Single Family Loan-Level Dataset
Non-Standard Dataset Summary Statistics

January 2022

Year	Loan Count	Total Original UPB ($B)	Average Original UPB ($)	Credit Score	Original Combined Loan-to-Value (CLTV) Ratio	Original Loan-to-Value (LTV) Ratio	Original Debt-to-Income (DTI) Ratio	Weighted Average Coupon (WAC)
1999	591,692	73.4	124,035	708	81.5	81.4	33.9	7.2
2000	398,693	50.6	126,911	705	83.7	83.6	35.5	8.2
2001	529,422	78.8	148,906	708	80.7	80.4	33.1	6.9
2002	614,562	99.4	161,763	715	77.2	76.3	31.8	5.9
2003	731,884	123.0	168,083	721	75.9	74.4	32.1	5.0
2004	574,377	101.8	177,270	719	78.3	75.7	34.7	5.2
2005	617,747	119.7	193,718	726	78.4	75.0	35.9	5.7
2006	732,700	154.4	210,762	727	78.6	74.7	36.7	6.5
2007	821,238	174.5	212,500	720	80.4	77.3	38.8	6.5
2008	241,017	56.7	235,292	742	74.4	72.8	38.0	5.9
2009	41,712	8.4	200,272	747	76.5	74.9	34.1	4.7
2010	74,736	21.2	283,038	766	68.3	66.0	32.1	3.8
2011	88,605	26.1	294,316	769	66.5	64.5	31.9	3.3
2012	72,279	19.9	274,966	769	66.3	64.3	30.2	3.0
2013	62,347	16.8	270,120	763	69.5	67.8	32.0	3.1
2014	64,911	17.7	272,974	758	73.3	72.2	34.7	3.5
2015	53,929	15.1	279,081	761	71.7	70.5	34.1	3.4
2016	29,209	7.9	270,797	760	70.8	69.9	34.1	3.3
2017	33,878	9.6	282,118	758	72.1	71.3	35.3	3.6
2018	15,354	4.2	275,512	759	71.4	70.8	35.8	4.2
2019	16,553	4.9	295,166	757	72.9	70.4	35.7	3.9
2020	17,426	5.7	325,192	762	69.5	66.4	32.5	3.0
2021	10,737	3.7	342,252	762	68.4	66.4	32.6	2.6
Total	**6,435,008**	**1,193.4**	**185,452**	**726**	**77.6**	**75.5**	**35.0**	**5.8**

All Metrics are weighted using origination UPB.

	**Non-Standard Dataset - Performance Summary Statistics 1/2**											
Year	Loan Count	Prepay %	Cumulative Default Event %	Outstanding %	Cumulative Post-Default Event Repurchase	Ever D120 %	D120 and Pre-D120 Credit Event	Cumulative Modification	Ever D180 %	D180 and Pre-D180 Credit Event	Pre-D120 Modification rate	Cumulative Loss Amount ($B)
1999	591,692	97.134%	1.852%	1.014%	0.131%	3.044%	3.200%	0.669%	4.614%	4.649%	0.029%	0.1
2000	398,693	96.898%	2.292%	0.810%	0.292%	3.446%	3.654%	0.808%	5.279%	5.333%	0.048%	0.1
2001	529,422	96.050%	2.663%	1.287%	0.353%	3.829%	4.060%	0.964%	5.149%	5.216%	0.057%	0.2
2002	614,562	95.475%	2.726%	1.798%	0.241%	3.573%	3.839%	1.045%	4.465%	4.537%	0.062%	0.3
2003	731,884	92.913%	3.567%	3.520%	0.164%	4.706%	5.059%	1.573%	5.742%	5.863%	0.083%	0.7
2004	574,377	88.616%	6.304%	5.080%	0.308%	7.951%	8.561%	2.748%	9.330%	9.614%	0.165%	1.4
2005	617,747	80.791%	14.036%	5.173%	0.683%	15.729%	16.954%	4.917%	17.607%	18.123%	0.330%	6.3
2006	732,700	73.517%	22.255%	4.228%	1.603%	24.380%	26.093%	8.061%	26.599%	27.288%	0.565%	15.6
2007	821,238	68.101%	26.900%	4.999%	2.133%	30.621%	32.692%	12.278%	33.511%	34.310%	0.819%	20.3
2008	241,017	82.076%	12.867%	5.057%	1.190%	16.220%	17.353%	6.821%	18.201%	18.619%	0.327%	2.3
2009	41,712	83.134%	2.628%	14.238%	0.146%	7.415%	7.652%	0.868%	8.882%	9.093%	0.060%	0.0
2010	74,736	92.008%	1.101%	6.891%	0.031%	2.136%	2.288%	0.424%	2.578%	2.668%	0.016%	0.0
2011	88,605	92.240%	0.485%	7.275%	0.020%	1.156%	1.231%	0.318%	1.483%	1.519%	0.010%	0.0
2012	72,279	86.941%	0.248%	12.811%	0.032%	0.993%	1.032%	0.195%	1.317%	1.341%	0.008%	0.0
2013	62,347	81.876%	0.277%	17.847%	0.038%	1.395%	1.452%	0.252%	1.819%	1.864%	0.003%	0.0
2014	64,911	83.564%	0.216%	16.221%	0.031%	1.444%	1.480%	0.313%	1.953%	1.970%	0.011%	0.0
2015	53,929	75.032%	0.150%	24.818%	0.019%	1.903%	1.932%	0.267%	2.314%	2.336%	0.006%	0.0
2016	29,209	65.583%	0.151%	34.267%	0.024%	3.297%	3.324%	0.312%	3.766%	3.793%	0.010%	0.0
2017	33,878	67.905%	0.097%	31.997%	0.012%	2.544%	2.571%	0.316%	3.306%	3.327%	0.003%	0.0
2018	15,354	69.370%	0.020%	30.611%	0.007%	2.716%	2.716%	0.280%	3.524%	3.524%	0.000%	0.0
2019	16,553	54.570%	0.000%	45.430%	0.000%	3.987%	3.987%	0.217%	4.615%	4.615%	0.000%	0.0
2020	17,426	21.382%	0.000%	78.618%	0.000%	1.062%	1.062%	0.017%	1.320%	1.320%	0.000%	0.0
2021	10,737	1.891%	0.000%	98.109%	0.000%	0.009%	0.009%	0.000%	0.019%	0.019%	0.000%	0.0
Total	**6,435,008**	**85.465%**	**9.603%**	**4.932%**	**0.696%**	**11.388%**	**12.180%**	**3.956%**	**13.002%**	**13.310%**	**0.254%**	**47.2**

[1] Reflects monthly performance data through Sep 30, 2021.

[2] Count of loans that prepaid in full or were repurchased prior to default (Zero Balance Code = 01 or 96) divided by Loan Count; partial prepayments (curtailments) are excluded from the calculation

[3] Count of loans that were terminated in the dataset due to a non-prepayment default event (Zero Balance Code = 02, 03, 09, or 15) divided by Loan Count

[4] Count of active loans, divided by Loan Count

5 Count of loans that were terminated in the dataset due to a non-prepayment default event and subsequently repurchased (Zero Balance Code = 02, 03, 09, or 15 AND populated Defect Settlement Date), divided by Loan Count

6 Count of loans that reached a delinquency status of D120, including at REO Acquisition, divided by loan count.

7 Count of loans that reached a delinquency status of D120, including at REO acquisition, and loans that were terminated in the dataset due to a non-prepayment credit event (Zero Balance Code = 02, 03, 09, or 15) divided by Loan Count.

8 Count of loans that were modified divided by Loan Count. Repeat mods on a loan are not part of the calculation.

9 Count of loans that reached a delinquency status of D180, including at REO Acquisition, divided by Loan Count

10 Count of loans that reached a delinquency status of D180, including at REO Acquisition, and loans that were terminated in the dataset due to a non-prepayment credit event (Zero Balance Code = 02, 03, 09, or 15) divided by Loan Count.

11 Count of loans that were modified at or before a delinquency status of D120 divided by Loan count. Repeat modifications s on a loan are not part of the calculation.

12 Sum of actual loss column for loans with a non-prepayment credit event (zero balance code = 02, 03, 09, or 15).

Non-Standard Dataset - Performance Summary Statistics 2/2											
Year	Total Original UPB	% of Original UPB Prepaid	UPB-Weighted Cumulative Default Event	% of Original UPB Remaining	UPB-Weighted Cumulative Post-Default Event Defect	UPB weighted Ever D120%	UPB Weighted Ever D120 and Pre-D120 Credit Event%	UPB-Weighted Cumulative Modification	UPB weighted Ever D180%	UPB Weighted Ever D180 and Pre-D180 Credit Event%	UPB Weighted Pre-D120 Mod rate
1999	73.4	90.248%	1.236%	0.308%	0.102%	3.121%	3.142%	0.024%	2.096%	2.186%	0.518%
2000	50.6	94.262%	1.552%	0.270%	0.236%	3.679%	3.713%	0.039%	2.472%	2.594%	0.639%
2001	78.8	92.779%	1.781%	0.427%	0.273%	3.561%	3.600%	0.039%	2.674%	2.814%	0.688%
2002	99.4	90.473%	1.747%	0.640%	0.177%	2.904%	2.944%	0.041%	2.328%	2.484%	0.705%
2003	123.0	82.405%	2.549%	1.481%	0.117%	4.095%	4.174%	0.062%	3.411%	3.639%	1.203%
2004	101.8	78.645%	5.131%	2.391%	0.248%	7.353%	7.584%	0.144%	6.428%	6.883%	2.316%
2005	119.7	71.899%	14.129%	2.747%	0.700%	17.024%	17.519%	0.325%	15.462%	16.626%	4.836%
2006	154.4	66.501%	23.676%	2.549%	1.698%	27.645%	28.352%	0.592%	25.639%	27.359%	8.578%
2007	174.5	62.918%	28.165%	3.095%	2.236%	34.458%	35.256%	0.811%	31.871%	33.895%	12.785%
2008	56.7	77.753%	12.388%	2.802%	1.165%	17.348%	17.749%	0.294%	15.666%	16.702%	6.700%
2009	8.4	79.497%	1.766%	6.495%	0.100%	5.496%	5.667%	0.042%	4.710%	4.899%	0.677%
2010	21.2	83.665%	0.749%	3.070%	0.020%	1.603%	1.666%	0.010%	1.341%	1.465%	0.335%
2011	26.1	81.499%	0.319%	3.438%	0.012%	0.951%	0.977%	0.007%	0.750%	0.808%	0.253%
2012	19.9	72.929%	0.149%	6.641%	0.014%	0.863%	0.872%	0.005%	0.663%	0.688%	0.129%
2013	16.8	71.017%	0.185%	10.960%	0.011%	1.344%	1.368%	0.002%	1.040%	1.083%	0.201%
2014	17.7	76.416%	0.148%	10.496%	0.009%	1.545%	1.559%	0.010%	1.172%	1.200%	0.273%
2015	15.1	68.382%	0.103%	17.250%	0.007%	1.998%	2.011%	0.004%	1.653%	1.673%	0.246%
2016	7.9	61.457%	0.110%	24.971%	0.009%	3.283%	3.306%	0.007%	2.895%	2.918%	0.254%
2017	9.6	64.462%	0.072%	24.604%	0.004%	3.137%	3.155%	0.004%	2.410%	2.433%	0.292%
2018	4.2	69.441%	0.019%	21.970%	0.003%	3.205%	3.205%	0.000%	2.517%	2.517%	0.216%

2019	4.9	57.898%	0.000%	36.271%	0.000%	4.881%	4.881%	0.000%	4.298%	4.298%	0.200%
2020	5.7	24.383%	0.000%	71.590%	0.000%	1.344%	1.344%	0.000%	1.096%	1.096%	0.016%
2021	3.7	2.127%	0.000%	96.444%	0.000%	0.025%	0.025%	0.000%	0.014%	0.014%	0.000%
Total	**1,193.4**	**76.691%**	**10.336%**	**3.699%**	**0.757%**	**13.276%**	**13.594%**	**0.271%**	**11.985%**	**12.772%**	**4.302%**

[1] Reflects monthly performance data through June 30, 2021.

[2] Calculated by dividing the ZB removal UPB of all prepaid loans (Zero Balance Code = 01or 96) by the Total Original UPB.

[3] Calculated by dividing the sum of the ZB removal UPB by the Total Original UPB. The calculation does not include Prepayments or pre-default Repurchases (Zero Balance Code = 01 or 96).

[4] Calculated by dividing the ending UPB of all active loans (for which the Zero Balance Code is null in the terminal record) by the Total Original UPB. The UPB is determined using the priority in Footnote 12.

[5] Calculated by dividing the sum of the post-default event repurchase UPB by the Total Original UPB, for loans that were terminated due to a non-prepayment default event (see Footnote 3) and subsequently repurchased (Zero Balance Code = 02, 03, 09, or 15 AND populated Defect Settlement Date).

[6] Calculated by dividing the ending UPB of all loans that reached a delinquency status of D120, including at REO Acquisition, by the Total Original UPB. The UPB is determined using the priority in Footnote 12.

[7] Calculated by dividing the ending UPB of all loans that reached a delinquency status as of D120, including at REO Acquisition, and loans that were terminated in the dataset due to a non-prepayment credit event (Zero Balance Code = 02, 03, 09, or 15) by the Total Original UPB. The UPB is determined using the priority in Footnote 12.

[8] Calculated by dividing the sum of the modification UPB by the Total Original UPB. The modification UPB is the current actual UPB as of the month of modification (modification flag = 'Y'). For repeat modifications, the modification UPB of each is included. The UPB is determined using the priority in Footnote 12.

[9] Calculated by dividing the ending UPB of all loans that reached a delinquency status of D180, including at REO Acquisition, by the Total Original UPB. The UPB is determined using the priority in Footnote 12.

[10] Calculated by dividing the ending UPB of all loans that reached a delinquency status as of D180, including at REO Acquisition, and loans that were terminated in the dataset due to a non-prepayment credit event (Zero Balance Code = 02, 03, 09, or 15) by
the Total Original UPB. The UPB is determined using the priority in Footnote 12.

[11] Calculated by dividing the ending UPB of all loans that were modified at or before D120 by the Total Original UPB. Repeat modifications on a loan are not part of the calculation.

[12] If the ending UPB on the terminal record is null, determine the UPB by using the following priority: 1. Use the Current Actual UPB from the previous period; 2. if the Current Actual UPB in the previous period is null, use the Original UPB.