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

$391,275,947

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2014-85

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

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

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

Carefully consider the risk factors on page S-8 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.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
FC	1	$22,625,001	SC/PT	(2)	FLT	3136ALA92	November 2044
SC	1	11,312,500	SC/PT	(2)	INV	3136ALB26	November 2044
JA(3)	2	55,350,000	SEQ	3.0%	FIX	3136ALB34	October 2039
JT(3)	2	4,813,000	SEQ	3.0	FIX	3136ALB42	November 2040
VG	2	4,034,000	SEQ/AD	3.0	FIX	3136ALB59	April 2026
GV	2	5,993,400	SEQ/AD	3.0	FIX	3136ALB67	February 2038
GZ	2	10,027,400	SEQ	3.0	FIX/Z	3136ALB75	December 2044
DE(3)	3	69,236,000	SEQ	2.0	FIX	3136ALB83	October 2033
DI(3)	3	23,078,666(4)	NTL	3.0	FIX/IO	3136ALB91	October 2033
DW	3	7,584,670	SEQ	3.0	FIX	3136ALC25	December 2034
IA	4	8,010,761(4)	NTL	3.0	FIX/IO	3136ALC33	December 2044
IB	4	3,233,333(4)	NTL	3.0	FIX/IO	3136ALC41	December 2044
OI	4	13,858,952(4)	NTL	3.5	FIX/IO	3136ALC58	December 2044
KC	4	53,351,624	SEQ	2.0	FIX	3136ALC66	December 2041
KE	4	12,718,218	SEQ	2.0	FIX	3136ALC74	December 2044
HE	5	50,000,000	PAC	3.0	FIX	3136ALC82	July 2043
HI	5	7,142,857(4)	NTL	3.5	FIX/IO	3136ALC90	July 2043
HK	5	5,618,000	PAC	3.5	FIX	3136ALD24	December 2044
HL	5	11,057,957	SUP	3.5	FIX	3136ALD32	December 2044
NA	6	25,000,000	SEQ	3.0	FIX	3136ALD40	December 2040
VN(3)	6	2,358,000	SEQ/AD	3.0	FIX	3136ALD57	April 2026
ZN(3)	6	5,872,000	SEQ	3.0	FIX/Z	3136ALD65	December 2044
LA(3)	7	25,048,000	SEQ	3.0	FIX	3136ALD73	May 2031
LB(3)	7	4,215,000	SEQ	3.0	FIX	3136ALD81	February 2033
LY	7	5,061,177	SEQ	3.0	FIX	3136ALD99	December 2034
R		0	NPR	0	NPR	3136ALE23	December 2044
RL		0	NPR	0	NPR	3136ALE31	December 2044

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

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 GA, DH, DA, NL and LC 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 November 26, 2014.

Wells Fargo Securities

November 20, 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 1 Class or the R or RL Class, the disclosure document relating to the underlying REMIC certificates (the “Underlying REMIC Disclosure Document”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

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

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

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of November 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	Class 2014-71-EV REMIC Certificate
	Class 2014-71-EZ REMIC Certificate
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS*
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS

* Includes the Subgroup 4a MBS, Subgroup 4b MBS and Subgroup 4c MBS.

Group 1

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

Group 2, Group 3, Group 4, Group 5, Group 6 and Group 7

Characteristics of the Trust MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 2 MBS	$80,217,800	3.00%	3.25% to 5.50%	241 to 360
Group 3 MBS	$76,820,670	3.00%	3.25% to 5.50%	181 to 240
Group 4 MBS				
Subgroup 4a	$24,032,286	3.00%	3.25% to 5.50%	241 to 360
Subgroup 4b	$ 9,700,000	3.00%	3.25% to 5.50%	241 to 360
Subgroup 4c	$32,337,556	3.50%	3.75% to 6.00%	241 to 360
Group 5 MBS	$66,675,957	3.50%	3.75% to 6.00%	241 to 360
Group 6 MBS	$33,230,000	3.00%	3.25% to 5.50%	241 to 360
Group 7 MBS	$34,324,177	3.00%	3.25% to 5.50%	181 to 240

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 2 MBS	$80,217,800	360	334	22	3.645%
Group 3 MBS	$76,820,670	240	219	19	3.616%
Group 4 MBS					
Subgroup 4a	$24,032,286	360	358	2	4.024%
Subgroup 4b	$ 9,700,000	360	342	18	3.587%
Subgroup 4c	$32,337,556	360	355	4	4.154%
Group 5 MBS	$66,675,957	360	345	14	4.144%
Group 6 MBS	$33,230,000	360	331	25	3.547%
Group 7 MBS	$34,324,177	240	232	7	3.850%

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.

Settlement Date

We expect to issue the certificates on November 26, 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)
FC	1.152%	5.25%	1.00%	LIBOR + 100 basis points
SC	8.196%	8.50%	0.00%	8.5% — (2 × 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	
DI	33.3333323704% of the DE Class
IA	33.3333291723% of the Subgroup 4a MBS
IB	33.3333298969% of the Subgroup 4b MBS
OI	42.8571410901% of the Subgroup 4c MBS
HI	14.285714% of the HE Class

Distributions of Principal

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

Weighted Average Lives (years)*

Group 1 Classes	PSA Prepayment Assumption							
	0%	100%	210%	300%	500%	700%	900%	1200%
FC and SC	27.9	19.3	6.1	2.2	1.3	1.0	0.8	0.6

Group 2 Classes	PSA Prepayment Assumption						
	0%	100%	130%	200%	300%	400%	600%
JA	15.1	5.4	4.5	3.2	2.3	1.7	1.1
JT	25.4	13.5	11.5	8.3	5.8	4.4	2.8
VG	6.0	6.0	6.0	5.8	4.8	4.0	2.9
GV	17.6	14.7	13.2	10.2	7.4	5.8	3.8
GZ	28.1	21.1	19.5	16.1	12.3	9.6	6.4
GA	16.0	6.1	5.1	3.6	2.5	1.9	1.3

Group 3 Classes	PSA Prepayment Assumption							
	0%	100%	161%	200%	300%	400%	500%	700%
DE, DI, DH and DA	11.0	6.1	4.9	4.3	3.2	2.5	2.0	1.5
DW	19.4	16.5	15.3	14.4	12.0	9.8	8.1	5.8

Group 4 Classes	PSA Prepayment Assumption 0%	100%	200%	300%	500%	700%	900%	1200%
IA	19.0	10.7	7.3	5.4	3.7	2.8	2.3	1.8
IB	19.0	9.8	6.4	4.6	2.8	2.0	1.5	1.0
OI	19.3	10.6	7.1	5.3	3.5	2.7	2.2	1.7
KC	16.9	7.6	4.8	3.6	2.4	1.9	1.6	1.3
KE	28.6	22.8	16.6	12.4	7.9	5.7	4.4	3.2

Group 5 Classes	PSA Prepayment Assumption 0%	100%	150%	200%	250%	300%	500%	700%	900%	1200%
HE and HI	16.3	6.5	5.0	5.0	5.0	4.4	2.8	2.0	1.6	1.2
HK	26.9	18.0	17.4	17.4	17.4	15.2	9.5	6.5	4.8	3.2
HL	28.8	22.2	17.1	8.5	2.2	1.4	0.6	0.4	0.3	0.2

Group 6 Classes	PSA Prepayment Assumption 0%	100%	130%	200%	300%	400%	600%
NA	16.0	6.0	5.0	3.6	2.5	1.9	1.2
VN	6.0	6.0	6.0	5.8	4.9	4.1	2.9
ZN	28.1	19.9	18.0	14.5	10.9	8.5	5.6
NL	28.1	19.9	18.0	14.2	10.4	7.9	5.1

Group 7 Classes	PSA Prepayment Assumption 0%	100%	161%	200%	300%	400%	500%	700%
LA	9.4	5.1	4.0	3.6	2.8	2.3	1.9	1.5
LB	17.3	12.7	10.5	9.3	7.1	5.7	4.7	3.5
LY	19.1	16.6	15.1	14.0	11.5	9.4	7.8	5.7
LC	10.6	6.2	5.0	4.4	3.4	2.8	2.3	1.8

* 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 1 Classes will be affected by the payment priorities governing the related underlying REMIC certificates. If you invest in a Group 1 Class, the rate at which you receive payments will be affected by the priority sequence governing principal payments on the Group 1 Underlying REMIC Certificates.

For purposes of principal payments on the Group 1 Classes, the Group 1 Underlying REMIC Certificates collectively function as a support class. A support class is entitled to receive payments on a distribution date only if scheduled payments of principal have been made on certain other classes in the related underlying REMIC trust. Accordingly, a support class may receive no principal payments for an extended period or may receive principal payments that may vary widely from period to period.

You may obtain additional information about the Group 1 Underlying REMIC Certificates by reviewing their current class factors in light of other information available in the Underlying REMIC Disclosure Document. You may obtain that document 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 November 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:

- one group of previously-issued REMIC certificates (the "Group 1 Underlying REMIC Certificates") issued from the related Fannie Mae REMIC trust (the "Underlying REMIC Trust"), as further described in Exhibit A, and
- six groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 2 MBS," "Group 3 MBS," "Group 4 MBS," "Group 5 MBS," "Group 6 MBS" and "Group 7 MBS," and together, the "Trust MBS").

The Group 1 Underlying REMIC 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	Group 1 Underlying REMIC Certificates and Trust MBS	Interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests")	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

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

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

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

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

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

The Group 1 Underlying REMIC Certificates

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

Furthermore, the pools of mortgage loans backing the Group 1 Underlying REMIC Certificates have been designated as pools that include "jumbo-conforming" or "high balance" mortgage loans as described further under "The Mortgage Loans—Special Feature Mortgage Loans—*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 Group 1 Underlying REMIC Certificates, see the Final Data Statement for the related 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.

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

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

The Trust MBS

The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 2 MBS, Group 4 MBS, Group 5 MBS and Group 6 MBS; and up to 20 years in the case of the Group 3 MBS and Group 7 MBS.

In addition, the Mortgage Loans backing the Subgroup 4a MBS and Subgroup 4c MBS are relocation Mortgage Loans made under agreements between lenders and employers that frequently relocate their employees. For additional information, see "Risk Factors—Risks Relating to Yield and Prepayment—Yield—*Pools containing relocation mortgage loans may have higher rates of prepayment than otherwise comparable pools containing non-relocation mortgage loans*" and "The Mortgage Loans—Special Feature Mortgage Loans—*Relocation Loans*" in the MBS Prospectus dated October 1, 2014.

Furthermore, the pools of mortgage loans backing the Group 5 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 Group 5 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 2, Group 3, Group 4, Group 5, Group 6 and Group 7—Characteristics of the Trust MBS" in this prospectus supplement and "The Mortgage Loan Pools" and "Yield, Maturity and Prepayment Considerations" in the MBS Prospectus.

Distributions of Interest

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

The Floating Rate and Inverse Floating Rate Classes will bear interest at interest rates based on LIBOR. We currently establish LIBOR on the basis of the "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 GZ and ZN Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under "—Distributions of Principal" below.

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount to FC and SC, pro rata, until retired. **Structured Collateral / Pass-Through Classes**

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

- *Group 2*

The GZ Accrual Amount to VG and GV, in that order, until retired, and thereafter to GZ. **Accretion Directed Classes and Accrual Class**

The Group 2 Cash Flow Distribution Amount to JA, JT, VG, GV and GZ, in that order, until retired. **Sequential Pay Classes**

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

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

- *Group 3*

The Group 3 Principal Distribution Amount to DE and DW, in that order, until retired. **Sequential Pay Classes**

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

- *Group 4*

The Group 4 Principal Distribution Amount to KC and KE, in that order, until retired. **Sequential Pay Classes**

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

- *Group 5*

The Group 5 Principal Distribution Amount in the following priority:

1. To the Aggregate Group to its Planned Balance. **PAC Group**
2. To HL until retired. **Support Class**
3. To the Aggregate Group to zero. **PAC Group**

The "Group 5 Principal Distribution Amount" is the principal then paid on the Group 5 MBS.

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

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

- *Group 6*

The ZN Accrual Amount to VN until retired, and thereafter to ZN. **Accretion Directed Class and Accrual Class**

The Group 6 Cash Flow Distribution Amount to NA, VN and ZN, in that order, until retired. **Sequential Pay Classes**

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

The "Group 6 Cash Flow Distribution Amount" is the principal then paid on the Group 6 MBS.

- *Group 7*

The Group 7 Principal Distribution Amount to LA, LB and LY, in that order, until retired. **Sequential Pay Classes**

The "Group 7 Principal Distribution Amount" is the principal then paid on the Group 7 MBS.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 1 Underlying REMIC Certificates, the priority sequence governing principal payments on the Group 1 Underlying REMIC 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 2, Group 3, Group 4, Group 5 Group 6 and Group 7—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 November 26, 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 Schedule. The Principal Balance Schedule for the Aggregate Group is set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedule was prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a *constant* rate within the "Structuring Range" specified in the chart below. The "Effective Range" for the Aggregate Group is the range of prepayment rates (measured by *constant* PSA rates) that would reduce the Aggregate Group to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Group. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Group we expect that the effective ranges for those Classes would not be narrower than that shown below for the Aggregate Group.

Group	Structuring Range	Initial Effective Range
Aggregate Group Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA

The Aggregate Group listed above consist of the HE and HK Classes.

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

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce the Aggregate Group to its scheduled balance in any month. As a result, the likelihood of reducing the Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within the Structuring Range or Effective Range, principal distributions may be insufficient to reduce the Aggregate Group to its scheduled balance each month if prepayments do not occur at a *constant* PSA rate.

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

Yield Tables

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

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

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

We cannot assure you that

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

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

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

The Inverse Floating Rate 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.**

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*
SC	96.25%

* 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.

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	210%	300%	500%	700%	900%	1200%
0.076%	8.9%	8.9%	9.5%	10.5%	11.8%	12.8%	13.8%	15.4%
0.152%	8.7%	8.8%	9.3%	10.3%	11.6%	12.7%	13.7%	15.2%
2.152%	4.5%	4.6%	5.1%	6.3%	7.6%	8.8%	9.8%	11.5%
4.250%	0.2%	0.2%	0.8%	2.0%	3.5%	4.7%	5.9%	7.6%

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
DI	175%
IA	330%
IB	175%
OI	317%
HI	315%

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*
DI	13.750000%
IA	15.000000%
IB	21.000000%
OI	17.600000%
HI	14.515625%

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

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	161%	200%	300%	400%	500%	700%
Pre-Tax Yields to Maturity	10.9%	6.8%	1.4%	(2.4)%	(13.1)%	(25.0)%	(37.7)%	(64.6)%

Sensitivity of the IA Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	500%	700%	900%	1200%
Pre-Tax Yields to Maturity	15.2%	12.5%	7.2%	1.7%	(9.7)%	(21.6)%	(34.1)%	(53.7)%

Sensitivity of the IB Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	500%	700%	900%	1200%
Pre-Tax Yields to Maturity	7.8%	4.7%	(1.6)%	(8.2)%	(22.1)%	(37.3)%	(54.3)%	(84.8)%

Sensitivity of the OI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	500%	700%	900%	1200%
Pre-Tax Yields to Maturity	15.0%	12.2%	6.7%	1.0%	(10.9)%	(23.4)%	(36.6)%	(57.9)%

Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	150%	200%	250%	300%	500%	700%	900%	1200%
Pre-Tax Yields to Maturity	16.4%	10.8%	4.9%	4.9%	4.9%	1.3%	(18.5)%	(41.1)%	(64.5)%	(98.8)%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Classes (other than the Group 1 Classes), and
- in the case of the Group 1 Classes, the priority sequence affecting principal payments on the Group 1 Underlying REMIC Certificates.

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

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 Underlying REMIC Certificates	360 months	359 months	6.00%
Group 2 MBS	360 months	360 months	5.50%
Group 3 MBS	240 months	240 months	5.50%
Group 4 MBS			
Subgroup 4a	360 months	360 months	5.50%
Subgroup 4b	360 months	360 months	5.50%
Subgroup 4c	360 months	360 months	6.00%
Group 5 MBS	360 months	360 months	6.00%
Group 6 MBS	360 months	360 months	5.50%
Group 7 MBS	240 months	240 months	5.50%

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	FC and SC Classes PSA Prepayment Assumption								JA Class PSA Prepayment Assumption						
	0%	100%	210%	300%	500%	700%	900%	1200%	0%	100%	130%	200%	300%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2015	100	100	91	83	66	49	31	5	98	89	87	81	73	66	50
November 2016	100	100	76	56	13	0	0	0	96	78	74	64	50	37	14
November 2017	100	100	59	26	0	0	0	0	94	68	62	48	31	16	0
November 2018	100	100	45	6	0	0	0	0	92	59	51	35	16	*	0
November 2019	100	100	36	0	0	0	0	0	89	50	41	24	3	0	0
November 2020	100	100	29	0	0	0	0	0	87	42	32	14	0	0	0
November 2021	100	100	24	0	0	0	0	0	84	34	24	5	0	0	0
November 2022	100	100	22	0	0	0	0	0	81	27	17	0	0	0	0
November 2023	100	100	21	0	0	0	0	0	78	20	10	0	0	0	0
November 2024	100	99	20	0	0	0	0	0	75	14	4	0	0	0	0
November 2025	100	95	18	0	0	0	0	0	71	8	0	0	0	0	0
November 2026	100	91	16	0	0	0	0	0	68	3	0	0	0	0	0
November 2027	100	86	15	0	0	0	0	0	64	0	0	0	0	0	0
November 2028	100	80	13	0	0	0	0	0	60	0	0	0	0	0	0
November 2029	100	74	12	0	0	0	0	0	56	0	0	0	0	0	0
November 2030	100	68	10	0	0	0	0	0	51	0	0	0	0	0	0
November 2031	100	62	9	0	0	0	0	0	47	0	0	0	0	0	0
November 2032	100	56	8	0	0	0	0	0	42	0	0	0	0	0	0
November 2033	100	50	6	0	0	0	0	0	36	0	0	0	0	0	0
November 2034	100	44	5	0	0	0	0	0	31	0	0	0	0	0	0
November 2035	100	38	4	0	0	0	0	0	25	0	0	0	0	0	0
November 2036	100	33	4	0	0	0	0	0	19	0	0	0	0	0	0
November 2037	100	28	3	0	0	0	0	0	12	0	0	0	0	0	0
November 2038	100	23	2	0	0	0	0	0	5	0	0	0	0	0	0
November 2039	100	18	2	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	91	13	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2041	70	9	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	47	5	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	23	2	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	19.3	6.1	2.2	1.3	1.0	0.8	0.6	15.1	5.4	4.5	3.2	2.3	1.7	1.1

Date	JT Class PSA Prepayment Assumption							VG Class PSA Prepayment Assumption							GV Class PSA Prepayment Assumption						
	0%	100%	130%	200%	300%	400%	600%	0%	100%	130%	200%	300%	400%	600%	0%	100%	130%	200%	300%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2015	100	100	100	100	100	100	100	92	92	92	92	92	92	92	100	100	100	100	100	100	100
November 2016	100	100	100	100	100	100	100	85	85	85	85	85	85	85	100	100	100	100	100	100	100
November 2017	100	100	100	100	100	100	9	77	77	77	77	77	77	77	100	100	100	100	100	100	100
November 2018	100	100	100	100	100	100	0	68	68	68	68	68	68	0	100	100	100	100	100	100	25
November 2019	100	100	100	100	100	0	0	60	60	60	60	60	20	0	100	100	100	100	100	100	0
November 2020	100	100	100	100	27	0	0	51	51	51	51	51	0	0	100	100	100	100	100	27	0
November 2021	100	100	100	100	0	0	0	42	42	42	42	0	0	0	100	100	100	100	77	0	0
November 2022	100	100	100	72	0	0	0	33	33	33	33	0	0	0	100	100	100	100	12	0	0
November 2023	100	100	100	0	0	0	0	23	23	23	21	0	0	0	100	100	100	100	0	0	0
November 2024	100	100	100	0	0	0	0	13	13	13	0	0	0	0	100	100	100	57	0	0	0
November 2025	100	100	77	0	0	0	0	3	3	3	0	0	0	0	100	100	100	6	0	0	0
November 2026	100	100	19	0	0	0	0	0	0	0	0	0	0	0	95	95	95	0	0	0	0
November 2027	100	74	0	0	0	0	0	0	0	0	0	0	0	0	88	88	60	0	0	0	0
November 2028	100	21	0	0	0	0	0	0	0	0	0	0	0	0	80	80	14	0	0	0	0
November 2029	100	0	0	0	0	0	0	0	0	0	0	0	0	0	72	49	0	0	0	0	0
November 2030	100	0	0	0	0	0	0	0	0	0	0	0	0	0	64	4	0	0	0	0	0
November 2031	100	0	0	0	0	0	0	0	0	0	0	0	0	0	56	0	0	0	0	0	0
November 2032	100	0	0	0	0	0	0	0	0	0	0	0	0	0	48	0	0	0	0	0	0
November 2033	100	0	0	0	0	0	0	0	0	0	0	0	0	0	39	0	0	0	0	0	0
November 2034	100	0	0	0	0	0	0	0	0	0	0	0	0	0	30	0	0	0	0	0	0
November 2035	100	0	0	0	0	0	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0
November 2036	100	0	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0
November 2037	100	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
November 2038	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.4	13.5	11.5	8.3	5.8	4.4	2.8	6.0	6.0	6.0	5.8	4.8	4.0	2.9	17.6	14.7	13.2	10.2	7.4	5.8	3.8

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

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

Date	GZ Class PSA Prepayment Assumption 0%	100%	130%	200%	300%	400%	600%	GA Class PSA Prepayment Assumption 0%	100%	130%	200%	300%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2015	103	103	103	103	103	103	103	98	90	88	83	75	68	54
November 2016	106	106	106	106	106	106	106	96	80	76	67	54	42	21
November 2017	109	109	109	109	109	109	109	94	71	65	52	37	23	1
November 2018	113	113	113	113	113	113	113	92	62	55	40	22	8	0
November 2019	116	116	116	116	116	116	79	90	54	46	30	11	0	0
November 2020	120	120	120	120	120	120	49	88	46	38	21	2	0	0
November 2021	123	123	123	123	123	100	31	85	39	30	13	0	0	0
November 2022	127	127	127	127	127	74	19	82	33	23	6	0	0	0
November 2023	131	131	131	131	106	54	12	80	26	17	0	0	0	0
November 2024	135	135	135	135	84	39	7	77	21	11	0	0	0	0
November 2025	139	139	139	139	66	29	4	74	15	6	0	0	0	0
November 2026	143	143	143	120	52	21	3	70	11	1	0	0	0	0
November 2027	148	148	148	101	40	15	2	67	6	0	0	0	0	0
November 2028	152	152	152	84	31	11	1	63	2	0	0	0	0	0
November 2029	157	157	140	70	24	8	1	59	0	0	0	0	0	0
November 2030	162	162	121	57	19	6	*	55	0	0	0	0	0	0
November 2031	166	144	104	47	14	4	*	51	0	0	0	0	0	0
November 2032	171	125	88	38	11	3	*	46	0	0	0	0	0	0
November 2033	177	107	74	31	8	2	*	42	0	0	0	0	0	0
November 2034	182	91	62	24	6	1	*	36	0	0	0	0	0	0
November 2035	188	76	51	19	4	1	*	31	0	0	0	0	0	0
November 2036	193	62	41	15	3	1	*	25	0	0	0	0	0	0
November 2037	199	49	32	11	2	*	*	19	0	0	0	0	0	0
November 2038	200	37	23	8	1	*	*	13	0	0	0	0	0	0
November 2039	200	26	16	5	1	*	*	6	0	0	0	0	0	0
November 2040	195	16	10	3	*	*	*	0	0	0	0	0	0	0
November 2041	150	7	4	1	*	*	*	0	0	0	0	0	0	0
November 2042	103	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	53	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.1	21.1	19.5	16.1	12.3	9.6	6.4	16.0	6.1	5.1	3.6	2.5	1.9	1.3

Date	DE, DI†, DH and DA Classes PSA Prepayment Assumption 0%	100%	161%	200%	300%	400%	500%	700%	DW Class PSA Prepayment Assumption 0%	100%	161%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2015	97	90	87	85	79	74	68	58	100	100	100	100	100	100	100	100
November 2016	94	80	74	70	60	51	42	27	100	100	100	100	100	100	100	100
November 2017	90	71	62	57	45	34	25	10	100	100	100	100	100	100	100	100
November 2018	86	62	52	46	32	21	13	1	100	100	100	100	100	100	100	100
November 2019	82	54	43	36	23	12	5	0	100	100	100	100	100	100	100	58
November 2020	78	46	34	28	15	6	0	0	100	100	100	100	100	100	94	32
November 2021	74	39	27	21	9	1	0	0	100	100	100	100	100	100	61	17
November 2022	69	33	21	15	4	0	0	0	100	100	100	100	100	76	40	9
November 2023	65	27	16	10	*	0	0	0	100	100	100	100	100	53	26	5
November 2024	59	21	11	6	0	0	0	0	100	100	100	100	77	36	16	3
November 2025	54	16	7	2	0	0	0	0	100	100	100	100	56	25	10	1
November 2026	48	11	3	0	0	0	0	0	100	100	100	93	40	16	6	1
November 2027	42	7	0	0	0	0	0	0	100	100	98	70	28	11	4	*
November 2028	36	3	0	0	0	0	0	0	100	100	73	51	19	7	2	*
November 2029	29	0	0	0	0	0	0	0	100	93	51	35	12	4	1	*
November 2030	22	0	0	0	0	0	0	0	100	61	33	22	7	2	1	*
November 2031	14	0	0	0	0	0	0	0	100	33	17	11	3	1	*	*
November 2032	6	0	0	0	0	0	0	0	100	6	3	2	1	*	*	*
November 2033	0	0	0	0	0	0	0	0	81	0	0	0	0	0	0	0
November 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.0	6.1	4.9	4.3	3.2	2.5	2.0	1.5	19.4	16.5	15.3	14.4	12.0	9.8	8.1	5.8

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

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

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

IA† Class

Date	PSA Prepayment Assumption 0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100
November 2015	99	97	95	93	90	86	83	78
November 2016	97	91	85	80	70	60	51	38
November 2017	96	84	74	65	48	35	23	11
November 2018	94	77	64	52	33	20	11	3
November 2019	92	71	55	42	23	11	5	1
November 2020	91	65	47	33	15	6	2	*
November 2021	89	60	40	27	11	4	1	*
November 2022	87	54	35	21	7	2	*	*
November 2023	85	50	29	17	5	1	*	*
November 2024	83	45	25	13	3	1	*	*
November 2025	80	41	21	11	2	*	*	*
November 2026	78	37	18	8	2	*	*	*
November 2027	75	34	15	7	1	*	*	*
November 2028	72	30	13	5	1	*	*	*
November 2029	69	27	11	4	*	*	*	*
November 2030	66	24	9	3	*	*	*	0
November 2031	63	22	8	2	*	*	*	0
November 2032	60	19	6	2	*	*	*	0
November 2033	56	17	5	1	*	*	*	0
November 2034	52	14	4	1	*	*	*	0
November 2035	48	12	3	1	*	*	*	0
November 2036	44	11	3	1	*	*	*	0
November 2037	40	9	2	*	*	*	*	0
November 2038	35	7	2	*	*	*	0	0
November 2039	30	6	1	*	*	*	0	0
November 2040	24	4	1	*	*	*	0	0
November 2041	19	3	1	*	*	*	0	0
November 2042	13	2	*	*	*	*	0	0
November 2043	7	1	*	*	*	*	0	0
November 2044	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.0	10.7	7.3	5.4	3.7	2.8	2.3	1.8

IB† Class

Date	PSA Prepayment Assumption 0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100
November 2015	99	93	88	84	74	64	54	40
November 2016	97	86	76	67	51	36	24	11
November 2017	96	79	65	54	35	21	11	3
November 2018	94	72	56	43	24	12	5	1
November 2019	92	66	48	34	16	7	2	*
November 2020	91	60	41	27	11	4	1	*
November 2021	89	55	35	22	7	2	*	*
November 2022	87	50	30	17	5	1	*	*
November 2023	85	46	25	14	3	1	*	*
November 2024	83	41	22	11	2	*	*	*
November 2025	80	37	18	9	2	*	*	*
November 2026	78	34	15	7	1	*	*	*
November 2027	75	30	13	5	1	*	*	*
November 2028	72	27	11	4	*	*	*	*
November 2029	69	24	9	3	*	*	*	0
November 2030	66	21	7	2	*	*	*	0
November 2031	63	19	6	2	*	*	*	0
November 2032	60	16	5	1	*	*	*	0
November 2033	56	14	4	1	*	*	*	0
November 2034	52	12	3	1	*	*	*	0
November 2035	48	10	3	1	*	*	*	0
November 2036	44	8	2	*	*	*	*	0
November 2037	40	7	2	*	*	*	0	0
November 2038	35	5	1	*	*	*	0	0
November 2039	30	4	1	*	*	*	0	0
November 2040	24	3	*	*	*	*	0	0
November 2041	19	2	*	*	*	*	0	0
November 2042	13	*	*	*	*	0	0	0
November 2043	7	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.0	9.8	6.4	4.6	2.8	2.0	1.5	1.0

OI† Class

Date	PSA Prepayment Assumption 0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100
November 2015	99	96	94	92	88	84	79	73
November 2016	97	90	84	78	67	56	46	32
November 2017	96	83	73	63	46	32	21	9
November 2018	95	76	62	50	31	18	9	2
November 2019	93	70	54	40	22	10	4	1
November 2020	91	64	46	32	15	6	2	*
November 2021	90	59	40	26	10	3	1	*
November 2022	88	54	34	21	7	2	*	*
November 2023	86	49	29	16	5	1	*	*
November 2024	84	45	25	13	3	1	*	*
November 2025	81	41	21	10	2	*	*	*
November 2026	79	37	18	8	1	*	*	*
November 2027	77	33	15	6	1	*	*	*
November 2028	74	30	13	5	1	*	*	*
November 2029	71	27	11	4	*	*	*	*
November 2030	68	24	9	3	*	*	*	0
November 2031	65	21	7	2	*	*	*	0
November 2032	61	19	6	2	*	*	*	0
November 2033	58	16	5	1	*	*	*	0
November 2034	54	14	4	1	*	*	*	0
November 2035	50	12	3	1	*	*	*	0
November 2036	46	10	3	1	*	*	*	0
November 2037	41	9	2	*	*	*	*	0
November 2038	36	7	2	*	*	*	0	0
November 2039	31	6	1	*	*	*	0	0
November 2040	26	4	1	*	*	*	0	0
November 2041	20	3	1	*	*	*	0	0
November 2042	14	2	*	*	*	*	0	0
November 2043	7	1	*	*	*	0	0	0
November 2044	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.3	10.6	7.1	5.3	3.5	2.7	2.2	1.7

KC Class

Date	PSA Prepayment Assumption 0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100
November 2015	98	95	92	89	83	77	72	63
November 2016	97	87	79	72	57	44	32	15
November 2017	95	79	65	53	32	15	1	0
November 2018	93	70	53	38	14	0	0	0
November 2019	91	63	42	26	2	0	0	0
November 2020	89	55	33	16	0	0	0	0
November 2021	87	49	25	8	0	0	0	0
November 2022	84	43	18	1	0	0	0	0
November 2023	82	37	12	0	0	0	0	0
November 2024	79	31	6	0	0	0	0	0
November 2025	76	26	2	0	0	0	0	0
November 2026	73	21	0	0	0	0	0	0
November 2027	70	17	0	0	0	0	0	0
November 2028	67	13	0	0	0	0	0	0
November 2029	63	9	0	0	0	0	0	0
November 2030	59	5	0	0	0	0	0	0
November 2031	55	2	0	0	0	0	0	0
November 2032	51	0	0	0	0	0	0	0
November 2033	47	0	0	0	0	0	0	0
November 2034	42	0	0	0	0	0	0	0
November 2035	37	0	0	0	0	0	0	0
November 2036	32	0	0	0	0	0	0	0
November 2037	26	0	0	0	0	0	0	0
November 2038	20	0	0	0	0	0	0	0
November 2039	14	0	0	0	0	0	0	0
November 2040	7	0	0	0	0	0	0	0
November 2041	0	0	0	0	0	0	0	0
November 2042	0	0	0	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.9	7.6	4.8	3.6	2.4	1.9	1.6	1.3

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

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

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

Date	KE Class PSA Prepayment Assumption 0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100
November 2015	100	100	100	100	100	100	100	100
November 2016	100	100	100	100	100	100	100	100
November 2017	100	100	100	100	100	100	100	46
November 2018	100	100	100	100	100	92	48	13
November 2019	100	100	100	100	100	52	21	3
November 2020	100	100	100	100	75	30	10	1
November 2021	100	100	100	100	51	17	4	*
November 2022	100	100	100	100	35	9	2	*
November 2023	100	100	100	84	24	5	1	*
November 2024	100	100	100	67	16	3	*	*
November 2025	100	100	100	53	11	2	*	*
November 2026	100	100	91	42	7	1	*	*
November 2027	100	100	77	33	5	1	*	*
November 2028	100	100	65	26	3	*	*	*
November 2029	100	100	54	20	2	*	*	*
November 2030	100	100	45	16	1	*	*	*
November 2031	100	100	38	12	1	*	*	0
November 2032	100	96	31	9	1	*	*	0
November 2033	100	84	25	7	*	*	*	0
November 2034	100	73	21	5	*	*	*	0
November 2035	100	62	17	4	*	*	*	0
November 2036	100	53	13	3	*	*	*	0
November 2037	100	44	10	2	*	*	*	0
November 2038	100	36	8	2	*	*	*	0
November 2039	100	28	6	1	*	*	*	0
November 2040	100	21	4	1	*	*	0	0
November 2041	100	14	3	*	*	*	0	0
November 2042	69	8	1	*	*	*	0	0
November 2043	35	3	*	*	*	*	0	0
November 2044	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.6	22.8	16.6	12.4	7.9	5.7	4.4	3.2

Date	HE and HI† Classes PSA Prepayment Assumption 0%	100%	150%	200%	250%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100
November 2015	98	92	89	89	89	89	89	82	71	54
November 2016	97	82	76	76	76	76	61	42	27	7
November 2017	95	73	64	64	64	63	38	19	6	0
November 2018	93	65	54	54	54	48	22	6	0	0
November 2019	91	57	44	44	44	36	12	0	0	0
November 2020	89	49	35	35	35	27	4	0	0	0
November 2021	86	42	27	27	27	19	0	0	0	0
November 2022	84	35	21	21	21	13	0	0	0	0
November 2023	81	29	15	15	15	8	0	0	0	0
November 2024	78	24	10	10	10	4	0	0	0	0
November 2025	75	18	6	6	6	1	0	0	0	0
November 2026	72	13	3	3	3	0	0	0	0	0
November 2027	69	9	1	1	1	0	0	0	0	0
November 2028	65	4	0	0	0	0	0	0	0	0
November 2029	61	*	0	0	0	0	0	0	0	0
November 2030	57	0	0	0	0	0	0	0	0	0
November 2031	53	0	0	0	0	0	0	0	0	0
November 2032	49	0	0	0	0	0	0	0	0	0
November 2033	44	0	0	0	0	0	0	0	0	0
November 2034	39	0	0	0	0	0	0	0	0	0
November 2035	33	0	0	0	0	0	0	0	0	0
November 2036	27	0	0	0	0	0	0	0	0	0
November 2037	21	0	0	0	0	0	0	0	0	0
November 2038	15	0	0	0	0	0	0	0	0	0
November 2039	8	0	0	0	0	0	0	0	0	0
November 2040	1	0	0	0	0	0	0	0	0	0
November 2041	0	0	0	0	0	0	0	0	0	0
November 2042	0	0	0	0	0	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.3	6.5	5.0	5.0	5.0	4.4	2.8	2.0	1.6	1.2

Date	HK Class PSA Prepayment Assumption 0%	100%	150%	200%	250%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100
November 2015	100	100	100	100	100	100	100	100	100	100
November 2016	100	100	100	100	100	100	100	100	100	100
November 2017	100	100	100	100	100	100	100	100	100	46
November 2018	100	100	100	100	100	100	100	100	68	13
November 2019	100	100	100	100	100	100	100	87	31	3
November 2020	100	100	100	100	100	100	100	49	14	1
November 2021	100	100	100	100	100	100	95	28	6	*
November 2022	100	100	100	100	100	100	65	16	3	*
November 2023	100	100	100	100	100	100	44	9	1	*
November 2024	100	100	100	100	100	100	30	5	1	*
November 2025	100	100	100	100	100	100	20	3	*	*
November 2026	100	100	100	100	100	85	13	2	*	*
November 2027	100	100	100	100	100	66	9	1	*	*
November 2028	100	100	85	85	85	52	6	*	*	*
November 2029	100	100	68	68	68	40	4	*	*	*
November 2030	100	69	55	55	55	31	3	*	*	*
November 2031	100	44	44	44	44	24	2	*	*	0
November 2032	100	35	35	35	35	18	1	*	*	0
November 2033	100	27	27	27	27	14	1	*	*	0
November 2034	100	21	21	21	21	11	*	*	*	0
November 2035	100	16	16	16	16	8	*	*	*	0
November 2036	100	12	12	12	12	6	*	*	*	0
November 2037	100	9	9	9	9	4	*	*	*	0
November 2038	100	7	7	7	7	3	*	*	*	0
November 2039	100	4	4	4	4	2	*	*	*	0
November 2040	100	3	3	3	3	1	*	*	0	0
November 2041	37	2	2	2	2	1	*	*	0	0
November 2042	1	1	1	1	1	*	*	*	0	0
November 2043	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	18.0	17.4	17.4	17.4	15.2	9.5	6.5	4.8	3.2

Date	HL Class PSA Prepayment Assumption 0%	100%	150%	200%	250%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100
November 2015	100	100	100	88	76	63	15	0	0	0
November 2016	100	100	100	73	48	22	0	0	0	0
November 2017	100	100	100	63	27	0	0	0	0	0
November 2018	100	100	100	55	14	0	0	0	0	0
November 2019	100	100	100	50	5	0	0	0	0	0
November 2020	100	100	100	47	1	0	0	0	0	0
November 2021	100	100	100	45	*	0	0	0	0	0
November 2022	100	100	99	44	*	0	0	0	0	0
November 2023	100	100	95	41	*	0	0	0	0	0
November 2024	100	100	91	39	*	0	0	0	0	0
November 2025	100	100	85	36	*	0	0	0	0	0
November 2026	100	100	79	32	*	0	0	0	0	0
November 2027	100	100	73	29	*	0	0	0	0	0
November 2028	100	100	66	26	*	0	0	0	0	0
November 2029	100	100	60	23	*	0	0	0	0	0
November 2030	100	100	53	20	*	0	0	0	0	0
November 2031	100	97	47	17	*	0	0	0	0	0
November 2032	100	87	41	15	*	0	0	0	0	0
November 2033	100	77	36	13	*	0	0	0	0	0
November 2034	100	67	30	11	*	0	0	0	0	0
November 2035	100	58	26	9	*	0	0	0	0	0
November 2036	100	49	21	7	*	0	0	0	0	0
November 2037	100	41	17	6	*	0	0	0	0	0
November 2038	100	32	13	4	*	0	0	0	0	0
November 2039	100	25	10	3	*	0	0	0	0	0
November 2040	100	18	7	2	*	0	0	0	0	0
November 2041	100	11	4	1	*	0	0	0	0	0
November 2042	81	4	2	*	*	0	0	0	0	0
November 2043	42	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	22.2	17.1	8.5	2.2	1.4	0.6	0.4	0.3	0.2

* 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.

Date	NA Class							VN Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	130%	200%	300%	400%	600%	0%	100%	130%	200%	300%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2015	98	90	87	82	74	67	52	92	92	92	92	92	92	92
November 2016	96	80	75	66	53	41	20	85	85	85	85	85	85	85
November 2017	94	70	64	52	36	22	*	77	77	77	77	77	77	77
November 2018	92	61	55	40	22	8	0	68	68	68	68	68	68	0
November 2019	90	53	45	29	11	0	0	60	60	60	60	60	29	0
November 2020	88	46	37	20	2	0	0	51	51	51	51	51	0	0
November 2021	85	39	30	12	0	0	0	42	42	42	42	0	0	0
November 2022	83	32	23	6	0	0	0	33	33	33	33	0	0	0
November 2023	80	26	17	0	0	0	0	23	23	23	20	0	0	0
November 2024	77	20	11	0	0	0	0	13	13	13	0	0	0	0
November 2025	74	15	6	0	0	0	0	3	3	3	0	0	0	0
November 2026	70	10	1	0	0	0	0	0	0	0	0	0	0	0
November 2027	67	6	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	63	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	59	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	55	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	51	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	47	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033	42	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2034	37	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	31	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	26	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	20	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038	13	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	7	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	6.0	5.0	3.6	2.5	1.9	1.2	6.0	6.0	6.0	5.8	4.9	4.1	2.9

Date	ZN Class							NL Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	130%	200%	300%	400%	600%	0%	100%	130%	200%	300%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2015	103	103	103	103	103	103	103	100	100	100	100	100	100	100
November 2016	106	106	106	106	106	106	106	100	100	100	100	100	100	100
November 2017	109	109	109	109	109	109	109	100	100	100	100	100	100	100
November 2018	113	113	113	113	113	113	88	100	100	100	100	100	100	62
November 2019	116	116	116	116	116	116	54	100	100	100	100	100	91	39
November 2020	120	120	120	120	120	94	34	100	100	100	100	100	67	24
November 2021	123	123	123	123	118	69	21	100	100	100	100	84	50	15
November 2022	127	127	127	127	93	51	13	100	100	100	100	67	36	9
November 2023	131	131	131	131	74	37	8	100	100	100	99	53	27	6
November 2024	135	135	135	118	58	27	5	100	100	100	84	42	19	4
November 2025	139	139	139	99	46	20	3	100	100	100	71	33	14	2
November 2026	140	140	140	83	36	14	2	100	100	100	59	26	10	1
November 2027	140	140	128	70	28	10	1	100	100	91	50	20	7	1
November 2028	140	140	111	58	22	7	1	100	100	80	41	15	5	*
November 2029	140	129	97	48	17	5	*	100	92	69	34	12	4	*
November 2030	140	114	83	40	13	4	*	100	81	60	28	9	3	*
November 2031	140	99	72	32	10	3	*	100	71	51	23	7	2	*
November 2032	140	86	61	26	7	2	*	100	61	43	19	5	1	*
November 2033	140	74	51	21	6	1	*	100	52	36	15	4	1	*
November 2034	140	62	42	17	4	1	*	100	44	30	12	3	1	*
November 2035	140	52	34	13	3	1	*	100	37	25	9	2	*	*
November 2036	140	42	27	10	2	*	*	100	30	20	7	1	*	*
November 2037	140	33	21	7	1	*	*	100	23	15	5	1	*	*
November 2038	140	25	15	5	1	*	*	100	18	11	4	1	*	*
November 2039	140	17	10	3	1	*	*	100	12	7	2	*	*	*
November 2040	138	10	6	2	*	*	*	99	7	4	1	*	*	*
November 2041	106	3	2	1	*	*	*	76	2	1	*	*	*	*
November 2042	73	0	0	0	0	0	0	52	0	0	0	0	0	0
November 2043	37	0	0	0	0	0	0	27	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.1	19.9	18.0	14.5	10.9	8.5	5.6	28.1	19.9	18.0	14.2	10.4	7.9	5.1

* 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.

	LA Class								LB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
Date	0%	100%	161%	200%	300%	400%	500%	700%	0%	100%	161%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2015	96	92	89	88	84	81	77	70	100	100	100	100	100	100	100	100
November 2016	92	80	75	71	62	53	45	29	100	100	100	100	100	100	100	100
November 2017	88	69	60	54	41	29	18	0	100	100	100	100	100	100	100	98
November 2018	83	58	46	40	24	11	0	0	100	100	100	100	100	100	98	1
November 2019	78	48	35	27	10	0	0	0	100	100	100	100	100	85	25	0
November 2020	73	39	24	16	0	0	0	0	100	100	100	100	99	27	0	0
November 2021	68	30	15	7	0	0	0	0	100	100	100	100	49	0	0	0
November 2022	62	22	7	0	0	0	0	0	100	100	100	96	10	0	0	0
November 2023	56	14	0	0	0	0	0	0	100	100	99	57	0	0	0	0
November 2024	50	7	0	0	0	0	0	0	100	100	62	23	0	0	0	0
November 2025	43	1	0	0	0	0	0	0	100	100	30	0	0	0	0	0
November 2026	36	0	0	0	0	0	0	0	100	70	1	0	0	0	0	0
November 2027	29	0	0	0	0	0	0	0	100	37	0	0	0	0	0	0
November 2028	21	0	0	0	0	0	0	0	100	6	0	0	0	0	0	0
November 2029	12	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
November 2030	3	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	65	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0
November 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.4	5.1	4.0	3.6	2.8	2.3	1.9	1.5	17.3	12.7	10.5	9.3	7.1	5.7	4.7	3.5

	LY Class								LC Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
Date	0%	100%	161%	200%	300%	400%	500%	700%	0%	100%	161%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2015	100	100	100	100	100	100	100	100	97	93	91	90	87	84	80	74
November 2016	100	100	100	100	100	100	100	100	93	83	78	75	67	60	53	39
November 2017	100	100	100	100	100	100	100	100	89	73	65	61	49	39	30	14
November 2018	100	100	100	100	100	100	100	100	86	64	54	48	35	24	14	*
November 2019	100	100	100	100	100	100	100	56	81	55	44	38	23	12	4	0
November 2020	100	100	100	100	100	100	80	31	77	47	35	28	14	4	0	0
November 2021	100	100	100	100	100	88	53	17	72	40	27	21	7	0	0	0
November 2022	100	100	100	100	100	62	35	9	68	33	20	14	1	0	0	0
November 2023	100	100	100	100	82	44	22	5	62	27	14	8	0	0	0	0
November 2024	100	100	100	100	62	31	14	3	57	21	9	3	0	0	0	0
November 2025	100	100	100	95	46	21	9	1	51	15	4	0	0	0	0	0
November 2026	100	100	100	75	34	14	6	1	45	10	*	0	0	0	0	0
November 2027	100	100	80	58	25	10	4	*	39	5	0	0	0	0	0	0
November 2028	100	100	62	44	17	6	2	*	32	1	0	0	0	0	0	0
November 2029	100	82	47	32	12	4	1	*	25	0	0	0	0	0	0	0
November 2030	100	60	33	22	8	2	1	*	17	0	0	0	0	0	0	0
November 2031	100	41	21	14	4	1	*	*	9	0	0	0	0	0	0	0
November 2032	100	22	11	7	2	1	*	*	1	0	0	0	0	0	0	0
November 2033	54	5	3	2	*	*	*	*	0	0	0	0	0	0	0	0
November 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.1	16.6	15.1	14.0	11.5	9.4	7.8	5.7	10.6	6.2	5.0	4.4	3.4	2.8	2.3	1.8

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

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

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

Group	Prepayment Assumption
1	210% PSA
2	130% PSA
3	161% PSA
4	200% PSA
5	200% PSA
6	130% PSA
7	161% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

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

PLAN OF DISTRIBUTION

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

LEGAL MATTERS

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

Exhibit A

Group 1 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	November 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)
2014-71	EV	October 2014	3136ALJR3	3.5%	FIX	November 2044	PAC/AD	$14,959,000	0.99154248	$14,832,483.96	4.250%	353	6
2014-71	EZ	October 2014	3136ALJS1	3.5	FIX/Z	November 2044	SUP	19,504,000	0.97954357	19,105,017.79	4.250	353	6

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

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

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	**Original Balances**	**RCR Classes**	**Original Balances**	**Principal Type(2)**	**Interest Rate**	**Interest Type(2)**	**CUSIP Number**	**Final Distribution Date**
Recombination 1								
JA	$55,350,000	GA	$60,163,000	SEQ	3.0%	FIX	3136ALE49	November 2040
JT	4,813,000							
Recombination 2								
DE	69,236,000	DH	69,236,000	SEQ	2.5	FIX	3136ALE56	October 2033
DI	11,539,333(3)							
Recombination 3								
DE	69,236,000	DA	69,236,000	SEQ	3.0	FIX	3136ALE64	October 2033
DI	23,078,666(3)							
Recombination 4								
VN	2,358,000	NL(4)	8,230,000	SEQ	3.0	FIX	3136ALE72	December 2044
ZN	5,872,000							
Recombination 5								
LA	25,048,000	LC	29,263,000	SEQ	3.0	FIX	3136ALE80	February 2033
LB	4,215,000							

(1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See "Description of the Certificates—General— *Authorized Denominations*" in this prospectus supplement.
(2) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus.
(3) Notional principal balance. This Class is an Interest Only Class. See page S-6 for a description of how its notional principal balance is calculated.
(4) Principal payments on the REMIC Certificates in Recombination 4 from the ZN 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 Schedule

Aggregate Group Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$55,618,000.00	August 2019	$28,764,666.97	May 2024	$11,898,276.90
December 2014	55,262,270.29	September 2019	28,372,605.76	June 2024	11,704,918.85
January 2015	54,890,648.53	October 2019	27,983,967.32	July 2024	11,514,496.33
February 2015	54,503,366.18	November 2019	27,598,723.29	August 2024	11,326,966.48
March 2015	54,100,666.67	December 2019	27,216,845.56	September 2024	11,142,287.06
April 2015	53,682,805.16	January 2020	26,838,306.22	October 2024	10,960,416.43
May 2015	53,250,048.27	February 2020	26,463,077.61	November 2024	10,781,313.56
June 2015	52,802,673.82	March 2020	26,091,132.29	December 2024	10,604,937.99
July 2015	52,340,970.49	April 2020	25,722,443.02	January 2025	10,431,249.82
August 2015	51,865,237.59	May 2020	25,356,982.80	February 2025	10,260,209.76
September 2015	51,375,784.67	June 2020	24,994,724.84	March 2025	10,091,779.04
October 2015	50,872,931.21	July 2020	24,635,642.57	April 2025	9,925,919.47
November 2015	50,357,006.30	August 2020	24,279,709.65	May 2025	9,762,593.39
December 2015	49,828,348.22	September 2020	23,926,899.91	June 2025	9,601,763.69
January 2016	49,287,304.14	October 2020	23,577,187.43	July 2025	9,443,393.77
February 2016	48,734,229.68	November 2020	23,230,546.49	August 2025	9,287,447.58
March 2016	48,169,488.53	December 2020	22,886,951.57	September 2025	9,133,889.55
April 2016	47,609,593.94	January 2021	22,546,377.36	October 2025	8,982,684.65
May 2016	47,054,506.08	February 2021	22,208,798.77	November 2025	8,833,798.34
June 2016	46,504,185.47	March 2021	21,874,190.88	December 2025	8,687,196.57
July 2016	45,958,592.93	April 2021	21,542,529.00	January 2026	8,542,845.77
August 2016	45,417,689.59	May 2021	21,213,788.63	February 2026	8,400,712.87
September 2016	44,881,436.90	June 2021	20,887,945.46	March 2026	8,260,765.25
October 2016	44,349,796.64	July 2021	20,564,975.39	April 2026	8,122,970.78
November 2016	43,822,730.86	August 2021	20,244,854.52	May 2026	7,987,297.77
December 2016	43,300,201.93	September 2021	19,927,559.12	June 2026	7,853,715.00
January 2017	42,782,172.54	October 2021	19,613,493.24	July 2026	7,722,191.68
February 2017	42,268,605.66	November 2021	19,304,114.19	August 2026	7,592,697.47
March 2017	41,759,464.55	December 2021	18,999,354.29	September 2026	7,465,202.47
April 2017	41,254,712.80	January 2022	18,699,146.80	October 2026	7,339,677.20
May 2017	40,754,314.26	February 2022	18,403,425.93	November 2026	7,216,092.60
June 2017	40,258,233.08	March 2022	18,112,126.83	December 2026	7,094,420.04
July 2017	39,766,433.71	April 2022	17,825,185.56	January 2027	6,974,631.29
August 2017	39,278,880.87	May 2022	17,542,539.09	February 2027	6,856,698.52
September 2017	38,795,539.57	June 2022	17,264,125.26	March 2027	6,740,594.31
October 2017	38,316,375.10	July 2022	16,989,882.83	April 2027	6,626,291.64
November 2017	37,841,353.05	August 2022	16,719,751.40	May 2027	6,513,763.85
December 2017	37,370,439.25	September 2022	16,453,671.42	June 2027	6,402,984.70
January 2018	36,903,599.83	October 2022	16,191,584.21	July 2027	6,293,928.29
February 2018	36,440,801.18	November 2022	15,933,431.90	August 2027	6,186,569.12
March 2018	35,982,009.98	December 2022	15,679,157.44	September 2027	6,080,882.05
April 2018	35,527,193.16	January 2023	15,428,704.60	October 2027	5,976,842.29
May 2018	35,076,317.91	February 2023	15,182,017.94	November 2027	5,874,425.41
June 2018	34,629,351.72	March 2023	14,939,042.82	December 2027	5,773,607.35
July 2018	34,186,262.30	April 2023	14,699,725.35	January 2028	5,674,364.37
August 2018	33,747,017.64	May 2023	14,464,012.42	February 2028	5,576,673.09
September 2018	33,311,586.00	June 2023	14,231,851.68	March 2028	5,480,510.45
October 2018	32,879,935.86	July 2023	14,003,191.51	April 2028	5,385,853.74
November 2018	32,452,035.99	August 2023	13,777,981.03	May 2028	5,292,680.58
December 2018	32,027,855.40	September 2023	13,556,170.07	June 2028	5,200,968.88
January 2019	31,607,363.34	October 2023	13,337,709.20	July 2028	5,110,696.90
February 2019	31,190,529.31	November 2023	13,122,549.66	August 2028	5,021,843.20
March 2019	30,777,323.08	December 2023	12,910,643.41	September 2028	4,934,386.66
April 2019	30,367,714.62	January 2024	12,701,943.08	October 2028	4,848,306.45
May 2019	29,961,674.19	February 2024	12,496,401.96	November 2028	4,763,582.06
June 2019	29,559,172.25	March 2024	12,293,974.04	December 2028	4,680,193.25
July 2019	29,160,179.53	April 2024	12,094,613.93	January 2029	4,598,120.09

Aggregate Group (Continued)

Distribution Date	Planned Balance
February 2029	$ 4,517,342.94
March 2029	4,437,842.43
April 2029	4,359,599.48
May 2029	4,282,595.29
June 2029	4,206,811.31
July 2029	4,132,229.29
August 2029	4,058,831.23
September 2029	3,986,599.37
October 2029	3,915,516.25
November 2029	3,845,564.61
December 2029	3,776,727.49
January 2030	3,708,988.15
February 2030	3,642,330.10
March 2030	3,576,737.07
April 2030	3,512,193.06
May 2030	3,448,682.28
June 2030	3,386,189.17
July 2030	3,324,698.40
August 2030	3,264,194.86
September 2030	3,204,663.67
October 2030	3,146,090.16
November 2030	3,088,459.86
December 2030	3,031,758.53
January 2031	2,975,972.13
February 2031	2,921,086.82
March 2031	2,867,088.97
April 2031	2,813,965.13
May 2031	2,761,702.08
June 2031	2,710,286.76
July 2031	2,659,706.31
August 2031	2,609,948.07
September 2031	2,560,999.55
October 2031	2,512,848.45
November 2031	2,465,482.65
December 2031	2,418,890.20
January 2032	2,373,059.32
February 2032	2,327,978.43
March 2032	2,283,636.09
April 2032	2,240,021.04
May 2032	2,197,122.17
June 2032	2,154,928.57
July 2032	2,113,429.45
August 2032	2,072,614.19
September 2032	2,032,472.33
October 2032	1,992,993.58
November 2032	1,954,167.76
December 2032	1,915,984.87
January 2033	1,878,435.06
February 2033	1,841,508.60
March 2033	1,805,195.92
April 2033	1,769,487.60
May 2033	1,734,374.33
June 2033	1,699,846.96
July 2033	1,665,896.47
August 2033	1,632,513.96
September 2033	1,599,690.69
October 2033	1,567,418.01
November 2033	1,535,687.44
December 2033	1,504,490.58
January 2034	$ 1,473,819.19
February 2034	1,443,665.14
March 2034	1,414,020.42
April 2034	1,384,877.13
May 2034	1,356,227.49
June 2034	1,328,063.85
July 2034	1,300,378.65
August 2034	1,273,164.46
September 2034	1,246,413.96
October 2034	1,220,119.92
November 2034	1,194,275.24
December 2034	1,168,872.91
January 2035	1,143,906.02
February 2035	1,119,367.78
March 2035	1,095,251.50
April 2035	1,071,550.56
May 2035	1,048,258.48
June 2035	1,025,368.84
July 2035	1,002,875.34
August 2035	980,771.76
September 2035	959,051.98
October 2035	937,709.97
November 2035	916,739.78
December 2035	896,135.57
January 2036	875,891.57
February 2036	856,002.10
March 2036	836,461.56
April 2036	817,264.44
May 2036	798,405.32
June 2036	779,878.84
July 2036	761,679.74
August 2036	743,802.83
September 2036	726,242.99
October 2036	708,995.20
November 2036	692,054.49
December 2036	675,415.99
January 2037	659,074.86
February 2037	643,026.39
March 2037	627,265.89
April 2037	611,788.78
May 2037	596,590.52
June 2037	581,666.64
July 2037	567,012.77
August 2037	552,624.57
September 2037	538,497.77
October 2037	524,628.19
November 2037	511,011.67
December 2037	497,644.17
January 2038	484,521.65
February 2038	471,640.17
March 2038	458,995.85
April 2038	446,584.84
May 2038	434,403.38
June 2038	422,447.75
July 2038	410,714.29
August 2038	399,199.39
September 2038	387,899.51
October 2038	376,811.14
November 2038	365,930.84
December 2038	$ 355,255.23
January 2039	344,780.97
February 2039	334,504.76
March 2039	324,423.36
April 2039	314,533.60
May 2039	304,832.32
June 2039	295,316.44
July 2039	285,982.91
August 2039	276,828.73
September 2039	267,850.95
October 2039	259,046.66
November 2039	250,412.99
December 2039	241,947.14
January 2040	233,646.31
February 2040	225,507.78
March 2040	217,528.86
April 2040	209,706.89
May 2040	202,039.27
June 2040	194,523.42
July 2040	187,156.82
August 2040	179,936.97
September 2040	172,861.42
October 2040	165,927.76
November 2040	159,133.61
December 2040	152,476.62
January 2041	145,954.50
February 2041	139,564.97
March 2041	133,305.80
April 2041	127,174.78
May 2041	121,169.76
June 2041	115,288.61
July 2041	109,529.21
August 2041	103,889.51
September 2041	98,367.47
October 2041	92,961.09
November 2041	87,668.40
December 2041	82,487.46
January 2042	77,416.35
February 2042	72,453.20
March 2042	67,596.15
April 2042	62,843.39
May 2042	58,193.11
June 2042	53,643.55
July 2042	49,192.98
August 2042	44,839.68
September 2042	40,581.97
October 2042	36,418.18
November 2042	32,346.70
December 2042	28,365.91
January 2043	24,474.23
February 2043	20,670.11
March 2043	16,952.01
April 2043	13,318.43
May 2043	9,767.88
June 2043	6,298.91
July 2043	2,910.07
August 2043 and thereafter	0.00

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$391,275,947

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Pass-Through Certificates
Fannie Mae REMIC Trust 2014-85

PROSPECTUS SUPPLEMENT

Wells Fargo Securities

November 20, 2014