



Fannie Mae Statistical Summary Tables: April 2022

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Acquisition File Summary Characteristics

(Reflects origination year for loans acquired from January 2000 to December 2021)

Origination Year	Loan Count	Total Orig. UPB (\$M)	Avg. Orig UPB (\$)	Acquisition Characteristics ¹					
				Borrower Credit Score	Co-Borrower Credit Score	LTV Ratio	CLTV Ratio ²	DTI	Note Rate
1999	160,138	\$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	3,371,992	\$472,779	\$140,208	722	729	72.8	73.2	33.3	6.9
2002	3,857,382	\$564,732	\$146,403	727	735	69.4	69.9	32.9	6.3
2003	5,107,659	\$778,022	\$152,325	729	736	67.1	67.9	32.6	5.5
2004	1,744,574	\$274,074	\$157,101	723	730	69.3	70.9	35.7	5.7
2005	1,446,032	\$252,241	\$174,436	726	733	69.7	71.7	37.6	5.8
2006	1,080,688	\$198,677	\$183,843	725	733	70.5	72.5	38.8	6.4
2007	1,252,484	\$245,737	\$196,200	725	733	72.2	74.3	38.9	6.3
2008	1,491,789	\$315,022	\$211,171	745	753	71.7	73.3	37.9	6.0
2009	2,363,091	\$522,073	\$220,928	764	770	66.3	67.8	33.6	4.9
2010	1,951,224	\$432,359	\$221,584	769	776	66.7	68.2	31.8	4.5
2011	1,661,851	\$357,699	\$215,242	769	775	68.3	69.7	32.1	4.3
2012	2,680,147	\$608,112	\$226,895	772	776	68.9	70.2	31.1	3.6
2013	2,207,368	\$483,404	\$218,996	764	769	72.4	73.5	32.6	3.8
2014	1,449,706	\$311,590	\$214,933	753	760	76.4	77.2	34.2	4.3
2015	1,869,443	\$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	4,991,117	\$1,400,931	\$280,685	766	771	71.0	71.3	33.5	3.1
2021	4,353,790	\$1,224,152	\$281,169	761	766	69.4	69.7	34.2	2.9
Total	52,676,011	\$11,063,131	\$210,022	751	757	71.2	72.1	34.1	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

Updated on 5/3/2022 to correct total loan count reported on 4/29/2022.

	Loan Count with Missing Data Values
Original Interest Rate	5
LTV	12
Borrower Credit Score	165,936
Co-Borrower Credit Score	26,824,739
CLTV	5
Original DTI Ratio	765,568



Performance File Summary Characteristics

(Reflects loan status in performance dataset for activity through December 2021)

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	160,138	19,113	1,249	\$46	155,901	790	108	303	1,540	42	205	1,083	\$330	1.7%	\$170	0.1%	
2000	1,268,238	160,749	6,051	\$241	1,240,284	4,152	764	1,890	13,315	326	1,456	7,598	\$2,336	1.5%	\$1,404	0.2%	
2001	3,371,992	472,779	25,028	\$1,213	3,297,550	6,663	2,173	4,192	31,176	1,243	3,967	22,204	\$5,948	1.3%	\$3,561	0.2%	
2002	3,857,382	564,732	52,509	\$2,919	3,745,004	5,989	3,048	5,594	37,452	2,163	5,623	32,059	\$7,982	1.4%	\$4,494	0.3%	
2003	5,107,659	778,022	149,801	\$9,815	4,856,319	6,789	7,577	11,220	58,959	5,247	11,747	69,137	\$17,824	2.3%	\$9,066	0.4%	
2004	1,744,574	274,074	71,337	\$5,303	1,606,320	3,052	7,299	5,692	38,965	3,372	8,537	44,083	\$12,243	4.5%	\$6,867	1.0%	
2005	1,446,032	252,241	67,819	\$6,151	1,275,262	3,397	18,072	6,198	56,555	4,603	14,126	64,052	\$21,302	8.4%	\$13,936	2.4%	
2006	1,080,688	198,677	43,349	\$4,404	929,614	3,737	20,334	4,715	58,436	4,321	16,182	66,438	\$23,143	11.6%	\$15,731	3.8%	
2007	1,252,484	245,737	58,965	\$6,235	1,050,392	8,823	25,798	5,379	73,576	6,279	23,272	95,134	\$33,373	13.6%	\$21,155	3.7%	
2008	1,491,789	315,022	66,288	\$6,591	1,332,149	9,325	15,387	3,678	46,245	4,382	14,335	68,176	\$23,004	7.3%	\$13,108	1.5%	
2009	2,363,091	522,073	198,986	\$19,918	2,139,331	2,737	3,499	1,725	11,850	1,818	3,145	19,635	\$7,373	1.4%	\$3,253	0.2%	
2010	1,951,224	432,359	254,345	\$24,405	1,686,485	1,412	857	1,083	4,365	889	1,788	9,496	\$3,476	0.8%	\$991	0.1%	
2011	1,661,851	357,699	281,967	\$28,244	1,373,115	708	357	832	2,571	632	1,669	8,080	\$2,878	0.8%	\$563	0.0%	
2012	2,680,147	608,112	799,384	\$102,039	1,874,092	1,522	299	828	2,290	318	1,414	9,409	\$5,088	0.8%	\$506	0.0%	
2013	2,207,368	483,404	680,738	\$88,772	1,518,055	4,093	262	925	2,181	218	896	10,927	\$5,791	1.2%	\$497	0.0%	
2014	1,449,706	311,590	356,336	\$45,523	1,087,243	2,464	261	809	1,744	178	671	10,970	\$5,148	1.7%	\$442	0.0%	
2015	1,869,443	423,210	589,394	\$88,248	1,275,071	1,802	222	700	1,349	192	713	12,786	\$7,804	1.8%	\$382	0.0%	
2016	2,353,820	555,054	940,345	\$158,828	1,409,611	1,262	193	629	1,027	108	645	14,970	\$12,405	2.2%	\$295	0.0%	
2017	2,014,560	462,002	738,108	\$122,308	1,272,855	1,334	210	459	847	56	691	13,644	\$14,243	3.1%	\$227	0.0%	
2018	1,787,453	419,624	548,938	\$93,236	1,235,160	1,900	213	293	501	68	380	9,681	\$15,239	3.6%	\$170	0.0%	
2019	2,211,465	581,774	939,485	\$194,121	1,268,628	2,974	66	62	85	26	139	5,923	\$19,098	3.3%	\$40	0.0%	
2020	4,991,117	1,400,931	4,007,395	\$1,037,378	978,699	4,936	3	17	20	0	47	1,150	\$9,869	0.7%	\$4	0.0%	
2021	4,353,790	1,224,152	4,245,918	\$1,169,343	107,322	548	0	0	2	0	0	1	\$443	0.0%	\$0	0.0%	
Total	52,676,011	11,063,131	15,123,735	\$3,215,281	36,714,462	80,409	107,002	57,223	445,051	36,481	111,648	596,636	\$256,336	2.3%	\$96,862	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.

Loss/Severity Summary Characteristics by Origination Year

(Reflects loan status in performance dataset for disposition activity through September 2021)

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

	Origination Year																	Total
	1999-2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
Default UPB (\$M)¹	\$25,460	\$13,883	\$15,665	\$21,056	\$13,046	\$3,228	\$970	\$547	\$495	\$482	\$422	\$349	\$273	\$214	\$147	\$31	\$3	\$96,271
Default Rate (%)	1.1%	5.5%	7.9%	8.6%	4.1%	0.6%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%
EXPENSES:																		
Delinquent Interest	11%	11%	12%	12%	11%	9%	9%	8%	7%	7%	8%	7%	6%	6%	7%	7%	4%	11%
Total Liquidation Exp.	14%	11%	10%	10%	10%	11%	13%	14%	15%	15%	15%	14%	14%	13%	10%	6%	3%	11%
<i>Foreclosure</i>	5%	3%	3%	3%	3%	3%	4%	5%	5%	5%	4%	4%	4%	4%	3%	2%	2%	4%
<i>Property Preservation</i>	4%	3%	3%	2%	3%	3%	4%	5%	6%	6%	6%	6%	6%	5%	4%	2%	1%	3%
<i>Asset Recovery</i>	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	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%	1%	1%	1%	1%	1%	0%	1%
<i>Associated Taxes</i>	4%	3%	3%	3%	3%	3%	3%	4%	3%	3%	3%	3%	3%	2%	2%	1%	0%	3%
Total Costs	126%	122%	122%	122%	121%	120%	121%	122%	122%	122%	122%	121%	120%	119%	116%	111%	106%	123%
PROCEEDS:																		
Net Sales Proceeds	78%	69%	64%	63%	67%	80%	85%	87%	89%	89%	89%	92%	93%	91%	93%	96%	98%	70%
Credit Enhancement	9%	5%	5%	8%	9%	4%	4%	6%	8%	13%	15%	14%	15%	16%	15%	10%	6%	7%
Repurchase/Make Whole	3%	2%	4%	7%	9%	5%	3%	1%	1%	1%	1%	1%	1%	2%	2%	0%	0%	5%
Other	4%	2%	1%	2%	2%	2%	2%	2%	2%	4%	3%	3%	3%	3%	2%	1%	1%	2%
Total Proceeds	93%	78%	74%	79%	87%	90%	94%	97%	100%	106%	109%	110%	112%	112%	113%	107%	105%	84%
Severity	33%	44%	47%	43%	35%	30%	27%	25%	21%	16%	13%	11%	8%	6%	3%	4%	1%	38%
Total Net Loss (\$M)	\$8,304	\$6,047	\$7,429	\$9,018	\$4,556	\$965	\$265	\$139	\$105	\$75	\$56	\$37	\$21	\$14	\$5	\$1	\$0	\$37,035

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 2021)

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

	Disposition Year																	Total
	2000-2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
Default UPB (\$M)¹	\$3,947	\$1,277	\$1,521	\$2,350	\$5,780	\$11,495	\$16,416	\$14,040	\$9,840	\$7,273	\$6,048	\$5,916	\$3,670	\$3,190	\$1,857	\$847	\$803	\$96,271
EXPENSES:																		
Delinquent Interest	9%	9%	9%	8%	7%	8%	9%	10%	12%	15%	17%	18%	16%	14%	12%	13%	16%	11%
Total Liquidation Exp.	7%	10%	9%	7%	6%	6%	7%	9%	12%	16%	20%	21%	21%	19%	20%	26%	16%	11%
<i>Foreclosure</i>	3%	4%	4%	3%	2%	2%	2%	3%	3%	4%	5%	6%	7%	7%	8%	7%	8%	4%
<i>Property Preservation</i>	2%	3%	3%	2%	2%	2%	2%	2%	3%	4%	6%	4%	5%	4%	5%	10%	3%	3%
<i>Asset Recovery</i>	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	0%	1%
<i>Misc. Holding Expenses/Credits</i>	0%	0%	0%	0%	0%	0%	0%	1%	1%	2%	3%	3%	2%	2%	2%	2%	1%	1%
<i>Associated Taxes</i>	1%	2%	2%	2%	2%	2%	2%	2%	3%	4%	6%	7%	7%	6%	5%	5%	3%	3%
Total Costs	116%	119%	118%	115%	113%	114%	116%	118%	123%	131%	137%	139%	137%	134%	132%	138%	124%	123%
PROCEEDS:																		
Net Sales Proceeds	78%	78%	77%	72%	63%	62%	59%	64%	72%	75%	79%	80%	82%	86%	88%	92%	99%	70%
Credit Enhancement	14%	14%	13%	10%	9%	7%	7%	7%	7%	7%	6%	5%	6%	5%	6%	10%	3%	7%
Repurchase/Make Whole	10%	5%	3%	4%	8%	9%	8%	5%	3%	1%	0%	0%	1%	0%	1%	3%	0%	5%
Other	5%	6%	5%	2%	1%	1%	1%	2%	2%	2%	2%	3%	4%	5%	5%	5%	5%	2%
Total Proceeds	108%	103%	98%	88%	81%	79%	75%	77%	83%	85%	88%	88%	92%	95%	101%	110%	109%	84%
Severity	8%	16%	20%	27%	32%	35%	41%	41%	41%	46%	49%	51%	44%	39%	32%	29%	16%	38%
Total Net Loss (\$M)	\$326	\$208	\$308	\$640	\$1,875	\$4,036	\$6,804	\$5,756	\$3,991	\$3,311	\$2,966	\$2,993	\$1,632	\$1,230	\$590	\$242	\$127	\$37,035

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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