Prospectus Supplement
(To Multifamily REMIC Prospectus dated August 1, 2014)

$797,281,608

Fannie Mae®

Guaranteed Fannie Mae GeMS REMIC Pass-Through Certificates
Fannie Mae Multifamily REMIC Trust 2018-M13

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, and
- principal to the extent available for payment on your class.

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

The Fannie Mae Guaranty

We will guarantee that required payments of principal and interest on the certificates are available for distribution to investors on time. We will not guarantee that prepayment premiums will be collected or available for distribution to investors.

The Trust and its Assets

The trust will own Fannie Mae MBS.

The mortgage loans underlying the Fannie Mae MBS are multifamily, fixed-rate, generally first-lien loans that generally provide for balloon payments at maturity.

The mortgage loans underlying the Group 2 MBS qualify under the Fannie Mae "Green Financing" program.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
APT . . .	1	$200,683,000	PT	(2)	WAC	3136B3AP5	September 2025
A1 . . .	2	64,000,000	SEQ	(2)	WAC	3136B3DB3	September 2030
A2 . . .	2	532,598,608	SEQ	(2)	WAC	3136B3DE7	September 2030
R . . .		0	NPR	0	NPR	3136B3DF4	September 2030

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

(2) Calculated as further described in this prospectus supplement.

Except as described below, the dealers will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be October 30, 2018. We expect initially to retain certain certificates. See "Plan of Distribution" in this prospectus supplement.

Carefully consider the risk factors starting on page S-7 of this prospectus supplement and starting on page 13 of the Multifamily REMIC Prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

You should read the Multifamily 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.

AMHERST PIERPONT

Citigroup
SEB AB
Drexel Hamilton

October 24, 2018

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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 Guaranteed Multifamily REMIC Pass-Through Certificates dated August 1, 2014 (the "Multifamily REMIC Prospectus");
- for each MBS issued on or after December 1, 2017, our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Multifamily Residential Mortgage Loans) applicable to that MBS;
- for all other MBS, our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Multifamily Residential Mortgage Loans) dated
  - August 1, 2014, for MBS issued on or after August 1, 2014 and prior to December 1, 2017,
  - November 1, 2012, for MBS issued on or after November 1, 2012 and prior to August 1, 2014,
  - October 1, 2010, for MBS issued on or after October 1, 2010 and prior to November 1, 2012, or
  - February 1, 2009, for MBS issued prior to October 1, 2010;
- for MBS issued prior to December 1, 2017, the related prospectus supplements applicable to that MBS (collectively, the "Multifamily MBS Prospectus Supplements"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the Multifamily REMIC Prospectus.

The Prospectuses referenced in the second and third bullet points above are referred to collectively as the "Multifamily MBS Prospectus."

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

Amherst Pierpont Securities LLC
Prospectus Department
245 Park Avenue, 15th Floor
New York, New York 10167
(telephone 1-646-776-7700).

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

SEB AB
245 Park Avenue, 33rd Floor
New York, New York 10167
(telephone 212-692-4794).

Drexel Hamilton
Prospectus Department
77 Water Street, Suite 201
New York, New York 10005
(telephone 212-632-0401).

SUMMARY

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

Group	Assets
1	Group 1 MBS
2	Group 2 MBS

Certain Modeling Assumptions Regarding the Underlying Mortgage Loans

Exhibit A-1 and Exhibit A-2 set forth certain assumed characteristics of the mortgage loans underlying each MBS group. Except as otherwise specified, the assumed characteristics have been used solely for purposes of preparing the tabular information appearing in this prospectus supplement. The assumed mortgage loan characteristics appearing in Exhibit A-1 and Exhibit A-2 are derived from the MBS pools that we expect to be included in the trust. The assumed characteristics may not reflect the actual characteristics of the individual mortgage loans included in the related pools. The actual characteristics of most of the related mortgage loans may differ, and may differ significantly, from those set forth in Exhibit A-1 or Exhibit A-2, as applicable.

Expected Characteristics of the MBS and the Underlying Mortgage Loans

Exhibit A-1 and Exhibit A-2 also contain certain information about the individual MBS and the related mortgage loans that we expect to be included in the trust. To learn more about the MBS and the related mortgage loans, you should review the related Multifamily MBS Prospectus Supplements or, for MBS issued on or after December 1, 2017, the Multifamily MBS Prospectuses, as applicable, which are available through DUS Disclose® at www.fanniemae.com.

In addition, Exhibit A-1 and Exhibit A-2 contain certain additional information regarding the mortgage loans underlying the MBS in Group 1 and the ten largest MBS in Group 2 that we expect to be included as of the issue date.

Prepayment Premiums

The mortgage loans generally provide for the payment of prepayment premiums as further described in this prospectus supplement. If any prepayment premiums are included in the distributions received on the MBS with respect to any distribution date, we will allocate these prepayment premiums among the related classes of certificates as described in this prospectus supplement.

Settlement Date

We expect to issue the certificates on October 30, 2018.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

Fed Book-Entry	Physical
All classes other than the R Class	R Class

Interest Rates

During each interest accrual period, the APT, A1 and A2 Classes will bear interest at the applicable annual rates described under "Description of the Certificates—Distributions of Interest—*The APT Class*," "—*The A1 Class*" and "—*The A2 Class,*" as applicable, in this prospectus supplement.

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)*

	CPR Prepayment Assumption									
	No Prepayments During Prepayment Premium Term**					Prepayments Without Regard to Prepayment Premium Term				
Group 1 Class	**0%**	**25%**	**50%**	**75%**	**100%**	**0%**	**25%**	**50%**	**75%**	**100%**
APT	6.9	6.9	6.8	6.7	6.4	6.9	3.0	1.5	0.7	0.1

	CPR Prepayment Assumption									
	No Prepayments During Prepayment Premium Term**					Prepayments Without Regard to Prepayment Premium Term				
Group 2 Classes	**0%**	**25%**	**50%**	**75%**	**100%**	**0%**	**25%**	**50%**	**75%**	**100%**
A1	8.1	8.1	8.1	8.1	8.1	8.1	0.2	0.1	0.1	0.1
A2	11.7	11.7	11.6	11.5	11.2	11.7	3.7	1.6	0.8	0.1

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

** Assuming no prepayment during any applicable Prepayment Premium Term. See "Additional Risk Factors" and "Description of the Certificates—Distributions of Interest—*Allocation of Certain Prepayment Premiums*" in this prospectus supplement.

ADDITIONAL RISK FACTORS

Recent natural disasters may present a risk of increased mortgage loan defaults. In September and October of 2018, areas of the coastal Carolinas and Florida experienced extensive damage as a result of Hurricane Florence and Hurricane Michael, respectively. 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. Also, in October 2017, various areas of Northern California were affected by wildfires. The full extent of the physical damage resulting from the foregoing events, including severe flooding, high winds and environmental contamination or fire, as applicable, 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. As noted below under "*—Concentration of mortgaged properties in certain states experiencing increased delinquencies could lead to increased borrower defaults and prepayment of the related MBS under our guaranty*," 23.3%, 14.4%, 11.0%, 5.7% and 5.5% of the mortgaged properties underlying the Group 2 MBS are in Texas, Georgia, North Carolina, California and Florida, respectively.

The rate of principal payments on the certificates will be affected by the rate of principal payments on the related underlying mortgage loans. The rate at which you receive principal payments on the certificates will be sensitive to the rate of principal payments on the mortgage loans underlying the related MBS, including prepayments.

The mortgage loans provide for the payment of prepayment premiums. The mortgage loans generally have prepayment premiums that are in the form of yield maintenance charges. Subject to any applicable prepayment premiums, the mortgage loans may be prepaid at any time. Therefore, the rate of principal payments on the mortgage loans is likely to vary over time. It is highly unlikely that the mortgage loans will prepay

- at the prepayment rates we assumed, or
- at a constant prepayment rate until maturity.

Defaults may increase the risk of prepayment. Multifamily lending is generally viewed as exposing the lender to a greater risk of loss than single family lending. Mortgage loan defaults may result in distributions of the full principal balance of the related MBS, thereby affecting prepayment rates.

Concentration of mortgaged properties in certain states experiencing increased delinquencies could lead to increased borrower defaults and prepayment of the related MBS under our guaranty. As of the issue date, the states with relatively high concentrations of mortgaged properties (by principal balance at the issue date) are:

Group 1 MBS

Arizona	100.0%

Group 2 MBS

Texas	23.3%
Georgia	14.4%
Indiana	12.9%
North Carolina	11.0%
Maryland	8.7%
California	5.7%
Connecticut	5.6%
Florida	5.5%

Prepayment premiums may reduce the prepayment rate of the related mortgage loans. The mortgage loans generally provide for the payment of prepayment premiums in connection with voluntary prepayments occurring on or before the prepayment premium end date for that loan. The prepayment premium end date is generally 180 days before maturity of the related mortgage loan. In most cases, this prepayment premium is determined based on a yield maintenance formula. We will allocate to certificateholders any prepayment premiums that are actually received on the related MBS. The mortgage loans providing for prepayment premiums based on a yield maintenance formula also require an additional premium in connection with prepayments occurring after the applicable prepayment premium end date (but prior to 90 days before the loan maturity). These prepayment premiums generally will equal 1% of the outstanding principal balance of the mortgage loan and are not passed through to holders of the related MBS. Accordingly, the 1% prepayment premiums, even if collected, will **not** be allocated to certificateholders.

We will **not** pass through to certificateholders any prepayment premiums other than those that are actually received by us.

In general, mortgage loans with prepayment premiums may be less likely to prepay than mortgage loans without such premiums.

Allocation of prepayment premiums to certain classes may not fully offset the adverse effect on yields of the corresponding prepayments. If any prepayment premiums are included in the payments received on the related MBS with respect to any distribution date, we will include these amounts in the payments to be made on certain classes on that distribution date. We do not, however, guarantee that any prepayment premiums will in fact be collected from mortgagors or be paid to holders of the related MBS or the related certificateholders. Accordingly, holders of the applicable classes will receive prepayment premiums only to the extent we receive them. Moreover, even if we pay the prepayment premiums to the holders of these classes, the additional amounts may not fully offset the reductions in yield caused by the related prepayments. We will not pass through to certificateholders any additional prepayment premiums received as a result of a prepayment of a mortgage loan after the prepayment premium end date for such loan. The prepayment premium end date for an individual loan can be found on the Schedule of Loan Information portion of the Multifamily MBS Prospectus Supplement or, for MBS issued on or after December 1, 2017, on Annex A to the Multifamily MBS Prospectus for the MBS backed by that loan, as applicable. The Multifamily MBS Prospectus Supplement, or Multifamily MBS Prospectus for an MBS pool, as applicable, is available through DUS Disclose at www.fanniemae.com. In addition, you may find aggregate data about the assumed remaining prepayment premium terms of loans underlying the related MBS under the heading “Remaining Prepayment Premium Term (mos.)” in the first table of Exhibit A-1 or Exhibit A-2, as applicable, of this prospectus supplement. You may find similar data about the individual mortgage loans underlying the related MBS under the heading “Loan Prepayment Premium End Date” in the second table of Exhibit A-1 or Exhibit A-2, as applicable, of this prospectus supplement.

You must make your own decisions about the various applicable assumptions, including prepayment assumptions, when deciding whether to purchase 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 Multifamily 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 October 1, 2018 (the "Issue Date"). The trust agreement and supplement are collectively referred to as the "Trust Agreement." We will execute the Trust Agreement in our corporate capacity and as trustee (the "Trustee"). We will issue the Guaranteed REMIC Pass-Through Certificates (the "Certificates") pursuant to the Trust Agreement.

The assets of the Trust will include two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS" and "Group 2 MBS," and together, the "MBS").

Each MBS generally represents a beneficial ownership interest in one or more first-lien, multifamily mortgage loans (the "Mortgage Loans") having the characteristics described in this prospectus supplement and in the Multifamily REMIC Prospectus, the Multifamily MBS Prospectus and the applicable Multifamily MBS Prospectus Supplement.

The Trust will constitute a "real estate mortgage investment conduit" ("REMIC") under the Internal Revenue Code of 1986, as amended (the "Code").

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

	Assets	Regular Interests	Residual Interest
REMIC	MBS	All Classes of Certificates other than the R Class	R

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

We do not guarantee that any prepayment premiums will be collected or available for distribution to Certificateholders. Accordingly, Certificateholders entitled to receive prepayment premiums will receive them only to the extent actually received in respect of the related MBS.

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 Certificate in fully registered, certificated form. The "Holder" or "Certificateholder" of the Residual Certificate is its registered owner. The 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 the Residual Certificate and may require payment to cover any tax or other governmental charge. See also "—Characteristics of the Residual Class" below.

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

Classes	Denominations
All interest-bearing Classes	$1,000 minimum plus whole dollar increments

The MBS

The MBS will have the characteristics described in the Multifamily MBS Prospectus and any applicable Multifamily MBS Prospectus Supplements. The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly (except, as applicable, for the Mortgage Loans during their interest only periods). The Mortgage Loans underlying the MBS are conventional, fixed-rate mortgage loans purchased under our Delegated Underwriting and Servicing ("DUS") business line, our MFlex business line and/or our Negotiated Transactions ("NT") business line, each as described in the Multifamily MBS Prospectus. The Mortgage Loans underlying the MBS are generally secured by first liens on multifamily residential properties, providing for a balloon payment at maturity.

Additionally, the related loan documents for the Mortgage Loans underlying the Group 1 MBS provide for scheduled monthly payments representing accrued interest only until maturity, with a balloon payment due at maturity. For additional details about the Mortgage Loans underlying the Group 1 MBS, see Exhibit A-1 to this prospectus supplement.

Furthermore, in the case of approximately $566,782,545 of the Group 2 MBS, measured by principal amount of the related Mortgage Loans at the Issue Date, the related loan documents provide for scheduled monthly payments representing accrued interest only for periods ranging from one year to twelve years from origination. As of the Issue Date, all of the Mortgage Loans with interest only periods underlying the Group 2 MBS remain in their interest only periods. Beginning with the first monthly payment following any expiration of the applicable interest only periods, the related loan documents provide that scheduled monthly payments on the related Mortgage Loans are to increase to an amount sufficient to pay accrued interest and to amortize the Mortgage Loans in most cases on the basis of a 30-year schedule with a balloon payment due at maturity. For additional details about the interest only periods of the Mortgage Loans underlying the Group 2 MBS, see Exhibit A-2 to this prospectus supplement.

Relatively high concentrations of mortgaged properties exist in certain states, as set forth under "Additional Risk Factors—*Concentration of mortgaged properties in certain states experiencing increased delinquencies could lead to increased borrower defaults and prepayment of the related MBS under our guaranty*" in this prospectus supplement.

Finally, the Mortgage Loans underlying the Group 2 MBS qualify under the Fannie Mae "Green Financing" program. For a description of the Green Financing program, see "The Mortgage Loans—Characteristics of Multifamily Properties—*Mortgage Loan with Green Financing; Mortgage Loans Secured by Property with Third Party Green Building Certification*" in the Multifamily MBS Prospectus.

For additional information, see "The Multifamily Mortgage Loan Pools" and "Yield, Maturity and Prepayment Considerations" in the Multifamily MBS Prospectus. Exhibit A-1 and Exhibit A-2 to this prospectus supplement present certain characteristics of the underlying Mortgage Loans in each Group as of the Issue Date, as well as certain additional information relating to the Mortgage Loans underlying the MBS in Group 1 and the ten largest MBS in Group 2 (by scheduled principal balance at the Issue Date). For additional information about the underlying Mortgage Loans, see the information for the related MBS pools, which is available through DUS Disclose at www.fanniemae.com.

Distributions of Interest

General. The Certificates will bear interest at the rates specified in this prospectus supplement. Interest to be paid on each Certificate on a Distribution Date will consist of one month's interest on the outstanding balance of that Certificate immediately prior to that Distribution Date.

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

Delay Classes	No-Delay Classes
All interest-bearing Classes	—

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

The APT Class. For each Distribution Date, the APT Class will bear interest during the related interest accrual period at an annual rate equal to the Weighted Average Group 1 MBS Pass-Through Rate.

The "Weighted Average Group 1 MBS Pass-Through Rate" for any Distribution Date is equal to the weighted average of the pass-through rates of the Group 1 MBS for that Distribution Date (weighted on the basis of the principal balances of the Group 1 MBS after giving effect to distributions of principal made on the immediately preceding Distribution Date). For purposes of calculating the Weighted Average Group 1 MBS Pass-Through Rate, interest accruing on the related Mortgage Loans on an actual/360 basis will be converted to a 30/360 equivalent rate. In connection with the foregoing, a single day's net interest accrued on those Mortgage Loans for each of the months of December and January in each year will be allocated to the following February's accrued interest (except that in a leap year, the single day's net interest accrued for the preceding December will not be so allocated).

On the initial Distribution Date, we expect to pay interest on the APT Class at an annual rate of approximately 3.482%.

Our determination of the interest rate for the APT Class for each Distribution Date will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 800-2FANNIE.

The A1 Class. For each Distribution Date, the A1 Class will bear interest during the related interest accrual period at an annual rate equal to the Weighted Average Group 2 MBS Pass-Through Rate.

The "Weighted Average Group 2 MBS Pass-Through Rate" for any Distribution Date is equal to the weighted average of the pass-through rates of the Group 2 MBS for that Distribution Date (weighted on the basis of the principal balances of the Group 2 MBS after giving effect to distributions of principal made on the immediately preceding Distribution Date). For purposes of calculating the Weighted Average Group 2 MBS Pass-Through Rate, interest accruing on the related Mortgage Loans on an actual/360 basis will be converted to a 30/360 equivalent rate. In connection with the foregoing, a single day's net interest accrued on those Mortgage Loans for each of the months of December and January in each year will be allocated to the following February's accrued interest (except that in a leap year, the single day's net interest accrued for the preceding December will not be so allocated).

On the initial Distribution Date, we expect to pay interest on the A1 Class at an annual rate of approximately 3.819%.

Our determination of the interest rate for the A1 Class for each Distribution Date will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 800-2FANNIE.

The A2 Class. For each Distribution Date, the A2 Class will bear interest during the related interest accrual period at an annual rate equal to the Weighted Average Group 2 MBS Pass-Through Rate (as described above).

On the initial Distribution Date, we expect to pay interest on the A2 Class at an annual rate of approximately 3.819%.

Our determination of the interest rate for the A2 Class for each Distribution Date will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 800-2FANNIE.

Allocation of Certain Prepayment Premiums. The Mortgage Loans provide for the payment of certain prepayment premiums, generally in the form of yield maintenance charges, until the applicable Prepayment Premium End Dates. The Prepayment Premium End Dates are generally 180 days prior to loan maturity. For additional information on the prepayment premium terms of the Mortgage Loans underlying the Group 1 MBS and Group 2 MBS, see Exhibit A-1 and Exhibit A-2 to this prospectus supplement.

Mortgage Loans having prepayment premiums may also provide for the payment of additional prepayment premiums (generally equal to 1% of the outstanding principal balance of the related Mortgage Loan) in connection with prepayments received after the applicable Prepayment Premium End Date. **We will not include these additional prepayment premiums in payments to Certificateholders.** From and after 90 days before loan maturity, the Mortgage Loans generally may be prepaid without any prepayment premium.

On each Distribution Date, we will allocate and pass through any prepayment premiums that are included in the Group 1 MBS distributions on that date to the APT Class.

On each Distribution Date, we will allocate and pass through any prepayment premiums that are included in the Group 2 MBS distributions on that date to each of the A1 and A2 Classes in an amount equal to the related prepayment premiums *multiplied by* the percentage equivalent of a fraction, the numerator of which is the principal payable to that Class on that date and the denominator of which is the Group 2 Principal Distribution Amount for that date.

Distributions of Principal

On the Distribution Date in each month, we will make payments of principal on the Certificates as described below.

- *Group 1*

The Group 1 Principal Distribution Amount to APT until retired. } **Pass-Through Class**

The "Group 1 Principal Distribution Amount" for any Distribution Date is the aggregate principal then paid on the Group 1 MBS.

- *Group 2*

The Group 2 Principal Distribution Amount to A1 and A2, in that order, until retired. } **Sequential Pay Classes**

The "Group 2 Principal Distribution Amount" for any Distribution Date is the aggregate principal then paid on the Group 2 MBS.

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS in each group have the characteristics specified in the chart entitled "Assumed Characteristics of the Mortgage Loans Underlying the Group 1 MBS" and "Assumed Characteristics of the Mortgage Loans Underlying the Group 2 MBS," in Exhibit A-1 and Exhibit A-2, respectively, to this prospectus supplement;
- we pay all payments (including prepayments) on the Mortgage Loans on the Distribution Date relating to the month in which we receive them;
- either the Mortgage Loans underlying the MBS in each group prepay at the percentages of CPR specified in the related tables or no prepayments occur during the related prepayment premium terms, as indicated in the applicable tables*;
- each Distribution Date occurs on the 25th day of a month;

* Balloon payments at maturity are treated as scheduled payments and not as prepayments.

- no prepayment premiums are received on the MBS; and
- the settlement date for the sale of the Certificates is October 30, 2018.

Prepayment Assumptions. The prepayment model used in this prospectus supplement is CPR. For a description of CPR, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the Multifamily REMIC Prospectus. It is highly unlikely that prepayments will occur at any *constant* CPR rate or at any other *constant* rate. In addition, it is highly unlikely that no prepayment premiums will be received on the MBS.

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 Multifamily 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 sequence of payments of principal of the Group 2 Classes.

See “Distributions of Principal” above.

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

Decrement Tables

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

It is unlikely that the underlying Mortgage Loans will have the characteristics assumed, or that the Mortgage Loans will prepay at any *constant* CPR level.

Percent of Original Principal Balances Outstanding for the APT Class

Date	CPR Prepayment Assumption — No Prepayments During Prepayment Premium Term††					CPR Prepayment Assumption — Prepayments Without Regard to Prepayment Premium Term				
	0%	25%	50%	75%	100%	0%	25%	50%	75%	100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2019	100	100	100	100	100	100	75	50	25	0
October 2020	100	100	100	100	100	100	56	25	6	0
October 2021	100	100	100	100	100	100	42	13	2	0
October 2022	100	100	100	100	100	100	32	6	*	0
October 2023	100	100	100	100	100	100	24	3	*	0
October 2024	100	100	100	100	100	100	18	2	*	0
October 2025	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.9	6.9	6.8	6.7	6.4	6.9	3.0	1.5	0.7	0.1

Percent of Original Principal Balances Outstanding for the A1 Class

Date	CPR Prepayment Assumption — No Prepayments During Prepayment Premium Term††					CPR Prepayment Assumption — Prepayments Without Regard to Prepayment Premium Term				
	0%	25%	50%	75%	100%	0%	25%	50%	75%	100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2019	99	99	99	99	99	99	0	0	0	0
October 2020	98	98	98	98	98	98	0	0	0	0
October 2021	97	97	97	97	97	97	0	0	0	0
October 2022	94	94	94	94	94	94	0	0	0	0
October 2023	90	90	90	90	90	90	0	0	0	0
October 2024	82	82	82	82	82	82	0	0	0	0
October 2025	70	70	70	70	70	70	0	0	0	0
October 2026	56	56	56	56	56	56	0	0	0	0
October 2027	40	40	40	40	40	40	0	0	0	0
October 2028	24	24	24	24	24	24	0	0	0	0
October 2029	7	0	0	0	0	7	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.1	8.1	8.1	8.1	8.1	8.1	0.2	0.1	0.1	0.1

Percent of Original Principal Balances Outstanding for the A2 Class

Date	CPR Prepayment Assumption — No Prepayments During Prepayment Premium Term††					CPR Prepayment Assumption — Prepayments Without Regard to Prepayment Premium Term				
	0%	25%	50%	75%	100%	0%	25%	50%	75%	100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2019	100	100	100	100	100	100	84	56	28	0
October 2020	100	100	100	100	100	100	63	28	7	0
October 2021	100	100	100	100	100	100	47	14	2	0
October 2022	100	100	100	100	100	100	35	7	*	0
October 2023	100	100	100	100	100	100	26	3	*	0
October 2024	100	100	100	100	100	100	20	2	*	0
October 2025	100	100	100	100	100	100	14	1	*	0
October 2026	100	100	100	100	100	100	11	*	*	0
October 2027	100	100	100	100	100	100	8	*	*	0
October 2028	100	100	100	100	100	100	6	*	*	0
October 2029	100	100	99	97	79	100	4	*	*	0
October 2030	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.7	11.7	11.6	11.5	11.2	11.7	3.7	1.6	0.8	0.1

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

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

†† Assumes no prepayment during any applicable Prepayment Premium Term. See "Additional Risk Factors" and "Description of the Certificates—Distributions of Interest—*Allocation of Certain Prepayment Premiums*" in this prospectus supplement.

Characteristics of the Residual Class

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 Multifamily 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 Multifamily 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 Multifamily 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 Multifamily 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 Election and Special Tax Attributes

We will make a REMIC election with respect to the 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 Class will be designated as the "residual interest" in the REMIC as set forth in that table. Thus, the 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 Class, as "qualified mortgages" for other REMICs. See "Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes" in the Multifamily REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

Certain Classes of Certificates may be issued with original issue discount ("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 Multifamily REMIC Prospectus. In addition, certain Classes of 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 Multifamily REMIC Prospectus.

The Prepayment Assumption that will be used in determining the rate of accrual of OID will be applied on a pool-by-pool basis. See "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Daily Portions of Original Issue Discount*" in the

Multifamily REMIC Prospectus. The Prepayment Assumption that will be used for each pool will be 0% CPR until the Prepayment Premium End Date for each such pool and 100% CPR thereafter. The Prepayment Premium End Date for each pool can be determined through DUS Disclose at www.fanniemae.com. Because the Prepayment Premium End Date for each pool is not the same, during the period beginning on the earliest Prepayment Premium End Date of the pools and ending on the latest Prepayment Premium End Date of the pools, the effective Prepayment Assumption will increase, from 0% CPR to 100% CPR, as each pool reaches its Prepayment Premium End Date. No representation is made as to whether the Mortgage Loans underlying the MBS will prepay at the rate reflected in the Prepayment Assumption or 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 Multifamily 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 Multifamily REMIC Prospectus. This rule is generally effective 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. The IRS issued Notice 2018-80, stating its intention to exclude market discount from the application of this rule, effective January 1, 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 Multifamily 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 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.

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 Multifamily 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 Multifamily REMIC Prospectus.

ADDITIONAL ERISA CONSIDERATIONS

The following discussion supplements the discussion under “ERISA Considerations” in the Multifamily 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 will assign the MBS to the Trust and intend to sell certain Certificates to Amherst Pierpont Securities LLC in exchange for cash proceeds. The Certificates to be sold to Amherst Pierpont Securities LLC are referred to as the “Offered Certificates.”

The dealers specified on the cover of this prospectus supplement (together, the “Dealers”) propose to offer the Offered Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealers may effect these transactions to or through other dealers.

We expect initially to retain certain Certificates, and may sell some or all of the retained Certificates at any time in negotiated transactions at varying prices to be determined at the time of sale.

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. Cleary Gottlieb Steen & Hamilton LLP will provide legal representation for the Dealer.

Exhibit A-1

Assumed Characteristics of the Mortgage Loans Underlying the Group 1 MBS As of October 1, 2018*

Approximate Principal Balance	Net Mortgage Interest Rate (%)	Mortgage Interest Rate(%)	Original Amortization Term (mos.)**	Remaining Term to Maturity (mos.)	Loan Age (mos.)	Remaining Prepayment Premium Term (mos.)	Scheduled Monthly Principal and Interest**	Interest Accrual Method	Remaining Interest Only Period (mos.)
$44,982,000.00	3.370%	4.160%	0	83	1	76	N/A	Actual/360	83
42,703,000.00	3.370	4.160	0	83	1	76	N/A	Actual/360	83
35,043,000.00	3.370	4.160	0	83	1	76	N/A	Actual/360	83
29,600,000.00	3.370	4.160	0	83	1	76	N/A	Actual/360	83
25,610,000.00	3.370	4.160	0	83	1	76	N/A	Actual/360	83
22,745,000.00	3.370	4.160	0	83	1	76	N/A	Actual/360	83

* The assumed characteristics of the underlying Mortgage Loans are derived from certain MBS pools that we expect to be included in the Trust. The assumed characteristics may not reflect the actual characteristics of the individual loans included in the related pools.

** Mortgage Loans that are interest only for their entire terms and have no scheduled interest and principal payment amounts prior to maturity are designated "0" under Original Amortization Term and "N/A" under Scheduled Monthly Principal and Interest in the above table.

Certain Characteristics of the Expected Group 1 MBS and the Related Mortgage Loans As of October 1, 2018

Expected Pool Number	Original MBS Balance*	MBS Balance in the Trust	MBS Issue Date	MBS Maturity Date	Loan Note Rate (%)	MBS Pass-Thru Rate (%)	Interest Accrual Method	Loan Original Amor-tization Term (mos.)†	Loan Original Term to Maturity (mos.)	Loan Remaining Term to Maturity (mos.)	Loan Age (mos.)	Loan Original Interest Only Period (mos.)	Loan Remaining Interest Only Period (mos.)	Loan Original Prepayment Premium Term (mos.)	Loan Prepayment Premium End Date
109534	$44,982,000.00	$44,982,000.00	9/1/2018	9/1/2025	4.160%	3.370%	Actual/360	0	84	83	1	84	83	78	2/28/2025
109528	42,703,000.00	42,703,000.00	9/1/2018	9/1/2025	4.160	3.370	Actual/360	0	84	83	1	84	83	78	2/28/2025
109532	35,043,000.00	35,043,000.00	9/1/2018	9/1/2025	4.160	3.370	Actual/360	0	84	83	1	84	83	78	2/28/2025
109530	29,600,000.00	29,600,000.00	9/1/2018	9/1/2025	4.160	3.370	Actual/360	0	84	83	1	84	83	78	2/28/2025
109531	25,610,000.00	25,610,000.00	9/1/2018	9/1/2025	4.160	3.370	Actual/360	0	84	83	1	84	83	78	2/28/2025
109535	22,745,000.00	22,745,000.00	9/1/2018	9/1/2025	4.160	3.370	Actual/360	0	84	83	1	84	83	78	2/28/2025

* This may represent all or a portion of the principal balance of the related pool at MBS issuance.

† Mortgage Loans that are interest only for their entire terms and have no scheduled interest and principal payment amounts prior to maturity are designated "0" under Loan Original Amortization Term (mos.) in the above table.

Property Characteristics of the Expected Group 1 MBS and the Related Mortgage Loans As of October 1, 2018

Expected Pool Number	Property City	Property State	Zip Code	Property Type	Green Financing Type	Number of Units	Year Built	Original LTV (%)	UW NCF DSCR (x)	Mortgage Loan Seller
109534	Surprise	AZ	85374	Multifamily	N/A	382	2009	65.9%	1.73	Jones Lang LaSalle Multifamily, LLC.
109528	Tempe	AZ	85283	Multifamily	N/A	356	1997	67.5	1.73	Jones Lang LaSalle Multifamily, LLC.
109532	Phoenix	AZ	85044	Multifamily	N/A	322	1999	62.1	1.73	Jones Lang LaSalle Multifamily, LLC.
109530	Chandler	AZ	85226	Multifamily	N/A	255	1997	65.4	1.73	Jones Lang LaSalle Multifamily, LLC.
109531	Glendale	AZ	85308	Multifamily	N/A	236	2001	65.0	1.73	Jones Lang LaSalle Multifamily, LLC.
109535	Peoria	AZ	85381	Multifamily	N/A	200	2008	66.3	1.73	Jones Lang LaSalle Multifamily, LLC.

Additional Loan Characteristics of the Group 1 MBS As of October 1, 2018

Expected Pool Number	Property Name	Property Street Address	Property City	Property State	Zip Code	MBS Balance in the Trust	MBS Balance as Percent of Total Aggregate Group 1 MBS Balance	UW NCF DSCR (x)	Original LTV (%)
109534	The Residences at Stadium Village	16485 N Stadium Way	Surprise	AZ	85374	$44,982,000.00	22.41%	1.73	65.9%
109528	Finisterra Apartment Homes	1250 West Grove Parkway	Tempe	AZ	85283	42,703,000.00	21.28	1.73	67.5
109532	Sierra Foothills Apartment Homes	13601 South 44th Street	Phoenix	AZ	85044	35,043,000.00	17.46	1.73	62.1
109530	Lumiere Chandler Condos	1100 North Priest Drive	Chandler	AZ	85226	29,600,000.00	14.75	1.73	65.4
109531	Sierra Canyon Apartment Homes	17500 N 67th Ave	Glendale	AZ	85308	25,610,000.00	12.76	1.73	65.0
109535	Waterford at Peoria	14109 N 83rd Ave	Peoria	AZ	85381	22,745,000.00	11.33	1.73	66.3

Exhibit A-2

Assumed Characteristics of the Mortgage Loans Underlying the Group 2 MBS As of October 1, 2018*

Approximate Principal Balance	Net Mortgage Interest Rate (%)	Mortgage Interest Rate (%)	Original Amortization Term (mos.)**	Remaining Term to Maturity (mos.)	Loan Age (mos.)	Remaining Prepayment Premium Term (mos.)	Scheduled Monthly Principal and Interest**	Interest Accrual Method	Remaining Interest Only Period (mos.)
$77,000,000.00	4.220%	4.980%	360	141	3	134	$412,411.98	Actual/360	69
37,500,000.00	3.350	4.390	360	137	7	130	187,563.90	Actual/360	65
33,660,000.00	3.660	4.350	360	143	1	136	167,563.45	Actual/360	59
26,100,000.00	3.680	4.820	360	143	1	136	137,253.36	Actual/360	83
24,092,000.00	3.220	4.210	360	137	7	130	117,954.68	Actual/360	77
23,142,000.00	3.730	4.820	360	143	1	136	121,697.98	Actual/360	59
22,618,000.00	3.710	4.340	0	142	2	135	N/A	Actual/360	142
21,606,000.00	3.750	4.640	360	142	2	135	111,279.03	Actual/360	94
18,500,000.00	3.430	4.290	360	139	5	132	91,442.62	Actual/360	67
18,040,000.00	3.760	4.850	360	140	4	133	95,195.61	Actual/360	44
17,311,000.00	3.220	4.210	360	137	7	130	84,754.83	Actual/360	77
16,105,000.00	3.550	4.540	360	138	6	131	81,984.88	Actual/360	66
15,494,545.00	3.100	4.100	360	137	7	130	74,869.39	Actual/360	77
14,550,000.00	3.510	4.600	360	139	5	132	74,589.76	Actual/360	55
14,300,000.00	3.510	4.600	360	139	5	132	73,308.14	Actual/360	19
13,840,000.00	3.810	4.850	360	142	2	135	73,032.55	Actual/360	70
12,400,000.00	3.550	4.540	360	141	3	134	63,124.03	Actual/360	69
12,361,000.00	3.860	4.850	360	141	3	134	65,227.99	Actual/360	45
10,483,770.94	3.790	4.780	360	140	4	133	55,140.97	Actual/360	N/A
10,000,000.00	3.820	4.860	360	141	3	134	52,829.81	Actual/360	57
9,915,000.00	3.660	4.370	360	143	1	136	49,474.90	Actual/360	71
9,457,000.00	3.670	4.280	0	142	2	135	N/A	Actual/360	142
9,051,000.00	3.830	5.020	360	143	1	136	48,698.42	Actual/360	47
8,950,005.63	3.680	5.070	360	139	5	132	48,699.71	Actual/360	N/A
8,905,000.00	3.660	4.370	360	143	1	136	44,435.09	Actual/360	71
8,255,000.00	3.850	4.910	360	143	1	136	43,861.68	Actual/360	59
8,250,000.00	3.810	5.100	360	143	1	136	44,793.36	Actual/360	35
7,728,000.00	3.790	4.880	360	142	2	135	40,920.67	Actual/360	58
7,665,000.00	3.780	4.820	360	143	1	136	40,308.31	Actual/360	71
7,578,000.00	3.800	5.140	360	139	5	132	41,331.19	Actual/360	31
7,458,000.00	3.910	5.040	360	143	1	136	40,218.68	Actual/360	59
6,801,000.00	3.710	4.900	360	142	2	135	36,094.72	Actual/360	22
6,774,000.00	3.470	4.810	360	138	6	131	35,581.79	Actual/360	42
6,512,000.00	3.720	5.010	360	143	1	136	34,997.63	Actual/360	47

Approximate Principal Balance	Net Mortgage Interest Rate (%)	Mortgage Interest Rate (%)	Original Amortization Term (mos.)**	Remaining Term to Maturity (mos.)	Loan Age (mos.)	Remaining Prepayment Premium Term (mos.)	Scheduled Monthly Principal and Interest**	Interest Accrual Method	Remaining Interest Only Period (mos.)
$ 5,493,524.80	3.770%	5.110%	360	143	1	136	$ 29,896.04	Actual/360	N/A
4,800,000.00	3.680	5.220	360	137	7	130	26,416.66	Actual/360	29
4,234,000.00	3.760	5.100	360	143	1	136	22,988.49	Actual/360	47
4,178,000.00	3.950	5.190	360	141	3	134	22,916.05	Actual/360	9
3,904,000.00	3.770	5.210	360	140	4	133	21,461.41	Actual/360	32
3,100,000.00	3.840	5.420	360	140	4	133	17,446.18	Actual/360	32
2,913,000.00	3.390	4.930	360	137	7	130	15,513.23	Actual/360	29
2,886,000.00	3.860	5.400	360	139	5	132	16,205.78	Actual/360	31
2,560,020.68	3.830	5.330	360	141	3	134	14,308.10	Actual/360	N/A
2,328,741.56	3.830	5.330	360	141	3	134	13,015.47	Actual/360	N/A
1,702,000.00	3.820	5.160	360	138	6	131	9,303.86	Actual/360	30
1,315,000.00	3.910	5.000	360	140	4	133	7,059.20	Actual/360	20
1,312,000.00	3.820	5.160	360	138	6	131	7,171.95	Actual/360	30
1,270,000.00	3.910	5.200	360	141	3	134	6,973.71	Actual/360	21
1,200,000.00	3.910	5.000	360	140	4	133	6,441.86	Actual/360	8
1,000,000.00	3.820	5.160	360	138	6	131	5,466.43	Actual/360	18

* The assumed characteristics of the underlying Mortgage Loans are derived from certain MBS pools that we expect to be included in the Trust. The assumed characteristics may not reflect the actual characteristics of the individual loans included in the related pools.

** Mortgage Loans that are interest only for their entire terms and have no scheduled interest and principal payment amounts prior to maturity are designated "0" under Original Amortization Term and "N/A" under Scheduled Monthly Principal and Interest in the above table.

Certain Characteristics of the Expected Group 2 MBS and the Related Mortgage Loans As of October 1, 2018

Expected Pool Number	Original MBS Balance*	MBS Balance in the Trust	MBS Issue Date	MBS Maturity Date	Loan Note Rate (%)	MBS Pass-Thru Rate (%)	Interest Accrual Method	Loan Original Amor-tization Term (mos.)†	Loan Original Term to Maturity (mos.)	Loan Remaining Term to Maturity (mos.)	Loan Age (mos.)	Loan Original Interest Only Period (mos.)	Loan Remaining Interest Only Period (mos.)	Loan Original Prepayment Premium Term (mos.)	Loan Prepayment Premium End Date
387768	$77,000,000.00	$77,000,000.00	7/1/2018	7/1/2030	4.980%	4.220%	Actual/360	360	144	141	3	72	69	138	12/31/2029
AN8509	37,500,000.00	37,500,000.00	3/1/2018	3/1/2030	4.390	3.350	Actual/360	360	144	137	7	72	65	138	8/31/2029
109706	33,660,000.00	33,660,000.00	9/1/2018	9/1/2030	4.350	3.660	Actual/360	360	144	143	1	60	59	138	2/28/2030
109670	26,100,000.00	26,100,000.00	9/1/2018	9/1/2030	4.820	3.680	Actual/360	360	144	143	1	84	83	138	2/28/2030
AN8386	24,092,000.00	24,092,000.00	3/1/2018	3/1/2030	4.210	3.220	Actual/360	360	144	137	7	84	77	138	8/31/2029
109615	23,142,000.00	23,142,000.00	9/1/2018	9/1/2030	4.820	3.730	Actual/360	360	144	143	1	60	59	138	2/28/2030
AN9967	22,618,000.00	22,618,000.00	8/1/2018	8/1/2030	4.340	3.710	Actual/360	0	144	142	2	144	142	138	1/31/2030
AN9808	21,606,000.00	21,606,000.00	8/1/2018	8/1/2030	4.640	3.750	Actual/360	360	144	142	2	96	94	138	1/31/2030
AN9007	18,500,000.00	18,500,000.00	5/1/2018	5/1/2030	4.290	3.430	Actual/360	360	144	139	5	72	67	138	10/31/2029
AN9315	18,040,000.00	18,040,000.00	6/1/2018	6/1/2030	4.850	3.760	Actual/360	360	144	140	4	48	44	138	11/30/2029
AN8385	17,311,000.00	17,311,000.00	3/1/2018	3/1/2030	4.210	3.220	Actual/360	360	144	137	7	84	77	138	8/31/2029
AN8831	16,105,000.00	16,105,000.00	4/1/2018	4/1/2030	4.540	3.550	Actual/360	360	144	138	6	72	66	138	9/30/2029
AN8283	15,494,545.00	15,494,545.00	3/1/2018	3/1/2030	4.100	3.100	Actual/360	360	144	137	7	84	77	138	8/31/2029
AN8901	14,550,000.00	14,550,000.00	5/1/2018	5/1/2030	4.600	3.510	Actual/360	360	144	139	5	60	55	138	10/31/2029
AN9334	14,300,000.00	14,300,000.00	5/1/2018	5/1/2030	4.600	3.510	Actual/360	360	144	139	5	24	19	138	10/31/2029

Expected Pool Number	Original MBS Balance*	MBS Balance in the Trust	MBS Issue Date	MBS Maturity Date	Loan Note Rate (%)	MBS Pass-Thru Rate (%)	Interest Accrual Method	Loan Original Amor-tization Term (mos.)†	Loan Original Term to Maturity (mos.)	Loan Remaining Term to Maturity (mos.)	Loan Age (mos.)	Loan Original Interest Only Period (mos.)	Loan Remaining Interest Only Period (mos.)	Loan Original Prepayment Premium Term (mos.)	Loan Prepayment Premium End Date
AN9786	$13,840,000.00	$13,840,000.00	8/1/2018	8/1/2030	4.850%	3.810%	Actual/360	360	144	142	2	72	70	138	1/31/2030
AN9800	12,400,000.00	12,400,000.00	7/1/2018	7/1/2030	4.540	3.550	Actual/360	360	144	141	3	72	69	138	12/31/2029
AN9566	12,361,000.00	12,361,000.00	7/1/2018	7/1/2030	4.850	3.860	Actual/360	360	144	141	3	48	45	138	12/31/2029
AN9422	10,534,000.00	10,483,770.94	6/1/2018	6/1/2030	4.780	3.790	Actual/360	360	144	140	4	N/A	N/A	138	11/30/2029
AN9847	10,000,000.00	10,000,000.00	7/1/2018	7/1/2030	4.860	3.820	Actual/360	360	144	141	3	60	57	138	12/31/2029
109563	9,915,000.00	9,915,000.00	9/1/2018	9/1/2030	4.370	3.660	Actual/360	360	144	143	1	72	71	138	2/28/2030
AN9911	9,457,000.00	9,457,000.00	8/1/2018	8/1/2030	4.280	3.670	Actual/360	0	144	142	2	144	142	138	1/31/2030
BL0009	9,051,000.00	9,051,000.00	9/1/2018	9/1/2030	5.020	3.830	Actual/360	360	144	143	1	48	47	138	2/28/2030
AN9157	9,000,000.00	8,950,005.63	5/1/2018	5/1/2030	5.070	3.680	Actual/360	360	144	139	5	N/A	N/A	138	10/31/2029
109561	8,905,000.00	8,905,000.00	9/1/2018	9/1/2030	4.370	3.660	Actual/360	360	144	143	1	72	71	138	2/28/2030
109647	8,255,000.00	8,255,000.00	9/1/2018	9/1/2030	4.910	3.850	Actual/360	360	144	143	1	60	59	138	2/28/2030
BL0055	8,250,000.00	8,250,000.00	9/1/2018	9/1/2030	5.100	3.810	Actual/360	360	144	143	1	36	35	138	2/28/2030
109463	7,728,000.00	7,728,000.00	8/1/2018	8/1/2030	4.880	3.790	Actual/360	360	144	142	2	60	58	138	1/31/2030
109529	7,665,000.00	7,665,000.00	9/1/2018	9/1/2030	4.820	3.780	Actual/360	360	144	143	1	72	71	138	2/28/2030
AN9282	7,578,000.00	7,578,000.00	5/1/2018	5/1/2030	5.140	3.800	Actual/360	360	144	139	5	36	31	138	10/31/2029
109564	7,458,000.00	7,458,000.00	9/1/2018	9/1/2030	5.040	3.910	Actual/360	360	144	143	1	60	59	138	2/28/2030
AN9935	6,801,000.00	6,801,000.00	8/1/2018	8/1/2030	4.900	3.710	Actual/360	360	144	142	2	24	22	138	1/31/2030
AN8507	6,774,000.00	6,774,000.00	4/1/2018	4/1/2030	4.810	3.470	Actual/360	360	144	138	6	48	42	138	9/30/2029
109507	6,512,000.00	6,512,000.00	9/1/2018	9/1/2030	5.010	3.720	Actual/360	360	144	143	1	48	47	138	2/28/2030
109702	5,500,000.00	5,493,524.80	9/1/2018	9/1/2030	5.110	3.770	Actual/360	360	144	143	1	N/A	N/A	138	2/28/2030
AN8734	4,800,000.00	4,800,000.00	3/1/2018	3/1/2030	5.220	3.680	Actual/360	360	144	137	7	36	29	138	8/31/2029
109710	4,234,000.00	4,234,000.00	9/1/2018	9/1/2030	5.100	3.760	Actual/360	360	144	143	1	48	47	138	2/28/2030
AN9804	4,178,000.00	4,178,000.00	7/1/2018	7/1/2030	5.190	3.950	Actual/360	360	144	141	3	12	9	138	12/31/2029
AN9362	3,904,000.00	3,904,000.00	6/1/2018	6/1/2030	5.210	3.770	Actual/360	360	144	140	4	36	32	138	11/30/2029
AN9371	3,100,000.00	3,100,000.00	6/1/2018	6/1/2030	5.420	3.840	Actual/360	360	144	140	4	36	32	138	11/30/2029
AN8427	2,913,000.00	2,913,000.00	3/1/2018	3/1/2030	4.930	3.390	Actual/360	360	144	137	7	36	29	138	8/31/2029
AN9323	2,886,000.00	2,886,000.00	5/1/2018	5/1/2030	5.400	3.860	Actual/360	360	144	139	5	36	31	138	10/31/2029
AN9766	2,568,000.00	2,560,020.68	7/1/2018	7/1/2030	5.330	3.830	Actual/360	360	144	141	3	N/A	N/A	138	12/31/2029
AN9325	2,336,000.00	2,328,741.56	7/1/2018	7/1/2030	5.330	3.830	Actual/360	360	144	141	3	N/A	N/A	138	12/31/2029
AN8909	1,702,000.00	1,702,000.00	4/1/2018	4/1/2030	5.160	3.820	Actual/360	360	144	138	6	36	30	138	9/30/2029
AN9375	1,315,000.00	1,315,000.00	6/1/2018	6/1/2030	5.000	3.910	Actual/360	360	144	140	4	24	20	138	11/30/2029
AN8912	1,312,000.00	1,312,000.00	4/1/2018	4/1/2030	5.160	3.820	Actual/360	360	144	138	6	36	30	138	9/30/2029
AN9990	1,270,000.00	1,270,000.00	7/1/2018	7/1/2030	5.200	3.910	Actual/360	360	144	141	3	24	21	138	12/31/2029
AN9373	1,200,000.00	1,200,000.00	6/1/2018	6/1/2030	5.000	3.910	Actual/360	360	144	140	4	12	8	138	11/30/2029
AN8913	1,000,000.00	1,000,000.00	4/1/2018	4/1/2030	5.160	3.820	Actual/360	360	144	138	6	24	18	138	9/30/2029

* This may represent all or a portion of the principal balance of the related pool at MBS issuance.

† Mortgage Loans that are interest only for their entire terms and have no scheduled interest and principal payment amounts prior to maturity are designated "0" under Loan Original Amortization Term (mos.) in the above table.

Property Characteristics of the
Expected Group 2 MBS and the Related Mortgage Loans
As of October 1, 2018

Expected Pool Number	Property City	Property State	Zip Code	Property Type	Green Financing Type	Number of Units	Year Built	Original LTV (%)	UW NCF DSCR (x)	Mortgage Loan Seller
387768	Griffith	IN	46319	Multifamily	Green Rewards	1337	1967	62.6%	1.51	Greystone Servicing Corporation Inc.
AN8509	Oxon Hill	MD	20745	Multifamily	Green Rewards	350	1965	75.0	1.27	Capital One Multifamily Finance, LLC
109706	Stamford	CT	06901	Multifamily	Green Rewards	143	2001	77.8	1.25	Greystone Servicing Corporation Inc.
109670	Houston	TX	77082	Multifamily	Green Rewards	456	1984	71.1	1.25	Berkeley Point Capital LLC
AN8386	Kennesaw	GA	30144	Multifamily	Green Rewards	200	1995	79.0	1.25	Capital One Multifamily Finance, LLC
109615	San Antonio	TX	78229	Multifamily	Green Rewards	368	1969	75.0	1.25	Greystone Servicing Corporation Inc.
AN9967	Centerville	GA	31028	Multifamily	Green Rewards	312	2001	64.6	2.00	Capital One Multifamily Finance, LLC
AN9808	Peachtree City	GA	30269	Multifamily	Green Rewards	198	1988	72.0	1.25	Berkadia Commercial Mortgage LLC
AN9007	Greenville	NC	27858	Dedicated Student	Green Rewards	366	1969	61.1	1.42	M & T Realty Capital Corporation
AN9315	Dallas	TX	75211	Multifamily	Green Rewards	332	1965	80.0	1.26	Walker & Dunlop, LLC
AN8385	Kennesaw	GA	30144	Multifamily	Green Rewards	324	1989	79.4	1.25	Capital One Multifamily Finance, LLC
AN8831	Charlotte	NC	28212	Multifamily	Green Rewards	214	1986	71.9	1.25	Capital One Multifamily Finance, LLC
AN8283	Redlands	CA	92374	Multifamily	Green Rewards	124	1982	69.9	1.25	Berkadia Commercial Mortgage LLC
AN8901	Gaithersburg	MD	20877	Multifamily	Green Rewards	107	1965	75.0	1.25	Berkadia Commercial Mortgage LLC
AN9334	Manhattan	KS	66502	Multifamily	Green Rewards	200	1990	74.1	1.25	Walker & Dunlop, LLC
AN9786	Wilmington	DE	19809	Multifamily	Green Rewards	168	1968	80.0	1.26	Greystone Servicing Corporation Inc.
AN9800	Mountlake Terrace	WA	98043	Multifamily	Green Rewards	70	1988	66.7	1.26	Jones Lang LaSalle Multifamily, LLC.
AN9566	Hurst	TX	76053	Multifamily	Green Rewards	214	1968	72.7	1.25	Dougherty Mortgage, LLC
AN9422	Garland	TX	75041	Multifamily	Green Rewards	150	1985	71.8	1.25	Arbor Commercial Funding I, LLC
AN9847	Miami	FL	33138	Multifamily	Green Rewards	94	1968	64.9	1.27	Arbor Commercial Funding I, LLC
109563	Fayetteville	NC	28314	Multifamily	Green Rewards	265	1984	65.0	1.62	Walker & Dunlop, LLC
AN9911	Goleta	CA	93117	Multifamily	Green Rewards	164	1964	42.8	2.12	Prudential Multifamily Mortgage, LLC
BL0009	Arlington	TX	76013	Multifamily	Green Rewards	143	1969	74.8	1.25	Dougherty Mortgage, LLC
AN9157	Bakersfield	CA	93307	Multifamily	Green Rewards	224	1973	72.6	1.27	Hunt Mortgage Capital, LLC
109561	Fayetteville	NC	28306	Multifamily	Green Rewards	274	1970	64.5	1.61	Walker & Dunlop, LLC
109647	Charlotte	NC	28205	Multifamily	Green Rewards	126	1968	65.0	1.37	Arbor Commercial Funding I, LLC
BL0055	Lawrence	KS	66049	Multifamily	Green Rewards	132	1983	77.3	1.25	Dougherty Mortgage, LLC
109463	Daytona Beach	FL	32117	Multifamily	Green Rewards	128	1973	79.6	1.33	Dougherty Mortgage, LLC
109529	Tallahassee	FL	32303	Multifamily	Green Rewards	120	1988	74.8	1.25	Greystone Servicing Corporation Inc.
AN9282	Pasadena	TX	77502	Multifamily	Green Rewards	202	1969	74.1	1.25	Berkeley Point Capital LLC
109564	Gainesville	FL	32607	Multifamily	Green Rewards	144	1976	67.8	1.25	Greystone Servicing Corporation Inc.
AN9935	Indiana	PA	15701	Multifamily	Green Rewards	118	2004	72.7	1.30	Bellwether Enterprise Mortgage Investments, LLC
AN8507	Richmond	VA	23234	Multifamily	Green Rewards	224	1947	75.0	1.33	Berkadia Commercial Mortgage LLC
109507	San Antonio	TX	78223	Multifamily	Green Rewards	135	1978	80.0	1.28	Wells Fargo Bank, N.A.
109702	Houston	TX	77092	Multifamily	Green Rewards	116	1975	69.2	1.27	Arbor Commercial Funding I, LLC
AN8734	Waco	TX	76710	Multifamily	Green Rewards	123	1964	74.9	1.26	Dougherty Mortgage, LLC
109710	Groves	TX	77619	Multifamily	Green Rewards	101	1968	67.6	1.25	Berkeley Point Capital LLC
AN9804	Hurst	TX	76053	Multifamily	Green Rewards	78	1968	76.3	1.25	Dougherty Mortgage, LLC
AN9362	Fort Worth	TX	76134	Multifamily	Green Rewards	71	1965	72.5	1.26	Dougherty Mortgage, LLC
AN9371	Springfield	MA	01105	Multifamily	Green Rewards	70	1880	77.7	1.26	Hunt Mortgage Capital, LLC
AN8427	Abilene	TX	79601	Multifamily	Green Rewards	100	1979	72.5	1.34	Wells Fargo Bank, N.A.
AN9323	Greensboro	NC	27407	Multifamily	Green Rewards	97	1971	79.0	1.25	Arbor Commercial Funding I, LLC
AN9766	Columbus	MS	39705	Multifamily	Green Rewards	96	1965	74.4	1.25	Dougherty Mortgage, LLC
AN9325	Columbus	MS	39705	Multifamily	Green Rewards	67	1965	69.7	1.25	Dougherty Mortgage, LLC
AN8909	Springfield	MA	01105	Multifamily	Green Rewards	44	1918	79.9	1.44	Hunt Mortgage Capital, LLC
AN9375	Springfield	MA	01105	Multifamily	Green Rewards	40	1927	79.2	1.29	Hunt Mortgage Capital, LLC
AN8912	Springfield	MA	01105	Multifamily	Green Rewards	32	1926	80.0	1.55	Hunt Mortgage Capital, LLC

Expected Pool Number	Property City	Property State	Zip Code	Property Type	Green Financing Type	Number of Units	Year Built	Original LTV (%)	UW NCF DSCR (x)	Mortgage Loan Seller
AN9990	Greensboro	NC	27405	Multifamily	Green Rewards	36	1969	70.6%	1.26	Dougherty Mortgage, LLC
AN9373	Springfield	MA	01105	Multifamily	Green Rewards	27	1905	76.9	1.26	Hunt Mortgage Capital, LLC
AN8913	Springfield	MA	01105	Multifamily	Green Rewards	24	1910	80.0	1.32	Hunt Mortgage Capital, LLC

Additional Loan Characteristics of the Ten Largest Group 2 MBS
As of October 1, 2018

Expected Pool Number	Property Name	Property Street Address	Property City	Property State	Zip Code	MBS Balance in the Trust	MBS Balance as Percent of Total Aggregate Group 2 MBS Balance	UW NCF DSCR (x)	Original LTV (%)
387768	Park West Apartments	1818 N Mansard Blvd	Griffith	IN	46319	$77,000,000.00	12.91%	1.51	62.6%
AN8509	Forest Hill Apartments	1439 Southern Avenue	Oxon Hill	MD	20745	37,500,000.00	6.29	1.27	75.0
109706	Park Square West	101 Summer St	Stamford	CT	06901	33,660,000.00	5.64	1.25	77.8
109670	Westchase Creek	3000 Woodland Park Drive	Houston	TX	77082	26,100,000.00	4.37	1.25	71.1
AN8386	Arium Kennesaw Villas Apartments	3780 Towne Xing NW	Kennesaw	GA	30144	24,092,000.00	4.04	1.25	79.0
109615	Alamo Hillside	7626 Callaghan Road	San Antonio	TX	78229	23,142,000.00	3.88	1.25	75.0
AN9967	Anthos at Lexington Place	800 Gunn Road	Centerville	GA	31028	22,618,000.00	3.79	2.00	64.6
AN9808	Park Place	1000 Stevens Entry	Peachtree City	GA	30269	21,606,000.00	3.62	1.25	72.0
AN9007	The District at Tar River	1725 East 1st Street	Greenville	NC	27858	18,500,000.00	3.10	1.42	61.1
AN9315	Highland Road Village	2704 S. Cockrell Hill Road	Dallas	TX	75211	18,040,000.00	3.02	1.26	80.0

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

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

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$797,281,608

Fannie Mae

Guaranteed Fannie Mae GeMS REMIC Pass-Through Certificates

Fannie Mae Multifamily REMIC Trust 2018-M13

PROSPECTUS SUPPLEMENT

AMHERST PIERPONT

Citigroup
SEB AB
Drexel Hamilton

October 24, 2018