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### 6.210 million

troubled homeowners helped during conservatorships

43\% of loan modifications in 3Q21 reduced borrowers' monthly payments by over 20\%

Serious delinquency rate decreased to

### 1.55\%

at the end of 3Q21

## REO inventory <br> increased

## 2\%

in the 3Q21

## 3Q21 Highlights -- Foreclosure Prevention

 The Enterprises' Foreclosure Prevention Actions:- The Enterprises completed 180,566 foreclosure prevention actions in the third quarter, bringing the total to $6,210,485$ since the start of conservatorships in September 2008. Of these actions, $5,507,330$ have helped troubled homeowners stay in their homes, including 2,486,464 permanent loan modifications.
- Initiated forbearance plans dropped to 75,201 in the third quarter from 81,592 in the second quarter of 2021. The total number of loans in forbearance at the end of the quarter was 320,009 , representing approximately $1.07 \%$ of the total loans serviced, and 44 percent of the total delinquent loans.
- Eleven percent of modifications in the third quarter were modifications with principal forbearance. Modifications with extend-term only accounted for 66 percent of all loan modifications during the quarter.
- There were 444 completed short sales and deeds-in-lieu during the quarter, bringing the total to 703,155 since the conservatorships began in September 2008.


## The Enterprises' Mortgage Performance:

- The 60+ days delinquency rate dropped from 2.14 percent at the end of the second quarter to 1.69 percent at the end of the third quarter. The delinquency rates remained much higher than pre-coronavirus rates due to the forbearance programs offered to borrowers affected by the pandemic.
- The Enterprises' serious ( 90 days or more) delinquency rate decreased to 1.55 percent at the end of the third quarter. This compared with 8.19 percent for Federal Housing Administration (FHA) loans, 4.48 percent for Veterans Affairs (VA) loans, and 3.40 percent for all loans (industry average).


## The Enterprises' Foreclosures:

- Foreclosure starts rose 16 percent to 7,253 while third-party and foreclosure sales increased 11 percent to 2,534 in the third quarter.
For an interactive online map that provides state data, click on the following link:
Fannie Mae and Freddie Mac State Borrower Assistance Map


## 3Q21 Highlights -- Refinance Activities

- Total refinance volume fell in September 2021, after a sharp rise in August. Mortgage rates rose in September: the average interest rate on a 30 -year fixed rate mortgage rose to 2.90 percent from 2.84 percent in August.
- In the third quarter, four refinances were completed through the High LTV Refinance Option, bringing total refinances through the High LTV Refinance Option from the inception of the program to 201.
- The percentage of borrowers refinancing into shorter term 15 -year fixed rate mortgages increased to 27 percent in September as the difference between 15-and 30-year fixed rate mortgages remained in the 69 to 71 basis point range in recent months. In September, the difference between 15 - and 30 -year fixed rate mortgages increased to 72 basis points.

| Foreclosure Prevention Activities |  |  |
| :---: | :---: | :---: |
| (Number ofloans) | 2Q21 | 3Q21 |
| Completed Actions |  |  |
| Loan Modifications * | 16,134 | 17,930 |
| Repayment Plans | 2,675 | 1,940 |
| Forbearance Plans | 57,416 | 40,338 |
| Charge-offs-in-lieu | 549 | 143 |
| Payment Deferral | 139,591 | 119,771 |
| Home Retention Actions | 216,365 | 180,122 |
| Short Sales | 487 | 338 |
| Deeds-in-lieu | 168 | 106 |
| Home Forfeiture Actions | 655 | 444 |
| TOTAL | 217,020 | 180,566 |
| Inventory (Number of loans at period end) |  |  |
| Repayment Plans | 4,395 | 8,726 |
| Forbearance Plans | 490,508 | 320,009 |
| * Includes HAMP permanent modifications <br> Source: FHFA (Fannie Mae and Freddie Mac) |  |  |
|  |  |  |
| Mortgage Performance (at period end) |  |  |
| (Number ofloans) | 2Q21 | 3Q21 |
| 30-59 Days Delinquent | 207,034 | 218,894 |
| 60-plus-days Delinquent | 637,973 | 508,635 |
| Seriously Delinquent* | 597,743 | 469,650 |
| Foreclosure Starts | 6,233 | 7,253 |
| Third-party \& Foreclosure Sales | 2,281 | 2,534 |
| REO Inventory | 7,840 | 8,001 |
| (Percent of toal loans seniced) |  |  |
| 30-59 Days Delinquent | 0.70\% | 0.73\% |
| 60-plus-days Delinquent | 2.14\% | 1.69\% |
| Seriously Delinquent* | 1.99\% | 1.55\% |
| * 90 days or more delinquent, or in the process of foreclosure. Source: FHFA (Fannie Mae and Freddie Mac) |  |  |
| Refinance Activities |  |  |
| (Number ofloans) | 2Q21 | 3Q21 |
| Total Refinance | 1,614,083 | 1,285,811 |
| Total High LTV Refinance Option | 19 | 4 |

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

## Mortgage Performance

The percentage of the Enterprises' loans that are 30-59 days delinquent increased slightly to 0.73 percent while the 60+ days delinquency rate dropped to 1.69 percent at the end of the third quarter. The Enterprises' serious delinquency rate also dropped to 1.55 percent at the end of the quarter. This compared with 8.19 percent for Federal Housing Administration (FHA) loans, 4.48 percent for Veterans Affairs (VA) loans, and 3.40 percent for all loans (industry average). The serious delinquency rate remained elevated as a result of the COVID-19 pandemic and the forbearance programs offered to affected borrowers.

*2008 data not available.
${ }^{* *} 90$ days or more delinquent, or in the process of foreclosure.

## Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 622,232 foreclosure prevention actions in the first nine months of the year, bringing the total to $6,210,485$ since the start of conservatorships in September 2008. Of these actions, $2,486,464$ have been permanent loan modifications, and 3,020,866 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. In addition, 703,155 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.


Source: FHFA (Fannie Mae and Freddie Mac)

## 60+ Days Delinquent Loans and Foreclosure Prevention Actions

The number of 60+ days delinquent loans continued to decrease in the third quarter but remained much higher than precoronavirus levels due to the forbearance programs offered to borrowers affected by the pandemic. A total of 180,566 foreclosure prevention actions were completed during the quarter, down 17 percent compared with the second quarter. The vast majority of these actions allowed troubled homeowners to stay in their homes, including 40,338 forbearance plans, 119,771 payment deferrals, 1,940 repayment plans, 17,930 permanent loan modifications and 143 charge-offs-in-lieu of foreclosure.

*Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu. The volumes of these actions are usually small and may appear as zero due to rounding
**Include loans that were 30+ days delinquent at initiation of the plan.
Source: FHFA (Fannie Mae and Freddie Mac)

## Foreclosure Prevention Activity: Home Retention Actions

The Enterprises completed 180,122 home retention actions in the third quarter, compared with 216,365 in the second quarter of 2021. These actions, which included 17,930 permanent loan modifications, 1,940 repayment plans, 40,338 forbearance plans, 119,771 payment deferrals and 143 charge-offs-in-lieu, helped delinquent borrowers stay in their homes during the quarter.

Home Retention Actions
(Number of loans in thousands)

*Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu. The volumes of these actions are usually small and may appear as zero due to rounding
Source: FHFA (Fannie Mae and Freddie Mac)

## Enterprises' Loan Modifications

The Enterprises completed 17,930 loan modifications in the third quarter, an increase of 11 percent compared with the second quarter. Fannie Mae's permanent loan modifications increased 8 percent to 11,605 and Freddie Mac's increased 18 percent to 6,325 during the quarter.

Loan Modifications by Enterprise
(Number of loans in thousands)


Source: FHFA (Fannie Mae and Freddie Mac)

## Enterprises' Loan Modifications

There were 45,498 permanent loan modifications in the first nine months of 2021. Approximately 94 percent of these loans were $90+$ days delinquent at the time of modification, 90 percent had mark-to-market LTV $<=80 \%$, and 24 percent were originated prior to 2009.


Source: FHFA (Fannie Mae and Freddie Mac)


Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by MTMLTV


Source: FHFA (Fannie Mae and Freddie Mac)


Source: FHFA (Fannie Mae and Freddie Mac)

[^0]The Enterprises required mandatory implementation of Flex Modification on October 1, 2017. Flex Modification allows more borrowers to qualify for a home retention solution and targets a $20 \%$ monthly payment reduction to improve borrower success under the loan modification.

## Enterprises' Loan Modifications

The share of the Enterprises' modifications with extend-term only was 65 percent in the first nine months of the year. 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. Approximately 81 percent of loans modified in the first quarter of 2021 were current and performing, six months after modification.


Source: FHFA (Fannie Mae and Freddie Mac)


Source: FHFA (Fannie Mae and Freddie Mac)


Source: FHFA (Fannie Mae and Freddie Mac)

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


0\% Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 202020 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |

Source: FHFA (Fannie Mae and Freddie Mac)

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

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

## Fannie Mae's Loan Modifications



Source: FHFA (Fannie Mae and Freddie Mac)
Modified Loans - Current and Performing*
100\%




Source: FHFA (Fannie Mae and Freddie Mac)
Modified Loans - 60-plus-days Re-Delinquency Rates
60\%


Source: FHFA (Fannie Mae and Freddie Mac)

[^1][^2]
## Freddie Mac's Loan Modifications



Source: FHFA (Fannie Mae and Freddie Mac)
Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)
Modified Loans - 60-plus-days Re-Delinquency Rates 60\%

40\%


0\% Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 Q3 Q1 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| 2020 | 2019 | 202021 |  |  |  |  |  |  |  |  | Source: FHFA (Fannie Mae and Freddie Mac)

[^3] 2016, Freddie Mac began its Reperforming Loan (PRL) sale program. Over time, an increasing number of modified, reperforming loans will be sold through this program which will result in a lower percentage of Current and Performing loans.

## Forbearance Plans Inventory ${ }_{1}$

The total number of loans in forbearance plans continued to trend downward since its peak in May 2020, but remained elevated through September 2021 compared with pre-pandemic levels. As of September 30, 2021, there were 320,009 loans in forbearance, representing approximately $1.07 \%$ of the Enterprises single-family conventional book of business, down from 490,508 or $1.65 \%$ at the end of the second quarter. Approximately $46 \%$ of these loans have been on the plan for more than 12 months.

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

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

Source: FHFA (Fannie Mae and Freddie Mac)

## Foreclosure Prevention Activity: Home Forfeiture Actions

There were 444 completed short sales and deeds-in-lieu in the third quarter, bringing the total to 703,155 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 32 percent in the third quarter compared with the second quarter. 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.


[^4]
## Foreclosures

There were 2,534 completed third-party and foreclosure sales in the third quarter, up 11 percent compared with the second quarter. The number of foreclosure starts rose 16 percent from 6,233 in the second quarter to 7,253 in the third quarter.


Source: FHFA (Fannie Mae and Freddie Mac)

## Real Estate Owned (REO) Activity \& Inventory

The Enterprises' REO inventory increased 2 percent from 7,840 in the second quarter to 8,001 in the third quarter, as REO acquisitions outpaced property dispositions. The total number of property acquisitions increased 13 percent to 1,358, while dispositions decreased 35 percent to 1,197 during the quarter.


[^5]Source: FHFA (Fannie Mae and Freddie Mac)

## Delinquent Loans by State

The total number of the Enterprises' delinquent loans continued to decrease in the third quarter but remained much higher than pre-coronavirus level. Approximately 62 percent of the Enterprises' troubled borrowers had missed three or more payments at the end of the quarter. California has the highest number of $90+$ days delinquent loans, followed by Florida and Texas. As of September 30, 2021, approximately 65 percent of the troubled borrowers in California had missed three or more monthly payments, compared with 67 percent in Florida and 61 percent in Texas.

Delinquent Loans by State - As of September 30, 2021
(Number of loans in thousands)


Source: FHFA (Fannie Mae and Freddie Mac)

## Deeply Delinquent Loans in Selected States

Deeply delinquent loans (365+ days) are highly concentrated in certain states that require a judicial review of foreclosure activity and two other states with higher concentrations of the Enterprises single-family guaranty book of business. As of September 30, 2021, approximately 42 percent of the Enterprises' deeply delinquent loans were in three judicial states (Florida, New York and Illinois) and two non-judicial states (California and Texas). In New York, approximately 7 percent of these loans have been delinquent for over six years.

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


Source: FHFA (Fannie Mae and Freddie Mac)

## Serious Delinquency Rates of the Enterprises Single-Family Mortgages*

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


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

Source: FHFA (Fannie Mae and Freddie Mac)

## Change in the Number of Delinquent Loans in Key States*

The total number of the Enterprises' delinquent loans decreased 13 percent as seriously delinquent loans (loans that have missed three or more payments or are in foreclosure) continued to decline in the third quarter. The Enterprises' serious delinquency rate dropped from 1.99 percent at the end of the second quarter to 1.55 percent at the end of the third quarter. In California, the total number of the Enterprises' delinquent loans dropped 18 percent as serious delinquently loans declined 25 percent during the quarter.

Change from June 30, 2021

*Top 10 states based on the number of seriously delinquent loans in the Enterprises' single-family portfolios.
Source: FHFA (Fannie Mae and Freddie Mac)

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

| (\# of loans in thousands) | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total Loans Serviced | 27,827 | 27,874 | 27,862 | 27,811 | 27,809 | 27,861 | 27,902 | 27,888 | 27,966 | 27,987 | 28,073 | 28,273 | 28,581 | 29,010 | 29,395 | 29,775 | 30,040 |
| Original Credit Score >= $=660$ | 25,287 | 25,374 | 25,393 | 25,380 | 25,420 | 25,512 | 25,576 | 25,613 | 25,740 | 25,826 | 25,944 | 26,182 | 26,554 | 27,045 | 27,468 | 27,914 | 28,206 |
| Original Credit Score <--660 | 2,540 | 2,500 | 2,469 | 2,431 | 2,389 | 2,348 | 2,325 | 2,274 | 2,226 | 2,161 | 2,129 | 2,091 | 2,027 | 1,965 | 1,927 | 1,861 | 1,834 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Delinquent Loans | 809 | 897 | 722 | 696 | 717 | 667 | 636 | 675 | 608 | 607 | 608 | 1,556 | 1,326 | 1,171 | 984 | 845 | 728 |
| Original Credit Score >= $=660$ | 488 | 554 | 443 | 425 | 440 | 411 | 395 | 429 | 385 | 389 | 397 | 1,243 | 1,039 | 906 | 759 | 648 | 553 |
| Original Credit Score <--------------- | 321 | 343 | 280 | 271 | 277 | 256 | 241 | 246 | 223 | 219 | 211 | 312 | 286 | 266 | 225 | 197 | 174 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 30-59 Days Delinquent | 441 | 438 | 323 | 355 | 403 | 364 | 349 | 396 | 339 | 338 | 351 | 401 | 303 | 280 | 197 | 207 | 219 |
| Original Credit Score \gg $=660$ | 271 | 273 | 197 | 218 | 252 | 230 | 221 | 258 | 220 | 223 | 235 | 309 | 227 | 210 | 146 | 155 | 165 |
| Original Credit Score <- 660 | 169 | 165 | 126 | 136 | 151 | 135 | 129 | 138 | 119 | 116 | 115 | 92 | 76 | 70 | 51 | 52 | 54 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 60-89 Days Delinquent | 108 | 135 | 98 | 92 | 99 | 101 | 92 | 95 | 91 | 91 | 84 | 440 | 138 | 101 | 73 | 58 | 55 |
| Original Credit Score > = 660 | 61 | 81 | 58 | 53 | 57 | 58 | 55 | 57 | 55 | 55 | 52 | 375 | 105 | 75 | 54 | 43 | 39 |
|  | 47 | 54 | 40 | 39 | 42 | 42 | 38 | 38 | 36 | 36 | 32 | 66 | 33 | 26 | 19 | 16 | 15 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 60-plus-days Delinquent | 368 | 459 | 399 | 341 | 314 | 302 | 287 | 279 | 269 | 269 | 257 | 1,155 | 1,023 | 891 | 787 | 638 | 509 |
| Original Credit Score >= $\mathbf{6 6 0}$ | 217 | 281 | 245 | 206 | 188 | 181 | 174 | 171 | 165 | 166 | 161 | 935 | 813 | 696 | 612 | 493 | 388 |
| Original Credit Score-660 | 152 | 178 | 154 | 135 | 126 | 121 | 113 | 108 | 104 | 103 | 96 | 220 | 211 | 195 | 175 | 145 | 120 |

Percent of Total Loans Serviced

| Total Delinquent Loans | 2.91\% | 3.22\% | 2.59\% | 2.50\% | 2.58\% | 2.39\% | 2.28\% | 2.42\% | 2.17\% | 2.17\% | 2.17\% | 5.50\% | 4.64\% | 4.04\% | 3.35\% | 2.84\% | 2.42\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Original Credit Score >=660 | 1.93\% | 2.18\% | 1.74\% | 1.67\% | 1.73\% | 1.61\% | 1.54\% | 1.68\% | 1.50\% | 1.51\% | 1.53\% | 4.75\% | 3.91\% | 3.35\% | 2.76\% | 2.32\% | 1.96\% |
| Original Credit Score--660 | 12.64\% | 13.74\% | 11.32\% | 11.14\% | 11.61\% | 10.88\% | 10.38\% | 10.82\% | 10.02\% | 10.12\% | 9.92\% | 14.93\% | 14.13\% | 13.51\% | 11.70\% | 10.60\% | 9.50\% |
| 30-59 Days Delinquent | 1.58\% | 1.57\% | 1.16\% | 1.28\% | 1.45\% | 1.31\% | 1.25\% | 1.42\% | 1.21\% | 1.21\% | 1.25\% | 1.42\% | 1.06\% | 0.97\% | 0.67\% | 0.70\% | 0.73\% |
| Original Credit Score >= 660 | 1.07\% | 1.08\% | 0.78\% | 0.86\% | 0.99\% | 0.90\% | 0.86\% | 1.01\% | 0.85\% | 0.86\% | 0.91\% | 1.18\% | 0.85\% | 0.78\% | 0.53\% | 0.55\% | 0.59\% |
| Original Credit Score < 660 | 6.67\% | 6.62\% | 5.10\% | 5.61\% | 6.33\% | 5.74\% | 5.53\% | 6.05\% | 5.35\% | 5.35\% | 5.42\% | 4.41\% | 3.75\% | 3.58\% | 2.62\% | 2.80\% | 2.93\% |
| 60-89 Days Delinquent | 0.39\% | 0.48\% | 0.35\% | 0.33\% | 0.36\% | 0.36\% | 0.33\% | 0.34\% | 0.33\% | 0.33\% | 0.30\% | 1.56\% | 0.48\% | 0.35\% | 0.25\% | 0.20\% | 0.18\% |
| Original Credit Score >=660 | 0.24\% | 0.32\% | 0.23\% | 0.21\% | 0.22\% | 0.23\% | 0.21\% | 0.22\% | 0.21\% | 0.21\% | 0.20\% | 1.43\% | 0.40\% | 0.28\% | 0.20\% | 0.15\% | 0.14\% |
| Original Credit Score-- 660 | 1.86\% | 2.18\% | 1.64\% | 1.60\% | 1.78\% | 1.81\% | 1.62\% | 1.66\% | 1.63\% | 1.66\% | 1.50\% | 3.14\% | 1.62\% | 1.33\% | 0.97\% | 0.84\% | 0.84\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 60-plus-days Delinquent | 1.32\% | 1.65\% | 1.43\% | 1.23\% | 1.13\% | 1.08\% | 1.03\% | 1.00\% | 0.96\% | 0.96\% | 0.92\% | 4.08\% | 3.58\% | 3.07\% | 2.68\% | 2.14\% | 1.69\% |
| Original Credit Score > $>=660$ | 0.86\% | 1.11\% | 0.97\% | 0.81\% | 0.74\% | 0.71\% | 0.68\% | 0.67\% | 0.64\% | 0.64\% | 0.62\% | 3.57\% | 3.06\% | 2.57\% | 2.23\% | 1.77\% | 1.38\% |
| Original Credit Score----------------- | 5.97\% | 7.12\% | 6.22\% | 5.54\% | 5.28\% | 5.15\% | 4.85\% | 4.77\% | 4.68\% | 4.77\% | 4.50\% | 10.52\% | 10.39\% | 9.93\% | 9.08\% | 7.80\% | 6.56\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Serious Delinquency Rate | 0.95\% | 1.18\% | 1.09\% | 0.91\% | 0.79\% | 0.73\% | 0.71\% | 0.67\% | 0.65\% | 0.65\% | 0.64\% | 2.58\% | 3.14\% | 2.78\% | 2.48\% | 1.99\% | 1.55\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| In Bankruptcy | 0.19\% | 0.18\% | 0.17\% | 0.15\% | 0.15\% | 0.14\% | 0.14\% | 0.14\% | 0.13\% | 0.12\% | 0.12\% | 0.11\% | 0.09\% | 0.09\% | 0.08\% | 0.07\% | 0.07\% |

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

| (\# of loans in thousands) | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total Loans Serviced | 17,197 | 17,181 | 17,189 | 17,121 | 17,102 | 17,094 | 17,078 | 17,021 | 17,048 | 16,999 | 17,018 | 17,150 | 17,210 | 17,304 | 17,370 | 17,514 | 17,481 |
| Original Credit Score >=660 | 15,584 | 15,591 | 15,616 | 15,570 | 15,578 | 15,595 | 15,592 | 15,570 | 15,629 | 15,627 | 15,668 | 15,826 | 15,925 | 16,061 | 16,155 | 16,346 | 16,344 |
| Original Credit Score < 660 | 1,613 | 1,590 | 1,574 | 1,552 | 1,525 | 1,499 | 1,486 | 1,452 | 1,420 | 1,372 | 1,351 | 1,325 | 1,285 | 1,243 | 1,214 | 1,167 | 1,137 |
| Total Delinquent Loans | 525 | 583 | 472 | 457 | 466 | 433 | 414 | 429 | 392 | 388 | 388 | 980 | 829 | 734 | 617 | 529 | 453 |
| Original Credit Score > $=660$ | 315 | 358 | 287 | 276 | 283 | 264 | 254 | 266 | 244 | 243 | 249 | 777 | 642 | 559 | 469 | 400 | 340 |
| Original Credit Score < 660 | 211 | 225 | 185 | 180 | 183 | 169 | 160 | 163 | 148 | 144 | 139 | 203 | 187 | 175 | 148 | 129 | 114 |
| Original Credit Score $>=660$ | 172 | 175 | 126 | 140 | 162 | 147 | 141 | 158 | 138 | 138 | 146 | 191 | 140 | 128 | 90 | 95 | 100 |
| Original Credit Score < 660 | 110 | 108 | 82 | 90 | 99 | 89 | 85 | 91 | 79 | 76 | 76 | 60 | 50 | 46 | 33 | 34 | 35 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 60-89 Days Delinquent | 69 | 87 | 63 | 59 | 64 | 65 | 60 | 60 | 59 | 60 | 54 | 275 | 87 | 63 | 46 | 36 | 34 |
| Original Credit Score > $=660$ | 38 | 52 | 37 | 34 | 36 | 37 | 35 | 35 | 35 | 35 | 33 | 233 | 65 | 46 | 33 | 26 | 24 |
| Original Credit Score < 660 | 30 | 35 | 26 | 25 | 28 | 28 | 25 | 25 | 24 | 24 | 21 | 42 | 21 | 17 | 12 | 10 | 10 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 60-plus-days Delinquent | 243 | 301 | 264 | 227 | 205 | 197 | 187 | 180 | 175 | 173 | 167 | 730 | 640 | 560 | 495 | 401 | 318 |
| Original Credit Score > $=660$ | 142 | 183 | 161 | 136 | 121 | 117 | 112 | 108 | 106 | 105 | 103 | 587 | 502 | 431 | 380 | 306 | 240 |
| Original Credit Score < 660 | 101 | 118 | 103 | 91 | 84 | 80 | 75 | 72 | 70 | 68 | 64 | 143 | 137 | 129 | 116 | 95 | 79 |

## Percent of Total Loans Serviced

| Total Delinquent Loans | 3.05\% | 3.39\% | 2.75\% | 2.67\% | 2.72\% | 2.53\% | 2.42\% | 2.52\% | 2.30\% | 2.28\% | 2.28\% | 5.71\% | 4.82\% | 4.24\% | 3.55\% | 3.02\% | 2.59\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Original Credit Score >= $=66$ | 2.02\% | 2.29\% | 1.84\% | 1.77\% | 1.82\% | 1.69\% | 1.63\% | 1.71\% | 1.56\% | 1.56\% | 1.59\% | $4.91 \%$ | 4.03\% | 3.48\% | 2.90\% | 2.45\% | 2.08\% |
| Original Credit Score < 660 | 13.05\% | 14.17\% | 11.74\% | 11.62\% | 11.98\% | 11.29\% | 10.76\% | 11.24\% | 10.44\% | 10.53\% | 10.29\% | 15.30\% | 14.58\% | 14.06\% | 12.20\% | 11.04\% | 9.99\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 30-59 Days Delinquent | 1.64\% | 1.64\% | 1.21\% | 1.34\% | 1.52\% | 1.38\% | 1.32\% | 1.46\% | 1.27\% | 1.26\% | 1.30\% | 1.46\% | 1.10\% | 1.01\% | 0.70\% | 0.73\% | 0.77\% |
|  | 1.11\% | 1.12\% | 0.81\% | 0.90\% | 1.04\% | 0.94\% | 0.91\% | 1.01\% | 0.89\% | 0.88\% | 0.93\% | 1.21\% | 0.88\% | 0.80\% | 0.55\% | 0.58\% | 0.61\% |
| Original Credit Score <-660 | 6.79\% | 6.76\% | 5.21\% | 5.77\% | 6.50\% | 5.94\% | 5.71\% | 6.27\% | 5.55\% | 5.57\% | 5.59\% | 4.52\% | 3.88\% | $3.71 \%$ | 2.69\% | 2.88\% | 3.09\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 60-89 Days Delinquent | 0.40\% | 0.51\% | 0.37\% | 0.35\% | 0.37\% | 0.38\% | 0.35\% | 0.35\% | 0.35\% | 0.35\% | 0.32\% | 1.60\% | 0.50\% | 0.36\% | 0.26\% | 0.20\% | 0.20\% |
| Original Credit Score >= $=660$ | 0.25\% | 0.33\% | 0.24\% | 0.22\% | 0.23\% | 0.24\% | 0.23\% | 0.23\% | 0.22\% | 0.23\% | 0.21\% | 1.47\% | 0.41\% | 0.28\% | 0.21\% | 0.16\% | 0.15\% |
| Original Credit Score <----------------- | 1.-79\% | 2.-21\% | 1.-7---- | 1.-64\% | 1.-82\% | 1.-87\% | 1.-79\% | 1.73\% | 1.71\% | 1.77\% | 1.57\% | 3.-18\% | 1.-77\% | 1.37\% | 0.99\% | 0.85\% | 0.89\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 60-plus-days Delinquent | 1.41\% | 1.75\% | 1.53\% | 1.32\% | 1.20\% | 1.15\% | 1.10\% | 1.06\% | 1.03\% | 1.02\% | 0.98\% | 4.25\% | 3.72\% | 3.24\% | 2.85\% | 2.29\% | 1.82\% |
| Original Credit Score->= $=66$ | 0.91\% | 1.17\% | 1.03\% | 0.87\% | 0.78\% | 0.75\% | --72\% | 0.70\% | 0.68\% | 0.67\% | 0.66\% | 3.71\% | 3.15\% | 2.69\% | 2.35\% | 1.87\% | 1.47\% |
| Original Credit Score < 660 | 6.26\% | 7.41\% | 6.53\% | 5.85\% | 5.48\% | 5.35\% | 5.06\% | 4.97\% | 4.90\% | 4.96\% | 4.70\% | 10.78\% | ---70.70\% | 10.35\% | 9.51\% | 8.16\% | 6.90\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Serious Delinquency Rate | 1.01\% | 1.24\% | 1.16\% | 0.97\% | 0.82\% | 0.76\% | 0.74\% | 0.70\% | 0.68\% | 0.66\% | 0.66\% | 2.65\% | 3.20\% | 2.87\% | 2.58\% | 2.08\% | 1.62\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| In Bankruptcy | 0.20\% | 0.19\% | 0.18\% | 0.16\% | 0.15\% | 0.15\% | 0.14\% | 0.14\% | 0.14\% | 0.12\% | 0.12\% | 0.10\% | 0.09\% | 0.09\% | 0.08\% | 0.08\% | 0.07\% |

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

| (\# of loans in thousands) | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total Loans Serviced | 10,630 | 10,693 | 10,672 | 10,689 | 10,707 | 10,767 | 10,824 | 10,867 | 10,918 | 10,988 | 11,055 | 11,123 | 11,371 | 11,706 | 12,025 | 12,262 | 12,559 |
| Original Credit Score $>=660$ | 9,703 | 9,782 | 9,777 | 9,810 | 9,843 | 9,917 | 9,985 | 10,044 | 10,112 | 10,199 | 10,277 | 10,356 | 10,630 | -10,984 | 11,313 | 11,568 | 11,862 |
| Original Credit Score < 660 | 926 | 910 | 895 | 879 | 864 | 849 | 839 | 823 | 806 | 789 | 778 | 766 | 742 | 722 | 712 | 694 | 696 |
| Total Delinquent Loans | 284 | 314 | 250 | 239 | 251 | 233 | 223 | 246 | 216 | 220 | 220 | 576 | 497 | 437 | 367 | 316 | 274 |
| Original Credit Score $>=660$ | 173 | 196 | 155 | 148 | 157 | 147 | 141 | 163 | 141 | 146 | 147 | 466 | 397 | 347 | 289 | 247 | 214 |
| Original Credit Score < 660 | 110 | 118 | 95 | 91 | 95 | 86 | 81 | 83 | 75 | 74 | 72 | 110 | 99 | 91 | 77 | 68 | 61 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 30-59 Days Delinquent | 158 | 156 | 115 | 125 | 143 | 128 | 123 | 147 | 122 | 124 | 129 | 150 | 113 | 106 | 75 | 79 | 84 |
| Original Credit Score > $=660$ | 99 | 98 | 71 | 78 | 91 | 83 | 80 | 100 | 82 | 85 | 89 | 118 | 87 | 82 | 57 | 60 | 65 |
| Original Credit Score < 660 | 60 | 58 | 44 | 47 | 52 | 46 | 44 | 47 | 40 | 39 | 40 | 32 | 26 | 24 | 18 | 19 | 19 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 60-89 Days Delinquent | 39 | 48 | 35 | 33 | 35 | 35 | 32 | 35 | 32 | 32 | 30 | 165 | 51 | 39 | 27 | 22 | 20 |
| Original Credit Score $>=660$ | 22 | 29 | 21 | 19 | 20 | 21 | 19 | 22 | 20 | 20 | 19 | 142 | 40 | 30 | 21 | 17 | 15 |
| Original Credit Score < 660 | 17 | 19 | 14 | 13 | 15 | 14 | 13 | 13 | 12 | 12 | 11 | 24 | 11 | 09 | 07 | 06 | 05 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 60-plus-days Delinquent | 125 | 158 | 135 | 114 | 109 | 105 | 99 | 99 | 94 | 96 | 90 | 425 | 383 | 331 | 292 | 237 | 190 |
| Original Credit Score $>=660$ | 75 | 98 | 84 | 70 | 66 | 64 | 62 | 63 | 59 | 61 | 58 | 348 | 310 | 265 | 233 | 187 | 148 |
| Original Credit Score < 660 | 51 | 60 | 51 | 44 | 43 | 41 | 38 | 36 | 35 | 35 | 32 | 77 | 73 | 66 | 59 | 50 | 42 |

## Percent of Total Loans Serviced

| Total Delinquent Loans | 2.67\% | 2.94\% | 2.35\% | 2.24\% | 2.35\% | 2.17\% | 2.06\% | 2.26\% | 1.98\% | 2.00\% | 1.99\% | 5.17\% | 4.37\% | 3.74\% | 3.05\% | 2.57\% | 2.18\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Original Credit Score >= $=660$ | 1.78\% | 2.00\% | 1.59\% | 1.51\% | 1.59\% | 1.48\% | 1.41\% | 1.62\% | 1.39\% | 1.43\% | 1.43\% | 4.50\% | 3.74\% | 3.15\% | 2.56\% | 2.14\% | 1.80\% |
| Original Credit Score - - 660 | --------7 | 12.98\% | 10.59\% | 10.31\% | 10.96\% | 10.17\% | 9.70\% | 10.07\% | 9.29\% | 9.41\% | 9.28\% | 14.29\% | 13.36\% | 12.77\% | 10.85\% | 9.-86\% | 8.69\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 30-59 Days Delinquent | 1.49\% | 1.46\% | 1.08\% | 1.17\% | 1.33\% | 1.19\% | 1.14\% | 1.35\% | 1.12\% | 1.13\% | 1.17\% | 1.35\% | 0.99\% | 0.91\% | 0.62\% | 0.64\% | 0.67\% |
| Original Credit Score >= 660 | 1.02\% | 1.-00\% | 0.73\% | 0.-80\% | 0.92\% | 0.83\% | 0.-80\% | 1.-00\% | 0.81\% | 0.-83\% | 0.87\% | 1.-14\% | 0.82\% | 0.75\% | 0.50\% | 0.52\% | -0.55\% |
|  | 6.46\% | 6.36\% | 4.-91\% | 5.-31\% | 6.-04\% | 5.-38\% | 5.-22\% | 5.67\% | 5.-00\% | 4.-97\% | 5.-13\% | 4.-23\% | 3.-51\% | 3.-37\% | 2.51\% | 2.-67\% | 2.-68\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 60-89 Days Delinquent | 0.37\% | 0.45\% | 0.33\% | 0.31\% | 0.33\% | 0.33\% | 0.30\% | 0.32\% | 0.29\% | 0.29\% | 0.27\% | 1.48\% | 0.45\% | 0.33\% | 0.23\% | 0.18\% | 0.16\% |
| Original Credit Score >= 660 | 0.23\% | 0.30\% | 0.21\% | 0.20\% | 0.21\% | 0.21\% | 0.20\% | 0.22\% | 0.20\% | 0.20\% | 0.19\% | 1.37\% | 0.38\% | 0.27\% | 0.18\% | 0.14\% | -0.13\% |
|  | 1.82\% | 2.11\% | 1.58\% | 1.53\% | 1.70\% | 1.68\% | 1.50\% | 1.55\% | 1.50\% | 1.48\% | 1.38\% | 3.07\% | 1.52\% | 1.27\% | 0.94\% | 0.81\% | 0.76\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 60-plus-days Delinquent | 1.18\% | 1.48\% | 1.27\% | 1.07\% | 1.01\% | 0.98\% | 0.92\% | 0.91\% | 0.86\% | 0.87\% | 0.82\% | 3.82\% | 3.37\% | 2.83\% | 2.43\% | 1.93\% | 1.52\% |
| Original Credit Score >= 660 | 0.77\% | 1.00\% | 0.86\% | 0.72\% | 0.67\% | 0.65\% | 0.62\% | 0.62\% | 0.59\% | 0.60\% | 0.57\% | 3.36\% | 2.92\% | 2.41\% | 2.06\% | 1.62\% | 1.25\% |
| Original Credit Score <- 660 | 5.46\% | 6.62\% | 5.68\% | 5.00\% | 4.92\% | 4.79\% | 4.-49\% | 4.40\% | 4.29\% | 4.44\% | 4.15\% | 10.07\% | 9.85\% | 9.-20\% | 8.34\% | 7.19\% | --7.01\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Serious De-------------------12que | 0.86\% | 1.08\% | 0.97\% | 0.82\% | 0.73\% | 0.69\% | 0.67\% | 0.63\% | 0.61\% | 0.63\% | 0.60\% | 2.48\% | 3.04\% | 2.64\% | 2.34\% | 1.86\% | 1.46\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| In Bankruptcy | 0.18\% | 0.17\% | 0.15\% | 0.14\% | 0.14\% | 0.13\% | 0.13\% | 0.13\% | 0.12\% | 0.12\% | 0.11\% | 0.11\% | 0.10\% | 0.08\% | 0.07\% | 0.07\% | 0.06\% |

## 2 Enterprises Combined - Foreclosure Prevention Actions (\# of loans) ${ }^{1}$

|  | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 | $\begin{gathered} \text { YTD } \\ 2021 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Inventory (at period end) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Repayment Plans | 16,273 | 18,936 | 17,179 | 16,705 | 17,536 | 16,448 | 11,989 | 12,770 | 14,035 | 13,990 | 12,534 | 10,299 | 13,999 | 9,976 | 6,233 | 4,395 | 8,726 | 8,726 |
| Forbearance Plans | 36,439 | 88,354 | 35,449 | 15,254 | 10,852 | 13,427 | 10,916 | 9,155 | 8,212 | 8,270 | 172,170 | 1,398,250 | 1,045,808 | 804,559 | 660,039 | 490,508 | 320,009 | 320,009 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Starts |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Repayment Plans | 18,957 | 21,015 | 18,718 | 14,943 | 16,694 | 15,961 | 13,034 | 13,498 | 14,515 | 14,191 | 13,219 | 9,238 | 13,854 | 8,111 | 5,626 | 4,120 | 9,551 | 19,297 |
| Forbearance Plans | 34,606 | 108,489 | 20,487 | 10,815 | 7,798 | 14,530 | 12,867 | 7,089 | 7,250 | 6,975 | 170,533 | 1,511,787 | 230,714 | 179, 644 | 121,216 | 81,592 | 75,201 | 278,009 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Completed |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Repayment Plans ${ }^{2}$ | 6,020 | 6,410 | 7,944 | 8,279 | 8,017 | 7,776 | 7,812 | 5,965 | 5,122 | 6,207 | 6,718 | 4,957 | 5,007 | 7,199 | 5,060 | 2,675 | 1,940 | 9,675 |
| Forbearance Plans ${ }^{2}$ | 1,212 | 24,935 | 20,892 | 8,206 | 3,322 | 5,238 | 7,371 | 3,328 | 2,134 | 2,062 | 1,984 | 231,849 | 281,099 | 160,262 | 77,263 | 57,416 | 40,338 | 175,017 |
| Charge-offs-in-lieu | 295 | 369 | 415 | 388 | 313 | 298 | 317 | 548 | 364 | 264 | 287 | 295 | 203 | 169 | 162 | 549 | 143 | 854 |
| Payment Deferral |  |  |  |  |  |  |  |  |  |  |  |  | 241, 445 | 185, 112 | 130,014 | 139,591 | 119,771 | 389, 376 |
| Loan Modifications | 30,280 | 32,736 | 36,364 | 51,460 | 49,382 | 25,969 | 21,926 | 20,370 | 17,540 | 16,125 | 16,773 | 13,991 | 10,773 | 9,347 | 11,434 | 16,134 | 17,930 | 45,498 |
| Home Retention Actions | 37,807 | 64,450 | 65,615 | 68,333 | 61,034 | 39,281 | 37,426 | 30,211 | 25,160 | 24,658 | 25,762 | 251,092 | 538,527 | 362,089 | 223,933 | 216,365 | 180,122 | 620,420 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Short Sales | 2,619 | 2,439 | 1,914 | 1,855 | 1,451 | 1,188 | 1,042 | 1,139 | 959 | 913 | 809 | 699 | 740 | 688 | 541 | 487 | 338 | 1,366 |
| Deeds-in-lieu | 1,039 | 680 | 849 | 757 | 708 | 593 | 500 | 407 | 356 | 359 | 339 | 223 | 184 | 135 | 172 | 168 | 106 | 446 |
| Nonforeclosure - <br> Home Forfeiture Actions | 3,658 | 3,119 | 2,763 | 2,612 | 2,159 | 1,781 | 1,542 | 1,546 | 1,315 | 1,272 | 1,148 | 922 | 924 | 823 | 713 | 655 | 444 | 1,812 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Foreclosure Prevention Actions | 41,465 | 67,569 | 68,378 | 70,945 | 63,193 | 41,062 | 38,968 | 31,757 | 26,475 | 25,930 | 26,910 | 252,014 | 539,451 | 362,912 | 224,646 | 217,020 | 180,566 | 622,232 |

## Percent of Total Foreclosure Prevention Actions

| Repayment Plans | 15\% | 9\% | 12\% | 12\% | 13\% | 19\% | 20\% | 19\% | 19\% | 24\% | 25\% | 2\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Forbearance Plans | 3\% | 37\% | 31\% | 12\% | 5\%. | 13\% | 19\% | 10\% | 8\% | 8\% | 7\%. | 92\% | 52\% | 44\% | 34\% | 26\% | 22\% | 28\% |
| Charge-offs-in-lieu | 1\% | 1\% | 1\% | 1\% | 0\%. | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% |
| Payment Deferral | 0\% | 0\%. | 0\% | 0\% | 0\%. | 0\% | 0\%. | 0\%. | 0\% | 0\% | 0\% | 0\% | 45\% | 51\% | 58\% | 64\% | 66\% | 63\% |
| Loan Modifications | 73\% | 48\% | 53\% | 73\% | 78\% | 63\% | 56\% | 64\% | 66\% | 62\% | 62\% | 6\% | 2\% | 3\% | 5\% | 7\% | 10\% | 7\% |
| Home Retention Actions | 91\% | 95\% | 96\% | 96\% | 97\% | 96\% | 96\% | 95\% | 95\% | 95\% | 96\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Short Sales | 6\% | 4\% | 3\% | 3\% | 2\% | 3\% | 3\% | 4\% | 4\% | 4\% | 3\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% |
| Deeds-in-lieu | 3\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\%. | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% |
| Nonforeclosure Home Forfeiture Actions | 9\% | 5\% | 4\% | 4\% | 3\% | 4\% | 4\% | 5\% | 5\% | 5\% | 4\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% |

${ }^{1}$ The number of foreclosure prevention actions reported in this table may not tie to the Enterprises' financial statements due to timing differences in reporting systems.
 the end of the forbearance without the assistance of another workout.

## 3(i) Enterprises Combined - Loan Modifications

|  | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 | $\begin{gathered} \text { YTD } \\ 2021 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loan Modifications (\# of loans) | 30,280 | 32,736 | 36,364 | 51,460 | 49,382 | 25,969 | 21,926 | 20,370 | 17,540 | 16,125 | 16,773 | 13,991 | 10,773 | 9,347 | 11,434 | 16,134 | 17,930 | 45,498 |


| Current ${ }^{1}$ | 2\% | 3\% | 4\% | 2\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 30-59 days delinquent | 12\% | 11\% | 10\% | 6\% | 4\% | 5\% | 6\% | 4\% | 4\% | 4\% | 4\% | 2\% | 4\% | 3\% | 3\% | 2\% | 4\% | 3\% |
| 60-89 days delinquent | 9\% | 9\% | 11\% | 12\% | 7\% | 7\% | 7\% | 7\% | 6\% | 6\% | 5\% | 5\% | 5\% | 8\% | 4\% | 2\% | 1\% | 2\% |
| 90-179 days delinquent | 38\% | 36\% | 40\% | 56\% | 49\% | 45\% | 47\% | 52\% | 49\% | 50\% | 52\% | 53\% | 46\% | 55\% | 37\% | 22\% | 13\% | 22\% |
| 180-364 days delinquent | 25\% | 24\% | 21\% | 17\% | 33\% | 31\% | 25\% | 24\% | 28\% | 28\% | 26\% | 28\% | 30\% | 23\% | 45\% | 56\% | 33\% | 44\% |
| 365+ days delinquent | 15\% | 17\% | 14\% | 7\% | 6\% | 10\% | 13\% | 12\% | 12\% | 11\% | 12\% | 11\% | 14\% | 11\% | 11\% | 18\% | 48\% | 28\% |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |

## MTMLTV at Modification (\% of loan mods)

| MTMLTV <= $80 \%^{2}$ | 71\%: | 68\% | 70\% | 76\% | 77\% | 79\% | 79\% | 81\% | 81\% | 81\% | 79\% | 81\% | 81\% | 85\% | 86\% | 89\% | 93\% | 90\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $80 \%$ < MTMLTV <= $100 \%$ | 19\% | 21\% | 20\% | 18\% | 17\% | 16\% | 16\% | 15\% | 15\% | 16\% | 17\% | 16\% | 16\% | 13\% | 12\% | 10\% | 6\% | 9\% |
| MTMLTV > 100\% | 10\% | 11\% | 10\% | 6\% | 6\% | 5\% | 5\% | 4\% | 4\% | 3\% | 4\% | 3\% | 3\% | 2\% | 1\% | 1\% | 1\% | 1\% |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |

## Year of Origination (\% of loan mods)

| 2004 \& Prior | 21\% | 21\% | 19\% | 16\% | 17\% | 18\% | 16\% | 16\% | 15\% | 15\% | 13\% | 12\% | 13\% | 10\% | 9\% | 8\% | 7\% | 8\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2005-2008 | 47\% | 49\% | 44\% | 32\% | 33\% | 35\% | 33\% | 33\% | 30\% | 28\% | 27\% | 24\% | 25\% | 21\% | 17\% | 18\% | 15\% | 16 |
| 2009 \& later | 32\% | 30\% | 37\% | 53\% | 50\% | 47\% | 51\% | 51\% | 55\% | 57\% | 61\% | 63\% | 62\% | 68\% | 75\% | 74\% | 78\% | 76 |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |


| First time modification | 58\% | 54\% | 57\% | 70\% | 70\% | 65\% | 66\% | 66\% | 68\% | 69\% | 69\% | 74\% | 72\% | 79\% | 83\% | 82\% | 84\% | 83\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Second time modification | 30\% | 31\% | 29\% | 21\% | 21\% | 24\% | 24\% | 23\% | 22\% | 21\% | 20\% | 17\% | 19\% | 15\% | 12\% | 12\% | 11\% | 12\% |
| Three plus time modification | 12\% | 15\% | 14\% | 9\% | 9\% | 11\% | 11\% | 11\% | 10\% | 9\% | 10\% | 9\% | 9\% | 7\% | 6\% | 6\% | 5\% | 6\% |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |


| Primary residency | 94\% | 94\% | 95\% | 94\% | 93\% | 94\% | 94\% | 94\% | 94\% | 95\% | 95\% | 95\% | 94\% | 92\% | 92\% | 92\% | 93\% | 92\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Second home | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| Investment | 4\% | 4\% | 4\% | 4\% | 5\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 3\% | 4\% | 6\% | 6\% | 6\% | 5\% | 5\% |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |

${ }_{2}^{1}$ Includes loans with missing delinquency status.
${ }^{2}$ Includes loans with missing MTMLTV data.

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

|  | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 | $\begin{array}{r} \text { YTD } \\ 2021 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loan Modifications (\# of loans) | 30,280 | 32,736 | 36,364 | 51,460 | 49,382 | 25,969 | 21,926 | 20,370 | 17,540 | 16,125 | 16,773 | 13,991 | 10,773 | 9,347 | 11,434 | 16,134 | 17,930 | 45,498 |

## Principal and Interest Change (\%)

| Increase | 6\% | 5\% | 4\% | 3\% | 3\% | 5\% | 5\% | 4\% | 3\% | 3\% | 2\% | 2\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| No Change | 12\% | 12\% | 15\% | 35\% | 31\% | 16\% | 14\% | 11\% | 19\% | 20\% | 22\% | 18\% | 18\% | 27\% | 22\% | 16\% | 18\% | 18\% |
| Decrease $<=20 \%$ | 41\% | 44\% | 43\% | 38\% | 42\% | 44\% | 44\% | 44\% | 41\% | 39\% | 37\% | 39\% | 39\% | 42\% | 38\% | 36\% | 39\% | 38\% |
| Decrease 20\% <=30\% | 21\% | 20\% | 19\% | 12\% | 11\% | 17\% | 18\% | 19\% | 18\% | 19\% | 19\% | 21\% | 20\% | 14\% | 17\% | 19\% | 19\% | 19\% |
| Decrease > 30\% | 20\% | 19\% | 19\% | 13\% | 12\% | 18\% | 20\% | 21\% | 19\% | 20\% | 19\% | 20\% | 21\% | 16\% | 21\% | 27\% | 24\% | 24\% |


| Types of Modification (\%) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Extend Term Only | 47\% | 42\% | 44\% | 65\% | 68\% | 65\% | 65\% | 67\% | 66\% | 65\% | 64\% | 66\% | 64\% | 70\% | 65\% | 63\% | 66\% | 65\% |
| Reduce Rate Only | 0\% | 0\% | 0\% | 2\% | $1 \%$ | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 2\% | 1\% | 0\% | 0\% | 0\% |
| Reduce Rate and Extend Term | 20\% | 15\% | 11\% | 6\% | 6\% | 6\% | 5\% | 5\% | 6\% | 8\% | 12\% | 14\% | 15\% | 13\% | 20\% | 24\% | 22\% | 22\% |
| Reduce Rate, Extend Term and Forbear Principal ${ }^{1}$ | 33\% | 42\% | 44\% | 25\% | 24\% | 28\% | 29\% | 27\% | 28\% | 26\% | 23\% | 19\% | 20\% | 14\% | 11\% | 12\% | 11\% | 12\% |
| Other | 0\% | 0\% | 1\% | 2\% | 1\% | 1\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 2\% | 3\% | 1\% | 0\% | 1\% |

60+ Days Re-Delinquency (\%)

| 3 Months after Modification | 15\% | 13\% | 10\% | 7\% | 8\% | 10\% | 11\% | 12\% | 13\% | 13\% | 21\% | 14\% | 14\% | 8\% | 5\% | 5\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 6 Months after Modification | 20\% | 17\% | 16\% | 11\% | 10\% | 14\% | 16\% | 18\% | 18\% | 28\% | 28\% | 22\% | 19\% | 10\% | 7\% |  |
| 9 Months after Modification | 20\% | 21\% | 19\% | 12\% | 12\% | 17\% | 19\% | 20\% | 29\% | 33\% | 31\% | 25\% | 19\% | 10\% |  |  |
| 12 Months after Modification | 21\% | 22\% | 20\% | 12\% | 12\% | 18\% | 18\% | 29\%; | 32\% | 33\% | 31\% | 24\% | 19\% |  |  |  |

[^6]3(ii) Fannie Mae - Loan Modifications

|  | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 | $\begin{gathered} \text { YTD } \\ 2021 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loan Modifications (\# of loans) | 19,927 | 22,067 | 21,934 | 33,795 | 30,909 | 16,360 | 12,934 | 12,598 | 10,954 | 10,138 | 10,130 | 8,737 | 6,608 | 5,757 | 7,365 | 10,778 | 11,605 | 29,74 |

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

| Current ${ }^{1}$ | 1\% | 1\% | 1\% | 1\% | 0\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| -30-59 days delinquent | 11\% | 11\% | 9\% | 5\% | 3\% | 2\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 1\% | 1\% | 1\% |
| 60-89 days delinquent | 10\% | 9\% | 12\% | 12\% | 7\% | 7\% | 7\% | 7\% | 6\% | 5\% | 5\% | 5\% | 5\% | 8\% | 4\% | 1\% | 1\% | 2\% |
| 90-179 days delinquent | 39\% | 38\% | 44\% | 60\% | 49\% | 49\% | 53\% | 55\% | 53\% | 55\% | 56\% | 57\% | 50\% | 55\% | 40\% | 21\% | 12\% | 22\% |
| 180-364 days delinquent | 24\% | 24\% | 21\% | 16\% | 35\% | 32\% | 25\% | 23\% | 27\% | 27\% | 25\% | 27\% | 30\% | 23\% | 43\% | 57\% | 34\% | 45\% |
| 365+ days delinquent | 14\% | 17\% | 13\% | 6\% | 5\% | 9\% | 12\% | 11\% | 11\% | 10\% | 11\% | 9\% | 14\% | 12\% | 11\% | 19\% | 51\% | 30\% |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |

MTMLTV at Modification (\% of loan mods)

| MTMLTV <= 80\% ${ }^{2}$ | 71\% | 66\% | 68\% | 76\% | 77\% | 78\% | 78\% | 80\% | 81\% | 81\% | 79\% | 82\% | 82\% | 85\% | 86\% | 89\% | 93\% | 90\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $80 \%$ < MTMLTV <= 100\% | 19\% | 22\% | 21\% | 18\% | 18\% | 17\% | 18\% | 16\% | 15\% | 16\% | 17\% | 15\% | 15\% | 14\% | 13\% | 10\% | 6\% | 9\% |
| MTMLTV > 100\% | 10\% | 12\% | 11\% | 6\% | 6\% | 5\% | 5\% | 4\% | 3\% | 3\% | 4\% | 2\% | 3\% | 2\% | 2\% | 1\% | 1\% | 1\% |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |

## Year of Origination (\% of loan mods)

| 2004 \& Prior | 21\% | 20\% | 19\% | 15\% | 16\% | 17\% | 16\% | 16\% | 15\% | 15\% | 13\% | 12\% | 12\% | 10\% | 9\% | 9\% | 7\% | 8\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2005-2008 | 48\% | 50\% | 46\% | 31\% | 34\% | 35\% | 32\% | 33\% | 31\% | 29\% | 26\% | 23\% | 25\% | 21\% | 17\% | 19\% | 15\% | $17 \%$ |
| 2009 \& later | 31\% | 30\% | 36\% | 54\% | 50\% | 48\% | 52\% | 51\% | 54\% | 56\% | 62\% | 64\% | 63\% | 69\% | 74\% | 72\% | 78\% | $75 \%$ |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100 |

## Modification History (\% of loan mods)

| First time modification | 56\% | 52\% | 55\% | 71\% | 70\% | 65\% | 66\% | 67\% | 67\% | 68\% | 71\% | 72\% | 70\% | 77\% | 80\% | 77\% | 82\% | 80\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Second time modification | 31\% | 32\% | 30\% | 20\% | 22\% | 24\% | 24\% | 22\% | 22\% | 22\% | 20\% | 19\% | 20\% | 16\% | 14\% | 15\% | 12\% | 14\% |
| Three plus time modification | 13\% | 16\% | 15\% | 9\% | 9\% | 11\% | 11\% | 11\% | 11\% | 10\% | 9\% | 9\% | 10\% | 7\% | 7\% | 8\% | 6\% | 7\% |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |

## Property type (\% of loan mods)

| Primary residency | 94\% | 94\% | 94\% | 93\% | 93\% | 93\% | 94\% | 94\% | 94\% | 95\% | 95\% | 95\% | 95\% | 93\% | 92\% | 92\% | 93\% | 92\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Second home | 2\% | 2\% | 2\% | 2\% | 3\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| Investment | 4\% | 4\% | 4\% | 4\% | 5\% | 5\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 3\% | 5\% | 6\% | 6\% | 5\% | 6\% |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |

[^7]
## 3(ii) Fannie Mae - Loan Modifications (cont.)

|  | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 | $\begin{gathered} \text { YTD } \\ 2021 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Loan Modifications (\# of loans) | 19,927 | 22,067 | 21,934 | 33,795 | 30,909 | 16,360 | 12,934 | 12,598 | 10,954 | 10,138 | 10,130 | 8,737 | 6,608 | 5,757 | 7,365 | 10,778 | 11,605 | 29,748 |

## Principal and Interest Change (\%)

| Increase | 3\% | 3\% | 3\% | 2\% | 2\% | 3\% | 3\% | $3 \%$ | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| No Change | 4\% | 4\% | 5\% | 34\% | 26\% | 11\% | 5\% | 3\% | 1\% | 0\% | 0\% | 0\% | 2\% | 14\% | 11\% | 1\% | 1\% | 3\% |
| Decrease < = 20\% | 48\% | 51\% | 51\% | 39\% | 47\% | 50\% | 50\% | 51\% | 52\% | 50\% | 49\% | 48\% | 47\% | 49\% | 46\% | 43\% | 47\% | 45\% |
| Decrease 20\% <=30\% | 24\% | 23\% | 21\% | 12\% | 12\% | 17\% | 20\% | 20\% | 21\% | 23\% | 24\% | 25\% | 24\% | 16\% | 19\% | 23\% | 23\% | 22\% |
| Decrease > 30\% | 21\% | 19\% | 20\% | 13\% | 13\% | 18\% | 22\% | 23\% | 23\% | 25\% | 24\% | 25\% | 25\% | 19\% | 23\% | 33\% | 29\% | 29\% |

## Types of Modification (\%)

| Extend Term Only | 51\% | 45\% | 47\% | 66\% | 70\% | 70\% | 72\% | 70\% | 69\% | 70\% | 68\% | 68\% | 64\% | 70\% | 68\% | 61\% | 65\% | 64\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Reduce Rate Only | 0\% | 0\% | 0\% | $2 \%$ | $2 \%$ | $1 \%$ | 0\% | 0\% | $0 \%$ | 0\% | 0\% | 0\% | 0\% | 3\% | 1\% | 0\% | \% | 0\% |
| Reduce Rate and Extend Term | 16\% | 11\% | 10\% | 5\% | 4\% | 4\% | 4\% | 4\% | 6\% | 8\% | 12\% | 14\% | 16\% | 13\% | 18\% | 25\% | 22\% | 22\% |
| Reduce Rate, Extend Term and Forbear Principal ${ }^{1}$ | 32\% | 43\% | 42\% | 23\% | 22\% | 24\% | 24\% | 25\% | 25\% | 22\%; | 19\% | 18\% | 20\% | 13\% | 12\% | 14\% | 12\% | 13\% |
| Other | 0\% | 0\% | 1\% | 3\% | $2 \%$ | 1\% | 0\% | 0\% | 0\% | $0 \%$ | 0\% | 0\% | 0\% | $1 \%$ | 1\% | 0\% | 0\% | 1\% |


| 60+ Days Re-Delinquency (\%) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 3 Months after Modification | 14\% | 12\% | 9\% | 6\% | 7\% | 9\% | 9\% | 11\% | 11\% | 13\% | 18\% | 13\% | 12\% | 8\% | 5\% | 4\% |
| 6 Months after Modification | 20\% | 17\% | 16\% | 10\% | 10\% | 14\% | 15\% | 17\% | 18\% | 26\% | 28\% | 20\% | 18\% | 9\% | 6\% |  |
| 9 Months after Modification | 20\% | 21\% | 20\% | 12\% | 11\% | 17\% | 18\% | 20\% | 28\% | 33\% | 31\% | 24\% | 19\% | 10\% |  |  |
| 12 Months after Modification | 21\% | 23\% | 21\% | 11\% | 12\% | 17\% | 18\% | 27\% | 33\% | 33\% | 31\% | 23\% | 19\% |  |  |  |

${ }^{1}$ May include principal forgiveness.

## 3(iii) Freddie Mac - Loan Modifications

|  | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 | $\begin{gathered} \text { YTD } \\ 2021 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Loan Modifications (\# of loans) | 10,353 | 10,669 | 14,430 | 17,665 | 18,473 | 9,609 | 8,992 | 7,772 | 6,586 | 5,987 | 6,643 | 5,254 | 4,165 | 3,590 | 4,069 | 5,356 | 6,325 | 15,750 |

Delinquency Status at Modification (\% of loan mods)

| Current | 4\% | 6\% | 8\% | 4\% | 2\% | 2\% | 4\% | 1\% | 1\% | 1\% | 1\% | 2\% | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 30-59 days delinquent | 12\% | 10\% | 12\% | 8\% | 6\% | 9\% | 10\% | 6\% | 8\% | 9\% | 7\% | 4\% | 8\% | 4\% | 5\% | 4\% | 10\% | 6\% |
| 60-89 days delinquent | 8\% | 10\% | 10\% | 12\% | 7\% | 7\% | 8\% | 6\% | 6\% | 7\% | 6\% | 5\% | 6\% | 7\% | 4\% | 3\% | 2\% | 3\% |
| 90-179 days delinquent | 35\% | 34\% | 34\% | 49\% | 48\% | 40\% | 39\% | 48\% | 42\% | 41\% | 46\% | 47\% | 40\% | 55\% | 31\% | 25\% | 14\% | 22\% |
| 180-364 days delinquent | 25\% | 24\% | 21\% | 17\% | 28\% | 30\% | 26\% | 27\% | 29\% | 29\% | 28\% | 29\% | 31\% | 21\% | 48\% | 52\% | 30\% | 42\% |
| 365+ days delinquent | 16\% | 17\% | 15\% | 10\% | 8\% | 11\% | 13\% | 13\% | 14\% | 13\% | 13\% | 13\% | 14\% | 11\% | 11\% | 15\% | 42\% | 25\% |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |


| MTMLTV <= 80\% | 71\% | 73\% | 73\% | 77\% | 77\% | 81\% | 82\% | 82\% | 80\% | 81\% | 80\% | 80\% | 80\% | 86\% | 86\% | 89\% | 92\% | 90\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $80 \%$ < MTMLTV <= 100\% | 19\% | 18\% | 18\% | 17\% | 17\% | 14\% | 14\% | 14\% | 16\% | 15\% | 16\% | 17\% | 17\% | 12\% | 12\% | 10\% | 7\% | 9\% |
| MTMLTV > 100\% | 9\% | 8\% | 9\% | 6\% | 6\% | 5\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 3\% | 2\% | 1\% | 1\% | 1\% | 1\% |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |


| 2004 \& Prior | 21\% | 23\% | 19\% | 17\% | 18\% | 19\% | 17\% | 16\% | 16\% | 14\% | 13\% | 12\% | 13\% | 10\% | 8\% | 8\% | 7\% | 7\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2005-2008 | 45\% | 46\% | 42\% | 33\% | 32\% | 34\% | 34\% | 32\% | 29\% | 27\% | 28\% | 26\% | 26\% | 22\% | 16\% | 15\% | 15\% | 15\% |
| 2009 \& later | 33\% | 31\% | 38\% | 50\% | 49\% | 46\% | 49\% | 51\% | 55\% | 59\% | 59\% | 62\% | 60\% | 68\% | 76\% | 77\% | 79\% | 78\% |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |

Modification History (\% of loan mods)

| First time modification | 62\% | 60\% | 61\% | 69\% | 71\% | 65\% | 66\% | 66\% | 69\% | 72\% | 68\% | 76\% | 75\% | 82\% | 89\% | 91\% | 87\% | 89\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Second time modification | 27\% | 28\% | 26\% | 21\% | 21\% | 24\% | 23\% | 24\% | 21\% | 20\% | 21\% | 15\% | 17\% | 12\% | 8\% | 7\% | 8\% | 8\% |
| Three plus time modification | 11\% | 12\% | 12\% | 10\% | 9\% | 11\% | 11\% | 11\% | 10\% | 9\% | 11\% | 8\% | 8\% | 6\% | 3\% | 3\% | 4\% | 3\% |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |

## Property type (\% of loan mods)

| Primary residency | 94\% | 94\% | 95\% | 94\% | 94\% | 94\% | 94\% | 95\% | 94\% | 95\% | 95\% | 95\% | 94\% | 92\% | 92\% | 92\% | 93\% | 93\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Second home | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2 |
| Investment | 4\% | 4\% | 3\% | 4\% | 4\% | 4\% | 4\% | 3\% | 4\% | 3\% | 3\% | 3\% | 4\% | 6\% | 6\% | 5\% | 5\% | 5 |
| Total | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |  |

3(iii) Freddie Mac - Loan Modifications (cont.)

|  | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 | $\begin{gathered} \text { YTD } \\ 2021 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loan Modifications (\# of loans) | 10,353 | 10,669 | 14,430 | 17,665 | 18,473 | 9,609 | 8,992 | 7,772 | 6,586 | 5,987 | 6,643 | 5,254 | 4,165 | 3,590 | 4,069 | 5,356 | 6,325 | 15,750 |

## Principal and Interest Change (\%)

| Increase | 11\% | 10\% | 7\% | 5\% | 5\% | 7\% | 8\% | 7\% | 5\% | 4\% | 3\% | 3\% | 4\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| No Change | 27\% | 29\% | 29\% | 35\% | 39\% | 26\% | 26\% | 26\% | 48\% | 52\% | 56\% | 47\% | 42\% | 46\% | 42\% | 47\% | 49\% | 47\% |
| Decrease < $=20 \%$ | 29\% | 28\% | 32\% | 35\% | 34\% | 35\% | 34\% | 33\% | 23\% | 21\% | 19\% | 23\% | 25\% | 30\% | 24\% | 22\% | 23\% | 23\% |
| Decrease 20\% <=30\% | 15\% | 15\% | 16\% | 12\% | 11\% | 16\% | 16\% | 17\% | 12\% | 12\% | 11\% | 13\% | 14\% | 10\% | 15\% | 13\% | 12\% | 13\% |
| Decrease > 30\% | 18\% | 18\% | 17\% | 14\% | 12\% | 17\% | 16\% | 17\% | 12\% | 12\% | 10\% | 13\% | 14\% | 11\% | 17\% | 17\% | 15\% | 16\% |

## Types of Modification (\%)

| Extend Term Only | 39\% | 37\% | 39\% | 62\% | 63\% | 57\% | 57\% | 63\% | 59\% | 59\% | 59\% | 63\% | 64\% | 70\% | 61\% | 67\% | 69\% | 66\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Reduce Rate Only | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% |
| Reduce Rate and Extend Term | 27\% | 23\% | 14\% | 9\% | 8\% | 8\% | 7\% | 7\% | 8\% | 8\% | 12\% | 15\% | 15\% | 11\% | 22\% | 23\% | 21\% | 22\% |
| Reduce Rate, Extend Term and Forbear Principal ${ }^{1}$ | 34\% | 40\% | 47\% | 29\% | 29\% | 35\% | 36\% | 30\% | 33\% | 33\% | 28\% | 22\% | 20\% | 14\% | 10\% | 9\% | 9\% | 9\% |
| Other | 0\% | 0\% | 0\% | 1\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 0\% | 1\% | 5\% | 7\% | 1\% | 1\% | 2\% |

60+ Days Re-Delinquency (\%)

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

${ }^{1}$ May include principal forgiveness.

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

|  | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 | $\begin{gathered} \text { YTD } \\ 2021 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Short Sales | 2,619 | 2,439 | 1,914 | 1,855 | 1,451 | 1,188 | 1,042 | 1,139 | 959 | 913 | 809 | 699 | 740 | 688 | 541 | 487 | 338 | 1,366 |
| Deeds-in-lieu | 1,039 | 680 | 849 | 757 | 708 | 593 | 500 | 407 | 356 | 359 | 339 | 223 | 184 | 135 | 172 | 168 | 106 | 446 |
| Nonforeclosure - <br> Home Forfeiture Actions ${ }^{1}$ | 3,658 | 3,119 | 2,763 | 2,612 | 2,159 | 1,781 | 1,542 | 1,546 | 1,315 | 1,272 | 1,148 | 922 | 924 | 823 | 713 | 655 | 444 | 1,812 |
| Third-party Sales | 5,692 | 4,945 | 5,185 | 5,022 | 4,741 | 4,087 | 3,698 | 3,592 | 3,220 | 2,774 | 2,972 | 647 | 805 | 900 | 1,063 | 1,260 | 1,291 | 3,614 |
| Foreclosure Sales | 9,942 | 8,503 | 8,751 | 8,442 | 7,723 | 7,423 | 7,126 | 6,618 | 6,450 | 5,700 | 4,732 | 381 | 989 | 1,033 | 1,036 | 1,021 | 1,243 | 3,300 |
| Third-party \& Foreclosure Sales | 15,634 | 13,448 | 13,936 | 13,464 | 12,464 | 11,510 | 10,824 | 10,210 | 9,670 | 8,474 | 7,704 | 1,028 | 1,794 | 1,933 | 2,099 | 2,281 | 2,534 | 6,914 |
| Foreclosure Starts | 42,737 | 45,203 | 46,365 | 39,002 | 32,557 | 36,002 | 33,475 | 29,480 | 29,970 | 30,010 | 28,978 | 7,551 | 6,809 | 6,302 | 9,125 | 6,233 | 7,253 | 22,611 |

Top Five Reasons for Delinquency (at period end)

| National emergency declaration |  |  |  |  |  |  |  |  |  |  | 5\% | 84\% | 87\% | 86\% | 85\% | 84\% | 81\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Curtailment of Income | 25\% | 22\% | 23\% | 24\% | 23\% | 24\% | 24\% | 27\% | 26\% | 22\% | 20\% | 4\% | 3\% | 3\% | 3\% | 4\% | 4\% |
| Excessive obligations | 19\% | 17\% | 19\% | 21\% | 22\% | 22\% | 21\% | 22\% | 23\% | 22\% | 20\% | 4\% | 2\% | 2\% | 3\% | 3\% | 3\% |
| Unemployment | 7\% | 5\% | 6\% | 6\% | 6\% | 6\% | 5\% | 6\% | 7\% | 7\% | 6\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| illness of principal mortgagor or family member | 7\% | 6\% | 6\% | 6\% | 7\% | 7\% | 7\% | 8\% | 8\% | 8\% | 8\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |

[^8]5(i) Enterprises Combined - Real Estate Owned (\# of loans)

|  | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 | $\begin{gathered} \text { YTD } \\ 2021 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Acquisitions | 10,861 | 9,488 | 9,596 | 9,205 | 8,349 | 8,104 | 7,678 | 7,051 | 6,771 | 5,982 | 5,035 | 660 | 1,223 | 1,141 | 1,228 | 1,200 | 1,358 | 3,786 |
| Dispositions | $(13,951)$ | $(12,920)$ | $(12,338)$ | $(11,937)$ | $(9,494)$ | $(8,882)$ | $(9,189)$ | $(8,903)$ | $(7,270)$ | $(6,741)$ | $(6,940)$ | $(5,466)$ | $(5,096)$ | $(3,017)$ | $(2,445)$ | $(1,832)$ | $(1,197)$ | $(5,474)$ |
| Inventory (at period end) ${ }^{1}$ | 37,306 | 33,877 | 31,137 | 28,406 | 27,262 | 26,485 | 24,974 | 23,124 | 22,626 | 21,868 | 20,457 | 15,487 | 11,614 | 9,739 | 8,522 | 7,840 | 8,001 |  |

## Acquisitions by State

| Arizona | 204 | 181 | 153 | 130 | 117 | 96 | 91 | 70 | 82 | 70 | 40 | 23 | 13 | 15 | 7 | 7 | 12 | 26 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| California | 322 | 313 | 286 | 222 | 275 | 241 | 261 | 203 | 199 | 163 | 139 | 29 | 50 | 20 | 22 | 16 | 37 | 75 |
| Florida | 971 | 461 | 1,021 | 944 | 777 | 666 | 729 | 825 | 719 | 510 | 526 | 26 | 66 | 113 | 122 | 70 | 73 | 265 |
| Nevada | 19 | 27 | 29 | 49 | 85 | 92 | 66 | 59 | 53 | 28 | 26 | 3 | 6 | 8 | 6 | 1 | 5 | 12 |
| Subtotal | 1,516 | 982 | 1,489 | 1,345 | 1,254 | 1,095 | 1,147 | 1,157 | 1,053 | 771 | 731 | 81 | 135 | 156 | 157 | 94 | 127 | 378 |
| Selected Midwest States ${ }^{2}$ | 2,201 | 1,982 | 2,001 | 1,820 | 1,686 | 1,778 | 1,494 | 1,496 | 1,421 | 1,336 | 1,098 | 133 | 254 | 249 | 293 | 288 | 356 | 937 |
| All other States | 7,144 | 6,524 | 6,106 | 6,040 | 5,409 | 5,231 | 5,037 | 4,398 | 4,297 | 3,875 | 3,206 | 446 | 834 | 736 | 778 | 818 | 875 | 2,471 |
| Total Acquisitions | 10,861 | 9,488 | 9,596 | 9,205 | 8,349 | 8,104 | 7,678 | 7,051 | 6,771 | 5,982 | 5,035 | 660 | 1,223 | 1,141 | 1,228 | 1,200 | 1,358 | 3,786 |

Inventory by State

| Arizona | 499 | 445 | 370 | 307 | 257 | 253 | 236 | 192 | 172 | 171 | 143 | 118 | 70 | 58 | 38 | 34 | 37 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| California | 1,109 | 1,003 | 892 | 745 | 730 | 743 | 771 | 697 | 679 | 604 | 533 | 408 | 298 | 222 | 188 | 164 | 175 |
| Florida | 3,013 | 2,204 | 2,276 | 2,205 | 2,129 | 2,000 | 1,989 | 1,938 | 1,898 | 1,656 | 1,532 | 1,051 | 698 | 581 | 512 | 441 | 417 |
| Nevada | 185 | 153 | 145 | 150 | 207 | 251 | 261 | 234 | 221 | 175 | 132 | 102 | 69 | 60 | 53 | 37 | 37 |
| Subtotal | 4,806 | 3,805 | 3,683 | 3,407 | 3,323 | 3,247 | 3,257 | 3,061 | 2,970 | 2,606 | 2,340 | 1,679 | 1,135 | 921 | 791 | 676 | 666 |
| Selected Midwest States ${ }^{2}$ | 7,119 | 6,551 | 5,915 | 5,383 | 5,242 | 5,234 | 4,817 | 4,410 | 4,357 | 4,321 | 3,877 | 2,836 | 2,109 | 1,825 | 1,632 | 1,544 | 1,654 |
| All other States | 25,381 | 23,521 | 21,539 | 19,616 | 18,697 | 18,004 | 16,900 | 15,653 | 15,299 | 14,941 | 14,240 | 10,972 | 8,370 | 6,993 | 6,099 | 5,620 | 5,681 |
| Total Inventory ${ }^{1}$ | 37,306 | 33,877 | 31,137 | 28,406 | 27,262 | 26,485 | 24,974 | 23,124 | 22,626 | 21,868 | 20,457 | 15,487 | 11,614 | 9,739 | 8,522 | 7,840 | 8,001 |

${ }^{1} 2020$ data includes MECA REO properties.
${ }^{2}$ Select Midwest states are Illinois, Indiana, Michigan and Ohio.

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

|  | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 | YTD 2021 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Acquisitions | 8,008 | 6,945 | 6,976 | 6,461 | 5,843 | 5,532 | 5,522 | 5,068 | 4,767 | 4,216 | 3,594 | 470 | 867 | 768 | 874 | 825 | 927 | 2,626 |
| Dispositions | $(10,329)$ | (9,530) | $(9,137)$ | $(8,610)$ | $(6,872)$ | $(6,391)$ | $(6,647)$ | $(6,075)$ | $(4,800)$ | $(4,560)$ | $(4,678)$ | $(3,920)$ | $(3,970)$ | $(2,367)$ | $(1,929)$ | $(1,330)$ | (736) | $(3,995)$ |
| Inventory (at period end) ${ }^{1}$ | 28,160 | 25,578 | 23,419 | 21,271 | 20,243 | 19,385 | 18,260 | 17,255 | 17,223 | 16,879 | 16,289 | 12,675 | 9,572 | 7,973 | 6,918 | 6,363 | 6,554 |  |

## Acquisitions by State

| Arizona | 171 | 154 | 121 | 91 | 87 | 70 | 75 | 61 | 69 | 58 | 35 | 21 | 11 | 15 | 7 | 5 | 9 | 21 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| California | 256 | 246 | 224 | 176 | 219 | 181 | 208 | 173 | 160 | 138 | 116 | 26 | 49 | 14 | 20 | 11 | 29 | 60 |
| Florida | 793 | 379 | 803 | 710 | 570 | 470 | 571 | 634 | 565 | 381 | 414 | 23 | 51 | 88 | 88 | 51 | 55 | 194 |
| Nevada | 13 | 25 | 23 | 41 | 72 | 76 | 57 | 49 | 44 | 20 | 23 | 2 | 3 | 8 | 4 | 1 | 5 | 10 |
| Subtotal | 1,233 | 804 | 1,171 | 1,018 | 948 | 797 | 911 | 917 | 838 | 597 | 588 | 72 | 114 | 125 | 119 | 68 | 98 | 285 |
| Selected Midwest States ${ }^{2}$ | 1,540 | 1,377 | 1,368 | 1,156 | 1,105 | 1,121 | 1,000 | 994 | 922 | 887 | 716 | 86 | 155 | 151 | 177 | 164 | 205 | 546 |
| All other States | 5,235 | 4,764 | 4,437 | 4,287 | 3,790 | 3,614 | 3,611 | 3,157 | 3,007 | 2,732 | 2,290 | 312 | 598 | 492 | 578 | 593 | 624 | 1,795 |
| Total Acquisitions | 8,008 | 6,945 | 6,976 | 6,461 | 5,843 | 5,532 | 5,522 | 5,068 | 4,767 | 4,216 | 3,594 | 470 | 867 | 768 | 874 | 825 | 927 | 2,626 |

## Inventory by State

| Arizona | 413 | 374 | 303 | 245 | 199 | 196 | 187 | 164 | 149 | 152 | 127 | 106 | 61 | 54 | 37 | 31 | 33 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| California | 882 | 800 | 701 | 596 | 563 | 571 | 597 | 564 | 547 | 500 | 456 | 356 | 264 | 191 | 160 | 136 | 144 |
| Florida | 2,478 | 1,812 | 1,848 | 1,752 | 1,671 | 1,534 | 1,520 | 1,527 | 1,541 | 1,356 | 1,251 | 875 | 592 | 492 | 431 | 380 | 366 |
| Nevada | 150 | 127 | 117 | 119 | 168 | 201 | 209 | 182 | 177 | 141 | 108 | 80 | 57 | 49 | 43 | 31 | 33 |
| Subtotal | 3,923 | 3,113 | 2,969 | 2,712 | 2,601 | 2,502 | 2,513 | 2,437 | 2,414 | 2,149 | 1,942 | 1,417 | 974 | 786 | 671 | 578 | 576 |
| Selected Midwest States ${ }^{2}$ | 5,227 | 4,751 | 4,198 | 3,784 | 3,640 | 3,580 | 3,262 | 3,036 | 3,081 | 3,094 | 2,908 | 2,218 | 1,637 | 1,383 | 1,206 | 1,141 | 1,230 |
| All other States | 19,010 | 17,714 | 16,252 | 14,775 | 14,002 | 13,303 | 12,485 | 11,782 | 11,728 | 11,636 | 11,439 | 9,040 | 6,961 | 5,804 | 5,041 | 4,644 | 4,748 |
| Total Inventory ${ }^{1}$ | 28,160 | 25,578 | 23,419 | 21,271 | 20,243 | 19,385 | 18,260 | 17,255 | 17,223 | 16,879 | 16,289 | 12,675 | 9,572 | 7,973 | 6,918 | 6,363 | 6,554 |

${ }^{1} 2020$ data includes MECA REO properties.
${ }^{2}$ Select Midwest states are Illinois, Indiana, Michigan and Ohio.

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

|  | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 | $\begin{gathered} \text { YTD } \\ 2021 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Acquisitions | 2,853 | 2,543 | 2,620 | 2,744 | 2,506 | 2,572 | 2,156 | 1,983 | 2,004 | 1,766 | 1,441 | 190 | 356 | 373 | 354 | 375 | 431 | 1,160 |
| Dispositions | $(3,622)$ | $(3,390)$ | $(3,201)$ | $(3,327)$ | $(2,622)$ | $(2,491)$ | $(2,542)$ | $(2,828)$ | $(2,470)$ | $(2,181)$ | $(2,262)$ | $(1,546)$ | $(1,126)$ | (650) | (516) | (502) | (461) | $(1,479)$ |
| Inventory (at period end) | 9,146 | 8,299 | 7,718 | 7,135 | 7,019 | 7,100 | 6,714 | 5,869 | 5,403 | 4,989 | 4,168 | 2,812 | 2,042 | 1,766 | 1,604 | 1,477 | 1,447 |  |

## Acquisitions by State

| Arizona | 33 | 27 | 32 | 39 | 30 | 26 | 16 | 9 | 13 | 12 | 5 | 2 | 2 | - |  | 2 | 3 | 5 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| California | 66 | 67 | 62 | 46 | 56 | 60 | 53 | 30 | 39 | 25 | 23 | 3 | 1 | 6 | 2 | 5 | 8 | 15 |
| Florida | 178 | 82 | 218 | 234 | 207 | 196 | 158 | 191 | 154 | 129 | 112 | 3 | 15 | 25 | 34 | 19 | 18 | 71 |
| Nevada | 6 | 2 | 6 | 8 | 13 | 16 | 9 | 10 | 9 | 8 | 3 | 1 | 3 | - | 2 |  |  | 2 |
| Subtotal | 283 | 178 | 318 | 327 | 306 | 298 | 236 | 240 | 215 | 174 | 143 | 9 | 21 | 31 | 38 | 26 | 29 | 93 |
| Selected Midwest States ${ }^{1}$ | 661 | 605 | 633 | 664 | 581 | 657 | 494 | 502 | 499 | 449 | 382 | 47 | 99 | 98 | 116 | 124 | 151 | 391 |
| All other States | 1,909 | 1,760 | 1,669 | 1,753 | 1,619 | 1,617 | 1,426 | 1,241 | 1,290 | 1,143 | 916 | 134 | 236 | 244 | 200 | 225 | 251 | 676 |
| Total Acquisitions | 2,853 | 2,543 | 2,620 | 2,744 | 2,506 | 2,572 | 2,156 | 1,983 | 2,004 | 1,766 | 1,441 | 190 | 356 | 373 | 354 | 375 | 431 | 1,160 |

## Inventory by State

| Arizona | 86 | 71 | 67 | 62 | 58 | 57 | 49 | 28 | 23 | 19 | 16 | 12 | 9 | 4 | 1 | 3 | 4 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| California | 227 | 203 | 191 | 149 | 167 | 172 | 174 | 133 | 132 | 104 | 77 | 52 | 34 | 31 | 28 | 28 | 31 |
| Florida | 535 | 392 | 428 | 453 | 458 | 466 | 469 | 411 | 357 | 300 | 281 | 176 | 106 | 89 | 81 | 61 | 51 |
| Nevada | 35 | 26 | 28 | 31 | 39 | 50 | 52 | 52 | 44 | 34 | 24 | 22 | 12 | 11 | 10 | 6 | 4 |
| Subtotal | 883 | 692 | 714 | 695 | 722 | 745 | 744 | 624 | 556 | 457 | 398 | 262 | 161 | 135 | 120 | 98 | 90 |
| Selected Midwest States ${ }^{1}$ | 1,892 | 1,800 | 1,717 | 1,599 | 1,602 | 1,654 | 1,555 | 1,374 | 1,276 | 1,227 | 969 | 618 | 472 | 442 | 426 | 403 | 424 |
| All other States | 6,371 | 5,807 | 5,287 | 4,841 | 4,695 | 4,701 | 4,415 | 3,871 | 3,571 | 3,305 | 2,801 | 1,932 | 1,409 | 1,189 | 1,058 | 976 | 933 |
| Total Inventory | 9,146 | 8,299 | 7,718 | 7,135 | 7,019 | 7,100 | 6,714 | 5,869 | 5,403 | 4,989 | 4,168 | 2,812 | 2,042 | 1,766 | 1,604 | 1,477 | 1,447 |

[^9]
## FHFA Foreclosure Prevention and Refinance Report

Enterprises Single-Family Book Profile - As of September 30, 2021

| State | Total Loan Count | Delinquent Loans (DLQ) |  |  |  |  |  |  |  |  | Loans in Forbearance Plan |  |  |  |  |  | REO Inventory ${ }^{3}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Total | 30-59 <br> Days <br> DLQ ${ }^{1}$ | 60-89 <br> Days <br> DLQ | 90-179 Days DLQ | $\begin{gathered} \text { 180-364 } \\ \text { Days } \\ \text { DLQ } \end{gathered}$ | 365+ <br> Days <br> DLQ | Serious Delinquent (90+FC In) | Serious Delinquent ( $90+$ FC In) Rates | $\begin{gathered} \% \text { of DLQ } \\ \text { Loans } \\ >=365 \text { Days } \\ \text { DLQ } \end{gathered}$ | $\begin{aligned} & 30-89 \\ & \text { Days } \end{aligned}$ | $\begin{gathered} \text { 90-179 } \\ \text { Days } \end{gathered}$ | $\begin{aligned} & \text { 180-269 } \\ & \text { Days } \end{aligned}$ | $\begin{gathered} 270-364 \\ \text { Days } \end{gathered}$ | $\begin{aligned} & 365+ \\ & \text { Days } \end{aligned}$ | Total |  |
| AK | 55,180 | 1,344 | 373 | 96 | 142 | 224 | 509 | 875 | 1.6\% | 37.9\% | 106 | 90 | 78 | 78 | 273 | 625 | 30 |
| AL | 346,110 | 9,923 | 3,627 | 979 | 1,120 | 1,327 | 2,870 | 5,318 | 1.5\% | 28.9\% | 782 | 478 | 368 | 420 | 1,234 | 3,282 | 166 |
| AR | 193,627 | 4,729 | 1,724 | 457 | 515 | 711 | 1,322 | 2,548 | 1.3\% | 28.0\% | 425 | 192 | 197 | 257 | 623 | 1,694 | 87 |
| AZ | 855,183 | 15,497 | 5,237 | 1,152 | 1,751 | 2,368 | 4,989 | 9,109 | 1.1\% | 32.2\% | 1,255 | 944 | 780 | 946 | 2,904 | 6,829 | 37 |
| CA | 3,913,471 | 82,683 | 23,497 | 5,658 | 8,157 | 12,772 | 32,599 | 53,531 | 1.4\% | 39.4\% | 5,983 | 5,114 | 4,427 | 4,726 | 19,961 | 40,211 | 175 |
| CO | 767,881 | 12,905 | 4,121 | 982 | 1,373 | 2,097 | 4,332 | 7,803 | 1.0\% | 33.6\% | 1,018 | 863 | 716 | 867 | 2,637 | 6,101 | 16 |
| CT | 346,326 | 10,764 | 2,829 | 768 | 1,044 | 1,554 | 4,569 | 7,167 | 2.1\% | 42.4\% | 715 | 540 | 475 | 574 | 2,157 | 4,461 | 252 |
| DC | 72,965 | 2,691 | 502 | 173 | 284 | 443 | 1,289 | 2,016 | 2.8\% | 47.9\% | 177 | 183 | 177 | 185 | 715 | 1,437 | 14 |
| DE | 120,053 | 2,859 | 851 | 224 | 305 | 439 | 1,040 | 1,784 | 1.5\% | 36.4\% | 174 | 143 | 133 | 160 | 461 | 1,071 | 22 |
| FL | 1,961,941 | 58,321 | 14,962 | 4,319 | 5,923 | 8,643 | 24,474 | 39,045 | 2.0\% | 42.0\% | 4,576 | 3,314 | 2,719 | 2,937 | 12,937 | 26,483 | 417 |
| GA | 932,946 | 27,364 | 8,359 | 2,147 | 3,042 | 4,071 | 9,745 | 16,858 | 1.8\% | 35.6\% | 2,178 | 1,631 | 1,380 | 1,356 | 5,541 | 12,086 | 126 |
| HI | 114,274 | 3,582 | 622 | 175 | 291 | 616 | 1,878 | 2,785 | 2.4\% | 52.4\% | 178 | 166 | 181 | 220 | 1,100 | 1,845 | 51 |
| IA | 291,887 | 5,210 | 2,034 | 511 | 597 | 717 | 1,351 | 2,665 | 0.9\% | 25.9\% | 307 | 238 | 207 | 264 | 567 | 1,583 | 77 |
| ID | 213,703 | 2,982 | 1,167 | 256 | 268 | 434 | 857 | 1,559 | 0.7\% | 28.7\% | 211 | 135 | 119 | 190 | 550 | 1,205 | 11 |
| IL | 1,316,127 | 38,690 | 10,288 | 2,861 | 3,981 | 6,983 | 14,577 | 25,549 | 1.9\% | 37.7\% | 2,390 | 2,037 | 1,792 | 2,442 | 6,853 | 15,514 | 722 |
| IN | 613,660 | 13,641 | 5,398 | 1,316 | 1,438 | 1,777 | 3,712 | 6,933 | 1.1\% | 27.2\% | 877 | 613 | 485 | 571 | 1,347 | 3,893 | 144 |
| KS | 217,044 | 4,758 | 1,737 | 423 | 537 | 715 | 1,346 | 2,598 | 1.2\% | 28.3\% | 355 | 242 | 197 | 283 | 704 | 1,781 | 120 |
| KY | 311,158 | 6,762 | 2,412 | 619 | 723 | 989 | 2,019 | 3,731 | 1.2\% | 29.9\% | 449 | 298 | 298 | 359 | 814 | 2,218 | 72 |
| LA | 307,877 | 15,608 | 6,833 | 1,277 | 1,402 | 1,815 | 4,281 | 7,498 | 2.4\% | 27.4\% | 3,983 | 688 | 558 | 605 | 2,285 | 8,119 | 140 |
| MA | 718,387 | 16,568 | 5,503 | 1,250 | 1,719 | 2,313 | 5,783 | 9,819 | 1.4\% | 34.9\% | 970 | 920 | 708 | 837 | 2,995 | 6,430 | 265 |
| MD | 683,512 | 21,151 | 5,406 | 1,426 | 2,295 | 3,543 | 8,481 | 14,320 | 2.1\% | 40.1\% | 1,356 | 1,259 | 1,245 | 1,156 | 4,291 | 9,307 | 415 |
| ME | 110,062 | 2,418 | 753 | 188 | 220 | 274 | 983 | 1,478 | 1.3\% | 40.7\% | 126 | 92 | 79 | 97 | 267 | 661 | 44 |
| MI | 1,020,391 | 20,578 | 7,670 | 1,910 | 2,315 | 2,912 | 5,771 | 10,998 | 1.1\% | 28.0\% | 1,226 | 1,092 | 801 | 1,018 | 2,864 | 7,001 | 473 |
| MN | 725,448 | 13,121 | 4,319 | 1,090 | 1,393 | 2,105 | 4,214 | 7,713 | 1.1\% | 32.1\% | 891 | 701 | 646 | 908 | 2,332 | 5,478 | 241 |
| MO | 573,473 | 12,113 | 4,450 | 1,145 | 1,304 | 1,708 | 3,506 | 6,519 | 1.1\% | 28.9\% | 933 | 617 | 482 | 556 | 1,772 | 4,360 | 155 |
| MS | 139,730 | 5,185 | 1,872 | 518 | 625 | 753 | 1,417 | 2,796 | 2.0\% | 27.3\% | 414 | 246 | 216 | 239 | 654 | 1,769 | 102 |
| MT | 110,237 | 1,643 | 603 | 137 | 164 | 245 | 494 | 903 | 0.8\% | 30.1\% | 130 | 81 | 89 | 85 | 251 | 636 | 22 |
| NC | 952,327 | 21,526 | 7,379 | 1,843 | 2,296 | 2,967 | 7,041 | 12,305 | 1.3\% | 32.7\% | 1,587 | 1,140 | 949 | 1,032 | 3,728 | 8,436 | 133 |
| ND | 60,667 | 1,034 | 293 | 72 | 129 | 173 | 367 | 669 | 1.1\% | 35.5\% | 73 | 78 | 50 | 65 | 183 | 449 | 17 |
| NE | 179,772 | 3,096 | 1,126 | 283 | 364 | 496 | 827 | 1,687 | 0.9\% | 26.7\% | 245 | 181 | 145 | 183 | 421 | 1,175 | 11 |
| NH | 153,554 | 2,998 | 1,074 | 259 | 326 | 412 | 927 | 1,665 | 1.1\% | 30.9\% | 185 | 155 | 139 | 146 | 435 | 1,060 | 42 |
| NJ | 905,642 | 32,268 | 7,859 | 2,185 | 3,186 | 4,634 | 14,404 | 22,225 | 2.5\% | 44.6\% | 2,096 | 1,676 | 1,509 | 1,555 | 7,092 | 13,928 | 428 |
| NM | 167,593 | 4,597 | 1,468 | 369 | 436 | 685 | 1,639 | 2,760 | 1.6\% | 35.7\% | 335 | 206 | 208 | 265 | 877 | 1,891 | 93 |
| NV | 339,525 | 9,942 | 2,113 | 607 | 848 | 1,685 | 4,689 | 7,222 | 2.1\% | 47.2\% | 691 | 459 | 507 | 678 | 2,547 | 4,882 | 37 |
| NY | 1,241,469 | 50,456 | 11,889 | 3,219 | 4,681 | 6,751 | 23,916 | 35,351 | 2.8\% | 47.4\% | 2,993 | 2,639 | 2,274 | 2,499 | 11,392 | 21,797 | 513 |
| OH | 1,001,241 | 24,086 | 8,449 | 2,269 | 2,715 | 3,187 | 7,466 | 13,375 | 1.3\% | 31.0\% | 1,302 | 1,034 | 776 | 1,052 | 2,874 | 7,038 | 315 |
| OK | 250,254 | 7,238 | 2,336 | 607 | 725 | 1,102 | 2,468 | 4,296 | 1.7\% | 34.1\% | 568 | 399 | 337 | 427 | 1,241 | 2,972 | 89 |
| OR | 503,104 | 9,289 | 2,652 | 715 | 924 | 1,354 | 3,644 | 5,922 | 1.2\% | 39.2\% | 945 | 532 | 449 | 602 | 2,152 | 4,680 | 51 |
| PA | 1,039,565 | 28,195 | 9,091 | 2,384 | 2,795 | 3,816 | 10,109 | 16,723 | 1.6\% | 35.9\% | 1,743 | 1,251 | 1,095 | 1,305 | 4,384 | 9,778 | 350 |
| RI | 102,803 | 2,540 | 813 | 195 | 249 | 357 | 926 | 1,533 | 1.5\% | 36.5\% | 141 | 129 | 125 | 141 | 456 | 992 | 36 |
| SC | 465,383 | 11,583 | 3,918 | 1,007 | 1,258 | 1,633 | 3,767 | 6,658 | 1.4\% | 32.5\% | 931 | 576 | 493 | 604 | 1,837 | 4,441 | 81 |
| SD | 73,229 | 1,058 | 419 | 78 | 111 | 150 | 300 | 561 | 0.8\% | 28.4\% | 68 | 47 | 40 | 57 | 156 | 368 | 16 |
| TN | 530,588 | 11,438 | 4,194 | 1,069 | 1,254 | 1,686 | 3,235 | 6,176 | 1.2\% | 28.3\% | 902 | 587 | 530 | 569 | 1,786 | 4,374 | 71 |
| TX | 2,120,538 | 62,139 | 18,925 | 5,032 | 6,794 | 9,771 | 21,617 | 38,183 | 1.8\% | 34.8\% | 5,584 | 3,916 | 3,352 | 3,761 | 12,961 | 29,574 | 175 |
| UT | 417,018 | 6,111 | 2,302 | 523 | 664 | 841 | 1,781 | 3,286 | 0.8\% | 29.1\% | 575 | 316 | 293 | 329 | 972 | 2,485 | 3 |
| VA | 892,475 | 19,840 | 5,821 | 1,486 | 2,053 | 3,147 | 7,333 | 12,533 | 1.4\% | 37.0\% | 1,393 | 1,159 | 1,024 | 1,114 | 4,154 | 8,844 | 119 |
| VT | 61,368 | 1,255 | 401 | 93 | 167 | 160 | 434 | 761 | 1.2\% | 34.6\% | 71 | 42 | 46 | 68 | 171 | 398 | 54 |
| WA | 910,195 | 15,472 | 4,603 | 962 | 1,535 | 2,555 | 5,817 | 9,907 | 1.1\% | 37.6\% | 1,112 | 945 | 828 | 1,066 | 3,391 | 7,342 | 65 |
| WI | 643,752 | 9,759 | 3,605 | 985 | 1,141 | 1,290 | 2,738 | 5,174 | 0.8\% | 28.1\% | 631 | 481 | 341 | 430 | 1,158 | 3,041 | 134 |
| WV | 86,858 | 2,910 | 1,202 | 290 | 283 | 341 | 794 | 1,420 | 1.6\% | 27.3\% | 180 | 122 | 92 | 119 | 298 | 811 | 86 |
| WY | 52,596 | 946 | 346 | 100 | 111 | 129 | 260 | 500 | 1.0\% | 27.5\% | 93 | 67 | 33 | 49 | 130 | 372 | 35 |
| Other ${ }^{2}$ | 120,987 | 7,812 | 2,366 | 607 | 1,113 | 852 | 2,874 | 4,840 | 4.0\% | 36.8\% | 310 | 212 | 356 | 140 | 1,783 | 2,801 | 651 |
| Total | 30,305,156 | 760,678 | 231,793 | 59,296 | 79,086 | 112,722 | 277,781 | 469,650 | 1.5\% | 36.5\% | 56,939 | 41,266 | 35,544 | 40,592 | 145,668 | 320,009 | 8,001 |

${ }_{2}^{1}$ Includes other loans that cannot be categorized due to missing attributes.
${ }^{2}$ Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.
${ }^{3}$ May include a small volume of Fannie Mae REO properties associated with a specific reverse mortgage transaction.

Fannie Mae Single-Family Book Profile - As of September 30, 2021

| State | Total Loan Count | Delinquent Loans (DLQ) ${ }^{1}$ |  |  |  |  |  |  |  |  | Loans in Forbearance Plan |  |  |  |  |  | REO Inventory ${ }^{3}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Total | $\begin{aligned} & \text { 30-59 Days } \\ & \text { DLQ } \end{aligned}$ | $\begin{gathered} \text { 60-89 Days } \\ \text { DLQ } \end{gathered}$ | 90-179 Days DLQ | $\begin{gathered} \text { 180-364 } \\ \text { Days } \\ \text { DLQ } \end{gathered}$ | 365+ <br> Days <br> DLQ | Serious Delinquent (90+FC In) | Serious Delinquent (90+FC In) Rates | \% of DLQ <br> Loans > =365 Days DLQ | $\begin{aligned} & 30-89 \\ & \text { Days } \end{aligned}$ | $\begin{gathered} \text { 90-179 } \\ \text { Days } \end{gathered}$ | $\begin{gathered} \text { 180-269 } \\ \text { Days } \end{gathered}$ | $\begin{gathered} 270-364 \\ \text { Days } \end{gathered}$ | $\begin{aligned} & 365+ \\ & \text { Days } \end{aligned}$ | Total |  |
| AK | 29,258 | 730 | 176 | 53 | 85 | 120 | 296 | 501 | 1.7\% | 40.5\% | 72 | 55 | 51 | 35 | 164 | 377 | 22 |
| AL | 208,559 | 6,131 | 2,200 | 593 | 698 | 835 | 1,805 | 3,338 | 1.6\% | 29.4\% | 560 | 296 | 237 | 280 | 839 | 2,212 | 139 |
| AR | 111,333 | 2,765 | 989 | 276 | 316 | 426 | 758 | 1,500 | 1.3\% | 27.4\% | 300 | 97 | 120 | 155 | 368 | 1,040 | 69 |
| AZ | 492,396 | 9,570 | 3,183 | 689 | 1,022 | 1,514 | 3,162 | 5,699 | 1.2\% | 33.0\% | 851 | 553 | 526 | 641 | 1,944 | 4,515 | 33 |
| CA | 2,344,498 | 49,797 | 14,143 | 3,397 | 4,866 | 7,614 | 19,777 | 32,260 | 1.4\% | 39.7\% | 4,013 | 3,125 | 2,828 | 2,935 | 13,029 | 25,930 | 144 |
| CO | 456,291 | 7,935 | 2,467 | 615 | 829 | 1,285 | 2,739 | 4,854 | 1.1\% | 34.5\% | 682 | 539 | 457 | 560 | 1,738 | 3,976 | 14 |
| CT | 192,351 | 6,438 | 1,617 | 442 | 660 | 904 | 2,815 | 4,379 | 2.3\% | 43.7\% | 491 | 337 | 286 | 376 | 1,417 | 2,907 | 213 |
| DC | 42,072 | 1,603 | 309 | 96 | 154 | 259 | 785 | 1,198 | 2.8\% | 49.0\% | 125 | 98 | 108 | 116 | 460 | 907 | 14 |
| DE | 69,476 | 1,683 | 484 | 125 | 183 | 260 | 631 | 1,074 | 1.5\% | 37.5\% | 128 | 81 | 80 | 96 | 305 | 690 | 16 |
| FL | 1,134,229 | 35,341 | 8,827 | 2,642 | 3,598 | 5,154 | 15,120 | 23,876 | 2.1\% | 42.8\% | 3,189 | 2,076 | 1,756 | 1,890 | 8,554 | 17,465 | 366 |
| GA | 532,336 | 15,777 | 4,622 | 1,193 | 1,794 | 2,380 | 5,788 | 9,962 | 1.9\% | 36.7\% | 1,442 | 974 | 884 | 841 | 3,496 | 7,637 | 114 |
| HI | 74,925 | 2,248 | 399 | 122 | 176 | 380 | 1,171 | 1,727 | 2.3\% | 52.1\% | 122 | 97 | 126 | 141 | 732 | 1,218 | 27 |
| IA | 182,916 | 3,282 | 1,266 | 330 | 392 | 445 | 849 | 1,686 | 0.9\% | 25.9\% | 216 | 145 | 137 | 185 | 383 | 1,066 | 62 |
| ID | 134,388 | 1,730 | 652 | 141 | 165 | 262 | 510 | 937 | 0.7\% | 29.5\% | 134 | 81 | 89 | 125 | 344 | 773 | 8 |
| IL | 708,192 | 21,229 | 5,558 | 1,554 | 2,160 | 3,810 | 8,147 | 14,121 | 2.0\% | 38.4\% | 1,548 | 1,177 | 1,074 | 1,340 | 4,192 | 9,331 | 513 |
| IN | 310,134 | 7,345 | 2,789 | 689 | 770 | 963 | 2,134 | 3,872 | 1.2\% | 29.1\% | 566 | 346 | 267 | 334 | 810 | 2,323 | 105 |
| KS | 111,333 | 2,539 | 892 | 217 | 287 | 381 | 762 | 1,430 | 1.3\% | 30.0\% | 226 | 131 | 119 | 161 | 407 | 1,044 | 101 |
| KY | 145,864 | 3,588 | 1,204 | 302 | 371 | 547 | 1,164 | 2,082 | 1.4\% | 32.4\% | 275 | 171 | 173 | 229 | 498 | 1,346 | 51 |
| LA | 183,950 | 9,639 | 4,111 | 788 | 885 | 1,129 | 2,726 | 4,740 | 2.6\% | 28.3\% | 2,804 | 451 | 383 | 404 | 1,572 | 5,614 | 116 |
| MA | 397,495 | 9,730 | 3,121 | 728 | 1,014 | 1,330 | 3,537 | 5,885 | 1.5\% | 36.4\% | 679 | 556 | 448 | 524 | 1,858 | 4,065 | 229 |
| MD | 380,699 | 12,168 | 3,032 | 767 | 1,314 | 2,043 | 5,012 | 8,370 | 2.2\% | 41.2\% | 919 | 763 | 785 | 697 | 2,698 | 5,862 | 322 |
| ME | 55,317 | 1,364 | 378 | 110 | 114 | 139 | 623 | 877 | 1.6\% | 45.7\% | 83 | 52 | 34 | 51 | 160 | 380 | 34 |
| MI | 565,370 | 11,419 | 4,126 | 1,019 | 1,298 | 1,653 | 3,323 | 6,274 | 1.1\% | 29.1\% | 785 | 623 | 512 | 599 | 1,789 | 4,308 | 384 |
| MN | 420,070 | 7,516 | 2,435 | 637 | 779 | 1,241 | 2,424 | 4,445 | 1.1\% | 32.3\% | 623 | 406 | 428 | 574 | 1,453 | 3,484 | 200 |
| MO | 314,398 | 6,709 | 2,458 | 607 | 718 | 956 | 1,970 | 3,644 | 1.2\% | 29.4\% | 590 | 344 | 301 | 335 | 1,039 | 2,609 | 131 |
| MS | 93,529 | 3,491 | 1,239 | 369 | 432 | 482 | 969 | 1,884 | 2.0\% | 27.8\% | 290 | 163 | 159 | 158 | 452 | 1,222 | 89 |
| MT | 67,820 | 980 | 368 | 83 | 96 | 131 | 302 | 529 | 0.8\% | 30.8\% | 87 | 56 | 59 | 47 | 145 | 394 | 16 |
| NC | 546,156 | 12,511 | 4,194 | 1,022 | 1,353 | 1,743 | 4,199 | 7,296 | 1.3\% | 33.6\% | 1,098 | 674 | 633 | 681 | 2,356 | 5,442 | 108 |
| ND | 33,160 | 568 | 165 | 35 | 56 | 103 | 209 | 368 | 1.1\% | 36.8\% | 47 | 39 | 27 | 33 | 110 | 256 | 15 |
| NE | 118,471 | 2,039 | 714 | 185 | 256 | 316 | 568 | 1,140 | 1.0\% | 27.9\% | 182 | 117 | 96 | 118 | 310 | 823 | 10 |
| NH | 82,088 | 1,664 | 576 | 133 | 187 | 233 | 535 | 955 | 1.2\% | 32.2\% | 125 | 89 | 90 | 88 | 267 | 659 | 35 |
| NJ | 521,219 | 19,292 | 4,588 | 1,283 | 1,871 | 2,765 | 8,785 | 13,422 | 2.6\% | 45.5\% | 1,423 | 1,011 | 973 | 996 | 4,539 | 8,942 | 382 |
| NM | 105,400 | 2,956 | 918 | 236 | 299 | 430 | 1,073 | 1,802 | 1.7\% | 36.3\% | 236 | 139 | 150 | 178 | 598 | 1,301 | 74 |
| NV | 205,473 | 6,375 | 1,280 | 368 | 571 | 1,081 | 3,075 | 4,727 | 2.3\% | 48.2\% | 494 | 301 | 358 | 469 | 1,804 | 3,426 | 33 |
| NY | 724,966 | 29,744 | 6,866 | 1,754 | 2,653 | 3,961 | 14,510 | 21,124 | 2.9\% | 48.8\% | 1,980 | 1,632 | 1,431 | 1,552 | 7,367 | 13,962 | 422 |
| OH | 501,069 | 13,818 | 4,767 | 1,266 | 1,575 | 1,787 | 4,423 | 7,790 | 1.6\% | 32.0\% | 837 | 604 | 486 | 671 | 1,820 | 4,418 | 228 |
| OK | 146,684 | 4,388 | 1,347 | 330 | 436 | 664 | 1,611 | 2,712 | 1.8\% | 36.7\% | 356 | 246 | 223 | 254 | 868 | 1,947 | 76 |
| OR | 287,322 | 5,377 | 1,522 | 405 | 541 | 793 | 2,116 | 3,450 | 1.2\% | 39.4\% | 603 | 307 | 289 | 381 | 1,360 | 2,940 | 44 |
| PA | 599,583 | 16,815 | 5,310 | 1,365 | 1,642 | 2,271 | 6,227 | 10,143 | 1.7\% | 37.0\% | 1,238 | 731 | 718 | 824 | 2,874 | 6,385 | 289 |
| RI | 58,445 | 1,511 | 467 | 110 | 139 | 210 | 585 | 935 | 1.6\% | 38.7\% | 93 | 77 | 83 | 93 | 328 | 674 | 29 |
| SC | 268,856 | 6,758 | 2,202 | 553 | 732 | 937 | 2,334 | 4,003 | 1.5\% | 34.5\% | 623 | 327 | 313 | 365 | 1,184 | 2,812 | 65 |
| SD | 50,207 | 704 | 263 | 58 | 70 | 93 | 220 | 383 | 0.8\% | 31.3\% | 51 | 31 | 25 | 42 | 116 | 265 | 12 |
| TN | 303,242 | 6,772 | 2,491 | 595 | 734 | 1,002 | 1,950 | 3,687 | 1.2\% | 28.8\% | 619 | 327 | 330 | 353 | 1,145 | 2,774 | 64 |
| TX | 1,264,038 | 38,579 | 11,293 | 3,015 | 4,226 | 6,103 | 13,942 | 24,272 | 1.9\% | 36.1\% | 3,783 | 2,374 | 2,244 | 2,495 | 8,693 | 19,589 | 150 |
| UT | 238,799 | 3,505 | 1,264 | 287 | 399 | 467 | 1,088 | 1,954 | 0.8\% | 31.0\% | 379 | 187 | 171 | 206 | 621 | 1,564 | 2 |
| VA | 499,720 | 11,578 | 3,326 | 806 | 1,175 | 1,848 | 4,423 | 7,446 | 1.5\% | 38.2\% | 896 | 686 | 642 | 677 | 2,645 | 5,546 | 96 |
| VT | 28,264 | 693 | 217 | 49 | 90 | 90 | 247 | 427 | 1.5\% | 35.6\% | 47 | 26 | 26 | 38 | 105 | 242 | 43 |
| WA | 543,631 | 9,519 | 2,828 | 560 | 932 | 1,593 | 3,606 | 6,131 | 1.1\% | 37.9\% | 765 | 593 | 542 | 673 | 2,256 | 4,829 | 54 |
| WI | 405,945 | 5,858 | 2,156 | 577 | 712 | 792 | 1,621 | 3,129 | 0.8\% | 27.7\% | 443 | 299 | 224 | 290 | 726 | 1,982 | 117 |
| WV | 47,284 | 1,624 | 644 | 168 | 172 | 194 | 446 | 814 | 1.7\% | 27.5\% | 113 | 70 | 61 | 73 | 176 | 493 | 69 |
| WY | 34,741 | 605 | 236 | 72 | 68 | 75 | 154 | 297 | 0.9\% | 25.5\% | 62 | 41 | 20 | 32 | 70 | 225 | 30 |
| Other ${ }^{2}$ | 87,172 | 4,782 | 1,416 | 381 | 531 | 523 | 1,931 | 2,985 | 3.4\% | 40.4\% | 183 | 168 | 326 | 96 | 1,329 | 2,102 | 575 |
| Total | 17,461,134 | 450,782 | 134,095 | 34,197 | 46,596 | 66,717 | 169,177 | 282,536 | 1.6\% | 37.5\% | 38,476 | 24,889 | 22,908 | 25,507 | 94,513 | 206,293 | 6,554 |

Conventional Delinquency Subset: Excludes government, current month MBS liquidations, and loans with current month missing or erroneous performance data
${ }^{2}$ Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.
${ }^{3}$ May include a small volume of REO properties associated with a specific reverse mortgage transaction.

Freddie Mac Single-Family Book Profile - As of September 30, 2021

| State | Total Loan Count | Delinquent Loans (DLQ) |  |  |  |  |  |  |  |  | Loans in Forbearance Plan |  |  |  |  |  | REO Inventory |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Total | $\begin{gathered} \text { 30-59 Days } \\ \text { DLQ }^{1} \end{gathered}$ | $\begin{aligned} & \text { 60-89 Days } \\ & \text { DLQ } \end{aligned}$ | 90-179 Days DLQ | $\begin{gathered} \text { 180-364 } \\ \text { Days } \\ \text { DLQ } \end{gathered}$ | 365+ <br> Days <br> DLQ | Serious Delinquent (90+ FC In) | Serious Delinquent (90+ FC In) Rates | \% of DLQ Loans $>=365$ Days DLQ | $\begin{aligned} & 30-89 \\ & \text { Days } \end{aligned}$ | $\begin{gathered} 90-179 \\ \text { Days } \end{gathered}$ | $\begin{gathered} \text { 180-269 } \\ \text { Days } \end{gathered}$ | $\begin{gathered} 270-364 \\ \text { Days } \end{gathered}$ | $\begin{aligned} & 365+ \\ & \text { Days } \end{aligned}$ | Total |  |
| AK | 25,922 | 614 | 197 | 43 | 57 | 104 | 213 | 374 | 1.4\% | 34.7\% | 34 | 35 | 27 | 43 | 109 | 248 | 8 |
| AL | 137,551 | 3,792 | 1,427 | 386 | 422 | 492 | 1,065 | 1,980 | 1.4\% | 28.1\% | 222 | 182 | 131 | 140 | 395 | 1,070 | 27 |
| AR | 82,294 | 1,964 | 735 | 181 | 199 | 285 | 564 | 1,048 | 1.3\% | 28.7\% | 125 | 95 | 77 | 102 | 255 | 654 | 18 |
| AZ | 362,787 | 5,927 | 2,054 | 463 | 729 | 854 | 1,827 | 3,410 | 0.9\% | 30.8\% | 404 | 391 | 254 | 305 | 960 | 2,314 | 4 |
| CA | 1,568,973 | 32,886 | 9,354 | 2,261 | 3,291 | 5,158 | 12,822 | 21,271 | 1.4\% | 39.0\% | 1,970 | 1,989 | 1,599 | 1,791 | 6,932 | 14,281 | 31 |
| CO | 311,590 | 4,970 | 1,654 | 367 | 544 | 812 | 1,593 | 2,949 | 0.9\% | 32.1\% | 336 | 324 | 259 | 307 | 899 | 2,125 | 2 |
| CT | 153,975 | 4,326 | 1,212 | 326 | 384 | 650 | 1,754 | 2,788 | 1.8\% | 40.5\% | 224 | 203 | 189 | 198 | 740 | 1,554 | 39 |
| DC | 30,893 | 1,088 | 193 | 77 | 130 | 184 | 504 | 818 | 2.6\% | 46.3\% | 52 | 85 | 69 | 69 | 255 | 530 |  |
| DE | 50,577 | 1,176 | 367 | 99 | 122 | 179 | 409 | 710 | 1.4\% | 34.8\% | 46 | 62 | 53 | 64 | 156 | 381 | 6 |
| FL | 827,712 | 22,980 | 6,135 | 1,677 | 2,325 | 3,489 | 9,354 | 15,169 | 1.8\% | 40.7\% | 1,387 | 1,238 | 963 | 1,047 | 4,383 | 9,018 | 51 |
| GA | 400,610 | 11,587 | 3,737 | 954 | 1,248 | 1,691 | 3,957 | 6,896 | 1.7\% | 34.2\% | 736 | 657 | 496 | 515 | 2,045 | 4,449 | 12 |
| HI | 39,349 | 1,334 | 223 | 53 | 115 | 236 | 707 | 1,058 | 2.7\% | 53.0\% | 56 | 69 | 55 | 79 | 368 | 627 | 24 |
| IA | 108,971 | 1,928 | 768 | 181 | 205 | 272 | 502 | 979 | 0.9\% | 26.0\% | 91 | 93 | 70 | 79 | 184 | 517 | 15 |
| ID | 79,315 | 1,252 | 515 | 115 | 103 | 172 | 347 | 622 | 0.8\% | 27.7\% | 77 | 54 | 30 | 65 | 206 | 432 | 3 |
| IL | 607,935 | 17,461 | 4,730 | 1,307 | 1,821 | 3,173 | 6,430 | 11,428 | 1.9\% | 36.8\% | 842 | 860 | 718 | 1,102 | 2,661 | 6,183 | 209 |
| IN | 303,526 | 6,296 | 2,609 | 627 | 668 | 814 | 1,578 | 3,061 | 1.0\% | 25.1\% | 311 | 267 | 218 | 237 | 537 | 1,570 | 39 |
| KS | 105,711 | 2,219 | 845 | 206 | 250 | 334 | 584 | 1,168 | 1.1\% | 26.3\% | 129 | 111 | 78 | 122 | 297 | 737 | 19 |
| KY | 165,294 | 3,174 | 1,208 | 317 | 352 | 442 | 855 | 1,649 | 1.0\% | 26.9\% | 174 | 127 | 125 | 130 | 316 | 872 | 21 |
| LA | 123,927 | 5,969 | 2,722 | 489 | 517 | 686 | 1,555 | 2,758 | 2.2\% | 26.1\% | 1,179 | 237 | 175 | 201 | 713 | 2,505 | 24 |
| MA | 320,892 | 6,838 | 2,382 | 522 | 705 | 983 | 2,246 | 3,934 | 1.2\% | 32.8\% | 291 | 364 | 260 | 313 | 1,137 | 2,365 | 36 |
| MD | 302,813 | 8,983 | 2,374 | 659 | 981 | 1,500 | 3,469 | 5,950 | 2.0\% | 38.6\% | 437 | 496 | 460 | 459 | 1,593 | 3,445 | 93 |
| ME | 54,745 | 1,054 | 375 | 78 | 106 | 135 | 360 | 601 | 1.1\% | 34.2\% | 43 | 40 | 45 | 46 | 107 | 281 | 10 |
| MI | 455,021 | 9,159 | 3,544 | 891 | 1,017 | 1,259 | 2,448 | 4,724 | 1.0\% | 26.7\% | 441 | 469 | 289 | 419 | 1,075 | 2,693 | 89 |
| MN | 305,378 | 5,605 | 1,884 | 453 | 614 | 864 | 1,790 | 3,268 | 1.1\% | 31.9\% | 268 | 295 | 218 | 334 | 879 | 1,994 | 41 |
| MO | 259,075 | 5,404 | 1,992 | 538 | 586 | 752 | 1,536 | 2,875 | 1.1\% | 28.4\% | 343 | 273 | 181 | 221 | 733 | 1,751 | 24 |
| MS | 46,201 | 1,694 | 633 | 149 | 193 | 271 | 448 | 912 | 2.0\% | 26.4\% | 124 | 83 | 57 | 81 | 202 | 547 | 13 |
| MT | 42,417 | 663 | 235 | 54 | 68 | 114 | 192 | 374 | 0.9\% | 29.0\% | 43 | 25 | 30 | 38 | 106 | 242 | 6 |
| NC | 406,171 | 9,015 | 3,185 | 821 | 943 | 1,224 | 2,842 | 5,009 | 1.2\% | 31.5\% | 489 | 466 | 316 | 351 | 1,372 | 2,994 | 25 |
| ND | 27,507 | 466 | 128 | 37 | 73 | 70 | 158 | 301 | 1.1\% | 33.9\% | 26 | 39 | 23 | 32 | 73 | 193 | 2 |
| NE | 61,301 | 1,057 | 412 | 98 | 108 | 180 | 259 | 547 | 0.9\% | 24.5\% | 63 | 64 | 49 | 65 | 111 | 352 | 1 |
| NH | 71,466 | 1,334 | 498 | 126 | 139 | 179 | 392 | 710 | 1.0\% | 29.4\% | 60 | 66 | 49 | 58 | 168 | 401 | 7 |
| NJ | 384,423 | 12,976 | 3,271 | 902 | 1,315 | 1,869 | 5,619 | 8,803 | 2.3\% | 43.3\% | 673 | 665 | 536 | 559 | 2,553 | 4,986 | 46 |
| NM | 62,193 | 1,641 | 550 | 133 | 137 | 255 | 566 | 958 | 1.5\% | 34.5\% | 99 | 67 | 58 | 87 | 279 | 590 | 19 |
| NV | 134,052 | 3,567 | 833 | 239 | 277 | 604 | 1,614 | 2,495 | 1.9\% | 45.2\% | 197 | 158 | 149 | 209 | 743 | 1,456 | 4 |
| NY | 516,503 | 20,712 | 5,023 | 1,465 | 2,028 | 2,790 | 9,406 | 14,227 | 2.8\% | 45.4\% | 1,013 | 1,007 | 843 | 947 | 4,025 | 7,835 | 91 |
| OH | 500,172 | 10,268 | 3,682 | 1,003 | 1,140 | 1,400 | 3,043 | 5,585 | 1.1\% | 29.6\% | 465 | 430 | 290 | 381 | 1,054 | 2,620 | 87 |
| OK | 103,570 | 2,850 | 989 | 277 | 289 | 438 | 857 | 1,584 | 1.5\% | 30.1\% | 212 | 153 | 114 | 173 | 373 | 1,025 | 13 |
| OR | 215,782 | 3,912 | 1,130 | 310 | 383 | 561 | 1,528 | 2,472 | 1.1\% | 39.1\% | 342 | 225 | 160 | 221 | 792 | 1,740 | 7 |
| PA | 439,982 | 11,380 | 3,781 | 1,019 | 1,153 | 1,545 | 3,882 | 6,580 | 1.5\% | 34.1\% | 505 | 520 | 377 | 481 | 1,510 | 3,393 | 61 |
| RI | 44,358 | 1,029 | 346 | 85 | 110 | 147 | 341 | 598 | 1.3\% | 33.1\% | 48 | 52 | 42 | 48 | 128 | 318 | 7 |
| SC | 196,527 | 4,825 | 1,716 | 454 | 526 | 696 | 1,433 | 2,655 | 1.4\% | 29.7\% | 308 | 249 | 180 | 239 | 653 | 1,629 | 16 |
| SD | 23,022 | 354 | 156 | 20 | 41 | 57 | 80 | 178 | 0.8\% | 22.6\% | 17 | 16 | 15 | 15 | 40 | 103 | 4 |
| TN | 227,346 | 4,666 | 1,703 | 474 | 520 | 684 | 1,285 | 2,489 | 1.1\% | 27.5\% | 283 | 260 | 200 | 216 | 641 | 1,600 | 7 |
| TX | 856,500 | 23,560 | 7,632 | 2,017 | 2,568 | 3,668 | 7,675 | 13,911 | 1.6\% | 32.6\% | 1,801 | 1,542 | 1,108 | 1,266 | 4,268 | 9,985 | 25 |
| UT | 178,219 | 2,606 | 1,038 | 236 | 265 | 374 | 693 | 1,332 | 0.7\% | 26.6\% | 196 | 129 | 122 | 123 | 351 | 921 | 1 |
| VA | 392,755 | 8,262 | 2,495 | 680 | 878 | 1,299 | 2,910 | 5,087 | 1.3\% | 35.2\% | 497 | 473 | 382 | 437 | 1,509 | 3,298 | 23 |
| VT | 33,104 | 562 | 184 | 44 | 77 | 70 | 187 | 334 | 1.0\% | 33.3\% | 24 | 16 | 20 | 30 | 66 | 156 | 11 |
| WA | 366,564 | 5,953 | 1,775 | 402 | 603 | 962 | 2,211 | 3,776 | 1.0\% | 37.1\% | 347 | 352 | 286 | 393 | 1,135 | 2,513 | 11 |
| WI | 237,807 | 3,901 | 1,449 | 408 | 429 | 498 | 1,117 | 2,045 | 0.9\% | 28.6\% | 188 | 182 | 117 | 140 | 432 | 1,059 | 17 |
| WV | 39,574 | 1,286 | 558 | 122 | 111 | 147 | 348 | 606 | 1.5\% | 27.1\% | 67 | 52 | 31 | 46 | 122 | 318 | 17 |
| WY | 17,855 | 341 | 110 | 28 | 43 | 54 | 106 | 203 | 1.1\% | 31.1\% | 31 | 26 | 13 | 17 | 60 | 147 | 5 |
| Other ${ }^{2}$ | 33,815 | 3,030 | 950 | 226 | 582 | 329 | 943 | 1,855 | 5.5\% | 31.1\% | 127 | 44 | 30 | 44 | 454 | 699 | 76 |
| Total | 12,844,022 | 309,896 | 97,698 | 25,099 | 32,490 | 46,005 | 108,604 | 187,114 | 1.5\% | 35.0\% | 18,463 | 16,377 | 12,636 | 15,085 | 51,155 | 113,716 | 1,447 |

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

Enterprises Foreclosure Prevention Actions by State - September 30, 2021

|  | 2020 |  |  |  |  |  |  | YTD-2021 |  |  |  |  |  |  | Conservatorship to Date ${ }^{1}$ |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| State | Repayment Plans | Forbearance Plans | Loan Modifications | Payment Deferral | Other 2 | $\begin{array}{\|c\|} \hline \text { Short Sales } \\ \text { \& Deeds-in- } \\ \text { lieu } \end{array}$ | Total | $\begin{array}{\|c\|} \text { Repayment } \\ \text { Plans } \end{array}$ | Forbearance Plans | Loan Modifications | Payment Deferral | Other ${ }^{2}$ | Short Sales \& Deeds-inlieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Payment Deferral | Other ${ }^{2}$ | Short Sales \& Deeds-inlieu | Total |
| AK | 37 | 1,247 | 54 | 859 |  | 6 | 2,203 | 24 | 309 | 50 | 604 |  | 2 | 989 | 1,458 | 1,800 | 1,773 | 1,463 | 48 | 251 | 6,793 |
| AL | 372 | 5,580 | 723 | 3,894 | 16 | 29 | 10,614 | 146 | 1,857 | 465 | 3,568 | 4 | 19 | 6,059 | 20,725 | 10,151 | 27,662 | 7,462 | 1,182 | 3,115 | 70,297 |
| AR | 160 | 2,549 | 377 | 1,844 | 5 | 14 | 4,949 | 69 | 949 | 238 | 1,888 | 6 | 9 | 3,159 | 7,940 | 4,664 | 10,962 | 3,732 | 478 | 2,037 | 29,813 |
| AZ | 579 | 15,191 | 1,092 | 9,305 | 6 | 26 | 26,199 | 196 | 4,137 | 1,049 | 9,054 | 1 | 2 | 14,439 | 19,924 | 25,849 | 77,425 | 18,359 | 1,394 | 46,771 | 189,722 |
| CA | 2,183 | 109,514 | 4,307 | 57,565 | 46 | 130 | 173,745 | 826 | 23,097 | 4,966 | 51,463 | 36 | 47 | 80,435 | 72,469 | 161,271 | 300,712 | 109,028 | 3,240 | 107,745 | 754,465 |
| co | 355 | 15,256 | 701 | 9,296 | 5 | 9 | 25,622 | 154 | 3,610 | 860 | 7,972 | 1 | 3 | 12,600 | 15,045 | 21,795 | 30,231 | 17,268 | 713 | 7,761 | 92,813 |
| CT | 302 | 8,482 | 926 | 6,655 | 14 | 161 | 16,540 | 104 | 2,430 | 733 | 5,664 | 6 | 67 | 9,004 | 12,402 | 13,619 | 36,969 | 12,319 | 609 | 7,109 | 83,027 |
| DC | 50 | 1,486 | 126 | 959 | 1 | 13 | 2,635 | 22 | 574 | 128 | 1,177 | 3 | 2 | 1,906 | 2,187 | 2,612 | 5,628 | 2,136 | 125 | 734 | 13,422 |
| DE | 83 | 2,053 | 223 | 1,358 | 2 | 33 | 3,752 | 33 | 584 | 179 | 1,228 | 3 | 19 | 2,046 | 4,019 | 3,293 | 10,606 | 2,586 | 215 | 2,275 | 22,993 |
| FL | 1,628 | 61,284 | 3,980 | 40,988 | 81 | 388 | 108,349 | 619 | 15,927 | 4,404 | 35,532 | 33 | 171 | 56,686 | 63,239 | 125,941 | 301,737 | 76,520 | 4,977 | 146,462 | 718,875 |
| GA | 912 | 22,754 | 1,823 | 15,394 | 23 | 55 | 40,961 | 311 | 6,471 | 1,637 | 14,456 | 10 | 26 | 22,911 | 39,511 | 39,821 | 103,898 | 29,850 | 2,595 | 17,417 | 233,093 |
| HI | 68 | 3,940 | 151 | 1,527 | 6 | 12 | 5,704 | 71 | 1,178 | 202 | 2,409 | 4 | 2 | 3,866 | 3,397 | 6,069 | 8,452 | 3,936 | 99 | 2,449 | 24,402 |
| IA | 242 | 2,298 | 437 | 1,640 | 4 | 25 | 4,646 | 117 | 929 | 234 | 1,737 | 4 | 9 | 3,030 | 9,647 | 4,494 | 14,530 | 3,377 | 681 | 2,325 | 35,054 |
| ID | 92 | 2,912 | 182 | 1,673 | 1 | 3 | 4,863 | 40 | 848 | 157 | 1,524 | 2 | 3 | 2,574 | 5,401 | 4,945 | 11,254 | 3,197 | 272 | 5,783 | 30,852 |
| IL | 1,082 | 24,706 | 2,848 | 16,026 | 32 | 552 | 45,246 | 513 | 8,099 | 2,314 | 17,512 | 20 | 303 | 28,761 | 41,823 | 44,123 | 141,116 | 33,538 | 2,550 | 43,472 | 306,622 |
| IN | 592 | 7,343 | 1,028 | 4,930 | 21 | 55 | 13,969 | 296 | 2,476 | 741 | 4,985 | 8 | 25 | 8,531 | 28,566 | 13,200 | 41,106 | 9,915 | 2,213 | 6,972 | 101,972 |
| KS | 210 | 2,704 | 337 | 2,062 | 5 | 30 | 5,348 | 67 | 941 | 254 | 2,061 | 2 | 7 | 3,332 | 8,997 | 4,691 | 11,394 | 4,123 | 480 | 2,175 | 31,860 |
| KY | 233 | 3,752 | 451 | 2,542 | 7 | 33 | 7,018 | 118 | 1,334 | 328 | 2,592 | 10 | 12 | 4,394 | 12,908 | 6,698 | 17,311 | 5,134 | 614 | 2,866 | 45,531 |
| LA | 518 | 9,090 | 873 | 5,515 | 9 | 48 | 16,053 | 264 | 2,820 | 683 | 5,772 | 7 | 22 | 9,568 | 18,335 | 16,035 | 26,843 | 11,287 | 1,195 | 2,401 | 76,096 |
| MA | 386 | 11,807 | 1,141 | 8,502 | 20 | 46 | 21,902 | 133 | 3,354 | 783 | 8,575 | 11 | 17 | 12,873 | 20,530 | 20,409 | 61,033 | 17,077 | 1,219 | 10,787 | 131,056 |
| MD | 612 | 15,068 | 1,544 | 9,892 | 19 | 268 | 27,403 | 205 | 4,707 | 1,458 | 10,075 | 8 | 105 | 16,558 | 25,094 | 25,926 | 79,713 | 19,967 | 1,395 | 18,339 | 170,435 |
| ME | 104 | 1,725 | 184 | 1,403 | 2 | 32 | 3,450 | 32 | 481 | 153 | 1,126 | - | 18 | 1,810 | 4,969 | 2,929 | 9,982 | 2,529 | 292 | 2,511 | 23,213 |
| MI | 1,000 | 19,597 | 1,639 | 11,060 | 18 | 67 | 33,381 | 451 | 4,581 | 1,345 | 9,328 | 9 | 37 | 15,751 | 40,640 | 32,377 | 83,481 | 20,388 | 6,345 | 30,417 | 213,648 |
| MN | 486 | 9,053 | 1,009 | 7,564 | 8 | 24 | 18,144 | 195 | 2,666 | 768 | 6,770 | 2 | 17 | 10,418 | 17,827 | 15,318 | 43,061 | 14,334 | 1,017 | 11,620 | 103,178 |
| MO | 455 | 7,271 | 806 | 5,246 | 10 | 92 | 13,880 | 189 | 2,388 | 619 | 5,003 | 9 | 39 | 8,247 | 22,361 | 13,076 | 34,514 | 10,249 | 1,452 | 7,036 | 88,688 |
| MS | 242 | 2,576 | 373 | 2,055 | 6 | 22 | 5,274 | 95 | 751 | 227 | 1,957 | 2 | 13 | 3,045 | 9,366 | 4,704 | 13,906 | 4,012 | 596 | 1,606 | 34,190 |
| MT | 67 | 1,585 | 123 | 1,049 | 1 | 3 | 2,828 | 28 | 397 | 102 | 899 |  | 4 | 1,430 | 2,647 | 2,369 | 4,411 | 1,948 | 106 | 914 | 12,395 |
| NC | 771 | 17,324 | 1,456 | 11,552 | 13 | 54 | 31,170 | 256 | 5,070 | 1,103 | 10,406 | 7 | 22 | 16,864 | 35,077 | 32,282 | 68,038 | 21,958 | 1,759 | 8,984 | 168,098 |
| ND | 30 | 628 | 69 | 590 |  | 8 | 1,325 | 24 | 274 | 54 | 599 |  | 5 | 956 | 760 | 1,086 | 1,083 | 1,189 | 63 | 164 | 4,345 |
| NE | 118 | 1,754 | 283 | 1,611 | 9 | 12 | 3,787 | 44 | 550 | 154 | 1,502 | 3 | 6 | 2,259 | 4,369 | 2,930 | 6,796 | 3,113 | 343 | 1,011 | 18,562 |
| NH | 93 | 2,321 | 261 | 1,613 | 3 | 13 | 4,304 | 36 | 580 | 154 | 1,418 |  | 6 | 2,194 | 5,718 | 4,002 | 12,439 | 3,031 | 270 | 2,461 | 27,922 |
| NJ | 831 | 30,526 | 2,315 | 22,791 | 30 | 325 | 56,818 | 312 | 7,095 | 2,121 | 16,911 | 18 | 179 | 26,636 | 30,889 | 46,188 | 111,004 | 39,702 | 1,633 | 24,695 | 254,110 |
| NM | 181 | 3,127 | 279 | 1,869 | 5 | 24 | 5,485 | 106 | 998 | 250 | 2,046 | 6 | 4 | 3,410 | 6,268 | 5,135 | 12,629 | 3,915 | 290 | 3,237 | 31,474 |
| NV | 255 | 12,035 | 537 | 6,463 | 30 | 40 | 19,360 | 94 | 2,882 | 815 | 6,682 | 26 | 23 | 10,522 | 7,396 | 18,150 | 42,074 | 13,145 | 614 | 34,030 | 115,410 |
| NY | 1,010 | 42,096 | 2,738 | 30,277 | 77 | 231 | 76,429 | 483 | 9,602 | 2,576 | 23,722 | 48 | 151 | 36,582 | 40,338 | 62,216 | 128,686 | 53,999 | 2,235 | 15,717 | 303,192 |
| OH | 1,013 | 13,561 | 2,000 | 9,413 | 36 | 171 | 26,194 | 377 | 4,048 | 1,688 | 10,037 | 20 | 64 | 16,234 | 39,159 | 23,768 | 80,163 | 19,450 | 3,963 | 15,999 | 182,503 |
| OK | 248 | 3,914 | 495 | 2,241 | 10 | 34 | 6,942 | 90 | 1,511 | 294 | 2,775 | 5 | 22 | 4,697 | 10,343 | 6,654 | 12,926 | 5,016 | 611 | 1,886 | 37,436 |
| OR | 210 | 9,051 | 487 | 5,473 | 6 | 8 | 15,235 | 86 | 2,564 | 476 | 5,663 | , | 4 | 8,795 | 9,592 | 14,608 | 28,309 | 11,136 | 485 | 10,671 | 74,801 |
| PA | 1,075 | 21,477 | 2,047 | 15,406 | 51 | 152 | 40,208 | 374 | 5,605 | 1,480 | 11,994 | 10 | 71 | 19,534 | 43,315 | 33,808 | 85,129 | 27,400 | 2,218 | 11,446 | 203,316 |
| RI | 85 | 1,667 | 249 | 1,102 | 7 | 13 | 3,123 | 41 | 523 | 168 | 1,139 | 3 | 4 | 1,878 | 3,954 | 3,220 | 11,806 | 2,241 | 241 | 2,890 | 24,352 |
| SC | 399 | 8,442 | 856 | 5,549 | 11 | 43 | 15,300 | 129 | 2,356 | 658 | 5,173 | 3 | 15 | 8,334 | 18,074 | 15,118 | 37,949 | 10,722 | 1,114 | 7,644 | 90,621 |
| SD | 48 | 787 | 82 | 488 |  | 2 | 1,407 | 19 | 232 | 43 | 408 | 1 | 2 | 705 | 1,347 | 1,229 | 1,987 | 896 | 95 | 272 | 5,826 |
| TN | 386 | 9,159 | 691 | 5,878 | 9 | 11 | 16,134 | 141 | 2,487 | 533 | 5,599 | 4 | 11 | 8,775 | 20,277 | 14,766 | 30,819 | 11,477 | 1,111 | 4,150 | 82,600 |
| TX | 2,052 | 53,114 | 3,577 | 35,985 | 39 | 96 | 94,863 | 835 | 16,517 | 4,150 | 35,515 | 12 | 55 | 57,084 | 75,184 | 92,751 | 101,035 | 71,500 | 3,894 | 8,318 | 352,682 |
| UT | 238 | 6,047 | 418 | 4,162 | 2 | 12 | 10,879 | 78 | 1,608 | 399 | 3,599 |  | 1 | 5,685 | 9,841 | 9,629 | 21,951 | 7,761 | 395 | 7,994 | 57,571 |
| VA | 627 | 16,218 | 1,238 | 10,869 | 18 | 100 | 29,070 | 222 | 4,501 | 1,203 | 9,971 | 6 | 34 | 15,937 | 24,844 | 25,826 | 56,737 | 20,840 | 1,167 | 14,265 | 143,678 |
| VT | 63 | 1,103 | 106 | 779 | 1 | 11 | 2,063 | 25 | 325 | 73 | 577 | 2 | 5 | 1,007 | 2,438 | 1,752 | 3,943 | 1,356 | 135 | 496 | 10,120 |
| WA | 424 | 15,603 | 758 | 8,989 | 9 | 30 | 25,813 | 144 | 4,197 | 799 | 8,929 | 7 | 8 | 14,084 | 19,013 | 24,070 | 51,653 | 17,918 | 886 | 18,966 | 132,506 |
| WI | 441 | 5,668 | 805 | 5,148 | 4 | 69 | 12,135 | 258 | 1,753 | 582 | 4,442 | 1 | 15 | 7,051 | 15,901 | 10,176 | 33,361 | 9,590 | 897 | 6,889 | 76,814 |
| wv | 91 | 1,054 | 204 | 681 | 4 | 19 | 2,053 | 46 | 419 | 145 | 939 |  | 9 | 1,558 | 5,013 | 2,239 | 6,763 | 1,620 | 234 | 929 | 16,799 |
| WY | 31 | 695 | 74 | 522 | 1 | 7 | 1,330 | 14 | 213 | 71 | 549 |  | 4 | 851 | 1,438 | 1,122 | 2,005 | 1,071 | 61 | 385 | 6,082 |
| Other ${ }^{3}$ | 112 | 5,532 | 338 | 6,303 | 211 | 76 | 12,572 | 123 | 1,212 | 432 | 3,854 | 469 | 51 | 6,141 | 4,763 | 20,222 | 24,700 | 10,157 | 2,271 | 801 | 62,914 |
| Total | 23,882 | 653,726 | 49,821 | 426,557 | 954 | 3,737 | 1,158,677 | 9,675 | 175,017 | 45,498 | 389,380 | 854 | 1,771 | 622,195 | 966,736 | 1,101,129 | 2,483,700 | 815,937 | 63,087 | 697,650 | 6,128,239 |

[^10]charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.
Consists of HomeSaver Advance (Fannie Mae), Payment Deferrals and Charge-offs-in-lieu.
onsists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

Fannie Mae Foreclosure Prevention Actions by State - September 30, 2021

| State | 2020 |  |  |  |  |  |  | YTD-2021 |  |  |  |  |  |  | Conservatorship to Date ${ }^{1}$ |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Repayment Plans | Forbearance Plans | Loan Modifications | Payment Deferral | Other 2 | $\begin{aligned} & \text { Short Sales } \\ & \text { \& Deeds-in- } \end{aligned}$ Iieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Payment Deferral | Other ${ }^{2}$ | $\begin{array}{\|c\|} \text { Short Sales } \\ \text { \& Deeds-in- } \\ \text { lieu } \end{array}$ | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Payment Deferral | Other ${ }^{2}$ | $\begin{array}{\|c\|} \text { Short Sales } \\ \text { \& Deeds-in- } \\ \text { lieu } \end{array}$ | Total |
| AK | 26 | 785 | 35 | 534 |  | 4 | 1,384 | 16 | 137 | 28 | 347 |  | 2 | 530 | 1,221 | 1,030 | 1,131 | 881 | 44 | 175 | 4,482 |
| AL | 250 | 3,652 | 477 | 2,465 | 11 | 26 | 6,881 | 96 | 990 | 311 | 2,306 | 4 | 15 | 3,722 | 16,609 | 6,343 | 19,433 | 4,771 | 1,045 | 2,309 | 50,510 |
| AR | 101 | 1,558 | 246 | 1,126 | 4 | 10 | 3,045 | 52 | 438 | 148 | 1,132 | 4 | 4 | 1,778 | 6,314 | 2,779 | 7,481 | 2,258 | 437 | 1,387 | 20,656 |
| AZ | 387 | 10,121 | 756 | 5,838 | 5 | 17 | 17,124 | 129 | 2,138 | 732 | 5,807 | 1 | 1 | 8,808 | 14,993 | 15,270 | 49,890 | 11,645 | 1,320 | 27,715 | 120,833 |
| CA | 1,431 | 74,910 | 2,621 | 35,490 | 42 | 93 | 114,587 | 577 | 12,228 | 3,193 | 31,600 | 29 | 31 | 47,658 | 55,652 | 98,148 | 192,987 | 67,090 | 3,042 | 62,973 | 479,892 |
| CO | 217 | 10,309 | 452 | 5,595 | 5 | 8 | 16,586 | 108 | 1,768 | 558 | 4,871 |  | 2 | 7,307 | 11,961 | 13,614 | 19,676 | 10,466 | 678 | 4,904 | 61,299 |
| CT | 194 | 5,528 | 579 | 4,078 | 9 | 112 | 10,500 | 75 | 1,299 | 474 | 3,515 | 4 | 46 | 5,413 | 9,671 | 8,094 | 25,528 | 7,593 | 560 | 4,804 | 56,250 |
| DC | 34 | 939 | 78 | 594 | 1 | 8 | 1,654 | 15 | 265 | 75 | 752 | 3 | 2 | 1,112 | 1,733 | 1,486 | 3,831 | 1,346 | 112 | 460 | 8,968 |
| DE | 53 | 1,403 | 147 | 837 | 2 | 27 | 2,469 | 24 | 317 | 124 | 830 | 2 | 13 | 1,310 | 3,021 | 2,084 | 7,133 | 1,667 | 189 | 1,579 | 15,673 |
| FL | 1,019 | 39,951 | 2,510 | 25,645 | 63 | 269 | 69,457 | 418 | 8,188 | 3,055 | 22,796 | 25 | 120 | 34,602 | 49,131 | 73,198 | 202,767 | 48,441 | 4,272 | 93,995 | 471,804 |
| GA | 554 | 14,365 | 1,107 | 9,497 | 18 | 37 | 25,578 | 191 | 3,076 | 1,100 | 8,877 | 6 | 21 | 13,271 | 28,524 | 22,486 | 67,340 | 18,374 | 2,218 | 10,769 | 149,711 |
| Hi | 38 | 2,664 | 89 | 966 | 4 | 9 | 3,770 | 41 | 638 | 123 | 1,553 | 4 | 2 | 2,361 | 2,786 | 3,682 | 5,747 | 2,519 | 86 | 1,522 | 16,342 |
| IA | 161 | 1,483 | 290 | 1,049 | 4 | 19 | 3,006 | 78 | 522 | 160 | 1,081 | 3 | 6 | 1,850 | 7,538 | 2,723 | 9,808 | 2,130 | 593 | 1,622 | 24,414 |
| ID | 55 | 1,854 | 125 | 1,034 |  | 3 | 3,071 | 23 | 375 | 96 | 988 | 1 | 2 | 1,485 | 4,052 | 2,760 | 7,253 | 2,022 | 256 | 3,717 | 20,060 |
| IL | 659 | 14,325 | 1,730 | 8,950 | 24 | 367 | 26,055 | 343 | 3,951 | 1,381 | 9,995 | 11 | 192 | 15,873 | 30,668 | 22,717 | 89,461 | 18,945 | 2,005 | 27,551 | 191,347 |
| IN | 300 | 4,267 | 601 | 2,638 | 19 | 35 | 7,860 | 141 | 1,161 | 468 | 2,874 | 6 | 12 | 4,662 | 21,186 | 7,230 | 26,414 | 5,512 | 1,436 | 4,649 | 66,427 |
| KS | 110 | 1,563 | 181 | 1,208 | 3 | 24 | 3,089 | 27 | 402 | 162 | 1,149 | 2 | 6 | 1,748 | 6,583 | 2,548 | 7,285 | 2,357 | 421 | 1,496 | 20,690 |
| KY | 112 | 2,155 | 262 | 1,277 | 4 | 17 | 3,827 | 59 | 574 | 182 | 1,318 | 6 | , | 2,145 | 9,554 | 3,603 | 10,506 | 2,595 | 465 | 1,883 | 28,606 |
| LA | 375 | 6,098 | 573 | 3,309 | 8 | 33 | 10,396 | 206 | 1,532 | 468 | 3,599 | 5 | 14 | 5,824 | 14,630 | 10,435 | 19,133 | 6,908 | 1,096 | 1,669 | 53,871 |
| MA | 234 | 7,444 | 705 | 5,032 | 17 | 33 | 13,465 | 75 | 1,578 | 475 | 5,276 | 9 | 11 | 7,424 | 15,799 | 11,606 | 40,477 | 10,308 | 1,138 | 6,971 | 86,299 |
| MD | 377 | 9,467 | 1,000 | 6,045 | 14 | 187 | 17,090 | 132 | 2,365 | 950 | 6,269 | 8 | 74 | 9,798 | 18,711 | 14,501 | 52,222 | 12,314 | 1,257 | 11,651 | 110,656 |
| ME | 59 | 1,048 | 104 | 801 | 1 | 24 | 2,037 | 16 | 211 | 82 | 605 |  | 15 | 929 | 3,807 | 1,622 | 6,682 | 1,406 | 264 | 1,738 | 15,519 |
| MI | 599 | 12,200 | 1,000 | 6,087 | 13 | 43 | 19,942 | 259 | 2,137 | 845 | 5,456 | 7 | 26 | 8,730 | 31,482 | 18,320 | 53,352 | 11,543 | 2,903 | 19,606 | 137,206 |
| MN | 290 | 5,714 | 635 | 4,468 | 7 | 15 | 11,129 | 119 | 1,230 | 440 | 3,961 |  | 11 | 5,761 | 12,834 | 8,476 | 25,539 | 8,429 | 964 | 6,846 | 63,088 |
| MO | 255 | 4,371 | 490 | 3,108 | 9 | 56 | 8,289 | 120 | 1,004 | 355 | 2,889 | 5 | 22 | 4,395 | 16,903 | 7,200 | 22,280 | 5,997 | 1,200 | 4,527 | 58,107 |
| MS | 190 | 1,760 | 261 | 1,388 | 5 | 17 | 3,621 | 72 | 403 | 166 | 1,359 | 2 | 11 | 2,013 | 7,900 | 3,113 | 10,547 | 2,747 | 530 | 1,260 | 26,097 |
| MT | 41 | 1,029 | 84 | 672 |  | 3 | 1,829 | 19 | 193 | 63 | 576 |  | 3 | 854 | 2,051 | 1,447 | 2,963 | 1,248 | 103 | 628 | 8,440 |
| NC | 450 | 11,049 | 877 | 6,970 | 8 | 33 | 19,387 | 173 | 2,365 | 702 | 6,198 | 5 | 12 | 9,455 | 26,314 | 18,497 | 44,149 | 13,168 | 1,580 | 5,875 | 109,583 |
| ND | 18 | 350 | 45 | 281 |  | 8 | 702 | 7 | 92 | 31 | 331 |  | 3 | 464 | 559 | 548 | 699 | 612 | 51 | 109 | 2,578 |
| NE | 75 | 1,220 | 216 | 1,117 | 6 | 9 | 2,643 | 29 | 307 | 100 | 1,051 | 2 | 3 | 1,492 | 3,471 | 1,867 | 4,900 | 2,168 | 319 | 708 | 13,433 |
| NH | 54 | 1,484 | 164 | 937 | 3 | 9 | 2,651 | 23 | 271 | 94 | 854 |  | 3 | 1,245 | 4,290 | 2,245 | 7,993 | 1,791 | 253 | 1,573 | 18,145 |
| NJ | 514 | 20,285 | 1,467 | 13,958 | 24 | 232 | 36,480 | 219 | 3,784 | 1,451 | 10,502 | 15 | 131 | 16,102 | 23,836 | 27,956 | 75,935 | 24,460 | 1,406 | 16,484 | 170,077 |
| NM | 129 | 2,119 | 175 | 1,168 | 3 | 15 | 3,609 | 90 | 575 | 171 | 1,353 | 6 | 4 | 2,199 | 4,843 | 3,247 | 8,431 | 2,521 | 261 | 2,154 | 21,457 |
| NV | 159 | 8,440 | 356 | 4,255 | 22 | 31 | 13,263 | 70 | 1,612 | 604 | 4,460 | 20 | 15 | 6,781 | 5,771 | 11,358 | 26,800 | 8,715 | 550 | 20,642 | 73,836 |
| NY | 573 | 27,724 | 1,686 | 17,610 | 63 | 147 | 47,803 | 274 | 5,001 | 1,683 | 14,558 | 37 | 100 | 21,653 | 31,040 | 36,786 | 87,757 | 32,168 | 1,810 | 10,139 | 199,700 |
| OH | 637 | 7,959 | 1,271 | 5,152 | 22 | 115 | 15,156 | 223 | 1,897 | 1,028 | 5,884 | 12 | 43 | 9,087 | 29,537 | 13,152 | 52,052 | 11,036 | 2,295 | 10,984 | 119,056 |
| OK | 155 | 2,477 | 324 | 1,302 | 9 | 26 | 4,293 | 66 | 721 | 191 | 1,635 | 4 | 17 | 2,634 | 8,167 | 3,914 | 8,803 | 2,937 | 540 | 1,336 | 25,697 |
| OR | 129 | 5,965 | 289 | 3,186 | 5 | 5 | 9,579 | 61 | 1,318 | 295 | 3,268 | 2 | 3 | 4,947 | 7,309 | 8,715 | 18,269 | 6,454 | 440 | 6,518 | 47,705 |
| PA | 673 | 14,182 | 1,267 | 9,488 | 42 | 106 | 25,758 | 233 | 2,983 | 958 | 7,522 | 9 | 48 | 11,753 | 32,904 | 20,670 | 57,588 | 17,010 | 1,873 | 7,687 | 137,732 |
| RI | 49 | 1,028 | 157 | 640 | 5 | 8 | 1,887 | 26 | 243 | 116 | 707 | 3 | 2 | 1,097 | 2,883 | 1,771 | 7,719 | 1,347 | 213 | 1,876 | 15,809 |
| SC | 232 | 5,479 | 544 | 3,369 | 10 | 32 | 9,666 | 78 | 1,087 | 423 | 3,213 | 2 | 14 | 4,817 | 13,362 | 8,652 | 25,344 | 6,582 | 1,012 | 5,172 | 60,124 |
| SD | 34 | 537 | 52 | 327 |  | 2 | 952 | 15 | 133 | 33 | 264 | 1 | 2 | 448 | 1,007 | 776 | 1,359 | 591 | 87 | 216 | 4,036 |
| TN | 246 | 5,885 | 431 | 3,659 | 8 | 6 | 10,235 | 98 | 1,143 | 363 | 3,408 | 3 | 9 | 5,024 | 15,947 | 8,813 | 20,784 | 7,067 | 935 | 2,892 | 56,438 |
| TX | 1,306 | 34,316 | 2,343 | 21,944 | 33 | 63 | 60,005 | 593 | 8,589 | 2,955 | 21,955 | 11 | 36 | 34,139 | 59,251 | 57,360 | 68,918 | 43,899 | 3,654 | 5,711 | 238,793 |
| UT | 150 | 3,832 | 256 | 2,601 | 2 | 7 | 6,848 | 45 | 750 | 239 | 2,083 |  | 1 | 3,118 | 7,516 | 5,409 | 13,621 | 4,684 | 369 | 4,724 | 36,323 |
| VA | 418 | 10,434 | 754 | 6,690 | 17 | 59 | 18,372 | 147 | 2,158 | 762 | 6,038 | 6 | 23 | 9,134 | 18,434 | 15,005 | 36,926 | 12,728 | 1,093 | 9,138 | 93,324 |
| VT | 43 | 602 | 60 | 375 | 1 | 8 | 1,089 | 11 | 133 | 38 | 313 | 2 | 3 | 500 | 1,798 | 873 | 2,574 | 688 | 113 | 322 | 6,368 |
| WA | 245 | 10,538 | 466 | 5,511 | 7 | 18 | 16,785 | 82 | 2,192 | 502 | 5,544 | 5 | 5 | 8,330 | 14,459 | 14,525 | 33,849 | 11,055 | 793 | 11,955 | 86,636 |
| WI | 278 | 3,604 | 489 | 3,372 | 3 | 51 | 7,797 | 198 | 866 | 379 | 2,799 | 1 | 10 | 4,253 | 12,352 | 5,997 | 21,395 | 6,171 | 808 | 4,502 | 51,225 |
| wv | 59 | 607 | 118 | 390 | 3 | 13 | 1,190 | 32 | 198 | 89 | 522 | - | 6 | 847 | 3,792 | 1,198 | 4,069 | 912 | 201 | 587 | 10,759 |
| WY | 22 | 435 | 52 | 360 | 1 | 6 | 876 | 10 | 101 | 51 | 369 |  | 3 | 534 | 1,185 | 688 | 1,418 | 729 | 59 | 281 | 4,360 |
| Other ${ }^{3}$ | 93 | 3,861 | 235 | 4,724 | 209 | 57 | 9,179 | 77 | 636 | 276 | 3,070 | 469 | 39 | 4,567 | 3,601 | 12,252 | 17,265 | 7,794 | 2,247 | 655 | 43,814 |
| Total | 14,862 | 425,375 | 31,232 | 259,117 | 798 | 2,562 | 733,946 | 6,311 | 88,275 | 29,748 | 239,682 | 762 | 1,205 | 365,983 | 738,942 | 648,789 | 1,635,483 | 498,799 | 51,596 | 440,646 | 4,014,255 |
| ${ }^{1}$ 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 . <br> ${ }^{2}$ Consists of HomeSaver Advance (Fannie Mae), Payment Deferrals and Charge-offs-in-lieu. <br> ${ }^{3}$ 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, 2021

|  | 2020 |  |  |  |  |  |  | YTD-2021 |  |  |  |  |  |  | Conservatorship to Date ${ }^{1}$ |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| State | Repayment Plans | Forbearance Plans | Loan Modifications | Payment Deferral | Other 2 | $\begin{array}{\|l} \text { Short Sales } \\ \text { \& Deeds-in- } \\ \text { lieu } \end{array}$ | Total | $\begin{array}{\|c\|} \text { Repayment } \\ \text { Plans } \end{array}$ | $\begin{array}{\|c} \text { Forbearance } \\ \text { Plans } \end{array}$ | Loan Modifications | Payment Deferral | Other ${ }^{2}$ | Short Sales \& Deeds-inlieu | Total | $\begin{aligned} & \text { Repayment } \\ & \text { Plans } \end{aligned}$ | Forbearance Plans | Loan Modifications | Payment Deferral | Other ${ }^{2}$ | Short Sales \& Deeds-inlieu | Total |
| AK | 11 | 462 | 19 | 325 |  | 2 | 819 | 8 | 172 | 22 | 257 |  |  | 459 | 237 | 770 | 642 | 582 | 4 | 76 | 2,311 |
| AL | 122 | 1,928 | 246 | 1,429 | 5 | 3 | 3,733 | 50 | 867 | 154 | 1,262 |  | 4 | 2,337 | 4,116 | 3,808 | 8,229 | 2,691 | 137 | 806 | 19,787 |
| AR | 59 | 991 | 131 | 718 | 1 | 4 | 1,904 | 17 | 511 | 90 | 756 | 2 | 5 | 1,381 | 1,626 | 1,885 | 3,481 | 1,474 | 41 | 650 | 9,157 |
| AZ | 192 | 5,070 | 336 | 3,467 | 1 | 9 | 9,075 | 67 | 1,999 | 317 | 3,247 |  | 1 | 5,631 | 4,931 | 10,579 | 27,535 | 6,714 | 74 | 19,056 | 68,889 |
| CA | 752 | 34,604 | 1,686 | 22,075 | 4 | 37 | 59,158 | 249 | 10,869 | 1,773 | 19,863 | 7 | 16 | 32,777 | 16,817 | 63,123 | 107,725 | 41,938 | 198 | 44,772 | 274,573 |
| CO | 138 | 4,947 | 249 | 3,701 |  | 1 | 9,036 | 46 | 1,842 | 302 | 3,101 | 1 | 1 | 5,293 | 3,084 | 8,181 | 10,555 | 6,802 | 35 | 2,857 | 31,514 |
| CT | 108 | 2,954 | 347 | 2,577 | 5 | 49 | 6,040 | 29 | 1,131 | 259 | 2,149 | 2 | 21 | 3,591 | 2,731 | 5,525 | 11,441 | 4,726 | 49 | 2,305 | 26,777 |
| DC | 16 | 547 | 48 | 365 |  | 5 | 981 | 7 | 309 | 53 | 425 |  |  | 794 | 454 | 1,126 | 1,797 | 790 | 13 | 274 | 4,454 |
| DE | 30 | 650 | 76 | 521 |  | 6 | 1,283 | 9 | 267 | 55 | 398 | 1 | 6 | 736 | 998 | 1,209 | 3,473 | 919 | 26 | 696 | 7,320 |
| FL | 609 | 21,333 | 1,470 | 15,343 | 18 | 119 | 38,892 | 201 | 7,739 | 1,349 | 12,736 | 8 | 51 | 22,084 | 14,108 | 52,743 | 98,970 | 28,079 | 705 | 52,467 | 247,071 |
| GA | 358 | 8,389 | 716 | 5,897 | 5 | 18 | 15,383 | 120 | 3,395 | 537 | 5,579 | 4 | 5 | 9,640 | 10,987 | 17,335 | 36,558 | 11,476 | 377 | 6,648 | 83,382 |
| Hi | 30 | 1,276 | 62 | 561 | 2 | 3 | 1,934 | 30 | 540 | 79 | 856 |  |  | 1,505 | 611 | 2,387 | 2,705 | 1,417 | 13 | 927 | 8,060 |
| IA | 81 | 815 | 147 | 591 |  | 6 | 1,640 | 39 | 407 | 74 | 656 | 1 | 3 | 1,180 | 2,109 | 1,771 | 4,722 | 1,247 | 88 | 703 | 10,640 |
| ID | 37 | 1,058 | 57 | 639 | 1 | - | 1,792 | 17 | 473 | 61 | 536 | 1 | 1 | 1,089 | 1,349 | 2,185 | 4,001 | 1,175 | 16 | 2,066 | 10,792 |
| IL | 423 | 10,381 | 1,118 | 7,076 | 8 | 185 | 19,191 | 170 | 4,148 | 933 | 7,517 | 9 | 111 | 12,888 | 11,155 | 21,406 | 51,655 | 14,593 | 545 | 15,921 | 115,275 |
| IN | 292 | 3,076 | 427 | 2,292 | , | 20 | 6,109 | 155 | 1,315 | 273 | 2,111 | 2 | 13 | 3,869 | 7,380 | 5,970 | 14,692 | 4,403 | 777 | 2,323 | 35,545 |
| KS | 100 | 1,141 | 156 | 854 | 2 | 6 | 2,259 | 40 | 539 | 92 | 912 |  | 1 | 1,584 | 2,414 | 2,143 | 4,109 | 1,766 | 59 | 679 | 11,170 |
| KY | 121 | 1,597 | 189 | 1,265 | 3 | 16 | 3,191 | 59 | 760 | 146 | 1,274 | 4 | 6 | 2,249 | 3,354 | 3,095 | 6,805 | 2,539 | 149 | 983 | 16,925 |
| LA | 143 | 2,992 | 300 | 2,206 | 1 | 15 | 5,657 | 58 | 1,288 | 215 | 2,173 | 2 | 8 | 3,744 | 3,705 | 5,600 | 7,710 | 4,379 | 99 | 732 | 22,225 |
| MA | 152 | 4,363 | 436 | 3,470 | 3 | 13 | 8,437 | 58 | 1,776 | 308 | 3,299 | 2 | 6 | 5,449 | 4,731 | 8,803 | 20,556 | 6,769 | 81 | 3,816 | 44,757 |
| MD | 235 | 5,601 | 544 | 3,847 | 5 | 81 | 10,313 | 73 | 2,342 | 508 | 3,806 | - | 31 | 6,760 | 6,383 | 11,425 | 27,491 | 7,653 | 138 | 6,688 | 59,779 |
| ME | 45 | 677 | 80 | 602 | 1 | 8 | 1,413 | 16 | 270 | 71 | 521 |  | 3 | 881 | 1,162 | 1,307 | 3,300 | 1,123 | 28 | 773 | 7,694 |
| MI | 401 | 7,397 | 639 | 4,973 | 5 | 24 | 13,439 | 192 | 2,444 | 500 | 3,872 | 2 | 11 | 7,021 | 9,158 | 14,057 | 30,129 | 8,845 | 3,442 | 10,811 | 76,442 |
| MN | 196 | 3,339 | 374 | 3,096 | 1 | 9 | 7,015 | 76 | 1,436 | 328 | 2,809 | 2 | 6 | 4,657 | 4,993 | 6,842 | 17,522 | 5,905 | 53 | 4,774 | 40,090 |
| MO | 200 | 2,900 | 316 | 2,138 | 1 | 36 | 5,591 | 69 | 1,384 | 264 | 2,114 | 4 | 17 | 3,852 | 5,458 | 5,876 | 12,234 | 4,252 | 252 | 2,509 | 30,581 |
| MS | 52 | 816 | 112 | 667 | 1 | 5 | 1,653 | 23 | 348 | 61 | 598 | - | 2 | 1,032 | 1,466 | 1,591 | 3,359 | 1,265 | 66 | 346 | 8,093 |
| MT | 26 | 556 | 39 | 377 | 1 |  | 999 | 9 | 204 | 39 | 323 |  | 1 | 576 | 596 | 922 | 1,448 | 700 | 3 | 286 | 3,955 |
| NC | 321 | 6,275 | 579 | 4,582 | 5 | 21 | 11,783 | 83 | 2,705 | 401 | 4,208 | 2 | 10 | 7,409 | 8,763 | 13,785 | 23,889 | 8,790 | 179 | 3,109 | 58,515 |
| ND | 12 | 278 | 24 | 309 |  | - | 623 | 17 | 182 | 23 | 268 |  | 2 | 492 | 201 | 538 | 384 | 577 | 12 | 55 | 1,767 |
| NE | 43 | 534 | 67 | 494 | 3 | 3 | 1,144 | 15 | 243 | 54 | 451 | 1 | 3 | 767 | 898 | 1,063 | 1,896 | 945 | 24 | 303 | 5,129 |
| NH | 39 | 837 | 97 | 676 |  | 4 | 1,653 | 13 | 309 | 60 | 564 | - | 3 | 949 | 1,428 | 1,757 | 4,446 | 1,240 | 17 | 888 | 9,777 |
| NJ | 317 | 10,241 | 848 | 8,833 | 6 | 93 | 20,338 | 93 | 3,311 | 670 | 6,409 | 3 | 48 | 10,534 | 7,053 | 18,232 | 35,069 | 15,242 | 227 | 8,211 | 84,033 |
| NM | 52 | 1,008 | 104 | 701 | 2 | 9 | 1,876 | 16 | 423 | 79 | 693 |  | - | 1,211 | 1,425 | 1,888 | 4,198 | 1,394 | 29 | 1,083 | 10,017 |
| NV | 96 | 3,595 | 181 | 2,208 | 8 | 9 | 6,097 | 24 | 1,270 | 211 | 2,222 | 6 | 8 | 3,741 | 1,625 | 6,792 | 15,274 | 4,430 | 64 | 13,388 | 41,574 |
| NY | 437 | 14,372 | 1,052 | 12,667 | 14 | 84 | 28,626 | 209 | 4,601 | 893 | 9,164 | 11 | 51 | 14,929 | 9,298 | 25,430 | 40,929 | 21,831 | 425 | 5,578 | 103,492 |
| OH | 376 | 5,602 | 729 | 4,261 | 14 | 56 | 11,038 | 154 | 2,151 | 660 | 4,153 | 8 | 21 | 7,147 | 9,622 | 10,616 | 28,111 | 8,414 | 1,668 | 5,015 | 63,447 |
| OK | 93 | 1,437 | 171 | 939 | 1 | 8 | 2,649 | 24 | 790 | 103 | 1,140 | 1 | 5 | 2,063 | 2,176 | 2,740 | 4,123 | 2,079 | 71 | 550 | 11,739 |
| OR | 81 | 3,086 | 198 | 2,287 | 1 | 3 | 5,656 | 25 | 1,246 | 181 | 2,395 |  | 1 | 3,848 | 2,283 | 5,893 | 10,040 | 4,682 | 45 | 4,153 | 27,096 |
| PA | 402 | 7,295 | 780 | 5,918 | 9 | 46 | 14,450 | 141 | 2,622 | 522 | 4,472 | 1 | 23 | 7,781 | 10,411 | 13,138 | 27,541 | 10,390 | 345 | 3,759 | 65,584 |
| RI | 36 | 639 | 92 | 462 | 2 | 5 | 1,236 | 15 | 280 | 52 | 432 |  | 2 | 781 | 1,071 | 1,449 | 4,087 | 894 | 28 | 1,014 | 8,543 |
| SC | 167 | 2,963 | 312 | 2,180 | 1 | 11 | 5,634 | 51 | 1,269 | 235 | 1,960 | 1 | 1 | 3,517 | 4,712 | 6,466 | 12,605 | 4,140 | 102 | 2,472 | 30,497 |
| SD | 14 | 250 | 30 | 161 |  |  | 455 | 4 | 99 | 10 | 144 |  |  | 257 | 340 | 453 | 628 | 305 | 8 | 56 | 1,790 |
| TN | 140 | 3,274 | 260 | 2,219 | 1 | 5 | 5,899 | 43 | 1,344 | 170 | 2,191 | 1 | 2 | 3,751 | 4,330 | 5,953 | 10,035 | 4,410 | 176 | 1,258 | 26,162 |
| TX | 746 | 18,798 | 1,234 | 14,041 | 6 | 33 | 34,858 | 242 | 7,928 | 1,195 | 13,560 | 1 | 19 | 22,945 | 15,933 | 35,391 | 32,117 | 27,601 | 240 | 2,607 | 113,889 |
| UT | 88 | 2,215 | 162 | 1,561 |  | 5 | 4,031 | 33 | 858 | 160 | 1,516 |  |  | 2,567 | 2,325 | 4,220 | 8,330 | 3,077 | 26 | 3,270 | 21,248 |
| VA | 209 | 5,784 | 484 | 4,179 | 1 | 41 | 10,698 | 75 | 2,343 | 441 | 3,933 |  | 11 | 6,803 | 6,410 | 10,821 | 19,811 | 8,112 | 74 | 5,127 | 50,354 |
| VT | 20 | 501 | 46 | 404 |  | 3 | 974 | 14 | 192 | 35 | 264 |  | 2 | 507 | 640 | 879 | 1,369 | 668 | 22 | 174 | 3,752 |
| WA | 179 | 5,065 | 292 | 3,478 | 2 | 12 | 9,028 | 62 | 2,005 | 297 | 3,385 | 2 | 3 | 5,754 | 4,554 | 9,545 | 17,804 | 6,863 | 93 | 7,011 | 45,870 |
| WI | 163 | 2,064 | 316 | 1,776 | , | 18 | 4,338 | 60 | 887 | 203 | 1,643 |  | 5 | 2,798 | 3,549 | 4,179 | 11,966 | 3,419 | 89 | 2,387 | 25,589 |
| wV | 32 | 447 | 86 | 291 | 1 | 6 | 863 | 14 | 221 | 56 | 417 |  | 3 | 711 | 1,221 | 1,041 | 2,694 | 708 | 33 | 342 | 6,040 |
| WY | 9 | 260 | 22 | 162 |  | 1 | 454 | 4 | 112 | 20 | 180 |  | 1 | 317 | 253 | 434 | 587 | 342 | 2 | 104 | 1,722 |
| Other ${ }^{3}$ | 19 | 1,671 | 103 | 1,579 | 2 | 19 | 3,393 | 46 | 576 | 156 | 784 |  | 12 | 1,574 | 1,162 | 7,970 | 7,435 | 2,363 | 24 | 146 | 19,100 |
| Total | 9,020 | 228,351 | 18,589 | 167,440 | 156 | 1,175 | 424,731 | 3,364 | 86,742 | 15,750 | 149,698 | 92 | 566 | 256,212 | 227,794 | 452,340 | 848,217 | 317,138 | 11,491 | 257,004 | 2,113,984 |

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.
Consists of Payment Deferrals and Charge-offs-in-lieu.
${ }^{3}$ Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

## Overview of the Enterprises' High LTV Refinance Options to Replace HARP

As a replacement for HARP, Fannie Mae and Freddie Mac have created options for refinancing mortgages with a high loan-tovalue (LTV) ratio:

- The Fannie Mae option is called the high loan-to-value refinance option.
- The Freddie Mac option is called the Enhanced Relief Refinance Mortgage Program.
Deliveries were eligible beginning January 1, 2019.
FHFA will report on the Enterprises' high LTV refinance volumes under these options as they develop. Currently 201 loans have been transacted under these options, per the table below.


## Total Loan Volume, High LTV Refinance Option

|  |  |  |  |  | Inception |  |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: |
|  | $3 Q 21$ | $2 Q 21$ | 1 Q21 | 2020 | 2019 |  |
| To Date |  |  |  |  |  |  |

## Eligibility Criteria for the Enterprises' High LTV <br> Refinance Options

Below are the basic eligibility criteria:

- Loans must be owned or guaranteed by Fannie Mae or Freddie Mac.
- Loans must have been originated on or after October 1, 2017 and paid for at least 15 months.
- LTV ratios must be greater than the following percentages:

|  | Number <br> of Units | Fannie <br> Mae | Freddie <br> Mac |
| :--- | :---: | ---: | ---: |
| Occupancy | 1 | 97 | 97 |
|  | 2 | 85 | 85 |
| Seconcipal Residence | $3-4$ | 75 | 80 |
| Investment Property | 1 | 90 | 90 |
|  | $2-4$ | 75 | 85 |

- Borrowers must benefit in at least one of the following ways:
- Reduced monthly principal and interest payment
- Lower interest rate
- Shorter amortization term
- Moving from an adjustable-rate mortgage to a fixed-rate mortgage
- Borrowers must be current on their mortgage payments at the time of the refinance.
- Payment history - borrower is allowed one late payment in the past 12 months, as long as it did not occur in the 6 months prior to the refinance.

Total refinance volume fell in September 2021, after a sharp rise in August. Mortgage rates rose in September: the average interest rate on a 30 -year fixed rate mortgage rose to 2.90 percent from 2.84 percent in August.

Mortgage Rates vs Refinance Volume


Source: FHFA (Fannie Mae and Freddie Mac)

A - Treasury rates fell, amid a global flight to the safety of government debt, in response to the U.K. Brexit vote to leave the European Union.

B - Mortgage rates rose in November and December 2016 amid expectations of a rate hike by the Federal Reserve. The Federal Reserve raised the target federal funds rate to $0.75 \%$ on $12 / 14 / 16$ in response to a strengthening economy.

C - Mortgage rates trended downward in 2017, as investors cheered the Federal Reserve enacted steady path to normalize its benchmark rate: The target Federal Funds rate was raised to $1 \%$ on March 16, 1.25\% on June 15, and $1.5 \%$ on December 14.

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

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

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

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

The percentage of cash-out refinances decreased to 44 percent in September, after increasing in previous months, remaining below levels observed in previous years. Historic low mortgage rates have created more opportunities for non cash-out borrowers to refinance at lower rates and lower their monthly payments.

Percentage of Cash-out Refinances vs Mortgage Rates


0\%
Dec 16
Dec 17
Dec 18
Dec 19
Dec 20
0\%

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

The percentage of borrowers refinancing into shorter term 15-year fixed rate mortgages increased to 27 percent in September as the difference between 15- and 30-year fixed rate mortgages remained in the 69 to 71 basis point range in recent months. In September, the difference between 15- and 30-year fixed rate mortgages increased to 72 basis points.

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


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

Appendix: Data Tables
Fannie Mae and Freddie Mac - Quarterly Refinance Volume (\# of loans)

|  | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total Refinances |  |  |  |  |  |  |  |  |  |  |  |
| Fannie Mae | 126,843 | 197,170 | 325,441 | 419,185 | 438,677 | 913,596 | 945,592 | 1,077,413 | 1,077,094 | 905,959 | 673,800 |
| Freddie Mac | 108,304 | 149,123 | 215,137 | 309,656 | 308,783 | 608,876 | 813,347 | 936,169 | 939,871 | 708,124 | 612,011 |
| Total | 235,147 | 346,293 | 540,578 | 728,841 | 747,460 | 1,522,472 | 1,758,939 | 2,013,582 | 2,016,965 | 1,614,083 | 1,285,811 |
| Total High LTV Refinance Option |  |  |  |  |  |  |  |  |  |  |  |
| Fannie Mae | - | - | 2 | 7 | 6 | 41 | 28 | 34 | 33 | 18 | 1 |
| Freddie Mac | - | - | - | 2 | 2 | 10 | 7 | 1 | 5 | 1 | 3 |
| Total | - | - | 2 | 9 | 8 | 51 | 35 | 35 | 38 | 19 | 4 |
| High LTV Refinance Option, LTV > $75 \%$-105\% |  |  |  |  |  |  |  |  |  |  |  |
| Fannie Mae | - | - | 2 | 6 | 5 | 38 | 27 | 32 | 32 | 17 | 1 |
| Freddie Mac |  | - | - | 1 | 1 | 7 | 5 | 1 | 5 | 1 | 3 |
| Total | - | - | 2 | 7 | 6 | 45 | 32 | 33 | 37 | 18 | 4 |
| High LTV Refinance Option, LTV > $105 \%-125 \%$ |  |  |  |  |  |  |  |  |  |  |  |
| Fannie Mae | - | - | - | 1 | 1 | 3 | 1 | 2 | - | 1 | - |
| Freddie Mac | - | - | - | 1 | - | 3 | 2 | - | - | - | - |
| Total | - | - | - | 2 | 1 | 6 | 3 | 2 | - | 1 | - |
| High LTV Refinance Option, LTV >125\% |  |  |  |  |  |  |  |  |  |  |  |
| Fannie Mae | - | - | - | - | - | - | - | - | - | - | - |
| Freddie Mac | - | - | - | - | 1 | - | - | - | - | - | - |
| Total | - | - | - | - | 1 | - | - | - | - | - | - |
| High LTV (>80 to 97\% LTV, Non New Program) |  |  |  |  |  |  |  |  |  |  |  |
| Fannie Mae | 8,868 | 17,732 | 38,065 | 55,281 | 56,935 | 119,998 | 89,877 | 91,911 | 80,867 | 57,204 | 25,778 |
| Freddie Mac | 7,804 | 15,453 | 28,058 | 40,813 | 34,146 | 74,422 | 90,474 | 94,442 | 85,139 | 49,347 | 24,350 |
| Total | 16,672 | 33,185 | 66,123 | 96,094 | 91,081 | 194,420 | 180,351 | 186,353 | 166,006 | 106,551 | 50,128 |

Notes:
Total Refinances

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

High LTV Refinance Option: As a replacement for HARP, Fannie Mae and Freddie Mac have created options for refinancing mortgages with a high loan-to-value (LTV) ratio:

- The Fannie Mae option is called the high loan-to-value refinance option.
- The Freddie Mac option is called the Enhanced Relief Refinance Mortgage Program.

Deliveries were eligible beginning January 1, 2019.
FHFA will report on the Enterprises' high LTV refinance volumes under these options as they develop.

## Appendix: Data Tables

Fannie Mae - Loan Count by LTV and Product (Mortgage Term)

|  | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total Refinances |  |  |  |  |  |  |  |  |  |  |  |
| FRM 30 (incl FRM 25 \& 40) | 91,344 | 139,076 | 237,239 | 300,976 | 308,211 | 616,410 | 617,661 | 728,491 | 729,646 | 555,895 | 406,089 |
| FRM 20 | 8,839 | 13,527 | 20,085 | 27,519 | 37,970 | 81,959 | 80,818 | 91,779 | 81,261 | 79,040 | 59,159 |
| FRM 15 | 24,666 | 43,217 | 66,706 | 88,497 | 89,920 | 211,312 | 245,241 | 255,687 | 265,926 | 267,274 | 202,270 |
| All Other | 1,994 | 1,350 | 1,411 | 2,193 | 2,576 | 3,915 | 1,872 | 1,456 | 261 | 3,750 | 6,282 |
| High LTV Refinance Option, LTV > $75 \%-105 \%$ |  |  |  |  |  |  |  |  |  |  |  |
| FRM 30 (incl FRM 25 \& 40) | - | - | 1 | 5 | 4 | 30 | 22 | 27 | 30 | 15 | 1 |
| FRM 20 | - | - | - | - | - | 1 | - | 1 | - | - | - |
| FRM 15 | - | - | - | 1 | 1 | 7 | 5 | 4 | 2 | 2 | - |
| All Other | - | - | 1 | - | - | - | - | - | - | - | - |
| High LTV Refinance Option, LTV $>105 \%-125 \%$ |  |  |  |  |  |  |  |  |  |  |  |
| FRM 30 (incl FRM 25 \& 40) | - | - | - | 1 | 1 | 3 | - | 2 | - | - | - |
| FRM 20 | - | - | - | - | - | - | - | - | - | - | - |
| FRM 15 | - | - | - | - | - | - | 1 | - | - | 1 | - |
| All Other | - | - | - | - | - | - | - | - | - | - | - |
| High LTV Refinance Option, LTV $>125 \%$ |  |  |  |  |  |  |  |  |  |  |  |
| FRM 30 (incl FRM 25 \& 40) | - | - | - | - | - | - | - | - | - | - | - |
| FRM 20 | - | - | - | - | - | - | - | - | - | - | - |
| FRM 15 | - | - | - | - | - | - | - | - | - | - | - |
| All Other | - | - | - | - | - | - | - | - | - | - | - |
| High LTV (>80 to 97\% LTV, Non New Program) |  |  |  |  |  |  |  |  |  |  |  |
| FRM 30 (incl FRM 25 \& 40) | 7,379 | 15,054 | 33,429 | 48,128 | 48,462 | 99,396 | 74,158 | 77,466 | 70,145 | 46,862 | 20,816 |
| FRM 20 | 465 | 843 | 1,611 | 2,726 | 4,006 | 9,805 | 6,910 | 6,569 | 4,371 | 4,187 | 1,785 |
| FRM 15 | 919 | 1,755 | 2,942 | 4,228 | 4,278 | 10,500 | 8,663 | 7,804 | 6,345 | 5,989 | 2,927 |
| All Other | 105 | 80 | 83 | 199 | 189 | 297 | 146 | 72 | 6 | 166 | 250 |


| Appendix: Data Tables |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Freddie Mac - Loan Count by LTV and Product (Mortgage Term) |  |  |  |  |  |  |  |  |  |  |  |
|  | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 |
| Total Refinances |  |  |  |  |  |  |  |  |  |  |  |
| FRM 30 (incl FRM 25 \& 40) | 80,254 | 109,817 | 158,213 | 218,012 | 218,187 | 414,227 | 535,243 | 639,178 | 666,095 | 454,835 | 406,195 |
| FRM 20 | 5,296 | 8,428 | 15,275 | 24,170 | 22,594 | 43,228 | 65,410 | 70,542 | 68,635 | 62,196 | 46,267 |
| FRM 15 | 19,551 | 27,049 | 38,534 | 63,808 | 64,595 | 142,884 | 201,978 | 215,058 | 194,348 | 178,101 | 141,890 |
| All Other | 3,203 | 3,829 | 3,115 | 3,666 | 3,407 | 8,537 | 10,716 | 11,391 | 10,793 | 12,992 | 17,659 |
| High LTV Refinance Option, LTV > $75 \%-105 \%$ |  |  |  |  |  |  |  |  |  |  |  |
| FRM 30 (incl FRM 25 \& 40) | - | - | - | 1 | 1 | 7 | 4 | 1 | 4 | 1 | 3 |
| FRM 20 | - | - | - | - | - | - | 1 | - | - | - | - |
| FRM 15 | - | - | - | - | - | - | - | - | 1 | - | - |
| All Other | - | - | - | - | - | - | - | - | - | - | - |
| High LTV Refinance Option, LTV $>105 \%-125 \%$ |  |  |  |  |  |  |  |  |  |  |  |
| FRM 30 (incl FRM 25 \& 40) | - | - | - | 1 | - | 2 | 2 | - | - | - | - |
| FRM 20 | - | - | - | - | - | 1 | - | - | - | - | - |
| FRM 15 | - | - | - | - | - | - | - | - | - | - | - |
| All Other | - | - | - | - | - | - | - | - | - | - | - |
| High LTV Refinance Option, LTV $>125 \%$ |  |  |  |  |  |  |  |  |  |  |  |
| FRM 30 (incl FRM 25 \& 40) | - | - | - | - | 1 | - | - | - | - | - | - |
| FRM 20 | - | - | - | - | - | - | - | - | - | - | - |
| FRM 15 | - | - | - | - | - | - | - | - | - | - | - |
| All Other | - | - | - | - | - | - | - | - | - | - | - |
| High LTV (>80 to 97\% LTV, Non New Program) |  |  |  |  |  |  |  |  |  |  |  |
| FRM 30 (incl FRM 25 \& 40) | 6,501 | 13,113 | 24,541 | 35,156 | 29,702 | 63,813 | 75,304 | 79,988 | 50,781 | 40,876 | 20,288 |
| FRM 20 | 300 | 685 | 1,487 | 2,508 | 1,908 | 4,105 | 5,952 | 5,713 | 3,071 | 3,377 | 1,345 |
| FRM 15 | 907 | 1,419 | 1,903 | 3,023 | 2,429 | 6,142 | 9,108 | 8,642 | 4,348 | 4,826 | 2,406 |
| All Other | 96 | 236 | 127 | 126 | 107 | 362 | 110 | 99 | 49 | 268 | 311 |

## Glossary

## Section 1: Mortgage Performance

Total Loans Serviced - Total conventional active book of business, excluding loans that were liquidated during the month.
Current and Performing - Loans that are making timely payments and are 0 months delinquent as of the reporting month.
Total Delinquent Loans - Loans that are at least one payment past due, i.e., total servicing minus current and performing.
30-59 Days Delinquent - Includes loans that are only one payment delinquent.
60-89 Days Delinquent - Includes loans that are only two payments delinquent.
60-plus-days Delinquent - Loans that are two or more payments delinquent, including loans in relief, in the process of foreclosure, or in the process of bankruptcy, i.e., total servicing minus current and performing, and 30 to 59 days delinquent loans. Our calculation may exclude loans in bankruptcy process that are less than 60 days delinquent.
Serious Delinquency - All loans in the process of foreclosure plus loans that are three or more payments delinquent (including loans in the process of bankruptcy).
In Bankruptcy - Loans in the process of bankruptcy; includes all delinquency status.

## Section 2: Completed Foreclosure Prevention Actions

Home Retention Actions - Repayment plans, forbearance plans, charge-offs in lieu of foreclosure, Home Saver Advances, and loan modifications. Home retention actions allow borrowers to retain ownership/occupancy of their homes while attempting to return loans to current and performing status.
Repayment Plans - An agreement between the servicer and a borrower that gives the borrower a defined period of time to reinstate the mortgage by paying normal regular payments plus an additional agreed upon amount in repayment of the delinquency.
Forbearance Plans - An agreement between the servicer and the borrower (or estate) to reduce or suspend monthly payments for a defined period of time after which borrower resumes regular monthly payments and pays additional money toward the delinquency to bring the account current or works with the servicer to identify a permanent solution, such as loan modification or short sale, to address the delinquency.
Charge-offs-in-lieu of Foreclosure - A delinquent loan for which collection efforts or legal actions against the borrower are agreed to be not in the Enterprises' best interests (because of reduced property value, a low outstanding mortgage balance, or presence of certain environmental hazards). The servicer charges off the mortgage debt rather than completing foreclosure and taking the property title. The borrower retains the property. The unpaid mortgage balance becomes a lien on the borrower's property, which must be satisfied when the borrower transfers ownership.
HomeSaver Advance (Fannie Mae) - An unsecured personal loan to a qualified borrower to cure his or her payment defaults under a mortgage loan the Enterprises own or guarantee. The borrower must be able to resume regular monthly payments on his or her mortgage. The program ended in 2010.


Loan Modifications - Number of modified, renegotiated, or restructured loans, regardless of performance-to-date under the plan during the month. Terms of the contract between the borrower and the lender are altered with the aim of curing the delinquency ( 30 days or more past due).
Payment Deferral - A home retention workout option that defers past-due principal and interest payments (and amounts advanced if applicable) as a non-interest bearing balance, due and payable at maturity of the mortgage loan, or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing UPB.
Nonforeclosure-Home Forfeiture Actions- Short sales and deeds-in-lieu of foreclosure. These actions require borrowers to give up their homes. Although homes are forfeited, foreclosure alternatives generally have less adverse impact on borrowers and their credit reports than foreclosure.
Short Sales - A short sale (also called a preforeclosure sale) is the sale of a mortgaged property at a price that nets less than the total amount due on the mortgage (e.g., the sum of the unpaid principal balance, accrued interest, advanced escrows, late fees, and delinquency charges.) The servicer and borrower negotiate payment of the difference between the net sales price and the total amount due on the mortgage.
Deed(s)-in-lieu of Foreclosure - A loan for which the borrower voluntarily conveys the property to the lender to avoid a foreclosure proceeding.

## Section 3: Loan Modifications

Increase - Principal and interest after modification is higher than before the modification. No Increase - Original principal and interest is unchanged after the modifications.
Decrease $\mathbf{< = \mathbf { 2 0 } \%}$ - Original principal and interest is decreased by 20 percent or less after modification.
Decrease $\mathbf{> 2 0 \%}$ - 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.


[^0]:    *Includes loans with missing delinquency status
    **Includes loans with missing MTMLTV data.
    ***Data have been revised

[^1]:    Source: FHFA (Fannie Mae and Freddie Mac)

[^2]:    * The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. In 2016, Fannie Mae began its Reperforming Loan (PRL) sale program. Over time, an increasing number of modified, reperforming loans will be sold through this program which will result in a lower percentage of Current and Performing loans.

[^3]:    The reported percentage at the end of each period represents the number of current loans remaining or paid in full at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. In

[^4]:    Source: FHFA (Fannie Mae and Freddie Mac)

[^5]:    * 2020 data includes MECA REO properties.

[^6]:    ${ }^{1}$ May include principal forgiveness.

[^7]:    ${ }^{1}$ Includes loans with missing delinquency status.
    ${ }^{2}$ Includes loans with missing MTMLTV data.

[^8]:    ${ }^{1}$ Short sales and deeds-in-lieu of foreclosure completed

[^9]:    ${ }^{1}$ Select Midwest states are Illinois, Indiana, Michigan and Ohio

[^10]:    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,

