



FEDERAL HOUSING FINANCE AGENCY
Office of the Director

September 24, 2014

The Honorable Tim Johnson
Chairman
Committee on Banking, Housing
and Urban Affairs
United States Senate
Washington, DC 20510

Dear Chairman Johnson:

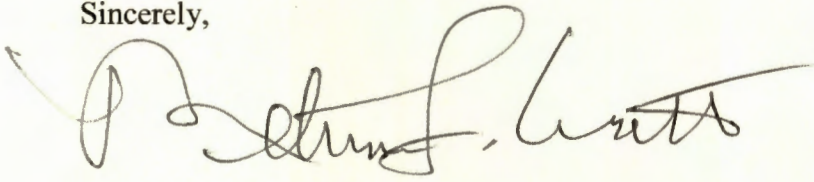
I am transmitting the Federal Property Manager's report of the Federal Housing Finance Agency (FHFA) in accordance with Section 110 of the Emergency Economic Stabilization Act of 2008 (EESA). Section 110 of EESA directs Federal Property Managers (FPM) to develop and implement plans to maximize assistance for homeowners and encourage servicers of underlying mortgages to take advantage of programs to minimize foreclosures. As conservator for Fannie Mae and Freddie Mac, FHFA is a designated FPM. Each FPM is also required to report to Congress the number and types of loan modifications and the number of foreclosures during the reporting period.

Several highlights of the report include the following:

- Approximately 25 percent of borrowers who received permanent loan modifications in the second quarter had portions of their mortgage balances forborne.
- Approximately 14,500 completed short sales and deeds-in-lieu were completed during the second quarter, bringing the total to more than 581,400 since the start of conservatorship.
- REO inventory declined 10 percent to 42,800 while foreclosure starts increased slightly to more than 85,500 in the second quarter.
- Completed third-party sales and foreclosures fell slightly to 42,800 while foreclosure starts increased slightly to 85,500 in the second quarter.
- Approximately 9,100 homeowners were in a HAMP trial modification period at the end of the second quarter.
- Approximately 40,500 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the second quarter, bringing the total number of non-HAMP permanent modifications to more than 884,900 since October 2009.

Please contact the Congressional Affairs office at (202) 649-3802 if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Melvin L. Watt". The signature is written in a cursive style with a large initial "M" and a long horizontal stroke extending to the right.

Melvin L. Watt

Attachments



FEDERAL HOUSING FINANCE AGENCY
Office of the Director

September 24, 2014

The Honorable Michael D. Crapo
Ranking Minority Member
Committee on Banking, Housing
and Urban Affairs
United States Senate
Washington, DC 20510

Dear Ranking Minority Member Crapo:

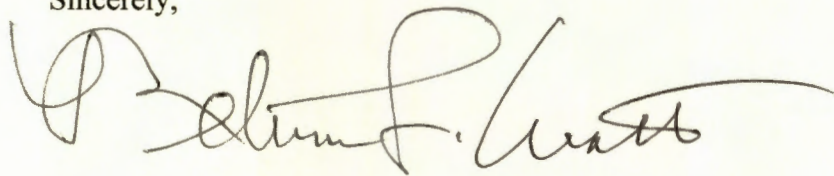
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FEDERAL HOUSING FINANCE AGENCY
Office of the Director

September 24, 2014

The Honorable Jeb Hensarling
Chairman
Committee on Financial Services
United States House of Representatives
Washington, DC 20515

Dear Chairman Hensarling:

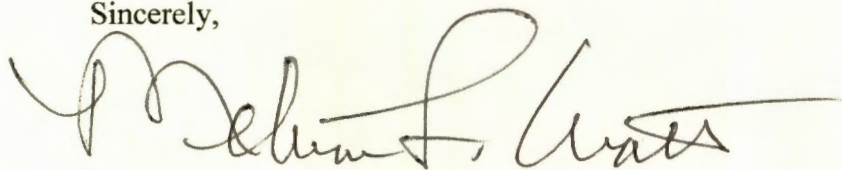
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FEDERAL HOUSING FINANCE AGENCY
Office of the Director

September 24, 2014

The Honorable Maxine Waters
Ranking Member
Committee on Financial Services
United States House of Representatives
Washington, DC 20515

Dear Ranking Member Waters:

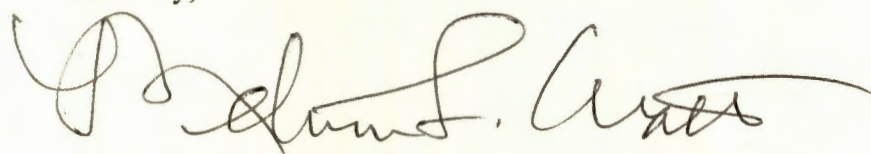
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Federal Housing Finance Agency

Foreclosure Prevention Report Second Quarter 2014

FHFA Federal Property Manager's Report

This report contains data on foreclosure prevention activity of Fannie Mae and Freddie Mac (the Enterprises) through June 2014.

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Second Quarter 2014 Highlights

3.3 million
troubled homeowners helped during conservatorships

37%
of loan modifications in 2Q14 reduced borrowers' monthly payments by over 30%

60+ days delinquent loans
↓ 5%
in 2Q14

REO inventory
↓ 10%
in 2Q14

The Enterprises' Foreclosure Prevention Actions:

- Approximately 79,800 foreclosure prevention actions were completed during the second quarter, bringing the total to nearly 3.3 million since the start of conservatorships in September 2008. About 2.7 million of these actions have helped troubled homeowners stay in their homes including nearly 1.7 million permanent loan modifications.

- Approximately 37 percent of all permanent loan modifications in the second quarter helped to reduce homeowners' monthly payments by over 30 percent.

- About a quarter of borrowers who received permanent loan modifications during the quarter had portions of their mortgage balance forborne.

- As of June 30, 2014, about 13 percent of loans modified in the second quarter of 2013 had missed two or more payments, one year after modification.

- Approximately 14,500 short sales and deeds-in-lieu were completed during the quarter, bringing the total to about 581,400 since the start of conservatorships.

The Enterprises' Mortgage Performance:

- The number of 60+ days delinquent loans declined 5 percent to the lowest level since the start of conservatorships.

- The serious delinquency rate fell to 2.1 percent at the end of the quarter compared with 6.2 percent for Federal Housing Administration (FHA) loans, 3.4 percent for Veterans Affairs (VA) loans and 4.8 percent for all loans (Industry average).

The Enterprises' Foreclosures:

- Third-party sales and foreclosure sales fell 10 percent to 42,800 while foreclosure starts increased slightly to more than 85,500 in the second quarter.

- REO inventory declined 10 percent during the quarter to approximately 131,500, as property dispositions outpaced property acquisitions.

For an interactive online map that provides state data, click on the following link:
[Fannie Mae and Freddie Mac State Borrower Assistance Map](#)

Foreclosure Prevention Activities

	1Q14	2Q14
HAMP Active Trials	10,764	9,084
HAMP Active Permanent - Cum.	431,677	429,597
Completed Foreclosure Prevention Actions		
Loan Modifications *	54,672	48,637
Repayment Plans	16,056	13,126
Forbearance Plans	2,894	3,059
Charge-offs-in-lieu	266	486
Home Retention Actions	73,888	65,308
Short Sales	10,713	10,697
Deeds-in-lieu	4,219	3,815
Home Forfeiture Actions	14,932	14,512
TOTAL	88,820	79,820

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

	1Q14	2Q14
30-59 Days Delinquent	391,287	413,883
60-plus-days Delinquent	724,081	687,609
Seriously Delinquent*	618,762	576,596
Foreclosure Starts	84,679	85,549
Third-party & Foreclosure Sales	47,343	42,806
REO Inventory	145,963	131,525

(Percent of total loans serviced)

30-59 Days Delinquent	1.40%	1.48%
60-plus-days Delinquent	2.59%	2.47%
Seriously Delinquent*	2.19%	2.06%

* 90 days or more delinquent, or in the process of foreclosure.

Source: FHFA (Fannie Mae and Freddie Mac)

Loan Modifications - Status Update

Recent Announcements

- On June 4, 2014, Fannie Mae updated its requirements to allow the mortgage servicers to approve forbearance to recently unemployed borrowers. The mortgage servicer no longer needs approval from Fannie Mae.

[Servicing Guide Announcement](#)

- In May 2014, FHFA announced a new Neighborhood Stabilization Initiative (the "NSI"). The initiative was jointly developed by FHFA, Fannie Mae and Freddie Mac to stabilize neighborhoods that have been hardest hit by the housing crisis. Detroit, Michigan is the initial pilot of the program.

[Fact Sheet](#)

HAMP Activity

- Nearly 1.1 million troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. Approximately 627,200 of these homeowners have been granted permanent modifications through HAMP.

- Nearly 9,100 homeowners were in a HAMP trial modification period at the end of the second quarter.

Non-HAMP Modification Activity

- Non-HAMP modifications accounted for 83 percent of all permanent loan modifications in the second quarter.

- More than 40,500 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the second quarter, bringing the total number of non-HAMP permanent modifications to nearly 885,000 since October 2009.

HAMP Statistics

Cumulative from April 2009 through

	1Q14	2Q14
Trial Modifications Ever Started	1,060,036	1,065,696
Less:		
Trials Disqualified	(79,163)	(79,238)
Trials Cancelled	(349,739)	(350,193)
Permanent Modifications	(620,370)	(627,181)
Trials Remaining Active	10,764	9,084
Permanent Modifications Started	620,370	627,181
Less:		
Modifications Defaulted	(169,020)	(175,403)
Modifications Paid off	(19,673)	(22,181)
Active Permanent Modifications	431,677	429,597

Source: FHFA (Fannie Mae and Freddie Mac)

Non-HAMP Modification Statistics

Cumulative from October 2009 through

	1Q14	2Q14
Permanent Loan Modifications	844,404	884,951

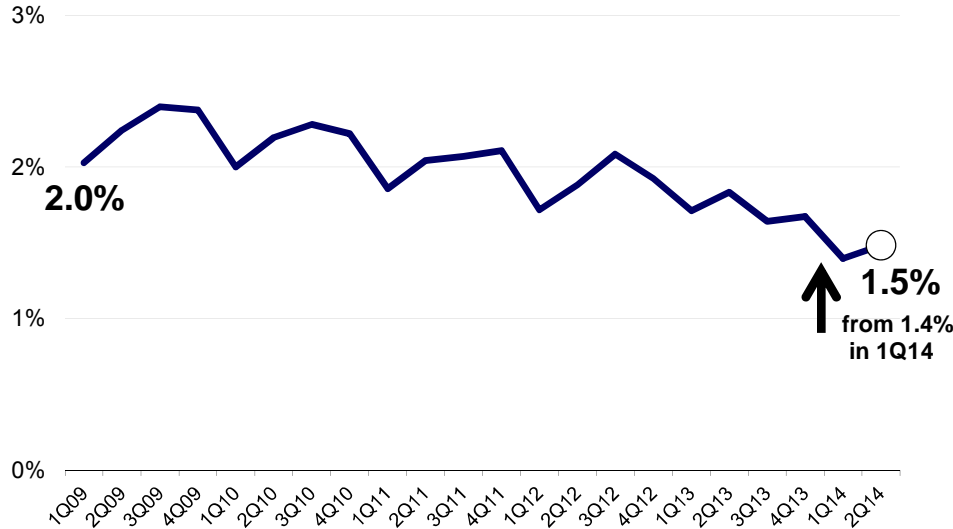
Source: FHFA (Fannie Mae and Freddie Mac)

627K
HAMP permanent
modifications since
April 2009

885K
Non-HAMP
permanent
modifications since
October 2009

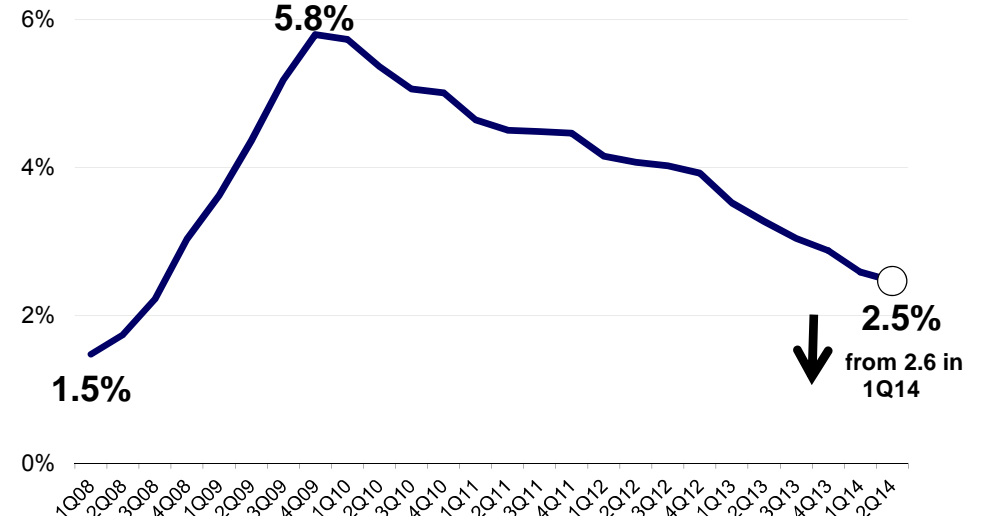
Mortgage Performance

Enterprises' 30-59 Days Delinquency Rates



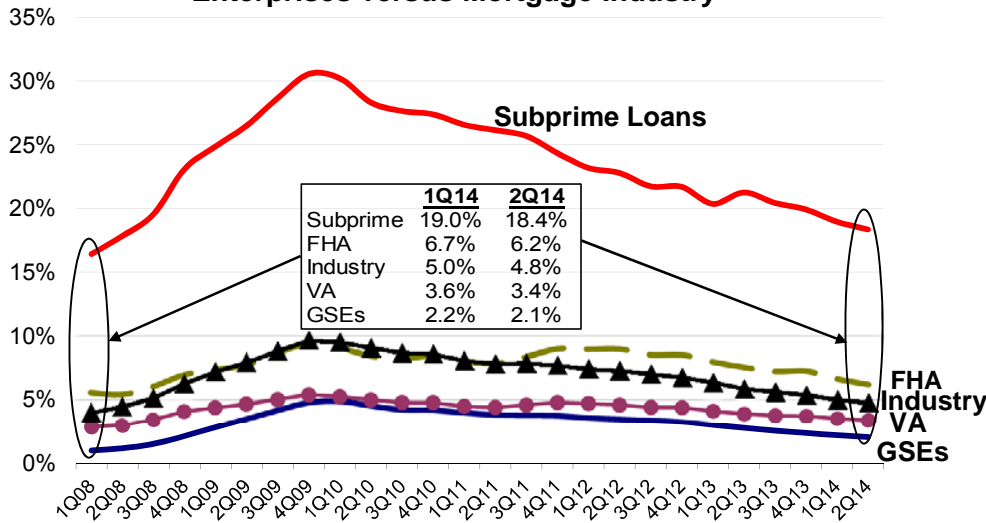
Source: FHFA (Fannie Mae and Freddie Mac)

Enterprises' 60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

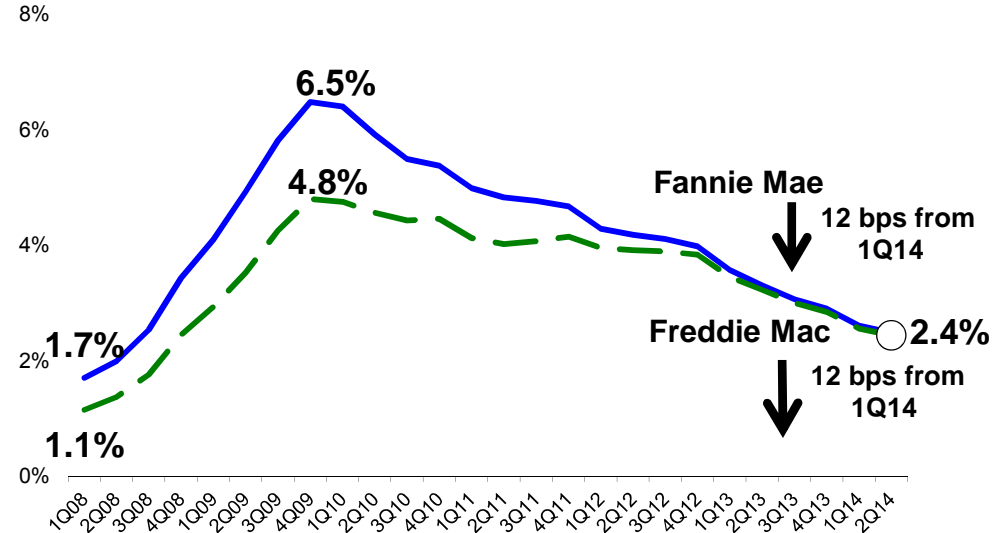
**Serious Delinquency Rates²
Enterprises versus Mortgage Industry**



Source: FHFA (Fannie Mae and Freddie Mac); Mortgage Bankers Association

¹ Includes loans with missing original credit score.
² 90 days or more delinquent, or in the process of foreclosure.

60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed more than 168,600 foreclosure prevention actions in the first half of 2014, bringing the total to nearly 3.3 million since the start of conservatorships in September 2008. Nearly 1.7 million of these actions have been permanent loan modifications. More than 1 million actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. About 581,400 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

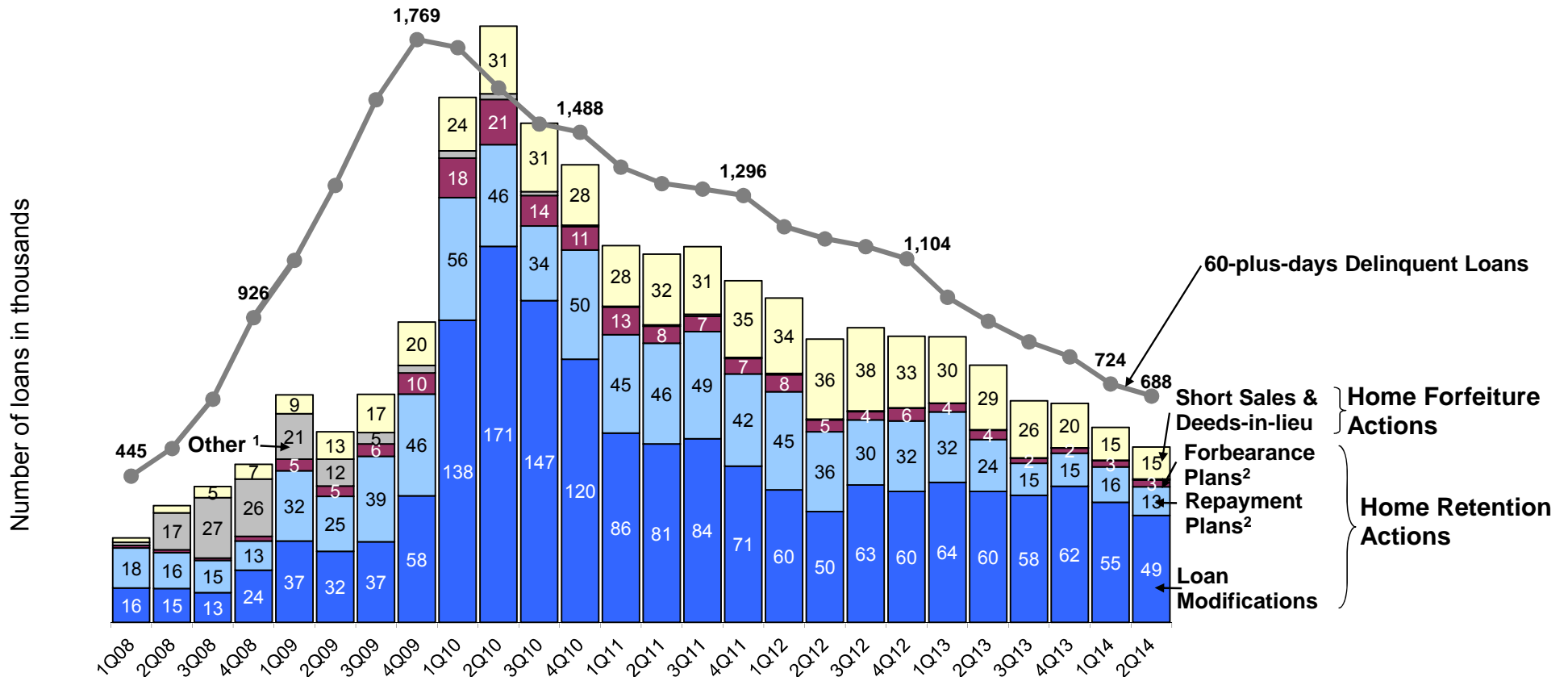
	Full Year 2011	Full Year 2012	Full Year 2013	YTD Jun-14	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	181,558	142,615	85,386	29,182	780,364
Forbearance Plans	34,423	22,812	12,671	5,953	166,226
Charge-offs-in-lieu	2,263	1,335	647	752	10,635
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Loan Modifications	<u>322,108</u>	<u>232,993</u>	<u>243,195</u>	<u>103,309</u>	<u>1,664,051</u>
Total	540,352	399,755	341,899	139,196	2,691,454
Nonforeclosure - Home Forfeiture Actions					
Short Sales	115,237	125,232	87,742	21,410	519,213
Deeds-in-lieu	<u>10,231</u>	<u>16,232</u>	<u>18,087</u>	<u>8,034</u>	<u>62,138</u>
Total	125,468	141,464	105,829	29,444	581,351
Total Foreclosure Prevention Actions	665,820	541,219	447,728	168,640	3,272,805

¹ Since the first full quarter in conservatorship (4Q08).

Source: FHFA (Fannie Mae and Freddie Mac)

60+ Days Delinquent Loans and Foreclosure Prevention Actions

Approximately 79,800 foreclosure prevention actions were completed in the second quarter as the number of the Enterprises' 60+ days delinquent loans declined to the lowest level since the start of conservatorships. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including more than 48,600 permanent loan modifications.



¹ Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.

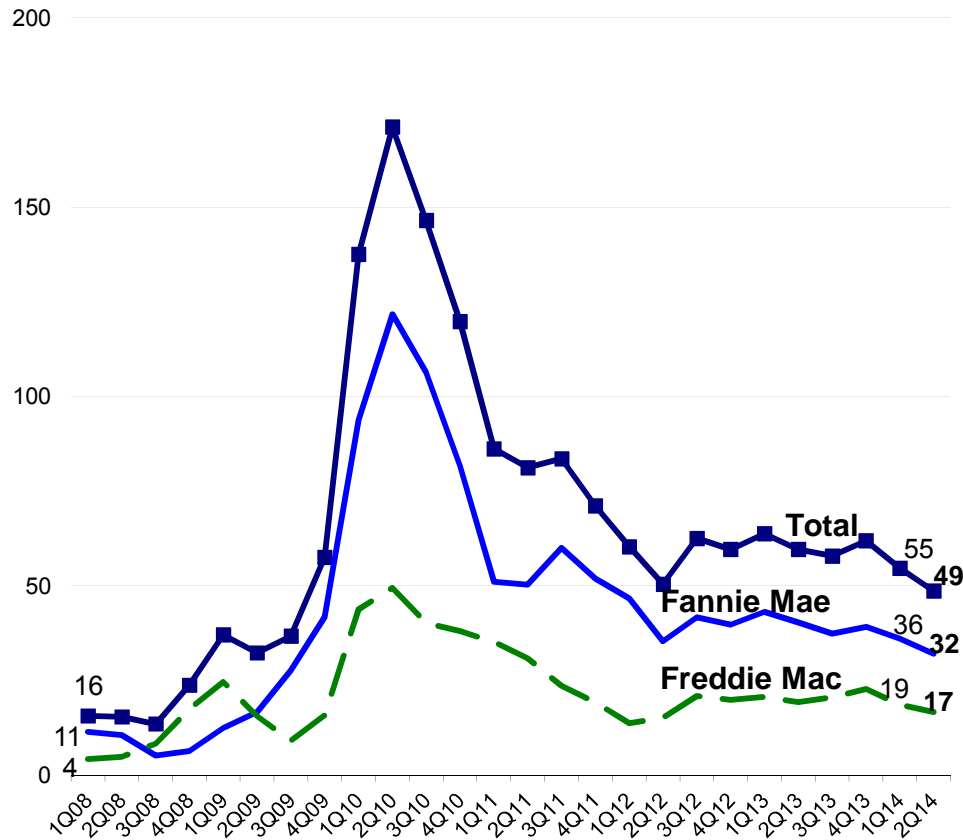
² Include loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.

Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosure Prevention Activity: Home Retention Actions

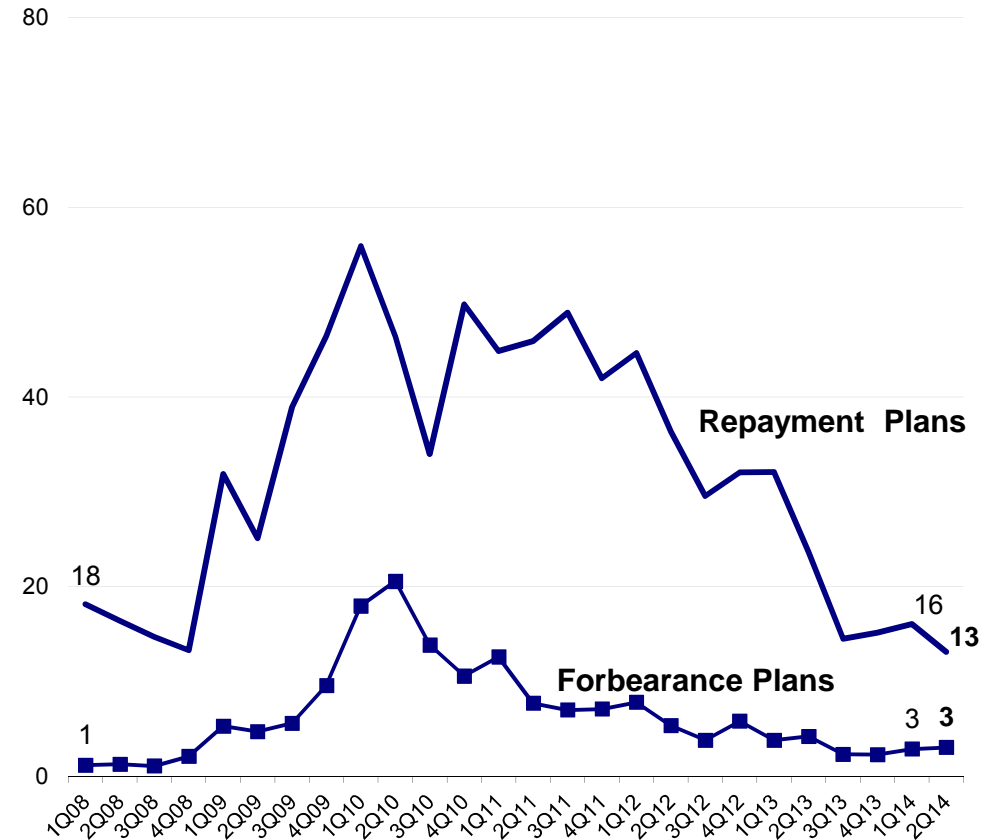
There were more than 48,600 permanent loan modifications in the second quarter, bringing the total number of permanent modifications to nearly 1.7 million since conservatorship. In addition, the Enterprises completed approximately 13,100 repayment plans and 3,100 forbearance plans to help delinquent borrowers during the quarter.

Loan Modifications Completed
(Number of loans in thousands)



Source: FHFA (Fannie Mae and Freddie Mac)

Repayment and Forbearance Plans Completed
(Number of loans in thousands)

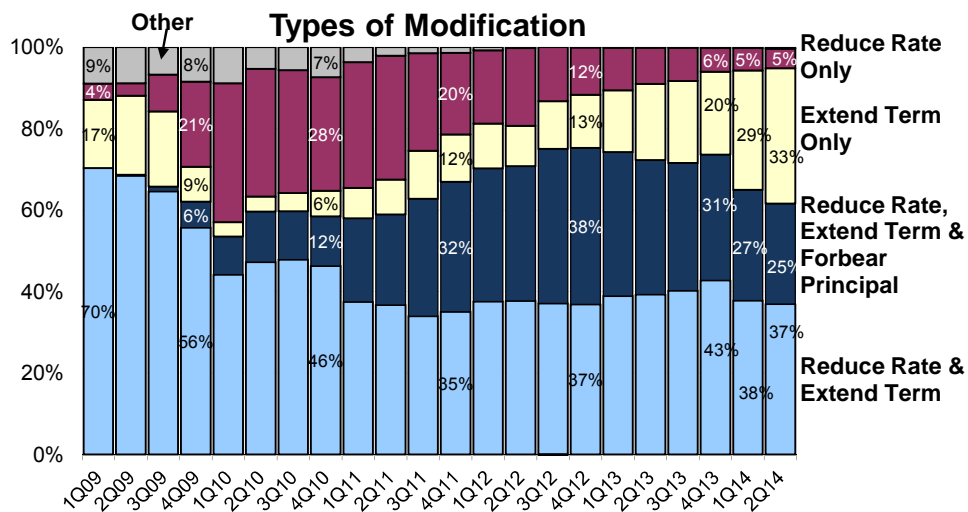


Source: FHFA (Fannie Mae and Freddie Mac)

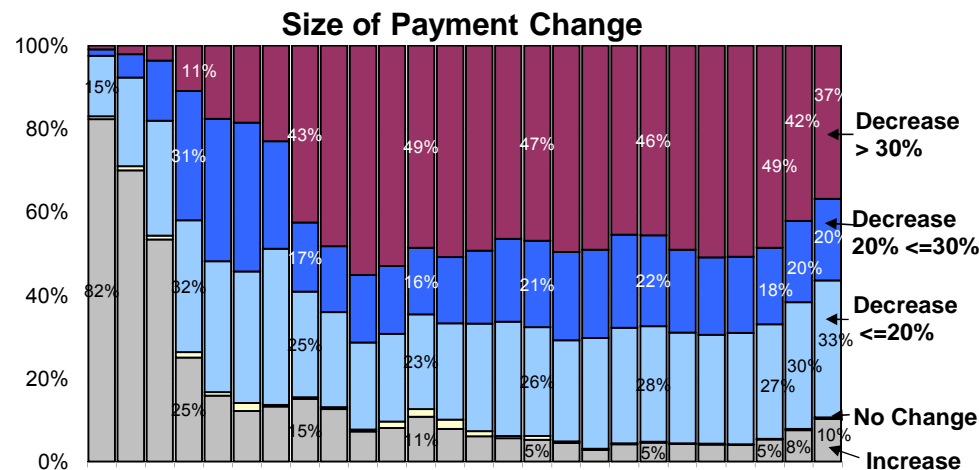
Enterprises' Loan Modifications

About a quarter of borrowers who received permanent loan modifications in the second quarter had portions of their mortgage balance forbore. Approximately 37 percent of the borrowers had their monthly payments reduced by more than 30 percent, down from 42% in the first quarter primarily driven by declining HAMP permanent modifications.

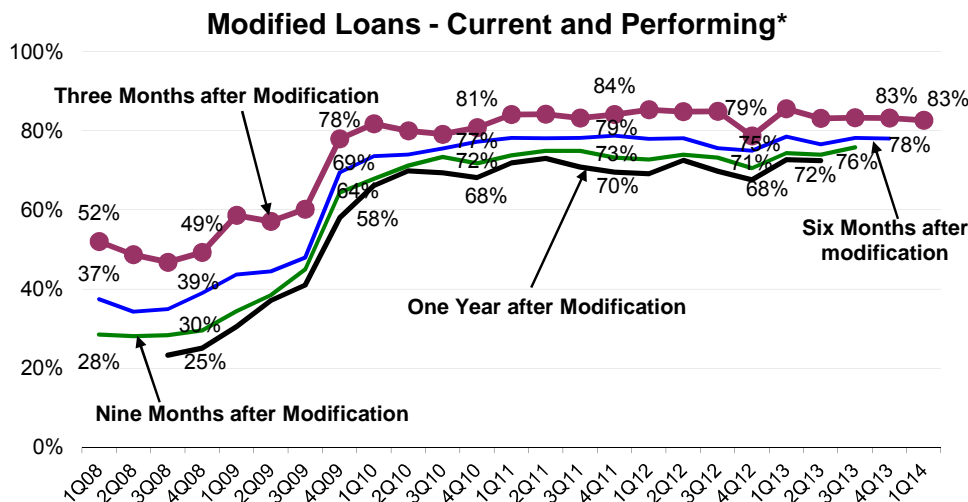
The performance of modified loans remains strong. As of June 30, 2014, about 13 percent of loans modified in the second quarter of 2013 had missed two or more payments, one year after modification.



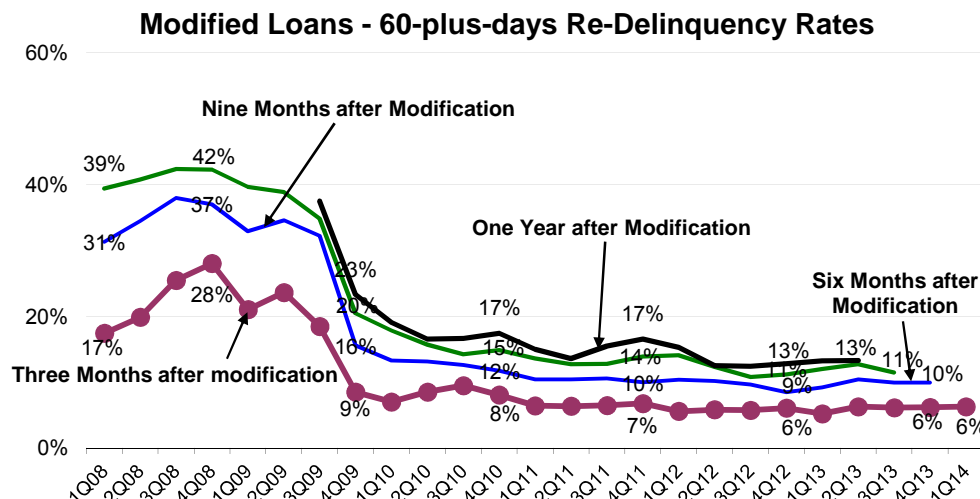
Source: FHFA (Fannie Mae and Freddie Mac)



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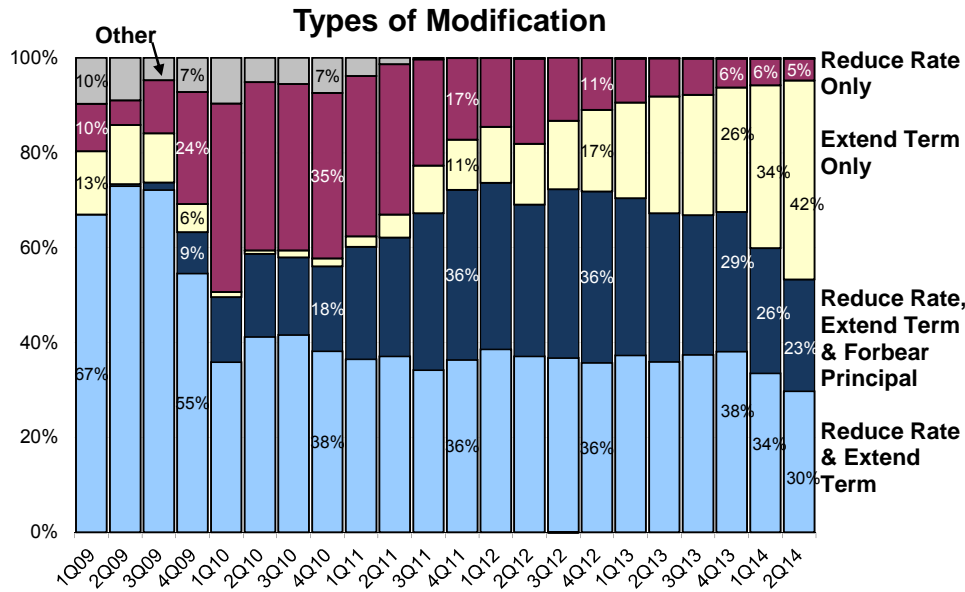
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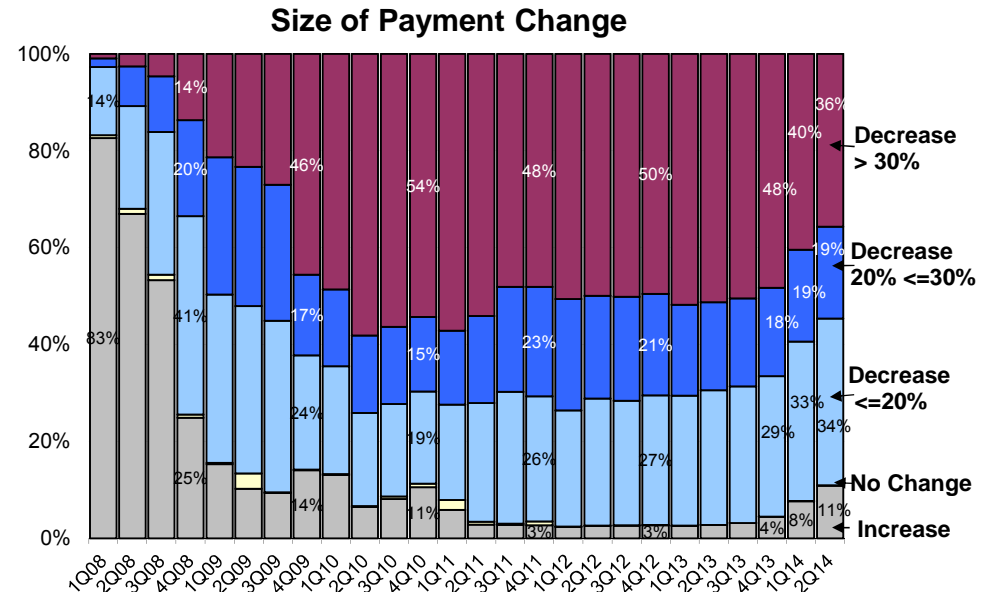
Source: FHFA (Fannie Mae and Freddie Mac)

* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. The percentage of loans that remained current three months after modification declined in 4Q12 because of an increase in the number of loans that paid off due to Fannie Mae's settlement with Bank of America.

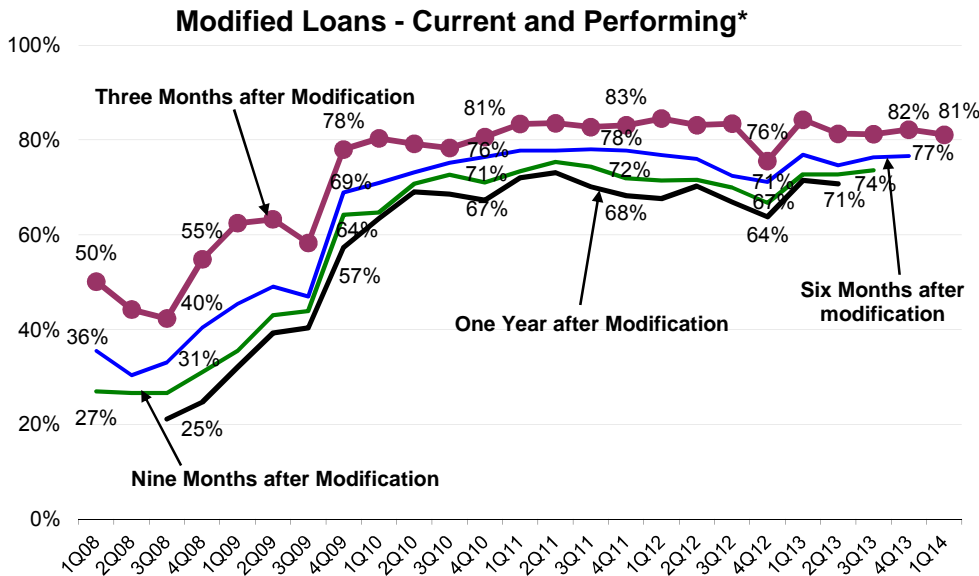
Fannie Mae's Loan Modifications



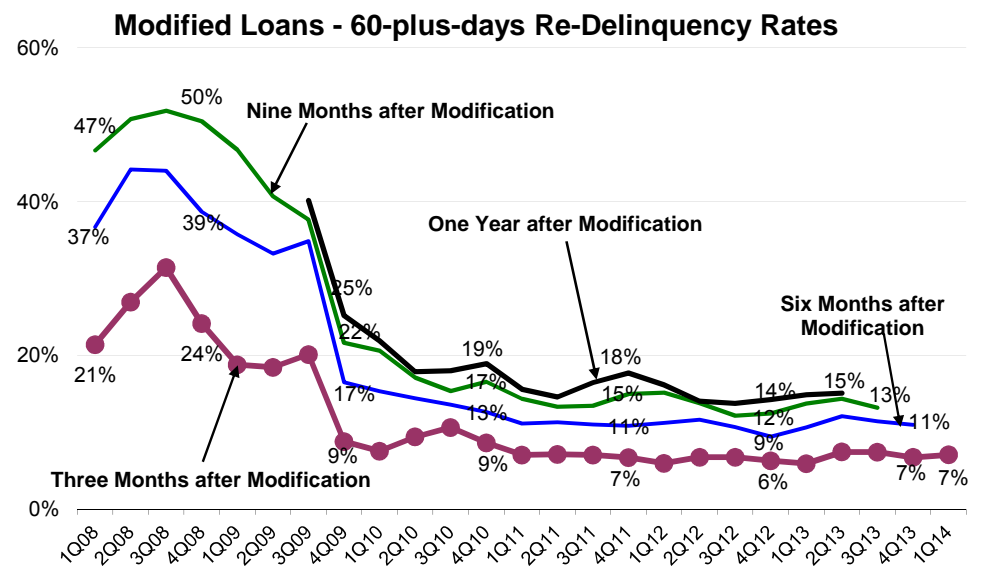
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Fannie Mae's HAMP and Non-HAMP Performance

The performance of Fannie Mae's modified loans remained strong. Loans modified through HAMP continue to perform better after modification than Non-HAMP loan modifications.

Modified Loans - Performance Three Months after Modification *

	HAMP									Non-HAMP								
	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
Current and Performing	88%	88%	88%	82%	89%	88%	88%	88%	88%	83%	80%	81%	74%	83%	80%	80%	81%	80%
60+ Days Delinquent	5%	5%	5%	5%	4%	5%	4%	4%	4%	7%	8%	8%	7%	6%	8%	8%	7%	8%

Modified Loans - Performance Six Months after Modification *

	HAMP								Non-HAMP							
	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13
Current and Performing	83%	82%	80%	79%	85%	83%	84%	85%	74%	72%	69%	69%	75%	73%	75%	75%
60+ Days Delinquent	8%	8%	7%	7%	6%	7%	7%	6%	13%	14%	12%	10%	12%	13%	12%	9%

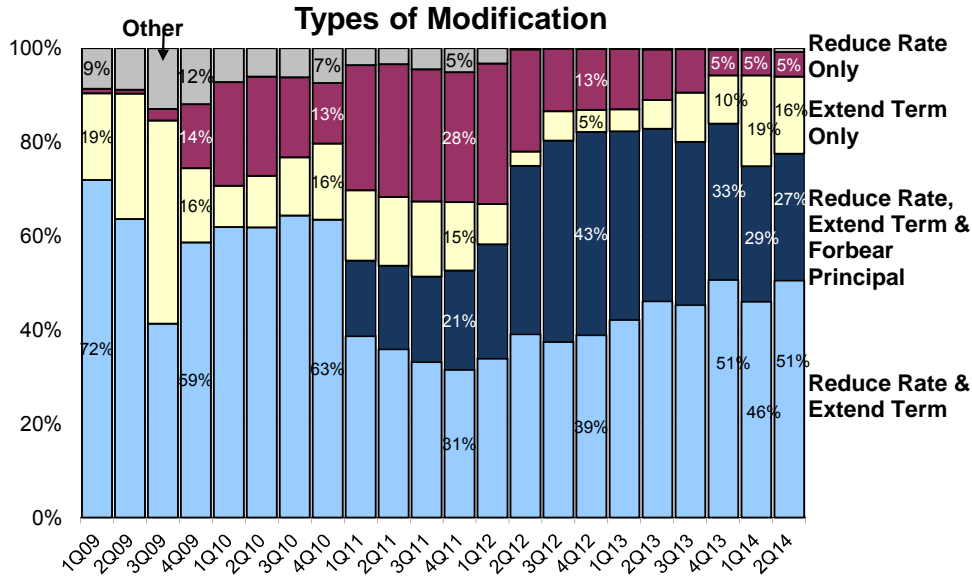
Modified Loans - Performance Nine Months after Modification *

	HAMP							Non-HAMP						
	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13
Current and Performing	78%	79%	78%	76%	81%	82%	82%	68%	67%	67%	64%	70%	71%	72%
60+ Days Delinquent	11%	10%	8%	8%	8%	8%	8%	18%	16%	14%	14%	15%	16%	14%

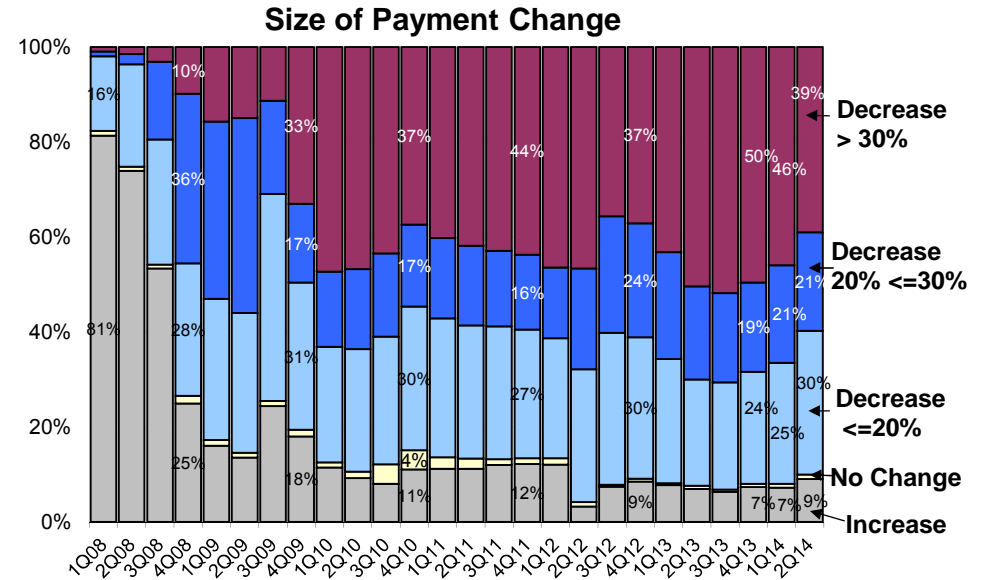
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Freddie Mac's Loan Modifications

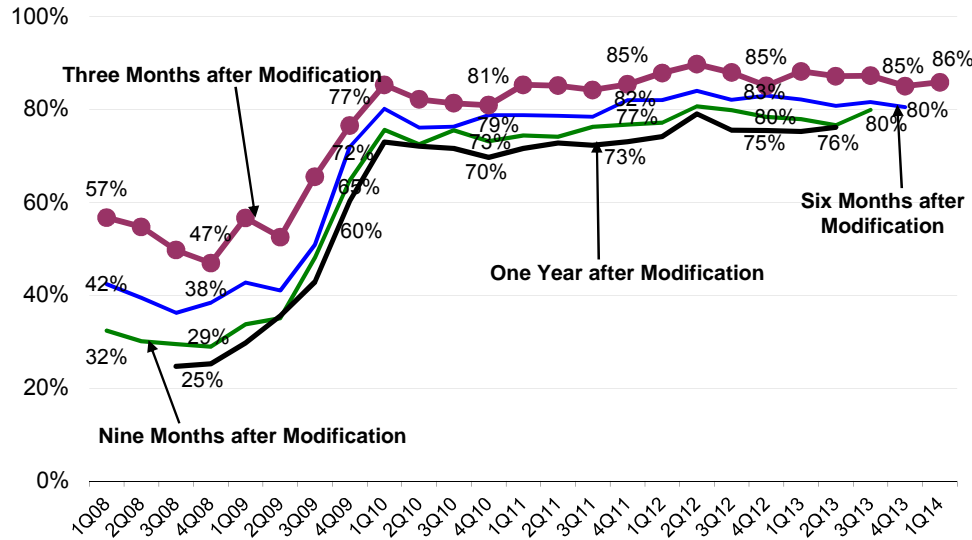


Source: FHFA (Fannie Mae and Freddie Mac)



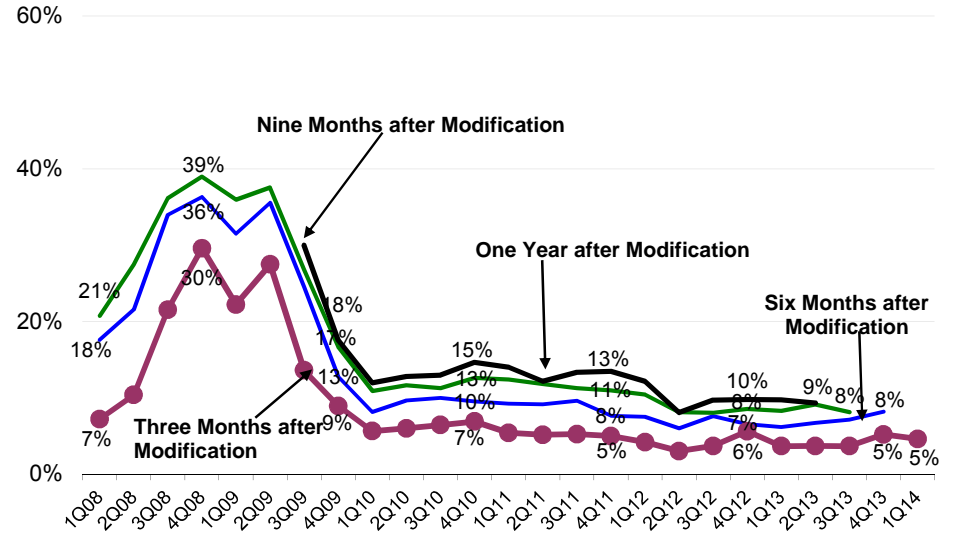
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - 60-plus-days Re-Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off.

Freddie Mac's HAMP and Non-HAMP Performance

The performance of Freddie Mac's modified loans remained strong. Loans modified through HAMP continue to perform relatively better after modification than Non-HAMP loan modifications.

Modified Loans - Performance Three Months after Modification *

	HAMP									Non-HAMP								
	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
Current and Performing	91%	91%	90%	88%	91%	90%	90%	90%	91%	79%	87%	86%	83%	86%	86%	86%	84%	84%
60+ Days Delinquent	2%	2%	3%	4%	2%	2%	2%	3%	3%	10%	5%	4%	6%	5%	5%	4%	6%	5%

Modified Loans - Performance Six Months after Modification *

	HAMP								Non-HAMP							
	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13
Current and Performing	87%	86%	85%	86%	86%	85%	86%	87%	69%	79%	79%	81%	80%	79%	80%	79%
60+ Days Delinquent	5%	5%	6%	5%	4%	4%	5%	4%	15%	9%	9%	8%	8%	8%	8%	9%

Modified Loans - Performance Nine Months after Modification *

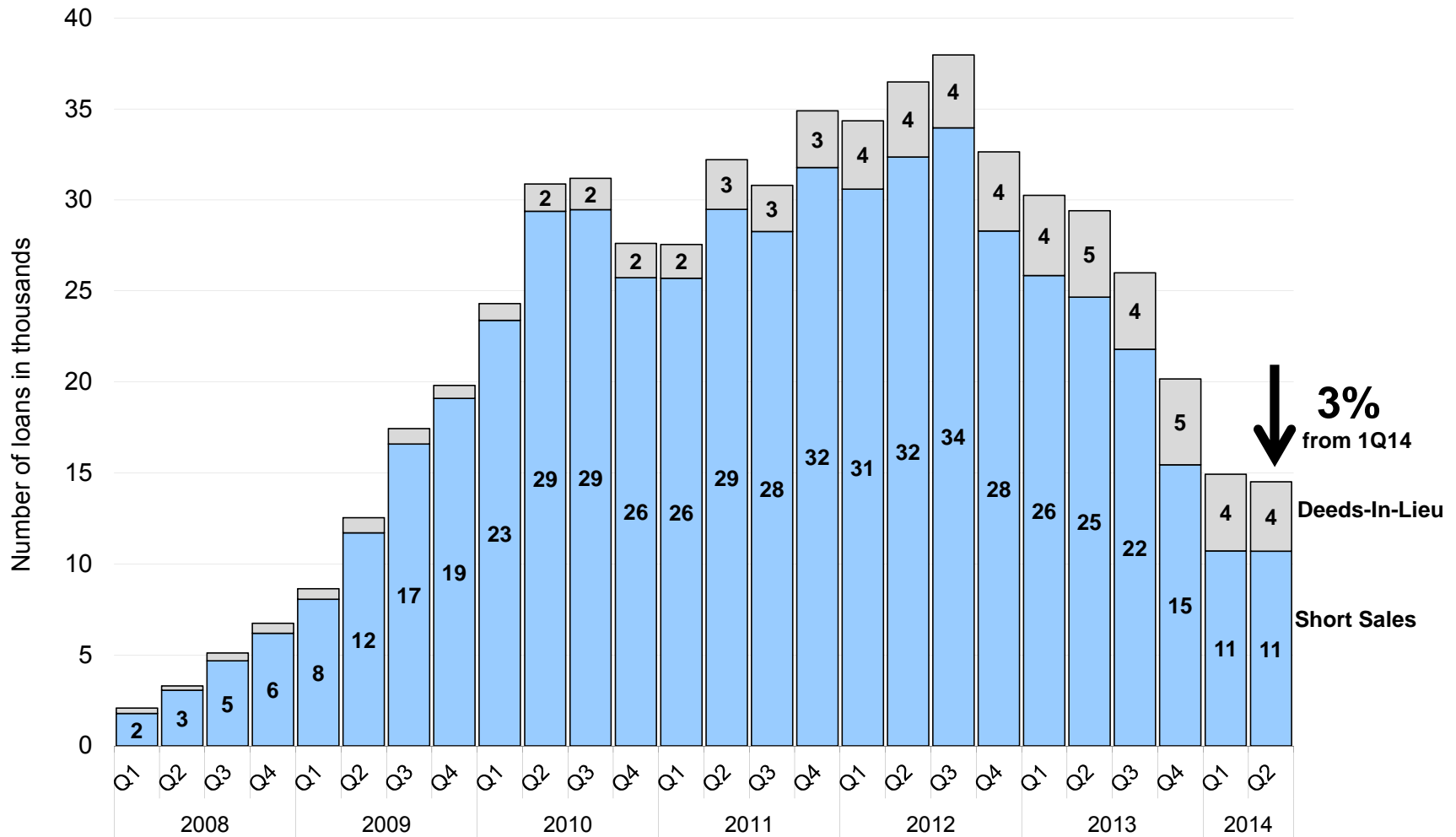
	HAMP							Non-HAMP						
	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13
Current and Performing	83%	83%	83%	83%	82%	81%	84%	62%	75%	77%	76%	75%	74%	78%
60+ Days Delinquent	7%	7%	6%	6%	6%	6%	6%	20%	12%	10%	10%	10%	11%	9%

Source: FHFA (Fannie Mae and Freddie Mac)

* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off.

Foreclosure Prevention Activity: Home Forfeiture Actions

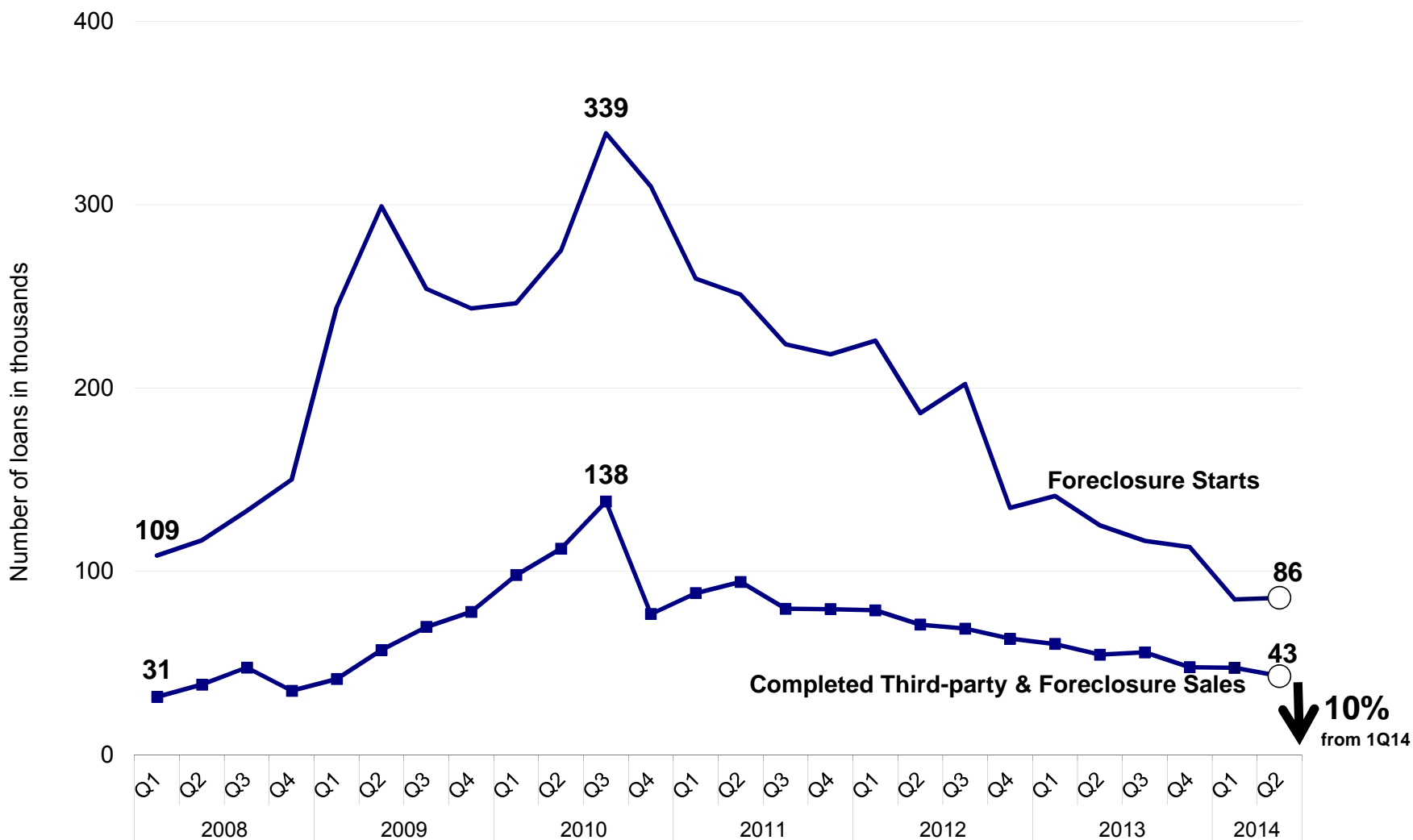
Approximately 14,500 short sales and deeds-in-lieu were completed in the second quarter, bringing the total to about 581,400 since the start of conservatorships. The number of completed short sales and deeds-in-lieu fell 3 percent during the quarter compared with the first quarter of 2014. These foreclosure alternatives help to reduce the severity of losses resulting from a borrower’s default and minimize the impact of foreclosures on borrowers, communities, and neighborhoods.



Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosures

The number of completed third-party sales and foreclosure sales dropped 10 percent while foreclosure starts increased slightly in the second quarter.



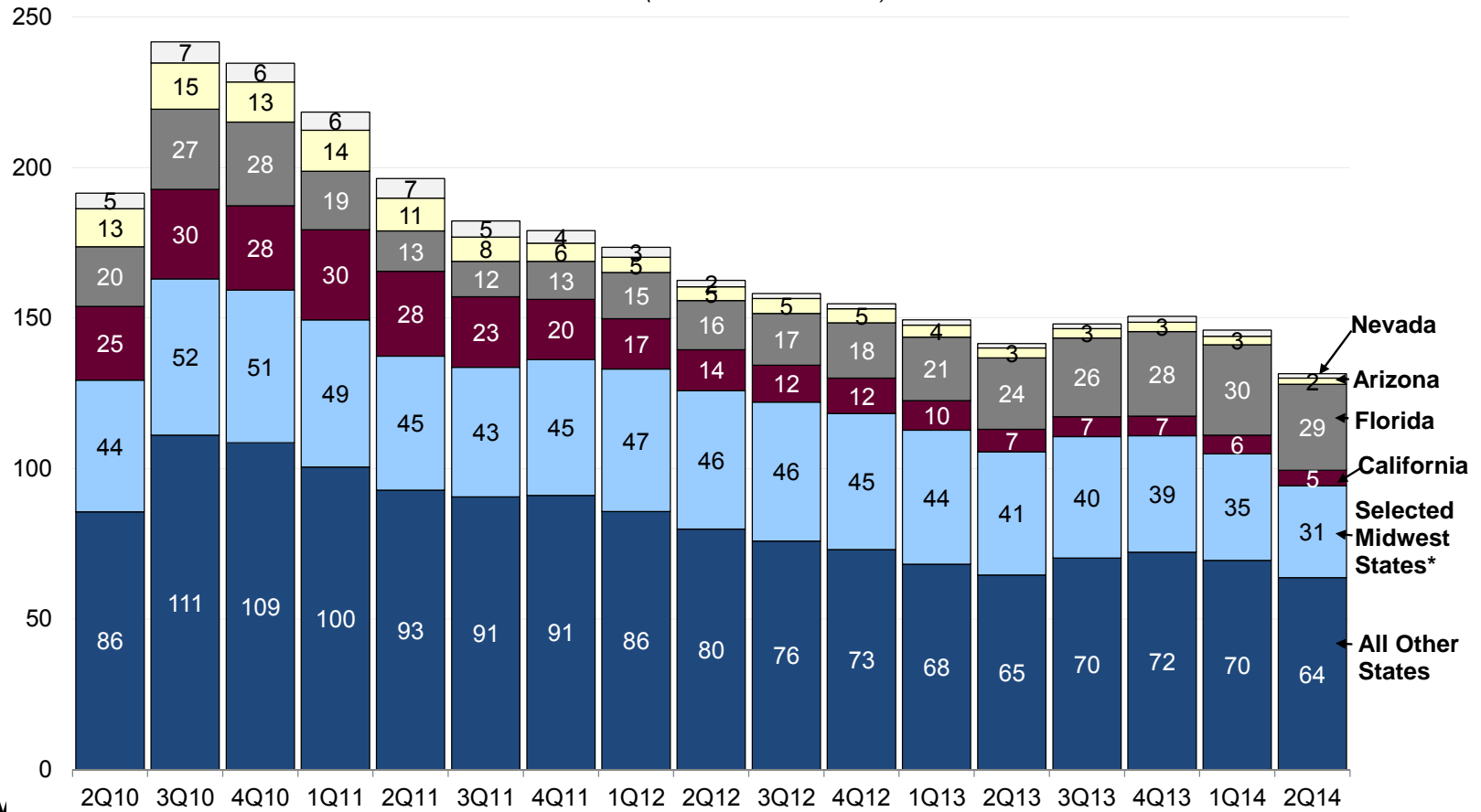
Source: FHFA (Fannie Mae and Freddie Mac)

Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 10 percent in the second quarter to 131,525, as property dispositions outpaced acquisitions. The total number of property acquisitions fell 13 percent while dispositions increased 7 percent during the quarter.

REO Inventory by State

(Number in thousands)



REO Activity

	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14
Acquisitions	103,496	124,402	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	46,280	40,165
Dispositions	75,828	74,206	76,849	94,441	100,550	83,678	75,163	77,104	74,743	66,585	63,185	61,918	60,398	50,277	46,673	50,853	54,603
Inventory (at period end)	191,488	241,684	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	145,963	131,525

* Select Midwest states are Illinois, Indiana, Michigan and Ohio

Source: FHFA (Fannie Mae and Freddie Mac)



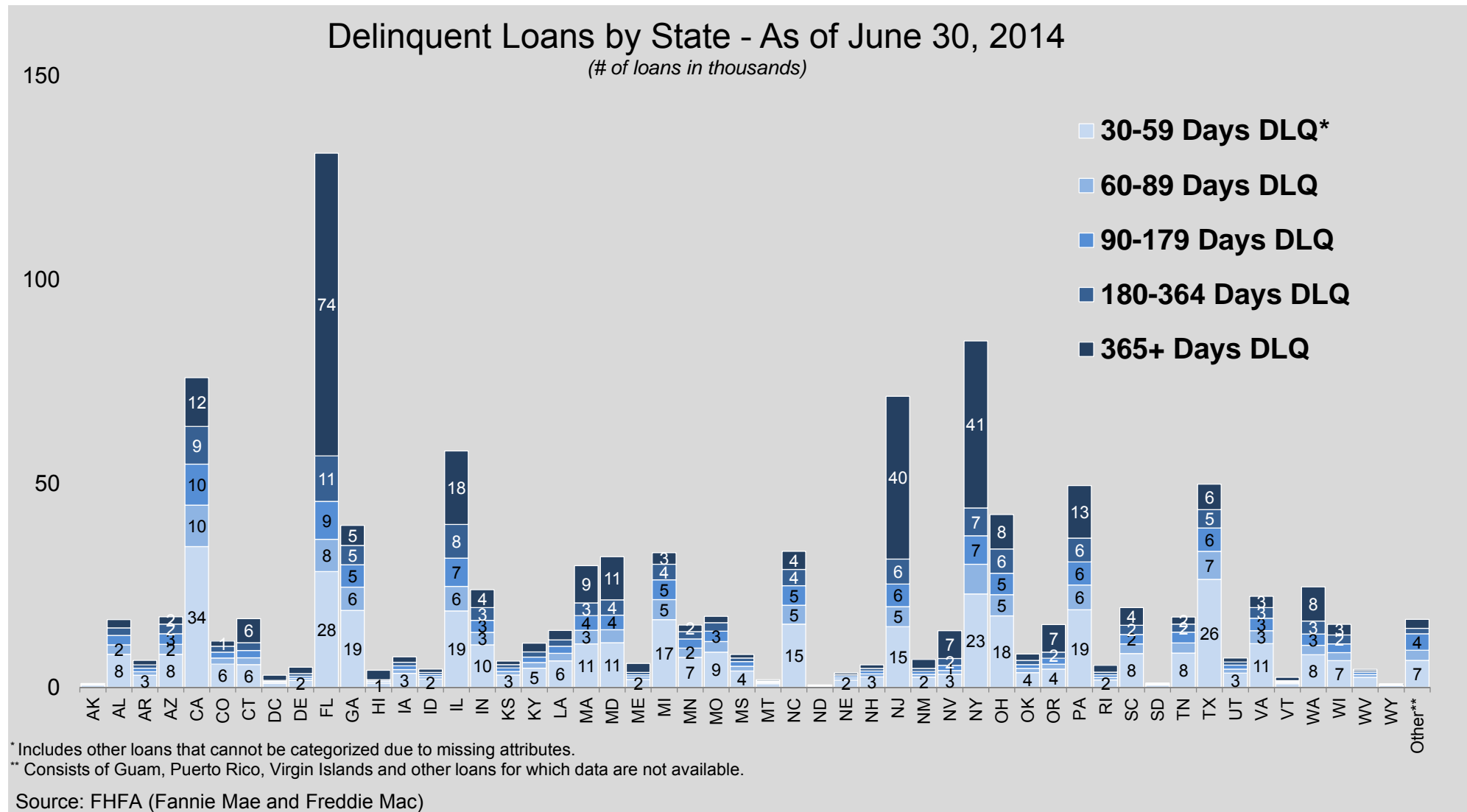
State Level Data

Pages 20 to 30 provide detailed information about ten key states. The key states were selected based on the top rankings for three factors as of June 30, 2014:

- Serious delinquency rates of the Enterprises' single-family books;
- The number of serious delinquent loans in the Enterprises' single-family portfolios; and
- The percentage decline in house prices over the past five years, per FHFA's Seasonally Adjusted, Purchase-Only House Price Index.

Delinquent Loans by State

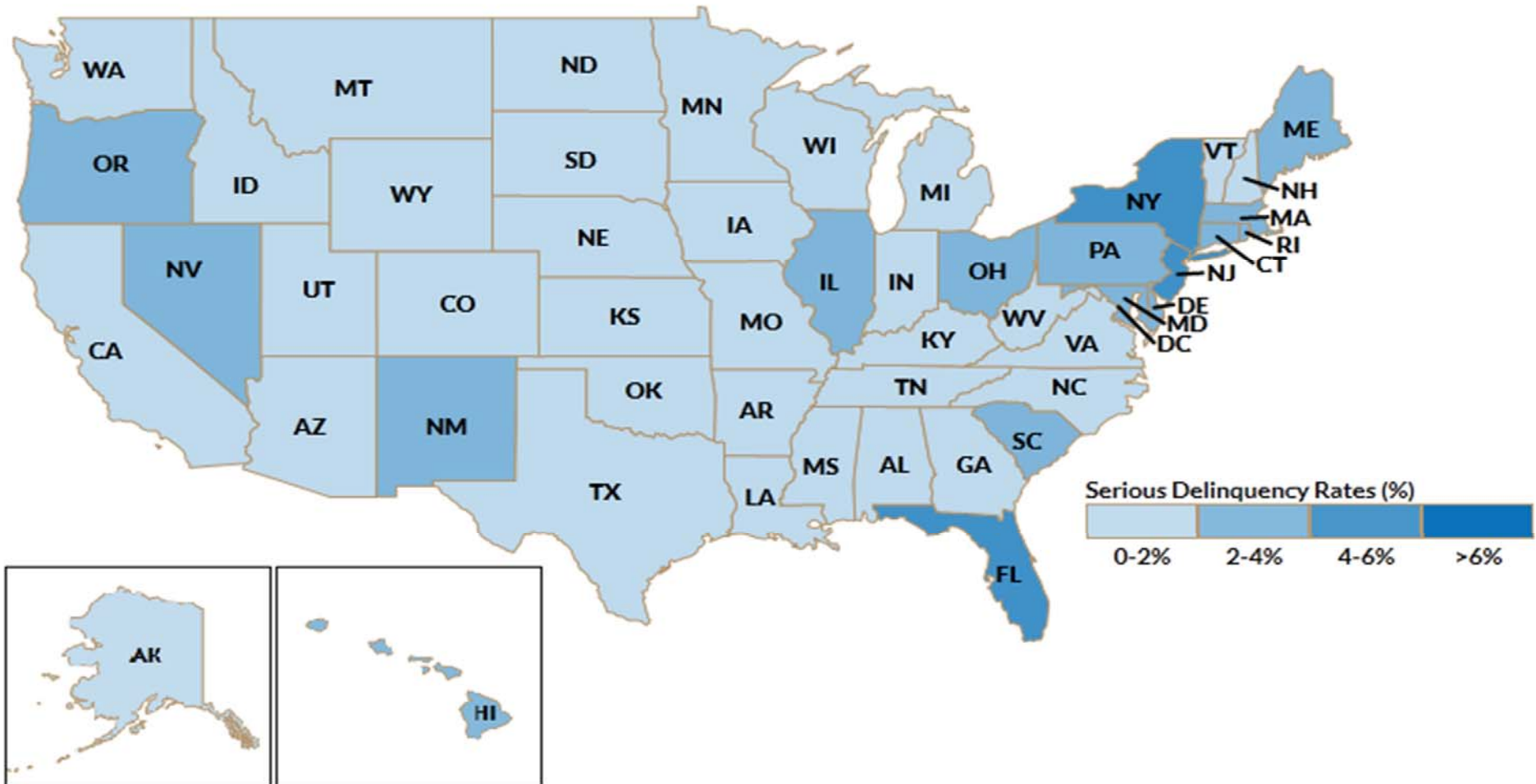
The total number of the Enterprises' troubled borrowers continued to decline, however 29 percent of these borrowers remained deeply delinquent (365+ days) at the end of the second quarter. Florida continued to have the highest number of deeply delinquent loans, followed by New York and New Jersey. As of June 30, 2014, approximately 57 percent of the delinquent borrowers in Florida have missed one year or more payments compared with 48 percent in New York and 56 percent in New Jersey.



Serious Delinquency Rates of the Enterprises Single-Family Mortgages*

For an interactive online map that provides state data, click on the following link:

[Fannie Mae and Freddie Mac State Borrower Assistance Map](#)



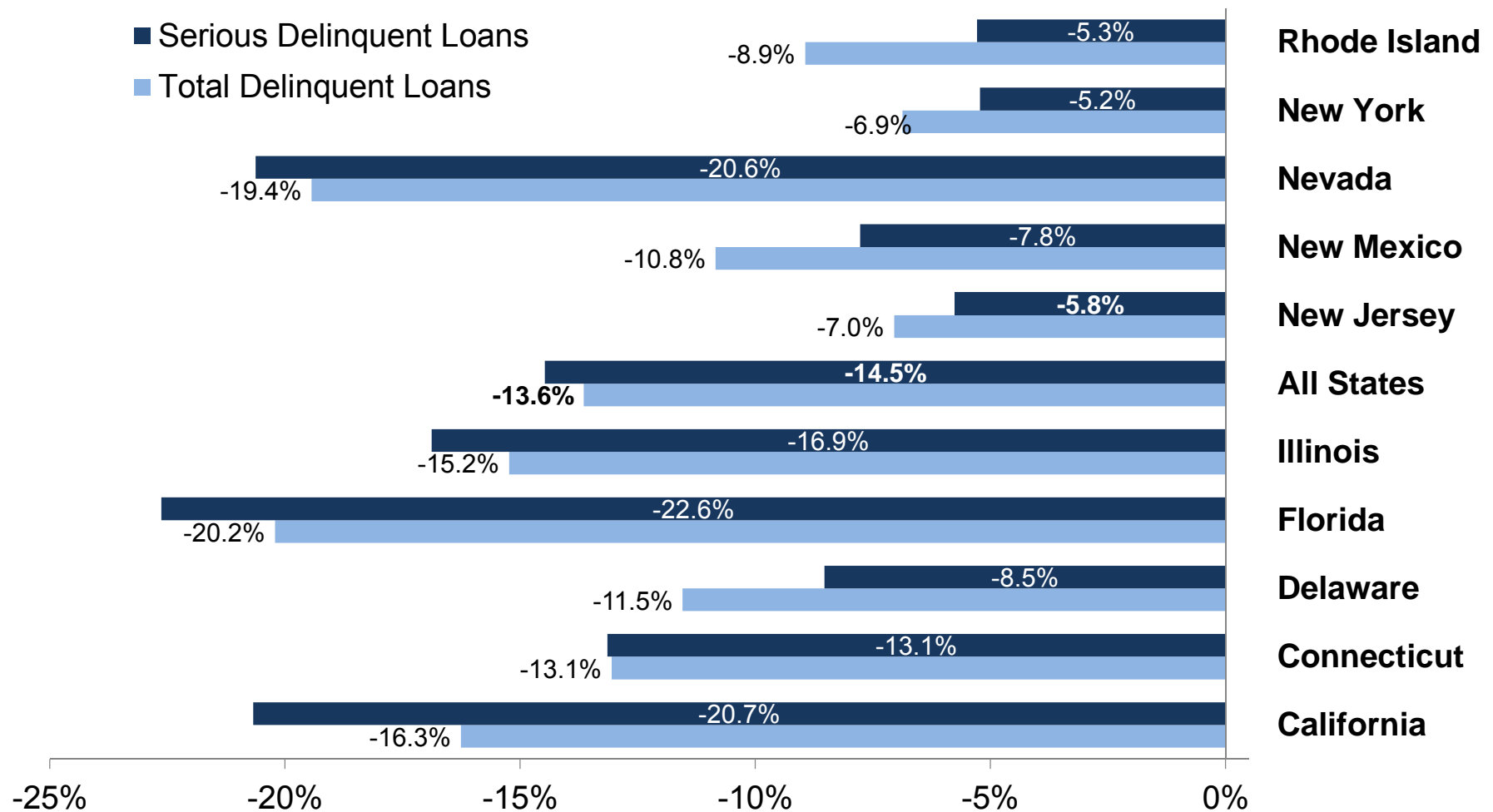
* Loans that have missed three or more payments or are in foreclosure.

The following pages provide detailed information about ten states with the largest five-year declines in house prices and the highest number and rate of seriously delinquent loans as of June 30, 2014

Change in the Number of Delinquent Loans in Key States

The total number of the Enterprises' delinquent loans fell nearly 14 percent during the first half of 2014 as serious delinquent loans (loans that have missed three or more payments or are in foreclosure) continue to decrease. The Enterprises' serious delinquency rate dropped to 2.1 percent at the end of the quarter, from 2.4 percent in 2013.

Change from December 31, 2013



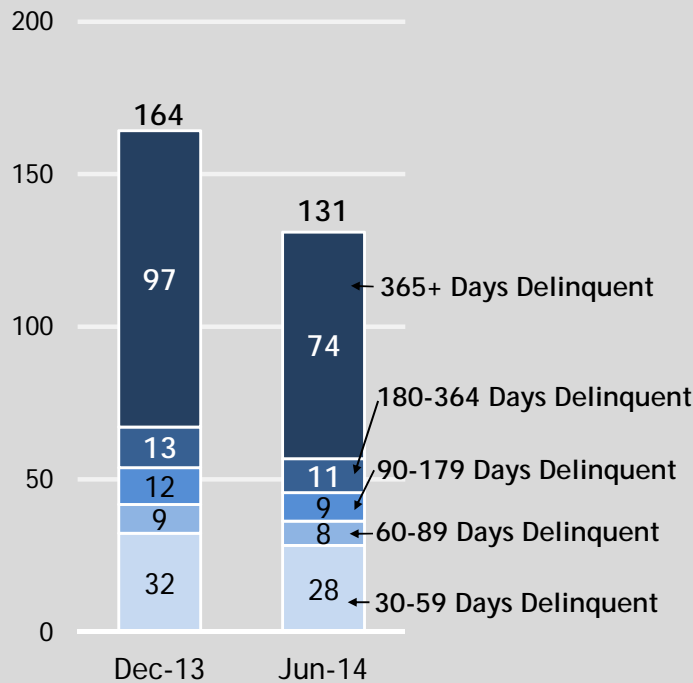
Source: FHFA (Fannie Mae and Freddie Mac)

Florida

Single-Family Book Profile - As of June 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	84	47	131
Current Loans	<u>1,050</u>	<u>611</u>	<u>1,661</u>
Total Loans Serviced	1,134	657	1,792

Delinquent Loans



Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	8,248	4,999	1,725	48,253	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	2,517	1,509	672	16,753	
Loan Modifications	30,989	30,687	11,751	201,533	
Other	<u>114</u>	<u>83</u>	<u>51</u>	<u>3,983</u>	
Total	41,868	37,278	14,199	270,521	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>31,039</u>	<u>23,515</u>	<u>6,151</u>	<u>128,981</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	72,907	60,793	20,350	399,502	

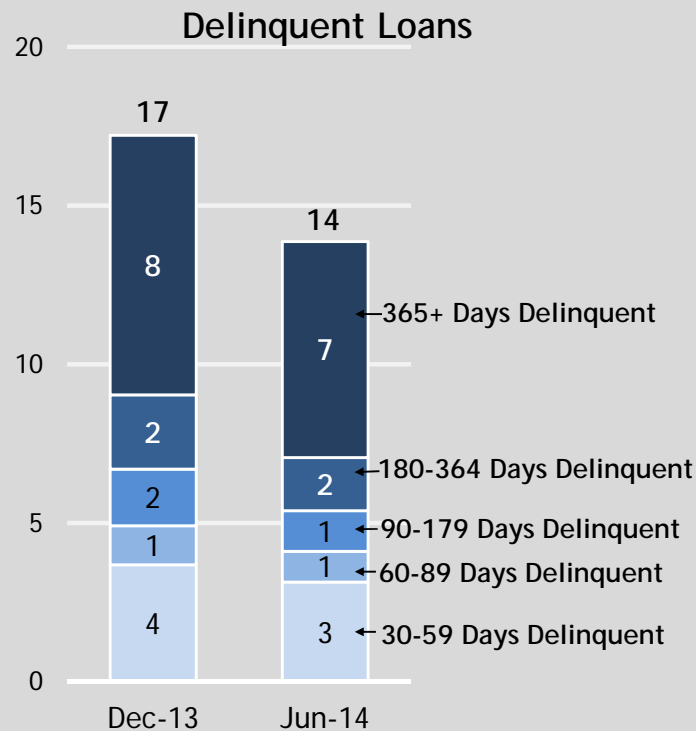
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Nevada

Single-Family Book Profile - As of June 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	8	5	14
Current Loans	<u>166</u>	<u>93</u>	<u>259</u>
Total Loans Serviced	175	98	273



Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	882	536	211	5,679	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	332	175	93	2,780	
Loan Modifications	4,069	4,183	1,458	34,459	
Other	<u>4</u>	<u>4</u>	<u>6</u>	<u>451</u>	
Total	5,287	4,898	1,768	43,370	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>8,337</u>	<u>6,342</u>	<u>1,177</u>	<u>30,530</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	13,624	11,240	2,945	73,900	

¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

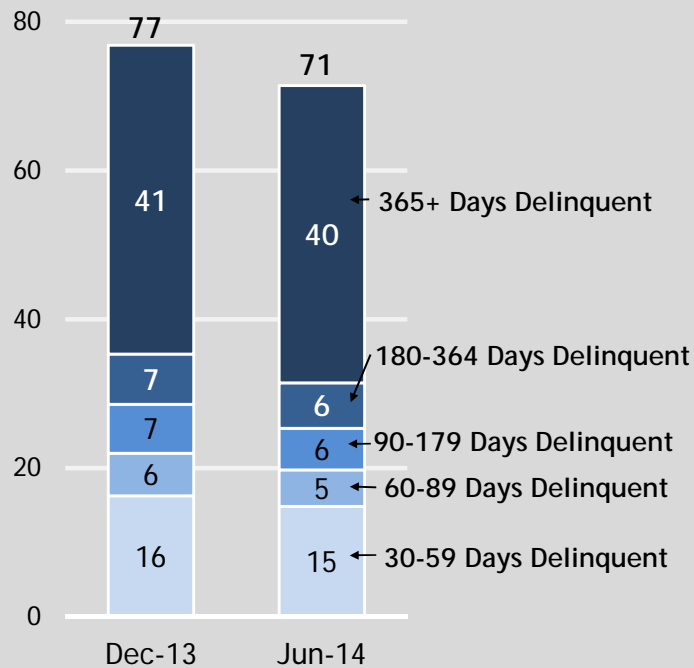
Source: FHFA (Fannie Mae and Freddie Mac)

New Jersey

Single-Family Book Profile - As of June 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	46	25	71
Current Loans	<u>520</u>	<u>283</u>	<u>803</u>
Total Loans Serviced	566	309	874

Delinquent Loans



Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	4,529	2,966	942	23,971	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,056	1,684	364	6,956	
Loan Modifications	10,401	12,828	6,079	66,331	
Other	<u>15</u>	<u>13</u>	<u>32</u>	<u>1,316</u>	
Total	16,001	17,491	7,417	98,573	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>3,284</u>	<u>3,764</u>	<u>1,648</u>	<u>14,778</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	19,285	21,255	9,065	113,351	

¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

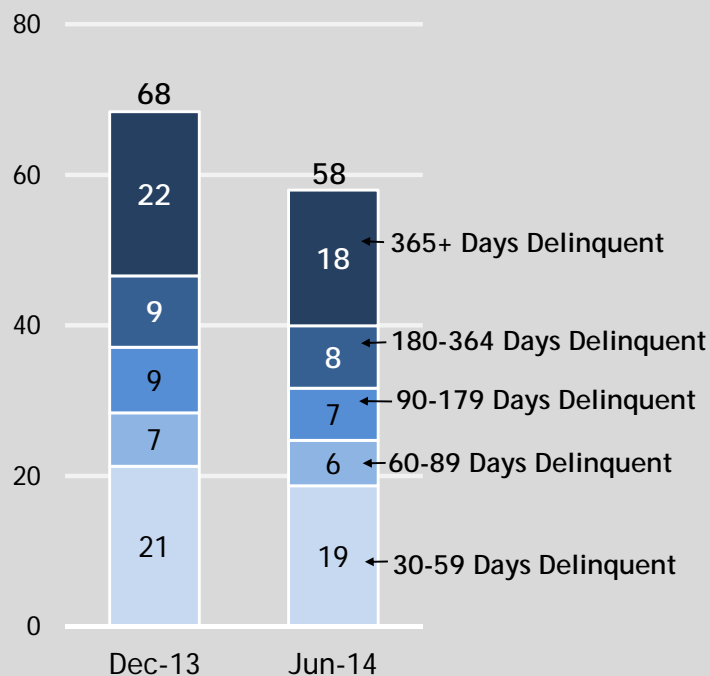
Source: FHFA (Fannie Mae and Freddie Mac)

Illinois

Single-Family Book Profile - As of June 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	34	24	58
Current Loans	<u>743</u>	<u>528</u>	<u>1,271</u>
Total Loans Serviced	778	551	1,329

Delinquent Loans



Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	5,887	3,690	1,480	31,556	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,400	994	437	9,222	
Loan Modifications	14,615	16,153	6,363	96,512	
Other	<u>94</u>	<u>51</u>	<u>40</u>	<u>2,198</u>	
Total	21,996	20,888	8,320	139,488	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>8,185</u>	<u>7,821</u>	<u>2,513</u>	<u>30,992</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	30,181	28,709	10,833	170,480	

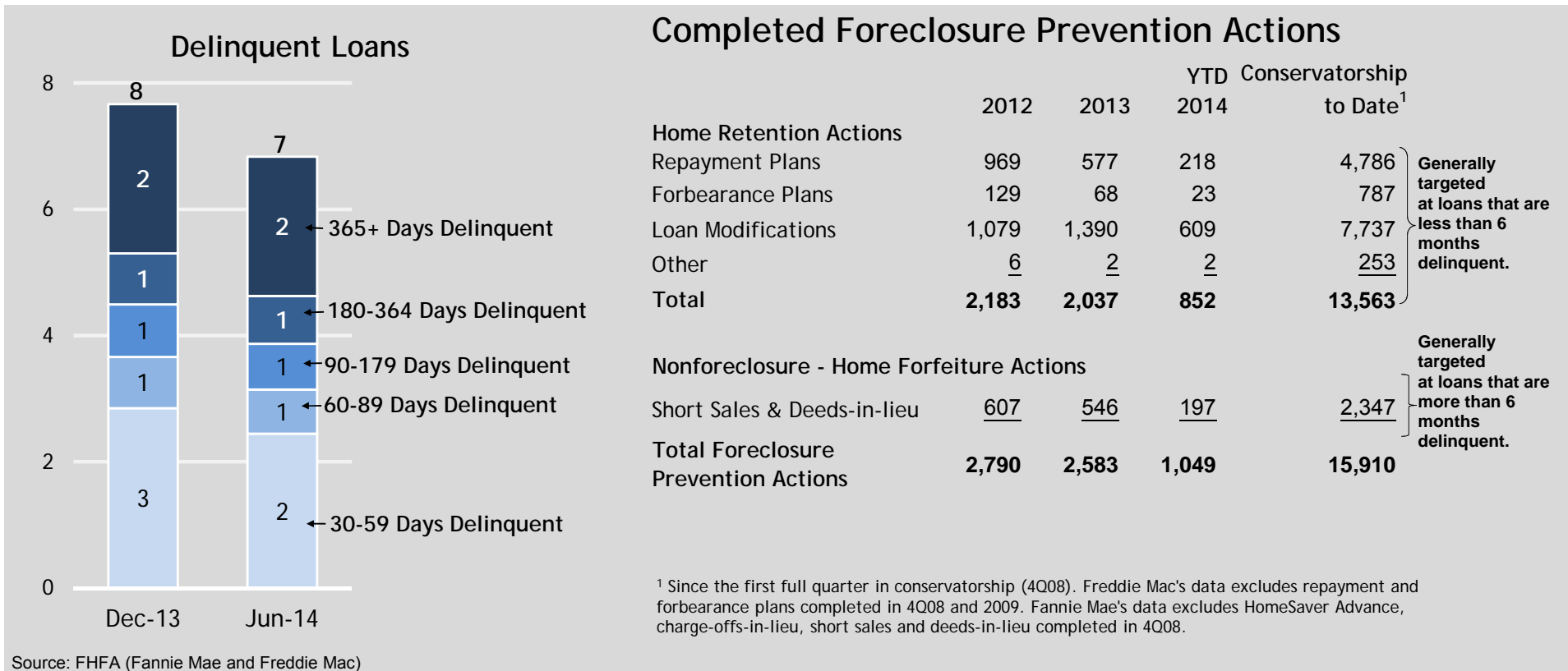
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

New Mexico

Single-Family Book Profile - As of June 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	4	3	7
Current Loans	<u>106</u>	<u>59</u>	<u>165</u>
Total Loans Serviced	<u>110</u>	<u>61</u>	<u>172</u>

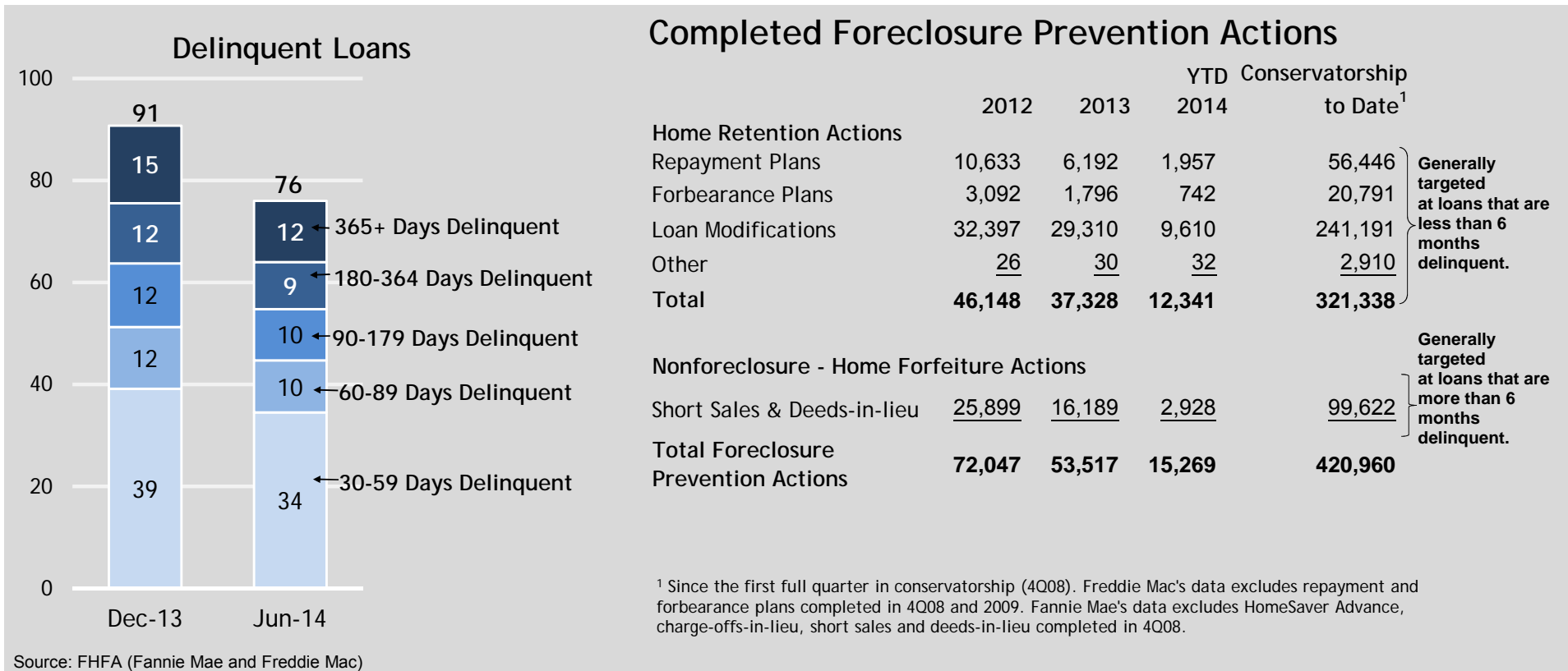


Source: FHFA (Fannie Mae and Freddie Mac)

California

Single-Family Book Profile - As of June 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	46	30	76
Current Loans	<u>2,376</u>	<u>1,185</u>	<u>3,561</u>
Total Loans Serviced	2,422	1,215	3,637

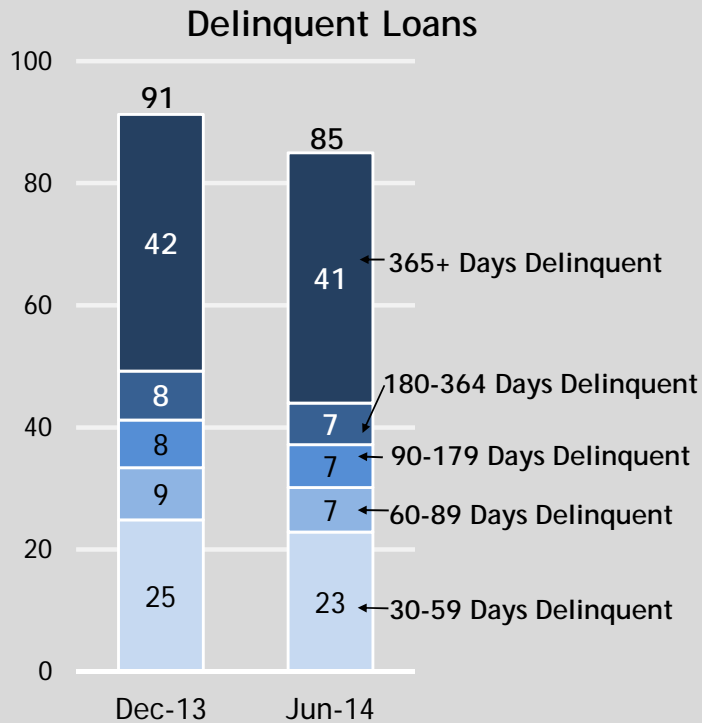


Source: FHFA (Fannie Mae and Freddie Mac)

New York

Single-Family Book Profile - As of June 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	53	32	85
Current Loans	<u>763</u>	<u>449</u>	<u>1,212</u>
Total Loans Serviced	817	481	1,297



Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	6,295	4,091	1,249	31,207	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,104	1,686	394	8,197	
Loan Modifications	12,436	14,515	7,120	76,334	
Other	<u>47</u>	<u>35</u>	<u>33</u>	<u>1,655</u>	
Total	19,882	20,327	8,796	117,394	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>1,909</u>	<u>2,170</u>	<u>1,078</u>	<u>8,945</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	21,791	22,497	9,874	126,339	

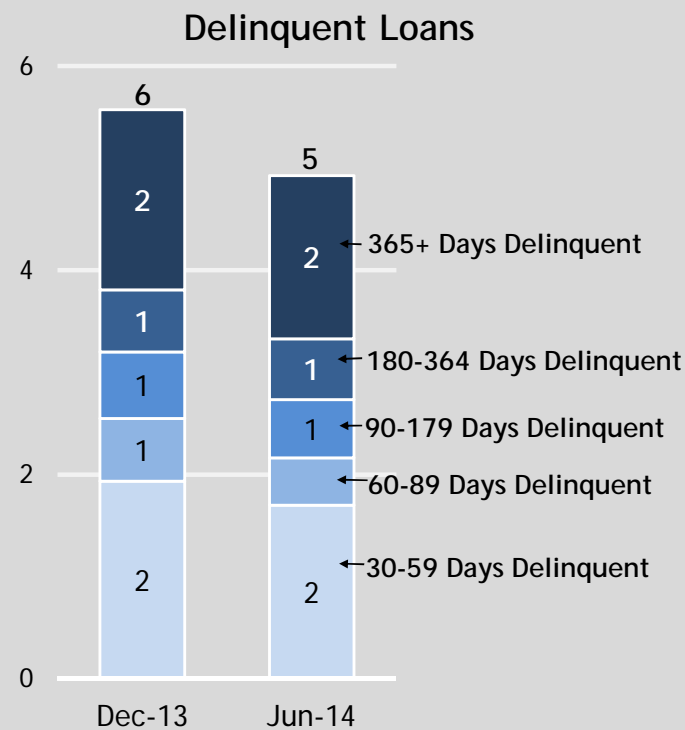
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Delaware

Single-Family Book Profile - As of June 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	3	2	5
Current Loans	<u>64</u>	<u>39</u>	<u>103</u>
Total Loans Serviced	67	41	108



Source: FHFA (Fannie Mae and Freddie Mac)

Completed Foreclosure Prevention Actions

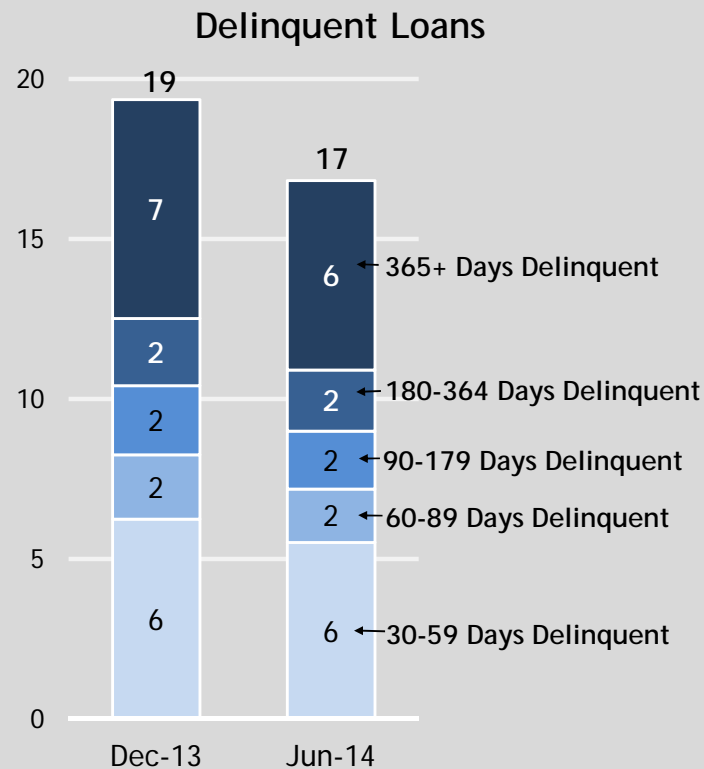
	2012	2013	YTD 2014	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	632	356	134	3,087	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	67	50	14	547	
Loan Modifications	939	1,175	513	6,553	
Other	4	3	1	190	
Total	1,642	1,584	662	10,376	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	335	389	117	1,403	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	1,977	1,973	779	11,779	

¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Connecticut

Single-Family Book Profile - As of June 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	11	6	17
Current Loans	<u>204</u>	<u>122</u>	<u>326</u>
Total Loans Serviced	215	128	343



Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	1,811	1,141	377	9,496	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	336	329	90	2,181	
Loan Modifications	3,681	4,118	1,935	22,652	
Other	<u>4</u>	<u>8</u>	<u>2</u>	<u>523</u>	
Total	5,832	5,596	2,404	34,852	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>1,024</u>	<u>1,074</u>	<u>477</u>	<u>4,209</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	6,856	6,670	2,881	39,061	

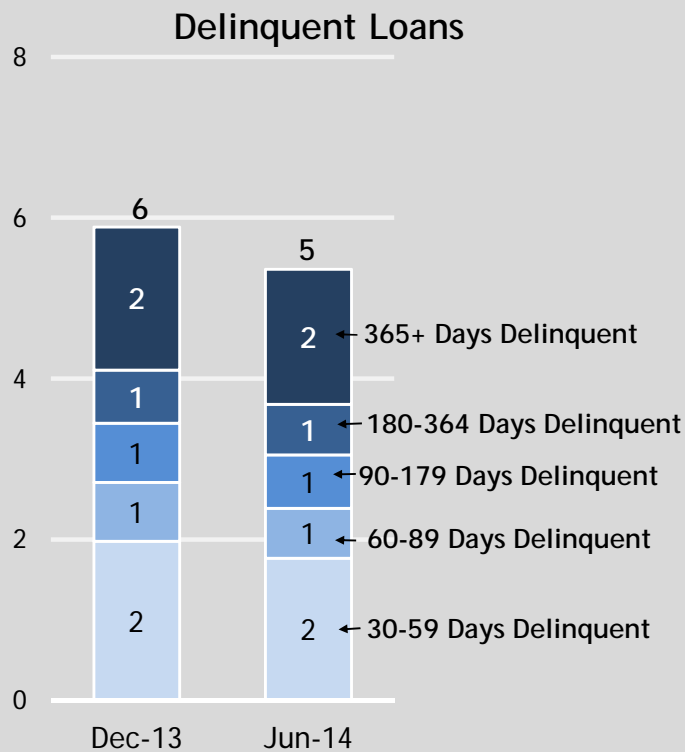
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Rhode Island

Single-Family Book Profile - As of June 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	3	2	5
Current Loans	<u>56</u>	<u>34</u>	<u>90</u>
Total Loans Serviced	59	36	96



Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	616	382	157	3,056	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	120	111	51	830	
Loan Modifications	1,083	1,229	571	7,748	
Other	<u>3</u>	<u>5</u>	<u>1</u>	<u>174</u>	
Total	1,822	1,727	780	11,808	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>415</u>	<u>436</u>	<u>161</u>	<u>2,093</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	2,237	2,163	941	13,901	

¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Appendix: Data Tables

1(i) Enterprises Combined - Mortgage Performance (at period end)

(# of loans in thousands)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14
Total Loans Serviced	29,787	29,606	29,325	29,045	28,954	28,617	28,374	28,158	28,043	27,978	28,047	28,071	28,009	27,892
Original Credit Score >= 660	25,802	25,707	25,509	25,320	25,309	25,065	24,905	24,774	24,744	24,752	24,884	24,953	24,926	24,852
Original Credit Score < 660	3,985	3,899	3,817	3,725	3,644	3,552	3,470	3,384	3,299	3,226	3,163	3,118	3,082	3,040
Total Delinquent Loans	1,936	1,938	1,923	1,909	1,699	1,704	1,733	1,646	1,467	1,428	1,312	1,276	1,115	1,101
Original Credit Score >= 660	1,178	1,169	1,163	1,150	1,044	1,037	1,047	994	894	860	785	756	669	656
Original Credit Score < 660	758	769	761	758	655	667	686	653	573	568	528	521	446	445
30 - 59 Days Delinquent	553	605	607	612	497	539	591	542	480	513	460	469	391	414
Original Credit Score >= 660	307	331	336	336	277	297	329	301	271	287	256	260	219	233
Original Credit Score < 660	246	274	271	277	220	242	262	241	209	226	204	210	172	181
60 - 89 Days Delinquent	201	206	213	210	168	175	190	187	150	146	144	146	119	123
Original Credit Score >= 660	116	115	119	116	97	97	105	102	84	80	78	79	67	67
Original Credit Score < 660	85	92	94	94	71	78	86	84	66	66	66	67	52	56
60-plus-days Delinquent	1,382	1,333	1,316	1,296	1,202	1,165	1,141	1,104	987	915	852	807	724	688
Original Credit Score >= 660	871	838	827	814	767	740	718	693	623	572	529	496	450	423
Original Credit Score < 660	511	495	489	482	435	425	423	412	364	342	323	311	274	264

Percent of Total Loans Serviced

Total Delinquent Loans	6.50%	6.54%	6.56%	6.57%	5.87%	5.95%	6.11%	5.85%	5.23%	5.10%	4.68%	4.55%	3.98%	3.95%
Original Credit Score >= 660	4.57%	4.55%	4.56%	4.54%	4.13%	4.14%	4.20%	4.01%	3.61%	3.47%	3.15%	3.03%	2.68%	2.64%
Original Credit Score < 660	19.01%	19.72%	19.93%	20.36%	17.98%	18.78%	19.76%	19.29%	17.37%	17.60%	16.68%	16.69%	14.48%	14.65%
30 - 59 Days Delinquent	1.86%	2.04%	2.07%	2.11%	1.72%	1.88%	2.08%	1.92%	1.71%	1.83%	1.64%	1.67%	1.40%	1.48%
Original Credit Score >= 660	1.19%	1.29%	1.32%	1.33%	1.09%	1.18%	1.32%	1.21%	1.09%	1.16%	1.03%	1.04%	0.88%	0.94%
Original Credit Score < 660	6.18%	7.02%	7.10%	7.42%	6.04%	6.81%	7.56%	7.12%	6.34%	6.99%	6.46%	6.72%	5.58%	5.95%
60 - 89 Days Delinquent	0.67%	0.70%	0.73%	0.72%	0.58%	0.61%	0.67%	0.66%	0.53%	0.52%	0.51%	0.52%	0.42%	0.44%
Original Credit Score >= 660	0.45%	0.45%	0.47%	0.46%	0.38%	0.39%	0.42%	0.41%	0.34%	0.32%	0.31%	0.32%	0.27%	0.27%
Original Credit Score < 660	2.13%	2.35%	2.46%	2.52%	1.96%	2.19%	2.47%	2.49%	1.99%	2.06%	2.07%	2.15%	1.69%	1.84%
60-plus-days Delinquent	4.64%	4.50%	4.49%	4.46%	4.15%	4.07%	4.02%	3.92%	3.52%	3.27%	3.04%	2.87%	2.59%	2.47%
Original Credit Score >= 660	3.38%	3.26%	3.24%	3.22%	3.03%	2.95%	2.88%	2.80%	2.52%	2.31%	2.12%	1.99%	1.80%	1.70%
Original Credit Score < 660	12.82%	12.70%	12.82%	12.93%	11.93%	11.97%	12.20%	12.16%	11.04%	10.61%	10.22%	9.97%	8.90%	8.69%
Serious Delinquency Rate	4.02%	3.85%	3.81%	3.78%	3.61%	3.50%	3.39%	3.27%	3.02%	2.78%	2.56%	2.38%	2.19%	2.06%
In Bankruptcy	0.51%	0.54%	0.54%	0.58%	0.60%	0.58%	0.57%	0.54%	0.48%	0.48%	0.44%	0.41%	0.39%	0.38%

Appendix: Data Tables

1(ii) Fannie Mae - Mortgage Performance (at period end)

(# of loans in thousands)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14
Total Loans Serviced	18,022	17,917	17,778	17,721	17,765	17,653	17,634	17,545	17,490	17,459	17,573	17,625	17,588	17,503
Original Credit Score >= 660	15,529	15,480	15,392	15,391	15,484	15,428	15,457	15,420	15,422	15,436	15,586	15,663	15,648	15,589
Original Credit Score < 660	2,493	2,437	2,386	2,330	2,281	2,225	2,177	2,125	2,069	2,023	1,987	1,962	1,940	1,914
Total Delinquent Loans	1,249	1,248	1,233	1,214	1,078	1,081	1,100	1,044	927	901	826	801	706	692
Original Credit Score >= 660	756	748	741	727	660	655	662	627	564	542	493	474	424	412
Original Credit Score < 660	492	500	492	487	418	426	439	417	363	359	333	327	283	280
30 - 59 Days Delinquent	351	384	386	387	318	344	376	347	303	325	288	291	248	258
Original Credit Score >= 660	191	207	211	209	175	187	207	190	169	181	159	160	138	144
Original Credit Score < 660	160	177	175	178	143	157	170	157	134	144	129	132	110	113
60 - 89 Days Delinquent	127	130	134	133	106	111	121	117	92	89	87	88	71	74
Original Credit Score >= 660	72	71	74	72	60	61	65	63	52	48	47	47	40	40
Original Credit Score < 660	54	59	60	60	45	50	55	54	41	41	40	41	31	34
60-plus-days Delinquent	898	864	847	828	760	737	724	697	624	576	538	510	458	435
Original Credit Score >= 660	565	541	531	518	485	467	455	437	394	361	335	314	285	268
Original Credit Score < 660	333	323	316	309	276	269	269	261	229	215	204	196	173	166

Percent of Total Loans Serviced

Total Delinquent Loans	6.93%	6.96%	6.94%	6.85%	6.07%	6.12%	6.24%	5.95%	5.30%	5.16%	4.70%	4.55%	4.02%	3.95%
Original Credit Score >= 660	4.87%	4.83%	4.82%	4.73%	4.26%	4.24%	4.28%	4.07%	3.66%	3.51%	3.17%	3.03%	2.71%	2.65%
Original Credit Score < 660	19.76%	20.51%	20.61%	20.89%	18.34%	19.15%	20.14%	19.64%	17.53%	17.73%	16.74%	16.68%	14.57%	14.61%
30 - 59 Days Delinquent	1.95%	2.14%	2.17%	2.18%	1.79%	1.95%	2.13%	1.98%	1.73%	1.86%	1.64%	1.65%	1.41%	1.47%
Original Credit Score >= 660	1.23%	1.34%	1.37%	1.36%	1.13%	1.22%	1.34%	1.23%	1.10%	1.17%	1.02%	1.02%	0.88%	0.93%
Original Credit Score < 660	6.41%	7.27%	7.35%	7.63%	6.25%	7.05%	7.79%	7.38%	6.45%	7.12%	6.50%	6.71%	5.67%	5.92%
60 - 89 Days Delinquent	0.70%	0.73%	0.75%	0.75%	0.59%	0.63%	0.68%	0.67%	0.53%	0.51%	0.50%	0.50%	0.41%	0.42%
Original Credit Score >= 660	0.47%	0.46%	0.48%	0.47%	0.39%	0.39%	0.42%	0.41%	0.33%	0.31%	0.30%	0.30%	0.26%	0.26%
Original Credit Score < 660	2.18%	2.41%	2.51%	2.58%	1.99%	2.25%	2.53%	2.53%	1.97%	2.01%	2.02%	2.08%	1.61%	1.77%
60-plus-days Delinquent	4.98%	4.82%	4.76%	4.67%	4.28%	4.17%	4.11%	3.97%	3.56%	3.30%	3.06%	2.89%	2.61%	2.48%
Original Credit Score >= 660	3.64%	3.50%	3.45%	3.37%	3.13%	3.03%	2.94%	2.83%	2.56%	2.34%	2.15%	2.01%	1.82%	1.72%
Original Credit Score < 660	13.35%	13.24%	13.26%	13.26%	12.09%	12.10%	12.35%	12.26%	11.07%	10.61%	10.24%	9.97%	8.90%	8.70%
Serious Delinquency Rate	4.27%	4.08%	4.00%	3.91%	3.67%	3.53%	3.41%	3.29%	3.02%	2.77%	2.55%	2.38%	2.19%	2.05%
In Bankruptcy	0.54%	0.57%	0.56%	0.62%	0.65%	0.60%	0.58%	0.54%	0.46%	0.47%	0.41%	0.38%	0.36%	0.35%

Appendix: Data Tables

1(iii) Freddie Mac - Mortgage Performance (at period end)

(# of loans in thousands)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14
Total Loans Serviced	11,765	11,689	11,547	11,324	11,189	10,964	10,740	10,613	10,552	10,519	10,473	10,446	10,421	10,388
Original Credit Score >= 660	10,273	10,227	10,116	9,929	9,826	9,638	9,448	9,354	9,322	9,315	9,298	9,290	9,278	9,263
Original Credit Score < 660	1,493	1,462	1,431	1,395	1,364	1,327	1,292	1,259	1,230	1,203	1,175	1,156	1,142	1,126
Total Delinquent Loans	687	690	690	694	621	623	633	602	541	527	486	475	409	409
Original Credit Score >= 660	422	421	421	423	384	382	385	367	330	318	292	282	245	244
Original Credit Score < 660	265	269	269	271	237	241	247	235	211	209	195	193	164	166
30 - 59 Days Delinquent	202	221	221	226	179	194	215	195	177	188	173	178	143	156
Original Credit Score >= 660	115	124	125	127	102	109	122	111	101	107	98	100	81	89
Original Credit Score < 660	87	96	96	99	78	85	93	84	76	82	75	78	62	68
60 - 89 Days Delinquent	74	76	79	78	62	64	70	70	57	57	56	58	47	49
Original Credit Score >= 660	43	43	45	44	36	36	39	39	32	32	31	32	27	27
Original Credit Score < 660	31	33	34	34	26	28	31	31	25	26	25	26	21	22
60-plus-days Delinquent	485	469	469	469	442	428	418	407	364	339	314	297	266	253
Original Credit Score >= 660	306	296	296	296	282	272	263	256	229	211	194	182	164	155
Original Credit Score < 660	178	173	173	173	159	156	154	151	135	128	120	115	102	98

Percent of Total Loans Serviced

Total Delinquent Loans	5.84%	5.90%	5.98%	6.13%	5.55%	5.68%	5.89%	5.67%	5.12%	5.01%	4.64%	4.55%	3.93%	3.94%
Original Credit Score >= 660	4.11%	4.11%	4.16%	4.26%	3.91%	3.96%	4.08%	3.92%	3.54%	3.41%	3.14%	3.03%	2.65%	2.63%
Original Credit Score < 660	17.75%	18.40%	18.78%	19.46%	17.38%	18.15%	19.12%	18.70%	17.12%	17.39%	16.58%	16.72%	14.33%	14.70%
30 - 59 Days Delinquent	1.72%	1.89%	1.91%	1.99%	1.60%	1.77%	2.00%	1.84%	1.68%	1.79%	1.65%	1.71%	1.38%	1.50%
Original Credit Score >= 660	1.12%	1.22%	1.24%	1.28%	1.04%	1.14%	1.29%	1.18%	1.09%	1.15%	1.05%	1.08%	0.88%	0.96%
Original Credit Score < 660	5.80%	6.59%	6.70%	7.08%	5.70%	6.39%	7.18%	6.70%	6.14%	6.78%	6.39%	6.75%	5.42%	6.01%
60 - 89 Days Delinquent	0.63%	0.65%	0.68%	0.68%	0.56%	0.58%	0.65%	0.66%	0.54%	0.54%	0.54%	0.56%	0.46%	0.47%
Original Credit Score >= 660	0.42%	0.42%	0.44%	0.44%	0.37%	0.37%	0.41%	0.42%	0.35%	0.34%	0.33%	0.34%	0.29%	0.29%
Original Credit Score < 660	2.05%	2.25%	2.38%	2.43%	1.91%	2.09%	2.37%	2.42%	2.02%	2.13%	2.17%	2.29%	1.82%	1.95%
60-plus-days Delinquent	4.12%	4.01%	4.06%	4.14%	3.95%	3.91%	3.89%	3.83%	3.45%	3.22%	2.99%	2.84%	2.55%	2.44%
Original Credit Score >= 660	2.98%	2.90%	2.93%	2.98%	2.87%	2.83%	2.79%	2.73%	2.45%	2.27%	2.08%	1.95%	1.77%	1.68%
Original Credit Score < 660	11.95%	11.81%	12.08%	12.38%	11.68%	11.76%	11.94%	12.00%	10.98%	10.61%	10.19%	9.96%	8.91%	8.69%
Serious Delinquency Rate	3.63%	3.50%	3.51%	3.58%	3.51%	3.45%	3.37%	3.25%	3.03%	2.79%	2.58%	2.39%	2.20%	2.07%
In Bankruptcy	0.45%	0.48%	0.49%	0.53%	0.52%	0.54%	0.55%	0.54%	0.52%	0.51%	0.49%	0.47%	0.43%	0.42%

Appendix: Data Tables

2 Enterprises Combined - Foreclosure Prevention Actions (# of loans)¹

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	YTD 2014
Starts²															
HAMP Active Trial & Perm. - Cum.	384,449	408,633	422,591	436,199	444,930	455,967	456,378	458,363	457,084	451,475	447,840	445,054	442,441	438,681	438,681
Repayment Plans	89,354	122,166	128,151	99,899	96,332	76,871	83,140	80,591	69,815	46,282	44,754	39,058	34,943	29,884	64,827
Forbearance Plans	127,982	95,613	90,995	67,458	48,011	34,751	33,342	34,362	24,318	22,339	18,478	17,452	12,653	16,150	28,803
Completed															
Repayment Plans ³	44,827	45,890	48,869	41,972	44,636	36,343	29,572	32,064	32,082	23,648	14,507	15,149	16,056	13,126	29,182
Forbearance Plans ³	12,601	7,713	7,006	7,103	7,815	5,352	3,821	5,824	3,808	4,221	2,330	2,312	2,894	3,059	5,953
Charge-offs-in-lieu	348	602	801	512	507	342	295	191	146	171	164	166	266	486	752
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Modifications	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672	48,637	103,309
Home Retention Actions	143,977	135,419	140,258	120,698	113,306	92,511	96,249	97,689	99,802	87,675	74,879	79,543	73,888	65,308	139,196
Short Sales	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713	10,697	21,410
Deeds-in-lieu	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219	3,815	8,034
Nonforeclosure - Home Forfeiture Actions	27,554	32,210	30,809	34,895	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	14,932	14,512	29,444
Total Foreclosure Prevention Actions	171,531	167,629	171,067	155,593	147,666	129,007	134,215	130,331	130,060	117,088	100,876	99,704	88,820	79,820	168,640

Percent of Total Foreclosure Prevention Actions

Repayment Plans	26%	27%	29%	27%	30%	28%	22%	25%	25%	20%	14%	15%	18%	16%	17%
Forbearance Plans	7%	5%	4%	5%	5%	4%	3%	4%	3%	4%	2%	2%	3%	4%	4%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%
HomeSaver Advance (<i>Fannie</i>)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	50%	48%	49%	46%	41%	39%	47%	46%	49%	51%	57%	62%	62%	61%	61%
Home Retention Actions	84%	81%	82%	78%	77%	72%	72%	75%	77%	75%	74%	80%	83%	82%	83%
Short Sales	15%	18%	17%	20%	21%	25%	25%	22%	20%	21%	22%	15%	12%	13%	13%
Deeds-in-lieu	1%	2%	1%	2%	3%	3%	3%	3%	3%	4%	4%	5%	5%	5%	5%
Nonforeclosure - Home Forfeiture Actions	16%	19%	18%	22%	23%	28%	28%	25%	23%	25%	26%	20%	17%	18%	17%

¹ The number of foreclosure prevention actions reported in this table may not tie to the Enterprises' financial statements due to timing differences in reporting systems.² Forbearance plans initiated include HAMP trials initiated by servicers under the MHA program. HAMP trial modifications are based on the first trial payment posted date. HAMP permanent modifications are based on the effective date of modification. As of June 30, 2014, Fannie Mae had approximately 255,500 HAMP active permanent modifications and Freddie Mac had nearly 174,100 HAMP active permanent modifications.³ Includes loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.

Appendix: Data Tables

3(i) Enterprises Combined - Loan Modifications

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	YTD 2014
Loan Modifications (# of loans)	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672	48,637	103,309
Principal and Interest Change (%)															
Increase	8%	6%	6%	5%	4%	3%	4%	5%	4%	4%	4%	5%	8%	10%	0%
No Change	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	23%	26%	27%	26%	24%	27%	28%	28%	27%	26%	27%	27%	30%	33%	0%
Decrease 20% <=30%	16%	18%	20%	21%	21%	21%	22%	22%	20%	19%	18%	18%	20%	20%	0%
Decrease > 30%	51%	49%	46%	47%	50%	49%	45%	46%	49%	51%	51%	49%	42%	37%	0%

Types of Modification (%)

Extend Term Only	7%	9%	12%	12%	11%	10%	12%	13%	15%	19%	20%	20%	29%	33%	31%
Reduce Rate Only	31%	30%	24%	20%	18%	19%	13%	12%	10%	9%	8%	6%	5%	5%	5%
Reduce Rate and Extend Term	37%	37%	34%	35%	38%	38%	37%	37%	39%	39%	40%	43%	38%	37%	37%
Reduce Rate, Extend Term and Forbear Principal	21%	22%	29%	32%	33%	33%	38%	38%	35%	33%	31%	31%	27%	25%	26%
Other	4%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	7%	7%	7%	7%	6%	6%	6%	6%	5%	6%	6%	6%	6%	6%
6 Months after Modification	11%	11%	11%	10%	11%	10%	10%	9%	9%	10%	10%	10%		
9 Months after Modification	14%	13%	13%	14%	14%	12%	11%	11%	12%	13%	11%			
12 Months after Modification	15%	14%	16%	17%	15%	13%	12%	13%	13%	13%				

Appendix: Data Tables

3(ii) Fannie Mae - Loan Modifications

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	YTD 2014
Loan Modifications (# of loans)	51,043	50,336	60,025	51,936	46,671	35,332	41,697	39,712	43,153	40,358	37,337	39,159	36,044	32,010	68,054
Principal and Interest Change (%)															
Increase	6%	3%	3%	3%	2%	3%	3%	3%	3%	3%	3%	4%	8%	11%	9%
No Change	2%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	20%	24%	27%	26%	24%	26%	26%	27%	27%	28%	28%	29%	33%	34%	34%
Decrease 20% <=30%	15%	18%	22%	23%	23%	21%	21%	21%	19%	18%	18%	18%	19%	19%	19%
Decrease > 30%	57%	54%	48%	48%	51%	50%	50%	50%	52%	51%	50%	48%	40%	36%	38%

Types of Modification (%)

Extend Term Only	2%	5%	10%	11%	12%	13%	14%	17%	20%	25%	25%	26%	34%	42%	38%
Reduce Rate Only	34%	32%	22%	17%	15%	18%	13%	11%	9%	8%	8%	6%	6%	5%	5%
Reduce Rate and Extend Term	37%	37%	34%	36%	39%	37%	37%	36%	37%	36%	37%	38%	34%	30%	32%
Reduce Rate, Extend Term and Forbear Principal	24%	25%	33%	36%	35%	32%	36%	36%	33%	31%	29%	29%	26%	23%	25%
Other	4%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	8%	8%	8%	7%	6%	7%	7%	6%	6%	7%	7%	7%	7%	7%
6 Months after Modification	12%	12%	11%	11%	12%	12%	11%	9%	11%	12%	11%	11%		
9 Months after Modification	15%	14%	14%	15%	15%	14%	12%	12%	14%	14%	13%			
12 Months after Modification	16%	15%	16%	18%	16%	14%	14%	14%	15%	15%				

Appendix: Data Tables

3(iii) Freddie Mac - Loan Modifications

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	YTD 2014
Loan Modifications (# of loans)	35,158	30,878	23,557	19,175	13,677	15,142	20,864	19,898	20,613	19,277	20,541	22,757	18,628	16,627	35,255
Principal and Interest Change (%)															
Increase	11%	11%	12%	12%	12%	3%	7%	9%	8%	7%	6%	7%	7%	9%	8%
No Change	2%	2%	1%	1%	1%	1%	0%	1%	0%	1%	0%	1%	1%	1%	1%
Decrease <=20%	29%	28%	28%	27%	25%	28%	32%	30%	26%	22%	23%	24%	25%	30%	28%
Decrease 20% <=30%	17%	17%	16%	16%	15%	21%	25%	24%	22%	20%	19%	19%	21%	21%	21%
Decrease > 30%	40%	42%	43%	44%	46%	47%	36%	37%	43%	50%	52%	50%	46%	39%	42%

Types of Modification (%)

Extend Term Only	15%	15%	16%	15%	9%	3%	6%	5%	5%	6%	10%	10%	19%	16%	18%
Reduce Rate Only	27%	28%	28%	28%	30%	22%	13%	13%	13%	11%	9%	5%	5%	5%	5%
Reduce Rate and Extend Term	39%	36%	33%	31%	34%	39%	37%	39%	42%	46%	45%	51%	46%	51%	48%
Reduce Rate, Extend Term and Forbear Principal	16%	18%	18%	21%	24%	36%	43%	43%	40%	37%	35%	33%	29%	27%	28%
Other	4%	3%	5%	5%	3%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%

60+ Days Re-Delinquency (%)

3 Months after Modification	6%	5%	5%	5%	4%	3%	4%	6%	4%	4%	4%	5%	5%	
6 Months after Modification	9%	9%	10%	8%	8%	6%	8%	7%	6%	7%	7%	8%		
9 Months after Modification	13%	12%	11%	11%	10%	8%	8%	9%	8%	9%	8%			
12 Months after Modification	14%	12%	13%	13%	12%	8%	10%	10%	10%	9%				

Appendix: Data Tables

4 Enterprises Combined - Home Forfeiture Actions (*# of loans*)

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	YTD 2014
Short Sales	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713	10,697	21,410
Deeds-in-lieu	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219	3,815	8,034
Nonforeclosure - Home Forfeiture Actions ¹	27,554	32,210	30,809	34,895	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	14,932	14,512	29,444
Third-party Sales	8,982	14,968	10,902	9,395	9,987	9,618	9,634	7,447	6,208	5,602	4,388	3,645	5,043	6,202	11,245
Foreclosure Sales	79,123	79,250	68,640	69,963	68,713	61,308	59,061	55,812	54,165	48,939	51,389	44,025	42,300	36,604	78,904
Third-party & Foreclosure Sales	88,105	94,218	79,542	79,358	78,700	70,926	68,695	63,259	60,373	54,541	55,777	47,670	47,343	42,806	90,149
Foreclosure Starts	259,643	250,858	223,862	218,349	225,889	186,260	202,111	134,690	141,073	125,036	116,615	113,165	84,679	85,549	170,228

Top Five Reasons for Delinquency (*at period end*)

Curtailment of Income	43%	42%	40%	40%	41%	40%	40%	38%	37%	34%	32%	32%	30%	29%
Excessive obligations	14%	15%	16%	15%	15%	15%	15%	16%	16%	17%	17%	17%	19%	20%
Unemployment	8%	8%	8%	8%	9%	8%	9%	9%	9%	8%	7%	8%	8%	8%
Illness of principal mortgagor or family member	5%	5%	5%	5%	5%	5%	6%	6%	6%	5%	5%	5%	5%	5%
Marital Difficulties	3%	3%	4%	4%	4%	4%	4%	4%	4%	4%	3%	4%	4%	4%

¹ Short sales and deeds-in-lieu of foreclosure

Appendix: Data Tables

5(i) Enterprises Combined - Real Estate Owned (# of loans)¹

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	YTD Jun-14
Acquisitions	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	46,280	40,165	86,445
Dispositions	(94,441)	(100,550)	(83,678)	(75,163)	(77,104)	(74,743)	(66,585)	(63,185)	(61,918)	(60,398)	(50,277)	(46,673)	(50,853)	(54,603)	(105,456)
Inventory (at period end)	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	145,963	131,525	

Acquisitions by State

Arizona	8,484	6,621	4,375	3,181	2,887	2,696	2,887	2,412	1,878	1,660	1,430	1,287	1,246	759	2,005
California	13,380	11,527	7,752	6,938	5,784	4,894	5,020	5,152	3,068	2,041	2,010	2,116	1,982	1,511	3,493
Florida	4,136	4,875	5,479	6,532	8,567	7,866	8,323	8,759	10,403	11,502	11,449	10,472	11,378	9,659	21,037
Nevada	3,286	4,032	2,132	1,843	1,641	859	651	967	929	598	847	787	825	451	1,276
Subtotal	29,286	27,055	19,738	18,494	18,879	16,315	16,881	17,290	16,278	15,801	15,736	14,662	15,431	12,380	27,811
Selected Midwest States ²	13,642	11,853	12,209	15,127	17,481	14,799	15,070	14,047	14,500	11,614	12,123	10,159	8,764	7,343	16,107
All other States	35,328	39,577	37,625	38,393	35,145	32,702	30,235	28,447	25,820	25,109	28,935	24,328	22,085	20,442	42,527
Total Acquisitions	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	46,280	40,165	86,445

Inventory by State

Arizona	13,595	10,847	8,063	6,070	5,019	4,587	4,965	4,715	4,052	3,303	3,083	3,106	2,886	2,067
California	29,939	28,116	23,407	19,972	16,777	13,566	12,274	11,747	9,830	7,410	6,628	6,503	6,154	5,139
Florida	19,380	13,452	11,793	12,618	15,330	16,344	17,146	18,315	21,074	23,771	26,084	28,095	30,030	28,506
Nevada	6,064	6,536	5,307	4,206	3,327	2,133	1,661	1,649	1,757	1,460	1,641	1,919	1,976	1,495
Subtotal	68,978	58,951	48,570	42,866	40,453	36,630	36,046	36,426	36,713	35,944	37,436	39,623	41,046	37,207
Selected Midwest States ²	48,918	44,506	43,082	45,127	47,309	45,962	46,183	45,194	44,499	40,908	40,336	38,655	35,406	30,550
All other States	100,487	92,861	90,560	91,070	85,702	79,945	75,909	73,117	68,205	64,691	70,288	72,258	69,511	63,768
Total Inventory	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	145,963	131,525

¹ May exclude a small volume of REO properties associated with a specific reverse mortgage transaction.² Select Midwest states are Illinois, Indiana, Michigan and Ohio

Appendix: Data Tables

5(ii) Fannie Mae - Real Estate Owned (# of loans)¹

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	YTD Jun-14
Acquisitions	53,549	53,697	45,194	47,256	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	31,896	29,573	61,469
Dispositions	(62,814)	(71,202)	(58,297)	(51,344)	(52,071)	(48,674)	(43,925)	(42,671)	(42,934)	(40,635)	(33,332)	(29,920)	(32,727)	(36,580)	(69,307)
Inventory (at period end)	153,224	135,719	122,616	118,528	114,157	109,266	107,225	105,666	101,449	96,920	100,941	103,229	102,398	95,391	

Acquisitions by State

Arizona	5,971	4,858	3,052	2,291	2,246	2,109	2,090	1,688	1,288	1,183	971	868	881	579	1,460
California	9,571	8,179	5,197	4,642	3,829	3,697	3,684	3,770	2,043	1,503	1,402	1,434	1,438	1,223	2,661
Florida	2,919	3,154	3,405	4,270	5,610	5,584	5,980	6,412	7,493	8,240	7,734	6,831	7,837	7,123	14,960
Nevada	2,678	3,099	1,467	1,162	1,003	654	533	824	730	450	557	496	459	310	769
Subtotal	21,139	19,290	13,121	12,365	12,688	12,044	12,287	12,694	11,554	11,376	10,664	9,629	10,615	9,235	19,850
Selected Midwest States ²	8,962	7,316	7,484	10,015	11,657	9,664	9,497	9,252	9,805	7,534	7,749	6,742	6,130	5,374	11,504
All other States	23,448	27,091	24,589	24,876	23,355	22,075	20,100	19,166	17,358	17,196	18,940	15,837	15,151	14,964	30,115
Total Acquisitions	53,549	53,697	45,194	47,256	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	31,896	29,573	61,469

Inventory by State

Arizona	9,703	7,738	5,703	4,385	3,795	3,673	3,865	3,497	2,863	2,311	2,168	2,189	2,033	1,535
California	21,800	20,224	16,759	14,147	11,789	10,039	9,448	8,909	7,226	5,590	5,100	4,931	4,649	3,977
Florida	13,871	9,510	8,083	8,677	10,401	11,765	12,633	13,838	15,756	17,671	18,808	19,876	21,486	21,229
Nevada	4,858	5,035	3,872	2,833	2,117	1,512	1,335	1,379	1,432	1,163	1,201	1,360	1,320	998
Subtotal	50,232	42,507	34,417	30,042	28,102	26,989	27,281	27,623	27,277	26,735	27,277	28,356	29,488	27,739
Selected Midwest States ²	34,311	30,266	28,333	29,614	30,963	29,967	29,668	29,148	29,089	26,929	26,676	26,252	25,015	22,271
All other States	68,681	62,946	59,866	58,872	55,092	52,310	50,276	48,895	45,083	43,256	46,988	48,621	47,895	45,381
Total Inventory	153,224	135,719	122,616	118,528	114,157	109,266	107,225	105,666	101,449	96,920	100,941	103,229	102,398	95,391

¹ May exclude a small volume of REO properties associated with a specific reverse mortgage transaction.² Select Midwest states are Illinois, Indiana, Michigan and Ohio

Appendix: Data Tables

5(iii) Freddie Mac - Real Estate Owned (# of loans)

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	YTD Jun-14
Acquisitions	24,707	24,788	24,378	24,758	23,805	20,033	20,302	18,672	17,881	16,418	19,441	16,941	14,384	10,592	24,976
Dispositions	(31,627)	(29,348)	(25,381)	(23,819)	(25,033)	(26,069)	(22,660)	(20,514)	(18,984)	(19,763)	(16,945)	(16,753)	(18,126)	(18,023)	(36,149)
Inventory (at period end)	65,159	60,599	59,596	60,535	59,307	53,271	50,913	49,071	47,968	44,623	47,119	47,307	43,565	36,134	

Acquisitions by State

Arizona	2,513	1,763	1,323	890	641	587	797	724	590	477	459	419	365	180	545
California	3,809	3,348	2,555	2,296	1,955	1,197	1,336	1,382	1,025	538	608	682	544	288	832
Florida	1,217	1,721	2,074	2,262	2,957	2,282	2,343	2,347	2,910	3,262	3,715	3,641	3,541	2,536	6,077
Nevada	608	933	665	681	638	205	118	143	199	148	290	291	366	141	507
Subtotal	8,147	7,765	6,617	6,129	6,191	4,271	4,594	4,596	4,724	4,425	5,072	5,033	4,816	3,145	7,961
Selected Midwest States ¹	4,680	4,537	4,725	5,112	5,824	5,135	5,573	4,795	4,695	4,080	4,374	3,417	2,634	1,969	4,603
All other States	11,880	12,486	13,036	13,517	11,790	10,627	10,135	9,281	8,462	7,913	9,995	8,491	6,934	5,478	12,412
Total Acquisitions	24,707	24,788	24,378	24,758	23,805	20,033	20,302	18,672	17,881	16,418	19,441	16,941	14,384	10,592	24,976

Inventory by State

Arizona	3,892	3,109	2,360	1,685	1,224	914	1,100	1,218	1,189	992	915	917	853	532
California	8,139	7,892	6,648	5,825	4,988	3,527	2,826	2,838	2,604	1,820	1,528	1,572	1,505	1,162
Florida	5,509	3,942	3,710	3,941	4,929	4,579	4,513	4,477	5,318	6,100	7,276	8,219	8,544	7,277
Nevada	1,206	1,501	1,435	1,373	1,210	621	326	270	325	297	440	559	656	497
Subtotal	18,746	16,444	14,153	12,824	12,351	9,641	8,765	8,803	9,436	9,209	10,159	11,267	11,558	9,468
Selected Midwest States ¹	14,607	14,240	14,749	15,513	16,346	15,995	16,515	16,046	15,410	13,979	13,660	12,403	10,391	8,279
All other States	31,806	29,915	30,694	32,198	30,610	27,635	25,633	24,222	23,122	21,435	23,300	23,637	21,616	18,387
Total Inventory	65,159	60,599	59,596	60,535	59,307	53,271	50,913	49,071	47,968	44,623	47,119	47,307	43,565	36,134

¹Select Midwest states are Illinois, Indiana, Michigan and Ohio

Appendix: State Level Data

Enterprises Single-Family Book Profile - As of June 30, 2014

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory ³
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	56,938	934	489	137	120	104	84	309	0.5%	9.0%	96
AL	345,917	16,576	8,069	2,311	2,328	1,837	2,031	6,197	1.8%	12.3%	1,963
AR	182,633	6,592	2,945	867	844	807	1,129	2,781	1.5%	17.1%	699
AZ	715,104	17,292	8,057	2,464	2,563	2,374	1,834	6,778	0.9%	10.6%	2,067
CA	3,636,907	75,975	34,474	10,208	10,069	9,226	11,998	31,329	0.9%	15.8%	5,139
CO	631,271	11,302	5,646	1,513	1,437	1,430	1,276	4,145	0.7%	11.3%	718
CT	343,068	16,830	5,520	1,668	1,808	1,914	5,920	9,651	2.8%	35.2%	2,033
DC	66,837	2,931	895	283	259	240	1,254	1,754	2.6%	42.8%	30
DE	107,762	4,928	1,699	463	570	597	1,599	2,767	2.6%	32.4%	418
FL	1,791,694	131,048	28,346	7,944	9,301	11,183	74,274	94,818	5.3%	56.7%	28,506
GA	897,383	39,698	18,823	5,722	5,483	4,745	4,925	15,165	1.7%	12.4%	3,438
HI	126,279	4,125	938	297	314	300	2,276	2,892	2.3%	55.2%	417
IA	268,724	7,437	3,378	957	912	858	1,332	3,105	1.2%	17.9%	883
ID	170,424	4,436	2,024	550	546	518	798	1,862	1.1%	18.0%	698
IL	1,328,806	57,978	18,718	6,026	6,911	8,308	18,015	33,256	2.5%	31.1%	13,628
IN	558,984	23,929	10,384	3,056	2,992	3,100	4,397	10,495	1.9%	18.4%	2,130
KS	207,740	6,387	2,979	910	846	799	853	2,500	1.2%	13.4%	854
KY	290,767	10,786	4,655	1,394	1,345	1,280	2,112	4,740	1.6%	19.6%	1,390
LA	291,013	13,942	6,466	1,846	1,719	1,594	2,317	5,635	1.9%	16.6%	949
MA	682,991	29,819	10,636	3,360	3,564	3,132	9,127	15,831	2.3%	30.6%	1,412
MD	650,420	32,031	10,902	3,219	3,569	3,745	10,596	17,940	2.8%	33.1%	6,733
ME	105,661	5,823	1,910	593	549	601	2,170	3,326	3.1%	37.3%	658
MI	989,748	33,021	16,583	4,919	4,855	3,826	2,838	11,529	1.2%	8.6%	8,532
MN	649,645	15,240	7,344	2,222	2,259	1,829	1,586	5,684	0.9%	10.4%	3,531
MO	543,956	17,397	8,610	2,597	2,558	2,074	1,558	6,195	1.1%	9.0%	2,079
MS	143,617	8,026	3,970	1,191	1,130	877	858	2,869	2.0%	10.7%	674
MT	98,668	1,830	853	263	248	191	275	715	0.7%	15.0%	199
NC	861,643	33,364	15,480	4,642	4,756	3,994	4,492	13,252	1.5%	13.5%	3,235
ND	47,058	573	290	72	68	48	95	211	0.4%	16.6%	37
NE	154,218	3,522	1,778	509	460	381	394	1,236	0.8%	11.2%	244
NH	144,942	5,456	2,507	748	723	620	858	2,202	1.5%	15.7%	540
NJ	874,424	71,396	14,857	4,878	5,596	6,122	39,943	51,684	5.9%	55.9%	3,133
NM	171,768	6,835	2,446	697	725	760	2,207	3,694	2.2%	32.3%	1,111
NV	273,157	13,870	3,139	967	1,279	1,678	6,807	9,770	3.6%	49.1%	1,495
NY	1,297,357	84,998	22,879	7,263	7,029	6,795	41,032	54,900	4.2%	48.3%	2,172
OH	976,242	42,381	17,501	5,231	5,241	5,928	8,480	19,677	2.0%	20.0%	6,260
OK	236,327	8,131	3,585	1,030	926	1,016	1,574	3,518	1.5%	19.4%	897
OR	455,784	15,385	4,424	1,208	1,478	1,520	6,755	9,755	2.1%	43.9%	1,749
PA	1,000,120	49,498	18,990	6,086	5,654	5,868	12,900	24,469	2.4%	26.1%	4,317
RI	95,717	5,360	1,769	620	662	631	1,678	3,013	3.1%	31.3%	554
SC	417,821	19,540	8,281	2,372	2,256	2,295	4,336	8,898	2.1%	22.2%	1,896
SD	61,689	1,012	499	133	133	109	138	380	0.6%	13.6%	146
TN	451,987	17,203	8,371	2,499	2,618	1,991	1,724	6,339	1.4%	10.0%	1,501
TX	1,721,176	49,810	26,442	6,884	5,760	4,517	6,207	16,505	1.0%	12.5%	2,612
UT	297,591	7,140	3,483	958	966	788	965	2,700	0.9%	13.5%	518
VA	847,935	22,307	10,661	3,216	3,040	2,608	2,782	8,439	1.0%	12.5%	2,058
VT	66,731	2,396	880	261	236	254	765	1,256	1.9%	31.9%	337
WA	820,286	24,622	7,971	2,297	2,806	3,159	8,389	14,370	1.8%	34.1%	3,439
WI	622,560	15,406	6,512	1,952	2,163	2,192	2,587	6,951	1.1%	16.8%	2,217
WV	86,571	4,390	2,418	681	520	400	371	1,292	1.5%	8.5%	378
WY	49,642	797	445	115	110	71	56	237	0.5%	7.0%	144
Other ²	168,209	16,619	6,556	2,486	4,058	1,335	2,184	7,580	4.5%	13.1%	661
Total	28,083,912	1,118,324	417,477	124,785	128,362	122,549	325,151	576,596	2.1%	29.1%	131,525

7%
Drop from
1Q14

10%
Drop from
1Q14

¹ Includes other loans that cannot be categorized due to missing attributes.

² Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

³ May exclude a small volume of REO properties associated with a specific reverse mortgage transaction.

Appendix: State Level Data

Fannie Mae Single-Family Book Profile - As of June 30, 2014

State	Total Loan Count	Delinquent Loans (DLQ) ¹									REO Inventory ³
		Total	30-59 Days DLQ	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	33,593	564	296	86	75	57	50	183	0.5%	8.9%	72
AL	231,125	10,570	5,160	1,423	1,512	1,199	1,276	3,988	1.7%	12.1%	1,498
AR	118,791	4,264	1,955	566	533	512	698	1,744	1.5%	16.4%	486
AZ	453,607	10,146	4,872	1,406	1,519	1,318	1,031	3,874	0.9%	10.2%	1,535
CA	2,422,263	46,466	21,705	6,115	6,239	5,535	6,872	18,675	0.8%	14.8%	3,977
CO	414,776	6,881	3,512	885	882	877	725	2,486	0.6%	10.5%	522
CT	215,039	10,874	3,547	1,018	1,206	1,222	3,881	6,318	2.9%	35.7%	1,474
DC	43,530	1,835	579	157	181	158	760	1,100	2.5%	41.4%	25
DE	66,810	3,141	1,077	276	372	357	1,059	1,789	2.7%	33.7%	282
FL	1,134,398	84,429	17,902	4,699	5,904	7,072	48,852	61,882	5.5%	57.9%	21,229
GA	538,928	23,287	11,001	3,312	3,345	2,869	2,760	8,984	1.7%	11.9%	2,571
HI	87,304	2,586	642	186	218	183	1,357	1,760	2.0%	52.5%	305
IA	168,957	4,669	2,163	623	578	542	763	1,886	1.1%	16.3%	664
ID	105,912	2,504	1,170	314	294	295	431	1,020	1.0%	17.2%	529
IL	777,579	34,418	10,832	3,411	4,110	4,932	11,133	20,193	2.6%	32.3%	10,236
IN	299,140	13,966	5,862	1,734	1,743	1,852	2,775	6,374	2.1%	19.9%	1,707
KS	111,314	3,721	1,695	519	490	490	527	1,509	1.4%	14.2%	570
KY	140,854	5,807	2,413	706	728	705	1,255	2,690	1.9%	21.6%	972
LA	203,307	9,410	4,410	1,242	1,180	1,083	1,495	3,762	1.9%	15.9%	709
MA	428,542	18,924	6,764	2,143	2,281	1,954	5,782	10,020	2.3%	30.6%	1,078
MD	392,572	19,489	6,412	1,863	2,197	2,268	6,749	11,244	2.9%	34.6%	4,055
ME	57,586	3,669	1,168	349	340	395	1,417	2,156	3.7%	38.6%	488
MI	577,309	19,396	9,864	2,802	2,917	2,211	1,602	6,735	1.2%	8.3%	6,057
MN	351,875	8,183	3,993	1,166	1,232	976	816	3,033	0.9%	10.0%	2,201
MO	313,440	10,156	5,051	1,528	1,510	1,185	882	3,581	1.1%	8.7%	1,546
MS	108,142	5,702	2,891	825	829	615	542	1,989	1.8%	9.5%	526
MT	64,490	1,080	537	130	156	106	151	414	0.6%	14.0%	157
NC	495,189	19,444	9,031	2,621	2,887	2,333	2,572	7,800	1.6%	13.2%	2,176
ND	27,352	341	177	41	36	28	59	123	0.4%	17.3%	25
NE	101,376	2,347	1,180	335	299	265	268	833	0.8%	11.4%	204
NH	84,214	3,272	1,507	442	429	375	519	1,323	1.6%	15.9%	382
NJ	565,875	46,217	9,604	3,029	3,633	4,014	25,937	33,606	5.9%	56.1%	2,339
NM	110,292	4,134	1,499	396	439	477	1,323	2,241	2.0%	32.0%	749
NV	174,773	8,434	1,941	562	771	993	4,167	5,936	3.4%	49.4%	998
NY	816,571	53,327	14,278	4,456	4,480	4,300	25,813	34,634	4.2%	48.4%	1,551
OH	552,684	25,785	10,628	3,084	3,210	3,676	5,187	12,100	2.2%	20.1%	4,271
OK	153,971	5,061	2,248	617	572	634	990	2,197	1.4%	19.6%	653
OR	277,990	8,995	2,612	679	895	886	3,923	5,706	2.1%	43.6%	1,220
PA	623,751	31,182	11,943	3,704	3,532	3,719	8,284	15,580	2.5%	26.6%	3,085
RI	59,471	3,375	1,105	376	429	411	1,054	1,936	3.3%	31.2%	374
SC	252,644	11,788	4,972	1,376	1,413	1,397	2,630	5,450	2.2%	22.3%	1,387
SD	44,590	654	319	94	83	71	87	241	0.5%	13.3%	99
TN	287,341	10,677	5,239	1,494	1,629	1,245	1,070	3,948	1.4%	10.0%	1,139
TX	1,135,047	30,621	16,461	4,065	3,511	2,797	3,787	10,112	0.9%	12.4%	2,045
UT	180,346	4,036	2,021	538	508	401	568	1,478	0.8%	14.1%	408
VA	516,969	13,258	6,391	1,789	1,780	1,505	1,793	5,085	1.0%	13.5%	1,525
VT	33,227	1,397	511	152	136	147	451	735	2.2%	32.3%	241
WA	526,322	14,880	5,050	1,376	1,708	1,890	4,856	8,469	1.6%	32.6%	2,645
WI	390,036	9,047	3,861	1,154	1,246	1,298	1,488	4,038	1.0%	16.4%	1,599
WV	49,207	2,467	1,360	370	299	214	224	738	1.5%	9.1%	269
WY	34,976	520	303	64	65	51	37	153	0.4%	7.1%	96
Other ²	108,470	8,631	3,768	1,448	1,177	867	1,371	3,416	3.1%	15.9%	440
Total	17,463,867	686,027	255,482	73,746	77,738	74,962	204,099	357,267	2.0%	29.8%	95,391

¹ Conventional Delinquency Subset: Excludes government, current month MBS liquidations, and loans with current month missing or erroneous performance data.² Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.³ May exclude a small volume of REO properties associated with a specific reverse mortgage transaction.

Appendix: State Level Data

Freddie Mac Single-Family Book Profile - As of June 30, 2014

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	23,345	370	193	51	45	47	34	126	0.5%	9.2%	24
AL	114,792	6,006	2,909	888	816	638	755	2,209	1.9%	12.6%	465
AR	63,842	2,328	990	301	311	295	431	1,037	1.6%	18.5%	213
AZ	261,497	7,146	3,185	1,058	1,044	1,056	803	2,904	1.1%	11.2%	532
CA	1,214,644	29,509	12,769	4,093	3,830	3,691	5,126	12,654	1.0%	17.4%	1,162
CO	216,495	4,421	2,134	628	555	553	551	1,659	0.8%	12.5%	196
CT	128,029	5,956	1,973	650	602	692	2,039	3,333	2.6%	34.2%	559
DC	23,307	1,096	316	126	78	82	494	654	2.8%	45.1%	5
DE	40,952	1,787	622	187	198	240	540	978	2.4%	30.2%	136
FL	657,296	46,619	10,444	3,245	3,397	4,111	25,422	32,936	5.0%	54.5%	7,277
GA	358,455	16,411	7,822	2,410	2,138	1,876	2,165	6,181	1.7%	13.2%	867
HI	38,975	1,539	296	111	96	117	919	1,132	2.9%	59.7%	112
IA	99,767	2,768	1,215	334	334	316	569	1,219	1.2%	20.6%	219
ID	64,512	1,932	854	236	252	223	367	842	1.3%	19.0%	169
IL	551,227	23,560	7,886	2,615	2,801	3,376	6,882	13,063	2.4%	29.2%	3,392
IN	259,844	9,963	4,522	1,322	1,249	1,248	1,622	4,121	1.6%	16.3%	423
KS	96,426	2,666	1,284	391	356	309	326	991	1.0%	12.2%	284
KY	149,913	4,979	2,242	688	617	575	857	2,050	1.4%	17.2%	418
LA	87,706	4,532	2,056	604	539	511	822	1,873	2.1%	18.1%	240
MA	254,449	10,895	3,872	1,217	1,283	1,178	3,345	5,811	2.3%	30.7%	334
MD	257,848	12,542	4,490	1,356	1,372	1,477	3,847	6,696	2.6%	30.7%	2,678
ME	48,075	2,154	742	244	209	206	753	1,170	2.4%	35.0%	170
MI	412,439	13,625	6,719	2,117	1,938	1,615	1,236	4,794	1.2%	9.1%	2,475
MN	297,770	7,057	3,351	1,056	1,027	853	770	2,651	0.9%	10.9%	1,330
MO	230,516	7,241	3,559	1,069	1,048	889	676	2,614	1.1%	9.3%	533
MS	35,475	2,324	1,079	366	301	262	316	880	2.5%	13.6%	148
MT	34,178	750	316	133	92	85	124	301	0.9%	16.5%	42
NC	366,454	13,920	6,449	2,021	1,869	1,661	1,920	5,452	1.5%	13.8%	1,059
ND	19,706	232	113	31	32	20	36	88	0.4%	15.5%	12
NE	52,842	1,175	598	174	161	116	126	403	0.8%	10.7%	40
NH	60,728	2,184	1,000	306	294	245	339	879	1.4%	15.5%	158
NJ	308,549	25,179	5,253	1,849	1,963	2,108	14,006	18,078	5.9%	55.6%	794
NM	61,476	2,701	947	301	286	283	884	1,453	2.4%	32.7%	362
NV	98,384	5,436	1,198	405	508	685	2,640	3,834	3.9%	48.6%	497
NY	480,786	31,671	8,601	2,807	2,549	2,495	15,219	20,266	4.2%	48.1%	621
OH	423,558	16,596	6,873	2,147	2,031	2,252	3,293	7,577	1.8%	19.8%	1,989
OK	82,356	3,070	1,337	413	354	382	584	1,321	1.6%	19.0%	244
OR	177,794	6,390	1,812	529	583	634	2,832	4,049	2.3%	44.3%	529
PA	376,369	18,316	7,047	2,382	2,122	2,149	4,616	8,889	2.4%	25.2%	1,232
RI	36,246	1,985	664	244	233	220	624	1,077	3.0%	31.4%	180
SC	165,177	7,752	3,309	996	843	898	1,706	3,448	2.1%	22.0%	509
SD	17,099	358	180	39	50	38	51	139	0.8%	14.2%	47
TN	164,646	6,526	3,132	1,005	989	746	654	2,391	1.5%	10.0%	362
TX	586,129	19,189	9,981	2,819	2,249	1,720	2,420	6,393	1.1%	12.6%	567
UT	117,245	3,104	1,462	420	458	367	397	1,222	1.0%	12.8%	110
VA	330,966	9,049	4,270	1,427	1,260	1,103	989	3,354	1.0%	10.9%	533
VT	33,504	999	369	109	100	107	314	521	1.6%	31.4%	96
WA	293,964	9,742	2,921	921	1,098	1,269	3,533	5,901	2.0%	36.3%	794
WI	232,524	6,359	2,651	798	917	894	1,099	2,913	1.3%	17.3%	618
WV	37,364	1,923	1,058	311	221	186	147	554	1.5%	7.6%	109
WY	14,666	277	142	51	45	20	19	84	0.6%	6.9%	48
Other ²	59,739	7,988	2,788	1,038	2,881	468	813	4,164	7.0%	10.2%	221
Total	10,620,045	432,297	161,995	51,039	50,624	47,587	121,052	219,329	2.1%	28.0%	36,134

¹ Includes other loans that cannot be categorized due to missing attributes.² Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available. The 9,801 can be reconciled to AAA Wrapped T-Deal loans for which loan level data are not available.

Appendix: State Level Data

Enterprises Foreclosure Prevention Actions by State - June 30, 2014

State	2013						YTD 2014						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	100	16	142	-	23	281	27	4	63	1	13	108	1,229	139	1,025	44	179	2,616
AL	1,803	178	2,446	13	426	4,866	542	82	1,347	8	179	2,158	16,545	2,042	16,372	1,094	2,171	38,224
AR	697	53	962	4	269	1,985	273	25	542	6	102	948	6,162	926	6,421	426	1,526	15,461
AZ	1,569	274	5,111	2	4,687	11,643	554	132	1,738	11	789	3,224	15,469	5,673	63,087	1,334	43,221	128,784
CA	6,192	1,796	29,310	30	16,189	53,517	1,957	742	9,610	32	2,928	15,269	56,446	20,791	241,191	2,910	99,622	420,960
CO	1,233	172	2,672	2	901	4,980	378	105	1,125	5	227	1,840	12,339	2,442	21,880	673	7,285	44,619
CT	1,141	329	4,118	8	1,074	6,670	377	90	1,935	2	477	2,881	9,496	2,181	22,652	523	4,209	39,061
DC	224	65	531	-	113	933	89	18	243	2	39	391	1,759	332	3,464	104	490	6,149
DE	356	50	1,175	3	389	1,973	134	14	513	1	117	779	3,087	547	6,553	190	1,403	11,779
FL	4,999	1,509	30,687	83	23,515	60,793	1,725	672	11,751	51	6,151	20,530	48,253	16,753	201,533	3,983	128,981	399,502
GA	3,518	666	10,300	37	3,435	17,956	1,371	367	4,353	17	931	7,039	30,809	7,634	73,726	2,431	14,079	128,680
HI	306	51	850	-	398	1,605	71	28	360	-	109	568	2,803	659	6,075	70	2,191	11,798
IA	921	53	1,386	8	328	2,696	324	30	682	8	125	1,169	7,295	972	9,052	636	1,795	19,750
ID	416	91	1,198	-	804	2,509	143	44	450	1	189	827	4,206	970	8,199	260	5,331	18,966
IL	3,690	994	16,153	51	7,821	28,709	1,480	437	6,363	40	2,513	10,833	31,556	9,222	96,512	2,198	30,992	170,480
IN	2,534	193	4,025	53	924	7,729	1,000	97	1,841	32	366	3,336	22,705	2,576	26,067	1,998	5,286	58,632
KS	813	59	1,028	8	287	2,195	291	37	510	3	119	960	7,098	851	6,782	433	1,618	16,782
KY	1,146	115	1,614	12	385	3,272	442	48	853	7	154	1,504	10,353	1,273	10,526	519	2,146	24,817
LA	1,496	99	2,209	5	311	4,120	499	50	1,073	8	107	1,737	13,870	2,133	14,528	1,085	1,629	33,245
MA	1,718	497	6,959	10	1,578	10,762	610	241	3,023	4	513	4,391	16,106	4,283	41,684	1,039	8,578	71,691
MD	2,318	424	8,505	27	2,961	14,235	928	205	3,621	17	1,003	5,774	19,004	4,574	52,952	1,216	12,609	90,356
ME	476	52	1,114	3	380	2,025	165	26	546	1	153	891	3,937	584	6,498	249	1,827	13,096
MI	3,191	541	7,240	76	3,657	14,705	1,064	184	2,933	41	814	5,036	32,463	7,175	61,468	6,079	27,142	134,327
MN	1,612	176	3,648	4	1,469	6,909	579	73	1,515	4	412	2,583	13,655	3,148	30,824	969	10,150	58,747
MO	1,964	164	3,125	17	900	6,170	719	91	1,569	13	358	2,750	17,899	2,740	22,291	1,324	5,020	49,274
MS	831	89	1,136	6	218	2,280	289	47	604	3	93	1,036	7,284	987	8,416	538	1,068	18,293
MT	220	13	377	1	117	728	93	14	179	-	38	324	2,145	308	2,810	97	806	6,166
NC	3,260	475	6,703	18	1,581	12,037	1,159	237	3,063	14	494	4,967	27,557	5,231	43,835	1,598	6,849	85,070
ND	54	3	56	-	8	121	20	-	27	3	6	56	566	161	546	56	105	1,434
NE	369	23	575	-	128	1,095	153	10	296	-	52	511	3,384	451	4,056	303	763	8,957
NH	528	83	1,235	1	339	2,186	150	27	546	-	127	850	4,513	924	8,581	248	1,856	16,123
NJ	2,966	1,684	12,828	13	3,764	21,255	942	364	6,079	32	1,648	9,065	23,971	6,956	66,331	1,316	14,778	113,351
NM	577	68	1,390	2	546	2,583	218	23	609	2	197	1,049	4,786	787	7,737	253	2,347	15,910
NV	536	175	4,183	4	6,342	11,240	211	93	1,458	6	1,177	2,945	5,679	2,780	34,459	451	30,530	73,900
NY	4,091	1,686	14,515	35	2,170	22,497	1,249	394	7,120	33	1,078	9,874	31,207	8,197	76,334	1,655	8,945	126,339
OH	3,692	440	7,551	87	2,091	13,861	1,375	212	3,529	52	788	5,956	30,683	5,092	51,591	3,472	11,662	102,501
OK	834	73	1,128	6	224	2,265	252	22	511	8	105	898	8,140	927	7,183	548	1,322	18,120
OR	797	198	3,268	5	2,047	6,315	279	117	1,222	5	564	2,187	7,528	2,389	20,635	446	9,391	40,389
PA	4,271	555	8,928	39	1,797	15,590	1,568	267	4,636	29	685	7,185	33,184	5,360	48,162	1,856	7,138	95,700
RI	382	111	1,229	5	436	2,163	157	51	571	1	161	941	3,056	830	7,748	174	2,093	13,901
SC	1,693	256	3,694	15	1,157	6,815	611	132	1,686	8	398	2,835	14,080	2,833	24,067	1,042	6,171	48,193
SD	116	13	168	1	28	326	54	5	69	1	13	142	986	142	1,173	90	223	2,614
TN	1,771	220	2,683	15	552	5,241	555	139	1,439	8	188	2,329	16,213	2,550	19,576	998	3,336	42,673
TX	6,573	485	5,965	24	993	14,040	2,279	276	3,046	9	374	5,984	58,799	8,719	50,811	3,678	6,964	128,971
UT	807	122	1,876	3	1,089	3,897	287	54	763	2	283	1,389	7,749	1,621	16,379	376	7,298	33,423
VA	2,233	298	4,911	12	1,526	8,980	885	143	2,219	6	530	3,783	19,062	3,827	37,340	1,066	11,041	72,335
VT	233	24	424	2	73	756	97	4	199	-	41	341	1,899	240	2,279	110	312	4,840
WA	1,615	330	6,673	11	4,271	12,900	558	153	2,441	8	1,142	4,302	15,124	3,471	37,724	802	16,121	73,242
WI	1,454	196	3,496	7	1,034	6,187	506	71	1,653	6	370	2,606	12,032	2,215	21,396	838	5,068	41,549
WV	473	36	509	5	112	1,135	146	19	280	4	32	481	3,959	562	3,887	202	644	9,255
WY	129	7	119	-	43	298	46	5	65	-	17	133	1,167	177	1,118	56	274	2,792
Other ³	442	163	1,067	(125)	68	1,615	375	93	440	197	26	1,131	2,283	1,314	6,806	23	169	10,595
Total	85,380	16,443	243,195	648	105,978	451,644	30,256	6,814	103,309	752	29,515	170,646	751,578	169,674	1,662,347	54,079	576,754	3,214,432

¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

² Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.

³ Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

Appendix: State Level Data

Fannie Mae Foreclosure Prevention Actions by State - June 30, 2014

State	2013						YTD 2014						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	72	5	106	-	16	199	11	-	44	-	8	63	1,090	78	690	42	125	2,025
AL	1,303	47	1,757	-	315	3,422	333	26	952	3	133	1,447	13,887	1,349	11,880	1,004	1,594	29,714
AR	526	19	692	-	173	1,410	161	9	373	1	74	618	5,222	667	4,524	407	1,024	11,844
AZ	993	59	3,172	2	2,599	6,825	269	32	1,086	6	561	1,954	12,309	2,670	40,754	1,286	25,546	82,565
CA	3,972	320	18,541	12	8,692	31,537	919	127	6,278	20	1,914	9,258	45,739	8,241	155,498	2,807	58,047	270,332
CO	842	45	1,760	1	550	3,198	176	24	777	2	139	1,118	10,386	1,364	14,369	658	4,608	31,385
CT	778	97	2,888	-	657	4,420	214	9	1,298	-	306	1,827	7,835	1,134	16,169	501	2,867	28,506
DC	157	26	361	-	59	603	56	8	169	-	27	260	1,456	173	2,432	95	301	4,457
DE	230	15	804	-	260	1,309	61	5	363	-	79	508	2,483	317	4,525	176	959	8,460
FL	3,274	245	19,680	15	13,477	36,691	900	114	7,582	19	3,995	12,610	39,565	7,959	139,119	3,643	82,538	272,824
GA	2,204	153	6,775	3	1,992	11,127	611	93	2,732	3	619	4,058	23,693	3,775	48,663	2,124	8,651	86,906
HI	223	8	576	-	226	1,033	34	4	245	-	64	347	2,471	315	4,188	69	1,376	8,419
IA	674	21	949	1	222	1,865	178	9	471	1	95	754	6,052	606	6,202	570	1,276	14,706
ID	254	10	731	-	491	1,486	63	6	278	-	123	470	3,450	485	5,392	254	3,441	13,022
IL	2,275	244	10,158	6	4,615	17,298	760	112	3,948	9	1,576	6,405	24,762	3,721	62,225	1,859	19,785	112,352
IN	1,632	59	2,723	3	608	5,025	535	31	1,213	5	243	2,027	17,986	1,539	17,108	1,365	3,597	41,595
KS	509	16	708	1	202	1,436	139	10	334	1	77	561	5,638	523	4,475	399	1,127	12,162
KY	721	34	1,085	1	233	2,074	193	13	544	1	101	852	8,340	752	6,589	418	1,444	17,543
LA	1,071	40	1,663	1	206	2,981	295	20	768	4	73	1,160	11,617	1,580	10,732	1,032	1,170	26,131
MA	1,188	159	4,621	2	902	6,872	319	76	2,024	1	343	2,763	13,193	2,226	28,205	1,007	5,580	50,211
MD	1,480	90	5,497	6	1,717	8,790	513	28	2,331	5	650	3,527	15,085	2,044	35,204	1,153	7,982	61,468
ME	317	6	750	-	236	1,309	92	7	338	-	97	534	3,255	318	4,500	240	1,274	9,587
MI	2,091	175	4,743	1	2,382	9,392	569	52	1,920	7	590	3,138	26,614	3,589	39,568	2,809	17,427	90,007
MN	952	41	2,219	-	831	4,043	268	13	867	1	260	1,409	10,705	1,369	18,416	940	5,981	37,411
MO	1,269	43	2,040	-	556	3,908	348	23	1,032	5	232	1,640	14,535	1,616	14,836	1,152	3,256	35,395
MS	639	52	856	-	171	1,718	196	26	470	-	66	758	6,328	715	6,545	495	848	14,931
MT	156	5	253	-	80	494	40	2	138	-	24	204	1,787	186	1,929	96	567	4,565
NC	2,120	134	4,462	4	954	7,674	575	59	2,047	1	299	2,981	22,205	2,796	29,252	1,499	4,503	60,255
ND	38	1	38	-	5	82	10	-	18	-	6	34	466	91	354	50	67	1,028
NE	256	13	438	-	93	800	97	2	228	-	38	365	2,845	280	2,963	293	536	6,917
NH	325	23	830	-	199	1,377	74	6	366	-	91	537	3,641	445	5,616	245	1,195	11,142
NJ	2,051	638	8,697	2	2,284	13,672	526	77	4,041	6	1,062	5,712	19,613	3,380	46,444	1,243	9,948	80,628
NM	383	24	918	-	333	1,658	102	3	393	-	123	621	3,911	461	5,362	241	1,567	11,542
NV	338	17	2,547	1	3,519	6,422	104	18	855	4	760	1,741	4,705	1,194	22,015	436	18,469	46,819
NY	2,899	488	10,006	6	1,329	14,728	731	62	4,865	7	684	6,349	25,523	3,657	53,618	1,484	5,855	90,137
OH	2,434	161	5,079	15	1,349	9,038	786	71	2,392	8	555	3,812	24,518	2,896	33,904	2,100	8,130	71,548
OK	583	16	828	-	155	1,582	144	4	360	2	74	584	6,839	598	5,128	510	931	14,006
OR	526	53	2,056	1	1,149	3,785	137	26	736	3	345	1,247	6,129	1,158	13,581	423	5,718	27,009
PA	2,937	165	6,136	2	1,164	10,404	852	73	3,214	6	456	4,601	26,759	2,971	33,650	1,680	4,792	69,852
RI	237	35	812	1	265	1,350	81	23	361	-	111	576	2,368	440	5,156	165	1,367	9,496
SC	1,093	78	2,539	1	721	4,432	325	35	1,139	4	282	1,785	11,137	1,381	16,560	977	4,209	34,264
SD	74	5	118	-	18	215	31	1	49	-	8	89	802	82	813	84	178	1,959
TN	1,200	84	1,864	3	371	3,522	264	44	977	4	147	1,436	13,462	1,526	13,529	882	2,326	31,725
TX	4,613	167	4,141	7	665	9,593	1,205	80	2,193	1	278	3,757	49,139	6,167	35,931	3,520	4,791	99,548
UT	522	19	1,163	1	602	2,307	126	6	470	1	192	795	6,369	713	10,357	359	4,297	22,095
VA	1,393	62	3,302	1	955	5,713	465	28	1,472	4	358	2,327	15,026	1,846	24,846	1,022	7,056	49,796
VT	171	7	293	1	39	511	57	2	138	-	30	227	1,550	116	1,562	100	219	3,547
WA	1,035	53	4,220	1	2,432	7,741	295	24	1,566	2	728	2,615	12,252	1,601	25,140	756	10,263	50,012
WI	953	77	2,278	-	668	3,976	276	25	1,057	2	241	1,601	9,958	1,264	13,908	776	3,361	29,267
WV	314	7	318	1	72	712	85	5	183	2	22	297	3,202	308	2,448	185	394	6,537
WY	108	3	85	-	29	225	29	-	46	-	11	86	1,003	136	804	56	193	2,192
Other ³	367	60	731	(125)	58	1,091	323	36	313	197	20	889	1,779	476	4,455	21	143	6,874
Total	56,770	4,424	160,007	(22)	61,896	283,075	15,953	1,589	68,054	348	19,390	105,334	610,684	85,294	1,112,133	45,708	362,899	2,216,718

¹ Since the first full quarter in conservatorship (4Q08). The state level data for HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu are not available for 4Q08.² Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.³ Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

Appendix: State Level Data

Freddie Mac Foreclosure Prevention Actions by State - June 30, 2014

State	2013						YTD 2014						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	28	11	36	-	7	82	16	4	19	1	5	45	139	61	335	2	54	591
AL	500	131	689	13	111	1,444	209	56	395	5	46	711	2,658	693	4,492	90	577	8,510
AR	171	34	270	4	96	575	112	16	169	5	28	330	940	259	1,897	19	502	3,617
AZ	576	215	1,939	-	2,088	4,818	285	100	652	5	228	1,270	3,160	3,003	22,333	48	17,675	46,219
CA	2,220	1,476	10,769	18	7,497	21,980	1,038	615	3,332	12	1,014	6,011	10,707	12,550	85,693	103	41,575	150,628
CO	391	127	912	1	351	1,782	202	81	348	3	88	722	1,953	1,078	7,511	15	2,677	13,234
CT	363	232	1,230	8	417	2,250	163	81	637	2	171	1,054	1,661	1,047	6,483	22	1,342	10,555
DC	67	39	170	-	54	330	33	10	74	2	12	131	303	159	1,032	9	189	1,692
DE	126	35	371	3	129	664	73	9	150	1	38	271	604	230	2,028	14	444	3,319
FL	1,725	1,264	11,007	68	10,038	24,102	825	558	4,169	32	2,156	7,740	8,688	8,794	62,414	340	46,443	126,678
GA	1,314	513	3,525	34	1,443	6,829	760	274	1,621	14	312	2,981	7,116	3,859	25,063	307	5,428	41,774
HI	83	43	274	-	172	572	37	24	115	-	45	221	332	344	1,887	1	815	3,379
IA	249	32	437	7	106	831	146	21	211	7	30	415	1,243	366	2,850	66	519	5,044
ID	162	81	467	-	313	1,023	80	38	172	1	66	357	756	485	2,807	6	1,890	5,944
IL	1,415	750	5,995	45	3,206	11,411	720	3,225	2,415	31	937	4,428	6,794	5,501	34,287	339	11,207	58,128
IN	902	134	1,302	50	316	2,704	465	66	628	27	123	1,309	4,719	1,037	8,959	633	1,689	17,037
KS	304	43	320	7	85	759	152	27	176	2	42	399	1,460	328	2,307	34	491	4,620
KY	425	81	529	11	152	1,198	249	35	309	6	53	652	2,013	521	3,937	101	702	7,274
LA	425	59	546	4	105	1,139	204	30	305	4	34	577	2,253	553	3,796	53	459	7,114
MA	530	338	2,338	8	676	3,890	291	165	999	3	170	1,628	2,913	2,057	13,479	32	2,998	21,480
MD	838	334	3,008	21	1,244	5,445	415	177	1,290	12	353	2,247	3,919	2,530	17,748	63	4,627	28,888
ME	159	46	364	3	144	716	73	19	208	1	56	357	682	266	1,998	9	553	3,509
MI	1,100	366	2,497	75	1,275	5,313	495	132	1,013	34	224	1,898	5,849	3,586	21,900	3,270	9,715	44,320
MN	660	135	1,429	4	638	2,866	311	60	648	3	152	1,174	2,950	1,779	12,408	29	4,169	21,336
MO	695	121	1,085	17	344	2,262	371	68	537	8	126	1,110	3,364	1,124	7,455	172	1,764	13,879
MS	192	37	280	6	47	562	93	21	134	3	27	278	956	272	1,871	43	220	3,362
MT	64	8	124	1	37	234	53	12	41	-	14	120	358	122	881	1	239	1,601
NC	1,140	341	2,241	14	627	4,363	584	178	1,016	13	195	1,986	5,352	2,435	14,583	99	2,346	24,815
ND	16	2	18	-	3	39	10	-	9	3	-	22	100	70	192	6	38	406
NE	113	10	137	-	35	295	56	8	68	-	14	146	539	171	1,093	10	227	2,040
NH	203	60	405	1	140	809	76	21	180	-	36	313	872	479	2,965	3	661	4,981
NJ	915	1,046	4,131	11	1,480	7,583	416	287	2,038	26	586	3,353	4,358	3,576	19,887	73	4,830	32,723
NM	194	44	472	2	213	925	116	20	216	2	74	428	875	326	2,375	12	780	4,368
NV	198	158	1,636	3	2,823	4,818	107	75	603	2	417	1,204	974	1,586	12,444	15	12,061	27,081
NY	1,192	1,198	4,509	29	841	7,769	518	332	2,255	26	394	3,525	5,684	4,540	22,716	171	3,090	36,202
OH	1,258	279	2,472	72	742	4,823	589	141	1,137	44	233	2,144	6,165	2,196	17,687	1,372	3,532	30,953
OK	251	57	300	6	69	683	108	18	151	6	31	314	1,301	329	2,055	38	391	4,114
OR	271	145	1,212	4	898	2,530	142	91	486	2	219	940	1,399	1,231	7,054	23	3,673	13,380
PA	1,334	390	2,792	37	633	5,186	716	194	1,422	23	229	2,584	6,425	2,389	14,512	176	2,346	25,848
RI	145	76	417	4	171	813	76	28	210	1	50	365	688	390	2,592	9	726	4,405
SC	600	178	1,155	14	436	2,383	286	97	547	4	116	1,050	2,943	1,452	7,507	65	1,962	13,929
SD	42	8	50	1	10	111	23	4	20	1	5	53	184	60	360	6	45	655
TN	571	136	819	12	181	1,719	291	95	462	4	41	893	2,751	1,024	6,047	116	1,010	10,948
TX	1,960	318	1,824	17	328	4,447	1,074	196	853	8	96	2,227	9,660	2,552	14,880	158	2,173	29,423
UT	285	103	713	2	487	1,590	161	48	293	1	91	594	1,380	908	6,022	17	3,001	11,328
VA	840	236	1,609	11	571	3,267	420	115	747	2	172	1,456	4,036	1,981	12,494	44	3,985	22,539
VT	62	17	131	1	34	245	40	2	61	-	11	114	349	124	717	10	93	1,293
WA	580	277	2,453	10	1,839	5,159	263	129	875	6	414	1,687	2,872	1,870	12,584	46	5,858	23,230
WI	501	119	1,218	7	366	2,211	230	46	596	4	129	1,005	2,074	951	7,488	62	1,707	12,282
WV	159	29	191	4	40	423	61	14	97	2	10	184	757	254	1,439	17	250	2,718
WY	21	4	34	-	14	73	17	5	19	-	6	47	164	41	314	-	81	600
Other ³	75	103	336	-	10	524	52	57	127	-	6	242	504	838	2,351	2	26	3,721
Total	28,610	12,019	83,188	670	44,082	168,569	14,303	5,225	35,255	404	10,125	65,312	140,894	84,380	550,214	8,371	213,855	997,714

¹ Since the first full quarter in conservatorship (4Q08). The state level data for repayment plans and forbearance plans are not available for 1Q08 and 2009.² Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.³ Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

FHFA produces monthly and quarterly versions of the Foreclosure Prevention Report. In addition to the data provided in the monthly reports, the quarterly reports include the following information: MHA program updates; benchmarking of the Enterprises' delinquency rates; the type and depth of loan modifications; and the performance of modified loans.

Glossary

Data and definitions in this report have been revised relative to prior versions of the report. FHFA continues to work with the Enterprises to improve the comparability of reported data.

Section 1: Mortgage Performance

Total Loans Serviced - Total conventional active book of business, excluding loans that were liquidated during the month.

Current and Performing - Loans that are making timely payments and are 0 months delinquent as of the reporting month.

Total Delinquent Loans - Loans that are at least one payment past due, i.e., total servicing *minus* current and performing.

30-59 Days Delinquent - Includes loans that are only one payment delinquent.

60-89 Days Delinquent - Includes loans that are only two payments delinquent.

60-plus-days Delinquent - Loans that are two or more payments delinquent, including loans in relief, in the process of foreclosure, or in the process of bankruptcy, i.e., total servicing *minus* current and performing, and 30 to 59 days delinquent loans. Our calculation may exclude loans in bankruptcy process that are less than 60 days delinquent.

Serious Delinquency - All loans in the process of foreclosure *plus* loans that are three or more payments delinquent (including loans in the process of bankruptcy).

In Bankruptcy - Loans in the process of bankruptcy; includes all delinquency status.

Section 2: Completed Foreclosure Prevention Actions

Home Retention Actions - Repayment plans, forbearance plans, charge-offs in lieu of foreclosure, Home Saver Advances, and loan modifications. Home retention actions allow borrowers to retain ownership/occupancy of their homes while attempting to return loans to current and performing status.

Repayment Plans - An agreement between the servicer and a borrower that gives the borrower a defined period of time to reinstate the mortgage by paying normal regular payments plus an additional agreed upon amount in repayment of the delinquency.

Forbearance Plans - An agreement between the servicer and the borrower (or estate) to reduce or suspend monthly payments for a defined period of time after which borrower resumes regular monthly payments and pays additional money toward the delinquency to bring the account current or works with the servicer to identify a permanent solution, such as loan modification or short sale, to address the delinquency.

Charge-offs-in-lieu of Foreclosure - A delinquent loan for which collection efforts or legal actions against the borrower are agreed to be not in the Enterprises' best interests (because of reduced property value, a low outstanding mortgage balance, or presence of certain environmental hazards). The servicer charges off the mortgage debt rather than completing foreclosure and taking the property title. The borrower retains the property. The unpaid mortgage balance becomes a lien on the borrower's property, which must be satisfied when the borrower transfers ownership.

HomeSaver Advance (Fannie Mae) - An unsecured personal loan to a qualified borrower to cure his or her payment defaults under a mortgage loan the Enterprises own or guarantee. The borrower must be able to resume regular monthly payments on his or her mortgage. The program ended in 2010.

Loan Modifications - Number of modified, renegotiated, or restructured loans, regardless of performance-to-date under the plan during the month. Terms of the contract between the borrower and the lender are altered with the aim of curing the delinquency (30 days or more past due).

Nonforeclosure-Home Forfeiture Actions - Short sales and deeds-in-lieu of foreclosure. These actions require borrowers to give up their homes. Although homes are forfeited, foreclosure alternatives generally have less adverse impact on borrowers and their credit reports than foreclosure.

Short Sales - A short sale (also called a preforeclosure sale) is the sale of a mortgaged property at a price that nets less than the total amount due on the mortgage (e.g., the sum of the unpaid principal balance, accrued interest, advanced escrows, late fees, and delinquency charges.) The servicer and borrower negotiate payment of the difference between the net sales price and the total amount due on the mortgage.

Deed(s)-in-lieu of Foreclosure - A loan for which the borrower voluntarily conveys the property to the lender to avoid a foreclosure proceeding.

Section 3: Loan Modifications

Increase - Principal and interest after modification is higher than before the modification.

No Increase - Original principal and interest is unchanged after the modifications.

Decrease <=20% - Original principal and interest is decreased by 20 percent or less after modification.

Decrease >20% - Original principal and interest is decreased by more than 20 percent after modification.

Extend Term Only - Remaining term of the loan is longer after modification.

Reduce Rate Only - Loan's rate is lower after modification.

Reduce Rate and Extend Term - Loan's rate reduced and term extended.

Reduce Rate, Extend Term, and Forbear Principal - Modification includes term extension, rate reduction, and forbearance of principal.

Other - A modification that does not fit in any of the above categories. The majority of these loans are capitalized modifications.

Section 4: Third-party Sales and Foreclosures

Third-party Sales - A third party entity purchases the property at the foreclosure sale/auction above the initial bid set forth by Fannie Mae or Freddie Mac.

Foreclosure Starts - The total number of loans referred to an attorney to initiate the legal process of foreclosure during the month. These are loans measured as not being in foreclosure in the previous month but referred to foreclosure in the current month.

Foreclosure Sales - The number of loans that went to foreclosure (sheriff's) sale during the month.