



## Fannie Mae Statistical Summary Tables: January 2025

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### Acquisition File Summary Characteristics

(Reflects origination year for loans acquired from January 2000 to September 2024)

Origination Year	Loan Count	Total Orig. UPB (\$M)	Avg. Orig UPB (\$)	Acquisition Characteristics <sup>1</sup>					
				Borrower Credit Score	Co-Borrower Credit Score	LTV Ratio	CLTV Ratio <sup>2</sup>	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	2,353,821	\$555,054	\$235,810	758	763	73.6	74.3	33.5	3.7
2017	2,014,559	\$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	1,793,175	\$540,076	\$301,184	753	757	75.4	75.6	37.2	4.7
2023	961,407	\$308,949	\$321,351	762	765	77.9	78.3	38.0	6.7
2024	650,670	\$214,895	\$330,267	765	769	77.5	77.8	38.1	6.8
	<b>56,379,375</b>	<b>\$12,218,717</b>	<b>\$216,723</b>	<b>752</b>	<b>758</b>	<b>71.7</b>	<b>72.5</b>	<b>34.4</b>	<b>4.6</b>

<sup>1</sup> Acquisition Characteristics are UPB-weighted averages, based on UPB at origination

<sup>2</sup> 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	170,447
Co-Borrower Credit Score	28,882,425
Original DTI Ratio	765,807



## Performance File Summary Characteristics

(Reflects loan status in performance dataset for activity through September 2024)

Origination Year	Loan Count	Total Orig. UPB (\$M)	Active Loans		Inactive Loans (Loan Count)							Total Mods to Date <sup>2</sup>				
			Loan Count (Active)	Active UPB (\$M)	Prepaid	Repurchased <sup>1</sup>	Short Sale	Third Party Sale	REO	NPL	RPL	Loan Count	D180 UPB (\$M) <sup>3,4</sup>	D180 % of Orig. UPB <sup>3,4</sup>	Default UPB (\$M) <sup>5</sup>	Loss Rate (%) <sup>5</sup>
1999	160,137	\$19,113	841	\$24	156,266	790	108	318	1,547	48	219	1,094	\$331	1.7%	\$171.48	0.1%
2000	1,268,238	\$160,749	4,250	\$137	1,241,874	4,155	765	1,934	13,352	355	1,553	7,653	\$2,340	1.5%	\$1,409.61	0.2%
2001	3,371,986	\$472,778	17,776	\$700	3,304,201	6,669	2,177	4,307	31,248	1,362	4,246	22,393	\$5,961	1.3%	\$3,577.89	0.2%
2002	3,857,369	\$564,730	35,842	\$1,728	3,760,585	5,994	3,052	5,795	37,562	2,389	6,150	32,400	\$8,011	1.4%	\$4,530.88	0.3%
2003	5,107,633	\$778,018	101,610	\$5,940	4,901,956	6,807	7,589	11,626	59,189	5,747	13,109	70,115	\$17,900	2.3%	\$9,164.78	0.4%
2004	1,744,562	\$274,072	48,744	\$3,291	1,627,316	3,059	7,308	5,926	39,120	3,648	9,441	44,583	\$12,294	4.5%	\$6,928.63	1.0%
2005	1,446,003	\$252,235	48,954	\$3,906	1,292,213	3,398	18,095	6,455	56,752	4,913	15,223	64,596	\$21,365	8.5%	\$14,024.14	2.4%
2006	1,080,650	\$198,670	31,537	\$2,902	939,794	3,740	20,348	4,939	58,598	4,583	17,111	66,814	\$23,184	11.7%	\$15,809.14	3.8%
2007	1,252,409	\$245,723	40,138	\$4,115	1,066,633	8,839	25,821	5,671	73,868	6,660	24,779	95,608	\$33,431	13.6%	\$21,288.32	3.7%
2008	1,491,749	\$315,015	41,423	\$4,325	1,354,945	9,343	15,411	3,896	46,472	4,724	15,535	68,745	\$23,070	7.3%	\$13,221.61	1.5%
2009	2,363,085	\$522,072	125,948	\$12,638	2,210,746	2,744	3,512	1,983	12,005	2,139	4,008	20,767	\$7,510	1.4%	\$3,347.58	0.2%
2010	1,951,221	\$432,359	169,774	\$14,717	1,769,783	1,420	860	1,272	4,495	1,132	2,485	10,597	\$3,603	0.8%	\$1,056.13	0.1%
2011	1,661,847	\$357,699	197,318	\$17,057	1,456,526	709	364	1,000	2,687	869	2,374	9,195	\$3,005	0.8%	\$620.57	0.0%
2012	2,680,145	\$608,112	594,901	\$66,663	2,076,756	1,534	310	1,080	2,466	669	2,429	11,616	\$5,365	0.9%	\$606.45	0.0%
2013	2,207,367	\$483,404	506,603	\$58,536	1,689,822	4,104	274	1,218	2,371	625	2,350	13,812	\$6,115	1.3%	\$624.19	0.0%
2014	1,449,705	\$311,590	257,864	\$29,492	1,183,744	2,482	273	1,113	1,938	532	1,759	14,023	\$5,470	1.8%	\$570.74	0.0%
2015	1,869,442	\$423,210	446,232	\$59,125	1,416,094	1,817	241	1,106	1,592	487	1,873	17,345	\$8,332	2.0%	\$539.05	0.0%
2016	2,353,821	\$555,054	732,322	\$109,563	1,614,368	1,276	215	1,123	1,305	597	2,615	22,713	\$13,306	2.4%	\$510.10	0.0%
2017	2,014,559	\$462,002	552,241	\$82,227	1,454,150	1,360	250	1,178	1,366	674	3,340	24,325	\$15,396	3.3%	\$523.99	0.0%
2018	1,787,453	\$419,624	393,035	\$61,339	1,386,367	1,957	268	1,092	1,113	734	2,887	23,477	\$16,596	4.0%	\$517.72	0.0%
2019	2,211,465	\$581,774	717,659	\$136,250	1,486,965	3,169	117	578	531	416	2,030	20,367	\$20,959	3.6%	\$265.18	0.0%
2020	4,991,578	\$1,401,090	3,410,494	\$806,880	1,573,419	6,146	32	476	443	127	441	13,664	\$15,136	1.1%	\$148.01	0.0%
2021	4,651,699	\$1,315,704	4,007,374	\$1,018,857	636,236	6,892	68	499	555	52	23	11,708	\$9,798	0.7%	\$159.45	0.0%
2022	1,793,175	\$540,076	1,613,561	\$459,692	174,433	4,436	106	267	360	10	2	5,610	\$4,922	0.9%	\$122.00	0.0%
2023	961,407	\$308,949	890,016	\$274,870	69,543	1,769	7	27	45	0	0	296	\$591	0.2%	\$10.28	0.0%
2024	650,670	\$214,895	641,471	\$208,177	9,095	104	0	0	0	0	0	0	\$6	0.0%	\$0.00	0.0%
	<b>56,379,375</b>	<b>\$12,218,717</b>	<b>15,627,928</b>	<b>\$3,443,150</b>	<b>39,853,830</b>	<b>94,713</b>	<b>107,571</b>	<b>64,879</b>	<b>450,980</b>	<b>43,492</b>	<b>135,982</b>	<b>693,516</b>	<b>\$283,997</b>	<b>2.3%</b>	<b>\$99,747.93</b>	<b>0.3%</b>

<sup>1</sup> 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.

<sup>2</sup> Only one modification is counted per loan.

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

<sup>4</sup> Reflects the outstanding available UPB at D180 as reflected in the dataset.

<sup>5</sup> 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 2024)

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

	Origination Year																		Total
	1999-2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
<b>Default UPB (\$M)<sup>1</sup></b>	\$55,603	\$21,284	\$13,219	\$3,344	\$1,054	\$619	\$602	\$620	\$567	\$532	\$503	\$511	\$503	\$253	\$132	\$129	\$95	\$5	\$99,576
<b>Default Rate (%)</b>	2.0%	8.7%	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%	0.0%	0.8%
<b>EXPENSES:</b>																			
<b>Delinquent Interest</b>	11%	12%	11%	9%	9%	8%	7%	7%	8%	8%	7%	8%	9%	8%	5%	4%	4%	4%	11%
<b>Total Liquidation Exp.</b>	12%	10%	10%	11%	14%	16%	17%	18%	17%	17%	17%	16%	15%	13%	12%	10%	4%	27%	12%
<i>Foreclosure</i>	4%	3%	3%	3%	4%	5%	5%	5%	5%	5%	4%	4%	3%	3%	3%	2%	1%	1%	4%
<i>Property Preservation</i>	3%	3%	3%	3%	4%	5%	6%	7%	7%	7%	7%	6%	6%	5%	6%	5%	2%	25%	3%
<i>Asset Recovery</i>	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
<i>Misc. Holding Expenses/Credits</i>	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	0%	0%	1%
<i>Associated Taxes</i>	3%	3%	3%	3%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	2%	2%	1%	0%	3%
<b>Total Costs</b>	<b>124%</b>	<b>122%</b>	<b>122%</b>	<b>121%</b>	<b>123%</b>	<b>124%</b>	<b>124%</b>	<b>125%</b>	<b>125%</b>	<b>125%</b>	<b>124%</b>	<b>124%</b>	<b>124%</b>	<b>121%</b>	<b>117%</b>	<b>113%</b>	<b>109%</b>	<b>131%</b>	<b>123%</b>
<b>PROCEEDS:</b>																			
<b>Net Sales Proceeds</b>	72%	63%	67%	81%	87%	90%	93%	94%	95%	99%	99%	99%	101%	100%	96%	89%	85%	89%	71%
<b>Credit Enhancement</b>	7%	8%	9%	4%	4%	5%	7%	11%	12%	10%	10%	9%	7%	4%	5%	8%	14%	11%	7%
<b>Repurchase/Make Whole</b>	3%	7%	9%	5%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	4%	5%
<b>Other</b>	3%	2%	2%	2%	2%	2%	3%	3%	4%	3%	3%	4%	3%	4%	5%	4%	2%	0%	2%
<b>Total Proceeds</b>	<b>84%</b>	<b>79%</b>	<b>87%</b>	<b>91%</b>	<b>96%</b>	<b>99%</b>	<b>103%</b>	<b>108%</b>	<b>111%</b>	<b>113%</b>	<b>113%</b>	<b>113%</b>	<b>113%</b>	<b>108%</b>	<b>108%</b>	<b>103%</b>	<b>101%</b>	<b>104%</b>	<b>85%</b>
<b>Severity</b>	<b>39%</b>	<b>43%</b>	<b>35%</b>	<b>30%</b>	<b>27%</b>	<b>25%</b>	<b>21%</b>	<b>16%</b>	<b>14%</b>	<b>12%</b>	<b>11%</b>	<b>12%</b>	<b>11%</b>	<b>13%</b>	<b>9%</b>	<b>10%</b>	<b>8%</b>	<b>27%</b>	<b>38%</b>
<b>Total Net Loss (\$M)</b>	<b>\$21,898</b>	<b>\$9,052</b>	<b>\$4,582</b>	<b>\$991</b>	<b>\$283</b>	<b>\$154</b>	<b>\$125</b>	<b>\$102</b>	<b>\$82</b>	<b>\$63</b>	<b>\$57</b>	<b>\$59</b>	<b>\$55</b>	<b>\$32</b>	<b>\$12</b>	<b>\$13</b>	<b>\$7</b>	<b>\$1</b>	<b>\$37,568</b>

<sup>1</sup> 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 2024)

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

	Disposition Year																		Total
	2000-2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
<b>Default UPB (\$M)<sup>1</sup></b>	\$6,746	\$2,350	\$5,780	\$11,495	\$16,416	\$14,040	\$9,840	\$7,273	\$6,047	\$5,916	\$3,670	\$3,189	\$1,855	\$846	\$1,420	\$1,141	\$853	\$698	\$99,576
<b>EXPENSES:</b>																			
Delinquent Interest	9%	8%	7%	8%	9%	10%	12%	15%	17%	18%	15%	14%	12%	13%	10%	11%	12%	10%	11%
Total Liquidation Exp.	8%	7%	6%	6%	7%	9%	12%	16%	20%	21%	21%	20%	20%	26%	16%	19%	28%	27%	12%
Foreclosure	3%	3%	2%	2%	2%	3%	3%	4%	5%	6%	7%	7%	8%	7%	7%	6%	7%	6%	4%
Property Preservation	3%	2%	2%	2%	2%	2%	3%	4%	6%	4%	5%	4%	5%	11%	2%	3%	12%	15%	3%
Asset Recovery	0%	0%	0%	0%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	0%	0%	0%	0%	1%
Misc. Holding Expenses/Credits	0%	0%	0%	0%	0%	1%	1%	2%	3%	3%	2%	2%	2%	2%	2%	2%	2%	2%	1%
Associated Taxes	2%	2%	2%	2%	2%	2%	3%	4%	6%	7%	7%	6%	5%	5%	5%	8%	6%	4%	3%
<b>Total Costs</b>	<b>117%</b>	<b>115%</b>	<b>113%</b>	<b>114%</b>	<b>116%</b>	<b>118%</b>	<b>123%</b>	<b>131%</b>	<b>137%</b>	<b>138%</b>	<b>137%</b>	<b>134%</b>	<b>132%</b>	<b>138%</b>	<b>125%</b>	<b>130%</b>	<b>140%</b>	<b>137%</b>	<b>123%</b>
<b>PROCEEDS:</b>																			
Net Sales Proceeds	78%	72%	63%	62%	59%	64%	72%	75%	79%	80%	83%	86%	89%	93%	103%	102%	110%	105%	71%
Credit Enhancement	14%	10%	9%	7%	7%	7%	7%	7%	6%	5%	6%	5%	6%	10%	2%	2%	4%	4%	7%
Repurchase/Make Whole	8%	4%	8%	9%	8%	5%	3%	1%	0%	0%	1%	0%	1%	3%	0%	1%	1%	1%	5%
Other	5%	2%	1%	1%	1%	2%	2%	2%	2%	3%	4%	5%	5%	5%	5%	4%	5%	5%	2%
<b>Total Proceeds</b>	<b>105%</b>	<b>88%</b>	<b>81%</b>	<b>79%</b>	<b>75%</b>	<b>77%</b>	<b>83%</b>	<b>85%</b>	<b>88%</b>	<b>88%</b>	<b>93%</b>	<b>96%</b>	<b>101%</b>	<b>110%</b>	<b>111%</b>	<b>108%</b>	<b>120%</b>	<b>115%</b>	<b>85%</b>
<b>Severity</b>	<b>12%</b>	<b>27%</b>	<b>32%</b>	<b>35%</b>	<b>41%</b>	<b>41%</b>	<b>41%</b>	<b>45%</b>	<b>49%</b>	<b>50%</b>	<b>43%</b>	<b>38%</b>	<b>31%</b>	<b>28%</b>	<b>14%</b>	<b>22%</b>	<b>20%</b>	<b>22%</b>	<b>38%</b>
<b>Total Net Loss (\$M)</b>	<b>\$842</b>	<b>\$640</b>	<b>##</b>	<b>\$4,036</b>	<b>\$6,804</b>	<b>\$5,750</b>	<b>\$3,986</b>	<b>\$3,305</b>	<b>\$2,959</b>	<b>\$2,984</b>	<b>\$1,590</b>	<b>\$1,203</b>	<b>\$576</b>	<b>\$237</b>	<b>\$205</b>	<b>\$251</b>	<b>\$170</b>	<b>\$156</b>	<b>\$37,568</b>

<sup>1</sup> 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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