



Fannie Mae Statistical Summary Tables Including HARP: April 2024

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Acquisition File Summary Characteristics

(Reflects origination year for loans acquired from January 2000 to December 2023)

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	1,793,023	\$540,013	\$301,175	753	757	75.4	75.6	37.2	4.7
2023	891,799	\$286,060	\$320,767	762	765	78.0	78.3	37.9	6.6
Total	55,658,945	\$11,980,871	\$215,255	752	758	71.6	72.4	34.4	4.5

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	169,228
Co-Borrower Credit Score	28,484,715
Original DTI Ratio	765,797



Performance File Summary Characteristics

(Reflects loan status in performance dataset for activity through December 2023)

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					
1999	160,137	\$19,113	956	\$30	156,151	790	108	314	1,550	48	220	1,094	\$331	1.7%	\$171	0.1%
2000	1,268,238	\$160,749	4,886	\$170	1,241,216	4,155	767	1,933	13,360	357	1,564	7,652	\$2,342	1.5%	\$1,410	0.2%
2001	3,371,986	\$472,778	21,658	\$936	3,300,169	6,670	2,201	4,323	31,324	1,371	4,270	22,465	\$5,981	1.3%	\$3,587	0.2%
2002	3,857,369	\$564,730	45,385	\$2,391	3,750,618	5,997	3,109	5,846	37,799	2,408	6,207	32,602	\$8,075	1.4%	\$4,563	0.3%
2003	5,107,633	\$778,018	129,465	\$8,230	4,873,000	6,821	7,790	11,755	59,737	5,772	13,293	70,883	\$18,164	2.3%	\$9,257	0.4%
2004	1,744,562	\$274,072	71,443	\$5,234	1,603,383	3,072	7,568	6,045	39,607	3,712	9,732	45,547	\$12,619	4.6%	\$7,058	1.0%
2005	1,446,003	\$252,235	84,824	\$7,891	1,252,327	3,427	19,171	6,786	58,126	5,178	16,164	67,167	\$22,377	8.9%	\$14,540	2.5%
2006	1,080,650	\$198,670	68,629	\$7,390	895,671	3,806	22,213	5,429	61,049	5,071	18,782	70,846	\$24,851	12.5%	\$16,774	3.9%
2007	1,252,409	\$245,723	94,933	\$11,248	999,978	8,964	28,643	6,444	78,170	7,456	27,821	103,258	\$36,457	14.8%	\$22,970	3.9%
2008	1,491,749	\$315,015	97,903	\$11,784	1,289,565	9,524	17,535	4,557	49,812	5,339	17,514	75,034	\$25,731	8.2%	\$14,545	1.6%
2009	2,363,085	\$522,072	166,593	\$16,756	2,169,440	2,759	3,672	2,016	12,336	2,178	4,091	21,537	\$7,927	1.5%	\$3,458	0.2%
2010	1,951,221	\$432,359	189,080	\$16,617	1,750,729	1,418	860	1,237	4,467	1,105	2,325	10,464	\$3,582	0.8%	\$1,041	0.1%
2011	1,661,847	\$357,699	216,354	\$19,294	1,437,773	709	363	967	2,668	834	2,179	9,050	\$2,983	0.8%	\$609	0.0%
2012	2,680,145	\$608,112	635,620	\$74,038	2,036,582	1,528	308	1,018	2,434	610	2,045	11,345	\$5,321	0.9%	\$580	0.0%
2013	2,207,367	\$483,404	537,579	\$64,637	1,659,449	4,100	273	1,146	2,343	549	1,928	13,447	\$6,060	1.3%	\$594	0.0%
2014	1,449,705	\$311,590	278,532	\$32,503	1,163,516	2,475	270	1,046	1,909	421	1,536	13,624	\$5,419	1.7%	\$528	0.0%
2015	1,869,442	\$423,210	473,123	\$64,647	1,389,739	1,815	237	997	1,548	396	1,587	16,778	\$8,246	1.9%	\$491	0.0%
2016	2,353,820	\$555,054	770,595	\$119,064	1,576,897	1,271	214	1,002	1,262	474	2,105	21,767	\$13,168	2.4%	\$449	0.0%
2017	2,014,560	\$462,002	583,541	\$89,304	1,423,932	1,356	240	1,017	1,252	545	2,677	23,019	\$15,217	3.3%	\$445	0.0%
2018	1,787,453	\$419,624	417,523	\$66,512	1,363,205	1,952	256	891	967	540	2,119	21,894	\$16,394	3.9%	\$409	0.0%
2019	2,211,465	\$581,774	754,771	\$146,500	1,451,133	3,162	104	407	417	253	1,218	18,624	\$20,680	3.6%	\$174	0.0%
2020	4,991,578	\$1,401,090	3,530,752	\$856,828	1,453,771	6,101	23	291	300	48	292	10,275	\$14,266	1.0%	\$74	0.0%
2021	4,651,699	\$1,315,704	4,140,744	\$1,078,965	503,671	6,736	31	210	285	17	5	5,241	\$7,651	0.6%	\$55	0.0%
2022	1,793,023	\$540,013	1,686,201	\$487,834	102,597	4,022	29	63	110	1	0	1,124	\$2,838	0.5%	\$29	0.0%
2023	891,799	\$286,060	876,213	\$275,635	15,076	503	1	2	4	0	0	1	68	0	1	0
Total	55,658,945	\$11,980,871	15,877,303	\$3,464,440	38,859,588	93,133	115,986	65,742	462,836	44,683	139,674	694,738	\$286,749	2.4%	\$103,813	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 September 2023)

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

	Origination Year																		Total
	1999-2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
Default UPB (\$M)¹	\$40,567	\$16,769	\$22,962	\$14,536	\$3,452	\$1,036	\$604	\$571	\$581	\$519	\$473	\$428	\$419	\$369	\$140	\$60	\$43	\$18	\$103,548
Default Rate (%)	1.6%	8.4%	9.3%	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%	0.9%
EXPENSES:																			
Delinquent Interest	11%	11%	11%	11%	9%	9%	8%	7%	8%	8%	8%	8%	8%	10%	10%	6%	4%	5%	11%
Total Liquidation Exp.	13%	10%	10%	10%	11%	13%	15%	16%	16%	15%	15%	15%	14%	12%	10%	10%	6%	3%	12%
<i>Foreclosure</i>	4%	3%	3%	3%	3%	4%	5%	5%	5%	4%	4%	4%	4%	3%	3%	3%	2%	1%	4%
<i>Property Preservation</i>	3%	3%	3%	3%	3%	4%	5%	6%	6%	6%	6%	6%	5%	5%	4%	4%	3%	1%	3%
<i>Asset Recovery</i>	1%	1%	1%	1%	1%	1%	1%	1%	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>	4%	3%	3%	3%	3%	4%	4%	4%	4%	3%	3%	3%	3%	3%	3%	2%	1%	1%	3%
Total Costs	124%	122%	121%	121%	120%	122%	123%	123%	123%	123%	123%	122%	122%	121%	118%	114%	109%	106%	122%
PROCEEDS:																			
Net Sales Proceeds	75%	65%	64%	68%	80%	87%	89%	92%	92%	93%	98%	97%	97%	99%	99%	94%	86%	86%	71%
Credit Enhancement	7%	5%	8%	9%	4%	4%	5%	7%	11%	13%	11%	11%	10%	9%	5%	5%	8%	11%	7%
Repurchase/Make Whole	3%	4%	6%	8%	5%	3%	1%	1%	1%	1%	1%	1%	2%	1%	1%	2%	3%	0%	4%
Other	3%	1%	2%	2%	2%	2%	2%	3%	3%	3%	3%	3%	3%	3%	3%	5%	3%	2%	2%
Total Proceeds	88%	75%	79%	87%	91%	95%	98%	102%	108%	110%	113%	112%	112%	112%	108%	106%	100%	99%	85%
Severity	36%	46%	42%	34%	30%	27%	25%	20%	16%	13%	10%	9%	10%	9%	9%	9%	10%	7%	38%
Total Net Loss (\$M)	\$14,672	\$7,785	\$9,612	\$4,977	\$1,019	\$276	\$148	\$117	\$91	\$69	\$47	\$40	\$40	\$32	\$13	\$5	\$4	\$1	\$38,950

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 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	\$524	\$103,548	
EXPENSES:																				
Delinquent Interest	9%	9%	8%	7%	8%	9%	9%	11%	14%	16%	17%	15%	14%	12%	12%	9%	11%	18%	11%	
Total Liquidation Exp.	8%	9%	7%	6%	6%	7%	8%	11%	15%	19%	20%	20%	19%	20%	25%	15%	16%	31%	12%	
Foreclosure	3%	4%	3%	2%	2%	2%	3%	3%	4%	5%	6%	7%	7%	7%	7%	7%	6%	7%	4%	
Property Preservation	3%	3%	2%	2%	2%	2%	2%	3%	4%	5%	4%	4%	4%	5%	10%	2%	3%	15%	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%	6%	3%	
Total Costs	117%	118%	115%	113%	114%	116%	118%	123%	129%	135%	136%	135%	132%	131%	137%	124%	128%	143%	122%	
PROCEEDS:																				
Net Sales Proceeds	78%	77%	72%	63%	62%	59%	64%	72%	75%	79%	79%	82%	86%	88%	92%	103%	102%	107%	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%	2%	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%	107%	119%	85%	
Severity	10%	20%	27%	32%	35%	41%	41%	40%	44%	47%	49%	42%	37%	31%	29%	14%	20%	24%	38%	
Total Net Loss (\$M)	\$534	\$308	\$640	\$1,875	\$4,039	\$6,867	\$5,893	\$4,167	\$3,506	\$3,205	\$3,243	\$1,791	\$1,349	\$666	\$275	\$216	\$250	\$125	\$38,950	

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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