



Fannie Mae Statistical Summary Tables: October 2024

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Acquisition File Summary Characteristics

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

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	160,137	\$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	1,793,166	\$540,072	\$301,184	753	757	75.4	75.6	37.2	4.7
2023	960,778	\$308,704	\$321,306	762	765	77.9	78.3	38.0	6.7
2024	374,028	\$123,219	\$329,437	764	768	77.7	78.0	38.1	6.8
Total	56,102,095	\$12,126,792	\$216,156	752	758	71.7	72.5	34.4	4.6

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	169,983
Co-Borrower Credit Score	28,730,882
Original DTI Ratio	765,805



Performance File Summary Characteristics

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

Origination Year	Loan Count	Total Orig. UPB (\$M)	Active Loans		Inactive Loans (Loan Count)							Total Mods to Date ²				
			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	863	\$26	156,245	790	108	317	1,547	48	219	1,094	\$331	1.7%	\$171.45	0.1%
2000	1,268,238	\$160,749	4,382	\$143	1,241,746	4,155	765	1,933	13,349	355	1,553	7,648	\$2,340	1.5%	\$1,409.55	0.2%
2001	3,371,986	\$472,778	18,255	\$735	3,303,733	6,669	2,176	4,302	31,243	1,362	4,246	22,379	\$5,960	1.3%	\$3,577.15	0.2%
2002	3,857,369	\$564,730	36,722	\$1,806	3,759,722	5,993	3,051	5,787	37,555	2,389	6,150	32,383	\$8,010	1.4%	\$4,530.30	0.3%
2003	5,107,633	\$778,018	103,945	\$6,187	4,899,657	6,804	7,589	11,609	59,177	5,743	13,109	70,076	\$17,895	2.3%	\$9,163.71	0.4%
2004	1,744,562	\$274,072	50,303	\$3,413	1,625,783	3,055	7,308	5,914	39,111	3,647	9,441	44,559	\$12,291	4.5%	\$6,927.69	1.0%
2005	1,446,003	\$252,235	50,121	\$4,036	1,291,073	3,398	18,095	6,442	56,738	4,913	15,223	64,573	\$21,362	8.5%	\$14,022.59	2.4%
2006	1,080,650	\$198,670	32,197	\$2,987	939,159	3,739	20,348	4,919	58,594	4,583	17,111	66,796	\$23,183	11.7%	\$15,806.89	3.8%
2007	1,252,409	\$245,723	40,878	\$4,220	1,065,920	8,839	25,820	5,658	73,855	6,660	24,779	95,583	\$33,428	13.6%	\$21,286.70	3.7%
2008	1,491,749	\$315,015	42,244	\$4,444	1,354,145	9,342	15,411	3,889	46,459	4,724	15,535	68,727	\$23,066	7.3%	\$13,220.63	1.5%
2009	2,363,085	\$522,072	132,173	\$13,075	2,204,552	2,744	3,511	1,970	11,991	2,136	4,008	20,729	\$7,504	1.4%	\$3,346.08	0.2%
2010	1,951,221	\$432,359	176,171	\$15,325	1,763,408	1,419	860	1,262	4,485	1,131	2,485	10,557	\$3,595	0.8%	\$1,055.00	0.1%
2011	1,661,847	\$357,699	203,620	\$17,778	1,450,241	709	363	996	2,675	869	2,374	9,151	\$2,999	0.8%	\$620.16	0.0%
2012	2,680,145	\$608,112	608,768	\$69,107	2,062,931	1,529	309	1069	2,444	666	2,429	11,548	\$5,352	0.9%	\$604.64	0.0%
2013	2,207,367	\$483,404	517,109	\$60,551	1,679,350	4,103	274	1199	2,360	622	2,350	13,697	\$6,095	1.3%	\$621.62	0.0%
2014	1,449,705	\$311,590	264,523	\$30,477	1,177,120	2,481	272	1102	1,921	527	1,759	13,902	\$5,454	1.8%	\$568.73	0.0%
2015	1,869,442	\$423,210	455,403	\$60,966	1,406,973	1,816	240	1086	1,567	484	1,873	17,187	\$8,307	2.0%	\$535.41	0.0%
2016	2,353,821	\$555,054	745,483	\$112,765	1,601,259	1,275	215	1097	1,283	594	2,615	22,411	\$13,265	2.4%	\$504.98	0.0%
2017	2,014,559	\$462,002	563,055	\$84,590	1,443,433	1,360	248	1139	1,311	673	3,340	23,928	\$15,339	3.3%	\$515.87	0.0%
2018	1,787,453	\$419,624	401,241	\$63,027	1,378,268	1,956	265	1055	1049	732	2,887	22,942	\$16,537	3.9%	\$508.19	0.0%
2019	2,211,465	\$581,774	730,372	\$139,656	1,474,345	3,169	114	538	483	414	2030	19,845	\$20,870	3.6%	\$255.41	0.0%
2020	4,991,578	\$1,401,090	3,454,461	\$824,350	1,529,587	6,136	31	418	381	123	441	12,575	\$14,874	1.1%	\$135.57	0.0%
2021	4,651,699	\$1,315,704	4,055,865	\$1,039,742	588,001	6,854	55	418	431	52	23	9,527	\$9,198	0.7%	\$134.72	0.0%
2022	1,793,166	\$540,072	1,640,531	\$469,786	147,729	4373	85	204	232	10	2	3,916	\$4,285	0.8%	\$99.26	0.0%
2023	960,778	\$308,704	914,266	\$284,233	45,066	1,406	4	12	24	0	0	91	\$391	0.1%	\$4.72	0.0%
2024	374,028	\$123,219	371,585	\$121,068	2,424	19	0	0	0	0	0	0			\$0.00	0.0%
Total	56,102,095	\$12,126,792	15,614,536	\$3,434,494	39,591,870	94,133	107,517	64,335	450,265	43,457	135,982	685,824	\$281,929	2.3%	\$99,627.02	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 March 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	
Default UPB (\$M)¹	\$55,549	\$21,265	\$13,207	\$3,335	\$1,048	\$612	\$590	\$603	\$539	\$506	\$468	\$468	\$436	\$194	\$99	\$89	\$58	\$1	\$99,069
Default Rate (%)	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%
EXPENSES:																			
Delinquent Interest	11%	12%	11%	9%	9%	8%	7%	7%	8%	8%	7%	8%	9%	8%	5%	3%	4%	4%	11%
Total Liquidation Exp.	12%	10%	10%	11%	14%	15%	16%	17%	17%	17%	16%	16%	14%	13%	11%	9%	4%	6%	12%
<i>Foreclosure</i>	4%	3%	3%	3%	4%	5%	5%	5%	5%	4%	4%	4%	3%	3%	3%	3%	1%	1%	4%
<i>Property Preservation</i>	3%	3%	3%	3%	4%	5%	6%	7%	6%	7%	6%	6%	5%	5%	5%	4%	2%	4%	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%
Total Costs	124%	122%	122%	120%	123%	123%	123%	125%	124%	125%	124%	124%	124%	121%	116%	113%	108%	110%	123%
PROCEEDS:																			
Net Sales Proceeds	72%	63%	67%	81%	87%	90%	92%	93%	94%	99%	99%	99%	101%	101%	95%	91%	85%	89%	71%
Credit Enhancement	7%	8%	9%	4%	4%	5%	7%	11%	12%	11%	10%	9%	8%	5%	6%	8%	14%	17%	7%
Repurchase/Make Whole	3%	7%	9%	5%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	2%	1%	0%	5%
Other	3%	2%	2%	2%	2%	2%	3%	3%	4%	3%	3%	4%	3%	3%	5%	4%	2%	0%	2%
Total Proceeds	84%	79%	87%	91%	96%	99%	103%	108%	110%	113%	113%	113%	114%	110%	107%	105%	102%	105%	85%
Severity	39%	43%	35%	30%	27%	25%	21%	16%	14%	11%	11%	11%	10%	11%	9%	8%	7%	5%	38%
Total Net Loss (\$M)	\$21,880	\$9,045	\$4,576	\$989	\$281	\$152	\$122	\$99	\$76	\$57	\$51	\$50	\$44	\$22	\$9	\$7	\$4	\$0	\$37,464

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 March 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		
Default UPB (\$M)¹	\$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	\$1,419	\$1,141	\$854	\$191	\$99,069	
EXPENSES:																				
Delinquent Interest	9%	8%	7%	8%	9%	10%	12%	15%	17%	18%	15%	14%	12%	13%	10%	11%	12%	12%	11%	
Total Liquidation Exp.	8%	7%	6%	6%	7%	9%	12%	16%	20%	21%	21%	20%	20%	26%	16%	19%	27%	41%	12%	
Foreclosure	3%	3%	2%	2%	2%	3%	3%	4%	5%	6%	7%	7%	8%	7%	7%	6%	6%	8%	4%	
Property Preservation	3%	2%	2%	2%	2%	2%	3%	4%	6%	4%	5%	4%	5%	11%	2%	3%	12%	25%	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%	4%	8%	6%	5%	3%	
Total Costs	117%	115%	113%	114%	116%	118%	123%	131%	137%	138%	137%	134%	132%	138%	125%	130%	139%	153%	123%	
PROCEEDS:																				
Net Sales Proceeds	78%	72%	63%	62%	59%	64%	72%	75%	79%	80%	83%	86%	89%	93%	103%	102%	109%	110%	71%	
Credit Enhancement	14%	10%	9%	7%	7%	7%	7%	7%	6%	5%	6%	5%	6%	10%	2%	2%	4%	6%	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%	6%	2%	
Total Proceeds	105%	88%	81%	79%	75%	77%	83%	85%	88%	88%	93%	96%	101%	110%	111%	108%	120%	124%	85%	
Severity	12%	27%	32%	35%	41%	41%	41%	45%	49%	50%	43%	38%	31%	28%	14%	22%	19%	29%	38%	
Total Net Loss (\$M)	\$842	\$640	####	\$4,036	\$6,804	\$5,750	\$3,986	\$3,305	\$2,959	\$2,984	\$1,590	\$1,204	\$576	\$237	\$204	\$251	\$166	\$56	\$37,464	

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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