FORECLOSURE PREVENTION & REFINANCE REPORT

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7.425 million
troubled homeowners helped during conservatorships

74.4%
of loan modifications in 2Q26 reduced borrowers' monthly payments by over 20%

Serious delinquency rate held steady at
0.59%
at the end of 2Q26

REO inventory increased
0.43%
in 2Q26

2Q26 Highlights -- Foreclosure Prevention

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 48,439 foreclosure prevention actions in the second quarter of 2026, bringing the total to 7,425,684 since the start of conservatorships in September 2008. Of these actions, 6,718,452 have helped troubled homeowners stay in their homes, including 2,871,396 permanent loan modifications.
- Initiated forbearance plans decreased to 26,906 in the second quarter, from 27,477 in the first quarter of 2026. At quarter-end, 37,283 loans remained in forbearance, representing approximately 0.12 percent of total loans serviced and 6.51 percent of total delinquent loans.
- Sixty three percent of modifications in the second quarter of 2026 were modifications with principal forbearance. Modifications that include extend-term only, accounted for 35.7 percent of all loan modifications during the quarter.
- There were 404 completed short sales and deeds-in-lieu during the quarter, bringing the total to 707,232 since the conservatorships began in September 2008.

The Enterprises' Mortgage Performance:

- The 60+ days delinquency rate increased from 0.81 percent at the end of the first quarter to 0.83 percent at the end of the second quarter of 2026.
- The Enterprises' serious (90 days or more) delinquency rate remained unchanged at 0.59 percent at the end of the second quarter of 2026. This compared with 6.07 percent for Federal Housing Administration (FHA) loans, 2.62 percent for Veterans Affairs (VA) loans, and 2.06 percent for all loans (industry average).

The Enterprises' Foreclosures:

- Foreclosure starts increased 1.9 percent to 25,908 while third-party and foreclosure sales rose 4.1 percent to 3,894 in the second quarter of 2026.

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

2Q26 Highlights -- Refinance Activities

- Total refinance volume declined in the second quarter of 2026 as mortgage rates moved higher. During the quarter, the average 30-year fixed mortgage rate increased to 6.42 percent, compared with 6.11 percent in the first quarter.
- The share of cash-out refinance transactions increased to 54.4 percent of total refinance activity in June 2026, though it remains well below the peak of 82.4 percent reached in September 2022.

Foreclosure Prevention Activities

(Number of loans)	**1Q26**	**2Q26**
Completed Actions		
Loan Modifications*	20,019	21,175
Repayment Plans	4,935	4,163
Forbearance Plans	11,949	6,911
Charge-offs-in-lieu	137	123
Payment Deferral	20,964	15,663
Home Retention Actions	**58,004**	**48,035**
Short Sales	209	283
Deeds-in-lieu	104	121
Home Forfeiture Actions	**313**	**404**
TOTAL	**58,317**	**48,439**
Inventory *(Number of loans at period end)*		
Repayment Plans	8,871	8,191
Forbearance Plans	37,196	37,283

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance *(at period end)*

(Number of loans)	**1Q26**	**2Q26**
30-59 Days Delinquent	281,098	321,016
60-plus-days Delinquent	246,081	251,889
Seriously Delinquent*	180,953	181,803
Foreclosure Starts	25,413	25,908
Third-party & Foreclosure Sales	3,739	3,894
REO Inventory	6,962	6,992
(Percent of total loans serviced)		
30-59 Days Delinquent	0.92%	1.05%
60-plus-days Delinquent	0.81%	0.83%
Seriously Delinquent*	0.59%	0.59%

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

Source: FHFA (Fannie Mae and Freddie Mac)

Refinance Activities

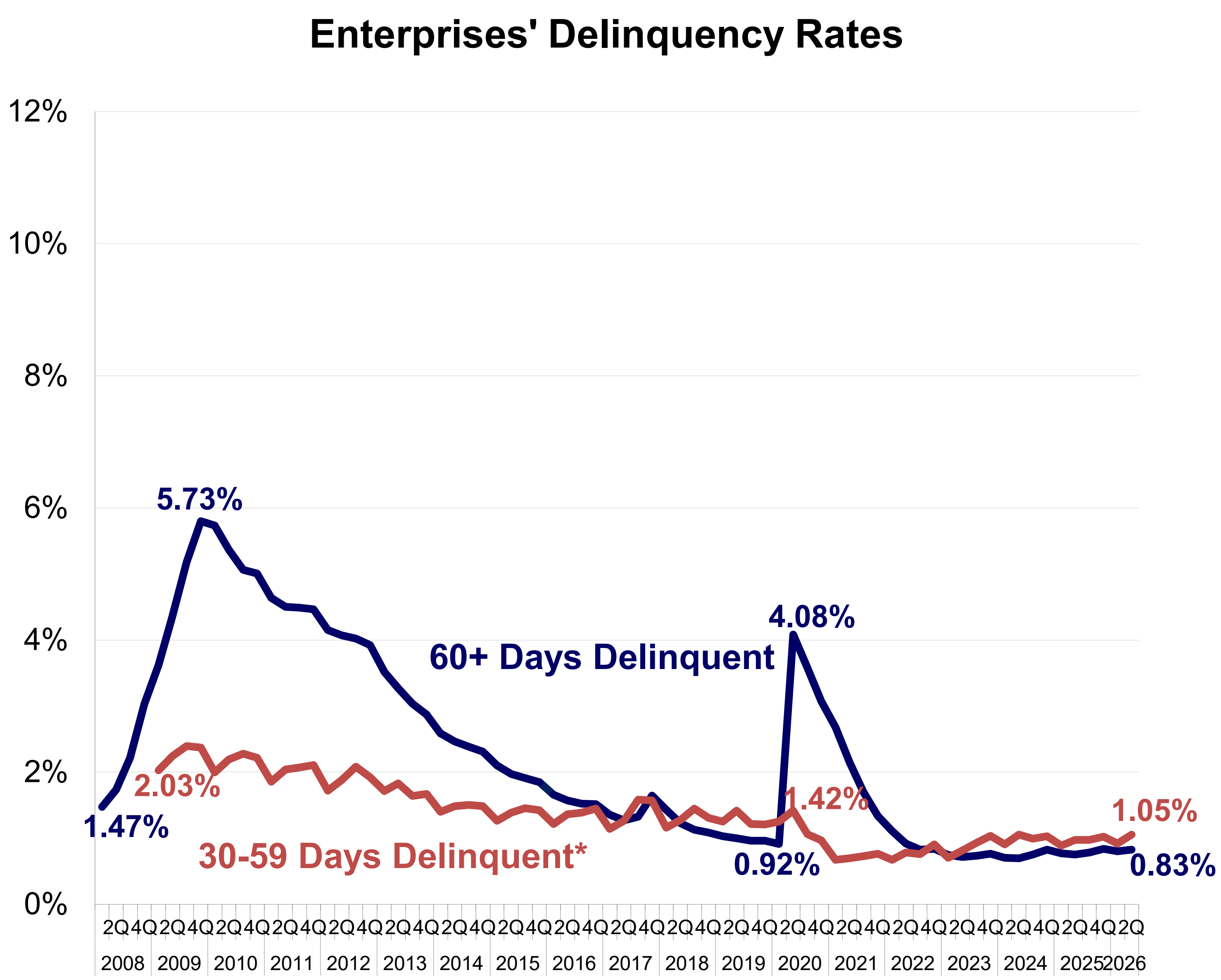
(Number of loans)	**1Q26**	**2Q26**
Total Refinances	237,039	223,082

Source: FHFA (Fannie Mae and Freddie Mac)

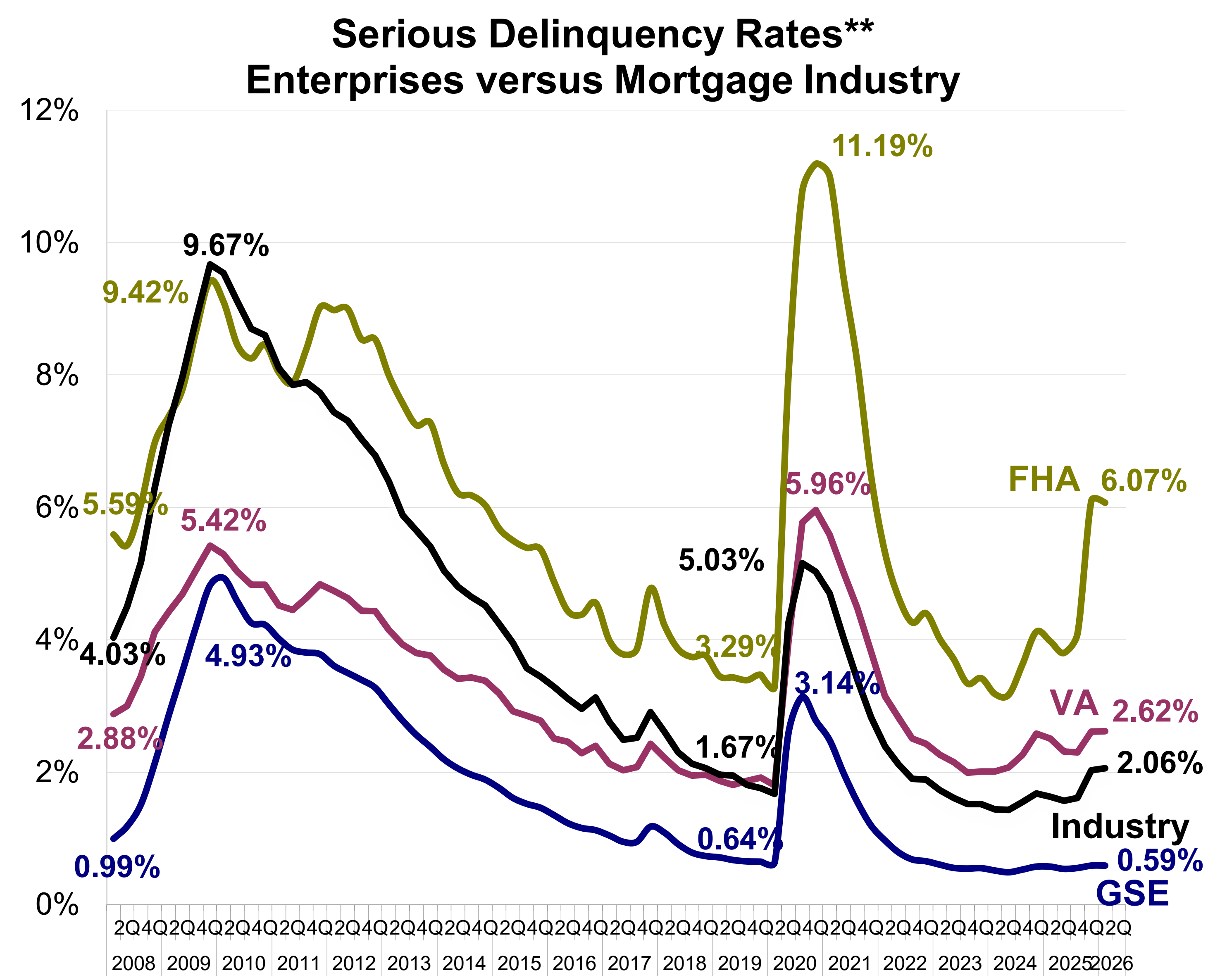
This is the quarterly version of the Foreclosure Prevention and Refinance Report. FHFA produces monthly and quarterly versions of the Foreclosure Prevention and Refinance Report. In addition to the data provided in the monthly reports, the quarterly reports include the following information: benchmarking of the Enterprises' delinquency rates, types and depth of loan modifications, performance of modified loans, and state level data.

Mortgage Performance

The percentage of the Enterprises' loans that were 30–59 days delinquent rose to 1.05 percent, and the 60-plus-day delinquency rate increased to 0.83 percent as of the end of the second quarter of 2026. However, the Enterprises' serious delinquency rate remained unchanged at 0.59 percent. This compared with 6.07 percent for Federal Housing Administration (FHA) loans, 2.62 percent for Veterans Affairs (VA) loans, and 2.06 percent for all loans (industry average).



Source: FHFA (Fannie Mae and Freddie Mac)



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

*2008 data not available.
**90 days or more delinquent, or in the process of foreclosure.

Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 106,756 foreclosure prevention actions during the first half of 2026, bringing the total to 7,425,684 since the start of conservatorships in September 2008. Of these actions, 2,871,396 have been permanent loan modifications, and 3,847,056 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. Additionally, 707,232 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

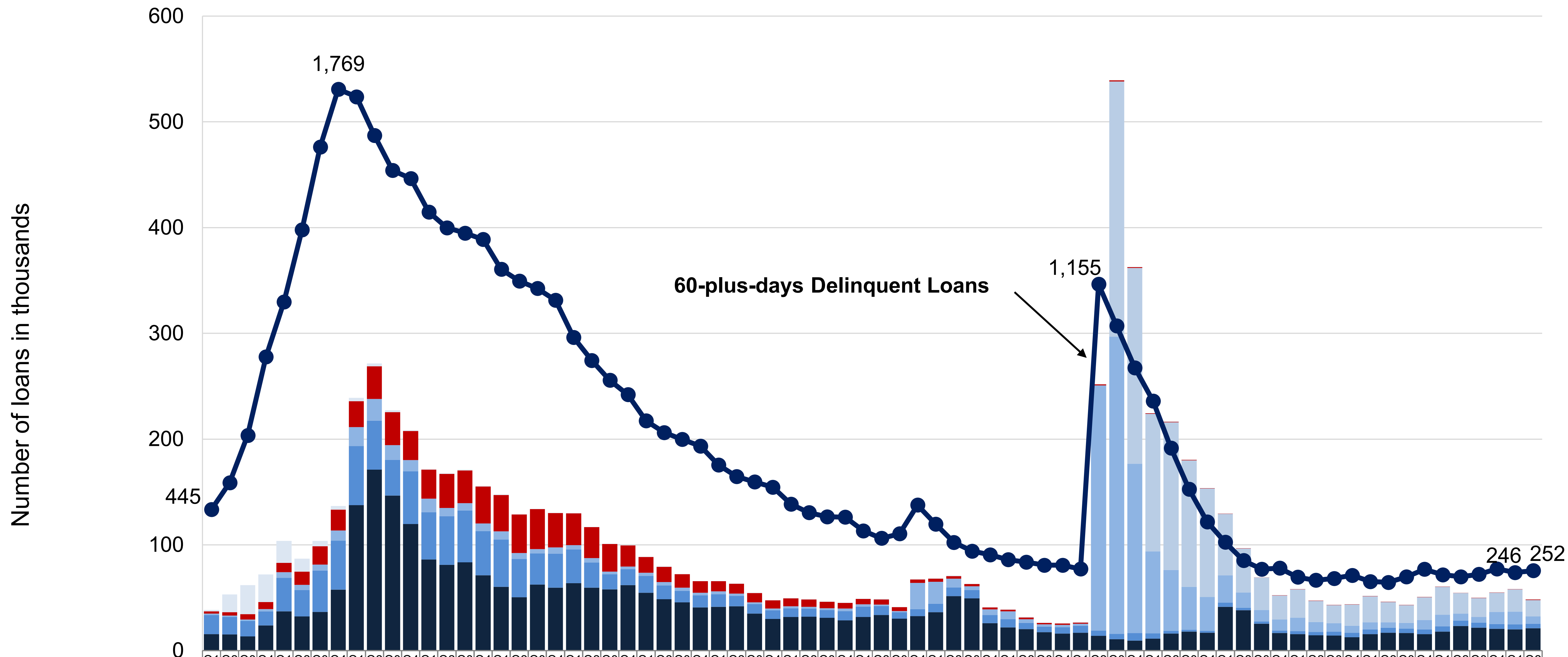
	2023	2024	2025	YTD Jun-2026	Conservatorship to Date[1]
Home Retention Actions					
Repayment Plans	13,977	18,313	19,928	9,098	1,069,741
Forbearance Plans	36,263	25,626	33,853	18,860	1,327,366
Charge-offs-in-lieu	630	1,184	489	260	22,904
HomeSaver Advance *(Fannie Mae)*	-	-	-	-	70,178
Payment Deferral	84,358	82,240	81,955	36,627	1,356,867
Loan Modifications[2]	57,041	64,704	83,306	41,194	2,871,396
Total	**192,269**	**192,067**	**219,531**	**106,039**	**6,718,452**
Nonforeclosure - Home Forfeiture Actions					
Short Sales	472	491	627	492	608,198
Deeds-in-lieu	156	174	308	225	99,034
Total	**628**	**665**	**935**	**717**	**707,232**
Total Foreclosure Prevention Actions	**192,897**	**192,732**	**220,466**	**106,756**	**7,425,684**

[1]Since the first full quarter in conservatorship (4Q08).
[2]Includes HAMP permanent modifications.

Source: FHFA (Fannie Mae and Freddie Mac)

60+ Days Delinquent Loans and Foreclosure Prevention Actions

The number of loans 60 or more days delinquent rose 2.4 percent in the second quarter of 2026, driven by an increase in loans in forbearance programs. The Enterprises completed 48,439 foreclosure prevention actions during the quarter, a 16.9 percent decline from the first quarter of 2026. The vast majority of these actions allowed troubled homeowners to stay in their homes, including 21,175 permanent loan modifications, 15,663 payment deferrals, 6,911 forbearance plans, 4,163 repayment plans, and 123 charge-offs-in-lieu of foreclosure.



	2008 Q1	2008 Q2	2008 Q3	2008 Q4	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Q4
Other*	1	17	27	26	21	12	5	3	3	3	2	1	0	1	1	1	1	0	0	0
Short Sales & Deeds-in-lieu	2	3	5	7	9	13	17	20	24	31	31	28	28	32	31	35	34	36	38	33
Payment Deferral	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Forbearance Plans**	1	1	1	2	5	5	6	10	18	21	14	11	13	8	7	7	8	5	4	6
Repayment Plans**	18	16	15	13	32	25	39	46	56	46	34	50	45	46	49	42	45	36	30	32
Loan Modifications	16	15	13	24	37	32	37	58	13	17	14	12	86	81	84	71	60	50	63	60

	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2014 Q1	2014 Q2	2014 Q3	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Q4	2017 Q1	2017 Q2	2017 Q3	2017 Q4
Other*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Short Sales & Deeds-in-lieu	30	29	26	20	15	15	13	11	10	9	9	8	7	7	6	5	5	5	4	3
Payment Deferral	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Forbearance Plans**	4	4	2	2	3	3	3	3	3	2	2	2	2	2	1	2	2	2	1	25
Repayment Plans**	32	24	15	15	16	13	11	11	12	10	9	8	8	8	8	9	10	8	6	6
Loan Modifications	64	60	58	62	55	49	46	41	41	42	35	30	32	32	31	29	32	34	30	33

	2018 Q1	2018 Q2	2018 Q3	2018 Q4	2019 Q1	2019 Q2	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2022 Q1	2022 Q2	2022 Q3	2022 Q4
Other*	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Short Sales & Deeds-in-lieu	3	3	2	2	2	2	1	1	1	1	1	1	1	1	0	0	0	0	0	0
Payment Deferral	0	0	0	0	0	0	0	0	0	0	24	18	13	14	12	10	58	42	31	23
Forbearance Plans**	21	8	3	5	7	3	2	2	2	23	28	16	77	57	40	32	26	14	11	10
Repayment Plans**	8	8	8	8	8	6	5	6	7	5	5	7	5	3	2	2	4	2	2	2
Loan Modifications	36	51	49	26	22	20	18	16	17	14	11	9	11	16	18	17	41	38	26	17

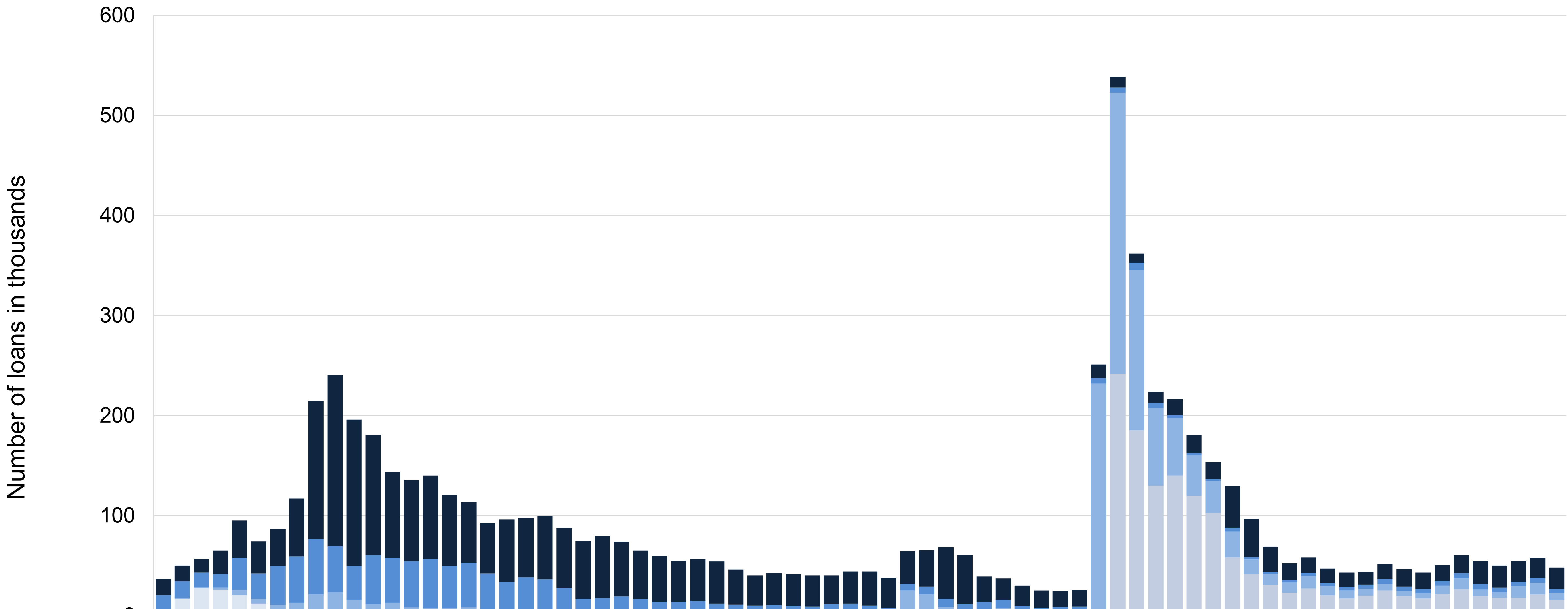
	2023 Q1	2023 Q2	2023 Q3	2023 Q4	2024 Q1	2024 Q2	2024 Q3	2024 Q4	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1	2026 Q2
Other*	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Short Sales & Deeds-in-lieu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payment Deferral	27	20	17	20	25	19	17	21	26	19	18	18	21	16
Forbearance Plans**	12	9	8	7	7	5	5	9	11	7	5	11	12	7
Repayment Plans**	3	3	4	4	4	5	4	5	5	5	5	5	5	4
Loan Modifications	16	14	14	13	16	17	17	15	18	23	22	21	20	21

*Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu. The volumes of these actions are usually small and may appear as zero due to rounding.
**Include loans that were 30+ days delinquent at initiation of the plan.

Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosure Prevention Activity: Home Retention Actions

The Enterprises completed 48,035 home retention actions in the second quarter, compared with 58,004 in the first quarter of 2026. These actions, which included 21,175 permanent loan modifications, 15,663 payment deferrals, 6,911 forbearance plans, 4,163 repayment plans and 123 charge-offs-in-lieu, helped delinquent borrowers stay in their homes during the quarter.



	2008				2009				2010				2011				2012			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Loan Modifications	16	15	13	24	37	32	37	58	13	17	14	12	86	81	84	71	60	50	63	60
Repayment Plans	18	16	15	13	32	25	39	46	56	46	34	50	45	46	49	42	45	36	30	32
Forbearance Plans	1	1	1	2	5	5	6	10	18	21	14	11	13	8	7	7	8	5	4	6
Payment Deferral	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other*	1	17	27	26	21	12	5	3	3	3	2	1	0	1	1	1	1	0	0	0
Total	36	50	57	65	95	74	86	11	21	24	19	18	14	13	14	12	11	93	96	98

	2013				2014				2015				2016				2017			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Loan Modifications	64	60	58	62	55	49	46	41	41	42	35	30	32	32	31	29	32	34	30	33
Repayment Plans	32	24	15	15	16	13	11	11	12	10	9	8	8	8	8	9	10	8	6	6
Forbearance Plans	4	4	2	2	3	3	3	3	3	2	2	2	2	2	1	2	2	2	1	25
Payment Deferral	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	10	88	75	80	74	65	60	55	56	54	46	40	42	42	40	40	44	44	38	64

	2018				2019				2020				2021				2022			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Loan Modifications	36	51	49	26	22	20	18	16	17	14	11	9	11	16	18	17	41	38	26	17
Repayment Plans	8	8	8	8	8	6	5	6	7	5	5	7	5	3	2	2	4	2	2	2
Forbearance Plans	21	8	3	5	7	3	2	2	2	23	28	16	77	57	40	32	26	14	11	10
Payment Deferral	0	0	0	0	0	0	0	0	0	0	24	18	13	14	12	10	58	42	31	23
Other*	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Total	66	68	61	39	37	30	25	25	26	25	53	36	22	21	18	15	13	97	69	52

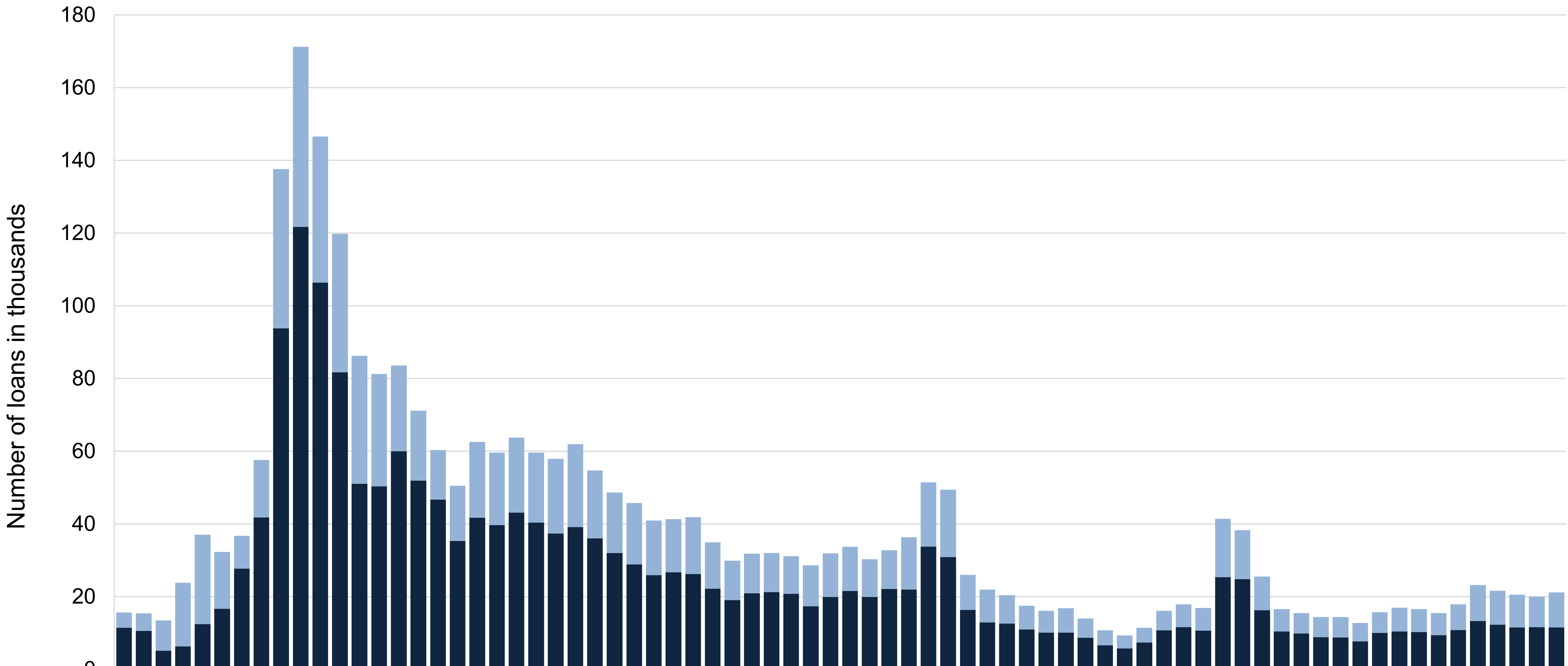
	2023				2024				2025				2026	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Loan Modifications	16	14	14	13	16	17	17	15	18	23	22	21	20	21
Repayment Plans	3	3	4	4	4	5	4	5	5	5	5	5	5	4
Forbearance Plans	12	9	8	7	7	5	5	9	11	7	5	11	12	7
Payment Deferral	27	20	17	20	25	19	17	21	26	19	18	18	21	16
Other*	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Total	58	47	43	44	52	46	43	51	60	55	50	55	58	48

*Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu. The volumes of these actions are usually small and may appear as zero due to rounding.

Source: FHFA (Fannie Mae and Freddie Mac)

Enterprises' Loan Modifications

The Enterprises completed 21,175 loan modifications in the second quarter, up from 20,019 in the first quarter of 2026. Fannie Mae's permanent loan modifications decreased 0.2 percent to 11,557, while Freddie Mac's rose 13.9 percent to 9,618 during the quarter.



	2008				2009				2010				2011				2012			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Freddie Mac	4	5	8	17	25	16	9	16	44	49	40	38	35	31	24	19	14	15	21	20
Fannie Mae	11	11	5	6	12	17	28	42	94	12	10	82	51	50	60	52	47	35	42	40
Total	16	15	13	24	37	32	37	58	13	17	14	12	86	81	84	71	60	50	63	60

	2013				2014				2015				2016				2017			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Freddie Mac	21	19	21	23	19	17	17	15	15	16	13	11	11	11	10	11	12	12	10	11
Fannie Mae	43	40	37	39	36	32	29	26	27	26	22	19	21	21	21	17	20	22	20	22
Total	64	60	58	62	55	49	46	41	41	42	35	30	32	32	31	29	32	34	30	33

	2018				2019				2020				2021				2022			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Freddie Mac	14	18	18	10	9	8	7	6	7	5	4	4	4	5	6	6	16	13	9	6
Fannie Mae	22	34	31	16	13	13	11	10	10	9	7	6	7	11	12	11	25	25	16	10
Total	36	51	49	26	22	20	18	16	17	14	11	9	11	16	18	17	41	38	26	17

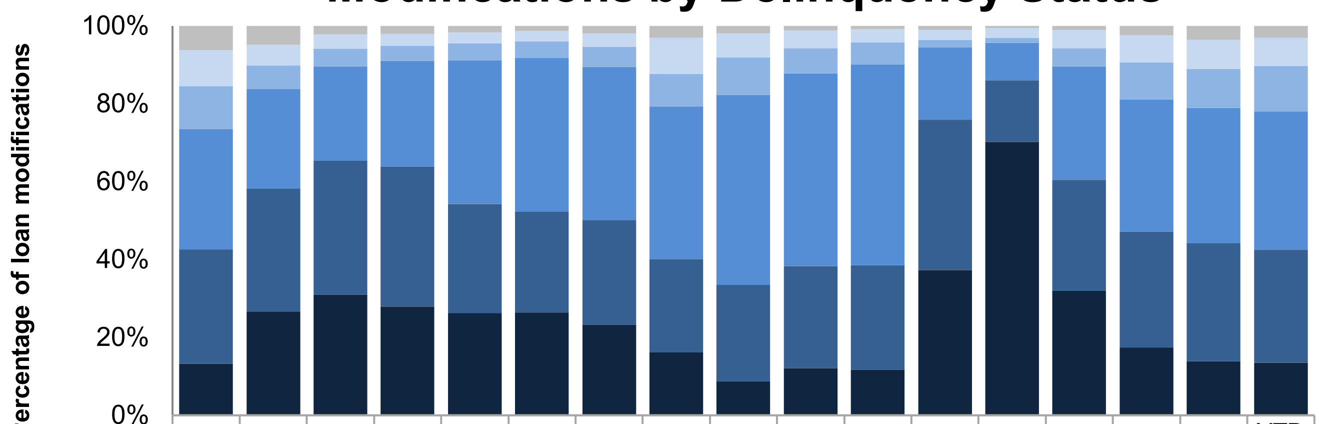
	2023				2024				2025				2026	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Freddie Mac	6	6	6	5	6	7	6	6	7	10	9	9	8	10
Fannie Mae	10	9	9	8	10	10	10	9	11	13	12	12	12	12
Total	16	14	14	13	16	17	17	15	18	23	22	21	20	21

Source: FHFA (Fannie Mae and Freddie Mac)

Enterprises' Loan Modifications

There were 41,194 permanent loan modifications in the first half of 2026. Approximately 13.5 percent of these loans were one year or more delinquent at the time of modification, 80.1 percent had mark-to-market LTV<= 80%, and 4.8 percent were originated prior to 2009.

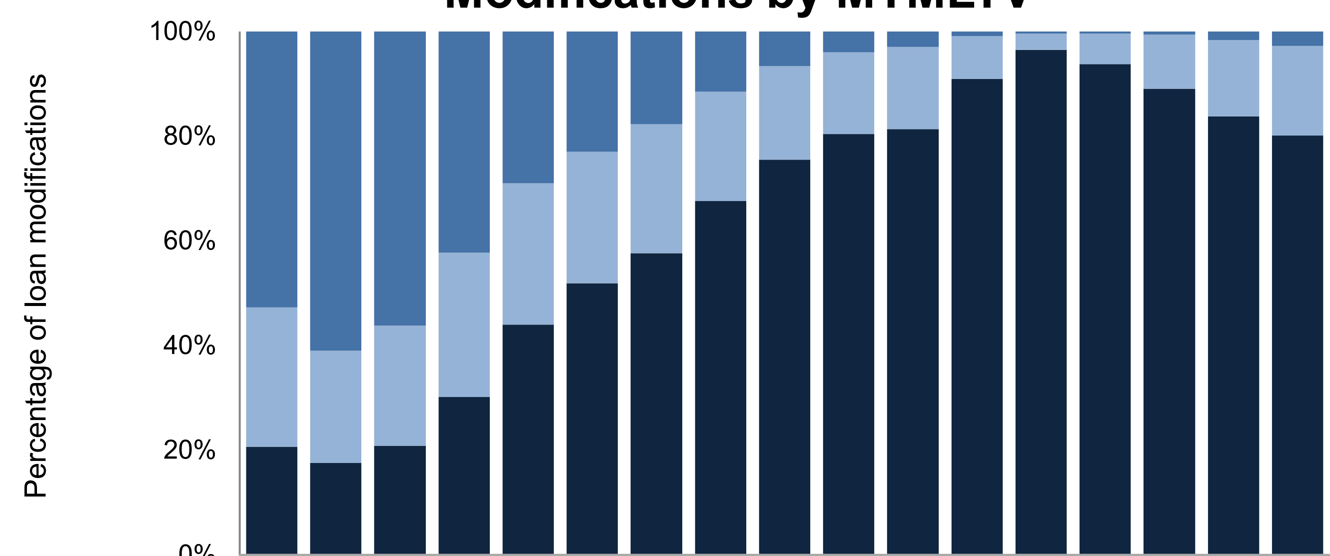
Modifications by Delinquency Status



	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD 2026
Current*	6%	5%	2%	2%	2%	1%	2%	3%	2%	1%	1%	1%	1%	1%	2%	4%	3%
30-59 DLQ	9%	5%	4%	3%	3%	3%	3%	9%	6%	4%	3%	3%	2%	5%	7%	7%	7%
60-89 DLQ	11%	6%	5%	4%	4%	4%	5%	8%	10%	7%	6%	2%	1%	5%	9%	10%	12%
90 - 179 DLQ	31%	25%	24%	27%	37%	39%	39%	39%	49%	50%	52%	19%	10%	29%	34%	35%	36%
180 - 364 DLQ	29%	32%	34%	36%	28%	26%	27%	24%	25%	26%	27%	39%	16%	29%	30%	30%	29%
365+ DLQ	13%	27%	31%	28%	26%	26%	23%	16%	9%	12%	12%	37%	70%	32%	17%	14%	14%

Source: FHFA (Fannie Mae and Freddie Mac)

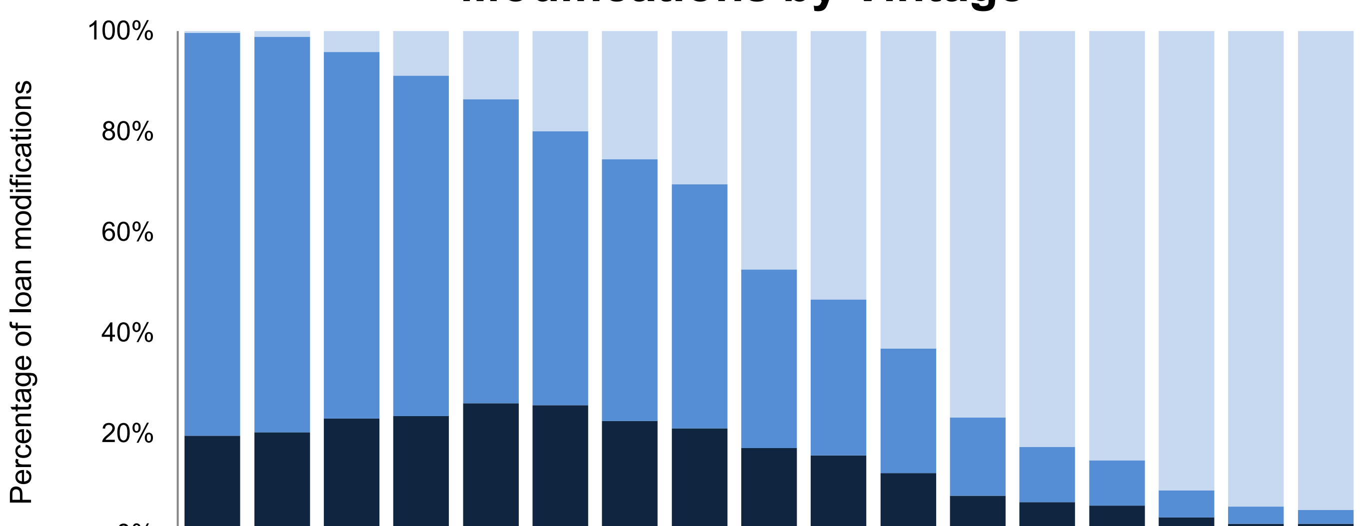
Modifications by MTMLTV



	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD 2026
MTMLTV > 100%	53%	61%	56%	42%	29%	23%	18%	11%	7%	4%	3%	1%	0%	0%	1%	2%	3%
80% < MTMLTV <= 100%	27%	21%	23%	28%	27%	25%	25%	21%	18%	16%	16%	8%	3%	6%	10%	15%	17%
MTMLTV <= 80%**	21%	18%	21%	30%	44%	52%	58%	68%	76%	80%	81%	91%	97%	94%	89%	84%	80%

Source: FHFA (Fannie Mae and Freddie Mac)

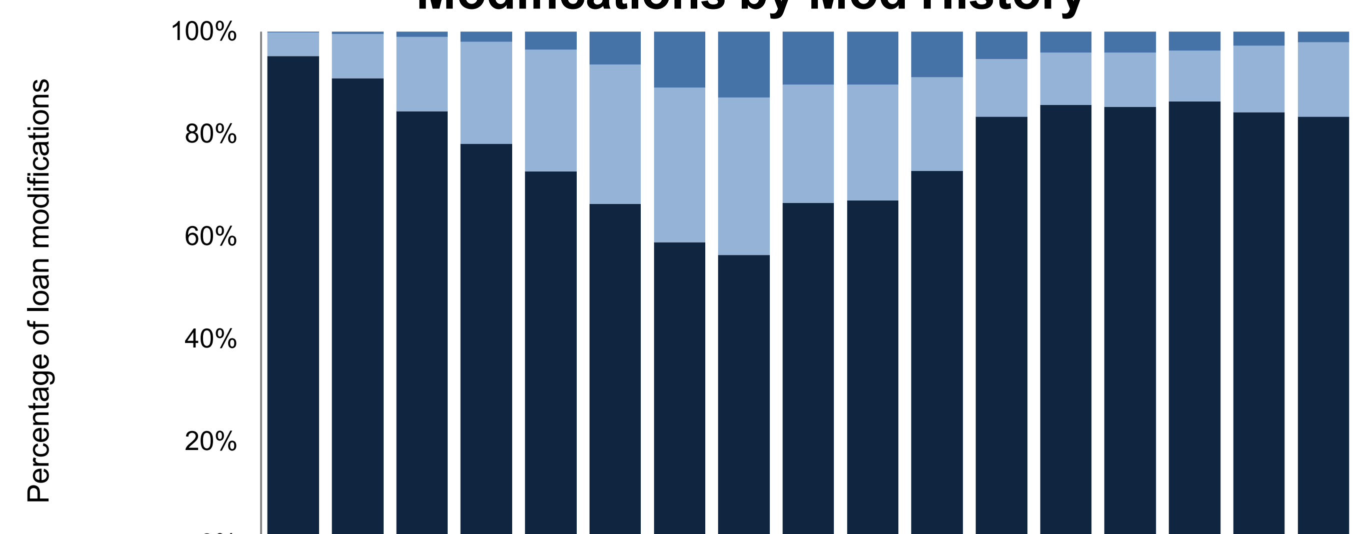
Modifications by Vintage



	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD 2026
2009 & later	0%	1%	4%	9%	14%	20%	25%	30%	47%	53%	63%	77%	83%	85%	91%	95%	95%
2005-2008	80%	79%	73%	68%	60%	54%	52%	48%	35%	31%	25%	16%	11%	9%	5%	3%	3%
2004 & Prior	20%	20%	23%	24%	26%	26%	23%	21%	17%	16%	12%	8%	6%	6%	3%	2%	2%

Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by Mod History***



	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD 2026
Three plus Modifications	0%	0%	1%	2%	4%	6%	11%	13%	10%	10%	9%	5%	4%	4%	4%	3%	2%
Second Modification	5%	9%	14%	20%	24%	27%	30%	31%	23%	23%	18%	11%	10%	11%	10%	13%	15%
First Modification	95%	91%	84%	78%	73%	66%	59%	56%	67%	67%	73%	83%	86%	85%	86%	84%	83%

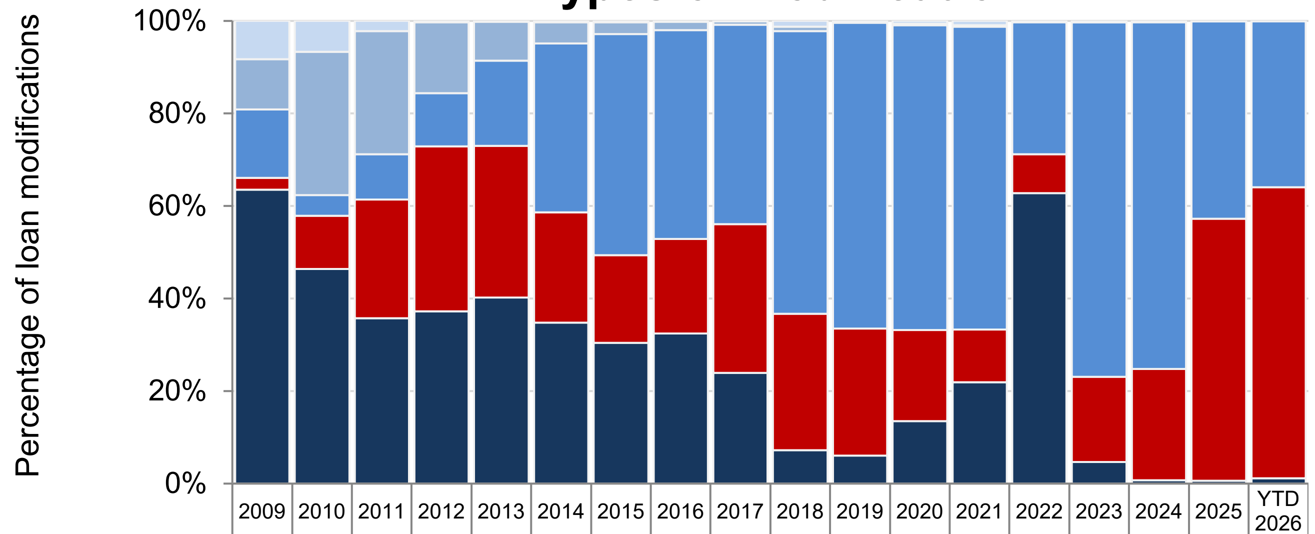
Source: FHFA (Fannie Mae and Freddie Mac)

*Includes loans with missing delinquency status.
**Includes loans with missing MTMLTV data.
***Data have been revised.

Enterprises' Loan Modifications

The share of Enterprise modifications with rate reductions only has declined significantly, while modifications with term extensions, rate reductions and principal forbearance have increased, reflecting the higher mortgage rate environment. Approximately 65.2 percent of loans modified six months ago (in Q3 2025) were current and performing.

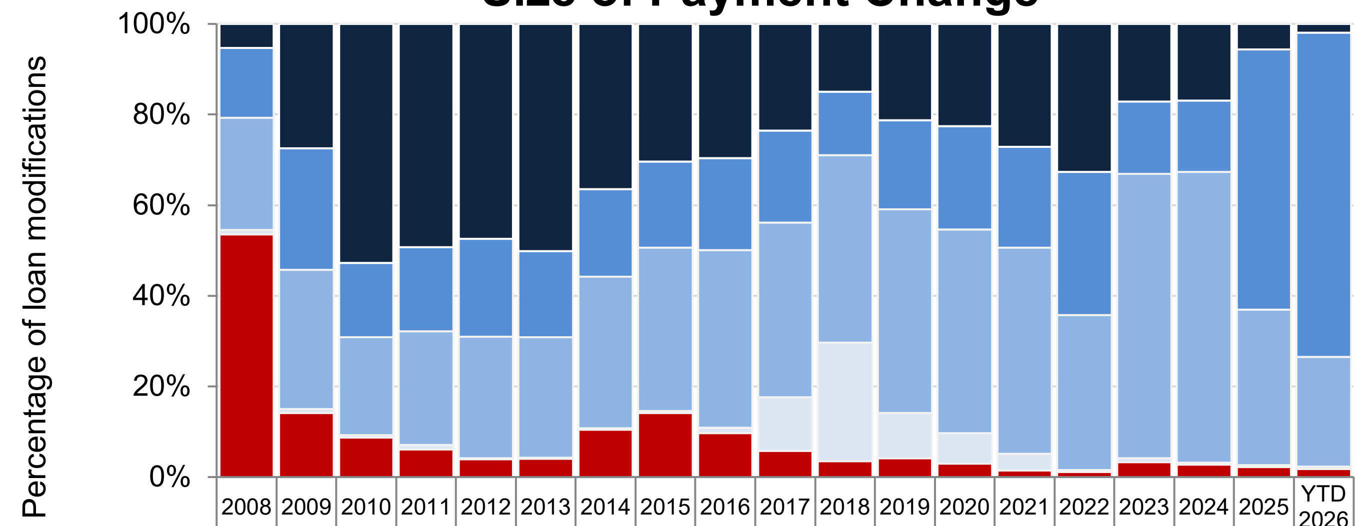
Types of Modification



	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD 2026
Other	8%	7%	2%	0%	0%	0%	0%	0%	0%	1%	0%	1%	1%	0%	0%	0%	0%	0%
Reduce Rate Only	11%	31%	27%	15%	8%	5%	3%	2%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%
Extend Term Only	15%	4%	10%	11%	18%	36%	48%	45%	43%	61%	66%	66%	65%	29%	77%	75%	43%	36%
Extend Term, Reduce Rate and Forbear Principal	3%	11%	26%	36%	33%	24%	19%	20%	32%	30%	27%	20%	11%	8%	18%	24%	57%	63%
Extend Term and Reduce Rate	64%	46%	36%	37%	40%	35%	30%	32%	24%	7%	6%	14%	22%	63%	5%	1%	1%	1%

Source: FHFA (Fannie Mae and Freddie Mac)

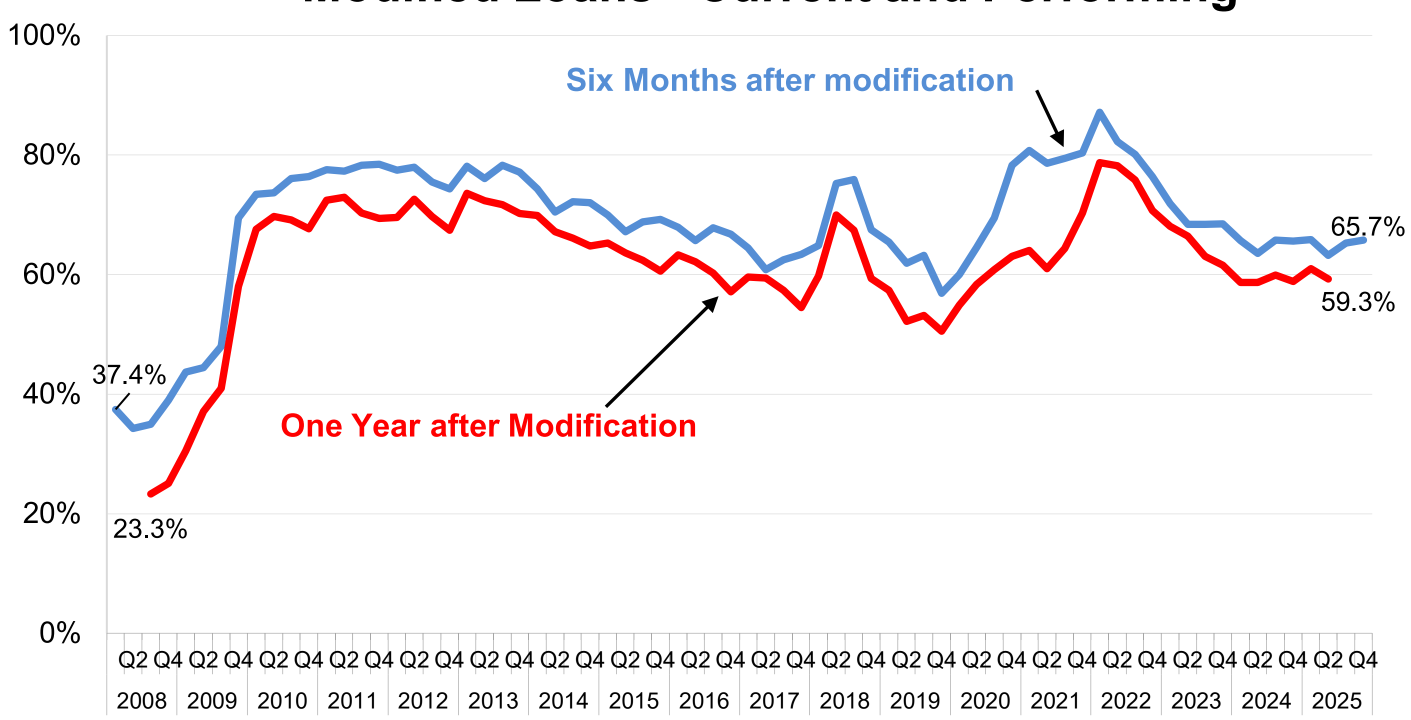
Size of Payment Change



	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD 2026
Decrease > 30%	5%	27%	53%	49%	47%	50%	36%	30%	30%	24%	15%	21%	23%	27%	33%	17%	17%	6%	2%
Decrease 20% <=30%	15%	27%	16%	19%	22%	19%	19%	19%	20%	20%	14%	20%	23%	22%	32%	16%	16%	57%	72%
Decrease <=20%	25%	31%	22%	25%	27%	27%	33%	36%	39%	38%	41%	45%	45%	46%	34%	63%	64%	34%	24%
No Change	1%	1%	0%	1%	0%	0%	0%	0%	1%	12%	26%	10%	7%	4%	0%	1%	0%	0%	1%
Increase	54%	14%	9%	6%	4%	4%	10%	14%	10%	6%	3%	4%	3%	1%	1%	3%	3%	2%	2%

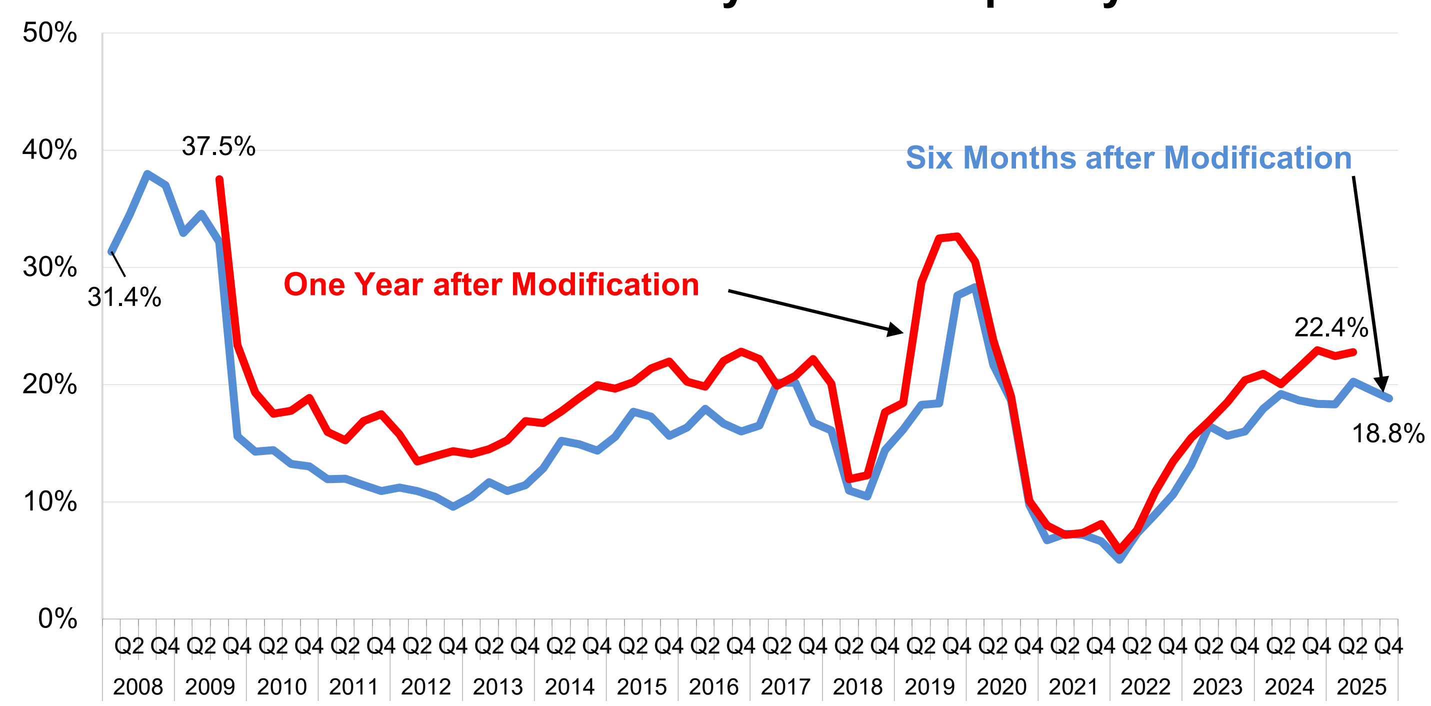
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - 60+ Days Re-Delinquency Rates

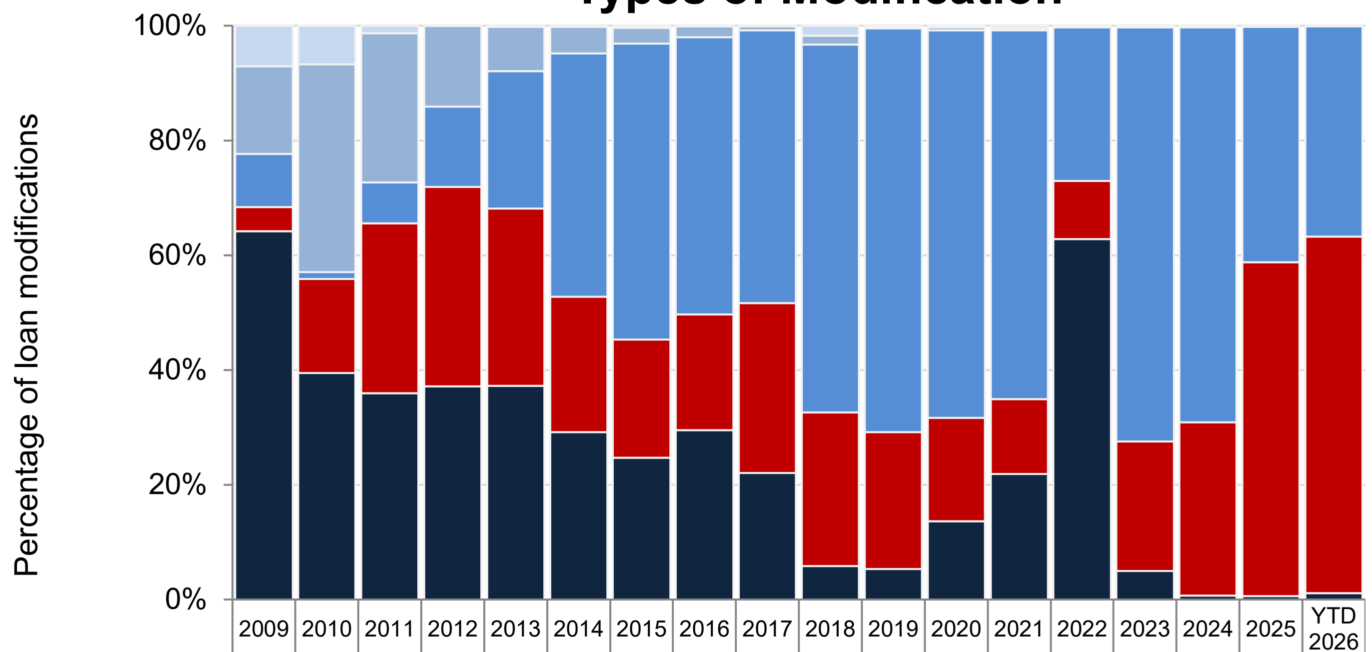


Source: FHFA (Fannie Mae and Freddie Mac)

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.

Fannie Mae's Loan Modifications

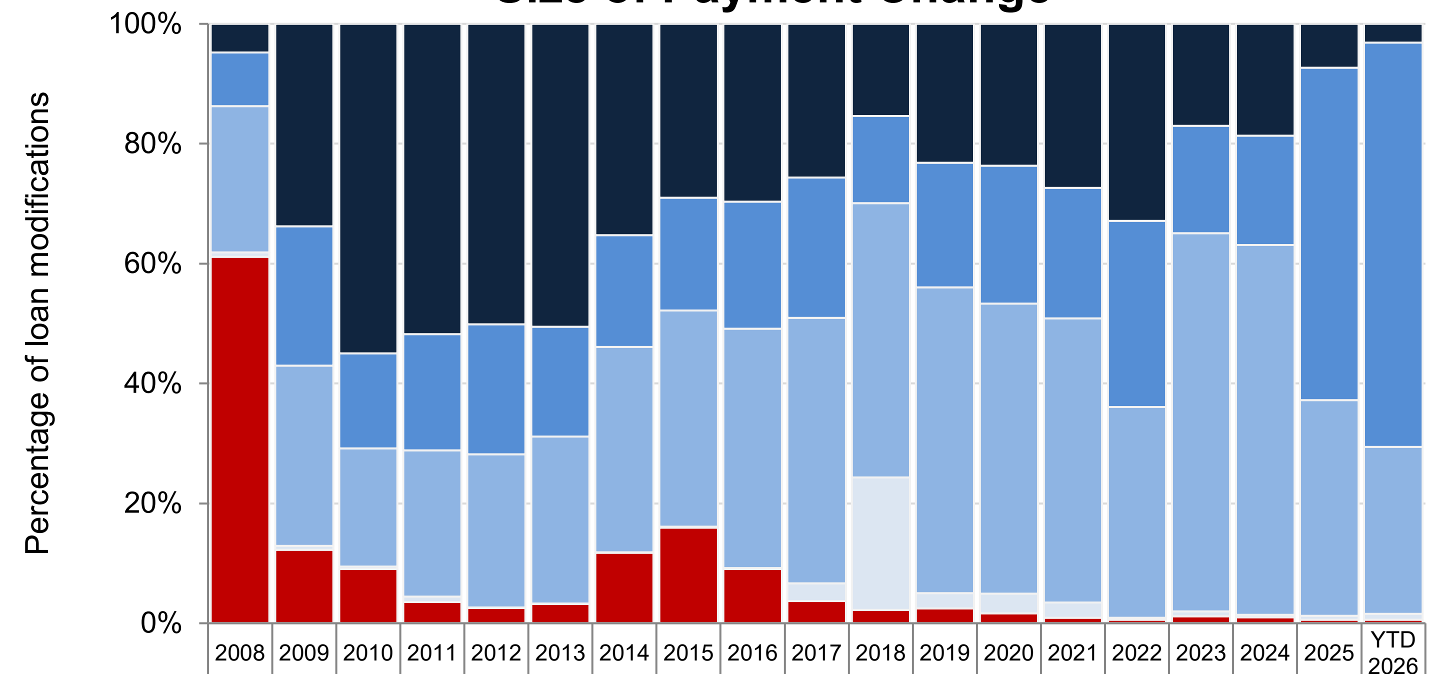
Types of Modification



	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD 2026
Other	7%	7%	1%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%	0%	0%	0%
Reduce Rate Only	15%	36%	26%	14%	8%	5%	3%	2%	1%	2%	0%	1%	0%	0%	0%	0%	0%	0%
Extend Term Only	9%	1%	7%	14%	24%	42%	52%	48%	48%	64%	70%	68%	64%	27%	72%	69%	41%	37%
Extend Term, Reduce Rate and Forbear Principal	4%	16%	30%	35%	31%	24%	21%	20%	30%	27%	24%	18%	13%	10%	23%	30%	58%	62%
Extend Term and Reduce Rate	64%	39%	36%	37%	37%	29%	25%	29%	22%	6%	5%	14%	22%	63%	5%	1%	1%	1%

Source: FHFA (Fannie Mae and Freddie Mac)

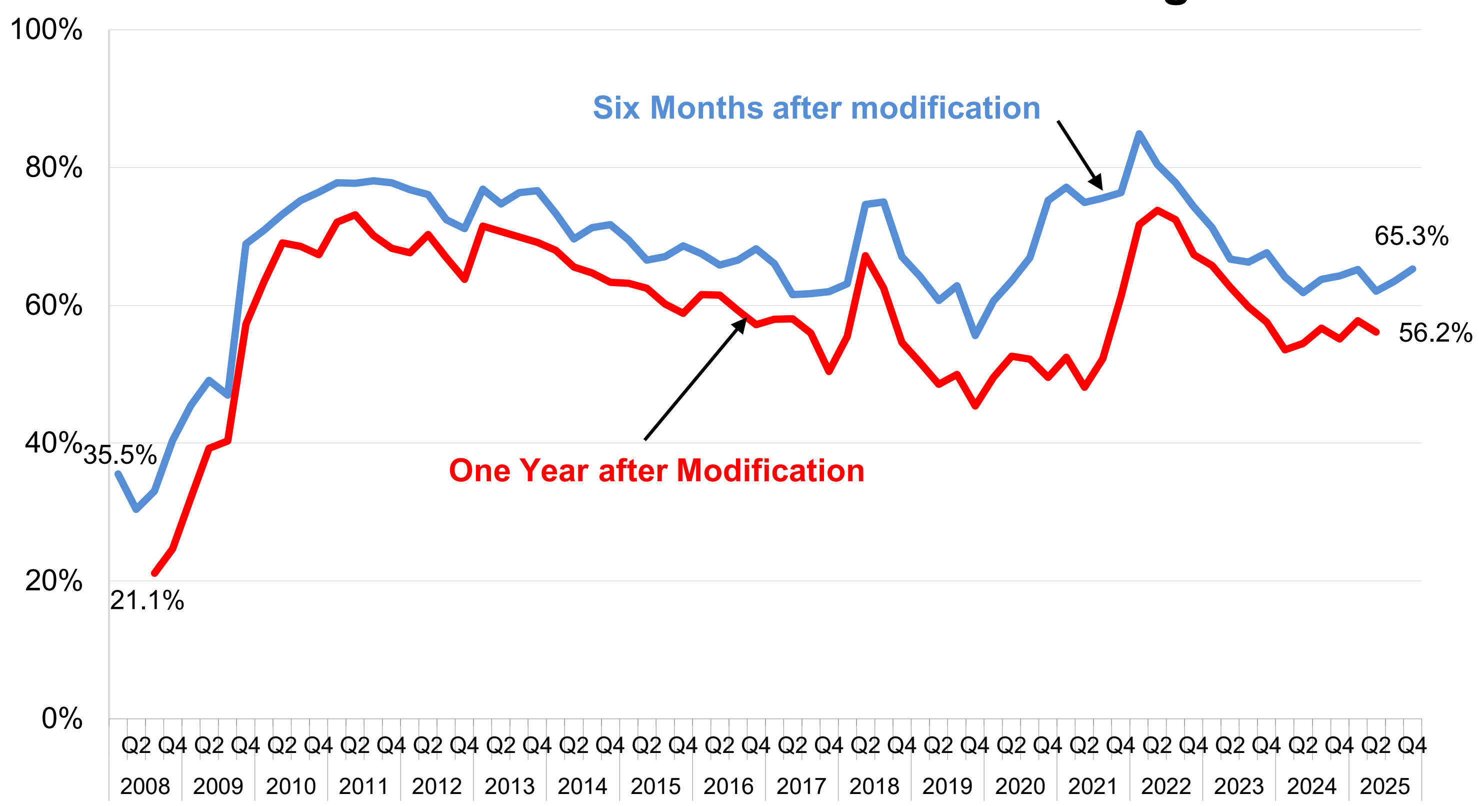
Size of Payment Change



	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD 2026
Decrease > 30%	5%	34%	55%	52%	50%	50%	35%	29%	30%	26%	15%	23%	24%	27%	33%	17%	19%	7%	3%
Decrease 20% <=30%	9%	23%	16%	19%	22%	18%	19%	19%	21%	23%	15%	21%	23%	22%	31%	18%	18%	56%	67%
Decrease <=20%	24%	30%	20%	24%	26%	28%	34%	36%	40%	44%	46%	51%	48%	47%	35%	63%	62%	36%	28%
No Change	1%	1%	0%	1%	0%	0%	0%	0%	0%	3%	22%	3%	3%	3%	0%	1%	0%	1%	1%
Increase	61%	12%	9%	4%	3%	3%	12%	16%	9%	4%	2%	2%	2%	1%	1%	1%	1%	1%	1%

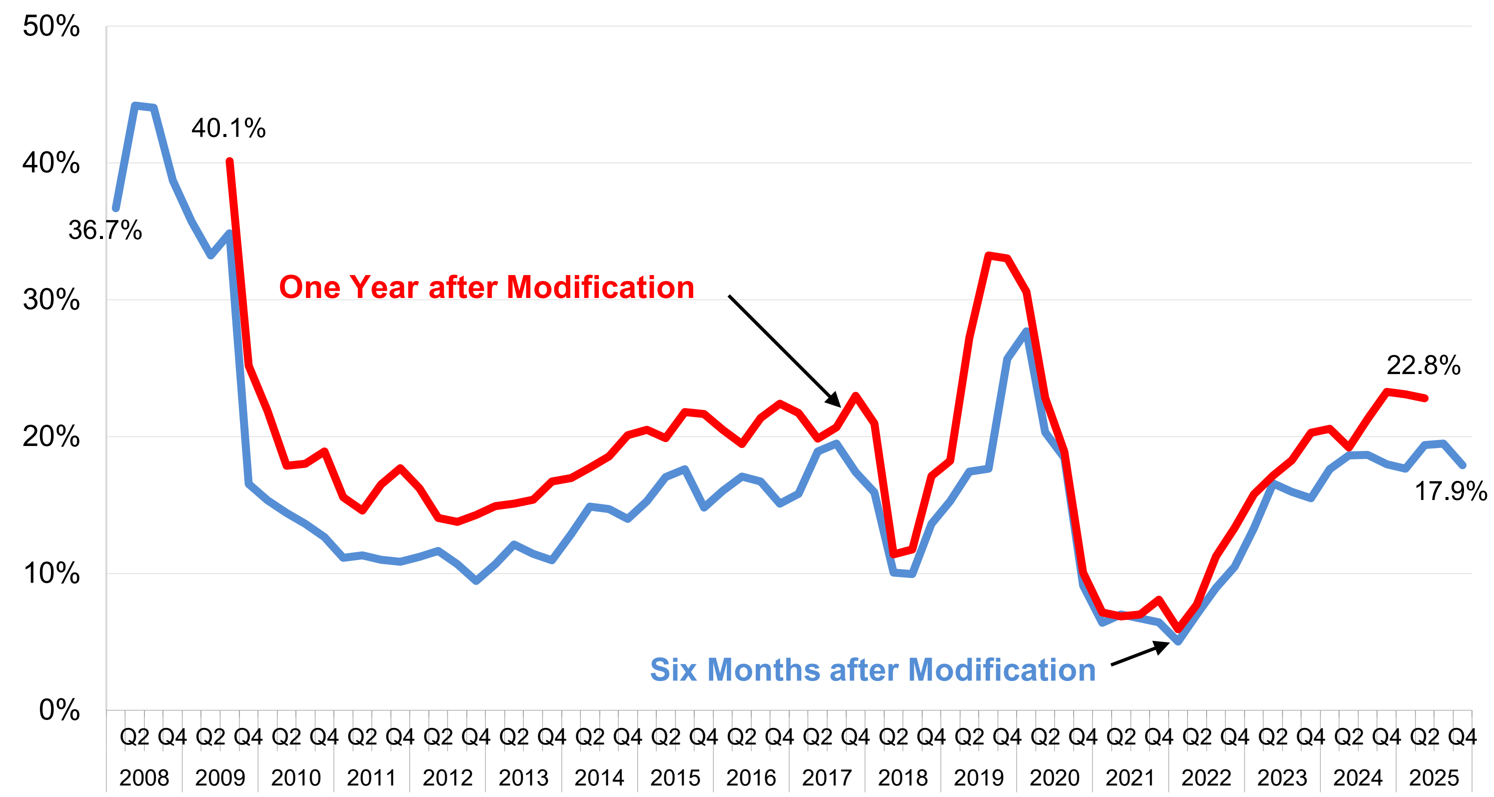
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - 60+ Days Re-Delinquency Rates

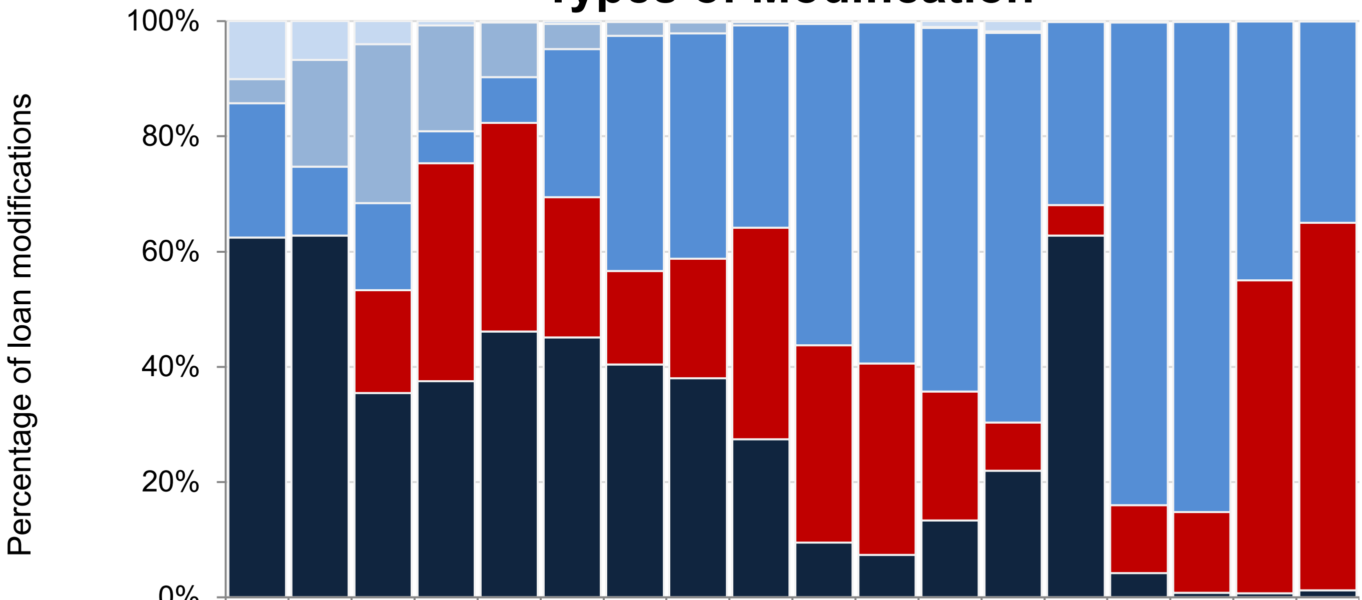


Source: FHFA (Fannie Mae and Freddie Mac)

**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 Loan Modifications

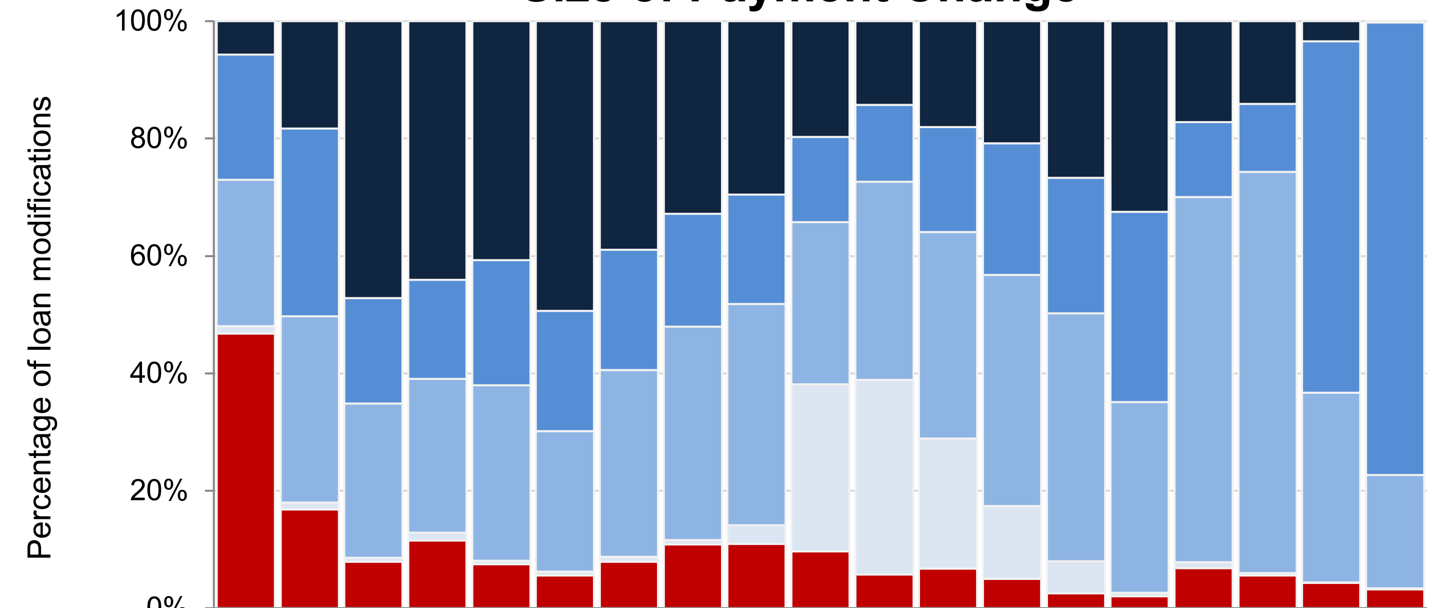
Types of Modification



	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD 2026
Other	10%	7%	4%	1%	0%	0%	0%	0%	0%	0%	0%	1%	2%	0%	0%	0%	0%	0%
Reduce Rate Only	4%	19%	28%	18%	9%	4%	2%	2%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Extend Term Only	23%	12%	15%	6%	8%	26%	41%	39%	35%	56%	59%	63%	68%	32%	84%	85%	45%	35%
Extend Term, Reduce Rate and Forbear Principal	0%	0%	18%	38%	36%	24%	16%	21%	37%	34%	33%	22%	8%	5%	12%	14%	54%	64%
Extend Term and Reduce Rate	62%	63%	35%	38%	46%	45%	40%	38%	27%	10%	7%	13%	22%	63%	4%	1%	1%	1%

Source: FHFA (Fannie Mae and Freddie Mac)

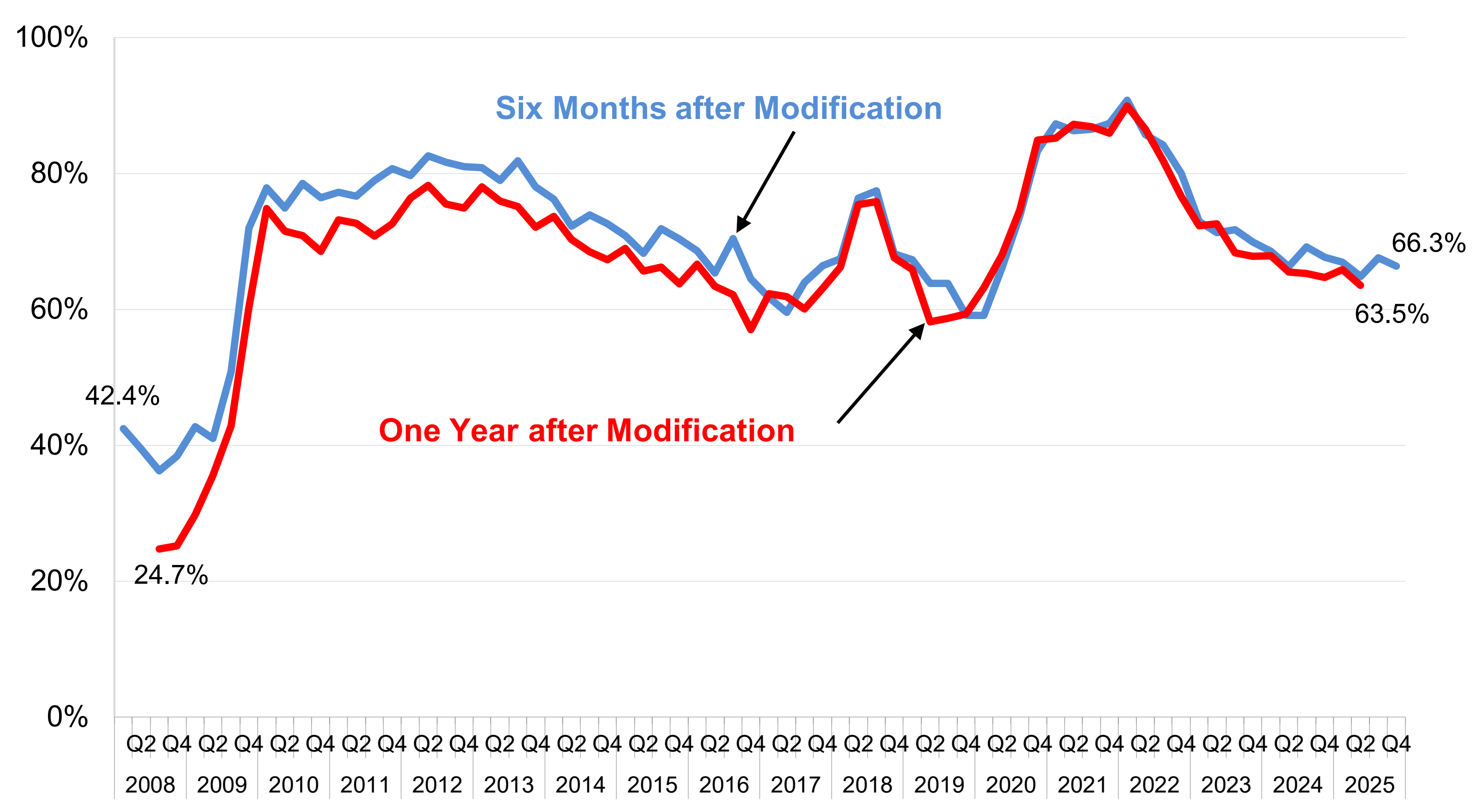
Size of Payment Change



	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD 2026
Decrease > 30%	6%	18%	47%	44%	41%	49%	39%	33%	30%	20%	14%	18%	21%	27%	32%	17%	14%	3%	0%
Decrease 20% <=30%	21%	32%	18%	17%	21%	21%	21%	19%	19%	15%	13%	18%	22%	23%	32%	13%	12%	60%	77%
Decrease <=20%	25%	32%	26%	26%	30%	24%	32%	36%	38%	28%	34%	35%	39%	42%	33%	62%	68%	32%	19%
No Change	1%	1%	1%	1%	1%	1%	1%	1%	3%	28%	33%	22%	12%	5%	1%	1%	0%	0%	0%
Increase	47%	17%	8%	12%	8%	6%	8%	11%	11%	10%	6%	7%	5%	3%	2%	7%	6%	4%	3%

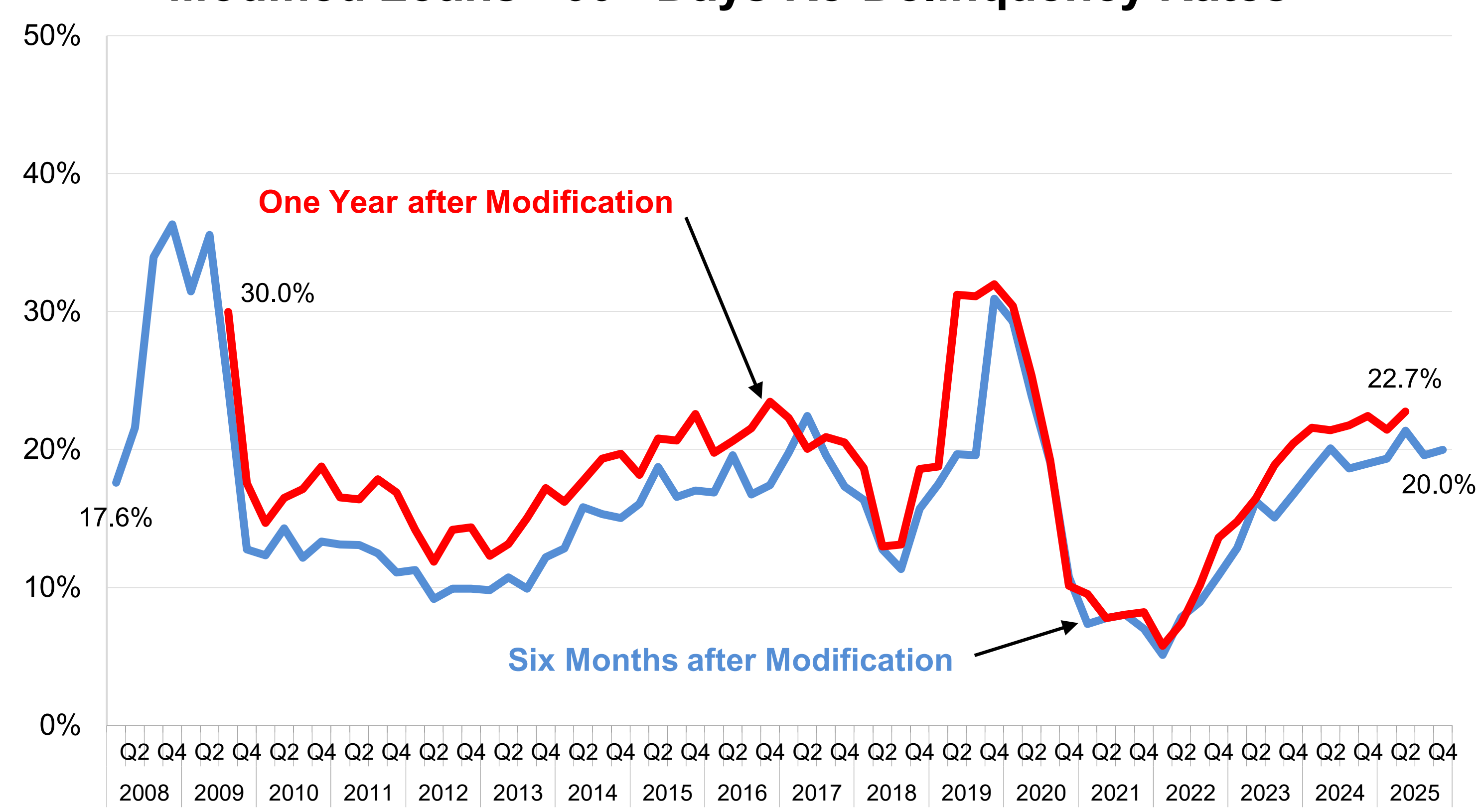
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - 60+ Days Re-Delinquency Rates

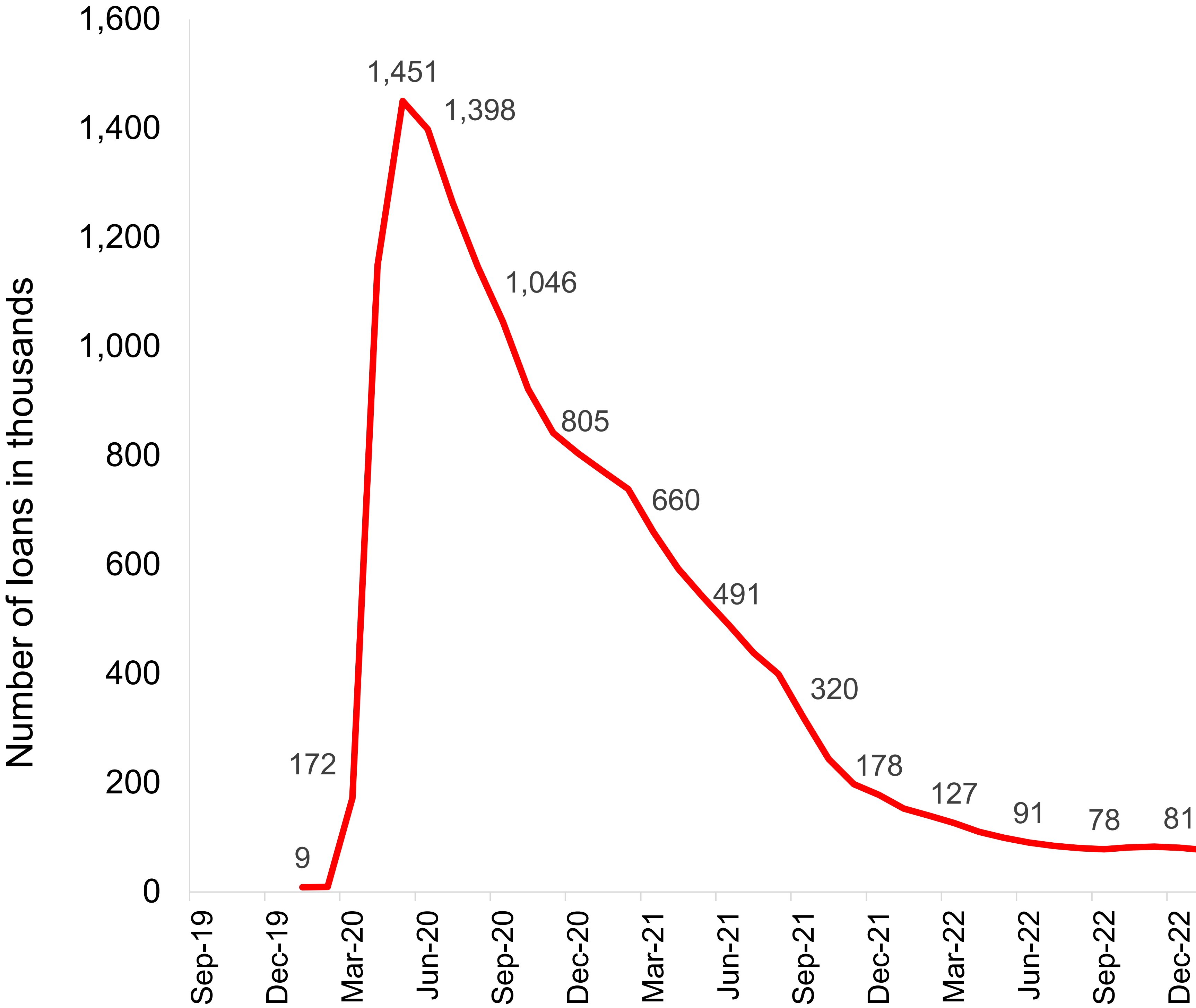


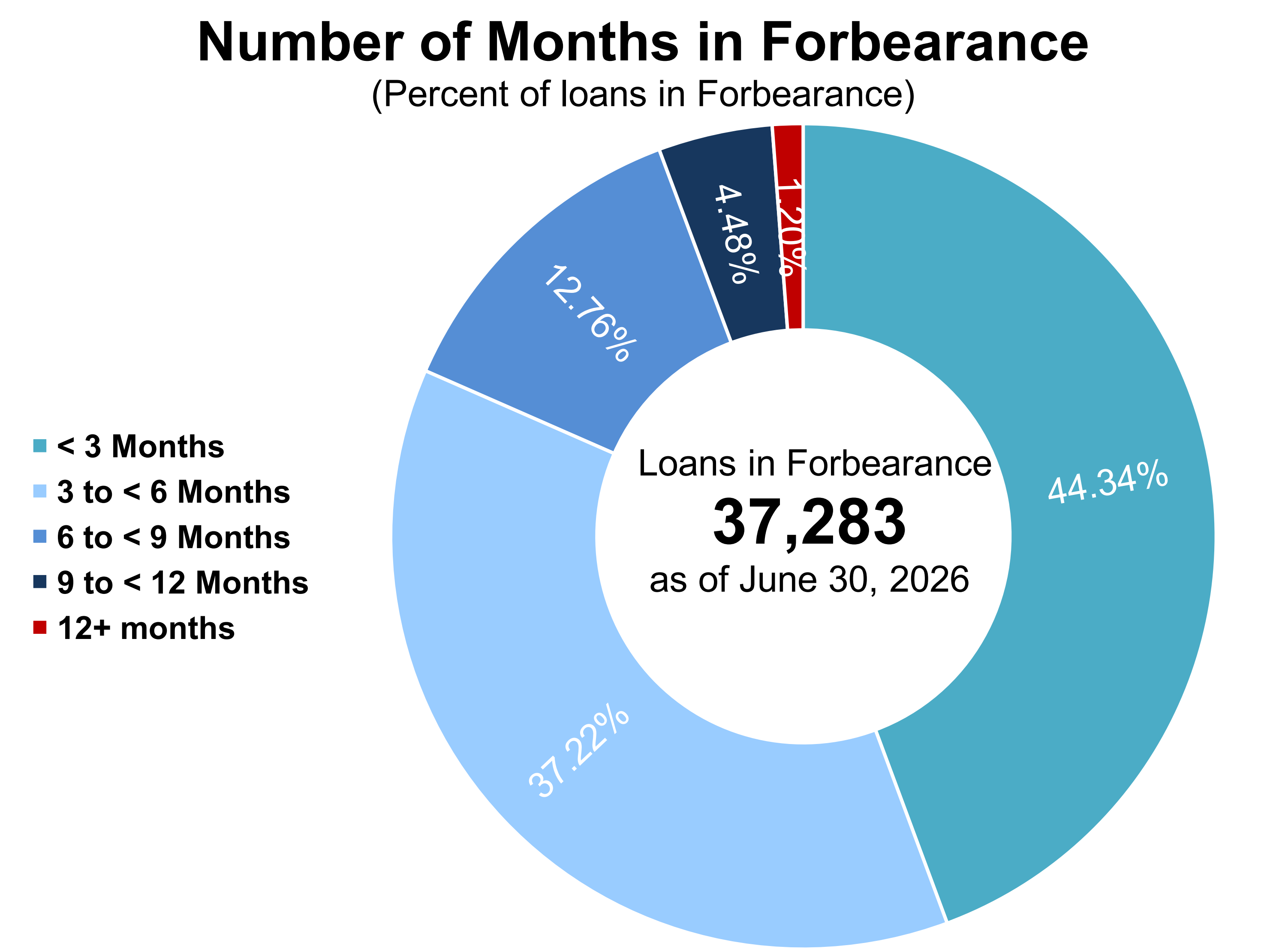
Source: FHFA (Fannie Mae and Freddie Mac)

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

Forbearance Plans Inventory[1]

The total number of loans in forbearance plans increased in the second quarter of 2026. As of June 30, 2026, there were 37,283 loans in forbearance programs, representing approximately 0.12 percent of the Enterprises' single-family conventional book of business, up from 37,196 loans or 0.12 percent at the end of the first quarter. Approximately 1.20 percent of these loans have been on a forbearance plan for more than 12 months.





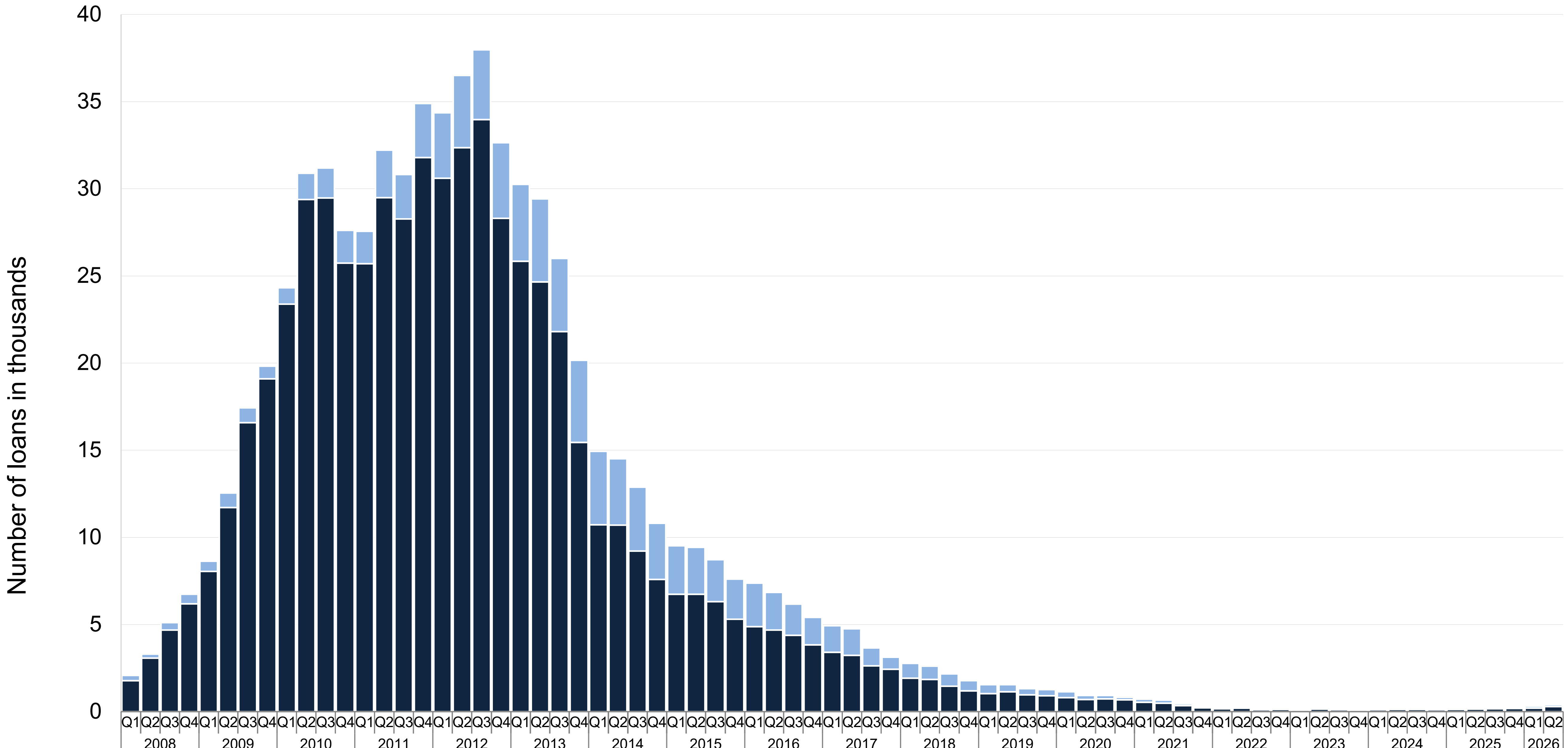
[1] Number of loans in forbearance plans at period end. These numbers may not match results reported in the Enterprises' financial statements due to timing differences in reporting.

* See page 24 for data on forbearance plans initiated and completed during the month and pages 35-37 for forbearance plans inventory by state.

Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosure Prevention Activity: Home Forfeiture Actions

There were 404 completed short sales and deeds-in-lieu in the second quarter of 2026, bringing the total to 707,232 since the start of conservatorships. The number of completed short sales and deeds-in-lieu rose 29.1 percent during the quarter compared with the first quarter of 2026. 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.



	2008 Q1	Q2	Q3	Q4	2009 Q1	Q2	Q3	Q4	2010 Q1	Q2	Q3	Q4	2011 Q1	Q2	Q3	Q4	2012 Q1	Q2	Q3	Q4
Deeds-In-Lieu	0	0	0	1	1	1	1	1	1	2	2	2	2	3	3	3	4	4	4	4
Short Sales	2	3	5	6	8	12	17	19	23	29	29	26	26	29	28	32	31	32	34	28
Total	2	3	5	7	9	13	17	20	24	31	31	28	28	32	31	35	34	36	38	33

	2013 Q1	Q2	Q3	Q4	2014 Q1	Q2	Q3	Q4	2015 Q1	Q2	Q3	Q4	2016 Q1	Q2	Q3	Q4	2017 Q1	Q2	Q3	Q4
Deeds-In-Lieu	4	5	4	5	4	4	4	3	3	3	2	2	2	2	2	2	2	2	1	1
Short Sales	26	25	22	15	11	11	9	8	7	7	6	5	5	5	4	4	3	3	3	2
Total	30	29	26	20	15	15	13	11	10	9	9	8	7	7	6	5	5	5	4	3

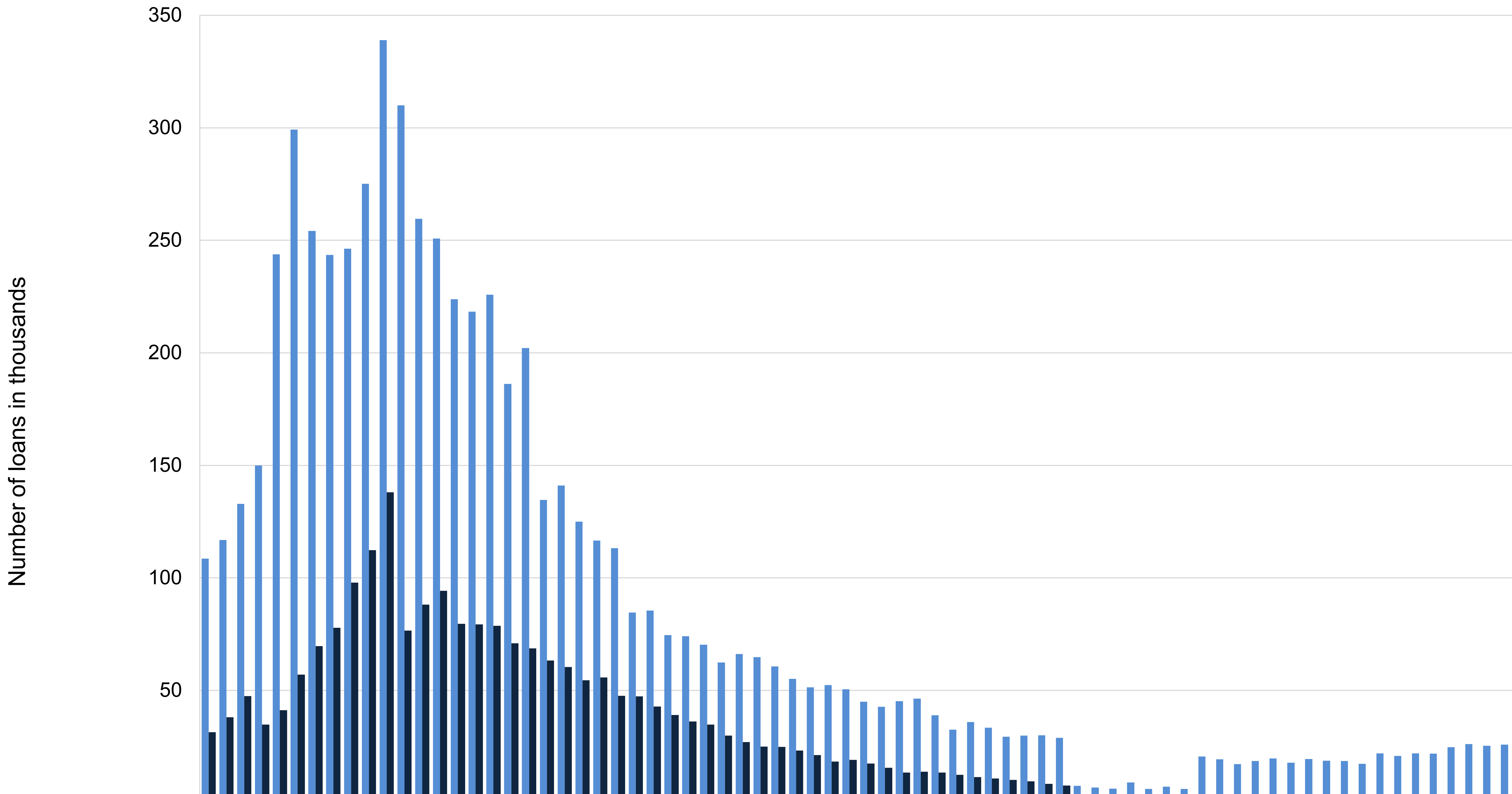
	2018 Q1	Q2	Q3	Q4	2019 Q1	Q2	Q3	Q4	2020 Q1	Q2	Q3	Q4	2021 Q1	Q2	Q3	Q4	2022 Q1	Q2	Q3	Q4
Deeds-In-Lieu	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Short Sales	2	2	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0
Total	3	3	2	2	2	2	1	1	1	1	1	1	1	1	0	0	0	0	0	0

	2023 Q1	Q2	Q3	Q4	2024 Q1	Q2	Q3	Q4	2025 Q1	Q2	Q3	Q4	2026 Q1	Q2
Deeds-In-Lieu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Short Sales	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosures

There were 3,894 completed third-party and foreclosure sales during the quarter, up 4.1 percent compared with the first quarter of 2026. The number of foreclosure starts also increased from 25,413 in the first quarter to 25,908 in the second quarter of 2026.



	2008 Q1	2008 Q2	2008 Q3	2008 Q4	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Q4
Foreclosure Starts	10	11	13	15	24	29	25	24	24	27	33	31	26	25	22	21	22	18	20	13
Third-party and Foreclosure Sales	31	38	47	35	41	57	70	78	98	11	13	77	88	94	80	79	79	71	69	63

	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2014 Q1	2014 Q2	2014 Q3	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Q4	2017 Q1	2017 Q2	2017 Q3	2017 Q4
Foreclosure Starts	14	12	11	11	85	86	75	74	70	62	66	65	61	55	51	52	51	45	43	45
Third-party and Foreclosure Sales	60	55	56	48	47	43	39	36	35	30	27	25	25	23	21	18	19	18	16	13

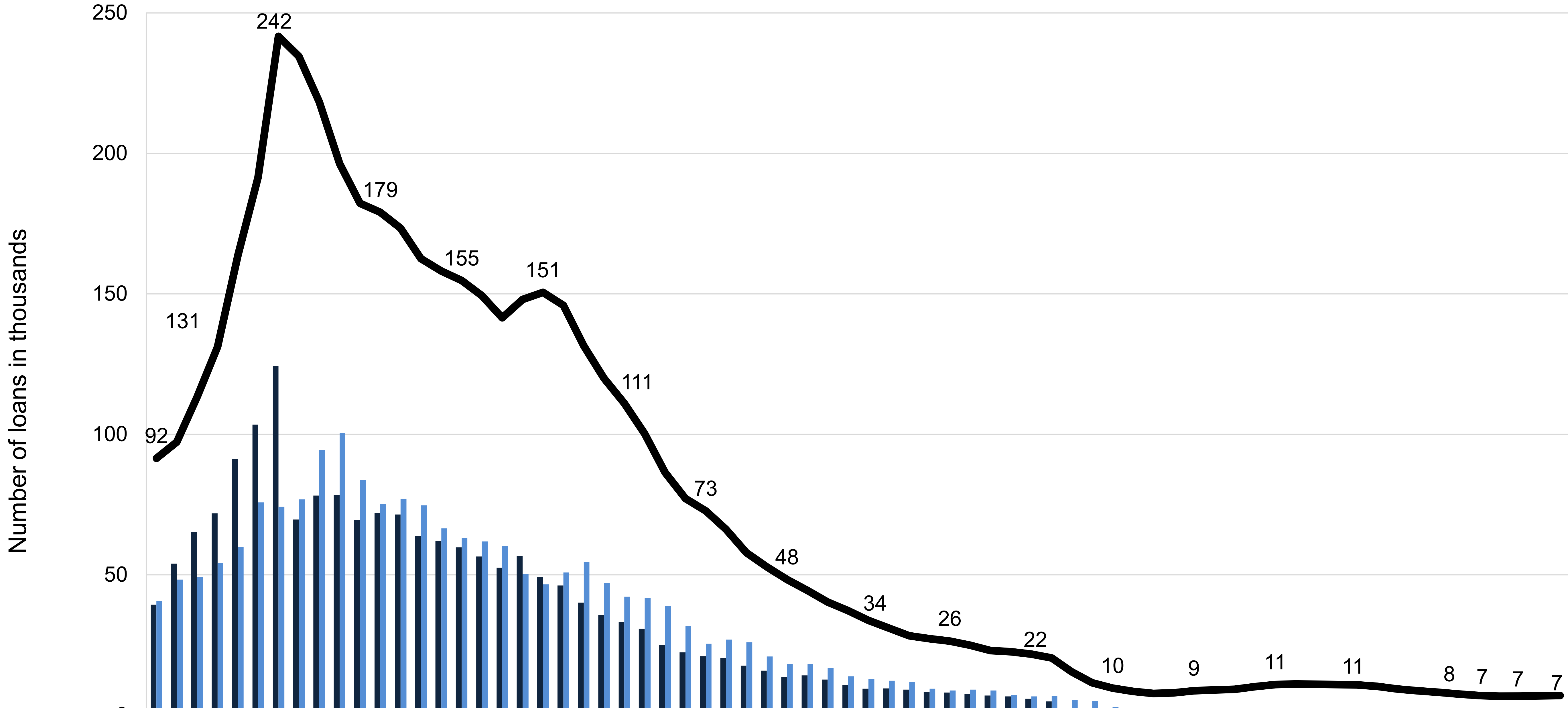
	2018 Q1	2018 Q2	2018 Q3	2018 Q4	2019 Q1	2019 Q2	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2022 Q1	2022 Q2	2022 Q3	2022 Q4
Foreclosure Starts	46	39	33	36	33	29	30	30	29	8	7	6	9	6	7	6	21	19	17	19
Third-party and Foreclosure Sales	14	13	12	12	11	10	10	8	8	1	2	2	2	2	3	3	3	3	4	3

	2023 Q1	2023 Q2	2023 Q3	2023 Q4	2024 Q1	2024 Q2	2024 Q3	2024 Q4	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1	2026 Q2
Foreclosure Starts	20	18	19	19	19	17	22	21	22	22	25	26	25	26
Third-party and Foreclosure Sales	4	4	4	3	3	3	3	3	3	3	3	4	4	4

Source: FHFA (Fannie Mae and Freddie Mac)

Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory increased slightly from 6,962 at the end of the first quarter to 6,992 at the end of the second quarter of 2026, as property acquisitions outpaced dispositions. Total property acquisitions increased 2.1 percent to 1,967, while dispositions rose 6.1 percent to 1,924 during the quarter.



	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Q4
Acquisitions	39	54	65	72	91	10	12	70	78	78	70	72	72	64	62	60	57	53	57	49
Dispositions	41	48	49	54	60	76	74	77	94	10	84	75	77	75	67	63	62	60	50	47
Ending Inventory*	92	97	11	13	16	19	24	23	21	19	18	17	17	16	15	15	14	14	14	15

	2014 Q1	2014 Q2	2014 Q3	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Q4	2017 Q1	2017 Q2	2017 Q3	2017 Q4	2018 Q1	2018 Q2	2018 Q3	2018 Q4
Acquisitions	46	40	36	33	31	25	22	21	21	18	16	14	14	13	11	9	10	9	8	8
Dispositions	51	55	47	42	42	39	32	26	27	26	21	18	18	17	14	13	12	12	9	9
Ending Inventory*	14	13	12	11	10	87	77	73	66	58	53	48	44	40	37	34	31	28	27	26

	2019 Q1	2019 Q2	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2022 Q1	2022 Q2	2022 Q3	2022 Q4
Acquisitions	8	7	7	6	5	1	1	1	1	1	1	2	1	2	2	2
Dispositions	9	9	7	7	7	5	5	3	2	2	1	1	1	1	1	1
Ending Inventory*	25	23	23	22	20	15	12	10	9	8	8	9	9	9	10	11

	2023 Q1	2023 Q2	2023 Q3	2023 Q4	2024 Q1	2024 Q2	2024 Q3	2024 Q4	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1	2026 Q2
Acquisitions	2	2	2	1	1	1	1	1	1	1	1	2	2	2
Dispositions	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Ending Inventory*	11	11	11	11	10	9	9	8	8	7	7	7	7	7

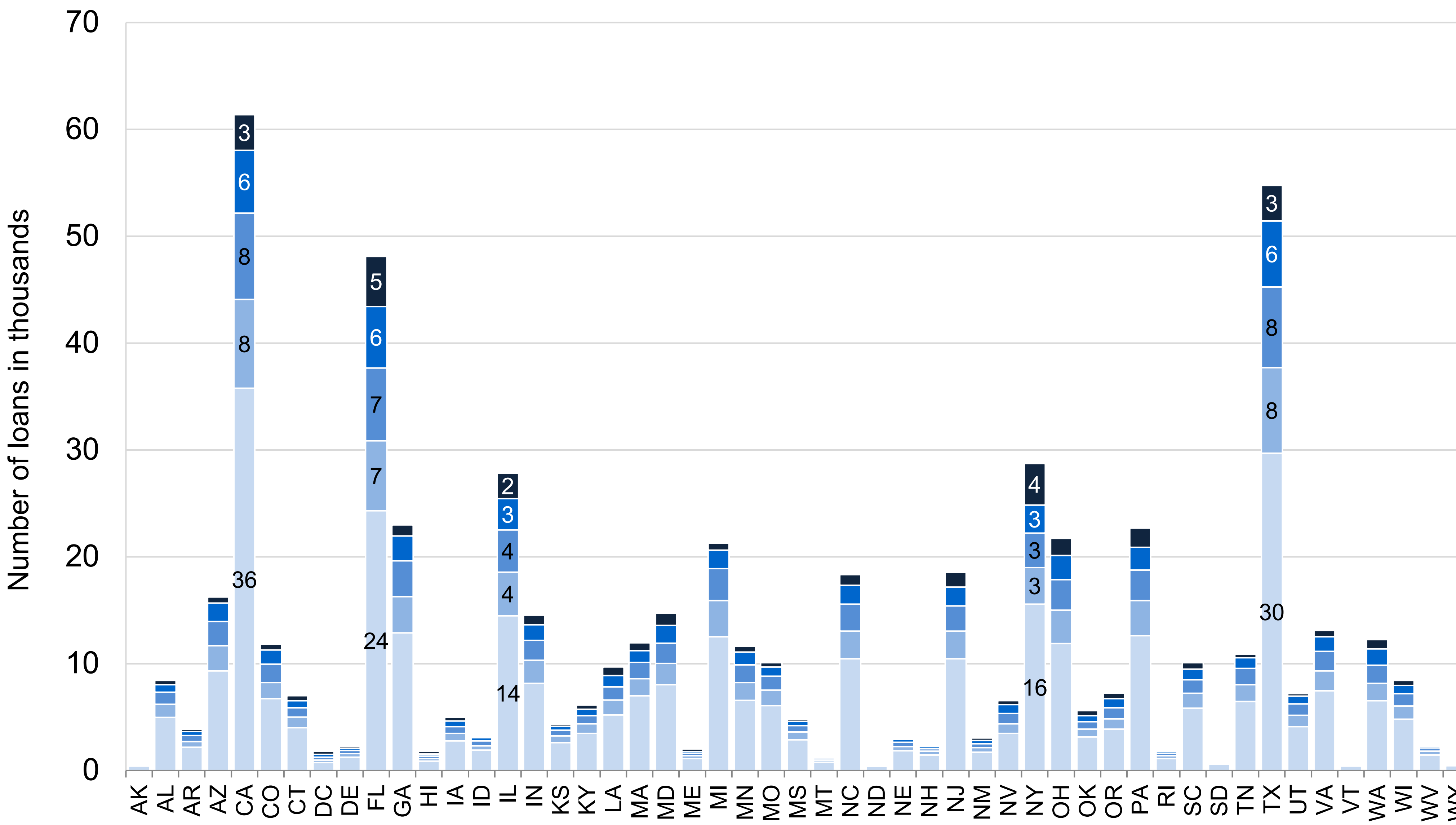
*Includes MECA REO properties.

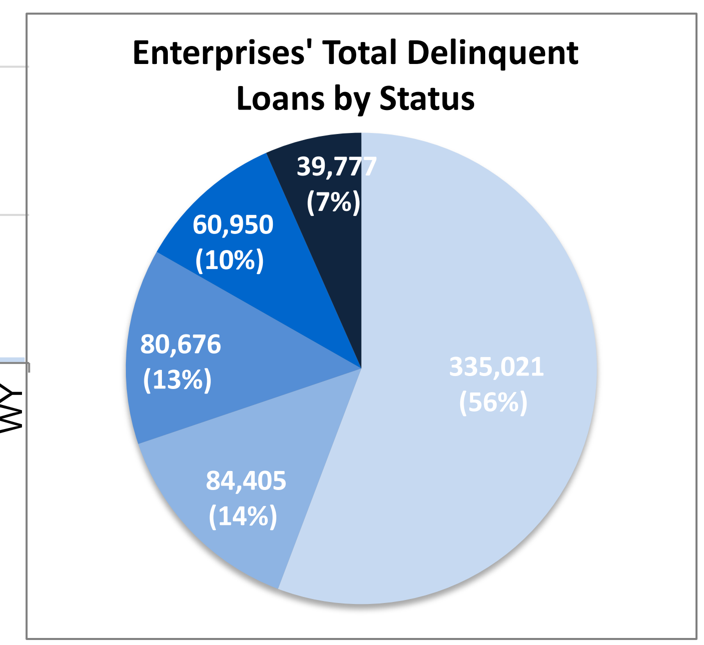
Source: FHFA (Fannie Mae and Freddie Mac)

Delinquent Loans by State

Total delinquent loans increased at both Enterprises in the second quarter of 2026. Approximately 30.3 percent of the Enterprises' troubled borrowers had missed three or more payments at the end of the quarter. California and Florida have the highest number of 90+ days delinquent loans, followed by Texas. At the end of the second quarter of 2026, approximately 35.9 percent of the troubled borrowers in Florida had missed three or more monthly payments, compared with 28.2 percent in California and 31.2 percent in Texas.

Delinquent Loans by State - At the End of the Second Quarter of 2026





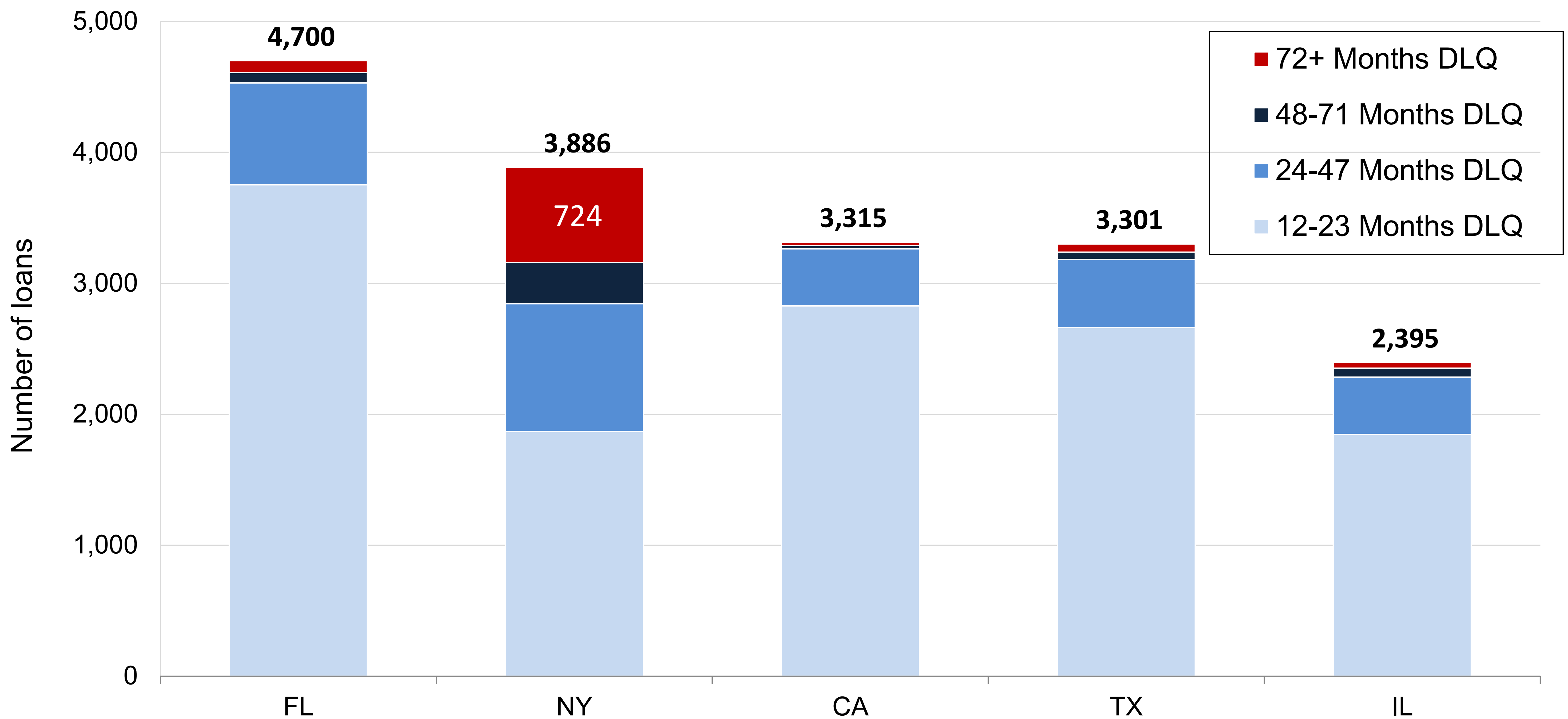
*Includes other loans that cannot be categorized due to missing attributes.

Source: FHFA (Fannie Mae and Freddie Mac)

Deeply Delinquent Loans in Selected States

Deeply delinquent loans (365+ days) are heavily concentrated in states that require a judicial review of foreclosure activity, as well as in two other states with higher concentrations of the Enterprises' single-family guaranty book of business. At the end of the second quarter of 2026, approximately 44.2 percent of the Enterprises' deeply delinquent loans were located in three judicial states (Florida, New York, and Illinois) and two non-judicial states (California and Texas). In New York, approximately 18.6 percent of these loans have been delinquent for more than six years.

Deeply (365+ Days) Delinquent Loans - Top 5 States

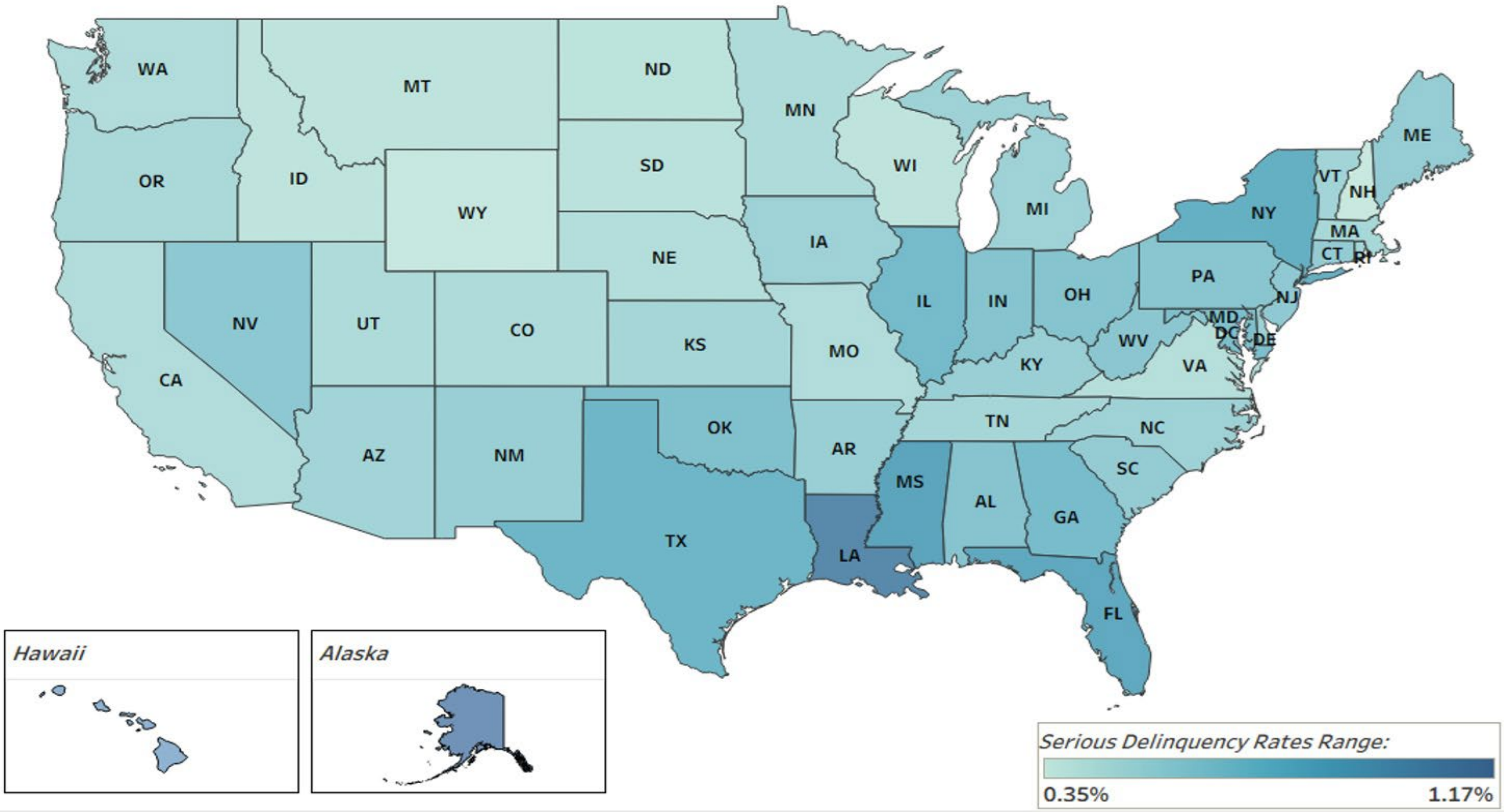


Source: FHFA (Fannie Mae and Freddie Mac)

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

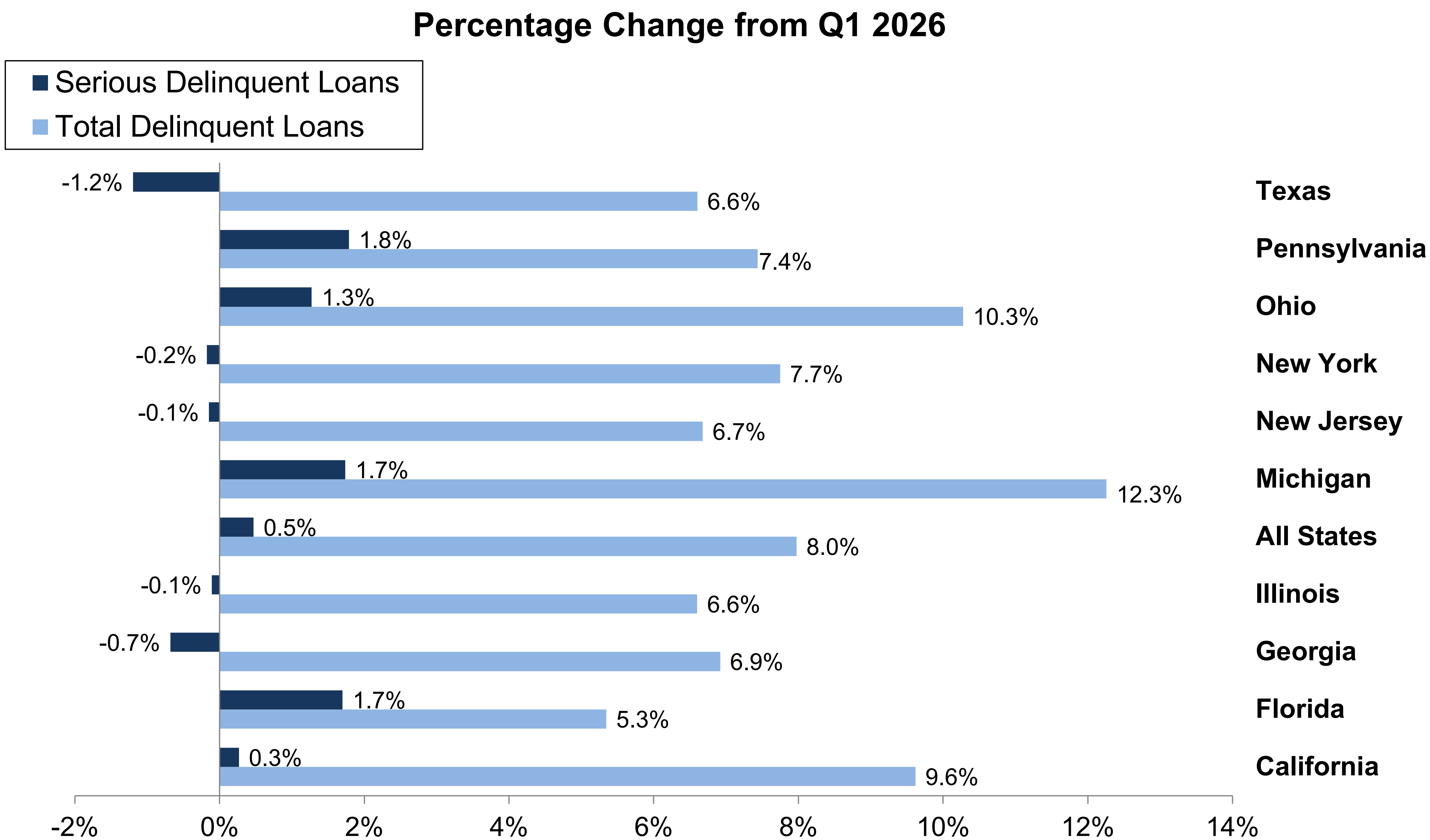


*Loans that have missed three or more payments or are in the process of foreclosure.

Source: FHFA (Fannie Mae and Freddie Mac)

Change in the Number of Delinquent Loans in Key States*

Total delinquent loans increased at both Enterprises in the second quarter of 2026. The 30-day delinquency rate rose to 1.05 percent, while the serious delinquency rate remained at 0.59 percent. In Michigan, total delinquent loans rose by 12.3 percent, and seriously delinquent loans increased 1.7 percent during the quarter.



*Top 10 states based on the number of seriously delinquent loans in the Enterprises' single-family portfolios.

Source: FHFA (Fannie Mae and Freddie Mac)

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

(# of loans in thousands)	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Total Loans Serviced	30,894	30,974	31,006	30,960	30,955	30,980	31,003	30,958	30,932	30,949	30,926	30,864	30,779	30,718	30,644	30,563	30,518
Original Credit Score >= 660	29,101	29,195	29,246	29,222	29,237	29,282	29,323	29,296	29,286	29,317	29,311	29,264	29,196	29,146	29,085	29,006	28,959
Original Credit Score < 660	1,794	1,779	1,760	1,739	1,718	1,698	1,680	1,663	1,646	1,632	1,615	1,599	1,584	1,572	1,560	1,557	1,559
Total Delinquent Loans	526	492	542	450	474	515	559	499	542	540	575	513	533	540	572	527	573
Original Credit Score >= 660	393	364	405	335	355	387	423	379	415	416	447	400	416	422	450	417	454
Original Credit Score < 660	133	128	137	114	120	128	135	120	127	124	128	113	116	117	121	110	119
30 - 59 Days Delinquent	242	235	282	218	253	288	321	281	326	308	319	274	300	299	314	281	321
Original Credit Score >= 660	184	176	214	165	191	219	246	215	252	240	250	214	235	234	247	222	255
Original Credit Score < 660	58	59	68	54	62	69	75	66	74	68	69	60	65	65	66	59	66
60 - 89 Days Delinquent	53	57	68	57	60	68	76	67	71	78	87	72	74	79	88	75	79
Original Credit Score >= 660	38	41	49	42	44	50	56	50	53	59	66	55	57	61	68	58	62
Original Credit Score < 660	15	16	19	15	16	18	20	17	18	19	21	17	17	18	20	16	18
60-plus-days Delinquent	284	257	260	231	222	227	238	218	215	232	256	239	233	240	258	246	252
Original Credit Score >= 660	209	188	191	171	164	168	177	164	163	177	198	186	182	188	203	195	200
Original Credit Score < 660	75	69	69	61	58	59	60	54	53	56	59	53	51	52	55	51	52

Percent of Total Loans Serviced

Total Delinquent Loans	**1.70%**	**1.59%**	**1.75%**	**1.45%**	**1.53%**	**1.66%**	**1.80%**	**1.61%**	**1.75%**	**1.74%**	**1.86%**	**1.66%**	**1.73%**	**1.76%**	**1.87%**	**1.72%**	**1.88%**
Original Credit Score >= 660	1.35%	1.25%	1.38%	1.15%	1.21%	1.32%	1.44%	1.29%	1.42%	1.42%	1.53%	1.37%	1.43%	1.45%	1.55%	1.44%	1.57%
Original Credit Score < 660	7.43%	7.18%	7.78%	6.58%	6.96%	7.55%	8.06%	7.21%	7.71%	7.57%	7.93%	7.05%	7.34%	7.47%	7.78%	7.07%	7.61%
30 - 59 Days Delinquent	**0.78%**	**0.76%**	**0.91%**	**0.71%**	**0.82%**	**0.93%**	**1.04%**	**0.91%**	**1.06%**	**0.99%**	**1.03%**	**0.89%**	**0.97%**	**0.97%**	**1.02%**	**0.92%**	**1.05%**
Original Credit Score >= 660	0.63%	0.60%	0.73%	0.56%	0.65%	0.75%	0.84%	0.73%	0.86%	0.82%	0.85%	0.73%	0.80%	0.80%	0.85%	0.76%	0.88%
Original Credit Score < 660	3.25%	3.30%	3.85%	3.10%	3.59%	4.07%	4.46%	3.97%	4.51%	4.17%	4.29%	3.74%	4.11%	4.14%	4.26%	3.81%	4.26%
60 - 89 Days Delinquent	**0.17%**	**0.19%**	**0.22%**	**0.18%**	**0.19%**	**0.22%**	**0.25%**	**0.22%**	**0.23%**	**0.25%**	**0.28%**	**0.23%**	**0.24%**	**0.26%**	**0.29%**	**0.24%**	**0.26%**
Original Credit Score >= 660	0.13%	0.14%	0.17%	0.14%	0.15%	0.17%	0.19%	0.17%	0.18%	0.20%	0.23%	0.19%	0.19%	0.21%	0.24%	0.20%	0.21%
Original Credit Score < 660	0.84%	0.91%	1.06%	0.87%	0.94%	1.07%	1.21%	1.02%	1.10%	1.18%	1.27%	1.04%	1.10%	1.17%	1.26%	1.05%	1.14%
60-plus-days Delinquent	**0.92%**	**0.83%**	**0.84%**	**0.75%**	**0.72%**	**0.73%**	**0.77%**	**0.70%**	**0.70%**	**0.75%**	**0.83%**	**0.77%**	**0.76%**	**0.78%**	**0.84%**	**0.81%**	**0.83%**
Original Credit Score >= 660	0.72%	0.64%	0.65%	0.58%	0.56%	0.57%	0.60%	0.56%	0.56%	0.60%	0.67%	0.63%	0.62%	0.64%	0.70%	0.67%	0.69%
Original Credit Score < 660	4.18%	3.89%	3.93%	3.48%	3.37%	3.48%	3.60%	3.24%	3.19%	3.40%	3.64%	3.31%	3.23%	3.34%	3.52%	3.25%	3.35%
Serious Delinquency Rate	**0.79%**	**0.68%**	**0.65%**	**0.60%**	**0.55%**	**0.54%**	**0.55%**	**0.51%**	**0.49%**	**0.53%**	**0.57%**	**0.57%**	**0.54%**	**0.55%**	**0.58%**	**0.59%**	**0.59%**
In Bankruptcy	**0.05%**	**0.05%**	**0.05%**	**0.04%**	**0.05%**	**0.05%**	**0.05%**	**0.05%**	**0.05%**	**0.06%**	**0.06%**	**0.06%**	**0.06%**	**0.06%**	**0.06%**	**0.07%**	**0.07%**

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

(# of loans in thousands)	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Total Loans Serviced	17,701	17,673	17,655	17,600	17,565	17,537	17,507	17,449	17,394	17,366	17,293	17,215	17,130	17,056	16,958	16,883	16,832
Original Credit Score >= 660	16,620	16,606	16,604	16,565	16,544	16,530	16,513	16,468	16,426	16,409	16,350	16,282	16,206	16,138	16,049	15,977	15,923
Original Credit Score < 660	1,082	1,067	1,051	1,035	1,021	1,007	994	981	968	957	943	933	924	917	909	906	909
Total Delinquent Loans	324	299	326	267	280	302	328	294	313	312	329	292	304	308	327	300	327
Original Credit Score >= 660	238	218	240	197	206	224	245	221	236	238	253	225	234	238	254	234	255
Original Credit Score < 660	86	81	86	71	74	78	83	73	77	75	77	67	70	70	73	66	72
30 - 59 Days Delinquent	148	142	169	129	147	167	186	164	186	177	182	155	170	171	178	159	182
Original Credit Score >= 660	111	105	126	96	109	125	140	124	141	136	141	119	131	132	139	124	142
Original Credit Score < 660	37	37	42	33	38	42	45	40	44	41	41	36	39	39	40	35	40
60 - 89 Days Delinquent	33	35	41	34	36	41	45	40	42	46	50	41	43	46	51	43	46
Original Credit Score >= 660	23	25	29	25	26	29	32	29	31	34	37	31	32	35	39	33	35
Original Credit Score < 660	10	10	12	09	10	11	13	10	11	12	12	10	10	11	12	10	11
60-plus-days Delinquent	176	158	157	138	133	135	142	130	127	136	147	137	134	138	149	141	145
Original Credit Score >= 660	128	113	113	101	97	99	104	96	94	102	112	105	103	106	116	110	113
Original Credit Score < 660	48	44	43	37	36	36	38	33	32	34	35	32	31	32	33	31	32

Percent of Total Loans Serviced

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Total Delinquent Loans	**1.83%**	**1.69%**	**1.84%**	**1.52%**	**1.59%**	**1.72%**	**1.87%**	**1.68%**	**1.80%**	**1.80%**	**1.90%**	**1.70%**	**1.78%**	**1.81%**	**1.93%**	**1.78%**	**1.94%**
Original Credit Score >= 660	1.43%	1.31%	1.44%	1.19%	1.24%	1.35%	1.48%	1.34%	1.44%	1.45%	1.55%	1.38%	1.45%	1.47%	1.59%	1.47%	1.60%
Original Credit Score < 660	7.94%	7.60%	8.17%	6.84%	7.23%	7.78%	8.35%	7.46%	7.91%	7.80%	8.13%	7.22%	7.56%	7.68%	8.03%	7.29%	7.88%
30 - 59 Days Delinquent	**0.84%**	**0.80%**	**0.96%**	**0.74%**	**0.84%**	**0.95%**	**1.06%**	**0.94%**	**1.07%**	**1.02%**	**1.05%**	**0.90%**	**0.99%**	**1.00%**	**1.05%**	**0.94%**	**1.08%**
Original Credit Score >= 660	0.67%	0.63%	0.76%	0.58%	0.66%	0.75%	0.85%	0.76%	0.86%	0.83%	0.86%	0.73%	0.81%	0.82%	0.86%	0.77%	0.89%
Original Credit Score < 660	3.45%	3.46%	4.04%	3.23%	3.72%	4.16%	4.55%	4.06%	4.59%	4.27%	4.38%	3.81%	4.21%	4.23%	4.35%	3.91%	4.38%
60 - 89 Days Delinquent	**0.19%**	**0.20%**	**0.23%**	**0.19%**	**0.21%**	**0.23%**	**0.26%**	**0.23%**	**0.24%**	**0.26%**	**0.29%**	**0.24%**	**0.25%**	**0.27%**	**0.30%**	**0.26%**	**0.27%**
Original Credit Score >= 660	0.14%	0.15%	0.18%	0.15%	0.16%	0.18%	0.20%	0.18%	0.19%	0.21%	0.23%	0.19%	0.20%	0.21%	0.24%	0.21%	0.22%
Original Credit Score < 660	0.91%	0.97%	1.13%	0.91%	0.98%	1.12%	1.27%	1.07%	1.14%	1.23%	1.31%	1.08%	1.14%	1.21%	1.32%	1.10%	1.20%
60-plus-days Delinquent	**1.00%**	**0.89%**	**0.89%**	**0.78%**	**0.75%**	**0.77%**	**0.81%**	**0.74%**	**0.73%**	**0.78%**	**0.85%**	**0.80%**	**0.78%**	**0.81%**	**0.88%**	**0.84%**	**0.86%**
Original Credit Score >= 660	0.77%	0.68%	0.68%	0.61%	0.58%	0.60%	0.63%	0.59%	0.58%	0.62%	0.69%	0.65%	0.64%	0.66%	0.72%	0.69%	0.71%
Original Credit Score < 660	4.48%	4.14%	4.13%	3.61%	3.51%	3.62%	3.79%	3.40%	3.33%	3.53%	3.75%	3.41%	3.35%	3.45%	3.68%	3.38%	3.50%
Serious Delinquency Rate	**0.81%**	**0.69%**	**0.65%**	**0.59%**	**0.55%**	**0.54%**	**0.55%**	**0.51%**	**0.48%**	**0.52%**	**0.56%**	**0.56%**	**0.53%**	**0.54%**	**0.58%**	**0.58%**	**0.58%**
In Bankruptcy	**0.05%**	**0.05%**	**0.05%**	**0.05%**	**0.05%**	**0.05%**	**0.05%**	**0.05%**	**0.05%**	**0.06%**	**0.06%**	**0.06%**	**0.06%**	**0.06%**	**0.06%**	**0.07%**	**0.07%**

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

(# of loans in thousands)	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Total Loans Serviced	13,193	13,301	13,351	13,361	13,390	13,443	13,496	13,509	13,538	13,583	13,633	13,648	13,649	13,663	13,686	13,679	13,686
Original Credit Score >= 660	12,481	12,589	12,642	12,656	12,693	12,752	12,810	12,828	12,860	12,908	12,961	12,982	12,990	13,008	13,035	13,029	13,036
Original Credit Score < 660	712	712	710	704	698	691	686	681	678	675	672	667	660	655	651	650	650
Total Delinquent Loans	202	193	216	183	195	213	231	205	229	227	246	220	228	231	244	227	246
Original Credit Score >= 660	154	146	165	139	149	163	178	158	179	179	194	175	182	184	196	183	199
Original Credit Score < 660	47	47	51	44	46	50	52	47	50	49	51	45	46	47	48	44	47
30 - 59 Days Delinquent	94	93	113	89	106	121	136	117	141	131	137	119	130	129	135	122	139
Original Credit Score >= 660	73	72	88	69	82	94	106	91	111	104	109	95	104	103	109	98	112
Original Credit Score < 660	21	22	25	20	24	27	30	26	30	27	28	24	26	26	27	24	27
60 - 89 Days Delinquent	21	22	27	23	24	27	31	27	29	32	37	30	31	33	37	32	33
Original Credit Score >= 660	15	16	20	17	18	20	23	21	22	25	29	24	24	26	29	25	26
Original Credit Score < 660	05	06	07	06	06	07	08	06	07	07	08	07	07	07	08	06	07
60-plus-days Delinquent	108	99	103	94	89	92	95	88	89	97	109	102	98	102	109	105	107
Original Credit Score >= 660	81	74	77	70	67	69	73	68	68	75	85	80	78	82	87	85	87
Original Credit Score < 660	26	25	26	23	22	23	23	21	20	22	24	21	20	21	21	20	20

Percent of Total Loans Serviced

Total Delinquent Loans	**1.53%**	**1.45%**	**1.62%**	**1.37%**	**1.46%**	**1.59%**	**1.71%**	**1.52%**	**1.69%**	**1.67%**	**1.80%**	**1.62%**	**1.67%**	**1.69%**	**1.78%**	**1.66%**	**1.80%**
Original Credit Score >= 660	1.24%	1.16%	1.30%	1.10%	1.17%	1.28%	1.39%	1.23%	1.39%	1.38%	1.50%	1.35%	1.40%	1.42%	1.50%	1.41%	1.53%
Original Credit Score < 660	6.66%	6.56%	7.20%	6.20%	6.57%	7.21%	7.64%	6.85%	7.41%	7.24%	7.65%	6.82%	7.04%	7.18%	7.43%	6.75%	7.24%
30 - 59 Days Delinquent	**0.71%**	**0.70%**	**0.85%**	**0.67%**	**0.79%**	**0.90%**	**1.00%**	**0.86%**	**1.04%**	**0.96%**	**1.00%**	**0.87%**	**0.95%**	**0.94%**	**0.99%**	**0.89%**	**1.01%**
Original Credit Score >= 660	0.59%	0.57%	0.70%	0.54%	0.64%	0.74%	0.83%	0.71%	0.86%	0.80%	0.84%	0.73%	0.80%	0.79%	0.83%	0.75%	0.86%
Original Credit Score < 660	2.95%	3.05%	3.56%	2.90%	3.40%	3.93%	4.32%	3.84%	4.41%	4.02%	4.15%	3.64%	3.97%	4.00%	4.14%	3.68%	4.10%
60 - 89 Days Delinquent	**0.16%**	**0.17%**	**0.20%**	**0.17%**	**0.18%**	**0.20%**	**0.23%**	**0.20%**	**0.22%**	**0.24%**	**0.27%**	**0.22%**	**0.23%**	**0.24%**	**0.27%**	**0.23%**	**0.24%**
Original Credit Score >= 660	0.12%	0.13%	0.16%	0.13%	0.14%	0.16%	0.18%	0.16%	0.17%	0.19%	0.22%	0.18%	0.19%	0.20%	0.23%	0.19%	0.20%
Original Credit Score < 660	0.74%	0.81%	0.95%	0.81%	0.87%	1.00%	1.11%	0.94%	1.04%	1.09%	1.21%	0.98%	1.04%	1.11%	1.18%	0.98%	1.06%
60-plus-days Delinquent	**0.82%**	**0.75%**	**0.77%**	**0.70%**	**0.67%**	**0.68%**	**0.71%**	**0.65%**	**0.65%**	**0.71%**	**0.80%**	**0.74%**	**0.72%**	**0.75%**	**0.79%**	**0.77%**	**0.78%**
Original Credit Score >= 660	0.65%	0.59%	0.61%	0.56%	0.53%	0.54%	0.57%	0.53%	0.53%	0.58%	0.66%	0.62%	0.60%	0.63%	0.67%	0.65%	0.67%
Original Credit Score < 660	3.71%	3.51%	3.64%	3.30%	3.17%	3.28%	3.32%	3.01%	3.00%	3.22%	3.50%	3.18%	3.07%	3.19%	3.29%	3.07%	3.13%
Serious Delinquency Rate	**0.76%**	**0.67%**	**0.66%**	**0.62%**	**0.56%**	**0.55%**	**0.55%**	**0.52%**	**0.50%**	**0.54%**	**0.59%**	**0.59%**	**0.55%**	**0.57%**	**0.59%**	**0.60%**	**0.60%**
In Bankruptcy	**0.05%**	**0.04%**	**0.04%**	**0.04%**	**0.05%**	**0.05%**	**0.05%**	**0.05%**	**0.05%**	**0.06%**	**0.06%**	**0.06%**	**0.06%**	**0.06%**	**0.06%**	**0.07%**	**0.07%**

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

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Inventory *(at period end)*																		
Repayment Plans	4,151	5,331	6,243	7,094	8,048	9,517	9,494	10,116	9,933	10,761	10,615	10,837	10,661	10,023	9,514	8,871	8,191	8,191
Forbearance Plans	90,889	78,432	81,173	65,757	54,109	47,672	42,194	34,348	31,827	39,669	50,873	40,939	34,713	33,360	46,680	37,196	37,283	37,283
Starts																		
Repayment Plans	4,215	5,542	6,491	7,387	7,873	9,448	8,744	9,628	9,071	10,431	10,136	10,275	9,972	10,375	9,081	9,176	7,661	16,837
Forbearance Plans	41,054	41,856	47,608	34,749	27,738	27,038	24,579	21,050	20,557	30,938	46,902	31,010	22,119	23,674	44,688	27,477	26,906	54,383
Completed																		
Repayment Plans[2]	2,383	2,097	2,443	3,069	3,302	3,590	4,016	4,486	4,700	4,419	4,708	5,213	5,165	4,976	4,574	4,935	4,163	9,098
Forbearance Plans[2]	14,395	10,774	10,318	12,324	9,173	7,978	6,788	6,531	5,130	5,171	8,794	10,675	6,578	5,208	11,392	11,949	6,911	18,860
Charge-offs-in-lieu	145	153	165	158	177	135	160	718	179	178	109	108	164	121	96	137	123	260
Payment Deferral	41,508	30,628	22,784	27,069	20,105	17,137	20,047	24,588	19,229	16,956	21,467	26,468	19,446	17,916	18,125	20,964	20,964	41,928
Loan Modifications	38,264	25,539	16,596	15,500	14,420	14,363	12,758	15,689	16,970	16,552	15,493	17,934	23,172	21,637	20,563	20,019	21,175	41,194
Home Retention Actions	**96,695**	**69,191**	**52,306**	**58,120**	**47,177**	**43,203**	**43,769**	**52,012**	**46,208**	**43,276**	**50,571**	**60,398**	**54,525**	**49,858**	**54,750**	**58,004**	**53,336**	**111,340**
Short Sales	193	119	126	103	148	117	104	113	128	136	114	133	155	160	179	209	283	492
Deeds-in-lieu	57	52	37	45	45	36	30	29	42	47	56	61	70	78	99	104	121	225
Nonforeclosure - Home Forfeiture Actions	**250**	**171**	**163**	**148**	**193**	**153**	**134**	**142**	**170**	**183**	**170**	**194**	**225**	**238**	**278**	**313**	**404**	**717**
Total Foreclosure Prevention Actions	**96,945**	**69,362**	**52,469**	**58,268**	**47,370**	**43,356**	**43,903**	**52,154**	**46,378**	**43,459**	**50,741**	**60,592**	**54,750**	**50,096**	**55,028**	**58,317**	**53,740**	**112,057**

Percent of Total Foreclosure Prevention Actions

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Repayment Plans	2%	3%	5%	5%	7%	8%	9%	9%	10%	10%	9%	9%	9%	10%	8%	8%	8%	8%
Forbearance Plans	15%	16%	20%	21%	19%	18%	15%	13%	11%	12%	17%	18%	12%	10%	21%	20%	13%	17%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Payment Deferral	43%	44%	43%	46%	42%	40%	46%	47%	41%	39%	42%	44%	36%	36%	33%	36%	39%	37%
Loan Modifications	39%	37%	32%	27%	30%	33%	29%	30%	37%	38%	31%	30%	42%	43%	37%	34%	39%	37%
Home Retention Actions	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**99%**	**99%**	**99%**	**99%**
Short Sales	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%
Deeds-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Nonforeclosure - Home Forfeiture Actions	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**1%**	**1%**	**1%**	**1%**

[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]Includes loans current and 30+ days delinquent at the time of forbearance initiation since March 2020. In addition, completed forbearance plans data has been revised to include only loans that are brought current at the end of the forbearance without the assistance of another workout.

3(i) Enterprises Combined - Loan Modifications

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Loan Modifications *(# of loans)*	38,264	25,539	16,596	15,500	14,420	14,363	12,758	15,689	16,970	16,552	15,493	17,934	23,172	21,637	20,563	20,019	21,175	41,194

Delinquency Status at Modification (% of loan mods)

Current[1]	1%	1%	1%	1%	1%	1%	1%	2%	2%	2%	3%	4%	3%	4%	3%	3%	3%	3%
30 - 59 days delinquent	2%	2%	2%	3%	4%	5%	6%	7%	7%	6%	8%	8%	8%	7%	7%	7%	7%	7%
60 - 89 days delinquent	1%	1%	2%	3%	4%	6%	6%	8%	10%	9%	10%	10%	11%	10%	10%	11%	12%	12%
90-179 days delinquent	9%	12%	17%	23%	30%	30%	34%	35%	34%	33%	34%	35%	35%	34%	35%	36%	36%	36%
180 - 364 days delinquent	15%	19%	23%	27%	28%	30%	30%	29%	29%	31%	29%	29%	29%	32%	31%	29%	29%	29%
365+ days delinquent	73%	65%	56%	43%	33%	28%	23%	20%	17%	17%	16%	15%	14%	14%	13%	14%	13%	14%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

MTMLTV at Modification (% of loan mods)

MTMLTV <= 80%[2]	97%	97%	96%	95%	94%	94%	92%	91%	90%	88%	87%	86%	85%	83%	81%	80%	80%	80%
80% < MTMLTV <= 100%	2%	3%	4%	5%	6%	6%	7%	9%	10%	11%	12%	13%	14%	15%	16%	17%	17%	17%
MTMLTV > 100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	2%	3%	3%	3%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Year of Origination (% of loan mods)

2004 & Prior	6%	7%	7%	6%	6%	5%	5%	4%	3%	3%	3%	3%	2%	2%	2%	2%	2%	2%
2005-2008	11%	11%	10%	10%	9%	9%	7%	7%	5%	5%	4%	4%	3%	3%	3%	3%	3%	3%
2009 & later	83%	83%	83%	83%	84%	86%	88%	89%	91%	92%	93%	94%	94%	95%	95%	95%	95%	95%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Modification History (% of loan mods)

First time modification	85%	85%	85%	85%	85%	85%	86%	86%	87%	86%	87%	86%	84%	84%	84%	83%	83%	83%
Second time modification	11%	10%	10%	11%	10%	11%	10%	10%	9%	10%	10%	11%	13%	13%	14%	14%	15%	15%
Three plus time modification	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	3%	3%	3%	3%	2%	2%	2%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

Primary residency	90%	92%	93%	94%	95%	95%	96%	96%	96%	96%	96%	97%	96%	96%	96%	96%	96%	96%
Second home	2%	2%	2%	2%	2%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Investment	7%	6%	5%	4%	3%	3%	3%	3%	2%	2%	2%	2%	2%	3%	3%	2%	2%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

[1] Includes loans with missing delinquency status.
[2] Includes loans with missing MTMLTV data.

3(i) Enterprises Combined - Loan Modifications (Cont.)

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Loan Modifications *(# of loans)*	38,264	25,539	16,596	15,500	14,420	14,363	12,758	15,689	16,970	16,552	15,493	17,934	23,172	21,637	20,563	20,019	21,175	41,194

Principal and Interest Change *(%)*

Increase	1%	1%	3%	4%	3%	3%	3%	3%	3%	3%	3%	3%	2%	2%	2%	2%	2%	2%
No Change	0%	1%	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	1%	1%	1%	1%	1%
Decrease <=20%	26%	45%	59%	61%	63%	63%	64%	68%	66%	62%	62%	56%	32%	27%	26%	25%	23%	24%
Decrease 20% <=30%	37%	26%	17%	17%	16%	16%	15%	14%	16%	17%	16%	24%	61%	70%	69%	71%	72%	72%
Decrease > 30%	35%	26%	20%	18%	17%	17%	17%	15%	16%	18%	19%	17%	4%	1%	2%	2%	2%	2%

Types of Modification *(%)*

Extend Term Only	18%	33%	64%	73%	77%	77%	80%	79%	76%	73%	73%	66%	38%	35%	36%	36%	36%	36%
Reduce Rate Only	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Reduce Rate and Extend Term	75%	56%	24%	11%	4%	2%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Reduce Rate, Extend Term and Forbear Principal[1]	7%	11%	12%	16%	19%	21%	18%	20%	24%	27%	26%	33%	61%	65%	64%	63%	63%	63%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency *(%)*

3 Months after Modification	5%	7%	8%	9%	11%	11%	11%	10%	12%	13%	12%	10%	13%	13%	12%	11%
6 Months after Modification	7%	9%	11%	13%	16%	16%	16%	18%	19%	19%	18%	18%	20%	20%	19%	
9 Months after Modification	8%	10%	12%	16%	17%	17%	20%	22%	20%	20%	22%	22%	22%	22%		
12 Months after Modification	8%	11%	13%	15%	17%	19%	20%	21%	20%	21%	23%	22%	23%			

[1] May include principal forgiveness.

3(ii) Fannie Mae - Loan Modifications

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Loan Modifications *(# of loans)*	24,856	16,266	10,392	9,863	8,881	8,763	7,710	10,016	10,434	10,261	9,393	10,845	13,273	12,327	11,515	11,576	11,557	23,133

Delinquency Status at Modification (% of loan mods)

Current[1]	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%
30 - 59 days delinquent	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
60 - 89 days delinquent	1%	1%	1%	2%	2%	2%	2%	3%	3%	3%	3%	2%	2%	2%	2%	2%	2%	2%
90-179 days delinquent	9%	12%	17%	25%	32%	31%	35%	38%	38%	36%	38%	40%	40%	37%	40%	41%	42%	41%
180 - 364 days delinquent	15%	19%	23%	27%	30%	33%	34%	34%	35%	38%	37%	37%	39%	41%	39%	36%	37%	36%
365+ days delinquent	76%	67%	58%	45%	36%	31%	26%	24%	22%	22%	21%	20%	18%	19%	18%	19%	18%	19%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

MTMLTV at Modification (% of loan mods)

MTMLTV <= 80%[2]	97%	97%	96%	95%	94%	94%	92%	91%	91%	89%	88%	87%	86%	85%	83%	82%	83%	83%
80% < MTMLTV <= 100%	2%	2%	3%	5%	5%	6%	7%	9%	9%	10%	11%	12%	13%	13%	15%	15%	15%	15%
MTMLTV > 100%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	1%	1%	1%	1%	2%	2%	2%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Year of Origination (% of loan mods)

2004 & Prior	6%	7%	7%	7%	7%	6%	5%	5%	4%	4%	4%	3%	2%	3%	2%	2%	3%	2%
2005-2008	11%	11%	11%	11%	10%	10%	8%	8%	6%	6%	5%	4%	4%	4%	4%	3%	4%	4%
2009 & later	83%	82%	82%	82%	83%	84%	87%	87%	90%	91%	91%	93%	93%	93%	94%	94%	94%	94%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Modification History (% of loan mods)

First time modification	83%	83%	82%	82%	82%	81%	83%	82%	83%	83%	83%	82%	82%	81%	81%	82%	81%	81%
Second time modification	12%	12%	12%	13%	12%	13%	12%	13%	12%	13%	12%	14%	15%	16%	16%	16%	16%	16%
Three plus time modification	5%	5%	5%	5%	5%	6%	5%	5%	5%	5%	5%	4%	3%	3%	3%	2%	2%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

Primary residency	90%	91%	93%	94%	95%	95%	96%	96%	96%	96%	96%	96%	96%	96%	96%	96%	96%	96%
Second home	2%	2%	2%	2%	2%	2%	1%	2%	2%	1%	2%	1%	1%	2%	1%	1%	1%	1%
Investment	7%	7%	5%	4%	3%	3%	3%	3%	3%	2%	2%	2%	2%	3%	3%	2%	2%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

[1] Includes loans with missing delinquency status.

[2] Includes loans with missing MTMLTV data.

3(ii) Fannie Mae - Loan Modifications (cont.)

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Loan Modifications *(# of loans)*	24,856	16,266	10,392	9,863	8,881	8,763	7,710	10,016	10,434	10,261	9,393	10,845	13,273	12,327	11,515	11,576	11,557	23,133

Principal and Interest Change *(%)*

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Increase	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	1%
No Change	0%	0%	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	1%	1%	1%	1%	1%	1%
Decrease <=20%	27%	46%	59%	61%	64%	63%	64%	66%	63%	59%	58%	51%	34%	30%	30%	28%	28%	28%
Decrease 20% <=30%	36%	27%	19%	19%	17%	18%	17%	17%	18%	19%	18%	28%	60%	66%	65%	67%	68%	67%
Decrease > 30%	36%	27%	20%	18%	17%	17%	17%	15%	17%	21%	23%	21%	5%	2%	3%	3%	3%	3%

Types of Modification *(%)*

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Extend Term Only	16%	30%	59%	69%	74%	72%	75%	74%	70%	66%	66%	57%	38%	35%	36%	37%	37%	37%
Reduce Rate Only	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Reduce Rate and Extend Term	75%	57%	25%	12%	4%	2%	2%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%
Reduce Rate, Extend Term and Forbear Principal[1]	8%	13%	16%	19%	22%	26%	23%	25%	30%	33%	33%	41%	62%	64%	64%	62%	62%	62%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency *(%)*

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26
3 Months after Modification	4%	7%	8%	9%	11%	11%	10%	9%	11%	12%	11%	10%	11%	11%	12%	10%
6 Months after Modification	7%	9%	10%	13%	17%	16%	15%	18%	19%	19%	18%	18%	19%	19%	18%	
9 Months after Modification	8%	10%	12%	16%	18%	17%	20%	21%	20%	20%	22%	21%	22%	22%		
12 Months after Modification	8%	11%	13%	16%	17%	18%	20%	21%	19%	21%	23%	23%	23%			

[1]May include principal forgiveness.

3(iii) Freddie Mac - Loan Modifications

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Loan Modifications *(# of loans)*	13,408	9,273	6,204	5,637	5,539	5,600	5,048	5,673	6,536	6,291	6,100	7,089	9,899	9,310	9,048	8,443	9,618	18,061

Delinquency Status at Modification (% of loan mods)

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Current	1%	1%	1%	1%	1%	2%	3%	3%	5%	6%	8%	8%	7%	8%	7%	7%	6%	7%
30 - 59 days delinquent	6%	4%	4%	8%	10%	12%	13%	16%	17%	15%	17%	19%	17%	16%	15%	15%	15%	15%
60 - 89 days delinquent	2%	2%	3%	5%	8%	10%	12%	19%	22%	20%	21%	21%	22%	20%	20%	22%	24%	23%
90-179 days delinquent	10%	12%	17%	22%	27%	29%	31%	30%	28%	29%	26%	27%	29%	29%	29%	28%	28%	28%
180 - 364 days delinquent	15%	19%	23%	26%	24%	24%	24%	20%	19%	20%	18%	18%	17%	20%	21%	20%	19%	20%
365+ days delinquent	67%	61%	52%	38%	29%	22%	17%	12%	9%	10%	8%	7%	8%	7%	7%	7%	7%	7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

MTMLTV at Modification (% of loan mods)

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
MTMLTV <= 80%	97%	97%	95%	95%	93%	94%	93%	90%	89%	87%	85%	84%	82%	81%	80%	77%	77%	77%
80% < MTMLTV <= 100%	3%	3%	4%	5%	6%	6%	7%	9%	11%	12%	14%	15%	17%	17%	18%	19%	20%	20%
MTMLTV > 100%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	1%	2%	3%	3%	3%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Year of Origination (% of loan mods)

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
2004 & Prior	6%	6%	6%	5%	6%	5%	4%	3%	2%	2%	2%	2%	1%	1%	1%	1%	1%	1%
2005-2008	10%	9%	9%	10%	8%	7%	6%	4%	4%	4%	3%	3%	3%	3%	2%	2%	2%	2%
2009 & later	84%	85%	85%	85%	86%	88%	90%	93%	94%	94%	95%	96%	96%	96%	96%	97%	97%	97%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Modification History (% of loan mods)

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
First time modification	89%	90%	91%	90%	91%	91%	91%	92%	93%	93%	92%	92%	87%	88%	86%	86%	86%	86%
Second time modification	8%	7%	7%	8%	7%	7%	7%	6%	6%	6%	6%	7%	11%	10%	12%	12%	13%	13%
Three plus time modification	3%	2%	3%	3%	2%	3%	2%	2%	2%	1%	1%	2%	2%	2%	2%	2%	1%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Primary residency	91%	92%	93%	94%	95%	96%	96%	96%	96%	97%	97%	97%	97%	96%	96%	97%	96%	97%
Second home	2%	2%	2%	2%	2%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Investment	7%	6%	5%	4%	3%	3%	3%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

3(iii) Freddie Mac - Loan Modifications (cont.)

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Loan Modifications *(# of loans)*	13,408	9,273	6,204	5,637	5,539	5,600	5,048	5,673	6,536	6,291	6,100	7,089	9,899	9,310	9,048	8,443	9,618	18,061

Principal and Interest Change *(%)*

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Increase	2%	3%	5%	7%	6%	7%	7%	5%	5%	6%	6%	7%	4%	3%	4%	3%	3%	3%
No Change	0%	1%	1%	2%	1%	1%	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	25%	45%	60%	60%	62%	63%	65%	70%	70%	66%	68%	63%	29%	22%	22%	20%	18%	19%
Decrease 20% <=30%	39%	26%	15%	14%	13%	12%	11%	10%	11%	13%	12%	17%	64%	75%	74%	76%	78%	77%
Decrease > 30%	34%	25%	19%	17%	18%	17%	17%	15%	14%	14%	13%	12%	2%	0%	0%	0%	0%	0%

Types of Modification *(%)*

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Extend Term Only	21%	37%	72%	80%	82%	85%	88%	88%	85%	84%	84%	79%	39%	34%	35%	36%	34%	35%
Reduce Rate Only	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Reduce Rate and Extend Term	73%	56%	21%	9%	4%	2%	2%	1%	0%	1%	1%	1%	1%	1%	1%	1%	2%	1%
Reduce Rate, Extend Term and Forbear Principal[1]	6%	7%	7%	11%	14%	12%	10%	11%	14%	15%	15%	20%	60%	65%	64%	64%	64%	64%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency *(%)*

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26
3 Months after Modification	6%	8%	9%	10%	11%	12%	12%	11%	13%	14%	13%	12%	15%	15%	13%	13%
6 Months after Modification	8%	9%	11%	13%	16%	15%	17%	18%	20%	19%	19%	19%	21%	20%	20%	
9 Months after Modification	7%	10%	13%	16%	16%	17%	20%	22%	21%	21%	22%	22%	22%	23%		
12 Months after Modification	7%	10%	14%	15%	16%	19%	20%	22%	21%	22%	22%	21%	23%			

[1] May include principal forgiveness.

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

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Short Sales	193	119	126	103	148	117	104	113	128	136	114	133	155	160	179	209	209	418
Deeds-in-lieu	57	52	37	45	45	36	30	29	42	47	56	61	70	78	99	104	104	208
Nonforeclosure - Home Forfeiture Actions[1]	**250**	**171**	**163**	**148**	**193**	**153**	**134**	**142**	**170**	**183**	**170**	**194**	**225**	**238**	**278**	**313**	**313**	**626**
Third-party Sales	1,846	1,667	1,583	2,013	2,156	2,050	1,797	1,776	1,747	1,848	1,720	1,884	1,949	1,877	1,833	1,883	1,883	3,766
Foreclosure Sales	**1,612**	**1,899**	**1,714**	**1,687**	**1,627**	**1,565**	**1,485**	**1,402**	**1,197**	**1,191**	**1,178**	**1,197**	**1,245**	**1,467**	**1,675**	**1,856**	**1,856**	**3,712**
Third-party & Foreclosure Sales	**3,458**	**3,566**	**3,297**	**3,700**	**3,783**	**3,615**	**3,282**	**3,178**	**2,944**	**3,039**	**2,898**	**3,081**	**3,194**	**3,344**	**3,508**	**3,739**	**3,739**	**7,478**
Foreclosure Starts	**19,388**	**17,327**	**18,693**	**19,809**	**17,919**	**19,489**	**18,731**	**18,643**	**17,339**	**22,025**	**20,942**	**21,972**	**21,846**	**24,802**	**26,148**	**25,413**	**25,908**	**51,321**

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

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Curtailment of Income	8%	9%	10%	12%	14%	17%	22%	27%	27%	28%	27%	28%	27%	27%	28%	29%	28%
Excessive obligations	6%	7%	7%	9%	10%	12%	15%	17%	17%	18%	19%	19%	19%	19%	20%	18%	15%
Unemployment	2%	3%	3%	4%	6%	7%	10%	13%	15%	15%	15%	15%	16%	16%	16%	16%	15%
Illness of principal mortgagor or family member	2%	3%	3%	4%	5%	6%	8%	10%	11%	11%	11%	11%	12%	12%	12%	12%	11%
Death of principal mortgagor	3%	3%	3%	4%	4%	4%	4%	4%	5%	4%	4%	4%	5%	5%	4%	4%	4%

[1] Short sales and deeds-in-lieu of foreclosure completed.

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

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Acquisitions	1,523	1,880	1,706	1,692	1,639	1,568	1,475	1,400	1,200	1,176	1,204	1,232	1,295	1,498	1,738	1,927	1,967	3,894
Dispositions	(1,239)	(993)	(977)	(1,529)	(1,767)	(1,573)	(1,567)	(1,894)	(2,105)	(1,848)	(1,757)	(1,802)	(1,800)	(1,775)	(1,689)	(1,814)	(1,924)	(3,738)
Inventory (at period end)[1]	**9,341**	**10,251**	**10,997**	**11,190**	**11,061**	**11,019**	**10,902**	**10,404**	**9,450**	**8,766**	**8,213**	**7,643**	**7,106**	**6,821**	**6,861**	**6,962**	**6,992**	

Acquisitions by State

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Arizona	3	15	9	6	8	7	1	12	8	9	12	23	29	35	27	46	44	90
California	15	38	63	52	30	40	60	62	45	93	103	78	59	99	119	139	140	279
Florida	47	49	51	58	53	65	57	75	59	51	55	90	103	110	149	177	180	357
Nevada	10	23	26	18	19	8	12	9	5	11	14	14	11	14	9	11	17	28
Subtotal	**75**	**125**	**149**	**134**	**110**	**120**	**130**	**158**	**117**	**164**	**184**	**205**	**202**	**258**	**304**	**373**	**381**	**754**
Selected Midwest States[2]	440	557	472	447	456	391	410	335	278	274	249	243	257	248	318	334	286	620
All other States	1,008	1,198	1,085	1,111	1,073	1,057	935	907	805	738	771	784	836	992	1,116	1,220	1,300	2,520
Total Acquisitions	**1,523**	**1,880**	**1,706**	**1,692**	**1,639**	**1,568**	**1,475**	**1,400**	**1,200**	**1,176**	**1,204**	**1,232**	**1,295**	**1,498**	**1,738**	**1,927**	**1,967**	**3,894**

Inventory by State

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Arizona	29	40	45	42	38	38	32	34	36	33	39	54	76	92	97	122	135
California	176	192	236	252	238	235	250	269	256	303	338	361	338	380	430	483	525
Florida	389	387	392	379	358	358	349	369	347	330	313	340	373	397	462	506	546
Nevada	46	67	90	96	92	75	72	56	43	48	58	55	55	62	61	57	53
Subtotal	**640**	**686**	**763**	**769**	**726**	**706**	**703**	**728**	**682**	**714**	**748**	**810**	**842**	**931**	**1,050**	**1,168**	**1,259**
Selected Midwest States[2]	2,307	2,590	2,827	2,900	2,881	2,849	2,825	2,665	2,399	2,193	1,966	1,749	1,541	1,326	1,230	1,140	1,016
All other States	6,394	6,975	7,407	7,521	7,454	7,464	7,399	7,011	6,369	5,859	5,499	5,084	4,723	4,564	4,581	4,654	4,717
Total Inventory[1]	**9,341**	**10,251**	**10,997**	**11,190**	**11,061**	**11,019**	**10,927**	**10,404**	**9,450**	**8,766**	**8,213**	**7,643**	**7,106**	**6,821**	**6,861**	**6,962**	**6,992**

[1] 2020 data includes MECA REO properties.

[2] Select Midwest states are Illinois, Indiana, Michigan and Ohio.

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

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Acquisitions	1,034	1,302	1,074	983	969	949	873	849	705	592	613	564	628	829	929	1,102	1,138	2,240
Dispositions	(834)	(611)	(665)	(1,012)	(1,133)	(946)	(1,026)	(1,279)	(1,454)	(1,268)	(1,205)	(1,217)	(1,167)	(991)	(895)	(909)	(926)	(1,835)
Inventory (at period end)[1]	**7,639**	**8,353**	**8,779**	**8,780**	**8,615**	**8,581**	**8,403**	**7,969**	**7,169**	**6,481**	**5,889**	**5,236**	**4,665**	**4,495**	**4,520**	**4,701**	**4,900**	

Acquisitions by State

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Arizona	2	10	3	4	8	5	1	10	3	5	8	13	11	22	16	23	24	47
California	9	31	43	38	19	28	40	54	28	58	67	49	33	61	73	91	99	190
Florida	31	40	42	41	35	41	34	49	38	31	37	55	68	67	95	103	119	222
Nevada	5	17	11	4	5	3	2	7	3	6	7	8	4	10	8	7	10	17
Subtotal	**47**	**98**	**99**	**87**	**67**	**77**	**77**	**120**	**72**	**100**	**119**	**125**	**116**	**160**	**192**	**224**	**252**	**476**
Selected Midwest States[2]	284	370	278	208	227	234	212	183	152	121	101	87	94	120	151	170	151	321
All other States	703	834	697	688	675	638	584	546	481	371	393	352	418	549	586	708	735	1,443
Total Acquisitions	**1,034**	**1,302**	**1,074**	**983**	**969**	**949**	**873**	**849**	**705**	**592**	**613**	**564**	**628**	**829**	**929**	**1,102**	**1,138**	**2,240**

Inventory by State

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Arizona	27	34	33	29	28	28	23	27	24	22	27	34	41	54	62	76	84
California	134	150	179	191	173	177	188	211	199	226	248	257	231	255	291	330	373
Florida	341	343	347	332	303	295	275	281	257	244	231	246	271	288	336	360	407
Nevada	37	52	60	52	48	41	35	33	29	32	36	32	32	40	44	43	41
Subtotal	**539**	**579**	**619**	**604**	**552**	**541**	**521**	**552**	**509**	**524**	**542**	**569**	**575**	**637**	**733**	**809**	**905**
Selected Midwest States[2]	1,761	1,973	2,119	2,115	2,099	2,134	2,114	1,991	1,790	1,585	1,368	1,149	936	813	747	704	657
All other States	5,339	5,801	6,041	6,061	5,964	5,906	5,793	5,426	4,870	4,372	3,979	3,518	3,154	3,045	3,040	3,188	3,338
Total Inventory[1]	**7,639**	**8,353**	**8,779**	**8,780**	**8,615**	**8,581**	**8,428**	**7,969**	**7,169**	**6,481**	**5,889**	**5,236**	**4,665**	**4,495**	**4,520**	**4,701**	**4,900**

[1]2020 data includes MECA REO properties.

[2]Select Midwest states are Illinois, Indiana, Michigan and Ohio.

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

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Acquisitions	489	578	632	709	670	619	602	551	495	584	591	668	667	669	809	825	829	1,654
Dispositions	(405)	(382)	(312)	(517)	(634)	(627)	(541)	(615)	(651)	(580)	(552)	(585)	(633)	(784)	(794)	(905)	(998)	(1,903)
Inventory (at period end)	**1,702**	**1,898**	**2,218**	**2,410**	**2,446**	**2,438**	**2,499**	**2,435**	**2,281**	**2,285**	**2,324**	**2,407**	**2,441**	**2,326**	**2,341**	**2,261**	**2,092**	

Acquisitions by State

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	YTD 2026
Arizona	1	5	6	2	-	2	-	2	5	4	4	10	18	13	11	23	20	43
California	6	7	20	14	11	12	20	8	17	35	36	29	26	38	46	48	41	89
Florida	16	9	9	17	18	24	23	26	21	20	18	35	35	43	54	74	61	135
Nevada	5	6	15	14	14	5	10	2	2	5	7	6	7	4	1	4	7	11
Subtotal	**28**	**27**	**50**	**47**	**43**	**43**	**53**	**38**	**45**	**64**	**65**	**80**	**86**	**98**	**112**	**149**	**129**	**278**
Selected Midwest States[1]	156	187	194	239	229	157	198	152	126	153	148	156	163	128	167	164	135	299
All other States	305	364	388	423	398	419	351	361	324	367	378	432	418	443	530	512	565	1,077
Total Acquisitions	**489**	**578**	**632**	**709**	**670**	**619**	**602**	**551**	**495**	**584**	**591**	**668**	**667**	**669**	**809**	**825**	**829**	**1,654**

Inventory by State

	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Arizona	2	6	12	13	10	10	9	7	12	11	12	20	35	38	35	46	51
California	42	42	57	61	65	58	62	58	57	77	90	104	107	125	139	153	152
Florida	48	44	45	47	55	63	74	88	90	86	82	94	102	109	126	146	139
Nevada	9	15	30	44	44	34	37	23	14	16	22	23	23	22	17	14	12
Subtotal	**101**	**107**	**144**	**165**	**174**	**165**	**182**	**176**	**173**	**190**	**206**	**241**	**267**	**294**	**317**	**359**	**354**
Selected Midwest States[1]	546	617	708	785	782	715	711	674	609	608	598	600	605	513	483	436	359
All other States	1,055	1,174	1,366	1,460	1,490	1,558	1,606	1,585	1,499	1,487	1,520	1,566	1,569	1,519	1,541	1,466	1,379
Total Inventory	**1,702**	**1,898**	**2,218**	**2,410**	**2,446**	**2,438**	**2,499**	**2,435**	**2,281**	**2,285**	**2,324**	**2,407**	**2,441**	**2,326**	**2,341**	**2,261**	**2,092**

[1]Select Midwest states are Illinois, Indiana, Michigan and Ohio.

Enterprises Single-Family Book Profile - As of June 30, 2026

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									Loans in Forbearance Plan						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	30-89 Days	90-179 Days	180-269 Days	270-364 Days	365+ Days	Total	
AK	50,358	749	424	129	105	55	36	196	0.39%	4.81%	14	16	2	-	-	32	18
AL	348,717	8,418	4,977	1,218	1,154	676	393	2,225	0.64%	4.67%	143	112	30	10	-	295	162
AR	201,204	3,855	2,182	545	539	388	201	1,131	0.56%	5.21%	84	47	16	7	1	155	80
AZ	883,874	16,253	9,328	2,362	2,257	1,719	587	4,568	0.52%	3.61%	486	368	149	42	7	1,052	135
CA	3,814,790	61,366	35,775	8,331	8,048	5,897	3,315	17,292	0.45%	5.40%	1,779	1,566	533	180	116	4,174	525
CO	781,203	11,824	6,727	1,516	1,730	1,319	532	3,588	0.46%	4.50%	388	355	113	45	6	907	155
CT	344,327	7,007	4,024	991	849	664	479	2,000	0.58%	6.84%	146	132	43	17	6	344	38
DC	71,347	1,815	763	216	267	272	297	838	1.17%	16.36%	60	65	21	8	3	157	28
DE	126,859	2,258	1,265	315	311	197	170	679	0.54%	7.53%	53	50	8	5	1	117	7
FL	2,049,696	48,126	24,306	6,556	6,810	5,754	4,700	17,292	0.84%	9.77%	1,637	1,267	409	148	37	3,498	546
GA	960,947	22,979	12,877	3,411	3,331	2,344	1,016	6,709	0.70%	4.42%	712	660	239	90	22	1,723	212
HI	107,083	1,811	883	236	230	191	271	694	0.65%	14.96%	60	58	20	4	9	151	33
IA	285,084	4,974	2,788	676	654	529	327	1,515	0.53%	6.57%	126	78	42	13	15	274	94
ID	222,927	3,196	1,899	423	442	304	128	875	0.39%	4.01%	84	68	25	10	1	188	27
IL	1,302,287	27,839	14,488	4,079	3,949	2,928	2,395	9,292	0.71%	8.60%	729	626	209	80	22	1,666	349
IN	646,431	14,546	8,175	2,159	1,856	1,451	905	4,234	0.65%	6.22%	313	239	96	36	4	688	88
KS	220,906	4,345	2,612	622	552	356	203	1,112	0.50%	4.67%	97	58	31	7	2	195	83
KY	315,737	6,132	3,474	884	782	588	404	1,777	0.56%	6.59%	130	101	22	7	4	264	78
LA	297,429	9,699	5,194	1,397	1,243	1,045	820	3,111	1.05%	8.45%	192	143	60	30	4	429	213
MA	693,533	11,966	6,999	1,596	1,531	1,098	742	3,378	0.49%	6.20%	240	230	73	29	7	579	42
MD	686,645	14,699	8,046	1,974	1,889	1,675	1,115	4,692	0.68%	7.59%	469	429	165	60	14	1,137	99
ME	112,374	2,030	1,132	263	224	167	244	636	0.57%	12.02%	42	32	11	1	-	86	33
MI	1,020,607	21,274	12,526	3,374	2,998	1,742	634	5,385	0.53%	2.98%	434	399	98	33	3	967	405
MN	731,135	11,608	6,556	1,690	1,630	1,197	535	3,371	0.46%	4.61%	371	288	112	40	6	817	389
MO	578,452	10,095	6,079	1,451	1,306	855	404	2,575	0.45%	4.00%	255	183	83	26	7	554	164
MS	137,560	4,802	2,882	721	605	395	199	1,200	0.87%	4.14%	89	65	28	6	-	188	96
MT	109,005	1,394	779	196	207	139	73	420	0.39%	5.24%	33	20	13	4	2	72	10
NC	998,306	18,319	10,467	2,579	2,523	1,772	978	5,279	0.53%	5.34%	499	408	142	47	11	1,107	137
ND	57,504	692	370	93	104	56	69	229	0.40%	9.97%	14	14	3	3	-	34	22
NE	182,452	3,031	1,833	398	406	265	129	800	0.44%	4.26%	105	57	23	11	2	198	19
NH	154,895	2,328	1,455	344	253	194	82	535	0.35%	3.52%	71	62	18	2	-	153	4
NJ	911,858	18,534	10,467	2,568	2,358	1,773	1,368	5,508	0.60%	7.38%	494	434	136	43	14	1,121	49
NM	161,731	3,054	1,720	423	363	296	252	913	0.56%	8.25%	53	38	21	7	-	119	76
NV	356,218	6,548	3,473	913	953	815	394	2,164	0.61%	6.02%	238	198	77	24	8	545	53
NY	1,227,231	28,722	15,585	3,418	3,231	2,602	3,886	9,744	0.79%	13.53%	532	522	177	59	17	1,307	295
OH	1,033,963	21,734	11,884	3,110	2,880	2,249	1,611	6,760	0.65%	7.41%	425	365	131	60	11	992	174
OK	259,532	5,605	3,149	722	703	581	450	1,736	0.67%	8.03%	137	95	25	11	2	270	87
OR	505,357	7,244	3,888	938	1,056	868	494	2,418	0.48%	6.82%	241	215	80	28	5	569	110
PA	1,069,184	22,682	12,609	3,304	2,853	2,115	1,801	6,774	0.63%	7.94%	501	389	142	33	3	1,068	223
RI	102,378	1,893	1,120	254	235	165	119	520	0.51%	6.29%	45	23	9	3	2	82	5
SC	493,603	10,103	5,828	1,407	1,271	989	608	2,875	0.58%	6.02%	247	180	63	25	2	517	73
SD	73,577	1,019	582	134	113	125	65	303	0.41%	6.38%	28	11	10	2	1	52	21
TN	574,194	10,898	6,466	1,551	1,558	975	348	2,883	0.50%	3.19%	330	226	55	18	3	632	85
TX	2,323,594	54,752	29,714	7,989	7,545	6,203	3,301	17,084	0.74%	6.03%	1,982	1,730	549	216	45	4,522	883
UT	439,658	7,204	4,120	1,061	1,040	732	251	2,026	0.46%	3.48%	224	195	71	21	4	515	19
VA	889,819	13,107	7,450	1,878	1,823	1,380	576	3,793	0.43%	4.39%	375	371	116	34	8	904	89
VT	58,664	844	436	105	122	107	74	304	0.52%	8.77%	17	12	7	-	-	36	22
WA	910,352	12,239	6,542	1,608	1,705	1,530	854	4,095	0.45%	6.98%	526	455	165	49	5	1,200	101
WI	623,959	8,440	4,816	1,236	1,136	771	481	2,418	0.39%	5.70%	202	154	56	22	4	438	40
WV	87,959	2,354	1,456	360	291	162	85	541	0.62%	3.61%	29	28	10	7	-	74	78
WY	50,752	735	466	88	102	56	23	181	0.36%	3.13%	21	12	6	1	-	40	23
Other[2]	95,928	3,688	1,965	593	553	224	353	1,135	1.18%	9.57%	29	29	14	5	2	79	195
Total	**30,743,185**	**600,829**	**335,021**	**84,405**	**80,676**	**60,950**	**39,777**	**181,803**	**0.59%**	**6.62%**	**16,531**	**13,878**	**4,757**	**1,669**	**448**	**37,283**	**6,992**

[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 include a small volume of Fannie Mae REO properties associated with a specific reverse mortgage transaction.

Fannie Mae Single-Family Book Profile - As of June 30, 2026

State	Total Loan Count	Delinquent Loans (DLQ) [1]									Loans in Forbearance Plan						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	30-89 Days	90-179 Days	180-269 Days	270-364 Days	365+ Days	Total	
AK	25,543	414	236	68	55	31	24	110	0.43%	5.80%	7	10	-	-	-	17	14
AL	193,682	4,639	2,773	682	629	352	203	1,186	0.61%	4.38%	88	75	19	5	-	187	107
AR	108,412	2,109	1,206	292	289	213	109	612	0.56%	5.17%	48	29	13	4	1	95	57
AZ	485,476	9,043	5,166	1,318	1,260	981	318	2,562	0.53%	3.52%	267	240	90	34	5	636	84
CA	2,215,363	35,229	20,479	4,786	4,631	3,395	1,938	9,986	0.45%	5.50%	1,074	1,049	350	130	85	2,688	373
CO	445,128	6,646	3,824	851	949	726	296	1,977	0.44%	4.45%	208	236	69	31	3	547	116
CT	176,849	3,599	2,081	507	433	333	245	1,017	0.58%	6.81%	71	84	30	9	5	199	32
DC	39,282	1,002	455	116	140	136	155	433	1.10%	15.47%	28	37	10	5	1	81	20
DE	67,392	1,172	659	157	165	99	92	356	0.53%	7.85%	29	30	5	4	1	69	3
FL	1,097,945	26,307	13,248	3,654	3,709	3,171	2,525	9,425	0.86%	9.60%	954	804	262	83	24	2,127	407
GA	523,531	12,287	6,976	1,755	1,745	1,268	543	3,565	0.68%	4.42%	391	405	136	64	12	1,008	128
HI	67,243	1,067	499	142	141	120	165	428	0.64%	15.46%	28	44	13	3	9	97	23
IA	171,138	2,890	1,578	409	388	307	208	907	0.53%	7.20%	76	47	31	8	13	175	72
ID	130,624	1,798	1,041	247	251	183	76	511	0.39%	4.23%	52	44	22	7	1	126	18
IL	664,984	14,194	7,391	2,089	2,020	1,518	1,176	4,727	0.71%	8.29%	392	368	128	50	15	953	210
IN	319,004	7,082	3,990	1,078	864	717	433	2,028	0.64%	6.11%	163	140	50	22	1	376	57
KS	109,711	1,991	1,152	312	249	185	93	528	0.48%	4.67%	44	35	16	5	-	100	42
KY	141,252	2,888	1,640	409	372	281	186	840	0.59%	6.44%	67	50	15	4	2	138	52
LA	162,270	5,493	2,977	782	702	605	427	1,736	1.07%	7.77%	115	97	46	22	4	284	161
MA	365,641	6,124	3,563	839	790	582	350	1,728	0.47%	5.72%	130	134	43	15	5	327	32
MD	366,169	7,591	4,222	984	977	852	556	2,391	0.65%	7.32%	243	274	85	32	11	645	59
ME	53,719	1,038	569	128	118	74	149	341	0.63%	14.35%	23	22	8	1	-	54	29
MI	537,256	10,834	6,462	1,697	1,530	842	303	2,681	0.50%	2.80%	225	226	59	17	3	530	281
MN	410,624	6,113	3,431	920	879	599	284	1,771	0.43%	4.65%	226	172	69	27	4	498	284
MO	300,650	5,046	3,071	717	649	424	185	1,266	0.42%	3.67%	132	110	52	19	5	318	117
MS	85,520	3,049	1,832	477	379	246	115	741	0.87%	3.77%	55	46	17	3	-	121	71
MT	63,143	785	437	123	111	77	37	226	0.36%	4.71%	23	17	8	3	2	53	9
NC	551,381	9,926	5,639	1,397	1,388	966	536	2,893	0.52%	5.40%	268	258	101	28	8	663	92
ND	30,398	383	203	49	65	28	38	131	0.43%	9.92%	10	10	2	3	-	25	17
NE	114,866	1,786	1,043	245	273	153	72	498	0.43%	4.03%	72	41	16	7	2	138	16
NH	79,181	1,134	700	161	129	104	40	278	0.35%	3.53%	36	33	14	1	-	84	3
NJ	491,919	9,707	5,536	1,340	1,221	921	689	2,834	0.58%	7.10%	280	257	79	23	13	652	39
NM	96,704	1,796	998	262	222	170	144	537	0.56%	8.02%	29	29	14	1	-	73	65
NV	206,431	3,863	2,039	557	573	467	227	1,269	0.61%	5.88%	147	134	52	19	6	358	41
NY	669,014	14,991	8,085	1,751	1,635	1,408	2,112	5,171	0.77%	14.09%	300	326	113	40	14	793	219
OH	487,606	10,925	5,977	1,576	1,441	1,172	759	3,384	0.69%	6.95%	201	240	88	45	9	583	109
OK	141,677	2,966	1,650	390	385	301	240	928	0.66%	8.09%	81	61	19	5	1	167	55
OR	277,260	3,939	2,119	529	563	467	261	1,291	0.47%	6.63%	128	130	50	22	3	333	81
PA	572,354	12,151	6,862	1,753	1,535	1,094	907	3,539	0.62%	7.46%	284	246	95	22	2	649	156
RI	55,496	1,016	590	137	131	90	68	290	0.52%	6.69%	31	12	4	3	1	51	1
SC	268,653	5,446	3,172	750	666	552	306	1,529	0.57%	5.62%	143	106	48	16	2	315	43
SD	48,207	653	381	85	73	77	37	187	0.39%	5.67%	14	10	7	2	-	33	15
TN	309,644	5,931	3,537	842	845	522	185	1,554	0.50%	3.12%	180	145	36	12	3	376	53
TX	1,301,098	31,364	17,063	4,595	4,305	3,498	1,903	9,732	0.75%	6.07%	1,136	1,132	355	137	32	2,792	602
UT	239,013	3,807	2,170	579	556	360	142	1,061	0.44%	3.73%	122	108	34	11	4	279	8
VA	472,931	6,861	3,904	976	969	724	288	1,993	0.42%	4.20%	191	239	62	18	5	515	66
VT	25,610	434	230	55	63	52	34	149	0.58%	7.83%	9	4	4	-	-	17	18
WA	523,939	6,995	3,693	942	988	860	512	2,365	0.45%	7.32%	305	312	103	28	5	753	65
WI	379,829	4,981	2,873	733	690	427	258	1,402	0.37%	5.18%	121	107	32	17	4	281	29
WV	45,714	1,235	767	198	145	87	38	273	0.60%	3.08%	21	17	6	4	-	48	42
WY	31,211	457	293	61	59	29	15	103	0.33%	3.28%	12	9	2	-	-	23	21
Other [2]	71,060	2,332	1,219	386	316	156	255	731	1.03%	10.93%	24	21	10	4	2	61	186
Total	**16,818,747**	**325,509**	**181,701**	**45,888**	**43,661**	**33,002**	**21,257**	**98,201**	**0.58%**	**6.53%**	**9,304**	**8,812**	**2,992**	**1,075**	**328**	**22,511**	**4,900**

[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 include a small volume of REO properties associated with a specific reverse mortgage transaction.

Freddie Mac Single-Family Book Profile - As of June 30, 2026

State	Total Loan Count	Delinquent Loans (DLQ)									Loans in Forbearance Plan						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	30-89 Days	90-179 Days	180-269 Days	270-364 Days	365+ Days	Total	
AK	24,815	335	188	61	50	24	12	86	0.35%	3.58%	7	6	2	-	-	15	4
AL	155,035	3,779	2,204	536	525	324	190	1,039	0.67%	5.03%	55	37	11	5	-	108	55
AR	92,792	1,746	976	253	250	175	92	519	0.56%	5.27%	36	18	3	3	-	60	23
AZ	398,398	7,210	4,162	1,044	997	738	269	2,006	0.50%	3.73%	219	128	59	8	2	416	51
CA	1,599,427	26,137	15,296	3,545	3,417	2,502	1,377	7,306	0.46%	5.27%	705	517	183	50	31	1,486	152
CO	336,075	5,178	2,903	665	781	593	236	1,611	0.48%	4.56%	180	119	44	14	3	360	39
CT	167,478	3,408	1,943	484	416	331	234	983	0.59%	6.87%	75	48	13	8	1	145	6
DC	32,065	813	308	100	127	136	142	405	1.26%	17.47%	32	28	11	3	2	76	8
DE	59,467	1,086	606	158	146	98	78	323	0.54%	7.18%	24	20	3	1	-	48	4
FL	951,751	21,819	11,058	2,902	3,101	2,583	2,175	7,867	0.83%	9.97%	683	463	147	65	13	1,371	139
GA	437,416	10,692	5,901	1,656	1,586	1,076	473	3,144	0.72%	4.42%	321	255	103	26	10	715	84
HI	39,840	744	384	94	89	71	106	266	0.67%	14.25%	32	14	7	1	-	54	10
IA	113,946	2,084	1,210	267	266	222	119	608	0.53%	5.71%	50	31	11	5	2	99	22
ID	92,303	1,398	858	176	191	121	52	364	0.39%	3.72%	32	24	3	3	-	62	9
IL	637,303	13,645	7,097	1,990	1,929	1,410	1,219	4,565	0.72%	8.93%	337	258	81	30	7	713	139
IN	327,427	7,464	4,185	1,081	992	734	472	2,206	0.67%	6.32%	150	99	46	14	3	312	31
KS	111,195	2,354	1,460	310	303	171	110	584	0.53%	4.67%	53	23	15	2	2	95	41
KY	174,485	3,244	1,834	475	410	307	218	937	0.54%	6.72%	63	51	7	3	2	126	26
LA	135,159	4,206	2,217	615	541	440	393	1,375	1.02%	9.34%	77	46	14	8	-	145	52
MA	327,892	5,842	3,436	757	741	516	392	1,650	0.50%	6.71%	110	96	30	14	2	252	10
MD	320,476	7,108	3,824	990	912	823	559	2,301	0.72%	7.86%	226	155	80	28	3	492	40
ME	58,655	992	563	135	106	93	95	295	0.50%	9.58%	19	10	3	-	-	32	4
MI	483,351	10,440	6,064	1,677	1,468	900	331	2,704	0.56%	3.17%	209	173	39	16	-	437	124
MN	320,511	5,495	3,125	770	751	598	251	1,600	0.50%	4.57%	145	116	43	13	2	319	105
MO	277,802	5,049	3,008	734	657	431	219	1,309	0.47%	4.34%	123	73	31	7	2	236	47
MS	52,040	1,753	1,050	244	226	149	84	459	0.88%	4.79%	34	19	11	3	-	67	25
MT	45,862	609	342	73	96	62	36	194	0.42%	5.91%	10	3	5	1	-	19	1
NC	446,925	8,393	4,828	1,182	1,135	806	442	2,386	0.53%	5.27%	231	150	41	19	3	444	45
ND	27,106	309	167	44	39	28	31	98	0.36%	10.03%	4	4	1	-	-	9	5
NE	67,586	1,245	790	153	133	112	57	302	0.45%	4.58%	33	16	7	4	-	60	3
NH	75,714	1,194	755	183	124	90	42	257	0.34%	3.52%	35	29	4	1	-	69	1
NJ	419,939	8,827	4,931	1,228	1,137	852	679	2,674	0.64%	7.69%	214	177	57	20	1	469	10
NM	65,027	1,258	722	161	141	126	108	376	0.58%	8.59%	24	9	7	6	-	46	11
NV	149,787	2,685	1,434	356	380	348	167	895	0.60%	6.22%	91	64	25	5	2	187	12
NY	558,217	13,731	7,500	1,667	1,596	1,194	1,774	4,573	0.82%	12.92%	232	196	64	19	3	514	76
OH	546,357	10,809	5,907	1,534	1,439	1,077	852	3,376	0.62%	7.88%	224	125	43	15	2	409	65
OK	117,855	2,639	1,499	332	318	280	210	808	0.69%	7.96%	56	34	6	6	1	103	32
OR	228,097	3,305	1,769	409	493	401	233	1,127	0.49%	7.05%	113	85	30	6	2	236	29
PA	496,830	10,531	5,747	1,551	1,318	1,021	894	3,235	0.65%	8.49%	217	143	47	11	1	419	67
RI	46,882	877	530	117	104	75	51	230	0.49%	5.82%	14	11	5	-	1	31	4
SC	224,950	4,657	2,656	657	605	437	302	1,346	0.60%	6.48%	104	74	15	9	-	202	30
SD	25,370	366	201	49	40	48	28	116	0.46%	7.65%	14	1	3	-	1	19	6
TN	264,550	4,967	2,929	709	713	453	163	1,329	0.50%	3.28%	150	81	19	6	-	256	32
TX	1,022,496	23,388	12,651	3,394	3,240	2,705	1,398	7,352	0.72%	5.98%	846	598	194	79	13	1,730	281
UT	200,645	3,397	1,950	482	484	372	109	965	0.48%	3.21%	102	87	37	10	-	236	11
VA	416,888	6,246	3,546	902	854	656	288	1,800	0.43%	4.61%	184	132	54	16	3	389	23
VT	33,054	410	206	50	59	55	40	155	0.47%	9.76%	8	8	3	-	-	19	4
WA	386,413	5,244	2,849	666	717	670	342	1,730	0.45%	6.52%	221	143	62	21	-	447	36
WI	244,130	3,459	1,943	503	446	344	223	1,016	0.42%	6.45%	81	47	24	5	-	157	11
WV	42,245	1,119	689	162	146	75	47	268	0.63%	4.20%	8	11	4	3	-	26	36
WY	19,541	278	173	27	43	27	8	78	0.40%	2.88%	9	3	4	1	-	17	2
Other[2]	24,868	1,356	746	207	237	68	98	404	1.62%	7.23%	5	8	4	1	-	18	9
Total	**13,924,438**	**275,320**	**153,320**	**38,517**	**37,015**	**27,948**	**18,520**	**83,602**	**0.60%**	**6.73%**	**7,227**	**5,066**	**1,765**	**594**	**120**	**14,772**	**2,092**

[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.

Enterprises Foreclosure Prevention Actions by State - June 30, 2026

State	2025							YTD-2026							Conservatorship to Date [1]						
	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other2	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other [2]	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other [2]	Short Sales & Deeds-in-lieu	Total
AK	17	37	84	58	3	-	**199**	6	25	38	32	1	-	**102**	1,544	2,151	2,264	2,181	54	260	**8,454**
AL	263	334	844	858	7	6	**2,312**	129	215	434	437	1	3	**1,219**	21,695	12,229	31,924	13,237	1,223	3,141	**83,449**
AR	160	146	449	454	7	6	**1,222**	73	98	238	205	1	1	**616**	8,545	5,842	13,009	6,805	496	2,056	**36,753**
AZ	628	763	2,746	2,285	6	29	**6,457**	310	560	1,344	1,177	6	27	**3,424**	22,042	31,236	87,856	32,730	1,430	46,851	**222,145**
CA	2,002	3,601	9,258	7,922	36	83	**22,902**	865	1,952	4,477	3,548	27	71	**10,940**	79,249	184,988	344,738	172,138	3,434	107,982	**892,529**
CO	348	691	1,902	1,595	3	40	**4,579**	154	418	915	805	1	33	**2,326**	16,195	25,883	38,352	27,946	736	7,865	**116,977**
CT	243	251	931	855	4	7	**2,291**	110	161	494	424	2	1	**1,192**	13,322	15,747	42,058	18,988	629	7,189	**97,933**
DC	52	197	253	183	-	11	**696**	13	179	139	157	1	9	**498**	2,346	3,430	7,022	3,899	174	779	**17,650**
DE	74	86	344	232	-	7	**743**	27	65	166	113	-	7	**378**	4,292	3,956	12,088	4,286	219	2,311	**27,151**
FL	1,562	5,972	8,797	12,508	32	126	**28,997**	647	1,474	4,214	3,221	17	137	**9,710**	68,888	150,426	337,453	129,938	5,162	146,870	**838,736**
GA	658	1,651	3,415	3,705	16	23	**9,468**	321	798	1,754	1,575	6	20	**4,474**	42,025	47,793	118,765	50,903	2,655	17,484	**279,626**
HI	24	124	273	89	6	1	**517**	20	102	114	37	1	3	**277**	3,536	7,085	10,181	5,839	119	2,459	**29,219**
IA	223	186	599	418	4	12	**1,442**	107	123	329	156	2	7	**724**	10,624	5,775	17,131	6,481	697	2,374	**43,082**
ID	143	148	421	479	3	7	**1,201**	66	94	190	277	1	2	**630**	6,041	5,850	12,934	6,032	281	5,799	**36,937**
IL	930	1,033	3,982	2,304	27	54	**8,330**	396	738	1,876	856	6	24	**3,896**	45,524	52,391	159,961	56,450	2,654	43,893	**360,873**
IN	601	482	1,671	2,480	8	13	**5,255**	252	337	832	1,365	10	10	**2,806**	30,761	16,450	47,808	20,771	2,266	7,026	**125,082**
KS	162	145	506	1,008	5	3	**1,829**	64	102	242	560	2	5	**975**	9,582	5,903	13,627	8,285	501	2,191	**40,089**
KY	209	272	637	605	2	9	**1,734**	95	147	335	311	2	6	**896**	13,705	8,363	20,458	9,411	633	2,899	**55,469**
LA	295	362	1,470	1,031	15	33	**3,206**	137	192	659	398	6	13	**1,405**	19,715	20,704	33,521	20,672	1,236	2,517	**98,365**
MA	335	357	1,386	1,349	12	6	**3,445**	136	239	660	654	3	3	**1,695**	21,701	23,552	68,182	27,986	1,271	10,822	**153,515**
MD	462	1,637	1,904	1,574	8	22	**5,607**	212	1,363	1,033	929	2	15	**3,554**	26,798	32,351	90,239	33,375	1,430	18,512	**202,706**
ME	73	86	181	846	1	5	**1,192**	16	62	84	744	1	5	**912**	5,211	3,543	10,932	5,216	302	2,556	**27,761**
MI	784	639	2,703	1,524	15	10	**5,675**	364	485	1,396	644	5	7	**2,901**	43,630	37,576	94,599	34,178	6,407	30,475	**246,865**
MN	453	492	1,767	1,918	9	22	**4,661**	181	362	841	969	4	20	**2,377**	19,426	18,808	50,709	25,284	1,043	11,704	**126,975**
MO	342	466	1,122	1,390	12	19	**3,351**	158	289	557	785	5	10	**1,804**	23,703	16,267	39,773	18,809	1,492	7,117	**107,161**
MS	172	131	475	715	2	5	**1,500**	83	84	222	401	1	-	**791**	10,079	5,729	16,129	7,702	611	1,628	**41,878**
MT	43	81	189	337	-	2	**652**	20	52	94	193	-	1	**360**	2,821	2,827	5,287	3,437	110	920	**15,402**
NC	576	1,618	2,303	2,423	15	14	**6,949**	229	494	1,068	440	11	11	**2,253**	37,186	38,802	77,801	35,399	1,838	9,022	**200,048**
ND	27	21	96	842	2	1	**989**	12	28	49	624	-	-	**713**	865	1,341	1,608	3,195	66	180	**7,255**
NE	147	120	416	276	1	6	**966**	69	101	204	88	4	5	**471**	4,838	3,849	8,463	5,331	360	1,034	**23,875**
NH	73	122	286	449	1	2	**933**	30	91	133	250	-	-	**504**	6,002	4,722	13,906	5,341	274	2,465	**32,711**
NJ	467	685	2,518	1,319	9	14	**5,012**	183	486	1,195	514	12	6	**2,396**	32,650	52,275	125,309	57,393	1,734	24,896	**294,256**
NM	114	148	352	1,035	5	3	**1,657**	68	107	169	668	1	2	**1,015**	6,799	6,238	14,531	7,700	310	3,245	**38,823**
NV	238	372	970	615	5	7	**2,207**	99	206	542	292	4	10	**1,153**	8,284	20,780	47,349	19,856	659	34,061	**130,990**
NY	683	712	3,434	1,859	46	44	**6,778**	328	517	1,625	849	24	16	**3,359**	42,909	71,009	149,630	79,687	2,460	16,011	**361,707**
OH	781	691	2,514	2,422	19	21	**6,448**	344	502	1,249	1,298	23	13	**3,429**	41,978	28,837	90,973	34,310	4,091	16,110	**216,300**
OK	260	241	668	1,347	10	11	**2,537**	150	160	337	798	1	4	**1,450**	11,262	8,414	16,153	10,816	639	1,913	**49,197**
OR	231	373	1,080	767	4	18	**2,473**	93	223	498	365	2	15	**1,196**	10,379	17,221	33,485	17,988	499	10,714	**90,286**
PA	646	780	2,671	1,789	33	21	**5,940**	342	533	1,332	727	26	12	**2,972**	45,972	39,687	98,026	43,291	2,368	11,578	**240,922**
RI	51	63	200	239	3	-	**556**	24	47	111	106	1	-	**289**	4,164	3,806	12,911	3,899	253	2,894	**27,927**
SC	284	821	1,325	1,241	10	10	**3,691**	136	283	618	276	4	5	**1,322**	19,137	18,499	43,679	18,221	1,159	7,682	**108,377**
SD	49	37	137	517	-	1	**741**	18	30	61	345	1	1	**456**	1,489	1,464	2,541	2,341	99	277	**8,211**
TN	336	495	1,307	827	12	13	**2,990**	174	303	703	320	2	7	**1,509**	21,626	17,845	36,446	19,088	1,143	4,181	**100,329**
TX	2,096	3,157	8,559	5,585	30	118	**19,545**	1,010	2,004	4,397	1,930	14	111	**9,466**	82,912	114,206	137,746	120,858	4,021	8,662	**468,405**
UT	219	443	1,129	3,706	2	8	**5,507**	130	273	588	2,501	-	12	**3,504**	10,666	12,111	26,276	18,948	406	8,025	**76,432**
VA	421	1,091	1,763	1,275	11	10	**4,571**	172	821	798	650	5	7	**2,453**	26,471	31,515	65,944	32,958	1,216	14,311	**172,414**
VT	53	41	114	74	1	-	**283**	17	24	45	22	-	1	**109**	2,670	2,047	4,483	2,027	136	503	**11,868**
WA	457	857	1,758	977	9	24	**4,082**	186	540	967	367	2	22	**2,084**	20,580	28,814	60,091	28,724	912	19,055	**158,175**
WI	308	262	934	1,151	1	6	**2,662**	149	192	581	598	4	3	**1,527**	17,133	12,164	37,972	15,972	931	6,929	**91,101**
WV	90	104	225	592	6	1	**1,018**	40	73	126	363	1	1	**604**	5,368	2,849	7,864	3,765	252	947	**21,045**
WY	23	26	102	159	-	-	**310**	20	20	46	85	-	-	**171**	1,564	1,387	2,519	1,837	61	388	**7,756**
Other [3]	40	63	136	1,659	11	5	**1,914**	19	45	75	1,178	6	2	**1,325**	5,026	21,729	25,928	14,854	3,197	868	**71,602**
Total	**19,928**	**33,713**	**83,306**	**81,867**	**489**	**919**	**220,222**	**9,004**	**18,819**	**41,194**	**36,627**	**262**	**706**	**106,612**	**1,040,928**	**1,308,469**	**2,868,639**	**1,356,778**	**66,349**	**701,631**	**7,342,794**

[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), Payment Deferrals and Charge-offs-in-lieu.

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

Fannie Mae Foreclosure Prevention Actions by State - June 30, 2026

State	2025							YTD-2026							Conservatorship to Date [1]						
	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other2	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other [2]	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other [2]	Short Sales & Deeds-in-lieu	Total
AK	10	20	44	40	1	-	**115**	3	13	24	17	1	-	**58**	1,269	1,221	1,401	1,300	47	184	**5,422**
AL	171	197	467	482	5	4	**1,326**	79	114	237	278	1	1	**710**	17,197	7,469	22,012	8,368	1,076	2,330	**58,452**
AR	84	67	278	246	5	5	**685**	45	45	133	120	1	-	**344**	6,666	3,372	8,717	4,066	449	1,400	**24,670**
AZ	352	395	1,639	1,300	5	22	**3,713**	185	312	757	680	3	17	**1,954**	16,231	18,128	56,323	20,132	1,344	27,774	**139,932**
CA	1,152	2,073	5,686	4,704	26	71	**13,712**	550	1,146	2,686	2,067	22	55	**6,526**	59,683	111,303	220,441	104,990	3,190	63,168	**562,775**
CO	185	356	1,138	959	1	26	**2,665**	94	234	517	470	1	18	**1,334**	12,598	15,731	24,665	16,922	694	4,974	**75,584**
CT	121	109	496	459	2	3	**1,190**	62	76	279	226	1	-	**644**	10,190	9,219	28,587	11,387	571	4,854	**64,808**
DC	26	117	149	99	-	9	**400**	6	114	82	99	1	7	**309**	1,810	1,941	4,701	2,389	144	495	**11,480**
DE	35	43	200	132	-	6	**416**	12	30	92	65	-	3	**202**	3,167	2,448	8,054	2,664	192	1,603	**18,128**
FL	967	3,387	5,123	7,093	17	77	**16,664**	407	772	2,384	1,836	11	84	**5,494**	52,894	86,956	224,971	80,649	4,392	94,262	**544,124**
GA	344	924	1,915	2,115	10	17	**5,325**	194	440	977	904	3	16	**2,534**	29,986	26,741	76,267	30,835	2,257	10,821	**176,907**
HI	14	84	177	23	4	1	**303**	10	61	76	3	1	1	**152**	2,864	4,299	6,873	3,680	99	1,528	**19,343**
IA	115	98	356	160	3	10	**742**	63	73	175	47	-	7	**365**	8,134	3,432	11,419	3,900	602	1,665	**29,152**
ID	86	77	236	319	2	3	**723**	43	47	110	199	1	1	**401**	4,446	3,226	8,256	3,810	263	3,727	**23,728**
IL	575	549	2,269	814	18	37	**4,262**	237	382	1,020	135	4	13	**1,791**	32,990	27,073	100,567	31,201	2,074	27,843	**221,748**
IN	279	220	894	1,709	5	7	**3,114**	131	162	440	951	6	6	**1,696**	22,220	8,737	30,155	12,051	1,460	4,683	**79,306**
KS	89	65	276	761	2	2	**1,195**	30	40	144	447	1	3	**665**	6,880	3,104	8,546	5,066	431	1,506	**25,533**
KY	109	127	340	304	-	5	**885**	51	68	165	150	1	3	**438**	9,949	4,354	12,233	4,883	474	1,905	**33,798**
LA	181	188	863	504	12	20	**1,768**	89	108	400	169	4	9	**779**	15,542	13,249	23,353	12,506	1,125	1,753	**67,528**
MA	186	168	772	721	6	2	**1,855**	91	109	341	331	2	2	**876**	16,449	13,167	44,679	16,614	1,176	6,992	**99,077**
MD	260	994	1,063	851	7	15	**3,190**	124	845	569	411	1	11	**1,961**	19,707	18,130	58,579	20,054	1,281	11,774	**129,525**
ME	37	36	97	751	1	4	**926**	7	36	46	701	1	4	**795**	3,930	1,919	7,251	3,489	269	1,776	**18,634**
MI	461	331	1,395	368	11	6	**2,572**	221	210	740	65	4	1	**1,241**	33,239	20,843	59,576	18,492	2,947	19,641	**154,738**
MN	260	242	975	1,292	2	12	**2,783**	100	193	474	621	3	13	**1,404**	13,778	10,254	30,008	15,142	975	6,901	**77,058**
MO	159	229	581	836	6	9	**1,820**	86	126	299	497	2	6	**1,016**	17,585	8,650	25,179	10,898	1,222	4,581	**68,115**
MS	123	83	291	556	1	3	**1,057**	60	52	142	319	1	-	**574**	8,429	3,711	12,020	5,319	542	1,278	**31,299**
MT	27	46	106	261	-	1	**441**	13	32	60	163	-	-	**268**	2,160	1,700	3,495	2,234	106	631	**10,326**
NC	331	976	1,312	1,073	10	8	**3,710**	130	269	574	41	6	8	**1,028**	27,547	22,121	49,932	20,723	1,633	5,897	**127,853**
ND	13	7	46	809	-	1	**876**	3	13	25	609	-	-	**650**	607	652	991	2,338	51	121	**4,760**
NE	90	58	256	123	1	4	**532**	43	61	123	18	2	3	**250**	3,760	2,375	5,986	3,552	327	726	**16,726**
NH	40	64	150	315	-	2	**571**	15	44	66	176	-	-	**301**	4,431	2,610	8,811	3,203	255	1,576	**20,886**
NJ	253	353	1,446	443	5	5	**2,505**	111	258	652	85	7	1	**1,114**	24,853	31,323	84,796	34,449	1,483	16,622	**193,526**
NM	93	83	213	931	2	3	**1,325**	52	68	107	607	1	-	**835**	5,258	3,887	9,679	5,413	274	2,160	**26,671**
NV	135	206	614	295	5	4	**1,259**	59	122	363	90	2	8	**644**	6,330	12,916	30,379	12,933	585	20,663	**83,806**
NY	382	380	2,019	776	26	26	**3,609**	209	258	900	270	17	11	**1,665**	32,495	41,815	100,583	46,929	1,958	10,326	**234,106**
OH	416	327	1,344	1,324	9	13	**3,433**	211	243	618	691	14	8	**1,785**	31,125	15,715	58,117	19,456	2,370	11,063	**137,846**
OK	151	130	350	1,070	6	7	**1,714**	97	91	167	654	1	4	**1,014**	8,718	4,792	10,672	6,960	558	1,357	**33,057**
OR	130	191	626	388	1	13	**1,349**	47	114	271	188	1	13	**634**	7,747	10,024	21,348	10,273	445	6,552	**56,389**
PA	342	399	1,492	759	23	15	**3,030**	192	268	715	244	22	6	**1,447**	34,428	23,827	65,316	26,035	1,983	7,786	**159,375**
RI	30	31	121	156	3	-	**341**	18	26	65	57	1	-	**167**	3,009	2,114	8,417	2,399	222	1,878	**18,039**
SC	166	474	751	581	7	6	**1,985**	86	167	345	56	2	3	**659**	13,973	10,421	28,844	10,799	1,041	5,201	**70,279**
SD	28	22	79	462	-	-	**591**	13	13	30	329	1	1	**387**	1,096	897	1,694	1,770	89	218	**5,764**
TN	194	260	699	273	4	10	**1,440**	107	161	398	50	2	4	**722**	16,715	10,346	24,117	11,209	952	2,913	**66,252**
TX	1,281	1,769	5,049	2,321	18	88	**10,526**	650	1,180	2,510	366	11	78	**4,795**	64,077	69,411	92,195	72,394	3,743	5,963	**307,783**
UT	104	220	634	3,231	-	3	**4,192**	78	148	325	2,289	-	7	**2,847**	7,976	6,561	16,120	13,038	376	4,742	**48,813**
VA	258	657	994	626	6	9	**2,550**	97	490	436	280	3	5	**1,311**	19,419	18,132	42,442	19,599	1,127	9,172	**109,891**
VT	36	15	56	17	-	-	**124**	9	7	26	3	-	-	**45**	1,907	1,010	2,880	1,067	113	328	**7,307**
WA	288	506	1,038	298	5	14	**2,149**	105	302	567	31	2	17	**1,024**	15,388	17,100	39,039	17,140	809	12,017	**101,492**
WI	204	126	559	797	1	3	**1,690**	112	107	343	420	3	1	**986**	13,183	7,076	24,285	10,256	826	4,531	**60,157**
WV	57	55	131	493	4	-	**740**	25	49	60	316	-	1	**451**	4,012	1,523	4,709	2,390	214	599	**13,446**
WY	15	18	57	123	-	-	**213**	14	8	22	64	-	-	**108**	1,265	830	1,727	1,214	59	284	**5,379**
Other [3]	28	49	98	1,624	9	5	**1,813**	15	30	56	1,145	5	2	**1,253**	3,794	13,433	18,090	11,864	3,160	704	**51,045**
Total	**11,473**	**18,601**	**47,960**	**47,167**	**297**	**616**	**126,114**	**5,491**	**10,337**	**23,133**	**21,050**	**180**	**462**	**60,653**	**783,106**	**761,288**	**1,869,497**	**820,444**	**54,055**	**443,448**	**4,731,838**

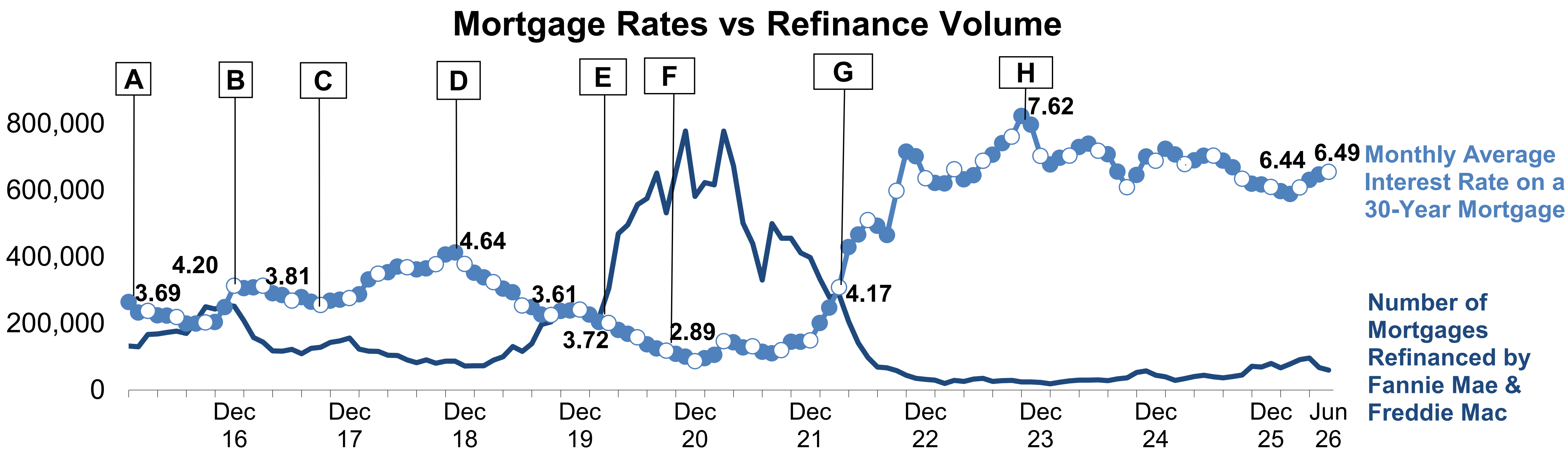
[1]Since the first full quarter in conservatorship (4Q08). The state level data for HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu are not available for 4Q08 .
[2]Consists of HomeSaver Advance (Fannie Mae), Payment Deferrals and Charge-offs-in-lieu.
[3]Consists of Guam, Puerto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

Freddie Mac Foreclosure Prevention Actions by State - June 30, 2026

State	2025							YTD-2026							Conservatorship to Date [1]						
	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other2	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other [2]	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other [2]	Short Sales & Deeds-in-lieu	Total
AK	7	17	40	18	2	-	**84**	3	12	14	15	-	-	**44**	275	930	863	881	7	76	**3,032**
AL	92	137	377	376	2	2	**986**	50	101	197	159	-	2	**509**	4,498	4,760	9,912	4,869	147	811	**24,997**
AR	76	79	171	208	2	1	**537**	28	53	105	85	-	1	**272**	1,879	2,470	4,292	2,739	47	656	**12,083**
AZ	276	368	1,107	985	1	7	**2,744**	125	248	587	497	3	10	**1,470**	5,811	13,108	31,533	12,598	86	19,077	**82,213**
CA	850	1,528	3,572	3,218	10	12	**9,190**	315	806	1,791	1,481	5	16	**4,414**	19,566	73,685	124,297	67,148	244	44,814	**329,754**
CO	163	335	764	636	2	14	**1,914**	60	184	398	335	-	15	**992**	3,597	10,152	13,687	11,024	42	2,891	**41,393**
CT	122	142	435	396	2	4	**1,101**	48	85	215	198	1	1	**548**	3,132	6,528	13,471	7,601	58	2,335	**33,125**
DC	26	80	104	84	-	2	**296**	7	65	57	58	-	2	**189**	536	1,489	2,321	1,510	30	284	**6,170**
DE	39	43	144	100	-	1	**327**	15	35	74	48	-	4	**176**	1,125	1,508	4,034	1,622	27	708	**9,023**
FL	595	2,585	3,674	5,415	15	49	**12,333**	240	702	1,830	1,385	6	53	**4,216**	15,994	63,470	112,482	49,289	770	52,608	**294,612**
GA	314	727	1,500	1,590	6	6	**4,143**	127	358	777	671	3	4	**1,940**	12,039	21,052	42,498	20,068	398	6,663	**102,719**
HI	10	40	96	66	2	-	**214**	10	41	38	34	-	2	**125**	672	2,786	3,308	2,159	20	931	**9,876**
IA	108	88	243	258	1	2	**700**	44	50	154	109	2	-	**359**	2,490	2,343	5,712	2,581	95	709	**13,930**
ID	57	71	185	160	1	4	**478**	23	47	80	78	-	1	**229**	1,595	2,624	4,678	2,222	18	2,072	**13,209**
IL	355	484	1,713	1,490	9	17	**4,068**	159	356	856	721	2	11	**2,105**	12,534	25,318	59,394	25,249	580	16,050	**139,125**
IN	322	262	777	771	3	6	**2,141**	121	175	392	414	4	4	**1,110**	8,541	7,713	17,653	8,720	806	2,343	**45,776**
KS	73	80	230	247	3	1	**634**	34	62	98	113	1	2	**310**	2,702	2,799	5,081	3,219	70	685	**14,556**
KY	100	145	297	301	2	4	**849**	44	79	170	161	1	3	**458**	3,756	4,009	8,225	4,528	159	994	**21,671**
LA	114	174	607	527	3	13	**1,438**	48	84	259	229	2	4	**626**	4,173	7,455	10,168	8,166	111	764	**30,837**
MA	149	189	614	628	6	4	**1,590**	45	130	319	323	1	1	**819**	5,252	10,385	23,503	11,372	95	3,830	**54,438**
MD	202	643	841	723	1	7	**2,417**	88	518	464	518	1	4	**1,593**	7,091	14,221	31,660	13,321	149	6,738	**73,181**
ME	36	50	84	95	-	1	**266**	9	26	38	43	-	1	**117**	1,281	1,624	3,681	1,727	33	780	**9,127**
MI	323	308	1,308	1,156	4	4	**3,103**	143	275	656	579	1	6	**1,660**	10,391	16,733	35,023	15,686	3,460	10,834	**92,127**
MN	193	250	792	626	7	10	**1,878**	81	169	367	348	1	7	**973**	5,648	8,554	20,701	10,142	68	4,803	**49,917**
MO	183	237	541	554	6	10	**1,531**	72	163	258	288	3	4	**788**	6,118	7,617	14,594	7,911	270	2,536	**39,046**
MS	49	48	184	159	1	2	**443**	23	32	80	82	-	-	**217**	1,650	2,018	4,109	2,383	69	350	**10,579**
MT	16	35	83	76	-	1	**211**	7	20	34	30	-	1	**92**	661	1,127	1,792	1,203	4	289	**5,076**
NC	245	642	991	1,350	5	6	**3,239**	99	225	494	399	5	3	**1,225**	9,639	16,681	27,869	14,676	205	3,125	**72,195**
ND	14	14	50	33	2	-	**113**	9	15	24	15	-	-	**63**	258	689	617	857	15	59	**2,495**
NE	57	62	160	153	-	2	**434**	26	40	81	70	2	2	**221**	1,078	1,474	2,477	1,779	33	308	**7,149**
NH	33	58	136	134	1	-	**362**	15	47	67	74	-	-	**203**	1,571	2,112	5,095	2,138	19	889	**11,825**
NJ	214	332	1,072	876	4	9	**2,507**	72	228	543	429	5	5	**1,282**	7,797	20,952	40,513	22,944	251	8,274	**100,730**
NM	21	65	139	104	3	-	**332**	16	39	62	61	-	2	**180**	1,541	2,351	4,852	2,287	36	1,085	**12,152**
NV	103	166	356	320	-	3	**948**	40	84	179	202	2	2	**509**	1,954	7,864	16,970	6,923	74	13,398	**47,184**
NY	301	332	1,415	1,083	20	18	**3,169**	119	259	725	579	7	5	**1,694**	10,414	29,194	49,047	32,758	502	5,685	**127,601**
OH	365	364	1,170	1,098	10	8	**3,015**	133	259	631	607	9	5	**1,644**	10,853	13,122	32,856	14,854	1,721	5,047	**78,454**
OK	109	111	318	277	4	4	**823**	53	69	170	144	-	-	**436**	2,544	3,622	5,481	3,856	81	556	**16,140**
OR	101	182	454	379	3	5	**1,124**	46	109	227	177	1	2	**562**	2,632	7,197	12,137	7,715	54	4,162	**33,897**
PA	304	381	1,179	1,030	10	6	**2,910**	150	265	617	483	4	6	**1,525**	11,544	15,860	32,710	17,256	385	3,792	**81,547**
RI	21	32	79	83	-	-	**215**	6	21	46	49	-	-	**122**	1,155	1,692	4,494	1,500	31	1,016	**9,888**
SC	118	347	574	660	3	4	**1,706**	50	116	273	220	2	2	**663**	5,164	8,078	14,835	7,422	118	2,481	**38,098**
SD	21	15	58	55	-	1	**150**	5	17	31	16	-	-	**69**	393	567	847	571	10	59	**2,447**
TN	142	235	608	554	8	3	**1,550**	67	142	305	270	-	3	**787**	4,911	7,499	12,329	7,879	191	1,268	**34,077**
TX	815	1,388	3,510	3,264	12	30	**9,019**	360	824	1,887	1,564	3	33	**4,671**	18,835	44,795	45,551	48,464	278	2,699	**160,622**
UT	115	223	495	475	2	5	**1,315**	52	125	263	212	-	5	**657**	2,690	5,550	10,156	5,910	30	3,283	**27,619**
VA	163	434	769	649	5	1	**2,021**	75	331	362	370	2	2	**1,142**	7,052	13,383	23,502	13,359	89	5,139	**62,523**
VT	17	26	58	57	1	-	**159**	8	17	19	19	-	1	**64**	763	1,037	1,603	960	23	175	**4,561**
WA	169	351	720	679	4	10	**1,933**	81	238	400	336	-	5	**1,060**	5,192	11,714	21,052	11,584	103	7,038	**56,683**
WI	104	136	375	354	-	3	**972**	37	85	238	178	1	2	**541**	3,950	5,088	13,687	5,716	105	2,398	**30,944**
WV	33	49	94	99	2	1	**278**	15	24	66	47	1	-	**153**	1,356	1,326	3,155	1,375	38	348	**7,599**
WY	8	8	45	36	-	-	**97**	6	12	24	21	-	-	**63**	299	557	792	623	2	104	**2,377**
Other [3]	12	14	38	35	2	-	**101**	4	15	19	33	1	-	**72**	1,232	8,296	7,838	2,990	37	164	**20,557**
Total	**8,455**	**15,112**	**35,346**	**34,700**	**192**	**303**	**94,108**	**3,513**	**8,482**	**18,061**	**15,577**	**82**	**244**	**45,959**	**257,822**	**547,181**	**999,142**	**536,334**	**12,294**	**258,183**	**2,610,956**

[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 Payment Deferrals and Charge-offs-in-lieu.
[3] Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

Total refinance volume declined in the second quarter of 2026 as mortgage rates moved higher. During the quarter, the average 30-year fixed mortgage rate increased to 6.42 percent, compared with 6.11 percent in the first quarter.



* *Mortgage rates are from the Freddie Mac Primary Mortgage Market Survey, monthly average, from the Freddie Mac website.*

Source: FHFA (Fannie Mae and Freddie Mac)

A - Treasury rates fell, amid a global flight to the safety of government debt, in response to the U.K. Brexit vote to leave the European Union.

B - Mortgage rates rose in November and December 2016 amid expectations of a rate hike by the Federal Reserve. The Federal Reserve raised the target federal funds rate to 0.75% on December 14, 2016 in response to a strengthening economy.

C - Mortgage rates trended downward in 2017, as the Federal Reserve enacted a steady path to normalize its benchmark rate: The target Federal Funds rate was raised to 1% on March 16, 1.25% on June 15, and 1.5% on December 14.

D - Mortgage rates peaked in 2018, as the target Federal Funds rate was incrementally raised quarterly to 1.75%, 2%, 2.25% and 2.5%, with the Federal Reserve projecting a continued steady growth of the US economy in 2018.

E - Mortgage rates trended downward in 2019 amid the growing effects of a China-US trade war on international trade slowing economic expansion.

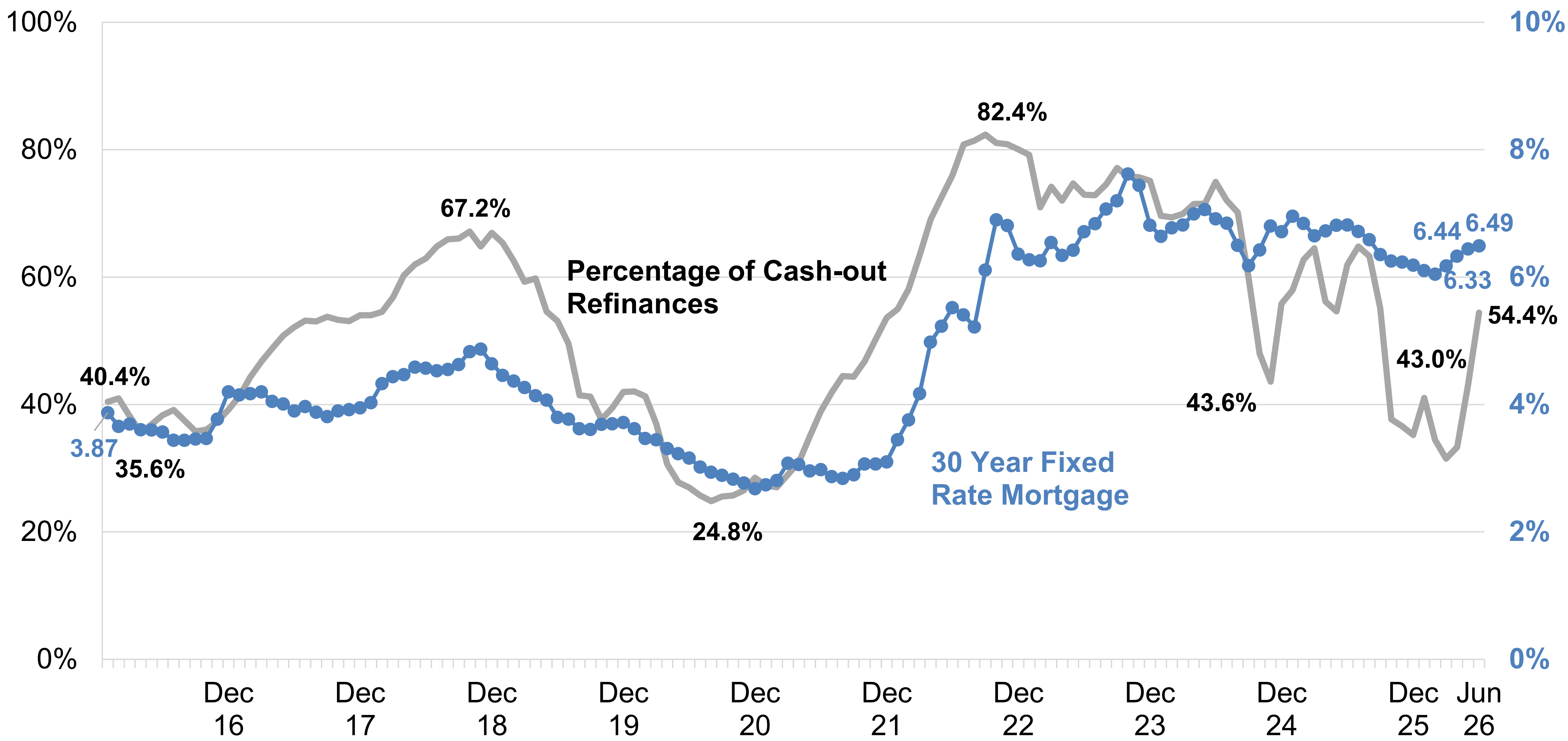
F - Mortgage rates continued to fall in 2020, as the target Federal Funds rate was cut to near zero levels in response to reduced economic activity driven by the COVID-19 pandemic.

G - Mortgage rates rose above 3 percent in the third quarter amid concerns of inflation.

H - Mortgage rates continued to rise as the Federal Reserve completed a series of increases to the target Federal Funds rate in response to persistent signs of inflation.

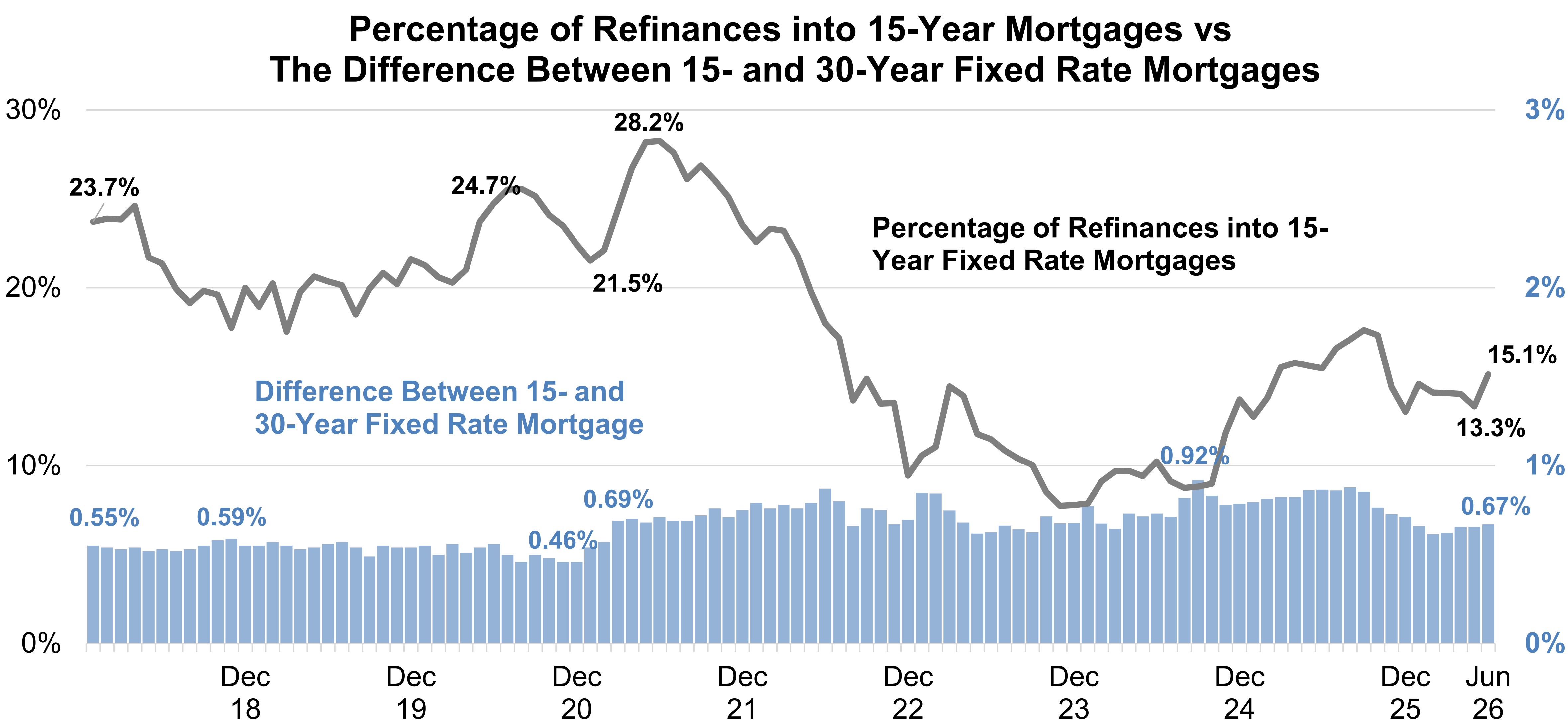
The share of cash-out refinance transactions increased to 54.4 percent of total refinance activity in June 2026, though it remains well below the peak of 82.4 percent reached in September 2022.

Percentage of Cash-out Refinances vs Mortgage Rates



Source: FHFA (Fannie Mae and Freddie Mac). Mortgage rates are from the Freddie Mac Primary Mortgage Market Survey, monthly average, from the Freddie Mac website.

The share of borrowers refinancing into 15-year mortgages rose to 15.1 percent in June 2026, reflecting a modest widening in the rate spread between 15- and 30-year fixed-rate loans.



Source: FHFA (Fannie Mae and Freddie Mac). Mortgage rates are from the Freddie Mac Primary Mortgage Market Survey, monthly average, from the Freddie Mac website.

Appendix: Data Tables

Fannie Mae and Freddie Mac - Quarterly Refinance Volume *(# of loans)*

	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Total Refinances													
Fannie Mae	53,832	44,686	35,118	36,197	45,597	49,631	72,993	50,212	67,523	60,859	103,651	120,856	116,467
Freddie Mac	40,120	38,836	36,260	33,680	43,974	49,154	82,082	53,010	58,173	61,866	117,014	116,183	106,615
Total	93,952	83,522	71,378	69,877	89,571	98,785	155,075	103,222	125,696	122,725	220,665	237,039	223,082
Fannie Mae													
FRM 30 (incl FRM 25 & 40)	44,002	37,426	29,915	30,213	37,273	40,238	58,118	40,607	52,200	46,826	75,381	92,049	88,136
FRM 20	2,929	2,301	2,077	2,565	3,274	4,702	6,656	2,344	4,443	3,528	9,841	8,680	6,229
FRM 15	6,603	4,757	2,957	3,162	4,612	4,328	8,130	6,739	9,598	9,582	15,435	16,980	17,868
All Other	298	202	169	257	438	363	89	522	1,282	923	2,994	3,147	4,234
Freddie Mac													
FRM 30 (incl FRM 25 & 40)	32,609	32,790	31,774	29,039	37,456	41,973	66,925	42,712	42,780	44,579	82,832	88,303	83,601
FRM 20	1,951	1,593	1,369	1,043	1,624	1,942	4,334	1,596	2,916	3,523	11,885	7,227	5,115
FRM 15	4,922	3,942	2,763	3,126	4,152	4,441	9,568	7,686	10,040	11,456	17,340	16,770	13,613
All Other	638	511	354	472	742	798	1,255	1,016	2,437	2,308	4,957	3,883	4,286

Notes:

Total Refinances

- Freddie Mac Total Refinances include Long Term Standby (LTSB).

Glossary

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).
Payment Deferral - A home retention workout option that defers past-due principal and interest payments (and amounts advanced if applicable) as a non-interest bearing balance, due and payable at maturity of the mortgage loan, or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing UPB.
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.