



Fannie Mae Statistical Summary Tables: October 2023

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Acquisition File Summary Characteristics

(Reflects origination year for loans acquired from January 2000 to June 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	4,991,577	\$1,401,090	\$280,691	766	771	71.0	71.4	33.5	3.1
2021	4,651,689	\$1,315,700	\$282,844	761	766	69.5	69.8	34.4	2.9
2022	1,792,230	\$539,704	\$301,136	753	757	75.4	75.6	37.2	4.7
2023	409,941	\$128,873	\$314,370	761	763	78.2	78.5	37.7	6.3
Total	55,176,283	\$11,823,371	\$214,284	751	758	71.5	72.3	34.3	4.5

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	168,376
Co-Borrower Credit Score	28,224,703
Original DTI Ratio	765,804

Performance File Summary Characteristics

(Reflects loan status in performance dataset for activity through June 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	Loan Count				
1999	160,137	\$19,113	998	\$32	156,118	790	108	311	1,547	46	219	1,092	\$331	1.7%	\$170.87	0.1%
2000	1,268,238	\$160,749	4,933	\$175	1,241,232	4,152	764	1,920	13,339	348	1,550	7,633	\$2,339	1.5%	\$1,407.66	0.2%
2001	3,371,986	\$472,778	20,332	\$886	3,301,767	6,667	2,176	4,267	31,219	1,340	4,218	22,331	\$5,957	1.3%	\$3,572.85	0.2%
2002	3,857,369	\$564,730	40,700	\$2,147	3,755,941	5,991	3,051	5,718	37,534	2,328	6,106	32,304	\$8,002	1.4%	\$4,520.43	0.3%
2003	5,107,633	\$778,018	116,813	\$7,279	4,887,360	6,800	7,586	11,446	59,127	5,589	12,912	69,858	\$17,876	2.3%	\$9,127.40	0.4%
2004	1,744,562	\$274,072	57,827	\$3,973	1,618,633	3,054	7,305	5,825	39,075	3,526	9,317	44,457	\$12,275	4.5%	\$6,903.20	1.0%
2005	1,446,003	\$252,235	55,184	\$4,630	1,286,432	3,398	18,090	6,349	56,700	4,792	15,058	64,465	\$21,346	8.5%	\$13,990.28	2.4%
2006	1,080,650	\$198,670	35,134	\$3,372	936,581	3,738	20,344	4,834	58,551	4,492	16,976	66,699	\$23,171	11.7%	\$15,778.36	3.8%
2007	1,252,409	\$245,723	44,392	\$4,732	1,062,871	8,834	25,812	5,575	73,796	6,523	24,606	95,462	\$33,408	13.6%	\$21,239.00	3.7%
2008	1,491,749	\$315,015	47,714	\$5,002	1,349,125	9,336	15,407	3,807	46,390	4,635	15,335	68,611	\$23,049	7.3%	\$13,182.04	1.5%
2009	2,363,085	\$522,072	157,236	\$15,036	2,179,891	2,743	3,506	1,868	11,955	2,060	3,826	20,528	\$7,469	1.4%	\$3,316.81	0.2%
2010	1,951,221	\$432,359	202,290	\$18,016	1,737,664	1,418	860	1,191	4,454	1,060	2,284	10,344	\$3,564	0.8%	\$1,032.36	0.1%
2011	1,661,847	\$357,699	228,714	\$20,911	1,425,558	709	361	935	2,648	800	2,122	8,943	\$2,965	0.8%	\$600.79	0.0%
2012	2,680,145	\$608,112	661,849	\$79,180	2,010,566	1,528	307	964	2,414	536	1,981	11,149	\$5,280	0.9%	\$566.21	0.0%
2013	2,207,367	\$483,404	562,467	\$68,892	1,634,807	4,097	272	1,093	2,321	484	1,826	13,192	\$6,021	1.2%	\$575.82	0.0%
2014	1,449,705	\$311,590	291,543	\$34,655	1,150,696	2,475	269	1,000	1,876	379	1,467	13,336	\$5,375	1.7%	\$513.53	0.0%
2015	1,869,442	\$423,210	491,611	\$68,526	1,371,471	1,812	234	932	1,510	325	1,547	16,355	\$8,181	1.9%	\$461.72	0.0%
2016	2,353,820	\$555,054	796,593	\$125,659	1,551,252	1,271	208	914	1,206	381	1,995	21,104	\$13,053	2.4%	\$415.30	0.0%
2017	2,014,560	\$462,002	605,466	\$94,283	1,402,514	1,353	235	874	1,172	443	2,503	22,090	\$15,075	3.3%	\$401.37	0.0%
2018	1,787,453	\$419,624	434,654	\$70,114	1,346,640	1,944	247	720	904	401	1,943	20,692	\$16,232	3.9%	\$342.42	0.0%
2019	2,211,465	\$581,774	779,786	\$153,424	1,426,559	3,148	98	298	338	148	1,090	17,452	\$20,456	3.5%	\$122.92	0.0%
2020	4,991,577	\$1,401,090	3,609,500	\$890,103	1,375,318	6,056	17	182	212	13	279	8,377	\$13,508	1.0%	\$45.06	0.0%
2021	4,651,689	\$1,315,700	4,224,013	\$1,117,974	420,835	6,570	19	98	150	0	4	2,480	\$5,799	0.4%	\$25.35	0.0%
2022	1,792,230	\$539,704	1,725,922	\$504,308	63,594	2664	11	14	25	0	0	138	\$1,351	0.3%	\$7.82	0.0%
2023	409,941	\$128,873	407,216	\$126,717	2,707	17	0	0	1	0	0	0	\$0		\$0.00	0.0%
Total	55,176,283	\$11,823,371	15,602,887	\$3,420,026	38,696,132	90,565	107,287	61,135	448,464	40,649	129,164	659,092	\$272,083	2.3%	\$98,319.59	0.3%

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 March 2023)

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

	Origination Year																		
	1999-2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Total
Default UPB (\$M) ¹	\$39,679	\$15,774	\$21,233	\$13,178	\$3,314	\$1,031	\$598	\$562	\$570	\$508	\$454	\$405	\$387	\$327	\$112	\$35	\$14	\$2	\$98,183
Default Rate (%)	1.6%	7.9%	8.6%	4.2%	0.6%	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%	0.8%
EXPENSES:																			
Delinquent Interest	11%	12%	12%	11%	9%	8%	8%	7%	7%	8%	8%	7%	8%	9%	8%	6%	5%	14%	11%
Total Liquidation Exp.	13%	10%	10%	10%	11%	13%	14%	15%	15%	15%	14%	13%	12%	11%	7%	7%	5%	2%	12%
Foreclosure	4%	3%	3%	3%	3%	4%	5%	5%	5%	4%	4%	4%	3%	3%	2%	2%	2%	0%	4%
Property Preservation	3%	3%	2%	3%	3%	4%	4%	5%	5%	5%	5%	5%	4%	4%	2%	3%	2%	0%	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%	3%	3%	3%	3%	3%	3%	2%	1%	1%	0%	3%
Total Costs	124%	122%	122%	122%	120%	122%	122%	122%	122%	122%	122%	120%	120%	119%	114%	112%	108%	104%	123%
PROCEEDS:																			
Net Sales Proceeds	75%	64%	63%	67%	80%	86%	89%	91%	91%	92%	95%	95%	95%	97%	95%	89%	79%	55%	71%
Credit Enhancement	7%	5%	8%	9%	4%	4%	5%	7%	11%	13%	12%	11%	10%	9%	5%	6%	5%	6%	7%
Repurchase/Make Whole	3%	4%	7%	9%	5%	3%	1%	1%	1%	1%	1%	1%	2%	1%	0%	1%	6%	0%	5%
Other	3%	1%	2%	2%	2%	2%	2%	3%	3%	3%	3%	3%	3%	2%	2%	6%	4%	0%	2%
Total Proceeds	88%	75%	79%	87%	91%	95%	98%	101%	107%	109%	111%	111%	110%	110%	103%	102%	94%	61%	85%
Severity	36%	47%	43%	35%	30%	27%	25%	21%	16%	13%	11%	10%	10%	9%	12%	10%	14%	43%	38%
Total Net Loss (\$M)	\$14,428	\$7,453	\$9,064	\$4,589	\$984	\$275	\$148	\$116	\$90	\$69	\$49	\$40	\$40	\$30	\$13	\$3	\$2	\$1	\$37,392

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 March 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	\$11,495	\$16,416	\$14,040	\$9,840	\$7,273	\$6,047	\$5,916	\$3,670	\$3,189	\$1,856	\$845	\$1,420	\$1,142	\$156	\$98,183
EXPENSES:																			
Delinquent Interest	9%	9%	8%	7%	8%	9%	10%	12%	15%	17%	18%	16%	14%	12%	13%	10%	11%	24%	11%
Total Liquidation Exp.	8%	9%	7%	6%	6%	7%	9%	12%	16%	20%	21%	21%	20%	20%	26%	15%	16%	25%	12%
Foreclosure	3%	4%	3%	2%	2%	2%	3%	3%	4%	5%	6%	7%	7%	8%	7%	7%	6%	5%	4%
Property Preservation	3%	3%	2%	2%	2%	2%	2%	3%	4%	6%	4%	5%	4%	5%	11%	2%	3%	12%	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%	3%	2%	2%	2%	2%	2%	2%	2%	1%
Associated Taxes	2%	2%	2%	2%	2%	2%	2%	3%	4%	6%	7%	7%	6%	5%	5%	4%	6%	5%	3%
Total Costs	117%	118%	115%	113%	114%	116%	118%	123%	131%	137%	139%	137%	134%	132%	138%	125%	127%	137%	123%
PROCEEDS:																			
Net Sales Proceeds	78%	77%	72%	63%	62%	59%	64%	72%	75%	79%	80%	82%	86%	88%	93%	103%	101%	88%	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%	3%	0%	1%	2%	5%
Other	5%	5%	2%	1%	1%	1%	2%	2%	2%	2%	3%	4%	5%	5%	5%	5%	4%	6%	2%
Total Proceeds	107%	98%	88%	81%	79%	75%	77%	83%	85%	88%	88%	92%	95%	101%	110%	110%	107%	100%	85%
Severity	10%	20%	27%	32%	35%	41%	41%	41%	46%	49%	51%	44%	39%	32%	28%	15%	20%	37%	38%
Total Net Loss (\$M)	\$534	\$308	\$640	\$1,875	\$4,036	\$6,804	\$5,755	\$3,990	\$3,311	\$2,966	\$2,993	\$1,631	\$1,230	\$586	\$238	\$207	\$232	\$57	\$37,392

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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