



Fannie Mae Statistical Summary Tables Including HARP: April 2025

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Acquisition File Summary Characteristics

(Reflects origination year for loans acquired from January 2000 to December 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	2,353,821	\$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	1,793,178	\$540,077	\$301,184	753	757	75.4	75.6	37.2	4.7
2023	961,841	\$309,131	\$321,395	762	765	77.9	78.3	38.0	6.7
2024	900,779	\$298,773	\$331,682	764	769	77.2	77.5	38.0	6.6
	56,629,921	\$12,302,778	\$217,249	752	758	71.7	72.5	34.5	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	170,862
Co-Borrower Credit Score	29,022,234
Original DTI Ratio	765,815



Performance File Summary Characteristics

(Reflects loan status in performance dataset for activity through December 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	0	\$0	(42)	-\$2	38	0	0	0	0	0	4	1	\$0	0.0%	\$0	0.0%
2000	0	\$0	(156)	-\$9	121	0	0	1	2	4	28	1	\$0	0.0%	\$1	0.0%
2001	0	\$0	(608)	-\$44	503	0	0	7	3	6	89	7	\$1	0.0%	\$1	0.0%
2002	0	\$0	(1,213)	-\$102	1,036	0	0	14	1	17	145	21	\$2	0.0%	\$2	0.0%
2003	0	\$0	(3,247)	-\$335	2,782	0	0	25	5	43	392	51	\$6	0.0%	\$8	0.0%
2004	0	\$0	(2,154)	-\$195	1,877	0	0	7	6	27	237	31	\$4	0.0%	\$5	0.0%
2005	0	\$0	(2,239)	-\$275	1,896	2	0	30	15	31	265	32	\$4	0.0%	\$7	0.0%
2006	0	\$0	(1,483)	-\$230	1,203	0	0	13	11	25	231	17	\$6	0.0%	\$6	0.0%
2007	0	\$0	(2,064)	-\$349	1,632	0	1	23	11	32	365	36	\$8	0.0%	\$13	0.0%
2008	0	\$0	(2,193)	-\$372	1,748	0	2	22	7	45	369	33	\$8	0.0%	\$14	0.0%
2009	0	\$0	(5,941)	-\$516	5,668	0	0	16	9	34	214	50	\$8	0.0%	\$10	0.0%
2010	0	\$0	(7,336)	-\$609	7,094	0	0	12	9	17	204	43	\$7	0.0%	\$5	0.0%
2011	0	\$0	(6,946)	-\$724	6,696	0	1	15	2	20	212	40	\$8	0.0%	\$5	0.0%
2012	0	\$0	(14,483)	-\$2,385	14,047	0	1	22	6	36	371	90	\$17	0.0%	\$11	0.0%
2013	0	\$0	(11,110)	-\$2,007	10,703	0	1	20	6	33	347	83	\$18	0.0%	\$11	0.0%
2014	0	\$0	(6,883)	-\$975	6,618	0	0	25	9	37	194	95	\$19	0.0%	\$14	0.0%
2015	0	\$0	(9,240)	-\$1,777	8,970	0	0	23	8	49	190	135	\$30	0.0%	\$18	0.0%
2016	0	\$0	(12,805)	-\$3,057	12,388	0	0	39	10	70	298	220	\$43	0.0%	\$28	0.0%
2017	0	\$0	(10,682)	-\$2,333	10,066	0	0	58	24	98	436	326	\$60	0.0%	\$35	0.0%
2018	0	\$0	(7,911)	-\$1,675	7,280	3	2	63	14	92	457	411	\$69	0.0%	\$41	0.0%
2019	0	\$0	(12,027)	-\$3,266	11,432	2	1	49	24	70	449	450	\$92	0.0%	\$32	0.0%
2020	0	\$0	(39,851)	-\$16,335	38,966	11	1	82	37	87	667	1,011	\$322	0.0%	\$43	0.0%
2021	0	\$0	(43,560)	-\$19,486	42,919	37	8	147	55	92	302	2,132	\$695	0.1%	\$69	0.0%
2022	3	\$1	(27,079)	-\$10,284	26,604	84	39	129	80	42	104	1,592	\$792	0.1%	\$69	0.0%
2023	434	\$182	(34,063)	-\$12,953	34,202	231	8	15	32	1	8	334	\$271	0.1%	\$7	0.0%
2024	250,109	\$83,877	235,567	\$75,999	14,322	218	1	0	1	0	0	4	\$45	0.0%	\$1	0.0%
Total	250,546	\$84,061	(29,749)	-\$4,293	270,811	588	66	857	387	1,008	6,578	7,246	\$2,536	0.0%	\$457	0.0%

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 2024)

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	\$57,486	\$23,022	\$14,585	\$3,484	\$1,056	\$621	\$608	\$625	\$573	\$541	\$515	\$526	\$524	\$268	\$154	\$170	\$137	\$11	\$104,906	
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%	5%	5%	11%	
Total Liquidation Exp.	12%	10%	10%	11%	14%	16%	18%	18%	18%	18%	18%	18%	16%	15%	13%	11%	6%	16%	12%	
<i>Foreclosure</i>	4%	3%	3%	3%	4%	5%	5%	5%	5%	5%	4%	4%	4%	3%	3%	2%	2%	2%	4%	
<i>Property Preservation</i>	3%	3%	3%	3%	5%	5%	7%	7%	7%	7%	7%	7%	7%	6%	7%	5%	3%	13%	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%	2%	2%	1%	1%	1%	0%	0%	1%	
<i>Associated Taxes</i>	3%	3%	3%	3%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	3%	2%	1%	0%	3%	
Total Costs	124%	121%	121%	121%	123%	124%	125%	126%	126%	126%	125%	126%	126%	123%	118%	114%	110%	120%	123%	
PROCEEDS:																				
Net Sales Proceeds	72%	64%	68%	81%	88%	90%	93%	94%	95%	100%	99%	100%	102%	100%	96%	90%	84%	87%	72%	
Credit Enhancement	7%	8%	9%	4%	4%	5%	7%	11%	12%	10%	9%	8%	7%	4%	5%	9%	14%	12%	7%	
Repurchase/Make Whole	3%	6%	8%	5%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	2%	4%	
Other	3%	2%	2%	2%	2%	2%	3%	3%	4%	3%	3%	4%	3%	4%	6%	4%	2%	3%	2%	
Total Proceeds	84%	80%	87%	91%	96%	99%	104%	109%	111%	114%	113%	113%	114%	109%	108%	104%	100%	103%	85%	
Severity	39%	42%	34%	30%	27%	25%	21%	17%	15%	12%	12%	12%	12%	14%	11%	10%	10%	18%	37%	
Total Net Loss (\$M)	\$22,511	\$9,624	\$4,992	\$1,031	\$284	\$155	\$128	\$106	\$85	\$66	\$62	\$65	\$63	\$37	\$16	\$17	\$14	\$2	\$39,259	

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 2024)

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

	Disposition Year																		
	2000-2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total
Default UPB (\$M)¹	\$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	\$1,543	\$1,241	\$907	\$977	\$104,906
EXPENSES:																			
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%	33%	12%
Foreclosure	3%	3%	2%	2%	2%	3%	3%	4%	5%	6%	7%	7%	7%	7%	7%	6%	7%	7%	4%
Property Preservation	3%	2%	2%	2%	2%	2%	3%	4%	5%	4%	4%	4%	5%	10%	2%	3%	13%	19%	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%	5%	8%	7%	5%	3%
Total Costs	117%	115%	113%	114%	116%	118%	122%	129%	135%	136%	134%	132%	131%	137%	125%	130%	141%	143%	123%
PROCEEDS:																			
Net Sales Proceeds	78%	72%	63%	62%	59%	64%	72%	75%	79%	79%	82%	86%	88%	92%	103%	102%	110%	106%	72%
Credit Enhancement	14%	10%	9%	7%	7%	7%	7%	7%	6%	5%	6%	5%	6%	10%	2%	2%	4%	5%	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%	6%	2%
Total Proceeds	105%	88%	81%	79%	75%	77%	83%	85%	88%	88%	92%	95%	100%	109%	110%	108%	120%	117%	85%
Severity	12%	27%	32%	35%	41%	41%	40%	44%	47%	49%	42%	37%	31%	28%	14%	22%	20%	26%	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	\$1,342	\$661	\$274	\$223	\$276	\$184	\$259	\$39,259

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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