



FORECLOSURE PREVENTION REPORT

FEDERAL PROPERTY MANAGER'S REPORT

FIRST QUARTER 2016



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3.693 million troubled homeowners helped during conservatorships

29% of loan modifications in 1Q16 reduced borrowers' monthly payments by over 30%

60+ days delinquent loans ↓ **10%** in 1Q16

REO inventory ↓ **9%** in 1Q16

First Quarter 2016 Highlights

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 49,573 foreclosure prevention actions in the first quarter of 2016, bringing the total to 3,693,022 since the start of conservatorships in September 2008. Of these actions, 3,045,413 have helped troubled homeowners stay in their homes including 1,930,635 permanent loan modifications.
- Approximately 29 percent of all permanent loan modifications in the first quarter helped to reduce homeowners' monthly payments by over 30 percent.
- The share of modifications with principal forbearance remained at 19 percent. Modifications with extend-term only accounted for 48 percent of all loan modifications in the first quarter due to improved house prices and a declining HAMP eligible population.
- As of March 31, 2016, approximately 20 percent of loans modified in the first quarter of 2015 had missed two or more payments, one year after modification.
- There were 7,327 completed short sales and deeds-in-lieu during the quarter, bringing the total to 647,609 since the conservatorships began in September in 2008.

The Enterprises' Mortgage Performance:

- The number of 60+ days delinquent loans further declined 10 percent to 461,696 at the end of the first quarter, which remains the lowest level since the first quarter of 2008.
- The Enterprises' serious delinquency rate fell to 1.3 percent at the end of the first quarter, which is the lowest level since the start of conservatorships. This compared with 4.9 percent for Federal Housing Administration (FHA) loans, 2.5 percent for Veterans Affairs (VA) loans and 3.3 percent for all loans (Industry average).

The Enterprises' Foreclosures:

- Foreclosure starts decreased 6 percent to 60,706 while third-party and foreclosure sales fell slightly to 24,954 in the first quarter.
- REO inventory fell 9 percent during the quarter to 66,277, as property dispositions continued to outpace property acquisitions.

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

Foreclosure Prevention Activities

	4Q15	1Q16
HAMP Active Trials	3,758	3,082
HAMP Active Permanent - Cum.	388,640	378,856
Completed Foreclosure Prevention Actions		
Loan Modifications *	29,917	31,809
Repayment Plans	8,310	8,194
Forbearance Plans	1,654	1,958
Charge-offs-in-lieu	290	285
Home Retention Actions	40,171	42,246
Short Sales	5,303	4,837
Deeds-in-lieu	2,295	2,490
Home Forfeiture Actions	7,598	7,327
TOTAL	47,769	49,573

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

	4Q15	1Q16
30-59 Days Delinquent	396,256	337,335
60-plus-days Delinquent	515,420	461,696
Seriously Delinquent*	408,429	375,325
Foreclosure Starts	64,852	60,706
Third-party & Foreclosure Sales	25,096	24,954
REO Inventory	72,783	66,277

(Percent of total loans serviced)

30-59 Days Delinquent	1.42%	1.21%
60-plus-days Delinquent	1.85%	1.66%
Seriously Delinquent*	1.46%	1.35%

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

Source: FHFA (Fannie Mae and Freddie Mac)



Loan Modifications - Status Update

Recent Announcements

- On November 10, 2015, the Federal Housing Finance Agency (FHFA) [announced](#) an expansion of the Neighborhood Stabilization Initiative (NSI) to 18 metropolitan areas around the country. Since December 1, 2015, local community organizations have been given the opportunity to review and purchase foreclosed properties owned by Fannie Mae or Freddie Mac in these 18 metropolitan areas prior to these properties being made publicly available for purchase.
- On April 14, 2016, the Federal Housing Finance Agency (FHFA) [announced](#) that Fannie Mae and Freddie Mac will offer principal reduction to certain underwater borrowers, who are seriously delinquent and still struggling in the aftermath of the financial crisis, to help them avoid foreclosure and stay in their homes.

HAMP Activity

- A total of 1,088,187 troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. 652,165 of these homeowners have been granted permanent modifications through HAMP.
- A total of 3,082 homeowners were in a HAMP trial modification period at the end of the first quarter.

Non-HAMP Modification Activity

- Non-HAMP modifications accounted for 92 percent of all permanent loan modifications in the first quarter.
- A total of 29,333 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the first quarter, bringing the total number of non-HAMP permanent modifications to 1,182,540 since April 2009.

HAMP Statistics

Cumulative from April 2009 through

	4Q15	1Q16
Trial Modifications Ever Started	1,086,307	1,088,187
Less:		
Trials Disqualified	(78,672)	(78,712)
Trials Cancelled	(353,853)	(354,228)
Permanent Modifications	(650,024)	(652,165)
Trials Remaining Active	3,758	3,082
Permanent Modifications Started	650,024	652,165
Less:		
Modifications Defaulted	(210,230)	(215,366)
Modifications Paid off	(49,727)	(56,255)
Modifications Withdrawn	(1,427)	(1,688)
Active Permanent Modifications	388,640	378,856

Source: FHFA (Fannie Mae and Freddie Mac)

Non-HAMP Modification Statistics

Cumulative from April 2009 through

	4Q15	1Q16
Permanent Loan Modifications	1,153,207	1,182,540

Source: FHFA (Fannie Mae and Freddie Mac)

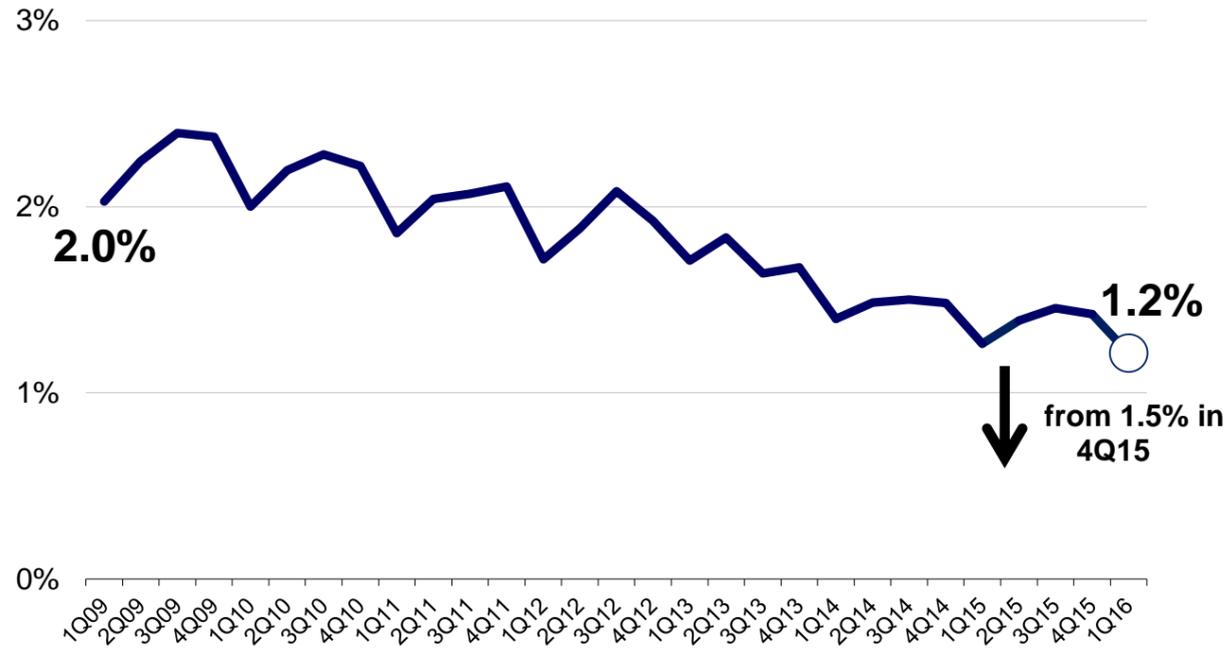
652K
HAMP permanent
modifications
since April 2009

1,182K
Non-HAMP
permanent
modifications
since April 2009

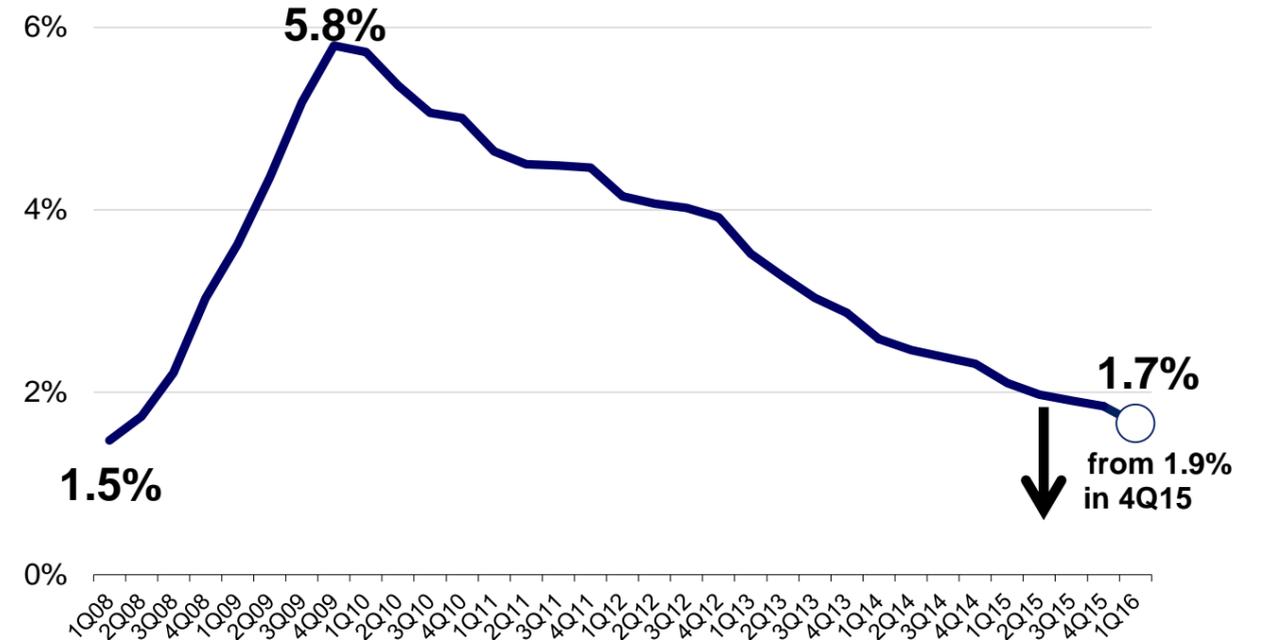


Mortgage Performance

Enterprises' 30-59 Days Delinquency Rates



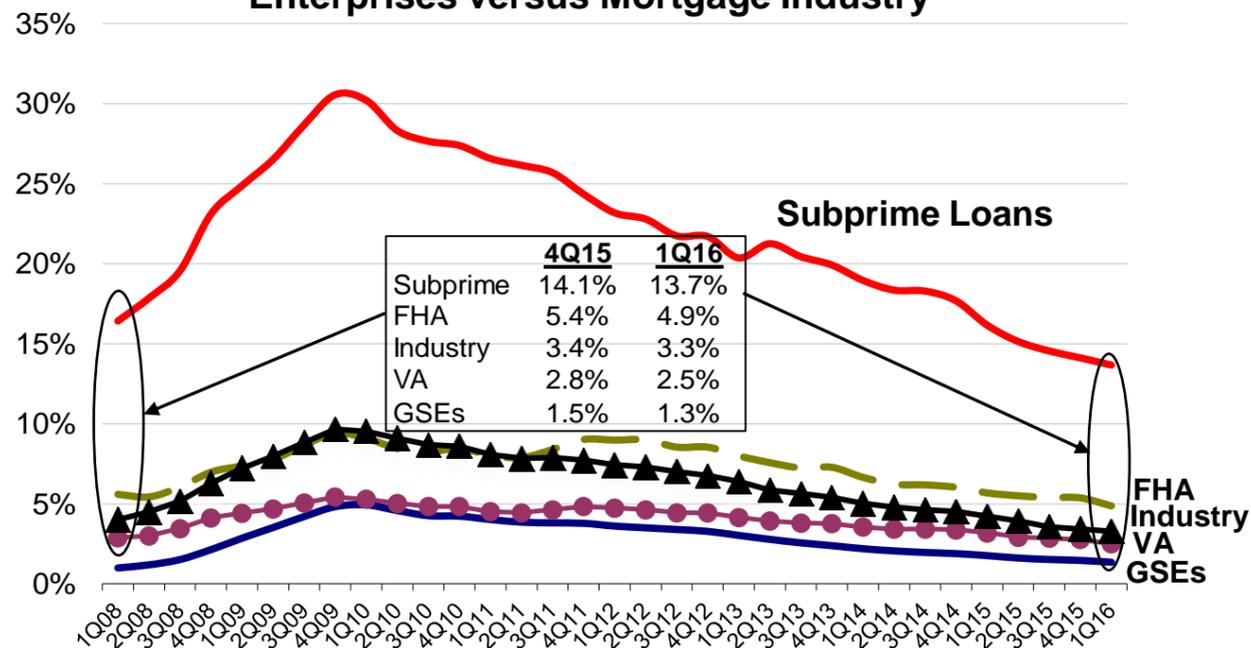
Enterprises' 60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

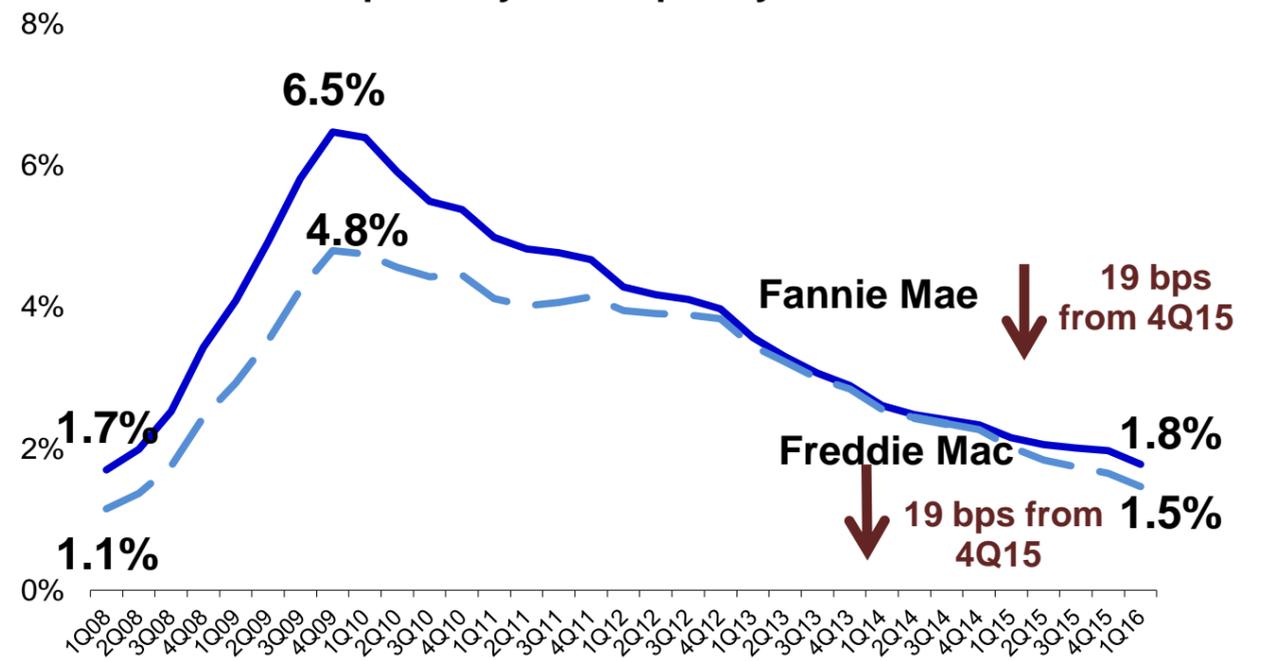
Source: FHFA (Fannie Mae and Freddie Mac)

Serious Delinquency Rates²
Enterprises versus Mortgage Industry



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

60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

¹ Includes loans with missing original credit score.
² 90 days or more delinquent, or in the process of foreclosure.



Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 49,573 foreclosure prevention actions in the first quarter, bringing the total to 3,693,022 since the start of conservatorships in September 2008. Of these actions, 1,930,635 have been permanent loan modifications. A total of 1,114,778 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. 647,609 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	2013	2014	2015	YTD Mar-16	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	85,386	51,481	39,317	8,194	850,174
Forbearance Plans	12,671	11,260	8,170	1,958	181,661
Charge-offs-in-lieu	647	1,378	1,219	285	12,765
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Loan Modifications	<u>243,195</u>	<u>189,975</u>	<u>148,109</u>	<u>31,809</u>	<u>1,930,635</u>
Total	341,899	254,094	196,815	42,246	3,045,413
Nonforeclosure - Home Forfeiture Actions					
Short Sales	87,742	38,198	25,081	4,837	565,919
Deeds-in-lieu	<u>18,087</u>	<u>14,926</u>	<u>10,170</u>	<u>2,490</u>	<u>81,690</u>
Total	105,829	53,124	35,251	7,327	647,609
Total Foreclosure Prevention Actions	447,728	307,218	232,066	49,573	3,693,022

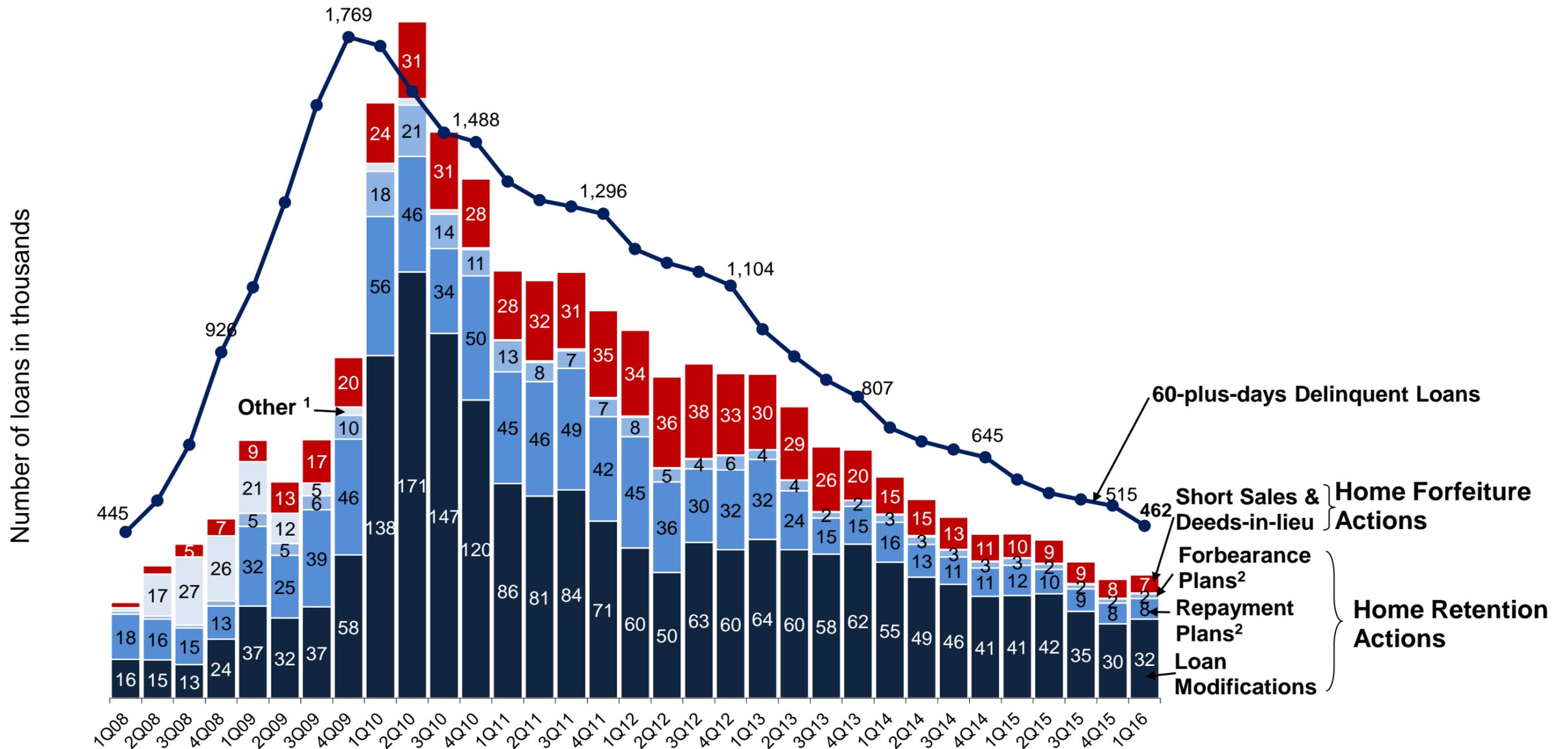
¹ Since the first full quarter in conservatorship (4Q08).

Source: FHFA (Fannie Mae and Freddie Mac)



60+ Days Delinquent Loans and Foreclosure Prevention Actions

The Enterprises' foreclosure prevention actions increased slightly in the first quarter as the number of 60+ days delinquent loans remained at the lowest level since the first quarter of 2008. A total of 49,573 foreclosure prevention actions were completed during the quarter. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including 31,809 permanent loan modifications.



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

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

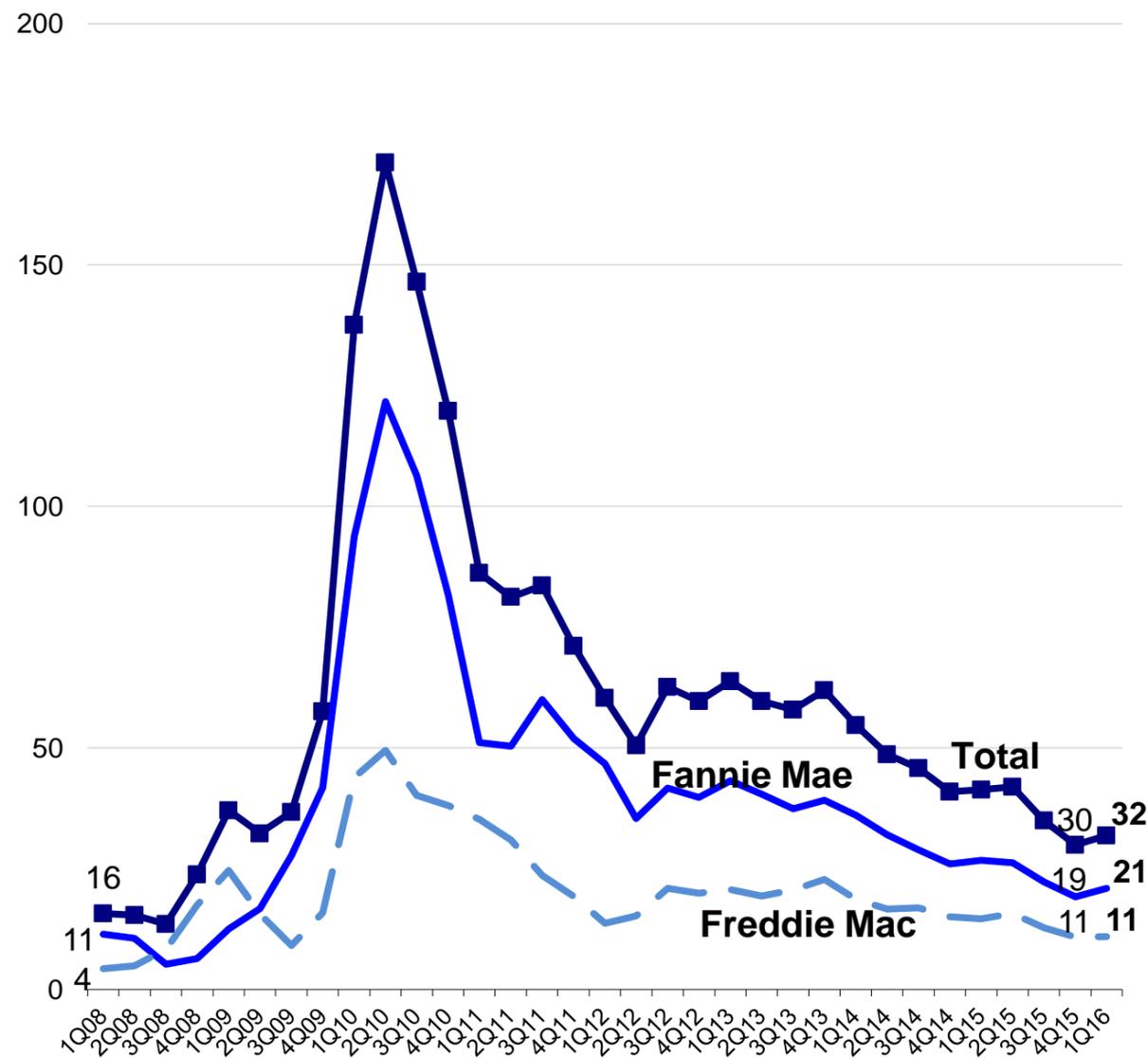
Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosure Prevention Activity: Home Retention Actions

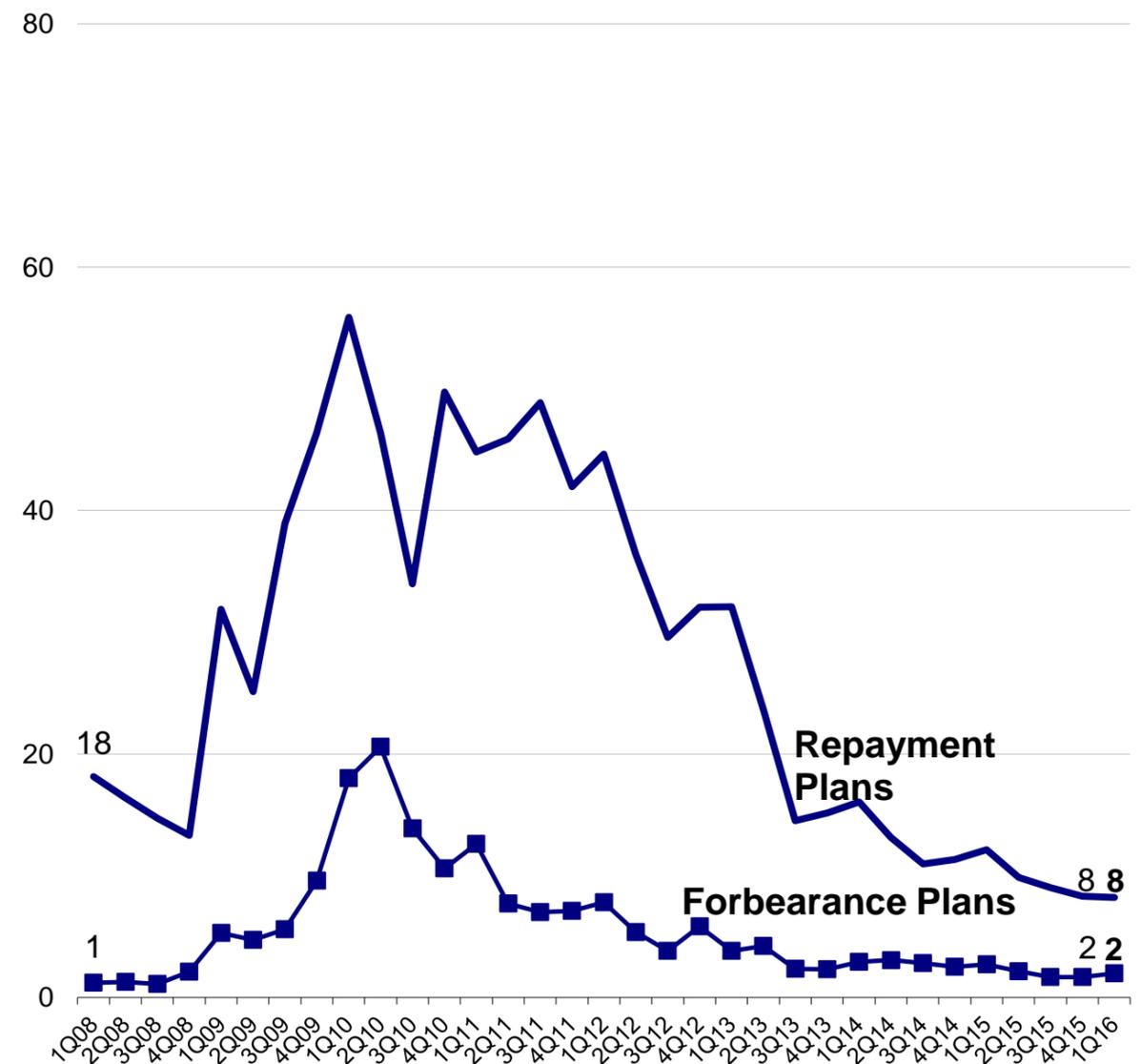
There were 31,809 permanent loan modifications in the first quarter, bringing the total number of permanent modifications to 1,930,635 since the start of conservatorships. In addition, the Enterprises completed 8,194 repayment plans and 1,958 forbearance plans to help delinquent borrowers during the quarter.

Loan Modifications Completed
(Number of loans in thousands)



Source: FHFA (Fannie Mae and Freddie Mac)

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

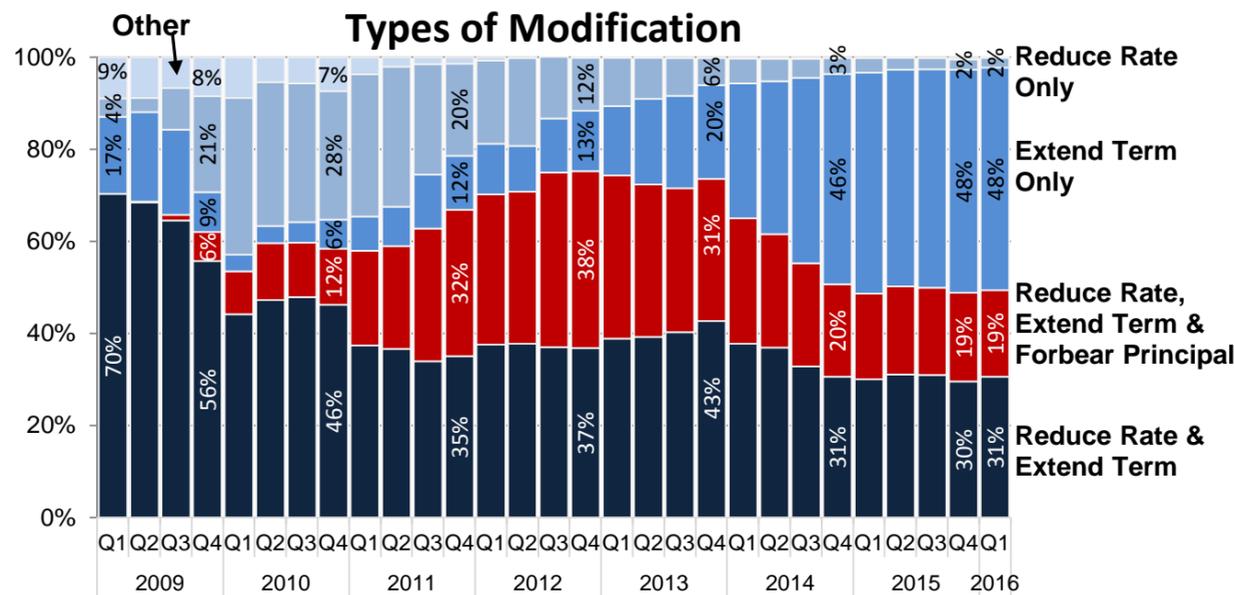


Source: FHFA (Fannie Mae and Freddie Mac)

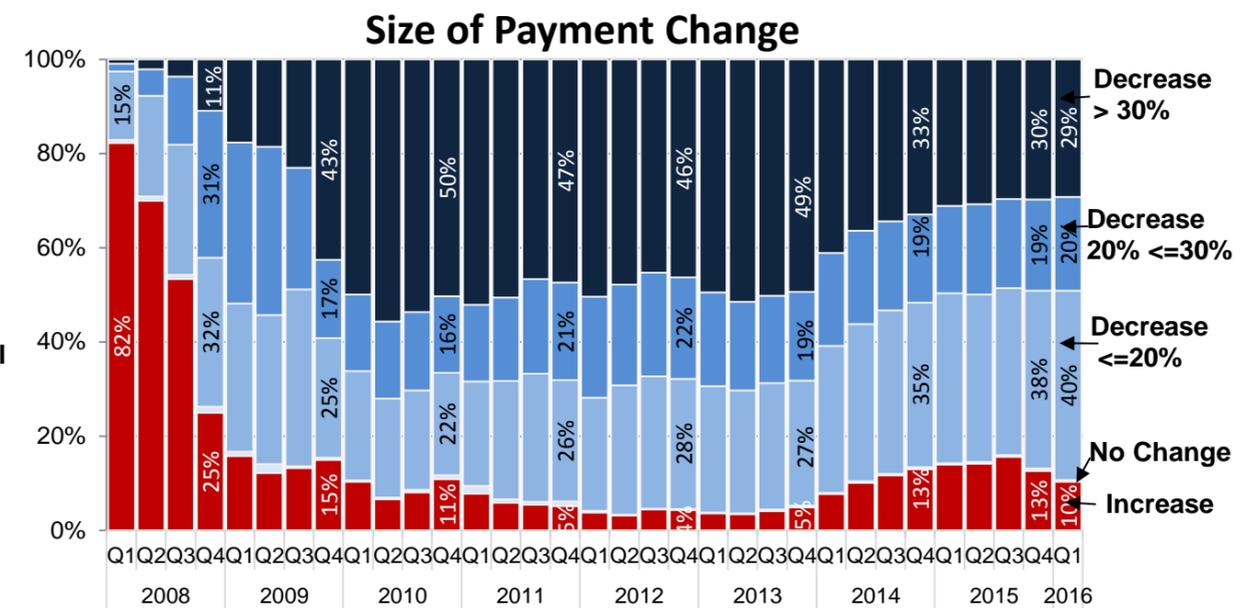


Enterprises' Loan Modifications

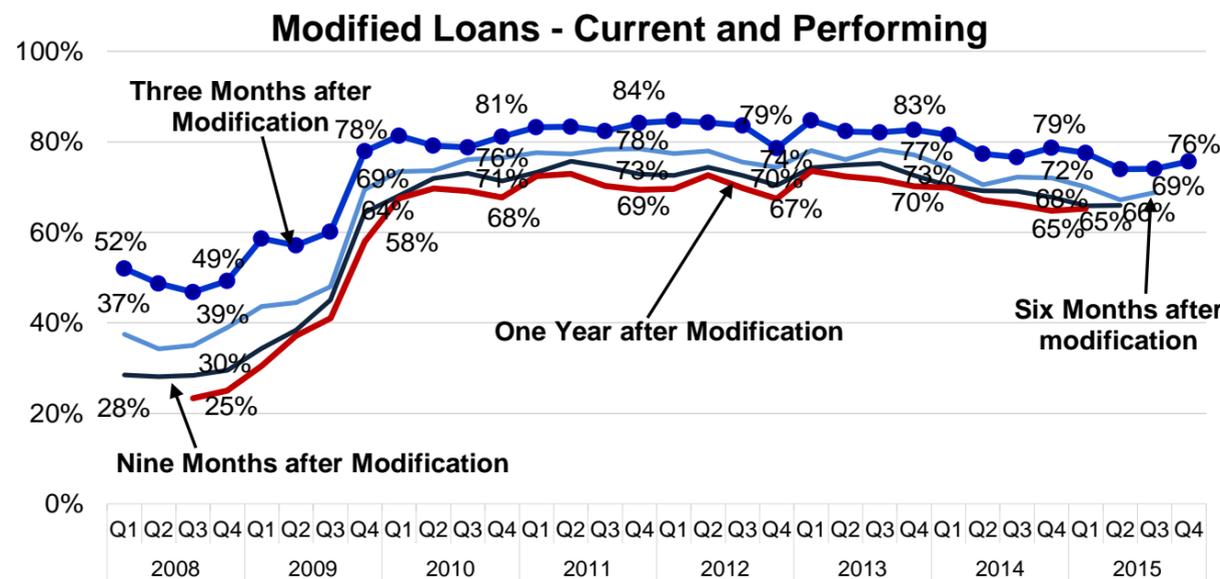
The share of the Enterprises' modifications with extend-term only remained unchanged in the first quarter. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions are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



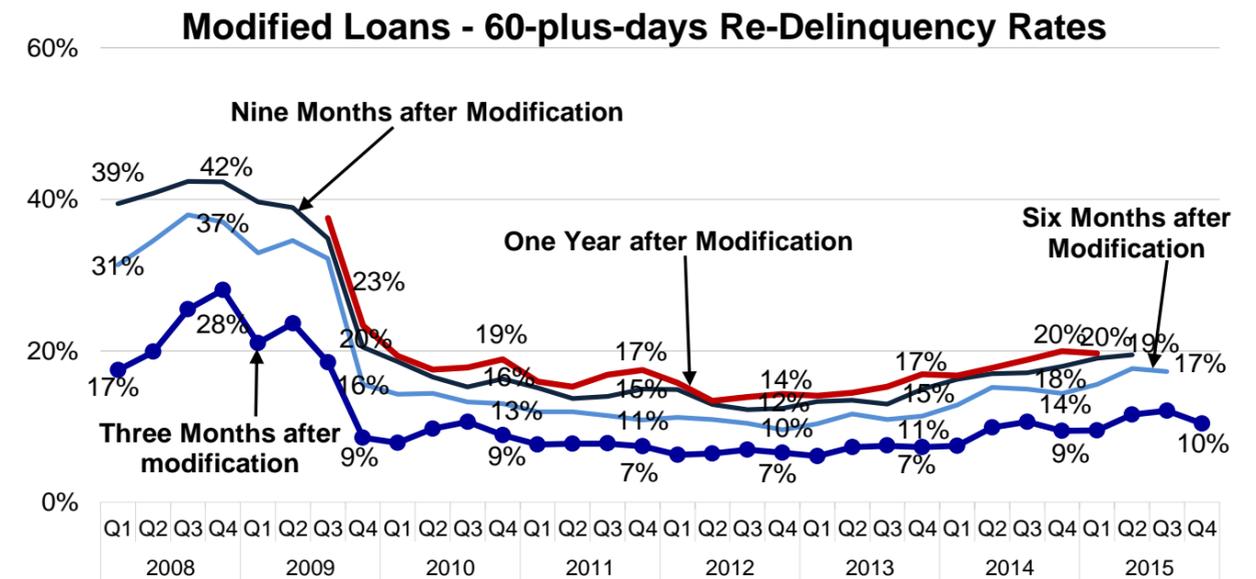
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



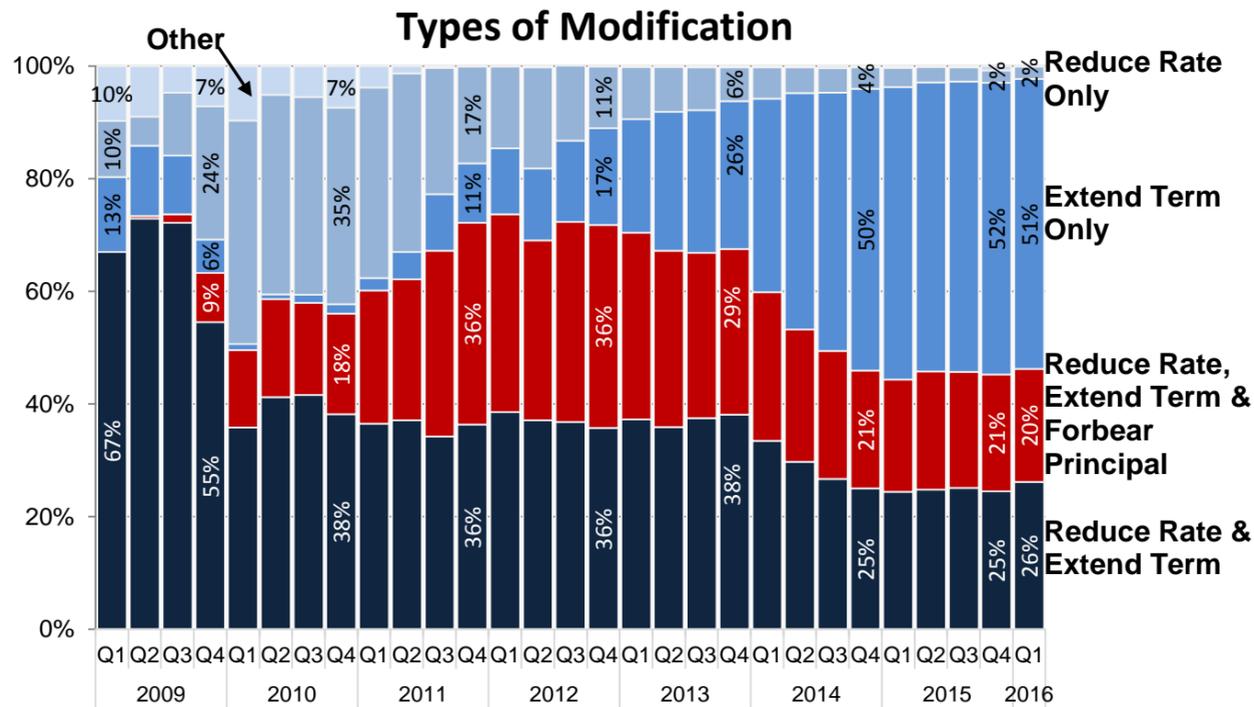
Source: FHFA (Fannie Mae and Freddie Mac)



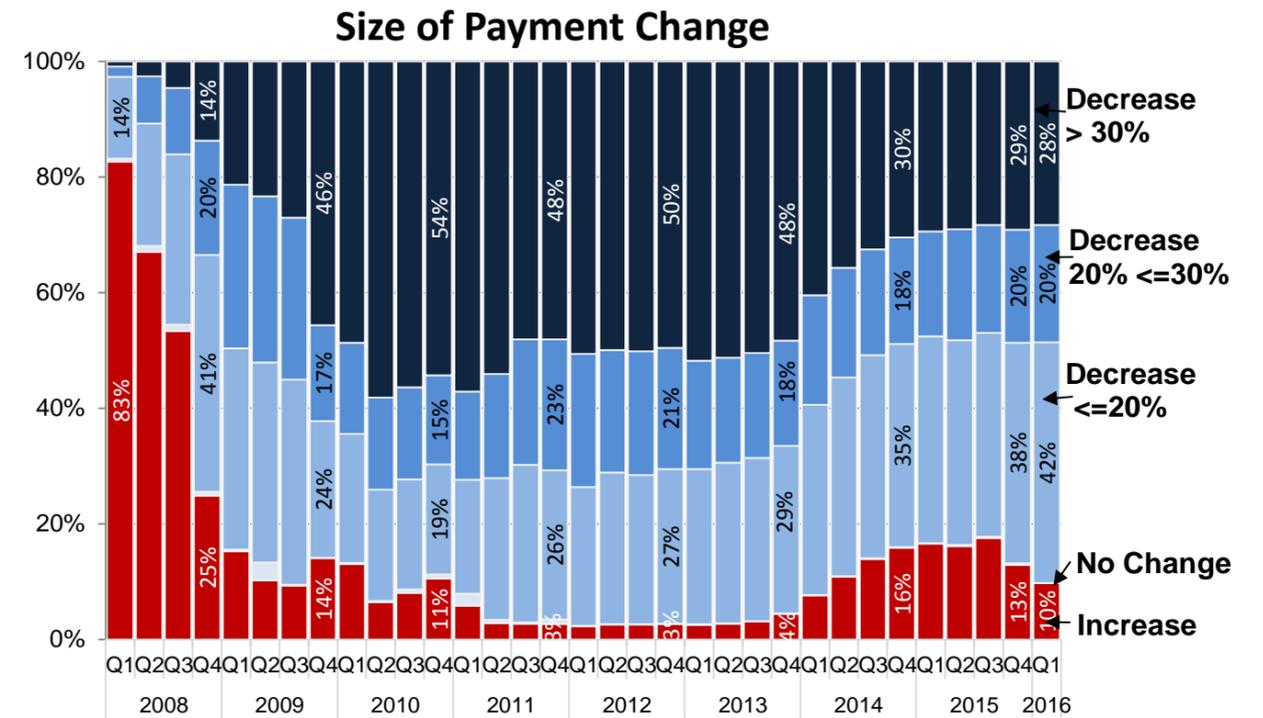
Source: FHFA (Fannie Mae and Freddie Mac)



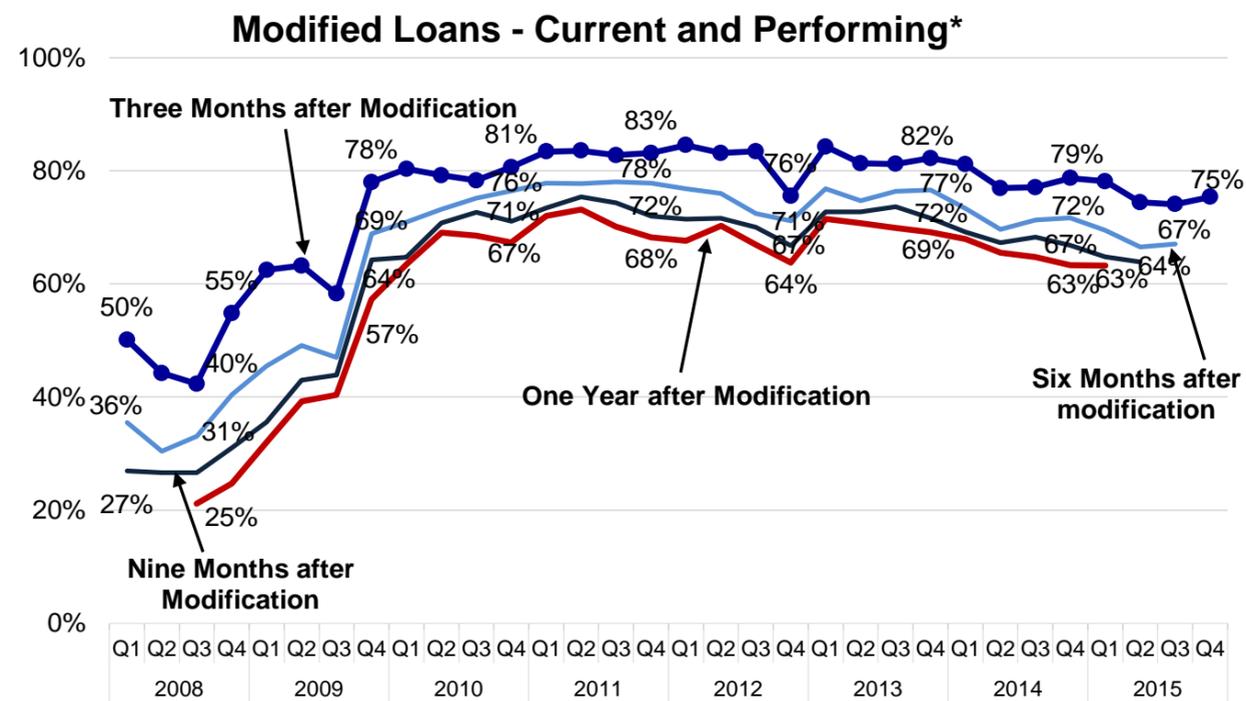
Fannie Mae's Loan Modifications



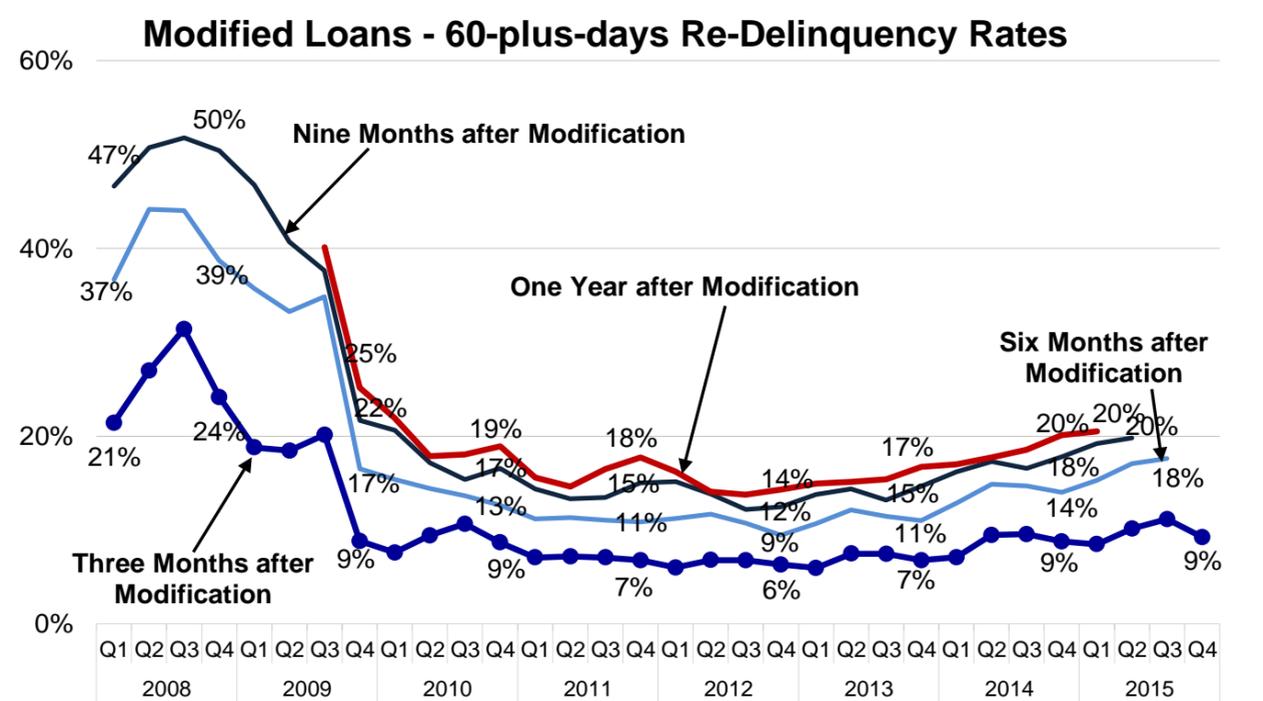
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)

* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. The percentage of loans that remained current three months after modification declined in 4Q12 because of an increase in the number of loans that paid off due to Fannie Mae's settlement with Bank of America.



Fannie Mae's HAMP and Non-HAMP Performance

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

Modified Loans - Performance Three Months after Modification *

	HAMP									Non-HAMP								
	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15
Current and Performing	88%	88%	86%	86%	87%	85%	82%	84%	83%	81%	80%	75%	76%	77%	77%	74%	73%	75%
60+ Days Delinquent	4%	4%	6%	5%	5%	5%	7%	6%	6%	7%	8%	10%	10%	9%	9%	11%	12%	10%

Modified Loans - Performance Six Months after Modification *

	HAMP								Non-HAMP							
	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15
Current and Performing	85%	83%	81%	83%	82%	79%	76%	79%	75%	71%	68%	69%	70%	68%	65%	66%
60+ Days Delinquent	6%	7%	8%	7%	7%	9%	10%	10%	9%	14%	16%	16%	15%	16%	18%	18%

Modified Loans - Performance Nine Months after Modification *

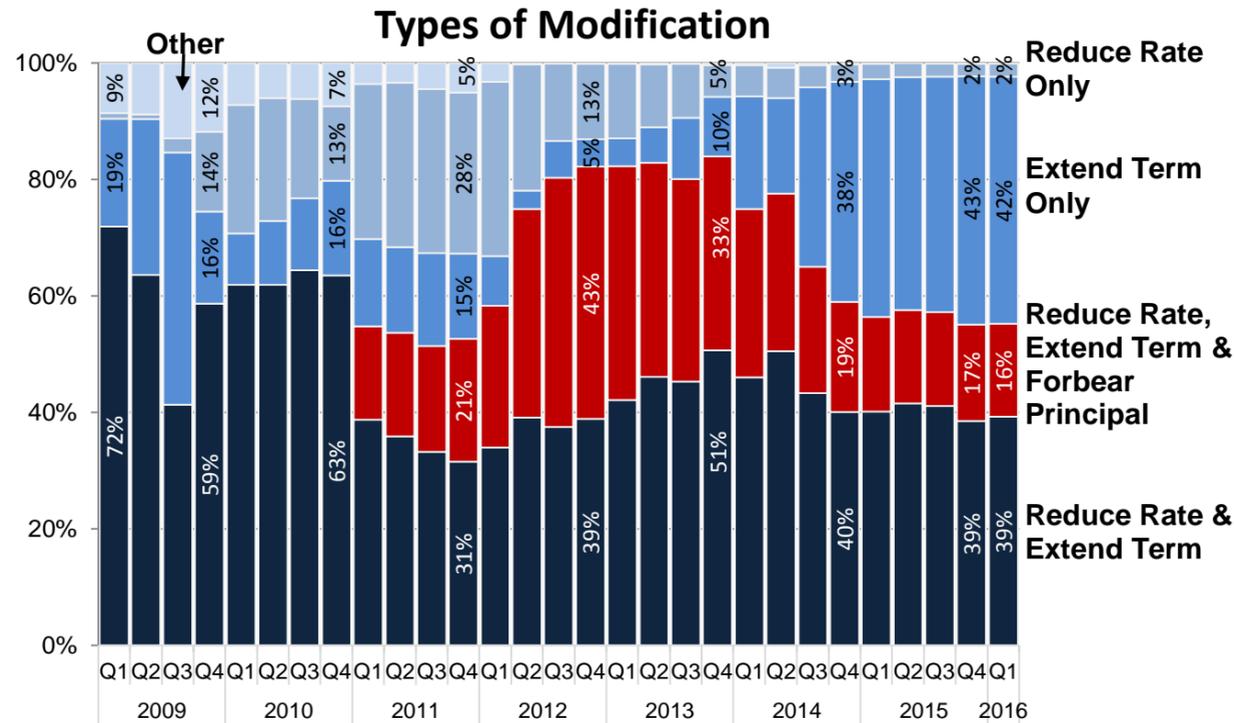
	HAMP							Non-HAMP						
	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15
Current and Performing	81%	80%	79%	80%	78%	76%	74%	70%	67%	65%	66%	65%	63%	63%
60+ Days Delinquent	8%	9%	9%	8%	10%	12%	13%	16%	18%	19%	18%	19%	20%	21%

Source: FHFA (Fannie Mae and Freddie Mac)

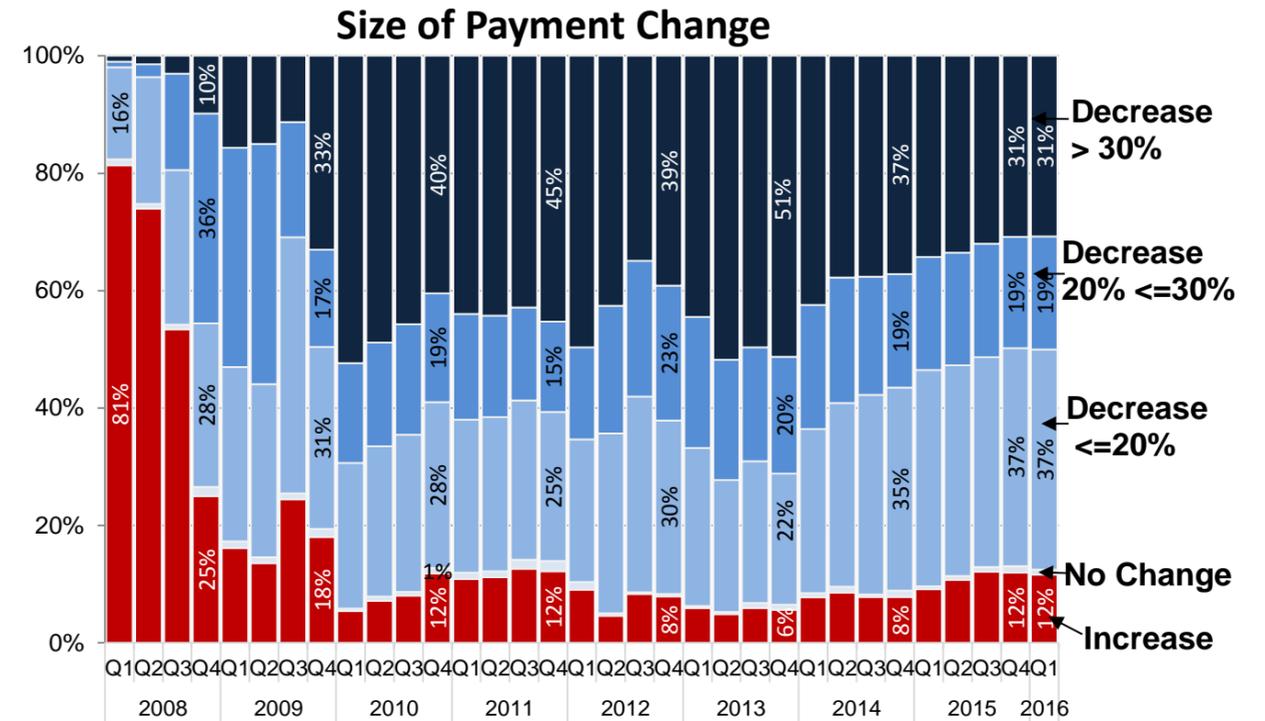
* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. The percentage of loans that remained current three months after modification declined in 4Q12 because of an increase in the number of loans that paid off due to Fannie Mae's settlement with Bank of America.



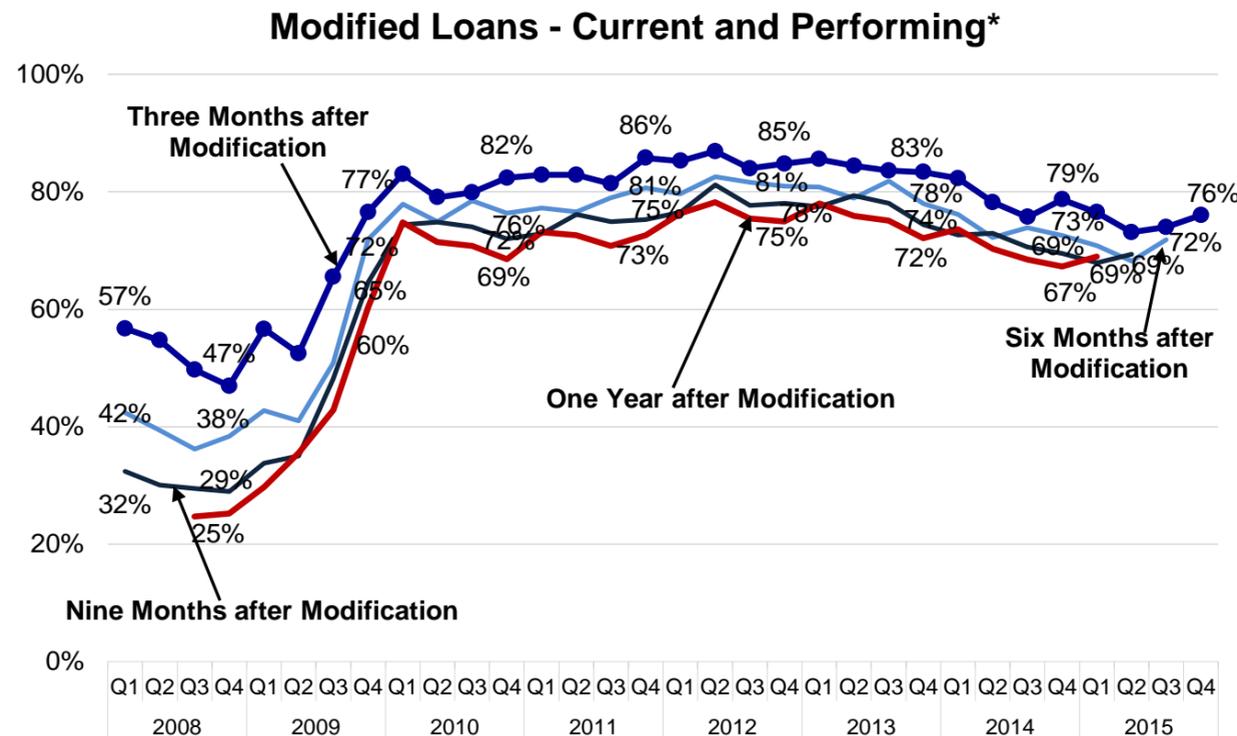
Freddie Mac's Loan Modifications



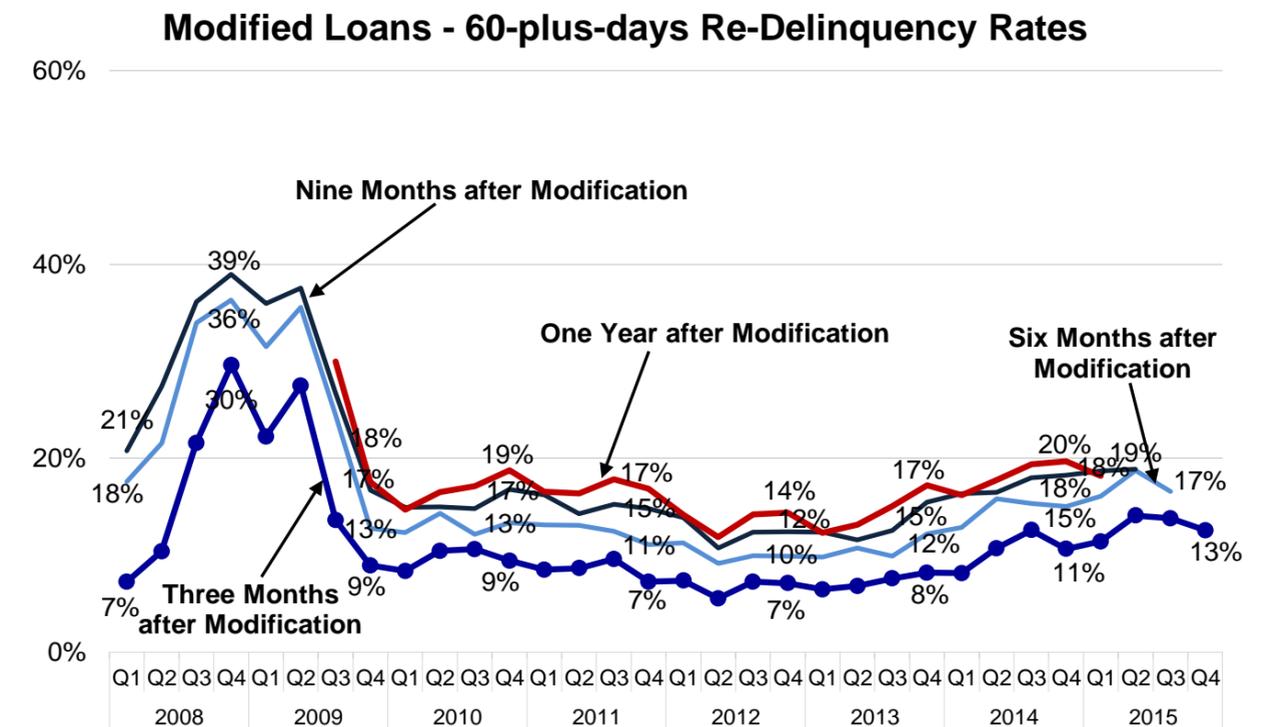
Source: FHFA (Fannie Mae and Freddie Mac)



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Source: FHFA (Fannie Mae and Freddie Mac)

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



Freddie Mac's HAMP and Non-HAMP Performance

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

Modified Loans - Performance Three Months after Modification*

	HAMP									Non-HAMP								
	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15
Current and Performing	90%	89%	86%	85%	88%	84%	80%	84%	84%	82%	80%	76%	74%	77%	75%	72%	73%	75%
60+ Days Delinquent	5%	5%	7%	7%	6%	8%	11%	8%	9%	9%	9%	12%	14%	11%	12%	14%	15%	13%

Modified Loans - Performance Six Months after Modification*

	HAMP								Non-HAMP							
	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15
Current and Performing	85%	85%	82%	84%	84%	81%	77%	83%	76%	74%	70%	72%	71%	69%	67%	71%
60+ Days Delinquent	8%	8%	11%	9%	8%	10%	13%	10%	13%	14%	17%	17%	16%	17%	19%	17%

Modified Loans - Performance Nine Months after Modification*

	HAMP							Non-HAMP						
	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15
Current and Performing	83%	81%	81%	81%	81%	78%	78%	72%	70%	71%	68%	68%	67%	68%
60+ Days Delinquent	10%	11%	11%	11%	11%	13%	13%	17%	18%	18%	19%	19%	19%	20%

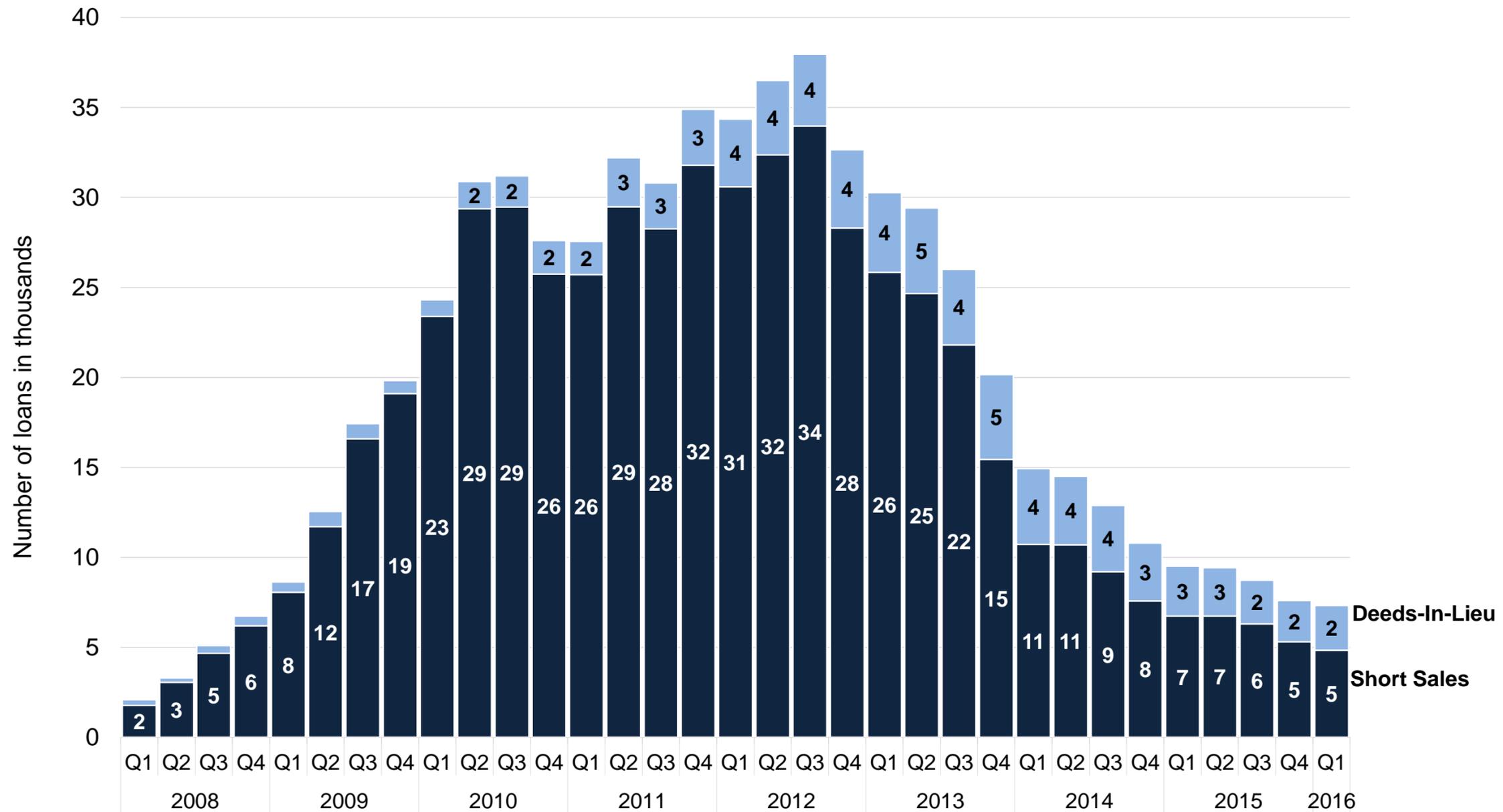
Source: FHFA (Fannie Mae and Freddie Mac)

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



Foreclosure Prevention Activity: Home Forfeiture Actions

There were 7,327 completed short sales and deeds-in-lieu in the first quarter, bringing the total to 647,609 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 4 percent in the first quarter of 2016 compared with the fourth quarter of 2015. These foreclosure alternatives help to reduce the severity of losses resulting from a borrower's default and minimize the impact of foreclosures on borrowers, communities, and neighborhoods.

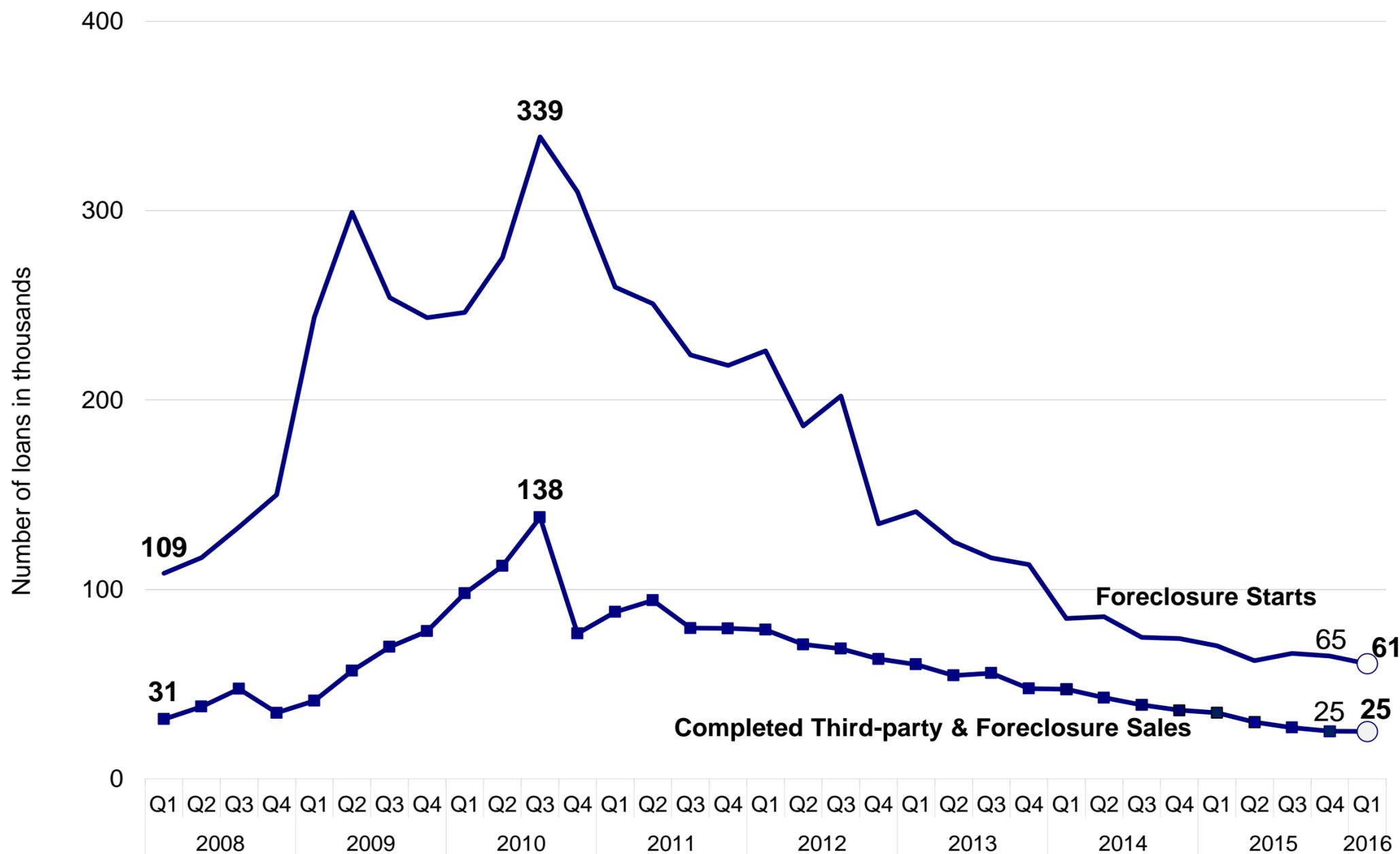


Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosures

There were 24,954 completed third-party and foreclosure sales in the first quarter of 2016, down slightly compared with the fourth quarter of 2015. The number of foreclosure starts decreased 6 percent from 64,852 in the fourth quarter of 2015 to 60,706 in the first quarter.



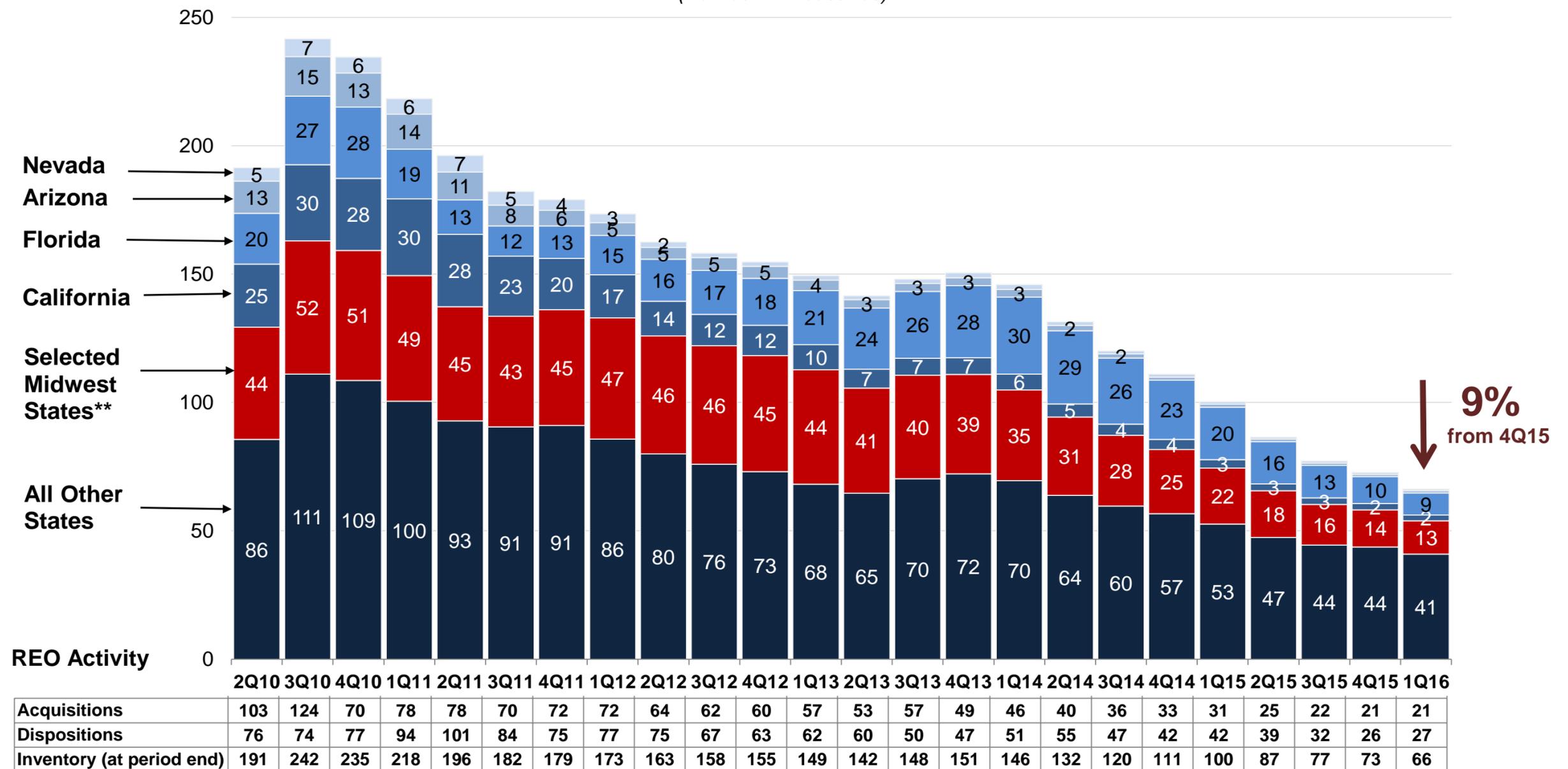
Source: FHFA (Fannie Mae and Freddie Mac)



Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 9 percent in the first quarter to 66,277, as property dispositions continued to outpace acquisitions. The total number of property acquisitions fell 3 percent to 20,510 while dispositions increased 6 percent to 27,019 during the first quarter.

REO Inventory by State*
(Number in thousands)



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

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

Source: FHFA (Fannie Mae and Freddie Mac)

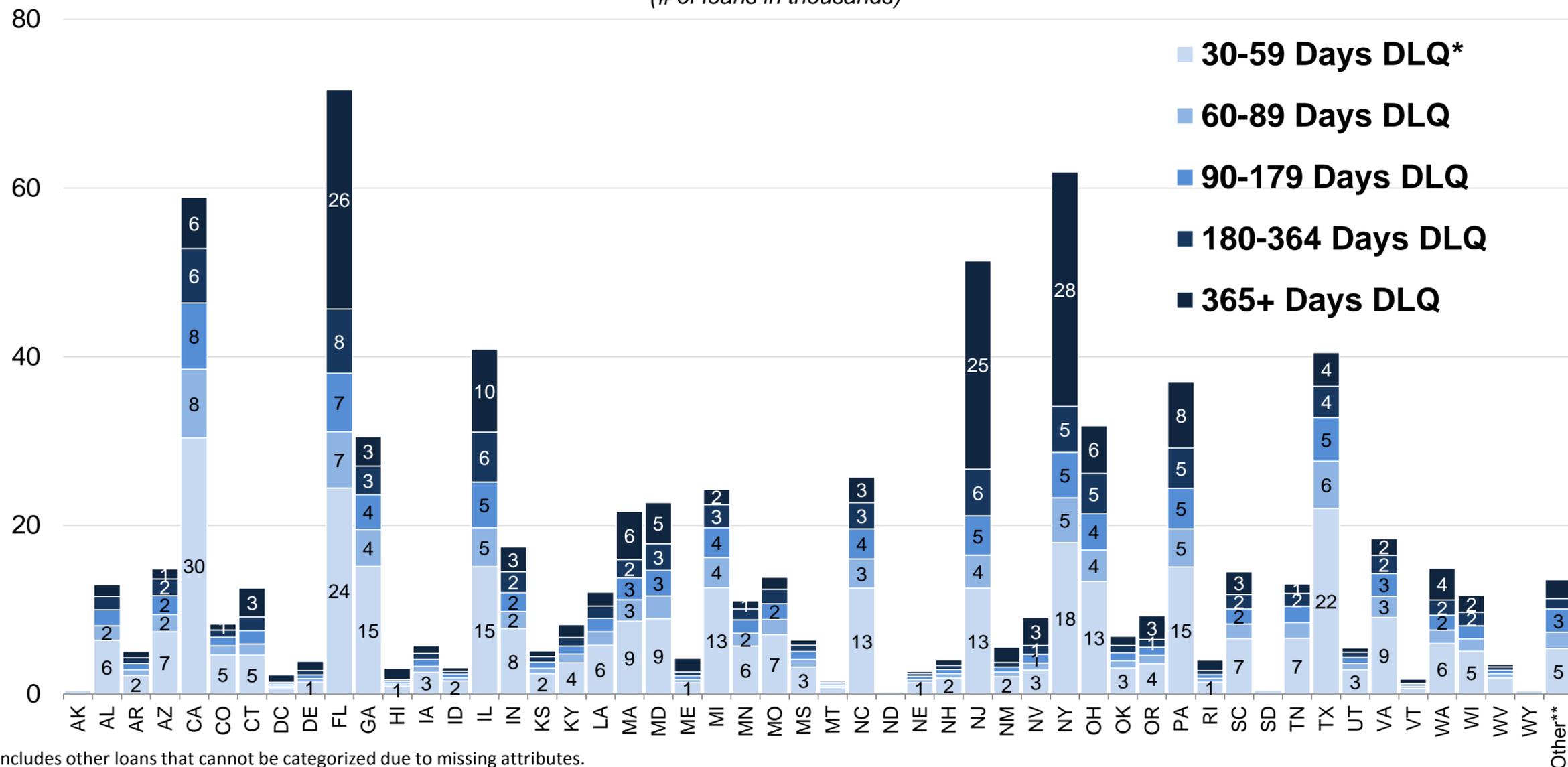


Delinquent Loans by State

The total number of the Enterprises' troubled borrowers declined 12 percent during the first quarter. Approximately 22.3 percent of these borrowers remained deeply delinquent (365+ days) at the end of the quarter, up from 21.6 percent at the end of the fourth quarter of 2015. New York has the highest number of deeply delinquent loans, followed by Florida and New Jersey. As of March 31, 2016, approximately 45 percent of the delinquent borrowers in New York have missed one year or more monthly payments, compared with 36 percent in Florida and 48 percent in New Jersey.

Delinquent Loans by State - As of March 31, 2016

(# of loans in thousands)



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

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

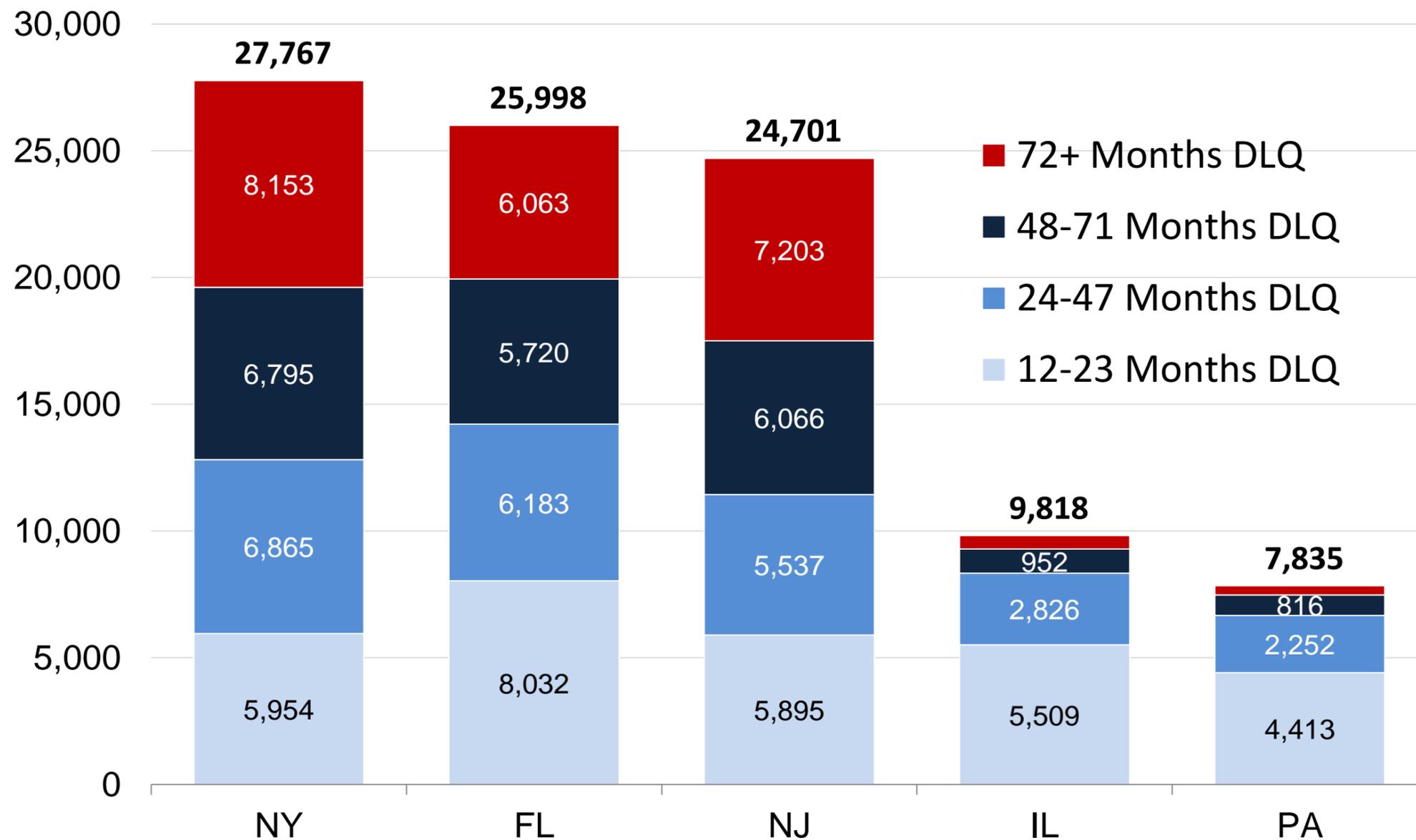
Source: FHFA (Fannie Mae and Freddie Mac)



Deeply Delinquent Loans in Selected States

Deeply (365+ days) delinquent loans are highly concentrated in the states that require a judicial review of the foreclosure activity. As of March 31, 2016, more than half of the Enterprises' deeply delinquent loans were located in five Judicial states including New York, Florida, New Jersey, Illinois and Pennsylvania. In New York and New Jersey, more than half of these loans have been delinquent for over four years.

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



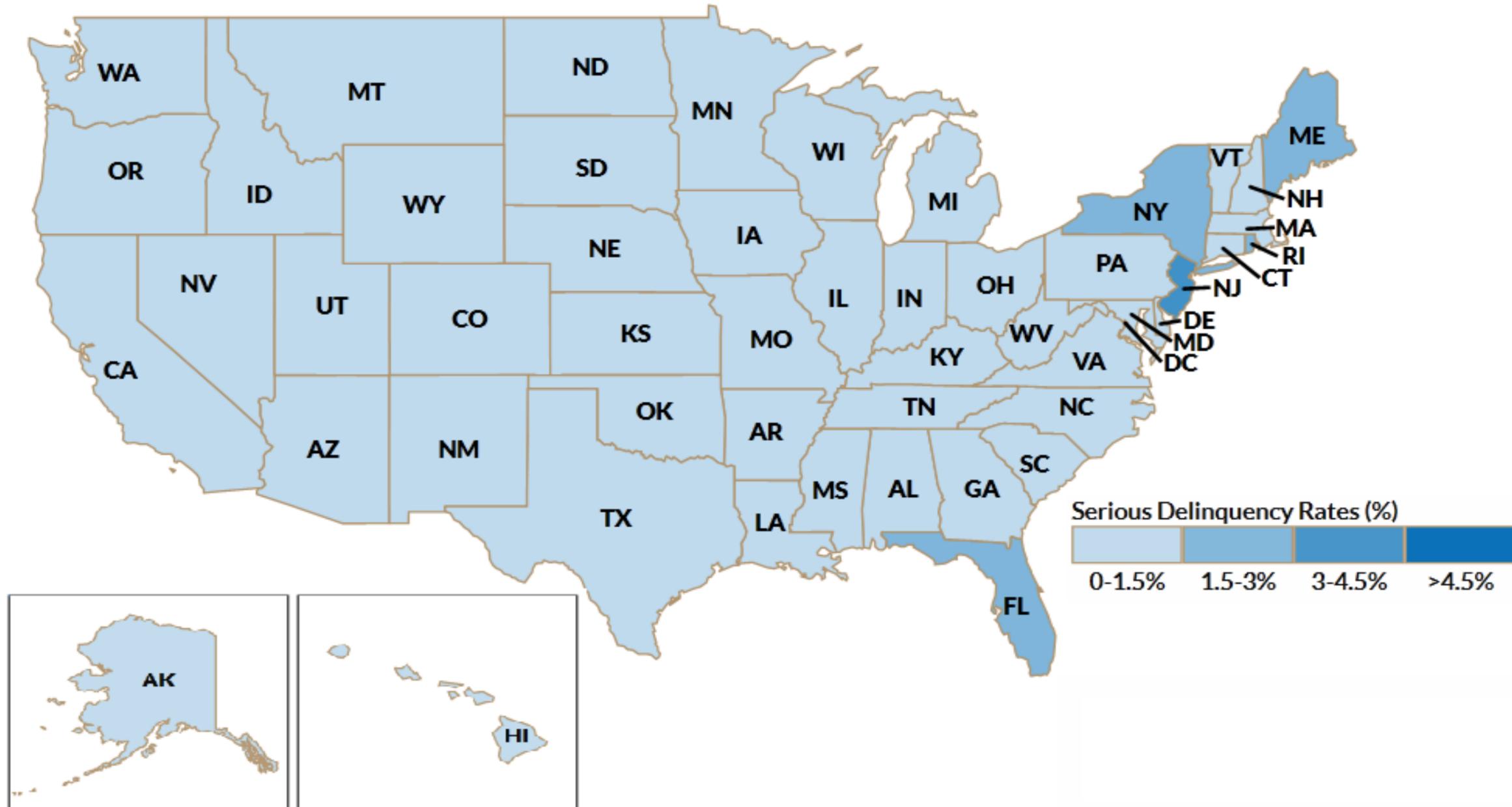
Source: FHFA (Fannie Mae and Freddie Mac)



Serious Delinquency Rates of the Enterprises Single-Family Mortgages*

For an interactive online map that provides state data, click on the following link:

[Fannie Mae and Freddie Mac State Borrower Assistance Map](#)

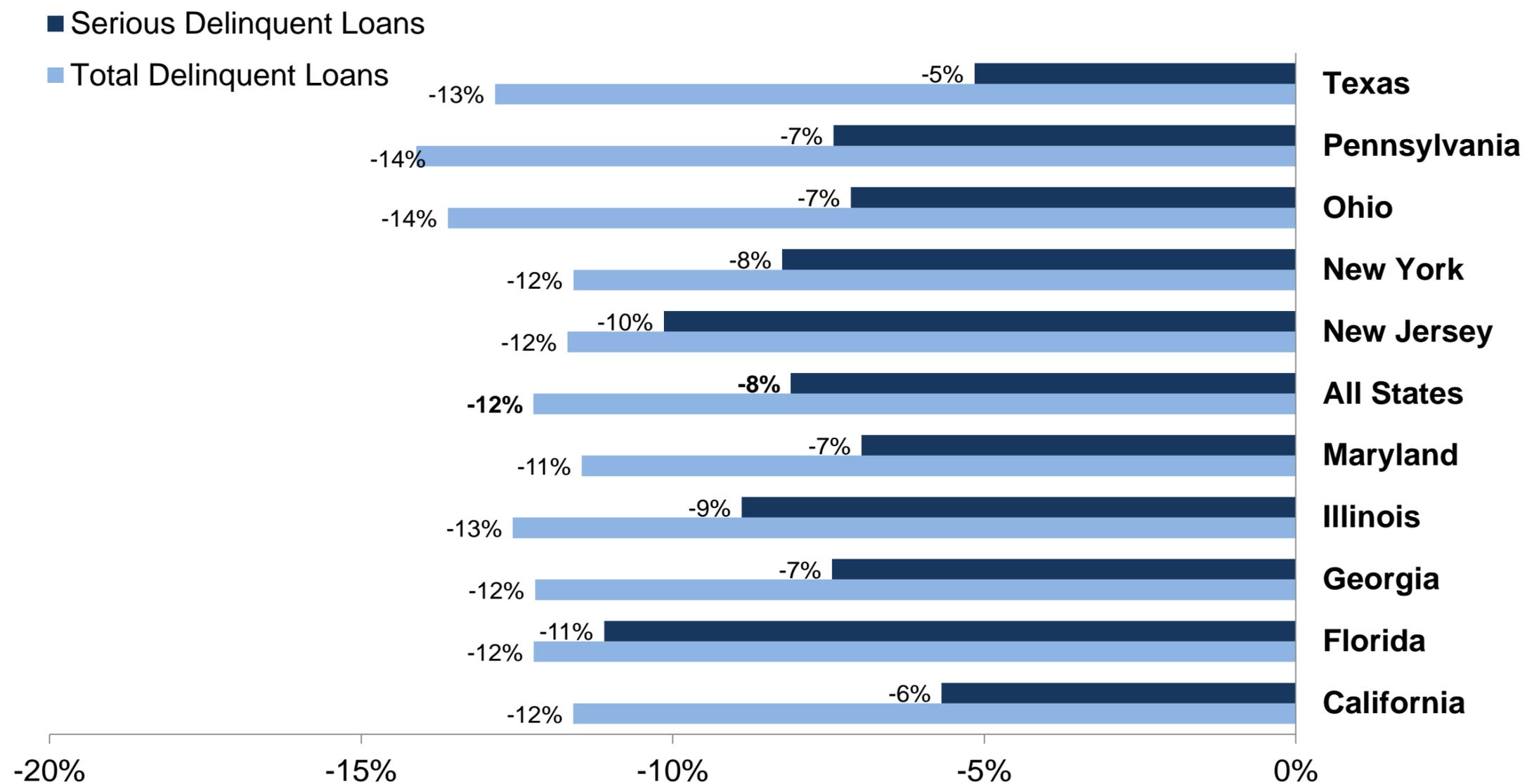


* Loans that have missed three or more payments or are in the process of foreclosure.

Change in the Number of Delinquent Loans in Key States*

The total number of the Enterprises' delinquent loans fell 12 percent during the first quarter of 2016 as seriously delinquent loans (loans that have missed three or more payments or are in foreclosure) continued to decrease. The Enterprises' serious delinquency rate dropped from 1.5 percent at the end of 2015 to 1.3 percent at the end of the first quarter of 2016, which is the lowest level since the conservatorships started in September 2008. In Florida, the the number of the Enterprises' seriously delinquent loans declined 11 percent during the quarter.

Change from December 31, 2015



*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)	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Total Loans Serviced	29,045	28,954	28,617	28,374	28,158	28,043	27,978	28,047	28,071	28,009	27,892	27,880	27,896	27,837	27,803	27,853	27,842	27,803
Original Credit Score >= 660	25,320	25,309	25,065	24,905	24,774	24,744	24,752	24,884	24,953	24,926	24,852	24,877	24,923	24,899	24,906	24,993	25,016	25,012
Original Credit Score < 660	3,725	3,644	3,552	3,470	3,384	3,299	3,226	3,163	3,118	3,082	3,040	3,003	2,973	2,938	2,897	2,860	2,826	2,791
Total Delinquent Loans	1,909	1,699	1,704	1,733	1,646	1,467	1,428	1,312	1,276	1,115	1,101	1,084	1,059	937	935	937	912	799
Original Credit Score >= 660	1,150	1,044	1,037	1,047	994	894	860	785	756	669	656	643	625	562	555	555	539	475
Original Credit Score < 660	758	655	667	686	653	573	568	528	521	446	445	441	434	375	380	382	372	324
30 - 59 Days Delinquent	612	497	539	591	542	480	513	460	469	391	414	419	414	352	386	405	396	337
Original Credit Score >= 660	336	277	297	329	301	271	287	256	260	219	233	237	233	203	222	234	230	196
Original Credit Score < 660	277	220	242	262	241	209	226	204	210	172	181	182	180	149	164	171	167	141
60 - 89 Days Delinquent	210	168	175	190	187	150	146	144	146	119	123	129	126	105	109	114	115	94
Original Credit Score >= 660	116	97	97	105	102	84	80	78	79	67	67	70	69	59	60	63	64	53
Original Credit Score < 660	94	71	78	86	84	66	66	66	67	52	56	58	57	46	49	51	51	41
60-plus-days Delinquent	1,296	1,202	1,165	1,141	1,104	987	915	852	807	724	688	666	645	585	549	532	515	462
Original Credit Score >= 660	814	767	740	718	693	623	572	529	496	450	423	406	392	359	334	321	310	279
Original Credit Score < 660	482	435	425	423	412	364	342	323	311	274	264	259	253	226	216	211	206	183

Percent of Total Loans Serviced

Total Delinquent Loans	6.57%	5.87%	5.95%	6.11%	5.85%	5.23%	5.10%	4.68%	4.55%	3.98%	3.95%	3.89%	3.80%	3.37%	3.36%	3.36%	3.27%	2.87%
Original Credit Score >= 660	4.54%	4.13%	4.14%	4.20%	4.01%	3.61%	3.47%	3.15%	3.03%	2.68%	2.64%	2.59%	2.51%	2.26%	2.23%	2.22%	2.16%	1.90%
Original Credit Score < 660	20.36%	17.98%	18.78%	19.76%	19.29%	17.37%	17.60%	16.68%	16.69%	14.48%	14.65%	14.68%	14.58%	12.76%	13.11%	13.36%	13.18%	11.61%
30 - 59 Days Delinquent	2.11%	1.72%	1.88%	2.08%	1.92%	1.71%	1.83%	1.64%	1.67%	1.40%	1.48%	1.50%	1.48%	1.26%	1.39%	1.46%	1.42%	1.21%
Original Credit Score >= 660	1.33%	1.09%	1.18%	1.32%	1.21%	1.09%	1.16%	1.03%	1.04%	0.88%	0.94%	0.95%	0.94%	0.82%	0.89%	0.94%	0.92%	0.78%
Original Credit Score < 660	7.42%	6.04%	6.81%	7.56%	7.12%	6.34%	6.99%	6.46%	6.72%	5.58%	5.95%	6.05%	6.06%	5.06%	5.68%	5.98%	5.90%	5.06%
60 - 89 Days Delinquent	0.72%	0.58%	0.61%	0.67%	0.66%	0.53%	0.52%	0.51%	0.52%	0.42%	0.44%	0.46%	0.45%	0.38%	0.39%	0.41%	0.41%	0.34%
Original Credit Score >= 660	0.46%	0.38%	0.39%	0.42%	0.41%	0.34%	0.32%	0.31%	0.32%	0.27%	0.27%	0.28%	0.28%	0.24%	0.24%	0.25%	0.25%	0.21%
Original Credit Score < 660	2.52%	1.96%	2.19%	2.47%	2.49%	1.99%	2.06%	2.07%	2.15%	1.69%	1.84%	1.94%	1.93%	1.56%	1.69%	1.80%	1.82%	1.47%
60-plus-days Delinquent	4.46%	4.15%	4.07%	4.02%	3.92%	3.52%	3.27%	3.04%	2.87%	2.59%	2.47%	2.39%	2.31%	2.10%	1.97%	1.91%	1.85%	1.66%
Original Credit Score >= 660	3.22%	3.03%	2.95%	2.88%	2.80%	2.52%	2.31%	2.12%	1.99%	1.80%	1.70%	1.63%	1.57%	1.44%	1.34%	1.28%	1.24%	1.12%
Original Credit Score < 660	12.93%	11.93%	11.97%	12.20%	12.16%	11.04%	10.61%	10.22%	9.97%	8.90%	8.69%	8.64%	8.52%	7.70%	7.44%	7.38%	7.29%	6.55%
Serious Delinquency Rate	3.78%	3.61%	3.50%	3.39%	3.27%	3.02%	2.78%	2.56%	2.38%	2.19%	2.06%	1.96%	1.89%	1.76%	1.61%	1.52%	1.46%	1.35%
In Bankruptcy	0.58%	0.60%	0.58%	0.57%	0.54%	0.48%	0.48%	0.44%	0.41%	0.39%	0.38%	0.35%	0.35%	0.33%	0.32%	0.30%	0.27%	0.25%



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

(# of loans in thousands)	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Total Loans Serviced	17,721	17,765	17,653	17,634	17,545	17,490	17,459	17,573	17,625	17,588	17,503	17,463	17,466	17,408	17,335	17,325	17,291	17,254
Original Credit Score >= 660	15,391	15,484	15,428	15,457	15,420	15,422	15,436	15,586	15,663	15,648	15,589	15,570	15,590	15,553	15,503	15,514	15,500	15,484
Original Credit Score < 660	2,330	2,281	2,225	2,177	2,125	2,069	2,023	1,987	1,962	1,940	1,914	1,893	1,876	1,855	1,832	1,811	1,791	1,770
Total Delinquent Loans	1,214	1,078	1,081	1,100	1,044	927	901	826	801	706	692	682	666	595	600	607	596	524
Original Credit Score >= 660	727	660	655	662	627	564	542	493	474	424	412	404	393	357	356	359	352	311
Original Credit Score < 660	487	418	426	439	417	363	359	333	327	283	280	277	273	238	244	249	244	213
30 - 59 Days Delinquent	387	318	344	376	347	303	325	288	291	248	258	261	258	221	243	259	255	216
Original Credit Score >= 660	209	175	187	207	190	169	181	159	160	138	144	147	145	127	139	149	147	125
Original Credit Score < 660	178	143	157	170	157	134	144	129	132	110	113	114	113	94	104	110	108	91
60 - 89 Days Delinquent	133	106	111	121	117	92	89	87	88	71	74	77	76	63	67	70	72	58
Original Credit Score >= 660	72	60	61	65	63	52	48	47	47	40	40	42	41	36	37	39	39	33
Original Credit Score < 660	60	45	50	55	54	41	41	40	41	31	34	35	35	28	30	32	32	25
60-plus-days Delinquent	828	760	737	724	697	624	576	538	510	458	435	421	408	374	357	348	341	307
Original Credit Score >= 660	518	485	467	455	437	394	361	335	314	285	268	257	248	230	217	210	205	186
Original Credit Score < 660	309	276	269	269	261	229	215	204	196	173	166	163	160	144	140	138	136	122

Percent of Total Loans Serviced

Total Delinquent Loans	6.85%	6.07%	6.12%	6.24%	5.95%	5.30%	5.16%	4.70%	4.55%	4.02%	3.95%	3.90%	3.81%	3.42%	3.46%	3.51%	3.45%	3.04%
Original Credit Score >= 660	4.73%	4.26%	4.24%	4.28%	4.07%	3.66%	3.51%	3.17%	3.03%	2.71%	2.65%	2.60%	2.52%	2.29%	2.29%	2.31%	2.27%	2.01%
Original Credit Score < 660	20.89%	18.34%	19.15%	20.14%	19.64%	17.53%	17.73%	16.74%	16.68%	14.57%	14.61%	14.65%	14.54%	12.85%	13.33%	13.73%	13.64%	12.04%
30 - 59 Days Delinquent	2.18%	1.79%	1.95%	2.13%	1.98%	1.73%	1.86%	1.64%	1.65%	1.41%	1.47%	1.50%	1.48%	1.27%	1.40%	1.50%	1.47%	1.25%
Original Credit Score >= 660	1.36%	1.13%	1.22%	1.34%	1.23%	1.10%	1.17%	1.02%	1.02%	0.88%	0.93%	0.95%	0.93%	0.81%	0.90%	0.96%	0.95%	0.81%
Original Credit Score < 660	7.63%	6.25%	7.05%	7.79%	7.38%	6.45%	7.12%	6.50%	6.71%	5.67%	5.92%	6.02%	6.03%	5.07%	5.70%	6.09%	6.02%	5.17%
60 - 89 Days Delinquent	0.75%	0.59%	0.63%	0.68%	0.67%	0.53%	0.51%	0.50%	0.50%	0.41%	0.42%	0.44%	0.43%	0.36%	0.39%	0.41%	0.41%	0.34%
Original Credit Score >= 660	0.47%	0.39%	0.39%	0.42%	0.41%	0.33%	0.31%	0.30%	0.30%	0.26%	0.26%	0.27%	0.26%	0.23%	0.24%	0.25%	0.25%	0.21%
Original Credit Score < 660	2.58%	1.99%	2.25%	2.53%	2.53%	1.97%	2.01%	2.02%	2.08%	1.61%	1.77%	1.86%	1.84%	1.49%	1.65%	1.76%	1.80%	1.43%
60-plus-days Delinquent	4.67%	4.28%	4.17%	4.11%	3.97%	3.56%	3.30%	3.06%	2.89%	2.61%	2.48%	2.41%	2.34%	2.15%	2.06%	2.01%	1.97%	1.78%
Original Credit Score >= 660	3.37%	3.13%	3.03%	2.94%	2.83%	2.56%	2.34%	2.15%	2.01%	1.82%	1.72%	1.65%	1.59%	1.48%	1.40%	1.35%	1.32%	1.20%
Original Credit Score < 660	13.26%	12.09%	12.10%	12.35%	12.26%	11.07%	10.61%	10.24%	9.97%	8.90%	8.70%	8.63%	8.51%	7.78%	7.63%	7.64%	7.62%	6.87%
Serious Delinquency Rate	3.91%	3.67%	3.53%	3.41%	3.29%	3.02%	2.77%	2.55%	2.38%	2.19%	2.05%	1.96%	1.89%	1.78%	1.66%	1.59%	1.55%	1.44%
In Bankruptcy	0.62%	0.65%	0.60%	0.58%	0.54%	0.46%	0.47%	0.41%	0.38%	0.36%	0.35%	0.33%	0.33%	0.32%	0.32%	0.31%	0.28%	0.26%



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

(# of loans in thousands)	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Total Loans Serviced	11,324	11,189	10,964	10,740	10,613	10,552	10,519	10,473	10,446	10,421	10,388	10,417	10,430	10,429	10,468	10,528	10,551	10,549
Original Credit Score >= 660	9,929	9,826	9,638	9,448	9,354	9,322	9,315	9,298	9,290	9,278	9,263	9,306	9,333	9,346	9,402	9,479	9,516	9,528
Original Credit Score < 660	1,395	1,364	1,327	1,292	1,259	1,230	1,203	1,175	1,156	1,142	1,126	1,111	1,097	1,083	1,066	1,049	1,035	1,021
Total Delinquent Loans	694	621	623	633	602	541	527	486	475	409	409	402	393	342	335	330	316	275
Original Credit Score >= 660	423	384	382	385	367	330	318	292	282	245	244	239	232	205	199	196	187	164
Original Credit Score < 660	271	237	241	247	235	211	209	195	193	164	166	164	161	137	136	133	128	111
30 - 59 Days Delinquent	226	179	194	215	195	177	188	173	178	143	156	157	156	131	143	146	141	121
Original Credit Score >= 660	127	102	109	122	111	101	107	98	100	81	89	90	89	77	83	86	83	71
Original Credit Score < 660	99	78	85	93	84	76	82	75	78	62	68	68	67	55	60	61	59	50
60 - 89 Days Delinquent	78	62	64	70	70	57	57	56	58	47	49	52	51	41	42	44	43	36
Original Credit Score >= 660	44	36	36	39	39	32	32	31	32	27	27	29	28	23	24	24	24	21
Original Credit Score < 660	34	26	28	31	31	25	26	25	26	21	22	23	23	18	19	20	19	16
60-plus-days Delinquent	469	442	428	418	407	364	339	314	297	266	253	245	237	211	192	183	174	154
Original Credit Score >= 660	296	282	272	263	256	229	211	194	182	164	155	149	143	129	117	111	105	93
Original Credit Score < 660	173	159	156	154	151	135	128	120	115	102	98	96	94	82	76	73	69	61

Percent of Total Loans Serviced

Total Delinquent Loans	6.13%	5.55%	5.68%	5.89%	5.67%	5.12%	5.01%	4.64%	4.55%	3.93%	3.94%	3.86%	3.76%	3.28%	3.20%	3.13%	2.99%	2.61%
Original Credit Score >= 660	4.26%	3.91%	3.96%	4.08%	3.92%	3.54%	3.41%	3.14%	3.03%	2.65%	2.63%	2.56%	2.48%	2.20%	2.12%	2.07%	1.97%	1.72%
Original Credit Score < 660	19.46%	17.38%	18.15%	19.12%	18.70%	17.12%	17.39%	16.58%	16.72%	14.33%	14.70%	14.74%	14.66%	12.62%	12.74%	12.71%	12.39%	10.86%
30 - 59 Days Delinquent	1.99%	1.60%	1.77%	2.00%	1.84%	1.68%	1.79%	1.65%	1.71%	1.38%	1.50%	1.51%	1.49%	1.26%	1.36%	1.39%	1.34%	1.15%
Original Credit Score >= 660	1.28%	1.04%	1.14%	1.29%	1.18%	1.09%	1.15%	1.05%	1.08%	0.88%	0.96%	0.97%	0.95%	0.82%	0.88%	0.90%	0.87%	0.75%
Original Credit Score < 660	7.08%	5.70%	6.39%	7.18%	6.70%	6.14%	6.78%	6.39%	6.75%	5.42%	6.01%	6.09%	6.13%	5.04%	5.63%	5.79%	5.68%	4.88%
60 - 89 Days Delinquent	0.68%	0.56%	0.58%	0.65%	0.66%	0.54%	0.54%	0.54%	0.56%	0.46%	0.47%	0.50%	0.49%	0.40%	0.40%	0.42%	0.41%	0.34%
Original Credit Score >= 660	0.44%	0.37%	0.37%	0.41%	0.42%	0.35%	0.34%	0.33%	0.34%	0.29%	0.29%	0.31%	0.30%	0.25%	0.25%	0.26%	0.25%	0.22%
Original Credit Score < 660	2.43%	1.91%	2.09%	2.37%	2.42%	2.02%	2.13%	2.17%	2.29%	1.82%	1.95%	2.09%	2.08%	1.68%	1.76%	1.87%	1.86%	1.55%
60-plus-days Delinquent	4.14%	3.95%	3.91%	3.89%	3.83%	3.45%	3.22%	2.99%	2.84%	2.55%	2.44%	2.35%	2.27%	2.02%	1.84%	1.74%	1.65%	1.46%
Original Credit Score >= 660	2.98%	2.87%	2.83%	2.79%	2.73%	2.45%	2.27%	2.08%	1.95%	1.77%	1.68%	1.60%	1.54%	1.38%	1.24%	1.17%	1.10%	0.98%
Original Credit Score < 660	12.38%	11.68%	11.76%	11.94%	12.00%	10.98%	10.61%	10.19%	9.96%	8.91%	8.69%	8.64%	8.53%	7.57%	7.11%	6.93%	6.71%	5.98%
Serious Delinquency Rate	3.58%	3.51%	3.45%	3.37%	3.25%	3.03%	2.79%	2.58%	2.39%	2.20%	2.07%	1.96%	1.88%	1.73%	1.53%	1.41%	1.32%	1.20%
In Bankruptcy	0.53%	0.52%	0.54%	0.55%	0.54%	0.52%	0.51%	0.49%	0.47%	0.43%	0.42%	0.40%	0.38%	0.35%	0.32%	0.30%	0.27%	0.25%



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

	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	
Starts²																			
HAMP Active Trial & Perm. - Cum.	436,199	444,930	455,967	456,378	458,363	457,084	451,475	447,840	445,054	442,441	438,681	433,493	427,398	420,472	411,719	401,740	392,398	381,938	
Repayment Plans	99,899	96,332	76,871	83,140	80,591	69,815	46,282	44,754	39,058	34,943	29,884	30,835	29,842	26,341	21,905	20,462	18,260	17,090	
Forbearance Plans	67,458	48,011	34,751	33,342	34,362	24,318	22,339	18,478	17,452	12,653	16,150	14,434	12,558	11,256	7,169	6,004	5,941	5,904	
Completed																			
Repayment Plans ³	41,972	44,636	36,343	29,572	32,064	32,082	23,648	14,507	15,149	16,056	13,126	10,969	11,330	12,141	9,839	9,027	8,310	8,194	
Forbearance Plans ³	7,103	7,815	5,352	3,821	5,824	3,808	4,221	2,330	2,312	2,894	3,059	2,803	2,504	2,710	2,135	1,671	1,654	1,958	
Charge-offs-in-lieu	512	507	342	295	191	146	171	164	166	266	486	313	313	279	291	359	290	285	
HomeSaver Advance (Fannie)																			
Loan Modifications	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	
Home Retention Actions	120,698	113,306	92,511	96,249	97,689	99,802	87,675	74,879	79,543	73,888	65,308	59,829	55,069	56,451	54,170	46,023	40,171	42,246	
Short Sales	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,837	
Deeds-in-lieu	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490	
Nonforeclosure - Home Forfeiture Actions	34,895	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	14,932	14,512	12,878	10,802	9,509	9,423	8,721	7,598	7,327	
Total Foreclosure Prevention Actions	155,593	147,666	129,007	134,215	130,331	130,060	117,088	100,876	99,704	88,820	79,820	72,707	65,871	65,960	63,593	54,744	47,769	49,573	

Percent of Total Foreclosure Prevention Actions

Repayment Plans	27%	30%	28%	22%	25%	25%	20%	14%	15%	18%	16%	15%	17%	18%	15%	16%	17%	17%
Forbearance Plans	5%	5%	4%	3%	4%	3%	4%	2%	2%	3%	4%	4%	4%	4%	3%	3%	3%	4%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	1%	1%
HomeSaver Advance (Fannie)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	46%	41%	39%	47%	46%	49%	51%	57%	62%	62%	61%	63%	62%	63%	66%	64%	63%	64%
Home Retention Actions	78%	77%	72%	72%	75%	77%	75%	74%	80%	83%	82%	82%	84%	86%	85%	84%	84%	85%
Short Sales	20%	21%	25%	25%	22%	20%	21%	22%	15%	12%	13%	13%	12%	10%	11%	12%	11%	10%
Deeds-in-lieu	2%	3%	3%	3%	3%	3%	4%	4%	5%	5%	5%	5%	5%	4%	4%	4%	5%	5%
Nonforeclosure - Home Forfeiture Actions	22%	23%	28%	28%	25%	23%	25%	26%	20%	17%	18%	18%	16%	14%	15%	16%	16%	15%

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

² Forbearance plans initiated include HAMP trials initiated by servicers under the MHA program. HAMP trial modifications are based on the first trial payment posted date. HAMP permanent modifications are based on the effective date of modification. As of March 31, 2016, Fannie Mae had 223,822 HAMP active permanent modifications and Freddie Mac had 155,034 HAMP active permanent modifications.

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



3(i) Enterprises Combined - Loan Modifications

	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	
Loan Modifications (# of loans)	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	
Principal and Interest Change (%)																			
Increase	5%	4%	3%	4%	4%	4%	3%	4%	5%	8%	10%	12%	13%	14%	14%	16%	13%	10%	
No Change	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	
Decrease <=20%	26%	24%	27%	28%	28%	27%	26%	27%	27%	31%	33%	35%	35%	36%	36%	35%	38%	40%	
Decrease 20% <=30%	21%	21%	21%	22%	22%	20%	19%	19%	19%	20%	20%	19%	19%	18%	19%	19%	19%	20%	
Decrease > 30%	47%	50%	48%	45%	46%	49%	51%	50%	49%	41%	36%	34%	33%	31%	31%	30%	30%	29%	

Types of Modification (%)

Extend Term Only	12%	11%	10%	12%	13%	15%	19%	20%	20%	29%	33%	40%	46%	48%	47%	47%	48%	48%
Reduce Rate Only	20%	18%	19%	13%	12%	10%	9%	8%	6%	5%	5%	4%	3%	3%	3%	2%	2%	2%
Reduce Rate and Extend Term	35%	38%	38%	37%	37%	39%	39%	40%	43%	38%	37%	33%	31%	30%	31%	31%	30%	31%
Reduce Rate, Extend Term and Forbear Principal	32%	33%	33%	38%	38%	35%	33%	31%	31%	27%	25%	22%	20%	19%	19%	19%	19%	19%
Other	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%

60+ Days Re-Delinquency (%)

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



3(ii) Fannie Mae - Loan Modifications

	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Loan Modifications (# of loans)	51,936	46,671	35,332	41,697	39,712	43,153	40,358	37,337	39,159	36,044	32,010	28,861	25,908	26,700	26,214	22,199	19,099	20,899
Principal and Interest Change (%)																		
Increase	3%	2%	3%	3%	3%	3%	3%	3%	4%	8%	11%	14%	16%	17%	16%	18%	13%	10%
No Change	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	26%	24%	26%	26%	27%	27%	28%	28%	29%	33%	34%	35%	35%	36%	35%	35%	38%	42%
Decrease 20% <=30%	23%	23%	21%	21%	21%	19%	18%	18%	18%	19%	19%	18%	18%	18%	19%	19%	20%	20%
Decrease > 30%	48%	51%	50%	50%	50%	52%	51%	50%	48%	40%	36%	33%	30%	29%	29%	28%	29%	28%

Types of Modification (%)

Extend Term Only	11%	12%	13%	14%	17%	20%	25%	25%	26%	34%	42%	46%	50%	52%	51%	51%	52%	51%
Reduce Rate Only	17%	15%	18%	13%	11%	9%	8%	8%	6%	6%	5%	4%	4%	3%	3%	3%	2%	2%
Reduce Rate and Extend Term	36%	39%	37%	37%	36%	37%	36%	37%	38%	34%	30%	27%	25%	24%	25%	25%	25%	26%
Reduce Rate, Extend Term and Forbear Principal	36%	35%	32%	36%	36%	33%	31%	29%	29%	26%	23%	23%	21%	20%	21%	21%	21%	20%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%

60+ Days Re-Delinquency (%)

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



3(iii) Freddie Mac - Loan Modifications

	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Loan Modifications (# of loans)	19,175	13,677	15,142	20,864	19,898	20,613	19,277	20,541	22,757	18,628	16,627	16,883	15,014	14,621	15,691	12,767	10,818	10,910
Principal and Interest Change (%)																		
Increase	12%	9%	5%	8%	8%	6%	5%	6%	6%	8%	9%	8%	8%	9%	11%	12%	12%	12%
No Change	2%	1%	0%	0%	0%	0%	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%
Decrease <=20%	25%	24%	31%	33%	30%	27%	22%	24%	22%	28%	31%	34%	35%	37%	36%	36%	37%	37%
Decrease 20% <=30%	15%	16%	22%	23%	23%	22%	21%	19%	20%	21%	21%	20%	19%	19%	19%	19%	19%	19%
Decrease > 30%	45%	50%	43%	35%	39%	44%	52%	50%	51%	42%	38%	38%	37%	34%	34%	32%	31%	31%

Types of Modification (%)

Extend Term Only	15%	9%	3%	6%	5%	5%	6%	10%	10%	19%	16%	31%	38%	41%	40%	40%	43%	42%
Reduce Rate Only	28%	30%	22%	13%	13%	13%	11%	9%	5%	5%	5%	4%	3%	3%	2%	2%	2%	2%
Reduce Rate and Extend Term	31%	34%	39%	37%	39%	42%	46%	45%	51%	46%	51%	43%	40%	40%	42%	41%	39%	39%
Reduce Rate, Extend Term and Forbear Principal	21%	24%	36%	43%	43%	40%	37%	35%	33%	29%	27%	22%	19%	16%	16%	16%	17%	16%
Other	5%	3%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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



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

	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Short Sales	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,837
Deeds-in-lieu	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490
Nonforeclosure - Home Forfeiture Actions ¹	34,895	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	14,932	14,512	12,878	10,802	9,509	9,423	8,721	7,598	7,327
Third-party Sales	9,395	9,987	9,618	9,634	7,447	6,208	5,602	4,388	3,645	5,043	6,202	6,996	6,341	6,909	7,360	6,832	6,391	6,622
Foreclosure Sales	69,963	68,713	61,308	59,061	55,812	54,165	48,939	51,389	44,025	42,300	36,604	32,059	29,852	27,964	22,585	20,157	18,705	18,332
Third-party & Foreclosure Sales	79,358	78,700	70,926	68,695	63,259	60,373	54,541	55,777	47,670	47,343	42,806	39,055	36,193	34,873	29,945	26,989	25,096	24,954
Foreclosure Starts	218,349	225,889	186,260	202,111	134,690	141,073	125,036	116,615	113,165	84,679	85,549	74,614	74,021	70,267	62,364	66,192	64,852	60,706

Top Five Reasons for Delinquency (at period end)

Curtailment of Income	40%	41%	40%	40%	38%	37%	34%	32%	32%	30%	29%	27%	26%	24%	23%	23%	22%	22%
Excessive obligations	15%	15%	15%	15%	16%	16%	17%	17%	17%	19%	20%	21%	21%	20%	18%	16%	14%	14%
Unemployment	8%	9%	8%	9%	9%	9%	8%	7%	8%	8%	8%	8%	8%	7%	7%	7%	7%	7%
Illness of principal mortgagor or family member	5%	5%	5%	6%	6%	6%	5%	5%	5%	5%	5%	5%	6%	6%	6%	6%	6%	6%
Marital Difficulties	4%	4%	4%	4%	4%	4%	4%	3%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%

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



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

	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Acquisitions	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	46,280	40,165	35,686	33,245	30,903	25,120	22,483	21,100	20,510
Dispositions	(75,163)	(77,104)	(74,743)	(66,585)	(63,185)	(61,918)	(60,398)	(50,277)	(46,673)	(50,853)	(54,603)	(47,147)	(42,262)	(41,677)	(38,888)	(31,798)	(25,531)	(27,019)
Inventory (at period end)	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	145,963	131,525	120,064	111,050	100,279	86,515	77,204	72,783	66,277

Acquisitions by State

Arizona	3,181	2,887	2,696	2,887	2,412	1,878	1,660	1,430	1,287	1,246	759	638	600	509	462	416	377	386
California	6,938	5,784	4,894	5,020	5,152	3,068	2,041	2,010	2,116	1,982	1,511	1,263	1,159	932	805	798	695	663
Florida	6,532	8,567	7,866	8,323	8,759	10,403	11,502	11,449	10,472	11,378	9,659	8,365	7,267	6,950	5,039	3,620	2,929	2,802
Nevada	1,843	1,641	859	651	967	929	598	847	787	825	451	436	471	350	328	337	300	232
Subtotal	18,494	18,879	16,315	16,881	17,290	16,278	15,801	15,736	14,662	15,431	12,380	10,702	9,497	8,741	6,634	5,171	4,301	4,083
Selected Midwest States ²	15,127	17,481	14,799	15,070	14,047	14,500	11,614	12,123	10,159	8,764	7,343	6,721	6,259	5,878	4,490	4,070	3,961	3,923
All other States	38,393	35,145	32,702	30,235	28,447	25,820	25,109	28,935	24,328	22,085	20,442	18,263	17,489	16,284	13,996	13,242	12,838	12,504
Total Acquisitions	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	46,280	40,165	35,686	33,245	30,903	25,120	22,483	21,100	20,510

Inventory by State

Arizona	6,070	5,019	4,587	4,965	4,715	4,052	3,303	3,083	3,106	2,886	2,067	1,516	1,240	1,116	945	871	858	800
California	19,972	16,777	13,566	12,274	11,747	9,830	7,410	6,628	6,503	6,154	5,139	4,341	3,912	3,288	2,717	2,537	2,474	2,268
Florida	12,618	15,330	16,344	17,146	18,315	21,074	23,771	26,084	28,095	30,030	28,506	25,781	23,060	20,402	16,429	12,695	10,456	8,611
Nevada	4,206	3,327	2,133	1,661	1,649	1,757	1,460	1,641	1,919	1,976	1,495	1,183	1,149	976	829	821	820	709
Subtotal	42,866	40,453	36,630	36,046	36,426	36,713	35,944	37,436	39,623	41,046	37,207	32,821	29,361	25,782	20,920	16,924	14,608	12,388
Selected Midwest States ²	45,127	47,309	45,962	46,183	45,194	44,499	40,908	40,336	38,655	35,406	30,550	27,603	25,017	21,889	18,173	15,853	14,465	12,948
All other States	91,070	85,702	79,945	75,909	73,117	68,205	64,691	70,288	72,258	69,511	63,768	59,640	56,672	52,608	47,422	44,427	43,710	40,941
Total Inventory	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	145,963	131,525	120,064	111,050	100,279	86,515	77,204	72,783	66,277

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

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



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

	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Acquisitions	47,256	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	31,896	29,573	27,038	24,604	23,702	19,296	17,205	16,232	15,879
Dispositions	(51,344)	(52,071)	(48,674)	(43,925)	(42,671)	(42,934)	(40,635)	(33,332)	(29,920)	(32,727)	(36,580)	(31,709)	(30,045)	(31,446)	(29,810)	(24,816)	(19,887)	(20,793)
Inventory (at period end)	118,528	114,157	109,266	107,225	105,666	101,449	96,920	100,941	103,229	102,398	95,391	90,720	85,282	77,541	67,031	59,424	55,779	50,868

Acquisitions by State

Arizona	2,291	2,246	2,109	2,090	1,688	1,288	1,183	971	868	881	579	512	480	423	383	347	310	330
California	4,642	3,829	3,697	3,684	3,770	2,043	1,503	1,402	1,434	1,438	1,223	1,070	943	777	686	674	600	569
Florida	4,270	5,610	5,584	5,980	6,412	7,493	8,240	7,734	6,831	7,837	7,123	6,570	5,662	5,622	4,205	3,001	2,437	2,338
Nevada	1,162	1,003	654	533	824	730	450	557	496	459	310	371	396	301	280	301	248	205
Subtotal	12,365	12,688	12,044	12,287	12,694	11,554	11,376	10,664	9,629	10,615	9,235	8,523	7,481	7,123	5,554	4,323	3,595	3,442
Selected Midwest States ²	10,015	11,657	9,664	9,497	9,252	9,805	7,534	7,749	6,742	6,130	5,374	4,974	4,339	4,303	3,301	2,965	2,967	3,013
All other States	24,876	23,355	22,075	20,100	19,166	17,358	17,196	18,940	15,837	15,151	14,964	13,541	12,784	12,276	10,441	9,917	9,670	9,424
Total Acquisitions	47,256	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	31,896	29,573	27,038	24,604	23,702	19,296	17,205	16,232	15,879

Inventory by State

Arizona	4,385	3,795	3,673	3,865	3,497	2,863	2,311	2,168	2,189	2,033	1,535	1,185	987	892	764	705	690	660
California	14,147	11,789	10,039	9,448	8,909	7,226	5,590	5,100	4,931	4,649	3,977	3,629	3,332	2,780	2,324	2,165	2,127	1,957
Florida	8,677	10,401	11,765	12,633	13,838	15,756	17,671	18,808	19,876	21,486	21,229	20,310	18,555	16,756	13,693	10,596	8,773	7,239
Nevada	2,833	2,117	1,512	1,335	1,379	1,432	1,163	1,201	1,360	1,320	998	901	929	809	685	694	688	599
Subtotal	30,042	28,102	26,989	27,281	27,623	27,277	26,735	27,277	28,356	29,488	27,739	26,025	23,803	21,237	17,466	14,160	12,278	10,455
Selected Midwest States ²	29,614	30,963	29,967	29,668	29,148	29,089	26,929	26,676	26,252	25,015	22,271	20,885	19,077	16,668	13,775	11,823	10,734	9,712
All other States	58,872	55,092	52,310	50,276	48,895	45,083	43,256	46,988	48,621	47,895	45,381	43,810	42,402	39,636	35,790	33,441	32,767	30,701
Total Inventory	118,528	114,157	109,266	107,225	105,666	101,449	96,920	100,941	103,229	102,398	95,391	90,720	85,282	77,541	67,031	59,424	55,779	50,868

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

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



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

	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Acquisitions	24,758	23,805	20,033	20,302	18,672	17,881	16,418	19,441	16,941	14,384	10,592	8,648	8,641	7,201	5,824	5,278	4,868	4,631
Dispositions	(23,819)	(25,033)	(26,069)	(22,660)	(20,514)	(18,984)	(19,763)	(16,945)	(16,753)	(18,126)	(18,023)	(15,438)	(12,217)	(10,231)	(9,078)	(6,982)	(5,644)	(6,226)
Inventory (at period end)	60,535	59,307	53,271	50,913	49,071	47,968	44,623	47,119	47,307	43,565	36,134	29,344	25,768	22,738	19,484	17,780	17,004	15,409

Acquisitions by State

Arizona	890	641	587	797	724	590	477	459	419	365	180	126	120	86	79	69	67	56
California	2,296	1,955	1,197	1,336	1,382	1,025	538	608	682	544	288	193	216	155	119	124	95	94
Florida	2,262	2,957	2,282	2,343	2,347	2,910	3,262	3,715	3,641	3,541	2,536	1,795	1,605	1,328	834	619	492	464
Nevada	681	638	205	118	143	199	148	290	291	366	141	65	75	49	48	36	52	27
Subtotal	6,129	6,191	4,271	4,594	4,596	4,724	4,425	5,072	5,033	4,816	3,145	2,179	2,016	1,618	1,080	848	706	641
Selected Midwest States ¹	5,112	5,824	5,135	5,573	4,795	4,695	4,080	4,374	3,417	2,634	1,969	1,747	1,920	1,575	1,189	1,105	994	910
All other States	13,517	11,790	10,627	10,135	9,281	8,462	7,913	9,995	8,491	6,934	5,478	4,722	4,705	4,008	3,555	3,325	3,168	3,080
Total Acquisitions	24,758	23,805	20,033	20,302	18,672	17,881	16,418	19,441	16,941	14,384	10,592	8,648	8,641	7,201	5,824	5,278	4,868	4,631

Inventory by State

Arizona	1,685	1,224	914	1,100	1,218	1,189	992	915	917	853	532	331	253	224	181	166	168	140
California	5,825	4,988	3,527	2,826	2,838	2,604	1,820	1,528	1,572	1,505	1,162	712	580	508	393	372	347	311
Florida	3,941	4,929	4,579	4,513	4,477	5,318	6,100	7,276	8,219	8,544	7,277	5,471	4,505	3,646	2,736	2,099	1,683	1,372
Nevada	1,373	1,210	621	326	270	325	297	440	559	656	497	282	220	167	144	127	132	110
Subtotal	12,824	12,351	9,641	8,765	8,803	9,436	9,209	10,159	11,267	11,558	9,468	6,796	5,558	4,545	3,454	2,764	2,330	1,933
Selected Midwest States ¹	15,513	16,346	15,995	16,515	16,046	15,410	13,979	13,660	12,403	10,391	8,279	6,718	5,940	5,221	4,398	4,030	3,731	3,236
All other States	32,198	30,610	27,635	25,633	24,222	23,122	21,435	23,300	23,637	21,616	18,387	15,830	14,270	12,972	11,632	10,986	10,943	10,240
Total Inventory	60,535	59,307	53,271	50,913	49,071	47,968	44,623	47,119	47,307	43,565	36,134	29,344	25,768	22,738	19,484	17,780	17,004	15,409

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



Enterprises Single-Family Book Profile - As of March 31, 2016

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory ³
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	55,456	732	393	112	99	61	67	227	0.4%	9.2%	61
AL	336,797	12,952	6,358	1,737	1,875	1,612	1,370	4,865	1.4%	10.6%	1,014
AR	179,167	5,013	2,191	679	758	655	730	2,146	1.2%	14.6%	483
AZ	715,730	14,810	7,359	2,064	2,228	1,969	1,190	5,395	0.8%	8.0%	800
CA	3,669,388	58,891	30,360	8,151	7,842	6,465	6,073	20,390	0.6%	10.3%	2,268
CO	650,982	8,294	4,617	1,094	999	876	708	2,584	0.4%	8.5%	245
CT	338,575	12,533	4,574	1,327	1,595	1,632	3,405	6,637	2.0%	27.2%	1,481
DC	66,972	2,254	746	199	218	221	870	1,311	2.0%	38.6%	47
DE	108,383	3,847	1,412	416	436	498	1,085	2,020	1.9%	28.2%	228
FL	1,753,075	71,644	24,413	6,671	6,922	7,640	25,998	40,593	2.3%	36.3%	8,611
GA	879,832	30,504	15,139	4,366	4,122	3,397	3,480	11,004	1.3%	11.4%	1,451
HI	121,728	3,047	929	276	252	234	1,356	1,844	1.5%	44.5%	318
IA	267,975	5,693	2,570	730	769	719	905	2,396	0.9%	15.9%	344
ID	172,314	3,102	1,541	398	429	346	388	1,163	0.7%	12.5%	219
IL	1,307,702	40,878	15,080	4,645	5,398	5,937	9,818	21,171	1.6%	24.0%	5,474
IN	548,549	17,438	7,724	2,060	2,214	2,469	2,971	7,662	1.4%	17.0%	897
KS	204,203	5,092	2,400	649	700	668	675	2,045	1.0%	13.3%	497
KY	283,723	8,207	3,695	1,003	955	1,019	1,535	3,512	1.2%	18.7%	641
LA	290,018	12,055	5,773	1,587	1,597	1,464	1,634	4,698	1.6%	13.6%	556
MA	676,840	21,624	8,609	2,571	2,566	2,190	5,688	10,452	1.5%	26.3%	1,690
MD	641,323	22,673	8,947	2,677	3,009	3,195	4,845	11,051	1.7%	21.4%	3,582
ME	101,786	4,192	1,351	381	440	445	1,575	2,461	2.4%	37.6%	220
MI	971,144	24,238	12,580	3,600	3,526	2,748	1,784	8,065	0.8%	7.4%	3,610
MN	654,792	11,046	5,669	1,536	1,589	1,286	966	3,845	0.6%	8.7%	1,748
MO	530,714	13,825	7,030	1,808	1,872	1,695	1,420	4,991	0.9%	10.3%	988
MS	138,040	6,376	3,171	892	956	762	595	2,313	1.7%	9.3%	399
MT	99,579	1,534	775	203	215	170	171	557	0.6%	11.1%	117
NC	855,473	25,712	12,543	3,476	3,567	3,103	3,023	9,700	1.1%	11.8%	1,342
ND	50,351	510	269	59	55	61	66	182	0.4%	12.9%	22
NE	157,457	2,662	1,358	377	350	336	241	929	0.6%	9.1%	150
NH	143,238	4,026	1,879	532	496	476	643	1,617	1.1%	16.0%	322
NJ	854,888	51,369	12,540	3,902	4,661	5,565	24,701	34,941	4.1%	48.1%	5,560
NM	168,634	5,542	2,075	530	560	566	1,811	2,939	1.7%	32.7%	667
NV	278,548	9,027	2,853	790	1,020	1,079	3,285	5,386	1.9%	36.4%	709
NY	1,261,652	61,861	17,946	5,303	5,396	5,449	27,767	38,641	3.1%	44.9%	3,593
OH	943,404	31,801	13,325	3,754	4,288	4,792	5,642	14,742	1.6%	17.7%	2,967
OK	233,855	6,830	3,066	851	925	890	1,098	2,916	1.2%	16.1%	506
OR	457,042	9,265	3,588	938	1,006	906	2,827	4,754	1.0%	30.5%	1,497
PA	986,834	36,983	15,049	4,543	4,803	4,753	7,835	17,419	1.8%	21.2%	2,692
RI	95,588	3,986	1,426	418	449	495	1,198	2,185	2.3%	30.1%	414
SC	414,010	14,476	6,537	1,760	1,787	1,718	2,674	6,182	1.5%	18.5%	906
SD	62,827	806	420	108	114	78	86	278	0.4%	10.7%	81
TN	448,994	13,002	6,593	1,864	1,922	1,553	1,070	4,553	1.0%	8.2%	808
TX	1,769,346	40,465	22,013	5,605	5,154	3,706	3,987	12,855	0.7%	9.9%	1,226
UT	310,791	5,413	2,879	734	695	599	506	1,800	0.6%	9.3%	132
VA	837,890	18,436	9,084	2,517	2,662	2,169	2,004	6,840	0.8%	10.9%	1,378
VT	65,221	1,770	655	212	199	180	524	904	1.4%	29.6%	209
WA	817,342	14,891	5,963	1,596	1,783	1,804	3,745	7,338	0.9%	25.1%	1,051
WI	619,692	11,672	5,052	1,454	1,587	1,595	1,984	5,174	0.8%	17.0%	1,009
WV	83,574	3,528	1,910	484	428	402	304	1,136	1.4%	8.6%	356
WY	50,340	746	367	108	130	86	55	271	0.5%	7.4%	87
Other ²	158,617	13,532	5,358	1,937	2,787	1,228	2,222	6,245	3.9%	16.4%	604
Total	27,890,395	810,805	340,154	95,684	100,405	93,962	180,600	375,325	1.3%	22.3%	66,277

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

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

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



Fannie Mae Single-Family Book Profile - As of March 31, 2016

State	Total Loan Count	Delinquent Loans (DLQ) ¹									REO Inventory ³
		Total	30-59 Days DLQ	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	32,699	452	255	62	55	33	47	135	0.4%	10.4%	39
AL	222,794	8,661	4,219	1,111	1,259	1,099	973	3,339	1.5%	11.2%	770
AR	113,520	3,349	1,482	413	513	450	491	1,457	1.3%	14.7%	336
AZ	452,620	9,424	4,711	1,219	1,430	1,287	777	3,500	0.8%	8.2%	660
CA	2,388,087	37,663	19,632	4,885	4,937	4,172	4,037	13,155	0.6%	10.7%	1,957
CO	422,883	5,352	3,038	651	636	580	447	1,664	0.4%	8.4%	186
CT	209,905	8,356	2,944	831	1,070	1,099	2,412	4,585	2.2%	28.9%	1,072
DC	42,493	1,483	504	116	148	145	570	865	2.0%	38.4%	39
DE	67,114	2,541	903	255	280	331	772	1,384	2.1%	30.4%	174
FL	1,100,206	48,286	15,975	4,127	4,591	5,048	18,545	28,213	2.6%	38.4%	7,239
GA	525,039	18,688	9,183	2,510	2,596	2,169	2,230	6,999	1.3%	11.9%	1,095
HI	82,383	2,092	657	186	185	175	889	1,250	1.5%	42.5%	244
IA	169,474	3,689	1,685	484	500	471	549	1,523	0.9%	14.9%	248
ID	109,594	1,859	929	223	262	213	232	707	0.6%	12.5%	176
IL	762,072	24,753	9,025	2,638	3,289	3,628	6,173	13,105	1.7%	24.9%	4,302
IN	293,554	10,741	4,663	1,198	1,340	1,508	2,032	4,887	1.7%	18.9%	693
KS	107,526	3,054	1,441	338	427	403	445	1,277	1.2%	14.6%	339
KY	138,327	4,600	1,998	502	520	592	988	2,103	1.5%	21.5%	450
LA	198,971	8,376	4,008	1,083	1,077	1,024	1,184	3,288	1.7%	14.1%	416
MA	416,209	14,373	5,627	1,632	1,707	1,437	3,970	7,121	1.7%	27.6%	1,370
MD	386,343	14,276	5,474	1,626	1,889	2,039	3,248	7,178	1.9%	22.8%	2,703
ME	54,176	2,761	817	240	299	300	1,105	1,705	3.1%	40.0%	163
MI	565,126	15,092	7,740	2,147	2,198	1,775	1,232	5,210	0.9%	8.2%	2,732
MN	363,625	6,445	3,270	864	922	773	616	2,315	0.6%	9.6%	1,124
MO	303,939	8,527	4,241	1,092	1,136	1,072	986	3,198	1.1%	11.6%	717
MS	102,334	4,670	2,355	614	711	561	429	1,701	1.7%	9.2%	314
MT	64,159	972	498	117	142	106	109	357	0.6%	11.2%	84
NC	489,693	15,668	7,568	1,989	2,222	1,901	1,988	6,116	1.2%	12.7%	911
ND	29,054	324	170	35	33	40	46	119	0.4%	14.2%	16
NE	105,890	1,804	897	252	242	227	186	656	0.6%	10.3%	136
NH	81,946	2,556	1,205	310	307	287	447	1,043	1.3%	17.5%	222
NJ	548,484	35,280	8,306	2,528	3,131	3,719	17,596	24,458	4.5%	49.9%	4,357
NM	109,725	3,541	1,293	307	359	356	1,226	1,943	1.8%	34.6%	435
NV	177,911	5,856	1,832	499	639	682	2,204	3,527	2.0%	37.6%	599
NY	788,022	40,751	11,420	3,226	3,433	3,574	19,098	26,130	3.3%	46.9%	2,720
OH	531,503	20,103	8,336	2,231	2,706	3,085	3,745	9,555	1.8%	18.6%	1,985
OK	154,107	4,427	1,975	525	599	567	761	1,930	1.3%	17.2%	390
OR	277,176	5,706	2,182	554	632	554	1,784	2,985	1.1%	31.3%	1,131
PA	612,653	24,164	9,706	2,824	3,077	3,120	5,437	11,662	1.9%	22.5%	2,101
RI	57,961	2,559	893	258	286	318	804	1,451	2.5%	31.4%	328
SC	250,569	8,985	4,048	1,017	1,116	1,068	1,736	3,923	1.6%	19.3%	691
SD	45,859	547	282	71	80	55	59	194	0.4%	10.8%	55
TN	278,868	8,271	4,192	1,131	1,188	1,043	717	2,955	1.1%	8.7%	627
TX	1,158,197	26,089	14,297	3,419	3,384	2,368	2,621	8,381	0.7%	10.0%	953
UT	189,086	3,272	1,777	423	419	356	297	1,072	0.6%	9.1%	113
VA	508,488	11,523	5,569	1,498	1,673	1,389	1,394	4,461	0.9%	12.1%	1,073
VT	31,904	1,092	407	128	124	107	326	558	1.7%	29.9%	140
WA	520,768	9,282	3,716	968	1,128	1,121	2,349	4,603	0.9%	25.3%	852
WI	389,817	7,254	3,127	871	990	1,000	1,266	3,262	0.8%	17.5%	687
WV	47,032	2,045	1,107	267	235	231	205	673	1.4%	10.0%	243
WY	35,414	512	246	71	91	58	46	195	0.6%	9.0%	61
Other ²	105,483	7,447	3,064	1,181	892	829	1,481	3,208	3.0%	19.9%	400
Total	17,220,782	519,593	214,889	57,747	63,105	60,545	123,307	247,281	1.4%	23.7%	50,868

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

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

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



Freddie Mac Single-Family Book Profile - As of March 31, 2016

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	22,757	280	138	50	44	28	20	92	0.4%	7.1%	22
AL	114,003	4,291	2,139	626	616	513	397	1,526	1.3%	9.3%	244
AR	65,647	1,664	709	266	245	205	239	689	1.0%	14.4%	147
AZ	263,110	5,386	2,648	845	798	682	413	1,895	0.7%	7.7%	140
CA	1,281,301	21,228	10,728	3,266	2,905	2,293	2,036	7,235	0.6%	9.6%	311
CO	228,099	2,942	1,579	443	363	296	261	920	0.4%	8.9%	59
CT	128,670	4,177	1,630	496	525	533	993	2,052	1.6%	23.8%	409
DC	24,479	771	242	83	70	76	300	446	1.8%	38.9%	8
DE	41,269	1,306	509	161	156	167	313	636	1.5%	24.0%	54
FL	652,869	23,358	8,438	2,544	2,331	2,592	7,453	12,380	1.9%	31.9%	1,372
GA	354,793	11,816	5,956	1,856	1,526	1,228	1,250	4,005	1.1%	10.6%	356
HI	39,345	955	272	90	67	59	467	594	1.5%	48.9%	74
IA	98,501	2,004	885	246	269	248	356	873	0.9%	17.8%	96
ID	62,720	1,243	612	175	167	133	156	456	0.7%	12.6%	43
IL	545,630	16,125	6,055	2,007	2,109	2,309	3,645	8,066	1.5%	22.6%	1,172
IN	254,995	6,697	3,061	862	874	961	939	2,775	1.1%	14.0%	204
KS	96,677	2,038	959	311	273	265	230	768	0.8%	11.3%	158
KY	145,396	3,607	1,697	501	435	427	547	1,409	1.0%	15.2%	191
LA	91,047	3,679	1,765	504	520	440	450	1,410	1.5%	12.2%	140
MA	260,631	7,251	2,982	939	859	753	1,718	3,331	1.3%	23.7%	320
MD	254,980	8,397	3,473	1,051	1,120	1,156	1,597	3,873	1.5%	19.0%	879
ME	47,610	1,431	534	141	141	145	470	756	1.6%	32.8%	57
MI	406,018	9,146	4,840	1,453	1,328	973	552	2,855	0.7%	6.0%	878
MN	291,167	4,601	2,399	672	667	513	350	1,530	0.5%	7.6%	624
MO	226,775	5,298	2,789	716	736	623	434	1,793	0.8%	8.2%	271
MS	35,706	1,706	816	278	245	201	166	612	1.7%	9.7%	85
MT	35,420	562	277	86	73	64	62	200	0.6%	11.0%	33
NC	365,780	10,044	4,975	1,487	1,345	1,202	1,035	3,584	1.0%	10.3%	431
ND	21,297	186	99	24	22	21	20	63	0.3%	10.8%	6
NE	51,567	858	461	125	108	109	55	273	0.5%	6.4%	14
NH	61,292	1,470	674	222	189	189	196	574	0.9%	13.3%	100
NJ	306,404	16,089	4,234	1,374	1,530	1,846	7,105	10,483	3.4%	44.2%	1,203
NM	58,909	2,001	782	223	201	210	585	996	1.7%	29.2%	232
NV	100,637	3,171	1,021	291	381	397	1,081	1,859	1.8%	34.1%	110
NY	473,630	21,110	6,526	2,077	1,963	1,875	8,669	12,511	2.6%	41.1%	873
OH	411,901	11,698	4,989	1,523	1,582	1,707	1,897	5,187	1.3%	16.2%	982
OK	79,748	2,403	1,091	326	326	323	337	986	1.2%	14.0%	116
OR	179,866	3,559	1,406	384	374	352	1,043	1,769	1.0%	29.3%	366
PA	374,181	12,819	5,343	1,719	1,726	1,633	2,398	5,757	1.5%	18.7%	591
RI	37,627	1,427	533	160	163	177	394	734	2.0%	27.6%	86
SC	163,441	5,491	2,489	743	671	650	938	2,259	1.4%	17.1%	215
SD	16,968	259	138	37	34	23	27	84	0.5%	10.4%	26
TN	170,126	4,731	2,401	733	734	510	353	1,598	0.9%	7.5%	181
TX	611,149	14,376	7,716	2,186	1,770	1,338	1,366	4,474	0.7%	9.5%	273
UT	121,705	2,141	1,102	311	276	243	209	728	0.6%	9.8%	19
VA	329,402	6,913	3,515	1,019	989	780	610	2,379	0.7%	8.8%	305
VT	33,317	678	248	84	75	73	198	346	1.0%	29.2%	69
WA	296,574	5,609	2,247	628	655	683	1,396	2,735	0.9%	24.9%	199
WI	229,875	4,418	1,925	583	597	595	718	1,912	0.8%	16.3%	322
WV	36,542	1,483	803	217	193	171	99	463	1.3%	6.7%	113
WY	14,926	234	121	37	39	28	9	76	0.5%	3.8%	26
Other ²	53,134	6,085	2,294	756	1,895	399	741	3,037	5.7%	12.2%	204
Total	10,669,613	291,212	125,265	37,937	37,300	33,417	57,293	128,044	1.2%	19.7%	15,409

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

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



Enterprises Foreclosure Prevention Actions by State - March 31, 2016

State	2015						YTD-2016						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	60	5	105	-	9	179	6	-	23	-	5	34	1,316	154	1,217	44	200	2,931
AL	826	108	2,128	14	246	3,322	184	32	487	7	76	786	18,010	2,269	20,206	1,118	2,644	44,247
AR	359	25	794	7	131	1,316	72	11	169	2	34	288	6,797	990	7,857	441	1,782	17,867
AZ	845	147	2,315	7	1,140	4,454	151	32	555	3	222	963	16,864	5,931	67,296	1,348	45,251	136,690
CA	2,844	1,207	10,881	30	2,731	17,693	601	276	2,199	8	483	3,567	61,363	22,863	261,281	2,972	104,711	453,190
CO	540	91	1,411	9	185	2,236	89	18	281	1	21	410	13,253	2,618	24,510	687	7,637	48,705
CT	499	126	2,879	13	641	4,158	134	42	558	3	157	894	10,406	2,435	27,703	542	5,416	46,502
DC	74	18	475	2	72	641	11	5	90	1	15	122	1,888	370	4,269	108	626	7,261
DE	204	21	833	4	211	1,273	31	3	175	1	38	248	3,416	584	7,980	197	1,784	13,960
FL	2,291	869	14,350	192	5,618	23,320	444	210	2,730	44	1,017	4,445	52,355	18,376	227,745	4,308	140,334	443,117
GA	1,642	382	5,553	26	1,049	8,652	355	98	1,296	5	216	1,970	33,820	8,394	83,929	2,473	16,056	144,673
HI	84	28	457	2	92	663	18	6	101	-	12	137	2,965	707	6,961	74	2,359	13,066
IA	418	51	958	5	146	1,578	114	12	203	3	28	360	8,053	1,066	10,824	654	2,042	22,639
ID	219	41	642	2	174	1,078	52	4	133	-	42	231	4,592	1,053	9,328	263	5,661	20,897
IL	1,849	439	9,073	70	3,201	14,632	398	95	2,213	20	700	3,426	34,845	10,045	112,965	2,326	37,035	197,216
IN	1,139	120	2,941	58	452	4,710	270	31	648	10	112	1,071	24,784	2,813	31,400	2,104	6,149	67,250
KS	347	35	837	11	137	1,367	86	8	193	4	40	331	7,697	907	8,283	455	1,902	19,244
KY	513	53	1,278	14	179	2,037	121	19	281	6	34	461	11,303	1,395	12,848	546	2,476	28,568
LA	663	71	1,854	17	162	2,767	158	22	428	2	43	653	15,073	2,271	17,805	1,110	1,942	38,201
MA	834	229	4,368	20	665	6,116	200	46	869	7	160	1,282	17,617	4,768	49,506	1,077	9,853	82,822
MD	1,170	201	5,159	40	1,337	7,907	291	45	1,102	5	316	1,759	21,130	4,960	62,357	1,277	15,100	104,825
ME	191	20	730	9	169	1,119	33	10	150	-	32	225	4,274	639	7,857	260	2,164	15,195
MI	1,292	204	3,989	74	1,066	6,625	277	47	908	18	219	1,469	34,798	7,549	68,854	6,205	29,077	146,483
MN	901	83	2,240	9	517	3,750	144	19	452	1	112	728	15,150	3,305	34,876	984	11,072	65,388
MO	819	104	2,382	31	580	3,916	204	20	480	5	112	821	19,408	2,930	26,506	1,375	5,998	56,217
MS	355	76	993	9	139	1,572	94	20	241	2	35	392	7,933	1,137	10,208	554	1,323	21,155
MT	103	11	293	-	32	439	20	4	44	-	8	76	2,319	326	3,303	99	862	6,909
NC	1,514	272	4,473	23	639	6,921	295	52	996	10	140	1,493	30,211	5,711	51,955	1,645	8,055	97,577
ND	32	1	56	4	2	95	4	1	11	2	-	18	615	163	650	62	111	1,601
NE	189	8	470	2	80	749	33	2	112	1	14	162	3,707	473	4,914	308	892	10,294
NH	259	38	831	6	185	1,319	51	9	170	-	50	280	4,966	996	10,030	255	2,195	18,443
NJ	1,202	385	9,815	63	2,755	14,220	267	82	2,025	16	615	3,005	26,178	7,673	83,364	1,427	19,841	138,482
NM	270	39	863	6	274	1,452	58	6	190	2	50	306	5,258	864	9,313	266	2,817	18,518
NV	281	83	1,502	13	1,124	3,003	52	13	301	-	224	590	6,162	2,932	37,188	467	32,685	79,435
NY	1,655	603	11,974	97	1,757	16,086	337	156	2,351	23	418	3,285	34,291	9,281	97,035	1,804	12,227	154,639
OH	1,571	219	5,578	127	1,177	8,672	346	45	1,303	28	247	1,969	33,497	5,544	61,438	3,699	13,765	117,944
OK	421	33	942	18	118	1,532	81	11	182	3	27	304	8,847	992	8,814	574	1,540	20,767
OR	448	90	1,631	4	540	2,713	70	26	333	4	74	507	8,287	2,600	23,629	458	10,412	45,386
PA	2,004	272	7,184	67	1,072	10,599	426	65	1,617	11	247	2,366	36,684	5,888	61,324	1,981	9,133	115,010
RI	184	48	933	3	251	1,419	35	11	190	-	51	287	3,385	927	9,368	178	2,543	16,401
SC	802	132	2,618	12	402	3,966	167	39	620	3	90	919	15,494	3,083	28,766	1,065	6,976	55,384
SD	68	2	141	1	11	223	13	2	31	-	4	50	1,094	151	1,430	92	248	3,015
TN	798	107	2,149	24	242	3,320	153	31	484	6	74	748	17,639	2,769	23,501	1,040	3,796	48,745
TX	2,752	344	5,147	22	351	8,616	541	111	1,256	6	72	1,986	63,671	9,371	60,030	3,720	7,637	144,429
UT	397	57	1,015	3	259	1,731	72	18	222	1	34	347	8,438	1,722	18,247	383	7,792	36,582
VA	1,061	164	3,501	12	853	5,591	215	31	811	4	196	1,257	20,928	4,110	43,500	1,090	12,553	82,180
VT	105	16	316	3	37	477	16	6	83	2	11	118	2,080	271	2,884	116	384	5,735
WA	819	160	3,116	17	1,107	5,219	145	41	611	1	184	982	16,543	3,781	43,446	825	18,243	82,838
WI	727	101	2,387	11	531	3,757	173	27	537	2	118	857	13,361	2,406	25,636	858	6,034	48,295
WV	187	25	497	3	58	770	48	9	113	-	12	182	4,327	608	4,771	209	745	10,661
WY	43	3	104	1	18	169	4	2	31	1	4	42	1,244	183	1,320	58	304	3,109
Other ³	447	119	948	1	70	1,585	34	27	220	1	23	305	3,054	1,548	8,499	28	304	13,433
Total	39,317	8,086	148,109	1,218	34,994	231,724	8,194	1,958	31,809	285	7,268	49,514	821,388	184,905	1,928,931	56,209	642,688	3,634,121

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

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

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



Fannie Mae Foreclosure Prevention Actions by State - March 31, 2016

State	2015						YTD-2016						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	30	1	60	-	6	97	5	-	13	-	4	22	1,134	81	799	42	142	2,198
AL	462	51	1,425	5	179	2,122	103	16	346	1	58	524	14,721	1,454	14,491	1,011	1,951	33,628
AR	195	10	550	3	96	854	35	5	125	-	26	191	5,575	693	5,515	413	1,212	13,408
AZ	422	43	1,361	-	685	2,511	68	9	352	1	139	569	12,981	2,741	43,242	1,289	26,791	87,044
CA	1,364	332	6,729	18	1,607	10,050	309	81	1,443	2	290	2,125	48,142	8,793	167,996	2,838	61,074	288,843
CO	233	25	876	4	112	1,250	45	4	182	-	14	245	10,804	1,405	16,017	662	4,816	33,704
CT	248	24	1,887	6	411	2,576	82	4	391	-	94	571	8,319	1,175	19,535	509	3,633	33,171
DC	34	4	310	2	41	391	6	-	61	-	10	77	1,520	182	2,965	98	387	5,152
DE	88	2	540	-	151	781	14	1	115	-	27	157	2,630	322	5,462	176	1,234	9,824
FL	1,075	156	9,223	88	3,592	14,134	204	27	1,811	11	697	2,750	41,549	8,231	155,988	3,783	89,868	299,419
GA	626	106	3,479	9	656	4,876	143	28	829	-	133	1,133	24,950	3,976	55,087	2,137	9,882	96,032
HI	31	2	294	1	54	382	6	1	70	-	7	84	2,529	320	4,772	72	1,468	9,161
IA	210	13	623	-	99	945	66	5	142	-	19	232	6,477	637	7,341	571	1,440	16,466
ID	101	8	372	-	108	589	14	1	80	-	24	119	3,620	497	6,056	254	3,640	14,067
IL	832	86	5,523	9	1,949	8,399	204	15	1,377	1	439	2,036	26,334	3,885	72,290	1,876	23,435	127,820
IN	525	40	1,840	6	284	2,695	144	13	421	-	70	648	18,972	1,620	20,423	1,373	4,134	46,522
KS	116	11	517	2	83	729	40	2	109	1	29	181	5,871	540	5,394	405	1,306	13,516
KY	182	13	721	6	104	1,026	45	7	179	1	22	254	8,683	787	7,938	427	1,646	19,481
LA	355	25	1,296	5	108	1,789	104	10	291	-	28	433	12,303	1,627	13,029	1,040	1,364	29,363
MA	394	79	2,756	8	403	3,640	112	9	555	1	98	775	13,921	2,398	33,169	1,022	6,339	56,849
MD	550	27	3,295	16	842	4,730	160	7	748	1	205	1,121	16,128	2,093	41,182	1,174	9,575	70,152
ME	83	5	456	3	107	654	15	3	95	-	24	137	3,417	330	5,370	243	1,494	10,854
MI	653	59	2,517	13	707	3,949	129	14	588	3	152	886	27,799	3,698	44,185	2,830	18,702	97,214
MN	303	19	1,297	1	304	1,924	68	5	274	-	71	418	11,265	1,406	20,723	943	6,527	40,864
MO	324	22	1,467	3	367	2,183	93	5	310	1	65	474	15,161	1,655	17,451	1,158	3,870	39,295
MS	241	54	734	3	107	1,139	71	8	184	-	28	291	6,778	815	7,872	499	1,042	17,006
MT	33	3	207	-	17	260	8	1	24	-	2	35	1,852	191	2,251	98	596	4,988
NC	599	81	2,776	5	393	3,854	120	13	662	3	86	884	23,302	2,925	34,337	1,512	5,265	67,341
ND	13	1	36	-	1	51	4	1	6	1	-	12	485	93	424	51	70	1,123
NE	102	2	341	1	55	501	17	-	88	-	13	118	3,019	284	3,566	294	630	7,793
NH	113	8	493	-	118	732	25	2	104	-	32	163	3,860	456	6,495	245	1,408	12,464
NJ	555	64	6,504	18	1,732	8,873	148	14	1,348	1	413	1,924	20,705	3,507	57,631	1,271	13,106	96,220
NM	130	12	528	1	185	856	27	1	122	-	34	184	4,143	479	6,351	244	1,885	13,102
NV	131	15	891	3	651	1,691	23	2	196	-	147	368	4,927	1,218	23,618	440	19,778	49,981
NY	805	61	8,037	19	1,050	9,972	165	12	1,546	4	263	1,990	27,130	3,766	67,300	1,512	7,787	107,495
OH	811	62	3,640	29	770	5,312	168	18	867	3	149	1,205	25,957	3,053	40,273	2,156	9,494	80,933
OK	180	10	592	2	87	871	34	4	121	1	21	181	7,155	614	6,167	515	1,092	15,543
OR	190	20	993	1	343	1,547	39	3	219	1	46	308	6,470	1,215	15,407	426	6,359	29,877
PA	984	76	4,673	14	705	6,452	238	20	1,104	-	174	1,536	28,544	3,118	42,271	1,707	6,104	81,744
RI	83	10	597	1	155	846	17	-	130	-	33	180	2,528	463	6,200	166	1,645	11,002
SC	361	31	1,712	5	244	2,353	70	13	407	-	61	551	11,783	1,445	19,632	986	4,725	38,571
SD	27	-	89	-	8	124	6	1	21	-	2	30	842	85	976	84	197	2,184
TN	379	39	1,388	3	165	1,974	70	11	339	-	51	471	14,151	1,604	16,121	890	2,641	35,407
TX	1,270	130	3,349	8	236	4,993	285	58	827	-	48	1,218	51,523	6,404	42,031	3,532	5,247	108,737
UT	174	12	592	1	152	931	27	7	135	-	22	191	6,669	735	11,432	362	4,596	23,794
VA	475	25	2,130	3	564	3,197	96	7	539	3	108	753	15,868	1,890	28,683	1,030	8,021	55,492
VT	46	3	198	-	17	264	1	1	52	-	6	60	1,626	123	1,939	100	256	4,044
WA	369	22	1,888	7	647	2,933	76	4	371	-	105	556	12,918	1,640	28,655	764	11,513	55,490
WI	353	34	1,492	3	318	2,200	104	11	359	-	71	545	10,621	1,333	16,577	781	3,938	33,250
WV	75	5	259	-	40	379	24	2	75	-	10	111	3,374	316	2,925	187	468	7,270
WY	26	2	67	-	13	108	4	1	20	-	4	29	1,048	139	940	56	216	2,399
Other ³	254	32	592	-	58	936	12	11	126	1	19	169	2,292	549	5,519	24	250	8,634
Total	18,215	1,977	94,212	335	21,886	136,625	4,093	498	20,899	42	4,693	30,225	644,375	89,006	1,282,013	46,278	404,259	2,465,931

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

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

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



Freddie Mac Foreclosure Prevention Actions by State - March 31, 2016

State	2015						YTD-2016						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	30	4	45	-	3	82	1	-	10	-	1	12	182	73	418	2	58	733
AL	364	57	703	9	67	1,200	81	16	141	6	18	262	3,289	815	5,715	107	693	10,619
AR	164	15	244	4	35	462	37	6	44	2	8	97	1,222	297	2,342	28	570	4,459
AZ	423	104	954	7	455	1,943	83	23	203	2	83	394	3,883	3,190	24,054	59	18,460	49,646
CA	1,480	875	4,152	12	1,124	7,643	292	195	756	6	193	1,442	13,221	14,070	93,285	134	43,637	164,347
CO	307	66	535	5	73	986	44	14	99	1	7	165	2,449	1,213	8,493	25	2,821	15,001
CT	251	102	992	7	230	1,582	52	38	167	3	63	323	2,087	1,260	8,168	33	1,783	13,331
DC	40	14	165	-	31	250	5	5	29	1	5	45	368	188	1,304	10	239	2,109
DE	116	19	293	4	60	492	17	2	60	1	11	91	786	262	2,518	21	550	4,136
FL	1,216	713	5,127	104	2,026	9,186	240	183	919	33	320	1,695	10,806	10,145	71,757	525	50,466	143,698
GA	1,016	276	2,074	17	393	3,776	212	70	467	5	83	837	8,870	4,418	28,842	336	6,174	48,641
HI	53	26	163	1	38	281	12	5	31	-	5	53	436	387	2,189	2	891	3,905
IA	208	38	335	5	47	633	48	7	61	3	9	128	1,576	429	3,483	83	602	6,173
ID	118	33	270	2	66	489	38	3	53	-	18	112	972	556	3,272	9	2,021	6,830
IL	1,017	353	3,550	61	1,252	6,233	194	80	836	19	261	1,390	8,511	6,160	40,675	450	13,600	69,396
IN	614	80	1,101	52	168	2,015	126	18	227	10	42	423	5,812	1,193	10,977	731	2,015	20,728
KS	231	24	320	9	54	638	46	6	84	3	11	150	1,826	367	2,889	50	596	5,728
KY	331	40	557	8	75	1,011	76	12	102	5	12	207	2,620	608	4,910	119	830	9,087
LA	308	46	558	12	54	978	54	12	137	2	15	220	2,770	644	4,776	70	578	8,838
MA	440	150	1,612	12	262	2,476	88	37	314	6	62	507	3,696	2,370	16,337	55	3,514	25,973
MD	620	174	1,864	24	495	3,177	131	38	354	4	111	638	5,002	2,867	21,175	103	5,525	34,673
ME	108	15	274	6	62	465	18	7	55	-	8	88	857	309	2,487	17	670	4,341
MI	639	145	1,472	61	359	2,676	148	33	320	15	67	583	6,999	3,851	24,669	3,375	10,375	49,269
MN	598	64	943	8	213	1,826	76	14	178	1	41	310	3,885	1,899	14,153	41	4,545	24,524
MO	495	82	915	28	213	1,733	111	15	170	4	47	347	4,247	1,275	9,055	217	2,128	16,922
MS	114	22	259	6	32	433	23	12	57	2	7	101	1,155	322	2,336	55	281	4,149
MT	70	8	86	-	15	179	12	3	20	-	6	41	467	135	1,052	1	266	1,921
NC	915	191	1,697	18	246	3,067	175	39	334	7	54	609	6,909	2,786	17,618	133	2,790	30,236
ND	19	-	20	4	1	44	-	-	5	1	-	6	130	70	226	11	41	478
NE	87	6	129	1	25	248	16	2	24	1	1	44	688	189	1,348	14	262	2,501
NH	146	30	338	6	67	587	26	7	66	-	18	117	1,106	540	3,535	10	787	5,979
NJ	647	321	3,311	45	1,023	5,347	119	68	677	15	202	1,081	5,473	4,166	25,733	156	6,735	42,262
NM	140	27	335	5	89	596	31	5	68	2	16	122	1,115	385	2,962	22	932	5,416
NV	150	68	611	10	473	1,312	29	11	105	-	77	222	1,235	1,714	13,570	27	12,907	29,454
NY	850	542	3,937	78	707	6,114	172	144	805	19	155	1,295	7,161	5,515	29,735	292	4,440	47,144
OH	760	157	1,938	98	407	3,360	178	27	436	25	98	764	7,540	2,491	21,165	1,543	4,271	37,011
OK	241	23	350	16	31	661	47	7	61	2	6	123	1,692	378	2,647	59	448	5,224
OR	258	70	638	3	197	1,166	31	23	114	3	28	199	1,817	1,385	8,222	32	4,053	15,509
PA	1,020	196	2,511	53	367	4,147	188	45	513	11	73	830	8,140	2,770	19,053	274	3,029	33,266
RI	101	38	336	2	96	573	18	11	60	-	18	107	857	464	3,168	12	898	5,399
SC	441	101	906	7	158	1,613	97	26	213	3	29	368	3,711	1,638	9,134	79	2,251	16,813
SD	41	2	52	1	3	99	7	1	10	-	2	20	252	66	454	8	51	831
TN	419	68	761	21	77	1,346	83	20	145	6	23	277	3,488	1,165	7,380	150	1,155	13,338
TX	1,482	214	1,798	14	115	3,623	256	53	429	6	24	768	12,148	2,967	17,999	188	2,390	35,692
UT	223	45	423	2	107	800	45	11	87	1	12	156	1,769	987	6,815	21	3,196	12,788
VA	586	139	1,371	9	289	2,394	119	24	272	1	88	504	5,060	2,220	14,817	60	4,532	26,688
VT	59	13	118	3	20	213	15	5	31	2	5	58	454	148	945	16	128	1,691
WA	450	138	1,228	10	460	2,286	69	37	240	1	79	426	3,625	2,141	14,791	61	6,730	27,348
WI	374	67	895	8	213	1,557	69	16	178	2	47	312	2,740	1,073	9,059	77	2,096	15,045
WV	112	20	238	3	18	391	24	7	38	-	2	71	953	292	1,846	22	277	3,391
WY	17	1	37	1	5	61	-	1	11	1	-	13	196	44	380	2	88	710
Other ³	193	87	356	1	12	649	22	16	94	-	4	136	762	999	2,980	4	54	4,799
Total	21,102	6,109	53,897	883	13,108	95,099	4,101	1,460	10,910	243	2,575	19,289	177,013	95,899	646,918	9,931	238,429	1,168,190

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

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

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



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

Glossary

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

Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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

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

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

Section 3: Loan Modifications

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

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

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

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

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

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

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

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

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

Section 4: Third-party Sales and Foreclosures

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

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

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

