



Fannie Mae Statistical Summary Tables Including HARP: January 2024

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Acquisition File Summary Characteristics

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

				Acquisition Characteristics ¹					
Origination Year	Loan Count	Total Orig. UPB (\$M)	Avg. Orig UPB (\$)	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	1,792,768	\$539,911	\$301,160	753	757	75.4	75.6	37.2	4.7
2023	676,120	\$216,973	\$320,908	762	765	78.0	78.4	37.8	6.4
Total	55,443,011	\$11,911,681	\$214,845	752	758	71.6	72.4	34.3	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	168,802
Co-Borrower Credit Score	28,367,620
Original DTI Ratio	765,792

Performance File Summary Characteristics

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

			Active Loans		Inactive Loans (Loan Count)							Total Mods to Date ²				
Origination Year	Loan Count	Total Orig. UPB (\$M)	Loan Count (Active)	Active UPB (\$M)	Prepaid	Repurchased ¹	Short Sale	Third Party Sale	REO	NPL	RPL	Loan Count	D180 UPB (\$M) ^{3,4}	D180 % of Orig. UPB ^{3,4}	Default UPB (\$M) ⁵	Loss Rate (%) ⁵
1999	160,137	\$19,113	985	\$32	156,128	790	108	313	1,547	46	220	1,093	\$331	1.7%	\$171	0.1%
2000	1,268,238	\$160,749	5,022	\$178	1,241,094	4,155	766	1,931	13,355	351	1,564	7,650	\$2,341	1.5%	\$1,409	0.2%
2001	3,371,986	\$472,778	22,229	\$979	3,299,632	6,669	2,201	4,309	31,323	1,354	4,269	22,451	\$5,981	1.3%	\$3,586	0.2%
2002	3,857,369	\$564,730	46,551	\$2,493	3,749,529	5,997	3,109	5,828	37,794	2,360	6,201	32,581	\$8,073	1.4%	\$4,561	0.3%
2003	5,107,633	\$778,018	133,054	\$8,562	4,869,589	6,820	7,789	11,712	59,714	5,695	13,260	70,823	\$18,159	2.3%	\$9,250	0.4%
2004	1,744,562	\$274,072	73,538	\$5,427	1,601,402	3,072	7,567	6,024	39,595	3,655	9,709	45,513	\$12,615	4.6%	\$7,054	1.0%
2005	1,446,003	\$252,235	86,693	\$8,150	1,250,587	3,427	19,169	6,752	58,115	5,129	16,131	67,120	\$22,373	8.9%	\$14,532	2.5%
2006	1,080,650	\$198,670	70,023	\$7,613	894,420	3,806	22,210	5,402	61,033	5,014	18,742	70,794	\$24,845	12.5%	\$16,766	3.9%
2007	1,252,409	\$245,723	96,763	\$11,571	998,334	8,963	28,640	6,418	78,146	7,367	27,778	103,208	\$36,446	14.8%	\$22,958	3.9%
2008	1,491,749	\$315,015	100,386	\$12,123	1,287,268	9,524	17,529	4,525	49,786	5,270	17,461	74,978	\$25,722	8.2%	\$14,532	1.6%
2009	2,363,085	\$522,072	172,033	\$17,312	2,164,120	2,759	3,669	1,995	12,325	2,130	4,054	21,479	\$7,918	1.5%	\$3,451	0.2%
2010	1,951,221	\$432,359	195,536	\$17,284	1,744,380	1,418	860	1,218	4,465	1,060	2,284	10,405	\$3,574	0.8%	\$1,036	0.1%
2011	1,661,847	\$357,699	222,281	\$20,061	1,431,960	709	363	951	2,661	800	2,122	9,005	\$2,973	0.8%	\$604	0.0%
2012	2,680,145	\$608,112	648,116	\$76,479	2,024,258	1,528	307	989	2,430	536	1,981	11,266	\$5,300	0.9%	\$570	0.0%
2013	2,207,367	\$483,404	548,626	\$66,667	1,648,599	4,099	273	1,120	2,340	484	1,826	13,326	\$6,040	1.2%	\$580	0.0%
2014	1,449,705	\$311,590	284,613	\$33,508	1,157,582	2,475	270	1,018	1,901	379	1,467	13,498	\$5,396	1.7%	\$518	0.0%
2015	1,869,442	\$423,210	481,570	\$66,464	1,381,454	1,815	237	971	1,523	325	1,547	16,590	\$8,213	1.9%	\$471	0.0%
2016	2,353,820	\$555,054	782,278	\$122,133	1,565,486	1,271	212	957	1,240	381	1,995	21,454	\$13,111	2.4%	\$425	0.0%
2017	2,014,560	\$462,002	593,545	\$91,650	1,414,323	1,355	238	940	1,213	443	2,503	22,627	\$15,146	3.3%	\$416	0.0%
2018	1,787,453	\$419,624	425,326	\$68,200	1,355,841	1,947	251	808	937	400	1,943	21,354	\$16,317	3.9%	\$363	0.0%
2019	2,211,465	\$581,774	765,802	\$149,673	1,440,446	3,155	100	348	376	148	1,090	18,088	\$20,568	3.5%	\$135	0.0%
2020	4,991,578	\$1,401,090	3,564,212	\$871,991	1,420,487	6,075	20	240	252	13	279	9,393	\$13,908	1.0%	\$57	0.0%
2021	4,651,699	\$1,315,704	4,176,736	\$1,096,927	467,915	6,668	25	151	200	0	4	3,849	\$6,744	0.5%	\$40	0.0%
2022	1,792,768	\$539,911	1,704,030	\$495,421	85,100	3,524	20	36	58	0	0	518	\$2,098	0.4%	\$17	0.0%
2023	676,120	\$216,973	668,005	\$211,207	7,980	133	0	0	2	0	0	1	9	0	0	0
Total	55,443,011	\$11,911,681	15,867,953	\$3,462,105	38,657,914	92,154	115,933	64,956	462,331	43,340	138,430	689,064	\$284,201	2.4%	\$103,504	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 June 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	\$40,554	\$16,764	\$22,953	\$14,528	\$3,448	\$1,033	\$601	\$568	\$577	\$515	\$463	\$417	\$406	\$348	\$125	\$49	\$29	\$9	\$103,388
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%	7%	8%	8%	7%	8%	9%	8%	6%	4%	6%	11%
Total Liquidation Exp.	13%	10%	10%	10%	11%	13%	15%	15%	16%	15%	15%	14%	13%	11%	9%	9%	6%	3%	11%
Foreclosure	4%	3%	3%	3%	3%	4%	5%	5%	5%	4%	4%	4%	4%	3%	2%	2%	2%	1%	4%
Property Preservation	3%	3%	3%	3%	3%	4%	5%	5%	6%	6%	6%	5%	5%	4%	3%	4%	2%	1%	3%
Asset Recovery	1%	1%	1%	1%	1%	1%	1%	1%	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%	1%	1%	1%	1%	1%	0%	0%	1%
Associated Taxes	4%	3%	3%	3%	3%	4%	4%	4%	4%	3%	3%	3%	3%	3%	2%	2%	1%	1%	3%
Total Costs	124%	122%	121%	121%	120%	122%	123%	122%	123%	123%	122%	121%	121%	120%	116%	113%	109%	105%	122%
PROCEEDS:																			
Net Sales Proceeds	75%	65%	64%	68%	80%	87%	89%	91%	92%	93%	97%	97%	97%	98%	98%	94%	87%	86%	71%
Credit Enhancement	7%	5%	8%	9%	4%	4%	5%	7%	11%	13%	12%	11%	10%	9%	5%	6%	9%	12%	7%
Repurchase/Make Whole	3%	4%	6%	8%	5%	3%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	3%	0%	4%
Other	3%	1%	2%	2%	2%	2%	2%	3%	3%	3%	3%	3%	3%	3%	2%	5%	4%	4%	2%
Total Proceeds	88%	75%	79%	87%	91%	95%	98%	102%	107%	110%	112%	111%	112%	111%	106%	106%	102%	103%	85%
Severity	36%	46%	42%	34%	30%	27%	24%	20%	16%	13%	10%	10%	9%	9%	10%	7%	7%	2%	38%
Total Net Loss (\$M)	\$14,667	\$7,784	\$9,610	\$4,975	\$1,018	\$275	\$147	\$116	\$90	\$67	\$46	\$40	\$38	\$30	\$12	\$3	\$2	\$0	\$38,919

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 June 2023)

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

	Disposition Year																		
	2000-2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
Default UPB (\$M) ¹	\$5,225	\$1,521	\$2,350	\$5,780	\$11,511	\$16,609	\$14,494	\$10,474	\$7,915	\$6,762	\$6,644	\$4,257	\$3,615	\$2,121	\$961	\$1,544	\$1,242	\$363	\$103,388
EXPENSES:																			
Delinquent Interest	9%	9%	8%	7%	8%	9%	9%	11%	14%	16%	17%	15%	14%	12%	12%	9%	11%	17%	11%
Total Liquidation Exp.	8%	9%	7%	6%	6%	7%	8%	11%	15%	19%	20%	20%	19%	20%	25%	15%	16%	30%	11%
Foreclosure	3%	4%	3%	2%	2%	2%	3%	3%	4%	5%	6%	7%	7%	7%	7%	7%	5%	6%	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%	127%	143%	122%
PROCEEDS:																			
Net Sales Proceeds	78%	77%	72%	63%	62%	59%	64%	72%	75%	79%	79%	82%	86%	88%	92%	103%	101%	105%	71%
Credit Enhancement	14%	13%	10%	9%	7%	7%	7%	7%	7%	6%	5%	6%	5%	6%	10%	2%	2%	5%	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%	117%	85%
Severity	10%	20%	27%	32%	35%	41%	41%	40%	44%	47%	49%	42%	37%	31%	29%	14%	20%	25%	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	\$251	\$92	\$38,919

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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