

\$218,206,934



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2015-75**

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.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
HA	1	\$25,000,000	SEQ	3.50%	FIX	3136AQB B5	June 2043
VT	1	1,886,000	SEQ/AD	3.50	FIX	3136AQB C3	July 2030
HZ	1	2,814,000	SEQ	3.50	FIX/Z	3136AQB D1	October 2045
E	2	10,000,000	SEQ	3.00	FIX	3136AQB E9	November 2033
EA	2	17,468,165	SEQ	3.00	FIX	3136AQB F6	November 2033
EL	2	5,000,000	SEQ	3.00	FIX	3136AQB G4	October 2035
DB(2) . .	3	20,000,000	SEQ	3.00	FIX	3136AQB H2	August 2035
DI(2) . .	3	2,857,142(3)	N TL	3.50	FIX/IO	3136AQB J 8	August 2035
DW	3	302,748	SEQ	3.50	FIX	3136AQB K5	October 2035
KA	4	10,000,000	SEQ	2.50	FIX	3136AQB L3	July 2045
LA	4	10,000,000	SEQ	2.75	FIX	3136AQB M1	July 2045
UA	4	11,375,536	SEQ	2.75	FIX	3136AQB N9	July 2045
LI(2) . . .	4	3,447,961(3)	N TL	3.00	FIX/IO	3136AQB P4	July 2045
LB	4	544,071	SEQ	3.00	FIX	3136AQB Q2	October 2045

(Table continued on next page)

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

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 DQ, IL, JM, MB, MI, MC, MD, ME, JB, JI, JC, JD, JE and JA Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and “Description of the Certificates—Combination and Recombination—RCR Certificates” in the REMIC prospectus.

The dealer will offer the certificates (other than the CT Class) from time to time in negotiated transactions at varying prices. We expect the settlement date to be September 30, 2015. Fannie Mae will assign the CT Class to a Fannie Mae Mega trust. See “Plan of Distribution” in this prospectus supplement.

Carefully consider the risk factors on page S-9 of this prospectus supplement and starting on page 14 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

Wells Fargo Securities

September 24, 2015

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
IK(2) . . .	5	\$10,541,984(3)	NTL	3.00%	FIX/IO	3136AQB R0	August 2045
LW	6	38,840,878	SC/PT	3.50	FIX	3136AQB S8	May 2045
MA(2) . .	7	37,374,000	SC/PAC	2.50	FIX	3136AQB T6	December 2041
ML(2) . . .	7	2,631,000	SC/PAC	2.50	FIX	3136AQB U3	December 2041
JL(2)	7	634,000	SC/PAC	2.50	FIX	3136AQB V1	December 2041
GD	7	2,322,000	SC/PAC/AD	2.50	FIX	3136AQB W9	December 2041
ZG	7	1,000	SC/PAC	2.50	FIX/Z	3136AQB X7	December 2041
GA	7	5,136,000	SC/SUP/AD	2.50	FIX	3136AQB Y5	December 2041
GZ	7	1,476	SC/SUP	2.50	FIX/Z	3136AQB Z2	December 2041
CT	8	16,876,060	SC/PT	5.50	FIX	3136AQA C6	April 2026
R		0	NPR	0	NPR	3136AQC B4	October 2045
RL		0	NPR	0	NPR	3136AQC C2	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-7 for a description of how their notional principal balances are calculated.

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated June 1, 2014 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - October 1, 2014, for all MBS issued on or after October 1, 2014,
 - March 1, 2013, for all MBS issued on or after March 1, 2013 and prior to October 1, 2014,
 - February 1, 2012, for all MBS issued on or after February 1, 2012 and prior to March 1, 2013,
 - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
 - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
 - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
 - January 1, 2006, for all other MBS(as applicable, the “MBS Prospectus”);
- if you are purchasing a Group 5, Group 6, Group 7 or Group 8 Class or the IL, R or RL Class, the disclosure documents relating to the applicable underlying REMIC and RCR certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

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

Wells Fargo Securities, LLC

Customer Service

MAC N9303-054

608 2nd Avenue South, Suite 500

Minneapolis, Minnesota 55479

US and International Callers: (800) 645-3751, option 5

WFSCustomerService@wellsfargo.com.

SUMMARY

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

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Class 2014-85-IA REMIC Certificate Class 2015-63-IE REMIC Certificate
6	Class 2012-33-MW REMIC Certificate Class 2012-49-QW REMIC Certificate Class 2013-96-YK REMIC Certificate Class 2014-36-AY RCR Certificate Class 2014-74-CY REMIC Certificate Class 2014-78-AY REMIC Certificate Class 2014-78-CY REMIC Certificate Class 2014-78-EY REMIC Certificate Class 2015-2-AY RCR Certificate Class 2015-27-KY RCR Certificate
7	Class 2011-122-D REMIC Certificate
8	Class 2003-9-BG REMIC Certificate Class 2003-42-EK REMIC Certificate Class 2006-24-DB REMIC Certificate

Group 1, Group 2, Group 3 and Group 4

Characteristics of the Trust MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$29,700,000	3.50%	3.75% to 6.00%	241 to 360
Group 2 MBS	\$32,468,165	3.00%	3.25% to 5.50%	181 to 240
Group 3 MBS	\$20,302,748	3.50%	3.75% to 6.00%	181 to 240
Group 4 MBS	\$31,919,607	3.00%	3.25% to 5.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$29,700,000	360	340	17	4.226%
Group 2 MBS	\$32,468,165	240	239	1	3.500%
Group 3 MBS	\$20,302,748	240	215	24	4.179%
Group 4 MBS	\$31,919,607	360	354	5	3.750%

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

Group 5, Group 6, Group 7 and Group 8

Exhibit A describes the underlying REMIC and RCR certificates in Group 5, Group 6, Group 7 and Group 8, including certain information about the related mortgage loans. To learn more about the underlying REMIC and RCR Certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Settlement Date

We expect to issue the certificates on 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:

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

DI	14.28571% of the DB Class
LI	10.9893293934% of the <i>sum</i> of KA, LA, and UA Classes
IK	100% of the aggregate notional principal balance of the Group 5 Underlying REMIC Certificates
IL	10.9893293934% of the <i>sum</i> of KA, LA, and UA Classes <i>plus</i> 100% of the aggregate notional principal balance of the Group 5 Underlying REMIC Certificates
MI	22.2222213303% of the MA Class
JI	22.2222222222% of the <i>sum</i> of the MA and ML Classes

Distributions of Principal

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

Weighted Average Lives (years)*

		PSA Prepayment Assumption							
<u>Group 1 Classes</u>	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>268%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>
HA	17.5	7.5	4.5	3.5	3.2	2.4	2.0	1.4	1.1
VT	8.0	8.0	7.7	7.0	6.6	5.5	4.7	3.5	2.6
HZ	28.9	22.8	17.3	14.5	13.3	10.5	8.5	5.9	4.4
		PSA Prepayment Assumption							
<u>Group 2 Classes</u>	<u>0%</u>	<u>100%</u>	<u>175%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>
E and EA	10.5	6.4	5.0	4.6	3.7	3.1	2.7	2.1	
EL	19.1	17.0	15.0	14.3	11.7	9.7	8.1	6.0	
		PSA Prepayment Assumption							
<u>Group 3 Classes</u>	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>251%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>
DB, DI and DQ	11.9	6.9	5.0	4.3	3.8	3.0	2.4	1.7	1.2
DW	19.9	17.7	17.1	16.6	15.9	14.0	12.0	8.7	6.4
		PSA Prepayment Assumption							
<u>Group 4 Classes</u>	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	
KA, LA, UA and LI	18.8	10.1	6.7	4.9	3.9	3.3	2.5	1.8	
LB	29.9	28.7	25.9	21.3	17.1	13.9	9.8	6.4	
		PSA Prepayment Assumption							
<u>Group 5 Class</u>	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	
IK	18.5	9.7	6.5	4.7	3.6	2.9	2.1	1.4	
		PSA Prepayment Assumption							
<u>Group 6 Class</u>	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	
LW	27.1	19.9	18.0	14.7	11.5	9.3	6.3	3.9	

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>135%</u>	<u>160%</u>	<u>195%</u>	<u>225%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
MA, MB, MC, MD, ME and MI	14.6	6.0	5.1	5.1	5.1	5.1	4.1	2.5	1.7	1.0
ML	23.6	16.5	16.5	16.5	16.5	16.5	13.6	8.5	5.8	3.5
JL	24.1	21.4	21.4	21.4	21.4	21.4	19.3	13.3	9.2	5.7
GD	24.5	15.5	10.6	2.2	2.2	2.2	1.3	0.5	0.3	0.2
ZG	24.8	17.6	14.2	8.8	8.8	8.8	1.9	0.7	0.4	0.2
GA	25.5	20.0	17.8	15.1	7.4	1.8	0.7	0.3	0.2	0.1
GZ	26.2	25.7	25.6	25.4	25.1	15.5	1.4	0.5	0.3	0.2
JM	23.7	17.5	17.5	17.5	17.5	17.5	14.7	9.4	6.4	3.9
JB, JC, JD, JE, JA and JI	15.2	6.7	5.9	5.9	5.9	5.9	4.7	2.9	2.0	1.2

<u>Group 8 Class</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>299%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1100%</u>
CT	4.8	3.2	2.8	2.4	2.1	1.9	1.4	1.1	0.8

<u>Group 4/Group 5 Class†</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
IL	18.6	9.8	6.5	4.8	3.7	3.0	2.2	1.5

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

† This class is an RCR class formed by a combination of REMIC classes in two different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

ADDITIONAL RISK FACTOR

Payments on the Group 6 Class will be affected by the applicable payment priorities governing the related underlying REMIC and RCR certificates. If you invest in the Group 6 Class, the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments on the related underlying REMIC and RCR certificates.

As described in the related Underlying REMIC Disclosure Documents, principal payments on the Group 6 Underlying REMIC and RCR Certificates are governed by principal balance schedules. As a result, those underlying certificates may receive principal payments faster or slower than would otherwise have been the case. In some cases, they may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on principal

payments over time may be eliminated. In such a case, the Group 6 Underlying REMIC and RCR Certificates would receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the Group 6 Underlying REMIC and RCR Certificates have adhered to the related principal balance schedules,
- any related support classes remain outstanding, or
- the Group 6 Underlying REMIC and RCR Certificates otherwise have performed as originally anticipated.

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

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:

- four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS” and “Group 4 MBS,” and together, the “Trust MBS”), and
- four groups of previously issued REMIC and RCR Certificates (the “Group 5 Underlying REMIC Certificates,” “Group 6 Underlying REMIC and RCR Certificates,” “Group 7

Underlying REMIC Certificate” and “Group 8 Underlying REMIC Certificates,” and together, the “Underlying REMIC and RCR Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”), as further described in Exhibit A.

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

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

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

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

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

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

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

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

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

<u>Classes</u>	<u>Denominations</u>
Interest Only Classes	\$100,000 minimum plus whole dollar increments
All other Classes (except the R and RL Classes)	\$1,000 minimum plus whole dollar increments

The Trust MBS

The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1 MBS and Group 4 MBS; and up to 20 years in the case of the Group 2 MBS and Group 3 MBS.

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

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

For additional information, see “Summary—Group 1, Group 2, Group 3 and Group 4—Characteristics of the Trust MBS” in this prospectus supplement and “The Mortgage Loan Pools” and “Yield, Maturity and Prepayment Considerations” in the MBS Prospectus.

The Underlying REMIC and RCR Certificates

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

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

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

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

Distributions of Interest

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

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
All interest-bearing Classes	—

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

Accrual Classes. The HZ, ZG and GZ 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 VT until retired, and thereafter to HZ.

} Accretion
Directed
Class and
Accrual Class

The Group 1 Cash Flow Distribution Amount to HA, VT and HZ, in that order,
until retired.

} Sequential
Pay Classes

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

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

- *Group 2*

The Group 2 Principal Distribution Amount in the following priority:

1. To E and EA, pro rata, until retired.
2. To EL until retired.

} Sequential
Pay Classes

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

- *Group 3*

The Group 3 Principal Distribution Amount to DB and DW, in that order, until retired. } Sequential Pay Classes

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

- *Group 4*

The Group 4 Principal Distribution Amount in the following priority:

1. To KA, LA, and UA, pro rata, until retired.
 2. To LB until retired.
- } Sequential Pay Classes

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

- *Group 6*

The Group 6 Principal Distribution Amount to LW until retired. } Structured Collateral/Pass-Through Class

The “Group 6 Principal Distribution Amount” is the principal then paid on the Group 6 Underlying REMIC and RCR Certificates.

- *Group 7*

The ZG Accrual Amount to GD until retired, and thereafter to ZG. } Accretion Directed Class and Accrual Class

The GZ Accrual Amount to GA until retired, and thereafter to GZ. } Accretion Directed Class and Accrual Class

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

1. To Aggregate Group I to its Planned Balance.
 2. To Aggregate Group II to its Planned Balance.
 3. To GA and GZ, in that order, until retired.
 4. To Aggregate Group II to zero.
 5. To Aggregate Group I to zero.
- } PAC Groups
} Support Classes
} PAC Groups
} Structured Collateral

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

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

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

“Aggregate Group I” consists of the MA, ML and JL Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to MA, ML and JL, 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.

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

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

- *Group 8*

The Group 8 Principal Distribution Amount to CT until retired.

} Structured
Collateral/
Pass-Through
Class

The “Group 8 Principal Distribution Amount” is the principal then paid on the Group 8 Underlying REMIC Certificates.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Underlying REMIC and RCR Certificates, the applicable priority sequences governing principal payments on the Group 6 Underlying REMIC and RCR Certificates, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3 and Group 4—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 Trust MBS will differ from the assumed characteristics shown in the Summary, and may differ significantly. See “Risk Factors—Risks Relating to Yield and Prepayment—*Yields on and weighted average lives of the certificates are affected by actual characteristics of the mortgage loans backing the series trust assets*” in the REMIC Prospectus.

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

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

<u>Groups</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 135% and 225% PSA	Between 135% and 225% PSA
Aggregate Group II Planned Balances	Between 160% and 225% PSA	Between 160% and 225% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	MA, ML and JL
Aggregate Group II	GD and ZG

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 either Aggregate Group will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of either Aggregate Group 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 to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Range or Effective Range, principal distributions may be insufficient to reduce the Aggregate Groups to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the Aggregate Groups might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.
- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each Aggregate Group having scheduled balances will be supported by one or more other Classes. When the related supporting Class or Classes are retired, the Aggregate Group 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 for the Fixed Rate Interest Only Classes

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. **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, 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, or
- all of the Mortgage Loans will prepay at the same rate.

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

<u>Class</u>	<u>% PSA</u>
DI	273%
LI	216%
IK	206%
IL	209%
MI	260%
JI	269%

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

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

<u>Class</u>	<u>Price*</u>
DI	14.0000%
LI	18.8051%
IK	18.8051%
IL	18.8051%
MI	20.5000%
JI	23.0000%

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

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

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	200%	251%	300%	400%	500%	700%	900%
Pre-Tax Yields to Maturity . . .	16.0%	12.6%	5.5%	1.7%	(2.1)%	(10.5)%	(19.6)%	(40.4)%	(64.1)%

Sensitivity of the LI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	400%	500%	700%	1000%
Pre-Tax Yields to Maturity . . .	10.2%	7.2%	1.0%	(5.8)%	(13.1)%	(20.8)%	(36.9)%	(61.3)%

Sensitivity of the IK Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	400%	500%	700%	1000%
Pre-Tax Yields to Maturity . . .	9.7%	6.7%	0.4%	(6.1)%	(12.7)%	(19.7)%	(34.4)%	(59.7)%

Sensitivity of the IL Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	400%	500%	700%	1000%
Pre-Tax Yields to Maturity . . .	9.8%	6.8%	0.5%	(6.0)%	(12.8)%	(19.9)%	(34.8)%	(59.9)%

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	135%	160%	195%	225%	300%	500%	700%	1000%
Pre-Tax Yields to Maturity . . .	12.3%	6.5%	2.6%	2.6%	2.6%	2.6%	(3.7)%	(26.7)%	(54.0)%	*

Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	135%	160%	195%	225%	300%	500%	700%	1000%
Pre-Tax Yields to Maturity . . .	10.5%	5.6%	2.7%	2.7%	2.7%	2.7%	(2.3)%	(19.8)%	(41.0)%	(79.0)%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 1, Group 2, Group 3, Group 4 and Group 7 Classes, and

- in the case of the Group 6 Class, the applicable priority sequences affecting principal payments on the Group 6 Underlying REMIC and RCR Certificates.

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

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	6.00%
Group 2 MBS	240 months	240 months	5.50%
Group 3 MBS	240 months	240 months	6.00%
Group 4 MBS	360 months	360 months	5.50%
Group 5 Underlying REMIC Certificates	360 months	(1)	5.50%
Group 6 Underlying REMIC and RCR Certificates	360 months	(2)	7.00%
Group 7 Underlying REMIC Certificate	360 months	314 months	7.00%
Group 8 Underlying REMIC Certificates	240 months	(3)	8.00%

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

<u>Class</u>	<u>Remaining Terms to Maturity</u>
2014-85-IA	350 months
2015-63-IE	358 months

- (2) The Mortgage Loans backing the Group 6 Underlying REMIC and RCR Certificates specified below are assumed to have the following remaining terms to maturity:

<u>Class</u>	<u>Remaining Terms to Maturity</u>
2012-33-MW	318 months
2012-49-QW	319 months
2013-96-YK	335 months
2014-36-AY	344 months
2014-74-CY	349 months
2014-78-AY	350 months
2014-78-CY	350 months
2014-78-EY	350 months
2015-2-AY	352 months
2015-27-KY	355 months

- (3) The Mortgage Loans backing the Group 8 Underlying REMIC Certificates specified below are assumed to have the following remaining terms to maturity:

<u>Class</u>	<u>Remaining Terms to Maturity</u>
2003-9-BG	88 months
2003-42-EK	91 months
2006-24-DB	126 months

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

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

Percent of Original Principal Balances Outstanding

Date	HA Class									VT Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	200%	268%	300%	400%	500%	700%	900%	0%	100%	200%	268%	300%	400%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2016	99	92	87	83	81	76	70	59	48	95	95	95	95	95	95	95	95	95
September 2017	97	84	72	65	62	52	42	26	11	89	89	89	89	89	89	89	89	89
September 2018	95	75	60	50	46	34	23	6	0	84	84	84	84	84	84	84	84	14
September 2019	94	68	49	38	33	20	10	0	0	78	78	78	78	78	78	78	18	0
September 2020	92	61	39	27	23	10	1	0	0	72	72	72	72	72	72	72	0	0
September 2021	90	54	31	19	14	3	0	0	0	65	65	65	65	65	65	0	0	0
September 2022	88	48	24	12	8	0	0	0	0	59	59	59	59	59	19	0	0	0
September 2023	85	42	18	6	2	0	0	0	0	52	52	52	52	52	0	0	0	0
September 2024	83	36	12	2	0	0	0	0	0	45	45	45	45	17	0	0	0	0
September 2025	81	31	8	0	0	0	0	0	0	38	38	38	8	0	0	0	0	0
September 2026	78	27	3	0	0	0	0	0	0	30	30	30	0	0	0	0	0	0
September 2027	75	22	*	0	0	0	0	0	0	22	22	22	0	0	0	0	0	0
September 2028	72	18	0	0	0	0	0	0	0	14	14	0	0	0	0	0	0	0
September 2029	69	14	0	0	0	0	0	0	0	6	6	0	0	0	0	0	0	0
September 2030	66	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	62	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	58	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	54	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2036	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2037	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2038	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2039	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2040	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2041	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2042	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2044	0	0	0	0	0	0	0	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	0	0
Weighted Average																		
Life (years)**	17.5	7.5	4.5	3.5	3.2	2.4	2.0	1.4	1.1	8.0	8.0	7.7	7.0	6.6	5.5	4.7	3.5	2.6

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

Date	HZ Class								
	PSA Prepayment Assumption								
	0%	100%	200%	268%	300%	400%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2016	104	104	104	104	104	104	104	104	104
September 2017	107	107	107	107	107	107	107	107	107
September 2018	111	111	111	111	111	111	111	111	111
September 2019	115	115	115	115	115	115	115	115	54
September 2020	119	119	119	119	119	119	119	72	24
September 2021	123	123	123	123	123	123	119	41	11
September 2022	128	128	128	128	128	128	81	23	5
September 2023	132	132	132	132	132	104	55	13	2
September 2024	137	137	137	137	137	76	37	7	1
September 2025	142	142	142	142	117	56	25	4	*
September 2026	147	147	147	119	93	41	17	2	*
September 2027	152	152	152	96	73	30	11	1	*
September 2028	158	158	141	77	57	22	8	1	*
September 2029	163	163	118	61	45	16	5	*	*
September 2030	167	167	99	49	35	11	3	*	*
September 2031	167	167	82	39	27	8	2	*	*
September 2032	167	167	67	30	21	6	1	*	*
September 2033	167	167	55	24	16	4	1	*	*
September 2034	167	154	45	18	12	3	1	*	*
September 2035	167	132	36	14	9	2	*	*	*
September 2036	167	111	28	11	7	1	*	*	*
September 2037	167	92	22	8	5	1	*	*	*
September 2038	167	74	17	6	3	1	*	*	*
September 2039	167	58	12	4	2	*	*	*	*
September 2040	167	43	8	3	1	*	*	*	0
September 2041	167	29	5	2	1	*	*	*	0
September 2042	167	16	3	1	*	*	*	*	0
September 2043	143	4	1	*	*	*	*	*	0
September 2044	74	0	0	0	0	0	0	0	0
September 2045	0	0	0	0	0	0	0	0	0
Weighted Average									
Life (years)**	28.9	22.8	17.3	14.5	13.3	10.5	8.5	5.9	4.4

Date	E and EA Classes									EL Class							
	PSA Prepayment Assumption									PSA Prepayment Assumption							
	0%	100%	175%	200%	300%	400%	500%	700%		0%	100%	175%	200%	300%	400%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100		100	100	100	100	100	100	100	100
September 2016	97	94	93	92	91	89	87	84		100	100	100	100	100	100	100	100
September 2017	93	86	81	80	74	69	63	53		100	100	100	100	100	100	100	100
September 2018	89	76	67	65	55	46	37	22		100	100	100	100	100	100	100	100
September 2019	85	66	55	52	39	28	19	4		100	100	100	100	100	100	100	100
September 2020	81	57	44	40	27	15	7	0		100	100	100	100	100	100	100	68
September 2021	77	49	35	31	17	6	0	0		100	100	100	100	100	100	90	37
September 2022	72	41	27	22	9	0	0	0		100	100	100	100	100	95	59	20
September 2023	67	34	19	15	2	0	0	0		100	100	100	100	100	68	39	11
September 2024	62	28	13	9	0	0	0	0		100	100	100	100	87	48	25	6
September 2025	57	22	8	4	0	0	0	0		100	100	100	100	66	34	16	3
September 2026	51	16	3	0	0	0	0	0		100	100	100	98	49	23	11	2
September 2027	45	11	0	0	0	0	0	0		100	100	94	78	36	16	7	1
September 2028	38	6	0	0	0	0	0	0		100	100	75	61	27	11	4	*
September 2029	32	2	0	0	0	0	0	0		100	100	58	47	19	7	3	*
September 2030	24	0	0	0	0	0	0	0		100	87	44	35	13	5	1	*
September 2031	17	0	0	0	0	0	0	0		100	66	32	25	9	3	1	*
September 2032	9	0	0	0	0	0	0	0		100	47	22	17	5	2	*	*
September 2033	*	0	0	0	0	0	0	0		100	30	13	10	3	1	*	*
September 2034	0	0	0	0	0	0	0	0		52	14	6	4	1	*	*	*
September 2035	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0
Weighted Average																	
Life (years)**	10.5	6.4	5.0	4.6	3.7	3.1	2.7	2.1		19.1	17.0	15.0	14.3	11.7	9.7	8.1	6.0

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

Date	DB, DI† and DQ Classes									DW Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	200%	251%	300%	400%	500%	700%	900%	0%	100%	200%	251%	300%	400%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2016	97	90	85	82	79	74	68	57	45	100	100	100	100	100	100	100	100	100
September 2017	94	81	71	66	62	53	45	31	19	100	100	100	100	100	100	100	100	100
September 2018	91	73	60	54	48	38	30	16	8	100	100	100	100	100	100	100	100	100
September 2019	88	65	50	43	37	27	19	8	2	100	100	100	100	100	100	100	100	100
September 2020	85	58	41	34	29	19	12	4	*	100	100	100	100	100	100	100	100	100
September 2021	81	51	34	27	22	13	8	1	0	100	100	100	100	100	100	100	100	49
September 2022	77	44	27	21	16	9	4	*	0	100	100	100	100	100	100	100	100	21
September 2023	73	38	22	16	12	6	2	0	0	100	100	100	100	100	100	100	57	9
September 2024	69	33	18	12	9	4	1	0	0	100	100	100	100	100	100	100	30	4
September 2025	64	28	14	9	6	2	*	0	0	100	100	100	100	100	100	100	16	2
September 2026	59	23	10	7	4	1	0	0	0	100	100	100	100	100	100	64	8	1
September 2027	54	19	8	4	2	*	0	0	0	100	100	100	100	100	100	39	4	*
September 2028	48	15	5	3	1	0	0	0	0	100	100	100	100	100	68	23	2	*
September 2029	42	11	3	1	*	0	0	0	0	100	100	100	100	100	42	13	1	*
September 2030	36	7	2	*	0	0	0	0	0	100	100	100	100	75	24	7	*	*
September 2031	29	4	*	0	0	0	0	0	0	100	100	100	72	41	12	3	*	*
September 2032	22	1	0	0	0	0	0	0	0	100	100	55	30	17	5	1	*	*
September 2033	15	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
September 2034	7	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.9	6.9	5.0	4.3	3.8	3.0	2.4	1.7	1.2	19.9	17.7	17.1	16.6	15.9	14.0	12.0	8.7	6.4

Date	KA, LA, UA and LI† Classes									LB Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	200%	300%	400%	500%	700%	1000%		0%	100%	200%	300%	400%	500%	700%	1000%	
Initial Percent	100	100	100	100	100	100	100	100		100	100	100	100	100	100	100	100	
September 2016	99	96	93	91	89	87	82	75		100	100	100	100	100	100	100	100	
September 2017	97	89	83	76	70	64	53	38		100	100	100	100	100	100	100	100	
September 2018	96	82	71	61	52	44	29	14		100	100	100	100	100	100	100	100	
September 2019	94	75	61	49	38	29	16	4		100	100	100	100	100	100	100	100	
September 2020	92	69	52	39	28	19	8	1		100	100	100	100	100	100	100	100	
September 2021	91	63	44	30	20	13	4	0		100	100	100	100	100	100	100	53	
September 2022	89	57	38	24	14	8	1	0		100	100	100	100	100	100	100	21	
September 2023	87	52	32	19	10	5	*	0		100	100	100	100	100	100	100	8	
September 2024	84	47	27	15	7	3	0	0		100	100	100	100	100	100	58	3	
September 2025	82	43	23	11	5	1	0	0		100	100	100	100	100	100	33	1	
September 2026	80	39	19	8	3	*	0	0		100	100	100	100	100	100	18	*	
September 2027	77	35	16	6	2	0	0	0		100	100	100	100	100	81	10	*	
September 2028	75	31	13	5	1	0	0	0		100	100	100	100	100	54	6	*	
September 2029	72	28	11	3	*	0	0	0		100	100	100	100	100	36	3	*	
September 2030	69	25	9	2	0	0	0	0		100	100	100	100	76	24	2	*	
September 2031	66	22	7	1	0	0	0	0		100	100	100	100	55	16	1	*	
September 2032	63	19	5	1	0	0	0	0		100	100	100	100	39	11	1	*	
September 2033	59	17	4	*	0	0	0	0		100	100	100	100	28	7	*	*	
September 2034	55	14	3	0	0	0	0	0		100	100	100	78	20	4	*	*	
September 2035	51	12	2	0	0	0	0	0		100	100	100	59	14	3	*	*	
September 2036	47	10	1	0	0	0	0	0		100	100	100	44	10	2	*	*	
September 2037	43	8	1	0	0	0	0	0		100	100	100	32	7	1	*	*	
September 2038	38	7	*	0	0	0	0	0		100	100	100	23	4	1	*	*	
September 2039	34	5	0	0	0	0	0	0		100	100	85	17	3	*	*	*	
September 2040	29	4	0	0	0	0	0	0		100	100	62	11	2	*	*	0	
September 2041	23	2	0	0	0	0	0	0		100	100	43	7	1	*	*	0	
September 2042	17	1	0	0	0	0	0	0		100	100	28	4	1	*	*	0	
September 2043	11	0	0	0	0	0	0	0		100	89	15	2	*	*	*	0	
September 2044	5	0	0	0	0	0	0	0		100	29	4	1	*	*	*	0	
September 2045	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	18.8	10.1	6.7	4.9	3.9	3.3	2.5	1.8		29.9	28.7	25.9	21.3	17.1	13.9	9.8	6.4	

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

Date	IK† Class								LW Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	400%	500%	700%	1000%	0%	100%	200%	300%	400%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2016	99	94	89	85	81	77	68	55	100	100	100	100	100	100	100	100
September 2017	97	86	77	69	61	53	40	23	100	100	100	100	100	100	100	99
September 2018	96	79	67	55	45	36	23	9	100	100	100	100	100	100	100	76
September 2019	94	73	57	44	34	25	13	3	100	100	100	100	100	100	95	36
September 2020	92	67	49	35	25	17	7	1	100	100	100	100	100	99	74	14
September 2021	90	61	42	28	18	12	4	1	100	100	100	100	100	94	49	5
September 2022	88	55	36	22	14	8	2	*	100	100	100	100	96	80	28	2
September 2023	86	50	30	18	10	5	1	*	100	100	100	100	89	65	15	1
September 2024	84	46	26	14	7	4	1	*	100	100	100	97	78	47	9	*
September 2025	82	41	22	11	5	2	*	*	100	100	100	94	65	31	5	*
September 2026	79	37	18	9	4	2	*	*	100	100	99	85	51	21	3	*
September 2027	77	34	16	7	3	1	*	*	100	100	97	76	37	14	1	*
September 2028	74	30	13	5	2	1	*	*	100	100	95	65	26	9	1	*
September 2029	71	27	11	4	1	*	*	*	100	100	91	54	19	6	*	*
September 2030	68	24	9	3	1	*	*	*	100	100	83	41	13	4	*	*
September 2031	65	21	7	2	1	*	*	*	100	99	73	31	9	2	*	*
September 2032	62	18	6	2	1	*	*	*	100	91	61	23	6	2	*	*
September 2033	58	16	5	1	*	*	*	*	100	79	47	17	4	1	*	*
September 2034	54	14	4	1	*	*	*	*	100	62	36	12	3	1	*	*
September 2035	50	12	3	1	*	*	*	0	100	42	26	8	2	*	*	0
September 2036	46	10	2	1	*	*	*	0	100	28	18	5	1	*	*	0
September 2037	41	8	2	*	*	*	*	0	100	19	12	3	1	*	*	0
September 2038	37	6	1	*	*	*	*	0	100	11	7	2	*	*	*	0
September 2039	32	5	1	*	*	*	*	0	98	4	3	1	*	*	*	0
September 2040	27	3	1	*	*	*	*	0	93	1	1	*	*	*	*	0
September 2041	21	2	*	*	*	*	*	0	87	*	*	*	*	*	*	0
September 2042	15	1	*	*	*	*	*	0	66	0	*	*	*	*	*	0
September 2043	9	1	*	*	*	*	0	0	10	0	*	*	*	*	0	0
September 2044	2	0	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)**	18.5	9.7	6.5	4.7	3.6	2.9	2.1	1.4	27.1	19.9	18.0	14.7	11.5	9.3	6.3	3.9

Date	MA, MB, MC, MD, ME and MI† Classes										ML Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	135%	160%	195%	225%	300%	500%	700%	1000%	0%	100%	135%	160%	195%	225%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2016	98	89	87	87	87	87	87	79	64	42	100	100	100	100	100	100	100	100	100	100
September 2017	96	80	75	75	75	75	74	51	32	11	100	100	100	100	100	100	100	100	100	100
September 2018	94	70	64	64	64	64	57	32	15	0	100	100	100	100	100	100	100	100	100	84
September 2019	92	62	54	54	54	54	44	19	4	0	100	100	100	100	100	100	100	100	100	18
September 2020	90	54	45	45	45	45	33	10	0	0	100	100	100	100	100	100	100	100	80	0
September 2021	87	46	36	36	36	36	24	4	0	0	100	100	100	100	100	100	100	100	34	0
September 2022	84	39	29	29	29	29	17	0	0	0	100	100	100	100	100	100	100	98	9	0
September 2023	82	32	23	23	23	23	12	0	0	0	100	100	100	100	100	100	100	58	0	0
September 2024	78	26	17	17	17	17	7	0	0	0	100	100	100	100	100	100	100	31	0	0
September 2025	75	20	13	13	13	13	4	0	0	0	100	100	100	100	100	100	100	12	0	0
September 2026	71	15	9	9	9	9	1	0	0	0	100	100	100	100	100	100	100	0	0	0
September 2027	68	10	5	5	5	5	0	0	0	0	100	100	100	100	100	100	82	0	0	0
September 2028	64	5	3	3	3	3	0	0	0	0	100	100	100	100	100	100	57	0	0	0
September 2029	59	*	*	*	*	*	0	0	0	0	100	100	100	100	100	100	37	0	0	0
September 2030	54	0	0	0	0	0	0	0	0	0	100	78	78	78	78	78	22	0	0	0
September 2031	49	0	0	0	0	0	0	0	0	0	100	55	55	55	55	55	10	0	0	0
September 2032	44	0	0	0	0	0	0	0	0	0	100	37	37	37	37	37	*	0	0	0
September 2033	38	0	0	0	0	0	0	0	0	0	100	21	21	21	21	21	0	0	0	0
September 2034	32	0	0	0	0	0	0	0	0	0	100	8	8	8	8	8	0	0	0	0
September 2035	25	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2036	18	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2037	10	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2038	2	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2044	0	0	0	0	0	0	0	0	0	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	0	0	0	0
Weighted Average																				
Life (years)**	14.6	6.0	5.1	5.1	5.1	5.1	4.1	2.5	1.7	1.0	23.6	16.5	16.5	16.5	16.5	16.5	13.6	8.5	5.8	3.5

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

Date	JL Class										GD Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	135%	160%	195%	225%	300%	500%	700%	1000%	0%	100%	135%	160%	195%	225%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	70	70	70	70	0	0
September 2017	100	100	100	100	100	100	100	100	100	100	100	100	100	100	46	46	46	0	0	0
September 2018	100	100	100	100	100	100	100	100	100	100	100	100	100	100	28	28	28	0	0	0
September 2019	100	100	100	100	100	100	100	100	100	100	100	100	100	100	15	15	15	0	0	0
September 2020	100	100	100	100	100	100	100	100	100	68	100	100	100	100	7	7	7	0	0	0
September 2021	100	100	100	100	100	100	100	100	100	26	100	100	100	100	1	1	1	0	0	0
September 2022	100	100	100	100	100	100	100	100	100	10	100	100	99	0	0	0	0	0	0	0
September 2023	100	100	100	100	100	100	100	100	75	4	100	100	93	0	0	0	0	0	0	0
September 2024	100	100	100	100	100	100	100	100	42	1	100	100	80	0	0	0	0	0	0	0
September 2025	100	100	100	100	100	100	100	100	23	1	100	100	64	0	0	0	0	0	0	0
September 2026	100	100	100	100	100	100	100	100	13	*	100	100	44	0	0	0	0	0	0	0
September 2027	100	100	100	100	100	100	100	66	7	*	100	100	22	0	0	0	0	0	0	0
September 2028	100	100	100	100	100	100	100	43	4	*	100	100	0	0	0	0	0	0	0	0
September 2029	100	100	100	100	100	100	100	28	2	*	100	100	0	0	0	0	0	0	0	0
September 2030	100	100	100	100	100	100	100	18	1	*	100	66	0	0	0	0	0	0	0	0
September 2031	100	100	100	100	100	100	100	11	1	*	100	30	0	0	0	0	0	0	0	0
September 2032	100	100	100	100	100	100	100	7	*	*	100	0	0	0	0	0	0	0	0	0
September 2033	100	100	100	100	100	100	72	4	*	*	100	0	0	0	0	0	0	0	0	0
September 2034	100	100	100	100	100	100	49	2	*	*	100	0	0	0	0	0	0	0	0	0
September 2035	100	91	91	91	91	91	31	1	*	*	100	0	0	0	0	0	0	0	0	0
September 2036	100	56	56	56	56	56	18	1	*	*	100	0	0	0	0	0	0	0	0	0
September 2037	100	28	28	28	28	28	9	*	*	*	100	0	0	0	0	0	0	0	0	0
September 2038	100	12	12	12	12	12	3	*	*	*	100	0	0	0	0	0	0	0	0	0
September 2039	92	3	3	3	3	3	1	*	*	*	100	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	*	*	*	*	0	0	0	0	0	0	0	0	0	0
September 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2044	0	0	0	0	0	0	0	0	0	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	0	0	0	0
Weighted Average																				
Life (years)**	24.1	21.4	21.4	21.4	21.4	21.4	19.3	13.3	9.2	5.7	24.5	15.5	10.6	2.2	2.2	2.2	1.3	0.5	0.3	0.2

Date	ZG Class										GA Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	135%	160%	195%	225%	300%	500%	700%	1000%	0%	100%	135%	160%	195%	225%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2016	103	103	103	103	103	103	103	0	0	0	100	100	100	100	81	64	23	0	0	0
September 2017	105	105	105	105	105	105	0	0	0	0	100	100	100	100	67	38	0	0	0	0
September 2018	108	108	108	108	108	108	0	0	0	0	100	100	100	100	56	21	0	0	0	0
September 2019	111	111	111	111	111	111	0	0	0	0	100	100	100	100	50	9	0	0	0	0
September 2020	113	113	113	113	113	113	0	0	0	0	100	100	100	100	45	3	0	0	0	0
September 2021	116	116	116	116	116	116	0	0	0	0	100	100	100	100	43	*	0	0	0	0
September 2022	119	119	119	14	14	14	0	0	0	0	100	100	100	99	43	0	0	0	0	0
September 2023	122	122	122	14	14	14	0	0	0	0	100	100	100	96	41	0	0	0	0	0
September 2024	125	125	125	14	14	14	0	0	0	0	100	100	100	92	38	0	0	0	0	0
September 2025	128	128	128	14	14	14	0	0	0	0	100	100	100	86	35	0	0	0	0	0
September 2026	132	132	132	14	14	14	0	0	0	0	100	100	100	79	32	0	0	0	0	0
September 2027	135	135	135	14	14	14	0	0	0	0	100	100	100	72	29	0	0	0	0	0
September 2028	138	138	14	14	14	14	0	0	0	0	100	100	99	64	25	0	0	0	0	0
September 2029	142	142	14	14	14	14	0	0	0	0	100	100	88	57	22	0	0	0	0	0
September 2030	145	145	14	14	14	14	0	0	0	0	100	100	77	49	19	0	0	0	0	0
September 2031	149	149	14	14	14	14	0	0	0	0	100	100	67	42	16	0	0	0	0	0
September 2032	153	14	14	14	14	14	0	0	0	0	100	97	56	35	13	0	0	0	0	0
September 2033	157	14	14	14	14	14	0	0	0	0	100	80	46	28	10	0	0	0	0	0
September 2034	161	14	14	14	14	14	0	0	0	0	100	64	36	22	8	0	0	0	0	0
September 2035	165	14	14	14	14	14	0	0	0	0	100	48	27	16	6	0	0	0	0	0
September 2036	169	14	14	14	14	14	0	0	0	0	100	33	18	11	4	0	0	0	0	0
September 2037	173	14	14	14	14	14	0	0	0	0	100	18	10	6	2	0	0	0	0	0
September 2038	178	14	14	14	14	14	0	0	0	0	100	8	4	3	1	0	0	0	0	0
September 2039	182	14	14	14	14	14	0	0	0	0	100	2	1	1	*	0	0	0	0	0
September 2040	10	10	10	10	10	10	0	0	0	0	87	*	*	0	0	0	0	0	0	0
September 2041	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0
September 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2044	0	0	0	0	0	0	0	0	0	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	0	0	0	0
Weighted Average																				
Life (years)**	24.8	17.6	14.2	8.8	8.8	8.8	1.9	0.7	0.4	0.2	25.5	20.0	17.8	15.1	7.4	1.8	0.7	0.3	0.2	0.1

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

Date	GZ Class										JM Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	135%	160%	195%	225%	300%	500%	700%	1000%	0%	100%	135%	160%	195%	225%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2016	103	103	103	103	103	103	103	0	0	0	100	100	100	100	100	100	100	100	100	100
September 2017	105	105	105	105	105	105	0	0	0	0	100	100	100	100	100	100	100	100	100	100
September 2018	108	108	108	108	108	108	0	0	0	0	100	100	100	100	100	100	100	100	100	87
September 2019	111	111	111	111	111	111	0	0	0	0	100	100	100	100	100	100	100	100	100	34
September 2020	113	113	113	113	113	113	0	0	0	0	100	100	100	100	100	100	100	100	84	13
September 2021	116	116	116	116	116	116	0	0	0	0	100	100	100	100	100	100	100	100	47	5
September 2022	119	119	119	119	119	56	0	0	0	0	100	100	100	100	100	100	100	98	26	2
September 2023	122	122	122	122	122	56	0	0	0	0	100	100	100	100	100	100	100	66	15	1
September 2024	125	125	125	125	125	56	0	0	0	0	100	100	100	100	100	100	100	44	8	*
September 2025	128	128	128	128	128	56	0	0	0	0	100	100	100	100	100	100	100	29	4	*
September 2026	132	132	132	132	132	56	0	0	0	0	100	100	100	100	100	100	100	19	2	*
September 2027	135	135	135	135	135	56	0	0	0	0	100	100	100	100	100	100	85	13	1	*
September 2028	138	138	138	138	138	56	0	0	0	0	100	100	100	100	100	100	65	8	1	*
September 2029	142	142	142	142	142	56	0	0	0	0	100	100	100	100	100	100	49	5	*	*
September 2030	145	145	145	145	145	56	0	0	0	0	100	82	82	82	82	82	37	3	*	*
September 2031	149	149	149	149	149	56	0	0	0	0	100	64	64	64	64	64	27	2	*	*
September 2032	153	153	153	153	153	56	0	0	0	0	100	49	49	49	49	49	20	1	*	*
September 2033	157	157	157	157	157	56	0	0	0	0	100	36	36	36	36	36	14	1	*	*
September 2034	161	161	161	161	161	56	0	0	0	0	100	26	26	26	26	26	9	*	*	*
September 2035	165	165	165	165	165	56	0	0	0	0	100	18	18	18	18	18	6	*	*	*
September 2036	169	169	169	169	169	56	0	0	0	0	100	11	11	11	11	11	4	*	*	0
September 2037	173	173	173	173	173	56	0	0	0	0	100	5	5	5	5	5	2	*	*	0
September 2038	178	178	178	178	178	56	0	0	0	0	100	2	2	2	2	2	1	*	*	0
September 2039	182	182	182	182	182	56	0	0	0	0	18	1	1	1	1	1	*	*	*	0
September 2040	187	187	187	183	99	56	0	0	0	0	0	0	0	0	0	0	*	*	*	0
September 2041	191	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2044	0	0	0	0	0	0	0	0	0	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	0	0	0	0
Weighted Average																				
Life (years)**	26.2	25.7	25.6	25.4	25.1	15.5	1.4	0.5	0.3	0.2	23.7	17.5	17.5	17.5	17.5	17.5	14.7	9.4	6.4	3.9

Date	JB, JC, JD, JE, JA and JI† Classes									
	PSA Prepayment Assumption									
	0%	100%	135%	160%	195%	225%	300%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
September 2016	98	90	88	88	88	88	88	81	67	45
September 2017	97	81	76	76	76	76	75	55	37	17
September 2018	95	72	66	66	66	66	60	37	20	6
September 2019	93	64	57	57	57	57	47	24	11	1
September 2020	90	57	48	48	48	48	37	16	5	0
September 2021	88	50	41	41	41	41	29	10	2	0
September 2022	85	43	34	34	34	34	23	6	1	0
September 2023	83	37	28	28	28	28	17	4	0	0
September 2024	80	31	23	23	23	23	13	2	0	0
September 2025	77	25	18	18	18	18	10	1	0	0
September 2026	73	20	15	15	15	15	7	0	0	0
September 2027	70	16	12	12	12	12	5	0	0	0
September 2028	66	11	9	9	9	9	4	0	0	0
September 2029	62	7	7	7	7	7	2	0	0	0
September 2030	57	5	5	5	5	5	1	0	0	0
September 2031	53	4	4	4	4	4	1	0	0	0
September 2032	47	2	2	2	2	2	*	0	0	0
September 2033	42	1	1	1	1	1	0	0	0	0
September 2034	36	1	1	1	1	1	0	0	0	0
September 2035	30	0	0	0	0	0	0	0	0	0
September 2036	23	0	0	0	0	0	0	0	0	0
September 2037	16	0	0	0	0	0	0	0	0	0
September 2038	8	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	0
September 2041	0	0	0	0	0	0	0	0	0	0
September 2042	0	0	0	0	0	0	0	0	0	0
September 2043	0	0	0	0	0	0	0	0	0	0
September 2044	0	0	0	0	0	0	0	0	0	0
September 2045	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)**	15.2	6.7	5.9	5.9	5.9	5.9	4.7	2.9	2.0	1.2

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

Date	CT Class								
	PSA Prepayment Assumption								
	0%	100%	200%	299%	400%	500%	700%	900%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2016	91	82	77	72	67	61	51	40	30
September 2017	81	66	58	50	43	37	25	16	9
September 2018	71	50	41	34	27	21	12	6	2
September 2019	60	36	28	21	15	11	5	2	1
September 2020	47	22	16	11	8	5	2	1	*
September 2021	34	10	7	4	3	2	1	*	*
September 2022	20	*	*	*	*	*	*	*	*
September 2023	11	*	*	*	*	*	*	*	0
September 2024	7	*	*	*	0	0	0	0	0
September 2025	2	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	4.8	3.2	2.8	2.4	2.1	1.9	1.4	1.1	0.8

Date	IL† Class								
	PSA Prepayment Assumption								
	0%	100%	200%	300%	400%	500%	700%	1000%	
Initial Percent	100	100	100	100	100	100	100	100	
September 2016	99	94	90	87	83	79	71	60	
September 2017	97	87	79	71	63	56	43	27	
September 2018	96	80	68	57	47	38	24	10	
September 2019	94	73	58	45	35	26	14	4	
September 2020	92	67	50	36	26	18	7	1	
September 2021	90	61	42	29	19	12	4	*	
September 2022	88	56	36	23	14	8	2	*	
September 2023	86	51	31	18	10	5	1	*	
September 2024	84	46	26	14	7	3	1	*	
September 2025	82	42	22	11	5	2	*	*	
September 2026	79	38	19	9	4	1	*	*	
September 2027	77	34	16	7	3	1	*	*	
September 2028	74	30	13	5	2	1	*	*	
September 2029	71	27	11	4	1	*	*	*	
September 2030	68	24	9	3	1	*	*	*	
September 2031	65	21	7	2	1	*	*	*	
September 2032	62	19	6	2	*	*	*	*	
September 2033	58	16	5	1	*	*	*	*	
September 2034	54	14	4	1	*	*	*	*	
September 2035	50	12	3	1	*	*	*	0	
September 2036	46	10	2	*	*	*	*	0	
September 2037	42	8	2	*	*	*	*	0	
September 2038	37	6	1	*	*	*	*	0	
September 2039	32	5	1	*	*	*	*	0	
September 2040	27	3	*	*	*	*	*	0	
September 2041	22	2	*	*	*	*	*	0	
September 2042	16	1	*	*	*	*	*	0	
September 2043	10	*	*	*	*	*	0	0	
September 2044	3	0	0	0	0	0	0	0	
September 2045	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	18.6	9.8	6.5	4.8	3.7	3.0	2.2	1.5	

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

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

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

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	268% PSA
2	175% PSA
3	251% PSA
4	300% PSA
5	300% PSA
6	200% PSA
7	195% PSA
8	299% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. A certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying Regular Certificates. The DQ, IL, JM and JA Classes are Classes of Combination RCR Certificates. The remaining Classes of RCR Certificates are Classes of Strip 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 (other than the CT Class) to Wells Fargo Securities, LLC (the “Dealer”) in exchange for the Trust MBS and the Underlying REMIC and RCR Certificates. The Dealer proposes to offer the Certificates (other than the CT Class) 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.

On the Settlement Date, we are obligated to transfer the CT Class to Fannie Mae Mega Trust number 310164 (CUSIP Number 31374CQR0), and to deliver the related Mega certificates to the Dealer.

LEGAL MATTERS

Katten Muchin Rosenman LLP will provide legal representation for Fannie Mae. K&L Gates LLP will provide legal representation for the Dealer.

Exhibit A

Group 5 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Notional Principal Balance of Class	September 2015 Class Factor	Notional Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2014-85	IA	November 2014	3136ALC33	3.0%	FIX/IO	December 2044	NTL	\$8,010,761	0.93613989	\$7,499,192.96	3.990%	341	15
2015-63	IE	July 2015	3136APSM5	3.0	FIX/IO	August 2045	NTL	3,096,004	0.98281240	3,042,791.12	3.800	302	45

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

Group 6 Underlying REMIC and RCR Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	September 2015 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2012-33	MW	March 2012	3136A5RC2	3.5%	FIX	April 2042	PAC	\$12,701,000	1.00000000	\$2,701,000.00	4.930%	305	50
2012-49	QW	April 2012	3136A5T71	3.5	FIX	May 2042	PAC	18,102,000	1.00000000	3,102,000.00	4.918	305	49
2013-96	YK	August 2013	3136AGAN2	3.5	FIX	September 2043	PAC/AD	4,784,000	1.00000000	4,784,000.00	4.953	289	60
2014-36	AY	May 2014	3136AKDN0	3.5	FIX	June 2044	PAC	8,153,000	1.00000000	8,153,000.00	4.957	295	59
2014-74	CY	October 2014	3136ALWY3	3.5	FIX	November 2044	PAC	5,653,000	1.00000000	5,653,000.00	4.923	295	57
2014-78	AY	November 2014	3136ALM24	3.5	FIX	December 2044	PAC	1,473,659	1.00000000	1,473,659.00	4.961	297	50
2014-78	CY	November 2014	3136ALM99	3.5	FIX	December 2044	PAC	1,927,221	1.00000000	1,927,221.00	4.930	300	52
2014-78	EY	November 2014	3136ALN80	3.5	FIX	December 2044	PAC	1,510,120	1.00000000	1,510,120.00	4.988	295	54
2015-2	AY	January 2015	3136AMQT9	3.5	FIX	February 2045	PAC	11,658,000	1.00000000	4,658,000.00	4.981	302	48
2015-27	KY	April 2015	3136ANXK8	3.5	FIX	May 2045	PAC/AD	4,878,878	1.00000000	4,878,878.00	4.910	294	57

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

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

Group 7 Underlying REMIC Certificate

<u>Underlying REMIC Trust</u>	<u>Class</u>	<u>Date of Issue</u>	<u>CUSIP Number</u>	<u>Interest Rate</u>	<u>Interest Type(1)</u>	<u>Final Distribution Date</u>	<u>Principal Type(1)</u>	<u>Original Principal Balance of Class</u>	<u>September 2015 Class Factor</u>	<u>Principal Balance in the Lower Tier REMIC</u>	<u>Approximate Weighted Average WAC</u>	<u>Approximate Weighted Average WAM (in months)</u>	<u>Approximate Weighted Average WALA (in months)</u>
2011-122	D	November 2011	3136A2YR8	2.5%	FIX	December 2041	PT	\$200,000,000	0.48099476	\$48,099,476.00	4.985%	280	65

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

Group 8 Underlying REMIC Certificates

<u>Underlying REMIC Trust</u>	<u>Class</u>	<u>Date of Issue</u>	<u>CUSIP Number</u>	<u>Interest Rate</u>	<u>Interest Type(1)</u>	<u>Final Distribution Date</u>	<u>Principal Type(1)</u>	<u>Original Principal Balance of Class</u>	<u>September 2015 Class Factor</u>	<u>Principal Balance in the Lower Tier REMIC</u>	<u>Approximate Weighted Average WAC</u>	<u>Approximate Weighted Average WAM (in months)</u>	<u>Approximate Weighted Average WALA (in months)</u>
2003-9	BG	January 2003	31392HD26	5.5%	FIX	February 2023	SEQ	\$12,057,470	0.36164248	\$4,360,493.00	5.988%	79	154
2003-42	EK	April 2003	31393BUU7	5.5	FIX	May 2023	SEQ	30,000,000	0.74412237	6,920,338.00	5.903	83	150
2006-24	DB	March 2006	31395BR62	5.5	FIX	April 2026	SEQ	10,595,050	0.52809841	5,595,229.00	5.942	82	151

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

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 1								
DB	\$10,000,000	DQ	\$10,000,000	SEQ	4.00%	FIX	3136AQCD0	August 2035
DI	2,857,142(3)							
Recombination 2								
LI	3,447,961(3)	IL(4)	13,989,945(3)	NTL	3.00	FIX/IO	3136AQCE8	August 2045
IK	10,541,984(3)							
Recombination 3								
ML	2,631,000	JM	3,265,000	SC/PAC	2.50	FIX	3136AQCF5	December 2041
JL	634,000							
Recombination 4								
MA	37,374,000	MB	37,374,000	SC/PAC	1.50	FIX	3136AQCG3	December 2041
		MI	8,305,333(3)	NTL	4.50	FIX/IO	3136AQCL2	December 2041
Recombination 5								
MA	37,374,000	MC	37,374,000	SC/PAC	1.75	FIX	3136AQCH1	December 2041
		MI	6,229,000(3)	NTL	4.50	FIX/IO	3136AQCL2	December 2041
Recombination 6								
MA	37,374,000	MD	37,374,000	SC/PAC	2.00	FIX	3136AQCJ7	December 2041
		MI	4,152,666(3)	NTL	4.50	FIX/IO	3136AQCL2	December 2041
Recombination 7								
MA	37,374,000	ME	37,374,000	SC/PAC	2.25	FIX	3136AQCK4	December 2041
		MI	2,076,333(3)	NTL	4.50	FIX/IO	3136AQCL2	December 2041
Recombination 8								
MA	37,374,000	JB	40,005,000	SC/PAC	1.50	FIX	3136AQCM0	December 2041
ML	2,631,000	JI	8,890,000(3)	NTL	4.50	FIX/IO	3136AQCS7	December 2041
Recombination 9								
MA	37,374,000	JC	40,005,000	SC/PAC	1.75	FIX	3136AQC�8	December 2041
ML	2,631,000	JI	6,667,500(3)	NTL	4.50	FIX/IO	3136AQCS7	December 2041

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								
MA	\$37,374,000	JD	\$40,005,000	SC/PAC	2.00%	FIX	3136AQCP3	December 2041
ML	2,631,000	JI	4,445,000(3)	NTL	4.50	FIX/IO	3136AQCS7	December 2041
Recombination 11								
MA	37,374,000	JE	40,005,000	SC/PAC	2.25	FIX	3136AQCQ1	December 2041
ML	2,631,000	JI	2,222,500(3)	NTL	4.50	FIX/IO	3136AQCS7	December 2041
Recombination 12								
MA	37,374,000	JA	40,005,000	SC/PAC	2.50	FIX	3136AQCR9	December 2041
ML	2,631,000							

- (1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General— *Authorized Denominations*” in this prospectus supplement.
- (2) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.
- (3) Notional principal balances. These Classes are Interest Only Classes. See page S-7 for a description of how their notional principal balances are calculated.
- (4) The IL Class is an RCR Class formed by a combination of REMIC Classes in Group 4 and Group 5.

Principal Balance Schedules

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$40,639,000.00	June 2020	\$20,811,150.17	March 2025	\$ 8,772,033.70
October 2015	40,210,740.03	July 2020	20,535,803.11	April 2025	8,630,089.11
November 2015	39,785,746.94	August 2020	20,262,610.29	May 2025	8,490,138.88
December 2015	39,363,997.06	September 2020	19,991,555.96	June 2025	8,352,156.77
January 2016	38,945,466.89	October 2020	19,722,624.48	July 2025	8,216,116.86
February 2016	38,530,133.07	November 2020	19,455,800.31	August 2025	8,081,993.56
March 2016	38,117,972.44	December 2020	19,191,068.03	September 2025	7,949,761.63
April 2016	37,708,961.99	January 2021	18,928,412.33	October 2025	7,819,396.12
May 2016	37,303,078.86	February 2021	18,667,818.01	November 2025	7,690,872.41
June 2016	36,900,300.38	March 2021	18,409,269.97	December 2025	7,564,166.20
July 2016	36,500,604.01	April 2021	18,152,753.24	January 2026	7,439,253.49
August 2016	36,103,967.41	May 2021	17,898,252.92	February 2026	7,316,110.58
September 2016	35,710,368.36	June 2021	17,645,754.26	March 2026	7,194,714.09
October 2016	35,319,784.82	July 2021	17,395,242.57	April 2026	7,075,040.92
November 2016	34,932,194.89	August 2021	17,146,703.31	May 2026	6,957,068.27
December 2016	34,547,576.85	September 2021	16,900,122.00	June 2026	6,840,773.64
January 2017	34,165,909.12	October 2021	16,655,484.30	July 2026	6,726,134.80
February 2017	33,787,170.26	November 2021	16,412,775.96	August 2026	6,613,129.82
March 2017	33,411,339.01	December 2021	16,171,982.81	September 2026	6,501,737.04
April 2017	33,038,394.25	January 2022	15,933,090.82	October 2026	6,391,935.07
May 2017	32,668,315.00	February 2022	15,696,086.02	November 2026	6,283,702.80
June 2017	32,301,080.44	March 2022	15,460,954.58	December 2026	6,177,019.40
July 2017	31,936,669.90	April 2022	15,227,682.75	January 2027	6,071,864.30
August 2017	31,575,062.85	May 2022	14,996,471.85	February 2027	5,968,217.17
September 2017	31,216,238.91	June 2022	14,768,420.36	March 2027	5,866,057.98
October 2017	30,860,177.84	July 2022	14,543,487.28	April 2027	5,765,366.91
November 2017	30,506,859.55	August 2022	14,321,632.18	May 2027	5,666,124.44
December 2017	30,156,264.09	September 2022	14,102,815.09	June 2027	5,568,311.27
January 2018	29,808,371.66	October 2022	13,886,996.57	July 2027	5,471,908.35
February 2018	29,463,162.59	November 2022	13,674,137.67	August 2027	5,376,896.88
March 2018	29,120,617.35	December 2022	13,464,199.93	September 2027	5,283,258.30
April 2018	28,780,716.55	January 2023	13,257,145.39	October 2027	5,190,974.28
May 2018	28,443,440.95	February 2023	13,052,936.54	November 2027	5,100,026.73
June 2018	28,108,771.44	March 2023	12,851,536.37	December 2027	5,010,397.81
July 2018	27,776,689.04	April 2023	12,652,908.33	January 2028	4,922,069.87
August 2018	27,447,174.90	May 2023	12,457,016.32	February 2028	4,835,025.51
September 2018	27,120,210.33	June 2023	12,263,824.70	March 2028	4,749,247.56
October 2018	26,795,776.74	July 2023	12,073,298.29	April 2028	4,664,719.06
November 2018	26,473,855.70	August 2023	11,885,402.35	May 2028	4,581,423.26
December 2018	26,154,428.90	September 2023	11,700,102.58	June 2028	4,499,343.63
January 2019	25,837,478.16	October 2023	11,517,365.10	July 2028	4,418,463.86
February 2019	25,522,985.42	November 2023	11,337,156.47	August 2028	4,338,767.85
March 2019	25,210,932.78	December 2023	11,159,443.68	September 2028	4,260,239.70
April 2019	24,901,302.42	January 2024	10,984,194.12	October 2028	4,182,863.70
May 2019	24,594,076.70	February 2024	10,811,375.61	November 2028	4,106,624.38
June 2019	24,289,238.06	March 2024	10,640,956.36	December 2028	4,031,506.43
July 2019	23,986,769.09	April 2024	10,472,904.99	January 2029	3,957,494.75
August 2019	23,686,652.49	May 2024	10,307,190.53	February 2029	3,884,574.45
September 2019	23,388,871.11	June 2024	10,143,782.37	March 2029	3,812,730.82
October 2019	23,093,407.89	July 2024	9,982,650.33	April 2029	3,741,949.33
November 2019	22,800,245.91	August 2024	9,823,764.58	May 2029	3,672,215.64
December 2019	22,509,368.36	September 2024	9,667,095.67	June 2029	3,603,515.62
January 2020	22,220,758.57	October 2024	9,512,614.54	July 2029	3,535,835.28
February 2020	21,934,399.95	November 2024	9,360,292.49	August 2029	3,469,160.85
March 2020	21,650,276.08	December 2024	9,210,101.18	September 2029	3,403,478.71
April 2020	21,368,370.62	January 2025	9,062,012.63	October 2029	3,338,775.43
May 2020	21,088,667.34	February 2025	8,915,999.23	November 2029	3,275,037.75

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2029	\$ 3,212,252.58	August 2033	\$ 1,221,143.43	April 2037	\$ 247,614.72
January 2030	3,150,407.00	September 2033	1,190,072.53	May 2037	233,072.35
February 2030	3,089,488.25	October 2033	1,159,504.54	June 2037	218,796.08
March 2030	3,029,483.75	November 2033	1,129,432.38	July 2037	204,782.01
April 2030	2,970,381.06	December 2033	1,099,849.08	August 2037	191,026.25
May 2030	2,912,167.93	January 2034	1,070,747.77	September 2037	179,045.23
June 2030	2,854,832.25	February 2034	1,042,121.64	October 2037	167,302.68
July 2030	2,798,362.07	March 2034	1,013,964.00	November 2037	156,008.58
August 2030	2,742,745.59	April 2034	986,268.23	December 2037	145,095.73
September 2030	2,687,971.17	May 2034	959,027.80	January 2038	134,385.33
October 2030	2,634,027.31	June 2034	932,236.29	February 2038	125,535.73
November 2030	2,580,902.68	July 2034	905,887.32	March 2038	116,849.56
December 2030	2,528,586.08	August 2034	879,974.63	April 2038	108,617.37
January 2031	2,477,066.46	September 2034	854,492.03	May 2038	100,562.56
February 2031	2,426,332.92	October 2034	829,433.42	June 2038	92,681.61
March 2031	2,376,374.67	November 2034	804,792.77	July 2038	85,257.39
April 2031	2,327,181.11	December 2034	780,564.13	August 2038	79,143.55
May 2031	2,278,741.74	January 2035	756,741.63	September 2038	73,448.59
June 2031	2,231,046.21	February 2035	733,319.49	October 2038	68,146.20
July 2031	2,184,084.31	March 2035	710,291.99	November 2038	62,942.23
August 2031	2,137,845.94	April 2035	687,653.50	December 2038	57,988.57
September 2031	2,092,321.17	May 2035	665,398.46	January 2039	53,127.38
October 2031	2,047,500.15	June 2035	643,521.37	February 2039	48,357.30
November 2031	2,003,373.21	July 2035	622,016.82	March 2039	43,721.83
December 2031	1,959,930.76	August 2035	600,879.47	April 2039	39,173.88
January 2032	1,917,163.37	September 2035	580,104.04	May 2039	34,712.14
February 2032	1,875,061.72	October 2035	559,685.33	June 2039	30,335.35
March 2032	1,833,616.59	November 2035	539,618.22	July 2039	26,042.21
April 2032	1,792,818.93	December 2035	519,897.63	August 2039	21,949.66
May 2032	1,752,659.75	January 2036	500,518.56	September 2039	17,935.93
June 2032	1,713,130.23	February 2036	481,476.10	October 2039	14,718.34
July 2032	1,674,221.62	March 2036	462,765.36	November 2039	11,689.71
August 2032	1,635,925.32	April 2036	444,381.56	December 2039	8,840.91
September 2032	1,598,232.83	May 2036	426,319.96	January 2040	6,251.70
October 2032	1,561,135.74	June 2036	408,575.88	February 2040	3,953.41
November 2032	1,524,625.79	July 2036	391,144.72	March 2040	3,191.99
December 2032	1,488,694.80	August 2036	374,021.92	April 2040	2,445.29
January 2033	1,453,334.71	September 2036	357,203.01	May 2040	1,713.07
February 2033	1,418,537.55	October 2036	340,683.54	June 2040	995.13
March 2033	1,384,295.46	November 2036	324,459.17	July 2040	291.24
April 2033	1,350,600.71	December 2036	308,525.56	August 2040	104.81
May 2033	1,317,445.63	January 2037	292,878.48	September 2040 and thereafter	0.00
June 2033	1,284,822.67	February 2037	277,513.73		
July 2033	1,252,724.39	March 2037	262,427.17		

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$2,323,000.00	June 2016	\$1,778,839.02	March 2017	\$1,326,424.31
October 2015	2,257,668.65	July 2016	1,724,234.25	April 2017	1,281,369.15
November 2015	2,193,590.91	August 2016	1,670,746.57	May 2017	1,237,307.28
December 2015	2,130,750.94	September 2016	1,618,361.62	June 2017	1,194,225.66
January 2016	2,069,133.08	October 2016	1,567,065.19	July 2017	1,152,111.43
February 2016	2,008,721.85	November 2016	1,516,843.24	August 2017	1,110,951.84
March 2016	1,949,501.91	December 2016	1,467,681.85	September 2017	1,070,734.29
April 2016	1,891,458.09	January 2017	1,419,567.27	October 2017	1,031,446.33
May 2016	1,834,575.41	February 2017	1,372,485.92	November 2017	993,075.62

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2017	\$ 955,609.97	November 2022	\$ 140.88	October 2027	\$ 140.88
January 2018	919,037.33	December 2022	140.88	November 2027	140.88
February 2018	883,345.76	January 2023	140.88	December 2027	140.88
March 2018	848,523.48	February 2023	140.88	January 2028	140.88
April 2018	814,558.83	March 2023	140.88	February 2028	140.88
May 2018	781,440.26	April 2023	140.88	March 2028	140.88
June 2018	749,156.35	May 2023	140.88	April 2028	140.88
July 2018	717,695.83	June 2023	140.88	May 2028	140.88
August 2018	687,047.55	July 2023	140.88	June 2028	140.88
September 2018	657,200.45	August 2023	140.88	July 2028	140.88
October 2018	628,143.64	September 2023	140.88	August 2028	140.88
November 2018	599,866.31	October 2023	140.88	September 2028	140.88
December 2018	572,357.79	November 2023	140.88	October 2028	140.88
January 2019	545,607.52	December 2023	140.88	November 2028	140.88
February 2019	519,605.08	January 2024	140.88	December 2028	140.88
March 2019	494,340.11	February 2024	140.88	January 2029	140.88
April 2019	469,802.45	March 2024	140.88	February 2029	140.88
May 2019	445,981.96	April 2024	140.88	March 2029	140.88
June 2019	422,868.68	May 2024	140.88	April 2029	140.88
July 2019	400,452.75	June 2024	140.88	May 2029	140.88
August 2019	378,724.40	July 2024	140.88	June 2029	140.88
September 2019	357,673.97	August 2024	140.88	July 2029	140.88
October 2019	337,291.92	September 2024	140.88	August 2029	140.88
November 2019	317,568.83	October 2024	140.88	September 2029	140.88
December 2019	298,495.35	November 2024	140.88	October 2029	140.88
January 2020	280,062.27	December 2024	140.88	November 2029	140.88
February 2020	262,260.46	January 2025	140.88	December 2029	140.88
March 2020	245,080.90	February 2025	140.88	January 2030	140.88
April 2020	228,514.68	March 2025	140.88	February 2030	140.88
May 2020	212,552.99	April 2025	140.88	March 2030	140.88
June 2020	197,187.09	May 2025	140.88	April 2030	140.88
July 2020	182,408.37	June 2025	140.88	May 2030	140.88
August 2020	168,208.33	July 2025	140.88	June 2030	140.88
September 2020	154,578.52	August 2025	140.88	July 2030	140.88
October 2020	141,510.62	September 2025	140.88	August 2030	140.88
November 2020	128,996.40	October 2025	140.88	September 2030	140.88
December 2020	117,027.72	November 2025	140.88	October 2030	140.88
January 2021	105,596.53	December 2025	140.88	November 2030	140.88
February 2021	94,694.87	January 2026	140.88	December 2030	140.88
March 2021	84,314.89	February 2026	140.88	January 2031	140.88
April 2021	74,448.80	March 2026	140.88	February 2031	140.88
May 2021	65,088.93	April 2026	140.88	March 2031	140.88
June 2021	56,227.65	May 2026	140.88	April 2031	140.88
July 2021	47,857.49	June 2026	140.88	May 2031	140.88
August 2021	39,971.00	July 2026	140.88	June 2031	140.88
September 2021	32,560.86	August 2026	140.88	July 2031	140.88
October 2021	25,619.79	September 2026	140.88	August 2031	140.88
November 2021	19,140.64	October 2026	140.88	September 2031	140.88
December 2021	13,116.32	November 2026	140.88	October 2031	140.88
January 2022	7,739.52	December 2026	140.88	November 2031	140.88
February 2022	3,804.12	January 2027	140.88	December 2031	140.88
March 2022	1,280.85	February 2027	140.88	January 2032	140.88
April 2022	140.88	March 2027	140.88	February 2032	140.88
May 2022	140.88	April 2027	140.88	March 2032	140.88
June 2022	140.88	May 2027	140.88	April 2032	140.88
July 2022	140.88	June 2027	140.88	May 2032	140.88
August 2022	140.88	July 2027	140.88	June 2032	140.88
September 2022	140.88	August 2027	140.88	July 2032	140.88
October 2022	140.88	September 2027	140.88	August 2032	140.88

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2032	\$ 140.88	June 2035	\$ 140.88	March 2038	\$ 140.88
October 2032	140.88	July 2035	140.88	April 2038	140.88
November 2032	140.88	August 2035	140.88	May 2038	140.88
December 2032	140.88	September 2035	140.88	June 2038	140.88
January 2033	140.88	October 2035	140.88	July 2038	140.88
February 2033	140.88	November 2035	140.88	August 2038	140.88
March 2033	140.88	December 2035	140.88	September 2038	140.88
April 2033	140.88	January 2036	140.88	October 2038	140.88
May 2033	140.88	February 2036	140.88	November 2038	140.88
June 2033	140.88	March 2036	140.88	December 2038	140.88
July 2033	140.88	April 2036	140.88	January 2039	140.88
August 2033	140.88	May 2036	140.88	February 2039	140.88
September 2033	140.88	June 2036	140.88	March 2039	140.88
October 2033	140.88	July 2036	140.88	April 2039	140.88
November 2033	140.88	August 2036	140.88	May 2039	140.88
December 2033	140.88	September 2036	140.88	June 2039	140.88
January 2034	140.88	October 2036	140.88	July 2039	140.88
February 2034	140.88	November 2036	140.88	August 2039	140.88
March 2034	140.88	December 2036	140.88	September 2039	140.88
April 2034	140.88	January 2037	140.88	October 2039	140.88
May 2034	140.88	February 2037	140.88	November 2039	140.88
June 2034	140.88	March 2037	140.88	December 2039	140.88
July 2034	140.88	April 2037	140.88	January 2040	140.88
August 2034	140.88	May 2037	140.88	February 2040	140.88
September 2034	140.88	June 2037	140.88	March 2040	140.88
October 2034	140.88	July 2037	140.88	April 2040	140.88
November 2034	140.88	August 2037	140.88	May 2040	140.88
December 2034	140.88	September 2037	140.88	June 2040	140.88
January 2035	140.88	October 2037	140.88	July 2040	140.88
February 2035	140.88	November 2037	140.88	August 2040	140.88
March 2035	140.88	December 2037	140.88	September 2040	98.07
April 2035	140.88	January 2038	140.88	October 2040 and	
May 2035	140.88	February 2038	140.88	thereafter	0.00

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

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

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\$218,206,934



Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2015-75

PROSPECTUS SUPPLEMENT

Wells Fargo Securities

September 24, 2015