



Fannie Mae Statistical Summary Tables Including HARP: 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 | | | | |
|------------------|-------------------|-----------------------|---------------------|--------------------|-----------------------------|--------------------------|----------------|------------------|----------------|---------------|----------------|---------------------------------|-------------------------------|------------------------------------|--------------------------------|----------------------------|
| | | | 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 | 160,138 | 19,113 | 1,275 | \$47 | 155,872 | 790 | 108 | 305 | 1,540 | 42 | 206 | 1,083 | \$330 | 1.7% | \$170 | 0.1% |
| 2000 | 1,268,238 | 160,749 | 6,351 | \$258 | 1,239,951 | 4,153 | 766 | 1,894 | 13,328 | 329 | 1,466 | 7,609 | \$2,339 | 1.5% | \$1,406 | 0.2% |
| 2001 | 3,371,992 | 472,779 | 27,980 | \$1,393 | 3,294,404 | 6,665 | 2,198 | 4,217 | 31,264 | 1,255 | 4,009 | 22,295 | \$5,969 | 1.3% | \$3,573 | 0.2% |
| 2002 | 3,857,382 | 564,732 | 60,819 | \$3,511 | 3,736,211 | 5,995 | 3,106 | 5,669 | 37,692 | 2,191 | 5,699 | 32,282 | \$8,048 | 1.4% | \$4,532 | 0.3% |
| 2003 | 5,107,659 | 778,022 | 175,060 | \$11,969 | 4,829,747 | 6,809 | 7,779 | 11,404 | 59,515 | 5,335 | 12,010 | 69,943 | \$18,093 | 2.3% | \$9,179 | 0.4% |
| 2004 | 1,744,574 | 274,074 | 92,365 | \$7,459 | 1,583,944 | 3,069 | 7,560 | 5,839 | 39,469 | 3,482 | 8,846 | 45,011 | \$12,567 | 4.6% | \$7,008 | 1.0% |
| 2005 | 1,446,032 | 252,241 | 108,049 | \$11,108 | 1,231,044 | 3,425 | 19,142 | 6,541 | 57,923 | 4,893 | 15,015 | 66,445 | \$22,299 | 8.8% | \$14,460 | 2.5% |
| 2006 | 1,080,688 | 198,677 | 87,623 | \$10,261 | 878,567 | 3,802 | 22,185 | 5,194 | 60,855 | 4,795 | 17,667 | 70,221 | \$24,775 | 12.5% | \$16,692 | 3.9% |
| 2007 | 1,252,484 | 245,737 | 124,997 | \$15,582 | 973,058 | 8,950 | 28,612 | 6,088 | 77,826 | 7,025 | 25,928 | 102,297 | \$36,336 | 14.8% | \$22,825 | 3.9% |
| 2008 | 1,491,789 | 315,022 | 133,471 | \$16,245 | 1,256,455 | 9,509 | 17,502 | 4,298 | 49,544 | 4,919 | 16,091 | 73,961 | \$25,608 | 8.1% | \$14,419 | 1.6% |
| 2009 | 2,363,091 | 522,073 | 222,980 | \$23,625 | 2,114,501 | 2,753 | 3,660 | 1,809 | 12,198 | 1,873 | 3,317 | 20,411 | \$7,801 | 1.5% | \$3,377 | 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% |
| | 52,676,011 | 11,063,131 | 15,423,323 | \$3,253,902 | 36,380,090 | 80,875 | 115,561 | 59,895 | 458,136 | 38,824 | 119,307 | 618,595 | \$265,645 | 2.4% | \$101,757 | 0.4% |

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 | | | | | | | | | | | | | | | | | |
|---------------------------------------|------------------|----------------|----------------|----------------|----------------|----------------|--------------|--------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|
| | 1999-2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | Total |
| Default UPB (\$M)¹ | \$25,765 | \$14,407 | \$16,626 | \$22,726 | \$14,357 | \$3,351 | \$970 | \$547 | \$495 | \$482 | \$422 | \$349 | \$273 | \$214 | \$147 | \$31 | \$3 | \$101,166 |
| Default Rate (%) | 1.1% | 5.7% | 8.4% | 9.2% | 4.6% | 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% | 11% | 11% | 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% | 3% | 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 | 125% | 122% | 121% | 121% | 121% | 120% | 121% | 122% | 122% | 122% | 122% | 121% | 120% | 119% | 116% | 111% | 106% | 122% |
| PROCEEDS: | | | | | | | | | | | | | | | | | | |
| Net Sales Proceeds | 78% | 70% | 64% | 64% | 68% | 80% | 85% | 87% | 89% | 89% | 89% | 92% | 93% | 91% | 93% | 96% | 98% | 70% |
| Credit Enhancement | 8% | 5% | 5% | 8% | 9% | 4% | 4% | 6% | 8% | 13% | 15% | 14% | 15% | 16% | 15% | 10% | 6% | 7% |
| Repurchase/Make Whole | 3% | 2% | 4% | 6% | 8% | 5% | 3% | 1% | 1% | 1% | 1% | 1% | 1% | 2% | 2% | 0% | 0% | 4% |
| Other | 4% | 2% | 1% | 2% | 2% | 2% | 2% | 2% | 2% | 4% | 3% | 3% | 3% | 3% | 2% | 1% | 1% | 2% |
| Total Proceeds | 93% | 79% | 75% | 79% | 86% | 90% | 94% | 97% | 100% | 106% | 109% | 110% | 112% | 112% | 113% | 107% | 105% | 84% |
| Severity | 33% | 43% | 47% | 42% | 35% | 30% | 27% | 25% | 21% | 16% | 13% | 11% | 8% | 6% | 3% | 4% | 1% | 38% |
| Total Net Loss (\$M) | \$8,401 | \$6,204 | \$7,770 | \$9,592 | \$4,960 | \$1,002 | \$265 | \$139 | \$105 | \$75 | \$56 | \$37 | \$21 | \$14 | \$5 | \$1 | \$0 | \$38,646 |

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 | \$11,511 | \$16,609 | \$14,494 | \$10,474 | \$7,915 | \$6,763 | \$6,643 | \$4,257 | \$3,615 | \$2,121 | \$963 | \$924 | \$101,166 |
| EXPENSES: | | | | | | | | | | | | | | | | | | |
| Delinquent Interest | 9% | 9% | 9% | 8% | 7% | 8% | 9% | 9% | 11% | 14% | 16% | 17% | 15% | 14% | 12% | 12% | 15% | 11% |
| Total Liquidation Exp. | 7% | 10% | 9% | 7% | 6% | 6% | 7% | 8% | 11% | 15% | 19% | 20% | 20% | 19% | 20% | 25% | 14% | 11% |
| <i>Foreclosure</i> | 3% | 4% | 4% | 3% | 2% | 2% | 2% | 3% | 3% | 4% | 5% | 6% | 7% | 7% | 7% | 7% | 7% | 4% |
| <i>Property Preservation</i> | 2% | 3% | 3% | 2% | 2% | 2% | 2% | 2% | 3% | 4% | 5% | 4% | 4% | 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% | 2% | 2% | 2% | 2% | 2% | 1% | 1% |
| <i>Associated Taxes</i> | 1% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 3% | 4% | 5% | 7% | 6% | 5% | 5% | 5% | 3% | 3% |
| Total Costs | 116% | 119% | 118% | 115% | 113% | 114% | 116% | 118% | 123% | 129% | 135% | 136% | 135% | 132% | 131% | 137% | 123% | 122% |
| PROCEEDS: | | | | | | | | | | | | | | | | | | |
| Net Sales Proceeds | 78% | 78% | 77% | 72% | 63% | 62% | 59% | 64% | 72% | 75% | 79% | 79% | 82% | 85% | 88% | 92% | 93% | 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% | 2% | 0% | 4% |
| Other | 5% | 6% | 5% | 2% | 1% | 1% | 1% | 1% | 2% | 2% | 2% | 3% | 4% | 4% | 5% | 4% | 5% | 2% |
| Total Proceeds | 108% | 103% | 98% | 88% | 81% | 79% | 75% | 77% | 83% | 85% | 88% | 88% | 92% | 94% | 99% | 108% | 101% | 84% |
| Severity | 8% | 16% | 20% | 27% | 32% | 35% | 41% | 41% | 40% | 44% | 47% | 49% | 43% | 38% | 32% | 29% | 22% | 38% |
| Total Net Loss (\$M) | \$326 | \$208 | \$308 | \$640 | \$1,875 | \$4,039 | \$6,867 | \$5,897 | \$4,170 | \$3,508 | \$3,207 | \$3,244 | \$1,830 | \$1,371 | \$676 | \$279 | \$199 | \$38,646 |

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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