



FORECLOSURE PREVENTION REPORT

FEDERAL PROPERTY MANAGER'S REPORT

THIRD QUARTER 2018



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4.242 million troubled homeowners helped during conservatorships

24% of loan modifications in 3Q18 reduced borrowers' monthly payments by over 20%

Serious delinquency rate decreased to **0.79%** at the end of 3Q18

REO inventory decreased **4%** in the 3Q18

Third Quarter 2018 Highlights

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 63,193 foreclosure prevention actions in the third quarter, bringing the total to 4,242,774 since the start of conservatorships in September 2008. Of these actions, 3,552,704 have helped troubled homeowners stay in their homes, including 2,288,152 permanent loan modifications.
- Twenty-four percent of modifications in the third quarter were modifications with principal forbearance. Modifications with extend-term only accounted for 68 percent of all loan modifications during the quarter.
- There were 2,159 completed short sales and deeds-in-lieu during the quarter, bringing the total to 690,070 since the conservatorships began in September in 2008.

The Enterprises' Mortgage Performance:

- The percentage of 60+ days delinquent loans dropped from 1.2 percent at the end of the second quarter to 1.1 percent at the end of the third quarter.
- The Enterprises' serious (90 days or more) delinquency rate decreased to 0.79 percent at the end of the third quarter. This compared with 3.7 percent for Federal Housing Administration (FHA) loans, 2.0 percent for Veterans Affairs (VA) loans, and 2.1 percent for all loans (industry average).

The Enterprises' Foreclosures:

- Foreclosure starts declined 17 percent to 32,557, and third-party and foreclosure sales decreased 7 percent to 12,464 in the third 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

	2Q18	3Q18
Loan Modifications *	51,460	49,382
Repayment Plans	8,279	8,017
Forbearance Plans	8,206	3,322
Charge-offs-in-lieu	388	313
Home Retention Actions	68,333	61,034
Short Sales	1,855	1,451
Deeds-in-lieu	757	708
Home Forfeiture Actions	2,612	2,159
TOTAL	70,945	63,193

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

	2Q18	3Q18
30-59 Days Delinquent	354,609	403,463
60-plus-days Delinquent	341,106	313,626
Seriously Delinquent*	254,638	219,182
Foreclosure Starts	39,002	32,557
Third-party & Foreclosure Sales	13,464	12,464
REO Inventory	28,406	27,262

(Percent of total loans serviced)

30-59 Days Delinquent	1.28%	1.45%
60-plus-days Delinquent	1.23%	1.13%
Seriously Delinquent*	0.91%	0.79%

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

Source: FHFA (Fannie Mae and Freddie Mac)

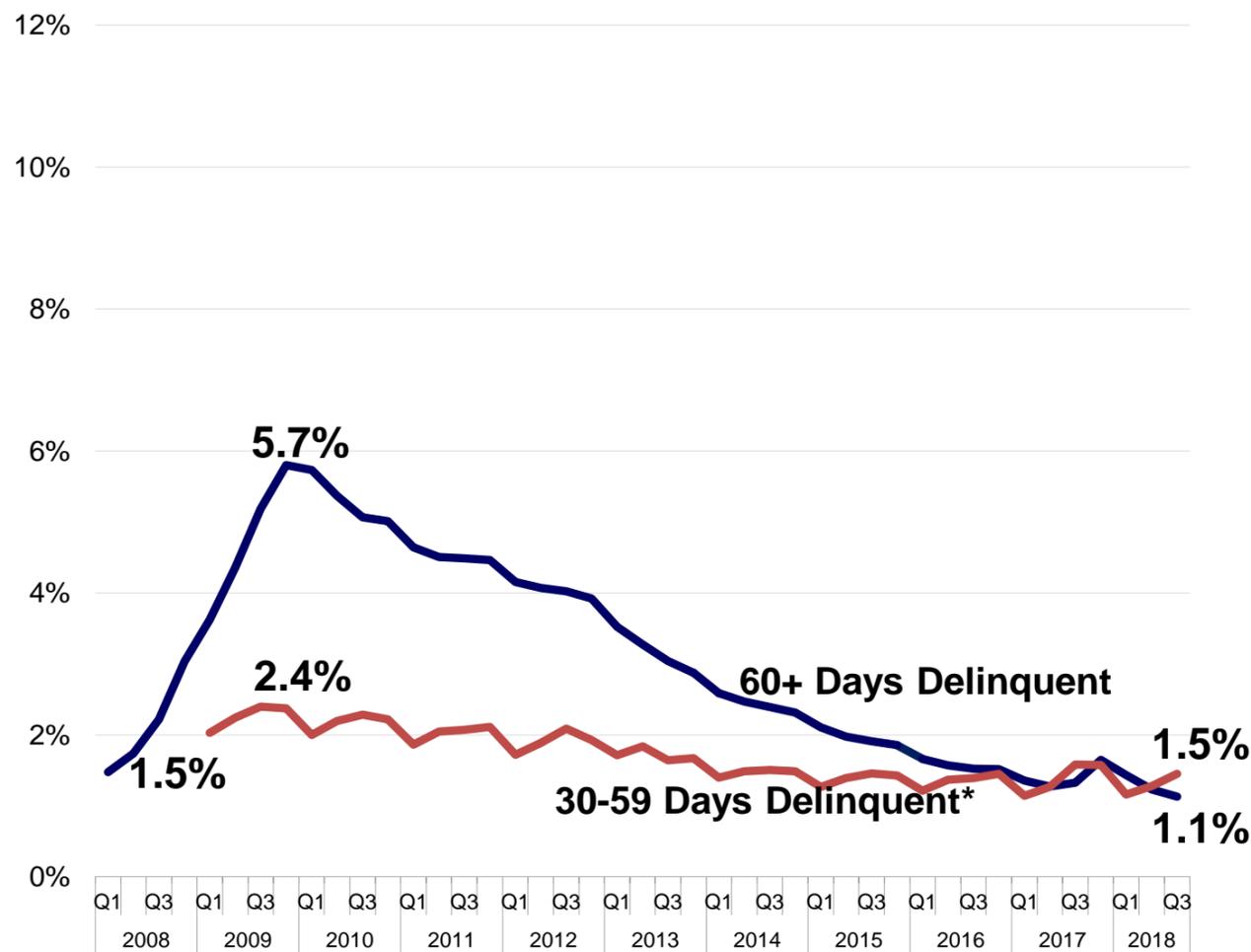
This is the quarterly version of the Foreclosure Prevention Report. FHFA produces monthly and quarterly versions of the Foreclosure Prevention Report. In addition to the data provided in the monthly reports, the quarterly reports include the following information: benchmarking of the Enterprises' delinquency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



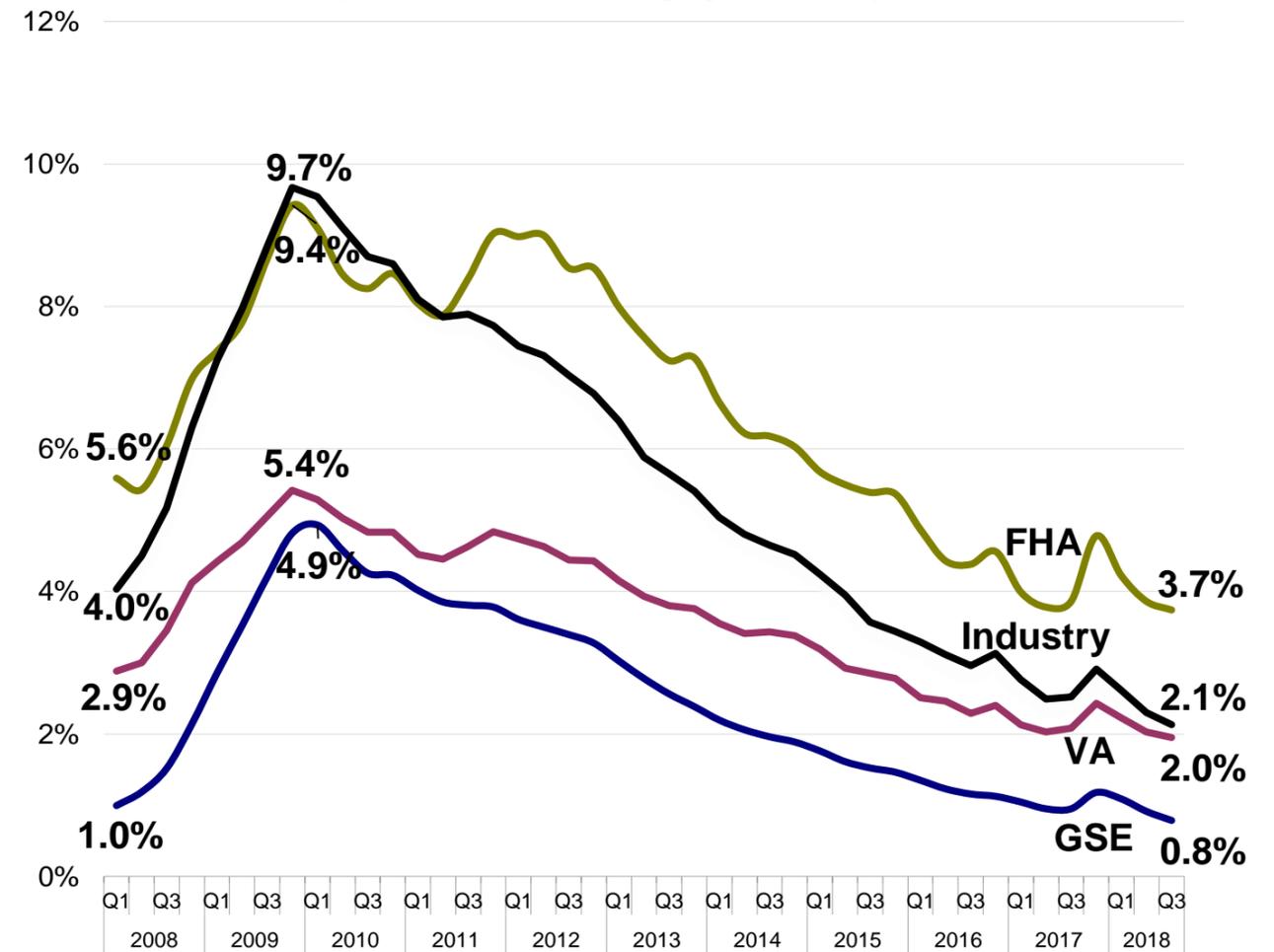
Mortgage Performance

The percentage of the Enterprises' loans that are 30-59 days delinquent increased to 1.5 percent while the 60-plus-day delinquency rate dropped to 1.1 percent at the end of the quarter. The Enterprises' serious delinquency rate also decreased to 0.79 percent at the end of the quarter. This compared with 3.7 percent for Federal Housing Administration (FHA) loans, 2.0 percent for Veterans Affairs (VA) loans, and 2.1 percent for all loans (industry average).

Enterprises' Delinquency Rates



Serious Delinquency Rates
Enterprises versus Mortgage Industry**



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 202,516 foreclosure prevention actions in the first nine months of 2018, bringing the total to 4,242,774 since the start of conservatorships in September 2008. Of these actions, 2,288,152 have been permanent loan modifications, and 1,264,552 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. In addition, 690,070 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	2015	2016	2017	YTD Sep-18	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	39,317	32,357	30,506	24,240	929,083
Forbearance Plans	8,170	7,228	29,897	32,420	249,248
Charge-offs-in-lieu	1,219	1,047	1,400	1,116	16,043
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Loan Modifications ²	<u>148,109</u>	<u>123,495</u>	<u>128,625</u>	<u>137,206</u>	<u>2,288,152</u>
Total	196,815	164,127	190,428	194,982	3,552,704
Nonforeclosure - Home Forfeiture Actions					
Short Sales	25,081	17,760	11,684	5,220	595,746
Deeds-in-lieu	<u>10,170</u>	<u>8,024</u>	<u>4,786</u>	<u>2,314</u>	<u>94,324</u>
Total	35,251	25,784	16,470	7,534	690,070
Total Foreclosure Prevention Actions	232,066	189,911	206,898	202,516	4,242,774

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

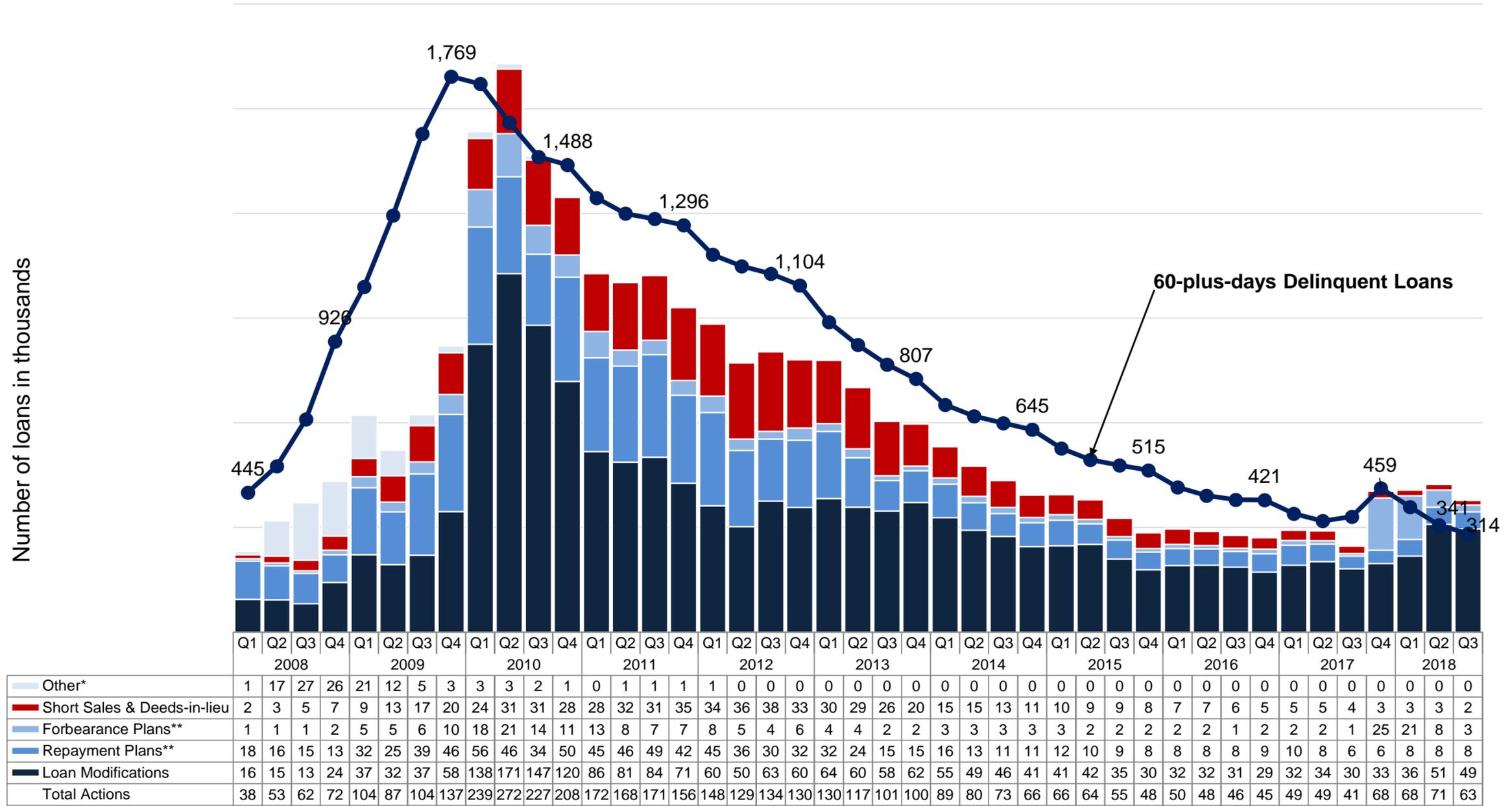
² Includes HAMP permanent modifications.

Source: FHFA (Fannie Mae and Freddie Mac)



60+ Days Delinquent Loans and Foreclosure Prevention Actions

The number of 60+ days delinquent loans continued to decrease in the third quarter. A total of 63,193 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 49,382 permanent loan modifications.



*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)

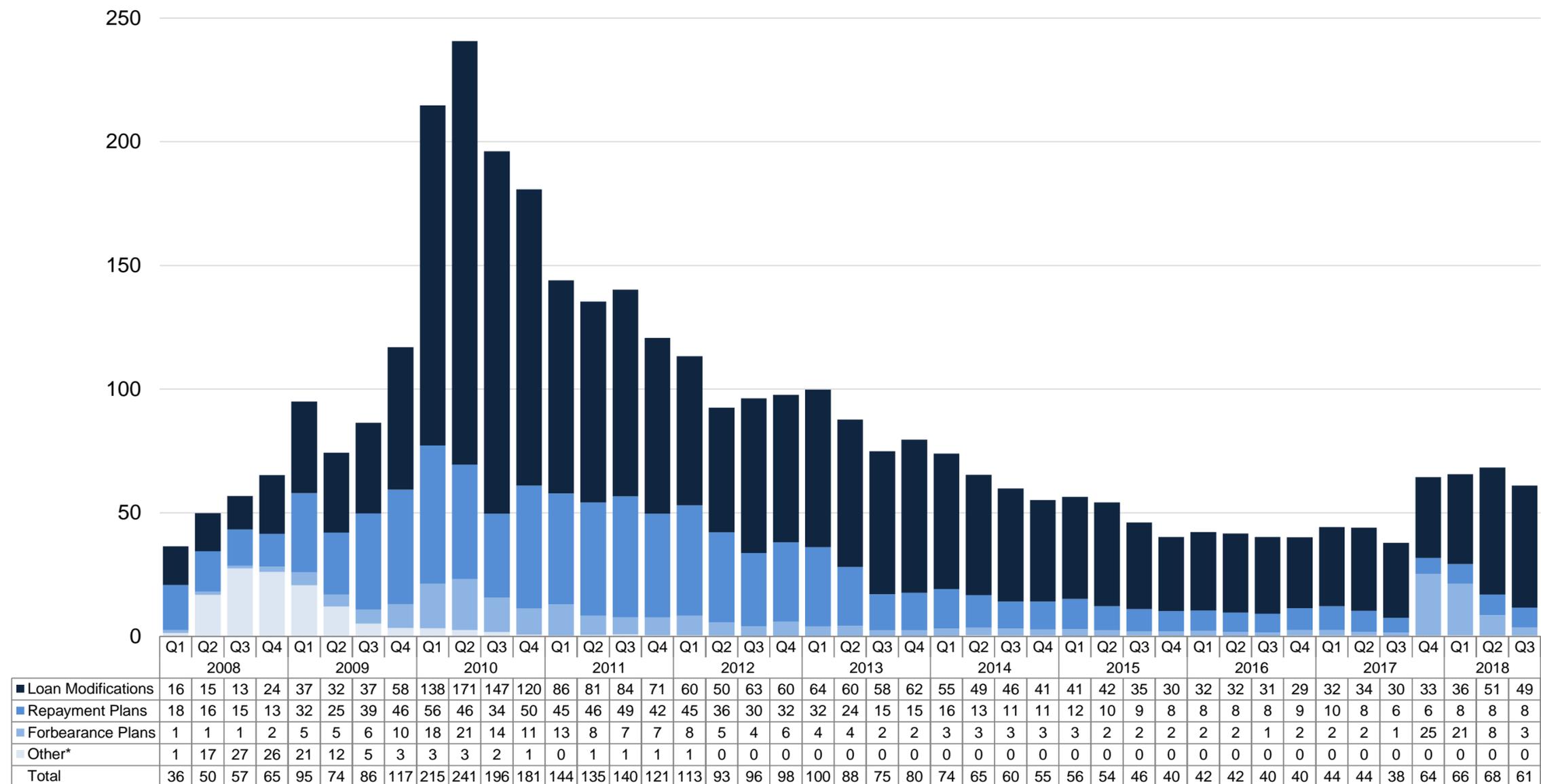


Foreclosure Prevention Activity: Home Retention Actions

The Enterprises completed 61,034 home retention actions in the third quarter, compared with 68,333 in the second quarter of 2018. These actions, which included 49,382 permanent loan modifications, 8,017 repayment plans, 3,322 forbearance plans and 313 charge-offs-in-lieu, helped delinquent borrowers stay in their homes during the quarter.

Home Retention Actions

(Number of loans in thousands)



*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)

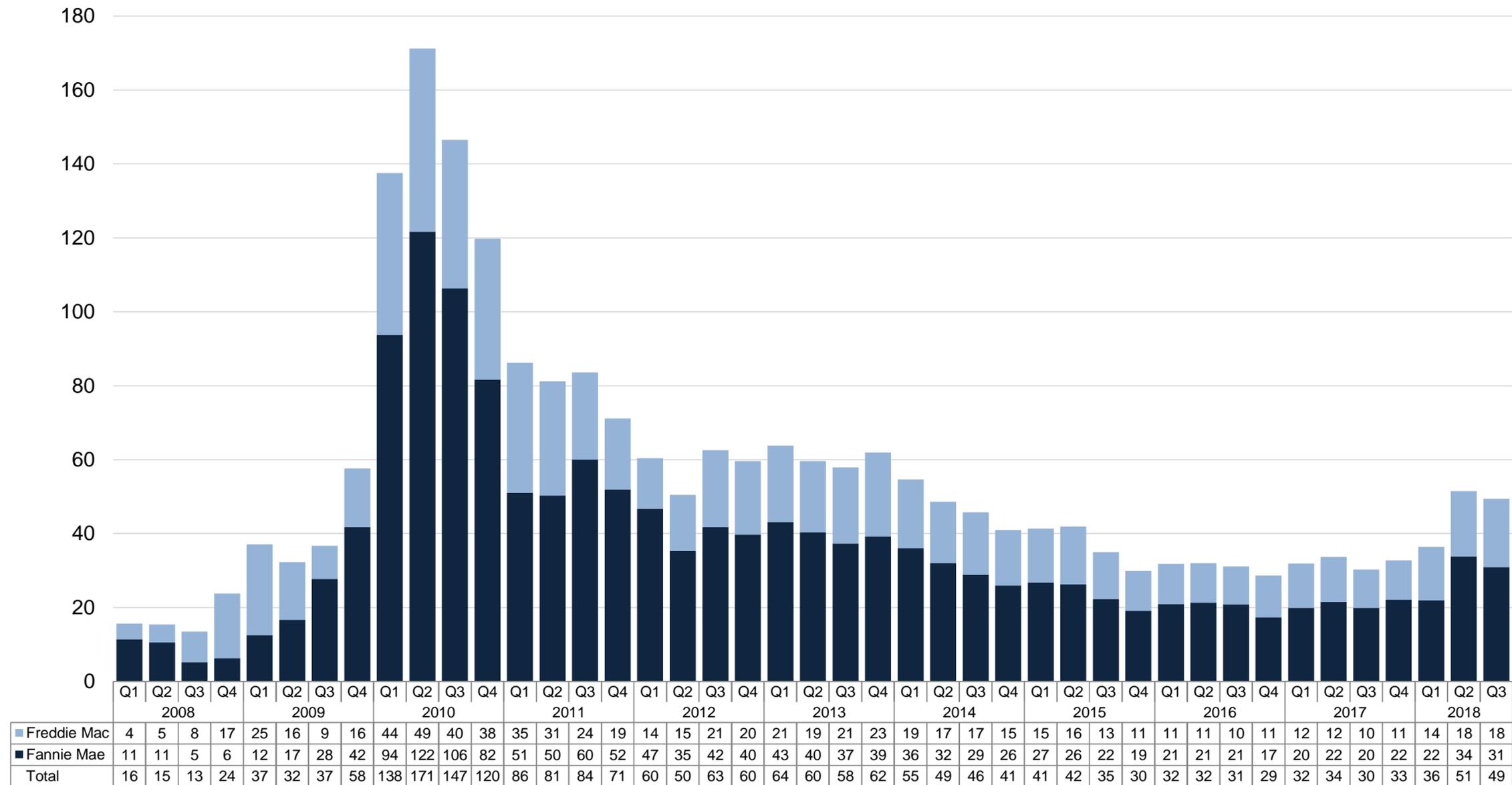


Enterprises' Loan Modifications

The Enterprises completed 49,382 loan modifications in the third quarter, a decrease of 4 percent compared with the second quarter of 2018. Fannie Mae's permanent loan modifications decreased 9 percent to 30,909 while Freddie Mac's increased 5 percent to 18,473 during the quarter.

Loan Modifications by Enterprise

(Number of loans in thousands)



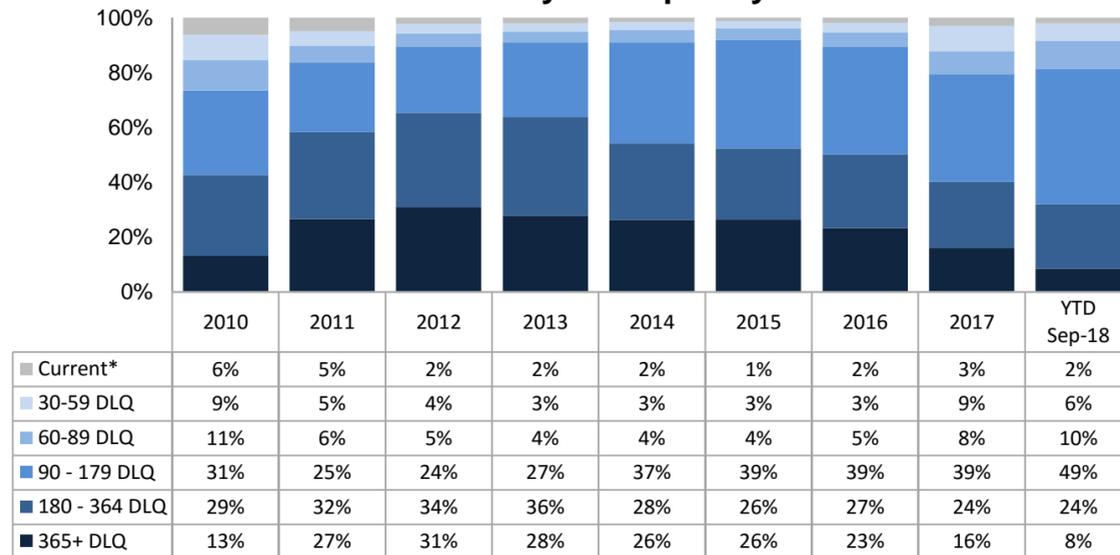
Source: FHFA (Fannie Mae and Freddie Mac)



Enterprises' Loan Modifications

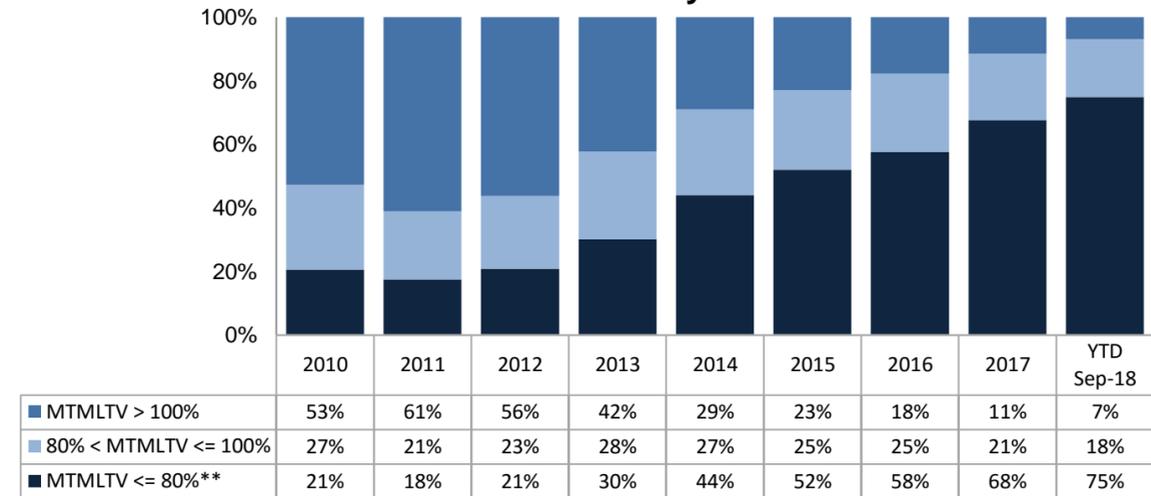
There were 137,206 permanent loan modifications in the first nine months of 2018. Approximately 81 percent of these loans were 90+ days delinquent at the time of modification, 75 percent had mark-to-market LTV<= 80%, and 53 percent were originated prior to 2009.

Modifications by Delinquency Status



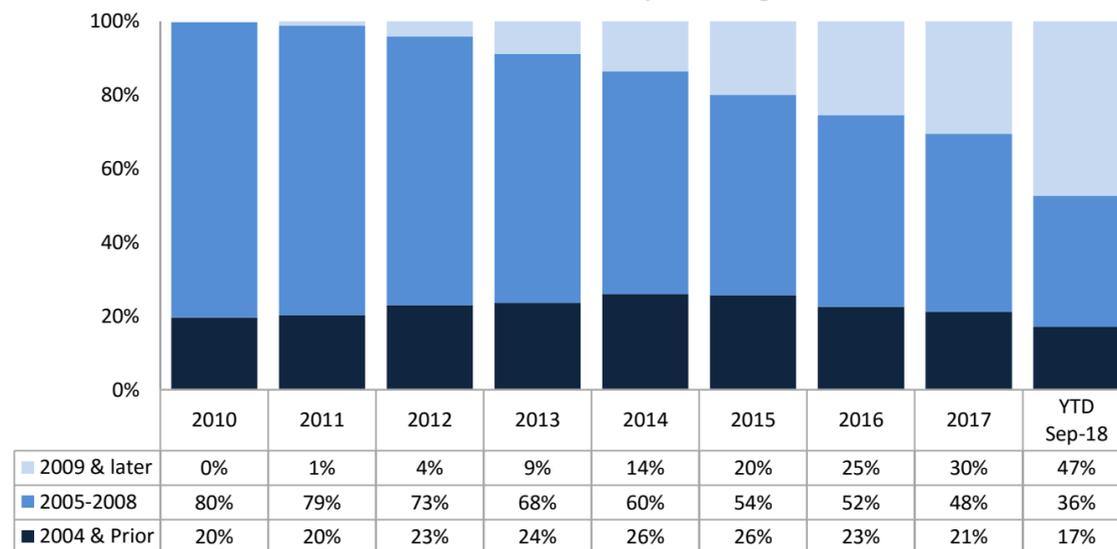
Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by MTMLTV



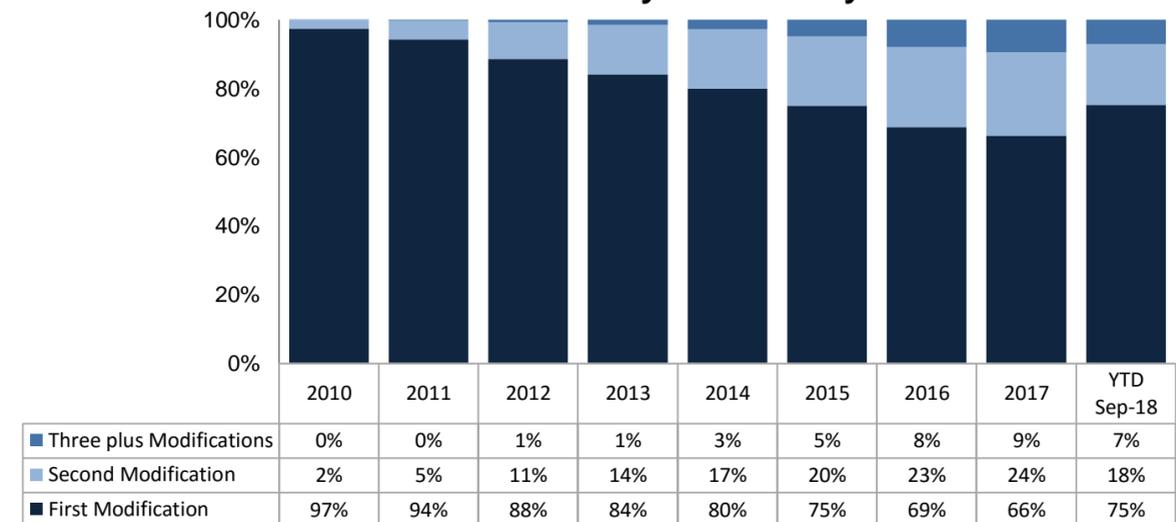
Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by Vintage



Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by Mod History



Source: FHFA (Fannie Mae and Freddie Mac)

*Includes loans with missing delinquency status

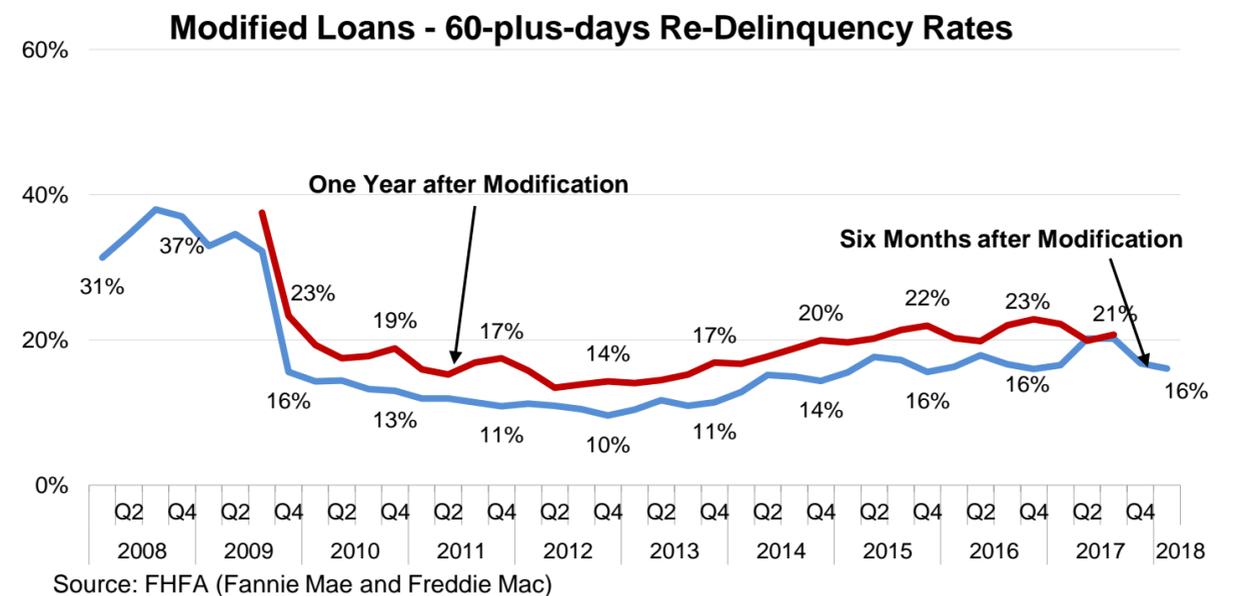
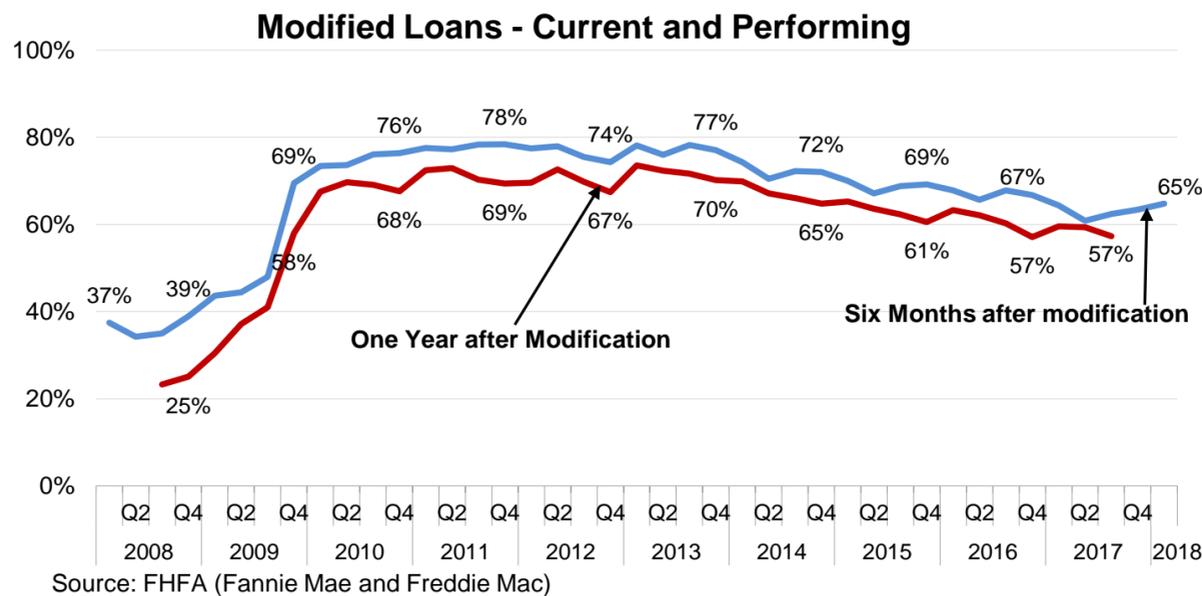
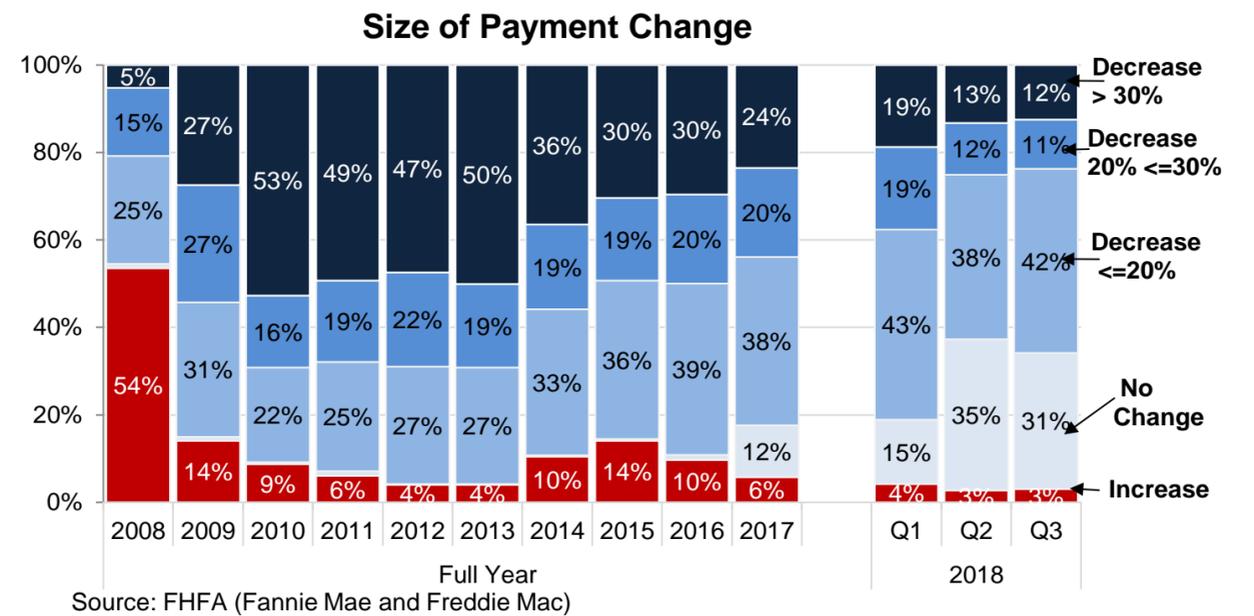
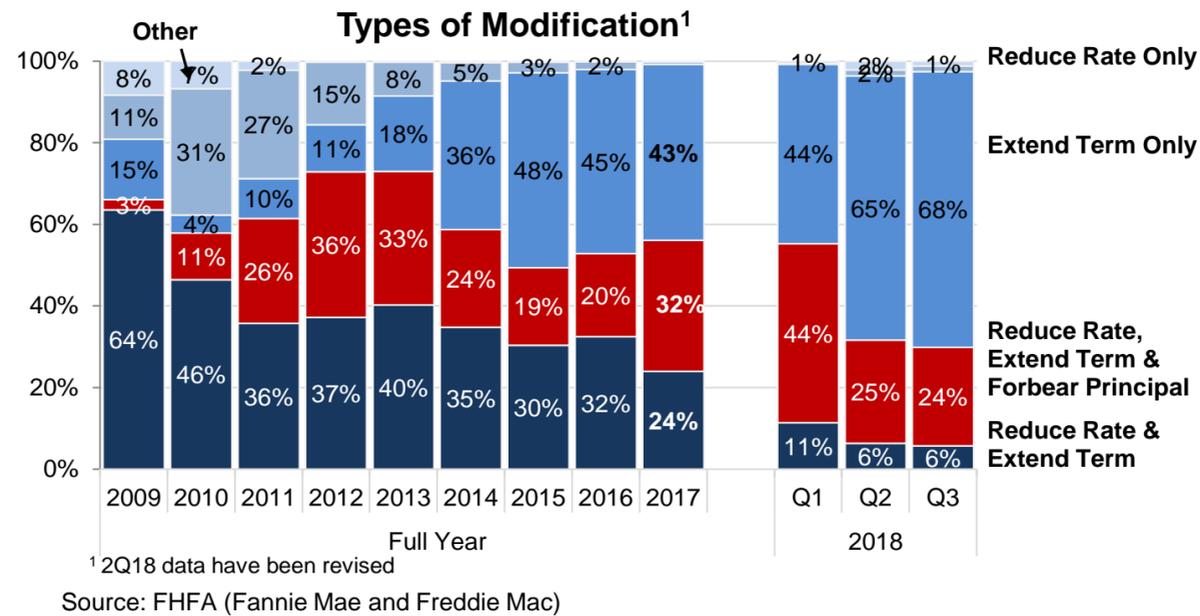
**Includes loans with missing MTMLTV data

The Enterprises required mandatory implementation of Flex Modification on October 1, 2017. Flex Modification allows more borrowers to qualify for a home retention solution and targets a 20% monthly payment reduction to improve borrower success under the loan modification.



Enterprises' Loan Modifications

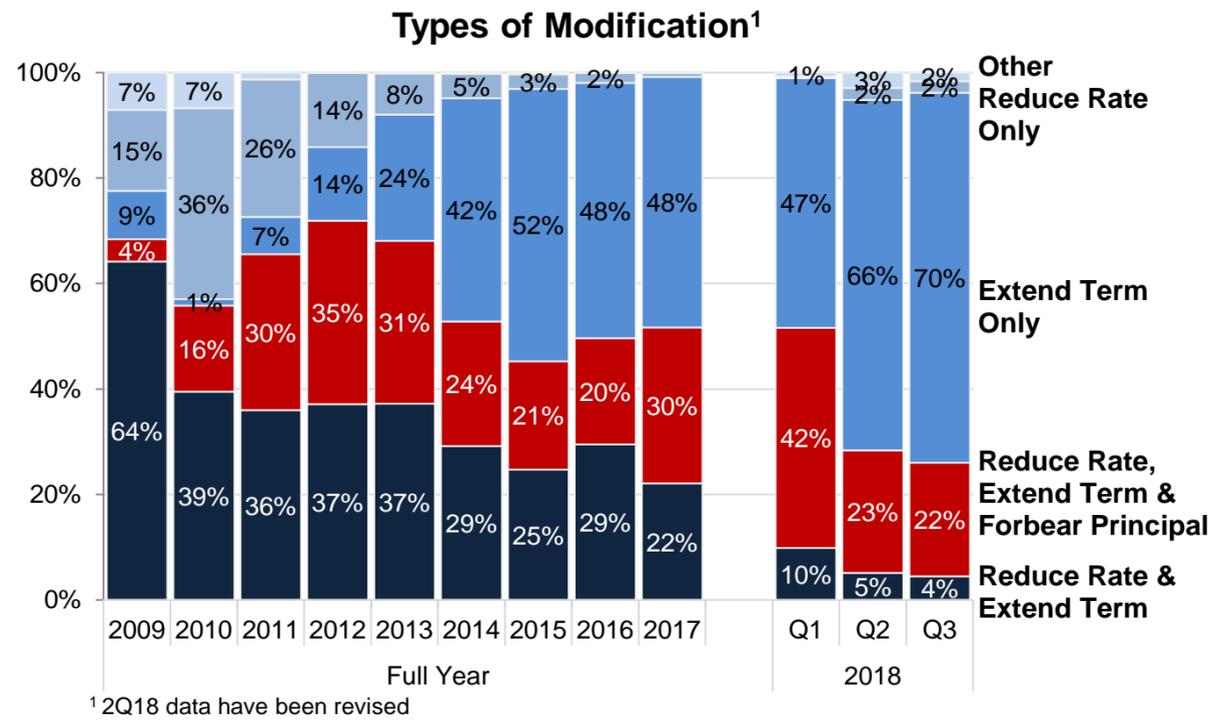
The share of the Enterprises' modifications with extend-term only was 68 percent during the third quarter. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions are 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.



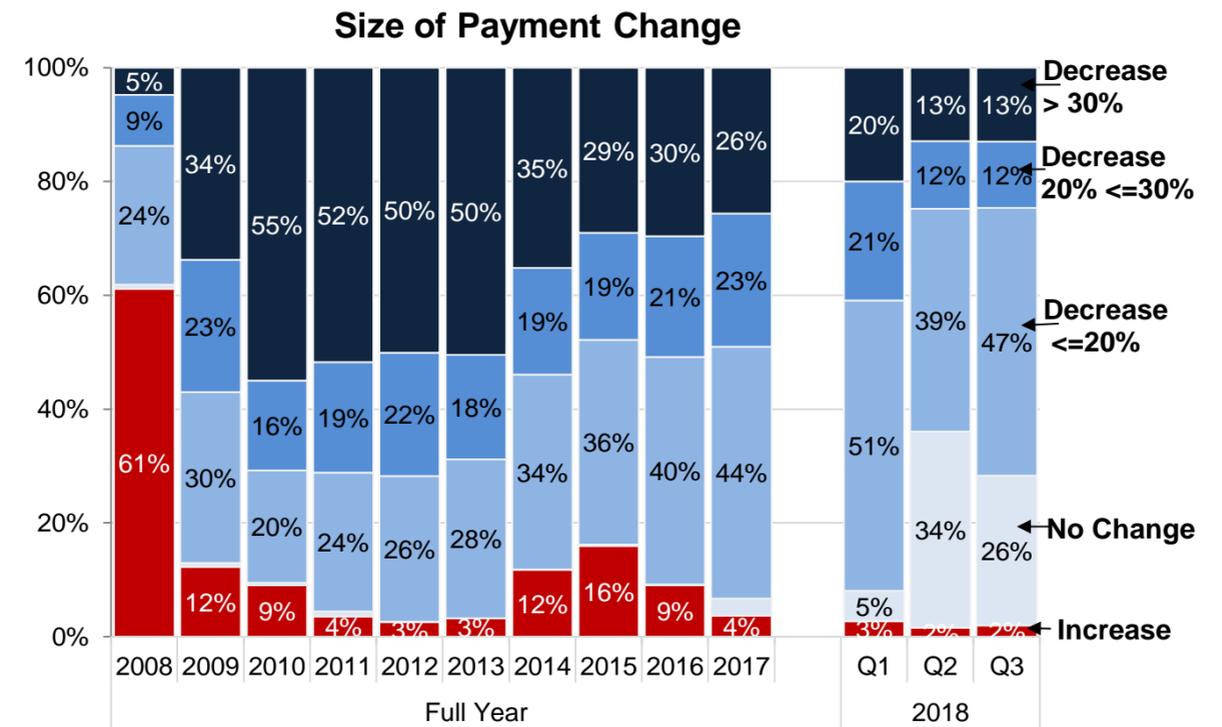
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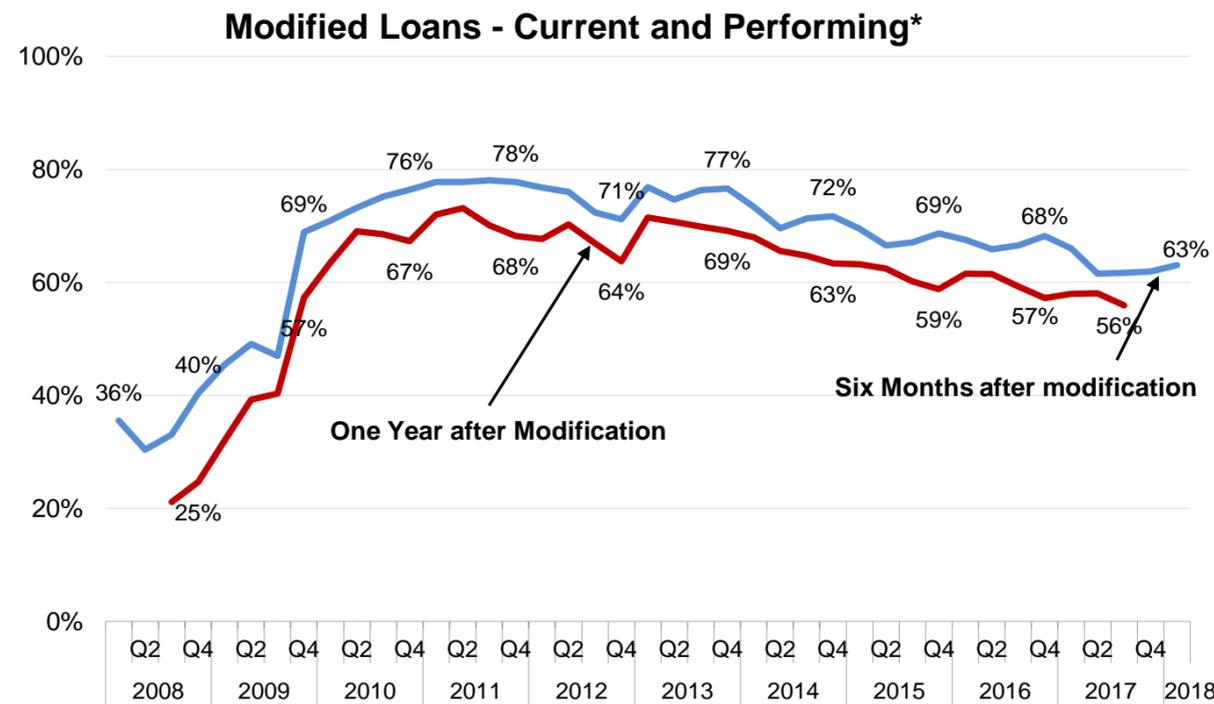
Fannie Mae's Loan Modifications



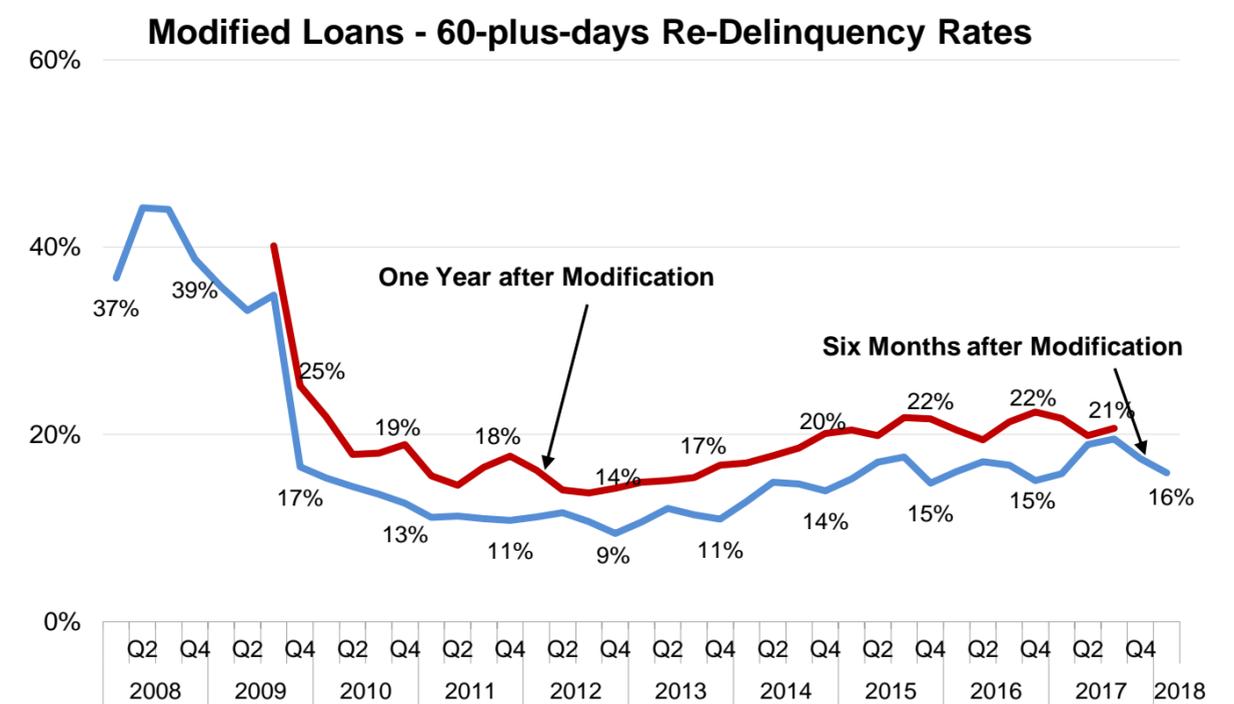
Source: FHFA (Fannie Mae and Freddie Mac)



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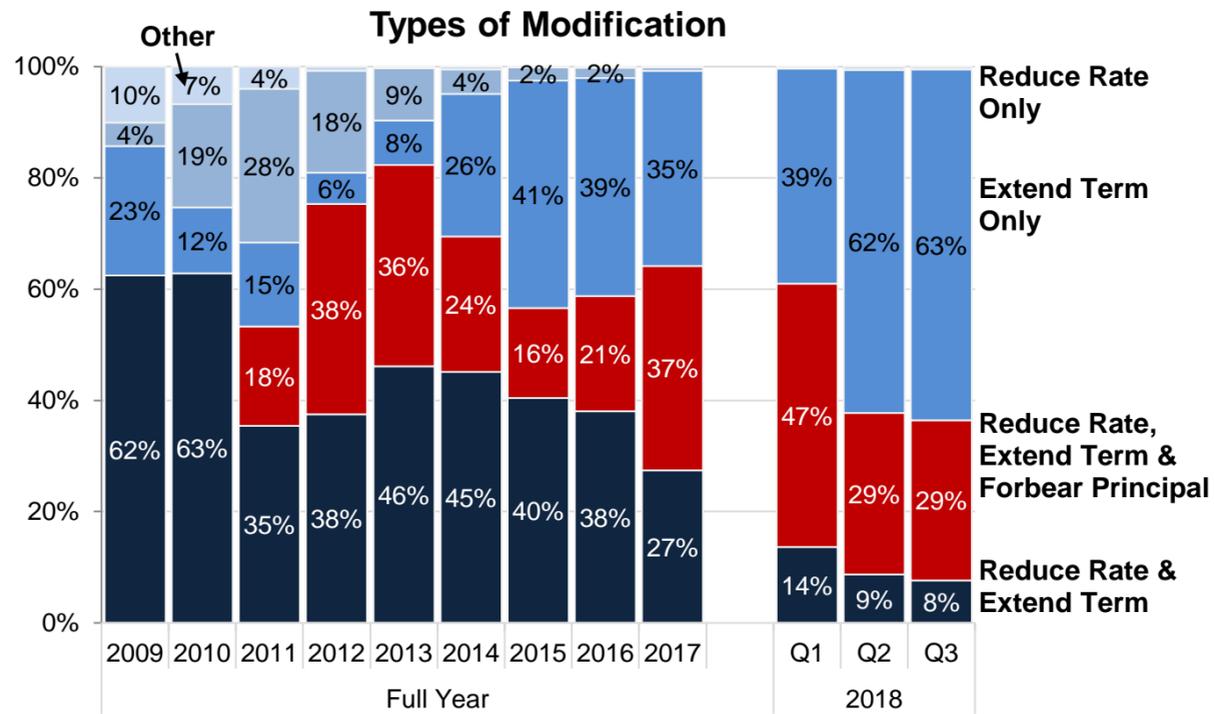


Source: FHFA (Fannie Mae and Freddie Mac)

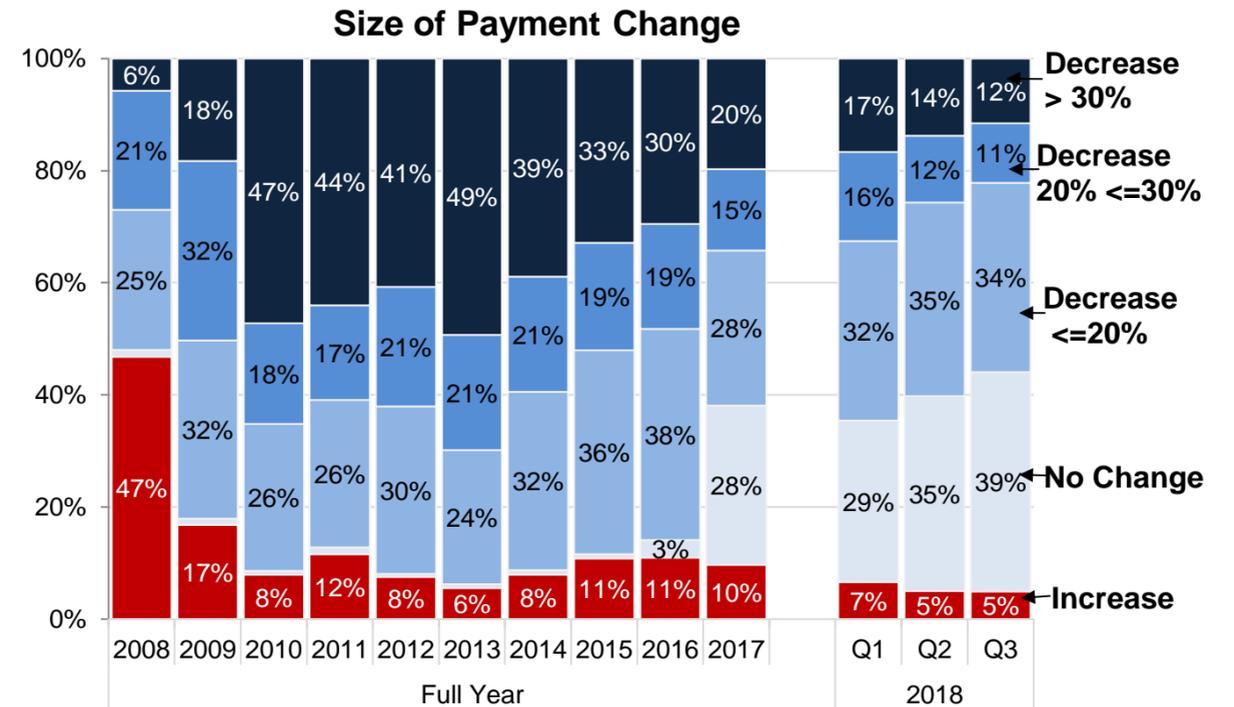
* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off.



Freddie Mac's Loan Modifications

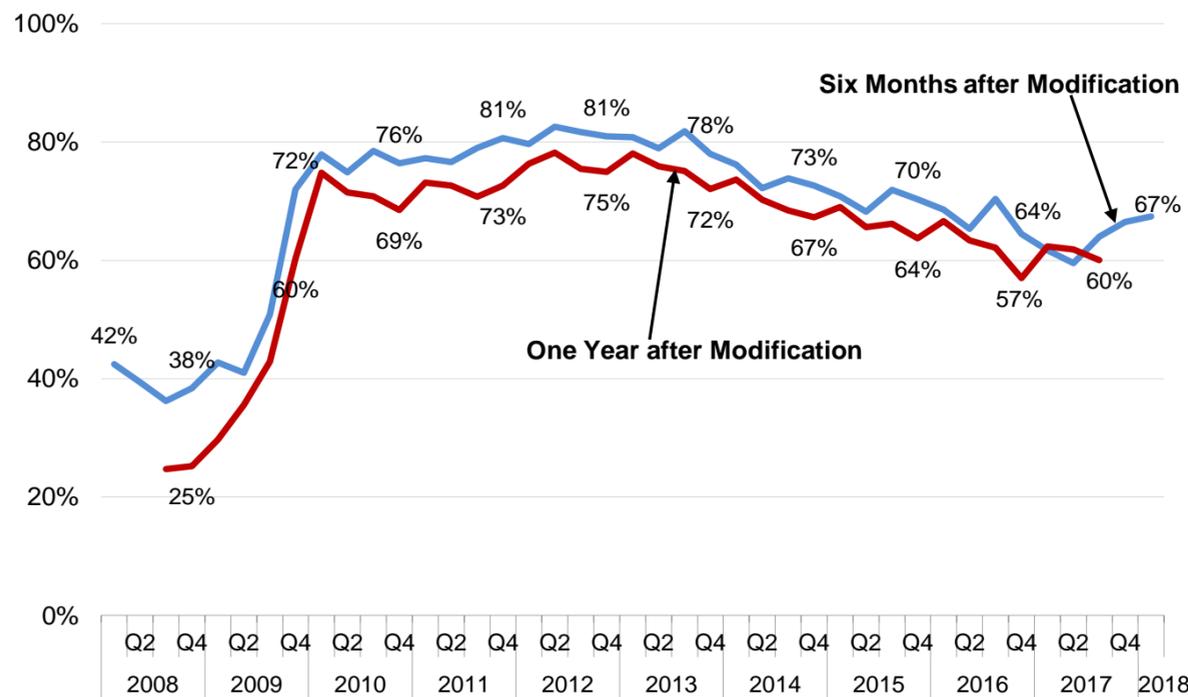


Source: FHFA (Fannie Mae and Freddie Mac)



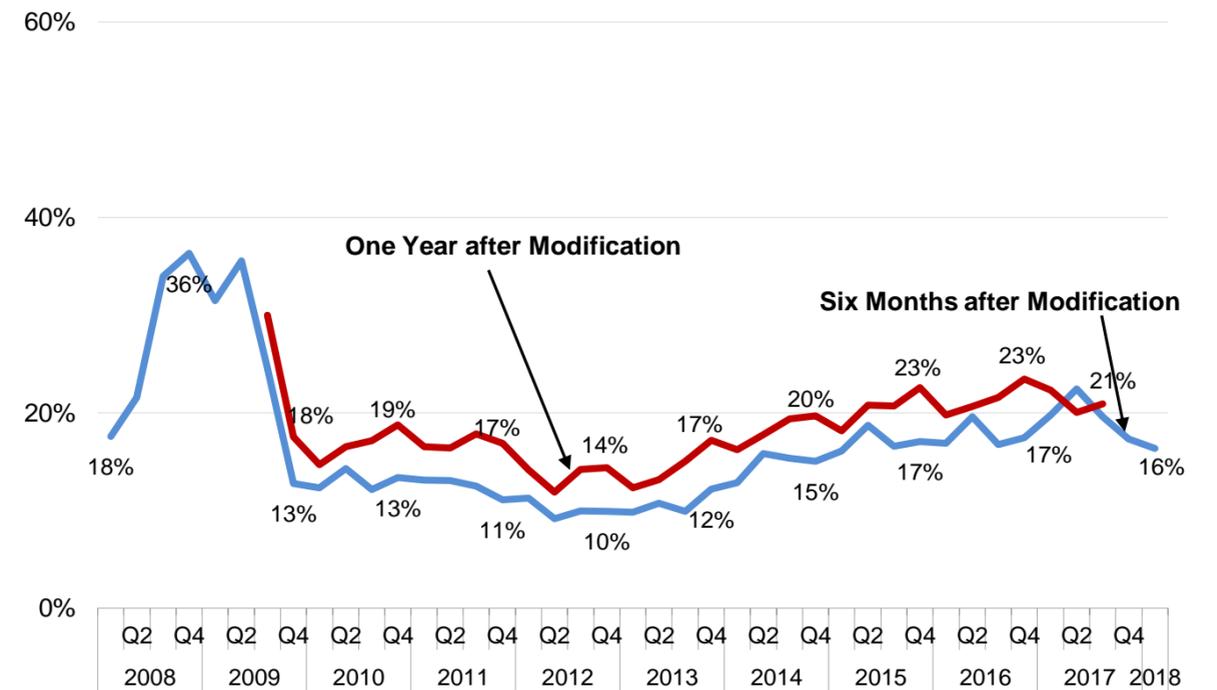
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)

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



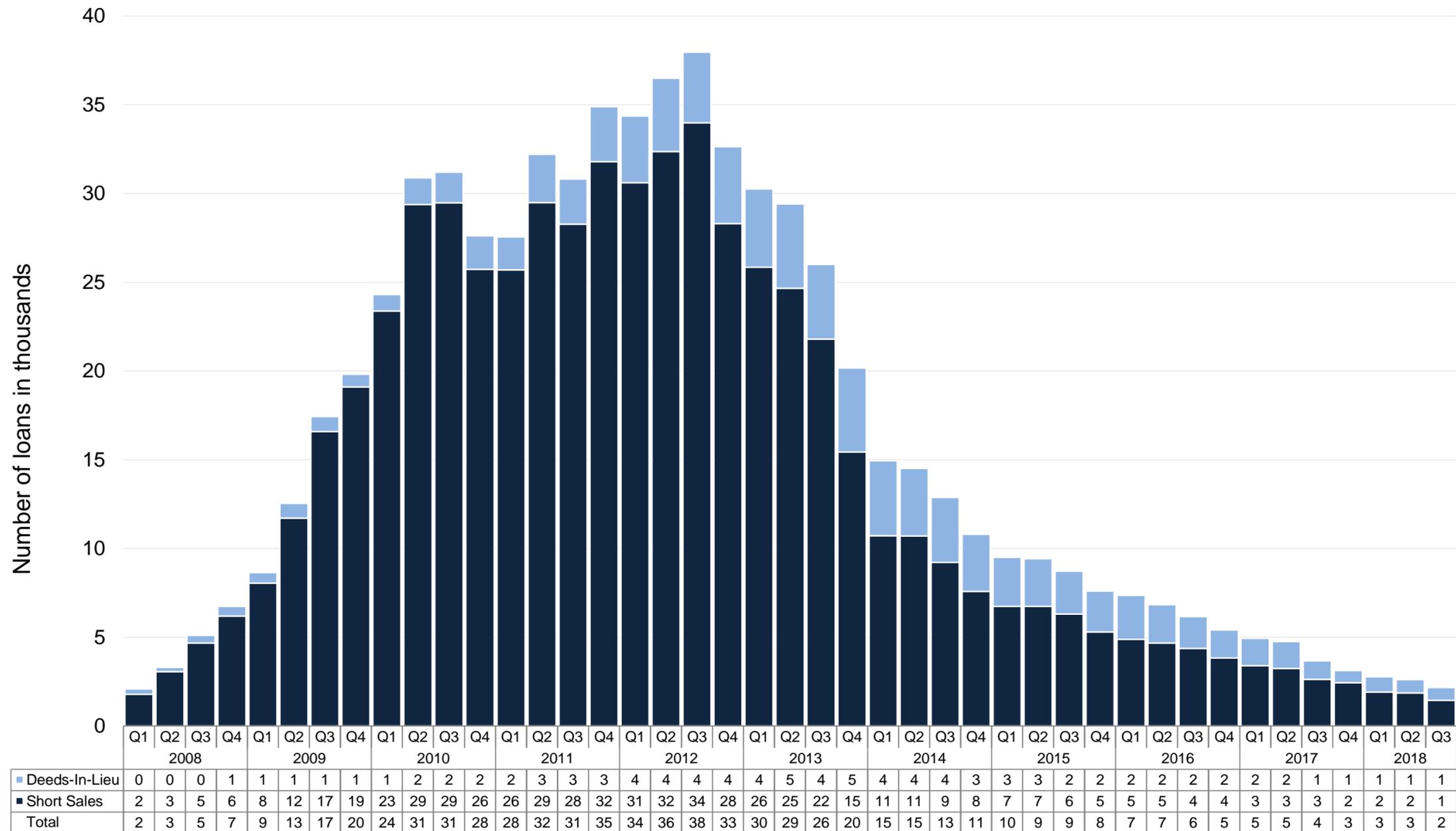
Source: FHFA (Fannie Mae and Freddie Mac)

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



Foreclosure Prevention Activity: Home Forfeiture Actions

There were 2,159 completed short sales and deeds-in-lieu in the third quarter, bringing the total to 690,070 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 17 percent in the third quarter compared with the second quarter of 2018. 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.

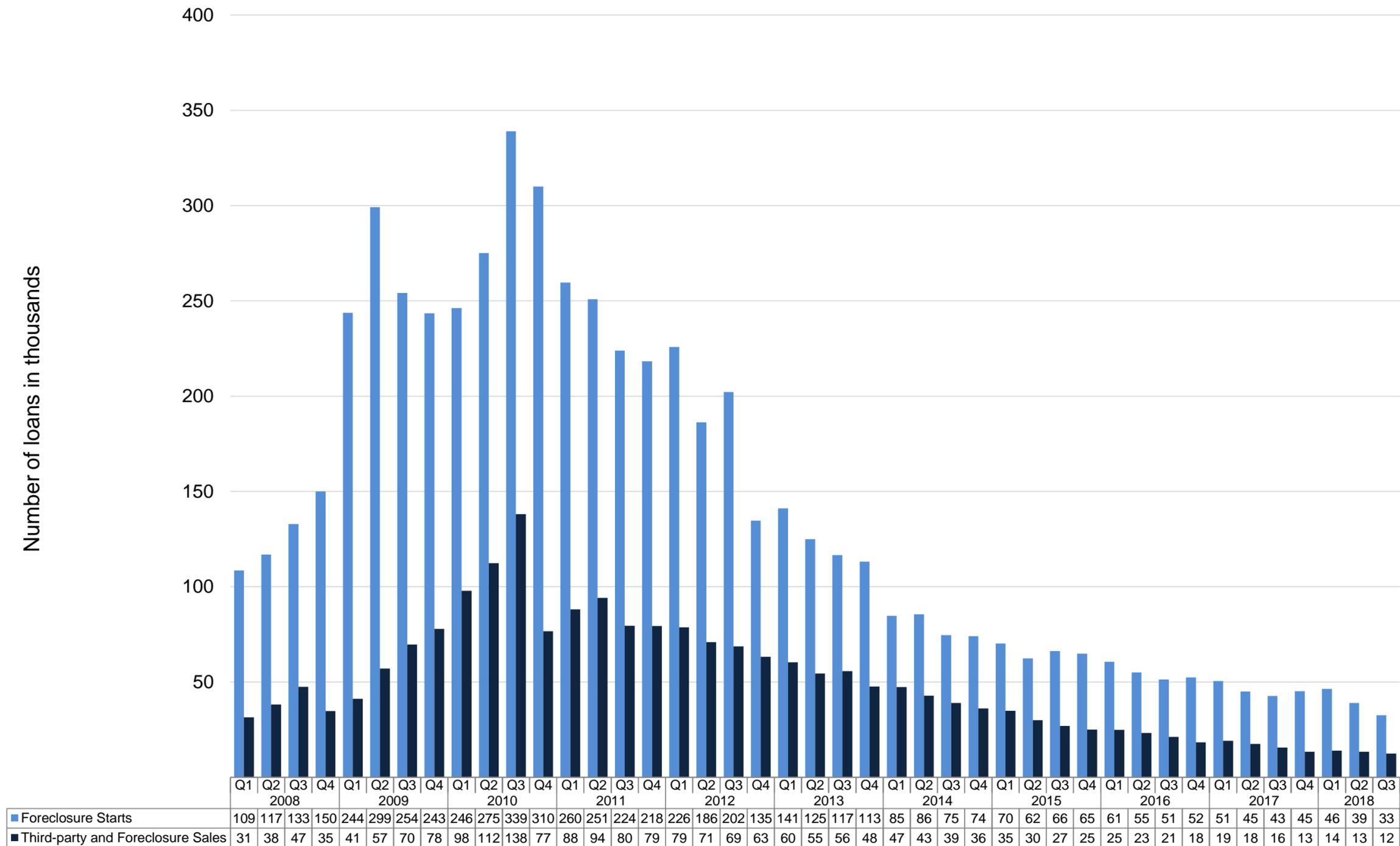


Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosures

There were 12,464 completed third-party and foreclosure sales in the third quarter, down 7 percent compared with the second quarter of 2018. The number of foreclosure starts decreased 17 percent from 39,002 in the second quarter to 32,557 in the third quarter.



Source: FHFA (Fannie Mae and Freddie Mac)

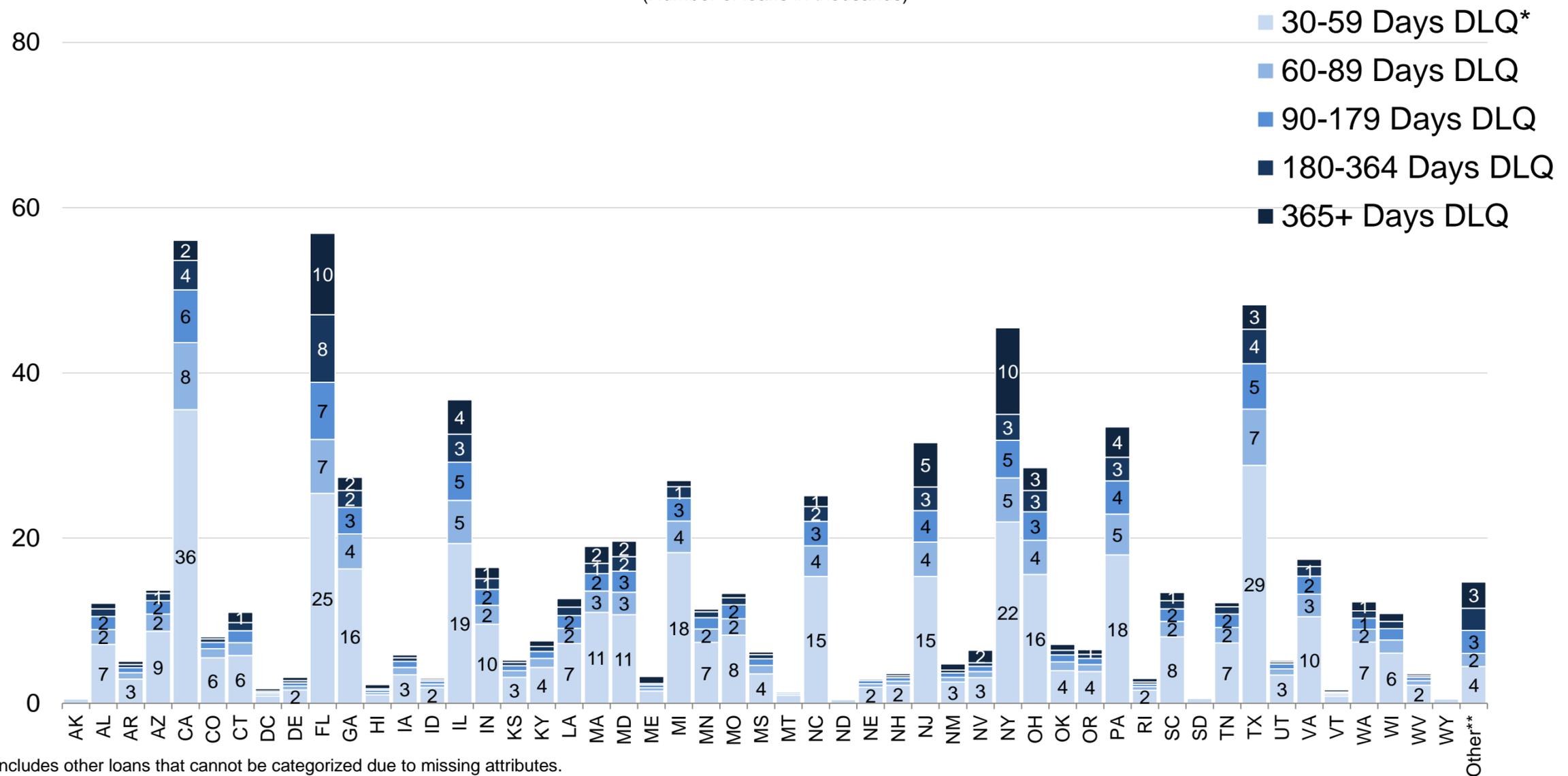


Delinquent Loans by State

The number of the Enterprises' deeply delinquent loans (365+ days) continued to decline in the third quarter of 2018. Approximately 10 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 September 30, 2018, approximately 23 percent of the troubled borrowers in New York have missed one year or more of monthly payments, compared with 17 percent in Florida and New Jersey.

Delinquent Loans by State - As of September 30, 2018

(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.

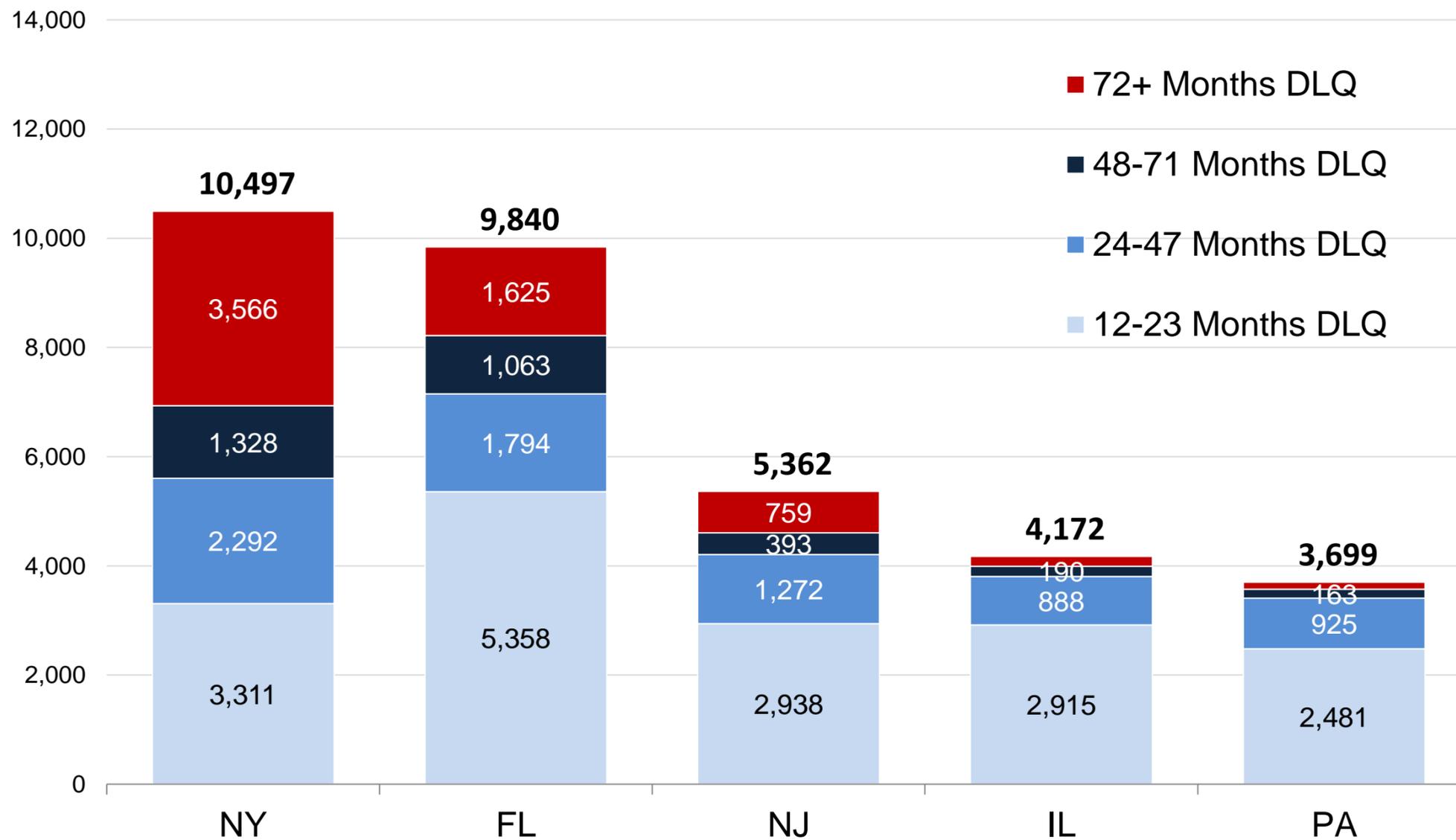
Source: FHFA (Fannie Mae and Freddie Mac)



Deeply Delinquent Loans in Selected States

Deeply delinquent loans (365+ days) are highly concentrated in states that require a judicial review of foreclosure activity that results in longer foreclosure timelines. As of September 30, 2018, approximately 47 percent of the Enterprises' deeply delinquent loans were in five judicial states: New York, Florida, New Jersey, Illinois and Pennsylvania. In New York, one-third of these loans have been delinquent for over six years.

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



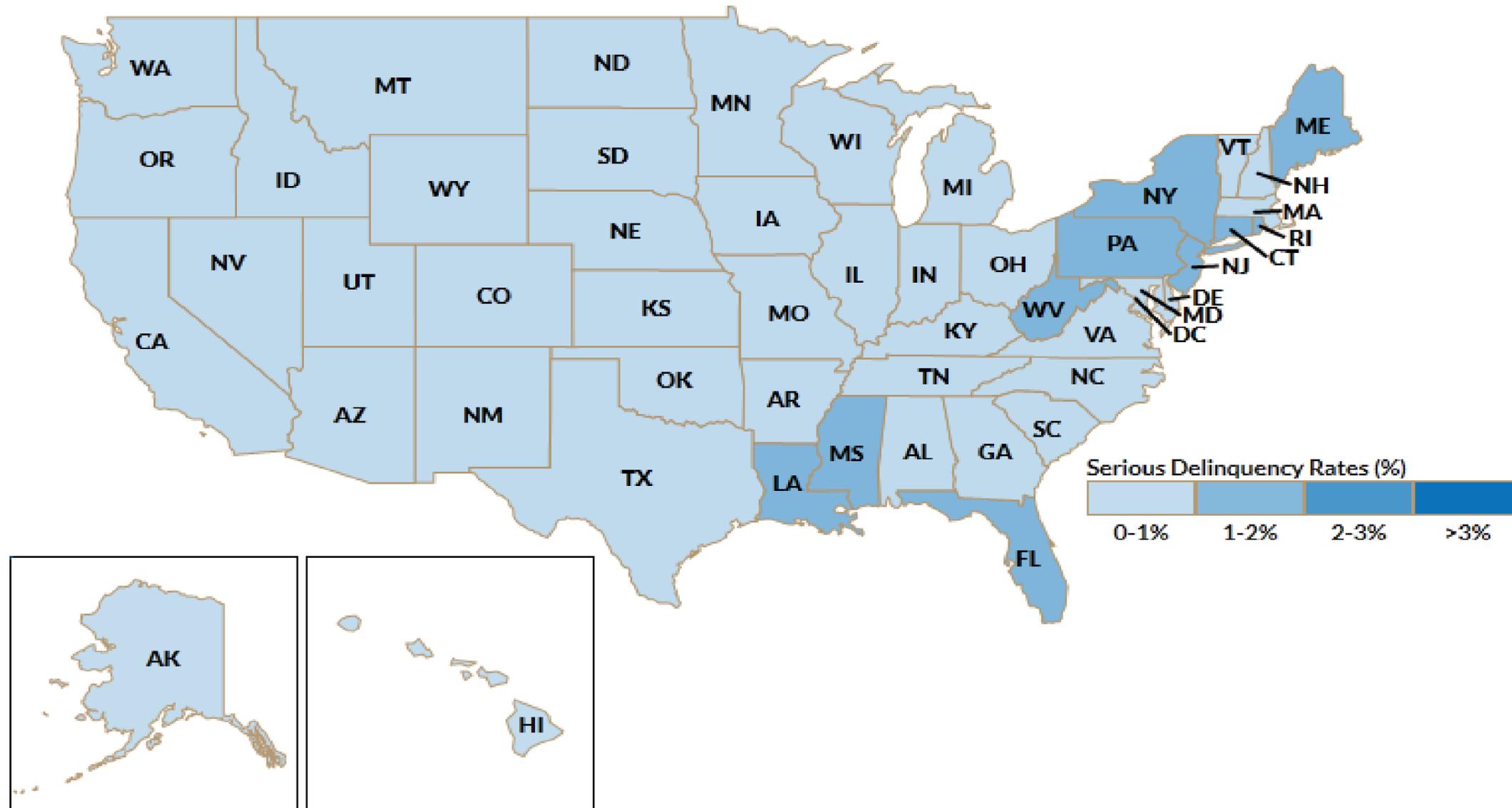
Source: FHFA (Fannie Mae and Freddie Mac)



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](#)



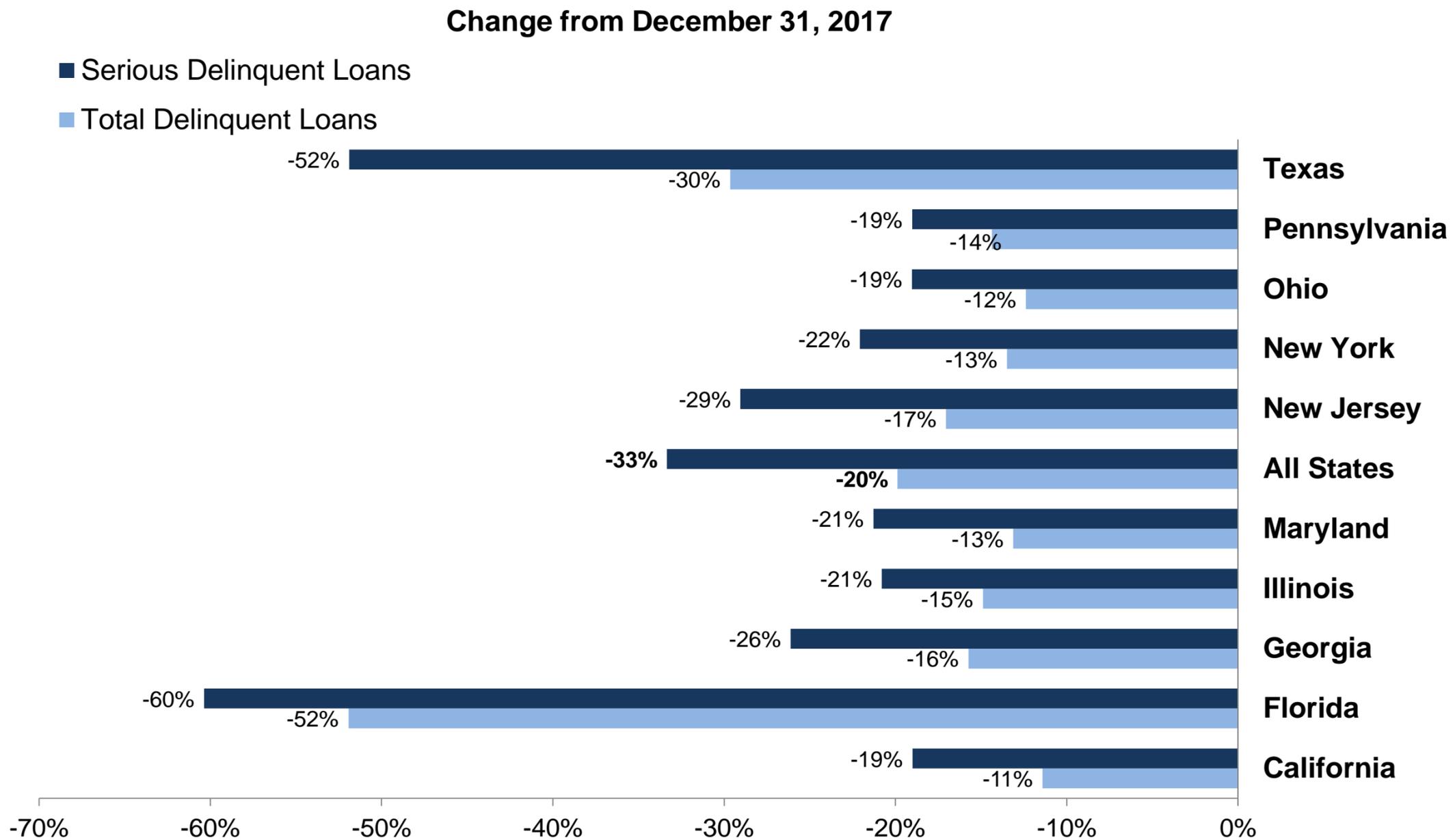
* Loans that have missed three or more payments or are in the process of foreclosure.

Source: FHFA (Fannie Mae and Freddie Mac)



Change in the Number of Delinquent Loans in Key States*

The total number of the Enterprises' delinquent loans fell 20 percent in the first nine months of 2018 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 1.2 percent at the end of 2017 to 0.79 percent at the end of the third quarter of 2018. In Florida, the number of the Enterprises' seriously delinquent loans decreased 60 percent during the first nine months of the year.



*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)	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18
Total Loans Serviced	27,880	27,896	27,837	27,803	27,853	27,842	27,803	27,708	27,692	27,768	27,872	27,821	27,827	27,874	27,862	27,811	27,809
Original Credit Score >= 660	24,877	24,923	24,899	24,906	24,993	25,016	25,012	24,962	24,987	25,111	25,246	25,237	25,287	25,374	25,393	25,380	25,420
Original Credit Score < 660	3,003	2,973	2,938	2,897	2,860	2,826	2,791	2,746	2,704	2,657	2,626	2,584	2,540	2,500	2,469	2,431	2,389
Total Delinquent Loans	1,084	1,059	937	935	937	912	799	813	807	823	695	706	809	897	722	696	717
Original Credit Score >= 660	643	625	562	555	555	539	475	479	478	487	414	421	488	554	443	425	440
Original Credit Score < 660	441	434	375	380	382	372	324	333	329	336	281	286	321	343	280	271	277
30 - 59 Days Delinquent	419	414	352	386	405	396	337	378	385	402	318	352	441	438	323	355	403
Original Credit Score >= 660	237	233	203	222	234	230	196	219	228	239	189	211	271	273	197	218	252
Original Credit Score < 660	182	180	149	164	171	167	141	159	157	163	129	141	169	165	126	136	151
60 - 89 Days Delinquent	129	126	105	109	114	115	94	101	107	113	90	94	108	135	98	92	99
Original Credit Score >= 660	70	69	59	60	63	64	53	56	59	63	52	53	61	81	58	53	57
Original Credit Score < 660	58	57	46	49	51	51	41	45	48	50	39	41	47	54	40	39	42
60-plus-days Delinquent	666	645	585	549	532	515	462	435	422	421	378	354	368	459	399	341	314
Original Credit Score >= 660	406	392	359	334	321	310	279	260	250	248	226	210	217	281	245	206	188
Original Credit Score < 660	259	253	226	216	211	206	183	175	172	173	152	145	152	178	154	135	126

Percent of Total Loans Serviced

Total Delinquent Loans	3.89%	3.80%	3.37%	3.36%	3.36%	3.27%	2.87%	2.93%	2.91%	2.96%	2.49%	2.54%	2.91%	3.22%	2.59%	2.50%	2.58%
Original Credit Score >= 660	2.59%	2.51%	2.26%	2.23%	2.22%	2.16%	1.90%	1.92%	1.91%	1.94%	1.64%	1.67%	1.93%	2.18%	1.74%	1.67%	1.73%
Original Credit Score < 660	14.68%	14.58%	12.76%	13.11%	13.36%	13.18%	11.61%	12.14%	12.16%	12.64%	10.70%	11.07%	12.64%	13.74%	11.32%	11.14%	11.61%
30 - 59 Days Delinquent	1.50%	1.48%	1.26%	1.39%	1.46%	1.42%	1.21%	1.36%	1.39%	1.45%	1.14%	1.27%	1.58%	1.57%	1.16%	1.28%	1.45%
Original Credit Score >= 660	0.95%	0.94%	0.82%	0.89%	0.94%	0.92%	0.78%	0.88%	0.91%	0.95%	0.75%	0.84%	1.07%	1.08%	0.78%	0.86%	0.99%
Original Credit Score < 660	6.05%	6.06%	5.06%	5.68%	5.98%	5.90%	5.06%	5.78%	5.81%	6.15%	4.91%	5.47%	6.67%	6.62%	5.10%	5.61%	6.33%
60 - 89 Days Delinquent	0.46%	0.45%	0.38%	0.39%	0.41%	0.41%	0.34%	0.36%	0.39%	0.41%	0.32%	0.34%	0.39%	0.48%	0.35%	0.33%	0.36%
Original Credit Score >= 660	0.28%	0.28%	0.24%	0.24%	0.25%	0.25%	0.21%	0.22%	0.24%	0.25%	0.20%	0.21%	0.24%	0.32%	0.23%	0.21%	0.22%
Original Credit Score < 660	1.94%	1.93%	1.56%	1.69%	1.80%	1.82%	1.47%	1.64%	1.76%	1.88%	1.47%	1.59%	1.86%	2.18%	1.64%	1.60%	1.78%
60-plus-days Delinquent	2.39%	2.31%	2.10%	1.97%	1.91%	1.85%	1.66%	1.57%	1.52%	1.52%	1.35%	1.27%	1.32%	1.65%	1.43%	1.23%	1.13%
Original Credit Score >= 660	1.63%	1.57%	1.44%	1.34%	1.28%	1.24%	1.12%	1.04%	1.00%	0.99%	0.89%	0.83%	0.86%	1.11%	0.97%	0.81%	0.74%
Original Credit Score < 660	8.64%	8.52%	7.70%	7.44%	7.38%	7.29%	6.55%	6.36%	6.35%	6.49%	5.79%	5.60%	5.97%	7.12%	6.22%	5.54%	5.28%
Serious Delinquency Rate	1.96%	1.89%	1.76%	1.61%	1.52%	1.46%	1.35%	1.23%	1.16%	1.12%	1.04%	0.95%	0.95%	1.18%	1.09%	0.91%	0.79%
In Bankruptcy	0.35%	0.35%	0.33%	0.32%	0.30%	0.27%	0.25%	0.24%	0.23%	0.22%	0.22%	0.19%	0.19%	0.18%	0.17%	0.15%	0.15%



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

(# of loans in thousands)	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18
Total Loans Serviced	17,463	17,466	17,408	17,335	17,325	17,291	17,254	17,179	17,143	17,181	17,225	17,199	17,197	17,181	17,189	17,121	17,102
Original Credit Score >= 660	15,570	15,590	15,553	15,503	15,514	15,500	15,484	15,437	15,427	15,496	15,558	15,557	15,584	15,591	15,616	15,570	15,578
Original Credit Score < 660	1,893	1,876	1,855	1,832	1,811	1,791	1,770	1,742	1,716	1,686	1,667	1,641	1,613	1,590	1,574	1,552	1,525
Total Delinquent Loans	682	666	595	600	607	596	524	536	531	540	459	464	525	583	472	457	466
Original Credit Score >= 660	404	393	357	356	359	352	311	315	313	318	272	275	315	358	287	276	283
Original Credit Score < 660	277	273	238	244	249	244	213	221	218	222	187	189	211	225	185	180	183
30 - 59 Days Delinquent	261	258	221	243	259	255	216	245	250	261	207	228	282	282	208	230	261
Original Credit Score >= 660	147	145	127	139	149	147	125	141	147	154	122	136	172	175	126	140	162
Original Credit Score < 660	114	113	94	104	110	108	91	104	103	106	85	92	110	108	82	90	99
60 - 89 Days Delinquent	77	76	63	67	70	72	58	63	67	71	57	60	69	87	63	59	64
Original Credit Score >= 660	42	41	36	37	39	39	33	35	37	39	32	33	38	52	37	34	36
Original Credit Score < 660	35	35	28	30	32	32	25	28	30	32	25	26	30	35	26	25	28
60-plus-days Delinquent	421	408	374	357	348	341	307	290	281	279	252	235	243	301	264	227	205
Original Credit Score >= 660	257	248	230	217	210	205	186	173	166	164	150	139	142	183	161	136	121
Original Credit Score < 660	163	160	144	140	138	136	122	117	115	115	102	97	101	118	103	91	84

Percent of Total Loans Serviced

Total Delinquent Loans	3.90%	3.81%	3.42%	3.46%	3.51%	3.45%	3.04%	3.12%	3.10%	3.14%	2.66%	2.70%	3.05%	3.39%	2.75%	2.67%	2.72%
Original Credit Score >= 660	2.60%	2.52%	2.29%	2.29%	2.31%	2.27%	2.01%	2.04%	2.03%	2.05%	1.75%	1.76%	2.02%	2.29%	1.84%	1.77%	1.82%
Original Credit Score < 660	14.65%	14.54%	12.85%	13.33%	13.73%	13.64%	12.04%	12.69%	12.72%	13.16%	11.21%	11.51%	13.05%	14.17%	11.74%	11.62%	11.98%
30 - 59 Days Delinquent	1.50%	1.48%	1.27%	1.40%	1.50%	1.47%	1.25%	1.43%	1.46%	1.52%	1.20%	1.33%	1.64%	1.64%	1.21%	1.34%	1.52%
Original Credit Score >= 660	0.95%	0.93%	0.81%	0.90%	0.96%	0.95%	0.81%	0.92%	0.95%	0.99%	0.78%	0.87%	1.11%	1.12%	0.81%	0.90%	1.04%
Original Credit Score < 660	6.02%	6.03%	5.07%	5.70%	6.09%	6.02%	5.17%	5.97%	6.02%	6.32%	5.09%	5.61%	6.79%	6.76%	5.21%	5.77%	6.50%
60 - 89 Days Delinquent	0.44%	0.43%	0.36%	0.39%	0.41%	0.41%	0.34%	0.37%	0.39%	0.41%	0.33%	0.35%	0.40%	0.51%	0.37%	0.35%	0.37%
Original Credit Score >= 660	0.27%	0.26%	0.23%	0.24%	0.25%	0.25%	0.21%	0.23%	0.24%	0.25%	0.21%	0.21%	0.25%	0.33%	0.24%	0.22%	0.23%
Original Credit Score < 660	1.86%	1.84%	1.49%	1.65%	1.76%	1.80%	1.43%	1.61%	1.76%	1.89%	1.48%	1.61%	1.89%	2.21%	1.67%	1.64%	1.82%
60-plus-days Delinquent	2.41%	2.34%	2.15%	2.06%	2.01%	1.97%	1.78%	1.69%	1.64%	1.63%	1.46%	1.37%	1.41%	1.75%	1.53%	1.32%	1.20%
Original Credit Score >= 660	1.65%	1.59%	1.48%	1.40%	1.35%	1.32%	1.20%	1.12%	1.07%	1.06%	0.96%	0.89%	0.91%	1.17%	1.03%	0.87%	0.78%
Original Credit Score < 660	8.63%	8.51%	7.78%	7.63%	7.64%	7.62%	6.87%	6.72%	6.70%	6.85%	6.12%	5.91%	6.26%	7.41%	6.53%	5.85%	5.48%
Serious Delinquency Rate	1.96%	1.89%	1.78%	1.66%	1.59%	1.55%	1.44%	1.32%	1.24%	1.20%	1.12%	1.01%	1.01%	1.24%	1.16%	0.97%	0.82%
In Bankruptcy	0.33%	0.33%	0.32%	0.32%	0.31%	0.28%	0.26%	0.25%	0.24%	0.23%	0.24%	0.20%	0.20%	0.19%	0.18%	0.16%	0.15%



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

(# of loans in thousands)	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18
Total Loans Serviced	10,417	10,430	10,429	10,468	10,528	10,551	10,549	10,529	10,549	10,587	10,647	10,622	10,630	10,693	10,672	10,689	10,707
Original Credit Score >= 660	9,306	9,333	9,346	9,402	9,479	9,516	9,528	9,525	9,560	9,615	9,688	9,680	9,703	9,782	9,777	9,810	9,843
Original Credit Score < 660	1,111	1,097	1,083	1,066	1,049	1,035	1,021	1,004	989	972	959	942	926	910	895	879	864
Total Delinquent Loans	402	393	342	335	330	316	275	277	276	283	237	243	284	314	250	239	251
Original Credit Score >= 660	239	232	205	199	196	187	164	164	165	169	143	146	173	196	155	148	157
Original Credit Score < 660	164	161	137	136	133	128	111	112	111	114	94	97	110	118	95	91	95
30 - 59 Days Delinquent	157	156	131	143	146	141	121	132	135	142	111	124	158	156	115	125	143
Original Credit Score >= 660	90	89	77	83	86	83	71	78	81	85	67	75	99	98	71	78	91
Original Credit Score < 660	68	67	55	60	61	59	50	55	54	57	44	49	60	58	44	47	52
60 - 89 Days Delinquent	52	51	41	42	44	43	36	38	40	42	33	34	39	48	35	33	35
Original Credit Score >= 660	29	28	23	24	24	24	21	21	22	24	19	19	22	29	21	19	20
Original Credit Score < 660	23	23	18	19	20	19	16	17	18	18	14	15	17	19	14	13	15
60-plus-days Delinquent	245	237	211	192	183	174	154	144	141	141	126	119	125	158	135	114	109
Original Credit Score >= 660	149	143	129	117	111	105	93	87	84	84	76	71	75	98	84	70	66
Original Credit Score < 660	96	94	82	76	73	69	61	58	57	57	50	48	51	60	51	44	43

Percent of Total Loans Serviced

Total Delinquent Loans	3.86%	3.76%	3.28%	3.20%	3.13%	2.99%	2.61%	2.63%	2.62%	2.67%	2.22%	2.29%	2.67%	2.94%	2.35%	2.24%	2.35%
Original Credit Score >= 660	2.56%	2.48%	2.20%	2.12%	2.07%	1.97%	1.72%	1.73%	1.73%	1.76%	1.47%	1.51%	1.78%	2.00%	1.59%	1.51%	1.59%
Original Credit Score < 660	14.74%	14.66%	12.62%	12.74%	12.71%	12.39%	10.86%	11.19%	11.21%	11.73%	9.81%	10.29%	11.92%	12.98%	10.59%	10.31%	10.96%
30 - 59 Days Delinquent	1.51%	1.49%	1.26%	1.36%	1.39%	1.34%	1.15%	1.26%	1.28%	1.34%	1.04%	1.17%	1.49%	1.46%	1.08%	1.17%	1.33%
Original Credit Score >= 660	0.97%	0.95%	0.82%	0.88%	0.90%	0.87%	0.75%	0.81%	0.84%	0.88%	0.69%	0.77%	1.02%	1.00%	0.73%	0.80%	0.92%
Original Credit Score < 660	6.09%	6.13%	5.04%	5.63%	5.79%	5.68%	4.88%	5.45%	5.46%	5.85%	4.61%	5.23%	6.46%	6.36%	4.91%	5.31%	6.04%
60 - 89 Days Delinquent	0.50%	0.49%	0.40%	0.40%	0.42%	0.41%	0.34%	0.36%	0.38%	0.39%	0.31%	0.32%	0.37%	0.45%	0.33%	0.31%	0.33%
Original Credit Score >= 660	0.31%	0.30%	0.25%	0.25%	0.26%	0.25%	0.22%	0.22%	0.23%	0.25%	0.20%	0.20%	0.23%	0.30%	0.21%	0.20%	0.21%
Original Credit Score < 660	2.09%	2.08%	1.68%	1.76%	1.87%	1.86%	1.55%	1.68%	1.78%	1.86%	1.47%	1.56%	1.82%	2.11%	1.58%	1.53%	1.70%
60-plus-days Delinquent	2.35%	2.27%	2.02%	1.84%	1.74%	1.65%	1.46%	1.37%	1.34%	1.33%	1.18%	1.12%	1.18%	1.48%	1.27%	1.07%	1.01%
Original Credit Score >= 660	1.60%	1.54%	1.38%	1.24%	1.17%	1.10%	0.98%	0.91%	0.88%	0.88%	0.78%	0.73%	0.77%	1.00%	0.86%	0.72%	0.67%
Original Credit Score < 660	8.64%	8.53%	7.57%	7.11%	6.93%	6.71%	5.98%	5.74%	5.75%	5.87%	5.20%	5.06%	5.46%	6.62%	5.68%	5.00%	4.92%
Serious Delinquency Rate	1.96%	1.88%	1.73%	1.53%	1.41%	1.32%	1.20%	1.08%	1.02%	1.00%	0.92%	0.85%	0.86%	1.08%	0.97%	0.82%	0.73%
In Bankruptcy	0.40%	0.38%	0.35%	0.32%	0.30%	0.27%	0.25%	0.23%	0.21%	0.20%	0.18%	0.18%	0.18%	0.17%	0.15%	0.14%	0.14%



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

	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	YTD Sep-18
Starts																		
Repayment Plans	30,835	29,842	26,341	21,905	20,462	18,260	17,090	18,499	20,616	20,106	18,481	13,538	18,957	21,015	18,718	14,943	16,694	50,355
Forbearance Plans	14,434	12,558	11,256	7,169	6,004	5,941	5,904	6,234	7,467	6,352	5,192	4,419	34,606	108,489	20,487	10,815	7,798	39,100
Completed																		
Repayment Plans ²	10,969	11,330	12,141	9,839	9,027	8,310	8,194	7,839	7,515	8,809	9,666	8,410	6,020	6,410	7,944	8,279	8,017	24,240
Forbearance Plans ²	2,803	2,504	2,710	2,135	1,671	1,654	1,958	1,562	1,407	2,301	2,206	1,544	1,212	24,935	20,892	8,206	3,322	32,420
Charge-offs-in-lieu	313	313	279	291	359	290	285	236	208	318	369	367	295	369	415	388	313	1,116
Loan Modifications	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927	33,682	30,280	32,736	36,364	51,460	49,382	137,206
Home Retention Actions	59,829	55,069	56,451	54,170	46,023	40,171	42,246	41,601	40,223	40,057	44,168	44,003	37,807	64,450	65,615	68,333	61,034	194,982
Short Sales	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	4,373	3,833	3,398	3,228	2,619	2,439	1,914	1,855	1,451	5,220
Deeds-in-lieu	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	1,794	1,582	1,538	1,529	1,039	680	849	757	708	2,314
Nonforeclosure - Home Forfeiture Actions	12,878	10,802	9,509	9,423	8,721	7,598	7,365	6,837	6,167	5,415	4,936	4,757	3,658	3,119	2,763	2,612	2,159	7,534
Total Foreclosure Prevention Actions	72,707	65,871	65,960	63,593	54,744	47,769	49,611	48,438	46,390	45,472	49,104	48,760	41,465	67,569	68,378	70,945	63,193	202,516

Percent of Total Foreclosure Prevention Actions

Repayment Plans	15%	17%	18%	15%	16%	17%	17%	16%	16%	19%	20%	17%	15%	9%	12%	12%	13%	12%
Forbearance Plans	4%	4%	4%	3%	3%	3%	4%	3%	3%	5%	4%	3%	3%	37%	31%	12%	5%	16%
Charge-offs-in-lieu	0%	0%	0%	0%	1%	1%	1%	0%	0%	1%	1%	1%	1%	1%	1%	1%	0%	1%
HomeSaver Advance (Fannie)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	63%	62%	63%	66%	64%	63%	64%	66%	67%	63%	65%	69%	73%	48%	53%	73%	78%	68%
Home Retention Actions	82%	84%	86%	85%	84%	84%	85%	86%	87%	88%	90%	90%	91%	95%	96%	96%	97%	96%
Short Sales	13%	12%	10%	11%	12%	11%	10%	10%	9%	8%	7%	7%	6%	4%	3%	3%	2%	3%
Deeds-in-lieu	5%	5%	4%	4%	4%	5%	5%	4%	4%	3%	3%	3%	3%	1%	1%	1%	1%	1%
Nonforeclosure - Home Forfeiture Actions	18%	16%	14%	15%	16%	16%	15%	14%	13%	12%	10%	10%	9%	5%	4%	4%	3%	4%

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 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

	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	YTD Sep-18
Loan Modifications (# of loans)	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927	33,682	30,280	32,736	36,364	51,460	49,382	137,206

Delinquency Status at Modification (% of loan mods)

Current ¹	2%	2%	2%	1%	1%	1%	1%	1%	1%	4%	5%	3%	2%	3%	4%	2%	1%	2%
30 - 59 days delinquent	3%	3%	3%	3%	3%	3%	3%	3%	3%	6%	6%	9%	12%	11%	10%	6%	4%	6%
60 - 89 days delinquent	5%	4%	5%	4%	4%	4%	5%	5%	5%	6%	7%	8%	9%	9%	11%	12%	7%	10%
90-179 days delinquent	35%	39%	40%	40%	36%	39%	41%	41%	37%	37%	41%	42%	38%	36%	40%	56%	49%	49%
180 - 364 days delinquent	28%	26%	24%	25%	28%	26%	26%	27%	29%	26%	24%	24%	25%	24%	21%	17%	33%	24%
365+ days delinquent	27%	26%	26%	26%	27%	26%	24%	23%	24%	22%	18%	14%	15%	17%	14%	7%	6%	8%
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	48%	50%	51%	51%	53%	53%	54%	57%	59%	61%	63%	68%	71%	68%	70%	76%	77%	75%
80% < MTMLTV <= 100%	26%	25%	26%	25%	25%	25%	26%	25%	24%	24%	23%	21%	19%	21%	20%	18%	17%	18%
MTMLTV > 100%	26%	24%	24%	24%	22%	22%	20%	18%	17%	15%	14%	11%	10%	11%	10%	6%	6%	7%
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	27%	28%	27%	26%	25%	25%	23%	23%	23%	21%	22%	21%	21%	21%	19%	16%	17%	17%
2005-2008	59%	56%	55%	55%	54%	53%	53%	52%	52%	51%	50%	48%	47%	49%	44%	32%	33%	36%
2009 & later	14%	16%	18%	19%	21%	22%	24%	25%	25%	28%	29%	31%	32%	30%	37%	53%	50%	47%
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	80%	78%	77%	76%	73%	73%	71%	69%	66%	69%	67%	67%	68%	64%	68%	78%	78%	75%
Second time modification	17%	19%	19%	19%	21%	21%	22%	23%	25%	23%	24%	24%	24%	25%	22%	16%	16%	18%
Three plus time modification	3%	3%	4%	4%	6%	6%	7%	8%	9%	8%	9%	9%	9%	11%	10%	6%	6%	7%
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	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	95%	94%	94%	94%	95%	94%	93%	94%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	4%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	5%	4%
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.)

	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	YTD Sep-18
Loan Modifications (# of loans)	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927	33,682	30,280	32,736	36,364	51,460	49,382	137,206

Principal and Interest Change (%)

Increase	12%	13%	14%	14%	16%	13%	10%	10%	9%	9%	6%	6%	6%	5%	4%	3%	3%	3%
No Change	0%	0%	0%	0%	0%	1%	0%	0%	0%	4%	11%	12%	12%	12%	15%	35%	31%	28%
Decrease <=20%	35%	35%	36%	36%	35%	38%	40%	39%	38%	39%	33%	36%	41%	44%	43%	38%	42%	41%
Decrease 20% <=30%	19%	19%	18%	19%	19%	19%	20%	21%	21%	20%	20%	20%	21%	20%	19%	12%	11%	14%
Decrease > 30%	34%	33%	31%	31%	30%	30%	29%	29%	31%	29%	29%	26%	20%	19%	19%	13%	12%	14%

Types of Modification (%) ¹

Extend Term Only	40%	46%	48%	47%	47%	48%	48%	47%	44%	40%	40%	43%	47%	42%	44%	65%	68%	60%
Reduce Rate Only	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	1%	0%	0%	0%	2%	1%	1%
Reduce Rate and Extend Term	33%	31%	30%	31%	31%	30%	31%	32%	34%	33%	33%	28%	20%	15%	11%	6%	6%	7%
Reduce Rate, Extend Term and Forbear Principal ²	22%	20%	19%	19%	19%	19%	19%	19%	19%	25%	26%	28%	33%	42%	44%	25%	24%	30%
Other	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	2%	1%	1%

60+ Days Re-Delinquency (%)

3 Months after Modification	11%	9%	9%	12%	12%	10%	10%	11%	12%	11%	10%	12%	15%	13%	10%	7%		
6 Months after Modification	15%	14%	16%	18%	17%	16%	16%	18%	17%	16%	17%	20%	20%	17%	16%			
9 Months after Modification	17%	18%	19%	19%	19%	19%	21%	19%	19%	20%	22%	21%	20%	21%				
12 Months after Modification	19%	20%	20%	20%	21%	22%	20%	20%	22%	23%	22%	20%	21%					

¹ 2Q18 data have been revised

² May include principal forgiveness



3(ii) Fannie Mae - Loan Modifications

	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	YTD Sep-18
Loan Modifications (# of loans)	28,861	25,908	26,700	26,214	22,199	19,099	20,899	21,278	20,802	17,325	19,928	21,539	19,927	22,067	21,934	33,795	30,909	86,638

Delinquency Status at Modification (% of loan mods)

Current ¹	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	1%
30 - 59 days delinquent	3%	3%	4%	3%	3%	3%	3%	3%	3%	3%	4%	8%	11%	11%	9%	5%	3%	5%
60 - 89 days delinquent	6%	5%	7%	5%	4%	5%	6%	6%	5%	6%	7%	8%	10%	9%	12%	12%	7%	10%
90-179 days delinquent	36%	39%	40%	40%	37%	39%	41%	40%	36%	38%	44%	44%	39%	38%	44%	60%	49%	52%
180 - 364 days delinquent	27%	25%	23%	25%	29%	25%	25%	27%	29%	28%	25%	24%	24%	24%	21%	16%	35%	24%
365+ days delinquent	26%	26%	25%	26%	27%	27%	24%	24%	26%	24%	19%	14%	14%	17%	13%	6%	5%	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)

MTMLTV <= 80% ²	49%	50%	49%	51%	54%	53%	54%	57%	59%	61%	61%	68%	71%	66%	68%	76%	77%	74%
80% < MTMLTV <= 100%	26%	25%	26%	25%	25%	25%	26%	25%	24%	23%	24%	21%	19%	22%	21%	18%	18%	19%
MTMLTV > 100%	25%	25%	25%	24%	21%	22%	21%	18%	17%	16%	15%	11%	10%	12%	11%	6%	6%	7%
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	28%	29%	27%	26%	26%	25%	24%	23%	23%	23%	22%	21%	21%	20%	19%	15%	16%	16%
2005-2008	58%	56%	55%	55%	54%	53%	53%	51%	52%	50%	50%	48%	48%	50%	46%	31%	34%	36%
2009 & later	14%	16%	18%	19%	20%	22%	24%	25%	25%	27%	29%	31%	31%	30%	36%	54%	50%	48%
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	69%	66%	66%	64%	61%	61%	60%	58%	54%	55%	52%	54%	56%	52%	55%	71%	70%	66%
Second time modification	26%	28%	28%	29%	31%	29%	30%	31%	33%	32%	34%	32%	31%	32%	30%	20%	22%	23%
Three plus time modification	5%	5%	6%	7%	9%	9%	11%	11%	13%	13%	13%	14%	13%	16%	15%	9%	9%	10%
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	94%	94%	93%	94%	94%	94%	94%	94%	94%	94%	95%	94%	94%	94%	94%	93%	93%	93%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	3%	2%
Investment	4%	4%	5%	5%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	5%	4%
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.)

	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	YTD Sep-18
Loan Modifications (# of loans)	28,861	25,908	26,700	26,214	22,199	19,099	20,899	21,278	20,802	17,325	19,928	21,539	19,927	22,067	21,934	33,795	30,909	86,638

Principal and Interest Change (%)

Increase	14%	16%	17%	16%	18%	13%	10%	10%	9%	7%	5%	4%	3%	3%	3%	2%	2%	2%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	3%	4%	4%	5%	34%	26%	24%
Decrease <=20%	35%	35%	36%	35%	35%	38%	42%	40%	39%	38%	37%	41%	48%	51%	51%	39%	47%	45%
Decrease 20% <=30%	18%	18%	18%	19%	19%	20%	20%	21%	21%	22%	24%	23%	24%	23%	21%	12%	12%	14%
Decrease > 30%	33%	30%	29%	29%	28%	29%	28%	29%	30%	31%	33%	29%	21%	19%	20%	13%	13%	15%

Types of Modification (%) ¹

Extend Term Only	46%	50%	52%	51%	51%	52%	51%	50%	46%	46%	46%	48%	51%	45%	47%	66%	70%	63%
Reduce Rate Only	4%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	0%	0%	0%	2%	2%	2%
Reduce Rate and Extend Term	27%	25%	24%	25%	25%	25%	26%	28%	31%	33%	35%	27%	16%	11%	10%	5%	4%	6%
Reduce Rate, Extend Term and Forbear Principal ²	23%	21%	20%	21%	21%	21%	20%	20%	22%	19%	18%	24%	32%	43%	42%	23%	22%	27%
Other	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	3%	2%	2%

60+ Days Re-Delinquency (%)

3 Months after Modification	10%	9%	8%	10%	11%	9%	9%	10%	11%	10%	9%	10%	14%	12%	9%	6%		
6 Months after Modification	15%	14%	15%	17%	18%	15%	16%	17%	17%	15%	16%	19%	20%	17%	16%			
9 Months after Modification	17%	18%	19%	20%	19%	19%	20%	19%	19%	19%	21%	21%	20%	21%				
12 Months after Modification	19%	20%	20%	20%	22%	22%	20%	19%	21%	22%	22%	20%	21%					

¹ 2Q18 data have been revised

² May include principal forgiveness



3(iii) Freddie Mac - Loan Modifications

	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	YTD Sep-18
Loan Modifications (# of loans)	16,883	15,014	14,621	15,691	12,767	10,818	10,910	10,686	10,291	11,304	11,999	12,143	10,353	10,669	14,430	17,665	18,473	50,568

Delinquency Status at Modification (% of loan mods)

Current	2%	2%	2%	2%	2%	2%	2%	2%	2%	8%	10%	5%	4%	6%	8%	4%	2%	4%
30 - 59 days delinquent	3%	2%	2%	2%	2%	2%	2%	2%	3%	9%	9%	11%	12%	10%	12%	8%	6%	9%
60 - 89 days delinquent	3%	3%	3%	3%	4%	3%	4%	4%	4%	6%	8%	8%	8%	10%	10%	12%	7%	10%
90-179 days delinquent	33%	39%	41%	41%	36%	39%	41%	43%	41%	35%	35%	38%	35%	34%	34%	49%	48%	45%
180 - 364 days delinquent	30%	27%	25%	26%	28%	26%	26%	27%	30%	23%	21%	24%	25%	24%	21%	17%	28%	22%
365+ days delinquent	28%	26%	27%	26%	28%	26%	24%	22%	20%	18%	17%	14%	16%	17%	15%	10%	8%	10%
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%	47%	51%	53%	52%	52%	54%	55%	57%	60%	60%	66%	69%	71%	73%	73%	77%	77%	76%
80% < MTMLTV <= 100%	27%	25%	25%	25%	25%	24%	26%	25%	23%	25%	22%	20%	19%	18%	18%	17%	17%	17%
MTMLTV > 100%	26%	24%	22%	23%	24%	22%	19%	19%	17%	15%	12%	10%	9%	8%	9%	6%	6%	7%
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	26%	28%	26%	25%	24%	24%	23%	22%	23%	18%	21%	21%	21%	23%	19%	17%	18%	18%
2005-2008	60%	56%	55%	55%	54%	53%	53%	53%	51%	53%	50%	48%	45%	46%	42%	33%	32%	35%
2009 & later	15%	16%	19%	20%	22%	23%	24%	25%	27%	29%	28%	31%	33%	31%	38%	50%	49%	46%
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	98%	98%	97%	97%	95%	93%	92%	91%	90%	90%	91%	90%	90%	89%	88%	91%	92%	90%
Second time modification	2%	2%	3%	3%	5%	7%	7%	8%	9%	9%	8%	9%	9%	10%	11%	8%	7%	8%
Three plus time modification	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
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	94%	95%	94%	94%	94%	94%	95%	95%	95%	94%	94%	95%	94%	94%	95%	94%	94%	94%
Second home	2%	2%	2%	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	3%	4%	4%	4%	4%	3%	3%	3%	4%	4%	4%	4%	4%	3%	4%	4%	4%
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.)

	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	YTD Sep-18
Loan Modifications (# of loans)	16,883	15,014	14,621	15,691	12,767	10,818	10,910	10,686	10,291	11,304	11,999	12,143	10,353	10,669	14,430	17,665	18,473	50,568

Principal and Interest Change (%)

Increase	8%	8%	9%	11%	12%	12%	12%	11%	10%	11%	8%	9%	11%	10%	7%	5%	5%	5%
No Change	0%	1%	1%	1%	1%	1%	1%	1%	1%	10%	29%	28%	27%	29%	29%	35%	39%	35%
Decrease <=20%	34%	35%	37%	36%	36%	37%	37%	38%	37%	39%	26%	28%	29%	28%	32%	35%	34%	34%
Decrease 20% <=30%	20%	19%	19%	19%	19%	19%	19%	20%	20%	15%	14%	15%	15%	15%	16%	12%	11%	13%
Decrease > 30%	38%	37%	34%	34%	32%	31%	31%	31%	32%	25%	22%	20%	18%	18%	17%	14%	12%	14%

Types of Modification (%)

Extend Term Only	31%	38%	41%	40%	40%	43%	42%	42%	42%	31%	31%	35%	39%	37%	39%	62%	63%	56%
Reduce Rate Only	4%	3%	3%	2%	2%	2%	2%	2%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%
Reduce Rate and Extend Term	43%	40%	40%	42%	41%	39%	39%	39%	41%	33%	30%	29%	27%	23%	14%	9%	8%	10%
Reduce Rate, Extend Term and Forbear Principal ¹	22%	19%	16%	16%	16%	17%	16%	16%	15%	35%	38%	35%	34%	40%	47%	29%	29%	34%
Other	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	13%	11%	11%	14%	14%	13%	12%	14%	14%	13%	13%	15%	18%	14%	11%	9%		
6 Months after Modification	15%	15%	16%	19%	17%	17%	17%	20%	17%	17%	20%	22%	20%	17%	16%			
9 Months after Modification	18%	18%	19%	19%	19%	20%	21%	19%	20%	21%	25%	21%	20%	20%				
12 Months after Modification	19%	20%	18%	21%	21%	23%	20%	21%	22%	23%	22%	20%	21%					

¹ May include principal forgiveness



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

	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	YTD Sep-18
Short Sales	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	4,373	3,833	3,398	3,228	2,619	2,439	1,914	1,855	1,451	5,220
Deeds-in-lieu	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	1,794	1,582	1,538	1,529	1,039	680	849	757	708	2,314
Nonforeclosure - Home Forfeiture Actions ¹	12,878	10,802	9,509	9,423	8,721	7,598	7,365	6,837	6,167	5,415	4,936	4,757	3,658	3,119	2,763	2,612	2,159	7,534
Third-party Sales	6,996	6,341	6,909	7,360	6,832	6,391	6,622	7,558	7,009	6,155	6,262	6,095	5,692	4,945	5,185	5,022	4,741	14,948
Foreclosure Sales	32,059	29,852	27,964	22,585	20,157	18,705	18,332	15,790	14,284	12,192	12,933	11,447	9,942	8,503	8,751	8,442	7,723	24,916
Third-party & Foreclosure Sales	39,055	36,193	34,873	29,945	26,989	25,096	24,954	23,348	21,293	18,347	19,195	17,542	15,634	13,448	13,936	13,464	12,464	39,864
Foreclosure Starts	74,614	74,021	70,267	62,364	66,192	64,852	60,706	55,100	51,376	52,393	50,529	44,989	42,737	45,203	46,365	39,002	32,557	117,924

Top Five Reasons for Delinquency (at period end)

Curtailment of Income	27%	26%	24%	23%	23%	22%	22%	21%	22%	23%	24%	25%	25%	22%	23%	24%	23%
Excessive obligations	21%	21%	20%	18%	16%	14%	14%	17%	17%	18%	17%	19%	19%	17%	19%	21%	22%
Unemployment	8%	8%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	5%	6%	6%	6%
Illness of principal mortgagor or family member	6%	6%	6%	6%	6%	6%	6%	7%	7%	7%	7%	7%	7%	6%	6%	6%	7%
Marital Difficulties	4%	4%	4%	4%	4%	4%	4%	4%	3%	3%	3%	3%	3%	2%	2%	3%	3%

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



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

	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	YTD Sep-18
Acquisitions	35,686	33,245	30,903	25,120	22,483	21,100	20,510	17,729	15,971	13,744	14,302	12,821	10,861	9,488	9,596	9,205	8,349	27,150
Dispositions	(47,147)	(42,262)	(41,677)	(38,888)	(31,798)	(25,531)	(27,019)	(26,075)	(21,019)	(18,260)	(18,223)	(16,893)	(13,951)	(12,920)	(12,338)	(11,937)	(9,494)	(33,769)
Inventory (at period end)	120,064	111,050	100,279	86,515	77,204	72,783	66,277	57,934	52,891	48,380	44,460	40,392	37,306	33,877	31,137	28,406	27,262	

Acquisitions by State

Arizona	638	600	509	462	416	377	386	359	347	321	270	245	204	181	153	130	117	400
California	1,263	1,159	932	805	798	695	663	518	641	580	399	365	322	313	286	222	275	783
Florida	8,365	7,267	6,950	5,039	3,620	2,929	2,802	2,226	1,912	1,344	1,533	1,320	971	461	1,021	944	777	2,742
Nevada	436	471	350	328	337	300	232	161	143	147	90	62	19	27	29	49	85	163
Subtotal	10,702	9,497	8,741	6,634	5,171	4,301	4,083	3,264	3,043	2,392	2,292	1,992	1,516	982	1,489	1,345	1,254	4,088
Selected Midwest States ²	6,721	6,259	5,878	4,490	4,070	3,961	3,923	3,273	3,107	2,614	2,811	2,299	2,201	1,982	2,001	1,820	1,686	5,507
All other States	18,263	17,489	16,284	13,996	13,242	12,838	12,504	11,192	9,821	8,738	9,199	8,530	7,144	6,524	6,106	6,040	5,409	17,555
Total Acquisitions	35,686	33,245	30,903	25,120	22,483	21,100	20,510	17,729	15,971	13,744	14,302	12,821	10,861	9,488	9,596	9,205	8,349	27,150

Inventory by State

Arizona	1,516	1,240	1,116	945	871	858	800	776	743	715	626	563	499	445	370	307	257	
California	4,341	3,912	3,288	2,717	2,537	2,474	2,268	1,895	1,825	1,792	1,518	1,247	1,109	1,003	892	745	730	
Florida	25,781	23,060	20,402	16,429	12,695	10,456	8,611	6,646	5,476	4,447	3,938	3,427	3,013	2,204	2,276	2,205	2,129	
Nevada	1,183	1,149	976	829	821	820	709	564	502	463	374	286	185	153	145	150	207	
Subtotal	32,821	29,361	25,782	20,920	16,924	14,608	12,388	9,881	8,546	7,417	6,456	5,523	4,806	3,805	3,683	3,407	3,323	
Selected Midwest States ²	27,603	25,017	21,889	18,173	15,853	14,465	12,948	11,098	10,222	9,318	8,546	7,569	7,119	6,551	5,915	5,383	5,242	
All other States	59,640	56,672	52,608	47,422	44,427	43,710	40,941	36,955	34,123	31,645	29,458	27,300	25,381	23,521	21,539	19,616	18,697	
Total Inventory	120,064	111,050	100,279	86,515	77,204	72,783	66,277	57,934	52,891	48,380	44,460	40,392	37,306	33,877	31,137	28,406	27,262	

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

	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	YTD Sep-18
Acquisitions	27,038	24,604	23,702	19,296	17,205	16,232	15,879	13,576	11,985	10,353	10,757	9,522	8,008	6,945	6,976	6,461	5,843	19,280
Dispositions	(31,709)	(30,045)	(31,446)	(29,810)	(24,816)	(19,887)	(20,793)	(19,797)	(15,934)	(14,102)	(14,198)	(12,571)	(10,329)	(9,530)	(9,137)	(8,610)	(6,872)	(24,619)
Inventory (at period end)	90,720	85,282	77,541	67,031	59,424	55,779	50,868	44,650	40,706	36,962	33,522	30,477	28,160	25,578	23,419	21,271	20,243	

Acquisitions by State

Arizona	512	480	423	383	347	310	330	294	274	253	217	188	171	154	121	91	87	299
California	1,070	943	777	686	674	600	569	429	515	427	318	296	256	246	224	176	219	619
Florida	6,570	5,662	5,622	4,205	3,001	2,437	2,338	1,832	1,553	1,079	1,244	1,055	793	379	803	710	570	2,083
Nevada	371	396	301	280	301	248	205	145	114	119	73	57	13	25	23	41	72	136
Subtotal	8,523	7,481	7,123	5,554	4,323	3,595	3,442	2,700	2,456	1,878	1,852	1,596	1,233	804	1,171	1,018	948	3,137
Selected Midwest States ²	4,974	4,339	4,303	3,301	2,965	2,967	3,013	2,462	2,282	1,964	2,088	1,656	1,540	1,377	1,368	1,156	1,105	3,629
All other States	13,541	12,784	12,276	10,441	9,917	9,670	9,424	8,414	7,247	6,511	6,817	6,270	5,235	4,764	4,437	4,287	3,790	12,514
Total Acquisitions	27,038	24,604	23,702	19,296	17,205	16,232	15,879	13,576	11,985	10,353	10,757	9,522	8,008	6,945	6,976	6,461	5,843	19,280

Inventory by State

Arizona	1,185	987	892	764	705	690	660	645	596	548	474	440	413	374	303	245	199
California	3,629	3,332	2,780	2,324	2,165	2,127	1,957	1,622	1,530	1,424	1,198	997	882	800	701	596	563
Florida	20,310	18,555	16,756	13,693	10,596	8,773	7,239	5,520	4,478	3,583	3,134	2,771	2,478	1,812	1,848	1,752	1,671
Nevada	901	929	809	685	694	688	599	484	423	374	298	230	150	127	117	119	168
Subtotal	26,025	23,803	21,237	17,466	14,160	12,278	10,455	8,271	7,027	5,929	5,104	4,438	3,923	3,113	2,969	2,712	2,601
Selected Midwest States ²	20,885	19,077	16,668	13,775	11,823	10,734	9,712	8,460	7,746	7,085	6,416	5,657	5,227	4,751	4,198	3,784	3,640
All other States	43,810	42,402	39,636	35,790	33,441	32,767	30,701	27,919	25,933	23,948	22,002	20,382	19,010	17,714	16,252	14,775	14,002
Total Inventory	90,720	85,282	77,541	67,031	59,424	55,779	50,868	44,650	40,706	36,962	33,522	30,477	28,160	25,578	23,419	21,271	20,243

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)

	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	YTD Sep-18
Acquisitions	8,648	8,641	7,201	5,824	5,278	4,868	4,631	4,153	3,986	3,391	3,545	3,299	2,853	2,543	2,620	2,744	2,506	7,870
Dispositions	(15,438)	(12,217)	(10,231)	(9,078)	(6,982)	(5,644)	(6,226)	(6,278)	(5,085)	(4,158)	(4,025)	(4,322)	(3,622)	(3,390)	(3,201)	(3,327)	(2,622)	(9,150)
Inventory (at period end)	29,344	25,768	22,738	19,484	17,780	17,004	15,409	13,284	12,185	11,418	10,938	9,915	9,146	8,299	7,718	7,135	7,019	

Acquisitions by State

Arizona	126	120	86	79	69	67	56	65	73	68	53	57	33	27	32	39	30	101
California	193	216	155	119	124	95	94	89	126	153	81	69	66	67	62	46	56	164
Florida	1,795	1,605	1,328	834	619	492	464	394	359	265	289	265	178	82	218	234	207	659
Nevada	65	75	49	48	36	52	27	16	29	28	17	5	6	2	6	8	13	27
Subtotal	2,179	2,016	1,618	1,080	848	706	641	564	587	514	440	396	283	178	318	327	306	951
Selected Midwest States ¹	1,747	1,920	1,575	1,189	1,105	994	910	811	825	650	723	643	661	605	633	664	581	1,878
All other States	4,722	4,705	4,008	3,555	3,325	3,168	3,080	2,778	2,574	2,227	2,382	2,260	1,909	1,760	1,669	1,753	1,619	5,041
Total Acquisitions	8,648	8,641	7,201	5,824	5,278	4,868	4,631	4,153	3,986	3,391	3,545	3,299	2,853	2,543	2,620	2,744	2,506	7,870

Inventory by State

Arizona	331	253	224	181	166	168	140	131	147	167	152	123	86	71	67	62	58
California	712	580	508	393	372	347	311	273	295	368	320	250	227	203	191	149	167
Florida	5,471	4,505	3,646	2,736	2,099	1,683	1,372	1,126	998	864	804	656	535	392	428	453	458
Nevada	282	220	167	144	127	132	110	80	79	89	76	56	35	26	28	31	39
Subtotal	6,796	5,558	4,545	3,454	2,764	2,330	1,933	1,610	1,519	1,488	1,352	1,085	883	692	714	695	722
Selected Midwest States ¹	6,718	5,940	5,221	4,398	4,030	3,731	3,236	2,638	2,476	2,233	2,130	1,912	1,892	1,800	1,717	1,599	1,602
All other States	15,830	14,270	12,972	11,632	10,986	10,943	10,240	9,036	8,190	7,697	7,456	6,918	6,371	5,807	5,287	4,841	4,695
Total Inventory	29,344	25,768	22,738	19,484	17,780	17,004	15,409	13,284	12,185	11,418	10,938	9,915	9,146	8,299	7,718	7,135	7,019

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



Enterprises Single-Family Book Profile - As of September 30, 2018

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	53,718	941	529	135	131	89	57	278	0.5%	6.1%	52
AL	326,854	12,094	7,126	1,812	1,579	905	672	3,159	1.0%	5.6%	581
AR	177,511	5,070	2,944	754	597	402	373	1,372	0.8%	7.4%	218
AZ	748,668	13,706	8,731	2,087	1,615	878	395	2,893	0.4%	2.9%	257
CA	3,649,383	56,045	35,543	8,111	6,407	3,546	2,438	12,412	0.3%	4.4%	730
CO	694,179	8,054	5,500	1,087	801	410	256	1,468	0.2%	3.2%	54
CT	330,410	11,021	5,773	1,557	1,458	1,000	1,233	3,700	1.1%	11.2%	859
DC	67,434	1,765	887	258	180	144	296	622	0.9%	16.8%	77
DE	109,964	3,132	1,626	445	397	288	376	1,061	1.0%	12.0%	133
FL	1,775,326	56,881	25,410	6,523	6,917	8,191	9,840	24,968	1.4%	17.3%	2,129
GA	865,313	27,372	16,270	4,252	3,206	2,036	1,608	6,861	0.8%	5.9%	658
HI	116,985	2,271	1,008	298	291	172	502	966	0.8%	22.1%	125
IA	269,093	5,867	3,468	877	725	442	355	1,527	0.6%	6.1%	175
ID	181,618	3,033	1,925	423	332	194	159	687	0.4%	5.2%	72
IL	1,275,602	36,740	19,327	5,225	4,630	3,386	4,172	12,204	1.0%	11.4%	2,143
IN	546,414	16,464	9,553	2,313	1,932	1,318	1,348	4,606	0.8%	8.2%	430
KS	201,043	5,223	3,148	803	608	394	270	1,274	0.6%	5.2%	298
KY	282,968	7,538	4,356	1,073	869	599	641	2,113	0.7%	8.5%	277
LA	290,112	12,659	7,229	1,852	1,550	1,017	1,011	3,584	1.2%	8.0%	405
MA	663,499	18,977	11,000	2,592	2,120	1,238	2,027	5,411	0.8%	10.7%	626
MD	632,661	19,629	10,745	2,712	2,524	1,782	1,866	6,177	1.0%	9.5%	1,398
ME	98,656	3,234	1,495	387	340	195	817	1,353	1.4%	25.3%	89
MI	961,075	26,962	18,236	3,814	2,815	1,378	719	4,927	0.5%	2.7%	1,513
MN	667,794	11,417	7,381	1,626	1,375	692	343	2,415	0.4%	3.0%	653
MO	527,065	13,321	8,257	1,992	1,684	854	534	3,081	0.6%	4.0%	502
MS	133,260	6,208	3,580	1,001	828	471	328	1,630	1.2%	5.3%	232
MT	102,294	1,618	978	216	186	140	98	424	0.4%	6.1%	61
NC	869,370	25,148	15,372	3,682	2,989	1,775	1,330	6,099	0.7%	5.3%	675
ND	53,427	759	443	101	85	45	85	215	0.4%	11.2%	32
NE	163,217	3,042	1,926	439	372	210	95	681	0.4%	3.1%	45
NH	141,943	3,598	2,190	506	399	256	247	906	0.6%	6.9%	141
NJ	834,315	31,544	15,351	4,177	3,799	2,855	5,362	12,031	1.4%	17.0%	2,457
NM	163,178	4,753	2,574	572	528	339	740	1,607	1.0%	15.6%	478
NV	297,367	6,435	3,101	741	654	416	1,523	2,596	0.9%	23.7%	207
NY	1,199,432	45,478	21,938	5,334	4,575	3,134	10,497	18,223	1.5%	23.1%	1,596
OH	921,403	28,509	15,589	4,153	3,440	2,595	2,732	8,777	1.0%	9.6%	1,156
OK	232,848	7,120	3,971	1,032	852	587	678	2,120	0.9%	9.5%	239
OR	467,545	6,502	3,850	862	733	483	574	1,792	0.4%	8.8%	355
PA	979,016	33,472	17,972	4,943	4,025	2,833	3,699	10,582	1.1%	11.1%	1,169
RI	94,347	2,993	1,597	420	327	229	420	976	1.0%	14.0%	110
SC	420,641	13,414	8,064	1,859	1,523	982	986	3,497	0.8%	7.4%	329
SD	64,674	943	609	131	104	53	46	204	0.3%	4.9%	50
TN	459,454	12,177	7,303	1,882	1,620	863	509	3,001	0.7%	4.2%	307
TX	1,875,235	48,254	28,815	6,809	5,480	4,182	2,968	12,651	0.7%	6.2%	723
UT	343,573	5,174	3,414	754	582	254	170	1,006	0.3%	3.3%	39
VA	828,798	17,426	10,489	2,703	2,186	1,183	865	4,246	0.5%	5.0%	667
VT	63,297	1,626	844	205	176	142	259	579	0.9%	15.9%	153
WA	829,211	12,296	7,413	1,536	1,353	886	1,108	3,350	0.4%	9.0%	285
WI	621,830	10,869	6,059	1,586	1,388	879	957	3,240	0.5%	8.8%	406
WV	81,770	3,574	2,202	535	410	213	214	839	1.0%	6.0%	249
WY	50,436	814	525	126	95	44	24	164	0.3%	2.9%	87
Other ²	138,370	14,681	4,462	1,594	2,776	2,685	3,164	8,627	6.2%	21.6%	560
Total	27,943,596	727,843	408,098	100,907	86,568	60,284	71,986	219,182	0.8%	9.9%	27,262

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 September 30, 2018

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	31,547	572	327	79	78	57	31	167	0.5%	5.4%	31
AL	213,194	8,049	4,689	1,231	1,089	611	429	2,132	1.0%	5.3%	443
AR	109,226	3,318	1,914	485	403	261	255	919	0.8%	7.7%	165
AZ	469,696	8,976	5,701	1,370	1,101	556	248	1,910	0.4%	2.8%	199
CA	2,320,884	35,920	22,962	5,117	4,181	2,268	1,392	7,861	0.3%	3.9%	563
CO	437,161	5,168	3,527	707	527	259	148	935	0.2%	2.9%	43
CT	202,217	7,168	3,821	986	975	610	776	2,369	1.2%	10.8%	669
DC	41,781	1,118	579	150	122	93	174	391	0.9%	15.6%	61
DE	68,453	2,016	1,075	281	263	173	224	660	1.0%	11.1%	104
FL	1,097,768	37,254	16,392	4,299	4,615	5,572	6,376	16,581	1.5%	17.1%	1,671
GA	516,324	16,806	9,854	2,580	2,072	1,264	1,036	4,382	0.8%	6.2%	455
HI	76,413	1,426	652	186	156	109	323	588	0.8%	22.7%	93
IA	172,988	3,854	2,274	594	501	277	208	990	0.6%	5.4%	122
ID	117,277	1,897	1,230	245	207	122	93	424	0.4%	4.9%	61
IL	727,738	22,053	11,577	3,211	2,793	2,067	2,405	7,280	1.0%	10.9%	1,417
IN	289,895	9,792	5,613	1,384	1,185	762	848	2,801	1.0%	8.7%	317
KS	105,748	3,054	1,838	465	360	244	147	753	0.7%	4.8%	203
KY	140,498	4,134	2,345	587	499	339	364	1,205	0.9%	8.8%	196
LA	192,160	8,682	4,974	1,254	1,078	697	679	2,460	1.3%	7.8%	301
MA	400,287	12,351	7,139	1,706	1,454	785	1,267	3,531	0.9%	10.3%	502
MD	381,942	12,111	6,650	1,678	1,589	1,078	1,116	3,787	1.0%	9.2%	991
ME	51,592	2,016	884	221	228	127	556	912	1.8%	27.6%	56
MI	553,346	17,966	12,493	2,345	1,798	872	458	3,141	0.6%	2.5%	1,141
MN	385,001	6,618	4,252	983	820	374	189	1,387	0.4%	2.9%	473
MO	304,409	8,123	5,023	1,212	1,025	537	326	1,897	0.6%	4.0%	365
MS	96,418	4,555	2,609	722	644	348	232	1,227	1.3%	5.1%	175
MT	64,811	1,030	632	132	119	84	63	266	0.4%	6.1%	43
NC	500,101	15,219	9,344	2,207	1,851	1,071	746	3,673	0.7%	4.9%	484
ND	30,220	465	270	61	51	23	60	134	0.4%	12.9%	19
NE	112,592	2,071	1,286	306	276	153	50	483	0.4%	2.4%	31
NH	81,020	2,266	1,383	312	239	169	163	574	0.7%	7.2%	113
NJ	522,153	20,520	9,986	2,689	2,600	1,849	3,396	7,860	1.5%	16.5%	1,968
NM	106,680	3,089	1,665	390	351	222	461	1,034	1.0%	14.9%	353
NV	188,806	4,154	2,020	481	411	275	967	1,656	0.9%	23.3%	168
NY	739,234	28,456	13,704	3,290	2,953	2,004	6,505	11,474	1.6%	22.9%	1,195
OH	513,389	17,830	9,745	2,652	2,230	1,618	1,585	5,441	1.1%	8.9%	765
OK	150,714	4,654	2,608	665	551	391	439	1,384	0.9%	9.4%	165
OR	280,825	4,001	2,384	533	450	304	330	1,086	0.4%	8.2%	264
PA	607,838	21,333	11,499	3,089	2,668	1,811	2,266	6,768	1.1%	10.6%	877
RI	56,674	1,892	1,002	266	216	143	265	624	1.1%	14.0%	84
SC	254,856	8,356	4,994	1,203	972	599	588	2,165	0.8%	7.0%	219
SD	47,384	643	418	98	67	34	26	128	0.3%	4.0%	38
TN	279,544	7,745	4,597	1,221	1,063	539	325	1,936	0.7%	4.2%	218
TX	1,200,468	31,557	18,882	4,355	3,627	2,851	1,842	8,338	0.7%	5.8%	551
UT	206,796	3,171	2,118	436	364	156	97	617	0.3%	3.1%	27
VA	504,501	10,896	6,595	1,646	1,387	732	536	2,667	0.5%	4.9%	519
VT	29,983	961	486	127	111	92	145	350	1.2%	15.1%	105
WA	520,702	7,739	4,699	978	882	545	635	2,065	0.4%	8.2%	227
WI	395,893	6,836	3,853	980	903	536	564	2,018	0.5%	8.3%	299
WV	45,693	2,129	1,321	309	253	125	121	501	1.1%	5.7%	177
WY	35,148	546	365	77	59	28	17	105	0.3%	3.1%	64
Other ²	96,267	9,327	2,689	981	1,453	2,017	2,187	5,659	5.9%	23.4%	453
Total	17,076,255	461,883	258,939	63,562	55,870	38,833	44,679	139,696	0.8%	9.7%	20,243

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 September 30, 2018

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	22,171	369	202	56	53	32	26	111	0.5%	7.0%	21
AL	113,660	4,045	2,437	581	490	294	243	1,027	0.9%	6.0%	138
AR	68,285	1,752	1,030	269	194	141	118	453	0.7%	6.7%	53
AZ	278,972	4,730	3,030	717	514	322	147	983	0.4%	3.1%	58
CA	1,328,499	20,125	12,581	2,994	2,226	1,278	1,046	4,551	0.3%	5.2%	167
CO	257,018	2,886	1,973	380	274	151	108	533	0.2%	3.7%	11
CT	128,193	3,853	1,952	571	483	390	457	1,331	1.0%	11.9%	190
DC	25,653	647	308	108	58	51	122	231	0.9%	18.9%	16
DE	41,511	1,116	551	164	134	115	152	401	1.0%	13.6%	29
FL	677,558	19,627	9,018	2,224	2,302	2,619	3,464	8,387	1.2%	17.6%	458
GA	348,989	10,566	6,416	1,672	1,134	772	572	2,479	0.7%	5.4%	203
HI	40,572	845	356	112	135	63	179	378	0.9%	21.2%	32
IA	96,105	2,013	1,194	283	224	165	147	537	0.6%	7.3%	53
ID	64,341	1,136	695	178	125	72	66	263	0.4%	5.8%	11
IL	547,864	14,687	7,750	2,014	1,837	1,319	1,767	4,924	0.9%	12.0%	726
IN	256,519	6,672	3,940	929	747	556	500	1,805	0.7%	7.5%	113
KS	95,295	2,169	1,310	338	248	150	123	521	0.5%	5.7%	95
KY	142,470	3,404	2,011	486	370	260	277	908	0.6%	8.1%	81
LA	97,952	3,977	2,255	598	472	320	332	1,124	1.1%	8.3%	104
MA	263,212	6,626	3,861	886	666	453	760	1,880	0.7%	11.5%	124
MD	250,719	7,518	4,095	1,034	935	704	750	2,390	1.0%	10.0%	407
ME	47,064	1,218	611	166	112	68	261	441	0.9%	21.4%	33
MI	407,729	8,996	5,743	1,469	1,017	506	261	1,786	0.4%	2.9%	372
MN	282,793	4,799	3,129	643	555	318	154	1,028	0.4%	3.2%	180
MO	222,656	5,198	3,234	780	659	317	208	1,184	0.5%	4.0%	137
MS	36,842	1,653	971	279	184	123	96	403	1.1%	5.8%	57
MT	37,483	588	346	84	67	56	35	158	0.4%	6.0%	18
NC	369,269	9,929	6,028	1,475	1,138	704	584	2,426	0.7%	5.9%	191
ND	23,207	294	173	40	34	22	25	81	0.3%	8.5%	13
NE	50,625	971	640	133	96	57	45	198	0.4%	4.6%	14
NH	60,923	1,332	807	194	160	87	84	332	0.5%	6.3%	28
NJ	312,162	11,024	5,365	1,488	1,199	1,006	1,966	4,171	1.3%	17.8%	489
NM	56,498	1,664	909	182	177	117	279	573	1.0%	16.8%	125
NV	108,561	2,281	1,081	260	243	141	556	940	0.9%	24.4%	39
NY	460,198	17,022	8,234	2,044	1,622	1,130	3,992	6,749	1.5%	23.5%	401
OH	408,014	10,679	5,844	1,501	1,210	977	1,147	3,336	0.8%	10.7%	391
OK	82,134	2,466	1,363	367	301	196	239	736	0.9%	9.7%	74
OR	186,720	2,501	1,466	329	283	179	244	706	0.4%	9.8%	91
PA	371,178	12,139	6,473	1,854	1,357	1,022	1,433	3,814	1.0%	11.8%	292
RI	37,673	1,101	595	154	111	86	155	352	0.9%	14.1%	26
SC	165,785	5,058	3,070	656	551	383	398	1,332	0.8%	7.9%	110
SD	17,290	300	191	33	37	19	20	76	0.4%	6.7%	12
TN	179,910	4,432	2,706	661	557	324	184	1,065	0.6%	4.2%	89
TX	674,767	16,697	9,933	2,454	1,853	1,331	1,126	4,313	0.6%	6.7%	172
UT	136,777	2,003	1,296	318	218	98	73	389	0.3%	3.6%	12
VA	324,297	6,530	3,894	1,057	799	451	329	1,579	0.5%	5.0%	148
VT	33,314	665	358	78	65	50	114	229	0.7%	17.1%	48
WA	308,509	4,557	2,714	558	471	341	473	1,285	0.4%	10.4%	58
WI	225,937	4,033	2,206	606	485	343	393	1,222	0.5%	9.7%	107
WV	36,077	1,445	881	226	157	88	93	338	0.9%	6.4%	72
WY	15,288	268	160	49	36	16	7	59	0.4%	2.6%	23
Other ²	42,103	5,354	1,773	613	1,323	668	977	2,968	7.0%	18.2%	107
Total	10,867,341	265,960	149,159	37,345	30,698	21,451	27,307	79,486	0.7%	10.3%	7,019

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 - September 30, 2018

State	2017						YTD-2018						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	22	12	134	1	10	179	16	9	111	2	16	154	1,368	178	1,533	47	235	3,361
AL	615	83	2,066	14	125	2,903	448	87	1,410	10	62	2,017	19,568	2,517	25,008	1,148	3,002	51,243
AR	227	32	765	7	86	1,117	191	15	565	7	28	806	7,424	1,052	9,700	457	1,969	20,602
AZ	624	109	2,507	11	526	3,777	466	88	1,788	10	189	2,541	18,442	6,222	73,353	1,375	46,639	146,031
CA	2,371	1,485	9,673	41	986	14,556	1,595	1,754	6,407	39	339	10,134	67,186	26,784	284,259	3,078	107,308	488,615
CO	365	56	1,299	3	33	1,756	249	42	859	2	13	1,165	14,154	2,770	27,614	696	7,732	52,966
CT	441	70	2,447	11	490	3,459	343	53	1,739	14	235	2,384	11,543	2,617	33,560	574	6,570	54,864
DC	60	15	349	-	19	443	43	17	238	4	18	320	2,036	412	5,103	114	709	8,374
DE	130	20	737	2	158	1,047	93	8	505	1	62	669	3,753	626	9,735	201	2,149	16,463
FL	2,312	12,690	9,498	190	1,787	26,477	2,449	14,205	36,162	106	749	53,671	58,712	45,716	280,848	4,754	145,180	535,209
GA	1,221	565	5,387	20	480	7,673	906	454	3,860	20	181	5,421	36,950	9,631	96,762	2,527	17,192	163,063
HI	81	22	358	1	22	484	56	94	223	1	12	386	3,171	843	7,799	76	2,424	14,313
IA	335	46	993	9	77	1,460	241	23	651	1	37	953	8,880	1,159	13,107	665	2,247	26,058
ID	200	36	517	1	36	790	139	23	346	2	9	519	5,077	1,132	10,551	267	5,776	22,803
IL	1,508	322	7,086	53	1,800	10,769	1,101	206	4,907	37	920	7,171	38,635	10,756	131,022	2,448	41,602	224,463
IN	828	95	2,494	22	232	3,671	502	222	1,846	19	141	2,730	26,811	3,195	37,414	2,159	6,791	76,370
KS	281	27	809	3	59	1,179	208	28	592	6	46	880	8,416	976	10,213	467	2,092	22,164
KY	356	58	1,172	13	132	1,731	245	25	895	17	38	1,220	12,190	1,517	15,671	586	2,770	32,734
LA	592	686	2,698	19	131	4,126	491	111	1,710	10	66	2,388	16,691	3,962	23,589	1,147	2,238	47,627
MA	663	105	3,133	31	295	4,227	530	94	2,002	18	115	2,759	19,370	5,064	56,894	1,140	10,609	93,078
MD	877	145	4,708	26	983	6,739	637	83	3,283	21	489	4,513	23,397	5,303	73,584	1,336	17,466	121,087
ME	156	12	564	5	97	834	113	20	388	5	50	576	4,671	686	9,266	276	2,408	17,308
MI	1,211	146	3,878	38	417	5,690	910	99	2,757	16	183	3,965	37,859	7,887	77,831	6,284	30,171	160,032
MN	546	56	1,978	6	138	2,724	395	53	1,341	4	54	1,847	16,494	3,474	39,652	996	11,511	72,128
MO	688	96	2,104	10	269	3,167	465	56	1,506	10	125	2,162	21,110	3,143	31,521	1,415	6,742	63,931
MS	301	57	969	3	77	1,407	229	33	722	10	46	1,040	8,662	1,271	12,528	576	1,529	24,566
MT	58	12	259	2	17	348	44	9	181	1	8	243	2,475	354	3,964	104	899	7,796
NC	1,039	250	4,134	25	324	5,772	782	262	2,779	17	102	3,942	32,931	6,375	61,790	1,711	8,799	111,606
ND	16	1	99	-	12	128	22	4	59	-	12	97	669	169	853	62	140	1,893
NE	121	13	443	4	34	615	115	11	311	5	17	459	4,052	505	5,979	322	973	11,831
NH	163	25	663	5	81	937	116	17	426	-	28	587	5,405	1,051	11,581	262	2,411	20,711
NJ	964	231	7,467	42	1,456	10,160	758	119	5,008	36	695	6,616	28,709	8,195	101,796	1,543	23,513	163,755
NM	215	23	868	3	126	1,235	135	12	702	1	45	895	5,769	917	11,468	271	3,145	21,570
NV	223	138	1,193	14	497	2,065	180	25	691	28	131	1,055	6,758	3,126	40,012	512	33,886	84,295
NY	1,270	302	8,832	80	1,022	11,506	946	206	5,277	63	517	7,009	37,547	10,075	118,070	2,009	14,878	182,580
OH	1,222	117	4,871	55	644	6,909	856	90	3,313	49	332	4,640	36,517	5,834	73,145	3,841	15,443	134,781
OK	289	33	1,080	4	107	1,513	228	13	768	6	55	1,070	9,606	1,062	11,324	587	1,780	24,359
OR	264	83	1,136	8	77	1,568	190	79	762	4	19	1,054	8,980	2,811	26,516	475	10,635	49,417
PA	1,459	174	6,646	41	674	8,994	1,114	138	4,449	31	349	6,081	40,348	6,337	77,161	2,082	10,835	136,763
RI	116	23	688	14	102	943	93	11	423	15	43	585	3,701	987	10,979	215	2,825	18,707
SC	556	235	2,425	8	209	3,433	417	104	1,697	8	90	2,316	16,906	3,523	34,557	1,091	7,501	63,578
SD	41	5	141	-	4	191	40	1	96	-	6	143	1,206	161	1,750	93	266	3,476
TN	595	82	2,007	9	110	2,803	419	56	1,340	13	43	1,871	19,101	2,973	28,177	1,073	4,085	55,409
TX	2,356	6,178	7,035	27	139	15,735	1,947	5,657	14,314	35	93	22,046	69,621	21,487	85,391	3,798	8,026	188,323
UT	281	38	894	2	67	1,282	195	41	609	4	23	872	9,188	1,831	20,426	391	7,972	39,808
VA	857	126	3,443	11	548	4,985	603	65	2,448	11	247	3,374	23,069	4,386	51,747	1,122	13,880	94,203
VT	69	5	264	2	37	377	58	11	216	3	18	306	2,261	297	3,548	126	460	6,692
WA	537	111	2,184	9	218	3,059	357	78	1,296	8	79	1,818	17,887	4,051	48,608	854	18,881	90,281
WI	501	89	2,125	9	241	2,965	346	62	1,344	6	133	1,891	14,644	2,616	30,551	877	6,703	55,391
WV	159	22	608	7	52	848	109	16	360	3	25	513	4,721	673	6,030	222	860	12,507
WY	37	9	196	1	26	269	27	4	110	-	18	159	1,341	199	1,742	59	360	3,701
Other ³	87	4,329	601	478	70	5,565	1,082	7,427	11,395	379	69	20,352	4,317	13,362	21,144	978	518	40,319
Total	30,506	29,700	128,625	1,400	16,359	206,590	24,240	32,420	137,187	1,118	7,420	202,385	900,297	252,253	2,286,431	59,489	684,735	4,183,205

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 - September 30, 2018

State	2017						YTD-2018						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	13	2	80	-	9	104	7	3	67	1	9	87	1,161	86	991	43	164	2,445
AL	453	50	1,367	5	85	1,960	316	44	950	5	49	1,364	15,843	1,592	17,675	1,023	2,218	38,351
AR	139	18	499	3	62	721	122	5	346	5	18	496	5,983	723	6,694	421	1,345	15,166
AZ	426	32	1,644	6	327	2,435	292	42	1,083	7	120	1,544	14,029	2,843	47,092	1,303	27,634	92,901
CA	1,643	409	6,347	25	628	9,052	1,107	617	3,969	26	206	5,925	52,196	10,071	182,759	2,901	62,695	310,622
CO	250	16	825	2	21	1,114	157	20	543	-	11	731	11,403	1,463	17,999	665	4,880	36,410
CT	301	21	1,676	7	358	2,363	232	16	1,064	13	155	1,480	9,103	1,223	23,382	533	4,437	38,678
DC	40	8	227	-	12	287	34	9	144	4	15	206	1,630	200	3,503	103	443	5,879
DE	86	11	468	-	104	669	61	4	332	1	46	444	2,856	345	6,586	177	1,489	11,453
FL	1,800	6,113	6,143	144	1,165	15,365	1,763	9,026	22,341	69	505	33,704	46,259	23,465	189,420	4,088	93,106	356,338
GA	779	210	3,239	10	314	4,552	605	239	2,390	16	107	3,357	26,971	4,500	62,943	2,166	10,613	107,193
HI	53	4	243	1	11	312	36	13	151	-	7	207	2,664	340	5,342	73	1,505	9,924
IA	234	14	672	7	50	977	159	10	418	1	20	608	7,034	668	8,858	580	1,569	18,709
ID	108	10	308	-	23	449	77	5	215	1	5	303	3,883	514	6,813	255	3,711	15,176
IL	943	129	4,465	26	1,154	6,717	678	96	2,850	19	546	4,189	28,726	4,157	83,392	1,932	26,321	144,528
IN	512	30	1,642	9	140	2,333	316	32	1,084	9	88	1,529	20,236	1,704	24,212	1,391	4,535	52,078
KS	159	5	512	1	46	723	113	4	353	6	32	508	6,279	551	6,597	412	1,434	15,273
KY	199	18	705	4	81	1,007	142	14	508	13	26	703	9,176	832	9,585	446	1,827	21,866
LA	432	424	1,858	4	90	2,808	354	53	1,152	7	44	1,610	13,469	2,704	17,027	1,053	1,568	35,821
MA	431	35	2,092	25	202	2,785	357	38	1,224	17	78	1,714	15,078	2,500	37,894	1,073	6,850	63,395
MD	582	43	3,105	15	632	4,377	430	20	2,009	16	331	2,806	17,636	2,176	48,392	1,209	11,081	80,494
ME	102	2	357	1	65	527	63	6	243	4	35	351	3,647	341	6,277	250	1,662	12,177
MI	761	55	2,493	10	281	3,600	596	43	1,716	10	118	2,483	29,808	3,821	49,871	2,855	19,442	105,797
MN	322	16	1,189	2	84	1,613	236	30	776	1	26	1,069	12,079	1,470	23,513	947	6,780	44,789
MO	429	29	1,317	2	171	1,948	269	20	884	8	75	1,256	16,183	1,721	20,526	1,169	4,348	43,947
MS	245	22	688	1	60	1,016	180	22	517	7	34	760	7,361	887	9,540	512	1,199	19,499
MT	33	6	173	1	7	220	25	5	107	1	5	143	1,946	205	2,679	102	617	5,549
NC	664	97	2,580	14	222	3,577	511	79	1,700	15	65	2,370	25,027	3,153	40,459	1,548	5,757	75,944
ND	10	-	67	-	11	88	12	2	42	-	6	62	514	96	561	51	90	1,312
NE	93	6	331	3	22	455	73	5	217	2	12	309	3,266	297	4,332	302	683	8,880
NH	93	5	429	1	52	580	69	6	248	-	16	339	4,111	469	7,453	246	1,542	13,821
NJ	660	86	5,135	25	1,018	6,924	499	59	3,156	26	492	4,232	22,441	3,692	70,013	1,334	15,663	113,143
NM	137	10	560	1	81	789	96	7	412	1	25	541	4,484	498	7,679	247	2,092	15,000
NV	170	11	763	10	317	1,271	124	8	443	21	91	687	5,359	1,240	25,386	472	20,548	53,005
NY	866	56	5,891	49	719	7,581	659	46	3,259	48	348	4,360	29,402	3,898	81,172	1,627	9,593	125,692
OH	733	38	3,166	20	430	4,387	564	37	1,996	30	227	2,854	27,853	3,148	47,764	2,211	10,619	91,595
OK	200	10	684	1	76	971	157	8	485	4	35	689	7,680	636	7,774	520	1,261	17,871
OR	170	41	733	3	48	995	130	40	446	1	12	629	6,937	1,306	17,195	431	6,497	32,366
PA	990	57	4,404	22	466	5,939	747	61	2,858	18	234	3,918	31,053	3,280	52,673	1,759	7,272	96,037
RI	67	11	433	10	71	592	63	5	250	13	32	363	2,726	482	7,206	193	1,831	12,438
SC	355	101	1,532	2	131	2,121	269	57	1,041	4	62	1,433	12,678	1,639	23,260	994	5,074	43,645
SD	26	3	103	-	1	133	30	-	62	-	5	97	918	89	1,197	85	211	2,500
TN	426	36	1,279	2	78	1,821	295	27	845	7	26	1,200	15,176	1,700	19,095	904	2,843	39,718
TX	1,697	3,834	4,442	9	90	10,072	1,369	3,373	9,471	29	55	14,297	55,675	13,754	58,590	3,570	5,513	137,102
UT	167	9	542	1	42	761	117	16	375	2	14	524	7,121	767	12,724	366	4,707	25,685
VA	567	41	2,215	6	366	3,195	393	23	1,490	10	149	2,065	17,266	1,977	33,857	1,051	8,883	63,034
VT	31	-	169	1	23	224	25	4	125	2	13	169	1,704	127	2,343	104	300	4,578
WA	365	28	1,437	4	126	1,960	230	22	809	5	49	1,115	13,796	1,707	31,969	774	11,901	60,147
WI	338	51	1,380	5	158	1,932	235	34	787	5	89	1,150	11,496	1,441	19,654	792	4,379	37,762
WV	87	5	348	1	33	474	63	6	208	3	14	294	3,606	337	3,647	192	540	8,322
WY	26	4	144	1	18	193	18	2	77	-	16	113	1,118	145	1,238	57	261	2,819
Other ³	41	2,701	360	473	56	3,631	898	4,425	8,381	379	64	14,147	3,272	7,694	14,697	961	433	27,057
Total	20,454	14,973	83,461	975	10,837	130,700	16,373	18,788	86,619	892	4,862	127,534	697,318	124,674	1,511,500	48,473	431,966	2,813,931

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 - September 30, 2018

State	2017						YTD-2018						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	9	10	54	1	1	75	9	6	44	1	7	67	207	92	542	4	71	916
AL	162	33	699	9	40	943	132	43	460	5	13	653	3,725	925	7,333	125	784	12,892
AR	88	14	266	4	24	396	69	10	219	2	10	310	1,441	329	3,006	36	624	5,436
AZ	198	77	863	5	199	1,342	174	46	705	3	69	997	4,413	3,379	26,261	72	19,005	53,130
CA	728	1,076	3,326	16	358	5,504	488	1,137	2,438	13	133	4,209	14,990	16,713	101,500	177	44,613	177,993
CO	115	40	474	1	12	642	92	22	316	2	2	434	2,751	1,307	9,615	31	2,852	16,556
CT	140	49	771	4	132	1,096	111	37	675	1	80	904	2,440	1,394	10,178	41	2,133	16,186
DC	20	7	122	-	7	156	9	8	94	-	3	114	406	212	1,600	11	266	2,495
DE	44	9	269	2	54	378	32	4	173	-	16	225	897	281	3,149	24	660	5,010
FL	512	6,577	3,355	46	622	11,112	686	5,179	13,821	37	244	19,967	12,453	22,251	91,428	666	52,074	178,871
GA	442	355	2,148	10	166	3,121	301	215	1,470	4	74	2,064	9,979	5,131	33,819	361	6,579	55,870
HI	28	18	115	-	11	172	20	81	72	1	5	179	507	503	2,457	3	919	4,389
IA	101	32	321	2	27	483	82	13	233	-	17	345	1,846	491	4,249	85	678	7,349
ID	92	26	209	1	13	341	62	18	131	1	4	216	1,194	618	3,738	12	2,065	7,627
IL	565	193	2,621	27	646	4,052	423	110	2,057	18	374	2,982	9,909	6,599	47,630	516	15,281	79,935
IN	316	65	852	13	92	1,338	186	190	762	10	53	1,201	6,575	1,491	13,202	768	2,256	24,292
KS	122	22	297	2	13	456	95	24	239	-	14	372	2,137	425	3,616	55	658	6,891
KY	157	40	467	9	51	724	103	11	387	4	12	517	3,014	685	6,086	140	943	10,868
LA	160	262	840	15	41	1,318	137	58	558	3	22	778	3,222	1,258	6,562	94	670	11,806
MA	232	70	1,041	6	93	1,442	173	56	778	1	37	1,045	4,292	2,564	19,000	67	3,759	29,683
MD	295	102	1,603	11	351	2,362	207	63	1,274	5	158	1,707	5,761	3,127	25,192	127	6,385	40,593
ME	54	10	207	4	32	307	50	14	145	1	15	225	1,024	345	2,989	26	746	5,131
MI	450	91	1,385	28	136	2,090	314	56	1,041	6	65	1,482	8,051	4,066	27,960	3,429	10,729	54,235
MN	224	40	789	4	54	1,111	159	23	565	3	28	778	4,415	2,004	16,139	49	4,731	27,339
MO	259	67	787	8	98	1,219	196	36	622	2	50	906	4,927	1,422	10,995	246	2,394	19,984
MS	56	35	281	2	17	391	49	11	205	3	12	280	1,301	384	2,988	64	330	5,067
MT	25	6	86	1	10	128	19	4	74	-	3	100	529	149	1,285	2	282	2,247
NC	375	153	1,554	11	102	2,195	271	183	1,079	2	37	1,572	7,904	3,222	21,331	163	3,042	35,662
ND	6	1	32	-	1	40	10	2	17	-	6	35	155	73	292	11	50	581
NE	28	7	112	1	12	160	42	6	94	3	5	150	786	208	1,647	20	290	2,951
NH	70	20	234	4	29	357	47	11	178	-	12	248	1,294	582	4,128	16	869	6,890
NJ	304	145	2,332	17	438	3,236	259	60	1,852	10	203	2,384	6,268	4,503	31,783	209	7,850	50,612
NM	78	13	308	2	45	446	39	5	290	-	20	354	1,285	419	3,789	24	1,053	6,570
NV	53	127	430	4	180	794	56	17	248	7	40	368	1,399	1,886	14,626	40	13,338	31,290
NY	404	246	2,941	31	303	3,925	287	160	2,018	15	169	2,649	8,145	6,177	36,898	382	5,285	56,888
OH	489	79	1,705	35	214	2,522	292	53	1,317	19	105	1,786	8,664	2,686	25,381	1,630	4,824	43,186
OK	89	23	396	3	31	542	71	5	283	2	20	381	1,926	426	3,550	67	519	6,488
OR	94	42	403	5	29	573	60	39	316	3	7	425	2,043	1,505	9,321	44	4,138	17,051
PA	469	117	2,242	19	208	3,055	367	77	1,591	13	115	2,163	9,295	3,057	24,488	323	3,563	40,726
RI	49	12	255	4	31	351	30	6	173	2	11	222	975	505	3,773	22	994	6,269
SC	201	134	893	6	78	1,312	148	47	656	4	28	883	4,228	1,884	11,297	97	2,427	19,933
SD	15	2	38	-	3	58	10	1	34	-	1	46	288	72	553	8	55	976
TN	169	46	728	7	32	982	124	29	495	6	17	671	3,925	1,273	9,082	169	1,242	15,691
TX	659	2,344	2,593	18	49	5,663	578	2,284	4,843	6	38	7,749	13,946	7,733	26,801	228	2,513	51,221
UT	114	29	352	1	25	521	78	25	234	2	9	348	2,067	1,064	7,702	25	3,265	14,123
VA	290	85	1,228	5	182	1,790	210	42	958	1	98	1,309	5,803	2,409	17,890	71	4,997	31,169
VT	38	5	95	1	14	153	33	7	91	1	5	137	557	170	1,205	22	160	2,114
WA	172	83	747	5	92	1,099	127	56	487	3	30	703	4,091	2,344	16,639	80	6,980	30,134
WI	163	38	745	4	83	1,033	111	28	557	1	44	741	3,148	1,175	10,897	85	2,324	17,629
WV	72	17	260	6	19	374	46	10	152	-	11	219	1,115	336	2,383	30	320	4,185
WY	11	5	52	-	8	76	9	2	33	-	2	46	223	54	504	2	99	882
Other ³	46	1,628	241	5	14	1,934	184	3,002	3,014	-	5	6,205	1,045	5,668	6,447	17	85	13,262
Total	10,052	14,727	45,164	425	5,522	75,890	7,867	13,632	50,568	226	2,558	74,851	202,979	127,579	774,931	11,016	252,769	1,369,274

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.



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).

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.

