

\$739,840,509



FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2015-61

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

<i>Class</i>	<i>Group</i>	<i>Original Class Balance</i>	<i>Principal Type(1)</i>	<i>Interest Rate</i>	<i>Interest Type(1)</i>	<i>CUSIP Number</i>	<i>Final Distribution Date</i>
AB	1	\$ 25,000,000	SEQ	4.0%	FIX	3136APK27	August 2044
AY	1	2,140,000	SEQ	4.0	FIX	3136APK35	August 2045
PA	2	160,212,000	SC/PAC	2.0	FIX	3136APK43	May 2044
PI(2)	2	48,063,600(3)	NTL	5.0	FIX/IO	3136APK50	May 2044
PL	2	7,799,000	SC/PAC	3.5	FIX	3136APK68	May 2044
PV(2)	2	6,182,000	SC/PAC/AD	3.5	FIX	3136APK76	May 2044
VP(2)	2	3,835,000	SC/PAC/AD	3.5	FIX	3136APK84	May 2044
ZP(2)	2	10,800,000	SC/PAC	3.5	FIX/Z	3136APK92	May 2044
HF	2	19,816,231	SC/SUP	(4)	FLT	3136APL26	May 2044
HS(2)	2	8,492,671	SC/SUP	(4)	INV	3136APL34	May 2044
IP(2)	2	21,713,690(3)	NTL	5.0	FIX/IO	3136APL42	May 2044

(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 IO, IC, ZC, LP, US, NL, ML, QD, DB, CA, CB, CD, CE, CI, UF, SU, GA, GB, GC, GD, GI, GE, HB, HC, EB, DC, DE, DG, EC and GJ 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.

Except as described below, the dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be July 30, 2015. We expect initially to retain certain certificates of the Group 8 Classes. 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.

Deutsche Bank Securities



The date of this Prospectus Supplement is July 24, 2015

<i>Class</i>	<i>Group</i>	<i>Original Class Balance</i>	<i>Principal Type(1)</i>	<i>Interest Rate</i>	<i>Interest Type(1)</i>	<i>CUSIP Number</i>	<i>Final Distribution Date</i>
PB	3	\$ 44,916,000	PAC	2.0%	FIX	3136APL59	June 2044
BI(2)	3	13,474,800(3)	NTL	5.0	FIX/IO	3136APL67	June 2044
BV(2)	3	1,405,000	PAC/AD	3.5	FIX	3136APL75	August 2028
VB(2)	3	871,000	PAC/AD	3.5	FIX	3136APL83	June 2034
ZB(2)	3	2,455,000	PAC	3.5	FIX/Z	3136APL91	August 2045
FH	3	7,247,100	SUP	(4)	FLT	3136APM25	August 2045
SH(2)	3	3,105,900	SUP	(4)	INV	3136APM33	August 2045
IB(2)	3	18,000,000(3)	NTL	5.0	FIX/IO	3136APM41	August 2045
VN(2)	4	7,933,933	SC/SEQ/AD	3.0	FIX	3136APM58	July 2045
ZN(2)	4	16,859,609	SC/SEQ	3.0	FIX/Z	3136APM66	July 2045
VM(2)	5	5,711,217	SC/SEQ/AD	3.0	FIX	3136APM74	July 2045
ZM(2)	5	12,136,337	SC/SEQ	3.0	FIX/Z	3136APM82	July 2045
QA	6	75,210,000	PAC/AD	3.0	FIX	3136APM90	May 2043
QI	6	10,744,285(3)	NTL	3.5	FIX/IO	3136APN24	May 2043
QB(2)	6	8,357,880	PAC/AD	3.5	FIX	3136APN32	October 2044
QL(2)	6	5,334,120	PAC/AD	3.5	FIX	3136APN40	August 2045
ZQ	6	11,098,000	SUP	3.5	FIX/Z	3136APN57	August 2045
TA	7	4,137,452	SC/TAC	(4)	INV	3136APN65	February 2045
KS	7	2,500,000	SC/SUP	(4)	INV	3136APN73	February 2045
KI	7	2,500,000(3)	NTL	(4)	INV/IO	3136APN81	February 2045
YS	7	6,363,678	SC/SUP	(4)	INV	3136APN99	February 2045
YO	7	428,279	SC/SUP	0.0	PO	3136APP22	February 2045
SK	7	1,650,000	SC/SUP/AD	(4)	INV	3136APP30	February 2045
KZ	7	1,000	SC/SUP	(4)	INV/Z	3136APP48	February 2045
IK	7	1,651,000(3)	NTL	(4)	INV/IO	3136APP55	February 2045
TK	7	922,899	SC/SUP	(4)	INV	3136APP63	February 2045
IS	7	11,865,856(3)	NTL	(4)	INV/IO	3136APP71	February 2045
DA(2)	8	250,344,000	PAC	2.0	FIX	3136APP89	May 2033
DI(2)	8	159,309,818(3)	NTL	5.5	FIX/IO	3136APP97	May 2033
EA(2)	8	7,432,000	PAC	2.0	FIX	3136APQ21	August 2033
EI(2)	8	4,729,454(3)	NTL	5.5	FIX/IO	3136APQ39	August 2033
HA(2)	8	19,143,203	SUP	2.0	FIX	3136APQ47	August 2033
HI(2)	8	12,182,038(3)	NTL	5.5	FIX/IO	3136APQ54	August 2033
R		0	NPR	0	NPR	3136APQ62	August 2045
RL		0	NPR	0	NPR	3136APQ70	August 2045

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

(2) Exchangeable classes.

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

(4) 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 a Group 2, Group 4, Group 5 or Group 7 Class or the ZC, LP, US, R or RL Class, the disclosure documents relating to the applicable underlying REMIC and RCR certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

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

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

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of July 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	Class 2010-141-BL REMIC Certificate Class 2013-116-EY REMIC Certificate Class 2013-130-AY RCR Certificate Class 2013-130-BG RCR Certificate Class 2014-28-CY RCR Certificate Class 2014-28-DC RCR Certificate Class 2014-28-ED RCR Certificate
3	Group 3 MBS
4	Class 2015-13-PH REMIC Certificate Class 2015-29-CL REMIC Certificate Class 2015-37-BL REMIC Certificate Class 2015-37-PL REMIC Certificate Class 2015-48-DL REMIC Certificate Class 2015-48-QN RCR Certificate
5	Class 2015-29-JL REMIC Certificate Class 2015-29-PL REMIC Certificate Class 2015-48-PL REMIC Certificate
6	Group 6 MBS
7	Class 2015-1-GS RCR Certificate
8	Group 8 MBS

Group 1, Group 3, Group 6 and Group 8

Characteristics of the Trust 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	\$ 27,140,000	4.00%	4.25% to 6.50%	241 to 360
Group 3 MBS	\$ 60,000,000	5.00%	5.25% to 7.50%	241 to 360
Group 6 MBS	\$100,000,000	3.50%	3.75% to 6.00%	241 to 360
Group 8 MBS	\$276,919,203	5.50%	5.75% to 8.00%	195 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	\$ 27,140,000	360	304	47	4.480%
Group 3 MBS	\$ 60,000,000	360	324	29	5.410%
Group 6 MBS	\$100,000,000	360	359	1	4.124%
Group 8 MBS	\$276,919,203	360	198	149	5.899%

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

Group 2, Group 4, Group 5 and Group 7

Exhibit A describes the underlying REMIC and RCR certificates in Group 2, Group 4, Group 5 and Group 7, including certain information about the related mortgage loans. To learn more about the underlying REMIC and RCR Certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Settlement Date

We expect to issue the certificates on July 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:

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
HF	1.18500%	5.00000%	1.0%	LIBOR + 100 basis points
HS	8.90166%	9.33333%	0.0%	$9.33333\% - (2.33333333 \times \text{LIBOR})$
FH	1.18500%	5.00000%	1.0%	LIBOR + 100 basis points
SH	8.90166%	9.33333%	0.0%	$9.33333\% - (2.33333333 \times \text{LIBOR})$
TA	8.78127%	9.21667%	0.0%	$9.21667\% - (2.33333338 \times \text{LIBOR})$
KS	7.06035%	7.49042%	0.0%	$7.49042\% - (2.304747 \times \text{LIBOR})$
KI	0.69041%	0.73246%	0.0%	$0.73246\% - (0.22537352 \times \text{LIBOR})$
YS	8.27240%	8.77629%	0.0%	$8.77629\% - (2.70039879 \times \text{LIBOR})$
SK	6.06552%	6.43499%	0.0%	$6.43499\% - (1.98 \times \text{LIBOR})$
KZ	6.06552%	6.43499%	0.0%	$6.43499\% - (1.98 \times \text{LIBOR})$
IK	1.68524%	1.78789%	0.0%	$1.78789\% - (0.55012049 \times \text{LIBOR})$
TK	7.50000%	7.50000%	0.0%	$105\% - (30 \times \text{LIBOR})$
IS	1.05000%	1.05000%	0.0%	$9.21667\% - (2.33333338 \times \text{LIBOR})$
US	8.90166%	9.33333%	0.0%	$9.33333\% - (2.33333333 \times \text{LIBOR})$
UF	1.18500%	5.00000%	1.0%	LIBOR + 100 basis points
SU	8.90166%	9.33333%	0.0%	$9.33333\% - (2.33333333 \times \text{LIBOR})$

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

Notional Classes

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

<u>Class</u>	
PI	30% of the PA Class
IP	9.9999999079% of the aggregate principal balance of the Group 2 Underlying REMIC and RCR Certificates
BI	30% of the PB Class
IB	30% of the Group 3 MBS
QI	14.2857133360% of the QA Class
KI	100% of the KS Class
IK	100% of the <i>sum</i> of the SK and KZ Classes
IS	100% of the <i>sum</i> of the SK, KZ, YS, KS, YO and TK Classes
DI	63.6363635637% of the DA Class
EI	63.6363562971% of the EA Class
HI	63.6363622117% of the HA Class
IO	30% of the PA Class <i>plus</i> 9.9999999079% of the aggregate principal balance of the Group 2 Underlying REMIC and RCR Certificates
IC	30% of the PB Class <i>plus</i> 30% of the Group 3 MBS
CI	63.6363633542% of the <i>sum</i> of the DA and EA Classes
GI	63.6363632752% of the Group 8 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>500%</u>	<u>800%</u>
AB	18.8	8.0	5.0	2.1	1.2
AY	29.5	22.8	18.8	9.1	5.2

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>162%</u>	<u>180%</u>	<u>210%</u>	<u>270%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
PA and PI	16.4	6.2	4.4	4.1	4.1	4.1	2.3	1.3	0.9
PL	25.2	15.1	11.9	11.9	11.9	11.9	6.6	3.8	2.4
PV	7.0	7.0	7.0	7.0	7.0	7.0	5.6	3.8	2.5
VP	16.0	15.1	13.4	13.4	13.4	13.4	8.0	4.8	3.0
ZP	26.1	18.1	17.6	17.6	17.6	17.6	10.9	6.5	4.1
HF and HS	27.7	21.4	17.1	15.2	10.2	2.0	0.4	0.2	0.1
IP	19.1	9.6	7.5	7.1	6.4	5.4	3.0	1.7	1.1
IO	17.2	7.3	5.4	5.0	4.8	4.5	2.5	1.5	0.9

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>162%</u>	<u>180%</u>	<u>210%</u>	<u>270%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
PB and BI	17.5	6.3	4.5	4.5	4.5	4.5	2.5	1.4	0.9
BV	7.0	7.0	7.0	7.0	7.0	7.0	5.4	3.5	2.3
VB	16.0	14.7	12.9	12.9	12.9	12.9	7.5	4.3	2.7
ZB	27.2	17.6	17.1	17.1	17.1	17.1	10.3	6.0	3.8
FH and SH	28.9	21.4	15.9	12.8	8.5	1.8	0.4	0.2	0.1
IB	20.2	9.8	7.4	6.9	6.1	5.0	2.7	1.5	0.9
IC	19.0	8.3	6.1	5.8	5.4	4.8	2.6	1.5	0.9

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>290%</u>	<u>600%</u>	<u>900%</u>
VN	6.9	6.9	6.6	4.8	3.5
ZN	26.3	19.3	16.7	8.9	5.7
NL	26.3	19.3	16.4	8.4	5.3

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>241%</u>	<u>500%</u>	<u>800%</u>
VM	6.9	6.9	6.9	5.4	3.9
ZM	26.1	18.6	17.7	10.0	6.2
ML	26.1	18.6	17.7	9.5	5.9

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>135%</u>	<u>185%</u>	<u>215%</u>	<u>500%</u>	<u>800%</u>
QA and QI	14.2	6.5	5.6	5.6	5.6	3.2	2.3
QB	24.2	15.3	15.2	15.2	15.2	7.5	4.8
QL	25.5	21.7	21.7	21.7	21.7	11.4	7.1
ZQ	27.9	21.8	19.2	9.6	3.2	1.0	0.7
QD	24.7	17.8	17.7	17.7	17.7	9.0	5.7

<u>Group 7 Classes</u>	<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
		<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>600%</u>	<u>800%</u>
TA	N/A	26.1	16.4	10.4	0.6	0.5	0.5
KS, KI, YS, YO, IK, TK and IS	N/A	28.1	22.6	16.5	5.3	2.1	1.0
SK	0.0900%	28.1	22.6	16.5	5.3	2.1	1.0
	0.1866%	28.1	22.6	16.5	5.3	2.1	1.0
	2.1866%	28.1	22.6	16.5	5.3	2.1	1.0
	3.2500%	28.1	22.6	16.5	5.3	2.1	1.0
KZ	0.0900%	29.5	29.2	29.0	22.3	19.2	1.6
	0.1866%	29.5	29.2	29.0	22.4	19.2	1.6
	2.1866%	29.5	29.3	29.1	23.8	20.4	1.6
	3.2500%	29.5	29.3	29.2	24.7	21.1	1.6

<u>Group 8 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>260%</u>	<u>290%</u>	<u>321%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
DA, DI, DB, DC, DE and DG	10.5	6.0	3.6	3.6	3.6	2.4	1.4	0.8
EA, EI, EC and EB	17.3	14.6	13.9	13.9	13.9	10.7	6.6	3.5
HA, HI, UF, SU, HB and HC	17.8	15.5	10.1	5.5	1.2	0.2	0.1	0.1
CA, CB, CD, CE and CI	10.7	6.2	3.9	3.9	3.9	2.7	1.6	0.8
GA, GB, GC, GD, GE, GI and GJ ...	11.2	6.9	4.3	4.0	3.7	2.5	1.5	0.8

<u>Group 2/Group 3 Classes[†]</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>162%</u>	<u>180%</u>	<u>210%</u>	<u>270%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
ZC	26.3	18.1	17.6	17.6	17.6	17.6	10.9	6.4	4.0
LP	26.3	17.8	16.9	16.9	16.9	16.9	9.9	5.6	3.5
US	28.0	21.4	16.8	14.6	9.7	2.0	0.4	0.2	0.1

* 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 FACTORS

Payments on the Group 2, Group 4, Group 5 and Group 7 Classes and the ZC, LP and US Classes will be affected by the applicable payment priorities governing the related underlying REMIC and RCR certificates. If you invest in a Group 2, Group 4, Group 5 or Group 7 Class or the ZC, LP or US Class, the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments on the related underlying REMIC and RCR certificates.

As described in the related Underlying REMIC Disclosure Documents, the underlying REMIC and RCR certificates may be subsequent in payment priority to certain other classes issued from the related underlying REMIC trusts. As a result, such other classes may receive principal before principal is paid on the underlying REMIC and RCR certificates, possibly for long periods.

In particular, as described in the related Underlying REMIC Disclosure Documents, principal payments on all but one of the underlying REMIC and RCR certificates in Group 2, Group 4 and Group 5 are governed by principal balance schedules. As a result, those underlying certificates may receive principal payments faster or slower than would otherwise have been the case. In some cases, they may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on principal payments over time may be eliminated. In such a case, the applicable Underlying REMIC and RCR Certificates would receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the applicable Underlying REMIC and RCR Certificates have adhered

to the related principal balance schedules,

- any related support classes remain outstanding, or
- the applicable Underlying REMIC and RCR Certificates otherwise have performed as originally anticipated.

In addition, as described in the related Underlying REMIC Disclosure Document, the Group 7 Underlying RCR Certificate is a support class. A support class is entitled to receive payments on a distribution date only if scheduled payments of principal have been made on certain other classes in the related underlying REMIC trust. Accordingly, a support class may receive no principal payments for an extended period or may receive principal payments that may vary widely from period to period.

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

The rates of principal payments on the SK and KZ Classes will also be sensitive to LIBOR. The rates of principal payments on the SK and KZ Classes in Group 7 will depend in part on the rate at which interest accrues on the KZ Class, which in turn will depend on the level of LIBOR in effect from time to time. In particular, during periods when the level of LIBOR is relatively low, principal of the SK and KZ Classes will be paid more rapidly than would otherwise be the case. Conversely, during periods when the level of LIBOR is relatively high, principal of the SK and KZ Classes will be paid more slowly than would otherwise be the case. The effects described above will be especially pronounced if the related mortgage loans experience low rates of prepayment.

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

The assets of the Trust will include:

- four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 3 MBS,” “Group 6 MBS” and “Group 8 MBS,” and together, the “Trust MBS”), and
- four groups of previously issued REMIC and RCR Certificates (the “Group 2 Underlying REMIC and RCR Certificates,” “Group 4 Underlying REMIC and RCR Certificates,” “Group 5 Underlying REMIC Certificates” and “Group 7 Underlying RCR Certificate,” and together, the “Underlying REMIC and RCR Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”), as further described in Exhibit A.

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

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

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

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

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

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Underlying REMIC and RCR Certificates, see the applicable discussions appearing under the

heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Documents. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

<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 Trust MBS

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

In addition, the pools of mortgage loans backing the Group 6 MBS have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Special Feature Mortgage Loans—*Mortgage Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*” in the MBS Prospectus dated October 1, 2014. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 6 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also “Risk Factors—Risks Relating to Yield and Prepayment—Refinancing of Loans; Sale of Property—*“Jumbo-conforming” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*” in the MBS Prospectus dated October 1, 2014.

For additional information, see “Summary—Group 1, Group 3, Group 6 and Group 8—Characteristics of the Trust MBS” in this prospectus supplement and “The Mortgage Loan Pools” and “Yield, Maturity and Prepayment Considerations” in the MBS Prospectus.

The Underlying REMIC and RCR Certificates

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

In addition, the pools of Mortgage Loans backing the Group 7 Underlying RCR Certificate have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Special Feature Mortgage Loans—*Mortgage Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*” in the MBS Prospectus dated October 1, 2014. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools backing the Group 7 Underlying RCR Certificate, see the Final Data Statement for the related trust and the related prospectus supplement for each MBS. See also “Risk Factors—Risks Relating to Yield and Prepayment—Refinancing of Loans; Sale of Property—*“Jumbo-conforming” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*” in the MBS Prospectus dated October 1, 2014.

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

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

Distributions of Interest

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

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

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
All interest-bearing Classes other than the HF, HS, FH, SH, US, UF and SU Classes	HF, HS, FH, SH, US, UF and SU Classes

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

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

Accrual Classes. The ZP, ZB, ZN, ZM, ZQ, KZ and ZC Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover, described in this prospectus supplement, or specified on Schedule 1. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount to AB and AY, in that order, until retired. } Sequential Pay Classes

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

- *Group 2*

The ZP Accrual Amount to PV and VP, in that order, until retired, and thereafter to ZP. } Accretion Directed Classes and Accrual Class

The Group 2 Cash Flow Distribution Amount in the following priority:

- | | | | | |
|---|---|-----------------|---|-----------------------|
| 1. To Aggregate Group I to its Planned Balance. | } | PAC Group | | |
| 2. To HF and HS, pro rata, until retired. | } | Support Classes | | |
| 3. To Aggregate Group I to zero. | } | PAC Group | | |
| | | | } | Structured Collateral |

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

The “Group 2 Cash Flow Distribution Amount” is the principal then paid on the Group 2 Underlying REMIC and RCR Certificates.

“Aggregate Group I” consists of the PA, PL, PV, VP and ZP Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to PA, PL, PV, VP and ZP, in that order, until retired.

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

- *Group 3*

The ZB Accrual Amount to BV and VB, in that order, until retired, and thereafter to ZB. } Accretion Directed Classes and Accrual Class

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

- | | | | | |
|--|---|-----------------|--|--|
| 1. To Aggregate Group II to its Planned Balance. | } | PAC Group | | |
| 2. To FH and SH, pro rata, until retired. | } | Support Classes | | |
| 3. To Aggregate Group II to zero. | } | PAC Group | | |

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

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

“Aggregate Group II” consists of the PB, BV, VB and ZB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to PB, BV, VB and ZB, in that order, until retired.

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

- *Group 4*

The ZN Accrual Amount to VN until retired, and thereafter to ZN.

} Accretion
Directed
Class and
Accrual Class

The Group 4 Cash Flow Distribution Amount to VN and ZN, in that order, until retired.

} Structured
Collateral/
Sequential
Pay Classes

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

The “Group 4 Cash Flow Distribution Amount” is the principal then paid on the Group 4 Underlying REMIC and RCR Certificates.

- *Group 5*

The ZM Accrual Amount to VM until retired, and thereafter to ZM.

} Accretion
Directed
Class and
Accrual Class

The Group 5 Cash Flow Distribution Amount to VM and ZM, in that order, until retired.

} Structured
Collateral/
Sequential
Pay Classes

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

The “Group 5 Cash Flow Distribution Amount” is the principal then paid on the Group 5 Underlying REMIC Certificates.

- *Group 6*

The ZQ Accrual Amount to Aggregate Group III to its Planned Balance, and thereafter to ZQ.

} Accretion
Directed/PAC
Group and
Accrual Class

The Group 6 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance.

} PAC Group

2. To ZQ until retired.

} Support Class

3. To Aggregate Group III to zero.

} PAC Group

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

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

“Aggregate Group III” consists of the QA, QB and QL Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III to QA, QB and QL, in that order, until retired.

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

- *Group 7*

The KZ Accrual Amount to SK until retired, and thereafter to KZ.

} Accretion
Directed
Class and
Accrual Class

The Group 7 Cash Flow Distribution Amount in the following priority:

1. To TA to its Targeted Balance.

} TAC Class

2. To SK, KZ, YS, YO, KS and TK, as follows:

— 92.2222299006% as follows:

— 15.0873296861% to SK and KZ, in that order, until retired, and

— 84.9126703139% to YS, YO and KS, pro rata, until retired, and

— 7.7777700994% to TK until retired.

} Support
Classes

} Structured
Collateral

} TAC Class

3. To TA until retired.

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

The “Group 7 Cash Flow Distribution Amount” is the principal then paid on the Group 7 Underlying RCR Certificate.

- *Group 8*

The Group 8 Principal Distribution Amount in the following priority:

1. To Aggregate Group IV to its Planned Balance.

} PAC Group

2. To HA until retired.

} Support Class

3. To Aggregate Group IV to zero.

} PAC Group

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

“Aggregate Group IV” consists of the DA and EA Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV to DA and EA, in that order, until retired.

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

Structuring Assumptions

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

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 3, Group 6 and Group 8—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is July 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 Trust MBS will differ from the assumed characteristics shown in the Summary, and may differ significantly. See “Risk Factors—Risks Relating to Yield and Prepayment—*Yields on and weighted average lives of the certificates are affected by actual characteristics of the mortgage loans backing the series trust assets*” in the REMIC Prospectus.

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

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

<u>Groups and Class</u>	<u>Structuring Ranges and Speed</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 180% and 270% PSA	Between 180% and 270% PSA
Aggregate Group II Planned Balances	Between 162% and 270% PSA	Between 162% and 270% PSA
Aggregate Group III Planned Balances	Between 135% and 215% PSA	Between 135% and 215% PSA
TA Class Targeted Balances	600% PSA	N/A
Aggregate Group IV Planned Balances	Between 260% and 321% PSA	Between 260% and 321% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	PA, PL, PV, VP and ZP
Aggregate Group II	PB, BV, VB, and ZB
Aggregate Group III	QA, QB and QL
Aggregate Group IV	DA and EA

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

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

If you are considering the purchase of a PAC or TAC 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 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 might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.
- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each Aggregate Group or Class having scheduled balances will be supported by one or more other Classes. When the related supporting Class or Classes are retired, the Aggregate Group or Class receiving the benefit of that support, if still outstanding, may no longer have an Effective Range, and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

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

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

We cannot assure you that

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

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

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

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

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

<u>Class</u>	<u>% PSA</u>
PI	293%
IP	309%
BI	307%
IB	307%
QI	320%
DI	213%
EI	482%
HI	314%
IO	300%
IC	307%
CI	220%
GI	284%

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>
PI	19.250%
IP	23.500%
BI	20.000%
IB	21.750%
QI	14.875%
DI	21.750%
EI	60.000%
HI	11.000%
IO	20.500%
IC	21.000%
CI	22.875%
GI	22.000%

* 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 PI Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>162%</u>	<u>180%</u>	<u>210%</u>	<u>270%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity . . .	17.8%	12.1%	3.8%	1.6%	1.6%	1.6%	(25.0)%	(69.6)%	*

Sensitivity of the IP Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>162%</u>	<u>180%</u>	<u>210%</u>	<u>270%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity . . .	15.7%	12.6%	8.7%	7.7%	5.9%	2.4%	(12.6)%	(35.8)%	(64.9)%

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>162%</u>	<u>180%</u>	<u>210%</u>	<u>270%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity . . .	17.1%	11.1%	3.0%	3.0%	3.0%	3.0%	(22.1)%	(65.4)%	*

Sensitivity of the IB Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>162%</u>	<u>180%</u>	<u>210%</u>	<u>270%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity . . .	17.7%	14.4%	10.2%	8.9%	6.9%	2.6%	(14.5)%	(39.8)%	(70.3)%

Sensitivity of the QI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	135%	185%	215%	500%	800%	
Pre-Tax Yields to Maturity . . .	15.5%	10.7%	7.5%	7.5%	7.5%	(14.4)%	(37.1)%	

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	260%	290%	321%	500%	800%	1200%	
Pre-Tax Yields to Maturity . . .	14.7%	10.6%	(3.6)%	(3.6)%	(3.6)%	(20.3)%	(55.6)%		*

Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	260%	290%	321%	500%	800%	1200%	
Pre-Tax Yields to Maturity . . .	4.6%	4.1%	3.5%	3.5%	3.5%	(0.5)%	(13.1)%	(43.9)%	

Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	260%	290%	321%	500%	800%	1200%	
Pre-Tax Yields to Maturity . . .	53.5%	53.5%	52.3%	30.2%	(39.6)%	*	*	*	

Sensitivity of the IO Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>162%</u>	<u>180%</u>	<u>210%</u>	<u>270%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity . . .	17.1%	12.4%	6.3%	4.7%	3.8%	2.1%	(17.4)%	(44.7)%	(75.4)%

Sensitivity of the IC Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>162%</u>	<u>180%</u>	<u>210%</u>	<u>270%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity . . .	17.5%	13.3%	8.0%	7.1%	5.6%	2.7%	(16.4)%	(43.7)%	(75.1)%

Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>260%</u>	<u>290%</u>	<u>321%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . . .	13.7%	9.8%	(2.3)%	(2.3)%	(2.3)%	(15.2)%	(40.2)%	(82.1)%

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>260%</u>	<u>290%</u>	<u>321%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . . .	15.9%	12.6%	1.7%	(0.5)%	(2.7)%	(16.0)%	(41.0)%	(82.6)%

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

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

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

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

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

<u>Class</u>	<u>Price*</u>
HS	103.000%
SH	103.000%
TA	98.250%
KS	93.000%
KI	1.000%
YS	96.000%
SK	93.000%
KZ	50.000%
IK	2.250%
TK	101.000%
IS	4.500%
US	103.000%
SU	103.125%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>162%</u>	<u>180%</u>	<u>210%</u>	<u>270%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
0.090%	9.0%	9.0%	8.9%	8.9%	8.8%	7.5%	1.1%	(7.0)%	(15.7)%
0.185%	8.8%	8.7%	8.7%	8.7%	8.5%	7.3%	0.9%	(7.1)%	(15.7)%
2.185%	4.1%	4.1%	4.0%	4.0%	3.9%	2.9%	(2.8)%	(9.9)%	(17.5)%
4.000%	(0.1)%	(0.1)%	(0.1)%	(0.2)%	(0.2)%	(1.1)%	(6.1)%	(12.3)%	(19.0)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>162%</u>	<u>180%</u>	<u>210%</u>	<u>270%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
0.090%	9.0%	9.0%	8.9%	8.8%	8.7%	7.4%	1.8%	(5.6)%	(13.7)%
0.185%	8.8%	8.7%	8.7%	8.6%	8.4%	7.2%	1.6%	(5.8)%	(13.8)%
2.185%	4.1%	4.1%	4.0%	4.0%	3.9%	2.7%	(2.2)%	(8.7)%	(15.7)%
4.000%	(0.1)%	(0.1)%	(0.1)%	(0.2)%	(0.3)%	(1.3)%	(5.6)%	(11.3)%	(17.5)%

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

	PSA Prepayment Assumption					
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>600%</u>	<u>800%</u>
0.0900%	9.3%	9.3%	9.4%	11.1%	11.9%	11.9%
0.1866%	9.1%	9.1%	9.1%	10.9%	11.7%	11.7%
2.1866%	4.3%	4.3%	4.3%	6.6%	7.6%	7.6%
3.9500%	0.1%	0.1%	0.2%	2.8%	4.0%	4.0%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>600%</u>	<u>800%</u>
0.0900%	8.0%	8.0%	8.1%	9.2%	11.3%	14.8%
0.1866%	7.8%	7.8%	7.9%	8.9%	11.1%	14.6%
2.1866%	2.8%	2.9%	3.0%	4.0%	6.2%	9.9%
3.2500% and above ...	0.3%	0.3%	0.4%	1.4%	3.6%	7.4%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>600%</u>	<u>800%</u>
0.0900%	78.4%	78.4%	78.4%	59.0%	24.2%	(49.8)%
0.1866%	75.8%	75.8%	75.7%	56.4%	21.5%	(52.9)%
2.1866%	24.7%	24.6%	23.9%	5.8%	(17.0)%	*
3.2500% and above ...	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>600%</u>	<u>800%</u>
0.0900%	9.0%	9.1%	9.1%	9.6%	10.7%	12.5%
0.1866%	8.8%	8.8%	8.8%	9.4%	10.5%	12.3%
2.1866%	3.1%	3.1%	3.2%	3.7%	4.9%	6.9%
3.2500% and above ...	0.2%	0.2%	0.2%	0.8%	2.0%	4.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>600%</u>	<u>800%</u>
0.0900%	6.9%	6.9%	7.0%	8.1%	10.2%	13.7%
0.1866%	6.7%	6.7%	6.8%	7.9%	10.0%	13.5%
2.1866%	2.5%	2.5%	2.6%	3.6%	5.8%	9.5%
3.2500% and above ...	0.3%	0.3%	0.4%	1.4%	3.6%	7.4%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>600%</u>	<u>800%</u>
0.0900%	8.8%	8.8%	8.8%	9.6%	10.1%	56.6%
0.1866%	8.6%	8.6%	8.6%	9.4%	9.9%	56.4%
2.1866%	4.5%	4.5%	4.5%	5.1%	5.6%	51.6%
3.2500% and above ...	2.4%	2.4%	2.4%	2.8%	3.3%	49.0%

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	200%	500%	600%	800%
0.0900%	85.7%	85.7%	85.7%	66.5%	31.9%	(41.3)%
0.1866%	82.8%	82.8%	82.8%	63.5%	28.9%	(44.6)%
2.1866%	26.9%	26.8%	26.3%	8.0%	(15.7)%	*
3.2500% and above ...	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	200%	500%	600%	800%
3.250% and below	7.5%	7.5%	7.5%	7.2%	6.8%	6.0%
3.375%	3.7%	3.7%	3.7%	3.5%	3.2%	2.5%
3.500% and above	0.0%	0.0%	(0.1)%	(0.2)%	(0.5)%	(1.0)%

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	200%	500%	600%	800%
3.500% and below	24.0%	23.9%	23.2%	5.0%	(17.4)%	*
3.725%	11.1%	10.6%	8.7%	(9.3)%	(25.6)%	*
3.950%	(45.3)%	(48.7)%	(61.1)%	*	*	*

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	162%	180%	210%	270%	500%	800%	1100%
0.090%	9.0%	9.0%	8.9%	8.9%	8.7%	7.5%	1.3%	(6.6)%	(15.1)%
0.185%	8.8%	8.7%	8.7%	8.7%	8.5%	7.3%	1.1%	(6.8)%	(15.2)%
2.185%	4.1%	4.1%	4.0%	4.0%	3.9%	2.8%	(2.6)%	(9.5)%	(17.0)%
4.000%	(0.1)%	(0.1)%	(0.1)%	(0.2)%	(0.2)%	(1.2)%	(6.0)%	(12.0)%	(18.6)%

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	260%	290%	321%	500%	800%	1200%
0.090%	8.9%	8.9%	8.8%	8.4%	6.4%	(4.4)%	(19.1)%	(32.4)%
0.185%	8.7%	8.7%	8.6%	8.2%	6.2%	(4.6)%	(19.2)%	(32.4)%
2.185%	4.0%	4.0%	3.9%	3.7%	1.9%	(7.7)%	(20.6)%	(32.4)%
4.000%	(0.2)%	(0.2)%	(0.2)%	(0.4)%	(2.0)%	(10.5)%	(21.9)%	(32.4)%

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>
YO	79.00%

Sensitivity of the YO Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>600%</u>	<u>800%</u>
Pre-Tax Yields to Maturity	0.9%	1.0%	1.4%	4.8%	12.7%	25.4%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Classes,
- in the case of the Group 2, Group 4, Group 5 and Group 7 Classes and the ZC, LP and US Classes, the applicable priority sequences affecting principal payments on the related Underlying REMIC and RCR Certificates, and
- in the case of the SK and KZ Classes in Group 7, the level of LIBOR from time to time.

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

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

Decrement Tables

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

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

<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	6.50%
Group 2 Underlying REMIC and RCR Certificates	360 months	(1)	7.50%
Group 3 MBS	360 months	360 months	7.50%
Group 4 Underlying REMIC and RCR Certificates	360 months	(2)	7.00%
Group 5 Underlying REMIC Certificates	360 months	(3)	6.50%
Group 6 MBS	360 months	360 months	6.00%
Group 7 Underlying RCR Certificate	360 months	354 months	6.00%
Group 8 MBS	360 months	217 months	8.00%

- (1) The Mortgage Loans backing the Group 2 Underlying REMIC and RCR Certificates specified below are assumed to have the following remaining terms to maturity:

<u>Class</u>	<u>Remaining Terms to Maturity</u>
2010-141-BL	304 months
2013-116-EY	339 months
2013-130-AY	341 months
2013-130-BG	341 months
2014-28-CY	345 months
2014-28-DC	345 months
2014-28-ED	345 months

- (2) The Mortgage Loans backing the Group 4 Underlying REMIC and RCR Certificates specified below are assumed to have the following remaining terms to maturity:

<u>Class</u>	<u>Remaining Terms to Maturity</u>
2015-13-PH	355 months
2015-29-CL	357 months
2015-37-BL	358 months
2015-37-PL	358 months
2015-48-DL	359 months
2015-48-QN	359 months

- (3) The Mortgage Loans backing the Group 5 Underlying REMIC Certificates specified below are assumed to have the following remaining terms to maturity:

<u>Class</u>	<u>Remaining Terms to Maturity</u>
2015-29-JL	357 months
2015-29-PL	357 months
2015-48-PL	359 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 level.

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

Percent of Original Principal Balances Outstanding

Date	AB Class					AY Class					PA and PI† Classes								
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption								
	0%	100%	200%	500%	800%	0%	100%	200%	500%	800%	0%	100%	162%	180%	210%	270%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	99	91	85	66	47	100	100	100	100	100	99	90	85	84	84	84	78	56	33
July 2017	97	83	72	42	19	100	100	100	100	100	97	80	72	69	69	69	50	22	2
July 2018	96	75	60	26	6	100	100	100	100	100	95	71	60	57	57	57	30	5	0
July 2019	95	68	50	15	0	100	100	100	100	84	94	63	49	45	45	45	16	0	0
July 2020	93	62	42	8	0	100	100	100	100	42	92	55	39	35	35	35	7	0	0
July 2021	91	55	34	2	0	100	100	100	100	21	90	47	31	26	26	26	*	0	0
July 2022	90	50	28	0	0	100	100	100	86	11	88	40	23	19	19	19	0	0	0
July 2023	88	44	23	0	0	100	100	100	58	5	85	34	16	13	13	13	0	0	0
July 2024	86	39	18	0	0	100	100	100	39	3	83	28	10	8	8	8	0	0	0
July 2025	83	34	14	0	0	100	100	100	26	1	80	22	4	3	3	3	0	0	0
July 2026	81	30	10	0	0	100	100	100	18	1	77	17	*	*	*	*	0	0	0
July 2027	79	26	7	0	0	100	100	100	12	*	74	11	0	0	0	0	0	0	0
July 2028	76	22	4	0	0	100	100	100	8	*	71	7	0	0	0	0	0	0	0
July 2029	73	18	2	0	0	100	100	100	5	*	67	2	0	0	0	0	0	0	0
July 2030	70	15	*	0	0	100	100	100	3	*	63	0	0	0	0	0	0	0	0
July 2031	67	12	0	0	0	100	100	83	2	*	59	0	0	0	0	0	0	0	0
July 2032	64	9	0	0	0	100	100	66	1	*	54	0	0	0	0	0	0	0	0
July 2033	60	6	0	0	0	100	100	52	1	*	49	0	0	0	0	0	0	0	0
July 2034	56	4	0	0	0	100	100	41	1	*	44	0	0	0	0	0	0	0	0
July 2035	52	1	0	0	0	100	100	31	*	*	38	0	0	0	0	0	0	0	0
July 2036	47	0	0	0	0	100	90	22	*	*	32	0	0	0	0	0	0	0	0
July 2037	43	0	0	0	0	100	66	16	*	*	26	0	0	0	0	0	0	0	0
July 2038	38	0	0	0	0	100	45	10	*	*	18	0	0	0	0	0	0	0	0
July 2039	32	0	0	0	0	100	25	5	*	*	10	0	0	0	0	0	0	0	0
July 2040	27	0	0	0	0	100	6	1	*	*	0	0	0	0	0	0	0	0	0
July 2041	20	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2042	14	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2043	7	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	93	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																			
Life (years)**	18.8	8.0	5.0	2.1	1.2	29.5	22.8	18.8	9.1	5.2	16.4	6.2	4.4	4.1	4.1	4.1	2.3	1.3	0.9

Date	PL Class									PV Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	162%	180%	210%	270%	500%	800%	1100%	0%	100%	162%	180%	210%	270%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	100	100	100	100	100	94	94	94	94	94	94	94	94	94
July 2017	100	100	100	100	100	100	100	100	100	87	87	87	87	87	87	87	87	87
July 2018	100	100	100	100	100	100	100	100	0	81	81	81	81	81	81	81	81	0
July 2019	100	100	100	100	100	100	100	13	0	74	74	74	74	74	74	74	74	0
July 2020	100	100	100	100	100	100	100	0	0	67	67	67	67	67	67	67	0	0
July 2021	100	100	100	100	100	100	100	0	0	59	59	59	59	59	59	59	0	0
July 2022	100	100	100	100	100	100	17	0	0	52	52	52	52	52	52	52	0	0
July 2023	100	100	100	100	100	100	0	0	0	44	44	44	44	44	44	0	0	0
July 2024	100	100	100	100	100	100	0	0	0	35	35	35	35	35	35	0	0	0
July 2025	100	100	100	100	100	100	0	0	0	27	27	27	27	27	27	0	0	0
July 2026	100	100	100	100	100	100	0	0	0	18	18	18	18	18	18	0	0	0
July 2027	100	100	43	43	43	43	0	0	0	9	9	9	9	9	9	0	0	0
July 2028	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2029	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2030	100	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2031	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2033	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2034	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2035	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2036	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2037	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2038	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2039	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2040	80	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	25.2	15.1	11.9	11.9	11.9	11.9	6.6	3.8	2.4	7.0	7.0	7.0	7.0	7.0	7.0	5.6	3.8	2.5

* 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	VP Class									ZP Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	162%	180%	210%	270%	500%	800%	1100%	0%	100%	162%	180%	210%	270%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	100	100	100	100	100	104	104	104	104	104	104	104	104	104
July 2017	100	100	100	100	100	100	100	100	100	107	107	107	107	107	107	107	107	107
July 2018	100	100	100	100	100	100	100	100	51	111	111	111	111	111	111	111	111	111
July 2019	100	100	100	100	100	100	100	100	0	115	115	115	115	115	115	115	115	44
July 2020	100	100	100	100	100	100	100	0	0	119	119	119	119	119	119	119	116	15
July 2021	100	100	100	100	100	100	100	0	0	123	123	123	123	123	123	123	60	5
July 2022	100	100	100	100	100	100	100	0	0	128	128	128	128	128	128	128	30	2
July 2023	100	100	100	100	100	100	53	0	0	132	132	132	132	132	132	132	15	1
July 2024	100	100	100	100	100	100	0	0	0	137	137	137	137	137	137	107	8	*
July 2025	100	100	100	100	100	100	0	0	0	142	142	142	142	142	142	72	4	*
July 2026	100	100	100	100	100	100	0	0	0	147	147	147	147	147	147	48	2	*
July 2027	100	100	100	100	100	100	0	0	0	152	152	152	152	152	152	32	1	*
July 2028	99	99	91	91	91	91	0	0	0	158	158	158	158	158	158	21	*	*
July 2029	83	83	0	0	0	0	0	0	0	163	163	161	161	161	161	14	*	*
July 2030	67	67	0	0	0	0	0	0	0	169	169	130	130	130	130	9	*	*
July 2031	50	0	0	0	0	0	0	0	0	175	164	104	104	104	104	6	*	*
July 2032	33	0	0	0	0	0	0	0	0	181	101	80	80	80	80	4	*	0
July 2033	15	0	0	0	0	0	0	0	0	188	60	60	60	60	60	2	*	0
July 2034	0	0	0	0	0	0	0	0	0	193	45	45	45	45	45	1	*	0
July 2035	0	0	0	0	0	0	0	0	0	193	32	32	32	32	32	1	*	0
July 2036	0	0	0	0	0	0	0	0	0	193	23	23	23	23	23	1	*	0
July 2037	0	0	0	0	0	0	0	0	0	193	15	15	15	15	15	*	*	0
July 2038	0	0	0	0	0	0	0	0	0	193	9	9	9	9	9	*	*	0
July 2039	0	0	0	0	0	0	0	0	0	193	5	5	5	5	5	*	*	0
July 2040	0	0	0	0	0	0	0	0	0	193	2	2	2	2	2	*	*	0
July 2041	0	0	0	0	0	0	0	0	0	105	1	1	1	1	1	*	0	0
July 2042	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0
July 2043	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0
July 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	16.0	15.1	13.4	13.4	13.4	13.4	8.0	4.8	3.0	26.1	18.1	17.6	17.6	17.6	17.6	10.9	6.5	4.1

Date	HF and HS Classes									IP† Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	162%	180%	210%	270%	500%	800%	1100%	0%	100%	162%	180%	210%	270%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	88	64	0	0	0	99	93	89	88	87	83	71	54	38
July 2017	100	100	100	100	79	37	0	0	0	98	86	79	77	75	69	50	30	15
July 2018	100	100	100	100	72	19	0	0	0	97	79	70	68	64	57	35	17	6
July 2019	100	100	100	100	68	9	0	0	0	95	73	62	60	55	48	25	10	2
July 2020	100	100	100	100	65	4	0	0	0	94	67	55	52	48	40	18	6	1
July 2021	100	100	100	100	64	3	0	0	0	93	61	49	46	41	33	13	3	*
July 2022	100	100	100	99	63	2	0	0	0	91	56	43	40	35	27	10	1	*
July 2023	100	100	100	95	60	2	0	0	0	89	51	38	35	30	23	8	1	*
July 2024	100	100	100	90	56	2	0	0	0	87	47	33	31	26	19	5	*	*
July 2025	100	100	100	83	51	2	0	0	0	85	42	29	27	22	16	4	*	*
July 2026	100	100	97	76	47	2	0	0	0	83	38	26	23	19	14	2	*	*
July 2027	100	100	89	69	42	2	0	0	0	81	35	23	20	17	11	2	*	*
July 2028	100	100	80	62	37	2	0	0	0	78	31	20	18	14	10	1	*	*
July 2029	100	100	72	55	33	1	0	0	0	76	28	17	15	12	8	1	*	*
July 2030	100	100	64	49	30	1	0	0	0	73	24	15	13	10	7	*	*	*
July 2031	100	100	56	43	26	*	0	0	0	70	21	12	11	9	5	*	*	0
July 2032	100	100	48	37	22	*	0	0	0	66	18	10	9	7	4	*	*	0
July 2033	100	93	40	30	18	*	0	0	0	63	15	8	7	5	3	*	*	0
July 2034	100	79	33	25	14	*	0	0	0	59	13	7	5	4	2	*	*	0
July 2035	100	65	26	19	11	*	0	0	0	55	10	5	4	3	2	*	*	0
July 2036	100	52	20	15	8	*	0	0	0	50	8	4	3	2	1	*	*	0
July 2037	100	39	14	10	6	*	0	0	0	45	6	3	2	1	1	*	*	0
July 2038	100	26	9	7	4	*	0	0	0	40	4	2	1	1	*	*	*	0
July 2039	100	14	5	3	2	*	0	0	0	34	2	1	1	*	*	*	*	0
July 2040	100	8	3	2	1	*	0	0	0	25	1	*	*	*	*	*	0	0
July 2041	100	5	2	1	1	*	0	0	0	18	1	*	*	*	*	*	0	0
July 2042	88	2	1	*	*	*	0	0	0	11	*	*	*	*	*	*	0	0
July 2043	31	*	*	*	*	*	0	0	0	4	*	*	*	*	*	*	0	0
July 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	27.7	21.4	17.1	15.2	10.2	2.0	0.4	0.2	0.1	19.1	9.6	7.5	7.1	6.4	5.4	3.0	1.7	1.1

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
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 † In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	IO† Class									PB and BI† Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	162%	180%	210%	270%	500%	800%	1100%	0%	100%	162%	180%	210%	270%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	99	91	87	85	85	84	76	55	35	99	90	85	85	85	85	81	58	34
July 2017	97	82	74	72	71	69	50	24	6	97	80	72	72	72	72	53	24	4
July 2018	96	74	63	60	59	57	32	8	2	96	71	59	59	59	59	33	7	0
July 2019	94	66	53	50	48	46	19	3	1	94	63	49	49	49	49	19	0	0
July 2020	93	59	44	41	39	37	10	2	*	93	55	39	39	39	39	10	0	0
July 2021	91	52	36	32	31	28	4	1	*	91	48	30	30	30	30	3	0	0
July 2022	89	45	29	25	24	22	3	*	*	89	41	23	23	23	23	0	0	0
July 2023	87	39	23	20	18	16	2	*	*	87	34	17	17	17	17	0	0	0
July 2024	84	34	17	15	13	11	2	*	*	85	28	12	12	12	12	0	0	0
July 2025	82	28	12	11	9	7	1	*	*	82	23	7	7	7	7	0	0	0
July 2026	79	23	8	7	6	4	1	*	*	80	17	4	4	4	4	0	0	0
July 2027	76	19	7	6	5	4	*	*	*	77	12	1	1	1	1	0	0	0
July 2028	73	14	6	5	4	3	*	*	*	74	8	0	0	0	0	0	0	0
July 2029	70	10	5	5	4	3	*	*	*	71	3	0	0	0	0	0	0	0
July 2030	66	8	5	4	3	2	*	*	*	67	0	0	0	0	0	0	0	0
July 2031	62	7	4	3	3	2	*	*	0	63	0	0	0	0	0	0	0	0
July 2032	58	6	3	3	2	1	*	*	0	59	0	0	0	0	0	0	0	0
July 2033	53	5	3	2	2	1	*	*	0	55	0	0	0	0	0	0	0	0
July 2034	49	4	2	2	1	1	*	*	0	50	0	0	0	0	0	0	0	0
July 2035	43	3	2	1	1	1	*	*	0	45	0	0	0	0	0	0	0	0
July 2036	38	2	1	1	1	*	*	*	0	40	0	0	0	0	0	0	0	0
July 2037	32	2	1	1	*	*	*	*	0	34	0	0	0	0	0	0	0	0
July 2038	25	1	1	*	*	*	*	*	0	27	0	0	0	0	0	0	0	0
July 2039	18	1	*	*	*	*	*	0	0	20	0	0	0	0	0	0	0	0
July 2040	8	*	*	*	*	*	*	0	0	13	0	0	0	0	0	0	0	0
July 2041	6	*	*	*	*	*	*	0	0	5	0	0	0	0	0	0	0	0
July 2042	4	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
July 2043	1	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	17.2	7.3	5.4	5.0	4.8	4.5	2.5	1.5	0.9	17.5	6.3	4.5	4.5	4.5	4.5	2.5	1.4	0.9

Date	BV Class									VB Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	162%	180%	210%	270%	500%	800%	1100%	0%	100%	162%	180%	210%	270%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	94	94	94	94	94	94	94	94	94	100	100	100	100	100	100	100	100	100
July 2017	87	87	87	87	87	87	87	87	87	100	100	100	100	100	100	100	100	100
July 2018	81	81	81	81	81	81	81	81	0	100	100	100	100	100	100	100	100	0
July 2019	74	74	74	74	74	74	74	26	0	100	100	100	100	100	100	100	100	0
July 2020	67	67	67	67	67	67	67	0	0	100	100	100	100	100	100	100	0	0
July 2021	59	59	59	59	59	59	59	0	0	100	100	100	100	100	100	100	0	0
July 2022	52	52	52	52	52	52	18	0	0	100	100	100	100	100	100	100	0	0
July 2023	44	44	44	44	44	44	0	0	0	100	100	100	100	100	100	0	0	0
July 2024	35	35	35	35	35	35	0	0	0	100	100	100	100	100	100	0	0	0
July 2025	27	27	27	27	27	27	0	0	0	100	100	100	100	100	100	0	0	0
July 2026	18	18	18	18	18	18	0	0	0	100	100	100	100	100	100	0	0	0
July 2027	9	9	9	9	9	9	0	0	0	100	100	100	100	100	100	0	0	0
July 2028	0	0	0	0	0	0	0	0	0	99	99	35	35	35	35	0	0	0
July 2029	0	0	0	0	0	0	0	0	0	83	83	0	0	0	0	0	0	0
July 2030	0	0	0	0	0	0	0	0	0	67	28	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0
July 2033	0	0	0	0	0	0	0	0	0	14	0	0	0	0	0	0	0	0
July 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	7.0	7.0	7.0	7.0	7.0	7.0	5.4	3.5	2.3	16.0	14.7	12.9	12.9	12.9	12.9	7.5	4.3	2.7

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
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 † In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	ZB Class									FH and SH Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	162%	180%	210%	270%	500%	800%	1100%	0%	100%	162%	180%	210%	270%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	104	104	104	104	104	104	104	104	104	100	100	100	100	94	84	63	0	0
July 2017	107	107	107	107	107	107	107	107	107	100	100	100	89	71	37	0	0	0
July 2018	111	111	111	111	111	111	111	111	91	100	100	100	86	63	19	0	0	0
July 2019	115	115	115	115	115	115	115	115	30	100	100	100	83	57	8	0	0	0
July 2020	119	119	119	119	119	119	119	84	10	100	100	100	82	53	2	0	0	0
July 2021	123	123	123	123	123	123	123	43	3	100	100	100	81	51	*	0	0	0
July 2022	128	128	128	128	128	128	128	22	1	100	100	99	79	50	0	0	0	0
July 2023	132	132	132	132	132	132	118	11	*	100	100	96	76	47	0	0	0	0
July 2024	137	137	137	137	137	137	80	6	*	100	100	91	72	44	0	0	0	0
July 2025	142	142	142	142	142	142	54	3	*	100	100	86	67	41	0	0	0	0
July 2026	147	147	147	147	147	147	36	1	*	100	100	79	62	37	0	0	0	0
July 2027	152	152	152	152	152	152	24	1	*	100	100	73	56	33	0	0	0	0
July 2028	158	158	158	158	158	158	16	*	*	100	100	66	50	29	0	0	0	0
July 2029	163	163	135	135	135	135	11	*	*	100	100	59	45	26	0	0	0	0
July 2030	169	169	107	107	107	107	7	*	*	100	100	52	39	22	0	0	0	0
July 2031	175	108	84	84	84	84	5	*	*	100	100	46	34	19	0	0	0	0
July 2032	181	66	66	66	66	66	3	*	*	100	94	40	30	16	0	0	0	0
July 2033	188	51	51	51	51	51	2	*	*	100	83	34	25	14	0	0	0	0
July 2034	193	39	39	39	39	39	1	*	*	100	73	29	21	11	0	0	0	0
July 2035	193	29	29	29	29	29	1	*	0	100	62	24	17	9	0	0	0	0
July 2036	193	22	22	22	22	22	*	*	0	100	52	19	14	7	0	0	0	0
July 2037	193	15	15	15	15	15	*	*	0	100	42	15	11	6	0	0	0	0
July 2038	193	11	11	11	11	11	*	*	0	100	33	11	8	4	0	0	0	0
July 2039	193	7	7	7	7	7	*	*	0	100	24	8	6	3	0	0	0	0
July 2040	193	4	4	4	4	4	*	*	0	100	16	5	4	2	0	0	0	0
July 2041	193	2	2	2	2	2	*	*	0	100	8	2	2	1	0	0	0	0
July 2042	128	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0	90	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	47	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	27.2	17.6	17.1	17.1	17.1	17.1	10.3	6.0	3.8	28.9	21.4	15.9	12.8	8.5	1.8	0.4	0.2	0.1

Date	IB† Class									IC† Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	162%	180%	210%	270%	500%	800%	1100%	0%	100%	162%	180%	210%	270%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	99	92	89	88	86	82	69	51	33	99	91	87	86	84	84	74	54	34
July 2017	98	85	79	77	74	68	47	26	11	98	83	76	75	73	69	50	25	8
July 2018	97	79	70	67	63	56	32	13	4	97	76	65	64	62	57	33	11	2
July 2019	96	72	62	59	54	46	22	7	1	95	68	56	54	52	47	21	4	1
July 2020	95	66	54	51	46	37	15	3	*	94	62	48	46	43	38	13	2	*
July 2021	93	61	48	45	39	31	10	2	*	92	55	40	38	36	30	7	1	*
July 2022	92	56	42	39	34	25	7	1	*	91	49	34	32	29	24	4	1	*
July 2023	90	51	37	34	28	20	5	*	*	89	44	28	26	23	19	3	*	*
July 2024	89	46	32	29	24	17	3	*	*	87	39	23	21	19	14	2	*	*
July 2025	87	42	28	25	20	13	2	*	*	85	34	19	17	15	11	1	*	*
July 2026	85	38	24	21	17	11	1	*	*	83	29	16	14	11	8	1	*	*
July 2027	83	34	21	18	14	9	1	*	*	80	25	13	11	9	5	1	*	*
July 2028	80	31	18	16	12	7	1	*	*	78	21	10	9	7	4	*	*	*
July 2029	78	28	16	13	10	6	*	*	*	75	17	9	8	6	3	*	*	*
July 2030	75	25	13	11	8	4	*	*	*	72	14	8	6	5	3	*	*	*
July 2031	73	22	11	9	7	3	*	*	*	69	12	7	5	4	2	*	*	*
July 2032	70	19	10	8	6	3	*	*	0	65	11	5	4	3	2	*	*	0
July 2033	66	16	8	6	4	2	*	*	0	61	9	5	4	3	1	*	*	0
July 2034	63	14	7	5	4	2	*	*	0	57	8	4	3	2	1	*	*	0
July 2035	59	12	5	4	3	1	*	*	0	53	7	3	2	2	1	*	*	0
July 2036	55	10	4	3	2	1	*	*	0	48	6	2	2	1	1	*	*	0
July 2037	50	8	3	2	2	1	*	*	0	43	5	2	1	1	*	*	*	0
July 2038	46	6	2	2	1	*	*	*	0	38	3	1	1	1	*	*	*	0
July 2039	40	4	2	1	1	*	*	*	0	32	3	1	1	*	*	*	*	0
July 2040	35	3	1	1	*	*	*	*	0	26	2	1	*	*	*	*	0	0
July 2041	29	1	*	*	*	*	*	0	0	19	1	*	*	*	*	*	0	0
July 2042	22	0	0	0	0	0	0	0	0	13	0	0	0	0	0	0	0	0
July 2043	16	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0
July 2044	8	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	20.2	9.8	7.4	6.9	6.1	5.0	2.7	1.5	0.9	19.0	8.3	6.1	5.8	5.4	4.8	2.6	1.5	0.9

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

Date	VN Class					ZN Class					NL Class					VM Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	290%	600%	900%	0%	100%	290%	600%	900%	0%	100%	290%	600%	900%	0%	100%	241%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	94	94	94	94	94	103	103	103	103	103	100	100	100	100	100	100	94	94	94	94
July 2017	87	87	87	87	87	106	106	106	106	106	100	100	100	100	100	100	87	87	87	87
July 2018	80	80	80	80	80	109	109	109	109	109	100	100	100	100	100	100	80	80	80	80
July 2019	73	73	73	73	45	113	113	113	113	113	100	100	100	100	91	73	73	73	73	73
July 2020	66	66	66	66	0	116	116	116	116	69	100	100	100	100	47	66	66	66	66	0
July 2021	58	58	58	29	0	120	120	120	120	31	100	100	100	91	21	58	58	58	58	0
July 2022	50	50	50	0	0	123	123	123	107	14	100	100	100	73	9	50	50	50	40	0
July 2023	42	42	42	0	0	127	127	127	67	6	100	100	100	45	4	42	42	42	0	0
July 2024	34	34	34	0	0	131	131	131	42	3	100	100	100	28	2	34	34	34	0	0
July 2025	26	26	26	0	0	135	135	135	26	1	100	100	100	18	1	26	26	26	0	0
July 2026	17	17	0	0	0	139	139	138	16	1	100	100	94	11	*	17	17	17	0	0
July 2027	8	8	0	0	0	143	143	131	10	*	100	100	89	7	*	8	8	8	0	0
July 2028	0	0	0	0	0	147	146	124	6	*	100	99	84	4	*	0	0	0	0	0
July 2029	0	0	0	0	0	147	135	109	4	*	100	92	74	3	*	0	0	0	0	0
July 2030	0	0	0	0	0	147	130	87	2	*	100	88	59	2	*	0	0	0	0	0
July 2031	0	0	0	0	0	147	119	68	1	*	100	81	46	1	*	0	0	0	0	0
July 2032	0	0	0	0	0	147	104	53	1	*	100	71	36	1	*	0	0	0	0	0
July 2033	0	0	0	0	0	147	86	41	*	*	100	58	28	*	*	0	0	0	0	0
July 2034	0	0	0	0	0	147	69	31	*	*	100	47	21	*	*	0	0	0	0	0
July 2035	0	0	0	0	0	147	55	24	*	*	100	37	16	*	*	0	0	0	0	0
July 2036	0	0	0	0	0	147	43	18	*	*	100	29	12	*	*	0	0	0	0	0
July 2037	0	0	0	0	0	147	33	13	*	*	100	22	9	*	*	0	0	0	0	0
July 2038	0	0	0	0	0	147	25	10	*	*	100	17	7	*	*	0	0	0	0	0
July 2039	0	0	0	0	0	147	18	7	*	*	100	12	5	*	*	0	0	0	0	0
July 2040	0	0	0	0	0	141	13	5	*	0	96	9	3	*	*	0	0	0	0	0
July 2041	0	0	0	0	0	110	8	3	*	0	75	6	2	*	*	0	0	0	0	0
July 2042	0	0	0	0	0	6	5	2	*	0	4	3	1	*	*	0	0	0	0	0
July 2043	0	0	0	0	0	2	2	1	*	0	1	1	*	*	*	0	0	0	0	0
July 2044	0	0	0	0	0	*	*	*	*	0	*	*	*	*	*	0	0	0	0	0
July 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)**	6.9	6.9	6.6	4.8	3.5	26.3	19.3	16.7	8.9	5.7	26.3	19.3	16.4	8.4	5.3	6.9	6.9	6.9	5.4	3.9

Date	ZM Class					ML Class					QA and QI† Classes						
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption						
	0%	100%	241%	500%	800%	0%	100%	241%	500%	800%	0%	100%	135%	185%	215%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	103	103	103	103	103	100	100	100	100	100	98	95	95	95	95	95	95
July 2017	106	106	106	106	106	100	100	100	100	100	96	87	85	85	85	77	59
July 2018	109	109	109	109	109	100	100	100	100	100	93	77	73	73	73	48	22
July 2019	113	113	113	113	113	100	100	100	100	100	91	68	62	62	62	27	2
July 2020	116	116	116	116	96	100	100	100	100	65	88	59	51	51	51	13	0
July 2021	120	120	120	120	49	100	100	100	100	33	85	51	42	42	42	3	0
July 2022	123	123	123	123	25	100	100	100	97	17	82	43	33	33	33	0	0
July 2023	127	127	127	98	13	100	100	100	67	9	79	35	25	25	25	0	0
July 2024	131	131	131	67	6	100	100	100	45	4	76	28	18	18	18	0	0
July 2025	135	135	135	45	3	100	100	100	31	2	72	22	13	13	13	0	0
July 2026	139	139	139	31	2	100	100	100	21	1	68	15	8	8	8	0	0
July 2027	143	143	143	21	1	100	100	100	14	1	64	9	4	4	4	0	0
July 2028	147	147	147	14	*	100	100	100	9	*	60	4	*	*	*	0	0
July 2029	147	146	127	9	*	100	99	86	6	*	56	0	0	0	0	0	0
July 2030	147	123	104	6	*	100	83	71	4	*	51	0	0	0	0	0	0
July 2031	147	101	84	4	*	100	69	57	3	*	46	0	0	0	0	0	0
July 2032	147	82	68	3	*	100	56	46	2	*	41	0	0	0	0	0	0
July 2033	147	67	55	2	*	100	46	37	1	*	36	0	0	0	0	0	0
July 2034	147	54	44	1	*	100	37	30	1	*	30	0	0	0	0	0	0
July 2035	147	43	34	1	*	100	29	23	1	*	24	0	0	0	0	0	0
July 2036	147	34	27	*	*	100	23	18	*	*	17	0	0	0	0	0	0
July 2037	147	27	21	*	*	100	18	14	*	*	11	0	0	0	0	0	0
July 2038	147	20	16	*	*	100	14	11	*	*	3	0	0	0	0	0	0
July 2039	147	15	12	*	*	100	10	8	*	*	0	0	0	0	0	0	0
July 2040	147	11	8	*	*	100	8	6	*	*	0	0	0	0	0	0	0
July 2041	79	8	6	*	*	53	5	4	*	*	0	0	0	0	0	0	0
July 2042	5	5	4	*	*	3	3	2	*	*	0	0	0	0	0	0	0
July 2043	3	3	2	*	0	2	2	1	*	0	0	0	0	0	0	0	0
July 2044	1	1	1	*	0	1	1	*	*	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																	
Life (years)**	26.1	18.6	17.7	10.0	6.2	26.1	18.6	17.7	9.5	5.9	14.2	6.5	5.6	5.6	5.6	3.2	2.3

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

Date	QB Class							QL Class							ZQ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	135%	185%	215%	500%	800%	0%	100%	135%	185%	215%	500%	800%	0%	100%	135%	185%	215%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	104	104	104	97	93	55	14
July 2017	100	100	100	100	100	100	100	100	100	100	100	100	100	100	107	107	107	85	71	0	0
July 2018	100	100	100	100	100	100	100	100	100	100	100	100	100	100	111	111	111	68	43	0	0
July 2019	100	100	100	100	100	100	100	100	100	100	100	100	100	100	115	115	115	56	23	0	0
July 2020	100	100	100	100	100	100	30	100	100	100	100	100	100	100	119	119	119	49	10	0	0
July 2021	100	100	100	100	100	100	0	100	100	100	100	100	100	75	123	123	123	45	3	0	0
July 2022	100	100	100	100	100	67	0	100	100	100	100	100	100	38	128	128	128	44	1	0	0
July 2023	100	100	100	100	100	25	0	100	100	100	100	100	100	19	132	132	130	45	1	0	0
July 2024	100	100	100	100	100	0	0	100	100	100	100	100	95	10	137	137	130	44	1	0	0
July 2025	100	100	100	100	100	0	0	100	100	100	100	100	64	5	142	142	128	42	1	0	0
July 2026	100	100	100	100	100	0	0	100	100	100	100	100	43	2	147	147	123	40	1	0	0
July 2027	100	100	100	100	100	0	0	100	100	100	100	100	29	1	152	152	118	37	1	0	0
July 2028	100	100	100	100	100	0	0	100	100	100	100	100	20	1	158	158	111	35	1	0	0
July 2029	100	86	73	73	73	0	0	100	100	100	100	100	13	*	163	163	103	32	1	0	0
July 2030	100	50	50	50	50	0	0	100	100	100	100	100	9	*	169	162	96	29	1	0	0
July 2031	100	30	30	30	30	0	0	100	100	100	100	100	6	*	175	151	88	26	1	0	0
July 2032	100	13	13	13	13	0	0	100	100	100	100	100	4	*	181	139	79	23	1	0	0
July 2033	100	0	0	0	0	0	0	100	99	99	99	99	3	*	188	126	71	21	1	0	0
July 2034	100	0	0	0	0	0	0	100	80	80	80	80	2	*	194	114	64	18	1	0	0
July 2035	100	0	0	0	0	0	0	100	64	64	64	64	1	*	201	102	56	16	1	0	0
July 2036	100	0	0	0	0	0	0	100	51	51	51	51	1	*	208	90	49	13	1	0	0
July 2037	100	0	0	0	0	0	0	100	40	40	40	40	*	*	216	78	42	11	1	0	0
July 2038	100	0	0	0	0	0	0	100	30	30	30	30	*	*	223	67	35	10	1	0	0
July 2039	62	0	0	0	0	0	0	100	22	22	22	22	*	*	231	56	29	8	1	0	0
July 2040	0	0	0	0	0	0	0	83	16	16	16	16	*	*	240	46	23	6	1	0	0
July 2041	0	0	0	0	0	0	0	11	11	11	11	11	*	*	225	36	18	5	1	0	0
July 2042	0	0	0	0	0	0	0	6	6	6	6	6	*	*	175	26	13	4	1	0	0
July 2043	0	0	0	0	0	0	0	3	3	3	3	3	*	*	121	17	9	3	1	0	0
July 2044	0	0	0	0	0	0	0	0	0	0	0	0	*	*	63	8	4	2	1	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																					
Life (years)**	24.2	15.3	15.2	15.2	15.2	7.5	4.8	25.5	21.7	21.7	21.7	21.7	11.4	7.1	27.9	21.8	19.2	9.6	3.2	1.0	0.7

Date	QD Class							TA Class						KS, KI†, YS, YO, IK†, TK and IS† Classes					
	PSA Prepayment Assumption							PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	135%	185%	215%	500%	800%	0%	100%	200%	500%	600%	800%	0%	100%	200%	500%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	100	100	100	100	100	100	12	0	0	100	100	100	100	87	54
July 2017	100	100	100	100	100	100	100	100	100	100	0	0	0	100	100	100	100	64	30
July 2018	100	100	100	100	100	100	100	100	100	100	0	0	0	100	100	100	100	45	5
July 2019	100	100	100	100	100	100	100	100	100	100	0	0	0	100	100	100	100	44	4
July 2020	100	100	100	100	100	100	57	100	100	100	0	0	0	100	100	100	100	44	4
July 2021	100	100	100	100	100	100	29	100	100	100	0	0	0	100	100	100	100	44	4
July 2022	100	100	100	100	100	80	15	100	100	100	0	0	0	100	100	100	100	44	4
July 2023	100	100	100	100	100	54	7	100	100	100	0	0	0	100	100	100	100	32	4
July 2024	100	100	100	100	100	37	4	100	100	100	0	0	0	100	100	100	100	22	4
July 2025	100	100	100	100	100	25	2	100	100	70	0	0	0	100	100	100	100	15	4
July 2026	100	100	100	100	100	17	1	100	100	16	0	0	0	100	100	100	100	10	4
July 2027	100	100	100	100	100	11	*	100	100	0	0	0	0	100	100	89	7	2	0
July 2028	100	100	100	100	100	8	*	100	100	0	0	0	0	100	100	76	4	1	0
July 2029	100	92	84	84	84	5	*	100	100	0	0	0	0	100	100	64	3	1	0
July 2030	100	69	69	69	69	3	*	100	100	0	0	0	0	100	100	53	2	1	0
July 2031	100	57	57	57	57	2	*	100	65	0	0	0	0	100	100	44	1	*	0
July 2032	100	47	47	47	47	2	*	100	24	0	0	0	0	100	100	37	1	*	0
July 2033	100	38	38	38	38	1	*	100	0	0	0	0	0	100	95	30	1	*	0
July 2034	100	31	31	31	31	1	*	100	0	0	0	0	0	100	83	25	*	*	0
July 2035	100	25	25	25	25	*	*	100	0	0	0	0	0	100	72	20	*	*	0
July 2036	100	20	20	20	20	*	*	100	0	0	0	0	0	100	61	16	*	*	0
July 2037	100	15	15	15	15	*	*	100	0	0	0	0	0	100	52	13	*	*	0
July 2038	100	12	12	12	12	*	*	100	0	0	0	0	0	100	43	10	*	*	0
July 2039	77	9	9	9	9	*	*	100	0	0	0	0	0	100	34	7	*	*	0
July 2040	32	6	6	6	6	*	*	100	0	0	0	0	0	100	26	5	*	*	0
July 2041	4	4	4	4	4	*	*	59	0	0	0	0	0	100	19	4	*	*	0
July 2042	2	2	2	2	2	*	*	0	0	0	0	0	0	89	13	2	*	*	0
July 2043	1	1	1	1	1	*	*	0	0	0	0	0	0	55	6	1	*	*	0
July 2044	0	0	0	0	0	*	*	0	0	0	0	0	0	19	1	*	*	*	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																			
Life (years)**	24.7	17.8	17.7	17.7	17.7	9.0	5.7	26.1	16.4	10.4	0.6	0.5	0.5	28.1	22.6	16.5	5.3	2.1	1.0

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

Date	SK Class						SK Class					
	LIBOR = 0.0900%						LIBOR = 0.1866%					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	200%	500%	600%	800%	0%	100%	200%	500%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	87	54	100	100	100	100	87	54
July 2017	100	100	100	64	30	0	100	100	100	64	30	0
July 2018	100	100	100	45	5	0	100	100	100	45	5	0
July 2019	100	100	100	44	4	0	100	100	100	44	4	0
July 2020	100	100	100	44	4	0	100	100	100	44	4	0
July 2021	100	100	100	44	4	0	100	100	100	44	4	0
July 2022	100	100	100	44	4	0	100	100	100	44	4	0
July 2023	100	100	100	32	4	0	100	100	100	32	4	0
July 2024	100	100	100	21	4	0	100	100	100	21	4	0
July 2025	100	100	100	14	4	0	100	100	100	14	4	0
July 2026	100	100	100	10	4	0	100	100	100	10	4	0
July 2027	100	100	89	7	2	0	100	100	89	7	2	0
July 2028	100	100	75	4	1	0	100	100	75	4	1	0
July 2029	100	100	63	3	1	0	100	100	63	3	1	0
July 2030	100	100	53	2	*	0	100	100	53	2	*	0
July 2031	100	100	44	1	*	0	100	100	44	1	*	0
July 2032	100	100	37	1	*	0	100	100	37	1	*	0
July 2033	100	95	30	*	0	0	100	95	30	*	0	0
July 2034	100	83	25	*	0	0	100	83	25	*	0	0
July 2035	100	72	20	*	0	0	100	72	20	*	0	0
July 2036	100	61	16	0	0	0	100	61	16	0	0	0
July 2037	100	51	12	0	0	0	100	51	12	0	0	0
July 2038	100	42	9	0	0	0	100	42	9	0	0	0
July 2039	100	34	7	0	0	0	100	34	7	0	0	0
July 2040	100	26	5	0	0	0	100	26	5	0	0	0
July 2041	100	19	3	0	0	0	100	19	3	0	0	0
July 2042	88	12	2	0	0	0	88	12	2	0	0	0
July 2043	55	6	1	0	0	0	55	6	1	0	0	0
July 2044	18	*	0	0	0	0	18	*	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	28.1	22.6	16.5	5.3	2.1	1.0	28.1	22.6	16.5	5.3	2.1	1.0

Date	SK Class						SK Class					
	LIBOR = 2.1866%						LIBOR = 3.2500%					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	200%	500%	600%	800%	0%	100%	200%	500%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	87	54	100	100	100	100	87	54
July 2017	100	100	100	64	30	0	100	100	100	64	30	0
July 2018	100	100	100	45	5	0	100	100	100	45	5	0
July 2019	100	100	100	44	4	0	100	100	100	44	4	0
July 2020	100	100	100	44	4	0	100	100	100	44	4	0
July 2021	100	100	100	44	4	0	100	100	100	44	4	0
July 2022	100	100	100	44	4	0	100	100	100	44	4	0
July 2023	100	100	100	32	4	0	100	100	100	32	4	0
July 2024	100	100	100	21	4	0	100	100	100	22	4	0
July 2025	100	100	100	15	4	0	100	100	100	15	4	0
July 2026	100	100	100	10	4	0	100	100	100	10	4	0
July 2027	100	100	89	7	2	0	100	100	89	7	2	0
July 2028	100	100	76	4	1	0	100	100	76	4	1	0
July 2029	100	100	64	3	1	0	100	100	64	3	1	0
July 2030	100	100	53	2	*	0	100	100	53	2	*	0
July 2031	100	100	44	1	*	0	100	100	44	1	*	0
July 2032	100	100	37	1	*	0	100	100	37	1	*	0
July 2033	100	95	30	*	*	0	100	95	30	1	*	0
July 2034	100	83	25	*	0	0	100	83	25	*	*	0
July 2035	100	72	20	*	0	0	100	72	20	*	0	0
July 2036	100	61	16	*	0	0	100	61	16	*	0	0
July 2037	100	52	12	0	0	0	100	52	13	*	0	0
July 2038	100	43	10	0	0	0	100	43	10	0	0	0
July 2039	100	34	7	0	0	0	100	34	7	0	0	0
July 2040	100	26	5	0	0	0	100	26	5	0	0	0
July 2041	100	19	3	0	0	0	100	19	4	0	0	0
July 2042	89	12	2	0	0	0	89	12	2	0	0	0
July 2043	55	6	1	0	0	0	55	6	1	0	0	0
July 2044	19	1	*	0	0	0	19	1	*	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	28.1	22.6	16.5	5.3	2.1	1.0	28.1	22.6	16.5	5.3	2.1	1.0

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

Date	KZ Class						KZ Class					
	LIBOR = 0.0900%						LIBOR = 0.1866%					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	200%	500%	600%	800%	0%	100%	200%	500%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	106	106	106	106	106	106	106	106	106	106	106	106
July 2017	113	113	113	113	113	0	113	113	113	113	113	0
July 2018	121	121	121	121	121	0	120	120	120	120	120	0
July 2019	128	128	128	128	128	0	127	127	127	127	127	0
July 2020	137	137	137	137	137	0	135	135	135	135	135	0
July 2021	145	145	145	145	145	0	144	144	144	144	144	0
July 2022	155	155	155	155	155	0	153	153	153	153	153	0
July 2023	165	165	165	165	165	0	162	162	162	162	162	0
July 2024	175	175	175	175	175	0	172	172	172	172	172	0
July 2025	187	187	187	187	187	0	183	183	183	183	183	0
July 2026	199	199	199	199	199	0	195	195	195	195	195	0
July 2027	211	211	211	211	211	0	207	207	207	207	207	0
July 2028	225	225	225	225	225	0	220	220	220	220	220	0
July 2029	240	240	240	240	240	0	233	233	233	233	233	0
July 2030	255	255	255	255	255	0	248	248	248	248	248	0
July 2031	271	271	271	271	271	0	263	263	263	263	263	0
July 2032	289	289	289	289	289	0	280	280	280	280	280	0
July 2033	307	307	307	307	199	0	297	297	297	297	199	0
July 2034	327	327	327	327	118	0	316	316	316	316	118	0
July 2035	348	348	348	348	70	0	335	335	335	335	70	0
July 2036	371	371	371	250	41	0	356	356	356	250	41	0
July 2037	395	395	395	157	23	0	379	379	379	157	23	0
July 2038	420	420	420	96	13	0	402	402	402	96	13	0
July 2039	447	447	447	57	7	0	427	427	427	57	7	0
July 2040	476	476	476	33	4	0	454	454	454	33	4	0
July 2041	507	507	507	18	2	0	482	482	482	18	2	0
July 2042	539	539	539	9	1	0	512	512	512	9	1	0
July 2043	574	574	574	3	*	0	544	544	544	3	*	0
July 2044	611	611	186	*	*	0	578	578	186	*	*	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	29.5	29.2	29.0	22.3	19.2	1.6	29.5	29.2	29.0	22.4	19.2	1.6

Date	KZ Class						KZ Class					
	LIBOR = 2.1866%						LIBOR = 3.2500%					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	200%	500%	600%	800%	0%	100%	200%	500%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	102	102	102	102	102	102	101	101	101	101	101	101
July 2017	105	105	105	105	105	0	101	101	101	101	101	0
July 2018	107	107	107	107	107	0	101	101	101	101	101	0
July 2019	109	109	109	109	109	0	101	101	101	101	101	0
July 2020	111	111	111	111	111	0	101	101	101	101	101	0
July 2021	114	114	114	114	114	0	101	101	101	101	101	0
July 2022	116	116	116	116	116	0	101	101	101	101	101	0
July 2023	119	119	119	119	119	0	101	101	101	101	101	0
July 2024	121	121	121	121	121	0	101	101	101	101	101	0
July 2025	124	124	124	124	124	0	101	101	101	101	101	0
July 2026	126	126	126	126	126	0	101	101	101	101	101	0
July 2027	129	129	129	129	129	0	101	101	101	101	101	0
July 2028	132	132	132	132	132	0	101	101	101	101	101	0
July 2029	135	135	135	135	135	0	101	101	101	101	101	0
July 2030	138	138	138	138	138	0	101	101	101	101	101	0
July 2031	140	140	140	140	140	0	101	101	101	101	101	0
July 2032	143	143	143	143	143	0	101	101	101	101	101	0
July 2033	147	147	147	147	147	0	101	101	101	101	101	0
July 2034	150	150	150	150	118	0	101	101	101	101	101	0
July 2035	153	153	153	153	70	0	101	101	101	101	70	0
July 2036	156	156	156	156	41	0	101	101	101	101	41	0
July 2037	159	159	159	157	23	0	101	101	101	101	23	0
July 2038	163	163	163	96	13	0	101	101	101	96	13	0
July 2039	166	166	166	57	7	0	101	101	101	57	7	0
July 2040	170	170	170	33	4	0	101	101	101	33	4	0
July 2041	173	173	173	18	2	0	101	101	101	18	2	0
July 2042	177	177	177	9	1	0	101	101	101	9	1	0
July 2043	181	181	181	3	*	0	101	101	101	3	*	0
July 2044	185	185	185	*	*	0	101	101	101	*	*	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	29.5	29.3	29.1	23.8	20.4	1.6	29.5	29.3	29.2	24.7	21.1	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.

Date	DA, DI†, DB, DC, DE and DG Classes								EA, EI†, EC and EB Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	260%	290%	321%	500%	800%	1200%	0%	100%	260%	290%	321%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	97	90	79	79	79	72	52	27	100	100	100	100	100	100	100	100
July 2017	94	80	62	62	62	47	25	5	100	100	100	100	100	100	100	100
July 2018	91	70	48	48	48	31	11	0	100	100	100	100	100	100	100	72
July 2019	87	62	36	36	36	19	4	0	100	100	100	100	100	100	100	19
July 2020	83	54	27	27	27	12	*	0	100	100	100	100	100	100	100	5
July 2021	79	46	20	20	20	7	0	0	100	100	100	100	100	100	55	1
July 2022	74	39	14	14	14	3	0	0	100	100	100	100	100	100	26	*
July 2023	69	32	10	10	10	1	0	0	100	100	100	100	100	100	13	*
July 2024	64	26	6	6	6	0	0	0	100	100	100	100	100	86	6	*
July 2025	58	20	4	4	4	0	0	0	100	100	100	100	100	54	3	*
July 2026	52	14	2	2	2	0	0	0	100	100	100	100	100	33	1	*
July 2027	45	9	*	*	*	0	0	0	100	100	100	100	100	19	1	*
July 2028	38	4	0	0	0	0	0	0	100	100	69	69	69	11	*	*
July 2029	30	0	0	0	0	0	0	0	100	87	41	41	41	6	*	*
July 2030	21	0	0	0	0	0	0	0	100	20	20	20	20	2	*	*
July 2031	12	0	0	0	0	0	0	0	100	6	6	6	6	1	*	0
July 2032	1	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
July 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	10.5	6.0	3.6	3.6	3.6	2.4	1.4	0.8	17.3	14.6	13.9	13.9	13.9	10.7	6.6	3.5

Date	HA, HI†, UF, SU, HB and HC Classes								CA, CB, CD, CE and CI† Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	260%	290%	321%	500%	800%	1200%	0%	100%	260%	290%	321%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	75	49	0	0	0	97	90	80	80	80	72	54	29
July 2017	100	100	100	60	19	0	0	0	94	80	63	63	63	49	27	8
July 2018	100	100	100	52	4	0	0	0	91	71	50	50	50	33	13	2
July 2019	100	100	100	49	*	0	0	0	88	63	38	38	38	22	7	1
July 2020	100	100	97	47	*	0	0	0	84	55	29	29	29	14	3	*
July 2021	100	100	91	44	*	0	0	0	80	48	22	22	22	9	2	*
July 2022	100	100	81	39	*	0	0	0	75	41	17	17	17	6	1	*
July 2023	100	100	70	33	*	0	0	0	70	34	12	12	12	4	*	*
July 2024	100	100	59	28	*	0	0	0	65	28	9	9	9	2	*	*
July 2025	100	100	49	22	*	0	0	0	59	22	6	6	6	2	*	*
July 2026	100	100	38	17	*	0	0	0	53	17	5	5	5	1	*	*
July 2027	100	100	29	13	*	0	0	0	47	12	3	3	3	1	*	*
July 2028	100	100	21	9	*	0	0	0	39	7	2	2	2	*	*	*
July 2029	100	100	14	6	*	0	0	0	32	3	1	1	1	*	*	0
July 2030	100	70	8	3	*	0	0	0	23	1	1	1	1	*	*	0
July 2031	100	23	2	1	*	0	0	0	14	*	*	*	*	*	*	0
July 2032	100	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0
July 2033	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	17.8	15.5	10.1	5.5	1.2	0.2	0.1	0.1	10.7	6.2	3.9	3.9	3.9	2.7	1.6	0.8

* 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	GA, GB, GC, GD, GE, GI† and GJ Classes								ZC Class								
	PSA Prepayment Assumption								PSA Prepayment Assumption								
	0%	100%	260%	290%	321%	500%	800%	1200%	0%	100%	162%	180%	210%	270%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	97	91	81	80	78	67	50	27	104	104	104	104	104	104	104	104	104
July 2017	95	82	66	63	60	45	25	7	107	107	107	107	107	107	107	107	107
July 2018	92	73	53	50	46	30	12	2	111	111	111	111	111	111	111	111	107
July 2019	88	65	43	39	36	20	6	1	115	115	115	115	115	115	115	115	42
July 2020	85	58	34	30	27	13	3	*	119	119	119	119	119	119	119	110	14
July 2021	81	51	27	24	21	9	1	*	123	123	123	123	123	123	123	56	5
July 2022	77	45	21	18	15	6	1	*	128	128	128	128	128	128	128	28	2
July 2023	72	39	16	14	11	4	*	*	132	132	132	132	132	132	130	14	*
July 2024	67	33	12	10	8	2	*	*	137	137	137	137	137	137	102	7	*
July 2025	62	28	9	8	6	1	*	*	142	142	142	142	142	142	69	4	*
July 2026	57	23	7	5	4	1	*	*	147	147	147	147	147	147	46	2	*
July 2027	50	18	5	4	3	1	*	*	152	152	152	152	152	152	31	1	*
July 2028	44	13	3	2	2	*	*	*	158	158	158	158	158	158	20	*	*
July 2029	36	9	2	2	1	*	*	0	163	163	156	156	156	156	13	*	*
July 2030	29	5	1	1	1	*	*	0	169	169	126	126	126	126	9	*	*
July 2031	20	2	*	*	*	*	*	0	175	154	101	101	101	101	6	*	*
July 2032	11	0	0	0	0	0	0	0	181	95	77	77	77	77	4	*	*
July 2033	1	0	0	0	0	0	0	0	188	59	59	59	59	59	2	*	0
July 2034	0	0	0	0	0	0	0	0	193	44	44	44	44	44	1	*	0
July 2035	0	0	0	0	0	0	0	0	193	32	32	32	32	32	1	*	0
July 2036	0	0	0	0	0	0	0	0	193	22	22	22	22	22	1	*	0
July 2037	0	0	0	0	0	0	0	0	193	15	15	15	15	15	*	*	0
July 2038	0	0	0	0	0	0	0	0	193	9	9	9	9	9	*	*	0
July 2039	0	0	0	0	0	0	0	0	193	5	5	5	5	5	*	*	0
July 2040	0	0	0	0	0	0	0	0	193	3	3	3	3	3	*	*	0
July 2041	0	0	0	0	0	0	0	0	121	1	1	1	1	1	*	*	0
July 2042	0	0	0	0	0	0	0	0	24	*	*	*	*	*	*	0	0
July 2043	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0
July 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																	
Life (years)**	11.2	6.9	4.3	4.0	3.7	2.5	1.5	0.8	26.3	18.1	17.6	17.6	17.6	17.6	10.9	6.4	4.0

Date	LP Class									US Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	162%	180%	210%	270%	500%	800%	1100%	0%	100%	162%	180%	210%	270%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2016	100	100	100	100	100	100	100	100	100	100	100	100	98	87	63	0	0	0
July 2017	100	100	100	100	100	100	100	100	100	100	100	100	97	77	37	0	0	0
July 2018	100	100	100	100	100	100	100	100	100	63	100	100	96	70	19	0	0	0
July 2019	100	100	100	100	100	100	100	97	22	100	100	100	96	65	9	0	0	0
July 2020	100	100	100	100	100	100	100	57	7	100	100	100	95	62	3	0	0	0
July 2021	100	100	100	100	100	100	100	29	2	100	100	100	95	61	2	0	0	0
July 2022	100	100	100	100	100	100	98	15	1	100	100	100	93	59	2	0	0	0
July 2023	100	100	100	100	100	100	75	7	*	100	100	99	90	57	2	0	0	0
July 2024	100	100	100	100	100	100	53	4	*	100	100	98	85	53	2	0	0	0
July 2025	100	100	100	100	100	100	36	2	*	100	100	96	79	49	2	0	0	0
July 2026	100	100	100	100	100	100	24	1	*	100	100	92	72	44	2	0	0	0
July 2027	100	100	100	100	100	100	16	*	*	100	100	84	66	39	2	0	0	0
July 2028	100	100	96	96	96	96	11	*	*	100	100	76	59	35	2	0	0	0
July 2029	100	100	81	81	81	81	7	*	*	100	100	68	53	31	1	0	0	0
July 2030	100	99	65	65	65	65	5	*	*	100	100	61	47	28	*	0	0	0
July 2031	100	80	52	52	52	52	3	*	*	100	100	53	41	24	*	0	0	0
July 2032	100	49	40	40	40	40	2	*	*	100	99	46	35	20	*	0	0	0
July 2033	100	30	30	30	30	30	1	*	0	100	91	39	29	17	*	0	0	0
July 2034	100	23	23	23	23	23	1	*	0	100	77	32	24	13	*	0	0	0
July 2035	100	16	16	16	16	16	*	*	0	100	64	26	19	10	*	0	0	0
July 2036	100	12	12	12	12	12	*	*	0	100	52	20	14	8	*	0	0	0
July 2037	100	8	8	8	8	8	*	*	0	100	40	15	11	6	*	0	0	0
July 2038	100	5	5	5	5	5	*	*	0	100	28	10	7	4	*	0	0	0
July 2039	100	3	3	3	3	3	*	*	0	100	16	6	4	2	*	0	0	0
July 2040	100	1	1	1	1	1	*	*	0	100	10	3	2	1	*	0	0	0
July 2041	63	1	1	1	1	1	*	0	0	100	6	2	1	1	*	0	0	0
July 2042	12	*	*	*	*	*	*	0	0	91	2	*	*	*	*	0	0	0
July 2043	*	*	*	*	*	*	*	0	0	47	*	*	*	*	*	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	13	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	26.3	17.8	16.9	16.9	16.9	16.9	9.9	5.6	3.5	28.0	21.4	16.8	14.6	9.7	2.0	0.4	0.2	0.1

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

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

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

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	200% PSA
2	210% PSA
3	210% PSA
4	290% PSA
5	241% PSA
6	185% PSA
7	200% PSA
8	290% 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 UF and SU Classes are Classes of Strip RCR Certificates. The remaining Classes of RCR Certificates are Classes of 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 Classes (other than the Group 8 Classes) to Deutsche Bank Securities Inc. (the “Dealer”) in exchange for the Trust MBS (other than the Group 8 MBS) and the Underlying REMIC and RCR Certificates.

We will assign the Group 8 MBS to the Trust and may sell certain Certificates of the Group 8 Classes to the Dealer in exchange for cash proceeds. We expect initially to retain certain Certificates of the Group 8 Classes and may sell some or all of the retained Certificates at any time in negotiated transactions at varying prices to be determined at the time of sale.

The Dealer proposes to offer the Certificates (other than any 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. Hunton & Williams LLP will provide legal representation for the Dealer.

Group 2 Underlying REMIC and RCR Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	July 2015 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2010-141	BL	November 2010	31398SYD9	4.0%	FIX	December 2040	SEQ	\$ 3,557,000	1.00000000	\$ 1,000,000	5.411%	298	57
2013-116	EY	October 2013	3136AG2R2	4.0	FIX	November 2043	PAC/AD	4,278,000	1.00000000	231,865	5.353	334	22
2013-130	AY	December 2013	3136AHQ52	4.0	FIX	January 2044	PAC/AD	10,865,000	1.00000000	10,865,000	(2)	(2)	(2)
2013-130	BG	December 2013	3136AHM72	4.0	FIX	July 2043	PAC/AD	186,530,000	0.77052514	137,176,591	5.349	292	61
2014-28	CY	April 2014	3136AJT22	4.0	FIX	May 2044	PAC/AD	10,049,153	1.00000000	10,049,153	(3)	(3)	(3)
2014-28	DC	April 2014	3136AJR57	4.0	FIX	October 2043	PAC/AD	31,733,000	0.83386598	7,560,305	5.352	311	44
2014-28	ED	April 2014	3136AJR99	4.0	FIX	July 2043	PAC/AD	64,510,000	0.77901082	50,253,988	5.380	335	22

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

(2) The Class 2013-130-AY RCR Certificate is formed by a combination of the Fannie Mae REMIC certificates listed below having the following characteristics:

Class	Interest Type	Principal Type	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2013-130-AL	FIX	PAC/AD	5.395%	285	66
2013-130-VB	FIX	PAC/AD	5.349	292	61
2013-130-BV	FIX	PAC/AD	5.349	292	61
2013-130-BZ	FIX/Z	PAC/AD	5.349	292	61

(3) The Class 2014-28-CY RCR Certificate is formed by a combination of the Fannie Mae REMIC certificates listed below having the following characteristics:

Class	Interest Type	Principal Type	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2014-28-VB	FIX	PAC/AD	5.398%	324	30
2014-28-BV	FIX	PAC/AD	5.398	324	30
2014-28-BZ	FIX/Z	PAC/AD	5.398	324	30
2014-28-VD	FIX	PAC/AD	5.352	311	44
2014-28-DV	FIX	PAC/AD	5.352	311	44
2014-28-ZD	FIX/Z	PAC/AD	5.352	311	44
2014-28-VE	FIX	PAC/AD	5.380	335	22
2014-28-EV	FIX	PAC/AD	5.380	335	22
2014-28-ZE	FIX/Z	PAC/AD	5.380	335	22

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.

Group 4 Underlying REMIC and RCR Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	July 2015 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2015-13	PH	February 2015	3136AMK73	3.0%	FIX	March 2045	PAC	\$4,932,995	1.00000000	\$4,932,995	5.059%	344	11
2015-29	CL	April 2015	3136ANTH0	3.0	FIX	May 2045	PAC	2,194,506	1.00000000	2,194,506	4.887	353	4
2015-37	BL	May 2015	3136ANA49	3.0	FIX	June 2045	PAC	2,148,777	1.00000000	2,148,777	4.981	346	9
2015-37	PL	May 2015	3136ANZV2	3.0	FIX	June 2045	PAC	3,789,285	1.00000000	3,789,285	4.899	348	10
2015-48	DL	June 2015	3136APKV3	3.0	FIX	July 2045	PAC	4,115,979	1.00000000	4,115,979	5.016	342	13
2015-48	QN	June 2015	3136APLJ9	3.0	FIX	July 2045	PAC	7,612,000	1.00000000	7,612,000	4.894	354	3

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

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 Principal Balance of Class	July 2015 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2015-29	JL	April 2015	3136ANSX6	3.0%	FIX	May 2045	PAC	\$7,233,009	1.00000000	\$7,233,009	4.546%	354	5
2015-29	PL	April 2015	3136ANSP3	3.0	FIX	May 2045	PAC	5,127,115	1.00000000	5,127,115	4.383	355	4
2015-48	PL	June 2015	3136APKB7	3.0	FIX	July 2045	PAC	5,487,430	1.00000000	5,487,430	4.490	354	5

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

Group 7 Underlying RCR Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	July 2015 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2015-1	GS	January 2015	3136AMLW7	(2)	INV	February 2045	SUP	\$48,338,931	0.40008271	\$16,003,308	4.243%	349	9

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

(2) This Class bears interest as described in the related Underlying REMIC Disclosure Document.

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								
IP	\$ 21,713,690(3)	IO	\$ 69,777,290(3)	NTL	5.00%	FIX/IO	3136APR20	May 2044
PI	48,063,600(3)							
Recombination 2								
IB	18,000,000(3)	IC	31,474,800(3)	NTL	5.00	FIX/IO	3136APR38	August 2045
BI	13,474,800(3)							
Recombination 3								
ZB	2,455,000	ZC(4)	13,255,000	SC/PAC	3.50	FIX/Z	3136APQ88	August 2045
ZP	10,800,000							
Recombination 4								
BV	1,405,000	LP(4)(5)	25,548,000	SC/PAC	3.50	FIX	3136APQ96	August 2045
VB	871,000							
ZB	2,455,000							
PV	6,182,000							
VP	3,835,000							
ZP	10,800,000							
Recombination 5								
HS	8,492,671	US(4)	11,598,571	SC/SUP	(6)	INV	3136APR46	August 2045
SH	3,105,900							
Recombination 6								
VN	7,933,933	NL(7)	24,793,542	SC/PT	3.00	FIX	3136APR53	July 2045
ZN	16,859,609							
Recombination 7								
VM	5,711,217	ML(8)	17,847,554	SC/PT	3.00	FIX	3136APR61	July 2045
ZM	12,136,337							
Recombination 8								
QL	5,334,120	QD	13,692,000	PAC/AD	3.50	FIX	3136APR79	August 2045
QB	8,357,880							

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 9								
DA	\$250,344,000	DB	\$250,344,000	PAC	2.25%	FIX	3136APR87	May 2033
DI	11,379,273(3)							
Recombination 10								
DA	250,344,000	CA	257,776,000	PAC	2.00	FIX	3136APS29	August 2033
EA	7,432,000							
Recombination 11								
DA	250,344,000	CB	257,776,000	PAC	2.50	FIX	3136APS37	August 2033
DI	22,758,545(3)							
EA	7,432,000							
EI	675,636(3)							
Recombination 12								
DA	250,344,000	CD	257,776,000	PAC	3.00	FIX	3136APS45	August 2033
DI	45,517,091(3)							
EA	7,432,000							
EI	1,351,273(3)							
Recombination 13								
DA	250,344,000	CE	257,776,000	PAC	5.50	FIX	3136APS52	August 2033
DI	159,309,818(3)							
EA	7,432,000							
EI	4,729,454(3)							
Recombination 14								
DI	159,309,818(3)	CI	164,039,272(3)	NTL	5.50	FIX/IO	3136APS60	August 2033
EI	4,729,454(3)							
Recombination 15								
HA	19,143,203	UF	13,400,242	SUP	(6)	FLT	3136APS78	August 2033
HI	5,220,874(3)	SU	5,742,961	SUP	(6)	INV	3136APS86	August 2033
Recombination 16								
DA	250,344,000	GA	276,919,203	PT	2.00	FIX	3136APS94	August 2033
EA	7,432,000							
HA	19,143,203							

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								
DA	\$250,344,000	GB	\$276,919,203	PT	2.50%	FIX	3136APT28	August 2033
DI	22,758,545(3)							
EA	7,432,000							
EI	675,636(3)							
HA	19,143,203							
HI	1,740,291(3)							
Recombination 18								
DA	250,344,000	GC	276,919,203	PT	3.00	FIX	3136APT36	August 2033
DI	45,517,091(3)							
EA	7,432,000							
EI	1,351,273(3)							
HA	19,143,203							
HI	3,480,582(3)							
Recombination 19								
DA	250,344,000	GD	276,919,203	PT	3.50	FIX	3136APT44	August 2033
DI	68,275,636(3)							
EA	7,432,000							
EI	2,026,909(3)							
HA	19,143,203							
HI	5,220,873(3)							
Recombination 20								
DI	159,309,818(3)	GI	176,221,310(3)	NTL	5.50	FIX/IO	3136APT69	August 2033
EI	4,729,454(3)							
HI	12,182,038(3)							
Recombination 21								
DA	250,344,000	GE	276,919,203	PT	5.50	FIX	3136APT51	August 2033
DI	159,309,818(3)							
EA	7,432,000							
EI	4,729,454(3)							
HA	19,143,203							
HI	12,182,038(3)							

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 22								
HA	\$ 19,143,203	HB	\$ 19,143,203	SUP	3.00%	FIX	3136APT77	August 2033
HI	3,480,582(3)							
Recombination 23								
HA	19,143,203	HC	19,143,203	SUP	3.50	FIX	3136APT85	August 2033
HI	5,220,874(3)							
Recombination 24								
EA	7,432,000	EB	7,432,000	PAC	3.00	FIX	3136APT93	August 2033
EI	1,351,273(3)							
Recombination 25								
DA	250,344,000	DC	250,344,000	PAC	2.50	FIX	3136APU26	May 2033
DI	22,758,545(3)							
Recombination 26								
DA	250,344,000	DE	250,344,000	PAC	3.00	FIX	3136APU34	May 2033
DI	45,517,091(3)							
Recombination 27								
DA	250,344,000	DG	250,344,000	PAC	3.50	FIX	3136APU42	May 2033
DI	68,275,636(3)							
Recombination 28								
EA	7,432,000	EC	7,432,000	PAC	3.50	FIX	3136APR95	August 2033
EI	2,026,909(3)							

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 29								
DA	\$250,344,000	GJ	\$276,919,203	PT	2.25%	FIX	3136APU59	August 2033
DI	11,379,273(3)							
EA	7,432,000							
EI	337,818(3)							
HA	19,143,203							
HI	870,146(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) These Classes are RCR Classes formed by combinations of REMIC Classes in Group 2 and Group 3.
- (5) Principal payments on the REMIC Certificates in Recombination 4 from the ZB Accrual Amount and the ZP Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (6) For a description of these interest rates, see “Summary—Interest Rates” in this prospectus supplement.
- (7) Principal payments on the REMIC Certificates in Recombination 6 from the ZN Accrual Amount will be paid as interest on the related RCR Certificate, and thus will not reduce the principal balances of those RCR Certificates.
- (8) Principal payments on the REMIC Certificates in Recombination 7 from the ZM Accrual Amount will be paid as interest on the related RCR Certificate, and thus will not reduce the principal balances of those RCR Certificates.

Principal Balance Schedules

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	\$188,828,000.00	April 2020	\$ 88,903,860.97	January 2025	\$ 37,292,181.85
August 2015	186,659,998.72	May 2020	87,614,111.26	February 2025	36,740,621.37
September 2015	184,496,986.84	June 2020	86,337,780.61	March 2025	36,198,171.75
October 2015	182,339,183.17	July 2020	85,074,735.42	April 2025	35,664,689.09
November 2015	180,186,727.91	August 2020	83,824,843.41	May 2025	35,140,031.70
December 2015	178,039,773.75	September 2020	82,587,973.57	June 2025	34,624,060.08
January 2016	175,898,485.33	October 2020	81,363,996.17	July 2025	34,116,636.85
February 2016	173,763,038.88	November 2020	80,152,782.73	August 2025	33,617,626.76
March 2016	171,633,686.47	December 2020	78,954,206.03	September 2025	33,126,896.66
April 2016	169,510,624.09	January 2021	77,768,140.07	October 2025	32,644,315.42
May 2016	167,404,199.66	February 2021	76,594,460.10	November 2025	32,169,753.95
June 2016	165,314,610.73	March 2021	75,433,042.56	December 2025	31,703,085.13
July 2016	163,241,770.54	April 2021	74,283,765.10	January 2026	31,244,183.83
August 2016	161,189,865.52	May 2021	73,148,034.27	February 2026	30,792,926.81
September 2016	159,158,691.26	June 2021	72,030,543.48	March 2026	30,349,192.77
October 2016	157,148,091.45	July 2021	70,931,009.33	April 2026	29,912,862.26
November 2016	155,157,864.34	August 2021	69,848,256.12	May 2026	29,483,817.67
December 2016	153,187,810.09	September 2021	68,779,182.42	June 2026	29,061,943.21
January 2017	151,237,730.81	October 2021	67,723,309.98	July 2026	28,647,124.88
February 2017	149,307,430.49	November 2021	66,680,178.72	August 2026	28,239,250.45
March 2017	147,396,715.02	December 2021	65,650,242.91	September 2026	27,838,209.39
April 2017	145,505,392.16	January 2022	64,636,711.13	October 2026	27,443,892.92
May 2017	143,633,271.50	February 2022	63,639,528.53	November 2026	27,056,193.91
June 2017	141,780,164.48	March 2022	62,658,440.43	December 2026	26,675,006.91
July 2017	139,945,884.36	April 2022	61,693,196.02	January 2027	26,300,228.07
August 2017	138,130,246.19	May 2022	60,743,548.34	February 2027	25,931,755.18
September 2017	136,333,066.79	June 2022	59,809,254.19	March 2027	25,569,487.60
October 2017	134,554,164.76	July 2022	58,890,074.08	April 2027	25,210,564.21
November 2017	132,793,360.44	August 2022	57,985,772.16	May 2027	24,856,323.96
December 2017	131,050,475.91	September 2022	57,096,116.20	June 2027	24,508,063.64
January 2018	129,325,334.93	October 2022	56,220,877.52	July 2027	24,165,687.65
February 2018	127,617,763.00	November 2022	55,359,830.90	August 2027	23,829,101.86
March 2018	125,927,663.89	December 2022	54,512,754.60	September 2027	23,498,213.59
April 2018	124,254,956.35	January 2023	53,679,430.24	October 2027	23,172,931.61
May 2018	122,599,468.29	February 2023	52,859,642.78	November 2027	22,853,166.09
June 2018	120,961,029.25	March 2023	52,053,180.49	December 2027	22,538,828.61
July 2018	119,339,470.44	April 2023	51,259,834.84	January 2028	22,229,832.11
August 2018	117,734,624.70	May 2023	50,479,400.52	February 2028	21,926,090.89
September 2018	116,146,326.49	June 2023	49,711,675.35	March 2028	21,627,520.57
October 2018	114,574,411.87	July 2023	48,956,460.23	April 2028	21,334,038.09
November 2018	113,018,718.49	August 2023	48,213,559.14	May 2028	21,045,561.67
December 2018	111,479,085.58	September 2023	47,482,779.01	June 2028	20,762,010.83
January 2019	109,955,353.92	October 2023	46,763,929.78	July 2028	20,483,306.30
February 2019	108,447,365.84	November 2023	46,056,824.26	August 2028	20,209,370.08
March 2019	106,954,965.20	December 2023	45,361,278.14	September 2028	19,940,125.35
April 2019	105,477,997.37	January 2024	44,677,109.94	October 2028	19,672,259.41
May 2019	104,016,309.21	February 2024	44,004,140.96	November 2028	19,405,391.79
June 2019	102,569,749.08	March 2024	43,342,195.23	December 2028	19,141,661.46
July 2019	101,138,166.80	April 2024	42,691,099.49	January 2029	18,880,754.24
August 2019	99,721,413.66	May 2024	42,050,683.11	February 2029	18,620,896.20
September 2019	98,319,342.38	June 2024	41,420,778.12	March 2029	18,362,032.84
October 2019	96,931,807.12	July 2024	40,801,219.08	April 2029	18,104,110.25
November 2019	95,558,663.43	August 2024	40,191,843.14	May 2029	17,847,075.08
December 2019	94,199,768.30	September 2024	39,592,489.90	June 2029	17,590,874.49
January 2020	92,854,980.07	October 2024	39,003,001.45	July 2029	17,335,456.11
February 2020	91,524,158.49	November 2024	38,423,222.30	August 2029	17,081,081.26
March 2020	90,207,164.64	December 2024	37,852,999.35	September 2029	16,828,820.10

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>
October 2029	\$ 16,577,192.09	August 2034	\$ 4,713,438.87	June 2039	\$ 534,898.34
November 2029	16,279,116.13	September 2034	4,591,833.88	July 2039	502,172.12
December 2029	15,985,306.68	October 2034	4,472,542.50	August 2039	472,309.89
January 2030	15,696,597.48	November 2034	4,355,525.42	September 2039	443,169.60
February 2030	15,412,905.73	December 2034	4,240,743.98	October 2039	415,083.13
March 2030	15,134,149.96	January 2035	4,128,160.12	November 2039	391,964.85
April 2030	14,860,249.93	February 2035	4,017,736.43	December 2039	369,356.25
May 2030	14,591,126.70	March 2035	3,909,436.06	January 2040	347,253.97
June 2030	14,326,702.53	April 2035	3,803,222.77	February 2040	331,655.32
July 2030	14,066,900.91	May 2035	3,699,060.90	March 2040	316,389.59
August 2030	13,811,646.54	June 2035	3,596,915.38	April 2040	301,468.98
September 2030	13,560,865.28	July 2035	3,496,751.68	May 2040	286,912.53
October 2030	13,314,484.16	August 2035	3,398,535.84	June 2040	273,047.77
November 2030	13,072,431.36	September 2035	3,302,234.43	July 2040	259,509.35
December 2030	12,834,636.18	October 2035	3,207,814.60	August 2040	246,288.84
January 2031	12,601,029.03	November 2035	3,115,243.99	September 2040	234,026.24
February 2031	12,371,541.41	December 2035	3,024,490.77	October 2040	222,079.57
March 2031	12,146,105.91	January 2036	2,935,523.64	November 2040	210,417.84
April 2031	11,924,656.16	February 2036	2,848,311.79	December 2040	199,325.47
May 2031	11,703,424.31	March 2036	2,762,824.92	January 2041	188,832.85
June 2031	11,482,366.62	April 2036	2,679,033.22	February 2041	178,728.41
July 2031	11,261,439.39	May 2036	2,596,907.35	March 2041	169,009.37
August 2031	11,040,598.95	June 2036	2,516,418.45	April 2041	159,578.68
September 2031	10,819,801.59	July 2036	2,437,538.15	May 2041	150,569.30
October 2031	10,584,923.75	August 2036	2,360,238.50	June 2041	142,130.26
November 2031	10,354,260.45	September 2036	2,284,492.03	July 2041	133,899.32
December 2031	10,127,742.11	October 2036	2,210,271.72	August 2041	125,849.05
January 2032	9,905,300.24	November 2036	2,137,550.98	September 2041	117,976.21
February 2032	9,686,867.44	December 2036	2,066,303.65	October 2041	110,277.58
March 2032	9,472,377.37	January 2037	1,996,504.00	November 2041	103,106.62
April 2032	9,261,764.72	February 2037	1,928,126.71	December 2041	96,094.82
May 2032	9,054,965.25	March 2037	1,861,146.89	January 2042	89,239.30
June 2032	8,851,915.70	April 2037	1,795,540.05	February 2042	82,537.22
July 2032	8,652,731.10	May 2037	1,731,282.08	March 2042	75,985.81
August 2032	8,457,168.55	June 2037	1,668,349.29	April 2042	69,582.31
September 2032	8,265,167.83	July 2037	1,606,718.37	May 2042	63,324.03
October 2032	8,076,669.71	August 2037	1,546,366.38	June 2042	57,208.33
November 2032	7,891,615.85	September 2037	1,487,270.76	July 2042	51,232.60
December 2032	7,709,948.90	October 2037	1,430,219.77	August 2042	46,388.35
January 2033	7,531,612.35	November 2037	1,374,361.02	September 2042	41,727.99
February 2033	7,356,550.65	December 2037	1,319,673.43	October 2042	37,245.93
March 2033	7,184,876.70	January 2038	1,266,136.25	November 2042	32,936.70
April 2033	7,016,364.92	February 2038	1,213,729.09	December 2042	28,794.97
May 2033	6,850,962.42	March 2038	1,162,579.72	January 2043	24,815.53
June 2033	6,688,617.16	April 2038	1,112,516.92	February 2043	20,993.26
July 2033	6,529,277.91	May 2038	1,063,521.35	March 2043	17,323.21
August 2033	6,372,894.26	June 2038	1,015,710.14	April 2043	13,800.50
September 2033	6,219,416.62	July 2038	968,925.02	May 2043	10,453.33
October 2033	6,068,796.16	August 2038	923,195.71	June 2043	7,670.23
November 2033	5,920,984.86	September 2038	878,454.91	July 2043	4,971.32
December 2033	5,775,935.43	October 2038	834,684.92	August 2043	3,335.94
January 2034	5,633,601.38	November 2038	791,868.29	September 2043	1,796.19
February 2034	5,493,936.92	December 2038	751,495.57	October 2043	890.76
March 2034	5,357,588.54	January 2039	712,004.85	November 2043	36.27
April 2034	5,223,803.35	February 2039	673,380.27	December 2043	26.43
May 2034	5,092,538.04	March 2039	637,595.37	January 2044	16.81
June 2034	4,963,750.03	April 2039	602,596.15	February 2044	7.39
July 2034	4,837,397.38	May 2039	568,368.45	March 2044 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	\$49,647,000.00	June 2020	\$22,592,022.05	May 2025	\$ 8,310,275.30
August 2015	49,057,487.05	July 2020	22,248,290.51	June 2025	8,164,584.87
September 2015	48,472,324.06	August 2020	21,907,733.29	July 2025	8,021,270.68
October 2015	47,892,451.69	September 2020	21,570,322.42	August 2025	7,880,295.50
November 2015	47,317,823.71	October 2020	21,236,030.18	September 2025	7,741,622.63
December 2015	46,748,394.35	November 2020	20,904,829.08	October 2025	7,605,215.98
January 2016	46,184,118.18	December 2020	20,576,691.86	November 2025	7,471,039.97
February 2016	45,624,950.19	January 2021	20,251,591.51	December 2025	7,339,059.58
March 2016	45,070,845.77	February 2021	19,929,501.25	January 2026	7,209,240.34
April 2016	44,521,760.65	March 2021	19,610,394.53	February 2026	7,081,548.30
May 2016	43,977,650.97	April 2021	19,294,245.02	March 2026	6,955,950.01
June 2016	43,438,473.26	May 2021	18,981,026.64	April 2026	6,832,412.56
July 2016	42,904,184.39	June 2021	18,670,713.51	May 2026	6,710,903.53
August 2016	42,374,741.62	July 2021	18,363,279.98	June 2026	6,591,391.01
September 2016	41,850,102.58	August 2021	18,058,700.64	July 2026	6,473,843.57
October 2016	41,330,225.26	September 2021	17,756,950.29	August 2026	6,358,230.25
November 2016	40,815,068.01	October 2021	17,459,394.42	September 2026	6,244,520.60
December 2016	40,304,589.54	November 2021	17,166,575.07	October 2026	6,132,684.60
January 2017	39,798,748.92	December 2021	16,878,419.07	November 2026	6,022,692.71
February 2017	39,297,505.56	January 2022	16,594,854.35	December 2026	5,914,515.85
March 2017	38,800,819.22	February 2022	16,315,809.92	January 2027	5,808,125.36
April 2017	38,308,650.04	March 2022	16,041,215.90	February 2027	5,703,493.06
May 2017	37,820,958.45	April 2022	15,771,003.44	March 2027	5,600,591.17
June 2017	37,337,705.26	May 2022	15,505,104.74	April 2027	5,499,392.36
July 2017	36,858,851.60	June 2022	15,243,453.04	May 2027	5,399,869.69
August 2017	36,384,358.94	July 2022	14,985,982.60	June 2027	5,301,996.66
September 2017	35,914,189.08	August 2022	14,732,628.66	July 2027	5,205,747.18
October 2017	35,448,304.15	September 2022	14,483,327.44	August 2027	5,111,095.55
November 2017	34,986,666.61	October 2022	14,238,016.16	September 2027	5,018,016.46
December 2017	34,529,239.23	November 2022	13,996,632.96	October 2027	4,926,485.01
January 2018	34,075,985.12	December 2022	13,759,116.94	November 2027	4,836,476.66
February 2018	33,626,867.69	January 2023	13,525,408.12	December 2027	4,747,967.27
March 2018	33,181,850.68	February 2023	13,295,447.42	January 2028	4,660,933.06
April 2018	32,740,898.13	March 2023	13,069,176.69	February 2028	4,575,350.62
May 2018	32,303,974.40	April 2023	12,846,538.63	March 2028	4,491,196.89
June 2018	31,871,044.14	May 2023	12,627,476.84	April 2028	4,408,449.19
July 2018	31,442,072.32	June 2023	12,411,935.75	May 2028	4,327,085.17
August 2018	31,017,024.22	July 2023	12,199,860.65	June 2028	4,247,082.82
September 2018	30,595,865.40	August 2023	11,991,197.68	July 2028	4,168,420.50
October 2018	30,178,561.72	September 2023	11,785,893.77	August 2028	4,091,076.87
November 2018	29,765,079.34	October 2023	11,583,896.67	September 2028	4,015,030.94
December 2018	29,355,384.72	November 2023	11,385,154.94	October 2028	3,940,262.03
January 2019	28,949,444.59	December 2023	11,189,617.90	November 2028	3,866,749.80
February 2019	28,547,225.98	January 2024	10,997,235.65	December 2028	3,794,474.21
March 2019	28,148,696.19	February 2024	10,807,959.07	January 2029	3,723,415.53
April 2019	27,753,822.83	March 2024	10,621,739.76	February 2029	3,653,554.33
May 2019	27,362,573.76	April 2024	10,438,530.06	March 2029	3,584,871.51
June 2019	26,974,917.13	May 2024	10,258,283.07	April 2029	3,517,348.22
July 2019	26,590,821.36	June 2024	10,080,952.57	May 2029	3,450,965.94
August 2019	26,210,255.16	July 2024	9,906,493.07	June 2029	3,385,706.42
September 2019	25,833,187.48	August 2024	9,734,859.74	July 2029	3,321,551.70
October 2019	25,459,587.55	September 2024	9,566,008.48	August 2029	3,258,484.08
November 2019	25,089,424.89	October 2024	9,399,895.82	September 2029	3,196,486.16
December 2019	24,722,669.25	November 2024	9,236,478.98	October 2029	3,135,540.80
January 2020	24,359,290.64	December 2024	9,075,715.84	November 2029	3,075,631.11
February 2020	23,999,259.37	January 2025	8,917,564.89	December 2029	3,016,740.50
March 2020	23,642,545.95	February 2025	8,761,985.29	January 2030	2,958,852.59
April 2020	23,289,121.19	March 2025	8,608,936.80	February 2030	2,901,951.29
May 2020	22,938,956.12	April 2025	8,458,379.81	March 2030	2,846,020.74

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>
April 2030	\$ 2,791,045.35	June 2034	\$ 976,786.25	August 2038	\$ 252,067.35
May 2030	2,737,009.74	July 2034	954,572.75	September 2038	243,625.64
June 2030	2,683,898.79	August 2034	932,764.75	October 2038	235,355.75
July 2030	2,631,697.62	September 2034	911,355.51	November 2038	227,254.69
August 2030	2,580,391.56	October 2034	890,338.37	December 2038	219,319.49
September 2030	2,529,966.18	November 2034	869,706.80	January 2039	211,547.26
October 2030	2,480,407.29	December 2034	849,454.37	February 2039	203,935.13
November 2030	2,431,700.90	January 2035	829,574.75	March 2039	196,480.28
December 2030	2,383,833.23	February 2035	810,061.70	April 2039	189,179.96
January 2031	2,336,790.75	March 2035	790,909.09	May 2039	182,031.43
February 2031	2,290,560.11	April 2035	772,110.89	June 2039	175,032.02
March 2031	2,245,128.17	May 2035	753,661.16	July 2039	168,179.09
April 2031	2,200,482.02	June 2035	735,554.05	August 2039	161,470.06
May 2031	2,156,608.92	July 2035	717,783.82	September 2039	154,902.37
June 2031	2,113,496.35	August 2035	700,344.80	October 2039	148,473.52
July 2031	2,071,131.98	September 2035	683,231.42	November 2039	142,181.04
August 2031	2,029,503.67	October 2035	666,438.21	December 2039	136,022.51
September 2031	1,988,599.47	November 2035	649,959.77	January 2040	129,995.54
October 2031	1,948,407.61	December 2035	633,790.80	February 2040	124,097.79
November 2031	1,908,916.53	January 2036	617,926.07	March 2040	118,326.95
December 2031	1,870,114.82	February 2036	602,360.44	April 2040	112,680.74
January 2032	1,831,991.26	March 2036	587,088.86	May 2040	107,156.94
February 2032	1,794,534.81	April 2036	572,106.35	June 2040	101,753.36
March 2032	1,757,734.61	May 2036	557,408.02	July 2040	96,467.83
April 2032	1,721,579.95	June 2036	542,989.04	August 2040	91,298.22
May 2032	1,686,060.29	July 2036	528,844.69	September 2040	86,242.46
June 2032	1,651,165.28	August 2036	514,970.29	October 2040	81,298.48
July 2032	1,616,884.70	September 2036	501,361.25	November 2040	76,464.28
August 2032	1,583,208.52	October 2036	488,013.06	December 2040	71,737.85
September 2032	1,550,126.84	November 2036	474,921.27	January 2041	67,117.25
October 2032	1,517,629.94	December 2036	462,081.52	February 2041	62,600.56
November 2032	1,485,708.23	January 2037	449,489.50	March 2041	58,185.88
December 2032	1,454,352.29	February 2037	437,140.97	April 2041	53,871.37
January 2033	1,423,552.84	March 2037	425,031.78	May 2041	49,655.18
February 2033	1,393,300.74	April 2037	413,157.83	June 2041	45,535.54
March 2033	1,363,587.01	May 2037	401,515.08	July 2041	41,510.66
April 2033	1,334,402.79	June 2037	390,099.56	August 2041	37,578.82
May 2033	1,305,739.38	July 2037	378,907.39	September 2041	33,738.30
June 2033	1,277,588.20	August 2037	367,934.70	October 2041	29,987.43
July 2033	1,249,940.82	September 2037	357,177.74	November 2041	26,324.55
August 2033	1,222,788.93	October 2037	346,632.78	December 2041	22,748.04
September 2033	1,196,124.36	November 2037	336,296.16	January 2042	19,256.30
October 2033	1,169,939.06	December 2037	326,164.29	February 2042	15,847.76
November 2033	1,144,225.12	January 2038	316,233.63	March 2042	12,520.89
December 2033	1,118,974.74	February 2038	306,500.70	April 2042	9,274.16
January 2034	1,094,180.26	March 2038	296,962.06	May 2042	6,106.07
February 2034	1,069,834.13	April 2038	287,614.36	June 2042	3,015.17
March 2034	1,045,928.92	May 2038	278,454.27	July 2042 and thereafter	0.00
April 2034	1,022,457.31	June 2038	269,478.54		
May 2034	999,412.12	July 2038	260,683.95		

Aggregate Group III 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	\$88,902,000.00	June 2020	\$52,817,611.74	May 2025	\$23,900,292.14
August 2015	88,682,974.11	July 2020	52,191,055.72	June 2025	23,562,570.46
September 2015	88,440,949.93	August 2020	51,568,963.81	July 2025	23,229,220.18
October 2015	88,176,007.30	September 2020	50,951,301.96	August 2025	22,900,187.19
November 2015	87,888,241.99	October 2020	50,338,036.35	September 2025	22,575,418.00
December 2015	87,577,765.60	November 2020	49,729,133.42	October 2025	22,254,859.77
January 2016	87,244,705.56	December 2020	49,124,559.84	November 2025	21,938,460.32
February 2016	86,889,205.01	January 2021	48,524,282.51	December 2025	21,626,168.07
March 2016	86,511,422.76	February 2021	47,928,268.57	January 2026	21,317,932.09
April 2016	86,111,533.12	March 2021	47,336,485.39	February 2026	21,013,702.03
May 2016	85,689,725.82	April 2021	46,748,900.58	March 2026	20,713,428.18
June 2016	85,246,205.86	May 2021	46,165,481.97	April 2026	20,417,061.41
July 2016	84,781,193.32	June 2021	45,586,197.63	May 2026	20,124,553.20
August 2016	84,294,923.19	July 2021	45,011,015.83	June 2026	19,835,855.60
September 2016	83,787,645.18	August 2021	44,439,905.10	July 2026	19,550,921.25
October 2016	83,259,623.49	September 2021	43,872,834.17	August 2026	19,269,703.35
November 2016	82,711,136.60	October 2021	43,309,771.99	September 2026	18,992,155.68
December 2016	82,142,476.98	November 2021	42,750,687.74	October 2026	18,718,232.57
January 2017	81,553,950.84	December 2021	42,195,550.83	November 2026	18,447,888.91
February 2017	80,945,877.85	January 2022	41,644,330.85	December 2026	18,181,080.11
March 2017	80,318,590.85	February 2022	41,096,997.65	January 2027	17,917,762.15
April 2017	79,672,435.50	March 2022	40,553,521.25	February 2027	17,657,891.54
May 2017	79,007,769.98	April 2022	40,013,871.92	March 2027	17,401,425.29
June 2017	78,324,964.61	May 2022	39,478,020.12	April 2027	17,148,320.96
July 2017	77,624,401.52	June 2022	38,945,936.51	May 2027	16,898,536.61
August 2017	76,906,474.28	July 2022	38,417,591.99	June 2027	16,652,030.79
September 2017	76,171,587.46	August 2022	37,893,817.07	July 2027	16,408,762.60
October 2017	75,420,156.29	September 2022	37,376,703.91	August 2027	16,168,691.58
November 2017	74,652,606.21	October 2022	36,866,170.88	September 2027	15,931,777.80
December 2017	73,869,372.44	November 2022	36,362,137.32	October 2027	15,697,981.80
January 2018	73,091,788.10	December 2022	35,864,523.55	November 2027	15,467,264.59
February 2018	72,319,810.73	January 2023	35,373,250.83	December 2027	15,239,587.67
March 2018	71,553,398.17	February 2023	34,888,241.36	January 2028	15,014,912.99
April 2018	70,792,508.55	March 2023	34,409,418.28	February 2028	14,793,202.97
May 2018	70,037,100.32	April 2023	33,936,705.65	March 2028	14,574,420.50
June 2018	69,287,132.20	May 2023	33,470,028.45	April 2028	14,358,528.88
July 2018	68,542,563.22	June 2023	33,009,312.55	May 2028	14,145,491.90
August 2018	67,803,352.70	July 2023	32,554,484.69	June 2028	13,935,273.76
September 2018	67,069,460.25	August 2023	32,105,472.53	July 2028	13,727,839.11
October 2018	66,340,845.74	September 2023	31,662,204.56	August 2028	13,523,153.03
November 2018	65,617,469.36	October 2023	31,224,610.16	September 2028	13,321,181.00
December 2018	64,899,291.57	November 2023	30,792,619.52	October 2028	13,121,888.96
January 2019	64,186,273.10	December 2023	30,366,163.71	November 2028	12,925,243.23
February 2019	63,478,374.98	January 2024	29,945,174.60	December 2028	12,731,210.55
March 2019	62,775,558.49	February 2024	29,529,584.87	January 2029	12,539,758.08
April 2019	62,077,785.21	March 2024	29,119,328.04	February 2029	12,350,853.35
May 2019	61,385,016.98	April 2024	28,714,338.41	March 2029	12,164,464.30
June 2019	60,697,215.91	May 2024	28,314,551.07	April 2029	11,980,559.27
July 2019	60,014,344.38	June 2024	27,919,901.89	May 2029	11,799,106.98
August 2019	59,336,365.04	July 2024	27,530,327.51	June 2029	11,620,076.51
September 2019	58,663,240.80	August 2024	27,145,765.33	July 2029	11,443,437.35
October 2019	57,994,934.84	September 2024	26,766,153.51	August 2029	11,269,159.34
November 2019	57,331,410.60	October 2024	26,391,430.96	September 2029	11,097,212.69
December 2019	56,672,631.78	November 2024	26,021,537.30	October 2029	10,927,567.97
January 2020	56,018,562.32	December 2024	25,656,412.90	November 2029	10,760,196.13
February 2020	55,369,166.44	January 2025	25,295,998.83	December 2029	10,595,068.45
March 2020	54,724,408.60	February 2025	24,940,236.89	January 2030	10,432,156.56
April 2020	54,084,253.52	March 2025	24,589,069.56	February 2030	10,271,432.46
May 2020	53,448,666.16	April 2025	24,242,440.02	March 2030	10,112,868.47

Aggregate Group III (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>
April 2030	\$ 9,956,437.26	January 2035	\$ 3,819,820.61	October 2039	\$ 1,104,966.40
May 2030	9,802,111.82	February 2035	3,750,027.65	November 2039	1,075,161.35
June 2030	9,649,865.48	March 2035	3,681,229.17	December 2039	1,045,818.88
July 2030	9,499,671.90	April 2035	3,613,412.18	January 2040	1,016,932.65
August 2030	9,351,505.05	May 2035	3,546,563.84	February 2040	988,496.44
September 2030	9,205,339.23	June 2035	3,480,671.47	March 2040	960,504.09
October 2030	9,061,149.05	July 2035	3,415,722.57	April 2040	932,949.51
November 2030	8,918,909.41	August 2035	3,351,704.76	May 2040	905,826.70
December 2030	8,778,595.56	September 2035	3,288,605.84	June 2040	879,129.73
January 2031	8,640,183.01	October 2035	3,226,413.75	July 2040	852,852.75
February 2031	8,503,647.61	November 2035	3,165,116.59	August 2040	826,989.99
March 2031	8,368,965.46	December 2035	3,104,702.60	September 2040	801,535.74
April 2031	8,236,112.99	January 2036	3,045,160.17	October 2040	776,484.37
May 2031	8,105,066.90	February 2036	2,986,477.83	November 2040	751,830.33
June 2031	7,975,804.19	March 2036	2,928,644.27	December 2040	727,568.12
July 2031	7,848,302.13	April 2036	2,871,648.29	January 2041	703,692.34
August 2031	7,722,538.26	May 2036	2,815,478.86	February 2041	680,197.63
September 2031	7,598,490.42	June 2036	2,760,125.07	March 2041	657,078.71
October 2031	7,476,136.70	July 2036	2,705,576.16	April 2041	634,330.37
November 2031	7,355,455.48	August 2036	2,651,821.49	May 2041	611,947.47
December 2031	7,236,425.38	September 2036	2,598,850.56	June 2041	589,924.93
January 2032	7,119,025.30	October 2036	2,546,653.01	July 2041	568,257.74
February 2032	7,003,234.40	November 2036	2,495,218.60	August 2041	546,940.95
March 2032	6,889,032.09	December 2036	2,444,537.21	September 2041	525,969.66
April 2032	6,776,398.02	January 2037	2,394,598.86	October 2041	505,339.07
May 2032	6,665,312.12	February 2037	2,345,393.70	November 2041	485,044.41
June 2032	6,555,754.54	March 2037	2,296,911.99	December 2041	465,080.97
July 2032	6,447,705.70	April 2037	2,249,144.10	January 2042	445,444.13
August 2032	6,341,146.22	May 2037	2,202,080.57	February 2042	426,129.30
September 2032	6,236,057.01	June 2037	2,155,712.00	March 2042	407,131.96
October 2032	6,132,419.17	July 2037	2,110,029.14	April 2042	388,447.66
November 2032	6,030,214.07	August 2037	2,065,022.86	May 2042	370,071.98
December 2032	5,929,423.27	September 2037	2,020,684.13	June 2042	352,000.57
January 2033	5,830,028.60	October 2037	1,977,004.04	July 2042	334,229.16
February 2033	5,732,012.08	November 2037	1,933,973.79	August 2042	316,753.50
March 2033	5,635,355.96	December 2037	1,891,584.68	September 2042	299,569.41
April 2033	5,540,042.72	January 2038	1,849,828.16	October 2042	282,672.76
May 2033	5,446,055.06	February 2038	1,808,695.73	November 2042	266,059.49
June 2033	5,353,375.86	March 2038	1,768,179.05	December 2042	249,725.57
July 2033	5,261,988.25	April 2038	1,728,269.84	January 2043	233,667.03
August 2033	5,171,875.54	May 2038	1,688,959.96	February 2043	217,879.96
September 2033	5,083,021.28	June 2038	1,650,241.35	March 2043	202,360.48
October 2033	4,995,409.18	July 2038	1,612,106.06	April 2043	187,104.79
November 2033	4,909,023.18	August 2038	1,574,546.25	May 2043	172,109.12
December 2033	4,823,847.41	September 2038	1,537,554.16	June 2043	157,369.74
January 2034	4,739,866.21	October 2038	1,501,122.14	July 2043	142,883.00
February 2034	4,657,064.08	November 2038	1,465,242.63	August 2043	128,645.27
March 2034	4,575,425.76	December 2038	1,429,908.18	September 2043	114,652.97
April 2034	4,494,936.13	January 2039	1,395,111.42	October 2043	100,902.58
May 2034	4,415,580.29	February 2039	1,360,845.07	November 2043	87,390.61
June 2034	4,337,343.51	March 2039	1,327,101.96	December 2043	74,113.63
July 2034	4,260,211.25	April 2039	1,293,874.99	January 2044	61,068.26
August 2034	4,184,169.15	May 2039	1,261,157.17	February 2044	48,251.13
September 2034	4,109,203.01	June 2039	1,228,941.58	March 2044	35,658.95
October 2034	4,035,298.84	July 2039	1,197,221.41	April 2044	23,288.46
November 2034	3,962,442.80	August 2039	1,165,989.91	May 2044	11,136.44
December 2034	3,890,621.22	September 2039	1,135,240.43	June 2044 and thereafter	0.00

TA Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$4,137,452.00	November 2015	\$2,662,568.41	March 2016	\$ 734,754.11
August 2015	3,817,232.47	December 2015	2,218,370.52	April 2016	197,831.18
September 2015	3,463,689.47	January 2016	1,747,597.12	May 2016 and	
October 2015	3,078,265.02	February 2016	1,252,321.16	thereafter	0.00

Aggregate Group IV 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	\$257,776,000.00	August 2019	\$ 96,461,047.64	September 2023	\$ 30,107,489.36
August 2015	253,071,493.84	September 2019	94,323,844.29	October 2023	29,345,770.14
September 2015	248,440,528.32	October 2019	92,229,962.01	November 2023	28,600,460.23
October 2015	243,882,002.29	November 2019	90,178,563.98	December 2023	27,871,231.79
November 2015	239,394,830.70	December 2019	88,168,829.04	January 2024	27,157,763.28
December 2015	234,977,944.37	January 2020	86,199,951.49	February 2024	26,459,739.30
January 2016	230,630,289.71	February 2020	84,271,140.73	March 2024	25,776,850.52
February 2016	226,350,828.57	March 2020	82,381,621.02	April 2024	25,108,793.53
March 2016	222,138,537.95	April 2020	80,530,631.20	May 2024	24,455,270.73
April 2016	217,992,409.85	May 2020	78,717,424.42	June 2024	23,815,990.26
May 2016	213,911,450.99	June 2020	76,941,267.87	July 2024	23,190,665.86
June 2016	209,894,682.62	July 2020	75,201,442.52	August 2024	22,579,016.77
July 2016	205,941,140.33	August 2020	73,497,242.89	September 2024	21,980,767.62
August 2016	202,049,873.83	September 2020	71,827,976.77	October 2024	21,395,648.35
September 2016	198,219,946.74	October 2020	70,192,964.97	November 2024	20,823,394.10
October 2016	194,450,436.38	November 2020	68,591,541.14	December 2024	20,263,745.10
November 2016	190,740,433.62	December 2020	67,023,051.44	January 2025	19,716,446.61
December 2016	187,089,042.62	January 2021	65,486,854.38	February 2025	19,181,248.78
January 2017	183,495,380.69	February 2021	63,982,320.58	March 2025	18,657,906.60
February 2017	179,958,578.06	March 2021	62,508,832.53	April 2025	18,146,179.76
March 2017	176,477,777.74	April 2021	61,065,784.36	May 2025	17,645,832.61
April 2017	173,052,135.29	May 2021	59,652,581.65	June 2025	17,156,634.08
May 2017	169,680,818.67	June 2021	58,268,641.23	July 2025	16,678,357.52
June 2017	166,363,008.03	July 2021	56,913,390.92	August 2025	16,210,780.69
July 2017	163,097,895.59	August 2021	55,586,269.38	September 2025	15,753,685.67
August 2017	159,884,685.38	September 2021	54,286,725.87	October 2025	15,306,858.72
September 2017	156,722,593.16	October 2021	53,014,220.10	November 2025	14,870,090.29
October 2017	153,610,846.20	November 2021	51,768,221.96	December 2025	14,443,174.84
November 2017	150,548,683.10	December 2021	50,548,211.43	January 2026	14,025,910.87
December 2017	147,535,353.68	January 2022	49,353,678.31	February 2026	13,618,100.77
January 2018	144,570,118.77	February 2022	48,184,122.08	March 2026	13,219,550.76
February 2018	141,652,250.07	March 2022	47,039,051.71	April 2026	12,830,070.85
March 2018	138,781,029.99	April 2022	45,917,985.49	May 2026	12,449,474.72
April 2018	135,955,751.51	May 2022	44,820,450.83	June 2026	12,077,579.69
May 2018	133,175,718.00	June 2022	43,745,984.15	July 2026	11,714,206.65
June 2018	130,440,243.08	July 2022	42,694,130.64	August 2026	11,359,179.96
July 2018	127,748,650.48	August 2022	41,664,444.15	September 2026	11,012,327.42
August 2018	125,100,273.90	September 2022	40,656,487.00	October 2026	10,673,480.17
September 2018	122,494,456.84	October 2022	39,669,829.85	November 2026	10,342,472.68
October 2018	119,930,552.47	November 2022	38,704,051.52	December 2026	10,019,142.63
November 2018	117,407,923.51	December 2022	37,758,738.85	January 2027	9,703,330.87
December 2018	114,925,942.05	January 2023	36,833,486.55	February 2027	9,394,881.38
January 2019	112,483,989.47	February 2023	35,927,897.04	March 2027	9,093,641.19
February 2019	110,081,456.25	March 2023	35,041,580.34	April 2027	8,799,460.31
March 2019	107,717,741.87	April 2023	34,174,153.89	May 2027	8,512,191.73
April 2019	105,392,254.67	May 2023	33,325,242.43	June 2027	8,231,691.27
May 2019	103,104,411.74	June 2023	32,494,477.87	July 2027	7,957,817.63
June 2019	100,853,638.75	July 2023	31,681,499.15	August 2027	7,690,432.26
July 2019	98,639,369.88	August 2023	30,885,952.11	September 2027	7,429,399.33

Aggregate Group IV (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>
October 2027	\$ 7,174,585.70	April 2029	\$ 3,514,372.47	October 2030	\$ 1,209,807.91
November 2027	6,925,860.84	May 2029	3,355,633.24	November 2030	1,111,846.75
December 2027	6,683,096.78	June 2029	3,200,939.76	December 2030	1,016,599.86
January 2028	6,446,168.11	July 2029	3,050,204.63	January 2031	924,006.65
February 2028	6,214,951.84	August 2029	2,903,342.16	February 2031	834,007.76
March 2028	5,989,327.46	September 2029	2,760,268.39	March 2031	746,545.05
April 2028	5,769,176.82	October 2029	2,620,901.06	April 2031	661,561.55
May 2028	5,554,384.09	November 2029	2,485,159.54	May 2031	579,001.47
June 2028	5,344,835.75	December 2029	2,352,964.83	June 2031	498,810.15
July 2028	5,140,420.53	January 2030	2,224,239.50	July 2031	420,934.05
August 2028	4,941,029.37	February 2030	2,098,907.70	August 2031	345,320.72
September 2028	4,746,555.34	March 2030	1,976,895.10	September 2031	271,918.80
October 2028	4,556,893.67	April 2030	1,858,128.86	October 2031	200,677.97
November 2028	4,371,941.65	May 2030	1,742,537.62	November 2031	131,548.95
December 2028	4,191,598.62	June 2030	1,630,051.45	December 2031	64,483.46
January 2029	4,015,765.93	July 2030	1,520,601.85	January 2032 and	
February 2029	3,844,346.87	August 2030	1,414,121.67	thereafter	0.00
March 2029	3,677,246.67	September 2030	1,310,545.17		

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

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

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\$739,840,509



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2015-61**

PROSPECTUS SUPPLEMENT

Deutsche Bank Securities



July 24, 2015