

# Federal Housing Finance Agency

## Foreclosure Prevention Report First Quarter 2015

FHFA Federal Property Manager's Report

This report contains data on foreclosure prevention activity of Fannie Mae and Freddie Mac (the Enterprises) through March 2015.

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# First Quarter 2015 Highlights

### The Enterprises' Foreclosure Prevention Actions:

# 3.477 million

homeowners helped during conservatorships



porrowers' monthly payments by over 30%

60+ days delinquent loans **9%** in 1Q15

REO inventory

• The Enterprises completed 65,960 foreclosure prevention actions in the first quarter of 2015, bringing the total to 3,477,343 since the start of conservatorships in September 2008. Of these actions, 2,862,803 have helped troubled homeowners stay in their homes including 1,792,038 permanent loan modifications.

• Approximately 31 percent of all permanent loan modifications in the first quarter helped to reduce homeowners' monthly payments by over 30 percent.

• The share of modifications with principal forbearance fell to 19 percent while modifications with extend-term only increased to 48 percent due to improving house prices and a declining HAMP eligible population.

• As of March 31, 2015, approximately 17 percent of loans modified in the first quarter of 2014 had missed two or more payments, one year after modification.

• There were 9,509 completed short sales and deeds-in-lieu during the quarter, bringing the total to 614,540 since the start of conservatorships.

#### The Enterprises' Mortgage Performance:

• The number of 60+ days delinquent loans declined 9 percent during the first quarter as the economy improves and house prices continue to increase.

• The serious delinquency rate fell to 1.8 percent at the end of the quarter compared with 5.7 percent for Federal Housing Administration (FHA) loans, 3.2 percent for Veterans Affairs (VA) loans and 4.2 percent for all loans (Industry average).

#### The Enterprises' Foreclosures:

• Third-party sales and foreclosure sales declined 4 percent to 34,873 while foreclosure starts decreased 5 percent to 70,267 in the first quarter.

• REO inventory declined 10 percent during the quarter to 100,279, as property dispositions continued to outpace property acquisitions.

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

#### **Foreclosure Prevention Activities**

	4Q14	1Q15
HAMP Active Trials	7,694	6,906
HAMP Active Permanent - Cum.	419,704	413,566
<b>Completed Foreclosure Preventio</b>	n Actions	
Loan Modifications *	40,922	41,321
Repayment Plans	11,330	12,141
Forbearance Plans	2,504	2,710
Charge-offs-in-lieu	313	279
Home Retention Actions	55,069	56,451
Short Sales	7,582	6,734
Deeds-in-lieu	3,220	2,775
Home Forfeiture Actions	10,802	9,509
TOTAL	65,871	65,960
* Includes HAMP permanent modifications		

Source: FHFA (Fannie Mae and Freddie Mac)

#### Mortgage Performance (at period end)

	4Q14	1Q15
30-59 Days Delinquent	413,772	351,992
60-plus-days Delinquent	645,036	585,156
Seriously Delinquent*	529,659	491,645
Foreclosure Starts	74,021	70,267
Third-party & Foreclosure Sales	36,193	34,873
REO Inventory	111,050	100,279
(Percent of total loans serviced)		
30-59 Days Delinquent	1.48%	1.26%
60-plus-days Delinquent	2.31%	2.10%
Seriously Delinquent*	1.89%	1.76%

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

642K

**HAMP** Permanent

**Modifications since** 

April 2009

996K

**Non-HAMP** 

Permanent

Modifications since

October 2009

# Loan Modifications - Status Update

### **Recent Announcements**

• On May 8, 2015, the Federal Housing Finance Agency (FHFA) announced that it would extend Fannie Mae's and Freddie Mac's participation in the Home Affordable Mortgage Program (HAMP) through the end of 2016. HAMP was first implemented in 2009 as a key part of the federal government's Making Home Affordable (MHA) initiative. The program is designed to help homeowners who are at risk of foreclosure, by giving them more affordable and sustainable monthly payments on their loans. It is open to homeowners who have defaulted on their mortgage loans, and those who are at risk of defaulting in the near future. News Release

• Effective February 1, 2015, the Enterprises implemented a new supplemental borrower incentive of up to \$10,000 for the deed-in-lieu of foreclosure in CT, DC, IL, MA, MD, NJ, NY, and PA. Fannie Mae Freddie Mac

### **HAMP** Activity

• A total of 1,079,282 troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. 642,074 of these homeowners have been granted permanent modifications through HAMP.

• A total of 6,906 homeowners were in a HAMP trial modification period at the end of the first quarter.

### **Non-HAMP Modification Activity**

• Non-HAMP modifications accounted for 88 percent of all permanent loan modifications in the first quarter.

• A total of 36,438 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 996,868 since October 2009.

#### **HAMP Statistics**

#### Cumulative from April 2009 through

	4Q14	1Q15
Trial Modifications Ever Started	1,075,713	1,079,282
Less:		
Trials Disqualified	(79,700)	(79,622)
Trials Cancelled	(350,135)	(350,680)
Permanent Modifications	(638,184)	(642,074)
Trials Remaining Active	7,694	6,906
Permanent Modifications Started	638,184	642,074
Less:		
Modifications Defaulted	(189,697)	(195,735)
Modifications Paid off	(28,782)	(32,671)
Modifications Withdrawn	(1)	(102)
Active Permanent Modifications	419,704	413,566

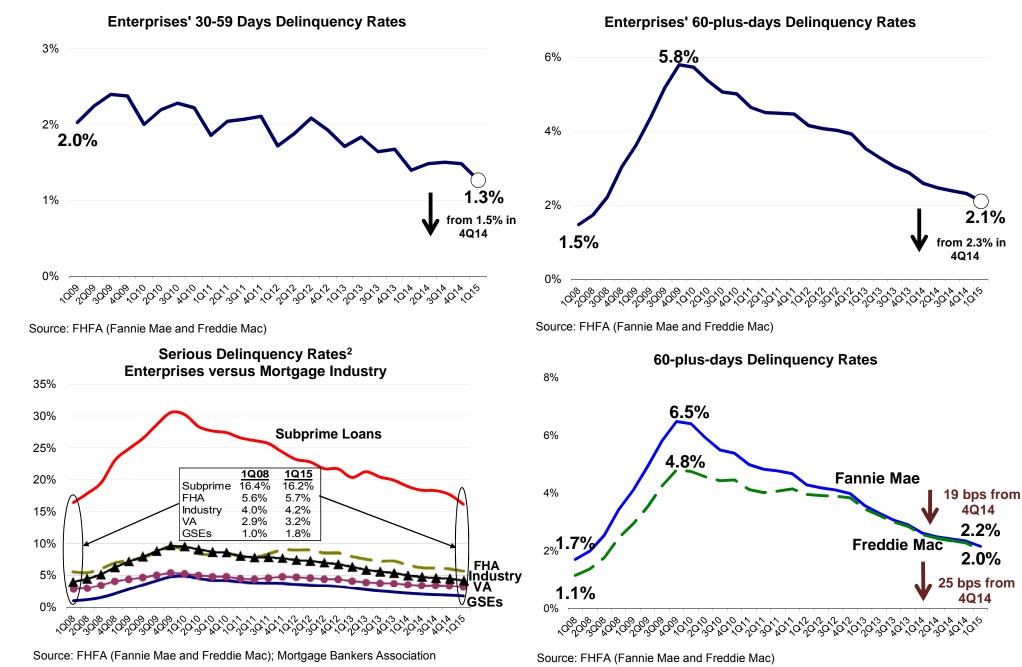
Source: FHFA (Fannie Mae and Freddie Mac)

#### Non-HAMP Modification Statistics

#### Cumulative from October 2009 through

	4Q14	1Q15
Permanent Loan Modifications	960,430	996,868
Source: FHFA (Fannie Mae and Freddie Mac)		

## Mortgage Performance



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

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

## Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 65,960 foreclosure prevention actions in the first quarter of 2015, bringing the total to 3,477,343 since the start of conservatorships in September 2008. 1,792,038 of these actions have been permanent loan modifications. A total of 1,070,765 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. 614,540 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

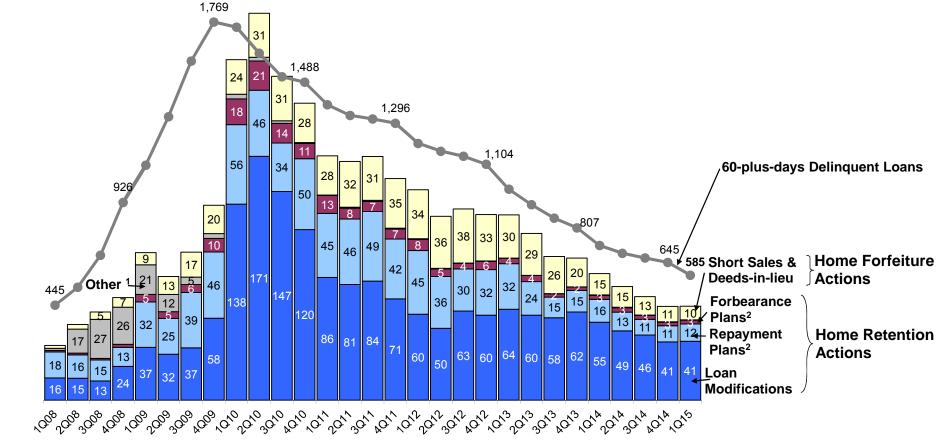
	Full Year 2012	Full Year 2013	Full Year 2014	YTD 2015	Conservatorship to Date <sup>1</sup>
Home Retention Actions					
Repayment Plans	142,615	85,386	51,481	12,141	814,804
Forbearance Plans	22,812	12,671	11,260	2,710	174,243
Charge-offs-in-lieu	1,335	647	1,378	279	11,540
HomeSaver Advance (Fannie)	-	-	-	-	70,178
Loan Modifications	232,993	<u>243,195</u>	189,975	41,321	1,792,038
Total	399,755	341,899	254,094	56,451	2,862,803
Nonforeclosure - Home Forfeiture Actio	ns				
Short Sales	125,232	87,742	38,198	6,734	542,735
Deeds-in-lieu	16,232	18,087	14,926	2,775	71,805
Total	141,464	105,829	53,124	9,509	614,540
<b>Total Foreclosure Prevention Actions</b>	541,219	447,728	307,218	65,960	3,477,343

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

Number of loans in thousands

# 60+ Days Delinquent Loans and Foreclosure Prevention Actions

A total of 65,960 foreclosure prevention actions were completed in the first quarter of 2015 as the number of the Enterprises' 60+ days delinquent loans continued to decline. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including 41,321 permanent loan modifications.

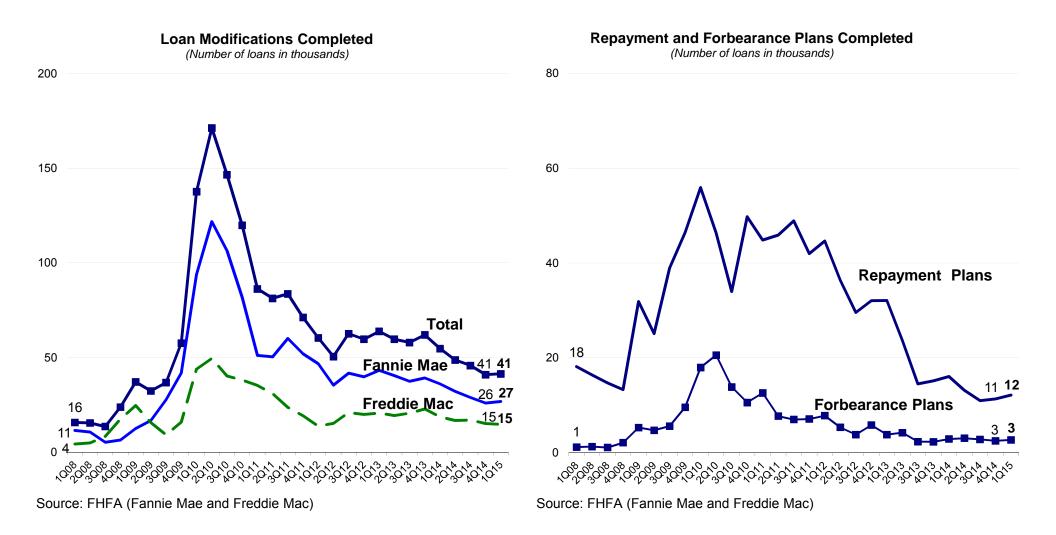


<sup>1</sup> Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.

<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.

# **Foreclosure Prevention Activity: Home Retention Actions**

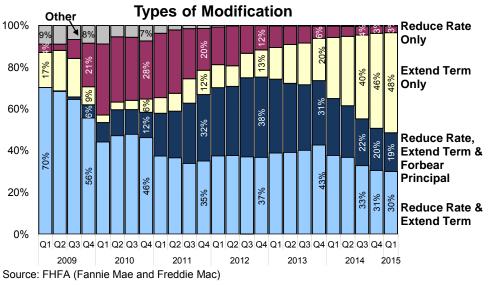
There were 41,321 permanent loan modifications in the first quarter, bringing the total number of permanent modifications to 1,792,038 since conservatorship. In addition, the Enterprises completed 12,141 repayment plans and 2,710 forbearance plans to help delinquent borrowers during the quarter.



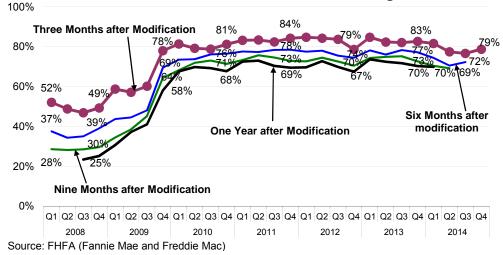
# **Enterprises' Loan Modifications**

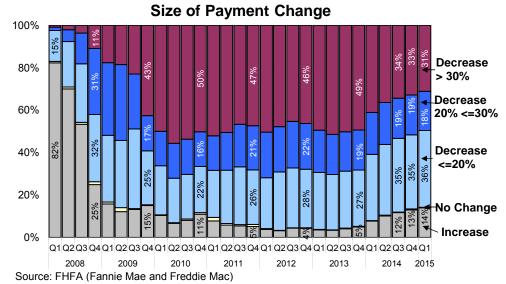
The share of the Enterprises' modifications with extend-term only continues to increase. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions are generally offered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

60%

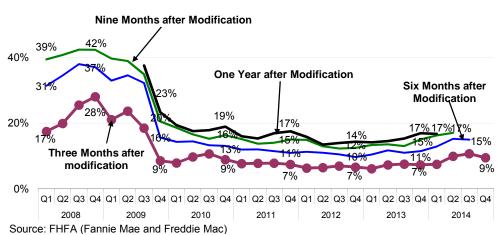


**Modified Loans - Current and Performing** 

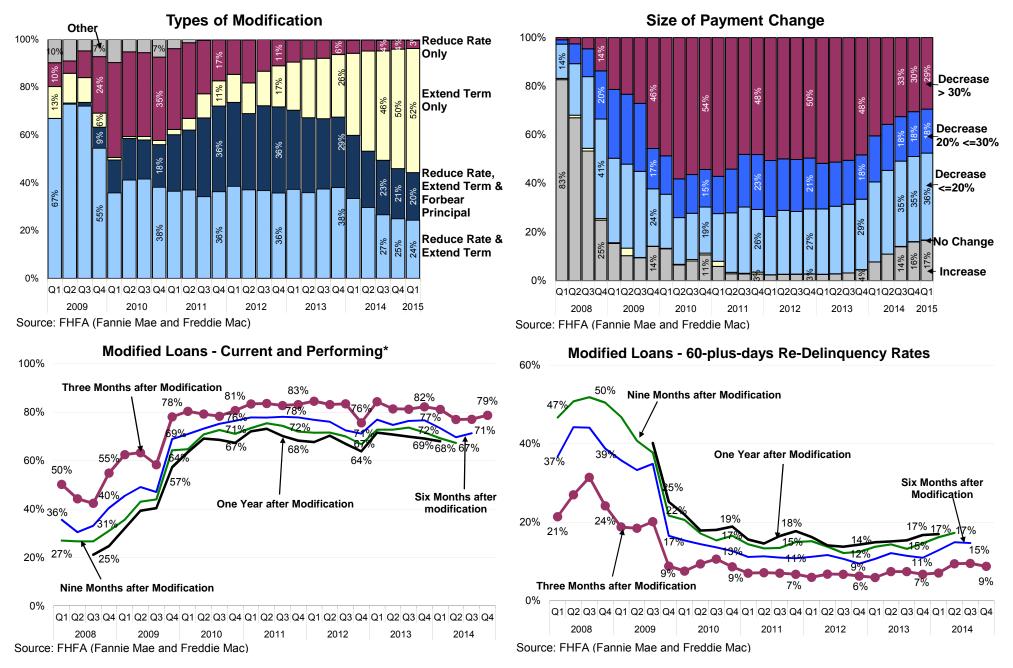




#### Modified Loans - 60-plus-days Re-Delinquency Rates



## Fannie Mae's Loan Modifications



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

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

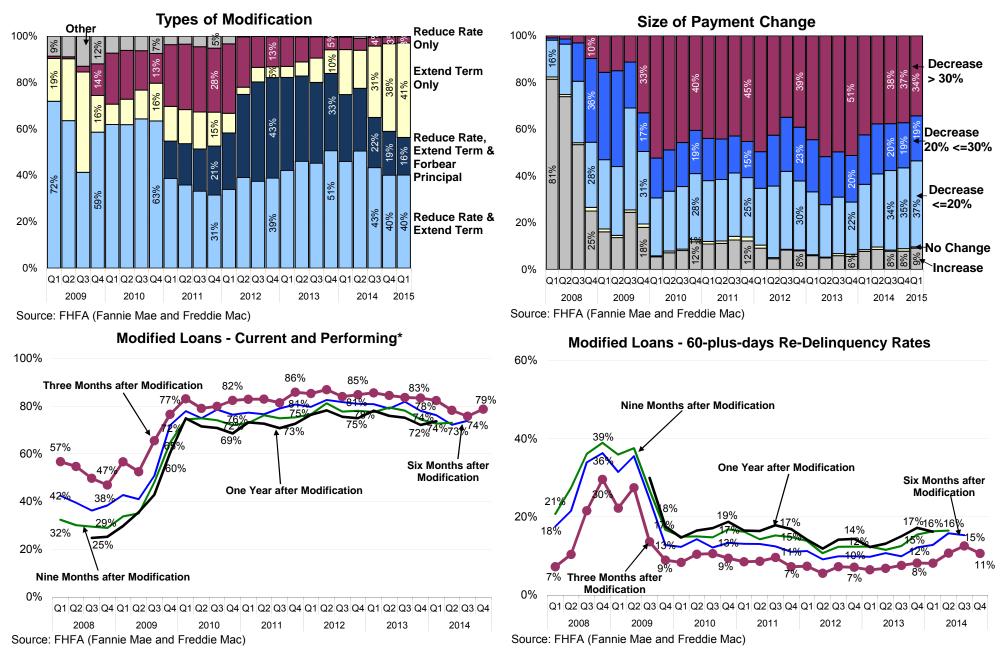
The performance of Fannie Mae's modified loans remained strong. Loans modified through HAMP continue to perform better after modification than Non-HAMP loan modifications.

			Modif	ied Lo	ans - F	Perforr	nance	Three	Months a	fter Modi	ficatio	n *						
				HAMP								N	on-HAN	1P				
	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14
Current and Performing	82%	89%	88%	88%	88%	88%	86%	86%	87%	74%	83%	80%	80%	81%	80%	75%	76%	77%
60+ Days Delinquent	5%	4%	5%	4%	4%	4%	6%	5%	5%	7%	6%	8%	8%	7%	8%	10%	10%	9%
			Modif	ied Lo	ans - F	Perforr	nance	Six Mo	onths afte	er Modifica	ation *							
				НАМР								N	on-HAN	1P				
	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14		4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	
Current and Performing	79%	85%	83%	84%	85%	83%	81%	83%		69%	75%	73%	75%	75%	71%	68%	69%	
60+ Days Delinquent	7%	6%	7%	7%	6%	7%	8%	7%		10%	12%	13%	12%	9%	14%	16%	16%	
			Modif	ied Lo	ans - F	Perforr	nance	Nine M	/Ionths af	ter Modifi	cation	*						
				НАМР								N	on-HAN	1P				
	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14			4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14		
Current and Performing	76%	81%	82%	82%	81%	80%	79%			64%	70%	71%	72%	70%	67%	65%		
60+ Days Delinquent	8%	8%	8%	8%	8%	9%	9%			14%	15%	16%	14%	16%	18%	19%		

Source: FHFA (Fannie Mae and Freddie Mac)

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

# Freddie Mac's Loan Modifications



\* 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.

			Modif	ied Lo	ans - F	Perforr	nance	Three	Months a	after Modi	ficatio	n*						
				НАМР								Ν	on-HAN	/IP				
	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14
Current and Performing	88%	89%	88%	87%	90%	89%	86%	85%	88%	83%	84%	83%	82%	82%	80%	76%	74%	77%
60+ Days Delinquent	6%	5%	5%	6%	5%	5%	7%	7%	6%	8%	7%	8%	8%	9%	9%	12%	14%	11%
			Modif	ied Lo	ans - F	Perforr	nance	Six Mo	onths afte	er Modifica	ation*							
				НАМР								Ν	on-HAN	/IP				
	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14		4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	
Current and Performing	85%	85%	84%	86%	85%	85%	82%	84%		79%	78%	77%	80%	76%	74%	70%	72%	
60+ Days Delinquent	8%	8%	8%	8%	8%	8%	11%	9%		11%	11%	12%	11%	13%	14%	17%	17%	
			Modif	ied Lo	ans - F	Perforr	nance	Nine M	<i>l</i> ionths af	ter Modifi	cation	*						
				НАМР								Ν	on-HAN	/IP				
	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14			4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14		
Current and Performing	83%	82%	83%	83%	83%	81%	81%			75%	74%	77%	76%	72%	70%	71%		

14%

13%

14%

14%

17%

18%

18%

Source: FHFA (Fannie Mae and Freddie Mac)

10%

10%

10%

10%

10%

11%

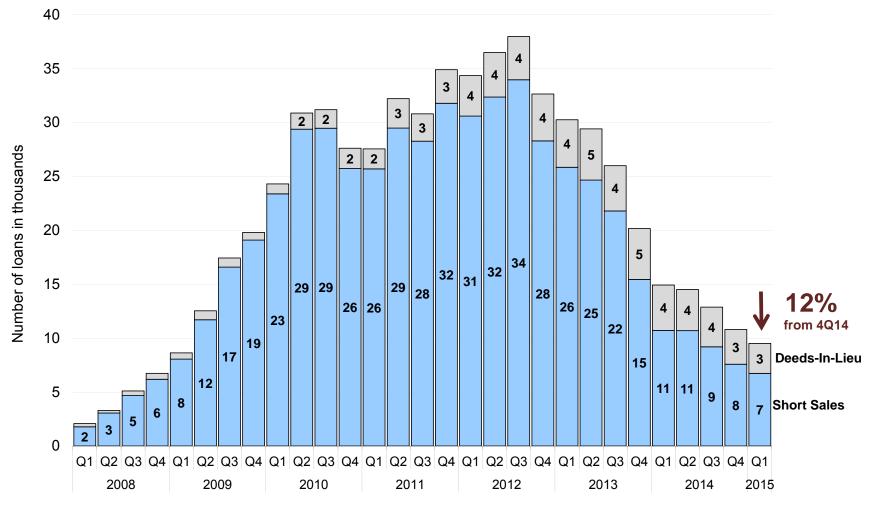
11%

60+ Days Delinquent

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

## Foreclosure Prevention Activity: Home Forfeiture Actions

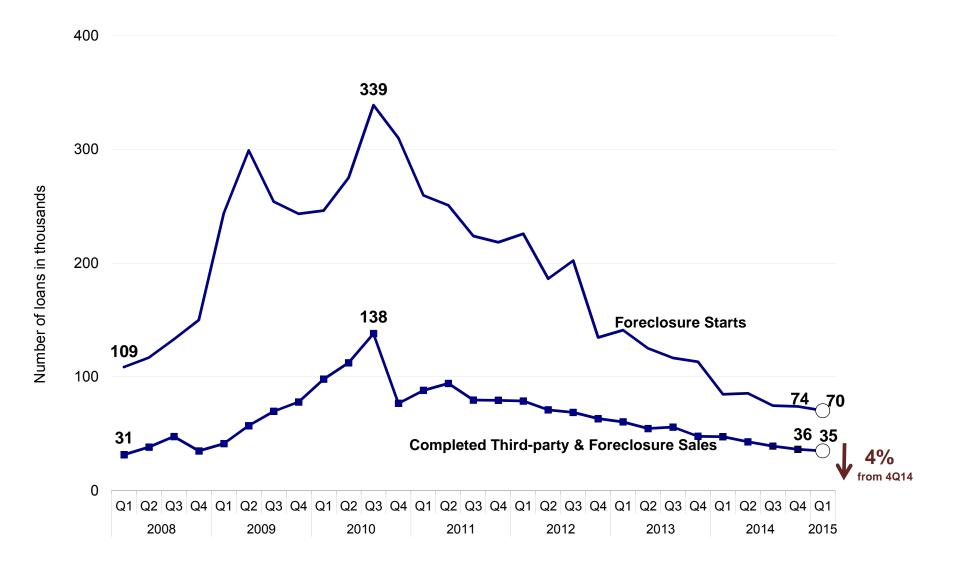
There were 9,509 completed short sales and deeds-in-lieu in the first quarter, bringing the total to 614,540 since the start of conservatorships. The number of completed short sales and deeds-in-lieu fell 12 percent during the quarter compared with the fourth quarter of 2014. These foreclosure alternatives help to reduce the severity of losses resulting from a borrower's default and minimize the impact of foreclosures on borrowers, communities, and neighborhoods.



Source: FHFA (Fannie Mae and Freddie Mac)

## Foreclosures

There were 34,873 completed third-party and foreclosure sales in the first quarter, down 4 percent compared with fourth quarter of 2014. The number of foreclosure starts dropped 5 percent to 70,267 during the quarter.

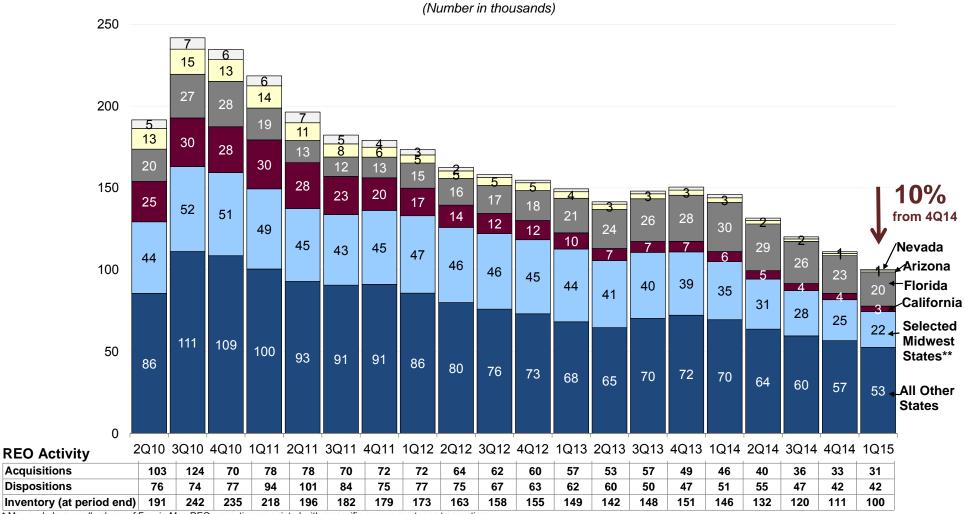


Source: FHFA (Fannie Mae and Freddie Mac)

## Real Estate Owned (REO) Activity & Inventory

**REO Inventory by State\*** 

The Enterprises' REO inventory declined 10 percent during the quarter to 100,279, as property dispositions continued to outpace acquisitions. The total number of property acquisitions fell 7 percent to 30,903 while dispositions decreased slightly to 41,677 during the first quarter.



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

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



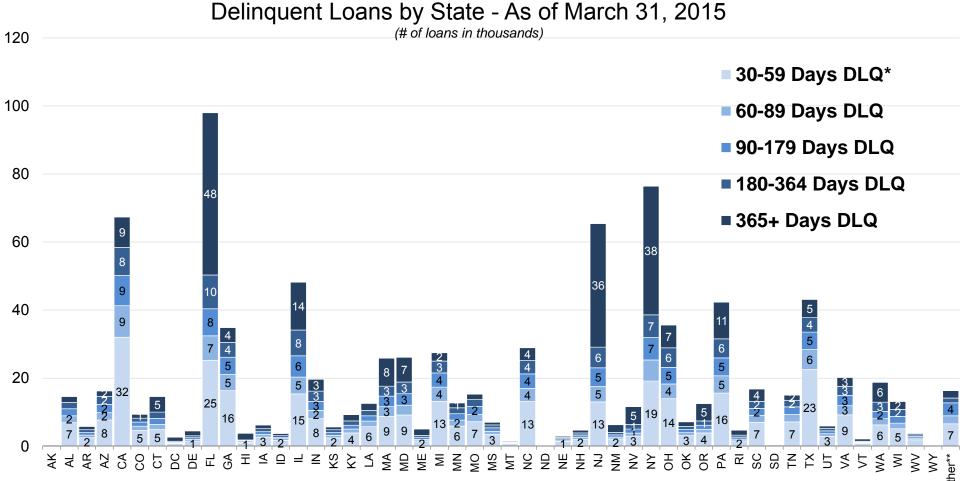
# **State Level Data**

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, 2015:

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

# Delinquent Loans by State

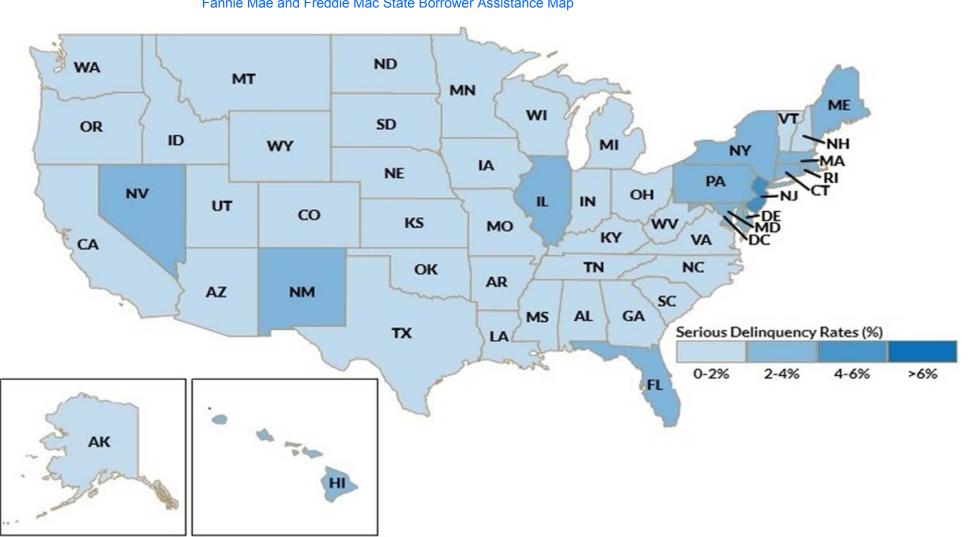
The total number of the Enterprises' troubled borrowers continued to decline in the first quarter, however approximately 27 percent of these borrowers remained deeply delinquent (365+ days) at the end of the quarter, up from 26 percent in the fourth quarter of 2014. Florida continues to have the highest number of deeply delinquent loans, followed by New York and New Jersey. As of March 31, 2015, approximately 49 percent of the delinquent borrowers in Florida and New York have missed one year or more payments compared with 56 percent in New Jersey.



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

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

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



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

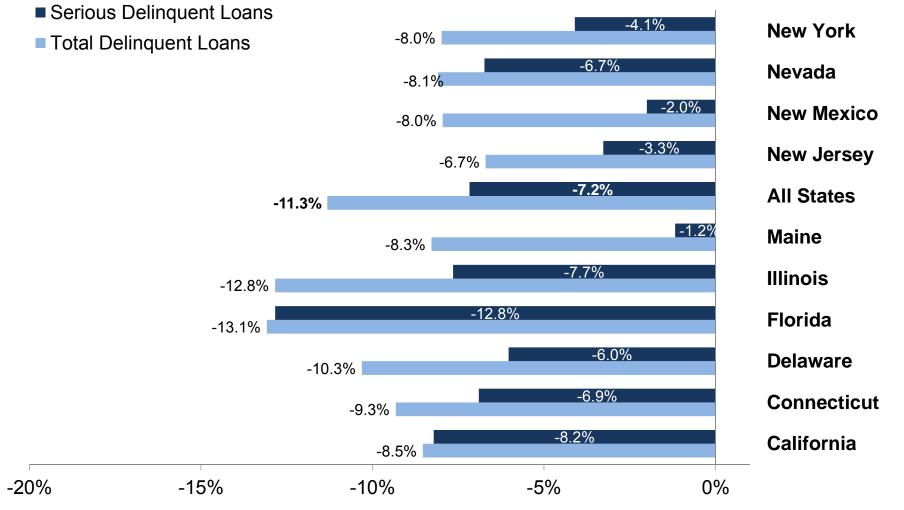
Fannie Mae and Freddie Mac State Borrower Assistance Map

\* 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, 2015

# Change in the Number of Delinquent Loans in Key States

The total number of the Enterprises' delinquent loans fell 11 percent during the first quarter of 2015 as serious delinquent loans (loans that have missed three or more payments or are in foreclosure) continued to decrease. The Enterprises' serious delinquency rate dropped to 1.8 percent at the end of the first quarter of 2015, from 1.9 percent at the end of 2014.



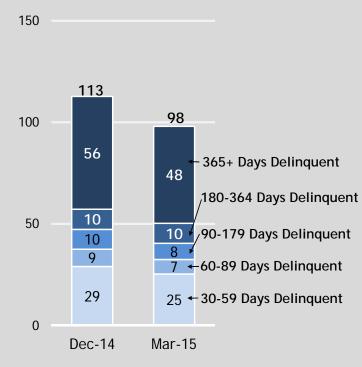
Change from December 31, 2014

# Florida

## Single-Family Book Profile - As of March 31, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	64	34	98
Current Loans	1,052	<u>617</u>	1,668
Total Loans Serviced	1,116	651	1,766

**Delinquent Loans** 



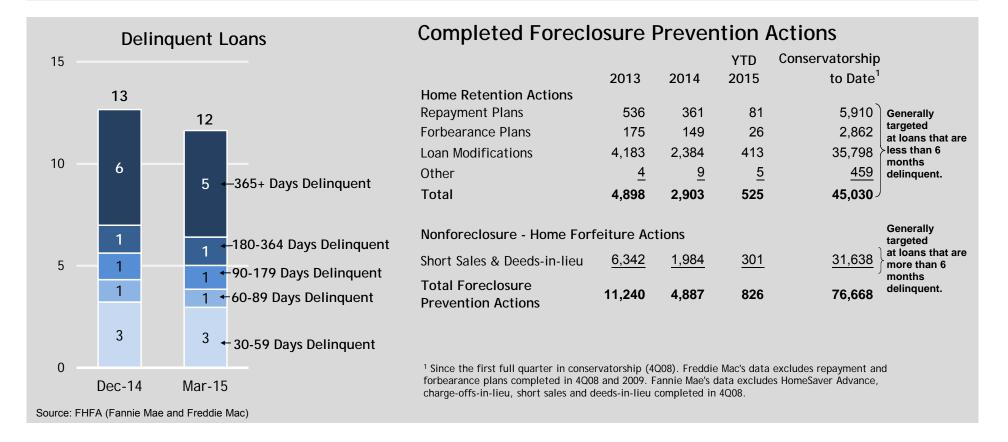
### **Completed Foreclosure Prevention Actions**

			YTD	Conservatorship	
	2013	2014	2015	to Date <sup>1</sup>	
Home Retention Actions					
Repayment Plans	4,999	3,092	737	50,357	Generally
Forbearance Plans	1,509	1,216	282	17,579	targeted at loans that are
Loan Modifications	30,687	20,883	4,010	214,675	≻less than 6 months
Other	<u>83</u>	<u>140</u>	<u>48</u>	<u>4,120</u>	delinquent.
Total	37,278	25,331	5,077	<b>286,730</b>	
					Generally
Nonforeclosure - Home For	feiture Ac	tions			targeted
Short Sales & Deeds-in-lieu	<u>23,515</u>	10,869	<u>1,602</u>	<u>135,301</u>	at loans that are more than 6 months
Total Foreclosure Prevention Actions	60,793	36,200	6,679	422,031	delinquent.

<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.

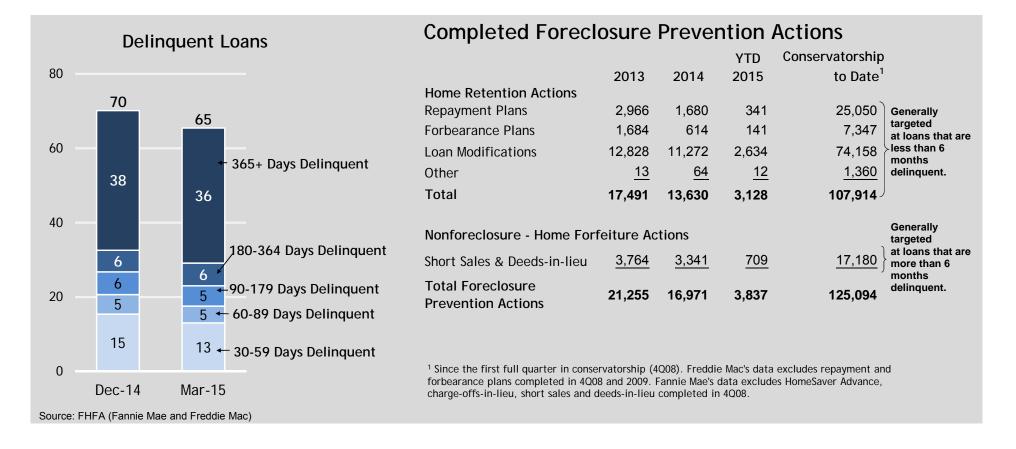
# Nevada

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	7	4	12
Current Loans	<u>169</u>	94	264
Total Loans Serviced	177	99	275



# **New Jersey**

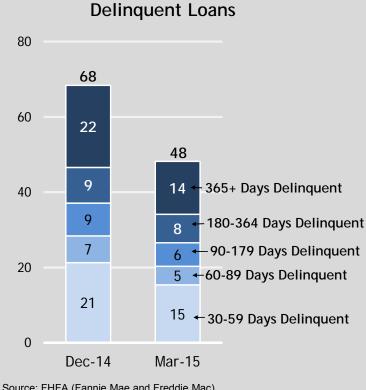
(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	43	23	65
Current Loans	<u>518</u>	286	804
Total Loans Serviced	561	308	870



# Illinois

## Single-Family Book Profile - As of March 31, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	29	19	48
Current Loans	746	<u>526</u>	1,272
Total Loans Serviced	775	546	1,320



## **Completed Foreclosure Prevention Actions**

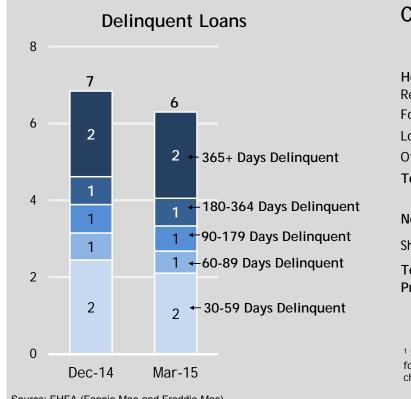
			YTD	Conservatorship	
	2013	2014	2015	to Date <sup>1</sup>	
Home Retention Actions					
Repayment Plans	3,690	2,522	553	33,151 Generally	
Forbearance Plans	994	726	165	9,676 targeted at loans that are	÷
Loan Modifications	16,153	11,530	2,374	104,053 months	
Other	<u>51</u>	<u>78</u>	<u>20</u>	2,256 delinquent.	
Total	20,888	14,856	3,112	149,136 <sup>J</sup>	
	c			Generally	
Nonforeclosure - Home For	feiture Ac	tions		targeted	
Short Sales & Deeds-in-lieu	7,821	4,655	<u>830</u>	$\frac{33,964}{33,964}$ at loans that are more than 6	•
Total Foreclosure Prevention Actions	28,709	19,511	3,942	<sup>6</sup> months delinquent. 183,100	

<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.

# **New Mexico**

### Single-Family Book Profile - As of March 31, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	4	2	6
Current Loans	<u>106</u>	<u>58</u>	164
Total Loans Serviced	110	60	171



## **Completed Foreclosure Prevention Actions**

	2013	2014	YTD 2015	Conservatorship to Date <sup>1</sup>	
Home Retention Actions					
Repayment Plans	577	362	84	,	nerally
Forbearance Plans	68	55	13	837	geted oans that are
Loan Modifications	1,390	1,132	219	0.4/9 (	s than 6 nths
Other	<u>2</u>	<u>7</u>	<u>1</u>		inquent.
Total	2,037	1,556	317	14,584 <sup>J</sup>	
Nonforeclosure - Home For	feiture Act	tions		targ	nerally geted
Short Sales & Deeds-in-lieu	<u>546</u>	<u>343</u>	<u>78</u>	<u>2,571</u> mor	oans that are re than 6 nths
Total Foreclosure Prevention Actions	2,583	1,899	395		inquent.

<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.

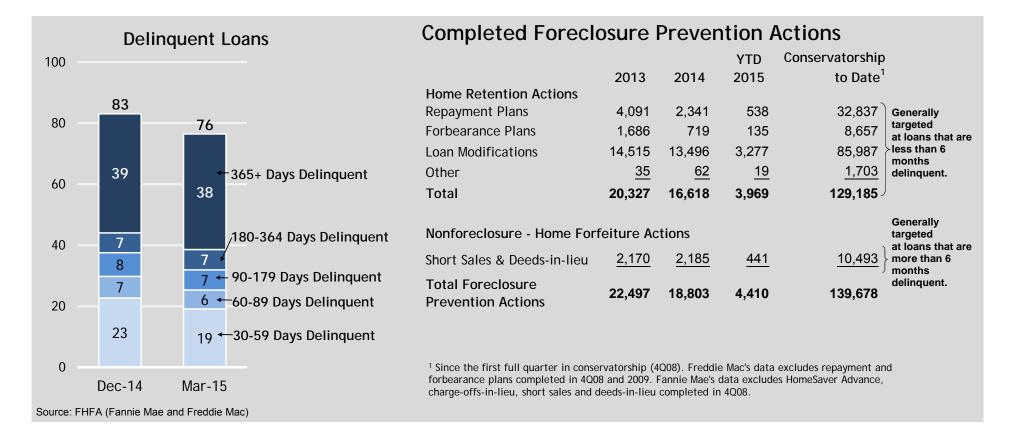
# California

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	42	25	67
Current Loans	2,370	<u>1,215</u>	3,585
Total Loans Serviced	2,412	1,240	3,652



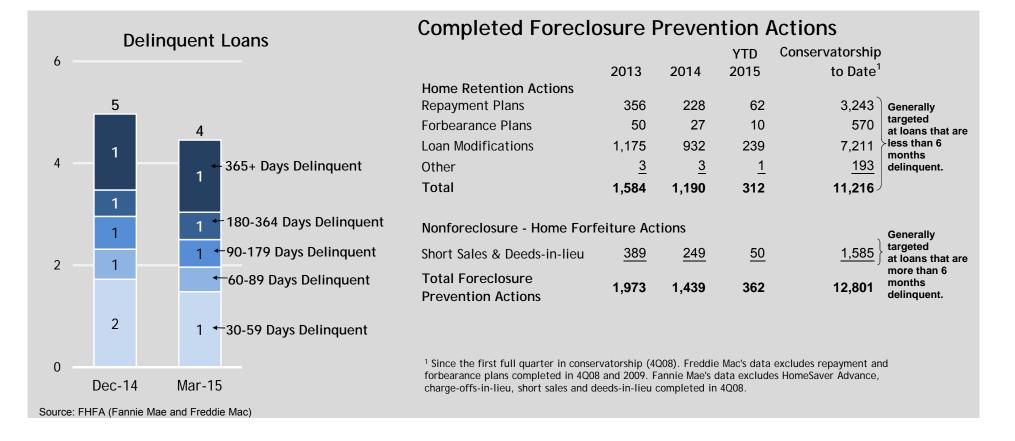
# **New York**

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	48	28	76
Current Loans	759	450	1,210
Total Loans Serviced	808	478	1,286



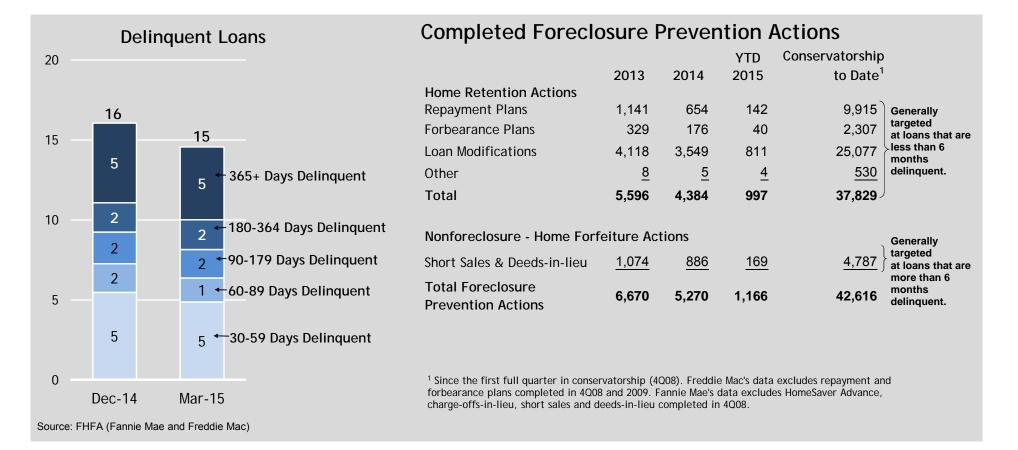
# Delaware

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	3	2	4
Current Loans	<u>64</u>	<u>39</u>	104
Total Loans Serviced	67	41	108



# Connecticut

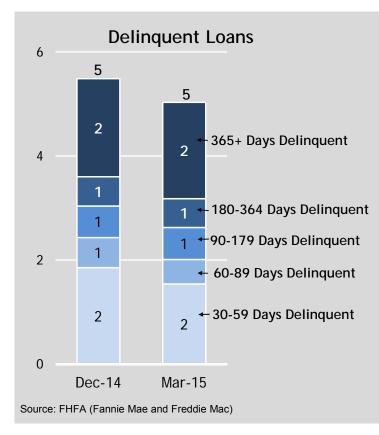
Mae Freddie Mac	Fannie Mae	(# of loans in thousands)	
10 5	10	Delinquent Loans	
203 123	203	Current Loans	
213 128	213	Total Loans Serviced	
<u>203</u> <u>123</u>	203	Current Loans	



# Maine

## Single-Family Book Profile - As of March 31, 2015

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	3	2	5
Current Loans	<u>53</u>	<u>46</u>	<u>99</u>
Total Loans Serviced	56	48	104



## **Completed Foreclosure Prevention Actions**

			YTD	Conservatorship
	2013	2014	2015	to Date <sup>1</sup>
Home Retention Actions				
Repayment Plans	476	278	57	4,107 Generally
Forbearance Plans	52	51	8	617 targeted at loans that are
Loan Modifications	1,114	1,025	182	7,159 less than 6
Other	<u>3</u>	<u>3</u>	<u>1</u>	252 months
Total	1,645	1,357	248	12,136 delinquent.
Nonforeclosure - Home For	foituro Act	tions		
Nomoreciosure - Home For	Terture Act	lions		Generally
Short Sales & Deeds-in-lieu	<u>380</u>	<u>289</u>	<u>38</u>	$\frac{2,001}{1000}$ at loans that are more than 6
Total Foreclosure Prevention Actions	2,025	1,646	286	14,137 delinquent.

<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.

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(# of loans in thousands)

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

1Q11

2Q11

3Q11

4Q11

1Q12

2Q12

3Q12

4Q12

1Q13

2013

3Q13

4Q13

1Q14

2Q14

3Q14

otal Loans Serviced	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	27,892	27,880	27,896	27,83
riginal Credit Score >= 660	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	24,852	24,877	24,923	24,89
Driginal Credit Score < 660	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	3,040	3,003	2,973	2,93
Total Delinquent Loans	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	1,101	1,084	1,059	93
Original Credit Score >= 660	1,178	1,169	1,163	1,150	1,044	1,037	1,047	994	894	860	785	756	669	656	643	625	562
Original Credit Score < 660	758	769	761	758	655	667	686	653	573	568	528	521	446	445	441	434	375
30 - 59 Days Delinguent	553	605	607	612	497	539	591	542	480	513	460	469	391	414	419	414	352
Original Credit Score >= 660	307	331	336	336	277	297	329	301	271	287	256	260	219	233	237	233	203
Original Credit Score < 660	246	274	271	277	220	242	262	241	209	226	204	210	172	181	182	180	149
60 - 89 Days Delinquent	201	206	213	210	168	175	190	187	150	146	144	146	119	123	129	126	105
Original Credit Score >= 660	116	115	119	116	97	97	105	102	84	80	78	79	67	67	70	69	59
Original Credit Score < 660	85	92	94	94	71	78	86	84	66	66	66	67	52	56	58	57	46
60-plus-days Delinguent	1,382	1,333	1,316	1,296	1,202	1,165	1,141	1,104	987	915	852	807	724	688	666	645	585
ee plae aaje zeiliigaelle	871	838	827	814	767	740	718	693	623	572	529	496	450	423	406	392	359
Original Credit Score >= 660			027	<u> </u>				<u> </u>		342	323	311	274	264	259	253	226
Original Credit Score >= 660 Original Credit Score < 660 Percent of Total Loans Servic	511	495	489	482	435	425	423	412	364	342	323	311	274	204	237	233	22
Original Credit Score < 660 Percent of Total Loans Servic	511 ed				4- 						ł.						
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans	511 ed 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%	3.95%	3.89%	3.80%	3.37%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660	511 ed 6.50% 4.57%	<b>6.54%</b> 4.55%	<b>6.56%</b> 4.56%	<b>6.57%</b> 4.54%	<b>5.87%</b> 4.13%	<b>5.95%</b> 4.14%	<b>6.11%</b> 4.20%	<b>5.85%</b> 4.01%	<b>5.23%</b> 3.61%	<b>5.10%</b> 3.47%	<b>4.68%</b> 3.15%	<b>4.55%</b> 3.03%	<b>3.98%</b> 2.68%	<b>3.95%</b> 2.64%	<b>3.89%</b> 2.59%	<b>3.80%</b> 2.51%	<b>3.37%</b> 2.269
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans	511 ed 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%	3.95%	3.89%	3.80%	<b>3.37%</b> 2.26%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660	511 ed 6.50% 4.57%	<b>6.54%</b> 4.55%	<b>6.56%</b> 4.56%	<b>6.57%</b> 4.54%	<b>5.87%</b> 4.13%	<b>5.95%</b> 4.14%	<b>6.11%</b> 4.20%	<b>5.85%</b> 4.01%	<b>5.23%</b> 3.61%	<b>5.10%</b> 3.47%	<b>4.68%</b> 3.15%	<b>4.55%</b> 3.03%	<b>3.98%</b> 2.68%	<b>3.95%</b> 2.64%	<b>3.89%</b> 2.59%	<b>3.80%</b> 2.51%	<b>3.37%</b> 2.26% 12.76%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660	511 ed 6.50% 4.57% 19.01%	6.54% 4.55% 19.72%	<b>6.56%</b> 4.56% 19.93%	<b>6.57%</b> 4.54% 20.36%	<b>5.87%</b> 4.13% 17.98%	<b>5.95%</b> 4.14% 18.78%	<b>6.11%</b> 4.20% 19.76%	<b>5.85%</b> 4.01% 19.29%	<b>5.23%</b> 3.61% 17.37%	<b>5.10%</b> 3.47% 17.60%	<b>4.68%</b> 3.15% 16.68%	<b>4.55%</b> 3.03% 16.69%	<b>3.98%</b> 2.68% 14.48%	<b>3.95%</b> 2.64% 14.65%	<b>3.89%</b> 2.59% 14.68%	<b>3.80%</b> 2.51% 14.58%	3.37% 2.269 12.769 1.26%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent	511 ed 6.50% 4.57% 19.01% 1.86%	6.54% 4.55% 19.72% 2.04%	6.56% 4.56% 19.93% 2.07%	6.57% 4.54% 20.36% 2.11%	5.87% 4.13% 17.98% 1.72%	5.95% 4.14% 18.78% 1.88%	6.11% 4.20% 19.76% 2.08%	5.85% 4.01% 19.29% 1.92%	5.23% 3.61% 17.37% 1.71%	5.10% 3.47% 17.60% 1.83%	4.68% 3.15% 16.68% 1.64%	4.55% 3.03% 16.69% 1.67%	3.98% 2.68% 14.48% 1.40%	3.95% 2.64% 14.65% 1.48%	3.89% 2.59% 14.68% 1.50%	3.80% 2.51% 14.58% 1.48%	3.37% 2.26% 12.76% 1.26% 0.82%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent Original Credit Score >= 660	511 ed 6.50% 4.57% 19.01% 1.86% 1.19%	6.54% 4.55% 19.72% 2.04% 1.29%	6.56% 4.56% 19.93% 2.07% 1.32%	6.57% 4.54% 20.36% 2.11% 1.33%	5.87% 4.13% 17.98% 1.72% 1.09%	5.95% 4.14% 18.78% 1.88% 1.18%	6.11% 4.20% 19.76% 2.08% 1.32%	5.85% 4.01% 19.29% 1.92% 1.21%	5.23% 3.61% 17.37% 1.71% 1.09%	5.10% 3.47% 17.60% 1.83% 1.16%	4.68% 3.15% 16.68% 1.64% 1.03%	4.55% 3.03% 16.69% 1.67% 1.04%	3.98% 2.68% 14.48% 1.40% 0.88%	3.95% 2.64% 14.65% 1.48% 0.94%	3.89% 2.59% 14.68% 1.50% 0.95%	3.80% 2.51% 14.58% 1.48% 0.94%	3.37% 2.269 12.769 1.26% 0.829 5.069
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent Original Credit Score >= 660 Original Credit Score < 660	511 ed 6.50% 4.57% 19.01% 1.86% 1.19% 6.18%	6.54% 4.55% 19.72% 2.04% 1.29% 7.02%	6.56% 4.56% 19.93% 2.07% 1.32% 7.10%	6.57% 4.54% 20.36% 2.11% 1.33% 7.42%	5.87% 4.13% 17.98% 1.72% 1.09% 6.04%	5.95% 4.14% 18.78% 1.88% 1.18% 6.81%	6.11% 4.20% 19.76% 2.08% 1.32% 7.56%	5.85% 4.01% 19.29% 1.92% 1.21% 7.12%	5.23% 3.61% 17.37% 1.71% 1.09% 6.34%	5.10% 3.47% 17.60% 1.83% 1.16% 6.99%	4.68% 3.15% 16.68% 1.64% 1.03% 6.46%	4.55% 3.03% 16.69% 1.67% 1.04% 6.72%	3.98% 2.68% 14.48% 1.40% 0.88% 5.58%	3.95% 2.64% 14.65% 1.48% 0.94% 5.95%	3.89% 2.59% 14.68% 1.50% 0.95% 6.05%	3.80% 2.51% 14.58% 1.48% 0.94% 6.06%	3.37% 2.269 12.769 1.26% 0.829 5.069 0.38%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent Original Credit Score >= 660 Original Credit Score < 660 60 - 89 Days Delinquent	511 ed 6.50% 4.57% 19.01% 1.86% 1.19% 6.18% 0.67%	6.54% 4.55% 19.72% 2.04% 1.29% 7.02% 0.70%	6.56% 4.56% 19.93% 2.07% 1.32% 7.10% 0.73%	6.57% 4.54% 20.36% 2.11% 1.33% 7.42% 0.72%	5.87% 4.13% 17.98% 1.72% 1.09% 6.04% 0.58%	5.95% 4.14% 18.78% 1.88% 1.18% 6.81% 0.61%	6.11% 4.20% 19.76% 2.08% 1.32% 7.56% 0.67%	5.85% 4.01% 19.29% 1.92% 1.21% 7.12% 0.66%	5.23% 3.61% 17.37% 1.71% 1.09% 6.34% 0.53%	5.10% 3.47% 17.60% 1.83% 1.16% 6.99% 0.52%	4.68% 3.15% 16.68% 1.64% 1.03% 6.46% 0.51%	4.55% 3.03% 16.69% 1.67% 1.04% 6.72% 0.52%	3.98% 2.68% 14.48% 1.40% 0.88% 5.58% 0.42%	3.95% 2.64% 14.65% 1.48% 0.94% 5.95% 0.44%	3.89% 2.59% 14.68% 0.95% 6.05% 0.46%	3.80% 2.51% 14.58% 1.48% 0.94% 6.06% 0.45%	3.37% 2.26% 12.76% 1.26% 0.82% 5.06% 0.38% 0.24%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent Original Credit Score >= 660 Original Credit Score >= 660 60 - 89 Days Delinquent Original Credit Score >= 660	511 ed 6.50% 4.57% 19.01% 1.86% 1.19% 6.18% 0.67% 0.45%	6.54% 4.55% 19.72% 2.04% 1.29% 7.02% 0.70% 0.45%	6.56% 4.56% 19.93% 2.07% 1.32% 7.10% 0.73% 0.47%	6.57% 4.54% 20.36% 2.11% 1.33% 7.42% 0.72% 0.46%	5.87% 4.13% 17.98% 1.72% 1.09% 6.04% 0.58% 0.38%	5.95% 4.14% 18.78% 1.88% 1.18% 6.81% 0.61% 0.39%	6.11% 4.20% 19.76% 2.08% 1.32% 7.56% 0.67% 0.42%	5.85% 4.01% 19.29% 1.92% 1.21% 7.12% 0.66% 0.41%	5.23% 3.61% 17.37% 1.71% 1.09% 6.34% 0.53% 0.34%	5.10% 3.47% 17.60% 1.83% 1.16% 6.99% 0.52% 0.32%	4.68% 3.15% 16.68% 1.64% 1.03% 6.46% 0.51% 0.31%	4.55% 3.03% 16.69% 1.67% 1.04% 6.72% 0.52% 0.32%	3.98% 2.68% 14.48% 0.88% 5.58% 0.42% 0.27%	3.95% 2.64% 14.65% 1.48% 0.94% 5.95% 0.44% 0.27%	3.89% 2.59% 14.68% 0.95% 6.05% 0.46% 0.28%	3.80% 2.51% 14.58% 0.94% 6.06% 0.45% 0.28%	3.37% 2.269 12.769 1.269 0.829 5.069 0.38% 0.249 1.569
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent Original Credit Score >= 660 Original Credit Score < 660 60 - 89 Days Delinquent Original Credit Score >= 660 Original Credit Score >= 660 Original Credit Score < 660	511 ed 6.50% 4.57% 19.01% 1.86% 1.19% 6.18% 0.67% 0.45% 2.13%	6.54% 4.55% 19.72% 2.04% 1.29% 7.02% 0.70% 0.45% 2.35%	6.56% 4.56% 19.93% 1.32% 7.10% 0.73% 0.47% 2.46%	6.57% 4.54% 20.36% 2.11% 1.33% 7.42% 0.72% 0.46% 2.52%	5.87% 4.13% 17.98% 1.72% 1.09% 6.04% 0.58% 0.38% 1.96%	5.95% 4.14% 18.78% 1.88% 1.18% 6.81% 0.61% 0.39% 2.19%	6.11% 4.20% 19.76% 2.08% 1.32% 7.56% 0.67% 0.42% 2.47%	5.85% 4.01% 19.29% 1.92% 1.21% 7.12% 0.66% 0.41% 2.49%	5.23% 3.61% 17.37% 1.71% 1.09% 6.34% 0.53% 0.34% 1.99%	5.10% 3.47% 17.60% 1.83% 1.16% 6.99% 0.52% 0.32% 2.06%	4.68% 3.15% 16.68% 1.64% 1.03% 6.46% 0.51% 0.31% 2.07%	4.55% 3.03% 16.69% 1.67% 1.04% 6.72% 0.52% 0.32% 2.15%	3.98% 2.68% 14.48% 0.88% 5.58% 0.42% 0.27% 1.69%	3.95% 2.64% 14.65% 1.48% 0.94% 5.95% 0.44% 0.27% 1.84%	3.89% 2.59% 14.68% 0.95% 6.05% 0.46% 0.28% 1.94%	3.80% 2.51% 14.58% 1.48% 0.94% 6.06% 0.45% 0.28% 1.93%	3.37% 2.269 12.769 1.269 0.829 5.069 0.38% 0.249 1.569 2.109
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent Original Credit Score >= 660 Original Credit Score < 660 60 - 89 Days Delinquent Original Credit Score >= 660 Original Credit Score < 660 Original Credit Score < 660	511 ed 6.50% 4.57% 19.01% 1.86% 1.19% 6.18% 0.67% 0.45% 2.13% 4.64%	6.54% 4.55% 19.72% 2.04% 1.29% 7.02% 0.70% 0.45% 2.35% 4.50%	6.56% 4.56% 19.93% 2.07% 1.32% 7.10% 0.73% 0.47% 2.46% 4.49%	6.57% 4.54% 20.36% 2.11% 1.33% 7.42% 0.72% 0.46% 2.52% 4.46%	5.87% 4.13% 17.98% 1.09% 6.04% 0.58% 0.38% 1.96% 4.15%	5.95% 4.14% 18.78% 1.88% 1.18% 6.81% 0.61% 0.39% 2.19% 4.07%	6.11% 4.20% 19.76% 2.08% 1.32% 7.56% 0.67% 0.42% 2.47% 4.02%	5.85% 4.01% 19.29% 1.21% 7.12% 0.66% 0.41% 2.49% 3.92%	5.23% 3.61% 17.37% 1.71% 1.09% 6.34% 0.53% 0.34% 1.99% 3.52%	5.10% 3.47% 17.60% 1.83% 1.16% 6.99% 0.52% 0.32% 2.06% 3.27%	4.68% 3.15% 16.68% 1.64% 1.03% 6.46% 0.51% 0.31% 2.07% 3.04%	4.55% 3.03% 16.69% 1.67% 1.04% 6.72% 0.52% 0.32% 2.15% 2.87%	3.98% 2.68% 14.48% 0.88% 5.58% 0.42% 0.27% 1.69% 2.59%	3.95% 2.64% 14.65% 1.48% 0.94% 5.95% 0.44% 0.27% 1.84% 2.47%	3.89% 2.59% 14.68% 1.50% 0.95% 6.05% 0.46% 0.28% 1.94% 2.39%	3.80% 2.51% 14.58% 1.48% 0.94% 6.06% 0.45% 0.28% 1.93% 2.31%	3.379 2.269 12.769 1.269 0.829 5.069 0.389 0.249 1.569 2.109 1.449
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent Original Credit Score >= 660 Original Credit Score >= 660	511 ed 6.50% 4.57% 19.01% 1.86% 1.19% 6.18% 0.67% 0.45% 2.13% 4.64% 3.38%	6.54% 4.55% 19.72% 2.04% 1.29% 7.02% 0.70% 0.45% 2.35% 4.50% 3.26%	6.56% 4.56% 19.93% 2.07% 1.32% 7.10% 0.73% 0.47% 2.46% 4.49% 3.24%	6.57% 4.54% 20.36% 1.33% 7.42% 0.72% 0.46% 2.52% 4.46% 3.22%	5.87% 4.13% 17.98% 1.09% 6.04% 0.58% 0.38% 1.96% 4.15% 3.03%	5.95% 4.14% 18.78% 1.88% 1.18% 6.81% 0.61% 0.39% 2.19% 4.07% 2.95%	6.11% 4.20% 19.76% 2.08% 1.32% 7.56% 0.67% 0.42% 2.47% 4.02% 2.88%	5.85% 4.01% 19.29% 1.21% 7.12% 0.66% 0.41% 2.49% 3.92% 2.80%	5.23% 3.61% 17.37% 1.71% 1.09% 6.34% 0.53% 0.34% 1.99% 3.52% 2.52%	5.10% 3.47% 17.60% 1.83% 1.16% 6.99% 0.52% 0.32% 2.06% 3.27% 2.31%	4.68% 3.15% 16.68% 1.64% 1.03% 6.46% 0.51% 0.31% 2.07% 3.04% 2.12%	4.55% 3.03% 16.69% 1.67% 1.04% 6.72% 0.52% 0.32% 2.15% 2.87% 1.99%	3.98% 2.68% 14.48% 0.88% 5.58% 0.42% 0.27% 1.69% 2.59% 1.80%	3.95% 2.64% 14.65% 1.48% 0.94% 5.95% 0.44% 0.27% 1.84% 2.47% 1.70%	3.89% 2.59% 14.68% 0.95% 6.05% 0.46% 0.28% 1.94% 2.39% 1.63%	3.80% 2.51% 14.58% 1.48% 0.94% 6.06% 0.45% 0.28% 1.93% 2.31% 1.57%	3.37% 2.26% 12.76% 1.26% 0.82% 5.06% 0.38% 0.24% 1.56% 2.10% 1.44% 7.70%

4Q14

1Q15

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

(# of loans in thousands)	1011	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15
Total Loans Serviced	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	17,503	17,463	17,466	17,408
Original Credit Score >= 660	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	15,589	15,570	15,590	15,553
Driginal Credit Score < 660	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	1,914	1,893	1,876	1,855
Total Delinquent Loans	1,249	1,248	1,233	1,214	1,078	1,081	1,100	1,044	927	901	826	801	706	692	682	666	595
Original Credit Score >= 660	756	748	741	727	660	655	662	627	564	542	493	474	424	412	404	393	357
Original Credit Score < 660	492	500	492	487	418	426	439	417	363	359	333	327	283	280	277	273	238
30 - 59 Days Delinquent	351	384	386	387	318	344	376	347	303	325	288	291	248	258	261	258	221
Original Credit Score >= 660	191	207	211	209	175	187	207	190	169	181	159	160	138	144	147	145	127
Original Credit Score < 660	160	177	175	178	143	157	170	157	134	144	129	132	110	113	114	113	94
60 - 89 Days Delinquent	127	130	134	133	106	111	121	117	92	89	87	88	71	74	77	76	63
Original Credit Score >= 660	72	71	74	72	60	61	65	63	52	48	47	47	40	40	42	41	36
Original Credit Score < 660	54	59	60	60	45	50	55	54	41	41	40	41	31	34	35	35	28
60-plus-days Delinquent	898	864	847	828	760	737	724	697	624	576	538	510	458	435	421	408	374
		F 41	531	518	485	467	455	437	394	361	335	314	285	268	257	248	230
Original Credit Score >= 660	565	541	551	010													
Original Credit Score >= 660 Original Credit Score < 660	565 333	323	316	309	276	269	269	261	229	215	204	196	173	166	163	160	144
Original Credit Score < 660 Percent of Total Loans Servic	333					·	269 6.24%	261	229 5.30%	215 5.16%	204 4.70%	196 4.55%	173 4.02%	166 3.95%	163 3.90%	160 3.81%	144 3.42%
Original Credit Score < 660	333 ed	323	316	309	276	269	4	ŀ-		······	i-	÷			······		
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans	333 ed 6.93%	323 6.96%	316 6.94%	309 6.85%	276 6.07%	269 6.12%	6.24%	5.95%	5.30%	5.16%	4.70%	4.55%	4.02%	3.95%	3.90%	3.81%	3.42%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660	333 eed 6.93% 4.87%	323 6.96% 4.83%	316 6.94% 4.82%	309 6.85% 4.73%	276 6.07% 4.26%	269 6.12% 4.24%	<b>6.24%</b> 4.28%	<b>5.95%</b> 4.07%	<b>5.30%</b> 3.66%	<b>5.16%</b> 3.51%	<b>4.70%</b> 3.17%	<b>4.55%</b> 3.03%	<b>4.02%</b> 2.71%	<b>3.95%</b> 2.65%	<b>3.90%</b> 2.60%	<b>3.81%</b> 2.52%	<b>3.42%</b> 2.29%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660	333 ed 6.93% 4.87% 19.76%	323 6.96% 4.83% 20.51%	316 6.94% 4.82% 20.61%	309 6.85% 4.73% 20.89%	276 6.07% 4.26% 18.34%	269 6.12% 4.24% 19.15%	<b>6.24%</b> 4.28% 20.14%	<b>5.95%</b> 4.07% 19.64%	<b>5.30%</b> 3.66% 17.53%	<b>5.16%</b> 3.51% 17.73%	<b>4.70%</b> 3.17% 16.74%	<b>4.55%</b> 3.03% 16.68%	<b>4.02%</b> 2.71% 14.57%	<b>3.95%</b> 2.65% 14.61%	<b>3.90%</b> 2.60% 14.65%	<b>3.81%</b> 2.52% 14.54%	<b>3.42%</b> 2.29% 12.85%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent	333 ed 6.93% 4.87% 19.76% 1.95%	323 6.96% 4.83% 20.51% 2.14%	316 6.94% 4.82% 20.61% 2.17%	309 6.85% 4.73% 20.89% 2.18%	276 6.07% 4.26% 18.34% 1.79%	269 6.12% 4.24% 19.15% 1.95%	6.24% 4.28% 20.14% 2.13%	5.95% 4.07% 19.64% 1.98%	5.30% 3.66% 17.53% 1.73%	5.16% 3.51% 17.73% 1.86%	4.70% 3.17% 16.74% 1.64%	4.55% 3.03% 16.68% 1.65%	4.02% 2.71% 14.57% 1.41%	3.95% 2.65% 14.61% 1.47%	3.90% 2.60% 14.65% 1.50%	3.81% 2.52% 14.54% 1.48%	3.42% 2.29% 12.85% 1.27%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent Original Credit Score >= 660	333 ed 6.93% 4.87% 19.76% 1.95% 1.23%	323 6.96% 4.83% 20.51% 2.14% 1.34%	316 6.94% 4.82% 20.61% 2.17% 1.37%	309 6.85% 4.73% 20.89% 2.18% 1.36%	276 6.07% 4.26% 18.34% 1.79% 1.13%	269 6.12% 4.24% 19.15% 1.95% 1.22%	6.24% 4.28% 20.14% 2.13% 1.34%	5.95% 4.07% 19.64% 1.98% 1.23%	5.30% 3.66% 17.53% 1.73% 1.10%	5.16% 3.51% 17.73% 1.86% 1.17%	4.70% 3.17% 16.74% 1.64% 1.02%	4.55% 3.03% 16.68% 1.65% 1.02%	4.02% 2.71% 14.57% 1.41% 0.88%	3.95% 2.65% 14.61% 1.47% 0.93%	3.90% 2.60% 14.65% 1.50% 0.95%	3.81% 2.52% 14.54% 1.48% 0.93%	3.42% 2.29% 12.85% 1.27% 0.81%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent Original Credit Score >= 660 Original Credit Score < 660	333 ed 6.93% 4.87% 19.76% 1.95% 1.23% 6.41%	323 6.96% 4.83% 20.51% 2.14% 1.34% 7.27%	316 6.94% 4.82% 20.61% 1.37% 7.35%	309 6.85% 4.73% 20.89% 2.18% 1.36% 7.63%	276 6.07% 4.26% 18.34% 1.79% 1.13% 6.25%	269 6.12% 4.24% 19.15% 1.95% 1.22% 7.05%	6.24% 4.28% 20.14% 2.13% 1.34% 7.79%	5.95% 4.07% 19.64% 1.98% 1.23% 7.38%	5.30% 3.66% 17.53% 1.73% 1.10% 6.45%	5.16% 3.51% 17.73% 1.86% 1.17% 7.12%	4.70% 3.17% 16.74% 1.64% 1.02% 6.50%	4.55% 3.03% 16.68% 1.65% 1.02% 6.71%	4.02% 2.71% 14.57% 1.41% 0.88% 5.67%	3.95% 2.65% 14.61% 1.47% 0.93% 5.92%	3.90% 2.60% 14.65% 1.50% 0.95% 6.02%	3.81% 2.52% 14.54% 1.48% 0.93% 6.03%	3.42% 2.29% 12.85% 1.27% 0.81% 5.07%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent Original Credit Score >= 660 Original Credit Score < 660 60 - 89 Days Delinquent	333 ed 6.93% 4.87% 19.76% 1.95% 1.23% 6.41% 0.70%	323 6.96% 4.83% 20.51% 1.34% 7.27% 0.73%	316 6.94% 4.82% 20.61% 1.37% 7.35% 0.75%	309 6.85% 4.73% 20.89% 2.18% 1.36% 7.63% 0.75%	276 6.07% 4.26% 18.34% 1.79% 1.13% 6.25% 0.59%	269 6.12% 4.24% 19.15% 1.95% 1.22% 7.05% 0.63%	6.24% 4.28% 20.14% 2.13% 1.34% 7.79% 0.68%	5.95% 4.07% 19.64% 1.98% 1.23% 7.38% 0.67%	5.30% 3.66% 17.53% 1.73% 1.10% 6.45% 0.53%	5.16% 3.51% 17.73% 1.86% 1.17% 7.12% 0.51%	4.70% 3.17% 16.74% 1.64% 1.02% 6.50% 0.50%	4.55% 3.03% 16.68% 1.65% 1.02% 6.71% 0.50%	4.02% 2.71% 14.57% 1.41% 0.88% 5.67% 0.41%	3.95% 2.65% 14.61% 0.93% 5.92% 0.42%	3.90% 2.60% 14.65% 1.50% 0.95% 6.02%	3.81% 2.52% 14.54% 1.48% 0.93% 6.03% 0.43%	3.42% 2.29% 12.85% 1.27% 0.81% 5.07% 0.36%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent Original Credit Score >= 660 Original Credit Score < 660 60 - 89 Days Delinquent Original Credit Score >= 660	333 ed 6.93% 4.87% 19.76% 1.95% 1.23% 6.41% 0.70% 0.47%	323 6.96% 4.83% 20.51% 1.34% 7.27% 0.73% 0.46%	316 6.94% 4.82% 20.61% 1.37% 7.35% 0.75% 0.48%	309 6.85% 4.73% 20.89% 1.36% 7.63% 0.75% 0.47%	276 6.07% 4.26% 18.34% 1.79% 1.13% 6.25% 0.59% 0.39%	269 6.12% 4.24% 19.15% 1.95% 1.22% 7.05% 0.63% 0.39%	6.24% 4.28% 20.14% 2.13% 1.34% 7.79% 0.68% 0.42%	5.95% 4.07% 19.64% 1.98% 1.23% 7.38% 0.67% 0.41%	5.30% 3.66% 17.53% 1.73% 1.10% 6.45% 0.53% 0.33%	5.16% 3.51% 17.73% 1.86% 1.17% 7.12% 0.51% 0.31%	4.70% 3.17% 16.74% 1.64% 1.02% 6.50% 0.50% 0.30%	4.55% 3.03% 16.68% 1.65% 1.02% 6.71% 0.50% 0.30%	4.02% 2.71% 14.57% 1.41% 0.88% 5.67% 0.41% 0.26%	3.95% 2.65% 14.61% 0.93% 5.92% 0.42% 0.26%	3.90% 2.60% 14.65% 0.95% 6.02% 0.44% 0.27%	3.81% 2.52% 14.54% 0.93% 6.03% 0.43% 0.26%	3.42% 2.29% 12.85% 1.27% 0.81% 5.07% 0.36% 0.23%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent Original Credit Score < 660 60 - 89 Days Delinquent Original Credit Score >= 660 Original Credit Score >= 660 Original Credit Score < 660	333 ed 6.93% 4.87% 19.76% 1.95% 1.23% 6.41% 0.70% 0.47% 2.18%	323 6.96% 4.83% 20.51% 1.34% 7.27% 0.73% 0.46% 2.41%	316 6.94% 4.82% 20.61% 2.17% 1.37% 7.35% 0.75% 0.48% 2.51%	309 6.85% 4.73% 20.89% 2.18% 1.36% 7.63% 0.75% 0.47% 2.58%	276 6.07% 4.26% 18.34% 1.79% 1.13% 6.25% 0.59% 0.39% 1.99%	269 6.12% 4.24% 19.15% 1.95% 1.22% 7.05% 0.63% 0.39% 2.25%	6.24% 4.28% 20.14% 1.34% 7.79% 0.68% 0.42% 2.53%	5.95% 4.07% 19.64% 1.98% 1.23% 7.38% 0.67% 0.41% 2.53%	5.30% 3.66% 17.53% 1.73% 1.10% 6.45% 0.53% 0.33% 1.97%	5.16% 3.51% 17.73% 1.86% 1.17% 7.12% 0.51% 0.31% 2.01%	4.70% 3.17% 16.74% 1.64% 1.02% 6.50% 0.50% 0.30% 2.02%	4.55% 3.03% 16.68% 1.65% 1.02% 6.71% 0.50% 0.30% 2.08%	4.02% 2.71% 14.57% 0.88% 5.67% 0.41% 0.26% 1.61%	3.95% 2.65% 14.61% 0.93% 5.92% 0.42% 0.26% 1.77%	3.90% 2.60% 14.65% 1.50% 0.95% 6.02% 0.44% 0.27% 1.86%	3.81% 2.52% 14.54% 0.93% 6.03% 0.43% 0.26% 1.84%	3.42% 2.29% 12.85% 1.27% 0.81% 5.07% 0.36% 0.23% 1.49%
Original Credit Score < 660 Percent of Total Loans Servic Total Delinquent Loans Original Credit Score >= 660 Original Credit Score < 660 30 - 59 Days Delinquent Original Credit Score >= 660 Original Credit Score < 660 60 - 89 Days Delinquent Original Credit Score >= 660 Original Credit Score < 660 60 - 89 Days Delinquent Original Credit Score < 660 60 - 90 Service Score < 660 60 - 91 Score Service Score < 660 60 - 91 Score Service Servic	333 ed 6.93% 4.87% 19.76% 1.95% 1.23% 6.41% 0.70% 0.47% 2.18% 4.98%	323 6.96% 4.83% 20.51% 2.14% 1.34% 7.27% 0.73% 0.46% 2.41% 4.82%	316 6.94% 4.82% 20.61% 1.37% 7.35% 0.75% 0.48% 2.51% 4.76%	309 6.85% 4.73% 20.89% 2.18% 1.36% 7.63% 0.47% 2.58% 4.67%	276 6.07% 4.26% 18.34% 1.79% 1.13% 6.25% 0.59% 0.39% 1.99% 4.28%	269 6.12% 4.24% 19.15% 1.95% 1.22% 7.05% 0.63% 0.39% 2.25% 4.17%	6.24% 4.28% 20.14% 2.13% 1.34% 7.79% 0.68% 0.42% 2.53% 4.11%	5.95% 4.07% 19.64% 1.98% 1.23% 7.38% 0.67% 0.41% 2.53% 3.97%	5.30% 3.66% 17.53% 1.73% 1.10% 6.45% 0.53% 0.33% 1.97% 3.56%	5.16% 3.51% 17.73% 1.86% 1.17% 7.12% 0.51% 0.31% 2.01% 3.30%	4.70% 3.17% 16.74% 1.02% 6.50% 0.30% 2.02% 3.06%	4.55% 3.03% 16.68% 1.65% 1.02% 6.71% 0.50% 0.30% 2.08% 2.89%	4.02% 2.71% 14.57% 1.41% 0.88% 5.67% 0.41% 0.26% 1.61% 2.61%	3.95% 2.65% 14.61% 0.93% 5.92% 0.42% 0.26% 1.77% 2.48%	3.90% 2.60% 14.65% 1.50% 0.95% 6.02% 0.44% 0.27% 1.86% 2.41%	3.81% 2.52% 14.54% 1.48% 0.93% 6.03% 6.03% 0.43% 0.26% 1.84% 2.34%	3.42% 2.29% 12.85% 1.27% 0.81% 5.07% 0.36% 0.23% 1.49% 2.15%
Original Credit Score < 660	333 ed 6.93% 4.87% 19.76% 1.95% 1.23% 6.41% 0.70% 0.47% 2.18% 4.98% 3.64%	323 6.96% 4.83% 20.51% 2.14% 1.34% 7.27% 0.73% 0.46% 2.41% 4.82% 3.50%	316 6.94% 4.82% 20.61% 1.37% 7.35% 0.75% 0.48% 2.51% 4.76% 3.45%	309 6.85% 4.73% 20.89% 2.18% 1.36% 7.63% 0.47% 2.58% 4.67% 3.37%	276 6.07% 4.26% 18.34% 1.79% 1.13% 6.25% 0.59% 0.39% 1.99% 4.28% 3.13%	269 6.12% 4.24% 19.15% 1.22% 7.05% 0.63% 0.39% 2.25% 4.17% 3.03%	6.24% 4.28% 20.14% 2.13% 1.34% 7.79% 0.68% 0.42% 2.53% 4.11% 2.94%	5.95% 4.07% 19.64% 1.23% 7.38% 0.67% 0.41% 2.53% 3.97% 2.83%	5.30% 3.66% 17.53% 1.73% 1.10% 6.45% 0.53% 0.33% 1.97% 3.56% 2.56%	5.16% 3.51% 17.73% 1.86% 1.17% 7.12% 0.51% 0.31% 2.01% 3.30% 2.34%	4.70% 3.17% 16.74% 1.64% 1.02% 6.50% 0.30% 2.02% 3.06% 2.15%	4.55% 3.03% 16.68% 1.65% 1.02% 6.71% 0.50% 0.30% 2.08% 2.89% 2.01%	4.02% 2.71% 14.57% 1.41% 0.88% 5.67% 0.41% 0.26% 1.61% 2.61% 1.82%	3.95% 2.65% 14.61% 0.93% 5.92% 0.42% 0.26% 1.77% 2.48% 1.72%	3.90% 2.60% 14.65% 0.95% 6.02% 0.44% 0.27% 1.86% 2.41% 1.65%	3.81% 2.52% 14.54% 1.48% 0.93% 6.03% 6.03% 0.43% 0.26% 1.84% 2.34% 1.59%	3.42% 2.29% 12.85% 1.27% 0.81% 5.07% 0.36% 0.23% 1.49% 2.15% 1.48%

Original Credit Score < 660

60 - 89 Days Delinquent

Original Credit Score >= 660

Original Credit Score < 660

60-plus-days Delinquent

Original Credit Score >= 660

Original Credit Score < 660

Serious Delinquency Rate

In Bankruptcy

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

6.59%

0.65%

0.42%

2.25%

4.01%

2.90%

11.81%

3.50%

0.48%

6.70%

0.68%

0.44%

2.38%

4.06%

2.93%

12.08%

3.51%

0.49%

7.08%

0.68%

0.44%

2.43%

4.14%

2.98%

12.389

3.58%

0.53%

5.70%

0.56%

0.37%

1.91%

3.95%

2.879

3.51%

0.52%

11.68%

6.39%

0.58%

0.37%

2.09%

3.91%

2.83%

11.76%

3.45%

0.54%

7.18%

0.65%

0.41

2.37%

3.89%

2.79%

11.949

3.37%

0.55%

5.80%

0.63%

0.42%

2.05%

4.12%

2.98%

11.95%

3.63%

0.45%

(# of loans in thousands)	1Q11	2011	3Q11	4Q11	1Q12	2012	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15
Total Loans Serviced	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	10,388	10,417	10,430	10,429
Original Credit Score >= 660	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	9,263	9,306	9,333	9,346
Original Credit Score < 660	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	1,126	1,111	1,097	1,083
Total Delinquent Loans	687	690	690	694	621	623	633	602	541	527	486	475	409	409	402	393	342
Original Credit Score >= 660	422	421	421	423	384	382	385	367	330	318	292	282	245	244	239	232	205
Original Credit Score < 660	265	269	269	271	237	241	247	235	211	209	195	193	164	166	164	161	137
30 - 59 Days Delinquent	202	221	221	226	179	194	215	195	177	188	173	178	143	156	157	156	131
Original Credit Score >= 660	115	124	125	127	102	109	122	111	101	107	98	100	81	89	90	89	77
Original Credit Score < 660	87	96	96	99	78	85	93	84	76	82	75	78	62	68	68	67	55
60 - 89 Days Delinquent	74	76	79	78	62	64	70	70	57	57	56	58	47	49	52	51	41
Original Credit Score >= 660	43	43	45	44	36	36	39	39	32	32	31	32	27	27	29	28	23
Original Credit Score < 660	31	33	34	34	26	28	31	31	25	26	25	26	21	22	23	23	18
60-plus-days Delinquent	485	469	469	469	442	428	418	407	364	339	314	297	266	253	245	237	211
Original Credit Score >= 660	306	296	296	296	282	272	263	256	229	211	194	182	164	155	149	143	129
Original Credit Score < 660	178	173	173	173	159	156	154	151	135	128	120	115	102	98	96	94	82
Percent of Total Loans Service	ed																
Total Delinquent Loans	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%	3.94%	3.86%	3.76%	3.28%
Original Credit Score >= 660	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%	2.63%	2.56%	2.48%	2.20%
Original Credit Score < 660	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%	14.70%	14.74%	14.66%	12.62%
30 - 59 Days Delinquent	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%	1.50%	1.51%	1.49%	1.26%
Original Credit Score >= 660	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%	0.96%	0.97%	0.95%	0.82%

6.14%

0.54%

0.35%

2.02%

3.45%

2.45%

10.98%

3.03%

0.52%

6.78%

0.54%

0.34%

2.13%

3.22%

2.27%

10.61%

2.79%

0.51%

6.39%

0.54%

0.339

2.17%

2.99%

2.089

10.199

2.58%

0.49%

6.75%

0.56%

0.34%

2.29%

2.84%

1.95%

9.96%

2.39%

0.47%

5.42%

0.46%

0.29%

1.82%

2.55%

1.77%

8.91%

2.20%

0.43%

6.01%

0.47%

0.29%

1.95%

2.44%

1.68%

8.69%

2.07%

0.42%

6.09%

0.50%

0.31%

2.09%

2.35%

1.60%

8.64%

1.96%

0.40%

6.13%

0.49%

0.30%

2.08%

2.27%

1.54%

8.53%

1.88%

0.38%

5.04%

0.40%

0.25%

1.68%

2.02%

1.38%

7.57%

1.73%

0.35%

6.70%

0.66%

0.42%

2.42%

3.83%

2.73%

12.00%

3.25%

0.54%

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

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15
Starts <sup>2</sup>																	
HAMP Active Trial & Perm Cum.	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	438,681	433,493	427,398	420,472
Repayment Plans	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	29,884	30,835	29,842	26,341
Forbearance Plans	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	16,150	14,434	12,558	11,256
Completed																	
Repayment Plans <sup>3</sup>	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	13,126	10,969	11,330	12,141
Forbearance Plans <sup>3</sup>	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	3,059	2,803	2,504	2,710
Charge-offs-in-lieu	348	602	801	512	507	342	295	191	146	171	164	166	266	486	313	313	279
HomeSaver Advance (Fannie)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Modifications	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	48,637	45,744	40,922	41,321
Home Retention Actions	143,977	135,419	140,258	120,698	113,306	92,511	96,249	97,689	99,802	87,675	74,879	79,543	73,888	65,308	59,829	55,069	56,451
Short Sales	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	10,697	9,206	7,582	6,734
Deeds-in-lieu	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	3,815	3,672	3,220	2,775
Nonforeclosure - Home Forfeiture Actions	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	14,512	12,878	10,802	9,509
Total Foreclosure Prevention Actions	171,531	167,629	171,067	155,593	147,666	129,007	134,215	130,331	130,060	117,088	100,876	99,704	88,820	79,820	72,707	65,871	65,960

#### Percent of Total Foreclosure Prevention Actions

Repayment Plans	26%	27%	29%	27%	30%	28%	22%	25%	25%	20%	14%	15%	18%	16%	15%	17%	18%
Forbearance Plans	7%	5%	4%	5%	5%	4%	3%	4%	3%	4%	2%	2%	3%	4%	4%	4%	4%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%
HomeSaver Advance <i>(Fannie)</i>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	50%	48%	49%	46%	41%	39%	47%	46%	49%	51%	57%	62%	62%	61%	63%	62%	63%
Home Retention Actions	84%	81%	82%	78%	77%	72%	72%	75%	77%	75%	74%	80%	83%	82%	82%	84%	86%
Short Sales	15%	18%	17%	20%	21%	25%	25%	22%	20%	21%	22%	15%	12%	13%	13%	12%	10%
Deeds-in-lieu	1%	2%	1%	2%	3%	3%	3%	3%	3%	4%	4%	5%	5%	5%	5%	5%	4%
Nonforeclosure - Home Forfeiture Actions	16%	19%	18%	22%	23%	28%	28%	25%	23%	25%	26%	20%	17%	18%	18%	16%	14%

<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, 2015, Fannie Mae had 245,647 HAMP active permanent modifications and Freddie Mac had 167,919 HAMP active permanent modifications.

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

#### 3(i) Enterprises Combined - Loan Modifications

1011	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1015
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	48,637	45,744	40,922	41,321
(%)				·												
8%	6%	5%	5%	4%	3%	4%	4%	4%	3%	4%	5%	8%	10%	12%	13%	14%
2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
22%	25%	27%	26%	24%	27%	28%	28%	27%	26%	27%	27%	31%	33%	35%	35%	36%
16%	18%	20%	21%	21%	21%	22%	22%	20%	19%	19%	19%	20%	20%	19%	19%	18%
52%	51%	47%	47%	50%	48%	45%	46%	49%	51%	50%	49%	41%	36%	34%	33%	31%
31% 37% 21%	30% 37% 22%	24% 34% 29%	20% 35% 32%	18% 38% 33%	19% 38% 33%	13% 37% 38%	12% 37% 38%	10% 10% 39% 35%	9% 39% 33%	8% 40% 31%	6% 43% 31%	5% 38% 27%	5% 37% 25%	4% 33% 22%	3% 31% 20%	48% 3% 30% 19%
4%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8% 12% 15%	8% 12% 14%	8% 11% 14%	7% 11% 15%	6% 11% 15%	6% 11% 13%	7% 10% 12%	7% 10% 12%	6% 10% 13%	7% 12% 13%	7% 11% 13%	7% 11% 15%	7% 13% 16%	10% 15% 17%	11% 15%	9%	
16%	15%	17%	17%	16%	13%	14%	14%	14%	14%	15%	17%	17%				
	86,201 (%) 8% 22% 22% 16% 52% 7% 31% 37% 21% 4% 8% 21% 15%	86,201         81,214           (%)         (%)           8%         6%           2%         1%           22%         25%           16%         18%           52%         51%           7%         9%           31%         30%           37%         37%           21%         22%           4%         2%           8%         8%           12%         12%           15%         14%	86,201         81,214         83,582           (%)         (%)           8%         6%         5%           2%         1%         1%           22%         25%         27%           16%         18%         20%           52%         51%         47%           7%         9%         12%           31%         30%         24%           37%         37%         34%           21%         22%         29%           4%         2%         1%           8%         8%         8%           12%         12%         11%           15%         14%         14%	86,201         81,214         83,582         71,111           (%)	86,201         81,214         83,582         71,111         60,348           (%)	86,201         81,214         83,582         71,111         60,348         50,474           (%)	86,201         81,214         83,582         71,111         60,348         50,474         62,561           (%)	86,201         81,214         83,582         71,111         60,348         50,474         62,561         59,610           (%)                 59,610           (%)               59,610           (%)              50,474         62,561         59,610           (%)                50,474         62,561         59,610           (%)               50,610               62,561         59,610 <td< td=""><td>86,201         81,214         83,582         71,111         60,348         50,474         62,561         59,610         63,766           (%)        </td><td>86,201         81,214         83,582         71,111         60,348         50,474         62,561         59,610         63,766         59,635           (%)        </td><td>86,201         81,214         83,582         71,111         60,348         50,474         62,561         59,610         63,766         59,635         57,878           (%)        </td><td>86,201         81,214         83,582         71,111         60,348         50,474         62,561         59,610         63,766         59,635         57,878         61,916           86,201         81,214         83,582         71,111         60,348         50,474         62,561         59,610         63,766         59,635         57,878         61,916           8%         6%         5%         5%         4%         3%         4%         4%         3%         4%         5%           2%         1%         1%         0%</td><td>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           88         6%         5%         5%         4%         3%         4%         4%         3%         4%         5%         5%         8%           2%         1%         1%         1%         0%</td><td>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         48,637           (%)        </td><td>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         48.637         45.744           (%)        </td><td>66.201         81.214         83.582         71,111         60.348         50.474         62.561         59.610         63.766         59.635         57.878         61.916         54.672         48.637         45.744         40.922           (%)  &lt;</td></td<>	86,201         81,214         83,582         71,111         60,348         50,474         62,561         59,610         63,766           (%)	86,201         81,214         83,582         71,111         60,348         50,474         62,561         59,610         63,766         59,635           (%)	86,201         81,214         83,582         71,111         60,348         50,474         62,561         59,610         63,766         59,635         57,878           (%)	86,201         81,214         83,582         71,111         60,348         50,474         62,561         59,610         63,766         59,635         57,878         61,916           86,201         81,214         83,582         71,111         60,348         50,474         62,561         59,610         63,766         59,635         57,878         61,916           8%         6%         5%         5%         4%         3%         4%         4%         3%         4%         5%           2%         1%         1%         0%	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           88         6%         5%         5%         4%         3%         4%         4%         3%         4%         5%         5%         8%           2%         1%         1%         1%         0%	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         48,637           (%)	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         48.637         45.744           (%)	66.201         81.214         83.582         71,111         60.348         50.474         62.561         59.610         63.766         59.635         57.878         61.916         54.672         48.637         45.744         40.922           (%)  <

### **Appendix: Data Tables**

### 3(ii) Fannie Mae - Loan Modifications

	1011	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1015
Loan Modifications (# of loans)	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	32,010	28,861	25,908	26,70
Principal and Interest Change	(%)																
Increase	6%	3%	3%	3%	2%	3%	3%	3%	3%	3%	3%	4%	8%	11%	14%	16%	17
No Change	2%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0
Decrease <=20%	20%	24%	27%	26%	24%	26%	26%	27%	27%	28%	28%	29%	33%	34%	35%	35%	36
Decrease 20% <=30%	15%	18%	22%	23%	23%	21%	21%	21%	19%	18%	18%	18%	19%	19%	18%	18%	18
Decrease > 30%	57%	54%	48%	48%	51%	50%	50%	50%	52%	51%	50%	48%	40%	36%	33%	30%	29
Extend Term Only	2%				12%		14%	17%	20%	25%	25%		34%	42%	46%	50%	
Extend Term Only	2%	5%	10%	11%	12%	13%	14%	17%	20%	25%	25%	26%	34%	42%	46%	50%	52
Reduce Rate Only	34%	32%	22%	17%	15%	18%	13%	11%	9%	8%	8%	6%	6%	5%	4%	4%	3
Reduce Rate and Extend Term	37%	37%	34%	36%	39%	37%	37%	36%	37%	36%	37%	38%	34%	30%	27%	25%	24
Forbear Principal	24%	25%	33%	36%	35%	32%	36%	36%	33%	31%	29%	29%		23%	23%	21%	20
Other	4%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0
	4%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		0%	0%	0%	
															+	9%	
6 Months after Modification	12%	12%	11%	11%	12%	12%	11%	9%	11%	12%	11%	11%		15%	15%		
9 Months after Modification	15%	14%	14%	15%	15%	14%	12%	12%	14%	14%	13%	15%		17%			
12 Months after Modification	16%	15%	16%	18%	16%	14%	14%	14%	15%	15%	15%	17%	17%				

### **Appendix: Data Tables**

3(iii) Freddie Mac - Loan Modifications

	1011	2Q11	3Q11	4Q11	1Q12	2012	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1015
Loan Modifications <i>(# of loans)</i>	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	16,627	16,883	15,014	14,621
Principal and Interest Change	(%)																
Increase	11%	11%	13%	12%	9%	5%	8%	8%	6%	5%	6%	6%	8%	9%	8%	8%	9%
No Change	1%	1%	2%	2%	1%	0%	0%	0%	0%	0%	1%	1%	1%	1%	0%	1%	1%
Decrease <=20%	26%	26%	27%	25%	24%	31%	33%	30%	27%	22%	24%	22%	28%	31%	34%	35%	37%
Decrease 20% <=30%	18%	17%	16%	15%	16%	22%	23%	23%	22%	21%	19%	20%	21%	21%	20%	19%	19%
Decrease > 30%	44%	44%	43%	45%	50%	43%	35%	39%	44%	52%	50%	51%	42%	38%	38%	37%	34%
Extend Term Only Reduce Rate Only	15% 27%	15% 28%	16% 28%	15% 28%	9% 30%	3% 22%	6% 13%	5% 13%	5% 13%	6% 11%	10% 9%	10% 5%	19% 5%	16% 5%	31% 4%	38% 3%	41' 3'
Types of Modification (%)																	
Reduce Rate Only	27%	28%	28%	28%	30%	22%	13%	13%	13%	11%	9%	5%	5%	5%	4%	3%	3%
Reduce Rate and Extend Term	39%	36%	33%	31%	34%	39%	37%	39%	42%	46%	45%	51%	46%	51%	43%	40%	40%
Reduce Rate, Extend Term and Forbear Principal	16%	18%	18%	21%	24%	36%	43%	43%	40%	37%	35%	33%	29%	27%	22%	19%	16%
Other	4%	3%	5%	5%	3%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%
60+ Days Re-Delinquency (%)																	
3 Months after Modification	9%	9%	10%	7%	7%	6%	7%	7%	6%	7%	8%	8%	8%	11%	13%	11%	
6 Months after Modification	13%	13%	12%	11%	11%	9%	10%	10%	10%	11%	10%	12%	13%	16%	15%		
9 Months after Modification	16%	14%	15%	15%	14%	11%	12%	12%	12%	12%	13%	15%	16%	16%			
12 Months after Modification	17%	16%	18%	17%	14%	12%	14%	14%	12%	13%	15%	17%	16%		-T-		

## Appendix: Data Tables

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

	1011	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15
Short Sales	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	10,697	9,206	7,582	6,734
Deeds-in-lieu	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	3,815	3,672	3,220	2,775
Nonforeclosure - Home Forfeiture Actions <sup>1</sup>	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	14,512	12,878	10,802	9,509
Third-party Sales	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	6,202	6,996	6,341	6,909
Foreclosure Sales	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	36,604	32,059	29,852	27,964
Third-party & Foreclosure Sales	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	42,806	39,055	36,193	34,873
Foreclosure Starts	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	85,549	74,614	74,021	70,267

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

Curtailment of Income	43%	42%	40%	40%	41%	40%	40%	38%	37%	34%	32%	32%	30%	29%	27%	26%	24%
Excessive obligations	14%	15%	16%	15%	15%	15%	15%	16%	16%	17%	17%	17%	19%	20%	21%	21%	20%
Unemployment	8%	8%	8%	8%	9%	8%	9%	9%	9%	8%	7%	8%	8%	8%	8%	8%	7%
Illness of principal mortgagor or family member	5%	5%	5%	5%	5%	5%	6%	6%	6%	5%	5%	5%	5%	5%	6%	6%	6%
Marital Difficulties	3%	3%	4%	4%	4%	4%	4%	4%	4%	4%	3%	4%	4%	4%	4%	4%	4%

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

#### Federal Housing Finance Agency

### Appendix: Data Tables

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

	1011	2Q11	3Q11	4Q11	1012	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15
Acquisitions	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	40,165	35,686	33,245	30,903
Dispositions	(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)	(54,603)	(47,147)	(42,262)	(41,677)
Inventory (at period end)	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	131,525	120,064	111,050	100,279
Acquisitions by State																	
Arizona	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	759	638	600	509
California	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	1,511	1,263	1,159	932
Florida	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	9,659	8,365	7,267	6,950
Nevada	3,286	4,032	2,132	1,843	1,641	859	651	967	929	598	847	787	825	451	436	471	350
Subtotal	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	12,380	10,702	9,497	8,741
Selected Midwest States <sup>2</sup>	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	7,343	6,721	6,259	5,878
All other States	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	20,442	18,263	17,489	16,284
Total Acquisitions	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	40,165	35,686	33,245	30,903
Inventory by State																	
Arizona	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	2,067	1,516	1,240	1,116
California	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	5,139	4,341	3,912	3,288
Florida	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	28,506	25,781	23,060	20,402
Nevada	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	1,495	1,183	1,149	976
Subtotal	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	37,207	32,821	29,361	25,782
Selected Midwest States <sup>2</sup>	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	30,550	27,603	25,017	21,889
All other States	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	63,768	59,640	56,672	52,608
Total Inventory	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	131,525	120,064	111,050	100,279

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

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

#### Federal Housing Finance Agency

### Appendix: Data Tables

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

	1011	2Q11	3Q11	4Q11	1Q12	2012	3Q12	4Q12	1013	2013	3Q13	4Q13	1014	2014	3Q14	4Q14	1015
												1010		2011			
Acquisitions	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	29,573	27,038	24,604	23,702
Dispositions	(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)	(36,580)	(31,709)	(30,045)	(31,446)
nventory (at period end)	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	95,391	90,720	85,282	77,541
Acquisitions by State																	
Arizona	5,971	4,858	3,052	2,291	2,246	2,109	2,090	1,688	1,288	1,183	971	868	881	579	512	480	423
California	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	1,223	1,070	943	777
Iorida	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	7,123	6,570	5,662	5,622
Vevada	2,678	3,099	1,467	1,162	1,003	654	533	824	730	450	557	496	459	310	371	396	301
Subtotal	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	9,235	8,523	7,481	7,123
Selected Midwest States <sup>2</sup>	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	5,374	4,974	4,339	4,303
All other States	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	14,964	13,541	12,784	12,276
Total Acquisitions	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	29,573	27,038	24,604	23,702
nventory by State																	
Arizona	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	1,535	1,185	987	892
California	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	3,977	3,629	3,332	2,780
Iorida	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	21,229	20,310	18,555	16,756
Vevada	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	998	901	929	809
Subtotal	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	27,739	26,025	23,803	21,237
Selected Midwest States <sup>2</sup>	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	22,271	20,885	19,077	16,668
	(0, (01	62,946	59,866	58,872	55,092	52,310	50,276	48,895	45,083	43,256	46,988	48,621	47,895	45,381	43,810	42,402	39,636
All other States	68,681	02,740	57,000	00,072	/												

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

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

Foreclosure Prevention Report First Quarter 2015

## Federal Housing Finance Agency

### Appendix: Data Tables

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

l	1011	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15
Acquisitions	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	10,592	8,648	8,641	7,201
Dispositions	(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)	(18,023)	(15,438)	(12,217)	(10,231)
Inventory (at period end)	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	36,134	29,344	25,768	22,738
Acquisitions by State																	
Arizona	2,513	1,763	1,323	890	641	587	797	724	590	477	459	419	365	180	126	120	86
California	3,809	3,348	2,555	2,296	1,955	1,197	1,336	1,382	1,025	538	608	682	544	288	193	216	155
Florida	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	2,536	1,795	1,605	1,328
Nevada	608	933	665	681	638	205	118	143	199	148	290	291	366	141	65	75	49
Subtotal	8,147	7,765	6,617	6,129	6,191	4,271	4,594	4,596	4,724	4,425	5,072	5,033	4,816	3,145	2,179	2,016	1,618
Selected Midwest States <sup>1</sup>	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	1,969	1,747	1,920	1,575
All other States	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	5,478	4,722	4,705	4,008
Total Acquisitions	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	10,592	8,648	8,641	7,201
Inventory by State	2 002	2 100	2.240	1 405	1 224	014	1 100	1 010	1 100	002	015	017	052	522	221	252	
Arizona	3,892	3,109	2,360	1,685	1,224	914	1,100	1,218	1,189	992	915	917	853	532	331	253	224
Arizona California	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	1,162	712	580	508
Arizona California Florida	8,139 5,509	7,892 3,942	6,648 3,710	5,825 3,941	4,988 4,929	3,527 4,579	2,826 4,513	2,838 4,477	2,604 5,318	1,820 6,100	1,528 7,276	1,572 8,219	1,505 8,544	1,162 7,277	712 5,471	580 4,505	508 3,646
Arizona California	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	1,162	712	580	508
Arizona California Florida Nevada Subtotal	8,139 5,509 1,206 18,746	7,892 3,942 1,501 <b>16,444</b>	6,648 3,710 1,435 14,153	5,825 3,941 1,373 12,824	4,988 4,929 1,210 12,351	3,527 4,579 621 9,641	2,826 4,513 326 8,765	2,838 4,477 270 8,803	2,604 5,318 325 <b>9,436</b>	1,820 6,100 297 9,209	1,528 7,276 440 10,159	1,572 8,219 559 11,267	1,505 8,544 656 11,558	1,162 7,277 497 9,468	712 5,471 282 6, <b>79</b> 6	580 4,505 220 5,558	508 3,646 167 4,545
Arizona California Florida Nevada	8,139 5,509 1,206	7,892 3,942 1,501	6,648 3,710 1,435	5,825 3,941 1,373	4,988 4,929 1,210	3,527 4,579 621	2,826 4,513 326	2,838 4,477 270	2,604 5,318 325	1,820 6,100 297	1,528 7,276 440	1,572 8,219 559	1,505 8,544 656	1,162 7,277 497	712 5,471 282	580 4,505 220	508 3,646 167

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

Foreclosure Prevention Report First Quarter 2015

# Enterprises Single-Family Book Profile - As of March 31, 2015

### The top 5 states for the relevant columns are highlighted.

					D	elinquent Loans	; (DLQ)				
State	Total Loan Count	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	REO Inventory <sup>3</sup>
AK	56,215	804	422	113	115	83	71	270		8.8%	80
AL	341,438	14,571	6,912	2,036	2,064	1,818	1,741	5,629	1.6%	11.9%	1,465
AR	181,214	5,801	2,477	746	792	841	945		1.4%	16.3%	526
AZ	715,317	16,244	7,697	2,184	2,404	2,389	1,570	6,374	0.9%	9.7%	1,116
CA	3,651,834	67,316	32,012	9,275	8,894	8,211	8,924	26,054		13.3%	3,288
CO	638,147	9,333	4,608	1,281	1,223	1,093	1,128	3,447	0.5%	12.1%	391 2,274
CT DC	341,083 66,804	14,562 2,618	4,880 739	1,499 202	1,778 252	1,863 253	4,542	8,192 1,678	2.4% 2.5%	31.2% 44.8%	
DC	107,972	4,455	1,480	485	538	253 536	1,172	2,492	2.3%	31.8%	34 331
FL	1,766,120	98,004	25,262	7,175	7,979	9,898	47,690	65,607	3.7%	48.7%	20,402
GA	889,552	34,865	16,321	4,736	5,089	4,353	4,366	13,813	1.6%	12.5%	20,402
HI	124,057	3,764	996	276	314	261	1,917	2,494		50.9%	399
IA	267,169	6,212	2,672	769	852	895	1,024	2,772	1.0%	16.5%	607
ID	171,135	3,697	1,744	451	431	473	598	1,503	0.9%	16.2%	353
IL	1,320,418	48,191	15,378	4,936	6,254	7,564	14,059	27,892	2.1%	29.2%	10,121
IN	553,890	19,663	8,108	2,416	2,621	3,050	3,468	9,147	1.7%	17.6%	1,557
KS	205,829	5,625	2,465	692	857	832	779	2,471	1.2%	13.8%	584
KY	287,555	9,266	3,879	1,160	1,139	1,231	1,857	4,231	1.5%	20.0%	992
LA	290,284	12,564	5,755	1,616	1,560	1,588	2,045	5,196		16.3%	709
MA	682,885	25,876	8,770	2,838	3,121	2,886	8,261	14,278		31.9%	1,679
MD	645,342	26,111	9,190	2,829	3,385	3,460	7,247	14,105	2.2%	27.8%	6,540
ME	103,915	5,030	1,539	471	615	554	1,851	3,025	2.9%	36.8%	495
MI	981,548	27,481	13,182	4,149	4,211	3,485	2,454	10,159		8.9%	5,339
MN	650,939	12,674	5,932	1,727	1,862	1,748	1,405	5,017	0.8%	11.1%	2,401
MO	537,731	15,294	7,204	2,120	2,319	2,062	1,589	5,976		10.4%	1,396
MS	140,641	7,021	3,441	951	998	878	753	2,631	1.9%	10.7%	595
MT	98,885	1,599	715	201	226	229	228	684	0.7%	14.3%	150
NC	856,819	28,923	13,110	3,877	4,250	3,905	3,781	11,945		13.1%	1,975
ND	48,625	478	239	54	48	46	91	185		19.0%	33
NE	154,423	2,933	1,409	417	403	376	328	1,107	0.7%	11.2%	164
NH	144,386	4,715	1,995	641	631	651	797	2,080		16.9%	458
NJ	869,600	65,412	13,041	4,516	5,465	6,086	36,304	47,870		55.5%	4,081
NM	170,672	6,296	2,105	571	657	717	2,246	3,621	2.1%	35.7%	669
NV NY	275,391	11,635	2,971	886	1,168	1,387	5,223	7,779		44.9%	976
	1,286,345 960,403	76,417	19,138	6,188	6,619	6,650	37,822	51,131	<b>4.0%</b> 1.8%	49.5%	2,908 4,872
OH OK	235,232	35,578 7,145	13,942 3,088	4,368 884	4,871 920	<u>5,730</u> 945	<u>6,667</u> 1,308	<u>17,292</u> 3,178	1.4%	18.7% 18.3%	4,872
OR	455,614	12,505	3,885	1,064	1,205	1,277	5,074	7,566	1.4%	40.6%	2,199
PA	996,216	42,308	3,885	5,056	5,273	5,611	5,074 10,742	21,647	2.2%	25.4%	3,781
RI	96,169	4,720	1,553	506	604	576	1,481	2,693	2.8%	31.4%	549
SC	414,751	16,787	6,993	2,025	2,070	2,099	3,600			21.4%	1,145
SD	61,917	882	415	118	123		128	1 340		14.5%	100/ 89
TN	450,498	14,995	7,157	2,152	2,245	1,925	<b>7%</b> 1,516		1.3%	10.1%	10% 89 1,082
TX	1,739,580	43,115	22,518	5,865	5,156	4,289	Drop from 5,287	Drop from 14,745	0.8%	12.3%	Drop from 1,714
UT	302,232	5,929	2,913	763	832	751	278,995 in 670	529,659 in 2,255	0.7%	11.3%	111,050 in 228
VA	843,405	20,152	9,201	2,714	3,049	2,623	4Q14 2,565	4Q14 8,247	1.0%	12.7%	4Q14 1.642
VT	65,973	2,097	763	220	234	250	630	1,115		30.0%	285
WA	818,287	18,748	6,244	1,838	2,182	2,657	5,827	10,670	1.3%	31.1%	2,255
WI	619,600	13,101	5,136	1,637	1,952	2,066	2,310		1.0%	17.6%	2,255
WV	85,229	3,698	1,878	528	487	436	369	1,295	1.5%	10.0%	324
WY	49,946	718	372	116	95	86	49		0.5%	6.8%	100
Other <sup>2</sup>	164,379	15,269	6,009	2,145	3,489	1,402	2,224	7,128	4.3%	14.6%	569
Total	27,983,611	953,197	355,481	106,483	115,921	115,173	260,139	491,645	1.8%	27.3%	100,279

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

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

# Fannie Mae Single-Family Book Profile - As of March 31, 2015

					De	linquent Loans	(DLQ) <sup>1</sup>				
State	Total Loan Count	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	REO Inventory <sup>3</sup>
AK	33,216	491	263	69	69	46	44	160	0.5%	9.0%	58
AL	227,009	9,361	4,401	1,284	1,367	1,189	1,120	3,682	1.6%	12.0%	1,117
AR	116,616	3,772	1,612	493	505	567	595	1,670	1.4%	15.8%	350
AZ	454,366	9,793	4,766	1,271	1,464	1,422	870	3,767	0.8%	8.9%	892
CA	2,411,577	41,937	20,465	5,569	5,604	5,047	5,252	15,922	0.7%	12.5%	2,780
CO	419,469	5,730	2,916	758	752	652	652	2,059	0.5%	11.4%	304
CT	212,808	9,553	3,234	922	1,171	1,190	3,036	5,406	2.5%	31.8%	1,686
DC	43,051	1,672	487	125	173	156	731	1,061	2.5%	43.7%	28
DE FL	66,920 1,115,554	2,821 63,981	939 16,060	296 4,302	<u>341</u> 5,161	335	910 32,040	<u>1,588</u> 43,656	2.4% 3.9%	32.3% 50.1%	259 16,756
GA	532,650	20,197	9,257	2,694	3,086	6,418 2,603	2,557	43,050 8,250	1.5%	12.7%	1,664
HI	85,106	2,399	9,237	182	211	180	1,187	1,579	1.9%	49.5%	285
IA	168,267	3,917	1,726	495	543	575	578	1,697	1.0%	14.8%	474
ID	107,376	2,128	1,033	256	239	280	320	840	0.8%	14.8 %	273
	774,665	28,741	8,970	2,748	3,692	4,527	8,804	17,037	2.2%	30.6%	8,000
IN	296,914	11,571	4,596	1,367	1,544	1,838	2,226	5,615	1.9%	19.2%	1,256
KS	109,464	3,272	1,405	359	537	492	479	1,511	1.4%	14.6%	420
KY	139,861	5,040	2,017	584	609	690	1,140	2,442	1.7%	22.6%	722
LA	201,616	8,537	3,919	1,083	1,059	1,119	1,357	3,538	1.8%	15.9%	508
MA	424,575	16,478	5,554	1,725	1,000	1,850	5,358	9,208	2.2%	32.5%	1,371
MD	389,177	15,717	5,501	1,649	2,068	2,126	4,373	8,577	2.2%	27.8%	4,931
ME	56,107	3,144	926	269	364	342	1,243	1,954	3.5%	39.5%	393
MI	572,720	16,544	7,948	2,386	2,569	2,176	1,465	6,217	1.1%	8.9%	3,969
MN	356,786	7,035	3,279	934	1,072	951	799	2,824	0.8%	11.4%	1,495
MO	309,445	9,094	4,290	1,220	1,377	1,245	962	3,589	1.2%	10.6%	1,066
MS	105,006	5,066	2,535	667	730	627	507	1,866	1.8%	10.0%	468
MT	64,398	972	442	117	151	140	122	414	0.6%	12.6%	113
NC	491,592	17,033	7,699	2,203	2,585	2,339	2,207	7,139	1.5%	13.0%	1,437
ND	28,104	300	147	28	35	34	56	125	0.4%	18.7%	20
NE	102,402	2,018	946	282	289	267	234	790	0.8%	11.6%	132
NH	83,349	2,857	1,218	364	377	408	490	1,276	1.5%	17.2%	333
NJ	561,275	42,850	8,486	2,852	3,547	3,970	23,995	31,527	5.6%	56.0%	3,333
NM	110,176	3,818	1,244	325	368	461	1,420	2,250	2.0%	37.2%	463
NV	176,636	7,227	1,840	545	753	822	3,267	4,843	2.7%	45.2%	809
NY	807,888	48,390	12,001	3,805	4,225	4,242	24,117	32,623	4.0%	49.8%	2,105
OH	544,533	21,746	8,483	2,609	3,012	3,505	4,137	10,677	2.0%	19.0%	3,443
OK	154,268	4,496	1,971	536	566	613	810	1,994	1.3%	18.0%	454
OR	277,861	7,419	2,318	599	730	754	3,018	4,511	1.6%	40.7%	1,574
PA	619,654	26,805	9,877	3,058	3,315	3,605	6,950	13,890	2.2%	25.9%	2,920
RI	59,108	2,981	1,002	302	370	363	944	1,709	2.9%	31.7%	424
SC	250,731	10,170	4,131	1,221	1,287	1,299	2,232	4,823	1.9%	21.9%	836
SD	45,099	571	269	67	83	69	83	235	0.5%	14.5%	62 860
TN	283,899	9,251	4,463	1,260	1,398	1,212	918	3,530	1.2%	9.9%	860
TX	1,145,286	26,710	14,172	3,427	3,171	2,685	3,255	9,122	0.8%	12.2%	1,318
UT	183,951	3,409	1,713	439	475	416	366	1,259	0.7%	10.7%	180
VA VT	513,116	12,202	<u>5,546</u> 466	1,582 120	<u>1,848</u> 154	1,602 139	1,624 386	<u>5,082</u> 679	1.0% 2.1%	13.3% 30.5%	<u>1,269</u> 196
WA	32,676 525,080	1,265 11,245	3,880	1,061	1,331	1,584	386	6,308	1.2%	30.5%	196 1,837
WA	389,218	7,781	3,880	941	1,331	1,584	1,335	3,754	1.0%	17.2%	1,837
WV	48,162	2,090	1,059	284	279	248	220	<u> </u>	1.6%	10.5%	225
WY	35,198	473	246	70	71	52	34	158	0.4%	7.2%	78
	107,585	8,049	3,471	1,224	1,045	906	1,403	3,363	3.1%	17.4%	402
Other <sup>2</sup>											
Total	17,371,566	590,119	218,919	63,028	70,904	71,651	165,617	308,546	1.8%	28.1%	77,541

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

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

# Freddie Mac Single-Family Book Profile - As of March 31, 2015

					D	elinquent Loans	(DLQ)				
State	Total Loan Count	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	REO Inventory
AK	22,999	313	159	44	46	37	27	110	0.5%	8.6%	22
AL	114,429	5,210	2,511	752	697	629	621	1,947	1.7%	11.9%	348
AR	64,598	2,029	865	253	287	274	350	911	1.4%	17.2%	176
AZ	260,951	6,451	2,931	913	940	967	700	2,607	1.0%	10.9%	224
CA	1,240,257	25,379	11,547	3,706	3,290	3,164	3,672	10,132	0.8%	14.5%	508
CO	218,678	3,603	1,692	523	471	441	476	1,388	0.6%	13.2%	87
CT	128,275	5,009	1,646	577	607	673	1,506	2,786	2.2%	30.1%	588
DC DE	23,753 41,052	946 1,634	252	77 189	79 197	97 201	441 506	<u>617</u> 904	2.6% 2.2%	46.6%	6 72
FL	650,566	34,023	541 9,202	2,873	2,818	3,480	15,650	21,951	3.4%	31.0% 46.0%	3,646
GA	356,902	14,668	7,064	2,073	2,010	1,750	1,809	5,563	1.6%	12.3%	526
HI	38,951	1,365	357	94	2,003	81	730	<u> </u>	2.3%	53.5%	114
IA	98,902	2,295	946	274	309	320	446	1,075	1.1%	19.4%	133
ID	63,759	1,569	711	195	192	193	278	663	1.0%	17.7%	80
ID II	545,753	1,569	6,408	2,188	2,562	3,037	5,255	10,855	2.0%	27.0%	2,121
IN IN	256,976	8,092	3,512	1,049	1,077	1,212	1,242	3,532	1.4%	15.3%	301
KS	96,365	2,353	1,060	333	320	340	300	<u> </u>	1.4%	12.7%	164
KY	147,694	4,226	1,862	576	530	541	717	1,789	1.2%	17.0%	270
LA	88,668	4,027	1,836	533	501	469	688	1,658	1.2 %	17.1%	201
MA	258,310	9,398	3,216	1,113	1,130	1,036	2,903	5,070	2.0%	30.9%	308
MD	256,165	10,394	3,689	1,180	1,130	1,334	2,903	5,528	2.2%	27.7%	1,609
ME	47,808	1,886	613	202	251	212	608	1,071	2.2%	32.2%	1,609
MI	408,828	10,937	5,234	1,763	1,642	1,309	989	3,942	1.0%	9.0%	1,370
MN	294,153	5,639	2,653	793	790	797	606	2,193	0.7%	10.7%	906
MO	294,155	6,200	2,055	900	942	817	627	2,193	1.0%	10.1%	330
MS	35,635	1,955	2,914	284	268	251	246	765	2.1%	12.6%	127
MT	34,487	627	273	84	75	89	106	270	0.8%	16.9%	37
NC	365,227	11,890	5,411	1,674	1,665	1,566	1,574	4,806	1.3%	13.2%	538
ND	20,521	178	92	26	13	1,000	35		0.3%	19.7%	13
NE	52,021	915	463	135	114	109	94	317	0.6%	10.3%	32
NH	61,037	1,858	777	277	254	243	307	804	1.3%	16.5%	125
NJ	308,325	22,562	4,555	1,664	1,918	2,116	12,309	16,343	5.3%	54.6%	748
NM	60,496	2,478	861	246	289	2,110	826	1,371	2.3%	33.3%	206
NV	98,755	4,408	1,131	341	415	565	1,956	2,936	3.0%	44.4%	167
NY	478,457	28,027	7,137	2,383	2,394	2,408	13,705	18,508	3.9%	48.9%	803
OH	415,870	13,832	5,459	1,759	1,859	2,225	2,530	6,615	1.6%	18.3%	1,429
OK	80,964	2,649	1,117	348	354	332	498	1.184	1.5%	18.8%	152
OR	177,753	5,086	1,567	465	475	523	2,056	3,055	1.7%	40.4%	625
PA	376,562	15,503	5,749	1,998	1,958	2,006	3,792	7,757	2.1%	24.5%	861
RI	37,061	1,739	551	204	234	213	537	984	2.7%	30.9%	125
SC	164,020	6,617	2,862	804	783	800	1,368	2,951	1.8%	20.7%	309
SD	16,818	311	146	51	40	29	45	114	0.7%	14.5%	27
TN	166,599	5,744	2,694	892	847	713	598	2,159	1.3%	10.4%	222
TX	594,294	16,405	8,346	2,438	1,985	1,604	2,032	5,623	0.9%	12.4%	396
UT	118,281	2,520	1,200	324	357	335	304	996	0.8%	12.1%	48
VA	330,289	7,950	3,655	1,132	1,201	1,021	941	3,165	1.0%	11.8%	373
VT	33,297	832	297	100	80	111	244	436	1.3%	29.3%	89
WA	293,207	7,503	2,364	777	851	1,073	2,438	4,362	1.5%	32.5%	418
WI	230,382	5,320	2,045	696	811	793	975	2,581	1.1%	18.3%	368
WV	37,067	1,608	819	244	208	188	149	545	1.5%	9.3%	99 22
WY	14,748	245	126	46	24	34	15	73	0.5%	6.1%	22
Other <sup>2</sup>	56,794	7,220	2,538	921	2,444	496	821	3,765	6.6%	11.4%	167
Total	10,612,045	363,078	136,562	43,455	45,017	43,522	94,522	183,099	1.7%	26.0%	22,738

<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 9,204 can be reconciled to AAA Wrapped T-Deal loans for which loan level data are not available.

## Enterprises Foreclosure Prevention Actions by State - March 31, 2015

			2014						YTD 201	5				C	Conservatorshi	p to Date	1	
State	Repayme nt Plans	Forbearance Plans	Loan Modifications	Other 2	Short Sales & Deeds-in- lieu	Total	Repayment I Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in- lieu	Total	Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in- lieu	Total
AK	48	14		1	20	210		1	29		3	49	1,266	150	1,118	44		2,767
AL	997	169		11		4,073		36	607	2		978	17,249	2,165		1,099		41,117
AR	477	53		12		1,750		10		2		382	6,483	964	7,117	434		16,645
AZ CA	953 3,429	211	3,077 16,620	15 56	, -	5,713 26,239		43	637 3,261	4	273 767	1,216 5,205	16,131 58,743	5,795	65,063 251,462	1,338 2,938		132,489
	3,429	1,331 172		90		26,239		348 30	3,261		65	5,205 650	12,783	21,728 2,539	23,213	2,938		437,135 46,709
CT	654	172	,	5		5,280		40		4		1,166	9,915	2,307	25,077	530	/	40,709
DC	133	33		3		740		<del>_</del> 0		-	103	1,100	1,830	352	3,821	105		6,664
DE	228	27		3		1,439		10	239	1	50	362	3,243	570	7,211	193		12,801
FL	3,092	1,216		140		36,200		282	4,010		1,602	6,679	50,357	17,579		4,120		422,031
GA	2,385	647	7,707	28		12,410		129	1,543			2,488	32,354	8,043	78,623	2,448		136,539
HI	131	42	688	2	173	1,036	29	4	130	-	28	191	2,892	677	6,533	72	2,283	12,457
IA	550	61	1,293	18		2,120	132	12	253	-	36	433	7,653	1,015	9,916	646	1,904	21,134
ID	258	82		2		1,449		24	196		63	351	4,389	1,032	8,749	261	- /	19,939
IL	2,522	726	11,530	78		19,511	553	165	2,374	20		3,942	33,151	9,676	104,053	2,256		183,100
IN	1,670	183		70		6,173		44	868	15		1,413	23,730	2,706	28,679	2,051		62,882
KS	457	50		10	-	1,724		10	237	3		407	7,380	874	7,490	443		17,953
KY LA	758 881	98		14	271 215	2,757	145	<u>20</u> 21	372 484	4		593	10,814	1,343	11,661	530		26,663
MA	1,087	95 451	2,068 5,608	14		<u>3,273</u> 8,124		90	1,201	2	50 179	755 1,702	14,448 16,813	<u>2,199</u> 4,583	16,007 45,470	1,095		35,536 77,126
MD	1,593	345		33		10,577		69				2,211	20,037	4,383				97,370
ME	278	51	1,025	3		1,646		8	182	-	38	2,211	4,107	617	7,159	252	· · · · · ·	14,137
MI	1,830	307	5,422	75		9,098		78		13		1,941	33,659	7,376	65,088	6,126		140,330
MN	1,029	128		9		4,746		32	625		134	1,083	14,396	3,235		975		61,993
MO	1,205	157	2,922	28	644	4,956	257	34	726		157	1,177	18,642	2,840		1,342	5,463	52,657
MS	489	101	1,162	8		1,934		27	271	4	42	440	7,580	1,068	9,245	547	1,191	19,631
MT	144	17		2		552		6	63	-	12	108	2,223	317	3,029	99		6,502
NC	2,004	393		28		9,060		88	1,255		198	1,975	28,829	5,475		1,619		91,138
ND	33	-	64	3	10	110		1	18			31	589	162	601	58		1,519
NE	254	22		2		937	70	2	116		28	217	3,555	465	4,448	306		9,600
NH	293	52		1	231	1,571	72	18	241	2		377	4,728	967	9,270	251		17,221
NJ NM	1,680 362	614 55		64	3,341 343	16,971	341 84	<u>141</u> 13	2,634 219		709 78	3,837	25,050 5,014	7,347	74,158 8,479	1,360 259		125,094
NV	361	149		9		<u>1,899</u> 4,887	81	26	413			395 826	5,014	2,862	35,798	459		17,155 76,668
NY	2,341	719	,	62	.,	18,803		135		19		4,410	32,837	8,657	85,987	1,703		139,678
OH	2,272	400		124		10,758		93	1,475		297	2,442	32,119	5,373	56,032	3,582		109,745
OK	457	43		13		1,709		7	256	6		446	8,487	955	7,946	559		19,377
OR	520	212		9		3,964		30	438	1	178	772	7,894	2,514	22,103	451		42,938
PA	2,638	458		76		13,530	611	89			264	3,077	34,865	5,640		1,914		105,122
RI	267	89	,	2		1,735		15			63	383	3,219	883	8,497	175		15,078
SC	1,056	211	3,147	16		5,141	240	37	709			1,101	14,765	2,949		1,052		51,600
SD	81	10		2		270		2	38		5	62	1,030	149	1,296	91		2,804
TN	1,030	220	2,731	20	332	4,333		34	621	6	64	958	16,921	2,665	21,489	1,016	,	45,635
TX UT	3,858	473		23		10,840		120	1,438	10	-	2,578	61,287	9,036	55,065	3,702		136,405
VA	507 1,475	80 231	1,394 4,067	5	-	2,470		<u>14</u> 61	301 936	- 1	85 222	521 1,559	8,090	<u>1,661</u> 3,976	17,311 40,124	379 1,075	· · · · · ·	35,025
VA	1,475	13		14	65	<u>6,780</u> 641	27	4	936		5	1,559	<u>19,991</u> 1,986	253	2,580	1,075		76,891 5,272
WA	1,013	262	4,436	13		7,697	268	41	929	-		1,572	15,847	3,621	40,648	812		78,209
WI	935	134		13		4,738		36	742			1,136	12,696	2,314	23,454	847		44,817
WV	279	31	554	8		935		10	142		12		4,147	584	4,303	207	.,	9,929
WY	76	6		-	25	239		1	24				1,210	179		57		2,940
Other <sup>3</sup>	665	181	965	200	68	2,079		30	255	1	14	413	2,686	1,432	7,586	27		11,956
Total	52,555	12,001	189,975	1,379	53,187	309,097	12,141	2,626	41,321	279	9,489	65,856	786,018	177,487	1,790,334			3,418,739
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<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.

## Fannie Mae Foreclosure Prevention Actions by State - March 31, 2015

			2014						YTD 201	5				C	Conservatorship	to Date	1	
State	Repayme nt Plans	Forbearance Plans	Loan Modifications	Other 2	Short Sales & Deeds-in- lieu	Total	Plans	Forbearance Plans	Modifications		Short Sales & Deeds-in- lieu	Total	Plans	Forbearance Plans	Modifications	Other <sup>2</sup>	Short Sales & Deeds-in- lieu	Total
AK	20	2	80	-	15	117		-	14		2	24		80		42		2,103
AL	602	64	1,792	4		2,715		19			60	636	14,300	1,406		1,006	1,774	31,618
AR AZ	284	20		4		1,137		2			20 153	230	5,404	680 2.697	4,988	411	1,110	12,593
CA	451 1,649	51 266	1,861 10.604	31		3,353 15,594	-	83	-			670 3.009	12,628 46,866	2,697	41,901 161,925	1,288 2,821	26,120 59,602	84,634 279,677
CO	316	36	.,	2		1,942		9	,		37	3,009	,	1,385	,	658	4,727	32,564
CT	368	22		2		3,345		7				735	8,061	1,303	17,811	505	3,228	30,759
DC	80	13		1	62	487	15	2		_	8	103	1,495	180	2,672	96	· · · · ·	4,787
DE	106	7		-	176	934		-	158		37	226	2,559	319		176	1,093	9,112
FL	1,605	203	13,417	60	7,036	22,321	374	55	2,581	24	987	4,021	40,644	8,103	147,535	3,708	86,566	286,556
GA	1,099	160	4,848	7	1,061	7,175	200	43	978	2	162	1,385	24,381	3,885	51,757	2,130	9,255	91,408
HI	55	6		2		623		1			17	106	2,501	318	,	71	1,424	8,801
IA	327	22		2		1,337	67	5			25	266	,	624	6,745	571	1,347	15,555
ID	118	9		-	190	807		5			37	178	3,531	493	5,714	254	3,545	13,537
	1,296	175	,	16	,	11,438		39	,		-	2,257	25,562	3,823	66,873	1,870	,	119,642
IN KS	852 216	<u>59</u> 14		7		3,611 1,005	163 46	14			78	806	18,466 5,761	1,581 529	18,709 4,923	1,371 402	3,858 1,218	43,985 12,833
KY KY	309	28	-	3		1,005		2			24	227	8,511	529		402	1,218	12,833
LA	522	32		7		2.170		8				476	11,940	1.600	11,780	1.037	1,260	27,617
MA	541	160		7		4,986		38			93	1,016	13,531	2,348	30,627	1,013	5,931	53,450
MD	846	43		9		6,360		12				1,330	15,578	2,071	38,083	1,161	8,738	65,631
ME	156	11	,	-	186	1,010		3	-		-	171	,	325	4,942	241	1,384	10,234
MI	972	88	3,432	12	1,006	5,510		24	724	. 3	188	1,164	27,242	3,649	41,804	2,817	18,031	93,543
MN	457	26		3		2,520		6			77	537	11,004	1,388	19,496	942	6,229	39,059
MO	557	35	,	7		2,883		7			97	645	14,843	1,635		1,154	3,535	37,283
MS	334	64	879	1		1,403		20			-	316	6,528	773		497	938	15,892
MT	64	3		2		332	-	2			6	69		189		98	583	4,762
NC	953	94		6		5,329		24			112	1,107	22,777	2,855		1,505		63,710
ND	12 152	- 4	46 402	-	8 64	66 622		1	11 83		-	18 142	474 2,941	92 283		50	69 578	1,078
NE NH	152	4	648	-	154	964	33	5			16 24	205	,	451	6,041	294 245		7,316
NJ	915	126		- 15		10,507		27				205	20.173	3,456		1,255		87,847
NM	177	8	/	2	/	1,141	47	4	, -	-	55	248	4,033	470	5,843	243	1,721	12,310
NV	172	25		5		2,844		3				458	4,808	1,204	22,771	439	19,158	48,380
NY	1,368	98	8,964	12	/	11,745		22	-		-	2,796	26,442	3,715	59,956	1,494	6,722	98,329
OH	1,246	148	4,254	32	1,000	6,680	292	31	973	13	172	1,481	25,270	3,004	36,739	2,137	8,747	75,897
OK	246	6		4		1,069		4			-	266	7,007	604	5,624	513	1,009	14,757
OR	249	60		4		2,260		9	-		107	446	6,293	1,201	14,473	424	6,077	28,468
PA	1,415	124	6,058	19		8,505		32				1,936	27,626	3,054	37,931	1,696	5,385	75,692
RI	141	36		-	201	1,056	-	6			38	235	2,454	459	5,638	165	1,495	10,211
SC	540	55		8		3,188		8			59 2	649		1,409		982	4,479	36,316
SD TN	38 504	3	-	- 9	17 246	160 2,673		- 14	26 403		38	35 576		84 1,568	892 14,797	84 888	189 2,463	2,065 33,538
TX	2.034	129		9		6.735		49				1.506	50.386	6,265	38,830	3,529	2,463	33,538
UT	2,034	9	,	3		1,372	-	49	179	-	42	285	,	716		3,529	4,464	22,957
VA	736	40		6		4.073		12				864	15.445	1.870		1.025	7,481	52,406
VT	86	5		-	44	400	-	-	57		2	76		119	- ,	100	235	3,796
WA	516	37		3		4,604		10				858	12,599	1,624	26,933	759	10,944	52,859
WI	482	49		4		2,839		13	461			652	10,267	1,301	15,187	779	3,623	31,157
WV	158	6		4		540		3			8	107		312		187	426	6,887
WY	44	-	95	-	17	156		1	12		3	26	1,028	137	865	56	202	2,288
Other <sup>3</sup>	570	66		199	50	1,544		4	155		11	242	2,098	510	,	23	184	7,771
Total	27,336	2,826	122,823	541	34,171	187,697	5,793	702	26,700	93	5,601	38,889	627,860	87,233	1,193,602	45,994	383,281	2,337,970

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

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

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

## Freddie Mac Foreclosure Prevention Actions by State - March 31, 2015

			2014	<b>F</b>	YTD 2015						Conservatorship to Date <sup>1</sup>							
State	Repayme nt Plans	Forbearance Plans	Loan Modifications	Other 2	Short Sales & Deeds-in- lieu	Total	Repayment Plans	Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in- lieu	Total	Plans	Forbearance Plans	Modifications		Short Sales & Deeds-in- lieu	Total
AK	28	12	47	1	5	93	8	1			1	25		70				664
AL	395	105	774	7		1,358		17			24	342	,	759				9,499
AR AZ	193 502	<u>33</u> 160	326 1,216	8		613 2,360		8			10 120	152 546		284 3.098				4,052 47,855
CA	1,780	1,065	6,016	25	-	10,645		265			342	2,196	- /	13,265			- / -	157,458
CO	347	136	696	7	,	1,338		203	,			2,190	,	1,154			,	14,145
CT	286	154	1.163	3		1,925		33		2		431		1,153				11,857
DC	53	20	152	2		253	12	3			9	63	,	172		-		1,877
DE	122	20	287	3	73	505		10	81	1	13	136	684	251	2,246	17	492	3,689
FL	1,487	1,013	7,466	80	3,833	13,879	363	227				2,658	9,713	9,476	67,140			135,475
GA	1,286	487	2,859	21	582	5,235	331	86		4		1,103		4,158	,		,	45,131
HI	76	36	223	-	78	413		3		-	11	85		359				3,656
IA	223	39	448	16		783	65	7			11	167		391	3,171			5,579
ID	140	73	314	2		642		19			26	173		539			1	6,402
IL IN	1,226 818	551 124	4,417 1,318	62 63		8,073 2,562		126 30		16 11	363 53	1,685 607		5,853 1,125				63,458 18,897
KS	241	36	354	6		2,562		8				180		345				5,120
KY	449	70	623	11		1,247	90	15		3		300	,	571				8,169
LA	359	63	590	7		1,103	100	13				279	,	599				7,919
MA	546	291	1,931	8		3,138		52				686		2,235				23,676
MD	747	302	2,499	24		4,217	208	57			148	881	4,459	2,712				31,739
ME	122	40	368	3	103	636	34	5	59		17	115	765	292	2,217	11	617	3,903
MI	858	219	1,990	63		3,588		54		10	-	777	6,417	3,727		,	,	46,787
MN	572	102	1,272	6		2,226	181	26		1	57	546		1,847				22,934
MO	648	122	1,052	21		2,073	158	27		3		532		1,205				15,374
MS MT	155 80	<u>37</u> 14	283 106	7	49 20	531 220	34 18	7		3	11 6	124 39	1	295 128				3,739 1,740
NC	1,051	299	2,020	- 22	-	3,731	233	64		6		868		2,620				27,428
ND	21	- 255	18	3		44	4		7	2		13		70				441
NE	102	18	170	2		315		1	33		12	75		182		-	-	2,284
NH	138	45	346	1	77	607	39	13			20	172		516			722	5,447
NJ	765	488	3,896	49	1,266	6,464	170	114	843	9	277	1,413	4,877	3,891	22,588	105	5,787	37,247
NM	185	47	400	5		758	37	9			-	147		362				4,845
NV	189	124	1,013	4		2,043	46	23				368	1,102	1,658				28,288
NY	973	621	4,532	50		7,058	256	113				1,614	6,395	4,942				41,349
OH OK	1,026 211	252 37	2,241 332	92		4,078 640		62 3		-		961 180	6,849 1,480	2,369 351			,	33,848 4,620
OR	271	152	902	5		1,704		21			71	326		1,313				4,620
PA	1,223	334	2,939	57		5,025		57				1,141	7,239	2,586				29,430
RI	126	53	390	2		679		9			25	148	,	424				4,867
SC	516	156	1,055	8		1,953	134	29			54	452		1,540		-		15,284
SD	43	7	52	2		110		2			3	27		65				739
TN	526	148	889	11		1,660	113	20				382	,	1,097			· · · · · ·	12,097
ΤX	1,824	344	1,745	18		4,105	491	71				1,072		2,771				32,373
UT	282	71	576	2		1,098		14			43	236	,	945	- ,		-, -	12,068
VA	739	191	1,427	8		2,707	191	49			90	695		2,106	,		, -	24,485
VT WA	71 497	8	140 1.614	10	21	241	10 142	4			3 146	<u>56</u> 714		134				1,476
WI	497	225 85	1,614	10		3,093 1,899	142	23		3	47	484		1,997 1,013			- /	25,350 13,660
WV	453	25	228	9		395	35	23			47	484	, -	272			1	3,042
WY	32	6	37	-	8	83	3	-	12			115		42			-	652
Other <sup>3</sup>	95	115	306	1	18	535	41	26			3	171	588	922				4,185
Total	25,219	9,175	67,152	838				1,924		186		26,967	158,158	90,254	,			1,080,769

<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 Ioan modifications. Home retention actions allow borrowers to retain ownership/occupancy of their homes while attempting to return Ioans 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.