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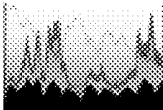
12-1-2009

Fannie Mae Single Family Conventional Book Characteristics - Loan to Value Profile

Federal National Mortgage Association (Fannie Mae)

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Single Family Conventional Book Characteristics Overall

Book Profile	Dec09	Sep09	Jun09	Mar09	Dec08	Dec07	Dec06	Dec05	Dec04
# Loans	18,242,108	18,317,373	18,177,765	18,138,708	18,231,023	17,600,009	16,176,118	15,551,962	15,524,638
Book Volume (\$B)	\$2,794.7	\$2,795.9	\$2,744.2	\$2,712.6	\$2,713.5	\$2,512.5	\$2,189.1	\$2,016.6	\$1,951.3
Original Loan-to-Value Ratio (Sums to 100%)									
OLTV <= 60.00%	23.6%	23.5%	23.1%	22.6%	22.5%	23.0%	24.9%	26.1%	26.2%
OLTV 60.01% - 70.00%	15.9%	15.9%	15.9%	15.9%	15.8%	15.8%	16.6%	17.0%	17.0%
OLTV 70.01% - 75.00%	10.6%	10.5%	10.3%	10.1%	9.9%	9.8%	10.1%	10.5%	11.3%
OLTV 75.01% - 80.00%	31.7%	31.9%	32.3%	32.7%	32.9%	33.5%	32.8%	30.4%	28.6%
OLTV 80.01% - 90.00%	8.8%	8.7%	8.7%	8.7%	8.7%	7.8%	7.6%	8.1%	8.9%
OLTV 90.01% - 95.00%	4.6%	4.6%	4.7%	4.8%	4.8%	4.4%	4.1%	4.5%	5.1%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.7%	0.7%	0.6%	0.7%	0.8%	1.0%
OLTV 97.01% - 100.00%	3.9%	4.0%	4.2%	4.4%	4.6%	4.8%	3.1%	2.3%	1.8%
OLTV > 100.00%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.3%	71.4%	71.6%	71.8%	71.9%	71.6%	70.4%	69.8%	69.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)									
Comb LTV <= 60.00%	21.1%	21.0%	20.6%	20.1%	20.0%	20.5%	22.0%	22.8%	22.6%
Comb LTV 60.01% - 70.00%	15.0%	15.0%	15.0%	14.9%	14.8%	14.7%	15.4%	15.7%	15.4%
Comb LTV 70.01% - 75.00%	9.9%	9.7%	9.5%	9.3%	9.0%	8.8%	9.2%	9.6%	10.1%
Comb LTV 75.01% - 80.00%	25.1%	25.0%	25.1%	25.1%	24.9%	24.4%	24.8%	25.0%	24.9%
Comb LTV 80.01% - 90.00%	13.2%	13.2%	13.3%	13.4%	13.5%	12.6%	11.3%	10.5%	9.8%
Comb LTV 90.01% - 95.00%	6.9%	7.0%	7.1%	7.3%	7.4%	7.2%	6.3%	5.9%	5.6%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.7%	0.7%	0.6%	0.7%	0.7%	0.9%
Comb LTV 97.01% - 100.00%	5.7%	5.9%	6.2%	6.5%	6.8%	7.4%	5.1%	3.1%	2.1%
Comb LTV > 100.00%	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	2.1%	2.2%	2.4%	2.6%	2.8%	3.6%	5.0%	6.5%	8.5%
Wtd Avg Comb LTV	73.4%	73.4%	73.6%	74.0%	74.1%	73.9%	72.3%	71.3%	70.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)									
Comb LTV <= 60.00%	21.1%	21.0%	20.6%	20.1%	20.1%	20.5%	22.1%	23.0%	22.8%
Comb LTV 60.01% - 70.00%	15.0%	15.1%	15.0%	14.9%	14.8%	14.8%	15.5%	15.8%	15.6%
Comb LTV 70.01% - 75.00%	9.9%	9.8%	9.6%	9.3%	9.1%	8.9%	9.3%	9.8%	10.3%
Comb LTV 75.01% - 80.00%	25.2%	25.1%	25.1%	25.2%	25.0%	24.5%	25.0%	25.2%	25.2%