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

$335,324,444

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2014-89

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
JD	1	$16,222,000	SEQ	2.75%	FIX	3136AL3V1	December 2041
JA	1	20,000,000	SEQ	3.00	FIX	3136AL3W9	December 2041
JC(2)	1	44,333,000	SEQ	4.00	FIX	3136AL3X7	December 2041
VJ(2)	1	4,797,000	SEQ/AD	3.50	FIX	3136AL3Y5	April 2026
VQ(2)	1	5,630,000	SEQ/AD	3.50	FIX	3136AL3Z2	June 2035
JZ(2)	1	10,018,000	SEQ	3.50	FIX/Z	3136AL4A6	January 2045
EA	2	19,391,000	PAC	3.00	FIX	3136AL4B4	January 2044
EB	2	1,646,000	PAC	3.00	FIX	3136AL4C2	January 2045
ND	2	2,071,000	PAC	3.00	FIX	3136AL4D0	January 2045
NT	2	1,250,000	TAC	3.00	FIX	3136AL4E8	January 2045
NA	2	1,329,000	SUP/AD	3.00	FIX	3136AL4F5	January 2045
NZ	2	5,000	SUP	3.00	FIX/Z	3136AL4G3	January 2045
EF(2)	2	19,268,999	PT	(3)	FLT	3136AL4H1	January 2045
ES(2)	2	19,268,999(4)	NTL	(3)	INV/IO	3136AL4J7	January 2045

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The JV, JE, JB, JI, FM, MS, LQ, LW, LK, LM, LN and IO Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—Combination and Recombination—RCR Certificates" in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be December 30, 2014.

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

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

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

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

Wells Fargo Securities

December 23, 2014

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
CA	3	$25,459,000	PAC	3.00%	FIX	3136AL4K4	March 2043
CB	3	4,171,000	PAC	3.00	FIX	3136AL4L2	January 2045
DP	3	3,452,000	SCH	3.00	FIX	3136AL4M0	January 2045
DA	3	4,625,894	SUP/AD	3.00	FIX	3136AL4N8	December 2044
DB	3	261,023	SUP/AD	3.00	FIX	3136AL4P3	January 2045
DZ	3	5,000	SUP	3.00	FIX/Z	3136AL4Q1	January 2045
CF(2)	3	28,480,437	PT	(3)	FLT	3136AL4R9	January 2045
CS(2)	3	28,480,437(4)	NTL	(3)	INV/IO	3136AL4S7	January 2045
LA	4	25,000,000	SEQ	2.00	FIX	3136AL4T5	June 2042
LI(2)	4	10,714,285(4)	NTL	3.50	FIX/IO	3136AL4U2	June 2042
LE(2)	4	5,303,030	SEQ	2.00	FIX	3136AL4V0	January 2045
IL(2)	4	2,272,727(4)	NTL	3.50	FIX/IO	3136AL4W8	January 2045
LB	5	24,500,000	SEQ	2.00	FIX	3136AL4X6	June 2042
MI(2)	5	10,500,000(4)	NTL	3.50	FIX/IO	3136AL4Y4	June 2042
LG(2)	5	5,196,970	SEQ	2.00	FIX	3136AL4Z1	January 2045
IM(2)	5	2,227,272(4)	NTL	3.50	FIX/IO	3136AL5A5	January 2045
LC	6	25,500,000	SEQ	2.00	FIX	3136AL5B3	June 2042
UI(2)	6	10,928,571(4)	NTL	3.50	FIX/IO	3136AL5C1	June 2042
LH(2)	6	5,409,091	SEQ	2.00	FIX	3136AL5D9	January 2045
IU(2)	6	2,318,181(4)	NTL	3.50	FIX/IO	3136AL5E7	January 2045
LD(2)	7	26,400,000	SEQ	2.00	FIX	3136AL5F4	April 2042
QI(2)	7	7,542,857(4)	NTL	3.50	FIX/IO	3136AL5G2	April 2042
LJ(2)	7	5,600,000	SEQ	2.00	FIX	3136AL5H0	January 2045
IQ(2)	7	1,600,000(4)	NTL	3.50	FIX/IO	3136AL5J6	January 2045
R		0	NPR	0	NPR	3136AL5K3	January 2045
RL		0	NPR	0	NPR	3136AL5L1	January 2045

(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.
(2) Exchangeable classes.
(3) Based on LIBOR.
(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.

TABLE OF CONTENTS

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"); 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 is incorporated by reference in this prospectus supplement. This means that we are disclosing information in that document by referring you to it. That document is considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with that document.

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 and the MBS Prospectus by writing or calling the dealer at:

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

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of December 1, 2014. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS

Group 1, Group 2, Group 3, Group 4, Group 5, Group 6 and Group 7

Characteristics of the MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$101,000,000	3.50%	3.75% to 6.00%	241 to 360
Group 2 MBS	$ 44,960,999	4.50%	4.75% to 7.00%	241 to 360
Group 3 MBS	$ 66,454,354	4.50%	4.75% to 7.00%	241 to 360
Group 4 MBS	$ 30,303,030	3.50%	3.75% to 6.00%	241 to 360
Group 5 MBS	$ 29,696,970	3.50%	3.75% to 6.00%	241 to 360
Group 6 MBS	$ 30,909,091	3.50%	3.75% to 6.00%	241 to 360
Group 7 MBS	$ 32,000,000	3.00%	3.25% to 5.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$101,000,000	360	350	8	4.212%
Group 2 MBS	$ 44,960,999	360	304	48	4.957%
Group 3 MBS	$ 66,454,354	360	350	3	5.039%
Group 4 MBS	$ 30,303,030	360	354	6	4.200%
Group 5 MBS	$ 29,696,970	360	354	6	4.200%
Group 6 MBS	$ 30,909,091	360	354	6	4.200%
Group 7 MBS	$ 32,000,000	360	352	5	3.840%

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the 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 December 30, 2014.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
EF	0.555%	6.50%	0.40%	LIBOR + 40 basis points
ES	5.945%	6.10%	0.00%	6.1% − LIBOR
CF	0.555%	6.50%	0.40%	LIBOR + 40 basis points
CS	5.945%	6.10%	0.00%	6.1% − LIBOR
FM	0.555%	6.50%	0.40%	LIBOR + 40 basis points
MS	5.945%	6.10%	0.00%	6.1% − 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	
ES	100% of the EF Class
CS	100% of the CF Class
LI	42.85714% of the LA Class
IL	42.8571401633% of the LE Class
MI	42.8571428571% of the LB Class
IM	42.857126364% of the LG Class
UI	42.8571411765% of the LC Class
IU	42.8571270108% of the LH Class
QI	28.5714280303% of the LD Class
IQ	28.5714285714% of the LJ Class
IO	42.85714% of the LA Class
	plus
	42.8571401633% of the LE Class
	plus
	42.8571428571% of the LB Class
	plus
	42.857126364% of the LG Class
	plus
	42.8571411765% of the LC Class
	plus
	42.8571270108% of the LH Class
	plus
	28.5714280303% of the LD Class
	plus
	28.5714285714% of the LJ Class
JI	28.5714276047% of the JC Class
MS	100% of the *sum* of the EF and CF Classes

Distributions of Principal

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

Weighted Average Lives (years)*

Group 1 Classes	PSA Prepayment Assumption								
	0%	100%	215%	300%	400%	600%	800%	1000%	1300%
JD, JA, JC, JB and JI	16.9	7.3	4.3	3.3	2.6	1.9	1.5	1.3	1.0
VJ	6.0	6.0	6.0	5.5	4.7	3.6	2.9	2.4	1.9
VQ	16.1	15.6	11.3	8.8	7.0	4.9	3.7	2.9	2.2
JZ	28.5	22.7	16.9	13.6	10.8	7.4	5.5	4.2	3.0
JV	11.4	11.2	8.8	7.3	6.0	4.3	3.3	2.7	2.1
JE	28.5	22.3	15.4	12.0	9.3	6.3	4.6	3.6	2.6

Group 2 Classes	PSA Prepayment Assumption											
	0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
EA	17.2	6.1	5.4	5.4	5.4	5.4	5.4	5.0	3.3	2.1	1.5	0.9
EB	27.1	18.5	18.5	18.5	18.5	18.5	18.5	17.5	12.1	7.9	5.5	3.4
ND	28.1	16.1	12.3	2.3	2.3	2.3	2.3	1.9	0.8	0.4	0.3	0.2
NT	29.0	20.0	17.8	11.7	9.4	1.7	1.7	1.4	0.5	0.3	0.2	0.1
NA	29.6	23.4	22.4	19.6	19.1	14.3	2.0	0.8	0.2	0.1	0.1	0.1
NZ	30.0	25.3	25.3	25.3	25.3	25.2	7.8	1.9	0.4	0.2	0.2	0.1
EF and ES	19.9	9.2	8.3	7.0	6.9	6.3	5.6	5.2	3.4	2.2	1.5	0.9

Group 3 Classes	PSA Prepayment Assumption											
	0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
CA	16.1	6.2	5.5	5.5	5.5	5.5	5.5	5.5	4.0	3.0	2.4	1.9
CB	26.1	17.2	17.1	17.1	17.1	17.1	17.1	17.1	11.7	7.9	5.9	4.1
DP	27.6	17.2	13.3	3.8	3.2	3.2	3.2	3.2	2.0	1.5	1.2	1.0
DA	29.1	23.9	21.9	17.5	16.7	11.1	5.6	2.6	1.2	0.8	0.6	0.5
DB	30.0	28.9	28.6	28.0	27.9	26.9	24.1	6.2	2.0	1.3	1.1	0.8
DZ	30.0	29.2	29.2	29.1	29.1	29.1	28.9	11.1	2.1	1.4	1.1	0.8
CF and CS	19.9	10.8	9.6	8.2	8.1	7.4	6.7	6.2	4.3	3.1	2.5	1.9

Group 4 Classes	PSA Prepayment Assumption								
	0%	100%	200%	330%	400%	600%	800%	1000%	1200%
LA and LI	17.3	7.8	4.9	3.3	2.9	2.1	1.7	1.4	1.2
LE and IL	28.7	23.2	17.1	11.8	9.9	6.7	5.0	3.9	3.1

Group 5 Classes	PSA Prepayment Assumption								
	0%	100%	200%	330%	400%	600%	800%	1000%	1200%
LB and MI	17.3	7.8	4.9	3.3	2.9	2.1	1.7	1.4	1.2
LG and IM	28.7	23.2	17.1	11.8	9.9	6.7	5.0	3.9	3.1

Group 6 Classes	PSA Prepayment Assumption								
	0%	100%	200%	330%	400%	600%	800%	1000%	1200%
LC and UI	17.3	7.8	4.9	3.3	2.9	2.1	1.7	1.4	1.2
LH and IU	28.7	23.2	17.1	11.8	9.9	6.7	5.0	3.9	3.1

Group 7 Classes	PSA Prepayment Assumption								
	0%	100%	200%	330%	400%	600%	800%	1000%	1200%
LD, QI, LQ and LW	16.9	7.7	4.9	3.4	2.9	2.1	1.7	1.5	1.3
LJ and IQ	28.7	23.0	17.0	11.8	9.9	6.7	5.0	3.9	3.2

Group 2/Group 3 Classes†	PSA Prepayment Assumption											
	0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
FM and MS	19.9	10.1	9.1	7.7	7.6	6.9	6.3	5.8	3.9	2.7	2.1	1.5

Group 4/Group 7 Class†	PSA Prepayment Assumption								
	0%	100%	200%	330%	400%	600%	800%	1000%	1200%
LK	28.7	23.2	17.1	11.8	9.9	6.7	5.0	3.9	3.2

Group 5/Group 7 Class†	PSA Prepayment Assumption								
	0%	100%	200%	330%	400%	600%	800%	1000%	1200%
LM	28.7	23.2	17.1	11.8	9.9	6.7	5.0	3.9	3.2

Group 6/Group 7 Class†	PSA Prepayment Assumption								
	0%	100%	200%	330%	400%	600%	800%	1000%	1200%
LN	28.7	23.2	17.1	11.8	9.9	6.7	5.0	3.9	3.2

Group 4/Group 5/Group 6/Group 7 Class†	PSA Prepayment Assumption								
	0%	100%	200%	330%	400%	600%	800%	1000%	1200%
IO	19.2	10.5	7.0	4.8	4.1	2.9	2.3	1.9	1.6

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

† These classes are RCR classes formed by combinations of two or more REMIC classes in different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of December 1, 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 seven groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 3 MBS," "Group 4 MBS," "Group 5 MBS," "Group 6 MBS" and "Group 7 MBS," and together, 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	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 and the MBS, see the applicable discussions appearing under the heading "Fannie Mae Guaranty" in the REMIC Prospectus and the MBS Prospectus. 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 MBS

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

In addition, the pools of mortgage loans backing the Group 1 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 1 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.

Furthermore, the Mortgage Loans backing the Group 4 MBS, Group 5 MBS, Group 6 MBS and Group 7 MBS are relocation Mortgage Loans made under agreements between lenders and employers that frequently relocate their employees. For additional information, see "Risk Factors—Risks Relating to Yield and Prepayment—Yield—*Pools containing relocation mortgage loans may have higher rates of prepayment than otherwise comparable pools containing non-relocation mortgage loans*" and "The Mortgage Loans—Special Feature Mortgage Loans—*Relocation Loans*" in the MBS Prospectus dated October 1, 2014.

For additional information, see "Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6 and Group 7—Characteristics of the 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 JZ, NZ and DZ 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 JZ Accrual Amount to VJ and VQ, in that order, until retired, and thereafter to JZ. **Accretion Directed Classes and Accrual Class**

The Group 1 Cash Flow Distribution Amount in the following priority:

1. To JD, JA and JC, pro rata, until retired.
2. To VJ, VQ and JZ, in that order, until retired.

Sequential Pay Classes

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

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

- *Group 2*

The NZ Accrual Amount to NA until retired, and thereafter to NZ. **Accretion Directed Class and Accrual Class**

The Group 2 Cash Flow Distribution Amount as follows:

— 42.8571415862% to EF until retired, and **Pass-Through Class**

— 57.1428584138% as follows:

first, to Aggregate Group I to its Planned Balance;

second, to ND to its Planned Balance; **PAC Group and Class**

third, to NT to its Targeted Balance; **TAC Class** *fourth*, to NA and NZ, in that order, until retired; **Support Classes**

fifth, to NT until retired; **TAC Class**

sixth, to ND until retired; and

seventh, to Aggregate Group I to zero. **PAC Class and Group**

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

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

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

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

- *Group 3*

The DZ Accrual Amount to DA and DB, in that order, until retired, and thereafter to DZ. **Accretion Directed Classes and Accrual Class**

The Group 3 Cash Flow Distribution Amount as follows:

— 42.8571422122% to CF until retired, and **Pass-Through Class**

— 57.1428577878% as follows:

first, to Aggregate Group II to its Planned Balance; **PAC Group**

second, to DP to its Scheduled Balance; **Scheduled Class**

third, to DA, DB and DZ, in that order, until retired; **Support Classes**

fourth, to DP until retired; and **Scheduled Class**

fifth, to Aggregate Group II to zero. **PAC Group**

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

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

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

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

- *Group 4*

The Group 4 Principal Distribution Amount to LA and LE, 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 to LB and LG, in that order, until retired. **Sequential Pay Classes**

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

• *Group 6*

The Group 6 Principal Distribution Amount to LC and LH, in that order, until retired. — **Sequential Pay Classes**

The “Group 6 Principal Distribution Amount” is the principal then paid on the Group 6 MBS.

• *Group 7*

The Group 7 Principal Distribution Amount to LD and LJ, 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 following assumptions (the “Pricing Assumptions”):

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, 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 December 30, 2014; and
- each Distribution Date occurs on the 25th day of a month.

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

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

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

Groups and Classes	Structuring Ranges and Speed	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 125% and 225% PSA	Between 125% and 225% PSA
ND Class Planned Balances	Between 165% and 225% PSA	Between 165% and 225% PSA
NT Class Targeted Balances	195% PSA	N/A
Aggregate Group II Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
DP Class Scheduled Balances	Between 170% and 250% PSA	Between 170% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	EA and EB
Aggregate Group II	CA and CB

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

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

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

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

Yield Tables

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

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

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

We cannot assure you that

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

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

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

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

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

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

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

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

Class	Price*
ES	20.9063%
CS	20.9063%
MS	20.9063%

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

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

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

	PSA Prepayment Assumption											
LIBOR	50%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
0.0775%	24.2%	20.8%	19.0%	16.2%	15.9%	14.1%	12.0%	10.2%	(1.1)%	(17.1)%	(34.8)%	(65.9)%
0.1550%	23.8%	20.4%	18.6%	15.8%	15.5%	13.7%	11.6%	9.8%	(1.4)%	(17.5)%	(35.1)%	(66.2)%
2.1550%	13.0%	9.8%	8.1%	5.4%	5.1%	3.4%	1.3%	(0.4)%	(11.1)%	(26.4)%	(43.3)%	(73.4)%
4.1550%	1.3%	(1.8)%	(3.4)%	(6.0)%	(6.3)%	(7.9)%	(9.8)%	(11.5)%	(21.6)%	(36.2)%	(52.4)%	(81.9)%
6.1000%	*	*	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption											
LIBOR	50%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
0.0775%	25.7%	23.1%	21.8%	19.7%	19.4%	18.1%	16.5%	15.1%	6.9%	(4.5)%	(16.3)%	(35.0)%
0.1550%	25.3%	22.7%	21.4%	19.3%	19.0%	17.7%	16.1%	14.7%	6.5%	(4.9)%	(16.8)%	(35.5)%
2.1550%	14.5%	11.8%	10.4%	8.2%	8.0%	6.6%	4.9%	3.5%	(5.1)%	(17.1)%	(29.8)%	(50.0)%
4.1550%	2.9%	0.2%	(1.2)%	(3.5)%	(3.8)%	(5.2)%	(6.9)%	(8.4)%	(17.4)%	(30.0)%	(43.6)%	(66.2)%
6.1000%	*	*	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption											
LIBOR	50%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
0.0775%	25.1%	22.2%	20.7%	18.3%	18.0%	16.5%	14.7%	13.2%	3.8%	(9.3)%	(23.2)%	(45.7)%
0.1550%	24.7%	21.8%	20.3%	17.9%	17.6%	16.1%	14.3%	12.8%	3.4%	(9.7)%	(23.6)%	(46.2)%
2.1550%	13.9%	11.0%	9.5%	7.1%	6.8%	5.3%	3.5%	2.0%	(7.4)%	(20.6)%	(34.8)%	(58.1)%
4.1550%	2.3%	(0.6)%	(2.0)%	(4.4)%	(4.7)%	(6.2)%	(8.0)%	(9.5)%	(18.9)%	(32.2)%	(46.7)%	(71.2)%
6.1000%	*	*	*	*	*	*	*	*	*	*	*	*

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
LI	183%
IL	764%
MI	183%
IM	764%
UI	183%
IU	764%
QI	183%
IQ	772%
JI	460%
IO	299%

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*
LI	18.00%
IL	18.00%
MI	18.00%
IM	18.00%
UI	18.00%
IU	18.00%
QI	18.00%
IQ	18.00%
JI	8.00%
IO	18.00%

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

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

Sensitivity of the LI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	200%	330%	400%	600%	800%	1000%	1200%
Pre-Tax Yields to Maturity	12.7%	8.3%	(1.8)%	(16.6)%	(24.7)%	(47.3)%	(67.7)%	(85.3)%	*

Sensitivity of the IL Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	200%	330%	400%	600%	800%	1000%	1200%
Pre-Tax Yields to Maturity	19.8%	19.7%	18.8%	16.3%	14.4%	7.3%	(1.8)%	(12.6)%	(25.2)%

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	200%	330%	400%	600%	800%	1000%	1200%
Pre-Tax Yields to Maturity . .	12.7%	8.3%	(1.8)%	(16.6)%	(24.7)%	(47.3)%	(67.7)%	(85.3)%	*

Sensitivity of the IM Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	200%	330%	400%	600%	800%	1000%	1200%
Pre-Tax Yields to Maturity . .	19.8%	19.7%	18.8%	16.3%	14.4%	7.3%	(1.8)%	(12.6)%	(25.2)%

Sensitivity of the UI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	200%	330%	400%	600%	800%	1000%	1200%
Pre-Tax Yields to Maturity . .	12.7%	8.3%	(1.8)%	(16.6)%	(24.7)%	(47.3)%	(67.7)%	(85.3)%	*

Sensitivity of the IU Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	200%	330%	400%	600%	800%	1000%	1200%
Pre-Tax Yields to Maturity . .	19.8%	19.7%	18.8%	16.3%	14.4%	7.3%	(1.8)%	(12.6)%	(25.2)%

Sensitivity of the QI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	200%	330%	400%	600%	800%	1000%	1200%
Pre-Tax Yields to Maturity . .	12.5%	8.2%	(1.8)%	(16.2)%	(24.1)%	(45.8)%	(65.3)%	(82.1)%	(96.3)%

Sensitivity of the IQ Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	200%	330%	400%	600%	800%	1000%	1200%
Pre-Tax Yields to Maturity . .	19.8%	19.7%	18.8%	16.3%	14.4%	7.5%	(1.4)%	(11.8)%	(23.9)%

Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	215%	300%	400%	600%	800%	1000%	1300%
Pre-Tax Yields to Maturity . .	39.6%	35.7%	25.5%	17.0%	6.5%	(15.3)%	(36.3)%	(55.6)%	(80.8)%

Sensitivity of the IO Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	200%	330%	400%	600%	800%	1000%	1200%
Pre-Tax Yields to Maturity . .	14.4%	11.6%	5.8%	(1.9)%	(6.1)%	(18.8)%	(32.3)%	(46.8)%	(62.4)%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Classes.

See "—Distributions of Principal" above.

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original and Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	6.00%
Group 2 MBS	360 months	7.00%
Group 3 MBS	360 months	7.00%
Group 4 MBS	360 months	6.00%
Group 5 MBS	360 months	6.00%
Group 6 MBS	360 months	6.00%
Group 7 MBS	360 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	JD, JA, JC, JB and JI† Classes									VJ Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	215%	300%	400%	600%	800%	1000%	1300%	0%	100%	215%	300%	400%	600%	800%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	98	94	90	87	83	76	69	62	51	93	93	93	93	93	93	93	93	93
December 2016	97	86	75	68	59	43	28	15	0	85	85	85	85	85	85	85	85	43
December 2017	95	77	60	49	37	17	2	0	0	77	77	77	77	77	77	77	0	0
December 2018	93	69	48	35	21	1	0	0	0	69	69	69	69	69	69	0	0	0
December 2019	91	61	37	23	9	0	0	0	0	60	60	60	60	60	0	0	0	0
December 2020	89	54	27	13	*	0	0	0	0	51	51	51	51	51	0	0	0	0
December 2021	87	47	19	5	0	0	0	0	0	42	42	42	42	0	0	0	0	0
December 2022	85	41	13	0	0	0	0	0	0	33	33	33	17	0	0	0	0	0
December 2023	82	35	7	0	0	0	0	0	0	23	23	23	0	0	0	0	0	0
December 2024	80	30	2	0	0	0	0	0	0	13	13	13	0	0	0	0	0	0
December 2025	77	25	0	0	0	0	0	0	0	2	2	0	0	0	0	0	0	0
December 2026	74	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2027	71	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2028	67	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2029	64	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2030	60	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2031	56	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2032	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2033	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2034	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2035	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2036	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2037	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2038	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2039	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2040	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.9	7.3	4.3	3.3	2.6	1.9	1.5	1.3	1.0	6.0	6.0	6.0	5.5	4.7	3.6	2.9	2.4	1.9

Date	VQ Class									JZ Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	215%	300%	400%	600%	800%	1000%	1300%	0%	100%	215%	300%	400%	600%	800%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100	100	104	104	104	104	104	104	104	104	104
December 2016	100	100	100	100	100	100	100	100	100	107	107	107	107	107	107	107	107	107
December 2017	100	100	100	100	100	100	100	28	0	111	111	111	111	111	111	111	111	40
December 2018	100	100	100	100	100	100	0	0	0	115	115	115	115	115	115	111	50	9
December 2019	100	100	100	100	100	28	0	0	0	119	119	119	119	119	119	57	19	2
December 2020	100	100	100	100	100	0	0	0	0	123	123	123	123	123	84	29	8	*
December 2021	100	100	100	100	45	0	0	0	0	128	128	128	128	128	52	15	3	*
December 2022	100	100	100	100	0	0	0	0	0	132	132	132	132	113	33	7	1	*
December 2023	100	100	100	34	0	0	0	0	0	137	137	137	137	83	20	4	*	*
December 2024	100	100	100	0	0	0	0	0	0	142	142	142	124	61	13	2	*	*
December 2025	100	100	64	0	0	0	0	0	0	147	147	147	98	45	8	1	*	*
December 2026	92	92	2	0	0	0	0	0	0	152	152	152	78	33	5	*	*	*
December 2027	83	83	0	0	0	0	0	0	0	158	158	128	61	24	3	*	*	*
December 2028	73	73	0	0	0	0	0	0	0	163	163	107	48	17	2	*	*	*
December 2029	63	63	0	0	0	0	0	0	0	169	169	88	37	13	1	*	*	0
December 2030	52	52	0	0	0	0	0	0	0	175	175	73	29	9	1	*	*	0
December 2031	41	41	0	0	0	0	0	0	0	181	181	60	22	6	*	*	*	0
December 2032	29	0	0	0	0	0	0	0	0	188	183	49	17	5	*	*	*	0
December 2033	17	0	0	0	0	0	0	0	0	194	159	39	13	3	*	*	*	0
December 2034	5	0	0	0	0	0	0	0	0	201	138	32	10	2	*	*	*	0
December 2035	0	0	0	0	0	0	0	0	0	204	118	25	7	2	*	*	*	0
December 2036	0	0	0	0	0	0	0	0	0	204	99	19	5	1	*	*	*	0
December 2037	0	0	0	0	0	0	0	0	0	204	82	15	4	1	*	*	0	0
December 2038	0	0	0	0	0	0	0	0	0	204	66	11	3	*	*	*	0	0
December 2039	0	0	0	0	0	0	0	0	0	204	51	8	2	*	*	*	0	0
December 2040	0	0	0	0	0	0	0	0	0	204	37	5	1	*	*	*	0	0
December 2041	0	0	0	0	0	0	0	0	0	199	24	3	1	*	*	*	0	0
December 2042	0	0	0	0	0	0	0	0	0	136	13	2	*	*	*	*	0	0
December 2043	0	0	0	0	0	0	0	0	0	70	2	*	*	*	*	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.1	15.6	11.3	8.8	7.0	4.9	3.7	2.9	2.2	28.5	22.7	16.9	13.6	10.8	7.4	5.5	4.2	3.0

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

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

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

JV Class

Date	PSA Prepayment Assumption 0%	100%	215%	300%	400%	600%	800%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100
December 2015	97	97	97	97	97	97	97	97	97
December 2016	93	93	93	93	93	93	93	93	74
December 2017	89	89	89	89	89	89	89	15	0
December 2018	86	86	86	86	86	86	0	0	0
December 2019	82	82	82	82	82	15	0	0	0
December 2020	78	78	78	78	78	0	0	0	0
December 2021	73	73	73	73	24	0	0	0	0
December 2022	69	69	69	62	0	0	0	0	0
December 2023	64	64	64	19	0	0	0	0	0
December 2024	60	60	60	0	0	0	0	0	0
December 2025	55	55	35	0	0	0	0	0	0
December 2026	50	50	1	0	0	0	0	0	0
December 2027	45	45	0	0	0	0	0	0	0
December 2028	39	39	0	0	0	0	0	0	0
December 2029	34	34	0	0	0	0	0	0	0
December 2030	28	28	0	0	0	0	0	0	0
December 2031	22	22	0	0	0	0	0	0	0
December 2032	16	0	0	0	0	0	0	0	0
December 2033	9	0	0	0	0	0	0	0	0
December 2034	3	0	0	0	0	0	0	0	0
December 2035	0	0	0	0	0	0	0	0	0
December 2036	0	0	0	0	0	0	0	0	0
December 2037	0	0	0	0	0	0	0	0	0
December 2038	0	0	0	0	0	0	0	0	0
December 2039	0	0	0	0	0	0	0	0	0
December 2040	0	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.4	11.2	8.8	7.3	6.0	4.3	3.3	2.7	2.1

JE Class

Date	PSA Prepayment Assumption 0%	100%	215%	300%	400%	600%	800%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100	100
December 2016	100	100	100	100	100	100	100	100	90
December 2017	100	100	100	100	100	100	100	62	19
December 2018	100	100	100	100	100	100	55	24	4
December 2019	100	100	100	100	100	66	28	9	1
December 2020	100	100	100	100	100	41	14	4	*
December 2021	100	100	100	100	75	26	7	1	*
December 2022	100	100	100	96	55	16	4	1	*
December 2023	100	100	100	77	41	10	2	*	*
December 2024	100	100	100	61	30	6	1	*	*
December 2025	100	100	90	48	22	4	*	*	*
December 2026	100	100	75	38	16	2	*	*	*
December 2027	100	100	63	30	12	1	*	*	*
December 2028	100	100	52	23	9	1	*	*	0
December 2029	100	100	43	18	6	1	*	*	0
December 2030	100	100	36	14	4	*	*	*	0
December 2031	100	100	29	11	3	*	*	*	0
December 2032	100	90	24	8	2	*	*	*	0
December 2033	100	78	19	6	2	*	*	*	0
December 2034	100	68	15	5	1	*	*	*	0
December 2035	100	58	12	4	1	*	*	*	0
December 2036	100	49	10	3	1	*	*	0	0
December 2037	100	40	7	2	*	*	*	0	0
December 2038	100	32	5	1	*	*	*	0	0
December 2039	100	25	4	1	*	*	*	0	0
December 2040	100	18	3	1	*	*	*	0	0
December 2041	97	12	2	*	*	*	*	0	0
December 2042	67	6	1	*	*	*	0	0	0
December 2043	34	1	*	*	*	*	0	0	0
December 2044	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.5	22.3	15.4	12.0	9.3	6.3	4.6	3.6	2.6

EA Class

Date	PSA Prepayment Assumption 0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	99	90	88	88	88	88	88	88	88	75	59	36
December 2016	97	80	76	76	76	76	76	76	65	44	26	6
December 2017	96	71	66	66	66	66	66	66	46	24	9	0
December 2018	94	62	56	56	56	56	56	55	32	12	*	0
December 2019	92	54	47	47	47	47	47	44	21	4	0	0
December 2020	90	46	39	39	39	39	39	35	14	0	0	0
December 2021	88	39	32	32	32	32	32	27	8	0	0	0
December 2022	86	33	25	25	25	25	25	21	3	0	0	0
December 2023	84	26	19	19	19	19	19	15	*	0	0	0
December 2024	81	21	15	15	15	15	15	11	0	0	0	0
December 2025	78	15	11	11	11	11	11	7	0	0	0	0
December 2026	76	10	7	7	7	7	7	4	0	0	0	0
December 2027	72	5	4	4	4	4	4	2	0	0	0	0
December 2028	69	2	2	2	2	2	2	0	0	0	0	0
December 2029	66	0	0	0	0	0	0	0	0	0	0	0
December 2030	62	0	0	0	0	0	0	0	0	0	0	0
December 2031	58	0	0	0	0	0	0	0	0	0	0	0
December 2032	53	0	0	0	0	0	0	0	0	0	0	0
December 2033	48	0	0	0	0	0	0	0	0	0	0	0
December 2034	43	0	0	0	0	0	0	0	0	0	0	0
December 2035	38	0	0	0	0	0	0	0	0	0	0	0
December 2036	32	0	0	0	0	0	0	0	0	0	0	0
December 2037	26	0	0	0	0	0	0	0	0	0	0	0
December 2038	19	0	0	0	0	0	0	0	0	0	0	0
December 2039	12	0	0	0	0	0	0	0	0	0	0	0
December 2040	4	0	0	0	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.2	6.1	5.4	5.4	5.4	5.4	5.4	5.0	3.3	2.1	1.5	0.9

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

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

EB Class

Date	PSA Prepayment Assumption											
	0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100	100	100	100	100
December 2016	100	100	100	100	100	100	100	100	100	100	100	100
December 2017	100	100	100	100	100	100	100	100	100	100	100	57
December 2018	100	100	100	100	100	100	100	100	100	100	100	19
December 2019	100	100	100	100	100	100	100	100	100	100	53	6
December 2020	100	100	100	100	100	100	100	100	100	92	27	2
December 2021	100	100	100	100	100	100	100	100	100	57	13	1
December 2022	100	100	100	100	100	100	100	100	100	35	7	*
December 2023	100	100	100	100	100	100	100	100	100	22	3	*
December 2024	100	100	100	100	100	100	100	100	75	13	2	*
December 2025	100	100	100	100	100	100	100	100	54	8	1	*
December 2026	100	100	100	100	100	100	100	100	39	5	*	*
December 2027	100	100	100	100	100	100	100	100	28	3	*	*
December 2028	100	100	100	100	100	100	100	96	20	2	*	*
December 2029	100	99	99	99	99	99	99	76	14	1	*	*
December 2030	100	79	79	79	79	79	79	60	10	1	*	*
December 2031	100	63	63	63	63	63	63	47	7	*	*	*
December 2032	100	49	49	49	49	49	49	36	5	*	*	*
December 2033	100	37	37	37	37	37	37	27	3	*	*	0
December 2034	100	28	28	28	28	28	28	20	2	*	*	0
December 2035	100	20	20	20	20	20	20	14	1	*	*	0
December 2036	100	14	14	14	14	14	14	9	1	*	*	0
December 2037	100	8	8	8	8	8	8	6	*	*	*	0
December 2038	100	4	4	4	4	4	4	3	*	*	*	0
December 2039	100	1	1	1	1	1	1	1	*	*	*	0
December 2040	100	0	0	0	0	0	0	0	0	0	0	0
December 2041	54	0	0	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.1	18.5	18.5	18.5	18.5	18.5	18.5	17.5	12.1	7.9	5.5	3.4

ND Class

Date	PSA Prepayment Assumption											
	0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	71	71	71	71	71	24	0	0	0
December 2016	100	100	100	48	48	48	48	48	0	0	0	0
December 2017	100	100	100	30	30	30	30	19	0	0	0	0
December 2018	100	100	100	17	17	17	17	0	0	0	0	0
December 2019	100	100	100	8	8	8	8	0	0	0	0	0
December 2020	100	100	100	2	2	2	2	0	0	0	0	0
December 2021	100	100	100	0	0	0	0	0	0	0	0	0
December 2022	100	100	98	0	0	0	0	0	0	0	0	0
December 2023	100	100	91	0	0	0	0	0	0	0	0	0
December 2024	100	100	82	0	0	0	0	0	0	0	0	0
December 2025	100	100	70	0	0	0	0	0	0	0	0	0
December 2026	100	100	57	0	0	0	0	0	0	0	0	0
December 2027	100	100	43	0	0	0	0	0	0	0	0	0
December 2028	100	91	28	0	0	0	0	0	0	0	0	0
December 2029	100	71	12	0	0	0	0	0	0	0	0	0
December 2030	100	51	0	0	0	0	0	0	0	0	0	0
December 2031	100	30	0	0	0	0	0	0	0	0	0	0
December 2032	100	10	0	0	0	0	0	0	0	0	0	0
December 2033	100	0	0	0	0	0	0	0	0	0	0	0
December 2034	100	0	0	0	0	0	0	0	0	0	0	0
December 2035	100	0	0	0	0	0	0	0	0	0	0	0
December 2036	100	0	0	0	0	0	0	0	0	0	0	0
December 2037	100	0	0	0	0	0	0	0	0	0	0	0
December 2038	100	0	0	0	0	0	0	0	0	0	0	0
December 2039	100	0	0	0	0	0	0	0	0	0	0	0
December 2040	100	0	0	0	0	0	0	0	0	0	0	0
December 2041	100	0	0	0	0	0	0	0	0	0	0	0
December 2042	60	0	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.1	16.1	12.3	2.3	2.3	2.3	2.3	1.9	0.8	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.

NT Class

Date	PSA Prepayment Assumption											
	0%	**100%**	**125%**	**165%**	**170%**	**195%**	**225%**	**250%**	**400%**	**600%**	**800%**	**1100%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	94	64	64	64	0	0	0	0
December 2016	100	100	100	100	89	37	37	31	0	0	0	0
December 2017	100	100	100	100	86	17	17	0	0	0	0	0
December 2018	100	100	100	100	84	4	4	0	0	0	0	0
December 2019	100	100	100	100	82	0	0	0	0	0	0	0
December 2020	100	100	100	100	81	0	0	0	0	0	0	0
December 2021	100	100	100	99	80	0	0	0	0	0	0	0
December 2022	100	100	100	94	75	0	0	0	0	0	0	0
December 2023	100	100	100	85	67	0	0	0	0	0	0	0
December 2024	100	100	100	74	56	0	0	0	0	0	0	0
December 2025	100	100	100	61	44	0	0	0	0	0	0	0
December 2026	100	100	100	47	32	0	0	0	0	0	0	0
December 2027	100	100	100	33	18	0	0	0	0	0	0	0
December 2028	100	100	100	18	5	0	0	0	0	0	0	0
December 2029	100	100	100	4	0	0	0	0	0	0	0	0
December 2030	100	100	94	0	0	0	0	0	0	0	0	0
December 2031	100	100	69	0	0	0	0	0	0	0	0	0
December 2032	100	100	44	0	0	0	0	0	0	0	0	0
December 2033	100	83	20	0	0	0	0	0	0	0	0	0
December 2034	100	50	0	0	0	0	0	0	0	0	0	0
December 2035	100	18	0	0	0	0	0	0	0	0	0	0
December 2036	100	0	0	0	0	0	0	0	0	0	0	0
December 2037	100	0	0	0	0	0	0	0	0	0	0	0
December 2038	100	0	0	0	0	0	0	0	0	0	0	0
December 2039	100	0	0	0	0	0	0	0	0	0	0	0
December 2040	100	0	0	0	0	0	0	0	0	0	0	0
December 2041	100	0	0	0	0	0	0	0	0	0	0	0
December 2042	100	0	0	0	0	0	0	0	0	0	0	0
December 2043	51	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	20.0	17.8	11.7	9.4	1.7	1.7	1.4	0.5	0.3	0.2	0.1

NA Class

Date	PSA Prepayment Assumption											
	0%	**100%**	**125%**	**165%**	**170%**	**195%**	**225%**	**250%**	**400%**	**600%**	**800%**	**1100%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	66	37	0	0	0	0
December 2016	100	100	100	100	100	100	42	0	0	0	0	0
December 2017	100	100	100	100	100	100	25	0	0	0	0	0
December 2018	100	100	100	100	100	100	15	0	0	0	0	0
December 2019	100	100	100	100	100	96	6	0	0	0	0	0
December 2020	100	100	100	100	100	92	1	0	0	0	0	0
December 2021	100	100	100	100	100	90	0	0	0	0	0	0
December 2022	100	100	100	100	100	87	0	0	0	0	0	0
December 2023	100	100	100	100	100	82	0	0	0	0	0	0
December 2024	100	100	100	100	100	77	0	0	0	0	0	0
December 2025	100	100	100	100	100	70	0	0	0	0	0	0
December 2026	100	100	100	100	100	64	0	0	0	0	0	0
December 2027	100	100	100	100	100	57	0	0	0	0	0	0
December 2028	100	100	100	100	100	50	0	0	0	0	0	0
December 2029	100	100	100	100	92	44	0	0	0	0	0	0
December 2030	100	100	100	90	80	38	0	0	0	0	0	0
December 2031	100	100	100	77	69	32	0	0	0	0	0	0
December 2032	100	100	100	65	58	27	0	0	0	0	0	0
December 2033	100	100	100	54	47	22	0	0	0	0	0	0
December 2034	100	100	97	43	38	17	0	0	0	0	0	0
December 2035	100	100	76	33	29	13	0	0	0	0	0	0
December 2036	100	88	56	24	21	9	0	0	0	0	0	0
December 2037	100	60	38	16	14	6	0	0	0	0	0	0
December 2038	100	33	21	8	7	3	0	0	0	0	0	0
December 2039	100	7	4	1	1	*	0	0	0	0	0	0
December 2040	100	0	0	0	0	0	0	0	0	0	0	0
December 2041	100	0	0	0	0	0	0	0	0	0	0	0
December 2042	100	0	0	0	0	0	0	0	0	0	0	0
December 2043	99	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.6	23.4	22.4	19.6	19.1	14.3	2.0	0.8	0.2	0.1	0.1	0.1

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

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

NZ Class

Date	PSA Prepayment Assumption											
	0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	103	103	103	103	103	103	103	103	0	0	0	0
December 2016	106	106	106	106	106	106	106	0	0	0	0	0
December 2017	109	109	109	109	109	109	109	0	0	0	0	0
December 2018	113	113	113	113	113	113	113	0	0	0	0	0
December 2019	116	116	116	116	116	116	116	0	0	0	0	0
December 2020	120	120	120	120	120	120	120	0	0	0	0	0
December 2021	123	123	123	123	123	123	7	0	0	0	0	0
December 2022	127	127	127	127	127	127	7	0	0	0	0	0
December 2023	131	131	131	131	131	131	7	0	0	0	0	0
December 2024	135	135	135	135	135	135	7	0	0	0	0	0
December 2025	139	139	139	139	139	139	7	0	0	0	0	0
December 2026	143	143	143	143	143	143	7	0	0	0	0	0
December 2027	148	148	148	148	148	148	7	0	0	0	0	0
December 2028	152	152	152	152	152	152	7	0	0	0	0	0
December 2029	157	157	157	157	157	157	7	0	0	0	0	0
December 2030	162	162	162	162	162	162	7	0	0	0	0	0
December 2031	166	166	166	166	166	166	7	0	0	0	0	0
December 2032	171	171	171	171	171	171	7	0	0	0	0	0
December 2033	177	177	177	177	177	177	7	0	0	0	0	0
December 2034	182	182	182	182	182	182	7	0	0	0	0	0
December 2035	188	188	188	188	188	188	7	0	0	0	0	0
December 2036	193	193	193	193	193	193	7	0	0	0	0	0
December 2037	199	199	199	199	199	199	7	0	0	0	0	0
December 2038	205	205	205	205	205	205	7	0	0	0	0	0
December 2039	212	212	212	212	212	212	7	0	0	0	0	0
December 2040	218	0	0	0	0	0	0	0	0	0	0	0
December 2041	225	0	0	0	0	0	0	0	0	0	0	0
December 2042	231	0	0	0	0	0	0	0	0	0	0	0
December 2043	238	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	25.3	25.3	25.3	25.3	25.2	7.8	1.9	0.4	0.2	0.2	0.1

EF and ES† Classes

Date	PSA Prepayment Assumption											
	0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	99	92	91	88	88	87	85	83	74	63	51	33
December 2016	98	85	82	78	77	75	72	69	55	39	26	11
December 2017	97	78	74	68	68	64	61	57	41	25	13	4
December 2018	95	71	67	60	59	55	51	48	30	15	7	1
December 2019	94	65	60	53	52	48	43	39	23	10	3	*
December 2020	93	59	54	46	45	41	36	33	17	6	2	*
December 2021	91	54	48	40	39	35	30	27	12	4	1	*
December 2022	89	49	43	35	34	30	25	22	9	2	*	*
December 2023	88	44	38	30	29	25	21	18	7	1	*	*
December 2024	86	40	34	26	25	21	17	15	5	1	*	*
December 2025	84	36	30	23	22	18	14	12	3	1	*	*
December 2026	82	32	27	19	19	15	12	10	3	*	*	*
December 2027	79	29	23	16	16	13	10	8	2	*	*	*
December 2028	77	25	20	14	13	11	8	6	1	*	*	*
December 2029	74	22	17	12	11	9	6	5	1	*	*	*
December 2030	71	19	15	10	9	7	5	4	1	*	*	*
December 2031	68	17	13	8	8	6	4	3	*	*	*	0
December 2032	65	14	10	7	6	5	3	2	*	*	*	0
December 2033	61	12	9	5	5	4	2	2	*	*	*	0
December 2034	57	9	7	4	4	3	2	1	*	*	*	0
December 2035	53	7	5	3	3	2	1	1	*	*	*	0
December 2036	49	5	4	2	2	1	1	1	*	*	*	0
December 2037	44	4	3	1	1	1	1	*	*	*	*	0
December 2038	39	2	1	1	1	*	*	*	*	*	*	0
December 2039	34	*	*	*	*	*	*	*	*	*	0	0
December 2040	28	0	0	0	0	0	0	0	0	0	0	0
December 2041	22	0	0	0	0	0	0	0	0	0	0	0
December 2042	15	0	0	0	0	0	0	0	0	0	0	0
December 2043	8	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	9.2	8.3	7.0	6.9	6.3	5.6	5.2	3.4	2.2	1.5	0.9

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

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

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

CA Class

Date	PSA Prepayment Assumption											
	0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	98	95	94	94	94	94	94	94	94	94	94	94
December 2016	97	86	84	84	84	84	84	84	84	78	64	43
December 2017	95	76	72	72	72	72	72	72	66	43	25	4
December 2018	93	66	61	61	61	61	61	61	45	21	5	0
December 2019	91	57	51	51	51	51	51	51	29	7	0	0
December 2020	89	49	41	41	41	41	41	41	18	0	0	0
December 2021	87	41	32	32	32	32	32	32	9	0	0	0
December 2022	84	33	24	24	24	24	24	24	2	0	0	0
December 2023	82	26	17	17	17	17	17	17	0	0	0	0
December 2024	79	20	11	11	11	11	11	11	0	0	0	0
December 2025	76	13	7	7	7	7	7	7	0	0	0	0
December 2026	73	8	2	2	2	2	2	2	0	0	0	0
December 2027	69	2	0	0	0	0	0	0	0	0	0	0
December 2028	65	0	0	0	0	0	0	0	0	0	0	0
December 2029	61	0	0	0	0	0	0	0	0	0	0	0
December 2030	57	0	0	0	0	0	0	0	0	0	0	0
December 2031	52	0	0	0	0	0	0	0	0	0	0	0
December 2032	47	0	0	0	0	0	0	0	0	0	0	0
December 2033	42	0	0	0	0	0	0	0	0	0	0	0
December 2034	36	0	0	0	0	0	0	0	0	0	0	0
December 2035	30	0	0	0	0	0	0	0	0	0	0	0
December 2036	24	0	0	0	0	0	0	0	0	0	0	0
December 2037	17	0	0	0	0	0	0	0	0	0	0	0
December 2038	9	0	0	0	0	0	0	0	0	0	0	0
December 2039	1	0	0	0	0	0	0	0	0	0	0	0
December 2040	0	0	0	0	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.1	6.2	5.5	5.5	5.5	5.5	5.5	5.5	4.0	3.0	2.4	1.9

CB Class

Date	PSA Prepayment Assumption											
	0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100	100	100	100	100
December 2016	100	100	100	100	100	100	100	100	100	100	100	100
December 2017	100	100	100	100	100	100	100	100	100	100	100	100
December 2018	100	100	100	100	100	100	100	100	100	100	100	41
December 2019	100	100	100	100	100	100	100	100	100	100	65	14
December 2020	100	100	100	100	100	100	100	100	100	90	33	5
December 2021	100	100	100	100	100	100	100	100	100	56	17	2
December 2022	100	100	100	100	100	100	100	100	100	35	9	*
December 2023	100	100	100	100	100	100	100	100	85	22	4	*
December 2024	100	100	100	100	100	100	100	100	62	14	2	*
December 2025	100	100	100	100	100	100	100	100	46	8	1	*
December 2026	100	100	100	100	100	100	100	100	34	5	1	*
December 2027	100	100	94	94	94	94	94	94	25	3	*	*
December 2028	100	82	76	76	76	76	76	76	18	2	*	*
December 2029	100	62	62	62	62	62	62	62	13	1	*	*
December 2030	100	50	50	50	50	50	50	50	9	1	*	*
December 2031	100	40	40	40	40	40	40	40	7	*	*	*
December 2032	100	32	32	32	32	32	32	32	5	*	*	*
December 2033	100	25	25	25	25	25	25	25	3	*	*	*
December 2034	100	20	20	20	20	20	20	20	2	*	*	0
December 2035	100	15	15	15	15	15	15	15	2	*	*	0
December 2036	100	12	12	12	12	12	12	12	1	*	*	0
December 2037	100	9	9	9	9	9	9	9	1	*	*	0
December 2038	100	6	6	6	6	6	6	6	*	*	*	0
December 2039	100	5	5	5	5	5	5	5	*	*	*	0
December 2040	53	3	3	3	3	3	3	3	*	*	*	0
December 2041	2	2	2	2	2	2	2	2	*	*	*	0
December 2042	1	1	1	1	1	1	1	1	*	*	*	0
December 2043	*	*	*	*	*	*	*	*	*	*	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.1	17.2	17.1	17.1	17.1	17.1	17.1	17.1	11.7	7.9	5.9	4.1

* 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.

DP Class

Date	PSA Prepayment Assumption											
	0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	92	91	91	91	91	91	91	91	37
December 2016	100	100	100	75	71	71	71	71	71	0	0	0
December 2017	100	100	100	54	49	49	49	49	0	0	0	0
December 2018	100	100	100	39	31	31	31	31	0	0	0	0
December 2019	100	100	100	27	18	18	18	18	0	0	0	0
December 2020	100	100	100	18	9	9	9	9	0	0	0	0
December 2021	100	100	100	12	2	2	2	2	0	0	0	0
December 2022	100	100	100	9	0	0	0	0	0	0	0	0
December 2023	100	100	98	5	0	0	0	0	0	0	0	0
December 2024	100	100	91	0	0	0	0	0	0	0	0	0
December 2025	100	100	82	0	0	0	0	0	0	0	0	0
December 2026	100	100	70	0	0	0	0	0	0	0	0	0
December 2027	100	100	57	0	0	0	0	0	0	0	0	0
December 2028	100	100	43	0	0	0	0	0	0	0	0	0
December 2029	100	89	28	0	0	0	0	0	0	0	0	0
December 2030	100	71	13	0	0	0	0	0	0	0	0	0
December 2031	100	53	0	0	0	0	0	0	0	0	0	0
December 2032	100	34	0	0	0	0	0	0	0	0	0	0
December 2033	100	15	0	0	0	0	0	0	0	0	0	0
December 2034	100	0	0	0	0	0	0	0	0	0	0	0
December 2035	100	0	0	0	0	0	0	0	0	0	0	0
December 2036	100	0	0	0	0	0	0	0	0	0	0	0
December 2037	100	0	0	0	0	0	0	0	0	0	0	0
December 2038	100	0	0	0	0	0	0	0	0	0	0	0
December 2039	100	0	0	0	0	0	0	0	0	0	0	0
December 2040	100	0	0	0	0	0	0	0	0	0	0	0
December 2041	93	0	0	0	0	0	0	0	0	0	0	0
December 2042	21	0	0	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	17.2	13.3	3.8	3.2	3.2	3.2	3.2	2.0	1.5	1.2	1.0

DA Class

Date	PSA Prepayment Assumption											
	0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	96	92	88	64	33	2	0
December 2016	100	100	100	100	100	88	74	63	0	0	0	0
December 2017	100	100	100	100	100	79	55	35	0	0	0	0
December 2018	100	100	100	100	100	73	42	16	0	0	0	0
December 2019	100	100	100	100	100	68	33	4	0	0	0	0
December 2020	100	100	100	100	100	66	27	0	0	0	0	0
December 2021	100	100	100	100	100	64	25	0	0	0	0	0
December 2022	100	100	100	100	99	62	23	0	0	0	0	0
December 2023	100	100	100	100	96	60	22	0	0	0	0	0
December 2024	100	100	100	99	92	57	20	0	0	0	0	0
December 2025	100	100	100	93	86	52	18	0	0	0	0	0
December 2026	100	100	100	87	80	48	16	0	0	0	0	0
December 2027	100	100	100	80	73	43	14	0	0	0	0	0
December 2028	100	100	100	72	66	38	12	0	0	0	0	0
December 2029	100	100	100	65	59	34	10	0	0	0	0	0
December 2030	100	100	100	57	52	29	8	0	0	0	0	0
December 2031	100	100	98	50	45	25	6	0	0	0	0	0
December 2032	100	100	87	43	39	21	4	0	0	0	0	0
December 2033	100	100	76	37	33	17	3	0	0	0	0	0
December 2034	100	98	66	31	27	13	1	0	0	0	0	0
December 2035	100	84	56	25	22	10	*	0	0	0	0	0
December 2036	100	71	46	20	17	7	0	0	0	0	0	0
December 2037	100	59	37	15	13	5	0	0	0	0	0	0
December 2038	100	47	29	11	9	2	0	0	0	0	0	0
December 2039	100	36	21	7	5	*	0	0	0	0	0	0
December 2040	100	25	14	3	2	0	0	0	0	0	0	0
December 2041	100	15	7	0	0	0	0	0	0	0	0	0
December 2042	100	5	1	0	0	0	0	0	0	0	0	0
December 2043	57	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	23.9	21.9	17.5	16.7	11.1	5.6	2.6	1.2	0.8	0.6	0.5

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

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

DB Class

Date	PSA Prepayment Assumption											
	0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100	100	100	100	0
December 2016	100	100	100	100	100	100	100	100	5	0	0	0
December 2017	100	100	100	100	100	100	100	100	0	0	0	0
December 2018	100	100	100	100	100	100	100	100	0	0	0	0
December 2019	100	100	100	100	100	100	100	100	0	0	0	0
December 2020	100	100	100	100	100	100	100	57	0	0	0	0
December 2021	100	100	100	100	100	100	100	9	0	0	0	0
December 2022	100	100	100	100	100	100	100	0	0	0	0	0
December 2023	100	100	100	100	100	100	100	0	0	0	0	0
December 2024	100	100	100	100	100	100	100	0	0	0	0	0
December 2025	100	100	100	100	100	100	100	0	0	0	0	0
December 2026	100	100	100	100	100	100	100	0	0	0	0	0
December 2027	100	100	100	100	100	100	100	0	0	0	0	0
December 2028	100	100	100	100	100	100	100	0	0	0	0	0
December 2029	100	100	100	100	100	100	100	0	0	0	0	0
December 2030	100	100	100	100	100	100	100	0	0	0	0	0
December 2031	100	100	100	100	100	100	100	0	0	0	0	0
December 2032	100	100	100	100	100	100	100	0	0	0	0	0
December 2033	100	100	100	100	100	100	100	0	0	0	0	0
December 2034	100	100	100	100	100	100	100	0	0	0	0	0
December 2035	100	100	100	100	100	100	100	0	0	0	0	0
December 2036	100	100	100	100	100	100	80	0	0	0	0	0
December 2037	100	100	100	100	100	100	63	0	0	0	0	0
December 2038	100	100	100	100	100	100	47	0	0	0	0	0
December 2039	100	100	100	100	100	100	34	0	0	0	0	0
December 2040	100	100	100	100	100	72	22	0	0	0	0	0
December 2041	100	100	100	97	86	44	12	0	0	0	0	0
December 2042	100	100	100	47	42	20	4	0	0	0	0	0
December 2043	100	22	12	3	2	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	28.9	28.6	28.0	27.9	26.9	24.1	6.2	2.0	1.3	1.1	0.8

DZ Class

Date	PSA Prepayment Assumption											
	0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	103	103	103	103	103	103	103	103	103	103	103	0
December 2016	106	106	106	106	106	106	106	106	106	0	0	0
December 2017	109	109	109	109	109	109	109	109	0	0	0	0
December 2018	113	113	113	113	113	113	113	113	0	0	0	0
December 2019	116	116	116	116	116	116	116	116	0	0	0	0
December 2020	120	120	120	120	120	120	120	120	0	0	0	0
December 2021	123	123	123	123	123	123	123	123	0	0	0	0
December 2022	127	127	127	127	127	127	127	19	0	0	0	0
December 2023	131	131	131	131	131	131	131	19	0	0	0	0
December 2024	135	135	135	135	135	135	135	19	0	0	0	0
December 2025	139	139	139	139	139	139	139	19	0	0	0	0
December 2026	143	143	143	143	143	143	143	19	0	0	0	0
December 2027	148	148	148	148	148	148	148	19	0	0	0	0
December 2028	152	152	152	152	152	152	152	19	0	0	0	0
December 2029	157	157	157	157	157	157	157	19	0	0	0	0
December 2030	162	162	162	162	162	162	162	19	0	0	0	0
December 2031	166	166	166	166	166	166	166	19	0	0	0	0
December 2032	171	171	171	171	171	171	171	19	0	0	0	0
December 2033	177	177	177	177	177	177	177	19	0	0	0	0
December 2034	182	182	182	182	182	182	182	19	0	0	0	0
December 2035	188	188	188	188	188	188	188	19	0	0	0	0
December 2036	193	193	193	193	193	193	193	19	0	0	0	0
December 2037	199	199	199	199	199	199	199	19	0	0	0	0
December 2038	205	205	205	205	205	205	205	19	0	0	0	0
December 2039	212	212	212	212	212	212	212	19	0	0	0	0
December 2040	218	218	218	218	218	218	218	19	0	0	0	0
December 2041	225	225	225	225	225	225	225	19	0	0	0	0
December 2042	231	231	231	231	231	231	231	19	0	0	0	0
December 2043	238	238	238	238	238	185	74	19	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	29.2	29.2	29.1	29.1	29.1	28.9	11.1	2.1	1.4	1.1	0.8

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

Date	CF and CS† Classes PSA Prepayment Assumption 0%	100%	125%	165%	170%	195%	225%	250%	400%	600%	800%	1100%	LA and LI† Classes PSA Prepayment Assumption 0%	100%	200%	330%	400%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	99	97	96	95	95	95	94	94	91	87	83	78	99	95	92	88	86	80	74	68	62
December 2016	98	91	89	87	87	85	84	82	74	63	54	40	97	87	79	69	63	49	35	23	12
December 2017	97	84	81	77	77	74	71	69	55	40	28	13	95	79	65	49	42	23	8	0	0
December 2018	95	77	74	68	68	64	60	57	41	25	14	4	93	71	53	34	26	6	0	0	0
December 2019	94	71	67	60	59	56	51	48	31	16	7	1	92	63	43	22	14	0	0	0	0
December 2020	93	66	61	53	52	48	43	40	23	10	4	*	90	56	34	13	5	0	0	0	0
December 2021	91	60	55	47	46	41	37	33	17	6	2	*	87	50	26	5	0	0	0	0	0
December 2022	89	55	49	41	40	36	31	27	13	4	1	*	85	44	19	0	0	0	0	0	0
December 2023	88	50	44	36	35	31	26	23	9	2	*	*	83	38	13	0	0	0	0	0	0
December 2024	86	46	40	31	31	26	22	19	7	1	*	*	80	33	8	0	0	0	0	0	0
December 2025	84	42	36	27	27	22	18	15	5	1	*	*	78	28	4	0	0	0	0	0	0
December 2026	82	38	32	24	23	19	15	13	4	1	*	*	75	23	0	0	0	0	0	0	0
December 2027	79	34	28	21	20	16	13	10	3	*	*	*	72	19	0	0	0	0	0	0	0
December 2028	77	31	25	18	17	14	11	8	2	*	*	*	68	15	0	0	0	0	0	0	0
December 2029	74	28	22	15	15	12	9	7	1	*	*	*	65	11	0	0	0	0	0	0	0
December 2030	71	25	20	13	13	10	7	6	1	*	*	*	61	8	0	0	0	0	0	0	0
December 2031	68	22	17	11	11	8	6	4	1	*	*	*	57	4	0	0	0	0	0	0	0
December 2032	65	19	15	9	9	7	5	4	1	*	*	0	53	1	0	0	0	0	0	0	0
December 2033	61	17	13	8	7	6	4	3	*	*	*	0	49	0	0	0	0	0	0	0	0
December 2034	57	15	11	7	6	5	3	2	*	*	*	0	44	0	0	0	0	0	0	0	0
December 2035	53	13	9	5	5	4	2	2	*	*	*	0	39	0	0	0	0	0	0	0	0
December 2036	49	11	8	4	4	3	2	1	*	*	*	0	34	0	0	0	0	0	0	0	0
December 2037	44	9	6	3	3	2	1	1	*	*	*	0	29	0	0	0	0	0	0	0	0
December 2038	39	7	5	3	3	2	1	1	*	*	*	0	23	0	0	0	0	0	0	0	0
December 2039	34	6	4	2	2	1	1	*	*	*	*	0	16	0	0	0	0	0	0	0	0
December 2040	28	4	3	1	1	1	1	*	*	*	*	0	10	0	0	0	0	0	0	0	0
December 2041	22	3	2	1	1	1	*	*	*	*	0	0	3	0	0	0	0	0	0	0	0
December 2042	15	1	1	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
December 2043	8	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
December 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)**	19.9	10.8	9.6	8.2	8.1	7.4	6.7	6.2	4.3	3.1	2.5	1.9	17.3	7.8	4.9	3.3	2.9	2.1	1.7	1.4	1.2

Date	LE and IL† Classes PSA Prepayment Assumption 0%	100%	200%	330%	400%	600%	800%	1000%	1200%	LB and MI† Classes PSA Prepayment Assumption 0%	100%	200%	330%	400%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100	100	99	95	92	88	86	80	74	68	62
December 2016	100	100	100	100	100	100	100	100	100	97	87	79	69	63	49	35	23	12
December 2017	100	100	100	100	100	100	100	82	42	95	79	65	49	42	23	8	0	0
December 2018	100	100	100	100	100	100	69	32	12	93	71	53	34	26	6	0	0	0
December 2019	100	100	100	100	100	81	35	12	3	92	63	43	22	14	0	0	0	0
December 2020	100	100	100	100	100	51	18	5	1	90	56	34	13	5	0	0	0	0
December 2021	100	100	100	100	90	32	9	2	*	87	50	26	5	0	0	0	0	0
December 2022	100	100	100	98	67	20	5	1	*	85	44	19	0	0	0	0	0	0
December 2023	100	100	100	76	49	12	2	*	*	83	38	13	0	0	0	0	0	0
December 2024	100	100	100	59	36	8	1	*	*	80	33	8	0	0	0	0	0	0
December 2025	100	100	100	46	27	5	1	*	*	78	28	4	0	0	0	0	0	0
December 2026	100	100	100	35	19	3	*	*	*	75	23	0	0	0	0	0	0	0
December 2027	100	100	84	27	14	2	*	*	*	72	19	0	0	0	0	0	0	0
December 2028	100	100	71	21	10	1	*	*	*	68	15	0	0	0	0	0	0	0
December 2029	100	100	60	16	7	1	*	*	*	65	11	0	0	0	0	0	0	0
December 2030	100	100	50	12	5	*	*	*	*	61	8	0	0	0	0	0	0	0
December 2031	100	100	41	9	4	*	*	*	0	57	4	0	0	0	0	0	0	0
December 2032	100	100	34	7	3	*	*	*	0	53	1	0	0	0	0	0	0	0
December 2033	100	93	28	5	2	*	*	*	0	49	0	0	0	0	0	0	0	0
December 2034	100	81	23	4	1	*	*	*	0	44	0	0	0	0	0	0	0	0
December 2035	100	69	18	3	1	*	*	*	0	39	0	0	0	0	0	0	0	0
December 2036	100	58	14	2	1	*	*	0	0	34	0	0	0	0	0	0	0	0
December 2037	100	49	11	1	*	*	*	0	0	29	0	0	0	0	0	0	0	0
December 2038	100	39	9	1	*	*	*	0	0	23	0	0	0	0	0	0	0	0
December 2039	100	31	6	1	*	*	*	0	0	16	0	0	0	0	0	0	0	0
December 2040	100	23	4	*	*	*	*	0	0	10	0	0	0	0	0	0	0	0
December 2041	100	16	3	*	*	*	*	0	0	3	0	0	0	0	0	0	0	0
December 2042	77	9	2	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
December 2043	40	3	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	23.2	17.1	11.8	9.9	6.7	5.0	3.9	3.1	17.3	7.8	4.9	3.3	2.9	2.1	1.7	1.4	1.2

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

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

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

LG and IM† Classes

Date	PSA Prepayment Assumption								
	0%	100%	200%	330%	400%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100	100
December 2016	100	100	100	100	100	100	100	100	100
December 2017	100	100	100	100	100	100	100	82	42
December 2018	100	100	100	100	100	100	69	32	12
December 2019	100	100	100	100	100	81	35	12	3
December 2020	100	100	100	100	100	51	18	5	1
December 2021	100	100	100	100	90	32	9	2	*
December 2022	100	100	100	98	67	20	5	1	*
December 2023	100	100	100	76	49	12	2	*	*
December 2024	100	100	100	59	36	8	1	*	*
December 2025	100	100	100	46	27	5	1	*	*
December 2026	100	100	100	35	19	3	*	*	*
December 2027	100	100	84	27	14	2	*	*	*
December 2028	100	100	71	21	10	1	*	*	*
December 2029	100	100	60	16	7	1	*	*	*
December 2030	100	100	50	12	5	*	*	*	*
December 2031	100	100	41	9	4	*	*	*	0
December 2032	100	100	34	7	3	*	*	*	0
December 2033	100	93	28	5	2	*	*	*	0
December 2034	100	81	23	4	1	*	*	*	0
December 2035	100	69	18	3	1	*	*	*	0
December 2036	100	58	14	2	1	*	*	0	0
December 2037	100	49	11	1	*	*	*	0	0
December 2038	100	39	9	1	*	*	*	0	0
December 2039	100	31	6	1	*	*	*	0	0
December 2040	100	23	4	*	*	*	*	0	0
December 2041	100	16	3	*	*	*	*	0	0
December 2042	77	9	2	*	*	*	0	0	0
December 2043	40	3	*	*	*	*	0	0	0
December 2044	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	23.2	17.1	11.8	9.9	6.7	5.0	3.9	3.1

LC and UI† Classes

Date	PSA Prepayment Assumption								
	0%	100%	200%	330%	400%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
December 2015	99	95	92	88	86	80	74	68	62
December 2016	97	87	79	69	63	49	35	23	12
December 2017	95	79	65	49	42	23	8	0	0
December 2018	93	71	53	34	26	6	0	0	0
December 2019	92	63	43	22	14	0	0	0	0
December 2020	90	56	34	13	5	0	0	0	0
December 2021	87	50	26	5	0	0	0	0	0
December 2022	85	44	19	0	0	0	0	0	0
December 2023	83	38	13	0	0	0	0	0	0
December 2024	80	33	8	0	0	0	0	0	0
December 2025	78	28	4	0	0	0	0	0	0
December 2026	75	23	0	0	0	0	0	0	0
December 2027	72	19	0	0	0	0	0	0	0
December 2028	68	15	0	0	0	0	0	0	0
December 2029	65	11	0	0	0	0	0	0	0
December 2030	61	8	0	0	0	0	0	0	0
December 2031	57	4	0	0	0	0	0	0	0
December 2032	53	1	0	0	0	0	0	0	0
December 2033	49	0	0	0	0	0	0	0	0
December 2034	44	0	0	0	0	0	0	0	0
December 2035	39	0	0	0	0	0	0	0	0
December 2036	34	0	0	0	0	0	0	0	0
December 2037	29	0	0	0	0	0	0	0	0
December 2038	23	0	0	0	0	0	0	0	0
December 2039	16	0	0	0	0	0	0	0	0
December 2040	10	0	0	0	0	0	0	0	0
December 2041	3	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.3	7.8	4.9	3.3	2.9	2.1	1.7	1.4	1.2

LH and IU† Classes

Date	PSA Prepayment Assumption								
	0%	100%	200%	330%	400%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100	100
December 2016	100	100	100	100	100	100	100	100	100
December 2017	100	100	100	100	100	100	100	82	42
December 2018	100	100	100	100	100	100	69	32	12
December 2019	100	100	100	100	100	81	35	12	3
December 2020	100	100	100	100	100	51	18	5	1
December 2021	100	100	100	100	90	32	9	2	*
December 2022	100	100	100	98	67	20	5	1	*
December 2023	100	100	100	76	49	12	2	*	*
December 2024	100	100	100	59	36	8	1	*	*
December 2025	100	100	100	46	27	5	1	*	*
December 2026	100	100	100	35	19	3	*	*	*
December 2027	100	100	84	27	14	2	*	*	*
December 2028	100	100	71	21	10	1	*	*	*
December 2029	100	100	60	16	7	1	*	*	*
December 2030	100	100	50	12	5	*	*	*	*
December 2031	100	100	41	9	4	*	*	*	0
December 2032	100	100	34	7	3	*	*	*	0
December 2033	100	93	28	5	2	*	*	*	0
December 2034	100	81	23	4	1	*	*	*	0
December 2035	100	69	18	3	1	*	*	*	0
December 2036	100	58	14	2	1	*	*	0	0
December 2037	100	49	11	1	*	*	*	0	0
December 2038	100	39	9	1	*	*	*	0	0
December 2039	100	31	6	1	*	*	*	0	0
December 2040	100	23	4	*	*	*	*	0	0
December 2041	100	16	3	*	*	*	*	0	0
December 2042	77	9	2	*	*	*	0	0	0
December 2043	40	3	*	*	*	*	0	0	0
December 2044	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	23.2	17.1	11.8	9.9	6.7	5.0	3.9	3.1

LD, QI†, LQ and LW Classes

Date	PSA Prepayment Assumption								
	0%	100%	200%	330%	400%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
December 2015	98	95	92	89	87	81	76	70	64
December 2016	97	87	80	70	65	51	38	26	15
December 2017	95	79	66	50	43	24	9	0	0
December 2018	93	71	53	35	26	7	0	0	0
December 2019	91	63	43	23	14	0	0	0	0
December 2020	89	56	34	13	5	0	0	0	0
December 2021	86	49	26	6	0	0	0	0	0
December 2022	84	43	19	0	0	0	0	0	0
December 2023	82	37	13	0	0	0	0	0	0
December 2024	79	32	8	0	0	0	0	0	0
December 2025	76	27	4	0	0	0	0	0	0
December 2026	73	22	0	0	0	0	0	0	0
December 2027	70	18	0	0	0	0	0	0	0
December 2028	67	14	0	0	0	0	0	0	0
December 2029	63	10	0	0	0	0	0	0	0
December 2030	59	7	0	0	0	0	0	0	0
December 2031	55	4	0	0	0	0	0	0	0
December 2032	51	1	0	0	0	0	0	0	0
December 2033	47	0	0	0	0	0	0	0	0
December 2034	42	0	0	0	0	0	0	0	0
December 2035	37	0	0	0	0	0	0	0	0
December 2036	32	0	0	0	0	0	0	0	0
December 2037	27	0	0	0	0	0	0	0	0
December 2038	21	0	0	0	0	0	0	0	0
December 2039	15	0	0	0	0	0	0	0	0
December 2040	8	0	0	0	0	0	0	0	0
December 2041	2	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0
December 2043	0	0	0	0	0	0	0	0	0
December 2044	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.9	7.7	4.9	3.4	2.9	2.1	1.7	1.5	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.

	LJ and IQ† Classes									FM and MS† Classes											
	PSA Prepayment Assumption									PSA Prepayment Assumption											
Date	**0%**	**100%**	**200%**	**330%**	**400%**	**600%**	**800%**	**1000%**	**1200%**	**0%**	**100%**	**125%**	**165%**	**170%**	**195%**	**225%**	**250%**	**400%**	**600%**	**800%**	**1100%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100	100	99	95	94	93	92	91	90	90	84	77	70	60
December 2016	100	100	100	100	100	100	100	100	100	98	88	86	83	83	81	79	77	66	54	42	28
December 2017	100	100	100	100	100	100	100	87	46	97	81	78	74	73	70	67	64	50	34	22	10
December 2018	100	100	100	100	100	100	72	34	13	95	75	71	65	64	61	57	53	37	21	11	3
December 2019	100	100	100	100	100	83	37	13	3	94	69	64	57	56	52	48	44	27	13	6	1
December 2020	100	100	100	100	100	52	19	5	1	93	63	58	50	49	45	40	37	20	8	3	*
December 2021	100	100	100	100	91	32	9	2	*	91	58	52	44	43	39	34	30	15	5	1	*
December 2022	100	100	100	98	67	20	5	1	*	89	53	47	39	38	33	29	25	11	3	1	*
December 2023	100	100	100	76	49	12	2	*	*	88	48	42	34	33	28	24	21	8	2	*	*
December 2024	100	100	100	59	36	8	1	*	*	86	44	38	29	28	24	20	17	6	1	*	*
December 2025	100	100	100	46	27	5	1	*	*	84	40	33	25	25	21	17	14	4	1	*	*
December 2026	100	100	99	35	19	3	*	*	*	82	36	30	22	21	18	14	11	3	*	*	*
December 2027	100	100	83	27	14	2	*	*	*	79	32	26	19	18	15	11	9	2	*	*	*
December 2028	100	100	70	21	10	1	*	*	*	77	29	23	16	16	12	9	7	2	*	*	*
December 2029	100	100	59	16	7	1	*	*	*	74	26	20	14	13	10	8	6	1	*	*	*
December 2030	100	100	49	12	5	*	*	*	*	71	23	18	12	11	9	6	5	1	*	*	*
December 2031	100	100	40	9	4	*	*	*	0	68	20	15	10	9	7	5	4	1	*	*	*
December 2032	100	100	33	7	3	*	*	*	0	65	17	13	8	8	6	4	3	*	*	*	0
December 2033	100	90	27	5	2	*	*	*	0	61	15	11	7	6	5	3	2	*	*	*	0
December 2034	100	78	22	4	1	*	*	*	0	57	13	9	6	5	4	3	2	*	*	*	0
December 2035	100	67	18	3	1	*	*	*	0	53	11	8	4	4	3	2	1	*	*	*	0
December 2036	100	56	14	2	1	*	*	0	0	49	9	6	3	3	2	1	1	*	*	*	0
December 2037	100	46	11	1	*	*	*	0	0	44	7	5	3	2	2	1	1	*	*	*	0
December 2038	100	37	8	1	*	*	*	0	0	39	5	4	2	2	1	1	*	*	*	*	0
December 2039	100	29	6	1	*	*	*	0	0	34	4	2	1	1	1	*	*	*	*	*	0
December 2040	100	21	4	*	*	*	*	0	0	28	2	2	1	1	1	*	*	*	*	0	0
December 2041	100	14	3	*	*	*	*	0	0	22	2	1	1	*	*	*	*	*	*	0	0
December 2042	74	8	1	*	*	*	0	0	0	15	1	1	*	*	*	*	*	*	*	0	0
December 2043	38	2	*	*	*	*	0	0	0	8	*	*	*	*	*	*	*	*	*	0	0
December 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)**	28.7	23.0	17.0	11.8	9.9	6.7	5.0	3.9	3.2	19.9	10.1	9.1	7.7	7.6	6.9	6.3	5.8	3.9	2.7	2.1	1.5

	LK Class									LM Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
Date	**0%**	**100%**	**200%**	**330%**	**400%**	**600%**	**800%**	**1000%**	**1200%**	**0%**	**100%**	**200%**	**330%**	**400%**	**600%**	**800%**	**1000%**	**1200%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2017	100	100	100	100	100	100	100	83	43	100	100	100	100	100	100	100	83	43
December 2018	100	100	100	100	100	100	70	32	12	100	100	100	100	100	100	70	32	12
December 2019	100	100	100	100	100	82	35	13	3	100	100	100	100	100	82	35	13	3
December 2020	100	100	100	100	100	51	18	5	1	100	100	100	100	100	51	18	5	1
December 2021	100	100	100	100	90	32	9	2	*	100	100	100	100	90	32	9	2	*
December 2022	100	100	100	98	67	20	5	1	*	100	100	100	98	67	20	5	1	*
December 2023	100	100	100	76	49	12	2	*	*	100	100	100	76	49	12	2	*	*
December 2024	100	100	100	59	36	8	1	*	*	100	100	100	59	36	8	1	*	*
December 2025	100	100	100	46	27	5	1	*	*	100	100	100	46	27	5	1	*	*
December 2026	100	100	100	35	19	3	*	*	*	100	100	100	35	19	3	*	*	*
December 2027	100	100	84	27	14	2	*	*	*	100	100	84	27	14	2	*	*	*
December 2028	100	100	71	21	10	1	*	*	*	100	100	71	21	10	1	*	*	*
December 2029	100	100	59	16	7	1	*	*	*	100	100	59	16	7	1	*	*	*
December 2030	100	100	50	12	5	*	*	*	*	100	100	50	12	5	*	*	*	*
December 2031	100	100	41	9	4	*	*	*	0	100	100	41	9	4	*	*	*	0
December 2032	100	100	34	7	3	*	*	*	0	100	100	34	7	3	*	*	*	0
December 2033	100	92	28	5	2	*	*	*	0	100	92	28	5	2	*	*	*	0
December 2034	100	80	23	4	1	*	*	*	0	100	80	23	4	1	*	*	*	0
December 2035	100	68	18	3	1	*	*	*	0	100	68	18	3	1	*	*	*	0
December 2036	100	58	14	2	1	*	*	0	0	100	58	14	2	1	*	*	0	0
December 2037	100	48	11	1	*	*	*	0	0	100	48	11	1	*	*	*	0	0
December 2038	100	39	8	1	*	*	*	0	0	100	39	8	1	*	*	*	0	0
December 2039	100	30	6	1	*	*	*	0	0	100	30	6	1	*	*	*	0	0
December 2040	100	23	4	*	*	*	*	0	0	100	23	4	*	*	*	*	0	0
December 2041	100	15	3	*	*	*	*	0	0	100	15	3	*	*	*	*	0	0
December 2042	76	9	1	*	*	*	0	0	0	76	9	1	*	*	*	0	0	0
December 2043	39	3	*	*	*	*	0	0	0	39	3	*	*	*	*	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	23.2	17.1	11.8	9.9	6.7	5.0	3.9	3.2	28.7	23.2	17.1	11.8	9.9	6.7	5.0	3.9	3.2

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

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

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

Date	LN Class PSA Prepayment Assumption 0%	100%	200%	330%	400%	600%	800%	1000%	1200%	IO† Class PSA Prepayment Assumption 0%	100%	200%	330%	400%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100	100	99	96	93	90	89	84	79	74	69
December 2016	100	100	100	100	100	100	100	100	100	97	89	83	74	70	58	47	37	28
December 2017	100	100	100	100	100	100	100	83	43	96	82	71	58	52	36	24	14	8
December 2018	100	100	100	100	100	100	70	32	12	95	76	61	46	39	23	12	6	2
December 2019	100	100	100	100	100	82	35	13	3	93	70	53	36	29	14	6	2	1
December 2020	100	100	100	100	100	51	18	5	1	91	64	45	28	21	9	3	1	*
December 2021	100	100	100	100	90	32	9	2	*	89	58	39	22	16	6	2	*	*
December 2022	100	100	100	98	67	20	5	1	*	88	53	33	17	12	3	1	*	*
December 2023	100	100	100	76	49	12	2	*	*	86	49	28	13	9	2	*	*	*
December 2024	100	100	100	59	36	8	1	*	*	83	44	24	10	6	1	*	*	*
December 2025	100	100	100	46	27	5	1	*	*	81	40	21	8	5	1	*	*	*
December 2026	100	100	100	35	19	3	*	*	*	79	36	17	6	3	1	*	*	*
December 2027	100	100	84	27	14	2	*	*	*	76	33	15	5	2	*	*	*	*
December 2028	100	100	71	21	10	1	*	*	*	74	30	12	4	2	*	*	*	*
December 2029	100	100	59	16	7	1	*	*	*	71	27	10	3	1	*	*	*	*
December 2030	100	100	50	12	5	*	*	*	*	68	24	9	2	1	*	*	*	0
December 2031	100	100	41	9	4	*	*	*	0	65	21	7	2	1	*	*	*	0
December 2032	100	100	34	7	3	*	*	*	0	61	18	6	1	*	*	*	*	0
December 2033	100	92	28	5	2	*	*	*	0	58	16	5	1	*	*	*	*	0
December 2034	100	80	23	4	1	*	*	*	0	54	14	4	1	*	*	*	*	0
December 2035	100	68	18	3	1	*	*	*	0	50	12	3	*	*	*	*	0	0
December 2036	100	58	14	2	1	*	*	0	0	45	10	3	*	*	*	*	0	0
December 2037	100	48	11	1	*	*	*	0	0	41	8	2	*	*	*	*	0	0
December 2038	100	39	8	1	*	*	*	0	0	36	7	1	*	*	*	*	0	0
December 2039	100	30	6	1	*	*	*	0	0	31	5	1	*	*	*	*	0	0
December 2040	100	23	4	*	*	*	*	0	0	25	4	1	*	*	*	*	0	0
December 2041	100	15	3	*	*	*	*	0	0	20	3	*	*	*	*	0	0	0
December 2042	76	9	1	*	*	*	0	0	0	13	2	*	*	*	*	0	0	0
December 2043	39	3	*	*	*	*	0	0	0	7	*	*	*	*	*	0	0	0
December 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	23.2	17.1	11.8	9.9	6.7	5.0	3.9	3.2	19.2	10.5	7.0	4.8	4.1	2.9	2.3	1.9	1.6

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

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

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

Group	Prepayment Assumption
1	215% PSA
2	195% PSA
3	195% PSA
4	330% PSA
5	330% PSA
6	330% PSA
7	330% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

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

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Wells Fargo Securities, LLC (the "Dealer") in exchange for the 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.

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	**Original Balances**	**RCR Classes**	**Original Balances**	**Principal Type(2)**	**Interest Rate**	**Interest Type(2)**	**CUSIP Number**	**Final Distribution Date**
Recombination 1								
VQ	$ 5,630,000	JV	$10,427,000	SEQ/AD	3.5%	FIX	3136AL5M9	June 2035
VJ	4,797,000							
Recombination 2								
VQ	5,630,000	JE(3)	20,445,000	SEQ	3.5	FIX	3136AL5N7	January 2045
VJ	4,797,000							
JZ	10,018,000							
Recombination 3								
JC	44,333,000	JB	44,333,000	SEQ	3.0	FIX	3136AL5P2	December 2041
		JI	12,666,571(4)	NTL	3.5	FIX/IO	3136AL5Q0	December 2041
Recombination 4								
EF	19,268,999	FM(5)	47,749,436	PT	(6)	FLT	3136AL5R8	January 2045
CF	28,480,437							
Recombination 5								
ES	19,268,999(4)	MS(5)	47,749,436(4)	NTL	(6)	INV/IO	3136AL5S6	January 2045
CS	28,480,437(4)							
Recombination 6								
LD	26,400,000	LQ	26,400,000	SEQ	2.5	FIX	3136AL5T4	April 2042
QI	3,771,428(4)							
Recombination 7								
LD	26,400,000	LW	26,400,000	SEQ	3.0	FIX	3136AL5U1	April 2042
QI	7,542,857(4)							
Recombination 8								
LE	5,303,030	LK(5)	7,169,696	SEQ	2.0	FIX	3136AL5V9	January 2045
LJ	1,866,666							
Recombination 9								
LG	5,196,970	LM(5)	7,063,637	SEQ	2.0	FIX	3136AL5W7	January 2045
LJ	1,866,667							

REMIC Certificates		RCR Certificates						
Classes	**Original Balances**	**RCR Classes**	**Original Balances**	**Principal Type(2)**	**Interest Rate**	**Interest Type(2)**	**CUSIP Number**	**Final Distribution Date**
Recombination 10								
LH	$ 5,409,091	LN(5)	$ 7,275,758	SEQ	2.0%	FIX	3136AL5X5	January 2045
LJ	1,866,667							
Recombination 11								
LI	10,714,285(4)	IO(5)	48,103,893(4)	NTL	3.5	FIX/IO	3136AL5Y3	January 2045
IL	2,272,727(4)							
MI	10,500,000(4)							
IM	2,227,272(4)							
UI	10,928,571(4)							
IU	2,318,181(4)							
QI	7,542,857(4)							
IQ	1,600,000(4)							

(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) Principal payments on the REMIC Certificates in Recombination 2 from the JZ Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

(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.

(5) These Classes are RCR Classes formed by combinations of two or more REMIC Classes in different Groups.

(6) For a description of these interest rates, see "Summary—Interest Rates" in this prospectus supplement.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance
Initial Balance	$21,037,000.00
January 2015	20,828,473.55
February 2015	20,621,397.43
March 2015	20,415,762.01
April 2015	20,211,557.73
May 2015	20,008,775.08
June 2015	19,807,404.63
July 2015	19,607,436.99
August 2015	19,408,862.83
September 2015	19,211,672.92
October 2015	19,015,858.04
November 2015	18,821,409.07
December 2015	18,628,316.92
January 2016	18,436,572.57
February 2016	18,246,167.07
March 2016	18,057,091.52
April 2016	17,869,337.07
May 2016	17,682,894.95
June 2016	17,497,756.41
July 2016	17,313,912.80
August 2016	17,131,355.50
September 2016	16,950,075.95
October 2016	16,770,065.65
November 2016	16,591,316.16
December 2016	16,413,819.09
January 2017	16,237,566.09
February 2017	16,062,548.90
March 2017	15,888,759.27
April 2017	15,716,189.05
May 2017	15,544,830.11
June 2017	15,374,674.39
July 2017	15,205,713.86
August 2017	15,037,940.57
September 2017	14,871,346.62
October 2017	14,705,924.14
November 2017	14,541,665.33
December 2017	14,378,562.42
January 2018	14,216,607.73
February 2018	14,055,793.60
March 2018	13,896,112.41
April 2018	13,737,556.62
May 2018	13,580,118.73
June 2018	13,423,791.27
July 2018	13,268,566.84
August 2018	13,114,438.09
September 2018	12,961,397.70
October 2018	12,809,438.41
November 2018	12,658,553.01
December 2018	12,508,734.33
January 2019	12,359,975.25
February 2019	12,212,268.69
March 2019	12,065,607.64
April 2019	11,919,985.09
May 2019	11,775,394.13
June 2019	11,631,827.86
July 2019	11,489,279.44
August 2019	$11,347,742.06
September 2019	11,207,208.97
October 2019	11,067,673.46
November 2019	10,929,128.85
December 2019	10,791,568.54
January 2020	10,654,985.93
February 2020	10,519,374.48
March 2020	10,384,727.71
April 2020	10,251,039.17
May 2020	10,118,302.43
June 2020	9,986,511.14
July 2020	9,855,658.96
August 2020	9,725,739.62
September 2020	9,596,746.87
October 2020	9,468,674.50
November 2020	9,341,516.36
December 2020	9,215,266.32
January 2021	9,089,918.31
February 2021	8,965,466.27
March 2021	8,841,904.22
April 2021	8,719,226.17
May 2021	8,597,426.23
June 2021	8,476,498.49
July 2021	8,356,437.11
August 2021	8,237,236.28
September 2021	8,118,890.24
October 2021	8,001,393.25
November 2021	7,884,739.62
December 2021	7,768,923.68
January 2022	7,654,120.86
February 2022	7,540,867.45
March 2022	7,429,143.48
April 2022	7,318,929.24
May 2022	7,210,205.27
June 2022	7,102,952.35
July 2022	6,997,151.49
August 2022	6,892,783.95
September 2022	6,789,831.24
October 2022	6,688,275.07
November 2022	6,588,097.40
December 2022	6,489,280.41
January 2023	6,391,806.52
February 2023	6,295,658.35
March 2023	6,200,818.74
April 2023	6,107,270.76
May 2023	6,014,997.69
June 2023	5,923,983.00
July 2023	5,834,210.40
August 2023	5,745,663.79
September 2023	5,658,327.26
October 2023	5,572,185.12
November 2023	5,487,221.87
December 2023	5,403,422.20
January 2024	5,320,771.01
February 2024	5,239,253.36
March 2024	5,158,854.54
April 2024	$ 5,079,559.99
May 2024	5,001,355.34
June 2024	4,924,226.42
July 2024	4,848,159.23
August 2024	4,773,139.93
September 2024	4,699,154.87
October 2024	4,626,190.58
November 2024	4,554,233.74
December 2024	4,483,271.22
January 2025	4,413,290.04
February 2025	4,344,277.38
March 2025	4,276,220.61
April 2025	4,209,107.23
May 2025	4,142,924.91
June 2025	4,077,661.47
July 2025	4,013,304.90
August 2025	3,949,843.32
September 2025	3,887,265.02
October 2025	3,825,558.44
November 2025	3,764,712.13
December 2025	3,704,714.83
January 2026	3,645,555.41
February 2026	3,587,222.86
March 2026	3,529,706.33
April 2026	3,472,995.11
May 2026	3,417,078.62
June 2026	3,361,946.40
July 2026	3,307,588.14
August 2026	3,253,993.66
September 2026	3,201,152.91
October 2026	3,149,055.96
November 2026	3,097,693.01
December 2026	3,047,054.39
January 2027	2,997,130.54
February 2027	2,947,912.03
March 2027	2,899,389.55
April 2027	2,851,553.91
May 2027	2,804,396.03
June 2027	2,757,906.96
July 2027	2,712,077.84
August 2027	2,666,899.95
September 2027	2,622,364.66
October 2027	2,578,463.47
November 2027	2,535,187.96
December 2027	2,492,529.85
January 2028	2,450,480.94
February 2028	2,409,033.14
March 2028	2,368,178.48
April 2028	2,327,909.07
May 2028	2,288,217.14
June 2028	2,249,095.00
July 2028	2,210,535.07
August 2028	2,172,529.87
September 2028	2,135,072.00
October 2028	2,098,154.17
November 2028	2,061,769.19

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
December 2028	$ 2,025,909.93	October 2032	$ 839,029.05	August 2036	$ 257,303.22
January 2029	1,990,569.38	November 2032	821,319.94	September 2036	248,921.22
February 2029	1,955,740.62	December 2032	803,884.06	October 2036	240,681.85
March 2029	1,921,416.80	January 2033	786,717.63	November 2036	232,583.06
April 2029	1,887,591.17	February 2033	769,816.95	December 2036	224,622.83
May 2029	1,854,257.06	March 2033	753,178.35	January 2037	216,799.17
June 2029	1,821,407.90	April 2033	736,798.22	February 2037	209,110.11
July 2029	1,789,037.18	May 2033	720,672.99	March 2037	201,553.72
August 2029	1,757,138.51	June 2033	704,799.13	April 2037	194,128.07
September 2029	1,725,705.54	July 2033	689,173.16	May 2037	186,831.30
October 2029	1,694,732.02	August 2033	673,791.66	June 2037	179,661.52
November 2029	1,664,211.80	September 2033	658,651.23	July 2037	172,616.90
December 2029	1,634,138.77	October 2033	643,748.54	August 2037	165,695.64
January 2030	1,604,506.93	November 2033	629,080.29	September 2037	158,895.94
February 2030	1,575,310.34	December 2033	614,643.21	October 2037	152,216.03
March 2030	1,546,543.16	January 2034	600,434.10	November 2037	145,654.18
April 2030	1,518,199.58	February 2034	586,449.79	December 2037	139,208.66
May 2030	1,490,273.92	March 2034	572,687.15	January 2038	132,877.79
June 2030	1,462,760.52	April 2034	559,143.08	February 2038	126,659.89
July 2030	1,435,653.84	May 2034	545,814.54	March 2038	120,553.30
August 2030	1,408,948.37	June 2034	532,698.53	April 2038	114,556.41
September 2030	1,382,638.71	July 2034	519,792.06	May 2038	108,667.60
October 2030	1,356,719.50	August 2034	507,092.22	June 2038	102,885.30
November 2030	1,331,185.46	September 2034	494,596.11	July 2038	97,207.93
December 2030	1,306,031.38	October 2034	482,300.89	August 2038	91,633.96
January 2031	1,281,252.12	November 2034	470,203.72	September 2038	86,161.86
February 2031	1,256,842.58	December 2034	458,301.84	October 2038	80,790.14
March 2031	1,232,797.78	January 2035	446,592.50	November 2038	75,517.32
April 2031	1,209,112.74	February 2035	435,072.99	December 2038	70,341.92
May 2031	1,185,782.59	March 2035	423,740.65	January 2039	65,262.52
June 2031	1,162,802.51	April 2035	412,592.85	February 2039	60,277.69
July 2031	1,140,167.74	May 2035	401,626.97	March 2039	55,386.03
August 2031	1,117,873.58	June 2035	390,840.45	April 2039	50,586.16
September 2031	1,095,915.40	July 2035	380,230.77	May 2039	45,876.70
October 2031	1,074,288.61	August 2035	369,795.42	June 2039	41,256.33
November 2031	1,052,988.71	September 2035	359,531.93	July 2039	36,723.70
December 2031	1,032,011.22	October 2035	349,437.87	August 2039	32,277.50
January 2032	1,011,351.76	November 2035	339,510.85	September 2039	27,916.46
February 2032	991,005.97	December 2035	329,748.49	October 2039	23,639.28
March 2032	970,969.58	January 2036	320,148.45	November 2039	19,444.72
April 2032	951,238.34	February 2036	310,708.43	December 2039	15,331.53
May 2032	931,808.08	March 2036	301,426.14	January 2040	11,298.49
June 2032	912,674.68	April 2036	292,299.35	February 2040	7,344.39
July 2032	893,834.06	May 2036	283,325.84	March 2040	3,468.05
August 2032	875,282.22	June 2036	274,503.41	April 2040 and thereafter	0.00
September 2032	857,015.19	July 2036	265,829.91		

ND Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$2,071,000.00	July 2015	$1,701,775.08	February 2016	$1,379,285.28
January 2015	2,015,234.29	August 2015	1,652,939.18	March 2016	1,336,796.30
February 2015	1,960,495.91	September 2015	1,605,044.65	April 2016	1,295,168.94
March 2015	1,906,772.20	October 2015	1,558,079.74	May 2016	1,254,392.26
April 2015	1,854,050.60	November 2015	1,512,032.80	June 2016	1,214,455.49
May 2015	1,802,318.71	December 2015	1,466,892.31	July 2016	1,175,347.94
June 2015	1,751,564.25	January 2016	1,422,646.90	August 2016	1,137,059.03

ND Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2016	$1,099,578.32	June 2018	$ 481,807.73	March 2020	$ 132,169.21
October 2016	1,062,895.46	July 2018	459,678.02	April 2020	120,989.55
November 2016	1,027,000.22	August 2018	438,144.86	May 2020	110,254.87
December 2016	991,882.48	September 2018	417,200.23	June 2020	99,958.79
January 2017	957,532.23	October 2018	396,836.16	July 2020	90,095.02
February 2017	923,939.56	November 2018	377,044.76	August 2020	80,657.32
March 2017	891,094.69	December 2018	357,818.26	September 2020	71,639.54
April 2017	858,987.90	January 2019	339,148.97	October 2020	63,035.60
May 2017	827,609.62	February 2019	321,029.26	November 2020	54,839.48
June 2017	796,950.35	March 2019	303,451.59	December 2020	47,045.22
July 2017	767,000.73	April 2019	286,408.54	January 2021	39,646.93
August 2017	737,751.48	May 2019	269,892.71	February 2021	32,638.82
September 2017	709,193.39	June 2019	253,896.84	March 2021	26,015.10
October 2017	681,317.41	July 2019	238,413.72	April 2021	19,770.14
November 2017	654,114.55	August 2019	223,436.22	May 2021	13,898.26
December 2017	627,575.94	September 2019	208,957.31	June 2021	8,596.62
January 2018	601,692.77	October 2019	194,970.00	July 2021	4,125.06
February 2018	576,456.34	November 2019	181,467.42	August 2021	467.58
March 2018	551,858.09	December 2019	168,442.75	September 2021 and thereafter	0.00
April 2018	527,889.50	January 2020	155,889.25		
May 2018	504,542.15	February 2020	143,800.27		

NT Class Targeted Balances

Distribution Date	Targeted Balance	Distribution Date	Targeted Balance	Distribution Date	Targeted Balance
Initial Balance	$1,250,000.00	July 2016	$ 587,315.64	February 2018	$ 184,236.81
January 2015	1,207,274.88	August 2016	560,324.89	March 2018	168,798.01
February 2015	1,165,500.66	September 2016	534,037.00	April 2018	153,870.60
March 2015	1,124,662.61	October 2016	508,440.60	May 2018	139,445.83
April 2015	1,084,746.27	November 2016	483,524.46	June 2018	125,515.07
May 2015	1,045,737.31	December 2016	459,277.53	July 2018	112,069.80
June 2015	1,007,621.62	January 2017	435,688.88	August 2018	99,101.65
July 2015	970,385.28	February 2017	412,747.76	September 2018	86,602.33
August 2015	934,014.55	March 2017	390,443.53	October 2018	74,563.69
September 2015	898,495.87	April 2017	368,765.74	November 2018	62,977.70
October 2015	863,815.86	May 2017	347,704.04	December 2018	51,836.41
November 2015	829,961.32	June 2017	327,248.25	January 2019	41,131.99
December 2015	796,919.25	July 2017	307,388.31	February 2019	30,856.76
January 2016	764,676.77	August 2017	288,114.31	March 2019	21,003.11
February 2016	733,221.23	September 2017	269,416.48	April 2019	11,563.54
March 2016	702,540.11	October 2017	251,285.16	May 2019	2,530.66
April 2016	672,621.07	November 2017	233,710.85	June 2019 and thereafter	0.00
May 2016	643,451.97	December 2017	216,684.16		
June 2016	615,020.77	January 2018	200,195.85		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$29,630,000.00	July 2015	$28,905,134.31	February 2016	$27,800,323.68
January 2015	29,550,429.77	August 2015	28,770,051.92	March 2016	27,612,936.38
February 2015	29,462,798.84	September 2015	28,627,261.03	April 2016	27,418,436.76
March 2015	29,367,142.02	October 2015	28,476,832.30	May 2016	27,216,928.67
April 2015	29,263,499.36	November 2015	28,318,841.31	June 2016	27,008,520.39
May 2015	29,151,916.08	December 2015	28,153,368.55	July 2016	26,793,324.54
June 2015	29,032,442.56	January 2016	27,980,499.32	August 2016	26,571,457.96

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2016	$26,343,041.61	August 2021	$13,137,715.85	July 2026	$ 5,193,510.38
October 2016	26,108,200.48	September 2021	12,955,929.82	August 2026	5,108,490.93
November 2016	25,867,063.47	October 2021	12,775,419.31	September 2026	5,024,756.13
December 2016	25,619,763.24	November 2021	12,596,175.82	October 2026	4,942,287.40
January 2017	25,366,436.14	December 2021	12,418,190.93	November 2026	4,861,066.39
February 2017	25,107,222.04	January 2022	12,241,456.26	December 2026	4,781,075.05
March 2017	24,842,264.22	February 2022	12,065,963.50	January 2027	4,702,295.54
April 2017	24,579,133.57	March 2022	11,891,704.36	February 2027	4,624,710.31
May 2017	24,317,817.97	April 2022	11,718,670.65	March 2027	4,548,302.04
June 2017	24,058,305.44	May 2022	11,546,854.21	April 2027	4,473,053.65
July 2017	23,800,584.02	June 2022	11,376,246.92	May 2027	4,398,948.31
August 2017	23,544,641.88	July 2022	11,206,840.73	June 2027	4,325,969.43
September 2017	23,290,467.23	August 2022	11,038,627.65	July 2027	4,254,100.65
October 2017	23,038,048.38	September 2022	10,871,599.73	August 2027	4,183,325.84
November 2017	22,787,373.69	October 2022	10,705,749.07	September 2027	4,113,629.10
December 2017	22,538,431.64	November 2022	10,541,067.83	October 2027	4,044,994.75
January 2018	22,291,210.73	December 2022	10,377,548.21	November 2027	3,977,407.35
February 2018	22,045,699.58	January 2023	10,215,296.09	December 2027	3,910,851.65
March 2018	21,801,886.87	February 2023	10,055,437.34	January 2028	3,845,312.64
April 2018	21,559,761.33	March 2023	9,897,937.81	February 2028	3,780,775.51
May 2018	21,319,311.81	April 2023	9,742,763.82	March 2028	3,717,225.67
June 2018	21,080,527.19	May 2023	9,589,882.17	April 2028	3,654,648.72
July 2018	20,843,396.45	June 2023	9,439,260.11	May 2028	3,593,030.48
August 2018	20,607,908.63	July 2023	9,290,865.34	June 2028	3,532,356.96
September 2018	20,374,052.84	August 2023	9,144,666.05	July 2028	3,472,614.38
October 2018	20,141,818.27	September 2023	9,000,630.84	August 2028	3,413,789.14
November 2018	19,911,194.17	October 2023	8,858,728.76	September 2028	3,355,867.85
December 2018	19,682,169.87	November 2023	8,718,929.29	October 2028	3,298,837.31
January 2019	19,454,734.76	December 2023	8,581,202.35	November 2028	3,242,684.47
February 2019	19,228,878.31	January 2024	8,445,518.27	December 2028	3,187,396.52
March 2019	19,004,590.05	February 2024	8,311,847.81	January 2029	3,132,960.80
April 2019	18,781,859.58	March 2024	8,180,162.11	February 2029	3,079,364.83
May 2019	18,560,676.58	April 2024	8,050,432.75	March 2029	3,026,596.32
June 2019	18,341,030.77	May 2024	7,922,631.68	April 2029	2,974,643.14
July 2019	18,122,911.96	June 2024	7,796,731.26	May 2029	2,923,493.35
August 2019	17,906,310.03	July 2024	7,672,704.24	June 2029	2,873,135.16
September 2019	17,691,214.91	August 2024	7,550,523.74	July 2029	2,823,556.97
October 2019	17,477,616.60	September 2024	7,430,163.25	August 2029	2,774,747.32
November 2019	17,265,505.17	October 2024	7,311,596.67	September 2029	2,726,694.93
December 2019	17,054,870.75	November 2024	7,194,798.22	October 2029	2,679,388.67
January 2020	16,845,703.54	December 2024	7,079,742.51	November 2029	2,632,817.59
February 2020	16,637,993.80	January 2025	6,966,404.51	December 2029	2,586,970.86
March 2020	16,431,731.85	February 2025	6,854,759.51	January 2030	2,541,837.85
April 2020	16,226,908.09	March 2025	6,744,783.19	February 2030	2,497,408.03
May 2020	16,023,512.96	April 2025	6,636,451.53	March 2030	2,453,671.07
June 2020	15,821,536.97	May 2025	6,529,740.88	April 2030	2,410,616.75
July 2020	15,620,970.71	June 2025	6,424,627.91	May 2030	2,368,235.01
August 2020	15,421,804.80	July 2025	6,321,089.61	June 2030	2,326,515.93
September 2020	15,224,029.95	August 2025	6,219,103.31	July 2030	2,285,449.75
October 2020	15,027,636.92	September 2025	6,118,646.65	August 2030	2,245,026.81
November 2020	14,832,616.51	October 2025	6,019,697.57	September 2030	2,205,237.64
December 2020	14,638,959.62	November 2025	5,922,234.36	October 2030	2,166,072.85
January 2021	14,446,657.18	December 2025	5,826,235.58	November 2030	2,127,523.22
February 2021	14,255,700.18	January 2026	5,731,680.09	December 2030	2,089,579.66
March 2021	14,066,079.69	February 2026	5,638,547.08	January 2031	2,052,233.20
April 2021	13,877,786.82	March 2026	5,546,816.01	February 2031	2,015,475.00
May 2021	13,690,812.74	April 2026	5,456,466.62	March 2031	1,979,296.34
June 2021	13,505,148.69	May 2026	5,367,478.96	April 2031	1,943,688.64
July 2021	13,320,785.94	June 2026	5,279,833.35	May 2031	1,908,643.43

Aggregate Group II (Continued)

Distribution Date	Planned Balance
June 2031	$ 1,874,152.37
July 2031	1,840,207.24
August 2031	1,806,799.92
September 2031	1,773,922.43
October 2031	1,741,566.89
November 2031	1,709,725.54
December 2031	1,678,390.72
January 2032	1,647,554.90
February 2032	1,617,210.64
March 2032	1,587,350.62
April 2032	1,557,967.60
May 2032	1,529,054.48
June 2032	1,500,604.24
July 2032	1,472,609.96
August 2032	1,445,064.83
September 2032	1,417,962.13
October 2032	1,391,295.24
November 2032	1,365,057.63
December 2032	1,339,242.87
January 2033	1,313,844.63
February 2033	1,288,856.65
March 2033	1,264,272.78
April 2033	1,240,086.95
May 2033	1,216,293.18
June 2033	1,192,885.56
July 2033	1,169,858.31
August 2033	1,147,205.68
September 2033	1,124,922.03
October 2033	1,103,001.81
November 2033	1,081,439.52
December 2033	1,060,229.78
January 2034	1,039,367.25
February 2034	1,018,846.68
March 2034	998,662.91
April 2034	978,810.85
May 2034	959,285.46
June 2034	940,081.80
July 2034	921,194.99
August 2034	902,620.22
September 2034	884,352.76
October 2034	866,387.93
November 2034	848,721.15
December 2034	831,347.86
January 2035	814,263.61
February 2035	797,464.00
March 2035	780,944.67
April 2035	764,701.36
May 2035	748,729.85
June 2035	733,026.00
July 2035	717,585.70
August 2035	702,404.93
September 2035	$ 687,479.71
October 2035	672,806.12
November 2035	658,380.32
December 2035	644,198.49
January 2036	630,256.89
February 2036	616,551.82
March 2036	603,079.66
April 2036	589,836.81
May 2036	576,819.74
June 2036	564,024.98
July 2036	551,449.08
August 2036	539,088.68
September 2036	526,940.44
October 2036	515,001.08
November 2036	503,267.37
December 2036	491,736.12
January 2037	480,404.19
February 2037	469,268.50
March 2037	458,325.98
April 2037	447,573.65
May 2037	437,008.54
June 2037	426,627.74
July 2037	416,428.37
August 2037	406,407.61
September 2037	396,562.66
October 2037	386,890.79
November 2037	377,389.28
December 2037	368,055.46
January 2038	358,886.72
February 2038	349,880.46
March 2038	341,034.13
April 2038	332,345.22
May 2038	323,811.26
June 2038	315,429.80
July 2038	307,198.44
August 2038	299,114.82
September 2038	291,176.61
October 2038	283,381.50
November 2038	275,727.23
December 2038	268,211.58
January 2039	260,832.35
February 2039	253,587.37
March 2039	246,474.51
April 2039	239,491.68
May 2039	232,636.79
June 2039	225,907.83
July 2039	219,302.77
August 2039	212,819.64
September 2039	206,456.50
October 2039	200,211.41
November 2039	194,082.50
December 2039	$ 188,067.90
January 2040	182,165.78
February 2040	176,374.33
March 2040	170,691.76
April 2040	165,116.33
May 2040	159,646.31
June 2040	154,280.00
July 2040	149,015.72
August 2040	143,851.83
September 2040	138,786.69
October 2040	133,818.70
November 2040	128,946.30
December 2040	124,167.92
January 2041	119,482.03
February 2041	114,887.13
March 2041	110,381.74
April 2041	105,964.39
May 2041	101,633.64
June 2041	97,388.08
July 2041	93,226.30
August 2041	89,146.94
September 2041	85,148.63
October 2041	81,230.05
November 2041	77,389.88
December 2041	73,626.82
January 2042	69,939.60
February 2042	66,326.98
March 2042	62,787.70
April 2042	59,320.55
May 2042	55,924.34
June 2042	52,597.89
July 2042	49,340.02
August 2042	46,149.61
September 2042	43,025.51
October 2042	39,966.62
November 2042	36,971.85
December 2042	34,040.13
January 2043	31,170.38
February 2043	28,361.57
March 2043	25,612.67
April 2043	22,922.66
May 2043	20,290.56
June 2043	17,715.38
July 2043	15,196.15
August 2043	12,731.93
September 2043	10,321.77
October 2043	7,964.76
November 2043	5,659.98
December 2043	3,406.55
January 2044	1,203.58
February 2044 and thereafter	0.00

DP Class Scheduled Balances

Distribution Date	Scheduled Balance
Initial Balance	$3,452,000.00
January 2015	3,440,497.68
February 2015	3,426,141.59
March 2015	3,408,946.99
April 2015	3,388,933.45
May 2015	3,366,124.91
June 2015	3,340,549.56
July 2015	3,312,239.91
August 2015	3,281,232.71
September 2015	3,247,568.90
October 2015	3,211,293.56
November 2015	3,172,455.88
December 2015	3,131,109.06
January 2016	3,087,310.23
February 2016	3,041,120.41
March 2016	2,992,604.36
April 2016	2,941,830.51
May 2016	2,888,870.87
June 2016	2,833,800.88
July 2016	2,776,699.31
August 2016	2,717,648.13
September 2016	2,656,732.37
October 2016	2,594,039.98
November 2016	2,529,661.68
December 2016	2,463,690.81
January 2017	2,396,223.17
February 2017	2,327,356.88
March 2017	2,257,192.18
April 2017	2,188,413.37
May 2017	2,121,002.84
June 2017	2,054,943.10
July 2017	$1,990,216.92
August 2017	1,926,807.19
September 2017	1,864,697.04
October 2017	1,803,869.75
November 2017	1,744,308.81
December 2017	1,685,997.85
January 2018	1,628,920.73
February 2018	1,573,061.44
March 2018	1,518,404.16
April 2018	1,464,933.28
May 2018	1,412,633.30
June 2018	1,361,488.93
July 2018	1,311,485.03
August 2018	1,262,606.64
September 2018	1,214,838.95
October 2018	1,168,167.33
November 2018	1,122,577.29
December 2018	1,078,054.53
January 2019	1,034,584.87
February 2019	992,154.31
March 2019	950,749.01
April 2019	910,355.27
May 2019	870,959.52
June 2019	832,548.41
July 2019	795,108.67
August 2019	758,627.20
September 2019	723,091.04
October 2019	688,487.40
November 2019	654,803.60
December 2019	622,027.12
January 2020	590,145.57
February 2020	$ 559,146.71
March 2020	529,018.42
April 2020	499,748.73
May 2020	471,325.81
June 2020	443,737.94
July 2020	416,973.54
August 2020	391,021.17
September 2020	365,869.51
October 2020	341,507.37
November 2020	317,923.70
December 2020	295,107.54
January 2021	273,048.08
February 2021	251,734.63
March 2021	231,156.62
April 2021	211,303.59
May 2021	192,165.21
June 2021	173,731.26
July 2021	155,991.65
August 2021	138,936.38
September 2021	122,555.59
October 2021	106,839.51
November 2021	91,778.50
December 2021	77,363.02
January 2022	63,583.64
February 2022	50,431.04
March 2022	37,896.02
April 2022	25,969.45
May 2022	15,097.47
June 2022	5,701.00
July 2022 and thereafter	0.00

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

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

TABLE OF CONTENTS

$335,324,444

FannieMae®

Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2014-89

PROSPECTUS SUPPLEMENT

Wells Fargo Securities

December 23, 2014