



Fannie Mae Statistical Summary Tables Including HARP: July 2024

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Acquisition File Summary Characteristics

(Reflects origination year for loans acquired from January 2000 to March 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	2,353,820	\$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	4,991,578	\$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	1,793,142	\$540,064	\$301,183	753	757	75.4	75.6	37.2	4.7
2023	959,516	\$308,311	\$321,319	762	765	77.9	78.3	38.0	6.7
2024	120,666	\$39,067	\$323,761	763	767	77.8	78.1	38.1	6.7
Total	55,847,447	\$12,042,240	\$215,627	752	758	71.6	72.4	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	169,541
Co-Borrower Credit Score	28,590,378
Original DTI Ratio	765,805



Performance File Summary Characteristics

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

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	160,137	\$19,113	916	\$28	156,190	790	108	318	1,547	48	220	1,094	\$331	1.7%	\$171	0.1%
2000	1,268,238	\$160,749	4,740	\$162	1,241,354	4,155	767	1,937	13,362	356	1,567	7,657	\$2,342	1.5%	\$1,410	0.2%
2001	3,371,986	\$472,778	21,105	\$894	3,300,689	6,670	2,201	4,327	31,328	1,371	4,295	22,476	\$5,982	1.3%	\$3,588	0.2%
2002	3,857,369	\$564,730	44,327	\$2,293	3,751,617	5,998	3,109	5,857	37,810	2,409	6,242	32,622	\$8,078	1.4%	\$4,567	0.3%
2003	5,107,633	\$778,018	126,441	\$7,912	4,875,867	6,823	7,791	11,784	59,752	5,773	13,402	70,946	\$18,169	2.3%	\$9,267	0.4%
2004	1,744,562	\$274,072	69,023	\$5,049	1,605,704	3,072	7,569	6,068	39,622	3,712	9,792	45,581	\$12,624	4.6%	\$7,064	1.0%
2005	1,446,003	\$252,235	83,030	\$7,641	1,254,013	3,427	19,173	6,811	58,139	5,179	16,231	67,199	\$22,384	8.9%	\$14,548	2.5%
2006	1,080,650	\$198,670	67,320	\$7,177	896,884	3,807	22,214	5,454	61,065	5,071	18,835	70,888	\$24,857	12.5%	\$16,784	3.9%
2007	1,252,409	\$245,723	93,230	\$10,947	1,001,508	8,966	28,645	6,472	78,198	7,457	27,933	103,335	\$36,469	14.8%	\$22,987	3.9%
2008	1,491,749	\$315,015	95,934	\$11,453	1,291,366	9,526	17,535	4,582	49,842	5,342	17,622	75,093	\$25,740	8.2%	\$14,559	1.6%
2009	2,363,085	\$522,072	159,336	\$16,216	2,176,612	2,760	3,672	2,039	12,350	2,178	4,138	21,590	\$7,936	1.5%	\$3,466	0.2%
2010	1,951,221	\$432,359	182,789	\$15,983	1,756,965	1,418	860	1,245	4,478	1,105	2,361	10,515	\$3,590	0.8%	\$1,048	0.1%
2011	1,661,847	\$357,699	210,220	\$18,564	1,443,853	709	363	983	2,672	835	2,212	9,099	\$2,993	0.8%	\$612	0.0%
2012	2,680,145	\$608,112	623,153	\$71,667	2,048,932	1,528	308	1,041	2,447	612	2,124	11,458	\$5,337	0.9%	\$588	0.0%
2013	2,207,367	\$483,404	528,153	\$62,700	1,668,751	4,103	274	1,167	2,360	551	2,008	13,584	\$6,078	1.3%	\$601	0.0%
2014	1,449,705	\$311,590	272,002	\$31,537	1,169,962	2,479	270	1,067	1,920	421	1,584	13,771	\$5,437	1.7%	\$537	0.0%
2015	1,869,442	\$423,210	465,096	\$62,927	1,397,651	1,815	239	1,038	1,566	396	1,641	16,997	\$8,280	2.0%	\$501	0.0%
2016	2,353,820	\$555,054	759,501	\$116,153	1,587,851	1,274	215	1,041	1,283	475	2,180	22,109	\$13,219	2.4%	\$463	0.0%
2017	2,014,560	\$462,002	574,364	\$87,135	1,432,885	1,360	245	1,059	1,297	545	2,805	23,492	\$15,286	3.3%	\$463	0.0%
2018	1,787,453	\$419,624	410,380	\$64,966	1,370,093	1,954	261	958	1,040	540	2,227	22,444	\$16,471	3.9%	\$429	0.0%
2019	2,211,465	\$581,774	744,475	\$143,500	1,461,229	3,167	110	453	463	254	1,314	19,249	\$20,792	3.6%	\$187	0.0%
2020	4,991,578	\$1,401,090	3,499,382	\$842,186	1,484,953	6,128	29	344	364	48	330	11,404	\$14,611	1.0%	\$90	0.0%
2021	4,651,699	\$1,315,704	4,105,582	\$1,061,182	538,595	6,789	41	288	366	17	21	7,271	\$8,528	0.6%	\$76	0.0%
2022	1,793,142	\$540,064	1,666,684	\$479,765	121,845	4,265	49	108	188	1	2	2,258	\$3,631	0.7%	\$42	0.0%
2023	959,516	\$308,311	930,239	\$290,966	28,259	1,003	1	2	12	0	0	13	\$208	0.1%	\$1	0.0%
2024	120,666	\$39,067	120,421	\$38,803	243	2	0	0	0	0	0	0	\$0	0.0%	\$0	0.0%
Total	55,847,447	\$12,042,240	15,857,843	\$3,457,808	39,063,871	93,988	116,049	66,443	463,471	44,696	141,086	702,145	\$289,373	2.4%	\$104,047	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 December 2023)

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	\$57,385	\$22,979	\$14,553	\$3,462	\$1,045	\$610	\$585	\$597	\$532	\$495	\$458	\$453	\$417	\$180	\$81	\$66	\$33	\$1	\$103,931
Default Rate (%)	2.1%	9.4%	4.6%	0.7%	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%	0.9%
EXPENSES:																			
Delinquent Interest	11%	11%	11%	9%	9%	8%	7%	7%	8%	8%	7%	8%	9%	8%	5%	3%	4%	3%	11%
Total Liquidation Exp.	12%	10%	10%	11%	14%	15%	16%	16%	16%	16%	15%	14%	12%	10%	10%	7%	3%	3%	12%
<i>Foreclosure</i>	4%	3%	3%	3%	4%	5%	5%	5%	5%	4%	4%	4%	3%	3%	3%	2%	1%	1%	4%
<i>Property Preservation</i>	3%	3%	3%	3%	4%	5%	6%	6%	6%	6%	6%	5%	5%	4%	4%	3%	1%	2%	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%	1%	1%	1%	1%	1%	0%	0%	1%
<i>Associated Taxes</i>	3%	3%	3%	3%	4%	4%	4%	4%	4%	4%	3%	3%	3%	2%	2%	1%	1%	0%	3%
Total Costs	123%	121%	121%	120%	122%	123%	123%	124%	123%	123%	122%	122%	121%	118%	114%	111%	107%	106%	122%
PROCEEDS:																			
Net Sales Proceeds	72%	64%	68%	81%	87%	90%	92%	93%	94%	98%	98%	98%	100%	100%	97%	90%	86%	80%	71%
Credit Enhancement	7%	8%	9%	4%	4%	5%	7%	11%	12%	11%	10%	9%	8%	5%	5%	7%	12%	18%	7%
Repurchase/Make Whole	3%	6%	8%	5%	3%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	2%	0%	0%	4%
Other	3%	2%	2%	2%	2%	2%	3%	3%	3%	3%	3%	4%	3%	3%	4%	3%	2%	0%	2%
Total Proceeds	84%	80%	87%	91%	96%	98%	102%	108%	110%	113%	112%	112%	112%	108%	107%	102%	100%	98%	85%
Severity	39%	42%	34%	30%	27%	24%	20%	16%	14%	10%	10%	10%	9%	10%	7%	9%	7%	8%	38%
Total Net Loss (\$M)	\$22,454	\$9,603	\$4,975	\$1,021	\$278	\$149	\$118	\$95	\$72	\$51	\$45	\$44	\$38	\$18	\$6	\$6	\$2	\$0	\$38,976

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 December 2023)

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

	Disposition Year																		Total	
	2000-2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
Default UPB (\$M)¹	\$5,225	\$1,521	\$2,350	\$5,780	\$11,511	\$16,609	\$14,494	\$10,474	\$7,915	\$6,763	\$6,644	\$4,257	\$3,615	\$2,120	\$961	\$1,544	\$1,242	\$907	\$103,931	
EXPENSES:																				
Delinquent Interest	9%	9%	8%	7%	8%	9%	9%	11%	14%	16%	17%	14%	13%	11%	12%	9%	11%	12%	11%	
Total Liquidation Exp.	8%	9%	7%	6%	6%	7%	8%	11%	15%	19%	20%	20%	19%	20%	25%	15%	17%	26%	12%	
Foreclosure	3%	4%	3%	2%	2%	2%	3%	3%	4%	5%	6%	7%	7%	7%	7%	7%	6%	6%	4%	
Property Preservation	3%	3%	2%	2%	2%	2%	2%	3%	4%	5%	4%	4%	4%	5%	10%	2%	3%	13%	3%	
Asset Recovery	0%	0%	0%	0%	0%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	0%	0%	0%	1%	
Misc. Holding Expenses/Credits	0%	0%	0%	0%	0%	0%	1%	1%	2%	3%	2%	2%	2%	2%	2%	1%	2%	2%	1%	
Associated Taxes	2%	2%	2%	2%	2%	2%	2%	3%	4%	5%	7%	6%	5%	5%	5%	4%	6%	5%	3%	
Total Costs	117%	118%	115%	113%	114%	116%	118%	122%	129%	135%	136%	134%	132%	131%	137%	124%	128%	138%	122%	
PROCEEDS:																				
Net Sales Proceeds	78%	77%	72%	63%	62%	59%	64%	72%	75%	79%	79%	82%	86%	88%	92%	103%	102%	108%	71%	
Credit Enhancement	14%	13%	10%	9%	7%	7%	7%	7%	7%	6%	5%	6%	5%	6%	10%	2%	2%	4%	7%	
Repurchase/Make Whole	9%	3%	4%	8%	9%	8%	5%	3%	1%	0%	0%	1%	0%	1%	2%	0%	1%	1%	4%	
Other	5%	5%	2%	1%	1%	1%	1%	2%	2%	2%	3%	4%	4%	5%	4%	5%	4%	5%	2%	
Total Proceeds	107%	98%	88%	81%	79%	75%	77%	83%	85%	88%	88%	92%	95%	100%	109%	110%	108%	118%	85%	
Severity	10%	20%	27%	32%	35%	41%	41%	40%	44%	47%	49%	42%	37%	31%	29%	14%	21%	20%	38%	
Total Net Loss (\$M)	\$534	\$308	\$640	\$1,875	\$4,039	\$6,867	\$5,892	\$4,166	\$3,502	\$3,200	\$3,236	\$1,785	\$1,343	\$662	\$274	\$216	\$255	\$181	\$38,976	

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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