



FORECLOSURE PREVENTION REPORT

FEDERAL PROPERTY MANAGER'S REPORT

FOURTH QUARTER 2017



Table of Contents

HIGHLIGHTS..... 3

MORTGAGE PERFORMANCE..... 4

FORECLOSURE PREVENTION ACTIONS: All Actions Completed..... 5

60+ DAYS DELINQUENT LOANS AND FORECLOSURE PREVENTION ACTIONS..... 6

 Home Retention Actions..... 7

 Enterprises' Loan Modifications..... 8

 Fannie Mae's Loan Modifications..... 11

 Freddie Mac's Loan Modifications..... 12

 Home Forfeiture Actions..... 13

FORECLOSURES..... 14

REO ACTIVITY & INVENTORY..... 15

DELINQUENT LOANS BY STATE..... 16

DEEPLY DELINQUENT LOANS IN SELECTED STATES..... 17

DELINQUENCY STATUS MAP..... 18

CHANGE IN THE NUMBER OF DELINQUENT LOANS IN KEY STATES..... 19



Table of Contents (Cont.)

APPENDIX: DATA TABLES..... 20

APPENDIX: STATE LEVEL DATA

 Single-Family Book Profile by State..... 34

 Completed Foreclosure Prevention Actions by State..... 37

GLOSSARY..... 40



Fourth Quarter 2017 Highlights

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 67,569 foreclosure prevention actions in the fourth quarter of 2017, bringing the total to 4,040,258 since the start of conservatorships in September 2008. Of these actions, 3,357,722 have helped troubled homeowners stay in their homes, including 2,150,946 permanent loan modifications.

- Forbearance plans rose significantly to 24,935 during the quarter, driven by the disaster-related forbearance offered to homeowners affected by Hurricanes Harvey, Irma, and Maria.

- Forty-two percent of modifications in the fourth quarter were modifications with principal forbearance. Modifications with extend-term only also accounted for 42 percent of all loan modifications during the quarter.

- There were 3,119 completed short sales and deeds-in-lieu during the quarter, bringing the total to 682,536 since the conservatorships began in September in 2008.

The Enterprises' Mortgage Performance:

- The percentage of 60+ days delinquent loans rose from 1.32 percent to 1.65 percent at the end of the fourth quarter primarily as a result of the impact of Hurricanes Harvey, Irma, and Maria.

- The Enterprises' serious (90 days or more) delinquency rate increased to 1.18 percent at the end of the fourth quarter. This compared with 4.8 percent for Federal Housing Administration (FHA) loans, 2.4 percent for Veterans Affairs (VA) loans, and 2.9 percent for all loans (industry average).

The Enterprises' Foreclosures:

- Foreclosure starts increased 6 percent to 45,203, and third-party and foreclosure sales decreased 14 percent to 13,448 in the fourth quarter.

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

4.04 million troubled homeowners helped during conservatorships

19% of loan modifications in 4Q17 reduced borrowers' monthly payments by over 30%

Serious delinquency rate increased to **1.18%** at the end of 4Q17

REO inventory decreased **9%** in the 4Q17

Foreclosure Prevention Activities

	3Q17	4Q17
Loan Modifications *	30,280	32,736
Repayment Plans	6,020	6,410
Forbearance Plans	1,212	24,935
Charge-offs-in-lieu	295	369
Home Retention Actions	37,807	64,450
Short Sales	2,619	2,439
Deeds-in-lieu	1,039	680
Home Forfeiture Actions	3,658	3,119
TOTAL	41,465	67,569

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

	3Q17	4Q17
30-59 Days Delinquent	440,534	438,299
60-plus-days Delinquent	368,182	458,824
Seriously Delinquent*	264,642	328,845
Foreclosure Starts	42,737	45,203
Third-party & Foreclosure Sales	15,634	13,448
REO Inventory	37,306	33,877
(Percent of total loans serviced)		
30-59 Days Delinquent	1.58%	1.57%
60-plus-days Delinquent	1.32%	1.65%
Seriously Delinquent*	0.95%	1.18%

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

Source: FHFA (Fannie Mae and Freddie Mac)

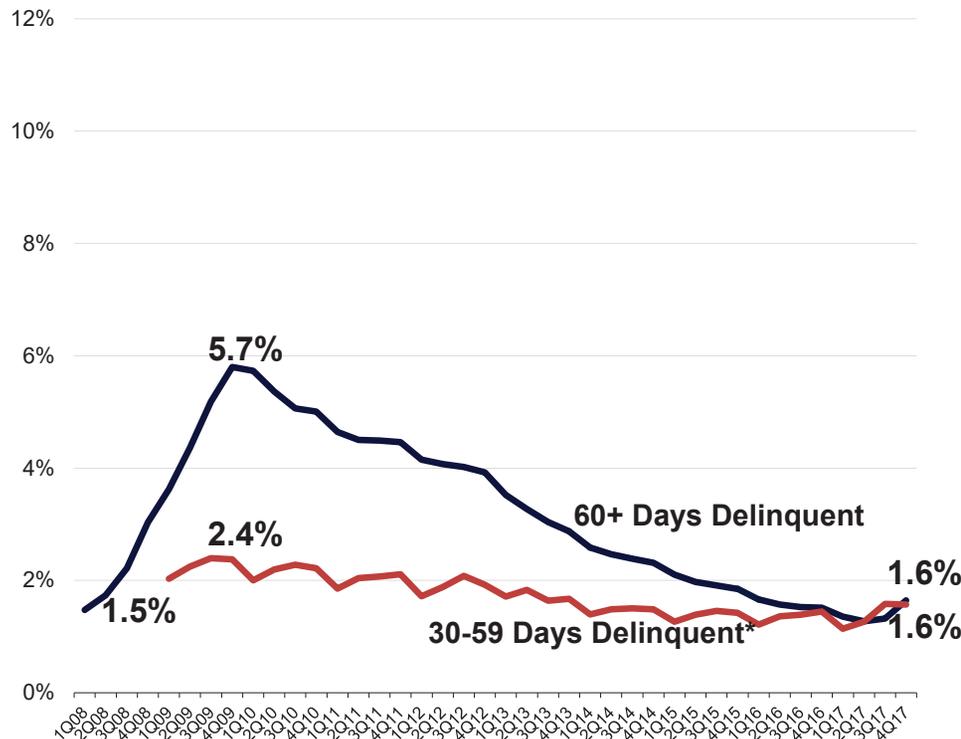


FHFA produces monthly and quarterly versions of the Foreclosure Prevention Report. In addition to the data provided in the monthly reports, the quarterly reports include the following information: benchmarking of the Enterprises' delinquency rates, types and depth of loan modifications, performance of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

Mortgage Performance

The Enterprises' overall delinquency rate increased in the fourth quarter driven primarily by the impact of Hurricanes Harvey, Irma, and Maria in Texas, Florida, and Puerto Rico. The percentage of loans that are 30-59 days delinquent remained flat at 1.6 percent while the 60-plus-day delinquency rate increased to 1.6 percent at the end of the quarter. The Enterprises' serious delinquency rate also increased to 1.18 percent at the end of the quarter. This compared with 4.8 percent for Federal Housing Administration (FHA) loans, 2.4 percent for Veterans Affairs (VA) loans, and 2.9 percent for all loans (industry average).

Enterprises' Delinquency Rates



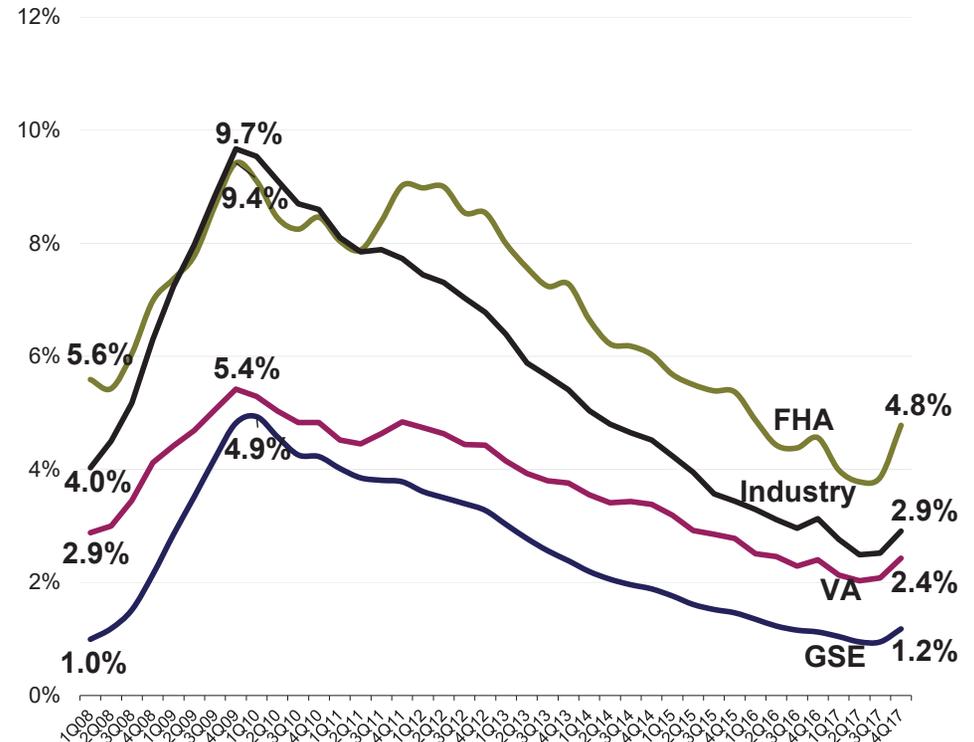
Source: FHFA (Fannie Mae and Freddie Mac)

*2008 data not available.

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



Serious Delinquency Rates**
Enterprises versus Mortgage Industry



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

Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 206,898 foreclosure prevention actions in 2017, bringing the total to 4,040,258 since the start of conservatorships in September 2008. Of these actions, 2,150,946 have been permanent loan modifications, and 1,206,776 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. In addition, 682,536 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	2017	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	51,481	39,317	32,357	30,506	904,843
Forbearance Plans	11,260	8,170	7,228	29,897	216,828
Charge-offs-in-lieu	1,378	1,219	1,047	1,400	14,927
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Loan Modifications ²	<u>189,975</u>	<u>148,109</u>	<u>123,495</u>	<u>128,625</u>	<u>2,150,946</u>
Total	254,094	196,815	164,127	190,428	3,357,722
Nonforeclosure - Home Forfeiture Actions					
Short Sales	38,198	25,081	17,760	11,684	590,526
Deeds-in-lieu	<u>14,926</u>	<u>10,170</u>	<u>8,024</u>	<u>4,786</u>	<u>92,010</u>
Total	53,124	35,251	25,784	16,470	682,536
Total Foreclosure Prevention Actions	307,218	232,066	189,911	206,898	4,040,258

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

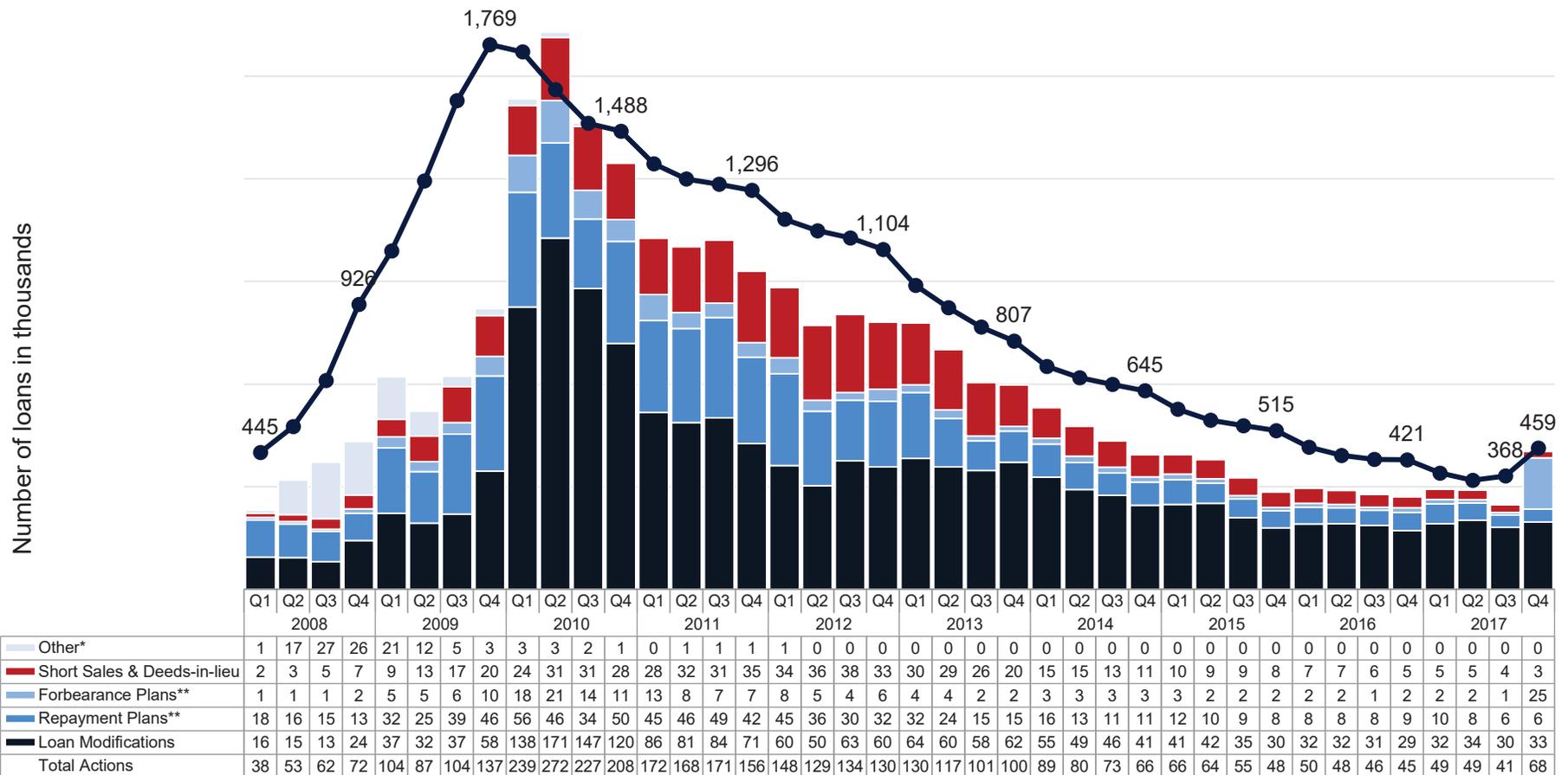
² Includes HAMP permanent modifications.

Source: FHFA (Fannie Mae and Freddie Mac)



60+ Days Delinquent Loans and Foreclosure Prevention Actions

The Enterprises' foreclosure prevention actions increased as the number of 60+ days delinquent loans increased in the fourth quarter, primarily driven by the impact of hurricanes. A total of 67,569 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 32,736 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)

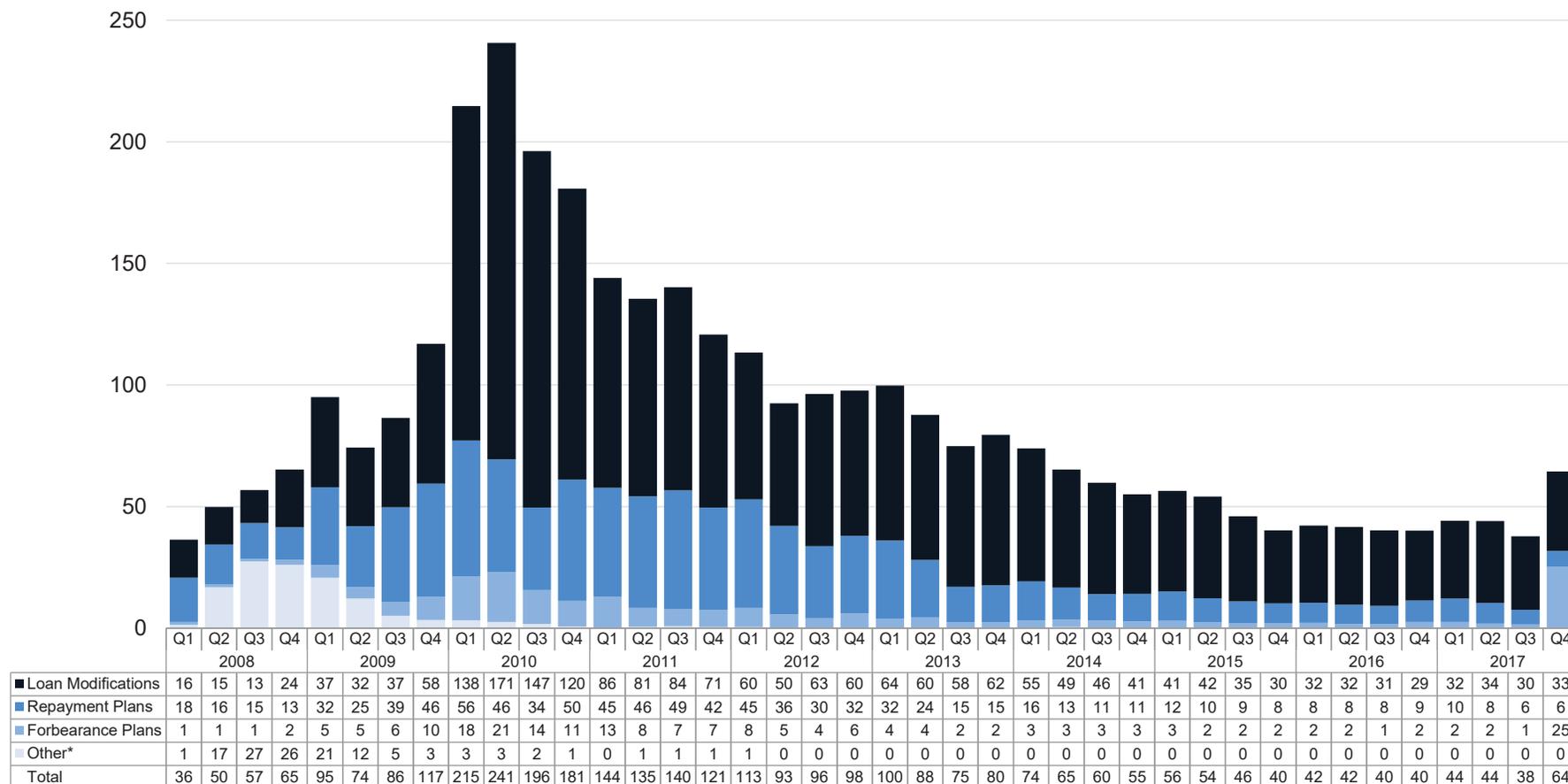


Foreclosure Prevention Activity: Home Retention Actions

The Enterprises completed 64,450 home retention actions in the fourth quarter, compared with 37,807 in the third quarter of 2017, driven by increase in disaster-related forbearance offered to homeowners affected by the hurricanes. These actions, which included 32,736 permanent loan modifications, 6,410 repayment plans, 24,935 forbearance plans and 369 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.

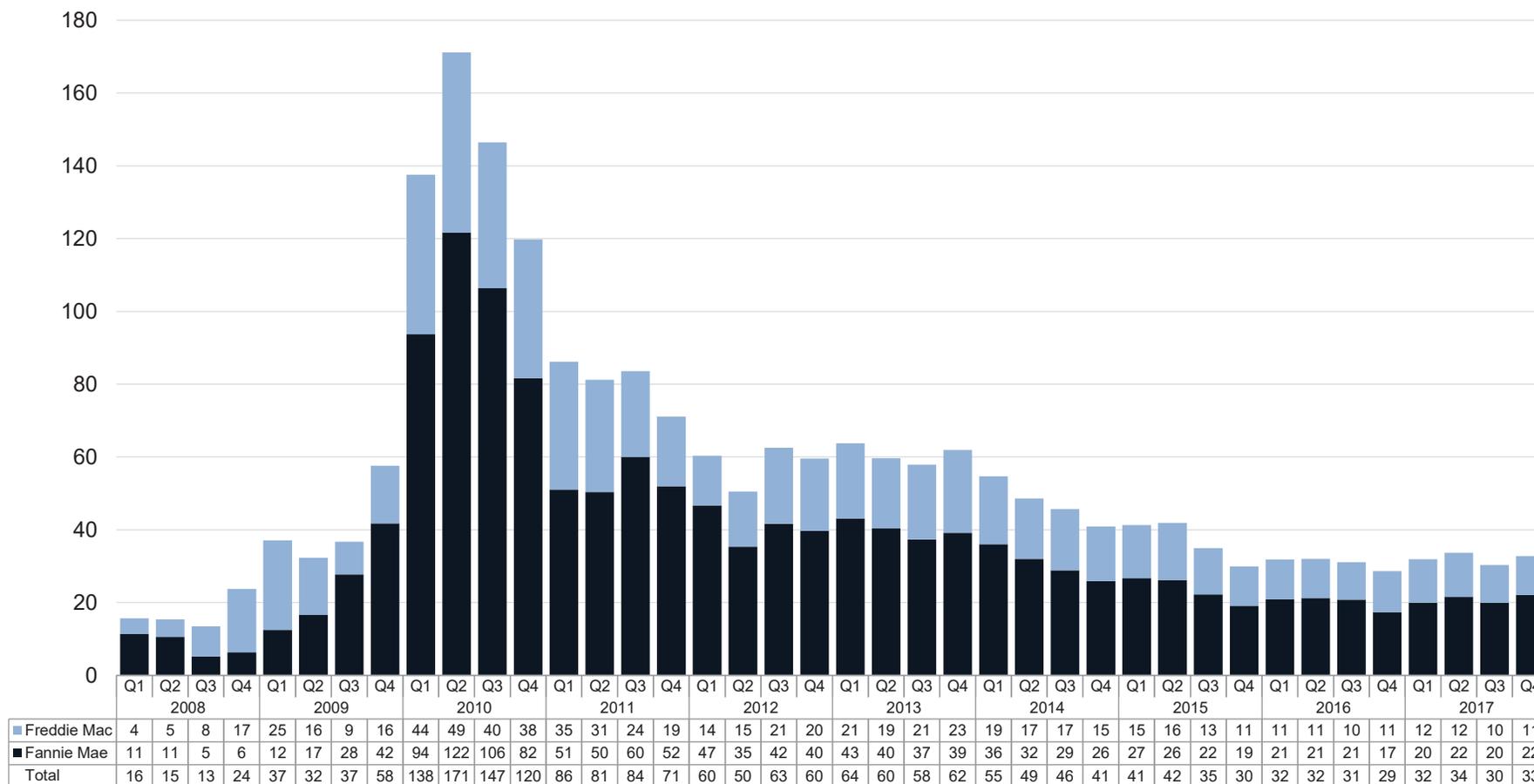
Source: FHFA (Fannie Mae and Freddie Mac)



Enterprises' Loan Modifications

The Enterprises completed 32,736 loan modifications in the fourth quarter, an increase of 8 percent compared with the third quarter of 2017. Fannie Mae's permanent loan modifications increased 11 percent to 22,067 and Freddie Mac's increased 3 percent to 10,669 during the quarter.

Loan Modifications by Enterprise
(Number of loans in thousands)

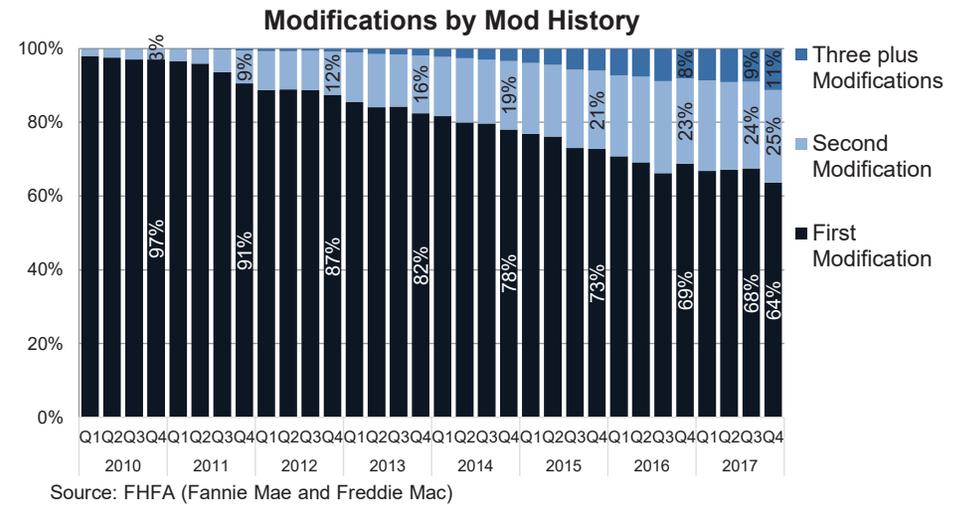
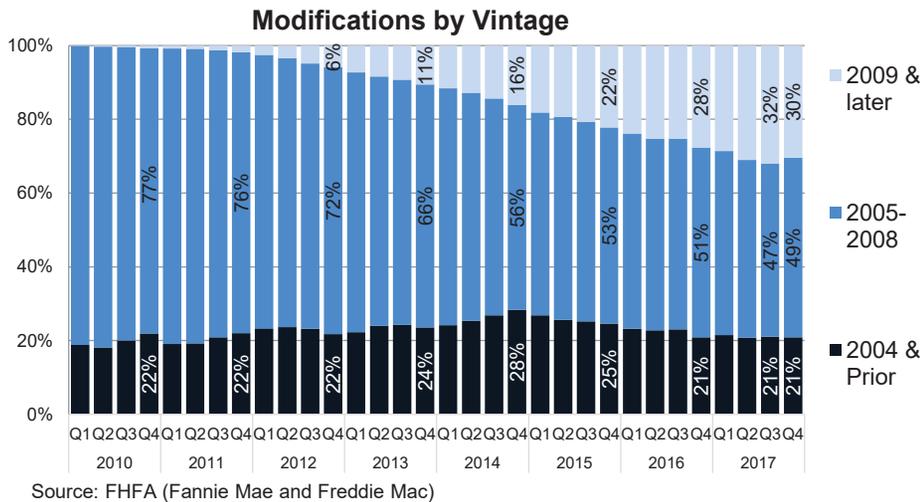
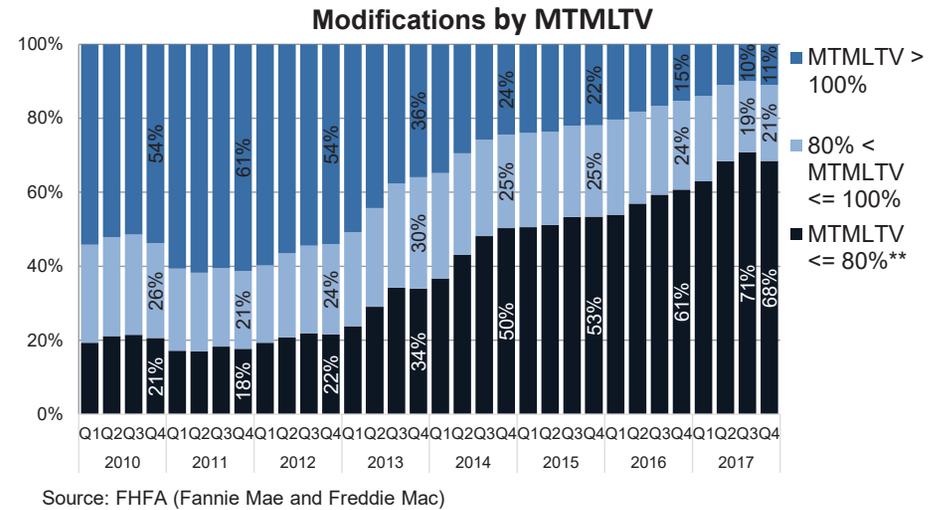
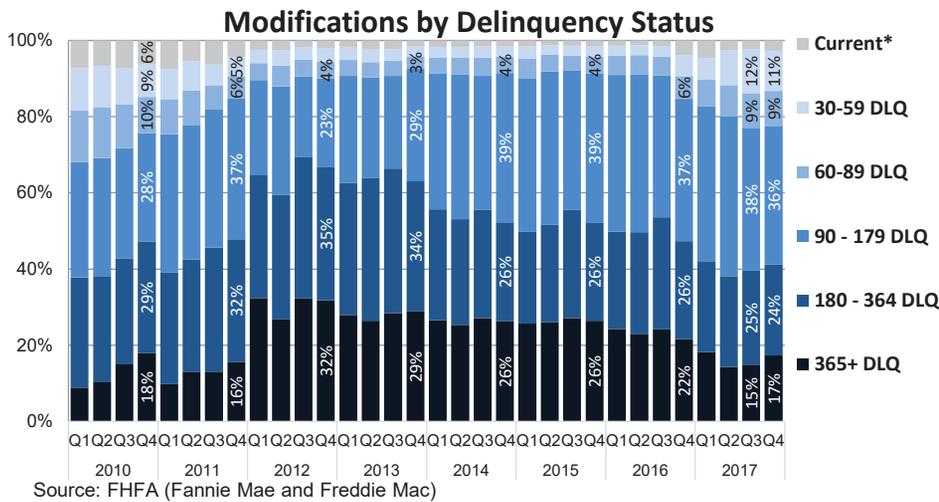


Source: FHFA (Fannie Mae and Freddie Mac)



Enterprises' Loan Modifications

There were 32,736 permanent loan modifications in the fourth quarter. Approximately 78 percent of these loans were 90+ days delinquent at the time of modification; 68 percent had mark-to-market LTV <= 80%; and 70 percent were originated prior to 2009.



*Includes loans with missing delinquency status

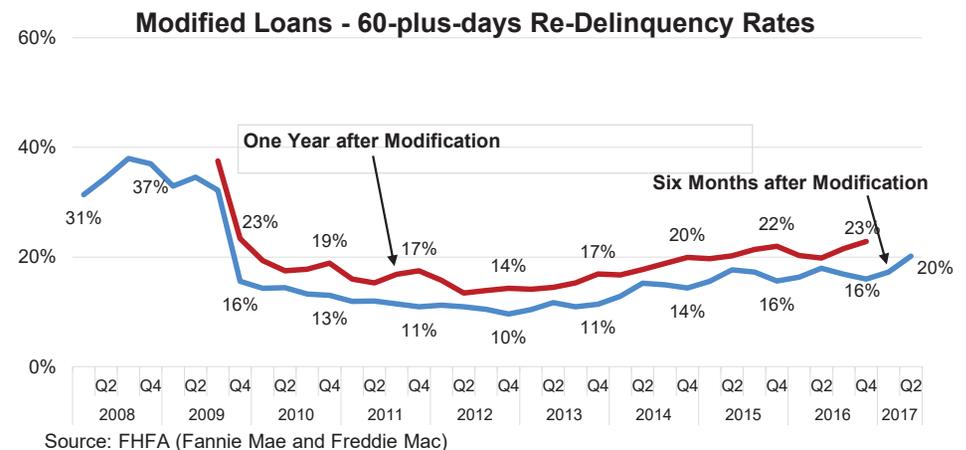
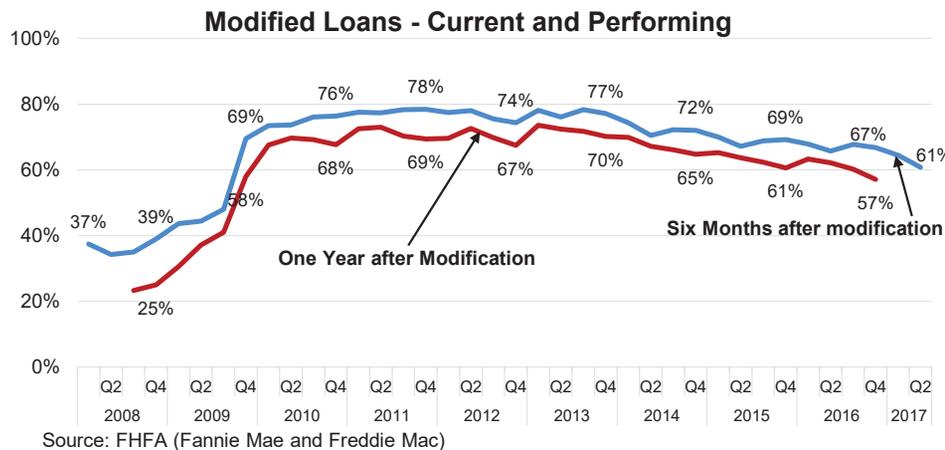
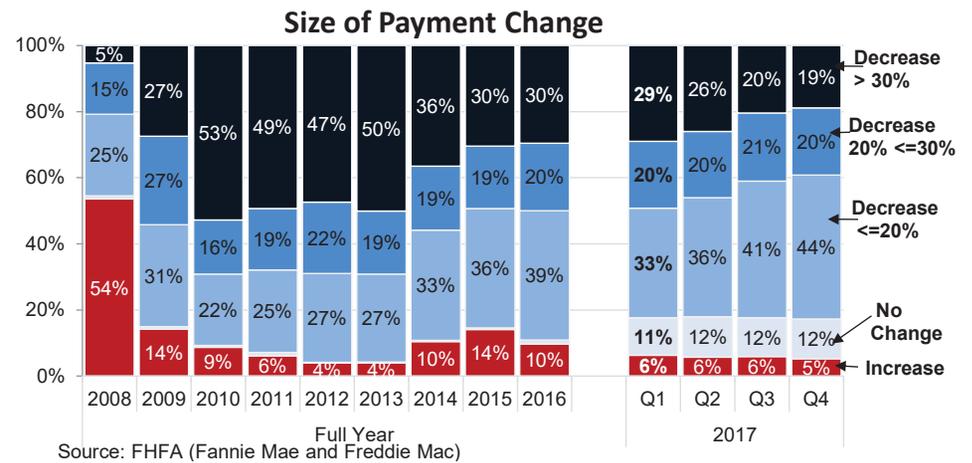
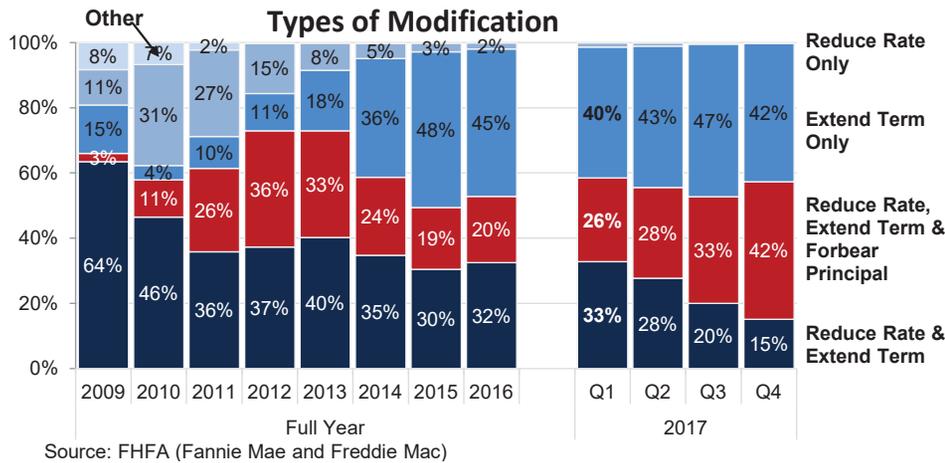
**Includes loans with missing MTMLTV data



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

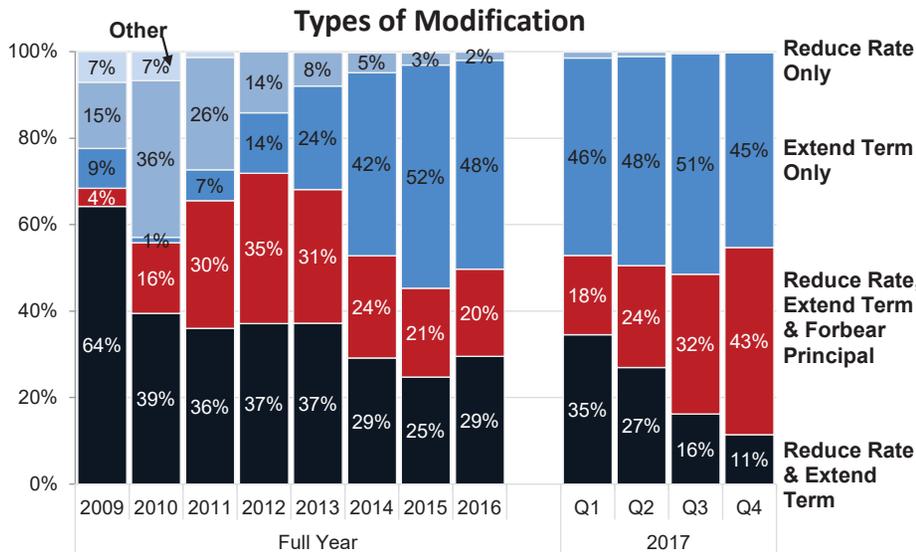
The share of the Enterprises' modifications with extend-term only decreased to 42 percent during the fourth quarter. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions 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.



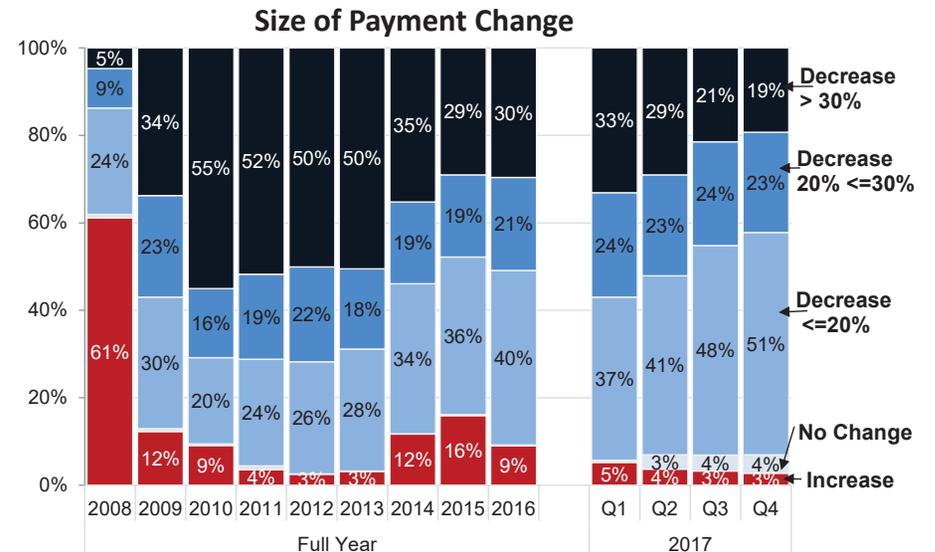
The Enterprises required mandatory implementation of Flex Modification on October 1, 2017. Flex Modification allows more borrowers to qualify for a home retention solution and targets a 20% monthly payment reduction to improve borrower success under the loan modification.



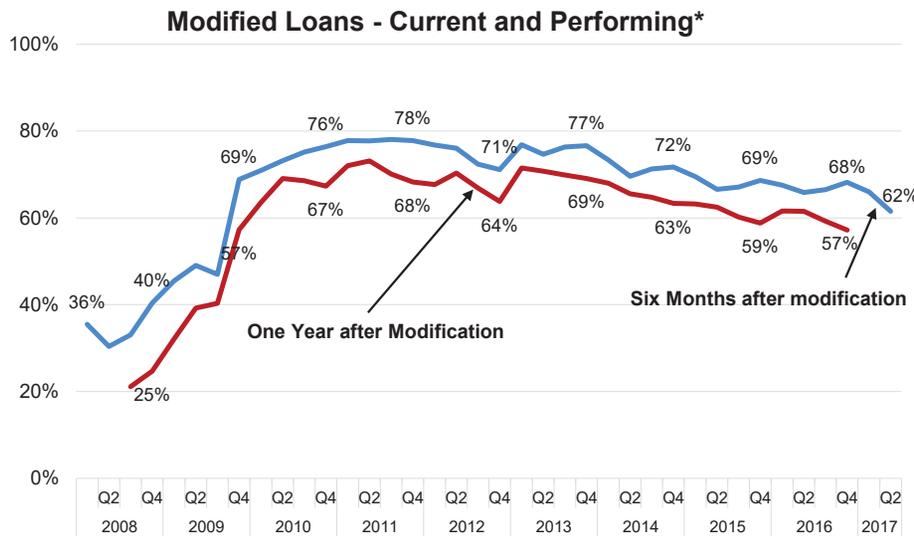
Fannie Mae's Loan Modifications



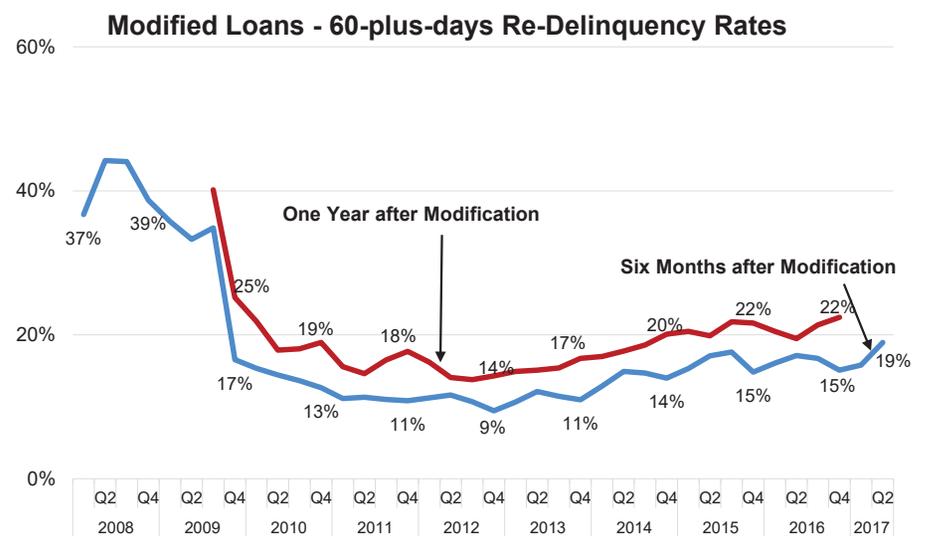
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)

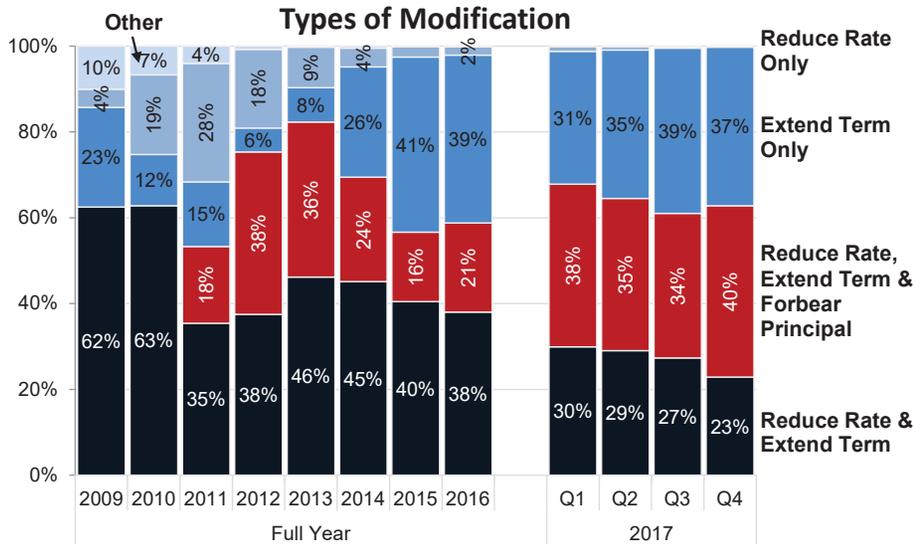


Source: FHFA (Fannie Mae and Freddie Mac)

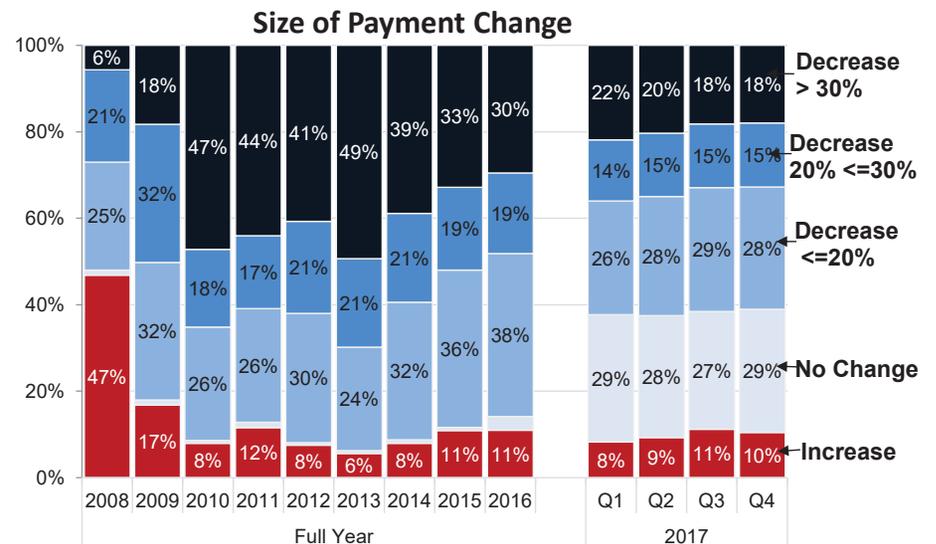
* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off.



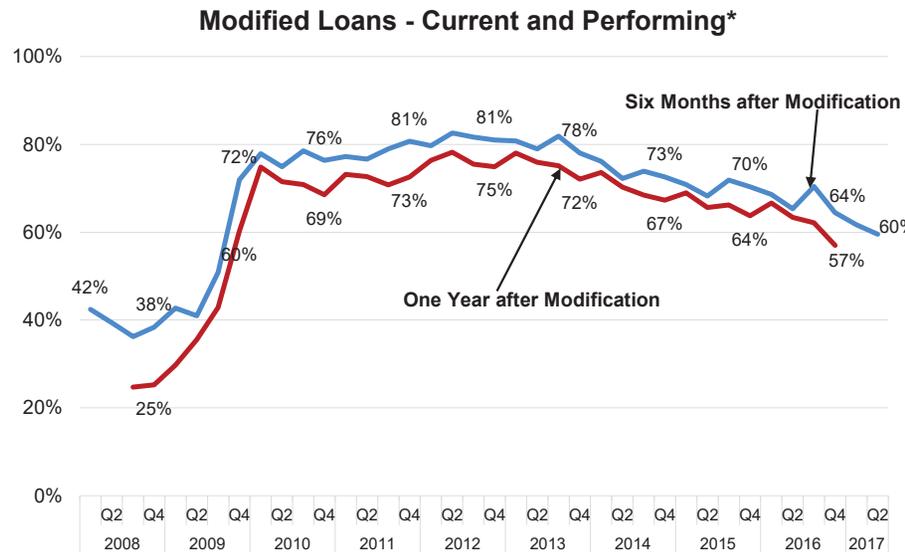
Freddie Mac's Loan Modifications



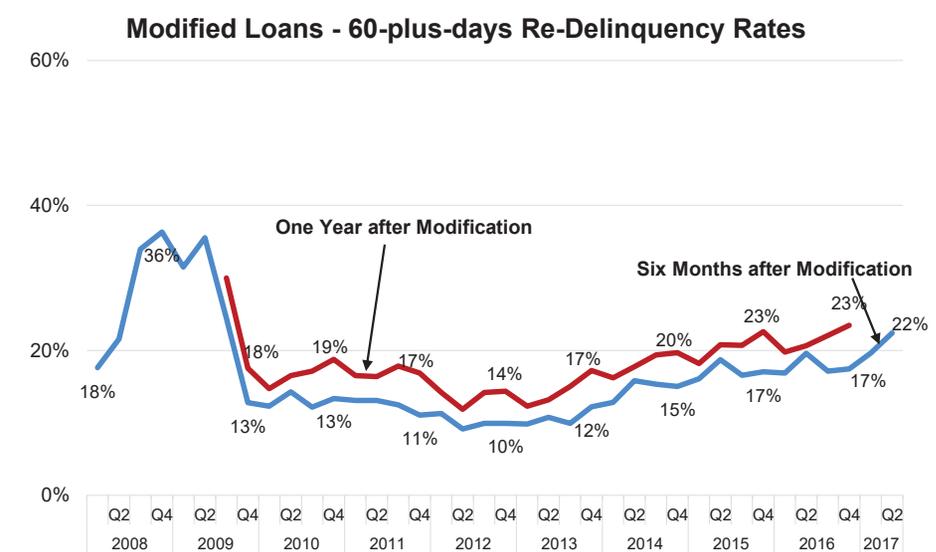
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



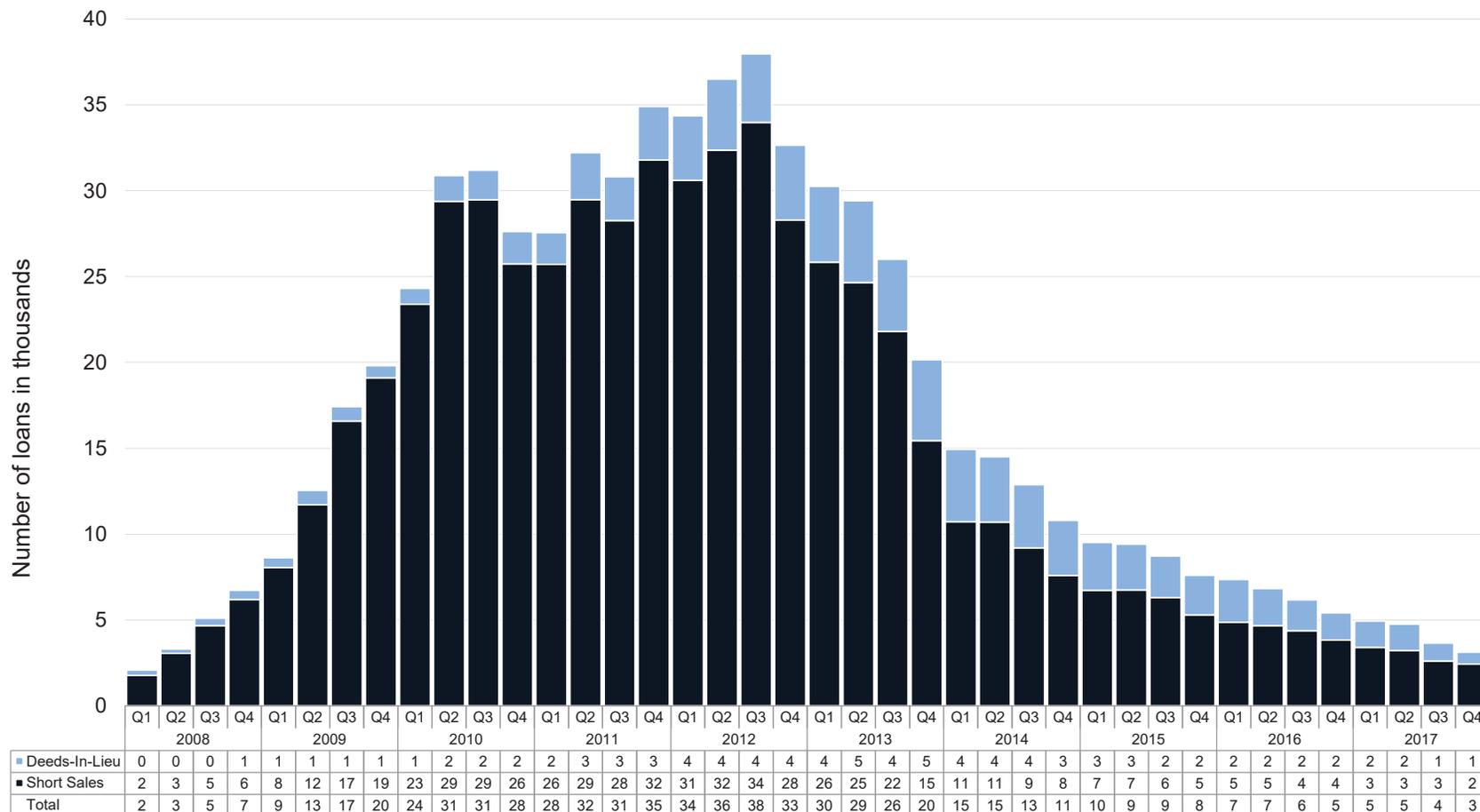
Source: FHFA (Fannie Mae and Freddie Mac)

* 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.



Foreclosure Prevention Activity: Home Forfeiture Actions

There were 3,119 completed short sales and deeds-in-lieu in the fourth quarter, bringing the total to 682,536 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 15 percent in the fourth quarter compared with the third quarter of 2017. 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.

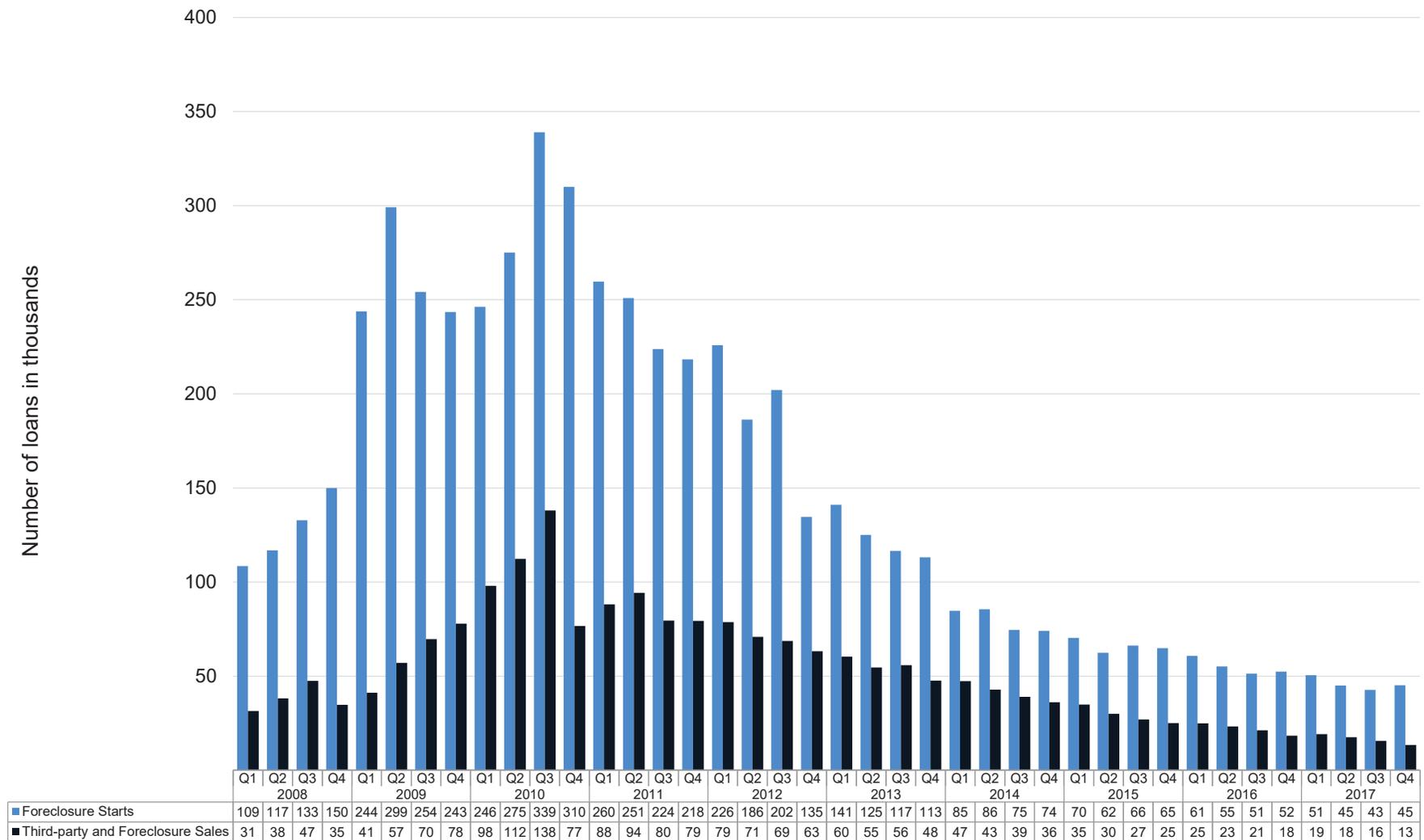


Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosures

There were 13,448 completed third-party and foreclosure sales in the fourth quarter, down 14 percent compared with the third quarter of 2017. The number of foreclosure starts increased 6 percent from 42,737 in the third quarter to 45,203 in the fourth quarter of 2017.

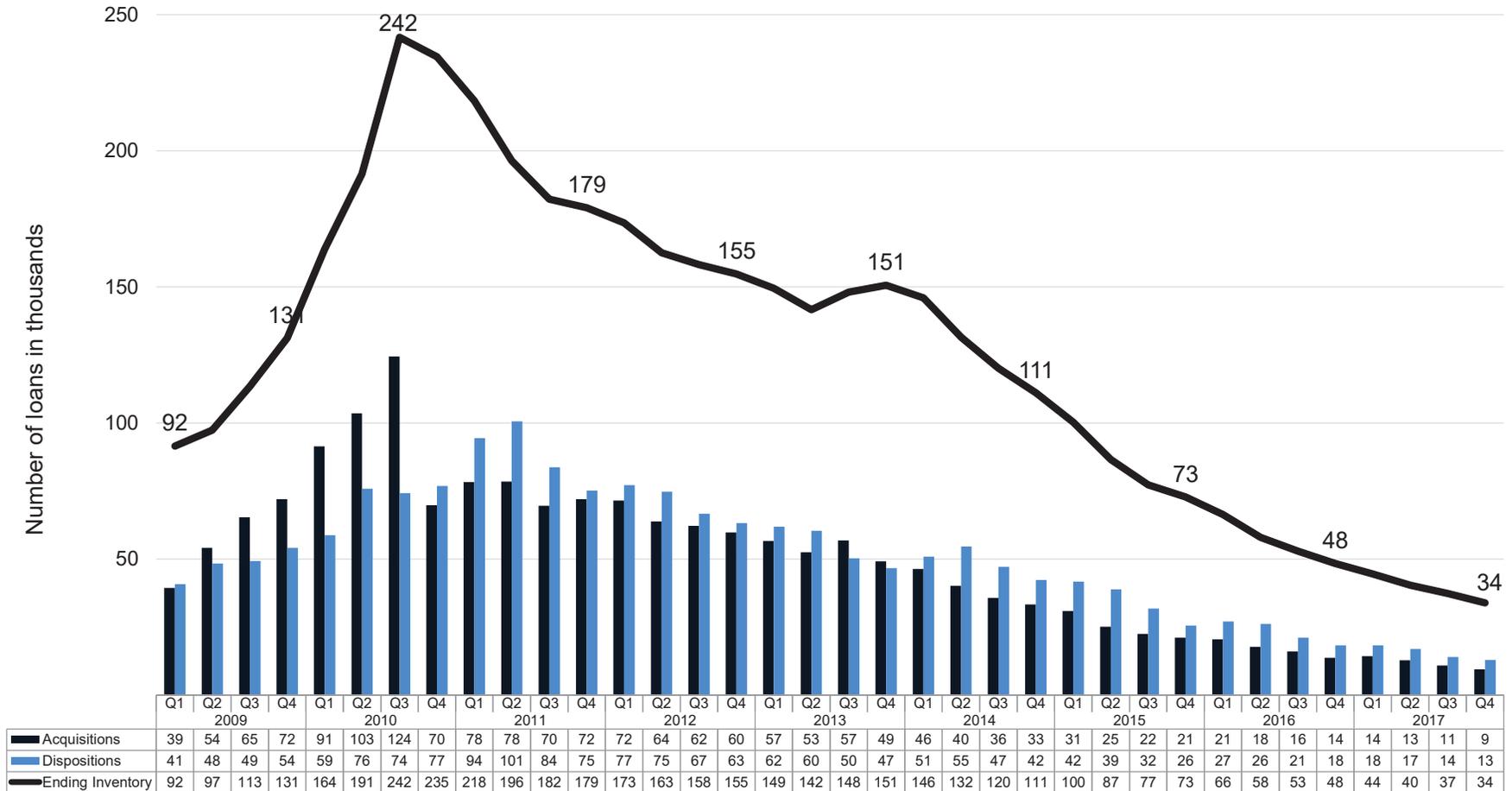


Source: FHFA (Fannie Mae and Freddie Mac)



Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 9 percent in the fourth quarter to 33,877, as property dispositions continued to outpace REO acquisitions. The total number of property acquisitions declined 13 percent to 9,488 while dispositions decreased 7 percent to 12,920 during the quarter.



Source: FHFA (Fannie Mae and Freddie Mac)

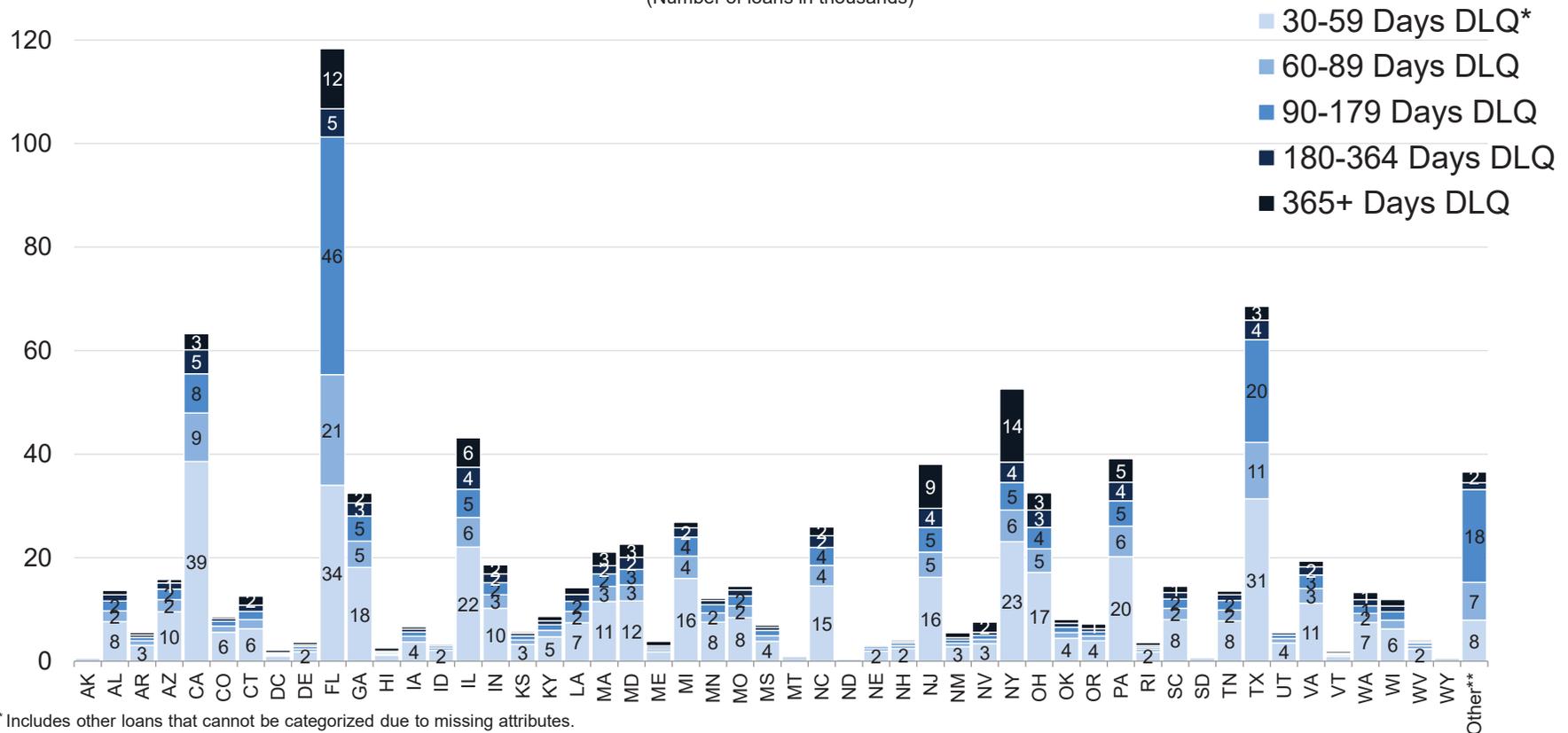


Delinquent Loans by State

The Enterprises' delinquent loans rose 11 percent in the fourth quarter compared with the third quarter of 2017 driven by an increase in 60-179 days delinquent loans. The number of 60-179 days delinquent loans rose in the hurricane-affected states during the quarter: 338 percent in Florida, 106 percent in Texas and 436 percent in Puerto Rico, as a result of the impact of Hurricanes Irma, Harvey and Maria respectively. However, the percentage of troubled borrowers that are deeply delinquent (365+ days) fell to 10 percent at the end of the fourth quarter, from 12 percent at the end of the prior quarter. New York continued to have the highest number of deeply delinquent loans, followed by Florida and New Jersey.

Delinquent Loans by State - As of December 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.

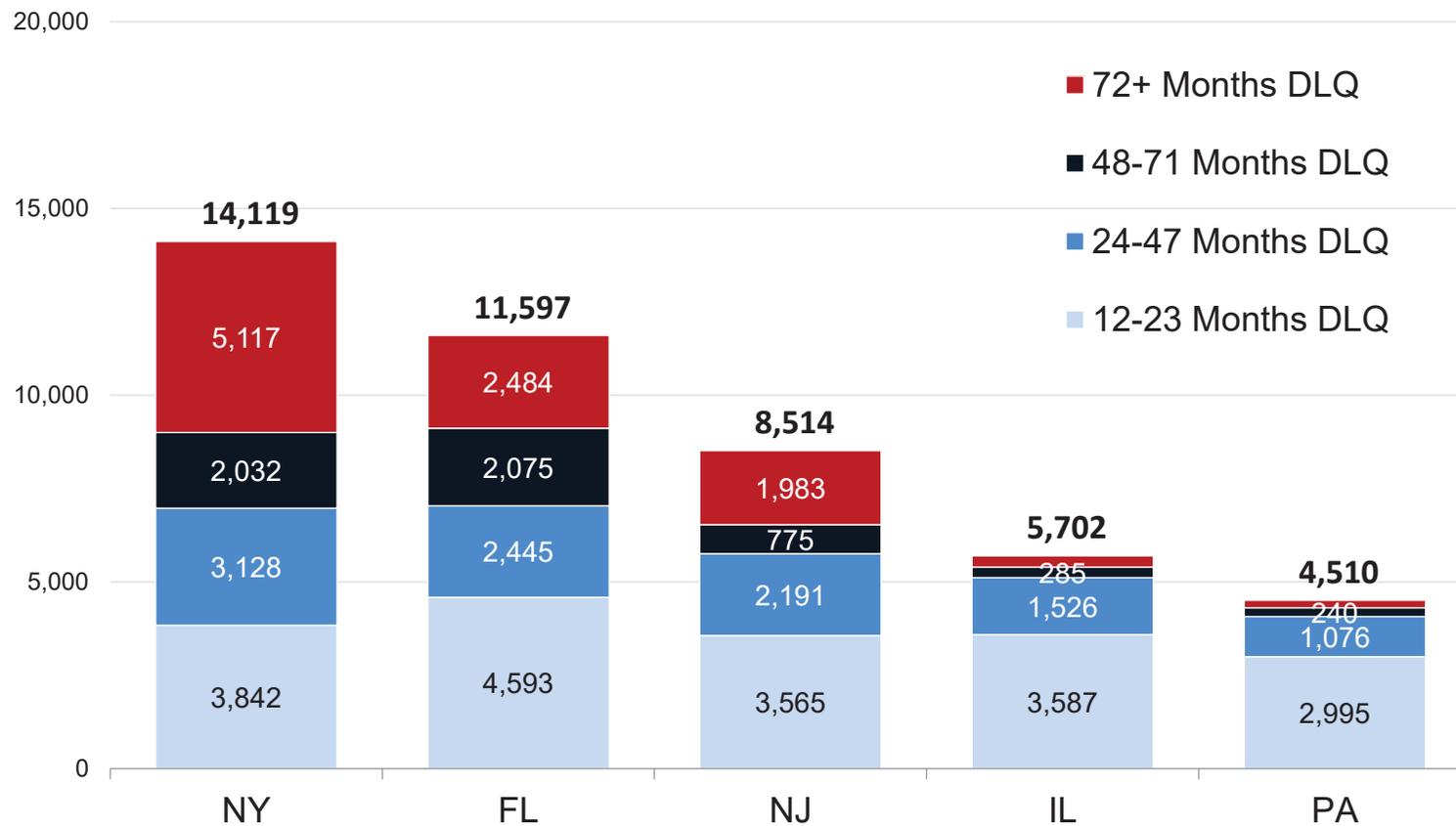
Source: FHFA (Fannie Mae and Freddie Mac)



Deeply Delinquent Loans in Selected States

Deeply 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 December 31, 2017, nearly half of the Enterprises' deeply delinquent loans were located in five judicial states: 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)



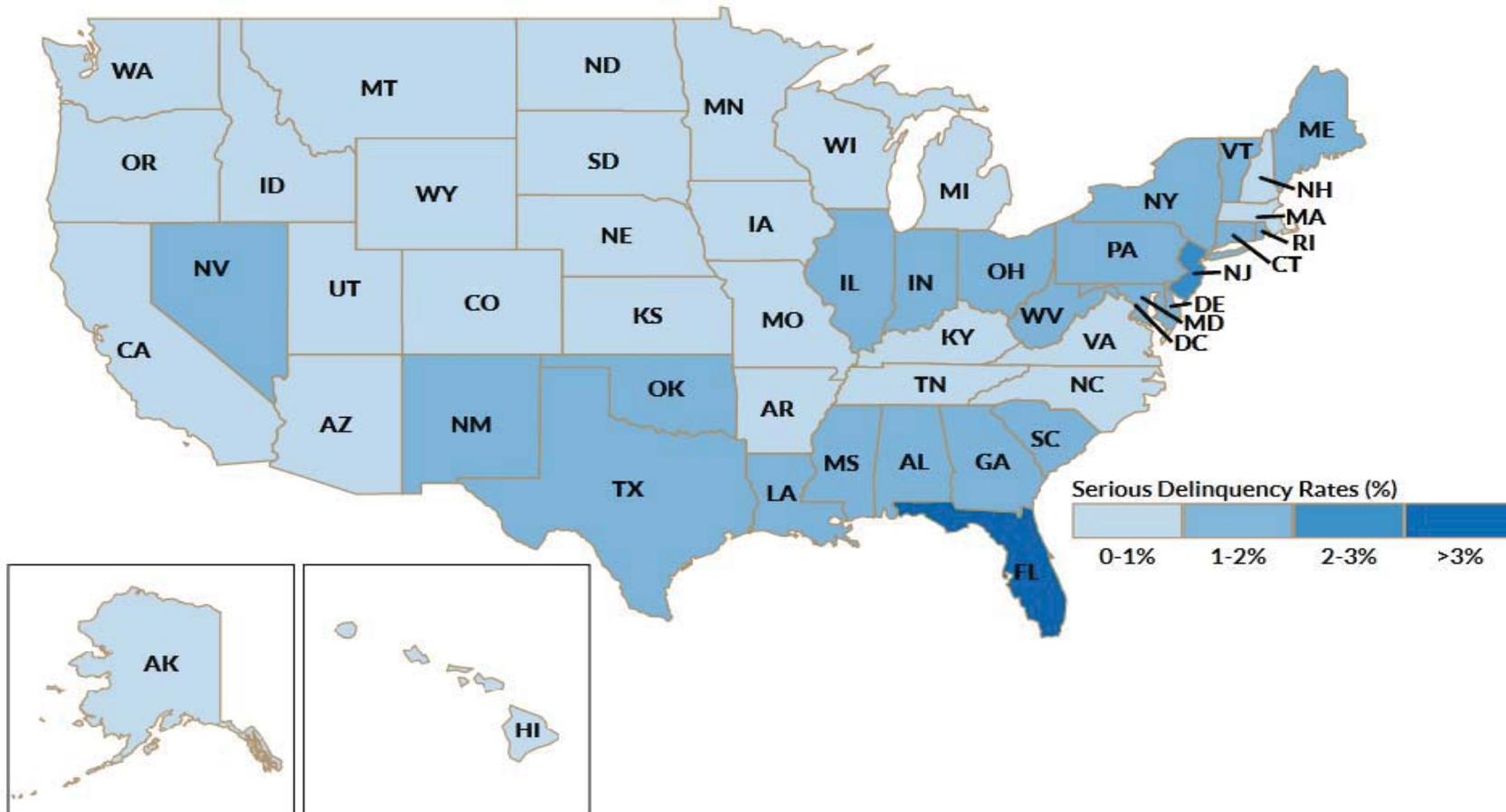
Source: FHFA (Fannie Mae and Freddie Mac)



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](#)

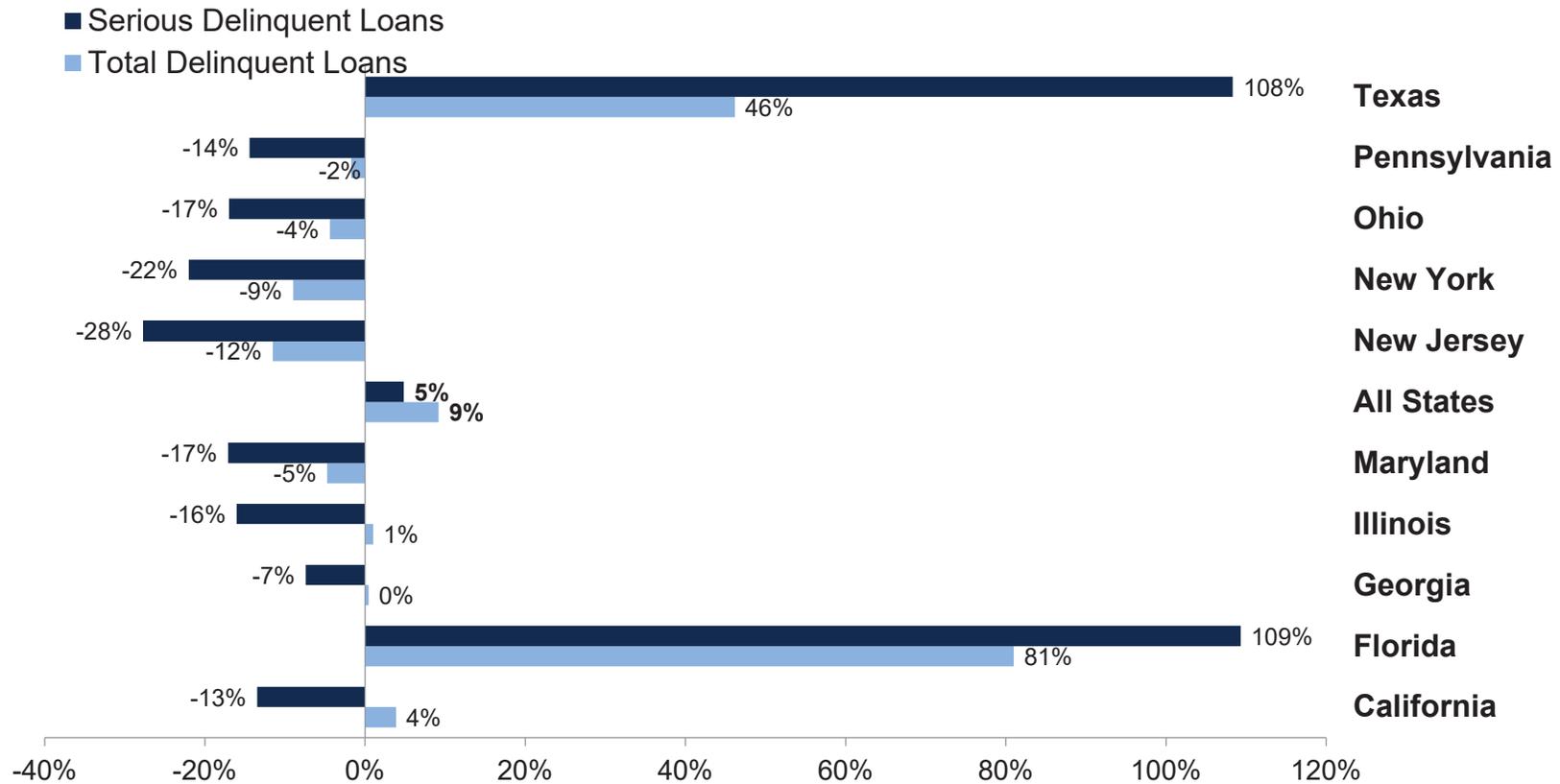


* Loans that have missed three or more payments or are in the process of foreclosure.

Change in the Number of Delinquent Loans in Key States*

The total number of the Enterprises' delinquent loans rose 9 percent in 2017 as seriously delinquent loans (loans that have missed three or more payments or are in foreclosure) increased 5 percent, mainly due to the impact of hurricanes. In Florida and Texas, the Enterprises' delinquent loans rose approximately 81 percent and 46 percent respectively during the year, primarily driven by an increase in seriously delinquent loans, resulting from the impact of Hurricanes Irma and Harvey.

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)	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17
Total Loans Serviced	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	27,821	27,827	27,874
Original Credit Score >= 660	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	25,237	25,287	25,374
Original Credit Score < 660	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	2,584	2,540	2,500
Total Delinquent Loans	1,276	1,115	1,101	1,084	1,059	937	935	937	912	799	813	807	823	695	706	809	897
Original Credit Score >= 660	756	669	656	643	625	562	555	555	539	475	479	478	487	414	421	488	554
Original Credit Score < 660	521	446	445	441	434	375	380	382	372	324	333	329	336	281	286	321	343
30 - 59 Days Delinquent	469	391	414	419	414	352	386	405	396	337	378	385	402	318	352	441	438
Original Credit Score >= 660	260	219	233	237	233	203	222	234	230	196	219	228	239	189	211	271	273
Original Credit Score < 660	210	172	181	182	180	149	164	171	167	141	159	157	163	129	141	169	165
60 - 89 Days Delinquent	146	119	123	129	126	105	109	114	115	94	101	107	113	90	94	108	135
Original Credit Score >= 660	79	67	67	70	69	59	60	63	64	53	56	59	63	52	53	61	81
Original Credit Score < 660	67	52	56	58	57	46	49	51	51	41	45	48	50	39	41	47	54
60-plus-days Delinquent	807	724	688	666	645	585	549	532	515	462	435	422	421	378	354	368	459
Original Credit Score >= 660	496	450	423	406	392	359	334	321	310	279	260	250	248	226	210	217	281
Original Credit Score < 660	311	274	264	259	253	226	216	211	206	183	175	172	173	152	145	152	178

Percent of Total Loans Serviced

Total Delinquent Loans	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%	2.54%	2.91%	3.22%
Original Credit Score >= 660	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%	1.67%	1.93%	2.18%
Original Credit Score < 660	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%	11.07%	12.64%	13.74%
30 - 59 Days Delinquent	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%	1.27%	1.58%	1.57%
Original Credit Score >= 660	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%	0.84%	1.07%	1.08%
Original Credit Score < 660	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%	5.47%	6.67%	6.62%
60 - 89 Days Delinquent	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%	0.34%	0.39%	0.48%
Original Credit Score >= 660	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%	0.21%	0.24%	0.32%
Original Credit Score < 660	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%	1.59%	1.86%	2.18%
60-plus-days Delinquent	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%	1.27%	1.32%	1.65%
Original Credit Score >= 660	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%	0.83%	0.86%	1.11%
Original Credit Score < 660	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%	5.60%	5.97%	7.12%
Serious Delinquency Rate	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%	0.95%	0.95%	1.18%
In Bankruptcy	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%	0.19%	0.19%	0.18%



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

(# of loans in thousands)	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17
Total Loans Serviced	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	17,199	17,197	17,181
Original Credit Score >= 660	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	15,557	15,584	15,591
Original Credit Score < 660	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	1,641	1,613	1,590
Total Delinquent Loans	801	706	692	682	666	595	600	607	596	524	536	531	540	459	464	525	583
Original Credit Score >= 660	474	424	412	404	393	357	356	359	352	311	315	313	318	272	275	315	358
Original Credit Score < 660	327	283	280	277	273	238	244	249	244	213	221	218	222	187	189	211	225
30 - 59 Days Delinquent	291	248	258	261	258	221	243	259	255	216	245	250	261	207	228	282	282
Original Credit Score >= 660	160	138	144	147	145	127	139	149	147	125	141	147	154	122	136	172	175
Original Credit Score < 660	132	110	113	114	113	94	104	110	108	91	104	103	106	85	92	110	108
60 - 89 Days Delinquent	88	71	74	77	76	63	67	70	72	58	63	67	71	57	60	69	87
Original Credit Score >= 660	47	40	40	42	41	36	37	39	39	33	35	37	39	32	33	38	52
Original Credit Score < 660	41	31	34	35	35	28	30	32	32	25	28	30	32	25	26	30	35
60-plus-days Delinquent	510	458	435	421	408	374	357	348	341	307	290	281	279	252	235	243	301
Original Credit Score >= 660	314	285	268	257	248	230	217	210	205	186	173	166	164	150	139	142	183
Original Credit Score < 660	196	173	166	163	160	144	140	138	136	122	117	115	115	102	97	101	118

Percent of Total Loans Serviced

Total Delinquent Loans	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%	2.70%	3.05%	3.39%
Original Credit Score >= 660	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%	1.76%	2.02%	2.29%
Original Credit Score < 660	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%	11.51%	13.05%	14.17%
30 - 59 Days Delinquent	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%	1.33%	1.64%	1.64%
Original Credit Score >= 660	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%	0.87%	1.11%	1.12%
Original Credit Score < 660	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%	5.61%	6.79%	6.76%
60 - 89 Days Delinquent	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%	0.35%	0.40%	0.51%
Original Credit Score >= 660	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%	0.21%	0.25%	0.33%
Original Credit Score < 660	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%	1.61%	1.89%	2.21%
60-plus-days Delinquent	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%	1.37%	1.41%	1.75%
Original Credit Score >= 660	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%	0.89%	0.91%	1.17%
Original Credit Score < 660	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%	5.91%	6.26%	7.41%
Serious Delinquency Rate	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%	1.01%	1.01%	1.24%
In Bankruptcy	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%	0.20%	0.20%	0.19%



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

(# of loans in thousands)	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17
Total Loans Serviced	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	10,622	10,630	10,693
Original Credit Score >= 660	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	9,680	9,703	9,782
Original Credit Score < 660	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	942	926	910
Total Delinquent Loans	475	409	409	402	393	342	335	330	316	275	277	276	283	237	243	284	314
Original Credit Score >= 660	282	245	244	239	232	205	199	196	187	164	164	165	169	143	146	173	196
Original Credit Score < 660	193	164	166	164	161	137	136	133	128	111	112	111	114	94	97	110	118
30 - 59 Days Delinquent	178	143	156	157	156	131	143	146	141	121	132	135	142	111	124	158	156
Original Credit Score >= 660	100	81	89	90	89	77	83	86	83	71	78	81	85	67	75	99	98
Original Credit Score < 660	78	62	68	68	67	55	60	61	59	50	55	54	57	44	49	60	58
60 - 89 Days Delinquent	58	47	49	52	51	41	42	44	43	36	38	40	42	33	34	39	48
Original Credit Score >= 660	32	27	27	29	28	23	24	24	24	21	21	22	24	19	19	22	29
Original Credit Score < 660	26	21	22	23	23	18	19	20	19	16	17	18	18	14	15	17	19
60-plus-days Delinquent	297	266	253	245	237	211	192	183	174	154	144	141	141	126	119	125	158
Original Credit Score >= 660	182	164	155	149	143	129	117	111	105	93	87	84	84	76	71	75	98
Original Credit Score < 660	115	102	98	96	94	82	76	73	69	61	58	57	57	50	48	51	60

Percent of Total Loans Serviced

Total Delinquent Loans	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%	2.29%	2.67%	2.94%
Original Credit Score >= 660	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%	1.51%	1.78%	2.00%
Original Credit Score < 660	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%	10.29%	11.92%	12.98%
30 - 59 Days Delinquent	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%	1.17%	1.49%	1.46%
Original Credit Score >= 660	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%	0.77%	1.02%	1.00%
Original Credit Score < 660	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%	5.23%	6.46%	6.36%
60 - 89 Days Delinquent	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%	0.32%	0.37%	0.45%
Original Credit Score >= 660	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%	0.20%	0.23%	0.30%
Original Credit Score < 660	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%	1.56%	1.82%	2.11%
60-plus-days Delinquent	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%	1.12%	1.18%	1.48%
Original Credit Score >= 660	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%	0.73%	0.77%	1.00%
Original Credit Score < 660	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%	5.06%	5.46%	6.62%
Serious Delinquency Rate	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%	0.85%	0.86%	1.08%
In Bankruptcy	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%	0.18%	0.18%	0.17%



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

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	2017	
Starts																			
Repayment Plans	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	13,538	18,957	21,015	71,991	
Forbearance Plans	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	4,419	34,606	108,489	152,706	
Completed																			
Repayment Plans ²	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	8,410	6,020	6,410	30,506	
Forbearance Plans ²	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	1,544	1,212	24,935	29,897	
Charge-offs-in-lieu	166	266	486	313	313	279	291	359	290	285	236	208	318	369	367	295	369	1,400	
Loan Modifications	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	33,682	30,280	32,736	128,625	
Home Retention Actions	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	44,003	37,807	64,450	190,428	
Short Sales	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	3,228	2,619	2,439	11,684	
Deeds-in-lieu	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	1,529	1,039	680	4,786	
Nonforeclosure - Home Forfeiture Actions	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	4,757	3,658	3,119	16,470	
Total Foreclosure Prevention Actions	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	48,760	41,465	67,569	206,898	

Percent of Total Foreclosure Prevention Actions

Repayment Plans	15%	18%	16%	15%	17%	18%	15%	16%	17%	17%	16%	16%	19%	20%	17%	15%	9%	15%
Forbearance Plans	2%	3%	4%	4%	4%	4%	3%	3%	3%	4%	3%	3%	5%	4%	3%	3%	37%	14%
Charge-offs-in-lieu	0%	0%	1%	0%	0%	0%	0%	1%	1%	1%	0%	0%	1%	1%	1%	1%	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	62%	62%	61%	63%	62%	63%	66%	64%	63%	64%	66%	67%	63%	65%	69%	73%	48%	62%
Home Retention Actions	80%	83%	82%	82%	84%	86%	85%	84%	84%	85%	86%	87%	88%	90%	90%	91%	95%	92%
Short Sales	15%	12%	13%	13%	12%	10%	11%	12%	11%	10%	10%	9%	8%	7%	7%	6%	4%	6%
Deeds-in-lieu	5%	5%	5%	5%	5%	4%	4%	4%	5%	5%	4%	4%	3%	3%	3%	3%	1%	2%
Nonforeclosure - Home Forfeiture Actions	20%	17%	18%	18%	16%	14%	15%	16%	16%	15%	14%	13%	12%	10%	10%	9%	5%	8%

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

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	2017
Loan Modifications (# of loans)	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	33,682	30,280	32,736	128,625

Delinquency Status at Modification (% of loan mods)

Current ¹	2%	2%	2%	2%	2%	2%	1%	1%	1%	1%	1%	1%	4%	5%	3%	2%	3%	3%
30 - 59 days delinquent	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	6%	6%	9%	12%	11%	9%
60 - 89 days delinquent	3%	4%	5%	5%	4%	5%	4%	4%	4%	5%	5%	5%	6%	7%	8%	9%	9%	8%
90-179 days delinquent	29%	36%	38%	35%	39%	40%	40%	36%	39%	41%	41%	37%	37%	41%	42%	38%	36%	39%
180 - 364 days delinquent	34%	29%	28%	28%	26%	24%	25%	28%	26%	26%	27%	29%	26%	24%	24%	25%	24%	24%
365+ days delinquent	29%	27%	25%	27%	26%	26%	26%	27%	26%	24%	23%	24%	22%	18%	14%	15%	17%	16%
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	34%	37%	43%	48%	50%	51%	51%	53%	53%	54%	57%	59%	61%	63%	68%	71%	68%	68%
80% < MTMLTV <= 100%	30%	28%	27%	26%	25%	26%	25%	25%	25%	26%	25%	24%	24%	23%	21%	19%	21%	21%
MTMLTV > 100%	36%	35%	29%	26%	24%	24%	24%	22%	22%	20%	18%	17%	15%	14%	11%	10%	11%	11%
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	24%	24%	25%	27%	28%	27%	26%	25%	25%	23%	23%	23%	21%	22%	21%	21%	21%	21%
2005-2008	66%	64%	62%	59%	56%	55%	55%	54%	53%	53%	52%	52%	51%	50%	48%	47%	49%	48%
2009 & later	11%	12%	13%	14%	16%	18%	19%	21%	22%	24%	25%	25%	28%	29%	31%	32%	30%	30%
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	82%	82%	80%	80%	78%	77%	76%	73%	73%	71%	69%	66%	69%	67%	67%	68%	64%	66%
Second time modification	16%	16%	17%	17%	19%	19%	19%	21%	21%	22%	23%	25%	23%	24%	24%	24%	25%	24%
Three plus time modification	2%	2%	3%	3%	3%	4%	4%	6%	6%	7%	8%	9%	8%	9%	9%	9%	11%	9%
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	93%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	95%	94%	94%	94%	94%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	4%	4%	4%	4%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	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.)

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	2017
Loan Modifications (# of loans)	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	33,682	30,280	32,736	128,625

Principal and Interest Change (%)

Increase	5%	8%	10%	12%	13%	14%	14%	16%	13%	10%	10%	9%	9%	6%	6%	6%	5%	6%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	4%	11%	12%	12%	12%	12%
Decrease <=20%	27%	31%	33%	35%	35%	36%	36%	35%	38%	40%	39%	38%	39%	33%	36%	41%	44%	38%
Decrease 20% <=30%	19%	20%	20%	19%	19%	18%	19%	19%	19%	20%	21%	21%	20%	20%	20%	21%	20%	20%
Decrease > 30%	49%	41%	36%	34%	33%	31%	31%	30%	30%	29%	29%	31%	29%	29%	26%	20%	19%	24%

Types of Modification (%)

Extend Term Only	20%	29%	33%	40%	46%	48%	47%	47%	48%	48%	47%	44%	40%	40%	43%	47%	42%	43%
Reduce Rate Only	6%	5%	5%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	1%	0%	0%	1%
Reduce Rate and Extend Term	43%	38%	37%	33%	31%	30%	31%	31%	30%	31%	32%	34%	33%	33%	28%	20%	15%	24%
Reduce Rate, Extend Term and Forbear Principal ¹	31%	27%	25%	22%	20%	19%	19%	19%	19%	19%	19%	19%	25%	26%	28%	33%	42%	32%
Other	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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

¹ May include principal forgiveness



3(ii) Fannie Mae - Loan Modifications

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	2017
Loan Modifications (# of loans)	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	21,539	19,927	22,067	83,461

Delinquency Status at Modification (% of loan mods)

Current ¹	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
30 - 59 days delinquent	3%	3%	3%	3%	3%	4%	3%	3%	3%	3%	3%	3%	3%	4%	8%	11%	11%	8%
60 - 89 days delinquent	4%	4%	5%	6%	5%	7%	5%	4%	5%	6%	6%	5%	6%	7%	8%	10%	9%	8%
90-179 days delinquent	32%	37%	39%	36%	39%	40%	40%	37%	39%	41%	40%	36%	38%	44%	44%	39%	38%	41%
180 - 364 days delinquent	35%	30%	28%	27%	25%	23%	25%	29%	25%	25%	27%	29%	28%	25%	24%	24%	24%	24%
365+ days delinquent	26%	25%	24%	26%	26%	25%	26%	27%	27%	24%	24%	26%	24%	19%	14%	14%	17%	16%
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	36%	39%	46%	49%	50%	49%	51%	54%	53%	54%	57%	59%	61%	61%	68%	71%	66%	66%
80% < MTMLTV <= 100%	29%	27%	26%	26%	25%	26%	25%	25%	25%	26%	25%	24%	23%	24%	21%	19%	22%	21%
MTMLTV > 100%	35%	33%	28%	25%	25%	25%	24%	21%	22%	21%	18%	17%	16%	15%	11%	10%	12%	12%
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	25%	27%	27%	28%	29%	27%	26%	26%	25%	24%	23%	23%	23%	22%	21%	21%	20%	21%
2005-2008	65%	62%	60%	58%	56%	55%	55%	54%	53%	53%	51%	52%	50%	50%	48%	48%	50%	49%
2009 & later	10%	11%	12%	14%	16%	18%	19%	20%	22%	24%	25%	25%	27%	29%	31%	31%	30%	30%
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	73%	73%	71%	69%	66%	66%	64%	61%	61%	60%	58%	54%	55%	52%	54%	56%	52%	54%
Second time modification	24%	23%	25%	26%	28%	28%	29%	31%	29%	30%	31%	33%	32%	34%	32%	31%	32%	32%
Three plus time modification	3%	3%	4%	5%	5%	6%	7%	9%	9%	11%	11%	13%	13%	13%	14%	13%	16%	14%
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	93%	94%	94%	94%	94%	93%	94%	94%	94%	94%	94%	94%	94%	95%	94%	94%	94%	94%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	5%	4%	4%	4%	4%	5%	5%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	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.)

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	2017
Loan Modifications (# of loans)	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	21,539	19,927	22,067	83,461

Principal and Interest Change (%)

Increase	4%	8%	11%	14%	16%	17%	16%	18%	13%	10%	10%	9%	7%	5%	4%	3%	3%	4%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	3%	4%	4%	3%
Decrease <=20%	29%	33%	34%	35%	35%	36%	35%	35%	38%	42%	40%	39%	38%	37%	41%	48%	51%	44%
Decrease 20% <=30%	18%	19%	19%	18%	18%	18%	19%	19%	20%	20%	21%	21%	22%	24%	23%	24%	23%	23%
Decrease > 30%	48%	40%	36%	33%	30%	29%	29%	28%	29%	28%	29%	30%	31%	33%	29%	21%	19%	26%

Types of Modification (%)

Extend Term Only	26%	34%	42%	46%	50%	52%	51%	51%	52%	51%	50%	46%	46%	46%	48%	51%	45%	48%
Reduce Rate Only	6%	6%	5%	4%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	0%	0%	1%
Reduce Rate and Extend Term	38%	34%	30%	27%	25%	24%	25%	25%	25%	26%	28%	31%	33%	35%	27%	16%	11%	22%
Reduce Rate, Extend Term and Forbear Principal ¹	29%	26%	23%	23%	21%	20%	21%	21%	21%	20%	20%	22%	19%	18%	24%	32%	43%	30%
Other	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	7%	7%	9%	10%	9%	8%	10%	11%	9%	9%	10%	11%	10%	9%	10%	14%		
6 Months after Modification	11%	13%	15%	15%	14%	15%	17%	18%	15%	16%	17%	17%	15%	16%	19%			
9 Months after Modification	15%	16%	17%	17%	18%	19%	20%	19%	19%	20%	19%	19%	19%	21%				
12 Months after Modification	17%	17%	18%	19%	20%	20%	20%	22%	22%	20%	19%	21%	22%					

¹ May include principal forgiveness



3(iii) Freddie Mac - Loan Modifications

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	2017
Loan Modifications (# of loans)	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	12,143	10,353	10,669	45,164

Delinquency Status at Modification (% of loan mods)

Current	2%	3%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	8%	10%	5%	4%	6%	6%
30 - 59 days delinquent	3%	3%	2%	3%	2%	2%	2%	2%	2%	2%	2%	3%	9%	9%	11%	12%	10%	11%
60 - 89 days delinquent	3%	3%	3%	3%	3%	3%	3%	4%	3%	4%	4%	4%	6%	8%	8%	8%	10%	8%
90-179 days delinquent	26%	34%	36%	33%	39%	41%	41%	36%	39%	41%	43%	41%	35%	35%	38%	35%	34%	35%
180 - 364 days delinquent	33%	28%	27%	30%	27%	25%	26%	28%	26%	26%	27%	30%	23%	21%	24%	25%	24%	23%
365+ days delinquent	34%	29%	28%	28%	26%	27%	26%	28%	26%	24%	22%	20%	18%	17%	14%	16%	17%	16%
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%	31%	32%	37%	47%	51%	53%	52%	52%	54%	55%	57%	60%	60%	66%	69%	71%	73%	70%
80% < MTMLTV <= 100%	31%	30%	30%	27%	25%	25%	25%	25%	24%	26%	25%	23%	25%	22%	20%	19%	18%	20%
MTMLTV > 100%	38%	37%	33%	26%	24%	22%	23%	24%	22%	19%	19%	17%	15%	12%	10%	9%	8%	10%
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	21%	20%	22%	26%	28%	26%	25%	24%	24%	23%	22%	23%	18%	21%	21%	21%	23%	22%
2005-2008	68%	68%	65%	60%	56%	55%	55%	54%	53%	53%	53%	51%	53%	50%	48%	45%	46%	48%
2009 & later	11%	12%	13%	15%	16%	19%	20%	22%	23%	24%	25%	27%	29%	28%	31%	33%	31%	31%
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%	98%	98%	97%	97%	95%	93%	92%	91%	90%	90%	91%	90%	90%	89%	90%
Second time modification	1%	2%	2%	2%	2%	3%	3%	5%	7%	7%	8%	9%	9%	8%	9%	9%	10%	9%
Three plus time modification	0%	0%	0%	0%	0%	0%	0%	0%	0%	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%	95%	94%	94%	94%	94%	95%	95%	95%	94%	94%	95%	94%	94%	94%
Second home	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	3%	3%	4%	3%	4%	4%	4%	4%	3%	3%	3%	4%	4%	4%	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.)

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	2017
Loan Modifications (# of loans)	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	12,143	10,353	10,669	45,164

Principal and Interest Change (%)

Increase	6%	8%	9%	8%	8%	9%	11%	12%	12%	12%	11%	10%	11%	8%	9%	11%	10%	10%
No Change	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	10%	29%	28%	27%	29%	28%
Decrease <=20%	22%	28%	31%	34%	35%	37%	36%	36%	37%	37%	38%	37%	39%	26%	28%	29%	28%	28%
Decrease 20% <=30%	20%	21%	21%	20%	19%	19%	19%	19%	19%	19%	20%	20%	15%	14%	15%	15%	15%	15%
Decrease > 30%	51%	42%	38%	38%	37%	34%	34%	32%	31%	31%	31%	32%	25%	22%	20%	18%	18%	20%

Types of Modification (%)

Extend Term Only	10%	19%	16%	31%	38%	41%	40%	40%	43%	42%	42%	42%	31%	31%	35%	39%	37%	35%
Reduce Rate Only	5%	5%	5%	4%	3%	3%	2%	2%	2%	2%	2%	2%	1%	1%	1%	0%	0%	1%
Reduce Rate and Extend Term	51%	46%	51%	43%	40%	40%	42%	41%	39%	39%	39%	41%	33%	30%	29%	27%	23%	27%
Reduce Rate, Extend Term and Forbear Principal ¹	33%	29%	27%	22%	19%	16%	16%	16%	17%	16%	16%	15%	35%	38%	35%	34%	40%	37%
Other	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	8%	8%	11%	13%	11%	11%	14%	14%	13%	12%	14%	14%	13%	13%	15%	18%		
6 Months after Modification	12%	13%	16%	15%	15%	16%	19%	17%	17%	17%	20%	17%	17%	20%	22%			
9 Months after Modification	15%	16%	16%	18%	18%	19%	19%	19%	20%	21%	19%	20%	21%	25%				
12 Months after Modification	17%	16%	18%	19%	20%	18%	21%	21%	23%	20%	21%	22%	23%					

¹ May include principal forgiveness



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

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	2017
Short Sales	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	3,228	2,619	2,439	11,684
Deeds-in-lieu	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	1,529	1,039	680	4,786
Nonforeclosure - Home Forfeiture Actions ¹	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	4,757	3,658	3,119	16,470
Third-party Sales	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	6,095	5,692	4,945	22,994
Foreclosure Sales	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	11,447	9,942	8,503	42,825
Third-party & Foreclosure Sales	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	17,542	15,634	13,448	65,819
Foreclosure Starts	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	44,989	42,737	45,203	183,458

Top Five Reasons for Delinquency (at period end)

Curtailment of Income	32%	30%	29%	27%	26%	24%	23%	23%	22%	22%	21%	22%	23%	24%	25%	25%	22%
Excessive obligations	17%	19%	20%	21%	21%	20%	18%	16%	14%	14%	17%	17%	18%	17%	19%	19%	17%
Unemployment	8%	8%	8%	8%	8%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	5%
Illness of principal mortgagor or family member	5%	5%	5%	6%	6%	6%	6%	6%	6%	6%	7%	7%	7%	7%	7%	7%	6%
Marital Difficulties	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	3%	3%	3%	3%	3%	2%

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



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

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	2017
Acquisitions	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	12,821	10,861	9,488	47,472
Dispositions	(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)	(16,893)	(13,951)	(12,920)	(61,987)
Inventory (at period end)	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	40,392	37,306	33,877	

Acquisitions by State

Arizona	1,287	1,246	759	638	600	509	462	416	377	386	359	347	321	270	245	204	181	900
California	2,116	1,982	1,511	1,263	1,159	932	805	798	695	663	518	641	580	399	365	322	313	1,399
Florida	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	1,320	971	461	4,285
Nevada	787	825	451	436	471	350	328	337	300	232	161	143	147	90	62	19	27	198
Subtotal	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	1,992	1,516	982	6,782
Selected Midwest States ²	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	2,299	2,201	1,982	9,293
All other States	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	8,530	7,144	6,524	31,397
Total Acquisitions	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	12,821	10,861	9,488	47,472

Inventory by State

Arizona	3,106	2,886	2,067	1,516	1,240	1,116	945	871	858	800	776	743	715	626	563	499	445	
California	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	1,247	1,109	1,003	
Florida	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	3,427	3,013	2,204	
Nevada	1,919	1,976	1,495	1,183	1,149	976	829	821	820	709	564	502	463	374	286	185	153	
Subtotal	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	5,523	4,806	3,805	
Selected Midwest States ²	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	7,569	7,119	6,551	
All other States	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	27,300	25,381	23,521	
Total Inventory	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	40,392	37,306	33,877	

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

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	2017
Acquisitions	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	9,522	8,008	6,945	35,232
Dispositions	(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)	(12,571)	(10,329)	(9,530)	(46,628)
Inventory (at period end)	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	30,477	28,160	25,578	

Acquisitions by State

Arizona	868	881	579	512	480	423	383	347	310	330	294	274	253	217	188	171	154	730
California	1,434	1,438	1,223	1,070	943	777	686	674	600	569	429	515	427	318	296	256	246	1,116
Florida	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	1,055	793	379	3,471
Nevada	496	459	310	371	396	301	280	301	248	205	145	114	119	73	57	13	25	168
Subtotal	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	1,596	1,233	804	5,485
Selected Midwest States ²	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	1,656	1,540	1,377	6,661
All other States	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	6,270	5,235	4,764	23,086
Total Acquisitions	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	9,522	8,008	6,945	35,232

Inventory by State

Arizona	2,189	2,033	1,535	1,185	987	892	764	705	690	660	645	596	548	474	440	413	374	
California	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	997	882	800	
Florida	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	2,771	2,478	1,812	
Nevada	1,360	1,320	998	901	929	809	685	694	688	599	484	423	374	298	230	150	127	
Subtotal	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	4,438	3,923	3,113	
Selected Midwest States ²	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	5,657	5,227	4,751	
All other States	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	20,382	19,010	17,714	
Total Inventory	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	30,477	28,160	25,578	

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)

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	2017
Acquisitions	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	3,299	2,853	2,543	12,240
Dispositions	(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)	(4,322)	(3,622)	(3,390)	(15,359)
Inventory (at period end)	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	9,915	9,146	8,299	

Acquisitions by State

Arizona	419	365	180	126	120	86	79	69	67	56	65	73	68	53	57	33	27	170
California	682	544	288	193	216	155	119	124	95	94	89	126	153	81	69	66	67	283
Florida	3,641	3,541	2,536	1,795	1,605	1,328	834	619	492	464	394	359	265	289	265	178	82	814
Nevada	291	366	141	65	75	49	48	36	52	27	16	29	28	17	5	6	2	30
Subtotal	5,033	4,816	3,145	2,179	2,016	1,618	1,080	848	706	641	564	587	514	440	396	283	178	1,297
Selected Midwest States ¹	3,417	2,634	1,969	1,747	1,920	1,575	1,189	1,105	994	910	811	825	650	723	643	661	605	2,632
All other States	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	2,260	1,909	1,760	8,311
Total Acquisitions	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	3,299	2,853	2,543	12,240

Inventory by State

Arizona	917	853	532	331	253	224	181	166	168	140	131	147	167	152	123	86	71	
California	1,572	1,505	1,162	712	580	508	393	372	347	311	273	295	368	320	250	227	203	
Florida	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	656	535	392	
Nevada	559	656	497	282	220	167	144	127	132	110	80	79	89	76	56	35	26	
Subtotal	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	1,085	883	692	
Selected Midwest States ¹	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	1,912	1,892	1,800	
All other States	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	6,918	6,371	5,807	
Total Inventory	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	9,915	9,146	8,299	

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



Enterprises Single-Family Book Profile - As of December 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	54,553	990	568	153	126	94	49	269	0.5%	4.9%	44	
AL	329,121	13,660	7,665	2,077	1,873	1,194	851	3,922	1.2%	6.2%	642	
AR	177,838	5,523	3,087	833	701	493	409	1,605	0.9%	7.4%	270	
AZ	738,141	15,772	9,545	2,378	2,018	1,201	630	3,854	0.5%	4.0%	445	
CA	3,681,539	63,259	38,543	9,405	7,579	4,630	3,102	15,325	0.4%	4.9%	1,003	
CO	684,669	8,558	5,575	1,183	937	563	300	1,800	0.3%	3.5%	91	
CT	334,776	12,578	6,281	1,745	1,603	1,198	1,751	4,557	1.4%	13.9%	892	
DC	67,679	2,067	984	261	264	167	391	822	1.2%	18.9%	76	
DE	109,271	3,631	1,804	532	506	341	448	1,297	1.2%	12.3%	206	
FL	1,767,460	118,342	33,963	21,415	45,880	5,487	11,597	62,985	3.6%	9.8%	2,204	
GA	869,025	32,482	18,098	5,102	4,856	2,520	1,906	9,286	1.1%	5.9%	763	
HI	118,503	2,532	1,180	273	273	185	621	1,079	0.9%	24.5%	173	
IA	270,028	6,617	3,735	1,079	836	542	425	1,805	0.7%	6.4%	223	
ID	178,426	3,411	2,108	465	411	250	177	839	0.5%	5.2%	101	
IL	1,292,454	43,169	22,046	5,729	5,473	4,219	5,702	15,408	1.2%	13.2%	2,547	
IN	545,907	18,609	10,190	2,634	2,343	1,719	1,723	5,792	1.1%	9.3%	504	
KS	202,241	5,714	3,259	836	801	497	321	1,619	0.8%	5.6%	322	
KY	282,455	8,612	4,718	1,236	1,110	724	824	2,661	0.9%	9.6%	369	
LA	289,321	14,186	7,429	2,168	1,962	1,316	1,311	4,590	1.6%	9.2%	448	
MA	671,726	21,090	11,497	2,957	2,403	1,589	2,644	6,654	1.0%	12.5%	797	
MD	637,646	22,593	11,625	3,128	3,005	2,315	2,520	7,847	1.2%	11.2%	1,733	
ME	99,415	3,852	1,820	423	403	296	910	1,610	1.6%	23.6%	133	
MI	966,593	26,836	15,985	4,341	3,632	1,804	1,074	6,519	0.7%	6.6%	1,885	
MN	667,119	12,144	7,561	1,771	1,570	819	423	2,812	0.4%	3.5%	942	
MO	528,710	14,463	8,427	2,257	1,938	1,129	712	3,787	0.7%	4.9%	546	
MS	134,877	6,914	3,836	1,102	1,005	579	392	1,977	1.5%	5.7%	278	
MT	101,922	1,651	953	232	213	123	130	466	0.5%	7.9%	62	
NC	862,999	25,903	14,534	3,940	3,510	2,220	1,699	7,431	0.9%	6.6%	926	
ND	52,983	752	423	101	92	61	75	228	0.4%	10.0%	30	
NE	162,360	3,249	1,950	484	443	235	137	816	0.5%	4.2%	56	
NH	142,929	4,068	2,429	591	476	270	302	1,048	0.7%	7.4%	162	
NJ	842,309	38,024	16,204	4,874	4,761	3,671	8,514	16,955	2.0%	22.4%	3,294	
NM	164,378	5,482	2,783	679	619	448	953	2,021	1.2%	17.4%	559	
NV	289,980	7,545	3,398	833	743	621	1,950	3,315	1.1%	25.8%	153	
NY	1,222,170	52,565	23,098	6,096	5,353	3,899	14,119	23,384	1.9%	26.9%	1,995	
OH	926,596	32,539	17,137	4,573	4,177	3,312	3,340	10,841	1.2%	10.3%	1,615	
OK	232,919	8,049	4,414	1,134	1,038	725	738	2,504	1.1%	9.2%	320	
OR	465,525	7,181	3,960	925	827	596	873	2,298	0.5%	12.2%	578	
PA	981,145	39,091	20,183	5,871	4,938	3,589	4,510	13,068	1.3%	11.5%	1,482	
RI	94,939	3,577	1,826	477	399	295	580	1,275	1.3%	16.2%	149	
SC	416,852	14,488	8,039	2,172	1,819	1,259	1,199	4,278	1.0%	8.3%	510	
SD	64,374	1,039	646	153	111	65	64	240	0.4%	6.2%	45	
TN	455,149	13,542	7,834	2,040	1,852	1,118	698	3,670	0.8%	5.2%	367	
TX	1,848,831	68,583	31,342	10,956	9,828	3,742	2,715	26,293	1.4%	4.0%	722	
UT	333,335	5,689	3,532	837	688	392	240	1,320	0.4%	4.2%	67	
VA	834,096	19,306	11,189	2,853	2,590	1,623	1,051	5,268	0.6%	5.4%	935	
VT	63,669	1,894	950	244	194	170	336	701	1.1%	17.7%	171	
WA	825,994	13,264	7,488	1,717	1,474	1,216	1,369	4,062	0.5%	10.3%	427	
WI	622,741	11,929	6,245	1,678	1,635	1,107	1,264	4,013	0.6%	10.6%	506	
WV	82,091	4,001	2,344	650	450	290	267	1,009	1.2%	6.7%	296	
WY	50,764	906	536	123	149	60	38	247	0.5%	4.2%	102	
Other ²	146,784	36,554	7,904	7,323	17,956	1,289	2,082	21,373	14.6%	5.7%	711	
Total	27,987,327	908,475	442,870	137,039	169,843	68,267	90,456	328,845	1.2%	10.0%	33,877	

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 December 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	32,008	589	338	88	73	61	29	163	0.5%	4.9%	26	
AL	216,373	9,123	5,087	1,375	1,256	827	578	2,665	1.2%	6.3%	515	
AR	110,698	3,597	1,992	552	461	333	259	1,055	1.0%	7.2%	198	
AZ	463,332	10,070	6,114	1,498	1,322	755	381	2,463	0.5%	3.8%	374	
CA	2,347,760	40,707	24,958	5,950	4,904	3,017	1,878	9,811	0.4%	4.6%	800	
CO	431,831	5,463	3,560	779	596	354	174	1,124	0.3%	3.2%	67	
CT	205,576	8,213	4,165	1,077	1,036	801	1,134	2,975	1.4%	13.8%	671	
DC	42,001	1,360	649	183	172	110	246	528	1.3%	18.1%	58	
DE	68,079	2,326	1,153	331	331	217	294	844	1.2%	12.6%	172	
FL	1,098,300	75,936	22,029	13,193	29,343	3,652	7,719	40,732	3.7%	10.2%	1,812	
GA	519,847	20,110	11,081	3,145	3,065	1,616	1,203	5,888	1.1%	6.0%	520	
HI	77,917	1,686	770	181	190	127	418	735	0.9%	24.8%	134	
IA	172,744	4,351	2,454	736	553	343	265	1,163	0.7%	6.1%	177	
ID	114,761	2,122	1,332	278	248	167	97	513	0.4%	4.6%	84	
IL	741,442	26,119	13,611	3,339	3,390	2,566	3,213	9,180	1.2%	12.3%	1,828	
IN	291,484	11,162	5,999	1,575	1,453	1,061	1,074	3,594	1.2%	9.6%	401	
KS	106,384	3,324	1,867	474	494	292	197	983	0.9%	5.9%	225	
KY	139,622	4,790	2,539	681	650	439	481	1,573	1.1%	10.0%	234	
LA	194,286	9,710	5,061	1,507	1,359	932	851	3,143	1.6%	8.8%	333	
MA	406,949	13,708	7,487	1,877	1,596	1,004	1,744	4,362	1.1%	12.7%	637	
MD	385,409	13,972	7,173	1,863	1,917	1,410	1,609	4,940	1.3%	11.5%	1,253	
ME	52,294	2,451	1,106	257	263	189	636	1,089	2.1%	25.9%	95	
MI	558,334	16,620	9,781	2,693	2,324	1,134	688	4,151	0.7%	4.1%	1,407	
MN	381,058	7,001	4,339	1,017	937	453	255	1,645	0.4%	3.6%	674	
MO	305,025	8,765	5,070	1,330	1,191	698	476	2,371	0.8%	5.4%	381	
MS	98,560	5,060	2,799	803	746	443	269	1,459	1.5%	5.3%	224	
MT	64,496	1,050	612	146	144	70	78	292	0.5%	7.4%	47	
NC	497,972	15,774	8,885	2,359	2,189	1,338	1,003	4,531	0.9%	6.4%	629	
ND	30,246	468	263	56	60	39	50	149	0.5%	10.7%	21	
NE	111,490	2,231	1,363	321	300	158	89	548	0.5%	4.0%	46	
NH	81,576	2,538	1,505	352	311	173	197	681	0.8%	7.8%	132	
NJ	531,448	25,293	10,671	3,213	3,170	2,462	5,777	11,416	2.1%	22.8%	2,649	
NM	107,345	3,519	1,816	429	385	296	593	1,274	1.2%	16.9%	410	
NV	183,351	4,922	2,213	532	464	409	1,304	2,178	1.2%	26.5%	127	
NY	755,517	33,517	14,473	3,788	3,433	2,502	9,321	15,267	2.0%	27.8%	1,588	
OH	518,537	20,464	10,793	2,893	2,687	2,066	2,025	6,787	1.3%	9.9%	1,115	
OK	152,689	5,203	2,859	748	671	448	477	1,598	1.0%	9.2%	232	
OR	279,749	4,386	2,410	566	538	377	495	1,411	0.5%	11.3%	415	
PA	609,220	24,946	12,781	3,748	3,234	2,366	2,817	8,445	1.4%	11.3%	1,128	
RI	57,069	2,298	1,162	291	271	179	395	846	1.5%	17.2%	117	
SC	254,176	8,900	4,944	1,315	1,161	794	686	2,642	1.0%	7.7%	381	
SD	47,342	707	449	108	77	37	36	150	0.3%	5.1%	32	
TN	278,788	8,671	5,001	1,289	1,214	726	441	2,382	0.9%	5.1%	250	
TX	1,194,618	44,963	20,494	7,092	13,197	2,441	1,739	17,385	1.5%	3.9%	568	
UT	200,587	3,500	2,165	511	431	240	153	824	0.4%	4.4%	45	
VA	508,248	11,932	6,912	1,698	1,680	996	646	3,326	0.7%	5.4%	713	
VT	30,153	1,132	578	158	104	103	189	396	1.3%	16.7%	117	
WA	519,800	8,476	4,807	1,101	940	813	815	2,569	0.5%	9.6%	304	
WI	395,557	7,419	3,906	1,030	1,036	675	772	2,487	0.6%	10.4%	374	
WV	45,984	2,405	1,443	369	261	165	167	595	1.3%	6.9%	203	
WY	35,413	619	369	79	106	38	27	171	0.5%	4.4%	68	
Other ²	99,799	24,991	5,129	5,224	12,341	876	1,421	14,684	14.7%	5.7%	567	
Total	17,153,244	578,659	280,517	86,198	110,275	43,788	57,881	212,183	1.2%	10.0%	25,578	

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 December 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	22,545	401	230	65	53	33	20	106	0.5%	5.0%	18	
AL	112,748	4,537	2,578	702	617	367	273	1,257	1.1%	6.0%	127	
AR	67,140	1,926	1,095	281	240	160	150	550	0.8%	7.8%	72	
AZ	274,809	5,702	3,431	880	696	446	249	1,391	0.5%	4.4%	71	
CA	1,333,779	22,552	13,585	3,455	2,675	1,613	1,224	5,514	0.4%	5.4%	203	
CO	252,838	3,095	2,015	404	341	209	126	676	0.3%	4.1%	24	
CT	129,200	4,365	2,116	668	567	397	617	1,582	1.2%	14.1%	221	
DC	25,678	707	335	78	92	57	145	294	1.1%	20.5%	18	
DE	41,192	1,305	651	201	175	124	154	453	1.1%	11.8%	34	
FL	669,160	42,406	11,934	8,222	16,537	1,835	3,878	22,253	3.3%	9.1%	392	
GA	349,178	12,372	7,017	1,957	1,791	904	703	3,398	1.0%	5.7%	243	
HI	40,586	846	410	92	83	58	203	344	0.8%	24.0%	39	
IA	97,284	2,266	1,281	343	283	199	160	642	0.7%	7.1%	46	
ID	63,665	1,289	776	187	163	83	80	326	0.5%	6.2%	17	
IL	551,012	17,050	8,435	2,390	2,083	1,653	2,489	6,228	1.1%	14.6%	719	
IN	254,423	7,447	4,191	1,059	890	658	649	2,198	0.9%	8.7%	103	
KS	95,857	2,390	1,392	362	307	205	124	636	0.7%	5.2%	97	
KY	142,833	3,822	2,179	555	460	285	343	1,088	0.8%	9.0%	135	
LA	95,035	4,476	2,368	661	603	384	460	1,447	1.5%	10.3%	115	
MA	264,777	7,382	4,010	1,080	807	585	900	2,292	0.9%	12.2%	160	
MD	252,237	8,621	4,452	1,265	1,088	905	911	2,907	1.2%	10.6%	480	
ME	47,121	1,401	714	166	140	107	274	521	1.1%	19.6%	38	
MI	408,259	10,216	6,204	1,648	1,308	670	386	2,368	0.6%	3.8%	478	
MN	286,061	5,143	3,222	754	633	366	168	1,167	0.4%	3.3%	268	
MO	223,685	5,698	3,357	927	747	431	236	1,416	0.6%	4.1%	165	
MS	36,317	1,854	1,037	299	259	136	123	518	1.4%	6.6%	54	
MT	37,426	601	341	86	69	53	52	174	0.5%	8.7%	15	
NC	365,027	10,129	5,649	1,581	1,321	882	696	2,900	0.8%	6.9%	297	
ND	22,737	284	160	45	32	22	25	79	0.3%	8.8%	9	
NE	50,870	1,018	587	163	143	77	48	268	0.5%	4.7%	10	
NH	61,353	1,530	924	239	165	97	105	367	0.6%	6.9%	30	
NJ	310,861	12,731	5,533	1,661	1,591	1,209	2,737	5,539	1.8%	21.5%	645	
NM	57,033	1,963	967	250	234	152	360	747	1.3%	18.3%	149	
NV	106,629	2,623	1,185	301	279	212	646	1,137	1.1%	24.6%	26	
NY	466,653	19,048	8,625	2,308	1,920	1,397	4,798	8,117	1.7%	25.2%	407	
OH	408,059	12,075	6,344	1,680	1,490	1,246	1,315	4,054	1.0%	10.9%	500	
OK	80,230	2,846	1,555	386	367	277	261	906	1.1%	9.2%	88	
OR	185,776	2,795	1,550	359	289	219	378	887	0.5%	13.5%	163	
PA	371,925	14,145	7,402	2,123	1,704	1,223	1,693	4,623	1.2%	12.0%	354	
RI	37,870	1,279	664	186	128	116	185	429	1.1%	14.5%	32	
SC	162,676	5,588	3,095	857	658	465	513	1,636	1.0%	9.2%	129	
SD	17,032	332	197	45	34	28	28	90	0.5%	8.4%	13	
TN	176,361	4,871	2,833	751	638	392	257	1,288	0.7%	5.3%	117	
TX	654,213	23,620	10,848	3,864	6,631	1,301	976	8,908	1.4%	4.1%	154	
UT	132,748	2,189	1,367	326	257	152	87	496	0.4%	4.0%	22	
VA	325,848	7,374	4,277	1,155	910	627	405	1,942	0.6%	5.5%	222	
VT	33,516	762	372	86	90	67	147	305	0.9%	19.3%	54	
WA	306,194	4,788	2,681	616	534	403	554	1,493	0.5%	11.6%	123	
WI	227,184	4,510	2,339	648	599	432	492	1,526	0.7%	10.9%	132	
WV	36,107	1,596	901	281	189	125	100	414	1.1%	6.3%	93	
WY	15,351	287	167	44	43	22	11	76	0.5%	3.8%	34	
Other ²	46,985	11,563	2,775	2,099	5,615	413	661	6,689	14.2%	5.7%	144	
Total	10,834,083	329,816	162,353	50,841	59,568	24,479	32,575	116,662	1.1%	9.9%	8,299	

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 - December 31, 2017

State	2016						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	22	12	134	1	10	179	1,352	169	1,422	45	219	3,207
AL	679	110	1,813	13	247	2,862	615	83	2,066	14	125	2,903	19,120	2,430	23,598	1,138	2,940	49,226
AR	281	26	682	4	107	1,100	227	32	765	7	86	1,117	7,233	1,037	9,135	450	1,941	19,796
AZ	639	126	2,317	9	895	3,986	624	109	2,507	11	526	3,777	17,976	6,134	71,565	1,365	46,450	143,490
CA	2,458	958	9,097	34	1,755	14,302	2,371	1,485	9,673	41	986	14,556	65,591	25,030	277,852	3,039	106,969	478,481
CO	376	72	1,227	5	70	1,750	365	56	1,299	3	33	1,756	13,905	2,728	26,755	694	7,719	51,801
CT	487	101	2,229	10	586	3,413	441	70	2,447	11	490	3,459	11,200	2,564	31,821	560	6,335	52,480
DC	56	15	337	3	61	472	60	15	349	-	19	443	1,993	395	4,865	110	691	8,054
DE	145	17	688	2	183	1,035	130	20	737	2	158	1,047	3,660	618	9,230	200	2,087	15,794
FL	2,040	655	10,173	194	3,327	16,389	2,312	12,690	9,498	190	1,787	26,477	56,263	31,511	244,686	4,648	144,431	481,538
GA	1,358	316	4,882	19	691	7,266	1,221	565	5,387	20	480	7,673	36,044	9,177	92,902	2,507	17,011	157,642
HI	87	26	358	-	43	514	81	22	358	1	22	484	3,115	749	7,576	75	2,412	13,927
IA	365	36	842	4	119	1,366	335	46	993	9	77	1,460	8,639	1,136	12,456	664	2,210	25,105
ID	198	24	493	1	112	828	200	36	517	1	36	790	4,938	1,109	10,205	265	5,767	22,284
IL	1,579	278	8,277	52	2,547	12,733	1,508	322	7,086	53	1,800	10,769	37,534	10,550	126,115	2,411	40,682	217,292
IN	967	96	2,322	24	381	3,790	828	95	2,494	22	232	3,671	26,309	2,973	35,568	2,140	6,650	73,640
KS	316	22	722	7	125	1,192	281	27	809	3	59	1,179	8,208	948	9,621	461	2,046	21,284
KY	407	58	1,037	16	158	1,676	356	58	1,172	13	132	1,731	11,945	1,492	14,776	569	2,732	31,514
LA	693	916	1,804	10	142	3,565	592	686	2,698	19	131	4,126	16,200	3,851	21,879	1,137	2,172	45,239
MA	760	143	3,122	21	506	4,552	663	105	3,133	31	295	4,227	18,840	4,970	54,892	1,122	10,494	90,319
MD	1,044	160	4,338	17	1,210	6,769	877	145	4,708	26	983	6,739	22,760	5,220	70,301	1,315	16,977	116,574
ME	161	25	607	6	129	928	156	12	564	5	97	834	4,558	666	8,878	271	2,358	16,732
MI	1,217	140	3,250	43	713	5,363	1,211	146	3,878	38	417	5,690	36,949	7,788	75,074	6,268	29,988	156,067
MN	547	79	1,909	3	359	2,897	546	56	1,978	6	138	2,724	16,099	3,421	38,311	992	11,457	70,281
MO	753	81	1,885	25	462	3,206	688	96	2,104	10	269	3,167	20,645	3,087	30,015	1,405	6,617	61,769
MS	293	64	870	11	118	1,356	301	57	969	3	77	1,407	8,433	1,238	11,806	566	1,483	23,526
MT	74	11	265	2	20	372	58	12	259	2	17	348	2,431	345	3,783	103	891	7,553
NC	1,194	204	3,918	34	458	5,808	1,039	250	4,134	25	324	5,772	32,149	6,113	59,011	1,694	8,697	107,664
ND	20	2	56	2	5	85	16	1	99	-	12	128	647	165	794	62	128	1,796
NE	142	10	423	6	44	625	121	13	443	4	34	615	3,937	494	5,668	317	956	11,372
NH	211	22	632	2	157	1,024	163	25	663	5	81	937	5,289	1,034	11,155	262	2,383	20,124
NJ	1,076	254	7,982	54	2,136	11,502	964	231	7,467	42	1,456	10,160	27,951	8,076	96,788	1,507	22,818	157,139
NM	219	24	775	3	207	1,228	215	23	868	3	126	1,235	5,634	905	10,766	270	3,100	20,675
NV	245	44	1,241	3	797	2,330	223	138	1,193	14	497	2,065	6,578	3,101	39,321	484	33,755	83,240
NY	1,377	442	9,277	85	1,530	12,711	1,270	302	8,832	80	1,022	11,506	36,601	9,869	112,793	1,946	14,361	175,571
OH	1,288	128	4,826	66	949	7,257	1,222	117	4,871	55	644	6,909	35,661	5,744	69,832	3,792	15,111	130,141
OK	323	35	844	6	105	1,313	289	33	1,080	4	107	1,513	9,378	1,049	10,556	581	1,725	23,289
OR	309	75	1,322	9	201	1,916	264	83	1,136	8	77	1,568	8,790	2,732	25,754	471	10,616	48,363
PA	1,517	202	6,359	40	926	9,044	1,459	174	6,646	41	674	8,994	39,234	6,199	72,712	2,051	10,486	130,682
RI	142	37	690	8	188	1,065	116	23	688	14	102	943	3,608	976	10,556	200	2,782	18,122
SC	606	140	2,289	13	316	3,364	556	235	2,425	8	209	3,433	16,489	3,419	32,860	1,083	7,411	61,262
SD	44	6	114	1	12	177	41	5	141	-	4	191	1,166	160	1,654	93	260	3,333
TN	601	97	1,813	17	210	2,738	595	82	2,007	9	110	2,803	18,682	2,917	26,837	1,060	4,042	53,538
TX	2,188	392	5,268	22	229	8,099	2,356	6,178	7,035	27	139	15,735	67,674	15,830	71,077	3,763	7,933	166,277
UT	346	48	898	3	124	1,419	281	38	894	2	67	1,282	8,993	1,790	19,817	387	7,949	38,936
VA	896	116	3,167	14	728	4,921	857	126	3,443	11	548	4,985	22,466	4,321	49,299	1,111	13,633	90,829
VT	70	16	267	7	32	392	69	5	264	2	37	377	2,203	286	3,332	123	442	6,386
WA	595	122	2,293	13	525	3,548	537	111	2,184	9	218	3,059	17,530	3,973	47,312	846	18,802	88,463
WI	609	86	1,983	6	413	3,097	501	89	2,125	9	241	2,965	14,298	2,554	29,207	871	6,570	53,500
WV	174	36	404	3	50	667	159	22	608	7	52	848	4,612	657	5,670	219	835	11,994
WY	37	5	147	1	16	206	37	9	196	1	26	269	1,314	195	1,632	59	342	3,542
Other ³	128	85	869	94	98	1,274	87	4,329	601	478	70	5,565	3,235	5,935	9,749	599	449	19,967
Total	32,357	7,186	123,497	1,047	25,536	189,623	30,506	29,700	128,625	1,400	16,359	206,590	876,057	219,833	2,149,244	58,371	677,315	3,980,820

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 - December 31, 2017

State	2016						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	13	2	80	-	9	104	1,154	83	924	42	155	2,358
AL	456	60	1,213	3	191	1,923	453	50	1,367	5	85	1,960	15,527	1,548	16,725	1,018	2,169	36,987
AR	182	12	459	-	79	732	139	18	499	3	62	721	5,861	718	6,348	416	1,327	14,670
AZ	398	37	1,475	2	535	2,447	426	32	1,644	6	327	2,435	13,737	2,801	46,009	1,296	27,514	91,357
CA	1,613	333	5,890	14	1,077	8,927	1,643	409	6,347	25	628	9,052	51,089	9,454	178,790	2,875	62,489	304,697
CO	237	26	796	1	46	1,106	250	16	825	2	21	1,114	11,246	1,443	17,456	665	4,869	35,679
CT	333	15	1,498	4	385	2,235	301	21	1,676	7	358	2,363	8,871	1,207	22,318	520	4,282	37,198
DC	42	1	228	1	39	311	40	8	227	-	12	287	1,596	191	3,359	99	428	5,673
DE	93	9	439	-	132	673	86	11	468	-	104	669	2,795	341	6,254	176	1,443	11,009
FL	1,351	122	6,759	103	2,265	10,600	1,800	6,113	6,143	144	1,165	15,365	44,496	14,439	167,079	4,019	92,601	322,634
GA	780	103	3,056	3	443	4,385	779	210	3,239	10	314	4,552	26,366	4,261	60,553	2,150	10,506	103,836
HI	52	4	246	-	26	328	53	4	243	1	11	312	2,628	327	5,191	73	1,498	9,717
IA	230	12	569	1	78	890	234	14	672	7	50	977	6,875	658	8,440	579	1,549	18,101
ID	92	3	314	-	67	476	108	10	308	-	23	449	3,806	509	6,598	254	3,706	14,873
IL	975	62	5,164	12	1,625	7,838	943	129	4,465	26	1,154	6,717	28,048	4,061	80,542	1,913	25,775	140,339
IN	580	35	1,484	-	243	2,342	512	30	1,642	9	140	2,333	19,920	1,672	23,128	1,382	4,447	50,549
KS	176	4	447	1	79	707	159	5	512	1	46	723	6,166	547	6,244	406	1,402	14,765
KY	197	20	613	3	96	929	199	18	705	4	81	1,007	9,034	818	9,077	433	1,801	21,163
LA	484	610	1,279	2	98	2,473	432	424	1,858	4	90	2,808	13,115	2,651	15,875	1,046	1,524	34,211
MA	481	38	1,964	10	329	2,822	431	35	2,092	25	202	2,785	14,721	2,462	36,670	1,056	6,772	61,681
MD	656	27	2,844	5	748	4,280	582	43	3,105	15	632	4,377	17,206	2,156	46,383	1,193	10,750	77,688
ME	80	6	402	2	92	582	102	2	357	1	65	527	3,584	335	6,034	246	1,627	11,826
MI	781	39	2,065	8	493	3,386	761	55	2,493	10	281	3,600	29,212	3,778	48,155	2,845	19,324	103,314
MN	324	23	1,099	1	214	1,661	322	16	1,189	2	84	1,613	11,843	1,440	22,737	946	6,754	43,720
MO	417	22	1,184	2	297	1,922	429	29	1,317	2	171	1,948	15,914	1,701	19,642	1,161	4,273	42,691
MS	229	36	647	5	91	1,008	245	22	688	1	60	1,016	7,181	865	9,023	505	1,165	18,739
MT	44	4	172	2	11	233	33	6	173	1	7	220	1,921	200	2,572	101	612	5,406
NC	670	65	2,504	10	291	3,540	664	97	2,580	14	222	3,577	24,516	3,074	38,759	1,533	5,692	73,574
ND	11	2	34	1	3	51	10	-	67	-	11	88	502	94	519	51	84	1,250
NE	98	2	306	3	32	441	93	6	331	3	22	455	3,193	292	4,115	300	671	8,571
NH	114	4	385	-	98	601	93	5	429	1	52	580	4,042	463	7,205	246	1,526	13,482
NJ	725	54	5,439	13	1,460	7,691	660	86	5,135	25	1,018	6,924	21,942	3,633	66,857	1,308	15,171	108,911
NM	135	3	478	1	135	752	137	10	560	1	81	789	4,388	491	7,267	246	2,067	14,459
NV	161	5	758	1	509	1,434	170	11	763	10	317	1,271	5,235	1,232	24,943	451	20,457	52,318
NY	912	42	6,268	22	1,002	8,246	866	56	5,891	49	719	7,581	28,743	3,852	77,913	1,579	9,245	121,332
OH	767	38	3,196	8	617	4,626	733	38	3,166	20	430	4,387	27,289	3,111	45,768	2,181	10,392	88,741
OK	202	8	559	1	79	849	200	10	684	1	76	971	7,523	628	7,289	516	1,226	17,182
OR	206	13	828	2	124	1,173	170	41	733	3	48	995	6,807	1,266	16,749	430	6,485	31,737
PA	1,010	64	4,244	12	642	5,972	990	57	4,404	22	466	5,939	30,306	3,219	49,815	1,741	7,038	92,119
RI	85	3	453	4	116	661	67	11	433	10	71	592	2,663	477	6,956	180	1,799	12,075
SC	341	49	1,462	2	217	2,071	355	101	1,532	2	131	2,121	12,409	1,582	22,219	990	5,012	42,212
SD	26	2	77	1	10	116	26	3	103	-	1	133	888	89	1,135	85	206	2,403
TN	374	44	1,189	5	149	1,761	426	36	1,279	2	78	1,821	14,881	1,673	18,250	897	2,817	38,518
TX	1,371	201	3,473	-	169	5,214	1,697	3,834	4,442	9	90	10,072	54,306	10,381	49,119	3,541	5,458	122,805
UT	195	14	510	1	77	797	167	9	542	1	42	761	7,004	751	12,349	364	4,693	25,161
VA	534	30	2,008	8	455	3,035	567	41	2,215	6	366	3,195	16,873	1,954	32,367	1,041	8,734	60,969
VT	23	1	162	1	14	201	31	-	169	1	23	224	1,679	123	2,218	102	287	4,409
WA	359	21	1,439	1	318	2,138	365	28	1,437	4	126	1,960	13,566	1,685	31,160	769	11,852	59,032
WI	406	34	1,269	1	265	1,975	338	51	1,380	5	158	1,932	11,261	1,407	18,867	787	4,290	36,612
WV	106	12	241	1	35	395	87	5	348	1	33	474	3,543	331	3,439	189	526	8,028
WY	30	1	97	-	15	143	26	4	144	1	18	193	1,100	143	1,161	57	245	2,706
Other ³	53	30	563	86	82	814	41	2,701	360	473	56	3,631	2,374	3,269	6,316	582	369	12,910
Total	20,209	2,405	80,306	370	16,701	119,991	20,454	14,973	83,461	975	10,837	130,700	680,945	105,886	1,424,881	47,581	427,104	2,686,397

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 - December 31, 2017

State	2016						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	9	10	54	1	1	75	198	86	498	3	64	849
AL	223	50	600	10	56	939	162	33	699	9	40	943	3,593	882	6,873	120	771	12,239
AR	99	14	223	4	28	368	88	14	266	4	24	396	1,372	319	2,787	34	614	5,126
AZ	241	89	842	7	360	1,539	198	77	863	5	199	1,342	4,239	3,333	25,556	69	18,936	52,133
CA	845	625	3,207	20	678	5,375	728	1,076	3,326	16	358	5,504	14,502	15,576	99,062	164	44,480	173,784
CO	139	46	431	4	24	644	115	40	474	1	12	642	2,659	1,285	9,299	29	2,850	16,122
CT	154	86	731	6	201	1,178	140	49	771	4	132	1,096	2,329	1,357	9,503	40	2,053	15,282
DC	14	14	109	2	22	161	20	7	122	-	7	156	397	204	1,506	11	263	2,381
DE	52	8	249	2	51	362	44	9	269	2	54	378	865	277	2,976	24	644	4,785
FL	689	533	3,414	91	1,062	5,789	512	6,577	3,355	46	622	11,112	11,767	17,072	77,607	629	51,830	158,904
GA	578	213	1,826	16	248	2,881	442	355	2,148	10	166	3,121	9,678	4,916	32,349	357	6,505	53,806
HI	35	22	112	-	17	186	28	18	115	-	11	172	487	422	2,385	2	914	4,210
IA	135	24	273	3	41	476	101	32	321	2	27	483	1,764	478	4,016	85	661	7,004
ID	106	21	179	1	45	352	92	26	209	1	13	341	1,132	600	3,607	11	2,061	7,411
IL	604	216	3,113	40	922	4,895	565	193	2,621	27	646	4,052	9,486	6,489	45,573	498	14,907	76,953
IN	387	61	838	24	138	1,448	316	65	852	13	92	1,338	6,389	1,301	12,440	758	2,203	23,091
KS	140	18	275	6	46	485	122	22	297	2	13	456	2,042	401	3,377	55	644	6,519
KY	210	38	424	13	62	747	157	40	467	9	51	724	2,911	674	5,699	136	931	10,351
LA	209	306	525	8	44	1,092	160	262	840	15	41	1,318	3,085	1,200	6,004	91	648	11,028
MA	279	105	1,158	11	177	1,730	232	70	1,041	6	93	1,442	4,119	2,508	18,222	66	3,722	28,638
MD	388	133	1,494	12	462	2,489	295	102	1,603	11	351	2,362	5,554	3,064	23,918	122	6,227	38,886
ME	81	19	205	4	37	346	54	10	207	4	32	307	974	331	2,844	25	731	4,906
MI	436	101	1,185	35	220	1,977	450	91	1,385	28	136	2,090	7,737	4,010	26,919	3,423	10,664	52,753
MN	223	56	810	2	145	1,236	224	40	789	4	54	1,111	4,256	1,981	15,574	46	4,703	26,561
MO	336	59	701	23	165	1,284	259	67	787	8	98	1,219	4,731	1,386	10,373	244	2,344	19,078
MS	64	28	223	6	27	348	56	35	281	2	17	391	1,252	373	2,783	61	318	4,787
MT	30	7	93	-	9	139	25	6	86	1	10	128	510	145	1,211	2	279	2,147
NC	524	139	1,414	24	167	2,268	375	153	1,554	11	102	2,195	7,633	3,039	20,252	161	3,005	34,090
ND	9	-	22	1	2	34	6	1	32	-	1	40	145	71	275	11	44	546
NE	44	8	117	3	12	184	28	7	112	1	12	160	744	202	1,553	17	285	2,801
NH	97	18	247	2	59	423	70	20	234	4	29	357	1,247	571	3,950	16	857	6,642
NJ	351	200	2,543	41	676	3,811	304	145	2,332	17	438	3,236	6,009	4,443	29,931	199	7,647	48,228
NM	84	21	297	2	72	476	78	13	308	2	45	446	1,246	414	3,499	24	1,033	6,216
NV	84	39	483	2	288	896	53	127	430	4	180	794	1,343	1,869	14,378	33	13,298	30,922
NY	465	400	3,009	63	528	4,465	404	246	2,941	31	303	3,925	7,858	6,017	34,880	367	5,116	54,239
OH	521	90	1,630	58	332	2,631	489	79	1,705	35	214	2,522	8,372	2,633	24,064	1,611	4,719	41,400
OK	121	27	285	5	26	464	89	23	396	3	31	542	1,855	421	3,267	65	499	6,107
OR	103	62	494	7	77	743	94	42	403	5	29	573	1,983	1,466	9,005	41	4,131	16,626
PA	507	138	2,115	28	284	3,072	469	117	2,242	19	208	3,055	8,928	2,980	22,897	310	3,448	38,563
RI	57	34	237	4	72	404	49	12	255	4	31	351	945	499	3,600	20	983	6,047
SC	265	91	827	11	99	1,293	201	134	893	6	78	1,312	4,080	1,837	10,641	93	2,399	19,050
SD	18	4	37	-	2	61	15	2	38	-	3	58	278	71	519	8	54	930
TN	227	53	624	12	61	977	169	46	728	7	32	982	3,801	1,244	8,587	163	1,225	15,020
TX	817	191	1,795	22	60	2,885	659	2,344	2,593	18	49	5,663	13,368	5,449	21,958	222	2,475	43,472
UT	151	34	388	2	47	622	114	29	352	1	25	521	1,989	1,039	7,468	23	3,256	13,775
VA	362	86	1,159	6	273	1,886	290	85	1,228	5	182	1,790	5,593	2,367	16,932	70	4,899	29,860
VT	47	15	105	6	18	191	38	5	95	1	14	153	524	163	1,114	21	155	1,977
WA	236	101	854	12	207	1,410	172	83	747	5	92	1,099	3,964	2,288	16,152	77	6,950	29,431
WI	203	52	714	5	148	1,122	163	38	745	4	83	1,033	3,037	1,147	10,340	84	2,280	16,888
WV	68	24	163	2	15	272	72	17	260	6	19	374	1,069	326	2,231	30	309	3,966
WY	7	4	50	1	1	63	11	5	52	-	8	76	214	52	471	2	97	836
Other ³	75	55	306	8	16	460	46	1,628	241	5	14	1,934	861	2,666	3,433	17	80	7,057
Total	12,148	4,781	43,191	677	8,835	69,632	10,052	14,727	45,164	425	5,522	75,890	195,112	113,947	724,363	10,790	250,211	1,294,423

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.

