

\$1,383,743,019



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2015-22**

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 backed by first lien, single-family fixed-rate loans,
- Fannie Mae MBS backed by first lien, single-family adjustable-rate loans, and
- underlying REMIC certificates backed by Fannie Mae MBS.

The mortgage loans backing the underlying REMIC certificates are first lien, single-family, fixed-rate loans.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
LI	1	\$189,303,658(2)	NTL	5.50%	FIX/IO	3136ANDL8	April 2045
LA(3)	1	360,361,078	PAC/AD	3.00	FIX	3136ANDM6	April 2045
LZ(3)	1	56,106,970	SUP	3.00	FIX/Z	3136ANDN4	April 2045
MA	2	50,000,000	SEQ	3.00	FIX	3136ANDP9	November 2041
MV	2	2,749,416	SEQ/AD	3.00	FIX	3136ANDQ7	August 2026
VM	2	4,075,176	SEQ/AD	3.00	FIX	3136ANDR5	June 2038
MZ	2	6,824,595	SEQ	3.00	FIX/Z	3136ANDS3	April 2045
AF	3	70,669,003	PT/AFC	(4)	FLT	3136ANDT1	April 2045
AS	3	70,669,003(2)	NTL	(5)	WAC/IO	3136ANDU8	April 2045

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The LB, IL, LC, LG, LH, LT, NH, GE, GD, GH, GK, GM, BM, DB, DI, HA, HB, HT, EF, EG, EB, EC, ED, EA, EH, EJ and EI Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—Combination and Recombination—RCR Certificates" in the REMIC prospectus.

The dealer will offer the certificates (other than the retained certificates described below) from time to time in negotiated transactions at varying prices. We expect the settlement date to be March 30, 2015. Fannie Mae initially will retain all of the LI Class certificates, \$373,037,466 initial notional principal amount of the ES Class certificates, and 373,037,466 initial principal amount of the EF Class of RCR certificates, and may retain additional certificates. See "Plan of Distribution" in this prospectus supplement.

Carefully consider the risk factors on page S-11 of this prospectus supplement and starting on page 14 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

Citigroup

The date of this Prospectus Supplement is March 24, 2015

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
NA	4	\$ 10,000,000	SEQ	2.00%	FIX	3136ANDV6	July 2044
NB(3)	4	556,000	SEQ	2.00	FIX	3136ANDW4	April 2045
NJ(3)	4	293,000	SEQ	2.00	FIX	3136ANDX2	February 2026
NC(3)	4	2,099,000	SEQ	2.00	FIX	3136ANDY0	February 2026
ND	4	10,000,000	SEQ	2.00	FIX	3136ANDZ7	April 2045
NK(3)	4	4,707,000	SEQ	2.00	FIX	3136ANEA1	August 2044
NE(3)	4	29,443,000	SEQ	2.00	FIX	3136ANEB9	August 2042
NL(3)	4	4,318,000	SEQ	2.00	FIX	3136ANEC7	August 2044
NG(3)	4	1,969,264	SEQ	2.00	FIX	3136ANED5	April 2045
NI	4	21,128,421(2)	NTL	3.00	FIX/IO	3136ANEE3	April 2045
IN	5	18,757,789(2)	NTL	3.00	FIX/IO	3136ANEF0	March 2044
GA(3)	6	39,611,000	SEQ	2.00	FIX	3136ANEG8	January 2043
GC(3)	6	5,804,000	SEQ	2.00	FIX	3136ANEH6	November 2044
GB(3)	6	1,517,120	SEQ	2.00	FIX	3136ANEJ2	April 2045
GI	6	20,113,765(2)	NTL	3.50	FIX/IO	3136ANEK9	April 2045
BK	7	13,154,817	PAC	2.50	FIX	3136ANEL7	July 2044
BH	7	20,000,000	PAC	2.50	FIX	3136ANEM5	July 2044
BI	7	4,144,352(2)	NTL	4.00	FIX/IO	3136ANEN3	July 2044
BL(3)	7	2,033,168	PAC	3.00	FIX	3136ANE P8	April 2045
BG	7	20,000,000	PAC	2.50	FIX	3136ANEQ6	April 2043
IB	7	2,500,000(2)	NTL	4.00	FIX/IO	3136ANER4	April 2043
BC(3)	7	3,295,411	PAC	3.00	FIX	3136ANES2	April 2045
BD	7	5,664,000	PAC	3.00	FIX	3136ANET0	April 2045
BA	7	8,798,000	SUP	3.00	FIX	3136ANEU7	March 2045
BJ	7	892,933	SUP	3.00	FIX	3136ANEV5	April 2045
BF	7	29,535,332	PT	(6)	FLT	3136ANEW3	April 2045
BS	7	29,535,332(2)	NTL	(6)	INV/IO	3136ANEX1	April 2045
DC(3)	8	48,668,799	PAC/AD	3.00	FIX	3136ANEY9	December 2044
DY	8	1,401,927	PAC/AD	3.00	FIX	3136ANEZ6	April 2045
DZ	8	12,228,527	SUP	3.00	FIX/Z	3136ANFA0	April 2045
DF	8	46,724,440	PT	(6)	FLT	3136ANFB8	April 2045
DS	8	46,724,440(2)	NTL	(6)	INV/IO	3136ANFC6	April 2045
HI	9	34,105,302(2)	NTL	5.50	FIX/IO	3136ANFD4	April 2045
IH(3)	9	8,708,208(2)	NTL	5.50	FIX/IO	3136ANFE2	April 2045
HC(3)	9	63,860,194	PAC/AD	2.25	FIX	3136ANFF9	April 2045
HZ(3)	9	11,171,472	SUP	3.00	FIX/Z	3136ANFG7	April 2045
FI(3)	10	401,732,656(2)	NTL	(6)	FLT/IO	3136ANFH5	April 2045
ES(3)	10	401,732,656(2)	NTL	(6)	INV/IO	3136ANFJ1	April 2045
EO(3)	10	435,210,377	PT	0.00	PO	3136ANFK8	April 2045
R		0	NPR	0	NPR	3136ANFL6	April 2045
RL		0	NPR	0	NPR	3136ANFM4	April 2045

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

(2) Notional principal balances. These classes are interest only classes. See page S-8 for a description of how their notional principal balances are calculated.

(3) Exchangeable classes.

(4) Based on LIBOR and subject to the limitations described on page S-16.

(5) The interest rate of the AS Class is calculated as described on pages S-16 and S-17.

(6) Based on LIBOR.

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated June 1, 2014 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - October 1, 2014, for all MBS issued on or after October 1, 2014,
 - March 1, 2013, for all MBS issued on or after March 1, 2013 and prior to October 1, 2014,
 - February 1, 2012, for all MBS issued on or after February 1, 2012 and prior to March 1, 2013,
 - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
 - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
 - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
 - January 1, 2006, for all other MBS(as applicable, the “MBS Prospectus”);
- if you are purchasing the Group 5 Class or the R or RL Class, the disclosure documents relating to the underlying REMIC certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

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

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

SUMMARY

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

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	<i>Subgroup 5a</i>
	Class 2014-80-KI REMIC Certificate
	Class 2015-14-DI REMIC Certificate
	<i>Subgroup 5b</i>
	Class 2013-120-IC REMIC Certificate
	Class 2014-4-IK REMIC Certificate
	Class 2014-4-KI REMIC Certificate
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS
9	Group 9 MBS
10	Group 10 MBS

Group 1, Group 2, Group 4, Group 6, Group 7, Group 8, Group 9 and Group 10

Characteristics of the Fixed Rate MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$416,468,048	5.50%	5.75% to 8.00%	170 to 360
Group 2 MBS	\$ 63,649,187	3.00%	3.25% to 5.50%	241 to 360
Group 4 MBS	\$ 63,385,264	3.00%	3.25% to 5.50%	241 to 360
Group 6 MBS	\$ 46,932,120	3.50%	3.75% to 6.00%	241 to 360
Group 7 MBS	\$103,373,661	4.00%	4.25% to 6.50%	241 to 360
Group 8 MBS	\$109,023,693	4.50%	4.75% to 7.00%	241 to 360
Group 9 MBS	\$ 75,031,666	5.50%	5.75% to 8.00%	190 to 360
Group 10 MBS	\$435,210,377	6.00%	6.25% to 8.50%	160 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$416,468,048	360	203	144	5.936%
Group 2 MBS	\$ 63,649,187	360	329	26	3.607%
Group 4 MBS	\$ 63,385,264	360	359	1	3.660%
Group 6 MBS	\$ 46,932,120	360	349	8	4.240%
Group 7 MBS	\$103,373,661	360	350	9	4.622%
Group 8 MBS	\$109,023,693	360	349	7	5.054%
Group 9 MBS	\$ 75,031,666	360	236	115	5.993%
Group 10 MBS	\$435,210,377	360	201	145	6.498%

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the fixed rate 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 3 MBS

The first table in Exhibit A-1 of this prospectus supplement lists certain assumed characteristics of the mortgage loans underlying the adjustable-rate MBS in Group 3. The assumed characteristics appearing in Exhibit A-1 may not reflect the actual characteristics of the individual adjustable-rate mortgage loans included in the related pools. The actual characteristics of most of the related mortgage loans may differ from those specified in Exhibit A-1, and may differ significantly.

The second table in Exhibit A-1 of this prospectus supplement lists the pool numbers of the adjustable-rate MBS expected to be included in the Lower Tier REMIC.

Group 5

Exhibit A-2 describes the underlying REMIC certificates in Group 5, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Settlement Date

We expect to issue the certificates on March 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

All classes of certificates other than the R and RL Classes

Physical

R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

During each interest accrual period, the AF and AS Classes will bear interest at the applicable annual rates described under “Description of the Certificates—Distributions of Interest—,” “—*The AF Class*” and “—*The AS Class*,” respectively, in this prospectus supplement.

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
BF	0.506%	6.50%	0.35%	LIBOR + 35 basis points
BS	5.994%	6.15%	0.00%	6.15% – LIBOR
DF	0.456%	6.50%	0.30%	LIBOR + 30 basis points
DS	6.044%	6.20%	0.00%	6.2% – LIBOR
FI	0.406%	6.50%	0.25%	LIBOR + 25 basis points
ES	6.094%	6.25%	0.00%	6.25% – LIBOR
EF	0.406%	6.50%	0.25%	LIBOR + 25 basis points

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

Notional Classes

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

Class

LI	45.4545454109% of the Group 1 MBS
AS	100% of the AF Class
NI	33.3333328074% of the Group 4 MBS
IN	100% of the aggregate notional principal balance of the Subgroup 5a Underlying REMIC Certificates
	<i>plus</i>
	116.6666666667% of the aggregate notional principal balance of the Subgroup 5b Underlying REMIC Certificates
GI	42.8571413352% of the Group 6 MBS
BI	12.499999623% of the <i>sum</i> of the BH and BK Classes
IB	12.5% of the BG Class
BS	100% of the BF Class
DS	100% of the DF Class
HI	45.4545444853% of the Group 9 MBS
IH	13.6363632093% of the HC Class
FI	92.3076923784% of the Group 10 MBS
ES	92.3076923784% of the Group 10 MBS
IL	18.1818181818% of the LA Class
DI	11.1111104262% of the DC Class
EI	100% of the Group 10 MBS

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)*

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>258%</u>	<u>325%</u>	<u>400%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>	<u>1500%</u>
LI and LT	20.5	7.0	5.2	4.4	3.7	3.1	2.1	1.3	0.8	0.5
LA, LB, LC, LG, LH and IL	16.8	5.4	4.1	4.1	4.1	3.5	2.4	1.4	0.9	0.5
LZ	28.2	14.0	10.8	6.3	1.2	0.6	0.3	0.1	0.1	0.1

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>130%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>	
MA	16.4	6.4	5.4	3.8	2.6	2.0	1.6	1.1	
MV	6.0	6.0	6.0	5.9	5.1	4.3	3.6	2.6	
VM	17.6	15.3	13.9	10.9	8.0	6.1	4.9	3.4	
MZ	28.4	21.4	19.9	16.5	12.7	9.9	8.0	5.5	

<u>Group 3 Classes</u>	<u>CPR Prepayment Assumption</u>							
	<u>0%</u>	<u>5%</u>	<u>10%</u>	<u>15%</u>	<u>20%</u>	<u>25%</u>	<u>50%</u>	<u>75%</u>
AF and AS	10.6	7.7	5.8	4.5	3.6	3.0	1.4	0.7

Group 4 Classes	PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%
NA	18.4	9.7	6.4	4.8	3.3	2.6	2.1	1.8
NB	29.6	27.5	22.7	17.7	11.4	8.1	6.2	4.4
NJ and NC	6.0	2.0	1.5	1.3	1.0	0.8	0.7	0.6
ND	22.1	12.7	8.6	6.5	4.4	3.3	2.7	2.2
NK	18.4	9.7	6.5	4.8	3.3	2.6	2.2	1.8
NE	17.0	8.0	5.2	3.9	2.7	2.2	1.9	1.6
NL	28.3	21.9	15.2	11.1	7.1	5.2	4.1	3.1
NG	29.7	27.6	23.0	18.0	11.6	8.3	6.3	4.5
NI	19.0	10.6	7.3	5.5	3.7	2.9	2.4	1.9
NH	17.7	9.3	6.2	4.6	3.2	2.5	2.1	1.7

<u>Group 5 Class</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
IN	16.8	8.5	5.5	3.9	2.5	1.8	1.4	1.1

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
GA	17.5	7.9	4.9	3.6	2.4	1.8	1.5	1.2
GC	28.7	22.4	15.8	11.5	7.1	5.1	3.9	2.8
GB	29.8	27.7	23.9	19.0	12.2	8.5	6.3	4.3
GI	19.3	10.3	6.9	5.1	3.3	2.4	1.9	1.5

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>115%</u>	<u>150%</u>	<u>185%</u>	<u>225%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
BK, BH and BI	16.7	6.8	6.4	6.4	6.4	6.4	5.2	3.4	2.5	1.8
BL	26.7	21.6	21.6	21.6	21.6	21.6	17.9	11.3	7.9	5.1
BG and IB	15.8	6.0	5.5	5.5	5.5	5.5	4.6	3.0	2.2	1.7
BC	26.1	17.8	17.8	17.8	17.8	17.8	14.4	9.0	6.3	4.2
BD	27.6	16.1	13.3	3.1	3.1	3.1	2.1	1.3	0.9	0.7
BA	29.0	23.1	21.7	17.0	8.3	2.2	1.2	0.6	0.4	0.3
BJ	29.9	28.6	28.4	27.5	25.5	5.8	2.2	1.2	0.8	0.6
BF and BS	19.6	10.4	9.7	8.4	7.3	6.3	5.1	3.2	2.4	1.7
BM	26.3	19.3	19.3	19.3	19.3	19.3	15.7	9.9	6.9	4.5

<u>Group 8 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>115%</u>	<u>185%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1100%</u>
DC, DB and DI	14.4	6.6	6.4	6.4	6.4	5.6	4.4	3.1	2.4	1.8
DY	24.3	22.9	22.9	22.9	22.9	20.5	16.4	11.0	7.9	5.3
DZ	27.1	19.6	18.7	9.9	2.5	1.8	1.2	0.8	0.6	0.5
DF and DS	19.9	10.6	9.9	7.4	6.0	5.2	4.1	2.9	2.2	1.6

Group 9 Classes	PSA Prepayment Assumption									
	0%	100%	175%	258%	300%	400%	600%	800%	1100%	1400%
HI and HT	20.5	7.9	6.1	4.7	4.2	3.2	2.1	1.5	0.9	0.6
IH, HC, HA and HB	16.5	5.8	4.7	4.7	4.7	3.7	2.4	1.7	1.1	0.7
HZ	28.0	15.6	12.6	4.9	1.4	0.6	0.3	0.2	0.1	0.1

Group 10 Classes	PSA Prepayment Assumption									
	0%	100%	200%	378%	500%	700%	1000%	1300%	1600%	2000%
FI, ES, EO, EI, EF, EG, EB, EC, ED, EA, EH and EJ	20.8	7.0	5.2	3.3	2.5	1.7	1.1	0.7	0.3	0.1

Group 4/Group 6 Classes†	PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%
GE	29.7	27.6	23.3	18.3	11.8	8.4	6.3	4.4
GD	16.9	7.7	4.9	3.7	2.5	1.9	1.6	1.3
GH	18.4	9.5	6.3	4.6	3.1	2.3	1.9	1.5
GK	28.5	22.2	15.6	11.3	7.1	5.1	4.0	2.9
GM	20.4	12.4	8.6	6.5	4.2	3.1	2.5	1.9

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

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

ADDITIONAL RISK FACTOR

Payments on the Group 5 Class will be affected by the applicable payment priorities governing the related underlying REMIC certificates. If you invest in the Group 5 Class, the rate at which you receive payments will be affected by the applicable priority sequences governing notional principal balance reductions on the related underlying REMIC certificates.

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

DESCRIPTION OF THE CERTIFICATES

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

General

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

- eight groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates having fixed pass-through rates (the “Group 1 MBS,” “Group 2 MBS,” “Group 4 MBS,” “Group 6 MBS,” “Group 7 MBS,” “Group 8 MBS,” “Group 9 MBS” and “Group 10 MBS,” and together, the “Fixed Rate MBS”),
- one group of Fannie Mae Guaranteed Mortgage Pass-Through Certificates having variable pass-through rates (the “Group 3 MBS” or “ARM MBS”), and
- one group of previously issued REMIC Certificates (the “Group 5 Underlying REMIC Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”), as further described in Exhibit A-2.

The Fixed Rate MBS and the ARM MBS are referred to collectively as the “Trust MBS.”

The Group 5 Underlying REMIC Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”).

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

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

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

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC	Trust MBS and Group 5 Underlying RCR Certificates	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Group 5 Underlying REMIC Certificates, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Documents. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

<u>Classes</u>	<u>Denominations</u>
Interest Only, Principal Only 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 Fixed Rate MBS

The Fixed Rate MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Fixed Rate 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 Mortgage Loans backing the Group 4 MBS and Group 6 MBS are relocation Mortgage Loans made under agreements between lenders and employers that frequently relocate their employees. For additional information, see “Risk Factors—Risks Relating to Yield and Prepayment—Yield—*Pools Containing relocation mortgage loans may have higher rates of prepayment than otherwise comparable pools containing non-relocation mortgage loans*” and “The Mortgage Loans—Special Feature Mortgage Loans—*Relocation Loans*” in the MBS Prospectus dated October 1, 2014.

For additional information, see “Summary—Group 1, Group 2, Group 4, Group 6, Group 7, Group 8, Group 9 and Group 10—Characteristics of the Fixed Rate MBS” in this prospectus supplement and “The Mortgage Loan Pools” and Yield, Maturity and Prepayment Considerations” in the MBS Prospectus.

The ARM MBS

Unless otherwise specified, references in this section to percentages of the Hybrid ARM Loans are in each case measured by aggregate principal balance of the Hybrid ARM Loans at the Issue Date.

General

The Mortgage Loans underlying the ARM MBS in Group 3 (the “Hybrid ARM Loans”) will have the general characteristics described in the MBS Prospectus. In addition, we assume that the Hybrid ARM Loans will have the characteristics listed in the first table on Exhibit A-1 to this prospectus supplement. The ARM MBS provide that principal and interest on the Hybrid ARM Loans are passed through monthly, beginning in the month after we issue the ARM MBS. The Hybrid ARM Loans are conventional, adjustable-rate mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. The Hybrid ARM Loans have original maturities of up to 30 years. See “Description of the Certificates,” “The Mortgage Loan Pools,” “The Mortgage Loans—Adjustable-Rate Mortgage Loans (ARM Loans)” and “Yield, Maturity and Prepayment Considerations” in the MBS Prospectus. See also the second table in Exhibit A-1 to this prospectus supplement for the pool numbers of the ARM MBS expected to be included in the Lower Tier REMIC.

Characteristics of the Hybrid ARM Loans

Applicable Indices

After the initial fixed-rate period, the interest rate (the “ARM Rate”) for the Hybrid ARM Loans will adjust

- in the case of approximately 64% of the Hybrid ARM Loans, annually based on the One-Year WSJ LIBOR Index (the “One-Year LIBOR ARM Loans”) as available generally 25 days or 45 days, as applicable, prior to the related interest rate adjustment date;
- in the case of approximately 18% of the Hybrid ARM Loans, semi-annually based on the Six-Month WSJ LIBOR Index (the “Six-Month LIBOR ARM Loans”) as available generally 25 days or 45 days, as applicable, prior to the related interest rate adjustment date; or
- in the case of approximately 18% of the Hybrid ARM Loans, annually based on the One-Year Treasury Index (the “One-Year Treasury ARM Loans”) as available generally 30 days or 45 days, as applicable, prior to the related interest rate adjustment date.

See “The Mortgage Loans—Adjustable-Rate Mortgage Loans (ARM Loans)—*ARM Indices*” in the MBS Prospectus for descriptions of these indices. If any of these indices becomes unavailable, an alternative index will be determined in accordance with the terms of the related mortgage note.

Initial Interest Only Periods

The scheduled monthly payments on approximately 38% of the Hybrid ARM Loans represented accrued interest only for periods that may range up to 10 years following origination. Beginning with the first monthly payment following the expiration of the applicable interest only period, the related loan documents provide that the scheduled monthly payment on each of the related Hybrid ARM Loans will be increased by an amount sufficient to pay accrued interest at the then current rate and to fully amortize the Hybrid ARM Loan by its scheduled maturity date. 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.

Initial Fixed-Rate Periods

For the following approximate percentages of the Hybrid ARM Loans, the interest rates were fixed for the initial periods from origination reflected in the following table (the “Initial Fixed Rate”):

Initial Fixed-Rate Period				
<u>1 year</u>	<u>3 years</u>	<u>5 years</u>	<u>7 years</u>	<u>10 years</u>
2%	12%	60%	18%	8%

ARM Rate Changes

After the initial fixed-rate period, the ARM Rate of each Hybrid ARM Loan is set annually or semi-annually, as applicable, subject to the caps and floors described below, to equal the *sum* of (i) the applicable index value *plus* (ii) a specified percentage amount (the “ARM Margin”) that the lender established when the Hybrid ARM Loan was originated.

Initial ARM Rate Change Caps

For the interest rate adjustment immediately following the end of the initial fixed-rate period, the ARM Rate for each Hybrid ARM Loan generally may not deviate by more than 1, 2, 5 or 6 percentage points, as applicable, from the related Initial Fixed Rate.

Subsequent ARM Rate Change Caps

On each annual or semi-annual ARM Rate adjustment date thereafter, the ARM Rate for each Hybrid ARM Loan may not deviate by more than 1 or 2 percentage points, as applicable, from the related ARM Rate in effect immediately prior to that adjustment date.

Lifetime Cap and Floor

The ARM Rate for each Hybrid ARM Loan, when adjusted on its annual or semi-annual adjustment date, may not be greater than the maximum ARM Rate (lifetime rate cap) or less than its minimum ARM Rate (lifetime floor), as specified in the related mortgage note.

Monthly Payments

After the initial fixed-rate period, the amount of a borrower’s monthly payment is subject to change

- in the case of the One-Year LIBOR ARM Loans and One-Year Treasury ARM Loans, generally on each anniversary of the date specified in the related mortgage note, or
- in the case of the Six-Month LIBOR ARM Loans, at six-month intervals after the date specified in the related mortgage note.

Each new monthly payment amount will be calculated to equal an amount necessary to pay interest at the new ARM Rate, adjusted as described above, and, except in the case of any loan that may still be in its initial interest only payment period, to fully amortize the outstanding principal balance of the Hybrid ARM Loan on a level debt service basis over the remainder of its term.

Prepayment Premium Periods

Approximately 3% of the Hybrid ARM Loans 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.

Option to Convert to Fixed Rate

Approximately 4% of the Hybrid ARM Loans permitted the borrower to convert the loan to a fixed interest-rate loan at certain times specified in the related mortgage note. If the borrower

exercises the right to convert the loan to a fixed-rate loan, we will purchase the loan from the related pool. See “Yield, Maturity and Prepayment Considerations—Maturity and Prepayment Considerations—*Convertible ARM Loans*” and “The Mortgage Loans—Adjustable-Rate Mortgage Loans (ARM Loans)—*Types of ARM Loans—Fully amortizing ARM loan with fixed-rate conversion option*” in the MBS Prospectus dated October 1, 2014.

Reduced Servicing Fee

Approximately 2% of the Hybrid ARM Loans have a minimum annual servicing fee of 0.125%. See “Fannie Mae Purchase Program—Servicing Compensation and Payment of Certain Expenses” in the MBS Prospectus.

The Group 5 Underlying REMIC Certificates

The Group 5 Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of those trusts consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “The Mortgage Loan Pools” and “Yield, Maturity and Prepayment Considerations” in the MBS Prospectus.

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

Distributions on the Group 5 Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 5 Underlying REMIC Certificates are described in the related Underlying REMIC Disclosure Documents. See Exhibit A-2 for certain additional information about the Group 5 Underlying REMIC Certificates. Exhibit A-2 is provided in lieu of a Final Data Statement with respect to the Group 5 Underlying REMIC Certificates.

For further information about the Group 5 Underlying REMIC Certificates, telephone us at 1-800-237-8627. Additional information about the Group 5 Underlying REMIC Certificates is also available at <https://mbsdisclosure.fanniemae.com/PoolTalk2/index.html>. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

Distributions of Interest

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

The Floating Rate and Inverse Floating Rate Classes will bear interest at interest rates based on LIBOR. We currently establish LIBOR on the basis of the “ICE Method” as generally described under “Description of the Certificates—Distributions on Certificates—*Interest Distributions—Indices for Floating Rate Classes and Inverse Floating Rate Classes*” in the REMIC Prospectus.

For a description of recent developments affecting LIBOR calculations, see “Risk Factors—Risks Relating to Yield and Prepayment—*Intercontinental Exchange Benchmark Administration is the new LIBOR administrator*” in the REMIC Prospectus.

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
Fixed Rate and Weighted Average Coupon Classes and the AF Class	Floating Rate and Inverse Floating Rate Classes (other than the AF Class)

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

The Dealer will treat the EO Class as a Delay Class, solely for the purpose of facilitating trading.

Accrual Classes. The LZ, MZ, DZ 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 AF Class.

On each Distribution Date, we will pay interest on the AF Class in an amount equal to one month’s interest at an annual rate equal to the *lesser* of

- LIBOR + 35 basis points
- or
- the Weighted Average Group 3 MBS Pass-Through Rate (described below)

(but in no event less than 0%).

The “Weighted Average Group 3 MBS Pass-Through Rate” for any Distribution Date is equal to the weighted average of the pass-through rates of the Group 3 MBS in effect for calculating distributions on that Distribution Date, weighted on the basis of the principal balances of the Group 3 MBS after giving effect to distributions of principal made on the immediately preceding Distribution Date.

During the initial interest accrual period, the AF Class will bear interest at an annual rate of 0.5265%. Our determination of the interest rate for the AF Class 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.

The AS Class.

On each Distribution Date, we will pay interest on the AS Class at an annual rate equal to the *product* of

- a fraction, expressed as a percentage, the numerator of which is the *excess*, if any, of
 - the aggregate amount of interest then paid on the Group 3 MBS
- over*
- the interest payable on the AF Class on that Distribution Date,

and the denominator of which is the notional principal balance of the AS Class immediately preceding that Distribution Date,

multiplied by

- 12.

During the initial interest accrual period, the AS Class is expected to bear interest at an annual rate of approximately 1.717%. Our determination of the interest rate for the AS Class 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 in the following priority:

1. To LA to its Planned Balance. } PAC Class
2. To LZ until retired. } Support Class
3. To LA until retired. } PAC Class

The “Group 1 Principal Distribution Amount” is the principal then paid on the Group 1 MBS *plus* any interest then accrued and added to the principal balance of the LZ Class.

- *Group 2*

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

The Group 2 Cash Flow Distribution Amount to MA, MV, VM and MZ, in that order, until retired. } Sequential
Pay Classes

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

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

- *Group 3*

The Group 3 Principal Distribution Amount to AF until retired. } Pass-Through
Class

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

- *Group 4*

The Group 4 Principal Distribution Amount as follows:

- 16.6537130775% to NA and NB, in that order, until retired, and
 - 19.5502853786% as follows:
 - first*, to NC and NJ, pro rata, until retired;
 - second*, to ND until retired; and
 - 63.7960015439% as follows:
 - first*, — 12.2361443278% to NK until retired, and
 - 87.7638556722% to NE and NL, in that order, until retired; and
 - second*, to NG until retired.
- } Sequential
Pay Classes

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

- *Group 6*

The Group 6 Principal Distribution Amount to GA, GC and GB, in that order, until retired, } Sequential Pay Classes

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

- *Group 7*

The Group 7 Principal Distribution Amount as follows:

— 28.5714288478% to BF until retired, and } Pass-Through Class

— 71.4285711522% as follows:

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

second, to BD to its Planned Balance;

third, to BA and BJ, in that order, until retired; } Support Classes

fourth, to BD until retired; and } PAC Class and Group

fifth, to Aggregate Group I to zero.

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

“Aggregate Group I” consists of the BH, BK, BL, BG and BC Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

— 60.1674789884% as follows:

first, to BH and BK, pro rata, until retired; and

second, to BL until retired, and

— 39.8325210116% to BG and BC, in that order, until retired.

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

- *Group 8*

The DZ Accrual Amount to Aggregate Group II to its Planned Balance, and thereafter to DZ. } Accretion Directed/PAC Group and Accrual Class

The Group 8 Cash Flow Distribution Amount as follows:

— 42.8571429882% to DF until retired, and } Pass-Through Class

— 57.1428570118% as follows:

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

second, to DZ until retired; } Support Class

third, to Aggregate Group II to zero. } PAC Group

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

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

“Aggregate Group II” consists of the DC and DY Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to DC and DY, 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 9*

The Group 9 Principal Distribution Amount in the following priority:

- | | |
|----------------------------------|-----------------|
| 1. To HC to its Planned Balance. | } PAC Class |
| 2. To HZ until retired. | } Support Class |
| 3. To HC until retired. | } PAC Class |

The “Group 9 Principal Distribution Amount” is the principal then paid on the Group 9 MBS *plus* any interest then accrued and added to the principal balance of the HZ Class.

- *Group 10*

The Group 10 Principal Distribution Amount to EO until retired.	} Pass-Through Class
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The “Group 10 Principal Distribution Amount” is the principal then paid on the Group 10 MBS.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 5 Underlying REMIC Certificates, the applicable priority sequences governing notional principal balance reductions on the Group 5 Underlying REMIC Certificates, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Fixed Rate MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 4, Group 6, Group 7, Group 8, Group 9 and Group 10—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Hybrid ARM Loans have the characteristics set forth in Exhibit A-1 to this prospectus supplement;
- with respect to the Hybrid ARM Loans, the Six-Month WSJ LIBOR Index, One-Year WSJ LIBOR Index and One-Year Treasury Index values are and remain 0.4041%, 0.7111% and 0.09%, respectively;
- the Mortgage Loans prepay at the constant percentages of PSA or CPR, as applicable, specified in the related tables;
- the settlement date for the Certificates is March 30, 2015; and
- each Distribution Date occurs on the 25th day of a month.

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the Fixed Rate 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 with respect to all Classes other than the Group 3 Classes is PSA. For a description of PSA, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus.

The prepayment model used in this prospectus supplement with respect to the Group 3 Classes is CPR. For a description of CPR, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus.

It is highly unlikely that prepayments will occur at any *constant* PSA or CPR rate, as applicable, 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.

<u>Classes and Groups</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
LA Class Planned Balances	Between 200% and 325% PSA	Between 200% and 325% PSA
Aggregate Group I Planned Balances	Between 115% and 225% PSA	Between 115% and 225% PSA
BD Class Planned Balances	Between 150% and 225% PSA	Between 150% and 225% PSA
Aggregate Group II Planned Balances	Between 115% and 250% PSA	(1)
HC Class Planned Balances	Between 175% and 300% PSA	Between 175% and 300% PSA

(1) The Planned Balances for Aggregate Group II were structured between 115% and 250% PSA, but only hold between 116% and 250% PSA.

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	BK, BH, BL, BG and BC
Aggregate Group II	DC and DY

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 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 and Additional Yield Considerations

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

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

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

We cannot assure you that

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

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

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

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

<u>Class</u>	<u>% PSA</u>
LI	294%
NI	327%
IN	257%
GI	331%
BI	297%
IB	285%
HI	313%
IH	397%
IL	479%
DI	444%
EI	566%

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

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

<u>Class</u>	<u>Price*</u>
LI	21.650%
NI	15.200%
IN	13.250%
GI	16.125%
BI	20.835%
IB	18.720%
HI	21.750%
IH	20.050%
IL	15.950%
DI	17.950%
EI	12.875%

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

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

Sensitivity of the LI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>258%</u>	<u>325%</u>	<u>400%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity ..	16.7%	13.4%	6.6%	2.5%	(2.2)%	(7.7)%	(23.3)%	(49.7)%	(82.2)%	*

Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . .	14.8%	12.2%	6.9%	1.5%	(9.7)%	(21.4)%	(33.5)%	(52.4)%

Sensitivity of the IN Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . .	15.6%	12.1%	4.6%	(3.6)%	(21.3)%	(39.5)%	(58.1)%	(87.8)%

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity ..	16.8%	13.9%	8.0%	1.9%	(10.7)%	(24.3)%	(38.9)%	(63.3)%

Sensitivity of the BI Class to Prepayments

		PSA Prepayment Assumption									
		<u>50%</u>	<u>100%</u>	<u>115%</u>	<u>150%</u>	<u>185%</u>	<u>225%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity	..	11.2%	5.8%	4.4%	4.4%	4.4%	4.4%	(0.2)%	(16.6)%	(34.8)%	(63.0)%

Sensitivity of the IB Class to Prepayments

		PSA Prepayment Assumption									
		<u>50%</u>	<u>100%</u>	<u>115%</u>	<u>150%</u>	<u>185%</u>	<u>225%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity	..	12.6%	6.1%	4.2%	4.2%	4.2%	4.2%	(1.3)%	(20.6)%	(41.3)%	(71.1)%

Sensitivity of the HI Class to Prepayments

		PSA Prepayment Assumption									
		<u>50%</u>	<u>100%</u>	<u>175%</u>	<u>258%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity	..	18.2%	14.8%	9.7%	3.9%	0.9%	(6.4)%	(22.1)%	(39.3)%	(69.6)%	*

Sensitivity of the IH Class to Prepayments

		PSA Prepayment Assumption									
		<u>50%</u>	<u>100%</u>	<u>175%</u>	<u>258%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity	..	17.4%	12.5%	6.3%	6.3%	6.3%	(0.2)%	(15.9)%	(33.5)%	(64.7)%	*

Sensitivity of the IL Class to Prepayments

		PSA Prepayment Assumption									
		<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>258%</u>	<u>325%</u>	<u>400%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity	..	24.1%	19.4%	10.8%	10.8%	10.8%	6.0%	(9.9)%	(37.9)%	(72.6)%	*

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	115%	185%	250%	300%	400%	600%	800%	1100%
Pre-Tax Yields to Maturity . .	17.1%	12.5%	11.4%	11.4%	11.4%	9.0%	2.9%	(11.2)%	(26.5)%	(50.6)%

Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	200%	378%	500%	700%	1000%	1300%	1600%	2000%
Pre-Tax Yields to Maturity . .	40.9%	37.2%	29.8%	15.8%	5.7%	(12.2)%	(43.1)%	(82.5)%	*	*

The Inverse Floating Rate Classes and the FI Class. The yields on the Inverse Floating Rate Classes and the FI Class 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 and the FI Class would lose money on their initial investments under certain Index and prepayment scenarios.

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

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

- the interest rates for the Inverse Floating Rate Classes and the FI Class for the initial Interest Accrual Period are the rates listed in the table under “Summary—Interest Rates” in this prospectus supplement and for each following Interest Accrual Period will be based on the specified levels of the Index, and
- the aggregate purchase prices of those Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
BS	21.910%
DS	22.880%
FI	6.350%
ES	18.175%

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	115%	150%	185%	225%	300%	500%	700%	1000%
0.078%	24.1%	21.1%	20.3%	18.2%	16.1%	13.7%	9.1%	(3.7)%	(17.4)%	(39.9)%
0.156%	23.7%	20.7%	19.9%	17.8%	15.7%	13.3%	8.7%	(4.2)%	(17.8)%	(40.3)%
2.156%	13.4%	10.5%	9.6%	7.5%	5.4%	3.0%	(1.7)%	(14.6)%	(28.5)%	(51.6)%
4.156%	2.4%	(0.5)%	(1.4)%	(3.5)%	(5.6)%	(8.0)%	(12.6)%	(25.6)%	(39.6)%	(63.7)%
6.150%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	115%	185%	250%	300%	400%	600%	800%	1100%
0.078%	23.2%	20.4%	19.5%	15.5%	11.6%	8.7%	2.6%	(10.1)%	(23.6)%	(45.7)%
0.156%	22.8%	20.0%	19.1%	15.1%	11.3%	8.3%	2.2%	(10.5)%	(24.1)%	(46.2)%
2.156%	12.9%	10.1%	9.2%	5.1%	1.3%	(1.8)%	(8.0)%	(21.0)%	(34.9)%	(58.1)%
4.156%	2.3%	(0.6)%	(1.4)%	(5.5)%	(9.4)%	(12.5)%	(18.7)%	(32.0)%	(46.4)%	(71.0)%
6.200%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	200%	378%	500%	700%	1000%	1300%	1600%	2000%
0.078%	(12.3)%	(15.2)%	(21.1)%	(32.2)%	(40.3)%	(54.5)%	(79.1)%	*	*	*
0.156%	(9.6)%	(12.6)%	(18.6)%	(29.8)%	(38.0)%	(52.4)%	(77.3)%	*	*	*
2.156%	31.2%	27.7%	20.5%	7.0%	(2.7)%	(20.0)%	(49.8)%	(87.7)%	*	*
4.156%	67.5%	63.5%	55.3%	40.0%	28.8%	9.2%	(24.9)%	(68.3)%	*	*
6.250%	108.0%	103.5%	94.2%	76.8%	64.2%	41.8%	3.2%	(46.5)%	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	200%	378%	500%	700%	1000%	1300%	1600%	2000%
0.078%	27.5%	24.0%	16.9%	3.7%	(6.0)%	(23.0)%	(52.3)%	(89.7)%	*	*
0.156%	27.0%	23.5%	16.5%	3.2%	(6.4)%	(23.4)%	(52.6)%	(89.9)%	*	*
2.156%	14.0%	10.7%	4.0%	(8.5)%	(17.6)%	(33.7)%	(61.4)%	(96.9)%	*	*
4.156%	(0.5)%	(3.6)%	(9.9)%	(21.7)%	(30.2)%	(45.3)%	(71.2)%	*	*	*
6.250%	*	*	*	*	*	*	*	*	*	*

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

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 Principal Only Class (expressed as a percentage of original principal balance) is as follows:

<u>Class</u>	<u>Price</u>
EO	93.42%

Sensitivity of the EO Class to Prepayments

	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>378%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1300%</u>	<u>1600%</u>	<u>2000%</u>
Pre-Tax Yields to Maturity	0.8%	1.0%	1.3%	2.2%	2.8%	4.1%	6.6%	10.7%	21.9%	126.5%

The AS Class. The yield to investors in the AS Class will be very sensitive to the rate of principal payments (including prepayments) of the Hybrid ARM Loans and to the level of LIBOR. The yield will also be sensitive to the weighted average interest rate of the Hybrid ARM Loans. Except as described under “Description of the Certificates—the ARM MBS” in this prospectus supplement, the Hybrid ARM Loans can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Hybrid ARM Loans is likely to vary, and may vary considerably, from pool to pool. Under certain high prepayment or high LIBOR scenarios, in particular, it is possible that investors in the AS Class would lose money on their initial investments.

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 1, Group 2, Group 4, Group 6, Group 7, Group 8, Group 9 Classes, and
- in the case of the Group 5 Class, the applicable priority sequences affecting notional principal balance reductions on the Group 5 Underlying REMIC Certificates.

See “—Distributions of Principal” above and “Description of the Certificates—Distributions of Principal” in the Underlying REMIC Disclosure Documents.

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

Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA or CPR rates, as applicable, 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 (other than the Group 3 Classes) under 0% PSA, however, we assumed that the Mortgage Loans have the original and remaining terms to maturity and bear interest at the annual rates specified in the table below.

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	8.00%
Group 2 MBS	360 months	360 months	5.50%
Group 4 MBS	360 months	360 months	5.50%
Group 5 Underlying REMIC Certificates	360 months	(1)	(1)
Group 6 MBS	360 months	360 months	6.00%
Group 7 MBS	360 months	360 months	6.50%
Group 8 MBS	360 months	360 months	7.00%
Group 9 MBS	360 months	360 months	8.00%
Group 10 MBS	360 months	360 months	8.50%

(1) The Mortgage Loans backing the Group 5 Underlying REMIC Certificates listed below are assumed to have the following remaining terms to maturity and interest rates:

<u>Class</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
2013-120-IC	344	6.00%
2014-4-IK	346	*
2014-4-KI	346	6.00%
2014-80-KI	356	5.50%
2015-14-DI	359†	5.50%

* The Mortgage Loans backing the Class 2014-4-IK REMIC Certificate in the following principal amounts are assumed to have the following interest rates:

<u>Balance</u>	<u>Interest Rates</u>
\$1,642,984.55	6.00%
\$1,631,362.77	6.50%

† Approximately 1% of the Mortgage Loans backing the Class 2015-14-DI REMIC Certificate are assumed to have a remaining term to maturity of 239 months.

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

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 or CPR rates, as applicable, even if the weighted average remaining term to maturity and the weighted average loan age of the Mortgage Loans are identical to the weighted averages specified in the Pricing Assumptions. This is the case because pools of loans with identical weighted averages are nonetheless likely to reflect differing dispersions of the related characteristics.

Percent of Original Principal Balances Outstanding

Date	LI† and LT Classes										LA, LB, LC, LG, LH and IL† Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	200%	258%	325%	400%	600%	900%	1200%	1500%	0%	100%	200%	258%	325%	400%	600%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	99	91	85	82	78	73	62	44	27	10	99	89	82	82	82	82	71	51	31	11
March 2017	98	82	72	66	60	54	38	20	7	1	97	78	66	66	66	62	44	23	8	1
March 2018	97	74	60	54	46	39	23	9	2	*	95	68	53	53	53	45	27	10	2	*
March 2019	96	66	51	43	35	28	14	4	1	*	94	59	41	41	41	33	16	4	1	*
March 2020	95	59	42	35	27	20	9	2	*	*	92	50	31	31	31	23	10	2	*	*
March 2021	94	52	35	27	20	14	5	1	*	*	90	41	24	24	24	17	6	1	*	*
March 2022	92	46	29	22	15	10	3	*	*	*	88	33	18	18	18	12	4	*	*	*
March 2023	91	40	23	17	11	7	2	*	*	*	85	26	13	13	13	8	2	*	*	0
March 2024	89	34	19	13	8	5	1	*	*	0	83	19	10	10	10	6	1	*	*	0
March 2025	88	29	15	10	6	3	1	*	*	0	80	12	7	7	7	4	1	*	*	0
March 2026	86	24	11	7	4	2	*	*	*	0	78	6	5	5	5	3	*	*	*	0
March 2027	84	19	9	5	3	1	*	*	*	0	75	3	3	3	3	2	*	*	*	0
March 2028	82	15	6	4	2	1	*	*	*	0	71	2	2	2	2	1	*	*	*	0
March 2029	79	11	4	2	1	1	*	*	0	0	68	1	1	1	1	1	*	*	0	0
March 2030	77	7	2	1	1	*	*	*	0	0	64	1	1	1	1	*	*	*	0	0
March 2031	74	3	1	1	*	*	*	*	0	0	60	*	*	*	*	*	*	*	0	0
March 2032	71	0	0	0	0	0	0	0	0	0	56	0	0	0	0	0	0	0	0	0
March 2033	68	0	0	0	0	0	0	0	0	0	52	0	0	0	0	0	0	0	0	0
March 2034	64	0	0	0	0	0	0	0	0	0	47	0	0	0	0	0	0	0	0	0
March 2035	60	0	0	0	0	0	0	0	0	0	42	0	0	0	0	0	0	0	0	0
March 2036	56	0	0	0	0	0	0	0	0	0	36	0	0	0	0	0	0	0	0	0
March 2037	52	0	0	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0
March 2038	47	0	0	0	0	0	0	0	0	0	23	0	0	0	0	0	0	0	0	0
March 2039	42	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0
March 2040	36	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0
March 2041	30	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
March 2042	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 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)**	20.5	7.0	5.2	4.4	3.7	3.1	2.1	1.3	0.8	0.5	16.8	5.4	4.1	4.1	4.1	3.5	2.4	1.4	0.9	0.5

Date	LZ Class										MA Class							
	PSA Prepayment Assumption										PSA Prepayment Assumption							
	0%	100%	200%	258%	325%	400%	600%	900%	1200%	1500%	0%	100%	130%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	103	103	103	78	49	17	0	0	0	0	98	90	88	83	75	68	60	46
March 2017	106	106	106	65	19	0	0	0	0	0	96	80	76	67	55	43	33	14
March 2018	109	109	109	58	4	0	0	0	0	0	95	71	66	54	38	25	14	0
March 2019	113	113	113	57	*	0	0	0	0	0	93	63	56	42	25	11	1	0
March 2020	116	116	113	55	*	0	0	0	0	0	90	55	48	32	15	1	0	0
March 2021	120	120	107	52	*	0	0	0	0	0	88	48	40	23	6	0	0	0
March 2022	123	123	99	46	*	0	0	0	0	0	86	41	33	16	0	0	0	0
March 2023	127	127	88	40	*	0	0	0	0	0	83	35	26	9	0	0	0	0
March 2024	131	131	77	34	*	0	0	0	0	0	81	29	20	4	0	0	0	0
March 2025	135	135	65	28	*	0	0	0	0	0	78	24	15	0	0	0	0	0
March 2026	139	139	53	23	*	0	0	0	0	0	75	19	10	0	0	0	0	0
March 2027	143	119	42	17	*	0	0	0	0	0	72	14	5	0	0	0	0	0
March 2028	148	94	32	13	*	0	0	0	0	0	68	10	1	0	0	0	0	0
March 2029	152	69	22	9	*	0	0	0	0	0	65	5	0	0	0	0	0	0
March 2030	157	45	14	5	*	0	0	0	0	0	61	2	0	0	0	0	0	0
March 2031	162	21	6	2	*	0	0	0	0	0	57	0	0	0	0	0	0	0
March 2032	166	0	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0
March 2033	171	0	0	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0
March 2034	177	0	0	0	0	0	0	0	0	0	44	0	0	0	0	0	0	0
March 2035	182	0	0	0	0	0	0	0	0	0	39	0	0	0	0	0	0	0
March 2036	188	0	0	0	0	0	0	0	0	0	34	0	0	0	0	0	0	0
March 2037	193	0	0	0	0	0	0	0	0	0	29	0	0	0	0	0	0	0
March 2038	199	0	0	0	0	0	0	0	0	0	23	0	0	0	0	0	0	0
March 2039	205	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0
March 2040	212	0	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0
March 2041	218	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0
March 2042	174	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	120	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	28.2	14.0	10.8	6.3	1.2	0.6	0.3	0.1	0.1	0.1	16.4	6.4	5.4	3.8	2.6	2.0	1.6	1.1

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

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

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

Date	MV Class								VM Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	130%	200%	300%	400%	500%	700%	0%	100%	130%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	92	92	92	92	92	92	92	92	100	100	100	100	100	100	100	100
March 2017	85	85	85	85	85	85	85	85	100	100	100	100	100	100	100	100
March 2018	77	77	77	77	77	77	77	6	100	100	100	100	100	100	100	100
March 2019	68	68	68	68	68	68	68	0	100	100	100	100	100	100	100	0
March 2020	60	60	60	60	60	60	0	0	100	100	100	100	100	100	39	0
March 2021	51	51	51	51	51	0	0	0	100	100	100	100	100	59	0	0
March 2022	42	42	42	42	26	0	0	0	100	100	100	100	100	0	0	0
March 2023	33	33	33	33	0	0	0	0	100	100	100	100	44	0	0	0
March 2024	23	23	23	23	0	0	0	0	100	100	100	100	0	0	0	0
March 2025	13	13	13	0	0	0	0	0	100	100	100	98	0	0	0	0
March 2026	3	3	3	0	0	0	0	0	100	100	100	40	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	95	95	95	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	88	88	88	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	80	80	52	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	72	72	3	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	64	42	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	56	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	48	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	39	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0
March 2036	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	5.9	5.1	4.3	3.6	2.6	17.6	15.3	13.9	10.9	8.0	6.1	4.9	3.4

Date	MZ Class								AF and AS† Classes							
	PSA Prepayment Assumption								CPR Prepayment Assumption							
	0%	100%	130%	200%	300%	400%	500%	700%	0%	5%	10%	15%	20%	25%	50%	75%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	103	103	103	103	103	103	103	103	96	91	87	82	77	72	48	24
March 2017	106	106	106	106	106	106	106	106	92	83	75	67	59	52	23	6
March 2018	109	109	109	109	109	109	109	109	88	75	64	54	45	37	11	1
March 2019	113	113	113	113	113	113	113	97	84	68	55	44	34	26	5	*
March 2020	116	116	116	116	116	116	116	55	79	61	47	35	26	19	2	*
March 2021	120	120	120	120	120	120	95	31	74	55	40	28	20	13	1	*
March 2022	123	123	123	123	123	114	64	17	70	49	33	22	15	9	1	*
March 2023	127	127	127	127	127	84	43	10	65	43	28	18	11	6	*	*
March 2024	131	131	131	131	121	61	29	5	60	38	23	14	8	4	*	*
March 2025	135	135	135	135	96	45	20	3	55	33	19	11	6	3	*	*
March 2026	139	139	139	139	75	33	13	2	49	28	15	8	4	2	*	*
March 2027	143	143	143	137	59	24	9	1	44	24	12	6	3	1	*	*
March 2028	148	148	148	115	46	17	6	1	38	20	10	5	2	1	*	0
March 2029	152	152	152	95	36	12	4	*	33	16	8	3	1	1	*	0
March 2030	157	157	157	79	27	9	3	*	27	13	6	2	1	*	*	0
March 2031	162	162	137	65	21	6	2	*	21	9	4	2	1	*	*	0
March 2032	166	163	117	53	16	4	1	*	15	6	2	1	*	*	*	0
March 2033	171	141	99	43	12	3	1	*	9	3	1	*	*	*	*	0
March 2034	177	120	83	34	9	2	*	*	4	2	1	*	*	*	*	0
March 2035	182	101	69	27	7	1	*	*	2	1	*	*	*	*	*	0
March 2036	188	84	56	21	5	1	*	*	1	*	*	*	*	*	*	0
March 2037	193	68	44	16	3	1	*	*	*	*	*	*	*	*	*	0
March 2038	199	53	34	12	2	*	*	*	0	0	0	0	0	0	0	0
March 2039	200	39	25	8	1	*	*	*	0	0	0	0	0	0	0	0
March 2040	200	26	16	5	1	*	*	*	0	0	0	0	0	0	0	0
March 2041	200	15	9	3	*	*	*	*	0	0	0	0	0	0	0	0
March 2042	175	4	2	1	*	*	*	*	0	0	0	0	0	0	0	0
March 2043	120	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.4	21.4	19.9	16.5	12.7	9.9	8.0	5.5	10.6	7.7	5.8	4.5	3.6	3.0	1.4	0.7

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

Date	NA Class								NB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	99	96	95	93	90	87	84	79	100	100	100	100	100	100	100	100
March 2017	97	91	85	80	70	60	51	38	100	100	100	100	100	100	100	100
March 2018	95	83	73	64	47	33	21	7	100	100	100	100	100	100	100	100
March 2019	94	76	62	50	30	16	6	0	100	100	100	100	100	100	100	63
March 2020	92	69	52	39	19	7	0	0	100	100	100	100	100	100	95	17
March 2021	90	63	44	30	11	1	0	0	100	100	100	100	100	100	43	5
March 2022	88	57	37	23	6	0	0	0	100	100	100	100	100	70	19	1
March 2023	86	52	31	17	2	0	0	0	100	100	100	100	100	40	9	*
March 2024	84	47	26	12	0	0	0	0	100	100	100	100	95	22	4	*
March 2025	82	42	21	9	0	0	0	0	100	100	100	100	64	12	2	*
March 2026	79	37	17	6	0	0	0	0	100	100	100	100	43	7	1	*
March 2027	77	33	14	3	0	0	0	0	100	100	100	100	29	4	*	*
March 2028	74	30	11	1	0	0	0	0	100	100	100	100	20	2	*	*
March 2029	71	26	8	0	0	0	0	0	100	100	100	99	13	1	*	*
March 2030	68	23	6	0	0	0	0	0	100	100	100	77	9	1	*	*
March 2031	65	20	4	0	0	0	0	0	100	100	100	60	6	*	*	*
March 2032	61	17	2	0	0	0	0	0	100	100	100	46	4	*	*	*
March 2033	58	14	1	0	0	0	0	0	100	100	100	36	3	*	*	0
March 2034	54	12	0	0	0	0	0	0	100	100	96	27	2	*	*	0
March 2035	50	9	0	0	0	0	0	0	100	100	78	21	1	*	*	0
March 2036	45	7	0	0	0	0	0	0	100	100	63	16	1	*	*	0
March 2037	41	5	0	0	0	0	0	0	100	100	50	11	*	*	*	0
March 2038	36	4	0	0	0	0	0	0	100	100	39	8	*	*	*	0
March 2039	31	2	0	0	0	0	0	0	100	100	30	6	*	*	*	0
March 2040	26	*	0	0	0	0	0	0	100	100	22	4	*	*	*	0
March 2041	20	0	0	0	0	0	0	0	100	82	16	3	*	*	*	0
March 2042	14	0	0	0	0	0	0	0	100	58	11	2	*	*	0	0
March 2043	8	0	0	0	0	0	0	0	100	37	6	1	*	*	0	0
March 2044	1	0	0	0	0	0	0	0	100	17	3	*	*	*	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	18.4	9.7	6.4	4.8	3.3	2.6	2.1	1.8	29.6	27.5	22.7	17.7	11.4	8.1	6.2	4.4

Date	NJ and NC Classes								ND Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	93	83	75	67	52	36	21	0	100	100	100	100	100	100	100	99
March 2017	86	54	27	2	0	0	0	0	100	100	100	100	89	77	66	51
March 2018	78	17	0	0	0	0	0	0	100	100	92	81	61	45	31	15
March 2019	70	0	0	0	0	0	0	0	100	96	79	65	42	25	14	4
March 2020	61	0	0	0	0	0	0	0	100	88	68	52	29	14	6	1
March 2021	52	0	0	0	0	0	0	0	100	80	58	42	20	8	3	*
March 2022	42	0	0	0	0	0	0	0	100	74	50	33	13	5	1	*
March 2023	32	0	0	0	0	0	0	0	100	67	43	26	9	3	1	*
March 2024	21	0	0	0	0	0	0	0	100	61	37	21	6	1	*	*
March 2025	10	0	0	0	0	0	0	0	100	56	31	17	4	1	*	*
March 2026	0	0	0	0	0	0	0	0	99	51	26	13	3	*	*	*
March 2027	0	0	0	0	0	0	0	0	96	46	22	10	2	*	*	*
March 2028	0	0	0	0	0	0	0	0	93	41	19	8	1	*	*	*
March 2029	0	0	0	0	0	0	0	0	90	37	16	6	1	*	*	*
March 2030	0	0	0	0	0	0	0	0	86	33	13	5	1	*	*	*
March 2031	0	0	0	0	0	0	0	0	82	30	11	4	*	*	*	0
March 2032	0	0	0	0	0	0	0	0	78	26	9	3	*	*	*	0
March 2033	0	0	0	0	0	0	0	0	74	23	8	2	*	*	*	0
March 2034	0	0	0	0	0	0	0	0	70	20	6	2	*	*	*	0
March 2035	0	0	0	0	0	0	0	0	65	18	5	1	*	*	*	0
March 2036	0	0	0	0	0	0	0	0	60	15	4	1	*	*	*	0
March 2037	0	0	0	0	0	0	0	0	55	13	3	1	*	*	*	0
March 2038	0	0	0	0	0	0	0	0	49	11	3	1	*	*	*	0
March 2039	0	0	0	0	0	0	0	0	43	9	2	*	*	*	0	0
March 2040	0	0	0	0	0	0	0	0	37	7	1	*	*	*	0	0
March 2041	0	0	0	0	0	0	0	0	30	5	1	*	*	*	0	0
March 2042	0	0	0	0	0	0	0	0	23	4	1	*	*	*	0	0
March 2043	0	0	0	0	0	0	0	0	16	2	*	*	*	*	0	0
March 2044	0	0	0	0	0	0	0	0	8	1	*	*	*	*	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	6.0	2.0	1.5	1.3	1.0	0.8	0.7	0.6	22.1	12.7	8.6	6.5	4.4	3.3	2.7	2.2

* 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.

Date	NK Class								NE Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	99	96	95	93	90	87	84	79	98	96	94	92	89	85	82	76
March 2017	97	91	85	80	70	60	51	38	97	89	83	77	66	55	44	29
March 2018	96	83	73	64	47	33	21	8	95	81	69	58	39	23	9	0
March 2019	94	76	62	50	31	16	7	0	93	72	57	43	20	4	0	0
March 2020	92	69	53	39	19	7	*	0	91	65	46	30	7	0	0	0
March 2021	90	63	44	30	12	2	0	0	89	58	36	20	0	0	0	0
March 2022	88	57	37	23	6	0	0	0	87	51	28	12	0	0	0	0
March 2023	86	52	31	17	3	0	0	0	84	45	21	5	0	0	0	0
March 2024	84	47	26	13	*	0	0	0	82	39	15	0	0	0	0	0
March 2025	82	42	21	9	0	0	0	0	79	34	10	0	0	0	0	0
March 2026	79	38	17	6	0	0	0	0	76	29	5	0	0	0	0	0
March 2027	77	34	14	4	0	0	0	0	73	24	1	0	0	0	0	0
March 2028	74	30	11	2	0	0	0	0	70	20	0	0	0	0	0	0
March 2029	71	26	8	*	0	0	0	0	67	16	0	0	0	0	0	0
March 2030	68	23	6	0	0	0	0	0	63	12	0	0	0	0	0	0
March 2031	65	20	4	0	0	0	0	0	60	8	0	0	0	0	0	0
March 2032	61	17	3	0	0	0	0	0	56	5	0	0	0	0	0	0
March 2033	58	15	1	0	0	0	0	0	51	2	0	0	0	0	0	0
March 2034	54	12	*	0	0	0	0	0	47	0	0	0	0	0	0	0
March 2035	50	10	0	0	0	0	0	0	43	0	0	0	0	0	0	0
March 2036	46	8	0	0	0	0	0	0	38	0	0	0	0	0	0	0
March 2037	41	6	0	0	0	0	0	0	33	0	0	0	0	0	0	0
March 2038	36	4	0	0	0	0	0	0	27	0	0	0	0	0	0	0
March 2039	31	2	0	0	0	0	0	0	21	0	0	0	0	0	0	0
March 2040	26	1	0	0	0	0	0	0	15	0	0	0	0	0	0	0
March 2041	21	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0
March 2042	15	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0
March 2043	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	18.4	9.7	6.5	4.8	3.3	2.6	2.2	1.8	17.0	8.0	5.2	3.9	2.7	2.2	1.9	1.6

Date	NL Class								NG Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2017	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2018	100	100	100	100	100	100	100	59	100	100	100	100	100	100	100	100
March 2019	100	100	100	100	100	100	52	0	100	100	100	100	100	100	100	68
March 2020	100	100	100	100	100	55	1	0	100	100	100	100	100	100	100	19
March 2021	100	100	100	100	90	14	0	0	100	100	100	100	100	100	46	5
March 2022	100	100	100	100	49	0	0	0	100	100	100	100	100	76	21	1
March 2023	100	100	100	100	20	0	0	0	100	100	100	100	100	43	9	*
March 2024	100	100	100	100	1	0	0	0	100	100	100	100	100	24	4	*
March 2025	100	100	100	71	0	0	0	0	100	100	100	100	69	14	2	*
March 2026	100	100	100	48	0	0	0	0	100	100	100	100	47	8	1	*
March 2027	100	100	100	29	0	0	0	0	100	100	100	100	32	4	*	*
March 2028	100	100	85	14	0	0	0	0	100	100	100	100	21	2	*	*
March 2029	100	100	66	3	0	0	0	0	100	100	100	100	14	1	*	*
March 2030	100	100	48	0	0	0	0	0	100	100	100	83	9	1	*	*
March 2031	100	100	34	0	0	0	0	0	100	100	100	65	6	*	*	*
March 2032	100	100	21	0	0	0	0	0	100	100	100	50	4	*	*	*
March 2033	100	100	11	0	0	0	0	0	100	100	100	39	3	*	*	0
March 2034	100	95	2	0	0	0	0	0	100	100	100	30	2	*	*	0
March 2035	100	77	0	0	0	0	0	0	100	100	84	22	1	*	*	0
March 2036	100	61	0	0	0	0	0	0	100	100	68	17	1	*	*	0
March 2037	100	45	0	0	0	0	0	0	100	100	54	12	*	*	*	0
March 2038	100	31	0	0	0	0	0	0	100	100	42	9	*	*	*	0
March 2039	100	18	0	0	0	0	0	0	100	100	32	6	*	*	*	0
March 2040	100	6	0	0	0	0	0	0	100	100	24	4	*	*	*	0
March 2041	100	0	0	0	0	0	0	0	100	88	17	3	*	*	*	0
March 2042	100	0	0	0	0	0	0	0	100	63	11	2	*	*	0	0
March 2043	66	0	0	0	0	0	0	0	100	40	7	1	*	*	0	0
March 2044	14	0	0	0	0	0	0	0	100	18	3	*	*	*	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	28.3	21.9	15.2	11.1	7.1	5.2	4.1	3.1	29.7	27.6	23.0	18.0	11.6	8.3	6.3	4.5

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

Date	NI† Class								NH Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	99	97	95	94	91	88	85	80	98	96	94	92	88	84	80	74
March 2017	97	91	86	81	72	62	54	41	96	88	82	76	66	57	48	36
March 2018	96	84	74	65	50	36	25	12	94	79	69	60	44	31	20	7
March 2019	94	77	64	52	34	20	11	3	92	72	59	47	29	15	6	0
March 2020	92	71	55	42	23	12	5	1	90	65	50	37	18	7	*	0
March 2021	91	65	47	34	16	7	2	*	88	59	42	28	11	2	0	0
March 2022	89	59	40	27	11	4	1	*	86	54	35	22	6	0	0	0
March 2023	87	54	35	21	7	2	*	*	83	49	29	16	2	0	0	0
March 2024	85	49	29	17	5	1	*	*	80	44	24	12	*	0	0	0
March 2025	83	45	25	13	3	1	*	*	77	40	20	9	0	0	0	0
March 2026	80	41	21	11	2	*	*	*	75	36	16	6	0	0	0	0
March 2027	78	37	18	8	2	*	*	*	72	32	13	4	0	0	0	0
March 2028	75	33	15	7	1	*	*	*	70	28	10	2	0	0	0	0
March 2029	72	30	13	5	1	*	*	*	67	25	8	*	0	0	0	0
March 2030	69	27	11	4	*	*	*	*	64	22	6	0	0	0	0	0
March 2031	66	24	9	3	*	*	*	0	61	19	4	0	0	0	0	0
March 2032	63	21	7	2	*	*	*	0	58	16	3	0	0	0	0	0
March 2033	60	19	6	2	*	*	*	0	54	14	1	0	0	0	0	0
March 2034	56	16	5	1	*	*	*	0	51	11	*	0	0	0	0	0
March 2035	52	14	4	1	*	*	*	0	47	9	0	0	0	0	0	0
March 2036	48	12	3	1	*	*	*	0	43	7	0	0	0	0	0	0
March 2037	44	10	3	1	*	*	*	0	39	5	0	0	0	0	0	0
March 2038	40	9	2	*	*	*	*	0	34	4	0	0	0	0	0	0
March 2039	35	7	2	*	*	*	0	0	30	2	0	0	0	0	0	0
March 2040	30	6	1	*	*	*	0	0	25	1	0	0	0	0	0	0
March 2041	24	4	1	*	*	*	0	0	19	0	0	0	0	0	0	0
March 2042	19	3	1	*	*	*	0	0	14	0	0	0	0	0	0	0
March 2043	13	2	*	*	*	*	0	0	8	0	0	0	0	0	0	0
March 2044	7	1	*	*	*	*	0	0	2	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	19.0	10.6	7.3	5.5	3.7	2.9	2.4	1.9	17.7	9.3	6.2	4.6	3.2	2.5	2.1	1.7

Date	IN† Class								GA Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	98	92	87	82	73	63	56	45	99	95	91	88	81	74	67	57
March 2017	96	82	70	63	49	36	25	12	97	87	78	69	53	39	26	8
March 2018	94	72	60	49	32	19	9	1	95	78	64	52	31	14	1	0
March 2019	91	65	51	39	20	9	2	*	94	71	53	38	15	*	0	0
March 2020	89	60	43	30	13	3	*	*	92	63	43	27	5	0	0	0
March 2021	86	54	36	23	7	*	*	*	90	56	34	18	0	0	0	0
March 2022	83	49	30	18	3	*	*	*	88	50	27	10	0	0	0	0
March 2023	80	45	25	13	1	*	*	*	86	44	20	5	0	0	0	0
March 2024	77	40	21	9	*	*	*	*	83	39	15	0	0	0	0	0
March 2025	73	36	17	7	*	*	*	*	81	34	10	0	0	0	0	0
March 2026	71	32	14	4	*	*	*	*	78	29	5	0	0	0	0	0
March 2027	69	29	11	2	*	*	*	*	75	24	2	0	0	0	0	0
March 2028	66	25	9	1	*	*	*	0	72	20	0	0	0	0	0	0
March 2029	63	22	6	1	*	*	*	0	69	16	0	0	0	0	0	0
March 2030	61	19	5	*	*	*	*	0	66	12	0	0	0	0	0	0
March 2031	57	17	3	*	*	*	*	0	62	9	0	0	0	0	0	0
March 2032	54	14	2	*	*	*	*	0	58	6	0	0	0	0	0	0
March 2033	51	12	1	*	*	*	*	0	54	3	0	0	0	0	0	0
March 2034	47	10	1	*	*	*	*	0	50	*	0	0	0	0	0	0
March 2035	43	8	*	*	*	*	*	0	46	0	0	0	0	0	0	0
March 2036	39	6	*	*	*	*	0	0	41	0	0	0	0	0	0	0
March 2037	35	4	*	*	*	*	0	0	36	0	0	0	0	0	0	0
March 2038	30	3	*	*	*	*	0	0	30	0	0	0	0	0	0	0
March 2039	25	1	*	*	*	*	0	0	24	0	0	0	0	0	0	0
March 2040	20	1	*	*	*	*	0	0	18	0	0	0	0	0	0	0
March 2041	15	*	*	*	*	*	0	0	12	0	0	0	0	0	0	0
March 2042	9	*	*	*	*	0	0	0	5	0	0	0	0	0	0	0
March 2043	3	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	16.8	8.5	5.5	3.9	2.5	1.8	1.4	1.1	17.5	7.9	4.9	3.6	2.4	1.8	1.5	1.2

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

Date	GC Class								GB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2017	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2018	100	100	100	100	100	100	100	24	100	100	100	100	100	100	100	100
March 2019	100	100	100	100	100	100	35	0	100	100	100	100	100	100	100	53
March 2020	100	100	100	100	100	45	1	0	100	100	100	100	100	100	100	14
March 2021	100	100	100	100	82	14	0	0	100	100	100	100	100	100	47	4
March 2022	100	100	100	100	47	0	0	0	100	100	100	100	100	87	21	1
March 2023	100	100	100	100	24	0	0	0	100	100	100	100	100	49	9	*
March 2024	100	100	100	99	8	0	0	0	100	100	100	100	100	28	4	*
March 2025	100	100	100	73	0	0	0	0	100	100	100	100	88	16	2	*
March 2026	100	100	100	53	0	0	0	0	100	100	100	100	59	9	1	*
March 2027	100	100	100	36	0	0	0	0	100	100	100	100	40	5	*	*
March 2028	100	100	90	23	0	0	0	0	100	100	100	100	27	3	*	*
March 2029	100	100	72	12	0	0	0	0	100	100	100	100	18	1	*	*
March 2030	100	100	56	4	0	0	0	0	100	100	100	100	12	1	*	*
March 2031	100	100	42	0	0	0	0	0	100	100	100	89	8	*	*	*
March 2032	100	100	31	0	0	0	0	0	100	100	100	69	5	*	*	*
March 2033	100	100	20	0	0	0	0	0	100	100	100	53	3	*	*	0
March 2034	100	100	12	0	0	0	0	0	100	100	100	40	2	*	*	0
March 2035	100	84	5	0	0	0	0	0	100	100	100	30	1	*	*	0
March 2036	100	68	0	0	0	0	0	0	100	100	94	22	1	*	*	0
March 2037	100	53	0	0	0	0	0	0	100	100	74	16	1	*	*	0
March 2038	100	39	0	0	0	0	0	0	100	100	57	12	*	*	*	0
March 2039	100	26	0	0	0	0	0	0	100	100	43	8	*	*	*	0
March 2040	100	14	0	0	0	0	0	0	100	100	31	6	*	*	*	0
March 2041	100	3	0	0	0	0	0	0	100	100	21	4	*	*	*	0
March 2042	100	0	0	0	0	0	0	0	100	72	13	2	*	*	0	0
March 2043	83	0	0	0	0	0	0	0	100	36	6	1	*	*	0	0
March 2044	30	0	0	0	0	0	0	0	100	3	*	*	*	*	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	28.7	22.4	15.8	11.5	7.1	5.1	3.9	2.8	29.8	27.7	23.9	19.0	12.2	8.5	6.3	4.3

Date	GI† Class								BK, BH and BI† Classes									
	PSA Prepayment Assumption								PSA Prepayment Assumption									
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	115%	150%	185%	225%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	99	95	93	90	84	78	72	64	99	94	93	93	93	93	93	93	93	84
March 2017	97	89	81	74	61	48	37	23	97	85	83	83	83	83	83	74	57	34
March 2018	96	82	70	60	42	27	17	6	95	75	73	73	73	73	73	49	30	10
March 2019	95	75	60	48	28	16	8	2	93	67	64	64	64	64	57	31	14	*
March 2020	93	69	52	38	19	9	3	*	91	59	55	55	55	55	45	20	5	0
March 2021	91	63	45	31	13	5	2	*	89	51	47	47	47	47	35	11	*	0
March 2022	90	58	38	24	9	3	1	*	87	44	39	39	39	39	27	6	0	0
March 2023	88	53	33	19	6	2	*	*	85	37	33	33	33	33	20	2	0	0
March 2024	86	48	28	16	4	1	*	*	82	31	26	26	26	26	15	0	0	0
March 2025	84	44	24	12	3	1	*	*	80	25	21	21	21	21	10	0	0	0
March 2026	81	40	20	10	2	*	*	*	77	20	17	17	17	17	7	0	0	0
March 2027	79	36	17	8	1	*	*	*	74	15	13	13	13	13	4	0	0	0
March 2028	77	32	14	6	1	*	*	*	70	10	10	10	10	10	2	0	0	0
March 2029	74	29	12	5	1	*	*	*	67	7	7	7	7	7	*	0	0	0
March 2030	71	26	10	4	*	*	*	0	63	5	5	5	5	5	0	0	0	0
March 2031	68	23	8	3	*	*	*	0	59	3	3	3	3	3	0	0	0	0
March 2032	65	21	7	2	*	*	*	0	55	1	1	1	1	1	0	0	0	0
March 2033	61	18	6	2	*	*	*	0	51	0	0	0	0	0	0	0	0	0
March 2034	58	16	5	1	*	*	*	0	46	0	0	0	0	0	0	0	0	0
March 2035	54	14	4	1	*	*	*	0	41	0	0	0	0	0	0	0	0	0
March 2036	50	12	3	1	*	*	*	0	35	0	0	0	0	0	0	0	0	0
March 2037	46	10	2	1	*	*	*	0	29	0	0	0	0	0	0	0	0	0
March 2038	41	8	2	*	*	*	*	0	23	0	0	0	0	0	0	0	0	0
March 2039	36	6	1	*	*	*	0	0	16	0	0	0	0	0	0	0	0	0
March 2040	31	5	1	*	*	*	0	0	9	0	0	0	0	0	0	0	0	0
March 2041	26	4	1	*	*	*	0	0	2	0	0	0	0	0	0	0	0	0
March 2042	20	2	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	14	1	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	7	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	19.3	10.3	6.9	5.1	3.3	2.4	1.9	1.5	16.7	6.8	6.4	6.4	6.4	6.4	5.2	3.4	2.5	1.8

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

Date	BL Class										BG and IB† Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	115%	150%	185%	225%	300%	500%	700%	1000%	0%	100%	115%	150%	185%	225%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	100	100	100	100	100	100	100	100	100	100	100	98	93	92	92	92	92	92	92	83
March 2017	100	100	100	100	100	100	100	100	100	100	97	83	81	81	81	81	81	71	52	28
March 2018	100	100	100	100	100	100	100	100	100	100	95	73	70	70	70	70	70	44	23	1
March 2019	100	100	100	100	100	100	100	100	100	100	93	64	60	60	60	60	53	25	6	0
March 2020	100	100	100	100	100	100	100	100	100	40	91	55	50	50	50	50	39	12	0	0
March 2021	100	100	100	100	100	100	100	100	100	16	88	46	42	42	42	42	28	3	0	0
March 2022	100	100	100	100	100	100	100	100	60	6	86	39	33	33	33	33	19	0	0	0
March 2023	100	100	100	100	100	100	100	100	34	2	83	31	26	26	26	26	12	0	0	0
March 2024	100	100	100	100	100	100	100	91	19	1	81	25	19	19	19	19	6	0	0	0
March 2025	100	100	100	100	100	100	100	62	11	*	78	18	13	13	13	13	2	0	0	0
March 2026	100	100	100	100	100	100	100	42	6	*	74	12	9	9	9	9	0	0	0	0
March 2027	100	100	100	100	100	100	100	28	3	*	71	7	4	4	4	4	0	0	0	0
March 2028	100	100	100	100	100	100	100	19	2	*	68	1	1	1	1	1	0	0	0	0
March 2029	100	100	100	100	100	100	100	13	1	*	64	0	0	0	0	0	0	0	0	0
March 2030	100	100	100	100	100	100	82	8	1	*	60	0	0	0	0	0	0	0	0	0
March 2031	100	100	100	100	100	100	63	6	*	*	55	0	0	0	0	0	0	0	0	0
March 2032	100	100	100	100	100	100	49	4	*	*	51	0	0	0	0	0	0	0	0	0
March 2033	100	95	95	95	95	95	38	2	*	*	46	0	0	0	0	0	0	0	0	0
March 2034	100	77	77	77	77	77	29	2	*	*	40	0	0	0	0	0	0	0	0	0
March 2035	100	61	61	61	61	61	22	1	*	*	35	0	0	0	0	0	0	0	0	0
March 2036	100	48	48	48	48	48	16	1	*	*	29	0	0	0	0	0	0	0	0	0
March 2037	100	37	37	37	37	37	12	*	*	*	22	0	0	0	0	0	0	0	0	0
March 2038	100	28	28	28	28	28	9	*	*	*	16	0	0	0	0	0	0	0	0	0
March 2039	100	21	21	21	21	21	6	*	*	0	8	0	0	0	0	0	0	0	0	0
March 2040	100	15	15	15	15	15	4	*	*	0	*	0	0	0	0	0	0	0	0	0
March 2041	100	10	10	10	10	10	3	*	*	0	0	0	0	0	0	0	0	0	0	0
March 2042	6	6	6	6	6	6	1	*	*	0	0	0	0	0	0	0	0	0	0	0
March 2043	3	3	3	3	3	3	1	*	*	0	0	0	0	0	0	0	0	0	0	0
March 2044	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
March 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)**	26.7	21.6	21.6	21.6	21.6	21.6	17.9	11.3	7.9	5.1	15.8	6.0	5.5	5.5	5.5	5.5	4.6	3.0	2.2	1.7

Date	BC Class										BD Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	115%	150%	185%	225%	300%	500%	700%	1000%	0%	100%	115%	150%	185%	225%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	86	86	86	86	37	0
March 2017	100	100	100	100	100	100	100	100	100	100	100	100	100	100	64	64	64	0	0	0
March 2018	100	100	100	100	100	100	100	100	100	100	100	100	100	45	45	45	*	0	0	0
March 2019	100	100	100	100	100	100	100	100	100	42	100	100	100	29	29	29	0	0	0	0
March 2020	100	100	100	100	100	100	100	100	77	16	100	100	100	18	18	18	0	0	0	0
March 2021	100	100	100	100	100	100	100	100	43	6	100	100	100	9	9	9	0	0	0	0
March 2022	100	100	100	100	100	100	100	80	25	2	100	100	100	3	3	3	0	0	0	0
March 2023	100	100	100	100	100	100	100	55	14	1	100	100	100	*	*	*	0	0	0	0
March 2024	100	100	100	100	100	100	100	37	8	*	100	100	98	0	0	0	0	0	0	0
March 2025	100	100	100	100	100	100	100	25	4	*	100	100	92	0	0	0	0	0	0	0
March 2026	100	100	100	100	100	100	87	17	2	*	100	100	83	0	0	0	0	0	0	0
March 2027	100	100	100	100	100	100	69	11	1	*	100	100	71	0	0	0	0	0	0	0
March 2028	100	100	100	100	100	100	54	8	1	*	100	100	57	0	0	0	0	0	0	0
March 2029	100	87	87	87	87	87	43	5	*	*	100	89	42	0	0	0	0	0	0	0
March 2030	100	72	72	72	72	72	33	3	*	*	100	71	26	0	0	0	0	0	0	0
March 2031	100	59	59	59	59	59	26	2	*	*	100	52	10	0	0	0	0	0	0	0
March 2032	100	48	48	48	48	48	20	2	*	*	100	33	0	0	0	0	0	0	0	0
March 2033	100	39	39	39	39	39	15	1	*	*	100	14	0	0	0	0	0	0	0	0
March 2034	100	31	31	31	31	31	12	1	*	*	100	0	0	0	0	0	0	0	0	0
March 2035	100	25	25	25	25	25	9	*	*	*	100	0	0	0	0	0	0	0	0	0
March 2036	100	20	20	20	20	20	7	*	*	*	100	0	0	0	0	0	0	0	0	0
March 2037	100	15	15	15	15	15	5	*	*	*	100	0	0	0	0	0	0	0	0	0
March 2038	100	12	12	12	12	12	4	*	*	0	100	0	0	0	0	0	0	0	0	0
March 2039	100	9	9	9	9	9	2	*	*	0	100	0	0	0	0	0	0	0	0	0
March 2040	100	6	6	6	6	6	2	*	*	0	100	0	0	0	0	0	0	0	0	0
March 2041	52	4	4	4	4	4	1	*	*	0	100	0	0	0	0	0	0	0	0	0
March 2042	2	2	2	2	2	2	1	*	*	0	94	0	0	0	0	0	0	0	0	0
March 2043	1	1	1	1	1	1	*	*	*	0	12	0	0	0	0	0	0	0	0	0
March 2044	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
March 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)**	26.1	17.8	17.8	17.8	17.8	17.8	14.4	9.0	6.3	4.2	27.6	16.1	13.3	3.1	3.1	3.1	2.1	1.3	0.9	0.7

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

Date	BA Class										BJ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	115%	150%	185%	225%	300%	500%	700%	1000%	0%	100%	115%	150%	185%	225%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	100	100	100	100	91	81	61	10	0	0	100	100	100	100	100	100	100	100	0	0
March 2017	100	100	100	100	77	52	6	0	0	0	100	100	100	100	100	100	100	0	0	0
March 2018	100	100	100	100	66	28	0	0	0	0	100	100	100	100	100	100	0	0	0	0
March 2019	100	100	100	100	57	11	0	0	0	0	100	100	100	100	100	100	0	0	0	0
March 2020	100	100	100	100	51	0	0	0	0	0	100	100	100	100	100	97	0	0	0	0
March 2021	100	100	100	100	47	0	0	0	0	0	100	100	100	100	100	32	0	0	0	0
March 2022	100	100	100	100	45	0	0	0	0	0	100	100	100	100	100	3	0	0	0	0
March 2023	100	100	100	100	44	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2024	100	100	100	98	42	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2025	100	100	100	94	40	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2026	100	100	100	89	37	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2027	100	100	100	83	33	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2028	100	100	100	76	30	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2029	100	100	100	69	26	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2030	100	100	100	62	22	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2031	100	100	100	55	19	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2032	100	100	95	48	15	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2033	100	100	85	42	12	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2034	100	96	74	35	9	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2035	100	84	64	29	6	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2036	100	72	54	23	4	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2037	100	60	45	18	1	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
March 2038	100	49	36	13	0	0	0	0	0	0	100	100	100	100	91	*	0	0	0	0
March 2039	100	38	27	8	0	0	0	0	0	0	100	100	100	100	71	*	0	0	0	0
March 2040	100	28	19	4	0	0	0	0	0	0	100	100	100	100	54	*	0	0	0	0
March 2041	100	18	11	*	0	0	0	0	0	0	100	100	100	100	38	*	0	0	0	0
March 2042	100	9	4	0	0	0	0	0	0	0	100	100	100	65	24	*	0	0	0	0
March 2043	100	0	0	0	0	0	0	0	0	0	100	96	72	33	12	*	0	0	0	0
March 2044	51	0	0	0	0	0	0	0	0	0	100	13	10	4	2	*	0	0	0	0
March 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)**	29.0	23.1	21.7	17.0	8.3	2.2	1.2	0.6	0.4	0.3	29.9	28.6	28.4	27.5	25.5	5.8	2.2	1.2	0.8	0.6

Date	BF and BS† Classes										BM Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	115%	150%	185%	225%	300%	500%	700%	1000%	0%	100%	115%	150%	185%	225%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	99	95	95	94	93	91	89	83	77	68	100	100	100	100	100	100	100	100	100	100
March 2017	98	89	87	85	82	79	73	59	47	30	100	100	100	100	100	100	100	100	100	100
March 2018	96	82	80	76	71	67	59	41	27	12	100	100	100	100	100	100	100	100	100	100
March 2019	95	75	73	67	62	57	47	28	15	5	100	100	100	100	100	100	100	100	100	64
March 2020	94	69	66	60	54	48	38	19	9	2	100	100	100	100	100	100	100	100	86	25
March 2021	92	64	60	53	47	41	30	13	5	1	100	100	100	100	100	100	100	100	65	10
March 2022	90	58	55	47	41	34	24	9	3	*	100	100	100	100	100	100	100	88	38	4
March 2023	89	53	50	42	35	29	19	6	2	*	100	100	100	100	100	100	100	72	22	1
March 2024	87	49	45	37	30	24	16	4	1	*	100	100	100	100	100	100	100	58	12	1
March 2025	85	44	41	33	26	20	12	3	*	*	100	100	100	100	100	100	100	39	7	*
March 2026	83	40	36	29	23	17	10	2	*	*	100	100	100	100	100	100	92	26	4	*
March 2027	80	37	33	25	19	14	8	1	*	*	100	100	100	100	100	100	81	18	2	*
March 2028	78	33	29	22	17	12	6	1	*	*	100	100	100	100	100	100	72	12	1	*
March 2029	75	30	26	19	14	10	5	1	*	*	100	92	92	92	92	92	65	8	1	*
March 2030	73	27	23	17	12	8	4	*	*	*	100	83	83	83	83	83	52	5	*	*
March 2031	70	24	20	14	10	7	3	*	*	*	100	75	75	75	75	75	40	4	*	*
March 2032	66	21	18	12	8	5	2	*	*	*	100	68	68	68	68	68	31	2	*	*
March 2033	63	19	16	11	7	4	2	*	*	*	100	61	61	61	61	61	24	2	*	*
March 2034	59	16	14	9	6	4	1	*	*	*	100	49	49	49	49	49	18	1	*	*
March 2035	56	14	12	7	5	3	1	*	*	*	100	39	39	39	39	39	14	1	*	*
March 2036	52	12	10	6	4	2	1	*	*	*	0	100	31	31	31	31	10	*	*	*
March 2037	47	10	8	5	3	2	1	*	*	*	0	100	24	24	24	24	8	*	*	*
March 2038	43	8	7	4	2	1	*	*	*	*	0	100	18	18	18	18	5	*	*	0
March 2039	38	7	5	3	2	1	*	*	*	*	0	100	13	13	13	13	4	*	*	0
March 2040	32	5	4	2	1	1	*	*	*	*	0	100	10	10	10	10	3	*	*	0
March 2041	27	4	3	2	1	*	*	*	*	*	0	70	6	6	6	6	2	*	*	0
March 2042	21	3	2	1	1	*	*	*	*	*	0	4	4	4	4	4	1	*	*	0
March 2043	14	1	1	1	*	*	*	*	*	*	0	2	2	2	2	2	*	*	*	0
March 2044	7	*	*	*	*	*	*	*	0	0	*	*	*	*	*	*	*	*	*	0
March 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)**	19.6	10.4	9.7	8.4	7.3	6.3	5.1	3.2	2.4	1.7	26.3	19.3	19.3	19.3	19.3	19.3	15.7	9.9	6.9	4.5

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

Date	DC, DB and DI† Classes										DY Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	115%	185%	250%	300%	400%	600%	800%	1100%	0%	100%	115%	185%	250%	300%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	98	94	93	93	93	93	93	93	93	85	100	100	100	100	100	100	100	100	100	100
March 2017	96	85	83	83	83	83	83	69	54	35	100	100	100	100	100	100	100	100	100	100
March 2018	93	75	73	73	73	73	63	42	26	10	100	100	100	100	100	100	100	100	100	100
March 2019	91	66	63	63	63	60	46	26	12	1	100	100	100	100	100	100	100	100	100	100
March 2020	88	58	54	54	54	47	34	15	5	0	100	100	100	100	100	100	100	100	100	49
March 2021	86	50	45	45	45	37	24	8	1	0	100	100	100	100	100	100	100	100	100	16
March 2022	83	42	37	37	37	29	17	4	0	0	100	100	100	100	100	100	100	100	68	5
March 2023	80	35	31	31	31	23	12	1	0	0	100	100	100	100	100	100	100	100	35	2
March 2024	76	28	25	25	25	18	8	0	0	0	100	100	100	100	100	100	100	94	17	1
March 2025	73	21	20	20	20	13	5	0	0	0	100	100	100	100	100	100	100	58	9	*
March 2026	69	16	16	16	16	10	3	0	0	0	100	100	100	100	100	100	100	36	4	*
March 2027	66	13	13	13	13	7	2	0	0	0	100	100	100	100	100	100	100	22	2	*
March 2028	61	10	10	10	10	5	*	0	0	0	100	100	100	100	100	100	100	14	1	*
March 2029	57	7	7	7	7	3	0	0	0	0	100	100	100	100	100	100	81	8	1	*
March 2030	52	5	5	5	5	2	0	0	0	0	100	100	100	100	100	100	59	5	*	*
March 2031	48	4	4	4	4	1	0	0	0	0	100	100	100	100	100	100	42	3	*	*
March 2032	42	3	3	3	3	*	0	0	0	0	100	100	100	100	100	100	31	2	*	*
March 2033	37	1	1	1	1	0	0	0	0	0	100	100	100	100	100	80	22	1	*	*
March 2034	31	1	1	1	1	0	0	0	0	0	100	100	100	100	100	61	15	1	*	*
March 2035	25	0	0	0	0	0	0	0	0	0	100	93	93	93	93	46	11	*	*	*
March 2036	18	0	0	0	0	0	0	0	0	0	100	72	72	72	72	35	7	*	*	0
March 2037	11	0	0	0	0	0	0	0	0	0	100	55	55	55	55	26	5	*	*	0
March 2038	3	0	0	0	0	0	0	0	0	0	100	41	41	41	41	18	3	*	*	0
March 2039	0	0	0	0	0	0	0	0	0	0	30	30	30	30	30	13	2	*	*	0
March 2040	0	0	0	0	0	0	0	0	0	0	21	21	21	21	21	9	1	*	*	0
March 2041	0	0	0	0	0	0	0	0	0	0	14	14	14	14	14	6	1	*	*	0
March 2042	0	0	0	0	0	0	0	0	0	0	8	8	8	8	8	3	*	*	*	0
March 2043	0	0	0	0	0	0	0	0	0	0	4	4	4	4	4	1	*	*	*	0
March 2044	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*	0
March 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)**	14.4	6.6	6.4	6.4	6.4	5.6	4.4	3.1	2.4	1.8	24.3	22.9	22.9	22.9	22.9	20.5	16.4	11.0	7.9	5.3

Date	DZ Class										DF and DS† Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	115%	185%	250%	300%	400%	600%	800%	1100%	0%	100%	115%	185%	250%	300%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	103	103	103	94	85	78	64	37	9	0	99	96	95	94	92	90	88	82	77	69
March 2017	106	106	106	81	58	40	6	0	0	0	98	89	88	83	79	75	69	56	45	29
March 2018	109	109	109	69	33	7	0	0	0	0	97	83	81	73	66	61	51	35	23	10
March 2019	113	113	113	60	16	0	0	0	0	0	95	76	74	63	55	49	38	22	12	3
March 2020	116	116	116	55	6	0	0	0	0	0	94	70	67	55	46	39	28	14	6	1
March 2021	120	120	120	52	1	0	0	0	0	0	93	64	61	48	38	31	21	9	3	*
March 2022	123	123	123	52	*	0	0	0	0	0	91	59	56	42	32	25	16	5	2	*
March 2023	127	127	124	51	*	0	0	0	0	0	89	54	51	36	26	20	12	3	1	*
March 2024	131	131	123	49	*	0	0	0	0	0	88	50	46	31	22	16	9	2	*	*
March 2025	135	135	120	47	*	0	0	0	0	0	86	45	41	27	18	13	6	1	*	*
March 2026	139	135	115	44	*	0	0	0	0	0	84	41	37	23	15	10	5	1	*	*
March 2027	143	129	109	40	*	0	0	0	0	0	82	37	34	20	12	8	3	1	*	*
March 2028	148	122	103	37	*	0	0	0	0	0	79	34	30	17	10	6	3	*	*	*
March 2029	152	114	96	33	*	0	0	0	0	0	77	30	27	15	8	5	2	*	*	*
March 2030	157	106	88	30	*	0	0	0	0	0	74	27	24	12	7	4	1	*	*	*
March 2031	162	97	81	26	*	0	0	0	0	0	71	24	21	10	5	3	1	*	*	*
March 2032	166	89	73	23	*	0	0	0	0	0	68	22	19	9	4	2	1	*	*	*
March 2033	171	80	65	20	*	0	0	0	0	0	65	19	16	7	3	2	*	*	*	0
March 2034	177	72	58	17	*	0	0	0	0	0	61	17	14	6	3	1	*	*	*	0
March 2035	182	63	51	15	*	0	0	0	0	0	57	14	12	5	2	1	*	*	*	0
March 2036	188	55	44	12	*	0	0	0	0	0	53	12	10	4	2	1	*	*	*	0
March 2037	193	47	37	10	*	0	0	0	0	0	49	10	9	3	1	1	*	*	*	0
March 2038	199	39	31	8	*	0	0	0	0	0	44	9	7	2	1	*	*	*	*	0
March 2039	195	32	25	6	*	0	0	0	0	0	39	7	6	2	1	*	*	*	*	0
March 2040	169	25	19	5	*	0	0	0	0	0	34	5	4	1	*	*	*	*	*	0
March 2041	140	18	14	3	*	0	0	0	0	0	28	4	3	1	*	*	*	*	*	0
March 2042	109	12	9	2	*	0	0	0	0	0	22	3	2	1	*	*	*	*	0	0
March 2043	75	6	5	1	*	0	0	0	0	0	15	1	1	*	*	*	*	*	0	0
March 2044	39	*	*	*	*	0	0	0	0	0	8	*	*	*	*	*	*	*	0	0
March 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)**	27.1	19.6	18.7	9.9	2.5	1.8	1.2	0.8	0.6	0.5	19.9	10.6	9.9	7.4	6.0	5.2	4.1	2.9	2.2	1.6

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

Date	HI† and HT Classes										IH†, HC, HA and HB Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	175%	258%	300%	400%	600%	800%	1100%	1400%	0%	100%	175%	258%	300%	400%	600%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	99	91	87	82	80	74	62	51	33	16	98	89	84	84	84	84	73	59	39	18
March 2017	98	83	76	67	63	54	39	26	11	2	97	79	70	70	70	64	45	30	13	3
March 2018	97	76	65	55	50	40	24	13	4	*	95	70	58	58	58	47	28	15	4	*
March 2019	96	69	56	45	40	29	15	6	1	*	93	61	47	47	47	34	17	8	1	*
March 2020	95	62	48	36	31	21	9	3	*	*	91	52	37	37	37	25	11	4	*	*
March 2021	94	56	41	29	25	16	6	2	*	*	89	45	29	29	29	18	7	2	*	*
March 2022	92	50	35	24	19	11	3	1	*	*	87	37	22	22	22	13	4	1	*	*
March 2023	91	44	30	19	15	8	2	*	*	*	85	30	17	17	17	9	2	*	*	*
March 2024	89	39	25	15	11	6	1	*	*	*	82	23	13	13	13	7	1	*	*	*
March 2025	88	34	21	12	9	4	1	*	*	0	79	17	10	10	10	5	1	*	*	0
March 2026	86	30	17	9	7	3	*	*	*	0	77	10	8	8	8	3	1	*	*	0
March 2027	84	25	14	7	5	2	*	*	*	0	73	6	6	6	6	2	*	*	*	0
March 2028	82	21	11	5	4	1	*	*	*	0	70	4	4	4	4	2	*	*	*	0
March 2029	79	17	9	4	3	1	*	*	*	0	67	3	3	3	3	1	*	*	*	0
March 2030	77	14	7	3	2	1	*	*	*	0	63	2	2	2	2	1	*	*	*	0
March 2031	74	11	5	2	1	*	*	*	0	0	59	1	1	1	1	*	*	*	*	0
March 2032	71	7	3	1	1	*	*	*	0	0	54	1	1	1	1	*	*	*	0	0
March 2033	68	5	2	1	*	*	*	*	0	0	50	*	*	*	*	*	*	*	0	0
March 2034	64	2	1	*	*	*	*	*	0	0	45	*	*	*	*	*	*	*	0	0
March 2035	60	0	0	0	0	0	0	0	0	0	39	0	0	0	0	0	0	0	0	0
March 2036	56	0	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0
March 2037	52	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0
March 2038	47	0	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0
March 2039	42	0	0	0	0	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0
March 2040	36	0	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0
March 2041	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 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)**	20.5	7.9	6.1	4.7	4.2	3.2	2.1	1.5	0.9	0.6	16.5	5.8	4.7	4.7	4.7	3.7	2.4	1.7	1.1	0.7

Date	HZ Class										FI†, ES†, EO, EI†, EF, EG, EB, EC, ED, EA, EH and EJ Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	175%	258%	300%	400%	600%	800%	1100%	1400%	0%	100%	200%	378%	500%	700%	1000%	1300%	1600%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	103	103	103	71	54	15	0	0	0	0	99	91	85	75	68	56	39	21	4	0
March 2017	106	106	106	51	25	0	0	0	0	0	98	82	72	56	46	31	15	4	*	0
March 2018	109	109	109	40	8	0	0	0	0	0	98	74	61	41	31	17	6	1	*	0
March 2019	113	113	113	35	1	0	0	0	0	0	97	66	51	30	20	10	2	*	*	0
March 2020	116	116	115	34	*	0	0	0	0	0	95	59	42	22	14	5	1	*	*	0
March 2021	120	120	114	33	*	0	0	0	0	0	94	52	35	16	9	3	*	*	0	0
March 2022	123	123	109	30	*	0	0	0	0	0	93	46	29	12	6	2	*	*	0	0
March 2023	127	127	101	27	*	0	0	0	0	0	92	40	24	8	4	1	*	*	0	0
March 2024	131	131	92	24	*	0	0	0	0	0	90	34	19	6	2	*	*	*	0	0
March 2025	135	135	82	21	*	0	0	0	0	0	89	29	15	4	2	*	*	*	0	0
March 2026	139	139	72	17	*	0	0	0	0	0	87	24	12	3	1	*	*	*	0	0
March 2027	143	137	61	14	*	0	0	0	0	0	85	19	9	2	1	*	*	*	0	0
March 2028	148	119	51	12	*	0	0	0	0	0	83	15	6	1	*	*	*	0	0	0
March 2029	152	100	42	9	*	0	0	0	0	0	81	10	4	1	*	*	*	0	0	0
March 2030	157	81	33	7	*	0	0	0	0	0	78	6	2	*	*	*	*	0	0	0
March 2031	162	63	24	5	*	0	0	0	0	0	75	3	1	*	*	*	*	0	0	0
March 2032	166	45	17	3	*	0	0	0	0	0	72	0	0	0	0	0	0	0	0	0
March 2033	171	28	10	2	*	0	0	0	0	0	69	0	0	0	0	0	0	0	0	0
March 2034	177	11	4	1	*	0	0	0	0	0	66	0	0	0	0	0	0	0	0	0
March 2035	182	0	0	0	0	0	0	0	0	0	62	0	0	0	0	0	0	0	0	0
March 2036	188	0	0	0	0	0	0	0	0	0	58	0	0	0	0	0	0	0	0	0
March 2037	193	0	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0	0
March 2038	199	0	0	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0	0	0
March 2039	205	0	0	0	0	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0
March 2040	212	0	0	0	0	0	0	0	0	0	37	0	0	0	0	0	0	0	0	0
March 2041	202	0	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0
March 2042	157	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0
March 2043	109	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0
March 2044	57	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0
March 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)**	28.0	15.6	12.6	4.9	1.4	0.6	0.3	0.2	0.1	0.1	20.8	7.0	5.2	3.3	2.5	1.7	1.1	0.7	0.3	0.1

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

Date	GE Class								GD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	100	100	100	100	100	100	100	100	98	95	92	89	83	78	72	63
March 2017	100	100	100	100	100	100	100	100	97	87	78	71	57	44	32	17
March 2018	100	100	100	100	100	100	100	100	95	77	65	53	33	17	5	0
March 2019	100	100	100	100	100	100	100	61	93	69	53	39	17	2	0	0
March 2020	100	100	100	100	100	100	99	17	91	62	43	27	6	0	0	0
March 2021	100	100	100	100	100	100	46	5	88	55	34	18	0	0	0	0
March 2022	100	100	100	100	100	79	21	1	86	49	27	11	0	0	0	0
March 2023	100	100	100	100	100	45	9	*	83	43	20	5	0	0	0	0
March 2024	100	100	100	100	99	25	4	*	81	38	14	0	0	0	0	0
March 2025	100	100	100	100	76	14	2	*	78	33	9	0	0	0	0	0
March 2026	100	100	100	100	51	8	1	*	75	28	5	0	0	0	0	0
March 2027	100	100	100	100	34	4	*	*	72	23	1	0	0	0	0	0
March 2028	100	100	100	100	23	2	*	*	69	19	0	0	0	0	0	0
March 2029	100	100	100	100	15	1	*	*	66	15	0	0	0	0	0	0
March 2030	100	100	100	89	10	1	*	*	63	12	0	0	0	0	0	0
March 2031	100	100	100	73	7	*	*	*	59	8	0	0	0	0	0	0
March 2032	100	100	100	57	5	*	*	*	55	5	0	0	0	0	0	0
March 2033	100	100	100	43	3	*	*	0	52	2	0	0	0	0	0	0
March 2034	100	100	99	33	2	*	*	0	47	*	0	0	0	0	0	0
March 2035	100	100	89	25	1	*	*	0	43	0	0	0	0	0	0	0
March 2036	100	100	77	19	1	*	*	0	38	0	0	0	0	0	0	0
March 2037	100	100	61	14	*	*	*	0	33	0	0	0	0	0	0	0
March 2038	100	100	47	10	*	*	*	0	28	0	0	0	0	0	0	0
March 2039	100	100	36	7	*	*	*	0	22	0	0	0	0	0	0	0
March 2040	100	100	26	5	*	*	*	0	16	0	0	0	0	0	0	0
March 2041	100	92	18	3	*	*	*	0	10	0	0	0	0	0	0	0
March 2042	100	66	12	2	*	*	0	0	4	0	0	0	0	0	0	0
March 2043	100	38	6	1	*	*	0	0	0	0	0	0	0	0	0	0
March 2044	100	12	2	*	*	*	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	29.7	27.6	23.3	18.3	11.8	8.4	6.3	4.4	16.9	7.7	4.9	3.7	2.5	1.9	1.6	1.3

Date	GH Class								GK Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2016	99	95	93	90	85	80	75	68	100	100	100	100	100	100	100	100
March 2017	97	88	81	74	62	51	41	27	100	100	100	100	100	100	100	100
March 2018	95	80	69	59	42	28	17	5	100	100	100	100	100	100	100	39
March 2019	94	73	59	47	27	14	5	0	100	100	100	100	100	100	42	0
March 2020	92	67	50	36	17	6	*	0	100	100	100	100	100	50	1	0
March 2021	90	61	42	28	11	2	0	0	100	100	100	100	85	14	0	0
March 2022	88	55	36	22	6	0	0	0	100	100	100	100	48	0	0	0
March 2023	85	50	30	17	3	0	0	0	100	100	100	100	22	0	0	0
March 2024	83	45	25	12	1	0	0	0	100	100	100	99	5	0	0	0
March 2025	81	41	21	9	0	0	0	0	100	100	100	72	0	0	0	0
March 2026	78	37	17	6	0	0	0	0	100	100	100	50	0	0	0	0
March 2027	76	33	14	4	0	0	0	0	100	100	100	33	0	0	0	0
March 2028	73	29	11	2	0	0	0	0	100	100	88	19	0	0	0	0
March 2029	70	26	9	1	0	0	0	0	100	100	69	8	0	0	0	0
March 2030	67	23	7	*	0	0	0	0	100	100	53	2	0	0	0	0
March 2031	64	20	5	0	0	0	0	0	100	100	39	0	0	0	0	0
March 2032	61	17	3	0	0	0	0	0	100	100	27	0	0	0	0	0
March 2033	58	15	2	0	0	0	0	0	100	100	16	0	0	0	0	0
March 2034	54	12	1	0	0	0	0	0	100	98	7	0	0	0	0	0
March 2035	50	10	*	0	0	0	0	0	100	81	3	0	0	0	0	0
March 2036	46	8	0	0	0	0	0	0	100	65	0	0	0	0	0	0
March 2037	42	6	0	0	0	0	0	0	100	50	0	0	0	0	0	0
March 2038	37	4	0	0	0	0	0	0	100	36	0	0	0	0	0	0
March 2039	32	3	0	0	0	0	0	0	100	23	0	0	0	0	0	0
March 2040	27	1	0	0	0	0	0	0	100	11	0	0	0	0	0	0
March 2041	21	*	0	0	0	0	0	0	100	2	0	0	0	0	0	0
March 2042	16	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2043	9	0	0	0	0	0	0	0	76	0	0	0	0	0	0	0
March 2044	3	0	0	0	0	0	0	0	23	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	18.4	9.5	6.3	4.6	3.1	2.3	1.9	1.5	28.5	22.2	15.6	11.3	7.1	5.1	4.0	2.9

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

Date	GM Class							
	PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100
March 2016	99	96	94	92	88	84	80	74
March 2017	98	91	85	79	69	60	52	41
March 2018	96	84	75	67	53	41	32	16
March 2019	95	78	67	57	41	30	17	5
March 2020	93	73	59	48	33	18	8	1
March 2021	92	68	53	42	26	11	4	*
March 2022	90	64	48	37	18	7	2	*
March 2023	88	60	43	32	13	4	1	*
March 2024	86	56	39	29	9	2	*	*
March 2025	84	52	36	23	6	1	*	*
March 2026	82	49	33	19	4	1	*	*
March 2027	80	46	30	15	3	*	*	*
March 2028	78	43	26	12	2	*	*	*
March 2029	76	40	23	10	1	*	*	*
March 2030	74	37	19	8	1	*	*	*
March 2031	71	35	16	6	1	*	*	0
March 2032	68	33	14	5	*	*	*	0
March 2033	66	31	12	4	*	*	*	0
March 2034	63	28	10	3	*	*	*	0
March 2035	59	25	8	2	*	*	*	0
March 2036	56	22	6	2	*	*	*	0
March 2037	53	18	5	1	*	*	*	0
March 2038	49	16	4	1	*	*	*	0
March 2039	45	13	3	1	*	*	*	0
March 2040	41	10	2	*	*	*	0	0
March 2041	36	8	2	*	*	*	0	0
March 2042	31	5	1	*	*	*	0	0
March 2043	24	3	1	*	*	*	0	0
March 2044	13	1	*	*	*	*	0	0
March 2045	0	0	0	0	0	0	0	0
Weighted Average								
Life (years)**	20.4	12.4	8.6	6.5	4.2	3.1	2.5	1.9

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	258% PSA
2	130% PSA
3	10% CPR
4	200% PSA
5	200% PSA
6	200% PSA
7	185% PSA
8	185% PSA
9	258% PSA
10	378% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

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

PLAN OF DISTRIBUTION

We are obligated to deliver the Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9 Classes and the R and RL Classes to Citigroup Global Markets Inc. (the “Dealer”) in exchange for the Trust MBS (other than the Group 1 MBS and the Group 10 MBS) and the Group 5 Underlying REMIC Certificates.

We will deliver the Group 1 MBS and the Group 10 MBS to the Trust in exchange for the LI, LA, LZ, FI, ES and EO Classes. We are obligated to deliver the LA and LZ Classes, and \$62,172,911 initial principal amount of the EA Class of RCR Certificates to the Dealer for cash proceeds. We initially will retain all of the LI Class Certificates, \$373,037,466 initial notional principal amount of the ES Class Certificates, and \$373,037,466 initial principal amount of the EF Class of RCR Certificates, and may retain additional Group 1 and Group 10 Class Certificates. We may sell some or all of the retained Certificates from time to time in negotiated transactions at varying prices to be determined at the time of sale.

The Dealer proposes to offer the Certificates (other than the Certificates initially retained by us) directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Exhibit A-1

Assumed Characteristics of the Mortgage Loans Underlying the ARM MBS
(As of March 1, 2015)

Issue Date	Unpaid Principal Balance	Net Mortgage Rate* (%)	Mortgage Rate (%)	Original Term (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Margin (%)	Initial Rate Cap (%)	Periodic Rate Cap (%)	Lifetime Rate Cap (%)	Lifetime Rate Floor (%)	Months to Rate Change	Rate Reset Frequency (in months)	Payment Reset Frequency (in months)	Remaining Interest Only Period (in months)	Index**
\$	364,847.79	2.386	3.043	360	114	246	2.901	***	2.000	12.0689	2.901	7	12	12	N/A	CMT 1 YEAR
	1,872,968.10	2.215	2.750	360	219	141	2.250	***	2.000	9.7670	2.250	3	12	12	N/A	WSJ 1 Year LIBOR
	1,173,495.81	2.435	2.875	351	207	144	2.250	***	2.000	9.7306	2.250	12	12	12	N/A	WSJ 1 Year LIBOR
	2,769,006.50	2.435	2.875	359	216	143	2.250	***	2.000	10.2591	2.250	4	12	12	N/A	WSJ 1 Year LIBOR
	1,731,257.97	2.199	2.875	360	216	144	2.250	***	2.000	10.1704	2.250	12	12	12	N/A	WSJ 1 Year LIBOR
	1,106,908.32	2.325	2.875	360	216	144	2.250	***	2.000	10.0457	2.250	12	12	12	N/A	WSJ 1 Year LIBOR
	1,225,431.17	2.109	2.750	360	218	142	2.250	***	2.000	10.7044	2.250	2	12	12	N/A	WSJ 1 Year LIBOR
	1,657,177.75	2.414	2.851	360	230	130	2.351	***	2.000	10.4012	2.351	2	12	12	0	WSJ 1 Year LIBOR
	1,794,446.69	2.070	2.750	360	220	140	2.250	***	2.000	9.6776	2.250	4	12	12	N/A	WSJ 1 Year LIBOR
	1,674,388.72	2.149	2.750	360	221	139	2.250	***	2.000	10.4717	2.250	5	12	12	N/A	WSJ 1 Year LIBOR
	1,186,706.00	2.161	2.784	360	237	123	2.250	***	2.000	10.6820	2.250	9	12	12	0	WSJ 1 Year LIBOR
	971,853.20	2.425	2.875	360	219	141	2.250	***	2.000	9.7097	2.250	4	12	12	N/A	WSJ 1 Year LIBOR
	2,083,806.32	2.433	2.898	354	209	145	2.750	***	2.000	10.5912	2.750	6	12	12	N/A	CMT 1 YEAR
	3,510,308.40	1.840	2.375	360	223	137	2.000	***	2.000	10.5312	2.000	3	6	6	0	WSJ 6 Month LIBOR
	1,734,149.32	2.016	2.764	360	231	129	2.264	***	2.000	10.2590	2.264	3	12	12	N/A	WSJ 1 Year LIBOR
	195,316.26	2.127	2.875	360	234	126	2.750	***	2.000	10.6012	2.750	6	12	12	N/A	CMT 1 YEAR
	377,443.67	1.900	2.866	360	232	128	2.741	***	2.000	9.4938	2.741	4	12	12	N/A	CMT 1 YEAR
	377,435.80	2.140	2.750	360	235	125	2.250	***	2.000	10.2127	2.250	7	12	12	N/A	WSJ 1 Year LIBOR
	295,326.82	1.942	2.786	360	236	124	2.661	***	2.000	9.7992	2.661	8	12	12	N/A	CMT 1 YEAR
	522,071.16	1.965	2.625	360	233	127	2.250	***	2.000	11.5241	2.250	5	6	6	0	WSJ 6 Month LIBOR
	925,870.23	2.054	2.750	360	237	123	2.250	***	2.000	11.0809	2.250	9	12	12	N/A	WSJ 1 Year LIBOR
	2,135,714.65	1.960	2.802	360	237	123	2.250	***	2.000	10.4184	2.250	9	12	12	0	WSJ 1 Year LIBOR
	320,183.15	2.375	3.000	360	238	122	2.375	***	2.000	10.1925	2.375	10	12	12	N/A	WSJ 1 Year LIBOR
	835,346.95	1.894	2.625	360	236	124	2.250	***	2.000	11.5804	2.250	3	6	6	0	WSJ 6 Month LIBOR
	1,977,421.45	2.066	2.961	360	236	124	2.586	***	1.000	10.3219	2.586	2	6	6	0	WSJ 6 Month LIBOR
	1,039,603.87	1.880	2.375	360	244	116	2.000	***	1.000	10.3772	2.000	4	6	6	0	WSJ 6 Month LIBOR
	990,436.58	2.160	3.125	360	245	115	2.750	***	1.000	12.1311	2.750	5	6	6	N/A	WSJ 6 Month LIBOR
	347,981.85	2.248	2.750	360	243	117	2.250	***	2.000	10.3378	2.250	3	12	12	0	WSJ 1 Year LIBOR
	768,065.40	2.274	2.875	360	246	114	2.250	***	2.000	11.3790	2.250	6	12	12	N/A	WSJ 1 Year LIBOR
	253,879.24	1.830	2.375	360	243	117	2.250	***	1.000	9.0383	2.250	7	12	12	N/A	CMT 1 YEAR
	165,505.96	2.402	3.000	360	247	113	2.500	***	2.000	10.6729	2.500	7	12	12	N/A	WSJ 1 Year LIBOR
	280,356.59	2.688	3.261	360	244	116	2.886	***	1.000	11.1483	2.886	3	6	6	5	WSJ 6 Month LIBOR
	5,801,063.00	2.600	2.885	360	241	119	2.750	***	2.000	10.6487	2.750	4	12	12	0	CMT 1 YEAR
	939,615.89	1.892	2.375	360	254	106	2.000	***	1.000	11.0045	2.000	2	6	6	0	WSJ 6 Month LIBOR
	5,166,745.78	2.240	2.820	359	230	129	2.276	***	2.000	10.3981	2.276	5	12	12	N/A	WSJ 1 Year LIBOR
	2,070,660.04	1.850	2.375	360	229	131	2.000	***	1.000	9.4389	2.000	3	6	6	0	WSJ 6 Month LIBOR
	649,135.44	2.019	2.634	360	261	99	2.259	***	1.000	11.4509	2.259	3	6	6	21	WSJ 6 Month LIBOR
	760,452.66	1.641	2.989	358	131	227	2.848	***	2.000	12.6446	2.848	6	12	12	N/A	CMT 1 YEAR
	1,406,051.11	2.231	2.755	360	269	91	2.250	***	2.000	11.2420	2.250	6	12	12	N/A	WSJ 1 Year LIBOR
	1,298,794.52	2.255	2.750	360	245	115	2.250	***	2.000	9.8778	2.250	5	12	12	N/A	WSJ 1 Year LIBOR
	2,185,736.68	2.425	2.916	360	264	96	2.754	***	2.000	10.9044	2.754	8	12	12	N/A	CMT 1 YEAR
	412,531.79	2.020	2.875	360	263	97	2.250	***	2.000	12.4164	2.250	11	12	12	N/A	WSJ 1 Year LIBOR
	244,612.81	2.097	2.782	360	243	117	2.250	***	2.000	10.1379	2.250	6	12	12	0	WSJ 1 Year LIBOR
	2,459,094.65	2.941	3.496	360	270	90	2.300	***	2.000	11.1520	2.300	6	12	12	27	WSJ 1 Year LIBOR

<u>Issue Date Unpaid Principal Balance</u>	<u>Net Mortgage Rate* (%)</u>	<u>Mortgage Rate (%)</u>	<u>Original Term (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Margin (%)</u>	<u>Initial Rate Cap (%)</u>	<u>Periodic Rate Cap (%)</u>	<u>Lifetime Rate Cap (%)</u>	<u>Lifetime Rate Floor (%)</u>	<u>Months to Rate Change</u>	<u>Rate Reset Frequency (in months)</u>	<u>Payment Reset Frequency (in months)</u>	<u>Remaining Interest Only Period (in months)</u>	<u>Index**</u>
\$ 2,426,298.17	2.839	3.524	360	235	125	2.332	***	2.000	10.6218	2.332	12	12	12	N/A	WSJ 1 Year LIBOR
598,648.97	2.221	2.868	360	251	109	2.325	***	2.000	11.2613	2.325	5	12	12	10	WSJ 1 Year LIBOR
373,348.48	2.356	2.900	360	237	123	2.749	***	2.000	10.0844	2.749	7	12	12	0	CMT 1 YEAR
7,211,501.78	2.161	2.786	360	220	140	2.250	***	2.000	10.5368	2.250	5	12	12	N/A	WSJ 1 Year LIBOR

* The “Net Mortgage Rate” of a Hybrid ARM Loan is equal to its then current interest rate *less* the sum of the related servicing fee and our guaranty fee (expressed in each case as an annual percentage).

** For a description of these Indices, see “The Mortgage Loans—Adjustable-Rate Mortgage Loans (ARM Loans)—*ARM Indices*” in the MBS Prospectus.

*** We have assumed that all applicable initial fixed-rate periods have expired and that all initial rate adjustments have occurred.

Expected ARM MBS

The pool numbers of the adjustable-rate MBS expected to be included in the Lower Tier REMIC are listed below:

<u>Pool Number</u>	<u>Issue Date Unpaid Principal Balance</u>
323357	\$ 364,847.79
612517	1,872,968.10
685581	1,173,495.81
685593	2,769,006.50
694420	1,731,257.97
694503	1,106,908.32
704486	1,225,431.17
725618	1,657,177.75
728757	1,794,446.69
733812	1,674,388.72
735251	1,186,706.00
736398	971,853.20
761780	2,083,806.32
768541	3,510,308.40
779226	1,734,149.32
781431	195,316.26
786624	377,443.67
792881	377,435.80
800395	295,326.82
801340	522,071.16
804382	925,870.23
804474	2,135,714.65
810581	320,183.15
810896	835,346.95
816428	1,977,421.45
817377	1,039,603.87
828808	990,436.58
832045	347,981.85
836189	768,065.40
838332	253,879.24
838559	165,505.96
846749	280,356.59

<u>Pool Number</u>	<u>Issue Date Unpaid Principal Balance</u>
851428	5,801,063.00
882055	939,615.89
889811	5,166,745.78
898757	2,070,660.04
913253	649,135.44
924016	760,452.66
947058	1,406,051.11
990912	1,298,794.52
995059	2,185,736.68
995353	412,531.79
AA3518	244,612.81
AD0387	2,459,094.65
AD0557	2,426,298.17
AL2424	598,648.97
AL3886	373,348.48
AL6353	7,211,501.78

Exhibit A-2

Group 5 Underlying REMIC Certificates

	Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Notional Principal Balance of Class	March 2015 Class Factor	Notional Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
Subgroup 5a	2014-80	KI	November 2014	3136ALT27	3.0%	FIX/IO	March 2044	NTL	\$5,863,333	0.98164294	\$5,755,699.44	3.821%	352	6
	2015-14	DI	February 2015	3136AMYQ6	3.0	FIX/IO	May 2025	NTL	1,876,333	0.97733724	1,833,810.12	3.979	351	6
Subgroup 5b	2013-120	IC	November 2013	3136AHJC5	3.5	FIX/IO	April 2043	NTL	8,932,857	0.90807115	4,337,327.39	4.261	337	17
	2014-4	IK	January 2014	3136AH4G2	3.5	FIX/IO	July 2043	NTL	3,776,714	0.86698313	3,274,347.32	4.296	341	17
	2014-4	KI	January 2014	3136AH4E7	3.5	FIX/IO	February 2044	NTL	2,139,791	0.91650861	1,961,136.88	4.135	342	15

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

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 1								
LA	\$360,361,078	LB	\$360,361,078	PAC/AD	2.50%	FIX	3136ANFN2	April 2045
		IL	32,760,098(3)	NTL	5.50	FIX/IO	3136ANFS1	April 2045
Recombination 2								
LA	360,361,078	LC	360,361,078	PAC/AD	2.75	FIX	3136ANFP7	April 2045
		IL	16,380,049(3)	NTL	5.50	FIX/IO	3136ANFS1	April 2045
Recombination 3								
LA	360,361,078	LG	360,361,078	PAC/AD	2.25	FIX	3136ANFQ5	April 2045
		IL	49,140,147(3)	NTL	5.50	FIX/IO	3136ANFS1	April 2045
Recombination 4								
LA	360,361,078	LH	360,361,078	PAC/AD	2.00	FIX	3136ANFR3	April 2045
		IL	65,520,196(3)	NTL	5.50	FIX/IO	3136ANFS1	April 2045
Recombination 5								
LA	360,361,078	LT(4)	416,468,048	PT	3.00	FIX	3136ANFT9	April 2045
LZ	56,106,970							
Recombination 6								
NJ	293,000	NH	5,000,000	SEQ	2.00	FIX	3136ANFU6	August 2044
NK	4,707,000							
Recombination 7								
NB	556,000	GE(5)	4,042,384	SEQ	2.00	FIX	3136ANFV4	April 2045
NG	1,969,264							
GB	1,517,120							
Recombination 8								
NC	2,099,000	GD(5)	71,153,000	SEQ	2.00	FIX	3136ANFW2	January 2043
NE	29,443,000							
GA	39,611,000							

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 17								
FI	\$401,732,656(3)	EF	\$401,732,656	PT	(7)	FLT	3136ANGH4	April 2045
EO	401,732,656							
Recombination 18								
FI	133,910,885(3)	EG	435,210,377	PT	2.00%	FIX	3136ANGJ0	April 2045
ES	133,910,885(3)							
EO	435,210,377							
Recombination 19								
FI	150,649,745(3)	EB	435,210,377	PT	2.25	FIX	3136ANGK7	April 2045
ES	150,649,745(3)							
EO	435,210,377							
Recombination 20								
FI	167,388,606(3)	EC	435,210,377	PT	2.50	FIX	3136ANGL5	April 2045
ES	167,388,606(3)							
EO	435,210,377							
Recombination 21								
FI	184,127,467(3)	ED	435,210,377	PT	2.75	FIX	3136ANGM3	April 2045
ES	184,127,467(3)							
EO	435,210,377							
Recombination 22								
FI	200,866,327(3)	EA	435,210,377	PT	3.00	FIX	3136ANGN1	April 2045
ES	200,866,327(3)							
EO	435,210,377							
Recombination 23								
FI	217,605,188(3)	EH	435,210,377	PT	3.25	FIX	3136ANGP6	April 2045
ES	217,605,188(3)							
EO	435,210,377							
Recombination 24								
FI	234,344,049(3)	EJ	435,210,377	PT	3.50	FIX	3136ANGQ4	April 2045
ES	234,344,049(3)							
EO	435,210,377							

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 25								
FI	\$401,732,656(3)	EI	\$435,210,377(3)	NTL	6.00%	FIX/IO	3136ANGG6	April 2045
ES	401,732,656(3)							

- (1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General— *Authorized Denominations*” in this prospectus supplement.
- (2) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.
- (3) Notional principal balances. These Classes are Interest Only Classes. See page S-8 for a description of how their notional principal balances are calculated.
- (4) Principal payments on the REMIC Certificates in Recombination 5 from the LZ Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (5) These Classes are RCR Classes formed by combinations of REMIC Classes in Group 4 and Group 6.
- (6) Principal payments on the REMIC Certificates in Recombination 16 from the HZ Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (7) For a description of this interest rate, see “Summary—Interest Rates” in this prospectus supplement.

Principal Balance Schedules

LA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$360,361,078.00	November 2019	\$123,384,395.26	July 2024	\$ 31,443,602.05
April 2015	354,624,752.56	December 2019	120,611,559.62	August 2024	30,610,828.57
May 2015	348,954,119.44	January 2020	117,895,740.36	September 2024	29,796,491.66
June 2015	343,348,439.50	February 2020	115,235,820.21	October 2024	29,000,215.12
July 2015	337,806,981.62	March 2020	112,630,703.17	November 2024	28,221,630.09
August 2015	332,329,022.65	April 2020	110,079,314.12	December 2024	27,460,374.90
September 2015	326,913,847.30	May 2020	107,580,598.41	January 2025	26,716,094.94
October 2015	321,560,748.06	June 2020	105,133,521.49	February 2025	25,988,442.55
November 2015	316,269,025.14	July 2020	102,737,068.52	March 2025	25,277,076.85
December 2015	311,037,986.34	August 2020	100,390,244.02	April 2025	24,581,663.63
January 2016	305,866,947.02	September 2020	98,092,071.50	May 2025	23,901,875.22
February 2016	300,755,229.98	October 2020	95,841,593.11	June 2025	23,237,390.37
March 2016	295,702,165.39	November 2020	93,637,869.27	July 2025	22,587,894.13
April 2016	290,707,090.71	December 2020	91,479,978.36	August 2025	21,953,077.71
May 2016	285,769,350.64	January 2021	89,367,016.36	September 2025	21,332,638.40
June 2016	280,888,297.00	February 2021	87,298,096.53	October 2025	20,726,279.41
July 2016	276,063,288.67	March 2021	85,272,349.07	November 2025	20,133,709.78
August 2016	271,293,691.53	April 2021	83,288,920.84	December 2025	19,554,644.29
September 2016	266,578,878.34	May 2021	81,346,975.01	January 2026	18,988,803.30
October 2016	261,918,228.73	June 2021	79,445,690.77	February 2026	18,435,912.69
November 2016	257,311,129.07	July 2021	77,584,263.03	March 2026	17,895,703.73
December 2016	252,756,972.43	August 2021	75,761,902.12	April 2026	17,367,912.99
January 2017	248,255,158.49	September 2021	73,977,833.51	May 2026	16,852,282.22
February 2017	243,805,093.48	October 2021	72,231,297.52	June 2026	16,348,558.27
March 2017	239,406,190.10	November 2021	70,521,549.04	July 2026	15,856,493.00
April 2017	235,057,867.46	December 2021	68,847,857.25	August 2026	15,375,843.14
May 2017	230,759,551.01	January 2022	67,209,505.37	September 2026	14,906,370.25
June 2017	226,510,672.47	February 2022	65,605,790.38	October 2026	14,447,840.60
July 2017	222,310,669.75	March 2022	64,036,022.76	November 2026	14,000,025.09
August 2017	218,158,986.90	April 2022	62,499,526.26	December 2026	13,562,699.14
September 2017	214,055,074.03	May 2022	60,995,637.62	January 2027	13,135,642.63
October 2017	209,998,387.26	June 2022	59,523,706.35	February 2027	12,718,639.80
November 2017	205,988,388.66	July 2022	58,083,094.47	March 2027	12,311,479.17
December 2017	202,024,546.15	August 2022	56,673,176.28	April 2027	11,913,953.47
January 2018	198,106,333.47	September 2022	55,293,338.15	May 2027	11,525,859.53
February 2018	194,233,230.10	October 2022	53,942,978.26	June 2027	11,146,998.23
March 2018	190,404,721.23	November 2022	52,621,506.40	July 2027	10,777,174.40
April 2018	186,620,297.65	December 2022	51,328,343.74	August 2027	10,416,196.76
May 2018	182,879,455.72	January 2023	50,062,922.62	September 2027	10,063,877.85
June 2018	179,181,697.32	February 2023	48,824,686.34	October 2027	9,720,033.94
July 2018	175,526,529.75	March 2023	47,613,088.96	November 2027	9,384,484.96
August 2018	171,913,465.70	April 2023	46,427,595.08	December 2027	9,057,054.43
September 2018	168,342,023.20	May 2023	45,267,679.66	January 2028	8,737,569.41
October 2018	164,811,725.54	June 2023	44,132,827.80	February 2028	8,425,860.41
November 2018	161,322,101.23	July 2023	43,022,534.58	March 2028	8,121,761.34
December 2018	157,872,683.94	August 2023	41,936,304.84	April 2028	7,825,109.42
January 2019	154,463,012.42	September 2023	40,873,653.03	May 2028	7,535,745.13
February 2019	151,092,630.49	October 2023	39,834,102.99	June 2028	7,253,512.17
March 2019	147,761,086.95	November 2023	38,817,187.81	July 2028	6,978,257.35
April 2019	144,489,209.76	December 2023	37,822,449.62	August 2028	6,709,830.58
May 2019	141,284,102.83	January 2024	36,849,439.45	September 2028	6,448,084.76
June 2019	138,144,463.55	February 2024	35,897,717.04	October 2028	6,192,875.78
July 2019	135,069,014.02	March 2024	34,966,850.68	November 2028	5,944,062.40
August 2019	132,056,500.60	April 2024	34,056,417.06	December 2028	5,701,506.25
September 2019	129,105,693.48	May 2024	33,166,001.10	January 2029	5,465,071.74
October 2019	126,215,386.21	June 2024	32,295,195.79	February 2029	5,234,626.01

LA Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2029	\$ 5,010,038.88	March 2030	\$ 2,728,024.43	March 2031	\$ 1,081,402.06
April 2029	4,791,182.82	April 2030	2,568,883.65	April 2031	967,846.30
May 2029	4,577,932.86	May 2030	2,414,033.34	May 2031	857,554.37
June 2029	4,370,166.58	June 2030	2,263,377.84	June 2031	750,451.75
July 2029	4,167,764.02	July 2030	2,116,823.46	July 2031	646,465.47
August 2029	3,970,607.66	August 2030	1,974,278.42	August 2031	545,524.06
September 2029	3,778,582.36	September 2030	1,835,652.84	September 2031	447,557.55
October 2029	3,591,575.33	October 2030	1,700,858.66	October 2031	352,497.41
November 2029	3,409,476.07	November 2030	1,569,809.66	November 2031	260,276.55
December 2029	3,232,176.32	December 2030	1,442,421.37	December 2031	170,829.27
January 2030	3,059,570.04	January 2031	1,318,611.07	January 2032	84,091.24
February 2030	2,891,553.33	February 2031	1,198,297.75	February 2032 and thereafter	0.00

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$58,483,396.00	July 2018	\$41,800,176.12	November 2021	\$26,415,415.80
April 2015	58,240,414.17	August 2018	41,365,212.01	December 2021	26,079,579.76
May 2015	57,983,306.66	September 2018	40,933,033.25	January 2022	25,745,923.88
June 2015	57,712,189.94	October 2018	40,503,622.86	February 2022	25,414,434.82
July 2015	57,427,188.85	November 2018	40,076,963.98	March 2022	25,085,099.31
August 2015	57,128,436.48	December 2018	39,653,039.84	April 2022	24,757,904.17
September 2015	56,816,074.09	January 2019	39,231,833.77	May 2022	24,432,836.30
October 2015	56,490,251.00	February 2019	38,813,329.20	June 2022	24,109,882.68
November 2015	56,151,124.49	March 2019	38,397,509.66	July 2022	23,789,030.36
December 2015	55,798,859.65	April 2019	37,984,358.78	August 2022	23,470,266.47
January 2016	55,433,629.29	May 2019	37,573,860.29	September 2022	23,153,578.22
February 2016	55,055,613.76	June 2019	37,165,998.02	October 2022	22,838,952.89
March 2016	54,665,000.83	July 2019	36,760,755.89	November 2022	22,526,377.85
April 2016	54,261,985.55	August 2019	36,358,117.91	December 2022	22,215,840.53
May 2016	53,846,770.05	September 2019	35,958,068.21	January 2023	21,907,328.45
June 2016	53,419,563.41	October 2019	35,560,590.99	February 2023	21,600,829.20
July 2016	52,980,581.47	November 2019	35,165,670.56	March 2023	21,296,330.44
August 2016	52,530,046.66	December 2019	34,773,291.31	April 2023	20,993,819.90
September 2016	52,068,187.78	January 2020	34,383,437.74	May 2023	20,693,285.40
October 2016	51,595,239.86	February 2020	33,996,094.43	June 2023	20,396,529.51
November 2016	51,111,443.91	March 2020	33,611,246.06	July 2023	20,103,733.84
December 2016	50,617,046.74	April 2020	33,228,877.41	August 2023	19,814,847.58
January 2017	50,125,796.67	May 2020	32,848,973.33	September 2023	19,529,820.54
February 2017	49,637,674.56	June 2020	32,471,518.77	October 2023	19,248,603.17
March 2017	49,152,661.38	July 2020	32,096,498.78	November 2023	18,971,146.55
April 2017	48,670,738.23	August 2020	31,723,898.49	December 2023	18,697,402.35
May 2017	48,191,886.31	September 2020	31,353,703.11	January 2024	18,427,322.87
June 2017	47,716,086.93	October 2020	30,985,897.96	February 2024	18,160,860.99
July 2017	47,243,321.52	November 2020	30,620,468.44	March 2024	17,897,970.19
August 2017	46,773,571.63	December 2020	30,257,400.03	April 2024	17,638,604.54
September 2017	46,306,818.90	January 2021	29,896,678.30	May 2024	17,382,718.68
October 2017	45,843,045.09	February 2021	29,538,288.92	June 2024	17,130,267.81
November 2017	45,382,232.07	March 2021	29,182,217.62	July 2024	16,881,207.71
December 2017	44,924,361.81	April 2021	28,828,450.24	August 2024	16,635,494.71
January 2018	44,469,416.41	May 2021	28,476,972.70	September 2024	16,393,085.68
February 2018	44,017,378.05	June 2021	28,127,770.99	October 2024	16,153,938.05
March 2018	43,568,229.04	July 2021	27,780,831.20	November 2024	15,918,009.77
April 2018	43,121,951.78	August 2021	27,436,139.49	December 2024	15,685,259.32
May 2018	42,678,528.78	September 2021	27,093,682.12	January 2025	15,455,645.70
June 2018	42,237,942.65	October 2021	26,753,445.42	February 2025	15,229,128.44

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2025	\$15,005,667.56	February 2030	\$ 6,037,266.96	January 2035	\$ 2,148,822.53
April 2025	14,785,223.60	March 2030	5,940,031.65	February 2035	2,107,813.41
May 2025	14,567,757.58	April 2030	5,844,167.22	March 2035	2,067,421.64
June 2025	14,353,231.03	May 2030	5,749,655.53	April 2035	2,027,638.78
July 2025	14,141,605.95	June 2030	5,656,478.68	May 2035	1,988,456.50
August 2025	13,932,844.83	July 2030	5,564,619.00	June 2035	1,949,866.58
September 2025	13,726,910.62	August 2030	5,474,059.05	July 2035	1,911,860.90
October 2025	13,523,766.74	September 2030	5,384,781.60	August 2035	1,874,431.46
November 2025	13,323,377.07	October 2030	5,296,769.64	September 2035	1,837,570.35
December 2025	13,125,705.95	November 2030	5,210,006.39	October 2035	1,801,269.77
January 2026	12,930,718.17	December 2030	5,124,475.28	November 2035	1,765,522.02
February 2026	12,738,378.96	January 2031	5,040,159.95	December 2035	1,730,319.50
March 2026	12,548,653.99	February 2031	4,957,044.24	January 2036	1,695,654.71
April 2026	12,361,509.37	March 2031	4,875,112.22	February 2036	1,661,520.25
May 2026	12,176,911.62	April 2031	4,794,348.14	March 2036	1,627,908.81
June 2026	11,994,827.70	May 2031	4,714,736.47	April 2036	1,594,813.18
July 2026	11,815,224.98	June 2031	4,636,261.87	May 2036	1,562,226.25
August 2026	11,638,071.24	July 2031	4,558,909.19	June 2036	1,530,140.99
September 2026	11,463,334.67	August 2031	4,482,663.49	July 2036	1,498,550.47
October 2026	11,290,983.86	September 2031	4,407,510.01	August 2036	1,467,447.86
November 2026	11,120,987.80	October 2031	4,333,434.18	September 2036	1,436,826.40
December 2026	10,953,315.86	November 2031	4,260,421.62	October 2036	1,406,679.43
January 2027	10,787,937.82	December 2031	4,188,458.14	November 2036	1,377,000.37
February 2027	10,624,823.82	January 2032	4,117,529.72	December 2036	1,347,782.74
March 2027	10,463,944.38	February 2032	4,047,622.52	January 2037	1,319,020.13
April 2027	10,305,270.41	March 2032	3,978,722.90	February 2037	1,290,706.22
May 2027	10,148,773.17	April 2032	3,910,817.37	March 2037	1,262,834.77
June 2027	9,994,424.30	May 2032	3,843,892.62	April 2037	1,235,399.63
July 2027	9,842,195.78	June 2032	3,777,935.52	May 2037	1,208,394.73
August 2027	9,692,059.96	July 2032	3,712,933.09	June 2037	1,181,814.07
September 2027	9,543,989.53	August 2032	3,648,872.54	July 2037	1,155,651.73
October 2027	9,397,957.53	September 2032	3,585,741.23	August 2037	1,129,901.88
November 2027	9,253,937.34	October 2032	3,523,526.69	September 2037	1,104,558.75
December 2027	9,111,902.68	November 2032	3,462,216.61	October 2037	1,079,616.66
January 2028	8,971,827.60	December 2032	3,401,798.83	November 2037	1,055,070.00
February 2028	8,833,686.49	January 2033	3,342,261.35	December 2037	1,030,913.24
March 2028	8,697,454.04	February 2033	3,283,592.33	January 2038	1,007,140.91
April 2028	8,563,105.29	March 2033	3,225,780.08	February 2038	983,747.61
May 2028	8,430,615.58	April 2033	3,168,813.06	March 2038	960,728.03
June 2028	8,299,960.56	May 2033	3,112,679.88	April 2038	938,076.92
July 2028	8,171,116.20	June 2033	3,057,369.30	May 2038	915,789.10
August 2028	8,044,058.77	July 2033	3,002,870.22	June 2038	893,859.45
September 2028	7,918,764.84	August 2033	2,949,171.68	July 2038	872,282.93
October 2028	7,795,211.28	September 2033	2,896,262.87	August 2038	851,054.56
November 2028	7,673,375.25	October 2033	2,844,133.11	September 2038	830,169.43
December 2028	7,553,234.20	November 2033	2,792,771.87	October 2038	809,622.69
January 2029	7,434,765.88	December 2033	2,742,168.75	November 2038	789,409.56
February 2029	7,317,948.30	January 2034	2,692,313.48	December 2038	769,525.32
March 2029	7,202,759.77	February 2034	2,643,195.93	January 2039	749,965.31
April 2029	7,089,178.87	March 2034	2,594,806.10	February 2039	730,724.93
May 2029	6,977,184.44	April 2034	2,547,134.12	March 2039	711,799.66
June 2029	6,866,755.61	May 2034	2,500,170.24	April 2039	693,185.01
July 2029	6,757,871.76	June 2034	2,453,904.84	May 2039	674,876.57
August 2029	6,650,512.54	July 2034	2,408,328.43	June 2039	656,869.99
September 2029	6,544,657.86	August 2034	2,363,431.65	July 2039	639,160.97
October 2029	6,440,287.87	September 2034	2,319,205.24	August 2039	621,745.26
November 2029	6,337,383.00	October 2034	2,275,640.07	September 2039	604,618.68
December 2029	6,235,923.91	November 2034	2,232,727.14	October 2039	587,777.10
January 2030	6,135,891.51	December 2034	2,190,457.55	November 2039	571,216.45

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2039	\$ 554,932.71	June 2041	\$ 304,900.99	December 2042	\$ 123,264.63
January 2040	538,921.91	July 2041	293,182.03	January 2043	114,838.29
February 2040	523,180.14	August 2041	281,669.97	February 2043	106,570.17
March 2040	507,703.53	September 2041	270,361.78	March 2043	98,457.91
April 2040	492,488.28	October 2041	259,254.47	April 2043	90,499.18
May 2040	477,530.63	November 2041	248,345.09	May 2043	82,691.67
June 2040	462,826.87	December 2041	237,630.74	June 2043	75,033.10
July 2040	448,373.34	January 2042	227,108.55	July 2043	67,521.24
August 2040	434,166.43	February 2042	216,775.69	August 2043	60,153.87
September 2040	420,202.58	March 2042	206,629.37	September 2043	52,928.81
October 2040	406,478.27	April 2042	196,666.84	October 2043	45,843.91
November 2040	392,990.04	May 2042	186,885.38	November 2043	38,897.05
December 2040	379,734.47	June 2042	177,282.31	December 2043	32,086.14
January 2041	366,708.18	July 2042	167,854.99	January 2044	25,409.11
February 2041	353,907.84	August 2042	158,600.81	February 2044	18,863.93
March 2041	341,330.17	September 2042	149,517.21	March 2044	12,448.59
April 2041	328,971.93	October 2042	140,601.64	April 2044	6,161.11
May 2041	316,829.92	November 2042	131,851.60	May 2044 and thereafter	0.00

BD Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$5,664,000.00	December 2017	\$2,791,459.94	September 2020	\$ 733,034.94
April 2015	5,619,913.77	January 2018	2,704,923.42	October 2020	693,135.26
May 2015	5,571,640.92	February 2018	2,620,087.76	November 2020	654,374.80
June 2015	5,519,240.74	March 2018	2,536,933.09	December 2020	616,739.27
July 2015	5,462,778.25	April 2018	2,455,439.76	January 2021	580,214.52
August 2015	5,402,324.15	May 2018	2,375,588.31	February 2021	544,786.52
September 2015	5,337,954.70	June 2018	2,297,359.48	March 2021	510,441.43
October 2015	5,269,751.64	July 2018	2,220,734.16	April 2021	477,165.50
November 2015	5,197,802.06	August 2018	2,145,693.46	May 2021	444,945.14
December 2015	5,122,198.31	September 2018	2,072,218.67	June 2021	413,766.91
January 2016	5,043,037.84	October 2018	2,000,291.26	July 2021	383,617.48
February 2016	4,960,423.09	November 2018	1,929,892.88	August 2021	354,483.68
March 2016	4,874,461.33	December 2018	1,861,005.36	September 2021	326,352.45
April 2016	4,785,264.47	January 2019	1,793,610.71	October 2021	299,210.87
May 2016	4,692,948.97	February 2019	1,727,691.12	November 2021	273,046.17
June 2016	4,597,635.60	March 2019	1,663,228.96	December 2021	247,845.68
July 2016	4,499,449.28	April 2019	1,600,206.77	January 2022	223,596.88
August 2016	4,398,518.90	May 2019	1,538,607.26	February 2022	200,287.36
September 2016	4,294,977.13	June 2019	1,478,413.30	March 2022	177,904.86
October 2016	4,188,960.19	July 2019	1,419,607.95	April 2022	156,437.23
November 2016	4,080,607.66	August 2019	1,362,174.43	May 2022	135,872.44
December 2016	3,970,062.27	September 2019	1,306,096.11	June 2022	116,198.59
January 2017	3,861,494.24	October 2019	1,251,356.55	July 2022	97,403.90
February 2017	3,754,881.03	November 2019	1,197,939.46	August 2022	79,476.71
March 2017	3,650,200.34	December 2019	1,145,828.72	September 2022	62,405.48
April 2017	3,547,430.05	January 2020	1,095,008.36	October 2022	46,684.56
May 2017	3,446,548.28	February 2020	1,045,462.57	November 2022	33,304.03
June 2017	3,347,533.36	March 2020	997,175.71	December 2022	22,220.25
July 2017	3,250,363.82	April 2020	950,132.26	January 2023	13,390.19
August 2017	3,155,018.39	May 2020	904,316.91	February 2023	6,771.45
September 2017	3,061,476.03	June 2020	859,714.46	March 2023	2,322.25
October 2017	2,969,715.90	July 2020	816,309.88	April 2023	1.41
November 2017	2,879,717.35	August 2020	774,088.28	May 2023 and thereafter	0.00

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$50,070,726.00	February 2020	\$28,072,794.63	January 2025	\$11,460,582.83
April 2015	49,865,262.43	March 2020	27,712,228.38	February 2025	11,277,382.29
May 2015	49,647,674.82	April 2020	27,353,635.16	March 2025	11,096,916.08
June 2015	49,418,043.51	May 2020	26,997,002.29	April 2025	10,919,144.91
July 2015	49,176,456.01	June 2020	26,642,317.14	May 2025	10,744,030.04
August 2015	48,923,006.92	July 2020	26,289,567.16	June 2025	10,571,533.28
September 2015	48,657,797.87	August 2020	25,938,739.88	July 2025	10,401,616.97
October 2015	48,380,937.46	September 2020	25,589,822.89	August 2025	10,234,243.97
November 2015	48,092,541.18	October 2020	25,242,803.87	September 2025	10,069,377.68
December 2015	47,792,731.31	November 2020	24,897,670.55	October 2025	9,906,982.01
January 2016	47,481,636.84	December 2020	24,554,410.74	November 2025	9,747,021.37
February 2016	47,159,393.38	January 2021	24,213,012.33	December 2025	9,589,460.67
March 2016	46,826,143.03	February 2021	23,873,463.27	January 2026	9,434,265.33
April 2016	46,482,034.28	March 2021	23,535,751.59	February 2026	9,281,401.24
May 2016	46,127,221.90	April 2021	23,199,865.39	March 2026	9,130,834.78
June 2016	45,761,866.80	May 2021	22,865,792.81	April 2026	8,982,532.79
July 2016	45,386,135.91	June 2021	22,533,522.10	May 2026	8,836,462.59
August 2016	45,000,202.04	July 2021	22,203,041.55	June 2026	8,692,591.96
September 2016	44,604,243.71	August 2021	21,874,339.53	July 2026	8,550,889.13
October 2016	44,198,445.05	September 2021	21,547,404.48	August 2026	8,411,322.77
November 2016	43,782,995.61	October 2021	21,222,224.89	September 2026	8,273,862.01
December 2016	43,358,090.21	November 2021	20,898,789.34	October 2026	8,138,476.39
January 2017	42,923,928.77	December 2021	20,577,086.46	November 2026	8,005,135.91
February 2017	42,480,716.13	January 2022	20,259,264.96	December 2026	7,873,810.97
March 2017	42,040,002.59	February 2022	19,946,100.15	January 2027	7,744,472.39
April 2017	41,601,772.38	March 2022	19,637,525.83	February 2027	7,617,091.41
May 2017	41,166,009.83	April 2022	19,333,476.75	March 2027	7,491,639.67
June 2017	40,732,699.34	May 2022	19,033,888.55	April 2027	7,368,089.21
July 2017	40,301,825.42	June 2022	18,738,697.77	May 2027	7,246,412.48
August 2017	39,873,372.67	July 2022	18,447,841.85	June 2027	7,126,582.29
September 2017	39,447,325.78	August 2022	18,161,259.09	July 2027	7,008,571.86
October 2017	39,023,669.51	September 2022	17,878,888.65	August 2027	6,892,354.78
November 2017	38,602,388.74	October 2022	17,600,670.55	September 2027	6,777,905.01
December 2017	38,183,468.41	November 2022	17,326,545.64	October 2027	6,665,196.88
January 2018	37,766,893.57	December 2022	17,056,455.60	November 2027	6,554,205.08
February 2018	37,352,649.35	January 2023	16,790,342.93	December 2027	6,444,904.66
March 2018	36,940,720.96	February 2023	16,528,150.92	January 2028	6,337,271.03
April 2018	36,531,093.71	March 2023	16,269,823.66	February 2028	6,231,279.93
May 2018	36,123,752.99	April 2023	16,015,306.02	March 2028	6,126,907.47
June 2018	35,718,684.26	May 2023	15,764,543.65	April 2028	6,024,130.07
July 2018	35,315,873.09	June 2023	15,517,482.95	May 2028	5,922,924.50
August 2018	34,915,305.12	July 2023	15,274,071.07	June 2028	5,823,267.86
September 2018	34,516,966.08	August 2023	15,034,255.90	July 2028	5,725,137.57
October 2018	34,120,841.78	September 2023	14,797,986.06	August 2028	5,628,511.37
November 2018	33,726,918.11	October 2023	14,565,210.89	September 2028	5,533,367.32
December 2018	33,335,181.05	November 2023	14,335,880.44	October 2028	5,439,683.78
January 2019	32,945,616.66	December 2023	14,109,945.45	November 2028	5,347,439.43
February 2019	32,558,211.07	January 2024	13,887,357.37	December 2028	5,256,613.24
March 2019	32,172,950.51	February 2024	13,668,068.31	January 2029	5,167,184.49
April 2019	31,789,821.27	March 2024	13,452,031.06	February 2029	5,079,132.75
May 2019	31,408,809.74	April 2024	13,239,199.07	March 2029	4,992,437.87
June 2019	31,029,902.38	May 2024	13,029,526.44	April 2029	4,907,080.00
July 2019	30,653,085.73	June 2024	12,822,967.91	May 2029	4,823,039.57
August 2019	30,278,346.40	July 2024	12,619,478.87	June 2029	4,740,297.28
September 2019	29,905,671.10	August 2024	12,419,015.32	July 2029	4,658,834.11
October 2019	29,535,046.58	September 2024	12,221,533.88	August 2029	4,578,631.31
November 2019	29,166,459.71	October 2024	12,026,991.79	September 2029	4,499,670.39
December 2019	28,799,897.41	November 2024	11,835,346.87	October 2029	4,421,933.14
January 2020	28,435,346.69	December 2024	11,646,557.55	November 2029	4,345,401.59

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2029	\$ 4,270,058.04	October 2034	\$ 1,439,889.88	August 2039	\$ 361,623.08
January 2030	4,195,885.03	November 2034	1,410,786.90	September 2039	351,096.24
February 2030	4,122,865.35	December 2034	1,382,165.90	October 2039	340,763.65
March 2030	4,050,982.05	January 2035	1,354,019.57	November 2039	330,622.20
April 2030	3,980,218.40	February 2035	1,326,340.68	December 2039	320,668.84
May 2030	3,910,557.93	March 2035	1,299,122.12	January 2040	310,900.57
June 2030	3,841,984.39	April 2035	1,272,356.88	February 2040	301,314.41
July 2030	3,774,481.76	May 2035	1,246,038.05	March 2040	291,907.44
August 2030	3,708,034.26	June 2035	1,220,158.82	April 2040	282,676.79
September 2030	3,642,626.32	July 2035	1,194,712.49	May 2040	273,619.62
October 2030	3,578,242.61	August 2035	1,169,692.44	June 2040	264,733.14
November 2030	3,514,868.01	September 2035	1,145,092.16	July 2040	256,014.60
December 2030	3,452,487.61	October 2035	1,120,905.22	August 2040	247,461.29
January 2031	3,391,086.72	November 2035	1,097,125.30	September 2040	239,070.54
February 2031	3,330,650.86	December 2035	1,073,746.17	October 2040	230,839.73
March 2031	3,271,165.76	January 2036	1,050,761.68	November 2040	222,766.26
April 2031	3,212,617.34	February 2036	1,028,165.78	December 2040	214,847.59
May 2031	3,154,991.74	March 2036	1,005,952.50	January 2041	207,081.20
June 2031	3,098,275.29	April 2036	984,115.97	February 2041	199,464.62
July 2031	3,042,454.51	May 2036	962,650.39	March 2041	191,995.41
August 2031	2,987,516.11	June 2036	941,550.06	April 2041	184,671.17
September 2031	2,933,447.01	July 2036	920,809.35	May 2041	177,489.54
October 2031	2,880,234.30	August 2036	900,422.71	June 2041	170,448.19
November 2031	2,827,865.26	September 2036	880,384.69	July 2041	163,544.83
December 2031	2,776,327.35	October 2036	860,689.91	August 2041	156,777.19
January 2032	2,725,608.22	November 2036	841,333.06	September 2041	150,143.06
February 2032	2,675,695.68	December 2036	822,308.92	October 2041	143,640.24
March 2032	2,626,577.73	January 2037	803,612.34	November 2041	137,266.58
April 2032	2,578,242.53	February 2037	785,238.25	December 2041	131,019.95
May 2032	2,530,678.42	March 2037	767,181.65	January 2042	124,898.26
June 2032	2,483,873.91	April 2037	749,437.61	February 2042	118,899.44
July 2032	2,437,817.66	May 2037	732,001.29	March 2042	113,021.47
August 2032	2,392,498.50	June 2037	714,867.90	April 2042	107,262.35
September 2032	2,347,905.43	July 2037	698,032.73	May 2042	101,620.11
October 2032	2,304,027.59	August 2037	681,491.14	June 2042	96,092.81
November 2032	2,260,854.29	September 2037	665,238.56	July 2042	90,678.54
December 2032	2,218,374.99	October 2037	649,270.48	August 2042	85,375.42
January 2033	2,176,579.31	November 2037	633,582.46	September 2042	80,181.61
February 2033	2,135,457.00	December 2037	618,170.13	October 2042	75,095.27
March 2033	2,094,997.97	January 2038	603,029.18	November 2042	70,114.61
April 2033	2,055,192.28	February 2038	588,155.36	December 2042	65,237.87
May 2033	2,016,030.12	March 2038	573,544.49	January 2043	60,463.30
June 2033	1,977,501.83	April 2038	559,192.44	February 2043	55,789.19
July 2033	1,939,597.89	May 2038	545,095.16	March 2043	51,213.85
August 2033	1,902,308.92	June 2038	531,248.65	April 2043	46,735.62
September 2033	1,865,625.66	July 2038	517,648.96	May 2043	42,352.86
October 2033	1,829,539.00	August 2038	504,292.21	June 2043	38,063.96
November 2033	1,794,039.96	September 2038	491,174.57	July 2043	33,867.33
December 2033	1,759,119.68	October 2038	478,292.28	August 2043	29,761.41
January 2034	1,724,769.43	November 2038	465,641.62	September 2043	25,744.66
February 2034	1,690,980.61	December 2038	453,218.94	October 2043	21,815.56
March 2034	1,657,744.75	January 2039	441,020.63	November 2043	17,972.63
April 2034	1,625,053.50	February 2039	429,043.13	December 2043	14,214.39
May 2034	1,592,898.62	March 2039	417,282.96	January 2044	10,539.40
June 2034	1,561,271.99	April 2039	405,736.66	February 2044	6,946.24
July 2034	1,530,165.63	May 2039	394,400.84	March 2044	3,433.50
August 2034	1,499,571.65	June 2039	383,272.16	April 2044 and thereafter	0.00
September 2034	1,469,482.28	July 2039	372,347.32		

HC Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$63,860,194.00	February 2020	\$23,967,935.13	January 2025	\$ 6,852,845.35
April 2015	62,976,127.76	March 2020	23,491,626.64	February 2025	6,698,374.69
May 2015	62,100,574.49	April 2020	23,024,086.23	March 2025	6,546,920.99
June 2015	61,233,452.06	May 2020	22,565,159.11	April 2025	6,398,429.21
July 2015	60,374,679.08	June 2020	22,114,693.16	May 2025	6,252,845.27
August 2015	59,524,174.93	July 2020	21,672,538.86	June 2025	6,110,116.06
September 2015	58,681,859.74	August 2020	21,238,549.29	July 2025	5,970,189.39
October 2015	57,847,654.38	September 2020	20,812,580.04	August 2025	5,833,014.00
November 2015	57,021,480.46	October 2020	20,394,489.20	September 2025	5,698,539.51
December 2015	56,203,260.33	November 2020	19,984,137.31	October 2025	5,566,716.45
January 2016	55,392,917.06	December 2020	19,581,387.30	November 2025	5,437,496.20
February 2016	54,590,374.44	January 2021	19,186,104.48	December 2025	5,310,831.01
March 2016	53,795,556.96	February 2021	18,798,156.48	January 2026	5,186,673.97
April 2016	53,008,389.84	March 2021	18,417,413.21	February 2026	5,064,978.99
May 2016	52,228,798.97	April 2021	18,043,746.84	March 2026	4,945,700.80
June 2016	51,456,710.96	May 2021	17,677,031.73	April 2026	4,828,794.93
July 2016	50,692,053.08	June 2021	17,317,144.41	May 2026	4,714,217.69
August 2016	49,934,753.29	July 2021	16,963,963.56	June 2026	4,601,926.16
September 2016	49,184,740.22	August 2021	16,617,369.95	July 2026	4,491,878.18
October 2016	48,441,943.18	September 2021	16,277,246.41	August 2026	4,384,032.34
November 2016	47,706,292.12	October 2021	15,943,477.80	September 2026	4,278,347.95
December 2016	46,977,717.65	November 2021	15,615,950.96	October 2026	4,174,785.05
January 2017	46,256,151.04	December 2021	15,294,554.70	November 2026	4,073,304.39
February 2017	45,541,524.19	January 2022	14,979,179.76	December 2026	3,973,867.41
March 2017	44,833,769.64	February 2022	14,669,718.76	January 2027	3,876,436.23
April 2017	44,132,820.56	March 2022	14,366,066.18	February 2027	3,780,973.65
May 2017	43,438,610.74	April 2022	14,068,118.34	March 2027	3,687,443.12
June 2017	42,751,074.60	May 2022	13,775,773.35	April 2027	3,595,808.74
July 2017	42,070,147.17	June 2022	13,488,931.09	May 2027	3,506,035.26
August 2017	41,395,764.07	July 2022	13,207,493.17	June 2027	3,418,088.03
September 2017	40,727,861.55	August 2022	12,931,362.91	July 2027	3,331,933.04
October 2017	40,066,376.43	September 2022	12,660,445.32	August 2027	3,247,536.88
November 2017	39,411,246.13	October 2022	12,394,647.04	September 2027	3,164,866.73
December 2017	38,762,408.66	November 2022	12,133,876.34	October 2027	3,083,890.35
January 2018	38,119,802.61	December 2022	11,878,043.09	November 2027	3,004,576.07
February 2018	37,483,367.13	January 2023	11,627,058.71	December 2027	2,926,892.80
March 2018	36,853,041.95	February 2023	11,380,836.18	January 2028	2,850,810.00
April 2018	36,228,767.36	March 2023	11,139,289.98	February 2028	2,776,297.66
May 2018	35,610,484.22	April 2023	10,902,336.08	March 2028	2,703,326.32
June 2018	34,998,133.93	May 2023	10,669,891.92	April 2028	2,631,867.05
July 2018	34,391,658.44	June 2023	10,441,876.37	May 2028	2,561,891.42
August 2018	33,791,000.24	July 2023	10,218,209.71	June 2028	2,493,371.51
September 2018	33,196,102.36	August 2023	9,998,813.62	July 2028	2,426,279.92
October 2018	32,606,908.37	September 2023	9,783,611.13	August 2028	2,360,589.71
November 2018	32,023,362.36	October 2023	9,572,526.63	September 2028	2,296,274.45
December 2018	31,445,408.94	November 2023	9,365,485.81	October 2028	2,233,308.16
January 2019	30,872,993.25	December 2023	9,162,415.67	November 2028	2,171,665.34
February 2019	30,306,060.93	January 2024	8,963,244.48	December 2028	2,111,320.94
March 2019	29,744,558.14	February 2024	8,767,901.76	January 2029	2,052,250.37
April 2019	29,188,431.53	March 2024	8,576,318.27	February 2029	1,994,429.47
May 2019	28,637,628.27	April 2024	8,388,425.96	March 2029	1,937,834.51
June 2019	28,092,096.00	May 2024	8,204,157.99	April 2029	1,882,442.20
July 2019	27,551,782.88	June 2024	8,023,448.68	May 2029	1,828,229.66
August 2019	27,016,637.51	July 2024	7,846,233.50	June 2029	1,775,174.42
September 2019	26,486,609.01	August 2024	7,672,449.05	July 2029	1,723,254.43
October 2019	25,964,041.67	September 2024	7,502,033.04	August 2029	1,672,448.01
November 2019	25,451,057.99	October 2024	7,334,924.27	September 2029	1,622,733.89
December 2019	24,947,489.14	November 2024	7,171,062.61	October 2029	1,574,091.18
January 2020	24,453,169.21	December 2024	7,010,388.98	November 2029	1,526,499.37

HC Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2029	\$ 1,479,938.31	August 2031	\$ 737,171.57	April 2033	\$ 270,849.61
January 2030	1,434,388.23	September 2031	708,194.56	May 2033	253,005.55
February 2030	1,389,829.69	October 2031	679,886.83	June 2033	235,608.14
March 2030	1,346,243.63	November 2031	652,235.18	July 2033	218,648.28
April 2030	1,303,611.32	December 2031	625,226.64	August 2033	202,117.05
May 2030	1,261,914.38	January 2032	598,848.48	September 2033	186,005.69
June 2030	1,221,134.75	February 2032	573,088.21	October 2033	170,305.60
July 2030	1,181,254.70	March 2032	547,933.57	November 2033	155,008.35
August 2030	1,142,256.82	April 2032	523,372.52	December 2033	140,105.66
September 2030	1,104,124.03	May 2032	499,393.25	January 2034	125,589.41
October 2030	1,066,839.55	June 2032	475,984.16	February 2034	111,451.63
November 2030	1,030,386.90	July 2032	453,133.86	March 2034	97,684.50
December 2030	994,749.91	August 2032	430,831.18	April 2034	84,280.34
January 2031	959,912.70	September 2032	409,065.15	May 2034	71,231.63
February 2031	925,859.68	October 2032	387,825.01	June 2034	58,530.98
March 2031	892,575.54	November 2032	367,100.19	July 2034	46,171.14
April 2031	860,045.25	December 2032	346,880.32	August 2034	34,144.99
May 2031	828,254.06	January 2033	327,155.22	September 2034	22,445.56
June 2031	797,187.49	February 2033	307,914.91	October 2034	11,066.01
July 2031	766,831.31	March 2033	289,149.58	November 2034 and thereafter	0.00

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

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

\$1,383,743,019



Guaranteed REMIC
Pass-Through Certificates

Fannie Mae REMIC Trust 2015-22

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Prospectus Supplement

Citigroup

March 24, 2015