



# Federal Housing Finance Agency

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## Foreclosure Prevention Report First Quarter 2014

### FHFA Federal Property Manager's Report

This report contains data on foreclosure prevention activity of Fannie Mae and Freddie Mac (the Enterprises) through March 2014.

## Table of Contents

<b>HIGHLIGHTS.....</b>	<b>3</b>
<b>LOAN MODIFICATION PROGRAMS - STATUS UPDATE.....</b>	<b>4</b>
<b>MORTGAGE PERFORMANCE.....</b>	<b>5</b>
<b>FORECLOSURE PREVENTION ACTIONS: All Actions Completed.....</b>	<b>6</b>
<b>60+ DAYS DELINQUENT LOANS AND FORECLOSURE PREVENTION ACTIONS.....</b>	<b>7</b>
Home Retention Actions.....	8
Enterprises' Loan Modifications.....	9
Fannie Mae's Loan Modifications.....	10
Freddie Mac's Loan Modifications.....	12
Home Forfeiture Actions.....	14
<b>FORECLOSURES.....</b>	<b>15</b>
<b>REO ACTIVITY &amp; INVENTORY.....</b>	<b>16</b>
<b>DELINQUENT LOANS BY STATE.....</b>	<b>17</b>
<b>DELINQUENCY STATUS MAP.....</b>	<b>18</b>
<b>CHANGE IN THE NUMBER OF DELINQUENT LOANS IN KEY STATES.....</b>	<b>19</b>

## Table of Contents (Cont.)

<b>PROFILES OF KEY STATES.....</b>	<b>20</b>
Florida.....	20
Nevada.....	21
New Jersey.....	22
Illinois.....	23
Maine.....	24
California.....	25
New York.....	26
Delaware.....	27
Connecticut.....	28
Rhode Island.....	29
<b>APPENDIX: DATA TABLES.....</b>	<b>30</b>
<b>APPENDIX: STATE LEVEL DATA</b>	
Single-Family Book Profile by State.....	41
Completed Foreclosure Prevention Actions by State.....	44
<b>GLOSSARY.....</b>	<b>47</b>

## First Quarter 2014 Highlights

**3.2 million**  
Troubled Homeowners Helped during Conservatorships

**42%**  
of Loan Modifications in 1Q14 Reduced Borrowers' Monthly Payments by over 30%

Serious Delinquent Loans  
**↓ 8%**  
in 1Q14

REO Inventory  
**↓ 3%**  
in 1Q14

### The Enterprises' Foreclosure Prevention Actions:

- Approximately 88,800 foreclosure prevention actions were completed during the first quarter, bringing the total to nearly 3.2 million since the start of conservatorships in September 2008. More than 2.6 million of these actions have helped troubled homeowners stay in their homes including 1.6 million permanent loan modifications.
- Forty-two percent of all permanent loan modifications in the first quarter helped to reduce homeowners' monthly payments by over 30 percent.
- Approximately 27 percent of borrowers who received permanent loan modifications during the quarter had portions of their mortgage balance forborne.
- As of March 31, 2014, about 13 percent of loans modified in the first quarter of 2013 had missed two or more payments, one year after modification.
- Approximately 14,900 short sales and deeds-in-lieu were completed during the quarter, bringing the total to more than 566,800 since the start of conservatorships.

### The Enterprises' Mortgage Performance:

- The number of the Enterprises' serious delinquent borrowers decreased 8 percent during the first quarter.
- The Enterprises' serious delinquency rate fell to 2.2 percent at the end of the quarter compared with 6.7 percent for Federal Housing Administration (FHA) loans, 3.6 percent for Veterans Affairs (VA) loans and 5.0 percent for all loans (Industry average).

### The Enterprises' Foreclosures:

- Third-party sales and foreclosure sales fell slightly to 47,300 while foreclosure starts dropped 25 percent to nearly 84,700 in the first quarter.
- REO inventory declined 3 percent during the quarter to nearly 146,000 as property dispositions outpaced property acquisitions.

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

### Foreclosure Prevention Activities

	4Q13	1Q14
HAMP Active Trials	13,551	10,764
HAMP Active Permanent - Cum.	431,503	431,677
<b>Completed Foreclosure Prevention Actions</b>		
Loan Modifications *	61,916	54,672
Repayment Plans	15,149	16,056
Forbearance Plans	2,312	2,894
Charge-offs-in-lieu	166	266
<b>Home Retention Actions</b>	<b>79,543</b>	<b>73,888</b>
Short Sales	15,440	10,713
Deeds-in-lieu	4,721	4,219
<b>Home Forfeiture Actions</b>	<b>20,161</b>	<b>14,932</b>
<b>TOTAL</b>	<b>99,704</b>	<b>88,820</b>

\* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

### Mortgage Performance (at period end)

	4Q13	1Q14
30-59 Days Delinquent	469,440	391,287
60-plus-days Delinquent	806,780	724,081
Serious Delinquent*	674,162	618,762
Foreclosure Starts	113,165	84,679
Third-party & Foreclosure Sales	47,670	47,343
REO Inventory	150,536	145,963
<b>(Percent of total loans serviced)</b>		
30-59 Days Delinquent	1.67%	1.40%
60-plus-days Delinquent	2.87%	2.59%
Serious Delinquent*	2.38%	2.19%

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

Source: FHFA (Fannie Mae and Freddie Mac)

# Loan Modifications - Status Update

## Recent Announcements

- On June 4, 2014, Fannie Mae updated its requirements to allow the mortgage servicers to approve forbearance to recently unemployed borrowers. The mortgage servicer no longer needs an approval from Fannie Mae.

[Servicing Guide Announcement](#)

- In May 2014, FHFA announced a new Neighborhood Stabilization Initiative (the "NSI"). The initiative was jointly developed by FHFA, Fannie Mae and Freddie Mac to stabilize neighborhoods that have been hardest hit by the housing crisis. An initial pilot of the program will occur in Detroit, Michigan. [Fact Sheet](#)

## HAMP Activity

- Nearly 1.1 million troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. Approximately 620,400 of these homeowners have been granted permanent modifications through HAMP.

- Nearly 10,800 homeowners were in a HAMP trial modification period at the end of the first quarter.

## Non-HAMP Modifications Activity

- Non-HAMP modifications accounted for the vast majority of all permanent loan modifications in the first quarter.

- Nearly 44,800 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the first quarter, bringing the total number of non-HAMP permanent modifications to more than 844,400 since October 2009.

**620K**  
HAMP Permanent  
Modifications since  
April 2009

**844K**  
Non-HAMP  
Permanent  
Modifications since  
October 2009

## HAMP Statistics

### Cumulative from April 2009 through

	4Q13	1Q14
Trial Modifications Ever Started	1,053,599	1,060,036
Less:		
Trials Disqualified	(79,014)	(79,163)
Trials Cancelled	(349,079)	(349,739)
Permanent Modifications	(611,955)	(620,370)
<b>Trials Remaining Active</b>	<b>13,551</b>	<b>10,764</b>
Permanent Modifications Started	611,955	620,370
Less:		
Modifications Defaulted	(162,575)	(169,020)
Modifications Paid off	(17,877)	(19,673)
<b>Active Permanent Modifications</b>	<b>431,503</b>	<b>431,677</b>

Source: FHFA (Fannie Mae and Freddie Mac)

## Non-HAMP Statistics

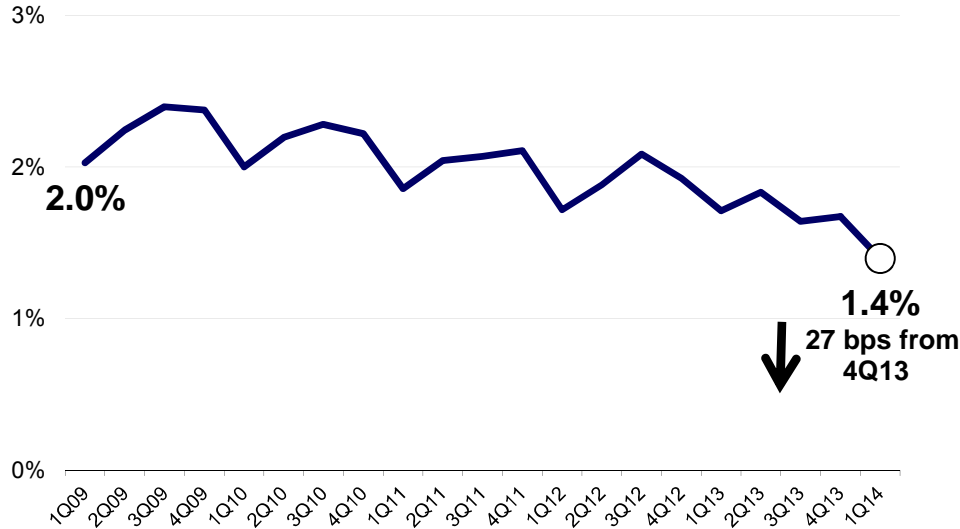
### Cumulative from October 2009 through

	4Q13	1Q14
Permanent Loan Modifications	799,637	844,404

Source: FHFA (Fannie Mae and Freddie Mac)

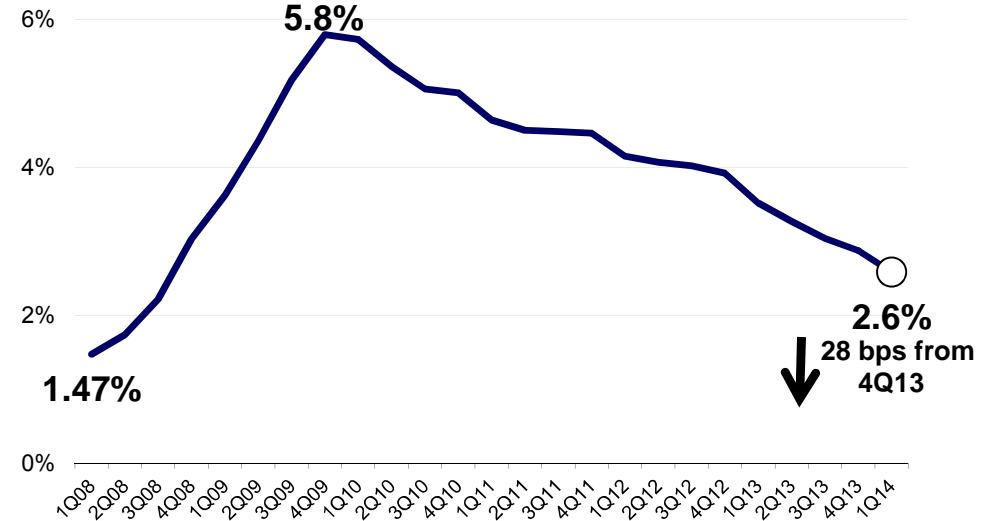
# Mortgage Performance

Enterprises' 30-59 Days Delinquency Rates



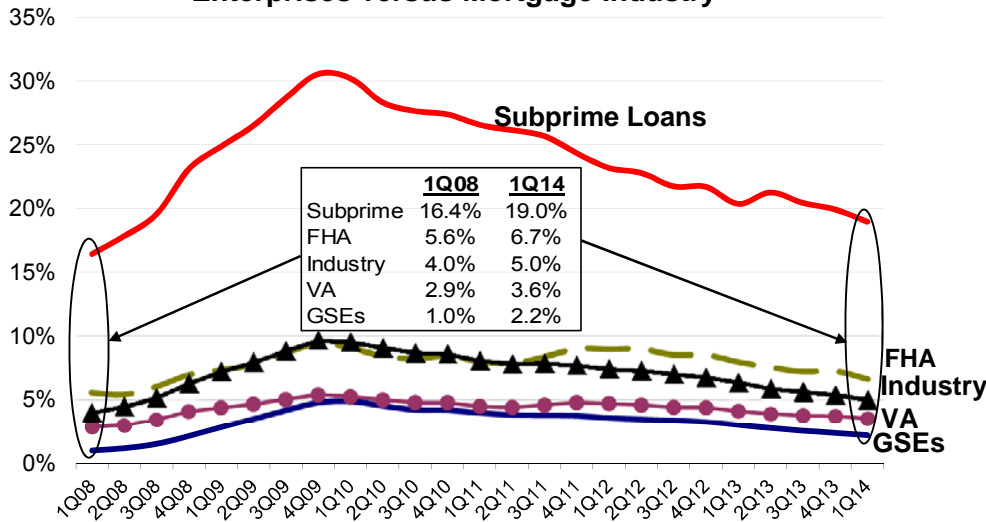
Source: FHFA (Fannie Mae and Freddie Mac)

Enterprises' 60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

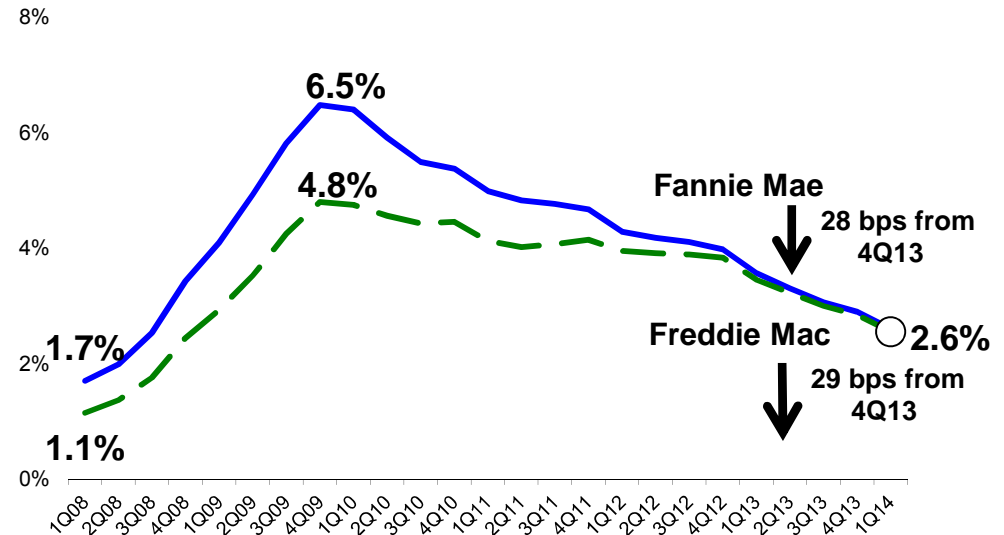
Serious Delinquency Rates<sup>2</sup>  
Enterprises versus Mortgage Industry



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

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

60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

## Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed approximately 88,800 foreclosure prevention actions in the first quarter of 2014, bringing the total to nearly 3.2 million since the start of conservatorships in September 2008. Over 1.6 million of these actions have been permanent loan modifications. About 1 million actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. More than 566,800 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

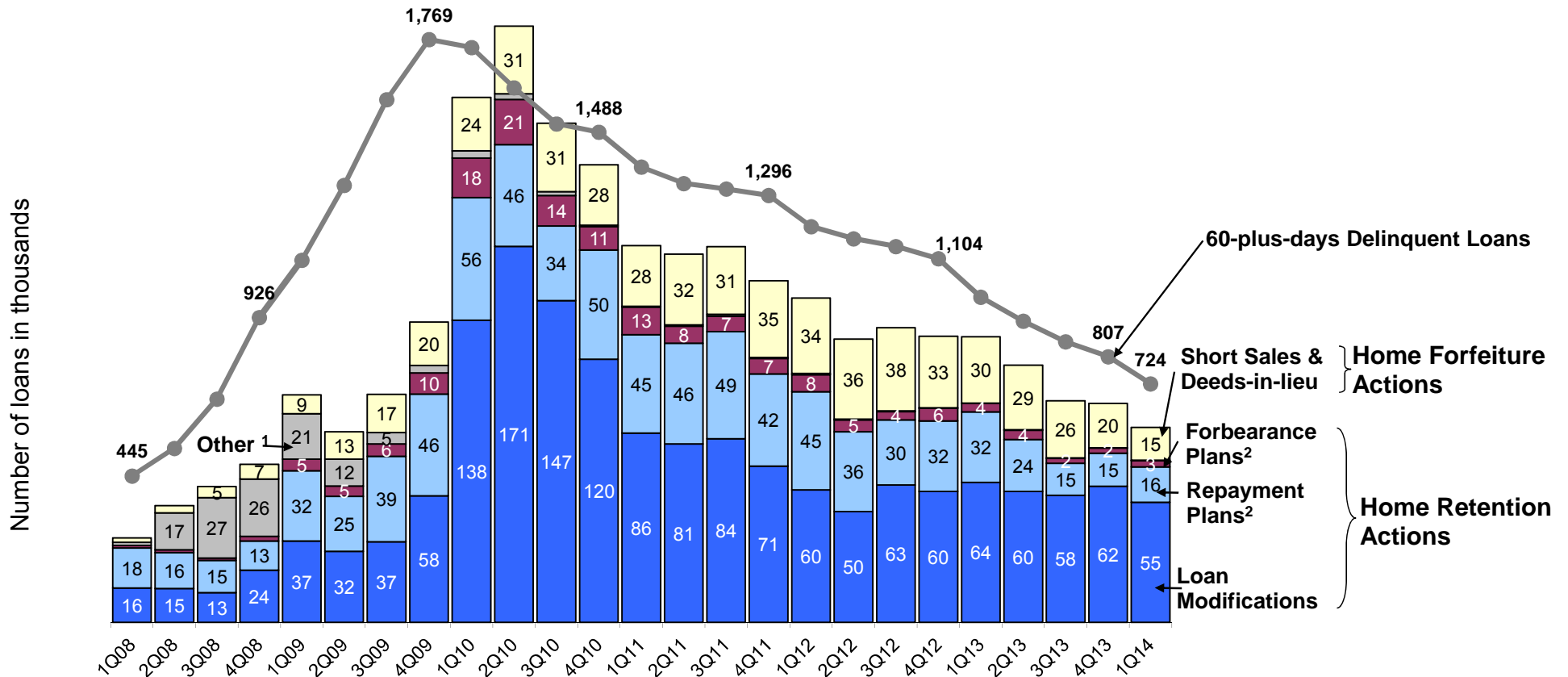
	Full Year 2011	Full Year 2012	Full Year 2013	YTD Mar-14	Conservatorship to Date <sup>1</sup>
<b>Home Retention Actions</b>					
Repayment Plans	181,558	142,615	85,386	16,056	767,238
Forbearance Plans	34,423	22,812	12,671	2,894	163,167
Charge-offs-in-lieu	2,263	1,335	647	266	10,149
HomeSaver Advance ( <i>Fannie</i> )	-	-	-	-	70,178
Loan Modifications	<u>322,108</u>	<u>232,993</u>	<u>243,195</u>	<u>54,672</u>	<u>1,615,414</u>
<b>Total</b>	<b>540,352</b>	<b>399,755</b>	<b>341,899</b>	<b>73,888</b>	<b>2,626,146</b>
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales	115,237	125,232	87,742	10,713	508,516
Deeds-in-lieu	<u>10,231</u>	<u>16,232</u>	<u>18,087</u>	<u>4,219</u>	<u>58,323</u>
<b>Total</b>	<b>125,468</b>	<b>141,464</b>	<b>105,829</b>	<b>14,932</b>	<b>566,839</b>
<b>Total Foreclosure Prevention Actions</b>	<b>665,820</b>	<b>541,219</b>	<b>447,728</b>	<b>88,820</b>	<b>3,192,985</b>

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

Source: FHFA (Fannie Mae and Freddie Mac)

# 60+ Days Delinquent Loans and Foreclosure Prevention Actions

Approximately 88,800 foreclosure prevention actions were completed in the first quarter as the number of the Enterprises' troubled borrowers continues to decline. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including nearly 54,700 permanent loan modifications.



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

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

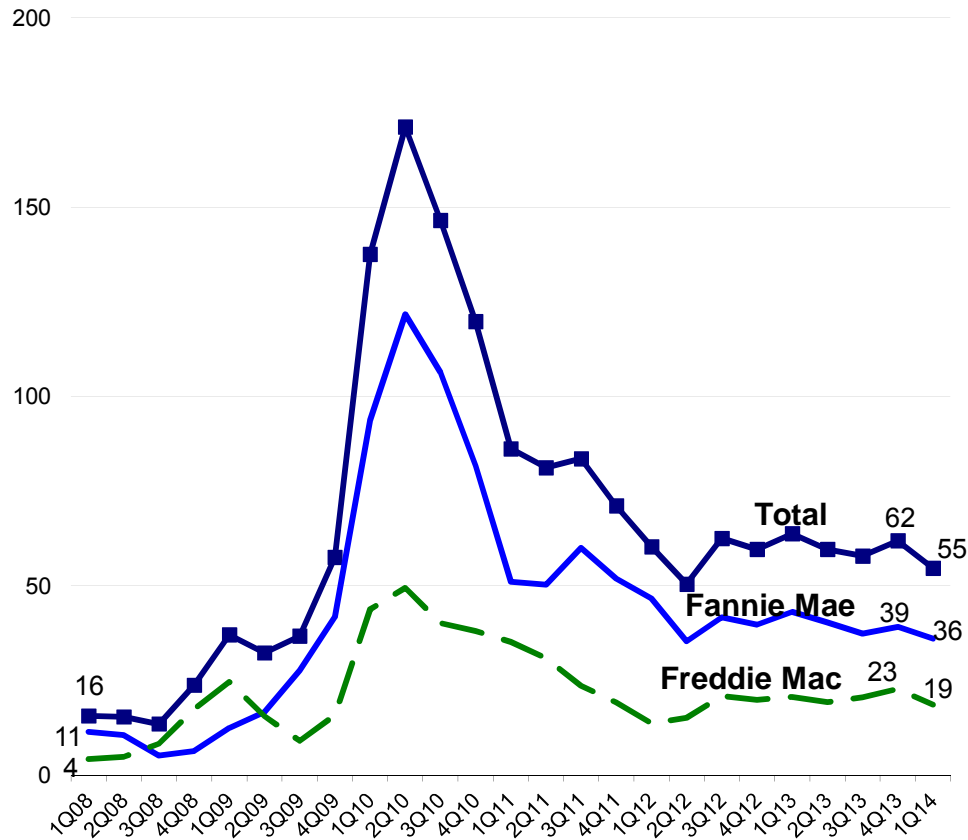
Source: FHFA (Fannie Mae and Freddie Mac)



## Foreclosure Prevention Activity: Home Retention Actions

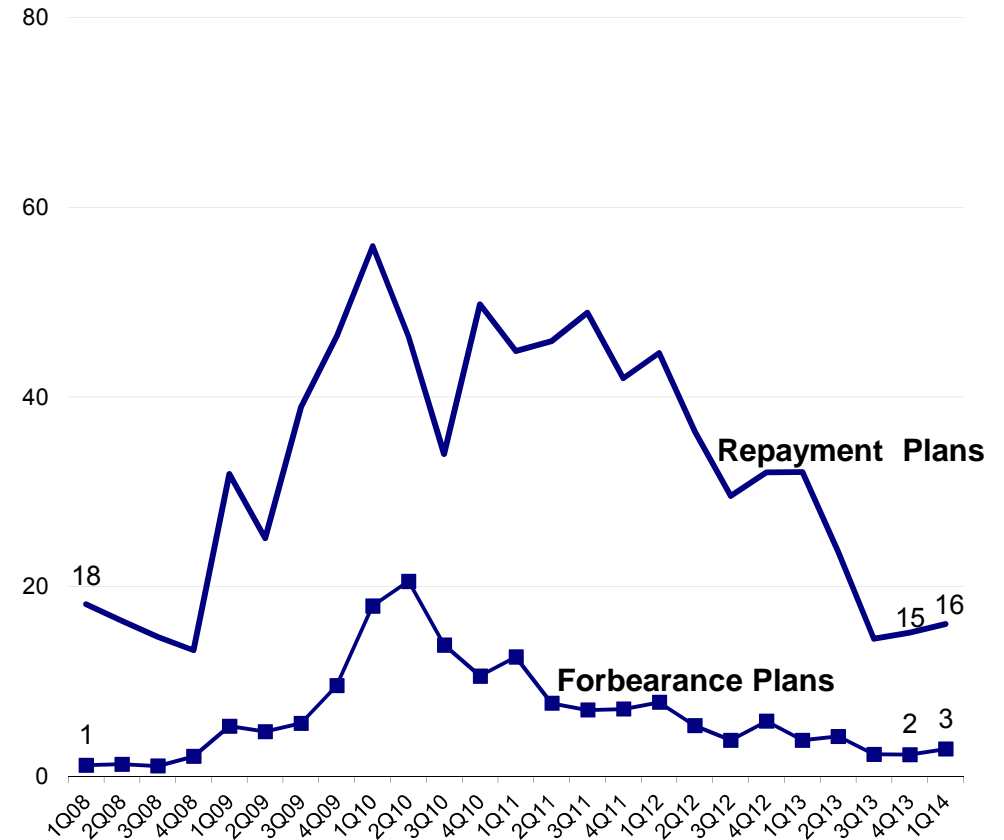
There were nearly 54,700 permanent loan modifications in the first quarter, bringing the total number of permanent modifications to more than 1.6 million since conservatorship. In addition, the Enterprises completed approximately 16,100 repayment plans and 2,900 forbearance plans to help delinquent borrowers during the quarter.

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



Source: FHFA (Fannie Mae and Freddie Mac)

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

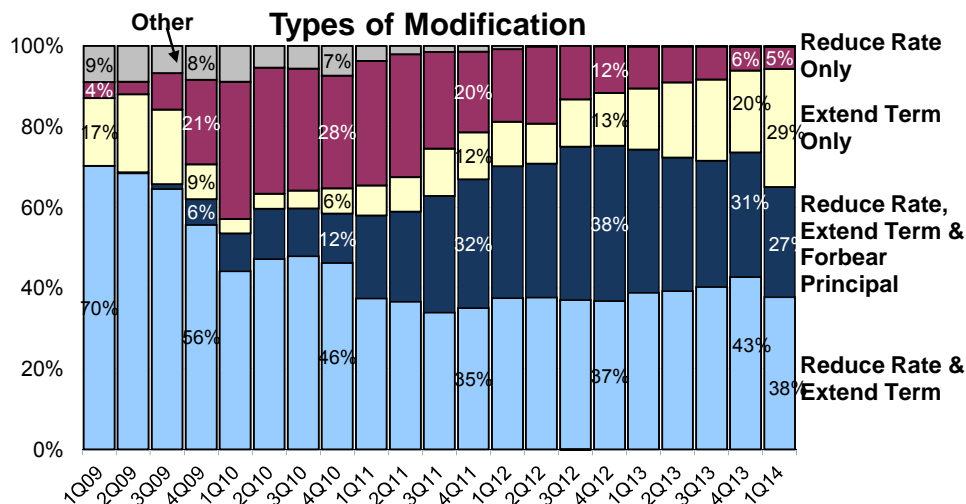


Source: FHFA (Fannie Mae and Freddie Mac)

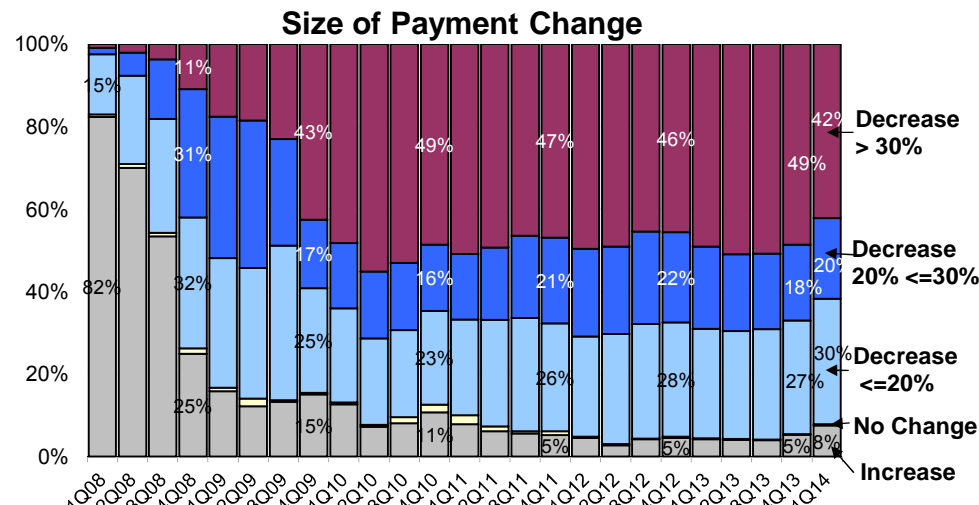
# Enterprises' Loan Modifications

Approximately 27 percent of borrowers who received permanent loan modifications in the first quarter had portions of their mortgage balance forbore. About 42 percent of the borrowers had their monthly payments reduced by 30 percent or more.

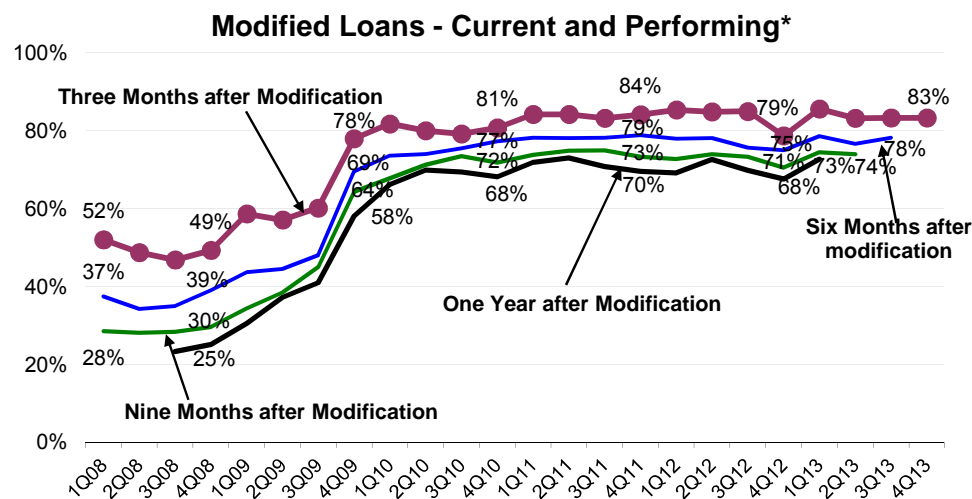
The performance of modified loans remains strong. As of March 31, 2014, about 13 percent of loans modified in the first quarter of 2013 had missed two or more payments, one year after modification.



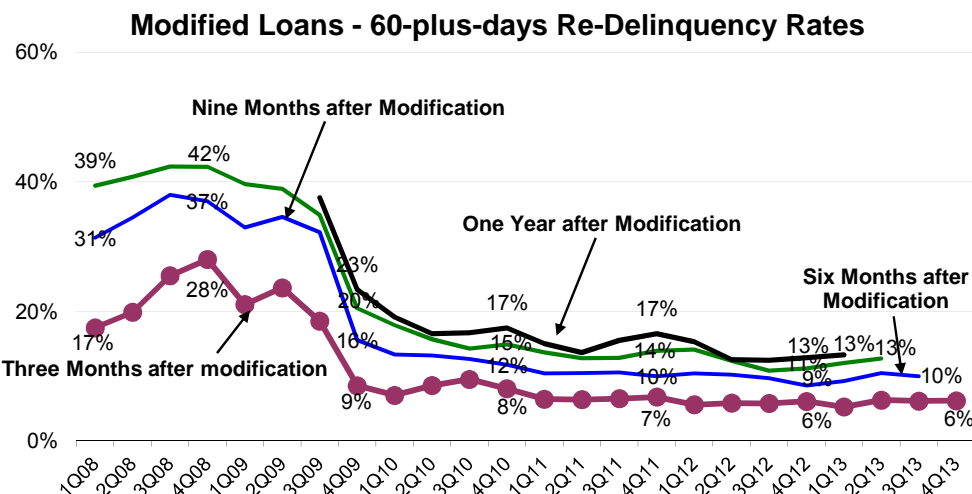
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



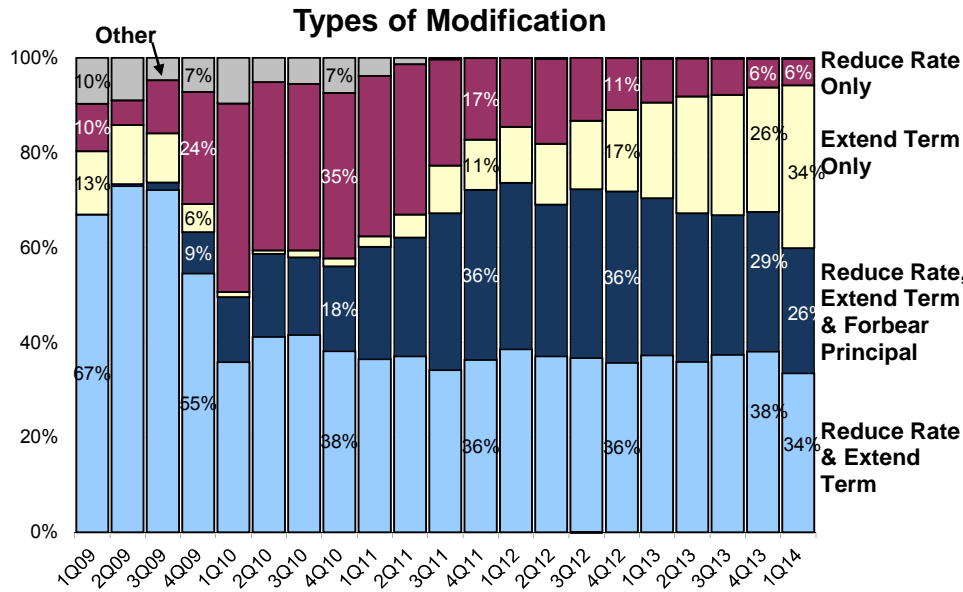
Source: FHFA (Fannie Mae and Freddie Mac)



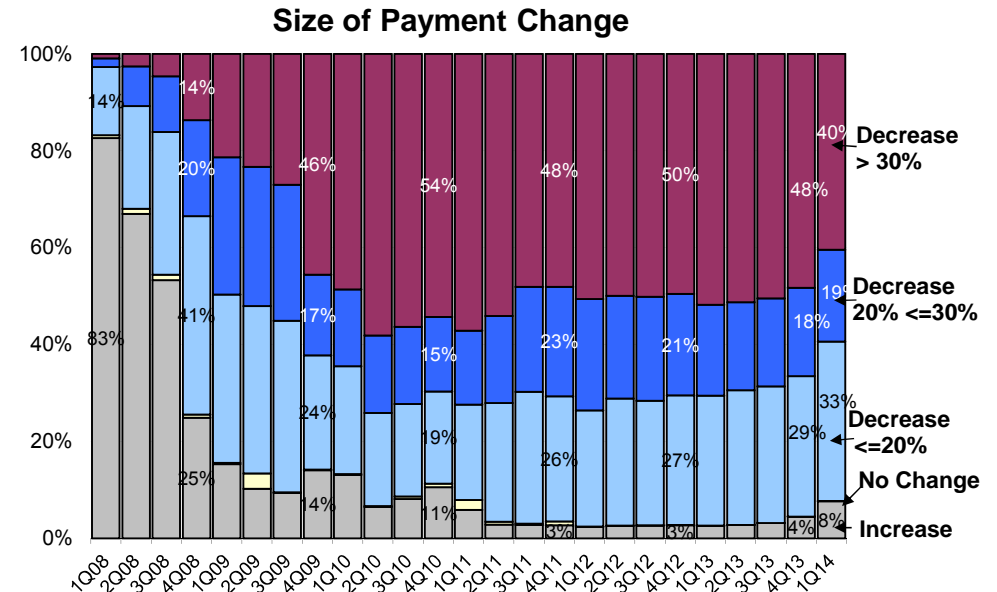
Source: FHFA (Fannie Mae and Freddie Mac)

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

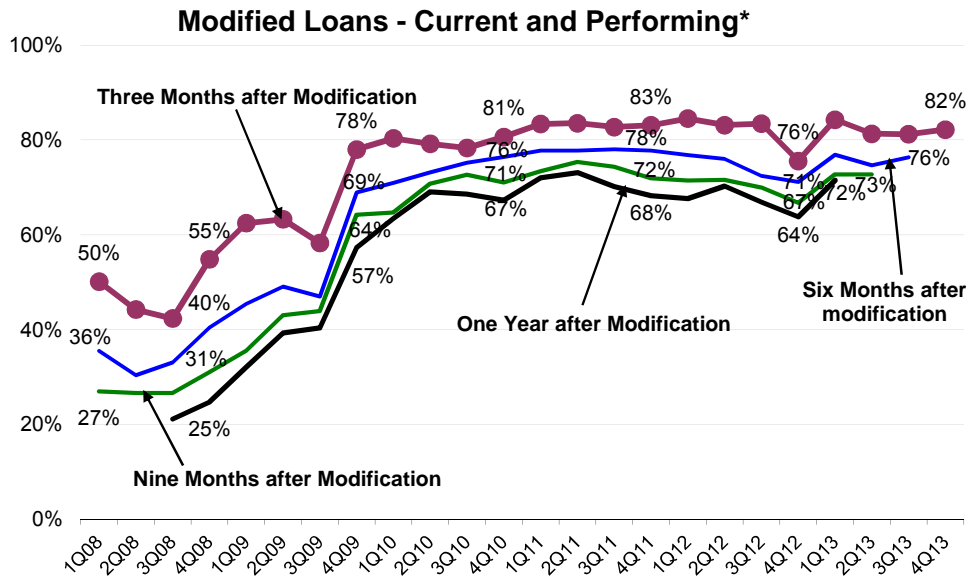
# Fannie Mae's Loan Modifications



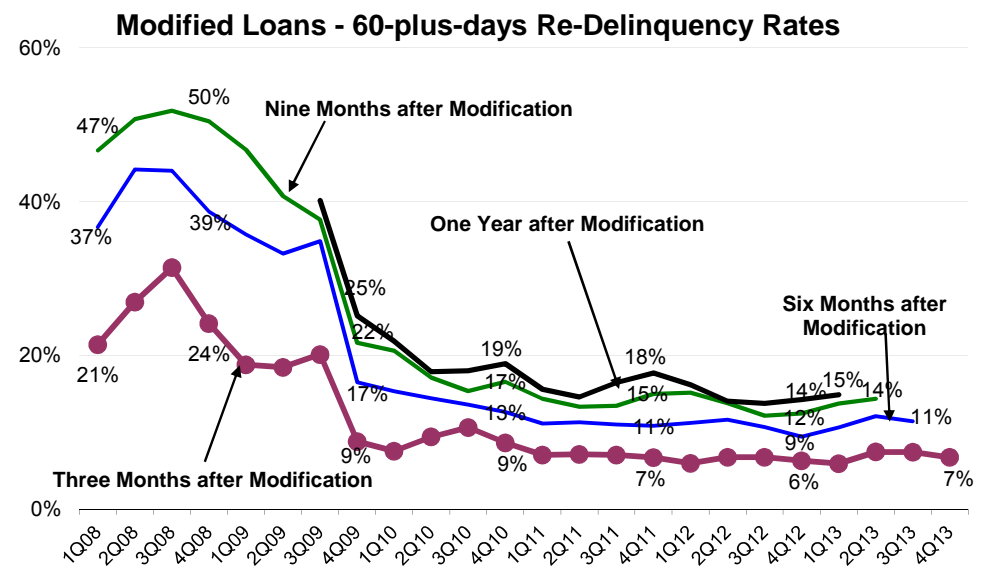
Source: FHFA (Fannie Mae and Freddie Mac)



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

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

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

	HAMP									Non-HAMP								
	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13
Current and Performing	87%	88%	88%	88%	82%	89%	88%	88%	88%	81%	83%	80%	81%	74%	83%	80%	80%	81%
60+ Days Delinquent	6%	5%	5%	5%	5%	4%	5%	4%	4%	8%	7%	8%	8%	7%	6%	8%	8%	7%

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

	HAMP								Non-HAMP							
	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13
Current and Performing	83%	83%	82%	80%	79%	85%	83%	84%	74%	74%	72%	69%	69%	75%	73%	75%
60+ Days Delinquent	8%	8%	8%	7%	7%	6%	7%	7%	13%	13%	14%	12%	10%	12%	13%	12%

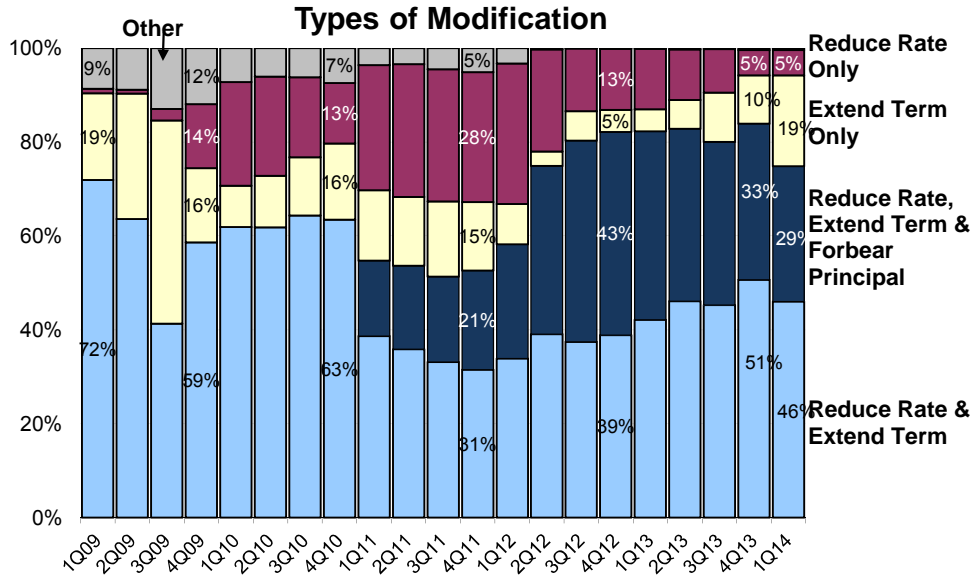
### Modified Loans - Performance Nine Months after Modification \*

	HAMP							Non-HAMP						
	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13
Current and Performing	79%	78%	79%	78%	76%	81%	82%	68%	68%	67%	67%	64%	70%	71%
60+ Days Delinquent	11%	11%	10%	8%	8%	8%	8%	18%	18%	16%	14%	14%	15%	16%

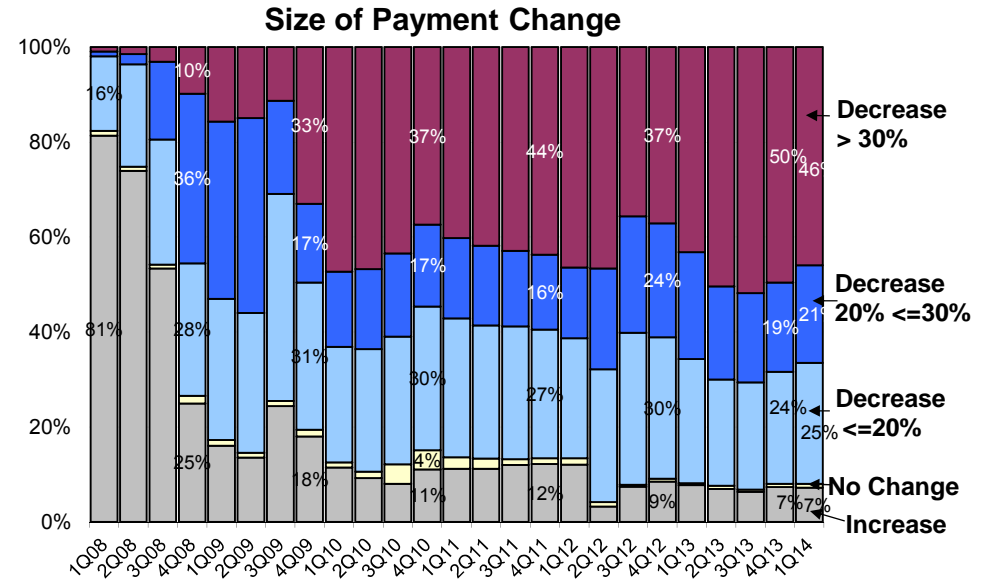
Source: FHFA (Fannie Mae and Freddie Mac)

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

# Freddie Mac's Loan Modifications

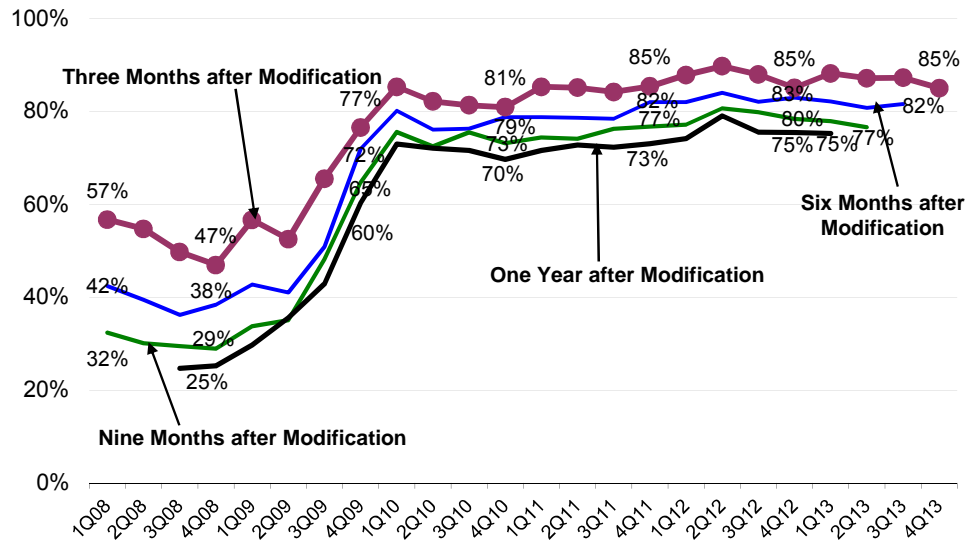


Source: FHFA (Fannie Mae and Freddie Mac)



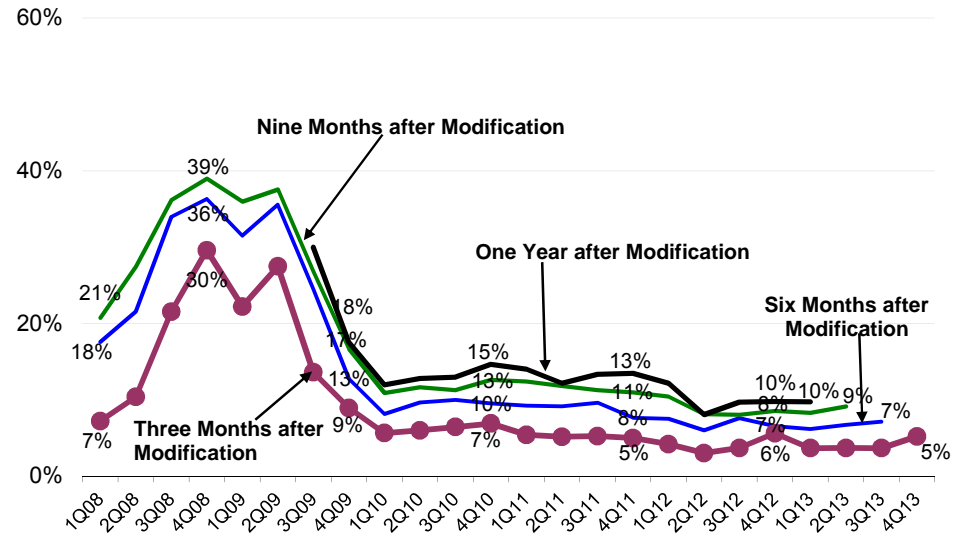
Source: FHFA (Fannie Mae and Freddie Mac)

## 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 HAMP and Non-HAMP Performance

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

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

	HAMP									Non-HAMP								
	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13
Current and Performing	89%	91%	91%	90%	88%	91%	90%	90%	90%	79%	79%	87%	86%	83%	86%	86%	86%	84%
60+ Days Delinquent	3%	2%	2%	3%	4%	2%	2%	2%	3%	9%	10%	5%	4%	6%	5%	5%	4%	6%

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

	HAMP								Non-HAMP							
	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13
Current and Performing	86%	87%	86%	85%	86%	86%	85%	86%	73%	69%	79%	79%	81%	80%	79%	80%
60+ Days Delinquent	5%	5%	5%	6%	5%	4%	4%	5%	13%	15%	9%	9%	8%	8%	8%	8%

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

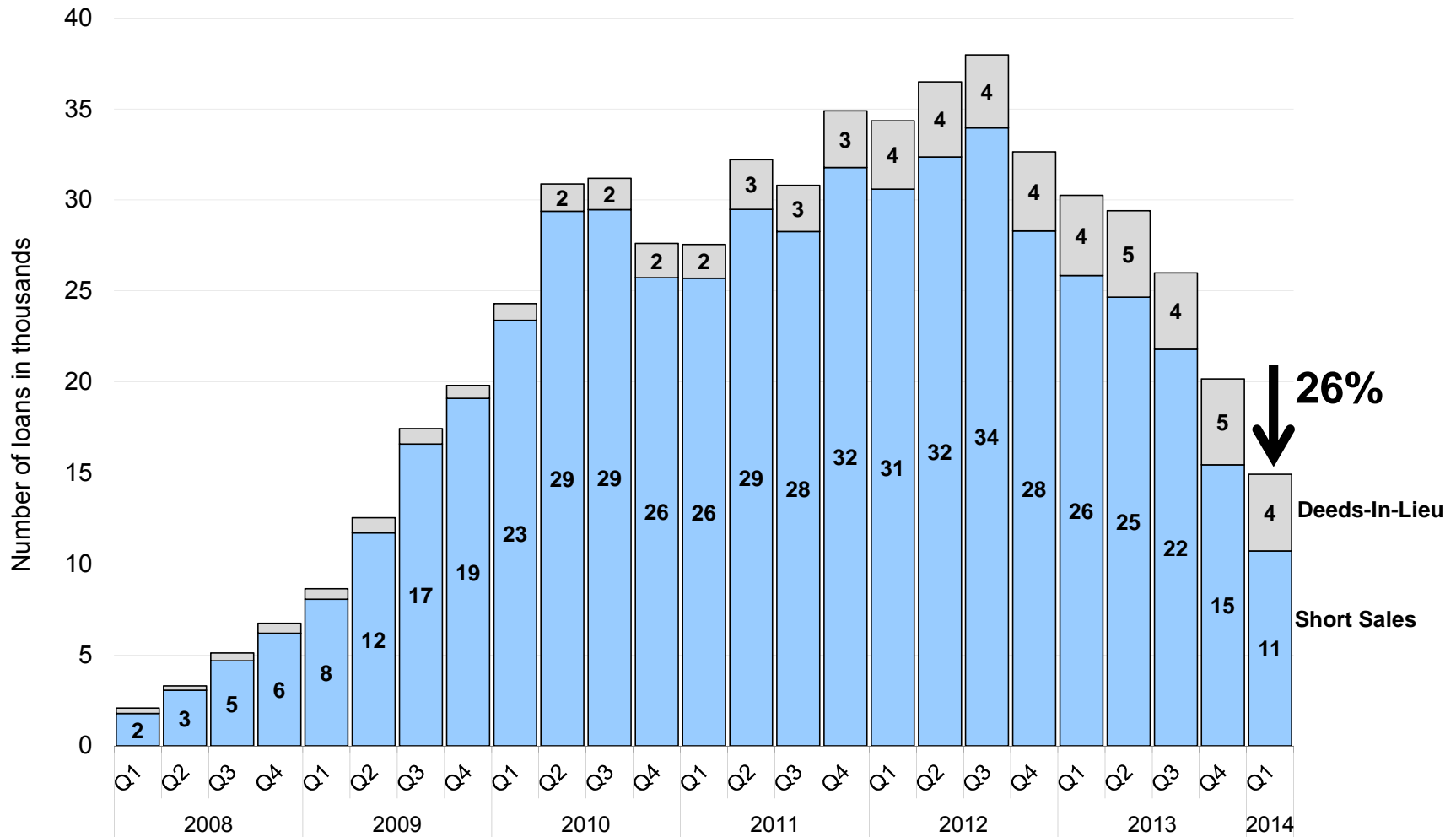
	HAMP							Non-HAMP						
	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13
Current and Performing	83%	83%	83%	83%	83%	82%	81%	65%	62%	75%	77%	76%	75%	74%
60+ Days Delinquent	8%	7%	7%	6%	6%	6%	6%	18%	20%	12%	10%	10%	10%	11%

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

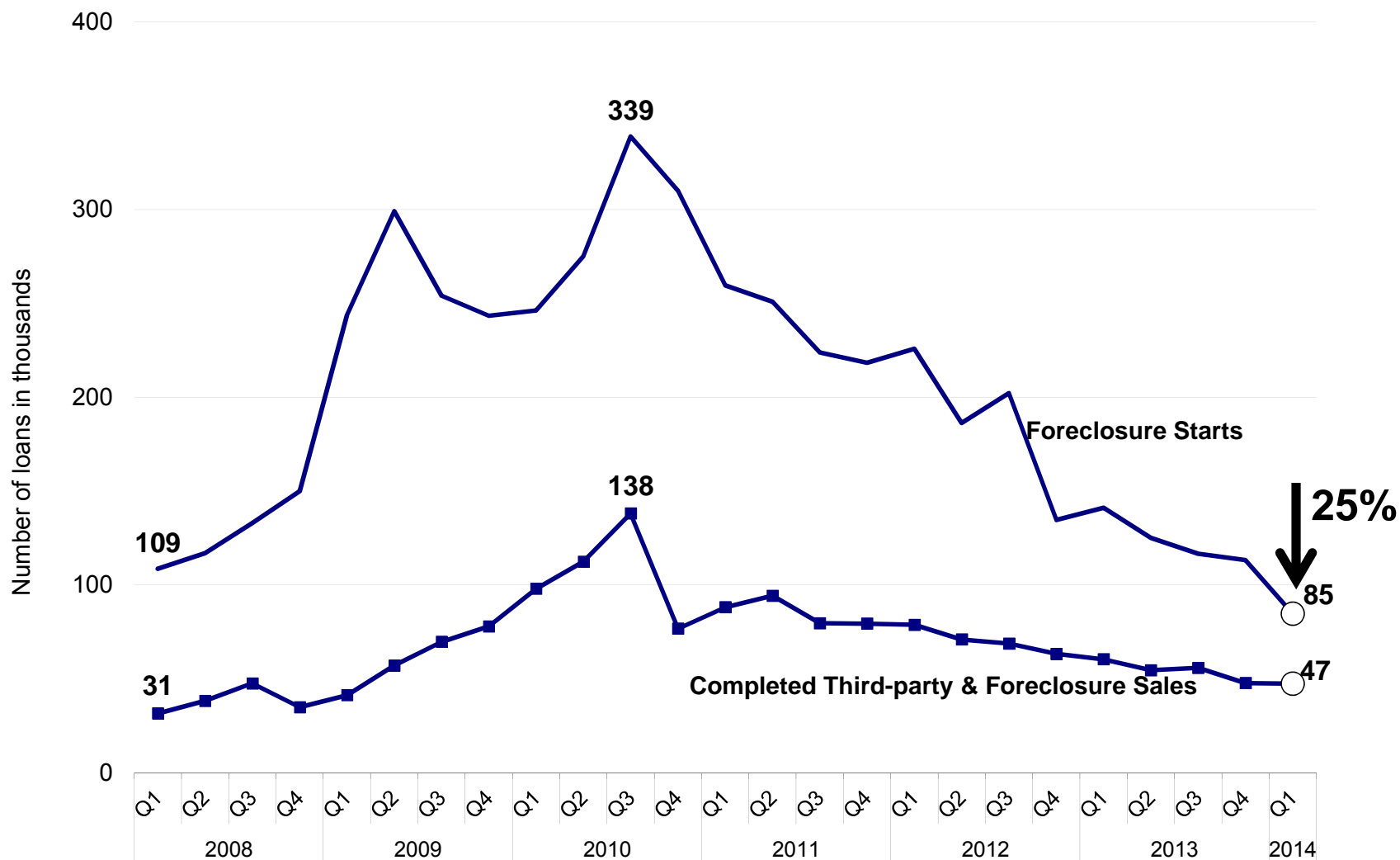
Approximately 14,900 short sales and deeds-in-lieu were completed in the first quarter, bringing the total to more than 566,800 since the start of conservatorships. Short sales and deeds-in-lieu fell 26 percent during the quarter compared with the fourth quarter of 2013. These foreclosure alternatives 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

The number of completed third-party sales and foreclosure sales dropped slightly while foreclosure starts decreased 25 percent in the first quarter.



Source: FHFA (Fannie Mae and Freddie Mac)

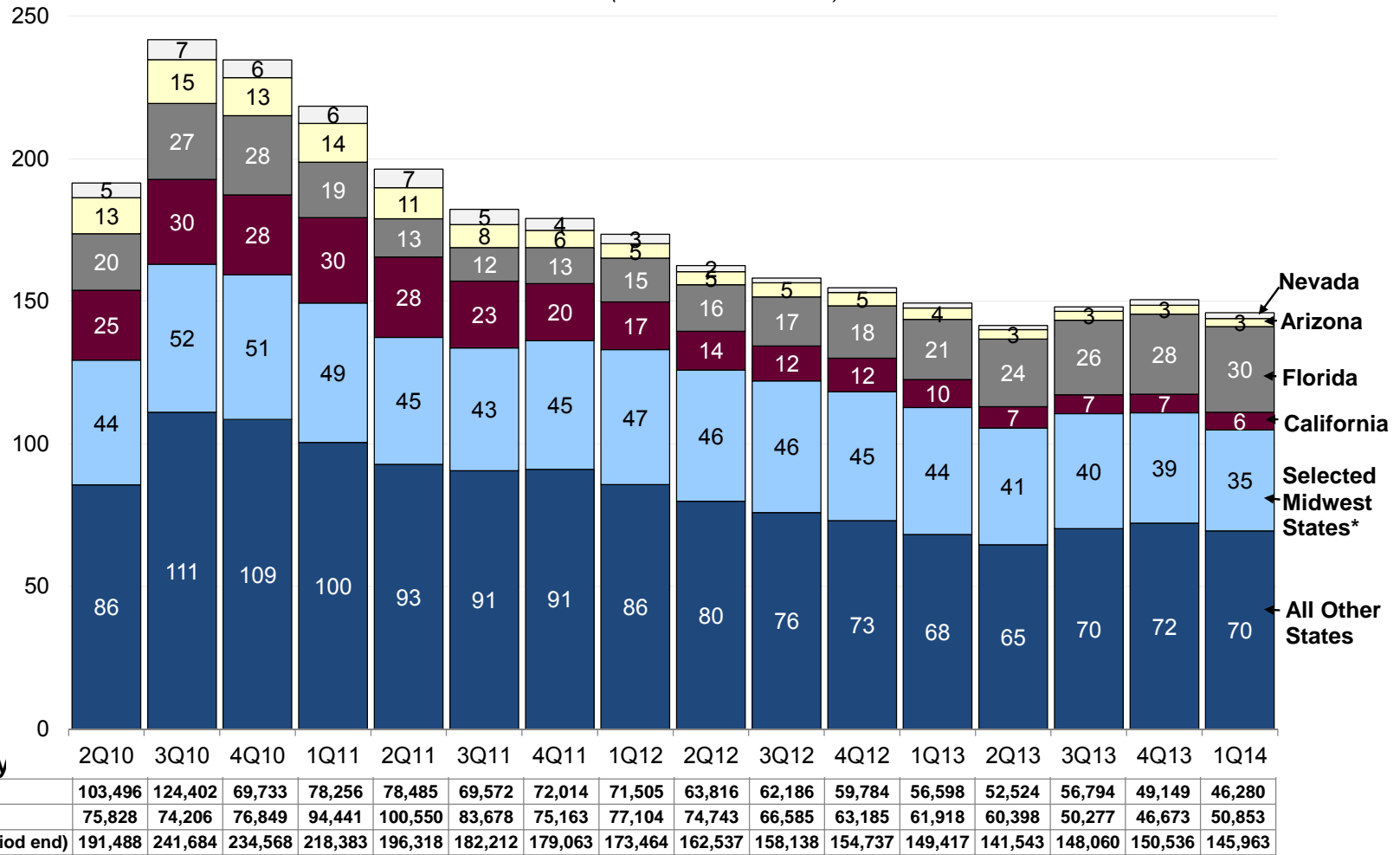


# Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 3 percent in the first quarter as property dispositions outpaced acquisitions. The total number of property acquisitions dropped 6 percent while dispositions increased 9 percent during the quarter. In Florida, the number of REO properties increased 9 percent during the quarter.

## REO Inventory by State

(Number in thousands)



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

Source: FHFA (Fannie Mae and Freddie Mac)



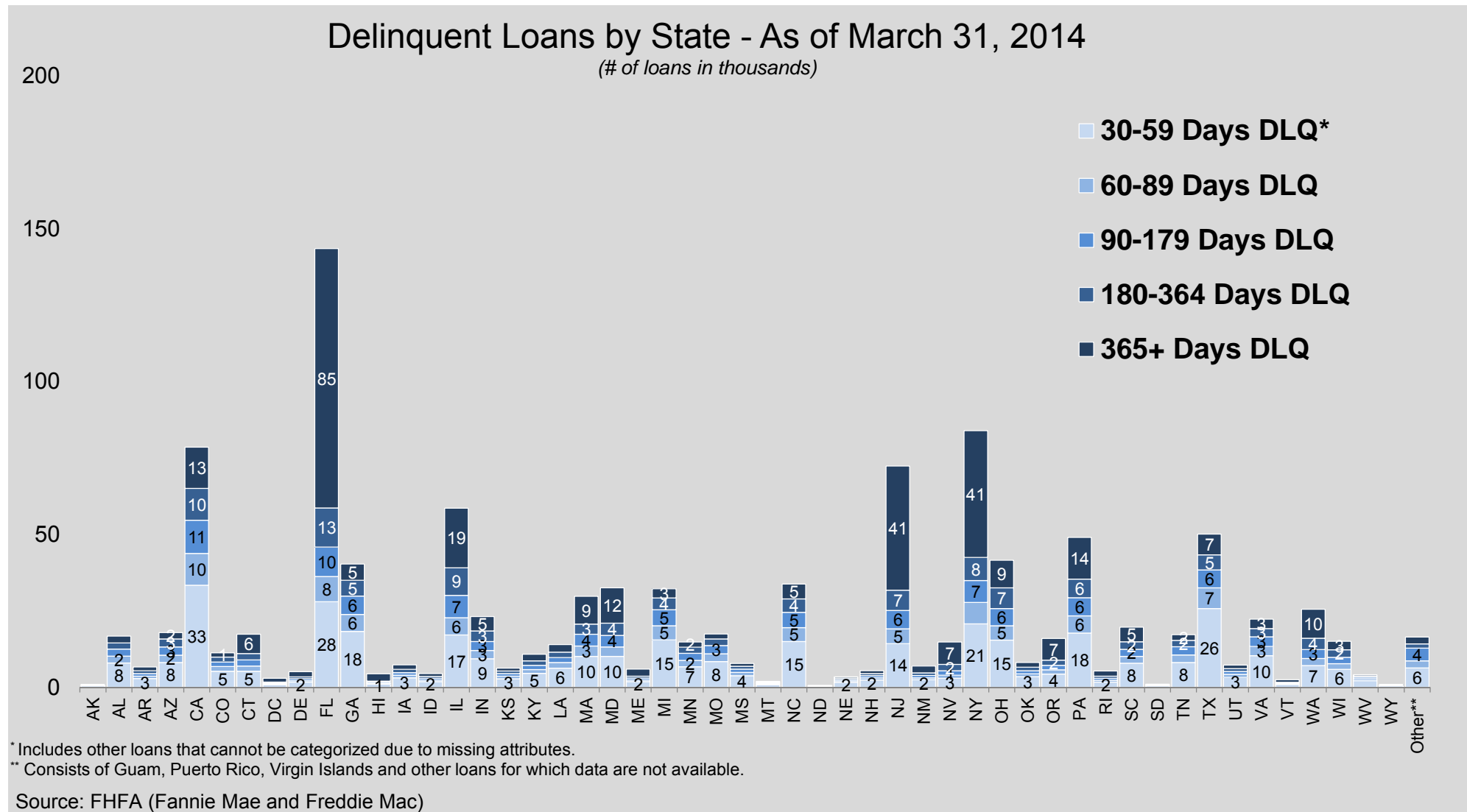
## State Level Data

Pages 20 to 30 provide detailed information about ten key states. The key states were selected based on the top rankings for three factors as of March 31, 2014:

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

## Delinquent Loans by State

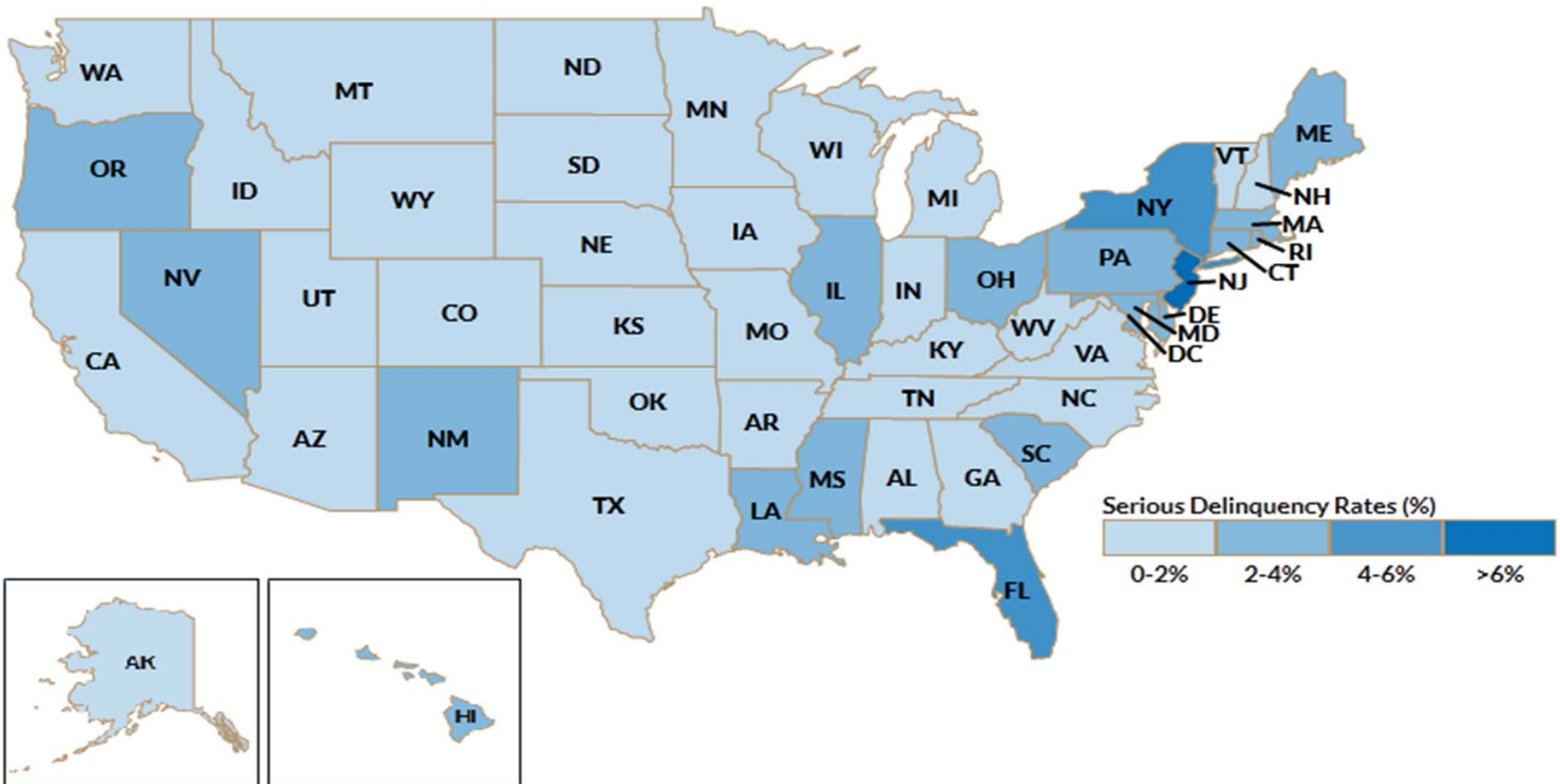
The total number of the Enterprises' troubled borrowers continued to decline, however 31 percent of these borrowers remained deeply delinquent (365+ days) at the end of the first quarter. Florida continued to have the highest number of deeply delinquent loans, followed by New York and New Jersey. As of March 31, 2014, approximately 59 percent of the delinquent borrowers in Florida have missed one year or more payments compared with 49 percent in New York and 56 percent in New Jersey.



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

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

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



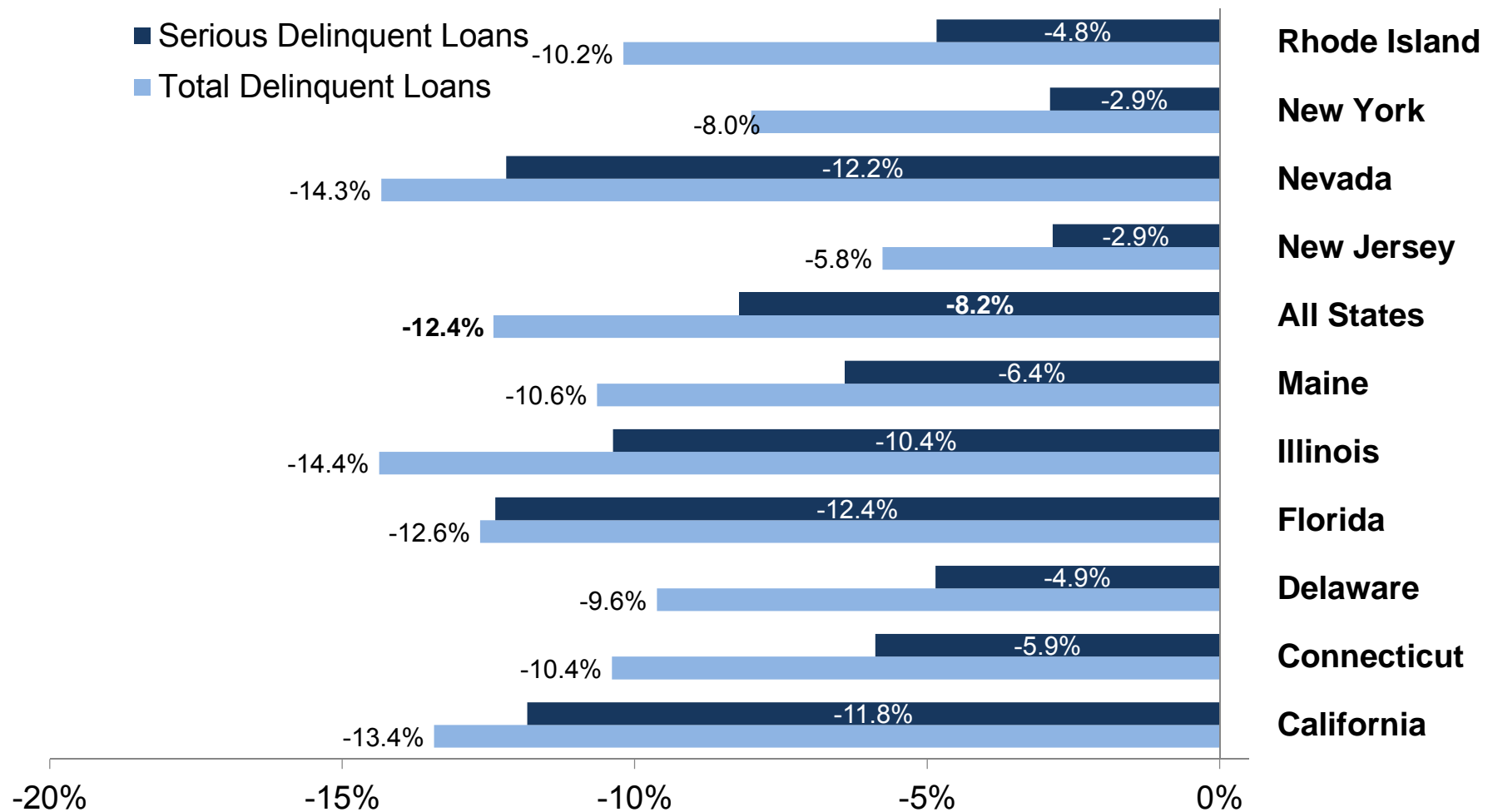
\* Loans that have missed three or more payments or are in foreclosure.

The following pages provide detailed information about ten states with the largest five-year declines in house prices and the highest number and rate of seriously delinquent loans as of March 31, 2014

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

The total number of the Enterprises' delinquent loans fell nearly 12 percent during the first quarter as serious delinquent loans (loans that have missed three or more payments or are in foreclosure) decreased in every state except North Dakota. The Enterprises' serious delinquency rate dropped to 2.2 percent at the end of the quarter, from 2.4 percent in the fourth quarter of 2013.

### Change from December 31, 2013



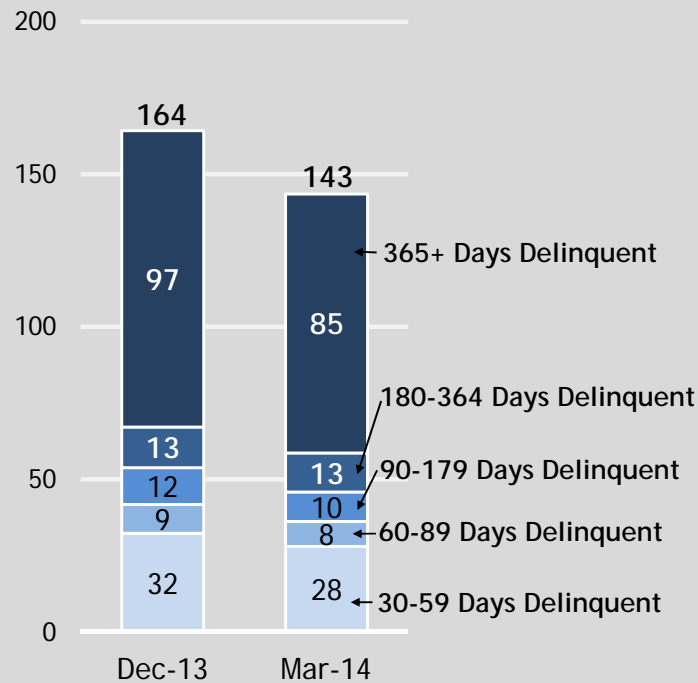
Source: FHFA (Fannie Mae and Freddie Mac)

# Florida

## Single-Family Book Profile - As of March 31, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	93	51	143
Current Loans	<u>1,052</u>	<u>611</u>	<u>1,663</u>
Total Loans Serviced	1,145	661	1,806

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	8,248	4,999	1,007	47,535	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	2,517	1,509	358	16,439	
Loan Modifications	30,989	30,687	6,375	196,157	
Other	<u>114</u>	<u>83</u>	<u>22</u>	<u>3,954</u>	
<b>Total</b>	<b>41,868</b>	<b>37,278</b>	<b>7,762</b>	<b>264,084</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>31,039</u>	<u>23,515</u>	<u>3,150</u>	<u>125,980</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>72,907</b>	<b>60,793</b>	<b>10,912</b>	<b>390,064</b>	

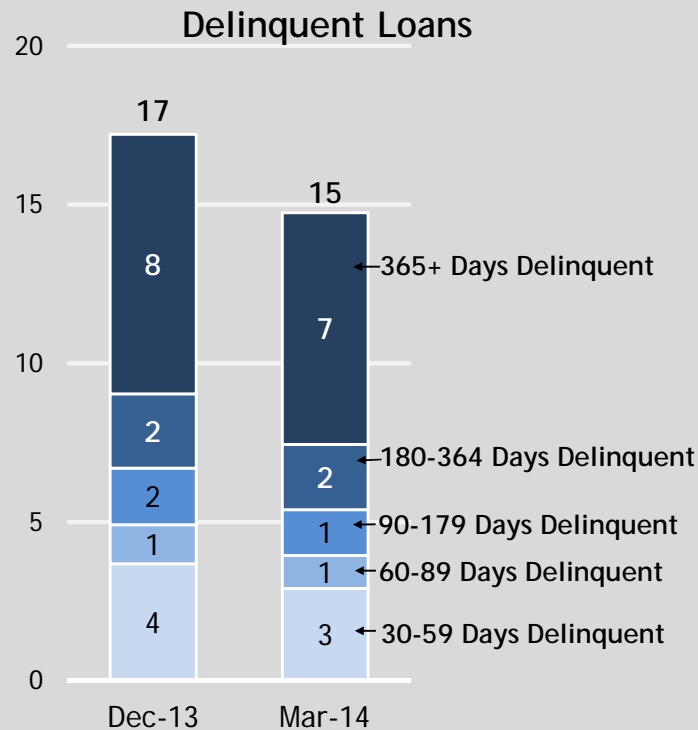
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# Nevada

## Single-Family Book Profile - As of March 31, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	9	6	15
Current Loans	<u>166</u>	<u>93</u>	<u>259</u>
Total Loans Serviced	175	99	273



## Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	882	536	129	5,597	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	332	175	44	2,731	
Loan Modifications	4,069	4,183	800	33,801	
Other	<u>4</u>	<u>4</u>	<u>2</u>	<u>447</u>	
<b>Total</b>	<b>5,287</b>	<b>4,898</b>	<b>975</b>	<b>42,577</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>8,337</u>	<u>6,342</u>	<u>600</u>	<u>29,953</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>13,624</b>	<b>11,240</b>	<b>1,575</b>	<b>72,530</b>	

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

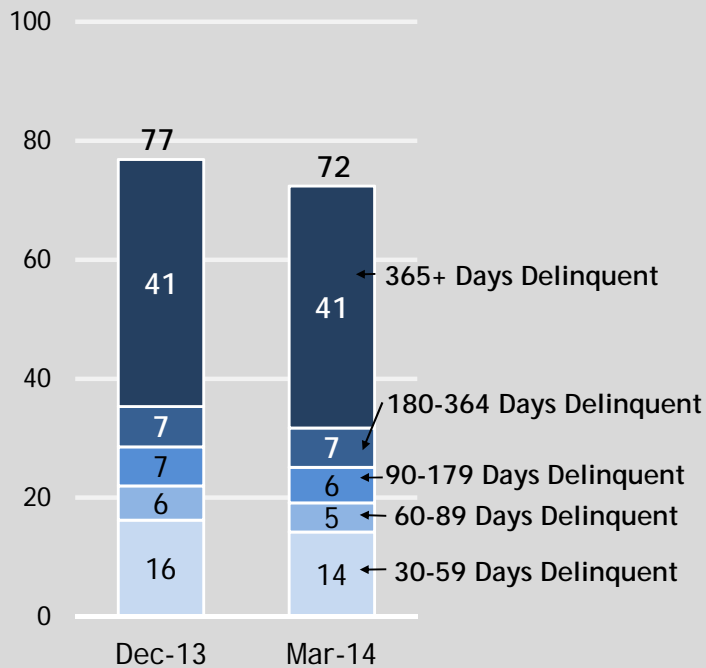
Source: FHFA (Fannie Mae and Freddie Mac)

# New Jersey

## Single-Family Book Profile - As of March 31, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	47	25	72
Current Loans	<u>522</u>	<u>285</u>	<u>806</u>
Total Loans Serviced	568	310	878

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	4,529	2,966	520	23,549	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,056	1,684	213	6,805	
Loan Modifications	10,401	12,828	3,223	63,475	
Other	<u>15</u>	<u>13</u>	<u>10</u>	<u>1,294</u>	
<b>Total</b>	<b>16,001</b>	<b>17,491</b>	<b>3,966</b>	<b>95,122</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>3,284</u>	<u>3,764</u>	<u>795</u>	<u>13,925</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>19,285</b>	<b>21,255</b>	<b>4,761</b>	<b>109,047</b>	

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

Source: FHFA (Fannie Mae and Freddie Mac)

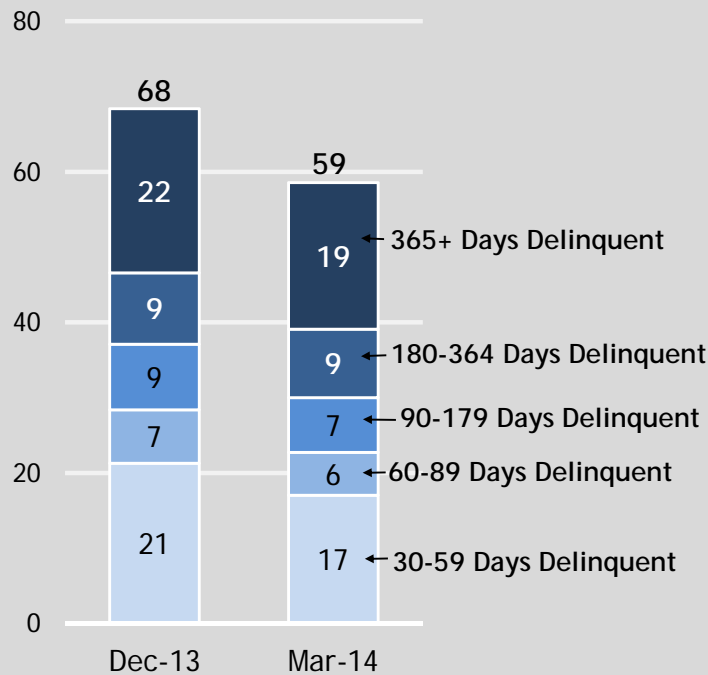


# Illinois

## Single-Family Book Profile - As of March 31, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	35	23	59
Current Loans	<u>747</u>	<u>531</u>	<u>1,277</u>
Total Loans Serviced	782	554	1,336

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	5,887	3,690	884	30,960	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,400	994	254	9,039	
Loan Modifications	14,615	16,153	3,492	93,641	
Other	<u>94</u>	<u>51</u>	<u>20</u>	<u>2,178</u>	
<b>Total</b>	<b>21,996</b>	<b>20,888</b>	<b>4,650</b>	<b>135,818</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>8,185</u>	<u>7,821</u>	<u>1,316</u>	<u>29,795</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>30,181</b>	<b>28,709</b>	<b>5,966</b>	<b>165,613</b>	

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

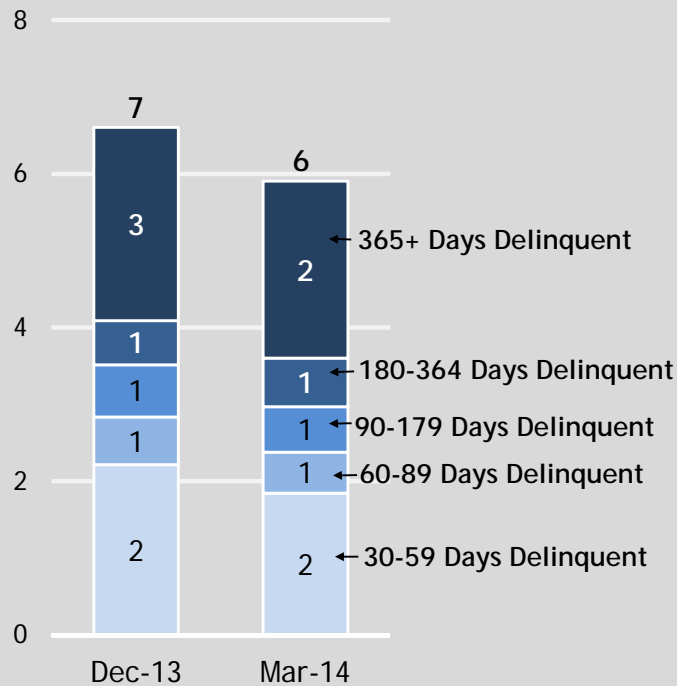
Source: FHFA (Fannie Mae and Freddie Mac)

# Maine

## Single-Family Book Profile - As of March 31, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	4	2	6
Current Loans	<u>55</u>	<u>46</u>	<u>101</u>
Total Loans Serviced	<u>58</u>	<u>48</u>	<u>107</u>

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	714	476	101	3,873	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	80	52	19	577	
Loan Modifications	1,037	1,114	283	6,235	
Other	<u>5</u>	<u>3</u>	<u>1</u>	<u>249</u>	
<b>Total</b>	<b>1,836</b>	<b>1,645</b>	<b>404</b>	<b>10,935</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>415</u>	<u>380</u>	<u>71</u>	<u>1,745</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>2,251</b>	<b>2,025</b>	<b>475</b>	<b>12,680</b>	

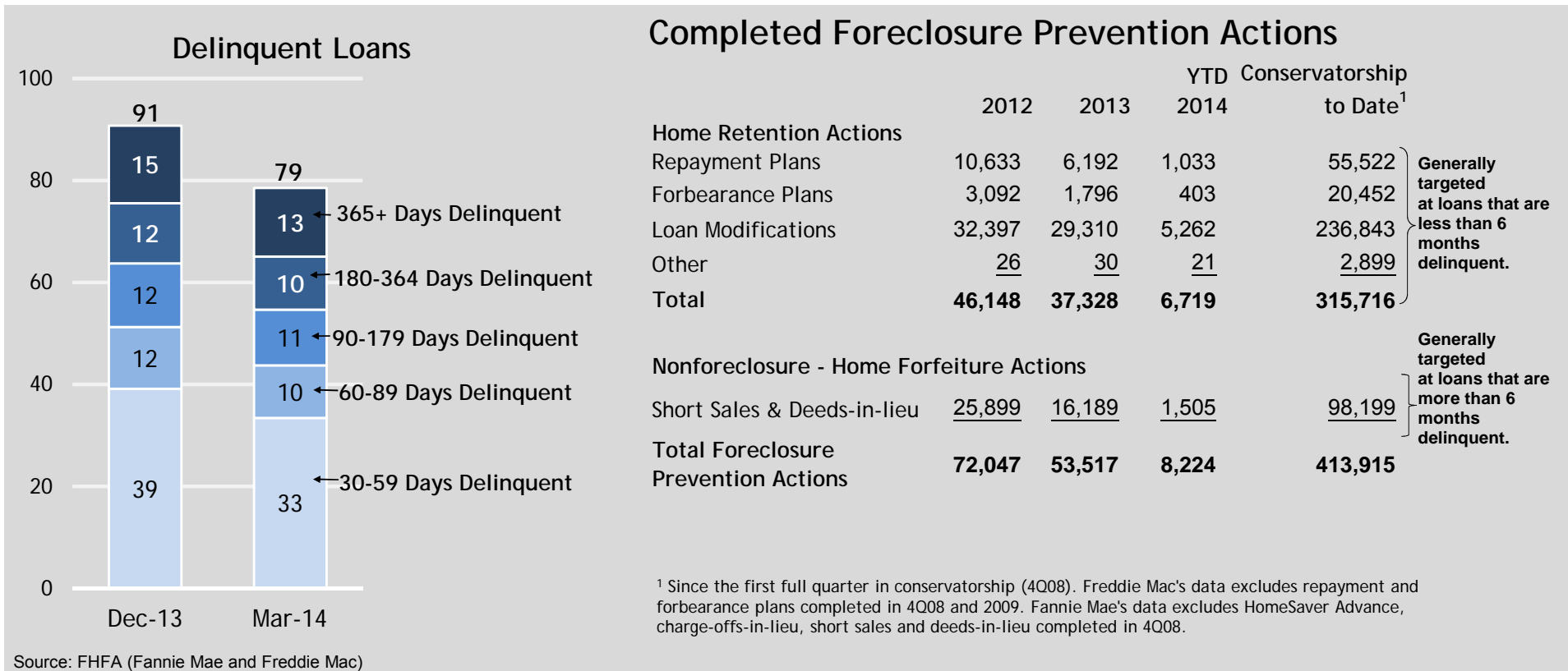
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# California

## Single-Family Book Profile - As of March 31, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	48	30	79
Current Loans	<u>2,380</u>	<u>1,177</u>	<u>3,557</u>
Total Loans Serviced	2,428	1,207	3,636

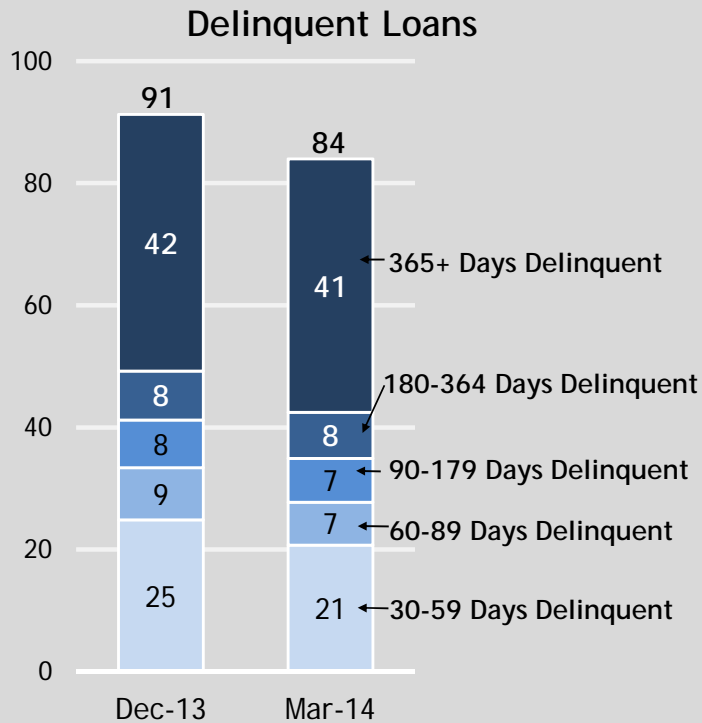


Source: FHFA (Fannie Mae and Freddie Mac)

# New York

## Single-Family Book Profile - As of March 31, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	53	31	84
Current Loans	<u>769</u>	<u>453</u>	<u>1,222</u>
Total Loans Serviced	822	484	1,306



## Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	6,295	4,091	767	30,725	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,104	1,686	228	8,031	
Loan Modifications	12,436	14,515	3,777	72,991	
Other	<u>47</u>	<u>35</u>	<u>13</u>	<u>1,635</u>	
<b>Total</b>	<b>19,882</b>	<b>20,327</b>	<b>4,785</b>	<b>113,383</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>1,909</u>	<u>2,170</u>	<u>517</u>	<u>8,384</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>21,791</b>	<b>22,497</b>	<b>5,302</b>	<b>121,767</b>	

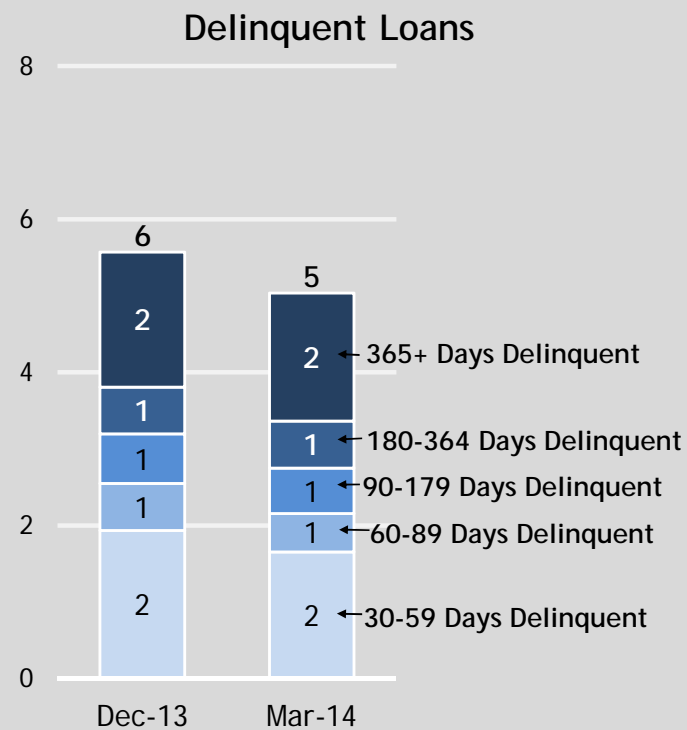
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# Delaware

## Single-Family Book Profile - As of March 31, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	3	2	5
Current Loans	<u>64</u>	<u>39</u>	<u>103</u>
Total Loans Serviced	67	41	108



Source: FHFA (Fannie Mae and Freddie Mac)

## Completed Foreclosure Prevention Actions

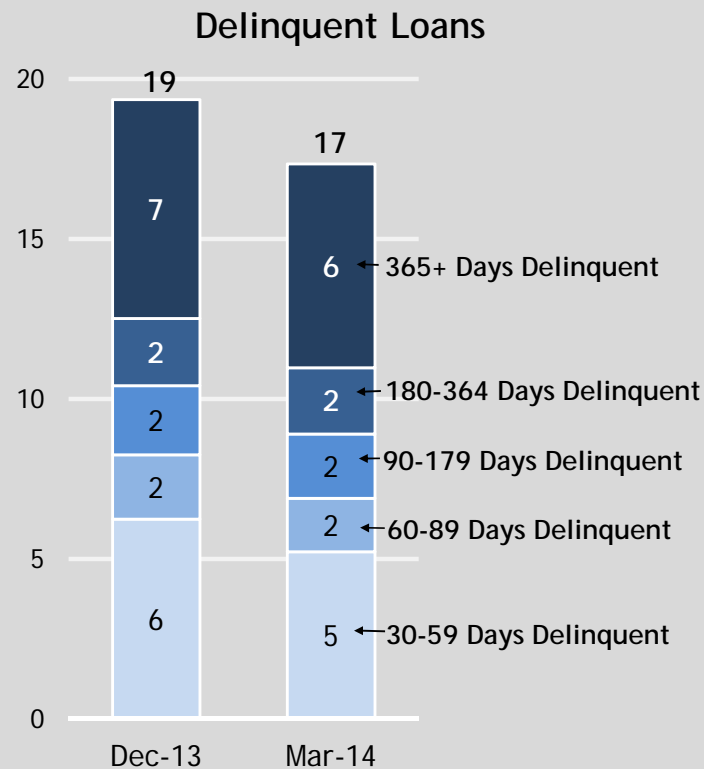
	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	632	356	79	3,032	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	67	50	7	540	
Loan Modifications	939	1,175	265	6,305	
Other	4	3	0	189	
<b>Total</b>	<b>1,642</b>	<b>1,584</b>	<b>351</b>	<b>10,065</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	335	389	46	1,332	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>1,977</b>	<b>1,973</b>	<b>397</b>	<b>11,397</b>	

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

# Connecticut

## Single-Family Book Profile - As of March 31, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	11	6	17
Current Loans	<u>205</u>	<u>122</u>	<u>328</u>
Total Loans Serviced	217	129	345



## Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	1,811	1,141	217	9,336	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	336	329	56	2,147	
Loan Modifications	3,681	4,118	1,019	21,736	
Other	<u>4</u>	<u>8</u>	<u>1</u>	<u>522</u>	
<b>Total</b>	<b>5,832</b>	<b>5,596</b>	<b>1,293</b>	<b>33,741</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>1,024</u>	<u>1,074</u>	<u>246</u>	<u>3,978</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>6,856</b>	<b>6,670</b>	<b>1,539</b>	<b>37,719</b>	

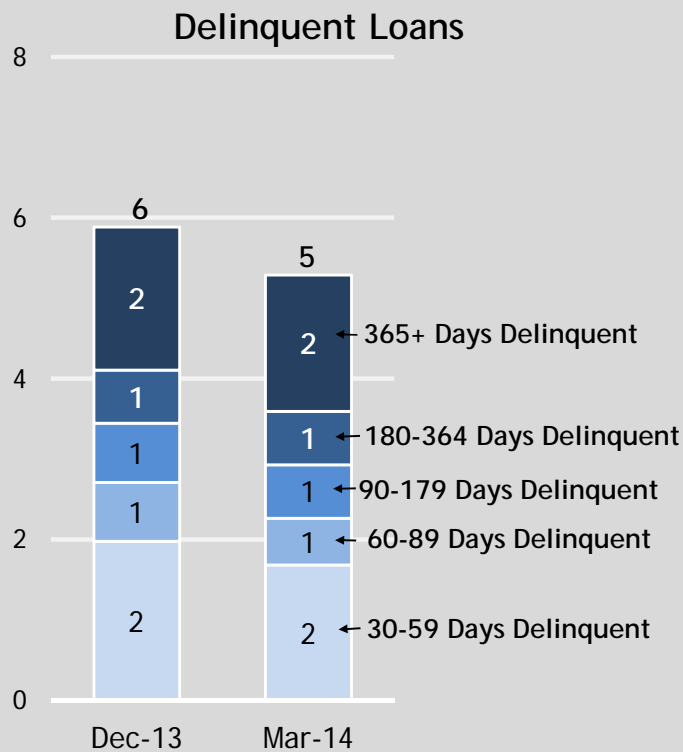
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# Rhode Island

## Single-Family Book Profile - As of March 31, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	3	2	5
Current Loans	<u>57</u>	<u>34</u>	<u>91</u>
Total Loans Serviced	60	36	96



## Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	616	382	83	2,982	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	120	111	29	808	
Loan Modifications	1,083	1,229	311	7,488	
Other	<u>3</u>	<u>5</u>	<u>1</u>	<u>174</u>	
<b>Total</b>	<b>1,822</b>	<b>1,727</b>	<b>424</b>	<b>11,452</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>415</u>	<u>436</u>	<u>80</u>	<u>2,012</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>2,237</b>	<b>2,163</b>	<b>504</b>	<b>13,464</b>	

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

Source: FHFA (Fannie Mae and Freddie Mac)

## Appendix: Data Tables

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

(# of loans in thousands)	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
<b>Total Loans Serviced</b>	29,717	29,787	29,606	29,325	29,045	28,954	28,617	28,374	28,158	28,043	27,978	28,047	28,071	28,009
Original Credit Score >= 660	25,641	25,802	25,707	25,509	25,320	25,309	25,065	24,905	24,774	24,744	24,752	24,884	24,953	24,926
Original Credit Score < 660	4,076	3,985	3,899	3,817	3,725	3,644	3,552	3,470	3,384	3,299	3,226	3,163	3,118	3,082
<b>Total Delinquent Loans</b>	2,148	1,936	1,938	1,923	1,909	1,699	1,704	1,733	1,646	1,467	1,428	1,312	1,276	1,115
Original Credit Score >= 660	1,284	1,178	1,169	1,163	1,150	1,044	1,037	1,047	994	894	860	785	756	669
Original Credit Score < 660	863	758	769	761	758	655	667	686	653	573	568	528	521	446
<b>30 - 59 Days Delinquent</b>	659	553	605	607	612	497	539	591	542	480	513	460	469	391
Original Credit Score >= 660	362	307	331	336	336	277	297	329	301	271	287	256	260	219
Original Credit Score < 660	298	246	274	271	277	220	242	262	241	209	226	204	210	172
<b>60 - 89 Days Delinquent</b>	247	201	206	213	210	168	175	190	187	150	146	144	146	119
Original Credit Score >= 660	136	116	115	119	116	97	97	105	102	84	80	78	79	67
Original Credit Score < 660	111	85	92	94	94	71	78	86	84	66	66	66	67	52
<b>60-plus-days Delinquent</b>	1,488	1,382	1,333	1,316	1,296	1,202	1,165	1,141	1,104	987	915	852	807	724
Original Credit Score >= 660	923	871	838	827	814	767	740	718	693	623	572	529	496	450
Original Credit Score < 660	565	511	495	489	482	435	425	423	412	364	342	323	311	274

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	7.23%	6.50%	6.54%	6.56%	6.57%	5.87%	5.95%	6.11%	5.85%	5.23%	5.10%	4.68%	4.55%	3.98%
Original Credit Score >= 660	5.01%	4.57%	4.55%	4.56%	4.54%	4.13%	4.14%	4.20%	4.01%	3.61%	3.47%	3.15%	3.03%	2.68%
Original Credit Score < 660	21.18%	19.01%	19.72%	19.93%	20.36%	17.98%	18.78%	19.76%	19.29%	17.37%	17.60%	16.68%	16.69%	14.48%
<b>30 - 59 Days Delinquent</b>	2.22%	1.86%	2.04%	2.07%	2.11%	1.72%	1.88%	2.08%	1.92%	1.71%	1.83%	1.64%	1.67%	1.40%
Original Credit Score >= 660	1.41%	1.19%	1.29%	1.32%	1.33%	1.09%	1.18%	1.32%	1.21%	1.09%	1.16%	1.03%	1.04%	0.88%
Original Credit Score < 660	7.31%	6.18%	7.02%	7.10%	7.42%	6.04%	6.81%	7.56%	7.12%	6.34%	6.99%	6.46%	6.72%	5.58%
<b>60 - 89 Days Delinquent</b>	0.83%	0.67%	0.70%	0.73%	0.72%	0.58%	0.61%	0.67%	0.66%	0.53%	0.52%	0.51%	0.52%	0.42%
Original Credit Score >= 660	0.53%	0.45%	0.45%	0.47%	0.46%	0.38%	0.39%	0.42%	0.41%	0.34%	0.32%	0.31%	0.32%	0.27%
Original Credit Score < 660	2.72%	2.13%	2.35%	2.46%	2.52%	1.96%	2.19%	2.47%	2.49%	1.99%	2.06%	2.07%	2.15%	1.69%
<b>60-plus-days Delinquent</b>	5.01%	4.64%	4.50%	4.49%	4.46%	4.15%	4.07%	4.02%	3.92%	3.52%	3.27%	3.04%	2.87%	2.59%
Original Credit Score >= 660	3.60%	3.38%	3.26%	3.24%	3.22%	3.03%	2.95%	2.88%	2.80%	2.52%	2.31%	2.12%	1.99%	1.80%
Original Credit Score < 660	13.87%	12.82%	12.70%	12.82%	12.93%	11.93%	11.97%	12.20%	12.16%	11.04%	10.61%	10.22%	9.97%	8.90%
<b>Serious Delinquency Rate</b>	4.23%	4.02%	3.85%	3.81%	3.78%	3.61%	3.50%	3.39%	3.27%	3.02%	2.78%	2.56%	2.38%	2.19%
<b>In Bankruptcy</b>	0.50%	0.51%	0.54%	0.54%	0.58%	0.60%	0.58%	0.57%	0.54%	0.48%	0.48%	0.44%	0.41%	0.39%



## Appendix: Data Tables

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

(# of loans in thousands)	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
<b>Total Loans Serviced</b>	17,933	18,022	17,917	17,778	17,721	17,765	17,653	17,634	17,545	17,490	17,459	17,573	17,625	17,588
Original Credit Score >= 660	15,383	15,529	15,480	15,392	15,391	15,484	15,428	15,457	15,420	15,422	15,436	15,586	15,663	15,648
Original Credit Score < 660	2,550	2,493	2,437	2,386	2,330	2,281	2,225	2,177	2,125	2,069	2,023	1,987	1,962	1,940
<b>Total Delinquent Loans</b>	1,382	1,249	1,248	1,233	1,214	1,078	1,081	1,100	1,044	927	901	826	801	706
Original Credit Score >= 660	822	756	748	741	727	660	655	662	627	564	542	493	474	424
Original Credit Score < 660	560	492	500	492	487	418	426	439	417	363	359	333	327	283
<b>30 - 59 Days Delinquent</b>	419	351	384	386	387	318	344	376	347	303	325	288	291	248
Original Credit Score >= 660	225	191	207	211	209	175	187	207	190	169	181	159	160	138
Original Credit Score < 660	194	160	177	175	178	143	157	170	157	134	144	129	132	110
<b>60 - 89 Days Delinquent</b>	158	127	130	134	133	106	111	121	117	92	89	87	88	71
Original Credit Score >= 660	86	72	71	74	72	60	61	65	63	52	48	47	47	40
Original Credit Score < 660	72	54	59	60	60	45	50	55	54	41	41	40	41	31
<b>60-plus-days Delinquent</b>	964	898	864	847	828	760	737	724	697	624	576	538	510	458
Original Credit Score >= 660	597	565	541	531	518	485	467	455	437	394	361	335	314	285
Original Credit Score < 660	367	333	323	316	309	276	269	269	261	229	215	204	196	173

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	7.71%	6.93%	6.96%	6.94%	6.85%	6.07%	6.12%	6.24%	5.95%	5.30%	5.16%	4.70%	4.55%	4.02%
Original Credit Score >= 660	5.34%	4.87%	4.83%	4.82%	4.73%	4.26%	4.24%	4.28%	4.07%	3.66%	3.51%	3.17%	3.03%	2.71%
Original Credit Score < 660	21.97%	19.76%	20.51%	20.61%	20.89%	18.34%	19.15%	20.14%	19.64%	17.53%	17.73%	16.74%	16.68%	14.57%
<b>30 - 59 Days Delinquent</b>	2.34%	1.95%	2.14%	2.17%	2.18%	1.79%	1.95%	2.13%	1.98%	1.73%	1.86%	1.64%	1.65%	1.41%
Original Credit Score >= 660	1.46%	1.23%	1.34%	1.37%	1.36%	1.13%	1.22%	1.34%	1.23%	1.10%	1.17%	1.02%	1.02%	0.88%
Original Credit Score < 660	7.59%	6.41%	7.27%	7.35%	7.63%	6.25%	7.05%	7.79%	7.38%	6.45%	7.12%	6.50%	6.71%	5.67%
<b>60 - 89 Days Delinquent</b>	0.88%	0.70%	0.73%	0.75%	0.75%	0.59%	0.63%	0.68%	0.67%	0.53%	0.51%	0.50%	0.50%	0.41%
Original Credit Score >= 660	0.56%	0.47%	0.46%	0.48%	0.47%	0.39%	0.39%	0.42%	0.41%	0.33%	0.31%	0.30%	0.30%	0.26%
Original Credit Score < 660	2.82%	2.18%	2.41%	2.51%	2.58%	1.99%	2.25%	2.53%	2.53%	1.97%	2.01%	2.02%	2.08%	1.61%
<b>60-plus-days Delinquent</b>	5.37%	4.98%	4.82%	4.76%	4.67%	4.28%	4.17%	4.11%	3.97%	3.56%	3.30%	3.06%	2.89%	2.61%
Original Credit Score >= 660	3.88%	3.64%	3.50%	3.45%	3.37%	3.13%	3.03%	2.94%	2.83%	2.56%	2.34%	2.15%	2.01%	1.82%
Original Credit Score < 660	14.38%	13.35%	13.24%	13.26%	13.26%	12.09%	12.10%	12.35%	12.26%	11.07%	10.61%	10.24%	9.97%	8.90%
<b>Serious Delinquency Rate</b>	4.48%	4.27%	4.08%	4.00%	3.91%	3.67%	3.53%	3.41%	3.29%	3.02%	2.77%	2.55%	2.38%	2.19%
<b>In Bankruptcy</b>	0.54%	0.54%	0.57%	0.56%	0.62%	0.65%	0.60%	0.58%	0.54%	0.46%	0.47%	0.41%	0.38%	0.36%

## Appendix: Data Tables

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

(# of loans in thousands)	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
<b>Total Loans Serviced</b>	11,784	11,765	11,689	11,547	11,324	11,189	10,964	10,740	10,613	10,552	10,519	10,473	10,446	10,421
Original Credit Score >= 660	10,258	10,273	10,227	10,116	9,929	9,826	9,638	9,448	9,354	9,322	9,315	9,298	9,290	9,278
Original Credit Score < 660	1,526	1,493	1,462	1,431	1,395	1,364	1,327	1,292	1,259	1,230	1,203	1,175	1,156	1,142
<b>Total Delinquent Loans</b>	765	687	690	690	694	621	623	633	602	541	527	486	475	409
Original Credit Score >= 660	462	422	421	421	423	384	382	385	367	330	318	292	282	245
Original Credit Score < 660	303	265	269	269	271	237	241	247	235	211	209	195	193	164
<b>30 - 59 Days Delinquent</b>	240	202	221	221	226	179	194	215	195	177	188	173	178	143
Original Credit Score >= 660	136	115	124	125	127	102	109	122	111	101	107	98	100	81
Original Credit Score < 660	104	87	96	96	99	78	85	93	84	76	82	75	78	62
<b>60 - 89 Days Delinquent</b>	90	74	76	79	78	62	64	70	70	57	57	56	58	47
Original Credit Score >= 660	51	43	43	45	44	36	36	39	39	32	32	31	32	27
Original Credit Score < 660	39	31	33	34	34	26	28	31	31	25	26	25	26	21
<b>60-plus-days Delinquent</b>	525	485	469	469	469	442	428	418	407	364	339	314	297	266
Original Credit Score >= 660	326	306	296	296	296	282	272	263	256	229	211	194	182	164
Original Credit Score < 660	199	178	173	173	173	159	156	154	151	135	128	120	115	102

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	6.49%	5.84%	5.90%	5.98%	6.13%	5.55%	5.68%	5.89%	5.67%	5.12%	5.01%	4.64%	4.55%	3.93%
Original Credit Score >= 660	4.51%	4.11%	4.11%	4.16%	4.26%	3.91%	3.96%	4.08%	3.92%	3.54%	3.41%	3.14%	3.03%	2.65%
Original Credit Score < 660	19.85%	17.75%	18.40%	18.78%	19.46%	17.38%	18.15%	19.12%	18.70%	17.12%	17.39%	16.58%	16.72%	14.33%
<b>30 - 59 Days Delinquent</b>	2.04%	1.72%	1.89%	1.91%	1.99%	1.60%	1.77%	2.00%	1.84%	1.68%	1.79%	1.65%	1.71%	1.38%
Original Credit Score >= 660	1.33%	1.12%	1.22%	1.24%	1.28%	1.04%	1.14%	1.29%	1.18%	1.09%	1.15%	1.05%	1.08%	0.88%
Original Credit Score < 660	6.83%	5.80%	6.59%	6.70%	7.08%	5.70%	6.39%	7.18%	6.70%	6.14%	6.78%	6.39%	6.75%	5.42%
<b>60 - 89 Days Delinquent</b>	0.76%	0.63%	0.65%	0.68%	0.68%	0.56%	0.58%	0.65%	0.66%	0.54%	0.54%	0.54%	0.56%	0.46%
Original Credit Score >= 660	0.49%	0.42%	0.42%	0.44%	0.44%	0.37%	0.37%	0.41%	0.42%	0.35%	0.34%	0.33%	0.34%	0.29%
Original Credit Score < 660	2.56%	2.05%	2.25%	2.38%	2.43%	1.91%	2.09%	2.37%	2.42%	2.02%	2.13%	2.17%	2.29%	1.82%
<b>60-plus-days Delinquent</b>	4.45%	4.12%	4.01%	4.06%	4.14%	3.95%	3.91%	3.89%	3.83%	3.45%	3.22%	2.99%	2.84%	2.55%
Original Credit Score >= 660	3.18%	2.98%	2.90%	2.93%	2.98%	2.87%	2.83%	2.79%	2.73%	2.45%	2.27%	2.08%	1.95%	1.77%
Original Credit Score < 660	13.02%	11.95%	11.81%	12.08%	12.38%	11.68%	11.76%	11.94%	12.00%	10.98%	10.61%	10.19%	9.96%	8.91%
<b>Serious Delinquency Rate</b>	3.84%	3.63%	3.50%	3.51%	3.58%	3.51%	3.45%	3.37%	3.25%	3.03%	2.79%	2.58%	2.39%	2.20%
<b>In Bankruptcy</b>	0.44%	0.45%	0.48%	0.49%	0.53%	0.52%	0.54%	0.55%	0.54%	0.52%	0.51%	0.49%	0.47%	0.43%

## Appendix: Data Tables

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

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
<b>Starts<sup>2</sup></b>														
HAMP Active Trial & Perm. - Cum.	361,510	384,449	408,633	422,591	436,199	444,930	455,967	456,378	458,363	457,084	451,475	447,840	445,054	442,441
Repayment Plans	152,371	89,354	122,166	128,151	99,899	96,332	76,871	83,140	80,591	69,815	46,282	44,754	39,058	34,943
Forbearance Plans	92,627	127,982	95,613	90,995	67,458	48,011	34,751	33,342	34,362	24,318	22,339	18,478	17,452	12,653
<b>Completed</b>														
Repayment Plans <sup>3</sup>	49,753	44,827	45,890	48,869	41,972	44,636	36,343	29,572	32,064	32,082	23,648	14,507	15,149	16,056
Forbearance Plans <sup>3</sup>	10,585	12,601	7,713	7,006	7,103	7,815	5,352	3,821	5,824	3,808	4,221	2,330	2,312	2,894
Charge-offs-in-lieu	665	348	602	801	512	507	342	295	191	146	171	164	166	266
HomeSaver Advance (Fannie)	26	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Modifications	119,778	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672
<b>Home Retention Actions</b>	<b>180,807</b>	<b>143,977</b>	<b>135,419</b>	<b>140,258</b>	<b>120,698</b>	<b>113,306</b>	<b>92,511</b>	<b>96,249</b>	<b>97,689</b>	<b>99,802</b>	<b>87,675</b>	<b>74,879</b>	<b>79,543</b>	<b>73,888</b>
Short Sales	25,734	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713
Deeds-in-lieu	1,875	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219
Nonforeclosure - Home Forfeiture Actions	27,609	27,554	32,210	30,809	34,895	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	14,932
<b>Total Foreclosure Prevention Actions</b>	<b>208,416</b>	<b>171,531</b>	<b>167,629</b>	<b>171,067</b>	<b>155,593</b>	<b>147,666</b>	<b>129,007</b>	<b>134,215</b>	<b>130,331</b>	<b>130,060</b>	<b>117,088</b>	<b>100,876</b>	<b>99,704</b>	<b>88,820</b>

## Percent of Total Foreclosure Prevention Actions

Repayment Plans	24%	26%	27%	29%	27%	30%	28%	22%	25%	25%	20%	14%	15%	18%
Forbearance Plans	5%	7%	5%	4%	5%	5%	4%	3%	4%	3%	4%	2%	2%	3%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
HomeSaver Advance (Fannie)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	57%	50%	48%	49%	46%	41%	39%	47%	46%	49%	51%	57%	62%	62%
<b>Home Retention Actions</b>	<b>87%</b>	<b>84%</b>	<b>81%</b>	<b>82%</b>	<b>78%</b>	<b>77%</b>	<b>72%</b>	<b>72%</b>	<b>75%</b>	<b>77%</b>	<b>75%</b>	<b>74%</b>	<b>80%</b>	<b>83%</b>
Short Sales	12%	15%	18%	17%	20%	21%	25%	25%	22%	20%	21%	22%	15%	12%
Deeds-in-lieu	1%	1%	2%	1%	2%	3%	3%	3%	3%	3%	4%	4%	5%	5%
Nonforeclosure - Home Forfeiture Actions	13%	16%	19%	18%	22%	23%	28%	28%	25%	23%	25%	26%	20%	17%

<sup>1</sup> The number of foreclosure prevention actions reported in this table may not tie to the Enterprises' financial statements due to timing differences in reporting systems.<sup>2</sup> Forbearance plans initiated include HAMP trials initiated by servicers under the MHA program. HAMP trial modifications are based on the first trial payment posted date. HAMP permanent modifications are based on the effective date of modification. As of March 31, 2014, Fannie Mae had nearly 256,700 HAMP active permanent modifications and Freddie Mac had more than 175,000 HAMP active permanent modifications.<sup>3</sup> Includes loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.

## Appendix: Data Tables

## 3(i) Enterprises Combined - Loan Modifications

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
Loan Modifications (# of loans)	119,778	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672
Principal and Interest Change (%)														
Increase	11%	8%	6%	6%	5%	4%	3%	4%	5%	4%	4%	4%	5%	8%
No Change	2%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	23%	23%	26%	27%	26%	24%	27%	28%	28%	27%	26%	27%	27%	30%
Decrease 20% <=30%	16%	16%	18%	20%	21%	21%	21%	22%	22%	20%	19%	18%	18%	20%
Decrease > 30%	49%	51%	49%	46%	47%	50%	49%	45%	46%	49%	51%	51%	49%	42%

## Types of Modification (%)

Extend Term Only	6%	7%	9%	12%	12%	11%	10%	12%	13%	15%	19%	20%	20%	29%
Reduce Rate Only	28%	31%	30%	24%	20%	18%	19%	13%	12%	10%	9%	8%	6%	5%
Reduce Rate and Extend Term	46%	37%	37%	34%	35%	38%	38%	37%	37%	39%	39%	40%	43%	38%
Reduce Rate, Extend Term and Forbear Principal	12%	21%	22%	29%	32%	33%	33%	38%	38%	35%	33%	31%	31%	27%
Other	7%	4%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%

## 60+ Days Re-Delinquency (%)

3 Months after Modification	8%	7%	7%	7%	7%	6%	6%	6%	6%	5%	6%	6%	6%
6 Months after Modification	12%	11%	11%	11%	10%	11%	10%	10%	9%	9%	10%	10%	
9 Months after Modification	15%	14%	13%	13%	14%	14%	12%	11%	11%	12%	13%		
12 Months after Modification	17%	15%	14%	16%	17%	15%	13%	12%	13%	13%			

## Appendix: Data Tables

## 3(ii) Fannie Mae - Loan Modifications

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
Loan Modifications (# of loans)	81,692	51,043	50,336	60,025	51,936	46,671	35,332	41,697	39,712	43,153	40,358	37,337	39,159	36,044
Principal and Interest Change (%)														
Increase	11%	6%	3%	3%	3%	2%	3%	3%	3%	3%	3%	3%	4%	8%
No Change	1%	2%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	19%	20%	24%	27%	26%	24%	26%	26%	27%	27%	28%	28%	29%	33%
Decrease 20% <=30%	15%	15%	18%	22%	23%	23%	21%	21%	21%	19%	18%	18%	18%	19%
Decrease > 30%	54%	57%	54%	48%	48%	51%	50%	50%	50%	52%	51%	50%	48%	40%

## Types of Modification (%)

Extend Term Only	2%	2%	5%	10%	11%	12%	13%	14%	17%	20%	25%	25%	26%	34%
Reduce Rate Only	35%	34%	32%	22%	17%	15%	18%	13%	11%	9%	8%	8%	6%	6%
Reduce Rate and Extend Term	38%	37%	37%	34%	36%	39%	37%	37%	36%	37%	36%	37%	38%	34%
Reduce Rate, Extend Term and Forbear Principal	18%	24%	25%	33%	36%	35%	32%	36%	36%	33%	31%	29%	29%	26%
Other	7%	4%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

## 60+ Days Re-Delinquency (%)

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

## Appendix: Data Tables

## 3(iii) Freddie Mac - Loan Modifications

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
Loan Modifications (# of loans)	38,086	35,158	30,878	23,557	19,175	13,677	15,142	20,864	19,898	20,613	19,277	20,541	22,757	18,628
Principal and Interest Change (%)														
Increase	11%	11%	11%	12%	12%	12%	3%	7%	9%	8%	7%	6%	7%	7%
No Change	4%	2%	2%	1%	1%	1%	1%	0%	1%	0%	1%	0%	1%	1%
Decrease <=20%	30%	29%	28%	28%	27%	25%	28%	32%	30%	26%	22%	23%	24%	25%
Decrease 20% <=30%	17%	17%	17%	16%	16%	15%	21%	25%	24%	22%	20%	19%	19%	21%
Decrease > 30%	37%	40%	42%	43%	44%	46%	47%	36%	37%	43%	50%	52%	50%	46%

## Types of Modification (%)

Extend Term Only	16%	15%	15%	16%	15%	9%	3%	6%	5%	5%	6%	10%	10%	19%
Reduce Rate Only	13%	27%	28%	28%	28%	30%	22%	13%	13%	13%	11%	9%	5%	5%
Reduce Rate and Extend Term	63%	39%	36%	33%	31%	34%	39%	37%	39%	42%	46%	45%	51%	46%
Reduce Rate, Extend Term and Forbear Principal	0%	16%	18%	18%	21%	24%	36%	43%	43%	40%	37%	35%	33%	29%
Other	7%	4%	3%	5%	5%	3%	0%	0%	0%	0%	0%	0%	0%	0%

## 60+ Days Re-Delinquency (%)

3 Months after Modification	7%	6%	5%	5%	5%	4%	3%	4%	6%	4%	4%	4%	5%
6 Months after Modification	10%	9%	9%	10%	8%	8%	6%	8%	7%	6%	7%	7%	
9 Months after Modification	13%	13%	12%	11%	11%	10%	8%	8%	9%	8%	9%		
12 Months after Modification	15%	14%	12%	13%	13%	12%	8%	10%	10%	10%			

## Appendix: Data Tables

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

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
Short Sales	25,734	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713
Deeds-in-lieu	1,875	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219
Nonforeclosure - Home Forfeiture Actions <sup>1</sup>	27,609	27,554	32,210	30,809	34,895	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	14,932
Third-party Sales	7,886	8,982	14,968	10,902	9,395	9,987	9,618	9,634	7,447	6,208	5,602	4,388	3,645	5,043
Foreclosure Sales	68,759	79,123	79,250	68,640	69,963	68,713	61,308	59,061	55,812	54,165	48,939	51,389	44,025	42,300
Third-party & Foreclosure Sales	76,645	88,105	94,218	79,542	79,358	78,700	70,926	68,695	63,259	60,373	54,541	55,777	47,670	47,343
Foreclosure Starts	309,976	259,643	250,858	223,862	218,349	225,889	186,260	202,111	134,690	141,073	125,036	116,615	113,165	84,679

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

Curtailment of Income	45%	43%	42%	40%	40%	41%	40%	40%	38%	37%	34%	32%	32%	30%
Excessive obligations	14%	14%	15%	16%	15%	15%	15%	15%	16%	16%	17%	17%	17%	19%
Unemployment	8%	8%	8%	8%	8%	9%	8%	9%	9%	9%	8%	7%	8%	8%
Illness of principal mortgagor or family member	5%	5%	5%	5%	5%	5%	5%	6%	6%	6%	5%	5%	5%	5%
Marital Difficulties	3%	3%	3%	4%	4%	4%	4%	4%	4%	4%	4%	3%	4%	4%

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

## Appendix: Data Tables

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

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
Acquisitions	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	46,280
Dispositions	(76,849)	(94,441)	(100,550)	(83,678)	(75,163)	(77,104)	(74,743)	(66,585)	(63,185)	(61,918)	(60,398)	(50,277)	(46,673)	(50,853)
Inventory (at period end)	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	145,963

## Acquisitions by State

Arizona	5,936	8,484	6,621	4,375	3,181	2,887	2,696	2,887	2,412	1,878	1,660	1,430	1,287	1,246
California	9,459	13,380	11,527	7,752	6,938	5,784	4,894	5,020	5,152	3,068	2,041	2,010	2,116	1,982
Florida	7,244	4,136	4,875	5,479	6,532	8,567	7,866	8,323	8,759	10,403	11,502	11,449	10,472	11,378
Nevada	2,587	3,286	4,032	2,132	1,843	1,641	859	651	967	929	598	847	787	825
Subtotal	25,226	29,286	27,055	19,738	18,494	18,879	16,315	16,881	17,290	16,278	15,801	15,736	14,662	15,431
Selected Midwest States*	10,534	13,642	11,853	12,209	15,127	17,481	14,799	15,070	14,047	14,500	11,614	12,123	10,159	8,764
All other States	33,973	35,328	39,577	37,625	38,393	35,145	32,702	30,235	28,447	25,820	25,109	28,935	24,328	22,085
Total Acquisitions	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	46,280

## Inventory by State

Arizona	13,332	13,595	10,847	8,063	6,070	5,019	4,587	4,965	4,715	4,052	3,303	3,083	3,106	2,886
California	28,049	29,939	28,116	23,407	19,972	16,777	13,566	12,274	11,747	9,830	7,410	6,628	6,503	6,154
Florida	27,746	19,380	13,452	11,793	12,618	15,330	16,344	17,146	18,315	21,074	23,771	26,084	28,095	30,030
Nevada	6,164	6,064	6,536	5,307	4,206	3,327	2,133	1,661	1,649	1,757	1,460	1,641	1,919	1,976
Subtotal	75,291	68,978	58,951	48,570	42,866	40,453	36,630	36,046	36,426	36,713	35,944	37,436	39,623	41,046
Selected Midwest States*	50,677	48,918	44,506	43,082	45,127	47,309	45,962	46,183	45,194	44,499	40,908	40,336	38,655	35,406
All other States	108,600	100,487	92,861	90,560	91,070	85,702	79,945	75,909	73,117	68,205	64,691	70,288	72,258	69,511
Total Inventory	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	145,963

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



## Appendix: Data Tables

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

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
Acquisitions	45,962	53,549	53,697	45,194	47,256	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	31,896
Dispositions	(50,260)	(62,814)	(71,202)	(58,297)	(51,344)	(52,071)	(48,674)	(43,925)	(42,671)	(42,934)	(40,635)	(33,332)	(29,920)	(32,727)
Inventory (at period end)	162,489	153,224	135,719	122,616	118,528	114,157	109,266	107,225	105,666	101,449	96,920	100,941	103,229	102,398

## Acquisitions by State

Arizona	4,038	5,971	4,858	3,052	2,291	2,246	2,109	2,090	1,688	1,288	1,183	971	868	881
California	6,661	9,571	8,179	5,197	4,642	3,829	3,697	3,684	3,770	2,043	1,503	1,402	1,434	1,438
Florida	4,312	2,919	3,154	3,405	4,270	5,610	5,584	5,980	6,412	7,493	8,240	7,734	6,831	7,837
Nevada	2,003	2,678	3,099	1,467	1,162	1,003	654	533	824	730	450	557	496	459
Subtotal	17,014	21,139	19,290	13,121	12,365	12,688	12,044	12,287	12,694	11,554	11,376	10,664	9,629	10,615
Selected Midwest States*	6,683	8,962	7,316	7,484	10,015	11,657	9,664	9,497	9,252	9,805	7,534	7,749	6,742	6,130
All other States	22,265	23,448	27,091	24,589	24,876	23,355	22,075	20,100	19,166	17,358	17,196	18,940	15,837	15,151
Total Acquisitions	45,962	53,549	53,697	45,194	47,256	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	31,896

## Inventory by State

Arizona	9,400	9,703	7,738	5,703	4,385	3,795	3,673	3,865	3,497	2,863	2,311	2,168	2,189	2,033
California	20,164	21,800	20,224	16,759	14,147	11,789	10,039	9,448	8,909	7,226	5,590	5,100	4,931	4,649
Florida	18,621	13,871	9,510	8,083	8,677	10,401	11,765	12,633	13,838	15,756	17,671	18,808	19,876	21,486
Nevada	4,895	4,858	5,035	3,872	2,833	2,117	1,512	1,335	1,379	1,432	1,163	1,201	1,360	1,320
Subtotal	53,080	50,232	42,507	34,417	30,042	28,102	26,989	27,281	27,623	27,277	26,735	27,277	28,356	29,488
Selected Midwest States*	35,354	34,311	30,266	28,333	29,614	30,963	29,967	29,668	29,148	29,089	26,929	26,676	26,252	25,015
All other States	74,055	68,681	62,946	59,866	58,872	55,092	52,310	50,276	48,895	45,083	43,256	46,988	48,621	47,895
Total Inventory	162,489	153,224	135,719	122,616	118,528	114,157	109,266	107,225	105,666	101,449	96,920	100,941	103,229	102,398

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

## Appendix: Data Tables

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

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
Acquisitions	23,771	24,707	24,788	24,378	24,758	23,805	20,033	20,302	18,672	17,881	16,418	19,441	16,941	14,384
Dispositions	(26,589)	(31,627)	(29,348)	(25,381)	(23,819)	(25,033)	(26,069)	(22,660)	(20,514)	(18,984)	(19,763)	(16,945)	(16,753)	(18,126)
Inventory (at period end)	72,079	65,159	60,599	59,596	60,535	59,307	53,271	50,913	49,071	47,968	44,623	47,119	47,307	43,565

Acquisitions by State <sup>1</sup>

Arizona	1,898	2,513	1,763	1,323	890	641	587	797	724	590	477	459	419	365
California	2,798	3,809	3,348	2,555	2,296	1,955	1,197	1,336	1,382	1,025	538	608	682	544
Florida	2,932	1,217	1,721	2,074	2,262	2,957	2,282	2,343	2,347	2,910	3,262	3,715	3,641	3,541
Nevada	584	608	933	665	681	638	205	118	143	199	148	290	291	366
<b>Subtotal</b>	<b>8,212</b>	<b>8,147</b>	<b>7,765</b>	<b>6,617</b>	<b>6,129</b>	<b>6,191</b>	<b>4,271</b>	<b>4,594</b>	<b>4,596</b>	<b>4,724</b>	<b>4,425</b>	<b>5,072</b>	<b>5,033</b>	<b>4,816</b>
Selected Midwest States	3,851	4,680	4,537	4,725	5,112	5,824	5,135	5,573	4,795	4,695	4,080	4,374	3,417	2,634
All other States	11,708	11,880	12,486	13,036	13,517	11,790	10,627	10,135	9,281	8,462	7,913	9,995	8,491	6,934
<b>Total Acquisitions</b>	<b>23,771</b>	<b>24,707</b>	<b>24,788</b>	<b>24,378</b>	<b>24,758</b>	<b>23,805</b>	<b>20,033</b>	<b>20,302</b>	<b>18,672</b>	<b>17,881</b>	<b>16,418</b>	<b>19,441</b>	<b>16,941</b>	<b>14,384</b>

## Inventory by State

Arizona	3,932	3,892	3,109	2,360	1,685	1,224	914	1,100	1,218	1,189	992	915	917	853
California	7,885	8,139	7,892	6,648	5,825	4,988	3,527	2,826	2,838	2,604	1,820	1,528	1,572	1,505
Florida	9,125	5,509	3,942	3,710	3,941	4,929	4,579	4,513	4,477	5,318	6,100	7,276	8,219	8,544
Nevada	1,269	1,206	1,501	1,435	1,373	1,210	621	326	270	325	297	440	559	656
<b>Subtotal</b>	<b>22,211</b>	<b>18,746</b>	<b>16,444</b>	<b>14,153</b>	<b>12,824</b>	<b>12,351</b>	<b>9,641</b>	<b>8,765</b>	<b>8,803</b>	<b>9,436</b>	<b>9,209</b>	<b>10,159</b>	<b>11,267</b>	<b>11,558</b>
Selected Midwest States	15,323	14,607	14,240	14,749	15,513	16,346	15,995	16,515	16,046	15,410	13,979	13,660	12,403	10,391
All other States	34,545	31,806	29,915	30,694	32,198	30,610	27,635	25,633	24,222	23,122	21,435	23,300	23,637	21,616
<b>Total Inventory</b>	<b>72,079</b>	<b>65,159</b>	<b>60,599</b>	<b>59,596</b>	<b>60,535</b>	<b>59,307</b>	<b>53,271</b>	<b>50,913</b>	<b>49,071</b>	<b>47,968</b>	<b>44,623</b>	<b>47,119</b>	<b>47,307</b>	<b>43,565</b>

<sup>1</sup>Select Midwest states are Illinois, Indiana, Michigan and Ohio<sup>1</sup>2012 data have been revised to include deeds-in-lieu.

Appendix: State Level Data

Enterprises Single-Family Book Profile - As of March 31, 2014

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	57,322	931	476	130	112	113	100	325	0.6%	10.7%	107
AL	348,459	16,708	7,907	2,259	2,314	2,008	2,220	6,552	1.9%	13.3%	2,068
AR	183,745	6,622	2,802	799	872	919	1,230	3,021	1.6%	18.6%	865
AZ	715,901	17,841	8,076	2,395	2,726	2,571	2,073	7,381	1.0%	11.6%	2,886
CA	3,635,549	78,541	33,386	10,359	10,886	10,421	13,489	34,819	1.0%	17.2%	6,154
CO	631,928	11,243	5,262	1,469	1,488	1,634	1,390	4,512	0.7%	12.4%	972
CT	345,151	17,345	5,229	1,669	2,012	2,066	6,369	10,457	3.0%	36.7%	1,897
DC	66,861	2,895	816	285	262	280	1,252	1,796	2.7%	43.2%	29
DE	107,993	5,035	1,654	505	590	617	1,669	2,878	2.7%	33.1%	442
FL	1,806,380	143,479	27,998	8,196	9,658	12,763	84,864	107,369	5.9%	59.1%	30,030
GA	902,163	40,285	18,239	5,546	6,018	5,155	5,327	16,518	1.8%	13.2%	4,215
HI	127,155	4,377	1,000	305	338	345	2,389	3,073	2.4%	54.6%	393
IA	270,870	7,296	3,064	854	882	1,041	1,455	3,383	1.2%	19.9%	936
ID	170,869	4,461	1,818	561	540	589	953	2,083	1.2%	21.4%	851
IL	1,335,947	58,569	17,064	5,674	7,276	9,080	19,475	35,860	2.7%	33.3%	15,376
IN	562,831	23,095	9,283	2,729	2,949	3,474	4,660	11,109	2.0%	20.2%	2,444
KS	209,354	6,245	2,753	820	848	913	911	2,676	1.3%	14.6%	920
KY	292,719	10,762	4,513	1,270	1,338	1,486	2,155	4,983	1.7%	20.0%	1,522
LA	292,113	13,971	6,223	1,833	1,644	1,786	2,485	5,923	2.0%	17.8%	1,049
MA	686,961	29,775	10,065	3,445	3,808	3,352	9,105	16,283	2.4%	30.6%	1,462
MD	653,198	32,475	10,093	3,104	3,760	3,981	11,537	19,302	3.0%	35.5%	6,588
ME	106,719	5,903	1,847	532	591	631	2,302	3,532	3.3%	39.0%	704
MI	995,984	32,171	15,483	4,629	5,234	3,824	3,001	12,087	1.2%	9.3%	10,408
MN	651,846	14,813	6,670	2,093	2,320	2,024	1,706	6,057	0.9%	11.5%	4,062
MO	547,559	17,415	8,424	2,499	2,676	2,159	1,657	6,497	1.2%	9.5%	2,458
MS	144,787	7,780	3,751	1,090	1,090	941	908	2,941	2.0%	11.7%	747
MT	99,021	1,885	854	268	244	205	314	763	0.8%	16.7%	228
NC	865,658	33,734	14,963	4,516	5,022	4,409	4,824	14,275	1.6%	14.3%	3,899
ND	46,946	561	270	72	74	39	106	219	0.5%	18.9%	42
NE	154,909	3,405	1,608	478	472	416	431	1,321	0.9%	12.7%	286
NH	145,756	5,370	2,406	693	691	691	889	2,273	1.6%	16.6%	646
NJ	878,444	72,379	14,243	4,874	6,001	6,615	40,646	53,278	6.1%	56.2%	2,901
NM	172,546	6,891	2,428	669	717	839	2,238	3,799	2.2%	32.5%	1,213
NV	273,439	14,748	2,904	1,043	1,440	2,053	7,308	10,807	4.0%	49.6%	1,976
NY	1,305,876	83,956	20,740	7,015	7,162	7,576	41,463	56,243	4.3%	49.4%	1,956
OH	985,146	41,547	15,410	4,689	5,620	6,831	8,997	21,487	2.2%	21.7%	7,178
OK	237,675	8,078	3,432	972	949	1,162	1,563	3,676	1.5%	19.3%	1,116
OR	456,742	15,964	4,333	1,337	1,497	1,698	7,099	10,301	2.3%	44.5%	1,720
PA	1,006,775	48,983	17,724	5,598	5,921	6,157	13,583	25,700	2.6%	27.7%	4,681
RI	96,105	5,286	1,685	579	665	664	1,693	3,027	3.1%	32.0%	632
SC	420,288	19,621	7,867	2,228	2,311	2,443	4,772	9,536	2.3%	24.3%	2,185
SD	62,019	991	472	126	125	123	145	394	0.6%	14.6%	175
TN	454,159	17,136	8,106	2,420	2,730	2,090	1,790	6,618	1.5%	10.4%	1,690
TX	1,723,841	50,509	25,764	6,744	5,879	4,895	6,777	17,571	1.0%	13.5%	2,943
UT	296,861	7,220	3,254	965	957	905	1,139	3,003	1.0%	15.8%	643
VA	851,568	22,241	10,284	3,005	3,220	2,705	3,027	8,957	1.1%	13.6%	2,239
VT	67,208	2,437	877	218	263	250	829	1,345	2.0%	34.0%	345
WA	822,550	25,492	7,061	2,299	2,963	3,663	9,506	16,138	2.0%	37.3%	3,718
WI	624,683	14,986	5,868	1,807	2,128	2,460	2,723	7,327	1.2%	18.2%	2,711
WV	87,320	4,077	2,177	599	539	406	356	1,302	1.5%	8.7%	426
WY	49,771	787	435	112	124	48	68	241	0.5%	8.6%	177
Other <sup>2</sup>	169,604	16,368	6,277	2,357	4,158	1,388	2,188	7,744	4.6%	13.4%	652
<b>Total</b>	<b>28,205,274</b>	<b>1,134,235</b>	<b>395,338</b>	<b>120,733</b>	<b>134,104</b>	<b>134,904</b>	<b>349,156</b>	<b>618,762</b>	<b>2.2%</b>	<b>30.8%</b>	<b>145,963</b>

12%  
Drop from  
4Q13

8%  
Drop from  
4Q13

3%  
Drop from  
4Q13

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

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

## Appendix: State Level Data

## Fannie Mae Single-Family Book Profile - As of March 31, 2014

State	Total Loan Count	Delinquent Loans (DLQ) <sup>1</sup>									REO Inventory
		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	33,757	565	287	83	72	59	64	195	0.6%	11.3%	76
AL	233,031	10,772	5,164	1,355	1,502	1,317	1,434	4,261	1.8%	13.3%	1,531
AR	119,723	4,256	1,856	477	555	587	781	1,923	1.6%	18.4%	588
AZ	454,135	10,596	4,956	1,374	1,584	1,431	1,251	4,277	0.9%	11.8%	2,033
CA	2,428,404	48,333	21,428	6,091	6,694	6,183	7,937	20,830	0.9%	16.4%	4,649
CO	414,959	6,892	3,335	844	930	988	795	2,713	0.7%	11.5%	697
CT	216,535	11,210	3,354	1,044	1,289	1,330	4,193	6,820	3.1%	37.4%	1,366
DC	43,742	1,825	535	183	179	171	757	1,109	2.5%	41.5%	25
DE	67,043	3,223	1,054	302	372	396	1,099	1,868	2.8%	34.1%	291
FL	1,144,964	92,635	17,861	4,799	6,056	8,136	55,783	70,477	6.1%	60.2%	21,486
GA	542,128	23,743	10,863	3,162	3,658	3,048	3,012	9,734	1.8%	12.7%	3,102
HI	88,112	2,716	656	195	225	227	1,413	1,865	2.1%	52.0%	300
IA	169,970	4,621	2,013	525	569	645	869	2,087	1.2%	18.8%	680
ID	105,797	2,575	1,087	307	320	326	535	1,181	1.1%	20.8%	607
IL	781,853	35,197	10,191	3,207	4,269	5,334	12,196	21,819	2.8%	34.7%	11,110
IN	301,255	13,732	5,417	1,530	1,716	2,063	3,006	6,804	2.3%	21.9%	1,870
KS	112,477	3,697	1,631	456	502	545	563	1,612	1.4%	15.2%	585
KY	141,672	5,817	2,330	651	718	808	1,310	2,839	2.0%	22.5%	1,022
LA	204,206	9,449	4,349	1,161	1,134	1,186	1,619	3,945	1.9%	17.1%	762
MA	431,538	18,921	6,451	2,129	2,398	2,141	5,802	10,352	2.4%	30.7%	1,034
MD	394,742	20,051	6,181	1,808	2,281	2,453	7,328	12,085	3.1%	36.5%	3,848
ME	58,301	3,686	1,125	305	374	388	1,494	2,259	3.9%	40.5%	505
MI	581,216	19,150	9,389	2,642	3,136	2,232	1,751	7,135	1.2%	9.1%	7,161
MN	351,944	7,965	3,685	1,077	1,232	1,074	897	3,209	0.9%	11.3%	2,493
MO	315,875	10,243	5,015	1,430	1,594	1,248	956	3,803	1.2%	9.3%	1,732
MS	109,014	5,535	2,766	763	783	666	557	2,008	1.8%	10.1%	571
MT	64,784	1,128	517	162	149	122	178	449	0.7%	15.8%	161
NC	497,901	19,858	8,931	2,574	2,994	2,597	2,762	8,366	1.7%	13.9%	2,529
ND	27,274	336	162	40	45	21	68	134	0.5%	20.2%	32
NE	101,467	2,263	1,083	304	308	268	300	877	0.9%	13.3%	221
NH	84,842	3,280	1,502	398	414	411	555	1,381	1.6%	16.9%	427
NJ	568,413	46,889	9,336	3,015	3,853	4,367	26,318	34,552	6.1%	56.1%	2,072
NM	110,712	4,201	1,496	395	444	529	1,337	2,315	2.1%	31.8%	809
NV	174,818	8,927	1,807	619	861	1,207	4,433	6,506	3.7%	49.7%	1,320
NY	821,903	52,719	13,016	4,280	4,637	4,737	26,049	35,453	4.3%	49.4%	1,387
OH	558,165	25,431	9,471	2,725	3,442	4,267	5,526	13,266	2.4%	21.7%	4,874
OK	154,504	5,073	2,183	562	603	727	998	2,329	1.5%	19.7%	757
OR	278,517	9,461	2,626	783	854	1,045	4,153	6,057	2.2%	43.9%	1,229
PA	627,907	31,021	11,388	3,340	3,723	3,862	8,708	16,329	2.6%	28.1%	3,275
RI	59,837	3,320	1,050	342	422	423	1,083	1,932	3.2%	32.6%	417
SC	254,197	11,913	4,789	1,317	1,419	1,486	2,902	5,814	2.3%	24.4%	1,519
SD	44,721	621	298	75	78	75	95	248	0.6%	15.3%	116
TN	289,141	10,591	5,081	1,452	1,676	1,283	1,099	4,066	1.4%	10.4%	1,250
TX	1,137,182	31,238	16,431	3,981	3,635	3,029	4,162	10,838	1.0%	13.3%	2,175
UT	179,384	4,120	1,879	534	522	488	697	1,708	1.0%	16.9%	497
VA	520,162	13,419	6,267	1,684	1,873	1,627	1,968	5,473	1.1%	14.7%	1,545
VT	33,557	1,426	509	125	160	136	496	794	2.4%	34.8%	239
WA	527,025	15,440	4,490	1,358	1,806	2,186	5,600	9,598	1.8%	36.3%	2,723
WI	390,872	8,898	3,573	1,018	1,231	1,477	1,599	4,316	1.1%	18.0%	1,854
WV	49,766	2,335	1,254	343	292	239	207	739	1.5%	8.9%	308
WY	35,013	522	303	60	86	28	45	160	0.5%	8.6%	121
Other <sup>2</sup>	108,625	8,273	3,588	1,358	1,079	885	1,363	3,330	3.1%	16.5%	417
<b>Total</b>	<b>17,547,082</b>	<b>700,108</b>	<b>246,009</b>	<b>70,744</b>	<b>80,748</b>	<b>82,504</b>	<b>220,103</b>	<b>383,810</b>	<b>2.2%</b>	<b>31.4%</b>	<b>102,398</b>

<sup>1</sup> Conventional Delinquency Subset: Excludes government, current month MBS liquidations, and loans with current month missing or erroneous performance data.<sup>2</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

## Appendix: State Level Data

## Freddie Mac Single-Family Book Profile - As of March 31, 2014

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	23,565	366	189	47	40	54	36	130	0.6%	9.8%	31
AL	115,428	5,936	2,743	904	812	691	786	2,291	2.0%	13.2%	537
AR	64,022	2,366	946	322	317	332	449	1,098	1.7%	19.0%	277
AZ	261,766	7,245	3,120	1,021	1,142	1,140	822	3,104	1.2%	11.3%	853
CA	1,207,145	30,208	11,958	4,268	4,192	4,238	5,552	13,989	1.2%	18.4%	1,505
CO	216,969	4,351	1,927	625	558	646	595	1,799	0.8%	13.7%	275
CT	128,616	6,135	1,875	625	723	736	2,176	3,637	2.8%	35.5%	531
DC	23,119	1,070	281	102	83	109	495	687	3.0%	46.3%	4
DE	40,950	1,812	600	203	218	221	570	1,010	2.5%	31.5%	151
FL	661,416	50,844	10,137	3,397	3,602	4,627	29,081	37,322	5.6%	57.2%	8,544
GA	360,035	16,542	7,376	2,384	2,360	2,107	2,315	6,784	1.9%	14.0%	1,113
HI	39,043	1,661	344	110	113	118	976	1,208	3.1%	58.8%	93
IA	100,900	2,675	1,051	329	313	396	586	1,296	1.3%	21.9%	256
ID	65,072	1,886	731	254	220	263	418	902	1.4%	22.2%	244
IL	554,094	23,372	6,873	2,467	3,007	3,746	7,279	14,041	2.5%	31.1%	4,266
IN	261,576	9,363	3,866	1,199	1,233	1,411	1,654	4,305	1.6%	17.7%	574
KS	96,877	2,548	1,122	364	346	368	348	1,064	1.1%	13.7%	335
KY	151,047	4,945	2,183	619	620	678	845	2,144	1.4%	17.1%	500
LA	87,907	4,522	1,874	672	510	600	866	1,978	2.3%	19.2%	287
MA	255,423	10,854	3,614	1,316	1,410	1,211	3,303	5,931	2.3%	30.4%	428
MD	258,456	12,424	3,912	1,296	1,479	1,528	4,209	7,217	2.8%	33.9%	2,740
ME	48,418	2,217	722	227	217	243	808	1,273	2.6%	36.4%	199
MI	414,768	13,021	6,094	1,987	2,098	1,592	1,250	4,952	1.2%	9.6%	3,247
MN	299,902	6,848	2,985	1,016	1,088	950	809	2,848	0.9%	11.8%	1,569
MO	231,684	7,172	3,409	1,069	1,082	911	701	2,694	1.2%	9.8%	726
MS	35,773	2,245	985	327	307	275	351	933	2.6%	15.6%	176
MT	34,237	757	337	106	95	83	136	314	0.9%	18.0%	67
NC	367,757	13,876	6,032	1,942	2,028	1,812	2,062	5,909	1.6%	14.9%	1,370
ND	19,672	225	108	32	29	18	38	85	0.4%	16.9%	10
NE	53,442	1,142	525	174	164	148	131	444	0.8%	11.5%	65
NH	60,914	2,090	904	295	277	280	334	892	1.5%	16.0%	219
NJ	310,031	25,490	4,907	1,859	2,148	2,248	14,328	18,726	6.0%	56.2%	829
NM	61,834	2,690	932	274	273	310	901	1,484	2.4%	33.5%	404
NV	98,621	5,821	1,097	424	579	846	2,875	4,301	4.4%	49.4%	656
NY	483,973	31,237	7,724	2,735	2,525	2,839	15,414	20,790	4.3%	49.3%	569
OH	426,981	16,116	5,939	1,964	2,178	2,564	3,471	8,221	1.9%	21.5%	2,304
OK	83,171	3,005	1,249	410	346	435	565	1,347	1.6%	18.8%	359
OR	178,225	6,503	1,707	554	643	653	2,946	4,244	2.4%	45.3%	491
PA	378,868	17,962	6,336	2,258	2,198	2,295	4,875	9,371	2.5%	27.1%	1,406
RI	36,268	1,966	635	237	243	241	610	1,095	3.0%	31.0%	215
SC	166,091	7,708	3,078	911	892	957	1,870	3,722	2.2%	24.3%	666
SD	17,298	370	174	51	47	48	50	146	0.8%	13.5%	59
TN	165,018	6,545	3,025	968	1,054	807	691	2,552	1.5%	10.6%	440
TX	586,659	18,821	9,333	2,763	2,244	1,866	2,615	6,733	1.1%	13.9%	768
UT	117,477	3,100	1,375	431	435	417	442	1,295	1.1%	14.3%	146
VA	331,406	8,822	4,017	1,321	1,347	1,078	1,059	3,484	1.1%	12.0%	694
VT	33,651	1,011	368	93	103	114	333	551	1.6%	32.9%	106
WA	295,525	10,052	2,571	941	1,157	1,477	3,906	6,540	2.2%	38.9%	995
WI	233,811	6,088	2,295	789	897	983	1,124	3,011	1.3%	18.5%	857
WV	37,554	1,742	923	256	247	167	149	563	1.5%	8.6%	118
WY	14,758	265	132	52	38	20	23	81	0.5%	8.7%	56
Other <sup>2</sup>	60,979	8,095	2,689	999	3,079	503	825	4,414	7.2%	10.2%	235
<b>Total</b>	<b>10,658,192</b>	<b>434,127</b>	<b>149,329</b>	<b>49,989</b>	<b>53,356</b>	<b>52,400</b>	<b>129,053</b>	<b>234,952</b>	<b>2.2%</b>	<b>29.7%</b>	<b>43,565</b>

<sup>1</sup> Includes other loans that cannot be categorized due to missing attributes.<sup>2</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available. The 9,748 can be reconciled to AAA Wrapped T-Deal loans for which loan level data are not available.

## Appendix: State Level Data

## Enterprises Foreclosure Prevention Actions by State - March 31, 2014

State	2013						1Q14						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	100	16	142	-	23	281	13	2	26	1	5	47	1,215	137	988	44	171	2,555
AL	1,803	178	2,446	13	426	4,866	290	50	679	2	97	1,118	16,293	2,010	15,704	1,088	2,089	37,184
AR	697	53	962	4	269	1,985	146	15	273	3	61	498	6,035	916	6,152	423	1,485	15,011
AZ	1,569	274	5,111	2	4,687	11,643	313	78	919	7	413	1,730	15,228	5,619	62,268	1,330	42,845	127,290
CA	6,192	1,796	29,310	30	16,189	53,517	1,033	403	5,262	21	1,505	8,224	55,522	20,452	236,843	2,899	98,199	413,915
CO	1,233	172	2,672	2	901	4,980	206	60	560	-	121	947	12,167	2,397	21,315	668	7,179	43,726
CT	1,141	329	4,118	8	1,074	6,670	217	56	1,019	1	246	1,539	9,336	2,147	21,736	522	3,978	37,719
DC	224	65	531	-	113	933	52	6	119	-	20	197	1,722	320	3,340	102	471	5,955
DE	356	50	1,175	3	389	1,973	79	7	265	-	46	397	3,032	540	6,305	189	1,332	11,397
FL	4,999	1,509	30,687	83	23,515	60,793	1,007	358	6,375	22	3,150	10,912	47,535	16,439	196,157	3,954	125,980	390,064
GA	3,518	666	10,300	37	3,435	17,956	778	196	2,259	10	468	3,711	30,216	7,463	71,632	2,424	13,616	125,352
HI	306	51	850	-	398	1,605	46	19	206	-	56	327	2,778	650	5,921	70	2,138	11,557
IA	921	53	1,386	8	328	2,696	175	14	351	4	60	604	7,146	956	8,721	632	1,730	19,185
ID	416	91	1,198	-	804	2,509	75	26	240	-	101	442	4,138	952	7,989	259	5,243	18,581
IL	3,690	994	16,153	51	7,821	28,709	884	254	3,492	20	1,316	5,966	30,960	9,039	93,641	2,178	29,795	165,613
IN	2,534	193	4,025	53	924	7,729	593	53	985	15	191	1,837	22,298	2,532	25,211	1,981	5,111	57,133
KS	813	59	1,028	8	287	2,195	173	22	264	-	59	518	6,980	836	6,536	430	1,558	16,340
KY	1,146	115	1,614	12	385	3,272	265	27	435	4	82	813	10,176	1,252	10,108	516	2,074	24,126
LA	1,496	99	2,209	5	311	4,120	282	27	533	7	43	892	13,653	2,110	13,988	1,084	1,565	32,400
MA	1,718	497	6,959	10	1,578	10,762	315	138	1,593	3	257	2,306	15,811	4,180	40,254	1,038	8,322	69,606
MD	2,318	424	8,505	27	2,961	14,235	531	115	1,955	7	498	3,106	18,607	4,484	51,286	1,206	12,104	87,688
ME	476	52	1,114	3	380	2,025	101	19	283	1	71	475	3,873	577	6,235	249	1,745	12,680
MI	3,191	541	7,240	76	3,657	14,705	640	99	1,619	27	430	2,815	32,039	7,090	60,154	6,065	26,758	132,106
MN	1,612	176	3,648	4	1,469	6,909	297	40	813	2	216	1,368	13,373	3,115	30,122	967	9,954	57,532
MO	1,964	164	3,125	17	900	6,170	389	46	816	6	166	1,423	17,569	2,695	21,538	1,317	4,828	47,947
MS	831	89	1,136	6	218	2,280	153	20	317	1	44	535	7,148	960	8,129	536	1,019	17,792
MT	220	13	377	1	117	728	45	10	96	-	19	170	2,097	304	2,727	97	787	6,012
NC	3,260	475	6,703	18	1,581	12,037	649	129	1,552	8	232	2,570	27,047	5,123	42,324	1,592	6,587	82,673
ND	54	3	56	-	8	121	11	-	9	1	-	21	557	161	528	54	99	1,399
NE	369	23	575	-	128	1,095	89	7	155	-	30	281	3,320	448	3,915	303	741	8,727
NH	528	83	1,235	1	339	2,186	85	15	287	-	53	440	4,448	912	8,322	248	1,782	15,713
NJ	2,966	1,684	12,828	13	3,764	21,255	520	213	3,223	10	795	4,761	23,549	6,805	63,475	1,294	13,925	109,047
NM	577	68	1,390	2	546	2,583	114	8	301	1	99	523	4,682	772	7,429	252	2,249	15,384
NV	536	175	4,183	4	6,342	11,240	129	44	800	2	600	1,575	5,597	2,731	33,801	447	29,953	72,530
NY	4,091	1,686	14,515	35	2,170	22,497	767	228	3,777	13	517	5,302	30,725	8,031	72,991	1,635	8,384	121,767
OH	3,692	440	7,551	87	2,091	13,861	802	101	1,772	24	391	3,090	30,110	4,981	49,834	3,444	11,265	99,635
OK	834	73	1,128	6	224	2,265	148	11	254	4	52	469	8,036	916	6,926	544	1,269	17,691
OR	797	198	3,268	5	2,047	6,315	141	55	663	1	320	1,180	7,390	2,327	20,076	442	9,147	39,382
PA	4,271	555	8,928	39	1,797	15,590	861	158	2,335	12	352	3,718	32,477	5,251	45,861	1,839	6,805	92,233
RI	382	111	1,229	5	436	2,163	83	29	311	1	80	504	2,982	808	7,488	174	2,012	13,464
SC	1,693	256	3,694	15	1,157	6,815	354	71	881	6	193	1,505	13,823	2,772	23,262	1,040	5,966	46,863
SD	116	13	168	1	28	326	32	3	36	-	6	77	964	140	1,140	89	216	2,549
TN	1,771	220	2,683	15	552	5,241	296	69	745	5	89	1,204	15,954	2,480	18,882	995	3,237	41,548
TX	6,573	485	5,965	24	993	14,040	1,289	162	1,529	1	189	3,170	57,809	8,605	49,294	3,670	6,779	126,157
UT	807	122	1,876	3	1,089	3,897	139	34	417	2	155	747	7,601	1,601	16,033	376	7,170	32,781
VA	2,233	298	4,911	12	1,526	8,980	468	68	1,181	3	247	1,967	18,645	3,752	36,302	1,063	10,758	70,519
VT	233	24	424	2	73	756	58	3	105	-	24	190	1,860	239	2,185	110	295	4,689
WA	1,615	330	6,673	11	4,271	12,900	317	87	1,292	1	590	2,287	14,883	3,405	36,575	795	15,569	71,227
WI	1,454	196	3,496	7	1,034	6,187	303	39	884	5	185	1,416	11,829	2,183	20,627	837	4,883	40,359
WV	473	36	509	5	112	1,135	87	9	148	3	19	266	3,900	552	3,755	201	631	9,040
WY	129	7	119	-	43	298	22	2	33	-	9	66	1,143	174	1,086	56	266	2,725
Other <sup>3</sup>	442	163	1,067	(125)	68	1,615	184	50	228	(1)	11	472	2,092	1,271	6,594	(175)	154	9,936
<b>Total</b>	<b>85,380</b>	<b>16,443</b>	<b>243,195</b>	<b>648</b>	<b>105,978</b>	<b>451,644</b>	<b>17,046</b>	<b>3,755</b>	<b>54,672</b>	<b>266</b>	<b>14,979</b>	<b>90,718</b>	<b>738,368</b>	<b>166,615</b>	<b>1,613,710</b>	<b>53,593</b>	<b>562,218</b>	<b>3,134,504</b>

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

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

## Appendix: State Level Data

## Fannie Mae Foreclosure Prevention Actions by State - March 31, 2014

State	2013						1Q14						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	72	5	106	-	16	199	4	-	17	-	2	23	1,083	78	663	42	119	1,985
AL	1,303	47	1,757	-	315	3,422	176	13	489	1	69	748	13,730	1,336	11,417	1,002	1,530	29,015
AR	526	19	692	-	173	1,410	89	5	183	1	48	326	5,150	663	4,334	407	998	11,552
AZ	993	59	3,172	2	2,599	6,825	151	18	577	2	286	1,034	12,191	2,656	40,245	1,282	25,271	81,645
CA	3,972	320	18,541	12	8,692	31,537	489	68	3,421	13	987	4,978	45,309	8,182	152,641	2,800	57,120	266,052
CO	842	45	1,760	1	550	3,198	96	15	389	-	77	577	10,306	1,355	13,981	656	4,546	30,844
CT	778	97	2,888	-	657	4,420	131	5	680	-	159	975	7,752	1,130	15,551	501	2,720	27,654
DC	157	26	361	-	59	603	33	2	89	-	15	139	1,433	167	2,352	95	289	4,336
DE	230	15	804	-	260	1,309	36	2	183	-	31	252	2,458	314	4,345	176	911	8,204
FL	3,274	245	19,680	15	13,477	36,691	551	62	4,061	10	2,017	6,701	39,216	7,907	135,598	3,634	80,560	266,915
GA	2,204	153	6,775	3	1,992	11,127	350	42	1,428	1	319	2,140	23,432	3,724	47,359	2,122	8,351	84,988
HI	223	8	576	-	226	1,033	23	3	142	-	37	205	2,460	314	4,085	69	1,349	8,277
IA	672	21	949	1	222	1,865	100	4	246	1	46	397	5,974	601	5,977	570	1,227	14,349
ID	254	10	731	-	491	1,486	34	5	159	-	65	263	3,421	484	5,273	254	3,383	12,815
IL	2,275	244	10,158	6	4,615	17,298	473	62	2,160	5	855	3,555	24,475	3,671	60,437	1,855	19,064	109,502
IN	1,632	59	2,723	3	608	5,025	329	18	642	2	129	1,120	17,780	1,526	16,537	1,362	3,483	40,688
KS	509	16	708	1	202	1,436	77	8	176	-	41	302	5,576	521	4,317	398	1,091	11,903
KY	721	34	1,085	1	233	2,074	126	9	275	-	57	467	8,273	748	6,320	417	1,400	17,158
LA	1,071	40	1,663	1	206	2,981	172	12	383	4	30	601	11,494	1,572	10,347	1,032	1,127	25,572
MA	1,188	159	4,621	2	902	6,872	163	38	1,065	1	167	1,434	13,037	2,188	27,246	1,007	5,404	48,882
MD	1,480	90	5,497	6	1,717	8,790	300	20	1,238	1	313	1,872	14,872	2,036	34,111	1,149	7,645	59,813
ME	317	6	750	-	236	1,309	59	6	176	-	47	288	3,222	317	4,338	240	1,224	9,341
MI	2,091	175	4,743	1	2,382	9,392	347	33	1,076	4	311	1,771	26,392	3,570	38,724	2,806	17,148	88,640
MN	952	41	2,219	-	831	4,043	136	8	472	1	143	760	10,573	1,364	18,021	940	5,864	36,762
MO	1,269	43	2,040	-	556	3,908	185	14	559	2	110	870	14,372	1,607	14,363	1,149	3,134	34,625
MS	639	52	856	-	171	1,718	109	12	254	-	33	408	6,241	701	6,329	495	815	14,581
MT	156	5	253	-	80	494	22	2	73	-	14	111	1,769	186	1,864	96	557	4,472
NC	2,120	134	4,462	4	954	7,674	331	34	1,026	1	139	1,531	21,961	2,771	28,231	1,499	4,343	58,805
ND	38	1	38	-	5	82	4	-	7	-	-	11	460	91	343	50	61	1,005
NE	256	13	438	-	93	800	62	1	122	-	25	210	2,810	279	2,857	293	523	6,762
NH	325	23	830	-	199	1,377	42	4	197	-	39	282	3,609	443	5,447	245	1,143	10,887
NJ	2,051	638	8,697	2	2,284	13,672	288	48	2,168	1	526	3,031	19,375	3,351	44,571	1,238	9,412	77,947
NM	383	24	918	-	333	1,658	60	1	188	-	62	311	3,869	459	5,157	241	1,506	11,232
NV	338	17	2,547	1	3,519	6,422	64	2	471	2	383	922	4,665	1,178	21,631	434	18,092	46,000
NY	2,899	488	10,006	6	1,329	14,728	472	40	2,568	2	332	3,414	25,264	3,635	51,321	1,479	5,503	87,202
OH	2,434	161	5,079	15	1,349	9,038	481	31	1,192	2	270	1,976	24,213	2,856	32,704	2,094	7,845	69,712
OK	583	16	828	-	155	1,582	85	-	188	2	38	313	6,780	594	4,956	510	895	13,735
OR	526	53	2,056	1	1,149	3,785	62	11	391	1	192	657	6,054	1,143	13,236	421	5,565	26,419
PA	2,937	165	6,136	2	1,164	10,404	490	51	1,629	2	238	2,410	26,397	2,949	32,065	1,676	4,574	67,661
RI	237	35	812	1	265	1,350	44	9	207	-	52	312	2,331	426	5,002	165	1,308	9,322
SC	1,093	78	2,539	1	721	4,432	190	20	612	4	137	963	11,002	1,366	16,033	977	4,064	33,442
SD	74	5	118	-	18	215	18	1	26	-	4	49	789	82	790	84	174	1,919
TN	1,200	84	1,864	3	371	3,522	142	24	525	3	72	766	13,340	1,506	13,077	881	2,251	31,055
TX	4,613	167	4,141	7	665	9,593	669	46	1,071	-	148	1,934	48,603	6,133	34,809	3,519	4,661	97,725
UT	522	19	1,163	1	602	2,307	61	4	265	1	111	442	6,304	711	10,152	359	4,216	21,742
VA	1,393	62	3,302	1	955	5,713	251	17	800	1	169	1,238	14,812	1,835	24,174	1,019	6,867	48,707
VT	171	7	293	1	39	511	37	1	77	-	17	132	1,530	115	1,501	100	206	3,452
WA	1,035	53	4,220	1	2,432	7,741	168	10	846	1	367	1,392	12,125	1,587	24,420	755	9,902	48,789
WI	953	77	2,278	-	668	3,976	178	15	571	2	118	884	9,860	1,254	13,422	776	3,238	28,550
WV	314	7	318	1	72	712	57	4	100	2	15	178	3,174	307	2,365	185	387	6,418
WY	108	3	85	-	29	225	14	-	26	-	6	46	988	136	784	56	188	2,152
Other <sup>3</sup>	367	60	707	(125)	58	1,091	155	20	158	(1)	8	340	1,611	460	4,300	(177)	131	6,325
<b>Total</b>	<b>56,770</b>	<b>4,424</b>	<b>160,001</b>	<b>(22)</b>	<b>61,896</b>	<b>283,075</b>	<b>9,186</b>	<b>880</b>	<b>36,044</b>	<b>75</b>	<b>9,876</b>	<b>56,061</b>	<b>603,917</b>	<b>84,585</b>	<b>1,080,123</b>	<b>45,435</b>	<b>353,385</b>	<b>2,167,445</b>

<sup>1</sup> Since the first full quarter in conservatorship (4Q08). The state level data for HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu are not available for 4Q08.<sup>2</sup> Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.<sup>3</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

## Appendix: State Level Data

## Freddie Mac Foreclosure Prevention Actions by State - March 31, 2014

State	2013						1Q14						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	28	11	36	-	7	82	9	2	9	1	3	24	132	59	325	2	52	570
AL	500	131	689	13	111	1,444	114	37	190	1	28	370	2,563	674	4,287	86	559	8,169
AR	171	34	270	4	96	575	57	10	90	2	13	172	885	253	1,818	16	487	3,459
AZ	576	215	1,939	-	2,088	4,818	162	60	342	5	127	696	3,037	2,963	22,023	48	17,574	45,645
CA	2,220	1,476	10,769	18	7,497	21,980	544	335	1,841	8	518	3,246	10,213	12,270	84,202	99	41,079	147,863
CO	391	127	912	1	351	1,782	110	45	171	-	44	370	1,861	1,042	7,334	12	2,633	12,882
CT	363	232	1,230	8	417	2,250	86	51	339	1	87	564	1,584	1,017	6,185	21	1,258	10,065
DC	67	39	170	-	54	330	19	4	30	-	5	58	289	153	988	7	182	1,619
DE	126	35	371	3	129	664	43	5	82	-	15	145	574	226	1,960	13	421	3,193
FL	1,725	1,264	11,007	68	10,038	24,102	456	296	2,314	12	1,133	4,211	8,319	8,532	60,559	320	45,420	123,149
GA	1,314	513	3,525	34	1,443	6,829	428	154	831	9	149	1,571	6,784	3,739	24,273	302	5,265	40,364
HI	83	43	274	-	172	572	23	16	64	-	19	122	318	336	1,836	1	789	3,280
IA	249	32	437	7	106	831	75	10	105	3	14	207	1,172	355	2,744	62	503	4,836
ID	162	81	467	-	313	1,023	41	21	81	-	36	179	717	468	2,716	5	1,860	5,766
IL	1,415	750	5,995	45	3,206	11,411	411	192	1,332	15	461	2,411	6,485	5,368	33,204	323	10,731	56,111
IN	902	134	1,302	50	316	2,704	264	35	343	13	62	717	4,518	1,006	8,674	619	1,628	16,445
KS	304	43	320	7	85	759	96	14	88	-	18	216	1,404	315	2,219	32	467	4,437
KY	425	81	529	11	152	1,198	139	18	160	4	25	346	1,903	504	3,788	99	674	6,968
LA	425	59	546	4	105	1,139	110	15	150	3	13	291	2,159	538	3,641	52	438	6,828
MA	530	338	2,338	8	676	3,890	152	100	528	2	90	872	2,774	1,992	13,008	31	2,918	20,724
MD	838	334	3,008	21	1,244	5,445	231	95	717	6	185	1,234	3,735	2,448	17,175	57	4,459	27,875
ME	159	46	364	3	144	716	42	13	107	1	24	187	651	260	1,897	9	521	3,339
MI	1,100	366	2,497	75	1,275	5,313	293	66	543	23	119	1,044	5,647	3,520	21,430	3,259	9,610	43,466
MN	660	135	1,429	4	638	2,866	161	32	341	1	73	608	2,800	1,751	12,101	27	4,090	20,770
MO	695	121	1,085	17	344	2,262	204	32	257	4	56	553	3,197	1,088	7,175	168	1,694	13,322
MS	192	37	280	6	47	562	44	8	63	1	11	127	907	259	1,800	41	204	3,211
MT	64	8	124	1	37	234	23	8	23	-	5	59	328	118	863	1	230	1,540
NC	1,140	341	2,241	14	627	4,363	318	95	526	7	93	1,039	5,086	2,352	14,093	93	2,244	23,868
ND	16	2	18	-	3	39	7	-	2	1	-	10	97	70	185	4	38	394
NE	113	10	137	-	35	295	27	6	33	-	5	71	510	169	1,058	10	218	1,965
NH	203	60	405	1	140	809	43	11	90	-	14	158	839	469	2,875	3	639	4,826
NJ	915	1,046	4,131	11	1,480	7,583	232	165	1,055	9	269	1,730	4,174	3,454	18,904	56	4,513	31,100
NM	194	44	472	2	213	925	54	7	113	1	37	212	813	313	2,272	11	743	4,152
NV	198	158	1,636	3	2,823	4,818	65	42	329	-	217	653	932	1,553	12,170	13	11,861	26,530
NY	1,192	1,198	4,509	29	841	7,769	295	188	1,209	11	185	1,888	5,461	4,396	21,670	156	2,881	34,565
OH	1,258	279	2,472	72	742	4,823	321	70	580	22	121	1,114	5,897	2,125	17,130	1,350	3,420	29,923
OK	251	57	300	6	69	683	63	11	66	2	14	156	1,256	322	1,970	34	374	3,956
OR	271	145	1,212	4	898	2,530	79	44	272	-	128	523	1,336	1,184	6,840	21	3,582	12,963
PA	1,334	390	2,792	37	633	5,186	371	107	706	10	114	1,308	6,080	2,302	13,796	163	2,231	24,572
RI	145	76	417	4	171	813	39	20	104	1	28	192	651	382	2,486	9	704	4,232
SC	600	178	1,155	14	436	2,383	164	51	269	2	56	542	2,821	1,406	7,229	63	1,902	13,421
SD	42	8	50	1	10	111	14	2	10	-	2	28	175	58	350	5	42	630
TN	571	136	819	12	181	1,719	154	45	220	2	17	438	2,614	974	5,805	114	986	10,493
TX	1,960	318	1,824	17	328	4,447	620	116	458	1	41	1,236	9,206	2,472	14,485	151	2,118	28,432
UT	285	103	713	2	487	1,590	78	30	152	1	44	305	1,297	890	5,881	17	2,954	11,039
VA	840	236	1,609	11	571	3,267	217	51	381	2	78	729	3,833	1,917	12,128	44	3,891	21,812
VT	62	17	131	1	34	245	21	2	28	-	7	58	330	124	684	10	89	1,237
WA	580	277	2,453	10	1,839	5,159	149	77	446	-	223	895	2,758	1,818	12,155	40	5,667	22,438
WI	501	119	1,218	7	366	2,211	125	24	313	3	67	532	1,969	929	7,205	61	1,645	11,809
WV	159	29	191	4	40	423	30	5	48	1	4	88	726	245	1,390	16	244	2,622
WY	21	4	34	-	14	73	8	2	7	-	3	20	155	38	302	-	78	573
Other <sup>3</sup>	75	103	336	-	10	524	29	30	70	-	3	132	481	811	2,294	2	23	3,611
<b>Total</b>	<b>28,610</b>	<b>12,019</b>	<b>83,188</b>	<b>670</b>	<b>44,082</b>	<b>168,569</b>	<b>7,860</b>	<b>2,875</b>	<b>18,628</b>	<b>191</b>	<b>5,103</b>	<b>34,657</b>	<b>134,451</b>	<b>82,030</b>	<b>533,587</b>	<b>8,158</b>	<b>208,833</b>	<b>967,059</b>

<sup>1</sup> Since the first full quarter in conservatorship (4Q08). The state level data for repayment plans and forbearance plans are not available for 1Q08 and 2009.<sup>2</sup> Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.<sup>3</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.



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

## Glossary

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

### Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

### Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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

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

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

### Section 3: Loan Modifications

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

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

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

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

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

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

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

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

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

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

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

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

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