



## Fannie Mae Statistical Summary Tables Including HARP: January 2023

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### Acquisition File Summary Characteristics

(Reflects origination year for loans acquired from January 2000 to September 2022)

Origination Year	Loan Count	Total Orig. UPB (\$M)	Avg. Orig UPB (\$)	Acquisition Characteristics <sup>1</sup>					
				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	2,353,820	\$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	4,991,575	\$1,401,090	\$280,691	766	771	71.0	71.4	33.5	3.1
2021	4,650,920	\$1,315,419	\$282,830	761	766	69.5	69.8	34.4	2.9
2022	1,441,756	\$431,622	\$299,372	752	757	74.6	74.9	36.9	4.3
<b>Total</b>	<b>54,415,097</b>	<b>\$11,586,134</b>	<b>\$212,921</b>	<b>751</b>	<b>757</b>	<b>71.4</b>	<b>72.2</b>	<b>34.2</b>	<b>4.5</b>

<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	167,312
Co-Borrower Credit Score	27,805,870
Original DTI Ratio	765,770



## Performance File Summary Characteristics

(Reflects loan status in performance dataset for activity through September 2022)

Origination Year	Loan Count	Total Orig. UPB (\$M)	Active Loans		Inactive Loans (Loan Count)							Total Mods to Date <sup>2</sup>				
			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	1,130	\$40	156,001	790	108	309	1,542	43	214	1,086	\$331	1.7%	\$171	0.1%
2000	1,268,238	160,749	5,671	\$218	1,240,532	4,153	766	1,906	13,343	330	1,537	7,634	\$2,340	1.5%	\$1,406	0.2%
2001	3,371,986	472,778	24,922	\$1,181	3,297,214	6,669	2,198	4,250	31,287	1,280	4,166	22,375	\$5,976	1.3%	\$3,577	0.2%
2002	3,857,369	564,730	52,581	\$2,964	3,743,893	5,997	3,108	5,744	37,751	2,237	6,058	32,447	\$8,061	1.4%	\$4,543	0.3%
2003	5,107,633	778,018	154,542	\$10,123	4,849,027	6,814	7,786	11,520	59,631	5,448	12,865	70,502	\$18,127	2.3%	\$9,203	0.4%
2004	1,744,562	274,072	81,899	\$6,331	1,593,598	3,069	7,566	5,909	39,531	3,552	9,438	45,327	\$12,593	4.6%	\$7,026	1.0%
2005	1,446,003	252,235	95,493	\$9,412	1,242,612	3,426	19,156	6,623	58,001	4,992	15,700	66,895	\$22,337	8.9%	\$14,488	2.5%
2006	1,080,650	198,670	76,735	\$8,680	888,471	3,805	22,199	5,284	60,959	4,881	18,316	70,554	\$24,810	12.5%	\$16,721	3.9%
2007	1,252,409	245,723	106,613	\$13,138	989,768	8,957	28,628	6,229	77,988	7,177	27,049	102,869	\$36,390	14.8%	\$22,882	3.9%
2008	1,491,749	315,015	115,843	\$13,800	1,272,829	9,514	17,518	4,385	49,677	5,049	16,934	74,633	\$25,670	8.1%	\$14,463	1.6%
2009	2,363,085	522,072	194,694	\$20,012	2,142,013	2,758	3,664	1,881	12,270	1,950	3,855	21,123	\$7,867	1.5%	\$3,401	0.2%
2010	1,951,221	432,359	222,479	\$20,387	1,717,835	1,416	859	1,137	4,408	928	2,159	10,106	\$3,527	0.8%	\$1,003	0.1%
2011	1,661,847	357,699	248,427	\$23,651	1,406,197	708	361	875	2,615	671	1,993	8,699	\$2,933	0.8%	\$575	0.0%
2012	2,680,145	608,112	708,757	\$87,763	1,964,175	1,526	303	889	2,361	355	1,779	10,715	\$5,210	0.9%	\$523	0.0%
2013	2,207,367	483,404	608,365	\$76,199	1,589,527	4,093	270	992	2,264	267	1,589	12,560	\$5,930	1.2%	\$520	0.0%
2014	1,449,705	311,590	312,913	\$38,327	1,129,859	2,473	266	901	1,806	213	1,274	12,661	\$5,285	1.7%	\$464	0.0%
2015	1,869,442	423,210	522,140	\$75,039	1,341,443	1,811	230	800	1,440	230	1,348	15,353	\$8,035	1.9%	\$411	0.0%
2016	2,353,820	555,054	840,283	\$136,710	1,508,461	1,265	200	747	1,136	138	1,590	19,453	\$12,805	2.3%	\$328	0.0%
2017	2,014,560	462,002	643,919	\$102,911	1,365,377	1,342	224	656	1,011	121	1,910	19,883	\$14,753	3.2%	\$282	0.0%
2018	1,787,453	419,624	465,185	\$76,461	1,317,420	1,931	232	446	692	118	1,429	17,920	\$15,872	3.8%	\$217	0.0%
2019	2,211,465	581,774	822,682	\$165,156	1,384,421	3,110	85	135	204	51	777	14,667	\$19,951	3.4%	\$63	0.0%
2020	4,991,575	1,401,090	3,735,620	\$943,429	1,249,716	5,908	7	64	87	6	167	5,022	\$11,943	0.9%	\$15	0.0%
2021	4,650,920	1,315,419	4,346,373	\$1,176,965	299,497	5,000	4	18	27	0	1	303	\$2,638	0.2%	\$4	0.0%
2022	1,441,756	431,622	1,426,001	\$421,001	15,590	165	0	0	0	0	0	0	\$32	0.0%	\$0	0.0%
<b>Total</b>	<b>54,415,097</b>	<b>11,586,134</b>	<b>15,813,267</b>	<b>\$3,429,897</b>	<b>37,705,476</b>	<b>86,700</b>	<b>115,738</b>	<b>61,700</b>	<b>460,031</b>	<b>40,037</b>	<b>132,148</b>	<b>662,787</b>	<b>\$273,417</b>	<b>2.4%</b>	<b>\$102,283</b>	<b>0.3%</b>

<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 2022)

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	2021	
<b>Default UPB (\$M)<sup>1</sup></b>	\$25,895	\$14,474	\$16,710	\$22,856	\$14,443	\$3,387	\$997	\$567	\$514	\$507	\$455	\$400	\$316	\$259	\$200	\$53	\$11	\$1	\$102,047
<b>Default Rate (%)</b>	1.1%	5.7%	8.4%	9.3%	4.6%	0.6%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.9%
<b>EXPENSES:</b>																			
<b>Delinquent Interest</b>	11%	11%	11%	11%	11%	9%	8%	8%	7%	7%	8%	7%	7%	7%	8%	7%	5%	5%	11%
<b>Total Liquidation Exp.</b>	14%	11%	10%	10%	10%	11%	13%	14%	15%	15%	15%	14%	14%	13%	10%	7%	6%	5%	11%
<i>Foreclosure</i>	5%	3%	3%	3%	3%	3%	4%	5%	5%	5%	4%	4%	4%	4%	3%	2%	3%	3%	4%
<i>Property Preservation</i>	4%	3%	3%	3%	3%	3%	4%	4%	5%	6%	6%	5%	5%	5%	4%	2%	1%	1%	3%
<i>Asset Recovery</i>	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	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>	4%	3%	3%	3%	3%	3%	4%	4%	3%	3%	3%	3%	3%	3%	2%	1%	1%	0%	3%
<b>Total Costs</b>	126%	122%	121%	121%	121%	120%	121%	122%	122%	122%	122%	121%	120%	120%	117%	112%	109%	107%	122%
<b>PROCEEDS:</b>																			
<b>Net Sales Proceeds</b>	78%	70%	65%	64%	68%	80%	86%	88%	90%	90%	91%	94%	95%	94%	98%	99%	98%	94%	71%
<b>Credit Enhancement</b>	8%	5%	5%	8%	9%	4%	4%	6%	8%	13%	14%	13%	14%	14%	13%	7%	8%	4%	7%
<b>Repurchase/Make Whole</b>	3%	2%	4%	6%	8%	5%	3%	1%	1%	1%	1%	1%	1%	2%	1%	0%	0%	0%	4%
<b>Other</b>	4%	2%	1%	2%	2%	2%	2%	2%	3%	3%	3%	3%	3%	3%	2%	1%	0%	8%	2%
<b>Total Proceeds</b>	93%	79%	75%	79%	87%	90%	95%	97%	101%	107%	109%	111%	112%	114%	114%	108%	106%	106%	84%
<b>Severity</b>	33%	43%	47%	42%	34%	30%	27%	25%	21%	15%	13%	10%	8%	6%	3%	4%	3%	1%	38%
<b>Total Net Loss (\$M)</b>	\$8,423	\$6,213	\$7,778	\$9,606	\$4,973	\$1,005	\$267	\$142	\$107	\$77	\$58	\$40	\$24	\$16	\$6	\$2	\$0	\$0	\$38,737

<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 2022)

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	2022	
<b>Default UPB (\$M)<sup>1</sup></b>	\$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	\$3,616	\$2,120	\$962	\$1,544	\$264	\$102,047
<b>EXPENSES:</b>																			
Delinquent Interest	9%	9%	9%	8%	7%	8%	9%	9%	11%	14%	16%	17%	15%	14%	12%	12%	9%	23%	11%
Total Liquidation Exp.	7%	10%	9%	7%	6%	6%	7%	8%	11%	15%	19%	20%	20%	19%	20%	25%	15%	21%	11%
Foreclosure	3%	4%	4%	3%	2%	2%	2%	3%	3%	4%	5%	6%	7%	7%	7%	7%	7%	7%	4%
Property Preservation	2%	3%	3%	2%	2%	2%	2%	2%	3%	4%	5%	4%	4%	4%	5%	10%	2%	6%	3%
Asset Recovery	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	0%	0%	1%
Misc. Holding Expenses/Credits	0%	0%	0%	0%	0%	0%	0%	1%	1%	2%	3%	2%	2%	2%	2%	2%	1%	3%	1%
Associated Taxes	1%	2%	2%	2%	2%	2%	2%	2%	3%	4%	5%	7%	6%	5%	5%	5%	4%	6%	3%
<b>Total Costs</b>	<b>116%</b>	<b>119%</b>	<b>118%</b>	<b>115%</b>	<b>113%</b>	<b>114%</b>	<b>116%</b>	<b>118%</b>	<b>123%</b>	<b>129%</b>	<b>135%</b>	<b>136%</b>	<b>135%</b>	<b>132%</b>	<b>131%</b>	<b>137%</b>	<b>124%</b>	<b>135%</b>	<b>122%</b>
<b>PROCEEDS:</b>																			
Net Sales Proceeds	78%	78%	77%	72%	63%	62%	59%	64%	72%	75%	79%	79%	82%	85%	88%	92%	102%	98%	71%
Credit Enhancement	14%	14%	13%	10%	9%	7%	7%	7%	7%	7%	6%	5%	6%	5%	6%	10%	2%	3%	7%
Repurchase/Make Whole	10%	5%	3%	4%	8%	9%	8%	5%	3%	1%	0%	0%	1%	0%	1%	2%	0%	1%	4%
Other	5%	6%	5%	2%	1%	1%	1%	1%	2%	2%	2%	3%	4%	4%	5%	4%	5%	4%	2%
<b>Total Proceeds</b>	<b>108%</b>	<b>103%</b>	<b>98%</b>	<b>88%</b>	<b>81%</b>	<b>79%</b>	<b>75%</b>	<b>77%</b>	<b>83%</b>	<b>85%</b>	<b>88%</b>	<b>88%</b>	<b>92%</b>	<b>94%</b>	<b>100%</b>	<b>109%</b>	<b>110%</b>	<b>106%</b>	<b>84%</b>
<b>Severity</b>	<b>8%</b>	<b>16%</b>	<b>20%</b>	<b>27%</b>	<b>32%</b>	<b>35%</b>	<b>41%</b>	<b>41%</b>	<b>40%</b>	<b>44%</b>	<b>47%</b>	<b>49%</b>	<b>43%</b>	<b>38%</b>	<b>32%</b>	<b>29%</b>	<b>15%</b>	<b>29%</b>	<b>38%</b>
<b>Total Net Loss (\$M)</b>	<b>\$326</b>	<b>\$208</b>	<b>\$308</b>	<b>\$640</b>	<b>\$1,875</b>	<b>\$4,039</b>	<b>\$6,867</b>	<b>\$5,896</b>	<b>\$4,169</b>	<b>\$3,507</b>	<b>\$3,206</b>	<b>\$3,244</b>	<b>\$1,830</b>	<b>\$1,371</b>	<b>\$673</b>	<b>\$277</b>	<b>\$224</b>	<b>\$76</b>	<b>\$38,737</b>

<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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