



## Fannie Mae Statistical Summary Tables Including HARP: January 2025

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### Acquisition File Summary Characteristics

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

				Acquisition Characteristics <sup>1</sup>					
Origination Year	Loan Count	Total Orig. UPB (\$M)	Avg. Orig UPB (\$)	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	2,363,085	\$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	1,793,175	\$540,076	\$301,184	753	757	75.4	75.6	37.2	4.7
2023	961,407	\$308,949	\$321,351	762	765	77.9	78.3	38.0	6.7
2024	650,670	\$214,895	\$330,267	765	769	77.5	77.8	38.1	6.8
Total	56,379,375	\$12,218,717	\$216,723	752	758	71.7	72.5	34.4	4.6

<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	170,447
Co-Borrower Credit Score	28,882,425
Original DTI Ratio	765,807



Performance File Summary Characteristics

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

			Active Loans		Inactive Loans (Loan Count)							Total Mods to Date <sup>2</sup>				
Origination Year	Loan Count	Total Orig. UPB (\$M)	Loan Count (Active)	Active UPB (\$M)	Prepaid	Repurchased <sup>1</sup>	Short Sale	Third Party Sale	REO	NPL	RPL	Loan Count	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>
1999	160,137	\$19,113	863	\$25	156,241	790	108	320	1,547	48	220	1,094	\$331	1.7%	\$172	0.1%
2000	1,268,238	\$160,749	4,473	\$146	1,241,609	4,156	767	1,941	13,366	358	1,568	7,666	\$2,342	1.5%	\$1,411	0.2%
2001	3,371,986	\$472,778	20,000	\$813	3,301,761	6,671	2,202	4,340	31,339	1,376	4,297	22,500	\$5,984	1.3%	\$3,590	0.2%
2002	3,857,369	\$564,730	42,111	\$2,099	3,753,772	6,000	3,110	5,888	37,815	2,425	6,248	32,659	\$8,081	1.4%	\$4,572	0.3%
2003	5,107,633	\$778,018	120,505	\$7,286	4,881,566	6,827	7,792	11,847	59,763	5,865	13,468	71,045	\$18,178	2.3%	\$9,285	0.4%
2004	1,744,562	\$274,072	64,717	\$4,686	1,609,828	3,077	7,571	6,107	39,632	3,783	9,847	45,626	\$12,633	4.6%	\$7,078	1.0%
2005	1,446,003	\$252,235	79,219	\$7,124	1,257,561	3,427	19,175	6,854	58,156	5,268	16,343	67,252	\$22,395	8.9%	\$14,570	2.5%
2006	1,080,650	\$198,670	64,591	\$6,740	899,389	3,808	22,216	5,508	61,077	5,140	18,921	70,939	\$24,865	12.5%	\$16,805	3.9%
2007	1,252,409	\$245,723	89,580	\$10,310	1,004,853	8,967	28,649	6,533	78,223	7,554	28,050	103,416	\$36,484	14.8%	\$23,022	3.9%
2008	1,491,749	\$315,015	92,000	\$10,777	1,295,031	9,530	17,537	4,629	49,866	5,401	17,755	75,177	\$25,756	8.2%	\$14,584	1.6%
2009	2,363,085	\$522,072	144,639	\$15,134	2,191,073	2,760	3,676	2,095	12,361	2,213	4,268	21,677	\$7,951	1.5%	\$3,482	0.2%
2010	1,951,221	\$432,359	169,774	\$14,717	1,769,783	1,420	860	1,272	4,495	1,132	2,485	10,597	\$3,603	0.8%	\$1,056	0.1%
2011	1,661,847	\$357,699	197,318	\$17,057	1,456,526	709	364	1,000	2,687	869	2,374	9,195	\$3,005	0.8%	\$621	0.0%
2012	2,680,145	\$608,112	594,901	\$66,663	2,076,756	1,534	310	1,080	2,466	669	2,429	11,616	\$5,365	0.9%	\$606	0.0%
2013	2,207,367	\$483,404	506,603	\$58,536	1,689,822	4,104	274	1,218	2,371	625	2,350	13,812	\$6,115	1.3%	\$624	0.0%
2014	1,449,705	\$311,590	257,864	\$29,492	1,183,744	2,482	273	1,113	1,938	532	1,759	14,023	\$5,470	1.8%	\$571	0.0%
2015	1,869,442	\$423,210	446,232	\$59,125	1,416,094	1,817	241	1,106	1,592	487	1,873	17,345	\$8,332	2.0%	\$539	0.0%
2016	2,353,821	\$555,054	732,322	\$109,563	1,614,368	1,276	215	1,123	1,305	597	2,615	22,713	\$13,306	2.4%	\$510	0.0%
2017	2,014,559	\$462,002	552,241	\$82,227	1,454,150	1,360	250	1,178	1,366	674	3,340	24,325	\$15,396	3.3%	\$524	0.0%
2018	1,787,453	\$419,624	393,035	\$61,339	1,386,367	1,957	268	1,092	1,113	734	2,887	23,477	\$16,596	4.0%	\$518	0.0%
2019	2,211,465	\$581,774	717,659	\$136,250	1,486,965	3,169	117	578	531	416	2,030	20,367	\$20,959	3.6%	\$265	0.0%
2020	4,991,578	\$1,401,090	3,410,494	\$806,880	1,573,419	6,146	32	476	443	127	441	13,664	\$15,136	1.1%	\$148	0.0%
2021	4,651,699	\$1,315,704	4,007,374	\$1,018,857	636,236	6,892	68	499	555	52	23	11,708	\$9,798	0.7%	\$159	0.0%
2022	1,793,175	\$540,076	1,613,561	\$459,692	174,433	4,436	106	267	360	10	2	5,610	\$4,922	0.9%	\$122	0.0%
2023	961,407	\$308,949	890,016	\$274,870	69,543	1,769	7	27	45	0	0	296	\$591	0.2%	\$10	0.0%
2024	650,670	\$214,895	641,471	\$208,177	9,095	104	0	0	0	0	0	0	\$6	0.0%	\$0	0.0%
	56,379,375	\$12,218,717	15,853,563	\$3,468,583	39,589,985	95,188	116,188	68,091	464,412	46,355	145,593	717,799	\$293,601	2.4%	\$104,844	0.3%

<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 June 2024)

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

	Origination Year																		
	1999-2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
Default UPB (\$M) <sup>1</sup>	\$57,465	\$23,014	\$14,578	\$3,478	\$1,054	\$619	\$602	\$620	\$567	\$532	\$503	\$511	\$503	\$253	\$132	\$129	\$95	\$5	\$104,662
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%	4%	4%	4%	11%
Total Liquidition Exp.	12%	10%	10%	11%	14%	16%	17%	18%	17%	17%	17%	16%	15%	13%	12%	10%	4%	27%	12%
Foreclosure	4%	3%	3%	3%	4%	5%	5%	5%	5%	5%	4%	4%	3%	3%	3%	2%	1%	1%	4%
Property Preservation	3%	3%	3%	3%	4%	5%	6%	7%	7%	7%	7%	6%	6%	5%	6%	5%	2%	25%	3%
Asset Recovery	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Misc. Holding Expenses/Credits	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	0%	0%	1%
Associated Taxes	3%	3%	3%	3%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	2%	2%	1%	0%	3%
Total Costs	124%	121%	121%	120%	123%	124%	124%	125%	125%	125%	124%	124%	124%	121%	117%	113%	109%	131%	123%
PROCEEDS:																			
Net Sales Proceeds	72%	64%	68%	81%	87%	90%	93%	94%	95%	99%	99%	99%	101%	100%	96%	89%	85%	89%	72%
Credit Enhancement	7%	8%	9%	4%	4%	5%	7%	11%	12%	10%	10%	9%	7%	4%	5%	8%	14%	11%	7%
Repurchase/Make Whole	3%	6%	8%	5%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	4%	4%
Other	3%	2%	2%	2%	2%	2%	3%	3%	4%	3%	3%	4%	3%	4%	5%	4%	2%	0%	2%
Total Proceeds	84%	80%	87%	91%	96%	99%	103%	108%	111%	113%	113%	113%	113%	108%	108%	103%	101%	104%	85%
Severity	39%	42%	34%	30%	27%	25%	21%	16%	14%	12%	11%	12%	11%	13%	9%	10%	8%	27%	37%
Total Net Loss (\$M)	\$22,490	\$9,619	\$4,986	\$1,028	\$283	\$154	\$125	\$102	\$82	\$63	\$57	\$59	\$55	\$32	\$12	\$13	\$7	\$1	\$39,169

<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 June 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) <sup>1</sup>	\$6,746	\$2,350	\$5,780	\$11,511	\$16,609	\$14,494	\$10,474	\$7,915	\$6,762	\$6,644	\$4,257	\$3,614	\$2,119	\$961	\$1,544	\$1,242	\$907	\$732	\$104,662
<b>EXPENSES:</b>																			
Delinquent Interest	9%	8%	7%	8%	9%	9%	11%	14%	16%	17%	14%	13%	11%	12%	9%	11%	12%	10%	11%
Total Liquidation Exp.	8%	7%	6%	6%	7%	8%	11%	15%	19%	20%	20%	19%	20%	25%	15%	19%	29%	28%	12%
Foreclosure	3%	3%	2%	2%	2%	3%	3%	4%	5%	6%	7%	7%	7%	7%	7%	6%	7%	6%	4%
Property Preservation	3%	2%	2%	2%	2%	2%	3%	4%	5%	4%	4%	4%	5%	10%	2%	3%	13%	16%	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%	2%	2%	2%	2%	2%	1%	2%	3%	2%	1%
Associated Taxes	2%	2%	2%	2%	2%	2%	3%	4%	5%	7%	6%	5%	5%	5%	4%	8%	6%	4%	3%
Total Costs	117%	115%	113%	114%	116%	118%	122%	129%	135%	136%	134%	132%	131%	137%	125%	130%	140%	138%	123%
<b>PROCEEDS:</b>																			
Net Sales Proceeds	78%	72%	63%	62%	59%	64%	72%	75%	79%	79%	82%	86%	88%	92%	103%	102%	110%	105%	72%
Credit Enhancement	14%	10%	9%	7%	7%	7%	7%	7%	6%	5%	6%	5%	6%	10%	2%	2%	4%	4%	7%
Repurchase/Make Whole	8%	4%	8%	9%	8%	5%	3%	1%	0%	0%	1%	0%	1%	2%	0%	1%	1%	1%	4%
Other	5%	2%	1%	1%	1%	1%	2%	2%	2%	3%	4%	4%	5%	4%	5%	4%	5%	5%	2%
Total Proceeds	105%	88%	81%	79%	75%	77%	83%	85%	88%	88%	92%	95%	100%	109%	110%	108%	120%	115%	85%
<b>Severity</b>	12%	27%	32%	35%	41%	41%	40%	44%	47%	49%	42%	37%	31%	28%	14%	22%	20%	23%	37%
Total Net Loss (\$M)	\$842	\$640	\$1,875	\$4,039	\$6,867	\$5,891	\$4,165	\$3,502	\$3,199	\$3,235	\$1,785	\$1,343	\$661	\$274	\$222	\$277	\$184	\$168	\$39,169

<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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