

\$667,212,532



Fannie Mae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2018-76**

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
SG	1	\$ 52,596,670(2)	NTL	(3)	INV/IO	3136B3EZ9	June 2045
IG	1	1,206,755(2)	NTL	(3)	INV/IO	3136B3FA3	June 2045
AB	2	39,020,000	SEQ	4.0%	FIX	3136B3FB1	March 2053
VA(4) . . .	2	6,831,000	SEQ/AD	4.0	FIX	3136B3FC9	December 2029
ZA(4) . . .	2	12,252,827	SEQ	4.0	FIX/Z	3136B3FD7	October 2058
BA	3	50,500,000	SEQ	3.5	FIX	3136B3FE5	September 2043
CV(4) . . .	3	5,467,000	SEQ/AD	3.5	FIX	3136B3FF2	January 2030
EV(4) . . .	3	6,296,000	SEQ/AD	3.5	FIX	3136B3FG0	January 2039
BZ(4) . . .	3	11,427,986	SEQ	3.5	FIX/Z	3136B3FH8	October 2048
BC	3	56,043,000	SEQ	3.5	FIX	3136B3FJ4	November 2042
DV(4) . . .	3	7,451,000	SEQ/AD	3.5	FIX	3136B3FK1	January 2030
GV(4) . . .	3	8,581,000	SEQ/AD	3.5	FIX	3136B3FL9	January 2039
ZG(4) . . .	3	15,576,021	SEQ	3.5	FIX/Z	3136B3FM7	October 2048

(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.

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 AY, VC, VE, ZB, BY, DA, EC, EB, EA, DY, DG, DE, DH, DJ, DK, D, IO, LY, LA, LC, LD, LE and LG 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 Trust and its Assets

The trust will own

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

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be September 28, 2018.

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

Carefully consider the risk factors starting on page S-10 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.

BofA Merrill Lynch

The date of this Prospectus Supplement is September 24, 2018

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
DC(4) ...	4	\$ 75,000,000	PAC/AD	3.5%	FIX	3136B3FN5	August 2046
DI(4) ...	4	9,375,000(2)	NTL	4.0	FIX/IO	3136B3FP0	August 2046
ED(4) ...	4	6,019,000	PAC/AD	3.5	FIX	3136B3FQ8	August 2047
ID(4) ...	4	752,375(2)	NTL	4.0	FIX/IO	3136B3FR6	August 2047
EJ(4)	4	5,279,000	PAC/AD	3.5	FIX	3136B3FS4	June 2048
IJ(4)	4	659,875(2)	NTL	4.0	FIX/IO	3136B3FT2	June 2048
EH(4) ...	4	2,671,000	PAC/AD	3.5	FIX	3136B3FU9	October 2048
IH(4) ...	4	333,875(2)	NTL	4.0	FIX/IO	3136B3FV7	October 2048
ZD	4	19,064,000	SUP	4.0	FIX/Z	3136B3FW5	October 2048
NA	5	71,683,000	SEQ	3.5	FIX	3136B3FX3	July 2043
VN	5	11,960,000	SEQ/AD	3.5	FIX	3136B3FY1	January 2030
ZN	5	25,000,000	SEQ	3.5	FIX/Z	3136B3FZ8	October 2048
FN	5	21,728,600	PT	(3)	FLT	3136B3GA2	October 2048
SN	5	21,728,600(2)	NTL	(3)	INV/IO	3136B3GB0	October 2048
LB(4) ...	6	150,000,000	SEQ	3.0	FIX	3136B3GC8	February 2054
LI(4)	6	37,500,000(2)	NTL	4.0	FIX/IO	3136B3GD6	February 2054
VL(4) ...	6	14,736,000	SEQ/AD	4.0	FIX	3136B3GE4	December 2029
VM(4) ..	6	18,188,000	SEQ/AD	4.0	FIX	3136B3GF1	February 2039
ZL(4) ...	6	26,438,098	SEQ	4.0	FIX/Z	3136B3GG9	October 2058
R		0	NPR	0	NPR	3136B3GH7	October 2058
RL		0	NPR	0	NPR	3136B3GJ3	October 2058

- (1) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC prospectus.
- (2) Notional principal balances. These classes are interest only classes. See page S-7 for a description of how their notional principal balances are calculated.
- (3) Based on LIBOR.
- (4) Exchangeable classes.

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated June 1, 2014 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - May 1, 2018, for all MBS issued on or after May 1, 2018,
 - June 1, 2016, for all MBS issued on or after June 1, 2016 and prior to May 1, 2018,
 - October 1, 2014, for all MBS issued on or after October 1, 2014 and prior to June 1, 2016,
 - 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 1 Class or the R or RL Class, the disclosure documents relating to the underlying REMIC certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

For a description of current servicing policies generally applicable to existing Fannie Mae MBS pools, see “Yield, Maturity and Prepayment Considerations” in the MBS Prospectus dated May 1, 2018.

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 800-2FANNIE).

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:

Merrill Lynch, Pierce, Fenner & Smith Incorporated
Mortgage Finance Department
One Bryant Park
New York, New York 10036
(telephone 646-855-8340).

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of September 1, 2018. 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	<i>Subgroup 1a</i> Class 2014-37-SG REMIC Certificate
	<i>Subgroup 1b</i> Class 2015-34-AS REMIC Certificate
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS

Group 1

Exhibit A describes the underlying REMIC certificates in Group 1, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Group 2, Group 3, Group 4, Group 5 and Group 6

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 2 MBS	\$ 58,103,827	4.00%	4.25% to 6.50%	361 to 480
Group 3 MBS	\$161,342,007	3.50%	3.75% to 6.00%	241 to 360
Group 4 MBS	\$108,033,000	4.00%	4.25% to 6.50%	241 to 360
Group 5 MBS	\$130,371,600	4.00%	4.25% to 6.50%	241 to 360
Group 6 MBS	\$209,362,098	4.00%	4.25% to 6.50%	307 to 480

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 2 MBS	\$ 58,103,827	480	438	38	4.579%
Group 3 MBS	\$161,342,007	360	353	4	4.280%
Group 4 MBS	\$108,033,000	360	357	2	4.800%
Group 5 MBS	\$130,371,600	360	347	9	4.478%
Group 6 MBS	\$209,362,098	480	311	92	4.629%

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.

Settlement Date

We expect to issue the certificates on September 28, 2018.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
SG	4.03525%(2)	6.10%	0.00%	6.1% – LIBOR
IG	1.00000%(2)	1.00%	0.00%	123% – (20 × LIBOR)
FN	2.42275%	6.50%	0.35%	LIBOR + 35 basis points
SN	4.07725%	6.15%	0.00%	6.15% – LIBOR

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

(2) Assumed initial interest rate. We will calculate the actual initial interest rate for this class on September 21, 2018, using the applicable formulas.

Notional Classes

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

<u>Class</u>	
SG	100% of the aggregate notional balance of the Group 1 Underlying REMIC Certificates
IG	4.9999996282% of the notional balance of the Subgroup 1b Underlying REMIC Certificate
DI	12.5% of the DC Class
ID	12.5% of the ED Class
IJ	12.5% of the EJ Class
IH	12.5% of the EH Class
SN	100% of the FN Class
LI	25% of the LB Class
IO	12.5% of the sum of the DC, ED, EJ and EH 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)*

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>180%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
SG	16.9	9.1	6.6	4.4	3.3	2.2	1.5
IG	17.3	9.2	6.6	4.4	3.4	2.2	1.5

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
AB	23.2	6.0	3.3	2.2	1.6	1.0	0.7	0.5
VA	6.0	6.0	5.6	4.5	3.6	2.5	1.8	1.4
ZA	37.4	22.6	14.9	10.8	8.2	5.3	3.7	2.7
AY	37.4	22.6	14.3	9.9	7.4	4.6	3.2	2.3

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
BA	15.5	6.2	4.0	3.0	2.4	1.8	1.5
CV	6.0	6.0	5.7	4.8	4.1	3.2	2.6
EV	16.0	13.9	9.7	7.3	5.9	4.2	3.3
BZ	27.6	21.1	15.9	12.2	9.7	6.8	5.1
BC	14.8	5.7	3.7	2.8	2.3	1.7	1.5
DV	6.0	6.0	5.4	4.5	3.8	3.0	2.4
GV	16.0	13.1	9.0	6.8	5.5	3.9	3.1
ZG	27.2	20.5	15.3	11.7	9.3	6.5	4.9
VC	6.0	6.0	5.5	4.6	3.9	3.0	2.5
VE	16.0	13.5	9.3	7.0	5.6	4.1	3.2
ZB	27.4	20.8	15.6	12.0	9.5	6.6	5.0
BY	27.4	19.5	13.6	10.1	7.9	5.4	4.1

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>
DC, DI and DA	12.3	5.6	4.6	4.6	4.6	3.8	2.9	2.3	1.8
ED, ID and EC	21.1	12.0	11.4	11.4	11.4	8.9	6.1	4.6	3.1
EJ, IJ and EB	22.0	14.6	14.6	14.6	14.6	11.3	7.7	5.7	3.7
EH, EA and IH	23.1	20.6	20.6	20.6	20.6	16.4	11.1	8.2	5.0
ZD	26.7	20.2	17.2	13.0	2.5	1.6	1.1	0.9	0.7
DY	21.8	14.6	14.4	14.4	14.4	11.2	7.7	5.7	3.7
DG and DE	13.0	6.1	5.1	5.1	5.1	4.2	3.1	2.5	1.9
DH and DJ	13.5	6.6	5.7	5.7	5.7	4.6	3.4	2.7	2.0
DK, D and IO	13.8	7.0	6.1	6.1	6.1	5.0	3.6	2.9	2.1

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
NA	15.5	5.7	3.5	2.6	2.1	1.5	1.2
VN	6.0	6.0	5.5	4.6	3.8	2.9	2.3
ZN	27.5	19.2	13.9	10.5	8.3	5.7	4.2
FN and SN	19.6	10.3	6.9	5.0	3.9	2.7	2.1

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
LB, LI, LA, LC, LD, LE and LG	23.9	5.6	3.3	2.3	1.7	1.1	0.8	0.6
VL	6.0	6.0	5.6	4.6	3.8	2.6	1.9	1.4
VM	16.0	13.7	9.5	7.0	5.4	3.6	2.6	1.9
ZL	37.8	19.7	15.3	11.8	9.3	6.2	4.4	3.2
LY	37.8	18.6	13.3	9.8	7.5	4.8	3.4	2.4

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

ADDITIONAL RISK FACTORS

Recent natural disasters may present a risk of increased mortgage loan defaults. In September 2018, areas of the coastal Carolinas experienced extensive damage as a result of Hurricane Florence. In late summer 2017, Hurricane Harvey, Hurricane Irma and Hurricane Maria resulted in catastrophic damage to extensive areas of the Southeastern United States (including coastal Texas and Louisiana and coastal and inland Florida and Georgia), Puerto Rico and the U.S. Virgin Islands. The full extent of the physical damage resulting from the foregoing events, including severe flooding, high winds and environmental contamination, remains uncertain. Thousands of people have been displaced and interruptions in the affected regional economies have been significant. Although the long-term effects are unclear, these events could lead to a general economic downturn in the affected regions, including job losses and declines in real estate values. Accordingly, the rate of defaults on mortgage loans in the affected areas may increase. Any such increase will result in early payments of principal to holders of certificates (and early decreases in notional principal balances of interest only certificates) backed by MBS with underlying mortgage loans secured by properties in the affected areas.

Uncertainty as to the determination of LIBOR and the potential phasing out of LIBOR after 2021 may adversely affect the value of certain certificates. On July 27, 2017, regulatory authorities in the United Kingdom announced their intention to stop persuading or compelling banks to submit LIBOR rates after 2021. In early 2018, ICE stated its intention to continue to administer and quote LIBOR after 2021, possibly employing an alternative methodology. Therefore, no assurance can be given that LIBOR on any date accurately represents the London interbank rate or the rate applicable to actual loans in U.S. dollars for the relevant period between leading European banks, or that the underlying methodology for LIBOR will not change. Efforts to identify a set of alternative

U.S. dollar reference interest rates include proposals by the Alternative Reference Rates Committee of the Federal Reserve Board and the Federal Reserve Bank of New York. At present, we are unable to predict the effect of any alternative reference rates that may be established or any other reforms to LIBOR that may be adopted in the United Kingdom, in the U.S. or elsewhere. Uncertainty as to the nature of such potential changes, alternative reference rates or other reforms may adversely affect the trading market for LIBOR-based securities, including certificates with interest rates that adjust based on LIBOR. Moreover, any future reform, replacement or disappearance of LIBOR may adversely affect the value of and return on the affected certificates.

The use of an alternative method or index in place of LIBOR for determining monthly interest rates may adversely affect the value of certain certificates. As discussed in the REMIC Prospectus under “Risk Factors—Risks Relating to Yield and Prepayment—Intercontinental Exchange Benchmark Administration is the new LIBOR administrator” and in this prospectus supplement under “Description of the Certificates—Distributions of Interest,” we may in our discretion designate an alternative method or, if appropriate, an alternative index for the determination of monthly interest rates on the floating rate and inverse floating rate classes if, among other things, we determine that continued reliance on the customary method for determining LIBOR is no longer viable. We can provide no assurance that any such alternative method or index will yield the same or similar economic results over the lives of the related classes. In addition, although our designation of any alternative method or index will take into account various factors, including then-prevailing industry practices, there can be no assurance that broadly-adopted industry practices will develop, and it is uncertain what effect any divergent industry practices will have on the value of and return on the certificates.

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, 2018 (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:

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

The Group 1 Underlying REMIC Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”).

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

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

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

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC	Trust MBS and Group 1 Underlying REMIC 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 Group 1 Underlying REMIC Certificates and the MBS, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the Underlying REMIC Disclosure Documents and the MBS Prospectus. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

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

The Group 1 Underlying REMIC Certificates

The Group 1 Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of those trusts consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “The Mortgage Loan Pools” and “Yield, Maturity and Prepayment Considerations” in the MBS Prospectus.

Distributions on the Group 1 Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 1 Underlying REMIC Certificates are described in the related Underlying REMIC Disclosure Documents. See Exhibit A for certain additional information about the Group 1 Underlying REMIC Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 1 Underlying REMIC Certificates.

For further information about the Group 1 Underlying REMIC Certificates, telephone us at 800-2FANNIE. Additional information about the Group 1 Underlying REMIC Certificates is also available at <https://mbsdisclosure.fanniemae.com/PoolTalk2/index.html>. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

The Trust MBS

The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. Except as described below, 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 40 years in the case of the Group 2 and Group 6 MBS; and up to 30 years in the case of the Group 3, Group 4 and Group 5 MBS.

In addition, the pools of Mortgage Loans backing the Group 2 MBS have been designated as pools of “reperforming modified loans” as described further under “The Mortgage Loans—Previously Delinquent Mortgage Loans—*Reperforming Loans*” and “—*Reperforming Modified Loans*” in the MBS Prospectus dated May 1, 2018. These loans are conventional, modified mortgage loans that became delinquent after we initially acquired them but were current as of the issue date of each related MBS. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 2 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also “Risk Factors—Risks Relating to Yield and Prepayment—*Mortgage loans that became delinquent after we initially acquired them, and that in some cases may have been modified, may perform differently than do mortgage loans without a history of delinquency*” in the MBS Prospectus dated May 1, 2018.

Furthermore, the pools of mortgage loans backing the Group 3 and Group 4 MBS have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Mortgage Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits” in the MBS Prospectus dated May 1, 2018. 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 3 and Group 4 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also “Risk Factors—Risks Relating to Yield and Prepayment—*“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 June 1, 2016.

Finally, the pools of Mortgage Loans backing the Group 6 MBS have been designated as pools of “reperforming modified step rate loans” as described further under “The Mortgage Loans—Previously Delinquent Mortgage Loans—*Reperforming Loans*” and “—*Reperforming Modified Step Rate Loans*” in the MBS Prospectus dated May 1, 2018. These loans are conventional, modified mortgage loans that became delinquent after we initially acquired them but were current as of the issue date of each related MBS. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 6 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also “Risk Factors—Risks Relating to Yield and Prepayment—*Mortgage loans that became delinquent after we initially acquired them, and that in some cases may have been modified, may perform differently than do mortgage loans without a history of delinquency*” in the MBS Prospectus dated May 1, 2018.

For additional information, see “Summary—Group 2, Group 3, Group 4, Group 5 and Group 6—Characteristics of the Trust MBS” in this prospectus supplement and “The Mortgage Loan Pools” and “Yield, Maturity and Prepayment Considerations” in the MBS Prospectus.

Distributions of Interest

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

The Floating Rate and Inverse Floating Rate Classes will bear interest at interest rates based on LIBOR. We currently establish LIBOR on the basis of the “ICE Method” as generally described

under “Description of the Certificates—Distributions on Certificates—*Interest Distributions—Indices for Floating Rate Classes and Inverse Floating Rate Classes*” in the REMIC Prospectus. For a description of recent developments affecting LIBOR calculations, see “Risk Factors—Risks Relating to Yield and Prepayment—*Intercontinental Exchange Benchmark Administration is the new LIBOR administrator*” in the REMIC Prospectus and “Additional Risk Factors—*Uncertainty as to the determination of LIBOR and the potential phasing out of LIBOR after 2021 may adversely affect the value of certain certificates*” in this prospectus supplement. If we determine that the methods for establishing LIBOR are no longer viable or that prevailing industry practices with respect to benchmark rates have transitioned, or are very likely to transition, away from the use of LIBOR, we may in our discretion designate an alternative method or, if appropriate, an alternative index for the determination of monthly interest rates on the Floating Rate and Inverse Floating Rate Classes. In making any such designation, we will take into account general comparability and other factors, including then-prevailing industry practices. Further, we may also determine the business day convention, the definition of business day, the reference rate date and the determination date to be used and any other methodology for calculating the alternative method or index, and we may apply an adjustment factor to any designated alternative index as deemed appropriate to better achieve comparability to the current index and otherwise in keeping with industry-accepted practices. See “Additional Risk Factors—*The use of an alternative method or index in place of LIBOR for determining monthly interest rates may adversely affect the value of certain certificates*” in this prospectus supplement.

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
Fixed Rate Classes	Floating Rate and Inverse Floating Rate Classes

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

Accrual Classes. The ZA, BZ, ZG, ZD, ZN, ZL and ZB 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 2**

The ZA Accrual Amount to VA until retired, and thereafter to ZA.

} Accretion
Directed
Class and
Accrual Class

The Group 2 Cash Flow Distribution Amount to AB, VA and ZA, in that order, until retired.

} Sequential
Pay Classes

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

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

- *Group 3*

The ZG Accrual Amount to DV and GV, in that order, until retired, and thereafter to ZG. } Accretion Directed Classes and Accrual Class

The BZ Accrual Amount to CV and EV, in that order, until retired, and thereafter to BZ. } Accretion Directed Classes and Accrual Class

The Group 3 Cash Flow Distribution Amount as follows:

- 45.6737754601% to BA, CV, EV and BZ, in that order, until retired, and } Sequential Pay Classes
- 54.3262245399% to BC, DV, GV and ZG, in that order, until retired.

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

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

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

- *Group 4*

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

The Group 4 Cash Flow Distribution Amount in the following priority:

- 1. To the Aggregate Group to its Planned Balance. } PAC Group
- 2. To ZD until retired. } Support Class
- 3. To the Aggregate Group to zero. } PAC Group

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

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

The “Aggregate Group” consists of the DC, ED, EJ and EH Classes. On each Distribution Date, we will apply payments of principal of the Aggregate Group to DC, ED, EJ and EH, in that order, until retired.

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

- *Group 5*

The ZN Accrual Amount to VN until retired, and thereafter to ZN. } Accretion Directed Class and Accrual Class

The Group 5 Cash Flow Distribution Amount as follows:

- 83.3333333333% to NA, VN and ZN, in that order, until retired, and } Sequential Pay Classes
- 16.6666666667% to FN until retired. } Pass-Through Class

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

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

- *Group 6*

The ZL Accrual Amount to VL and VM until retired, and thereafter to ZL.

} Accretion
Directed
Classes and
Accrual Class

The Group 6 Cash Flow Distribution Amount to LB, VL, VM and ZL, in that order, until retired.

} Sequential
Pay Classes

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

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 1 Underlying REMIC 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 2, Group 3, Group 4, Group 5 and Group 6—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 28, 2018; 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 Schedule. The Principal Balance Schedule for the Aggregate Group is set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedule was prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a constant rate within the “Structuring Range” specified in the chart below. The “Effective Range” for the Aggregate Group is the range of prepayment rates (measured by constant PSA rates) that would reduce the 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 Group. 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 Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Group, we expect that the effective ranges for those Classes would not be narrower than that shown below for the Aggregate Group.

<u>Group</u>	<u>Structuring Range</u>	<u>Initial Effective Range</u>
Aggregate Group Planned Balances	Between 150% and 300% PSA	Between 150% and 300% PSA

The Aggregate Group consists of the DC, ED, EJ and EH Classes.

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

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

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 the Aggregate Group to its scheduled balance in any month. As a result, the likelihood of reducing the 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 Structuring Range or Effective Range, principal distributions may be insufficient to reduce the Aggregate Group to its scheduled balance each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Range 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 Range will likely differ from the Initial Effective Range specified above. For the same reason, the Aggregate Group might not be reduced to its scheduled balance each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the Initial Effective Range. This is so particularly if the rate falls at the lower or higher end of the range.
- The actual Effective Range may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of the Aggregate Group will be supported by the ZD Class. When the ZD Class is retired, the Aggregate Group, if still outstanding, may no longer have an Effective Range and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

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

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

We cannot assure you that

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

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

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

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

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

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

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

<u>Class</u>	<u>Price*</u>
SG	13.000%
IG	4.500%
SN	19.375%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>180%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
1.03237%	35.6%	32.0%	26.2%	17.1%	9.3%	(7.5)%	(25.9)%
2.06475%	26.7%	23.2%	17.6%	8.8%	1.2%	(15.0)%	(32.8)%
4.06475%	9.2%	6.0%	0.7%	(7.4)%	(14.5)%	(29.6)%	(46.2)%
6.06475%	(24.8)%	(27.5)%	(31.9)%	(38.8)%	(44.8)%	(57.8)%	(75.1)%
6.10000% and above	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>180%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
6.100% and below	16.7%	13.4%	8.0%	(0.5)%	(7.8)%	(23.3)%	(40.6)%
6.125%	3.6%	0.5%	(4.7)%	(12.6)%	(19.6)%	(34.3)%	(51.3)%
6.150%	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
1.03637%	22.4%	19.4%	13.5%	7.4%	1.1%	(12.1)%	(26.3)%
2.07275%	16.4%	13.5%	7.5%	1.4%	(5.0)%	(18.3)%	(32.6)%
4.07275%	4.3%	1.4%	(4.5)%	(10.7)%	(17.0)%	(30.5)%	(45.2)%
6.07275%	(19.4)%	(22.1)%	(27.7)%	(33.4)%	(39.4)%	(52.8)%	(69.9)%
6.15000%	*	*	*	*	*	*	*

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

<u>Class</u>	<u>% PSA</u>
DI	370%
ID	439%
IJ	475%
IH	552%
LI	216%
IO	379%

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 original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
DI	15.843750%
ID	32.281250%
IJ	38.343750%
IH	48.156250%
LI	12.234375%
IO	20.468750%

* 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

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	15.7%	10.0%	4.5%	4.5%	4.5%	(2.2)%	(17.5)%	(32.2)%	(57.6)%

Sensitivity of the ID Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	9.5%	7.0%	6.3%	6.3%	6.3%	1.9%	(8.8)%	(21.1)%	(46.8)%

Sensitivity of the IJ Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	7.3%	6.1%	6.1%	6.1%	6.1%	2.9%	(5.5)%	(15.8)%	(40.1)%

Sensitivity of the IH Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	5.7%	5.7%	5.7%	5.7%	5.7%	3.9%	(1.4)%	(8.5)%	(28.0)%

Sensitivity of the LI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity	24.5%	18.2%	2.7%	(15.7)%	(35.9)%	(77.8)%	*	*

Sensitivity of the IO Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	11.0%	6.8%	3.8%	3.8%	3.8%	(1.1)%	(12.1)%	(23.8)%	(48.8)%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Group 2, Group 3, Group 4, Group 5 and Group 6 Classes.

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

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

Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA rates, and 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 Underlying REMIC Certificates	360 months	(1)	7.00%
Group 2 MBS	480 months	480 months	6.50%
Group 3 MBS	360 months	360 months	6.00%
Group 4 MBS	360 months	360 months	6.50%
Group 5 MBS	360 months	360 months	6.50%
Group 6 MBS	480 months	480 months	6.50%

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

<u>Class</u>	<u>Remaining Terms to Maturity</u>
2014-37-SG	309 months
2015-34-AS	320 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	SG† Class							IG† Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	180%	300%	400%	600%	800%	0%	100%	180%	300%	400%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2019	99	92	87	80	74	63	51	99	92	87	80	74	63	51
September 2020	97	85	76	64	55	39	26	97	85	76	64	55	39	26
September 2021	96	78	66	52	41	24	13	96	78	66	52	41	25	13
September 2022	94	71	58	41	30	15	7	94	71	58	41	30	15	7
September 2023	92	65	50	33	22	10	3	92	65	50	33	22	10	3
September 2024	90	59	43	26	17	6	2	90	59	43	26	17	6	2
September 2025	88	54	37	21	12	4	1	88	54	37	21	12	4	1
September 2026	86	49	32	16	9	2	*	86	49	32	16	9	2	*
September 2027	83	44	28	13	7	1	*	84	44	28	13	7	1	*
September 2028	81	40	24	10	5	1	*	81	40	24	10	5	1	*
September 2029	78	36	20	8	3	1	*	79	36	20	8	3	1	*
September 2030	75	32	17	6	2	*	*	76	32	17	6	2	*	*
September 2031	72	28	14	5	2	*	*	73	28	14	5	2	*	*
September 2032	68	25	12	4	1	*	*	69	25	12	4	1	*	*
September 2033	65	22	10	3	1	*	*	66	22	10	3	1	*	*
September 2034	61	19	8	2	1	*	*	62	19	8	2	1	*	*
September 2035	56	16	7	2	*	*	*	58	16	7	2	*	*	*
September 2036	52	13	5	1	*	*	*	54	14	5	1	*	*	*
September 2037	47	11	4	1	*	*	*	49	11	4	1	*	*	*
September 2038	42	9	3	1	*	*	*	44	9	3	1	*	*	*
September 2039	36	7	2	*	*	*	*	39	7	2	*	*	*	*
September 2040	30	5	2	*	*	*	*	33	5	2	*	*	*	*
September 2041	24	3	1	*	*	*	*	27	3	1	*	*	*	*
September 2042	17	1	*	*	*	*	0	20	2	1	*	*	*	0
September 2043	9	*	*	*	*	*	0	13	*	*	*	*	*	0
September 2044	2	*	*	*	*	0	0	5	*	*	*	*	0	0
September 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average														
Life (years)**	16.9	9.1	6.6	4.4	3.3	2.2	1.5	17.3	9.2	6.6	4.4	3.4	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.

Date	AB Class								VA Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	400%	600%	800%	1000%	0%	100%	200%	300%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2019	99	90	81	72	63	45	28	10	93	93	93	93	93	93	93	93
September 2020	98	80	64	49	35	11	0	0	85	85	85	85	85	85	31	0
September 2021	97	71	49	30	14	0	0	0	77	77	77	77	77	13	0	0
September 2022	96	62	36	15	0	0	0	0	69	69	69	69	60	0	0	0
September 2023	95	54	25	3	0	0	0	0	60	60	60	60	0	0	0	0
September 2024	94	46	15	0	0	0	0	0	51	51	51	12	0	0	0	0
September 2025	93	39	7	0	0	0	0	0	42	42	42	0	0	0	0	0
September 2026	92	33	0	0	0	0	0	0	32	32	28	0	0	0	0	0
September 2027	90	26	0	0	0	0	0	0	22	22	0	0	0	0	0	0
September 2028	89	20	0	0	0	0	0	0	12	12	0	0	0	0	0	0
September 2029	87	15	0	0	0	0	0	0	1	1	0	0	0	0	0	0
September 2030	86	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	84	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	82	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	80	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	78	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2036	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2037	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2038	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2039	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2040	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2041	59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2042	55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2043	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2044	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2045	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2046	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2047	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2048	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2049	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2050	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2051	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2052	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	23.2	6.0	3.3	2.2	1.6	1.0	0.7	0.5	6.0	6.0	5.6	4.5	3.6	2.5	1.8	1.4

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

Date	ZA Class								AY Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	400%	600%	800%	1000%	0%	100%	200%	300%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2019	104	104	104	104	104	104	104	104	100	100	100	100	100	100	100	100
September 2020	108	108	108	108	108	108	108	74	100	100	100	100	100	100	80	48
September 2021	113	113	113	113	113	113	64	29	100	100	100	100	100	77	41	19
September 2022	117	117	117	117	117	76	33	12	100	100	100	100	97	49	21	7
September 2023	122	122	122	122	113	48	17	5	100	100	100	100	73	31	11	3
September 2024	127	127	127	127	85	30	9	2	100	100	100	86	54	19	6	1
September 2025	132	132	132	108	63	19	4	1	100	100	100	69	41	12	3	*
September 2026	138	138	138	87	47	12	2	*	100	100	98	56	30	8	1	*
September 2027	143	143	132	70	35	8	1	*	100	100	85	45	23	5	1	*
September 2028	149	149	114	56	26	5	1	*	100	100	73	36	17	3	*	*
September 2029	155	155	99	45	20	3	*	*	100	100	63	29	13	2	*	*
September 2030	156	156	85	36	15	2	*	*	100	100	55	23	9	1	*	*
September 2031	156	156	73	29	11	1	*	*	100	100	47	19	7	1	*	*
September 2032	156	156	63	23	8	1	*	*	100	100	40	15	5	*	*	*
September 2033	156	145	54	19	6	*	*	*	100	93	35	12	4	*	*	*
September 2034	156	132	46	15	4	*	*	*	100	85	30	10	3	*	*	*
September 2035	156	120	39	12	3	*	*	*	100	77	25	8	2	*	*	*
September 2036	156	109	33	9	2	*	*	*	100	70	21	6	2	*	*	*
September 2037	156	99	28	7	2	*	*	*	100	64	18	5	1	*	*	*
September 2038	156	90	24	6	1	*	*	*	100	58	15	4	1	*	*	*
September 2039	156	81	20	5	1	*	*	*	100	52	13	3	1	*	*	0
September 2040	156	73	17	4	1	*	*	0	100	47	11	2	*	*	*	0
September 2041	156	65	14	3	*	*	*	0	100	42	9	2	*	*	*	0
September 2042	156	58	12	2	*	*	*	0	100	37	8	1	*	*	*	0
September 2043	156	51	10	2	*	*	*	0	100	33	6	1	*	*	*	0
September 2044	156	45	8	1	*	*	*	0	100	29	5	1	*	*	*	0
September 2045	156	39	7	1	*	*	*	0	100	25	4	1	*	*	*	0
September 2046	156	33	5	1	*	*	*	0	100	21	3	*	*	*	*	0
September 2047	156	28	4	1	*	*	0	0	100	18	3	*	*	*	0	0
September 2048	156	23	3	*	*	*	0	0	100	15	2	*	*	*	0	0
September 2049	156	19	2	*	*	*	0	0	100	12	2	*	*	*	0	0
September 2050	156	15	2	*	*	*	0	0	100	10	1	*	*	*	0	0
September 2051	156	11	1	*	*	*	0	0	100	7	1	*	*	*	0	0
September 2052	156	8	1	*	*	*	0	0	100	5	1	*	*	*	0	0
September 2053	142	4	*	*	*	*	0	0	91	3	*	*	*	*	0	0
September 2054	117	1	*	*	*	*	0	0	75	1	*	*	*	0	0	0
September 2055	91	0	0	0	0	0	0	0	58	0	0	0	0	0	0	0
September 2056	62	0	0	0	0	0	0	0	40	0	0	0	0	0	0	0
September 2057	32	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0
September 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	37.4	22.6	14.9	10.8	8.2	5.3	3.7	2.7	37.4	22.6	14.3	9.9	7.4	4.6	3.2	2.3

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

Date	BA Class							CV Class								EV Class							
	PSA Prepayment Assumption							PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	400%	600%	800%	0%	100%	200%	300%	400%	600%	800%	0%	100%	200%	300%	400%	600%	800%		
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
September 2019	98	94	91	88	85	79	73	93	93	93	93	93	93	93	100	100	100	100	100	100	100		
September 2020	96	86	77	68	60	44	29	85	85	85	85	85	85	85	100	100	100	100	100	100	100		
September 2021	94	75	60	46	33	10	0	77	77	77	77	77	77	4	100	100	100	100	100	100	100		
September 2022	92	66	45	28	13	0	0	69	69	69	69	69	0	0	100	100	100	100	100	74	0		
September 2023	90	57	33	13	0	0	0	60	60	60	60	38	0	0	100	100	100	100	100	100	0		
September 2024	87	48	22	1	0	0	0	51	51	51	51	0	0	0	100	100	100	100	35	0	0		
September 2025	85	40	12	0	0	0	0	42	42	42	0	0	0	0	100	100	100	71	0	0	0		
September 2026	82	33	4	0	0	0	0	33	33	33	0	0	0	0	100	100	100	2	0	0	0		
September 2027	79	26	0	0	0	0	0	23	23	0	0	0	0	0	100	100	91	0	0	0	0		
September 2028	76	20	0	0	0	0	0	13	13	0	0	0	0	0	100	100	32	0	0	0	0		
September 2029	73	14	0	0	0	0	0	2	2	0	0	0	0	0	100	100	0	0	0	0	0		
September 2030	69	8	0	0	0	0	0	0	0	0	0	0	0	0	92	92	0	0	0	0	0		
September 2031	66	3	0	0	0	0	0	0	0	0	0	0	0	0	82	82	0	0	0	0	0		
September 2032	62	0	0	0	0	0	0	0	0	0	0	0	0	0	72	55	0	0	0	0	0		
September 2033	58	0	0	0	0	0	0	0	0	0	0	0	0	0	62	8	0	0	0	0	0		
September 2034	53	0	0	0	0	0	0	0	0	0	0	0	0	0	51	0	0	0	0	0	0		
September 2035	49	0	0	0	0	0	0	0	0	0	0	0	0	0	40	0	0	0	0	0	0		
September 2036	44	0	0	0	0	0	0	0	0	0	0	0	0	0	28	0	0	0	0	0	0		
September 2037	38	0	0	0	0	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0		
September 2038	33	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0		
September 2039	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2040	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2041	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2042	7	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	0		
September 2044	0	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	0		
September 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Weighted Average																							
Life (years)**	15.5	6.2	4.0	3.0	2.4	1.8	1.5	6.0	6.0	5.7	4.8	4.1	3.2	2.6	16.0	13.9	9.7	7.3	5.9	4.2	3.3		

	BZ Class							BC Class								DV Class							
	PSA Prepayment Assumption							PSA Prepayment Assumption								PSA Prepayment Assumption							
Date	0%	100%	200%	300%	400%	600%	800%	0%	100%	200%	300%	400%	600%	800%	0%	100%	200%	300%	400%	600%	800%		
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
September 2019	104	104	104	104	104	104	104	98	94	91	88	84	78	71	93	93	93	93	93	93	93		
September 2020	107	107	107	107	107	107	107	96	85	75	66	57	40	23	85	85	85	85	85	85	85		
September 2021	111	111	111	111	111	111	111	94	74	57	42	28	4	0	77	77	77	77	77	77	77		
September 2022	115	115	115	115	115	115	86	92	63	41	23	6	0	0	69	69	69	69	69	0	0		
September 2023	119	119	119	119	119	98	44	89	54	28	7	0	0	0	60	60	60	60	0	0	0		
September 2024	123	123	123	123	123	61	22	87	45	16	0	0	0	0	51	51	51	8	0	0	0		
September 2025	128	128	128	128	106	38	11	84	36	6	0	0	0	0	42	42	42	0	0	0	0		
September 2026	132	132	132	132	78	24	6	81	28	0	0	0	0	0	33	33	7	0	0	0	0		
September 2027	137	137	137	106	58	15	3	78	21	0	0	0	0	0	23	23	0	0	0	0	0		
September 2028	142	142	142	84	42	9	1	74	14	0	0	0	0	0	13	13	0	0	0	0	0		
September 2029	147	147	135	67	31	6	1	71	7	0	0	0	0	0	2	2	0	0	0	0	0		
September 2030	152	152	115	53	23	3	*	67	1	0	0	0	0	0	0	0	0	0	0	0	0		
September 2031	158	158	97	42	17	2	*	63	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2032	163	163	82	33	12	1	*	59	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2033	169	169	69	25	9	1	*	55	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2034	175	155	57	20	6	*	*	50	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2035	181	137	48	15	5	*	*	45	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2036	188	121	39	12	3	*	*	40	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2037	194	106	32	9	2	*	*	34	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2038	201	92	26	7	2	*	*	28	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2039	203	79	21	5	1	*	*	22	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2040	203	66	17	4	1	*	*	15	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2041	203	55	13	3	1	*	*	8	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2042	203	45	10	2	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2043	200	35	7	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2044	165	26	5	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2045	127	18	3	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2046	87	10	2	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2047	45	3	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
September 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Weighted Average																							
Life (years)**	27.6	21.1	15.9	12.2	9.7	6.8	5.1	14.8	5.7	3.7	2.8	2.3	1.7	1.5	6.0	6.0	5.4	4.5	3.8	3.0	2.4		

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

Date	GV Class							ZG Class							VC Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	200%	300%	400%	600%	800%	0%	100%	200%	300%	400%	600%	800%	0%	100%	200%	300%	400%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2019	100	100	100	100	100	100	100	104	104	104	104	104	104	104	93	93	93	93	93	93	93
September 2020	100	100	100	100	100	100	100	107	107	107	107	107	107	107	85	85	85	85	85	85	85
September 2021	100	100	100	100	100	100	65	111	111	111	111	111	111	111	77	77	77	77	77	77	2
September 2022	100	100	100	100	100	38	0	115	115	115	115	115	115	75	69	69	69	69	69	0	0
September 2023	100	100	100	100	89	0	0	119	119	119	119	119	85	38	60	60	60	60	16	0	0
September 2024	100	100	100	100	2	0	0	123	123	123	123	123	53	19	51	51	51	26	0	0	0
September 2025	100	100	100	33	0	0	0	128	128	128	128	92	33	10	42	42	42	0	0	0	0
September 2026	100	100	100	0	0	0	0	132	132	132	116	68	21	5	33	33	18	0	0	0	0
September 2027	100	100	47	0	0	0	0	137	137	137	92	50	13	2	23	23	0	0	0	0	0
September 2028	100	100	0	0	0	0	0	142	142	139	73	37	8	1	13	13	0	0	0	0	0
September 2029	100	100	0	0	0	0	0	147	147	118	58	27	5	1	2	2	0	0	0	0	0
September 2030	92	92	0	0	0	0	0	152	152	100	46	20	3	*	0	0	0	0	0	0	0
September 2031	82	55	0	0	0	0	0	158	158	85	36	15	2	*	0	0	0	0	0	0	0
September 2032	72	10	0	0	0	0	0	163	163	71	28	11	1	*	0	0	0	0	0	0	0
September 2033	62	0	0	0	0	0	0	169	151	60	22	8	1	*	0	0	0	0	0	0	0
September 2034	51	0	0	0	0	0	0	175	135	50	17	6	*	*	0	0	0	0	0	0	0
September 2035	40	0	0	0	0	0	0	181	120	41	13	4	*	*	0	0	0	0	0	0	0
September 2036	28	0	0	0	0	0	0	188	105	34	10	3	*	*	0	0	0	0	0	0	0
September 2037	16	0	0	0	0	0	0	194	92	28	8	2	*	*	0	0	0	0	0	0	0
September 2038	3	0	0	0	0	0	0	201	80	23	6	1	*	*	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	203	69	18	4	1	*	*	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	203	58	14	3	1	*	*	0	0	0	0	0	0	0
September 2041	0	0	0	0	0	0	0	203	48	11	2	*	*	*	0	0	0	0	0	0	0
September 2042	0	0	0	0	0	0	0	203	39	9	2	*	*	*	0	0	0	0	0	0	0
September 2043	0	0	0	0	0	0	0	175	30	6	1	*	*	*	0	0	0	0	0	0	0
September 2044	0	0	0	0	0	0	0	144	23	4	1	*	*	*	0	0	0	0	0	0	0
September 2045	0	0	0	0	0	0	0	111	15	3	*	*	*	*	0	0	0	0	0	0	0
September 2046	0	0	0	0	0	0	0	76	9	1	*	*	*	*	0	0	0	0	0	0	0
September 2047	0	0	0	0	0	0	0	39	2	*	*	*	*	*	0	0	0	0	0	0	0
September 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																					
Life (years)**	16.0	13.1	9.0	6.8	5.5	3.9	3.1	27.2	20.5	15.3	11.7	9.3	6.5	4.9	6.0	6.0	5.5	4.6	3.9	3.0	2.5

Date	VE Class								ZB Class								BY Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	400%	600%	800%	0%	100%	200%	300%	400%	600%	800%	0%	100%	200%	300%	400%	600%	800%			
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100			
September 2019	100	100	100	100	100	100	100	100	104	104	104	104	104	104	100	100	100	100	100	100	100			
September 2020	100	100	100	100	100	100	100	100	107	107	107	107	107	107	100	100	100	100	100	100	100			
September 2021	100	100	100	100	100	100	80	111	111	111	111	111	111	111	100	100	100	100	100	100	77			
September 2022	100	100	100	100	100	53	0	115	115	115	115	115	115	79	100	100	100	100	100	71	39			
September 2023	100	100	100	100	93	0	0	119	119	119	119	119	90	40	100	100	100	100	88	45	20			
September 2024	100	100	100	100	16	0	0	123	123	123	123	123	56	20	100	100	100	94	65	28	10			
September 2025	100	100	100	49	0	0	0	128	128	128	128	98	35	10	100	100	100	76	48	17	5			
September 2026	100	100	100	1	0	0	0	132	132	132	123	72	22	5	100	100	97	61	36	11	3			
September 2027	100	100	66	0	0	0	0	137	137	137	98	53	14	3	100	100	85	48	26	7	1			
September 2028	100	100	13	0	0	0	0	142	142	140	78	39	8	1	100	100	73	38	19	4	1			
September 2029	100	100	0	0	0	0	0	147	147	126	62	29	5	1	100	100	62	30	14	3	*			
September 2030	92	92	0	0	0	0	0	152	152	106	49	21	3	*	100	100	52	24	10	2	*			
September 2031	82	67	0	0	0	0	0	158	158	90	38	15	2	*	100	96	44	19	8	1	*			
September 2032	72	29	0	0	0	0	0	163	163	76	30	11	1	*	100	88	37	15	6	1	*			
September 2033	62	3	0	0	0	0	0	169	159	64	24	8	1	*	100	79	31	12	4	*	*			
September 2034	51	0	0	0	0	0	0	175	143	53	18	6	*	*	100	71	26	9	3	*	*			
September 2035	40	0	0	0	0	0	0	181	127	44	14	4	*	*	100	63	22	7	2	*	*			
September 2036	28	0	0	0	0	0	0	188	112	36	11	3	*	*	100	55	18	5	1	*	*			
September 2037	16	0	0	0	0	0	0	194	98	30	8	2	*	*	100	48	15	4	1	*	*			
September 2038	3	0	0	0	0	0	0	201	85	24	6	1	*	*	100	42	12	3	1	*	*			
September 2039	0	0	0	0	0	0	0	203	73	19	5	1	*	*	100	36	10	2	1	*	*			
September 2040	0	0	0	0	0	0	0	203	62	15	3	1	*	*	100	30	8	2	*	*	*			
September 2041	0	0	0	0	0	0	0	203	51	12	3	*	*	*	100	25	6	1	*	*	*			
September 2042	0	0	0	0	0	0	0	203	41	9	2	*	*	*	100	20	4	1	*	*	*			
September 2043	0	0	0	0	0	0	0	185	32	7	1	*	*	*	91	16	3	1	*	*	*			
September 2044	0	0	0	0	0	0	0	153	24	5	1	*	*	*	75	12	2	*	*	*	*			
September 2045	0	0	0	0	0	0	0	118	16	3	*	*	*	*	58	8	1	*	*	*	*			
September 2046	0	0	0	0	0	0	0	81	9	2	*	*	*	*	40	5	1	*	*	*	0			
September 2047	0	0	0	0	0	0	0	42	3	*	*	*	*	*	21	1	*	*	*	*	0			
September 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Weighted Average																								
Life (years)**	16.0	13.5	9.3	7.0	5.6	4.1	3.2	27.4	20.8	15.6	12.0	9.5	6.6	5.0	27.4	19.5	13.6	10.1	7.9	5.4	4.1			

Date	DC, DJ† and DA Classes									ED, ID† and EC Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	200%	300%	400%	600%	800%	1200%	0%	100%	150%	200%	300%	400%	600%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2019	97	94	93	93	93	93	93	93	93	100	100	100	100	100	100	100	100	100
September 2020	95	85	81	81	81	81	76	62	37	100	100	100	100	100	100	100	100	100
September 2021	92	74	67	67	67	63	41	23	0	100	100	100	100	100	100	100	100	65
September 2022	88	64	54	54	54	42	19	3	0	100	100	100	100	100	100	100	100	0
September 2023	85	54	41	41	41	27	5	0	0	100	100	100	100	100	100	100	3	0
September 2024	82	44	30	30	30	15	0	0	0	100	100	100	100	100	100	52	0	0
September 2025	78	35	20	20	20	6	0	0	0	100	100	100	100	100	100	0	0	0
September 2026	74	26	13	13	13	0	0	0	0	100	100	100	100	100	99	0	0	0
September 2027	70	18	6	6	6	0	0	0	0	100	100	100	100	100	38	0	0	0
September 2028	66	10	1	1	1	0	0	0	0	100	100	100	100	100	0	0	0	0
September 2029	61	3	0	0	0	0	0	0	0	100	100	64	64	64	0	0	0	0
September 2030	56	0	0	0	0	0	0	0	0	100	44	23	23	23	0	0	0	0
September 2031	51	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
September 2032	45	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
September 2033	40	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
September 2034	33	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
September 2035	27	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
September 2036	20	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
September 2037	13	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
September 2038	5	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	61	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
September 2041	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
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
September 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	12.3	5.6	4.6	4.6	4.6	3.8	2.9	2.3	1.8	21.1	12.0	11.4	11.4	11.4	8.9	6.1	4.6	3.1

Date	EJ, IJ† and EB Classes									EH, EA and IH† Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	200%	300%	400%	600%	800%	1200%	0%	100%	150%	200%	300%	400%	600%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2019	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2020	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2021	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	100	100	100	100	100	100	100	100	11	100	100	100	100	100	100	100	100	100
September 2023	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	100	33
September 2024	100	100	100	100	100	100	100	28	0	100	100	100	100	100	100	100	100	9
September 2025	100	100	100	100	100	100	80	0	0	100	100	100	100	100	100	100	79	3
September 2026	100	100	100	100	100	100	31	0	0	100	100	100	100	100	100	100	40	1
September 2027	100	100	100	100	100	100	*	0	0	100	100	100	100	100	100	100	20	*
September 2028	100	100	100	100	100	93	0	0	0	100	100	100	100	100	100	62	10	*
September 2029	100	100	100	100	100	55	0	0	0	100	100	100	100	100	100	39	5	*
September 2030	100	100	100	100	100	27	0	0	0	100	100	100	100	100	100	24	3	*
September 2031	100	89	89	89	89	6	0	0	0	100	100	100	100	100	100	15	1	*
September 2032	100	60	60	60	60	0	0	0	0	100	100	100	100	100	82	9	1	*
September 2033	100	36	36	36	36	0	0	0	0	100	100	100	100	100	60	6	*	*
September 2034	100	17	17	17	17	0	0	0	0	100	100	100	100	100	43	3	*	*
September 2035	100	2	2	2	2	0	0	0	0	100	100	100	100	100	31	2	*	*
September 2036	100	0	0	0	0	0	0	0	0	100	80	80	80	80	22	1	*	*
September 2037	100	0	0	0	0	0	0	0	0	100	61	61	61	61	16	1	*	0
September 2038	100	0	0	0	0	0	0	0	0	100	47	47	47	47	11	*	*	0
September 2039	100	0	0	0	0	0	0	0	0	100	35	35	35	35	8	*	*	0
September 2040	46	0	0	0	0	0	0	0	0	100	26	26	26	26	5	*	*	0
September 2041	0	0	0	0	0	0	0	0	0	19	19	19	19	19	4	*	*	0
September 2042	0	0	0	0	0	0	0	0	0	14	14	14	14	14	2	*	*	0
September 2043	0	0	0	0	0	0	0	0	0	9	9	9	9	9	2	*	*	0
September 2044	0	0	0	0	0	0	0	0	0	6	6	6	6	6	1	*	*	0
September 2045	0	0	0	0	0	0	0	0	0	4	4	4	4	4	1	*	*	0
September 2046	0	0	0	0	0	0	0	0	0	2	2	2	2	2	*	*	*	0
September 2047	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	*	0
September 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	22.0	14.6	14.6	14.6	14.6	11.3	7.7	5.7	3.7	23.1	20.6	20.6	20.6	20.6	16.4	11.1	8.2	5.0

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

Date	ZD Class									DY Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	200%	300%	400%	600%	800%	1200%	0%	100%	150%	200%	300%	400%	600%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2019	104	104	104	99	90	80	61	41	2	100	100	100	100	100	100	100	100	100
September 2020	108	108	108	93	63	34	0	0	0	100	100	100	100	100	100	100	100	100
September 2021	113	113	113	85	32	0	0	0	0	100	100	100	100	100	100	100	100	85
September 2022	117	117	117	80	13	0	0	0	0	100	100	100	100	100	100	100	100	23
September 2023	122	122	122	78	3	0	0	0	0	100	100	100	100	100	100	100	58	6
September 2024	127	127	127	79	*	0	0	0	0	100	100	100	100	100	100	79	30	2
September 2025	132	132	130	79	*	0	0	0	0	100	100	100	100	100	100	49	15	*
September 2026	138	138	129	77	*	0	0	0	0	100	100	100	100	100	99	31	8	*
September 2027	143	143	125	73	*	0	0	0	0	100	100	100	100	100	73	19	4	*
September 2028	149	149	119	68	*	0	0	0	0	100	100	100	100	100	54	12	2	*
September 2029	155	155	111	62	*	0	0	0	0	100	100	84	84	84	40	7	1	*
September 2030	161	161	103	57	*	0	0	0	0	100	76	67	67	67	29	5	*	*
September 2031	168	158	95	51	*	0	0	0	0	100	53	53	53	53	21	3	*	*
September 2032	175	147	86	45	*	0	0	0	0	100	42	42	42	42	16	2	*	*
September 2033	182	136	78	40	*	0	0	0	0	100	33	33	33	33	11	1	*	*
September 2034	189	124	69	35	*	0	0	0	0	100	25	25	25	25	8	1	*	*
September 2035	197	113	61	30	*	0	0	0	0	100	20	20	20	20	6	*	*	0
September 2036	205	101	54	26	*	0	0	0	0	100	15	15	15	15	4	*	*	0
September 2037	214	90	47	22	*	0	0	0	0	100	12	12	12	12	3	*	*	0
September 2038	222	80	40	18	*	0	0	0	0	100	9	9	9	9	2	*	*	0
September 2039	231	69	34	15	*	0	0	0	0	83	7	7	7	7	1	*	*	0
September 2040	241	60	28	12	*	0	0	0	0	37	5	5	5	5	1	*	*	0
September 2041	239	50	23	10	*	0	0	0	0	4	4	4	4	4	1	*	*	0
September 2042	211	42	19	8	*	0	0	0	0	3	3	3	3	3	*	*	*	0
September 2043	182	33	15	6	*	0	0	0	0	2	2	2	2	2	*	*	*	0
September 2044	150	25	11	4	*	0	0	0	0	1	1	1	1	1	*	*	*	0
September 2045	116	18	7	3	*	0	0	0	0	1	1	1	1	1	*	*	*	0
September 2046	80	11	4	2	*	0	0	0	0	*	*	*	*	*	*	*	*	0
September 2047	41	5	2	1	*	0	0	0	0	*	*	*	*	*	*	*	0	0
September 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	26.7	20.2	17.2	13.0	2.5	1.6	1.1	0.9	0.7	21.8	14.6	14.4	14.4	14.4	11.2	7.7	5.7	3.7

Date	DG and DE Classes									DH and DJ Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	200%	300%	400%	600%	800%	1200%	0%	100%	150%	200%	300%	400%	600%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2019	98	95	94	94	94	94	94	94	94	98	95	94	94	94	94	94	94	94
September 2020	95	86	83	83	83	83	77	65	41	95	87	84	84	84	84	79	67	45
September 2021	92	76	69	69	69	66	46	29	5	93	78	71	71	71	68	49	33	11
September 2022	89	66	57	57	57	46	25	10	0	90	68	60	60	60	50	30	15	1
September 2023	86	57	46	46	46	32	12	*	0	87	60	49	49	49	36	17	6	0
September 2024	83	48	35	35	35	21	4	0	0	84	51	39	39	39	26	10	2	0
September 2025	80	40	26	26	26	13	0	0	0	81	43	31	31	31	19	5	0	0
September 2026	76	32	19	19	19	7	0	0	0	77	36	24	24	24	13	2	0	0
September 2027	72	24	13	13	13	3	0	0	0	74	29	19	19	19	9	*	0	0
September 2028	68	17	9	9	9	0	0	0	0	70	22	14	14	14	6	0	0	0
September 2029	64	10	5	5	5	0	0	0	0	66	15	11	11	11	3	0	0	0
September 2030	59	3	2	2	2	0	0	0	0	62	9	8	8	8	2	0	0	0
September 2031	55	0	0	0	0	0	0	0	0	57	5	5	5	5	*	0	0	0
September 2032	49	0	0	0	0	0	0	0	0	53	4	4	4	4	0	0	0	0
September 2033	44	0	0	0	0	0	0	0	0	48	2	2	2	2	0	0	0	0
September 2034	38	0	0	0	0	0	0	0	0	42	1	1	1	1	0	0	0	0
September 2035	32	0	0	0	0	0	0	0	0	37	*	*	*	*	0	0	0	0
September 2036	26	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0
September 2037	19	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0
September 2038	12	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0
September 2039	5	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	3	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
September 2042	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
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
September 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	13.0	6.1	5.1	5.1	5.1	4.2	3.1	2.5	1.9	13.5	6.6	5.7	5.7	5.7	4.6	3.4	2.7	2.0

* 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	DK, D and IO† Classes									NA Class						
	PSA Prepayment Assumption									PSA Prepayment Assumption						
	0%	100%	150%	200%	300%	400%	600%	800%	1200%	0%	100%	200%	300%	400%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2019	98	95	94	94	94	94	94	94	94	98	93	88	83	79	70	60
September 2020	95	88	84	84	84	84	79	68	47	96	82	71	60	49	29	11
September 2021	93	78	72	72	72	69	50	35	13	95	72	54	38	23	0	0
September 2022	90	69	61	61	61	51	32	18	4	93	62	39	20	4	0	0
September 2023	88	61	50	50	50	38	20	9	1	90	53	27	6	0	0	0
September 2024	85	53	41	41	41	28	12	5	*	88	44	16	0	0	0	0
September 2025	81	45	33	33	33	21	8	2	*	85	36	6	0	0	0	0
September 2026	78	38	26	26	26	16	5	1	*	83	29	0	0	0	0	0
September 2027	75	31	21	21	21	12	3	1	*	80	22	0	0	0	0	0
September 2028	71	24	17	17	17	9	2	*	*	77	15	0	0	0	0	0
September 2029	67	18	13	13	13	6	1	*	*	74	9	0	0	0	0	0
September 2030	63	12	11	11	11	5	1	*	*	70	3	0	0	0	0	0
September 2031	59	8	8	8	8	3	*	*	*	67	0	0	0	0	0	0
September 2032	54	7	7	7	7	2	*	*	*	63	0	0	0	0	0	0
September 2033	49	5	5	5	5	2	*	*	*	58	0	0	0	0	0	0
September 2034	44	4	4	4	4	1	*	*	0	54	0	0	0	0	0	0
September 2035	38	3	3	3	3	1	*	*	0	49	0	0	0	0	0	0
September 2036	33	2	2	2	2	1	*	*	0	44	0	0	0	0	0	0
September 2037	26	2	2	2	2	*	*	*	0	39	0	0	0	0	0	0
September 2038	20	1	1	1	1	*	*	*	0	33	0	0	0	0	0	0
September 2039	13	1	1	1	1	*	*	*	0	27	0	0	0	0	0	0
September 2040	6	1	1	1	1	*	*	*	0	20	0	0	0	0	0	0
September 2041	1	1	1	1	1	*	*	*	0	13	0	0	0	0	0	0
September 2042	*	*	*	*	*	*	*	*	0	5	0	0	0	0	0	0
September 2043	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0
September 2044	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0
September 2045	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0
September 2046	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0
September 2047	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0
September 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.8	7.0	6.1	6.1	6.1	5.0	3.6	2.9	2.1	15.5	5.7	3.5	2.6	2.1	1.5	1.2

Date	VN Class							ZN Class							FN and SN† Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	200%	300%	400%	600%	800%	0%	100%	200%	300%	400%	600%	800%	0%	100%	200%	300%	400%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2019	93	93	93	93	93	93	93	104	104	104	104	104	104	104	99	95	92	89	86	80	74
September 2020	85	85	85	85	85	85	85	107	107	107	107	107	107	107	98	88	81	73	66	53	41
September 2021	77	77	77	77	77	70	0	111	111	111	111	111	111	111	91	96	81	70	59	49	33
September 2022	69	69	69	69	69	0	0	115	115	115	115	115	90	46	95	75	60	47	37	21	11
September 2023	60	60	60	60	0	0	0	119	119	119	119	118	57	23	94	69	52	38	27	13	5
September 2024	51	51	51	18	0	0	0	123	123	123	123	88	35	12	92	63	44	30	20	8	3
September 2025	42	42	42	0	0	0	0	128	128	128	105	65	22	6	90	58	38	24	15	5	1
September 2026	33	33	19	0	0	0	0	132	132	132	84	48	14	3	89	53	33	19	11	3	1
September 2027	23	23	0	0	0	0	0	137	137	121	67	35	9	2	87	48	28	15	8	2	*
September 2028	13	13	0	0	0	0	0	142	142	103	53	26	5	1	85	44	24	12	6	1	*
September 2029	2	2	0	0	0	0	0	147	147	87	42	19	3	*	83	40	20	10	4	1	*
September 2030	0	0	0	0	0	0	0	148	148	74	33	14	2	*	80	36	17	8	3	*	*
September 2031	0	0	0	0	0	0	0	148	142	63	26	10	1	*	78	33	14	6	2	*	*
September 2032	0	0	0	0	0	0	0	148	127	53	20	7	1	*	75	29	12	5	2	*	*
September 2033	0	0	0	0	0	0	0	148	114	44	16	5	*	*	73	26	10	4	1	*	*
September 2034	0	0	0	0	0	0	0	148	101	37	12	4	*	*	70	23	8	3	1	*	*
September 2035	0	0	0	0	0	0	0	148	90	30	10	3	*	*	66	21	7	2	1	*	*
September 2036	0	0	0	0	0	0	0	148	79	25	7	2	*	*	63	18	6	2	*	*	*
September 2037	0	0	0	0	0	0	0	148	69	20	6	1	*	*	59	16	5	1	*	*	*
September 2038	0	0	0	0	0	0	0	148	59	16	4	1	*	*	56	14	4	1	*	*	*
September 2039	0	0	0	0	0	0	0	148	51	13	3	1	*	*	52	12	3	1	*	*	*
September 2040	0	0	0	0	0	0	0	148	42	10	2	*	*	*	47	10	2	1	*	*	*
September 2041	0	0	0	0	0	0	0	148	35	8	2	*	*	*	43	8	2	*	*	*	*
September 2042	0	0	0	0	0	0	0	148	28	6	1	*	*	*	38	6	1	*	*	*	*
September 2043	0	0	0	0	0	0	0	140	21	4	1	*	*	*	32	5	1	*	*	*	*
September 2044	0	0	0	0	0	0	0	116	15	3	*	*	*	*	27	3	1	*	*	*	*
September 2045	0	0	0	0	0	0	0	90	10	2	*	*	*	*	21	2	*	*	*	*	0
September 2046	0	0	0	0	0	0	0	62	4	1	*	*	*	0	14	1	*	*	*	*	0
September 2047	0	0	0	0	0	0	0	32	0	0	0	0	0	0	7	0	0	0	0	0	0
September 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	5.5	4.6	3.8	2.9	2.3	27.5	19.2	13.9	10.5	8.3	5.7	4.2	19.6	10.3	6.9	5.0	3.9	2.7	2.1

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

Date	LB, LI†, LA, LC, LD, LE and LG Classes								VL Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	400%	600%	800%	1000%	0%	100%	200%	300%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2019	99	89	81	73	64	48	32	15	93	93	93	93	93	93	93	93
September 2020	98	79	64	50	38	15	0	0	85	85	85	85	85	85	50	0
September 2021	98	69	49	32	18	0	0	0	77	77	77	77	77	23	0	0
September 2022	97	60	37	18	3	0	0	0	69	69	69	69	69	0	0	0
September 2023	96	51	26	6	0	0	0	0	60	60	60	60	0	0	0	0
September 2024	95	43	16	0	0	0	0	0	51	51	51	21	0	0	0	0
September 2025	94	36	8	0	0	0	0	0	42	42	42	0	0	0	0	0
September 2026	92	29	1	0	0	0	0	0	32	32	32	0	0	0	0	0
September 2027	91	23	0	0	0	0	0	0	22	22	0	0	0	0	0	0
September 2028	90	17	0	0	0	0	0	0	12	12	0	0	0	0	0	0
September 2029	88	11	0	0	0	0	0	0	1	1	0	0	0	0	0	0
September 2030	87	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	85	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	83	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	81	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	77	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2036	75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2037	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2038	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2039	67	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2040	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2041	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2042	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2043	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2044	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2045	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2046	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2047	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2048	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2049	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2050	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2051	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2052	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2053	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	23.9	5.6	3.3	2.3	1.7	1.1	0.8	0.6	6.0	6.0	5.6	4.6	3.8	2.6	1.9	1.4

** 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	VM Class								ZL Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	400%	600%	800%	1000%	0%	100%	200%	300%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2019	100	100	100	100	100	100	100	100	104	104	104	104	104	104	104	104
September 2020	100	100	100	100	100	100	100	19	108	108	108	108	108	108	108	108
September 2021	100	100	100	100	100	100	0	0	113	113	113	113	113	113	104	47
September 2022	100	100	100	100	100	6	0	0	117	117	117	117	117	117	53	18
September 2023	100	100	100	100	82	0	0	0	122	122	122	122	122	75	27	7
September 2024	100	100	100	100	6	0	0	0	127	127	127	127	127	47	13	3
September 2025	100	100	100	47	0	0	0	0	132	132	132	132	97	29	7	1
September 2026	100	100	100	0	0	0	0	0	138	138	138	131	71	18	3	*
September 2027	100	100	75	0	0	0	0	0	143	143	143	103	52	11	2	*
September 2028	100	100	22	0	0	0	0	0	149	149	149	81	38	7	1	*
September 2029	100	100	0	0	0	0	0	0	155	155	138	64	28	4	*	*
September 2030	92	92	0	0	0	0	0	0	161	161	116	50	20	3	*	*
September 2031	82	82	0	0	0	0	0	0	168	168	97	39	14	2	*	*
September 2032	72	39	0	0	0	0	0	0	175	175	80	30	10	1	*	*
September 2033	62	0	0	0	0	0	0	0	182	178	66	23	7	1	*	*
September 2034	51	0	0	0	0	0	0	0	189	155	54	17	5	*	*	*
September 2035	40	0	0	0	0	0	0	0	197	134	44	13	4	*	*	*
September 2036	28	0	0	0	0	0	0	0	205	114	35	10	2	*	*	*
September 2037	16	0	0	0	0	0	0	0	214	96	27	7	2	*	*	*
September 2038	3	0	0	0	0	0	0	0	222	79	21	5	1	*	*	*
September 2039	0	0	0	0	0	0	0	0	225	63	16	4	1	*	*	*
September 2040	0	0	0	0	0	0	0	0	225	48	11	2	*	*	*	0
September 2041	0	0	0	0	0	0	0	0	225	34	8	1	*	*	*	0
September 2042	0	0	0	0	0	0	0	0	225	22	4	1	*	*	*	0
September 2043	0	0	0	0	0	0	0	0	225	10	2	*	*	*	*	0
September 2044	0	0	0	0	0	0	0	0	225	0	0	0	0	0	0	0
September 2045	0	0	0	0	0	0	0	0	225	0	0	0	0	0	0	0
September 2046	0	0	0	0	0	0	0	0	225	0	0	0	0	0	0	0
September 2047	0	0	0	0	0	0	0	0	225	0	0	0	0	0	0	0
September 2048	0	0	0	0	0	0	0	0	225	0	0	0	0	0	0	0
September 2049	0	0	0	0	0	0	0	0	225	0	0	0	0	0	0	0
September 2050	0	0	0	0	0	0	0	0	225	0	0	0	0	0	0	0
September 2051	0	0	0	0	0	0	0	0	225	0	0	0	0	0	0	0
September 2052	0	0	0	0	0	0	0	0	225	0	0	0	0	0	0	0
September 2053	0	0	0	0	0	0	0	0	225	0	0	0	0	0	0	0
September 2054	0	0	0	0	0	0	0	0	195	0	0	0	0	0	0	0
September 2055	0	0	0	0	0	0	0	0	151	0	0	0	0	0	0	0
September 2056	0	0	0	0	0	0	0	0	104	0	0	0	0	0	0	0
September 2057	0	0	0	0	0	0	0	0	54	0	0	0	0	0	0	0
September 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	16.0	13.7	9.5	7.0	5.4	3.6	2.6	1.9	37.8	19.7	15.3	11.8	9.3	6.2	4.4	3.2

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

Date	LY Class							
	PSA Prepayment Assumption							
	0%	100%	200%	300%	400%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100
September 2019	100	100	100	100	100	100	100	100
September 2020	100	100	100	100	100	100	91	54
September 2021	100	100	100	100	100	87	46	21
September 2022	100	100	100	100	100	54	24	8
September 2023	100	100	100	100	79	34	12	3
September 2024	100	100	100	92	59	21	6	1
September 2025	100	100	100	73	43	13	3	*
September 2026	100	100	100	58	32	8	2	*
September 2027	100	100	87	46	23	5	1	*
September 2028	100	100	73	36	17	3	*	*
September 2029	100	100	62	28	12	2	*	*
September 2030	100	100	52	22	9	1	*	*
September 2031	100	100	43	17	6	1	*	*
September 2032	100	90	36	13	5	*	*	*
September 2033	100	79	29	10	3	*	*	*
September 2034	100	69	24	8	2	*	*	*
September 2035	100	60	19	6	2	*	*	*
September 2036	100	51	16	4	1	*	*	*
September 2037	100	43	12	3	1	*	*	*
September 2038	100	35	9	2	*	*	*	*
September 2039	100	28	7	2	*	*	*	0
September 2040	100	21	5	1	*	*	*	0
September 2041	100	15	3	1	*	*	*	0
September 2042	100	10	2	*	*	*	*	0
September 2043	100	4	1	*	*	*	*	0
September 2044	100	0	0	0	0	0	0	0
September 2045	100	0	0	0	0	0	0	0
September 2046	100	0	0	0	0	0	0	0
September 2047	100	0	0	0	0	0	0	0
September 2048	100	0	0	0	0	0	0	0
September 2049	100	0	0	0	0	0	0	0
September 2050	100	0	0	0	0	0	0	0
September 2051	100	0	0	0	0	0	0	0
September 2052	100	0	0	0	0	0	0	0
September 2053	100	0	0	0	0	0	0	0
September 2054	87	0	0	0	0	0	0	0
September 2055	67	0	0	0	0	0	0	0
September 2056	46	0	0	0	0	0	0	0
September 2057	24	0	0	0	0	0	0	0
September 2058	0	0	0	0	0	0	0	0
Weighted Average								
Life (years)**	37.8	18.6	13.3	9.8	7.5	4.8	3.4	2.4

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

The Certificates and payments on the Certificates are not generally exempt from taxation. Therefore, you should consider the tax consequences of holding a Certificate before you acquire one. The following tax discussion supplements the discussion under the caption “Material Federal Income Tax Consequences” in the REMIC Prospectus. When read together, the two discussions describe the current federal income tax treatment of beneficial owners of Certificates. These two

tax discussions do not purport to deal with all federal tax consequences applicable to all categories of beneficial owners, some of which may be subject to special rules. In addition, these discussions may not apply to your particular circumstances for one of the reasons explained in the REMIC Prospectus. You should consult your own tax advisors regarding the federal income tax consequences of holding and disposing of Certificates as well as any tax consequences arising under the laws of any state, local or foreign taxing jurisdiction.

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	180% PSA
2	200% PSA
3	200% PSA
4	200% PSA
5	200% PSA
6	200% PSA

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

The law informally known as the Tax Cuts and Jobs Act (“TCJA”), which was enacted on December 22, 2017, generally requires a beneficial owner of a Regular Certificate that uses an accrual method of accounting for tax purposes to include certain amounts in income no later than the time such amounts are reflected on certain financial statements. Although the precise application of this rule is unclear, it might require the accrual of income earlier than is the case under the general tax rules described under “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates” in the REMIC Prospectus. This rule is generally effec-

tive for tax years beginning after December 31, 2017, or for Regular Certificates issued with original issue discount, for tax years beginning after December 31, 2018. Prospective investors in Regular Certificates that use an accrual method of accounting for tax purposes are urged to consult with their tax advisors regarding the potential applicability of this legislation to their particular situations.

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.

The TCJA generally denies a deduction for an individual, trust or estate that holds a Residual Certificate of its allocable share of the REMIC’s fees or expenses under Section 212 of the Code for any taxable year beginning after December 31, 2017, and before January 1, 2026. Prospective investors in Residual Certificates are urged to consult with their tax advisors regarding the potential applicability of this legislation to their particular situations.

Taxation of Beneficial Owners of RCR Certificates

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

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

Tax Audit Procedures

The Bipartisan Budget Act of 2015, which was enacted on November 2, 2015, repeals and replaces the rules applicable to certain administrative and judicial proceedings regarding a partnership’s tax affairs, effective beginning with the 2018 taxable year. Under the new rules, a partnership, including for this purpose a REMIC for a taxable year in which it has multiple Residual Owners, appoints one person to act as its sole representative in connection with IRS audits and related procedures. The representative’s actions, including the representative’s agreeing to adjustments to taxable income, will bind partners or Residual Owners to a greater degree than would actions of the tax matters partner (“TMP”) under the rules in effect prior to the 2018 taxable year. See “Material Federal Income Tax Consequences—Reporting and Other Administrative Matters” in the REMIC Prospectus for a discussion of the TMP. Under the new

rules, a REMIC having multiple Residual Owners in a taxable year, unless such REMIC elects otherwise, will be required to pay taxes arising from IRS audit adjustments rather than its Residual Owners. The Trustee, as representative, will have the authority to utilize, and will be directed to utilize, any exceptions available under the new provisions (including changes) and Regulations so that the Residual Owners, to the fullest extent possible, rather than the REMIC itself, will be liable for any taxes arising from audit adjustments to the REMIC's taxable income. An adjustment to the REMIC's taxable income following an IRS audit may have to be taken into account by those Residual Owners in the taxable year in which the adjustment is made rather than in the taxable year to which the adjustment relates, and otherwise in different and potentially less advantageous ways than under the rules in effect prior to the 2018 taxable year. The new rules apply to existing and future REMICs having multiple Residual Owners in a taxable year. The new rules are complex and may be clarified and possibly revised. Residual Owners should discuss with their own tax advisors the possible effect of the new rules on them.

Foreign Investors

Beginning on January 1, 2019, a 30-percent United States withholding tax ("FATCA withholding") will apply to gross proceeds from the sale or other disposition of a Regular Certificate 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.

ADDITIONAL ERISA CONSIDERATIONS

The following discussion supplements the discussion under "ERISA Considerations" in the REMIC Prospectus regarding important considerations for investors subject to ERISA or section 4975 of the Code. Due to the possibility that Fannie Mae, any Dealer or any of their respective affiliates may receive certain benefits in connection with the sale or holding of the Certificates, the purchase of the Certificates using "assets of a plan" (as described in 29 C.F.R. Section 2510.3-101, as modified by Section 3(42) of ERISA) over which any of these parties or their affiliates has investment authority, or renders investment advice for a fee with respect to the assets of the plan, or is the employer or other sponsor of the plan, might be deemed to be a violation of a provision of Title I of ERISA or Section 4975 of the Code. Accordingly, the Certificates may not be purchased using the assets of any plan if Fannie Mae, any Dealer or any of their respective affiliates has investment authority, or renders investment advice for a fee with respect to the assets of the plan, or is the employer or other sponsor of the plan, unless an applicable prohibited transaction exemption is available to cover the purchase or holding of the Certificates or the transaction is not otherwise prohibited.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Merrill Lynch, Pierce, Fenner & Smith Incorporated (the "Dealer") in exchange for the Group 1 Underlying REMIC Certificates and the Trust MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

CREDIT RISK RETENTION

The Certificates satisfy the requirements of the Credit Risk Retention Rule (12 C.F.R. Part 1234) jointly promulgated by the Federal Housing Finance Agency (“FHFA”), the SEC and several other federal agencies. In accordance with 12 C.F.R. 1234.8(a), (i) the Certificates are fully guaranteed as to timely payment of principal and interest by Fannie Mae and (ii) Fannie Mae is operating under the conservatorship of FHFA with capital support from the United States.

EUROPEAN ECONOMIC AREA RISK RETENTION

Prospective investors whose investment activities are subject to investment laws and regulations, regulatory capital requirements or review by regulatory authorities may be subject to restrictions on investment in the certificates. Prospective investors should consult legal, tax and accounting advisers for assistance in determining the suitability of and consequences of the purchase, ownership and sale of the certificates.

The application of Articles 404-410 of the European Union Capital Requirements Regulation 575/2013 and similar European Economic Area (“EEA”) legislation on risk retention requirements (the “EEA Risk Retention Regulations”) to the certificates transaction (the “Transaction”) is unclear.

Our exposure to the credit risk related to the Transaction is in the form of our guaranty obligations on the certificates (the “Guaranty Obligations”). Our Guaranty Obligations represent general unsecured obligations. Obligations similar to our Guaranty Obligations have long been a central feature to our mortgage-backed securities issuance programs and our Guaranty Obligations were undertaken in the ordinary course of our business.

In determining the extent to which the EEA Risk Retention Regulations apply to the Transaction, investors subject to the EEA Risk Retention Regulations may wish to consider the guidance appearing in the preamble to the regulatory technical standards contained in Commission Delegated Regulation (EU) No. 625/2014 of March 13, 2014, which provides in relevant part: “Where an entity securitises its own liabilities, alignment of interest is established automatically, regardless of whether the final debtor collateralises its debt. Where it is clear that the credit risk remains with the originator the retention of interest by the originator is unnecessary, and would not improve on the pre-existing position.” We will remain fully liable under the Guaranty Obligations. We do not intend to collateralize any of our credit exposure under the Guaranty Obligations or the certificates.

In order to assist Applicable Investors (as defined below) in evaluating a potential investment in the certificates, we will enter into a letter agreement on the settlement date pursuant to which we will irrevocably undertake to the certificateholders that, in connection with the EEA Risk Retention Regulations, at the origination and on an ongoing basis, so long as any certificates remain outstanding:

- we will, as originator (for purposes of the EEA Risk Retention Regulations), retain a material net economic interest (the “Retained Interest”) in the exposure related to the Transaction of not less than 5% through the Guaranty Obligations;
- neither we nor our affiliates will sell, hedge or otherwise mitigate our credit risk under or associated with the Retained Interest or the mortgage loans, except to the extent permitted in accordance with the EEA Risk Retention Regulations; accordingly, neither we nor our affiliates will, through this transaction or any subsequent transactions, enter into agreements that transfer or hedge more than a 95% pro rata share of the credit risk corresponding to any of the certificates;
- we will, upon written request and further subject to any applicable duty of confidentiality, provide such information in our possession as may reasonably be required

to assist the certificateholders to satisfy the due diligence obligations set forth in the EEA Risk Retention Regulations as of the settlement date and at any time prior to maturity of the certificates;

- we will confirm to the trustee for reporting to certificateholders our continued compliance with the undertakings set out at the first and second bullet points above (which confirmation may be by email): (i) on a monthly basis; and (ii) following our determination that the performance of the certificates or the risk characteristics of the certificates or of the mortgage loans has materially changed; and
- we will promptly notify the trustee in writing if for any reason: (i) we cease to hold the Retained Interest in accordance with the first bullet point above; or (ii) we or any of our affiliates fails to comply with the covenants set out in the second and third bullet points above in any way.

“Applicable Investor” means each holder of a beneficial interest in any certificates that is (i) an EEA credit institution or investment firm, (ii) an EEA insurer or reinsurer or (iii) an alternative investment fund to which Directive 2011/61/EU applies.

Prospective investors should also be aware that a new regulatory regime (the “Securitization Regulation”) will generally apply from and after January 1, 2019 to securitizations in which securities are issued after that date. The Securitization Regulation will apply to the types of regulated investors covered by the EEA Risk Retention Regulations and also to (a) an EEA undertaking for collective investment in transferable securities (“UCITS”) and UCITS management companies, and (b) institutions for occupational retirement provision falling within the scope of Directive (EU) 2016/2341 (subject to certain exceptions), and certain investment managers and authorized entities appointed by such institutions (together, “IORPs”). With regard to securitizations in respect of which the relevant securities are issued before January 1, 2019 (“Pre-2019 Securitizations”), investors that are subject to the EEA Risk Retention Regulations will continue to be subject to the risk retention and due diligence requirements of the EEA Risk Retention Regulations, including on and after that date. The Securitization Regulation makes no express provision for the application of any requirements of the EEA Risk Retention Regulations or of the Securitization Regulation to UCITS or IORPs that hold or acquire any interest in respect of a Pre-2019 Securitization and, accordingly, it is not clear what requirements (if any) will be applicable to those investors. Prospective investors are themselves responsible for monitoring and assessing changes to the EEA Risk Retention Regulations and their regulatory capital requirements.

Each prospective investor in the certificates is required independently to assess and determine whether our disclosure regarding risk retention contained in this prospectus supplement and the prospectus is sufficient for purposes of complying with any applicable risk retention requirements. Neither we nor the trustee or any other person makes any representation or provides any assurance to the effect that the information described in this prospectus supplement or in the prospectus is sufficient for such purposes. Each prospective investor in the certificates that is subject to any retention requirements should consult with its own legal, accounting and other advisors and/or its national regulator in determining the extent to which such information is sufficient for such purpose.

THE CERTIFICATES ARE NOT INTENDED TO BE OFFERED, SOLD OR OTHERWISE MADE AVAILABLE TO, AND SHOULD NOT BE OFFERED, SOLD OR OTHERWISE MADE AVAILABLE TO, ANY RETAIL INVESTOR IN THE EEA. FOR THESE PURPOSES, A RETAIL INVESTOR MEANS A PERSON WHO IS ONE (OR MORE) OF: (I) A RETAIL CLIENT AS DEFINED IN POINT (11) OF ARTICLE 4(1) OF DIRECTIVE 2014/65/EU (AS AMENDED, “MIFID II”); OR (II) A CUSTOMER WITHIN THE MEANING OF DIRECTIVE 2002/92/EC, WHERE THAT CUSTOMER WOULD NOT QUALIFY AS A PROFESSIONAL CLIENT AS DEFINED IN POINT (10) OF ARTICLE 4(1) OF MIFID II; OR (III) NOT A QUALIFIED

INVESTOR AS DEFINED IN DIRECTIVE 2003/71/EC, CONSEQUENTLY NO KEY INFORMATION DOCUMENT REQUIRED BY REGULATION (EU) NO1286/2014 (AS AMENDED, THE “PRIIPS REGULATION”) FOR OFFERING OR SELLING THE CERTIFICATES OR OTHERWISE MAKING THEM AVAILABLE TO RETAIL INVESTORS IN THE EEA HAS BEEN PREPARED AND THEREFORE OFFERING OR SELLING THE CERTIFICATES OR OTHERWISE MAKING THEM AVAILABLE TO ANY RETAIL INVESTOR IN THE EEA MAY BE UNLAWFUL UNDER THE PRIIPS REGULATION.

LEGAL MATTERS

Katten Muchin Rosenman LLP will provide legal representation for Fannie Mae. Orrick, Herrington & Sutcliffe LLP will provide legal representation for the Dealer.

Exhibit A

Group 1 Underlying REMIC Certificates

Subgroup	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 2018 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)
1a	2014-037	SG	June 2014	3136AKGP2	(2)	INV/IO	July 2044	NTL	\$55,000,000	0.51748307	\$28,461,568.85	5.089%	295	53
1b	2015-034	AS	May 2015	3136AN3V7	(2)	INV/IO	June 2045	NTL	\$46,126,138	0.52324133	\$24,135,101.79	4.958%	302	50

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

(2) These classes bear interest as described in the related Underlying REMIC Disclosure Documents.

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						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
VA	\$ 6,831,000	AY(3)	\$ 19,083,827	SEQ	4.00%	FIX	3136B3GK0	October 2058
ZA	12,252,827							
Recombination 2								
CV	5,467,000	VC	12,918,000	SEQ/AD	3.50	FIX	3136B3GL8	January 2030
DV	7,451,000							
Recombination 3								
EV	6,296,000	VE	14,877,000	SEQ/AD	3.50	FIX	3136B3GM6	January 2039
GV	8,581,000							
Recombination 4								
BZ	11,427,986	ZB	27,004,007	SEQ	3.50	FIX/Z	3136B3GN4	October 2048
ZG	15,576,021							
Recombination 5								
CV	5,467,000	BY(4)	54,799,007	SEQ	3.50	FIX	3136B3GP9	October 2048
EV	6,296,000							
BZ	11,427,986							
DV	7,451,000							
GV	8,581,000							
ZG	15,576,021							
Recombination 6								
DC	75,000,000	DA	75,000,000	PAC/AD	4.00	FIX	3136B3GQ7	August 2046
DI	9,375,000(5)							
Recombination 7								
ED	6,019,000	EC	6,019,000	PAC/AD	4.00	FIX	3136B3GR5	August 2047
ID	752,375(5)							
Recombination 8								
EJ	5,279,000	EB	5,279,000	PAC/AD	4.00	FIX	3136B3GS3	June 2048
IJ	659,875(5)							

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REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 9								
EH	\$ 2,671,000	EA	\$ 2,671,000	PAC/AD	4.00%	FIX	3136B3GT1	October 2048
IH	333,875(5)							
Recombination 10								
ED	6,019,000	DY	13,969,000	PAC/AD	4.00	FIX	3136B3GU8	October 2048
ID	752,375(5)							
EJ	5,279,000							
IJ	659,875(5)							
EH	2,671,000							
IH	333,875(5)							
Recombination 11								
DC	75,000,000	DG	81,019,000	PAC/AD	4.00	FIX	3136B3GV6	August 2047
DI	9,375,000(5)							
ED	6,019,000							
ID	752,375(5)							
Recombination 12								
DC	75,000,000	DE	81,019,000	PAC/AD	3.50	FIX	3136B3GW4	August 2047
ED	6,019,000							
Recombination 13								
DC	75,000,000	DH	86,298,000	PAC/AD	4.00	FIX	3136B3GX2	June 2048
DI	9,375,000(5)							
ED	6,019,000							
ID	752,375(5)							
EJ	5,279,000							
IJ	659,875(5)							
Recombination 14								
DC	75,000,000	DJ	86,298,000	PAC/AD	3.50	FIX	3136B3GY0	June 2048
ED	6,019,000							
EJ	5,279,000							

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 22								
LB	\$150,000,000	LE	\$150,000,000	SEQ	3.75%	FIX	3136B3HG8	February 2054
LI	28,125,000(5)							
Recombination 23								
LB	100,000,000	LG	100,000,000	SEQ	4.50	FIX	3136B3HH6	February 2054
LI	37,500,000(5)							

- (1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General— *Authorized Denominations*” in this prospectus supplement.
- (2) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.
- (3) Principal payments on the REMIC Certificates in Recombination 1 from the ZA Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (4) Principal payments on the REMIC Certificates in Recombination 5 from the BZ Accrual Amount and ZG Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (5) Notional principal balances. These Classes are Interest Only Classes. See page S-7 for a description of how their notional principal balances are calculated.
- (6) Principal payments on the REMIC Certificates in Recombination 18 from the ZL Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

Principal Balance Schedule

Aggregate Group Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$88,969,000.00	May 2023	\$47,878,133.22	January 2028	\$17,287,661.00
October 2018	88,687,381.26	June 2023	47,126,037.34	February 2028	16,963,113.12
November 2018	88,378,090.29	July 2023	46,379,441.31	March 2028	16,644,399.42
December 2018	88,041,228.97	August 2023	45,638,297.41	April 2028	16,331,417.84
January 2019	87,676,920.33	September 2023	44,902,558.31	May 2028	16,024,068.06
February 2019	87,285,308.53	October 2023	44,172,177.05	June 2028	15,722,251.49
March 2019	86,866,558.75	November 2023	43,447,107.03	July 2028	15,425,871.26
April 2019	86,420,857.13	December 2023	42,727,302.00	August 2028	15,134,832.13
May 2019	85,948,410.60	January 2024	42,012,716.09	September 2028	14,849,040.53
June 2019	85,449,446.72	February 2024	41,303,303.78	October 2028	14,568,404.46
July 2019	84,924,213.56	March 2024	40,599,019.89	November 2028	14,292,833.54
August 2019	84,372,979.41	April 2024	39,899,819.60	December 2028	14,022,238.93
September 2019	83,796,032.58	May 2024	39,205,658.45	January 2029	13,756,533.31
October 2019	83,193,681.15	June 2024	38,516,492.31	February 2029	13,495,630.89
November 2019	82,566,252.64	July 2024	37,832,277.39	March 2029	13,239,447.32
December 2019	81,914,093.73	August 2024	37,152,970.24	April 2029	12,987,899.73
January 2020	81,237,569.89	September 2024	36,478,527.77	May 2029	12,740,906.67
February 2020	80,537,065.05	October 2024	35,812,502.63	June 2029	12,498,388.10
March 2020	79,812,981.17	November 2024	35,158,245.51	July 2029	12,260,265.34
April 2020	79,065,737.85	December 2024	34,515,552.87	August 2029	12,026,461.08
May 2020	78,295,771.86	January 2025	33,884,224.65	September 2029	11,796,899.36
June 2020	77,503,536.72	February 2025	33,264,064.19	October 2029	11,571,505.49
July 2020	76,689,502.20	March 2025	32,654,878.18	November 2029	11,350,206.10
August 2020	75,854,153.79	April 2025	32,056,476.62	December 2029	11,132,929.08
September 2020	74,997,992.20	May 2025	31,468,672.74	January 2030	10,919,603.55
October 2020	74,121,532.81	June 2025	30,891,282.95	February 2030	10,710,159.87
November 2020	73,225,305.10	July 2025	30,324,126.82	March 2030	10,504,529.60
December 2020	72,309,852.06	August 2025	29,767,026.98	April 2030	10,302,645.48
January 2021	71,375,729.60	September 2025	29,219,809.08	May 2030	10,104,441.40
February 2021	70,448,665.96	October 2025	28,682,301.76	June 2030	9,909,852.42
March 2021	69,528,601.29	November 2025	28,154,336.59	July 2030	9,718,814.69
April 2021	68,615,476.19	December 2025	27,635,748.00	August 2030	9,531,265.49
May 2021	67,709,231.73	January 2026	27,126,373.27	September 2030	9,347,143.17
June 2021	66,809,809.44	February 2026	26,626,052.45	October 2030	9,166,387.15
July 2021	65,917,151.32	March 2026	26,134,628.31	November 2030	8,988,937.89
August 2021	65,031,199.79	April 2026	25,651,946.33	December 2030	8,814,736.91
September 2021	64,151,897.76	May 2026	25,177,854.61	January 2031	8,643,726.71
October 2021	63,279,188.55	June 2026	24,712,203.88	February 2031	8,475,850.79
November 2021	62,413,015.95	July 2026	24,254,847.38	March 2031	8,311,053.65
December 2021	61,553,324.18	August 2026	23,805,640.90	April 2031	8,149,280.72
January 2022	60,700,057.88	September 2026	23,364,442.67	May 2031	7,990,478.41
February 2022	59,853,162.15	October 2026	22,931,113.36	June 2031	7,834,594.03
March 2022	59,012,582.49	November 2026	22,505,516.02	July 2031	7,681,575.82
April 2022	58,178,264.84	December 2026	22,087,516.04	August 2031	7,531,372.91
May 2022	57,350,155.56	January 2027	21,676,981.13	September 2031	7,383,935.32
June 2022	56,528,201.44	February 2027	21,273,781.25	October 2031	7,239,213.92
July 2022	55,712,349.65	March 2027	20,877,788.60	November 2031	7,097,160.46
August 2022	54,902,547.82	April 2027	20,488,877.55	December 2031	6,957,727.51
September 2022	54,098,743.94	May 2027	20,106,924.65	January 2032	6,820,868.46
October 2022	53,300,886.45	June 2027	19,731,808.55	February 2032	6,686,537.52
November 2022	52,508,924.14	July 2027	19,363,409.97	March 2032	6,554,689.69
December 2022	51,722,806.26	August 2027	19,001,611.70	April 2032	6,425,280.75
January 2023	50,942,482.40	September 2027	18,646,298.52	May 2032	6,298,267.27
February 2023	50,167,902.59	October 2027	18,297,357.21	June 2032	6,173,606.54
March 2023	49,399,017.20	November 2027	17,954,676.45	July 2032	6,051,256.61
April 2023	48,635,777.02	December 2027	17,618,146.89	August 2032	5,931,176.27

Aggregate Group (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	\$ 5,813,325.02	August 2037	\$ 1,674,200.57	July 2042	\$ 384,251.37
October 2032	5,697,663.06	September 2037	1,637,045.79	August 2042	373,319.32
November 2032	5,584,151.28	October 2037	1,600,621.16	September 2042	362,624.16
December 2032	5,472,751.26	November 2037	1,564,913.20	October 2042	352,161.32
January 2033	5,363,425.25	December 2037	1,529,908.68	November 2042	341,926.25
February 2033	5,256,136.16	January 2038	1,495,594.58	December 2042	331,914.53
March 2033	5,150,847.53	February 2038	1,461,958.13	January 2043	322,121.81
April 2033	5,047,523.56	March 2038	1,428,986.79	February 2043	312,543.80
May 2033	4,946,129.05	April 2038	1,396,668.23	March 2043	303,176.31
June 2033	4,846,629.44	May 2038	1,364,990.35	April 2043	294,015.23
July 2033	4,748,990.75	June 2038	1,333,941.26	May 2043	285,056.51
August 2033	4,653,179.61	July 2038	1,303,509.29	June 2043	276,296.17
September 2033	4,559,163.22	August 2038	1,273,682.98	July 2043	267,730.33
October 2033	4,466,909.36	September 2038	1,244,451.05	August 2043	259,355.17
November 2033	4,376,386.38	October 2038	1,215,802.45	September 2043	251,166.92
December 2033	4,287,563.16	November 2038	1,187,726.32	October 2043	243,161.91
January 2034	4,200,409.16	December 2038	1,160,211.98	November 2043	235,336.52
February 2034	4,114,894.34	January 2039	1,133,248.97	December 2043	227,687.20
March 2034	4,030,989.21	February 2039	1,106,826.99	January 2044	220,210.47
April 2034	3,948,664.78	March 2039	1,080,935.93	February 2044	212,902.90
May 2034	3,867,892.58	April 2039	1,055,565.87	March 2044	205,761.16
June 2034	3,788,644.62	May 2039	1,030,707.07	April 2044	198,781.93
July 2034	3,710,893.43	June 2039	1,006,349.96	May 2044	191,962.00
August 2034	3,634,611.99	July 2039	982,485.12	June 2044	185,298.19
September 2034	3,559,773.78	August 2039	959,103.34	July 2044	178,787.39
October 2034	3,486,352.74	September 2039	936,195.55	August 2044	172,426.53
November 2034	3,414,323.24	October 2039	913,752.84	September 2044	166,212.64
December 2034	3,343,660.13	November 2039	891,766.47	October 2044	160,142.76
January 2035	3,274,338.70	December 2039	870,227.87	November 2044	154,214.00
February 2035	3,206,334.66	January 2040	849,128.58	December 2044	148,423.54
March 2035	3,139,624.16	February 2040	828,460.35	January 2045	142,768.59
April 2035	3,074,183.75	March 2040	808,215.04	February 2045	137,246.43
May 2035	3,009,990.42	April 2040	788,384.66	March 2045	131,854.37
June 2035	2,947,021.53	May 2040	768,961.39	April 2045	126,589.80
July 2035	2,885,254.88	June 2040	749,937.51	May 2045	121,450.13
August 2035	2,824,668.63	July 2040	731,305.47	June 2045	116,432.84
September 2035	2,765,241.34	August 2040	713,057.85	July 2045	111,535.44
October 2035	2,706,951.92	September 2040	695,187.37	August 2045	106,755.49
November 2035	2,649,779.70	October 2040	677,686.86	September 2045	102,090.62
December 2035	2,593,704.32	November 2040	660,549.30	October 2045	97,538.47
January 2036	2,538,705.83	December 2040	643,767.79	November 2045	93,096.74
February 2036	2,484,764.60	January 2041	627,335.55	December 2045	88,763.18
March 2036	2,431,861.35	February 2041	611,245.94	January 2046	84,535.57
April 2036	2,379,977.14	March 2041	595,492.43	February 2046	80,411.74
May 2036	2,329,093.39	April 2041	580,068.59	March 2046	76,389.56
June 2036	2,279,191.80	May 2041	564,968.13	April 2046	72,466.93
July 2036	2,230,254.44	June 2041	550,184.88	May 2046	68,641.82
August 2036	2,182,263.68	July 2041	535,712.76	June 2046	64,912.19
September 2036	2,135,202.18	August 2041	521,545.82	July 2046	61,276.08
October 2036	2,089,052.95	September 2041	507,678.20	August 2046	57,731.55
November 2036	2,043,799.26	October 2041	494,104.15	September 2046	54,276.70
December 2036	1,999,424.70	November 2041	480,818.05	October 2046	50,909.67
January 2037	1,955,913.14	December 2041	467,814.35	November 2046	47,628.63
February 2037	1,913,248.75	January 2042	455,087.61	December 2046	44,431.78
March 2037	1,871,415.97	February 2042	442,632.51	January 2047	41,317.36
April 2037	1,830,399.50	March 2042	430,443.80	February 2047	38,283.65
May 2037	1,790,184.34	April 2042	418,516.33	March 2047	35,328.96
June 2037	1,750,755.75	May 2042	406,845.06	April 2047	32,451.62
July 2037	1,712,099.23	June 2042	395,425.03	May 2047	29,650.01

Aggregate Group (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>
June 2047	\$	26,922.52		November 2047	\$	14,343.20		April 2048	\$	3,394.38
July 2047		24,267.60		December 2047		12,028.60		May 2048		1,385.22
August 2047		21,683.69		January 2048		9,777.77		June 2048 and		
September 2047		19,169.31		February 2048		7,589.35		thereafter		0.00
October 2047		16,722.96		March 2048		5,461.99				

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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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\$667,212,532



Fannie Mae®

Guaranteed REMIC
Pass-Through Certificates

Fannie Mae REMIC Trust 2018-76

PROSPECTUS SUPPLEMENT

BofA Merrill Lynch

September 24, 2018