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

$308,140,050

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2014-71

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
BA(2)	1	$53,845,000	SEQ	2.5%	FIX	3136ALJB8	October 2039
BI(2)	1	15,384,285(3)	NTL	3.5	FIX/IO	3136ALJC6	October 2039
BV	1	5,973,000	SEQ/AD	3.5	FIX	3136ALJD4	February 2026
VB	1	6,493,000	SEQ/AD	3.5	FIX	3136ALJE2	September 2034
BZ	1	12,465,809	SEQ	3.5	FIX/Z	3136ALJF9	November 2044
FM	2	6,747,574	SC/PT	(4)	FLT	3136ALJG7	August 2041
SM	2	6,747,574(3)	NTL	(4)	INV/IO	3136ALJH5	August 2041
M(2)	2	25,500,000	SC/PAC/AD	3.0	FIX	3136ALJJ1	August 2041
ME(2)	2	14,170,000	SC/PAC/AD	3.0	FIX	3136ALJK8	August 2041
ML(2)	2	1,969,000	SC/PAC/AD	3.0	FIX	3136ALJL6	August 2041
MZ	2	5,594,025	SC/SUP	3.0	FIX/Z	3136ALJM4	August 2041
EC(2)	3	76,508,000	PAC	2.5	FIX	3136ALJN2	August 2042
EI(2)	3	21,859,428(3)	NTL	3.5	FIX/IO	3136ALJP7	August 2042
EJ	3	14,029,000	PAC	3.5	FIX	3136ALJQ5	November 2044
EV(2)	3	14,959,000	PAC/AD	3.5	FIX	3136ALJR3	November 2044
EZ(2)	3	19,504,000	SUP	3.5	FIX/Z	3136ALJS1	November 2044
LC(2)	4	50,382,642	SC/PT	2.0	FIX	3136ALJT9	March 2031
LI(2)	4	14,395,040(3)	NTL	3.5	FIX/IO	3136ALJU6	March 2031
R		0	NPR	0	NPR	3136ALJV4	November 2044
RL		0	NPR	0	NPR	3136ALJW2	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-5 for a description of how their notional principal balances are calculated.
(4) Based on LIBOR.

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The BC, BD, BH, MB, MC, MA, MI, MD, EK, ED, EH, LA and LB 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-7 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.

Wells Fargo Securities

October 24, 2014

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated 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 or Group 4 Class or the R or RL Class, the disclosure documents relating to the applicable underlying REMIC and RCR certificates (the "Underlying REMIC Disclosure Documents"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the REMIC Prospectus.

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

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

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

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

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

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

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

SUMMARY

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

Group	Assets
1	Group 1 MBS
2	Class 2011-146-MA RCR Certificate
3	Group 3 MBS
4	Class 2013-129-LA REMIC Certificate

Group 1 and Group 3

Characteristics of the Trust MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$ 78,776,809	3.50%	3.75% to 6.00%	241 to 360
Group 3 MBS	$125,000,000	3.50%	3.75% to 6.00%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$ 78,776,809	360	353	6	4.25%
Group 3 MBS	$125,000,000	360	354	5	4.25%

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 and Group 4

Exhibit A describes the underlying REMIC and RCR certificates in Group 2 and Group 4, 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:

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
FM	0.4527%	7.00%	0.30%	LIBOR + 30 basis points
SM	6.5473%	6.70%	0.00%	6.7% − LIBOR

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

Notional Classes

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

Class	
BI	28.5714272449% of the BA Class
SM	100% of the FM Class
EI	28.5714278245% of the EC Class
LI	28.5714274373% of the LC Class
MI	20% of the *sum* of the M, ME and ML Classes

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%	212%	300%	500%	700%	900%	1200%
BA, BI, BC, BD and BH	15.4	6.1	3.7	2.8	2.0	1.5	1.3	1.1
BV	6.0	6.0	5.5	4.7	3.5	2.7	2.3	1.8
VB	15.8	13.8	9.2	7.2	4.8	3.6	2.9	2.2
BZ	27.6	21.0	15.2	12.0	7.8	5.7	4.4	3.2

Group 2 Classes	PSA Prepayment Assumption									
	0%	100%	130%	200%	250%	300%	500%	700%	900%	1200%
FM and SM	16.7	7.5	6.3	5.1	4.9	4.2	2.5	1.7	1.2	0.7
M and ME	13.8	5.4	4.8	4.8	4.8	4.1	2.5	1.7	1.2	0.8
ML	22.4	14.0	14.0	14.0	14.0	12.1	7.3	4.9	3.5	2.2
MZ	24.2	15.5	12.9	4.4	2.5	1.5	0.6	0.3	0.2	0.1
MB, MC, MA and MI	14.2	5.8	5.2	5.2	5.2	4.5	2.7	1.8	1.3	0.8
MD	14.8	6.5	5.9	5.9	5.9	5.1	3.1	2.1	1.5	0.9

Group 3 Classes	PSA Prepayment Assumption										
	0%	100%	155%	212%	250%	251%	300%	500%	700%	900%	1200%
EC, EI, ED and EH	14.4	5.5	5.5	5.5	5.5	5.5	4.9	3.4	2.6	2.1	1.7
EJ	24.7	16.7	16.7	16.7	16.7	16.7	14.6	9.2	6.6	5.0	3.6
EV	8.9	7.9	3.2	3.2	3.2	3.2	2.7	1.7	1.3	1.1	0.9
EZ	27.9	20.4	17.5	7.6	2.7	2.7	1.8	1.0	0.7	0.6	0.4
EK	27.9	19.2	11.3	5.7	2.9	2.9	2.2	1.3	1.0	0.8	0.6

Group 4 Classes	PSA Prepayment Assumption						
	0%	100%	216%	300%	500%	700%	900%
LC, LI, LB and LA	9.4	4.8	3.0	2.3	1.4	1.0	0.7

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

ADDITIONAL RISK FACTOR

Payments on the Group 2 and Group 4 Classes will be affected by the applicable payment priorities governing the related underlying REMIC and RCR certificates. If you invest in a Group 2 or Group 4 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.

In particular, as described in the related Underlying REMIC Disclosure Document, principal payments on the Group 2 Underlying RCR Certificate are governed by a principal balance schedule. As a result, the Group 2 Underlying RCR Certificate may receive principal payments faster or slower than would otherwise have been the case. In some cases, it may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at a rate faster or slower than the rate initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on principal payments over time may be eliminated. In such a case, the Group 2 Underlying RCR Certificate would receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the Group 2 Underlying RCR Certificate has adhered to the related principal balance schedule,
- any related support classes remain outstanding, or
- the Group 2 Underlying RCR Certificate otherwise has performed as originally anticipated.

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

DESCRIPTION OF THE CERTIFICATES

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

General

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

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

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

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

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

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

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

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

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

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

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

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

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

The Trust MBS

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

In addition, the pools of mortgage loans backing the Trust MBS have been designated as pools that include "jumbo-conforming" or "high balance" mortgage loans as described further under "The Mortgage Loans—Special Feature Mortgage Loans—*Mortgage Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*" in the MBS Prospectus dated October 1, 2014. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Trust MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also "Risk Factors—Risks Relating to Yield and Prepayment—Refinancing of Loans; Sale of Property—*"Jumbo-conforming" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*" in the MBS Prospectus dated October 1, 2014.

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

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.

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

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

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

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

Accrual Classes. The BZ, MZ and EZ 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 BZ Accrual Amount to BV and VB, in that order, until retired, and thereafter to BZ.	**Accretion Directed Classes and Accrual Class**
The Group 1 Cash Flow Distribution Amount to BA, BV, VB and BZ, in that order, until retired.	**Sequential Pay Classes**

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

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

- *Group 2*

The MZ Accrual Amount to Aggregate Group I to its Planned Balance, and thereafter to MZ.	**Accretion Directed/PAC Group and Accrual Class**

The Group 2 Cash Flow Distribution Amount as follows:

— 12.499998379% to FM until retired, and	**Pass-Through Class**	**Structured Collateral**
— 87.500001621% as follows:		
first, to Aggregate Group I to its Planned Balance;	**PAC Group**	
second, to MZ until retired; and	**Support Class**	
third, to Aggregate Group I to zero.	**PAC Group**	

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

The "Group 2 Cash Flow Distribution Amount" is the principal then paid on the Group 2 Underlying RCR Certificate.

"Aggregate Group I" consists of the M, ME and ML Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

first, to M and ME, pro rata, until retired; and

second, to ML until retired.

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

- *Group 3*

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

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

1. To Aggregate Group II to its Planned Balance.
2. To EV to its Planned Balance.

PAC Group and Class

3. To EZ until retired. **Support Class**

4. To EV until retired.
5. To Aggregate Group II to zero.

PAC Class and Group

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

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

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

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

- *Group 4*

The Group 4 Principal Distribution Amount to LC until retired. **Structured Collateral/Pass-Through Class**

The "Group 4 Principal Distribution Amount" is the principal then paid on the Group 4 Underlying REMIC Certificate.

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 and Group 3—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;

- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is 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" 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 Aggregate Groups we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

Groups and Class	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 130% and 250% PSA	(1)
Aggregate Group II Planned Balances	Between 100% and 250% PSA	Between 100% and 250% PSA
EV Class Planned Balances	Between 155% and 251% PSA	Between 155% and 251% PSA

(1) The Planned Balances for Aggregate Group 1 have been structured between 130% and 250% PSA, but only hold between 131% and 250% PSA.

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	M, ME and ML
Aggregate Group II	EC and EJ

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 either Aggregate Group or the EV Class will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of either Aggregate Group or the EV Class will begin or end on the Distribution Dates specified in the Principal Balance Schedules.

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

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

- Even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Range or Effective Range, principal distributions may be insufficient to reduce the Aggregate Groups or the EV Class to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.

- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the Aggregate Groups and the EV Class might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.

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

- The principal payment stability of each Aggregate Group or Class having scheduled balances will be supported by one or more other Classes. When the related supporting Class or Classes are retired, the Aggregate Group or Class receiving the benefit of that support, if still outstanding, may no longer have an Effective Range, and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

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

- converting the monthly rates to corporate bond equivalent rates.

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

We cannot assure you that

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

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

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

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

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

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

Class	% PSA
BI	289%
EI	357%
LI	153%
MI	338%

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

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

Class	Price*
BI	10.00%
EI	15.00%
LI	13.00%
MI	20.00%

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

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

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	212%	300%	500%	700%	900%	1200%
Pre-Tax Yields to Maturity	28.5%	23.4%	10.0%	(1.5)%	(26.9)%	(49.4)%	(68.5)%	(92.1)%

Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption										
	50%	100%	155%	212%	250%	251%	300%	500%	700%	900%	1200%
Pre-Tax Yields to Maturity	13.6%	6.6%	6.6%	6.6%	6.6%	6.6%	4.0%	(11.5)%	(28.3)%	(44.4)%	(66.4)%

Sensitivity of the LI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	216%	300%	500%	700%	900%
Pre-Tax Yields to Maturity	13.4%	7.3%	(9.6)%	(23.7)%	(60.3)%	(96.9)%	*

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	130%	200%	250%	300%	500%	700%	900%	1200%
Pre-Tax Yields to Maturity	15.7%	9.8%	6.7%	6.7%	6.7%	3.2%	(16.6)%	(41.2)%	(69.4)%	*

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

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

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

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

Class	Price*
SM	20.25%

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

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

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

	PSA Prepayment Assumption									
LIBOR	50%	100%	130%	200%	250%	300%	500%	700%	900%	1200%
0.07635%	27.5%	23.2%	20.4%	15.8%	14.7%	10.6%	(9.6)%	(34.2)%	(62.5)%	*
0.15270%	27.1%	22.7%	20.0%	15.4%	14.3%	10.2%	(10.1)%	(34.6)%	(63.0)%	*
2.15270%	15.9%	11.4%	8.5%	3.8%	2.6%	(1.8)%	(23.0)%	(48.3)%	(76.7)%	*
4.15270%	3.8%	(0.9)%	(4.1)%	(9.2)%	(10.3)%	(15.3)%	(38.4)%	(64.9)%	(93.6)%	*
6.15270%	(14.0)%	(19.7)%	(23.8)%	(29.6)%	(30.7)%	(37.0)%	(64.8)%	(94.0)%	*	*
6.70000%	*	*	*	*	*	*	*	*	*	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 1, Group 2 and Group 3 Classes, and
- in the case of the Group 2 and Group 4 Classes, 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.

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	360 months	6.00%
Group 2 Underlying RCR Certificate	360 months	326 months	7.50%
Group 3 MBS	360 months	360 months	6.00%
Group 4 Underlying REMIC Certificate	240 months	230 months	6.00%

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

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

Percent of Original Principal Balances Outstanding

Date	BA, BI†, BC, BD and BH Classes PSA Prepayment Assumption								BV Class PSA Prepayment Assumption							
	0%	100%	212%	300%	500%	700%	900%	1200%	0%	100%	212%	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	98	94	90	87	79	72	65	54	93	93	93	93	93	93	93	93
October 2016	96	85	73	65	47	30	14	0	85	85	85	85	85	85	85	24
October 2017	94	74	56	43	18	0	0	0	77	77	77	77	77	50	0	0
October 2018	92	65	41	25	0	0	0	0	69	69	69	69	46	0	0	0
October 2019	90	56	28	11	0	0	0	0	60	60	60	60	0	0	0	0
October 2020	87	47	17	0	0	0	0	0	51	51	51	49	0	0	0	0
October 2021	85	39	8	0	0	0	0	0	42	42	42	0	0	0	0	0
October 2022	82	32	0	0	0	0	0	0	33	33	29	0	0	0	0	0
October 2023	79	25	0	0	0	0	0	0	23	23	0	0	0	0	0	0
October 2024	76	19	0	0	0	0	0	0	13	13	0	0	0	0	0	0
October 2025	73	13	0	0	0	0	0	0	2	2	0	0	0	0	0	0
October 2026	69	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027	66	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2034	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2035	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2036	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2037	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2038	7	0	0	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	0	0	0
October 2040	0	0	0	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	0	0	0
October 2042	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
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.4	6.1	3.7	2.8	2.0	1.5	1.3	1.1	6.0	6.0	5.5	4.7	3.5	2.7	2.3	1.8

Date	VB Class PSA Prepayment Assumption								BZ Class PSA Prepayment Assumption							
	0%	100%	212%	300%	500%	700%	900%	1200%	0%	100%	212%	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	104	104	104	104	104	104	104	104
October 2016	100	100	100	100	100	100	100	100	107	107	107	107	107	107	107	107
October 2017	100	100	100	100	100	100	13	0	111	111	111	111	111	111	111	47
October 2018	100	100	100	100	100	0	0	0	115	115	115	115	115	106	53	13
October 2019	100	100	100	100	20	0	0	0	119	119	119	119	119	60	24	4
October 2020	100	100	100	100	0	0	0	0	123	123	123	123	88	34	11	1
October 2021	100	100	100	60	0	0	0	0	128	128	128	128	60	19	5	*
October 2022	100	100	100	0	0	0	0	0	132	132	132	127	41	11	2	*
October 2023	100	100	60	0	0	0	0	0	137	137	137	101	28	6	1	*
October 2024	100	100	1	0	0	0	0	0	142	142	142	80	19	3	*	*
October 2025	100	100	0	0	0	0	0	0	147	147	120	64	13	2	*	*
October 2026	92	92	0	0	0	0	0	0	152	152	101	50	9	1	*	*
October 2027	82	82	0	0	0	0	0	0	158	158	84	40	6	1	*	*
October 2028	71	47	0	0	0	0	0	0	163	163	71	31	4	*	*	*
October 2029	60	0	0	0	0	0	0	0	169	168	59	24	3	*	*	*
October 2030	48	0	0	0	0	0	0	0	175	150	49	19	2	*	*	*
October 2031	36	0	0	0	0	0	0	0	181	133	40	15	1	*	*	0
October 2032	24	0	0	0	0	0	0	0	188	117	33	11	1	*	*	0
October 2033	11	0	0	0	0	0	0	0	194	103	27	9	*	*	*	0
October 2034	0	0	0	0	0	0	0	0	200	89	21	6	*	*	*	0
October 2035	0	0	0	0	0	0	0	0	200	76	17	5	*	*	*	0
October 2036	0	0	0	0	0	0	0	0	200	64	13	4	*	*	*	0
October 2037	0	0	0	0	0	0	0	0	200	53	10	3	*	*	*	0
October 2038	0	0	0	0	0	0	0	0	200	43	8	2	*	*	*	0
October 2039	0	0	0	0	0	0	0	0	196	34	6	1	*	*	*	0
October 2040	0	0	0	0	0	0	0	0	161	25	4	1	*	*	0	0
October 2041	0	0	0	0	0	0	0	0	125	17	2	*	*	*	0	0
October 2042	0	0	0	0	0	0	0	0	85	10	1	*	*	*	0	0
October 2043	0	0	0	0	0	0	0	0	44	3	*	*	*	*	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.8	13.8	9.2	7.2	4.8	3.6	2.9	2.2	27.6	21.0	15.2	12.0	7.8	5.7	4.4	3.2

* 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.

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

FM and SM† Classes — PSA Prepayment Assumption

Date	0%	100%	130%	200%	250%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2015	99	91	89	86	86	86	73	60	46	26
October 2016	97	83	79	74	74	69	49	32	18	4
October 2017	96	75	70	62	61	54	32	16	5	0
October 2018	94	67	61	52	49	42	20	7	0	0
October 2019	92	60	53	43	40	33	12	2	0	0
October 2020	90	54	46	35	32	25	7	0	0	0
October 2021	88	48	40	29	26	19	3	0	0	0
October 2022	86	42	34	23	20	14	*	0	0	0
October 2023	83	37	28	18	16	10	0	0	0	0
October 2024	81	32	24	13	12	7	0	0	0	0
October 2025	78	27	19	9	9	4	0	0	0	0
October 2026	75	22	15	7	6	2	0	0	0	0
October 2027	72	18	11	4	4	*	0	0	0	0
October 2028	68	14	8	2	2	0	0	0	0	0
October 2029	64	11	5	1	1	0	0	0	0	0
October 2030	60	7	2	0	0	0	0	0	0	0
October 2031	56	4	0	0	0	0	0	0	0	0
October 2032	51	1	0	0	0	0	0	0	0	0
October 2033	46	0	0	0	0	0	0	0	0	0
October 2034	40	0	0	0	0	0	0	0	0	0
October 2035	34	0	0	0	0	0	0	0	0	0
October 2036	28	0	0	0	0	0	0	0	0	0
October 2037	21	0	0	0	0	0	0	0	0	0
October 2038	13	0	0	0	0	0	0	0	0	0
October 2039	5	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0
October 2042	0	0	0	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.7	7.5	6.3	5.1	4.9	4.2	2.5	1.7	1.2	0.7

M and ME Classes — PSA Prepayment Assumption

Date	0%	100%	130%	200%	250%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2015	98	89	86	86	86	86	82	66	50	26
October 2016	96	78	74	74	74	74	53	33	17	0
October 2017	94	69	63	63	63	59	33	14	1	0
October 2018	91	59	52	52	52	45	19	3	0	0
October 2019	88	50	42	42	42	34	9	0	0	0
October 2020	86	42	33	33	33	25	3	0	0	0
October 2021	83	34	26	26	26	17	0	0	0	0
October 2022	79	27	19	19	19	11	0	0	0	0
October 2023	76	20	14	14	14	7	0	0	0	0
October 2024	72	14	9	9	9	3	0	0	0	0
October 2025	68	7	5	5	5	0	0	0	0	0
October 2026	64	2	2	2	2	0	0	0	0	0
October 2027	60	0	0	0	0	0	0	0	0	0
October 2028	55	0	0	0	0	0	0	0	0	0
October 2029	50	0	0	0	0	0	0	0	0	0
October 2030	44	0	0	0	0	0	0	0	0	0
October 2031	38	0	0	0	0	0	0	0	0	0
October 2032	32	0	0	0	0	0	0	0	0	0
October 2033	25	0	0	0	0	0	0	0	0	0
October 2034	17	0	0	0	0	0	0	0	0	0
October 2035	9	0	0	0	0	0	0	0	0	0
October 2036	1	0	0	0	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0
October 2042	0	0	0	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.8	5.4	4.8	4.8	4.8	4.1	2.5	1.7	1.2	0.8

ML Class — PSA Prepayment Assumption

Date	0%	100%	130%	200%	250%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2015	100	100	100	100	100	100	100	100	100	100
October 2016	100	100	100	100	100	100	100	100	100	86
October 2017	100	100	100	100	100	100	100	100	100	0
October 2018	100	100	100	100	100	100	100	100	0	0
October 2019	100	100	100	100	100	100	100	40	0	0
October 2020	100	100	100	100	100	100	100	0	0	0
October 2021	100	100	100	100	100	100	68	0	0	0
October 2022	100	100	100	100	100	100	7	0	0	0
October 2023	100	100	100	100	100	100	0	0	0	0
October 2024	100	100	100	100	100	100	0	0	0	0
October 2025	100	100	100	100	100	99	0	0	0	0
October 2026	100	100	100	100	100	50	0	0	0	0
October 2027	100	91	91	91	91	12	0	0	0	0
October 2028	100	48	48	48	48	0	0	0	0	0
October 2029	100	12	12	12	12	0	0	0	0	0
October 2030	100	0	0	0	0	0	0	0	0	0
October 2031	100	0	0	0	0	0	0	0	0	0
October 2032	100	0	0	0	0	0	0	0	0	0
October 2033	100	0	0	0	0	0	0	0	0	0
October 2034	100	0	0	0	0	0	0	0	0	0
October 2035	100	0	0	0	0	0	0	0	0	0
October 2036	100	0	0	0	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0
October 2042	0	0	0	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.4	14.0	14.0	14.0	14.0	12.1	7.3	4.9	3.5	2.2

MZ Class — PSA Prepayment Assumption

Date	0%	100%	130%	200%	250%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2015	103	103	103	82	82	82	0	0	0	0
October 2016	106	106	106	65	65	20	0	0	0	0
October 2017	109	109	109	49	34	0	0	0	0	0
October 2018	113	113	113	36	14	0	0	0	0	0
October 2019	116	116	116	29	3	0	0	0	0	0
October 2020	120	120	120	27	*	0	0	0	0	0
October 2021	123	123	120	25	*	0	0	0	0	0
October 2022	127	127	117	22	*	0	0	0	0	0
October 2023	131	131	109	17	*	0	0	0	0	0
October 2024	135	135	100	12	*	0	0	0	0	0
October 2025	139	139	88	7	*	0	0	0	0	0
October 2026	143	139	75	5	*	0	0	0	0	0
October 2027	148	123	62	4	*	0	0	0	0	0
October 2028	152	105	48	3	*	0	0	0	0	0
October 2029	157	87	34	3	*	0	0	0	0	0
October 2030	162	63	14	0	0	0	0	0	0	0
October 2031	166	36	0	0	0	0	0	0	0	0
October 2032	171	11	0	0	0	0	0	0	0	0
October 2033	177	0	0	0	0	0	0	0	0	0
October 2034	182	0	0	0	0	0	0	0	0	0
October 2035	188	0	0	0	0	0	0	0	0	0
October 2036	193	0	0	0	0	0	0	0	0	0
October 2037	177	0	0	0	0	0	0	0	0	0
October 2038	114	0	0	0	0	0	0	0	0	0
October 2039	46	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0
October 2042	0	0	0	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.2	15.5	12.9	4.4	2.5	1.5	0.6	0.3	0.2	0.1

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

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

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

Date	MB, MC, MA and MI† Classes										MD Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	130%	200%	250%	300%	500%	700%	900%	1200%	0%	100%	130%	200%	250%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2015	98	89	87	87	87	87	83	68	53	30	98	90	88	88	88	88	85	70	56	35
October 2016	96	79	75	75	75	75	55	36	21	4	96	81	77	77	77	77	59	41	27	10
October 2017	94	70	64	64	64	61	36	18	6	0	94	72	67	67	67	64	41	24	13	0
October 2018	91	61	54	54	54	48	23	8	0	0	92	64	58	58	58	52	29	15	0	0
October 2019	89	53	45	45	45	37	14	2	0	0	90	57	49	49	49	42	20	5	0	0
October 2020	86	45	36	36	36	28	7	0	0	0	87	49	41	41	41	34	15	0	0	0
October 2021	83	38	29	29	29	21	3	0	0	0	85	42	35	35	35	27	8	0	0	0
October 2022	80	31	23	23	23	16	*	0	0	0	82	36	29	29	29	22	1	0	0	0
October 2023	77	24	18	18	18	11	0	0	0	0	79	30	24	24	24	18	0	0	0	0
October 2024	74	18	13	13	13	8	0	0	0	0	76	24	20	20	20	15	0	0	0	0
October 2025	70	12	10	10	10	5	0	0	0	0	72	19	17	17	17	12	0	0	0	0
October 2026	66	7	7	7	7	2	0	0	0	0	68	14	14	14	14	6	0	0	0	0
October 2027	61	4	4	4	4	1	0	0	0	0	64	11	11	11	11	1	0	0	0	0
October 2028	57	2	2	2	2	0	0	0	0	0	60	6	6	6	6	0	0	0	0	0
October 2029	52	1	1	1	1	0	0	0	0	0	56	2	2	2	2	0	0	0	0	0
October 2030	47	0	0	0	0	0	0	0	0	0	51	0	0	0	0	0	0	0	0	0
October 2031	41	0	0	0	0	0	0	0	0	0	46	0	0	0	0	0	0	0	0	0
October 2032	35	0	0	0	0	0	0	0	0	0	40	0	0	0	0	0	0	0	0	0
October 2033	28	0	0	0	0	0	0	0	0	0	34	0	0	0	0	0	0	0	0	0
October 2034	21	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0
October 2035	14	0	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0	0
October 2036	6	0	0	0	0	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	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	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
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)**	14.2	5.8	5.2	5.2	5.2	4.5	2.7	1.8	1.3	0.8	14.8	6.5	5.9	5.9	5.9	5.1	3.1	2.1	1.5	0.9

Date	EC, EI†, ED and EH Classes										
	PSA Prepayment Assumption										
	0%	100%	155%	212%	250%	251%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2015	98	93	93	93	93	93	93	93	93	93	93
October 2016	96	83	83	83	83	83	83	83	70	53	30
October 2017	94	72	72	72	72	72	72	55	32	14	0
October 2018	91	61	61	61	61	61	61	32	10	0	0
October 2019	89	51	51	51	51	51	47	16	0	0	0
October 2020	86	42	42	42	42	42	34	5	0	0	0
October 2021	83	33	33	33	33	33	23	0	0	0	0
October 2022	80	25	25	25	25	24	15	0	0	0	0
October 2023	77	17	17	17	17	17	8	0	0	0	0
October 2024	73	11	11	11	11	11	3	0	0	0	0
October 2025	70	6	6	6	6	5	0	0	0	0	0
October 2026	66	1	1	1	1	1	0	0	0	0	0
October 2027	62	0	0	0	0	0	0	0	0	0	0
October 2028	57	0	0	0	0	0	0	0	0	0	0
October 2029	53	0	0	0	0	0	0	0	0	0	0
October 2030	48	0	0	0	0	0	0	0	0	0	0
October 2031	43	0	0	0	0	0	0	0	0	0	0
October 2032	37	0	0	0	0	0	0	0	0	0	0
October 2033	31	0	0	0	0	0	0	0	0	0	0
October 2034	25	0	0	0	0	0	0	0	0	0	0
October 2035	18	0	0	0	0	0	0	0	0	0	0
October 2036	11	0	0	0	0	0	0	0	0	0	0
October 2037	4	0	0	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0	0
October 2042	0	0	0	0	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.4	5.5	5.5	5.5	5.5	5.5	4.9	3.4	2.6	2.1	1.7

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

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

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

EJ Class

Date	PSA Prepayment Assumption										
	0%	100%	155%	212%	250%	251%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2015	100	100	100	100	100	100	100	100	100	100	100
October 2016	100	100	100	100	100	100	100	100	100	100	100
October 2017	100	100	100	100	100	100	100	100	100	100	73
October 2018	100	100	100	100	100	100	100	100	100	79	20
October 2019	100	100	100	100	100	100	100	100	88	36	5
October 2020	100	100	100	100	100	100	100	100	50	16	1
October 2021	100	100	100	100	100	100	100	87	28	7	*
October 2022	100	100	100	100	100	100	100	59	16	3	*
October 2023	100	100	100	100	100	100	100	40	9	1	*
October 2024	100	100	100	100	100	100	100	27	5	1	*
October 2025	100	100	100	100	100	100	91	19	3	*	*
October 2026	100	100	100	100	100	100	72	12	2	*	*
October 2027	100	87	87	87	87	87	57	8	1	*	*
October 2028	100	71	71	71	71	70	44	6	*	*	*
October 2029	100	58	58	58	58	57	35	4	*	*	*
October 2030	100	46	46	46	46	46	27	2	*	*	*
October 2031	100	37	37	37	37	37	21	2	*	*	0
October 2032	100	30	30	30	30	29	16	1	*	*	0
October 2033	100	24	24	24	24	23	12	1	*	*	0
October 2034	100	18	18	18	18	18	9	*	*	*	0
October 2035	100	14	14	14	14	14	7	*	*	*	0
October 2036	100	11	11	11	11	11	5	*	*	*	0
October 2037	100	8	8	8	8	8	4	*	*	*	0
October 2038	77	6	6	6	6	6	3	*	*	*	0
October 2039	31	4	4	4	4	4	2	*	*	*	0
October 2040	3	3	3	3	3	3	1	*	*	0	0
October 2041	2	2	2	2	2	2	1	*	*	0	0
October 2042	1	1	1	1	1	1	*	*	*	0	0
October 2043	*	*	*	*	*	*	*	*	*	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.7	16.7	16.7	16.7	16.7	16.7	14.6	9.2	6.6	5.0	3.6

EV Class

Date	PSA Prepayment Assumption										
	0%	100%	155%	212%	250%	251%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2015	95	95	89	89	89	89	89	89	89	77	19
October 2016	91	91	70	70	70	70	70	25	0	0	0
October 2017	86	86	49	49	49	49	49	0	0	0	0
October 2018	80	80	32	32	32	32	10	0	0	0	0
October 2019	75	75	19	19	19	19	0	0	0	0	0
October 2020	70	70	10	10	10	10	0	0	0	0	0
October 2021	64	64	3	3	3	3	0	0	0	0	0
October 2022	58	58	0	0	0	0	0	0	0	0	0
October 2023	52	51	0	0	0	0	0	0	0	0	0
October 2024	45	40	0	0	0	0	0	0	0	0	0
October 2025	39	25	0	0	0	0	0	0	0	0	0
October 2026	32	9	0	0	0	0	0	0	0	0	0
October 2027	25	0	0	0	0	0	0	0	0	0	0
October 2028	18	0	0	0	0	0	0	0	0	0	0
October 2029	10	0	0	0	0	0	0	0	0	0	0
October 2030	2	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0
October 2034	0	0	0	0	0	0	0	0	0	0	0
October 2035	0	0	0	0	0	0	0	0	0	0	0
October 2036	0	0	0	0	0	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0	0
October 2042	0	0	0	0	0	0	0	0	0	0	0
October 2043	0	0	0	0	0	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.9	7.9	3.2	3.2	3.2	3.2	2.7	1.7	1.3	1.1	0.9

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

EZ Class

Date	PSA Prepayment Assumption										
	0%	100%	155%	212%	250%	251%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2015	104	104	100	92	86	86	79	50	21	0	0
October 2016	107	107	100	77	62	61	42	0	0	0	0
October 2017	111	111	100	62	37	37	6	0	0	0	0
October 2018	115	115	100	51	20	20	0	0	0	0	0
October 2019	119	119	100	44	10	9	0	0	0	0	0
October 2020	123	123	100	39	3	3	0	0	0	0	0
October 2021	128	128	100	37	1	*	0	0	0	0	0
October 2022	132	132	99	35	*	0	0	0	0	0	0
October 2023	137	137	96	33	*	0	0	0	0	0	0
October 2024	142	142	92	31	*	0	0	0	0	0	0
October 2025	147	147	87	29	*	0	0	0	0	0	0
October 2026	152	152	81	26	*	0	0	0	0	0	0
October 2027	158	150	75	24	*	0	0	0	0	0	0
October 2028	163	141	69	21	*	0	0	0	0	0	0
October 2029	169	130	62	19	*	0	0	0	0	0	0
October 2030	175	120	56	16	*	0	0	0	0	0	0
October 2031	177	109	50	14	*	0	0	0	0	0	0
October 2032	177	99	44	12	*	0	0	0	0	0	0
October 2033	177	88	38	10	*	0	0	0	0	0	0
October 2034	177	78	33	9	*	0	0	0	0	0	0
October 2035	177	68	28	7	*	0	0	0	0	0	0
October 2036	177	58	23	6	*	0	0	0	0	0	0
October 2037	177	49	19	5	*	0	0	0	0	0	0
October 2038	177	40	15	4	*	0	0	0	0	0	0
October 2039	177	32	12	3	*	0	0	0	0	0	0
October 2040	162	24	9	2	*	0	0	0	0	0	0
October 2041	125	17	6	1	*	0	0	0	0	0	0
October 2042	86	10	3	1	*	0	0	0	0	0	0
October 2043	44	3	1	*	*	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	20.4	17.5	7.6	2.7	2.7	1.8	1.0	0.7	0.6	0.4

EK Class

Date	PSA Prepayment Assumption										
	0%	100%	155%	212%	250%	251%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2015	100	100	95	91	88	88	84	67	50	34	8
October 2016	100	100	87	74	65	65	54	11	0	0	0
October 2017	100	100	78	56	42	42	25	0	0	0	0
October 2018	100	100	71	43	25	25	4	0	0	0	0
October 2019	100	100	65	33	14	13	0	0	0	0	0
October 2020	100	100	61	26	6	6	0	0	0	0	0
October 2021	100	100	58	22	2	1	0	0	0	0	0
October 2022	100	100	56	20	*	0	0	0	0	0	0
October 2023	100	100	55	19	*	0	0	0	0	0	0
October 2024	100	97	52	18	*	0	0	0	0	0	0
October 2025	100	94	49	16	*	0	0	0	0	0	0
October 2026	100	90	46	15	*	0	0	0	0	0	0
October 2027	100	85	43	13	*	0	0	0	0	0	0
October 2028	100	80	39	12	*	0	0	0	0	0	0
October 2029	100	74	35	11	*	0	0	0	0	0	0
October 2030	100	68	32	9	*	0	0	0	0	0	0
October 2031	100	62	28	8	*	0	0	0	0	0	0
October 2032	100	56	25	7	*	0	0	0	0	0	0
October 2033	100	50	21	6	*	0	0	0	0	0	0
October 2034	100	44	18	5	*	0	0	0	0	0	0
October 2035	100	38	16	4	*	0	0	0	0	0	0
October 2036	100	33	13	3	*	0	0	0	0	0	0
October 2037	100	28	11	3	*	0	0	0	0	0	0
October 2038	100	23	9	2	*	0	0	0	0	0	0
October 2039	100	18	7	2	*	0	0	0	0	0	0
October 2040	91	14	5	1	*	0	0	0	0	0	0
October 2041	71	9	3	1	*	0	0	0	0	0	0
October 2042	49	5	2	*	*	0	0	0	0	0	0
October 2043	25	2	1	*	*	0	0	0	0	0	0
October 2044	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	19.2	11.3	5.7	2.9	2.9	2.2	1.3	1.0	0.8	0.6

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

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

LC, LI†, LB and LA Classes

Date	PSA Prepayment Assumption						
	0%	100%	216%	300%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100
October 2015	96	87	79	73	58	44	29
October 2016	92	75	60	50	28	10	0
October 2017	88	64	45	32	8	0	0
October 2018	83	54	31	18	0	0	0
October 2019	79	44	20	7	0	0	0
October 2020	73	35	10	0	0	0	0
October 2021	68	27	2	0	0	0	0
October 2022	62	19	0	0	0	0	0
October 2023	56	12	0	0	0	0	0
October 2024	50	5	0	0	0	0	0
October 2025	43	0	0	0	0	0	0
October 2026	35	0	0	0	0	0	0
October 2027	28	0	0	0	0	0	0
October 2028	19	0	0	0	0	0	0
October 2029	11	0	0	0	0	0	0
October 2030	1	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0
October 2034	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.4	4.8	3.0	2.3	1.4	1.0	0.7

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

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

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

Group	Prepayment Assumption
1	212% PSA
2	200% PSA
3	212% PSA
4	216% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

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

PLAN OF DISTRIBUTION

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

LEGAL MATTERS

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

Exhibit A

Group 2 Underlying RCR Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	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)
2011-146	MA	December 2011	3136A3MQ1	3.5%	FIX	August 2041	PAC	$94,860,000	0.70470756	$53,980,599	5.372%	297	52

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

Group 4 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)
2013-129	LA	December 2013	3136AHXW5	3.0%	FIX	March 2031	SEQ	$74,000,000	0.90705990	$50,382,642	4.040%	212	24

(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								
BA	$53,845,000	BC	$53,845,000	SEQ	2.75%	FIX	3136ALJX0	October 2039
BI	3,846,071(3)							
Recombination 2								
BA	53,845,000	BD	53,845,000	SEQ	3.00	FIX	3136ALJY8	October 2039
BI	7,692,142(3)							
Recombination 3								
BA	53,845,000	BH	53,845,000	SEQ	3.50	FIX	3136ALJZ5	October 2039
BI	15,384,285(3)							
Recombination 4								
M	25,500,000	MB	41,639,000	SC/PAC/AD	2.00	FIX	3136ALKA8	August 2041
ME	14,170,000	MI	8,327,800(3)	NTL	5.00	FIX/IO	3136ALKD2	August 2041
ML	1,969,000							
Recombination 5								
M	25,500,000	MC	41,639,000	SC/PAC/AD	2.50	FIX	3136ALKB6	August 2041
ME	14,170,000	MI	4,163,900(3)	NTL	5.00	FIX/IO	3136ALKD2	August 2041
ML	1,969,000							
Recombination 6								
M	25,500,000	MA	41,639,000	SC/PAC/AD	3.00	FIX	3136ALKC4	August 2041
ME	14,170,000							
ML	1,969,000							
Recombination 7								
ME	14,170,000	MD	16,139,000	SC/PAC/AD	3.00	FIX	3136ALKE0	August 2041
ML	1,969,000							
Recombination 8								
EV	14,959,000	EK(4)	34,463,000	SUP	3.50	FIX	3136ALKF7	November 2044
EZ	19,504,000							
Recombination 9								
EC	76,508,000	ED	76,508,000	PAC	3.00	FIX	3136ALKG5	August 2042
EI	10,929,714(3)							

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 10								
EC	$76,508,000	EH	$76,508,000	PAC	3.50%	FIX	3136ALKH3	August 2042
EI	21,859,428(3)							
Recombination 11								
LC	50,382,642	LA	50,382,642	SC/PT	3.00	FIX	3136ALKK6	March 2031
LI	14,395,040(3)							
Recombination 12								
LC	50,382,642	LB	50,382,642	SC/PT	2.50	FIX	3136ALKJ9	March 2031
LI	7,197,520(3)							

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

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

(3) Notional principal balances. These Classes are Interest Only Classes. See page S-5 for a description of how their notional principal balances are calculated.

(4) Principal payments on the REMIC Certificates in Recombination 8 from the EZ Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance
Initial Balance	$41,639,000.00
November 2014	41,174,608.66
December 2014	40,713,419.06
January 2015	40,255,408.82
February 2015	39,800,555.71
March 2015	39,348,837.67
April 2015	38,900,232.76
May 2015	38,454,719.22
June 2015	38,012,275.40
July 2015	37,572,879.84
August 2015	37,136,511.18
September 2015	36,703,148.24
October 2015	36,272,769.96
November 2015	35,845,355.44
December 2015	35,420,883.91
January 2016	34,999,334.74
February 2016	34,580,687.44
March 2016	34,164,921.67
April 2016	33,752,017.20
May 2016	33,341,953.98
June 2016	32,934,712.05
July 2016	32,530,271.61
August 2016	32,128,612.99
September 2016	31,729,716.65
October 2016	31,333,563.18
November 2016	30,940,133.31
December 2016	30,549,407.90
January 2017	30,161,367.91
February 2017	29,775,994.48
March 2017	29,393,268.83
April 2017	29,013,172.34
May 2017	28,635,686.49
June 2017	28,260,792.90
July 2017	27,888,473.31
August 2017	27,518,709.59
September 2017	27,151,483.73
October 2017	26,786,777.83
November 2017	26,424,574.12
December 2017	26,064,854.95
January 2018	25,707,602.79
February 2018	25,352,800.22
March 2018	25,000,429.95
April 2018	24,650,474.80
May 2018	24,302,917.71
June 2018	23,957,741.73
July 2018	23,614,930.02
August 2018	23,274,465.87
September 2018	22,936,332.66
October 2018	22,600,513.91
November 2018	22,266,993.22
December 2018	21,935,754.33
January 2019	21,606,781.06
February 2019	21,280,057.38
March 2019	20,955,567.32
April 2019	20,633,295.05
May 2019	20,313,224.85
June 2019	$19,995,341.07
July 2019	19,679,628.21
August 2019	19,366,070.85
September 2019	19,054,653.67
October 2019	18,745,361.47
November 2019	18,438,179.15
December 2019	18,133,091.68
January 2020	17,830,084.19
February 2020	17,529,141.85
March 2020	17,230,249.98
April 2020	16,933,393.96
May 2020	16,638,559.29
June 2020	16,345,731.57
July 2020	16,054,896.48
August 2020	15,766,039.81
September 2020	15,479,147.44
October 2020	15,194,205.35
November 2020	14,913,222.74
December 2020	14,636,423.78
January 2021	14,363,748.54
February 2021	14,095,137.95
March 2021	13,830,533.73
April 2021	13,569,878.44
May 2021	13,313,115.45
June 2021	13,060,188.90
July 2021	12,811,043.73
August 2021	12,565,625.65
September 2021	12,323,881.13
October 2021	12,085,757.40
November 2021	11,851,202.40
December 2021	11,620,164.83
January 2022	11,392,594.10
February 2022	11,168,440.34
March 2022	10,947,654.36
April 2022	10,730,187.67
May 2022	10,515,992.48
June 2022	10,305,021.63
July 2022	10,097,228.67
August 2022	9,892,567.76
September 2022	9,690,993.74
October 2022	9,492,462.06
November 2022	9,296,928.81
December 2022	9,104,350.69
January 2023	8,914,685.01
February 2023	8,727,889.69
March 2023	8,543,923.24
April 2023	8,362,744.74
May 2023	8,184,313.85
June 2023	8,008,590.83
July 2023	7,835,536.45
August 2023	7,665,112.06
September 2023	7,497,279.56
October 2023	7,332,001.38
November 2023	7,169,240.47
December 2023	7,008,960.33
January 2024	6,851,124.93
February 2024	$ 6,695,698.79
March 2024	6,542,646.92
April 2024	6,391,934.81
May 2024	6,243,528.46
June 2024	6,097,394.32
July 2024	5,953,499.34
August 2024	5,811,810.94
September 2024	5,672,296.97
October 2024	5,534,925.76
November 2024	5,399,666.09
December 2024	5,266,487.17
January 2025	5,135,358.65
February 2025	5,006,250.60
March 2025	4,879,133.54
April 2025	4,753,978.37
May 2025	4,630,756.44
June 2025	4,509,439.47
July 2025	4,389,999.61
August 2025	4,272,409.40
September 2025	4,156,641.76
October 2025	4,042,669.98
November 2025	3,930,467.77
December 2025	3,820,009.18
January 2026	3,711,268.64
February 2026	3,604,220.94
March 2026	3,498,841.22
April 2026	3,395,105.00
May 2026	3,292,988.11
June 2026	3,192,466.77
July 2026	3,093,517.48
August 2026	2,996,117.14
September 2026	2,900,242.92
October 2026	2,805,872.34
November 2026	2,712,983.26
December 2026	2,621,553.82
January 2027	2,531,562.48
February 2027	2,442,988.04
March 2027	2,355,809.54
April 2027	2,270,006.39
May 2027	2,185,558.23
June 2027	2,102,445.03
July 2027	2,020,647.04
August 2027	1,940,144.77
September 2027	1,860,919.04
October 2027	1,782,950.93
November 2027	1,706,221.77
December 2027	1,630,713.20
January 2028	1,556,407.08
February 2028	1,483,285.55
March 2028	1,411,331.01
April 2028	1,340,526.10
May 2028	1,270,853.71
June 2028	1,202,296.99
July 2028	1,134,839.31
August 2028	1,068,464.29
September 2028	1,003,155.78

Aggregate Group I (Continued)

Distribution Date	Planned Balance
October 2028	$ 938,897.88
November 2028	875,674.88
December 2028	813,471.33
January 2029	752,271.99
February 2029	692,061.84
March 2029	632,826.06
April 2029	$ 574,550.08
May 2029	517,219.49
June 2029	460,820.14
July 2029	405,338.04
August 2029	350,759.42
September 2029	297,070.71
October 2029	$ 244,258.53
November 2029	192,309.70
December 2029	141,211.22
January 2030	90,950.28
February 2030	41,514.26
March 2030 and thereafter	0.00

Aggregate Group II Planned Balances

Distribution Date	Planned Balance
Initial Balance	$90,537,000.00
November 2014	90,234,097.46
December 2014	89,910,047.06
January 2015	89,564,969.48
February 2015	89,198,996.34
March 2015	88,812,270.15
April 2015	88,404,944.19
May 2015	87,977,182.47
June 2015	87,529,159.57
July 2015	87,061,060.59
August 2015	86,573,080.98
September 2015	86,065,426.41
October 2015	85,538,312.69
November 2015	84,991,965.55
December 2015	84,426,620.52
January 2016	83,842,522.78
February 2016	83,239,926.95
March 2016	82,619,096.92
April 2016	81,980,305.68
May 2016	81,323,835.09
June 2016	80,649,975.72
July 2016	79,959,026.58
August 2016	79,251,294.94
September 2016	78,527,096.08
October 2016	77,786,753.08
November 2016	77,030,596.54
December 2016	76,278,618.59
January 2017	75,530,797.27
February 2017	74,787,110.73
March 2017	74,047,537.25
April 2017	73,312,055.19
May 2017	72,580,643.06
June 2017	71,853,279.45
July 2017	71,129,943.07
August 2017	70,410,612.77
September 2017	69,695,267.45
October 2017	68,983,886.18
November 2017	68,276,448.09
December 2017	67,572,932.46
January 2018	66,873,318.64
February 2018	66,177,586.11
March 2018	65,485,714.45
April 2018	64,797,683.34
May 2018	64,113,472.59
June 2018	63,433,062.07
July 2018	62,756,431.79
August 2018	$62,083,561.86
September 2018	61,414,432.48
October 2018	60,749,023.96
November 2018	60,087,316.71
December 2018	59,429,291.24
January 2019	58,774,928.17
February 2019	58,124,208.21
March 2019	57,477,112.17
April 2019	56,833,620.97
May 2019	56,193,715.62
June 2019	55,557,377.22
July 2019	54,924,587.00
August 2019	54,295,326.25
September 2019	53,669,576.37
October 2019	53,047,318.86
November 2019	52,428,535.33
December 2019	51,813,207.45
January 2020	51,201,317.02
February 2020	50,592,845.91
March 2020	49,987,776.10
April 2020	49,386,089.65
May 2020	48,787,768.72
June 2020	48,192,795.57
July 2020	47,601,152.54
August 2020	47,012,822.06
September 2020	46,427,786.66
October 2020	45,846,028.96
November 2020	45,267,531.67
December 2020	44,692,277.58
January 2021	44,120,249.58
February 2021	43,551,430.64
March 2021	42,985,803.83
April 2021	42,423,352.30
May 2021	41,864,059.29
June 2021	41,307,908.11
July 2021	40,754,882.19
August 2021	40,204,965.02
September 2021	39,658,140.18
October 2021	39,114,391.35
November 2021	38,573,702.27
December 2021	38,036,056.78
January 2022	37,501,438.81
February 2022	36,969,832.35
March 2022	36,441,221.50
April 2022	35,915,590.43
May 2022	35,392,923.38
June 2022	$34,873,204.70
July 2022	34,356,418.79
August 2022	33,842,550.15
September 2022	33,331,583.37
October 2022	32,823,503.08
November 2022	32,318,294.04
December 2022	31,815,941.06
January 2023	31,316,429.02
February 2023	30,820,375.43
March 2023	30,331,739.33
April 2023	29,850,413.52
May 2023	29,376,292.33
June 2023	28,909,271.58
July 2023	28,449,248.55
August 2023	27,996,121.99
September 2023	27,549,792.07
October 2023	27,110,160.38
November 2023	26,677,129.91
December 2023	26,250,605.01
January 2024	25,830,491.39
February 2024	25,416,696.10
March 2024	25,009,127.51
April 2024	24,607,695.28
May 2024	24,212,310.34
June 2024	23,822,884.92
July 2024	23,439,332.45
August 2024	23,061,567.63
September 2024	22,689,506.34
October 2024	22,323,065.66
November 2024	21,962,163.85
December 2024	21,606,720.35
January 2025	21,256,655.70
February 2025	20,911,891.61
March 2025	20,572,350.89
April 2025	20,237,957.44
May 2025	19,908,636.24
June 2025	19,584,313.34
July 2025	19,264,915.86
August 2025	18,950,371.93
September 2025	18,640,610.71
October 2025	18,335,562.38
November 2025	18,035,158.10
December 2025	17,739,330.02
January 2026	17,448,011.25
February 2026	17,161,135.85
March 2026	16,878,638.84

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2026	$16,600,456.13	March 2031	$ 5,954,640.28	February 2036	$ 1,840,438.76
May 2026	16,326,524.57	April 2031	5,846,484.80	March 2036	1,800,132.20
June 2026	16,056,781.92	May 2031	5,740,063.46	April 2036	1,760,522.56
July 2026	15,791,166.79	June 2031	5,635,350.16	May 2036	1,721,598.92
August 2026	15,529,618.70	July 2031	5,532,319.17	June 2036	1,683,350.55
September 2026	15,272,078.02	August 2031	5,430,945.13	July 2036	1,645,766.82
October 2026	15,018,485.97	September 2031	5,331,203.05	August 2036	1,608,837.33
November 2026	14,768,784.62	October 2031	5,233,068.32	September 2036	1,572,551.78
December 2026	14,522,916.85	November 2031	5,136,516.65	October 2036	1,536,900.04
January 2027	14,280,826.37	December 2031	5,041,524.15	November 2036	1,501,872.14
February 2027	14,042,457.68	January 2032	4,948,067.24	December 2036	1,467,458.25
March 2027	13,807,756.09	February 2032	4,856,122.69	January 2037	1,433,648.68
April 2027	13,576,667.69	March 2032	4,765,667.63	February 2037	1,400,433.91
May 2027	13,349,139.32	April 2032	4,676,679.50	March 2037	1,367,804.54
June 2027	13,125,118.60	May 2032	4,589,136.08	April 2037	1,335,751.30
July 2027	12,904,553.90	June 2032	4,503,015.47	May 2037	1,304,265.09
August 2027	12,687,394.32	July 2032	4,418,296.08	June 2037	1,273,336.92
September 2027	12,473,589.69	August 2032	4,334,956.65	July 2037	1,242,957.95
October 2027	12,263,090.57	September 2032	4,252,976.22	August 2037	1,213,119.47
November 2027	12,055,848.20	October 2032	4,172,334.15	September 2037	1,183,812.88
December 2027	11,851,814.56	November 2032	4,093,010.08	October 2037	1,155,029.75
January 2028	11,650,942.28	December 2032	4,014,983.96	November 2037	1,126,761.73
February 2028	11,453,184.68	January 2033	3,938,236.04	December 2037	1,099,000.62
March 2028	11,258,495.76	February 2033	3,862,746.84	January 2038	1,071,738.35
April 2028	11,066,830.18	March 2033	3,788,497.17	February 2038	1,044,966.96
May 2028	10,878,143.23	April 2033	3,715,468.14	March 2038	1,018,678.60
June 2028	10,692,390.87	May 2033	3,643,641.11	April 2038	992,865.55
July 2028	10,509,529.66	June 2033	3,572,997.72	May 2038	967,520.22
August 2028	10,329,516.81	July 2033	3,503,519.89	June 2038	942,635.10
September 2028	10,152,310.14	August 2033	3,435,189.80	July 2038	918,202.82
October 2028	9,977,868.06	September 2033	3,367,989.88	August 2038	894,216.11
November 2028	9,806,149.59	October 2033	3,301,902.84	September 2038	870,667.82
December 2028	9,637,114.35	November 2033	3,236,911.61	October 2038	847,550.89
January 2029	9,470,722.51	December 2033	3,172,999.40	November 2038	824,858.38
February 2029	9,306,934.85	January 2034	3,110,149.66	December 2038	802,583.45
March 2029	9,145,712.68	February 2034	3,048,346.07	January 2039	780,719.36
April 2029	8,987,017.89	March 2034	2,987,572.56	February 2039	759,259.49
May 2029	8,830,812.91	April 2034	2,927,813.30	March 2039	738,197.29
June 2029	8,677,060.71	May 2034	2,869,052.69	April 2039	717,526.34
July 2029	8,525,724.79	June 2034	2,811,275.35	May 2039	697,240.29
August 2029	8,376,769.20	July 2034	2,754,466.13	June 2039	677,332.90
September 2029	8,230,158.46	August 2034	2,698,610.12	July 2039	657,798.03
October 2029	8,085,857.66	September 2034	2,643,692.60	August 2039	638,629.62
November 2029	7,943,832.34	October 2034	2,589,699.09	September 2039	619,821.71
December 2029	7,804,048.57	November 2034	2,536,615.31	October 2039	601,368.43
January 2030	7,666,472.90	December 2034	2,484,427.20	November 2039	583,264.00
February 2030	7,531,072.37	January 2035	2,433,120.91	December 2039	565,502.71
March 2030	7,397,814.47	February 2035	2,382,682.77	January 2040	548,078.97
April 2030	7,266,667.20	March 2035	2,333,099.35	February 2040	530,987.25
May 2030	7,137,599.00	April 2035	2,284,357.38	March 2040	514,222.12
June 2030	7,010,578.75	May 2035	2,236,443.81	April 2040	497,778.20
July 2030	6,885,575.80	June 2035	2,189,345.78	May 2040	481,650.25
August 2030	6,762,559.95	July 2035	2,143,050.62	June 2040	465,833.05
September 2030	6,641,501.43	August 2035	2,097,545.83	July 2040	450,321.49
October 2030	6,522,370.88	September 2035	2,052,819.12	August 2040	435,110.54
November 2030	6,405,139.40	October 2035	2,008,858.36	September 2040	420,195.24
December 2030	6,289,778.48	November 2035	1,965,651.62	October 2040	405,570.71
January 2031	6,176,260.04	December 2035	1,923,187.14	November 2040	391,232.13
February 2031	6,064,556.40	January 2036	1,881,453.33	December 2040	377,174.78

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2041	$ 363,393.98	March 2042	$ 197,054.16	May 2043	$ 72,965.42
February 2041	349,885.15	April 2042	186,908.42	June 2043	65,467.27
March 2041	336,643.76	May 2042	176,973.68	July 2043	58,134.76
April 2041	323,665.37	June 2042	167,246.35	August 2043	50,965.02
May 2041	310,945.59	July 2042	157,722.93	September 2043	43,955.21
June 2041	298,480.11	August 2042	148,399.92	October 2043	37,102.57
July 2041	286,264.68	September 2042	139,273.92	November 2043	30,404.34
August 2041	274,295.11	October 2042	130,341.57	December 2043	23,857.82
September 2041	262,567.28	November 2042	121,599.55	January 2044	17,460.38
October 2041	251,077.14	December 2042	113,044.60	February 2044	11,209.38
November 2041	239,820.70	January 2043	104,673.52	March 2044	5,102.27
December 2041	228,794.02	February 2043	96,483.14	April 2044 and thereafter	0.00
January 2042	217,993.24	March 2043	88,470.37		
February 2042	207,414.53	April 2043	80,632.13		

EV Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$14,959,000.00	May 2017	$ 8,521,734.38	December 2019	$ 2,604,551.73
November 2014	14,832,483.96	June 2017	8,267,782.01	January 2020	2,473,339.59
December 2014	14,751,479.93	July 2017	8,018,513.23	February 2020	2,345,387.99
January 2015	14,659,196.45	August 2017	7,773,875.11	March 2020	2,220,657.81
February 2015	14,555,743.31	September 2017	7,533,815.32	April 2020	2,099,110.33
March 2015	14,441,245.15	October 2017	7,298,281.96	May 2020	1,980,707.18
April 2015	14,315,841.41	November 2017	7,067,223.66	June 2020	1,865,410.39
May 2015	14,179,686.09	December 2017	6,840,589.52	July 2020	1,753,182.35
June 2015	14,032,947.68	January 2018	6,618,329.15	August 2020	1,643,985.85
July 2015	13,875,808.84	February 2018	6,400,392.65	September 2020	1,537,784.00
August 2015	13,708,466.22	March 2018	6,186,730.57	October 2020	1,434,540.29
September 2015	13,531,130.26	April 2018	5,977,293.96	November 2020	1,334,218.60
October 2015	13,344,024.80	May 2018	5,772,034.31	December 2020	1,236,783.12
November 2015	13,147,386.85	June 2018	5,570,903.65	January 2021	1,142,198.44
December 2015	12,941,466.26	July 2018	5,373,854.39	February 2021	1,050,429.45
January 2016	12,726,525.34	August 2018	5,180,839.43	March 2021	961,441.43
February 2016	12,502,838.53	September 2018	4,991,812.14	April 2021	875,199.98
March 2016	12,270,691.98	October 2018	4,806,726.33	May 2021	791,671.05
April 2016	12,030,383.15	November 2018	4,625,536.24	June 2021	710,820.94
May 2016	11,782,220.38	December 2018	4,448,196.59	July 2021	632,616.25
June 2016	11,526,522.42	January 2019	4,274,662.50	August 2021	557,023.94
July 2016	11,263,617.97	February 2019	4,104,889.55	September 2021	484,011.30
August 2016	10,993,845.21	March 2019	3,938,833.75	October 2021	413,545.92
September 2016	10,717,551.28	April 2019	3,776,451.51	November 2021	345,595.74
October 2016	10,435,091.74	May 2019	3,617,699.70	December 2021	280,129.01
November 2016	10,146,830.10	June 2019	3,462,535.59	January 2022	217,114.29
December 2016	9,863,636.79	July 2019	3,310,916.85	February 2022	156,520.47
January 2017	9,585,455.25	August 2019	3,162,801.60	March 2022	100,458.75
February 2017	9,312,229.46	September 2019	3,018,148.36	April 2022	50,148.45
March 2017	9,043,903.93	October 2019	2,876,916.02	May 2022	5,479.04
April 2017	8,780,423.72	November 2019	2,739,063.90	June 2022 and thereafter	0.00

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

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

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$308,140,050

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Guaranteed REMIC Pass-Through Certificates Fannie Mae REMIC Trust 2014-71

PROSPECTUS SUPPLEMENT

Wells Fargo Securities

October 24, 2014