



FORECLOSURE PREVENTION & REFINANCE REPORT

FEDERAL PROPERTY MANAGER'S REPORT

THIRD QUARTER 2022



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6.660 million troubled homeowners helped during conservatorships

53% of loan modifications in 3Q22 reduced borrowers' monthly payments by over 20%

Serious delinquency rate decreased to **0.68%** at the end of 3Q22

REO inventory increased **10%** in the 3Q22

3Q22 Highlights -- Foreclosure Prevention

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 69,362 foreclosure prevention actions in the third quarter of 2022, bringing the total to 6,660,364 since the start of conservatorships in September 2008. Of these actions, 5,956,240 have helped troubled homeowners stay in their homes, including 2,608,555 permanent loan modifications.
- Initiated forbearance plans increased to 41,856 in the third quarter from 41,054 in the second quarter of 2022. The total number of loans in forbearance at the end of the quarter was 78,432, representing approximately 0.25 percent of the total loans serviced, and 16 percent of the total delinquent loans.
- Eleven percent of modifications in the third quarter were modifications with principal forbearance. Modifications that include reduce rate and extend-term accounted for 56 percent of all loan modifications during the quarter.
- There were 171 completed short sales and deeds-in-lieu during the quarter, bringing the total to 704,124 since the conservatorships began in September 2008.

The Enterprises' Mortgage Performance:

- The 60+ days delinquency rate dropped from 0.92 percent at the end of the second quarter to 0.83 percent at the end of the third quarter of 2022. The delinquency rates remained slightly 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 0.68 percent at the end of the third quarter. This compared with 4.26 percent for Federal Housing Administration (FHA) loans, 2.51 percent for Veterans Affairs (VA) loans, and 1.90 percent for all loans (industry average).

The Enterprises' Foreclosures:

- Foreclosure starts declined 11 percent to 17,327 while third-party and foreclosure sales increased 3 percent to 3,566 in the third quarter.

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

3Q22 Highlights -- Refinance Activities

- Total refinance volume decreased in September 2022 due to the increase in mortgage rates through August. Mortgage rates continued to increase in September: the average interest rate on a 30-year fixed rate mortgage increased to 6.11 percent from an August level of 5.22 percent.
- The percentage of borrowers refinancing into shorter term 15-year fixed rate mortgages increased to 15 percent in September as the difference between 15- and 30-year fixed rate mortgages decreased to 0.66 percent in August.

Foreclosure Prevention Activities

(Number of loans)	2Q22	3Q22
Completed Actions		
Loan Modifications *	38,264	25,539
Repayment Plans	2,383	2,097
Forbearance Plans	14,395	10,774
Charge-offs-in-lieu	145	153
Payment Deferral	41,508	30,628
Home Retention Actions	96,695	69,191
Short Sales	193	119
Deeds-in-lieu	57	52
Home Forfeiture Actions	250	171
TOTAL	96,945	69,362
Inventory (Number of loans at period end)		
Repayment Plans	4,151	5,331
Forbearance Plans	90,889	78,432

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

(Number of loans)	2Q22	3Q22
30-59 Days Delinquent	242,117	234,940
60-plus-days Delinquent	283,880	256,850
Seriously Delinquent*	244,339	213,123
Foreclosure Starts	19,388	17,327
Third-party & Foreclosure Sales	3,458	3,566
REO Inventory	9,341	10,251
(Percent of total loans serviced)		
30-59 Days Delinquent	0.78%	0.76%
60-plus-days Delinquent	0.92%	0.83%
Seriously Delinquent*	0.79%	0.68%

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

Source: FHFA (Fannie Mae and Freddie Mac)

Refinance Activities

(Number of loans)	2Q22	3Q22
Total Refinances	444,850	194,189

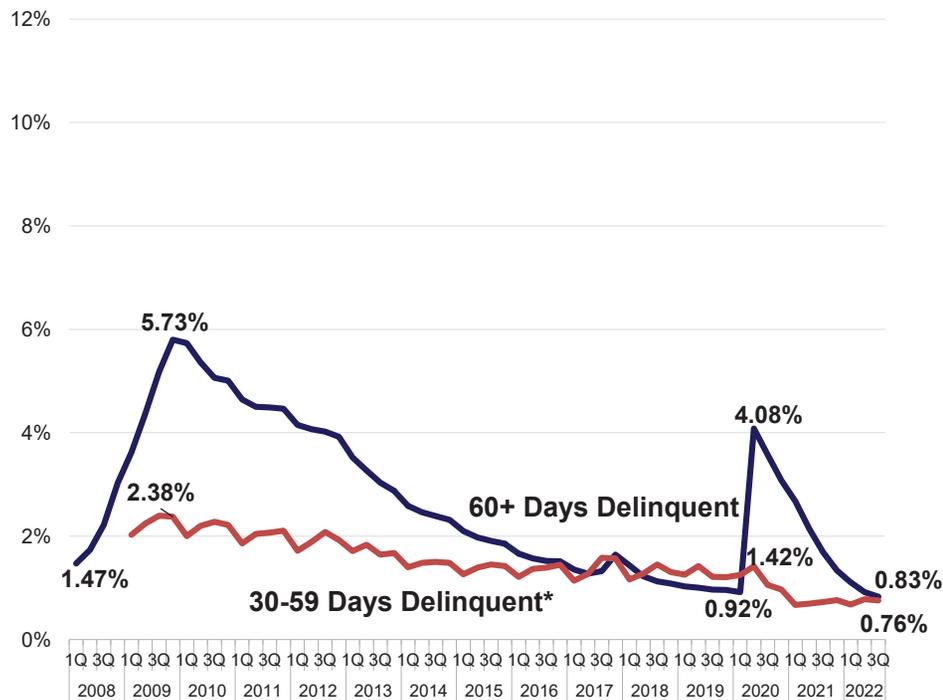
Source: FHFA (Fannie Mae and Freddie Mac)



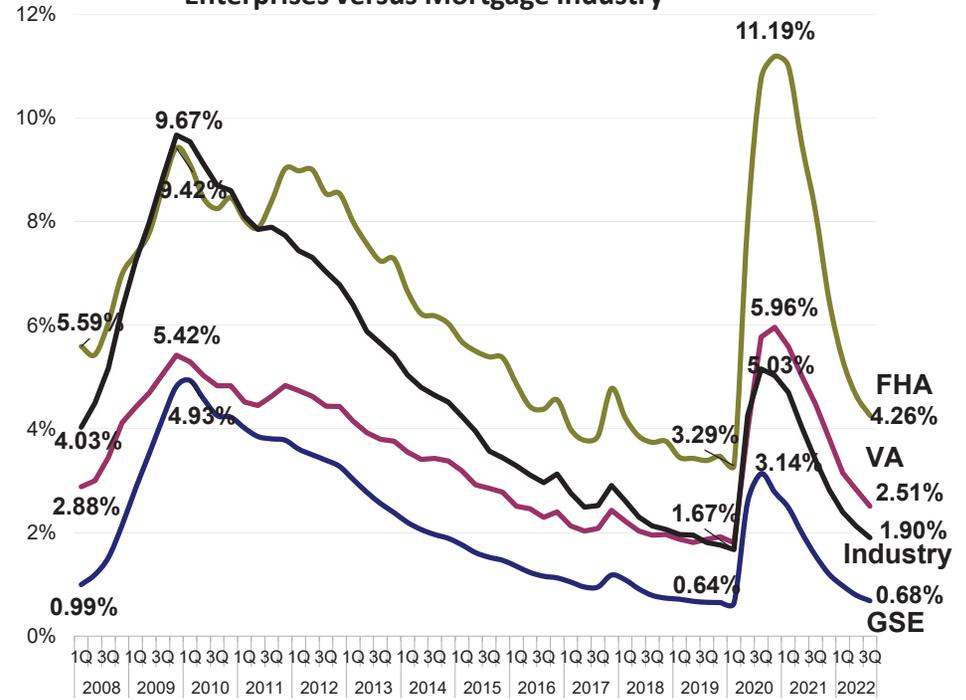
Mortgage Performance

The percentage of the Enterprises' loans that are 30-59 days delinquent decreased to 0.76 percent while the 60+ days delinquency rate dropped to 0.83 percent at the end of the third quarter of 2022. The Enterprises' serious delinquency rate also dropped to 0.68 percent at the end of the quarter. This compared with 4.26 percent for Federal Housing Administration (FHA) loans, 2.51 percent for Veterans Affairs (VA) loans, and 1.90 percent for all loans (industry average). The serious delinquency rate remained slightly higher than pre-coronavirus rates due to the forbearance programs offered to borrowers affected by the pandemic.

Enterprises' Delinquency Rates



Serious Delinquency Rates**
Enterprises versus Mortgage Industry



Source: FHFA (Fannie Mae and Freddie Mac)

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

*2008 data not available.

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



Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 296,086 foreclosure prevention actions in the first nine months of the year, bringing the total to 6,660,364 since the start of conservatorships in September 2008. Of these actions, 2,608,555 have been permanent loan modifications, and 3,347,685 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. In addition, 704,124 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 ¹
Home Retention Actions					
Repayment Plans	25,106	23,881	11,534	8,602	1,005,982
Forbearance Plans	14,895	675,194	206,908	50,963	1,202,446
Charge-offs-in-lieu	1,493	954	976	412	20,176
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Payment Deferral		426,557	492,076	130,270	1,048,903
Loan Modifications ²	<u>75,961</u>	<u>50,884</u>	<u>62,411</u>	<u>105,178</u>	<u>2,608,555</u>
Total	117,455	1,177,470	773,905	295,425	5,956,240
Nonforeclosure - Home Forfeiture Actions					
Short Sales	4,053	2,936	1,585	482	605,990
Deeds-in-lieu	<u>1,622</u>	<u>881</u>	<u>535</u>	<u>179</u>	<u>98,134</u>
Total	5,675	3,817	2,120	661	704,124
Total Foreclosure Prevention Actions	123,130	1,181,287	776,025	296,086	6,660,364

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

² Includes HAMP permanent modifications.

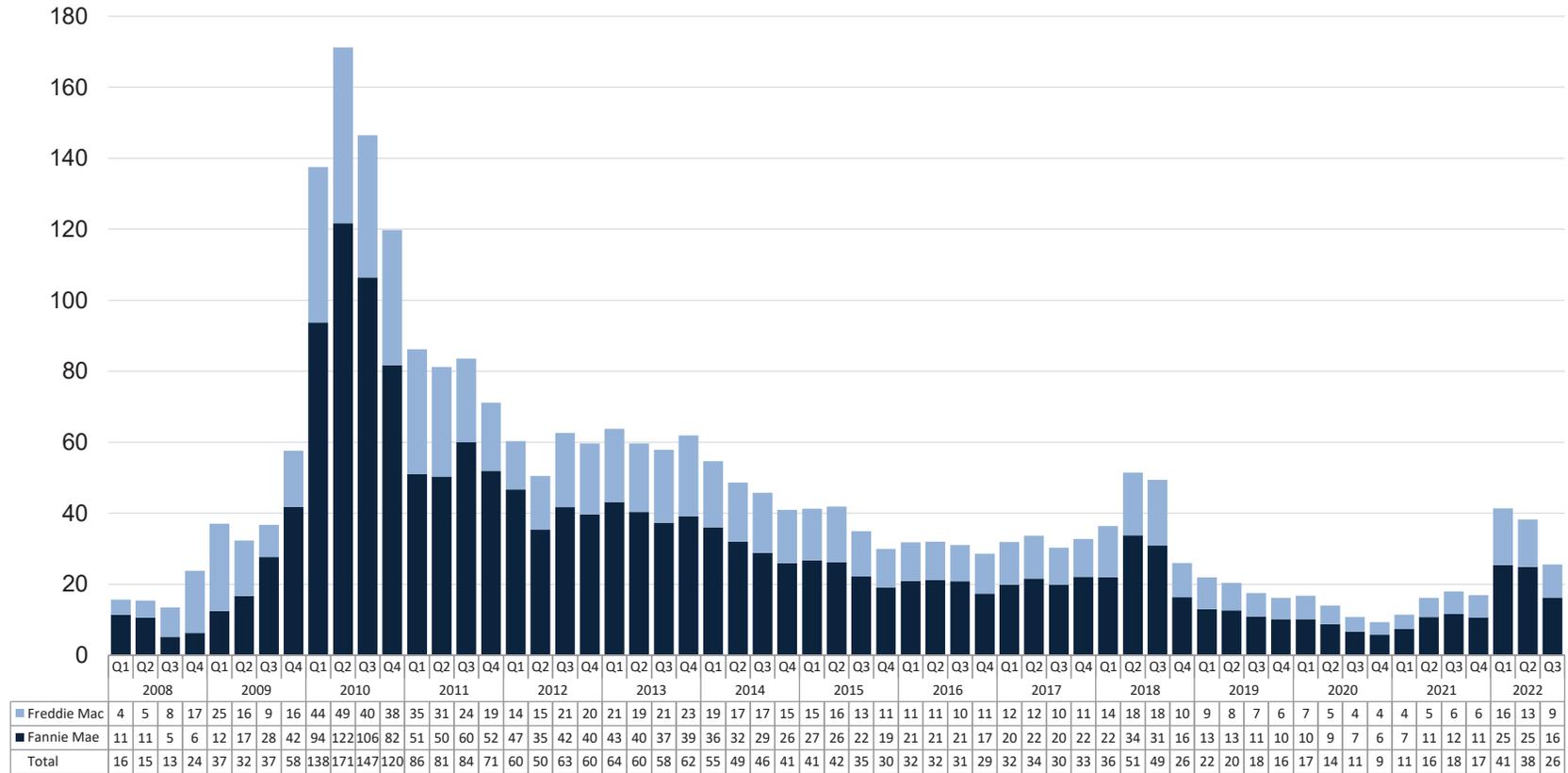
Source: FHFA (Fannie Mae and Freddie Mac)



Enterprises' Loan Modifications

The Enterprises completed 25,539 loan modifications in the third quarter, down from 38,264 in the second quarter of 2022. Fannie Mae's permanent loan modifications decreased 35 percent to 16,266 and Freddie Mac's dropped 31 percent to 9,273 during the quarter.

Loan Modifications by Enterprise
(Number of loans in thousands)



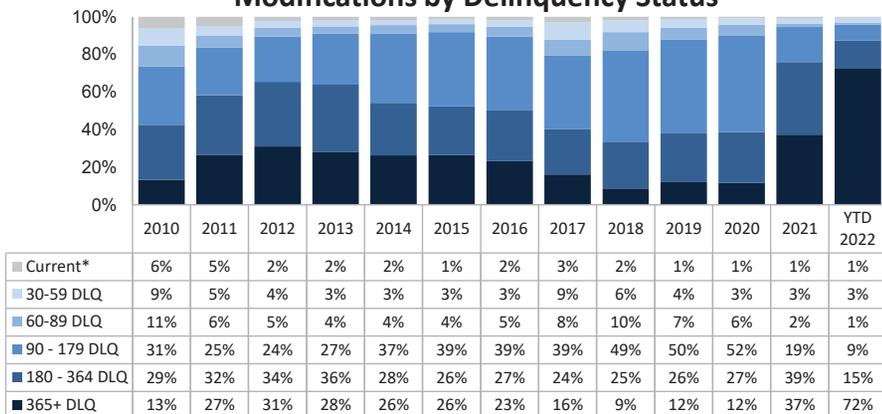
Source: FHFA (Fannie Mae and Freddie Mac)



Enterprises' Loan Modifications

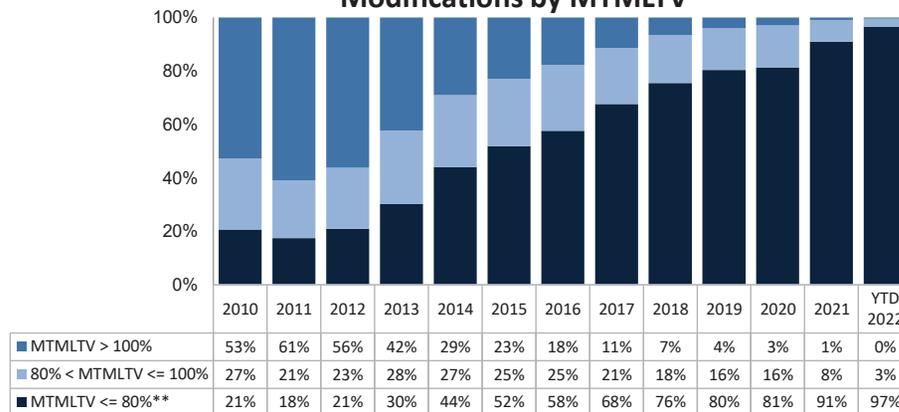
There were 105,178 permanent loan modifications in the first nine months of the year. Approximately 72 percent of these loans were one year or more delinquent at the time of modification, 97 percent had mark-to-market LTV <= 80%, and 17 percent were originated prior to 2009.

Modifications by Delinquency Status



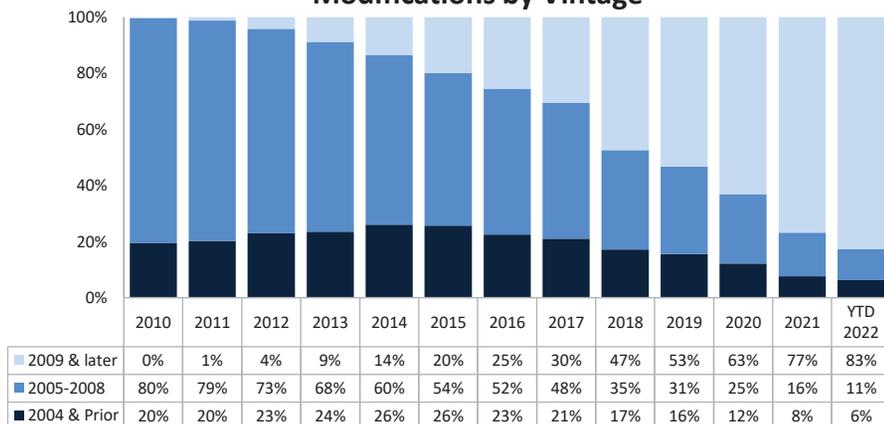
Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by MTMLTV



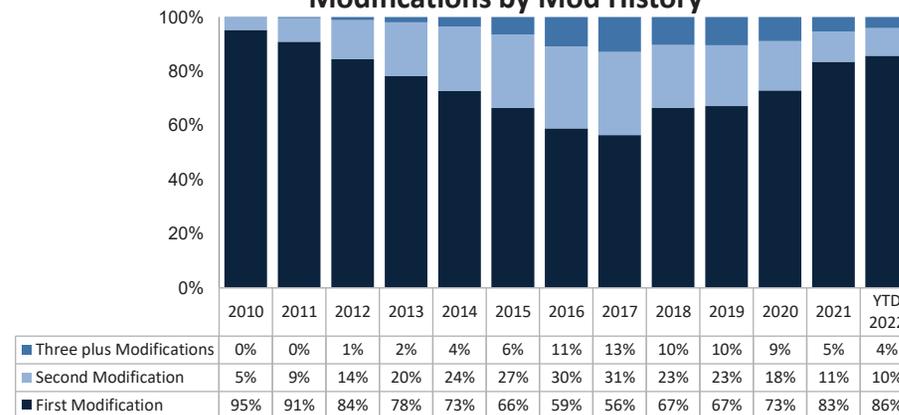
Source: FHFA (Fannie Mae and Freddie Mac)

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.

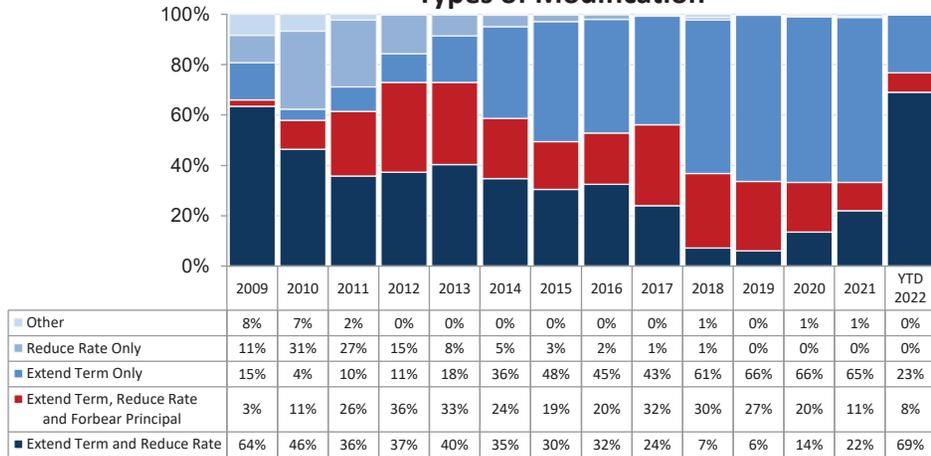
The Enterprises required mandatory implementation of Flex Modification on October 1, 2017. Flex Modification allows more borrowers to qualify for a home retention solution and targets a 20% monthly payment reduction to improve borrower success under the loan modification.



Enterprises' Loan Modifications

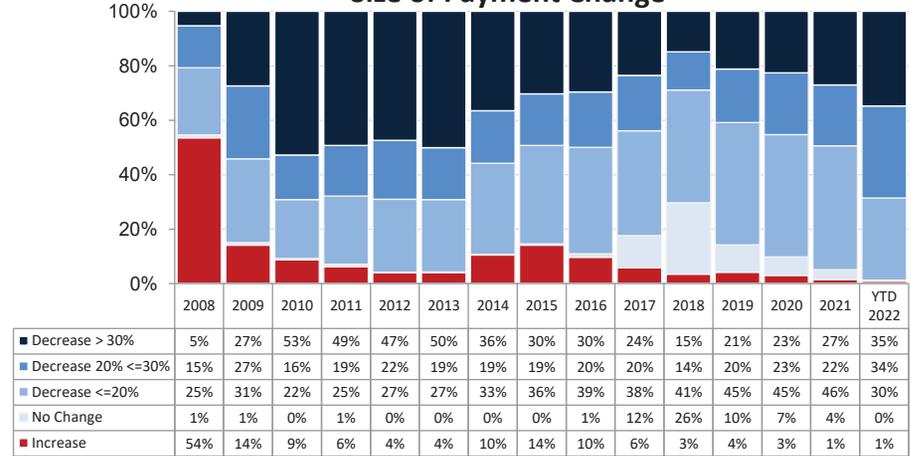
The share of the Enterprises' modifications with reduce rate and extend-term increased to 69 percent in the first nine months of 2022. In an effort to provide an interest rate reduction to COVID-19 impacted borrowers, the Enterprises have removed the post-modification mark-to-market LTV threshold related to setting the modification interest rate when determining the new modified terms for a Flex Modification. Approximately 87 percent of loans modified in the first quarter of 2022 were current and performing, six months after modification.

Types of Modification



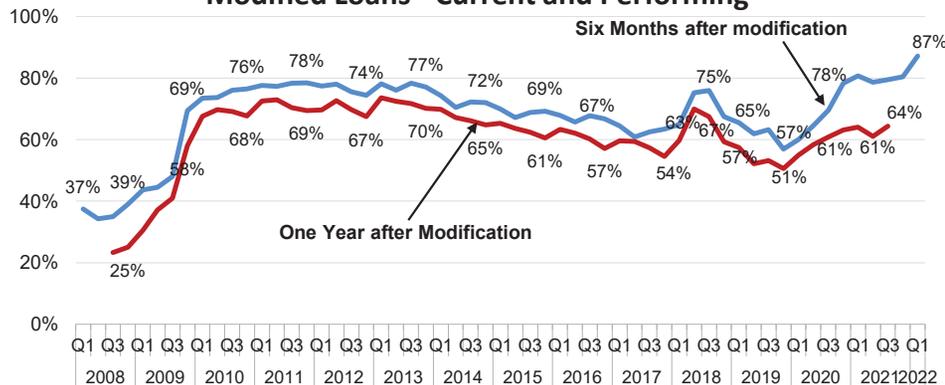
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change*



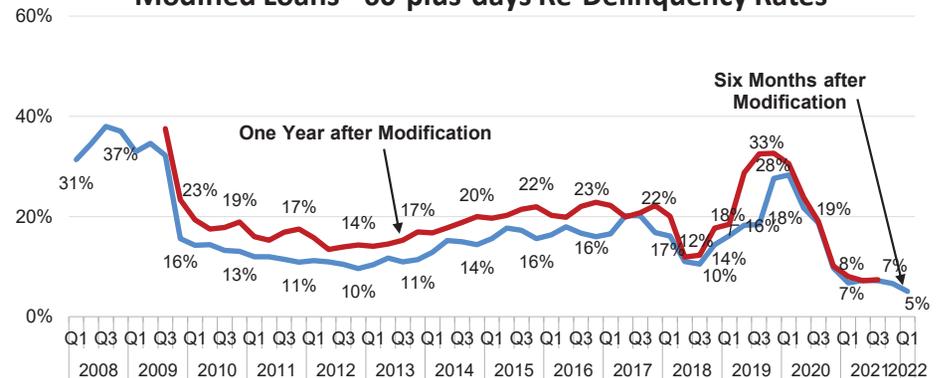
Source: FHFA (Fannie Mae and Freddie Mac)

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.

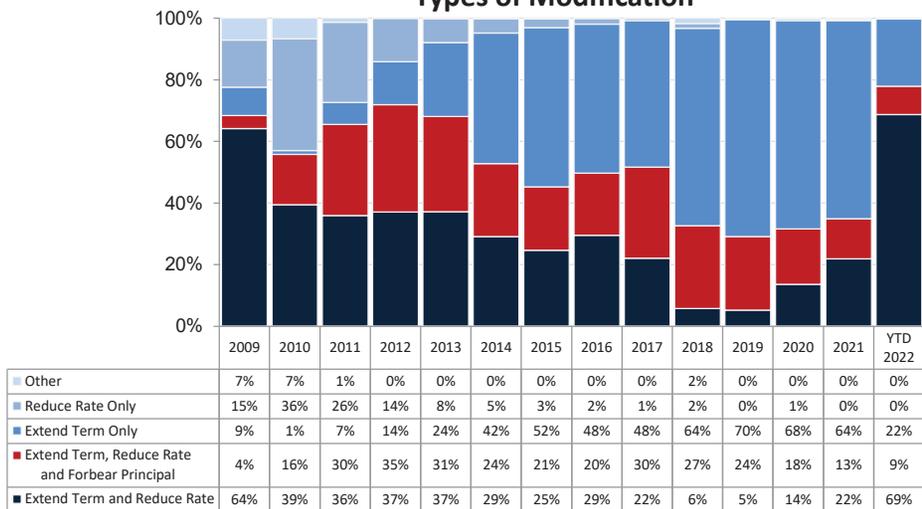
** The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. In 2016, the Enterprises began its Reperforming Loan (PRL) sale program. Over time, 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.

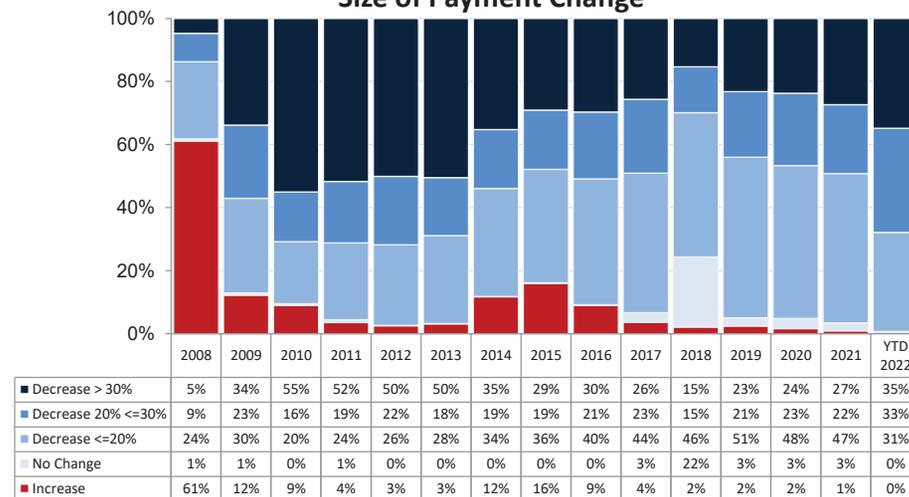
Fannie Mae's Loan Modifications

Types of Modification



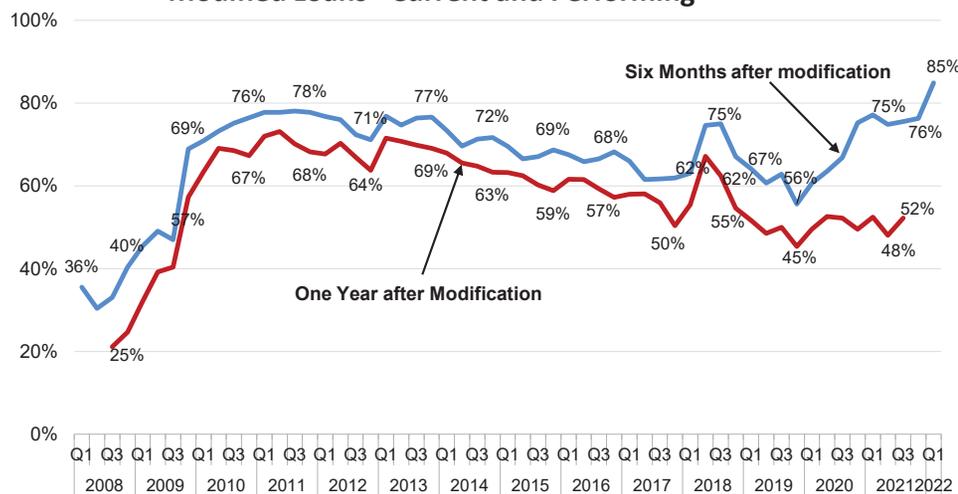
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change



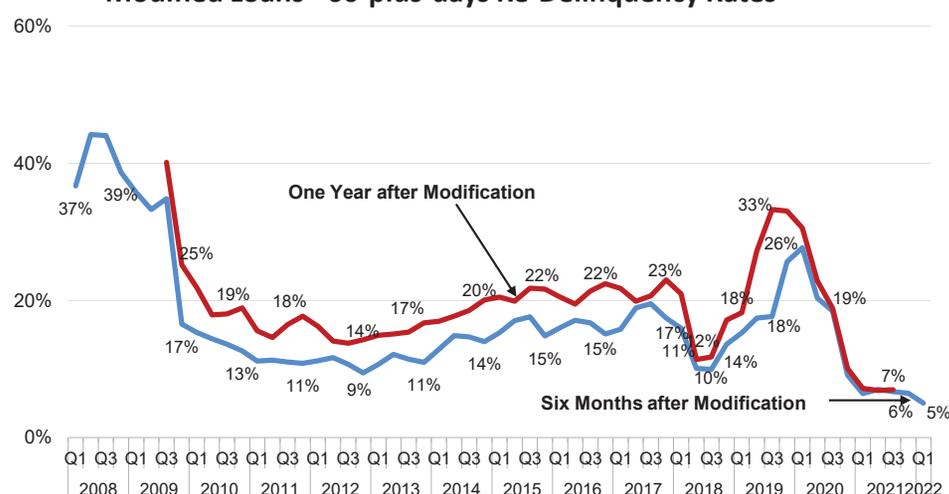
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)

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



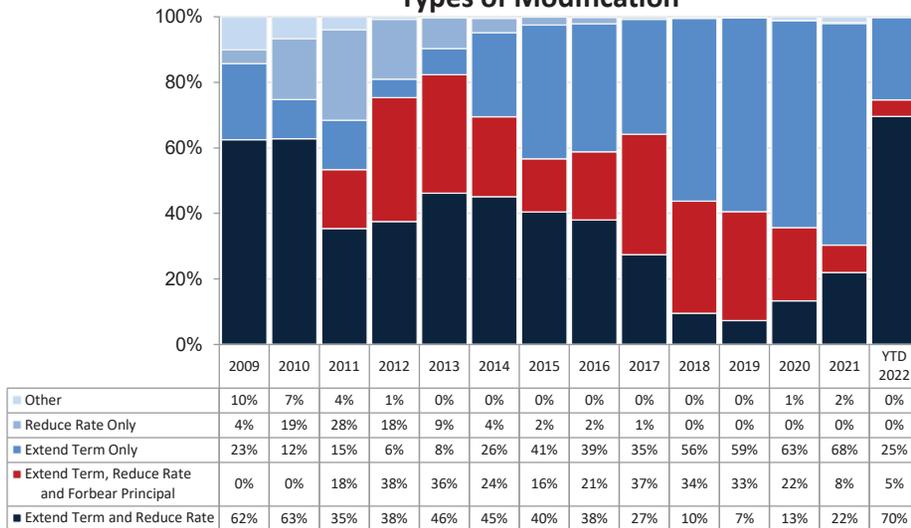
Source: FHFA (Fannie Mae and Freddie Mac)

* 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.



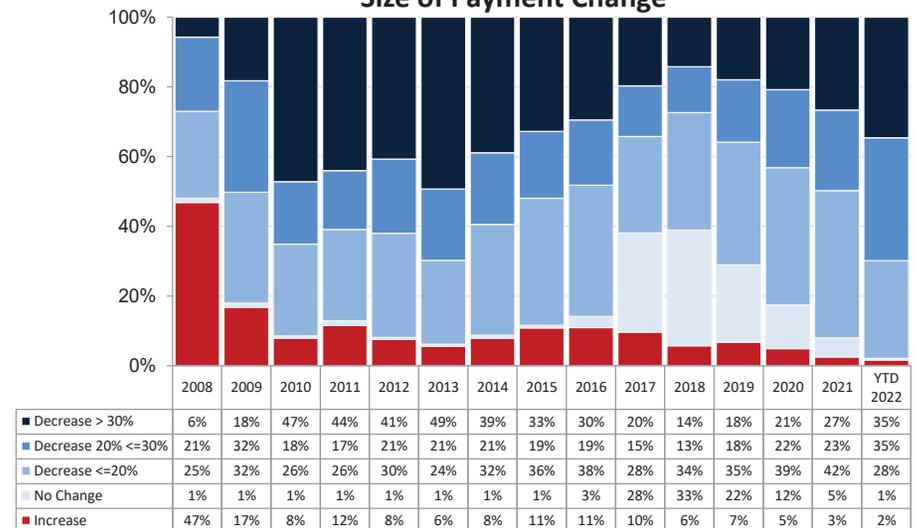
Freddie Mac's Loan Modifications

Types of Modification



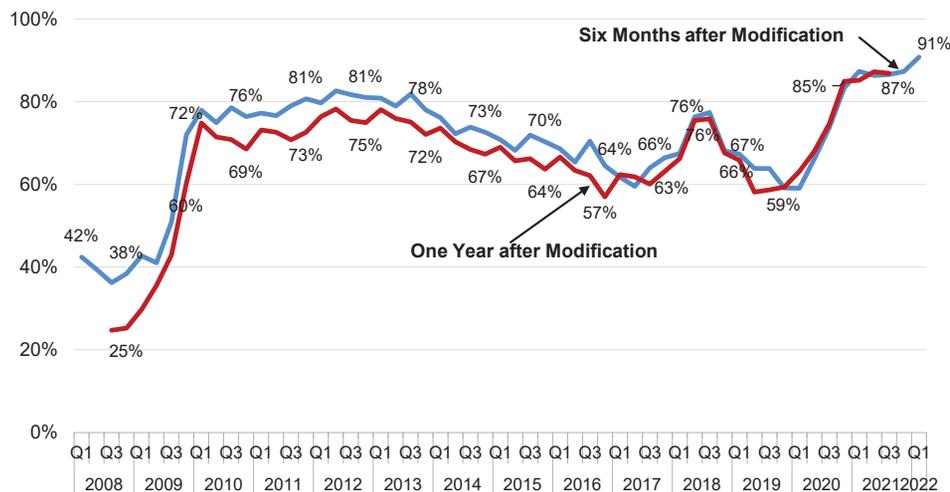
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change*



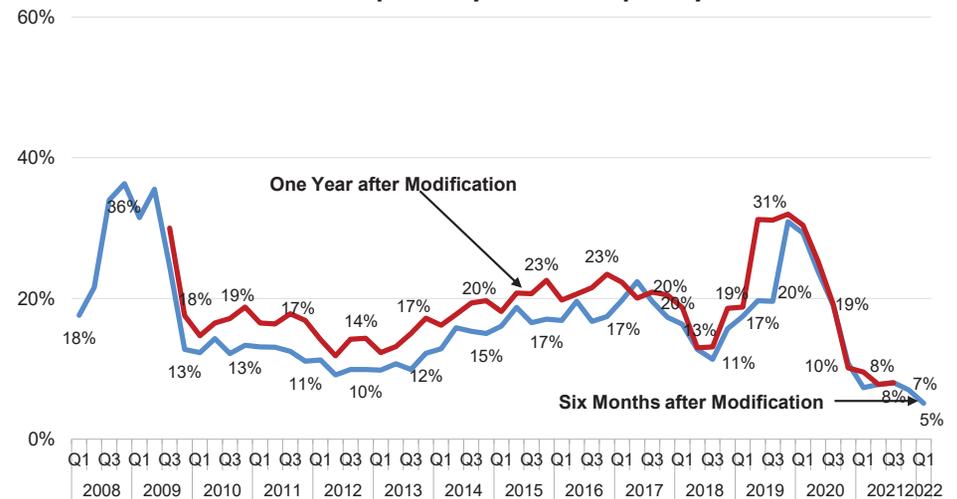
Source: FHFA (Fannie Mae and Freddie Mac)

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)

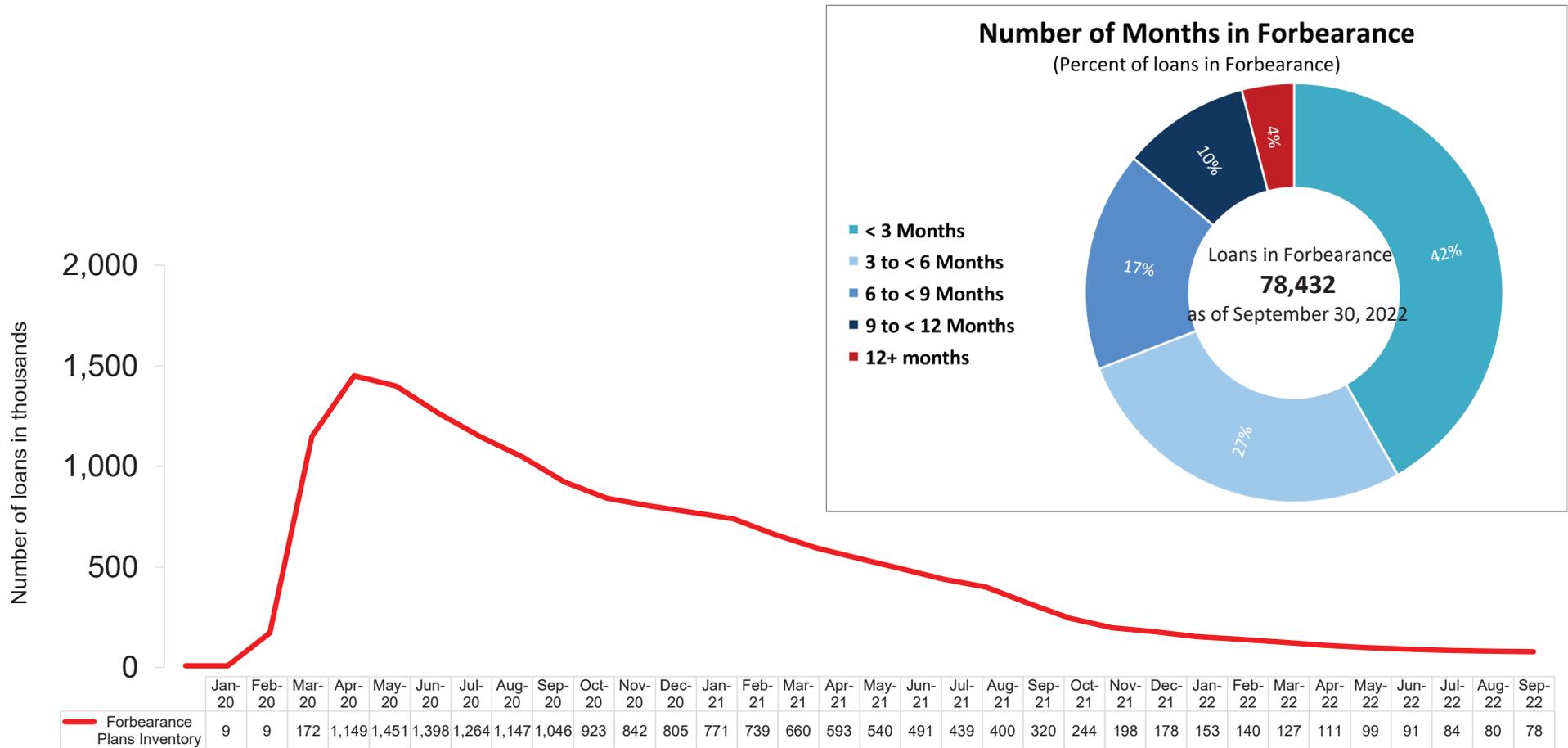
* The 2019-2021 data have been revised.

** 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 Inventory¹

The total number of loans in forbearance plans continued to trend downward since its peak in May 2020, but remained elevated through September 2022 compared with pre-pandemic levels. As of September 30, 2022, there were 78,432 loans in forbearance, representing approximately 0.25 percent of the Enterprises single-family conventional book of business, down from 90,889 or 0.29 percent at the end of the second quarter of 2022. Approximately 4 percent of these loans have been on the plan for more than 12 months.



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

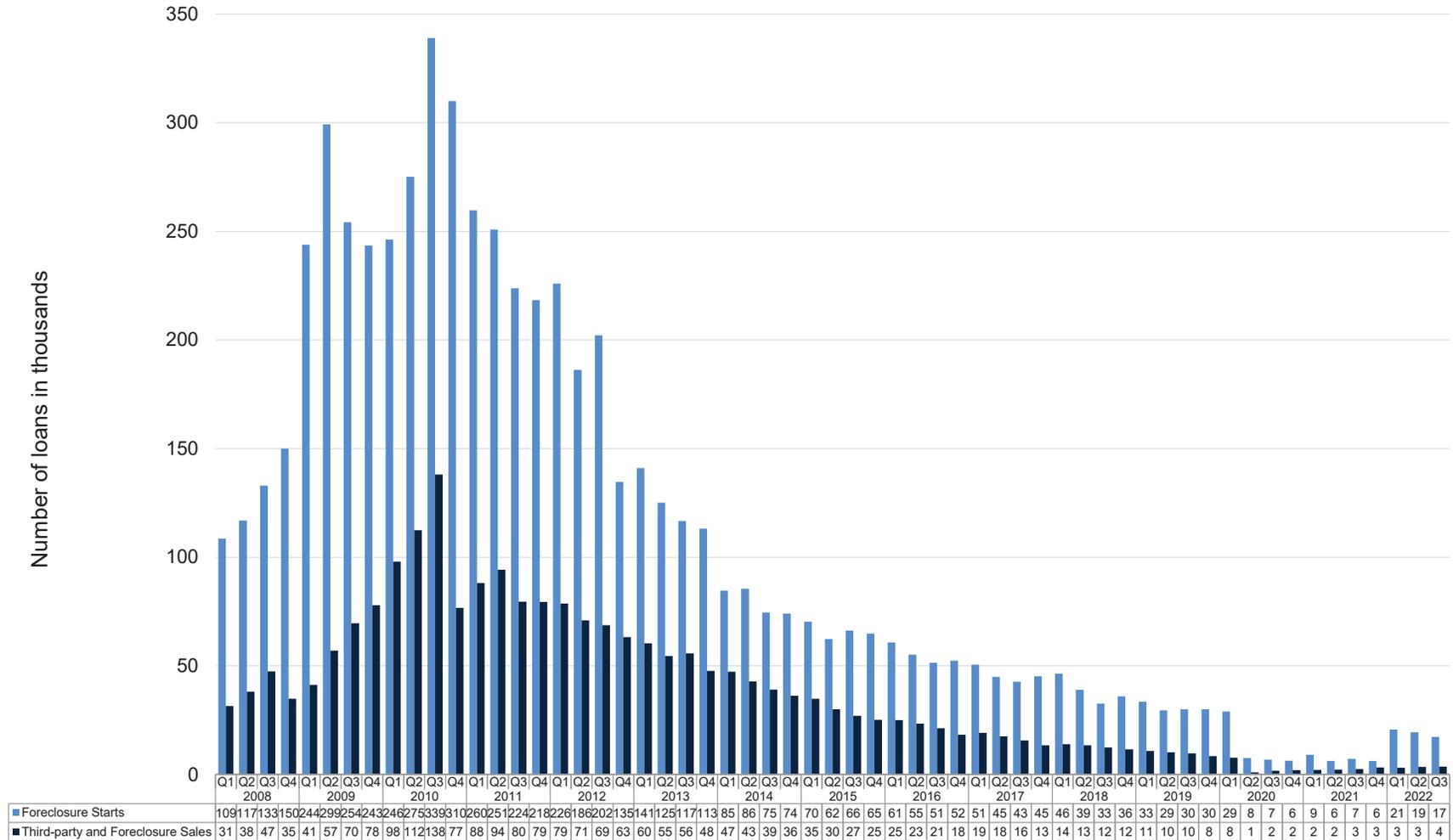
* See page 24 for data on forbearance plans initiated and completed during the month and pages 35-37 for forbearance plans inventory by state.



Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosures

There were 3,566 completed third-party and foreclosure sales in the third quarter, up 3 percent compared with the second quarter of 2022. The number of foreclosure starts decreased from 19,388 in the second quarter to 17,327 in the third quarter of 2022.



Source: FHFA (Fannie Mae and Freddie Mac)

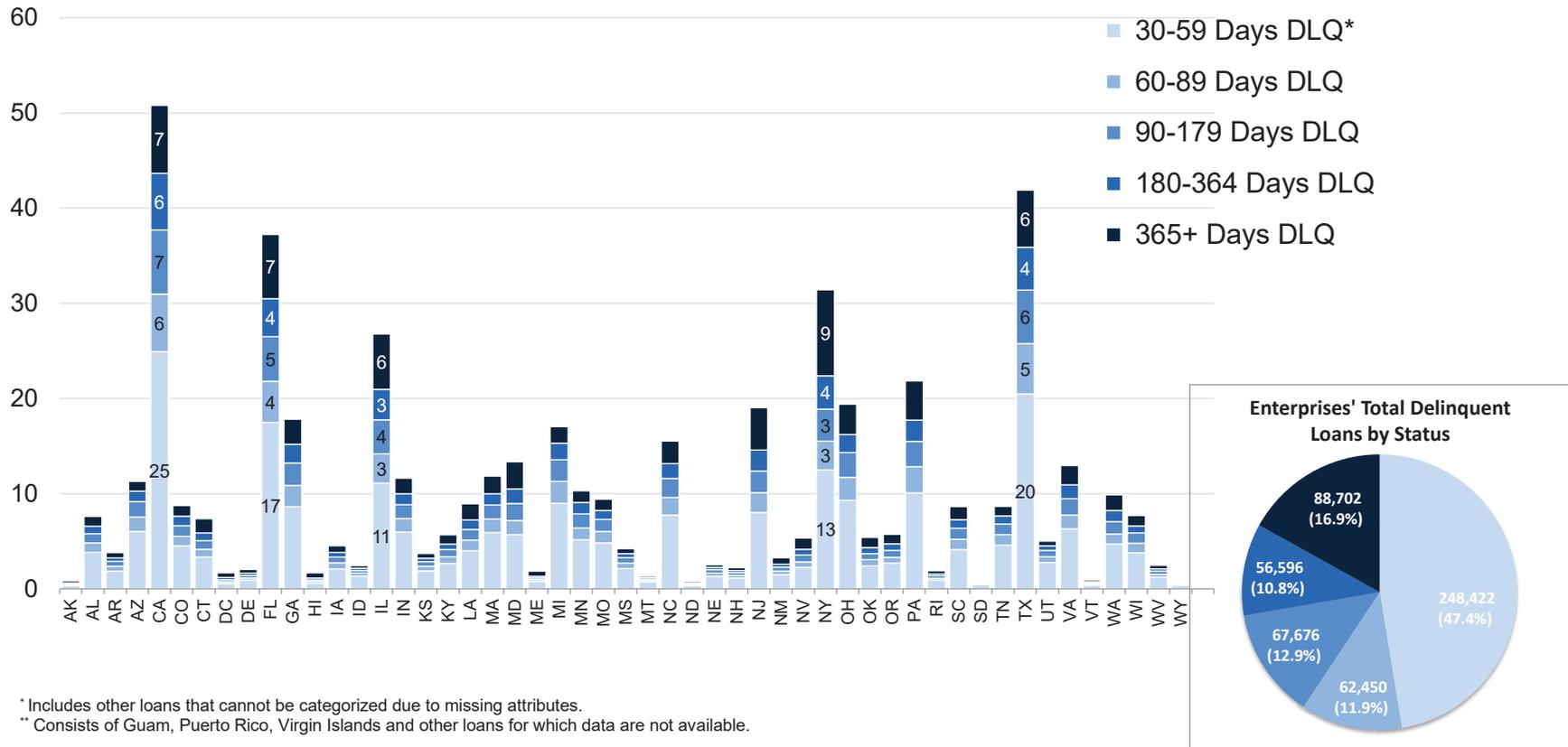


Delinquent Loans by State

The total number of the Enterprises' delinquent loans continued to decrease in the third quarter of 2022. Approximately 41 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 Texas and New York. As of September 30, 2022, approximately 39 percent of the troubled borrowers in California had missed three or more monthly payments, compared with 38 percent in Texas and 51 percent in New York.

Delinquent Loans by State - As of September 30, 2022

(Number of loans in thousands)



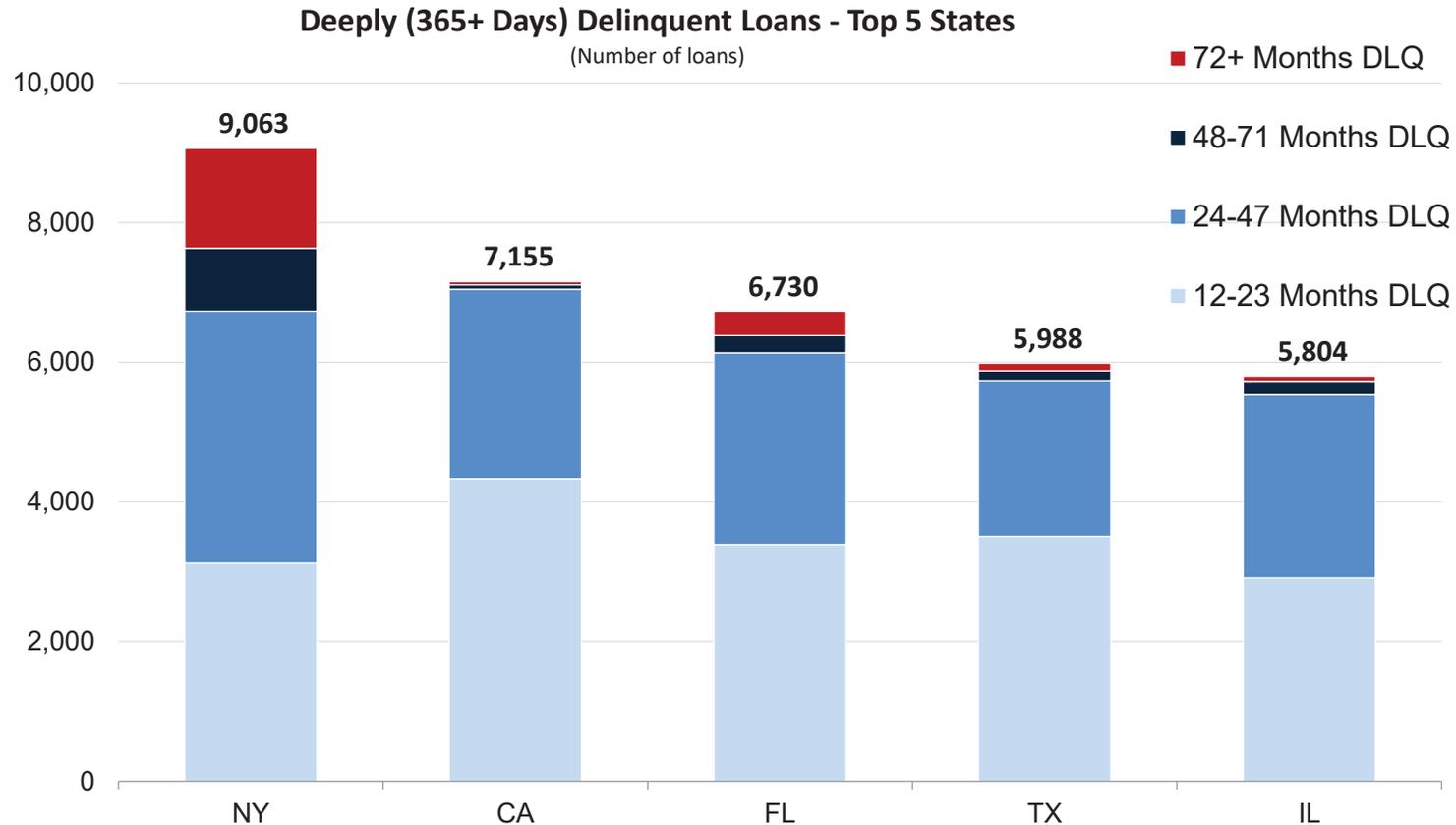
* Includes other loans that cannot be categorized due to missing attributes.
 ** Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

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 September 30, 2022, approximately 39 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 16 percent of these loans have been delinquent for over six years.



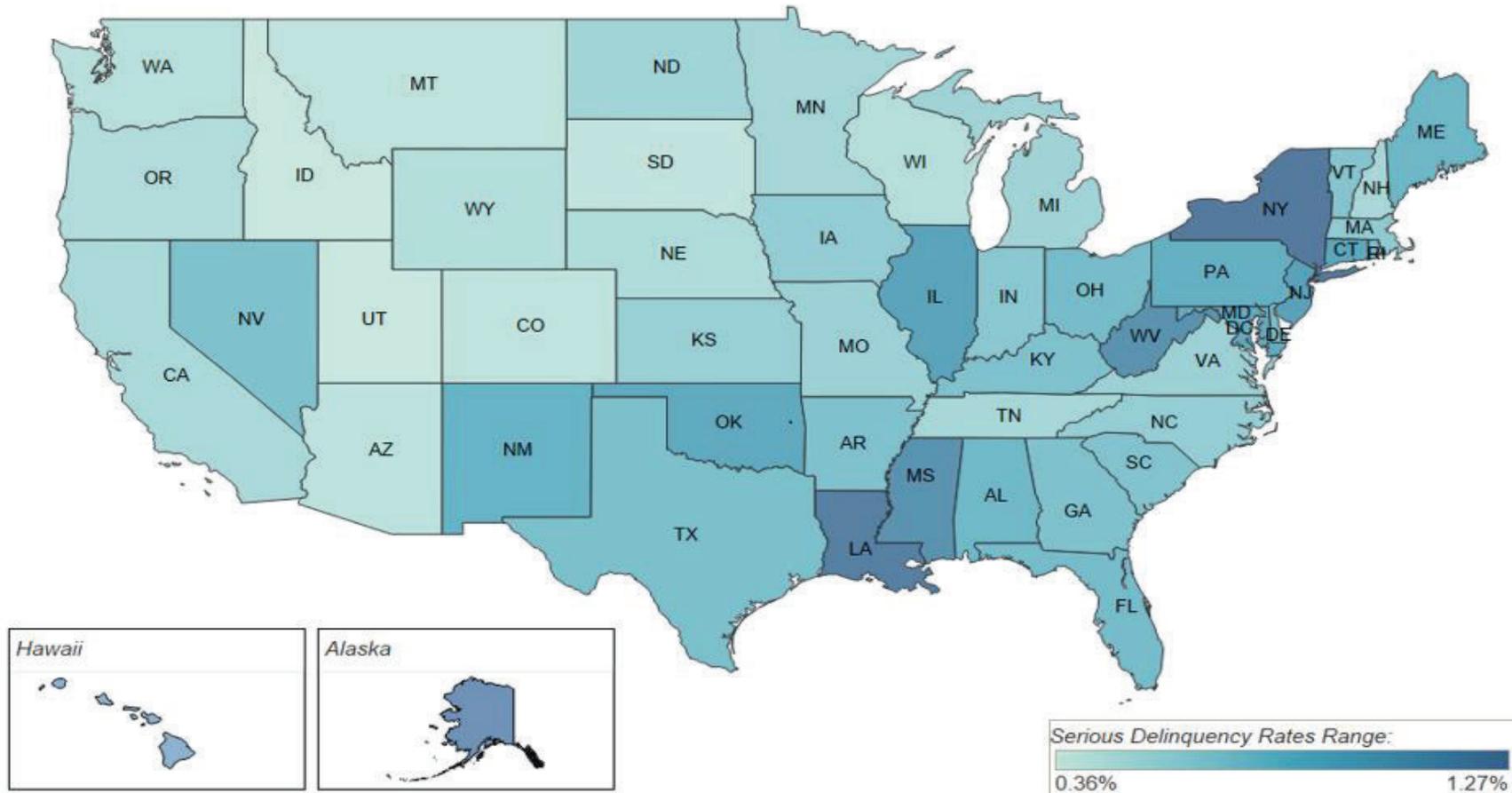
Source: FHFA (Fannie Mae and Freddie Mac)



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](#)



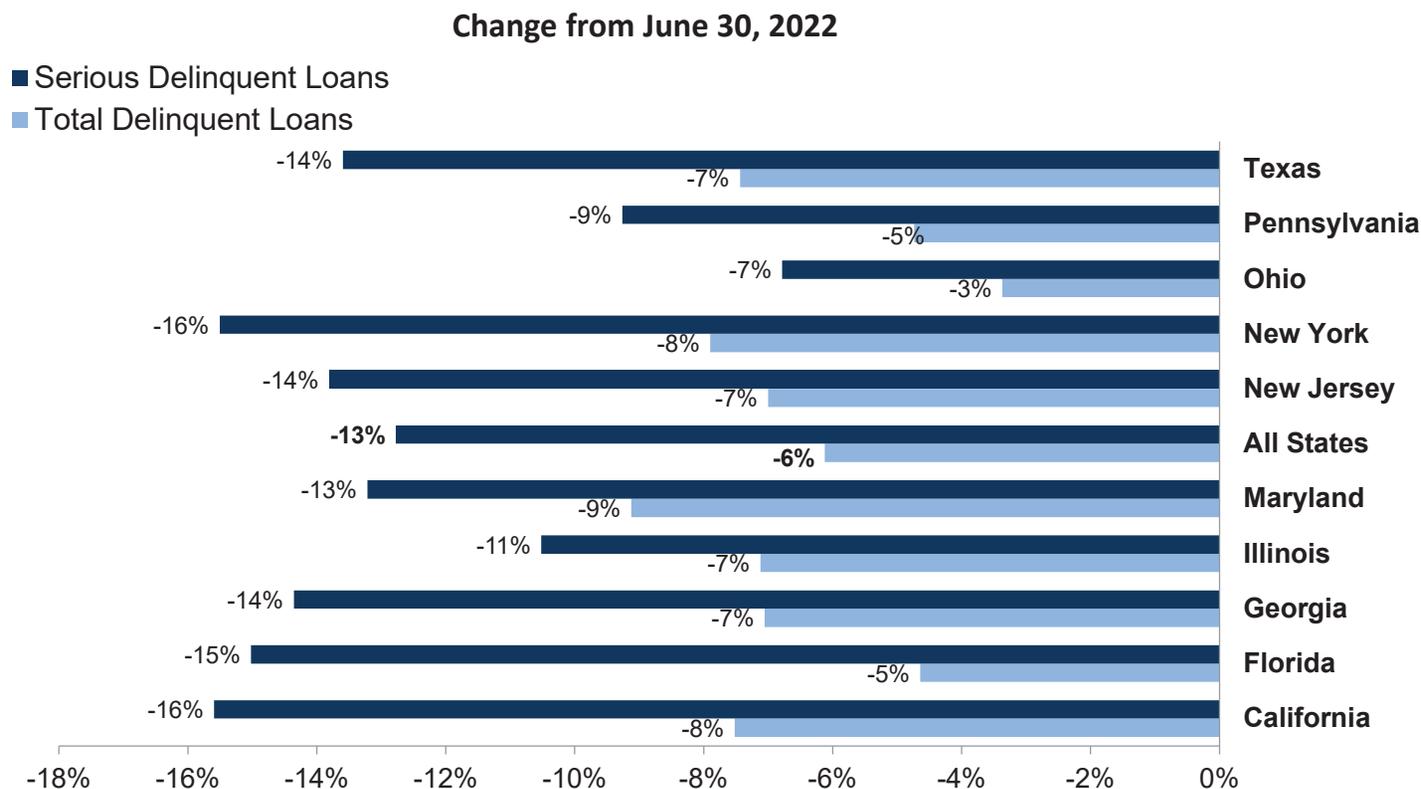
* Loans that have missed three or more payments or are in the process of foreclosure.

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 6 percent as seriously delinquent loans (loans that have missed three or more payments or are in foreclosure) continued to decline in the third quarter of 2022. The Enterprises' serious delinquency rate dropped from 0.79 percent at the end of the second quarter to 0.68 percent at the end of the third quarter. In Maryland, the total number of the Enterprises' delinquent loans dropped 9 percent as seriously delinquent loans declined 13 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)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22
Total Loans Serviced	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	30,974
Original Credit Score >= 660	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	29,195
Original Credit Score < 660	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	1,779
Total Delinquent Loans	717	667	636	675	608	607	608	1,556	1,326	1,171	984	845	728	638	549	526	492
Original Credit Score >= 660	440	411	395	429	385	389	397	1,243	1,039	906	759	648	553	483	412	393	364
Original Credit Score < 660	277	256	241	246	223	219	211	312	286	266	225	197	174	155	137	133	128
30 - 59 Days Delinquent	403	364	349	396	339	338	351	401	303	280	197	207	219	232	208	242	235
Original Credit Score >= 660	252	230	221	258	220	223	235	309	227	210	146	155	165	176	158	184	176
Original Credit Score < 660	151	135	129	138	119	116	115	92	76	70	51	52	54	55	50	58	59
60 - 89 Days Delinquent	99	101	92	95	91	91	84	440	138	101	73	58	55	56	55	53	57
Original Credit Score >= 660	57	58	55	57	55	55	52	375	105	75	54	43	39	40	40	38	41
Original Credit Score < 660	42	42	38	38	36	36	32	66	33	26	19	16	15	15	15	15	16
60-plus-days Delinquent	314	302	287	279	269	269	257	1,155	1,023	891	787	638	509	406	341	284	257
Original Credit Score >= 660	188	181	174	171	165	166	161	935	813	696	612	493	388	307	255	209	188
Original Credit Score < 660	126	121	113	108	104	103	96	220	211	195	175	145	120	100	87	75	69

Percent of Total Loans Serviced

Total Delinquent Loans	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%	1.59%
Original Credit Score >= 660	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%	1.25%
Original Credit Score < 660	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%	7.18%
30 - 59 Days Delinquent	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%	0.76%
Original Credit Score >= 660	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%	0.60%
Original Credit Score < 660	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%	3.30%
60 - 89 Days Delinquent	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%	0.19%
Original Credit Score >= 660	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%	0.14%
Original Credit Score < 660	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%	0.91%
60-plus-days Delinquent	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%	0.83%
Original Credit Score >= 660	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%	0.64%
Original Credit Score < 660	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%	3.89%
Serious Delinquency Rate	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%	0.68%
In Bankruptcy	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%	0.05%



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

(# of loans in thousands)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22
Total Loans Serviced	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	17,673
Original Credit Score >= 660	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	16,606
Original Credit Score < 660	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	1,067
Total Delinquent Loans	466	433	414	429	392	388	388	980	829	734	617	529	453	394	339	324	299
Original Credit Score >= 660	283	264	254	266	244	243	249	777	642	559	469	400	340	294	251	238	218
Original Credit Score < 660	183	169	160	163	148	144	139	203	187	175	148	129	114	100	88	86	81
30 - 59 Days Delinquent	261	236	226	249	217	214	222	251	189	174	122	128	135	140	126	148	142
Original Credit Score >= 660	162	147	141	158	138	138	146	191	140	128	90	95	100	105	94	111	105
Original Credit Score < 660	99	89	85	91	79	76	76	60	50	46	33	34	35	35	32	37	37
60 - 89 Days Delinquent	64	65	60	60	59	60	54	275	87	63	46	36	34	34	34	33	35
Original Credit Score >= 660	36	37	35	35	35	35	33	233	65	46	33	26	24	24	24	23	25
Original Credit Score < 660	28	28	25	25	24	24	21	42	21	17	12	10	10	10	10	10	10
60-plus-days Delinquent	205	197	187	180	175	173	167	730	640	560	495	401	318	253	214	176	158
Original Credit Score >= 660	121	117	112	108	106	105	103	587	502	431	380	306	240	189	157	128	113
Original Credit Score < 660	84	80	75	72	70	68	64	143	137	129	116	95	79	65	57	48	44

Percent of Total Loans Serviced

Total Delinquent Loans	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%	1.69%
Original Credit Score >= 660	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%	1.31%
Original Credit Score < 660	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%	7.60%
30 - 59 Days Delinquent	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%	0.80%
Original Credit Score >= 660	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%	0.63%
Original Credit Score < 660	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%	3.46%
60 - 89 Days Delinquent	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%	0.20%
Original Credit Score >= 660	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%	0.15%
Original Credit Score < 660	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%	0.97%
60-plus-days Delinquent	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%	0.89%
Original Credit Score >= 660	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%	0.68%
Original Credit Score < 660	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%	4.14%
Serious Delinquency Rate	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%	0.69%
In Bankruptcy	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%	0.05%



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

(# of loans in thousands)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22
Total Loans Serviced	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	13,301
Original Credit Score >= 660	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	12,589
Original Credit Score < 660	864	849	839	823	806	789	778	766	742	722	712	694	696	703	712	712	712
Total Delinquent Loans	251	233	223	246	216	220	220	576	497	437	367	316	274	244	210	202	193
Original Credit Score >= 660	157	147	141	163	141	146	147	466	397	347	289	247	214	189	162	154	146
Original Credit Score < 660	95	86	81	83	75	74	72	110	99	91	77	68	61	55	49	47	47
30 - 59 Days Delinquent	143	128	123	147	122	124	129	150	113	106	75	79	84	91	82	94	93
Original Credit Score >= 660	91	83	80	100	82	85	89	118	87	82	57	60	65	71	64	73	72
Original Credit Score < 660	52	46	44	47	40	39	40	32	26	24	18	19	19	20	18	21	22
60 - 89 Days Delinquent	35	35	32	35	32	32	30	165	51	39	27	22	20	21	21	21	22
Original Credit Score >= 660	20	21	19	22	20	20	19	142	40	30	21	17	15	16	16	15	16
Original Credit Score < 660	15	14	13	13	12	12	11	24	11	09	07	06	05	05	05	05	06
60-plus-days Delinquent	109	105	99	99	94	96	90	425	383	331	292	237	190	153	128	108	99
Original Credit Score >= 660	66	64	62	63	59	61	58	348	310	265	233	187	148	118	97	81	74
Original Credit Score < 660	43	41	38	36	35	35	32	77	73	66	59	50	42	35	30	26	25

Percent of Total Loans Serviced

Total Delinquent Loans	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%	1.45%
Original Credit Score >= 660	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%	1.16%
Original Credit Score < 660	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%	6.56%
30 - 59 Days Delinquent	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%	0.70%
Original Credit Score >= 660	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%	0.57%
Original Credit Score < 660	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%	3.05%
60 - 89 Days Delinquent	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%	0.17%
Original Credit Score >= 660	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%	0.13%
Original Credit Score < 660	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%	0.81%
60-plus-days Delinquent	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%	0.75%
Original Credit Score >= 660	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%	0.59%
Original Credit Score < 660	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%	3.51%
Serious Delinquency Rate	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%	0.67%
In Bankruptcy	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%	0.04%



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

	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	YTD 2022
Inventory (at period end)																		
Repayment Plans	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	5,331	5,331
Forbearance Plans	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	78,432	78,432
Starts																		
Repayment Plans	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	5,542	13,801
Forbearance Plans	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	41,856	142,688
Completed																		
Repayment Plans ²	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	2,097	8,602
Forbearance Plans ²	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	10,774	50,963
Charge-offs-in-lieu	313	298	317	548	364	264	287	295	203	169	162	549	143	122	114	145	153	412
Payment Deferral	-	-	-	-	-	-	-	-	241,445	185,112	130,014	139,591	119,771	102,700	58,134	41,508	30,628	130,270
Loan Modifications	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	25,539	105,178
Home Retention Actions	61,034	39,281	37,426	30,211	25,160	24,658	25,762	251,092	538,527	362,089	223,933	216,365	180,122	153,485	129,539	96,695	69,191	295,425
Short Sales	1,451	1,188	1,042	1,139	959	913	809	699	740	688	541	487	338	219	170	193	119	482
Deeds-in-lieu	708	593	500	407	356	359	339	223	184	135	172	168	106	89	70	57	52	179
Nonforeclosure - Home Forfeiture Actions	2,159	1,781	1,542	1,546	1,315	1,272	1,148	922	924	823	713	655	444	308	240	250	171	661
Total Foreclosure Prevention Actions	63,193	41,062	38,968	31,757	26,475	25,930	26,910	252,014	539,451	362,912	224,646	217,020	180,566	153,793	129,779	96,945	69,362	296,086

Percent of Total Foreclosure Prevention Actions

Repayment Plans	13%	19%	20%	19%	19%	24%	25%	2%	1%	2%	2%	1%	1%	1%	3%	2%	3%	3%
Forbearance Plans	5%	13%	19%	10%	8%	8%	7%	92%	52%	44%	34%	26%	22%	21%	20%	15%	16%	17%
Charge-offs-in-lieu	0%	1%	1%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Payment Deferral	0%	0%	0%	0%	0%	0%	0%	0%	45%	51%	58%	64%	66%	67%	45%	43%	44%	44%
Loan Modifications	78%	63%	56%	64%	66%	62%	62%	6%	2%	3%	5%	7%	10%	11%	32%	39%	37%	36%
Home Retention Actions	97%	96%	96%	95%	95%	95%	96%	100%										
Short Sales	2%	3%	3%	4%	4%	4%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Deeds-in-lieu	1%	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Nonforeclosure - Home Forfeiture Actions	3%	4%	4%	5%	5%	5%	4%	0%										

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

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



3(i) Enterprises Combined - Loan Modifications

	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	YTD 2022
Loan Modifications (# of loans)	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	25,539	105,178

Delinquency Status at Modification (% of loan mods)

Current ¹	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%
30 - 59 days delinquent	4%	5%	6%	4%	4%	4%	4%	2%	4%	3%	3%	2%	4%	2%	3%	2%	2%	3%
60 - 89 days delinquent	7%	7%	7%	7%	6%	6%	5%	5%	5%	8%	4%	2%	1%	1%	1%	1%	1%	1%
90-179 days delinquent	49%	45%	47%	52%	49%	50%	52%	53%	46%	55%	37%	22%	13%	9%	6%	9%	12%	9%
180 - 364 days delinquent	33%	31%	25%	24%	28%	28%	26%	28%	30%	23%	45%	56%	33%	24%	12%	15%	19%	15%
365+ days delinquent	6%	10%	13%	12%	12%	11%	12%	11%	14%	11%	11%	18%	48%	62%	77%	73%	65%	72%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

MTMLTV at Modification (% of loan mods)

MTMLTV <= 80% ²	77%	79%	79%	81%	81%	81%	79%	81%	81%	85%	86%	89%	93%	94%	96%	97%	97%	97%
80 < MTMLTV <= 100%	17%	16%	16%	15%	15%	16%	17%	16%	16%	13%	12%	10%	6%	5%	4%	2%	3%	3%
MTMLTV > 100%	6%	5%	5%	4%	4%	3%	4%	3%	3%	2%	1%	1%	1%	1%	0%	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%	16%	16%	15%	15%	13%	12%	13%	10%	9%	8%	7%	7%	6%	6%	7%	6%
2005-2008	33%	35%	33%	33%	30%	28%	27%	24%	25%	21%	17%	18%	15%	13%	12%	11%	11%	11%
2009 & later	50%	47%	51%	51%	55%	57%	61%	63%	62%	68%	75%	74%	78%	80%	82%	83%	83%	83%
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%	65%	66%	66%	68%	69%	69%	74%	72%	79%	83%	82%	84%	85%	86%	85%	85%	86%
Second time modification	21%	24%	24%	23%	22%	21%	20%	17%	19%	15%	12%	12%	11%	10%	10%	11%	10%	10%
Three plus time modification	9%	11%	11%	11%	10%	9%	10%	9%	9%	7%	6%	6%	5%	5%	4%	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	93%	94%	94%	94%	94%	95%	95%	95%	94%	92%	92%	92%	93%	92%	89%	90%	92%	90%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	3%	2%	2%	3%
Investment	5%	4%	4%	4%	4%	4%	4%	3%	4%	6%	6%	6%	5%	6%	7%	7%	6%	7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

¹ Includes loans with missing delinquency status.

² Includes loans with missing MTMLTV data.



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

	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	YTD 2022
Loan Modifications (# of loans)	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	25,539	105,178

Principal and Interest Change (%)¹

Increase	3%	5%	5%	4%	4%	3%	3%	3%	3%	2%	2%	1%	1%	2%	1%	1%	1%	1%
No Change	31%	16%	14%	11%	7%	7%	5%	2%	5%	18%	11%	3%	2%	1%	0%	0%	1%	0%
Decrease <=20%	42%	44%	44%	44%	46%	45%	45%	45%	44%	46%	43%	41%	46%	51%	24%	26%	45%	30%
Decrease 20% <=30%	11%	17%	18%	19%	20%	22%	24%	25%	24%	16%	20%	22%	23%	22%	35%	37%	26%	34%
Decrease > 30%	12%	18%	20%	21%	22%	23%	23%	24%	24%	18%	24%	32%	28%	24%	40%	35%	26%	35%

Types of Modification (%)

Extend Term Only	68%	65%	65%	67%	66%	65%	64%	66%	64%	70%	65%	63%	66%	67%	22%	18%	33%	23%
Reduce Rate Only	1%	0%	0%	0%	0%	0%	0%	0%	0%	2%	1%	0%	0%	0%	0%	0%	0%	0%
Reduce Rate and Extend Term	6%	6%	5%	5%	6%	8%	12%	14%	15%	13%	20%	24%	22%	21%	72%	75%	56%	69%
Reduce Rate, Extend Term and Forbear Principal ²	24%	28%	29%	27%	28%	26%	23%	19%	20%	14%	11%	12%	11%	11%	6%	7%	11%	8%
Other	1%	1%	0%	0%	0%	0%	0%	0%	0%	2%	3%	1%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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

¹ The 2019-2021 data have been revised.

² May include principal forgiveness.



3(ii) Fannie Mae - Loan Modifications

	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	YTD 2022
Loan Modifications (# of loans)	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	16,266	66,512

Delinquency Status at Modification (% of loan mods)

Current ¹	0%	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%
30 - 59 days delinquent	3%	2%	3%	2%	2%	2%	2%	2%	2%	2%	1%	1%	1%	0%	0%	0%	0%	1%
60 - 89 days delinquent	7%	7%	7%	7%	6%	5%	5%	5%	5%	8%	4%	1%	1%	1%	0%	1%	1%	1%
90-179 days delinquent	49%	49%	53%	55%	53%	55%	56%	57%	50%	55%	40%	21%	12%	9%	6%	9%	12%	8%
180 - 364 days delinquent	35%	32%	25%	23%	27%	27%	25%	27%	30%	23%	43%	57%	34%	24%	13%	15%	19%	15%
365+ days delinquent	5%	9%	12%	11%	11%	10%	11%	9%	14%	12%	11%	19%	51%	65%	80%	76%	67%	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% ²	77%	78%	78%	80%	81%	81%	79%	82%	82%	85%	86%	89%	93%	94%	96%	97%	97%	97%
80% < MTMLTV <= 100%	18%	17%	18%	16%	15%	16%	17%	15%	15%	14%	13%	10%	6%	5%	4%	2%	2%	3%
MTMLTV > 100%	6%	5%	5%	4%	3%	3%	4%	2%	3%	2%	2%	1%	1%	1%	0%	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%	16%	16%	15%	15%	13%	12%	12%	10%	9%	9%	7%	7%	7%	6%	7%	7%
2005-2008	34%	35%	32%	33%	31%	29%	26%	23%	25%	21%	17%	19%	15%	14%	13%	11%	11%	12%
2009 & later	50%	48%	52%	51%	54%	56%	62%	64%	63%	69%	74%	72%	78%	79%	80%	83%	82%	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	70%	65%	66%	67%	67%	68%	71%	72%	70%	77%	80%	77%	82%	81%	81%	83%	83%	82%
Second time modification	22%	24%	24%	22%	22%	22%	20%	19%	20%	16%	14%	15%	12%	13%	13%	12%	12%	13%
Three plus time modification	9%	11%	11%	11%	11%	10%	9%	9%	10%	7%	7%	8%	6%	6%	6%	5%	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%	94%	94%	94%	95%	95%	95%	95%	93%	92%	92%	93%	92%	89%	90%	91%	90%
Second home	3%	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	5%	5%	4%	4%	4%	4%	4%	4%	3%	5%	6%	6%	5%	6%	8%	7%	7%	8%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

¹ Includes loans with missing delinquency status.

² Includes loans with missing MTMLTV data.



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

	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	YTD 2022
Loan Modifications (# of loans)	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	16,266	66,512

Principal and Interest Change (%)

Increase	2%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	1%	1%	1%	0%	0%	1%	0%
No Change	26%	11%	5%	3%	1%	0%	0%	0%	2%	14%	11%	1%	1%	1%	0%	0%	0%	0%
Decrease <=20%	47%	50%	50%	51%	52%	50%	49%	48%	47%	49%	46%	43%	47%	53%	26%	27%	46%	31%
Decrease 20% <=30%	12%	17%	20%	20%	21%	23%	24%	25%	24%	16%	19%	23%	23%	22%	34%	36%	27%	33%
Decrease > 30%	13%	18%	22%	23%	23%	25%	24%	25%	25%	19%	23%	33%	29%	24%	39%	36%	27%	35%

Types of Modification (%)

Extend Term Only	70%	70%	72%	70%	69%	70%	68%	68%	64%	70%	68%	61%	65%	65%	22%	16%	30%	22%
Reduce Rate Only	2%	1%	0%	0%	0%	0%	0%	0%	0%	3%	1%	0%	0%	0%	0%	0%	0%	0%
Reduce Rate and Extend Term	4%	4%	4%	4%	6%	8%	12%	14%	16%	13%	18%	25%	22%	21%	70%	75%	57%	69%
Reduce Rate, Extend Term and Forbear Principal ¹	22%	24%	24%	25%	25%	22%	19%	18%	20%	13%	12%	14%	12%	14%	8%	8%	13%	9%
Other	2%	1%	0%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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

¹ May include principal forgiveness.



3(iii) Freddie Mac - Loan Modifications

	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	YTD 2022
Loan Modifications (# of loans)	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	9,273	38,666

Delinquency Status at Modification (% of loan mods)

Current	2%	2%	4%	1%	1%	1%	1%	2%	2%	2%	1%	1%	2%	3%	1%	1%	1%	1%
30 - 59 days delinquent	6%	9%	10%	6%	8%	9%	7%	4%	8%	4%	5%	4%	10%	5%	8%	6%	4%	6%
60 - 89 days delinquent	7%	7%	8%	6%	6%	7%	6%	5%	6%	7%	4%	3%	2%	2%	2%	2%	2%	2%
90-179 days delinquent	48%	40%	39%	48%	42%	41%	46%	47%	40%	55%	31%	25%	14%	10%	6%	10%	12%	9%
180 - 364 days delinquent	28%	30%	26%	27%	29%	29%	28%	29%	31%	21%	48%	52%	30%	23%	11%	15%	19%	14%
365+ days delinquent	8%	11%	13%	13%	14%	13%	13%	13%	14%	11%	11%	15%	42%	57%	71%	67%	61%	67%
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%	81%	82%	82%	80%	81%	80%	80%	80%	86%	86%	89%	92%	93%	95%	97%	97%	96%
80% < MTMLTV <= 100%	17%	14%	14%	14%	16%	15%	16%	17%	17%	12%	12%	10%	7%	6%	4%	3%	3%	3%
MTMLTV > 100%	6%	5%	4%	4%	4%	4%	4%	4%	3%	2%	1%	1%	1%	1%	0%	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	18%	19%	17%	16%	16%	14%	13%	12%	13%	10%	8%	8%	7%	7%	5%	6%	6%	5%
2005-2008	32%	34%	34%	32%	29%	27%	28%	26%	26%	22%	16%	15%	15%	13%	10%	10%	9%	10%
2009 & later	49%	46%	49%	51%	55%	59%	59%	62%	60%	68%	76%	77%	79%	81%	85%	84%	85%	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	71%	65%	66%	66%	69%	72%	68%	76%	75%	82%	89%	91%	87%	91%	95%	89%	90%	92%
Second time modification	21%	24%	23%	24%	21%	20%	21%	15%	17%	12%	8%	7%	8%	6%	4%	8%	7%	6%
Three plus time modification	9%	11%	11%	11%	10%	9%	11%	8%	8%	6%	3%	3%	4%	3%	1%	3%	2%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

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

	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	YTD 2022
Loan Modifications (# of loans)	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	9,273	38,666

Principal and Interest Change (%)¹

Increase	5%	7%	8%	7%	7%	5%	5%	5%	6%	3%	3%	2%	2%	3%	1%	2%	3%	2%
No Change	39%	26%	26%	26%	17%	17%	13%	6%	11%	24%	10%	8%	4%	2%	1%	0%	1%	1%
Decrease <=20%	34%	35%	34%	33%	37%	37%	38%	41%	38%	41%	36%	38%	43%	48%	20%	25%	45%	28%
Decrease 20% <=30%	11%	16%	16%	17%	19%	21%	23%	25%	23%	16%	24%	22%	24%	23%	37%	39%	26%	35%
Decrease > 30%	12%	17%	16%	17%	20%	20%	21%	23%	23%	16%	27%	29%	27%	24%	41%	34%	25%	35%

Types of Modification (%)

Extend Term Only	63%	57%	57%	63%	59%	59%	59%	63%	64%	70%	61%	67%	69%	71%	22%	21%	37%	25%
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	8%	8%	7%	7%	8%	8%	12%	15%	15%	11%	22%	23%	21%	22%	75%	73%	56%	70%
Reduce Rate, Extend Term and Forbear Principal ²	29%	35%	36%	30%	33%	33%	28%	22%	20%	14%	10%	9%	9%	6%	3%	6%	7%	5%
Other	0%	0%	0%	0%	0%	0%	0%	0%	1%	5%	7%	1%	1%	1%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	9%	11%	13%	15%	16%	13%	25%	16%	16%	9%	6%	6%	6%	6%	4%	6%
6 Months after Modification	11%	16%	17%	20%	20%	31%	29%	24%	19%	11%	7%	8%	8%	7%	5%	
9 Months after Modification	12%	18%	19%	21%	32%	33%	32%	26%	20%	10%	9%	9%	8%	8%		
12 Months after Modification	13%	19%	19%	31%	31%	32%	30%	25%	19%	10%	10%	8%	8%			

¹ The 2019-2021 data have been revised.

² May include principal forgiveness.



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

	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	YTD 2022
Short Sales	1,451	1,188	1,042	1,139	959	913	809	699	740	688	541	487	338	219	170	193	119	482
Deeds-in-lieu	708	593	500	407	356	359	339	223	184	135	172	168	106	89	70	57	52	179
Nonforeclosure - Home Forfeiture Actions ¹	2,159	1,781	1,542	1,546	1,315	1,272	1,148	922	924	823	713	655	444	308	240	250	171	661
Third-party Sales	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	1,667	5,003
Foreclosure Sales	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	1,899	5,075
Third-party & Foreclosure Sales	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	3,566	10,078
Foreclosure Starts	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	17,327	57,339

Top Five Reasons for Delinquency (at period end)

National emergency declaration							5%	84%	87%	86%	85%	84%	81%	75%	70%	65%	61%
Curtailment of Income	23%	24%	24%	27%	26%	22%	20%	4%	3%	3%	3%	4%	4%	6%	8%	8%	9%
Excessive obligations	22%	22%	21%	22%	23%	22%	20%	4%	2%	2%	3%	3%	3%	4%	5%	6%	7%
Unemployment	6%	6%	5%	6%	7%	7%	6%	1%	1%	1%	1%	1%	1%	2%	2%	2%	3%
Illness of principal mortgagor or family member	7%	7%	7%	8%	8%	8%	8%	1%	1%	1%	1%	1%	1%	1%	2%	2%	3%

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



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

	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	YTD 2022
Acquisitions	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	1,880	4,883
Dispositions	(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)	(993)	(3,487)
Inventory (at period end) ¹	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	10,251	

Acquisitions by State

Arizona	117	96	91	70	82	70	40	23	13	15	7	7	12	5	2	3	15	20
California	275	241	261	203	199	163	139	29	50	20	22	16	37	51	25	15	38	78
Florida	777	666	729	825	719	510	526	26	66	113	122	70	73	109	69	47	49	165
Nevada	85	92	66	59	53	28	26	3	6	8	6	1	5	5	9	10	23	42
Subtotal	1,254	1,095	1,147	1,157	1,053	771	731	81	135	156	157	94	127	170	105	75	125	305
Selected Midwest States ²	1,686	1,778	1,494	1,496	1,421	1,336	1,098	133	254	249	293	288	356	511	480	440	557	1,477
All other States	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	1,198	3,101
Total Acquisitions	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	1,880	4,883

Inventory by State

Arizona	257	253	236	192	172	171	143	118	70	58	38	34	37	39	32	29	40	
California	730	743	771	697	679	604	533	408	298	222	188	164	175	206	187	176	192	
Florida	2,129	2,000	1,989	1,938	1,898	1,656	1,532	1,051	698	581	512	441	417	466	429	389	387	
Nevada	207	251	261	234	221	175	132	102	69	60	53	37	37	36	44	46	67	
Subtotal	3,323	3,247	3,257	3,061	2,970	2,606	2,340	1,679	1,135	921	791	676	666	747	692	640	686	
Selected Midwest States ²	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	2,590	
All other States	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	6,975	
Total Inventory¹	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	10,251	

¹ 2020 data includes MECA REO properties.

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



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

	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	YTD 2022
Acquisitions	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	1,302	3,378
Dispositions	(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)	(611)	(2,265)
Inventory (at period end) ¹	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	8,353	

Acquisitions by State

Arizona	87	70	75	61	69	58	35	21	11	15	7	5	9	5	2	2	10	14
California	219	181	208	173	160	138	116	26	49	14	20	11	29	38	16	9	31	56
Florida	570	470	571	634	565	381	414	23	51	88	88	51	55	86	54	31	40	125
Nevada	72	76	57	49	44	20	23	2	3	8	4	1	5	5	7	5	17	29
Subtotal	948	797	911	917	838	597	588	72	114	125	119	68	98	134	79	47	98	224
Selected Midwest States ²	1,105	1,121	1,000	994	922	887	716	86	155	151	177	164	205	317	321	284	370	975
All other States	3,790	3,614	3,611	3,157	3,007	2,732	2,290	312	598	492	578	593	624	767	642	703	834	2,179
Total Acquisitions	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	1,302	3,378

Inventory by State

Arizona	199	196	187	164	149	152	127	106	61	54	37	31	33	37	31	27	34
California	563	571	597	564	547	500	456	356	264	191	160	136	144	170	146	134	150
Florida	1,671	1,534	1,520	1,527	1,541	1,356	1,251	875	592	492	431	380	366	406	378	341	343
Nevada	168	201	209	182	177	141	108	80	57	49	43	31	33	34	40	37	52
Subtotal	2,601	2,502	2,513	2,437	2,414	2,149	1,942	1,417	974	786	671	578	576	647	595	539	579
Selected Midwest States ²	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	1,973
All other States	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	5,801
Total Inventory ¹	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	8,353

¹ 2020 data includes MECA REO properties.

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



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

	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	YTD 2022
Acquisitions	2,506	2,572	2,156	1,983	2,004	1,766	1,441	190	356	373	354	375	431	533	438	489	578	1,505
Dispositions	(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)	(382)	(1,222)
Inventory (at period end)	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	1,898	

Acquisitions by State

Arizona	30	26	16	9	13	12	5	2	2	-	-	2	3	-	-	1	5	6
California	56	60	53	30	39	25	23	3	1	6	2	5	8	13	9	6	7	22
Florida	207	196	158	191	154	129	112	3	15	25	34	19	18	23	15	16	9	40
Nevada	13	16	9	10	9	8	3	1	3	-	2	-	-	-	2	5	6	13
Subtotal	306	298	236	240	215	174	143	9	21	31	38	26	29	36	26	28	27	81
Selected Midwest States ¹	581	657	494	502	499	449	382	47	99	98	116	124	151	194	159	156	187	502
All other States	1,619	1,617	1,426	1,241	1,290	1,143	916	134	236	244	200	225	251	303	253	305	364	922
Total Acquisitions	2,506	2,572	2,156	1,983	2,004	1,766	1,441	190	356	373	354	375	431	533	438	489	578	1,505

Inventory by State

Arizona	58	57	49	28	23	19	16	12	9	4	1	3	4	2	1	2	6	
California	167	172	174	133	132	104	77	52	34	31	28	28	31	36	41	42	42	
Florida	458	466	469	411	357	300	281	176	106	89	81	61	51	60	51	48	44	
Nevada	39	50	52	52	44	34	24	22	12	11	10	6	4	2	4	9	15	
Subtotal	722	745	744	624	556	457	398	262	161	135	120	98	90	100	97	101	107	
Selected Midwest States ¹	1,602	1,654	1,555	1,374	1,276	1,227	969	618	472	442	426	403	424	512	516	546	617	
All other States	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	1,174	
Total Inventory	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	1,898	

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



Enterprises Single-Family Book Profile - As of September 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 ³
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans >=365 Days DLQ	30-89 Days	90-179 Days	180-269 Days	270-364 Days	365+ Days	Total	
AK	55,670	825	324	93	110	112	186	408	0.7%	22.5%	54	46	36	14	6	156	38
AL	356,635	7,609	3,823	1,000	974	769	1,043	2,789	0.8%	13.7%	431	240	142	77	39	929	287
AR	201,074	3,800	1,872	508	502	369	549	1,420	0.7%	14.4%	233	133	75	57	28	526	137
AZ	895,393	11,306	6,041	1,517	1,615	1,098	1,035	3,751	0.4%	9.2%	1,005	598	328	182	53	2,166	40
CA	3,986,383	50,818	24,927	6,036	6,762	5,938	7,155	19,863	0.5%	14.1%	4,318	2,715	1,710	952	340	10,035	192
CO	793,497	8,756	4,534	974	1,123	1,005	1,120	3,251	0.4%	12.8%	634	403	276	149	47	1,509	24
CT	352,137	7,354	3,339	821	915	823	1,456	3,196	0.9%	19.8%	361	275	185	101	41	963	275
DC	73,520	1,671	570	176	221	239	465	925	1.3%	27.8%	127	77	55	38	8	305	13
DE	125,280	2,050	921	221	262	241	405	908	0.7%	19.8%	127	72	49	31	4	283	26
FL	2,062,269	37,228	17,488	4,318	4,704	3,988	6,730	15,433	0.7%	18.1%	2,693	1,692	975	518	185	6,063	387
GA	975,192	17,824	8,621	2,266	2,348	1,973	2,616	6,944	0.7%	14.7%	1,175	774	503	255	107	2,814	181
HI	113,084	1,680	597	164	167	205	547	922	0.8%	32.6%	80	67	35	20	6	208	57
IA	292,807	4,525	2,112	628	599	498	688	1,788	0.6%	15.2%	254	146	94	43	24	561	126
ID	221,533	2,450	1,345	302	267	261	275	804	0.4%	11.2%	145	98	69	41	12	365	7
IL	1,333,880	26,774	11,125	3,071	3,563	3,211	5,804	12,588	0.9%	21.7%	1,425	1,009	662	381	138	3,615	1,049
IN	638,072	11,620	5,984	1,401	1,458	1,167	1,610	4,237	0.7%	13.9%	565	360	207	114	53	1,299	247
KS	223,272	3,714	1,890	497	481	349	497	1,328	0.6%	13.4%	242	153	69	52	16	532	150
KY	321,519	5,679	2,675	713	740	581	970	2,294	0.7%	17.1%	326	197	115	59	30	727	117
LA	312,870	8,937	4,008	1,115	1,129	1,001	1,684	3,819	1.2%	18.8%	527	288	172	119	78	1,184	250
MA	721,820	11,850	5,920	1,402	1,495	1,170	1,863	4,535	0.6%	15.7%	598	440	243	168	56	1,505	212
MD	703,866	13,350	5,717	1,481	1,764	1,542	2,846	6,154	0.9%	21.3%	784	570	387	186	76	2,003	371
ME	113,347	1,860	770	190	185	187	528	901	0.8%	28.4%	83	63	40	29	8	223	59
MI	1,046,533	17,038	9,010	2,295	2,266	1,731	1,736	5,739	0.5%	10.2%	942	568	396	262	76	2,244	736
MN	742,319	10,300	5,157	1,240	1,479	1,218	1,206	3,905	0.5%	11.7%	638	486	332	186	59	1,701	312
MO	589,915	9,424	4,837	1,204	1,266	938	1,179	3,384	0.6%	12.5%	589	358	211	123	62	1,343	298
MS	143,343	4,234	2,148	560	591	413	522	1,527	1.1%	12.3%	238	131	67	36	26	498	198
MT	113,166	1,322	711	144	164	140	163	468	0.4%	12.3%	80	62	36	17	7	202	23
NC	990,130	15,515	7,761	1,848	1,990	1,566	2,350	5,910	0.6%	15.1%	808	540	325	198	69	1,940	168
ND	61,506	741	320	88	102	81	150	333	0.5%	20.2%	30	25	17	8	10	90	24
NE	185,869	2,532	1,328	322	355	248	279	884	0.5%	11.0%	160	111	56	32	8	367	28
NH	157,153	2,218	1,145	278	283	226	286	796	0.5%	12.9%	136	86	54	26	8	310	33
NJ	928,721	19,046	8,044	2,061	2,293	2,197	4,451	8,945	1.0%	23.4%	1,095	753	512	301	83	2,744	378
NM	170,917	3,266	1,491	378	403	325	669	1,398	0.8%	20.5%	174	119	85	36	21	435	88
NV	356,373	5,349	2,260	567	732	596	1,194	2,523	0.7%	22.3%	412	262	156	92	29	951	67
NY	1,257,343	31,440	12,516	3,001	3,353	3,507	9,063	15,928	1.3%	28.8%	1,431	1,105	821	526	245	4,128	567
OH	1,028,543	19,394	9,295	2,435	2,575	1,919	3,170	7,668	0.7%	16.3%	840	552	304	210	166	2,072	558
OK	261,118	5,401	2,420	647	644	644	1,046	2,335	0.9%	19.4%	305	212	151	76	144	888	106
OR	516,050	5,734	2,696	611	743	698	986	2,427	0.5%	17.2%	387	302	178	117	47	1,031	44
PA	1,070,221	21,848	10,078	2,750	2,660	2,234	4,126	9,031	0.8%	18.9%	1,085	739	439	290	105	2,658	424
RI	104,855	1,897	932	189	260	170	346	777	0.7%	18.2%	103	85	34	33	65	320	38
SC	487,626	8,643	4,127	1,107	1,128	917	1,364	3,411	0.7%	15.8%	494	313	217	112	39	1,175	109
SD	75,526	857	456	99	117	76	109	303	0.4%	12.7%	44	33	17	7	4	105	14
TN	563,901	8,658	4,583	1,124	1,129	842	980	2,953	0.5%	11.3%	558	310	206	119	29	1,222	94
TX	2,246,763	41,878	20,493	5,269	5,638	4,490	5,988	16,126	0.7%	14.3%	3,438	2,072	1,215	681	229	7,635	254
UT	437,620	5,017	2,762	622	649	497	487	1,633	0.4%	9.7%	419	267	154	87	32	959	1
VA	917,123	12,964	6,306	1,440	1,747	1,449	2,022	5,221	0.6%	15.6%	769	573	360	215	87	2,004	139
VT	61,082	923	394	115	124	114	176	417	0.7%	19.1%	51	34	18	14	1	118	67
WA	929,268	9,860	4,716	1,048	1,310	1,164	1,622	4,096	0.4%	16.5%	709	512	306	203	57	1,787	54
WI	649,106	7,701	3,788	1,020	1,065	750	1,078	2,898	0.4%	14.0%	388	238	152	103	44	925	168
WV	89,291	2,476	1,225	295	334	257	365	957	1.1%	14.7%	103	89	39	28	11	270	127
WY	53,813	724	370	107	91	87	69	247	0.5%	9.5%	49	36	10	19	7	121	34
Other ²	116,838	5,766	2,450	692	801	375	1,448	2,625	2.2%	25.1%	94	43	36	12	33	218	855
Total	31,225,152	523,846	248,422	62,450	67,676	56,596	88,702	213,123	0.7%	16.9%	32,756	21,432	13,331	7,755	3,158	78,432	10,251

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

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

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



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

State	Total Loan Count	Delinquent Loans (DLQ) ¹									Loans in Forbearance Plan						REO Inventory ³
		Total	30-59 Days DLQ	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans >=365 Days DLQ	30-89 Days	90-179 Days	180-269 Days	270-364 Days	365+ Days	Total	
AK	28,917	467	175	54	61	62	115	238	0.8%	24.6%	37	30	27	7	5	106	25
AL	207,532	4,378	2,189	594	553	426	616	1,596	0.8%	14.1%	298	129	82	51	25	585	223
AR	113,745	2,178	1,079	303	278	229	289	796	0.7%	13.3%	148	60	51	42	18	319	113
AZ	504,251	6,587	3,480	901	923	639	644	2,208	0.4%	9.8%	673	312	214	112	38	1,349	34
CA	2,363,941	29,514	14,656	3,416	3,866	3,348	4,228	11,449	0.5%	14.3%	2,892	1,565	1,065	554	219	6,295	150
CO	465,983	5,164	2,633	578	658	618	677	1,956	0.4%	13.1%	405	217	190	87	37	936	19
CT	189,330	4,170	1,898	429	504	461	878	1,845	1.0%	21.1%	250	146	108	54	28	586	237
DC	41,737	942	321	96	125	135	265	525	1.3%	28.1%	86	50	34	22	4	196	13
DE	70,361	1,137	496	116	146	144	235	525	0.7%	20.7%	88	40	36	19	4	187	21
FL	1,154,968	21,506	10,084	2,504	2,726	2,311	3,881	8,929	0.8%	18.0%	1,925	1,032	621	335	125	4,038	343
GA	545,897	9,831	4,659	1,214	1,337	1,127	1,494	3,960	0.7%	15.2%	781	464	310	157	68	1,780	147
HI	73,466	1,040	380	105	107	121	327	558	0.8%	31.4%	64	44	25	13	3	149	39
IA	180,567	2,800	1,292	385	361	324	438	1,124	0.6%	15.6%	165	83	69	26	15	358	101
ID	136,733	1,401	801	177	147	138	138	424	0.3%	9.9%	97	50	44	21	4	216	6
IL	707,587	14,268	5,927	1,640	1,845	1,733	3,123	6,707	0.9%	21.9%	940	579	405	213	89	2,226	791
IN	320,191	5,927	3,100	660	710	605	852	2,168	0.7%	14.4%	348	164	129	67	36	744	182
KS	113,457	1,867	922	238	253	191	263	707	0.6%	14.1%	143	86	43	22	8	302	118
KY	148,577	2,879	1,306	331	378	312	552	1,244	0.8%	19.2%	184	102	68	35	23	412	90
LA	179,528	5,391	2,419	680	675	586	1,031	2,296	1.3%	19.1%	369	161	104	84	54	772	210
MA	391,826	6,527	3,242	780	783	639	1,083	2,510	0.6%	16.6%	385	242	149	109	31	916	191
MD	385,504	7,109	3,059	754	916	841	1,539	3,296	0.9%	21.6%	533	324	235	104	44	1,240	309
ME	55,771	1,015	388	92	93	110	332	536	1.0%	32.7%	50	37	27	18	2	134	52
MI	574,028	9,164	4,845	1,221	1,206	910	982	3,103	0.5%	10.7%	601	302	235	155	51	1,344	559
MN	426,202	5,760	2,916	704	840	637	663	2,141	0.5%	11.5%	420	280	198	104	36	1,038	229
MO	317,986	4,874	2,516	636	650	488	584	1,722	0.5%	12.0%	363	175	137	67	36	778	244
MS	93,098	2,781	1,435	375	383	248	340	972	1.0%	12.2%	174	78	45	24	16	337	167
MT	67,839	758	407	84	98	81	88	268	0.4%	11.6%	46	36	19	10	5	116	18
NC	557,679	8,678	4,408	996	1,101	861	1,312	3,275	0.6%	15.1%	556	297	219	117	48	1,237	140
ND	33,063	408	190	45	52	42	79	173	0.5%	19.4%	19	10	9	4	4	46	19
NE	120,204	1,654	870	215	234	162	173	571	0.5%	10.5%	109	70	33	22	4	238	23
NH	82,222	1,158	596	137	151	120	154	426	0.5%	13.3%	76	44	32	12	5	169	30
NJ	523,088	10,802	4,510	1,167	1,274	1,254	2,597	5,129	1.0%	24.0%	759	437	312	189	54	1,751	330
NM	105,568	2,033	921	230	244	208	430	883	0.8%	21.2%	136	75	58	27	17	313	62
NV	211,793	3,259	1,361	338	468	374	718	1,560	0.7%	22.0%	307	169	108	58	20	662	52
NY	715,073	17,589	6,831	1,656	1,800	1,909	5,393	9,104	1.3%	30.7%	953	670	507	339	170	2,639	462
OH	502,060	10,615	5,047	1,343	1,378	1,068	1,779	4,227	0.8%	16.8%	536	304	191	112	141	1,284	441
OK	150,173	3,092	1,338	348	370	401	635	1,407	0.9%	20.5%	212	122	103	53	127	617	91
OR	290,374	3,236	1,538	320	406	388	584	1,378	0.5%	18.0%	248	178	110	65	32	633	33
PA	600,226	12,458	5,778	1,532	1,470	1,248	2,430	5,159	0.9%	19.5%	736	426	272	181	71	1,686	354
RI	58,832	1,111	527	102	157	100	225	483	0.8%	20.3%	74	52	22	26	63	237	28
SC	275,241	4,754	2,281	591	627	478	777	1,883	0.7%	16.3%	322	183	119	60	16	700	80
SD	50,273	544	294	60	76	40	74	191	0.4%	13.6%	28	20	7	4	2	61	12
TN	314,767	4,829	2,548	613	628	496	544	1,669	0.5%	11.3%	359	172	126	76	15	748	76
TX	1,304,202	25,410	12,374	3,157	3,385	2,720	3,774	9,888	0.8%	14.9%	2,406	1,261	811	449	151	5,078	217
UT	246,825	2,697	1,464	332	356	273	272	901	0.4%	10.1%	261	150	98	59	19	587	-
VA	504,244	7,068	3,488	741	964	766	1,109	2,841	0.6%	15.7%	509	323	229	126	56	1,243	119
VT	27,623	508	209	67	70	61	101	235	0.9%	19.9%	40	16	11	7	1	75	57
WA	549,366	5,800	2,770	607	758	692	973	2,423	0.4%	16.8%	468	300	197	134	35	1,134	41
WI	405,053	4,586	2,263	619	654	432	618	1,705	0.4%	13.5%	282	124	96	75	34	611	135
WV	47,757	1,396	688	175	185	141	207	534	1.1%	14.8%	70	47	25	17	7	166	100
WY	34,600	428	222	64	56	51	35	142	0.4%	8.2%	29	24	5	10	5	73	31
Other ²	85,369	3,536	1,523	433	357	223	1,000	1,581	1.9%	28.3%	71	29	26	8	25	159	789
Total	17,654,697	297,084	140,664	34,955	37,843	31,972	51,650	121,571	0.7%	17.4%	22,031	12,291	8,396	4,742	2,146	49,606	8,353

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

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

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



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

State	Total Loan Count	Delinquent Loans (DLQ)									Loans in Forbearance Plan						REO Inventory
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans >=365 Days DLQ	30-89 Days	90-179 Days	180-269 Days	270-364 Days	365+ Days	Total	
AK	26,753	358	149	39	49	50	71	170	0.6%	19.8%	17	16	9	7	1	50	13
AL	149,103	3,231	1,634	406	421	343	427	1,193	0.8%	13.2%	133	111	60	26	14	344	64
AR	87,329	1,622	793	205	224	140	260	624	0.7%	16.0%	85	73	24	15	10	207	24
AZ	391,142	4,719	2,561	616	692	459	391	1,543	0.4%	8.3%	332	286	114	70	15	817	6
CA	1,622,442	21,304	10,271	2,620	2,896	2,590	2,927	8,414	0.5%	13.7%	1,426	1,150	645	398	121	3,740	42
CO	327,514	3,592	1,901	396	465	387	443	1,295	0.4%	12.3%	229	186	86	62	10	573	5
CT	162,807	3,184	1,441	392	411	362	578	1,351	0.8%	18.2%	111	129	77	47	13	377	38
DC	31,783	729	249	80	96	104	200	400	1.3%	27.4%	41	27	21	16	4	109	-
DE	54,919	913	425	105	116	97	170	383	0.7%	18.6%	39	32	13	12	-	96	5
FL	907,301	15,722	7,404	1,814	1,978	1,677	2,849	6,504	0.7%	18.1%	768	660	354	183	60	2,025	44
GA	429,295	7,993	3,962	1,052	1,011	846	1,122	2,984	0.7%	14.0%	394	310	193	98	39	1,034	34
HI	39,618	640	217	59	60	84	220	364	0.9%	34.4%	16	23	10	7	3	59	18
IA	112,240	1,725	820	243	238	174	250	664	0.6%	14.5%	89	63	25	17	9	203	25
ID	84,800	1,049	544	125	120	123	137	380	0.4%	13.1%	48	48	25	20	8	149	1
IL	626,293	12,506	5,198	1,431	1,718	1,478	2,681	5,881	0.9%	21.4%	485	430	257	168	49	1,389	258
IN	317,881	5,693	2,884	741	748	562	758	2,069	0.7%	13.3%	217	196	78	47	17	555	65
KS	109,815	1,847	968	259	228	158	234	621	0.6%	12.7%	99	67	26	30	8	230	32
KY	172,942	2,800	1,369	382	362	269	418	1,050	0.6%	14.9%	142	95	47	24	7	315	27
LA	133,342	3,546	1,589	435	454	415	653	1,523	1.1%	18.4%	158	127	68	35	24	412	40
MA	329,994	5,323	2,678	622	712	531	780	2,025	0.6%	14.7%	213	198	94	59	25	589	21
MD	318,362	6,241	2,658	727	848	701	1,307	2,858	0.9%	20.9%	251	246	152	82	32	763	62
ME	57,576	845	382	98	92	77	196	365	0.6%	23.2%	33	26	13	11	6	89	7
MI	472,505	7,874	4,165	1,074	1,060	821	754	2,636	0.6%	9.6%	341	266	161	107	25	900	177
MN	316,117	4,540	2,241	536	639	581	543	1,764	0.6%	12.0%	218	206	134	82	23	663	83
MO	271,929	4,550	2,321	568	616	450	595	1,662	0.6%	13.1%	226	183	74	56	26	565	54
MS	50,245	1,453	713	185	208	165	182	555	1.1%	12.5%	64	53	22	12	10	161	31
MT	45,327	564	304	60	66	59	75	200	0.4%	13.3%	34	26	17	7	2	86	5
NC	432,451	6,837	3,353	852	889	705	1,038	2,635	0.6%	15.2%	252	243	106	81	21	703	28
ND	28,443	333	130	43	50	39	71	160	0.6%	21.3%	11	15	8	4	6	44	5
NE	65,665	878	458	107	121	86	106	313	0.5%	12.1%	51	41	23	10	4	129	5
NH	74,931	1,060	549	141	132	106	132	370	0.5%	12.5%	60	42	22	14	3	141	3
NJ	405,633	8,244	3,534	894	1,019	943	1,854	3,816	0.9%	22.5%	336	316	200	112	29	993	48
NM	65,349	1,233	570	148	159	117	239	515	0.8%	19.4%	38	44	27	9	4	122	26
NV	144,580	2,090	899	229	264	222	476	963	0.7%	22.8%	105	93	48	34	9	289	15
NY	542,270	13,851	5,685	1,345	1,553	1,598	3,670	6,824	1.3%	26.5%	478	435	314	187	75	1,489	105
OH	526,483	8,779	4,248	1,092	1,197	851	1,391	3,441	0.7%	15.8%	304	248	113	98	25	788	117
OK	110,945	2,309	1,082	299	274	243	411	928	0.8%	17.8%	93	90	48	23	17	271	15
OR	225,676	2,498	1,158	291	337	310	402	1,049	0.5%	16.1%	139	124	68	52	15	398	11
PA	469,995	9,390	4,300	1,218	1,190	986	1,696	3,872	0.8%	18.1%	349	313	167	109	34	972	70
RI	46,023	786	405	87	103	70	121	294	0.6%	15.4%	29	33	12	7	2	83	10
SC	212,385	3,889	1,846	516	501	439	587	1,528	0.7%	15.1%	172	130	98	52	23	475	29
SD	25,253	313	162	39	41	36	35	112	0.4%	11.2%	16	13	10	3	2	44	2
TN	249,134	3,829	2,035	511	501	346	436	1,284	0.5%	11.4%	199	138	80	43	14	474	18
TX	942,561	16,468	8,119	2,112	2,253	1,770	2,214	6,238	0.7%	13.4%	1,032	811	404	232	78	2,557	37
UT	190,795	2,320	1,298	290	293	224	215	732	0.4%	9.3%	158	117	56	28	13	372	1
VA	412,879	5,896	2,818	699	783	683	913	2,380	0.6%	15.5%	260	250	131	89	31	761	20
VT	33,459	415	185	48	54	53	75	182	0.5%	18.1%	11	18	7	7	-	43	10
WA	379,902	4,060	1,946	441	552	472	649	1,673	0.4%	16.0%	241	212	109	69	22	653	13
WI	244,053	3,115	1,525	401	411	318	460	1,193	0.5%	14.8%	106	114	56	28	10	314	33
WV	41,534	1,080	537	120	149	116	158	423	1.0%	14.6%	33	42	14	11	4	104	27
WY	19,213	296	148	43	35	36	34	105	0.5%	11.5%	20	12	5	9	2	48	3
Other ²	31,469	2,230	927	259	444	152	448	1,044	3.3%	20.1%	23	14	10	4	8	59	66
Total	13,570,455	226,762	107,758	27,495	29,833	24,624	37,052	91,552	0.7%	16.3%	10,725	9,141	4,935	3,013	1,012	28,826	1,898

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

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



Enterprises Foreclosure Prevention Actions by State - September 30, 2022

State	2021							YTD-2022							Conservatorship to Date ¹						
	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total
AK	30	372	66	812	-	2	1,282	19	110	154	229	-	3	515	1,483	1,973	1,943	1,900	48	254	7,601
AL	161	2,171	633	4,494	6	22	7,487	110	562	1,032	1,484	7	2	3,197	20,850	11,027	28,862	9,872	1,191	3,120	74,922
AR	81	1,119	311	2,381	9	13	3,914	66	291	455	784	1	4	1,601	8,018	5,125	11,490	5,009	482	2,045	32,169
AZ	224	4,767	1,439	11,252	2	2	17,686	155	1,232	2,273	3,044	3	1	6,708	20,107	27,711	80,088	23,601	1,398	46,772	199,677
CA	998	27,013	7,066	65,126	42	49	100,294	599	6,319	13,974	15,120	33	9	36,054	73,240	171,506	316,786	137,811	3,279	107,756	810,378
CO	177	4,126	1,190	9,956	1	4	15,454	88	973	2,113	2,575	6	2	5,757	15,156	23,284	32,674	21,827	719	7,764	101,424
CT	120	2,853	1,001	7,196	6	78	11,254	126	636	1,589	1,703	2	28	4,084	12,544	14,678	38,826	15,554	611	7,148	89,361
DC	30	682	181	1,611	5	4	2,513	10	162	488	483	3	5	1,151	2,205	2,882	6,169	3,053	130	741	15,180
DE	37	688	249	1,542	3	21	2,540	35	172	383	429	2	7	1,028	4,058	3,569	11,059	3,329	217	2,284	24,515
FL	732	18,674	5,959	44,121	41	194	69,721	959	4,141	9,398	9,903	38	46	24,485	64,311	132,829	312,690	95,012	5,023	146,531	756,395
GA	376	7,671	2,283	18,348	11	28	28,717	294	1,809	3,946	4,859	10	4	10,922	39,870	42,830	108,490	38,601	2,606	17,423	249,821
HI	78	1,342	303	3,036	5	3	4,767	23	170	717	504	1	1	1,416	3,427	6,403	9,270	5,067	101	2,451	26,719
IA	142	1,095	325	2,190	6	12	3,770	132	308	486	792	1	9	1,728	9,804	4,968	15,107	4,622	684	2,337	37,522
ID	53	956	203	1,916	2	3	3,133	89	208	303	581	1	-	1,182	5,503	5,261	11,603	4,170	273	5,783	32,593
IL	612	9,400	3,166	22,530	22	356	36,086	380	2,128	5,177	6,411	12	107	14,215	42,302	47,552	147,145	44,967	2,564	43,632	328,162
IN	358	2,850	945	6,168	11	30	10,362	224	809	1,277	2,161	5	10	4,486	28,852	14,383	42,587	13,259	2,221	6,987	108,289
KS	77	1,125	334	2,599	2	8	4,145	60	345	487	816	4	2	1,714	9,067	5,220	11,961	5,477	484	2,178	34,387
KY	131	1,552	445	3,212	11	15	5,366	71	422	671	1,108	1	5	2,278	12,992	7,338	18,099	6,862	616	2,874	48,781
LA	348	4,647	936	7,692	8	27	13,658	281	1,438	1,773	2,940	7	19	6,458	18,700	19,300	28,869	16,147	1,203	2,425	86,644
MA	172	3,913	1,101	10,830	13	20	16,049	98	941	1,989	2,787	10	10	5,835	20,667	21,909	63,340	22,119	1,231	10,800	140,067
MD	255	5,548	2,046	12,871	9	128	20,857	191	1,268	3,247	3,725	5	47	8,483	25,335	28,035	83,548	26,488	1,401	18,409	183,217
ME	38	557	201	1,340	-	23	2,159	33	138	240	324	3	7	745	5,008	3,143	10,270	3,067	295	2,523	24,307
MI	533	5,283	1,713	11,554	12	41	19,136	274	1,462	2,332	3,422	11	12	7,513	40,996	34,541	86,181	26,036	6,359	30,433	224,546
MN	226	3,090	1,070	8,556	2	19	12,963	174	782	1,922	2,547	2	4	5,431	18,032	16,524	45,285	18,667	1,019	11,626	111,154
MO	219	2,824	835	6,295	11	47	10,231	131	803	1,281	2,001	3	18	4,237	22,522	14,315	36,011	13,542	1,457	7,062	94,909
MS	118	926	316	2,464	3	16	3,843	83	304	540	856	-	6	1,789	9,472	5,183	14,535	5,375	597	1,615	36,777
MT	35	468	132	1,079	1	5	1,720	21	109	213	298	1	1	643	2,675	2,549	4,654	2,426	108	916	13,328
NC	308	5,933	1,496	13,100	9	23	20,869	252	1,412	2,578	3,402	11	10	7,665	35,381	34,557	71,009	28,054	1,772	8,995	179,768
ND	25	316	71	709	1	5	1,127	12	73	158	194	-	6	443	773	1,201	1,258	1,493	64	170	4,959
NE	48	643	226	1,843	5	7	2,772	38	226	335	645	2	3	1,249	4,411	3,249	7,203	4,099	347	1,015	20,324
NH	40	674	230	1,759	-	7	2,710	33	187	375	534	2	-	1,131	5,755	4,283	12,890	3,906	272	2,462	29,569
NJ	367	8,410	2,871	21,745	22	208	33,623	242	1,908	5,033	5,075	23	56	12,337	31,186	49,411	116,787	49,611	1,660	24,780	273,434
NM	120	1,172	352	2,596	7	4	4,251	70	311	568	760	1	1	1,711	6,352	5,620	13,299	5,225	292	3,238	34,026
NV	116	3,300	1,159	8,426	29	26	13,056	92	693	1,789	1,727	16	3	4,320	7,510	19,261	44,207	16,616	633	34,036	122,264
NY	561	11,628	3,565	31,250	62	175	47,241	306	3,211	7,617	7,547	26	54	18,761	40,722	67,453	137,292	69,074	2,275	15,795	332,612
OH	440	4,757	2,070	12,362	22	74	19,725	332	1,253	2,226	3,538	15	21	7,385	39,554	25,730	82,771	25,313	3,980	16,030	193,379
OK	108	1,742	428	3,490	7	25	5,800	100	503	798	1,293	1	2	2,697	10,461	7,388	13,858	7,024	614	1,891	41,236
OR	103	3,012	690	7,098	2	4	10,909	60	675	1,554	1,876	2	2	4,169	9,669	15,731	30,077	14,447	487	10,673	81,084
PA	457	6,580	1,966	15,375	16	84	24,478	372	1,727	3,167	4,056	25	29	9,376	43,770	36,510	88,782	34,837	2,249	11,488	217,636
RI	43	602	219	1,442	4	4	2,314	21	166	282	412	4	2	887	3,977	3,465	12,139	2,956	246	2,892	25,675
SC	149	2,765	899	6,453	4	19	10,289	121	713	1,379	1,985	8	8	4,214	18,215	16,240	39,569	13,987	1,123	7,656	96,790
SD	23	260	63	541	1	2	890	11	60	100	156	-	1	328	1,362	1,317	2,107	1,185	95	273	6,339
TN	171	2,941	732	6,993	4	11	10,852	122	772	1,260	1,970	2	2	4,128	20,429	15,992	32,278	14,841	1,113	4,152	88,805
TX	1,026	19,492	5,828	44,738	19	66	71,169	925	4,792	9,414	12,713	12	19	27,875	76,300	100,518	112,127	93,436	3,913	8,348	394,642
UT	90	1,864	551	4,394	-	1	6,900	72	482	1,333	434	-	-	2,724	9,925	10,367	22,936	9,889	399	7,994	61,510
VA	263	5,296	1,700	12,808	9	41	20,117	198	1,388	2,961	3,451	7	11	8,016	25,083	28,009	60,195	27,128	1,177	14,283	155,874
VT	37	356	101	714	2	5	1,215	38	79	136	155	-	1	409	2,488	1,862	4,107	1,648	135	497	10,737
WA	170	4,854	1,119	11,291	9	8	17,451	131	1,083	2,404	3,012	3	3	6,636	19,170	25,810	54,377	23,292	891	18,969	142,509
WI	300	2,034	765	5,441	1	22	8,563	168	502	971	1,523	4	6	3,174	16,111	10,959	34,515	12,112	901	6,902	81,500
WV	50	497	196	1,161	1	13	1,918	42	159	259	411	2	-	873	5,059	2,476	7,073	2,253	237	933	18,032
WY	15	254	104	649	-	5	1,027	21	78	129	185	-	1	414	1,460	1,241	2,167	1,356	61	387	6,672
Other ³	143	1,814	567	4,531	496	61	7,612	97	568	392	431	70	24	1,582	4,880	21,392	25,227	11,265	2,368	835	65,967
Total	11,534	206,908	62,417	492,080	976	2,070	775,985	8,602	51,063	105,178	130,270	412	634	296,159	977,197	1,184,083	2,605,797	1,048,907	63,621	698,583	6,578,188

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

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

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



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

State	2021							YTD-2022							Conservatorship to Date ¹						
	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total
AK	20	158	38	463	-	2	681	16	68	84	134	-	3	305	1,241	1,119	1,225	1,131	44	178	4,938
AL	106	1,162	411	2,931	6	18	4,634	78	298	672	924	5	1	1,978	16,697	6,813	20,205	6,320	1,052	2,313	53,400
AR	63	513	196	1,417	5	8	2,202	52	167	277	478	-	4	978	6,377	3,021	7,806	3,021	438	1,395	22,058
AZ	149	2,442	990	7,186	1	1	10,769	109	668	1,525	1,893	2	1	4,198	15,122	16,242	51,673	14,917	1,322	27,716	126,992
CA	702	14,313	4,488	39,989	35	33	59,560	440	3,843	8,812	8,937	27	6	22,065	56,217	104,076	203,094	84,416	3,075	62,981	513,859
CO	123	2,036	772	6,111	-	3	9,045	56	532	1,369	1,578	5	2	3,542	12,032	14,414	21,259	13,284	683	4,907	66,579
CT	86	1,540	631	4,447	4	55	6,763	89	356	1,002	1,014	-	22	2,483	9,771	8,691	26,687	9,539	560	4,835	60,083
DC	23	314	107	1,022	5	4	1,475	5	83	322	279	2	3	694	1,746	1,618	4,185	1,895	116	465	10,025
DE	27	384	169	1,022	2	13	1,617	25	91	255	260	2	6	639	3,049	2,242	7,433	2,119	191	1,585	16,619
FL	505	9,633	4,068	28,298	30	135	42,669	847	2,549	6,181	6,220	29	34	15,860	50,065	77,192	209,961	60,163	4,306	94,044	495,731
GA	234	3,657	1,484	11,259	6	23	16,663	218	1,039	2,492	2,944	8	2	6,703	28,785	24,106	70,216	23,700	2,226	10,773	159,806
HI	47	723	187	1,960	4	2	2,923	18	115	455	314	1	1	904	2,810	6,266	3,240	87	1,523	17,808	
IA	97	621	218	1,372	4	9	2,321	98	167	314	504	1	8	1,092	7,655	2,989	10,180	2,925	595	1,633	25,977
ID	31	425	125	1,238	1	2	1,822	63	106	199	347	1	-	716	4,123	2,916	7,481	2,619	257	3,717	21,113
IL	412	4,560	1,899	12,844	13	230	19,958	272	1,135	3,063	3,690	9	77	8,246	31,009	24,461	93,042	25,484	2,016	27,666	203,678
IN	165	1,311	590	3,560	6	14	5,646	106	382	747	1,218	3	6	2,462	21,316	7,762	27,283	7,416	1,439	4,657	69,873
KS	28	467	214	1,465	2	7	2,183	33	166	277	482	2	1	961	6,617	2,779	7,614	3,155	423	1,498	22,086
KY	65	662	249	1,700	7	8	2,691	46	198	371	578	1	4	1,198	9,606	3,889	10,944	3,555	467	1,889	30,350
LA	279	2,658	652	4,801	6	18	8,414	215	928	1,150	1,785	6	16	4,100	14,918	12,489	20,467	9,895	1,103	1,689	60,561
MA	99	1,837	663	6,699	10	11	9,319	52	523	1,210	1,652	8	6	3,451	15,875	12,388	41,875	13,383	1,147	6,977	91,645
MD	165	2,778	1,315	7,999	9	92	12,358	129	715	2,075	2,179	4	31	5,133	18,873	15,629	54,662	16,223	1,262	11,700	118,349
ME	19	236	108	737	-	20	1,120	22	68	138	180	1	6	415	3,832	1,715	6,846	1,718	265	1,749	16,125
MI	307	2,463	1,067	6,749	8	28	10,622	168	793	1,396	1,950	9	8	4,324	31,698	19,439	54,970	14,786	2,913	19,616	143,422
MN	141	1,427	594	5,041	-	13	7,216	134	427	1,166	1,534	1	3	3,265	12,990	9,100	26,859	11,043	965	6,851	67,808
MO	144	1,180	485	3,659	6	28	5,502	89	383	736	1,138	2	12	2,360	17,016	7,759	23,146	7,905	1,203	4,545	61,574
MS	94	492	228	1,703	3	14	2,534	70	180	364	565	-	5	1,184	7,992	3,382	10,973	3,656	531	1,268	27,802
MT	25	231	79	677	1	4	1,017	16	67	130	175	-	1	389	2,073	1,552	3,109	1,524	104	630	8,992
NC	206	2,785	933	7,905	7	12	11,848	176	785	1,585	2,070	10	6	4,632	26,523	19,702	45,965	16,945	1,592	5,881	116,608
ND	8	110	38	392	-	3	551	6	28	96	106	-	5	241	566	594	802	779	51	114	2,906
NE	29	355	147	1,288	3	4	1,826	26	124	240	457	1	3	851	3,497	2,039	5,187	2,862	321	712	14,618
NH	27	310	137	1,059	-	3	1,536	18	117	226	309	2	-	672	4,312	2,401	8,262	2,305	255	1,573	19,108
NJ	256	4,473	1,957	13,441	19	152	20,298	185	1,198	3,209	3,075	20	46	7,733	24,058	29,843	79,650	30,474	1,430	16,551	182,006
NM	103	672	236	1,726	7	4	2,748	59	182	379	471	1	1	1,093	4,915	3,526	8,875	3,365	263	2,155	23,099
NV	88	1,854	855	5,631	22	17	8,467	73	454	1,224	1,142	13	1	2,907	5,862	12,054	28,275	11,028	565	20,645	78,429
NY	325	6,091	2,297	19,227	44	116	28,100	215	2,041	4,732	4,559	20	38	11,605	31,306	39,917	93,103	41,396	1,837	10,193	217,752
OH	265	2,240	1,265	7,273	14	49	11,106	222	638	1,285	2,084	11	16	4,256	29,801	14,133	53,574	14,509	2,308	11,006	125,331
OK	77	828	274	2,080	6	19	3,284	77	237	498	826	-	2	1,640	8,255	4,258	9,384	4,208	542	1,340	27,987
OR	74	1,539	423	4,070	2	3	6,111	53	359	940	1,069	-	2	2,423	7,375	9,295	19,337	8,325	440	6,520	51,292
PA	285	3,500	1,280	9,597	15	59	14,736	281	1,042	1,971	2,494	20	28	5,836	33,273	22,229	59,881	21,579	1,899	7,726	146,551
RI	27	281	154	898	3	2	1,365	11	102	181	264	2	-	560	2,895	1,911	7,938	1,802	215	1,876	16,637
SC	93	1,278	568	4,011	3	17	5,970	79	380	887	1,204	6	6	2,562	13,456	9,223	26,376	8,584	1,019	5,181	63,839
SD	19	146	44	359	1	2	571	10	31	71	99	-	1	212	1,021	820	1,441	785	87	217	4,371
TN	114	1,364	481	4,265	3	9	6,236	80	373	778	1,196	1	1	2,429	16,043	9,407	21,680	9,120	936	2,893	60,079
TX	726	10,153	4,129	27,689	16	41	42,754	733	2,796	6,340	7,916	8	12	17,805	60,117	61,720	76,432	57,549	3,667	5,728	265,213
UT	53	867	338	2,578	-	1	3,837	51	231	509	764	3	-	1,558	7,575	14,229	5,943	372	4,724	38,600	
VA	174	2,516	1,074	7,753	8	28	11,553	156	811	1,869	2,047	6	6	4,895	18,617	16,174	39,107	16,490	1,101	9,149	100,638
VT	14	148	48	387	2	3	602	13	46	80	88	-	1	228	1,814	934	2,664	850	113	323	6,698
WA	98	2,517	711	6,998	7	5	10,336	87	593	1,518	1,849	3	3	4,053	14,562	15,443	35,576	14,358	798	11,958	92,695
WI	227	1,011	485	3,420	1	16	5,160	133	280	626	949	-	5	1,993	12,514	6,422	22,127	7,741	808	4,513	54,125
WV	34	234	117	659	1	10	1,055	23	76	149	229	2	-	479	3,817	1,310	4,246	1,278	204	591	11,446
WY	10	118	72	414	-	4	618	16	48	86	118	-	1	269	1,201	753	1,525	892	59	283	4,713
Other ³	86	1,158	353	3,595	496	47	5,735	83	444	251	308	68	16	1,170	3,693	13,218	17,593	8,627	2,342	679	46,152
Total	7,574	104,771	40,443	303,064	854	1,421	458,127	6,332	29,463	66,512	78,645	326	469	181,747	746,537	694,748	1,712,690	640,826	52,014	441,331	4,288,146

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

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

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



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

State	2021							YTD-2022							Conservatorship to Date ¹						
	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total
AK	10	214	28	349	-	-	601	3	42	70	95	-	-	210	242	854	718	769	4	76	2,663
AL	55	1,009	222	1,563	-	4	2,853	32	264	360	560	2	1	1,219	4,153	4,214	8,657	3,552	139	807	21,522
AR	18	606	115	964	4	5	1,712	14	124	178	306	1	-	623	1,641	2,104	3,684	1,988	44	650	10,111
AZ	75	2,325	449	4,066	1	1	6,917	46	564	748	1,151	1	-	2,510	4,985	11,469	28,415	8,684	76	19,056	72,685
CA	296	12,700	2,578	25,137	7	16	40,734	159	2,476	5,162	6,183	6	3	13,989	17,023	67,430	113,692	53,395	204	44,775	296,519
CO	54	2,090	418	3,845	1	1	6,409	32	441	744	997	1	-	2,215	3,124	8,870	11,415	8,543	36	2,857	34,845
CT	34	1,313	370	2,749	2	23	4,491	37	280	587	689	2	6	1,601	2,773	5,987	12,139	6,015	51	2,313	29,278
DC	7	368	74	589	-	-	1,038	5	79	166	204	1	2	457	459	1,264	1,984	1,158	14	276	5,155
DE	10	304	80	520	1	8	923	10	81	128	169	-	1	389	1,009	1,327	3,626	1,210	26	699	7,896
FL	227	9,041	1,891	15,823	11	59	27,052	112	1,592	3,217	3,683	9	12	8,625	14,246	55,637	102,729	34,849	717	52,487	260,664
GA	142	4,014	799	7,089	5	5	12,054	76	770	1,454	1,915	2	2	4,219	11,085	18,724	38,274	14,901	380	6,650	90,015
HI	31	619	116	1,076	1	1	1,844	5	55	262	190	-	-	512	617	2,521	3,004	1,827	14	928	8,911
IA	45	474	107	818	2	3	1,449	34	141	172	288	-	1	636	2,149	1,979	4,927	1,697	89	704	11,545
ID	22	531	78	678	1	1	1,311	26	102	104	234	-	-	466	1,380	2,345	4,122	1,551	16	2,066	11,480
IL	200	4,840	1,267	9,686	9	126	16,128	108	993	2,114	2,721	3	30	5,969	11,293	23,091	54,103	19,483	548	15,966	124,484
IN	193	1,539	355	2,608	5	16	4,716	118	427	530	943	2	4	2,024	7,536	6,621	15,304	5,843	782	2,330	38,416
KS	49	658	120	1,134	-	1	1,962	27	179	210	334	2	1	753	2,450	2,441	4,347	2,322	61	680	12,301
KY	66	890	196	1,512	4	7	2,675	25	224	300	530	-	1	1,080	3,386	3,449	7,155	3,307	149	985	18,431
LA	69	1,989	284	2,891	2	9	5,244	66	510	623	1,155	1	3	2,358	3,782	6,811	8,402	6,252	100	736	26,083
MA	73	2,076	438	4,131	3	9	6,730	46	418	779	1,135	2	4	2,384	4,792	9,521	21,465	8,736	84	3,823	48,422
MD	90	2,770	731	4,872	-	36	8,499	62	553	1,172	1,546	1	16	3,350	6,462	12,406	28,886	10,265	139	6,709	64,868
ME	19	321	93	603	-	3	1,039	11	70	102	144	2	1	330	1,176	1,428	3,424	1,349	30	774	8,182
MI	226	2,820	646	4,805	4	13	8,514	106	669	936	1,472	2	4	3,189	9,298	15,102	31,211	11,250	3,446	10,817	81,124
MN	85	1,663	476	3,515	2	6	5,747	40	355	756	1,013	1	1	2,166	5,042	7,424	18,426	7,624	54	4,775	43,346
MO	75	1,644	350	2,636	5	19	4,729	42	420	545	863	1	6	1,877	5,506	6,556	12,865	5,637	254	2,517	33,335
MS	24	434	88	761	-	2	1,309	13	124	176	291	-	1	605	1,480	1,801	3,562	1,719	66	347	8,975
MT	10	237	53	402	-	1	703	5	42	83	123	1	-	254	602	997	1,545	902	4	286	4,336
NC	102	3,148	563	5,195	2	11	9,021	76	627	993	1,332	1	4	3,033	8,858	14,855	25,044	11,109	180	3,114	63,160
ND	17	206	33	317	1	2	576	6	45	62	88	-	1	202	207	607	456	714	13	56	2,053
NE	19	288	79	555	2	3	946	12	102	95	188	1	-	398	914	1,210	2,016	1,237	26	303	5,706
NH	13	364	93	700	-	4	1,174	15	70	149	225	-	-	459	1,443	1,882	4,628	1,601	17	889	10,461
NJ	111	3,937	914	8,304	3	56	13,325	57	710	1,824	2,000	3	10	4,604	7,128	19,568	37,137	19,137	230	8,229	91,428
NM	17	500	116	870	-	-	1,503	11	129	189	289	-	-	618	1,437	2,094	4,424	1,860	29	1,083	10,927
NV	28	1,446	304	2,795	7	9	4,589	19	239	565	585	3	2	1,413	1,648	7,207	15,932	5,588	68	13,391	43,835
NY	236	5,537	1,268	12,023	18	59	19,141	91	1,170	2,885	2,988	6	16	7,156	9,416	27,536	44,189	27,678	438	5,602	114,860
OH	175	2,517	805	5,089	8	25	8,619	110	615	941	1,454	4	5	3,129	9,753	11,597	29,197	10,804	1,672	5,024	68,048
OK	31	914	154	1,410	1	6	2,516	23	266	300	467	1	-	1,057	2,206	3,130	4,474	2,816	72	551	13,249
OR	29	1,473	267	3,028	-	1	4,798	7	316	614	807	2	-	1,746	2,294	6,436	10,740	6,122	47	4,153	29,792
PA	172	3,080	686	5,778	1	25	9,742	91	685	1,196	1,562	5	1	3,540	10,533	14,281	28,901	13,258	350	3,762	71,085
RI	16	321	65	544	1	2	949	10	64	101	148	2	2	327	1,082	1,554	4,201	1,154	31	1,016	9,038
SC	56	1,487	331	2,442	1	2	4,319	42	333	492	781	2	2	1,652	4,759	7,017	13,193	5,403	104	2,475	32,951
SD	4	114	19	182	-	-	319	1	29	29	57	-	-	116	341	497	666	400	8	56	1,968
TN	57	1,577	251	2,728	1	2	4,616	42	399	482	774	1	1	1,699	4,386	6,585	10,598	5,721	177	1,259	28,726
TX	300	9,339	1,699	17,049	3	25	28,415	192	1,996	3,074	4,797	4	7	10,070	16,183	38,798	35,695	35,887	246	2,620	129,429
UT	37	997	213	1,816	-	-	3,063	21	251	324	569	1	-	1,166	2,350	4,610	8,707	3,946	27	3,270	22,910
VA	89	2,780	626	5,055	1	13	8,564	42	577	1,092	1,404	1	5	3,121	6,466	11,835	21,088	10,638	76	5,134	55,236
VT	23	208	53	327	-	2	613	25	33	56	67	-	-	181	674	928	1,443	798	22	174	4,039
WA	72	2,337	408	4,293	2	3	7,115	44	490	886	1,163	-	-	2,583	4,608	10,367	18,801	8,934	93	7,011	49,814
WI	73	1,023	280	2,021	-	6	3,403	35	222	345	574	4	1	1,181	3,597	4,537	12,388	4,371	93	2,389	27,375
WV	16	263	79	502	-	3	863	19	83	110	182	-	-	394	1,242	1,166	2,827	975	33	342	6,586
WY	5	136	32	235	-	1	409	5	30	43	67	-	-	145	259	488	642	464	2	104	1,959
Other ³	57	656	214	936	-	14	1,877	14	124	141	123	2	8	412	1,187	8,174	7,634	2,638	26	156	19,815
Total	3,960	102,137	21,974	189,016	122	649	317,858	2,270	21,600	38,666	51,625	86	165	114,412	230,660	489,335	893,107	408,081	11,607	257,252	2,290,042

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

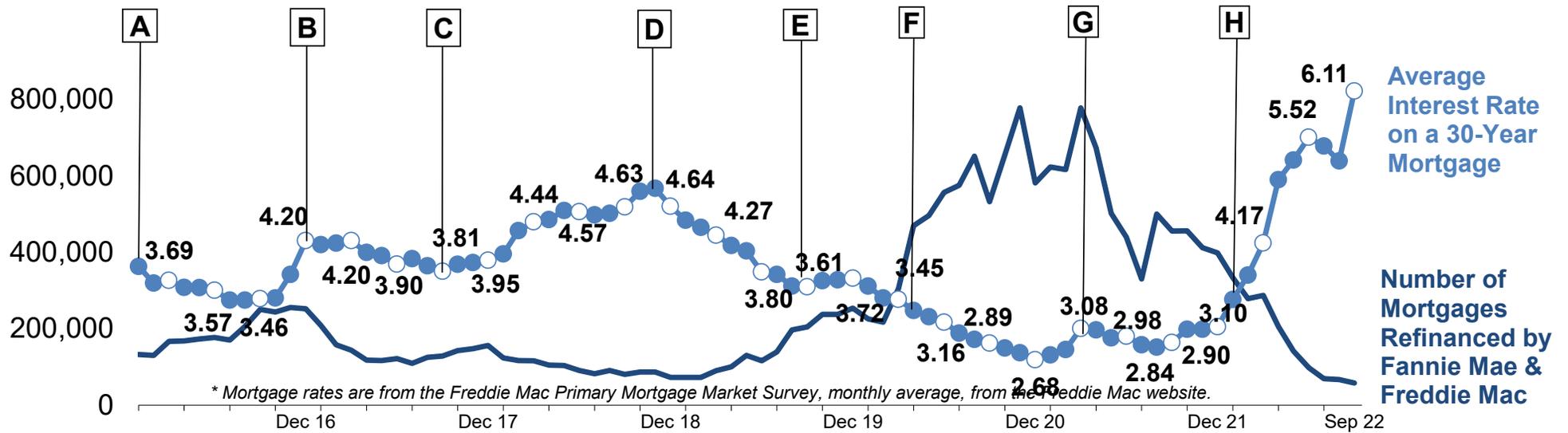
² Consists of Payment Deferrals and Charge-offs-in-lieu.

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



Total refinance volume decreased in September 2022 due to the increase in mortgage rates through August. Mortgage rates continued to increase in September: the average interest rate on a 30-year fixed rate mortgage increased to 6.11 percent from an August level of 5.22 percent.

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

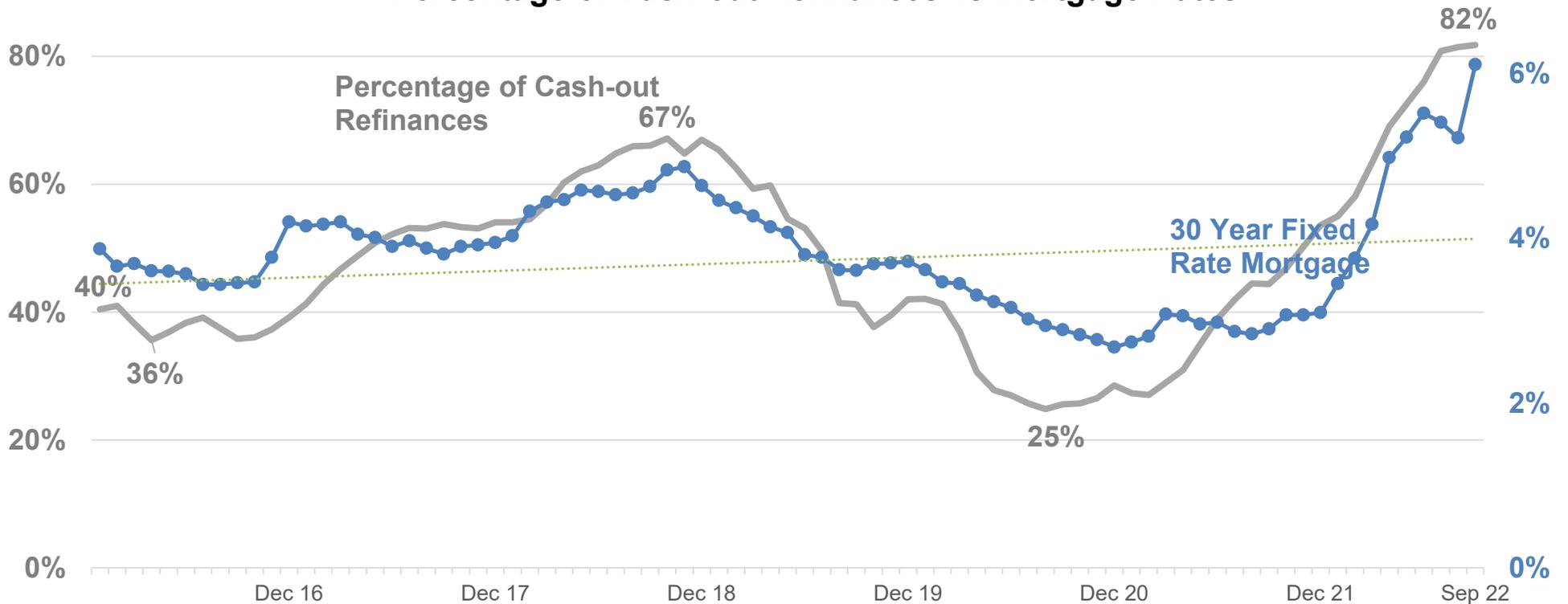
- rate was raised to 1% on March 16, 1.25% on June 15, and 1.5% on December 14.
- D - Mortgage rates peaked in 2018, as the target Federal Funds rate was incrementally raised quarterly to 1.75%, 2%, 2.25% and 2.5%, with the Federal Reserve projecting a continued steady growth of the US economy in 2018.
- 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 rose to 82 percent in September, representing the highest level observed in the last seven years. Rising mortgage rates have decreased the opportunities for non cash-out borrowers to refinance at lower rates and lower their monthly payments.

Percentage of Cash-out Refinances vs Mortgage Rates

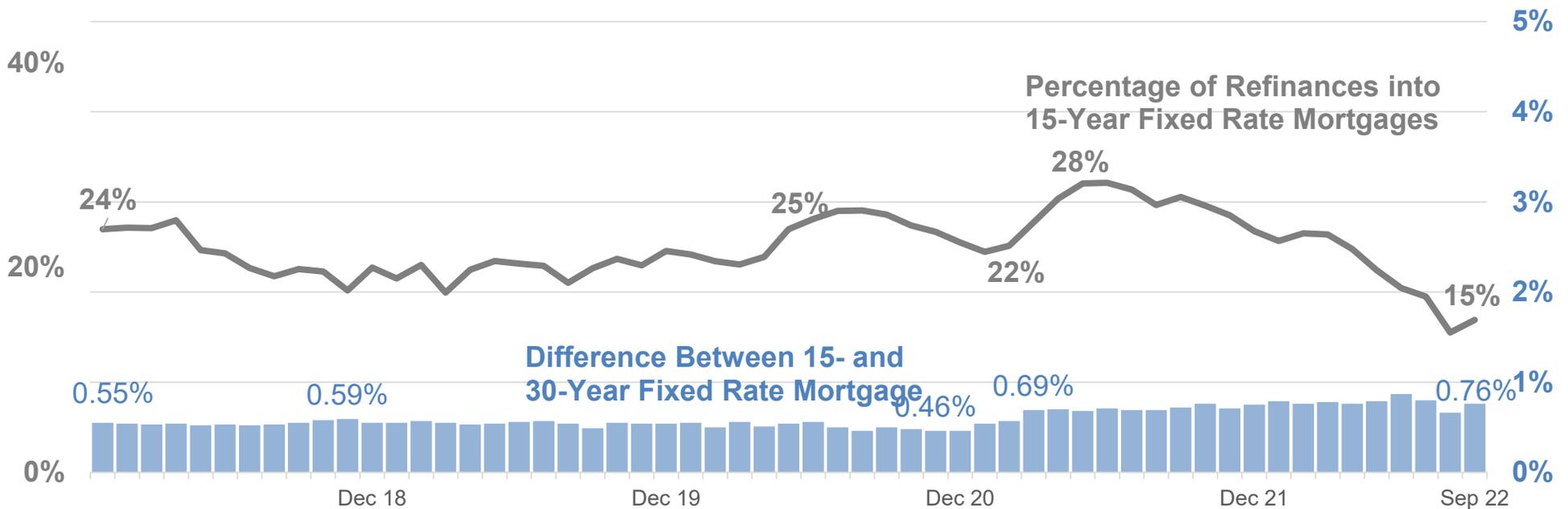


Source: FHFA (Fannie Mae and Freddie Mac). Mortgage rates are from the Freddie Mac Primary Mortgage Market Survey, monthly average, from the Freddie Mac website.



The percentage of borrowers refinancing into shorter term 15-year fixed rate mortgages increased to 15 percent in September as the difference between 15- and 30-year fixed rate mortgages decreased to 0.66 percent in August. Interest rate savings of a 15-year fixed mortgage over a 30-year mortgage has been higher in 2022 compared to previous years amid a sharp rise in mortgage rates since December of last year. However, the higher monthly cost of a 15-year fixed rate mortgage compared to the greater affordability of 30-year fixed rate mortgage has reduced borrower interest in the 15-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)

	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22
Total Refinances													
Fannie Mae	325,441	419,185	438,677	913,596	945,592	1,077,413	1,077,094	905,959	673,799	668,524	487,382	239,881	98,853
Freddie Mac	215,137	309,656	308,783	608,876	813,347	936,169	939,871	708,124	612,011	597,518	412,136	204,969	95,336
Total	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	444,850	194,189
Fannie Mae													
FRM 30 (incl FRM 25 & 40)	237,239	300,976	308,211	616,410	617,661	728,491	729,646	555,895	406,088	415,374	317,224	171,163	78,274
FRM 20	20,085	27,519	37,970	81,959	80,818	91,779	81,261	79,040	59,159	66,714	44,067	13,701	4,172
FRM 15	66,706	88,497	89,920	211,312	245,241	255,687	265,926	267,274	202,270	182,903	122,905	53,140	14,990
All Other	1,411	2,193	2,576	3,915	1,872	1,456	261	3,750	6,282	3,533	3,186	1,877	1,417
Freddie Mac													
FRM 30 (incl FRM 25 & 40)	158,213	218,012	218,187	414,227	535,243	639,178	666,095	454,835	406,195	401,886	283,995	149,937	74,346
FRM 20	15,275	24,170	22,594	43,228	65,410	70,542	68,635	62,196	46,267	48,355	34,367	13,119	3,637
FRM 15	38,534	63,808	64,595	142,884	201,978	215,058	194,348	178,101	141,890	132,975	84,128	37,189	14,656
All Other	3,115	3,666	3,407	8,537	10,716	11,391	10,793	12,992	17,659	14,302	9,646	4,724	2,697

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.

