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

$534,079,576

FannieMae

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2015-2

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 backing the Fannie Mae MBS are first lien, single-family, fixed-rate loans.

In addition, approximately 11% of the mortgage loans underlying the Group 2 MBS are FHA-insured or VA- or RHS-guaranteed.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
AP . .	1	$ 87,872,000	PAC	3.50%	FIX	3136AMPR4	February 2045
CQ . .	1	5,937,000	PAC	3.50	FIX	3136AMPS2	February 2045
CA . .	1	3,139,000	SUP	3.50	FIX	3136AMPT0	September 2044
CD . .	1	1,689,706	SUP	3.50	FIX	3136AMPU7	February 2045
KL . .	1	8,000,000	SCH	3.00	FIX	3136AMPV5	February 2045
KF . .	1	2,666,666	SCH	(2)	FLT	3136AMPW3	February 2045
KS . .	1	2,666,666(3)	NTL	(2)	INV/IO	3136AMPX1	February 2045
KA . .	1	3,056,000	SUP	3.50	FIX	3136AMPY9	November 2044
KB . .	1	1,309,710	SUP	3.50	FIX	3136AMPZ6	February 2045
FK . .	1	56,835,041	PT	(2)	FLT	3136AMQA0	February 2045
SK . .	1	56,835,041(3)	NTL	(2)	INV/IO	3136AMQB8	February 2045
W . .	2	8,018,898	PT	(4)	WAC	3136AMQC6	February 2045
PA . .	3	145,491,000	PAC	2.25	FIX	3136AMQD4	March 2044
AI . .	3	40,414,166(3)	NTL	4.50	FIX/IO	3136AMQE2	March 2044
VA(5) .	3	3,462,000	PAC/AD	3.50	FIX	3136AMQF9	February 2028
AV(5) .	3	2,148,000	PAC/AD	3.50	FIX	3136AMQG7	December 2033
ZA(5) .	3	6,048,000	PAC	3.50	FIX/Z	3136AMQH5	February 2045
HF . .	3	15,234,000	SUP	(2)	FLT	3136AMQJ1	February 2045
HS . .	3	7,617,000	SUP	(2)	INV	3136AMQK8	February 2045
FA . .	3	120,000,000	PT	(2)	FLT	3136AMQL6	February 2045
SA . .	3	120,000,000(3)	NTL	(2)	INV/IO	3136AMQM4	February 2045

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR class to be delivered at the time of exchange. The AY Class is the RCR class. For a more detailed description of the RCR class, 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 January 30, 2015.

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.

Deutsche Bank Securities

The date of this Prospectus Supplement is January 26, 2015

Class	*Group*	*Original Class Balance*	*Principal Type(1)*	*Interest Rate*	*Interest Type(1)*	*CUSIP Number*	*Final Distribution Date*
HA . .	4	$ 50,000,000	SEQ	3.50%	FIX	3136AMQN2	September 2043
HV . .	4	2,022,000	SEQ/AD	3.50	FIX	3136AMQP7	February 2028
HZ . .	4	3,533,555	SEQ	3.50	FIX/Z	3136AMQQ5	February 2045
R . .		0	NPR	0	NPR	3136AMQR3	February 2045
RL . .		0	NPR	0	NPR	3136AMQS1	February 2045

(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.
(2) Based on LIBOR.
(3) Notional principal balances. These classes are interest only classes. See page S-7 for a description of how their notional principal balances are calculated.
(4) The interest rate of the W Class is calculated as described on page S-12.
(5) Exchangeable classes.

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated June 1, 2014 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
  - October 1, 2014, for all MBS issued on or after October 1, 2014,
  - March 1, 2013, for all MBS issued on or after March 1, 2013 and prior to October 1, 2014,
  - February 1, 2012, for all MBS issued on or after February 1, 2012 and prior to March 1, 2013,
  - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
  - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
  - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
  - January 1, 2006, for all other MBS

  (as applicable, the “MBS Prospectus”); 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:

Deutsche Bank Securities Inc.
Prospectus Group
60 Wall Street
New York, New York 10005
(telephone 1-800-503-4611).

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of January 1, 2015. 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

Group 1, Group 3 and Group 4 MBS

Characteristics of the Group 1, Group 3 and Group 4 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	$170,505,123	4.50%	4.75% to 7.00%	241 to 360
Group 3 MBS	$300,000,000	4.50%	4.75% to 7.00%	241 to 360
Group 4 MBS	$ 55,555,555	3.50%	3.75% to 6.00%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$170,505,123	360	301	48	4.968%
Group 3 MBS	$300,000,000	360	327	29	4.990%
Group 4 MBS	$ 55,555,555	360	359	0	4.196%

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the Group 1, Group 3 and Group 4 MBS will differ from those shown above, and may differ significantly. See "Risk Factors—Risks Relating to Yield and Prepayment—*Yields on and weighted average lives of the certificates are affected by actual characteristics of the mortgage loans backing the series trust assets*" in the REMIC Prospectus.

Group 2 MBS

Characteristics of the Group 2 MBS

Approximate Principal Balance	Weighted Average Pass-Through Rate	Range of Pass-Through Rates (annual percentages)	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)	Expected MBS Pool Prefix*
$ 76,053.11	6.027%	5.500% to 11.000%	5.750% to 13.500%	50 to 360	2L
$ 5,180.91	6.500%	N/A	6.750% to 9.000%	25 to 360	BL
$2,319,698.99	5.807%	4.780% to 8.000%	5.030% to 10.500%	20 to 360	CA
$3,960,537.07	7.106%	5.000% to 12.500%	5.250% to 15.000%	2 to 360	CL
$ 387,235.82	7.077%	5.500% to 8.500%	5.750% to 11.000%	1 to 240	CT
$ 10,965.81	8.410%	7.500% to 8.500%	7.750% to 11.000%	1 to 180	CY
$ 99,122.38	4.500%	N/A	4.750% to 7.000%	120 to 180	GI
$ 222,585.09	7.350%	5.000% to 11.500%	5.250% to 14.000%	5 to 360	GL
$ 18,098.75	9.500%	N/A	9.750% to 12.000%	50 to 360	GN
$ 476,744.69	7.068%	6.000% to 10.500%	6.250% to 13.000%	2 to 360	GO
$ 29,935.91	6.986%	6.436% to 7.325%	6.686% to 9.825%	72 to 360	GW
$ 10,905.37	6.000%	N/A	6.250% to 8.500%	265 to 360	JL
$ 118,017.20	6.811%	6.000% to 8.500%	6.250% to 11.000%	190 to 360	K0
$ 86,063.34	7.575%	7.000% to 8.500%	7.250% to 11.000%	140 to 360	K2
$ 38,308.47	7.771%	7.000% to 8.500%	7.250% to 11.000%	150 to 360	KL
$ 14,155.76	7.000%	N/A	7.250% to 9.500%	255 to 360	NO
$ 47,797.30	6.000%	N/A	6.250% to 8.500%	265 to 360	NP
$ 21,728.66	10.000%	N/A	10.250% to 12.500%	35 to 360	PL
$ 75,763.92	5.748%	5.500% to 6.500%	5.750% to 9.000%	85 to 360	RE

* For descriptions of these MBS pool prefixes, please refer to the pool prefix glossary on our Web site at www.fanniemae.com.

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	Remaining Term to Expiration of Interest Only Period (in months)
$ 76,053.11	360	200	111	7.393%	N/A
$ 5,180.91	360	30	254	7.000%	N/A
$2,319,698.99	360	208	131	6.308%	N/A
$3,960,537.07	360	182	161	7.687%	N/A
$ 387,235.82	240	59	174	7.616%	N/A
$ 10,965.81	180	1	179	9.629%	N/A
$ 99,122.38	180	125	53	5.000%	N/A
$ 222,585.09	360	108	219	7.755%	N/A
$ 18,098.75	360	52	304	10.000%	N/A
$ 476,744.69	360	146	207	7.588%	N/A
$ 29,935.91	360	89	139	7.487%	N/A
$ 10,905.37	360	269	91	6.706%	29
$ 118,017.20	360	197	152	7.643%	N/A
$ 86,063.34	360	194	156	8.560%	N/A
$ 38,308.47	360	173	182	8.901%	N/A
$ 14,155.76	360	260	98	8.322%	0
$ 47,797.30	360	271	89	6.713%	31
$ 21,728.66	360	54	300	10.685%	N/A
$ 75,763.92	360	130	131	6.171%	N/A

The actual remaining terms to maturity, loan ages, interest rates and, if applicable, remaining interest only periods of most of the mortgage loans underlying the Group 2 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 January 30, 2015.

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 combination 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)
KF	1.6675%	5.00%	1.50%	LIBOR + 150 basis points
KS	3.3325%	3.50%	0.00%	3.5% − LIBOR
FK	0.5675%	6.50%	0.40%	LIBOR + 40 basis points
SK	5.9325%	6.10%	0.00%	6.1% − LIBOR
HF	1.0675%	5.25%	0.90%	LIBOR + 90 basis points
HS	8.3650%	8.70%	0.00%	8.7% − (2 × LIBOR)
FA	0.5675%	6.00%	0.40%	LIBOR + 40 basis points
SA	5.4325%	5.60%	0.00%	5.6% − LIBOR

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

During each interest accrual period, the W Class will bear interest at the applicable annual rate described under "Description of the Certificates—Distributions of Interest—*The W Class*" in this prospectus supplement.

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	
KS	100% of the KF Class
SK	100% of the FK Class
AI	27.7777773196% of the PA Class
SA	100% of the FA Class

Distributions of Principal

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

Weighted Average Lives (years)*

Group 1 Classes	0%	100%	150%	225%	250%	265%	300%	301%	500%	800%	1100%
	PSA Prepayment Assumption										
AP	17.4	6.4	5.2	5.2	5.2	5.2	5.2	5.2	3.3	1.9	1.2
CQ	27.8	16.2	11.3	1.8	1.8	1.8	1.8	1.8	0.7	0.4	0.2
CA	29.1	20.9	17.8	10.4	4.8	2.3	0.8	0.8	0.2	0.1	0.1
CD	29.8	23.9	22.7	18.8	16.4	14.1	2.8	2.7	0.5	0.2	0.1
KL, KF and KS	28.0	17.1	12.5	3.3	1.8	1.8	1.8	1.8	0.7	0.3	0.2
KA	29.5	22.4	20.0	13.9	10.2	5.7	0.8	0.8	0.2	0.1	0.1
KB	29.9	24.4	23.7	20.8	18.8	17.0	3.0	2.7	0.3	0.2	0.1
FK and SK	19.9	9.2	7.4	5.6	5.2	4.9	4.4	4.4	2.6	1.5	0.9

Group 2 Class	0%	100%	200%	400%	800%	1600%
	PSA Prepayment Assumption					
W	22.3	6.4	4.8	3.0	1.4	0.3

Group 3 Classes	0%	100%	130%	160%	195%	400%	800%	1100%
	PSA Prepayment Assumption							
PA and AI	17.8	6.9	6.0	6.0	6.0	3.2	1.4	0.9
VA	7.0	7.0	7.0	7.0	7.0	6.4	3.7	2.4
AV	16.0	15.7	15.7	15.7	15.7	9.8	4.6	2.9
ZA	27.9	21.0	21.0	21.0	21.0	13.2	6.3	3.9
HF and HS	29.2	21.8	18.0	9.9	2.2	0.4	0.1	0.1
FA and SA	19.9	9.7	8.4	7.4	6.4	3.4	1.5	0.9
AY	27.9	20.8	20.8	20.8	20.8	12.3	5.6	3.4

Group 4 Classes	0%	100%	305%	500%	800%	1100%
	PSA Prepayment Assumption					
HA	18.2	9.1	4.4	3.1	2.3	1.8
HV	7.0	7.0	6.9	5.7	4.2	3.2
HZ	29.3	25.9	15.4	10.4	6.6	4.7

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

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 January 1, 2015 (the "Issue Date"). We will issue the Guaranteed REMIC Pass-Through Certificates (the "REMIC Certificates") pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable REMIC Certificates (the "RCR Certificates" and, together with the REMIC Certificates, the "Certificates") pursuant to a separate trust agreement dated as of May 1, 2010 and a supplement thereto dated as of the Issue Date (together with the trust agreement and supplement relating to the REMIC Certificates, the "Trust Agreement"). We will execute the Trust Agreement in our corporate capacity and as trustee (the "Trustee"). In general, the term "Classes" includes the Classes of REMIC Certificates and RCR Certificates.

The assets of the Trust will include four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 3 MBS" and "Group 4 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 Group 1 MBS, Group 3 MBS and Group 4 MBS

The Group 1 MBS, Group 3 MBS and Group 4 MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Group 1, Group 3 and Group 4 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 4 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 4 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also "Risk Factors—Risks Relating to Yield and Prepayment—Refinancing of Loans; Sale of Property—*"Jumbo-conforming" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*" in the MBS Prospectus dated October 1, 2014.

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

The Group 2 MBS

The Group 2 MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. Except as described below, the Mortgage Loans underlying the Group 2 MBS are generally conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. The Mortgage Loans underlying the Group 2 MBS include the characteristics described below (with all percentages representing aggregate principal balances at the Issue Date):

- Approximately 1%, 5% and 94% of the Mortgage Loans underlying the Group 2 MBS have original maturities of up to 15 years, 20 years and 30 years, respectively.
- Approximately 29% of the Mortgage Loans underlying the Group 2 MBS are assumable Mortgage Loans. Assumable Mortgage Loans contain a provision that allows the loan to be assumed by new borrowers that meet certain eligibility standards. See "Yield, Maturity and Prepayment Considerations—Maturity and Prepayment Considerations—*Other Factors Affecting Prepayments—Due-on-Sale Clause*" in the MBS Prospectus dated October 1, 2014.

- Approximately 11% of the Mortgage Loans underlying the Group 2 MBS are insured by the Federal Housing Administration (FHA) or guaranteed by the U.S. Department of Veterans Affairs (VA) or the Rural Housing Service of the U.S. Department of Agriculture (RHS) (together, the "government loans"). The government loans may include certain higher balance FHA loans originated on or after March 6, 2008. Approximately 56% of the government loans were delinquent for 90 days or more during the 12 months prior to the issue date of the related MBS, but were current as of that issue date. Reperforming FHA and VA mortgage loans may experience more delinquencies and a faster rate of prepayment than mortgage loans without similar delinquency histories.
- Approximately 3% of the Mortgage Loans underlying the Group 2 MBS were subject to prepayment premiums if the borrowers made full or partial prepayments during prepayment premium periods that may range up to 60 months from the applicable origination dates. As of the Issue Date, all of those prepayment premium periods have expired.
- Approximately 1% of the Mortgage Loans backing the Group 2 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.
- The scheduled monthly payments on approximately 1% of the Mortgage Loans underlying the Group 2 MBS represented accrued interest only for periods that may range up to ten years following origination. See "Risk Factors—Risks Relating to Yield and Prepayment—Refinancing of Loans; Sale of Property—*Fixed-rate and ARM loans with long initial interest-only payment periods may be more likely to be refinanced or become delinquent than other mortgage loans*" in the MBS Prospectus dated October 1, 2014.
- Approximately 1% of the Mortgage Loans backing the Group 2 MBS are second-lien mortgage loans secured by second mortgages or deeds of trust on single-family residential properties. For additional information about second-lien mortgage loans, see "Yield, Maturity and Prepayment Considerations—Maturity and Prepayment Considerations—*Other Factors Affecting Prepayments—Subordinate Lien Mortgage Loans*" in the MBS Prospectus dated October 1, 2014.

For additional information, see "Summary—Group 2 MBS—Characteristics of the Group 2 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
All interest-bearing Classes other than the FK, SK, HF, HS, FA and SA Classes	FK, SK, HF, HS, FA and SA Classes

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

Accrual Classes. The ZA and HZ 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.

The W Class. On each Distribution Date, we will pay interest on the W Class at an annual rate equal to the weighted average of the pass-through rates of the Group 2 MBS (weighted on the basis of the principal balances of the Group 2 MBS after giving effect to distributions of principal made on the Group 2 MBS on the immediately preceding Distribution Date).

During the initial interest accrual period, the W Class is expected to bear interest at an annual rate of approximately 6.688%. Our determination of the interest rate for the W Class for each Interest Accrual Period will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 1-800-237-8627.

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount as follows:

— 66.6666666667% as follows:	
first, to AP to its Planned Balance;	PAC Class
second, — 41.7306449371% as follows:	
first, to CQ to its Planned Balance;	PAC Class
second, to CA and CD, in that order, until retired; and	Support Classes
third, to CQ until retired, and	PAC Class
— 58.2693550629% as follows:	
first, to Aggregate Group I to its Scheduled Balance;	Scheduled Group
second, to KA and KB, in that order, until retired; and	Support Classes
third, to Aggregate Group I to zero; and	Scheduled Group
third, to AP until retired, and	PAC Class
— 33.3333333333% to FK until retired.	Pass-Through Class

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

"Aggregate Group I" consists of the KL and KF Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to KL and KF, pro rata, until retired.

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

- *Group 2*

The Group 2 Principal Distribution Amount to W until retired. } **Pass-Through Class**

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

- *Group 3*

The ZA Accrual Amount to VA and AV, in that order, until retired, and thereafter to ZA. } **Accretion Directed Classes and Accrual Class**

The Group 3 Cash Flow Distribution Amount as follows:

— 60% as follows:

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

second, to HF and HS, pro rata, until retired; and } **Support Classes**

third, to Aggregate Group II to zero, and } **PAC Group**

— 40% to FA until retired. } **Pass-Through Class**

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

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

"Aggregate Group II" consists of the PA, VA, AV and ZA Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to PA, VA, AV and ZA, 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 HZ Accrual Amount to HV until retired, and thereafter to HZ. } **Accretion Directed Class and Accrual Class**

The Group 4 Cash Flow Distribution Amount to HA, HV and HZ, in that order, until retired. } **Sequential Pay Classes**

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

The "Group 4 Cash Flow Distribution Amount" is the principal then paid on the Group 4 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 3 and Group 4—Assumed Characteristics of the Underlying Mortgage Loans" and "Summary—Group 2—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;

- the applicable Mortgage Loans underlying the Group 2 MBS have the remaining terms to expiration of their interest only periods specified under "Summary—Group 2—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 January 30, 2015; and
- each Distribution Date occurs on the 25th day of a month.

The actual remaining terms to maturity, loan ages, interest rates and, if applicable, remaining interest only periods 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" specified in the chart below. The "Effective Range" for an Aggregate Group or a Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group or Class to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

Classes and Groups	Structuring Ranges	Initial Effective Ranges
AP Class Planned Balances	Between 150% and 300% PSA	Between 150% and 300% PSA
CQ Class Planned Balances	Between 225% and 301% PSA	Between 225% and 301% PSA
Aggregate Group I Scheduled Balances	Between 250% and 301% PSA	Between 250% and 301% PSA
Aggregate Group II Planned Balances	Between 130% and 195% PSA	Between 130% and 195% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	KL and KF
Aggregate Group II	PA, VA, AV and ZA

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

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

If you are considering the purchase of a PAC or 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 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 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 one or more other Classes. When the related supporting Class or Classes are retired, the Aggregate Group or Class receiving the benefit of that support, if still outstanding, may no longer have an Effective Range, and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

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

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

We cannot assure you that

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

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

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

The Inverse Floating Rate Classes. **The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments (including prepayments) of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable 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*
KS	4.00%
SK	19.75%
HS	102.00%
SA	17.75%

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

	PSA Prepayment Assumption										
LIBOR	**50%**	**100%**	**150%**	**225%**	**250%**	**265%**	**300%**	**301%**	**500%**	**800%**	**1100%**
0.0800%	95.8%	95.8%	95.7%	55.0%	30.9%	30.9%	30.9%	30.9%	(91.8)%	*	*
0.1675%	93.1%	93.1%	93.0%	52.7%	28.4%	28.4%	28.4%	28.4%	(94.2)%	*	*
2.1675%	34.8%	34.7%	33.7%	2.4%	(31.0)%	(31.0)%	(31.0)%	(31.0)%	*	*	*
3.5000%	*	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption										
LIBOR	50%	100%	150%	225%	250%	265%	300%	301%	500%	800%	1100%
0.0800%	26.0%	22.6%	19.1%	13.7%	11.9%	10.8%	8.2%	8.1%	(7.3)%	(33.4)%	(64.7)%
0.1675%	25.6%	22.1%	18.6%	13.3%	11.4%	10.3%	7.8%	7.7%	(7.7)%	(33.7)%	(65.0)%
2.1675%	14.2%	10.9%	7.5%	2.4%	0.7%	(0.4)%	(2.8)%	(2.9)%	(17.6)%	(42.4)%	(72.5)%
4.1675%	1.8%	(1.3)%	(4.4)%	(9.3)%	(10.9)%	(11.9)%	(14.3)%	(14.3)%	(28.3)%	(51.8)%	(81.1)%
6.1000%	*	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	130%	160%	195%	400%	800%	1100%
0.0800%	8.5%	8.5%	8.5%	8.3%	7.6%	3.4%	(5.0)%	(10.9)%
0.1675%	8.3%	8.3%	8.3%	8.1%	7.5%	3.2%	(5.1)%	(11.0)%
2.1675%	4.3%	4.3%	4.3%	4.2%	3.6%	(0.1)%	(7.1)%	(12.2)%
4.3500%	(0.1)%	(0.1)%	(0.1)%	(0.1)%	(0.6)%	(3.6)%	(9.3)%	(13.4)%

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	130%	160%	195%	400%	800%	1100%
0.0800%	27.2%	23.7%	21.6%	19.5%	17.0%	1.6%	(32.5)%	(64.0)%
0.1675%	26.7%	23.2%	21.1%	19.0%	16.5%	1.2%	(32.9)%	(64.3)%
2.1675%	14.1%	10.8%	8.8%	6.8%	4.4%	(10.2)%	(42.5)%	(72.6)%
4.1675%	0.3%	(2.8)%	(4.7)%	(6.6)%	(8.8)%	(22.5)%	(53.1)%	(82.4)%
5.6000%	*	*	*	*	*	*	*	*

The Fixed Rate Interest Only Class. **The yield to investors in the Fixed Rate Interest Only Class 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 the Fixed Rate Interest Only Class would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rate:**

Class	% PSA
AI	273%

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 AI Class would lose money on their initial investments.

The information shown in the following yield table has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the Fixed Rate Interest Only Class (expressed as a percentage of the original principal balance) is as follows:

Class	Price*
AI	20.25%

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

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

Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	130%	160%	195%	400%	800%	1100%
Pre-Tax Yields to Maturity	14.7%	9.5%	6.4%	6.4%	6.4%	(13.5)%	(67.8)%	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Group 1, Group 3, and Group 4 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 Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	360 months	7.00%
Group 2 MBS	(1)	(1)	(1)
Group 3 MBS	360 months	360 months	7.00%
Group 4 MBS	360 months	360 months	6.00%

(1) The Mortgage Loans backing the Group 2 MBS in the following principal amounts are assumed to have the following original terms to maturity, remaining terms to maturity, interest rates, original interest only periods and remaining interest only periods:

Balance	Original and Remaining Terms to Maturity	Interest Rates	Original and Remaining Interest Only Periods
$ 76,053.11	360 months	13.500%	N/A
$ 5,180.91	360 months	9.000%	N/A
$2,319,698.99	360 months	10.500%	N/A
$3,960,537.07	360 months	15.000%	N/A
$ 387,235.82	240 months	11.000%	N/A
$ 10,965.81	180 months	11.000%	N/A
$ 99,122.38	180 months	7.000%	N/A
$ 222,585.09	360 months	14.000%	N/A
$ 18,098.75	360 months	12.000%	N/A
$ 476,744.69	360 months	13.000%	N/A
$ 29,935.91	360 months	9.825%	N/A
$ 10,905.37	360 months	8.500%	120 months
$ 118,017.20	360 months	11.000%	N/A
$ 86,063.34	360 months	11.000%	N/A
$ 38,308.47	360 months	11.000%	N/A
$ 14,155.76	360 months	9.500%	0 months
$ 47,797.30	360 months	8.500%	120 months
$ 21,728.66	360 months	12.500%	N/A
$ 75,763.92	360 months	9.000%	N/A

It is unlikely that all of the Mortgage Loans will have the loan ages, interest rates, remaining terms to maturity or, if applicable, remaining interest only periods 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

	AP Class										
	PSA Prepayment Assumption										
Date	**0%**	**100%**	**150%**	**225%**	**250%**	**265%**	**300%**	**301%**	**500%**	**800%**	**1100%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2016	99	90	86	86	86	86	86	86	86	66	43
January 2017	97	80	73	73	73	73	73	73	61	34	14
January 2018	96	71	62	62	62	62	62	62	41	17	5
January 2019	94	63	51	51	51	51	51	51	28	9	2
January 2020	92	55	42	42	42	42	42	42	19	4	1
January 2021	91	47	34	34	34	34	34	34	13	2	*
January 2022	89	40	27	27	27	27	27	27	9	1	*
January 2023	86	34	21	21	21	21	21	21	6	1	*
January 2024	84	28	17	17	17	17	17	17	4	*	*
January 2025	82	22	13	13	13	13	13	13	3	*	*
January 2026	79	17	10	10	10	10	10	10	2	*	*
January 2027	76	12	8	8	8	8	8	8	1	*	*
January 2028	73	7	6	6	6	6	6	6	1	*	*
January 2029	70	5	5	5	5	5	5	5	1	*	*
January 2030	66	4	4	4	4	4	4	4	*	*	*
January 2031	63	3	3	3	3	3	3	3	*	*	*
January 2032	59	2	2	2	2	2	2	2	*	*	0
January 2033	54	2	2	2	2	2	2	1	*	*	0
January 2034	50	1	1	1	1	1	1	1	*	*	0
January 2035	45	1	1	1	1	1	1	1	*	*	0
January 2036	39	1	1	1	1	1	1	1	*	*	0
January 2037	34	*	*	*	*	*	*	*	*	*	0
January 2038	28	*	*	*	*	*	*	*	*	*	0
January 2039	21	*	*	*	*	*	*	*	*	*	0
January 2040	14	*	*	*	*	*	*	*	*	0	0
January 2041	7	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0
January 2043	0	0	0	0	0	0	0	0	0	0	0
January 2044	0	0	0	0	0	0	0	0	0	0	0
January 2045	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.4	6.4	5.2	5.2	5.2	5.2	5.2	5.2	3.3	1.9	1.2

	CQ Class										
	PSA Prepayment Assumption										
Date	**0%**	**100%**	**150%**	**225%**	**250%**	**265%**	**300%**	**301%**	**500%**	**800%**	**1100%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2016	100	100	100	65	65	65	65	65	17	0	0
January 2017	100	100	100	39	39	39	39	39	0	0	0
January 2018	100	100	100	21	21	21	21	21	0	0	0
January 2019	100	100	100	8	8	8	8	8	0	0	0
January 2020	100	100	100	1	1	1	1	1	0	0	0
January 2021	100	100	100	0	0	0	0	0	0	0	0
January 2022	100	100	96	0	0	0	0	0	0	0	0
January 2023	100	100	89	0	0	0	0	0	0	0	0
January 2024	100	100	79	0	0	0	0	0	0	0	0
January 2025	100	100	68	0	0	0	0	0	0	0	0
January 2026	100	100	55	0	0	0	0	0	0	0	0
January 2027	100	100	42	0	0	0	0	0	0	0	0
January 2028	100	100	29	0	0	0	0	0	0	0	0
January 2029	100	89	16	0	0	0	0	0	0	0	0
January 2030	100	71	4	0	0	0	0	0	0	0	0
January 2031	100	53	0	0	0	0	0	0	0	0	0
January 2032	100	35	0	0	0	0	0	0	0	0	0
January 2033	100	18	0	0	0	0	0	0	0	0	0
January 2034	100	2	0	0	0	0	0	0	0	0	0
January 2035	100	0	0	0	0	0	0	0	0	0	0
January 2036	100	0	0	0	0	0	0	0	0	0	0
January 2037	100	0	0	0	0	0	0	0	0	0	0
January 2038	100	0	0	0	0	0	0	0	0	0	0
January 2039	100	0	0	0	0	0	0	0	0	0	0
January 2040	100	0	0	0	0	0	0	0	0	0	0
January 2041	100	0	0	0	0	0	0	0	0	0	0
January 2042	91	0	0	0	0	0	0	0	0	0	0
January 2043	37	0	0	0	0	0	0	0	0	0	0
January 2044	0	0	0	0	0	0	0	0	0	0	0
January 2045	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.8	16.2	11.3	1.8	1.8	1.8	1.8	1.8	0.7	0.4	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.

CA Class

Date	PSA Prepayment Assumption										
	0%	100%	150%	225%	250%	265%	300%	301%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2016	100	100	100	100	78	64	33	33	0	0	0
January 2017	100	100	100	100	63	41	0	0	0	0	0
January 2018	100	100	100	100	53	26	0	0	0	0	0
January 2019	100	100	100	100	48	18	0	0	0	0	0
January 2020	100	100	100	100	46	15	0	0	0	0	0
January 2021	100	100	100	95	41	11	0	0	0	0	0
January 2022	100	100	100	88	36	7	0	0	0	0	0
January 2023	100	100	100	78	29	2	0	0	0	0	0
January 2024	100	100	100	67	21	0	0	0	0	0	0
January 2025	100	100	100	55	13	0	0	0	0	0	0
January 2026	100	100	100	42	4	0	0	0	0	0	0
January 2027	100	100	100	30	0	0	0	0	0	0	0
January 2028	100	100	100	19	0	0	0	0	0	0	0
January 2029	100	100	100	8	0	0	0	0	0	0	0
January 2030	100	100	100	0	0	0	0	0	0	0	0
January 2031	100	100	84	0	0	0	0	0	0	0	0
January 2032	100	100	63	0	0	0	0	0	0	0	0
January 2033	100	100	44	0	0	0	0	0	0	0	0
January 2034	100	100	26	0	0	0	0	0	0	0	0
January 2035	100	74	9	0	0	0	0	0	0	0	0
January 2036	100	46	0	0	0	0	0	0	0	0	0
January 2037	100	20	0	0	0	0	0	0	0	0	0
January 2038	100	0	0	0	0	0	0	0	0	0	0
January 2039	100	0	0	0	0	0	0	0	0	0	0
January 2040	100	0	0	0	0	0	0	0	0	0	0
January 2041	100	0	0	0	0	0	0	0	0	0	0
January 2042	100	0	0	0	0	0	0	0	0	0	0
January 2043	100	0	0	0	0	0	0	0	0	0	0
January 2044	62	0	0	0	0	0	0	0	0	0	0
January 2045	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	20.9	17.8	10.4	4.8	2.3	0.8	0.8	0.2	0.1	0.1

CD Class

Date	PSA Prepayment Assumption										
	0%	100%	150%	225%	250%	265%	300%	301%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2016	100	100	100	100	100	100	100	100	0	0	0
January 2017	100	100	100	100	100	100	82	79	0	0	0
January 2018	100	100	100	100	100	100	34	31	0	0	0
January 2019	100	100	100	100	100	100	10	7	0	0	0
January 2020	100	100	100	100	100	100	3	*	0	0	0
January 2021	100	100	100	100	100	100	*	0	0	0	0
January 2022	100	100	100	100	100	100	*	0	0	0	0
January 2023	100	100	100	100	100	100	*	0	0	0	0
January 2024	100	100	100	100	100	93	*	0	0	0	0
January 2025	100	100	100	100	100	82	*	0	0	0	0
January 2026	100	100	100	100	100	72	*	0	0	0	0
January 2027	100	100	100	100	94	62	*	0	0	0	0
January 2028	100	100	100	100	80	52	*	0	0	0	0
January 2029	100	100	100	100	68	44	*	0	0	0	0
January 2030	100	100	100	97	57	37	*	0	0	0	0
January 2031	100	100	100	81	46	30	*	0	0	0	0
January 2032	100	100	100	66	38	24	*	0	0	0	0
January 2033	100	100	100	53	30	19	*	0	0	0	0
January 2034	100	100	100	42	23	15	*	0	0	0	0
January 2035	100	100	100	32	17	11	*	0	0	0	0
January 2036	100	100	89	23	13	8	*	0	0	0	0
January 2037	100	100	63	16	9	5	*	0	0	0	0
January 2038	100	89	40	10	5	3	*	0	0	0	0
January 2039	100	45	20	5	2	1	*	0	0	0	0
January 2040	100	3	1	*	*	*	*	0	0	0	0
January 2041	100	0	0	0	0	0	0	0	0	0	0
January 2042	100	0	0	0	0	0	0	0	0	0	0
January 2043	100	0	0	0	0	0	0	0	0	0	0
January 2044	100	0	0	0	0	0	0	0	0	0	0
January 2045	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.8	23.9	22.7	18.8	16.4	14.1	2.8	2.7	0.5	0.2	0.1

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

KL, KF and KS† Classes

Date	PSA Prepayment Assumption										
	0%	100%	150%	225%	250%	265%	300%	301%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2016	100	100	100	73	64	64	64	64	13	0	0
January 2017	100	100	100	52	37	37	37	37	0	0	0
January 2018	100	100	100	38	19	19	19	19	0	0	0
January 2019	100	100	100	29	7	7	7	7	0	0	0
January 2020	100	100	100	23	1	1	1	1	0	0	0
January 2021	100	100	100	20	0	0	0	0	0	0	0
January 2022	100	100	97	17	0	0	0	0	0	0	0
January 2023	100	100	92	13	0	0	0	0	0	0	0
January 2024	100	100	84	9	0	0	0	0	0	0	0
January 2025	100	100	75	4	0	0	0	0	0	0	0
January 2026	100	100	65	0	0	0	0	0	0	0	0
January 2027	100	100	55	0	0	0	0	0	0	0	0
January 2028	100	100	45	0	0	0	0	0	0	0	0
January 2029	100	91	35	0	0	0	0	0	0	0	0
January 2030	100	77	25	0	0	0	0	0	0	0	0
January 2031	100	63	16	0	0	0	0	0	0	0	0
January 2032	100	50	7	0	0	0	0	0	0	0	0
January 2033	100	37	0	0	0	0	0	0	0	0	0
January 2034	100	24	0	0	0	0	0	0	0	0	0
January 2035	100	12	0	0	0	0	0	0	0	0	0
January 2036	100	*	0	0	0	0	0	0	0	0	0
January 2037	100	0	0	0	0	0	0	0	0	0	0
January 2038	100	0	0	0	0	0	0	0	0	0	0
January 2039	100	0	0	0	0	0	0	0	0	0	0
January 2040	100	0	0	0	0	0	0	0	0	0	0
January 2041	100	0	0	0	0	0	0	0	0	0	0
January 2042	93	0	0	0	0	0	0	0	0	0	0
January 2043	51	0	0	0	0	0	0	0	0	0	0
January 2044	7	0	0	0	0	0	0	0	0	0	0
January 2045	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.0	17.1	12.5	3.3	1.8	1.8	1.8	1.8	0.7	0.3	0.2

KA Class

Date	PSA Prepayment Assumption										
	0%	100%	150%	225%	250%	265%	300%	301%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2016	100	100	100	100	100	81	36	35	0	0	0
January 2017	100	100	100	100	100	68	0	0	0	0	0
January 2018	100	100	100	100	100	61	0	0	0	0	0
January 2019	100	100	100	100	100	57	0	0	0	0	0
January 2020	100	100	100	100	100	56	0	0	0	0	0
January 2021	100	100	100	100	93	50	0	0	0	0	0
January 2022	100	100	100	100	86	44	0	0	0	0	0
January 2023	100	100	100	100	76	37	0	0	0	0	0
January 2024	100	100	100	100	64	29	0	0	0	0	0
January 2025	100	100	100	100	52	21	0	0	0	0	0
January 2026	100	100	100	95	41	12	0	0	0	0	0
January 2027	100	100	100	78	30	5	0	0	0	0	0
January 2028	100	100	100	61	19	0	0	0	0	0	0
January 2029	100	100	100	46	9	0	0	0	0	0	0
January 2030	100	100	100	32	1	0	0	0	0	0	0
January 2031	100	100	100	19	0	0	0	0	0	0	0
January 2032	100	100	100	8	0	0	0	0	0	0	0
January 2033	100	100	97	0	0	0	0	0	0	0	0
January 2034	100	100	71	0	0	0	0	0	0	0	0
January 2035	100	100	47	0	0	0	0	0	0	0	0
January 2036	100	100	26	0	0	0	0	0	0	0	0
January 2037	100	62	6	0	0	0	0	0	0	0	0
January 2038	100	26	0	0	0	0	0	0	0	0	0
January 2039	100	0	0	0	0	0	0	0	0	0	0
January 2040	100	0	0	0	0	0	0	0	0	0	0
January 2041	100	0	0	0	0	0	0	0	0	0	0
January 2042	100	0	0	0	0	0	0	0	0	0	0
January 2043	100	0	0	0	0	0	0	0	0	0	0
January 2044	100	0	0	0	0	0	0	0	0	0	0
January 2045	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.5	22.4	20.0	13.9	10.2	5.7	0.8	0.8	0.2	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.

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

KB Class

Date	PSA Prepayment Assumption										
	0%	100%	150%	225%	250%	265%	300%	301%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2016	100	100	100	100	100	100	100	100	0	0	0
January 2017	100	100	100	100	100	100	91	86	0	0	0
January 2018	100	100	100	100	100	100	37	31	0	0	0
January 2019	100	100	100	100	100	100	11	5	0	0	0
January 2020	100	100	100	100	100	100	6	*	0	0	0
January 2021	100	100	100	100	100	100	*	0	0	0	0
January 2022	100	100	100	100	100	100	*	0	0	0	0
January 2023	100	100	100	100	100	100	*	0	0	0	0
January 2024	100	100	100	100	100	100	*	0	0	0	0
January 2025	100	100	100	100	100	100	*	0	0	0	0
January 2026	100	100	100	100	100	100	*	0	0	0	0
January 2027	100	100	100	100	100	100	*	0	0	0	0
January 2028	100	100	100	100	100	95	*	0	0	0	0
January 2029	100	100	100	100	100	79	*	0	0	0	0
January 2030	100	100	100	100	100	66	*	0	0	0	0
January 2031	100	100	100	100	84	54	*	0	0	0	0
January 2032	100	100	100	100	68	43	*	0	0	0	0
January 2033	100	100	100	96	54	34	*	0	0	0	0
January 2034	100	100	100	75	42	26	*	0	0	0	0
January 2035	100	100	100	57	31	20	*	0	0	0	0
January 2036	100	100	100	42	23	14	*	0	0	0	0
January 2037	100	100	100	29	15	10	*	0	0	0	0
January 2038	100	100	72	18	9	6	*	0	0	0	0
January 2039	100	81	36	8	4	3	*	0	0	0	0
January 2040	100	6	3	1	*	*	*	0	0	0	0
January 2041	100	0	0	0	0	0	0	0	0	0	0
January 2042	100	0	0	0	0	0	0	0	0	0	0
January 2043	100	0	0	0	0	0	0	0	0	0	0
January 2044	100	0	0	0	0	0	0	0	0	0	0
January 2045	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.9	24.4	23.7	20.8	18.8	17.0	3.0	2.7	0.3	0.2	0.1

Date	FK and SK† Classes PSA Prepayment Assumption											W Class PSA Prepayment Assumption					
	0%	100%	150%	225%	250%	265%	300%	301%	500%	800%	1100%	0%	100%	200%	400%	800%	1600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2016	99	92	89	85	83	82	80	80	69	51	33	100	90	84	72	50	4
January 2017	98	85	79	72	69	68	64	64	47	26	11	99	80	70	52	24	*
January 2018	97	78	70	61	57	56	52	51	32	13	4	99	71	58	37	12	*
January 2019	95	71	62	51	48	46	41	41	22	7	1	98	62	48	27	6	*
January 2020	94	65	55	43	39	37	33	33	15	3	*	97	54	39	19	3	0
January 2021	93	59	49	36	32	30	26	26	10	2	*	97	47	32	13	1	0
January 2022	91	54	43	30	27	25	21	21	7	1	*	96	41	26	9	1	0
January 2023	89	49	38	25	22	20	16	16	5	*	*	95	35	20	6	*	0
January 2024	88	44	33	21	18	16	13	13	3	*	*	94	29	16	4	*	0
January 2025	86	40	29	17	15	13	10	10	2	*	*	93	24	12	3	*	0
January 2026	84	36	25	14	12	11	8	8	1	*	*	91	19	9	2	*	0
January 2027	82	32	22	12	10	8	6	6	1	*	*	90	14	7	1	*	0
January 2028	79	28	19	10	8	7	5	5	1	*	*	88	10	4	1	*	0
January 2029	77	25	16	8	6	5	4	4	*	*	*	86	7	3	*	*	0
January 2030	74	22	13	6	5	4	3	3	*	*	*	84	3	1	*	*	0
January 2031	71	19	11	5	4	3	2	2	*	*	*	82	2	1	*	*	0
January 2032	68	16	9	4	3	2	2	2	*	*	0	79	*	*	*	*	0
January 2033	65	14	8	3	2	2	1	1	*	*	0	77	*	*	*	0	0
January 2034	61	11	6	2	2	1	1	1	*	*	0	73	*	*	*	0	0
January 2035	57	9	5	2	1	1	1	1	*	*	0	70	*	*	*	0	0
January 2036	53	7	4	1	1	1	*	*	*	*	0	66	*	*	*	0	0
January 2037	49	5	3	1	1	*	*	*	*	*	0	62	*	*	*	0	0
January 2038	44	3	2	*	*	*	*	*	*	*	0	57	0	0	0	0	0
January 2039	39	2	1	*	*	*	*	*	*	*	0	52	0	0	0	0	0
January 2040	34	*	*	*	*	*	*	*	*	0	0	46	0	0	0	0	0
January 2041	28	0	0	0	0	0	0	0	0	0	0	39	0	0	0	0	0
January 2042	22	0	0	0	0	0	0	0	0	0	0	31	0	0	0	0	0
January 2043	15	0	0	0	0	0	0	0	0	0	0	22	0	0	0	0	0
January 2044	8	0	0	0	0	0	0	0	0	0	0	12	0	0	0	0	0
January 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	9.2	7.4	5.6	5.2	4.9	4.4	4.4	2.6	1.5	0.9	22.3	6.4	4.8	3.0	1.4	0.3

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

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

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

Date	PA and AI† Classes — PSA Prepayment Assumption								VA Class — PSA Prepayment Assumption							
	0%	100%	130%	160%	195%	400%	800%	1100%	0%	100%	130%	160%	195%	400%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2016	99	91	88	88	88	84	55	33	94	94	94	94	94	94	94	94
January 2017	97	82	78	78	78	61	24	6	87	87	87	87	87	87	87	87
January 2018	96	73	68	68	68	43	8	0	81	81	81	81	81	81	81	0
January 2019	94	65	59	59	59	30	*	0	74	74	74	74	74	74	74	0
January 2020	93	58	51	51	51	20	0	0	67	67	67	67	67	67	0	0
January 2021	91	51	43	43	43	13	0	0	59	59	59	59	59	59	0	0
January 2022	89	45	36	36	36	7	0	0	52	52	52	52	52	52	0	0
January 2023	87	39	30	30	30	3	0	0	44	44	44	44	44	44	0	0
January 2024	85	33	24	24	24	*	0	0	35	35	35	35	35	35	0	0
January 2025	82	28	20	20	20	0	0	0	27	27	27	27	27	0	0	0
January 2026	80	23	16	16	16	0	0	0	18	18	18	18	18	0	0	0
January 2027	77	18	12	12	12	0	0	0	9	9	9	9	9	0	0	0
January 2028	74	14	9	9	9	0	0	0	0	0	0	0	0	0	0	0
January 2029	71	10	6	6	6	0	0	0	0	0	0	0	0	0	0	0
January 2030	68	6	4	4	4	0	0	0	0	0	0	0	0	0	0	0
January 2031	64	3	2	2	2	0	0	0	0	0	0	0	0	0	0	0
January 2032	60	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
January 2033	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2036	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2037	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2038	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2039	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2040	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2041	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2042	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.8	6.9	6.0	6.0	6.0	3.2	1.4	0.9	7.0	7.0	7.0	7.0	7.0	6.4	3.7	2.4

Date	AV Class — PSA Prepayment Assumption								ZA Class — PSA Prepayment Assumption							
	0%	100%	130%	160%	195%	400%	800%	1100%	0%	100%	130%	160%	195%	400%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2016	100	100	100	100	100	100	100	100	104	104	104	104	104	104	104	104
January 2017	100	100	100	100	100	100	100	100	107	107	107	107	107	107	107	107
January 2018	100	100	100	100	100	100	100	0	111	111	111	111	111	111	111	110
January 2019	100	100	100	100	100	100	100	0	115	115	115	115	115	115	115	37
January 2020	100	100	100	100	100	100	0	0	119	119	119	119	119	119	102	12
January 2021	100	100	100	100	100	100	0	0	123	123	123	123	123	123	52	4
January 2022	100	100	100	100	100	100	0	0	128	128	128	128	128	128	26	1
January 2023	100	100	100	100	100	100	0	0	132	132	132	132	132	132	13	*
January 2024	100	100	100	100	100	100	0	0	137	137	137	137	137	137	7	*
January 2025	100	100	100	100	100	19	0	0	142	142	142	142	142	142	3	*
January 2026	100	100	100	100	100	0	0	0	147	147	147	147	147	109	2	*
January 2027	100	100	100	100	100	0	0	0	152	152	152	152	152	79	1	*
January 2028	99	99	99	99	99	0	0	0	158	158	158	158	158	57	*	*
January 2029	83	83	83	83	83	0	0	0	163	163	163	163	163	42	*	*
January 2030	67	67	67	67	67	0	0	0	169	169	169	169	169	30	*	*
January 2031	50	50	50	50	50	0	0	0	175	175	175	175	175	21	*	*
January 2032	33	33	33	33	33	0	0	0	181	181	181	181	181	15	*	*
January 2033	15	0	0	0	0	0	0	0	188	158	158	158	158	11	*	*
January 2034	0	0	0	0	0	0	0	0	193	127	127	127	127	7	*	*
January 2035	0	0	0	0	0	0	0	0	193	101	101	101	101	5	*	0
January 2036	0	0	0	0	0	0	0	0	193	79	79	79	79	3	*	0
January 2037	0	0	0	0	0	0	0	0	193	60	60	60	60	2	*	0
January 2038	0	0	0	0	0	0	0	0	193	44	44	44	44	1	*	0
January 2039	0	0	0	0	0	0	0	0	193	30	30	30	30	1	*	0
January 2040	0	0	0	0	0	0	0	0	193	19	19	19	19	*	*	0
January 2041	0	0	0	0	0	0	0	0	193	10	10	10	10	*	*	0
January 2042	0	0	0	0	0	0	0	0	193	2	2	2	2	*	*	0
January 2043	0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	0
January 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	15.7	15.7	15.7	15.7	9.8	4.6	2.9	27.9	21.0	21.0	21.0	21.0	13.2	6.3	3.9

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

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

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

Date	HF and HS Classes								FA and SA† Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	130%	160%	195%	400%	800%	1100%	0%	100%	130%	160%	195%	400%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2016	100	100	100	86	70	0	0	0	99	92	91	89	87	75	51	33
January 2017	100	100	100	75	47	0	0	0	98	85	82	79	75	56	26	11
January 2018	100	100	100	67	29	0	0	0	97	78	74	70	65	41	13	4
January 2019	100	100	100	60	17	0	0	0	95	72	67	62	56	31	7	1
January 2020	100	100	100	56	8	0	0	0	94	66	60	54	48	23	3	*
January 2021	100	100	100	53	3	0	0	0	93	61	54	48	42	17	2	*
January 2022	100	100	100	51	*	0	0	0	91	55	48	42	36	13	1	*
January 2023	100	100	100	50	0	0	0	0	89	51	43	37	31	9	*	*
January 2024	100	100	98	49	0	0	0	0	88	46	39	32	26	7	*	*
January 2025	100	100	95	47	0	0	0	0	86	42	34	28	22	5	*	*
January 2026	100	100	91	44	0	0	0	0	84	38	31	25	19	4	*	*
January 2027	100	100	86	41	0	0	0	0	82	34	27	21	16	3	*	*
January 2028	100	100	81	38	0	0	0	0	79	31	24	18	14	2	*	*
January 2029	100	100	75	35	0	0	0	0	77	27	21	16	11	1	*	*
January 2030	100	100	68	32	0	0	0	0	74	24	18	14	10	1	*	*
January 2031	100	100	62	28	0	0	0	0	71	21	16	11	8	1	*	*
January 2032	100	97	55	25	0	0	0	0	68	19	14	10	6	1	*	0
January 2033	100	87	49	22	0	0	0	0	65	16	12	8	5	*	*	0
January 2034	100	77	43	19	0	0	0	0	61	14	10	7	4	*	*	0
January 2035	100	67	37	16	0	0	0	0	57	12	8	5	3	*	*	0
January 2036	100	57	31	13	0	0	0	0	53	10	7	4	3	*	*	0
January 2037	100	47	25	11	0	0	0	0	49	8	5	3	2	*	*	0
January 2038	100	37	20	8	0	0	0	0	44	6	4	3	1	*	*	0
January 2039	100	28	15	6	0	0	0	0	39	5	3	2	1	*	*	0
January 2040	100	19	10	4	0	0	0	0	34	3	2	1	1	*	*	0
January 2041	100	10	5	2	0	0	0	0	28	2	1	1	*	*	0	0
January 2042	100	2	1	*	0	0	0	0	22	*	*	*	*	*	0	0
January 2043	100	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0
January 2044	61	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0
January 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.2	21.8	18.0	9.9	2.2	0.4	0.1	0.1	19.9	9.7	8.4	7.4	6.4	3.4	1.5	0.9

Date	AY Class								HA Class						HV Class					
	PSA Prepayment Assumption								PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	130%	160%	195%	400%	800%	1100%	0%	100%	305%	500%	800%	1100%	0%	100%	305%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2016	100	100	100	100	100	100	100	100	99	97	94	91	87	82	94	94	94	94	94	94
January 2017	100	100	100	100	100	100	100	100	97	91	80	70	56	43	87	87	87	87	87	87
January 2018	100	100	100	100	100	100	100	57	96	83	63	46	24	8	81	81	81	81	81	81
January 2019	100	100	100	100	100	100	100	19	94	76	48	28	7	0	74	74	74	74	74	0
January 2020	100	100	100	100	100	100	53	6	92	69	36	16	0	0	67	67	67	67	20	0
January 2021	100	100	100	100	100	100	27	2	90	62	27	7	0	0	59	59	59	59	0	0
January 2022	100	100	100	100	100	100	14	1	88	56	19	1	0	0	52	52	52	52	0	0
January 2023	100	100	100	100	100	100	7	*	86	50	13	0	0	0	44	44	44	0	0	0
January 2024	100	100	100	100	100	100	3	*	84	45	8	0	0	0	35	35	35	0	0	0
January 2025	100	100	100	100	100	77	2	*	82	40	4	0	0	0	27	27	27	0	0	0
January 2026	100	100	100	100	100	56	1	*	79	35	1	0	0	0	18	18	18	0	0	0
January 2027	100	100	100	100	100	41	*	*	77	31	0	0	0	0	9	9	0	0	0	0
January 2028	100	100	100	100	100	30	*	*	74	27	0	0	0	0	0	0	0	0	0	0
January 2029	100	100	100	100	100	22	*	*	71	23	0	0	0	0	0	0	0	0	0	0
January 2030	100	100	100	100	100	15	*	*	68	20	0	0	0	0	0	0	0	0	0	0
January 2031	100	100	100	100	100	11	*	*	64	16	0	0	0	0	0	0	0	0	0	0
January 2032	100	100	100	100	100	8	*	*	61	13	0	0	0	0	0	0	0	0	0	0
January 2033	100	82	82	82	82	5	*	*	57	11	0	0	0	0	0	0	0	0	0	0
January 2034	100	66	66	66	66	4	*	0	53	8	0	0	0	0	0	0	0	0	0	0
January 2035	100	52	52	52	52	3	*	0	49	5	0	0	0	0	0	0	0	0	0	0
January 2036	100	41	41	41	41	2	*	0	44	3	0	0	0	0	0	0	0	0	0	0
January 2037	100	31	31	31	31	1	*	0	40	1	0	0	0	0	0	0	0	0	0	0
January 2038	100	23	23	23	23	1	*	0	34	0	0	0	0	0	0	0	0	0	0	0
January 2039	100	16	16	16	16	*	*	0	29	0	0	0	0	0	0	0	0	0	0	0
January 2040	100	10	10	10	10	*	*	0	23	0	0	0	0	0	0	0	0	0	0	0
January 2041	100	5	5	5	5	*	*	0	17	0	0	0	0	0	0	0	0	0	0	0
January 2042	100	1	1	1	1	*	0	0	11	0	0	0	0	0	0	0	0	0	0	0
January 2043	33	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0
January 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	20.8	20.8	20.8	20.8	12.3	5.6	3.4	18.2	9.1	4.4	3.1	2.3	1.8	7.0	7.0	6.9	5.7	4.2	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.

	HZ Class					
	PSA Prepayment Assumption					
Date	0%	100%	305%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100
January 2016	104	104	104	104	104	104
January 2017	107	107	107	107	107	107
January 2018	111	111	111	111	111	111
January 2019	115	115	115	115	115	91
January 2020	119	119	119	119	119	30
January 2021	123	123	123	123	66	10
January 2022	128	128	128	128	34	3
January 2023	132	132	132	120	17	1
January 2024	137	137	137	82	9	*
January 2025	142	142	142	56	4	*
January 2026	147	147	147	38	2	*
January 2027	152	152	132	25	1	*
January 2028	157	157	104	17	1	*
January 2029	157	157	81	11	*	*
January 2030	157	157	64	8	*	*
January 2031	157	157	49	5	*	*
January 2032	157	157	38	3	*	*
January 2033	157	157	29	2	*	*
January 2034	157	157	22	1	*	*
January 2035	157	157	17	1	*	*
January 2036	157	157	13	1	*	0
January 2037	157	157	9	*	*	0
January 2038	157	144	7	*	*	0
January 2039	157	118	5	*	*	0
January 2040	157	94	3	*	*	0
January 2041	157	72	2	*	*	0
January 2042	157	51	1	*	*	0
January 2043	157	32	1	*	*	0
January 2044	110	15	*	*	*	0
January 2045	0	0	0	0	0	0
Weighted Average Life (years)**	29.3	25.9	15.4	10.4	6.6	4.7

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

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

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

Group	Prepayment Assumption
1	265% PSA
2	200% PSA
3	160% PSA
4	305% 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 Class will be created, sold and administered pursuant to an arrangement that will be classified as a grantor trust under subpart E, part I of subchapter J of the Code. The Regular

Certificates that are exchanged for RCR Certificates set forth in Schedule 1 (including any exchanges effective on the Settlement Date) will be the assets of the trust, and the RCR Certificates will represent an ownership interest of the underlying Regular Certificates. For a general discussion of the federal income tax treatment of beneficial owners of Regular Certificates, see "Material Federal Income Tax Consequences" in the REMIC Prospectus.

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

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Deutsche Bank Securities Inc. (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. Dentons US LLP will provide legal representation for the Dealer.

Schedule 1

Available Recombination(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								
VA	$3,462,000	AY(3)	$11,658,000	PAC	3.5%	FIX	3136AMQT9	February 2045
AV	2,148,000							
ZA	6,048,000							

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

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

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

Principal Balance Schedules

AP Class Planned Balances

Distribution Date	Planned Balance
Initial Balance	$87,872,000.00
February 2015	86,792,954.41
March 2015	85,723,059.97
April 2015	84,662,242.44
May 2015	83,610,428.14
June 2015	82,567,544.00
July 2015	81,533,517.51
August 2015	80,508,276.76
September 2015	79,491,750.38
October 2015	78,483,867.61
November 2015	77,484,558.23
December 2015	76,493,752.57
January 2016	75,511,381.54
February 2016	74,537,376.57
March 2016	73,571,669.67
April 2016	72,614,193.36
May 2016	71,664,880.73
June 2016	70,723,665.36
July 2016	69,790,481.41
August 2016	68,865,263.53
September 2016	67,947,946.89
October 2016	67,038,467.20
November 2016	66,136,760.66
December 2016	65,242,764.00
January 2017	64,356,414.42
February 2017	63,477,649.67
March 2017	62,606,407.94
April 2017	61,742,627.96
May 2017	60,886,248.93
June 2017	60,037,210.53
July 2017	59,195,452.92
August 2017	58,360,916.75
September 2017	57,533,543.15
October 2017	56,713,273.68
November 2017	55,900,050.41
December 2017	55,093,815.85
January 2018	54,294,512.97
February 2018	53,502,085.20
March 2018	52,716,476.43
April 2018	51,937,630.98
May 2018	51,165,493.61
June 2018	50,400,009.56
July 2018	49,641,124.45
August 2018	48,888,784.39
September 2018	48,142,935.88
October 2018	47,403,525.87
November 2018	46,670,501.71
December 2018	45,943,811.21
January 2019	45,223,402.55
February 2019	44,509,224.36
March 2019	43,801,225.66
April 2019	43,099,355.89
May 2019	42,403,564.89
June 2019	41,713,802.89
July 2019	41,030,020.53
August 2019	40,352,168.85
September 2019	39,680,199.26
October 2019	$39,014,063.57
November 2019	38,353,713.99
December 2019	37,699,103.09
January 2020	37,050,183.82
February 2020	36,406,909.53
March 2020	35,769,233.91
April 2020	35,137,111.05
May 2020	34,510,495.38
June 2020	33,889,341.73
July 2020	33,273,605.25
August 2020	32,663,241.48
September 2020	32,058,206.30
October 2020	31,458,455.94
November 2020	30,863,947.01
December 2020	30,279,014.40
January 2021	29,704,645.94
February 2021	29,140,656.38
March 2021	28,586,863.70
April 2021	28,043,088.96
May 2021	27,509,156.34
June 2021	26,984,893.02
July 2021	26,470,129.17
August 2021	25,964,697.88
September 2021	25,468,435.10
October 2021	24,981,179.63
November 2021	24,502,773.03
December 2021	24,033,059.61
January 2022	23,571,886.33
February 2022	23,119,102.82
March 2022	22,674,561.30
April 2022	22,238,116.52
May 2022	21,809,625.76
June 2022	21,388,948.74
July 2022	20,975,947.62
August 2022	20,570,486.93
September 2022	20,172,433.55
October 2022	19,781,656.65
November 2022	19,398,027.66
December 2022	19,021,420.25
January 2023	18,651,710.24
February 2023	18,288,775.64
March 2023	17,932,496.54
April 2023	17,582,755.12
May 2023	17,239,435.58
June 2023	16,902,424.15
July 2023	16,571,609.02
August 2023	16,246,880.30
September 2023	15,928,130.04
October 2023	15,615,252.12
November 2023	15,308,142.30
December 2023	15,006,698.11
January 2024	14,710,818.88
February 2024	14,420,405.69
March 2024	14,135,361.32
April 2024	13,855,590.25
May 2024	13,580,998.61
June 2024	13,311,494.18
July 2024	$13,046,986.31
August 2024	12,787,385.95
September 2024	12,532,605.59
October 2024	12,282,559.25
November 2024	12,037,162.43
December 2024	11,796,332.12
January 2025	11,559,986.73
February 2025	11,328,046.12
March 2025	11,100,431.52
April 2025	10,877,065.55
May 2025	10,657,872.17
June 2025	10,442,776.66
July 2025	10,231,705.62
August 2025	10,024,586.91
September 2025	9,821,349.66
October 2025	9,621,924.24
November 2025	9,426,242.23
December 2025	9,234,236.41
January 2026	9,045,840.73
February 2026	8,860,990.28
March 2026	8,679,621.32
April 2026	8,501,671.20
May 2026	8,327,078.36
June 2026	8,155,782.33
July 2026	7,987,723.70
August 2026	7,822,844.10
September 2026	7,661,086.17
October 2026	7,502,393.57
November 2026	7,346,710.93
December 2026	7,193,983.87
January 2027	7,044,158.96
February 2027	6,897,183.70
March 2027	6,753,006.51
April 2027	6,611,576.73
May 2027	6,472,844.56
June 2027	6,336,761.12
July 2027	6,203,278.35
August 2027	6,072,349.05
September 2027	5,943,926.85
October 2027	5,817,966.20
November 2027	5,694,422.34
December 2027	5,573,251.31
January 2028	5,454,409.91
February 2028	5,337,855.73
March 2028	5,223,547.07
April 2028	5,111,442.99
May 2028	5,001,503.27
June 2028	4,893,688.39
July 2028	4,787,959.54
August 2028	4,684,278.58
September 2028	4,582,608.06
October 2028	4,482,911.18
November 2028	4,385,151.79
December 2028	4,289,294.40
January 2029	4,195,304.13
February 2029	4,103,146.70
March 2029	4,012,788.48

AP Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2029	$ 3,924,196.41	December 2032	$ 1,363,456.98	August 2036	$ 350,138.98
May 2029	3,837,338.01	January 2033	1,328,055.17	September 2036	336,835.64
June 2029	3,752,181.39	February 2033	1,293,394.57	October 2036	323,843.52
July 2029	3,668,695.22	March 2033	1,259,461.06	November 2036	311,156.38
August 2029	3,586,848.73	April 2033	1,226,240.75	December 2036	298,768.07
September 2029	3,506,611.69	May 2033	1,193,720.01	January 2037	286,672.57
October 2029	3,427,954.41	June 2033	1,161,885.45	February 2037	274,863.98
November 2029	3,350,847.73	July 2033	1,130,723.95	March 2037	263,336.50
December 2029	3,275,263.00	August 2033	1,100,222.60	April 2037	252,084.44
January 2030	3,201,172.09	September 2033	1,070,368.74	May 2037	241,102.22
February 2030	3,128,547.37	October 2033	1,041,149.93	June 2037	230,384.37
March 2030	3,057,361.69	November 2033	1,012,553.96	July 2037	219,925.50
April 2030	2,987,588.40	December 2033	984,568.85	August 2037	209,720.34
May 2030	2,919,201.30	January 2034	957,182.83	September 2037	199,763.72
June 2030	2,852,174.69	February 2034	930,384.34	October 2037	190,050.57
July 2030	2,786,483.30	March 2034	904,162.04	November 2037	180,575.89
August 2030	2,722,102.33	April 2034	878,504.80	December 2037	171,334.81
September 2030	2,659,007.41	May 2034	853,401.69	January 2038	162,322.53
October 2030	2,597,174.62	June 2034	828,841.97	February 2038	153,534.34
November 2030	2,536,580.43	July 2034	804,815.11	March 2038	144,965.63
December 2030	2,477,201.79	August 2034	781,310.77	April 2038	136,611.86
January 2031	2,419,016.01	September 2034	758,318.78	May 2038	128,468.60
February 2031	2,362,000.83	October 2034	735,829.19	June 2038	120,531.49
March 2031	2,306,134.38	November 2034	713,832.21	July 2038	112,796.25
April 2031	2,251,395.20	December 2034	692,318.23	August 2038	105,258.68
May 2031	2,197,762.18	January 2035	671,277.82	September 2038	97,914.68
June 2031	2,145,214.63	February 2035	650,701.74	October 2038	90,760.19
July 2031	2,093,732.19	March 2035	630,580.89	November 2038	83,791.28
August 2031	2,043,294.89	April 2035	610,906.35	December 2038	77,004.04
September 2031	1,993,883.12	May 2035	591,669.37	January 2039	70,394.67
October 2031	1,945,477.60	June 2035	572,861.36	February 2039	63,959.43
November 2031	1,898,059.43	July 2035	554,473.89	March 2039	57,694.65
December 2031	1,851,610.02	August 2035	536,498.66	April 2039	51,596.74
January 2032	1,806,111.13	September 2035	518,927.57	May 2039	45,662.17
February 2032	1,761,544.84	October 2035	501,752.63	June 2039	39,887.49
March 2032	1,717,893.56	November 2035	484,966.01	July 2039	34,269.29
April 2032	1,675,140.01	December 2035	468,560.04	August 2039	28,804.25
May 2032	1,633,267.22	January 2036	452,527.16	September 2039	23,489.10
June 2032	1,592,258.54	February 2036	436,859.97	October 2039	18,320.65
July 2032	1,552,097.61	March 2036	421,551.22	November 2039	13,295.75
August 2032	1,512,768.36	April 2036	406,593.77	December 2039	8,411.32
September 2032	1,474,255.03	May 2036	391,980.63	January 2040	3,664.35
October 2032	1,436,542.11	June 2036	377,704.92	February 2040 and thereafter	0.00
November 2032	1,399,614.40	July 2036	363,759.91		

CQ Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$5,937,000.00	November 2015	$4,153,416.18	September 2016	$2,766,200.21
February 2015	5,738,848.44	December 2015	3,997,950.43	October 2016	2,646,819.24
March 2015	5,545,290.48	January 2016	3,846,374.54	November 2016	2,530,719.02
April 2015	5,356,251.11	February 2016	3,698,623.57	December 2016	2,417,843.39
May 2015	5,171,656.39	March 2016	3,554,633.47	January 2017	2,308,136.98
June 2015	4,991,433.45	April 2016	3,414,341.15	February 2017	2,201,545.22
July 2015	4,815,510.43	May 2016	3,277,684.40	March 2017	2,098,014.37
August 2015	4,643,816.51	June 2016	3,144,601.92	April 2017	1,997,491.42
September 2015	4,476,281.88	July 2016	3,015,033.29	May 2017	1,899,924.16
October 2015	4,312,837.71	August 2016	2,888,918.94	June 2017	1,805,261.16

CQ Class (Continued)

Distribution Date	Planned Balance
July 2017	$1,713,451.71
August 2017	1,624,445.85
September 2017	1,538,194.36
October 2017	1,454,648.73
November 2017	1,373,761.17
December 2017	1,295,484.60
January 2018	1,219,772.61
February 2018	1,146,579.50
March 2018	1,075,860.21
April 2018	1,007,570.38
May 2018	941,666.30
June 2018	878,104.87
July 2018	$ 816,843.69
August 2018	757,840.93
September 2018	701,055.43
October 2018	646,446.61
November 2018	593,974.50
December 2018	543,599.74
January 2019	495,283.56
February 2019	448,987.74
March 2019	404,674.66
April 2019	362,307.26
May 2019	321,849.03
June 2019	283,264.02
July 2019	$ 246,516.81
August 2019	211,572.52
September 2019	178,396.80
October 2019	146,955.81
November 2019	117,216.22
December 2019	89,145.23
January 2020	62,710.53
February 2020	38,551.51
March 2020	17,331.74
April 2020 and thereafter	0.00

Aggregate Group I Scheduled Balances

Distribution Date	Scheduled Balance
Initial Balance	$10,666,666.00
February 2015	10,294,817.52
March 2015	9,932,123.59
April 2015	9,578,422.97
May 2015	9,233,556.93
June 2015	8,897,369.21
July 2015	8,569,705.96
August 2015	8,250,415.73
September 2015	7,939,349.41
October 2015	7,636,360.23
November 2015	7,341,303.68
December 2015	7,054,037.53
January 2016	6,774,421.75
February 2016	6,502,318.52
March 2016	6,237,592.14
April 2016	5,980,109.06
May 2016	5,729,737.82
June 2016	5,486,349.02
July 2016	5,249,815.28
August 2016	5,020,011.24
September 2016	4,796,813.51
October 2016	4,580,100.62
November 2016	$ 4,369,753.06
December 2016	4,165,653.16
January 2017	3,967,685.15
February 2017	3,775,735.04
March 2017	3,589,690.72
April 2017	3,409,441.79
May 2017	3,234,879.62
June 2017	3,065,897.34
July 2017	2,902,389.74
August 2017	2,744,253.31
September 2017	2,591,386.16
October 2017	2,443,688.08
November 2017	2,301,060.42
December 2017	2,163,406.12
January 2018	2,030,629.68
February 2018	1,902,637.12
March 2018	1,779,335.99
April 2018	1,660,635.31
May 2018	1,546,445.58
June 2018	1,436,678.72
July 2018	1,331,248.11
August 2018	1,230,068.49
September 2018	$ 1,133,056.01
October 2018	1,040,128.17
November 2018	951,203.81
December 2018	866,203.07
January 2019	785,047.44
February 2019	707,659.63
March 2019	633,963.65
April 2019	563,884.75
May 2019	497,349.38
June 2019	434,285.23
July 2019	374,621.15
August 2019	318,287.16
September 2019	265,214.46
October 2019	215,335.36
November 2019	168,653.87
December 2019	126,396.30
January 2020	88,453.93
February 2020	54,720.20
March 2020	25,090.61
April 2020 and thereafter	0.00

Aggregate Group II Planned Balances

Distribution Date	Planned Balance
Initial Balance	$157,149,000.00
February 2015	155,677,906.26
March 2015	154,216,715.04
April 2015	152,766,051.15
May 2015	151,325,841.83
June 2015	149,896,014.83
July 2015	148,476,498.35
August 2015	147,067,221.14
September 2015	145,668,112.37
October 2015	144,279,101.74
November 2015	142,900,119.41
December 2015	141,531,096.01
January 2016	140,171,962.65
February 2016	$138,822,650.92
March 2016	137,483,092.86
April 2016	136,153,220.98
May 2016	134,832,968.23
June 2016	133,522,268.06
July 2016	132,221,054.32
August 2016	130,929,261.37
September 2016	129,646,823.95
October 2016	128,373,677.31
November 2016	127,109,757.09
December 2016	125,854,999.40
January 2017	124,609,340.76
February 2017	123,372,718.16
March 2017	$122,145,068.98
April 2017	120,926,331.04
May 2017	119,716,442.60
June 2017	118,515,342.32
July 2017	117,322,969.29
August 2017	116,139,263.00
September 2017	114,964,163.38
October 2017	113,797,610.73
November 2017	112,639,545.80
December 2017	111,489,909.70
January 2018	110,348,643.99
February 2018	109,215,690.59
March 2018	108,090,991.83

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2018	$106,974,490.43	March 2023	$ 53,819,993.21	February 2028	$ 24,086,699.23
May 2018	105,866,129.51	April 2023	53,125,191.84	March 2028	23,741,498.24
June 2018	104,765,852.56	May 2023	52,438,423.40	April 2028	23,400,457.96
July 2018	103,673,603.47	June 2023	51,759,599.66	May 2028	23,063,531.76
August 2018	102,589,326.51	July 2023	51,088,633.33	June 2028	22,730,673.49
September 2018	101,512,966.33	August 2023	50,425,438.07	July 2028	22,401,837.52
October 2018	100,444,467.95	September 2023	49,769,928.43	August 2028	22,076,978.71
November 2018	99,383,776.78	October 2023	49,122,019.90	September 2028	21,756,052.41
December 2018	98,330,838.58	November 2023	48,481,628.87	October 2028	21,439,014.44
January 2019	97,285,599.50	December 2023	47,848,672.62	November 2028	21,125,821.11
February 2019	96,248,006.06	January 2024	47,223,069.31	December 2028	20,816,429.20
March 2019	95,218,005.11	February 2024	46,604,738.00	January 2029	20,510,795.97
April 2019	94,195,543.91	March 2024	45,993,598.59	February 2029	20,208,879.11
May 2019	93,180,570.05	April 2024	45,389,571.84	March 2029	19,910,636.80
June 2019	92,173,031.48	May 2024	44,792,579.38	April 2029	19,616,027.66
July 2019	91,172,876.52	June 2024	44,202,543.67	May 2029	19,325,010.77
August 2019	90,180,053.83	July 2024	43,619,387.97	June 2029	19,037,545.63
September 2019	89,194,512.41	August 2024	43,043,036.42	July 2029	18,753,592.20
October 2019	88,216,201.64	September 2024	42,473,413.92	August 2029	18,473,110.87
November 2019	87,245,071.21	October 2024	41,910,446.22	September 2029	18,196,062.44
December 2019	86,281,071.19	November 2024	41,354,059.81	October 2029	17,922,408.18
January 2020	85,324,151.94	December 2024	40,804,182.03	November 2029	17,652,109.73
February 2020	84,374,264.22	January 2025	40,260,740.96	December 2029	17,385,129.18
March 2020	83,431,359.07	February 2025	39,723,665.47	January 2030	17,121,429.01
April 2020	82,495,387.91	March 2025	39,192,885.17	February 2030	16,860,972.13
May 2020	81,566,302.45	April 2025	38,668,330.45	March 2030	16,603,721.83
June 2020	80,644,054.77	May 2025	38,149,932.44	April 2030	16,349,641.82
July 2020	79,728,597.25	June 2025	37,637,623.00	May 2030	16,098,696.18
August 2020	78,819,882.60	July 2025	37,131,334.73	June 2030	15,850,849.41
September 2020	77,917,863.86	August 2025	36,631,000.96	July 2030	15,606,066.36
October 2020	77,022,494.39	September 2025	36,136,555.71	August 2030	15,364,312.30
November 2020	76,133,727.85	October 2025	35,647,933.75	September 2030	15,125,552.86
December 2020	75,251,518.24	November 2025	35,165,070.52	October 2030	14,889,754.03
January 2021	74,375,819.87	December 2025	34,687,902.16	November 2030	14,656,882.19
February 2021	73,506,587.35	January 2026	34,216,365.49	December 2030	14,426,904.08
March 2021	72,643,775.60	February 2026	33,750,398.03	January 2031	14,199,786.81
April 2021	71,787,339.88	March 2026	33,289,937.95	February 2031	13,975,497.82
May 2021	70,937,235.70	April 2026	32,834,924.10	March 2031	13,754,004.95
June 2021	70,093,418.93	May 2026	32,385,295.97	April 2031	13,535,276.35
July 2021	69,255,845.70	June 2026	31,940,993.73	May 2031	13,319,280.53
August 2021	68,424,472.47	July 2026	31,501,958.17	June 2031	13,105,986.36
September 2021	67,599,255.97	August 2026	31,068,130.72	July 2031	12,895,363.02
October 2021	66,780,153.24	September 2026	30,639,453.45	August 2031	12,687,380.05
November 2021	65,967,121.61	October 2026	30,215,869.04	September 2031	12,482,007.30
December 2021	65,160,118.71	November 2026	29,797,320.79	October 2031	12,279,214.98
January 2022	64,359,102.46	December 2026	29,383,752.64	November 2031	12,078,973.61
February 2022	63,564,031.04	January 2027	28,975,109.08	December 2031	11,881,254.01
March 2022	62,774,862.96	February 2027	28,571,335.25	January 2032	11,686,027.34
April 2022	61,991,556.97	March 2027	28,172,376.85	February 2032	11,493,265.09
May 2022	61,214,072.14	April 2027	27,778,180.17	March 2032	11,302,939.04
June 2022	60,442,367.78	May 2027	27,388,692.10	April 2032	11,115,021.27
July 2022	59,676,403.52	June 2027	27,003,860.06	May 2032	10,929,484.19
August 2022	58,916,139.24	July 2027	26,623,632.09	June 2032	10,746,300.50
September 2022	58,162,555.46	August 2027	26,247,956.74	July 2032	10,565,443.20
October 2022	57,417,649.51	September 2027	25,876,783.15	August 2032	10,386,885.57
November 2022	56,681,326.27	October 2027	25,510,061.01	September 2032	10,210,601.21
December 2022	55,953,491.62	November 2027	25,147,740.51	October 2032	10,036,563.99
January 2023	55,234,052.47	December 2027	24,789,772.44	November 2032	9,864,748.08
February 2023	54,522,916.71	January 2028	24,436,108.07	December 2032	9,695,127.91

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2033	$ 9,527,678.22	March 2036	$ 4,549,157.73	May 2039	$ 1,586,776.80
February 2033	9,362,374.00	April 2036	4,449,316.91	June 2039	1,528,632.34
March 2033	9,199,190.53	May 2036	4,350,834.08	July 2039	1,471,346.70
April 2033	9,038,103.36	June 2036	4,253,693.19	August 2039	1,414,909.40
May 2033	8,879,088.30	July 2036	4,157,878.39	September 2039	1,359,310.11
June 2033	8,722,121.43	August 2036	4,063,373.98	October 2039	1,304,538.58
July 2033	8,567,179.10	September 2036	3,970,164.46	November 2039	1,250,584.71
August 2033	8,414,237.90	October 2036	3,878,234.47	December 2039	1,197,438.49
September 2033	8,263,274.70	November 2036	3,787,568.85	January 2040	1,145,090.04
October 2033	8,114,266.61	December 2036	3,698,152.60	February 2040	1,093,529.57
November 2033	7,967,191.00	January 2037	3,609,970.88	March 2040	1,042,747.43
December 2033	7,822,025.48	February 2037	3,523,009.02	April 2040	992,734.05
January 2034	7,678,747.91	March 2037	3,437,252.51	May 2040	943,479.99
February 2034	7,537,336.39	April 2037	3,352,687.01	June 2040	894,975.90
March 2034	7,397,769.27	May 2037	3,269,298.33	July 2040	847,212.55
April 2034	7,260,025.13	June 2037	3,187,072.45	August 2040	800,180.81
May 2034	7,124,082.80	July 2037	3,105,995.49	September 2040	753,871.65
June 2034	6,989,921.31	August 2037	3,026,053.74	October 2040	708,276.14
July 2034	6,857,519.96	September 2037	2,947,233.64	November 2040	663,385.45
August 2034	6,726,858.25	October 2037	2,869,521.76	December 2040	619,190.87
September 2034	6,597,915.92	November 2037	2,792,904.86	January 2041	575,683.77
October 2034	6,470,672.94	December 2037	2,717,369.81	February 2041	532,855.62
November 2034	6,345,109.48	January 2038	2,642,903.65	March 2041	490,697.99
December 2034	6,221,205.94	February 2038	2,569,493.56	April 2041	449,202.55
January 2035	6,098,942.94	March 2038	2,497,126.86	May 2041	408,361.04
February 2035	5,978,301.31	April 2038	2,425,791.00	June 2041	368,165.34
March 2035	5,859,262.08	May 2038	2,355,473.60	July 2041	328,607.38
April 2035	5,741,806.52	June 2038	2,286,162.40	August 2041	289,679.20
May 2035	5,625,916.08	July 2038	2,217,845.27	September 2041	251,372.94
June 2035	5,511,572.42	August 2038	2,150,510.23	October 2041	213,680.80
July 2035	5,398,757.40	September 2038	2,084,145.43	November 2041	176,595.10
August 2035	5,287,453.10	October 2038	2,018,739.15	December 2041	140,108.24
September 2035	5,177,641.78	November 2038	1,954,279.81	January 2042	104,212.68
October 2035	5,069,305.90	December 2038	1,890,755.95	February 2042	68,901.01
November 2035	4,962,428.12	January 2039	1,828,156.24	March 2042	34,165.87
December 2035	4,856,991.28	February 2039	1,766,469.48	April 2042 and thereafter	0.00
January 2036	4,752,978.42	March 2039	1,705,684.60		
February 2036	4,650,372.77	April 2039	1,645,790.65		

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

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

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$534,079,576

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Deutsche Bank Securities

January 26, 2015