



Fannie Mae Statistical Summary Tables: January 2024

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Acquisition File Summary Characteristics

(Reflects origination year for loans acquired from January 2000 to September 2023)

				Acquisition Characteristics ¹					
Origination Year	Loan Count	Total Orig. UPB (\$M)	Avg. Orig UPB (\$)	Borrower Credit Score	Co-Borrower Credit Score	LTV Ratio	CLTV Ratio ²	DTI	Note Rate
1999	160,137	\$19,113	\$119,355	717	725	77.5	77.6	34.4	7.7
2000	1,268,238	\$160,749	\$126,750	719	727	77.7	77.9	35.4	8.1
2001	3,371,986	\$472,778	\$140,208	722	729	72.8	73.2	33.3	6.9
2002	3,857,369	\$564,730	\$146,403	727	735	69.4	69.9	32.9	6.3
2003	5,107,633	\$778,018	\$152,325	729	736	67.1	67.9	32.6	5.5
2004	1,744,562	\$274,072	\$157,101	723	730	69.3	70.9	35.7	5.7
2005	1,446,003	\$252,235	\$174,436	726	733	69.7	71.7	37.6	5.8
2006	1,080,650	\$198,670	\$183,843	725	733	70.5	72.5	38.8	6.4
2007	1,252,409	\$245,723	\$196,200	725	733	72.2	74.3	38.9	6.3
2008	1,491,749	\$315,015	\$211,172	745	753	71.7	73.3	37.9	6.0
2009	2,363,085	\$522,072	\$220,928	764	770	66.3	67.8	33.6	4.9
2010	1,951,221	\$432,359	\$221,584	769	776	66.7	68.2	31.8	4.5
2011	1,661,847	\$357,699	\$215,242	769	775	68.3	69.7	32.1	4.3
2012	2,680,145	\$608,112	\$226,895	772	776	68.9	70.2	31.1	3.6
2013	2,207,367	\$483,404	\$218,996	764	769	72.4	73.5	32.6	3.8
2014	1,449,705	\$311,590	\$214,933	753	760	76.4	77.2	34.2	4.3
2015	1,869,442	\$423,210	\$226,383	755	762	75.0	75.9	33.7	4.0
2016	2,353,820	\$555,054	\$235,810	758	763	73.6	74.3	33.5	3.7
2017	2,014,560	\$462,002	\$229,332	751	757	76.2	76.8	35.4	4.2
2018	1,787,453	\$419,624	\$234,761	749	755	77.8	78.3	37.6	4.8
2019	2,211,465	\$581,774	\$263,072	756	761	75.9	76.2	35.8	4.1
2020	4,991,578	\$1,401,090	\$280,691	766	771	71.0	71.4	33.5	3.1
2021	4,651,699	\$1,315,704	\$282,844	761	766	69.5	69.8	34.4	2.9
2022	1,792,768	\$539,911	\$301,160	753	757	75.4	75.6	37.2	4.7
2023	676,120	\$216,973	\$320,908	762	765	78.0	78.4	37.8	6.4
Total	55,443,011	\$11,911,681	\$214,845	752	758	71.6	72.4	34.3	4.5

¹ Acquisition Characteristics are UPB-weighted averages, based on UPB at origination

² Missing CLTVs have been set to OLTV in this view

Loan Count with Missing Data Values	
Original Interest Rate	7
LTV	12
Borrower Credit Score	168,802
Co-Borrower Credit Score	28,367,620
Original DTI Ratio	765,792

Performance File Summary Characteristics

(Reflects loan status in performance dataset for activity through September 2023)

Origination Year	Loan Count	Total Orig. UPB (\$M)	Active Loans		Inactive Loans (Loan Count)							Total Mods to Date ²	D180 UPB (\$M) ^{3,4}	D180 % of Orig. UPB ^{3,4}	Default UPB (\$M) ⁵	Loss Rate (%) ⁵
			Loan Count (Active)	Active UPB (\$M)	Prepaid	Repurchased ¹	Short Sale	Third Party Sale	REO	NPL	RPL	Loan Count				
1999	160,137	\$19,113	961	\$31	156,155	790	108	311	1,547	46	219	1,093	\$331	1.7%	\$170.93	0.1%
2000	1,268,238	\$160,749	4,781	\$167	1,241,376	4,154	764	1,924	13,341	348	1,550	7,637	\$2,339	1.5%	\$1,408.06	0.2%
2001	3,371,986	\$472,778	19,783	\$847	3,302,292	6,667	2,176	4,278	31,232	1,340	4,218	22,346	\$5,958	1.3%	\$3,573.39	0.2%
2002	3,857,369	\$564,730	39,680	\$2,059	3,756,931	5,991	3,051	5,741	37,542	2,327	6,106	32,329	\$8,004	1.4%	\$4,521.76	0.3%
2003	5,107,633	\$778,018	112,391	\$6,995	4,891,719	6,800	7,586	11,497	59,141	5,587	12,912	69,916	\$17,883	2.3%	\$9,131.11	0.4%
2004	1,744,562	\$274,072	56,266	\$3,830	1,620,158	3,054	7,305	5,851	39,085	3,526	9,317	44,485	\$12,279	4.5%	\$6,906.21	1.0%
2005	1,446,003	\$252,235	53,903	\$4,477	1,287,674	3,398	18,092	6,372	56,714	4,792	15,058	64,501	\$21,350	8.5%	\$13,993.16	2.4%
2006	1,080,650	\$198,670	34,416	\$3,279	937,265	3,738	20,344	4,857	58,562	4,492	16,976	66,735	\$23,175	11.7%	\$15,782.23	3.8%
2007	1,252,409	\$245,723	43,483	\$4,605	1,063,731	8,835	25,814	5,601	73,816	6,523	24,606	95,498	\$33,414	13.6%	\$21,245.02	3.7%
2008	1,491,749	\$315,015	45,765	\$4,860	1,351,027	9,337	15,407	3,830	46,415	4,633	15,335	68,636	\$23,053	7.3%	\$13,186.33	1.5%
2009	2,363,085	\$522,072	152,006	\$14,496	2,185,085	2,743	3,506	1,891	11,968	2,060	3,826	20,589	\$7,480	1.4%	\$3,320.04	0.2%
2010	1,951,221	\$432,359	195,536	\$17,284	1,744,380	1,418	860	1,218	4,465	1060	2,284	10,405	\$3,574	0.8%	\$1,036.11	0.1%
2011	1,661,847	\$357,699	222,281	\$20,061	1,431,960	709	363	951	2,661	800	2,122	9,005	\$2,973	0.8%	\$603.95	0.0%
2012	2,680,145	\$608,112	648,116	\$76,479	2,024,258	1,528	307	989	2,430	536	1,981	11,266	\$5,300	0.9%	\$570.24	0.0%
2013	2,207,367	\$483,404	548,626	\$66,667	1,648,599	4,099	273	1120	2,340	484	1,826	13,326	\$6,040	1.2%	\$580.44	0.0%
2014	1,449,705	\$311,590	284,613	\$33,508	1,157,582	2,475	270	1018	1,901	379	1,467	13,498	\$5,396	1.7%	\$517.61	0.0%
2015	1,869,442	\$423,210	481,570	\$66,464	1,381,454	1,815	237	971	1,523	325	1,547	16,590	\$8,213	1.9%	\$471.45	0.0%
2016	2,353,820	\$555,054	782,278	\$122,133	1,565,486	1,271	212	957	1,240	381	1,995	21,454	\$13,111	2.4%	\$424.81	0.0%
2017	2,014,560	\$462,002	593,545	\$91,650	1,414,323	1,355	238	940	1,213	443	2,503	22,627	\$15,146	3.3%	\$415.70	0.0%
2018	1,787,453	\$419,624	425,326	\$68,200	1,355,841	1,947	251	808	937	400	1,943	21,354	\$16,317	3.9%	\$363.39	0.0%
2019	2,211,465	\$581,774	765,802	\$149,673	1,440,446	3,155	100	348	376	148	1090	18,088	\$20,568	3.5%	\$135.29	0.0%
2020	4,991,578	\$1,401,090	3,564,212	\$871,991	1,420,487	6,075	20	240	252	13	279	9,393	\$13,908	1.0%	\$57.49	0.0%
2021	4,651,699	\$1,315,704	4,176,736	\$1,096,927	467,915	6,668	25	151	200	0	4	3,849	\$6,744	0.5%	\$40.00	0.0%
2022	1,792,768	\$539,911	1,704,030	\$495,421	85,100	3524	20	36	58	0	0	518	\$2,098	0.4%	\$17.02	0.0%
2023	676,120	\$216,973	668,005	\$211,207	7,980	133	0	0	2	0	0	1	\$9	0.0%	\$0.00	0.0%
Total	55,443,011	\$11,911,681	15,624,111	\$3,433,309	38,939,224	91,679	107,329	61,900	448,961	40,643	129,164	665,139	\$274,662	2.3%	\$98,471.73	0.3%

² Only one modification is counted per loan.

³ D180 Rates included here are calculated in the same methodology as prior statistical summaries, they are included for comparison purposes only.

⁴ Reflects the outstanding available UPB at D180 as reflected in the dataset.

⁵ Default rates and UPB in this view are for completed dispositions only. These are defined as loans with a zero balance code of '02', '03', '09', or '15' and non-null disposition dates.

Loss/Severity Summary Characteristics by Origination Year

(Reflects loan status in performance dataset for disposition activity through June 2023)

Loan Population: loans with zero balance code of '02', '03', '09', or '15' with non-null Disposition dates

	Origination Year																		Total
	1999-2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
Default UPB (\$M) ¹	\$39,696	\$15,780	\$21,240	\$13,183	\$3,317	\$1,033	\$601	\$568	\$577	\$515	\$463	\$417	\$406	\$348	\$125	\$49	\$29	\$9	\$98,356
Default Rate (%)	1.6%	7.9%	8.6%	4.2%	0.6%	0.2%	0.2%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.8%
EXPENSES:																			
Delinquent Interest	11%	12%	12%	11%	9%	9%	8%	7%	7%	8%	8%	7%	8%	9%	8%	6%	4%	6%	11%
Total Liquidation Exp.	13%	10%	10%	10%	11%	13%	15%	15%	16%	15%	15%	14%	13%	11%	9%	9%	6%	3%	12%
Foreclosure	4%	3%	3%	3%	3%	4%	5%	5%	5%	4%	4%	4%	4%	3%	2%	2%	2%	1%	4%
Property Preservation	3%	3%	2%	3%	3%	4%	5%	5%	6%	6%	6%	5%	5%	4%	3%	4%	2%	1%	3%
Asset Recovery	1%	1%	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Misc. Holding Expenses/Credits	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	0%	1%
Associated Taxes	4%	3%	3%	3%	3%	4%	4%	4%	4%	3%	3%	3%	3%	3%	2%	2%	1%	1%	3%
Total Costs	124%	122%	122%	122%	120%	122%	123%	122%	123%	123%	122%	121%	121%	120%	116%	113%	109%	105%	123%
PROCEEDS:																			
Net Sales Proceeds	75%	64%	63%	67%	80%	87%	89%	91%	92%	93%	97%	97%	97%	98%	98%	94%	87%	86%	71%
Credit Enhancement	7%	5%	8%	9%	4%	4%	5%	7%	11%	13%	12%	11%	10%	9%	5%	6%	9%	12%	7%
Repurchase/Make Whole	3%	4%	7%	9%	5%	3%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	3%	0%	5%
Other	3%	1%	2%	2%	2%	2%	2%	3%	3%	3%	3%	3%	3%	3%	2%	5%	4%	4%	2%
Total Proceeds	88%	75%	79%	87%	91%	95%	98%	102%	107%	110%	112%	111%	112%	111%	106%	106%	102%	103%	85%
Severity	36%	47%	43%	35%	30%	27%	24%	20%	16%	13%	10%	10%	9%	9%	10%	7%	7%	2%	38%
Total Net Loss (\$M)	\$14,414	\$7,448	\$9,044	\$4,572	\$982	\$275	\$147	\$116	\$90	\$67	\$46	\$40	\$38	\$30	\$12	\$3	\$2	\$0	\$37,326

¹ Default UPB, expenses and proceeds in this view are for completed dispositions only. These are defined as loans with a zero balance code of '02', '03', '09', or '15' and non-null disposition dates. Default rate is calculated as the sum of default UPB divided by the origination UPB. Expense and proceed line items are a percentage of default UPB.

Loss/Severity Summary Characteristics by Disposition Year

(Reflects loan status in performance dataset for disposition activity through June 2023)

Loan Population: loans with zero balance code of '02', '03', '09', or '15' with non-null Disposition dates

	Disposition Year																		
	2000-2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
Default UPB (\$M) ¹	\$5,225	\$1,521	\$2,350	\$5,780	\$11,495	\$16,416	\$14,040	\$9,840	\$7,273	\$6,047	\$5,916	\$3,670	\$3,189	\$1,856	\$846	\$1,420	\$1,141	\$330	\$98,356
EXPENSES:																			
Delinquent Interest	9%	9%	8%	7%	8%	9%	10%	12%	15%	17%	18%	16%	14%	12%	13%	10%	11%	17%	11%
Total Liquidation Exp.	8%	9%	7%	6%	6%	7%	9%	12%	16%	20%	21%	21%	20%	20%	26%	15%	16%	30%	12%
Foreclosure	3%	4%	3%	2%	2%	2%	3%	3%	4%	5%	6%	7%	7%	8%	7%	7%	6%	7%	4%
Property Preservation	3%	3%	2%	2%	2%	2%	2%	3%	4%	6%	4%	5%	4%	5%	11%	2%	3%	15%	3%
Asset Recovery	0%	0%	0%	0%	0%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	0%	0%	0%	1%
Misc. Holding Expenses/Credits	0%	0%	0%	0%	0%	0%	1%	1%	2%	3%	3%	2%	2%	2%	2%	1%	2%	2%	1%
Associated Taxes	2%	2%	2%	2%	2%	2%	2%	3%	4%	6%	7%	7%	6%	5%	5%	4%	6%	6%	3%
Total Costs	117%	118%	115%	113%	114%	116%	118%	123%	131%	137%	139%	137%	134%	132%	138%	125%	128%	143%	123%
PROCEEDS:																			
Net Sales Proceeds	78%	77%	72%	63%	62%	59%	64%	72%	75%	79%	80%	83%	86%	89%	93%	103%	102%	108%	71%
Credit Enhancement	14%	13%	10%	9%	7%	7%	7%	7%	7%	6%	5%	6%	5%	6%	10%	2%	2%	5%	7%
Repurchase/Make Whole	9%	3%	4%	8%	9%	8%	5%	3%	1%	0%	0%	1%	0%	1%	3%	0%	1%	2%	5%
Other	5%	5%	2%	1%	1%	1%	2%	2%	2%	2%	3%	4%	5%	5%	5%	5%	4%	5%	2%
Total Proceeds	107%	98%	88%	81%	79%	75%	77%	83%	85%	88%	88%	93%	96%	101%	110%	111%	108%	121%	85%
Severity	10%	20%	27%	32%	35%	41%	41%	41%	45%	49%	51%	43%	38%	31%	28%	14%	20%	22%	38%
Total Net Loss (\$M)	\$534	\$308	\$640	\$1,875	\$4,036	\$6,804	\$5,752	\$3,988	\$3,309	\$2,965	\$2,992	\$1,596	\$1,210	\$581	\$238	\$199	\$226	\$73	\$37,326

¹ Default UPB, expenses and proceeds in this view are for completed dispositions only. These are defined as loans with a zero balance code of '02', '03', '09', or '15' and non-null disposition dates.



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