796,538.94	October 2018 .....	66,946,496.21
March 2015 .....	103,556,314.75	January 2017 .....	85,827,303.72	November 2018 .....	66,114,082.39
April 2015 .....	103,015,201.36	February 2017 .....	84,864,730.11	December 2018 .....	65,287,425.81
May 2015 .....	102,445,411.02	March 2017 .....	83,908,774.11	January 2019 .....	64,466,488.37
June 2015 .....	101,847,230.49	April 2017 .....	82,959,392.01	February 2019 .....	63,651,232.23
July 2015 .....	101,220,964.87	May 2017 .....	82,016,540.40	March 2019 .....	62,841,619.79
August 2015 .....	100,566,937.34	June 2017 .....	81,080,176.14	April 2019 .....	62,037,613.69
September 2015 .....	99,885,488.89	July 2017 .....	80,150,256.37	May 2019 .....	61,239,176.82
October 2015 .....	99,176,978.06	August 2017 .....	79,226,738.52	June 2019 .....	60,446,272.31
November 2015 .....	98,441,780.63	September 2017 .....	78,309,580.28	July 2019 .....	59,658,863.54
December 2015 .....	97,680,289.26	October 2017 .....	77,398,739.63	August 2019 .....	58,876,914.11
January 2016 .....	96,892,913.23	November 2017 .....	76,494,174.83	September 2019 .....	58,100,387.88
February 2016 .....	96,080,077.97	December 2017 .....	75,595,844.39	October 2019 .....	57,329,248.92
March 2016 .....	95,242,224.81	January 2018 .....	74,703,707.11	November 2019 .....	56,563,461.56
April 2016 .....	94,379,810.46	February 2018 .....	73,817,722.05	December 2019 .....	55,802,990.35
May 2016 .....	93,493,306.71	March 2018 .....	72,937,848.54	January 2020 .....	55,047,800.06
June 2016 .....	92,583,199.90	April 2018 .....	72,064,046.17	February 2020 .....	54,297,855.72
July 2016 .....	91,649,990.58	May 2018 .....	71,196,274.80	March 2020 .....	53,553,122.56

# Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2020 .....	\$ 52,813,566.05	May 2025 .....	\$ 19,198,412.49	June 2030 .....	\$ 6,249,394.41
May 2020 .....	52,079,151.88	June 2025 .....	18,861,524.06	July 2030 .....	6,129,941.70
June 2020 .....	51,349,845.98	July 2025 .....	18,530,200.55	August 2030 .....	6,012,551.07
July 2020 .....	50,625,614.47	August 2025 .....	18,204,353.18	September 2030 ....	5,897,188.76
August 2020 .....	49,906,423.72	September 2025 ....	17,883,894.56	October 2030 .....	5,783,821.57
September 2020 ....	49,192,240.31	October 2025 .....	17,568,738.68	November 2030 ....	5,672,416.79
October 2020 .....	48,483,031.04	November 2025 ....	17,258,800.84	December 2030 .....	5,562,942.26
November 2020 ....	47,778,762.91	December 2025 .....	16,953,997.69	January 2031 .....	5,455,366.32
December 2020 .....	47,079,403.18	January 2026 .....	16,654,247.17	February 2031 .....	5,349,657.80
January 2021 .....	46,384,919.26	February 2026 .....	16,359,468.51	March 2031 .....	5,245,786.05
February 2021 .....	45,695,278.83	March 2026 .....	16,069,582.19	April 2031 .....	5,143,720.88
March 2021 .....	45,010,449.75	April 2026 .....	15,784,509.95	May 2031 .....	5,043,432.60
April 2021 .....	44,330,400.09	May 2026 .....	15,504,174.74	June 2031 .....	4,944,891.99
May 2021 .....	43,655,098.15	June 2026 .....	15,228,500.72	July 2031 .....	4,848,070.29
June 2021 .....	42,984,512.42	July 2026 .....	14,957,413.24	August 2031 .....	4,752,939.19
July 2021 .....	42,318,611.59	August 2026 .....	14,690,838.82	September 2031 ....	4,659,470.85
August 2021 .....	41,657,364.56	September 2026 ....	14,428,705.12	October 2031 .....	4,567,637.85
September 2021 ....	41,000,740.45	October 2026 .....	14,170,940.93	November 2031 ....	4,477,413.24
October 2021 .....	40,348,708.56	November 2026 ....	13,917,476.18	December 2031 .....	4,388,770.46
November 2021 ....	39,701,238.40	December 2026 .....	13,668,241.87	January 2032 .....	4,301,683.40
December 2021 .....	39,058,299.68	January 2027 .....	13,423,170.09	February 2032 .....	4,216,126.36
January 2022 .....	38,419,862.30	February 2027 .....	13,182,194.01	March 2032 .....	4,132,074.04
February 2022 .....	37,785,896.36	March 2027 .....	12,945,247.82	April 2032 .....	4,049,501.57
March 2022 .....	37,156,372.17	April 2027 .....	12,712,266.77	May 2032 .....	3,968,384.45
April 2022 .....	36,531,260.20	May 2027 .....	12,483,187.10	June 2032 .....	3,888,698.58
May 2022 .....	35,911,173.76	June 2027 .....	12,257,946.07	July 2032 .....	3,810,420.24
June 2022 .....	35,301,139.96	July 2027 .....	12,036,481.90	August 2032 .....	3,733,526.11
July 2022 .....	34,701,000.26	August 2027 .....	11,818,733.82	September 2032 ....	3,657,993.22
August 2022 .....	34,110,598.58	September 2027 ....	11,604,641.97	October 2032 .....	3,583,798.98
September 2022 ....	33,529,781.28	October 2027 .....	11,394,147.46	November 2032 ....	3,510,921.15
October 2022 .....	32,958,397.07	November 2027 ....	11,187,192.32	December 2032 .....	3,439,337.86
November 2022 ....	32,396,297.04	December 2027 ....	10,983,719.47	January 2033 .....	3,369,027.57
December 2022 .....	31,843,334.56	January 2028 .....	10,783,672.76	February 2033 .....	3,299,969.11
January 2023 .....	31,299,365.29	February 2028 .....	10,586,996.89	March 2033 .....	3,232,141.64
February 2023 .....	30,764,247.12	March 2028 .....	10,393,637.46	April 2033 .....	3,165,524.64
March 2023 .....	30,237,840.15	April 2028 .....	10,203,540.90	May 2033 .....	3,100,097.94
April 2023 .....	29,720,006.65	May 2028 .....	10,016,654.50	June 2033 .....	3,035,841.67
May 2023 .....	29,210,611.03	June 2028 .....	9,832,926.37	July 2033 .....	2,972,736.31
June 2023 .....	28,709,519.79	July 2028 .....	9,652,305.44	August 2033 .....	2,910,762.63
July 2023 .....	28,216,601.54	August 2028 .....	9,474,741.45	September 2033 ....	2,849,901.71
August 2023 .....	27,731,726.88	September 2028 ....	9,300,184.91	October 2033 .....	2,790,134.94
September 2023 ....	27,254,768.46	October 2028 .....	9,128,587.14	November 2033 ....	2,731,444.01
October 2023 .....	26,785,600.88	November 2028 ....	8,959,900.21	December 2033 ....	2,673,810.90
November 2023 ....	26,324,100.72	December 2028 .....	8,794,076.94	January 2034 .....	2,617,217.89
December 2023 .....	25,870,146.46	January 2029 .....	8,631,070.91	February 2034 .....	2,561,647.53
January 2024 .....	25,423,618.45	February 2029 .....	8,470,836.41	March 2034 .....	2,507,082.66
February 2024 .....	24,984,398.94	March 2029 .....	8,313,328.48	April 2034 .....	2,453,506.39
March 2024 .....	24,552,371.98	April 2029 .....	8,158,502.85	May 2034 .....	2,400,902.11
April 2024 .....	24,127,423.43	May 2029 .....	8,006,315.95	June 2034 .....	2,349,253.48
May 2024 .....	23,709,440.94	June 2029 .....	7,856,724.91	July 2034 .....	2,298,544.41
June 2024 .....	23,298,313.90	July 2029 .....	7,709,687.51	August 2034 .....	2,248,759.09
July 2024 .....	22,893,933.42	August 2029 .....	7,565,162.23	September 2034 ....	2,199,881.93
August 2024 .....	22,496,192.30	September 2029 ....	7,423,108.18	October 2034 .....	2,151,897.64
September 2024 ....	22,104,985.01	October 2029 .....	7,283,485.14	November 2034 ....	2,104,791.13
October 2024 .....	21,720,207.67	November 2029 ....	7,146,253.51	December 2034 ....	2,058,547.58
November 2024 ....	21,341,758.03	December 2029 ....	7,011,374.31	January 2035 .....	2,013,152.41
December 2024 ....	20,969,535.40	January 2030 .....	6,878,809.19	February 2035 .....	1,968,591.27
January 2025 .....	20,603,440.68	February 2030 .....	6,748,520.41	March 2035 .....	1,924,850.04
February 2025 .....	20,243,376.32	March 2030 .....	6,620,470.81	April 2035 .....	1,881,914.83
March 2025 .....	19,889,246.29	April 2030 .....	6,494,623.84	May 2035 .....	1,839,771.98
April 2025 .....	19,540,956.03	May 2030 .....	6,370,943.51	June 2035 .....	1,798,408.05

### ***Aggregate Group II (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2035 .....	\$ 1,757,809.80	June 2038 .....	\$ 730,764.21	May 2041 .....	\$ 220,296.80
August 2035 .....	1,717,964.23	July 2038 .....	710,506.56	June 2041 .....	210,583.69
September 2035 ....	1,678,858.55	August 2038 .....	690,651.00	July 2041 .....	201,084.06
October 2035 .....	1,640,480.15	September 2038 ....	671,190.46	August 2041 .....	191,793.99
November 2035 ....	1,602,816.65	October 2038 .....	652,117.98	September 2041 ....	182,709.63
December 2035 .....	1,565,855.86	November 2038 ....	633,426.73	October 2041 .....	173,827.19
January 2036 .....	1,529,585.81	December 2038 .....	615,110.00	November 2041 ....	165,142.95
February 2036 .....	1,493,994.68	January 2039 .....	597,161.17	December 2041 .....	156,653.25
March 2036 .....	1,459,070.89	February 2039 .....	579,573.75	January 2042 .....	148,354.49
April 2036 .....	1,424,803.02	March 2039 .....	562,341.34	February 2042 .....	140,243.14
May 2036 .....	1,391,179.85	April 2039 .....	545,457.65	March 2042 .....	132,315.73
June 2036 .....	1,358,190.32	May 2039 .....	528,916.51	April 2042 .....	124,568.83
July 2036 .....	1,325,823.58	June 2039 .....	512,711.83	May 2042 .....	116,999.09
August 2036 .....	1,294,068.94	July 2039 .....	496,837.64	June 2042 .....	109,603.21
September 2036 ....	1,262,915.88	August 2039 .....	481,288.07	July 2042 .....	102,377.94
October 2036 .....	1,232,354.08	September 2039 ....	466,057.31	August 2042 .....	95,320.09
November 2036 ....	1,202,373.34	October 2039 .....	451,139.71	September 2042 ....	88,426.53
December 2036 .....	1,172,963.68	November 2039 ....	436,529.65	October 2042 .....	81,694.18
January 2037 .....	1,144,115.24	December 2039 .....	422,221.66	November 2042 ....	75,120.01
February 2037 .....	1,115,818.35	January 2040 .....	408,210.32	December 2042 .....	68,701.04
March 2037 .....	1,088,063.48	February 2040 .....	394,490.31	January 2043 .....	62,434.35
April 2037 .....	1,060,841.26	March 2040 .....	381,056.42	February 2043 .....	56,317.06
May 2037 .....	1,034,142.49	April 2040 .....	367,903.50	March 2043 .....	50,346.34
June 2037 .....	1,007,958.10	May 2040 .....	355,026.51	April 2043 .....	44,519.42
July 2037 .....	982,279.17	June 2040 .....	342,420.47	May 2043 .....	38,833.56
August 2037 .....	957,096.95	July 2040 .....	330,080.49	June 2043 .....	33,286.09
September 2037 ....	932,402.80	August 2040 .....	318,001.79	July 2043 .....	27,874.36
October 2037 .....	908,188.24	September 2040 ....	306,179.62	August 2043 .....	22,595.79
November 2037 ....	884,444.92	October 2040 .....	294,609.36	September 2043 ....	17,447.83
December 2037 .....	861,164.66	November 2040 ....	283,286.44	October 2043 .....	12,427.97
January 2038 .....	838,339.37	December 2040 .....	272,206.36	November 2043 ....	9,669.90
February 2038 .....	815,961.11	January 2041 .....	261,364.71	December 2043 .....	6,980.38
March 2038 .....	794,022.08	February 2041 .....	250,757.16	January 2044 .....	4,358.07
April 2038 .....	772,514.60	March 2041 .....	240,379.45	February 2044 .....	1,801.71
May 2038 .....	751,431.12	April 2041 .....	230,227.37	March 2044 and thereafter .....	0.00

### ***Aggregate Group III Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$18,574,000.00	May 2016 .....	\$13,816,888.81	December 2017 .....	\$ 7,193,290.26
November 2014 .....	18,452,954.55	June 2016 .....	13,447,033.06	January 2018 .....	6,911,063.44
December 2014 .....	18,315,970.43	July 2016 .....	13,068,639.55	February 2018 .....	6,635,569.26
January 2015 .....	18,163,223.85	August 2016 .....	12,682,292.09	March 2018 .....	6,366,711.54
February 2015 .....	17,994,917.26	September 2016 .....	12,295,368.52	April 2018 .....	6,104,395.27
March 2015 .....	17,811,279.11	October 2016 .....	11,908,136.28	May 2018 .....	5,848,526.58
April 2015 .....	17,612,563.59	November 2016 .....	11,520,870.21	June 2018 .....	5,599,012.75
May 2015 .....	17,399,050.25	December 2016 .....	11,141,813.05	July 2018 .....	5,355,762.17
June 2015 .....	17,171,043.64	January 2017 .....	10,770,850.89	August 2018 .....	5,118,684.36
July 2015 .....	16,928,872.81	February 2017 .....	10,407,871.16	September 2018 .....	4,887,689.91
August 2015 .....	16,672,890.83	March 2017 .....	10,052,762.67	October 2018 .....	4,662,690.54
September 2015 .....	16,403,474.24	April 2017 .....	9,705,415.56	November 2018 .....	4,443,599.00
October 2015 .....	16,121,022.40	May 2017 .....	9,365,721.24	December 2018 .....	4,230,329.14
November 2015 .....	15,825,956.85	June 2017 .....	9,033,572.46	January 2019 .....	4,022,795.84
December 2015 .....	15,518,720.65	July 2017 .....	8,708,863.26	February 2019 .....	3,820,915.01
January 2016 .....	15,199,777.50	August 2017 .....	8,391,488.94	March 2019 .....	3,624,603.60
February 2016 .....	14,869,611.08	September 2017 .....	8,081,346.06	April 2019 .....	3,433,779.59
March 2016 .....	14,528,724.03	October 2017 .....	7,778,332.43	May 2019 .....	3,248,361.95
April 2016 .....	14,177,637.26	November 2017 .....	7,482,347.07	June 2019 .....	3,068,270.63



### ***Aggregate Group III (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2019 .....	\$ 2,893,426.58	April 2020 .....	\$ 1,543,384.96	January 2021 .....	\$ 558,985.28
August 2019 .....	2,723,751.72	May 2020 .....	1,416,873.74	February 2021 .....	470,046.32
September 2019 .....	2,559,168.92	June 2020 .....	1,294,801.87	March 2021 .....	384,963.44
October 2019 .....	2,399,602.00	July 2020 .....	1,177,101.25	April 2021 .....	303,675.81
November 2019 .....	2,244,975.72	August 2020 .....	1,063,704.63	May 2021 .....	226,123.36
December 2019 .....	2,095,215.77	September 2020 .....	954,545.57	June 2021 .....	155,325.23
January 2020 .....	1,950,248.77	October 2020 .....	849,558.47	July 2021 .....	91,849.83
February 2020 .....	1,810,002.21	November 2020 .....	748,678.58	August 2021 .....	35,538.71
March 2020 .....	1,674,404.51	December 2020 .....	651,841.90	September 2021 and thereafter .....	0.00

### ***Aggregate Group IV Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$13,922,000.00	January 2017 .....	\$ 8,159,712.80	April 2019 .....	\$ 2,603,627.12
November 2014 .....	13,833,111.88	February 2017 .....	7,889,175.90	May 2019 .....	2,459,653.66
December 2014 .....	13,732,512.57	March 2017 .....	7,624,184.06	June 2019 .....	2,319,533.19
January 2015 .....	13,620,326.76	April 2017 .....	7,364,665.05	July 2019 .....	2,183,212.43
February 2015 .....	13,496,697.33	May 2017 .....	7,110,547.40	August 2019 .....	2,050,638.73
March 2015 .....	13,361,785.21	June 2017 .....	6,861,760.44	September 2019 .....	1,921,760.02
April 2015 .....	13,215,769.13	July 2017 .....	6,618,234.33	October 2019 .....	1,796,524.85
May 2015 .....	13,058,845.46	August 2017 .....	6,379,899.94	November 2019 .....	1,674,882.31
June 2015 .....	12,891,227.90	September 2017 .....	6,146,688.98	December 2019 .....	1,556,782.11
July 2015 .....	12,713,147.17	October 2017 .....	5,918,533.87	January 2020 .....	1,442,174.53
August 2015 .....	12,524,850.69	November 2017 .....	5,695,367.78	February 2020 .....	1,331,010.40
September 2015 .....	12,326,602.23	December 2017 .....	5,477,124.68	March 2020 .....	1,223,241.13
October 2015 .....	12,118,681.46	January 2018 .....	5,263,739.23	April 2020 .....	1,118,818.68
November 2015 .....	11,901,383.52	February 2018 .....	5,055,146.83	May 2020 .....	1,017,695.57
December 2015 .....	11,675,018.63	March 2018 .....	4,851,283.62	June 2020 .....	919,824.85
January 2016 .....	11,439,911.42	April 2018 .....	4,652,086.44	July 2020 .....	825,160.12
February 2016 .....	11,196,400.62	May 2018 .....	4,457,492.85	August 2020 .....	733,655.52
March 2016 .....	10,944,838.27	June 2018 .....	4,267,441.08	September 2020 .....	645,265.69
April 2016 .....	10,685,589.34	July 2018 .....	4,081,870.10	October 2020 .....	559,945.84
May 2016 .....	10,419,030.95	August 2018 .....	3,900,719.54	November 2020 .....	477,651.66
June 2016 .....	10,145,551.82	September 2018 .....	3,723,929.70	December 2020 .....	398,339.34
July 2016 .....	9,865,551.56	October 2018 .....	3,551,441.59	January 2021 .....	321,965.64
August 2016 .....	9,579,440.05	November 2018 .....	3,383,196.84	February 2021 .....	248,487.76
September 2016 .....	9,292,635.62	December 2018 .....	3,219,137.77	March 2021 .....	177,863.41
October 2016 .....	9,005,328.67	January 2019 .....	3,059,207.34	April 2021 .....	110,050.81
November 2016 .....	8,717,714.89	February 2019 .....	2,903,349.15	May 2021 .....	45,008.65
December 2016 .....	8,435,867.83	March 2019 .....	2,751,507.45	June 2021 and thereafter .....	0.00

### ***Aggregate Group V Targeted Balances***

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$8,580,000.00	September 2015 .....	\$6,427,638.54	August 2016 .....	\$2,894,895.98
November 2014 .....	8,458,863.55	October 2015 .....	6,151,650.96	September 2016 .....	2,542,583.39
December 2014 .....	8,321,866.15	November 2015 .....	5,864,548.13	October 2016 .....	2,193,499.06
January 2015 .....	8,169,246.12	December 2015 .....	5,566,971.04	November 2016 .....	1,847,976.16
February 2015 .....	8,001,282.51	January 2016 .....	5,259,589.66	December 2016 .....	1,513,979.71
March 2015 .....	7,818,294.56	February 2016 .....	4,943,101.16	January 2017 .....	1,191,252.19
April 2015 .....	7,620,641.25	March 2016 .....	4,618,228.04	February 2017 .....	879,541.05
May 2015 .....	7,408,720.52	April 2016 .....	4,285,716.08	March 2017 .....	578,598.64
June 2015 .....	7,182,968.53	May 2016 .....	3,946,332.43	April 2017 .....	288,182.11
July 2015 .....	6,943,858.67	June 2016 .....	3,600,863.30	May 2017 .....	8,053.36
August 2015 .....	6,691,900.50	July 2016 .....	3,250,111.88	June 2017 and thereafter .....	0.00

## TA Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$5,000,000.00	November 2019 .....	\$1,582,954.87	December 2024 .....	\$ 902,112.46
November 2014 .....	4,939,296.59	December 2019 .....	1,558,756.14	January 2025 .....	896,047.41
December 2014 .....	4,875,157.94	January 2020 .....	1,535,633.74	February 2025 .....	890,080.59
January 2015 .....	4,807,699.48	February 2020 .....	1,513,570.50	March 2025 .....	884,210.44
February 2015 .....	4,737,040.69	March 2020 .....	1,492,549.52	April 2025 .....	878,435.43
March 2015 .....	4,663,304.79	April 2020 .....	1,472,554.15	May 2025 .....	872,754.07
April 2015 .....	4,586,618.54	May 2020 .....	1,453,568.01	June 2025 .....	867,164.88
May 2015 .....	4,507,112.00	June 2020 .....	1,435,574.99	July 2025 .....	861,666.39
June 2015 .....	4,424,918.26	July 2020 .....	1,418,559.21	August 2025 .....	856,257.17
July 2015 .....	4,340,173.22	August 2020 .....	1,402,505.04	September 2025 .....	850,935.81
August 2015 .....	4,253,076.19	September 2020 .....	1,387,397.11	October 2025 .....	845,700.92
September 2015 .....	4,165,932.05	October 2020 .....	1,373,220.29	November 2025 .....	840,551.13
October 2015 .....	4,079,837.05	November 2020 .....	1,359,610.51	December 2025 .....	835,485.09
November 2015 .....	3,995,159.36	December 2020 .....	1,346,217.01	January 2026 .....	830,501.48
December 2015 .....	3,911,877.75	January 2021 .....	1,333,036.42	February 2026 .....	825,598.99
January 2016 .....	3,829,971.69	February 2021 .....	1,320,065.45	March 2026 .....	820,776.33
February 2016 .....	3,749,421.32	March 2021 .....	1,307,300.81	April 2026 .....	810,923.18
March 2016 .....	3,670,207.47	April 2021 .....	1,294,739.31	May 2026 .....	792,980.12
April 2016 .....	3,592,311.57	May 2021 .....	1,282,377.78	June 2026 .....	775,344.00
May 2016 .....	3,516,191.57	June 2021 .....	1,270,213.10	July 2026 .....	758,009.79
June 2016 .....	3,441,820.27	July 2021 .....	1,258,242.20	August 2026 .....	740,972.53
July 2016 .....	3,369,170.93	August 2021 .....	1,246,462.07	September 2026 .....	724,227.35
August 2016 .....	3,298,217.21	September 2021 .....	1,234,869.74	October 2026 .....	707,769.45
September 2016 .....	3,228,933.16	October 2021 .....	1,223,462.27	November 2026 .....	691,594.11
October 2016 .....	3,161,293.25	November 2021 .....	1,212,236.78	December 2026 .....	675,696.67
November 2016 .....	3,095,272.34	December 2021 .....	1,201,190.44	January 2027 .....	660,072.58
December 2016 .....	3,030,845.67	January 2022 .....	1,190,320.44	February 2027 .....	644,717.33
January 2017 .....	2,967,988.87	February 2022 .....	1,179,624.04	March 2027 .....	629,626.49
February 2017 .....	2,906,677.93	March 2022 .....	1,169,098.53	April 2027 .....	614,795.71
March 2017 .....	2,846,889.23	April 2022 .....	1,158,741.23	May 2027 .....	600,220.70
April 2017 .....	2,788,599.50	May 2022 .....	1,148,549.52	June 2027 .....	585,897.25
May 2017 .....	2,731,785.84	June 2022 .....	1,138,520.80	July 2027 .....	571,821.20
June 2017 .....	2,676,425.69	July 2022 .....	1,128,652.55	August 2027 .....	557,988.48
July 2017 .....	2,622,496.85	August 2022 .....	1,118,942.23	September 2027 .....	544,395.06
August 2017 .....	2,569,977.45	September 2022 .....	1,109,387.39	October 2027 .....	531,037.00
September 2017 .....	2,518,845.97	October 2022 .....	1,099,985.60	November 2027 .....	517,910.39
October 2017 .....	2,469,081.21	November 2022 .....	1,090,734.44	December 2027 .....	505,011.42
November 2017 .....	2,420,662.30	December 2022 .....	1,081,631.58	January 2028 .....	492,336.32
December 2017 .....	2,373,568.70	January 2023 .....	1,072,674.69	February 2028 .....	479,881.38
January 2018 .....	2,327,780.18	February 2023 .....	1,063,861.48	March 2028 .....	467,642.96
February 2018 .....	2,283,276.82	March 2023 .....	1,055,189.69	April 2028 .....	455,617.47
March 2018 .....	2,240,039.01	April 2023 .....	1,046,657.12	May 2028 .....	443,801.38
April 2018 .....	2,198,047.45	May 2023 .....	1,038,261.58	June 2028 .....	432,191.22
May 2018 .....	2,157,283.11	June 2023 .....	1,030,000.93	July 2028 .....	420,783.56
June 2018 .....	2,117,727.29	July 2023 .....	1,021,873.04	August 2028 .....	409,575.06
July 2018 .....	2,079,361.55	August 2023 .....	1,013,875.83	September 2028 .....	398,562.39
August 2018 .....	2,042,167.75	September 2023 .....	1,006,007.26	October 2028 .....	387,742.31
September 2018 .....	2,006,128.02	October 2023 .....	998,265.30	November 2028 .....	377,111.61
October 2018 .....	1,971,224.78	November 2023 .....	990,647.97	December 2028 .....	366,667.15
November 2018 .....	1,937,440.71	December 2023 .....	983,153.30	January 2029 .....	356,405.81
December 2018 .....	1,904,758.75	January 2024 .....	975,779.37	February 2029 .....	346,324.56
January 2019 .....	1,873,162.12	February 2024 .....	968,524.28	March 2029 .....	336,420.40
February 2019 .....	1,842,634.28	March 2024 .....	961,386.17	April 2029 .....	326,690.36
March 2019 .....	1,813,158.97	April 2024 .....	954,363.18	May 2029 .....	317,131.54
April 2019 .....	1,783,984.77	May 2024 .....	947,453.52	June 2029 .....	307,741.09
May 2019 .....	1,751,747.23	June 2024 .....	940,655.40	July 2029 .....	298,516.20
June 2019 .....	1,720,714.16	July 2024 .....	933,967.05	August 2029 .....	289,454.10
July 2019 .....	1,690,866.38	August 2024 .....	927,386.76	September 2029 .....	280,552.06
August 2019 .....	1,662,185.00	September 2024 .....	920,912.82	October 2029 .....	271,807.42
September 2019 .....	1,634,651.44	October 2024 .....	914,543.55	November 2029 .....	263,410.16
October 2019 .....	1,608,247.40	November 2024 .....	908,277.31	December 2029 .....	257,199.27

**TA Class (Continued)**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
January 2030 .....	\$ 251,100.00	May 2032 .....	\$ 118,730.72	September 2034 .....	\$ 40,410.44
February 2030 .....	245,110.44	June 2032 .....	115,157.85	October 2034 .....	38,320.57
March 2030 .....	239,228.74	July 2032 .....	111,651.45	November 2034 .....	36,271.26
April 2030 .....	233,453.07	August 2032 .....	108,210.37	December 2034 .....	34,261.78
May 2030 .....	227,781.62	September 2032 .....	104,833.49	January 2035 .....	32,291.43
June 2030 .....	222,212.62	October 2032 .....	101,519.69	February 2035 .....	30,359.51
July 2030 .....	216,744.32	November 2032 .....	98,267.87	March 2035 .....	28,465.35
August 2030 .....	211,375.02	December 2032 .....	95,076.96	April 2035 .....	26,608.27
September 2030 .....	206,103.03	January 2033 .....	91,945.91	May 2035 .....	24,787.60
October 2030 .....	200,926.68	February 2033 .....	88,873.66	June 2035 .....	23,002.71
November 2030 .....	195,844.35	March 2033 .....	85,859.21	July 2035 .....	21,252.95
December 2030 .....	190,854.42	April 2033 .....	82,901.53	August 2035 .....	19,537.70
January 2031 .....	185,955.33	May 2033 .....	79,999.65	September 2035 .....	17,856.34
February 2031 .....	181,145.52	June 2033 .....	77,152.58	October 2035 .....	16,208.27
March 2031 .....	176,423.46	July 2033 .....	74,359.37	November 2035 .....	14,592.89
April 2031 .....	171,787.65	August 2033 .....	71,619.09	December 2035 .....	13,009.60
May 2031 .....	167,236.61	September 2033 .....	68,930.80	January 2036 .....	11,457.85
June 2031 .....	162,768.89	October 2033 .....	66,293.59	February 2036 .....	9,937.06
July 2031 .....	158,383.06	November 2033 .....	63,706.58	March 2036 .....	8,446.67
August 2031 .....	154,077.72	December 2033 .....	61,168.87	April 2036 .....	6,986.15
September 2031 .....	149,851.47	January 2034 .....	58,679.62	May 2036 .....	5,554.94
October 2031 .....	145,702.98	February 2034 .....	56,237.95	June 2036 .....	4,152.53
November 2031 .....	141,630.88	March 2034 .....	53,843.05	July 2036 .....	2,778.39
December 2031 .....	137,633.88	April 2034 .....	51,494.08	August 2036 .....	1,432.01
January 2032 .....	133,710.68	May 2034 .....	49,190.23	September 2036 .....	112.90
February 2032 .....	129,860.00	June 2034 .....	46,930.72	October 2036 and	
March 2032 .....	126,080.60	July 2034 .....	44,714.77	thereafter .....	0.00
April 2032 .....	122,371.24	August 2034 .....	42,541.59		



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\$783,267,187



Guaranteed REMIC  
Pass-Through Certificates

Fannie Mae REMIC Trust 2014-68

Prospectus Supplement

TABLE OF CONTENTS

	Page
Table of Contents . . . . .	S- 2
Available Information . . . . .	S- 3
Summary . . . . .	S- 5
Additional Risk Factors . . . . .	S-10
Description of the Certificates . . . . .	S-11
Certain Additional Federal Income Tax Consequences . . . . .	S-39
Plan of Distribution . . . . .	S-41
Legal Matters . . . . .	S-41
Exhibit A . . . . .	A- 1
Schedule 1 . . . . .	A- 3
Principal Balance Schedules . . . . .	B- 1

Citigroup

October 24, 2014