



Fannie Mae Statistical Summary Tables: April 2024

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Acquisition File Summary Characteristics

(Reflects origination year for loans acquired from January 2000 to December 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 | 1,793,023 | \$540,013 | \$301,175 | 753 | 757 | 75.4 | 75.6 | 37.2 | 4.7 |
| 2023 | 891,799 | \$286,060 | \$320,767 | 762 | 765 | 78.0 | 78.3 | 37.9 | 6.6 |
| Total | 55,658,945 | \$11,980,871 | \$215,255 | 752 | 758 | 71.6 | 72.4 | 34.4 | 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 | 169,228 |
| Co-Borrower Credit Score | 28,484,715 |
| Original DTI Ratio | 765,797 |

Performance File Summary Characteristics

(Reflects loan status in performance dataset for activity through December 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 | 932 | \$29 | 156,178 | 790 | 108 | 312 | 1,550 | 48 | 219 | 1,094 | \$331 | 1.7% | \$170.99 | 0.1% |
| 2000 | 1,268,238 | \$160,749 | 4,650 | \$159 | 1,241,493 | 4,154 | 765 | 1,926 | 13,346 | 354 | 1,550 | 7,639 | \$2,339 | 1.5% | \$1,408.49 | 0.2% |
| 2001 | 3,371,986 | \$472,778 | 19,277 | \$809 | 3,302,765 | 6,668 | 2,176 | 4,291 | 31,233 | 1,357 | 4,219 | 22,358 | \$5,958 | 1.3% | \$3,574.95 | 0.2% |
| 2002 | 3,857,369 | \$564,730 | 38,642 | \$1,972 | 3,757,897 | 5,991 | 3,051 | 5,758 | 37,547 | 2,372 | 6,111 | 32,347 | \$8,006 | 1.4% | \$4,523.67 | 0.3% |
| 2003 | 5,107,633 | \$778,018 | 109,235 | \$6,720 | 4,894,706 | 6,801 | 7,587 | 11,538 | 59,163 | 5,659 | 12,944 | 69,968 | \$17,887 | 2.3% | \$9,138.36 | 0.4% |
| 2004 | 1,744,562 | \$274,072 | 54,503 | \$3,688 | 1,621,814 | 3,054 | 7,306 | 5,869 | 39,097 | 3,580 | 9,339 | 44,514 | \$12,283 | 4.5% | \$6,910.03 | 1.0% |
| 2005 | 1,446,003 | \$252,235 | 52,643 | \$4,332 | 1,288,824 | 3,398 | 18,093 | 6,398 | 56,728 | 4,837 | 15,082 | 64,539 | \$21,353 | 8.5% | \$13,999.93 | 2.4% |
| 2006 | 1,080,650 | \$198,670 | 33,658 | \$3,181 | 937,910 | 3,738 | 20,346 | 4,880 | 58,576 | 4,529 | 17,013 | 66,763 | \$23,178 | 11.7% | \$15,788.34 | 3.8% |
| 2007 | 1,252,409 | \$245,723 | 42,585 | \$4,475 | 1,064,495 | 8,836 | 25,816 | 5,614 | 73,834 | 6,592 | 24,637 | 95,524 | \$33,419 | 13.6% | \$21,253.75 | 3.7% |
| 2008 | 1,491,749 | \$315,015 | 44,225 | \$4,720 | 1,352,435 | 9,337 | 15,411 | 3,853 | 46,430 | 4,685 | 15,373 | 68,667 | \$23,056 | 7.3% | \$13,196.48 | 1.5% |
| 2009 | 2,363,085 | \$522,072 | 146,850 | \$14,015 | 2,190,131 | 2,743 | 3,508 | 1,911 | 11,980 | 2,105 | 3,857 | 20,644 | \$7,488 | 1.4% | \$3,326.26 | 0.2% |
| 2010 | 1,951,221 | \$432,359 | 189,080 | \$16,617 | 1,750,729 | 1,418 | 860 | 1,237 | 4,467 | 1,105 | 2,325 | 10,464 | \$3,582 | 0.8% | \$1,040.84 | 0.1% |
| 2011 | 1,661,847 | \$357,699 | 216,354 | \$19,294 | 1,437,773 | 709 | 363 | 967 | 2,668 | 834 | 2,179 | 9,050 | \$2,983 | 0.8% | \$608.74 | 0.0% |
| 2012 | 2,680,145 | \$608,112 | 635,620 | \$74,038 | 2,036,582 | 1,528 | 308 | 1018 | 2,434 | 610 | 2,045 | 11,345 | \$5,321 | 0.9% | \$580.13 | 0.0% |
| 2013 | 2,207,367 | \$483,404 | 537,579 | \$64,637 | 1,659,449 | 4,100 | 273 | 1146 | 2,343 | 549 | 1,928 | 13,447 | \$6,060 | 1.3% | \$594.19 | 0.0% |
| 2014 | 1,449,705 | \$311,590 | 278,532 | \$32,503 | 1,163,516 | 2,475 | 270 | 1046 | 1,909 | 421 | 1,536 | 13,624 | \$5,419 | 1.7% | \$527.91 | 0.0% |
| 2015 | 1,869,442 | \$423,210 | 473,123 | \$64,647 | 1,389,739 | 1,815 | 237 | 997 | 1,548 | 396 | 1,587 | 16,778 | \$8,246 | 1.9% | \$491.25 | 0.0% |
| 2016 | 2,353,820 | \$555,054 | 770,595 | \$119,064 | 1,576,897 | 1,271 | 214 | 1002 | 1,262 | 474 | 2,105 | 21,767 | \$13,168 | 2.4% | \$449.29 | 0.0% |
| 2017 | 2,014,560 | \$462,002 | 583,541 | \$89,304 | 1,423,932 | 1,356 | 240 | 1017 | 1,252 | 545 | 2,677 | 23,019 | \$15,217 | 3.3% | \$444.74 | 0.0% |
| 2018 | 1,787,453 | \$419,624 | 417,523 | \$66,512 | 1,363,205 | 1,952 | 256 | 891 | 967 | 540 | 2,119 | 21,894 | \$16,394 | 3.9% | \$408.63 | 0.0% |
| 2019 | 2,211,465 | \$581,774 | 754,771 | \$146,500 | 1,451,133 | 3,162 | 104 | 407 | 417 | 253 | 1218 | 18,624 | \$20,680 | 3.6% | \$174.11 | 0.0% |
| 2020 | 4,991,578 | \$1,401,090 | 3,530,752 | \$856,828 | 1,453,771 | 6,101 | 23 | 291 | 300 | 48 | 292 | 10,275 | \$14,266 | 1.0% | \$74.44 | 0.0% |
| 2021 | 4,651,699 | \$1,315,704 | 4,140,744 | \$1,078,965 | 503,671 | 6,736 | 31 | 210 | 285 | 17 | 5 | 5,241 | \$7,651 | 0.6% | \$55.27 | 0.0% |
| 2022 | 1,793,023 | \$540,013 | 1,686,201 | \$487,834 | 102,597 | 4022 | 29 | 63 | 110 | 1 | 0 | 1,124 | \$2,838 | 0.5% | \$28.84 | 0.0% |
| 2023 | 891,799 | \$286,060 | 876,213 | \$275,635 | 15,076 | 503 | 1 | 2 | 4 | 0 | 0 | 1 | \$68 | 0.0% | \$0.80 | 0.0% |
| Total | 55,658,945 | \$11,980,871 | 15,637,828 | \$3,436,478 | 39,136,718 | 92,658 | 107,376 | 62,644 | 449,450 | 41,911 | 130,360 | 670,710 | \$277,191 | 2.3% | \$98,770.44 | 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 September 2023)

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

| | Origination Year | | | | | | | | | | | | | | | | | | |
|--------------------------------|------------------|----------|----------|----------|---------|---------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|------|------|----------|
| | 1999-2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | Total |
| Default UPB (\$M) ¹ | \$39,707 | \$15,783 | \$21,246 | \$13,188 | \$3,320 | \$1,036 | \$604 | \$571 | \$581 | \$519 | \$473 | \$428 | \$419 | \$369 | \$140 | \$60 | \$43 | \$18 | \$98,506 |
| 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% | 8% | 8% | 8% | 8% | 8% | 10% | 10% | 6% | 4% | 5% | 11% |
| Total Liquidation Exp. | 13% | 10% | 10% | 10% | 11% | 13% | 15% | 16% | 16% | 15% | 15% | 15% | 14% | 12% | 10% | 10% | 6% | 3% | 12% |
| Foreclosure | 4% | 3% | 3% | 3% | 3% | 4% | 5% | 5% | 5% | 4% | 4% | 4% | 4% | 3% | 3% | 3% | 2% | 1% | 4% |
| Property Preservation | 3% | 3% | 3% | 3% | 3% | 4% | 5% | 6% | 6% | 6% | 6% | 6% | 5% | 5% | 4% | 4% | 3% | 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% | 3% | 2% | 1% | 1% | 3% |
| Total Costs | 124% | 122% | 122% | 122% | 120% | 122% | 123% | 123% | 123% | 123% | 123% | 122% | 122% | 121% | 118% | 114% | 109% | 106% | 123% |
| PROCEEDS: | | | | | | | | | | | | | | | | | | | |
| Net Sales Proceeds | 75% | 64% | 63% | 67% | 80% | 87% | 89% | 92% | 92% | 93% | 98% | 97% | 97% | 99% | 99% | 94% | 86% | 86% | 71% |
| Credit Enhancement | 7% | 5% | 8% | 9% | 4% | 4% | 5% | 7% | 11% | 13% | 11% | 11% | 10% | 9% | 5% | 5% | 8% | 11% | 7% |
| Repurchase/Make Whole | 3% | 4% | 7% | 9% | 5% | 3% | 1% | 1% | 1% | 1% | 1% | 1% | 2% | 1% | 1% | 2% | 3% | 0% | 5% |
| Other | 3% | 1% | 2% | 2% | 2% | 2% | 2% | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 5% | 3% | 2% | 2% |
| Total Proceeds | 88% | 75% | 79% | 87% | 91% | 95% | 98% | 102% | 108% | 110% | 113% | 112% | 112% | 112% | 108% | 106% | 100% | 99% | 85% |
| Severity | 36% | 47% | 43% | 35% | 30% | 27% | 25% | 20% | 16% | 13% | 10% | 9% | 10% | 9% | 9% | 9% | 10% | 7% | 38% |
| Total Net Loss (\$M) | \$14,418 | \$7,449 | \$9,047 | \$4,574 | \$983 | \$276 | \$148 | \$117 | \$91 | \$69 | \$47 | \$40 | \$40 | \$32 | \$13 | \$5 | \$4 | \$1 | \$37,354 |

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 September 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 | \$480 | \$98,506 |
| EXPENSES: | | | | | | | | | | | | | | | | | | | |
| Delinquent Interest | 9% | 9% | 8% | 7% | 8% | 9% | 10% | 12% | 15% | 17% | 18% | 16% | 14% | 12% | 13% | 10% | 11% | 19% | 11% |
| Total Liquidation Exp. | 8% | 9% | 7% | 6% | 6% | 7% | 9% | 12% | 16% | 20% | 21% | 21% | 20% | 20% | 26% | 15% | 16% | 30% | 12% |
| <i>Foreclosure</i> | 3% | 4% | 3% | 2% | 2% | 2% | 3% | 3% | 4% | 5% | 6% | 7% | 7% | 8% | 7% | 7% | 6% | 7% | 4% |
| <i>Property Preservation</i> | 3% | 3% | 2% | 2% | 2% | 2% | 2% | 3% | 4% | 6% | 4% | 5% | 4% | 5% | 11% | 2% | 3% | 15% | 3% |
| <i>Asset Recovery</i> | 0% | 0% | 0% | 0% | 0% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 0% | 1% | 1% | 0% | 0% | 0% | 1% |
| <i>Misc. Holding Expenses/Credits</i> | 0% | 0% | 0% | 0% | 0% | 0% | 1% | 1% | 2% | 3% | 3% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 1% |
| <i>Associated Taxes</i> | 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: | | | | | | | | | | | | | | | | | | | |
| <i>Net Sales Proceeds</i> | 78% | 77% | 72% | 63% | 62% | 59% | 64% | 72% | 75% | 79% | 80% | 83% | 86% | 89% | 93% | 103% | 102% | 109% | 71% |
| <i>Credit Enhancement</i> | 14% | 13% | 10% | 9% | 7% | 7% | 7% | 7% | 7% | 6% | 5% | 6% | 5% | 6% | 10% | 2% | 2% | 5% | 7% |
| <i>Repurchase/Make Whole</i> | 9% | 3% | 4% | 8% | 9% | 8% | 5% | 3% | 1% | 0% | 0% | 1% | 0% | 1% | 3% | 0% | 1% | 2% | 5% |
| <i>Other</i> | 5% | 5% | 2% | 1% | 1% | 1% | 2% | 2% | 2% | 2% | 3% | 4% | 5% | 5% | 5% | 5% | 4% | 6% | 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% | 21% | 38% |
| Total Net Loss (\$M) | \$534 | \$308 | \$640 | \$1,875 | \$4,036 | \$6,804 | \$5,752 | \$3,988 | \$3,309 | \$2,965 | \$2,991 | \$1,596 | \$1,210 | \$580 | \$238 | \$199 | \$226 | \$103 | \$37,354 |

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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