



FORECLOSURE PREVENTION REPORT

FEDERAL PROPERTY MANAGER'S REPORT

THIRD QUARTER 2015



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3.595 million troubled homeowners helped during conservatorships

30% of loan modifications in 3Q15 reduced borrowers' monthly payments by over 30%

60+ days delinquent loans ↓ **3%** in 3Q15

REO inventory ↓ **11%** in 3Q15



Third Quarter 2015 Highlights

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 54,744 foreclosure prevention actions in the third quarter of 2015, bringing the total to 3,595,680 since the start of conservatorships in September 2008. Of these actions, 2,962,996 have helped troubled homeowners stay in their homes including 1,868,909 permanent loan modifications.
- Approximately 30 percent of all permanent loan modifications in the third 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 47 percent of modifications in the third quarter due to improved house prices and a declining HAMP eligible population.
- As of September 30, 2015, approximately 19 percent of loans modified in the third quarter of 2014 had missed two or more payments, one year after modification.
- There were 8,721 completed short sales and deeds-in-lieu during the quarter, bringing the total to 632,684 since the start of conservatorships.

The Enterprises' Mortgage Performance:

- The number of 60+ days delinquent loans declined 3 percent during the third quarter as the economy improved and house prices continued to increase.
- The Enterprises' serious delinquency rate fell to 1.5 percent at the end of the third quarter compared with 5.4 percent for Federal Housing Administration (FHA) loans, 2.9 percent for Veterans Affairs (VA) loans and 3.6 percent for all loans (Industry average).

The Enterprises' Foreclosures:

- Third-party sales and foreclosure sales decreased 10 percent to 26,989 while foreclosure starts increased 6 percent to 66,192 in the third quarter.
- REO inventory declined 11 percent during the quarter to 77,204, 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

	2Q15	3Q15
HAMP Active Trials	5,259	3,778
HAMP Active Permanent - Cum.	406,460	397,962
Completed Foreclosure Prevention Actions		
Loan Modifications *	41,905	34,966
Repayment Plans	9,839	9,027
Forbearance Plans	2,135	1,671
Charge-offs-in-lieu	291	359
Home Retention Actions	54,170	46,023
Short Sales	6,741	6,303
Deeds-in-lieu	2,682	2,418
Home Forfeiture Actions	9,423	8,721
TOTAL	63,593	54,744

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

	2Q15	3Q15
30-59 Days Delinquent	385,982	405,412
60-plus-days Delinquent	549,095	531,620
Seriously Delinquent*	449,899	426,112
Foreclosure Starts	62,364	66,192
Third-party & Foreclosure Sales	29,945	26,989
REO Inventory	86,515	77,204

(Percent of total loans serviced)

30-59 Days Delinquent	1.39%	1.46%
60-plus-days Delinquent	1.97%	1.91%
Seriously Delinquent*	1.61%	1.52%

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

Source: FHFA (Fannie Mae and Freddie Mac)

Loan Modifications - Status Update

648K
HAMP Permanent
Modifications
since April 2009

1,125K
Non-HAMP
Permanent
Modifications
since April 2009

Recent Announcements

- On September 9, 2015, [Fannie Mae](#) and [Freddie Mac](#) announced revisions to their loan modification eligibility requirements to enable more borrowers to qualify for the Standard and Streamlined Modifications as well as provide more affordable modified payments.
- On November 10, 2015, the Federal Housing Finance Agency (FHFA) [announced](#) an expansion of the Neighborhood Stabilization Initiative (NSI) to 18 additional metropolitan areas around the country. Effective December 1, local community organizations will be given the opportunity to review and purchase foreclosed properties owned by Fannie Mae or Freddie Mac in these 18 additional metropolitan areas prior to these properties being made publicly available for purchase.

HAMP Activity

- A total of 1,083,841 troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. 648,475 of these homeowners have been granted permanent modifications through HAMP.
- A total of 3,778 homeowners were in a HAMP trial modification period at the end of the third quarter.

Non-HAMP Modification Activity

- Non-HAMP modifications accounted for 90 percent of all permanent loan modifications in the third quarter.
- A total of 31,573 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the third quarter, bringing the total number of non-HAMP permanent modifications to 1,125,908 since April 2009.

HAMP Statistics

Cumulative from April 2009 through

	2Q15	3Q15
Trial Modifications Ever Started	1,082,367	1,083,841
<i>Less:</i>		
Trials Disqualified	(79,700)	(79,321)
Trials Cancelled	(351,286)	(352,267)
Permanent Modifications	(646,122)	(648,475)
Trials Remaining Active	5,259	3,778
Permanent Modifications Started	646,122	648,475
<i>Less:</i>		
Modifications Defaulted	(200,990)	(205,418)
Modifications Paid off	(38,404)	(44,188)
Modifications Withdrawn	(268)	(907)
Active Permanent Modifications	406,460	397,962

Source: FHFA (Fannie Mae and Freddie Mac)

Non-HAMP Modification Statistics

Cumulative from April 2009 through

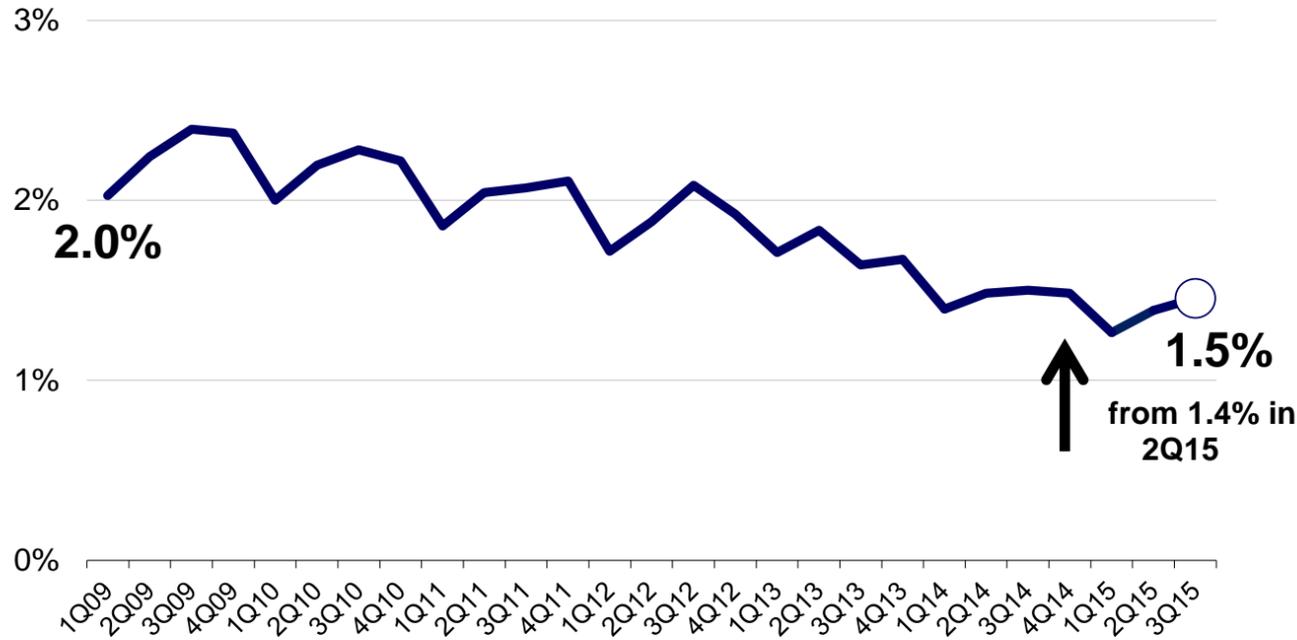
	2Q15	3Q15
Permanent Loan Modifications	1,094,335	1,125,908

Source: FHFA (Fannie Mae and Freddie Mac)



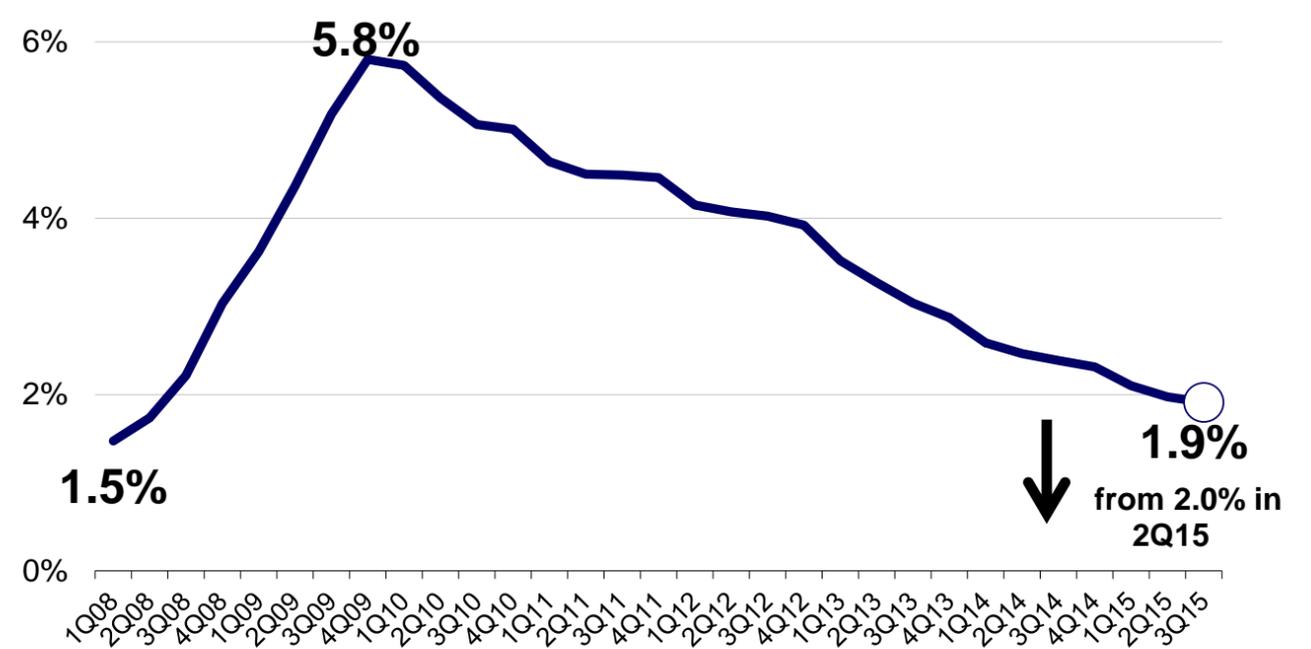
Mortgage Performance

Enterprises' 30-59 Days Delinquency Rates



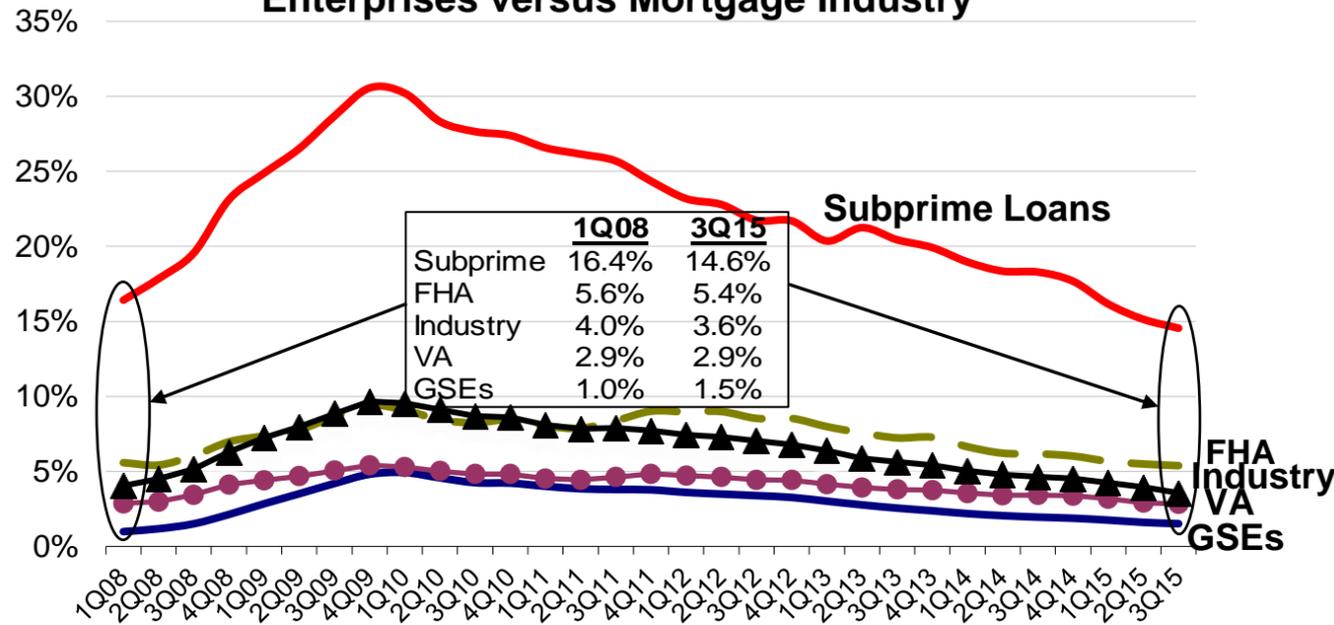
Source: FHFA (Fannie Mae and Freddie Mac)

Enterprises' 60-plus-days Delinquency Rates



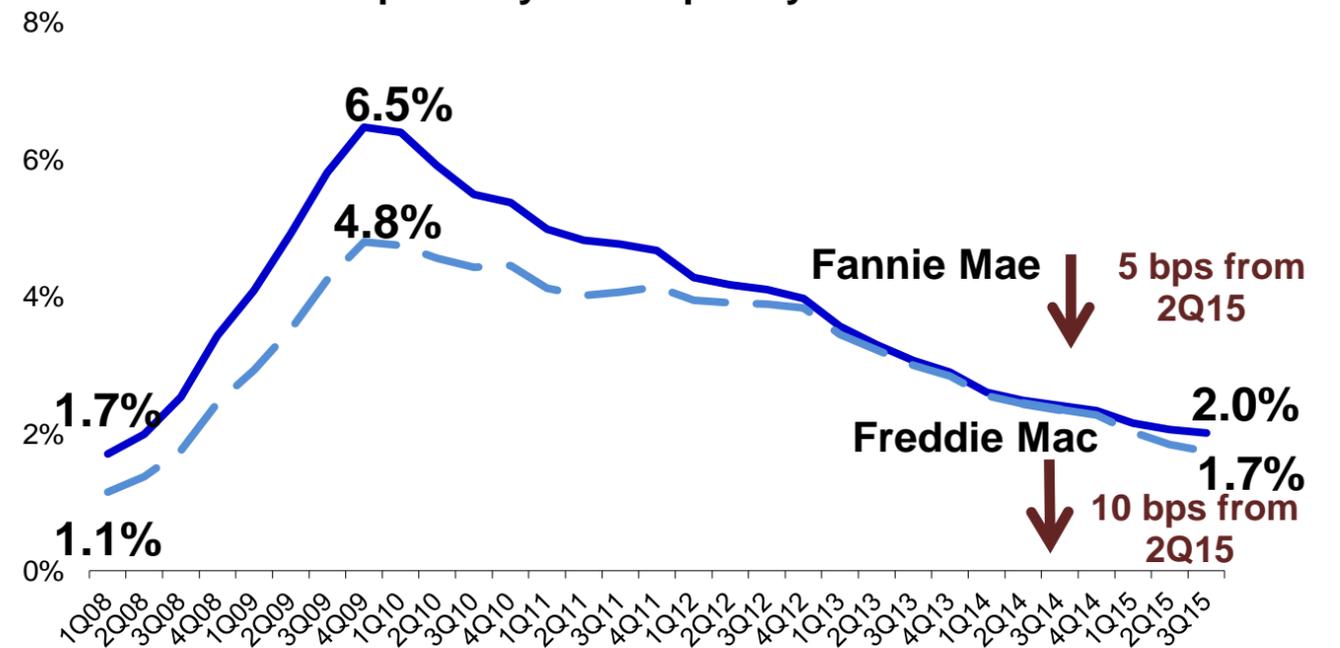
Source: FHFA (Fannie Mae and Freddie Mac)

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 184,297 foreclosure prevention actions in the first nine months of 2015, bringing the total to 3,595,680 since the start of conservatorships in September 2008. Of these actions, 1,868,909 have been permanent loan modifications. A total of 1,094,087 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. 632,684 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	Full Year 2012	Full Year 2013	Full Year 2014	YTD 2015	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	142,615	85,386	51,481	31,007	833,670
Forbearance Plans	22,812	12,671	11,260	6,516	178,049
Charge-offs-in-lieu	1,335	647	1,378	929	12,190
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Loan Modifications	<u>232,993</u>	<u>243,195</u>	<u>189,975</u>	<u>118,192</u>	<u>1,868,909</u>
Total	399,755	341,899	254,094	156,644	2,962,996
Nonforeclosure - Home Forfeiture Actions					
Short Sales	125,232	87,742	38,198	19,778	555,779
Deeds-in-lieu	<u>16,232</u>	<u>18,087</u>	<u>14,926</u>	<u>7,875</u>	<u>76,905</u>
Total	141,464	105,829	53,124	27,653	632,684
Total Foreclosure Prevention Actions	541,219	447,728	307,218	184,297	3,595,680

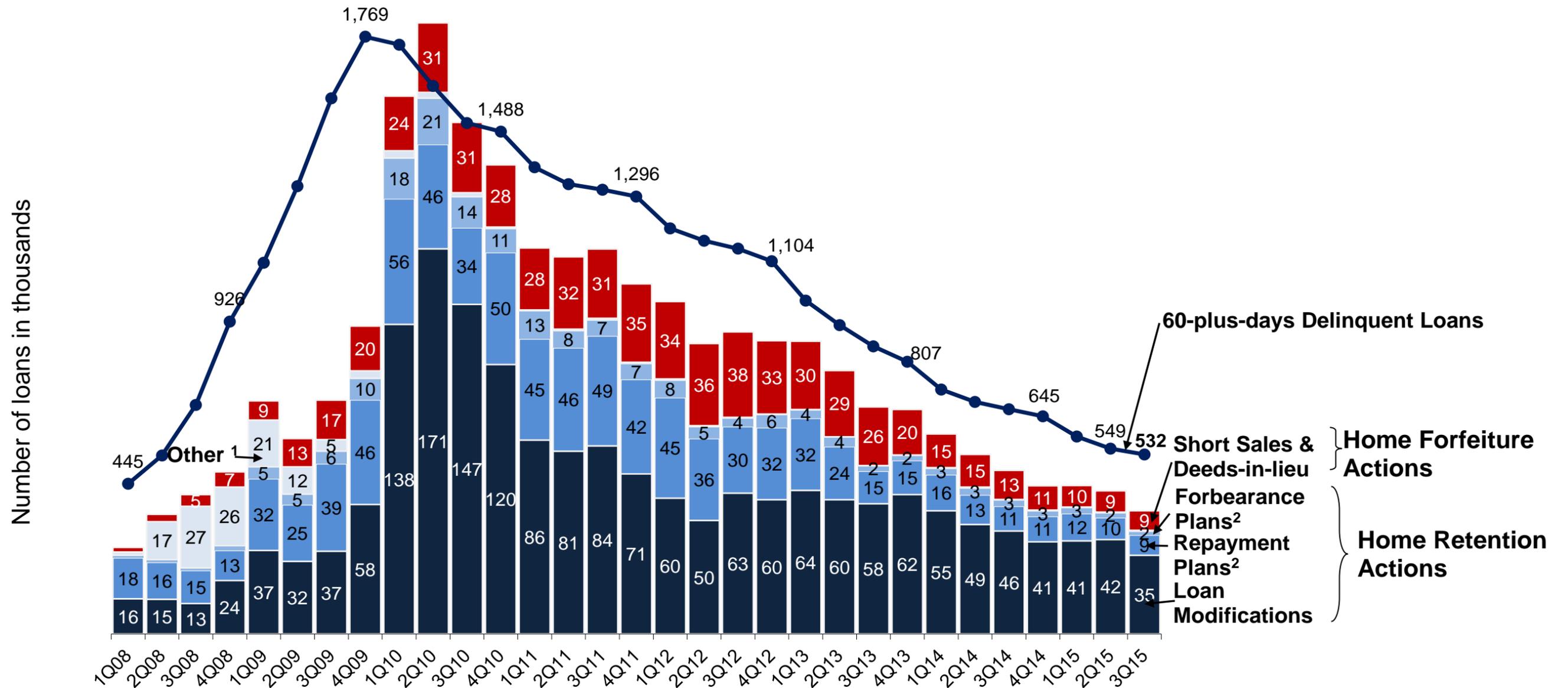
¹ Since the first full quarter in conservatorship (4Q08).

Source: FHFA (Fannie Mae and Freddie Mac)



60+ Days Delinquent Loans and Foreclosure Prevention Actions

A total of 54,744 foreclosure prevention actions were completed in the third quarter of 2015 as the number of the Enterprises' 60+ days delinquent loans continued to decline. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including 34,966 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.

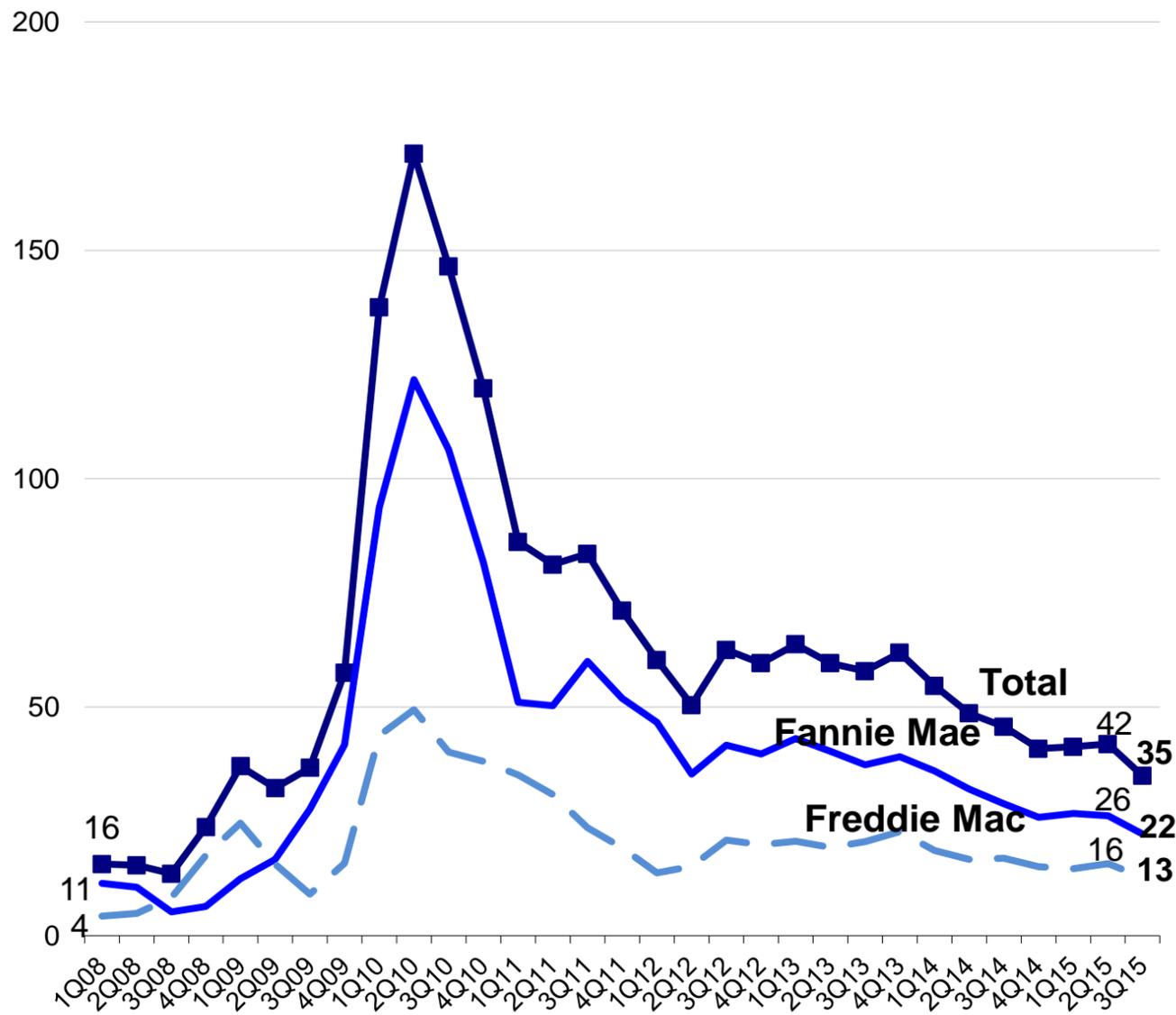
Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosure Prevention Activity: Home Retention Actions

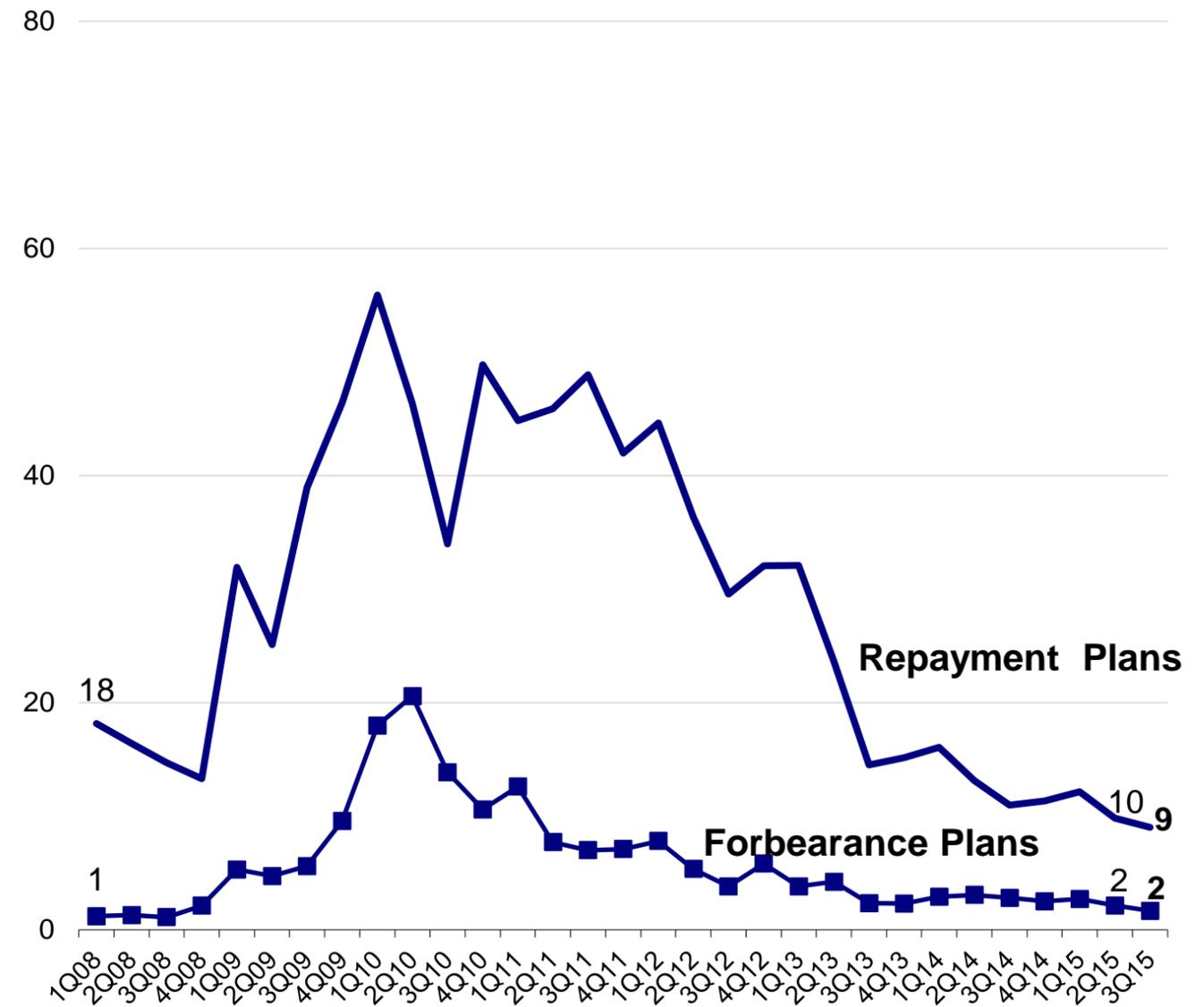
There were 34,966 permanent loan modifications in the third quarter, bringing the total number of permanent modifications to 1,868,909 since conservatorship. In addition, the Enterprises completed 9,027 repayment plans and 1,671 forbearance plans to help delinquent borrowers during the quarter.

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)

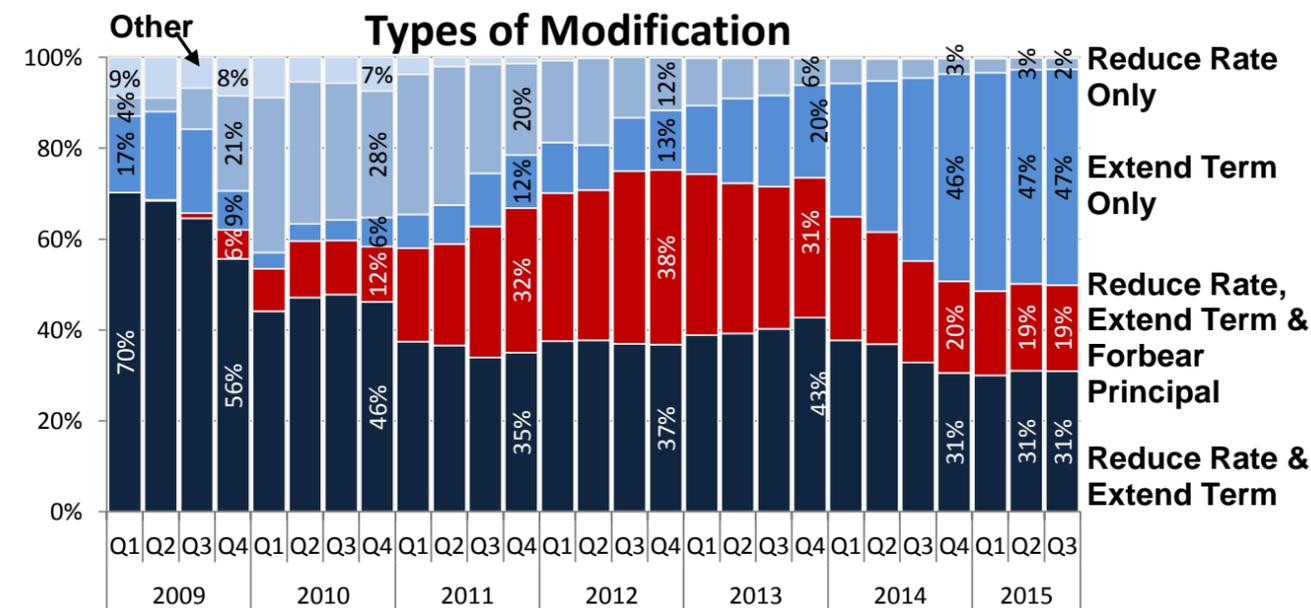


Source: FHFA (Fannie Mae and Freddie Mac)

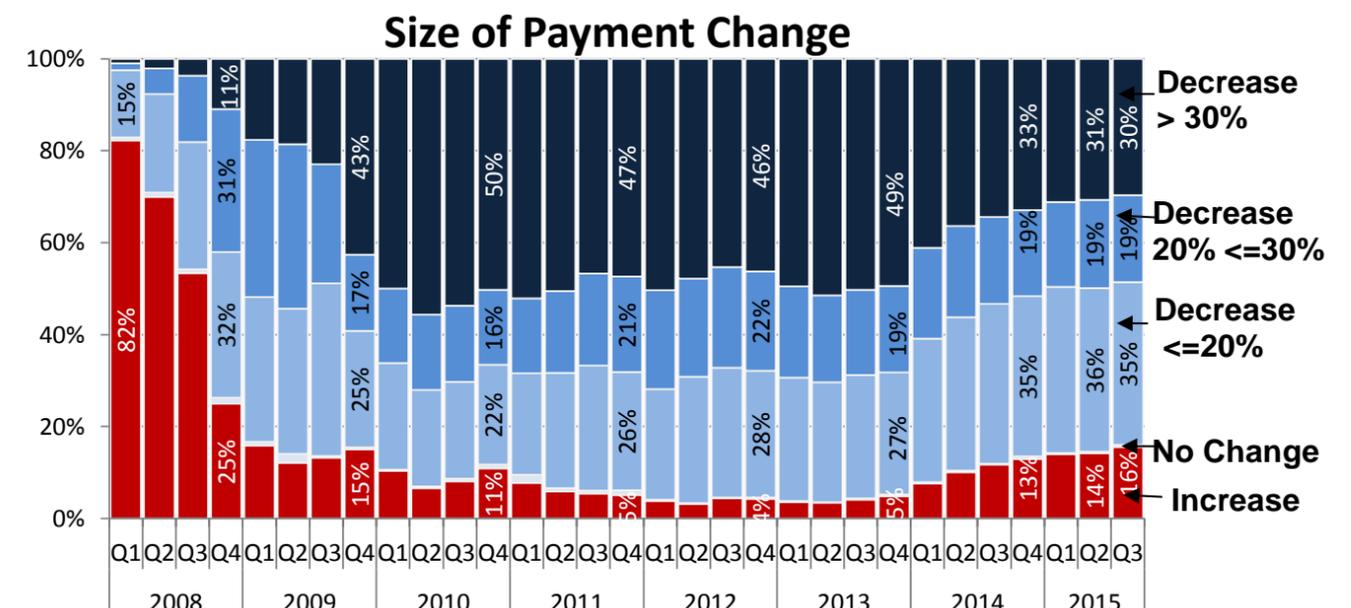


Enterprises' Loan Modifications

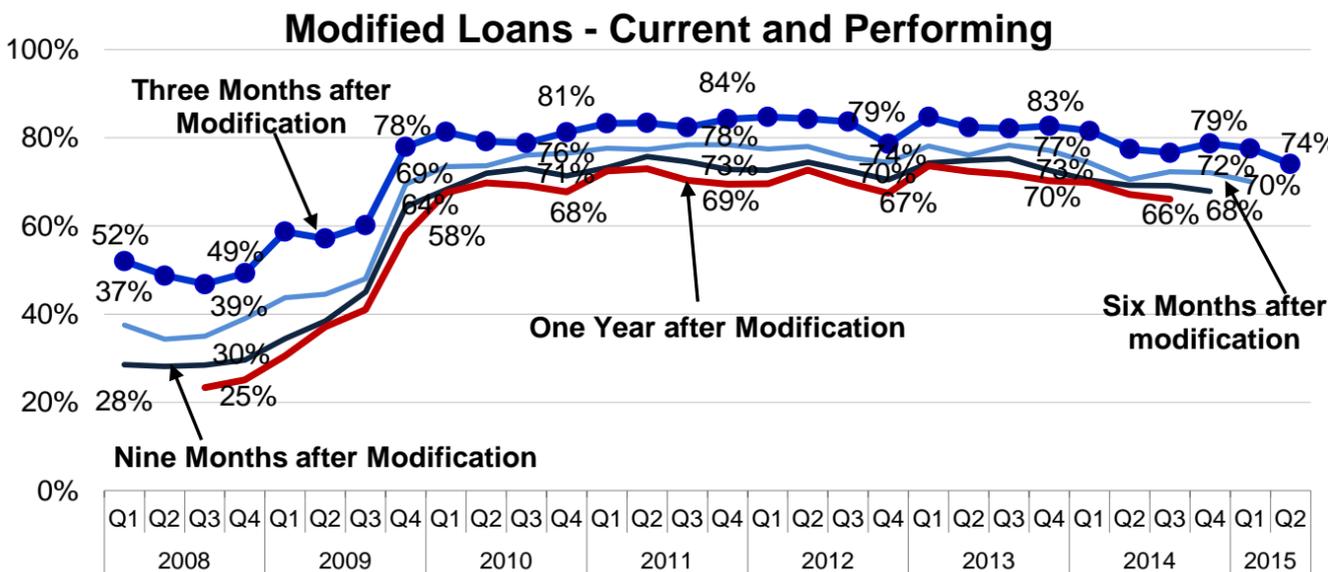
The share of the Enterprises' modifications with extend-term only remained high during the quarter. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions are generally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



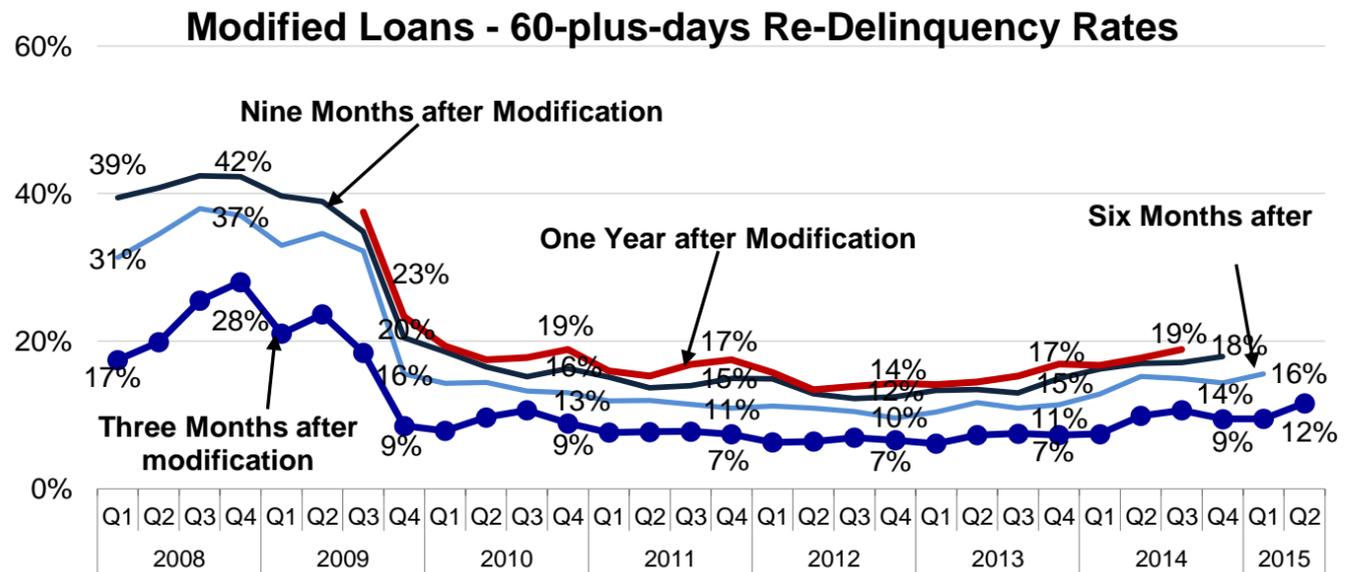
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



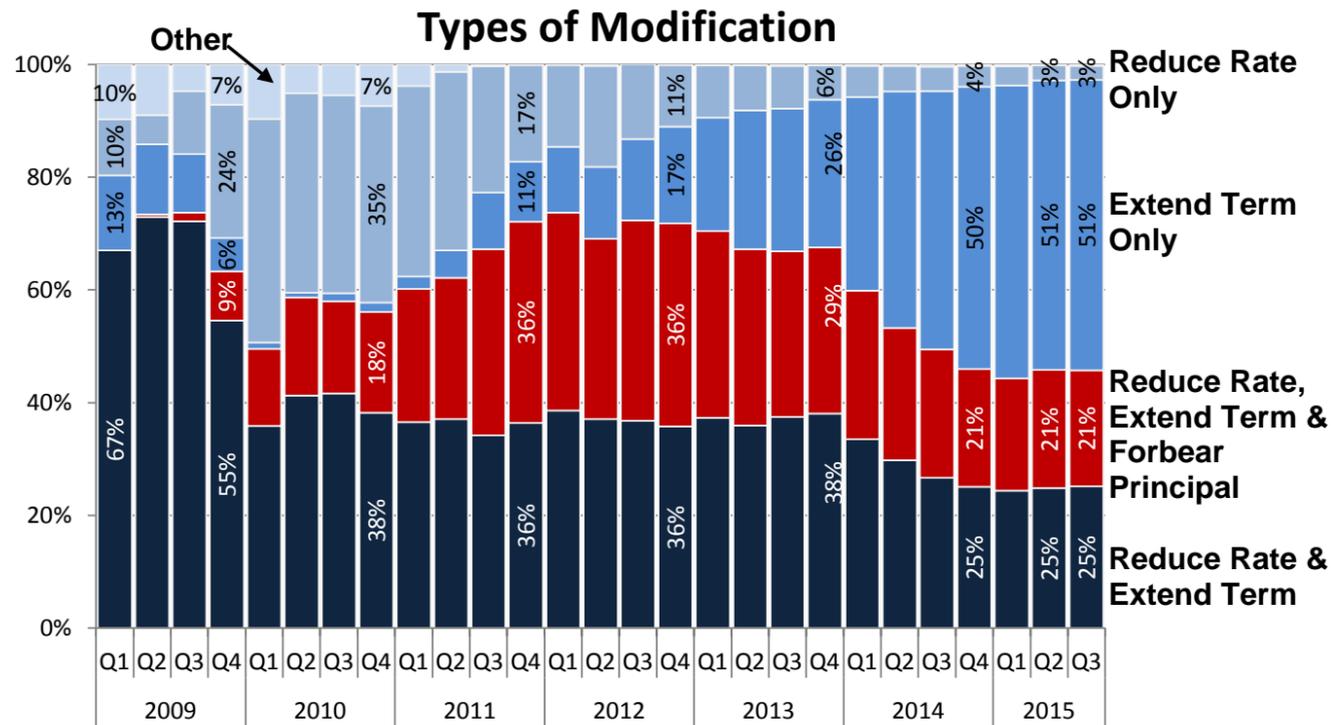
Source: FHFA (Fannie Mae and Freddie Mac)



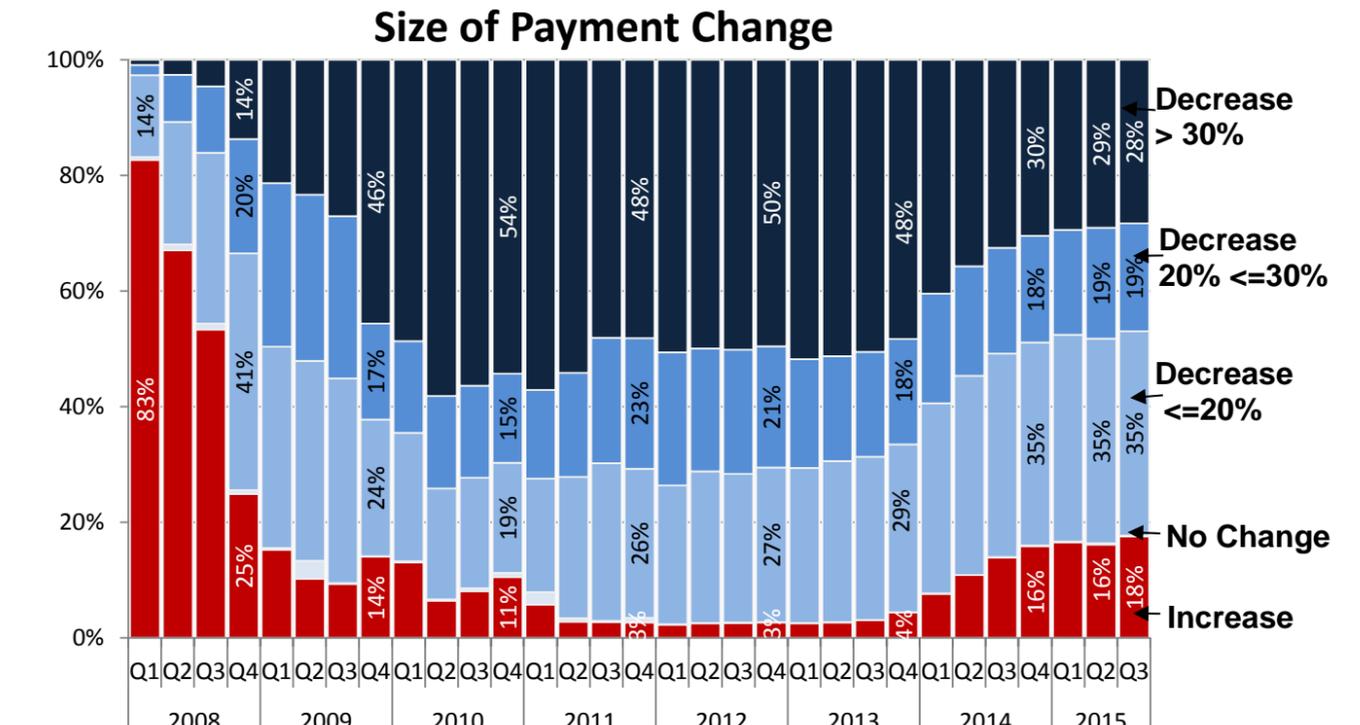
Source: FHFA (Fannie Mae and Freddie Mac)



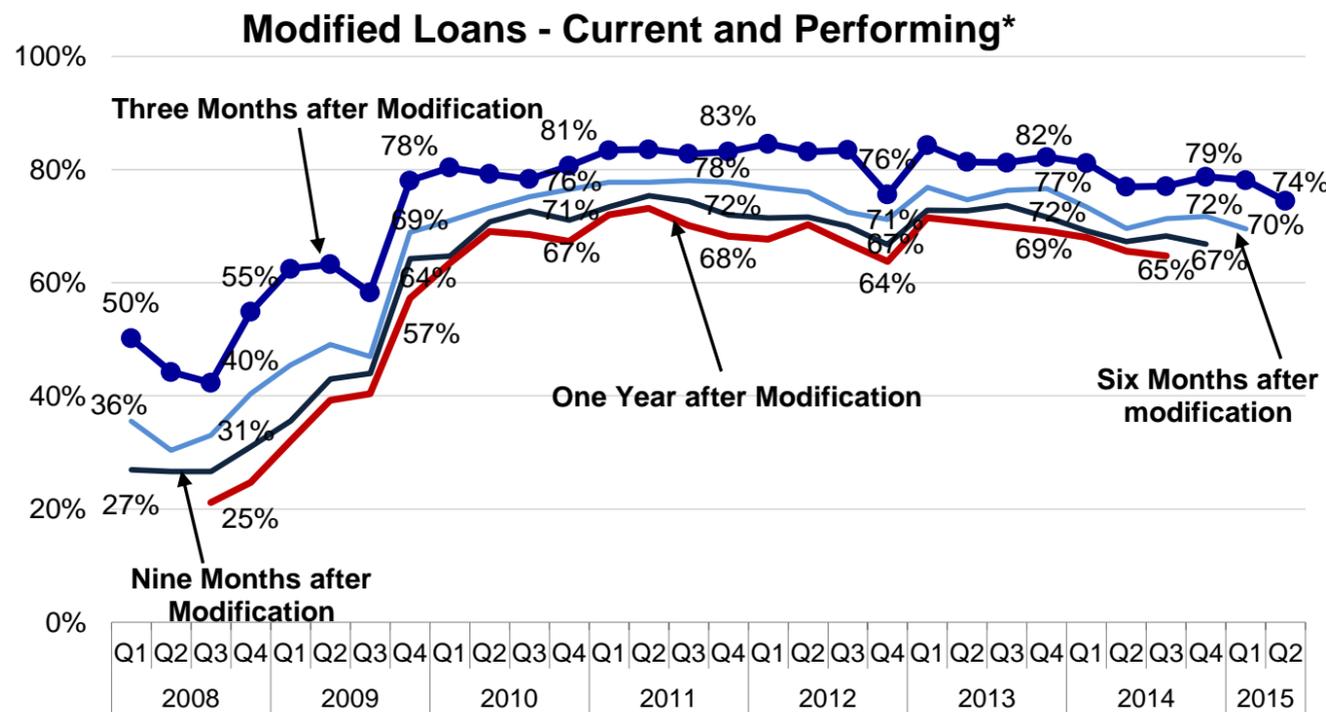
Fannie Mae's Loan Modifications



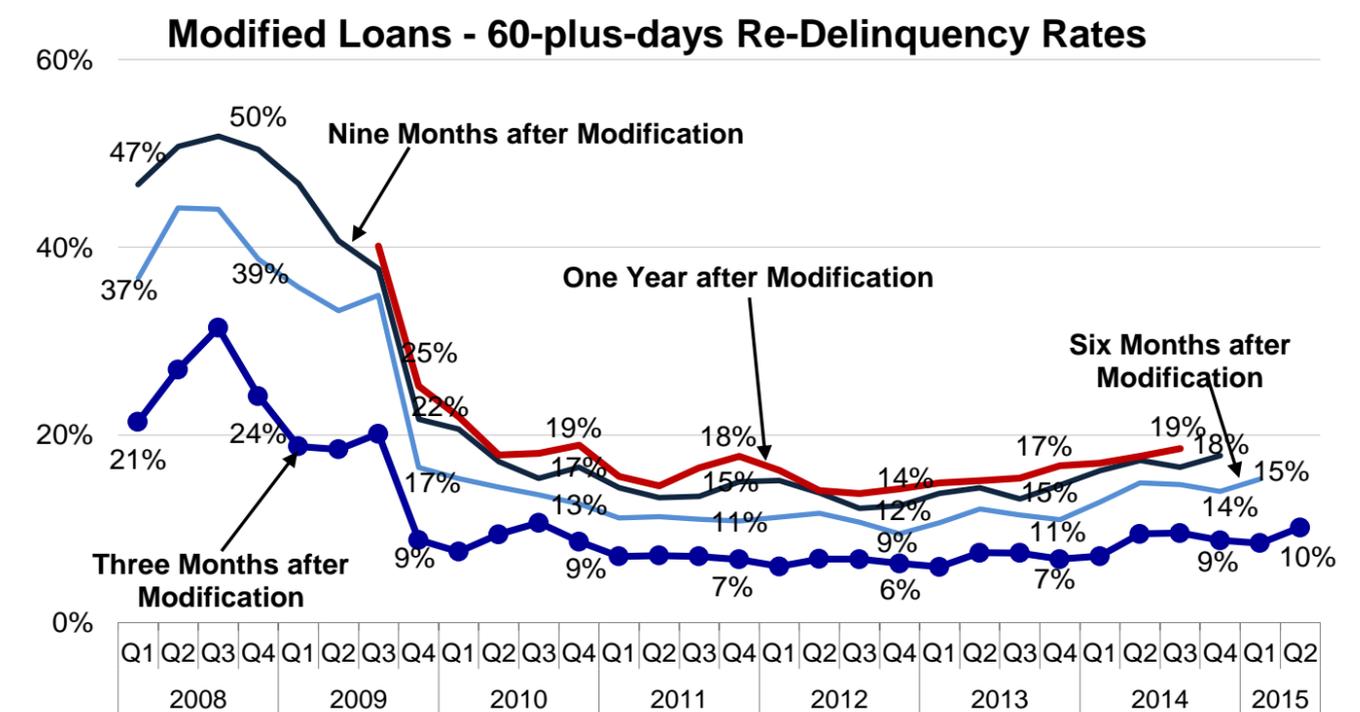
Source: FHFA (Fannie Mae and Freddie Mac)



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

Modified Loans - Performance Six Months after Modification *

	HAMP								Non-HAMP							
	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15
Current and Performing	83%	84%	85%	83%	81%	83%	82%	79%	73%	75%	75%	71%	68%	69%	70%	68%
60+ Days Delinquent	7%	7%	6%	7%	8%	7%	7%	9%	13%	12%	9%	14%	16%	16%	15%	16%

Modified Loans - Performance Nine Months after Modification *

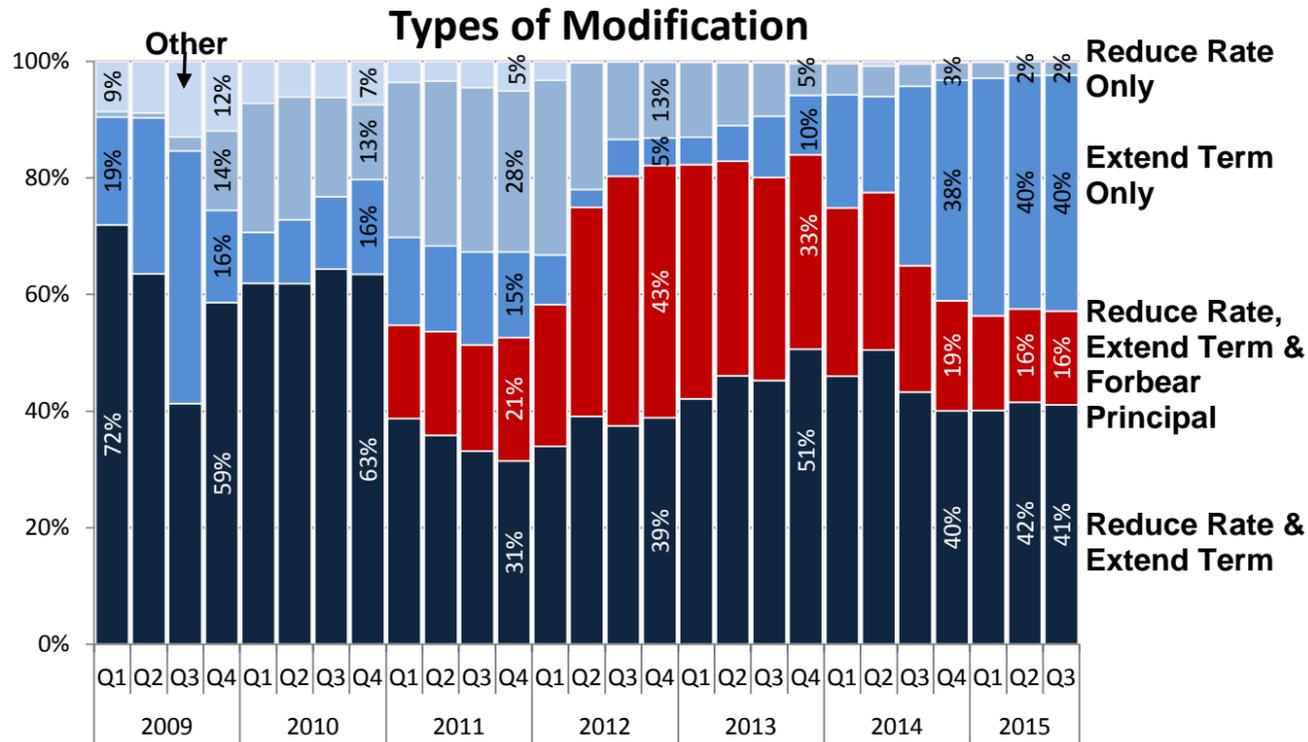
	HAMP							Non-HAMP						
	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14
Current and Performing	82%	82%	81%	80%	79%	80%	78%	71%	72%	70%	67%	65%	66%	65%
60+ Days Delinquent	8%	8%	8%	9%	9%	8%	10%	16%	14%	16%	18%	19%	18%	19%

Source: FHFA (Fannie Mae and Freddie Mac)

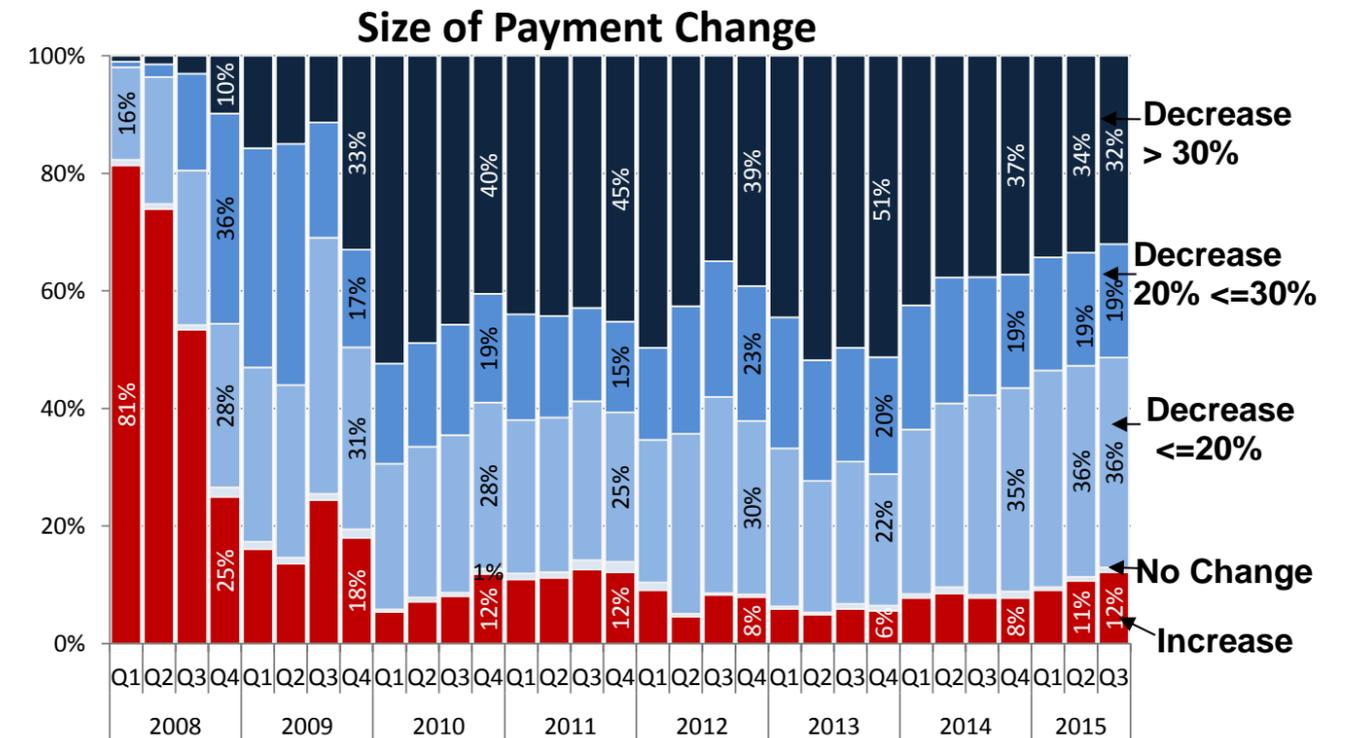
* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. The percentage of loans that remained current three months after modification declined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



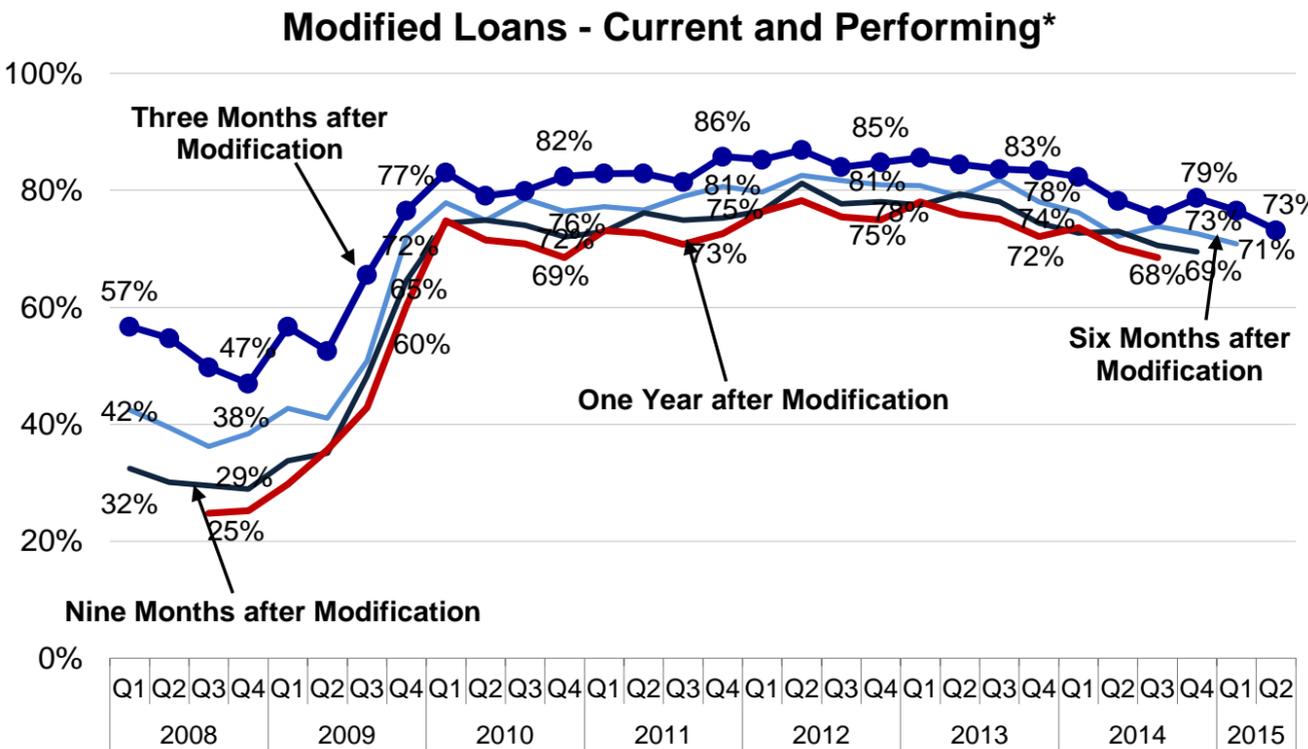
Freddie Mac's Loan Modifications



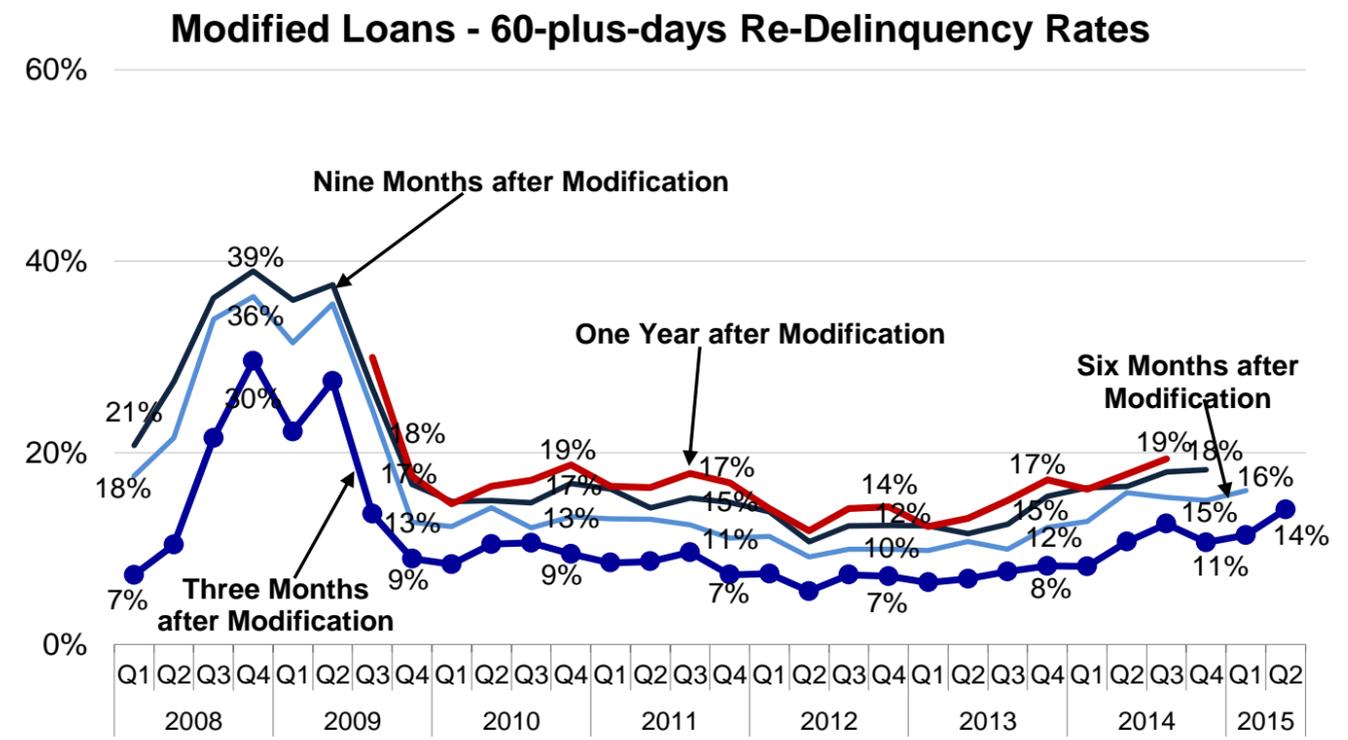
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)

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



Freddie Mac's 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								
	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15
Current and Performing	88%	87%	90%	89%	86%	85%	88%	84%	80%	83%	82%	82%	80%	76%	74%	77%	75%	72%
60+ Days Delinquent	5%	6%	5%	5%	7%	7%	6%	8%	11%	8%	8%	9%	9%	12%	14%	11%	12%	14%

Modified Loans - Performance Six Months after Modification*

	HAMP								Non-HAMP							
	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15
Current and Performing	84%	86%	85%	85%	82%	84%	84%	81%	77%	80%	76%	74%	70%	72%	71%	69%
60+ Days Delinquent	8%	8%	8%	8%	11%	9%	8%	10%	12%	11%	13%	14%	17%	17%	16%	17%

Modified Loans - Performance Nine Months after Modification*

	HAMP							Non-HAMP						
	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14
Current and Performing	83%	83%	83%	81%	81%	81%	81%	77%	76%	72%	70%	71%	68%	68%
60+ Days Delinquent	10%	10%	10%	11%	11%	11%	11%	13%	14%	17%	18%	18%	19%	19%

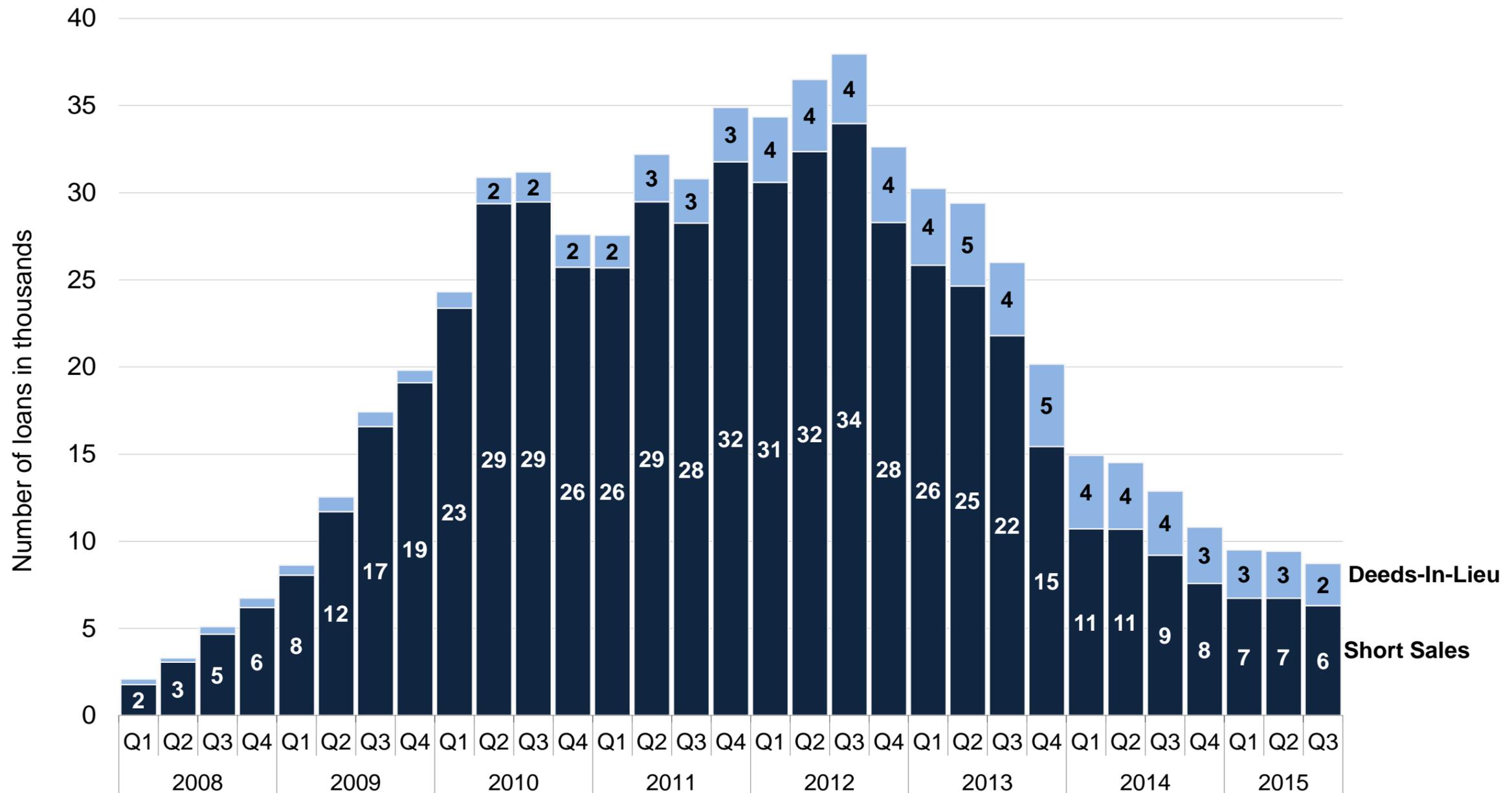
Source: FHFA (Fannie Mae and Freddie Mac)

* 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 8,721 completed short sales and deeds-in-lieu in the third quarter, bringing the total to 632,684 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 7 percent in the third quarter compared with second 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.

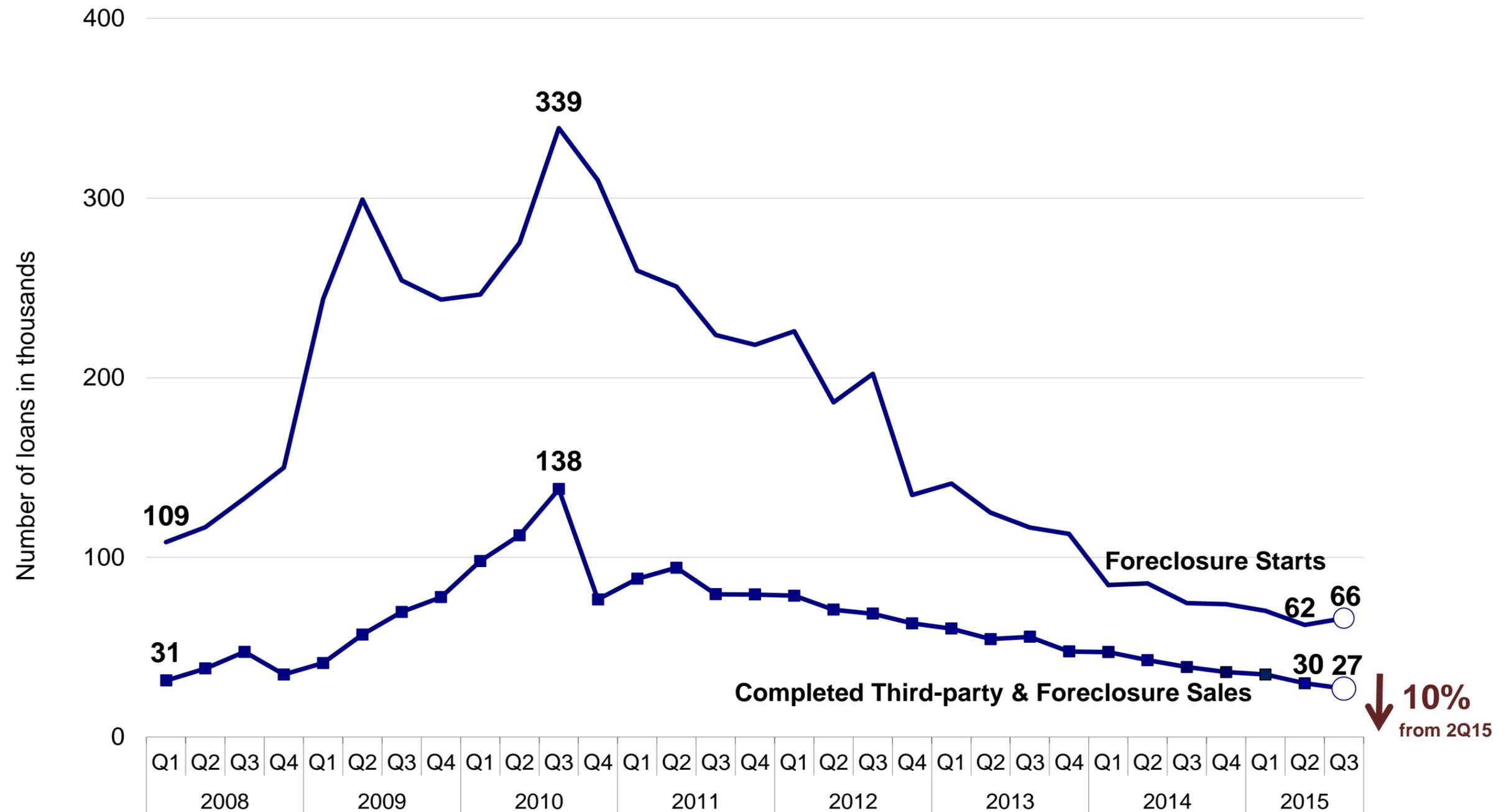


Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosures

There were 26,989 completed third-party and foreclosure sales in the third quarter, down 10 percent compared with second quarter of 2015. The number of foreclosure starts increased 6 percent in the third quarter to 66,192, from 62,364 in the second quarter.



Source: FHFA (Fannie Mae and Freddie Mac)

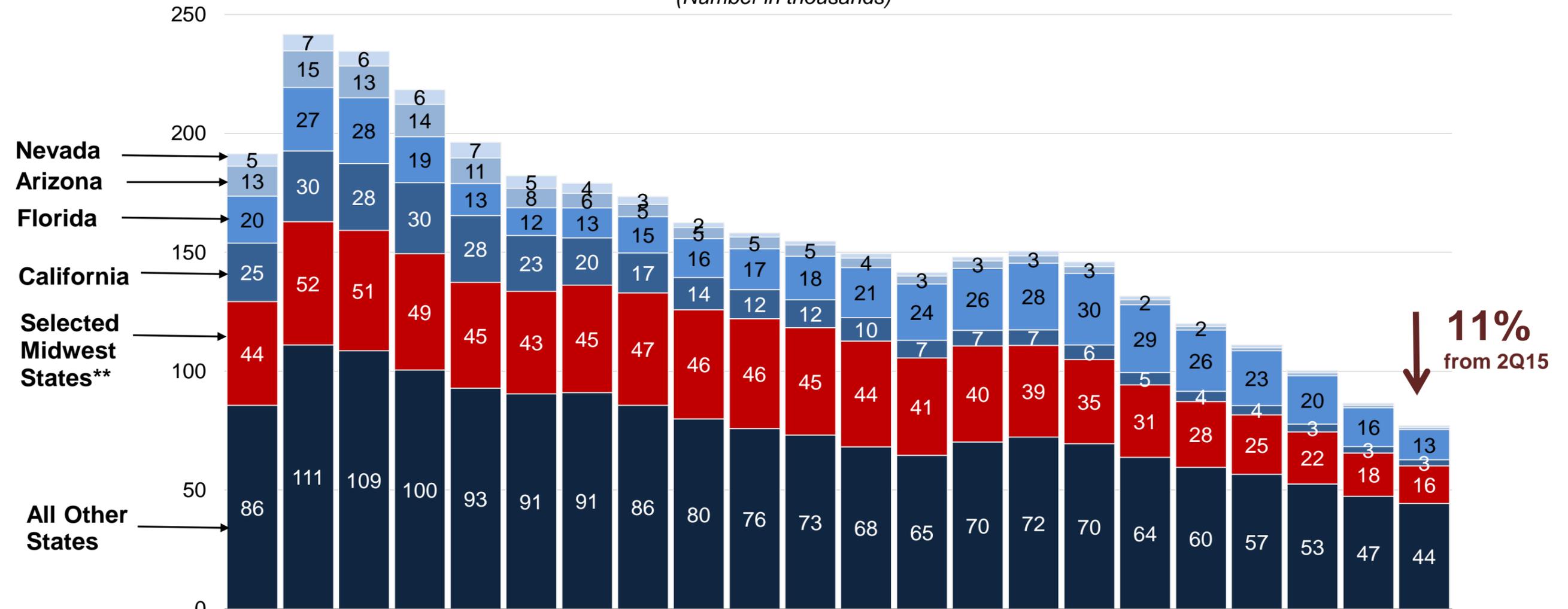


Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 11 percent during the quarter to 77,204, as property dispositions continued to outpace acquisitions. The total number of property acquisitions fell 10 percent to 22,483 while dispositions decreased 18 percent to 31,798 during the third quarter.

REO Inventory by State*

(Number in thousands)



REO Activity	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15
Acquisitions	103	124	70	78	78	70	72	72	64	62	60	57	53	57	49	46	40	36	33	31	25	22
Dispositions	76	74	77	94	101	84	75	77	75	67	63	62	60	50	47	51	55	47	42	42	39	32
Inventory (at period end)	191	242	235	218	196	182	179	173	163	158	155	149	142	148	151	146	132	120	111	100	87	77

* 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)





State Level Data

Pages 20 to 30 provide detailed information about ten key states. The key states were selected based on the top rankings for three factors as of September 30, 2015:

- Serious delinquency rates of the Enterprises' single-family books;
- The number of serious delinquent loans in the Enterprises' single-family portfolios; and
- The percentage decline in house prices over the past five years, per FHFA's Seasonally Adjusted, Purchase-Only House Price Index.

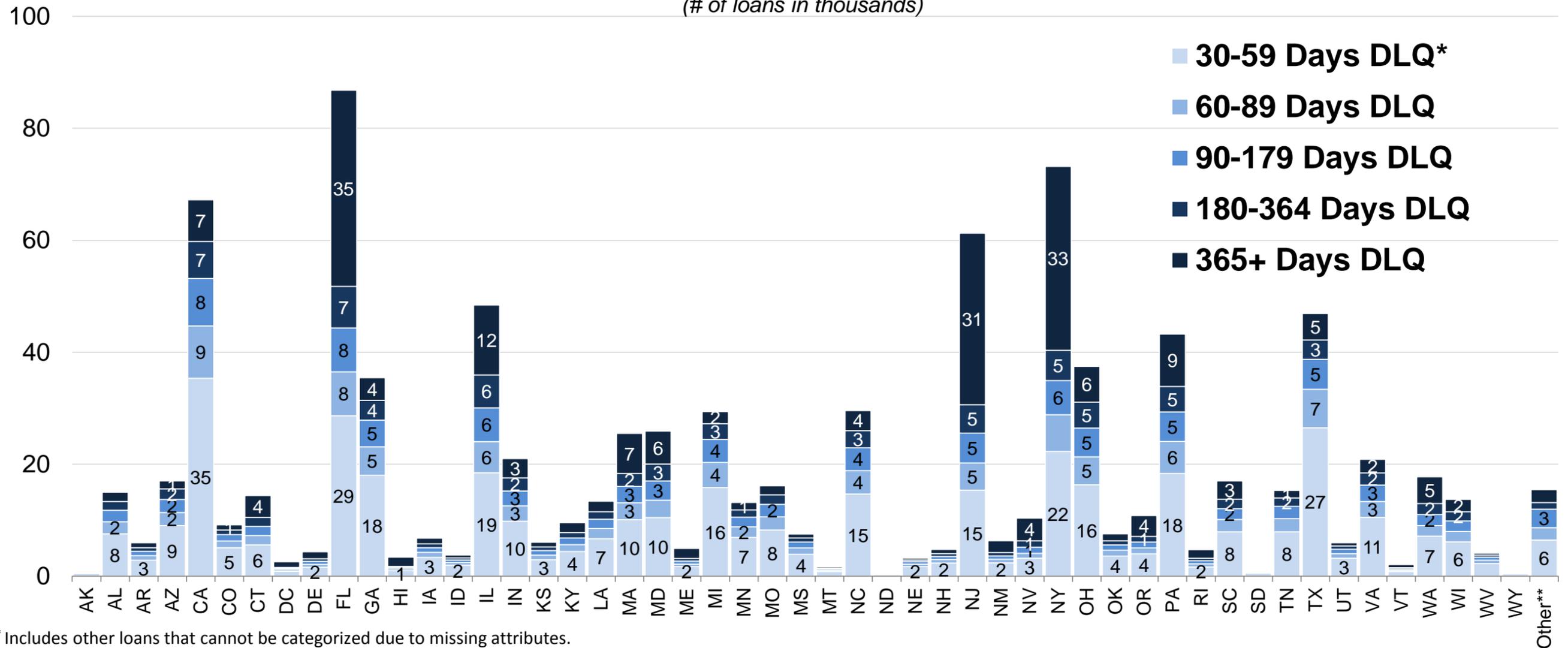


Delinquent Loans by State

The total number of the Enterprises' troubled borrowers remained stable during the third quarter. Approximately 23 percent of these borrowers remained deeply delinquent (365+ days) at the end of the quarter, down from 25 percent at the end of the second quarter. Florida continues to have the highest number of deeply delinquent loans, followed by New York and New Jersey. As of September 30, 2015, approximately 40 percent of the delinquent borrowers in Florida have missed one year or more payments, compared with 45 percent in New York and 50 percent in New Jersey.

Delinquent Loans by State - As of September 30, 2015

(# 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.

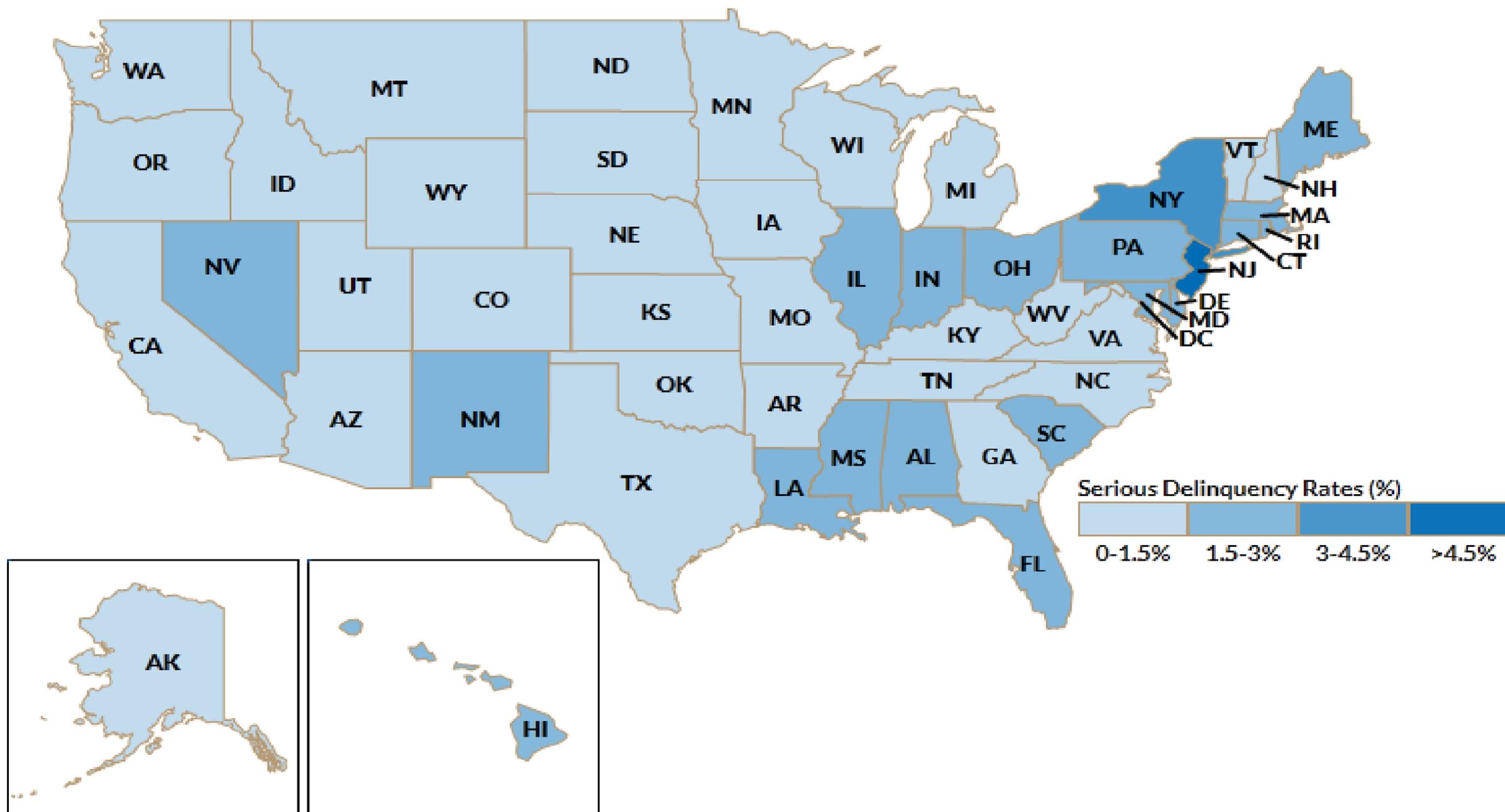
Source: FHFA (Fannie Mae and Freddie Mac)



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 foreclosure.

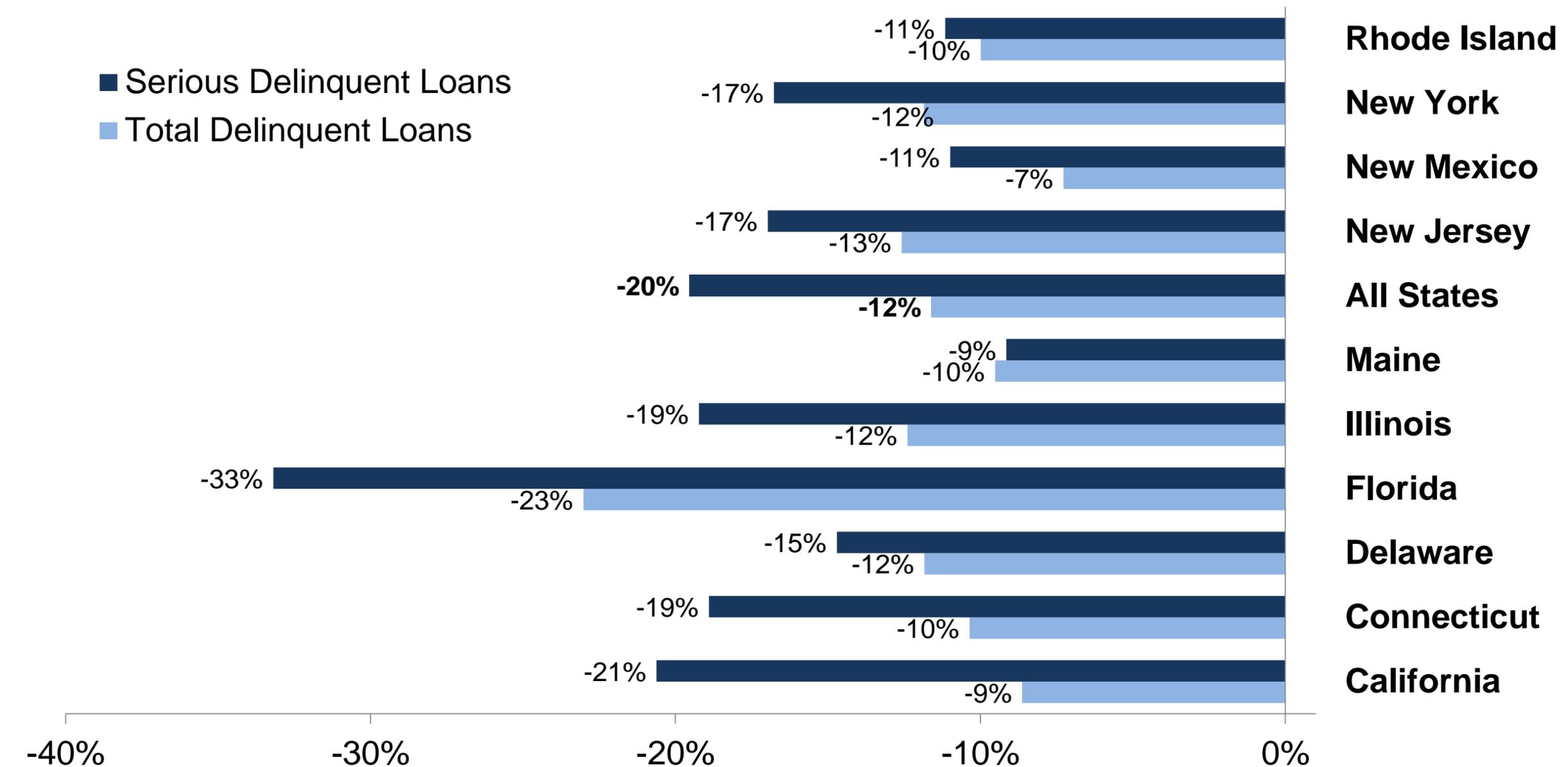
The following pages provide detailed information about ten states with the largest five-year declines in house prices and the highest number and rate of seriously delinquent loans as of September 30, 2015



Change in the Number of Delinquent Loans in Key States

The total number of the Enterprises' delinquent loans fell 12 percent during the first nine months of 2015 as serious delinquent loans (loans that have missed three or more payments or are in foreclosure) continued to decrease. The Enterprises' serious delinquency rate dropped to 1.5 percent at the end of the third quarter from 1.9 percent at the end of 2014.

Change from December 31, 2014



Source: FHFA (Fannie Mae and Freddie Mac)

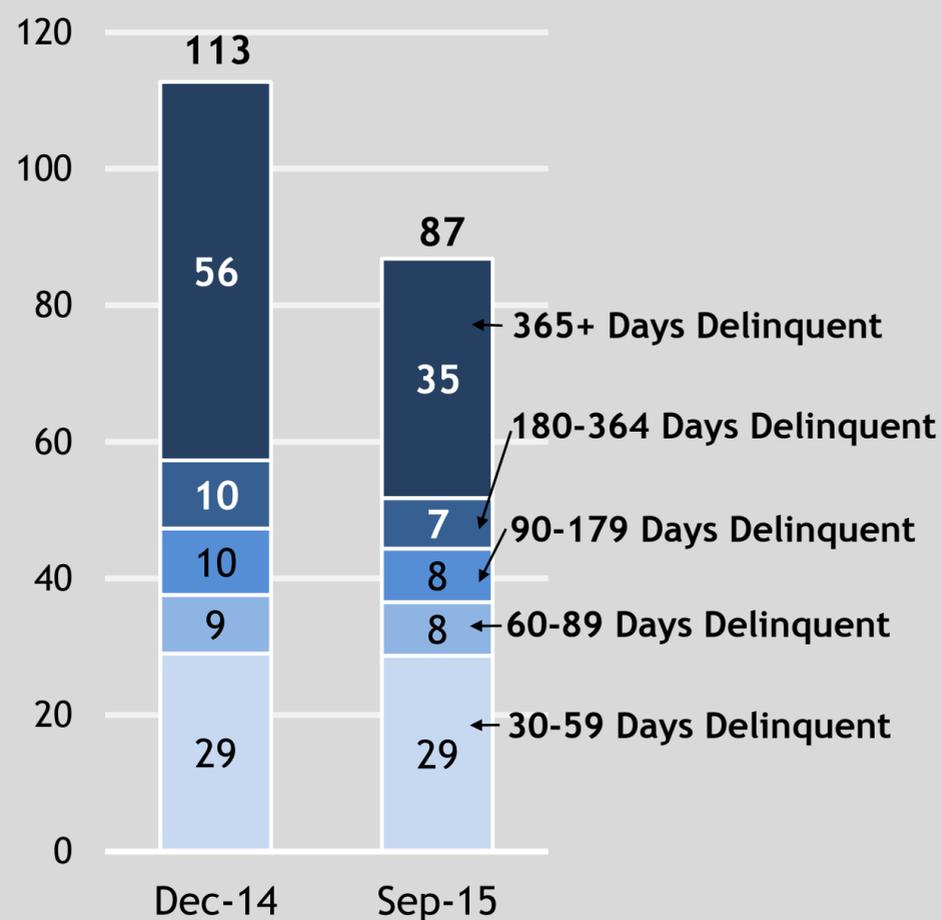


Florida

Single-Family Book Profile - As of September 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	58	29	87
Current Loans	<u>1,049</u>	<u>622</u>	<u>1,671</u>
Total Loans Serviced	1,107	651	1,758

Delinquent Loans



Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	4,999	3,092	1,812	51,432	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,509	1,216	693	17,990	
Loan Modifications	30,687	20,883	11,571	222,236	
Other	<u>83</u>	<u>140</u>	<u>150</u>	<u>4,222</u>	
Total	37,278	25,331	14,226	295,879	
Nonforeclosure - Home Forfeiture Actions					Generally targeted at loans that are more than 6 months delinquent.
Short Sales & Deeds-in-lieu	<u>23,515</u>	<u>10,869</u>	<u>4,532</u>	<u>138,231</u>	
Total Foreclosure Prevention Actions	60,793	36,200	18,758	434,110	

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.

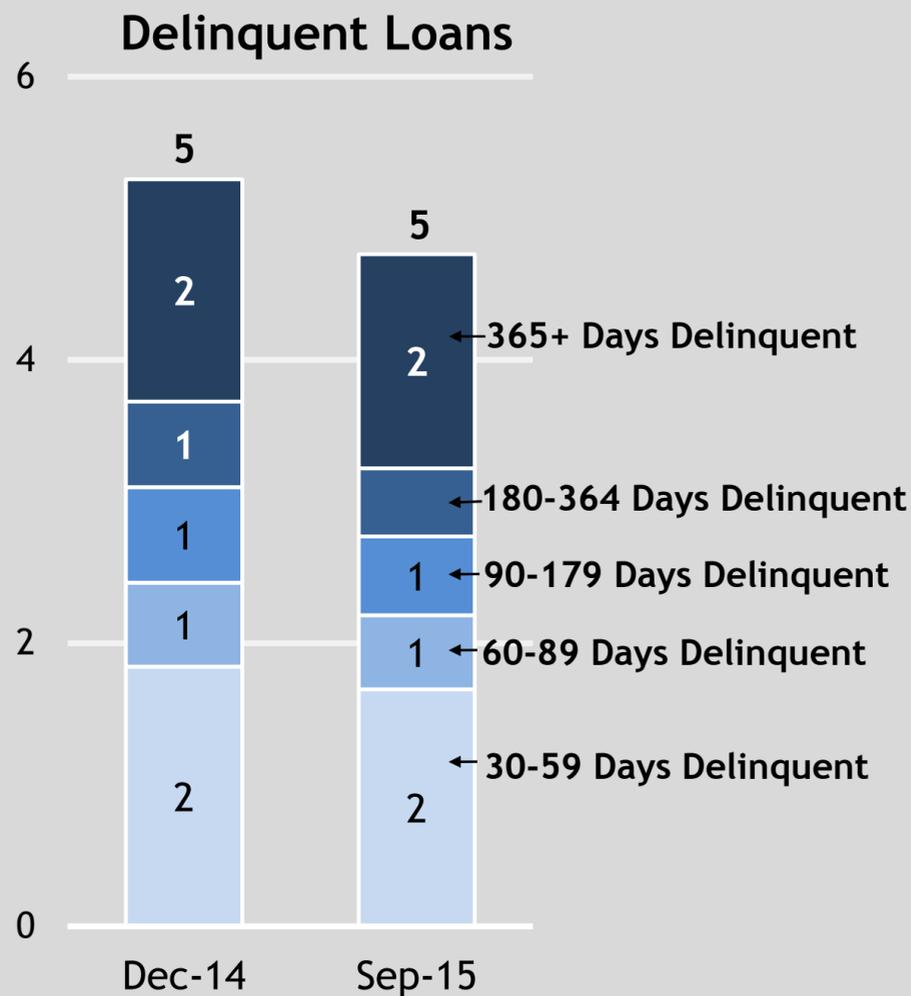
Source: FHFA (Fannie Mae and Freddie Mac)



Rhode Island

Single-Family Book Profile - As of September 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	3	2	5
Current Loans	56	36	91
Total Loans Serviced	59	37	96



Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	382	267	142	3,308	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	111	89	36	904	
Loan Modifications	1,229	1,068	735	8,980	
Other	5	2	2	177	
Total	1,727	1,426	915	13,369	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	436	309	186	2,427	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	2,163	1,735	1,101	15,796	

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.

Source: FHFA (Fannie Mae and Freddie Mac)

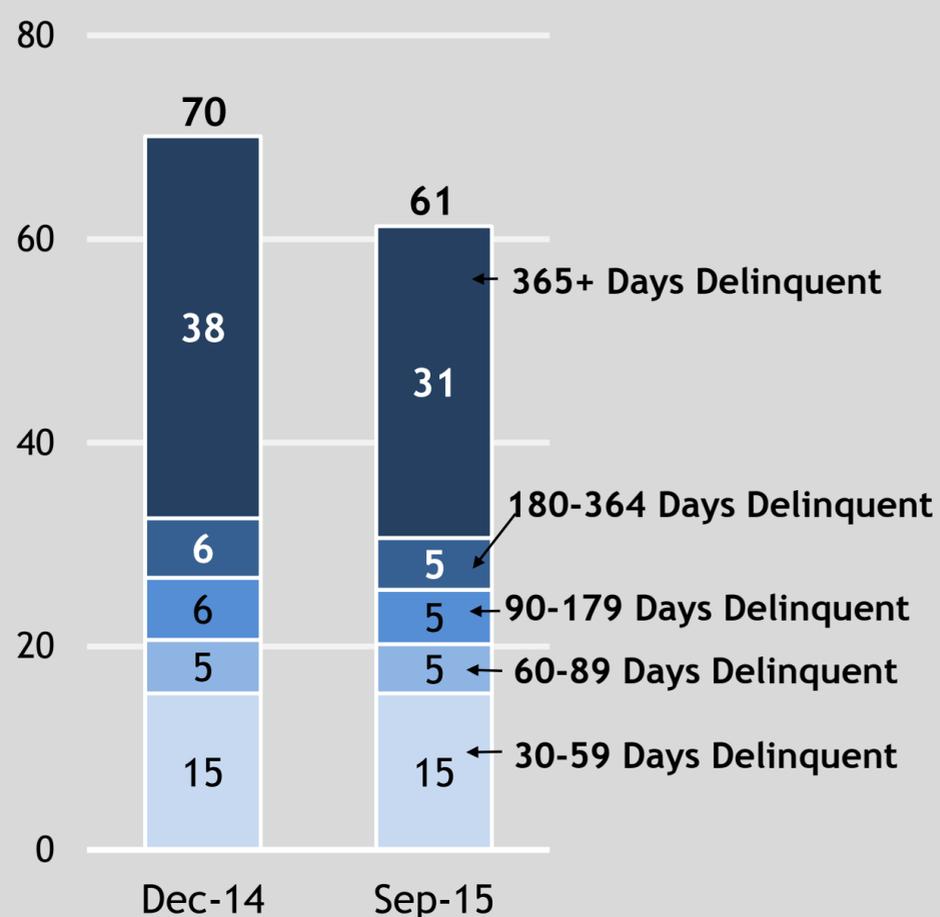


New Jersey

Single-Family Book Profile - As of September 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	41	20	61
Current Loans	514	287	801
Total Loans Serviced	555	307	862

Delinquent Loans



Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	2,966	1,680	945	25,654	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,684	614	317	7,523	
Loan Modifications	12,828	11,272	7,850	79,374	
Other	13	64	41	1,389	
Total	17,491	13,630	9,153	113,939	
Nonforeclosure - Home Forfeiture Actions					Generally targeted at loans that are more than 6 months delinquent.
Short Sales & Deeds-in-lieu	3,764	3,341	2,134	18,605	
Total Foreclosure Prevention Actions	21,255	16,971	11,287	132,544	

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.

Source: FHFA (Fannie Mae and Freddie Mac)

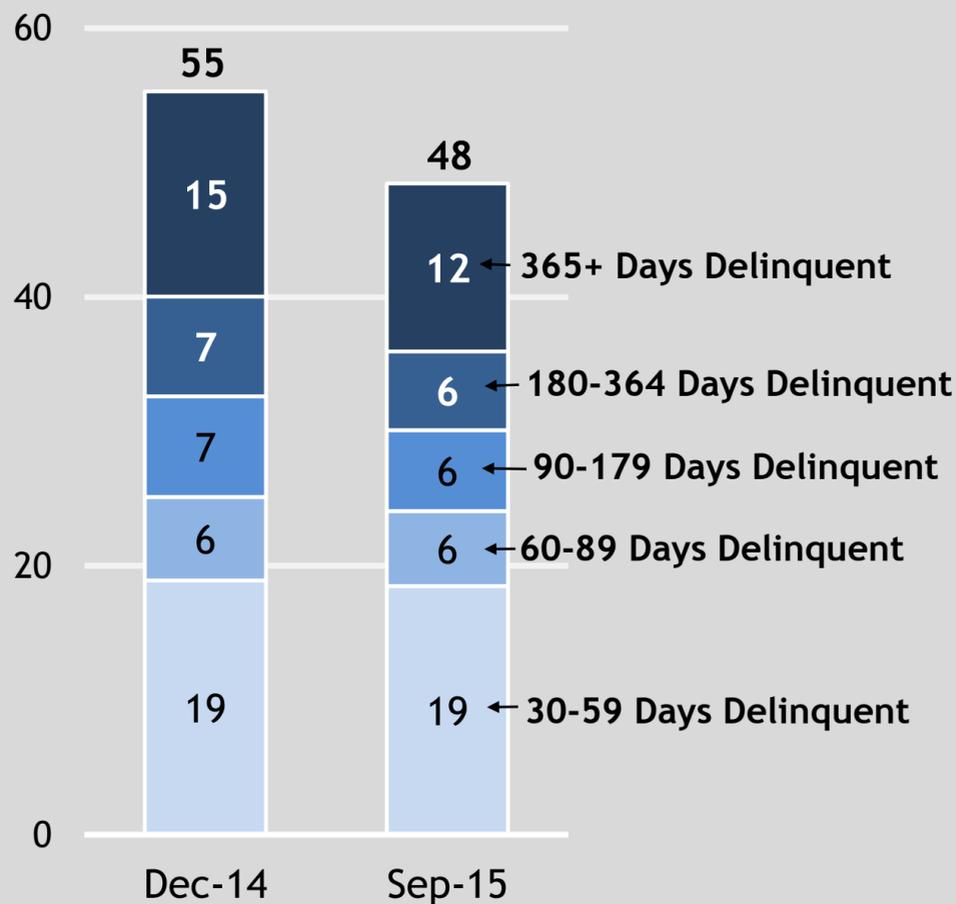


Illinois

Single-Family Book Profile - As of September 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	29	19	48
Current Loans	739	527	1,266
Total Loans Serviced	768	547	1,315

Delinquent Loans



Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	3,690	2,522	1,440	34,038	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	994	726	342	9,853	
Loan Modifications	16,153	11,530	7,022	108,701	
Other	51	78	50	2,286	
Total	20,888	14,856	8,854	154,878	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	7,821	4,655	2,454	35,588	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	28,709	19,511	11,308	190,466	

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.

Source: FHFA (Fannie Mae and Freddie Mac)

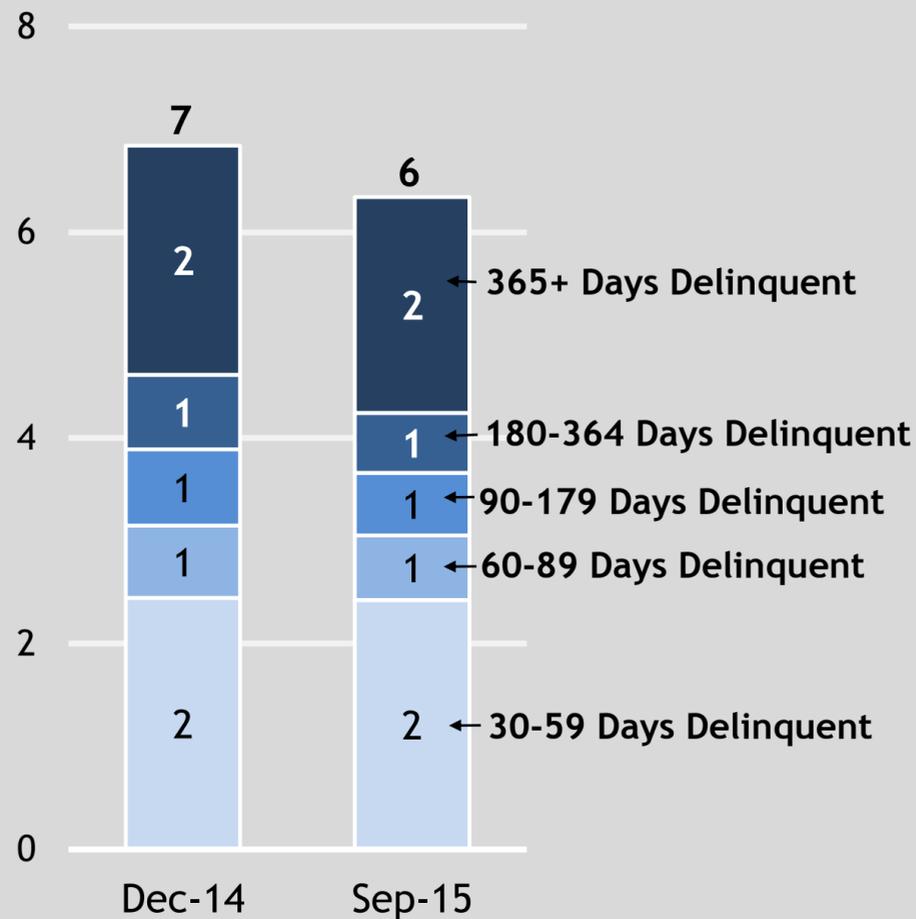


New Mexico

Single-Family Book Profile - As of September 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	4	2	6
Current Loans	106	57	163
Total Loans Serviced	110	60	170

Delinquent Loans



Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	577	362	212	5,142	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	68	55	35	854	
Loan Modifications	1,390	1,132	671	8,931	
Other	2	7	5	263	
Total	2,037	1,556	923	15,190	
Nonforeclosure - Home Forfeiture Actions					Generally targeted at loans that are more than 6 months delinquent.
Short Sales & Deeds-in-lieu	546	343	210	2,703	
Total Foreclosure Prevention Actions	2,583	1,899	1,133	17,893	

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.

Source: FHFA (Fannie Mae and Freddie Mac)

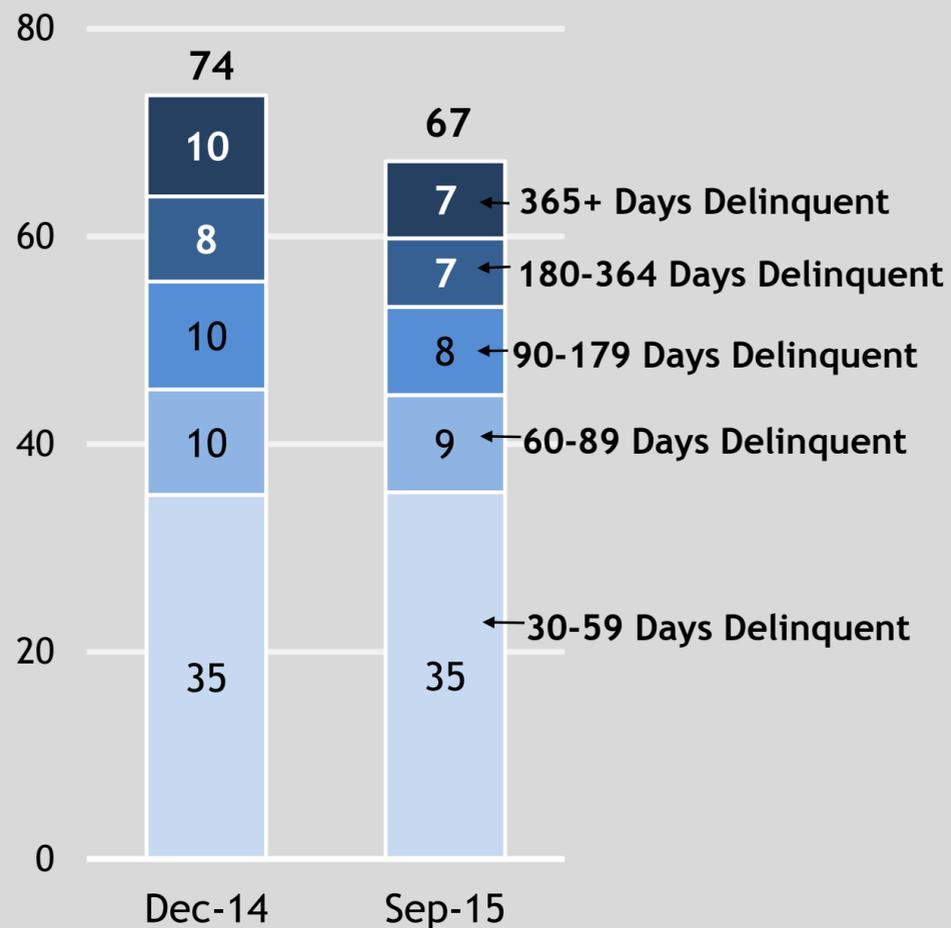


California

Single-Family Book Profile - As of September 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	43	25	67
Current Loans	2,363	1,246	3,609
Total Loans Serviced	2,405	1,271	3,676

Delinquent Loans



Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	6,192	3,429	2,231	60,149	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,796	1,331	920	22,300	
Loan Modifications	29,310	16,620	8,769	256,970	
Other	30	56	24	2,958	
Total	37,328	21,436	11,944	342,377	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	16,189	4,803	2,187	103,684	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	53,517	26,239	14,131	446,061	

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.

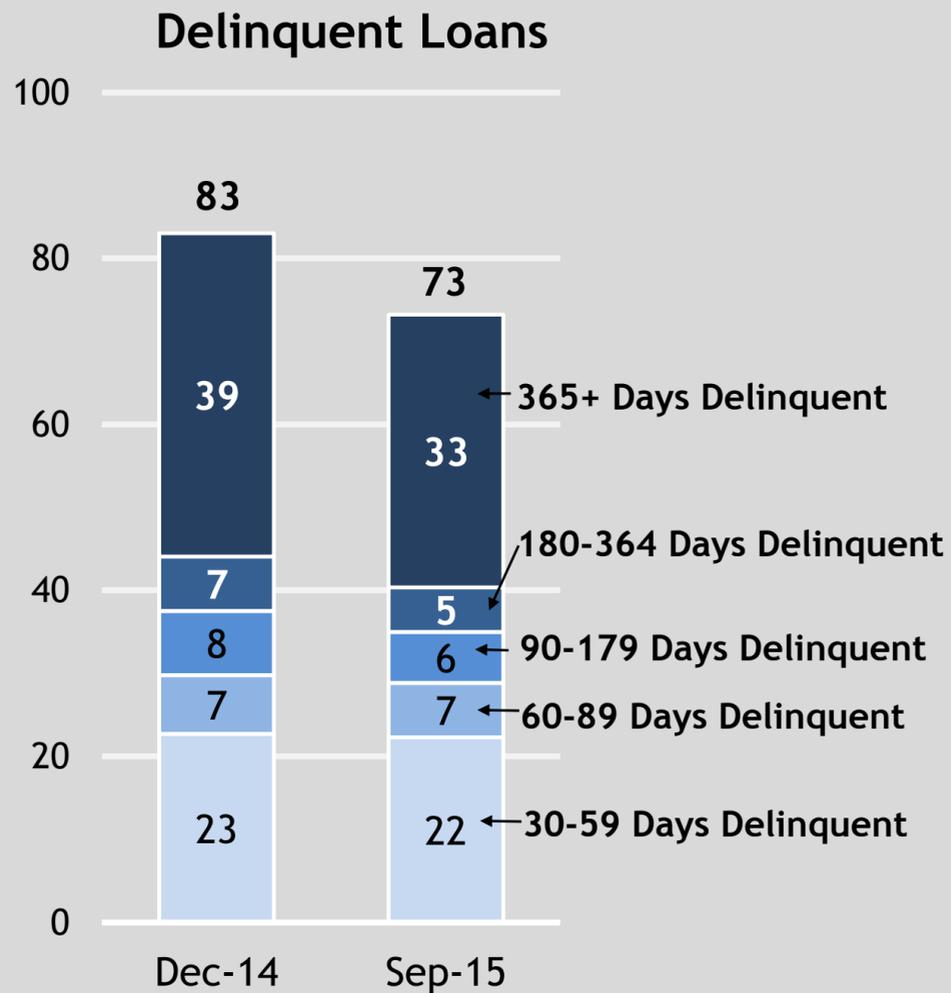
Source: FHFA (Fannie Mae and Freddie Mac)



New York

Single-Family Book Profile - As of September 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	47	26	73
Current Loans	750	450	1,200
Total Loans Serviced	797	476	1,273



Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date ¹	
Home Retention Actions					Generally targeted at loans that are less than 6 months delinquent.
Repayment Plans	4,091	2,341	1,308	33,607	
Forbearance Plans	1,686	719	473	8,995	
Loan Modifications	14,515	13,496	9,609	92,319	
Other	35	62	65	1,749	
Total	20,327	16,618	11,455	136,671	
Nonforeclosure - Home Forfeiture Actions					Generally targeted at loans that are more than 6 months delinquent.
Short Sales & Deeds-in-lieu	2,170	2,185	1,341	11,393	
Total Foreclosure Prevention Actions	22,497	18,803	12,796	148,064	

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.

Source: FHFA (Fannie Mae and Freddie Mac)

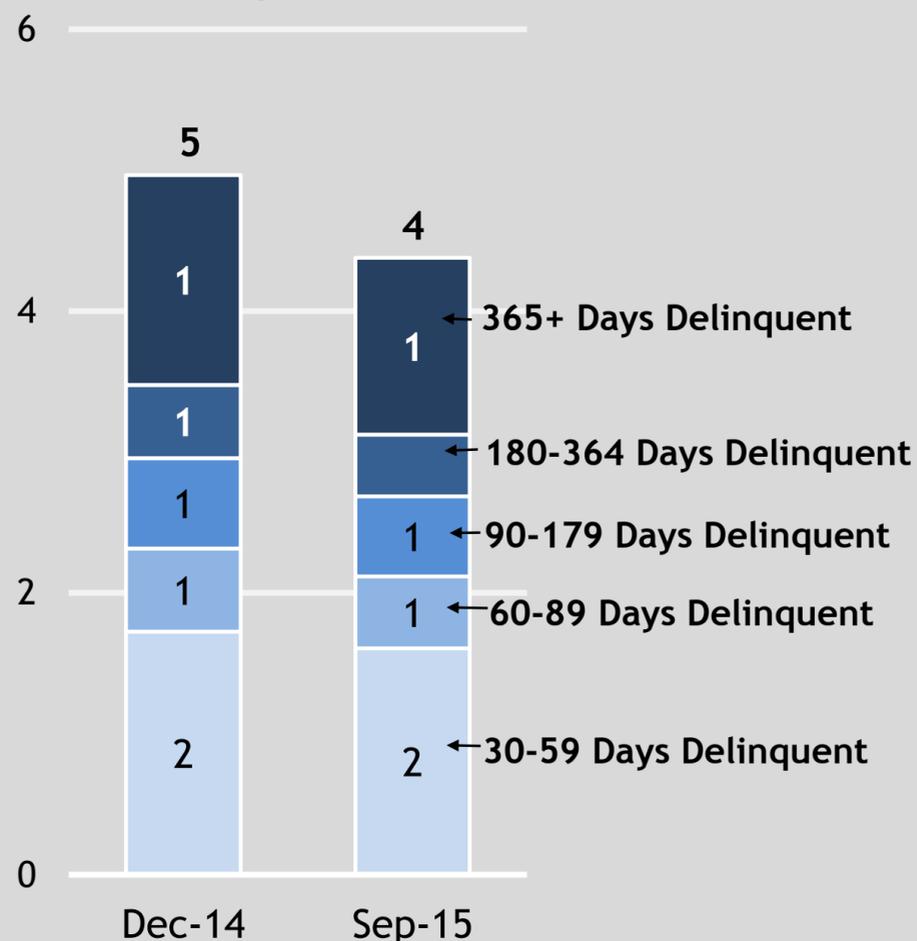


Delaware

Single-Family Book Profile - As of September 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	3	2	4
Current Loans	64	40	104
Total Loans Serviced	67	41	108

Delinquent Loans



Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	356	228	171	3,352	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	50	27	15	575	
Loan Modifications	1,175	932	660	7,632	
Other	3	3	4	196	
Total	1,584	1,190	850	11,754	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	389	249	167	1,702	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	1,973	1,439	1,017	13,456	

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.

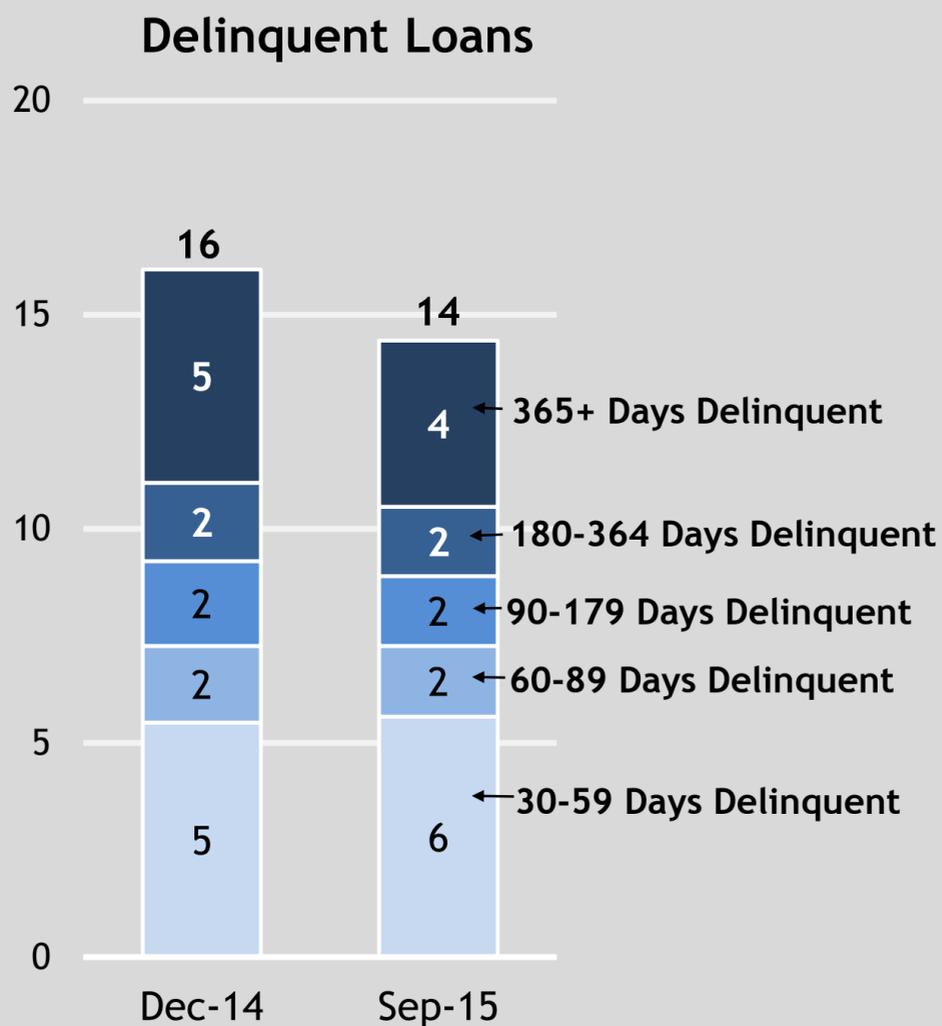
Source: FHFA (Fannie Mae and Freddie Mac)



Connecticut

Single-Family Book Profile - As of September 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	10	5	14
Current Loans	<u>202</u>	<u>124</u>	<u>325</u>
Total Loans Serviced	211	128	340



Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	1,141	654	381	10,154	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	329	176	101	2,368	
Loan Modifications	4,118	3,549	2,314	26,580	
Other	<u>8</u>	<u>5</u>	<u>13</u>	<u>539</u>	
Total	5,596	4,384	2,809	39,641	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>1,074</u>	<u>886</u>	<u>492</u>	<u>5,110</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	6,670	5,270	3,301	44,751	

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.

Source: FHFA (Fannie Mae and Freddie Mac)

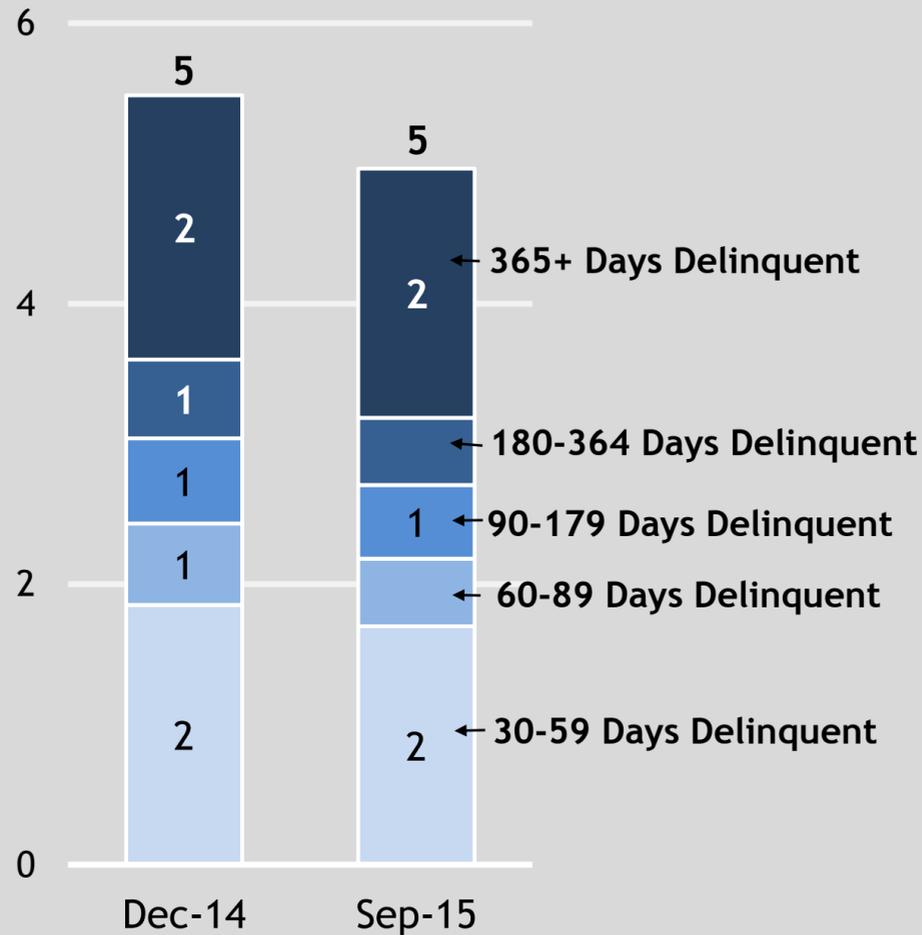


Maine

Single-Family Book Profile - As of September 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	3	2	5
Current Loans	<u>52</u>	<u>46</u>	<u>98</u>
Total Loans Serviced	55	48	103

Delinquent Loans



Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	476	278	153	4,203	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	52	51	17	626	
Loan Modifications	1,114	1,025	556	7,533	
Other	<u>3</u>	<u>3</u>	<u>6</u>	<u>257</u>	
Total	1,645	1,357	732	12,620	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>380</u>	<u>289</u>	<u>125</u>	<u>2,088</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	2,025	1,646	857	14,708	

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.

Source: FHFA (Fannie Mae and Freddie Mac)



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

(# of loans in thousands)	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15
Total Loans Serviced	29,325	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
Original Credit Score >= 660	25,509	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
Original Credit Score < 660	3,817	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
Total Delinquent Loans	1,923	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
Original Credit Score >= 660	1,163	1,150	1,044	1,037	1,047	994	894	860	785	756	669	656	643	625	562	555	555
Original Credit Score < 660	761	758	655	667	686	653	573	568	528	521	446	445	441	434	375	380	382
30 - 59 Days Delinquent	607	612	497	539	591	542	480	513	460	469	391	414	419	414	352	386	405
Original Credit Score >= 660	336	336	277	297	329	301	271	287	256	260	219	233	237	233	203	222	234
Original Credit Score < 660	271	277	220	242	262	241	209	226	204	210	172	181	182	180	149	164	171
60 - 89 Days Delinquent	213	210	168	175	190	187	150	146	144	146	119	123	129	126	105	109	114
Original Credit Score >= 660	119	116	97	97	105	102	84	80	78	79	67	67	70	69	59	60	63
Original Credit Score < 660	94	94	71	78	86	84	66	66	66	67	52	56	58	57	46	49	51
60-plus-days Delinquent	1,316	1,296	1,202	1,165	1,141	1,104	987	915	852	807	724	688	666	645	585	549	532
Original Credit Score >= 660	827	814	767	740	718	693	623	572	529	496	450	423	406	392	359	334	321
Original Credit Score < 660	489	482	435	425	423	412	364	342	323	311	274	264	259	253	226	216	211

Percent of Total Loans Serviced

Total Delinquent Loans	6.56%	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%
Original Credit Score >= 660	4.56%	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%
Original Credit Score < 660	19.93%	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%
30 - 59 Days Delinquent	2.07%	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%
Original Credit Score >= 660	1.32%	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%
Original Credit Score < 660	7.10%	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%
60 - 89 Days Delinquent	0.73%	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%
Original Credit Score >= 660	0.47%	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%
Original Credit Score < 660	2.46%	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%
60-plus-days Delinquent	4.49%	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%
Original Credit Score >= 660	3.24%	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%
Original Credit Score < 660	12.82%	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%
Serious Delinquency Rate	3.81%	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%
In Bankruptcy	0.54%	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%



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

(# of loans in thousands)	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15
Total Loans Serviced	17,778	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
Original Credit Score >= 660	15,392	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
Original Credit Score < 660	2,386	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
Total Delinquent Loans	1,233	1,214	1,078	1,081	1,100	1,044	927	901	826	801	706	692	682	666	595	600	607
Original Credit Score >= 660	741	727	660	655	662	627	564	542	493	474	424	412	404	393	357	356	359
Original Credit Score < 660	492	487	418	426	439	417	363	359	333	327	283	280	277	273	238	244	249
30 - 59 Days Delinquent	386	387	318	344	376	347	303	325	288	291	248	258	261	258	221	243	259
Original Credit Score >= 660	211	209	175	187	207	190	169	181	159	160	138	144	147	145	127	139	149
Original Credit Score < 660	175	178	143	157	170	157	134	144	129	132	110	113	114	113	94	104	110
60 - 89 Days Delinquent	134	133	106	111	121	117	92	89	87	88	71	74	77	76	63	67	70
Original Credit Score >= 660	74	72	60	61	65	63	52	48	47	47	40	40	42	41	36	37	39
Original Credit Score < 660	60	60	45	50	55	54	41	41	40	41	31	34	35	35	28	30	32
60-plus-days Delinquent	847	828	760	737	724	697	624	576	538	510	458	435	421	408	374	357	348
Original Credit Score >= 660	531	518	485	467	455	437	394	361	335	314	285	268	257	248	230	217	210
Original Credit Score < 660	316	309	276	269	269	261	229	215	204	196	173	166	163	160	144	140	138

Percent of Total Loans Serviced

Total Delinquent Loans	6.94%	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%
Original Credit Score >= 660	4.82%	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%
Original Credit Score < 660	20.61%	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%
30 - 59 Days Delinquent	2.17%	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%
Original Credit Score >= 660	1.37%	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%
Original Credit Score < 660	7.35%	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%
60 - 89 Days Delinquent	0.75%	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%
Original Credit Score >= 660	0.48%	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%
Original Credit Score < 660	2.51%	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%
60-plus-days Delinquent	4.76%	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%
Original Credit Score >= 660	3.45%	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%
Original Credit Score < 660	13.26%	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%
Serious Delinquency Rate	4.00%	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%
In Bankruptcy	0.56%	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%



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

(# of loans in thousands)	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15
Total Loans Serviced	11,547	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
Original Credit Score >= 660	10,116	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
Original Credit Score < 660	1,431	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
Total Delinquent Loans	690	694	621	623	633	602	541	527	486	475	409	409	402	393	342	335	330
Original Credit Score >= 660	421	423	384	382	385	367	330	318	292	282	245	244	239	232	205	199	196
Original Credit Score < 660	269	271	237	241	247	235	211	209	195	193	164	166	164	161	137	136	133
30 - 59 Days Delinquent	221	226	179	194	215	195	177	188	173	178	143	156	157	156	131	143	146
Original Credit Score >= 660	125	127	102	109	122	111	101	107	98	100	81	89	90	89	77	83	86
Original Credit Score < 660	96	99	78	85	93	84	76	82	75	78	62	68	68	67	55	60	61
60 - 89 Days Delinquent	79	78	62	64	70	70	57	57	56	58	47	49	52	51	41	42	44
Original Credit Score >= 660	45	44	36	36	39	39	32	32	31	32	27	27	29	28	23	24	24
Original Credit Score < 660	34	34	26	28	31	31	25	26	25	26	21	22	23	23	18	19	20
60-plus-days Delinquent	469	469	442	428	418	407	364	339	314	297	266	253	245	237	211	192	183
Original Credit Score >= 660	296	296	282	272	263	256	229	211	194	182	164	155	149	143	129	117	111
Original Credit Score < 660	173	173	159	156	154	151	135	128	120	115	102	98	96	94	82	76	73

Percent of Total Loans Serviced

Total Delinquent Loans	5.98%	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%
Original Credit Score >= 660	4.16%	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%
Original Credit Score < 660	18.78%	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%
30 - 59 Days Delinquent	1.91%	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%
Original Credit Score >= 660	1.24%	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%
Original Credit Score < 660	6.70%	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%
60 - 89 Days Delinquent	0.68%	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%
Original Credit Score >= 660	0.44%	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%
Original Credit Score < 660	2.38%	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%
60-plus-days Delinquent	4.06%	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%
Original Credit Score >= 660	2.93%	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%
Original Credit Score < 660	12.08%	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%
Serious Delinquency Rate	3.51%	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%
In Bankruptcy	0.49%	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%



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

	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	YTD 2015
Starts²																		
HAMP Active Trial & Perm. - Cum.	422,591	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	401,740
Repayment Plans	128,151	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	68,708
Forbearance Plans	90,995	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	24,429
Completed																		
Repayment Plans ³	48,869	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	31,007
Forbearance Plans ³	7,006	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	6,516
Charge-offs-in-lieu	801	512	507	342	295	191	146	171	164	166	266	486	313	313	279	291	359	929
HomeSaver Advance (Fannie)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Modifications	83,582	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	118,192
Home Retention Actions	140,258	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	156,644
Short Sales	28,264	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	19,778
Deeds-in-lieu	2,545	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	7,875
Nonforeclosure - Home Forfeiture Actions	30,809	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	27,653
Total Foreclosure Prevention Actions	171,067	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	184,297

Percent of Total Foreclosure Prevention Actions

Repayment Plans	29%	27%	30%	28%	22%	25%	25%	20%	14%	15%	18%	16%	15%	17%	18%	15%	16%	17%
Forbearance Plans	4%	5%	5%	4%	3%	4%	3%	4%	2%	2%	3%	4%	4%	4%	4%	3%	3%	4%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	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	49%	46%	41%	39%	47%	46%	49%	51%	57%	62%	62%	61%	63%	62%	63%	66%	64%	64%
Home Retention Actions	82%	78%	77%	72%	72%	75%	77%	75%	74%	80%	83%	82%	82%	84%	86%	85%	84%	85%
Short Sales	17%	20%	21%	25%	25%	22%	20%	21%	22%	15%	12%	13%	13%	12%	10%	11%	12%	11%
Deeds-in-lieu	1%	2%	3%	3%	3%	3%	3%	4%	4%	5%	5%	5%	5%	5%	4%	4%	4%	4%
Nonforeclosure - Home Forfeiture Actions	18%	22%	23%	28%	28%	25%	23%	25%	26%	20%	17%	18%	18%	16%	14%	15%	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 September 30, 2015, Fannie Mae had 236,027 HAMP active permanent modifications and Freddie Mac had 161,935 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

	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	YTD 2015	
Loan Modifications (# of loans)	83,582	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	118,192	
Principal and Interest Change (%)																			
Increase	5%	5%	4%	3%	4%	4%	4%	3%	4%	5%	8%	10%	12%	13%	14%	14%	16%	15%	
No Change	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Decrease <=20%	27%	26%	24%	27%	28%	28%	27%	26%	27%	27%	31%	33%	35%	35%	36%	36%	35%	36%	
Decrease 20% <=30%	20%	21%	21%	21%	22%	22%	20%	19%	19%	19%	20%	20%	19%	19%	18%	19%	19%	19%	
Decrease > 30%	47%	47%	50%	48%	45%	46%	49%	51%	50%	49%	41%	36%	34%	33%	31%	31%	30%	31%	

Types of Modification (%)

Extend Term Only	12%	12%	11%	10%	12%	13%	15%	19%	20%	20%	29%	33%	40%	46%	48%	47%	47%	48%
Reduce Rate Only	24%	20%	18%	19%	13%	12%	10%	9%	8%	6%	5%	5%	4%	3%	3%	3%	2%	3%
Reduce Rate and Extend Term	34%	35%	38%	38%	37%	37%	39%	39%	40%	43%	38%	37%	33%	31%	30%	31%	31%	31%
Reduce Rate, Extend Term and Forbear Principal	29%	32%	33%	33%	38%	38%	35%	33%	31%	31%	27%	25%	22%	20%	19%	19%	19%	19%
Other	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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

3(ii) Fannie Mae - Loan Modifications

	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	YTD 2015
Loan Modifications (# of loans)	60,025	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	75,113
Principal and Interest Change (%)																		
Increase	3%	3%	2%	3%	3%	3%	3%	3%	3%	4%	8%	11%	14%	16%	17%	16%	18%	17%
No Change	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	27%	26%	24%	26%	26%	27%	27%	28%	28%	29%	33%	34%	35%	35%	36%	35%	35%	35%
Decrease 20% <=30%	22%	23%	23%	21%	21%	21%	19%	18%	18%	18%	19%	19%	18%	18%	18%	19%	19%	19%
Decrease > 30%	48%	48%	51%	50%	50%	50%	52%	51%	50%	48%	40%	36%	33%	30%	29%	29%	28%	29%

Types of Modification (%)

Extend Term Only	10%	11%	12%	13%	14%	17%	20%	25%	25%	26%	34%	42%	46%	50%	52%	51%	51%	52%
Reduce Rate Only	22%	17%	15%	18%	13%	11%	9%	8%	8%	6%	6%	5%	4%	4%	3%	3%	3%	3%
Reduce Rate and Extend Term	34%	36%	39%	37%	37%	36%	37%	36%	37%	38%	34%	30%	27%	25%	24%	25%	25%	25%
Reduce Rate, Extend Term and Forbear Principal	33%	36%	35%	32%	36%	36%	33%	31%	29%	29%	26%	23%	23%	21%	20%	21%	21%	21%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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

3(iii) Freddie Mac - Loan Modifications

	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	YTD 2015
Loan Modifications (# of loans)	23,557	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	43,079
Principal and Interest Change (%)																		
Increase	13%	12%	9%	5%	8%	8%	6%	5%	6%	6%	8%	9%	8%	8%	9%	11%	12%	11%
No Change	2%	2%	1%	0%	0%	0%	0%	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%
Decrease <=20%	27%	25%	24%	31%	33%	30%	27%	22%	24%	22%	28%	31%	34%	35%	37%	36%	36%	36%
Decrease 20% <=30%	16%	15%	16%	22%	23%	23%	22%	21%	19%	20%	21%	21%	20%	19%	19%	19%	19%	19%
Decrease > 30%	43%	45%	50%	43%	35%	39%	44%	52%	50%	51%	42%	38%	38%	37%	34%	34%	32%	33%

Types of Modification (%)

Extend Term Only	16%	15%	9%	3%	6%	5%	5%	6%	10%	10%	19%	16%	31%	38%	41%	40%	40%	40%
Reduce Rate Only	28%	28%	30%	22%	13%	13%	13%	11%	9%	5%	5%	5%	4%	3%	3%	2%	2%	2%
Reduce Rate and Extend Term	33%	31%	34%	39%	37%	39%	42%	46%	45%	51%	46%	51%	43%	40%	40%	42%	41%	41%
Reduce Rate, Extend Term and Forbear Principal	18%	21%	24%	36%	43%	43%	40%	37%	35%	33%	29%	27%	22%	19%	16%	16%	16%	16%
Other	5%	5%	3%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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



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

	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	YTD 2015
Short Sales	28,264	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	19,778
Deeds-in-lieu	2,545	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	7,875
Nonforeclosure - Home Forfeiture Actions ¹	30,809	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	27,653
Third-party Sales	10,902	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	21,101
Foreclosure Sales	68,640	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	70,706
Third-party & Foreclosure Sales	79,542	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	91,807
Foreclosure Starts	223,862	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	198,823

Top Five Reasons for Delinquency (at period end)

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

	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	YTD 2015
Acquisitions	69,572	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	78,506
Dispositions	(83,678)	(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)	(112,363)
Inventory (at period end)	182,212	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	

Acquisitions by State

Arizona	4,375	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	1,387
California	7,752	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	2,535
Florida	5,479	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	15,609
Nevada	2,132	1,843	1,641	859	651	967	929	598	847	787	825	451	436	471	350	328	337	1,015
Subtotal	19,738	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	20,546
Selected Midwest States ²	12,209	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	14,438
All other States	37,625	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	43,522
Total Acquisitions	69,572	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	78,506

Inventory by State

Arizona	8,063	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
California	23,407	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
Florida	11,793	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
Nevada	5,307	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
Subtotal	48,570	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
Selected Midwest States ²	43,082	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
All other States	90,560	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
Total Inventory	182,212	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

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

	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	YTD 2015
Acquisitions	45,194	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	60,203
Dispositions	(58,297)	(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)	(86,072)
Inventory (at period end)	122,616	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	

Acquisitions by State

Arizona	3,052	2,291	2,246	2,109	2,090	1,688	1,288	1,183	971	868	881	579	512	480	423	383	347	1,153
California	5,197	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	2,137
Florida	3,405	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	12,828
Nevada	1,467	1,162	1,003	654	533	824	730	450	557	496	459	310	371	396	301	280	301	882
Subtotal	13,121	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	17,000
Selected Midwest States ²	7,484	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	10,569
All other States	24,589	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	32,634
Total Acquisitions	45,194	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	60,203

Inventory by State

Arizona	5,703	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
California	16,759	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
Florida	8,083	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
Nevada	3,872	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
Subtotal	34,417	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
Selected Midwest States ²	28,333	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
All other States	59,866	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
Total Inventory	122,616	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

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)

	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	YTD 2015
Acquisitions	24,378	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	18,303
Dispositions	(25,381)	(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)	(26,291)
Inventory (at period end)	59,596	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	

Acquisitions by State

Arizona	1,323	890	641	587	797	724	590	477	459	419	365	180	126	120	86	79	69	234
California	2,555	2,296	1,955	1,197	1,336	1,382	1,025	538	608	682	544	288	193	216	155	119	124	398
Florida	2,074	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	2,781
Nevada	665	681	638	205	118	143	199	148	290	291	366	141	65	75	49	48	36	133
Subtotal	6,617	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	3,546
Selected Midwest States ¹	4,725	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	3,869
All other States	13,036	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	10,888
Total Acquisitions	24,378	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	18,303

Inventory by State

Arizona	2,360	1,685	1,224	914	1,100	1,218	1,189	992	915	917	853	532	331	253	224	181	166	
California	6,648	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	
Florida	3,710	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	
Nevada	1,435	1,373	1,210	621	326	270	325	297	440	559	656	497	282	220	167	144	127	
Subtotal	14,153	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	
Selected Midwest States ¹	14,749	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	
All other States	30,694	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	
Total Inventory	59,596	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	

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



Enterprises Single-Family Book Profile - As of September 30, 2015

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	55,697	842	467	118	98	94	65	257	0.5%	7.7%	70
AL	339,325	15,003	7,576	2,180	2,032	1,561	1,654	5,253	1.5%	11.0%	1,060
AR	179,897	5,974	2,842	836	766	657	873	2,297	1.3%	14.6%	494
AZ	715,804	17,017	9,035	2,372	2,328	1,854	1,428	5,617	0.8%	8.4%	871
CA	3,675,903	67,243	35,347	9,385	8,486	6,593	7,432	22,533	0.6%	11.1%	2,537
CO	643,666	9,170	5,093	1,200	1,157	817	903	2,879	0.4%	9.8%	280
CT	339,651	14,396	5,619	1,646	1,631	1,616	3,884	7,136	2.1%	27.0%	1,807
DC	67,063	2,597	897	248	249	172	1,031	1,452	2.2%	39.7%	38
DE	108,194	4,379	1,608	511	566	439	1,255	2,262	2.1%	28.7%	257
FL	1,757,898	86,798	28,676	7,857	7,804	7,424	35,037	50,288	2.9%	40.4%	12,695
GA	884,541	35,444	18,053	5,075	4,751	3,539	4,026	12,326	1.4%	11.4%	1,645
HI	123,140	3,408	998	290	275	207	1,638	2,122	1.7%	48.1%	355
IA	267,381	6,808	3,363	913	836	676	1,020	2,533	0.9%	15.0%	379
ID	171,538	3,789	1,983	465	471	354	516	1,341	0.8%	13.6%	258
IL	1,314,918	48,438	18,502	5,557	6,042	5,856	12,481	24,396	1.9%	25.8%	7,081
IN	550,212	21,038	9,837	2,762	2,639	2,356	3,444	8,442	1.5%	16.4%	1,018
KS	205,095	6,059	2,963	822	830	652	792	2,277	1.1%	13.1%	475
KY	285,295	9,551	4,420	1,242	1,186	954	1,749	3,891	1.4%	18.3%	659
LA	290,053	13,425	6,710	1,856	1,636	1,303	1,920	4,863	1.7%	14.3%	595
MA	679,770	25,515	10,091	3,051	2,901	2,304	7,168	12,382	1.8%	28.1%	1,544
MD	644,042	25,915	10,454	3,135	3,442	3,004	5,880	12,332	1.9%	22.7%	4,816
ME	102,836	4,962	1,699	483	524	479	1,777	2,781	2.7%	35.8%	299
MI	975,122	29,392	15,832	4,493	4,120	2,822	2,125	9,078	0.9%	7.2%	4,158
MN	652,374	13,153	6,926	1,893	1,762	1,287	1,285	4,337	0.7%	9.8%	1,949
MO	534,623	16,136	8,293	2,315	2,259	1,676	1,593	5,538	1.0%	9.9%	961
MS	139,141	7,550	3,909	1,132	1,085	716	708	2,513	1.8%	9.4%	466
MT	99,033	1,659	864	216	206	168	205	579	0.6%	12.4%	141
NC	855,280	29,588	14,705	4,171	4,053	3,097	3,562	10,719	1.3%	12.0%	1,429
ND	49,520	548	309	67	59	36	77	172	0.3%	14.1%	26
NE	156,015	3,226	1,708	463	451	274	330	1,056	0.7%	10.2%	125
NH	143,678	4,804	2,342	647	571	479	765	1,817	1.3%	15.9%	445
NJ	862,322	61,288	15,369	4,848	5,329	5,111	30,631	41,089	4.8%	50.0%	5,160
NM	169,630	6,342	2,424	630	605	585	2,098	3,289	1.9%	33.1%	656
NV	277,161	10,390	3,225	894	1,069	1,137	4,065	6,272	2.3%	39.1%	821
NY	1,272,711	73,207	22,317	6,557	6,100	5,399	32,834	44,374	3.5%	44.9%	3,431
OH	950,471	37,465	16,328	5,017	5,145	4,605	6,370	16,144	1.7%	17.0%	3,596
OK	234,192	7,598	3,604	1,035	967	750	1,242	2,964	1.3%	16.3%	565
OR	456,253	10,854	4,008	1,056	1,052	988	3,750	5,802	1.3%	34.5%	2,011
PA	990,480	43,261	18,362	5,720	5,256	4,573	9,350	19,212	1.9%	21.6%	3,246
RI	96,021	4,748	1,675	521	558	481	1,513	2,588	2.7%	31.9%	344
SC	414,025	17,032	7,958	2,182	1,935	1,706	3,251	6,896	1.7%	19.1%	898
SD	62,327	971	559	124	108	79	101	288	0.5%	10.4%	86
TN	448,937	15,320	7,967	2,314	2,200	1,536	1,303	5,042	1.1%	8.5%	949
TX	1,752,854	46,895	26,527	6,844	5,365	3,472	4,687	13,537	0.8%	10.0%	1,324
UT	306,903	5,992	3,235	810	783	599	565	1,949	0.6%	9.4%	172
VA	840,249	20,855	10,536	2,840	2,907	2,150	2,422	7,487	0.9%	11.6%	1,329
VT	65,484	2,064	863	220	221	205	555	982	1.5%	26.9%	274
WA	817,744	17,750	7,149	1,891	1,976	1,992	4,742	8,714	1.1%	26.7%	1,356
WI	620,500	13,723	6,145	1,845	1,890	1,638	2,205	5,742	0.9%	16.1%	1,114
WV	84,337	4,119	2,280	592	539	355	353	1,254	1.5%	8.6%	315
WY	49,997	779	430	111	119	66	53	238	0.5%	6.8%	98
Other ²	161,597	15,465	6,492	2,216	3,276	1,183	2,298	6,780	4.2%	14.9%	526
Total	27,940,900	949,945	408,574	115,668	112,616	92,076	221,011	426,112	1.5%	23.3%	77,204

8%
Drop from
239,192 in
2Q15

5%
Drop from
449,899 in
2Q15

11%
Drop from
86,515 in
2Q15

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

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

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



Fannie Mae Single-Family Book Profile - As of September 30, 2015

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	32,861	519	291	71	56	61	40	157	0.5%	7.7%	48
AL	225,094	9,896	4,991	1,362	1,353	1,067	1,123	3,549	1.6%	11.3%	816
AR	114,897	4,007	1,919	556	497	439	596	1,533	1.3%	14.9%	328
AZ	453,704	10,642	5,749	1,399	1,462	1,174	858	3,501	0.8%	8.1%	705
CA	2,405,249	42,594	22,631	5,647	5,385	4,280	4,651	14,336	0.6%	10.9%	2,165
CO	420,972	5,878	3,348	750	725	506	549	1,782	0.4%	9.3%	212
CT	211,173	9,597	3,715	1,060	1,081	1,066	2,675	4,827	2.3%	27.9%	1,328
DC	42,715	1,699	599	158	169	123	650	942	2.2%	38.3%	31
DE	67,027	2,864	1,061	305	372	282	844	1,499	2.2%	29.5%	196
FL	1,106,506	57,794	18,660	4,739	5,155	4,905	24,335	34,416	3.1%	42.1%	10,596
GA	528,511	21,247	10,681	2,928	2,955	2,218	2,465	7,646	1.4%	11.6%	1,212
HI	83,904	2,251	657	204	198	132	1,060	1,391	1.7%	47.1%	262
IA	168,478	4,386	2,197	587	556	431	615	1,603	1.0%	14.0%	291
ID	108,390	2,206	1,168	255	268	209	306	783	0.7%	13.9%	200
IL	768,263	29,184	11,041	3,173	3,537	3,487	7,946	14,985	2.0%	27.2%	5,577
IN	295,086	12,661	5,783	1,603	1,572	1,419	2,284	5,278	1.8%	18.0%	802
KS	108,198	3,575	1,728	439	477	414	517	1,410	1.3%	14.5%	314
KY	138,925	5,382	2,400	645	661	541	1,135	2,339	1.7%	21.1%	453
LA	200,283	9,314	4,648	1,278	1,101	909	1,378	3,392	1.7%	14.8%	424
MA	420,153	16,860	6,623	1,921	1,907	1,514	4,895	8,323	2.0%	29.0%	1,238
MD	387,740	16,030	6,352	1,866	2,210	1,905	3,697	7,818	2.0%	23.1%	3,763
ME	55,098	3,261	1,100	293	350	294	1,224	1,869	3.4%	37.5%	233
MI	568,536	18,124	9,723	2,681	2,473	1,835	1,412	5,727	1.0%	7.8%	3,075
MN	360,026	7,443	3,850	1,050	1,011	754	778	2,546	0.7%	10.5%	1,233
MO	306,350	9,890	5,050	1,360	1,359	1,049	1,072	3,489	1.1%	10.8%	689
MS	103,525	5,561	2,891	819	811	536	504	1,855	1.8%	9.1%	353
MT	64,046	1,035	553	132	129	106	115	350	0.5%	11.1%	96
NC	489,398	17,779	8,699	2,379	2,529	1,928	2,244	6,704	1.4%	12.6%	987
ND	28,533	339	175	43	40	26	55	121	0.4%	16.2%	17
NE	104,199	2,224	1,141	309	320	203	251	775	0.7%	11.3%	110
NH	82,449	3,002	1,485	353	359	297	508	1,165	1.4%	16.9%	324
NJ	555,119	41,045	10,127	3,117	3,544	3,371	20,886	27,816	5.0%	50.9%	4,112
NM	110,051	3,989	1,509	392	348	347	1,393	2,089	1.9%	34.9%	448
NV	177,134	6,603	2,078	527	687	740	2,571	3,999	2.3%	38.9%	694
NY	797,021	47,411	14,178	4,047	3,922	3,452	21,812	29,225	3.7%	46.0%	2,584
OH	537,473	23,514	10,178	3,086	3,226	2,825	4,199	10,271	1.9%	17.9%	2,369
OK	154,321	4,954	2,391	618	607	496	842	1,950	1.3%	17.0%	406
OR	277,201	6,675	2,445	620	649	619	2,342	3,622	1.3%	35.1%	1,502
PA	615,535	27,981	11,745	3,602	3,370	3,002	6,262	12,666	2.1%	22.4%	2,565
RI	58,606	3,075	1,068	324	382	291	1,010	1,719	2.9%	32.8%	269
SC	250,260	10,607	4,915	1,318	1,232	1,079	2,063	4,378	1.7%	19.4%	676
SD	45,376	666	385	79	70	59	73	202	0.4%	11.0%	52
TN	280,620	9,784	5,062	1,440	1,433	1,000	849	3,284	1.2%	8.7%	727
TX	1,151,502	29,856	17,115	4,156	3,330	2,225	3,030	8,594	0.7%	10.1%	1,053
UT	186,772	3,502	1,921	449	444	353	335	1,134	0.6%	9.6%	142
VA	509,613	12,949	6,495	1,638	1,790	1,388	1,638	4,824	0.9%	12.6%	1,022
VT	32,222	1,257	532	138	123	129	335	588	1.8%	26.7%	191
WA	521,978	10,911	4,513	1,106	1,203	1,230	2,859	5,296	1.0%	26.2%	1,088
WI	390,201	8,391	3,783	1,114	1,139	974	1,381	3,500	0.9%	16.5%	809
WV	47,606	2,463	1,364	336	308	220	235	769	1.6%	9.5%	202
WY	35,234	535	291	74	84	47	39	170	0.5%	7.3%	72
Other ²	106,570	8,619	3,980	1,320	1,064	787	1,468	3,341	3.1%	17.0%	363
Total	17,290,704	602,031	256,984	69,866	70,033	58,744	146,404	275,548	1.6%	24.3%	59,424

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

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

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



Freddie Mac Single-Family Book Profile - As of September 30, 2015

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	22,836	323	176	47	42	33	25	100	0.4%	7.7%	22
AL	114,231	5,107	2,585	818	679	494	531	1,704	1.5%	10.4%	244
AR	65,000	1,967	923	280	269	218	277	764	1.2%	14.1%	166
AZ	262,100	6,375	3,286	973	866	680	570	2,116	0.8%	8.9%	166
CA	1,270,654	24,649	12,716	3,738	3,101	2,313	2,781	8,197	0.6%	11.3%	372
CO	222,694	3,292	1,745	450	432	311	354	1,097	0.5%	10.8%	68
CT	128,478	4,799	1,904	586	550	550	1,209	2,309	1.8%	25.2%	479
DC	24,348	898	298	90	80	49	381	510	2.1%	42.4%	7
DE	41,167	1,515	547	206	194	157	411	763	1.9%	27.1%	61
FL	651,392	29,004	10,016	3,118	2,649	2,519	10,702	15,872	2.4%	36.9%	2,099
GA	356,030	14,197	7,372	2,147	1,796	1,321	1,561	4,680	1.3%	11.0%	433
HI	39,236	1,157	341	86	77	75	578	731	1.9%	50.0%	93
IA	98,903	2,422	1,166	326	280	245	405	930	0.9%	16.7%	88
ID	63,148	1,583	815	210	203	145	210	558	0.9%	13.3%	58
IL	546,655	19,254	7,461	2,384	2,505	2,369	4,535	9,411	1.7%	23.6%	1,504
IN	255,126	8,377	4,054	1,159	1,067	937	1,160	3,164	1.2%	13.8%	216
KS	96,897	2,484	1,235	383	353	238	275	867	0.9%	11.1%	161
KY	146,370	4,169	2,020	597	525	413	614	1,552	1.1%	14.7%	206
LA	89,770	4,111	2,062	578	535	394	542	1,471	1.6%	13.2%	171
MA	259,617	8,655	3,468	1,130	994	790	2,273	4,059	1.6%	26.3%	306
MD	256,302	9,885	4,102	1,269	1,232	1,099	2,183	4,514	1.8%	22.1%	1,053
ME	47,738	1,701	599	190	174	185	553	912	1.9%	32.5%	66
MI	406,586	11,268	6,109	1,812	1,647	987	713	3,351	0.8%	6.3%	1,083
MN	292,348	5,710	3,076	843	751	533	507	1,791	0.6%	8.9%	716
MO	228,273	6,246	3,243	955	900	627	521	2,049	0.9%	8.3%	272
MS	35,616	1,989	1,018	313	274	180	204	658	1.8%	10.3%	113
MT	34,987	624	311	84	77	62	90	229	0.7%	14.4%	45
NC	365,882	11,809	6,006	1,792	1,524	1,169	1,318	4,015	1.1%	11.2%	442
ND	20,987	209	134	24	19	10	22	51	0.2%	10.5%	9
NE	51,816	1,002	567	154	131	71	79	281	0.5%	7.9%	15
NH	61,229	1,802	857	294	212	182	257	652	1.1%	14.3%	121
NJ	307,203	20,243	5,242	1,731	1,785	1,740	9,745	13,273	4.3%	48.1%	1,048
NM	59,579	2,353	915	238	257	238	705	1,200	2.0%	30.0%	208
NV	100,027	3,787	1,147	367	382	397	1,494	2,273	2.3%	39.5%	127
NY	475,690	25,796	8,139	2,510	2,178	1,947	11,022	15,149	3.2%	42.7%	847
OH	412,998	13,951	6,150	1,931	1,919	1,780	2,171	5,873	1.4%	15.6%	1,227
OK	79,871	2,644	1,213	417	360	254	400	1,014	1.3%	15.1%	159
OR	179,052	4,179	1,563	436	403	369	1,408	2,180	1.2%	33.7%	509
PA	374,945	15,280	6,617	2,118	1,886	1,571	3,088	6,546	1.7%	20.2%	681
RI	37,415	1,673	607	197	176	190	503	869	2.3%	30.1%	75
SC	163,765	6,425	3,043	864	703	627	1,188	2,518	1.5%	18.5%	222
SD	16,951	305	174	45	38	20	28	86	0.5%	9.2%	34
TN	168,317	5,536	2,905	874	767	536	454	1,758	1.0%	8.2%	222
TX	601,352	17,039	9,412	2,688	2,035	1,247	1,657	4,943	0.8%	9.7%	271
UT	120,131	2,490	1,314	361	339	246	230	815	0.7%	9.2%	30
VA	330,636	7,906	4,041	1,202	1,117	762	784	2,663	0.8%	9.9%	307
VT	33,262	807	331	82	98	76	220	394	1.2%	27.3%	83
WA	295,766	6,839	2,636	785	773	762	1,883	3,418	1.2%	27.5%	268
WI	230,299	5,332	2,362	731	751	664	824	2,242	1.0%	15.5%	305
WV	36,731	1,656	916	256	231	135	118	485	1.3%	7.1%	113
WY	14,763	244	139	37	35	19	14	68	0.5%	5.7%	26
Other ²	55,027	6,846	2,512	896	2,212	396	830	3,439	6.2%	12.1%	163
Total	10,650,196	347,914	151,590	45,802	42,583	33,332	74,607	150,564	1.4%	21.4%	17,780

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, 2015

State	2014						YTD 2015						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	48	14	127	1	20	210	46	3	79	-	8	136	1,296	152	1,168	44	194	2,854
AL	997	169	2,566	11	330	4,073	651	88	1,685	12	190	2,626	17,651	2,217	19,276	1,109	2,512	42,765
AR	477	53	1,015	12	193	1,750	284	20	633	6	89	1,032	6,650	974	7,527	438	1,706	17,295
AZ	953	211	3,077	15	1,457	5,713	659	112	1,871	5	885	3,532	16,527	5,864	66,297	1,343	44,774	134,805
CA	3,429	1,331	16,620	56	4,803	26,239	2,231	920	8,769	24	2,187	14,131	60,149	22,300	256,970	2,958	103,684	446,061
CO	663	172	2,063	9	373	3,280	423	72	1,152	7	153	1,807	13,047	2,581	23,970	684	7,584	47,866
CT	654	176	3,549	5	886	5,270	381	101	2,314	13	492	3,301	10,154	2,368	26,580	539	5,110	44,751
DC	133	33	483	3	88	740	63	14	383	2	56	518	1,866	361	4,087	107	595	7,016
DE	228	27	932	3	249	1,439	171	15	660	4	167	1,017	3,352	575	7,632	196	1,702	13,456
FL	3,092	1,216	20,883	140	10,869	36,200	1,812	693	11,571	150	4,532	18,758	51,432	17,990	222,236	4,222	138,231	434,110
GA	2,385	647	7,707	28	1,643	12,410	1,312	312	4,391	15	829	6,859	33,135	8,226	81,471	2,457	15,620	140,910
HI	131	42	688	2	173	1,036	68	18	372	1	79	538	2,931	691	6,775	73	2,334	12,804
IA	550	61	1,293	18	198	2,120	324	35	758	3	119	1,239	7,845	1,038	10,421	649	1,987	21,940
ID	258	82	804	2	303	1,449	166	35	514	2	134	851	4,487	1,043	9,067	263	5,579	20,439
IL	2,522	726	11,530	78	4,655	19,511	1,440	342	7,022	50	2,454	11,308	34,038	9,853	108,701	2,286	35,588	190,466
IN	1,670	183	3,585	70	665	6,173	892	100	2,325	47	358	3,722	24,267	2,762	30,136	2,083	5,943	65,191
KS	457	50	981	10	226	1,724	267	26	657	6	111	1,067	7,531	890	7,910	446	1,836	18,613
KY	758	98	1,616	14	271	2,757	397	48	1,033	12	135	1,625	11,066	1,371	12,322	538	2,398	27,695
LA	881	95	2,068	14	215	3,273	515	49	1,460	11	116	2,151	14,767	2,227	16,983	1,102	1,853	36,932
MA	1,087	451	5,608	15	963	8,124	668	192	3,532	13	509	4,914	17,251	4,685	47,801	1,063	9,537	80,338
MD	1,593	345	6,765	33	1,841	10,577	918	159	4,127	33	1,047	6,284	20,587	4,873	60,223	1,265	14,494	101,443
ME	278	51	1,025	3	289	1,646	153	17	556	6	125	857	4,203	626	7,533	257	2,088	14,708
MI	1,830	307	5,422	75	1,464	9,098	1,027	166	3,159	61	861	5,274	34,256	7,464	67,116	6,174	28,653	143,663
MN	1,029	128	2,875	9	705	4,746	739	73	1,808	8	396	3,024	14,844	3,276	33,992	982	10,839	63,934
MO	1,205	157	2,922	28	644	4,956	633	85	1,893	23	452	3,086	19,018	2,891	25,537	1,362	5,758	54,566
MS	489	101	1,162	8	174	1,934	267	61	804	7	110	1,249	7,751	1,102	9,778	550	1,259	20,440
MT	144	17	335	2	54	552	78	10	236	-	28	352	2,274	321	3,202	99	850	6,746
NC	2,004	393	5,714	28	921	9,060	1,206	228	3,560	18	512	5,524	29,608	5,615	50,046	1,630	7,788	94,687
ND	33	-	64	3	10	110	26	1	40	4	-	71	605	162	623	60	109	1,559
NE	254	22	572	2	87	937	149	5	383	2	65	604	3,634	468	4,715	307	863	9,987
NH	293	52	994	1	231	1,571	194	34	663	3	143	1,037	4,850	983	9,692	252	2,103	17,881
NJ	1,680	614	11,272	64	3,341	16,971	945	317	7,850	41	2,134	11,287	25,654	7,523	79,374	1,389	18,605	132,544
NM	362	55	1,132	7	343	1,899	212	35	671	5	210	1,133	5,142	854	8,931	263	2,703	17,893
NV	361	149	2,384	9	1,984	4,887	213	64	1,217	11	899	2,404	6,042	2,900	36,602	465	32,236	78,246
NY	2,341	719	13,496	62	2,185	18,803	1,308	473	9,609	65	1,341	12,796	33,607	8,995	92,319	1,749	11,393	148,064
OH	2,272	400	6,495	124	1,467	10,758	1,259	187	4,351	100	894	6,791	32,839	5,467	58,908	3,644	13,235	114,094
OK	457	43	1,018	13	178	1,709	329	25	748	13	97	1,212	8,674	973	8,438	566	1,492	20,143
OR	520	212	2,252	9	971	3,964	348	77	1,312	3	456	2,196	8,117	2,561	22,977	453	10,254	44,362
PA	2,638	458	8,997	76	1,361	13,530	1,564	227	5,752	49	802	8,394	35,818	5,778	58,275	1,952	8,616	110,439
RI	267	89	1,068	2	309	1,735	142	36	735	2	186	1,101	3,308	904	8,980	177	2,427	15,796
SC	1,056	211	3,147	16	711	5,141	642	96	2,075	10	312	3,135	15,167	3,008	27,603	1,060	6,796	53,634
SD	81	10	154	2	23	270	53	2	115	-	10	180	1,066	149	1,373	91	243	2,922
TN	1,030	220	2,731	20	332	4,333	635	87	1,693	20	189	2,624	17,323	2,718	22,561	1,030	3,669	47,301
TX	3,858	473	5,862	23	624	10,840	2,195	266	4,148	20	286	6,915	62,573	9,182	57,775	3,712	7,500	140,742
UT	507	80	1,394	5	484	2,470	306	45	811	3	215	1,380	8,275	1,692	17,821	382	7,714	35,884
VA	1,475	231	4,067	14	993	6,780	852	132	2,734	11	645	4,374	20,504	4,047	41,922	1,085	12,149	79,706
VT	157	13	405	1	65	641	79	12	265	2	23	381	2,038	261	2,750	113	359	5,521
WA	1,013	262	4,436	13	1,973	7,697	653	122	2,521	14	934	4,244	16,232	3,702	42,240	821	17,886	80,881
WI	935	134	2,969	13	687	4,738	542	79	1,958	7	397	2,983	13,003	2,357	24,670	852	5,782	46,664
WV	279	31	554	8	63	935	131	22	388	3	44	588	4,223	596	4,549	209	719	10,297
WY	76	6	132	-	25	239	36	2	81	1	14	134	1,233	180	1,266	57	296	3,032
Other ³	665	181	965	200	68	2,079	403	92	748	1	51	1,295	2,976	1,494	8,079	27	262	12,838
Total	52,555	12,001	189,975	1,379	53,187	309,097	31,007	6,432	118,192	929	27,481	184,041	804,884	181,293	1,867,205	55,635	627,907	3,536,924

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

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

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



Fannie Mae Foreclosure Prevention Actions by State - September 30, 2015

State	2014						YTD 2015						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	20	2	80	-	15	117	22	1	42	-	5	70	1,121	81	768	42	137	2,149
AL	602	64	1,792	4	253	2,715	373	39	1,129	4	137	1,682	14,529	1,426	13,849	1,009	1,851	32,664
AR	284	20	689	4	140	1,137	151	6	430	3	60	650	5,496	684	5,270	413	1,150	13,013
AZ	451	51	1,861	8	982	3,353	322	33	1,091	-	531	1,977	12,813	2,722	42,620	1,288	26,498	85,941
CA	1,649	266	10,604	31	3,044	15,594	1,040	250	5,435	15	1,292	8,032	47,509	8,630	165,259	2,833	60,469	284,700
CO	316	36	1,367	2	221	1,942	179	22	712	2	94	1,009	10,705	1,398	15,671	660	4,784	33,218
CT	368	22	2,386	2	567	3,345	189	17	1,517	6	311	2,040	8,178	1,164	18,774	509	3,439	32,064
DC	80	13	331	1	62	487	31	4	249	2	32	318	1,511	182	2,843	98	368	5,002
DE	106	7	645	-	176	934	77	-	435	-	124	636	2,605	319	5,242	176	1,180	9,522
FL	1,605	203	13,417	60	7,036	22,321	853	131	7,391	65	2,901	11,341	41,123	8,179	152,345	3,749	88,480	293,876
GA	1,099	160	4,848	7	1,061	7,175	501	87	2,732	5	523	3,848	24,682	3,929	53,511	2,133	9,616	93,871
HI	55	6	465	2	95	623	24	2	240	1	45	312	2,516	319	4,648	72	1,452	9,007
IA	327	22	845	2	141	1,337	168	8	488	-	82	746	6,369	627	7,064	571	1,404	16,035
ID	118	9	490	-	190	807	69	7	306	-	83	465	3,574	495	5,910	254	3,591	13,824
IL	1,296	175	7,113	16	2,838	11,438	658	66	4,296	7	1,492	6,519	25,956	3,850	69,686	1,873	22,539	123,904
IN	852	59	2,267	7	426	3,611	419	35	1,440	5	222	2,121	18,722	1,602	19,602	1,372	4,002	45,300
KS	216	14	627	4	144	1,005	94	7	414	-	70	585	5,809	534	5,182	402	1,264	13,191
KY	309	28	993	3	177	1,510	141	11	591	5	81	829	8,597	778	7,629	425	1,601	19,030
LA	522	32	1,478	7	131	2,170	281	17	1,030	2	73	1,403	12,125	1,609	12,472	1,037	1,301	28,544
MA	541	160	3,677	7	601	4,986	304	68	2,208	7	298	2,885	13,719	2,378	32,066	1,020	6,136	55,319
MD	846	43	4,266	9	1,196	6,360	424	23	2,609	14	669	3,739	15,842	2,082	39,748	1,171	9,197	68,040
ME	156	11	657	-	186	1,010	61	4	346	3	76	490	3,380	326	5,165	243	1,439	10,553
MI	972	88	3,432	12	1,006	5,510	528	49	1,987	9	571	3,144	27,545	3,674	43,067	2,823	18,414	95,523
MN	457	26	1,603	3	431	2,520	246	16	1,026	-	242	1,530	11,140	1,398	20,178	942	6,394	40,052
MO	557	35	1,870	7	414	2,883	257	19	1,168	1	289	1,734	15,001	1,647	16,842	1,155	3,727	38,372
MS	334	64	879	1	125	1,403	172	42	590	2	85	891	6,638	795	7,544	498	992	16,467
MT	64	3	229	2	34	332	25	3	170	-	14	212	1,836	190	2,190	98	591	4,905
NC	953	94	3,694	6	582	5,329	484	65	2,185	3	312	3,049	23,067	2,896	33,084	1,507	5,098	65,652
ND	12	-	46	-	8	66	10	1	23	-	-	34	478	92	405	50	69	1,094
NE	152	4	402	-	64	622	80	2	276	1	44	403	2,980	284	3,413	294	606	7,577
NH	155	7	648	-	154	964	83	8	395	-	87	573	3,805	454	6,293	245	1,345	12,142
NJ	915	126	7,376	15	2,075	10,507	450	50	5,216	8	1,335	7,059	20,452	3,479	54,995	1,260	12,296	92,482
NM	177	8	732	2	222	1,141	104	11	411	1	141	668	4,090	477	6,112	244	1,807	12,730
NV	172	25	1,371	5	1,271	2,844	97	12	718	3	535	1,365	4,870	1,213	23,249	440	19,515	49,287
NY	1,368	98	8,964	12	1,303	11,745	639	43	6,455	11	786	7,934	26,799	3,736	64,172	1,500	7,260	103,467
OH	1,246	148	4,254	32	1,000	6,680	647	54	2,886	26	590	4,203	25,625	3,027	38,652	2,150	9,165	78,619
OK	246	6	686	4	127	1,069	139	9	462	1	71	682	7,080	609	5,916	513	1,055	15,173
OR	249	60	1,350	4	597	2,260	155	16	791	1	286	1,249	6,396	1,208	14,986	425	6,256	29,271
PA	1,415	124	6,058	19	889	8,505	763	66	3,761	7	530	5,127	28,085	3,088	40,255	1,700	5,755	78,883
RI	141	36	678	-	201	1,056	64	10	466	1	115	656	2,492	463	5,939	166	1,572	10,632
SC	540	55	2,092	8	493	3,188	275	19	1,352	5	187	1,838	11,627	1,420	18,865	986	4,607	37,505
SD	38	3	102	-	17	160	22	-	71	-	7	100	831	84	937	84	194	2,130
TN	504	72	1,842	9	246	2,673	311	32	1,074	2	128	1,547	14,013	1,586	15,468	889	2,553	34,509
TX	2,034	129	4,117	5	450	6,735	1,006	100	2,724	7	192	4,029	50,974	6,316	40,579	3,531	5,155	106,555
UT	225	9	818	3	317	1,372	140	9	483	1	127	760	6,608	725	11,188	362	4,549	23,432
VA	736	40	2,640	6	651	4,073	375	21	1,664	3	421	2,484	15,672	1,879	27,678	1,027	7,770	54,026
VT	86	5	265	-	44	400	36	1	166	-	10	213	1,615	120	1,855	100	243	3,933
WA	516	37	2,822	3	1,226	4,604	299	16	1,517	7	554	2,393	12,772	1,630	27,913	764	11,315	54,394
WI	482	49	1,875	4	429	2,839	261	25	1,225	2	238	1,751	10,425	1,313	15,951	780	3,787	32,256
WV	158	6	326	4	46	540	53	4	206	-	32	295	3,328	313	2,797	187	450	7,075
WY	44	-	95	-	17	156	23	2	51	-	12	88	1,041	138	904	56	211	2,350
Other ³	570	66	659	199	50	1,544	233	23	463	-	44	763	2,259	529	5,264	23	217	8,292
Total	27,336	2,826	122,823	541	34,171	187,697	14,358	1,566	75,113	248	17,186	108,471	636,425	88,097	1,242,015	46,149	394,866	2,407,552

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

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

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



Freddie Mac Foreclosure Prevention Actions by State - September 30, 2015

State	2014						YTD 2015						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	28	12	47	1	5	93	24	2	37	-	3	66	175	71	400	2	57	705
AL	395	105	774	7	77	1,358	278	49	556	8	53	944	3,122	791	5,427	100	661	10,101
AR	193	33	326	8	53	613	133	14	203	3	29	382	1,154	290	2,257	25	556	4,282
AZ	502	160	1,216	7	475	2,360	337	79	780	5	354	1,555	3,714	3,142	23,677	55	18,276	48,864
CA	1,780	1,065	6,016	25	1,759	10,645	1,191	670	3,334	9	895	6,099	12,640	13,670	91,711	125	43,215	161,361
CO	347	136	696	7	152	1,338	244	50	440	5	59	798	2,342	1,183	8,299	24	2,800	14,648
CT	286	154	1,163	3	319	1,925	192	84	797	7	181	1,261	1,976	1,204	7,806	30	1,671	12,687
DC	53	20	152	2	26	253	32	10	134	-	24	200	355	179	1,244	9	227	2,014
DE	122	20	287	3	73	505	94	15	225	4	43	381	747	256	2,390	20	522	3,934
FL	1,487	1,013	7,466	80	3,833	13,879	959	562	4,180	85	1,631	7,417	10,309	9,811	69,891	473	49,751	140,234
GA	1,286	487	2,859	21	582	5,235	811	225	1,659	10	306	3,011	8,453	4,297	27,960	324	6,004	47,039
HI	76	36	223	-	78	413	44	16	132	-	34	226	415	372	2,127	1	882	3,797
IA	223	39	448	16	57	783	156	27	270	3	37	493	1,476	411	3,357	78	583	5,905
ID	140	73	314	2	113	642	97	28	208	2	51	386	913	548	3,157	9	1,988	6,615
IL	1,226	551	4,417	62	1,817	8,073	782	276	2,726	43	962	4,789	8,082	6,003	39,015	413	13,049	66,562
IN	818	124	1,318	63	239	2,562	473	65	885	42	136	1,601	5,545	1,160	10,534	711	1,941	19,891
KS	241	36	354	6	82	719	173	19	243	6	41	482	1,722	356	2,728	44	572	5,422
KY	449	70	623	11	94	1,247	256	37	442	7	54	796	2,469	593	4,693	113	797	8,665
LA	359	63	590	7	84	1,103	234	32	430	9	43	748	2,642	618	4,511	65	552	8,388
MA	546	291	1,931	8	362	3,138	364	124	1,324	6	211	2,029	3,532	2,307	15,735	43	3,401	25,019
MD	747	302	2,499	24	645	4,217	494	136	1,518	19	378	2,545	4,745	2,791	20,475	94	5,297	33,403
ME	122	40	368	3	103	636	92	13	210	3	49	367	823	300	2,368	14	649	4,155
MI	858	219	1,990	63	458	3,588	499	117	1,172	52	290	2,130	6,711	3,790	24,049	3,351	10,239	48,140
MN	572	102	1,272	6	274	2,226	493	57	782	8	154	1,494	3,704	1,878	13,814	40	4,445	23,882
MO	648	122	1,052	21	230	2,073	376	66	725	22	163	1,352	4,017	1,244	8,695	207	2,031	16,194
MS	155	37	283	7	49	531	95	19	214	5	25	358	1,113	307	2,234	52	267	3,973
MT	80	14	106	-	20	220	53	7	66	-	14	140	438	131	1,012	1	259	1,841
NC	1,051	299	2,020	22	339	3,731	722	163	1,375	15	200	2,475	6,541	2,719	16,962	123	2,690	29,035
ND	21	-	18	3	2	44	16	-	17	4	-	37	127	70	218	10	40	465
NE	102	18	170	2	23	315	69	3	107	1	21	201	654	184	1,302	13	257	2,410
NH	138	45	346	1	77	607	111	26	268	3	56	464	1,045	529	3,399	7	758	5,739
NJ	765	488	3,896	49	1,266	6,464	495	267	2,634	33	799	4,228	5,202	4,044	24,379	129	6,309	40,062
NM	185	47	400	5	121	758	108	24	260	4	69	465	1,052	377	2,819	19	896	5,163
NV	189	124	1,013	4	713	2,043	116	52	499	8	364	1,039	1,172	1,687	13,353	25	12,721	28,959
NY	973	621	4,532	50	882	7,058	669	430	3,154	54	555	4,862	6,808	5,259	28,147	249	4,133	44,597
OH	1,026	252	2,241	92	467	4,078	612	133	1,465	74	304	2,588	7,214	2,440	20,256	1,494	4,070	35,475
OK	211	37	332	9	51	640	190	16	286	12	26	530	1,594	364	2,522	53	437	4,970
OR	271	152	902	5	374	1,704	193	61	521	2	170	947	1,721	1,353	7,991	28	3,998	15,091
PA	1,223	334	2,939	57	472	5,025	801	161	1,991	42	272	3,267	7,733	2,690	18,020	252	2,861	31,556
RI	126	53	390	2	108	679	78	26	269	1	71	445	816	441	3,041	11	855	5,164
SC	516	156	1,055	8	218	1,953	367	77	723	5	125	1,297	3,540	1,588	8,738	74	2,189	16,129
SD	43	7	52	2	6	110	31	2	44	-	3	80	235	65	436	7	49	792
TN	526	148	889	11	86	1,660	324	55	619	18	61	1,077	3,310	1,132	7,093	141	1,116	12,792
TX	1,824	344	1,745	18	174	4,105	1,189	166	1,424	13	94	2,886	11,599	2,866	17,196	181	2,345	34,187
UT	282	71	576	2	167	1,098	166	36	328	2	88	620	1,667	967	6,633	20	3,165	12,452
VA	739	191	1,427	8	342	2,707	477	111	1,070	8	224	1,890	4,832	2,168	14,244	58	4,379	25,680
VT	71	8	140	1	21	241	43	11	99	2	13	168	423	141	895	13	116	1,588
WA	497	225	1,614	10	747	3,093	354	106	1,004	7	380	1,851	3,460	2,072	14,327	57	6,571	26,487
WI	453	85	1,094	9	258	1,899	281	54	733	5	159	1,232	2,578	1,044	8,719	72	1,995	14,408
WV	121	25	228	4	17	395	78	18	182	3	12	293	895	283	1,752	22	269	3,222
WY	32	6	37	-	8	83	13	-	30	1	2	46	192	42	362	1	85	682
Other ³	95	115	306	1	18	535	170	69	285	1	7	532	717	965	2,815	4	45	4,546
Total	25,219	9,175	67,152	838	19,016	121,400	16,649	4,866	43,079	681	10,295	75,570	168,459	93,196	625,190	9,486	233,041	1,129,372

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.

