

Your 2015 Supplemental Mortgage Pool Statement

IRS regulations governing tax reporting for widely held fixed investment trusts (WHFITs) require Fidelity Brokerage Services to send supplemental information to certain customers who held Mortgage Pool Securities during 2015. We provide this information in a separate statement for each mortgage pool security that you owned in 2015.

Each supplemental mortgage pool statement has two primary sections. The smaller box on the page presents a summary for the year, listing total principal distributions, total gross interest, total interest expense, and total proceeds of sale. These yearly summary items are self-explanatory.

Just below this box is a larger box which provides additional details, transaction-by-transaction. The IRS regulations require us to report, as of the date the trust received or otherwise processed each transaction, each individual's pro-rata share of each component of each transaction. The regulations require us to report, as appropriate, items of gross interest (as opposed to the net interest paid), principal factors, and the expense and market discount fraction to be used in calculating bond premium amortization and market discount accrual. Furthermore we have grossed-up all distributions to include any associated costs. Thus total gross interest, for example, may be larger than the total interest amount that the trust distributed to you.

Here is a description of each category in the detail section, looking from left to right across the page.

Record/ Trade Date	If the transaction on the line is a distribution (of principal or interest), the date shown in this column is the record date. If the transaction is either a purchase or a sale, the date shown is the trade date.
Payment/ Settlement Date	If the transaction on the line is a distribution (of principal or interest), the date shown is the payment date. If the transaction on the line is either a purchase or a sale, the date shown is the settlement date.
Quantity	Quantity shows the original face value of the security.
Original Purchase Cost	Reports the original cost of the security, excluding any payment for accrued interest. If you see an amount in this column, the transaction reported on this line is a purchase.
Principal Paid	The amount of principal distributed to the shareholder for this single period. If you see an amount in this column, the transaction reported on this line is a principal distribution.
Proceeds of Sale	Reports the proceeds of the sale of all or a portion of the security on the trade and settlement dates on the same line. We report proceeds net of any accrued interest received.



Gross Interest	If the line is reporting a purchase—Gross Interest reports the interest paid as accrued interest. If the line is reporting a sale—Gross Interest reports the interest received as accrued interest Otherwise, Gross Interest reports an interest distribution for the indicated period. All Gross Interest includes any associated interest expenses in the amount reported.
Interest Expense	Reports the Interest Expense amount included in the corresponding Gross Interest amount, reported on the same line.
Principal Balance	Reports the current principal balance per \$1,000 of original face amount. We report the principal balance, adjusted for the principal payment made in the previous period
Market Discount Fraction	Generally used for calculating adjustments for transactions made on the secondary market, the fraction is calculated by dividing the current interest payment by the total projected remaining interest payments amount. One generally uses the market discount fraction to calculate market discount or premium.
Remaining Income Adjustment	Reports the portion of the premium or discount that remains unamortized or un-accreted as of the beginning of the period on this line. The remaining income adjustment represents a rolling total, used for secondary market calculations. The principal balance minus the purchase cost equals the remaining income adjustment. A positive adjustment represents a market discount. A negative adjustment represents a premium. Generally, you can use negative income adjustments to offset part of the interest income.
Income Adjustment	Reports the increase or decrease in taxable income, due to the premium or market discount applied to purchases of this CUSIP for this account.

For further information regarding the use of this information, we suggest that you contact your tax advisor or the IRS.

For general tax information, please visit **Fidelity.com/tax** or call a Fidelity Representative at **800-544-6666**. Fidelity Representatives are available 24 hours a day, 7 days a week.

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