



## Fannie Mae Statistical Summary Tables: April 2026

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### Acquisition File Summary Characteristics

(Reflects origination year for loans acquired from January 2000 to December 2025)

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	2,363,086	\$522,072	\$220,928	764	770	66.3	67.8	33.6	4.9
2010	1,951,220	\$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	2,353,822	\$555,054	\$235,810	758	763	73.6	74.3	33.5	3.7
2017	2,014,558	\$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	2,211,464	\$581,773	\$263,072	756	761	75.9	76.2	35.8	4.1
2020	4,991,580	\$1,401,091	\$280,691	766	771	71.0	71.4	33.5	3.1
2021	4,651,702	\$1,315,706	\$282,844	761	766	69.5	69.8	34.4	2.9
2022	1,793,177	\$540,076	\$301,184	753	757	75.4	75.6	37.2	4.7
2023	962,090	\$309,244	\$321,429	762	765	77.9	78.3	38.0	6.7
2024	982,711	\$326,317	\$332,058	764	768	77.2	77.5	38.1	6.6
2025	885,423	\$299,395	\$338,138	763	769	76.9	77.2	38.0	6.5
<b>2000-2025 Total</b>	<b>57,597,528</b>	<b>\$12,629,831</b>	<b>\$219,277</b>	<b>752</b>	<b>758</b>	<b>71.9</b>	<b>72.6</b>	<b>34.5</b>	<b>4.7</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	173,921
Co-Borrower Credit Score	29,562,427
Original DTI Ratio	765,841



## Performance File Summary Characteristics

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

Origination Year	Loan Count	Total Orig. UPB (\$M)	Active Loans		Inactive Loans (Loan Count)							Total Mods to Date <sup>2</sup>	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>
			Loan Count (Active)	Active UPB (\$M)	Prepaid	Repurchased <sup>1</sup>	Short Sale	Third Party Sale	REO	NPL	RPL	Loan Count				
1999	160,137	\$19,113	688	\$17	156,406	790	108	321	1,547	48	229	1,096	\$331	1.7%	\$171.68	0.1%
2000	1,268,238	\$160,749	3,627	\$102	1,242,439	4,155	765	1,943	13,356	360	1,593	7,664	\$2,340	1.5%	\$1,411.52	0.2%
2001	3,371,986	\$472,778	15,121	\$532	3,306,674	6,669	2,177	4,342	31,267	1,376	4,360	22,430	\$5,965	1.3%	\$3,581.10	0.2%
2002	3,857,369	\$564,730	31,155	\$1,353	3,764,960	5,995	3,053	5,838	37,585	2,426	6,357	32,484	\$8,019	1.4%	\$4,537.76	0.3%
2003	5,107,633	\$778,018	89,069	\$4,712	4,913,719	6,811	7,591	11,724	59,209	5,836	13,674	70,291	\$17,921	2.3%	\$9,183.60	0.4%
2004	1,744,562	\$274,072	42,842	\$2,690	1,632,745	3,061	7,309	5,984	39,142	3,712	9,767	44,679	\$12,306	4.5%	\$6,945.37	1.0%
2005	1,446,003	\$252,235	41,698	\$3,242	1,298,908	3,401	18,095	6,553	56,786	4,964	15,598	64,705	\$21,380	8.5%	\$14,048.26	2.4%
2006	1,080,650	\$198,670	27,927	\$2,460	942,976	3,741	20,350	4,999	58,620	4,626	17,411	66,867	\$23,197	11.7%	\$15,827.71	3.8%
2007	1,252,409	\$245,723	35,989	\$3,529	1,070,194	8,845	25,827	5,742	73,906	6,711	25,195	95,704	\$33,449	13.6%	\$21,317.47	3.7%
2008	1,491,749	\$315,015	37,076	\$3,687	1,358,701	9,345	15,420	3,976	46,505	4,779	15,947	68,837	\$23,091	7.3%	\$13,254.90	1.5%
2009	2,363,086	\$522,072	109,760	\$10,656	2,226,479	2,746	3,512	2,060	12,037	2,196	4,296	20,959	\$7,546	1.4%	\$3,371.94	0.2%
2010	1,951,220	\$432,359	122,228	\$12,100	1,816,891	1,424	860	1,339	4,542	1,172	2,764	10,790	\$3,637	0.8%	\$1,072.20	0.1%
2011	1,661,847	\$357,699	162,558	\$13,802	1,490,876	713	365	1,056	2,715	911	2,653	9,381	\$3,038	0.8%	\$635.30	0.0%
2012	2,680,145	\$608,112	520,582	\$55,468	2,150,360	1,536	312	1,160	2,505	737	2,953	12,002	\$5,441	0.9%	\$635.60	0.0%
2013	2,207,367	\$483,404	451,122	\$49,128	1,744,593	4,109	277	1,322	2,400	700	2,844	14,267	\$6,197	1.3%	\$659.74	0.0%
2014	1,449,705	\$311,590	229,243	\$24,958	1,211,833	2,485	274	1,227	1,967	631	2,045	14,484	\$5,545	1.8%	\$618.08	0.0%
2015	1,869,442	\$423,210	398,495	\$50,689	1,463,203	1,820	243	1,223	1,642	613	2,203	18,093	\$8,468	2.0%	\$594.52	0.0%
2016	2,353,822	\$555,054	668,063	\$94,898	1,677,775	1,282	216	1,296	1,368	752	3,070	24,010	\$13,520	2.4%	\$588.00	0.0%
2017	2,014,558	\$462,002	501,232	\$71,406	1,503,919	1,371	254	1,434	1,457	875	4,016	26,088	\$15,675	3.4%	\$635.67	0.0%
2018	1,787,453	\$419,624	356,044	\$53,698	1,422,046	1,974	278	1,360	1,263	926	3,562	25,679	\$16,918	4.0%	\$645.17	0.0%
2019	2,211,464	\$581,773	659,091	\$120,568	1,544,124	3,183	124	860	685	628	2,769	22,907	\$21,425	3.7%	\$398.25	0.0%
2020	4,991,580	\$1,401,091	3,207,807	\$725,913	1,774,282	6,187	46	933	654	359	1,312	19,366	\$16,775	1.2%	\$327.56	0.0%
2021	4,651,702	\$1,315,706	3,781,971	\$920,954	859,502	7,017	110	1,283	1,022	351	446	23,523	\$13,344	1.0%	\$481.90	0.0%
2022	1,793,177	\$540,076	1,478,348	\$409,276	307,352	4,651	342	1,076	1,008	263	137	16,301	\$8,884	1.6%	\$578.40	0.0%
2023	962,090	\$309,244	743,871	\$220,573	215,246	2,257	95	236	344	32	9	3,595	\$2,278	0.7%	\$117.63	0.0%
2024	982,711	\$326,317	856,165	\$267,606	124,563	1,790	23	66	102	2	0	816	\$923	0.3%	\$25.82	0.0%
2025	885,423	\$299,395	857,304	\$282,713	27,808	309	0	0	2	0	0	6	\$65	0.0%	\$0.00	0.0%
	<b>57,597,528</b>	<b>\$12,629,831</b>	<b>15,429,076</b>	<b>\$3,406,733</b>	<b>41,248,574</b>	<b>97,667</b>	<b>108,026</b>	<b>69,353</b>	<b>453,636</b>	<b>45,986</b>	<b>145,210</b>	<b>737,024</b>	<b>\$297,680</b>	<b>2.4%</b>	<b>\$101,665.16</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 September 2025)

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

	Origination Year																		Total	
	1999-2007	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>	\$77,014	\$13,251	\$3,370	\$1,071	\$634	\$634	\$657	\$614	\$591	\$583	\$626	\$635	\$388	\$309	\$449	\$510	\$89	\$15	\$101,440	
<b>Default Rate (%)</b>	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%	
<b>EXPENSES:</b>																				
<b>Delinquent Interest</b>	11%	11%	9%	9%	8%	7%	8%	8%	8%	8%	8%	10%	8%	5%	4%	6%	7%	5%	11%	
<b>Total Liquidation Exp.</b>	12%	11%	12%	15%	17%	20%	21%	20%	21%	21%	21%	21%	18%	18%	13%	8%	6%	4%	12%	
<i>Foreclosure</i>	4%	3%	3%	5%	5%	5%	5%	5%	5%	5%	5%	4%	4%	4%	3%	2%	2%	1%	4%	
<i>Property Preservation</i>	3%	3%	4%	5%	6%	8%	9%	9%	9%	9%	10%	10%	9%	9%	6%	4%	2%	2%	3%	
<i>Asset Recovery</i>	1%	1%	1%	1%	1%	0%	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%	2%	2%	2%	2%	2%	2%	1%	1%	1%	1%	0%	1%	
<i>Associated Taxes</i>	3%	3%	3%	4%	4%	5%	5%	4%	5%	5%	5%	5%	4%	3%	2%	2%	1%	1%	3%	
<b>Total Costs</b>	<b>123%</b>	<b>122%</b>	<b>121%</b>	<b>124%</b>	<b>125%</b>	<b>127%</b>	<b>128%</b>	<b>129%</b>	<b>129%</b>	<b>128%</b>	<b>130%</b>	<b>131%</b>	<b>127%</b>	<b>123%</b>	<b>117%</b>	<b>114%</b>	<b>112%</b>	<b>109%</b>	<b>123%</b>	
<b>PROCEEDS:</b>																				
<b>Net Sales Proceeds</b>	70%	68%	81%	88%	91%	95%	96%	97%	101%	101%	102%	103%	101%	98%	90%	82%	78%	76%	72%	
<b>Credit Enhancement</b>	7%	9%	4%	4%	5%	7%	10%	11%	10%	9%	8%	7%	5%	5%	8%	14%	16%	12%	7%	
<b>Repurchase/Make Whole</b>	4%	9%	5%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	4%	
<b>Other</b>	2%	2%	2%	2%	2%	3%	4%	4%	4%	4%	5%	4%	4%	5%	4%	2%	3%	2%	2%	
<b>Total Proceeds</b>	<b>83%</b>	<b>87%</b>	<b>91%</b>	<b>97%</b>	<b>100%</b>	<b>105%</b>	<b>110%</b>	<b>113%</b>	<b>115%</b>	<b>114%</b>	<b>115%</b>	<b>115%</b>	<b>110%</b>	<b>109%</b>	<b>104%</b>	<b>99%</b>	<b>100%</b>	<b>91%</b>	<b>86%</b>	
<b>Severity</b>	<b>40%</b>	<b>35%</b>	<b>30%</b>	<b>27%</b>	<b>26%</b>	<b>22%</b>	<b>18%</b>	<b>16%</b>	<b>13%</b>	<b>14%</b>	<b>15%</b>	<b>16%</b>	<b>16%</b>	<b>14%</b>	<b>13%</b>	<b>14%</b>	<b>12%</b>	<b>18%</b>	<b>38%</b>	
<b>Total Net Loss (\$M)</b>	<b>\$31,041</b>	<b>\$4,604</b>	<b>\$1,005</b>	<b>\$290</b>	<b>\$162</b>	<b>\$139</b>	<b>\$120</b>	<b>\$99</b>	<b>\$79</b>	<b>\$81</b>	<b>\$93</b>	<b>\$100</b>	<b>\$62</b>	<b>\$45</b>	<b>\$59</b>	<b>\$72</b>	<b>\$11</b>	<b>\$3</b>	<b>\$38,067</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 September 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
<b>Default UPB (\$M)<sup>1</sup></b>	\$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	\$851	\$1,360	\$1,209	\$101,440
<b>EXPENSES:</b>																			
Delinquent Interest	9%	7%	8%	9%	10%	12%	15%	17%	18%	15%	14%	12%	13%	10%	11%	12%	10%	9%	11%
Total Liquidation 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%	4%	3%
<b>Total Costs</b>	<b>117%</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>126%</b>	<b>130%</b>	<b>140%</b>	<b>142%</b>	<b>139%</b>	<b>123%</b>
<b>PROCEEDS:</b>																			
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%	8%	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%	4%	2%
<b>Total Proceeds</b>	<b>100%</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>121%</b>	<b>118%</b>	<b>111%</b>	<b>86%</b>
<b>Severity</b>	<b>16%</b>	<b>32%</b>	<b>35%</b>	<b>41%</b>	<b>41%</b>	<b>40%</b>	<b>45%</b>	<b>49%</b>	<b>50%</b>	<b>43%</b>	<b>38%</b>	<b>31%</b>	<b>28%</b>	<b>15%</b>	<b>22%</b>	<b>20%</b>	<b>24%</b>	<b>28%</b>	<b>38%</b>
<b>Total Net Loss (\$M)</b>	<b>\$1,482</b>	<b>\$1,875</b>	<b>\$4,036</b>	<b>\$6,804</b>	<b>\$5,749</b>	<b>\$3,985</b>	<b>\$3,304</b>	<b>\$2,959</b>	<b>\$2,984</b>	<b>\$1,590</b>	<b>\$1,202</b>	<b>\$574</b>	<b>\$237</b>	<b>\$210</b>	<b>\$249</b>	<b>\$167</b>	<b>\$324</b>	<b>\$338</b>	<b>\$38,067</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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