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Fannie Mae Statistical Summary Tables: July 2026

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Acquisition File Summary Characteristics

(Reflects origination year for loans acquired from January 2000 to March 2026)

				Acquisition Characteristics[1]				
Origination Year	Loan Count	Total Orig. UPB ($M)	Avg. Orig UPB ($)	Origination Classic FICO	LTV Ratio	CLTV Ratio[2]	DTI	Note Rate
1999	160,137	$19,113	$119,355	710	77.5	77.6	34.4	7.7
2000	1,268,238	$160,749	$126,750	712	77.7	77.9	35.4	8.1
2001	3,371,986	$472,778	$140,208	716	72.8	73.2	33.3	6.9
2002	3,857,369	$564,730	$146,403	721	69.4	69.9	32.9	6.3
2003	5,107,633	$778,018	$152,325	724	67.1	67.9	32.6	5.5
2004	1,744,562	$274,072	$157,101	717	69.3	70.9	35.7	5.7
2005	1,446,003	$252,235	$174,436	721	69.7	71.7	37.6	5.8
2006	1,080,650	$198,670	$183,843	719	70.5	72.5	38.8	6.4
2007	1,252,409	$245,723	$196,200	719	72.2	74.3	38.9	6.3
2008	1,491,749	$315,015	$211,172	740	71.7	73.3	37.9	6.0
2009	2,363,086	$522,072	$220,928	761	66.3	67.8	33.6	4.9
2010	1,951,220	$432,359	$221,584	765	66.7	68.2	31.8	4.5
2011	1,661,848	$357,699	$215,242	764	68.3	69.7	32.1	4.3
2012	2,680,144	$608,112	$226,895	766	68.9	70.2	31.1	3.6
2013	2,207,367	$483,404	$218,996	758	72.4	73.5	32.6	3.8
2014	1,449,705	$311,590	$214,933	747	76.4	77.2	34.2	4.3
2015	1,869,442	$423,210	$226,383	750	75.0	75.9	33.7	4.0
2016	2,353,822	$555,054	$235,810	752	73.6	74.3	33.5	3.7
2017	2,014,558	$462,002	$229,332	745	76.2	76.8	35.4	4.2
2018	1,787,453	$419,624	$234,761	743	77.8	78.3	37.6	4.8
2019	2,211,464	$581,773	$263,072	750	75.9	76.2	35.8	4.1
2020	4,991,580	$1,401,091	$280,691	761	71.0	71.4	33.5	3.1
2021	4,651,702	$1,315,706	$282,844	755	69.5	69.8	34.4	2.9
2022	1,793,177	$540,076	$301,184	747	75.4	75.6	37.2	4.7
2023	962,090	$309,244	$321,429	756	77.9	78.3	38.0	6.7
2024	983,042	$326,477	$332,109	758	77.2	77.5	38.1	6.6
2025	979,346	$332,202	$339,208	757	76.8	77.1	38.0	6.5
2026	172,499	$61,862	$358,621	757	75.6	75.8	37.1	6.0
Total	**57,864,281**	**$12,724,660**	**$219,905**	**747**	**71.9**	**72.7**	**34.6**	**4.7**

[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
Origination Classic FICO	173,921
Original DTI Ratio	765,863

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Performance File Summary Characteristics

(Reflects loan status in performance dataset for activity through March 2026)

			Active Loans		Inactive Loans (Loan Count)							Total Mods to Date[2]				
Origination Year	Loan Count	Total Orig. UPB ($M)	Loan Count (Active)	Active UPB ($M)	Prepaid	Repurchased[1]	Short Sale	Third Party Sale	REO	NPL	RPL	Loan Count	D180 UPB ($M)[3,4]	D180 % of Orig. UPB[3,4]	Default UPB ($M)[5]	Loss Rate (%)[5]
1999	160,137	$19,113	670	$16	156,424	790	108	321	1,547	48	229	1,096	$331	1.7%	$171.68	0.1%
2000	1,268,238	$160,749	3,495	$96	1,242,566	4,155	765	1,943	13,361	360	1,593	7,665	$2,341	1.5%	$1,411.58	0.2%
2001	3,371,986	$472,778	14,668	$503	3,307,113	6,669	2,177	4,344	31,279	1,376	4,360	22,437	$5,965	1.3%	$3,581.61	0.2%
2002	3,857,369	$564,730	30,269	$1,288	3,765,831	5,995	3,053	5,840	37,598	2,426	6,357	32,501	$8,020	1.4%	$4,538.33	0.3%
2003	5,107,633	$778,018	86,787	$4,500	4,915,970	6,811	7,591	11,731	59,233	5,836	13,674	70,313	$17,924	2.3%	$9,184.30	0.4%
2004	1,744,562	$274,072	41,902	$2,587	1,633,664	3,061	7,309	5,987	39,160	3,712	9,767	44,696	$12,309	4.5%	$6,945.91	1.0%
2005	1,446,003	$252,235	40,797	$3,134	1,299,789	3,401	18,095	6,556	56,804	4,963	15,598	64,719	$21,383	8.5%	$14,048.72	2.4%
2006	1,080,650	$198,670	27,120	$2,390	943,766	3,741	20,350	5,000	58,636	4,626	17,411	66,876	$23,199	11.7%	$15,828.66	3.8%
2007	1,252,409	$245,723	35,307	$3,433	1,070,850	8,845	25,827	5,747	73,927	6,711	25,195	95,718	$33,453	13.6%	$21,319.80	3.7%
2008	1,491,749	$315,015	36,348	$3,584	1,359,408	9,345	15,420	3,980	46,522	4,779	15,947	68,861	$23,094	7.3%	$13,256.95	1.5%
2009	2,363,086	$522,072	107,499	$10,310	2,228,723	2,746	3,512	2,063	12,051	2,196	4,296	20,998	$7,554	1.4%	$3,372.17	0.2%
2010	1,951,220	$432,359	118,676	$11,715	1,820,417	1,424	860	1,339	4,568	1172	2,764	10,824	$3,643	0.8%	$1,072.55	0.1%
2011	1,661,848	$357,699	152,518	$13,262	1,500,898	713	365	1055	2,735	911	2,653	9,425	$3,044	0.9%	$635.54	0.0%
2012	2,680,144	$608,112	505,451	$53,504	2,165,465	1,536	312	1166	2,524	737	2,953	12,076	$5,454	0.9%	$636.64	0.0%
2013	2,207,367	$483,404	440,156	$47,475	1,755,535	4,110	277	1325	2,420	700	2,844	14,355	$6,215	1.3%	$661.47	0.0%
2014	1,449,705	$311,590	224,284	$24,179	1,216,770	2,485	274	1230	1,986	631	2,045	14,587	$5,561	1.8%	$621.07	0.0%
2015	1,869,442	$423,210	391,200	$49,242	1,470,458	1,820	243	1225	1,680	613	2,203	18,255	$8,492	2.0%	$597.86	0.0%
2016	2,353,822	$555,054	655,694	$92,330	1,690,082	1,283	216	1303	1,422	752	3,070	24,246	$13,560	2.4%	$591.07	0.0%
2017	2,014,558	$462,002	492,384	$69,546	1,512,694	1,371	254	1449	1,515	875	4,016	26,411	$15,727	3.4%	$642.48	0.0%
2018	1,787,453	$419,624	349,638	$52,373	1,428,335	1,974	278	1380	1361	925	3,562	26,049	$16,983	4.0%	$656.98	0.0%
2019	2,211,464	$581,773	649,389	$117,881	1,553,732	3,186	125	877	758	628	2769	23,357	$21,515	3.7%	$405.91	0.0%
2020	4,991,580	$1,401,091	3,174,136	$711,704	1,807,766	6,203	47	972	786	359	1311	20,454	$17,090	1.2%	$339.82	0.0%
2021	4,651,702	$1,315,706	3,743,903	$903,532	897,241	7,038	111	1,330	1,282	351	446	25,759	$14,034	1.1%	$511.89	0.0%
2022	1,793,177	$540,076	1,453,160	$399,664	332,044	4674	358	1116	1,425	263	137	18,436	$9,607	1.8%	$620.73	0.0%
2023	962,090	$309,244	707,053	$206,965	251,754	2,285	108	259	590	32	9	4,467	$2,683	0.9%	$138.10	0.0%
2024	983,042	$326,477	813,922	$250,449	166,907	1918	26	74	193	2	0	1,372	$1,263	0.4%	$32.48	0.0%
2025	979,346	$332,202	919,747	$300,128	58,987	591	0	0	21	0	0	36	$199	0.1%	$0.00	0.0%
2026	172,499	$61,862	172,367	$61,609	132	0	0	0	0	0	0	0	$0	0.1%	$0.00	0.0%
Total	**57,864,281**	**$12,724,660**	**15,388,540**	**$3,397,399**	**41,553,321**	**98,170**	**108,061**	**69,612**	**455,384**	**45,984**	**145,209**	**745,989**	**$300,644**	**2.4%**	**$101,824.30**	**0.3%**

[1] *Reflects loans repurchased up to and after 180 days of delinquency. Previous versions of the Statistical Summary reflected in this column included only loans repurchased prior to the occurrence of a credit event.*

[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.*

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Loss/Severity Summary Characteristics by Origination Year

(Reflects loan status in performance dataset for disposition activity through December 2025)

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

	Origination Year																		
	1999-2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total
Default UPB ($M)[1]	$77,025	$13,256	$3,372	$1,072	$635	$636	$660	$619	$595	$589	$638	$648	$401	$335	$492	$593	$127	$28	$101,721
Default Rate (%)	2.6%	4.2%	0.6%	0.2%	0.2%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.8%
EXPENSES:																			
Delinquent Interest	11%	11%	9%	9%	8%	7%	8%	8%	8%	8%	9%	10%	8%	5%	4%	6%	7%	5%	11%
Total Liquidition Exp.	12%	11%	12%	15%	17%	20%	21%	21%	21%	21%	22%	22%	19%	19%	14%	9%	6%	4%	12%
Foreclosure	*4%*	*3%*	*3%*	*5%*	*5%*	*5%*	*5%*	*5%*	*5%*	*5%*	*5%*	*4%*	*4%*	*4%*	*3%*	*2%*	*2%*	*1%*	*4%*
Property Preservation	*3%*	*3%*	*4%*	*5%*	*6%*	*8%*	*9%*	*9%*	*9%*	*10%*	*10%*	*11%*	*9%*	*10%*	*7%*	*4%*	*2%*	*2%*	*3%*
Asset Recovery	*1%*	*1%*	*1%*	*1%*	*1%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*1%*
Misc. Holding Expenses/Credits	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*	*1%*	*1%*	*1%*	*0%*	*1%*
Associated Taxes	*3%*	*3%*	*3%*	*4%*	*4%*	*5%*	*5%*	*5%*	*5%*	*5%*	*5%*	*5%*	*4%*	*4%*	*3%*	*2%*	*1%*	*1%*	*3%*
Total Costs	123%	122%	121%	124%	126%	127%	129%	129%	129%	129%	131%	132%	127%	124%	118%	115%	113%	110%	123%
PROCEEDS:																			
Net Sales Proceeds	*70%*	*68%*	*81%*	*88%*	*91%*	*95%*	*96%*	*97%*	*101%*	*101%*	*102%*	*103%*	*101%*	*98%*	*90%*	*82%*	*77%*	*78%*	*72%*
Credit Enhancement	*7%*	*9%*	*4%*	*4%*	*5%*	*7%*	*10%*	*11%*	*10%*	*9%*	*8%*	*7%*	*5%*	*5%*	*8%*	*15%*	*16%*	*15%*	*7%*
Repurchase/Make Whole	*4%*	*9%*	*5%*	*2%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*3%*	*3%*	*4%*
Other	*2%*	*2%*	*2%*	*2%*	*3%*	*3%*	*4%*	*4%*	*4%*	*4%*	*5%*	*4%*	*4%*	*5%*	*4%*	*2%*	*3%*	*1%*	*2%*
Total Proceeds	83%	87%	91%	97%	100%	105%	110%	113%	115%	114%	115%	115%	111%	109%	104%	100%	99%	97%	86%
Severity	40%	35%	30%	27%	26%	22%	18%	16%	14%	14%	16%	16%	16%	15%	14%	14%	14%	13%	37%
Total Net Loss ($M)	$31,051	$4,610	$1,007	$292	$162	$141	$121	$102	$81	$84	$99	$105	$66	$50	$67	$85	$18	$4	$38,145

[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.*

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Loss/Severity Summary Characteristics by Disposition Year

(Reflects loan status in performance dataset for disposition activity through December 2025)
Loan Population: loans with zero balance code of '02', '03', '09', or '15' with non-null Disposition dates

	Disposition Year																		
	2000-2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Total
Default UPB ($M)[1]	**$9,096**	**$5,780**	**$11,495**	**$16,416**	**$14,040**	**$9,840**	**$7,273**	**$6,047**	**$5,916**	**$3,670**	**$3,188**	**$1,854**	**$846**	**$1,419**	**$1,139**	**$850**	**$1,359**	**$1,491**	**$101,721**
EXPENSES:																			
Delinquent Interest	9%	7%	8%	9%	10%	12%	15%	17%	18%	15%	14%	12%	13%	10%	11%	12%	10%	9%	11%
Total Liquidition Exp.	8%	6%	6%	7%	9%	12%	16%	20%	21%	21%	20%	20%	26%	16%	19%	29%	32%	31%	12%
Foreclosure	*3%*	*2%*	*2%*	*2%*	*3%*	*3%*	*4%*	*5%*	*6%*	*7%*	*7%*	*8%*	*7%*	*7%*	*6%*	*7%*	*7%*	*6%*	*4%*
Property Preservation	*3%*	*2%*	*2%*	*2%*	*2%*	*3%*	*4%*	*6%*	*4%*	*5%*	*4%*	*5%*	*11%*	*2%*	*3%*	*12%*	*17%*	*18%*	*3%*
Asset Recovery	*0%*	*0%*	*0%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*0%*	*1%*	*1%*	*0%*	*0%*	*0%*	*0%*	*0%*	*1%*
Misc. Holding Expenses/Credits	*0%*	*0%*	*0%*	*0%*	*1%*	*1%*	*2%*	*3%*	*3%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*	*3%*	*2%*	*2%*	*1%*
Associated Taxes	*2%*	*2%*	*2%*	*2%*	*2%*	*3%*	*4%*	*6%*	*7%*	*7%*	*6%*	*5%*	*5%*	*5%*	*8%*	*7%*	*6%*	*5%*	*3%*
Total Costs	**117%**	**113%**	**114%**	**116%**	**118%**	**123%**	**131%**	**137%**	**138%**	**137%**	**134%**	**132%**	**138%**	**126%**	**130%**	**140%**	**142%**	**140%**	**123%**
PROCEEDS:																			
Net Sales Proceeds	*76%*	*63%*	*62%*	*59%*	*64%*	*72%*	*75%*	*79%*	*80%*	*83%*	*86%*	*89%*	*93%*	*103%*	*102%*	*110%*	*106%*	*98%*	*72%*
Credit Enhancement	*13%*	*9%*	*7%*	*7%*	*7%*	*7%*	*7%*	*6%*	*5%*	*6%*	*5%*	*6%*	*10%*	*2%*	*2%*	*4%*	*5%*	*9%*	*7%*
Repurchase/Make Whole	*7%*	*8%*	*9%*	*8%*	*5%*	*3%*	*1%*	*0%*	*0%*	*1%*	*0%*	*1%*	*3%*	*0%*	*1%*	*1%*	*1%*	*1%*	*4%*
Other	*4%*	*1%*	*1%*	*1%*	*2%*	*2%*	*2%*	*2%*	*3%*	*4%*	*5%*	*5%*	*5%*	*5%*	*4%*	*5%*	*6%*	*5%*	*2%*
Total Proceeds	**100%**	**81%**	**79%**	**75%**	**77%**	**83%**	**85%**	**88%**	**88%**	**93%**	**96%**	**101%**	**110%**	**111%**	**108%**	**121%**	**118%**	**112%**	**86%**
Severity	**16%**	**32%**	**35%**	**41%**	**41%**	**40%**	**45%**	**49%**	**50%**	**43%**	**38%**	**31%**	**28%**	**15%**	**22%**	**20%**	**24%**	**28%**	**37%**
Total Net Loss ($M)	**$1,482**	**$1,875**	**$4,036**	**$6,804**	**$5,749**	**$3,985**	**$3,304**	**$2,959**	**$2,984**	**$1,589**	**$1,202**	**$574**	**$237**	**$210**	**$249**	**$167**	**$323**	**$417**	**$38,145**

[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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