



FORECLOSURE PREVENTION REPORT

FEDERAL PROPERTY MANAGER'S REPORT

FOURTH QUARTER 2018



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4.283 million troubled homeowners helped during conservatorships

35% of loan modifications in 4Q18 reduced borrowers' monthly payments by over 20%

Serious delinquency rate decreased to **0.73%** at the end of 4Q18

REO inventory decreased **3%** in the 4Q18

Fourth Quarter 2018 Highlights

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 41,062 foreclosure prevention actions in the fourth quarter, bringing the total to 4,283,836 since the start of conservatorships in September 2008. Of these actions, 3,591,985 have helped troubled homeowners stay in their homes, including 2,314,121 permanent loan modifications.
- Twenty-eight percent of modifications in the fourth quarter were modifications with principal forbearance. Modifications with extend-term only accounted for 65 percent of all loan modifications during the quarter.
- There were 1,781 completed short sales and deeds-in-lieu during the quarter, bringing the total to 691,851 since the conservatorships began in September 2008.

The Enterprises' Mortgage Performance:

- The percentage of 60+ days delinquent loans dropped from 1.13 percent at the end of the third quarter to 1.08 percent at the end of the fourth quarter.
- The Enterprises' serious (90 days or more) delinquency rate decreased to 0.73 percent at the end of the fourth quarter. This compared with 3.8 percent for Federal Housing Administration (FHA) loans, 2.0 percent for Veterans Affairs (VA) loans, and 2.1 percent for all loans (industry average).

The Enterprises' Foreclosures:

- Foreclosure starts increased 11 percent to 36,002 while third-party and foreclosure sales decreased 8 percent to 11,510 in the fourth quarter.

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

| | 3Q18 | 4Q18 |
|--------------------------------|---------------|---------------|
| Loan Modifications * | 49,382 | 25,969 |
| Repayment Plans | 8,017 | 7,776 |
| Forbearance Plans | 3,322 | 5,238 |
| Charge-offs-in-lieu | 313 | 298 |
| Home Retention Actions | 61,034 | 39,281 |
| Short Sales | 1,451 | 1,188 |
| Deeds-in-lieu | 708 | 593 |
| Home Forfeiture Actions | 2,159 | 1,781 |
| TOTAL | 63,193 | 41,062 |

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

| | 3Q18 | 4Q18 |
|--|---------|---------|
| 30-59 Days Delinquent | 403,463 | 364,333 |
| 60-plus-days Delinquent | 313,626 | 302,211 |
| Seriously Delinquent* | 219,182 | 206,089 |
| Foreclosure Starts | 32,557 | 36,002 |
| Third-party & Foreclosure Sales | 12,464 | 11,510 |
| REO Inventory | 27,262 | 26,485 |
| (Percent of total loans serviced) | | |
| 30-59 Days Delinquent | 1.45% | 1.31% |
| 60-plus-days Delinquent | 1.13% | 1.08% |
| Seriously Delinquent* | 0.79% | 0.73% |

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

Source: FHFA (Fannie Mae and Freddie Mac)

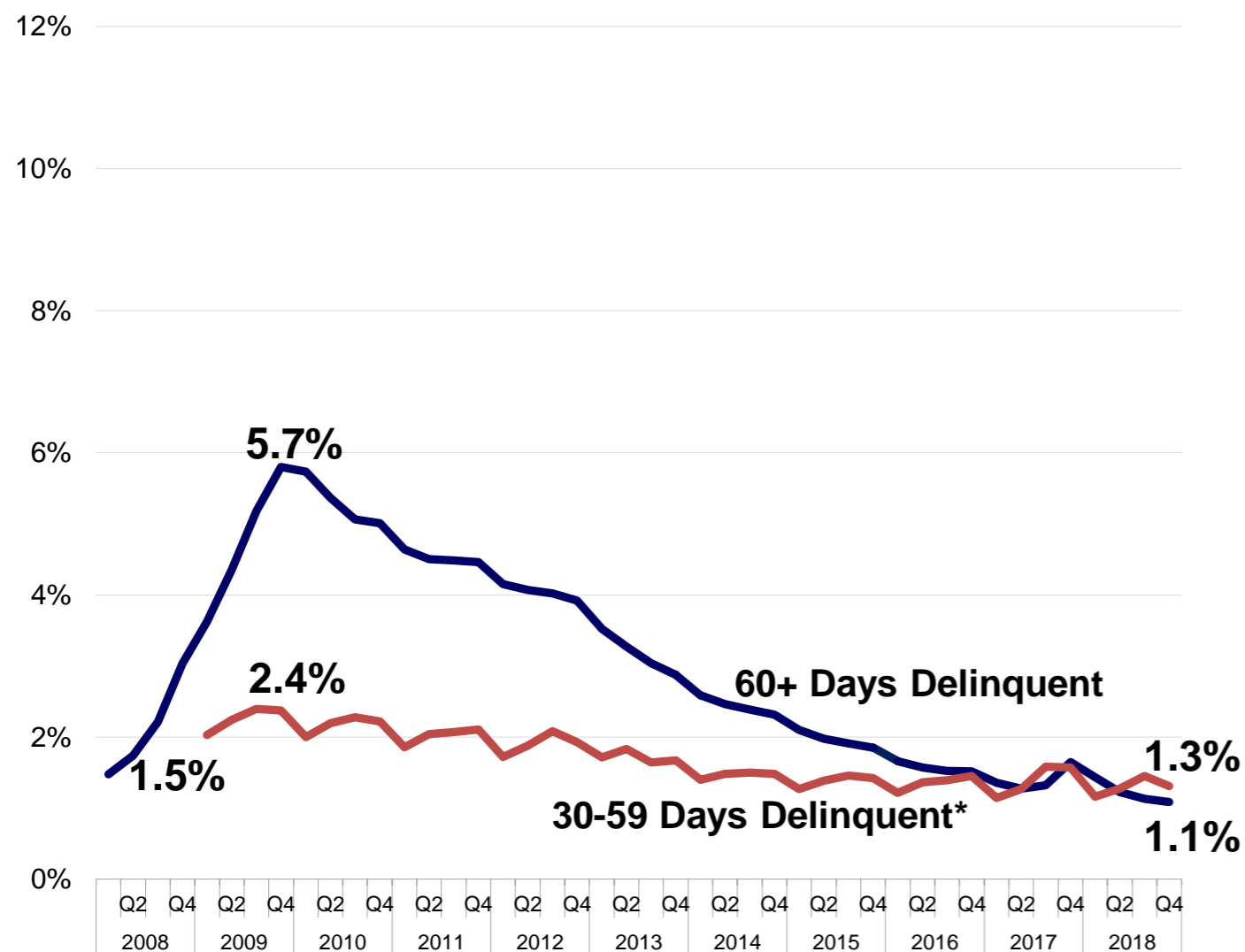
This is the quarterly version of the Foreclosure Prevention Report. FHFA produces monthly and quarterly versions of the Foreclosure Prevention Report. In addition to the data provided in the monthly reports, the quarterly reports include the following information: benchmarking of the Enterprises' delinquency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



Mortgage Performance

The percentage of the Enterprises' loans that are 30-59 days delinquent decreased to 1.31 percent while the 60-plus-day delinquency rate dropped to 1.08 percent at the end of the fourth quarter. The Enterprises' serious delinquency rate also decreased to 0.73 percent at the end of the quarter. This compared with 3.8 percent for Federal Housing Administration (FHA) loans, 2.0 percent for Veterans Affairs (VA) loans, and 2.1 percent for all loans (industry average).

Enterprises' Delinquency Rates

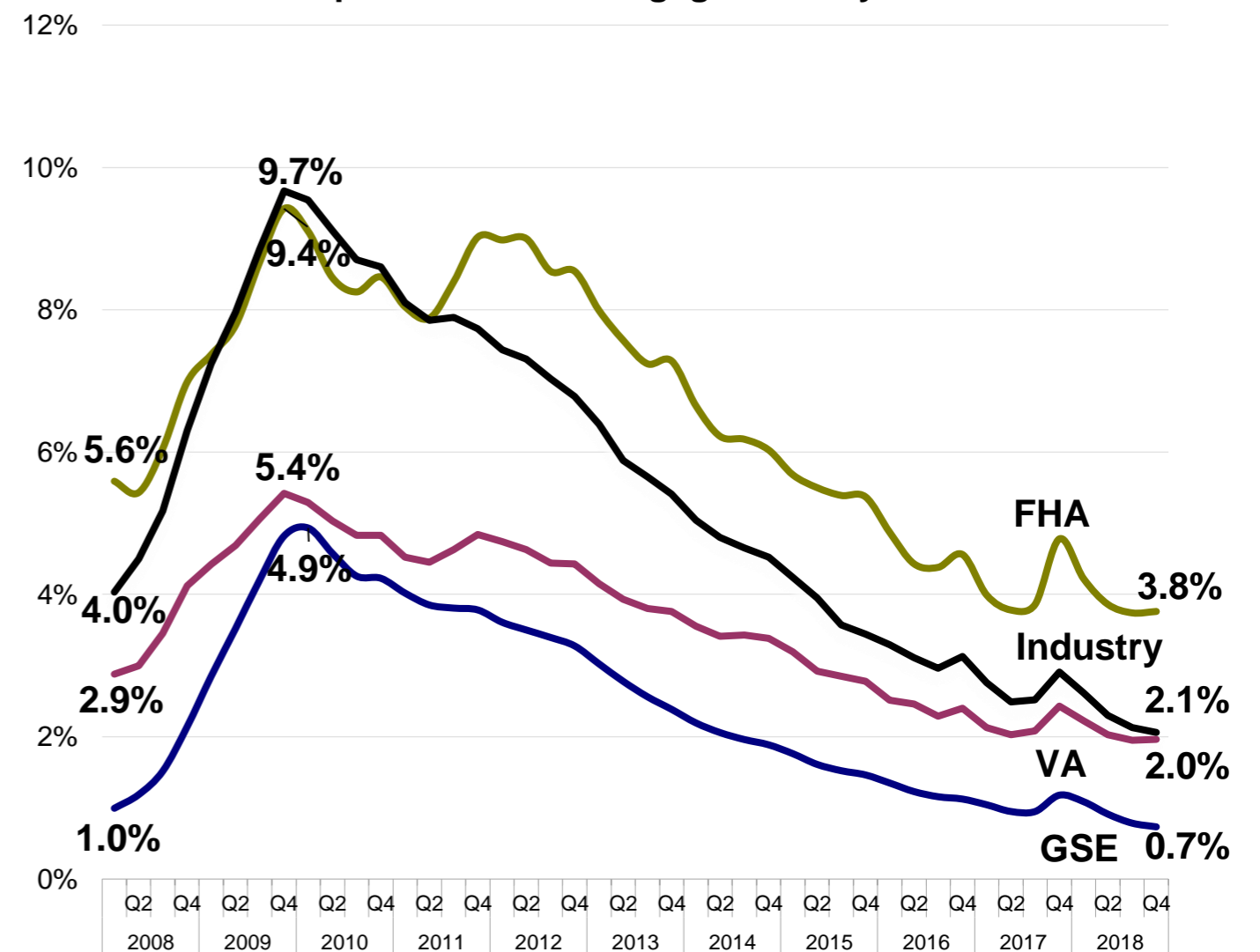


Source: FHFA (Fannie Mae and Freddie Mac)

*2008 data not available.

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

Serious Delinquency Rates**
Enterprises versus Mortgage Industry



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



Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 243,578 foreclosure prevention actions in 2018, bringing the total to 4,283,836 since the start of conservatorships in September 2008. Of these actions, 2,314,121 have been permanent loan modifications, and 1,277,864 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. In addition, 691,851 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

| | 2015 | 2016 | 2017 | 2018 | Conservatorship to Date ¹ |
|---|----------------|----------------|----------------|----------------|---|
| Home Retention Actions | | | | | |
| Repayment Plans | 39,317 | 32,357 | 30,506 | 32,016 | 936,859 |
| Forbearance Plans | 8,170 | 7,228 | 29,897 | 37,658 | 254,486 |
| Charge-offs-in-lieu | 1,219 | 1,047 | 1,400 | 1,414 | 16,341 |
| HomeSaver Advance (<i>Fannie</i>) | - | - | - | - | 70,178 |
| Loan Modifications ² | <u>148,109</u> | <u>123,495</u> | <u>128,625</u> | <u>163,175</u> | <u>2,314,121</u> |
| Total | 196,815 | 164,127 | 190,428 | 234,263 | 3,591,985 |
| Nonforeclosure - Home Forfeiture Actions | | | | | |
| Short Sales | 25,081 | 17,760 | 11,684 | 6,408 | 596,934 |
| Deeds-in-lieu | <u>10,170</u> | <u>8,024</u> | <u>4,786</u> | <u>2,907</u> | <u>94,917</u> |
| Total | 35,251 | 25,784 | 16,470 | 9,315 | 691,851 |
| Total Foreclosure Prevention Actions | 232,066 | 189,911 | 206,898 | 243,578 | 4,283,836 |

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

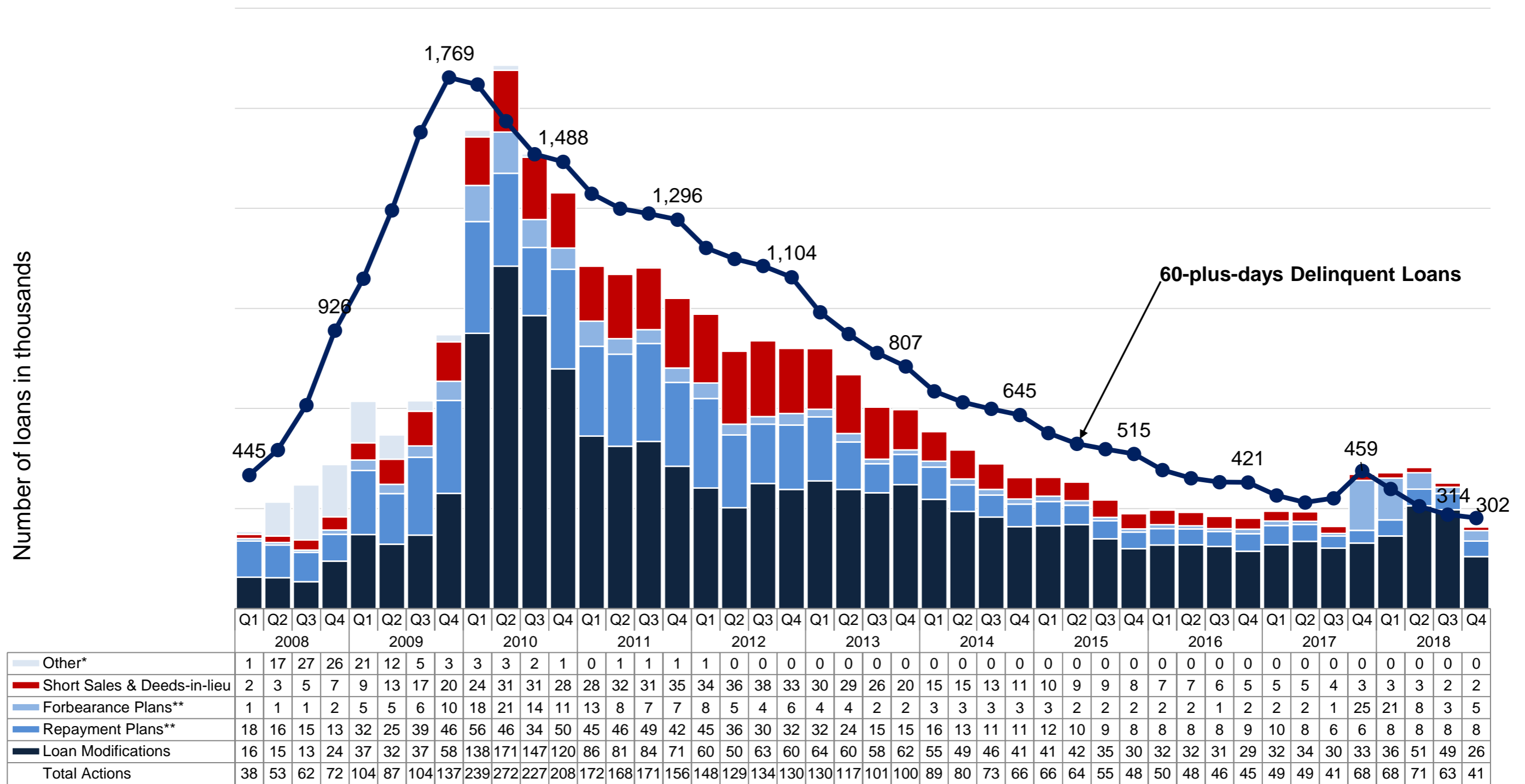
² Includes HAMP permanent modifications.

Source: FHFA (Fannie Mae and Freddie Mac)



60+ Days Delinquent Loans and Foreclosure Prevention Actions

The number of 60+ days delinquent loans continued to decrease in the fourth quarter. A total of 41,062 foreclosure prevention actions were completed during the quarter. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including 25,969 permanent loan modifications.



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

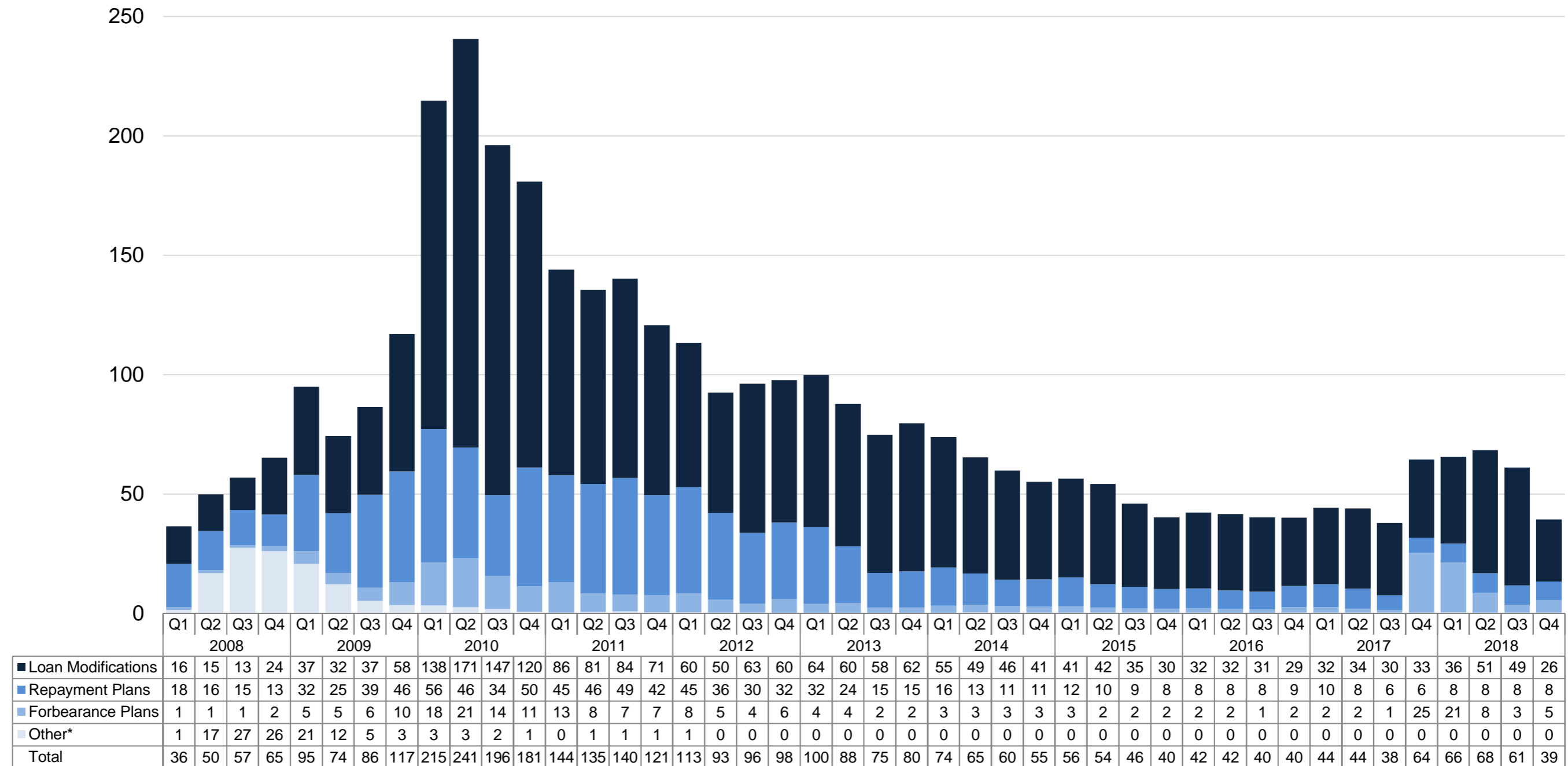
Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosure Prevention Activity: Home Retention Actions

The Enterprises completed 39,281 home retention actions in the fourth quarter, compared with 61,034 in the third quarter of 2018. These actions, which included 25,969 permanent loan modifications, 7,776 repayment plans, 5,238 forbearance plans and 298 charge-offs-in-lieu, helped delinquent borrowers stay in their homes during the quarter.

Home Retention Actions
(Number of loans in thousands)



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

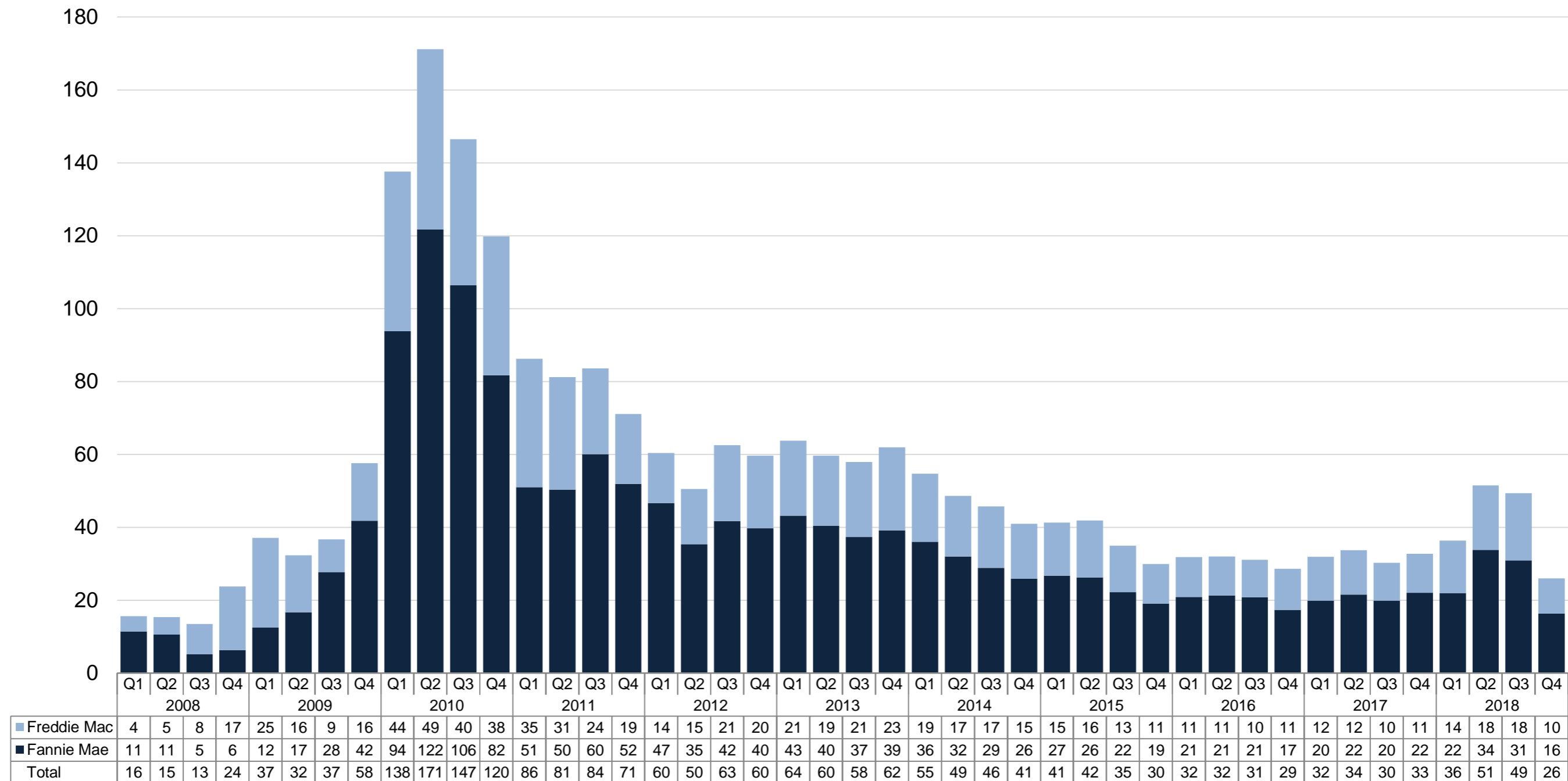
Source: FHFA (Fannie Mae and Freddie Mac)



Enterprises' Loan Modifications

The Enterprises completed 25,969 loan modifications in the fourth quarter, a decrease of 47 percent compared with the third quarter of 2018. Fannie Mae's permanent loan modifications decreased 47 percent to 16,360 and Freddie Mac's declined 48 percent to 9,609 during the quarter.

Loan Modifications by Enterprise
(Number of loans in thousands)



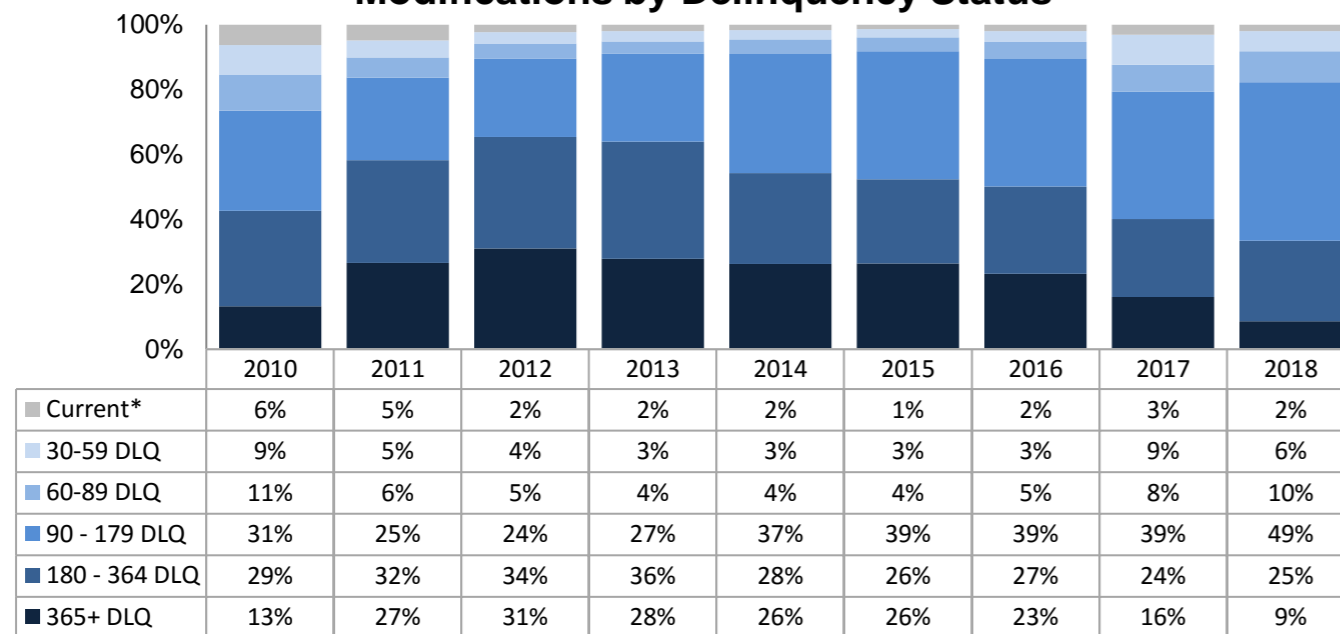
Source: FHFA (Fannie Mae and Freddie Mac)



Enterprises' Loan Modifications

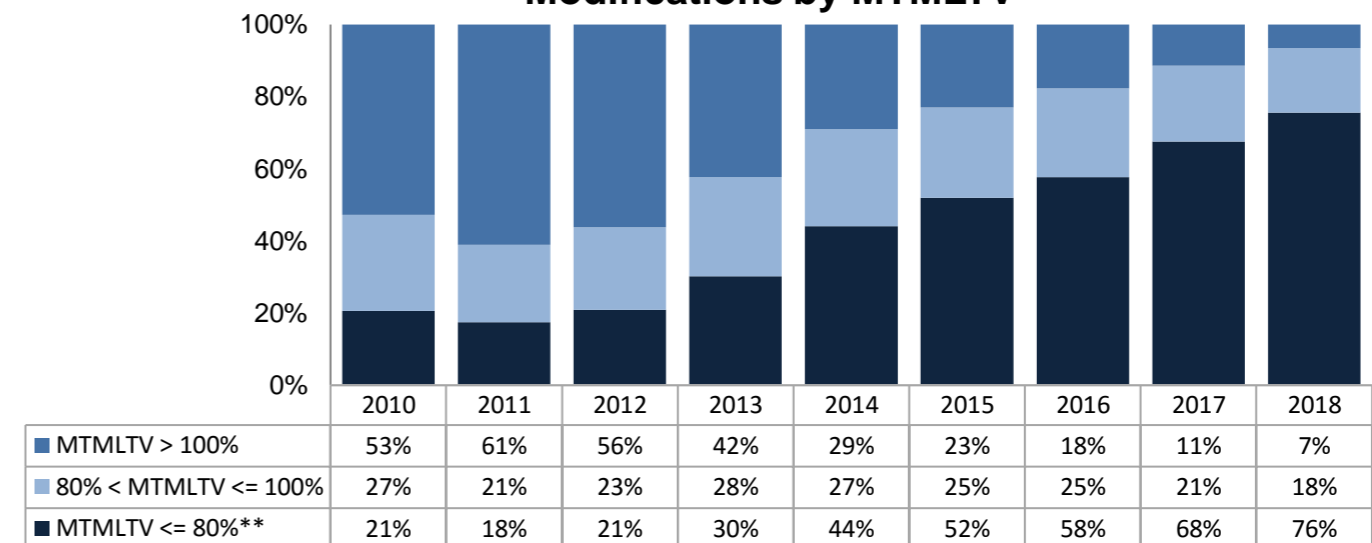
There were 163,175 permanent loan modifications in 2018. Approximately 82 percent of these loans were 90+ days delinquent at the time of modification, 76 percent had mark-to-market LTV <= 80%, and 53 percent were originated prior to 2009.

Modifications by Delinquency Status



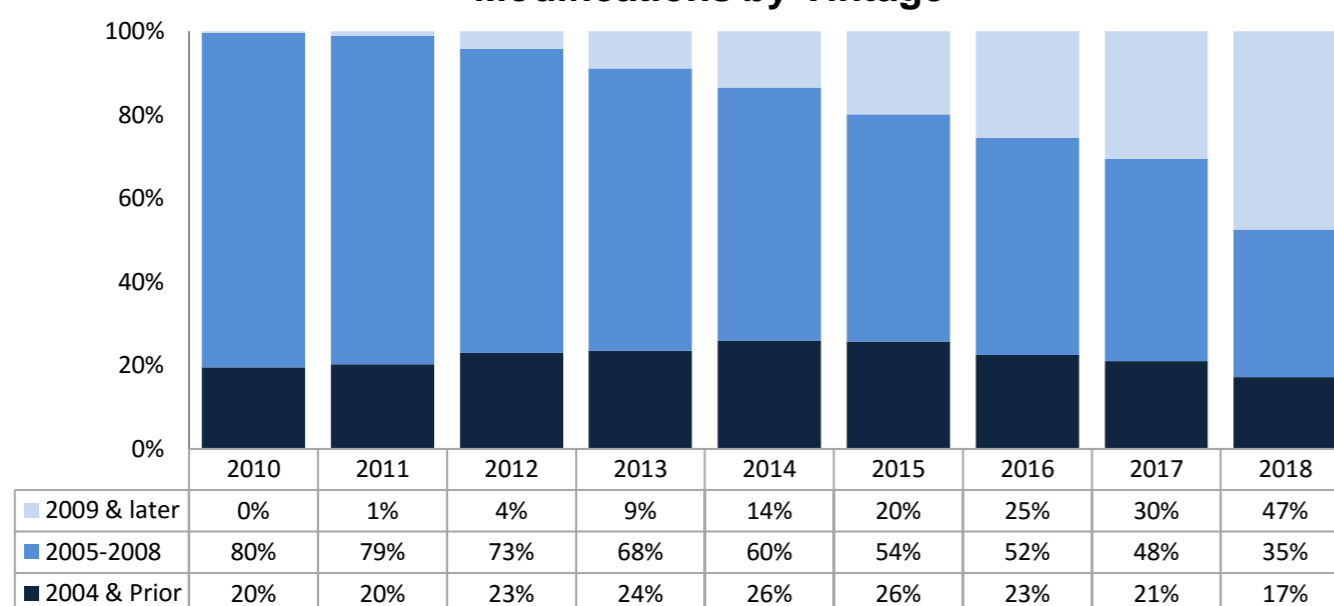
Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by MTMLTV



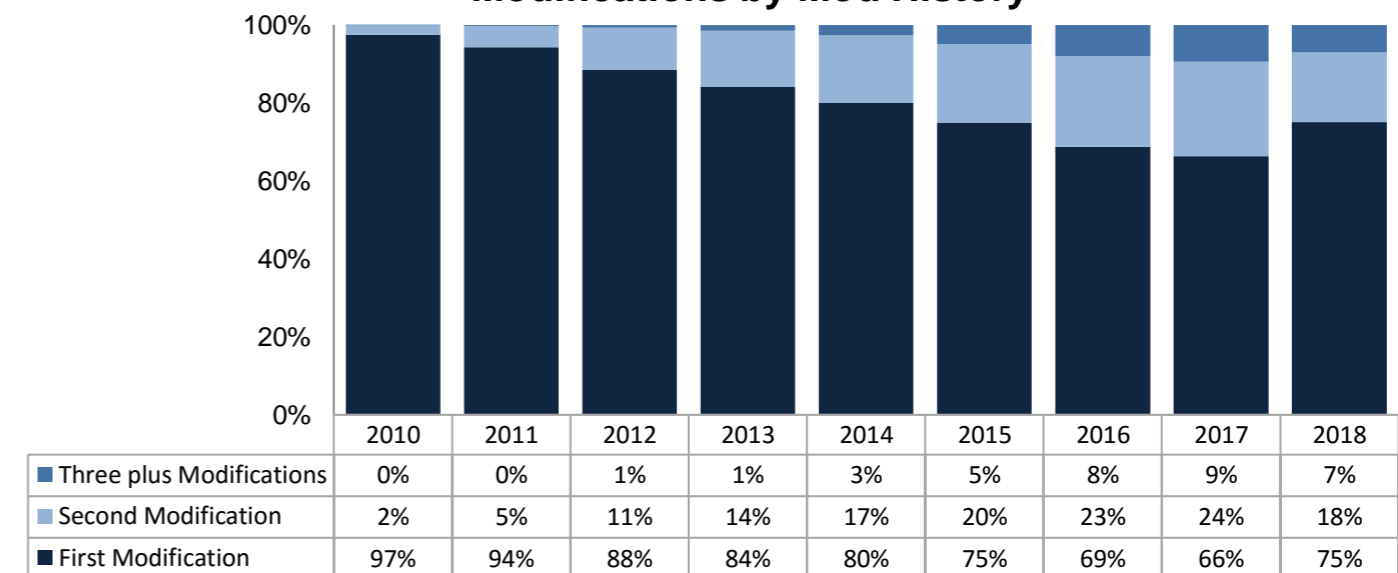
Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by Vintage



Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by Mod History



Source: FHFA (Fannie Mae and Freddie Mac)

*Includes loans with missing delinquency status

**Includes loans with missing MTMLTV data

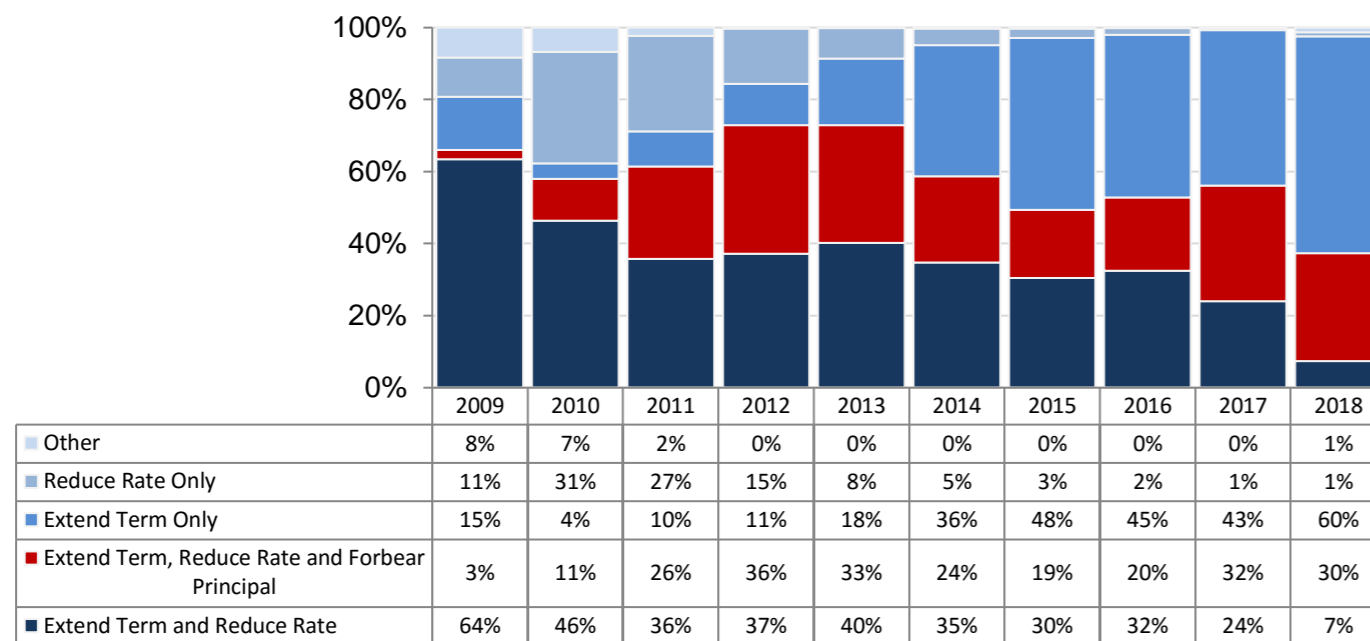
The Enterprises required mandatory implementation of Flex Modification on October 1, 2017. Flex Modification allows more borrowers to qualify for a home retention solution and targets a 20% monthly payment reduction to improve borrower success under the loan modification.



Enterprises' Loan Modifications

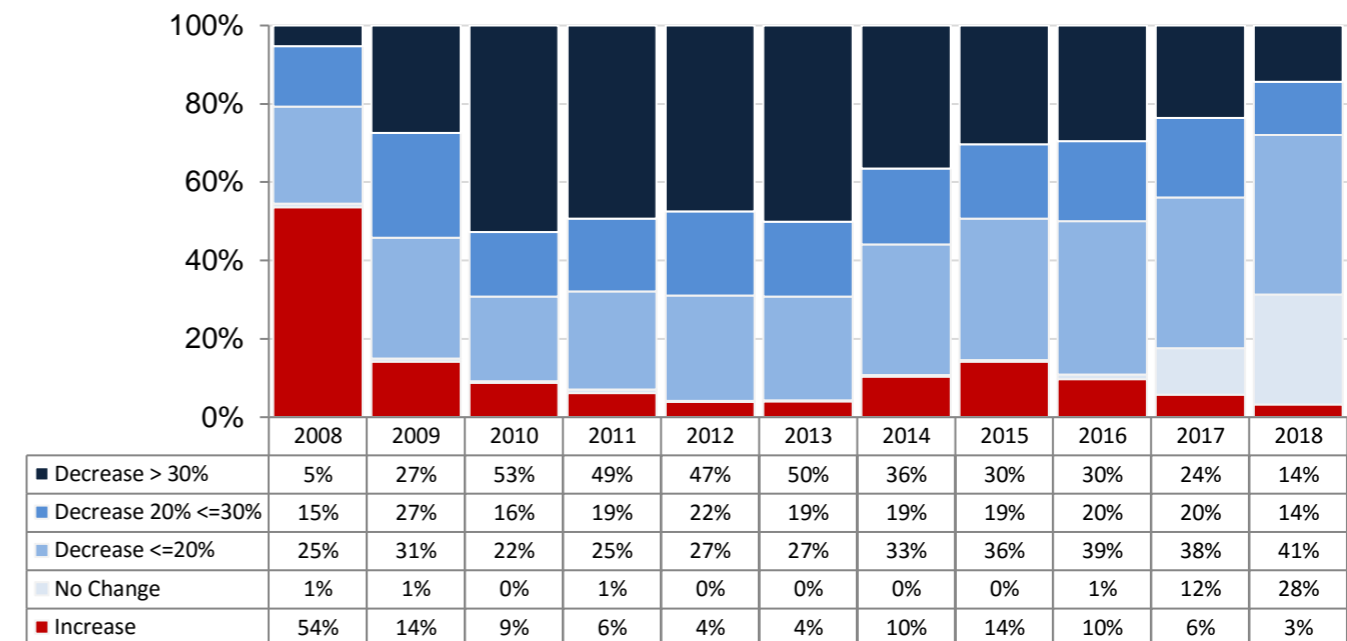
The share of the Enterprises' modifications with extend-term only was 65 percent during the fourth quarter. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions are generally offered to borrowers with modest or no home equity. This has contributed to lower concessions on loan modifications, which is reflected in the size of payment change. The performance of loans modified in the second quarter of 2018 was higher, six months after modification, driven primarily by the disaster-related modifications.

Types of Modification



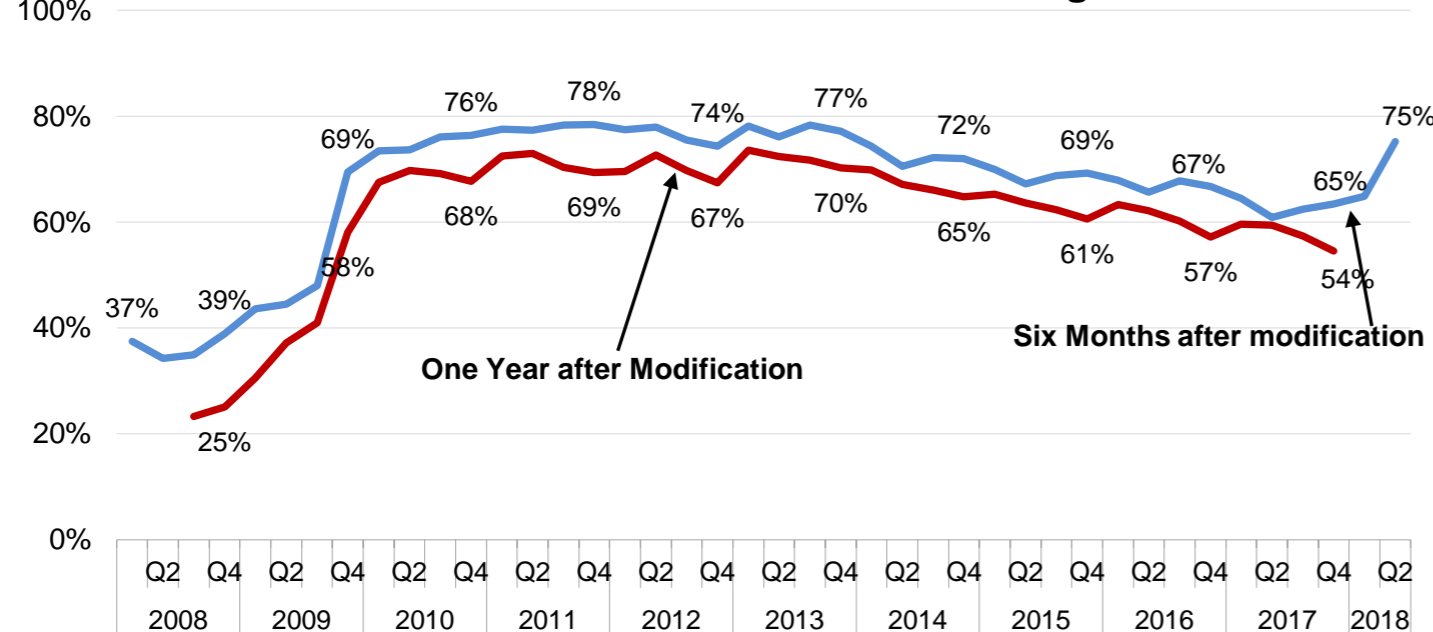
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change



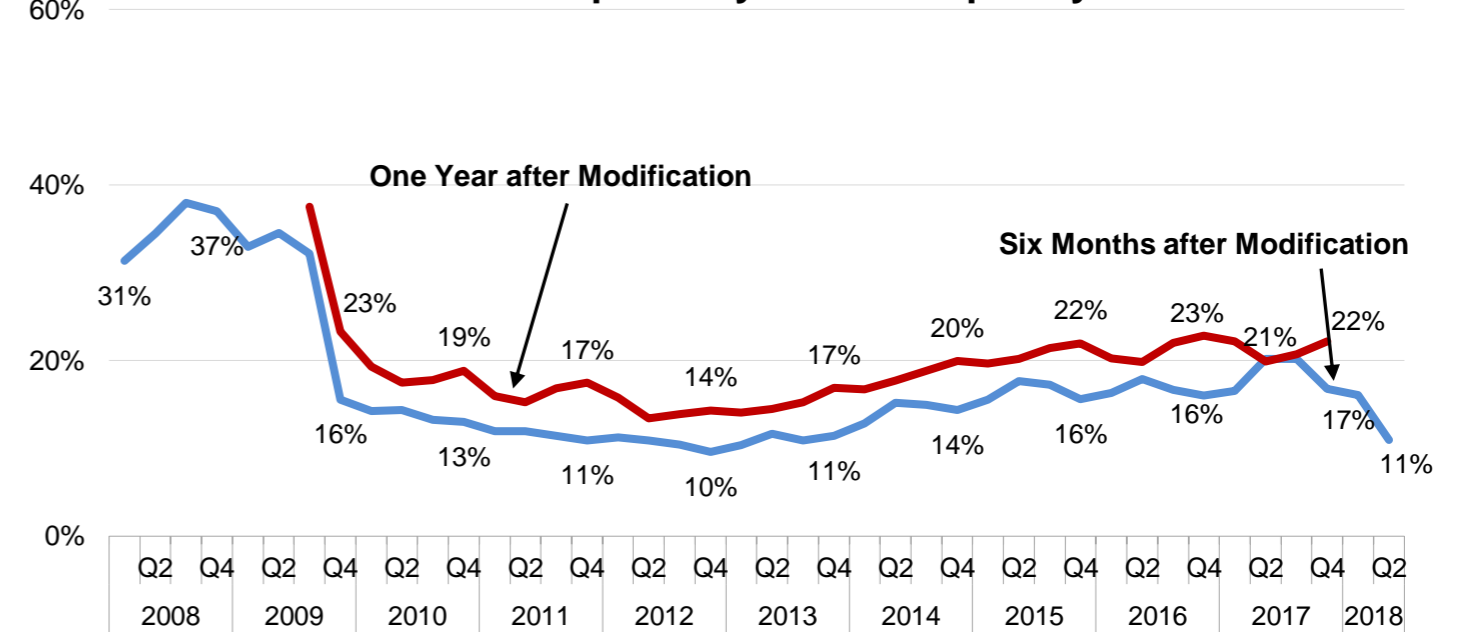
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing



Source: FHFA (Fannie Mae and Freddie Mac)

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



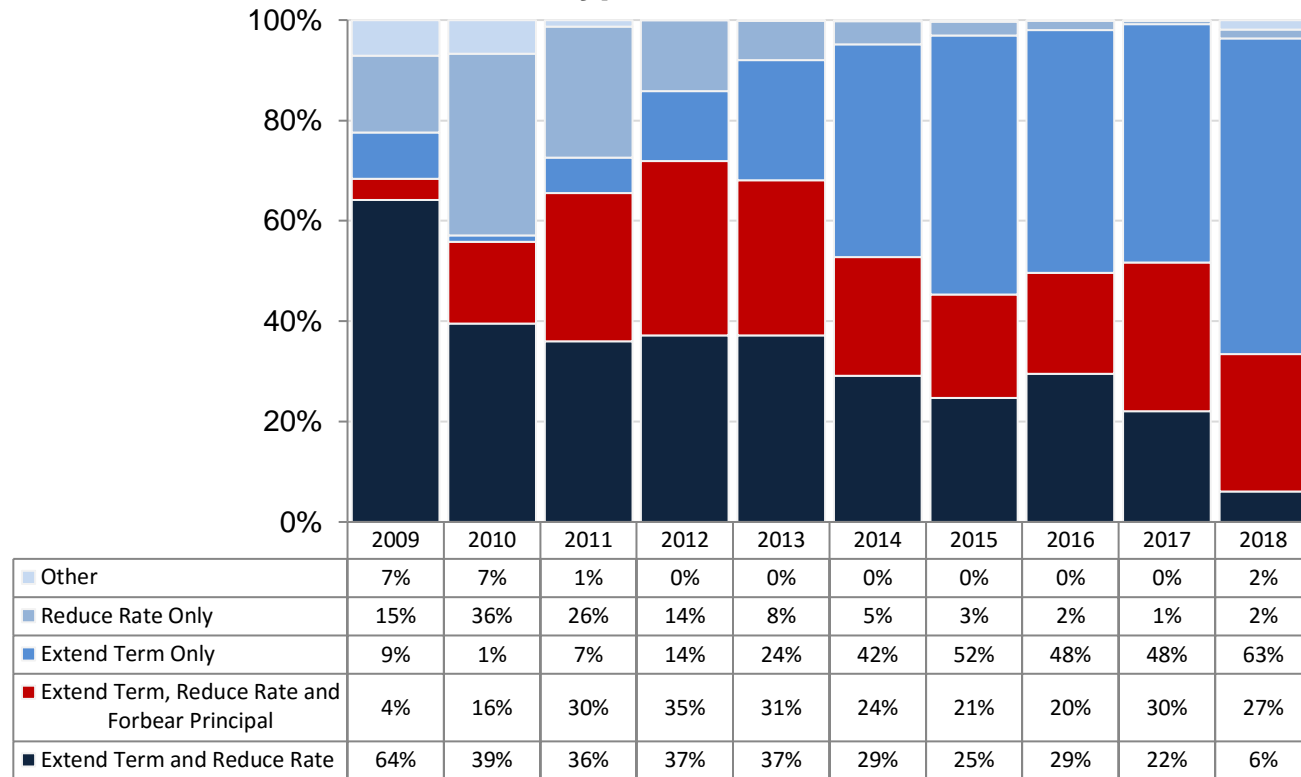
Source: FHFA (Fannie Mae and Freddie Mac)

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



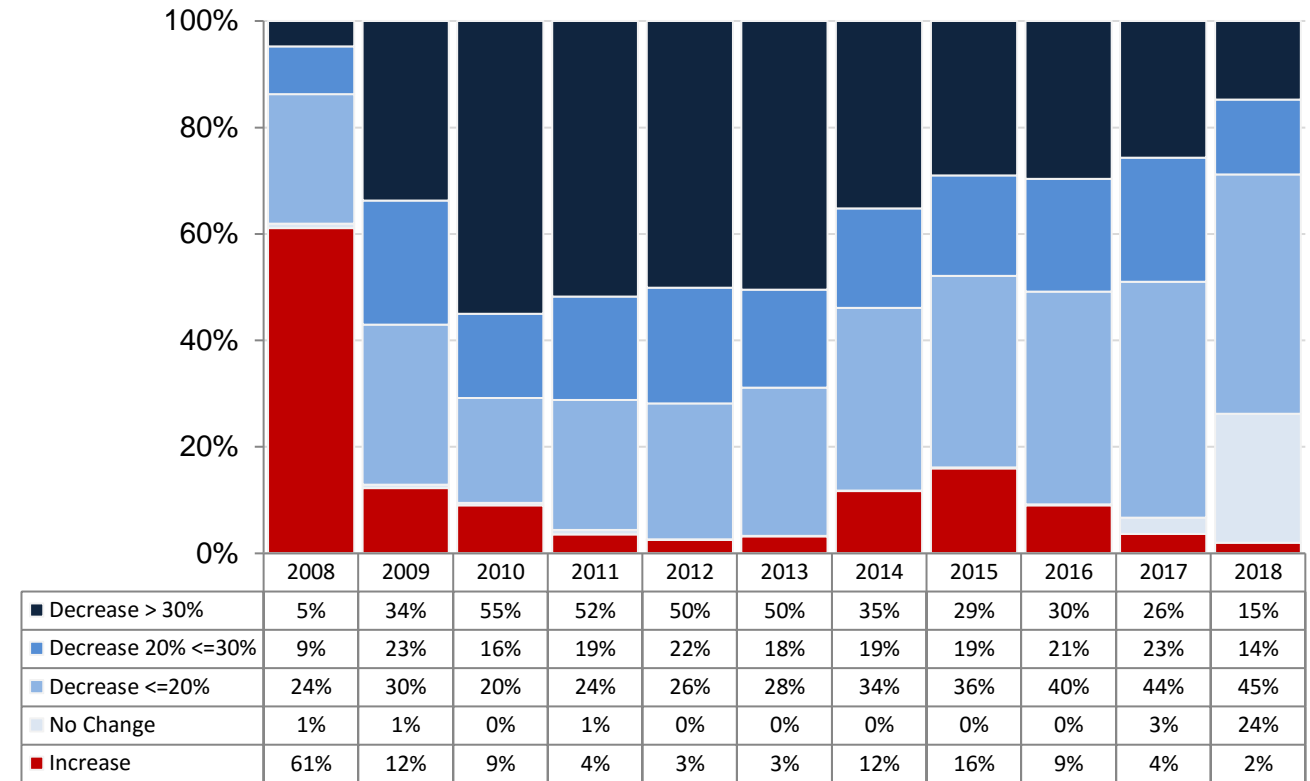
Fannie Mae's Loan Modifications

Types of Modification



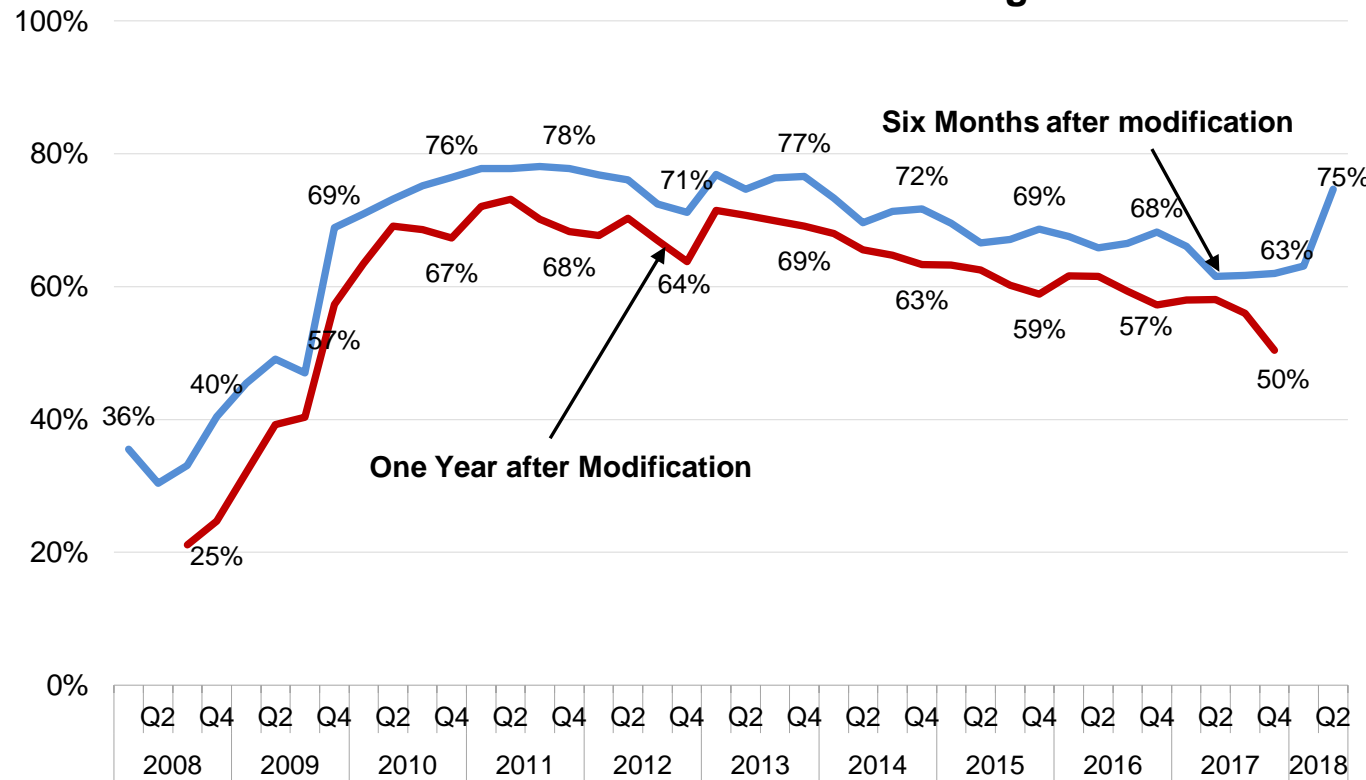
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change



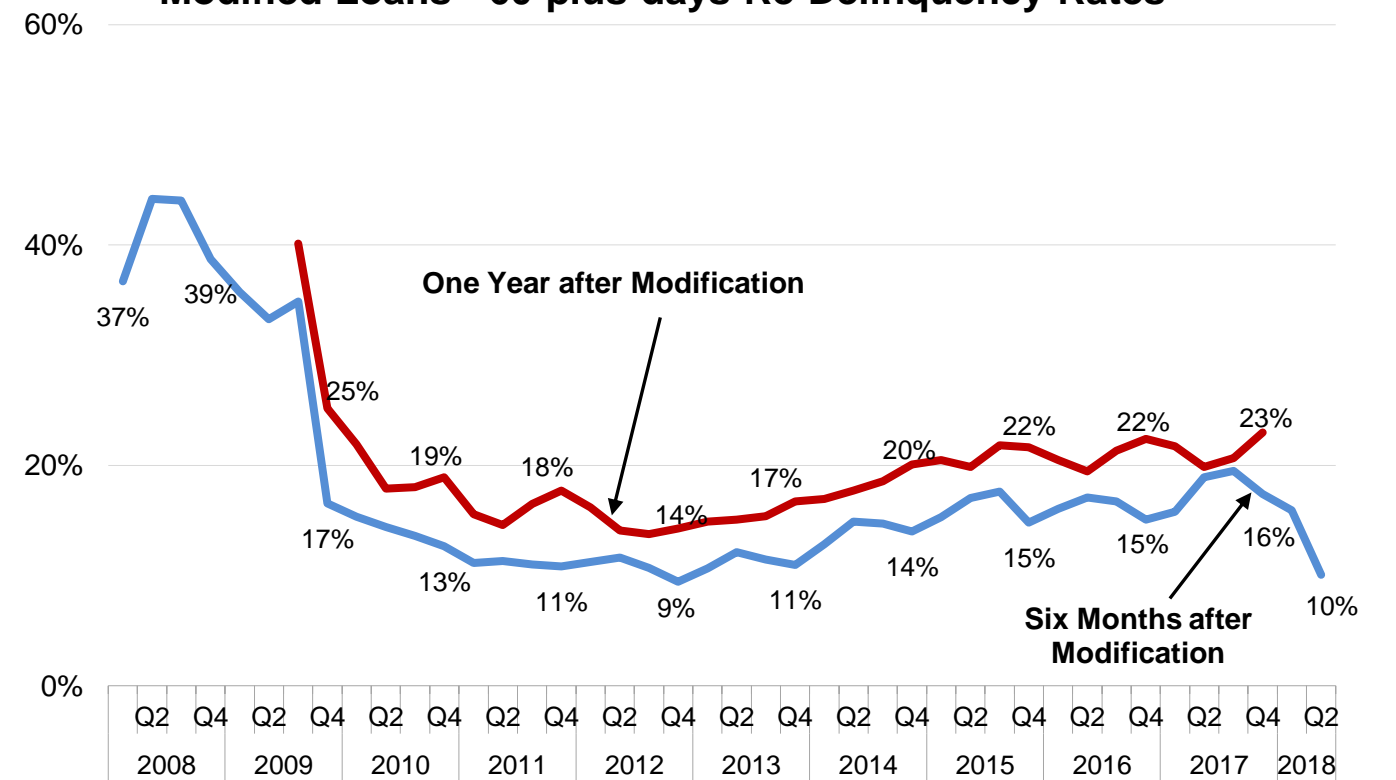
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)

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



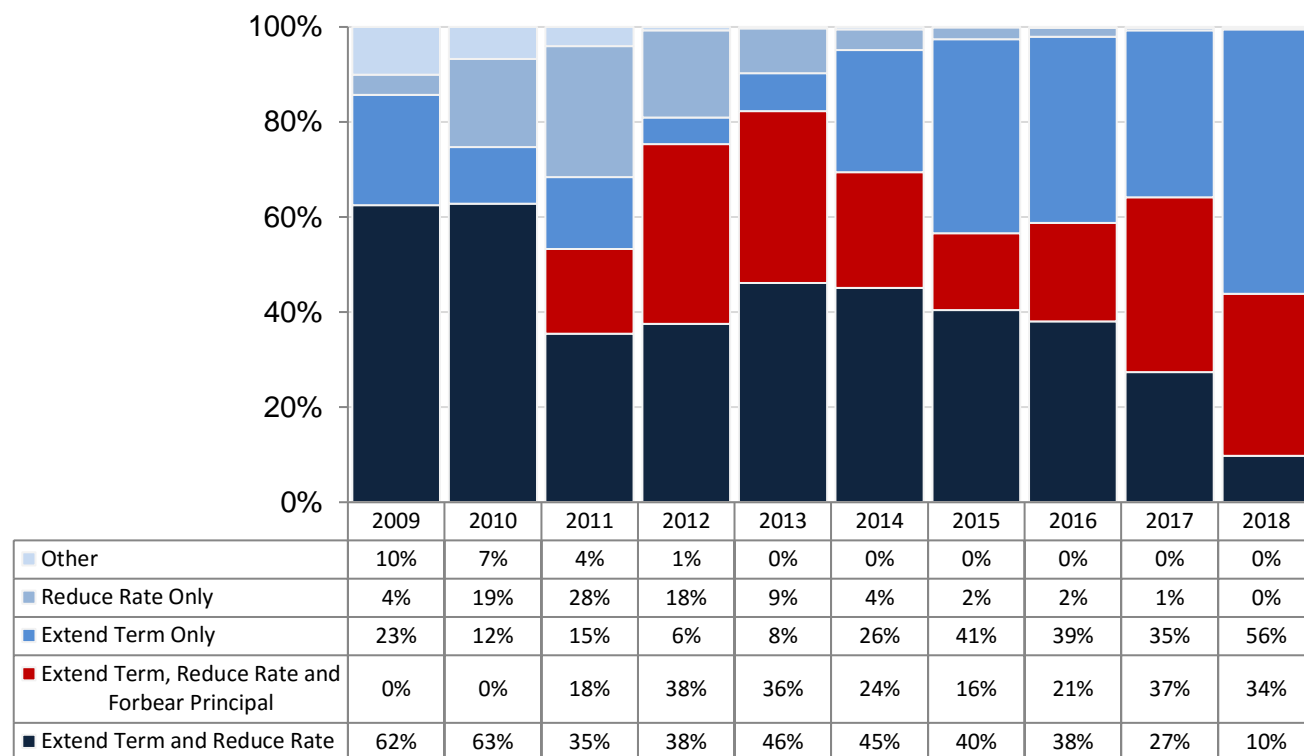
Source: FHFA (Fannie Mae and Freddie Mac)

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



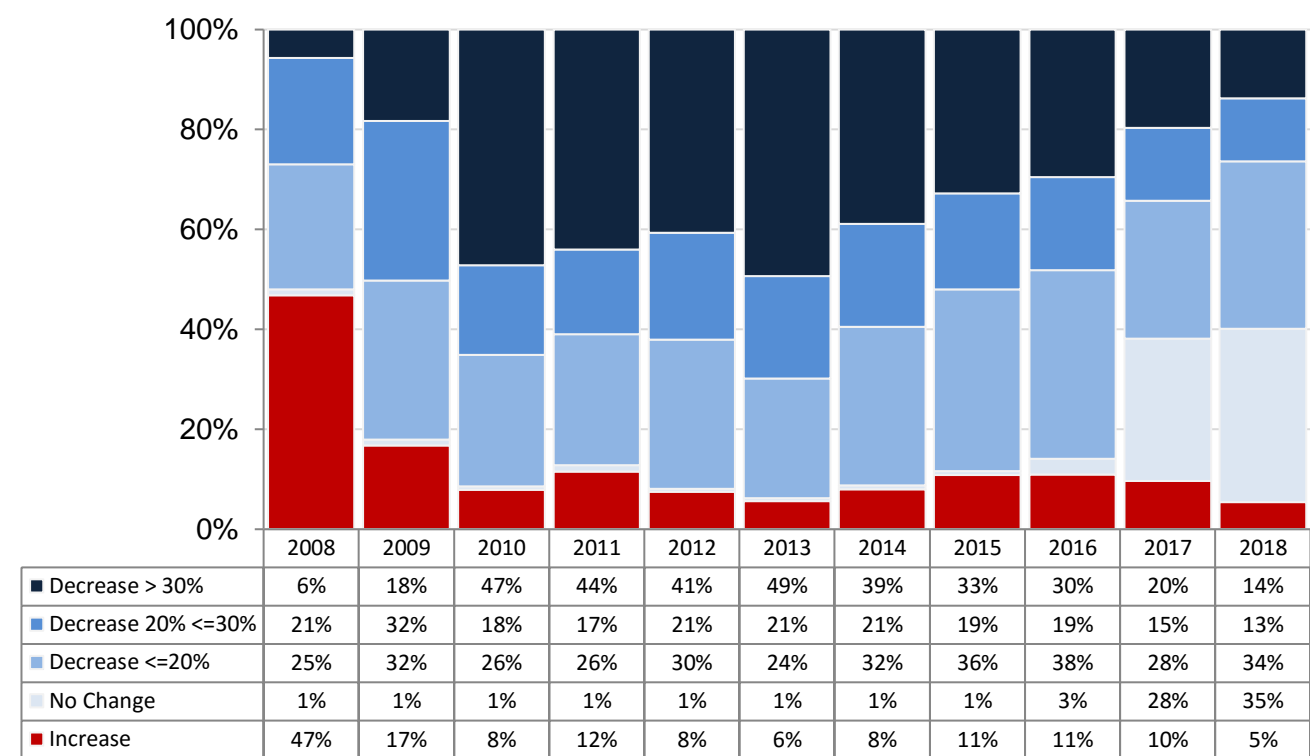
Freddie Mac's Loan Modifications

Types of Modification



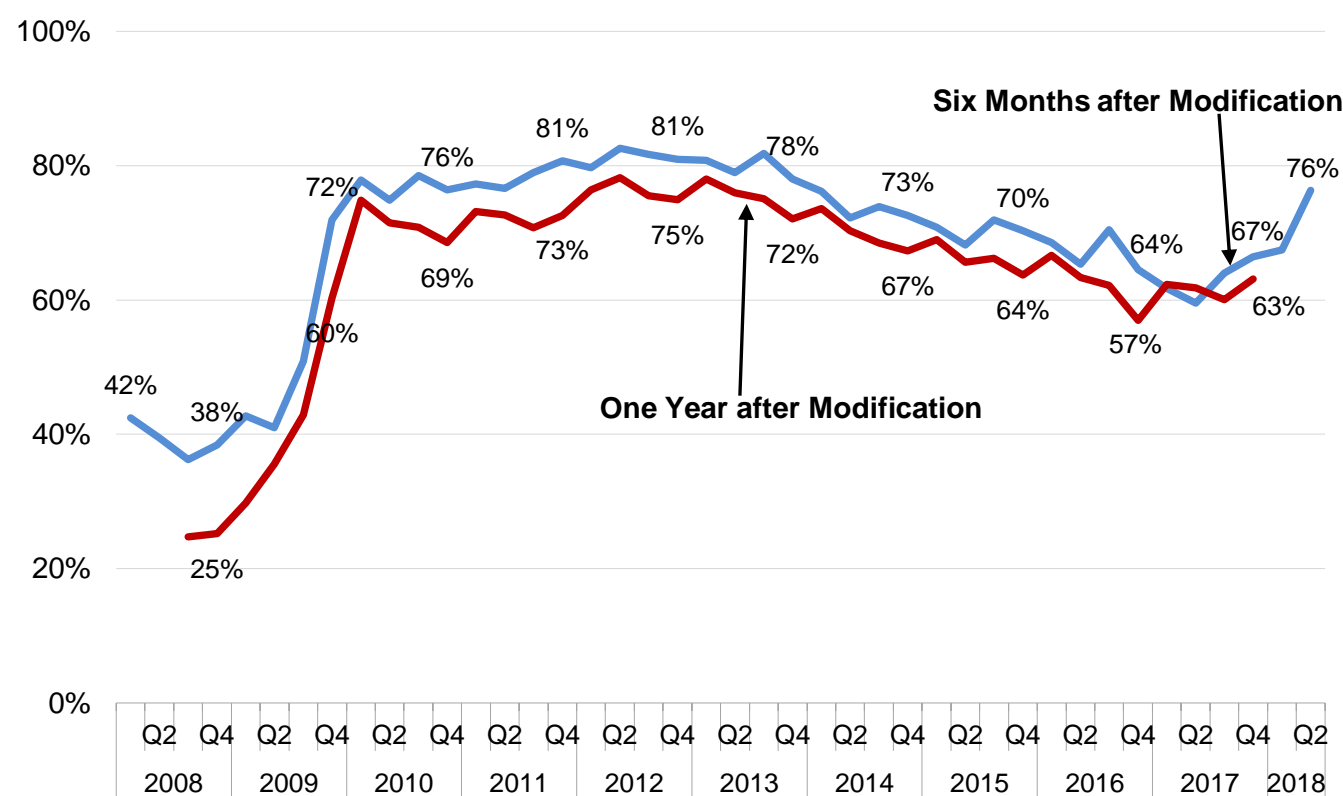
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change



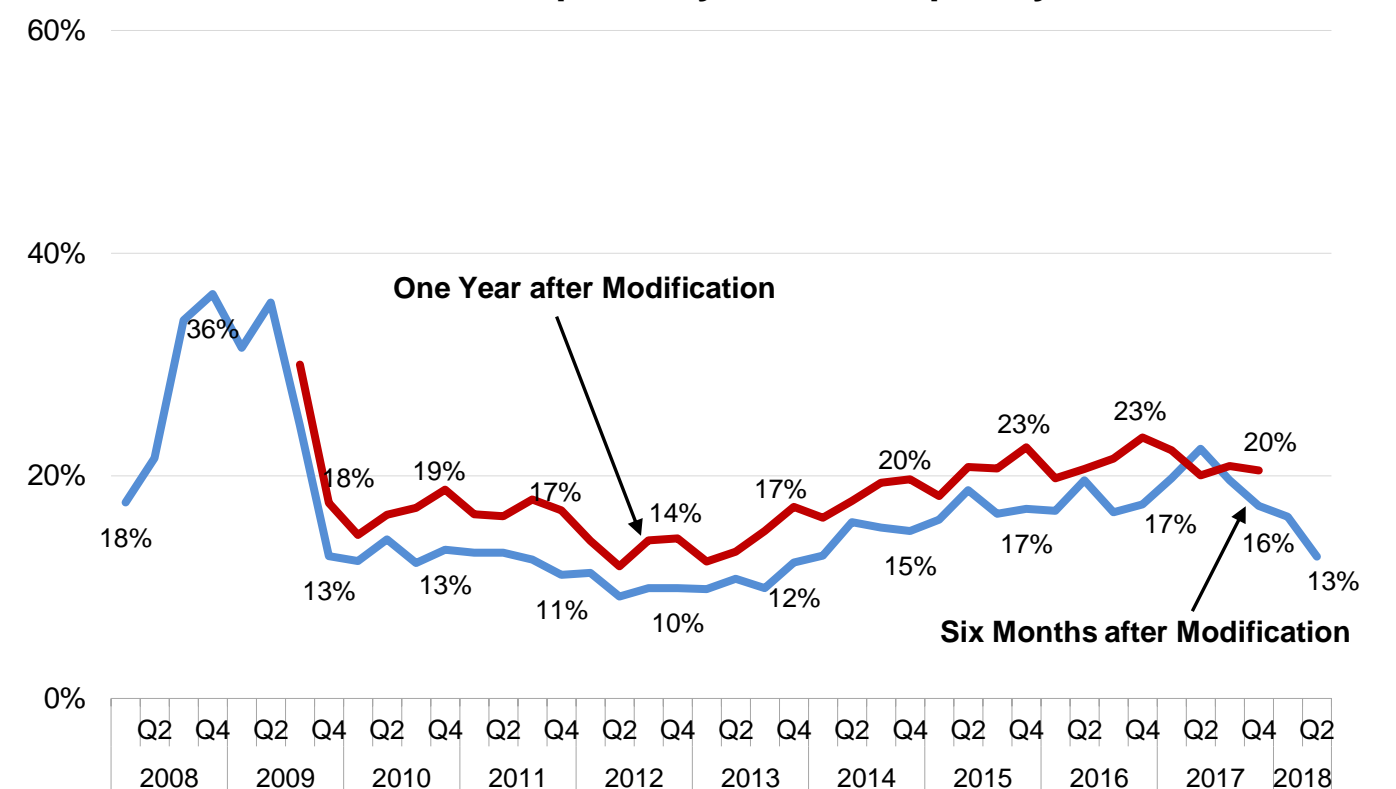
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)

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



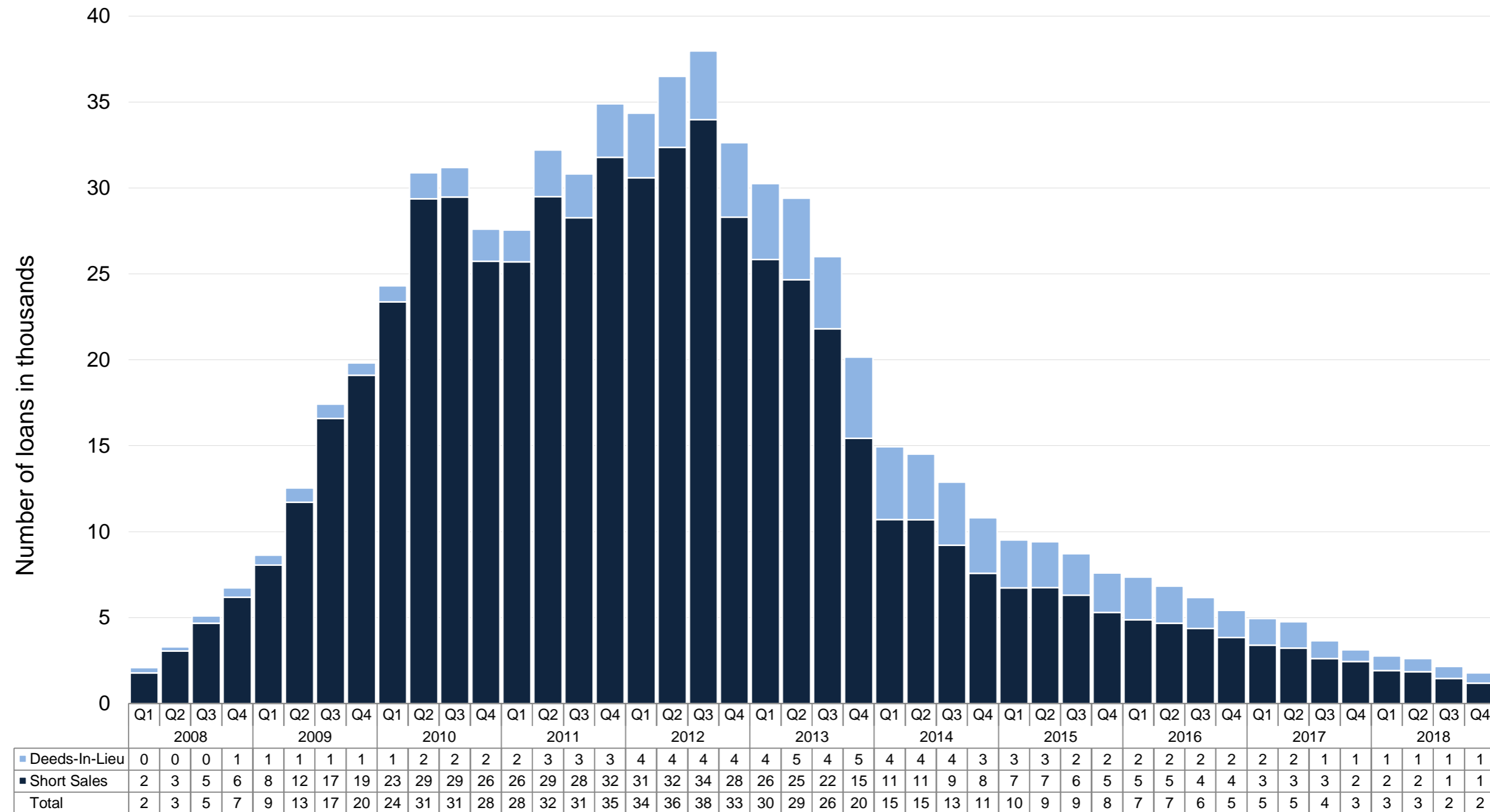
Source: FHFA (Fannie Mae and Freddie Mac)

* The 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 1,781 completed short sales and deeds-in-lieu in the fourth quarter, bringing the total to 691,851 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 18 percent in the fourth quarter compared with the third quarter of 2018. 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.

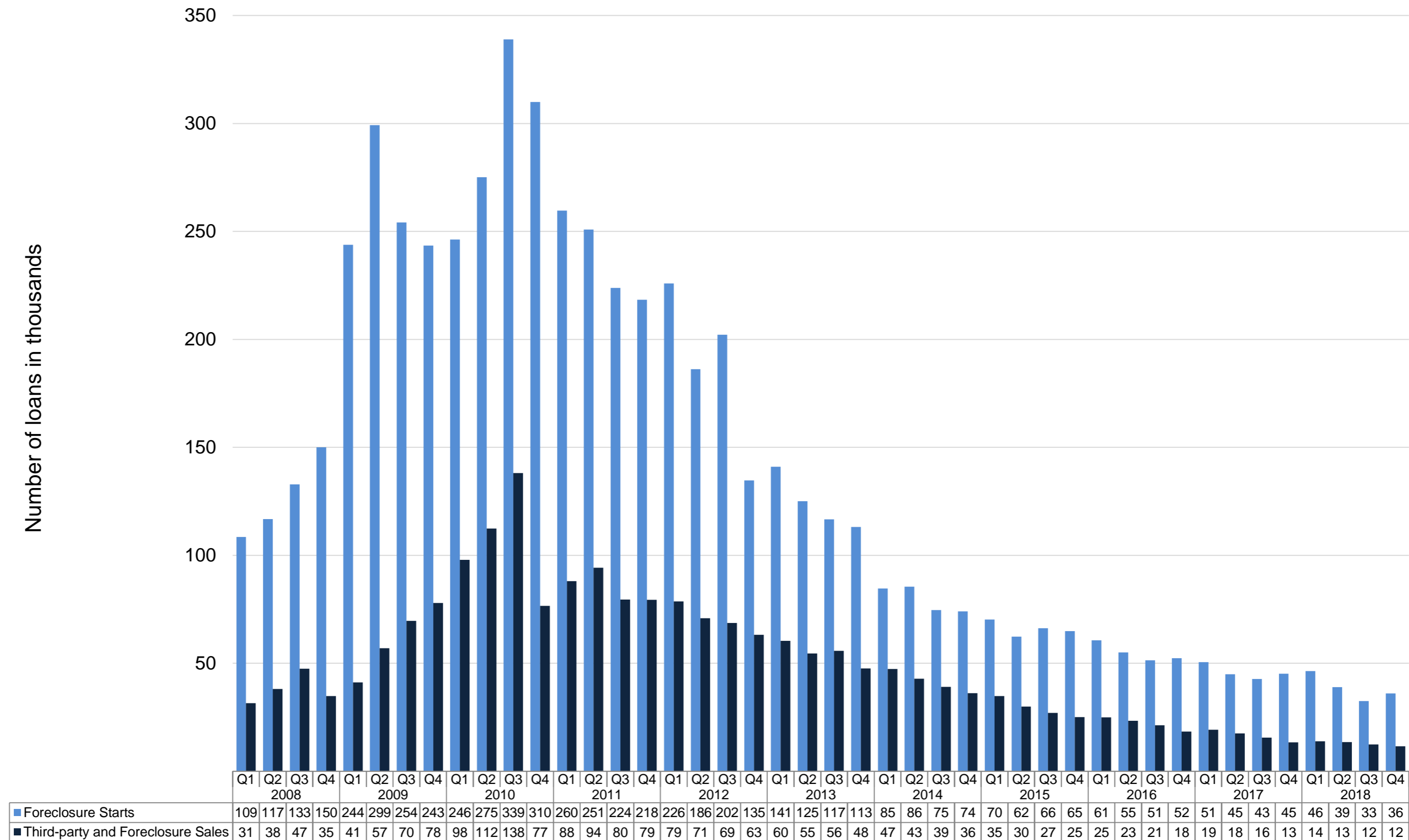


Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosures

There were 11,510 completed third-party and foreclosure sales in the fourth quarter, down 8 percent compared with the third quarter of 2018. The number of foreclosure starts increased 11 percent from 32,557 in the third quarter to 36,002 in the fourth quarter.

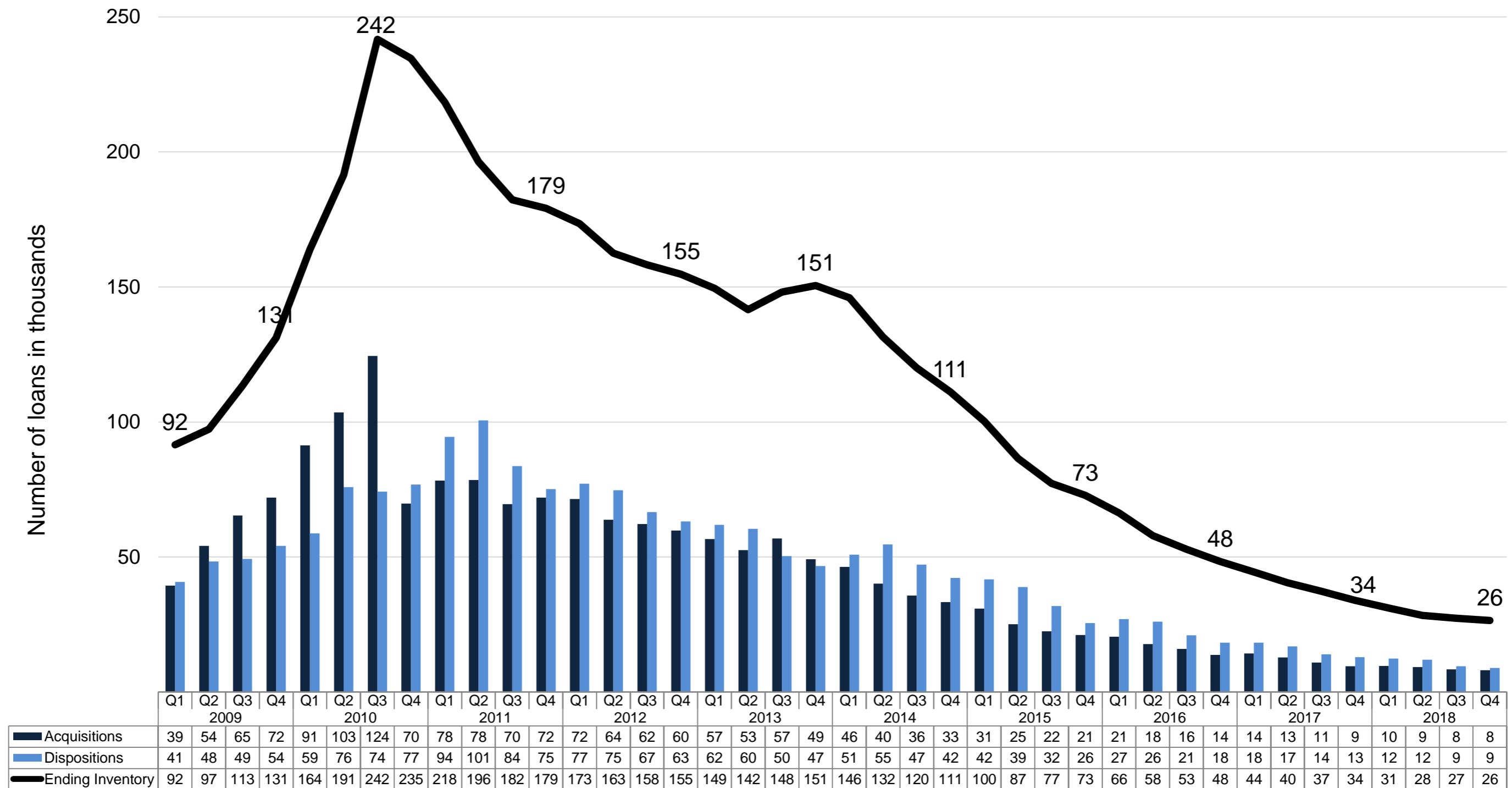


Source: FHFA (Fannie Mae and Freddie Mac)



Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 3 percent in the fourth quarter to 26,485, as property dispositions continued to outpace REO acquisitions. The total number of property acquisitions declined 3 percent to 8,104 and dispositions decreased 6 percent to 8,882 during the quarter.



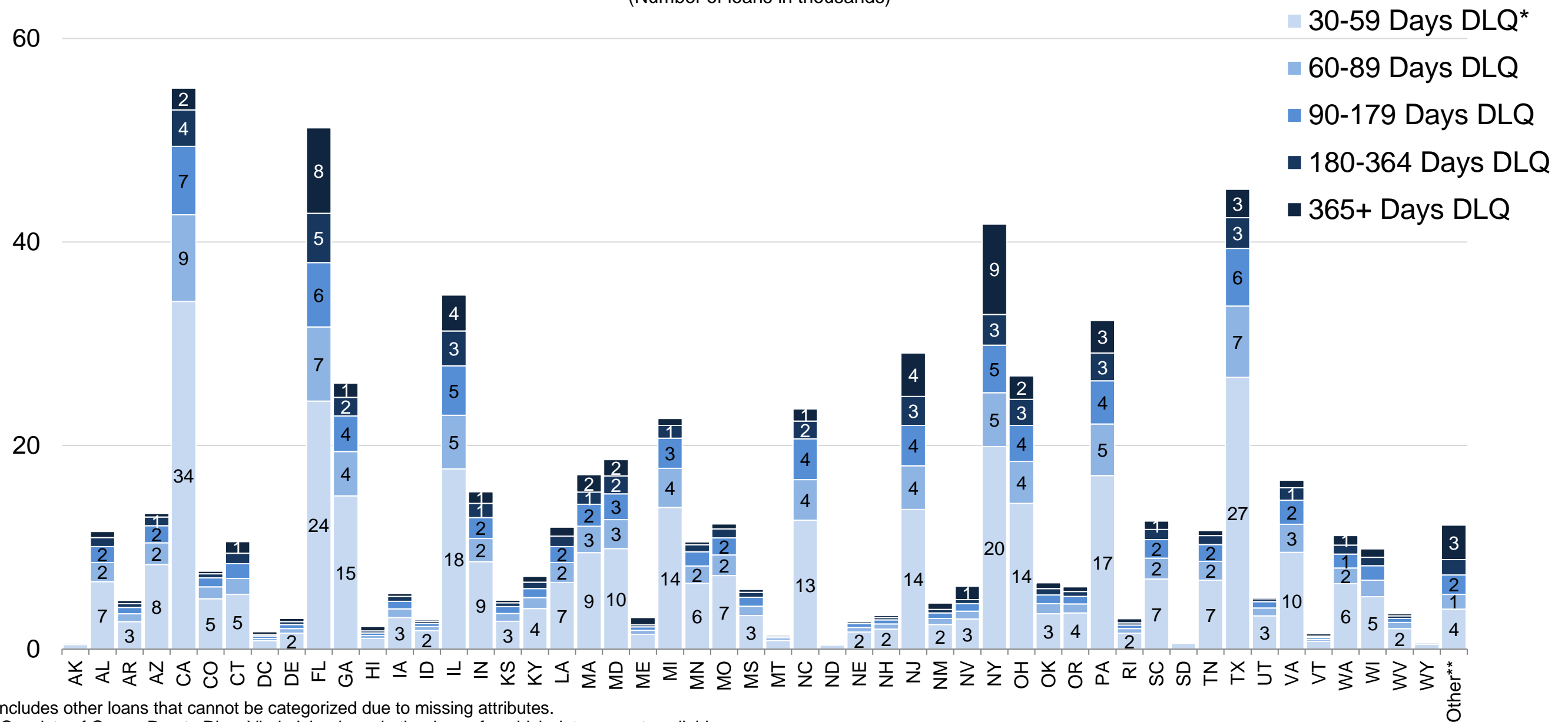
Source: FHFA (Fannie Mae and Freddie Mac)



Delinquent Loans by State

The number of the Enterprises' deeply delinquent loans (365+ days) continued to decline in the fourth quarter of 2018. Approximately 9 percent of the Enterprises' troubled borrowers were deeply delinquent at the end of the quarter. New York continued to have the highest number of deeply delinquent loans, followed by Florida and New Jersey. As of December 31, 2018, approximately 21 percent of the troubled borrowers in New York have missed one year or more of monthly payments, compared with 16 percent in Florida and 15 percent in New Jersey.

Delinquent Loans by State - As of December 31, 2018
(Number of loans in thousands)



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

Source: FHFA (Fannie Mae and Freddie Mac)

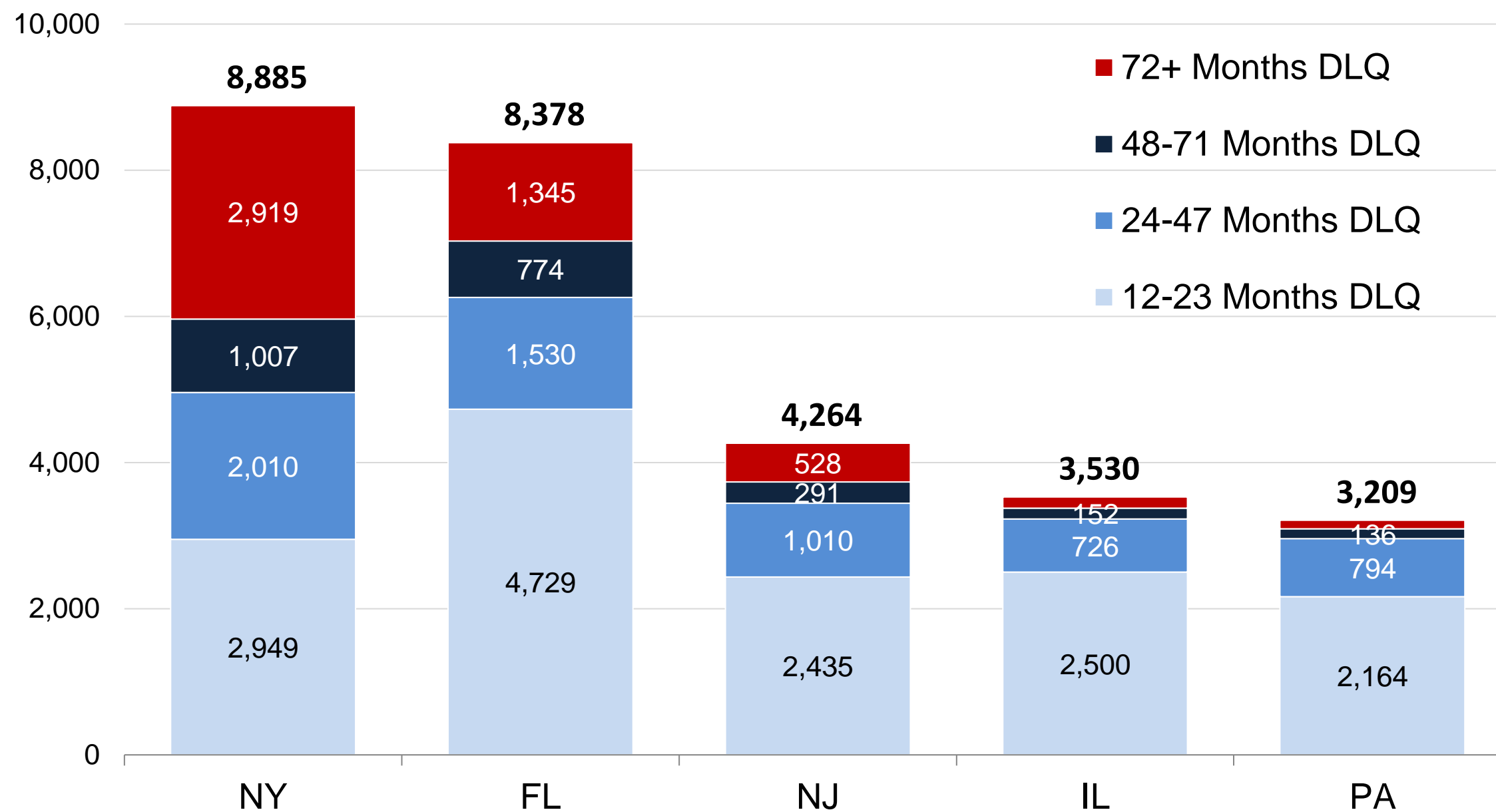


Deeply Delinquent Loans in Selected States

Deeply delinquent loans (365+ days) are highly concentrated in states that require a judicial review of foreclosure activity that results in longer foreclosure timelines. As of December 31, 2018, approximately 45 percent of the Enterprises' deeply delinquent loans were in five judicial states: New York, Florida, New Jersey, Illinois and Pennsylvania. In New York, one-third of these loans have been delinquent for over six years.

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

(Number of loans)



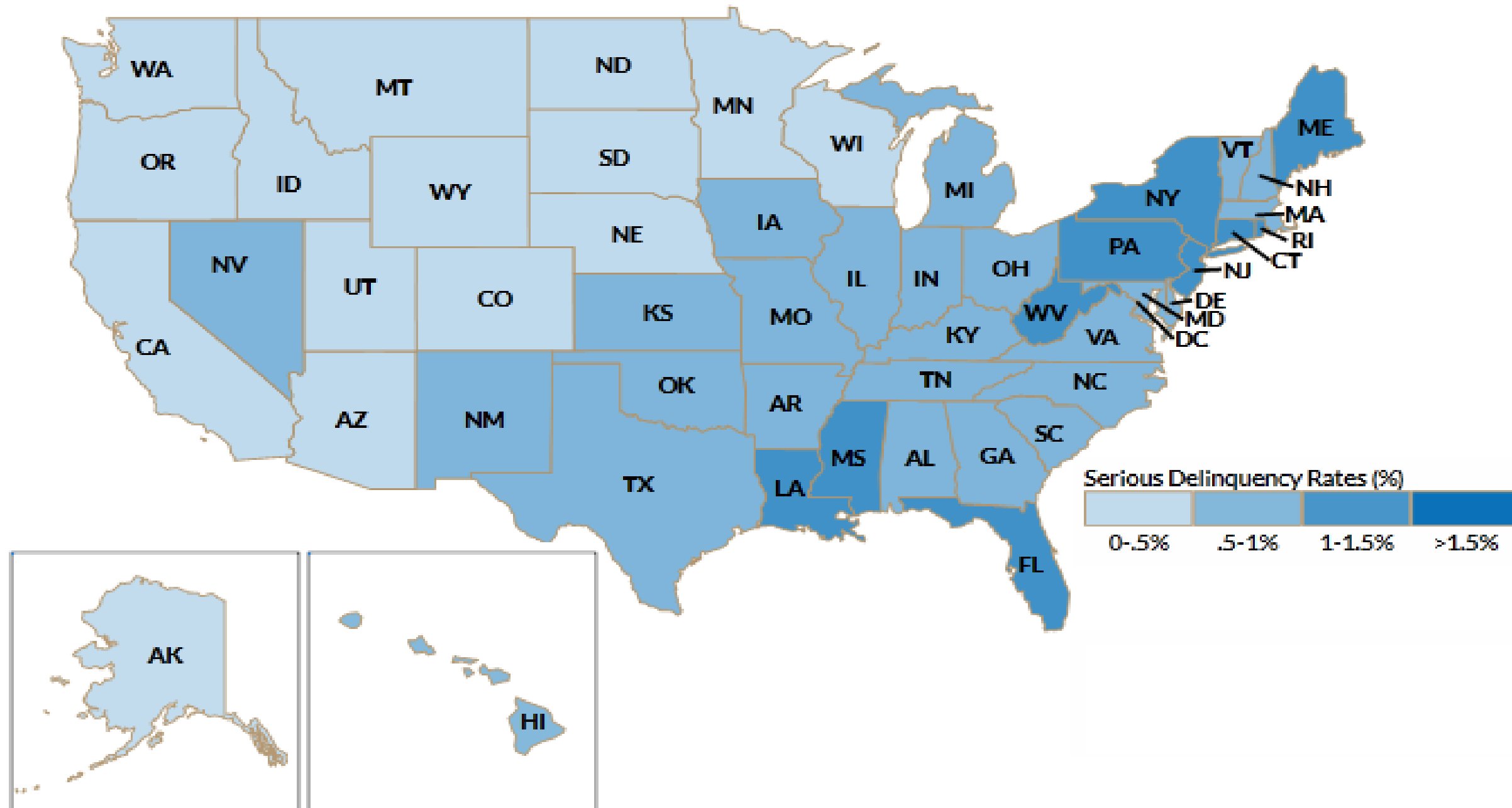
Source: FHFA (Fannie Mae and Freddie Mac)



Serious Delinquency Rates of the Enterprises Single-Family Mortgages*

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

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

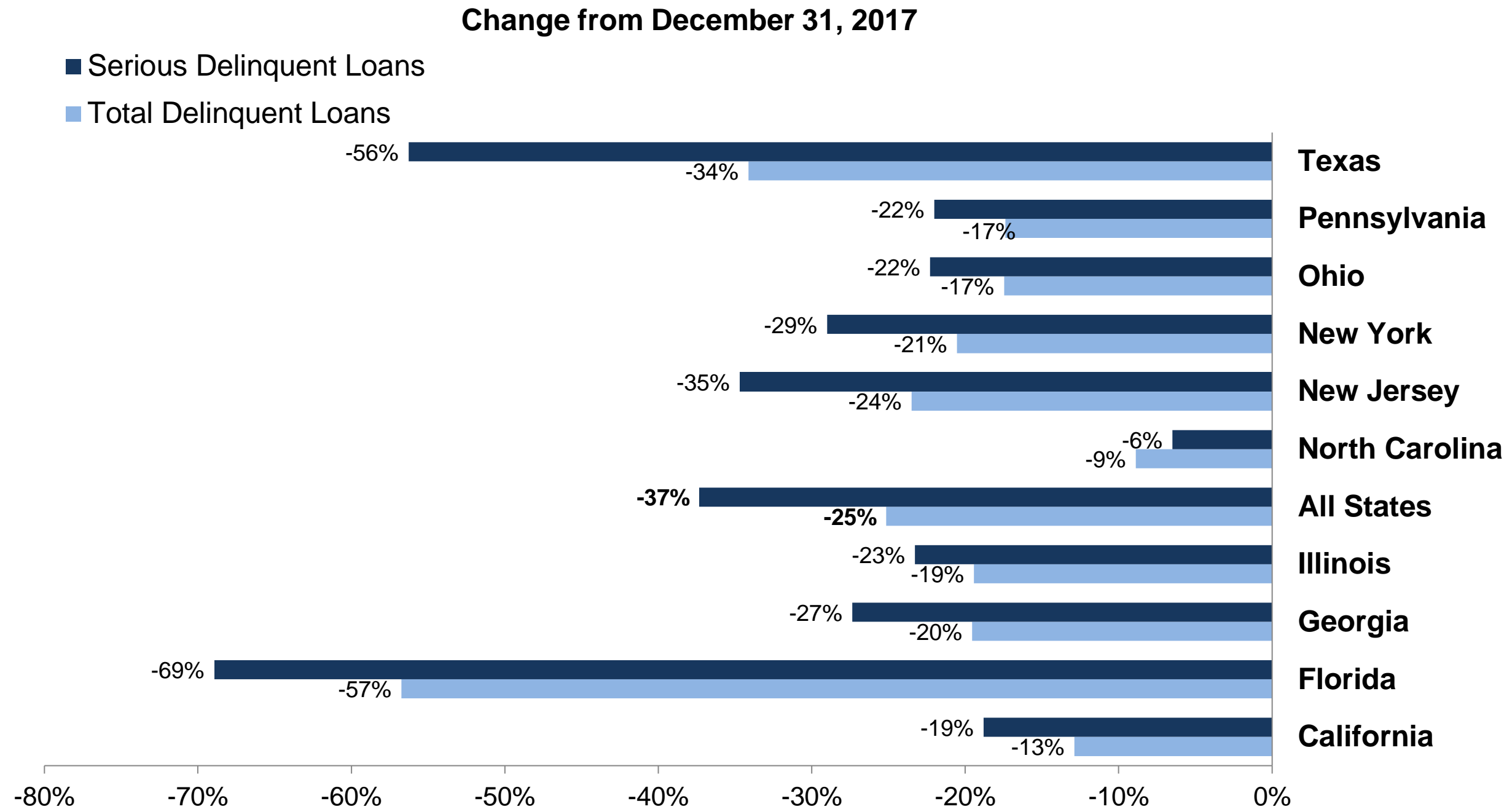


* Loans that have missed three or more payments or are in the process of foreclosure.

Source: FHFA (Fannie Mae and Freddie Mac)

Change in the Number of Delinquent Loans in Key States*

The total number of the Enterprises' delinquent loans fell 25 percent in 2018 as seriously delinquent loans (loans that have missed three or more payments or are in foreclosure) continued to decrease. The Enterprises' serious delinquency rate dropped from 1.2 percent at the end of 2017 to 0.73 percent at the end of 2018. In Florida, the the total number of the Enterprises' delinquent loans declined 57 percent as seriously delinquent loans decreased 69 percent during the year.



*Top 10 states based on the number of seriously delinquent loans in the Enterprises' single-family portfolios.

Source: FHFA (Fannie Mae and Freddie Mac)



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

| (# of loans in thousands) | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 |
|--------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Loans Serviced | 27,896 | 27,837 | 27,803 | 27,853 | 27,842 | 27,803 | 27,708 | 27,692 | 27,768 | 27,872 | 27,821 | 27,827 | 27,874 | 27,862 | 27,811 | 27,809 | 27,861 |
| Original Credit Score >= 660 | 24,923 | 24,899 | 24,906 | 24,993 | 25,016 | 25,012 | 24,962 | 24,987 | 25,111 | 25,246 | 25,237 | 25,287 | 25,374 | 25,393 | 25,380 | 25,420 | 25,512 |
| Original Credit Score < 660 | 2,973 | 2,938 | 2,897 | 2,860 | 2,826 | 2,791 | 2,746 | 2,704 | 2,657 | 2,626 | 2,584 | 2,540 | 2,500 | 2,469 | 2,431 | 2,389 | 2,348 |
| Total Delinquent Loans | 1,059 | 937 | 935 | 937 | 912 | 799 | 813 | 807 | 823 | 695 | 706 | 809 | 897 | 722 | 696 | 717 | 667 |
| Original Credit Score >= 660 | 625 | 562 | 555 | 555 | 539 | 475 | 479 | 478 | 487 | 414 | 421 | 488 | 554 | 443 | 425 | 440 | 411 |
| Original Credit Score < 660 | 434 | 375 | 380 | 382 | 372 | 324 | 333 | 329 | 336 | 281 | 286 | 321 | 343 | 280 | 271 | 277 | 256 |
| 30 - 59 Days Delinquent | 414 | 352 | 386 | 405 | 396 | 337 | 378 | 385 | 402 | 318 | 352 | 441 | 438 | 323 | 355 | 403 | 364 |
| Original Credit Score >= 660 | 233 | 203 | 222 | 234 | 230 | 196 | 219 | 228 | 239 | 189 | 211 | 271 | 273 | 197 | 218 | 252 | 230 |
| Original Credit Score < 660 | 180 | 149 | 164 | 171 | 167 | 141 | 159 | 157 | 163 | 129 | 141 | 169 | 165 | 126 | 136 | 151 | 135 |
| 60 - 89 Days Delinquent | 126 | 105 | 109 | 114 | 115 | 94 | 101 | 107 | 113 | 90 | 94 | 108 | 135 | 98 | 92 | 99 | 101 |
| Original Credit Score >= 660 | 69 | 59 | 60 | 63 | 64 | 53 | 56 | 59 | 63 | 52 | 53 | 61 | 81 | 58 | 53 | 57 | 58 |
| Original Credit Score < 660 | 57 | 46 | 49 | 51 | 51 | 41 | 45 | 48 | 50 | 39 | 41 | 47 | 54 | 40 | 39 | 42 | 42 |
| 60-plus-days Delinquent | 645 | 585 | 549 | 532 | 515 | 462 | 435 | 422 | 421 | 378 | 354 | 368 | 459 | 399 | 341 | 314 | 302 |
| Original Credit Score >= 660 | 392 | 359 | 334 | 321 | 310 | 279 | 260 | 250 | 248 | 226 | 210 | 217 | 281 | 245 | 206 | 188 | 181 |
| Original Credit Score < 660 | 253 | 226 | 216 | 211 | 206 | 183 | 175 | 172 | 173 | 152 | 145 | 152 | 178 | 154 | 135 | 126 | 121 |

Percent of Total Loans Serviced

| | | | | | | | | | | | | | | | | | |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Delinquent Loans | 3.80% | 3.37% | 3.36% | 3.36% | 3.27% | 2.87% | 2.93% | 2.91% | 2.96% | 2.49% | 2.54% | 2.91% | 3.22% | 2.59% | 2.50% | 2.58% | 2.39% |
| Original Credit Score >= 660 | 2.51% | 2.26% | 2.23% | 2.22% | 2.16% | 1.90% | 1.92% | 1.91% | 1.94% | 1.64% | 1.67% | 1.93% | 2.18% | 1.74% | 1.67% | 1.73% | 1.61% |
| Original Credit Score < 660 | 14.58% | 12.76% | 13.11% | 13.36% | 13.18% | 11.61% | 12.14% | 12.16% | 12.64% | 10.70% | 11.07% | 12.64% | 13.74% | 11.32% | 11.14% | 11.61% | 10.88% |
| 30 - 59 Days Delinquent | 1.48% | 1.26% | 1.39% | 1.46% | 1.42% | 1.21% | 1.36% | 1.39% | 1.45% | 1.14% | 1.27% | 1.58% | 1.57% | 1.16% | 1.28% | 1.45% | 1.31% |
| Original Credit Score >= 660 | 0.94% | 0.82% | 0.89% | 0.94% | 0.92% | 0.78% | 0.88% | 0.91% | 0.95% | 0.75% | 0.84% | 1.07% | 1.08% | 0.78% | 0.86% | 0.99% | 0.90% |
| Original Credit Score < 660 | 6.06% | 5.06% | 5.68% | 5.98% | 5.90% | 5.06% | 5.78% | 5.81% | 6.15% | 4.91% | 5.47% | 6.67% | 6.62% | 5.10% | 5.61% | 6.33% | 5.74% |
| 60 - 89 Days Delinquent | 0.45% | 0.38% | 0.39% | 0.41% | 0.41% | 0.34% | 0.36% | 0.39% | 0.41% | 0.32% | 0.34% | 0.39% | 0.48% | 0.35% | 0.33% | 0.36% | 0.36% |
| Original Credit Score >= 660 | 0.28% | 0.24% | 0.24% | 0.25% | 0.25% | 0.21% | 0.22% | 0.24% | 0.25% | 0.20% | 0.21% | 0.24% | 0.32% | 0.23% | 0.21% | 0.22% | 0.23% |
| Original Credit Score < 660 | 1.93% | 1.56% | 1.69% | 1.80% | 1.82% | 1.47% | 1.64% | 1.76% | 1.88% | 1.47% | 1.59% | 1.86% | 2.18% | 1.64% | 1.60% | 1.78% | 1.81% |
| 60-plus-days Delinquent | 2.31% | 2.10% | 1.97% | 1.91% | 1.85% | 1.66% | 1.57% | 1.52% | 1.52% | 1.35% | 1.27% | 1.32% | 1.65% | 1.43% | 1.23% | 1.13% | 1.08% |
| Original Credit Score >= 660 | 1.57% | 1.44% | 1.34% | 1.28% | 1.24% | 1.12% | 1.04% | 1.00% | 0.99% | 0.89% | 0.83% | 0.86% | 1.11% | 0.97% | 0.81% | 0.74% | 0.71% |
| Original Credit Score < 660 | 8.52% | 7.70% | 7.44% | 7.38% | 7.29% | 6.55% | 6.36% | 6.35% | 6.49% | 5.79% | 5.60% | 5.97% | 7.12% | 6.22% | 5.54% | 5.28% | 5.15% |
| Serious Delinquency Rate | 1.89% | 1.76% | 1.61% | 1.52% | 1.46% | 1.35% | 1.23% | 1.16% | 1.12% | 1.04% | 0.95% | 0.95% | 1.18% | 1.09% | 0.91% | 0.79% | 0.73% |
| In Bankruptcy | 0.35% | 0.33% | 0.32% | 0.30% | 0.27% | 0.25% | 0.24% | 0.23% | 0.22% | 0.22% | 0.19% | 0.19% | 0.18% | 0.17% | 0.15% | 0.15% | 0.14% |



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

| (# of loans in thousands) | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 |
|--------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Loans Serviced | 17,466 | 17,408 | 17,335 | 17,325 | 17,291 | 17,254 | 17,179 | 17,143 | 17,181 | 17,225 | 17,199 | 17,197 | 17,181 | 17,189 | 17,121 | 17,102 | 17,094 |
| Original Credit Score >= 660 | 15,590 | 15,553 | 15,503 | 15,514 | 15,500 | 15,484 | 15,437 | 15,427 | 15,496 | 15,558 | 15,557 | 15,584 | 15,591 | 15,616 | 15,570 | 15,578 | 15,595 |
| Original Credit Score < 660 | 1,876 | 1,855 | 1,832 | 1,811 | 1,791 | 1,770 | 1,742 | 1,716 | 1,686 | 1,667 | 1,641 | 1,613 | 1,590 | 1,574 | 1,552 | 1,525 | 1,499 |
| Total Delinquent Loans | 666 | 595 | 600 | 607 | 596 | 524 | 536 | 531 | 540 | 459 | 464 | 525 | 583 | 472 | 457 | 466 | 433 |
| Original Credit Score >= 660 | 393 | 357 | 356 | 359 | 352 | 311 | 315 | 313 | 318 | 272 | 275 | 315 | 358 | 287 | 276 | 283 | 264 |
| Original Credit Score < 660 | 273 | 238 | 244 | 249 | 244 | 213 | 221 | 218 | 222 | 187 | 189 | 211 | 225 | 185 | 180 | 183 | 169 |
| 30 - 59 Days Delinquent | 258 | 221 | 243 | 259 | 255 | 216 | 245 | 250 | 261 | 207 | 228 | 282 | 282 | 208 | 230 | 261 | 236 |
| Original Credit Score >= 660 | 145 | 127 | 139 | 149 | 147 | 125 | 141 | 147 | 154 | 122 | 136 | 172 | 175 | 126 | 140 | 162 | 147 |
| Original Credit Score < 660 | 113 | 94 | 104 | 110 | 108 | 91 | 104 | 103 | 106 | 85 | 92 | 110 | 108 | 82 | 90 | 99 | 89 |
| 60 - 89 Days Delinquent | 76 | 63 | 67 | 70 | 72 | 58 | 63 | 67 | 71 | 57 | 60 | 69 | 87 | 63 | 59 | 64 | 65 |
| Original Credit Score >= 660 | 41 | 36 | 37 | 39 | 39 | 33 | 35 | 37 | 39 | 32 | 33 | 38 | 52 | 37 | 34 | 36 | 37 |
| Original Credit Score < 660 | 35 | 28 | 30 | 32 | 32 | 25 | 28 | 30 | 32 | 25 | 26 | 30 | 35 | 26 | 25 | 28 | 28 |
| 60-plus-days Delinquent | 408 | 374 | 357 | 348 | 341 | 307 | 290 | 281 | 279 | 252 | 235 | 243 | 301 | 264 | 227 | 205 | 197 |
| Original Credit Score >= 660 | 248 | 230 | 217 | 210 | 205 | 186 | 173 | 166 | 164 | 150 | 139 | 142 | 183 | 161 | 136 | 121 | 117 |
| Original Credit Score < 660 | 160 | 144 | 140 | 138 | 136 | 122 | 117 | 115 | 115 | 102 | 97 | 101 | 118 | 103 | 91 | 84 | 80 |

Percent of Total Loans Serviced

| | | | | | | | | | | | | | | | | | |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Delinquent Loans | 3.81% | 3.42% | 3.46% | 3.51% | 3.45% | 3.04% | 3.12% | 3.10% | 3.14% | 2.66% | 2.70% | 3.05% | 3.39% | 2.75% | 2.67% | 2.72% | 2.53% |
| Original Credit Score >= 660 | 2.52% | 2.29% | 2.29% | 2.31% | 2.27% | 2.01% | 2.04% | 2.03% | 2.05% | 1.75% | 1.76% | 2.02% | 2.29% | 1.84% | 1.77% | 1.82% | 1.69% |
| Original Credit Score < 660 | 14.54% | 12.85% | 13.33% | 13.73% | 13.64% | 12.04% | 12.69% | 12.72% | 13.16% | 11.21% | 11.51% | 13.05% | 14.17% | 11.74% | 11.62% | 11.98% | 11.29% |
| 30 - 59 Days Delinquent | 1.48% | 1.27% | 1.40% | 1.50% | 1.47% | 1.25% | 1.43% | 1.46% | 1.52% | 1.20% | 1.33% | 1.64% | 1.64% | 1.21% | 1.34% | 1.52% | 1.38% |
| Original Credit Score >= 660 | 0.93% | 0.81% | 0.90% | 0.96% | 0.95% | 0.81% | 0.92% | 0.95% | 0.99% | 0.78% | 0.87% | 1.11% | 1.12% | 0.81% | 0.90% | 1.04% | 0.94% |
| Original Credit Score < 660 | 6.03% | 5.07% | 5.70% | 6.09% | 6.02% | 5.17% | 5.97% | 6.02% | 6.32% | 5.09% | 5.61% | 6.79% | 6.76% | 5.21% | 5.77% | 6.50% | 5.94% |
| 60 - 89 Days Delinquent | 0.43% | 0.36% | 0.39% | 0.41% | 0.41% | 0.34% | 0.37% | 0.39% | 0.41% | 0.33% | 0.35% | 0.40% | 0.51% | 0.37% | 0.35% | 0.37% | 0.38% |
| Original Credit Score >= 660 | 0.26% | 0.23% | 0.24% | 0.25% | 0.25% | 0.21% | 0.23% | 0.24% | 0.25% | 0.21% | 0.21% | 0.25% | 0.33% | 0.24% | 0.22% | 0.23% | 0.24% |
| Original Credit Score < 660 | 1.84% | 1.49% | 1.65% | 1.76% | 1.80% | 1.43% | 1.61% | 1.76% | 1.89% | 1.48% | 1.61% | 1.89% | 2.21% | 1.67% | 1.64% | 1.82% | 1.87% |
| 60-plus-days Delinquent | 2.34% | 2.15% | 2.06% | 2.01% | 1.97% | 1.78% | 1.69% | 1.64% | 1.63% | 1.46% | 1.37% | 1.41% | 1.75% | 1.53% | 1.32% | 1.20% | 1.15% |
| Original Credit Score >= 660 | 1.59% | 1.48% | 1.40% | 1.35% | 1.32% | 1.20% | 1.12% | 1.07% | 1.06% | 0.96% | 0.89% | 0.91% | 1.17% | 1.03% | 0.87% | 0.78% | 0.75% |
| Original Credit Score < 660 | 8.51% | 7.78% | 7.63% | 7.64% | 7.62% | 6.87% | 6.72% | 6.70% | 6.85% | 6.12% | 5.91% | 6.26% | 7.41% | 6.53% | 5.85% | 5.48% | 5.35% |
| Serious Delinquency Rate | 1.89% | 1.78% | 1.66% | 1.59% | 1.55% | 1.44% | 1.32% | 1.24% | 1.20% | 1.12% | 1.01% | 1.01% | 1.24% | 1.16% | 0.97% | 0.82% | 0.76% |
| In Bankruptcy | 0.33% | 0.32% | 0.32% | 0.31% | 0.28% | 0.26% | 0.25% | 0.24% | 0.23% | 0.24% | 0.20% | 0.20% | 0.19% | 0.18% | 0.16% | 0.15% | 0.15% |



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

| (# of loans in thousands) | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 |
|--------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Loans Serviced | 10,430 | 10,429 | 10,468 | 10,528 | 10,551 | 10,549 | 10,529 | 10,549 | 10,587 | 10,647 | 10,622 | 10,630 | 10,693 | 10,672 | 10,689 | 10,707 | 10,767 |
| Original Credit Score >= 660 | 9,333 | 9,346 | 9,402 | 9,479 | 9,516 | 9,528 | 9,525 | 9,560 | 9,615 | 9,688 | 9,680 | 9,703 | 9,782 | 9,777 | 9,810 | 9,843 | 9,917 |
| Original Credit Score < 660 | 1,097 | 1,083 | 1,066 | 1,049 | 1,035 | 1,021 | 1,004 | 989 | 972 | 959 | 942 | 926 | 910 | 895 | 879 | 864 | 849 |
| Total Delinquent Loans | 393 | 342 | 335 | 330 | 316 | 275 | 277 | 276 | 283 | 237 | 243 | 284 | 314 | 250 | 239 | 251 | 233 |
| Original Credit Score >= 660 | 232 | 205 | 199 | 196 | 187 | 164 | 164 | 165 | 169 | 143 | 146 | 173 | 196 | 155 | 148 | 157 | 147 |
| Original Credit Score < 660 | 161 | 137 | 136 | 133 | 128 | 111 | 112 | 111 | 114 | 94 | 97 | 110 | 118 | 95 | 91 | 95 | 86 |
| 30 - 59 Days Delinquent | 156 | 131 | 143 | 146 | 141 | 121 | 132 | 135 | 142 | 111 | 124 | 158 | 156 | 115 | 125 | 143 | 128 |
| Original Credit Score >= 660 | 89 | 77 | 83 | 86 | 83 | 71 | 78 | 81 | 85 | 67 | 75 | 99 | 98 | 71 | 78 | 91 | 83 |
| Original Credit Score < 660 | 67 | 55 | 60 | 61 | 59 | 50 | 55 | 54 | 57 | 44 | 49 | 60 | 58 | 44 | 47 | 52 | 46 |
| 60 - 89 Days Delinquent | 51 | 41 | 42 | 44 | 43 | 36 | 38 | 40 | 42 | 33 | 34 | 39 | 48 | 35 | 33 | 35 | 35 |
| Original Credit Score >= 660 | 28 | 23 | 24 | 24 | 24 | 21 | 21 | 22 | 24 | 19 | 19 | 22 | 29 | 21 | 19 | 20 | 21 |
| Original Credit Score < 660 | 23 | 18 | 19 | 20 | 19 | 16 | 17 | 18 | 18 | 14 | 15 | 17 | 19 | 14 | 13 | 15 | 14 |
| 60-plus-days Delinquent | 237 | 211 | 192 | 183 | 174 | 154 | 144 | 141 | 141 | 126 | 119 | 125 | 158 | 135 | 114 | 109 | 105 |
| Original Credit Score >= 660 | 143 | 129 | 117 | 111 | 105 | 93 | 87 | 84 | 84 | 76 | 71 | 75 | 98 | 84 | 70 | 66 | 64 |
| Original Credit Score < 660 | 94 | 82 | 76 | 73 | 69 | 61 | 58 | 57 | 57 | 50 | 48 | 51 | 60 | 51 | 44 | 43 | 41 |

Percent of Total Loans Serviced

| | | | | | | | | | | | | | | | | | |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|--------|--------|--------|--------|--------|--------|--------|
| Total Delinquent Loans | 3.76% | 3.28% | 3.20% | 3.13% | 2.99% | 2.61% | 2.63% | 2.62% | 2.67% | 2.22% | 2.29% | 2.67% | 2.94% | 2.35% | 2.24% | 2.35% | 2.17% |
| Original Credit Score >= 660 | 2.48% | 2.20% | 2.12% | 2.07% | 1.97% | 1.72% | 1.73% | 1.73% | 1.76% | 1.47% | 1.51% | 1.78% | 2.00% | 1.59% | 1.51% | 1.59% | 1.48% |
| Original Credit Score < 660 | 14.66% | 12.62% | 12.74% | 12.71% | 12.39% | 10.86% | 11.19% | 11.21% | 11.73% | 9.81% | 10.29% | 11.92% | 12.98% | 10.59% | 10.31% | 10.96% | 10.17% |
| 30 - 59 Days Delinquent | 1.49% | 1.26% | 1.36% | 1.39% | 1.34% | 1.15% | 1.26% | 1.28% | 1.34% | 1.04% | 1.17% | 1.49% | 1.46% | 1.08% | 1.17% | 1.33% | 1.19% |
| Original Credit Score >= 660 | 0.95% | 0.82% | 0.88% | 0.90% | 0.87% | 0.75% | 0.81% | 0.84% | 0.88% | 0.69% | 0.77% | 1.02% | 1.00% | 0.73% | 0.80% | 0.92% | 0.83% |
| Original Credit Score < 660 | 6.13% | 5.04% | 5.63% | 5.79% | 5.68% | 4.88% | 5.45% | 5.46% | 5.85% | 4.61% | 5.23% | 6.46% | 6.36% | 4.91% | 5.31% | 6.04% | 5.38% |
| 60 - 89 Days Delinquent | 0.49% | 0.40% | 0.40% | 0.42% | 0.41% | 0.34% | 0.36% | 0.38% | 0.39% | 0.31% | 0.32% | 0.37% | 0.45% | 0.33% | 0.31% | 0.33% | 0.33% |
| Original Credit Score >= 660 | 0.30% | 0.25% | 0.25% | 0.26% | 0.25% | 0.22% | 0.22% | 0.23% | 0.25% | 0.20% | 0.20% | 0.23% | 0.30% | 0.21% | 0.20% | 0.21% | 0.21% |
| Original Credit Score < 660 | 2.08% | 1.68% | 1.76% | 1.87% | 1.86% | 1.55% | 1.68% | 1.78% | 1.86% | 1.47% | 1.56% | 1.82% | 2.11% | 1.58% | 1.53% | 1.70% | 1.68% |
| 60-plus-days Delinquent | 2.27% | 2.02% | 1.84% | 1.74% | 1.65% | 1.46% | 1.37% | 1.34% | 1.33% | 1.18% | 1.12% | 1.18% | 1.48% | 1.27% | 1.07% | 1.01% | 0.98% |
| Original Credit Score >= 660 | 1.54% | 1.38% | 1.24% | 1.17% | 1.10% | 0.98% | 0.91% | 0.88% | 0.88% | 0.78% | 0.73% | 0.77% | 1.00% | 0.86% | 0.72% | 0.67% | 0.65% |
| Original Credit Score < 660 | 8.53% | 7.57% | 7.11% | 6.93% | 6.71% | 5.98% | 5.74% | 5.75% | 5.87% | 5.20% | 5.06% | 5.46% | 6.62% | 5.68% | 5.00% | 4.92% | 4.79% |
| Serious Delinquency Rate | 1.88% | 1.73% | 1.53% | 1.41% | 1.32% | 1.20% | 1.08% | 1.02% | 1.00% | 0.92% | 0.85% | 0.86% | 1.08% | 0.97% | 0.82% | 0.73% | 0.69% |
| In Bankruptcy | 0.38% | 0.35% | 0.32% | 0.30% | 0.27% | 0.25% | 0.23% | 0.21% | 0.20% | 0.18% | 0.18% | 0.18% | 0.17% | 0.15% | 0.14% | 0.14% | 0.13% |



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

| | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 2018 |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Starts | | | | | | | | | | | | | | | | | | |
| Repayment Plans | 29,842 | 26,341 | 21,905 | 20,462 | 18,260 | 17,090 | 18,499 | 20,616 | 20,106 | 18,481 | 13,538 | 18,957 | 21,015 | 18,718 | 14,943 | 16,694 | 15,961 | 66,316 |
| Forbearance Plans | 12,558 | 11,256 | 7,169 | 6,004 | 5,941 | 5,904 | 6,234 | 7,467 | 6,352 | 5,192 | 4,419 | 34,606 | 108,489 | 20,487 | 10,815 | 7,798 | 14,530 | 53,630 |
| Completed | | | | | | | | | | | | | | | | | | |
| Repayment Plans ² | 11,330 | 12,141 | 9,839 | 9,027 | 8,310 | 8,194 | 7,839 | 7,515 | 8,809 | 9,666 | 8,410 | 6,020 | 6,410 | 7,944 | 8,279 | 8,017 | 7,776 | 32,016 |
| Forbearance Plans ² | 2,504 | 2,710 | 2,135 | 1,671 | 1,654 | 1,958 | 1,562 | 1,407 | 2,301 | 2,206 | 1,544 | 1,212 | 24,935 | 20,892 | 8,206 | 3,322 | 5,238 | 37,658 |
| Charge-offs-in-lieu | 313 | 279 | 291 | 359 | 290 | 285 | 236 | 208 | 318 | 369 | 367 | 295 | 369 | 415 | 388 | 313 | 298 | 1,414 |
| Loan Modifications | 40,922 | 41,321 | 41,905 | 34,966 | 29,917 | 31,809 | 31,964 | 31,093 | 28,629 | 31,927 | 33,682 | 30,280 | 32,736 | 36,364 | 51,460 | 49,382 | 25,969 | 163,175 |
| Home Retention Actions | 55,069 | 56,451 | 54,170 | 46,023 | 40,171 | 42,246 | 41,601 | 40,223 | 40,057 | 44,168 | 44,003 | 37,807 | 64,450 | 65,615 | 68,333 | 61,034 | 39,281 | 234,263 |
| Short Sales | 7,582 | 6,734 | 6,741 | 6,303 | 5,303 | 4,875 | 4,679 | 4,373 | 3,833 | 3,398 | 3,228 | 2,619 | 2,439 | 1,914 | 1,855 | 1,451 | 1,188 | 6,408 |
| Deeds-in-lieu | 3,220 | 2,775 | 2,682 | 2,418 | 2,295 | 2,490 | 2,158 | 1,794 | 1,582 | 1,538 | 1,529 | 1,039 | 680 | 849 | 757 | 708 | 593 | 2,907 |
| Nonforeclosure - Home Forfeiture Actions | 10,802 | 9,509 | 9,423 | 8,721 | 7,598 | 7,365 | 6,837 | 6,167 | 5,415 | 4,936 | 4,757 | 3,658 | 3,119 | 2,763 | 2,612 | 2,159 | 1,781 | 9,315 |
| Total Foreclosure Prevention Actions | 65,871 | 65,960 | 63,593 | 54,744 | 47,769 | 49,611 | 48,438 | 46,390 | 45,472 | 49,104 | 48,760 | 41,465 | 67,569 | 68,378 | 70,945 | 63,193 | 41,062 | 243,578 |

Percent of Total Foreclosure Prevention Actions

| | | | | | | | | | | | | | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Repayment Plans | 17% | 18% | 15% | 16% | 17% | 17% | 16% | 16% | 19% | 20% | 17% | 15% | 9% | 12% | 12% | 13% | 19% | 13% |
| Forbearance Plans | 4% | 4% | 3% | 3% | 3% | 4% | 3% | 3% | 5% | 4% | 3% | 3% | 37% | 31% | 12% | 5% | 13% | 15% |
| Charge-offs-in-lieu | 0% | 0% | 0% | 1% | 1% | 1% | 0% | 0% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 0% | 1% | 1% |
| HomeSaver Advance (Fannie) | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Loan Modifications | 62% | 63% | 66% | 64% | 63% | 64% | 66% | 67% | 63% | 65% | 69% | 73% | 48% | 53% | 73% | 78% | 63% | 67% |
| Home Retention Actions | 84% | 86% | 85% | 84% | 84% | 85% | 86% | 87% | 88% | 90% | 90% | 91% | 95% | 96% | 96% | 97% | 96% | 96% |
| Short Sales | 12% | 10% | 11% | 12% | 11% | 10% | 10% | 9% | 8% | 7% | 7% | 6% | 4% | 3% | 3% | 2% | 3% | 3% |
| Deeds-in-lieu | 5% | 4% | 4% | 4% | 5% | 5% | 4% | 4% | 3% | 3% | 3% | 3% | 1% | 1% | 1% | 1% | 1% | 1% |
| Nonforeclosure - Home Forfeiture Actions | 16% | 14% | 15% | 16% | 16% | 15% | 14% | 13% | 12% | 10% | 10% | 9% | 5% | 4% | 4% | 3% | 4% | 4% |

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

² Includes loans 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

| | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 2018 |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Loan Modifications (# of loans) | 40,922 | 41,321 | 41,905 | 34,966 | 29,917 | 31,809 | 31,964 | 31,093 | 28,629 | 31,927 | 33,682 | 30,280 | 32,736 | 36,364 | 51,460 | 49,382 | 25,969 | 163,175 |

Delinquency Status at Modification (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|---------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Current ¹ | 2% | 2% | 1% | 1% | 1% | 1% | 1% | 1% | 4% | 5% | 3% | 2% | 3% | 4% | 2% | 1% | 1% | 2% |
| 30 - 59 days delinquent | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 6% | 6% | 9% | 12% | 11% | 10% | 6% | 4% | 5% | 6% |
| 60 - 89 days delinquent | 4% | 5% | 4% | 4% | 4% | 5% | 5% | 5% | 6% | 7% | 8% | 9% | 9% | 11% | 12% | 7% | 7% | 10% |
| 90-179 days delinquent | 39% | 40% | 40% | 36% | 39% | 41% | 41% | 37% | 37% | 41% | 42% | 38% | 36% | 40% | 56% | 49% | 45% | 49% |
| 180 - 364 days delinquent | 26% | 24% | 25% | 28% | 26% | 26% | 27% | 29% | 26% | 24% | 24% | 25% | 24% | 21% | 17% | 33% | 31% | 25% |
| 365+ days delinquent | 26% | 26% | 26% | 27% | 26% | 24% | 23% | 24% | 22% | 18% | 14% | 15% | 17% | 14% | 7% | 6% | 10% | 9% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

MTMLTV at Modification (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|----------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| MTMLTV <= 80% ² | 50% | 51% | 51% | 53% | 53% | 54% | 57% | 59% | 61% | 63% | 68% | 71% | 68% | 70% | 76% | 77% | 79% | 76% |
| 80% < MTMLTV <= 100% | 25% | 26% | 25% | 25% | 25% | 26% | 25% | 24% | 24% | 23% | 21% | 19% | 21% | 20% | 18% | 17% | 16% | 18% |
| MTMLTV > 100% | 24% | 24% | 24% | 22% | 22% | 20% | 18% | 17% | 15% | 14% | 11% | 10% | 11% | 10% | 6% | 6% | 5% | 7% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Year of Origination (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|--------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 2004 & Prior | 28% | 27% | 26% | 25% | 25% | 23% | 23% | 23% | 21% | 22% | 21% | 21% | 21% | 19% | 16% | 17% | 18% | 17% |
| 2005-2008 | 56% | 55% | 55% | 54% | 53% | 53% | 52% | 52% | 51% | 50% | 48% | 47% | 49% | 44% | 32% | 33% | 35% | 35% |
| 2009 & later | 16% | 18% | 19% | 21% | 22% | 24% | 25% | 25% | 28% | 29% | 31% | 32% | 30% | 37% | 53% | 50% | 47% | 47% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Modification History (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| First time modification | 78% | 77% | 76% | 73% | 73% | 71% | 69% | 66% | 69% | 67% | 67% | 68% | 64% | 68% | 78% | 78% | 74% | 75% |
| Second time modification | 19% | 19% | 19% | 21% | 21% | 22% | 23% | 25% | 23% | 24% | 24% | 24% | 25% | 22% | 16% | 16% | 18% | 18% |
| Three plus time modification | 3% | 4% | 4% | 6% | 6% | 7% | 8% | 9% | 8% | 9% | 9% | 9% | 11% | 10% | 6% | 6% | 7% | 7% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Property type (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|-------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Primary residency | 94% | 94% | 94% | 94% | 94% | 94% | 94% | 94% | 94% | 95% | 94% | 94% | 94% | 95% | 94% | 93% | 94% | 94% |
| Second home | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| Investment | 4% | 5% | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 5% | 4% | 4% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

¹ Includes loans with missing delinquency status

² Includes loans with missing MTMLTV data



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

| | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 2018 |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Loan Modifications (# of loans) | 40,922 | 41,321 | 41,905 | 34,966 | 29,917 | 31,809 | 31,964 | 31,093 | 28,629 | 31,927 | 33,682 | 30,280 | 32,736 | 36,364 | 51,460 | 49,382 | 25,969 | 163,175 |

Principal and Interest Change (%)

| | | | | | | | | | | | | | | | | | | |
|--------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Increase | 13% | 14% | 14% | 16% | 13% | 10% | 10% | 9% | 9% | 6% | 6% | 6% | 5% | 4% | 3% | 3% | 5% | 3% |
| No Change | 0% | 0% | 0% | 0% | 1% | 0% | 0% | 0% | 4% | 11% | 12% | 12% | 12% | 15% | 35% | 31% | 16% | 26% |
| Decrease <=20% | 35% | 36% | 36% | 35% | 38% | 40% | 39% | 38% | 39% | 33% | 36% | 41% | 44% | 43% | 38% | 42% | 44% | 41% |
| Decrease 20% <=30% | 19% | 18% | 19% | 19% | 19% | 20% | 21% | 21% | 20% | 20% | 20% | 21% | 20% | 19% | 12% | 11% | 17% | 14% |
| Decrease > 30% | 33% | 31% | 31% | 30% | 30% | 29% | 29% | 31% | 29% | 29% | 26% | 20% | 19% | 19% | 13% | 12% | 18% | 15% |

Types of Modification (%)

| | | | | | | | | | | | | | | | | | | |
|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Extend Term Only | 46% | 48% | 47% | 47% | 48% | 48% | 47% | 44% | 40% | 40% | 43% | 47% | 42% | 44% | 65% | 68% | 65% | 61% |
| Reduce Rate Only | 3% | 3% | 3% | 2% | 2% | 2% | 2% | 2% | 1% | 1% | 1% | 0% | 0% | 0% | 2% | 1% | 0% | 1% |
| Reduce Rate and Extend Term | 31% | 30% | 31% | 31% | 30% | 31% | 32% | 34% | 33% | 33% | 28% | 20% | 15% | 11% | 6% | 6% | 6% | 7% |
| Reduce Rate, Extend Term and Forbear Principal ¹ | 20% | 19% | 19% | 19% | 19% | 19% | 19% | 19% | 25% | 26% | 28% | 33% | 42% | 44% | 25% | 24% | 28% | 30% |
| Other | 0% | 0% | 0% | 0% | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 1% | 2% | 1% | 1% | 1% |

60+ Days Re-Delinquency (%)

| | | | | | | | | | | | | | | | | | | |
|------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|--|--|
| 3 Months after Modification | 9% | 9% | 12% | 12% | 10% | 10% | 11% | 12% | 11% | 10% | 12% | 15% | 13% | 10% | 7% | 8% | | |
| 6 Months after Modification | 14% | 16% | 18% | 17% | 16% | 16% | 18% | 17% | 16% | 17% | 20% | 20% | 17% | 16% | 11% | | | |
| 9 Months after Modification | 18% | 19% | 19% | 19% | 19% | 21% | 19% | 19% | 20% | 22% | 21% | 20% | 21% | 19% | | | | |
| 12 Months after Modification | 20% | 20% | 20% | 21% | 22% | 20% | 20% | 22% | 23% | 22% | 20% | 21% | 22% | | | | | |

¹ May include principal forgiveness



3(ii) Fannie Mae - Loan Modifications

| | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 2018 |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Loan Modifications (# of loans) | 25,908 | 26,700 | 26,214 | 22,199 | 19,099 | 20,899 | 21,278 | 20,802 | 17,325 | 19,928 | 21,539 | 19,927 | 22,067 | 21,934 | 33,795 | 30,909 | 16,360 | 102,998 |

Delinquency Status at Modification (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|---------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Current ¹ | 1% | 2% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 0% | 1% | 1% |
| 30 - 59 days delinquent | 3% | 4% | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 4% | 8% | 11% | 11% | 9% | 5% | 3% | 2% | 5% |
| 60 - 89 days delinquent | 5% | 7% | 5% | 4% | 5% | 6% | 6% | 5% | 6% | 7% | 8% | 10% | 9% | 12% | 12% | 7% | 7% | 10% |
| 90-179 days delinquent | 39% | 40% | 40% | 37% | 39% | 41% | 40% | 36% | 38% | 44% | 44% | 39% | 38% | 44% | 60% | 49% | 49% | 52% |
| 180 - 364 days delinquent | 25% | 23% | 25% | 29% | 25% | 25% | 27% | 29% | 28% | 25% | 24% | 24% | 24% | 21% | 16% | 35% | 32% | 26% |
| 365+ days delinquent | 26% | 25% | 26% | 27% | 27% | 24% | 24% | 26% | 24% | 19% | 14% | 14% | 17% | 13% | 6% | 5% | 9% | 8% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

MTMLTV at Modification (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|----------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| MTMLTV <= 80% ² | 50% | 49% | 51% | 54% | 53% | 54% | 57% | 59% | 61% | 61% | 68% | 71% | 66% | 68% | 76% | 77% | 78% | 75% |
| 80% < MTMLTV <= 100% | 25% | 26% | 25% | 25% | 25% | 26% | 25% | 24% | 23% | 24% | 21% | 19% | 22% | 21% | 18% | 18% | 17% | 19% |
| MTMLTV > 100% | 25% | 25% | 24% | 21% | 22% | 21% | 18% | 17% | 16% | 15% | 11% | 10% | 12% | 11% | 6% | 6% | 5% | 7% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Year of Origination (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|--------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 2004 & Prior | 29% | 27% | 26% | 26% | 25% | 24% | 23% | 23% | 23% | 22% | 21% | 21% | 20% | 19% | 15% | 16% | 17% | 16% |
| 2005-2008 | 56% | 55% | 55% | 54% | 53% | 53% | 51% | 52% | 50% | 50% | 48% | 48% | 50% | 46% | 31% | 34% | 35% | 36% |
| 2009 & later | 16% | 18% | 19% | 20% | 22% | 24% | 25% | 25% | 27% | 29% | 31% | 31% | 30% | 36% | 54% | 50% | 48% | 48% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Modification History (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| First time modification | 66% | 66% | 64% | 61% | 61% | 60% | 58% | 54% | 55% | 52% | 54% | 56% | 52% | 55% | 71% | 70% | 65% | 66% |
| Second time modification | 28% | 28% | 29% | 31% | 29% | 30% | 31% | 33% | 32% | 34% | 32% | 31% | 32% | 30% | 20% | 22% | 24% | 23% |
| Three plus time modification | 5% | 6% | 7% | 9% | 9% | 11% | 11% | 13% | 13% | 13% | 14% | 13% | 16% | 15% | 9% | 9% | 11% | 10% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Property type (% of loan mods)

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

¹ Includes loans with missing delinquency status

² Includes loans with missing MTMLTV data



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

| | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 2018 |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Loan Modifications (# of loans) | 25,908 | 26,700 | 26,214 | 22,199 | 19,099 | 20,899 | 21,278 | 20,802 | 17,325 | 19,928 | 21,539 | 19,927 | 22,067 | 21,934 | 33,795 | 30,909 | 16,360 | 102,998 |

Principal and Interest Change (%)

| | | | | | | | | | | | | | | | | | | |
|--------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Increase | 16% | 17% | 16% | 18% | 13% | 10% | 10% | 9% | 7% | 5% | 4% | 3% | 3% | 3% | 2% | 2% | 3% | 2% |
| No Change | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 1% | 3% | 4% | 4% | 5% | 34% | 26% | 11% | 22% |
| Decrease <=20% | 35% | 36% | 35% | 35% | 38% | 42% | 40% | 39% | 38% | 37% | 41% | 48% | 51% | 51% | 39% | 47% | 50% | 46% |
| Decrease 20% <=30% | 18% | 18% | 19% | 19% | 20% | 20% | 21% | 21% | 22% | 24% | 23% | 24% | 23% | 21% | 12% | 12% | 17% | 15% |
| Decrease > 30% | 30% | 29% | 29% | 28% | 29% | 28% | 29% | 30% | 31% | 33% | 29% | 21% | 19% | 20% | 13% | 13% | 18% | 15% |

Types of Modification (%)

| | | | | | | | | | | | | | | | | | | |
|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Extend Term Only | 50% | 52% | 51% | 51% | 52% | 51% | 50% | 46% | 46% | 46% | 48% | 51% | 45% | 47% | 66% | 70% | 70% | 64% |
| Reduce Rate Only | 4% | 3% | 3% | 3% | 2% | 2% | 2% | 2% | 2% | 1% | 1% | 0% | 0% | 0% | 2% | 2% | 1% | 2% |
| Reduce Rate and Extend Term | 25% | 24% | 25% | 25% | 25% | 26% | 28% | 31% | 33% | 35% | 27% | 16% | 11% | 10% | 5% | 4% | 4% | 6% |
| Reduce Rate, Extend Term and Forbear Principal ¹ | 21% | 20% | 21% | 21% | 21% | 20% | 20% | 22% | 19% | 18% | 24% | 32% | 43% | 42% | 23% | 22% | 24% | 27% |
| Other | 0% | 0% | 0% | 0% | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 1% | 3% | 2% | 1% | 2% |

60+ Days Re-Delinquency (%)

| | | | | | | | | | | | | | | | | | | |
|------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|--|--|
| 3 Months after Modification | 9% | 8% | 10% | 11% | 9% | 9% | 10% | 11% | 10% | 9% | 10% | 14% | 12% | 9% | 6% | 7% | | |
| 6 Months after Modification | 14% | 15% | 17% | 18% | 15% | 16% | 17% | 17% | 15% | 16% | 19% | 20% | 17% | 16% | 10% | | | |
| 9 Months after Modification | 18% | 19% | 20% | 19% | 19% | 20% | 19% | 19% | 19% | 21% | 21% | 20% | 21% | 20% | | | | |
| 12 Months after Modification | 20% | 20% | 20% | 22% | 22% | 20% | 19% | 21% | 22% | 22% | 20% | 21% | 23% | | | | | |

¹ May include principal forgiveness



3(iii) Freddie Mac - Loan Modifications

| | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 2018 |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|--------|
| Loan Modifications (# of loans) | 15,014 | 14,621 | 15,691 | 12,767 | 10,818 | 10,910 | 10,686 | 10,291 | 11,304 | 11,999 | 12,143 | 10,353 | 10,669 | 14,430 | 17,665 | 18,473 | 9,609 | 60,177 |

Delinquency Status at Modification (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|---------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Current | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 8% | 10% | 5% | 4% | 6% | 8% | 4% | 2% | 2% | 4% |
| 30 - 59 days delinquent | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 3% | 9% | 9% | 11% | 12% | 10% | 12% | 8% | 6% | 9% | 9% |
| 60 - 89 days delinquent | 3% | 3% | 3% | 4% | 3% | 4% | 4% | 4% | 6% | 8% | 8% | 8% | 10% | 10% | 12% | 7% | 7% | 9% |
| 90-179 days delinquent | 39% | 41% | 41% | 36% | 39% | 41% | 43% | 41% | 35% | 35% | 38% | 35% | 34% | 34% | 49% | 48% | 40% | 44% |
| 180 - 364 days delinquent | 27% | 25% | 26% | 28% | 26% | 26% | 27% | 30% | 23% | 21% | 24% | 25% | 24% | 21% | 17% | 28% | 30% | 24% |
| 365+ days delinquent | 26% | 27% | 26% | 28% | 26% | 24% | 22% | 20% | 18% | 17% | 14% | 16% | 17% | 15% | 10% | 8% | 11% | 10% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

MTMLTV at Modification (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|----------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| MTMLTV <= 80% | 51% | 53% | 52% | 52% | 54% | 55% | 57% | 60% | 60% | 66% | 69% | 71% | 73% | 73% | 77% | 77% | 81% | 77% |
| 80% < MTMLTV <= 100% | 25% | 25% | 25% | 25% | 24% | 26% | 25% | 23% | 25% | 22% | 20% | 19% | 18% | 18% | 17% | 17% | 14% | 17% |
| MTMLTV > 100% | 24% | 22% | 23% | 24% | 22% | 19% | 19% | 17% | 15% | 12% | 10% | 9% | 8% | 9% | 6% | 6% | 5% | 6% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Year of Origination (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|--------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 2004 & Prior | 28% | 26% | 25% | 24% | 24% | 23% | 22% | 23% | 18% | 21% | 21% | 21% | 23% | 19% | 17% | 18% | 19% | 18% |
| 2005-2008 | 56% | 55% | 55% | 54% | 53% | 53% | 53% | 51% | 53% | 50% | 48% | 45% | 46% | 42% | 33% | 32% | 34% | 35% |
| 2009 & later | 16% | 19% | 20% | 22% | 23% | 24% | 25% | 27% | 29% | 28% | 31% | 33% | 31% | 38% | 50% | 49% | 46% | 46% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Modification History (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| First time modification | 98% | 97% | 97% | 95% | 93% | 92% | 91% | 90% | 90% | 91% | 90% | 90% | 89% | 88% | 91% | 92% | 89% | 90% |
| Second time modification | 2% | 3% | 3% | 5% | 7% | 7% | 8% | 9% | 9% | 8% | 9% | 9% | 10% | 11% | 8% | 7% | 9% | 8% |
| Three plus time modification | 0% | 0% | 0% | 0% | 0% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 2% | 1% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Property type (% of loan mods)

| | | | | | | | | | | | | | | | | | | |
|-------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Primary residency | 95% | 94% | 94% | 94% | 94% | 95% | 95% | 95% | 94% | 94% | 95% | 94% | 94% | 95% | 94% | 94% | 94% | 94% |
| Second home | 2% | 2% | 2% | 2% | 2% | 2% | 1% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| Investment | 3% | 4% | 4% | 4% | 4% | 3% | 3% | 3% | 4% | 4% | 4% | 4% | 4% | 3% | 4% | 4% | 4% | 4% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |



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

| | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 2018 |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|--------|
| Loan Modifications (# of loans) | 15,014 | 14,621 | 15,691 | 12,767 | 10,818 | 10,910 | 10,686 | 10,291 | 11,304 | 11,999 | 12,143 | 10,353 | 10,669 | 14,430 | 17,665 | 18,473 | 9,609 | 60,177 |

Principal and Interest Change (%)

| | | | | | | | | | | | | | | | | | | |
|--------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Increase | 8% | 9% | 11% | 12% | 12% | 12% | 11% | 10% | 11% | 8% | 9% | 11% | 10% | 7% | 5% | 5% | 7% | 6% |
| No Change | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 10% | 29% | 28% | 27% | 29% | 29% | 35% | 39% | 26% | 33% |
| Decrease <=20% | 35% | 37% | 36% | 36% | 37% | 37% | 38% | 37% | 39% | 26% | 28% | 29% | 28% | 32% | 35% | 34% | 35% | 34% |
| Decrease 20% <=30% | 19% | 19% | 19% | 19% | 19% | 19% | 20% | 20% | 15% | 14% | 15% | 15% | 15% | 16% | 12% | 11% | 16% | 13% |
| Decrease > 30% | 37% | 34% | 34% | 32% | 31% | 31% | 31% | 32% | 25% | 22% | 20% | 18% | 18% | 17% | 14% | 12% | 17% | 14% |

Types of Modification (%)

| | | | | | | | | | | | | | | | | | | |
|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Extend Term Only | 38% | 41% | 40% | 40% | 43% | 42% | 42% | 42% | 31% | 31% | 35% | 39% | 37% | 39% | 62% | 63% | 57% | 56% |
| Reduce Rate Only | 3% | 3% | 2% | 2% | 2% | 2% | 2% | 2% | 1% | 1% | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Reduce Rate and Extend Term | 40% | 40% | 42% | 41% | 39% | 39% | 39% | 41% | 33% | 30% | 29% | 27% | 23% | 14% | 9% | 8% | 8% | 10% |
| Reduce Rate, Extend Term and Forbear Principal ¹ | 19% | 16% | 16% | 16% | 17% | 16% | 16% | 15% | 35% | 38% | 35% | 34% | 40% | 47% | 29% | 29% | 35% | 34% |
| Other | 0% | 0% | 0% | 0% | 0% | 0% | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 1% | 0% | 0% | 0% |

60+ Days Re-Delinquency (%)

| | | | | | | | | | | | | | | | | | | |
|------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|--|--|
| 3 Months after Modification | 11% | 11% | 14% | 14% | 13% | 12% | 14% | 14% | 13% | 13% | 15% | 18% | 14% | 11% | 9% | 9% | | |
| 6 Months after Modification | 15% | 16% | 19% | 17% | 17% | 17% | 20% | 17% | 17% | 20% | 22% | 20% | 17% | 16% | 13% | | | |
| 9 Months after Modification | 18% | 19% | 19% | 19% | 20% | 21% | 19% | 20% | 21% | 25% | 21% | 20% | 20% | 19% | | | | |
| 12 Months after Modification | 20% | 18% | 21% | 21% | 23% | 20% | 21% | 22% | 23% | 22% | 20% | 21% | 20% | | | | | |

¹ May include principal forgiveness



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

| | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 2018 |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Short Sales | 7,582 | 6,734 | 6,741 | 6,303 | 5,303 | 4,875 | 4,679 | 4,373 | 3,833 | 3,398 | 3,228 | 2,619 | 2,439 | 1,914 | 1,855 | 1,451 | 1,188 | 6,408 |
| Deeds-in-lieu | 3,220 | 2,775 | 2,682 | 2,418 | 2,295 | 2,490 | 2,158 | 1,794 | 1,582 | 1,538 | 1,529 | 1,039 | 680 | 849 | 757 | 708 | 593 | 2,907 |
| Nonforeclosure - Home Forfeiture Actions ¹ | 10,802 | 9,509 | 9,423 | 8,721 | 7,598 | 7,365 | 6,837 | 6,167 | 5,415 | 4,936 | 4,757 | 3,658 | 3,119 | 2,763 | 2,612 | 2,159 | 1,781 | 9,315 |
| Third-party Sales | 6,341 | 6,909 | 7,360 | 6,832 | 6,391 | 6,622 | 7,558 | 7,009 | 6,155 | 6,262 | 6,095 | 5,692 | 4,945 | 5,185 | 5,022 | 4,741 | 4,087 | 19,035 |
| Foreclosure Sales | 29,852 | 27,964 | 22,585 | 20,157 | 18,705 | 18,332 | 15,790 | 14,284 | 12,192 | 12,933 | 11,447 | 9,942 | 8,503 | 8,751 | 8,442 | 7,723 | 7,423 | 32,339 |
| Third-party & Foreclosure Sales | 36,193 | 34,873 | 29,945 | 26,989 | 25,096 | 24,954 | 23,348 | 21,293 | 18,347 | 19,195 | 17,542 | 15,634 | 13,448 | 13,936 | 13,464 | 12,464 | 11,510 | 51,374 |
| Foreclosure Starts | 74,021 | 70,267 | 62,364 | 66,192 | 64,852 | 60,706 | 55,100 | 51,376 | 52,393 | 50,529 | 44,989 | 42,737 | 45,203 | 46,365 | 39,002 | 32,557 | 36,002 | 153,926 |

Top Five Reasons for Delinquency (at period end)

| | | | | | | | | | | | | | | | | | |
|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Curtailment of Income | 26% | 24% | 23% | 23% | 22% | 22% | 21% | 22% | 23% | 24% | 25% | 25% | 22% | 23% | 24% | 23% | 24% |
| Excessive obligations | 21% | 20% | 18% | 16% | 14% | 14% | 17% | 17% | 18% | 17% | 19% | 19% | 17% | 19% | 21% | 22% | 22% |
| Unemployment | 8% | 7% | 7% | 7% | 7% | 7% | 7% | 7% | 7% | 7% | 7% | 7% | 5% | 6% | 6% | 6% | 6% |
| Illness of principal mortgagor or family member | 6% | 6% | 6% | 6% | 6% | 6% | 7% | 7% | 7% | 7% | 7% | 7% | 6% | 6% | 6% | 7% | 7% |
| Marital Difficulties | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 3% | 3% | 3% | 3% | 3% | 2% | 2% | 3% | 3% | 3% |

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



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

| | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 2018 |
|---------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---------|---------|----------|
| Acquisitions | 33,245 | 30,903 | 25,120 | 22,483 | 21,100 | 20,510 | 17,729 | 15,971 | 13,744 | 14,302 | 12,821 | 10,861 | 9,488 | 9,596 | 9,205 | 8,349 | 8,104 | 35,254 |
| Dispositions | (42,262) | (41,677) | (38,888) | (31,798) | (25,531) | (27,019) | (26,075) | (21,019) | (18,260) | (18,223) | (16,893) | (13,951) | (12,920) | (12,338) | (11,937) | (9,494) | (8,882) | (42,651) |
| Inventory (at period end) | 111,050 | 100,279 | 86,515 | 77,204 | 72,783 | 66,277 | 57,934 | 52,891 | 48,380 | 44,460 | 40,392 | 37,306 | 33,877 | 31,137 | 28,406 | 27,262 | 26,485 | |

Acquisitions by State

| | | | | | | | | | | | | | | | | | | |
|--------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Arizona | 600 | 509 | 462 | 416 | 377 | 386 | 359 | 347 | 321 | 270 | 245 | 204 | 181 | 153 | 130 | 117 | 96 | 496 |
| California | 1,159 | 932 | 805 | 798 | 695 | 663 | 518 | 641 | 580 | 399 | 365 | 322 | 313 | 286 | 222 | 275 | 241 | 1,024 |
| Florida | 7,267 | 6,950 | 5,039 | 3,620 | 2,929 | 2,802 | 2,226 | 1,912 | 1,344 | 1,533 | 1,320 | 971 | 461 | 1,021 | 944 | 777 | 666 | 3,408 |
| Nevada | 471 | 350 | 328 | 337 | 300 | 232 | 161 | 143 | 147 | 90 | 62 | 19 | 27 | 29 | 49 | 85 | 92 | 255 |
| Subtotal | 9,497 | 8,741 | 6,634 | 5,171 | 4,301 | 4,083 | 3,264 | 3,043 | 2,392 | 2,292 | 1,992 | 1,516 | 982 | 1,489 | 1,345 | 1,254 | 1,095 | 5,183 |
| Selected Midwest States ² | 6,259 | 5,878 | 4,490 | 4,070 | 3,961 | 3,923 | 3,273 | 3,107 | 2,614 | 2,811 | 2,299 | 2,201 | 1,982 | 2,001 | 1,820 | 1,686 | 1,778 | 7,285 |
| All other States | 17,489 | 16,284 | 13,996 | 13,242 | 12,838 | 12,504 | 11,192 | 9,821 | 8,738 | 9,199 | 8,530 | 7,144 | 6,524 | 6,106 | 6,040 | 5,409 | 5,231 | 22,786 |
| Total Acquisitions | 33,245 | 30,903 | 25,120 | 22,483 | 21,100 | 20,510 | 17,729 | 15,971 | 13,744 | 14,302 | 12,821 | 10,861 | 9,488 | 9,596 | 9,205 | 8,349 | 8,104 | 35,254 |

Inventory by State

| | | | | | | | | | | | | | | | | | | |
|--------------------------------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--|
| Arizona | 1,240 | 1,116 | 945 | 871 | 858 | 800 | 776 | 743 | 715 | 626 | 563 | 499 | 445 | 370 | 307 | 257 | 253 | |
| California | 3,912 | 3,288 | 2,717 | 2,537 | 2,474 | 2,268 | 1,895 | 1,825 | 1,792 | 1,518 | 1,247 | 1,109 | 1,003 | 892 | 745 | 730 | 743 | |
| Florida | 23,060 | 20,402 | 16,429 | 12,695 | 10,456 | 8,611 | 6,646 | 5,476 | 4,447 | 3,938 | 3,427 | 3,013 | 2,204 | 2,276 | 2,205 | 2,129 | 2,000 | |
| Nevada | 1,149 | 976 | 829 | 821 | 820 | 709 | 564 | 502 | 463 | 374 | 286 | 185 | 153 | 145 | 150 | 207 | 251 | |
| Subtotal | 29,361 | 25,782 | 20,920 | 16,924 | 14,608 | 12,388 | 9,881 | 8,546 | 7,417 | 6,456 | 5,523 | 4,806 | 3,805 | 3,683 | 3,407 | 3,323 | 3,247 | |
| Selected Midwest States ² | 25,017 | 21,889 | 18,173 | 15,853 | 14,465 | 12,948 | 11,098 | 10,222 | 9,318 | 8,546 | 7,569 | 7,119 | 6,551 | 5,915 | 5,383 | 5,242 | 5,234 | |
| All other States | 56,672 | 52,608 | 47,422 | 44,427 | 43,710 | 40,941 | 36,955 | 34,123 | 31,645 | 29,458 | 27,300 | 25,381 | 23,521 | 21,539 | 19,616 | 18,697 | 18,004 | |
| Total Inventory | 111,050 | 100,279 | 86,515 | 77,204 | 72,783 | 66,277 | 57,934 | 52,891 | 48,380 | 44,460 | 40,392 | 37,306 | 33,877 | 31,137 | 28,406 | 27,262 | 26,485 | |

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

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



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

| | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 2018 |
|---------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---------|---------|---------|---------|---------|----------|
| Acquisitions | 24,604 | 23,702 | 19,296 | 17,205 | 16,232 | 15,879 | 13,576 | 11,985 | 10,353 | 10,757 | 9,522 | 8,008 | 6,945 | 6,976 | 6,461 | 5,843 | 5,532 | 24,812 |
| Dispositions | (30,045) | (31,446) | (29,810) | (24,816) | (19,887) | (20,793) | (19,797) | (15,934) | (14,102) | (14,198) | (12,571) | (10,329) | (9,530) | (9,137) | (8,610) | (6,872) | (6,391) | (31,010) |
| Inventory (at period end) | 85,282 | 77,541 | 67,031 | 59,424 | 55,779 | 50,868 | 44,650 | 40,706 | 36,962 | 33,522 | 30,477 | 28,160 | 25,578 | 23,419 | 21,271 | 20,243 | 19,385 | |

Acquisitions by State

| | | | | | | | | | | | | | | | | | | |
|--------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Arizona | 480 | 423 | 383 | 347 | 310 | 330 | 294 | 274 | 253 | 217 | 188 | 171 | 154 | 121 | 91 | 87 | 70 | 369 |
| California | 943 | 777 | 686 | 674 | 600 | 569 | 429 | 515 | 427 | 318 | 296 | 256 | 246 | 224 | 176 | 219 | 181 | 800 |
| Florida | 5,662 | 5,622 | 4,205 | 3,001 | 2,437 | 2,338 | 1,832 | 1,553 | 1,079 | 1,244 | 1,055 | 793 | 379 | 803 | 710 | 570 | 470 | 2,553 |
| Nevada | 396 | 301 | 280 | 301 | 248 | 205 | 145 | 114 | 119 | 73 | 57 | 13 | 25 | 23 | 41 | 72 | 76 | 212 |
| Subtotal | 7,481 | 7,123 | 5,554 | 4,323 | 3,595 | 3,442 | 2,700 | 2,456 | 1,878 | 1,852 | 1,596 | 1,233 | 804 | 1,171 | 1,018 | 948 | 797 | 3,934 |
| Selected Midwest States ² | 4,339 | 4,303 | 3,301 | 2,965 | 2,967 | 3,013 | 2,462 | 2,282 | 1,964 | 2,088 | 1,656 | 1,540 | 1,377 | 1,368 | 1,156 | 1,105 | 1,121 | 4,750 |
| All other States | 12,784 | 12,276 | 10,441 | 9,917 | 9,670 | 9,424 | 8,414 | 7,247 | 6,511 | 6,817 | 6,270 | 5,235 | 4,764 | 4,437 | 4,287 | 3,790 | 3,614 | 16,128 |
| Total Acquisitions | 24,604 | 23,702 | 19,296 | 17,205 | 16,232 | 15,879 | 13,576 | 11,985 | 10,353 | 10,757 | 9,522 | 8,008 | 6,945 | 6,976 | 6,461 | 5,843 | 5,532 | 24,812 |

Inventory by State

| | | | | | | | | | | | | | | | | | |
|--------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Arizona | 987 | 892 | 764 | 705 | 690 | 660 | 645 | 596 | 548 | 474 | 440 | 413 | 374 | 303 | 245 | 199 | 196 |
| California | 3,332 | 2,780 | 2,324 | 2,165 | 2,127 | 1,957 | 1,622 | 1,530 | 1,424 | 1,198 | 997 | 882 | 800 | 701 | 596 | 563 | 571 |
| Florida | 18,555 | 16,756 | 13,693 | 10,596 | 8,773 | 7,239 | 5,520 | 4,478 | 3,583 | 3,134 | 2,771 | 2,478 | 1,812 | 1,848 | 1,752 | 1,671 | 1,534 |
| Nevada | 929 | 809 | 685 | 694 | 688 | 599 | 484 | 423 | 374 | 298 | 230 | 150 | 127 | 117 | 119 | 168 | 201 |
| Subtotal | 23,803 | 21,237 | 17,466 | 14,160 | 12,278 | 10,455 | 8,271 | 7,027 | 5,929 | 5,104 | 4,438 | 3,923 | 3,113 | 2,969 | 2,712 | 2,601 | 2,502 |
| Selected Midwest States ² | 19,077 | 16,668 | 13,775 | 11,823 | 10,734 | 9,712 | 8,460 | 7,746 | 7,085 | 6,416 | 5,657 | 5,227 | 4,751 | 4,198 | 3,784 | 3,640 | 3,580 |
| All other States | 42,402 | 39,636 | 35,790 | 33,441 | 32,767 | 30,701 | 27,919 | 25,933 | 23,948 | 22,002 | 20,382 | 19,010 | 17,714 | 16,252 | 14,775 | 14,002 | 13,303 |
| Total Inventory | 85,282 | 77,541 | 67,031 | 59,424 | 55,779 | 50,868 | 44,650 | 40,706 | 36,962 | 33,522 | 30,477 | 28,160 | 25,578 | 23,419 | 21,271 | 20,243 | 19,385 |

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

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



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

| | 4Q14 | 1Q15 | 2Q15 | 3Q15 | 4Q15 | 1Q16 | 2Q16 | 3Q16 | 4Q16 | 1Q17 | 2Q17 | 3Q17 | 4Q17 | 1Q18 | 2Q18 | 3Q18 | 4Q18 | 2018 |
|---------------------------|----------|----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| Acquisitions | 8,641 | 7,201 | 5,824 | 5,278 | 4,868 | 4,631 | 4,153 | 3,986 | 3,391 | 3,545 | 3,299 | 2,853 | 2,543 | 2,620 | 2,744 | 2,506 | 2,572 | 10,442 |
| Dispositions | (12,217) | (10,231) | (9,078) | (6,982) | (5,644) | (6,226) | (6,278) | (5,085) | (4,158) | (4,025) | (4,322) | (3,622) | (3,390) | (3,201) | (3,327) | (2,622) | (2,491) | (11,641) |
| Inventory (at period end) | 25,768 | 22,738 | 19,484 | 17,780 | 17,004 | 15,409 | 13,284 | 12,185 | 11,418 | 10,938 | 9,915 | 9,146 | 8,299 | 7,718 | 7,135 | 7,019 | 7,100 | |

Acquisitions by State

| | | | | | | | | | | | | | | | | | | |
|--------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Arizona | 120 | 86 | 79 | 69 | 67 | 56 | 65 | 73 | 68 | 53 | 57 | 33 | 27 | 32 | 39 | 30 | 26 | 127 |
| California | 216 | 155 | 119 | 124 | 95 | 94 | 89 | 126 | 153 | 81 | 69 | 66 | 67 | 62 | 46 | 56 | 60 | 224 |
| Florida | 1,605 | 1,328 | 834 | 619 | 492 | 464 | 394 | 359 | 265 | 289 | 265 | 178 | 82 | 218 | 234 | 207 | 196 | 855 |
| Nevada | 75 | 49 | 48 | 36 | 52 | 27 | 16 | 29 | 28 | 17 | 5 | 6 | 2 | 6 | 8 | 13 | 16 | 43 |
| Subtotal | 2,016 | 1,618 | 1,080 | 848 | 706 | 641 | 564 | 587 | 514 | 440 | 396 | 283 | 178 | 318 | 327 | 306 | 298 | 1,249 |
| Selected Midwest States ¹ | 1,920 | 1,575 | 1,189 | 1,105 | 994 | 910 | 811 | 825 | 650 | 723 | 643 | 661 | 605 | 633 | 664 | 581 | 657 | 2,535 |
| All other States | 4,705 | 4,008 | 3,555 | 3,325 | 3,168 | 3,080 | 2,778 | 2,574 | 2,227 | 2,382 | 2,260 | 1,909 | 1,760 | 1,669 | 1,753 | 1,619 | 1,617 | 6,658 |
| Total Acquisitions | 8,641 | 7,201 | 5,824 | 5,278 | 4,868 | 4,631 | 4,153 | 3,986 | 3,391 | 3,545 | 3,299 | 2,853 | 2,543 | 2,620 | 2,744 | 2,506 | 2,572 | 10,442 |

Inventory by State

| | | | | | | | | | | | | | | | | | |
|--------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Arizona | 253 | 224 | 181 | 166 | 168 | 140 | 131 | 147 | 167 | 152 | 123 | 86 | 71 | 67 | 62 | 58 | 57 |
| California | 580 | 508 | 393 | 372 | 347 | 311 | 273 | 295 | 368 | 320 | 250 | 227 | 203 | 191 | 149 | 167 | 172 |
| Florida | 4,505 | 3,646 | 2,736 | 2,099 | 1,683 | 1,372 | 1,126 | 998 | 864 | 804 | 656 | 535 | 392 | 428 | 453 | 458 | 466 |
| Nevada | 220 | 167 | 144 | 127 | 132 | 110 | 80 | 79 | 89 | 76 | 56 | 35 | 26 | 28 | 31 | 39 | 50 |
| Subtotal | 5,558 | 4,545 | 3,454 | 2,764 | 2,330 | 1,933 | 1,610 | 1,519 | 1,488 | 1,352 | 1,085 | 883 | 692 | 714 | 695 | 722 | 745 |
| Selected Midwest States ¹ | 5,940 | 5,221 | 4,398 | 4,030 | 3,731 | 3,236 | 2,638 | 2,476 | 2,233 | 2,130 | 1,912 | 1,892 | 1,800 | 1,717 | 1,599 | 1,602 | 1,654 |
| All other States | 14,270 | 12,972 | 11,632 | 10,986 | 10,943 | 10,240 | 9,036 | 8,190 | 7,697 | 7,456 | 6,918 | 6,371 | 5,807 | 5,287 | 4,841 | 4,695 | 4,701 |
| Total Inventory | 25,768 | 22,738 | 19,484 | 17,780 | 17,004 | 15,409 | 13,284 | 12,185 | 11,418 | 10,938 | 9,915 | 9,146 | 8,299 | 7,718 | 7,135 | 7,019 | 7,100 |

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



Enterprises Single-Family Book Profile - As of December 31, 2018

The top 5 states for the relevant columns are highlighted.

| State | Total Loan Count | Delinquent Loans (DLQ) | | | | | | | | | REO Inventory ³ |
|--------------------|-------------------|------------------------|-----------------------------|----------------|-----------------|------------------|---------------|--------------------------------|--------------------------------------|--------------------------------|----------------------------|
| | | Total | 30-59 Days DLQ ¹ | 60-89 Days DLQ | 90-179 Days DLQ | 180-364 Days DLQ | 365+ Days DLQ | Serious Delinquent (90+ FC In) | Serious Delinquent (90+ FC In) Rates | % of DLQ Loans > =365 Days DLQ | |
| AK | 53,618 | 828 | 455 | 128 | 114 | 88 | 43 | 245 | 0.5% | 5.2% | 71 |
| AL | 327,284 | 11,550 | 6,620 | 1,895 | 1,562 | 891 | 582 | 3,039 | 0.9% | 5.0% | 588 |
| AR | 178,031 | 4,779 | 2,704 | 763 | 629 | 382 | 301 | 1,313 | 0.7% | 6.3% | 228 |
| AZ | 753,522 | 13,314 | 8,309 | 2,138 | 1,691 | 837 | 339 | 2,874 | 0.4% | 2.5% | 253 |
| CA | 3,642,709 | 55,104 | 34,165 | 8,521 | 6,720 | 3,569 | 2,129 | 12,444 | 0.3% | 3.9% | 743 |
| CO | 698,737 | 7,647 | 4,947 | 1,162 | 890 | 404 | 244 | 1,543 | 0.2% | 3.2% | 50 |
| CT | 330,111 | 10,563 | 5,378 | 1,575 | 1,436 | 1,046 | 1,128 | 3,617 | 1.1% | 10.7% | 772 |
| DC | 67,244 | 1,709 | 828 | 223 | 237 | 143 | 278 | 659 | 1.0% | 16.3% | 67 |
| DE | 110,359 | 3,017 | 1,551 | 456 | 408 | 284 | 318 | 1,011 | 0.9% | 10.5% | 124 |
| FL | 1,780,135 | 51,202 | 24,367 | 7,277 | 6,322 | 4,858 | 8,378 | 19,570 | 1.1% | 16.4% | 2,000 |
| GA | 866,683 | 26,132 | 15,063 | 4,338 | 3,506 | 1,827 | 1,398 | 6,745 | 0.8% | 5.3% | 667 |
| HI | 116,312 | 2,232 | 1,063 | 263 | 273 | 188 | 445 | 909 | 0.8% | 19.9% | 127 |
| IA | 269,596 | 5,478 | 3,093 | 872 | 742 | 483 | 288 | 1,517 | 0.6% | 5.3% | 194 |
| ID | 183,280 | 2,873 | 1,809 | 413 | 320 | 186 | 145 | 653 | 0.4% | 5.0% | 65 |
| IL | 1,275,488 | 34,782 | 17,707 | 5,273 | 4,859 | 3,413 | 3,530 | 11,822 | 0.9% | 10.1% | 2,105 |
| IN | 549,190 | 15,467 | 8,596 | 2,268 | 2,061 | 1,392 | 1,150 | 4,608 | 0.8% | 7.4% | 425 |
| KS | 201,177 | 4,797 | 2,730 | 780 | 666 | 386 | 235 | 1,291 | 0.6% | 4.9% | 298 |
| KY | 284,129 | 7,138 | 3,982 | 1,079 | 882 | 632 | 563 | 2,080 | 0.7% | 7.9% | 271 |
| LA | 291,029 | 11,984 | 6,549 | 1,953 | 1,582 | 1,010 | 890 | 3,484 | 1.2% | 7.4% | 422 |
| MA | 663,885 | 17,123 | 9,470 | 2,588 | 2,173 | 1,193 | 1,699 | 5,087 | 0.8% | 9.9% | 629 |
| MD | 632,116 | 18,625 | 9,886 | 2,851 | 2,522 | 1,766 | 1,600 | 5,898 | 0.9% | 8.6% | 1,292 |
| ME | 98,749 | 3,094 | 1,444 | 416 | 334 | 204 | 696 | 1,236 | 1.3% | 22.5% | 82 |
| MI | 964,968 | 22,651 | 13,906 | 3,868 | 2,937 | 1,274 | 666 | 4,882 | 0.5% | 2.9% | 1,430 |
| MN | 671,337 | 10,543 | 6,451 | 1,717 | 1,408 | 661 | 306 | 2,382 | 0.4% | 2.9% | 613 |
| MO | 528,614 | 12,296 | 7,226 | 2,030 | 1,666 | 904 | 470 | 3,043 | 0.6% | 3.8% | 475 |
| MS | 133,366 | 5,864 | 3,303 | 919 | 883 | 468 | 291 | 1,643 | 1.2% | 5.0% | 249 |
| MT | 102,838 | 1,511 | 864 | 247 | 180 | 130 | 90 | 400 | 0.4% | 6.0% | 59 |
| NC | 871,918 | 23,600 | 12,660 | 3,994 | 4,008 | 1,731 | 1,207 | 6,948 | 0.8% | 5.1% | 565 |
| ND | 53,602 | 722 | 393 | 104 | 105 | 53 | 67 | 225 | 0.4% | 9.3% | 43 |
| NE | 164,221 | 2,813 | 1,666 | 454 | 391 | 205 | 97 | 694 | 0.4% | 3.4% | 46 |
| NH | 142,475 | 3,310 | 1,970 | 500 | 406 | 228 | 206 | 842 | 0.6% | 6.2% | 149 |
| NJ | 833,851 | 29,088 | 13,720 | 4,312 | 3,958 | 2,834 | 4,264 | 11,072 | 1.3% | 14.7% | 2,235 |
| NM | 163,065 | 4,519 | 2,416 | 608 | 528 | 346 | 621 | 1,497 | 0.9% | 13.7% | 442 |
| NV | 300,309 | 6,183 | 2,963 | 771 | 730 | 408 | 1,311 | 2,452 | 0.8% | 21.2% | 251 |
| NY | 1,196,276 | 41,769 | 19,889 | 5,296 | 4,671 | 3,028 | 8,885 | 16,603 | 1.4% | 21.3% | 1,551 |
| OH | 925,029 | 26,855 | 14,323 | 4,124 | 3,523 | 2,560 | 2,325 | 8,425 | 0.9% | 8.7% | 1,274 |
| OK | 233,483 | 6,531 | 3,475 | 1,005 | 855 | 606 | 590 | 2,058 | 0.9% | 9.0% | 262 |
| OR | 469,112 | 6,117 | 3,558 | 876 | 751 | 469 | 463 | 1,689 | 0.4% | 7.6% | 336 |
| PA | 980,884 | 32,297 | 17,048 | 5,081 | 4,224 | 2,735 | 3,209 | 10,190 | 1.0% | 9.9% | 1,181 |
| RI | 94,434 | 2,993 | 1,562 | 457 | 355 | 210 | 409 | 978 | 1.0% | 13.7% | 84 |
| SC | 422,206 | 12,584 | 6,884 | 2,048 | 1,828 | 992 | 832 | 3,657 | 0.9% | 6.6% | 307 |
| SD | 64,999 | 901 | 568 | 121 | 108 | 66 | 38 | 212 | 0.3% | 4.2% | 49 |
| TN | 462,161 | 11,632 | 6,774 | 1,854 | 1,651 | 875 | 478 | 3,010 | 0.7% | 4.1% | 293 |
| TX | 1,893,466 | 45,180 | 26,700 | 7,000 | 5,663 | 3,037 | 2,780 | 11,499 | 0.6% | 6.2% | 737 |
| UT | 347,882 | 5,084 | 3,282 | 755 | 633 | 270 | 144 | 1,049 | 0.3% | 2.8% | 34 |
| VA | 828,759 | 16,598 | 9,507 | 2,757 | 2,361 | 1,229 | 744 | 4,342 | 0.5% | 4.5% | 640 |
| VT | 63,413 | 1,518 | 767 | 191 | 195 | 134 | 231 | 563 | 0.9% | 15.2% | 134 |
| WA | 831,156 | 11,154 | 6,446 | 1,511 | 1,374 | 895 | 928 | 3,203 | 0.4% | 8.3% | 284 |
| WI | 623,729 | 9,850 | 5,160 | 1,606 | 1,435 | 815 | 834 | 3,090 | 0.5% | 8.5% | 412 |
| WV | 81,852 | 3,459 | 2,030 | 594 | 400 | 240 | 195 | 837 | 1.0% | 5.6% | 234 |
| WY | 50,477 | 781 | 493 | 128 | 100 | 41 | 19 | 160 | 0.3% | 2.4% | 78 |
| Other ² | 135,207 | 12,187 | 3,941 | 1,456 | 1,898 | 1,515 | 3,377 | 6,799 | 5.0% | 27.7% | 565 |
| Total | 28,008,473 | 680,028 | 370,661 | 103,616 | 89,154 | 54,141 | 62,456 | 206,089 | 0.7% | 9.2% | 26,485 |

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

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

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



Fannie Mae Single-Family Book Profile - As of December 31, 2018

| State | Total Loan Count | Delinquent Loans (DLQ) ¹ | | | | | | | | | REO Inventory ³ |
|--------------------|-------------------|-------------------------------------|----------------|----------------|-----------------|------------------|---------------|--------------------------------|--------------------------------------|--------------------------------|----------------------------|
| | | Total | 30-59 Days DLQ | 60-89 Days DLQ | 90-179 Days DLQ | 180-364 Days DLQ | 365+ Days DLQ | Serious Delinquent (90+ FC In) | Serious Delinquent (90+ FC In) Rates | % of DLQ Loans > =365 Days DLQ | |
| AK | 31,398 | 512 | 298 | 70 | 70 | 49 | 25 | 144 | 0.5% | 4.9% | 44 |
| AL | 212,872 | 7,697 | 4,338 | 1,278 | 1,105 | 602 | 374 | 2,085 | 1.0% | 4.9% | 439 |
| AR | 109,004 | 3,080 | 1,710 | 499 | 413 | 251 | 207 | 872 | 0.8% | 6.7% | 170 |
| AZ | 471,163 | 8,728 | 5,455 | 1,397 | 1,131 | 532 | 213 | 1,882 | 0.4% | 2.4% | 196 |
| CA | 2,310,794 | 35,462 | 22,304 | 5,350 | 4,346 | 2,247 | 1,215 | 7,834 | 0.3% | 3.4% | 571 |
| CO | 438,567 | 4,905 | 3,181 | 738 | 571 | 267 | 148 | 991 | 0.2% | 3.0% | 41 |
| CT | 201,461 | 6,905 | 3,582 | 1,011 | 963 | 655 | 694 | 2,319 | 1.2% | 10.1% | 586 |
| DC | 41,592 | 1,101 | 551 | 143 | 149 | 92 | 166 | 408 | 1.0% | 15.1% | 54 |
| DE | 68,595 | 1,956 | 1,018 | 295 | 267 | 189 | 187 | 644 | 0.9% | 9.6% | 96 |
| FL | 1,097,677 | 33,028 | 15,709 | 4,649 | 4,216 | 3,120 | 5,334 | 12,682 | 1.2% | 16.1% | 1,534 |
| GA | 515,486 | 15,920 | 8,994 | 2,640 | 2,297 | 1,108 | 881 | 4,299 | 0.8% | 5.5% | 462 |
| HI | 75,835 | 1,437 | 699 | 166 | 175 | 109 | 288 | 575 | 0.8% | 20.0% | 89 |
| IA | 173,289 | 3,695 | 2,128 | 580 | 499 | 322 | 166 | 991 | 0.6% | 4.5% | 136 |
| ID | 118,065 | 1,759 | 1,111 | 243 | 208 | 115 | 82 | 407 | 0.3% | 4.7% | 54 |
| IL | 724,489 | 20,876 | 10,677 | 3,145 | 2,971 | 2,041 | 2,042 | 7,072 | 1.0% | 9.8% | 1,400 |
| IN | 290,036 | 9,109 | 4,938 | 1,347 | 1,292 | 801 | 731 | 2,828 | 1.0% | 8.0% | 303 |
| KS | 105,724 | 2,821 | 1,606 | 438 | 426 | 221 | 130 | 781 | 0.7% | 4.6% | 202 |
| KY | 140,839 | 3,919 | 2,192 | 576 | 476 | 363 | 312 | 1,153 | 0.8% | 8.0% | 189 |
| LA | 191,800 | 8,163 | 4,436 | 1,342 | 1,096 | 699 | 590 | 2,386 | 1.2% | 7.2% | 306 |
| MA | 399,176 | 11,071 | 6,103 | 1,672 | 1,467 | 791 | 1,038 | 3,317 | 0.8% | 9.4% | 494 |
| MD | 380,700 | 11,376 | 6,037 | 1,731 | 1,596 | 1,057 | 955 | 3,618 | 1.0% | 8.4% | 899 |
| ME | 51,422 | 1,972 | 900 | 250 | 218 | 137 | 467 | 824 | 1.6% | 23.7% | 51 |
| MI | 553,171 | 13,904 | 8,521 | 2,341 | 1,848 | 770 | 424 | 3,046 | 0.6% | 3.0% | 1,076 |
| MN | 386,804 | 6,204 | 3,803 | 1,016 | 862 | 362 | 161 | 1,392 | 0.4% | 2.6% | 436 |
| MO | 304,857 | 7,373 | 4,321 | 1,243 | 1,028 | 506 | 275 | 1,812 | 0.6% | 3.7% | 361 |
| MS | 96,141 | 4,295 | 2,420 | 667 | 662 | 343 | 203 | 1,209 | 1.3% | 4.7% | 192 |
| MT | 65,051 | 972 | 563 | 156 | 104 | 88 | 61 | 253 | 0.4% | 6.3% | 41 |
| NC | 501,642 | 14,362 | 7,756 | 2,410 | 2,489 | 1,023 | 684 | 4,198 | 0.8% | 4.8% | 403 |
| ND | 30,215 | 447 | 248 | 57 | 68 | 31 | 43 | 142 | 0.5% | 9.6% | 27 |
| NE | 113,470 | 1,966 | 1,160 | 309 | 287 | 152 | 58 | 498 | 0.4% | 3.0% | 33 |
| NH | 81,139 | 2,078 | 1,253 | 302 | 255 | 131 | 137 | 525 | 0.6% | 6.6% | 116 |
| NJ | 519,817 | 18,887 | 8,952 | 2,783 | 2,665 | 1,812 | 2,675 | 7,167 | 1.4% | 14.2% | 1,788 |
| NM | 106,444 | 2,930 | 1,546 | 394 | 369 | 231 | 390 | 992 | 0.9% | 13.3% | 315 |
| NV | 190,787 | 3,947 | 1,904 | 493 | 479 | 243 | 828 | 1,553 | 0.8% | 21.0% | 201 |
| NY | 734,886 | 26,052 | 12,464 | 3,313 | 2,956 | 1,909 | 5,410 | 10,291 | 1.4% | 20.8% | 1,156 |
| OH | 513,369 | 16,812 | 8,980 | 2,585 | 2,281 | 1,589 | 1,377 | 5,264 | 1.0% | 8.2% | 801 |
| OK | 150,175 | 4,292 | 2,261 | 680 | 564 | 395 | 392 | 1,358 | 0.9% | 9.1% | 189 |
| OR | 280,993 | 3,691 | 2,161 | 535 | 455 | 287 | 253 | 1,001 | 0.4% | 6.9% | 249 |
| PA | 607,564 | 20,654 | 10,991 | 3,200 | 2,744 | 1,729 | 1,990 | 6,483 | 1.1% | 9.6% | 854 |
| RI | 56,644 | 1,872 | 963 | 289 | 227 | 136 | 257 | 624 | 1.1% | 13.7% | 67 |
| SC | 255,600 | 7,791 | 4,259 | 1,269 | 1,174 | 609 | 480 | 2,266 | 0.9% | 6.2% | 213 |
| SD | 47,491 | 615 | 384 | 83 | 81 | 46 | 21 | 148 | 0.3% | 3.4% | 36 |
| TN | 280,273 | 7,478 | 4,335 | 1,217 | 1,070 | 560 | 296 | 1,931 | 0.7% | 4.0% | 210 |
| TX | 1,205,964 | 29,338 | 17,392 | 4,546 | 3,720 | 1,963 | 1,717 | 7,418 | 0.6% | 5.9% | 551 |
| UT | 208,819 | 3,168 | 2,082 | 433 | 408 | 163 | 82 | 654 | 0.3% | 2.6% | 25 |
| VA | 503,530 | 10,304 | 5,903 | 1,669 | 1,521 | 751 | 460 | 2,739 | 0.5% | 4.5% | 479 |
| VT | 30,078 | 904 | 446 | 118 | 117 | 89 | 134 | 343 | 1.1% | 14.8% | 87 |
| WA | 520,899 | 7,123 | 4,181 | 970 | 879 | 541 | 552 | 1,978 | 0.4% | 7.7% | 218 |
| WI | 396,539 | 6,246 | 3,325 | 988 | 936 | 511 | 486 | 1,939 | 0.5% | 7.8% | 288 |
| WV | 45,731 | 2,079 | 1,222 | 343 | 243 | 150 | 121 | 516 | 1.1% | 5.8% | 156 |
| WY | 35,120 | 536 | 348 | 83 | 67 | 24 | 14 | 105 | 0.3% | 2.6% | 59 |
| Other ² | 95,237 | 7,777 | 2,401 | 901 | 933 | 1,120 | 2,422 | 4,483 | 4.7% | 31.1% | 442 |
| Total | 17,068,434 | 429,589 | 234,512 | 64,953 | 57,444 | 34,032 | 38,648 | 130,440 | 0.8% | 9.0% | 19,385 |

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

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

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



Freddie Mac Single-Family Book Profile - As of December 31, 2018

| State | Total Loan Count | Delinquent Loans (DLQ) | | | | | | | | | REO Inventory |
|--------------------|-------------------|------------------------|-----------------------------|----------------|-----------------|------------------|---------------|--------------------------------|--------------------------------------|--------------------------------|---------------|
| | | Total | 30-59 Days DLQ ¹ | 60-89 Days DLQ | 90-179 Days DLQ | 180-364 Days DLQ | 365+ Days DLQ | Serious Delinquent (90+ FC In) | Serious Delinquent (90+ FC In) Rates | % of DLQ Loans > =365 Days DLQ | |
| AK | 22,220 | 316 | 157 | 58 | 44 | 39 | 18 | 101 | 0.5% | 5.7% | 27 |
| AL | 114,412 | 3,853 | 2,282 | 617 | 457 | 289 | 208 | 954 | 0.8% | 5.4% | 149 |
| AR | 69,027 | 1,699 | 994 | 264 | 216 | 131 | 94 | 441 | 0.6% | 5.5% | 58 |
| AZ | 282,359 | 4,586 | 2,854 | 741 | 560 | 305 | 126 | 992 | 0.4% | 2.7% | 57 |
| CA | 1,331,915 | 19,642 | 11,861 | 3,171 | 2,374 | 1,322 | 914 | 4,610 | 0.3% | 4.7% | 172 |
| CO | 260,170 | 2,742 | 1,766 | 424 | 319 | 137 | 96 | 552 | 0.2% | 3.5% | 9 |
| CT | 128,650 | 3,658 | 1,796 | 564 | 473 | 391 | 434 | 1,298 | 1.0% | 11.9% | 186 |
| DC | 25,652 | 608 | 277 | 80 | 88 | 51 | 112 | 251 | 1.0% | 18.4% | 13 |
| DE | 41,764 | 1,061 | 533 | 161 | 141 | 95 | 131 | 367 | 0.9% | 12.3% | 28 |
| FL | 682,458 | 18,174 | 8,658 | 2,628 | 2,106 | 1,738 | 3,044 | 6,888 | 1.0% | 16.7% | 466 |
| GA | 351,197 | 10,212 | 6,069 | 1,698 | 1,209 | 719 | 517 | 2,446 | 0.7% | 5.1% | 205 |
| HI | 40,477 | 795 | 364 | 97 | 98 | 79 | 157 | 334 | 0.8% | 19.7% | 38 |
| IA | 96,307 | 1,783 | 965 | 292 | 243 | 161 | 122 | 526 | 0.5% | 6.8% | 58 |
| ID | 65,215 | 1,114 | 698 | 170 | 112 | 71 | 63 | 246 | 0.4% | 5.7% | 11 |
| IL | 550,999 | 13,906 | 7,030 | 2,128 | 1,888 | 1,372 | 1,488 | 4,750 | 0.9% | 10.7% | 705 |
| IN | 259,154 | 6,358 | 3,658 | 921 | 769 | 591 | 419 | 1,780 | 0.7% | 6.6% | 122 |
| KS | 95,453 | 1,976 | 1,124 | 342 | 240 | 165 | 105 | 510 | 0.5% | 5.3% | 96 |
| KY | 143,290 | 3,219 | 1,790 | 503 | 406 | 269 | 251 | 927 | 0.6% | 7.8% | 82 |
| LA | 99,229 | 3,821 | 2,113 | 611 | 486 | 311 | 300 | 1,098 | 1.1% | 7.9% | 116 |
| MA | 264,709 | 6,052 | 3,367 | 916 | 706 | 402 | 661 | 1,770 | 0.7% | 10.9% | 135 |
| MD | 251,416 | 7,249 | 3,849 | 1,120 | 926 | 709 | 645 | 2,280 | 0.9% | 8.9% | 393 |
| ME | 47,327 | 1,122 | 544 | 166 | 116 | 67 | 229 | 412 | 0.9% | 20.4% | 31 |
| MI | 411,797 | 8,747 | 5,385 | 1,527 | 1,089 | 504 | 242 | 1,836 | 0.4% | 2.8% | 354 |
| MN | 284,533 | 4,339 | 2,648 | 701 | 546 | 299 | 145 | 990 | 0.3% | 3.3% | 177 |
| MO | 223,757 | 4,923 | 2,905 | 787 | 638 | 398 | 195 | 1,231 | 0.6% | 4.0% | 114 |
| MS | 37,225 | 1,569 | 883 | 252 | 221 | 125 | 88 | 434 | 1.2% | 5.6% | 57 |
| MT | 37,787 | 539 | 301 | 91 | 76 | 42 | 29 | 147 | 0.4% | 5.4% | 18 |
| NC | 370,276 | 9,238 | 4,904 | 1,584 | 1,519 | 708 | 523 | 2,750 | 0.7% | 5.7% | 162 |
| ND | 23,387 | 275 | 145 | 47 | 37 | 22 | 24 | 83 | 0.4% | 8.7% | 16 |
| NE | 50,751 | 847 | 506 | 145 | 104 | 53 | 39 | 196 | 0.4% | 4.6% | 13 |
| NH | 61,336 | 1,232 | 717 | 198 | 151 | 97 | 69 | 317 | 0.5% | 5.6% | 33 |
| NJ | 314,034 | 10,201 | 4,768 | 1,529 | 1,293 | 1,022 | 1,589 | 3,905 | 1.2% | 15.6% | 447 |
| NM | 56,621 | 1,589 | 870 | 214 | 159 | 115 | 231 | 505 | 0.9% | 14.5% | 127 |
| NV | 109,522 | 2,236 | 1,059 | 278 | 251 | 165 | 483 | 899 | 0.8% | 21.6% | 50 |
| NY | 461,390 | 15,717 | 7,425 | 1,983 | 1,715 | 1,119 | 3,475 | 6,312 | 1.4% | 22.1% | 395 |
| OH | 411,660 | 10,043 | 5,343 | 1,539 | 1,242 | 971 | 948 | 3,161 | 0.8% | 9.4% | 473 |
| OK | 83,308 | 2,239 | 1,214 | 325 | 291 | 211 | 198 | 700 | 0.8% | 8.8% | 73 |
| OR | 188,119 | 2,426 | 1,397 | 341 | 296 | 182 | 210 | 688 | 0.4% | 8.7% | 87 |
| PA | 373,320 | 11,643 | 6,057 | 1,881 | 1,480 | 1,006 | 1,219 | 3,707 | 1.0% | 10.5% | 327 |
| RI | 37,790 | 1,121 | 599 | 168 | 128 | 74 | 152 | 354 | 0.9% | 13.6% | 17 |
| SC | 166,606 | 4,793 | 2,625 | 779 | 654 | 383 | 352 | 1,391 | 0.8% | 7.3% | 94 |
| SD | 17,508 | 286 | 184 | 38 | 27 | 20 | 17 | 64 | 0.4% | 5.9% | 13 |
| TN | 181,888 | 4,154 | 2,439 | 637 | 581 | 315 | 182 | 1,079 | 0.6% | 4.4% | 83 |
| TX | 687,502 | 15,842 | 9,308 | 2,454 | 1,943 | 1,074 | 1,063 | 4,081 | 0.6% | 6.7% | 186 |
| UT | 139,063 | 1,916 | 1,200 | 322 | 225 | 107 | 62 | 395 | 0.3% | 3.2% | 9 |
| VA | 325,229 | 6,294 | 3,604 | 1,088 | 840 | 478 | 284 | 1,603 | 0.5% | 4.5% | 161 |
| VT | 33,335 | 614 | 321 | 73 | 78 | 45 | 97 | 220 | 0.7% | 15.8% | 47 |
| WA | 310,257 | 4,031 | 2,265 | 541 | 495 | 354 | 376 | 1,225 | 0.4% | 9.3% | 66 |
| WI | 227,190 | 3,604 | 1,835 | 618 | 499 | 304 | 348 | 1,151 | 0.5% | 9.7% | 124 |
| WV | 36,121 | 1,380 | 808 | 251 | 157 | 90 | 74 | 321 | 0.9% | 5.4% | 78 |
| WY | 15,357 | 245 | 145 | 45 | 33 | 17 | 5 | 55 | 0.4% | 2.0% | 19 |
| Other ² | 39,970 | 4,410 | 1,540 | 555 | 965 | 395 | 955 | 2,316 | 5.8% | 21.7% | 123 |
| Total | 10,940,039 | 250,439 | 136,149 | 38,663 | 31,710 | 20,109 | 23,808 | 75,649 | 0.7% | 9.5% | 7,100 |

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

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



Enterprises Foreclosure Prevention Actions by State - December 31, 2018

| State | 2017 | | | | | | 2018 | | | | | | Conservatorship to Date ¹ | | | | | |
|--------------------|-----------------|-------------------|--------------------|--------------------|-----------------------------|----------------|-----------------|-------------------|--------------------|--------------------|-----------------------------|----------------|--------------------------------------|-------------------|--------------------|--------------------|-----------------------------|------------------|
| | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total |
| AK | 22 | 12 | 134 | 1 | 10 | 179 | 19 | 11 | 148 | 2 | 19 | 199 | 1,371 | 180 | 1,570 | 47 | 238 | 3,406 |
| AL | 615 | 83 | 2,066 | 14 | 125 | 2,903 | 610 | 111 | 1,753 | 11 | 79 | 2,564 | 19,730 | 2,541 | 25,351 | 1,149 | 3,019 | 51,790 |
| AR | 227 | 32 | 765 | 7 | 86 | 1,117 | 262 | 21 | 705 | 10 | 41 | 1,039 | 7,495 | 1,058 | 9,840 | 460 | 1,982 | 20,835 |
| AZ | 624 | 109 | 2,507 | 11 | 526 | 3,777 | 612 | 108 | 2,227 | 11 | 220 | 3,178 | 18,588 | 6,242 | 73,792 | 1,376 | 46,670 | 146,668 |
| CA | 2,371 | 1,485 | 9,673 | 41 | 986 | 14,556 | 2,093 | 2,097 | 7,907 | 49 | 390 | 12,536 | 67,684 | 27,127 | 285,759 | 3,088 | 107,359 | 491,017 |
| CO | 365 | 56 | 1,299 | 3 | 33 | 1,756 | 328 | 54 | 1,072 | 2 | 15 | 1,471 | 14,233 | 2,782 | 27,827 | 696 | 7,734 | 53,272 |
| CT | 441 | 70 | 2,447 | 11 | 490 | 3,459 | 454 | 62 | 2,135 | 16 | 314 | 2,981 | 11,654 | 2,626 | 33,956 | 576 | 6,649 | 55,461 |
| DC | 60 | 15 | 349 | - | 19 | 443 | 61 | 22 | 284 | 4 | 19 | 390 | 2,054 | 417 | 5,149 | 114 | 710 | 8,444 |
| DE | 130 | 20 | 737 | 2 | 158 | 1,047 | 123 | 12 | 632 | 2 | 81 | 850 | 3,783 | 630 | 9,862 | 202 | 2,168 | 16,644 |
| FL | 2,312 | 12,690 | 9,498 | 190 | 1,787 | 26,477 | 2,970 | 15,338 | 41,052 | 130 | 926 | 60,416 | 59,233 | 46,849 | 285,738 | 4,778 | 145,357 | 541,954 |
| GA | 1,221 | 565 | 5,387 | 20 | 480 | 7,673 | 1,267 | 677 | 4,754 | 32 | 222 | 6,952 | 37,311 | 9,854 | 97,656 | 2,539 | 17,233 | 164,594 |
| HI | 81 | 22 | 358 | 1 | 22 | 484 | 68 | 134 | 284 | 9 | 15 | 510 | 3,183 | 883 | 7,860 | 84 | 2,427 | 14,437 |
| IA | 335 | 46 | 993 | 9 | 77 | 1,460 | 340 | 31 | 819 | 2 | 50 | 1,242 | 8,979 | 1,167 | 13,275 | 666 | 2,260 | 26,347 |
| ID | 200 | 36 | 517 | 1 | 36 | 790 | 182 | 32 | 437 | 2 | 9 | 662 | 5,120 | 1,141 | 10,642 | 267 | 5,776 | 22,946 |
| IL | 1,508 | 322 | 7,086 | 53 | 1,800 | 10,769 | 1,461 | 253 | 6,024 | 42 | 1,158 | 8,938 | 38,995 | 10,803 | 132,139 | 2,453 | 41,840 | 226,230 |
| IN | 828 | 95 | 2,494 | 22 | 232 | 3,671 | 734 | 247 | 2,286 | 22 | 165 | 3,454 | 27,043 | 3,220 | 37,854 | 2,162 | 6,815 | 77,094 |
| KS | 281 | 27 | 809 | 3 | 59 | 1,179 | 281 | 36 | 730 | 6 | 50 | 1,103 | 8,489 | 984 | 10,351 | 467 | 2,096 | 22,387 |
| KY | 356 | 58 | 1,172 | 13 | 132 | 1,731 | 321 | 32 | 1,048 | 17 | 46 | 1,464 | 12,266 | 1,524 | 15,824 | 586 | 2,778 | 32,978 |
| LA | 592 | 686 | 2,698 | 19 | 131 | 4,126 | 692 | 127 | 2,096 | 15 | 85 | 3,015 | 16,892 | 3,978 | 23,975 | 1,152 | 2,257 | 48,254 |
| MA | 663 | 105 | 3,133 | 31 | 295 | 4,227 | 685 | 117 | 2,495 | 24 | 146 | 3,467 | 19,525 | 5,087 | 57,387 | 1,146 | 10,640 | 93,786 |
| MD | 877 | 145 | 4,708 | 26 | 983 | 6,739 | 841 | 107 | 3,981 | 26 | 611 | 5,566 | 23,601 | 5,327 | 74,282 | 1,341 | 17,588 | 122,140 |
| ME | 156 | 12 | 564 | 5 | 97 | 834 | 143 | 22 | 469 | 7 | 64 | 705 | 4,701 | 688 | 9,347 | 278 | 2,422 | 17,437 |
| MI | 1,211 | 146 | 3,878 | 38 | 417 | 5,690 | 1,254 | 131 | 3,340 | 19 | 219 | 4,963 | 38,203 | 7,919 | 78,414 | 6,287 | 30,207 | 161,030 |
| MN | 546 | 56 | 1,978 | 6 | 138 | 2,724 | 537 | 66 | 1,731 | 5 | 69 | 2,408 | 16,636 | 3,487 | 40,042 | 997 | 11,526 | 72,689 |
| MO | 688 | 96 | 2,104 | 10 | 269 | 3,167 | 610 | 79 | 1,861 | 13 | 160 | 2,723 | 21,255 | 3,166 | 31,876 | 1,418 | 6,777 | 64,492 |
| MS | 301 | 57 | 969 | 3 | 77 | 1,407 | 307 | 42 | 890 | 11 | 54 | 1,304 | 8,740 | 1,280 | 12,696 | 577 | 1,537 | 24,830 |
| MT | 58 | 12 | 259 | 2 | 17 | 348 | 57 | 11 | 222 | 1 | 9 | 300 | 2,488 | 356 | 4,005 | 104 | 900 | 7,853 |
| NC | 1,039 | 250 | 4,134 | 25 | 324 | 5,772 | 1,062 | 2,351 | 3,543 | 24 | 120 | 7,100 | 33,211 | 8,464 | 62,554 | 1,718 | 8,817 | 114,764 |
| ND | 16 | 1 | 99 | - | 12 | 128 | 33 | 6 | 78 | - | 14 | 131 | 680 | 171 | 872 | 62 | 142 | 1,927 |
| NE | 121 | 13 | 443 | 4 | 34 | 615 | 151 | 14 | 387 | 5 | 23 | 580 | 4,088 | 508 | 6,055 | 322 | 979 | 11,952 |
| NH | 163 | 25 | 663 | 5 | 81 | 937 | 160 | 19 | 520 | 2 | 37 | 738 | 5,449 | 1,053 | 11,675 | 264 | 2,420 | 20,862 |
| NJ | 964 | 231 | 7,467 | 42 | 1,456 | 10,160 | 992 | 164 | 6,069 | 44 | 858 | 8,127 | 28,943 | 8,240 | 102,857 | 1,551 | 23,676 | 165,266 |
| NM | 215 | 23 | 868 | 3 | 126 | 1,235 | 191 | 17 | 845 | 3 | 62 | 1,118 | 5,825 | 922 | 11,611 | 273 | 3,162 | 21,793 |
| NV | 223 | 138 | 1,193 | 14 | 497 | 2,065 | 238 | 37 | 837 | 39 | 152 | 1,303 | 6,816 | 3,138 | 40,158 | 523 | 33,907 | 84,543 |
| NY | 1,270 | 302 | 8,832 | 80 | 1,022 | 11,506 | 1,266 | 267 | 6,477 | 78 | 632 | 8,720 | 37,867 | 10,136 | 119,270 | 2,024 | 14,993 | 184,291 |
| OH | 1,222 | 117 | 4,871 | 55 | 644 | 6,909 | 1,149 | 121 | 4,038 | 49 | 419 | 5,776 | 36,810 | 5,865 | 73,870 | 3,841 | 15,530 | 135,917 |
| OK | 289 | 33 | 1,080 | 4 | 107 | 1,513 | 325 | 19 | 961 | 6 | 61 | 1,372 | 9,703 | 1,068 | 11,517 | 587 | 1,786 | 24,661 |
| OR | 264 | 83 | 1,136 | 8 | 77 | 1,568 | 265 | 98 | 925 | 4 | 25 | 1,317 | 9,055 | 2,830 | 26,679 | 475 | 10,641 | 49,680 |
| PA | 1,459 | 174 | 6,646 | 41 | 674 | 8,994 | 1,500 | 166 | 5,526 | 37 | 453 | 7,682 | 40,734 | 6,365 | 78,238 | 2,088 | 10,939 | 138,364 |
| RI | 116 | 23 | 688 | 14 | 102 | 943 | 117 | 19 | 523 | 17 | 55 | 731 | 3,725 | 995 | 11,079 | 217 | 2,837 | 18,853 |
| SC | 556 | 235 | 2,425 | 8 | 209 | 3,433 | 556 | 526 | 2,099 | 11 | 108 | 3,300 | 17,045 | 3,945 | 34,959 | 1,094 | 7,519 | 64,562 |
| SD | 41 | 5 | 141 | - | 4 | 191 | 56 | 1 | 129 | - | 6 | 192 | 1,222 | 161 | 1,783 | 93 | 266 | 3,525 |
| TN | 595 | 82 | 2,007 | 9 | 110 | 2,803 | 597 | 71 | 1,658 | 20 | 56 | 2,402 | 19,279 | 2,988 | 28,495 | 1,080 | 4,098 | 55,940 |
| TX | 2,356 | 6,178 | 7,035 | 27 | 139 | 15,735 | 2,577 | 5,878 | 16,662 | 43 | 128 | 25,288 | 70,251 | 21,708 | 87,739 | 3,806 | 8,061 | 191,565 |
| UT | 281 | 38 | 894 | 2 | 67 | 1,282 | 266 | 54 | 769 | 5 | 27 | 1,121 | 9,259 | 1,844 | 20,586 | 392 | 7,976 | 40,057 |
| VA | 857 | 126 | 3,443 | 11 | 548 | 4,985 | 835 | 172 | 2,990 | 15 | 312 | 4,324 | 23,301 | 4,493 | 52,289 | 1,126 | 13,945 | 95,153 |
| VT | 69 | 5 | 264 | 2 | 37 | 377 | 78 | 15 | 267 | 4 | 21 | 385 | 2,281 | 301 | 3,599 | 127 | 463 | 6,771 |
| WA | 537 | 111 | 2,184 | 9 | 218 | 3,059 | 484 | 103 | 1,613 | 9 | 87 | 2,296 | 18,014 | 4,076 | 48,925 | 855 | 18,889 | 90,759 |
| WI | 501 | 89 | 2,125 | 9 | 241 | 2,965 | 463 | 75 | 1,671 | 8 | 160 | 2,377 | 14,761 | 2,629 | 30,878 | 879 | 6,730 | 55,877 |
| WV | 159 | 22 | 608 | 7 | 52 | 848 | 155 | 19 | 442 | 5 | 35 | 656 | 4,767 | 676 | 6,112 | 224 | 870 | 12,650 |
| WY | 37 | 9 | 196 | 1 | 26 | 269 | 38 | 4 | 140 | 1 | 20 | 203 | 1,352 | 199 | 1,772 | 60 | 362 | 3,745 |
| Other ³ | 87 | 4,329 | 601 | 478 | 70 | 5,565 | 1,150 | 7,462 | 12,624 | 497 | 79 | 21,812 | 4,385 | 13,397 | 22,373 | 1,096 | 528 | 41,779 |
| Total | 30,506 | 29,700 | 128,625 | 1,400 | 16,359 | 206,590 | 32,016 | 37,658 | 163,175 | 1,416 | 9,186 | 243,451 | 908,073 | 257,491 | 2,312,419 | 59,787 | 686,501 | 4,224,271 |

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

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

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



Fannie Mae Foreclosure Prevention Actions by State - December 31, 2018

| State | 2017 | | | | | | 2018 | | | | | | Conservatorship to Date ¹ | | | | | |
|--------------------|-----------------|-------------------|--------------------|--------------------|-----------------------------|----------------|-----------------|-------------------|--------------------|--------------------|-----------------------------|----------------|--------------------------------------|-------------------|--------------------|--------------------|-----------------------------|------------------|
| | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total |
| AK | 13 | 2 | 80 | - | 9 | 104 | 9 | 4 | 87 | 1 | 11 | 112 | 1,163 | 87 | 1,011 | 43 | 166 | 2,470 |
| AL | 453 | 50 | 1,367 | 5 | 85 | 1,960 | 433 | 60 | 1,179 | 5 | 61 | 1,738 | 15,960 | 1,608 | 17,904 | 1,023 | 2,230 | 38,725 |
| AR | 139 | 18 | 499 | 3 | 62 | 721 | 171 | 8 | 428 | 8 | 27 | 642 | 6,032 | 726 | 6,776 | 424 | 1,354 | 15,312 |
| AZ | 426 | 32 | 1,644 | 6 | 327 | 2,435 | 393 | 52 | 1,371 | 8 | 136 | 1,960 | 14,130 | 2,853 | 47,380 | 1,304 | 27,650 | 93,317 |
| CA | 1,643 | 409 | 6,347 | 25 | 628 | 9,052 | 1,462 | 792 | 4,894 | 34 | 238 | 7,420 | 52,551 | 10,246 | 183,684 | 2,909 | 62,727 | 312,117 |
| CO | 250 | 16 | 825 | 2 | 21 | 1,114 | 209 | 23 | 667 | - | 12 | 911 | 11,455 | 1,466 | 18,123 | 665 | 4,881 | 36,590 |
| CT | 301 | 21 | 1,676 | 7 | 358 | 2,363 | 310 | 20 | 1,317 | 14 | 209 | 1,870 | 9,181 | 1,227 | 23,635 | 534 | 4,491 | 39,068 |
| DC | 40 | 8 | 227 | - | 12 | 287 | 50 | 13 | 176 | 4 | 16 | 259 | 1,646 | 204 | 3,535 | 103 | 444 | 5,932 |
| DE | 86 | 11 | 468 | - | 104 | 669 | 75 | 8 | 399 | 2 | 59 | 543 | 2,870 | 349 | 6,653 | 178 | 1,502 | 11,552 |
| FL | 1,800 | 6,113 | 6,143 | 144 | 1,165 | 15,365 | 2,123 | 9,692 | 25,599 | 91 | 625 | 38,130 | 46,619 | 24,131 | 192,678 | 4,110 | 93,226 | 360,764 |
| GA | 779 | 210 | 3,239 | 10 | 314 | 4,552 | 843 | 363 | 2,936 | 26 | 131 | 4,299 | 27,209 | 4,624 | 63,489 | 2,176 | 10,637 | 108,135 |
| HI | 53 | 4 | 243 | 1 | 11 | 312 | 42 | 20 | 189 | 4 | 8 | 263 | 2,670 | 347 | 5,380 | 77 | 1,506 | 9,980 |
| IA | 234 | 14 | 672 | 7 | 50 | 977 | 226 | 12 | 535 | 2 | 27 | 802 | 7,101 | 670 | 8,975 | 581 | 1,576 | 18,903 |
| ID | 108 | 10 | 308 | - | 23 | 449 | 94 | 5 | 269 | 1 | 5 | 374 | 3,900 | 514 | 6,867 | 255 | 3,711 | 15,247 |
| IL | 943 | 129 | 4,465 | 26 | 1,154 | 6,717 | 910 | 121 | 3,511 | 23 | 703 | 5,268 | 28,958 | 4,182 | 84,053 | 1,936 | 26,478 | 145,607 |
| IN | 512 | 30 | 1,642 | 9 | 140 | 2,333 | 451 | 46 | 1,338 | 12 | 107 | 1,954 | 20,371 | 1,718 | 24,466 | 1,394 | 4,554 | 52,503 |
| KS | 159 | 5 | 512 | 1 | 46 | 723 | 153 | 4 | 423 | 5 | 35 | 620 | 6,319 | 551 | 6,667 | 411 | 1,437 | 15,385 |
| KY | 199 | 18 | 705 | 4 | 81 | 1,007 | 186 | 17 | 590 | 13 | 32 | 838 | 9,220 | 835 | 9,667 | 446 | 1,833 | 22,001 |
| LA | 432 | 424 | 1,858 | 4 | 90 | 2,808 | 497 | 61 | 1,395 | 11 | 57 | 2,021 | 13,612 | 2,712 | 17,270 | 1,057 | 1,581 | 36,232 |
| MA | 431 | 35 | 2,092 | 25 | 202 | 2,785 | 462 | 42 | 1,508 | 22 | 96 | 2,130 | 15,183 | 2,504 | 38,178 | 1,078 | 6,868 | 63,811 |
| MD | 582 | 43 | 3,105 | 15 | 632 | 4,377 | 579 | 28 | 2,418 | 21 | 412 | 3,458 | 17,785 | 2,184 | 48,801 | 1,214 | 11,162 | 81,146 |
| ME | 102 | 2 | 357 | 1 | 65 | 527 | 83 | 6 | 291 | 6 | 45 | 431 | 3,667 | 341 | 6,325 | 252 | 1,672 | 12,257 |
| MI | 761 | 55 | 2,493 | 10 | 281 | 3,600 | 820 | 55 | 2,083 | 12 | 144 | 3,114 | 30,032 | 3,833 | 50,238 | 2,857 | 19,468 | 106,428 |
| MN | 322 | 16 | 1,189 | 2 | 84 | 1,613 | 315 | 36 | 994 | 2 | 34 | 1,381 | 12,158 | 1,476 | 23,731 | 948 | 6,788 | 45,101 |
| MO | 429 | 29 | 1,317 | 2 | 171 | 1,948 | 359 | 30 | 1,085 | 11 | 99 | 1,584 | 16,273 | 1,731 | 20,727 | 1,172 | 4,372 | 44,275 |
| MS | 245 | 22 | 688 | 1 | 60 | 1,016 | 243 | 28 | 640 | 8 | 42 | 961 | 7,424 | 893 | 9,663 | 513 | 1,207 | 19,700 |
| MT | 33 | 6 | 173 | 1 | 7 | 220 | 35 | 6 | 133 | 1 | 6 | 181 | 1,956 | 206 | 2,705 | 102 | 618 | 5,587 |
| NC | 664 | 97 | 2,580 | 14 | 222 | 3,577 | 688 | 1,154 | 2,125 | 20 | 79 | 4,066 | 25,204 | 4,228 | 40,884 | 1,553 | 5,771 | 77,640 |
| ND | 10 | - | 67 | - | 11 | 88 | 15 | 4 | 50 | - | 8 | 77 | 517 | 98 | 569 | 51 | 92 | 1,327 |
| NE | 93 | 6 | 331 | 3 | 22 | 455 | 93 | 7 | 267 | 2 | 18 | 387 | 3,286 | 299 | 4,382 | 302 | 689 | 8,958 |
| NH | 93 | 5 | 429 | 1 | 52 | 580 | 102 | 7 | 312 | 1 | 23 | 445 | 4,144 | 470 | 7,517 | 247 | 1,549 | 13,927 |
| NJ | 660 | 86 | 5,135 | 25 | 1,018 | 6,924 | 662 | 83 | 3,850 | 32 | 606 | 5,233 | 22,604 | 3,716 | 70,707 | 1,340 | 15,777 | 114,144 |
| NM | 137 | 10 | 560 | 1 | 81 | 789 | 136 | 9 | 505 | 2 | 36 | 688 | 4,524 | 500 | 7,772 | 248 | 2,103 | 15,147 |
| NV | 170 | 11 | 763 | 10 | 317 | 1,271 | 163 | 15 | 541 | 31 | 104 | 854 | 5,398 | 1,247 | 25,484 | 482 | 20,561 | 53,172 |
| NY | 866 | 56 | 5,891 | 49 | 719 | 7,581 | 875 | 58 | 3,981 | 62 | 425 | 5,401 | 29,618 | 3,910 | 81,894 | 1,641 | 9,670 | 126,733 |
| OH | 733 | 38 | 3,166 | 20 | 430 | 4,387 | 769 | 49 | 2,423 | 30 | 281 | 3,552 | 28,058 | 3,160 | 48,191 | 2,211 | 10,673 | 92,293 |
| OK | 200 | 10 | 684 | 1 | 76 | 971 | 218 | 8 | 590 | 4 | 39 | 859 | 7,741 | 636 | 7,879 | 520 | 1,265 | 18,041 |
| OR | 170 | 41 | 733 | 3 | 48 | 995 | 185 | 52 | 543 | 1 | 15 | 796 | 6,992 | 1,318 | 17,292 | 431 | 6,500 | 32,533 |
| PA | 990 | 57 | 4,404 | 22 | 466 | 5,939 | 1,002 | 73 | 3,524 | 24 | 301 | 4,924 | 31,308 | 3,292 | 53,339 | 1,765 | 7,339 | 97,043 |
| RI | 67 | 11 | 433 | 10 | 71 | 592 | 79 | 7 | 307 | 15 | 42 | 450 | 2,742 | 484 | 7,263 | 195 | 1,841 | 12,525 |
| SC | 355 | 101 | 1,532 | 2 | 131 | 2,121 | 357 | 303 | 1,263 | 5 | 74 | 2,002 | 12,766 | 1,885 | 23,482 | 995 | 5,086 | 44,214 |
| SD | 26 | 3 | 103 | - | 1 | 133 | 38 | - | 81 | - | 5 | 124 | 926 | 89 | 1,216 | 85 | 211 | 2,527 |
| TN | 426 | 36 | 1,279 | 2 | 78 | 1,821 | 426 | 36 | 1,041 | 13 | 39 | 1,555 | 15,307 | 1,709 | 19,291 | 910 | 2,856 | 40,073 |
| TX | 1,697 | 3,834 | 4,442 | 9 | 90 | 10,072 | 1,798 | 3,458 | 11,057 | 37 | 80 | 16,430 | 56,104 | 13,839 | 60,176 | 3,578 | 5,538 | 139,235 |
| UT | 167 | 9 | 542 | 1 | 42 | 761 | 162 | 21 | 460 | 3 | 18 | 664 | 7,166 | 772 | 12,809 | 367 | 4,711 | 25,825 |
| VA | 567 | 41 | 2,215 | 6 | 366 | 3,195 | 553 | 95 | 1,839 | 13 | 194 | 2,694 | 17,426 | 2,049 | 34,206 | 1,054 | 8,928 | 63,663 |
| VT | 31 | - | 169 | 1 | 23 | 224 | 34 | 6 | 157 | 3 | 13 | 213 | 1,713 | 129 | 2,375 | 105 | 300 | 4,622 |
| WA | 365 | 28 | 1,437 | 4 | 126 | 1,960 | 308 | 26 | 996 | 5 | 52 | 1,387 | 13,874 | 1,711 | 32,156 | 774 | 11,904 | 60,419 |
| WI | 338 | 51 | 1,380 | 5 | 158 | 1,932 | 316 | 41 | 984 | 6 | 104 | 1,451 | 11,577 | 1,448 | 19,851 | 793 | 4,394 | 38,063 |
| WV | 87 | 5 | 348 | 1 | 33 | 474 | 96 | 6 | 249 | 5 | 21 | 377 | 3,639 | 337 | 3,688 | 194 | 547 | 8,405 |
| WY | 26 | 4 | 144 | 1 | 18 | 193 | 25 | 2 | 92 | 1 | 17 | 137 | 1,125 | 145 | 1,253 | 58 | 262 | 2,843 |
| Other ³ | 41 | 2,701 | 360 | 473 | 56 | 3,631 | 954 | 4,441 | 9,306 | 496 | 71 | 15,268 | 3,328 | 7,710 | 15,622 | 1,078 | 440 | 28,178 |
| Total | 20,454 | 14,973 | 83,461 | 975 | 10,837 | 130,700 | 21,587 | 21,513 | 102,998 | 1,158 | 6,042 | 153,298 | 702,532 | 127,399 | 1,527,879 | 48,739 | 433,146 | 2,839,695 |

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

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

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



Freddie Mac Foreclosure Prevention Actions by State - December 31, 2018

| State | 2017 | | | | | | 2018 | | | | | | Conservatorship to Date ¹ | | | | | |
|--------------------|-----------------|-------------------|--------------------|--------------------|-----------------------------|---------------|-----------------|-------------------|--------------------|--------------------|-----------------------------|---------------|--------------------------------------|-------------------|--------------------|--------------------|-----------------------------|------------------|
| | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total |
| AK | 9 | 10 | 54 | 1 | 1 | 75 | 10 | 7 | 61 | 1 | 8 | 87 | 208 | 93 | 559 | 4 | 72 | 936 |
| AL | 162 | 33 | 699 | 9 | 40 | 943 | 177 | 51 | 574 | 6 | 18 | 826 | 3,770 | 933 | 7,447 | 126 | 789 | 13,065 |
| AR | 88 | 14 | 266 | 4 | 24 | 396 | 91 | 13 | 277 | 2 | 14 | 397 | 1,463 | 332 | 3,064 | 36 | 628 | 5,523 |
| AZ | 198 | 77 | 863 | 5 | 199 | 1,342 | 219 | 56 | 856 | 3 | 84 | 1,218 | 4,458 | 3,389 | 26,412 | 72 | 19,020 | 53,351 |
| CA | 728 | 1,076 | 3,326 | 16 | 358 | 5,504 | 631 | 1,305 | 3,013 | 15 | 152 | 5,116 | 15,133 | 16,881 | 102,075 | 179 | 44,632 | 178,900 |
| CO | 115 | 40 | 474 | 1 | 12 | 642 | 119 | 31 | 405 | 2 | 3 | 560 | 2,778 | 1,316 | 9,704 | 31 | 2,853 | 16,682 |
| CT | 140 | 49 | 771 | 4 | 132 | 1,096 | 144 | 42 | 818 | 2 | 105 | 1,111 | 2,473 | 1,399 | 10,321 | 42 | 2,158 | 16,393 |
| DC | 20 | 7 | 122 | - | 7 | 156 | 11 | 9 | 108 | - | 3 | 131 | 408 | 213 | 1,614 | 11 | 266 | 2,512 |
| DE | 44 | 9 | 269 | 2 | 54 | 378 | 48 | 4 | 233 | - | 22 | 307 | 913 | 281 | 3,209 | 24 | 666 | 5,092 |
| FL | 512 | 6,577 | 3,355 | 46 | 622 | 11,112 | 847 | 5,646 | 15,453 | 39 | 301 | 22,286 | 12,614 | 22,718 | 93,060 | 668 | 52,131 | 181,190 |
| GA | 442 | 355 | 2,148 | 10 | 166 | 3,121 | 424 | 314 | 1,818 | 6 | 91 | 2,653 | 10,102 | 5,230 | 34,167 | 363 | 6,596 | 56,459 |
| HI | 28 | 18 | 115 | - | 11 | 172 | 26 | 114 | 95 | 5 | 7 | 247 | 513 | 536 | 2,480 | 7 | 921 | 4,457 |
| IA | 101 | 32 | 321 | 2 | 27 | 483 | 114 | 19 | 284 | - | 23 | 440 | 1,878 | 497 | 4,300 | 85 | 684 | 7,444 |
| ID | 92 | 26 | 209 | 1 | 13 | 341 | 88 | 27 | 168 | 1 | 4 | 288 | 1,220 | 627 | 3,775 | 12 | 2,065 | 7,699 |
| IL | 565 | 193 | 2,621 | 27 | 646 | 4,052 | 551 | 132 | 2,513 | 19 | 455 | 3,670 | 10,037 | 6,621 | 48,086 | 517 | 15,362 | 80,623 |
| IN | 316 | 65 | 852 | 13 | 92 | 1,338 | 283 | 201 | 948 | 10 | 58 | 1,500 | 6,672 | 1,502 | 13,388 | 768 | 2,261 | 24,591 |
| KS | 122 | 22 | 297 | 2 | 13 | 456 | 128 | 32 | 307 | 1 | 15 | 483 | 2,170 | 433 | 3,684 | 56 | 659 | 7,002 |
| KY | 157 | 40 | 467 | 9 | 51 | 724 | 135 | 15 | 458 | 4 | 14 | 626 | 3,046 | 689 | 6,157 | 140 | 945 | 10,977 |
| LA | 160 | 262 | 840 | 15 | 41 | 1,318 | 195 | 66 | 701 | 4 | 28 | 994 | 3,280 | 1,266 | 6,705 | 95 | 676 | 12,022 |
| MA | 232 | 70 | 1,041 | 6 | 93 | 1,442 | 223 | 75 | 987 | 2 | 50 | 1,337 | 4,342 | 2,583 | 19,209 | 68 | 3,772 | 29,975 |
| MD | 295 | 102 | 1,603 | 11 | 351 | 2,362 | 262 | 79 | 1,563 | 5 | 199 | 2,108 | 5,816 | 3,143 | 25,481 | 127 | 6,426 | 40,994 |
| ME | 54 | 10 | 207 | 4 | 32 | 307 | 60 | 16 | 178 | 1 | 19 | 274 | 1,034 | 347 | 3,022 | 26 | 750 | 5,180 |
| MI | 450 | 91 | 1,385 | 28 | 136 | 2,090 | 434 | 76 | 1,257 | 7 | 75 | 1,849 | 8,171 | 4,086 | 28,176 | 3,430 | 10,739 | 54,602 |
| MN | 224 | 40 | 789 | 4 | 54 | 1,111 | 222 | 30 | 737 | 3 | 35 | 1,027 | 4,478 | 2,011 | 16,311 | 49 | 4,738 | 27,588 |
| MO | 259 | 67 | 787 | 8 | 98 | 1,219 | 251 | 49 | 776 | 2 | 61 | 1,139 | 4,982 | 1,435 | 11,149 | 246 | 2,405 | 20,217 |
| MS | 56 | 35 | 281 | 2 | 17 | 391 | 64 | 14 | 250 | 3 | 12 | 343 | 1,316 | 387 | 3,033 | 64 | 330 | 5,130 |
| MT | 25 | 6 | 86 | 1 | 10 | 128 | 22 | 5 | 89 | - | 3 | 119 | 532 | 150 | 1,300 | 2 | 282 | 2,266 |
| NC | 375 | 153 | 1,554 | 11 | 102 | 2,195 | 374 | 1,197 | 1,418 | 4 | 41 | 3,034 | 8,007 | 4,236 | 21,670 | 165 | 3,046 | 37,124 |
| ND | 6 | 1 | 32 | - | 1 | 40 | 18 | 2 | 28 | - | 6 | 54 | 163 | 73 | 303 | 11 | 50 | 600 |
| NE | 28 | 7 | 112 | 1 | 12 | 160 | 58 | 7 | 120 | 3 | 5 | 193 | 802 | 209 | 1,673 | 20 | 290 | 2,994 |
| NH | 70 | 20 | 234 | 4 | 29 | 357 | 58 | 12 | 208 | 1 | 14 | 293 | 1,305 | 583 | 4,158 | 17 | 871 | 6,935 |
| NJ | 304 | 145 | 2,332 | 17 | 438 | 3,236 | 330 | 81 | 2,219 | 12 | 252 | 2,894 | 6,339 | 4,524 | 32,150 | 211 | 7,899 | 51,122 |
| NM | 78 | 13 | 308 | 2 | 45 | 446 | 55 | 8 | 340 | 1 | 26 | 430 | 1,301 | 422 | 3,839 | 25 | 1,059 | 6,646 |
| NV | 53 | 127 | 430 | 4 | 180 | 794 | 75 | 22 | 296 | 8 | 48 | 449 | 1,418 | 1,891 | 14,674 | 41 | 13,346 | 31,371 |
| NY | 404 | 246 | 2,941 | 31 | 303 | 3,925 | 391 | 209 | 2,496 | 16 | 207 | 3,319 | 8,249 | 6,226 | 37,376 | 383 | 5,323 | 57,558 |
| OH | 489 | 79 | 1,705 | 35 | 214 | 2,522 | 380 | 72 | 1,615 | 19 | 138 | 2,224 | 8,752 | 2,705 | 25,679 | 1,630 | 4,857 | 43,624 |
| OK | 89 | 23 | 396 | 3 | 31 | 542 | 107 | 11 | 371 | 2 | 22 | 513 | 1,962 | 432 | 3,638 | 67 | 521 | 6,620 |
| OR | 94 | 42 | 403 | 5 | 29 | 573 | 80 | 46 | 382 | 3 | 10 | 521 | 2,063 | 1,512 | 9,387 | 44 | 4,141 | 17,147 |
| PA | 469 | 117 | 2,242 | 19 | 208 | 3,055 | 498 | 93 | 2,002 | 13 | 152 | 2,758 | 9,426 | 3,073 | 24,899 | 323 | 3,600 | 41,321 |
| RI | 49 | 12 | 255 | 4 | 31 | 351 | 38 | 12 | 216 | 2 | 13 | 281 | 983 | 511 | 3,816 | 22 | 996 | 6,328 |
| SC | 201 | 134 | 893 | 6 | 78 | 1,312 | 199 | 223 | 836 | 6 | 34 | 1,298 | 4,279 | 2,060 | 11,477 | 99 | 2,433 | 20,348 |
| SD | 15 | 2 | 38 | - | 3 | 58 | 18 | 1 | 48 | - | 1 | 68 | 296 | 72 | 567 | 8 | 55 | 998 |
| TN | 169 | 46 | 728 | 7 | 32 | 982 | 171 | 35 | 617 | 7 | 17 | 847 | 3,972 | 1,279 | 9,204 | 170 | 1,242 | 15,867 |
| TX | 659 | 2,344 | 2,593 | 18 | 49 | 5,663 | 779 | 2,420 | 5,605 | 6 | 48 | 8,858 | 14,147 | 7,869 | 27,563 | 228 | 2,523 | 52,330 |
| UT | 114 | 29 | 352 | 1 | 25 | 521 | 104 | 33 | 309 | 2 | 9 | 457 | 2,093 | 1,072 | 7,777 | 25 | 3,265 | 14,232 |
| VA | 290 | 85 | 1,228 | 5 | 182 | 1,790 | 282 | 77 | 1,151 | 2 | 118 | 1,630 | 5,875 | 2,444 | 18,083 | 72 | 5,017 | 31,490 |
| VT | 38 | 5 | 95 | 1 | 14 | 153 | 44 | 9 | 110 | 1 | 8 | 172 | 568 | 172 | 1,224 | 22 | 163 | 2,149 |
| WA | 172 | 83 | 747 | 5 | 92 | 1,099 | 176 | 77 | 617 | 4 | 35 | 909 | 4,140 | 2,365 | 16,769 | 81 | 6,985 | 30,340 |
| WI | 163 | 38 | 745 | 4 | 83 | 1,033 | 147 | 34 | 687 | 2 | 56 | 926 | 3,184 | 1,181 | 11,027 | 86 | 2,336 | 17,814 |
| WV | 72 | 17 | 260 | 6 | 19 | 374 | 59 | 13 | 193 | - | 14 | 279 | 1,128 | 339 | 2,424 | 30 | 323 | 4,245 |
| WY | 11 | 5 | 52 | - | 8 | 76 | 13 | 2 | 48 | - | 3 | 66 | 227 | 54 | 519 | 2 | 100 | 902 |
| Other ³ | 46 | 1,628 | 241 | 5 | 14 | 1,934 | 196 | 3,021 | 3,318 | 1 | 8 | 6,544 | 1,057 | 5,687 | 6,751 | 18 | 88 | 13,601 |
| Total | 10,052 | 14,727 | 45,164 | 425 | 5,522 | 75,890 | 10,429 | 16,145 | 60,177 | 258 | 3,144 | 90,153 | 205,541 | 130,092 | 784,540 | 11,048 | 253,355 | 1,384,576 |

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

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

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



Glossary

Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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.

