



FORECLOSURE PREVENTION REPORT

FEDERAL PROPERTY MANAGER'S REPORT

FIRST QUARTER 2017



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3.882 million
troubled homeowners helped during conservatorships

29%
of loan modifications in 1Q17 reduced borrowers' monthly payments by over 30%

Serious delinquency rate dropped to **1.0%** at the end of 1Q17

REO inventory ↓ **8%** in 1Q17

First Quarter 2017 Highlights

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 49,104 foreclosure prevention actions in the first quarter of 2017, bringing the total to 3,882,464 since the start of conservatorships in September 2008. Of these actions, 3,211,462 have helped troubled homeowners stay in their homes including 2,054,248 permanent loan modifications.
- The share of modifications with principal forbearance increased to 26 percent. Modifications with extend-term only accounted for 40 percent of all loan modifications in the first quarter due to improved house prices and expiration of the Home Affordable Modification Program (HAMP).
- As of March 31, 2017, approximately 20 percent of loans modified in the first quarter of 2016 had missed two or more payments, one year after modification.
- There were 4,936 completed short sales and deeds-in-lieu during the quarter, bringing the total to 671,002 since the conservatorships began in September in 2008.

The Enterprises' Mortgage Performance:

- The number of 60+ days delinquent loans declined 10 percent to 377,622 at the end of the first quarter, the lowest level since 2008.
- The Enterprises' serious delinquency rate fell to 1.0 percent at the end of the first quarter, the lowest level since April of 2008. This compared with 4.0 percent for Federal Housing Administration (FHA) loans, 2.1 percent for Veterans Affairs (VA) loans, and 2.8 percent for all loans (industry average).

The Enterprises' Foreclosures:

- Foreclosure starts fell 4 percent to 50,529 while third-party and foreclosure sales increased 5 percent to 19,195 in the first quarter.

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

Foreclosure Prevention Activities

	4Q16	1Q17
HAMP Active Trials	2,247	1,597
HAMP Active Permanent - Cum.	339,342	327,746
Completed Foreclosure Prevention Actions		
Loan Modifications *	28,629	31,927
Repayment Plans	8,809	9,666
Forbearance Plans	2,301	2,206
Charge-offs-in-lieu	318	369
Home Retention Actions	40,057	44,168
Short Sales	3,833	3,398
Deeds-in-lieu	1,582	1,538
Home Forfeiture Actions	5,415	4,936
TOTAL	45,472	49,104

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

	4Q16	1Q17
30-59 Days Delinquent	402,231	317,739
60-plus-days Delinquent	420,709	377,622
Seriously Delinquent*	313,719	292,765
Foreclosure Starts	52,393	50,529
Third-party & Foreclosure Sales	18,347	19,195
REO Inventory	48,380	44,460
(Percent of total loans serviced)		
30-59 Days Delinquent	1.45%	1.14%
60-plus-days Delinquent	1.52%	1.35%
Seriously Delinquent*	1.12%	1.04%

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

Source: FHFA (Fannie Mae and Freddie Mac)



Loan Modifications - Status Update

658 thousand
HAMP permanent modifications since April 2009

1.298 million
Non-HAMP permanent modifications since April 2009

HAMP Activity

- A total of 1,082,378 troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. 658,192 of these homeowners have been granted permanent modifications through HAMP.
- A total of 1,597 homeowners were in a HAMP trial modification period at the end of the first quarter.

Non-HAMP Modification Activity

- Non-HAMP modifications accounted for 95 percent of all permanent loan modifications in the first quarter.
- A total of 30,395 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the first quarter, bringing the total number of non-HAMP permanent modifications to 1,298,579 since April 2009.

HAMP Statistics

Cumulative from April 2009 through

	4Q16	1Q17
Trial Modifications Ever Started*	1,081,560	1,082,378
<i>Less:</i>		
Trials Disqualified	(78,753)	(78,797)
Trials Cancelled*	(343,694)	(343,792)
Permanent Modifications	(656,866)	(658,192)
Trials Remaining Active	2,247	1,597
Permanent Modifications Started	656,866	658,192
<i>Less:</i>		
Modifications Defaulted	(228,328)	(232,664)
Modifications Paid off	(86,695)	(94,987)
Modifications Withdrawn	(2,501)	(2,795)
Active Permanent Modifications	339,342	327,746

Source: FHFA (Fannie Mae and Freddie Mac)

Non-HAMP Modification Statistics

Cumulative from April 2009 through

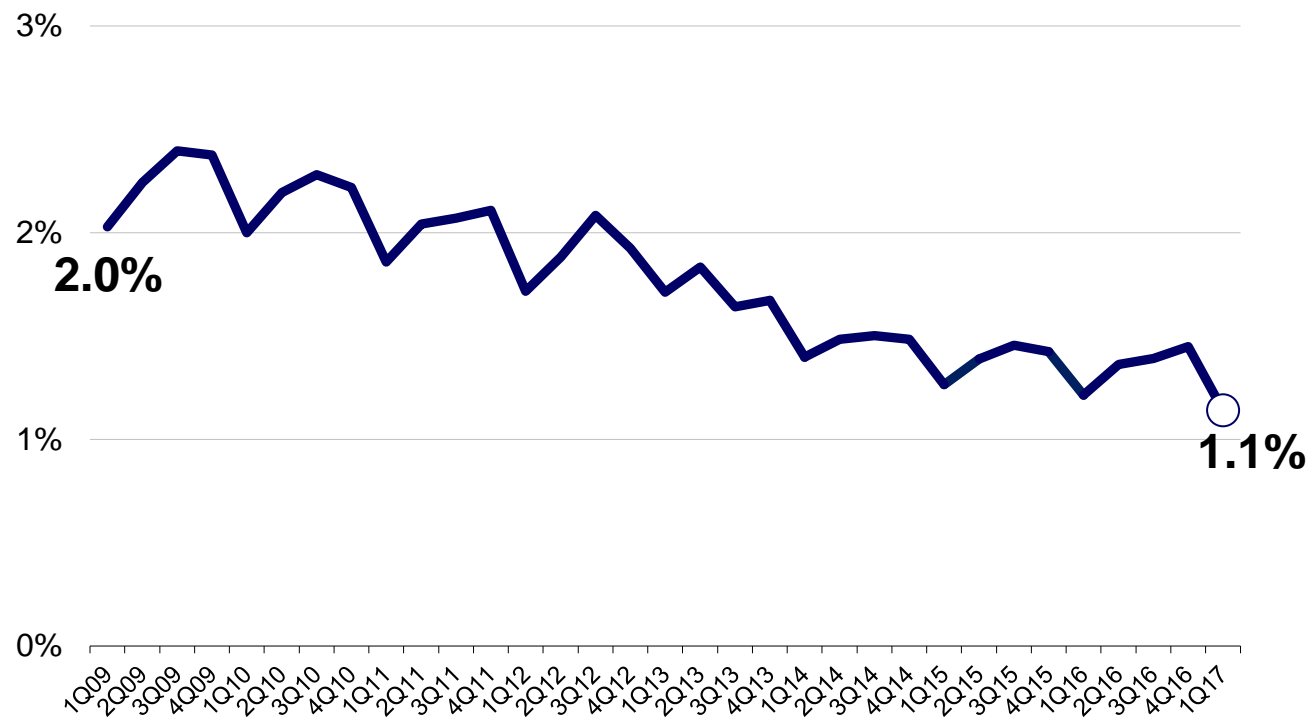
	4Q16	1Q17
Permanent Loan Modifications	1,268,184	1,298,579

Source: FHFA (Fannie Mae and Freddie Mac)



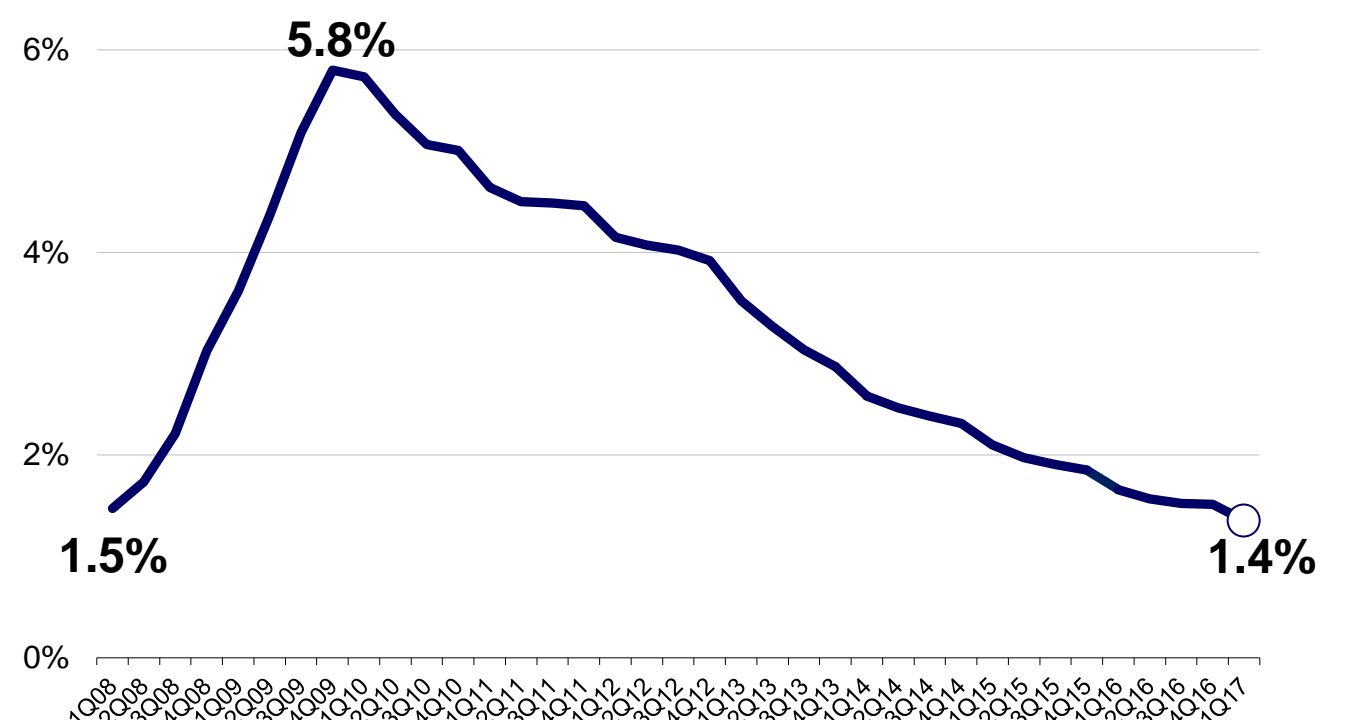
Mortgage Performance

Enterprises' 30-59 Days Delinquency Rates



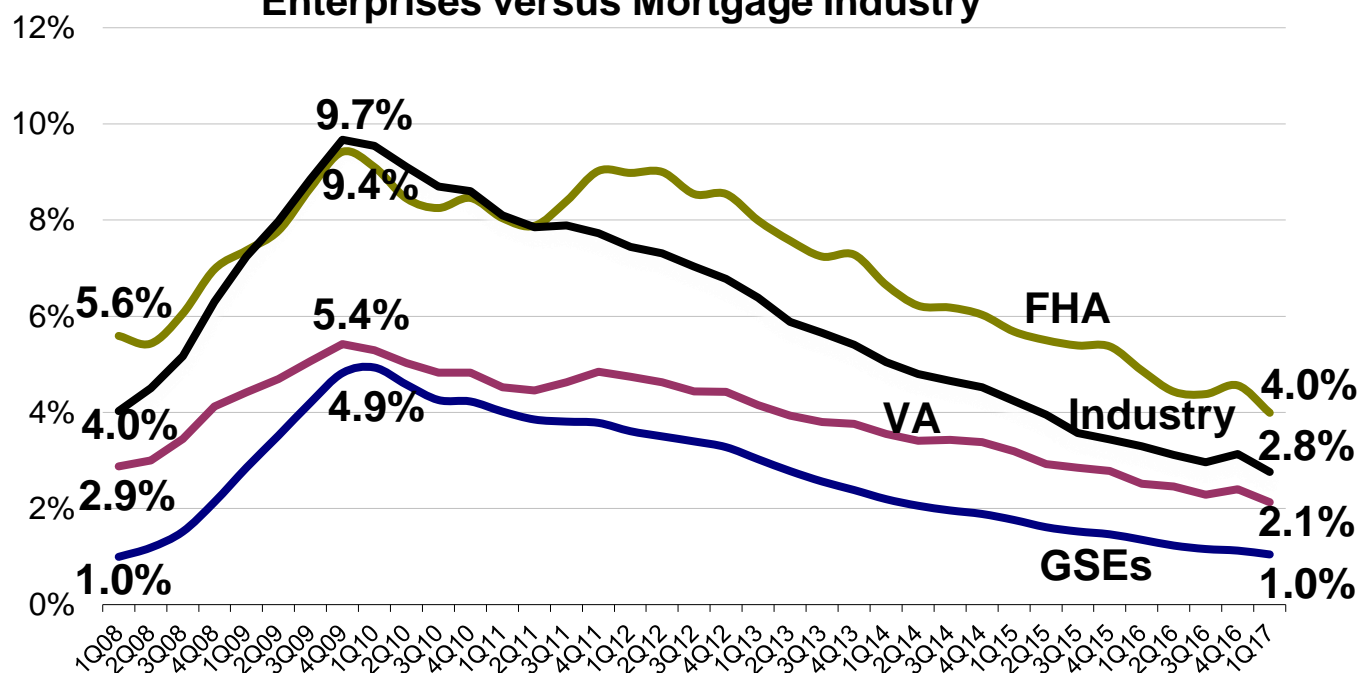
Source: FHFA (Fannie Mae and Freddie Mac)

Enterprises' 60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

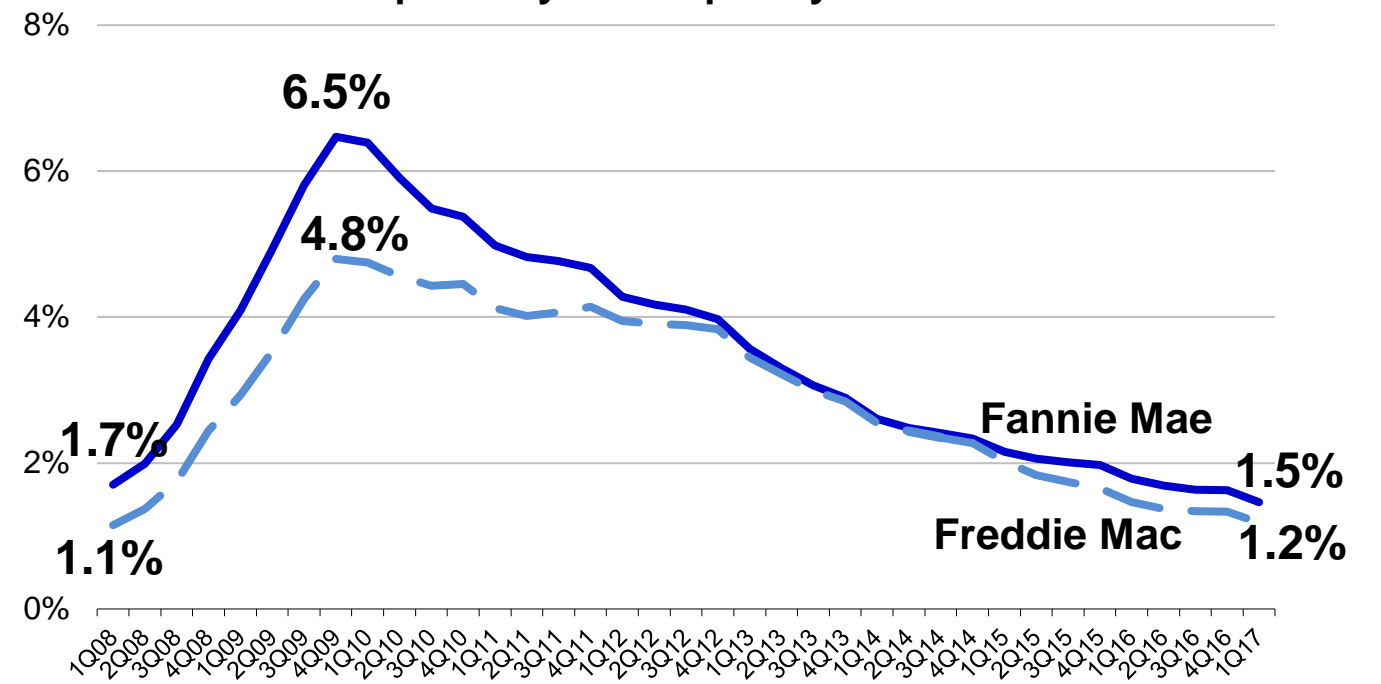
Serious Delinquency Rates¹
Enterprises versus Mortgage Industry



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

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

60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 49,104 foreclosure prevention actions in the first quarter of 2017, bringing the total to 3,882,464 since the start of conservatorships in September 2008. Of these actions, 2,054,248 have been permanent loan modifications. A total of 1,157,214 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. 671,002 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	2014	2015	2016	YTD Mar-17	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	51,481	39,317	32,357	9,666	884,003
Forbearance Plans	11,260	8,170	7,228	2,206	189,137
Charge-offs-in-lieu	1,378	1,219	1,047	369	13,896
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Loan Modifications	<u>189,975</u>	<u>148,109</u>	<u>123,495</u>	<u>31,927</u>	<u>2,054,248</u>
Total	254,094	196,815	164,127	44,168	3,211,462
Nonforeclosure - Home Forfeiture Actions					
Short Sales	38,198	25,081	17,760	3,398	582,240
Deeds-in-lieu	<u>14,926</u>	<u>10,170</u>	<u>8,024</u>	<u>1,538</u>	<u>88,762</u>
Total	53,124	35,251	25,784	4,936	671,002
Total Foreclosure Prevention Actions	307,218	232,066	189,911	49,104	3,882,464

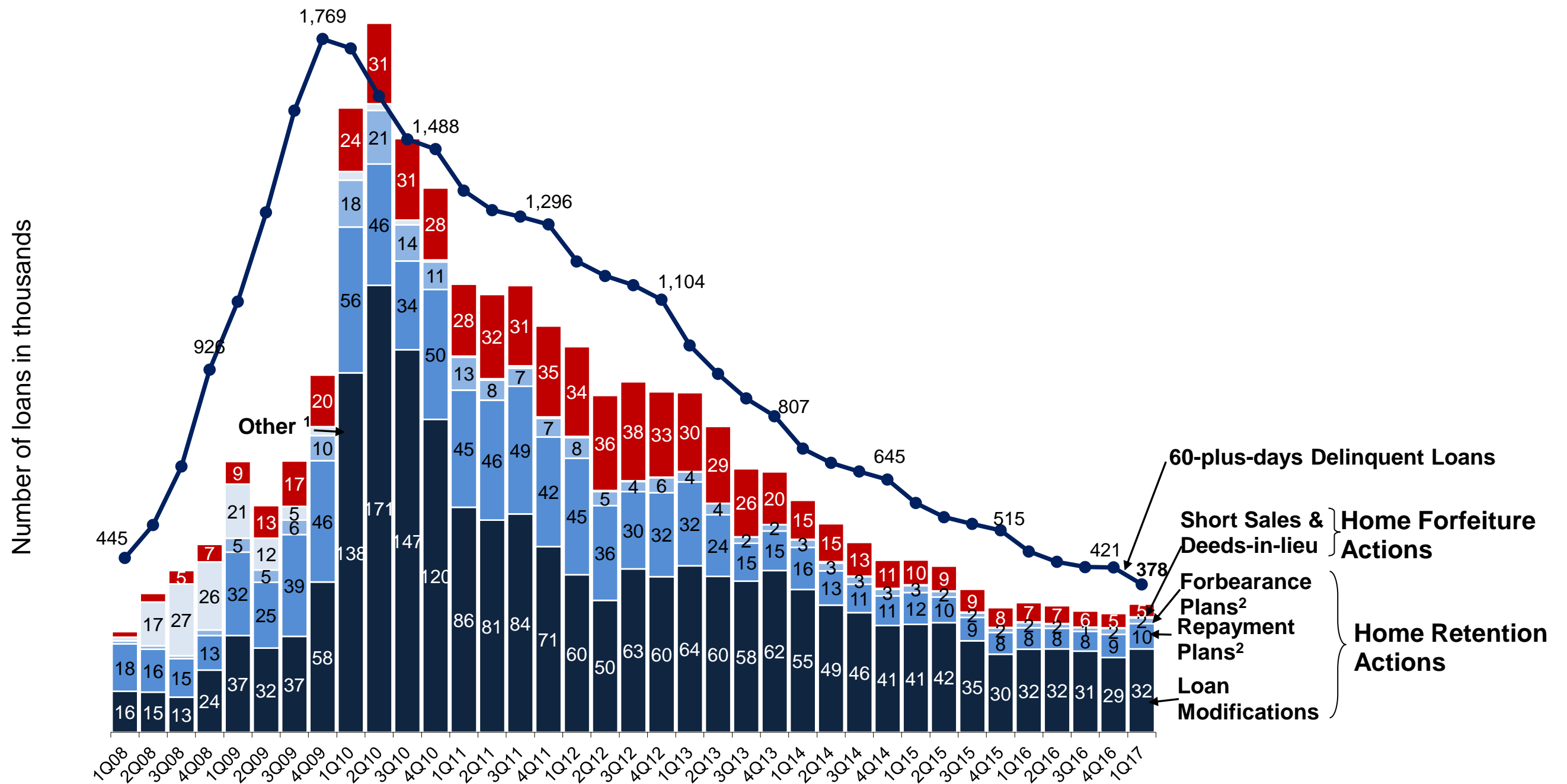
¹ Since the first full quarter in conservatorship (4Q08).

Source: FHFA (Fannie Mae and Freddie Mac)



60+ Days Delinquent Loans and Foreclosure Prevention Actions

The Enterprises' foreclosure prevention actions increased while the number of 60+ days delinquent loans continued to decline in the first quarter. A total of 49,104 foreclosure prevention actions were completed during the quarter. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including 31,927 permanent loan modifications.



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

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

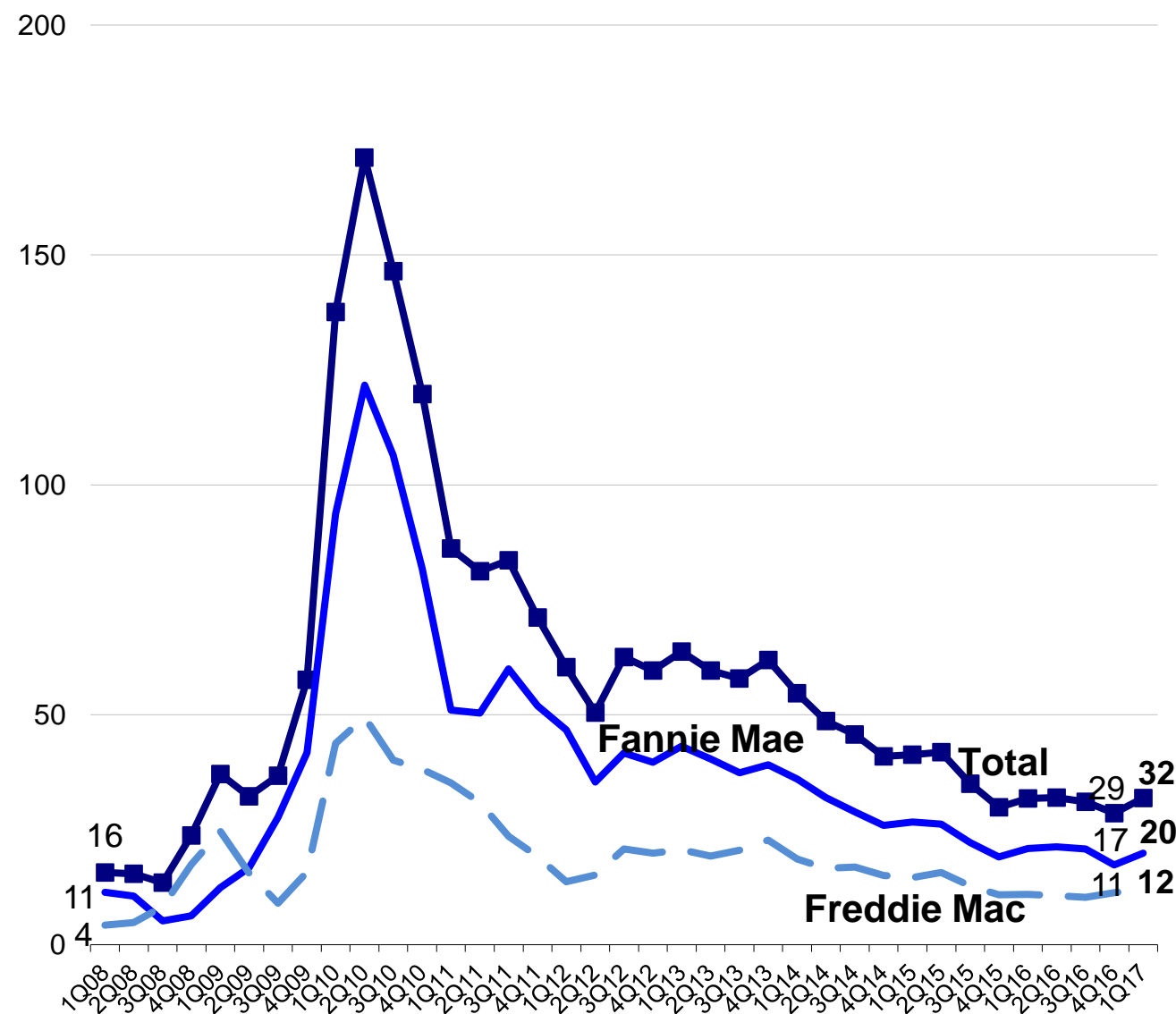
Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosure Prevention Activity: Home Retention Actions

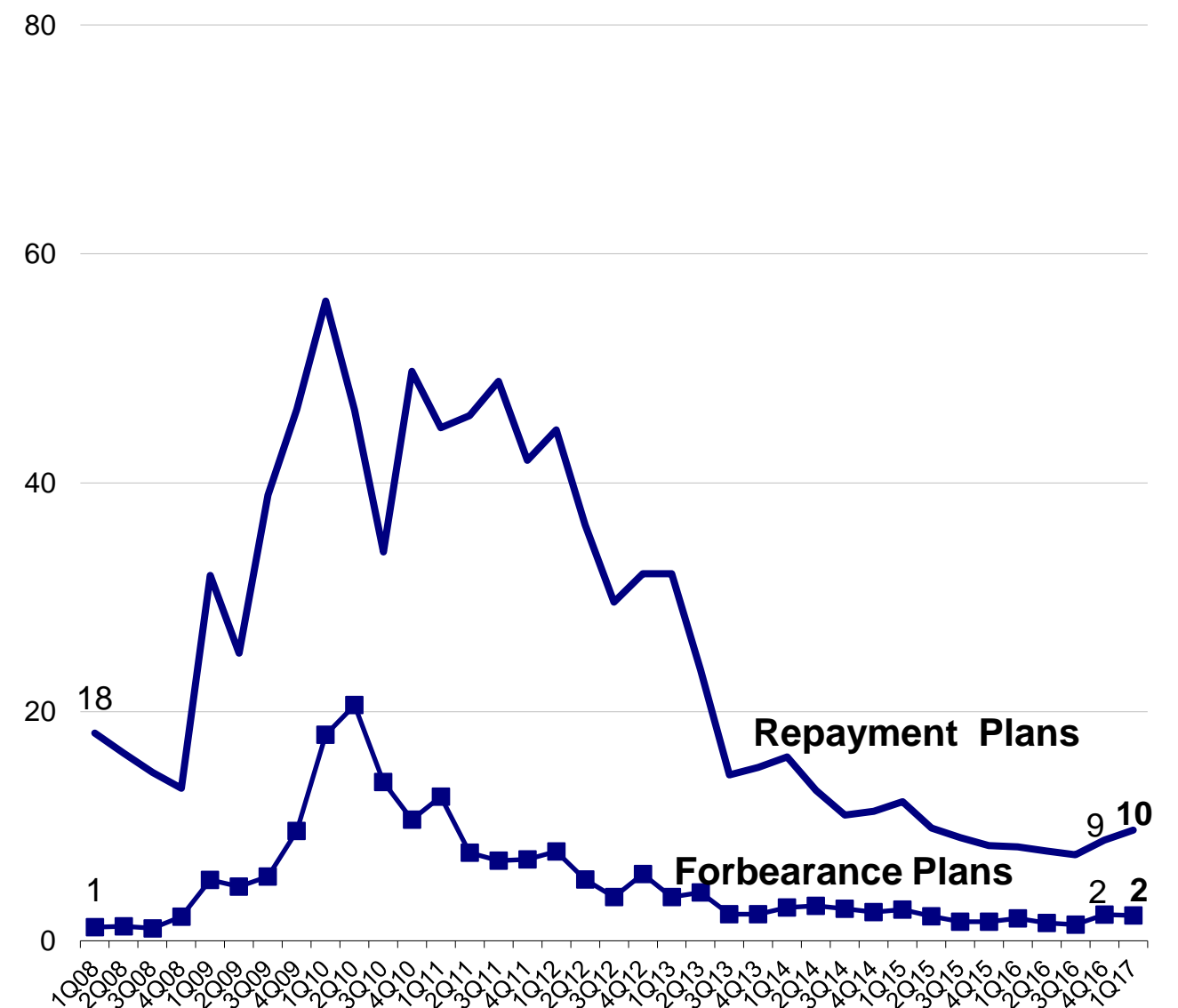
There were 31,927 permanent loan modifications in the first quarter, bringing the total number of permanent modifications to 2,054,248 since the start of conservatorships. In addition, the Enterprises completed 9,666 repayment plans and 2,206 forbearance plans to help delinquent borrowers during the quarter.

Loan Modifications Completed
(Number of loans in thousands)



Source: FHFA (Fannie Mae and Freddie Mac)

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

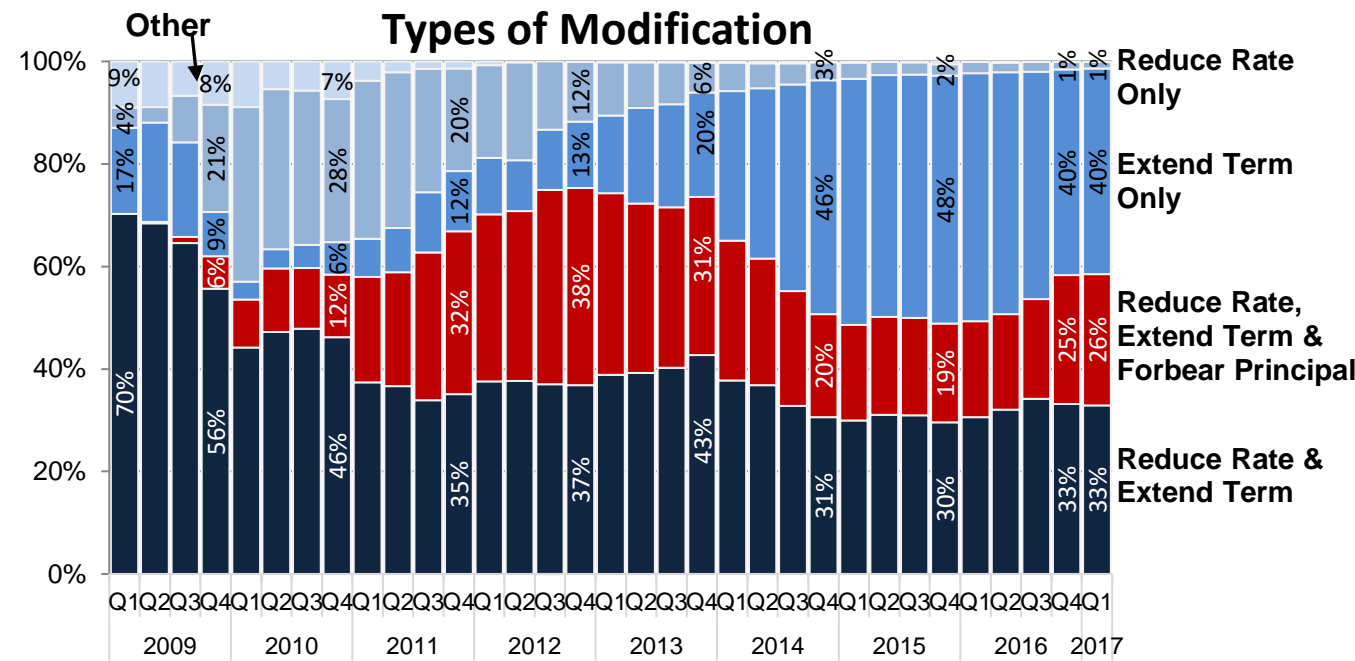


Source: FHFA (Fannie Mae and Freddie Mac)

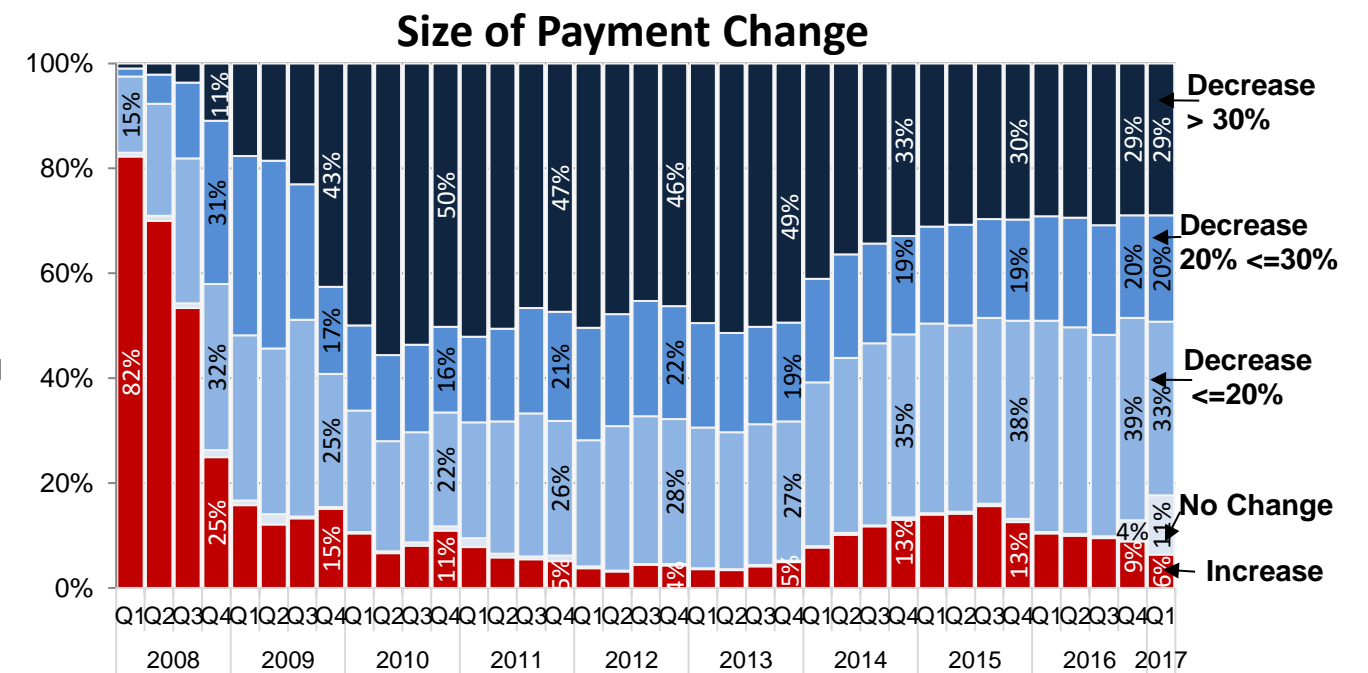


Enterprises' Loan Modifications

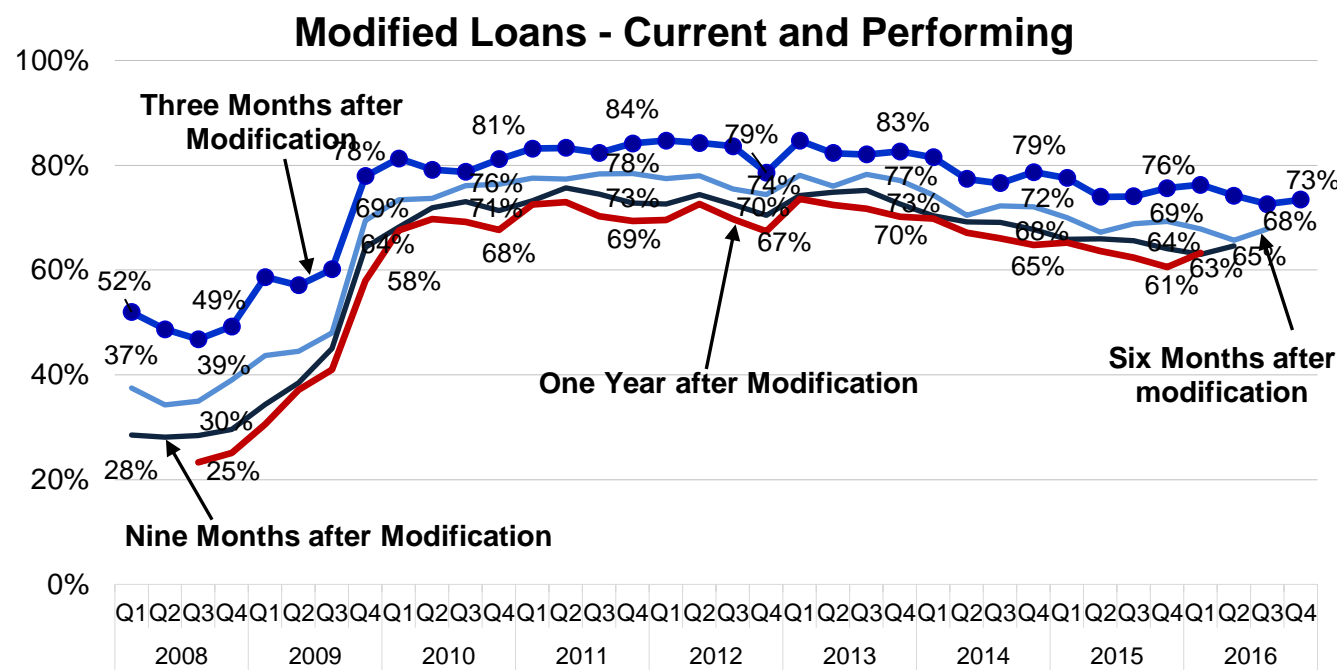
The share of the Enterprises' modifications with extend-term only remained at 40 percent during the first quarter. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions are generally offered to borrowers with modest or no home equity. This has contributed to lower concessions on loan modifications, which is reflected in the size of payment change. As the reduction in payment change has decreased over the past couple of years, the level of delinquencies after modification has increased slightly.



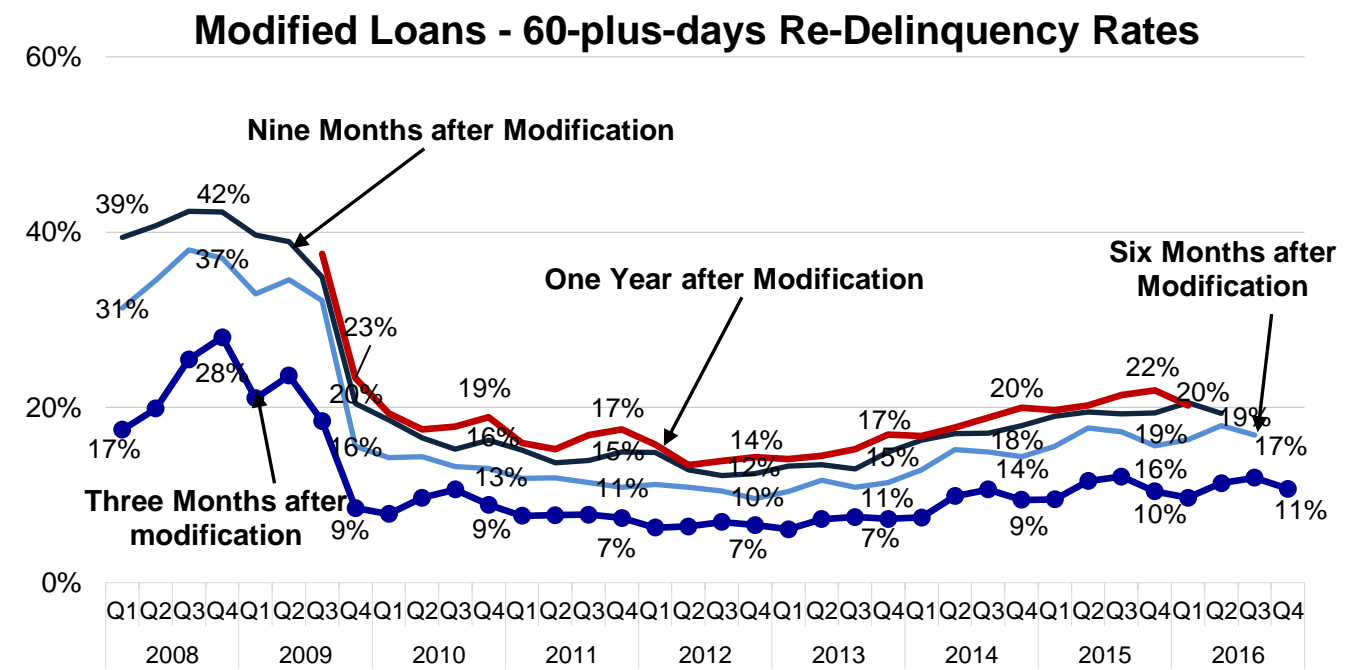
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



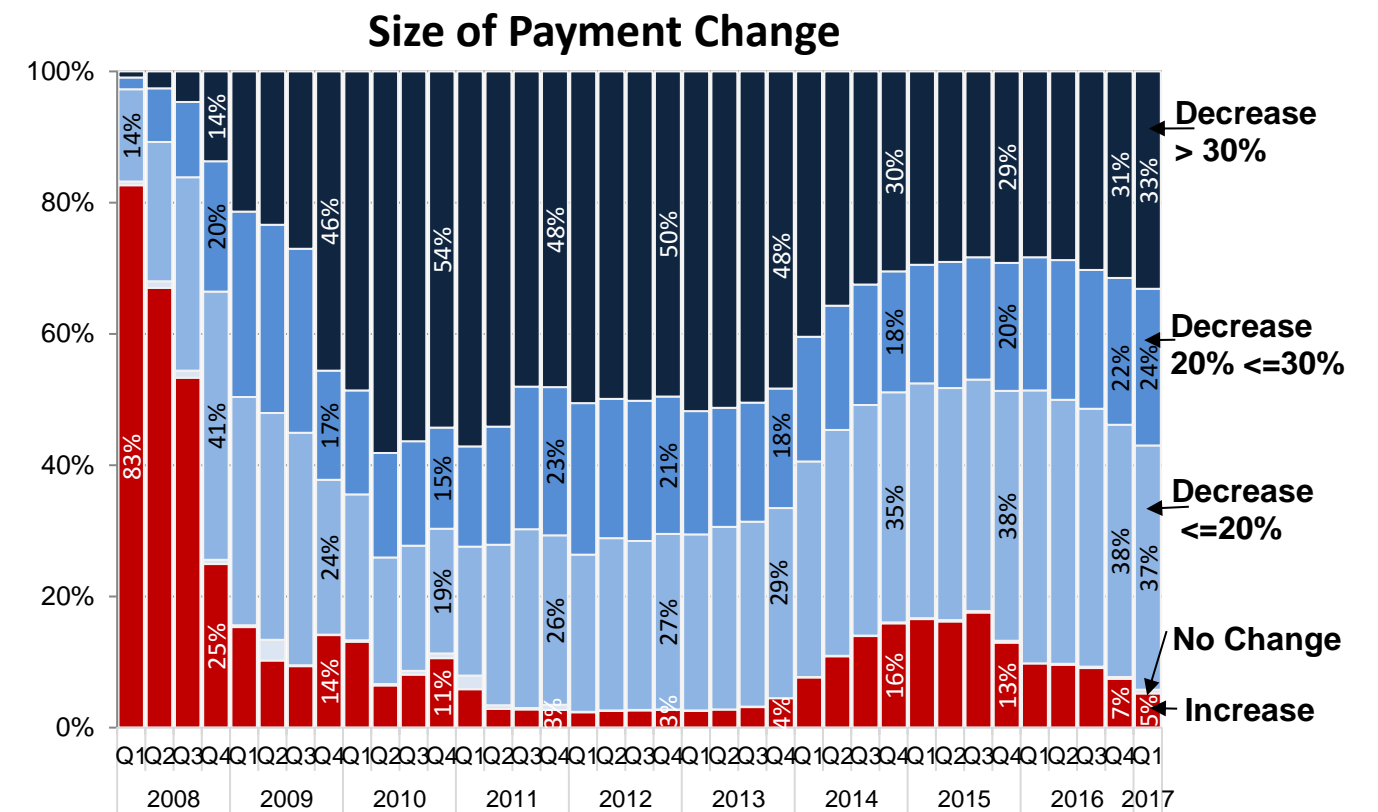
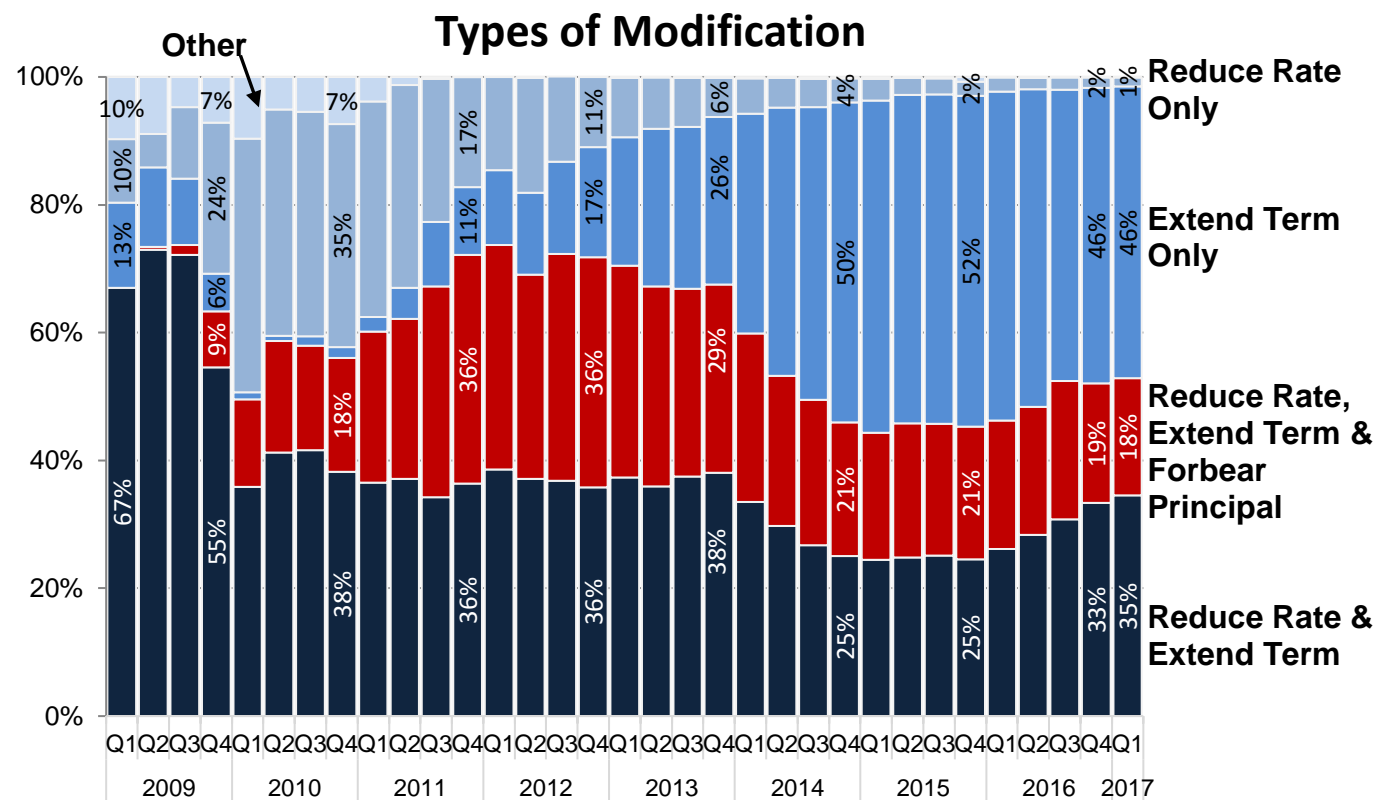
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)

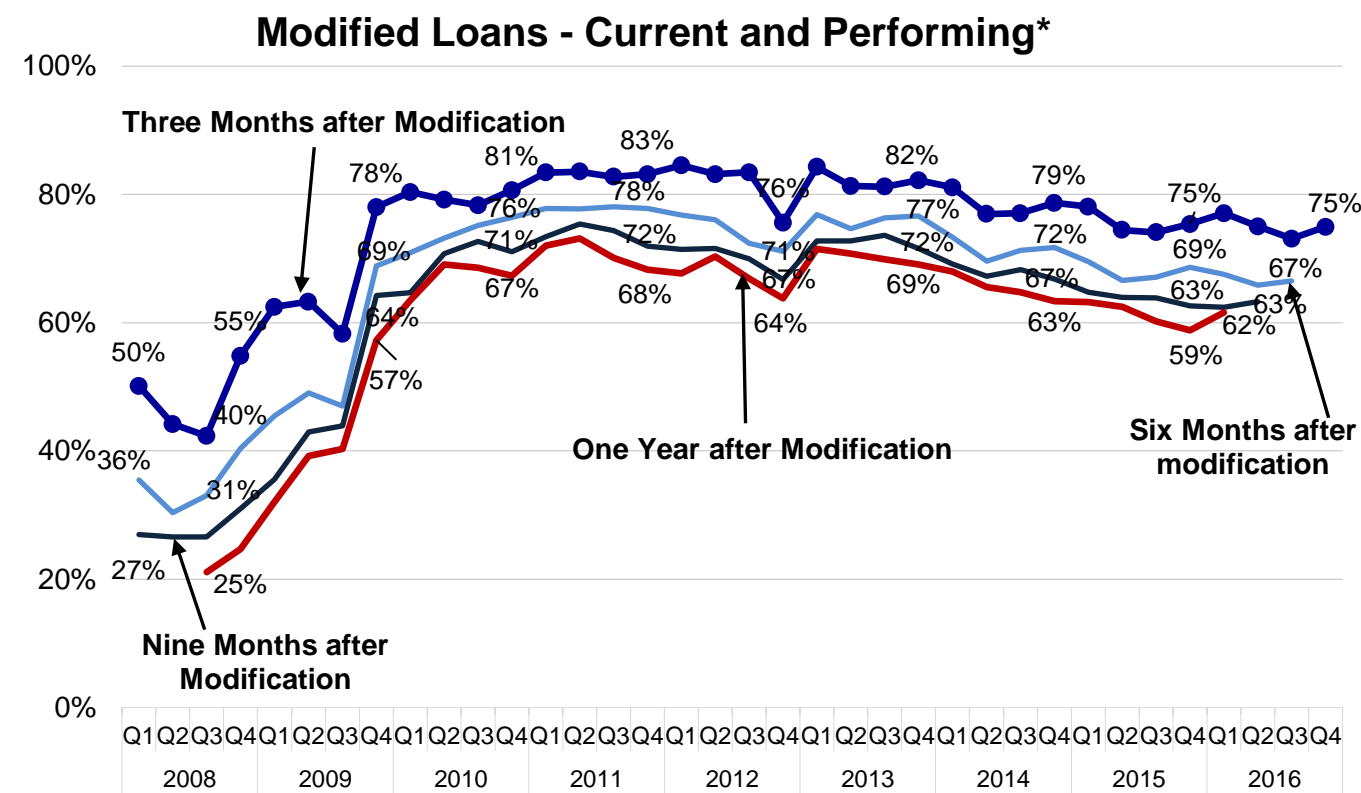


Fannie Mae's Loan Modifications

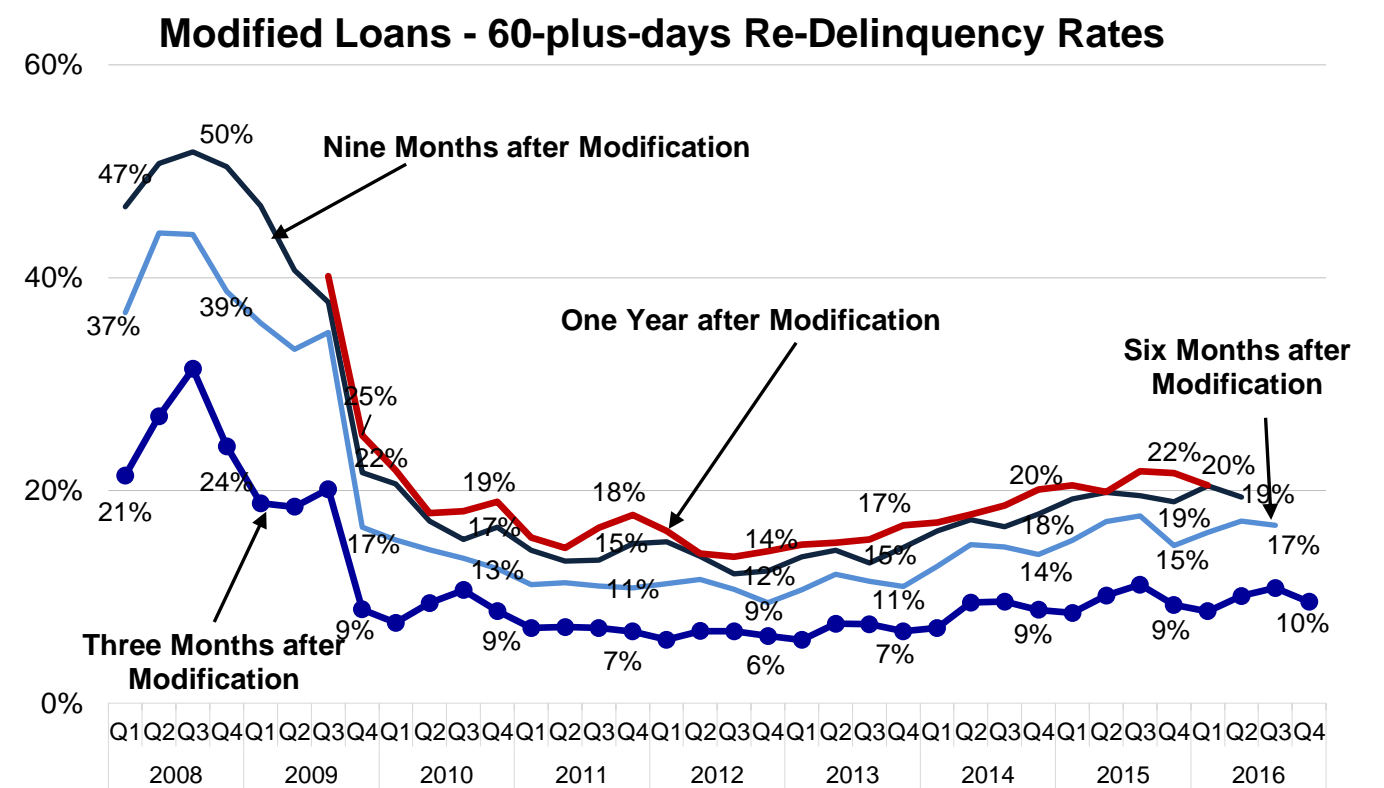


Source: FHFA (Fannie Mae and Freddie Mac)

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Source: FHFA (Fannie Mae and Freddie Mac)



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 HAMP and Non-HAMP Performance

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

Modified Loans - Performance Three Months after Modification *

	HAMP									Non-HAMP								
	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16
Current and Performing	87%	85%	82%	84%	83%	83%	82%	79%	79%	77%	77%	74%	73%	75%	77%	75%	73%	75%
60+ Days Delinquent	5%	5%	7%	6%	6%	6%	7%	8%	8%	9%	9%	11%	12%	10%	9%	10%	11%	10%

Modified Loans - Performance Six Months after Modification *

	HAMP								Non-HAMP							
	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16
Current and Performing	82%	79%	76%	79%	80%	76%	75%	74%	70%	68%	65%	66%	68%	67%	65%	66%
60+ Days Delinquent	7%	9%	10%	10%	9%	11%	11%	12%	15%	16%	18%	18%	15%	16%	18%	17%

Modified Loans - Performance Nine Months after Modification *

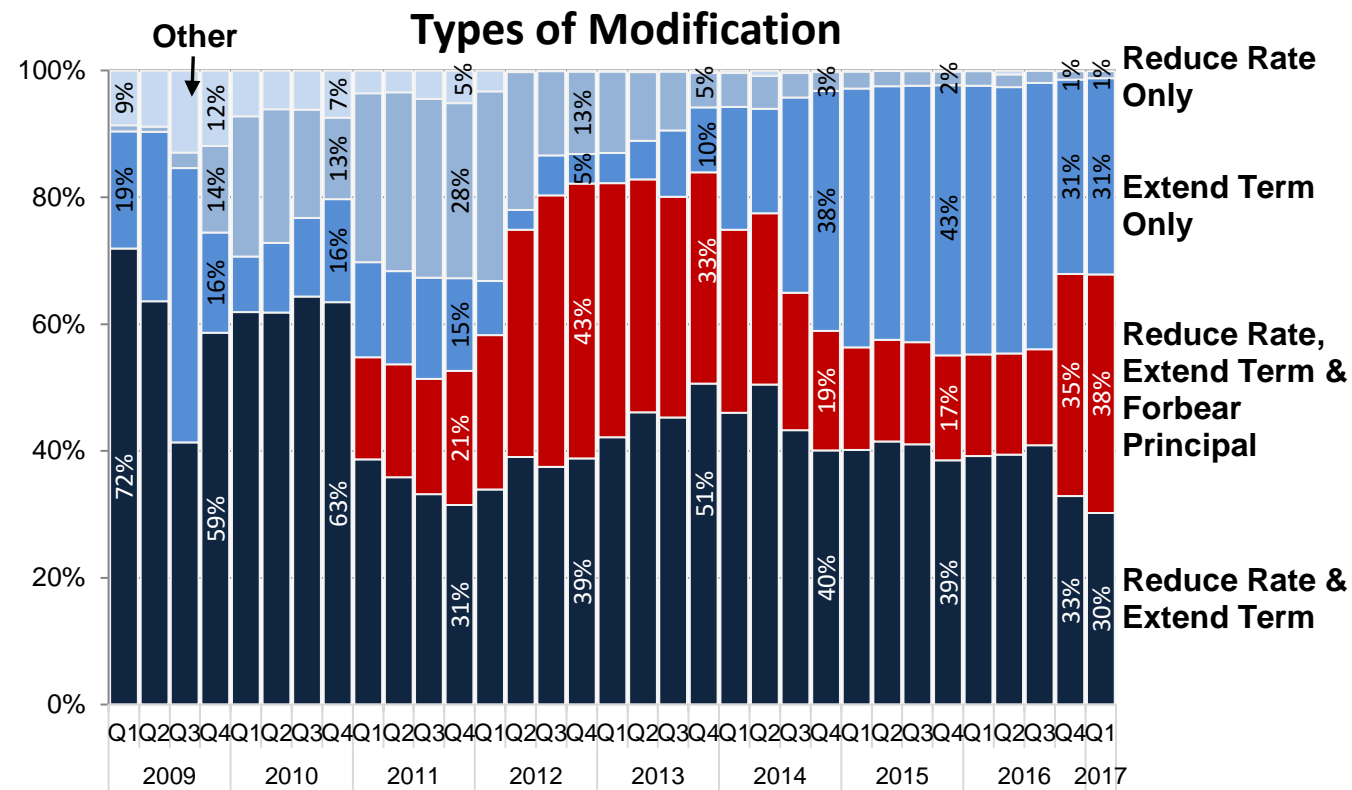
	HAMP							Non-HAMP						
	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16
Current and Performing	78%	76%	74%	76%	73%	72%	73%	65%	63%	63%	63%	62%	62%	63%
60+ Days Delinquent	10%	12%	13%	11%	13%	14%	13%	19%	20%	21%	20%	20%	21%	20%

Source: FHFA (Fannie Mae and Freddie Mac)

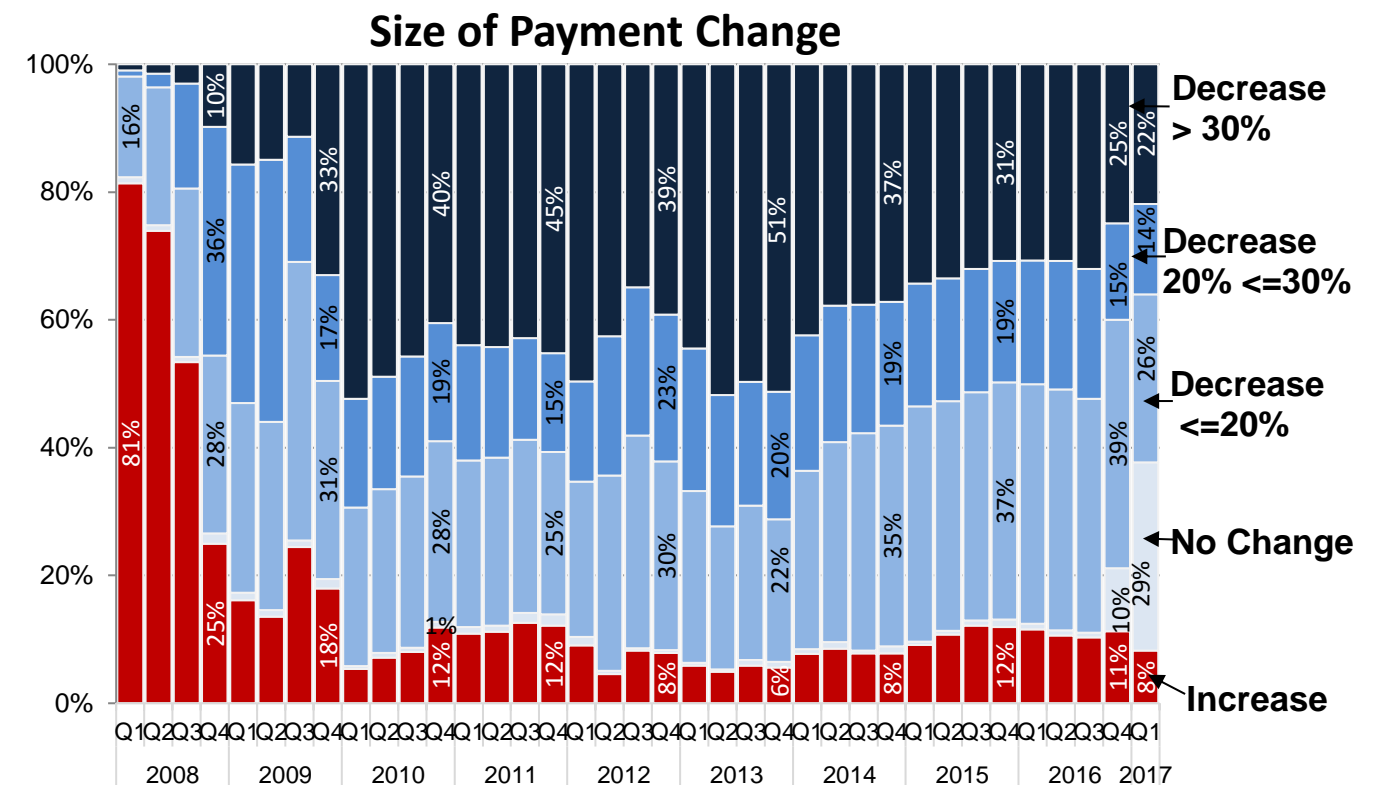
* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off.



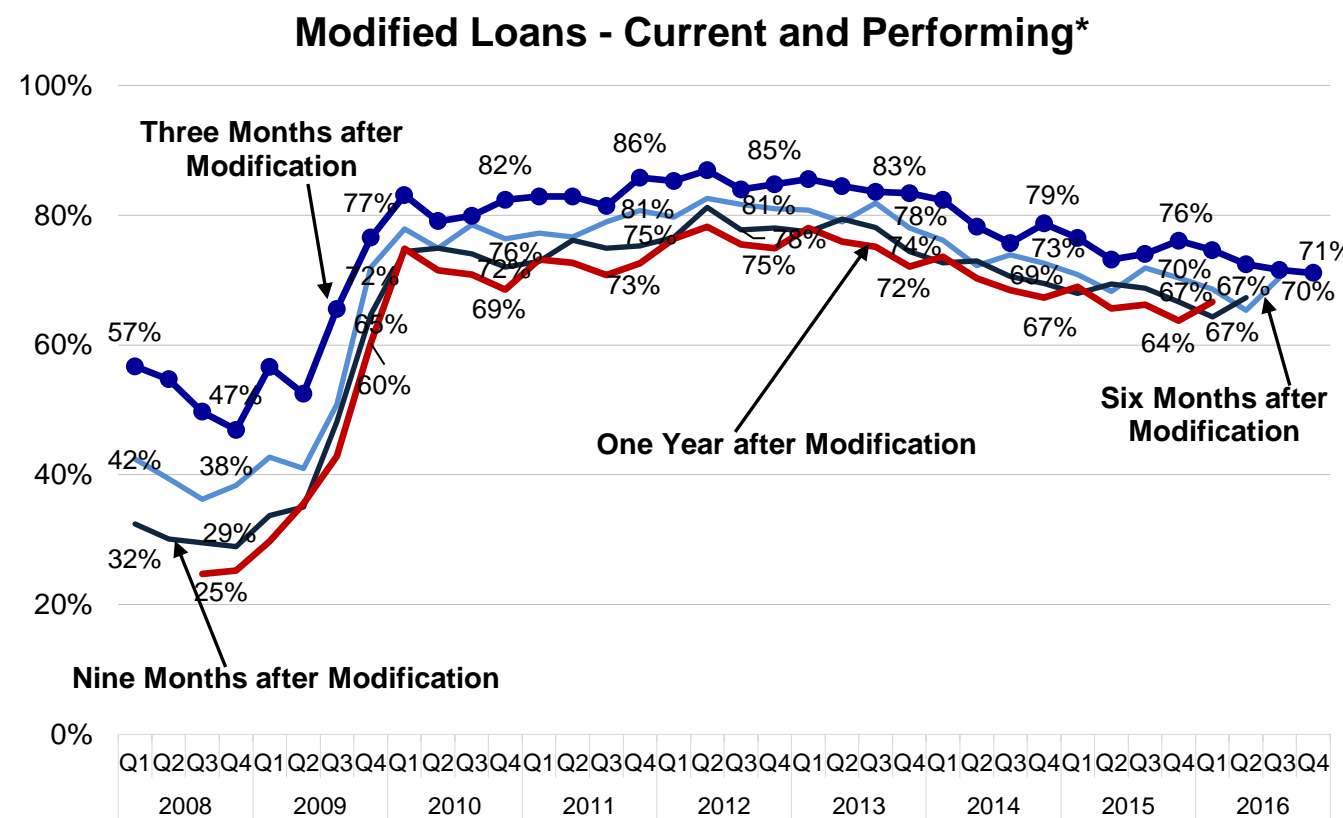
Freddie Mac's Loan Modifications



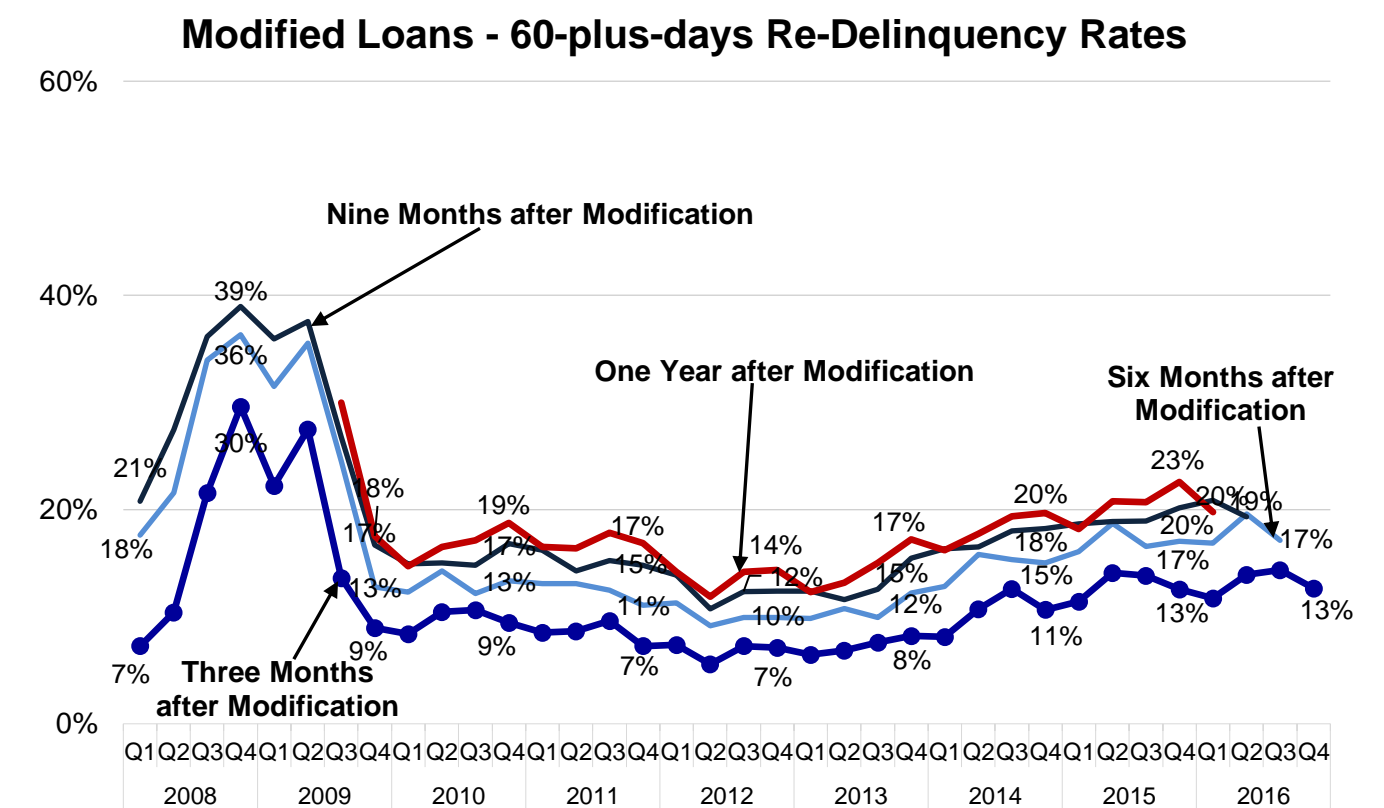
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)

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



Freddie Mac's HAMP and Non-HAMP Performance

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

Modified Loans - Performance Three Months after Modification*

	HAMP									Non-HAMP								
	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16
Current and Performing	88%	84%	80%	84%	84%	84%	80%	79%	82%	77%	75%	72%	73%	75%	74%	72%	71%	71%
60+ Days Delinquent	6%	8%	11%	8%	9%	8%	10%	9%	8%	11%	12%	14%	15%	13%	12%	14%	15%	13%

Modified Loans - Performance Six Months after Modification*

	HAMP								Non-HAMP							
	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16
Current and Performing	84%	81%	77%	83%	81%	80%	75%	77%	71%	69%	67%	71%	69%	68%	64%	70%
60+ Days Delinquent	8%	10%	13%	10%	11%	10%	13%	13%	16%	17%	19%	17%	18%	17%	20%	17%

Modified Loans - Performance Nine Months after Modification*

	HAMP							Non-HAMP						
	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16
Current and Performing	81%	78%	78%	81%	78%	77%	74%	68%	67%	68%	67%	66%	63%	67%
60+ Days Delinquent	11%	13%	13%	12%	13%	14%	15%	19%	19%	20%	20%	21%	22%	20%

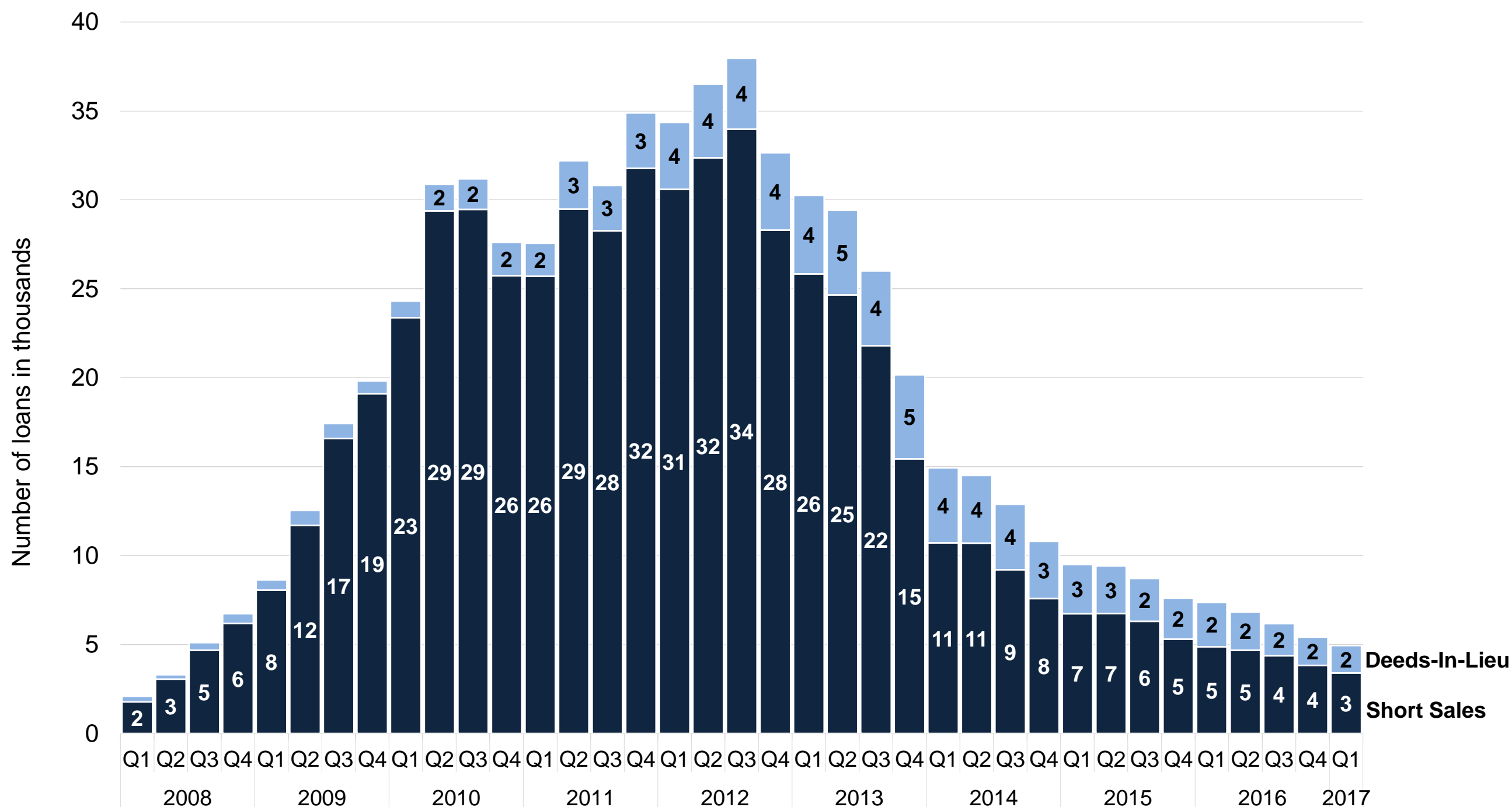
Source: FHFA (Fannie Mae and Freddie Mac)

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



Foreclosure Prevention Activity: Home Forfeiture Actions

There were 4,936 completed short sales and deeds-in-lieu in the first quarter, bringing the total to 671,002 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 9 percent in the first quarter of 2017 compared with the fourth quarter of 2016. These foreclosure alternatives help to reduce the severity of losses resulting from a borrower's default and minimize the impact of foreclosures on borrowers, communities, and neighborhoods.

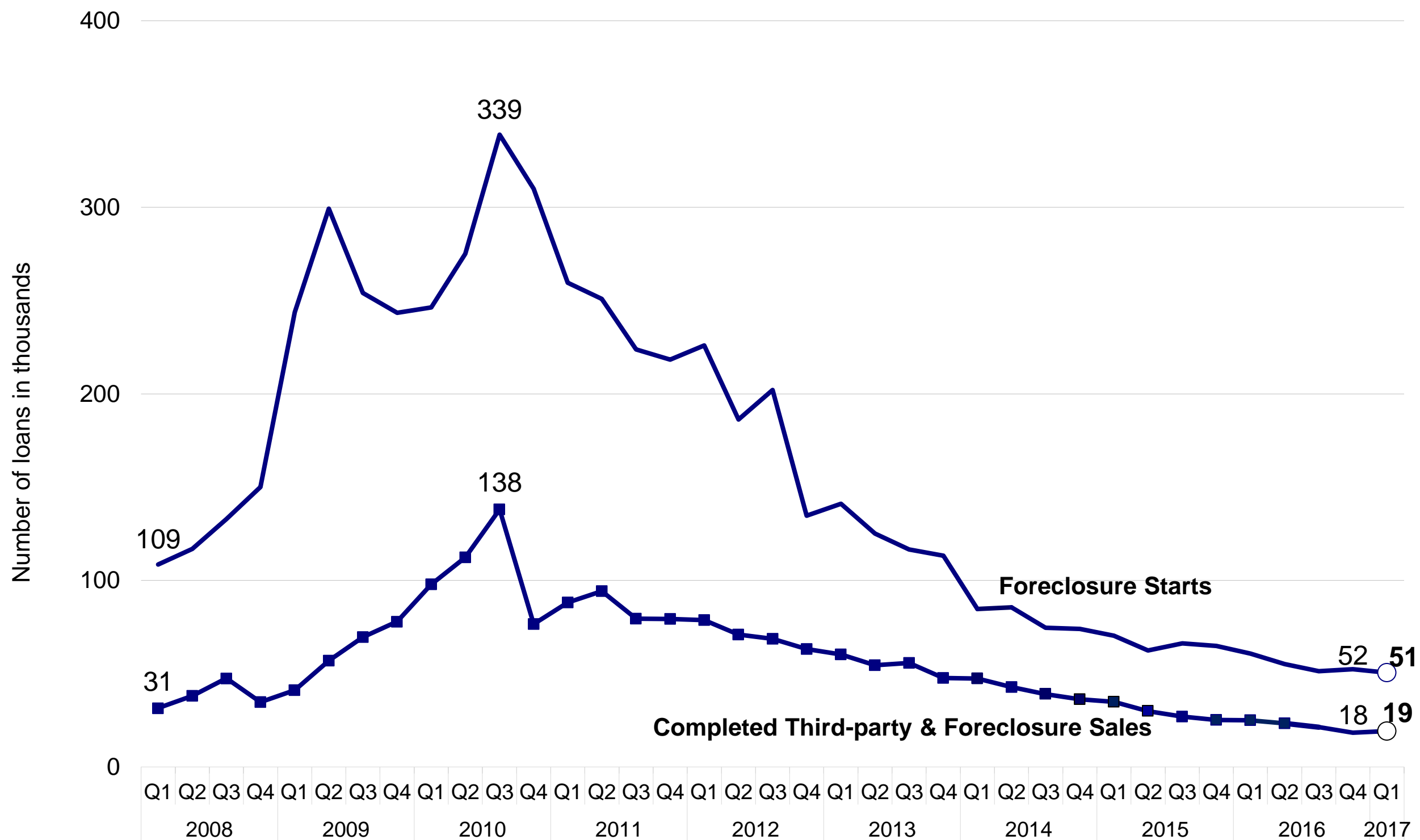


Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosures

There were 19,195 completed third-party and foreclosure sales in the first quarter of 2017, up 5 percent compared with the fourth quarter of 2016. The number of foreclosure starts decreased 4 percent from 52,393 in the fourth quarter to 50,529 in the first quarter of 2017.



Source: FHFA (Fannie Mae and Freddie Mac)

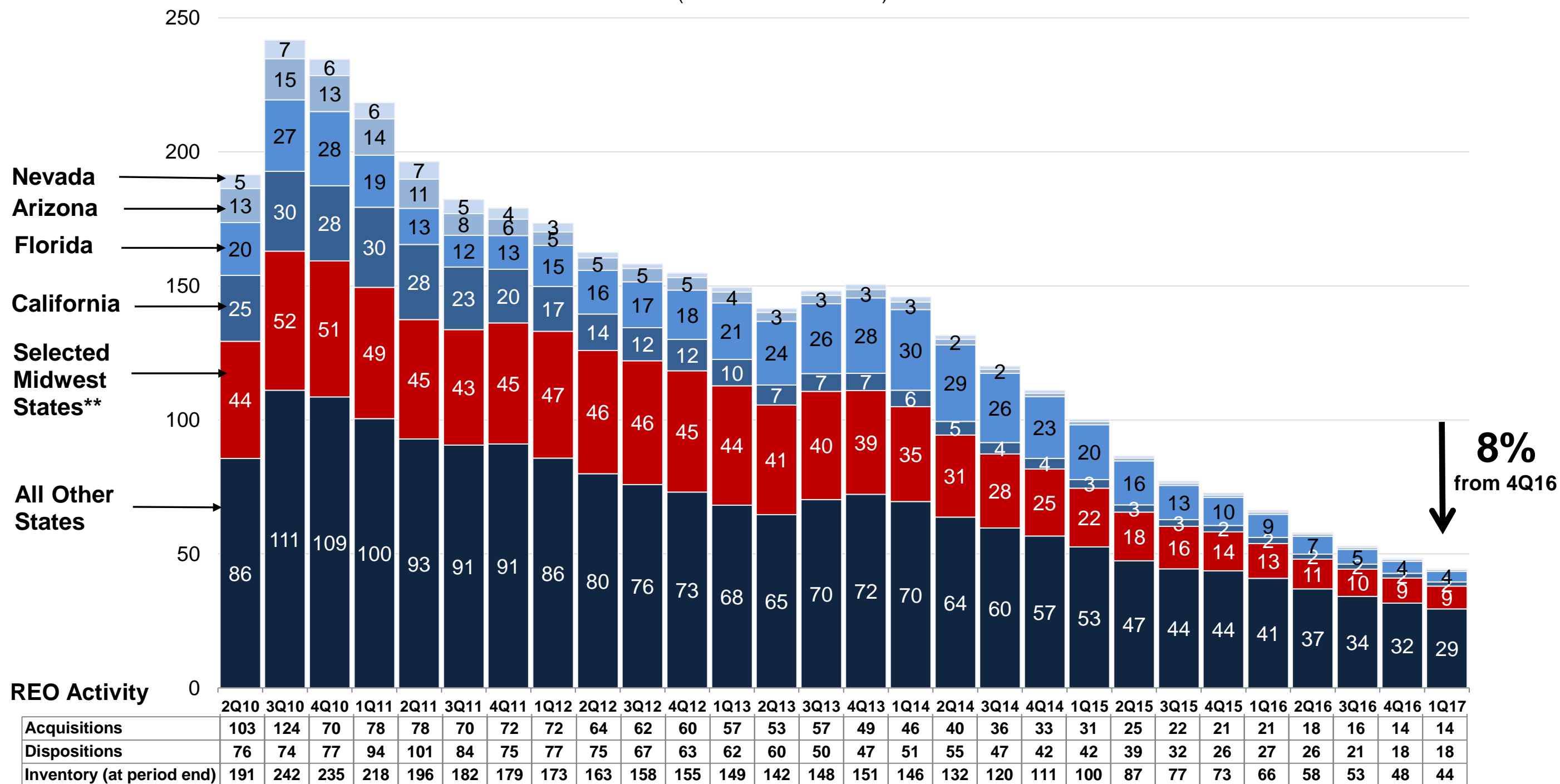


Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 8 percent in the first quarter to 44,460, as property dispositions continued to outpace acquisitions. The total number of property acquisitions increased 4 percent to 14,302 while dispositions decreased slightly to 18,223 during the first quarter.

REO Inventory by State*

(Number in thousands)



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

Source: FHFA (Fannie Mae and Freddie Mac)

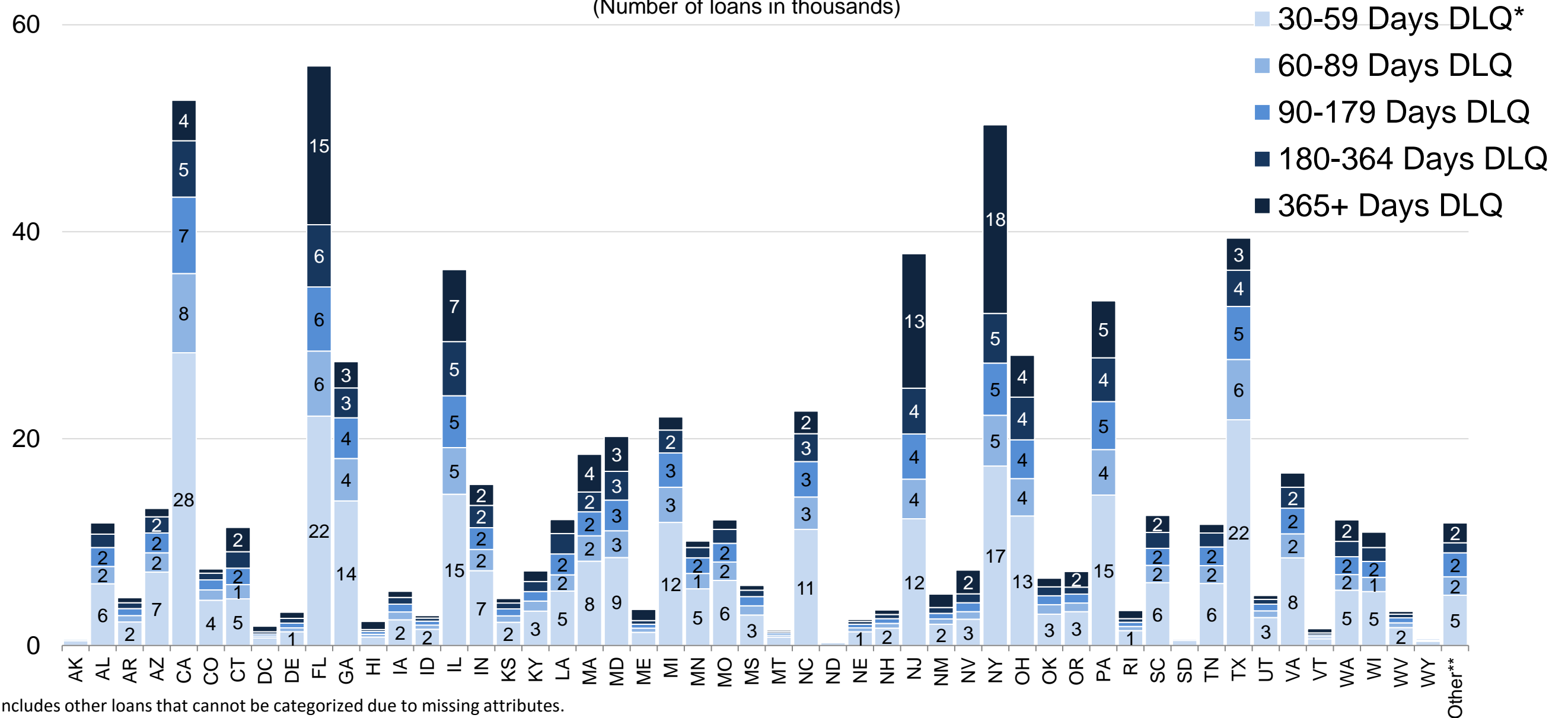


Delinquent Loans by State

The number of the Enterprises' deeply (365+ days) delinquent loans continued to decline in the first quarter of 2017. Approximately 17 percent of the Enterprises' troubled borrowers were deeply delinquent at the end of the quarter. New York continued to have the highest number of deeply delinquent loans, followed by Florida and New Jersey. As of March 31, 2017, approximately 36 percent of the troubled borrowers in New York have missed one year or more monthly payments, compared with 27 percent in Florida and 34 percent in New Jersey.

Delinquent Loans by State - As of March 31, 2017

(Number of loans in thousands)



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

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

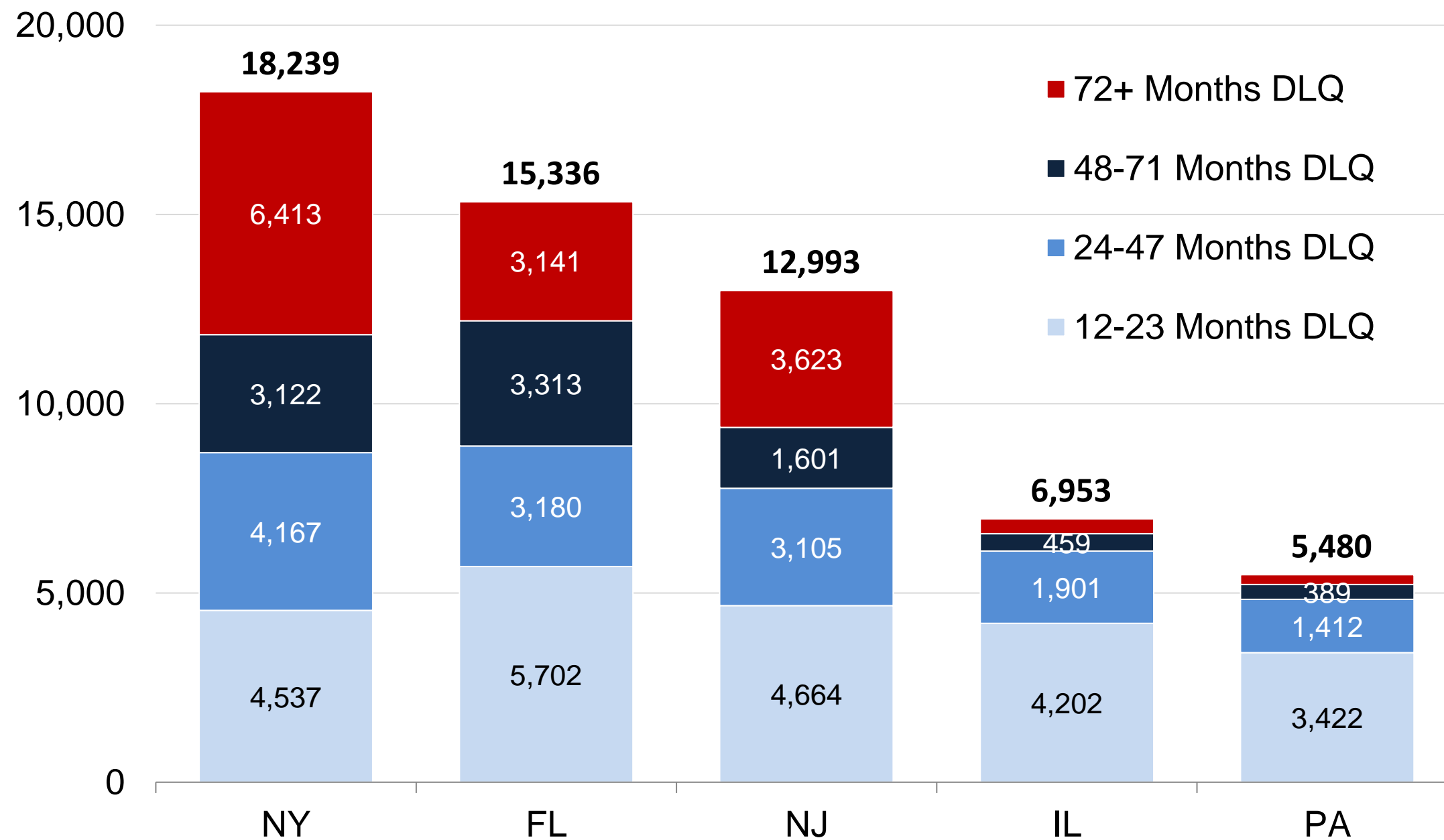
Source: FHFA (Fannie Mae and Freddie Mac)



Deeply Delinquent Loans in Selected States

Deeply (365+ days) delinquent loans are highly concentrated in the states that require a judicial review of the foreclosure activity. As of March 31, 2017, approximately half of the Enterprises' deeply delinquent loans were located in five Judicial states including New York, Florida, New Jersey, Illinois and Pennsylvania. In New York, more than half of these loans have been delinquent for over four years.

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



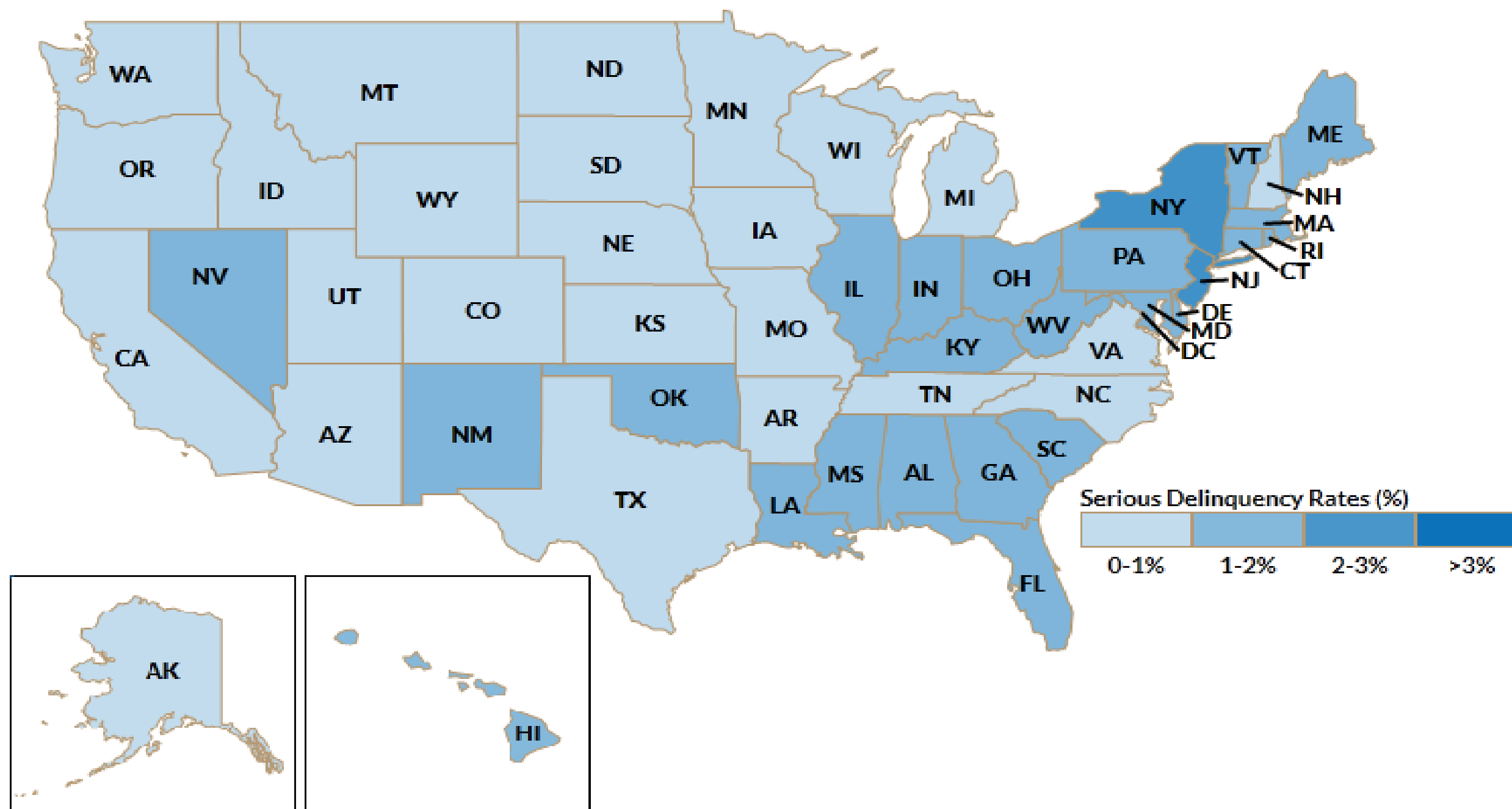
Source: FHFA (Fannie Mae and Freddie Mac)



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](#)

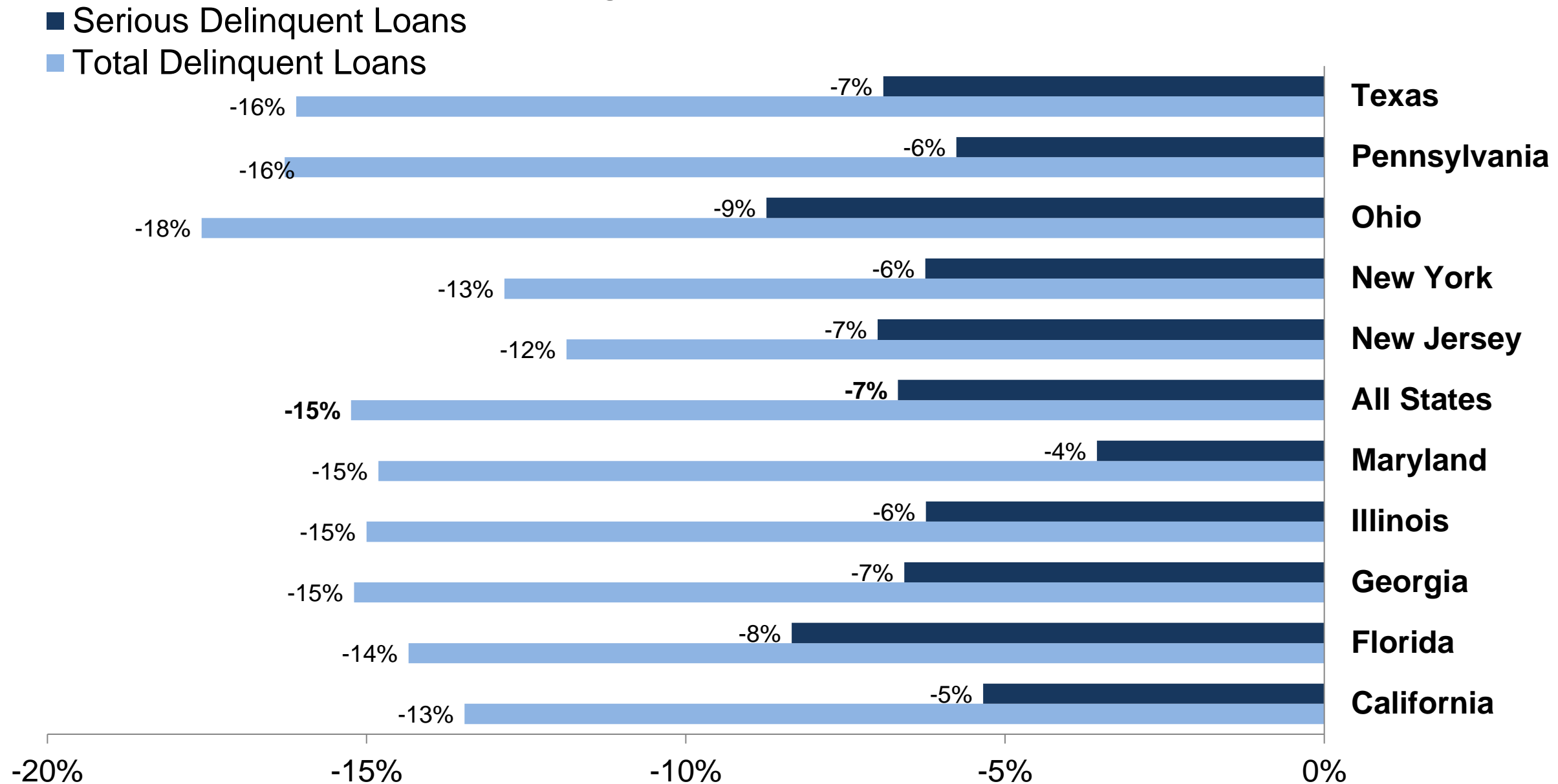


* Loans that have missed three or more payments or are in the process of foreclosure.

Change in the Number of Delinquent Loans in Key States*

The total number of the Enterprises' delinquent loans fell 15 percent in the first quarter of 2017 as seriously delinquent loans (loans that have missed three or more payments or are in foreclosure) continued to decrease. The Enterprises' serious delinquency rate dropped from 1.1 percent at the end of 2016 to 1.0 percent at the end of the first quarter of 2017, which is the lowest level since April of 2008. In Ohio, the number of the Enterprises' seriously delinquent loans decreased 9 percent during the quarter.

Change from December 31, 2016



*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)	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Total Loans Serviced	28,158	28,043	27,978	28,047	28,071	28,009	27,892	27,880	27,896	27,837	27,803	27,853	27,842	27,803	27,708	27,692	27,768	27,872
Original Credit Score >= 660	24,774	24,744	24,752	24,884	24,953	24,926	24,852	24,877	24,923	24,899	24,906	24,993	25,016	25,012	24,962	24,987	25,111	25,246
Original Credit Score < 660	3,384	3,299	3,226	3,163	3,118	3,082	3,040	3,003	2,973	2,938	2,897	2,860	2,826	2,791	2,746	2,704	2,657	2,626
Total Delinquent Loans	1,646	1,467	1,428	1,312	1,276	1,115	1,101	1,084	1,059	937	935	937	912	799	813	807	823	695
Original Credit Score >= 660	994	894	860	785	756	669	656	643	625	562	555	555	539	475	479	478	487	414
Original Credit Score < 660	653	573	568	528	521	446	445	441	434	375	380	382	372	324	333	329	336	281
30 - 59 Days Delinquent	542	480	513	460	469	391	414	419	414	352	386	405	396	337	378	385	402	318
Original Credit Score >= 660	301	271	287	256	260	219	233	237	233	203	222	234	230	196	219	228	239	189
Original Credit Score < 660	241	209	226	204	210	172	181	182	180	149	164	171	167	141	159	157	163	129
60 - 89 Days Delinquent	187	150	146	144	146	119	123	129	126	105	109	114	115	94	101	107	113	90
Original Credit Score >= 660	102	84	80	78	79	67	67	70	69	59	60	63	64	53	56	59	63	52
Original Credit Score < 660	84	66	66	66	67	52	56	58	57	46	49	51	51	41	45	48	50	39
60-plus-days Delinquent	1,104	987	915	852	807	724	688	666	645	585	549	532	515	462	435	422	421	378
Original Credit Score >= 660	693	623	572	529	496	450	423	406	392	359	334	321	310	279	260	250	248	226
Original Credit Score < 660	412	364	342	323	311	274	264	259	253	226	216	211	206	183	175	172	173	152

Percent of Total Loans Serviced

Total Delinquent Loans	5.85%	5.23%	5.10%	4.68%	4.55%	3.98%	3.95%	3.89%	3.80%	3.37%	3.36%	3.36%	3.27%	2.87%	2.93%	2.91%	2.96%	2.49%
Original Credit Score >= 660	4.01%	3.61%	3.47%	3.15%	3.03%	2.68%	2.64%	2.59%	2.51%	2.26%	2.23%	2.22%	2.16%	1.90%	1.92%	1.91%	1.94%	1.64%
Original Credit Score < 660	19.29%	17.37%	17.60%	16.68%	16.69%	14.48%	14.65%	14.68%	14.58%	12.76%	13.11%	13.36%	13.18%	11.61%	12.14%	12.16%	12.64%	10.70%
30 - 59 Days Delinquent	1.92%	1.71%	1.83%	1.64%	1.67%	1.40%	1.48%	1.50%	1.48%	1.26%	1.39%	1.46%	1.42%	1.21%	1.36%	1.39%	1.45%	1.14%
Original Credit Score >= 660	1.21%	1.09%	1.16%	1.03%	1.04%	0.88%	0.94%	0.95%	0.94%	0.82%	0.89%	0.94%	0.92%	0.78%	0.88%	0.91%	0.95%	0.75%
Original Credit Score < 660	7.12%	6.34%	6.99%	6.46%	6.72%	5.58%	5.95%	6.05%	6.06%	5.06%	5.68%	5.98%	5.90%	5.06%	5.78%	5.81%	6.15%	4.91%
60 - 89 Days Delinquent	0.66%	0.53%	0.52%	0.51%	0.52%	0.42%	0.44%	0.46%	0.45%	0.38%	0.39%	0.41%	0.41%	0.34%	0.36%	0.39%	0.41%	0.32%
Original Credit Score >= 660	0.41%	0.34%	0.32%	0.31%	0.32%	0.27%	0.27%	0.28%	0.28%	0.24%	0.24%	0.25%	0.25%	0.21%	0.22%	0.24%	0.25%	0.20%
Original Credit Score < 660	2.49%	1.99%	2.06%	2.07%	2.15%	1.69%	1.84%	1.94%	1.93%	1.56%	1.69%	1.80%	1.82%	1.47%	1.64%	1.76%	1.88%	1.47%
60-plus-days Delinquent	3.92%	3.52%	3.27%	3.04%	2.87%	2.59%	2.47%	2.39%	2.31%	2.10%	1.97%	1.91%	1.85%	1.66%	1.57%	1.52%	1.52%	1.35%
Original Credit Score >= 660	2.80%	2.52%	2.31%	2.12%	1.99%	1.80%	1.70%	1.63%	1.57%	1.44%	1.34%	1.28%	1.24%	1.12%	1.04%	1.00%	0.99%	0.89%
Original Credit Score < 660	12.16%	11.04%	10.61%	10.22%	9.97%	8.90%	8.69%	8.64%	8.52%	7.70%	7.44%	7.38%	7.29%	6.55%	6.36%	6.35%	6.49%	5.79%
Serious Delinquency Rate	3.27%	3.02%	2.78%	2.56%	2.38%	2.19%	2.06%	1.96%	1.89%	1.76%	1.61%	1.52%	1.46%	1.35%	1.23%	1.16%	1.12%	1.04%
In Bankruptcy	0.54%	0.48%	0.48%	0.44%	0.41%	0.39%	0.38%	0.35%	0.35%	0.33%	0.32%	0.30%	0.27%	0.25%	0.24%	0.23%	0.22%	0.22%



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

(# of loans in thousands)	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Total Loans Serviced	17,545	17,490	17,459	17,573	17,625	17,588	17,503	17,463	17,466	17,408	17,335	17,325	17,291	17,254	17,179	17,143	17,181	17,225
Original Credit Score >= 660	15,420	15,422	15,436	15,586	15,663	15,648	15,589	15,570	15,590	15,553	15,503	15,514	15,500	15,484	15,437	15,427	15,496	15,558
Original Credit Score < 660	2,125	2,069	2,023	1,987	1,962	1,940	1,914	1,893	1,876	1,855	1,832	1,811	1,791	1,770	1,742	1,716	1,686	1,667
Total Delinquent Loans	1,044	927	901	826	801	706	692	682	666	595	600	607	596	524	536	531	540	459
Original Credit Score >= 660	627	564	542	493	474	424	412	404	393	357	356	359	352	311	315	313	318	272
Original Credit Score < 660	417	363	359	333	327	283	280	277	273	238	244	249	244	213	221	218	222	187
30 - 59 Days Delinquent	347	303	325	288	291	248	258	261	258	221	243	259	255	216	245	250	261	207
Original Credit Score >= 660	190	169	181	159	160	138	144	147	145	127	139	149	147	125	141	147	154	122
Original Credit Score < 660	157	134	144	129	132	110	113	114	113	94	104	110	108	91	104	103	106	85
60 - 89 Days Delinquent	117	92	89	87	88	71	74	77	76	63	67	70	72	58	63	67	71	57
Original Credit Score >= 660	63	52	48	47	47	40	40	42	41	36	37	39	39	33	35	37	39	32
Original Credit Score < 660	54	41	41	40	41	31	34	35	35	28	30	32	32	25	28	30	32	25
60-plus-days Delinquent	697	624	576	538	510	458	435	421	408	374	357	348	341	307	290	281	279	252
Original Credit Score >= 660	437	394	361	335	314	285	268	257	248	230	217	210	205	186	173	166	164	150
Original Credit Score < 660	261	229	215	204	196	173	166	163	160	144	140	138	136	122	117	115	115	102

Percent of Total Loans Serviced

Total Delinquent Loans	5.95%	5.30%	5.16%	4.70%	4.55%	4.02%	3.95%	3.90%	3.81%	3.42%	3.46%	3.51%	3.45%	3.04%	3.12%	3.10%	3.14%	2.66%
Original Credit Score >= 660	4.07%	3.66%	3.51%	3.17%	3.03%	2.71%	2.65%	2.60%	2.52%	2.29%	2.29%	2.31%	2.27%	2.01%	2.04%	2.03%	2.05%	1.75%
Original Credit Score < 660	19.64%	17.53%	17.73%	16.74%	16.68%	14.57%	14.61%	14.65%	14.54%	12.85%	13.33%	13.73%	13.64%	12.04%	12.69%	12.72%	13.16%	11.21%
30 - 59 Days Delinquent	1.98%	1.73%	1.86%	1.64%	1.65%	1.41%	1.47%	1.50%	1.48%	1.27%	1.40%	1.50%	1.47%	1.25%	1.43%	1.46%	1.52%	1.20%
Original Credit Score >= 660	1.23%	1.10%	1.17%	1.02%	1.02%	0.88%	0.93%	0.95%	0.93%	0.81%	0.90%	0.96%	0.95%	0.81%	0.92%	0.95%	0.99%	0.78%
Original Credit Score < 660	7.38%	6.45%	7.12%	6.50%	6.71%	5.67%	5.92%	6.02%	6.03%	5.07%	5.70%	6.09%	6.02%	5.17%	5.97%	6.02%	6.32%	5.09%
60 - 89 Days Delinquent	0.67%	0.53%	0.51%	0.50%	0.50%	0.41%	0.42%	0.44%	0.43%	0.36%	0.39%	0.41%	0.41%	0.34%	0.37%	0.39%	0.41%	0.33%
Original Credit Score >= 660	0.41%	0.33%	0.31%	0.30%	0.30%	0.26%	0.26%	0.27%	0.26%	0.23%	0.24%	0.25%	0.25%	0.21%	0.23%	0.24%	0.25%	0.21%
Original Credit Score < 660	2.53%	1.97%	2.01%	2.02%	2.08%	1.61%	1.77%	1.86%	1.84%	1.49%	1.65%	1.76%	1.80%	1.43%	1.61%	1.76%	1.89%	1.48%
60-plus-days Delinquent	3.97%	3.56%	3.30%	3.06%	2.89%	2.61%	2.48%	2.41%	2.34%	2.15%	2.06%	2.01%	1.97%	1.78%	1.69%	1.64%	1.63%	1.46%
Original Credit Score >= 660	2.83%	2.56%	2.34%	2.15%	2.01%	1.82%	1.72%	1.65%	1.59%	1.48%	1.40%	1.35%	1.32%	1.20%	1.12%	1.07%	1.06%	0.96%
Original Credit Score < 660	12.26%	11.07%	10.61%	10.24%	9.97%	8.90%	8.70%	8.63%	8.51%	7.78%	7.63%	7.64%	7.62%	6.87%	6.72%	6.70%	6.85%	6.12%
Serious Delinquency Rate	3.29%	3.02%	2.77%	2.55%	2.38%	2.19%	2.05%	1.96%	1.89%	1.78%	1.66%	1.59%	1.55%	1.44%	1.32%	1.24%	1.20%	1.12%
In Bankruptcy	0.54%	0.46%	0.47%	0.41%	0.38%	0.36%	0.35%	0.33%	0.33%	0.32%	0.32%	0.31%	0.28%	0.26%	0.25%	0.24%	0.23%	0.24%



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

(# of loans in thousands)	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Total Loans Serviced	10,613	10,552	10,519	10,473	10,446	10,421	10,388	10,417	10,430	10,429	10,468	10,528	10,551	10,549	10,529	10,549	10,587	10,647
Original Credit Score >= 660	9,354	9,322	9,315	9,298	9,290	9,278	9,263	9,306	9,333	9,346	9,402	9,479	9,516	9,528	9,525	9,560	9,615	9,688
Original Credit Score < 660	1,259	1,230	1,203	1,175	1,156	1,142	1,126	1,111	1,097	1,083	1,066	1,049	1,035	1,021	1,004	989	972	959
Total Delinquent Loans	602	541	527	486	475	409	409	402	393	342	335	330	316	275	277	276	283	237
Original Credit Score >= 660	367	330	318	292	282	245	244	239	232	205	199	196	187	164	164	165	169	143
Original Credit Score < 660	235	211	209	195	193	164	166	164	161	137	136	133	128	111	112	111	114	94
30 - 59 Days Delinquent	195	177	188	173	178	143	156	157	156	131	143	146	141	121	132	135	142	111
Original Credit Score >= 660	111	101	107	98	100	81	89	90	89	77	83	86	83	71	78	81	85	67
Original Credit Score < 660	84	76	82	75	78	62	68	68	67	55	60	61	59	50	55	54	57	44
60 - 89 Days Delinquent	70	57	57	56	58	47	49	52	51	41	42	44	43	36	38	40	42	33
Original Credit Score >= 660	39	32	32	31	32	27	27	29	28	23	24	24	24	21	21	22	24	19
Original Credit Score < 660	31	25	26	25	26	21	22	23	23	18	19	20	19	16	17	18	18	14
60-plus-days Delinquent	407	364	339	314	297	266	253	245	237	211	192	183	174	154	144	141	141	126
Original Credit Score >= 660	256	229	211	194	182	164	155	149	143	129	117	111	105	93	87	84	84	76
Original Credit Score < 660	151	135	128	120	115	102	98	96	94	82	76	73	69	61	58	57	57	50

Percent of Total Loans Serviced

Total Delinquent Loans	5.67%	5.12%	5.01%	4.64%	4.55%	3.93%	3.94%	3.86%	3.76%	3.28%	3.20%	3.13%	2.99%	2.61%	2.63%	2.62%	2.67%	2.22%
Original Credit Score >= 660	3.92%	3.54%	3.41%	3.14%	3.03%	2.65%	2.63%	2.56%	2.48%	2.20%	2.12%	2.07%	1.97%	1.72%	1.73%	1.73%	1.76%	1.47%
Original Credit Score < 660	18.70%	17.12%	17.39%	16.58%	16.72%	14.33%	14.70%	14.74%	14.66%	12.62%	12.74%	12.71%	12.39%	10.86%	11.19%	11.21%	11.73%	9.81%
30 - 59 Days Delinquent	1.84%	1.68%	1.79%	1.65%	1.71%	1.38%	1.50%	1.51%	1.49%	1.26%	1.36%	1.39%	1.34%	1.15%	1.26%	1.28%	1.34%	1.04%
Original Credit Score >= 660	1.18%	1.09%	1.15%	1.05%	1.08%	0.88%	0.96%	0.97%	0.95%	0.82%	0.88%	0.90%	0.87%	0.75%	0.81%	0.84%	0.88%	0.69%
Original Credit Score < 660	6.70%	6.14%	6.78%	6.39%	6.75%	5.42%	6.01%	6.09%	6.13%	5.04%	5.63%	5.79%	5.68%	4.88%	5.45%	5.46%	5.85%	4.61%
60 - 89 Days Delinquent	0.66%	0.54%	0.54%	0.54%	0.56%	0.46%	0.47%	0.50%	0.49%	0.40%	0.40%	0.42%	0.41%	0.34%	0.36%	0.38%	0.39%	0.31%
Original Credit Score >= 660	0.42%	0.35%	0.34%	0.33%	0.34%	0.29%	0.29%	0.31%	0.30%	0.25%	0.25%	0.26%	0.25%	0.22%	0.22%	0.23%	0.25%	0.20%
Original Credit Score < 660	2.42%	2.02%	2.13%	2.17%	2.29%	1.82%	1.95%	2.09%	2.08%	1.68%	1.76%	1.87%	1.86%	1.55%	1.68%	1.78%	1.86%	1.47%
60-plus-days Delinquent	3.83%	3.45%	3.22%	2.99%	2.84%	2.55%	2.44%	2.35%	2.27%	2.02%	1.84%	1.74%	1.65%	1.46%	1.37%	1.34%	1.33%	1.18%
Original Credit Score >= 660	2.73%	2.45%	2.27%	2.08%	1.95%	1.77%	1.68%	1.60%	1.54%	1.38%	1.24%	1.17%	1.10%	0.98%	0.91%	0.88%	0.88%	0.78%
Original Credit Score < 660	12.00%	10.98%	10.61%	10.19%	9.96%	8.91%	8.69%	8.64%	8.53%	7.57%	7.11%	6.93%	6.71%	5.98%	5.74%	5.75%	5.87%	5.20%
Serious Delinquency Rate	3.25%	3.03%	2.79%	2.58%	2.39%	2.20%	2.07%	1.96%	1.88%	1.73%	1.53%	1.41%	1.32%	1.20%	1.08%	1.02%	1.00%	0.92%
In Bankruptcy	0.54%	0.52%	0.51%	0.49%	0.47%	0.43%	0.42%	0.40%	0.38%	0.35%	0.32%	0.30%	0.27%	0.25%	0.23%	0.21%	0.20%	0.18%



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

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Starts²																		
HAMP Active Trial & Perm. - Cum.	458,363	457,084	451,475	447,840	445,054	442,441	438,681	433,493	427,398	420,472	411,719	401,740	392,398	381,938	369,266	355,461	341,589	329,343
Repayment Plans	80,591	69,815	46,282	44,754	39,058	34,943	29,884	30,835	29,842	26,341	21,905	20,462	18,260	17,090	18,499	20,616	20,106	18,481
Forbearance Plans	34,362	24,318	22,339	18,478	17,452	12,653	16,150	14,434	12,558	11,256	7,169	6,004	5,941	5,904	6,234	7,467	6,352	5,192
Completed																		
Repayment Plans ³	32,064	32,082	23,648	14,507	15,149	16,056	13,126	10,969	11,330	12,141	9,839	9,027	8,310	8,194	7,839	7,515	8,809	9,666
Forbearance Plans ³	5,824	3,808	4,221	2,330	2,312	2,894	3,059	2,803	2,504	2,710	2,135	1,671	1,654	1,958	1,562	1,407	2,301	2,206
Charge-offs-in-lieu	191	146	171	164	166	266	486	313	313	279	291	359	290	285	236	208	318	369
HomeSaver Advance (Fannie)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Modifications	59,610	63,766	59,635	57,878	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927
Home Retention Actions	97,689	99,802	87,675	74,879	79,543	73,888	65,308	59,829	55,069	56,451	54,170	46,023	40,171	42,246	41,601	40,223	40,057	44,168
Short Sales	28,298	25,843	24,656	21,803	15,440	10,713	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	4,373	3,833	3,398
Deeds-in-lieu	4,344	4,415	4,757	4,194	4,721	4,219	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	1,794	1,582	1,538
Nonforeclosure - Home Forfeiture Actions	32,642	30,258	29,413	25,997	20,161	14,932	14,512	12,878	10,802	9,509	9,423	8,721	7,598	7,365	6,837	6,167	5,415	4,936
Total Foreclosure Prevention Actions	130,331	130,060	117,088	100,876	99,704	88,820	79,820	72,707	65,871	65,960	63,593	54,744	47,769	49,611	48,438	46,390	45,472	49,104

Percent of Total Foreclosure Prevention Actions

Repayment Plans	25%	25%	20%	14%	15%	18%	16%	15%	17%	18%	15%	16%	17%	17%	16%	16%	19%	20%
Forbearance Plans	4%	3%	4%	2%	2%	3%	4%	4%	4%	4%	3%	3%	3%	4%	3%	3%	5%	4%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	1%	1%	0%	0%	1%	1%
HomeSaver Advance (Fannie)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	46%	49%	51%	57%	62%	62%	61%	63%	62%	63%	66%	64%	63%	64%	66%	67%	63%	65%
Home Retention Actions	75%	77%	75%	74%	80%	83%	82%	82%	84%	86%	85%	84%	84%	85%	86%	87%	88%	90%
Short Sales	22%	20%	21%	22%	15%	12%	13%	13%	12%	10%	11%	12%	11%	10%	10%	9%	8%	7%
Deeds-in-lieu	3%	3%	4%	4%	5%	5%	5%	5%	5%	4%	4%	4%	5%	5%	4%	4%	3%	3%
Nonforeclosure - Home Forfeiture Actions	25%	23%	25%	26%	20%	17%	18%	18%	16%	14%	15%	16%	16%	15%	14%	13%	12%	10%

¹ The number of foreclosure prevention actions reported in this table may not tie to the Enterprises' financial statements due to timing differences in reporting systems.

² Forbearance plans initiated include HAMP trials initiated by servicers under the MHA program. HAMP trial modifications are based on the first trial payment posted date. HAMP permanent modifications are based on the effective date of modification. As of March 31, 2017, Fannie Mae had 193,059 HAMP active permanent modifications and Freddie Mac had 134,687 HAMP active permanent modifications.

³ Includes loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.



3(i) Enterprises Combined - Loan Modifications

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Loan Modifications (# of loans)	59,610	63,766	59,635	57,878	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927
Principal and Interest Change (%)																		
Increase	4%	4%	3%	4%	5%	8%	10%	12%	13%	14%	14%	16%	13%	10%	10%	9%	9%	6%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	4%	11%
Decrease <=20%	28%	27%	26%	27%	27%	31%	33%	35%	35%	36%	36%	35%	38%	40%	39%	38%	39%	33%
Decrease 20% <=30%	22%	20%	19%	19%	19%	20%	20%	19%	19%	18%	19%	19%	19%	20%	21%	21%	20%	20%
Decrease > 30%	46%	49%	51%	50%	49%	41%	36%	34%	33%	31%	31%	30%	30%	29%	29%	31%	29%	29%

Types of Modification (%)

Extend Term Only	13%	15%	19%	20%	20%	29%	33%	40%	46%	48%	47%	47%	48%	48%	47%	44%	40%	40%
Reduce Rate Only	12%	10%	9%	8%	6%	5%	5%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%
Reduce Rate and Extend Term	37%	39%	39%	40%	43%	38%	37%	33%	31%	30%	31%	31%	30%	31%	32%	34%	33%	33%
Reduce Rate, Extend Term and Forbear Principal*	38%	35%	33%	31%	31%	27%	25%	22%	20%	19%	19%	19%	19%	19%	19%	19%	25%	26%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	7%	6%	7%	7%	7%	7%	10%	11%	9%	9%	12%	12%	10%	10%	11%	12%	11%
6 Months after Modification	10%	10%	12%	11%	11%	13%	15%	15%	14%	16%	18%	17%	16%	16%	18%	17%	
9 Months after Modification	12%	13%	13%	13%	15%	16%	17%	17%	18%	19%	19%	19%	19%	21%	19%		
12 Months after Modification	14%	14%	14%	15%	17%	17%	18%	19%	20%	20%	20%	21%	22%	20%			

* May include principal forgiveness



3(ii) Fannie Mae - Loan Modifications

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Loan Modifications (# of loans)	39,712	43,153	40,358	37,337	39,159	36,044	32,010	28,861	25,908	26,700	26,214	22,199	19,099	20,899	21,278	20,802	17,325	19,928
Principal and Interest Change (%)																		
Increase	3%	3%	3%	3%	4%	8%	11%	14%	16%	17%	16%	18%	13%	10%	10%	9%	7%	5%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Decrease <=20%	27%	27%	28%	28%	29%	33%	34%	35%	35%	36%	35%	35%	38%	42%	40%	39%	38%	37%
Decrease 20% <=30%	21%	19%	18%	18%	18%	19%	19%	18%	18%	18%	19%	19%	20%	20%	21%	21%	22%	24%
Decrease > 30%	50%	52%	51%	50%	48%	40%	36%	33%	30%	29%	29%	28%	29%	28%	29%	30%	31%	33%

Types of Modification (%)

Extend Term Only	17%	20%	25%	25%	26%	34%	42%	46%	50%	52%	51%	51%	52%	51%	50%	46%	46%	46%
Reduce Rate Only	11%	9%	8%	8%	6%	6%	5%	4%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%
Reduce Rate and Extend Term	36%	37%	36%	37%	38%	34%	30%	27%	25%	24%	25%	25%	25%	26%	28%	31%	33%	35%
Reduce Rate, Extend Term and Forbear Principal*	36%	33%	31%	29%	29%	26%	23%	23%	21%	20%	21%	21%	21%	20%	20%	22%	19%	18%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	6%	6%	7%	7%	7%	7%	9%	10%	9%	8%	10%	11%	9%	9%	10%	11%	10%
6 Months after Modification	9%	11%	12%	11%	11%	13%	15%	15%	14%	15%	17%	18%	15%	16%	17%	17%	
9 Months after Modification	12%	14%	14%	13%	15%	16%	17%	17%	18%	19%	20%	19%	19%	20%	19%		
12 Months after Modification	14%	15%	15%	15%	17%	17%	18%	19%	20%	20%	20%	22%	22%	20%			

* May include principal forgiveness



3(iii) Freddie Mac - Loan Modifications

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Loan Modifications (# of loans)	19,898	20,613	19,277	20,541	22,757	18,628	16,627	16,883	15,014	14,621	15,691	12,767	10,818	10,910	10,686	10,291	11,304	11,999
Principal and Interest Change (%)																		
Increase	8%	6%	5%	6%	6%	8%	9%	8%	8%	9%	11%	12%	12%	12%	11%	10%	11%	8%
No Change	0%	0%	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	10%	29%
Decrease <=20%	30%	27%	22%	24%	22%	28%	31%	34%	35%	37%	36%	36%	37%	37%	38%	37%	39%	26%
Decrease 20% <=30%	23%	22%	21%	19%	20%	21%	21%	20%	19%	19%	19%	19%	19%	19%	20%	20%	15%	14%
Decrease > 30%	39%	44%	52%	50%	51%	42%	38%	38%	37%	34%	34%	32%	31%	31%	31%	32%	25%	22%

Types of Modification (%)

Extend Term Only	5%	5%	6%	10%	10%	19%	16%	31%	38%	41%	40%	40%	43%	42%	42%	42%	31%	31%
Reduce Rate Only	13%	13%	11%	9%	5%	5%	5%	4%	3%	3%	2%	2%	2%	2%	2%	2%	1%	1%
Reduce Rate and Extend Term	39%	42%	46%	45%	51%	46%	51%	43%	40%	40%	42%	41%	39%	39%	39%	41%	33%	30%
Reduce Rate, Extend Term and Forbear Principal*	43%	40%	37%	35%	33%	29%	27%	22%	19%	16%	16%	16%	17%	16%	16%	15%	35%	38%
Other	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	7%	6%	7%	8%	8%	8%	11%	13%	11%	11%	14%	14%	13%	12%	14%	14%	13%	
6 Months after Modification	10%	10%	11%	10%	12%	13%	16%	15%	15%	16%	19%	17%	17%	17%	20%	17%		
9 Months after Modification	12%	12%	12%	13%	15%	16%	16%	18%	18%	19%	19%	19%	20%	21%	19%			
12 Months after Modification	14%	12%	13%	15%	17%	16%	18%	19%	20%	18%	21%	21%	23%	20%				

* May include principal forgiveness



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

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Short Sales	28,298	25,843	24,656	21,803	15,440	10,713	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	4,373	3,833	3,398
Deeds-in-lieu	4,344	4,415	4,757	4,194	4,721	4,219	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	1,794	1,582	1,538
Nonforeclosure - Home Forfeiture Actions ¹	32,642	30,258	29,413	25,997	20,161	14,932	14,512	12,878	10,802	9,509	9,423	8,721	7,598	7,365	6,837	6,167	5,415	4,936
Third-party Sales	7,447	6,208	5,602	4,388	3,645	5,043	6,202	6,996	6,341	6,909	7,360	6,832	6,391	6,622	7,558	7,009	6,155	6,262
Foreclosure Sales	55,812	54,165	48,939	51,389	44,025	42,300	36,604	32,059	29,852	27,964	22,585	20,157	18,705	18,332	15,790	14,284	12,192	12,933
Third-party & Foreclosure Sales	63,259	60,373	54,541	55,777	47,670	47,343	42,806	39,055	36,193	34,873	29,945	26,989	25,096	24,954	23,348	21,293	18,347	19,195
Foreclosure Starts	134,690	141,073	125,036	116,615	113,165	84,679	85,549	74,614	74,021	70,267	62,364	66,192	64,852	60,706	55,100	51,376	52,393	50,529

Top Five Reasons for Delinquency (at period end)

Curtailment of Income	38%	37%	34%	32%	32%	30%	29%	27%	26%	24%	23%	23%	22%	22%	21%	22%	23%	24%
Excessive obligations	16%	16%	17%	17%	17%	19%	20%	21%	21%	20%	18%	16%	14%	14%	17%	17%	18%	17%
Unemployment	9%	9%	8%	7%	8%	8%	8%	8%	8%	7%	7%	7%	7%	7%	7%	7%	7%	7%
Illness of principal mortgagor or family member	6%	6%	5%	5%	5%	5%	5%	6%	6%	6%	6%	6%	6%	6%	7%	7%	7%	7%
Marital Difficulties	4%	4%	4%	3%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	3%	3%	3%

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



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

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Acquisitions	59,784	56,598	52,524	56,794	49,149	46,280	40,165	35,686	33,245	30,903	25,120	22,483	21,100	20,510	17,729	15,971	13,744	14,302
Dispositions	(63,185)	(61,918)	(60,398)	(50,277)	(46,673)	(50,853)	(54,603)	(47,147)	(42,262)	(41,677)	(38,888)	(31,798)	(25,531)	(27,019)	(26,075)	(21,019)	(18,260)	(18,223)
Inventory (at period end)	154,737	149,417	141,543	148,060	150,536	145,963	131,525	120,064	111,050	100,279	86,515	77,204	72,783	66,277	57,934	52,891	48,380	44,460

Acquisitions by State

Arizona	2,412	1,878	1,660	1,430	1,287	1,246	759	638	600	509	462	416	377	386	359	347	321	270
California	5,152	3,068	2,041	2,010	2,116	1,982	1,511	1,263	1,159	932	805	798	695	663	518	641	580	399
Florida	8,759	10,403	11,502	11,449	10,472	11,378	9,659	8,365	7,267	6,950	5,039	3,620	2,929	2,802	2,226	1,912	1,344	1,533
Nevada	967	929	598	847	787	825	451	436	471	350	328	337	300	232	161	143	147	90
Subtotal	17,290	16,278	15,801	15,736	14,662	15,431	12,380	10,702	9,497	8,741	6,634	5,171	4,301	4,083	3,264	3,043	2,392	2,292
Selected Midwest States ²	14,047	14,500	11,614	12,123	10,159	8,764	7,343	6,721	6,259	5,878	4,490	4,070	3,961	3,923	3,273	3,107	2,614	2,811
All other States	28,447	25,820	25,109	28,935	24,328	22,085	20,442	18,263	17,489	16,284	13,996	13,242	12,838	12,504	11,192	9,821	8,738	9,199
Total Acquisitions	59,784	56,598	52,524	56,794	49,149	46,280	40,165	35,686	33,245	30,903	25,120	22,483	21,100	20,510	17,729	15,971	13,744	14,302

Inventory by State

Arizona	4,715	4,052	3,303	3,083	3,106	2,886	2,067	1,516	1,240	1,116	945	871	858	800	776	743	715	626
California	11,747	9,830	7,410	6,628	6,503	6,154	5,139	4,341	3,912	3,288	2,717	2,537	2,474	2,268	1,895	1,825	1,792	1,518
Florida	18,315	21,074	23,771	26,084	28,095	30,030	28,506	25,781	23,060	20,402	16,429	12,695	10,456	8,611	6,646	5,476	4,447	3,938
Nevada	1,649	1,757	1,460	1,641	1,919	1,976	1,495	1,183	1,149	976	829	821	820	709	564	502	463	374
Subtotal	36,426	36,713	35,944	37,436	39,623	41,046	37,207	32,821	29,361	25,782	20,920	16,924	14,608	12,388	9,881	8,546	7,417	6,456
Selected Midwest States ²	45,194	44,499	40,908	40,336	38,655	35,406	30,550	27,603	25,017	21,889	18,173	15,853	14,465	12,948	11,098	10,222	9,318	8,546
All other States	73,117	68,205	64,691	70,288	72,258	69,511	63,768	59,640	56,672	52,608	47,422	44,427	43,710	40,941	36,955	34,123	31,645	29,458
Total Inventory	154,737	149,417	141,543	148,060	150,536	145,963	131,525	120,064	111,050	100,279	86,515	77,204	72,783	66,277	57,934	52,891	48,380	44,460

¹ May exclude a small volume of Fannie Mae REO properties associated with a specific reverse mortgage transaction.

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



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

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Acquisitions	41,112	38,717	36,106	37,353	32,208	31,896	29,573	27,038	24,604	23,702	19,296	17,205	16,232	15,879	13,576	11,985	10,353	10,757
Dispositions	(42,671)	(42,934)	(40,635)	(33,332)	(29,920)	(32,727)	(36,580)	(31,709)	(30,045)	(31,446)	(29,810)	(24,816)	(19,887)	(20,793)	(19,797)	(15,934)	(14,102)	(14,198)
Inventory (at period end)	105,666	101,449	96,920	100,941	103,229	102,398	95,391	90,720	85,282	77,541	67,031	59,424	55,779	50,868	44,650	40,706	36,962	33,522

Acquisitions by State

Arizona	1,688	1,288	1,183	971	868	881	579	512	480	423	383	347	310	330	294	274	253	217
California	3,770	2,043	1,503	1,402	1,434	1,438	1,223	1,070	943	777	686	674	600	569	429	515	427	318
Florida	6,412	7,493	8,240	7,734	6,831	7,837	7,123	6,570	5,662	5,622	4,205	3,001	2,437	2,338	1,832	1,553	1,079	1,244
Nevada	824	730	450	557	496	459	310	371	396	301	280	301	248	205	145	114	119	73
Subtotal	12,694	11,554	11,376	10,664	9,629	10,615	9,235	8,523	7,481	7,123	5,554	4,323	3,595	3,442	2,700	2,456	1,878	1,852
Selected Midwest States ²	9,252	9,805	7,534	7,749	6,742	6,130	5,374	4,974	4,339	4,303	3,301	2,965	2,967	3,013	2,462	2,282	1,964	2,088
All other States	19,166	17,358	17,196	18,940	15,837	15,151	14,964	13,541	12,784	12,276	10,441	9,917	9,670	9,424	8,414	7,247	6,511	6,817
Total Acquisitions	41,112	38,717	36,106	37,353	32,208	31,896	29,573	27,038	24,604	23,702	19,296	17,205	16,232	15,879	13,576	11,985	10,353	10,757

Inventory by State

Arizona	3,497	2,863	2,311	2,168	2,189	2,033	1,535	1,185	987	892	764	705	690	660	645	596	548	474
California	8,909	7,226	5,590	5,100	4,931	4,649	3,977	3,629	3,332	2,780	2,324	2,165	2,127	1,957	1,622	1,530	1,424	1,198
Florida	13,838	15,756	17,671	18,808	19,876	21,486	21,229	20,310	18,555	16,756	13,693	10,596	8,773	7,239	5,520	4,478	3,583	3,134
Nevada	1,379	1,432	1,163	1,201	1,360	1,320	998	901	929	809	685	694	688	599	484	423	374	298
Subtotal	27,623	27,277	26,735	27,277	28,356	29,488	27,739	26,025	23,803	21,237	17,466	14,160	12,278	10,455	8,271	7,027	5,929	5,104
Selected Midwest States ²	29,148	29,089	26,929	26,676	26,252	25,015	22,271	20,885	19,077	16,668	13,775	11,823	10,734	9,712	8,460	7,746	7,085	6,416
All other States	48,895	45,083	43,256	46,988	48,621	47,895	45,381	43,810	42,402	39,636	35,790	33,441	32,767	30,701	27,919	25,933	23,948	22,002
Total Inventory	105,666	101,449	96,920	100,941	103,229	102,398	95,391	90,720	85,282	77,541	67,031	59,424	55,779	50,868	44,650	40,706	36,962	33,522

¹ May exclude a small volume of REO properties associated with a specific reverse mortgage transaction.

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



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

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Acquisitions	18,672	17,881	16,418	19,441	16,941	14,384	10,592	8,648	8,641	7,201	5,824	5,278	4,868	4,631	4,153	3,986	3,391	3,545
Dispositions	(20,514)	(18,984)	(19,763)	(16,945)	(16,753)	(18,126)	(18,023)	(15,438)	(12,217)	(10,231)	(9,078)	(6,982)	(5,644)	(6,226)	(6,278)	(5,085)	(4,158)	(4,025)
Inventory (at period end)	49,071	47,968	44,623	47,119	47,307	43,565	36,134	29,344	25,768	22,738	19,484	17,780	17,004	15,409	13,284	12,185	11,418	10,938

Acquisitions by State

Arizona	724	590	477	459	419	365	180	126	120	86	79	69	67	56	65	73	68	53
California	1,382	1,025	538	608	682	544	288	193	216	155	119	124	95	94	89	126	153	81
Florida	2,347	2,910	3,262	3,715	3,641	3,541	2,536	1,795	1,605	1,328	834	619	492	464	394	359	265	289
Nevada	143	199	148	290	291	366	141	65	75	49	48	36	52	27	16	29	28	17
Subtotal	4,596	4,724	4,425	5,072	5,033	4,816	3,145	2,179	2,016	1,618	1,080	848	706	641	564	587	514	440
Selected Midwest States ¹	4,795	4,695	4,080	4,374	3,417	2,634	1,969	1,747	1,920	1,575	1,189	1,105	994	910	811	825	650	723
All other States	9,281	8,462	7,913	9,995	8,491	6,934	5,478	4,722	4,705	4,008	3,555	3,325	3,168	3,080	2,778	2,574	2,227	2,382
Total Acquisitions	18,672	17,881	16,418	19,441	16,941	14,384	10,592	8,648	8,641	7,201	5,824	5,278	4,868	4,631	4,153	3,986	3,391	3,545

Inventory by State

Arizona	1,218	1,189	992	915	917	853	532	331	253	224	181	166	168	140	131	147	167	152
California	2,838	2,604	1,820	1,528	1,572	1,505	1,162	712	580	508	393	372	347	311	273	295	368	320
Florida	4,477	5,318	6,100	7,276	8,219	8,544	7,277	5,471	4,505	3,646	2,736	2,099	1,683	1,372	1,126	998	864	804
Nevada	270	325	297	440	559	656	497	282	220	167	144	127	132	110	80	79	89	76
Subtotal	8,803	9,436	9,209	10,159	11,267	11,558	9,468	6,796	5,558	4,545	3,454	2,764	2,330	1,933	1,610	1,519	1,488	1,352
Selected Midwest States ¹	16,046	15,410	13,979	13,660	12,403	10,391	8,279	6,718	5,940	5,221	4,398	4,030	3,731	3,236	2,638	2,476	2,233	2,130
All other States	24,222	23,122	21,435	23,300	23,637	21,616	18,387	15,830	14,270	12,972	11,632	10,986	10,943	10,240	9,036	8,190	7,697	7,456
Total Inventory	49,071	47,968	44,623	47,119	47,307	43,565	36,134	29,344	25,768	22,738	19,484	17,780	17,004	15,409	13,284	12,185	11,418	10,938

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



Enterprises Single-Family Book Profile - As of March 31, 2017

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory ³
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	55,017	824	475	128	115	60	46	221	0.4%	5.6%	48
AL	331,881	11,850	5,963	1,675	1,826	1,306	1,080	4,219	1.3%	9.1%	736
AR	178,411	4,603	2,262	616	673	575	477	1,726	1.0%	10.4%	354
AZ	727,087	13,241	7,090	1,856	1,921	1,572	802	4,308	0.6%	6.1%	626
CA	3,697,946	52,702	28,299	7,656	7,387	5,447	3,913	16,767	0.5%	7.4%	1,518
CO	672,218	7,385	4,380	995	970	653	387	2,013	0.3%	5.2%	158
CT	337,195	11,410	4,507	1,389	1,583	1,579	2,352	5,517	1.6%	20.6%	1,018
DC	67,706	1,870	724	189	198	206	553	958	1.4%	29.6%	81
DE	108,781	3,208	1,321	385	462	441	599	1,503	1.4%	18.7%	257
FL	1,759,571	56,010	22,161	6,291	6,203	6,019	15,336	27,581	1.6%	27.4%	3,938
GA	872,798	27,425	13,968	4,094	3,952	2,896	2,515	9,370	1.1%	9.2%	1,062
HI	119,744	2,315	827	250	267	194	777	1,239	1.0%	33.6%	216
IA	269,220	5,234	2,495	756	753	645	585	1,985	0.7%	11.2%	252
ID	175,958	2,902	1,582	388	379	293	260	934	0.5%	9.0%	136
IL	1,301,663	36,326	14,618	4,511	5,018	5,226	6,953	17,208	1.3%	19.1%	3,229
IN	544,998	15,574	7,235	2,045	2,111	2,142	2,041	6,299	1.2%	13.1%	701
KS	203,151	4,527	2,234	641	669	571	412	1,654	0.8%	9.1%	444
KY	282,379	7,192	3,318	964	936	957	1,017	2,912	1.0%	14.1%	430
LA	288,888	12,172	5,251	1,576	2,020	1,967	1,358	5,351	1.9%	11.2%	426
MA	675,830	18,468	8,162	2,431	2,329	1,926	3,620	7,880	1.2%	19.6%	1,108
MD	640,616	20,201	8,501	2,580	2,978	2,787	3,355	9,128	1.4%	16.6%	2,108
ME	100,145	3,492	1,277	388	392	337	1,098	1,827	1.8%	31.4%	149
MI	966,578	22,087	11,904	3,390	3,321	2,217	1,255	6,799	0.7%	5.7%	2,480
MN	663,301	10,083	5,469	1,495	1,505	1,012	602	3,129	0.5%	6.0%	1,271
MO	529,447	12,153	6,291	1,778	1,795	1,371	918	4,088	0.8%	7.6%	827
MS	135,948	5,790	2,947	898	885	622	438	1,949	1.4%	7.6%	327
MT	100,894	1,513	815	200	208	145	145	498	0.5%	9.6%	64
NC	858,380	22,664	11,234	3,119	3,422	2,699	2,190	8,315	1.0%	9.7%	896
ND	52,056	560	269	70	77	71	73	221	0.4%	13.0%	28
NE	160,425	2,503	1,320	390	357	258	178	793	0.5%	7.1%	81
NH	142,918	3,438	1,675	471	456	397	439	1,295	0.9%	12.8%	243
NJ	846,785	37,875	12,243	3,831	4,382	4,426	12,993	21,816	2.6%	34.3%	4,206
NM	166,125	4,958	2,052	503	557	558	1,288	2,409	1.5%	26.0%	589
NV	284,992	7,291	2,545	720	858	874	2,294	4,028	1.4%	31.5%	374
NY	1,236,720	50,338	17,343	4,903	5,059	4,794	18,239	28,111	2.3%	36.2%	2,521
OH	929,665	28,046	12,522	3,610	3,749	4,119	4,046	11,920	1.3%	14.4%	2,136
OK	233,138	6,493	3,014	921	874	857	827	2,560	1.1%	12.7%	395
OR	462,586	7,138	3,264	843	847	676	1,508	3,034	0.7%	21.1%	812
PA	982,212	33,300	14,537	4,393	4,652	4,238	5,480	14,389	1.5%	16.5%	1,955
RI	95,429	3,384	1,428	423	392	338	803	1,535	1.6%	23.7%	232
SC	415,008	12,577	6,064	1,680	1,655	1,515	1,663	4,840	1.2%	13.2%	716
SD	63,751	894	495	127	114	83	75	272	0.4%	8.4%	62
TN	452,157	11,706	5,997	1,708	1,829	1,335	837	4,006	0.9%	7.2%	435
TX	1,814,337	39,367	21,824	5,812	5,138	3,501	3,092	11,748	0.6%	7.9%	1,025
UT	323,505	4,823	2,702	648	640	476	357	1,474	0.5%	7.4%	92
VA	837,251	16,659	8,465	2,327	2,475	2,018	1,374	5,869	0.7%	8.2%	1,076
VT	64,250	1,630	645	191	179	202	413	796	1.2%	25.3%	171
WA	823,664	12,151	5,354	1,504	1,733	1,472	2,088	5,298	0.6%	17.2%	655
WI	622,763	10,955	5,201	1,382	1,535	1,365	1,472	4,379	0.7%	13.4%	609
WV	82,521	3,299	1,720	471	490	351	267	1,108	1.3%	8.1%	327
WY	50,717	783	405	111	124	105	38	267	0.5%	4.9%	128
Other ²	151,341	11,845	4,860	1,779	2,325	960	1,921	5,219	3.4%	16.2%	732
Total	27,960,067	705,234	321,254	91,502	94,775	80,854	116,849	292,765	1.0%	16.6%	44,460

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

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

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



Fannie Mae Single-Family Book Profile - As of March 31, 2017

State	Total Loan Count	Delinquent Loans (DLQ) ¹									REO Inventory ³
		Total	30-59 Days DLQ	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	32,336	510	297	78	73	34	28	135	0.4%	5.5%	31
AL	219,048	8,012	4,012	1,101	1,243	899	757	2,904	1.3%	9.4%	578
AR	112,032	3,083	1,512	406	448	381	336	1,166	1.0%	10.9%	234
AZ	457,294	8,641	4,644	1,167	1,275	998	557	2,843	0.6%	6.4%	474
CA	2,370,642	34,287	18,402	4,809	4,980	3,548	2,548	11,087	0.5%	7.4%	1,198
CO	427,310	4,846	2,945	613	643	402	243	1,291	0.3%	5.0%	122
CT	207,503	7,682	2,994	907	1,068	1,064	1,649	3,783	1.8%	21.5%	771
DC	42,084	1,257	491	123	131	150	362	644	1.5%	28.8%	61
DE	67,425	2,110	870	235	289	291	425	1,006	1.5%	20.1%	211
FL	1,098,644	37,606	14,506	4,120	4,203	4,003	10,774	18,995	1.7%	28.6%	3,134
GA	522,658	16,990	8,467	2,479	2,577	1,825	1,642	6,051	1.2%	9.7%	751
HI	79,433	1,582	549	165	189	140	539	869	1.1%	34.1%	172
IA	171,343	3,459	1,674	469	495	428	393	1,318	0.8%	11.4%	186
ID	112,931	1,809	1,000	238	243	180	148	573	0.5%	8.2%	102
IL	753,599	21,988	8,913	2,644	3,085	3,231	4,115	10,441	1.4%	18.7%	2,440
IN	291,918	9,591	4,331	1,223	1,337	1,324	1,376	4,041	1.4%	14.3%	547
KS	106,938	2,666	1,270	360	421	363	252	1,038	1.0%	9.5%	326
KY	139,046	4,013	1,796	517	533	556	611	1,702	1.2%	15.2%	298
LA	195,909	8,489	3,664	1,107	1,428	1,346	944	3,723	1.9%	11.1%	324
MA	412,346	12,379	5,387	1,563	1,574	1,311	2,544	5,432	1.3%	20.6%	887
MD	386,703	12,801	5,244	1,558	1,948	1,778	2,273	6,005	1.6%	17.8%	1,544
ME	52,918	2,283	790	245	257	234	757	1,248	2.4%	33.2%	112
MI	561,343	13,943	7,574	2,004	2,108	1,420	837	4,371	0.8%	6.0%	1,925
MN	375,081	5,926	3,166	831	905	620	404	1,937	0.5%	6.8%	877
MO	304,831	7,556	3,876	1,057	1,142	877	604	2,627	0.9%	8.0%	582
MS	100,141	4,264	2,175	647	681	451	310	1,445	1.4%	7.3%	258
MT	64,078	956	503	123	138	97	95	330	0.5%	9.9%	48
NC	493,559	13,894	6,859	1,838	2,186	1,649	1,362	5,200	1.1%	9.8%	595
ND	30,115	350	161	44	50	46	49	145	0.5%	14.0%	22
NE	109,446	1,741	909	258	275	181	118	574	0.5%	6.8%	68
NH	81,602	2,233	1,082	290	300	257	304	863	1.1%	13.6%	207
NJ	538,692	25,896	8,102	2,457	2,975	2,948	9,414	15,348	2.8%	36.4%	3,245
NM	108,576	3,233	1,316	321	375	363	858	1,602	1.5%	26.5%	438
NV	181,019	4,841	1,648	469	566	556	1,602	2,726	1.5%	33.1%	298
NY	768,515	33,263	11,185	3,001	3,298	3,178	12,601	19,090	2.5%	37.9%	1,938
OH	522,507	17,844	7,949	2,227	2,380	2,609	2,679	7,674	1.5%	15.0%	1,504
OK	153,978	4,264	1,993	562	579	553	577	1,710	1.1%	13.5%	284
OR	278,835	4,461	2,043	510	537	442	929	1,911	0.7%	20.8%	624
PA	609,576	21,681	9,334	2,763	3,111	2,786	3,687	9,602	1.6%	17.0%	1,534
RI	57,545	2,216	918	240	269	210	579	1,060	1.8%	26.1%	169
SC	252,957	7,869	3,811	1,003	1,038	976	1,041	3,061	1.2%	13.2%	531
SD	46,811	624	361	87	73	56	47	176	0.4%	7.5%	44
TN	279,015	7,574	3,820	1,059	1,239	877	579	2,700	1.0%	7.6%	301
TX	1,182,469	25,653	14,278	3,630	3,426	2,298	2,021	7,757	0.7%	7.9%	800
UT	195,982	2,915	1,634	386	387	279	229	896	0.5%	7.9%	66
VA	508,823	10,487	5,291	1,381	1,595	1,310	910	3,817	0.8%	8.7%	787
VT	30,766	1,004	404	109	106	132	253	492	1.6%	25.2%	122
WA	520,213	7,775	3,445	928	1,114	957	1,331	3,405	0.7%	17.1%	482
WI	395,088	7,075	3,435	843	956	861	980	2,801	0.7%	13.9%	431
WV	46,389	1,969	1,033	271	297	212	156	665	1.4%	7.9%	216
WY	35,431	534	282	74	79	71	28	178	0.5%	5.2%	97
Other ²	102,110	6,649	2,845	1,080	757	661	1,306	2,737	2.7%	19.6%	526
Total	17,195,553	454,774	205,190	56,620	61,382	52,419	79,163	193,195	1.1%	17.4%	33,522

¹ Conventional Delinquency Subset: Excludes government, current month MBS liquidations, and loans with current month missing or erroneous performance data .

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

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



Freddie Mac Single-Family Book Profile - As of March 31, 2017

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	22,681	314	178	50	42	26	18	86	0.4%	5.7%	17
AL	112,833	3,838	1,951	574	583	407	323	1,315	1.2%	8.4%	158
AR	66,379	1,520	750	210	225	194	141	560	0.8%	9.3%	120
AZ	269,793	4,600	2,446	689	646	574	245	1,465	0.5%	5.3%	152
CA	1,327,304	18,415	9,897	2,847	2,407	1,899	1,365	5,680	0.4%	7.4%	320
CO	244,908	2,539	1,435	382	327	251	144	722	0.3%	5.7%	36
CT	129,692	3,728	1,513	482	515	515	703	1,734	1.3%	18.9%	247
DC	25,622	613	233	66	67	56	191	314	1.2%	31.2%	20
DE	41,356	1,098	451	150	173	150	174	497	1.2%	15.8%	46
FL	660,927	18,404	7,655	2,171	2,000	2,016	4,562	8,586	1.3%	24.8%	804
GA	350,140	10,435	5,501	1,615	1,375	1,071	873	3,319	0.9%	8.4%	311
HI	40,311	733	278	85	78	54	238	370	0.9%	32.5%	44
IA	97,877	1,775	821	287	258	217	192	667	0.7%	10.8%	66
ID	63,027	1,093	582	150	136	113	112	361	0.6%	10.2%	34
IL	548,064	14,338	5,705	1,867	1,933	1,995	2,838	6,767	1.2%	19.8%	789
IN	253,080	5,983	2,904	822	774	818	665	2,258	0.9%	11.1%	154
KS	96,213	1,861	964	281	248	208	160	616	0.6%	8.6%	118
KY	143,333	3,179	1,522	447	403	401	406	1,210	0.8%	12.8%	132
LA	92,979	3,683	1,587	469	592	621	414	1,628	1.8%	11.2%	102
MA	263,484	6,089	2,775	868	755	615	1,076	2,448	0.9%	17.7%	221
MD	253,913	7,400	3,257	1,022	1,030	1,009	1,082	3,123	1.2%	14.6%	564
ME	47,227	1,209	487	143	135	103	341	579	1.2%	28.2%	37
MI	405,235	8,144	4,330	1,386	1,213	797	418	2,428	0.6%	5.1%	555
MN	288,220	4,157	2,303	664	600	392	198	1,192	0.4%	4.8%	394
MO	224,616	4,597	2,415	721	653	494	314	1,461	0.7%	6.8%	245
MS	35,807	1,526	772	251	204	171	128	504	1.4%	8.4%	69
MT	36,816	557	312	77	70	48	50	168	0.5%	9.0%	16
NC	364,821	8,770	4,375	1,281	1,236	1,050	828	3,115	0.9%	9.4%	301
ND	21,941	210	108	26	27	25	24	76	0.3%	11.4%	6
NE	50,979	762	411	132	82	77	60	219	0.4%	7.9%	13
NH	61,316	1,205	593	181	156	140	135	432	0.7%	11.2%	36
NJ	308,093	11,979	4,141	1,374	1,407	1,478	3,579	6,468	2.1%	29.9%	961
NM	57,549	1,725	736	182	182	195	430	807	1.4%	24.9%	151
NV	103,973	2,450	897	251	292	318	692	1,302	1.3%	28.2%	76
NY	468,205	17,075	6,158	1,902	1,761	1,616	5,638	9,021	1.9%	33.0%	583
OH	407,158	10,202	4,573	1,383	1,369	1,510	1,367	4,246	1.0%	13.4%	632
OK	79,160	2,229	1,021	359	295	304	250	850	1.1%	11.2%	111
OR	183,751	2,677	1,221	333	310	234	579	1,123	0.6%	21.6%	188
PA	372,636	11,619	5,203	1,630	1,541	1,452	1,793	4,787	1.3%	15.4%	421
RI	37,884	1,168	510	183	123	128	224	475	1.3%	19.2%	63
SC	162,051	4,708	2,253	677	617	539	622	1,779	1.1%	13.2%	185
SD	16,940	270	134	40	41	27	28	96	0.6%	10.4%	18
TN	173,142	4,132	2,177	649	590	458	258	1,306	0.8%	6.2%	134
TX	631,868	13,714	7,546	2,182	1,712	1,203	1,071	3,991	0.6%	7.8%	225
UT	127,523	1,908	1,068	262	253	197	128	578	0.5%	6.7%	26
VA	328,428	6,172	3,174	946	880	708	464	2,052	0.6%	7.5%	289
VT	33,484	626	241	82	73	70	160	304	0.9%	25.6%	49
WA	303,451	4,376	1,909	576	619	515	757	1,893	0.6%	17.3%	173
WI	227,675	3,880	1,766	539	579	504	492	1,578	0.7%	12.7%	178
WV	36,132	1,330	687	200	193	139	111	443	1.2%	8.3%	111
WY	15,286	249	123	37	45	34	10	89	0.6%	4.0%	31
Other ²	49,231	5,196	2,015	699	1,568	299	615	2,482	5.0%	11.8%	206
Total	10,764,514	250,460	116,064	34,882	33,393	28,435	37,686	99,570	0.9%	15.0%	10,938

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 - March 31, 2017

State	2016						YTD-2017						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	20	3	94	-	14	131	5	5	28	-	1	39	1,335	162	1,316	44	210	3,067
AL	679	110	1,813	13	247	2,862	198	21	482	-	35	736	18,703	2,368	22,014	1,124	2,850	47,059
AR	281	26	682	4	107	1,100	72	9	181	1	20	283	7,078	1,014	8,551	444	1,875	18,962
AZ	639	126	2,317	9	895	3,986	184	28	592	3	176	983	17,536	6,053	69,650	1,357	46,100	140,696
CA	2,458	958	9,097	34	1,755	14,302	756	143	2,495	17	325	3,736	63,976	23,688	270,674	3,015	106,308	467,661
CO	376	72	1,227	5	70	1,750	111	18	299	-	13	441	13,651	2,690	25,755	691	7,699	50,486
CT	487	101	2,229	10	586	3,413	132	22	599	3	149	905	10,891	2,516	29,973	552	5,994	49,926
DC	56	15	337	3	61	472	19	1	94	-	5	119	1,952	381	4,610	110	677	7,730
DE	145	17	688	2	183	1,035	42	7	174	1	42	266	3,572	605	8,667	199	1,971	15,013
FL	2,040	655	10,173	194	3,327	16,389	620	198	2,507	64	526	3,915	54,571	19,019	237,695	4,522	143,170	458,976
GA	1,358	316	4,882	19	691	7,266	394	112	1,362	5	124	1,997	35,217	8,724	88,877	2,492	16,655	151,966
HI	87	26	358	-	43	514	25	7	93	-	8	133	3,059	734	7,311	74	2,398	13,576
IA	365	36	842	4	119	1,366	121	12	243	3	28	407	8,425	1,102	11,706	658	2,161	24,052
ID	198	24	493	1	112	828	65	16	125	-	14	220	4,803	1,089	9,813	264	5,745	21,714
IL	1,579	278	8,277	52	2,547	12,733	469	84	1,930	15	509	3,007	36,495	10,312	120,959	2,373	39,391	209,530
IN	967	96	2,322	24	381	3,790	290	25	561	5	74	955	25,771	2,903	33,635	2,123	6,492	70,924
KS	316	22	722	7	125	1,192	105	9	211	1	18	344	8,032	930	9,023	459	2,005	20,449
KY	407	58	1,037	16	158	1,676	107	15	294	2	43	461	11,696	1,449	13,898	558	2,643	30,244
LA	693	916	1,804	10	142	3,565	203	446	588	2	35	1,274	15,811	3,611	19,769	1,120	2,076	42,387
MA	760	143	3,122	21	506	4,552	211	37	731	5	89	1,073	18,388	4,902	52,490	1,096	10,288	87,165
MD	1,044	160	4,338	17	1,210	6,769	296	41	1,061	6	283	1,687	22,179	5,116	66,654	1,295	16,277	111,522
ME	161	25	607	6	129	928	42	4	128	1	33	208	4,444	658	8,442	267	2,294	16,106
MI	1,217	140	3,250	43	713	5,363	405	42	887	9	129	1,472	36,143	7,684	72,083	6,239	29,700	151,849
MN	547	79	1,909	3	359	2,897	177	14	496	2	45	734	15,730	3,379	36,829	988	11,364	68,291
MO	753	81	1,885	25	462	3,206	226	34	542	4	86	892	20,183	3,025	28,453	1,399	6,434	59,494
MS	293	64	870	11	118	1,356	82	19	232	1	19	353	8,214	1,200	11,069	564	1,425	22,472
MT	74	11	265	2	20	372	15	3	71	1	4	94	2,388	336	3,595	102	878	7,299
NC	1,194	204	3,918	34	458	5,808	339	88	1,036	8	108	1,579	31,449	5,951	55,913	1,677	8,481	103,471
ND	20	2	56	2	5	85	4	1	23	-	2	30	635	165	718	62	118	1,698
NE	142	10	423	6	44	625	38	6	120	1	12	177	3,854	487	5,345	314	934	10,934
NH	211	22	632	2	157	1,024	48	5	138	2	26	219	5,174	1,014	10,630	259	2,328	19,406
NJ	1,076	254	7,982	54	2,136	11,502	314	62	1,887	11	385	2,659	27,301	7,907	91,208	1,476	21,747	149,638
NM	219	24	775	3	207	1,228	83	6	212	1	47	349	5,502	888	10,110	268	3,021	19,789
NV	245	44	1,241	3	797	2,330	78	17	317	-	148	560	6,433	2,980	38,445	470	33,406	81,735
NY	1,377	442	9,277	85	1,530	12,711	413	94	2,186	27	308	3,028	35,744	9,661	106,147	1,893	13,647	167,093
OH	1,288	128	4,826	66	949	7,257	402	35	1,194	19	197	1,847	34,841	5,662	66,155	3,756	14,664	125,079
OK	323	35	844	6	105	1,313	92	8	270	1	40	411	9,181	1,024	9,746	578	1,658	22,187
OR	309	75	1,322	9	201	1,916	76	13	303	4	28	424	8,602	2,662	24,921	467	10,567	47,219
PA	1,517	202	6,359	40	926	9,044	462	53	1,651	15	200	2,381	38,237	6,078	67,717	2,025	10,012	124,069
RI	142	37	690	8	188	1,065	32	10	172	5	30	249	3,524	963	10,040	191	2,710	17,428
SC	606	140	2,289	13	316	3,364	171	74	560	5	64	874	16,104	3,258	30,995	1,080	7,266	58,703
SD	44	6	114	1	12	177	12	1	30	-	-	43	1,137	156	1,543	93	256	3,185
TN	601	97	1,813	17	210	2,738	197	28	503	1	36	765	18,284	2,863	25,333	1,052	3,968	51,500
TX	2,188	392	5,268	22	229	8,099	690	122	1,696	8	49	2,565	66,008	9,774	65,738	3,744	7,843	153,107
UT	346	48	898	3	124	1,419	87	11	237	-	18	353	8,799	1,763	19,160	385	7,900	38,007
VA	896	116	3,167	14	728	4,921	316	39	868	3	158	1,384	21,925	4,234	46,724	1,103	13,243	87,228
VT	70	16	267	7	32	392	26	1	60	1	7	95	2,160	282	3,128	122	412	6,104
WA	595	122	2,293	13	525	3,548	166	26	527	1	79	799	17,159	3,888	45,655	838	18,663	86,203
WI	609	86	1,983	6	413	3,097	161	25	594	3	88	871	13,958	2,490	27,676	865	6,417	51,406
WV	174	36	404	3	50	667	48	6	130	1	15	200	4,501	641	5,192	213	798	11,346
WY	37	5	147	1	16	206	11	4	48	1	6	70	1,288	190	1,484	59	322	3,343
Other ³	128	85	869	94	98	1,274	28	17	159	100	23	327	3,176	1,623	9,307	221	402	14,729
Total	32,357	7,186	123,497	1,047	25,536	189,623	9,666	2,124	31,927	369	4,907	48,993	855,217	192,257	2,052,546	57,340	665,863	3,823,223

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

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

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



Fannie Mae Foreclosure Prevention Actions by State - March 31, 2017

State	2016						YTD-2017						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	12	-	58	-	8	78	2	1	14	-	1	18	1,143	82	858	42	147	2,272
AL	456	60	1,213	3	191	1,923	150	15	286	-	26	477	15,224	1,513	15,644	1,013	2,110	35,504
AR	182	12	459	-	79	732	44	8	109	-	14	175	5,766	708	5,958	413	1,279	14,124
AZ	398	37	1,475	2	535	2,447	129	13	366	1	117	626	13,440	2,782	44,731	1,291	27,304	89,548
CA	1,613	333	5,890	14	1,077	8,927	546	56	1,638	8	221	2,469	49,992	9,101	174,081	2,858	62,082	298,114
CO	237	26	796	1	46	1,106	72	4	174	-	7	257	11,068	1,431	16,805	663	4,855	34,822
CT	333	15	1,498	4	385	2,235	95	5	387	2	97	586	8,665	1,191	21,029	515	4,021	35,421
DC	42	1	228	1	39	311	12	1	54	-	4	71	1,568	184	3,186	99	420	5,457
DE	93	9	439	-	132	673	28	3	110	-	28	169	2,737	333	5,896	176	1,367	10,509
FL	1,351	122	6,759	103	2,265	10,600	464	68	1,579	51	360	2,522	43,160	8,394	162,515	3,926	91,796	309,791
GA	780	103	3,056	3	443	4,385	249	44	768	1	81	1,143	25,836	4,095	58,082	2,141	10,273	100,427
HI	52	4	246	-	26	328	19	2	58	-	5	84	2,594	325	5,006	72	1,492	9,489
IA	230	12	569	1	78	890	89	5	158	2	23	277	6,730	649	7,926	574	1,522	17,401
ID	92	3	314	-	67	476	31	4	75	-	12	122	3,729	503	6,365	254	3,695	14,546
IL	975	62	5,164	12	1,625	7,838	315	29	1,163	9	327	1,843	27,420	3,961	77,240	1,896	24,948	135,465
IN	580	35	1,484	-	243	2,342	180	6	358	1	47	592	19,588	1,648	21,844	1,374	4,354	48,808
KS	176	4	447	1	79	707	56	1	126	1	15	199	6,063	543	5,858	406	1,371	14,241
KY	197	20	613	3	96	929	59	5	155	-	31	250	8,894	805	8,527	429	1,751	20,406
LA	484	610	1,279	2	98	2,473	149	306	387	1	26	869	12,832	2,533	14,404	1,043	1,460	32,272
MA	481	38	1,964	10	329	2,822	143	7	475	3	58	686	14,433	2,434	35,053	1,034	6,628	59,582
MD	656	27	2,844	5	748	4,280	208	12	687	4	200	1,111	16,832	2,125	43,965	1,182	10,318	74,422
ME	80	6	402	2	92	582	30	-	73	1	19	123	3,512	333	5,750	246	1,581	11,422
MI	781	39	2,065	8	493	3,386	273	14	550	-	87	924	28,724	3,737	46,212	2,835	19,130	100,638
MN	324	23	1,099	1	214	1,661	108	5	284	2	26	425	11,629	1,429	21,832	946	6,696	42,532
MO	417	22	1,184	2	297	1,922	145	11	307	1	58	522	15,630	1,683	18,632	1,160	4,160	41,265
MS	229	36	647	5	91	1,008	68	9	160	-	16	253	7,004	852	8,495	504	1,121	17,976
MT	44	4	172	2	11	233	8	2	45	-	2	57	1,896	196	2,444	100	607	5,243
NC	670	65	2,504	10	291	3,540	238	37	582	5	80	942	24,090	3,014	36,761	1,524	5,550	70,939
ND	11	2	34	1	3	51	1	-	16	-	2	19	493	94	468	51	75	1,181
NE	98	2	306	3	32	441	28	2	88	1	8	127	3,128	288	3,872	298	657	8,243
NH	114	4	385	-	98	601	24	1	84	-	20	129	3,973	459	6,860	245	1,494	13,031
NJ	725	54	5,439	13	1,460	7,691	232	18	1,272	4	272	1,798	21,514	3,565	62,994	1,287	14,425	103,785
NM	135	3	478	1	135	752	50	3	130	-	33	216	4,301	484	6,837	245	2,019	13,886
NV	161	5	758	1	509	1,434	60	6	191	-	95	352	5,125	1,227	24,371	441	20,235	51,399
NY	912	42	6,268	22	1,002	8,246	292	15	1,442	15	218	1,982	28,169	3,811	73,464	1,545	8,744	115,733
OH	767	38	3,196	8	617	4,626	250	10	764	6	126	1,156	26,806	3,083	43,366	2,167	10,088	85,510
OK	202	8	559	1	79	849	60	3	154	1	26	244	7,383	621	6,759	516	1,176	16,455
OR	206	13	828	2	124	1,173	49	5	189	1	20	264	6,686	1,230	16,205	428	6,457	31,006
PA	1,010	64	4,244	12	642	5,972	329	18	1,022	10	150	1,529	29,645	3,180	46,433	1,729	6,722	87,709
RI	85	3	453	4	116	661	19	5	102	3	17	146	2,615	471	6,625	173	1,745	11,629
SC	341	49	1,462	2	217	2,071	107	30	348	-	37	522	12,161	1,511	21,035	988	4,918	40,613
SD	26	2	77	1	10	116	8	1	22	-	-	31	870	87	1,054	85	205	2,301
TN	374	44	1,189	5	149	1,761	151	11	295	-	28	485	14,606	1,648	17,266	895	2,767	37,182
TX	1,371	201	3,473	-	169	5,214	484	64	1,040	4	37	1,629	53,093	6,611	45,717	3,536	5,405	114,362
UT	195	14	510	1	77	797	55	3	140	-	14	212	6,892	745	11,947	363	4,665	24,612
VA	534	30	2,008	8	455	3,035	222	16	543	-	101	882	16,528	1,929	30,695	1,035	8,469	58,656
VT	23	1	162	1	14	201	14	-	40	-	5	59	1,662	123	2,089	101	269	4,244
WA	359	21	1,439	1	318	2,138	117	4	325	1	43	490	13,318	1,661	30,048	766	11,769	57,562
WI	406	34	1,269	1	265	1,975	112	21	371	1	55	560	11,035	1,377	17,858	783	4,187	35,240
WV	106	12	241	1	35	395	27	2	69	-	6	104	3,483	328	3,160	188	499	7,658
WY	30	1	97	-	15	143	8	1	40	1	5	55	1,082	140	1,057	57	232	2,568
Other ³	53	30	563	86	82	814	10	-	113	98	19	240	2,343	568	6,069	207	332	9,519
Total	20,209	2,405	80,306	370	16,701	119,991	6,619	912	19,928	239	3,325	31,023	667,110	91,825	1,361,348	46,845	419,592	2,586,720

¹ Since the first full quarter in conservatorship (4Q08). The state level data for HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu are not available for 4Q08.

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

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



Freddie Mac Foreclosure Prevention Actions by State - March 31, 2017

State	2016						YTD-2017						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	8	3	36	-	6	53	3	4	14	-	-	21	192	80	458	2	63	795
AL	223	50	600	10	56	939	48	6	196	-	9	259	3,479	855	6,370	111	740	11,555
AR	99	14	223	4	28	368	28	1	72	1	6	108	1,312	306	2,593	31	596	4,838
AZ	241	89	842	7	360	1,539	55	15	226	2	59	357	4,096	3,271	24,919	66	18,796	51,148
CA	845	625	3,207	20	678	5,375	210	87	857	9	104	1,267	13,984	14,587	96,593	157	44,226	169,547
CO	139	46	431	4	24	644	39	14	125	-	6	184	2,583	1,259	8,950	28	2,844	15,664
CT	154	86	731	6	201	1,178	37	17	212	1	52	319	2,226	1,325	8,944	37	1,973	14,505
DC	14	14	109	2	22	161	7	-	40	-	1	48	384	197	1,424	11	257	2,273
DE	52	8	249	2	51	362	14	4	64	1	14	97	835	272	2,771	23	604	4,504
FL	689	533	3,414	91	1,062	5,789	156	130	928	13	166	1,393	11,411	10,625	75,180	596	51,374	149,185
GA	578	213	1,826	16	248	2,881	145	68	594	4	43	854	9,381	4,629	30,795	351	6,382	51,539
HI	35	22	112	-	17	186	6	5	35	-	3	49	465	409	2,305	2	906	4,087
IA	135	24	273	3	41	476	32	7	85	1	5	130	1,695	453	3,780	84	639	6,651
ID	106	21	179	1	45	352	34	12	50	-	2	98	1,074	586	3,448	10	2,050	7,168
IL	604	216	3,113	40	922	4,895	154	55	767	6	182	1,164	9,075	6,351	43,719	477	14,443	74,065
IN	387	61	838	24	138	1,448	110	19	203	4	27	363	6,183	1,255	11,791	749	2,138	22,116
KS	140	18	275	6	46	485	49	8	85	-	3	145	1,969	387	3,165	53	634	6,208
KY	210	38	424	13	62	747	48	10	139	2	12	211	2,802	644	5,371	129	892	9,838
LA	209	306	525	8	44	1,092	54	140	201	1	9	405	2,979	1,078	5,365	77	616	10,115
MA	279	105	1,158	11	177	1,730	68	30	256	2	31	387	3,955	2,468	17,437	62	3,660	27,583
MD	388	133	1,494	12	462	2,489	88	29	374	2	83	576	5,347	2,991	22,689	113	5,959	37,100
ME	81	19	205	4	37	346	12	4	55	-	14	85	932	325	2,692	21	713	4,684
MI	436	101	1,185	35	220	1,977	132	28	337	9	42	548	7,419	3,947	25,871	3,404	10,570	51,211
MN	223	56	810	2	145	1,236	69	9	212	-	19	309	4,101	1,950	14,997	42	4,668	25,759
MO	336	59	701	23	165	1,284	81	23	235	3	28	370	4,553	1,342	9,821	239	2,274	18,229
MS	64	28	223	6	27	348	14	10	72	1	3	100	1,210	348	2,574	60	304	4,496
MT	30	7	93	-	9	139	7	1	26	1	2	37	492	140	1,151	2	271	2,056
NC	524	139	1,414	24	167	2,268	101	51	454	3	28	637	7,359	2,937	19,152	153	2,931	32,532
ND	9	-	22	1	2	34	3	1	7	-	-	11	142	71	250	11	43	517
NE	44	8	117	3	12	184	10	4	32	-	4	50	726	199	1,473	16	277	2,691
NH	97	18	247	2	59	423	24	4	54	2	6	90	1,201	555	3,770	14	834	6,375
NJ	351	200	2,543	41	676	3,811	82	44	615	7	113	861	5,787	4,342	28,214	189	7,322	45,853
NM	84	21	297	2	72	476	33	3	82	1	14	133	1,201	404	3,273	23	1,002	5,903
NV	84	39	483	2	288	896	18	11	126	-	53	208	1,308	1,753	14,074	29	13,171	30,336
NY	465	400	3,009	63	528	4,465	121	79	744	12	90	1,046	7,575	5,850	32,683	348	4,903	51,360
OH	521	90	1,630	58	332	2,631	152	25	430	13	71	691	8,035	2,579	22,789	1,589	4,576	39,569
OK	121	27	285	5	26	464	32	5	116	-	14	167	1,798	403	2,987	62	482	5,732
OR	103	62	494	7	77	743	27	8	114	3	8	160	1,916	1,432	8,716	39	4,110	16,213
PA	507	138	2,115	28	284	3,072	133	35	629	5	50	852	8,592	2,898	21,284	296	3,290	36,360
RI	57	34	237	4	72	404	13	5	70	2	13	103	909	492	3,415	18	965	5,799
SC	265	91	827	11	99	1,293	64	44	212	5	27	352	3,943	1,747	9,960	92	2,348	18,090
SD	18	4	37	-	2	61	4	-	8	-	-	12	267	69	489	8	51	884
TN	227	53	624	12	61	977	46	17	208	1	8	280	3,678	1,215	8,067	157	1,201	14,318
TX	817	191	1,795	22	60	2,885	206	58	656	4	12	936	12,915	3,163	20,021	208	2,438	38,745
UT	151	34	388	2	47	622	32	8	97	-	4	141	1,907	1,018	7,213	22	3,235	13,395
VA	362	86	1,159	6	273	1,886	94	23	325	3	57	502	5,397	2,305	16,029	68	4,774	28,572
VT	47	15	105	6	18	191	12	1	20	1	2	36	498	159	1,039	21	143	1,860
WA	236	101	854	12	207	1,410	49	22	202	-	36	309	3,841	2,227	15,607	72	6,894	28,641
WI	203	52	714	5	148	1,122	49	4	223	2	33	311	2,923	1,113	9,818	82	2,230	16,166
WV	68	24	163	2	15	272	21	4	61	1	9	96	1,018	313	2,032	25	299	3,688
WY	7	4	50	1	1	63	3	3	8	-	1	15	206	50	427	2	90	775
Other ³	75	55	306	8	16	460	18	17	46	2	4	87	833	1,055	3,238	14	70	5,210
Total	12,148	4,781	43,191	677	8,835	69,632	3,047	1,212	11,999	130	1,582	17,970	188,107	100,432	691,198	10,495	246,271	1,236,503

¹ Since the first full quarter in conservatorship (4Q08). The state level data for repayment plans and forbearance plans are not available for 1Q08 and 2009.

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

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



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

Glossary

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

Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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

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

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

Section 3: Loan Modifications

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

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

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

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

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

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

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

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

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

Section 4: Third-party Sales and Foreclosures

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

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

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

