



# **FORECLOSURE PREVENTION REPORT**

**FEDERAL PROPERTY MANAGER'S REPORT**

**SECOND QUARTER 2015**



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**3.541 million** troubled homeowners helped during conservatorships

**31%** of loan modifications in 2Q15 reduced borrowers' monthly payments by over 30%

**60+ days delinquent loans** ↓ **6%** in 2Q15

**REO inventory** ↓ **14%** in 2Q15



## Second Quarter 2015 Highlights

### The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 63,593 foreclosure prevention actions in the second quarter of 2015, bringing the total to 3,540,936 since the start of conservatorships in September 2008. Of these actions, 2,916,973 have helped troubled homeowners stay in their homes including 1,833,943 permanent loan modifications.
- Approximately 31 percent of all permanent loan modifications in the second quarter helped to reduce homeowners' monthly payments by over 30 percent.
- The share of modifications with principal forbearance remained at 19 percent. Modifications with extend-term only accounted for 47 percent of modifications in the second quarter due to improved house prices and a declining HAMP eligible population.
- As of June 30, 2015, approximately 18 percent of loans modified in the second quarter of 2014 had missed two or more payments, one year after modification.
- There were 9,423 completed short sales and deeds-in-lieu during the quarter, bringing the total to 623,963 since the start of conservatorships.

### The Enterprises' Mortgage Performance:

- The number of 60+ days delinquent loans declined 6 percent during the second quarter as the economy improved and house prices continued to increase.
- The serious delinquency rate fell to 1.6 percent at the end of the quarter compared with 5.5 percent for Federal Housing Administration (FHA) loans, 2.9 percent for Veterans Affairs (VA) loans and 4.0 percent for all loans (Industry average).

### The Enterprises' Foreclosures:

- Third-party sales and foreclosure sales declined 14 percent to 29,945 while foreclosure starts decreased 11 percent to 62,364 in the second quarter.
- REO inventory declined 14 percent during the quarter to 86,515, as property dispositions continued to outpace property acquisitions.

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

## Foreclosure Prevention Activities

	1Q15	2Q15
HAMP Active Trials	6,906	5,259
HAMP Active Permanent - Cum.	413,566	406,460
<b>Completed Foreclosure Prevention Actions</b>		
Loan Modifications *	41,321	41,905
Repayment Plans	12,141	9,839
Forbearance Plans	2,710	2,135
Charge-offs-in-lieu	279	291
<b>Home Retention Actions</b>	<b>56,451</b>	<b>54,170</b>
Short Sales	6,734	6,741
Deeds-in-lieu	2,775	2,682
<b>Home Forfeiture Actions</b>	<b>9,509</b>	<b>9,423</b>
<b>TOTAL</b>	<b>65,960</b>	<b>63,593</b>

\* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

## Mortgage Performance (at period end)

	1Q15	2Q15
30-59 Days Delinquent	351,992	385,982
60-plus-days Delinquent	585,156	549,095
Seriously Delinquent*	491,645	449,899
Foreclosure Starts	70,267	62,364
Third-party & Foreclosure Sales	34,873	29,945
REO Inventory	100,279	86,515

### (Percent of total loans serviced)

30-59 Days Delinquent	1.26%	1.39%
60-plus-days Delinquent	2.10%	1.97%
Seriously Delinquent*	1.76%	1.61%

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

Source: FHFA (Fannie Mae and Freddie Mac)

## Loan Modifications - Status Update

### Recent Announcements

- On September 9, 2015, [Fannie Mae](#) and [Freddie Mac](#) announced revisions to their loan modification eligibility requirements to enable more borrowers to qualify for the Standard and Streamlined Modifications as well as provide more affordable modified payments.
- On May 8, 2015, the Federal Housing Finance Agency (FHFA) [announced](#) that it would extend Fannie Mae's and Freddie Mac's participation in the Home Affordable Mortgage Program (HAMP) through the end of 2016. HAMP was first implemented in 2009 as a key part of the federal government's Making Home Affordable (MHA) initiative. The program is designed to help homeowners who are at risk of foreclosure, by giving them more affordable and sustainable monthly payments on their loans. It is open to homeowners who have defaulted on their mortgage loans, and those who are at risk of defaulting in the near future.

### HAMP Activity

- A total of 1,082,367 troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. 646,122 of these homeowners have been granted permanent modifications through HAMP.
- A total of 5,259 homeowners were in a HAMP trial modification period at the end of the second quarter.

### Non-HAMP Modification Activity

- Non-HAMP modifications accounted for 90 percent of all permanent loan modifications in the second quarter.
- A total of 37,573 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the second quarter, bringing the total number of non-HAMP permanent modifications to 1,094,335 since April 2009.

### HAMP Statistics

#### Cumulative from April 2009 through

	1Q15	2Q15
Trial Modifications Ever Started	1,079,282	1,082,367
Less:		
Trials Disqualified	(79,622)	(79,700)
Trials Cancelled	(350,680)	(351,286)
Permanent Modifications	(642,074)	(646,122)
<b>Trials Remaining Active</b>	<b>6,906</b>	<b>5,259</b>
Permanent Modifications Started	642,074	646,122
Less:		
Modifications Defaulted	(195,735)	(200,990)
Modifications Paid off	(32,671)	(38,404)
Modifications Withdrawn	(102)	(268)
<b>Active Permanent Modifications</b>	<b>413,566</b>	<b>406,460</b>

Source: FHFA (Fannie Mae and Freddie Mac)

### Non-HAMP Modification Statistics

#### Cumulative from April 2009 through

	1Q15	2Q15
Permanent Loan Modifications	1,056,762	1,094,335

Source: FHFA (Fannie Mae and Freddie Mac)

**646K**

HAMP Permanent Modifications since April 2009

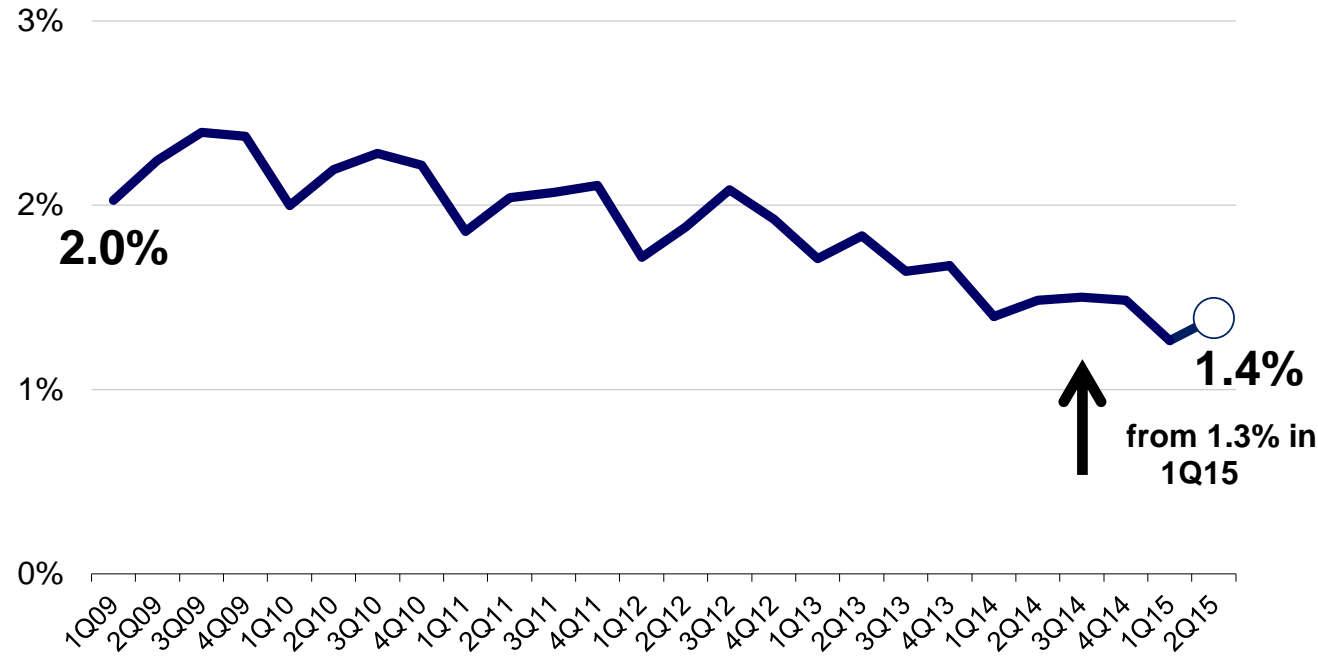
**1,094K**

Non-HAMP Permanent Modifications since April 2009



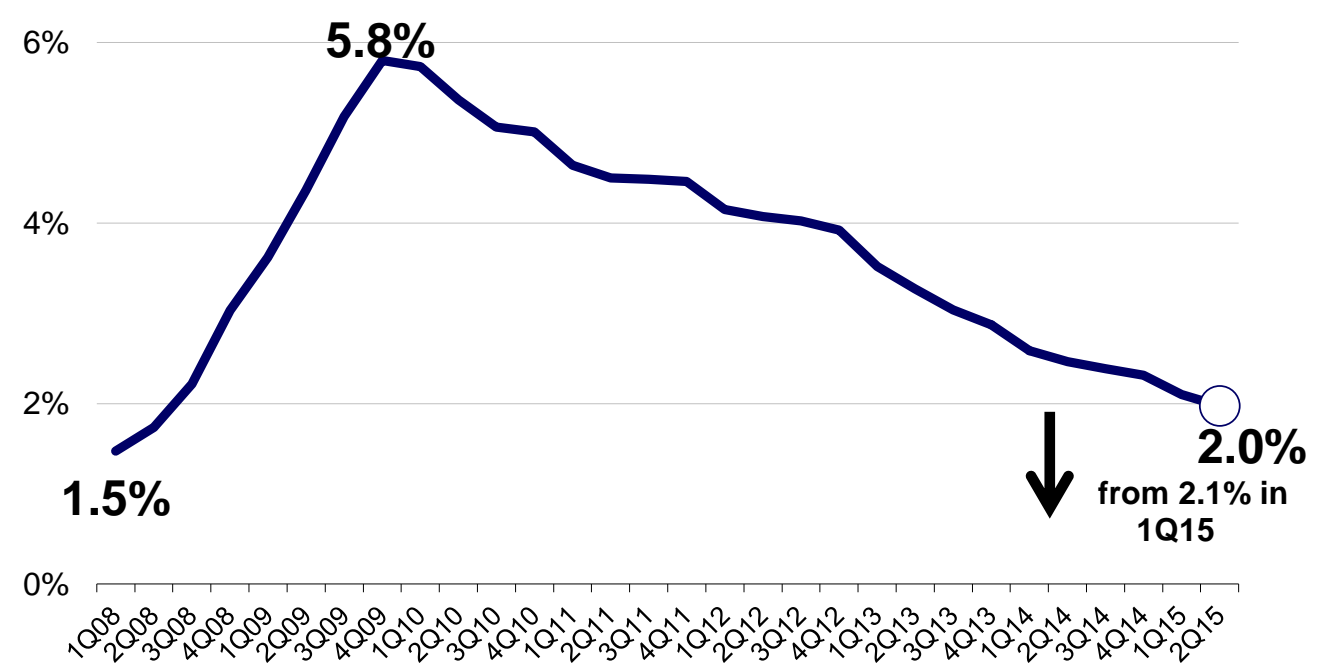
# Mortgage Performance

Enterprises' 30-59 Days Delinquency Rates



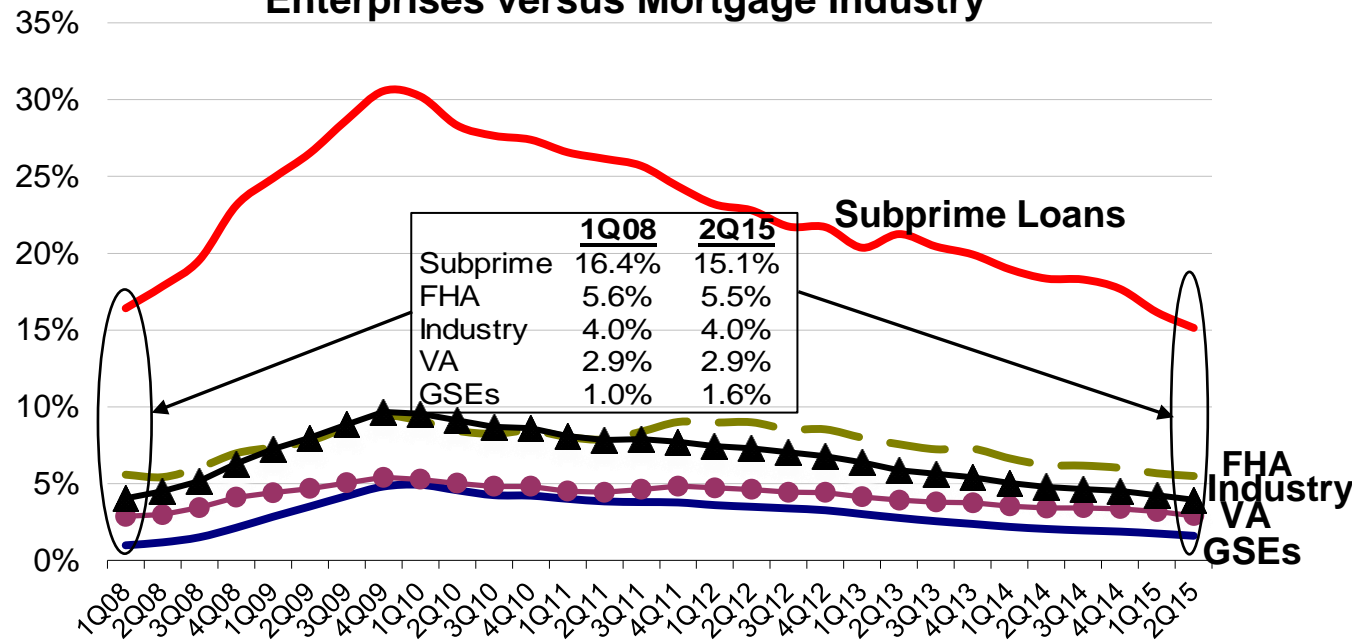
Source: FHFA (Fannie Mae and Freddie Mac)

Enterprises' 60-plus-days Delinquency Rates



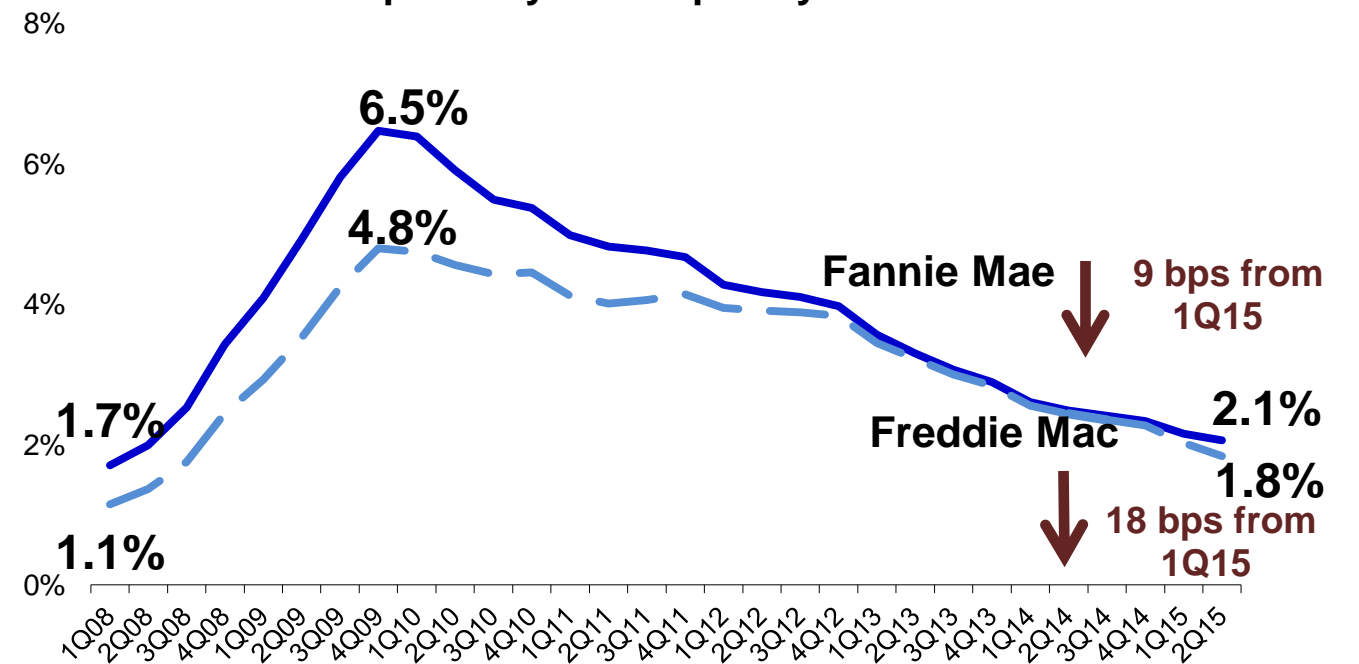
Source: FHFA (Fannie Mae and Freddie Mac)

Serious Delinquency Rates<sup>2</sup>  
Enterprises versus Mortgage Industry



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

60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

<sup>1</sup> Includes loans with missing original credit score.

<sup>2</sup> 90 days or more delinquent, or in the process of foreclosure.



## Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 129,553 foreclosure prevention actions in the first half of 2015, bringing the total to 3,540,936 since the start of conservatorships in September 2008. 1,833,943 of these actions have been permanent loan modifications. A total of 1,083,030 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. 623,963 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	Full Year 2012	Full Year 2013	Full Year 2014	YTD 2015	Conservatorship to Date <sup>1</sup>
<b>Home Retention Actions</b>					
Repayment Plans	142,615	85,386	51,481	21,980	824,643
Forbearance Plans	22,812	12,671	11,260	4,845	176,378
Charge-offs-in-lieu	1,335	647	1,378	570	11,831
HomeSaver Advance ( <i>Fannie</i> )	-	-	-	-	70,178
Loan Modifications	<u>232,993</u>	<u>243,195</u>	<u>189,975</u>	<u>83,226</u>	<u>1,833,943</u>
<b>Total</b>	<b>399,755</b>	<b>341,899</b>	<b>254,094</b>	<b>110,621</b>	<b>2,916,973</b>
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales	125,232	87,742	38,198	13,475	549,476
Deeds-in-lieu	<u>16,232</u>	<u>18,087</u>	<u>14,926</u>	<u>5,457</u>	<u>74,487</u>
<b>Total</b>	<b>141,464</b>	<b>105,829</b>	<b>53,124</b>	<b>18,932</b>	<b>623,963</b>
<b>Total Foreclosure Prevention Actions</b>	<b>541,219</b>	<b>447,728</b>	<b>307,218</b>	<b>129,553</b>	<b>3,540,936</b>

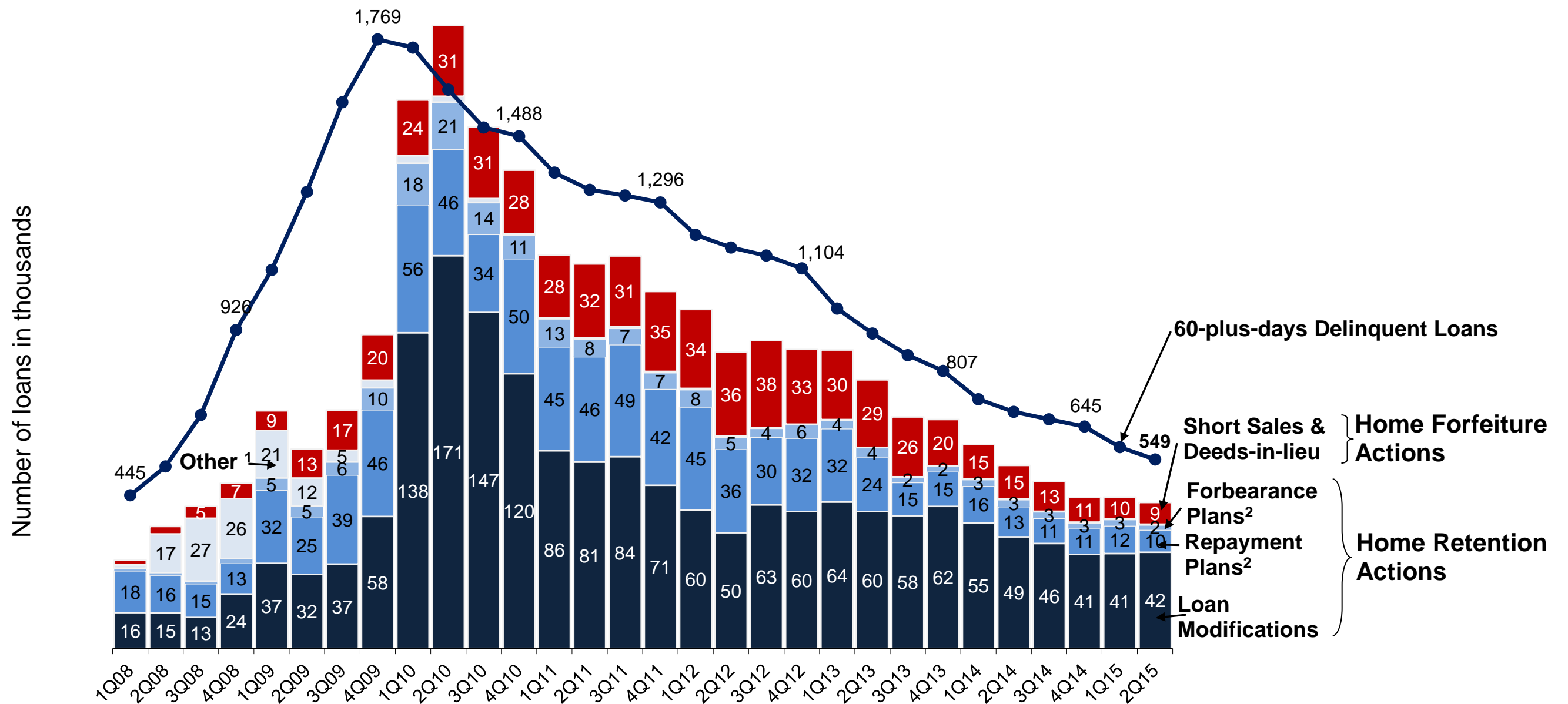
<sup>1</sup> Since the first full quarter in conservatorship (4Q08).

Source: FHFA (Fannie Mae and Freddie Mac)



## 60+ Days Delinquent Loans and Foreclosure Prevention Actions

A total of 63,593 foreclosure prevention actions were completed in the second quarter of 2015 as the number of the Enterprises' 60+ days delinquent loans continued to decline. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including 41,905 permanent loan modifications.



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

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

Source: FHFA (Fannie Mae and Freddie Mac)

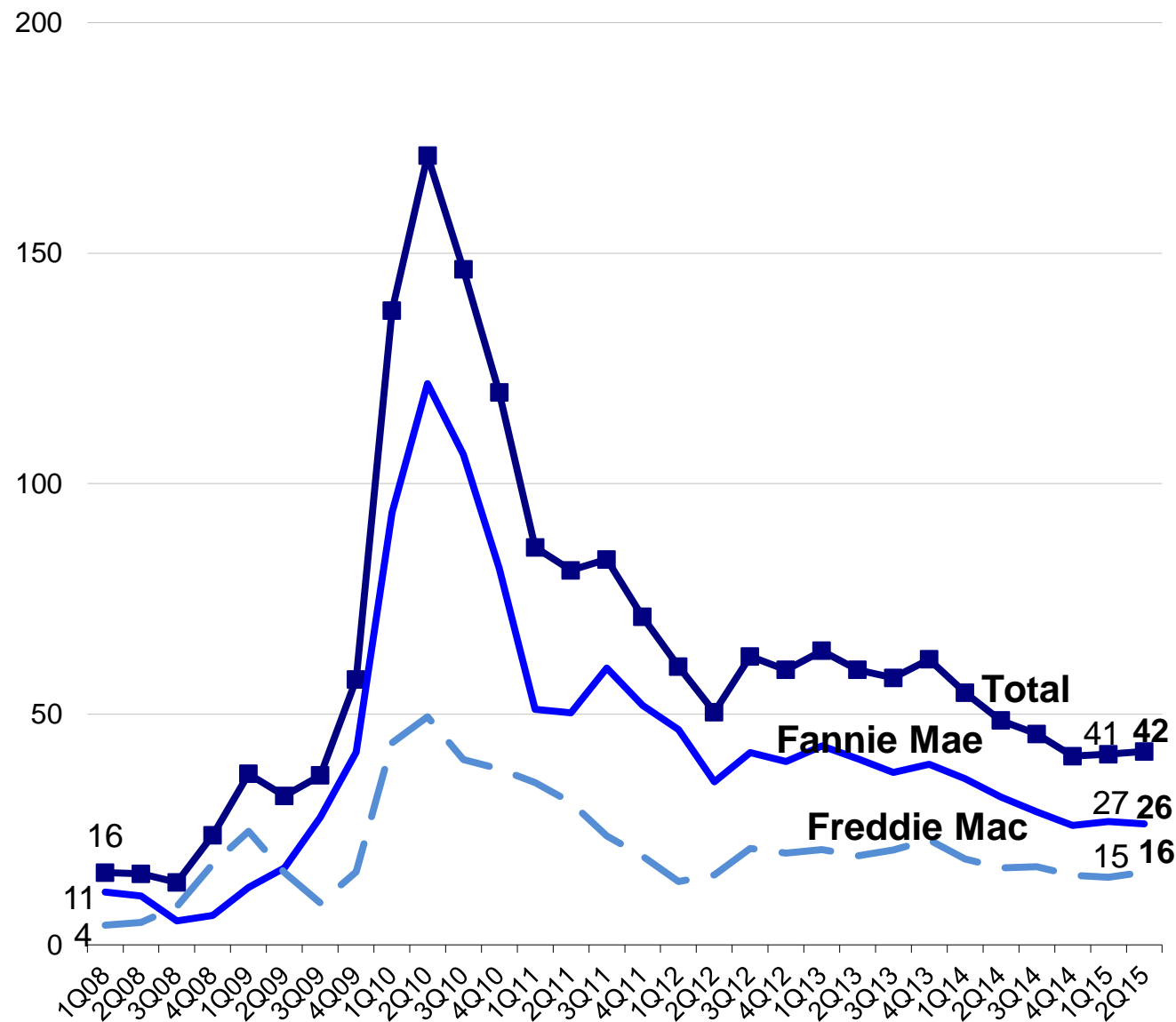




## Foreclosure Prevention Activity: Home Retention Actions

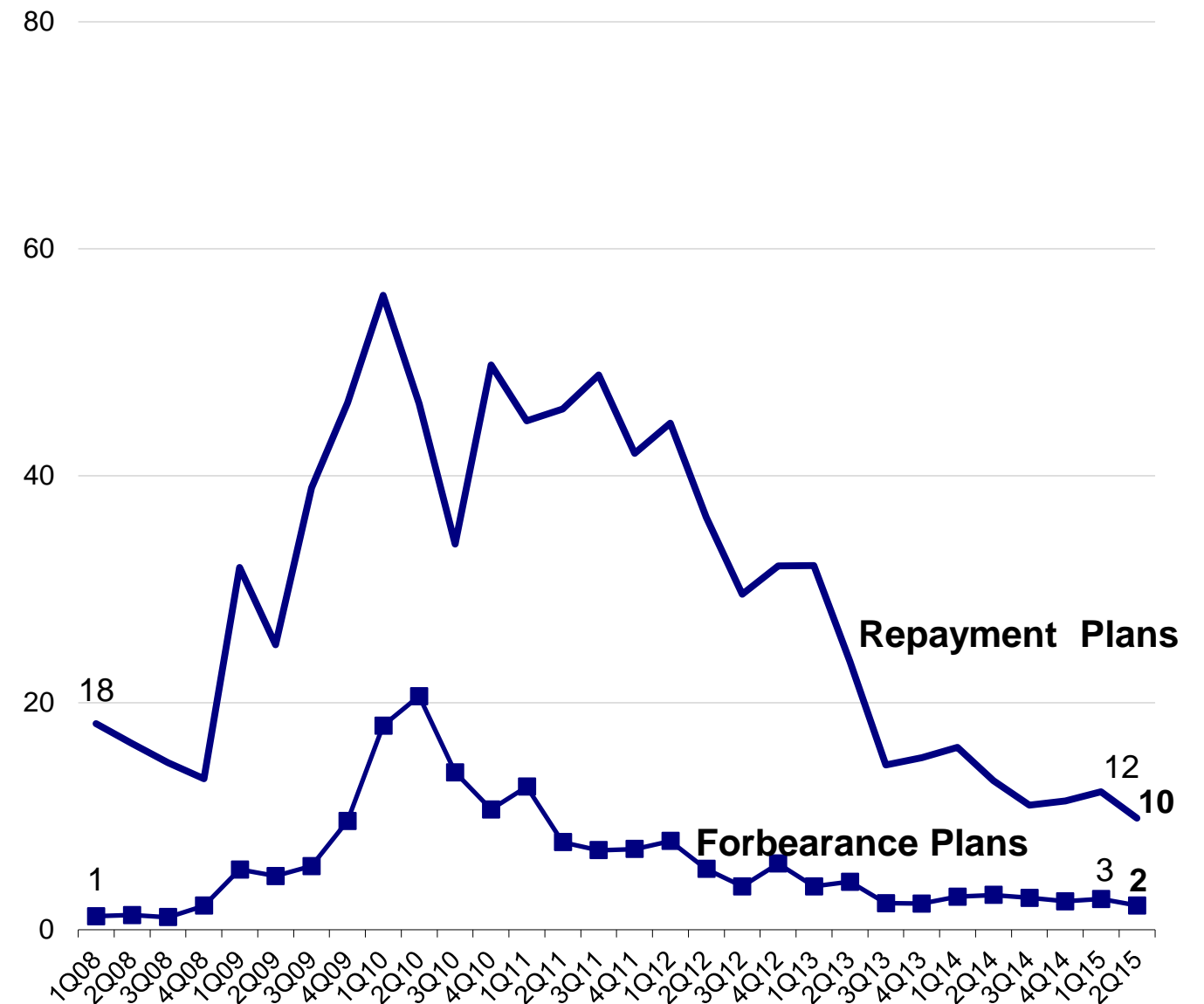
There were 41,905 permanent loan modifications in the second quarter, bringing the total number of permanent modifications to 1,833,943 since conservatorship. In addition, the Enterprises completed 9,839 repayment plans and 2,135 forbearance plans to help delinquent borrowers during the quarter.

**Loan Modifications Completed**  
(Number of loans in thousands)



Source: FHFA (Fannie Mae and Freddie Mac)

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

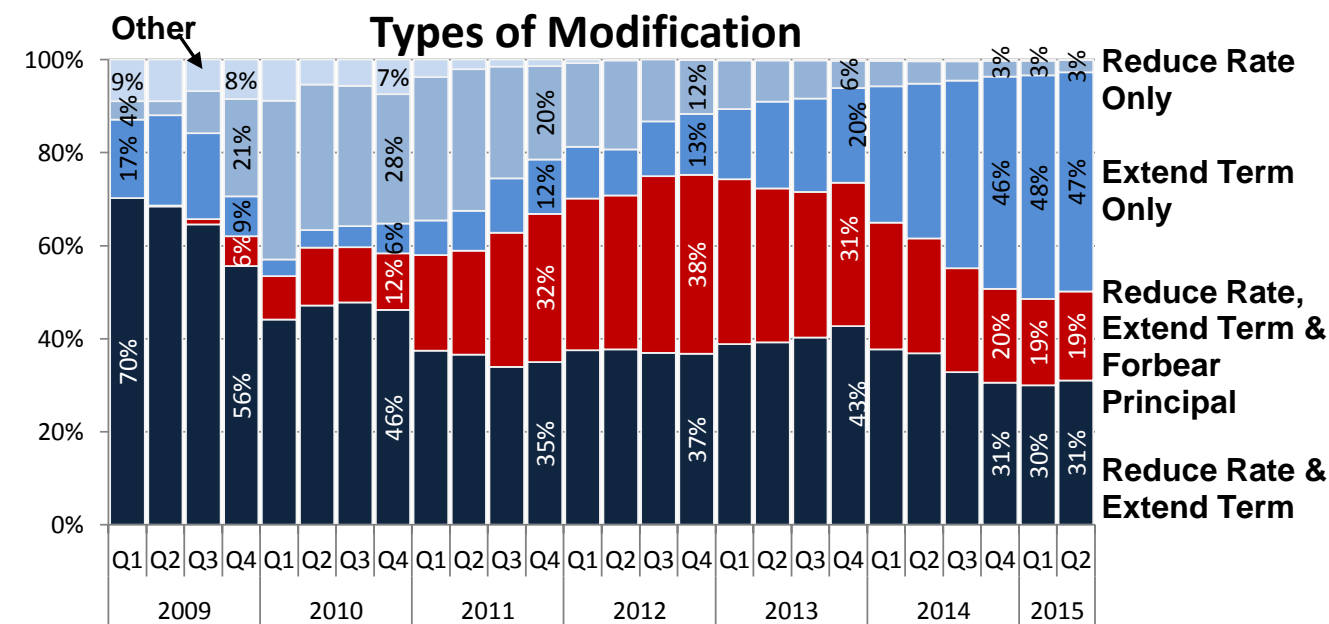


Source: FHFA (Fannie Mae and Freddie Mac)

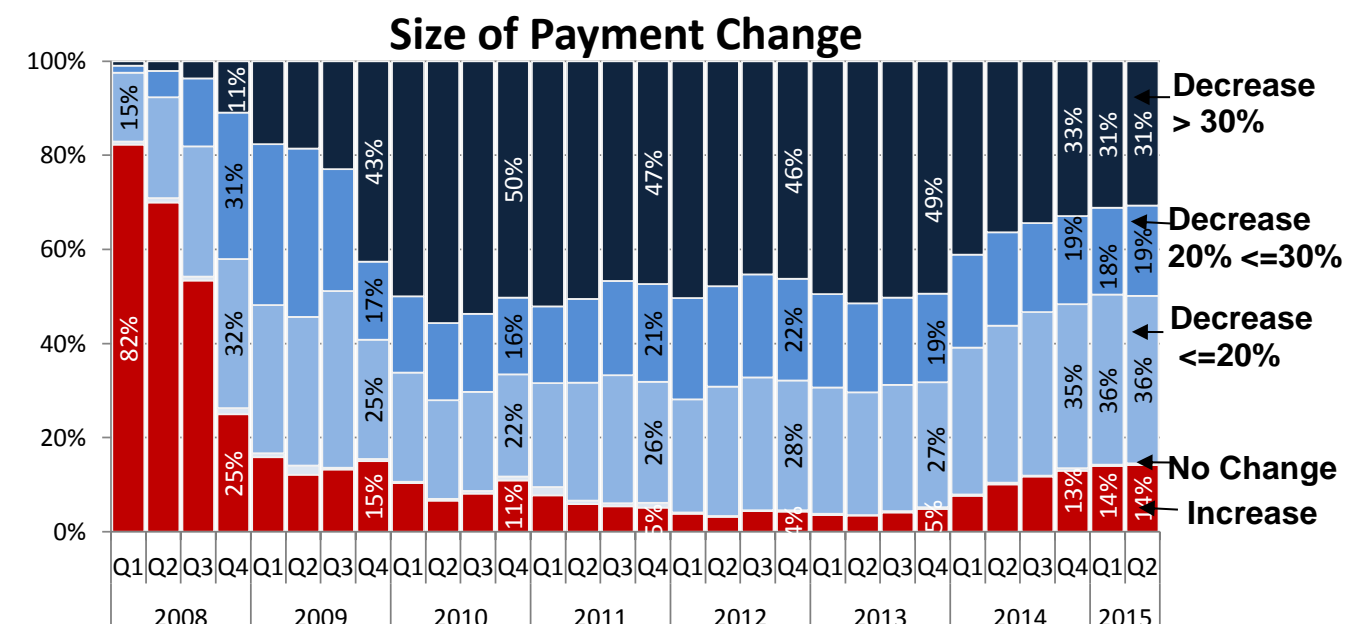


# Enterprises' Loan Modifications

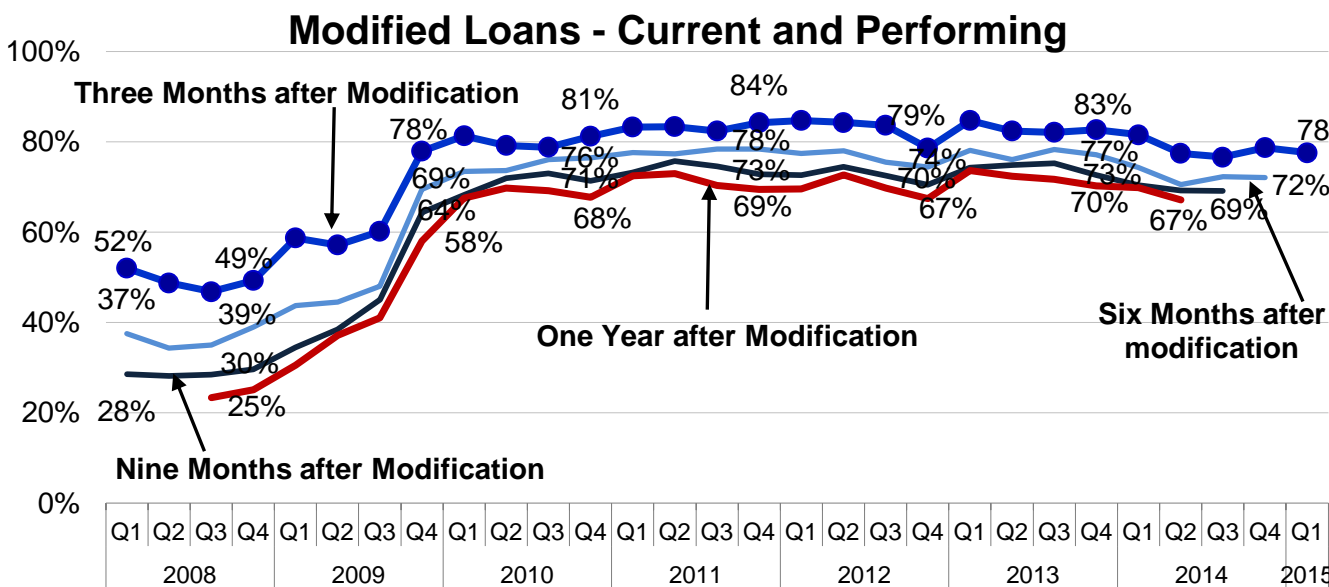
The share of the Enterprises' modifications with extend-term only remained high during the quarter. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions are generally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



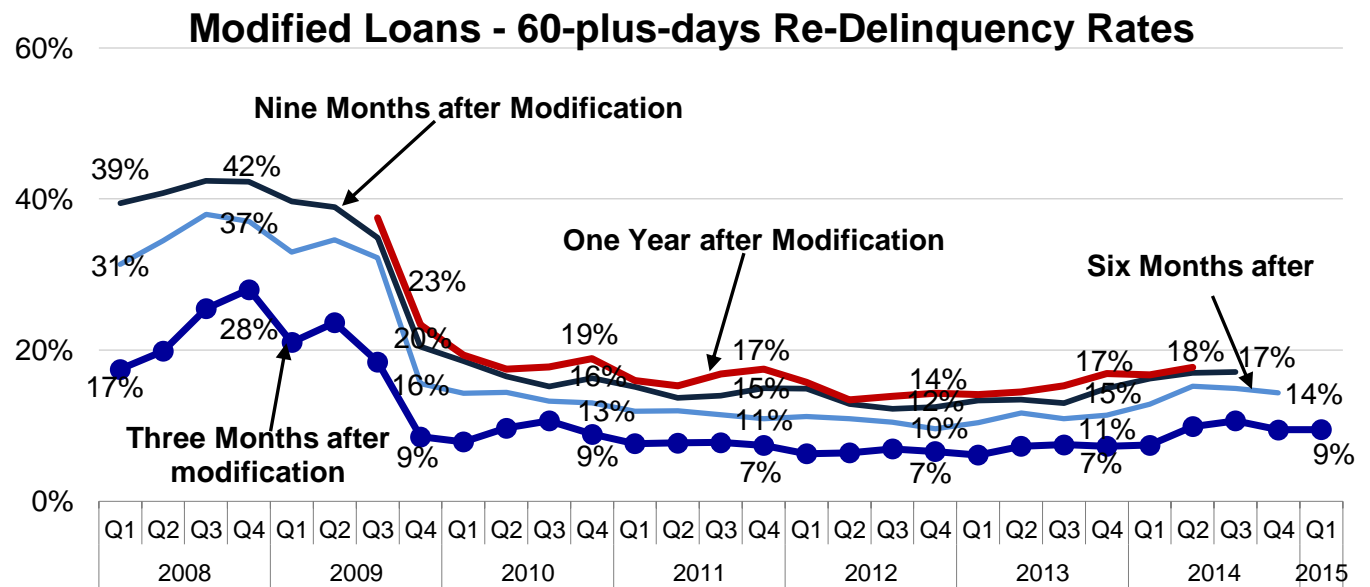
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



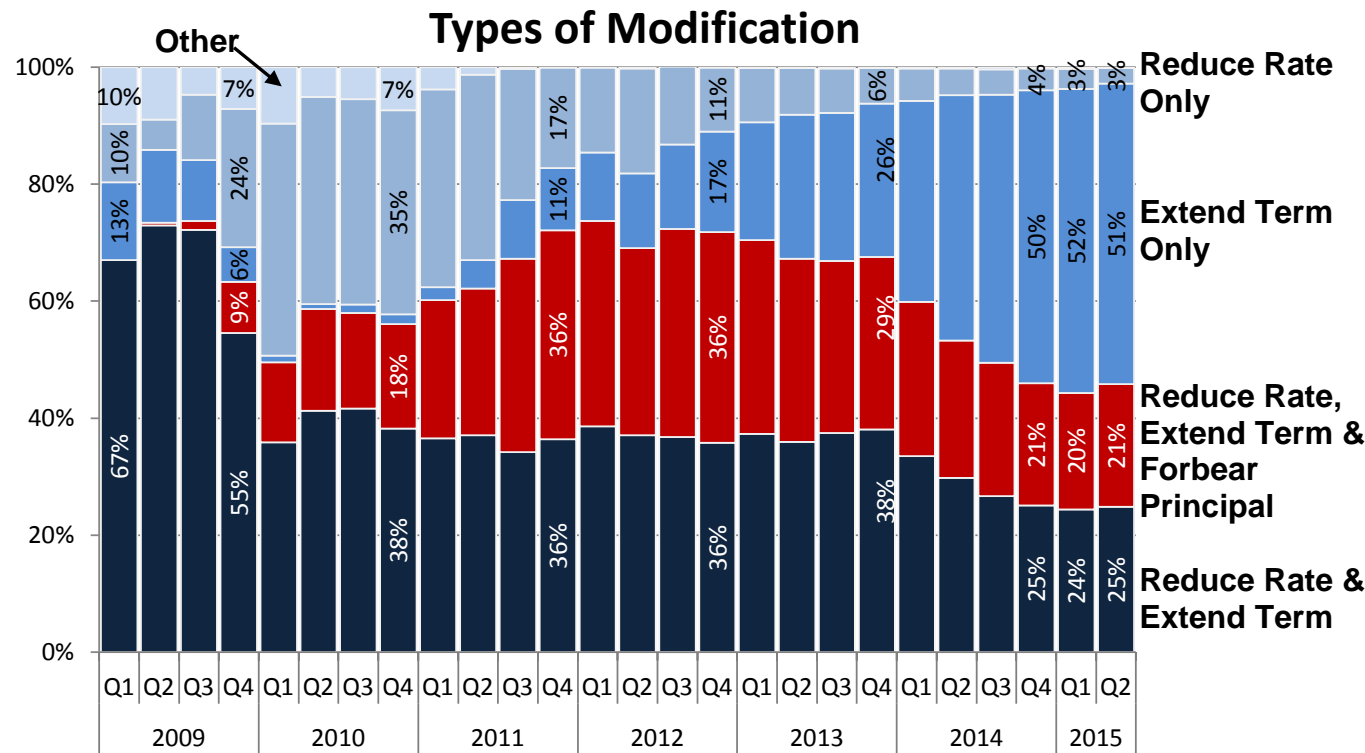
Source: FHFA (Fannie Mae and Freddie Mac)



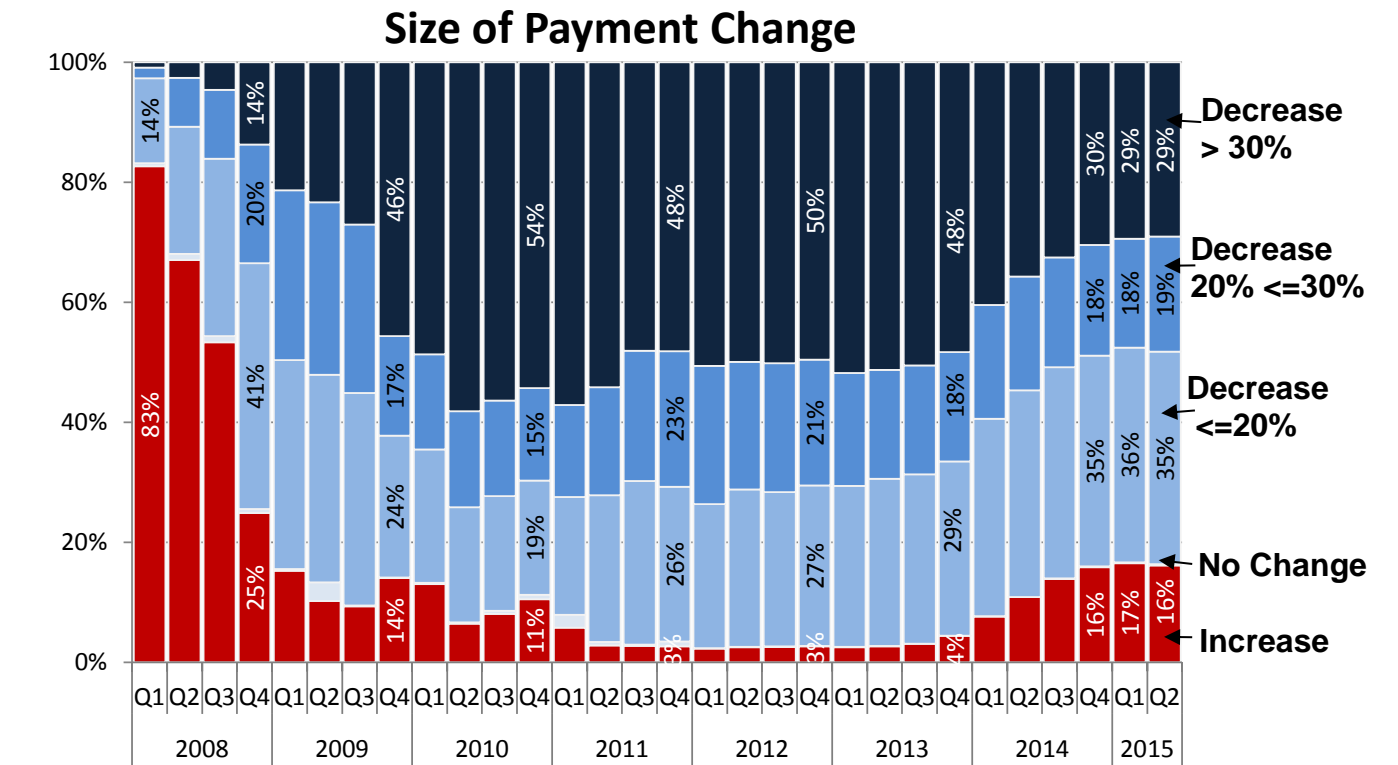
Source: FHFA (Fannie Mae and Freddie Mac)



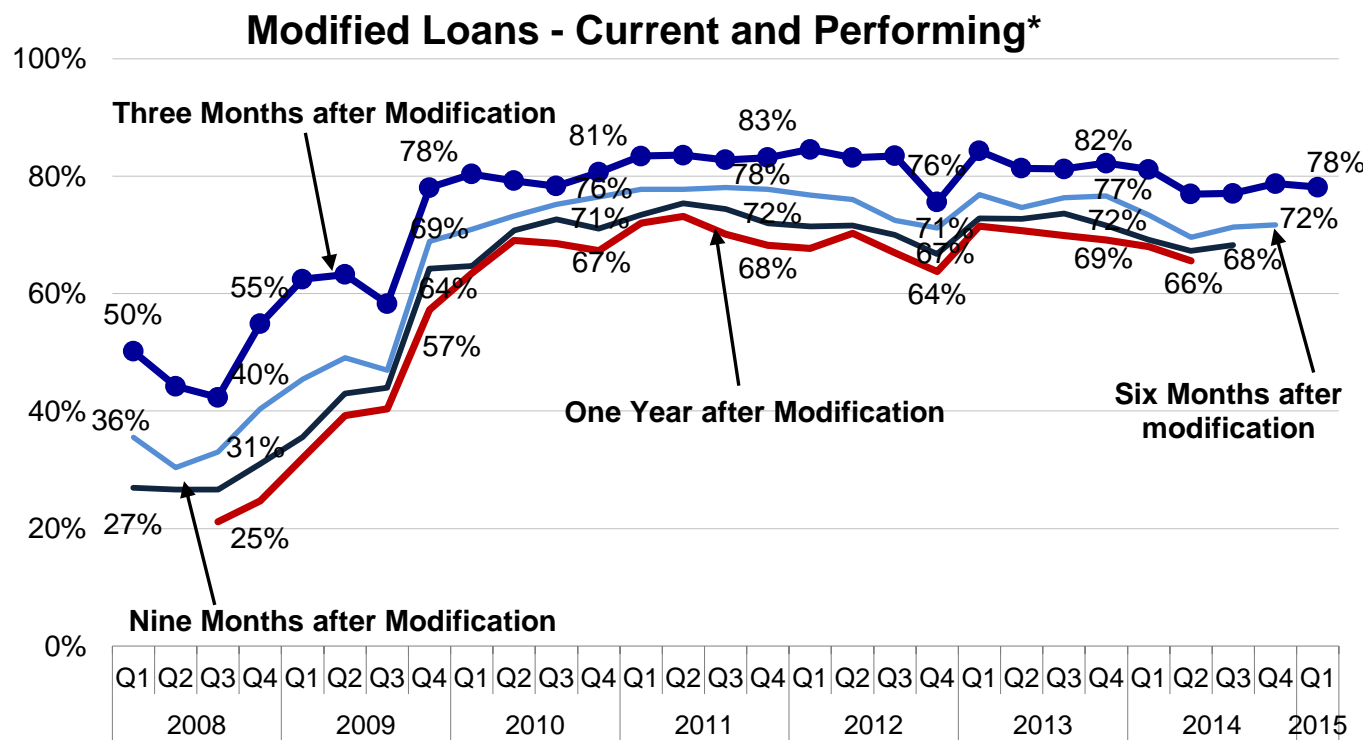
# Fannie Mae's Loan Modifications



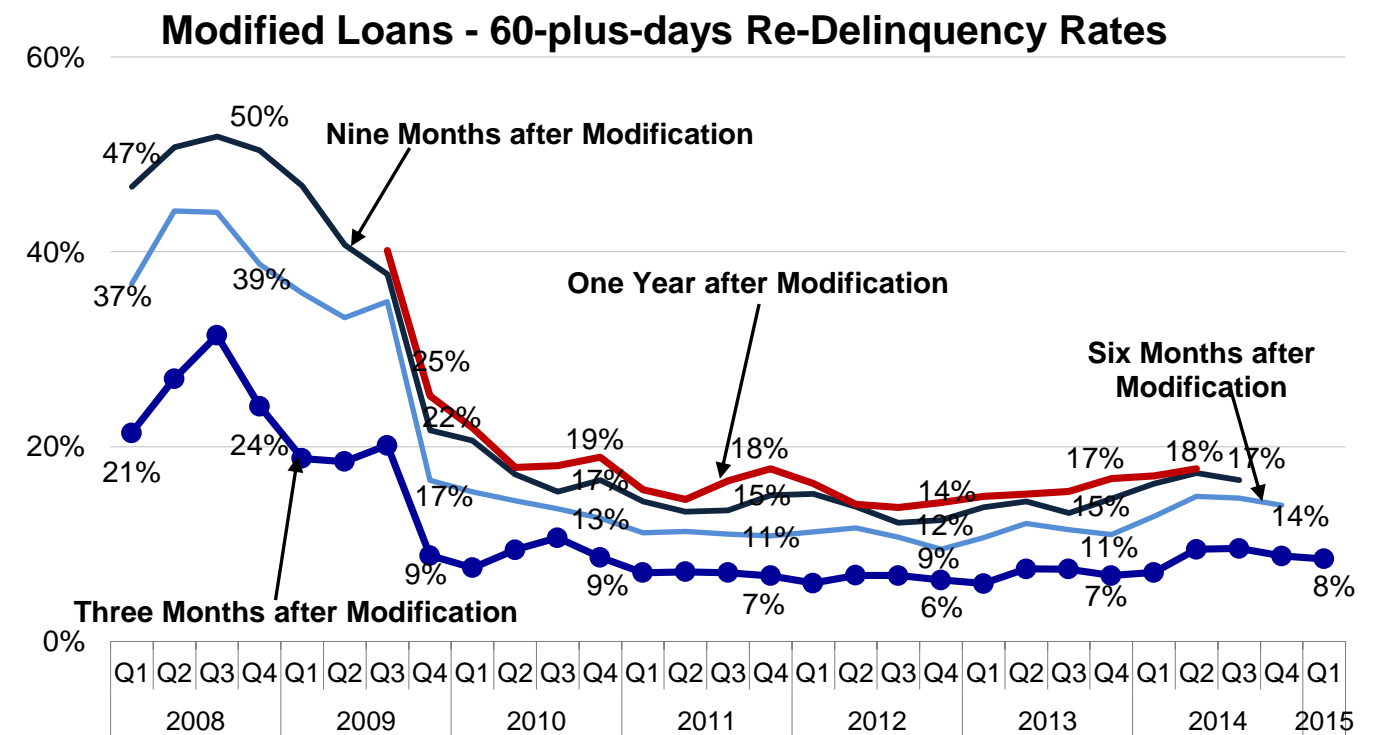
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)

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



## Fannie Mae's HAMP and Non-HAMP Performance

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

### Modified Loans - Performance Three Months after Modification \*

	HAMP									Non-HAMP								
	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15
Current and Performing	89%	88%	88%	88%	88%	86%	86%	87%	85%	83%	80%	80%	81%	80%	75%	76%	77%	77%
60+ Days Delinquent	4%	5%	4%	4%	4%	6%	5%	5%	5%	6%	8%	8%	7%	8%	10%	10%	9%	9%

### Modified Loans - Performance Six Months after Modification \*

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

### Modified Loans - Performance Nine Months after Modification \*

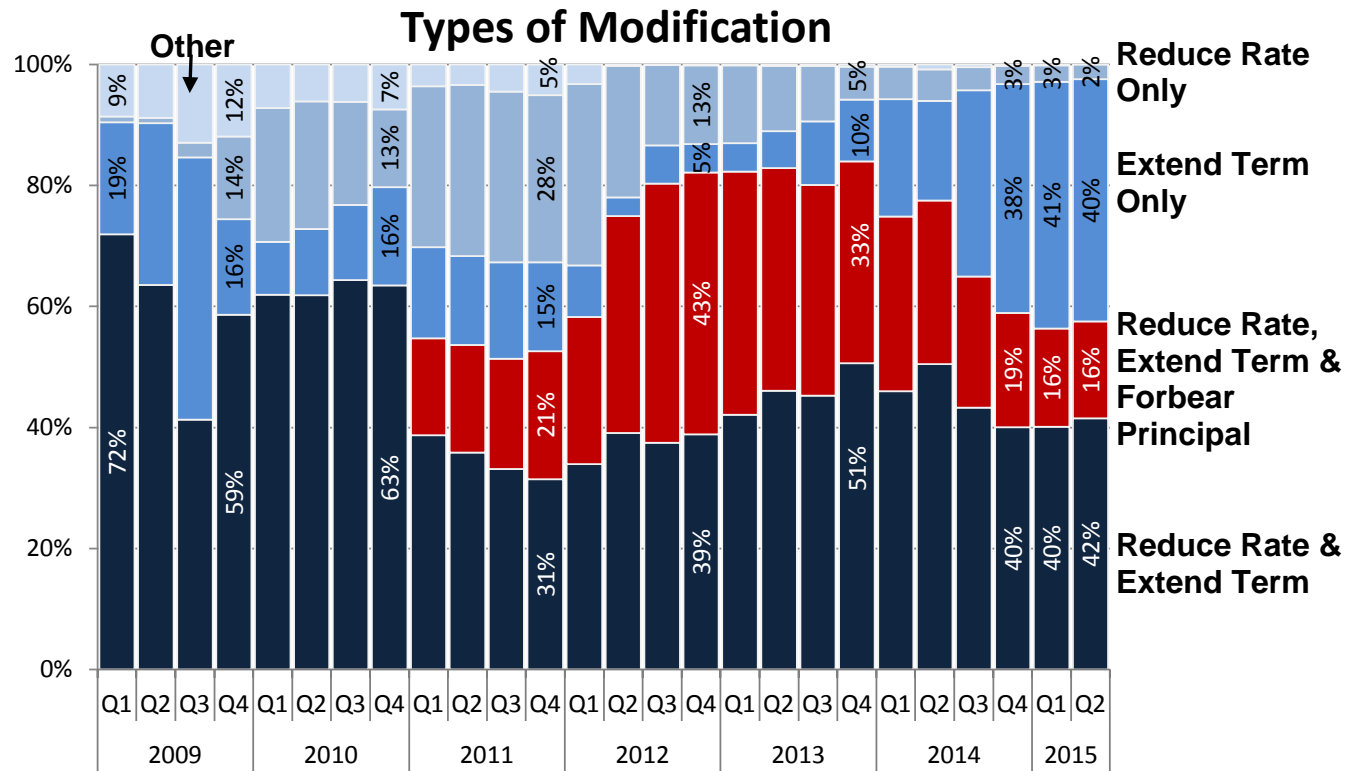
	HAMP							Non-HAMP						
	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14
Current and Performing	81%	82%	82%	81%	80%	79%	80%	70%	71%	72%	70%	67%	65%	66%
60+ Days Delinquent	8%	8%	8%	8%	9%	9%	8%	15%	16%	14%	16%	18%	19%	18%

Source: FHFA (Fannie Mae and Freddie Mac)

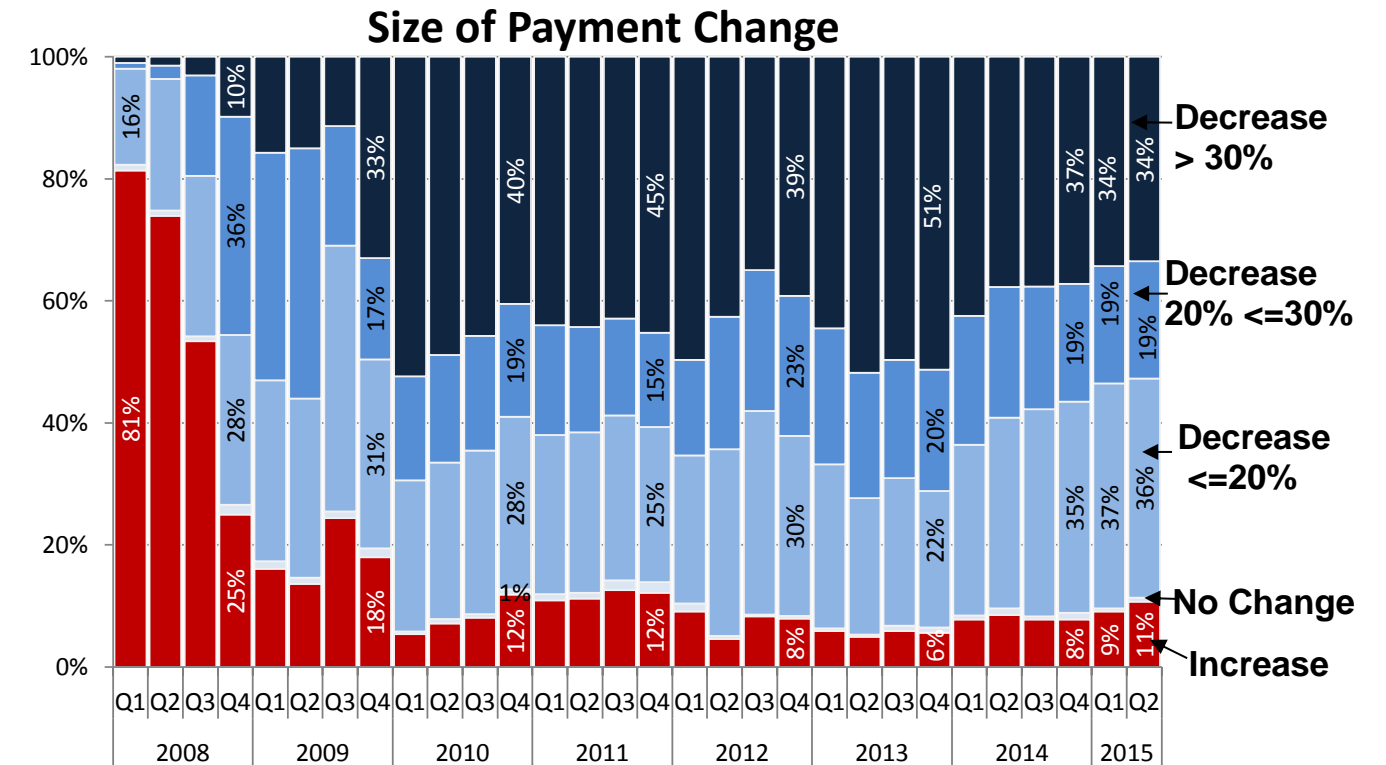
\* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. The percentage of loans that remained current three months after modification declined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



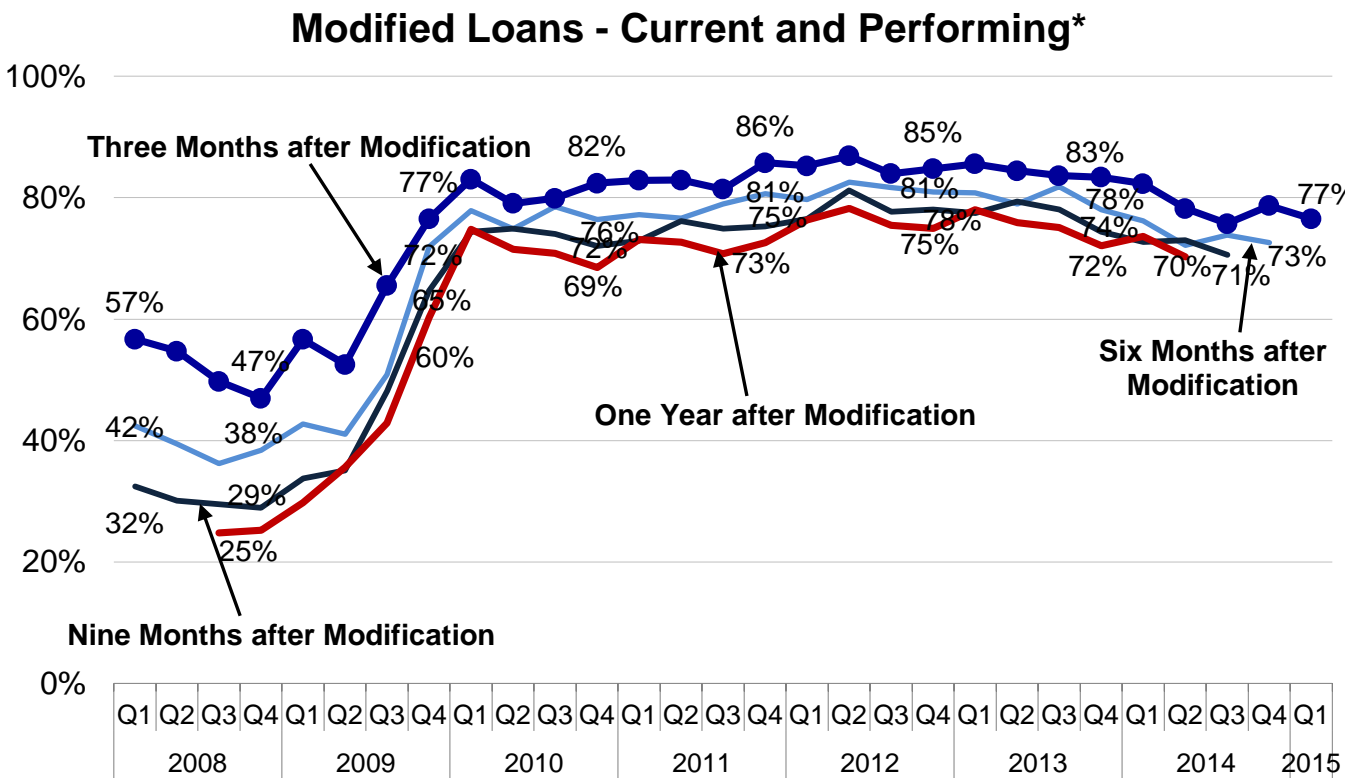
# Freddie Mac's Loan Modifications



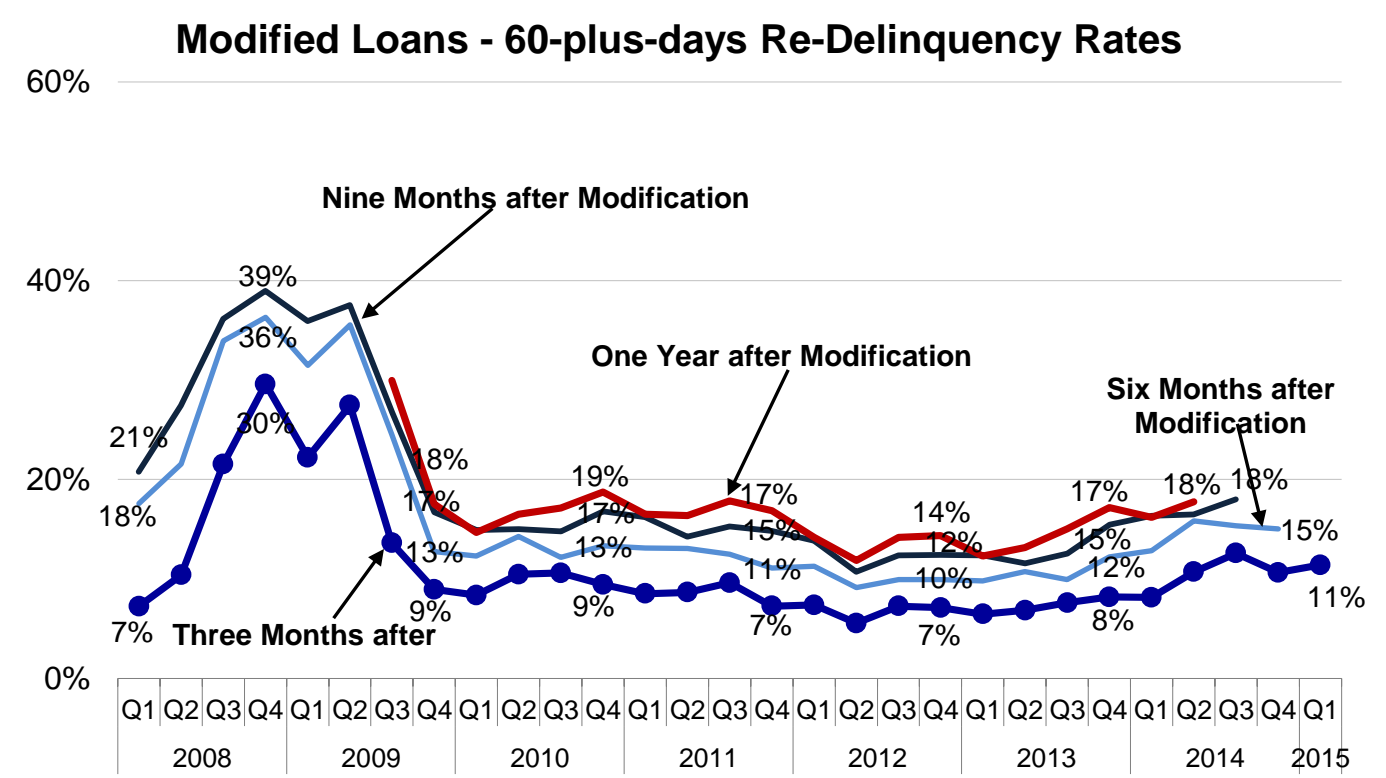
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)

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



## Freddie Mac's HAMP and Non-HAMP Performance

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

### Modified Loans - Performance Three Months after Modification\*

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

### Modified Loans - Performance Six Months after Modification\*

	HAMP								Non-HAMP							
	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14
Current and Performing	85%	84%	86%	85%	85%	82%	84%	84%	78%	77%	80%	76%	74%	70%	72%	71%
60+ Days Delinquent	8%	8%	8%	8%	8%	11%	9%	8%	11%	12%	11%	13%	14%	17%	17%	16%

### Modified Loans - Performance Nine Months after Modification\*

	HAMP							Non-HAMP						
	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14
Current and Performing	82%	83%	83%	83%	81%	81%	81%	74%	77%	76%	72%	70%	71%	68%
60+ Days Delinquent	10%	10%	10%	10%	11%	11%	11%	14%	13%	14%	17%	18%	18%	19%

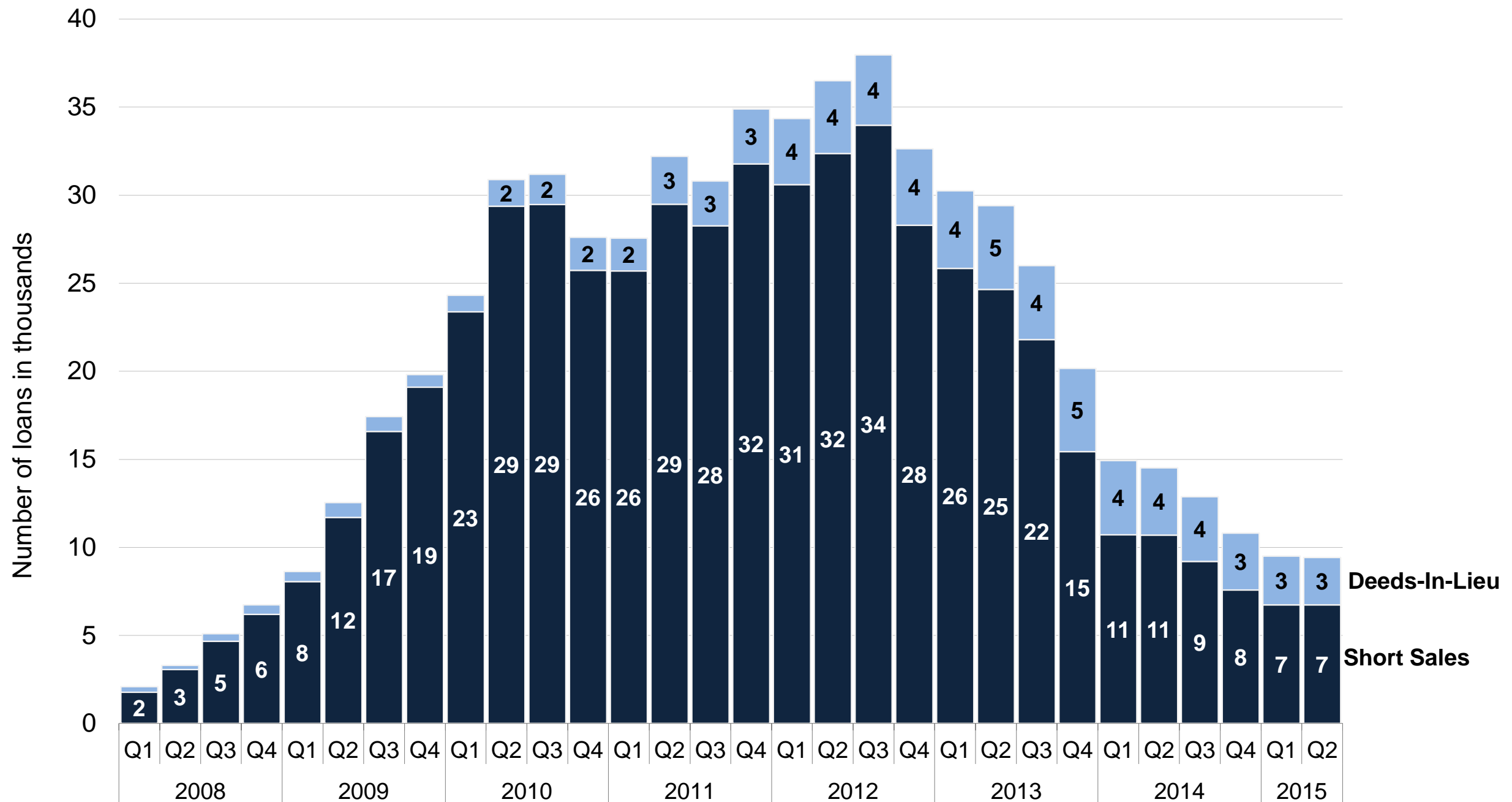
Source: FHFA (Fannie Mae and Freddie Mac)

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



## Foreclosure Prevention Activity: Home Forfeiture Actions

There were 9,423 completed short sales and deeds-in-lieu in the second quarter, bringing the total to 623,963 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased slightly in the second quarter compared with first quarter of 2015. These foreclosure alternatives help to reduce the severity of losses resulting from a borrower's default and minimize the impact of foreclosures on borrowers, communities, and neighborhoods.

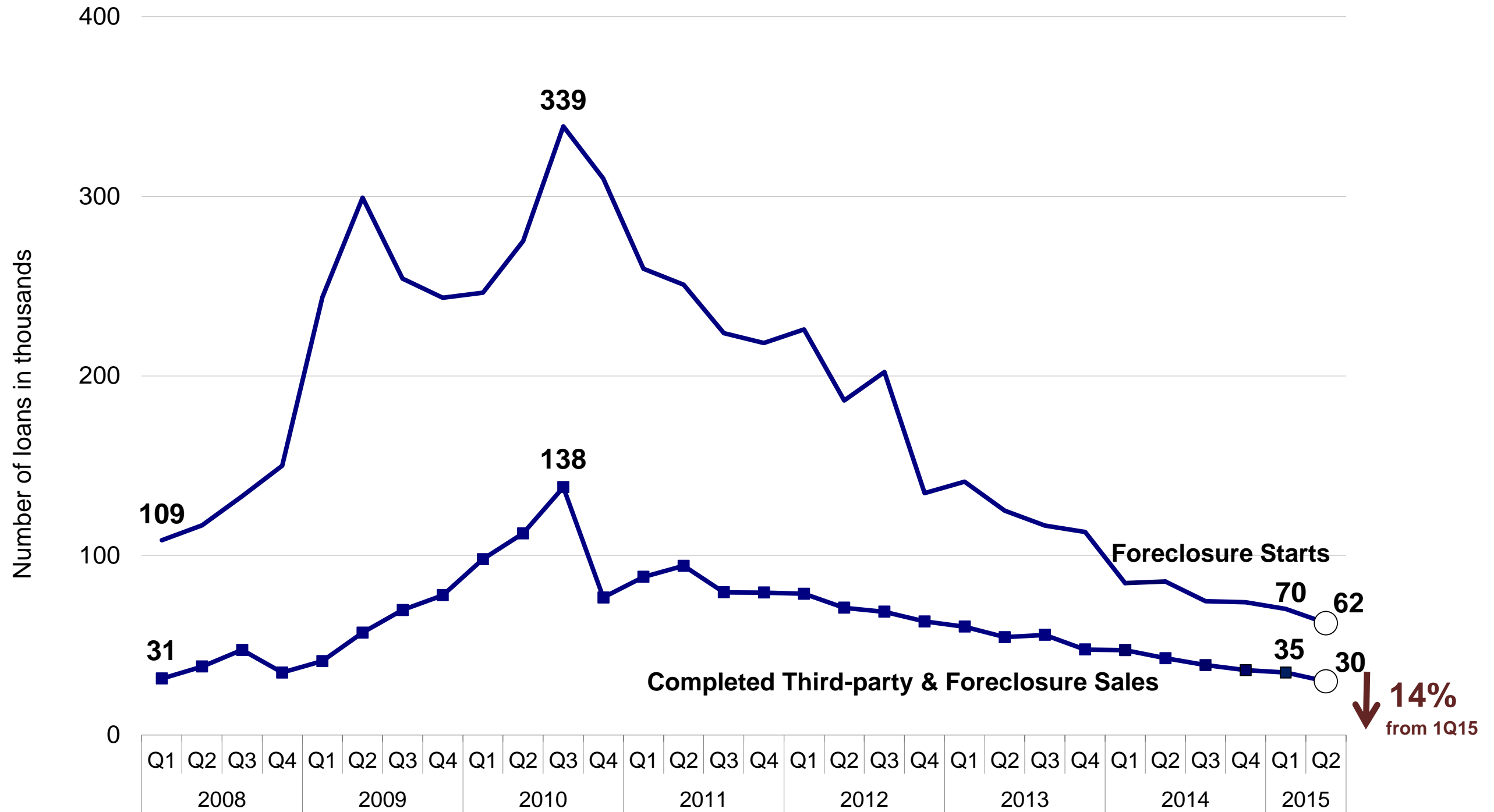


Source: FHFA (Fannie Mae and Freddie Mac)



## Foreclosures

There were 29,945 completed third-party and foreclosure sales in the second quarter, down 14 percent compared with first quarter. The number of foreclosure starts dropped 11 percent in the second quarter to 62,364, from 70,267 in the first quarter.



Source: FHFA (Fannie Mae and Freddie Mac)



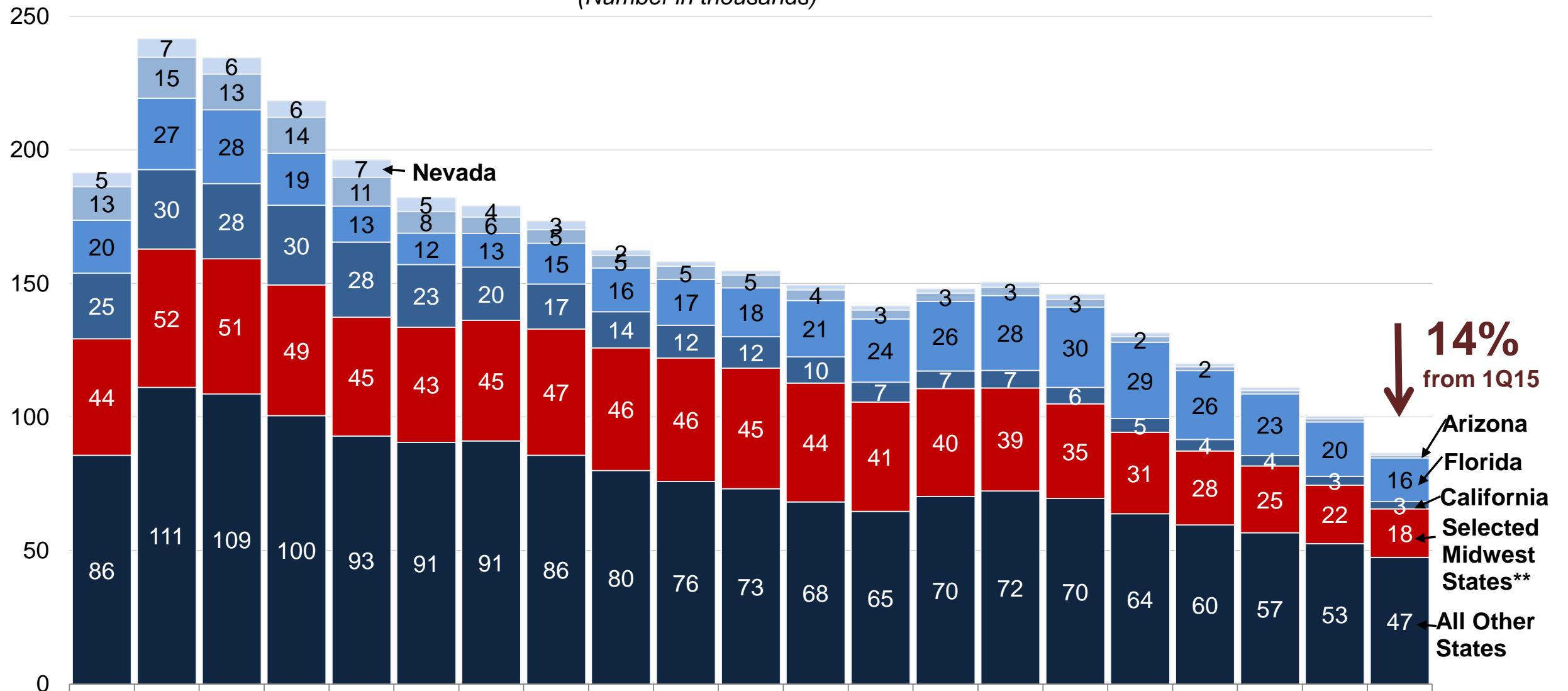


## Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 14 percent during the quarter to 86,515, as property dispositions continued to outpace acquisitions. The total number of property acquisitions fell 19 percent to 25,120 while dispositions decreased 7 percent to 38,888 during the second quarter.

### REO Inventory by State\*

(Number in thousands)



#### REO Activity

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

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

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

Source: FHFA (Fannie Mae and Freddie Mac)





## State Level Data

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

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

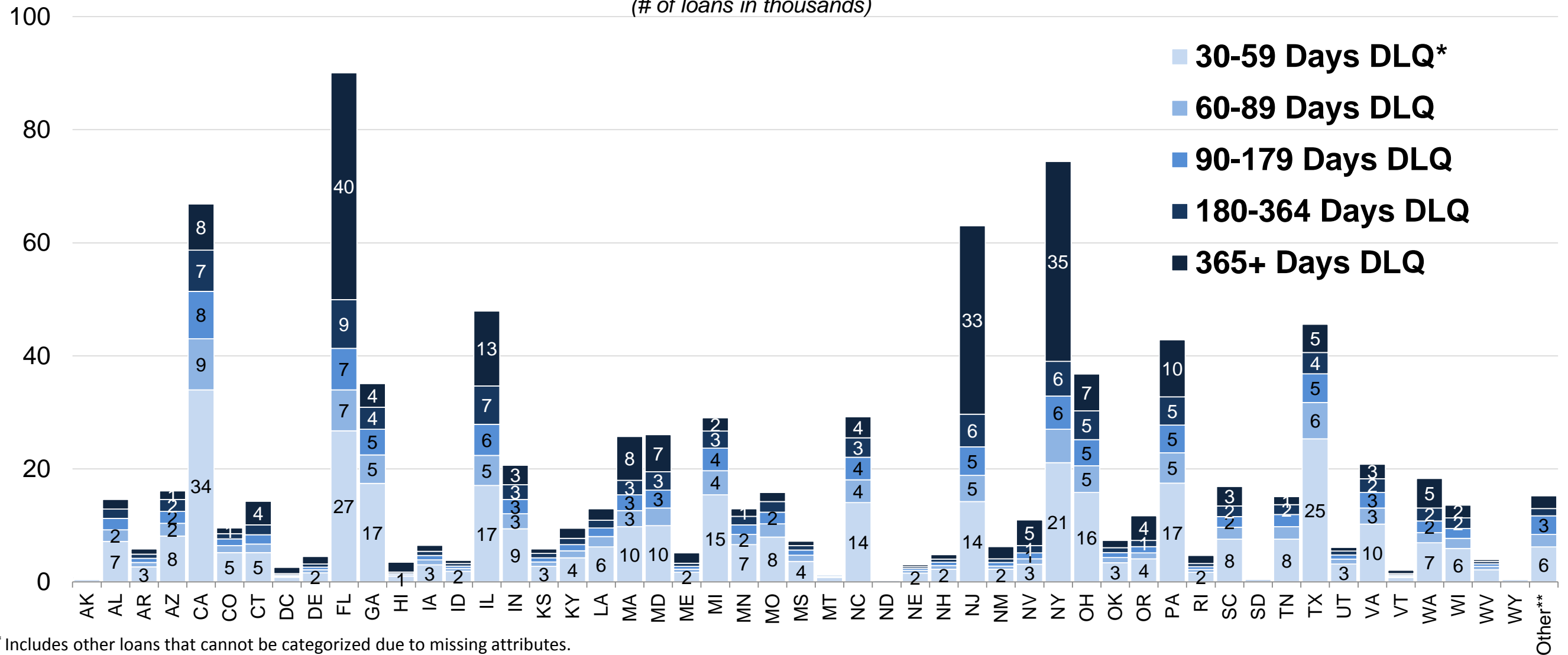


## Delinquent Loans by State

The total number of the Enterprises' troubled borrowers continued to decline in the second quarter. Approximately 25 percent of these borrowers remained deeply delinquent (365+ days) at the end of the quarter, down from 27 percent in the first quarter. Florida continues to have the highest number of deeply delinquent loans, followed by New York and New Jersey. As of June 30, 2015, approximately 45 percent of the delinquent borrowers in Florida have missed one year or more payments, compared with 48 percent in New York and 53 percent in New Jersey.

### Delinquent Loans by State - As of June 30, 2015

(# of loans in thousands)



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

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

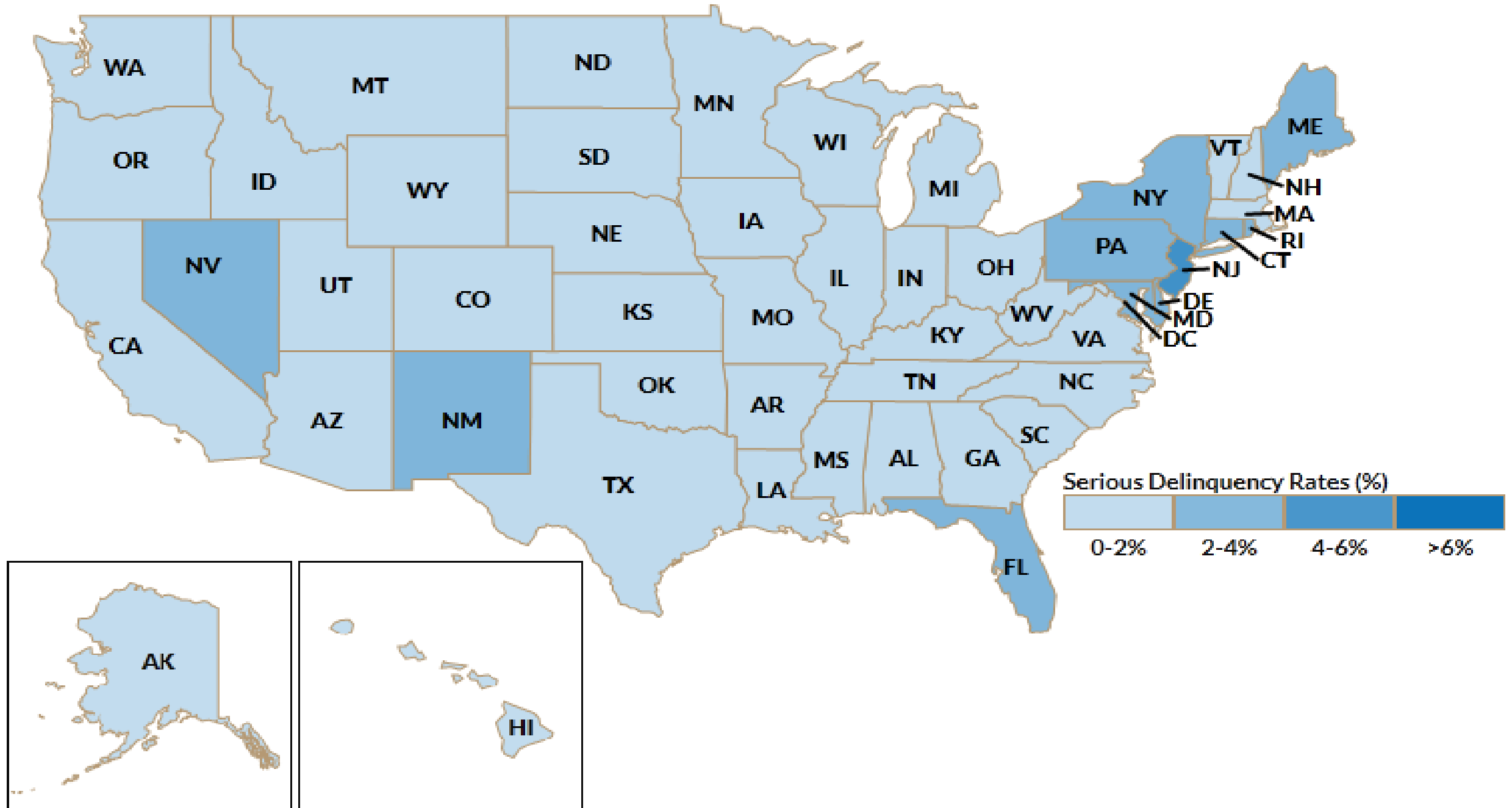
Source: FHFA (Fannie Mae and Freddie Mac)



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

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

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



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

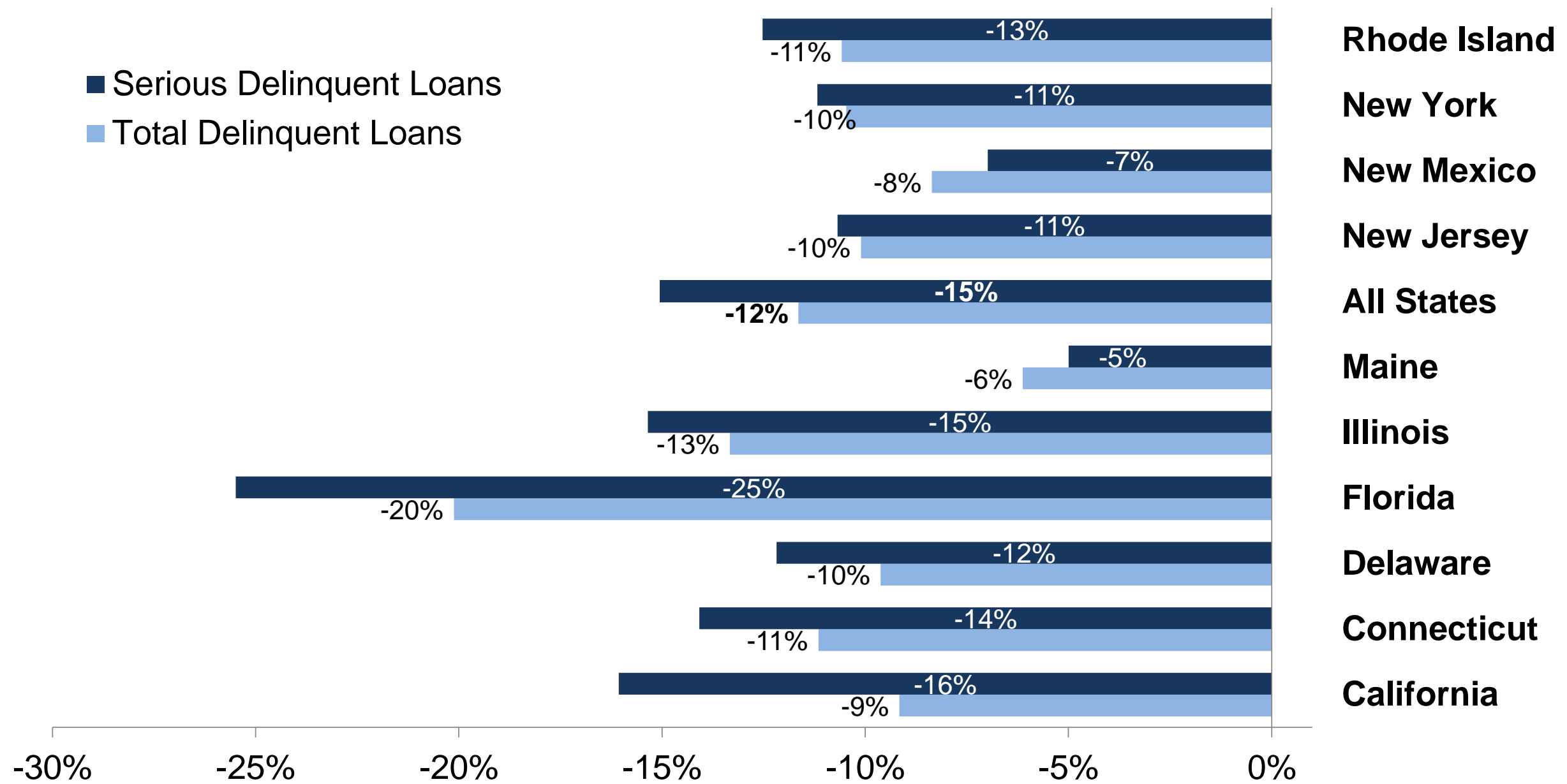
The following pages provide detailed information about ten states with the largest five-year declines in house prices and the highest number and rate of seriously delinquent loans as of June 30, 2015



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

The total number of the Enterprises' delinquent loans fell 12 percent during the first half of 2015 as serious delinquent loans (loans that have missed three or more payments or are in foreclosure) continued to decrease. The Enterprises' serious delinquency rate dropped to 1.6 percent at the end of the second quarter from 1.9 percent at the end of 2014.

### Change from December 31, 2014



Source: FHFA (Fannie Mae and Freddie Mac)

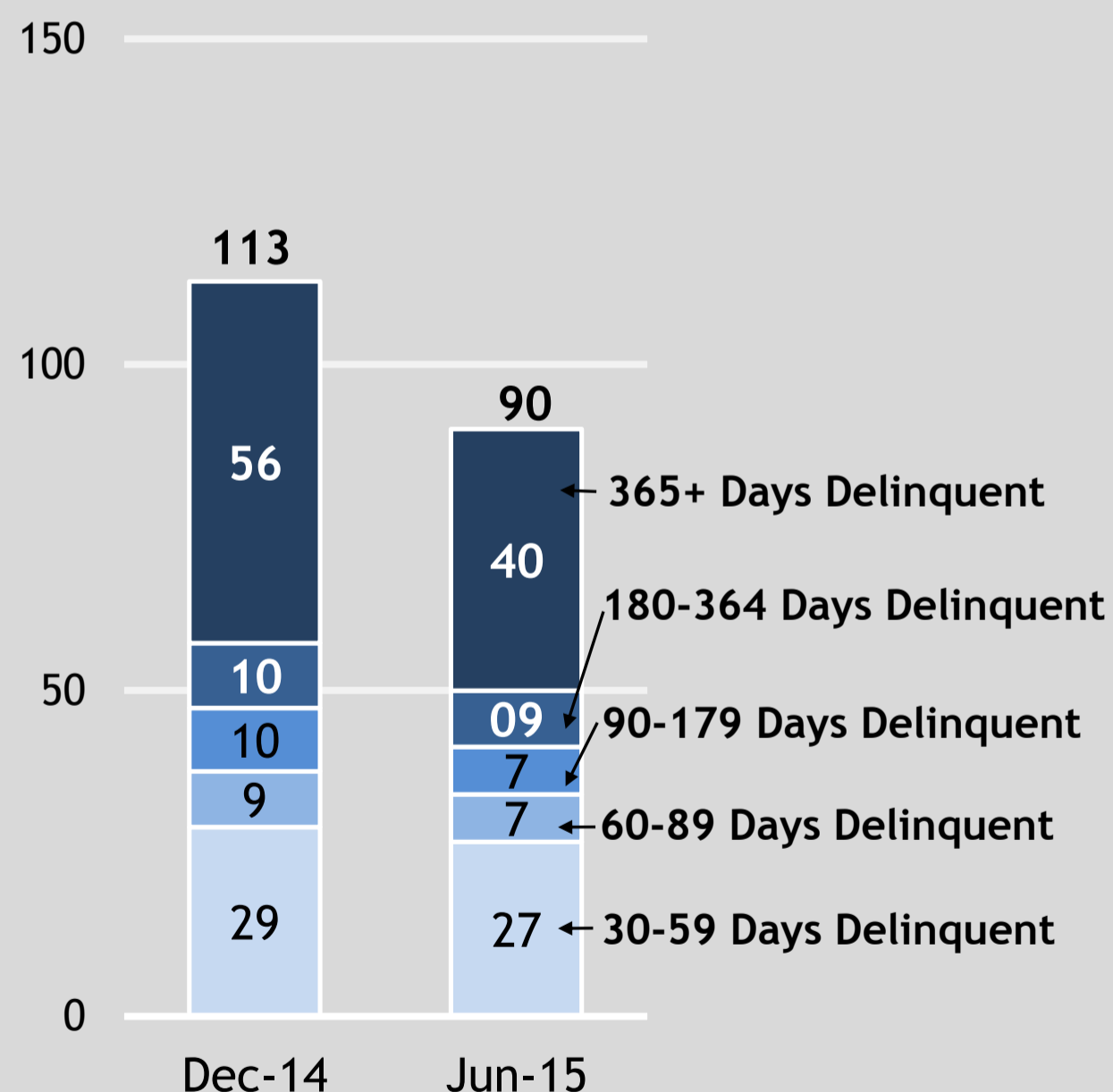


# Florida

## Single-Family Book Profile - As of June 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	59	31	90
Current Loans	<u>1,049</u>	<u>620</u>	<u>1,669</u>
Total Loans Serviced	1,108	651	1,759

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	4,999	3,092	1,281	50,901	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,509	1,216	515	17,812	
Loan Modifications	30,687	20,883	8,362	219,027	
Other	<u>83</u>	<u>140</u>	<u>96</u>	<u>4,168</u>	
<b>Total</b>	<b>37,278</b>	<b>25,331</b>	<b>10,254</b>	<b>291,907</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>23,515</u>	<u>10,869</u>	<u>3,157</u>	<u>136,856</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>60,793</b>	<b>36,200</b>	<b>13,411</b>	<b>428,763</b>	

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

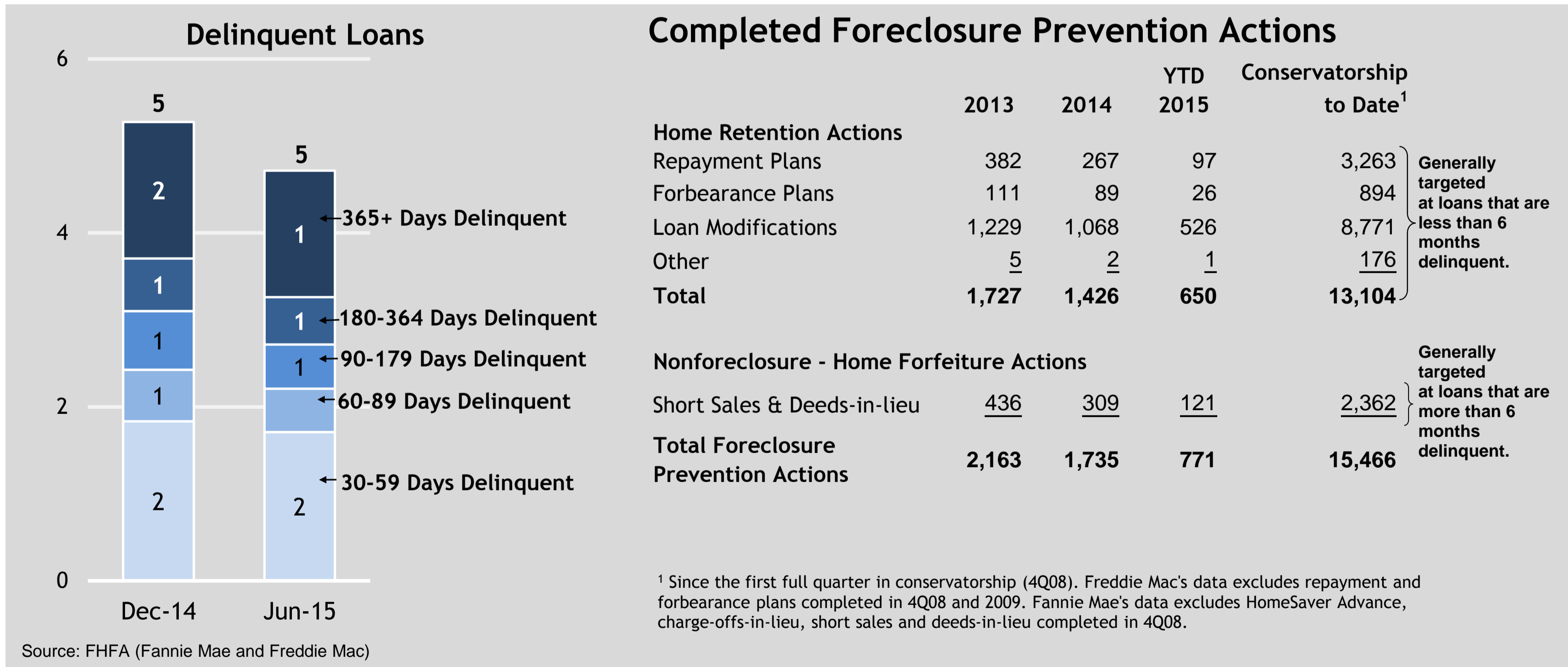
Source: FHFA (Fannie Mae and Freddie Mac)



# Rhode Island

## Single-Family Book Profile - As of June 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	3	2	5
Current Loans	56	35	91
Total Loans Serviced	59	37	96

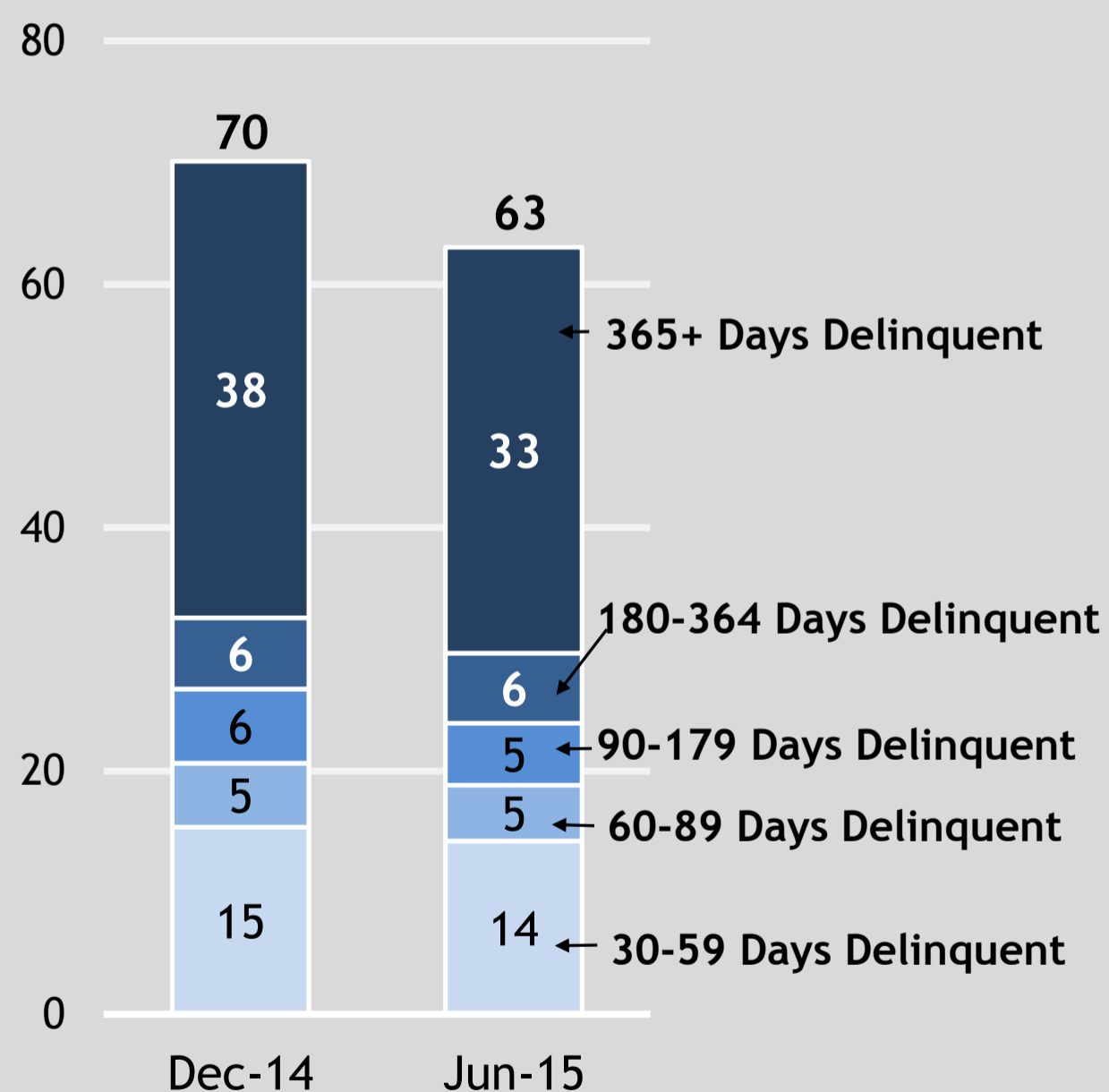


# New Jersey

## Single-Family Book Profile - As of June 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	42	21	63
Current Loans	516	286	802
<b>Total Loans Serviced</b>	<b>558</b>	<b>307</b>	<b>865</b>

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					Generally targeted at loans that are less than 6 months delinquent.
Repayment Plans	2,966	1,680	649	25,358	
Forbearance Plans	1,684	614	233	7,439	
Loan Modifications	12,828	11,272	5,497	77,021	
Other	13	64	23	1,371	
<b>Total</b>	<b>17,491</b>	<b>13,630</b>	<b>6,402</b>	<b>111,188</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					Generally targeted at loans that are more than 6 months delinquent.
Short Sales & Deeds-in-lieu	3,764	3,341	1,435	17,906	
<b>Total Foreclosure Prevention Actions</b>	<b>21,255</b>	<b>16,971</b>	<b>7,837</b>	<b>129,094</b>	

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

Source: FHFA (Fannie Mae and Freddie Mac)



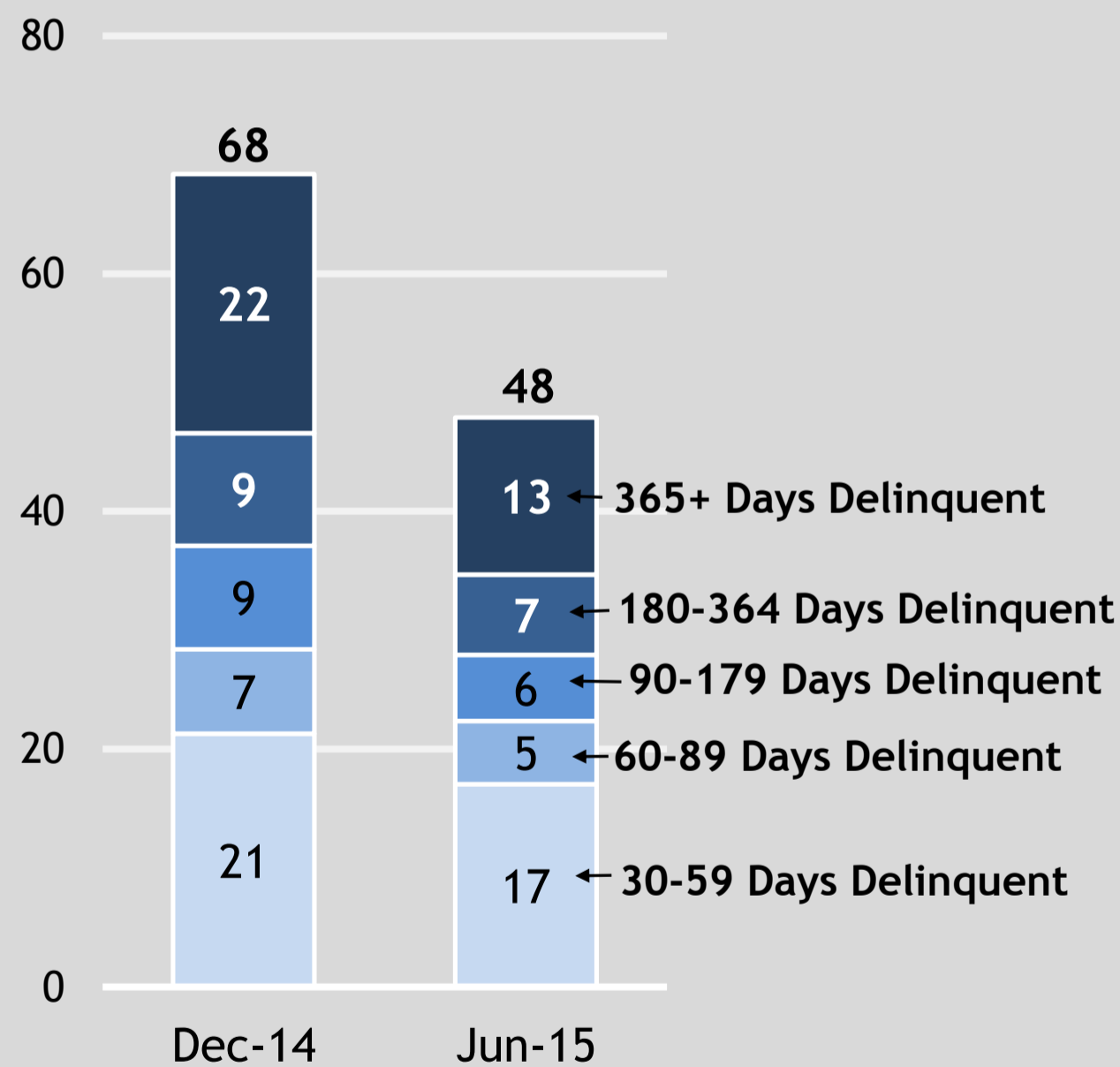


# Illinois

## Single-Family Book Profile - As of June 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	29	19	48
Current Loans	<u>741</u>	<u>527</u>	<u>1,269</u>
<b>Total Loans Serviced</b>	<b>770</b>	<b>546</b>	<b>1,316</b>

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	3,690	2,522	1,016	33,614	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	994	726	274	9,785	
Loan Modifications	16,153	11,530	4,827	106,506	
Other	<u>51</u>	<u>78</u>	<u>32</u>	<u>2,268</u>	
<b>Total</b>	<b>20,888</b>	<b>14,856</b>	<b>6,149</b>	<b>152,173</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					Generally targeted at loans that are more than 6 months delinquent.
Short Sales & Deeds-in-lieu	<u>7,821</u>	<u>4,655</u>	<u>1,669</u>	<u>34,803</u>	
<b>Total Foreclosure Prevention Actions</b>	<b>28,709</b>	<b>19,511</b>	<b>7,818</b>	<b>186,976</b>	

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

Source: FHFA (Fannie Mae and Freddie Mac)

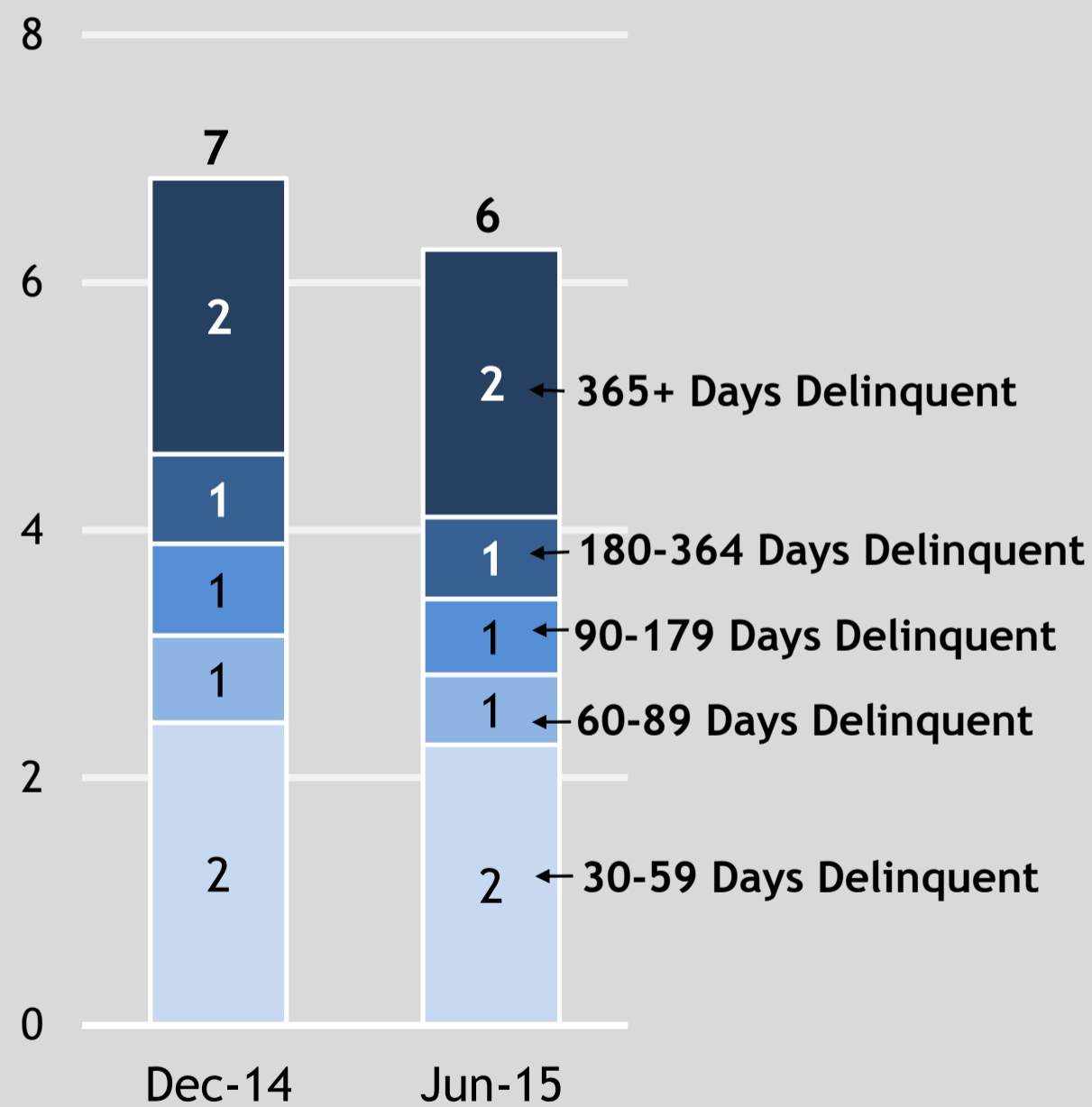


# New Mexico

## Single-Family Book Profile - As of June 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	4	2	6
Current Loans	106	58	164
Total Loans Serviced	110	60	170

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	577	362	147	5,077	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	68	55	23	842	
Loan Modifications	1,390	1,132	469	8,729	
Other	2	7	2	260	
<b>Total</b>	<b>2,037</b>	<b>1,556</b>	<b>641</b>	<b>14,908</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					Generally targeted at loans that are more than 6 months delinquent.
Short Sales & Deeds-in-lieu	546	343	143	2,636	
<b>Total Foreclosure Prevention Actions</b>	<b>2,583</b>	<b>1,899</b>	<b>784</b>	<b>17,544</b>	

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

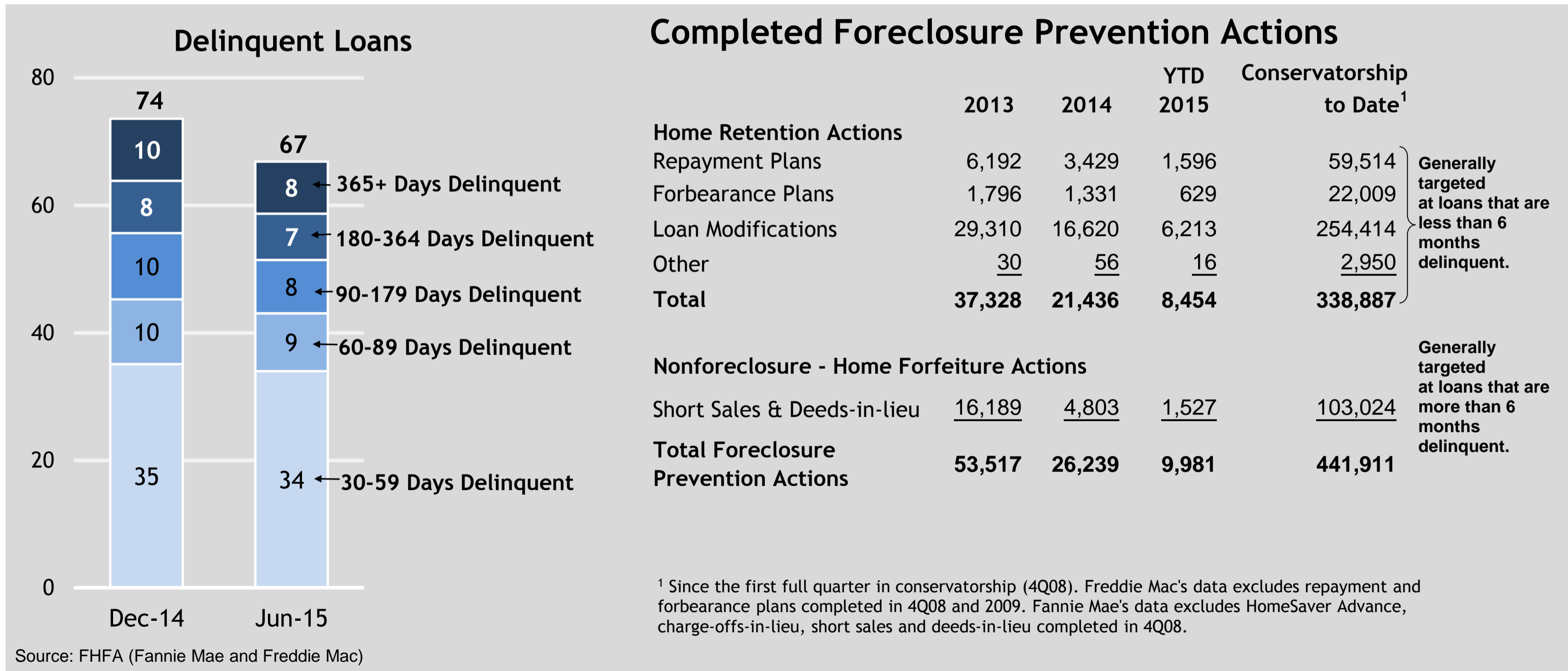
Source: FHFA (Fannie Mae and Freddie Mac)



# California

## Single-Family Book Profile - As of June 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	42	25	67
Current Loans	<u>2,365</u>	<u>1,230</u>	<u>3,595</u>
<b>Total Loans Serviced</b>	<b>2,407</b>	<b>1,255</b>	<b>3,662</b>



Source: FHFA (Fannie Mae and Freddie Mac)

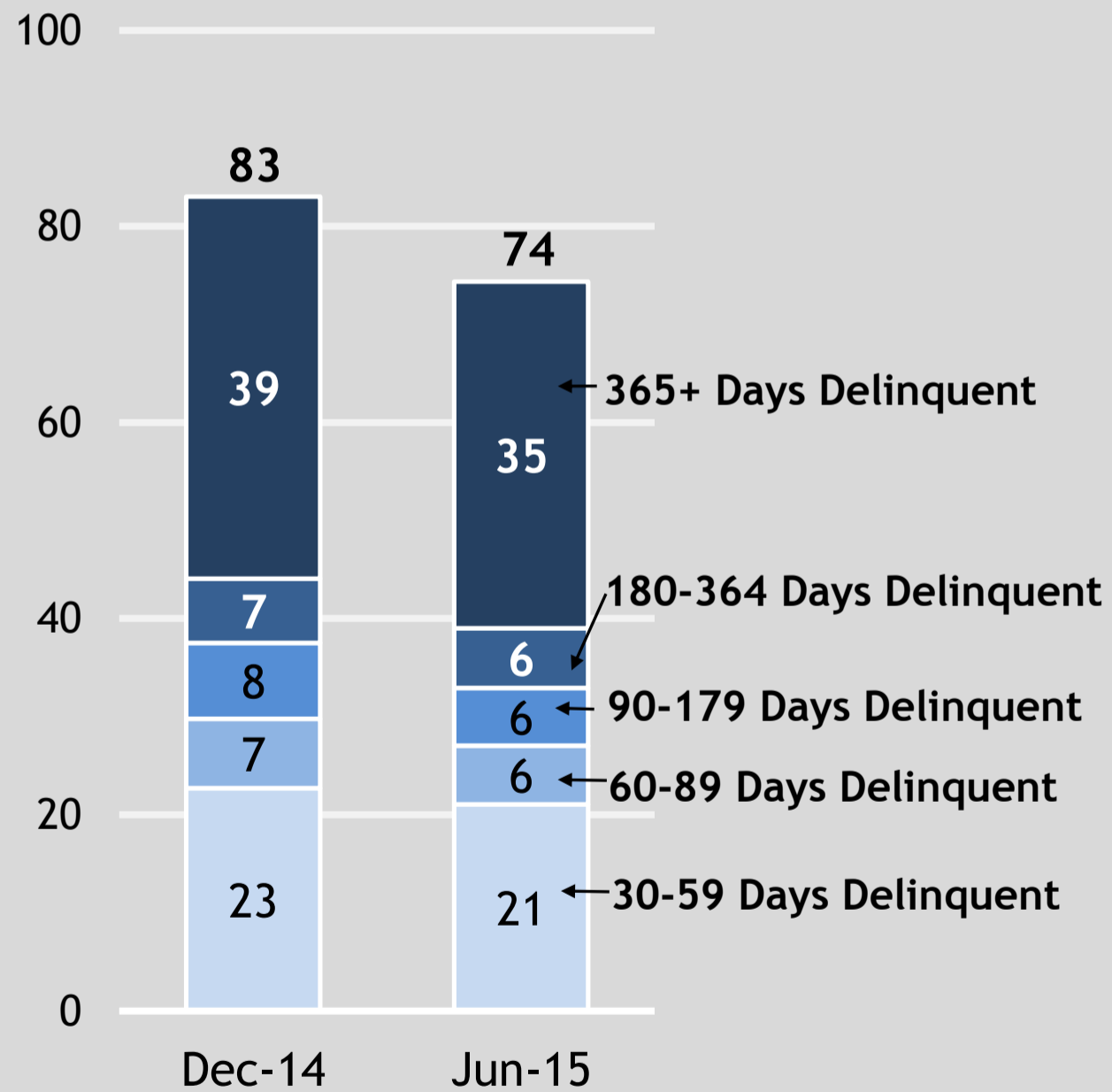


# New York

## Single-Family Book Profile - As of June 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	48	27	74
Current Loans	754	450	1,204
<b>Total Loans Serviced</b>	<b>802</b>	<b>477</b>	<b>1,278</b>

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	4,091	2,341	935	33,234	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,686	719	354	8,876	
Loan Modifications	14,515	13,496	6,714	89,424	
Other	35	62	36	1,720	
<b>Total</b>	<b>20,327</b>	<b>16,618</b>	<b>8,039</b>	<b>133,255</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					Generally targeted at loans that are more than 6 months delinquent.
Short Sales & Deeds-in-lieu	2,170	2,185	892	10,944	
<b>Total Foreclosure Prevention Actions</b>	<b>22,497</b>	<b>18,803</b>	<b>8,931</b>	<b>144,199</b>	

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

Source: FHFA (Fannie Mae and Freddie Mac)

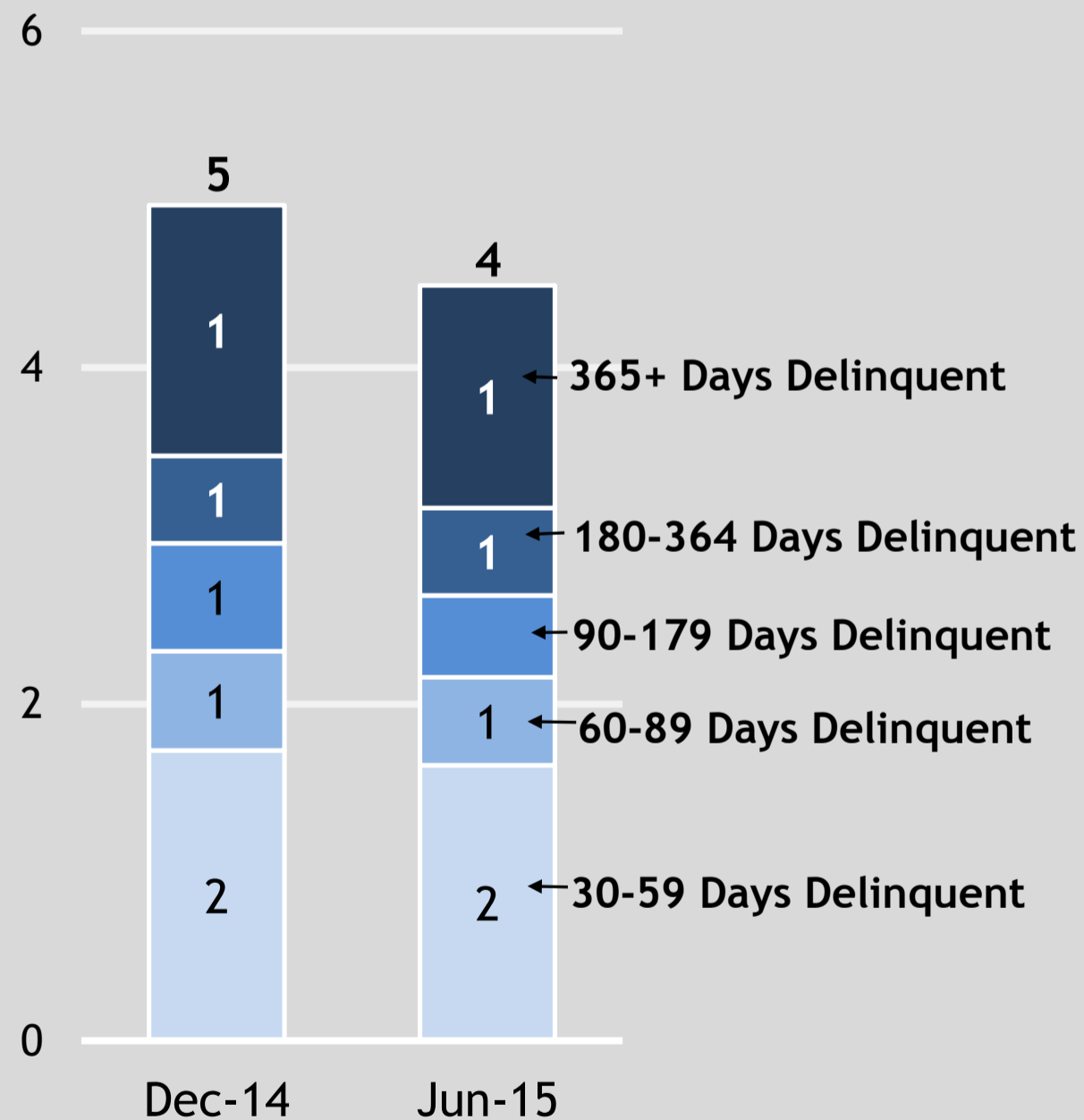


# Delaware

## Single-Family Book Profile - As of June 30, 2015

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

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	356	228	118	3,299	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	50	27	13	573	
Loan Modifications	1,175	932	467	7,439	
Other	3	3	3	195	
<b>Total</b>	<b>1,584</b>	<b>1,190</b>	<b>601</b>	<b>11,505</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	389	249	113	1,648	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>1,973</b>	<b>1,439</b>	<b>714</b>	<b>13,153</b>	

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

Source: FHFA (Fannie Mae and Freddie Mac)

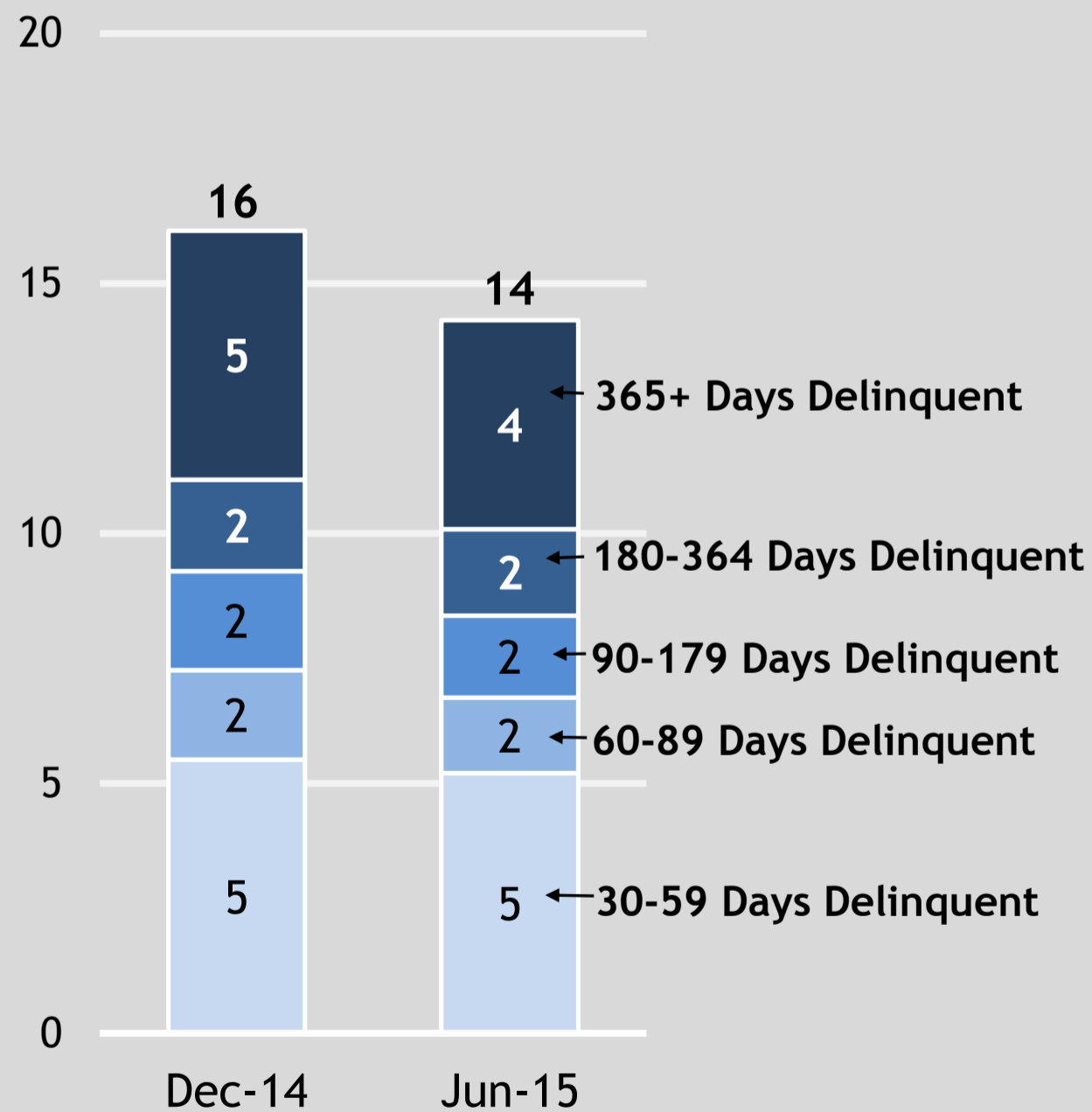


# Connecticut

## Single-Family Book Profile - As of June 30, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	9	5	14
Current Loans	<u>202</u>	<u>123</u>	<u>325</u>
<b>Total Loans Serviced</b>	<b>211</b>	<b>128</b>	<b>340</b>

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	1,141	654	278	10,051	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	329	176	71	2,338	
Loan Modifications	4,118	3,549	1,603	25,869	
Other	<u>8</u>	<u>5</u>	<u>7</u>	<u>533</u>	
<b>Total</b>	<b>5,596</b>	<b>4,384</b>	<b>1,959</b>	<b>38,791</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>1,074</u>	<u>886</u>	<u>329</u>	<u>4,947</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>6,670</b>	<b>5,270</b>	<b>2,288</b>	<b>43,738</b>	

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

Source: FHFA (Fannie Mae and Freddie Mac)

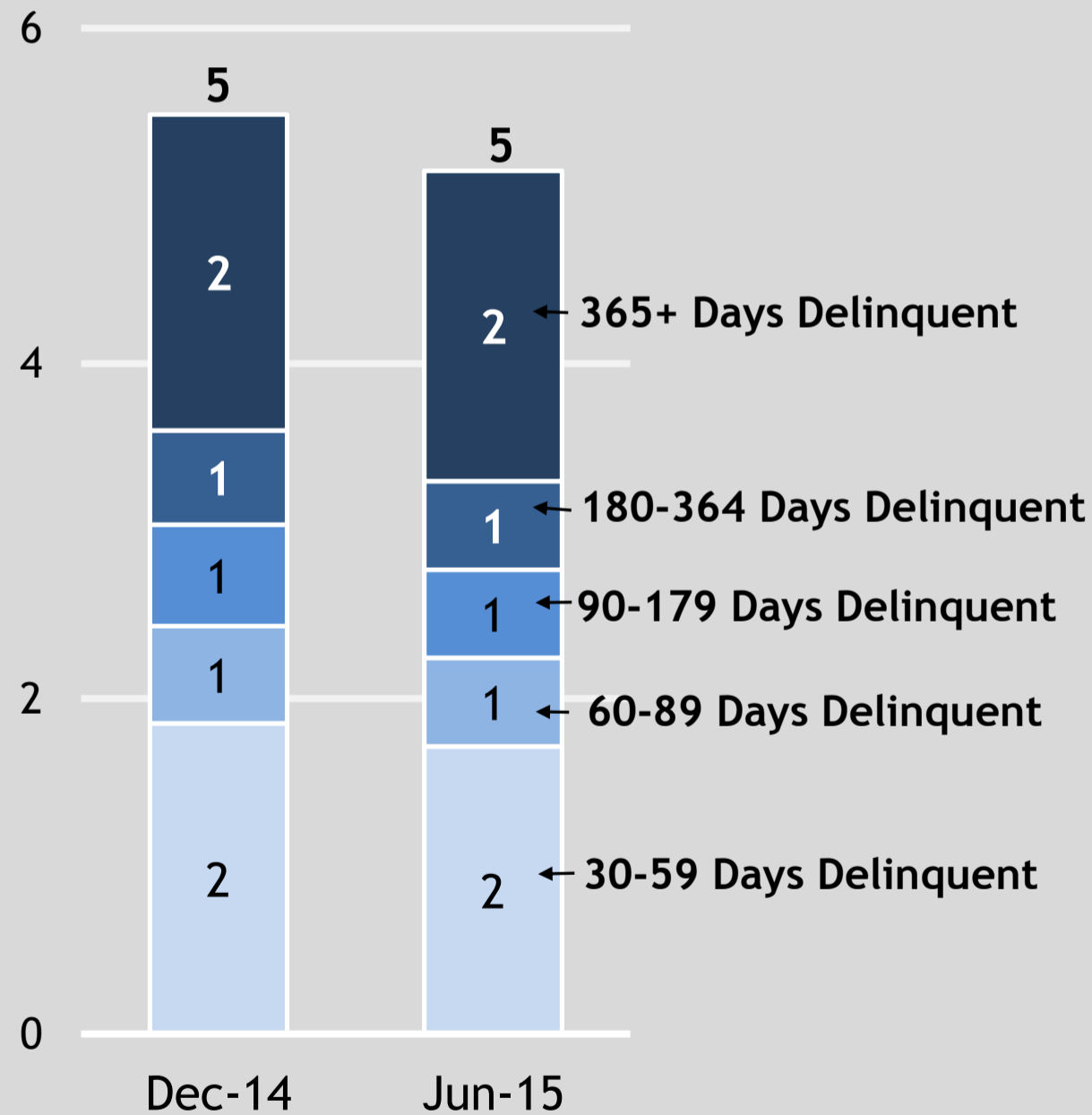


# Maine

## Single-Family Book Profile - As of June 30, 2015

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

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2013	2014	YTD 2015	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	476	278	94	4,144	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	52	51	13	622	
Loan Modifications	1,114	1,025	384	7,361	
Other	3	3	4	255	
<b>Total</b>	<b>1,645</b>	<b>1,357</b>	<b>495</b>	<b>12,383</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	380	289	72	2,035	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>2,025</b>	<b>1,646</b>	<b>567</b>	<b>14,418</b>	

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

Source: FHFA (Fannie Mae and Freddie Mac)



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

(# of loans in thousands)	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15
<b>Total Loans Serviced</b>	29,606	29,325	29,045	28,954	28,617	28,374	28,158	28,043	27,978	28,047	28,071	28,009	27,892	27,880	27,896	27,837	27,803
Original Credit Score >= 660	25,707	25,509	25,320	25,309	25,065	24,905	24,774	24,744	24,752	24,884	24,953	24,926	24,852	24,877	24,923	24,899	24,906
Original Credit Score < 660	3,899	3,817	3,725	3,644	3,552	3,470	3,384	3,299	3,226	3,163	3,118	3,082	3,040	3,003	2,973	2,938	2,897
<b>Total Delinquent Loans</b>	1,938	1,923	1,909	1,699	1,704	1,733	1,646	1,467	1,428	1,312	1,276	1,115	1,101	1,084	1,059	937	935
Original Credit Score >= 660	1,169	1,163	1,150	1,044	1,037	1,047	994	894	860	785	756	669	656	643	625	562	555
Original Credit Score < 660	769	761	758	655	667	686	653	573	568	528	521	446	445	441	434	375	380
<b>30 - 59 Days Delinquent</b>	605	607	612	497	539	591	542	480	513	460	469	391	414	419	414	352	386
Original Credit Score >= 660	331	336	336	277	297	329	301	271	287	256	260	219	233	237	233	203	222
Original Credit Score < 660	274	271	277	220	242	262	241	209	226	204	210	172	181	182	180	149	164
<b>60 - 89 Days Delinquent</b>	206	213	210	168	175	190	187	150	146	144	146	119	123	129	126	105	109
Original Credit Score >= 660	115	119	116	97	97	105	102	84	80	78	79	67	67	70	69	59	60
Original Credit Score < 660	92	94	94	71	78	86	84	66	66	66	67	52	56	58	57	46	49
<b>60-plus-days Delinquent</b>	1,333	1,316	1,296	1,202	1,165	1,141	1,104	987	915	852	807	724	688	666	645	585	549
Original Credit Score >= 660	838	827	814	767	740	718	693	623	572	529	496	450	423	406	392	359	334
Original Credit Score < 660	495	489	482	435	425	423	412	364	342	323	311	274	264	259	253	226	216

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	6.54%	6.56%	6.57%	5.87%	5.95%	6.11%	5.85%	5.23%	5.10%	4.68%	4.55%	3.98%	3.95%	3.89%	3.80%	3.37%	3.36%
Original Credit Score >= 660	4.55%	4.56%	4.54%	4.13%	4.14%	4.20%	4.01%	3.61%	3.47%	3.15%	3.03%	2.68%	2.64%	2.59%	2.51%	2.26%	2.23%
Original Credit Score < 660	19.72%	19.93%	20.36%	17.98%	18.78%	19.76%	19.29%	17.37%	17.60%	16.68%	16.69%	14.48%	14.65%	14.68%	14.58%	12.76%	13.11%
<b>30 - 59 Days Delinquent</b>	2.04%	2.07%	2.11%	1.72%	1.88%	2.08%	1.92%	1.71%	1.83%	1.64%	1.67%	1.40%	1.48%	1.50%	1.48%	1.26%	1.39%
Original Credit Score >= 660	1.29%	1.32%	1.33%	1.09%	1.18%	1.32%	1.21%	1.09%	1.16%	1.03%	1.04%	0.88%	0.94%	0.95%	0.94%	0.82%	0.89%
Original Credit Score < 660	7.02%	7.10%	7.42%	6.04%	6.81%	7.56%	7.12%	6.34%	6.99%	6.46%	6.72%	5.58%	5.95%	6.05%	6.06%	5.06%	5.68%
<b>60 - 89 Days Delinquent</b>	0.70%	0.73%	0.72%	0.58%	0.61%	0.67%	0.66%	0.53%	0.52%	0.51%	0.52%	0.42%	0.44%	0.46%	0.45%	0.38%	0.39%
Original Credit Score >= 660	0.45%	0.47%	0.46%	0.38%	0.39%	0.42%	0.41%	0.34%	0.32%	0.31%	0.32%	0.27%	0.27%	0.28%	0.28%	0.24%	0.24%
Original Credit Score < 660	2.35%	2.46%	2.52%	1.96%	2.19%	2.47%	2.49%	1.99%	2.06%	2.07%	2.15%	1.69%	1.84%	1.94%	1.93%	1.56%	1.69%
<b>60-plus-days Delinquent</b>	4.50%	4.49%	4.46%	4.15%	4.07%	4.02%	3.92%	3.52%	3.27%	3.04%	2.87%	2.59%	2.47%	2.39%	2.31%	2.10%	1.97%
Original Credit Score >= 660	3.26%	3.24%	3.22%	3.03%	2.95%	2.88%	2.80%	2.52%	2.31%	2.12%	1.99%	1.80%	1.70%	1.63%	1.57%	1.44%	1.34%
Original Credit Score < 660	12.70%	12.82%	12.93%	11.93%	11.97%	12.20%	12.16%	11.04%	10.61%	10.22%	9.97%	8.90%	8.69%	8.64%	8.52%	7.70%	7.44%
<b>Serious Delinquency Rate</b>	3.85%	3.81%	3.78%	3.61%	3.50%	3.39%	3.27%	3.02%	2.78%	2.56%	2.38%	2.19%	2.06%	1.96%	1.89%	1.76%	1.61%
<b>In Bankruptcy</b>	0.54%	0.54%	0.58%	0.60%	0.58%	0.57%	0.54%	0.48%	0.48%	0.44%	0.41%	0.39%	0.38%	0.35%	0.35%	0.33%	0.32%





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

(# of loans in thousands)	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15
<b>Total Loans Serviced</b>	17,917	17,778	17,721	17,765	17,653	17,634	17,545	17,490	17,459	17,573	17,625	17,588	17,503	17,463	17,466	17,408	17,335
Original Credit Score >= 660	15,480	15,392	15,391	15,484	15,428	15,457	15,420	15,422	15,436	15,586	15,663	15,648	15,589	15,570	15,590	15,553	15,503
Original Credit Score < 660	2,437	2,386	2,330	2,281	2,225	2,177	2,125	2,069	2,023	1,987	1,962	1,940	1,914	1,893	1,876	1,855	1,832
<b>Total Delinquent Loans</b>	1,248	1,233	1,214	1,078	1,081	1,100	1,044	927	901	826	801	706	692	682	666	595	600
Original Credit Score >= 660	748	741	727	660	655	662	627	564	542	493	474	424	412	404	393	357	356
Original Credit Score < 660	500	492	487	418	426	439	417	363	359	333	327	283	280	277	273	238	244
<b>30 - 59 Days Delinquent</b>	384	386	387	318	344	376	347	303	325	288	291	248	258	261	258	221	243
Original Credit Score >= 660	207	211	209	175	187	207	190	169	181	159	160	138	144	147	145	127	139
Original Credit Score < 660	177	175	178	143	157	170	157	134	144	129	132	110	113	114	113	94	104
<b>60 - 89 Days Delinquent</b>	130	134	133	106	111	121	117	92	89	87	88	71	74	77	76	63	67
Original Credit Score >= 660	71	74	72	60	61	65	63	52	48	47	47	40	40	42	41	36	37
Original Credit Score < 660	59	60	60	45	50	55	54	41	41	40	41	31	34	35	35	28	30
<b>60-plus-days Delinquent</b>	864	847	828	760	737	724	697	624	576	538	510	458	435	421	408	374	357
Original Credit Score >= 660	541	531	518	485	467	455	437	394	361	335	314	285	268	257	248	230	217
Original Credit Score < 660	323	316	309	276	269	269	261	229	215	204	196	173	166	163	160	144	140

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	6.96%	6.94%	6.85%	6.07%	6.12%	6.24%	5.95%	5.30%	5.16%	4.70%	4.55%	4.02%	3.95%	3.90%	3.81%	3.42%	3.46%
Original Credit Score >= 660	4.83%	4.82%	4.73%	4.26%	4.24%	4.28%	4.07%	3.66%	3.51%	3.17%	3.03%	2.71%	2.65%	2.60%	2.52%	2.29%	2.29%
Original Credit Score < 660	20.51%	20.61%	20.89%	18.34%	19.15%	20.14%	19.64%	17.53%	17.73%	16.74%	16.68%	14.57%	14.61%	14.65%	14.54%	12.85%	13.33%
<b>30 - 59 Days Delinquent</b>	2.14%	2.17%	2.18%	1.79%	1.95%	2.13%	1.98%	1.73%	1.86%	1.64%	1.65%	1.41%	1.47%	1.50%	1.48%	1.27%	1.40%
Original Credit Score >= 660	1.34%	1.37%	1.36%	1.13%	1.22%	1.34%	1.23%	1.10%	1.17%	1.02%	1.02%	0.88%	0.93%	0.95%	0.93%	0.81%	0.90%
Original Credit Score < 660	7.27%	7.35%	7.63%	6.25%	7.05%	7.79%	7.38%	6.45%	7.12%	6.50%	6.71%	5.67%	5.92%	6.02%	6.03%	5.07%	5.70%
<b>60 - 89 Days Delinquent</b>	0.73%	0.75%	0.75%	0.59%	0.63%	0.68%	0.67%	0.53%	0.51%	0.50%	0.50%	0.41%	0.42%	0.44%	0.43%	0.36%	0.39%
Original Credit Score >= 660	0.46%	0.48%	0.47%	0.39%	0.39%	0.42%	0.41%	0.33%	0.31%	0.30%	0.30%	0.26%	0.26%	0.27%	0.26%	0.23%	0.24%
Original Credit Score < 660	2.41%	2.51%	2.58%	1.99%	2.25%	2.53%	2.53%	1.97%	2.01%	2.02%	2.08%	1.61%	1.77%	1.86%	1.84%	1.49%	1.65%
<b>60-plus-days Delinquent</b>	4.82%	4.76%	4.67%	4.28%	4.17%	4.11%	3.97%	3.56%	3.30%	3.06%	2.89%	2.61%	2.48%	2.41%	2.34%	2.15%	2.06%
Original Credit Score >= 660	3.50%	3.45%	3.37%	3.13%	3.03%	2.94%	2.83%	2.56%	2.34%	2.15%	2.01%	1.82%	1.72%	1.65%	1.59%	1.48%	1.40%
Original Credit Score < 660	13.24%	13.26%	13.26%	12.09%	12.10%	12.35%	12.26%	11.07%	10.61%	10.24%	9.97%	8.90%	8.70%	8.63%	8.51%	7.78%	7.63%
<b>Serious Delinquency Rate</b>	4.08%	4.00%	3.91%	3.67%	3.53%	3.41%	3.29%	3.02%	2.77%	2.55%	2.38%	2.19%	2.05%	1.96%	1.89%	1.78%	1.66%
<b>In Bankruptcy</b>	0.57%	0.56%	0.62%	0.65%	0.60%	0.58%	0.54%	0.46%	0.47%	0.41%	0.38%	0.36%	0.35%	0.33%	0.33%	0.32%	0.32%



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

(# of loans in thousands)	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15
<b>Total Loans Serviced</b>	11,689	11,547	11,324	11,189	10,964	10,740	10,613	10,552	10,519	10,473	10,446	10,421	10,388	10,417	10,430	10,429	10,468
Original Credit Score >= 660	10,227	10,116	9,929	9,826	9,638	9,448	9,354	9,322	9,315	9,298	9,290	9,278	9,263	9,306	9,333	9,346	9,402
Original Credit Score < 660	1,462	1,431	1,395	1,364	1,327	1,292	1,259	1,230	1,203	1,175	1,156	1,142	1,126	1,111	1,097	1,083	1,066
<b>Total Delinquent Loans</b>	690	690	694	621	623	633	602	541	527	486	475	409	409	402	393	342	335
Original Credit Score >= 660	421	421	423	384	382	385	367	330	318	292	282	245	244	239	232	205	199
Original Credit Score < 660	269	269	271	237	241	247	235	211	209	195	193	164	166	164	161	137	136
<b>30 - 59 Days Delinquent</b>	221	221	226	179	194	215	195	177	188	173	178	143	156	157	156	131	143
Original Credit Score >= 660	124	125	127	102	109	122	111	101	107	98	100	81	89	90	89	77	83
Original Credit Score < 660	96	96	99	78	85	93	84	76	82	75	78	62	68	68	67	55	60
<b>60 - 89 Days Delinquent</b>	76	79	78	62	64	70	70	57	57	56	58	47	49	52	51	41	42
Original Credit Score >= 660	43	45	44	36	36	39	39	32	32	31	32	27	27	29	28	23	24
Original Credit Score < 660	33	34	34	26	28	31	31	25	26	25	26	21	22	23	23	18	19
<b>60-plus-days Delinquent</b>	469	469	469	442	428	418	407	364	339	314	297	266	253	245	237	211	192
Original Credit Score >= 660	296	296	296	282	272	263	256	229	211	194	182	164	155	149	143	129	117
Original Credit Score < 660	173	173	173	159	156	154	151	135	128	120	115	102	98	96	94	82	76

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	5.90%	5.98%	6.13%	5.55%	5.68%	5.89%	5.67%	5.12%	5.01%	4.64%	4.55%	3.93%	3.94%	3.86%	3.76%	3.28%	3.20%
Original Credit Score >= 660	4.11%	4.16%	4.26%	3.91%	3.96%	4.08%	3.92%	3.54%	3.41%	3.14%	3.03%	2.65%	2.63%	2.56%	2.48%	2.20%	2.12%
Original Credit Score < 660	18.40%	18.78%	19.46%	17.38%	18.15%	19.12%	18.70%	17.12%	17.39%	16.58%	16.72%	14.33%	14.70%	14.74%	14.66%	12.62%	12.74%
<b>30 - 59 Days Delinquent</b>	1.89%	1.91%	1.99%	1.60%	1.77%	2.00%	1.84%	1.68%	1.79%	1.65%	1.71%	1.38%	1.50%	1.51%	1.49%	1.26%	1.36%
Original Credit Score >= 660	1.22%	1.24%	1.28%	1.04%	1.14%	1.29%	1.18%	1.09%	1.15%	1.05%	1.08%	0.88%	0.96%	0.97%	0.95%	0.82%	0.88%
Original Credit Score < 660	6.59%	6.70%	7.08%	5.70%	6.39%	7.18%	6.70%	6.14%	6.78%	6.39%	6.75%	5.42%	6.01%	6.09%	6.13%	5.04%	5.63%
<b>60 - 89 Days Delinquent</b>	0.65%	0.68%	0.68%	0.56%	0.58%	0.65%	0.66%	0.54%	0.54%	0.54%	0.56%	0.46%	0.47%	0.50%	0.49%	0.40%	0.40%
Original Credit Score >= 660	0.42%	0.44%	0.44%	0.37%	0.37%	0.41%	0.42%	0.35%	0.34%	0.33%	0.34%	0.29%	0.29%	0.31%	0.30%	0.25%	0.25%
Original Credit Score < 660	2.25%	2.38%	2.43%	1.91%	2.09%	2.37%	2.42%	2.02%	2.13%	2.17%	2.29%	1.82%	1.95%	2.09%	2.08%	1.68%	1.76%
<b>60-plus-days Delinquent</b>	4.01%	4.06%	4.14%	3.95%	3.91%	3.89%	3.83%	3.45%	3.22%	2.99%	2.84%	2.55%	2.44%	2.35%	2.27%	2.02%	1.84%
Original Credit Score >= 660	2.90%	2.93%	2.98%	2.87%	2.83%	2.79%	2.73%	2.45%	2.27%	2.08%	1.95%	1.77%	1.68%	1.60%	1.54%	1.38%	1.24%
Original Credit Score < 660	11.81%	12.08%	12.38%	11.68%	11.76%	11.94%	12.00%	10.98%	10.61%	10.19%	9.96%	8.91%	8.69%	8.64%	8.53%	7.57%	7.11%
<b>Serious Delinquency Rate</b>	3.50%	3.51%	3.58%	3.51%	3.45%	3.37%	3.25%	3.03%	2.79%	2.58%	2.39%	2.20%	2.07%	1.96%	1.88%	1.73%	1.53%
<b>In Bankruptcy</b>	0.48%	0.49%	0.53%	0.52%	0.54%	0.55%	0.54%	0.52%	0.51%	0.49%	0.47%	0.43%	0.42%	0.40%	0.38%	0.35%	0.32%



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

	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	YTD 2015
<b>Starts<sup>2</sup></b>																		
HAMP Active Trial & Perm. - Cum.	408,633	422,591	436,199	444,930	455,967	456,378	458,363	457,084	451,475	447,840	445,054	442,441	438,681	433,493	427,398	420,472	411,719	411,719
Repayment Plans	122,166	128,151	99,899	96,332	76,871	83,140	80,591	69,815	46,282	44,754	39,058	34,943	29,884	30,835	29,842	26,341	21,905	48,246
Forbearance Plans	95,613	90,995	67,458	48,011	34,751	33,342	34,362	24,318	22,339	18,478	17,452	12,653	16,150	14,434	12,558	11,256	7,169	18,425
<b>Completed</b>																		
Repayment Plans <sup>3</sup>	45,890	48,869	41,972	44,636	36,343	29,572	32,064	32,082	23,648	14,507	15,149	16,056	13,126	10,969	11,330	12,141	9,839	21,980
Forbearance Plans <sup>3</sup>	7,713	7,006	7,103	7,815	5,352	3,821	5,824	3,808	4,221	2,330	2,312	2,894	3,059	2,803	2,504	2,710	2,135	4,845
Charge-offs-in-lieu	602	801	512	507	342	295	191	146	171	164	166	266	486	313	313	279	291	570
HomeSaver Advance (Fannie)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Modifications	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672	48,637	45,744	40,922	41,321	41,905	83,226
<b>Home Retention Actions</b>	<b>135,419</b>	<b>140,258</b>	<b>120,698</b>	<b>113,306</b>	<b>92,511</b>	<b>96,249</b>	<b>97,689</b>	<b>99,802</b>	<b>87,675</b>	<b>74,879</b>	<b>79,543</b>	<b>73,888</b>	<b>65,308</b>	<b>59,829</b>	<b>55,069</b>	<b>56,451</b>	<b>54,170</b>	<b>110,621</b>
Short Sales	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713	10,697	9,206	7,582	6,734	6,741	13,475
Deeds-in-lieu	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219	3,815	3,672	3,220	2,775	2,682	5,457
<b>Nonforeclosure - Home Forfeiture Actions</b>	<b>32,210</b>	<b>30,809</b>	<b>34,895</b>	<b>34,360</b>	<b>36,496</b>	<b>37,966</b>	<b>32,642</b>	<b>30,258</b>	<b>29,413</b>	<b>25,997</b>	<b>20,161</b>	<b>14,932</b>	<b>14,512</b>	<b>12,878</b>	<b>10,802</b>	<b>9,509</b>	<b>9,423</b>	<b>18,932</b>
<b>Total Foreclosure Prevention Actions</b>	<b>167,629</b>	<b>171,067</b>	<b>155,593</b>	<b>147,666</b>	<b>129,007</b>	<b>134,215</b>	<b>130,331</b>	<b>130,060</b>	<b>117,088</b>	<b>100,876</b>	<b>99,704</b>	<b>88,820</b>	<b>79,820</b>	<b>72,707</b>	<b>65,871</b>	<b>65,960</b>	<b>63,593</b>	<b>129,553</b>

## Percent of Total Foreclosure Prevention Actions

Repayment Plans	27%	29%	27%	30%	28%	22%	25%	25%	20%	14%	15%	18%	16%	15%	17%	18%	15%	17%
Forbearance Plans	5%	4%	5%	5%	4%	3%	4%	3%	4%	2%	2%	3%	4%	4%	4%	4%	3%	4%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%
HomeSaver Advance (Fannie)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	48%	49%	46%	41%	39%	47%	46%	49%	51%	57%	62%	62%	61%	63%	62%	63%	66%	64%
<b>Home Retention Actions</b>	<b>81%</b>	<b>82%</b>	<b>78%</b>	<b>77%</b>	<b>72%</b>	<b>72%</b>	<b>75%</b>	<b>77%</b>	<b>75%</b>	<b>74%</b>	<b>80%</b>	<b>83%</b>	<b>82%</b>	<b>82%</b>	<b>84%</b>	<b>86%</b>	<b>85%</b>	<b>85%</b>
Short Sales	18%	17%	20%	21%	25%	25%	22%	20%	21%	22%	15%	12%	13%	13%	12%	10%	11%	10%
Deeds-in-lieu	2%	1%	2%	3%	3%	3%	3%	3%	4%	4%	5%	5%	5%	5%	5%	4%	4%	4%
<b>Nonforeclosure - Home Forfeiture Actions</b>	<b>19%</b>	<b>18%</b>	<b>22%</b>	<b>23%</b>	<b>28%</b>	<b>28%</b>	<b>25%</b>	<b>23%</b>	<b>25%</b>	<b>26%</b>	<b>20%</b>	<b>17%</b>	<b>18%</b>	<b>18%</b>	<b>16%</b>	<b>14%</b>	<b>15%</b>	<b>15%</b>

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

<sup>2</sup> Forbearance plans initiated include HAMP trials initiated by servicers under the MHA program. HAMP trial modifications are based on the first trial payment posted date. HAMP permanent modifications are based on the effective date of modification. As of June 30, 2015, Fannie Mae had 241,372 HAMP active permanent modifications and Freddie Mac had 165,088 HAMP active permanent modifications.

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



3(i) Enterprises Combined - Loan Modifications

	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	YTD 2015
Loan Modifications (# of loans)	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672	48,637	45,744	40,922	41,321	41,905	83,226
<b>Principal and Interest Change (%)</b>																		
Increase	6%	5%	5%	4%	3%	4%	4%	4%	3%	4%	5%	8%	10%	12%	13%	14%	14%	14%
No Change	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	25%	27%	26%	24%	27%	28%	28%	27%	26%	27%	27%	31%	33%	35%	35%	36%	36%	36%
Decrease 20% <=30%	18%	20%	21%	21%	21%	22%	22%	20%	19%	19%	19%	20%	20%	19%	19%	18%	19%	19%
Decrease > 30%	51%	47%	47%	50%	48%	45%	46%	49%	51%	50%	49%	41%	36%	34%	33%	31%	31%	31%

Types of Modification (%)

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

60+ Days Re-Delinquency (%)

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



3(ii) Fannie Mae - Loan Modifications

	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	YTD 2015
Loan Modifications (# of loans)	50,336	60,025	51,936	46,671	35,332	41,697	39,712	43,153	40,358	37,337	39,159	36,044	32,010	28,861	25,908	26,700	26,214	52,914
<b>Principal and Interest Change (%)</b>																		
Increase	3%	3%	3%	2%	3%	3%	3%	3%	3%	3%	4%	8%	11%	14%	16%	17%	16%	16%
No Change	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	24%	27%	26%	24%	26%	26%	27%	27%	28%	28%	29%	33%	34%	35%	35%	36%	35%	36%
Decrease 20% <=30%	18%	22%	23%	23%	21%	21%	21%	19%	18%	18%	18%	19%	19%	18%	18%	18%	19%	19%
Decrease > 30%	54%	48%	48%	51%	50%	50%	50%	52%	51%	50%	48%	40%	36%	33%	30%	29%	29%	29%

Types of Modification (%)

Extend Term Only	5%	10%	11%	12%	13%	14%	17%	20%	25%	25%	26%	34%	42%	46%	50%	52%	51%	52%
Reduce Rate Only	32%	22%	17%	15%	18%	13%	11%	9%	8%	8%	6%	6%	5%	4%	4%	3%	3%	3%
Reduce Rate and Extend Term	37%	34%	36%	39%	37%	37%	36%	37%	36%	37%	38%	34%	30%	27%	25%	24%	25%	25%
Reduce Rate, Extend Term and Forbear Principal	25%	33%	36%	35%	32%	36%	36%	33%	31%	29%	29%	26%	23%	23%	21%	20%	21%	20%
Other	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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



### 3(iii) Freddie Mac - Loan Modifications

	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	YTD 2015
<b>Loan Modifications (# of loans)</b>	30,878	23,557	19,175	13,677	15,142	20,864	19,898	20,613	19,277	20,541	22,757	18,628	16,627	16,883	15,014	14,621	15,691	30,312
<b>Principal and Interest Change (%)</b>																		
Increase	11%	13%	12%	9%	5%	8%	8%	6%	5%	6%	6%	8%	9%	8%	8%	9%	11%	10%
No Change	1%	2%	2%	1%	0%	0%	0%	0%	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%
Decrease <=20%	26%	27%	25%	24%	31%	33%	30%	27%	22%	24%	22%	28%	31%	34%	35%	37%	36%	36%
Decrease 20% <=30%	17%	16%	15%	16%	22%	23%	23%	22%	21%	19%	20%	21%	21%	20%	19%	19%	19%	19%
Decrease > 30%	44%	43%	45%	50%	43%	35%	39%	44%	52%	50%	51%	42%	38%	38%	37%	34%	34%	34%

### Types of Modification (%)

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

### 60+ Days Re-Delinquency (%)

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

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

	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	YTD 2015
Short Sales	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713	10,697	9,206	7,582	6,734	6,741	13,475
Deeds-in-lieu	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219	3,815	3,672	3,220	2,775	2,682	5,457
Nonforeclosure - Home Forfeiture Actions <sup>1</sup>	32,210	30,809	34,895	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	14,932	14,512	12,878	10,802	9,509	9,423	18,932
Third-party Sales	14,968	10,902	9,395	9,987	9,618	9,634	7,447	6,208	5,602	4,388	3,645	5,043	6,202	6,996	6,341	6,909	7,360	14,269
Foreclosure Sales	79,250	68,640	69,963	68,713	61,308	59,061	55,812	54,165	48,939	51,389	44,025	42,300	36,604	32,059	29,852	27,964	22,585	50,549
Third-party & Foreclosure Sales	94,218	79,542	79,358	78,700	70,926	68,695	63,259	60,373	54,541	55,777	47,670	47,343	42,806	39,055	36,193	34,873	29,945	64,818
Foreclosure Starts	250,858	223,862	218,349	225,889	186,260	202,111	134,690	141,073	125,036	116,615	113,165	84,679	85,549	74,614	74,021	70,267	62,364	132,631

## Top Five Reasons for Delinquency (at period end)

Curtailment of Income	42%	40%	40%	41%	40%	40%	38%	37%	34%	32%	32%	30%	29%	27%	26%	24%	23%
Excessive obligations	15%	16%	15%	15%	15%	15%	16%	16%	17%	17%	17%	19%	20%	21%	21%	20%	18%
Unemployment	8%	8%	8%	9%	8%	9%	9%	9%	8%	7%	8%	8%	8%	8%	8%	7%	7%
Illness of principal mortgagor or family member	5%	5%	5%	5%	5%	6%	6%	6%	5%	5%	5%	5%	5%	6%	6%	6%	6%
Marital Difficulties	3%	4%	4%	4%	4%	4%	4%	4%	4%	3%	4%	4%	4%	4%	4%	4%	4%

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

## 5(i) Enterprises Combined - Real Estate Owned (# of loans)<sup>1</sup>

	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	YTD 2015
Acquisitions	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	46,280	40,165	35,686	33,245	30,903	25,120	56,023
Dispositions	(100,550)	(83,678)	(75,163)	(77,104)	(74,743)	(66,585)	(63,185)	(61,918)	(60,398)	(50,277)	(46,673)	(50,853)	(54,603)	(47,147)	(42,262)	(41,677)	(38,888)	(80,565)
Inventory (at period end)	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	145,963	131,525	120,064	111,050	100,279	86,515	

### Acquisitions by State

Arizona	6,621	4,375	3,181	2,887	2,696	2,887	2,412	1,878	1,660	1,430	1,287	1,246	759	638	600	509	462	971
California	11,527	7,752	6,938	5,784	4,894	5,020	5,152	3,068	2,041	2,010	2,116	1,982	1,511	1,263	1,159	932	805	1,737
Florida	4,875	5,479	6,532	8,567	7,866	8,323	8,759	10,403	11,502	11,449	10,472	11,378	9,659	8,365	7,267	6,950	5,039	11,989
Nevada	4,032	2,132	1,843	1,641	859	651	967	929	598	847	787	825	451	436	471	350	328	678
<b>Subtotal</b>	<b>27,055</b>	<b>19,738</b>	<b>18,494</b>	<b>18,879</b>	<b>16,315</b>	<b>16,881</b>	<b>17,290</b>	<b>16,278</b>	<b>15,801</b>	<b>15,736</b>	<b>14,662</b>	<b>15,431</b>	<b>12,380</b>	<b>10,702</b>	<b>9,497</b>	<b>8,741</b>	<b>6,634</b>	<b>15,375</b>
Selected Midwest States <sup>2</sup>	11,853	12,209	15,127	17,481	14,799	15,070	14,047	14,500	11,614	12,123	10,159	8,764	7,343	6,721	6,259	5,878	4,490	10,368
All other States	39,577	37,625	38,393	35,145	32,702	30,235	28,447	25,820	25,109	28,935	24,328	22,085	20,442	18,263	17,489	16,284	13,996	30,280
<b>Total Acquisitions</b>	<b>78,485</b>	<b>69,572</b>	<b>72,014</b>	<b>71,505</b>	<b>63,816</b>	<b>62,186</b>	<b>59,784</b>	<b>56,598</b>	<b>52,524</b>	<b>56,794</b>	<b>49,149</b>	<b>46,280</b>	<b>40,165</b>	<b>35,686</b>	<b>33,245</b>	<b>30,903</b>	<b>25,120</b>	<b>56,023</b>

### Inventory by State

Arizona	10,847	8,063	6,070	5,019	4,587	4,965	4,715	4,052	3,303	3,083	3,106	2,886	2,067	1,516	1,240	1,116	945
California	28,116	23,407	19,972	16,777	13,566	12,274	11,747	9,830	7,410	6,628	6,503	6,154	5,139	4,341	3,912	3,288	2,717
Florida	13,452	11,793	12,618	15,330	16,344	17,146	18,315	21,074	23,771	26,084	28,095	30,030	28,506	25,781	23,060	20,402	16,429
Nevada	6,536	5,307	4,206	3,327	2,133	1,661	1,649	1,757	1,460	1,641	1,919	1,976	1,495	1,183	1,149	976	829
<b>Subtotal</b>	<b>58,951</b>	<b>48,570</b>	<b>42,866</b>	<b>40,453</b>	<b>36,630</b>	<b>36,046</b>	<b>36,426</b>	<b>36,713</b>	<b>35,944</b>	<b>37,436</b>	<b>39,623</b>	<b>41,046</b>	<b>37,207</b>	<b>32,821</b>	<b>29,361</b>	<b>25,782</b>	<b>20,920</b>
Selected Midwest States <sup>2</sup>	44,506	43,082	45,127	47,309	45,962	46,183	45,194	44,499	40,908	40,336	38,655	35,406	30,550	27,603	25,017	21,889	18,173
All other States	92,861	90,560	91,070	85,702	79,945	75,909	73,117	68,205	64,691	70,288	72,258	69,511	63,768	59,640	56,672	52,608	47,422
<b>Total Inventory</b>	<b>196,318</b>	<b>182,212</b>	<b>179,063</b>	<b>173,464</b>	<b>162,537</b>	<b>158,138</b>	<b>154,737</b>	<b>149,417</b>	<b>141,543</b>	<b>148,060</b>	<b>150,536</b>	<b>145,963</b>	<b>131,525</b>	<b>120,064</b>	<b>111,050</b>	<b>100,279</b>	<b>86,515</b>

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

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





## 5(ii) Fannie Mae - Real Estate Owned (# of loans) <sup>1</sup>

	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	YTD 2015
Acquisitions	53,697	45,194	47,256	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	31,896	29,573	27,038	24,604	23,702	19,296	42,998
Dispositions	(71,202)	(58,297)	(51,344)	(52,071)	(48,674)	(43,925)	(42,671)	(42,934)	(40,635)	(33,332)	(29,920)	(32,727)	(36,580)	(31,709)	(30,045)	(31,446)	(29,810)	(61,256)
<b>Inventory (at period end)</b>	<b>135,719</b>	<b>122,616</b>	<b>118,528</b>	<b>114,157</b>	<b>109,266</b>	<b>107,225</b>	<b>105,666</b>	<b>101,449</b>	<b>96,920</b>	<b>100,941</b>	<b>103,229</b>	<b>102,398</b>	<b>95,391</b>	<b>90,720</b>	<b>85,282</b>	<b>77,541</b>	<b>67,031</b>	

### Acquisitions by State

Arizona	4,858	3,052	2,291	2,246	2,109	2,090	1,688	1,288	1,183	971	868	881	579	512	480	423	383	806
California	8,179	5,197	4,642	3,829	3,697	3,684	3,770	2,043	1,503	1,402	1,434	1,438	1,223	1,070	943	777	686	1,463
Florida	3,154	3,405	4,270	5,610	5,584	5,980	6,412	7,493	8,240	7,734	6,831	7,837	7,123	6,570	5,662	5,622	4,205	9,827
Nevada	3,099	1,467	1,162	1,003	654	533	824	730	450	557	496	459	310	371	396	301	280	581
<b>Subtotal</b>	<b>19,290</b>	<b>13,121</b>	<b>12,365</b>	<b>12,688</b>	<b>12,044</b>	<b>12,287</b>	<b>12,694</b>	<b>11,554</b>	<b>11,376</b>	<b>10,664</b>	<b>9,629</b>	<b>10,615</b>	<b>9,235</b>	<b>8,523</b>	<b>7,481</b>	<b>7,123</b>	<b>5,554</b>	<b>12,677</b>
Selected Midwest States <sup>2</sup>	7,316	7,484	10,015	11,657	9,664	9,497	9,252	9,805	7,534	7,749	6,742	6,130	5,374	4,974	4,339	4,303	3,301	7,604
All other States	27,091	24,589	24,876	23,355	22,075	20,100	19,166	17,358	17,196	18,940	15,837	15,151	14,964	13,541	12,784	12,276	10,441	22,717
<b>Total Acquisitions</b>	<b>53,697</b>	<b>45,194</b>	<b>47,256</b>	<b>47,700</b>	<b>43,783</b>	<b>41,884</b>	<b>41,112</b>	<b>38,717</b>	<b>36,106</b>	<b>37,353</b>	<b>32,208</b>	<b>31,896</b>	<b>29,573</b>	<b>27,038</b>	<b>24,604</b>	<b>23,702</b>	<b>19,296</b>	<b>42,998</b>

### Inventory by State

Arizona	7,738	5,703	4,385	3,795	3,673	3,865	3,497	2,863	2,311	2,168	2,189	2,033	1,535	1,185	987	892	764
California	20,224	16,759	14,147	11,789	10,039	9,448	8,909	7,226	5,590	5,100	4,931	4,649	3,977	3,629	3,332	2,780	2,324
Florida	9,510	8,083	8,677	10,401	11,765	12,633	13,838	15,756	17,671	18,808	19,876	21,486	21,229	20,310	18,555	16,756	13,693
Nevada	5,035	3,872	2,833	2,117	1,512	1,335	1,379	1,432	1,163	1,201	1,360	1,320	998	901	929	809	685
<b>Subtotal</b>	<b>42,507</b>	<b>34,417</b>	<b>30,042</b>	<b>28,102</b>	<b>26,989</b>	<b>27,281</b>	<b>27,623</b>	<b>27,277</b>	<b>26,735</b>	<b>27,277</b>	<b>28,356</b>	<b>29,488</b>	<b>27,739</b>	<b>26,025</b>	<b>23,803</b>	<b>21,237</b>	<b>17,466</b>
Selected Midwest States <sup>2</sup>	30,266	28,333	29,614	30,963	29,967	29,668	29,148	29,089	26,929	26,676	26,252	25,015	22,271	20,885	19,077	16,668	13,775
All other States	62,946	59,866	58,872	55,092	52,310	50,276	48,895	45,083	43,256	46,988	48,621	47,895	45,381	43,810	42,402	39,636	35,790
<b>Total Inventory</b>	<b>135,719</b>	<b>122,616</b>	<b>118,528</b>	<b>114,157</b>	<b>109,266</b>	<b>107,225</b>	<b>105,666</b>	<b>101,449</b>	<b>96,920</b>	<b>100,941</b>	<b>103,229</b>	<b>102,398</b>	<b>95,391</b>	<b>90,720</b>	<b>85,282</b>	<b>77,541</b>	<b>67,031</b>

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

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



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

	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	YTD 2015
Acquisitions	24,788	24,378	24,758	23,805	20,033	20,302	18,672	17,881	16,418	19,441	16,941	14,384	10,592	8,648	8,641	7,201	5,824	13,025
Dispositions	(29,348)	(25,381)	(23,819)	(25,033)	(26,069)	(22,660)	(20,514)	(18,984)	(19,763)	(16,945)	(16,753)	(18,126)	(18,023)	(15,438)	(12,217)	(10,231)	(9,078)	(19,309)
Inventory (at period end)	60,599	59,596	60,535	59,307	53,271	50,913	49,071	47,968	44,623	47,119	47,307	43,565	36,134	29,344	25,768	22,738	19,484	

### Acquisitions by State

Arizona	1,763	1,323	890	641	587	797	724	590	477	459	419	365	180	126	120	86	79	165
California	3,348	2,555	2,296	1,955	1,197	1,336	1,382	1,025	538	608	682	544	288	193	216	155	119	274
Florida	1,721	2,074	2,262	2,957	2,282	2,343	2,347	2,910	3,262	3,715	3,641	3,541	2,536	1,795	1,605	1,328	834	2,162
Nevada	933	665	681	638	205	118	143	199	148	290	291	366	141	65	75	49	48	97
<b>Subtotal</b>	<b>7,765</b>	<b>6,617</b>	<b>6,129</b>	<b>6,191</b>	<b>4,271</b>	<b>4,594</b>	<b>4,596</b>	<b>4,724</b>	<b>4,425</b>	<b>5,072</b>	<b>5,033</b>	<b>4,816</b>	<b>3,145</b>	<b>2,179</b>	<b>2,016</b>	<b>1,618</b>	<b>1,080</b>	<b>2,698</b>
Selected Midwest States <sup>1</sup>	4,537	4,725	5,112	5,824	5,135	5,573	4,795	4,695	4,080	4,374	3,417	2,634	1,969	1,747	1,920	1,575	1,189	2,764
All other States	12,486	13,036	13,517	11,790	10,627	10,135	9,281	8,462	7,913	9,995	8,491	6,934	5,478	4,722	4,705	4,008	3,555	7,563
<b>Total Acquisitions</b>	<b>24,788</b>	<b>24,378</b>	<b>24,758</b>	<b>23,805</b>	<b>20,033</b>	<b>20,302</b>	<b>18,672</b>	<b>17,881</b>	<b>16,418</b>	<b>19,441</b>	<b>16,941</b>	<b>14,384</b>	<b>10,592</b>	<b>8,648</b>	<b>8,641</b>	<b>7,201</b>	<b>5,824</b>	<b>13,025</b>

### Inventory by State

Arizona	3,109	2,360	1,685	1,224	914	1,100	1,218	1,189	992	915	917	853	532	331	253	224	181	
California	7,892	6,648	5,825	4,988	3,527	2,826	2,838	2,604	1,820	1,528	1,572	1,505	1,162	712	580	508	393	
Florida	3,942	3,710	3,941	4,929	4,579	4,513	4,477	5,318	6,100	7,276	8,219	8,544	7,277	5,471	4,505	3,646	2,736	
Nevada	1,501	1,435	1,373	1,210	621	326	270	325	297	440	559	656	497	282	220	167	144	
<b>Subtotal</b>	<b>16,444</b>	<b>14,153</b>	<b>12,824</b>	<b>12,351</b>	<b>9,641</b>	<b>8,765</b>	<b>8,803</b>	<b>9,436</b>	<b>9,209</b>	<b>10,159</b>	<b>11,267</b>	<b>11,558</b>	<b>9,468</b>	<b>6,796</b>	<b>5,558</b>	<b>4,545</b>	<b>3,454</b>	
Selected Midwest States <sup>1</sup>	14,240	14,749	15,513	16,346	15,995	16,515	16,046	15,410	13,979	13,660	12,403	10,391	8,279	6,718	5,940	5,221	4,398	
All other States	29,915	30,694	32,198	30,610	27,635	25,633	24,222	23,122	21,435	23,300	23,637	21,616	18,387	15,830	14,270	12,972	11,632	
<b>Total Inventory</b>	<b>60,599</b>	<b>59,596</b>	<b>60,535</b>	<b>59,307</b>	<b>53,271</b>	<b>50,913</b>	<b>49,071</b>	<b>47,968</b>	<b>44,623</b>	<b>47,119</b>	<b>47,307</b>	<b>43,565</b>	<b>36,134</b>	<b>29,344</b>	<b>25,768</b>	<b>22,738</b>	<b>19,484</b>	

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



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

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory <sup>3</sup>
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	55,903	808	414	130	107	97	60	264	0.5%	7.4%	69
AL	339,706	14,596	7,187	2,036	2,021	1,650	1,702	5,378	1.6%	11.7%	1,262
AR	180,310	5,843	2,655	795	736	745	912	2,395	1.3%	15.6%	500
AZ	714,724	16,108	8,127	2,248	2,110	2,124	1,499	5,745	0.8%	9.3%	945
<b>CA</b>	<b>3,662,293</b>	<b>66,850</b>	<b>34,006</b>	<b>9,037</b>	<b>8,384</b>	<b>7,267</b>	<b>8,156</b>	<b>23,826</b>	<b>0.7%</b>	<b>12.2%</b>	<b>2,717</b>
CO	639,825	9,567	5,210	1,248	1,157	945	1,007	3,111	0.5%	10.5%	324
CT	339,571	14,268	5,209	1,504	1,647	1,726	4,182	7,560	2.2%	29.3%	2,079
DC	66,721	2,567	828	215	225	199	1,100	1,525	2.3%	42.9%	34
DE	108,037	4,489	1,639	521	487	520	1,322	2,329	2.2%	29.4%	305
<b>FL</b>	<b>1,759,207</b>	<b>90,064</b>	<b>26,741</b>	<b>7,263</b>	<b>7,318</b>	<b>8,638</b>	<b>40,104</b>	<b>56,084</b>	<b>3.2%</b>	<b>44.5%</b>	<b>16,429</b>
GA	885,745	35,105	17,429	5,074	4,528	3,883	4,191	12,615	1.4%	11.9%	1,830
HI	123,599	3,525	979	272	255	243	1,776	2,277	1.8%	50.4%	392
IA	266,707	6,477	3,045	873	759	764	1,036	2,564	1.0%	16.0%	414
ID	171,103	3,811	1,895	517	423	421	555	1,400	0.8%	14.6%	270
<b>IL</b>	<b>1,316,490</b>	<b>47,917</b>	<b>17,073</b>	<b>5,299</b>	<b>5,538</b>	<b>6,761</b>	<b>13,246</b>	<b>25,568</b>	<b>1.9%</b>	<b>27.6%</b>	<b>8,222</b>
IN	551,327	20,648	9,418	2,655	2,513	2,607	3,455	8,586	1.6%	16.7%	1,202
KS	204,994	5,860	2,783	753	763	784	777	2,325	1.1%	13.3%	498
KY	286,051	9,498	4,291	1,222	1,110	1,089	1,786	3,988	1.4%	18.8%	800
LA	290,091	12,934	6,203	1,819	1,537	1,388	1,987	4,928	1.7%	15.4%	666
MA	680,731	25,743	9,783	2,827	2,795	2,586	7,752	13,142	1.9%	30.1%	1,615
MD	644,265	26,039	9,963	3,135	3,149	3,237	6,555	12,947	2.0%	25.2%	5,698
<b>ME</b>	<b>103,181</b>	<b>5,148</b>	<b>1,715</b>	<b>530</b>	<b>524</b>	<b>529</b>	<b>1,850</b>	<b>2,908</b>	<b>2.8%</b>	<b>35.9%</b>	<b>376</b>
MI	977,148	29,028	15,419	4,270	3,965	3,057	2,317	9,350	1.0%	8.0%	4,604
MN	649,968	12,937	6,604	1,792	1,727	1,488	1,326	4,551	0.7%	10.2%	2,146
MO	535,379	15,834	7,952	2,336	2,063	1,897	1,586	5,549	1.0%	10.0%	1,069
MS	139,777	7,193	3,658	1,063	939	778	755	2,474	1.8%	10.5%	503
MT	98,782	1,644	813	215	223	181	212	616	0.6%	12.9%	149
NC	855,015	29,239	14,055	4,025	3,977	3,437	3,745	11,163	1.3%	12.8%	1,576
ND	48,957	548	309	66	48	35	90	173	0.4%	16.4%	26
NE	154,898	3,065	1,593	427	390	331	324	1,046	0.7%	10.6%	144
NH	143,868	4,819	2,281	635	574	555	774	1,904	1.3%	16.1%	464
<b>NJ</b>	<b>865,191</b>	<b>63,025</b>	<b>14,229</b>	<b>4,612</b>	<b>5,078</b>	<b>5,748</b>	<b>33,358</b>	<b>44,202</b>	<b>5.1%</b>	<b>52.9%</b>	<b>4,562</b>
NM	170,079	6,268	2,264	569	612	662	2,161	3,437	2.0%	34.5%	650
NV	275,976	10,953	3,122	958	1,061	1,274	4,538	6,874	2.5%	41.4%	829
<b>NY</b>	<b>1,278,475</b>	<b>74,357</b>	<b>21,089</b>	<b>5,953</b>	<b>5,867</b>	<b>6,105</b>	<b>35,343</b>	<b>47,359</b>	<b>3.7%</b>	<b>47.5%</b>	<b>3,088</b>
OH	954,667	36,809	15,823	4,717	4,660	5,068	6,541	16,287	1.7%	17.8%	4,145
OK	234,303	7,368	3,399	932	871	848	1,318	3,045	1.3%	17.9%	552
OR	455,625	11,712	4,087	1,073	1,075	1,102	4,375	6,567	1.4%	37.4%	2,204
PA	991,966	42,843	17,476	5,382	4,894	5,017	10,074	20,005	2.0%	23.5%	3,426
<b>RI</b>	<b>95,936</b>	<b>4,717</b>	<b>1,710</b>	<b>498</b>	<b>508</b>	<b>546</b>	<b>1,455</b>	<b>2,548</b>	<b>2.7%</b>	<b>30.8%</b>	<b>463</b>
SC	413,870	16,896	7,571	2,115	1,876	1,911	3,423	7,211	1.7%	20.3%	963
SD	61,926	933	483	129	107	94	120	321	0.5%	12.9%	84
TN	449,338	15,093	7,567	2,219	2,167	1,705	1,435	5,313	1.2%	9.5%	1,024
TX	1,741,313	45,581	25,340	6,417	5,082	3,754	4,988	13,837	0.8%	10.9%	1,499
UT	304,311	6,108	3,193	863	733	687	632	2,052	0.7%	10.3%	184
VA	840,673	20,814	10,255	2,810	2,781	2,434	2,534	7,762	0.9%	12.2%	1,432
VT	65,709	2,072	812	219	224	228	589	1,042	1.6%	28.4%	284
WA	817,731	18,313	6,926	1,799	2,050	2,287	5,251	9,593	1.2%	28.7%	1,598
WI	618,858	13,598	5,936	1,768	1,752	1,870	2,272	5,904	1.0%	16.7%	1,278
WV	84,614	3,977	2,190	588	436	407	356	1,199	1.4%	9.0%	305
WY	49,878	765	441	105	97	69	53	219	0.4%	6.9%	94
Other <sup>2</sup>	163,003	15,246	6,225	2,197	3,310	1,277	2,237	6,831	4.2%	14.7%	523
<b>Total</b>	<b>27,927,815</b>	<b>949,620</b>	<b>389,415</b>	<b>110,725</b>	<b>107,233</b>	<b>103,055</b>	<b>239,192</b>	<b>449,899</b>	<b>1.6%</b>	<b>25.2%</b>	<b>86,515</b>

**8%**  
Drop from 260,139 in 1Q15

**8%**  
Drop from 491,645 in 1Q15

**14%**  
Drop from 100,279 in 1Q15

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

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

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



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

State	Total Loan Count	Delinquent Loans (DLQ) <sup>1</sup>									REO Inventory <sup>3</sup>
		Total	30-59 Days DLQ	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	32,985	490	257	80	63	55	35	153	0.5%	7.1%	51
AL	225,504	9,454	4,633	1,273	1,319	1,115	1,114	3,553	1.6%	11.8%	948
AR	115,540	3,846	1,757	517	468	500	604	1,574	1.4%	15.7%	334
AZ	453,110	9,898	5,079	1,350	1,299	1,325	845	3,481	0.8%	8.5%	764
CA	2,407,079	42,045	21,745	5,402	5,374	4,594	4,930	14,912	0.6%	11.7%	2,324
CO	419,108	5,946	3,245	796	737	571	597	1,907	0.5%	10.0%	249
CT	211,180	9,299	3,363	943	1,034	1,119	2,840	4,997	2.4%	30.5%	1,545
DC	42,704	1,690	561	134	153	141	701	996	2.3%	41.5%	28
DE	66,909	2,873	1,035	315	319	336	868	1,523	2.3%	30.2%	232
FL	1,108,392	59,325	17,178	4,459	4,665	5,743	27,280	37,706	3.4%	46.0%	13,693
GA	529,498	20,764	10,146	2,917	2,803	2,374	2,524	7,712	1.5%	12.2%	1,391
HI	84,458	2,299	649	179	181	151	1,139	1,473	1.7%	49.5%	283
IA	167,740	4,126	1,949	598	482	486	611	1,582	0.9%	14.8%	306
ID	107,736	2,218	1,104	284	259	242	329	831	0.8%	14.8%	203
IL	770,065	28,862	10,197	3,038	3,199	4,052	8,376	15,650	2.0%	29.0%	6,506
IN	295,466	12,184	5,379	1,522	1,466	1,561	2,256	5,293	1.8%	18.5%	964
KS	108,604	3,436	1,576	411	456	494	499	1,450	1.3%	14.5%	333
KY	139,064	5,219	2,251	626	605	611	1,126	2,344	1.7%	21.6%	564
LA	200,896	8,912	4,294	1,208	1,070	970	1,370	3,426	1.7%	15.4%	474
MA	421,314	16,702	6,319	1,722	1,823	1,675	5,163	8,669	2.1%	30.9%	1,305
MD	387,877	15,815	5,985	1,854	1,981	2,026	3,969	7,982	2.1%	25.1%	4,418
ME	55,473	3,257	1,033	319	313	327	1,265	1,910	3.4%	38.8%	291
MI	569,679	17,575	9,253	2,469	2,474	1,913	1,466	5,862	1.0%	8.3%	3,422
MN	357,473	7,216	3,617	976	997	837	789	2,632	0.7%	10.9%	1,359
MO	307,206	9,628	4,835	1,360	1,237	1,182	1,014	3,435	1.1%	10.5%	806
MS	104,215	5,230	2,677	779	695	561	518	1,776	1.7%	9.9%	390
MT	64,049	1,002	506	125	137	117	117	371	0.6%	11.7%	104
NC	489,344	17,465	8,307	2,317	2,447	2,120	2,274	6,844	1.4%	13.0%	1,127
ND	28,226	368	207	45	28	24	64	116	0.4%	17.4%	17
NE	102,977	2,095	1,024	302	280	244	245	770	0.7%	11.7%	123
NH	82,826	2,972	1,411	368	368	337	488	1,193	1.4%	16.4%	338
NJ	557,813	41,950	9,239	2,912	3,333	3,767	22,699	29,815	5.3%	54.1%	3,673
NM	109,992	3,878	1,383	304	376	394	1,421	2,193	2.0%	36.6%	444
NV	176,482	6,890	1,978	596	683	780	2,853	4,317	2.4%	41.4%	685
NY	801,579	47,692	13,235	3,689	3,742	3,903	23,123	30,804	3.8%	48.5%	2,278
OH	540,304	22,808	9,682	2,885	2,926	3,149	4,166	10,256	1.9%	18.3%	2,883
OK	154,062	4,711	2,150	575	567	551	868	1,993	1.3%	18.4%	381
OR	277,112	7,104	2,464	628	651	672	2,689	4,027	1.5%	37.9%	1,620
PA	616,543	27,440	11,085	3,257	3,170	3,252	6,676	13,116	2.1%	24.3%	2,703
RI	58,735	2,994	1,074	301	323	338	958	1,658	2.8%	32.0%	357
SC	249,866	10,368	4,538	1,318	1,155	1,191	2,166	4,513	1.8%	20.9%	707
SD	44,994	614	317	87	62	64	84	210	0.5%	13.7%	54
TN	281,743	9,533	4,823	1,341	1,346	1,114	909	3,374	1.2%	9.5%	801
TX	1,144,095	28,706	16,121	3,840	3,191	2,411	3,143	8,755	0.8%	10.9%	1,156
UT	185,209	3,537	1,874	462	434	400	367	1,201	0.6%	10.4%	150
VA	510,378	12,767	6,201	1,632	1,756	1,538	1,640	4,943	1.0%	12.8%	1,103
VT	32,393	1,252	501	123	135	137	356	629	1.9%	28.4%	204
WA	522,937	11,092	4,304	1,083	1,242	1,398	3,065	5,709	1.1%	27.6%	1,314
WI	388,961	8,199	3,570	1,074	1,054	1,110	1,391	3,562	0.9%	17.0%	982
WV	47,721	2,302	1,271	314	248	242	227	717	1.5%	9.9%	206
WY	35,137	527	304	69	69	49	36	154	0.4%	6.8%	73
Other <sup>2</sup>	107,112	8,242	3,614	1,330	1,043	844	1,411	3,303	3.1%	17.1%	365
<b>Total</b>	<b>17,299,865</b>	<b>594,817</b>	<b>241,300</b>	<b>66,508</b>	<b>66,238</b>	<b>65,107</b>	<b>155,664</b>	<b>287,372</b>	<b>1.7%</b>	<b>26.2%</b>	<b>67,031</b>

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

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

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



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

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	22,918	318	157	50	44	42	25	111	0.5%	7.9%	18
AL	114,202	5,142	2,554	763	702	535	588	1,825	1.6%	11.4%	314
AR	64,770	1,997	898	278	268	245	308	821	1.3%	15.4%	166
AZ	261,614	6,210	3,048	898	811	799	654	2,264	0.9%	10.5%	181
CA	1,255,214	24,805	12,261	3,635	3,010	2,673	3,226	8,914	0.7%	13.0%	393
CO	220,717	3,621	1,965	452	420	374	410	1,204	0.5%	11.3%	75
CT	128,391	4,969	1,846	561	613	607	1,342	2,563	2.0%	27.0%	534
DC	24,017	877	267	81	72	58	399	529	2.2%	45.5%	6
DE	41,128	1,616	604	206	168	184	454	806	2.0%	28.1%	73
FL	650,815	30,739	9,563	2,804	2,653	2,895	12,824	18,378	2.8%	41.7%	2,736
GA	356,247	14,341	7,283	2,157	1,725	1,509	1,667	4,903	1.4%	11.6%	439
HI	39,141	1,226	330	93	74	92	637	804	2.1%	52.0%	109
IA	98,967	2,351	1,096	275	277	278	425	982	1.0%	18.1%	108
ID	63,367	1,593	791	233	164	179	226	569	0.9%	14.2%	67
IL	546,425	19,055	6,876	2,261	2,339	2,709	4,870	9,918	1.8%	25.6%	1,716
IN	255,861	8,464	4,039	1,133	1,047	1,046	1,199	3,293	1.3%	14.2%	238
KS	96,390	2,424	1,207	342	307	290	278	875	0.9%	11.5%	165
KY	146,987	4,279	2,040	596	505	478	660	1,644	1.1%	15.4%	236
LA	89,195	4,022	1,909	611	467	418	617	1,502	1.7%	15.3%	192
MA	259,417	9,041	3,464	1,105	972	911	2,589	4,473	1.7%	28.6%	310
MD	256,388	10,224	3,978	1,281	1,168	1,211	2,586	4,965	1.9%	25.3%	1,280
ME	47,708	1,891	682	211	211	202	585	998	2.1%	30.9%	85
MI	407,469	11,453	6,166	1,801	1,491	1,144	851	3,488	0.9%	7.4%	1,182
MN	292,495	5,721	2,987	816	730	651	537	1,919	0.7%	9.4%	787
MO	228,173	6,206	3,117	976	826	715	572	2,114	0.9%	9.2%	263
MS	35,562	1,963	981	284	244	217	237	698	2.0%	12.1%	113
MT	34,733	642	307	90	86	64	95	245	0.7%	14.8%	45
NC	365,671	11,774	5,748	1,708	1,530	1,317	1,471	4,319	1.2%	12.5%	449
ND	20,731	180	102	21	20	11	26	57	0.3%	14.4%	9
NE	51,921	970	569	125	110	87	79	276	0.5%	8.1%	21
NH	61,042	1,847	870	267	206	218	286	711	1.2%	15.5%	126
NJ	307,378	21,075	4,990	1,700	1,745	1,981	10,659	14,387	4.7%	50.6%	889
NM	60,087	2,390	881	265	236	268	740	1,244	2.1%	31.0%	206
NV	99,494	4,063	1,144	362	378	494	1,685	2,557	2.6%	41.5%	144
NY	476,896	26,665	7,854	2,264	2,125	2,202	12,220	16,555	3.5%	45.8%	810
OH	414,363	14,001	6,141	1,832	1,734	1,919	2,375	6,031	1.5%	17.0%	1,262
OK	80,241	2,657	1,249	357	304	297	450	1,052	1.3%	16.9%	171
OR	178,513	4,608	1,623	445	424	430	1,686	2,540	1.4%	36.6%	584
PA	375,423	15,403	6,391	2,125	1,724	1,765	3,398	6,889	1.8%	22.1%	723
RI	37,201	1,723	636	197	185	208	497	890	2.4%	28.8%	106
SC	164,004	6,528	3,033	797	721	720	1,257	2,698	1.6%	19.3%	256
SD	16,932	319	166	42	45	30	36	111	0.7%	11.3%	30
TN	167,595	5,560	2,744	878	821	591	526	1,939	1.2%	9.5%	223
TX	597,218	16,875	9,219	2,577	1,891	1,343	1,845	5,082	0.9%	10.9%	343
UT	119,102	2,571	1,319	401	299	287	265	851	0.7%	10.3%	34
VA	330,295	8,047	4,054	1,178	1,025	896	894	2,819	0.9%	11.1%	329
VT	33,316	820	311	96	89	91	233	413	1.2%	28.4%	80
WA	294,794	7,221	2,622	716	808	889	2,186	3,884	1.3%	30.3%	284
WI	229,897	5,399	2,366	694	698	760	881	2,342	1.0%	16.3%	296
WV	36,893	1,675	919	274	188	165	129	482	1.3%	7.7%	99
WY	14,741	238	137	36	28	20	17	65	0.4%	7.1%	21
Other <sup>2</sup>	55,891	7,004	2,611	867	2,267	433	826	3,528	6.3%	11.8%	158
<b>Total</b>	<b>10,627,950</b>	<b>354,803</b>	<b>148,115</b>	<b>44,217</b>	<b>40,995</b>	<b>37,948</b>	<b>83,528</b>	<b>162,527</b>	<b>1.5%</b>	<b>23.5%</b>	<b>19,484</b>

<sup>1</sup> Includes other loans that cannot be categorized due to missing attributes.<sup>2</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available. The 9,160 can be reconciled to AAA Wrapped T-Deal loans for which loan level data are not available.

## Enterprises Foreclosure Prevention Actions by State - June 30, 2015

State	2014						YTD 2015						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other 2	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other 2	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other 2	Short Sales & Deeds-in-lieu	Total
AK	48	14	127	1	20	210	25	1	50	-	5	81	1,275	150	1,139	44	191	2,799
AL	997	169	2,566	11	330	4,073	455	63	1,195	9	145	1,867	17,455	2,192	18,786	1,106	2,467	42,006
AR	477	53	1,015	12	193	1,750	211	15	446	4	60	736	6,577	969	7,340	436	1,677	16,999
AZ	953	211	3,077	15	1,457	5,713	471	82	1,301	3	598	2,455	16,339	5,834	65,727	1,341	44,487	133,728
CA	3,429	1,331	16,620	56	4,803	26,239	1,596	629	6,213	16	1,527	9,981	59,514	22,009	254,414	2,950	103,024	441,911
CO	663	172	2,063	9	373	3,280	290	59	798	4	112	1,263	12,914	2,568	23,616	681	7,543	47,322
CT	654	176	3,549	5	886	5,270	278	71	1,603	7	329	2,288	10,051	2,338	25,869	533	4,947	43,738
DC	133	33	483	3	88	740	50	9	275	-	41	375	1,853	356	3,979	105	580	6,873
DE	228	27	932	3	249	1,439	118	13	467	3	113	714	3,299	573	7,439	195	1,648	13,153
FL	3,092	1,216	20,883	140	10,869	36,200	1,281	515	8,362	96	3,157	13,411	50,901	17,812	219,027	4,168	136,856	428,763
GA	2,385	647	7,707	28	1,643	12,410	935	233	3,103	12	560	4,843	32,758	8,147	80,183	2,454	15,351	138,894
HI	131	42	688	2	173	1,036	45	12	250	-	55	362	2,908	685	6,653	72	2,310	12,628
IA	550	61	1,293	18	198	2,120	230	22	535	1	76	864	7,751	1,025	10,198	647	1,944	21,565
ID	258	82	804	2	303	1,449	131	30	359	-	104	624	4,452	1,038	8,912	261	5,549	20,212
IL	2,522	726	11,530	78	4,655	19,511	1,016	274	4,827	32	1,669	7,818	33,614	9,785	106,506	2,268	34,803	186,976
IN	1,670	183	3,585	70	665	6,173	612	75	1,692	27	267	2,673	23,987	2,737	29,503	2,063	5,852	64,142
KS	457	50	981	10	226	1,724	195	18	477	3	88	781	7,459	882	7,730	443	1,813	18,327
KY	758	98	1,616	14	271	2,757	270	38	714	9	101	1,132	10,939	1,361	12,003	535	2,364	27,202
LA	881	95	2,068	14	215	3,273	362	36	1,040	6	82	1,526	14,614	2,214	16,563	1,097	1,819	36,307
MA	1,087	451	5,608	15	963	8,124	447	157	2,461	7	352	3,424	17,030	4,650	46,730	1,057	9,380	78,848
MD	1,593	345	6,765	33	1,841	10,577	652	123	2,852	21	719	4,367	20,321	4,837	58,948	1,253	14,166	99,526
ME	278	51	1,025	3	289	1,646	94	13	384	4	72	567	4,144	622	7,361	255	2,035	14,418
MI	1,830	307	5,422	75	1,464	9,098	733	127	2,256	26	599	3,741	33,962	7,425	66,213	6,139	28,391	142,130
MN	1,029	128	2,875	9	705	4,746	528	56	1,272	7	281	2,144	14,633	3,259	33,456	981	10,724	63,054
MO	1,205	157	2,922	28	644	4,956	446	66	1,376	13	306	2,207	18,831	2,872	25,020	1,352	5,612	53,687
MS	489	101	1,162	8	174	1,934	199	52	577	4	75	907	7,683	1,093	9,551	547	1,224	20,098
MT	144	17	335	2	54	552	41	8	154	-	21	224	2,237	319	3,120	99	843	6,618
NC	2,004	393	5,714	28	921	9,060	841	164	2,549	14	357	3,925	29,243	5,551	49,035	1,626	7,633	93,088
ND	33	-	64	3	10	110	19	1	30	4	-	54	598	162	613	60	109	1,542
NE	254	22	572	2	87	937	109	4	238	1	45	397	3,594	467	4,570	306	843	9,780
NH	293	52	994	1	231	1,571	139	26	454	3	105	727	4,795	975	9,483	252	2,065	17,571
NJ	1,680	614	11,272	64	3,341	16,971	649	233	5,497	23	1,435	7,837	25,358	7,439	77,021	1,371	17,906	129,094
NM	362	55	1,132	7	343	1,899	147	23	469	2	143	784	5,077	842	8,729	260	2,636	17,544
NV	361	149	2,384	9	1,984	4,887	145	49	824	9	615	1,642	5,974	2,885	36,209	463	31,952	77,484
NY	2,341	719	13,496	62	2,185	18,803	935	354	6,714	36	892	8,931	33,234	8,876	89,424	1,720	10,944	144,199
OH	2,272	400	6,495	124	1,467	10,758	929	143	3,040	70	613	4,795	32,509	5,423	57,597	3,614	12,954	112,098
OK	457	43	1,018	13	178	1,709	252	16	524	7	68	867	8,597	964	8,214	560	1,463	19,798
OR	520	212	2,252	9	971	3,964	242	61	906	2	327	1,538	8,011	2,545	22,571	452	10,125	43,704
PA	2,638	458	8,997	76	1,361	13,530	1,097	166	4,116	30	548	5,957	35,351	5,717	56,639	1,933	8,362	108,002
RI	267	89	1,068	2	309	1,735	97	26	526	1	121	771	3,263	894	8,771	176	2,362	15,466
SC	1,056	211	3,147	16	711	5,141	441	62	1,488	8	215	2,214	14,966	2,974	27,016	1,058	6,699	52,713
SD	81	10	154	2	23	270	37	2	81	-	6	126	1,050	149	1,339	91	239	2,868
TN	1,030	220	2,731	20	332	4,333	445	59	1,183	11	126	1,824	17,133	2,690	22,051	1,021	3,606	46,501
TX	3,858	473	5,862	23	624	10,840	1,576	203	2,876	14	201	4,870	61,954	9,119	56,503	3,706	7,415	138,697
UT	507	80	1,394	5	484	2,470	227	31	568	2	158	986	8,196	1,678	17,578	381	7,657	35,490
VA	1,475	231	4,067	14	993	6,780	592	98	1,855	4	458	3,007	20,244	4,013	41,043	1,078	11,962	78,339
VT	157	13	405	1	65	641	58	10	190	1	17	276	2,017	259	2,675	112	353	5,416
WA	1,013	262	4,436	13	1,973	7,697	475	87	1,807	7	640	3,016	16,054	3,667	41,526	814	17,592	79,653
WI	935	134	2,969	13	687	4,738	402	59	1,410	4	268	2,143	12,863	2,337	24,122	849	5,653	45,824
WV	279	31	554	8	63	935	92	17	289	2	28	428	4,184	591	4,450	208	703	10,137
WY	76	6	132	-	25	239	28	1	54	1	11	95	1,225	179	1,239	57	293	2,993
Other <sup>3</sup>	665	181	965	200	68	2,079	295	69	499	1	28	892	2,868	1,471	7,830	27	239	12,435
<b>Total</b>	<b>52,555</b>	<b>12,001</b>	<b>189,975</b>	<b>1,379</b>	<b>53,187</b>	<b>309,097</b>	<b>21,980</b>	<b>4,761</b>	<b>83,226</b>	<b>571</b>	<b>18,939</b>	<b>129,477</b>	<b>795,857</b>	<b>179,622</b>	<b>1,832,239</b>	<b>55,277</b>	<b>619,365</b>	<b>3,482,360</b>

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

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

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



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

State	2014						YTD 2015						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other 2	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	20	2	80	-	15	117	11	-	26	-	3	40	1,110	80	752	42	135	2,119
AL	602	64	1,792	4	253	2,715	260	28	810	3	101	1,202	14,416	1,415	13,530	1,008	1,815	32,184
AR	284	20	689	4	140	1,137	114	4	309	2	40	469	5,459	682	5,149	412	1,130	12,832
AZ	451	51	1,861	8	982	3,353	231	22	741	-	362	1,356	12,722	2,711	42,270	1,288	26,329	85,320
CA	1,649	266	10,604	31	3,044	15,594	736	156	3,861	11	889	5,653	47,205	8,536	163,685	2,829	60,066	282,321
CO	316	36	1,367	2	221	1,942	124	16	479	1	71	691	10,650	1,392	15,438	659	4,761	32,900
CT	368	22	2,386	2	567	3,345	140	13	1,067	4	218	1,442	8,129	1,160	18,324	507	3,346	31,466
DC	80	13	331	1	62	487	26	3	177	-	22	228	1,506	181	2,771	96	358	4,912
DE	106	7	645	-	176	934	55	-	309	-	83	447	2,583	319	5,116	176	1,139	9,333
FL	1,605	203	13,417	60	7,036	22,321	621	91	5,319	49	1,994	8,074	40,891	8,139	150,273	3,733	87,573	290,609
GA	1,099	160	4,848	7	1,061	7,175	349	66	1,933	4	337	2,689	24,530	3,908	52,712	2,132	9,430	92,712
HI	55	6	465	2	95	623	16	2	159	-	35	212	2,508	319	4,567	71	1,442	8,907
IA	327	22	845	2	141	1,337	119	7	347	-	48	521	6,320	626	6,923	571	1,370	15,810
ID	118	9	490	-	190	807	56	6	202	-	63	327	3,561	494	5,806	254	3,571	13,686
IL	1,296	175	7,113	16	2,838	11,438	466	58	2,968	6	984	4,482	25,764	3,842	68,358	1,872	22,031	121,867
IN	852	59	2,267	7	426	3,611	290	26	1,054	5	162	1,537	18,593	1,593	19,216	1,372	3,942	44,716
KS	216	14	627	4	144	1,005	71	4	293	-	55	423	5,786	531	5,061	402	1,249	13,029
KY	309	28	993	3	177	1,510	98	9	405	5	57	574	8,554	776	7,443	425	1,577	18,775
LA	522	32	1,478	7	131	2,170	190	13	725	2	48	978	12,034	1,605	12,167	1,037	1,276	28,119
MA	541	160	3,677	7	601	4,986	218	62	1,556	4	200	2,040	13,633	2,372	31,414	1,017	6,038	54,474
MD	846	43	4,266	9	1,196	6,360	299	19	1,819	10	451	2,598	15,717	2,078	38,958	1,167	8,979	66,899
ME	156	11	657	-	186	1,010	37	4	248	2	43	334	3,356	326	5,067	242	1,406	10,397
MI	972	88	3,432	12	1,006	5,510	383	37	1,414	5	413	2,252	27,400	3,662	42,494	2,819	18,256	94,631
MN	457	26	1,603	3	431	2,520	188	11	709	-	168	1,076	11,082	1,393	19,861	942	6,320	39,598
MO	557	35	1,870	7	414	2,883	187	12	834	-	194	1,227	14,931	1,640	16,508	1,154	3,632	37,865
MS	334	64	879	1	125	1,403	127	35	426	1	56	645	6,593	788	7,380	497	963	16,221
MT	64	3	229	2	34	332	15	3	112	-	10	140	1,826	190	2,132	98	587	4,833
NC	953	94	3,694	6	582	5,329	371	47	1,574	1	221	2,214	22,954	2,878	32,473	1,505	5,007	64,817
ND	12	-	46	-	8	66	7	1	19	-	-	27	475	92	401	50	69	1,087
NE	152	4	402	-	64	622	58	2	170	1	30	261	2,958	284	3,307	294	592	7,435
NH	155	7	648	-	154	964	57	7	273	-	63	400	3,779	453	6,171	245	1,321	11,969
NJ	915	126	7,376	15	2,075	10,507	313	40	3,658	4	884	4,899	20,315	3,469	53,437	1,256	11,845	90,322
NM	177	8	732	2	222	1,141	76	6	291	-	94	467	4,062	472	5,992	243	1,760	12,529
NV	172	25	1,371	5	1,271	2,844	61	8	481	3	370	923	4,834	1,209	23,012	440	19,350	48,845
NY	1,368	98	8,964	12	1,303	11,745	467	33	4,521	7	521	5,549	26,627	3,726	62,238	1,496	6,995	101,082
OH	1,246	148	4,254	32	1,000	6,680	485	44	1,980	20	392	2,921	25,463	3,017	37,746	2,144	8,967	77,337
OK	246	6	686	4	127	1,069	109	7	323	1	51	491	7,050	607	5,777	513	1,035	14,982
OR	249	60	1,350	4	597	2,260	106	13	570	1	200	890	6,347	1,205	14,765	425	6,170	28,912
PA	1,415	124	6,058	19	889	8,505	550	51	2,710	4	348	3,663	27,872	3,073	39,204	1,697	5,573	77,419
RI	141	36	678	-	201	1,056	42	8	340	-	73	463	2,470	461	5,813	165	1,530	10,439
SC	540	55	2,092	8	493	3,188	195	12	963	3	126	1,299	11,547	1,413	18,476	984	4,546	36,966
SD	38	3	102	-	17	160	13	-	51	-	3	67	822	84	917	84	190	2,097
TN	504	72	1,842	9	246	2,673	223	21	756	2	82	1,084	13,925	1,575	15,150	889	2,507	34,046
TX	2,034	129	4,117	5	450	6,735	714	74	1,920	6	133	2,847	50,682	6,290	39,775	3,530	5,096	105,373
UT	225	9	818	3	317	1,372	105	4	330	1	89	529	6,573	720	11,035	362	4,511	23,201
VA	736	40	2,640	6	651	4,073	269	18	1,116	2	303	1,708	15,566	1,876	27,130	1,026	7,652	53,250
VT	86	5	265	-	44	400	31	1	114	-	9	155	1,610	120	1,803	100	242	3,875
WA	516	37	2,822	3	1,226	4,604	215	14	1,079	4	377	1,689	12,688	1,628	27,475	761	11,138	53,690
WI	482	49	1,875	4	429	2,839	195	17	874	2	165	1,253	10,359	1,305	15,600	780	3,714	31,758
WV	158	6	326	4	46	540	33	3	150	-	19	205	3,308	312	2,741	187	437	6,985
WY	44	-	95	-	17	156	18	1	35	-	10	64	1,036	137	888	56	209	2,326
Other <sup>3</sup>	570	66	659	199	50	1,544	150	14	314	-	25	503	2,176	520	5,115	23	198	8,032
<b>Total</b>	<b>27,336</b>	<b>2,826</b>	<b>122,823</b>	<b>541</b>	<b>34,171</b>	<b>187,697</b>	<b>10,290</b>	<b>1,153</b>	<b>52,914</b>	<b>176</b>	<b>11,695</b>	<b>76,228</b>	<b>632,357</b>	<b>87,684</b>	<b>1,219,816</b>	<b>46,077</b>	<b>389,375</b>	<b>2,375,309</b>

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

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

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



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

State	2014						YTD 2015						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other 2	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	28	12	47	1	5	93	14	1	24	-	2	41	165	70	387	2	56	680
AL	395	105	774	7	77	1,358	195	35	385	6	44	665	3,039	777	5,256	98	652	9,822
AR	193	33	326	8	53	613	97	11	137	2	20	267	1,118	287	2,191	24	547	4,167
AZ	502	160	1,216	7	475	2,360	240	60	560	3	236	1,099	3,617	3,123	23,457	53	18,158	48,408
CA	1,780	1,065	6,016	25	1,759	10,645	860	473	2,352	5	638	4,328	12,309	13,473	90,729	121	42,958	159,590
CO	347	136	696	7	152	1,338	166	43	319	3	41	572	2,264	1,176	8,178	22	2,782	14,422
CT	286	154	1,163	3	319	1,925	138	58	536	3	111	846	1,922	1,178	7,545	26	1,601	12,272
DC	53	20	152	2	26	253	24	6	98	-	19	147	347	175	1,208	9	222	1,961
DE	122	20	287	3	73	505	63	13	158	3	30	267	716	254	2,323	19	509	3,820
FL	1,487	1,013	7,466	80	3,833	13,879	660	424	3,043	47	1,163	5,337	10,010	9,673	68,754	435	49,283	138,154
GA	1,286	487	2,859	21	582	5,235	586	167	1,170	8	223	2,154	8,228	4,239	27,471	322	5,921	46,182
HI	76	36	223	-	78	413	29	10	91	-	20	150	400	366	2,086	1	868	3,721
IA	223	39	448	16	57	783	111	15	188	1	28	343	1,431	399	3,275	76	574	5,755
ID	140	73	314	2	113	642	75	24	157	-	41	297	891	544	3,106	7	1,978	6,526
IL	1,226	551	4,417	62	1,817	8,073	550	216	1,859	26	685	3,336	7,850	5,943	38,148	396	12,772	65,109
IN	818	124	1,318	63	239	2,562	322	49	638	22	105	1,136	5,394	1,144	10,287	691	1,910	19,426
KS	241	36	354	6	82	719	124	14	184	3	33	358	1,673	351	2,669	41	564	5,298
KY	449	70	623	11	94	1,247	172	29	309	4	44	558	2,385	585	4,560	110	787	8,427
LA	359	63	590	7	84	1,103	172	23	315	4	34	548	2,580	609	4,396	60	543	8,188
MA	546	291	1,931	8	362	3,138	229	95	905	3	152	1,384	3,397	2,278	15,316	40	3,342	24,374
MD	747	302	2,499	24	645	4,217	353	104	1,033	11	268	1,769	4,604	2,759	19,990	86	5,187	32,627
ME	122	40	368	3	103	636	57	9	136	2	29	233	788	296	2,294	13	629	4,021
MI	858	219	1,990	63	458	3,588	350	90	842	21	186	1,489	6,562	3,763	23,719	3,320	10,135	47,499
MN	572	102	1,272	6	274	2,226	340	45	563	7	113	1,068	3,551	1,866	13,595	39	4,404	23,456
MO	648	122	1,052	21	230	2,073	259	54	542	13	112	980	3,900	1,232	8,512	198	1,980	15,822
MS	155	37	283	7	49	531	72	17	151	3	19	262	1,090	305	2,171	50	261	3,877
MT	80	14	106	-	20	220	26	5	42	-	11	84	411	129	988	1	256	1,785
NC	1,051	299	2,020	22	339	3,731	470	117	975	13	136	1,711	6,289	2,673	16,562	121	2,626	28,271
ND	21	-	18	3	2	44	12	-	11	4	-	27	123	70	212	10	40	455
NE	102	18	170	2	23	315	51	2	68	-	15	136	636	183	1,263	12	251	2,345
NH	138	45	346	1	77	607	82	19	181	3	42	327	1,016	522	3,312	7	744	5,602
NJ	765	488	3,896	49	1,266	6,464	336	193	1,839	19	551	2,938	5,043	3,970	23,584	115	6,061	38,772
NM	185	47	400	5	121	758	71	17	178	2	49	317	1,015	370	2,737	17	876	5,015
NV	189	124	1,013	4	713	2,043	84	41	343	6	245	719	1,140	1,676	13,197	23	12,602	28,639
NY	973	621	4,532	50	882	7,058	468	321	2,193	29	371	3,382	6,607	5,150	27,186	224	3,949	43,117
OH	1,026	252	2,241	92	467	4,078	444	99	1,060	50	221	1,874	7,046	2,406	19,851	1,470	3,987	34,761
OK	211	37	332	9	51	640	143	9	201	6	17	376	1,547	357	2,437	47	428	4,816
OR	271	152	902	5	374	1,704	136	48	336	1	127	648	1,664	1,340	7,806	27	3,955	14,792
PA	1,223	334	2,939	57	472	5,025	547	115	1,406	26	200	2,294	7,479	2,644	17,435	236	2,789	30,583
RI	126	53	390	2	108	679	55	18	186	1	48	308	793	433	2,958	11	832	5,027
SC	516	156	1,055	8	218	1,953	246	50	525	5	89	915	3,419	1,561	8,540	74	2,153	15,747
SD	43	7	52	2	6	110	24	2	30	-	3	59	228	65	422	7	49	771
TN	526	148	889	11	86	1,660	222	38	427	9	44	740	3,208	1,115	6,901	132	1,099	12,455
TX	1,824	344	1,745	18	174	4,105	862	129	956	8	68	2,023	11,272	2,829	16,728	176	2,319	33,324
UT	282	71	576	2	167	1,098	122	27	238	1	69	457	1,623	958	6,543	19	3,146	12,289
VA	739	191	1,427	8	342	2,707	323	80	739	2	155	1,299	4,678	2,137	13,913	52	4,310	25,089
VT	71	8	140	1	21	241	27	9	76	1	8	121	407	139	872	12	111	1,541
WA	497	225	1,614	10	747	3,093	260	73	728	3	263	1,327	3,366	2,039	14,051	53	6,454	25,963
WI	453	85	1,094	9	258	1,899	207	42	536	2	103	890	2,504	1,032	8,522	69	1,939	14,066
WV	121	25	228	4	17	395	59	14	139	2	9	223	876	279	1,709	21	266	3,152
WY	32	6	37	-	8	83	10	-	19	1	1	31	189	42	351	1	84	667
Other <sup>3</sup>	95	115	306	1	18	535	145	55	185	1	3	389	692	951	2,715	4	41	4,403
<b>Total</b>	<b>25,219</b>	<b>9,175</b>	<b>67,152</b>	<b>838</b>	<b>19,016</b>	<b>121,400</b>	<b>11,690</b>	<b>3,608</b>	<b>30,312</b>	<b>395</b>	<b>7,244</b>	<b>53,249</b>	<b>163,500</b>	<b>91,938</b>	<b>612,423</b>	<b>9,200</b>	<b>229,990</b>	<b>1,107,051</b>

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

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

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





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

## Glossary

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

### Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

### Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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

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

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

### Section 3: Loan Modifications

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

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

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

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

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

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

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

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

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

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

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

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

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

