



**FORECLOSURE PREVENTION & REFINANCE REPORT**

**FEDERAL PROPERTY MANAGER'S REPORT**

**SECOND QUARTER 2022**



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**6.591 million** troubled homeowners helped during conservatorships

**72%** of loan modifications in 2Q22 reduced borrowers' monthly payments by over 20%

Serious delinquency rate decreased to **0.79%** at the end of 2Q22

REO inventory increased **3%** in the 2Q22

**2Q22 Highlights -- Foreclosure Prevention**

**The Enterprises' Foreclosure Prevention Actions:**

- The Enterprises completed 96,945 foreclosure prevention actions in the second quarter of 2022, bringing the total to 6,591,002 since the start of conservatorships in September 2008. Of these actions, 5,887,049 have helped troubled homeowners stay in their homes, including 2,583,016 permanent loan modifications.
- Initiated forbearance plans decreased to 41,054 in the second quarter from 59,778 in the first quarter of 2022. The total number of loans in forbearance at the end of the quarter was 90,889, representing approximately 0.29 percent of the total loans serviced, and 17 percent of the total delinquent loans.
- Seven percent of modifications in the second quarter were modifications with principal forbearance. Modifications that include reduce rate and extend-term accounted for 75 percent of all loan modifications during the quarter.
- There were 250 completed short sales and deeds-in-lieu during the quarter, bringing the total to 703,953 since the conservatorships began in September 2008.

**The Enterprises' Mortgage Performance:**

- The 60+ days delinquency rate dropped from 1.11 percent at the end of the first quarter to 0.92 percent at the end of the second quarter of 2022. The delinquency rates remained higher than pre-coronavirus rates due to the forbearance programs offered to borrowers affected by the pandemic.
- The Enterprises' serious (90 days or more) delinquency rate dropped to 0.79 percent at the end of the second quarter. This compared with 4.64 percent for Federal Housing Administration (FHA) loans, 2.83 percent for Veterans Affairs (VA) loans, and 2.12 percent for all loans (industry average).

**The Enterprises' Foreclosures:**

- Foreclosure starts declined 6 percent to 19,388 while third-party and foreclosure sales increased 3 percent to 3,458 in the second quarter.

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

**2Q22 Highlights -- Refinance Activities**

- Total refinance volume decreased in June 2022 amid rising mortgage rates through May. Mortgage rates rose in June: the average interest rate on a 30-year fixed rate mortgage increased to 5.52 percent from a April level of 5.23 percent, reaching levels last observed in 2008.
- The percentage of borrowers refinancing into shorter term 15-year fixed rate mortgages decreased to 18 percent in May, with borrowers finding the greater monthly affordability of 30-year fixed rate mortgages amid rising rates more attractive than the increased interest rate savings of 15-year fixed rate mortgages which inched toward one percent.

**Foreclosure Prevention Activities**

(Number of loans)	1Q22	2Q22
<b>Completed Actions</b>		
Loan Modifications *	41,375	38,264
Repayment Plans	4,122	2,383
Forbearance Plans	25,794	14,395
Charge-offs-in-lieu	114	145
Payment Deferral	58,134	41,508
<b>Home Retention Actions</b>	<b>129,539</b>	<b>96,695</b>
Short Sales	170	193
Deeds-in-lieu	70	57
<b>Home Forfeiture Actions</b>	<b>240</b>	<b>250</b>
<b>TOTAL</b>	<b>129,779</b>	<b>96,945</b>
<b>Inventory</b> (Number of loans at period end)		
Repayment Plans	4,082	4,151
Forbearance Plans	126,758	90,889

\* Includes HAMP permanent modifications  
Source: FHFA (Fannie Mae and Freddie Mac)

**Mortgage Performance (at period end)**

(Number of loans)	1Q22	2Q22
30-59 Days Delinquent	207,829	242,117
60-plus-days Delinquent	341,445	283,880
Seriously Delinquent*	300,898	244,339
Foreclosure Starts	20,624	19,388
Third-party & Foreclosure Sales	3,054	3,458
REO Inventory	9,048	9,341
(Percent of total loans serviced)		
30-59 Days Delinquent	0.68%	0.78%
60-plus-days Delinquent	1.11%	0.92%
Seriously Delinquent*	0.97%	0.79%

\* 90 days or more delinquent, or in the process of foreclosure.  
Source: FHFA (Fannie Mae and Freddie Mac)

**Refinance Activities**

(Number of loans)	1Q22	2Q22
Total Refinances	899,518	444,852

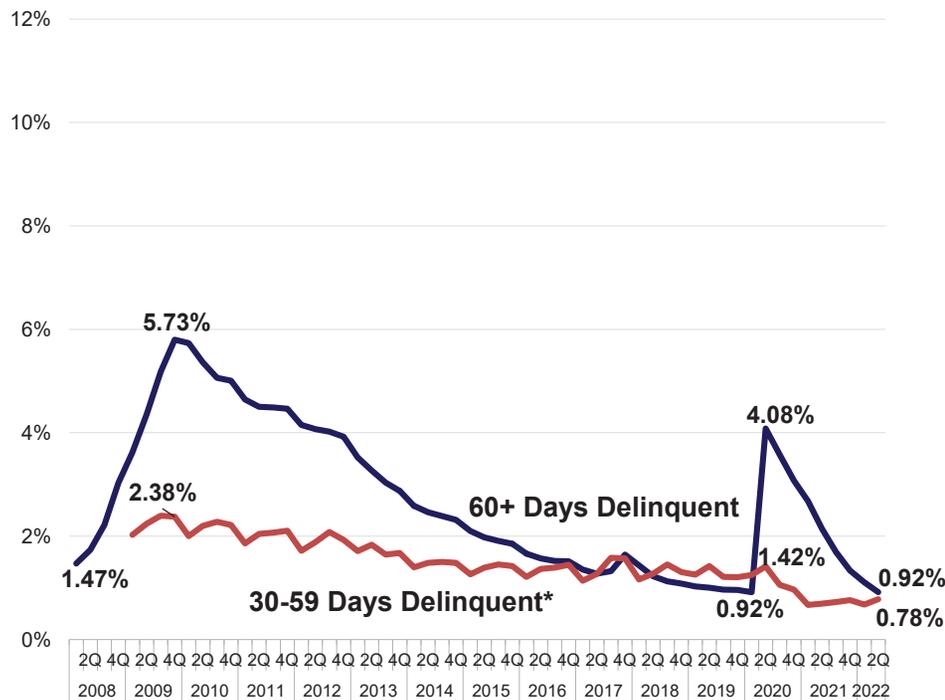
Source: FHFA (Fannie Mae and Freddie Mac)



## Mortgage Performance

The percentage of the Enterprises' loans that are 30-59 days delinquent increased to 0.78 percent while the 60+ days delinquency rate dropped to 0.92 percent at the end of the second quarter of 2022. The Enterprises' serious delinquency rate also dropped to 0.79 percent at the end of the quarter. This compared with 4.64 percent for Federal Housing Administration (FHA) loans, 2.83 percent for Veterans Affairs (VA) loans, and 2.12 percent for all loans (industry average). The serious delinquency rate remained elevated as a result of the COVID-19 pandemic and the forbearance programs offered to affected borrowers.

Enterprises' Delinquency Rates



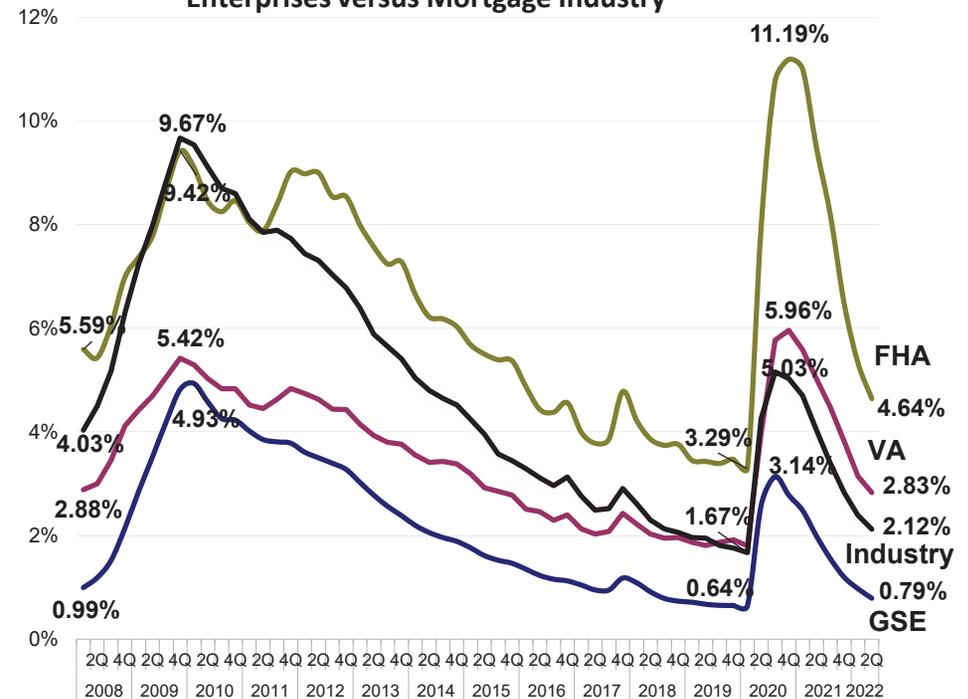
Source: FHFA (Fannie Mae and Freddie Mac)

\*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 226,724 foreclosure prevention actions in the first half of 2022, bringing the total to 6,591,002 since the start of conservatorships in September 2008. Of these actions, 2,583,016 have been permanent loan modifications, and 3,304,033 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. In addition, 703,953 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	2019	2020	2021	YTD 2022	Conservatorship to Date <sup>1</sup>
<b>Home Retention Actions</b>					
Repayment Plans	25,106	23,881	11,534	6,505	1,003,885
Forbearance Plans	14,895	675,194	206,908	40,189	1,191,672
Charge-offs-in-lieu	1,493	954	976	259	20,023
HomeSaver Advance ( <i>Fannie</i> )	-	-	-	-	70,178
Payment Deferral		426,557	492,076	99,642	1,018,275
Loan Modifications <sup>2</sup>	<u>75,961</u>	<u>50,884</u>	<u>62,411</u>	<u>79,639</u>	<u>2,583,016</u>
<b>Total</b>	<b>117,455</b>	<b>1,177,470</b>	<b>773,905</b>	<b>226,234</b>	<b>5,887,049</b>
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales	4,053	2,936	1,585	363	605,871
Deeds-in-lieu	<u>1,622</u>	<u>881</u>	<u>535</u>	<u>127</u>	<u>98,082</u>
<b>Total</b>	<b>5,675</b>	<b>3,817</b>	<b>2,120</b>	<b>490</b>	<b>703,953</b>
<b>Total Foreclosure Prevention Actions</b>	<b>123,130</b>	<b>1,181,287</b>	<b>776,025</b>	<b>226,724</b>	<b>6,591,002</b>

<sup>1</sup> Since the first full quarter in conservatorship (4Q08).

<sup>2</sup> Includes HAMP permanent modifications.

Source: FHFA (Fannie Mae and Freddie Mac)





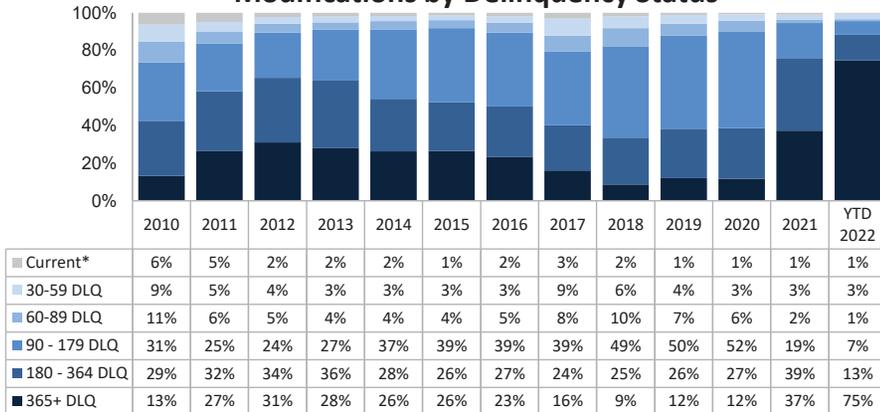




## Enterprises' Loan Modifications

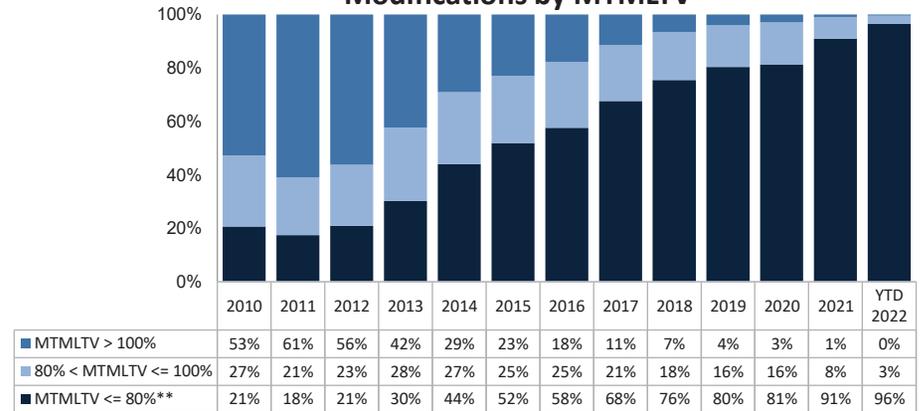
There were 79,639 permanent loan modifications in the first half of 2022. Approximately 75 percent of these loans were one year or more delinquent at the time of modification, 96 percent had mark-to-market LTV <= 80%, and 18 percent were originated prior to 2009.

**Modifications by Delinquency Status**



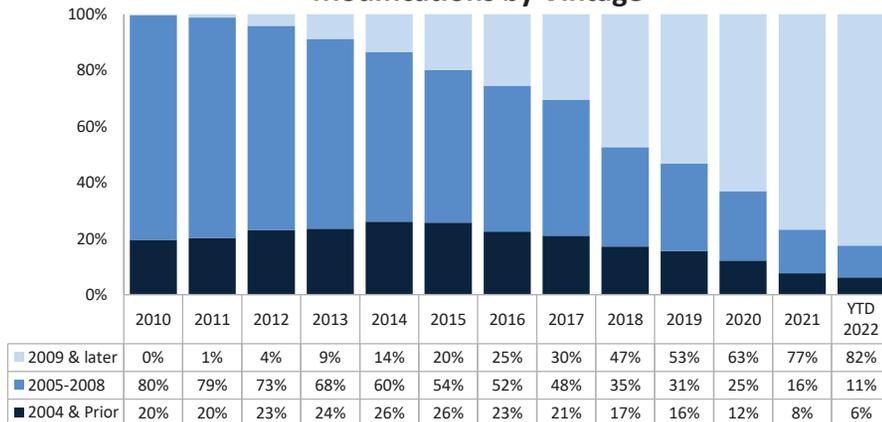
Source: FHFA (Fannie Mae and Freddie Mac)

**Modifications by MTMLTV**



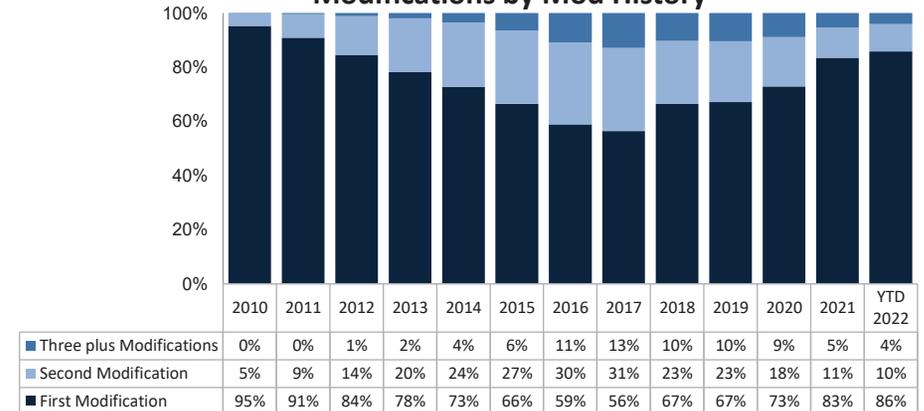
Source: FHFA (Fannie Mae and Freddie Mac)

**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.

\*\*\*Data have been revised.

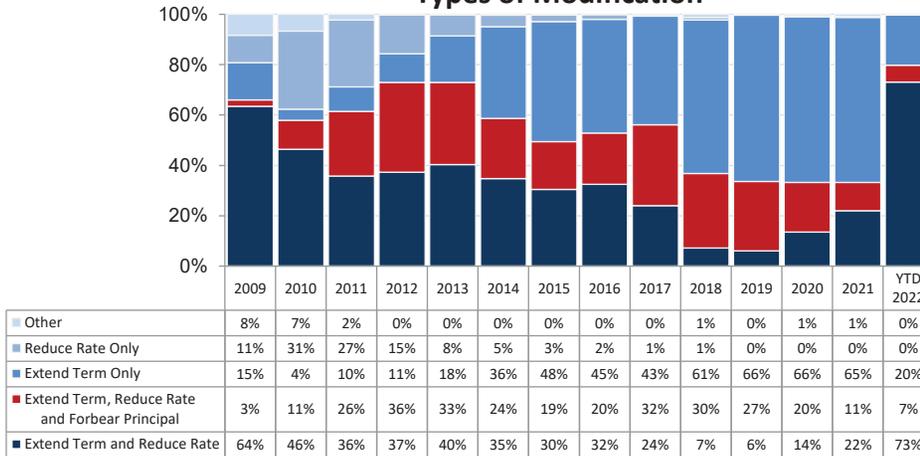
*The Enterprises required mandatory implementation of Flex Modification on October 1, 2017. Flex Modification allows more borrowers to qualify for a home retention solution and targets a 20% monthly payment reduction to improve borrower success under the loan modification.*



## Enterprises' Loan Modifications

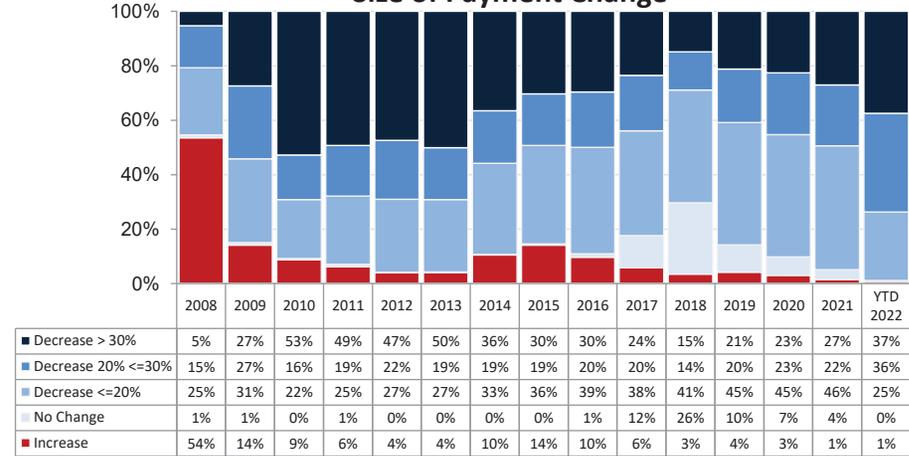
The share of the Enterprises' modifications with reduce rate and extend-term increased to 73 percent in the first half of 2022. In an effort to provide an interest rate reduction to COVID-19 impacted borrowers, the Enterprises have removed the post-modification mark-to-market LTV threshold related to setting the modification interest rate when determining the new modified terms for a Flex Modification. Approximately 80 percent of loans modified in the fourth quarter of 2021 were current and performing, six months after modification.

Types of Modification



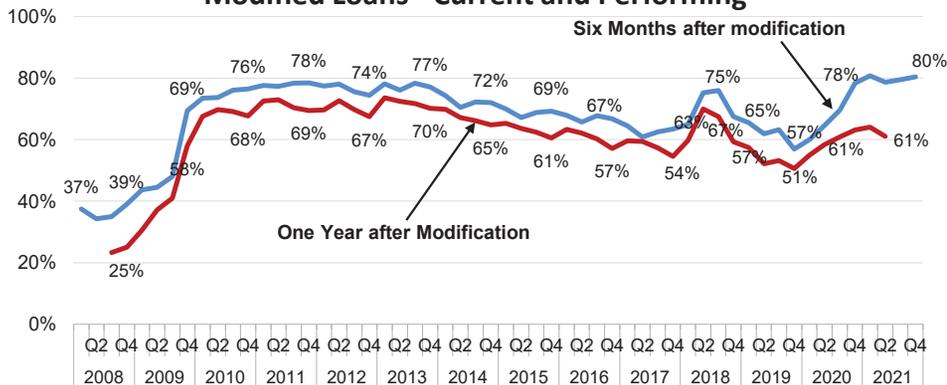
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change\*



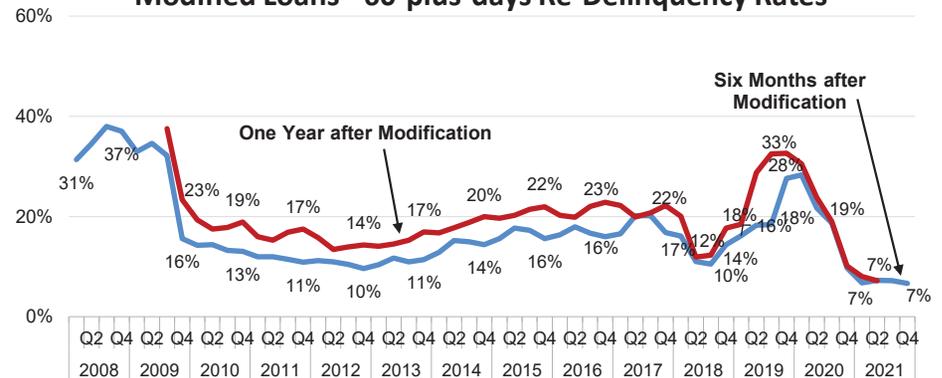
Source: FHFA (Fannie Mae and Freddie Mac)

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 2019-2021 data have been revised.

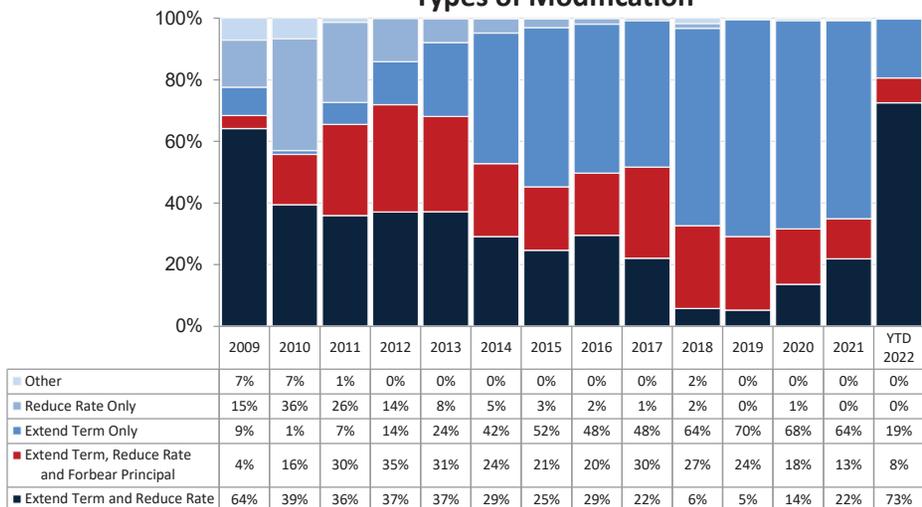
\*\* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. In 2016, the Enterprises began its Reperforming Loan (PRL) sale program. Over time, an increasing number of modified, reperforming loans will be sold through this program which will result in a lower percentage of Current and Performing loans.



**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.**

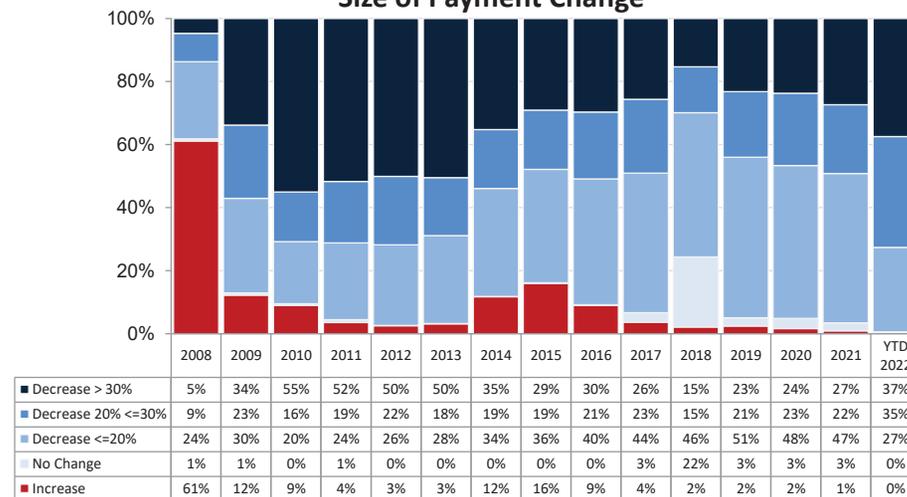
## Fannie Mae's Loan Modifications

Types of Modification



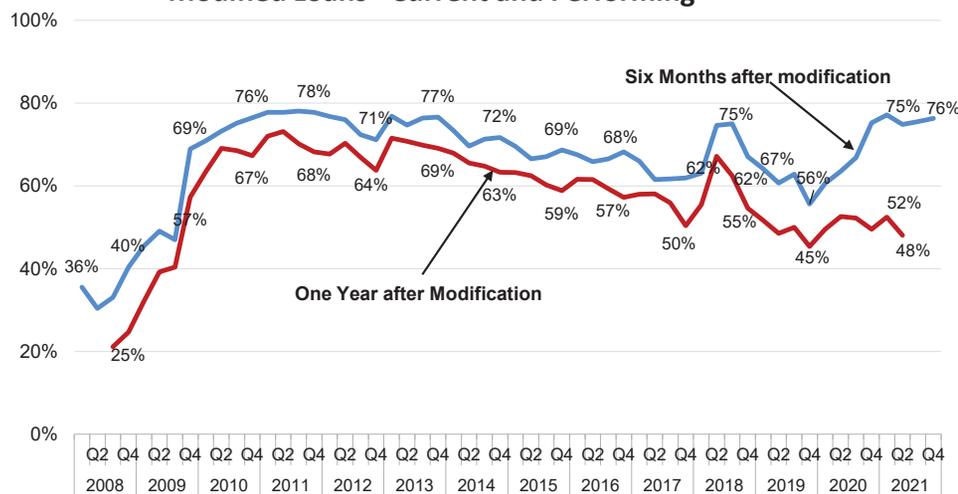
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change



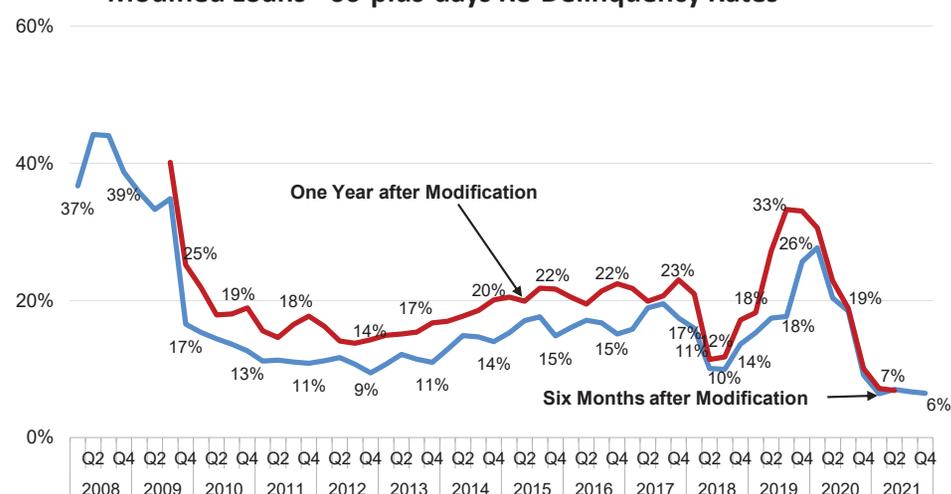
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing\*



Source: FHFA (Fannie Mae and Freddie Mac)

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



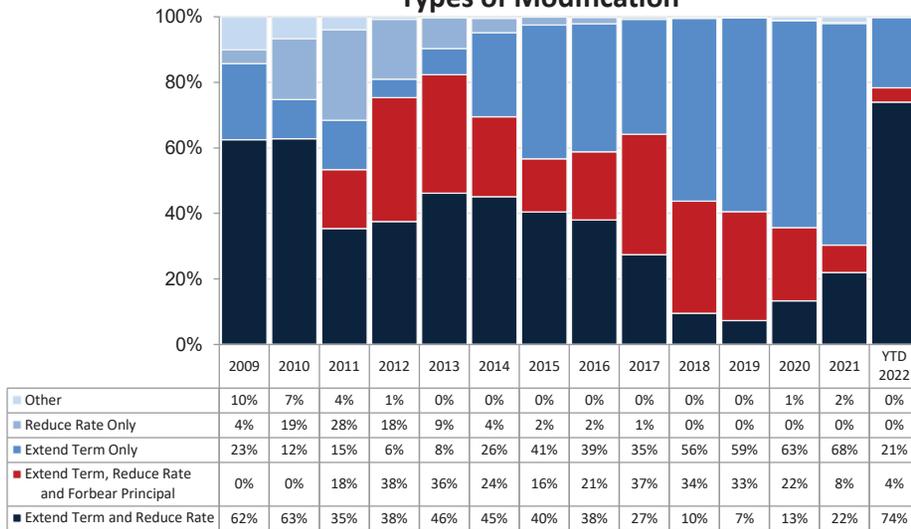
Source: FHFA (Fannie Mae and Freddie Mac)

\* 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. In 2016, Fannie Mae began its Reperforming Loan (PRL) sale program. Over time, an increasing number of modified, reperforming loans will be sold through this program which will result in a lower percentage of Current and Performing loans.



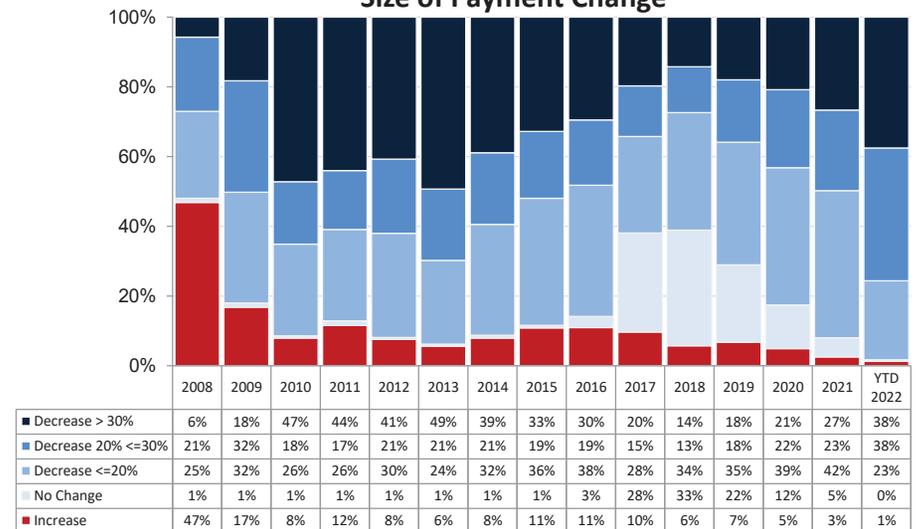
### Freddie Mac's Loan Modifications

Types of Modification



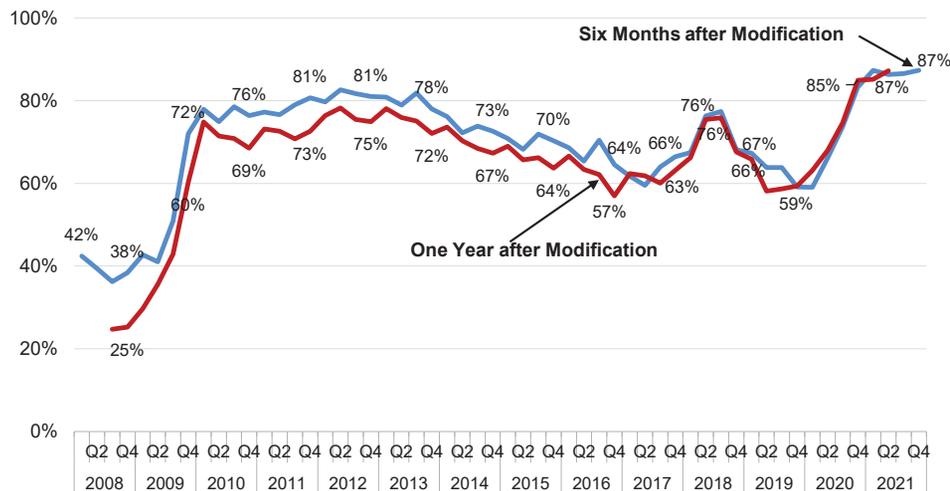
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change\*



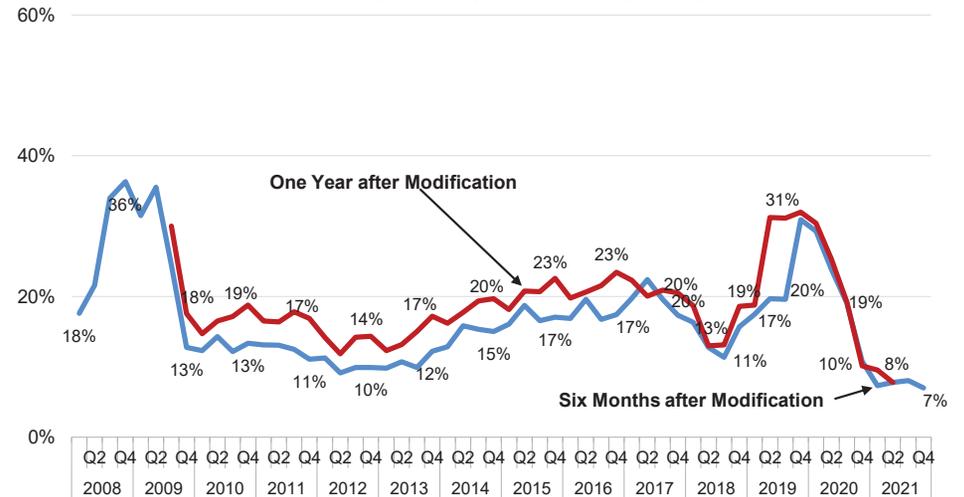
Source: FHFA (Fannie Mae and Freddie Mac)

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)

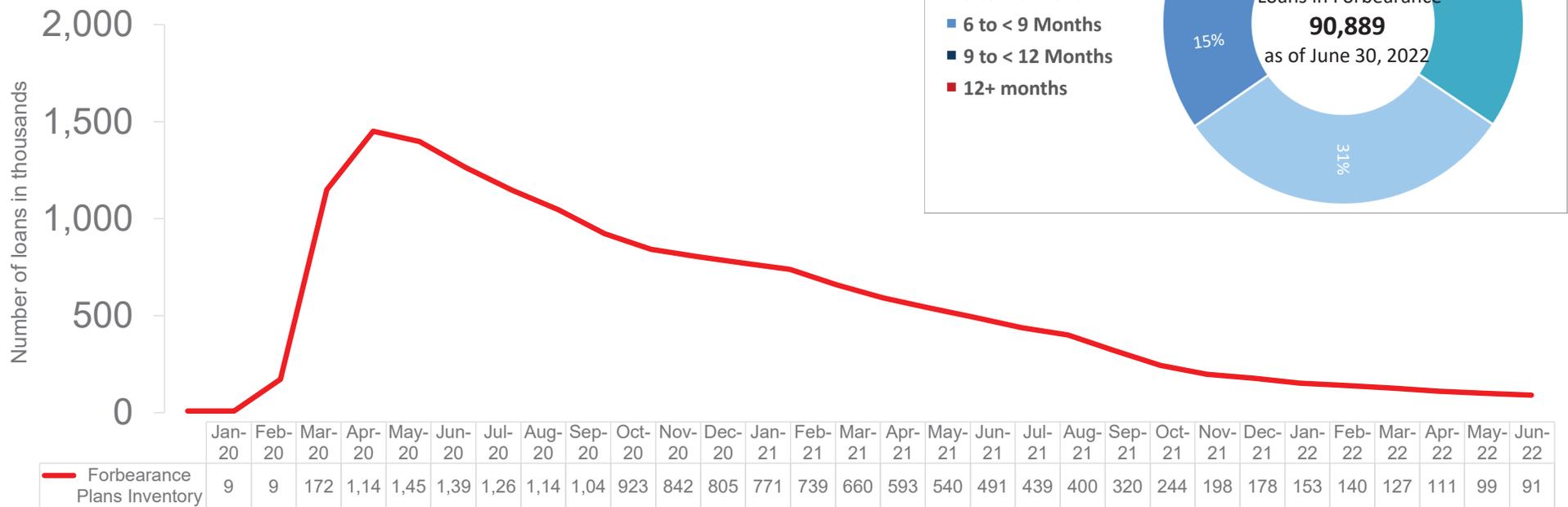
\* The 2019-2021 data have been revised.

\*\* The reported percentage at the end of each period represents the number of current loans remaining or paid in full at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. In 2016, Freddie Mac began performing Loan (PRL) sale program. Over time, an increasing number of modified, reperforming loans will be sold through this program which will result in a lower percentage of Current and Performing loans.



## Forbearance Plans Inventory<sup>1</sup>

The total number of loans in forbearance plans continued to trend downward since its peak in May 2020, but remained elevated through June 2022 compared with pre-pandemic levels. As of June 30, 2022, there were 90,889 loans in forbearance, representing approximately 0.29 percent of the Enterprises single-family conventional book of business, down from 126,758 or 0.41 percent at the end of the first quarter of 2022. Approximately 9 percent of these loans have been on the plan for more than 12 months.



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

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

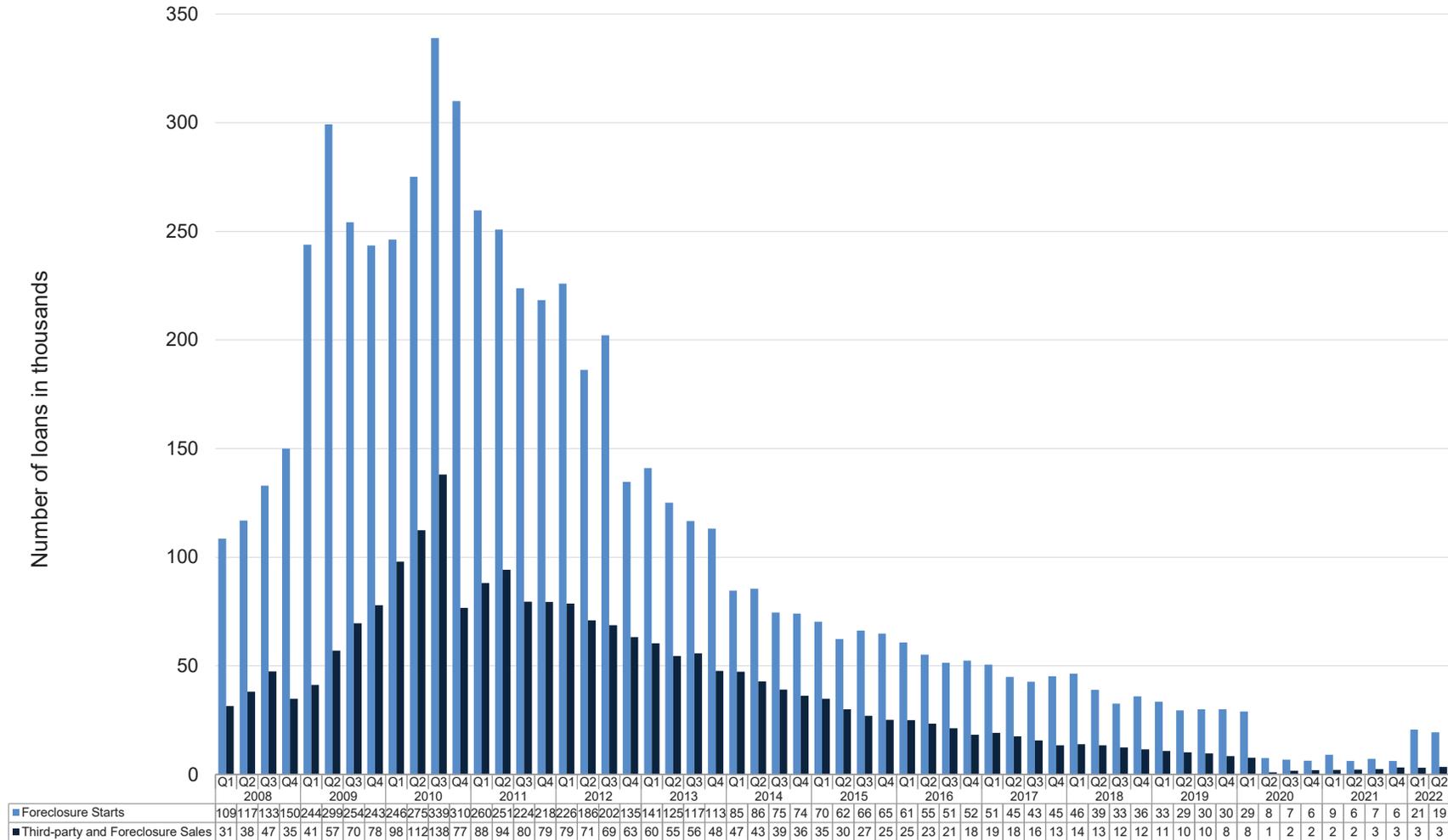


Source: FHFA (Fannie Mae and Freddie Mac)



## Foreclosures

There were 3,458 completed third-party and foreclosure sales in the second quarter, up 13 percent compared with the first quarter 2022. The number of foreclosure starts decreased from 20,624 in the first quarter to 19,388 in the second quarter of 2022.



Source: FHFA (Fannie Mae and Freddie Mac)



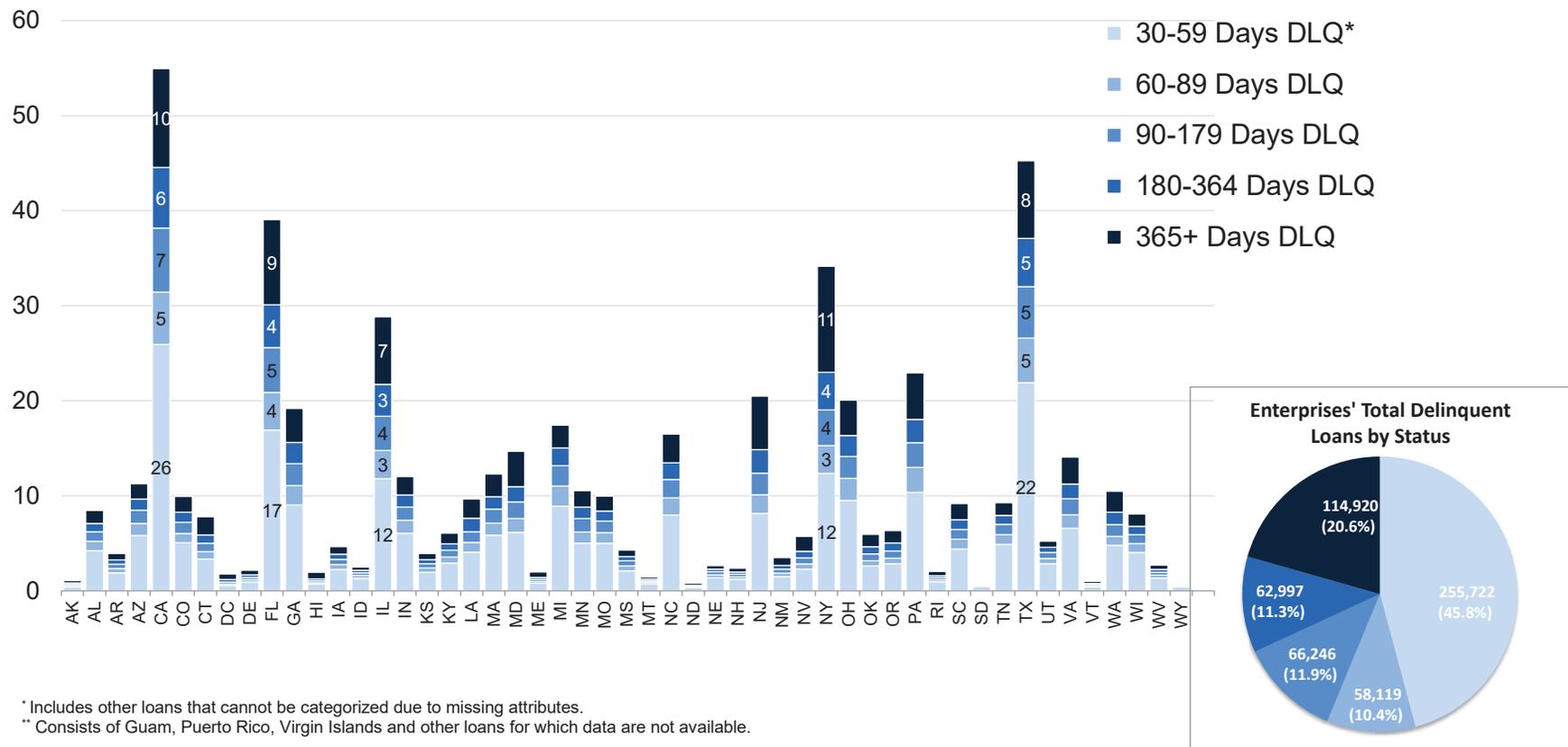


## Delinquent Loans by State

The total number of the Enterprises' delinquent loans continued to decrease in the second quarter of 2022 but remained higher than pre-coronavirus level. Approximately 44 percent of the Enterprises' troubled borrowers had missed three or more payments at the end of the quarter. California has the highest number of 90+ days delinquent loans, followed by New York and Texas. As of June 30, 2022, approximately 43 percent of the troubled borrowers in California had missed three or more monthly payments, compared with 55 percent in New York and 41 percent in Texas.

### Delinquent Loans by State - As of June 30, 2022

(Number of loans in thousands)



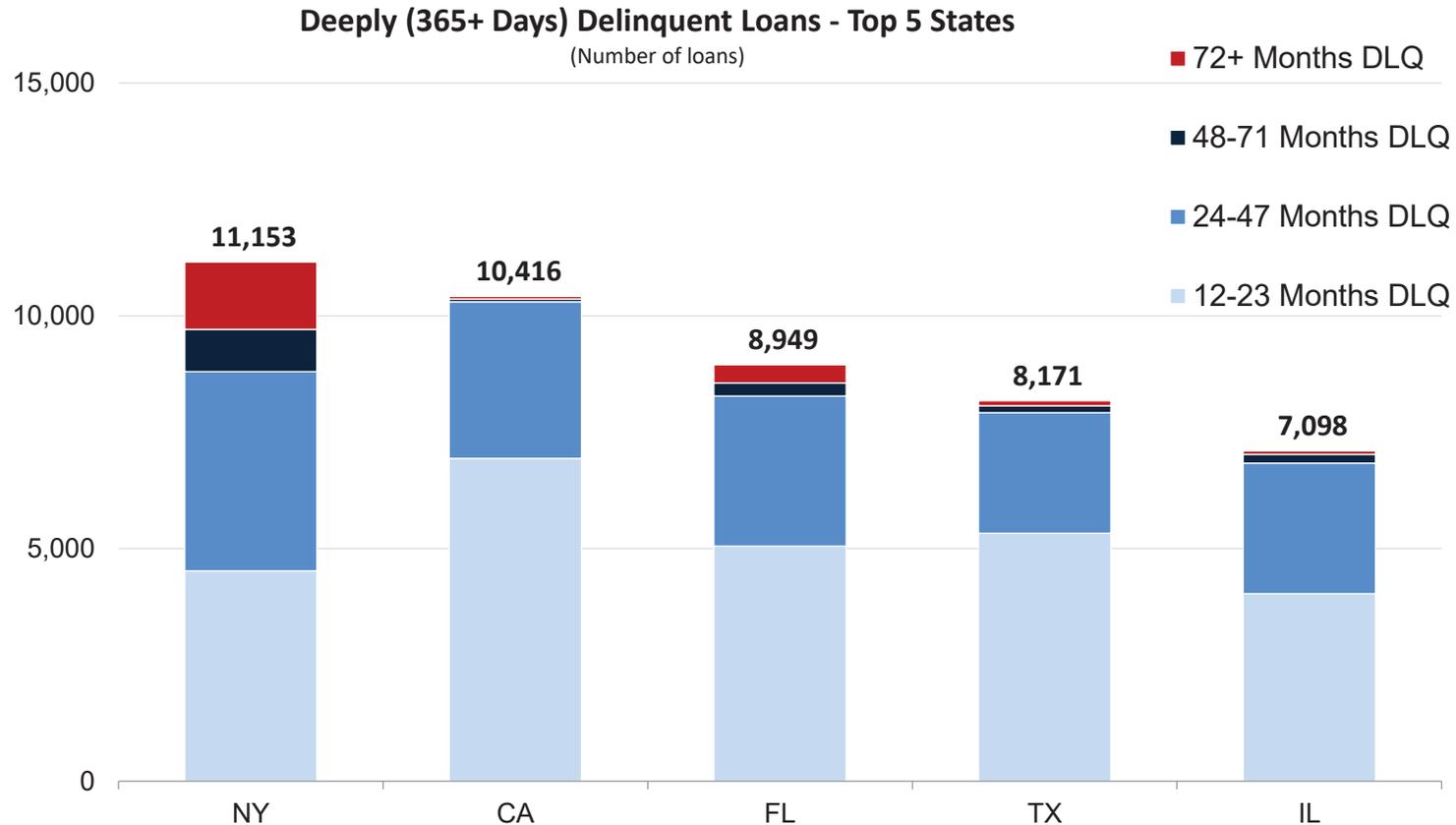
\* Includes other loans that cannot be categorized due to missing attributes.  
 \*\* Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

Source: FHFA (Fannie Mae and Freddie Mac)



## Deeply Delinquent Loans in Selected States

Deeply delinquent loans (365+ days) are highly concentrated in certain states that require a judicial review of foreclosure activity and two other states with higher concentrations of the Enterprises single-family guaranty book of business. As of June 30, 2022, approximately 40 percent of the Enterprises’ deeply delinquent loans were in three judicial states (Florida, New York and Illinois) and two non-judicial states (California and Texas). In New York, approximately 13 percent of these loans have been delinquent for over six years.



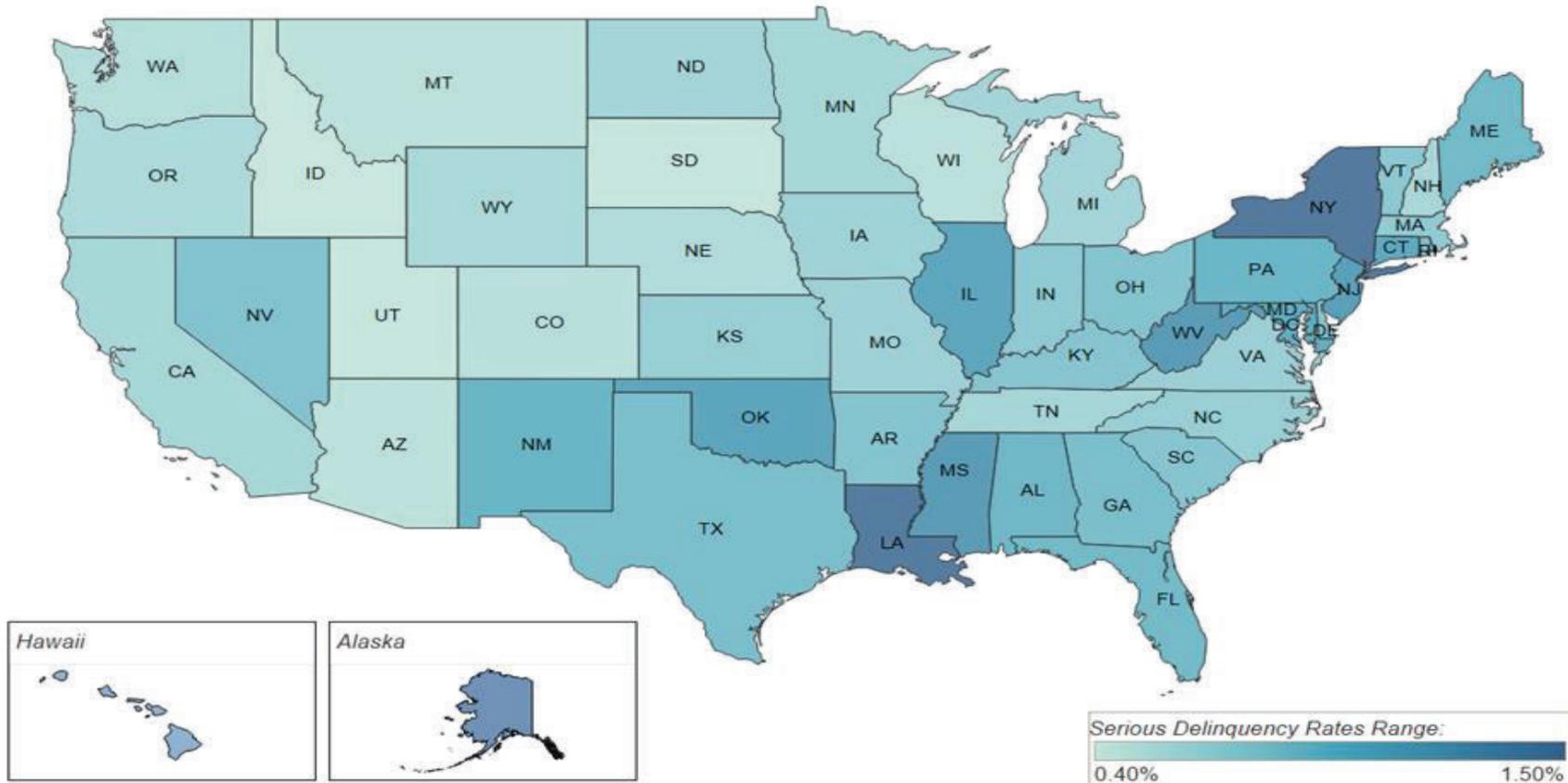
Source: FHFA (Fannie Mae and Freddie Mac)



# 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](#)



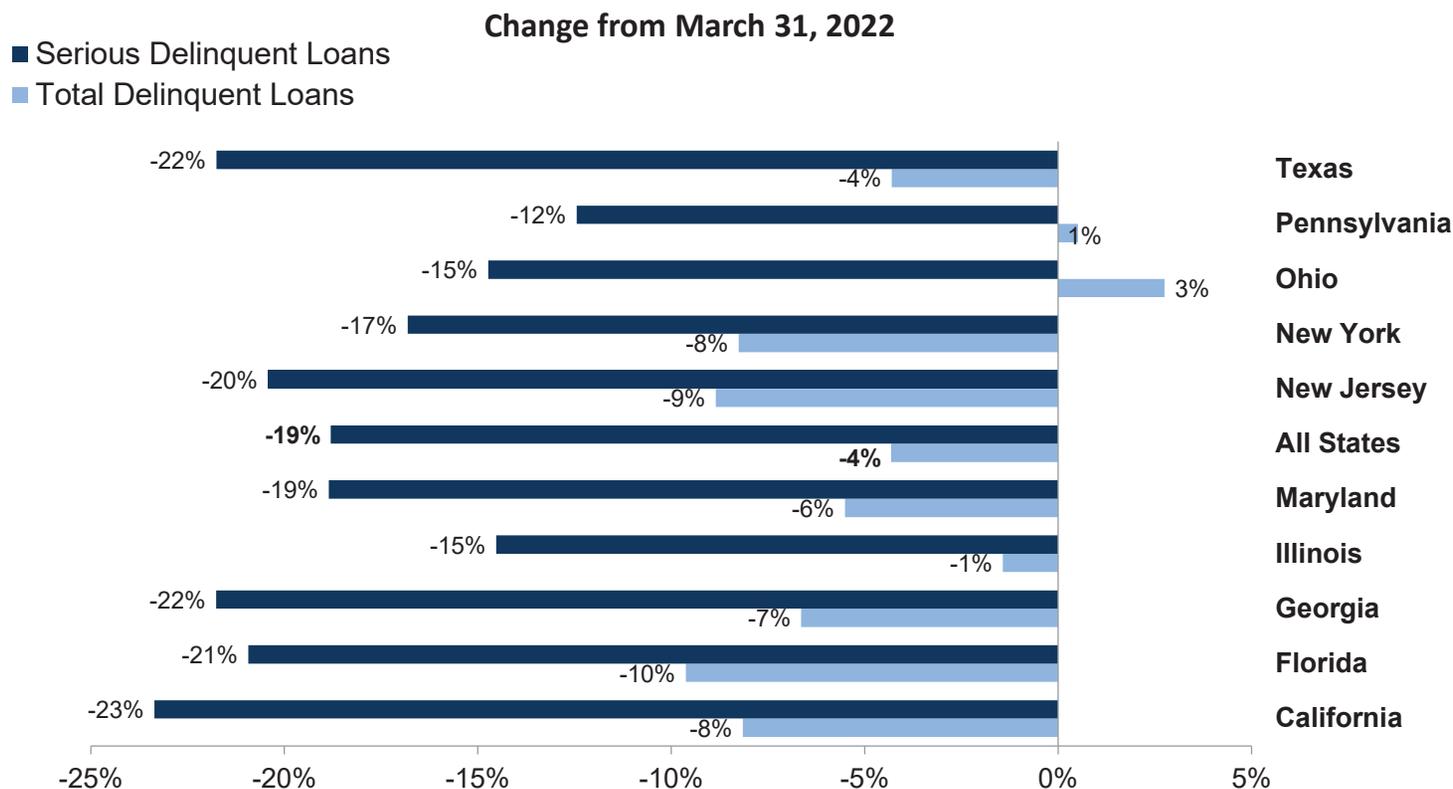
\* Loans that have missed three or more payments or are in the process of foreclosure.

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 decreased 4 percent as seriously delinquent loans (loans that have missed three or more payments or are in foreclosure) continued to decline in the second quarter of 2022. The Enterprises' serious delinquency rate dropped from 0.97 percent at the end of the first quarter to 0.79 percent at the end of the second quarter. In Florida, the total number of the Enterprises' delinquent loans dropped 10 percent as serious delinquent loans declined 21 percent during the quarter.



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

Source: FHFA (Fannie Mae and Freddie Mac)



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

(# of loans in thousands)	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22
<b>Total Loans Serviced</b>	27,811	27,809	27,861	27,902	27,888	27,966	27,987	28,073	28,273	28,581	29,010	29,395	29,775	30,040	30,387	30,760	30,894
Original Credit Score >= 660	25,380	25,420	25,512	25,576	25,613	25,740	25,826	25,944	26,182	26,554	27,045	27,468	27,914	28,206	28,581	28,953	29,101
Original Credit Score < 660	2,431	2,389	2,348	2,325	2,274	2,226	2,161	2,129	2,091	2,027	1,965	1,927	1,861	1,834	1,806	1,806	1,794
<b>Total Delinquent Loans</b>	696	717	667	636	675	608	607	608	1,556	1,326	1,171	984	845	728	638	549	526
Original Credit Score >= 660	425	440	411	395	429	385	389	397	1,243	1,039	906	759	648	553	483	412	393
Original Credit Score < 660	271	277	256	241	246	223	219	211	312	286	266	225	197	174	155	137	133
<b>30 - 59 Days Delinquent</b>	355	403	364	349	396	339	338	351	401	303	280	197	207	219	232	208	242
Original Credit Score >= 660	218	252	230	221	258	220	223	235	309	227	210	146	155	165	176	158	184
Original Credit Score < 660	136	151	135	129	138	119	116	115	92	76	70	51	52	54	55	50	58
<b>60 - 89 Days Delinquent</b>	92	99	101	92	95	91	91	84	440	138	101	73	58	55	56	55	53
Original Credit Score >= 660	53	57	58	55	57	55	55	52	375	105	75	54	43	39	40	40	38
Original Credit Score < 660	39	42	42	38	38	36	36	32	66	33	26	19	16	15	15	15	15
<b>60-plus-days Delinquent</b>	341	314	302	287	279	269	269	257	1,155	1,023	891	787	638	509	406	341	284
Original Credit Score >= 660	206	188	181	174	171	165	166	161	935	813	696	612	493	388	307	255	209
Original Credit Score < 660	135	126	121	113	108	104	103	96	220	211	195	175	145	120	100	87	75

Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	2.50%	2.58%	2.39%	2.28%	2.42%	2.17%	2.17%	2.17%	5.50%	4.64%	4.04%	3.35%	2.84%	2.42%	2.10%	1.79%	1.70%
Original Credit Score >= 660	1.67%	1.73%	1.61%	1.54%	1.68%	1.50%	1.51%	1.53%	4.75%	3.91%	3.35%	2.76%	2.32%	1.96%	1.69%	1.42%	1.35%
Original Credit Score < 660	11.14%	11.61%	10.88%	10.38%	10.82%	10.02%	10.12%	9.92%	14.93%	14.13%	13.51%	11.70%	10.60%	9.50%	8.56%	7.59%	7.43%
<b>30 - 59 Days Delinquent</b>	1.28%	1.45%	1.31%	1.25%	1.42%	1.21%	1.21%	1.25%	1.42%	1.06%	0.97%	0.67%	0.70%	0.73%	0.76%	0.68%	0.78%
Original Credit Score >= 660	0.86%	0.99%	0.90%	0.86%	1.01%	0.85%	0.86%	0.91%	1.18%	0.85%	0.78%	0.53%	0.55%	0.59%	0.62%	0.54%	0.63%
Original Credit Score < 660	5.61%	6.33%	5.74%	5.53%	6.05%	5.35%	5.35%	5.42%	4.41%	3.75%	3.58%	2.62%	2.80%	2.93%	3.05%	2.78%	3.25%
<b>60 - 89 Days Delinquent</b>	0.33%	0.36%	0.36%	0.33%	0.34%	0.33%	0.33%	0.30%	1.56%	0.48%	0.35%	0.25%	0.20%	0.18%	0.18%	0.18%	0.17%
Original Credit Score >= 660	0.21%	0.22%	0.23%	0.21%	0.22%	0.21%	0.21%	0.20%	1.43%	0.40%	0.28%	0.20%	0.15%	0.14%	0.14%	0.14%	0.13%
Original Credit Score < 660	1.60%	1.78%	1.81%	1.62%	1.66%	1.63%	1.66%	1.50%	3.14%	1.62%	1.33%	0.97%	0.84%	0.84%	0.85%	0.82%	0.84%
<b>60-plus-days Delinquent</b>	1.23%	1.13%	1.08%	1.03%	1.00%	0.96%	0.96%	0.92%	4.08%	3.58%	3.07%	2.68%	2.14%	1.69%	1.34%	1.11%	0.92%
Original Credit Score >= 660	0.81%	0.74%	0.71%	0.68%	0.67%	0.64%	0.64%	0.62%	3.57%	3.06%	2.57%	2.23%	1.77%	1.38%	1.07%	0.88%	0.72%
Original Credit Score < 660	5.54%	5.28%	5.15%	4.85%	4.77%	4.68%	4.77%	4.50%	10.52%	10.39%	9.93%	9.08%	7.80%	6.56%	5.51%	4.81%	4.18%
<b>Serious Delinquency Rate</b>	0.91%	0.79%	0.73%	0.71%	0.67%	0.65%	0.65%	0.64%	2.58%	3.14%	2.78%	2.48%	1.99%	1.55%	1.19%	0.97%	0.79%
<b>In Bankruptcy</b>	0.15%	0.15%	0.14%	0.14%	0.14%	0.13%	0.12%	0.12%	0.11%	0.09%	0.09%	0.08%	0.07%	0.07%	0.06%	0.05%	0.05%



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

(# of loans in thousands)	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22
<b>Total Loans Serviced</b>	17,121	17,102	17,094	17,078	17,021	17,048	16,999	17,018	17,150	17,210	17,304	17,370	17,514	17,481	17,527	17,663	17,701
Original Credit Score >= 660	15,570	15,578	15,595	15,592	15,570	15,629	15,627	15,668	15,826	15,925	16,061	16,155	16,346	16,344	16,424	16,568	16,620
Original Credit Score < 660	1,552	1,525	1,499	1,486	1,452	1,420	1,372	1,351	1,325	1,285	1,243	1,214	1,167	1,137	1,103	1,095	1,082
<b>Total Delinquent Loans</b>	457	466	433	414	429	392	388	388	980	829	734	617	529	453	394	339	324
Original Credit Score >= 660	276	283	264	254	266	244	243	249	777	642	559	469	400	340	294	251	238
Original Credit Score < 660	180	183	169	160	163	148	144	139	203	187	175	148	129	114	100	88	86
<b>30 - 59 Days Delinquent</b>	230	261	236	226	249	217	214	222	251	189	174	122	128	135	140	126	148
Original Credit Score >= 660	140	162	147	141	158	138	138	146	191	140	128	90	95	100	105	94	111
Original Credit Score < 660	90	99	89	85	91	79	76	76	60	50	46	33	34	35	35	32	37
<b>60 - 89 Days Delinquent</b>	59	64	65	60	60	59	60	54	275	87	63	46	36	34	34	34	33
Original Credit Score >= 660	34	36	37	35	35	35	35	33	233	65	46	33	26	24	24	24	23
Original Credit Score < 660	25	28	28	25	25	24	24	21	42	21	17	12	10	10	10	10	10
<b>60-plus-days Delinquent</b>	227	205	197	187	180	175	173	167	730	640	560	495	401	318	253	214	176
Original Credit Score >= 660	136	121	117	112	108	106	105	103	587	502	431	380	306	240	189	157	128
Original Credit Score < 660	91	84	80	75	72	70	68	64	143	137	129	116	95	79	65	57	48

Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	2.67%	2.72%	2.53%	2.42%	2.52%	2.30%	2.28%	2.28%	5.71%	4.82%	4.24%	3.55%	3.02%	2.59%	2.25%	1.92%	1.83%
Original Credit Score >= 660	1.77%	1.82%	1.69%	1.63%	1.71%	1.56%	1.56%	1.59%	4.91%	4.03%	3.48%	2.90%	2.45%	2.08%	1.79%	1.51%	1.43%
Original Credit Score < 660	11.62%	11.98%	11.29%	10.76%	11.24%	10.44%	10.53%	10.29%	15.30%	14.58%	14.06%	12.20%	11.04%	9.99%	9.06%	8.08%	7.94%
<b>30 - 59 Days Delinquent</b>	1.34%	1.52%	1.38%	1.32%	1.46%	1.27%	1.26%	1.30%	1.46%	1.10%	1.01%	0.70%	0.73%	0.77%	0.80%	0.71%	0.84%
Original Credit Score >= 660	0.90%	1.04%	0.94%	0.91%	1.01%	0.89%	0.88%	0.93%	1.21%	0.88%	0.80%	0.55%	0.58%	0.61%	0.64%	0.57%	0.67%
Original Credit Score < 660	5.77%	6.50%	5.94%	5.71%	6.27%	5.55%	5.57%	5.59%	4.52%	3.88%	3.71%	2.69%	2.88%	3.09%	3.20%	2.91%	3.45%
<b>60 - 89 Days Delinquent</b>	0.35%	0.37%	0.38%	0.35%	0.35%	0.35%	0.35%	0.32%	1.60%	0.50%	0.36%	0.26%	0.20%	0.20%	0.20%	0.19%	0.19%
Original Credit Score >= 660	0.22%	0.23%	0.24%	0.23%	0.23%	0.22%	0.23%	0.21%	1.47%	0.41%	0.28%	0.21%	0.16%	0.15%	0.15%	0.15%	0.14%
Original Credit Score < 660	1.64%	1.82%	1.87%	1.69%	1.73%	1.71%	1.77%	1.57%	3.18%	1.67%	1.37%	0.99%	0.85%	0.89%	0.91%	0.87%	0.91%
<b>60-plus-days Delinquent</b>	1.32%	1.20%	1.15%	1.10%	1.06%	1.03%	1.02%	0.98%	4.25%	3.72%	3.24%	2.85%	2.29%	1.82%	1.45%	1.21%	1.00%
Original Credit Score >= 660	0.87%	0.78%	0.75%	0.72%	0.70%	0.68%	0.67%	0.66%	3.71%	3.15%	2.69%	2.35%	1.87%	1.47%	1.15%	0.95%	0.77%
Original Credit Score < 660	5.85%	5.48%	5.35%	5.06%	4.97%	4.90%	4.96%	4.70%	10.78%	10.70%	10.35%	9.51%	8.16%	6.90%	5.86%	5.16%	4.48%
<b>Serious Delinquency Rate</b>	0.97%	0.82%	0.76%	0.74%	0.70%	0.68%	0.66%	0.66%	2.65%	3.20%	2.87%	2.58%	2.08%	1.62%	1.25%	1.01%	0.81%
<b>In Bankruptcy</b>	0.16%	0.15%	0.15%	0.14%	0.14%	0.14%	0.12%	0.12%	0.10%	0.09%	0.09%	0.08%	0.08%	0.07%	0.06%	0.06%	0.05%



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

(# of loans in thousands)	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22
<b>Total Loans Serviced</b>	10,689	10,707	10,767	10,824	10,867	10,918	10,988	11,055	11,123	11,371	11,706	12,025	12,262	12,559	12,860	13,097	13,193
Original Credit Score >= 660	9,810	9,843	9,917	9,985	10,044	10,112	10,199	10,277	10,356	10,630	10,984	11,313	11,568	11,862	12,157	12,385	12,481
Original Credit Score < 660	879	864	849	839	823	806	789	778	766	742	722	712	694	696	703	712	712
<b>Total Delinquent Loans</b>	239	251	233	223	246	216	220	220	576	497	437	367	316	274	244	210	202
Original Credit Score >= 660	148	157	147	141	163	141	146	147	466	397	347	289	247	214	189	162	154
Original Credit Score < 660	91	95	86	81	83	75	74	72	110	99	91	77	68	61	55	49	47
<b>30 - 59 Days Delinquent</b>	125	143	128	123	147	122	124	129	150	113	106	75	79	84	91	82	94
Original Credit Score >= 660	78	91	83	80	100	82	85	89	118	87	82	57	60	65	71	64	73
Original Credit Score < 660	47	52	46	44	47	40	39	40	32	26	24	18	19	19	20	18	21
<b>60 - 89 Days Delinquent</b>	33	35	35	32	35	32	32	30	165	51	39	27	22	20	21	21	21
Original Credit Score >= 660	19	20	21	19	22	20	20	19	142	40	30	21	17	15	16	16	15
Original Credit Score < 660	13	15	14	13	13	12	12	11	24	11	09	07	06	05	05	05	05
<b>60-plus-days Delinquent</b>	114	109	105	99	99	94	96	90	425	383	331	292	237	190	153	128	108
Original Credit Score >= 660	70	66	64	62	63	59	61	58	348	310	265	233	187	148	118	97	81
Original Credit Score < 660	44	43	41	38	36	35	35	32	77	73	66	59	50	42	35	30	26

Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	2.24%	2.35%	2.17%	2.06%	2.26%	1.98%	2.00%	1.99%	5.17%	4.37%	3.74%	3.05%	2.57%	2.18%	1.90%	1.60%	1.53%
Original Credit Score >= 660	1.51%	1.59%	1.48%	1.41%	1.62%	1.39%	1.43%	1.43%	4.50%	3.74%	3.15%	2.56%	2.14%	1.80%	1.56%	1.30%	1.24%
Original Credit Score < 660	10.31%	10.96%	10.17%	9.70%	10.07%	9.29%	9.41%	9.28%	14.29%	13.36%	12.57%	10.85%	9.86%	8.69%	7.79%	6.83%	6.66%
<b>30 - 59 Days Delinquent</b>	1.17%	1.33%	1.19%	1.14%	1.35%	1.12%	1.13%	1.17%	1.35%	0.99%	0.91%	0.62%	0.64%	0.67%	0.71%	0.63%	0.71%
Original Credit Score >= 660	0.80%	0.92%	0.83%	0.80%	1.00%	0.81%	0.83%	0.87%	1.14%	0.82%	0.75%	0.50%	0.52%	0.55%	0.59%	0.52%	0.59%
Original Credit Score < 660	5.31%	6.04%	5.38%	5.22%	5.67%	5.00%	4.97%	5.13%	4.23%	3.51%	3.37%	2.51%	2.67%	2.68%	2.83%	2.56%	2.95%
<b>60 - 89 Days Delinquent</b>	0.31%	0.33%	0.33%	0.30%	0.32%	0.29%	0.29%	0.27%	1.48%	0.45%	0.33%	0.23%	0.18%	0.16%	0.17%	0.16%	0.16%
Original Credit Score >= 660	0.20%	0.21%	0.21%	0.20%	0.22%	0.20%	0.20%	0.19%	1.37%	0.38%	0.27%	0.18%	0.14%	0.13%	0.13%	0.13%	0.12%
Original Credit Score < 660	1.53%	1.70%	1.68%	1.50%	1.55%	1.50%	1.48%	1.38%	3.07%	1.52%	1.27%	0.94%	0.81%	0.76%	0.77%	0.73%	0.74%
<b>60-plus-days Delinquent</b>	1.07%	1.01%	0.98%	0.92%	0.91%	0.86%	0.87%	0.82%	3.82%	3.37%	2.83%	2.43%	1.93%	1.52%	1.19%	0.98%	0.82%
Original Credit Score >= 660	0.72%	0.67%	0.65%	0.62%	0.62%	0.59%	0.60%	0.57%	3.36%	2.92%	2.41%	2.06%	1.62%	1.25%	0.97%	0.79%	0.65%
Original Credit Score < 660	5.00%	4.92%	4.79%	4.49%	4.40%	4.29%	4.44%	4.15%	10.07%	9.85%	9.20%	8.34%	7.19%	6.01%	4.96%	4.27%	3.71%
<b>Serious Delinquency Rate</b>	0.82%	0.73%	0.69%	0.67%	0.63%	0.61%	0.63%	0.60%	2.48%	3.04%	2.64%	2.34%	1.86%	1.46%	1.12%	0.92%	0.76%
<b>In Bankruptcy</b>	0.14%	0.14%	0.13%	0.13%	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.08%	0.07%	0.07%	0.06%	0.05%	0.05%	0.05%



## 2 Enterprises Combined - Foreclosure Prevention Actions (# of loans)<sup>1</sup>

	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	YTD 2022
<b>Inventory (at period end)</b>																		
Repayment Plans	16,705	17,536	16,448	11,989	12,770	14,035	13,990	12,534	10,299	13,999	9,976	6,233	4,395	8,726	5,895	4,082	4,151	4,151
Forbearance Plans	15,254	10,852	13,427	10,916	9,155	8,212	8,270	172,170	1,398,250	1,045,808	804,559	660,039	490,508	320,009	178,019	126,758	90,889	90,889
<b>Starts</b>																		
Repayment Plans	14,943	16,694	15,961	13,034	13,498	14,515	14,191	13,219	9,238	13,854	8,111	5,626	4,120	9,551	6,626	4,044	4,215	8,259
Forbearance Plans	10,815	7,798	14,530	12,867	7,089	7,250	6,975	170,533	1,511,787	230,714	179,644	121,216	81,592	75,201	72,146	59,778	41,054	100,832
<b>Completed</b>																		
Repayment Plans <sup>2</sup>	8,279	8,017	7,776	7,812	5,965	5,122	6,207	6,718	4,957	5,007	7,199	5,060	2,675	1,940	1,859	4,122	2,383	6,505
Forbearance Plans <sup>2</sup>	8,206	3,322	5,238	7,371	3,328	2,134	2,062	1,984	231,849	281,099	160,262	77,263	57,416	40,338	31,891	25,794	14,395	40,189
Charge-offs-in-lieu	388	313	298	317	548	364	264	287	295	203	169	162	549	143	122	114	145	259
Payment Deferral	-	-	-	-	-	-	-	-	-	241,445	185,112	130,014	139,591	119,771	102,700	58,134	41,508	99,642
Loan Modifications	51,460	49,382	25,969	21,926	20,370	17,540	16,125	16,773	13,991	10,773	9,347	11,434	16,134	17,930	16,913	41,375	38,264	79,639
<b>Home Retention Actions</b>	<b>68,333</b>	<b>61,034</b>	<b>39,281</b>	<b>37,426</b>	<b>30,211</b>	<b>25,160</b>	<b>24,658</b>	<b>25,762</b>	<b>251,092</b>	<b>538,527</b>	<b>362,089</b>	<b>223,933</b>	<b>216,365</b>	<b>180,122</b>	<b>153,485</b>	<b>129,539</b>	<b>96,695</b>	<b>226,234</b>
Short Sales	1,855	1,451	1,188	1,042	1,139	959	913	809	699	740	688	541	487	338	219	170	193	363
Deeds-in-lieu	757	708	593	500	407	356	359	339	223	184	135	172	168	106	89	70	57	127
<b>Nonforeclosure - Home Forfeiture Actions</b>	<b>2,612</b>	<b>2,159</b>	<b>1,781</b>	<b>1,542</b>	<b>1,546</b>	<b>1,315</b>	<b>1,272</b>	<b>1,148</b>	<b>922</b>	<b>924</b>	<b>823</b>	<b>713</b>	<b>655</b>	<b>444</b>	<b>308</b>	<b>240</b>	<b>250</b>	<b>490</b>
<b>Total Foreclosure Prevention Actions</b>	<b>70,945</b>	<b>63,193</b>	<b>41,062</b>	<b>38,968</b>	<b>31,757</b>	<b>26,475</b>	<b>25,930</b>	<b>26,910</b>	<b>252,014</b>	<b>539,451</b>	<b>362,912</b>	<b>224,646</b>	<b>217,020</b>	<b>180,566</b>	<b>153,793</b>	<b>129,779</b>	<b>96,945</b>	<b>226,724</b>

## Percent of Total Foreclosure Prevention Actions

Repayment Plans	12%	13%	19%	20%	19%	19%	24%	25%	2%	1%	2%	2%	1%	1%	1%	3%	2%	3%
Forbearance Plans	12%	5%	13%	19%	10%	8%	8%	7%	92%	52%	44%	34%	26%	22%	21%	20%	15%	18%
Charge-offs-in-lieu	1%	0%	1%	1%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Payment Deferral	0%	0%	0%	0%	0%	0%	0%	0%	0%	45%	51%	58%	64%	66%	67%	45%	43%	44%
Loan Modifications	73%	78%	63%	56%	64%	66%	62%	62%	6%	2%	3%	5%	7%	10%	11%	32%	39%	35%
<b>Home Retention Actions</b>	<b>96%</b>	<b>97%</b>	<b>96%</b>	<b>96%</b>	<b>95%</b>	<b>95%</b>	<b>95%</b>	<b>96%</b>	<b>100%</b>									
Short Sales	3%	2%	3%	3%	4%	4%	4%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Deeds-in-lieu	1%	1%	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Nonforeclosure - Home Forfeiture Actions</b>	<b>4%</b>	<b>3%</b>	<b>4%</b>	<b>4%</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>	<b>4%</b>	<b>0%</b>									

<sup>1</sup> 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.

<sup>2</sup> Includes loans current and 30+ days delinquent at the time of forbearance initiation since March 2020. In addition, completed forbearance plans data has been revised to include only loans that are brought current at the end of the forbearance without the assistance of another workout.



## 3(i) Enterprises Combined - Loan Modifications

	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	YTD 2022
Loan Modifications (# of loans)	51,460	49,382	25,969	21,926	20,370	17,540	16,125	16,773	13,991	10,773	9,347	11,434	16,134	17,930	16,913	41,375	38,264	79,639

### Delinquency Status at Modification (% of loan mods)

Current <sup>1</sup>	2%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%
30 - 59 days delinquent	6%	4%	5%	6%	4%	4%	4%	4%	2%	4%	3%	3%	2%	4%	2%	3%	2%	3%
60 - 89 days delinquent	12%	7%	7%	7%	7%	6%	6%	5%	5%	5%	8%	4%	2%	1%	1%	1%	1%	1%
90-179 days delinquent	56%	49%	45%	47%	52%	49%	50%	52%	53%	46%	55%	37%	22%	13%	9%	6%	9%	7%
180 - 364 days delinquent	17%	33%	31%	25%	24%	28%	28%	26%	28%	30%	23%	45%	56%	33%	24%	12%	15%	13%
365+ days delinquent	7%	6%	10%	13%	12%	12%	11%	12%	11%	14%	11%	11%	18%	48%	62%	77%	73%	75%
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% <sup>2</sup>	76%	77%	79%	79%	81%	81%	81%	79%	81%	81%	85%	86%	89%	93%	94%	96%	97%	96%
80 < MTMLTV <= 100%	18%	17%	16%	16%	15%	15%	16%	17%	16%	16%	13%	12%	10%	6%	5%	4%	2%	3%
MTMLTV > 100%	6%	6%	5%	5%	4%	4%	3%	4%	3%	3%	2%	1%	1%	1%	1%	0%	0%	0%
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	16%	17%	18%	16%	16%	15%	15%	13%	12%	13%	10%	9%	8%	7%	7%	6%	6%	6%
2005-2008	32%	33%	35%	33%	33%	30%	28%	27%	24%	25%	21%	17%	18%	15%	13%	12%	11%	11%
2009 & later	53%	50%	47%	51%	51%	55%	57%	61%	63%	62%	68%	75%	74%	78%	80%	82%	83%	82%
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	70%	70%	65%	66%	66%	68%	69%	69%	74%	72%	79%	83%	82%	84%	85%	86%	85%	86%
Second time modification	21%	21%	24%	24%	23%	22%	21%	20%	17%	19%	15%	12%	12%	11%	10%	10%	11%	10%
Three plus time modification	9%	9%	11%	11%	11%	10%	9%	10%	9%	9%	7%	6%	6%	5%	5%	4%	4%	4%
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%	93%	94%	94%	94%	94%	95%	95%	95%	94%	92%	92%	92%	93%	92%	89%	90%	90%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	3%	2%	3%
Investment	4%	5%	4%	4%	4%	4%	4%	4%	3%	4%	6%	6%	6%	5%	6%	7%	7%	7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

<sup>1</sup> Includes loans with missing delinquency status.

<sup>2</sup> Includes loans with missing MTMLTV data.



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

	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	YTD 2022
Loan Modifications (# of loans)	51,460	49,382	25,969	21,926	20,370	17,540	16,125	16,773	13,991	10,773	9,347	11,434	16,134	17,930	16,913	41,375	38,264	79,639

Principal and Interest Change (%)<sup>1</sup>

Increase	3%	3%	5%	5%	4%	4%	3%	3%	3%	3%	2%	2%	1%	1%	2%	1%	1%	1%
No Change	35%	31%	16%	14%	11%	7%	7%	5%	2%	5%	18%	11%	3%	2%	1%	0%	0%	0%
Decrease <=20%	38%	42%	44%	44%	44%	46%	45%	45%	45%	44%	46%	43%	41%	46%	51%	24%	26%	25%
Decrease 20% <=30%	12%	11%	17%	18%	19%	20%	22%	24%	25%	24%	16%	20%	22%	23%	22%	35%	37%	36%
Decrease > 30%	13%	12%	18%	20%	21%	22%	23%	23%	24%	24%	18%	24%	32%	28%	24%	40%	35%	37%

Types of Modification (%)

Extend Term Only	65%	68%	65%	65%	67%	66%	65%	64%	66%	64%	70%	65%	63%	66%	67%	22%	18%	20%
Reduce Rate Only	2%	1%	0%	0%	0%	0%	0%	0%	0%	0%	2%	1%	0%	0%	0%	0%	0%	0%
Reduce Rate and Extend Term	6%	6%	6%	5%	5%	6%	8%	12%	14%	15%	13%	20%	24%	22%	21%	72%	75%	73%
Reduce Rate, Extend Term and Forbear Principal <sup>2</sup>	25%	24%	28%	29%	27%	28%	26%	23%	19%	20%	14%	11%	12%	11%	11%	6%	7%	7%
Other	2%	1%	1%	0%	0%	0%	0%	0%	0%	0%	2%	3%	1%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	7%	8%	10%	11%	12%	13%	13%	21%	14%	14%	8%	5%	5%	5%	5%	3%		
6 Months after Modification	11%	10%	14%	16%	18%	18%	28%	28%	22%	19%	10%	7%	7%	7%	7%			
9 Months after Modification	12%	12%	17%	19%	20%	29%	33%	31%	25%	19%	10%	7%	9%	7%				
12 Months after Modification	12%	12%	18%	18%	29%	32%	33%	31%	24%	19%	10%	8%	7%					

<sup>1</sup> The 2019-2021 data have been revised.

<sup>2</sup> May include principal forgiveness.



3(ii) Fannie Mae - Loan Modifications

	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	YTD 2022
Loan Modifications (# of loans)	33,795	30,909	16,360	12,934	12,598	10,954	10,138	10,130	8,737	6,608	5,757	7,365	10,778	11,605	10,689	25,390	24,856	50,246

Delinquency Status at Modification (% of loan mods)

Current <sup>1</sup>	1%	0%	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%
30 - 59 days delinquent	5%	3%	2%	3%	2%	2%	2%	2%	2%	2%	2%	1%	1%	1%	0%	0%	0%	0%
60 - 89 days delinquent	12%	7%	7%	7%	7%	6%	5%	5%	5%	5%	8%	4%	1%	1%	1%	0%	1%	1%
90-179 days delinquent	60%	49%	49%	53%	55%	53%	55%	56%	57%	50%	55%	40%	21%	12%	9%	6%	9%	7%
180 - 364 days delinquent	16%	35%	32%	25%	23%	27%	27%	25%	27%	30%	23%	43%	57%	34%	24%	13%	15%	14%
365+ days delinquent	6%	5%	9%	12%	11%	11%	10%	11%	9%	14%	12%	11%	19%	51%	65%	80%	76%	78%
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% <sup>2</sup>	76%	77%	78%	78%	80%	81%	81%	79%	82%	82%	85%	86%	89%	93%	94%	96%	97%	97%
80% < MTMLTV <= 100%	18%	18%	17%	18%	16%	15%	16%	17%	15%	15%	14%	13%	10%	6%	5%	4%	2%	3%
MTMLTV > 100%	6%	6%	5%	5%	4%	3%	3%	4%	2%	3%	2%	2%	1%	1%	1%	0%	0%	0%
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	15%	16%	17%	16%	16%	15%	15%	13%	12%	12%	10%	9%	9%	7%	7%	7%	6%	7%
2005-2008	31%	34%	35%	32%	33%	31%	29%	26%	23%	25%	21%	17%	19%	15%	14%	13%	11%	12%
2009 & later	54%	50%	48%	52%	51%	54%	56%	62%	64%	63%	69%	74%	72%	78%	79%	80%	83%	81%
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	71%	70%	65%	66%	67%	67%	68%	71%	72%	70%	77%	80%	77%	82%	81%	81%	83%	82%
Second time modification	20%	22%	24%	24%	22%	22%	22%	20%	19%	20%	16%	14%	15%	12%	13%	13%	12%	13%
Three plus time modification	9%	9%	11%	11%	11%	11%	10%	9%	9%	10%	7%	7%	8%	6%	6%	6%	5%	5%
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%	93%	93%	94%	94%	94%	95%	95%	95%	95%	93%	92%	92%	93%	92%	89%	90%	90%
Second home	2%	3%	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	5%	5%	4%	4%	4%	4%	4%	4%	3%	5%	6%	6%	5%	6%	8%	7%	8%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

<sup>1</sup> Includes loans with missing delinquency status.

<sup>2</sup> Includes loans with missing MTMLTV data.



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

	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	YTD 2022
Loan Modifications (# of loans)	33,795	30,909	16,360	12,934	12,598	10,954	10,138	10,130	8,737	6,608	5,757	7,365	10,778	11,605	10,689	25,390	24,856	50,246

Principal and Interest Change (%)

Increase	2%	2%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	1%	1%	1%	0%	0%	0%
No Change	34%	26%	11%	5%	3%	1%	0%	0%	0%	2%	14%	11%	1%	1%	1%	0%	0%	0%
Decrease <=20%	39%	47%	50%	50%	51%	52%	50%	49%	48%	47%	49%	46%	43%	47%	53%	26%	27%	27%
Decrease 20% <=30%	12%	12%	17%	20%	20%	21%	23%	24%	25%	24%	16%	19%	23%	23%	22%	34%	36%	35%
Decrease > 30%	13%	13%	18%	22%	23%	23%	25%	24%	25%	25%	19%	23%	33%	29%	24%	39%	36%	37%

Types of Modification (%)

Extend Term Only	66%	70%	70%	72%	70%	69%	70%	68%	68%	64%	70%	68%	61%	65%	65%	22%	16%	19%
Reduce Rate Only	2%	2%	1%	0%	0%	0%	0%	0%	0%	0%	3%	1%	0%	0%	0%	0%	0%	0%
Reduce Rate and Extend Term	5%	4%	4%	4%	4%	6%	8%	12%	14%	16%	13%	18%	25%	22%	21%	70%	75%	73%
Reduce Rate, Extend Term and Forbear Principal <sup>1</sup>	23%	22%	24%	24%	25%	25%	22%	19%	18%	20%	13%	12%	14%	12%	14%	8%	8%	8%
Other	3%	2%	1%	0%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	6%	7%	9%	10%	12%	12%	13%	18%	13%	12%	8%	5%	4%	4%	4%	4%	3%
6 Months after Modification	10%	10%	14%	16%	18%	18%	26%	28%	20%	18%	9%	6%	7%	7%	6%		
9 Months after Modification	12%	11%	17%	19%	20%	29%	33%	31%	24%	19%	10%	7%	9%	7%			
12 Months after Modification	11%	12%	17%	18%	27%	33%	33%	31%	23%	19%	10%	7%	7%				

<sup>1</sup> May include principal forgiveness.



3(iii) Freddie Mac - Loan Modifications

	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	YTD 2022
Loan Modifications (# of loans)	17,665	18,473	9,609	8,992	7,772	6,586	5,987	6,643	5,254	4,165	3,590	4,069	5,356	6,325	6,224	15,985	13,408	29,393

Delinquency Status at Modification (% of loan mods)

Current	4%	2%	2%	4%	1%	1%	1%	1%	2%	2%	2%	1%	1%	2%	3%	1%	1%	1%
30 - 59 days delinquent	8%	6%	9%	10%	6%	8%	9%	7%	4%	8%	4%	5%	4%	10%	5%	8%	6%	7%
60 - 89 days delinquent	12%	7%	7%	8%	6%	6%	7%	6%	5%	6%	7%	4%	3%	2%	2%	2%	2%	2%
90-179 days delinquent	49%	48%	40%	39%	48%	42%	41%	46%	47%	40%	55%	31%	25%	14%	10%	6%	10%	8%
180 - 364 days delinquent	17%	28%	30%	26%	27%	29%	29%	28%	29%	31%	21%	48%	52%	30%	23%	11%	15%	13%
365+ days delinquent	10%	8%	11%	13%	13%	14%	13%	13%	13%	14%	11%	11%	15%	42%	57%	71%	67%	69%
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%	77%	77%	81%	82%	82%	80%	81%	80%	80%	80%	86%	86%	89%	92%	93%	95%	97%	96%
80% < MTMLTV <= 100%	17%	17%	14%	14%	14%	16%	15%	16%	17%	17%	12%	12%	10%	7%	6%	4%	3%	3%
MTMLTV > 100%	6%	6%	5%	4%	4%	4%	4%	4%	4%	3%	2%	1%	1%	1%	1%	0%	0%	0%
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	17%	18%	19%	17%	16%	16%	14%	13%	12%	13%	10%	8%	8%	7%	7%	5%	6%	5%
2005-2008	33%	32%	34%	34%	32%	29%	27%	28%	26%	26%	22%	16%	15%	15%	13%	10%	10%	10%
2009 & later	50%	49%	46%	49%	51%	55%	59%	59%	62%	60%	68%	76%	77%	79%	81%	85%	84%	84%
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%	71%	65%	66%	66%	69%	72%	68%	76%	75%	82%	89%	91%	87%	91%	95%	89%	92%
Second time modification	21%	21%	24%	23%	24%	21%	20%	21%	15%	17%	12%	8%	7%	8%	6%	4%	8%	6%
Three plus time modification	10%	9%	11%	11%	11%	10%	9%	11%	8%	8%	6%	3%	3%	4%	3%	1%	3%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

Primary residency	94%	94%	94%	94%	95%	94%	95%	95%	95%	94%	92%	92%	92%	93%	92%	90%	91%	90%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	5%	2%	3%
Investment	4%	4%	4%	4%	3%	4%	3%	3%	3%	4%	6%	6%	5%	5%	6%	5%	7%	6%
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.)

	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	YTD 2022
Loan Modifications (# of loans)	17,665	18,473	9,609	8,992	7,772	6,586	5,987	6,643	5,254	4,165	3,590	4,069	5,356	6,325	6,224	15,985	13,408	29,393

Principal and Interest Change (%)<sup>1</sup>

Increase	5%	5%	7%	8%	7%	7%	5%	5%	5%	6%	3%	3%	2%	2%	3%	1%	2%	1%
No Change	35%	39%	26%	26%	26%	17%	17%	13%	6%	11%	24%	10%	8%	4%	2%	1%	0%	0%
Decrease <=20%	35%	34%	35%	34%	33%	37%	37%	38%	41%	38%	41%	36%	38%	43%	48%	20%	25%	23%
Decrease 20% <=30%	12%	11%	16%	16%	17%	19%	21%	23%	25%	23%	16%	24%	22%	24%	23%	37%	39%	38%
Decrease > 30%	14%	12%	17%	16%	17%	20%	20%	21%	23%	23%	16%	27%	29%	27%	24%	41%	34%	38%

Types of Modification (%)

Extend Term Only	62%	63%	57%	57%	63%	59%	59%	59%	63%	64%	70%	61%	67%	69%	71%	22%	21%	21%
Reduce Rate Only	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Reduce Rate and Extend Term	9%	8%	8%	7%	7%	8%	8%	12%	15%	15%	11%	22%	23%	21%	22%	75%	73%	74%
Reduce Rate, Extend Term and Forbear Principal <sup>2</sup>	29%	29%	35%	36%	30%	33%	33%	28%	22%	20%	14%	10%	9%	9%	6%	3%	6%	4%
Other	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	5%	7%	1%	1%	1%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	9%	9%	11%	13%	15%	16%	13%	25%	16%	16%	9%	6%	6%	6%	6%	4%
6 Months after Modification	13%	11%	16%	17%	20%	20%	31%	29%	24%	19%	11%	7%	8%	8%	7%	
9 Months after Modification	14%	12%	18%	19%	21%	32%	33%	32%	26%	20%	10%	9%	9%	8%		
12 Months after Modification	13%	13%	19%	19%	31%	31%	32%	30%	25%	19%	10%	10%	8%			

<sup>1</sup> The 2019-2021 data have been revised.

<sup>2</sup> May include principal forgiveness.



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

	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	YTD 2022
Short Sales	1,855	1,451	1,188	1,042	1,139	959	913	809	699	740	688	541	487	338	219	170	193	363
Deeds-in-lieu	757	708	593	500	407	356	359	339	223	184	135	172	168	106	89	70	57	127
Nonforeclosure - Home Forfeiture Actions <sup>1</sup>	2,612	2,159	1,781	1,542	1,546	1,315	1,272	1,148	922	924	823	713	655	444	308	240	250	490
Third-party Sales	5,022	4,741	4,087	3,698	3,592	3,220	2,774	2,972	647	805	900	1,063	1,260	1,291	1,525	1,490	1,846	3,336
Foreclosure Sales	8,442	7,723	7,423	7,126	6,618	6,450	5,700	4,732	381	989	1,033	1,036	1,021	1,243	1,688	1,564	1,612	3,176
Third-party & Foreclosure Sales	13,464	12,464	11,510	10,824	10,210	9,670	8,474	7,704	1,028	1,794	1,933	2,099	2,281	2,534	3,213	3,054	3,458	6,512
Foreclosure Starts	39,002	32,557	36,002	33,475	29,480	29,970	30,010	28,978	7,551	6,809	6,302	9,125	6,233	7,253	6,178	20,624	19,388	40,012

Top Five Reasons for Delinquency (at period end)

National emergency declaration								5%	84%	87%	86%	85%	84%	81%	75%	70%	65%
Curtailment of Income	24%	23%	24%	24%	27%	26%	22%	20%	4%	3%	3%	3%	4%	4%	6%	8%	8%
Excessive obligations	21%	22%	22%	21%	22%	23%	22%	20%	4%	2%	2%	3%	3%	3%	4%	5%	6%
Unemployment	6%	6%	6%	5%	6%	7%	7%	6%	1%	1%	1%	1%	1%	1%	2%	2%	2%
Illness of principal mortgagor or family member	6%	7%	7%	7%	8%	8%	8%	8%	1%	1%	1%	1%	1%	1%	1%	2%	2%

<sup>1</sup> Short sales and deeds-in-lieu of foreclosure completed.



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

	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	YTD 2022
Acquisitions	9,205	8,349	8,104	7,678	7,051	6,771	5,982	5,035	660	1,223	1,141	1,228	1,200	1,358	1,751	1,480	1,523	3,003
Dispositions	(11,937)	(9,494)	(8,882)	(9,189)	(8,903)	(7,270)	(6,741)	(6,942)	(5,466)	(5,048)	(2,985)	(2,446)	(1,834)	(1,195)	(991)	(1,255)	(1,239)	(2,494)
Inventory (at period end) <sup>1</sup>	28,406	27,262	26,485	24,974	23,124	22,626	21,868	20,457	15,487	11,614	9,739	8,522	7,840	8,001	8,781	9,048	9,341	

### Acquisitions by State

Arizona	130	117	96	91	70	82	70	40	23	13	15	7	7	12	5	2	3	5
California	222	275	241	261	203	199	163	139	29	50	20	22	16	37	51	25	15	40
Florida	944	777	666	729	825	719	510	526	26	66	113	122	70	73	109	69	47	116
Nevada	49	85	92	66	59	53	28	26	3	6	8	6	1	5	5	9	10	19
<b>Subtotal</b>	<b>1,345</b>	<b>1,254</b>	<b>1,095</b>	<b>1,147</b>	<b>1,157</b>	<b>1,053</b>	<b>771</b>	<b>731</b>	<b>81</b>	<b>135</b>	<b>156</b>	<b>157</b>	<b>94</b>	<b>127</b>	<b>170</b>	<b>105</b>	<b>75</b>	<b>180</b>
Selected Midwest States <sup>2</sup>	1,820	1,686	1,778	1,494	1,496	1,421	1,336	1,098	133	254	249	293	288	356	511	480	440	920
All other States	6,040	5,409	5,231	5,037	4,398	4,297	3,875	3,206	446	834	736	778	818	875	1,070	895	1,008	1,903
<b>Total Acquisitions</b>	<b>9,205</b>	<b>8,349</b>	<b>8,104</b>	<b>7,678</b>	<b>7,051</b>	<b>6,771</b>	<b>5,982</b>	<b>5,035</b>	<b>660</b>	<b>1,223</b>	<b>1,141</b>	<b>1,228</b>	<b>1,200</b>	<b>1,358</b>	<b>1,751</b>	<b>1,480</b>	<b>1,523</b>	<b>3,003</b>

### Inventory by State

Arizona	307	257	253	236	192	172	171	143	118	70	58	38	34	37	39	32	29	
California	745	730	743	771	697	679	604	533	408	298	222	188	164	175	206	187	176	
Florida	2,205	2,129	2,000	1,989	1,938	1,898	1,656	1,532	1,051	698	581	512	441	417	466	429	389	
Nevada	150	207	251	261	234	221	175	132	102	69	60	53	37	37	36	44	46	
<b>Subtotal</b>	<b>3,407</b>	<b>3,323</b>	<b>3,247</b>	<b>3,257</b>	<b>3,061</b>	<b>2,970</b>	<b>2,606</b>	<b>2,340</b>	<b>1,679</b>	<b>1,135</b>	<b>921</b>	<b>791</b>	<b>676</b>	<b>666</b>	<b>747</b>	<b>692</b>	<b>640</b>	
Selected Midwest States <sup>2</sup>	5,383	5,242	5,234	4,817	4,410	4,357	4,321	3,877	2,836	2,109	1,825	1,632	1,544	1,654	1,964	2,151	2,307	
All other States	19,616	18,697	18,004	16,900	15,653	15,299	14,941	14,240	10,972	8,370	6,993	6,099	5,620	5,681	6,070	6,205	6,394	
<b>Total Inventory<sup>1</sup></b>	<b>28,406</b>	<b>27,262</b>	<b>26,485</b>	<b>24,974</b>	<b>23,124</b>	<b>22,626</b>	<b>21,868</b>	<b>20,457</b>	<b>15,487</b>	<b>11,614</b>	<b>9,739</b>	<b>8,522</b>	<b>7,840</b>	<b>8,001</b>	<b>8,781</b>	<b>9,048</b>	<b>9,341</b>	

<sup>1</sup> 2020 data includes MECA REO properties.

<sup>2</sup> Select Midwest states are Illinois, Indiana, Michigan and Ohio.



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

	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	YTD 2022
Acquisitions	6,461	5,843	5,532	5,522	5,068	4,767	4,216	3,594	470	867	768	874	825	927	1,218	1,042	1,034	2,076
Dispositions	(8,610)	(6,872)	(6,391)	(6,647)	(6,075)	(4,800)	(4,560)	(4,680)	(3,920)	(3,922)	(2,335)	(1,930)	(1,332)	(734)	(626)	(820)	(834)	(1,654)
Inventory (at period end) <sup>1</sup>	21,271	20,243	19,385	18,260	17,255	17,223	16,879	16,289	12,675	9,572	7,973	6,918	6,363	6,554	7,166	7,430	7,639	

### Acquisitions by State

Arizona	91	87	70	75	61	69	58	35	21	11	15	7	5	9	5	2	2	4
California	176	219	181	208	173	160	138	116	26	49	14	20	11	29	38	16	9	25
Florida	710	570	470	571	634	565	381	414	23	51	88	88	51	55	86	54	31	85
Nevada	41	72	76	57	49	44	20	23	2	3	8	4	1	5	5	7	5	12
<b>Subtotal</b>	<b>1,018</b>	<b>948</b>	<b>797</b>	<b>911</b>	<b>917</b>	<b>838</b>	<b>597</b>	<b>588</b>	<b>72</b>	<b>114</b>	<b>125</b>	<b>119</b>	<b>68</b>	<b>98</b>	<b>134</b>	<b>79</b>	<b>47</b>	<b>126</b>
Selected Midwest States <sup>2</sup>	1,156	1,105	1,121	1,000	994	922	887	716	86	155	151	177	164	205	317	321	284	605
All other States	4,287	3,790	3,614	3,611	3,157	3,007	2,732	2,290	312	598	492	578	593	624	767	642	703	1,345
<b>Total Acquisitions</b>	<b>6,461</b>	<b>5,843</b>	<b>5,532</b>	<b>5,522</b>	<b>5,068</b>	<b>4,767</b>	<b>4,216</b>	<b>3,594</b>	<b>470</b>	<b>867</b>	<b>768</b>	<b>874</b>	<b>825</b>	<b>927</b>	<b>1,218</b>	<b>1,042</b>	<b>1,034</b>	<b>2,076</b>

### Inventory by State

Arizona	245	199	196	187	164	149	152	127	106	61	54	37	31	33	37	31	27	
California	596	563	571	597	564	547	500	456	356	264	191	160	136	144	170	146	134	
Florida	1,752	1,671	1,534	1,520	1,527	1,541	1,356	1,251	875	592	492	431	380	366	406	378	341	
Nevada	119	168	201	209	182	177	141	108	80	57	49	43	31	33	34	40	37	
<b>Subtotal</b>	<b>2,712</b>	<b>2,601</b>	<b>2,502</b>	<b>2,513</b>	<b>2,437</b>	<b>2,414</b>	<b>2,149</b>	<b>1,942</b>	<b>1,417</b>	<b>974</b>	<b>786</b>	<b>671</b>	<b>578</b>	<b>576</b>	<b>647</b>	<b>595</b>	<b>539</b>	
Selected Midwest States <sup>2</sup>	3,784	3,640	3,580	3,262	3,036	3,081	3,094	2,908	2,218	1,637	1,383	1,206	1,141	1,230	1,452	1,635	1,761	
All other States	14,775	14,002	13,303	12,485	11,782	11,728	11,636	11,439	9,040	6,961	5,804	5,041	4,644	4,748	5,067	5,200	5,339	
<b>Total Inventory<sup>1</sup></b>	<b>21,271</b>	<b>20,243</b>	<b>19,385</b>	<b>18,260</b>	<b>17,255</b>	<b>17,223</b>	<b>16,879</b>	<b>16,289</b>	<b>12,675</b>	<b>9,572</b>	<b>7,973</b>	<b>6,918</b>	<b>6,363</b>	<b>6,554</b>	<b>7,166</b>	<b>7,430</b>	<b>7,639</b>	

<sup>1</sup> 2020 data includes MECA REO properties.

<sup>2</sup> Select Midwest states are Illinois, Indiana, Michigan and Ohio.



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

	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	YTD 2022
Acquisitions	2,744	2,506	2,572	2,156	1,983	2,004	1,766	1,441	190	356	373	354	375	431	533	438	489	927
Dispositions	(3,327)	(2,622)	(2,491)	(2,542)	(2,828)	(2,470)	(2,181)	(2,262)	(1,546)	(1,126)	(650)	(516)	(502)	(461)	(365)	(435)	(405)	(840)
Inventory (at period end)	7,135	7,019	7,100	6,714	5,869	5,403	4,989	4,168	2,812	2,042	1,766	1,604	1,477	1,447	1,615	1,618	1,702	

### Acquisitions by State

Arizona	39	30	26	16	9	13	12	5	2	2	-	-	2	3	-	-	1	1
California	46	56	60	53	30	39	25	23	3	1	6	2	5	8	13	9	6	15
Florida	234	207	196	158	191	154	129	112	3	15	25	34	19	18	23	15	16	31
Nevada	8	13	16	9	10	9	8	3	1	3	-	2	-	-	-	2	5	7
Subtotal	327	306	298	236	240	215	174	143	9	21	31	38	26	29	36	26	28	54
Selected Midwest States <sup>1</sup>	664	581	657	494	502	499	449	382	47	99	98	116	124	151	194	159	156	315
All other States	1,753	1,619	1,617	1,426	1,241	1,290	1,143	916	134	236	244	200	225	251	303	253	305	558
Total Acquisitions	2,744	2,506	2,572	2,156	1,983	2,004	1,766	1,441	190	356	373	354	375	431	533	438	489	927

### Inventory by State

Arizona	62	58	57	49	28	23	19	16	12	9	4	1	3	4	2	1	2
California	149	167	172	174	133	132	104	77	52	34	31	28	28	31	36	41	42
Florida	453	458	466	469	411	357	300	281	176	106	89	81	61	51	60	51	48
Nevada	31	39	50	52	52	44	34	24	22	12	11	10	6	4	2	4	9
Subtotal	695	722	745	744	624	556	457	398	262	161	135	120	98	90	100	97	101
Selected Midwest States <sup>1</sup>	1,599	1,602	1,654	1,555	1,374	1,276	1,227	969	618	472	442	426	403	424	512	516	546
All other States	4,841	4,695	4,701	4,415	3,871	3,571	3,305	2,801	1,932	1,409	1,189	1,058	976	933	1,003	1,005	1,055
Total Inventory	7,135	7,019	7,100	6,714	5,869	5,403	4,989	4,168	2,812	2,042	1,766	1,604	1,477	1,447	1,615	1,618	1,702

<sup>1</sup>Select Midwest states are Illinois, Indiana, Michigan and Ohio.



Enterprises Single-Family Book Profile - As of June 30, 2022

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									Loans in Forbearance Plan						REO Inventory <sup>3</sup>
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans >=365 Days DLQ	30-89 Days	90-179 Days	180-269 Days	270-364 Days	365+ Days	Total	
AK	55,828	1,064	418	124	149	142	231	522	0.9%	21.7%	74	73	29	15	10	201	31
AL	355,804	8,449	4,233	991	980	893	1,352	3,227	0.9%	16.0%	389	340	153	131	96	1,109	247
AR	200,784	3,931	1,887	459	457	452	676	1,585	0.8%	17.2%	200	171	102	70	53	596	111
AZ	892,204	11,278	5,820	1,273	1,394	1,180	1,611	4,188	0.5%	14.3%	790	671	314	189	170	2,134	29
CA	3,991,803	54,951	25,933	5,497	6,748	6,357	10,416	23,532	0.6%	19.0%	3,819	3,479	1,638	1,113	971	11,020	176
CO	791,560	9,923	5,081	963	1,174	1,068	1,637	3,882	0.5%	16.5%	620	583	277	160	148	1,788	15
CT	352,028	7,779	3,335	796	877	885	1,886	3,649	1.0%	24.2%	407	375	170	112	96	1,160	260
DC	73,533	1,770	555	153	226	260	576	1,062	1.4%	32.5%	100	109	70	46	37	362	15
DE	124,595	2,151	927	228	257	263	476	997	0.8%	22.1%	117	93	62	30	24	326	25
FL	2,047,966	39,041	16,914	3,977	4,706	4,495	8,949	18,161	0.9%	22.9%	2,373	2,037	933	715	559	6,617	389
GA	969,602	19,177	9,042	2,031	2,315	2,229	3,560	8,108	0.8%	18.6%	1,143	1,061	487	377	270	3,338	164
HI	113,446	1,965	700	142	199	226	698	1,124	1.0%	35.5%	103	73	49	21	37	283	49
IA	294,325	4,655	2,266	508	550	533	798	1,884	0.6%	17.1%	222	214	94	45	46	621	110
ID	221,050	2,502	1,330	279	272	281	340	893	0.4%	13.6%	133	119	66	40	21	379	7
IL	1,333,239	28,826	11,809	2,963	3,586	3,370	7,098	14,068	1.1%	24.6%	1,484	1,357	657	424	416	4,338	990
IN	635,072	12,035	6,063	1,364	1,381	1,290	1,937	4,611	0.7%	16.1%	527	463	247	156	121	1,514	216
KS	222,831	3,918	1,969	427	464	416	642	1,524	0.7%	16.4%	230	168	88	53	43	582	139
KY	320,844	6,054	2,927	625	729	656	1,117	2,507	0.8%	18.5%	280	269	129	73	78	829	112
LA	312,547	9,673	4,063	1,022	1,133	1,413	2,042	4,591	1.5%	21.1%	469	389	220	273	104	1,455	217
MA	724,660	12,290	5,854	1,275	1,461	1,300	2,400	5,166	0.7%	19.5%	610	541	294	177	173	1,795	219
MD	702,591	14,690	6,155	1,446	1,754	1,609	3,726	7,091	1.0%	25.4%	872	766	335	249	269	2,491	349
ME	113,243	1,989	807	175	211	209	587	1,008	0.9%	29.5%	105	83	53	18	19	278	50
MI	1,044,439	17,438	8,917	2,108	2,153	1,875	2,385	6,418	0.6%	13.7%	843	816	435	242	177	2,513	627
MN	741,213	10,536	5,022	1,159	1,420	1,207	1,728	4,358	0.6%	16.4%	671	616	314	178	181	1,960	248
MO	588,942	9,970	5,018	1,109	1,209	1,053	1,581	3,846	0.7%	15.9%	518	494	220	193	105	1,530	266
MS	143,086	4,290	2,119	505	526	473	667	1,668	1.2%	15.5%	200	183	74	59	67	583	170
MT	113,068	1,426	748	149	153	168	208	529	0.5%	14.6%	82	76	28	25	16	227	24
NC	985,118	16,503	7,980	1,811	1,932	1,757	3,023	6,716	0.7%	18.3%	799	715	379	255	201	2,349	155
ND	61,715	804	358	70	94	85	197	378	0.6%	24.5%	34	44	17	16	19	130	26
NE	185,507	2,662	1,394	286	325	281	376	983	0.5%	14.1%	172	121	66	34	31	424	23
NH	157,044	2,375	1,217	252	265	254	387	906	0.6%	16.3%	124	121	56	32	27	360	37
NJ	927,037	20,480	8,166	1,944	2,279	2,472	5,619	10,378	1.1%	27.4%	1,100	1,004	524	337	321	3,286	377
NM	170,848	3,490	1,514	364	399	403	810	1,613	0.9%	23.2%	175	187	78	72	47	559	88
NV	354,682	5,723	2,279	558	639	684	1,563	2,889	0.8%	27.3%	397	311	163	111	88	1,070	46
NY	1,257,892	34,136	12,339	2,953	3,741	3,950	11,153	18,851	1.5%	32.7%	1,632	1,668	933	563	610	5,406	506
OH	1,025,765	20,070	9,523	2,327	2,295	2,192	3,733	8,226	0.8%	18.6%	783	696	375	210	262	2,326	474
OK	259,827	5,952	2,619	551	711	750	1,321	2,783	1.1%	22.2%	317	290	155	124	321	1,207	96
OR	515,260	6,331	2,869	577	733	866	1,286	2,886	0.6%	20.3%	409	372	198	178	104	1,261	43
PA	1,065,720	22,934	10,367	2,628	2,597	2,441	4,901	9,953	0.9%	21.4%	1,122	1,004	507	291	224	3,148	399
RI	104,881	2,032	945	214	232	213	428	876	0.8%	21.1%	117	93	47	24	87	368	39
SC	484,734	9,184	4,416	1,002	1,028	1,030	1,708	3,768	0.8%	18.6%	480	445	211	156	97	1,389	104
SD	75,337	900	471	110	90	91	138	319	0.4%	15.3%	44	35	20	19	9	127	14
TN	559,746	9,260	4,895	1,030	1,086	928	1,321	3,339	0.6%	14.3%	471	450	224	141	100	1,386	83
TX	2,223,918	45,243	21,901	4,690	5,422	5,059	8,171	18,663	0.8%	18.1%	3,172	2,651	1,233	866	693	8,615	211
UT	435,305	5,231	2,853	566	626	654	532	1,816	0.4%	12.5%	381	305	146	112	44	988	1
VA	916,076	14,084	6,573	1,429	1,689	1,557	2,836	6,088	0.7%	20.1%	827	739	349	271	206	2,392	133
VT	61,266	995	440	97	140	103	215	458	0.7%	21.6%	47	59	22	9	9	146	61
WA	929,047	10,482	4,799	942	1,227	1,304	2,210	4,743	0.5%	21.1%	721	645	356	211	174	2,107	54
WI	650,924	8,076	4,032	946	947	874	1,277	3,103	0.5%	15.8%	354	326	178	95	102	1,055	159
WV	89,161	2,699	1,347	309	310	285	448	1,046	1.2%	16.6%	118	96	54	26	26	320	106
WY	53,757	802	421	76	100	110	95	305	0.6%	11.8%	49	39	30	12	11	141	28
Other <sup>2</sup>	118,154	5,785	2,092	639	855	473	1,726	3,054	2.6%	29.8%	77	74	28	32	89	300	823
<b>Total</b>	<b>31,149,024</b>	<b>558,004</b>	<b>255,722</b>	<b>58,119</b>	<b>66,246</b>	<b>62,997</b>	<b>114,920</b>	<b>244,339</b>	<b>0.8%</b>	<b>20.6%</b>	<b>31,303</b>	<b>28,109</b>	<b>13,887</b>	<b>9,381</b>	<b>8,209</b>	<b>90,889</b>	<b>9,341</b>

<sup>1</sup> Includes other loans that cannot be categorized due to missing attributes.

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

<sup>3</sup> May include a small volume of Fannie Mae REO properties associated with a specific reverse mortgage transaction.



Fannie Mae Single-Family Book Profile - As of June 30, 2022

State	Total Loan Count	Delinquent Loans (DLQ) <sup>1</sup>									Loans in Forbearance Plan						REO Inventory <sup>3</sup>
		Total	30-59 Days DLQ	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans >=365 Days DLQ	30-89 Days	90-179 Days	180-269 Days	270-364 Days	365+ Days	Total	
AK	29,145	604	223	70	81	90	140	311	1.1%	23.2%	49	47	15	10	5	126	21
AL	208,514	5,060	2,585	558	559	542	816	1,918	0.9%	16.1%	243	216	99	89	60	707	192
AR	113,999	2,346	1,146	272	282	266	380	928	0.8%	16.2%	131	109	71	46	34	391	91
AZ	503,343	6,644	3,383	731	818	696	1,016	2,532	0.5%	15.3%	514	413	188	125	119	1,359	27
CA	2,371,556	32,229	15,299	3,066	3,884	3,656	6,324	13,871	0.6%	19.6%	2,559	2,143	915	667	622	6,906	134
CO	466,101	5,934	2,992	562	712	651	1,017	2,383	0.5%	17.1%	418	383	163	99	101	1,164	13
CT	190,588	4,500	1,904	441	467	501	1,187	2,156	1.1%	26.4%	258	222	98	76	65	719	223
DC	41,972	1,018	322	81	131	146	338	615	1.5%	33.2%	69	65	37	27	24	222	15
DE	70,402	1,251	523	132	155	158	283	597	0.8%	22.6%	80	64	37	25	13	219	20
FL	1,153,818	22,823	9,845	2,325	2,657	2,642	5,354	10,662	0.9%	23.5%	1,689	1,244	583	484	364	4,364	341
GA	545,201	10,771	4,936	1,143	1,314	1,263	2,115	4,694	0.9%	19.6%	787	662	281	228	175	2,133	133
HI	73,944	1,248	459	94	129	133	433	695	0.9%	34.7%	75	49	29	13	25	191	31
IA	182,277	2,927	1,410	328	332	344	513	1,191	0.7%	17.5%	146	131	62	27	31	397	90
ID	136,844	1,458	803	163	151	153	188	492	0.4%	12.9%	91	76	36	21	15	239	6
IL	709,913	15,686	6,486	1,546	1,875	1,835	3,944	7,665	1.1%	25.1%	983	797	367	265	255	2,667	754
IN	319,250	6,235	3,112	681	702	675	1,065	2,442	0.8%	17.1%	316	259	135	88	76	874	162
KS	113,536	2,069	1,056	206	249	222	336	808	0.7%	16.2%	151	98	35	28	24	336	111
KY	148,672	3,196	1,553	287	368	360	628	1,358	0.9%	19.6%	183	153	66	44	51	497	87
LA	180,447	5,910	2,505	615	671	840	1,279	2,793	1.5%	21.6%	323	240	147	180	72	962	186
MA	394,854	6,918	3,247	697	833	728	1,413	2,977	0.8%	20.4%	381	321	177	107	93	1,079	193
MD	386,574	8,012	3,322	754	940	859	2,137	3,936	1.0%	26.7%	583	449	193	155	162	1,542	285
ME	56,011	1,122	420	89	121	115	377	614	1.1%	33.6%	69	52	28	10	7	166	46
MI	574,726	9,465	4,814	1,103	1,119	1,041	1,388	3,550	0.6%	14.7%	529	473	250	152	103	1,507	477
MN	427,148	5,941	2,833	670	762	681	995	2,439	0.6%	16.7%	460	371	177	103	128	1,239	188
MO	318,347	5,328	2,665	599	670	568	826	2,067	0.6%	15.5%	312	292	123	108	69	904	219
MS	93,558	2,828	1,432	321	338	283	454	1,076	1.2%	16.1%	138	113	52	35	52	390	142
MT	68,195	850	464	89	93	87	117	297	0.4%	13.8%	50	42	19	12	10	133	20
NC	557,178	9,260	4,480	977	1,081	995	1,727	3,806	0.7%	18.7%	540	446	224	156	132	1,498	124
ND	33,286	435	196	38	49	40	112	203	0.6%	25.7%	17	22	8	6	9	62	19
NE	120,458	1,774	938	179	224	187	246	658	0.5%	13.9%	125	80	48	19	19	291	18
NH	82,579	1,283	645	139	153	127	219	499	0.6%	17.1%	77	69	24	21	15	206	31
NJ	524,503	11,932	4,758	1,062	1,281	1,434	3,397	6,117	1.2%	28.5%	746	621	313	218	209	2,107	327
NM	105,858	2,232	980	220	242	255	535	1,033	1.0%	24.0%	123	124	54	44	32	377	63
NV	211,342	3,521	1,399	336	399	420	967	1,788	0.8%	27.5%	280	212	103	73	63	731	37
NY	719,285	19,684	7,000	1,587	2,045	2,231	6,821	11,103	1.5%	34.7%	1,102	1,008	575	356	425	3,466	425
OH	502,627	11,151	5,252	1,265	1,235	1,246	2,153	4,639	0.9%	19.3%	528	438	203	121	208	1,498	368
OK	150,068	3,563	1,500	315	438	451	859	1,749	1.2%	24.1%	202	186	104	72	283	847	83
OR	290,850	3,654	1,670	309	406	487	782	1,676	0.6%	21.4%	273	225	99	107	70	774	38
PA	601,586	13,360	6,090	1,480	1,438	1,408	2,944	5,803	1.0%	22.0%	747	604	303	189	155	1,998	332
RI	58,976	1,249	577	123	138	129	282	552	0.9%	22.6%	87	58	32	14	82	273	29
SC	274,910	5,144	2,502	529	549	553	1,011	2,114	0.8%	19.7%	327	256	110	96	57	846	75
SD	50,512	606	324	75	54	57	96	207	0.4%	15.8%	30	20	12	14	6	82	12
TN	314,001	5,278	2,848	548	594	532	756	1,883	0.6%	14.3%	307	272	126	85	59	849	71
TX	1,298,392	27,761	13,353	2,825	3,273	3,071	5,239	11,593	0.9%	18.9%	2,229	1,735	759	541	457	5,721	187
UT	246,307	2,836	1,504	309	355	287	381	1,026	0.4%	13.4%	251	189	95	58	17	610	-
VA	505,910	7,905	3,691	819	891	867	1,637	3,401	0.7%	20.7%	545	454	201	170	138	1,508	112
VT	27,858	545	228	57	72	59	129	260	0.9%	23.7%	30	33	10	8	6	87	51
WA	550,865	6,273	2,880	519	721	802	1,351	2,876	0.5%	21.5%	480	407	226	129	108	1,350	44
WI	407,644	4,814	2,372	573	590	525	754	1,870	0.5%	15.7%	248	189	125	53	75	690	129
WV	47,967	1,541	768	182	165	161	265	594	1.2%	17.2%	72	58	33	19	15	197	85
WY	34,758	499	275	44	63	66	51	180	0.5%	10.2%	33	28	17	5	6	89	24
Other <sup>2</sup>	86,164	3,526	1,289	407	359	300	1,171	1,830	2.1%	33.2%	60	48	19	22	52	201	748
<b>Total</b>	<b>17,682,819</b>	<b>322,199</b>	<b>147,258</b>	<b>32,540</b>	<b>37,228</b>	<b>36,225</b>	<b>68,948</b>	<b>142,527</b>	<b>0.8%</b>	<b>21.4%</b>	<b>21,046</b>	<b>17,266</b>	<b>8,206</b>	<b>5,820</b>	<b>5,453</b>	<b>57,791</b>	<b>7,639</b>

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

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

<sup>3</sup> May include a small volume of REO properties associated with a specific reverse mortgage transaction.



Freddie Mac Single-Family Book Profile - As of June 30, 2022

State	Total Loan Count	Delinquent Loans (DLQ)									Loans in Forbearance Plan						REO Inventory
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans >=365 Days DLQ	30-89 Days	90-179 Days	180-269 Days	270-364 Days	365+ Days	Total	
AK	26,683	460	195	54	68	52	91	211	0.8%	19.8%	25	26	14	5	5	75	10
AL	147,290	3,389	1,648	433	421	351	536	1,309	0.9%	15.8%	146	124	54	42	36	402	55
AR	86,785	1,585	741	187	175	186	296	657	0.8%	18.7%	69	62	31	24	19	205	20
AZ	388,861	4,634	2,437	542	576	484	595	1,656	0.4%	12.8%	276	258	126	64	51	775	2
CA	1,620,247	22,722	10,634	2,431	2,864	2,701	4,092	9,661	0.6%	18.0%	1,260	1,336	723	446	349	4,114	42
CO	325,459	3,989	2,089	401	462	417	620	1,499	0.5%	15.5%	202	200	114	61	47	624	2
CT	161,440	3,279	1,431	355	410	384	699	1,493	0.9%	21.3%	149	153	72	36	31	441	37
DC	31,561	752	233	72	95	114	238	447	1.4%	31.6%	31	44	33	19	13	140	-
DE	54,193	900	404	96	102	105	193	400	0.7%	21.4%	37	29	25	5	11	107	5
FL	894,148	16,218	7,069	1,652	2,049	1,853	3,595	7,499	0.8%	22.2%	684	793	350	231	195	2,253	48
GA	424,401	8,406	4,106	888	1,001	966	1,445	3,414	0.8%	17.2%	356	399	206	149	95	1,205	31
HI	39,502	717	241	48	70	93	265	429	1.1%	37.0%	28	24	20	8	12	92	18
IA	112,048	1,728	856	180	218	189	285	693	0.6%	16.5%	76	83	32	18	15	224	20
ID	84,206	1,044	527	116	121	128	152	401	0.5%	14.6%	42	43	30	19	6	140	1
IL	623,326	13,140	5,323	1,417	1,711	1,535	3,154	6,403	1.0%	24.0%	501	560	290	159	161	1,671	236
IN	315,822	5,800	2,951	683	679	615	872	2,169	0.7%	15.0%	211	204	112	68	45	640	54
KS	109,295	1,849	913	221	215	194	306	716	0.7%	16.5%	79	70	53	25	19	246	28
KY	172,172	2,858	1,374	338	361	296	489	1,149	0.7%	17.1%	97	116	63	29	27	332	25
LA	132,100	3,763	1,558	407	462	573	763	1,798	1.4%	20.3%	146	149	73	93	32	493	31
MA	329,806	5,372	2,607	578	628	572	987	2,189	0.7%	18.4%	229	220	117	70	80	716	26
MD	316,017	6,678	2,833	692	814	750	1,589	3,155	1.0%	23.8%	289	317	142	94	107	949	64
ME	57,232	867	387	86	90	94	210	394	0.7%	24.2%	36	31	25	8	12	112	4
MI	469,713	7,973	4,103	1,005	1,034	834	997	2,868	0.6%	12.5%	314	343	185	90	74	1,006	150
MN	314,065	4,595	2,189	489	658	526	733	1,919	0.6%	16.0%	211	245	137	75	53	721	60
MO	270,595	4,642	2,353	510	539	485	755	1,779	0.7%	16.3%	206	202	97	85	36	626	47
MS	49,528	1,462	687	184	188	190	213	592	1.2%	14.6%	62	70	22	24	15	193	28
MT	44,873	576	284	60	60	81	91	232	0.5%	15.8%	32	34	9	13	6	94	4
NC	427,940	7,243	3,500	834	851	762	1,296	2,910	0.7%	17.9%	259	269	155	99	69	851	31
ND	28,429	369	162	32	45	45	85	175	0.6%	23.0%	17	22	9	10	10	68	7
NE	65,049	888	456	107	101	94	130	325	0.5%	14.6%	47	41	18	15	12	133	5
NH	74,465	1,092	572	113	112	127	168	407	0.5%	15.4%	47	52	32	11	12	154	6
NJ	402,534	8,548	3,408	882	998	1,038	2,222	4,261	1.1%	26.0%	354	383	211	119	112	1,179	50
NM	64,990	1,258	534	144	157	148	275	580	0.9%	21.9%	52	63	24	28	15	182	25
NV	143,340	2,202	880	222	240	264	596	1,101	0.8%	27.1%	117	99	60	38	25	339	9
NY	538,607	14,452	5,339	1,366	1,696	1,719	4,332	7,748	1.4%	30.0%	530	660	358	207	185	1,940	81
OH	523,138	8,919	4,271	1,062	1,060	946	1,580	3,587	0.7%	17.7%	255	258	172	89	54	828	106
OK	109,759	2,389	1,119	236	273	299	462	1,034	0.9%	19.3%	115	104	51	52	38	360	13
OR	224,410	2,677	1,199	268	327	379	504	1,210	0.5%	18.8%	136	147	99	71	34	487	5
PA	464,134	9,574	4,277	1,148	1,159	1,033	1,957	4,150	0.9%	20.4%	375	400	204	102	69	1,150	67
RI	45,905	783	368	91	94	84	146	324	0.7%	18.6%	30	35	15	10	5	95	10
SC	209,824	4,040	1,914	473	479	477	697	1,654	0.8%	17.3%	153	189	101	60	40	543	29
SD	24,825	294	147	35	36	34	42	112	0.5%	14.3%	14	15	8	5	3	45	2
TN	245,745	3,982	2,047	482	492	396	565	1,456	0.6%	14.2%	164	178	98	56	41	537	12
TX	925,526	17,482	8,548	1,865	2,149	1,988	2,932	7,070	0.8%	16.8%	943	916	474	325	236	2,894	24
UT	188,998	2,395	1,349	257	271	245	273	790	0.4%	11.4%	130	116	51	54	27	378	1
VA	410,166	6,179	2,882	610	798	690	1,199	2,687	0.7%	19.4%	282	285	148	101	68	884	21
VT	33,408	450	212	40	68	44	86	198	0.6%	19.1%	17	26	12	1	3	59	10
WA	378,182	4,209	1,919	423	506	502	859	1,867	0.5%	20.4%	241	238	130	82	66	757	10
WI	243,280	3,262	1,660	373	357	349	523	1,233	0.5%	16.0%	106	137	53	42	27	365	30
WV	41,194	1,158	579	127	145	124	183	452	1.1%	15.8%	46	38	21	7	11	123	21
WY	18,999	303	146	32	37	44	44	125	0.7%	14.5%	16	11	13	7	5	52	4
Other <sup>2</sup>	31,990	2,259	803	232	496	173	555	1,224	3.8%	24.6%	17	26	9	10	37	99	75
<b>Total</b>	<b>13,466,205</b>	<b>235,805</b>	<b>108,464</b>	<b>25,579</b>	<b>29,018</b>	<b>26,772</b>	<b>45,972</b>	<b>101,812</b>	<b>0.8%</b>	<b>19.5%</b>	<b>10,257</b>	<b>10,843</b>	<b>5,681</b>	<b>3,561</b>	<b>2,756</b>	<b>33,098</b>	<b>1,702</b>

<sup>1</sup> Includes other loans that cannot be categorized due to missing attributes.

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



Enterprises Foreclosure Prevention Actions by State - June 30, 2022

State	2021							YTD-2022							Conservatorship to Date <sup>1</sup>						
	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	30	372	66	812	-	2	1,282	16	57	114	173	-	1	361	1,480	1,920	1,903	1,844	48	252	7,447
AL	161	2,171	633	4,494	6	22	7,487	75	424	740	1,090	4	1	2,334	20,815	10,889	28,570	9,478	1,188	3,119	74,059
AR	81	1,119	311	2,381	9	13	3,914	42	226	333	598	-	2	1,201	7,994	5,060	11,368	4,823	481	2,043	31,769
AZ	224	4,767	1,439	11,252	2	2	17,686	122	928	1,750	2,331	-	-	5,131	20,074	27,407	79,565	22,888	1,395	46,771	198,100
CA	998	27,013	7,066	65,126	42	49	100,294	458	4,943	11,000	11,474	23	7	27,905	73,099	170,130	313,812	134,165	3,269	107,754	802,229
CO	177	4,126	1,190	9,956	1	4	15,454	71	759	1,547	1,944	2	2	4,325	15,139	23,070	32,108	21,196	715	7,764	99,992
CT	120	2,853	1,001	7,196	6	78	11,254	93	517	1,192	1,286	-	24	3,112	12,511	14,559	38,429	15,137	609	7,144	88,389
DC	30	682	181	1,611	5	4	2,513	7	135	363	374	2	3	884	2,202	2,855	6,044	2,944	129	739	14,913
DE	37	688	249	1,542	3	21	2,540	22	129	285	332	2	4	774	4,045	3,526	10,961	3,232	217	2,281	24,261
FL	732	18,674	5,959	44,121	41	194	69,721	838	3,291	7,371	7,630	26	38	19,194	64,190	131,979	310,663	92,739	5,011	146,523	751,104
GA	376	7,671	2,283	18,348	11	28	28,717	225	1,442	3,000	3,716	5	1	8,389	39,801	42,463	107,544	37,458	2,601	17,420	247,288
HI	78	1,342	303	3,036	5	3	4,767	21	136	561	421	1	-	1,140	3,425	6,369	9,114	4,984	101	2,450	26,443
IA	142	1,095	325	2,190	6	12	3,770	94	232	334	612	1	6	1,279	9,766	4,892	14,955	4,442	684	2,334	37,073
ID	53	956	203	1,916	2	3	3,133	62	167	230	452	1	-	912	5,476	5,220	11,530	4,041	273	5,783	32,323
IL	612	9,400	3,166	22,530	22	356	36,086	271	1,672	3,904	4,909	9	78	10,843	42,193	47,096	145,872	43,465	2,561	43,603	324,790
IN	358	2,850	945	6,168	11	30	10,362	158	615	874	1,606	4	8	3,265	28,786	14,189	42,184	12,704	2,220	6,985	107,068
KS	77	1,125	334	2,599	2	8	4,145	39	238	359	634	2	-	1,272	9,046	5,113	11,833	5,295	482	2,176	33,945
KY	131	1,552	445	3,212	11	15	5,366	47	318	476	825	1	5	1,672	12,968	7,234	17,904	6,579	616	2,874	48,175
LA	348	4,647	936	7,692	8	27	13,658	220	1,257	1,259	2,411	4	13	5,164	18,639	19,119	28,355	15,618	1,200	2,419	85,350
MA	172	3,913	1,101	10,830	13	20	16,049	67	748	1,459	2,165	5	7	4,451	20,636	21,716	62,810	21,497	1,226	10,797	138,683
MD	255	5,548	2,046	12,871	9	128	20,857	135	1,020	2,471	2,821	2	37	6,486	25,279	27,787	82,772	25,584	1,398	18,399	181,220
ME	38	557	201	1,340	-	23	2,159	27	100	179	237	2	7	552	5,002	3,105	10,209	2,980	294	2,523	24,114
MI	533	5,283	1,713	11,554	12	41	19,136	183	1,183	1,703	2,602	7	10	5,688	40,905	34,262	85,552	25,216	6,355	30,431	222,721
MN	226	3,090	1,070	8,556	2	19	12,963	130	613	1,393	1,927	1	2	4,066	17,988	16,355	44,756	18,047	1,018	11,624	109,789
MO	219	2,824	835	6,295	11	47	10,231	87	600	917	1,549	3	15	3,171	22,478	14,112	35,647	13,090	1,457	7,059	93,843
MS	118	926	316	2,464	3	16	3,843	56	224	398	656	-	5	1,339	9,445	5,103	14,393	5,175	597	1,614	36,327
MT	35	468	132	1,079	1	5	1,720	14	79	151	224	-	1	469	2,668	2,519	4,592	2,352	107	916	13,154
NC	308	5,933	1,496	13,100	9	23	20,869	185	1,096	1,907	2,582	5	9	5,784	35,314	34,241	70,338	27,234	1,766	8,994	177,887
ND	25	316	71	709	1	5	1,127	8	59	110	144	-	6	327	769	1,187	1,210	1,443	64	170	4,843
NE	48	643	226	1,843	5	7	2,772	27	169	247	486	-	3	932	4,400	3,192	7,115	3,940	345	1,015	20,007
NH	40	674	230	1,759	-	7	2,710	24	153	291	397	2	-	867	5,746	4,249	12,806	3,769	272	2,462	29,305
NJ	367	8,410	2,871	21,745	22	208	33,623	180	1,585	3,942	3,895	14	45	9,661	31,124	49,088	115,696	48,431	1,651	24,769	270,758
NM	120	1,172	352	2,596	7	4	4,251	56	234	392	577	-	1	1,260	6,338	5,543	13,123	5,042	291	3,238	33,575
NV	116	3,300	1,159	8,426	29	26	13,056	69	571	1,470	1,360	14	3	3,487	7,487	19,139	43,888	16,249	631	34,036	121,431
NY	561	11,628	3,565	31,250	62	175	47,241	227	2,562	5,875	5,777	20	36	14,497	40,643	66,804	135,550	67,304	2,269	15,777	328,348
OH	440	4,757	2,070	12,362	22	74	19,725	217	984	1,575	2,778	9	14	5,577	39,439	25,461	82,120	24,553	3,974	16,023	191,571
OK	108	1,742	428	3,490	7	25	5,800	64	362	557	891	1	2	1,877	10,425	7,247	13,617	6,622	614	1,891	40,416
OR	103	3,012	690	7,098	2	4	10,909	44	555	1,198	1,422	1	2	3,222	9,653	15,611	29,721	13,993	486	10,673	80,137
PA	457	6,580	1,966	15,375	16	84	24,478	287	1,318	2,355	3,092	16	21	7,089	43,685	36,101	87,970	33,873	2,240	11,480	215,349
RI	43	602	219	1,442	4	4	2,314	13	139	204	304	3	1	664	3,969	3,438	12,061	2,848	245	2,891	25,452
SC	149	2,765	899	6,453	4	19	10,289	95	565	1,005	1,550	5	5	3,225	18,189	16,092	39,195	13,552	1,120	7,653	95,801
SD	23	260	63	541	1	2	890	7	44	80	107	-	1	239	1,358	1,301	2,087	1,136	95	273	6,250
TN	171	2,941	732	6,993	4	11	10,852	89	589	955	1,484	1	2	3,120	20,396	15,809	31,973	14,355	1,112	4,152	87,797
TX	1,026	19,492	5,828	44,738	19	66	71,169	749	3,703	7,101	9,733	9	16	21,311	76,124	99,429	109,814	90,456	3,910	8,345	388,078
UT	90	1,864	551	4,394	-	1	6,900	57	363	613	980	1	-	2,014	9,910	10,248	22,716	9,536	396	7,994	60,800
VA	263	5,296	1,700	12,808	9	41	20,117	147	1,107	2,205	2,671	4	8	6,142	25,032	27,728	59,439	26,348	1,174	14,280	154,000
VT	37	356	101	714	2	5	1,215	25	58	103	123	-	1	310	2,475	1,841	4,074	1,616	135	497	10,638
WA	170	4,854	1,119	11,291	9	8	17,451	98	863	1,837	2,284	1	1	5,084	19,137	25,590	53,810	22,564	889	18,967	140,957
WI	300	2,034	765	5,441	1	22	8,563	118	382	726	1,181	4	5	2,416	16,061	10,839	34,270	11,770	901	6,901	80,742
WV	50	497	196	1,161	1	13	1,918	33	115	166	318	-	-	632	5,050	2,432	6,980	2,160	235	933	17,791
WY	15	254	104	649	-	5	1,027	18	55	95	148	-	1	317	1,457	1,218	2,133	1,319	61	387	6,575
Other <sup>3</sup>	143	1,814	567	4,531	496	61	7,612	88	504	267	359	42	14	1,274	4,871	21,328	25,102	11,193	2,340	825	65,659
<b>Total</b>	<b>11,534</b>	<b>206,908</b>	<b>62,417</b>	<b>492,080</b>	<b>976</b>	<b>2,070</b>	<b>775,985</b>	<b>6,505</b>	<b>40,188</b>	<b>79,639</b>	<b>99,642</b>	<b>259</b>	<b>474</b>	<b>226,707</b>	<b>975,100</b>	<b>1,173,208</b>	<b>2,580,258</b>	<b>1,018,279</b>	<b>63,468</b>	<b>698,423</b>	<b>6,508,736</b>

<sup>1</sup> 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.

<sup>2</sup> Consists of HomeSaver Advance (Fannie Mae), Payment Deferrals and Charge-offs-in-lieu.

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



Fannie Mae Foreclosure Prevention Actions by State - June 30, 2022

State	2021							YTD-2022							Conservatorship to Date <sup>1</sup>							
	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	
AK	20	158	38	463	-	2	681	15	39	57	106	-	1	218	1,240	1,090	1,198	1,103	44	176	4,851	
AL	106	1,162	411	2,931	6	18	4,634	58	232	473	672	3	-	1,438	16,677	6,747	20,006	6,068	1,050	2,312	52,860	
AR	63	513	196	1,417	5	8	2,202	33	135	197	360	-	2	727	6,358	2,989	7,726	2,903	438	1,393	21,807	
AZ	149	2,442	990	7,186	1	1	10,769	88	509	1,182	1,463	-	-	3,242	15,101	16,083	51,330	14,487	1,320	27,715	126,036	
CA	702	14,313	4,488	39,989	35	33	59,560	361	3,101	6,916	6,767	19	4	17,168	103,334	201,198	82,246	3,067	62,979	508,962		
CO	123	2,036	772	6,111	-	3	9,045	48	430	1,003	1,191	2	2	2,676	12,024	14,312	20,893	12,897	680	4,907	65,713	
CT	86	1,540	631	4,447	4	55	6,763	70	300	744	770	(1)	19	1,902	9,752	8,635	26,429	9,295	559	4,832	59,502	
DC	23	314	107	1,022	5	4	1,475	4	70	246	217	1	1	539	1,745	1,605	4,109	1,833	115	463	9,870	
DE	27	384	169	1,022	2	13	1,617	17	70	190	196	2	3	478	3,041	2,221	7,368	2,055	191	1,582	16,458	
FL	505	9,633	4,068	28,298	30	135	42,669	764	2,100	4,865	4,798	18	29	12,574	49,982	76,743	208,645	58,741	4,295	94,039	492,445	
GA	234	3,657	1,484	11,259	6	23	16,663	170	861	1,875	2,242	4	1	5,153	28,737	23,928	69,599	22,998	2,222	10,772	158,256	
HI	47	723	187	1,960	4	2	2,923	16	92	347	258	1	-	714	2,808	3,859	6,158	3,184	87	1,522	17,618	
IA	97	621	218	1,372	4	9	2,321	75	133	210	406	1	5	830	7,632	2,955	10,076	2,827	595	1,630	25,715	
ID	31	425	125	1,238	1	2	1,822	44	85	148	276	1	-	554	4,104	2,895	7,430	2,548	257	3,717	20,951	
IL	412	4,560	1,899	12,844	13	230	19,958	196	913	2,296	2,825	6	58	6,294	30,933	24,239	92,275	24,619	2,013	27,647	201,726	
IN	165	1,311	590	3,560	6	14	5,646	77	298	506	916	2	5	1,804	21,287	7,678	27,042	7,114	1,438	4,656	69,215	
KS	28	467	214	1,465	2	7	2,183	24	112	198	386	2	-	722	6,608	2,725	7,535	3,059	423	1,497	21,847	
KY	65	662	249	1,700	7	8	2,691	32	147	270	439	1	4	893	9,592	3,838	10,843	3,416	467	1,889	30,045	
LA	279	2,658	652	4,801	6	18	8,414	176	836	822	1,447	3	11	3,295	14,879	12,397	20,139	9,557	1,100	1,684	59,756	
MA	99	1,837	663	6,699	10	11	9,319	40	430	880	1,299	3	4	2,656	15,863	12,295	41,545	13,030	1,142	6,975	90,850	
MD	165	2,778	1,315	7,999	9	92	12,358	95	587	1,589	1,665	2	25	3,963	18,839	15,501	54,176	15,709	1,260	11,694	117,179	
ME	19	236	108	737	-	20	1,120	17	55	99	126	1	6	304	3,827	1,702	6,807	1,664	265	1,749	16,014	
MI	307	2,463	1,067	6,749	8	28	10,622	113	663	997	1,499	6	7	3,285	31,643	19,309	54,571	14,335	2,910	19,615	142,383	
MN	141	1,427	594	5,041	-	13	7,216	107	345	842	1,146	1	1	2,442	12,963	9,018	26,535	10,655	965	6,849	66,985	
MO	144	1,180	485	3,659	6	28	5,502	63	289	520	766	890	2	10	1,774	16,990	7,665	22,930	7,657	1,203	4,543	60,988
MS	94	492	228	1,703	3	14	2,534	46	136	274	438	-	4	898	7,968	3,338	10,883	3,529	531	1,267	27,516	
MT	25	231	79	677	1	4	1,017	12	51	98	136	-	1	298	2,069	1,536	3,077	1,485	104	630	8,901	
NC	206	2,785	933	7,905	7	12	11,848	143	621	1,185	1,584	5	5	3,543	26,490	19,538	45,565	16,459	1,587	5,880	115,519	
ND	8	110	38	392	-	3	551	3	23	67	81	-	5	179	563	589	773	754	51	114	2,844	
NE	29	355	147	1,288	3	4	1,826	21	89	169	345	-	3	627	3,492	2,004	5,116	2,750	320	712	14,394	
NH	27	310	137	1,059	-	3	1,536	15	103	179	233	2	-	532	4,309	2,387	8,215	2,229	255	1,573	18,968	
NJ	256	4,473	1,957	13,441	19	152	20,298	145	1,027	2,511	2,358	14	38	6,093	24,018	29,672	78,952	29,757	1,424	16,543	180,366	
NM	103	672	236	1,726	7	4	2,748	47	143	244	370	-	1	805	4,903	3,487	8,740	3,264	262	2,155	22,811	
NV	88	1,854	855	5,631	22	17	8,467	59	376	1,004	912	12	1	2,364	5,848	11,976	28,055	10,798	564	20,645	77,886	
NY	325	6,091	2,297	19,227	44	116	28,100	169	1,711	3,608	3,468	15	23	8,994	31,260	39,587	91,979	40,305	1,832	10,178	215,141	
OH	265	2,240	1,265	7,273	14	49	11,106	157	497	881	1,663	6	11	3,215	29,736	13,992	53,170	14,088	2,303	11,001	124,290	
OK	77	828	274	2,080	6	19	3,284	50	160	345	542	-	2	1,099	8,228	4,181	9,231	3,924	542	1,340	27,446	
OR	74	1,539	423	4,070	2	3	6,111	41	292	716	823	-	2	1,874	7,363	9,228	19,113	8,079	440	6,520	50,743	
PA	285	3,500	1,280	9,597	15	59	14,736	229	834	1,473	1,909	13	21	4,479	33,185	22,021	59,383	20,994	1,892	7,719	145,194	
RI	27	281	154	898	3	2	1,365	7	88	127	193	2	-	417	2,891	1,897	7,884	1,731	215	1,876	16,494	
SC	93	1,278	568	4,011	3	17	5,970	66	311	660	953	3	4	1,997	13,443	9,154	26,149	8,333	1,016	5,179	63,274	
SD	19	146	44	359	1	2	571	7	24	59	66	-	1	157	1,018	813	1,429	752	87	217	4,316	
TN	114	1,364	481	4,265	3	9	6,236	65	297	588	917	1	1	1,869	16,028	9,331	21,490	8,841	936	2,893	59,519	
TX	726	10,153	4,129	27,689	16	41	42,754	621	2,175	4,806	6,079	6	11	13,698	60,005	61,099	74,898	55,712	3,665	5,727	261,106	
UT	53	867	338	2,578	-	1	3,837	41	176	373	557	1	-	1,148	7,565	5,702	14,093	5,736	370	4,724	38,190	
VA	174	2,516	1,074	7,753	8	28	11,553	119	663	1,395	1,587	3	3	3,770	18,580	16,026	38,633	16,030	1,098	9,146	99,513	
VT	14	148	48	387	2	3	602	9	33	61	67	-	1	171	1,810	921	2,645	829	113	323	6,641	
WA	98	2,517	711	6,998	7	5	10,336	68	489	1,163	1,418	1	1	3,140	14,543	15,339	35,221	13,927	796	11,956	91,782	
WI	227	1,011	485	3,420	1	16	5,160	93	214	462	748	-	4	1,521	12,474	6,356	21,963	7,540	808	4,512	53,653	
WV	34	234	117	659	1	10	1,055	16	57	97	170	-	-	340	3,810	1,291	4,194	1,219	202	591	11,307	
WY	10	118	72	414	-	4	618	13	34	63	97	-	1	208	1,198	739	1,502	871	59	283	4,652	
Other <sup>3</sup>	86	1,158	353	3,595	496	47	5,735	79	407	166	263	42	10	967	3,689	13,181	17,508	8,582	2,316	673	45,949	
<b>Total</b>	<b>7,574</b>	<b>104,771</b>	<b>40,443</b>	<b>303,064</b>	<b>854</b>	<b>1,421</b>	<b>458,127</b>	<b>5,044</b>	<b>23,863</b>	<b>50,246</b>	<b>60,337</b>	<b>206</b>	<b>352</b>	<b>140,048</b>	<b>745,249</b>	<b>689,148</b>	<b>1,696,424</b>	<b>622,518</b>	<b>51,894</b>	<b>441,214</b>	<b>4,246,447</b>	

<sup>1</sup> 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.

<sup>2</sup> Consists of HomeSaver Advance (Fannie Mae), Payment Deferrals and Charge-offs-in-lieu.

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



Freddie Mac Foreclosure Prevention Actions by State - June 30, 2022

State	2021							YTD-2022							Conservatorship to Date <sup>1</sup>						
	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	10	214	28	349	-	-	601	1	18	57	67	-	-	143	240	830	705	741	4	76	2,596
AL	55	1,009	222	1,563	-	4	2,853	17	192	267	418	1	1	896	4,138	4,142	8,564	3,410	138	807	21,199
AR	18	606	115	964	4	5	1,712	9	91	136	238	-	-	474	1,636	2,071	3,642	1,920	43	650	9,962
AZ	75	2,325	449	4,066	1	1	6,917	34	419	568	868	-	-	1,889	4,973	11,324	28,235	8,401	75	19,056	72,064
CA	296	12,700	2,578	25,137	7	16	40,734	97	1,842	4,084	4,707	4	3	10,737	16,961	66,796	112,614	51,919	202	44,775	293,267
CO	54	2,090	418	3,845	1	1	6,409	23	329	544	753	-	-	1,649	3,115	8,758	11,215	8,299	35	2,857	34,279
CT	34	1,313	370	2,749	2	23	4,491	23	217	448	516	1	5	1,210	2,759	5,924	12,000	5,842	50	2,312	28,887
DC	7	368	74	589	-	-	1,038	3	65	117	157	1	2	345	457	1,250	1,935	1,111	14	276	5,043
DE	10	304	80	520	1	8	923	5	59	95	136	-	1	296	1,004	1,305	3,593	1,177	26	699	7,803
FL	227	9,041	1,891	15,823	11	59	27,052	74	1,191	2,506	2,832	8	9	6,620	14,208	55,236	102,018	33,998	716	52,484	258,659
GA	142	4,014	799	7,089	5	5	12,054	55	581	1,125	1,474	1	-	3,236	11,064	18,535	37,945	14,460	379	6,648	89,032
HI	31	619	116	1,076	1	1	1,844	5	44	214	163	-	-	426	617	2,510	2,956	1,800	14	928	8,825
IA	45	474	107	818	2	3	1,449	19	99	124	206	-	1	449	2,134	1,937	4,879	1,615	89	704	11,358
ID	22	531	78	678	1	1	1,311	18	82	82	176	-	-	358	1,372	2,325	4,100	1,493	16	2,066	11,372
IL	200	4,840	1,267	9,686	9	126	16,128	75	759	1,608	2,084	3	20	4,549	11,260	22,857	53,597	18,846	548	15,956	123,064
IN	193	1,539	355	2,608	5	16	4,716	81	317	368	690	2	3	1,461	7,499	6,511	15,142	5,590	782	2,329	37,853
KS	49	658	120	1,134	-	1	1,962	15	126	161	248	-	-	550	2,438	2,388	4,298	2,236	59	679	12,098
KY	66	890	196	1,512	4	7	2,675	15	171	206	386	-	1	779	3,376	3,396	7,061	3,163	149	985	18,130
LA	69	1,989	284	2,891	2	9	5,244	44	421	437	964	1	2	1,869	3,760	6,722	8,216	6,061	100	735	25,594
MA	73	2,076	438	4,131	3	9	6,730	27	318	579	866	2	3	1,795	4,773	9,421	21,265	8,467	84	3,822	47,833
MD	90	2,770	731	4,872	-	36	8,499	40	433	882	1,156	-	12	2,523	6,440	12,286	28,596	9,875	138	6,705	64,041
ME	19	321	93	603	-	3	1,039	10	45	80	111	1	1	248	1,175	1,403	3,402	1,316	29	774	8,100
MI	226	2,820	646	4,805	4	13	8,514	70	520	706	1,103	1	3	2,403	9,262	14,953	30,981	10,881	3,445	10,816	80,338
MN	85	1,663	476	3,515	2	6	5,747	23	268	551	781	-	1	1,624	5,025	7,337	18,221	7,392	53	4,775	42,804
MO	75	1,644	350	2,636	5	19	4,729	24	311	397	659	1	5	1,397	5,488	6,447	12,717	5,433	254	2,516	32,855
MS	24	434	88	761	-	2	1,309	10	88	124	218	-	1	441	1,477	1,765	3,510	1,646	66	347	8,811
MT	10	237	53	402	-	1	703	2	28	53	88	-	-	171	599	983	1,515	867	3	286	4,253
NC	102	3,148	563	5,195	2	11	9,021	42	475	722	998	-	4	2,241	8,824	14,703	24,773	10,775	179	3,114	62,368
ND	17	206	33	317	1	2	576	5	36	43	63	-	1	148	206	598	437	689	13	56	1,999
NE	19	288	79	555	2	3	946	6	80	78	141	-	-	305	908	1,188	1,999	1,190	25	303	5,613
NH	13	364	93	700	-	4	1,174	9	50	112	164	-	-	335	1,437	1,862	4,591	1,540	17	889	10,337
NJ	111	3,937	914	8,304	3	56	13,325	35	558	1,431	1,537	-	7	3,568	7,106	19,416	36,744	18,674	227	8,226	90,392
NM	17	500	116	870	-	-	1,503	9	91	148	207	-	-	455	1,435	2,056	4,383	1,778	29	1,083	10,764
NV	28	1,446	304	2,795	7	9	4,589	10	195	466	448	2	2	1,123	1,639	7,163	15,833	5,451	67	13,391	43,545
NY	236	5,537	1,268	12,023	18	59	19,141	58	851	2,267	2,309	5	13	5,503	9,383	27,217	43,571	26,999	437	5,599	113,207
OH	175	2,517	805	5,089	8	25	8,619	60	487	694	1,115	3	3	2,362	9,703	11,469	28,950	10,465	1,671	5,022	67,281
OK	31	914	154	1,410	1	6	2,516	14	202	212	349	1	-	778	2,197	3,066	4,386	2,698	72	551	12,970
OR	29	1,473	267	3,028	-	1	4,798	3	263	482	599	1	-	1,348	2,290	6,383	10,608	5,914	46	4,153	29,394
PA	172	3,080	686	5,778	1	25	9,742	58	484	882	1,183	3	-	2,610	10,500	14,080	28,587	12,879	348	3,761	70,155
RI	16	321	65	544	1	2	949	6	51	77	111	1	1	247	1,078	1,541	4,177	1,117	30	1,015	8,958
SC	56	1,487	331	2,442	1	2	4,319	29	254	345	597	2	1	1,228	4,746	6,938	13,046	5,219	104	2,474	32,527
SD	4	114	19	182	-	-	319	-	20	21	41	-	-	82	340	488	658	384	8	56	1,934
TN	57	1,577	251	2,728	1	2	4,616	24	292	367	567	-	1	1,251	4,368	6,478	10,483	5,514	176	1,259	28,278
TX	300	9,339	1,699	17,049	3	25	28,415	128	1,528	2,295	3,654	3	5	7,613	16,119	38,330	34,916	34,744	245	2,618	126,972
UT	37	997	213	1,816	-	-	3,063	16	187	240	423	-	-	866	2,345	4,546	8,623	3,800	26	3,270	22,610
VA	89	2,780	626	5,055	1	13	8,564	28	444	810	1,084	1	5	2,372	6,452	11,702	20,806	10,318	76	5,134	54,487
VT	23	208	53	327	-	2	613	16	25	42	56	-	-	139	665	920	1,429	787	22	174	3,997
WA	72	2,337	408	4,293	2	3	7,115	30	374	674	866	-	-	1,944	4,594	10,251	18,589	8,637	93	7,011	49,175
WI	73	1,023	280	2,021	-	6	3,403	25	168	264	433	4	1	895	3,587	4,483	12,307	4,230	93	2,389	27,089
WV	16	263	79	502	-	3	863	17	58	69	148	-	-	292	1,240	1,141	2,786	941	33	342	6,484
WY	5	136	32	235	-	1	409	5	21	32	51	-	-	109	259	479	631	448	2	104	1,923
Other <sup>3</sup>	57	656	214	936	-	14	1,877	9	97	101	96	-	4	307	1,182	8,147	7,594	2,611	24	152	19,710
<b>Total</b>	<b>3,960</b>	<b>102,137</b>	<b>21,974</b>	<b>189,016</b>	<b>122</b>	<b>649</b>	<b>317,858</b>	<b>1,461</b>	<b>16,325</b>	<b>29,393</b>	<b>39,305</b>	<b>53</b>	<b>122</b>	<b>86,659</b>	<b>229,851</b>	<b>484,060</b>	<b>883,834</b>	<b>395,761</b>	<b>11,574</b>	<b>257,209</b>	<b>2,262,289</b>

<sup>1</sup> 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.

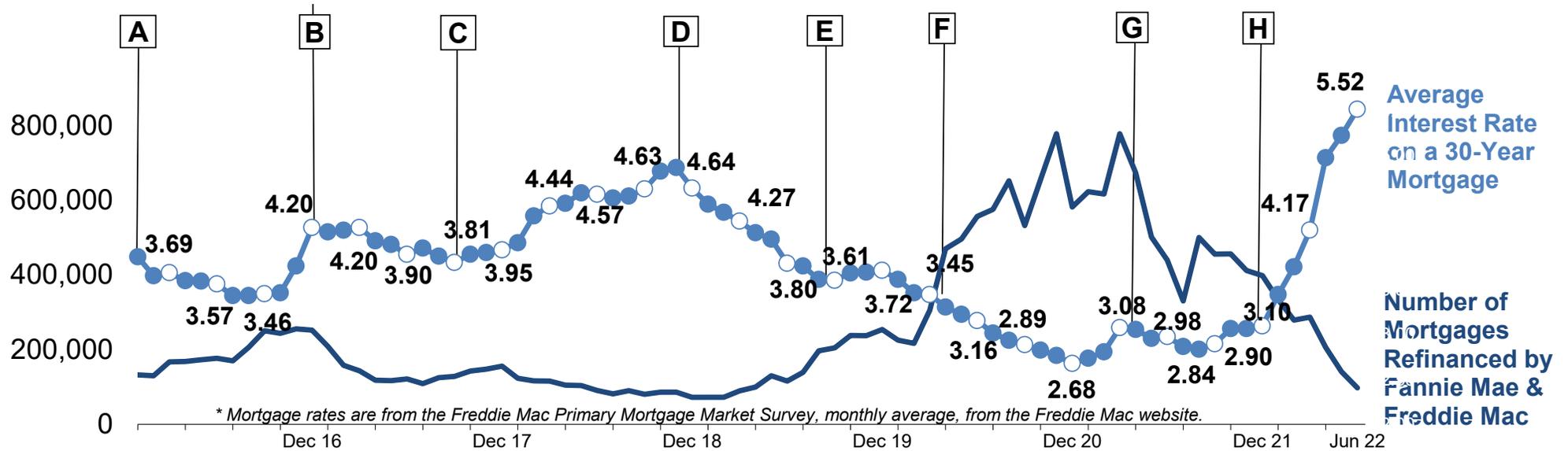
<sup>2</sup> Consists of Payment Deferrals and Charge-offs-in-lieu.

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



Total refinance volume decreased in June 2022 amid rising mortgage rates through May. Mortgage rates continued to rise in June: the average interest rate on a 30-year fixed rate mortgage increased to 5.52 percent from a May level of 5.23 percent, reaching levels last observed in 2008.

### Mortgage Rates vs Refinance Volume



Source: FHFA (Fannie Mae and Freddie Mac)

- A - Treasury rates fell, amid a global flight to the safety of government debt, in response to the U.K. Brexit vote to leave the European Union.
- B - Mortgage rates rose in November and December 2016 amid expectations of a rate hike by the Federal Reserve. The Federal Reserve raised the target federal funds rate to 0.75% on 12/14/16 in response to a strengthening economy.
- C - Mortgage rates trended downward in 2017, as investors cheered the Federal Reserve enacted steady path to normalize its benchmark rate: The target Federal Funds

rate was raised to 1% on March 16, 1.25% on June 15, and 1.5% on December 14.

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

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

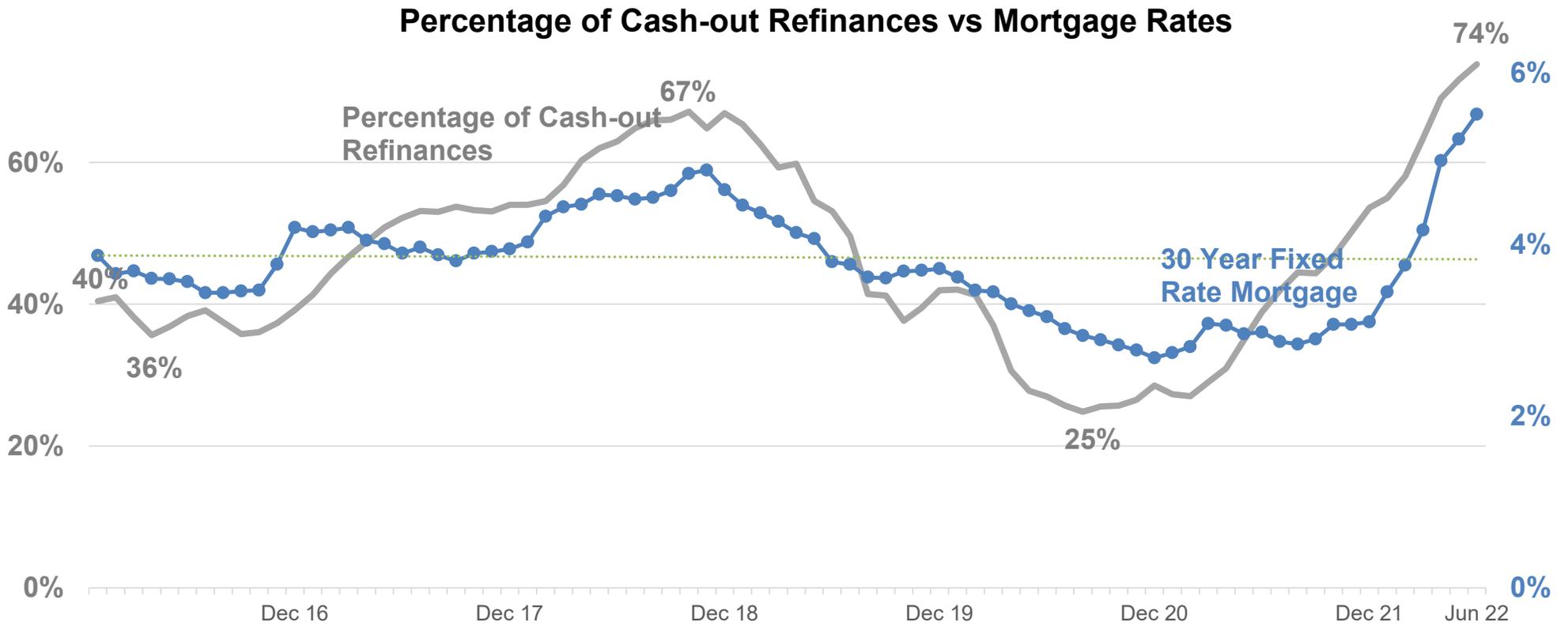
F - Mortgage rates continued to fall in 2020, as the target Federal Funds rate was cut to near zero levels in response to reduced economic activity driven by the COVID-19 pandemic.

G - Mortgage rates rose above 3 percent in March, for the first time since July 2020.

H - Mortgage rates rose above 3 percent in the fourth quarter amid concerns of inflation.



The percentage of cash-out refinances increased to 74 percent in June, continuing an increase in earlier months. Rising mortgage rates have decreased the opportunities for non cash-out borrowers to refinance at lower rates and lower their monthly payments.

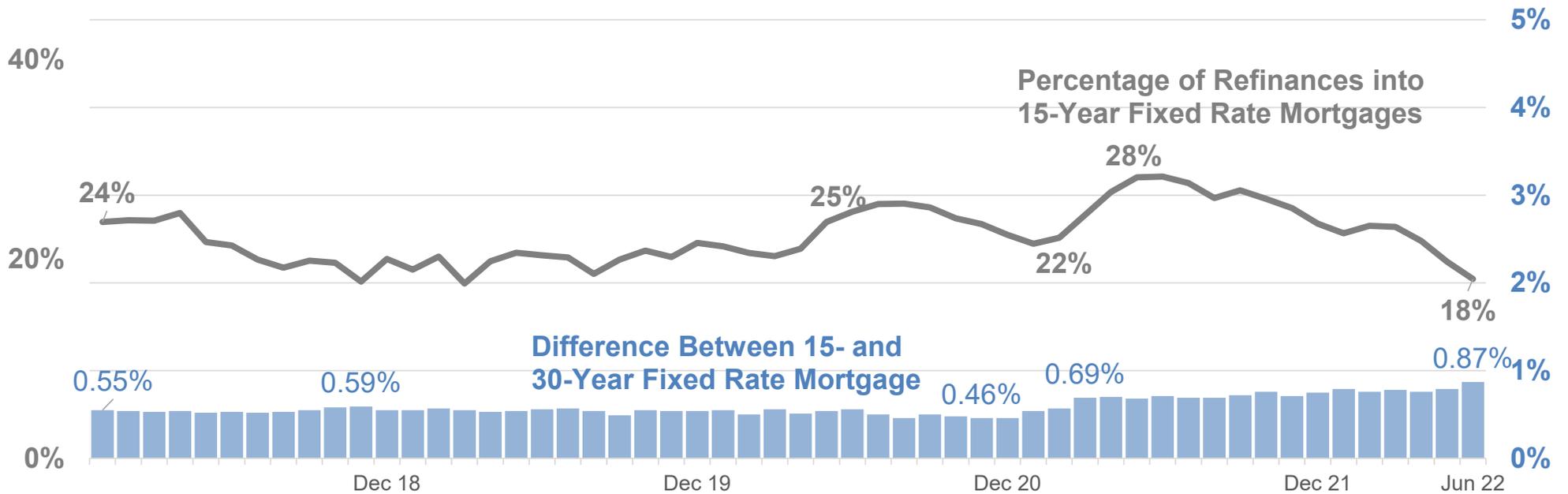


Source: FHFA (Fannie Mae and Freddie Mac). Mortgage rates are from the Freddie Mac Primary Mortgage Market Survey, monthly average, from the Freddie Mac website.



The percentage of borrowers refinancing into shorter term 15-year fixed rate mortgages decreased to 18 percent in June as the difference between 15- and 30-year fixed rate mortgages increased and inched toward one percent. While the interest rate savings of a 15-year fixed mortgage over a 30-year mortgage has increased, the sharp rise in mortgage rates since December has acted as an additional disincentive against the higher monthly cost of a 15-year fixed rate mortgage compared to the greater monthly affordability of 30-year fixed rate mortgage.

**Percentage of Refinances into 15-Year Mortgages vs  
The Difference Between 15- and 30-Year Fixed Rate Mortgages**



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



## Appendix: Data Tables

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

	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22
<b>Total Refinances</b>													
Fannie Mae	197,170	325,441	419,185	438,677	913,596	945,592	1,077,413	1,077,094	905,959	673,799	668,524	487,382	239,883
Freddie Mac	149,123	215,137	309,656	308,783	608,876	813,347	936,169	939,871	708,124	612,011	597,518	412,136	204,969
Total	346,293	540,578	728,841	747,460	1,522,472	1,758,939	2,013,582	2,016,965	1,614,083	1,285,810	1,266,042	899,518	444,852
<b>Fannie Mae</b>													
FRM 30 (incl FRM 25 & 40)	139,076	237,239	300,976	308,211	616,410	617,661	728,491	729,646	555,895	406,088	415,374	317,224	171,165
FRM 20	13,527	20,085	27,519	37,970	81,959	80,818	91,779	81,261	79,040	59,159	66,714	44,067	13,701
FRM 15	43,217	66,706	88,497	89,920	211,312	245,241	255,687	265,926	267,274	202,270	182,903	122,905	53,140
All Other	1,350	1,411	2,193	2,576	3,915	1,872	1,456	261	3,750	6,282	3,533	3,186	1,877
<b>Freddie Mac</b>													
FRM 30 (incl FRM 25 & 40)	109,817	158,213	218,012	218,187	414,227	535,243	639,178	666,095	454,835	406,195	401,886	283,995	149,937
FRM 20	8,428	15,275	24,170	22,594	43,228	65,410	70,542	68,635	62,196	46,267	48,355	34,367	13,119
FRM 15	27,049	38,534	63,808	64,595	142,884	201,978	215,058	194,348	178,101	141,890	132,975	84,128	37,189
All Other	3,829	3,115	3,666	3,407	8,537	10,716	11,391	10,793	12,992	17,659	14,302	9,646	4,724

#### Notes:

#### Total Refinances

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



## Glossary

### Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

### Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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

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

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

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

### Section 3: Loan Modifications

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

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

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

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

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

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

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

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

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

### Section 4: Third-party Sales and Foreclosures

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

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

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

