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

$270,505,165

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2015-71

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
PB(2)	1	$56,922,000	PAC	2.0%	FIX	3136AQDS6	March 2043
PI(2)	1	14,230,500(3)	NTL	4.0	FIX/IO	3136AQDT4	March 2043
PE	1	12,797,000	PAC	3.0	FIX	3136AQDU1	October 2045
HD	1	4,578,000	PAC	3.0	FIX	3136AQDV9	October 2045
HA	1	12,505,000	SUP/AD	3.0	FIX	3136AQDW7	September 2045
HB	1	1,050,000	SUP/AD	3.0	FIX	3136AQDX5	October 2045
HZ	1	5,143	SUP	3.0	FIX/Z	3136AQDY3	October 2045
FA	1	35,142,857	PT	(4)	FLT	3136AQDZ0	October 2045
SA	1	35,142,857(3)	NTL	(4)	INV/IO	3136AQEA4	October 2045

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The PC, PD, PG, PA, PH, PJ, GB, GC, GD, GE and GL Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—Combination and Recombination—RCR Certificates" in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be September 30, 2015.

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

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

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

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

Barclays

The date of this Prospectus Supplement is September 24, 2015

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
GA(2) . . .	2	$48,038,000	PAC	2.5%	FIX	3136AQEB2	April 2044
GI(2)	2	6,862,571(3)	NTL	3.5	FIX/IO	3136AQEC0	April 2044
GH(2) . . .	2	3,091,000	PAC	3.0	FIX	3136AQED8	February 2045
GJ(2)	2	1,740,000	PAC	3.0	FIX	3136AQEE6	August 2045
GK(2) . . .	2	807,000	PAC	3.0	FIX	3136AQEF3	October 2045
KA	2	10,281,000	PAC/AD	3.0	FIX	3136AQEG1	October 2045
KZ	2	1,000	PAC	3.0	FIX/Z	3136AQEH9	October 2045
UA	2	9,793,583	SUP/AD	3.0	FIX	3136AQEJ5	October 2045
UZ	2	1,000	SUP	3.0	FIX/Z	3136AQEK2	October 2045
A	2	62,548,000	SEQ/AD	4.0	FIX	3136AQEL0	April 2039
Z	2	11,204,582	SEQ	4.0	FIX/Z	3136AQEM8	October 2045
R		0	NPR	0	NPR	3136AQEN6	October 2045
RL		0	NPR	0	NPR	3136AQEP1	October 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-5 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"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the REMIC Prospectus.

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

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

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

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

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

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

Barclays Capital Inc.
Attn: MBS Operations
1301 Avenue of the Americas, 8th Floor
New York, New York 10019
(telephone (201) 499-3076).

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of September 1, 2015. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS

Group 1 and Group 2

Characteristics of the MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$123,000,000	4.00%	4.25% to 6.50%	241 to 360
Group 2 MBS	$ 58,915,303	3.50%	3.75% to 6.00%	241 to 360
	$ 38,213,599	3.50%	3.75% to 6.00%	241 to 360
	$ 50,376,263	3.50%	3.75% to 6.00%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$123,000,000	360	356	3	4.560%
Group 2 MBS	$ 58,915,303	360	320	36	4.023%
	$ 38,213,599	360	358	2	4.141%
	$ 50,376,263	360	358	1	4.216%

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

Settlement Date

We expect to issue the certificates on September 30, 2015.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

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

Exchanging Certificates Through Combination and Recombination

If you own certificates of a class designated as "exchangeable" on the cover of this prospectus supplement, you will be able to exchange them for a proportionate interest in the related RCR certificates. Schedule 1 lists the available 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)
FA	0.505%	6.50%	0.35%	LIBOR + 35 basis points
SA	5.995%	6.15%	0.00%	6.15% − LIBOR

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

Notional Classes

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

Class	
SA	100% of the FA Class
PI	25% of the PB Class
GI	14.2857133936% of the GA Class

Distributions of Principal

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

Weighted Average Lives (years)*

Group 1 Classes	PSA Prepayment Assumption								
	0%	100%	115%	140%	170%	210%	225%	500%	800%
PB, PI, PC, PD, PG, PA, PH and PJ	15.4	6.0	5.5	5.5	5.5	5.5	5.5	3.2	2.3
PE	25.8	17.1	17.0	17.0	17.0	17.0	17.0	8.7	5.4
HD	27.4	15.7	12.6	3.2	3.2	3.2	3.2	1.7	1.2
HA	28.9	22.6	21.1	17.6	10.7	3.9	2.8	1.0	0.7
HB	29.9	29.1	28.9	28.3	27.0	21.1	6.9	1.7	1.2
HZ	30.0	29.7	29.7	29.7	29.7	29.5	9.8	1.7	1.2
FA and SA	19.6	10.7	10.0	9.0	8.1	7.0	6.7	3.6	2.4

Group 2 Classes	PSA Prepayment Assumption							
	0%	100%	166%	200%	250%	400%	600%	900%
GA, GI, GB and GC	15.0	5.7	5.7	5.7	5.7	4.1	2.9	2.1
GH	24.7	15.5	15.5	15.5	15.5	10.4	7.0	4.6
GJ	25.3	19.4	19.4	19.4	19.4	13.3	8.9	5.7
GK	26.0	24.5	24.5	24.5	24.5	18.2	12.4	7.8
KA	26.9	14.3	3.0	3.0	3.0	1.8	1.2	0.8
KZ	28.6	23.2	20.3	20.3	20.3	2.7	1.7	1.1
UA	29.1	23.3	16.8	10.1	2.4	0.9	0.5	0.3
UZ	30.0	29.8	29.8	29.8	10.7	1.7	1.0	0.6
A	14.2	6.6	5.0	4.4	3.8	2.7	2.0	1.4
Z	27.0	20.4	17.0	15.4	13.5	9.5	6.6	4.4
GD	15.6	6.3	6.3	6.3	6.3	4.5	3.2	2.2
GE	15.9	6.7	6.7	6.7	6.7	4.8	3.4	2.3
GL	16.1	7.0	7.0	7.0	7.0	5.0	3.5	2.4

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of September 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 two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS" and "Group 2 MBS," and together, the "MBS").

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

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

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

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

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

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

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

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

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

The MBS

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

In addition, the pools of mortgage loans backing the Group 2 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 2 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 and Group 2—Characteristics of the MBS" in this prospectus supplement and "The Mortgage Loan Pools" and "Yield, Maturity and Prepayment Considerations" in the MBS Prospectus.

Distributions of Interest

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

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

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

Delay Classes	No-Delay Classes
Fixed Rate Classes	Floating Rate and Inverse Floating Rate Classes

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

Accrual Classes. The HZ, KZ, UZ and Z Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under "—Distributions of Principal" below.

Distributions of Principal

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

- *Group 1*

The HZ Accrual Amount to HA and HB, in that order, until retired, and thereafter to HZ. } **Accretion Directed Classes and Accrual Class**

The Group 1 Cash Flow Distribution Amounts as follows:

— 71.4285715447% as follows:

first, to Aggregate Group I to its Planned Balance;

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

third, to HA, HB and HZ, in that order, until retired; } **Support Classes**

fourth, to HD until retired; and

fifth, to Aggregate Group I to zero, and } **PAC Class and PAC Group**

— 28.5714284553% to FA until retired. } **Pass-Through Class**

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

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

"Aggregate Group I" consists of the PB and PE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to PB and PE, 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 2*

The KZ Accrual Amount to KA until retired, and thereafter to KZ. } **Accretion Directed Class and Accrual Class**

The UZ Accrual Amount to UA until retired, and thereafter to UZ.	**Accretion Directed Class and Accrual Class**
The Z Accrual Amount to A until retired, and thereafter to Z.	**Accretion Directed Class and Accrual Class**
The Group 2 Cash Flow Distribution Amount as follows:	
— 50.000000339% as follows:	
first, to Aggregate Group II to its Planned Balance; *second*, to Aggregate Group III to its Planned Balance;	**PAC Groups**
third, to UA and UZ, in that order, until retired;	**Support Classes**
fourth, to Aggregate Group III to zero; and *fifth*, to Aggregate Group II to zero, and	**PAC Groups**
— 49.999999661% to A and Z, in that order, until retired.	**Sequential Pay Classes**

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

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

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

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

"Aggregate Group II" consists of the GA, GH, GJ and GK Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to GA, GH, GJ and GK, 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.

"Aggregate Group III" consists of the KA and KZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III to KA and KZ, 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.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the following assumptions (the "Pricing Assumptions"):

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1 and Group 2—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is September 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 MBS will differ from the assumed characteristics shown in the Summary, and may differ significantly. See "Risk Factors—Risks Relating to Yield and Prepayment—*Yields on and weighted average lives of the certificates are affected by actual characteristics of the mortgage loans backing the series trust assets*" in the REMIC Prospectus.

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

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

Groups and Class	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 115% and 225% PSA	Between 115% and 225% PSA
HD Class Planned Balances	Between 140% and 210% PSA	Between 140% and 229% PSA
Aggregate Group II Planned Balances	Between 100% and 250% PSA	Between 100% and 250% PSA
Aggregate Group III Planned Balances	Between 166% and 250% PSA	Between 166% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	PB and PE
Aggregate Group II	GA, GH, GJ and GK
Aggregate Group III	KA and KZ

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 the HD 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 the HD Class will begin or end on the Distribution Dates specified in the Principal Balance Schedules.

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

- We will distribute any excess of principal distributions over the amount necessary to reduce an Aggregate Group or the HD Class to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group or the HD Class to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.

- Even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Range or Effective Range, principal distributions may be insufficient to reduce the Aggregate Groups and the HD Class to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the Aggregate Groups and the HD Class 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:**

Class	% PSA
PI	283%
GI	301%

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

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

Class	Price*
PI	19.00%
GI	17.50%

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

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	115%	140%	170%	210%	225%	500%	800%
Pre-Tax Yields to Maturity	12.1%	5.7%	3.7%	3.7%	3.7%	3.7%	3.7%	(18.6)%	(43.5)%

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	166%	200%	250%	400%	600%	900%
Pre-Tax Yields to Maturity	9.7%	3.0%	3.0%	3.0%	3.0%	(7.5)%	(24.8)%	(51.0)%

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

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

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

- the interest rate for the Inverse Floating Rate Class for the initial Interest Accrual Period is the rate listed in the table under "Summary—Interest Rates" in this prospectus supplement and for each following Interest Accrual Period will be based on the specified levels of the Index, and
- the aggregate purchase price of that Class (expressed as a percentage of original principal balance) is as follows:

Class	Price*
SA	23.00%

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

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

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	115%	140%	170%	210%	225%	500%	800%
0.080%	22.9%	20.3%	19.5%	18.1%	16.5%	14.4%	13.6%	(1.8)%	(19.7)%
0.155%	22.5%	19.9%	19.1%	17.8%	16.2%	14.0%	13.2%	(2.2)%	(20.1)%
2.155%	12.7%	10.0%	9.1%	7.8%	6.1%	3.9%	3.0%	(13.1)%	(32.0)%
4.155%	2.1%	(0.7)%	(1.6)%	(3.0)%	(4.7)%	(7.0)%	(7.8)%	(24.5)%	(44.7)%
6.150%	*	*	*	*	*	*	*	*	*

Weighted Average Lives of the Certificates

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

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

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

See "—Distributions of Principal" above.

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original and Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	6.50%
Group 2 MBS	360 months	6.00%

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

	PB, PI†, PC, PD, PG, PA, PH and PJ Classes									PE Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
Date	0%	100%	115%	140%	170%	210%	225%	500%	800%	0%	100%	115%	140%	170%	210%	225%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2016	98	95	94	94	94	94	94	94	94	100	100	100	100	100	100	100	100	100
September 2017	96	86	84	84	84	84	84	83	60	100	100	100	100	100	100	100	100	100
September 2018	94	75	72	72	72	72	72	50	20	100	100	100	100	100	100	100	100	100
September 2019	92	65	61	61	61	61	61	28	0	100	100	100	100	100	100	100	100	96
September 2020	90	55	51	51	51	51	51	12	0	100	100	100	100	100	100	100	100	49
September 2021	88	46	42	42	42	42	42	1	0	100	100	100	100	100	100	100	100	25
September 2022	85	38	33	33	33	33	33	0	0	100	100	100	100	100	100	100	71	13
September 2023	82	30	25	25	25	25	25	0	0	100	100	100	100	100	100	100	49	6
September 2024	80	23	17	17	17	17	17	0	0	100	100	100	100	100	100	100	33	3
September 2025	77	16	11	11	11	11	11	0	0	100	100	100	100	100	100	100	22	2
September 2026	73	10	6	6	6	6	6	0	0	100	100	100	100	100	100	100	15	1
September 2027	70	4	1	1	1	1	1	0	0	100	100	100	100	100	100	100	10	*
September 2028	66	0	0	0	0	0	0	0	0	100	93	87	87	87	87	87	7	*
September 2029	62	0	0	0	0	0	0	0	0	100	72	72	72	72	72	72	5	*
September 2030	58	0	0	0	0	0	0	0	0	100	59	59	59	59	59	59	3	*
September 2031	53	0	0	0	0	0	0	0	0	100	49	49	49	49	49	49	2	*
September 2032	48	0	0	0	0	0	0	0	0	100	40	40	40	40	40	40	1	*
September 2033	43	0	0	0	0	0	0	0	0	100	32	32	32	32	32	32	1	*
September 2034	37	0	0	0	0	0	0	0	0	100	26	26	26	26	26	26	1	*
September 2035	32	0	0	0	0	0	0	0	0	100	21	21	21	21	21	21	*	*
September 2036	25	0	0	0	0	0	0	0	0	100	17	17	17	17	17	17	*	*
September 2037	19	0	0	0	0	0	0	0	0	100	13	13	13	13	13	13	*	*
September 2038	11	0	0	0	0	0	0	0	0	100	10	10	10	10	10	10	*	*
September 2039	4	0	0	0	0	0	0	0	0	100	7	7	7	7	7	7	*	*
September 2040	0	0	0	0	0	0	0	0	0	80	5	5	5	5	5	5	*	*
September 2041	0	0	0	0	0	0	0	0	0	41	4	4	4	4	4	4	*	*
September 2042	0	0	0	0	0	0	0	0	0	2	2	2	2	2	2	2	*	*
September 2043	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	*	*
September 2044	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	0
September 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.4	6.0	5.5	5.5	5.5	5.5	5.5	3.2	2.3	25.8	17.1	17.0	17.0	17.0	17.0	17.0	8.7	5.4

* 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	HD Class PSA Prepayment Assumption									HA Class PSA Prepayment Assumption								
	0%	100%	115%	140%	170%	210%	225%	500%	800%	0%	100%	115%	140%	170%	210%	225%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2016	100	100	100	91	91	91	91	91	91	100	100	100	100	96	91	89	52	12
September 2017	100	100	100	72	72	72	72	0	0	100	100	100	100	88	72	66	0	0
September 2018	100	100	100	50	50	50	50	0	0	100	100	100	100	78	50	40	0	0
September 2019	100	100	100	32	32	32	32	0	0	100	100	100	100	71	34	21	0	0
September 2020	100	100	100	18	18	18	18	0	0	100	100	100	100	66	23	8	0	0
September 2021	100	100	100	7	7	7	7	0	0	100	100	100	100	62	16	0	0	0
September 2022	100	100	100	0	0	0	0	0	0	100	100	100	100	59	12	0	0	0
September 2023	100	100	100	0	0	0	0	0	0	100	100	100	98	56	8	0	0	0
September 2024	100	100	99	0	0	0	0	0	0	100	100	100	97	55	7	0	0	0
September 2025	100	100	93	0	0	0	0	0	0	100	100	100	94	52	6	0	0	0
September 2026	100	100	81	0	0	0	0	0	0	100	100	100	90	49	5	0	0	0
September 2027	100	100	65	0	0	0	0	0	0	100	100	100	85	46	4	0	0	0
September 2028	100	100	46	0	0	0	0	0	0	100	100	100	79	42	3	0	0	0
September 2029	100	94	24	0	0	0	0	0	0	100	100	100	73	37	2	0	0	0
September 2030	100	68	1	0	0	0	0	0	0	100	100	100	66	33	1	0	0	0
September 2031	100	41	0	0	0	0	0	0	0	100	100	92	59	29	0	0	0	0
September 2032	100	14	0	0	0	0	0	0	0	100	100	83	53	25	0	0	0	0
September 2033	100	0	0	0	0	0	0	0	0	100	95	74	46	21	0	0	0	0
September 2034	100	0	0	0	0	0	0	0	0	100	84	65	40	17	0	0	0	0
September 2035	100	0	0	0	0	0	0	0	0	100	74	57	34	14	0	0	0	0
September 2036	100	0	0	0	0	0	0	0	0	100	64	48	28	10	0	0	0	0
September 2037	100	0	0	0	0	0	0	0	0	100	54	40	22	7	0	0	0	0
September 2038	100	0	0	0	0	0	0	0	0	100	45	33	17	5	0	0	0	0
September 2039	100	0	0	0	0	0	0	0	0	100	36	25	12	2	0	0	0	0
September 2040	100	0	0	0	0	0	0	0	0	100	27	19	8	0	0	0	0	0
September 2041	100	0	0	0	0	0	0	0	0	100	19	12	4	0	0	0	0	0
September 2042	93	0	0	0	0	0	0	0	0	100	11	6	*	0	0	0	0	0
September 2043	0	0	0	0	0	0	0	0	0	90	3	*	0	0	0	0	0	0
September 2044	0	0	0	0	0	0	0	0	0	42	0	0	0	0	0	0	0	0
September 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	15.7	12.6	3.2	3.2	3.2	3.2	1.7	1.2	28.9	22.6	21.1	17.6	10.7	3.9	2.8	1.0	0.7

Date	HB Class PSA Prepayment Assumption									HZ Class PSA Prepayment Assumption								
	0%	100%	115%	140%	170%	210%	225%	500%	800%	0%	100%	115%	140%	170%	210%	225%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2016	100	100	100	100	100	100	100	100	100	103	103	103	103	103	103	103	103	103
September 2017	100	100	100	100	100	100	100	0	0	106	106	106	106	106	106	106	0	0
September 2018	100	100	100	100	100	100	100	0	0	109	109	109	109	109	109	109	0	0
September 2019	100	100	100	100	100	100	100	0	0	113	113	113	113	113	113	113	0	0
September 2020	100	100	100	100	100	100	100	0	0	116	116	116	116	116	116	116	0	0
September 2021	100	100	100	100	100	100	100	0	0	120	120	120	120	120	120	120	0	0
September 2022	100	100	100	100	100	100	44	0	0	123	123	123	123	123	123	123	0	0
September 2023	100	100	100	100	100	100	4	0	0	127	127	127	127	127	127	127	0	0
September 2024	100	100	100	100	100	100	0	0	0	131	131	131	131	131	131	8	0	0
September 2025	100	100	100	100	100	100	0	0	0	135	135	135	135	135	135	8	0	0
September 2026	100	100	100	100	100	100	0	0	0	139	139	139	139	139	139	8	0	0
September 2027	100	100	100	100	100	100	0	0	0	143	143	143	143	143	143	8	0	0
September 2028	100	100	100	100	100	100	0	0	0	148	148	148	148	148	148	8	0	0
September 2029	100	100	100	100	100	100	0	0	0	152	152	152	152	152	152	8	0	0
September 2030	100	100	100	100	100	100	0	0	0	157	157	157	157	157	157	8	0	0
September 2031	100	100	100	100	100	99	0	0	0	162	162	162	162	162	162	8	0	0
September 2032	100	100	100	100	100	87	0	0	0	166	166	166	166	166	166	8	0	0
September 2033	100	100	100	100	100	75	0	0	0	171	171	171	171	171	171	8	0	0
September 2034	100	100	100	100	100	64	0	0	0	177	177	177	177	177	177	8	0	0
September 2035	100	100	100	100	100	55	0	0	0	182	182	182	182	182	182	8	0	0
September 2036	100	100	100	100	100	46	0	0	0	188	188	188	188	188	188	8	0	0
September 2037	100	100	100	100	100	37	0	0	0	193	193	193	193	193	193	8	0	0
September 2038	100	100	100	100	100	30	0	0	0	199	199	199	199	199	199	8	0	0
September 2039	100	100	100	100	100	24	0	0	0	205	205	205	205	205	205	8	0	0
September 2040	100	100	100	100	96	18	0	0	0	212	212	212	212	212	212	8	0	0
September 2041	100	100	100	100	71	13	0	0	0	218	218	218	218	218	218	8	0	0
September 2042	100	100	100	100	48	8	0	0	0	225	225	225	225	225	225	8	0	0
September 2043	100	100	100	60	28	4	0	0	0	231	231	231	231	231	231	8	0	0
September 2044	100	53	39	22	10	1	0	0	0	238	238	238	238	238	238	8	0	0
September 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.9	29.1	28.9	28.3	27.0	21.1	6.9	1.7	1.2	30.0	29.7	29.7	29.7	29.7	29.5	9.8	1.7	1.2

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

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

FA and SA† Classes

Date	PSA Prepayment Assumption								
	0%	100%	115%	140%	170%	210%	225%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2016	99	96	96	96	95	94	94	89	83
September 2017	98	91	90	88	87	84	84	69	53
September 2018	96	84	82	80	76	72	71	47	27
September 2019	95	77	75	71	67	62	60	32	14
September 2020	94	71	68	64	59	53	51	22	7
September 2021	92	65	62	57	52	45	43	15	4
September 2022	90	60	57	51	46	39	36	10	2
September 2023	89	55	51	46	40	33	31	7	1
September 2024	87	50	46	41	35	28	26	5	*
September 2025	85	46	42	36	30	24	22	3	*
September 2026	83	42	38	32	26	20	18	2	*
September 2027	80	38	34	28	23	17	15	1	*
September 2028	78	34	30	25	20	14	13	1	*
September 2029	75	31	27	22	17	12	10	1	*
September 2030	73	28	24	19	15	10	9	*	*
September 2031	70	25	21	17	12	8	7	*	*
September 2032	66	22	19	15	11	7	6	*	*
September 2033	63	19	16	13	9	6	5	*	*
September 2034	59	17	14	11	7	5	4	*	*
September 2035	56	15	12	9	6	4	3	*	*
September 2036	52	13	11	8	5	3	2	*	*
September 2037	47	11	9	6	4	2	2	*	*
September 2038	43	9	7	5	3	2	1	*	*
September 2039	38	7	6	4	3	1	1	*	*
September 2040	32	6	5	3	2	1	1	*	*
September 2041	27	4	3	2	1	1	1	*	*
September 2042	21	3	2	2	1	*	*	*	0
September 2043	14	2	1	1	1	*	*	*	0
September 2044	7	1	1	*	*	*	*	*	0
September 2045	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.6	10.7	10.0	9.0	8.1	7.0	6.7	3.6	2.4

GA, GI†, GB and GC Classes

Date	PSA Prepayment Assumption							
	0%	100%	166%	200%	250%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100
September 2016	98	92	92	92	92	92	92	92
September 2017	96	82	82	82	82	82	73	49
September 2018	94	72	72	72	72	66	42	16
September 2019	92	61	61	61	61	46	22	1
September 2020	89	52	52	52	52	31	9	0
September 2021	87	43	43	43	43	20	1	0
September 2022	84	35	35	35	35	12	0	0
September 2023	81	27	27	27	27	6	0	0
September 2024	78	20	20	20	20	1	0	0
September 2025	75	14	14	14	14	0	0	0
September 2026	72	10	10	10	10	0	0	0
September 2027	68	6	6	6	6	0	0	0
September 2028	64	3	3	3	3	0	0	0
September 2029	60	0	0	0	0	0	0	0
September 2030	56	0	0	0	0	0	0	0
September 2031	51	0	0	0	0	0	0	0
September 2032	46	0	0	0	0	0	0	0
September 2033	41	0	0	0	0	0	0	0
September 2034	35	0	0	0	0	0	0	0
September 2035	29	0	0	0	0	0	0	0
September 2036	23	0	0	0	0	0	0	0
September 2037	17	0	0	0	0	0	0	0
September 2038	9	0	0	0	0	0	0	0
September 2039	2	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0
September 2041	0	0	0	0	0	0	0	0
September 2042	0	0	0	0	0	0	0	0
September 2043	0	0	0	0	0	0	0	0
September 2044	0	0	0	0	0	0	0	0
September 2045	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.0	5.7	5.7	5.7	5.7	4.1	2.9	2.1

GH Class

Date	PSA Prepayment Assumption							
	0%	100%	166%	200%	250%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100
September 2016	100	100	100	100	100	100	100	100
September 2017	100	100	100	100	100	100	100	100
September 2018	100	100	100	100	100	100	100	100
September 2019	100	100	100	100	100	100	100	100
September 2020	100	100	100	100	100	100	100	6
September 2021	100	100	100	100	100	100	100	0
September 2022	100	100	100	100	100	100	45	0
September 2023	100	100	100	100	100	100	0	0
September 2024	100	100	100	100	100	100	0	0
September 2025	100	100	100	100	100	63	0	0
September 2026	100	100	100	100	100	24	0	0
September 2027	100	100	100	100	100	0	0	0
September 2028	100	100	100	100	100	0	0	0
September 2029	100	97	97	97	97	0	0	0
September 2030	100	62	62	62	62	0	0	0
September 2031	100	34	34	34	34	0	0	0
September 2032	100	10	10	10	10	0	0	0
September 2033	100	0	0	0	0	0	0	0
September 2034	100	0	0	0	0	0	0	0
September 2035	100	0	0	0	0	0	0	0
September 2036	100	0	0	0	0	0	0	0
September 2037	100	0	0	0	0	0	0	0
September 2038	100	0	0	0	0	0	0	0
September 2039	100	0	0	0	0	0	0	0
September 2040	8	0	0	0	0	0	0	0
September 2041	0	0	0	0	0	0	0	0
September 2042	0	0	0	0	0	0	0	0
September 2043	0	0	0	0	0	0	0	0
September 2044	0	0	0	0	0	0	0	0
September 2045	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.7	15.5	15.5	15.5	15.5	10.4	7.0	4.6

GJ Class

Date	PSA Prepayment Assumption							
	0%	100%	166%	200%	250%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100
September 2016	100	100	100	100	100	100	100	100
September 2017	100	100	100	100	100	100	100	100
September 2018	100	100	100	100	100	100	100	100
September 2019	100	100	100	100	100	100	100	100
September 2020	100	100	100	100	100	100	100	100
September 2021	100	100	100	100	100	100	100	24
September 2022	100	100	100	100	100	100	100	0
September 2023	100	100	100	100	100	100	94	0
September 2024	100	100	100	100	100	100	41	0
September 2025	100	100	100	100	100	100	8	0
September 2026	100	100	100	100	100	100	0	0
September 2027	100	100	100	100	100	92	0	0
September 2028	100	100	100	100	100	54	0	0
September 2029	100	100	100	100	100	27	0	0
September 2030	100	100	100	100	100	6	0	0
September 2031	100	100	100	100	100	0	0	0
September 2032	100	100	100	100	100	0	0	0
September 2033	100	84	84	84	84	0	0	0
September 2034	100	56	56	56	56	0	0	0
September 2035	100	33	33	33	33	0	0	0
September 2036	100	14	14	14	14	0	0	0
September 2037	100	0	0	0	0	0	0	0
September 2038	100	0	0	0	0	0	0	0
September 2039	100	0	0	0	0	0	0	0
September 2040	100	0	0	0	0	0	0	0
September 2041	0	0	0	0	0	0	0	0
September 2042	0	0	0	0	0	0	0	0
September 2043	0	0	0	0	0	0	0	0
September 2044	0	0	0	0	0	0	0	0
September 2045	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.3	19.4	19.4	19.4	19.4	13.3	8.9	5.7

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

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

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

GK Class

Date	PSA Prepayment Assumption							
	0%	100%	166%	200%	250%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100
September 2016	100	100	100	100	100	100	100	100
September 2017	100	100	100	100	100	100	100	100
September 2018	100	100	100	100	100	100	100	100
September 2019	100	100	100	100	100	100	100	100
September 2020	100	100	100	100	100	100	100	100
September 2021	100	100	100	100	100	100	100	100
September 2022	100	100	100	100	100	100	100	68
September 2023	100	100	100	100	100	100	100	30
September 2024	100	100	100	100	100	100	100	14
September 2025	100	100	100	100	100	100	100	6
September 2026	100	100	100	100	100	100	72	3
September 2027	100	100	100	100	100	100	44	1
September 2028	100	100	100	100	100	100	27	1
September 2029	100	100	100	100	100	100	17	*
September 2030	100	100	100	100	100	100	10	*
September 2031	100	100	100	100	100	81	6	*
September 2032	100	100	100	100	100	58	4	*
September 2033	100	100	100	100	100	41	2	*
September 2034	100	100	100	100	100	29	1	*
September 2035	100	100	100	100	100	20	1	*
September 2036	100	100	100	100	100	14	*	*
September 2037	100	99	99	99	99	9	*	*
September 2038	100	73	73	73	73	6	*	*
September 2039	100	52	52	52	52	4	*	*
September 2040	100	35	35	35	35	2	*	*
September 2041	22	22	22	22	22	1	*	*
September 2042	13	13	13	13	13	1	*	*
September 2043	7	7	7	7	7	*	*	0
September 2044	3	3	3	3	3	*	*	0
September 2045	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.0	24.5	24.5	24.5	24.5	18.2	12.4	7.8

KA Class

Date	PSA Prepayment Assumption							
	0%	100%	166%	200%	250%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100
September 2016	100	100	84	84	84	84	77	6
September 2017	100	100	65	65	65	46	0	0
September 2018	100	100	45	45	45	0	0	0
September 2019	100	100	29	29	29	0	0	0
September 2020	100	100	17	17	17	0	0	0
September 2021	100	100	8	8	8	0	0	0
September 2022	100	100	2	2	2	0	0	0
September 2023	100	100	0	0	0	0	0	0
September 2024	100	98	0	0	0	0	0	0
September 2025	100	93	0	0	0	0	0	0
September 2026	100	86	0	0	0	0	0	0
September 2027	100	77	0	0	0	0	0	0
September 2028	100	67	0	0	0	0	0	0
September 2029	100	56	0	0	0	0	0	0
September 2030	100	44	0	0	0	0	0	0
September 2031	100	32	0	0	0	0	0	0
September 2032	100	20	0	0	0	0	0	0
September 2033	100	8	0	0	0	0	0	0
September 2034	100	0	0	0	0	0	0	0
September 2035	100	0	0	0	0	0	0	0
September 2036	100	0	0	0	0	0	0	0
September 2037	100	0	0	0	0	0	0	0
September 2038	100	0	0	0	0	0	0	0
September 2039	100	0	0	0	0	0	0	0
September 2040	100	0	0	0	0	0	0	0
September 2041	86	0	0	0	0	0	0	0
September 2042	45	0	0	0	0	0	0	0
September 2043	1	0	0	0	0	0	0	0
September 2044	0	0	0	0	0	0	0	0
September 2045	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	14.3	3.0	3.0	3.0	1.8	1.2	0.8

KZ Class

Date	PSA Prepayment Assumption							
	0%	100%	166%	200%	250%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100
September 2016	103	103	103	103	103	103	103	103
September 2017	106	106	106	106	106	106	0	0
September 2018	109	109	109	109	109	0	0	0
September 2019	113	113	113	113	113	0	0	0
September 2020	116	116	116	116	116	0	0	0
September 2021	120	120	120	120	120	0	0	0
September 2022	123	123	123	123	123	0	0	0
September 2023	127	127	71	71	71	0	0	0
September 2024	131	131	71	71	71	0	0	0
September 2025	135	135	71	71	71	0	0	0
September 2026	139	139	71	71	71	0	0	0
September 2027	143	143	71	71	71	0	0	0
September 2028	148	148	71	71	71	0	0	0
September 2029	152	152	71	71	71	0	0	0
September 2030	157	157	71	71	71	0	0	0
September 2031	162	162	71	71	71	0	0	0
September 2032	166	166	71	71	71	0	0	0
September 2033	171	171	71	71	71	0	0	0
September 2034	177	71	71	71	71	0	0	0
September 2035	182	71	71	71	71	0	0	0
September 2036	188	71	71	71	71	0	0	0
September 2037	193	71	71	71	71	0	0	0
September 2038	199	71	71	71	71	0	0	0
September 2039	205	71	71	71	71	0	0	0
September 2040	212	71	71	71	71	0	0	0
September 2041	218	71	71	71	71	0	0	0
September 2042	225	71	71	71	71	0	0	0
September 2043	231	71	71	71	71	0	0	0
September 2044	71	71	71	71	71	0	0	0
September 2045	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.6	23.2	20.3	20.3	20.3	2.7	1.7	1.1

UA Class

Date	PSA Prepayment Assumption							
	0%	100%	166%	200%	250%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100
September 2016	100	100	100	92	79	42	0	0
September 2017	100	100	100	82	55	0	0	0
September 2018	100	100	100	72	32	0	0	0
September 2019	100	100	100	65	16	0	0	0
September 2020	100	100	100	60	6	0	0	0
September 2021	100	100	100	57	1	0	0	0
September 2022	100	100	100	56	0	0	0	0
September 2023	100	100	99	54	0	0	0	0
September 2024	100	100	95	52	0	0	0	0
September 2025	100	100	90	49	0	0	0	0
September 2026	100	100	85	45	0	0	0	0
September 2027	100	100	78	41	0	0	0	0
September 2028	100	100	72	37	0	0	0	0
September 2029	100	100	65	33	0	0	0	0
September 2030	100	100	58	29	0	0	0	0
September 2031	100	100	52	26	0	0	0	0
September 2032	100	100	45	22	0	0	0	0
September 2033	100	100	39	19	0	0	0	0
September 2034	100	96	34	16	0	0	0	0
September 2035	100	83	29	13	0	0	0	0
September 2036	100	72	24	11	0	0	0	0
September 2037	100	61	19	9	0	0	0	0
September 2038	100	50	15	7	0	0	0	0
September 2039	100	40	12	5	0	0	0	0
September 2040	100	30	9	4	0	0	0	0
September 2041	100	21	6	2	0	0	0	0
September 2042	100	13	4	2	0	0	0	0
September 2043	100	8	2	1	0	0	0	0
September 2044	52	4	1	*	0	0	0	0
September 2045	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	23.3	16.8	10.1	2.4	0.9	0.5	0.3

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

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

Date	UZ Class PSA Prepayment Assumption								A Class PSA Prepayment Assumption							
	0%	100%	166%	200%	250%	400%	600%	900%	0%	100%	166%	200%	250%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2016	103	103	103	103	103	103	0	0	98	93	91	89	87	82	74	62
September 2017	106	106	106	106	106	0	0	0	96	85	79	76	72	60	46	27
September 2018	109	109	109	109	109	0	0	0	93	76	67	62	56	39	21	1
September 2019	113	113	113	113	113	0	0	0	91	67	56	50	42	23	5	0
September 2020	116	116	116	116	116	0	0	0	88	59	45	39	31	11	0	0
September 2021	120	120	120	120	120	0	0	0	85	51	36	30	21	2	0	0
September 2022	123	123	123	123	21	0	0	0	82	44	28	21	12	0	0	0
September 2023	127	127	127	127	21	0	0	0	79	37	21	14	5	0	0	0
September 2024	131	131	131	131	21	0	0	0	75	31	14	7	0	0	0	0
September 2025	135	135	135	135	21	0	0	0	72	24	8	1	0	0	0	0
September 2026	139	139	139	139	21	0	0	0	68	19	2	0	0	0	0	0
September 2027	143	143	143	143	21	0	0	0	64	13	0	0	0	0	0	0
September 2028	148	148	148	148	21	0	0	0	60	7	0	0	0	0	0	0
September 2029	152	152	152	152	21	0	0	0	56	2	0	0	0	0	0	0
September 2030	157	157	157	157	21	0	0	0	51	0	0	0	0	0	0	0
September 2031	162	162	162	162	21	0	0	0	46	0	0	0	0	0	0	0
September 2032	166	166	166	166	21	0	0	0	41	0	0	0	0	0	0	0
September 2033	171	171	171	171	21	0	0	0	36	0	0	0	0	0	0	0
September 2034	177	177	177	177	21	0	0	0	30	0	0	0	0	0	0	0
September 2035	182	182	182	182	21	0	0	0	24	0	0	0	0	0	0	0
September 2036	188	188	188	188	21	0	0	0	17	0	0	0	0	0	0	0
September 2037	193	193	193	193	21	0	0	0	11	0	0	0	0	0	0	0
September 2038	199	199	199	199	21	0	0	0	4	0	0	0	0	0	0	0
September 2039	205	205	205	205	21	0	0	0	0	0	0	0	0	0	0	0
September 2040	212	212	212	212	21	0	0	0	0	0	0	0	0	0	0	0
September 2041	218	218	218	218	21	0	0	0	0	0	0	0	0	0	0	0
September 2042	225	225	225	225	21	0	0	0	0	0	0	0	0	0	0	0
September 2043	231	231	231	231	21	0	0	0	0	0	0	0	0	0	0	0
September 2044	238	238	238	238	21	0	0	0	0	0	0	0	0	0	0	0
September 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	29.8	29.8	29.8	10.7	1.7	1.0	0.6	14.2	6.6	5.0	4.4	3.8	2.7	2.0	1.4

Date	Z Class PSA Prepayment Assumption								GD Class PSA Prepayment Assumption							
	0%	100%	166%	200%	250%	400%	600%	900%	0%	100%	166%	200%	250%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2016	104	104	104	104	104	104	104	104	98	93	93	93	93	93	93	93
September 2017	108	108	108	108	108	108	108	108	96	83	83	83	83	83	75	52
September 2018	113	113	113	113	113	113	113	113	94	73	73	73	73	68	46	21
September 2019	117	117	117	117	117	117	117	54	92	64	64	64	64	49	27	7
September 2020	122	122	122	122	122	122	90	24	90	55	55	55	55	35	15	*
September 2021	127	127	127	127	127	127	56	11	88	46	46	46	46	25	7	0
September 2022	132	132	132	132	132	100	35	5	85	39	39	39	39	17	3	0
September 2023	138	138	138	138	138	74	22	2	82	31	31	31	31	11	0	0
September 2024	143	143	143	143	137	55	14	1	80	25	25	25	25	7	0	0
September 2025	149	149	149	149	112	40	8	*	76	20	20	20	20	4	0	0
September 2026	155	155	155	131	92	29	5	*	73	15	15	15	15	1	0	0
September 2027	161	161	144	111	75	21	3	*	70	11	11	11	11	0	0	0
September 2028	168	168	124	93	61	16	2	*	66	8	8	8	8	0	0	0
September 2029	175	175	106	78	50	11	1	*	62	6	6	6	6	0	0	0
September 2030	182	168	91	65	40	8	1	*	58	4	4	4	4	0	0	0
September 2031	189	149	77	54	32	6	*	*	54	2	2	2	2	0	0	0
September 2032	197	131	65	45	26	4	*	*	49	1	1	1	1	0	0	0
September 2033	205	115	55	37	20	3	*	*	44	0	0	0	0	0	0	0
September 2034	214	99	45	30	16	2	*	*	39	0	0	0	0	0	0	0
September 2035	222	85	37	24	12	1	*	*	34	0	0	0	0	0	0	0
September 2036	231	72	30	19	9	1	*	*	28	0	0	0	0	0	0	0
September 2037	241	60	24	15	7	1	*	*	22	0	0	0	0	0	0	0
September 2038	251	49	19	11	5	*	*	*	15	0	0	0	0	0	0	0
September 2039	238	38	14	8	4	*	*	*	8	0	0	0	0	0	0	0
September 2040	204	29	10	6	3	*	*	*	*	0	0	0	0	0	0	0
September 2041	168	20	7	4	2	*	*	0	0	0	0	0	0	0	0	0
September 2042	130	12	4	2	1	*	*	0	0	0	0	0	0	0	0	0
September 2043	89	8	2	1	1	*	*	0	0	0	0	0	0	0	0	0
September 2044	46	3	1	1	*	*	*	0	0	0	0	0	0	0	0	0
September 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	20.4	17.0	15.4	13.5	9.5	6.6	4.4	15.6	6.3	6.3	6.3	6.3	4.5	3.2	2.2

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

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

Date	GE Class							
	PSA Prepayment Assumption							
	0%	100%	166%	200%	250%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100
September 2016	98	93	93	93	93	93	93	93
September 2017	96	84	84	84	84	84	76	54
September 2018	95	74	74	74	74	69	47	24
September 2019	92	65	65	65	65	51	29	10
September 2020	90	56	56	56	56	37	18	4
September 2021	88	48	48	48	48	27	10	1
September 2022	86	41	41	41	41	20	6	0
September 2023	83	34	34	34	34	14	3	0
September 2024	80	27	27	27	27	10	1	0
September 2025	77	22	22	22	22	7	*	0
September 2026	74	18	18	18	18	5	0	0
September 2027	71	14	14	14	14	3	0	0
September 2028	67	11	11	11	11	2	0	0
September 2029	64	9	9	9	9	1	0	0
September 2030	60	7	7	7	7	*	0	0
September 2031	55	5	5	5	5	0	0	0
September 2032	51	4	4	4	4	0	0	0
September 2033	46	3	3	3	3	0	0	0
September 2034	41	2	2	2	2	0	0	0
September 2035	36	1	1	1	1	0	0	0
September 2036	30	*	*	*	*	0	0	0
September 2037	24	0	0	0	0	0	0	0
September 2038	18	0	0	0	0	0	0	0
September 2039	11	0	0	0	0	0	0	0
September 2040	4	0	0	0	0	0	0	0
September 2041	0	0	0	0	0	0	0	0
September 2042	0	0	0	0	0	0	0	0
September 2043	0	0	0	0	0	0	0	0
September 2044	0	0	0	0	0	0	0	0
September 2045	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.9	6.7	6.7	6.7	6.7	4.8	3.4	2.3

Date	GL Class							
	PSA Prepayment Assumption							
	0%	100%	166%	200%	250%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100
September 2016	98	93	93	93	93	93	93	93
September 2017	97	84	84	84	84	84	76	55
September 2018	95	75	75	75	75	69	48	25
September 2019	93	65	65	65	65	52	30	11
September 2020	90	57	57	57	57	38	19	5
September 2021	88	49	49	49	49	28	12	2
September 2022	86	42	42	42	42	21	7	1
September 2023	83	35	35	35	35	15	5	*
September 2024	80	29	29	29	29	11	3	*
September 2025	78	23	23	23	23	8	2	*
September 2026	75	19	19	19	19	6	1	*
September 2027	71	16	16	16	16	4	1	*
September 2028	68	13	13	13	13	3	*	*
September 2029	64	10	10	10	10	2	*	*
September 2030	60	8	8	8	8	2	*	*
September 2031	56	7	7	7	7	1	*	*
September 2032	52	5	5	5	5	1	*	*
September 2033	47	4	4	4	4	1	*	*
September 2034	42	3	3	3	3	*	*	*
September 2035	37	3	3	3	3	*	*	*
September 2036	31	2	2	2	2	*	*	*
September 2037	25	1	1	1	1	*	*	*
September 2038	19	1	1	1	1	*	*	*
September 2039	12	1	1	1	1	*	*	0
September 2040	5	1	1	1	1	*	*	0
September 2041	*	*	*	*	*	*	*	0
September 2042	*	*	*	*	*	*	*	0
September 2043	*	*	*	*	*	*	*	0
September 2044	*	*	*	*	*	*	*	0
September 2045	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.1	7.0	7.0	7.0	7.0	5.0	3.5	2.4

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

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

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

Group	Prepayment Assumption
1	170% PSA
2	200% 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 either of those rates or at any other rate. See "Description of the Certificates—Weighted Average Lives of the Certificates" in this prospectus supplement and "Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates" in the REMIC Prospectus.

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

The RCR Classes will be created, sold and administered pursuant to an arrangement that will be classified as a grantor trust under subpart E, part I of subchapter J of the Code. The Regular Certificates that are exchanged for RCR Certificates set forth in Schedule 1 (including any exchanges effective on the Settlement Date) will be the assets of the trust, and the

RCR Certificates will represent an ownership interest of the underlying Regular Certificates. For a general discussion of the federal income tax treatment of beneficial owners of Regular Certificates, see "Material Federal Income Tax Consequences" in the REMIC Prospectus.

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

Foreign Investors

In IRS Notice 2015-66, the IRS announced on September 18, 2015 its intention to push back the start date of FATCA withholding on gross proceeds from the sale or other disposition of any property of a type that can produce interest from U.S. sources. Under this published guidance, a 30-percent United States withholding tax ("FATCA withholding") will apply to gross proceeds from the sale or other disposition of a Regular Certificate beginning on January 1, 2019 that are paid to a non-U.S. entity that is a "financial institution" and fails to comply with certain reporting and other requirements or to a non-U.S. entity that is not a "financial institution" but fails to disclose the identity of its direct or indirect "substantial U.S. owners" or to certify that it has no such owners. FATCA withholding currently applies to payments treated as interest on a Regular Certificate paid to such persons. Various exceptions may apply. You should consult your own tax advisor regarding the potential application and impact of this withholding tax based on your particular circumstances. See "Material Federal Income Tax Consequences—Foreign Investors" in the REMIC Prospectus.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Barclays Capital Inc. (the "Dealer") in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
PB	$56,922,000	PC	$56,922,000	PAC	2.25%	FIX	3136AQEQ9	March 2043
PI	3,557,625(3)							
Recombination 2								
PB	56,922,000	PD	56,922,000	PAC	2.50	FIX	3136AQER7	March 2043
PI	7,115,250(3)							
Recombination 3								
PB	56,922,000	PG	56,922,000	PAC	2.75	FIX	3136AQES5	March 2043
PI	10,672,875(3)							
Recombination 4								
PB	56,922,000	PA	56,922,000	PAC	3.00	FIX	3136AQET3	March 2043
PI	14,230,500(3)							
Recombination 5								
PB	45,537,600	PH	45,537,600	PAC	3.25	FIX	3136AQEU0	March 2043
PI	14,230,500(3)							
Recombination 6								
PB	37,948,000	PJ	37,948,000	PAC	3.50	FIX	3136AQEV8	March 2043
PI	14,230,500(3)							
Recombination 7								
GA	48,038,000	GB	48,038,000	PAC	2.75	FIX	3136AQEW6	April 2044
GI	3,431,286(3)							
Recombination 8								
GA	48,038,000	GC	48,038,000	PAC	3.00	FIX	3136AQEX4	April 2044
GI	6,862,571(3)							
Recombination 9								
GH	3,091,000	GD	51,129,000	PAC	3.00	FIX	3136AQEY2	February 2045
GA	48,038,000							
GI	6,862,571(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 10								
GJ	$ 1,740,000	GE	$52,869,000	PAC	3.00%	FIX	3136AQEZ9	August 2045
GH	3,091,000							
GA	48,038,000							
GI	6,862,571(3)							
Recombination 11								
GJ	1,740,000	GL	53,676,000	PAC	3.00	FIX	3136AQFA3	October 2045
GK	807,000							
GH	3,091,000							
GA	48,038,000							
GI	6,862,571(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-5 for a description of how their notional principal balances are calculated.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$69,719,000.00	May 2020	$43,815,122.26	January 2025	$21,390,877.12
October 2015	69,534,645.88	June 2020	43,336,714.52	February 2025	21,081,176.60
November 2015	69,333,138.09	July 2020	42,861,387.42	March 2025	20,775,631.91
December 2015	69,114,553.52	August 2020	42,389,122.13	April 2025	20,474,189.54
January 2016	68,878,979.25	September 2020	41,919,899.95	May 2025	20,176,796.65
February 2016	68,626,512.55	October 2020	41,453,702.29	June 2025	19,883,401.04
March 2016	68,357,260.74	November 2020	40,990,510.67	July 2025	19,593,951.19
April 2016	68,071,341.20	December 2020	40,530,306.73	August 2025	19,308,396.23
May 2016	67,768,881.25	January 2021	40,073,072.20	September 2025	19,026,685.92
June 2016	67,450,018.11	February 2021	39,618,788.94	October 2025	18,748,770.64
July 2016	67,114,898.74	March 2021	39,167,438.90	November 2025	18,474,601.41
August 2016	66,763,679.81	April 2021	38,719,004.16	December 2025	18,204,129.88
September 2016	66,396,527.52	May 2021	38,273,466.89	January 2026	17,937,308.28
October 2016	66,013,617.52	June 2021	37,830,809.37	February 2026	17,674,089.46
November 2016	65,615,134.78	July 2021	37,391,013.99	March 2026	17,414,426.85
December 2016	65,201,273.39	August 2021	36,954,063.24	April 2026	17,158,274.48
January 2017	64,772,236.48	September 2021	36,519,939.74	May 2026	16,905,586.96
February 2017	64,328,236.02	October 2021	36,088,626.18	June 2026	16,656,319.45
March 2017	63,869,492.63	November 2021	35,660,105.36	July 2026	16,410,427.70
April 2017	63,396,235.46	December 2021	35,234,360.21	August 2026	16,167,868.01
May 2017	62,908,701.95	January 2022	34,811,373.73	September 2026	15,928,597.23
June 2017	62,407,137.65	February 2022	34,391,129.04	October 2026	15,692,572.74
July 2017	61,891,796.03	March 2022	33,973,609.36	November 2026	15,459,752.49
August 2017	61,362,938.24	April 2022	33,558,798.01	December 2026	15,230,094.93
September 2017	60,820,832.91	May 2022	33,146,678.40	January 2027	15,003,559.04
October 2017	60,265,755.93	June 2022	32,737,234.05	February 2027	14,780,104.34
November 2017	59,697,990.17	July 2022	32,330,448.59	March 2027	14,559,690.84
December 2017	59,117,825.30	August 2022	31,926,305.72	April 2027	14,342,279.05
January 2018	58,541,361.55	September 2022	31,524,789.25	May 2027	14,127,829.99
February 2018	57,968,576.38	October 2022	31,125,883.11	June 2027	13,916,305.18
March 2018	57,399,447.40	November 2022	30,729,571.29	July 2027	13,707,666.61
April 2018	56,833,952.34	December 2022	30,335,837.90	August 2027	13,501,876.76
May 2018	56,272,069.06	January 2023	29,944,667.13	September 2027	13,298,898.58
June 2018	55,713,775.55	February 2023	29,556,043.29	October 2027	13,098,695.49
July 2018	55,159,049.96	March 2023	29,169,950.75	November 2027	12,901,231.37
August 2018	54,607,870.54	April 2023	28,786,374.00	December 2027	12,706,470.56
September 2018	54,060,215.69	May 2023	28,405,297.62	January 2028	12,514,377.86
October 2018	53,516,063.92	June 2023	28,026,706.27	February 2028	12,324,918.49
November 2018	52,975,393.89	July 2023	27,650,584.70	March 2028	12,138,058.14
December 2018	52,438,184.37	August 2023	27,276,917.78	April 2028	11,953,762.91
January 2019	51,904,414.27	September 2023	26,905,690.44	May 2028	11,771,999.35
February 2019	51,374,062.62	October 2023	26,536,887.72	June 2028	11,592,734.41
March 2019	50,847,108.59	November 2023	26,170,494.74	July 2028	11,415,935.48
April 2019	50,323,531.44	December 2023	25,806,496.71	August 2028	11,241,570.36
May 2019	49,803,310.60	January 2024	25,444,878.93	September 2028	11,069,607.24
June 2019	49,286,425.58	February 2024	25,085,626.79	October 2028	10,900,014.74
July 2019	48,772,856.05	March 2024	24,728,725.77	November 2028	10,732,761.86
August 2019	48,262,581.78	April 2024	24,374,369.17	December 2028	10,567,818.00
September 2019	47,755,582.66	May 2024	24,024,742.50	January 2029	10,405,152.94
October 2019	47,251,838.71	June 2024	23,679,785.04	February 2029	10,244,736.86
November 2019	46,751,330.07	July 2024	23,339,436.82	March 2029	10,086,540.29
December 2019	46,254,036.99	August 2024	23,003,638.62	April 2029	9,930,534.17
January 2020	45,759,939.85	September 2024	22,672,331.98	May 2029	9,776,689.79
February 2020	45,269,019.14	October 2024	22,345,459.17	June 2029	9,624,978.79
March 2020	44,781,255.47	November 2024	22,022,963.17	July 2029	9,475,373.20
April 2020	44,296,629.56	December 2024	21,704,787.68	August 2029	9,327,845.39

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2029	$ 9,182,368.08	August 2034	$ 3,415,351.95	July 2039	$ 1,008,527.85
October 2029	9,038,914.34	September 2034	3,353,999.84	August 2039	983,950.34
November 2029	8,897,457.58	October 2034	3,293,552.54	September 2039	959,770.94
December 2029	8,757,971.56	November 2034	3,233,997.80	October 2039	935,984.04
January 2030	8,620,430.35	December 2034	3,175,323.51	November 2039	912,584.06
February 2030	8,484,808.38	January 2035	3,117,517.75	December 2039	889,565.54
March 2030	8,351,080.37	February 2035	3,060,568.73	January 2040	866,923.04
April 2030	8,219,221.40	March 2035	3,004,464.81	February 2040	844,651.25
May 2030	8,089,206.84	April 2035	2,949,194.50	March 2040	822,744.88
June 2030	7,961,012.39	May 2035	2,894,746.49	April 2040	801,198.74
July 2030	7,834,614.05	June 2035	2,841,109.58	May 2040	780,007.71
August 2030	7,709,988.12	July 2035	2,788,272.74	June 2040	759,166.72
September 2030	7,587,111.21	August 2035	2,736,225.06	July 2040	738,670.77
October 2030	7,465,960.25	September 2035	2,684,955.79	August 2040	718,514.94
November 2030	7,346,512.42	October 2035	2,634,454.31	September 2040	698,694.37
December 2030	7,228,745.23	November 2035	2,584,710.16	October 2040	679,204.27
January 2031	7,112,636.45	December 2035	2,535,712.97	November 2040	660,039.89
February 2031	6,998,164.15	January 2036	2,487,452.56	December 2040	641,196.58
March 2031	6,885,306.68	February 2036	2,439,918.84	January 2041	622,669.71
April 2031	6,774,042.65	March 2036	2,393,101.86	February 2041	604,454.76
May 2031	6,664,350.97	April 2036	2,346,991.83	March 2041	586,547.23
June 2031	6,556,210.79	May 2036	2,301,579.05	April 2041	568,942.70
July 2031	6,449,601.56	June 2036	2,256,853.95	May 2041	551,636.80
August 2031	6,344,502.95	July 2036	2,212,807.12	June 2041	534,625.22
September 2031	6,240,894.94	August 2036	2,169,429.22	July 2041	517,903.73
October 2031	6,138,757.72	September 2036	2,126,711.08	August 2041	501,468.11
November 2031	6,038,071.76	October 2036	2,084,643.63	September 2041	485,314.25
December 2031	5,938,817.78	November 2036	2,043,217.90	October 2041	469,438.04
January 2032	5,840,976.74	December 2036	2,002,425.07	November 2041	453,835.49
February 2032	5,744,529.83	January 2037	1,962,256.41	December 2041	438,502.59
March 2032	5,649,458.52	February 2037	1,922,703.33	January 2042	423,435.45
April 2032	5,555,744.47	March 2037	1,883,757.32	February 2042	408,630.19
May 2032	5,463,369.61	April 2037	1,845,410.01	March 2042	394,083.01
June 2032	5,372,316.09	May 2037	1,807,653.11	April 2042	379,790.13
July 2032	5,282,566.29	June 2037	1,770,478.48	May 2042	365,747.84
August 2032	5,194,102.81	July 2037	1,733,878.04	June 2042	351,952.49
September 2032	5,106,908.48	August 2037	1,697,843.85	July 2042	338,400.46
October 2032	5,020,966.35	September 2037	1,662,368.07	August 2042	325,088.19
November 2032	4,936,259.69	October 2037	1,627,442.94	September 2042	312,012.16
December 2032	4,852,771.97	November 2037	1,593,060.82	October 2042	299,168.90
January 2033	4,770,486.90	December 2037	1,559,214.17	November 2042	286,554.99
February 2033	4,689,388.38	January 2038	1,525,895.55	December 2042	274,167.06
March 2033	4,609,460.51	February 2038	1,493,097.62	January 2043	262,001.78
April 2033	4,530,687.61	March 2038	1,460,813.11	February 2043	250,055.86
May 2033	4,453,054.20	April 2038	1,429,034.88	March 2043	238,326.06
June 2033	4,376,545.00	May 2038	1,397,755.87	April 2043	226,809.20
July 2033	4,301,144.91	June 2038	1,366,969.10	May 2043	215,502.10
August 2033	4,226,839.05	July 2038	1,336,667.72	June 2043	204,401.67
September 2033	4,153,612.70	August 2038	1,306,844.92	July 2043	193,504.84
October 2033	4,081,451.38	September 2038	1,277,494.01	August 2043	182,808.58
November 2033	4,010,340.73	October 2038	1,248,608.40	September 2043	172,309.90
December 2033	3,940,266.64	November 2038	1,220,181.55	October 2043	162,005.87
January 2034	3,871,215.13	December 2038	1,192,207.04	November 2043	151,893.58
February 2034	3,803,172.44	January 2039	1,164,678.50	December 2043	141,970.15
March 2034	3,736,124.96	February 2039	1,137,589.69	January 2044	132,232.78
April 2034	3,670,059.27	March 2039	1,110,934.41	February 2044	122,678.67
May 2034	3,604,962.12	April 2039	1,084,706.57	March 2044	113,305.07
June 2034	3,540,820.43	May 2039	1,058,900.14	April 2044	104,109.27
July 2034	3,477,621.28	June 2039	1,033,509.19	May 2044	95,088.60

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
June 2044	$ 86,240.42	October 2044	$ 52,521.08	February 2045	$ 21,359.73
July 2044	77,562.12	November 2044	44,497.02	March 2045	13,951.05
August 2044	69,051.15	December 2044	36,630.37	April 2045	6,690.39
September 2044	60,704.97	January 2045	28,918.72	May 2045 and thereafter	0.00

HD Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$4,578,000.00	January 2018	$2,943,656.26	May 2020	$1,002,542.00
October 2015	4,563,238.53	February 2018	2,855,112.24	June 2020	951,796.38
November 2015	4,544,818.97	March 2018	2,768,132.41	July 2020	902,189.84
December 2015	4,522,760.98	April 2018	2,682,699.59	August 2020	853,709.17
January 2016	4,497,089.03	May 2018	2,598,796.78	September 2020	806,341.30
February 2016	4,467,832.37	June 2018	2,516,407.12	October 2020	760,073.26
March 2016	4,435,025.04	July 2018	2,435,513.89	November 2020	714,892.23
April 2016	4,398,705.81	August 2018	2,356,100.55	December 2020	670,785.48
May 2016	4,358,918.16	September 2018	2,278,150.69	January 2021	627,740.42
June 2016	4,315,710.20	October 2018	2,201,648.08	February 2021	585,744.59
July 2016	4,269,134.68	November 2018	2,126,576.63	March 2021	544,785.64
August 2016	4,219,248.84	December 2018	2,052,920.39	April 2021	504,851.31
September 2016	4,166,114.41	January 2019	1,980,663.57	May 2021	465,929.50
October 2016	4,109,797.50	February 2019	1,909,790.52	June 2021	428,008.20
November 2016	4,050,368.49	March 2019	1,840,285.72	July 2021	391,075.52
December 2016	3,987,902.02	April 2019	1,772,133.85	August 2021	355,119.70
January 2017	3,922,476.78	May 2019	1,705,319.65	September 2021	320,129.04
February 2017	3,854,175.48	June 2019	1,639,828.09	October 2021	286,092.02
March 2017	3,783,084.72	July 2019	1,575,644.22	November 2021	252,997.19
April 2017	3,709,294.84	August 2019	1,512,753.24	December 2021	220,833.21
May 2017	3,632,899.81	September 2019	1,451,140.51	January 2022	189,588.87
June 2017	3,553,997.11	October 2019	1,390,791.51	February 2022	159,253.05
July 2017	3,472,687.56	November 2019	1,331,691.87	March 2022	129,814.74
August 2017	3,389,075.20	December 2019	1,273,827.33	April 2022	101,263.03
September 2017	3,303,267.11	January 2020	1,217,183.79	May 2022	73,587.13
October 2017	3,215,373.27	February 2020	1,161,747.27	June 2022	46,776.36
November 2017	3,125,506.41	March 2020	1,107,503.92	July 2022	20,820.10
December 2017	3,033,781.82	April 2020	1,054,440.02	August 2022 and thereafter	0.00

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$53,676,000.00	October 2016	$49,504,772.70	November 2017	$44,346,250.47
October 2015	53,392,951.47	November 2016	49,141,132.74	December 2017	43,913,483.12
November 2015	53,103,480.74	December 2016	48,771,669.10	January 2018	43,476,084.14
December 2015	52,807,610.67	January 2017	48,396,453.87	February 2018	43,037,149.73
January 2016	52,505,368.05	February 2017	48,015,562.64	March 2018	42,600,666.94
February 2016	52,196,783.64	March 2017	47,629,074.47	April 2018	42,166,622.83
March 2016	51,881,892.08	April 2017	47,237,071.76	May 2018	41,735,004.52
April 2016	51,560,731.92	May 2017	46,839,640.28	June 2018	41,305,799.20
May 2016	51,233,345.57	June 2017	46,436,869.02	July 2018	40,878,994.13
June 2016	50,899,779.30	July 2017	46,028,850.18	August 2018	40,454,576.62
July 2016	50,560,083.17	August 2017	45,615,679.08	September 2018	40,032,534.06
August 2016	50,214,311.02	September 2017	45,197,454.07	October 2018	39,612,853.91
September 2016	49,862,520.44	October 2017	44,774,276.46	November 2018	39,195,523.68

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
December 2018	$38,780,530.95	November 2023	$18,025,032.52	October 2028	$ 6,729,647.90
January 2019	38,367,863.37	December 2023	17,736,285.23	November 2028	6,613,639.67
February 2019	37,957,508.65	January 2024	17,451,887.84	December 2028	6,499,448.33
March 2019	37,549,454.57	February 2024	17,171,777.12	January 2029	6,387,046.86
April 2019	37,143,688.96	March 2024	16,895,890.79	February 2029	6,276,408.64
May 2019	36,740,199.72	April 2024	16,624,167.43	March 2029	6,167,507.41
June 2019	36,338,974.82	May 2024	16,356,546.48	April 2029	6,060,317.31
July 2019	35,940,002.29	June 2024	16,092,968.25	May 2029	5,954,812.83
August 2019	35,543,270.20	July 2024	15,833,373.91	June 2029	5,850,968.86
September 2019	35,148,766.72	August 2024	15,577,705.47	July 2029	5,748,760.62
October 2019	34,756,480.05	September 2024	15,325,905.72	August 2029	5,648,163.71
November 2019	34,366,398.47	October 2024	15,077,918.33	September 2029	5,549,154.07
December 2019	33,978,510.31	November 2024	14,833,687.71	October 2029	5,451,708.00
January 2020	33,592,803.96	December 2024	14,593,159.10	November 2029	5,355,802.12
February 2020	33,209,267.89	January 2025	14,356,278.50	December 2029	5,261,413.42
March 2020	32,827,890.59	February 2025	14,122,992.70	January 2030	5,168,519.19
April 2020	32,448,660.66	March 2025	13,893,249.22	February 2030	5,077,097.08
May 2020	32,071,566.71	April 2025	13,666,996.34	March 2030	4,987,125.03
June 2020	31,696,597.45	May 2025	13,444,183.08	April 2030	4,898,581.33
July 2020	31,323,741.63	June 2025	13,224,759.19	May 2030	4,811,444.57
August 2020	30,952,988.05	July 2025	13,008,675.12	June 2030	4,725,693.64
September 2020	30,584,325.58	August 2025	12,795,882.04	July 2030	4,641,307.76
October 2020	30,217,743.15	September 2025	12,586,331.81	August 2030	4,558,266.43
November 2020	29,853,229.75	October 2025	12,379,976.98	September 2030	4,476,549.46
December 2020	29,490,774.40	November 2025	12,176,770.78	October 2030	4,396,136.95
January 2021	29,130,366.21	December 2025	11,976,667.09	November 2030	4,317,009.28
February 2021	28,771,994.34	January 2026	11,779,620.47	December 2030	4,239,147.12
March 2021	28,415,647.99	February 2026	11,585,586.12	January 2031	4,162,531.43
April 2021	28,061,316.42	March 2026	11,394,519.88	February 2031	4,087,143.44
May 2021	27,708,988.97	April 2026	11,206,378.22	March 2031	4,012,964.64
June 2021	27,358,655.00	May 2026	11,021,118.22	April 2031	3,939,976.82
July 2021	27,010,303.96	June 2026	10,838,697.60	May 2031	3,868,161.99
August 2021	26,663,925.33	July 2026	10,659,074.66	June 2031	3,797,502.47
September 2021	26,319,508.64	August 2026	10,482,208.30	July 2031	3,727,980.80
October 2021	25,977,043.50	September 2026	10,308,058.03	August 2031	3,659,579.79
November 2021	25,636,519.56	October 2026	10,136,583.91	September 2031	3,592,282.50
December 2021	25,297,926.53	November 2026	9,967,746.59	October 2031	3,526,072.23
January 2022	24,961,254.15	December 2026	9,801,507.27	November 2031	3,460,932.54
February 2022	24,626,492.24	January 2027	9,637,827.72	December 2031	3,396,847.20
March 2022	24,293,630.66	February 2027	9,476,670.24	January 2032	3,333,800.25
April 2022	23,962,659.34	March 2027	9,317,997.69	February 2032	3,271,775.95
May 2022	23,633,568.24	April 2027	9,161,773.44	March 2032	3,210,758.76
June 2022	23,306,347.37	May 2027	9,007,961.41	April 2032	3,150,733.42
July 2022	22,980,986.83	June 2027	8,856,526.01	May 2032	3,091,684.86
August 2022	22,657,476.72	July 2027	8,707,432.18	June 2032	3,033,598.23
September 2022	22,335,807.22	August 2027	8,560,645.35	July 2032	2,976,458.91
October 2022	22,015,968.57	September 2027	8,416,131.47	August 2032	2,920,252.47
November 2022	21,697,951.03	October 2027	8,273,856.94	September 2032	2,864,964.73
December 2022	21,381,744.94	November 2027	8,133,788.68	October 2032	2,810,581.69
January 2023	21,067,340.68	December 2027	7,995,894.06	November 2032	2,757,089.54
February 2023	20,754,728.67	January 2028	7,860,140.92	December 2032	2,704,474.72
March 2023	20,443,899.40	February 2028	7,726,497.59	January 2033	2,652,723.82
April 2023	20,134,843.39	March 2028	7,594,932.81	February 2033	2,601,823.65
May 2023	19,827,551.21	April 2028	7,465,415.80	March 2033	2,551,761.22
June 2023	19,522,013.50	May 2028	7,337,916.22	April 2033	2,502,523.72
July 2023	19,218,220.92	June 2028	7,212,404.17	May 2033	2,454,098.51
August 2023	18,916,164.21	July 2028	7,088,850.15	June 2033	2,406,473.18
September 2023	18,615,834.13	August 2028	6,967,225.12	July 2033	2,359,635.45
October 2023	18,318,193.81	September 2028	6,847,500.45	August 2033	2,313,573.26

Aggregate Group II (Continued)

Distribution Date	Planned Balance
September 2033	$ 2,268,274.72
October 2033	2,223,728.09
November 2033	2,179,921.83
December 2033	2,136,844.56
January 2034	2,094,485.07
February 2034	2,052,832.31
March 2034	2,011,875.39
April 2034	1,971,603.59
May 2034	1,932,006.34
June 2034	1,893,073.23
July 2034	1,854,794.01
August 2034	1,817,158.57
September 2034	1,780,156.94
October 2034	1,743,779.33
November 2034	1,708,016.07
December 2034	1,672,857.62
January 2035	1,638,294.62
February 2035	1,604,317.82
March 2035	1,570,918.12
April 2035	1,538,086.53
May 2035	1,505,814.23
June 2035	1,474,092.50
July 2035	1,442,912.77
August 2035	1,412,266.59
September 2035	1,382,145.63
October 2035	1,352,541.68
November 2035	1,323,446.67
December 2035	1,294,852.64
January 2036	1,266,751.75
February 2036	1,239,136.26
March 2036	1,211,998.57
April 2036	1,185,331.18
May 2036	1,159,126.71
June 2036	1,133,377.88
July 2036	1,108,077.51
August 2036	1,083,218.56
September 2036	1,058,794.07
October 2036	1,034,797.18
November 2036	1,011,221.15
December 2036	988,059.32
January 2037	965,305.15
February 2037	942,952.19
March 2037	920,994.08
April 2037	899,424.57
May 2037	878,237.48
June 2037	857,426.75
July 2037	836,986.39
August 2037	816,910.51
September 2037	$ 797,193.31
October 2037	777,829.07
November 2037	758,812.16
December 2037	740,137.03
January 2038	721,798.21
February 2038	703,790.34
March 2038	686,108.10
April 2038	668,746.29
May 2038	651,699.75
June 2038	634,963.42
July 2038	618,532.33
August 2038	602,401.54
September 2038	586,566.23
October 2038	571,021.64
November 2038	555,763.06
December 2038	540,785.88
January 2039	526,085.55
February 2039	511,657.58
March 2039	497,497.56
April 2039	483,601.14
May 2039	469,964.03
June 2039	456,582.03
July 2039	443,450.98
August 2039	430,566.78
September 2039	417,925.42
October 2039	405,522.92
November 2039	393,355.39
December 2039	381,418.96
January 2040	369,709.86
February 2040	358,224.35
March 2040	346,958.77
April 2040	335,909.49
May 2040	325,072.96
June 2040	314,445.66
July 2040	304,024.15
August 2040	293,805.02
September 2040	283,784.93
October 2040	273,960.57
November 2040	264,328.70
December 2040	254,886.13
January 2041	245,629.70
February 2041	236,556.32
March 2041	227,662.94
April 2041	218,946.54
May 2041	210,404.19
June 2041	202,032.95
July 2041	193,829.96
August 2041	185,792.41
September 2041	$ 177,917.50
October 2041	170,202.51
November 2041	162,644.74
December 2041	155,241.53
January 2042	147,990.27
February 2042	140,888.40
March 2042	133,933.39
April 2042	127,122.73
May 2042	120,453.97
June 2042	115,868.89
July 2042	111,375.04
August 2042	106,970.91
September 2042	102,654.99
October 2042	98,425.81
November 2042	94,281.92
December 2042	90,221.88
January 2043	86,244.28
February 2043	82,347.74
March 2043	78,530.88
April 2043	74,792.37
May 2043	71,130.89
June 2043	67,545.11
July 2043	64,033.78
August 2043	60,595.61
September 2043	57,229.36
October 2043	53,933.82
November 2043	50,707.78
December 2043	47,550.04
January 2044	44,459.44
February 2044	41,434.83
March 2044	38,475.08
April 2044	35,579.08
May 2044	32,745.72
June 2044	29,973.92
July 2044	27,262.64
August 2044	24,610.80
September 2044	22,017.40
October 2044	19,481.41
November 2044	17,001.83
December 2044	14,577.69
January 2045	12,208.02
February 2045	9,891.86
March 2045	7,628.28
April 2045	5,416.35
May 2045	3,255.18
June 2045	1,143.86
July 2045 and thereafter	0.00

Aggregate Group III Planned Balances

Distribution Date	Planned Balance
Initial Balance	$10,282,000.00
October 2015	10,165,354.91
November 2015	10,045,649.15
December 2015	9,922,878.73
January 2016	9,797,046.55
February 2016	$ 9,668,162.36
March 2016	9,536,242.76
April 2016	9,401,311.17
May 2016	9,263,397.81
June 2016	9,122,539.57
July 2016	$ 8,978,780.04
August 2016	8,832,169.37
September 2016	8,682,764.19
October 2016	8,530,627.55
November 2016	8,375,828.75

Aggregate Group III (Continued)

Distribution Date	Planned Balance
December 2016	$ 8,218,443.26
January 2017	8,058,552.57
February 2017	7,896,244.07
March 2017	7,731,610.82
April 2017	7,564,751.52
May 2017	7,395,770.19
June 2017	7,224,776.09
July 2017	7,051,883.48
August 2017	6,877,211.40
September 2017	6,700,883.53
October 2017	6,523,027.91
November 2017	6,343,776.72
December 2017	6,163,266.05
January 2018	5,981,635.69
February 2018	5,800,931.23
March 2018	5,623,719.99
April 2018	5,449,960.23
May 2018	5,279,610.65
June 2018	5,112,630.38
July 2018	4,948,978.93
August 2018	4,788,616.26
September 2018	4,631,502.74
October 2018	4,477,599.10
November 2018	4,326,866.51
December 2018	4,179,266.54
January 2019	4,034,761.14
February 2019	3,893,312.63
March 2019	3,754,883.74
April 2019	3,619,437.59
May 2019	3,486,937.67
June 2019	3,357,347.82
July 2019	3,230,632.27
August 2019	3,106,755.65
September 2019	2,985,682.90
October 2019	2,867,379.35
November 2019	2,751,810.68
December 2019	2,638,942.94
January 2020	2,528,742.50
February 2020	2,421,176.09
March 2020	2,316,210.81
April 2020	2,213,814.06
May 2020	2,113,953.61
June 2020	2,016,597.53
July 2020	1,921,714.26
August 2020	1,829,272.54
September 2020	1,739,241.46
October 2020	1,651,590.39
November 2020	1,566,289.04
December 2020	1,483,307.48
January 2021	1,402,616.02
February 2021	1,324,185.31
March 2021	1,247,986.32
April 2021	1,173,990.31
May 2021	1,102,168.83
June 2021	1,032,493.76
July 2021	964,937.24
August 2021	899,471.71
September 2021	836,069.93
October 2021	774,704.90
November 2021	$ 715,349.94
December 2021	657,978.62
January 2022	602,564.82
February 2022	549,082.69
March 2022	497,506.63
April 2022	447,811.32
May 2022	399,971.73
June 2022	353,963.07
July 2022	309,760.80
August 2022	267,340.69
September 2022	226,779.59
October 2022	189,802.34
November 2022	156,340.38
December 2022	126,326.19
January 2023	99,693.30
February 2023	76,376.26
March 2023	56,310.64
April 2023	39,433.01
May 2023	25,680.92
June 2023	14,992.89
July 2023	7,308.40
August 2023	2,567.85
September 2023	712.59
October 2023	712.59
November 2023	712.59
December 2023	712.59
January 2024	712.59
February 2024	712.59
March 2024	712.59
April 2024	712.59
May 2024	712.58
June 2024	712.58
July 2024	712.58
August 2024	712.58
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December 2025	712.58
January 2026	712.58
February 2026	712.58
March 2026	712.58
April 2026	712.58
May 2026	712.58
June 2026	712.58
July 2026	712.58
August 2026	712.58
September 2026	712.58
October 2026	$ 712.58
November 2026	712.58
December 2026	712.58
January 2027	712.58
February 2027	712.58
March 2027	712.58
April 2027	712.58
May 2027	712.58
June 2027	712.58
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January 2030	712.58
February 2030	712.58
March 2030	712.58
April 2030	712.58
May 2030	712.58
June 2030	712.58
July 2030	712.58
August 2030	712.58
September 2030	712.58
October 2030	712.58
November 2030	712.58
December 2030	712.58
January 2031	712.58
February 2031	712.58
March 2031	712.58
April 2031	712.58
May 2031	712.58
June 2031	712.58
July 2031	712.58
August 2031	712.58

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2031	$ 712.58	May 2036	$ 712.58	January 2041	$ 712.58
October 2031	712.58	June 2036	712.58	February 2041	712.58
November 2031	712.58	July 2036	712.58	March 2041	712.58
December 2031	712.58	August 2036	712.58	April 2041	712.58
January 2032	712.58	September 2036	712.58	May 2041	712.58
February 2032	712.58	October 2036	712.58	June 2041	712.58
March 2032	712.58	November 2036	712.58	July 2041	712.58
April 2032	712.58	December 2036	712.58	August 2041	712.58
May 2032	712.58	January 2037	712.58	September 2041	712.58
June 2032	712.58	February 2037	712.58	October 2041	712.58
July 2032	712.58	March 2037	712.58	November 2041	712.58
August 2032	712.58	April 2037	712.58	December 2041	712.58
September 2032	712.58	May 2037	712.58	January 2042	712.58
October 2032	712.58	June 2037	712.58	February 2042	712.58
November 2032	712.58	July 2037	712.58	March 2042	712.58
December 2032	712.58	August 2037	712.58	April 2042	712.58
January 2033	712.58	September 2037	712.58	May 2042	712.58
February 2033	712.58	October 2037	712.58	June 2042	712.58
March 2033	712.58	November 2037	712.58	July 2042	712.58
April 2033	712.58	December 2037	712.58	August 2042	712.58
May 2033	712.58	January 2038	712.58	September 2042	712.58
June 2033	712.58	February 2038	712.58	October 2042	712.58
July 2033	712.58	March 2038	712.58	November 2042	712.58
August 2033	712.58	April 2038	712.58	December 2042	712.58
September 2033	712.58	May 2038	712.58	January 2043	712.58
October 2033	712.58	June 2038	712.58	February 2043	712.58
November 2033	712.58	July 2038	712.58	March 2043	712.58
December 2033	712.58	August 2038	712.58	April 2043	712.58
January 2034	712.58	September 2038	712.58	May 2043	712.58
February 2034	712.58	October 2038	712.58	June 2043	712.58
March 2034	712.58	November 2038	712.58	July 2043	712.58
April 2034	712.58	December 2038	712.58	August 2043	712.58
May 2034	712.58	January 2039	712.58	September 2043	712.58
June 2034	712.58	February 2039	712.58	October 2043	712.58
July 2034	712.58	March 2039	712.58	November 2043	712.58
August 2034	712.58	April 2039	712.58	December 2043	712.58
September 2034	712.58	May 2039	712.58	January 2044	712.58
October 2034	712.58	June 2039	712.58	February 2044	712.58
November 2034	712.58	July 2039	712.58	March 2044	712.58
December 2034	712.58	August 2039	712.58	April 2044	712.58
January 2035	712.58	September 2039	712.58	May 2044	712.58
February 2035	712.58	October 2039	712.58	June 2044	712.58
March 2035	712.58	November 2039	712.58	July 2044	712.58
April 2035	712.58	December 2039	712.58	August 2044	712.58
May 2035	712.58	January 2040	712.58	September 2044	712.58
June 2035	712.58	February 2040	712.58	October 2044	712.58
July 2035	712.58	March 2040	712.58	November 2044	712.58
August 2035	712.58	April 2040	712.58	December 2044	712.58
September 2035	712.58	May 2040	712.58	January 2045	712.58
October 2035	712.58	June 2040	712.58	February 2045	712.58
November 2035	712.58	July 2040	712.58	March 2045	712.58
December 2035	712.58	August 2040	712.58	April 2045	712.58
January 2036	712.58	September 2040	712.58	May 2045	712.58
February 2036	712.58	October 2040	712.58	June 2045	712.58
March 2036	712.58	November 2040	712.58	July 2045 and thereafter	0.00
April 2036	712.58	December 2040	712.58		

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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$270,505,165

FannieMae®

Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2015-71

PROSPECTUS SUPPLEMENT

Barclays

September 24, 2015