



Federal Housing Finance Agency

Foreclosure Prevention Report Fourth Quarter 2013

FHFA Federal Property Manager's Report

This report contains data on foreclosure prevention activity of Fannie Mae and Freddie Mac (the Enterprises) through December 2013.

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Fourth Quarter 2013 Highlights

3.1 million
Troubled
Homeowners
Helped since
Conservatorship

49%
of Loan
Modifications in
4Q13 Reduced
Borrowers'
Monthly Payments
by over 30%

7%
Decline in Serious
Delinquent Loans
in 4Q13

15%
Drop in Third-
Party and
Foreclosure
Sales in 4Q13

The Enterprises' Foreclosure Prevention Actions:

- Approximately 99,700 foreclosure prevention actions were completed during the fourth quarter, bringing the total to more than 3.1 million since the start of conservatorship in September 2008. About 2.6 million of these actions have helped troubled homeowners stay in their homes including nearly 1.6 million permanent loan modifications.
- Nearly half of all permanent loan modifications in the fourth quarter helped to reduce homeowners' monthly payments by over 30 percent.
- Approximately 31 percent of borrowers who received permanent loan modifications in the fourth quarter had portions of their mortgage balance forborne.
- As of December 31, 2013, about 13 percent of loans modified in the fourth quarter of 2012 had missed two or more payments, one year after modification.
- There were nearly 20,200 completed short sales and deeds-in-lieu during quarter, bringing the total to more than 551,900 since the start of conservatorship.

The Enterprises' Mortgage Performance:

- The number of the Enterprises' seriously delinquent borrowers decreased 7 percent during the fourth quarter.
- The Enterprises' serious delinquency rate fell to 2.4 percent at the end of the quarter compared with 7.3 percent for Federal Housing Administration (FHA) loans, 3.8 percent for Veterans Affairs (VA) loans and 5.4 percent for all loans (Industry average).

The Enterprises' Foreclosures:

- Completed third-party sales and foreclosure sales dropped 15 percent while foreclosure starts decreased 3 percent in the fourth quarter.
- REO inventory increased slightly in the fourth quarter as property acquisitions outpaced dispositions for the second consecutive quarter.

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

Foreclosure Prevention Activities

	3Q13	4Q13
HAMP Active Trials	15,988	13,551
HAMP Permanent - Cumulative	431,852	431,503
Completed Foreclosure Prevention Actions		
Loan Modifications *	57,878	61,916
Repayment Plans	14,507	15,149
Forbearance Plans	2,330	2,312
Charge-offs-in-lieu	164	166
Home Retention Actions	74,879	79,543
Short Sales	21,803	15,440
Deeds-in-lieu	4,194	4,721
Home Forfeiture Actions	25,997	20,161
TOTAL	100,876	99,704

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

(# of loans in thousands)	3Q13	4Q13
30-59 Days Delinquent	460	469
60-plus-days Delinquent	852	807
Serious Delinquent*	724	674
Foreclosure Starts	117	113
Third-party & Foreclosure Sales	56	48
REO Inventory	148	151
(Percent of total loans serviced)		
30-59 Days Delinquent	1.64%	1.67%
60-plus-days Delinquent	3.04%	2.87%
Serious Delinquent*	2.56%	2.38%

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

Source: FHFA (Fannie Mae and Freddie Mac)

Loan Modifications - Status Update

2013 Announcements

- In December 2013, the Standard Modification and Streamlined Modification programs were expanded to include mortgage loans with a pre-modified mark-to-market loan-to-value (MTMLTV) ratio of less than 80%.
- In May 2013, the end date for Making Home Affordable Program (HAMP) was extended to December 31, 2015.
- In March 2013, FHFA and the Enterprises announced the Streamlined Modification Initiative. This initiative eliminates administrative barriers associated with document collection and evaluation, and requires servicers to offer eligible borrowers who have missed at least three monthly payments a loan modification.

612,000
HAMP Permanent
Modifications since
April 2009

HAMP Activity

- Nearly 1.1 million troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. Approximately 612,000 of these homeowners have been granted permanent modifications through HAMP.
- Nearly 13,600 homeowners were in a HAMP trial modification period at the end of the fourth quarter.

799,600
Non-HAMP
Permanent
Modifications since
October 2009

Non-HAMP Modifications Activity

- Non-HAMP modifications accounted for the vast majority of all permanent loan modifications in the fourth quarter.
- Nearly 51,100 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the fourth quarter, bringing the total number of non-HAMP permanent modifications to more than 799,600 since October 2009.

HAMP Statistics

Cumulative from April 2009 through

	3Q13	4Q13
Trial Modifications Ever Started	1,045,524	1,053,599
Less:		
Trials Disqualified	(79,016)	(79,014)
Trials Cancelled	(348,978)	(349,079)
Permanent Modifications	(601,542)	(611,955)
Trials Remaining Active	15,988	13,551
Permanent Modifications Started	601,542	611,955
Less:		
Modifications Defaulted	(153,831)	(162,575)
Modifications Paid off	(15,859)	(17,877)
Active Permanent Modifications	431,852	431,503

Source: FHFA (Fannie Mae and Freddie Mac)

Non-HAMP Statistics

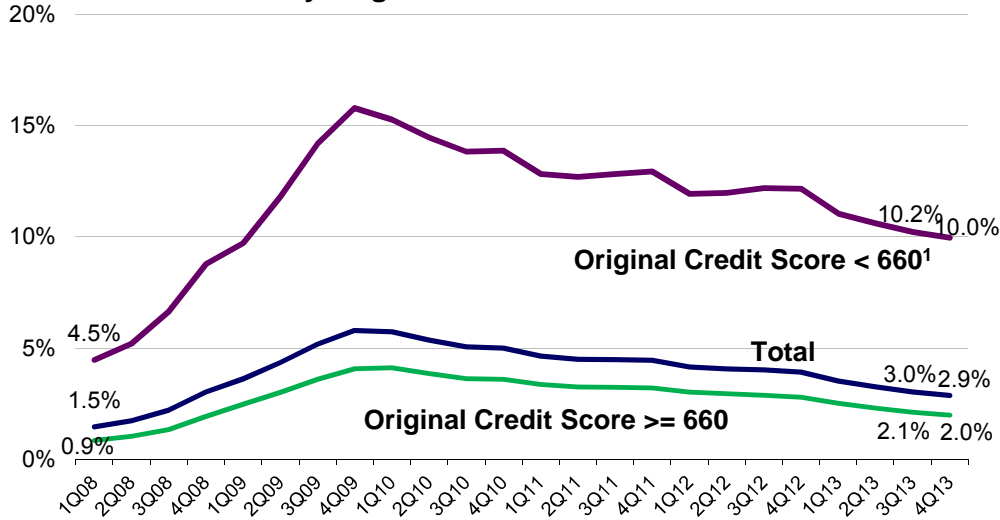
Cumulative from October 2009 through

	3Q13	4Q13
Permanent Loan Modifications	748,542	799,637

Source: FHFA (Fannie Mae and Freddie Mac)

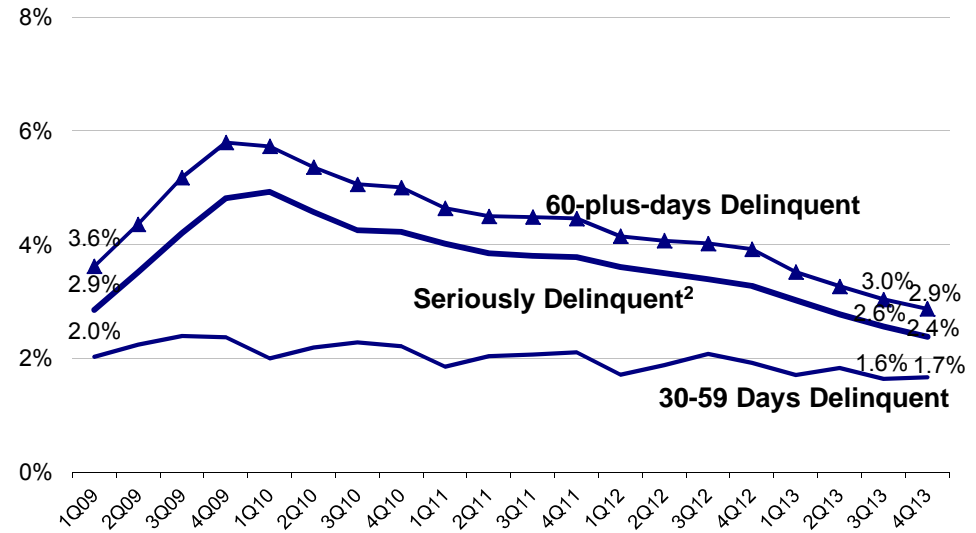
Mortgage Performance

Enterprises' 60-plus-days Delinquency Rates by Original Credit Score



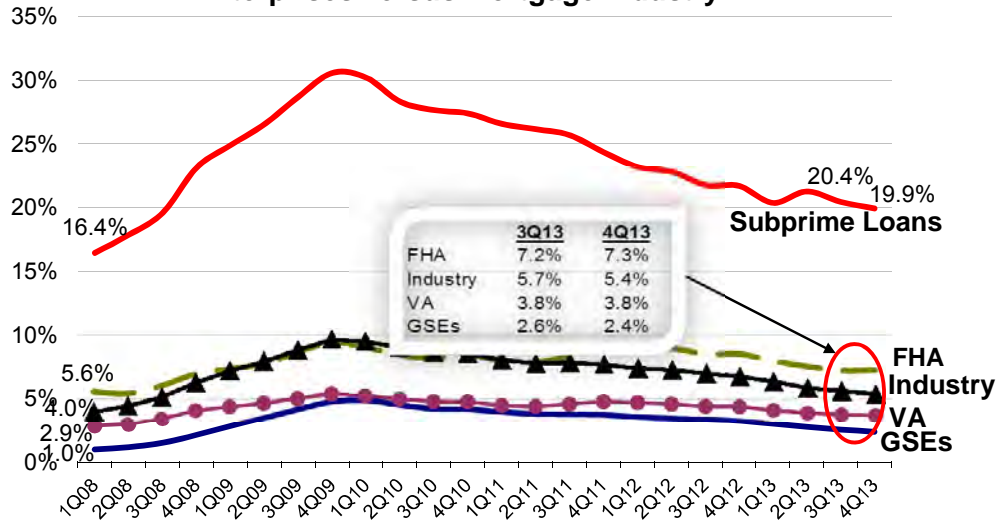
Source: FHFA (Fannie Mae and Freddie Mac)

Enterprises' Mortgage Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

Serious Delinquency Rates² Enterprises versus Mortgage Industry

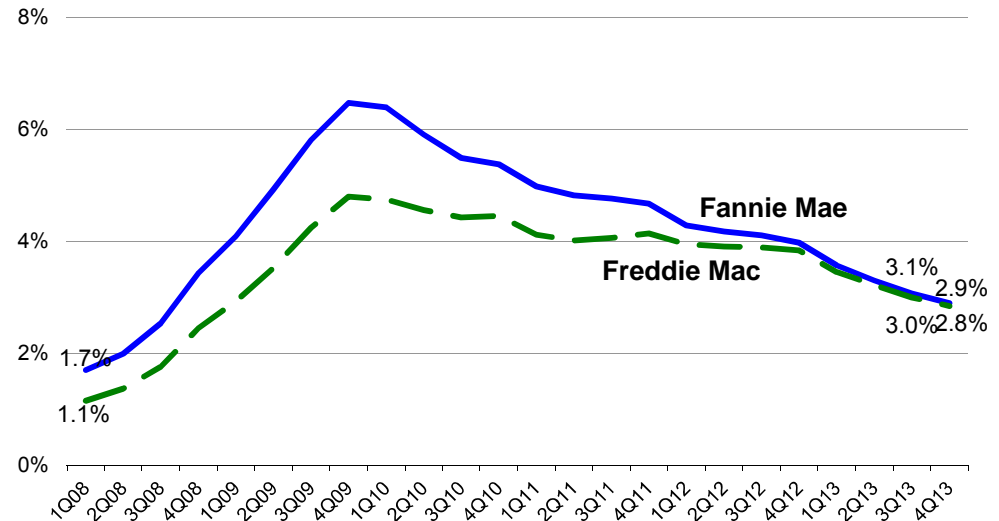


Source: FHFA (Fannie Mae and Freddie Mac); Mortgage Bankers Association

¹ Includes loans with missing original credit score.

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

60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed approximately 447,700 foreclosure prevention actions in 2013, bringing the total to more than 3.1 million since the start of conservatorship in September 2008. Nearly 1.6 million of these actions have been permanent loan modifications. Approximately 991,500 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. More than 551,900 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

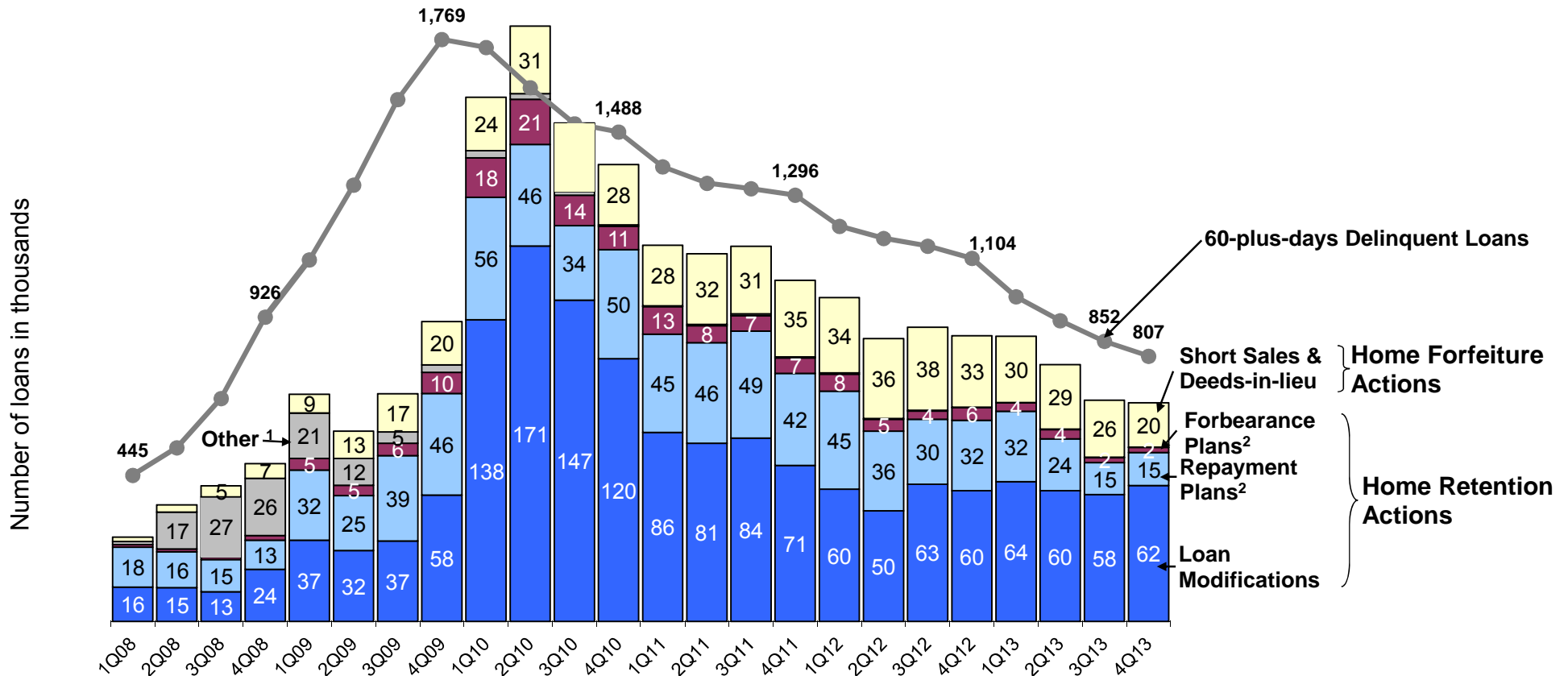
	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	185,954	181,558	142,615	85,386	751,182
Forbearance Plans	63,024	34,423	22,812	12,671	160,273
Charge-offs-in-lieu	3,118	2,263	1,335	647	9,883
HomeSaver Advance (<i>Fannie</i>)	5,191	-	-	-	70,178
Loan Modifications	<u>575,022</u>	<u>322,108</u>	<u>232,993</u>	<u>243,195</u>	<u>1,560,742</u>
Total	832,309	540,352	399,755	341,899	2,552,258
Nonforeclosure - Home Forfeiture Actions					
Short Sales	107,953	115,237	125,232	87,742	497,803
Deeds-in-lieu	<u>6,043</u>	<u>10,231</u>	<u>16,232</u>	<u>18,087</u>	<u>54,104</u>
Total	113,996	125,468	141,464	105,829	551,907
Total Foreclosure Prevention Actions	946,305	665,820	541,219	447,728	3,104,165

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

Source: FHFA (Fannie Mae and Freddie Mac)

60+ Days Delinquent Loans and Foreclosure Prevention Actions

Approximately 99,700 foreclosure prevention actions were completed in the fourth quarter as the number of the Enterprises' troubled borrowers continues to decline. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including 61,900 permanent loan modifications.



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

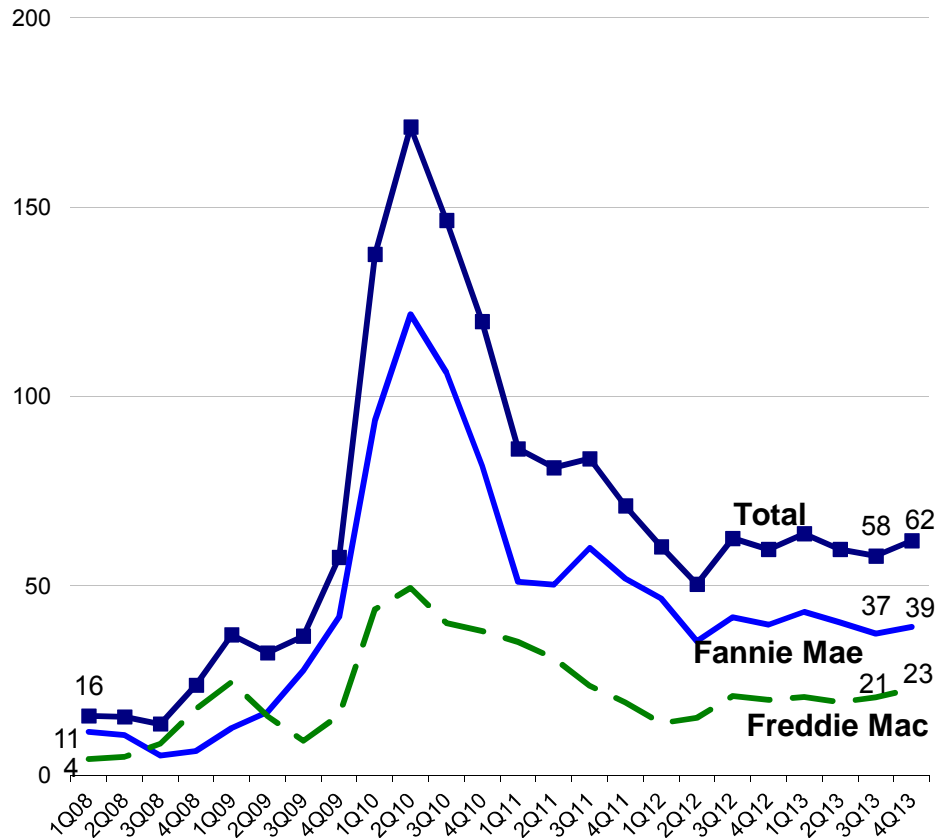
² Include loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.

Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosure Prevention Activity: Home Retention Actions

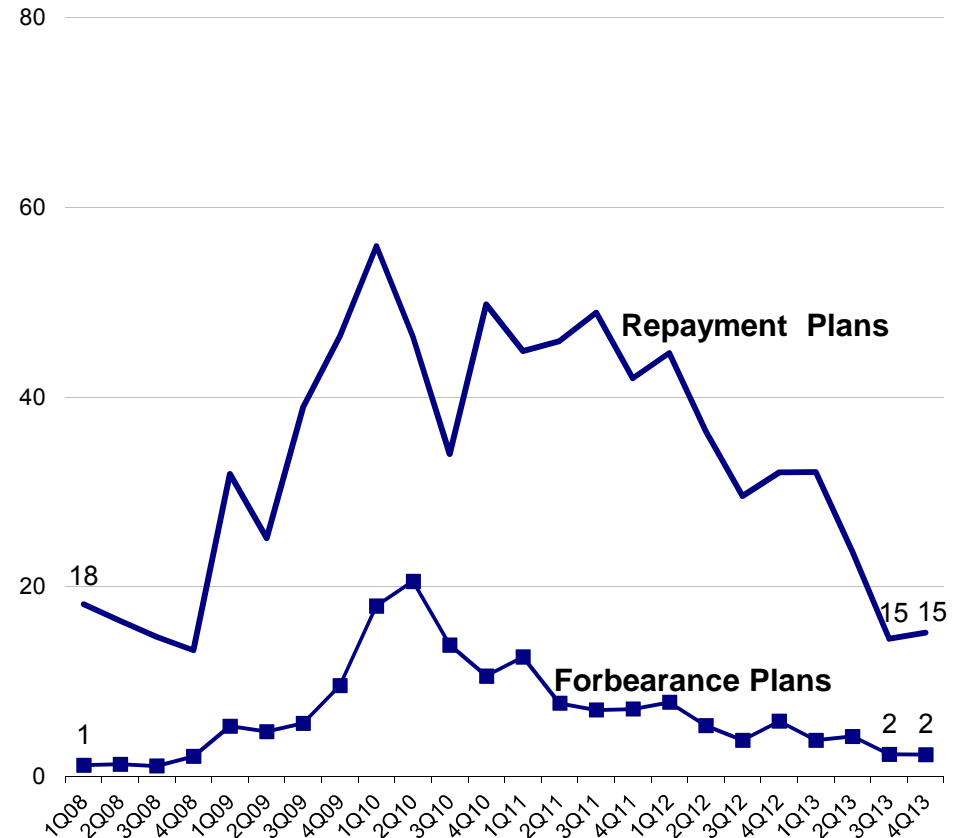
There were 61,900 permanent loan modifications in the fourth quarter, bringing the total number of permanent modifications to nearly 1.6 million since conservatorship. In addition, the Enterprises completed more than 15,100 repayment plans and 2,300 forbearance plans to help delinquent borrowers during the quarter.

Loan Modifications Completed
(Number of loans in thousands)



Source: FHFA (Fannie Mae and Freddie Mac)

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

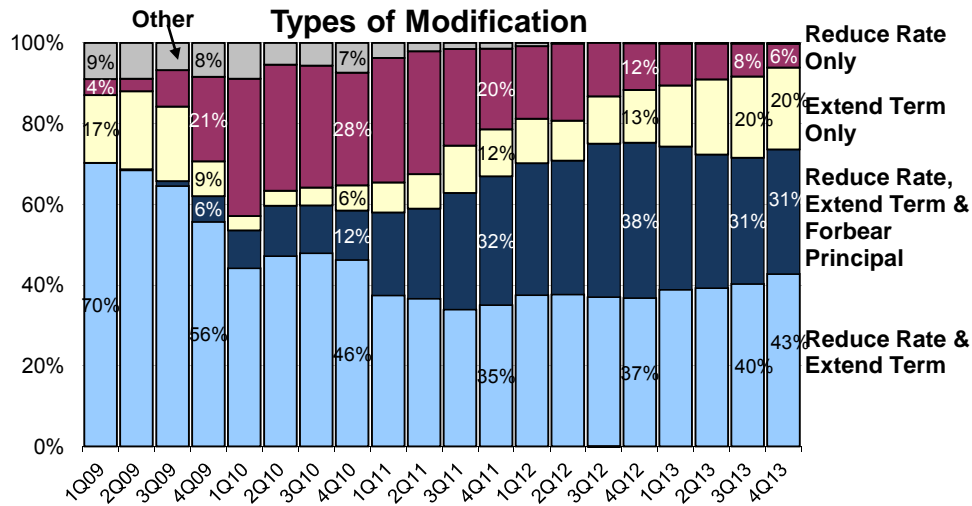


Source: FHFA (Fannie Mae and Freddie Mac)

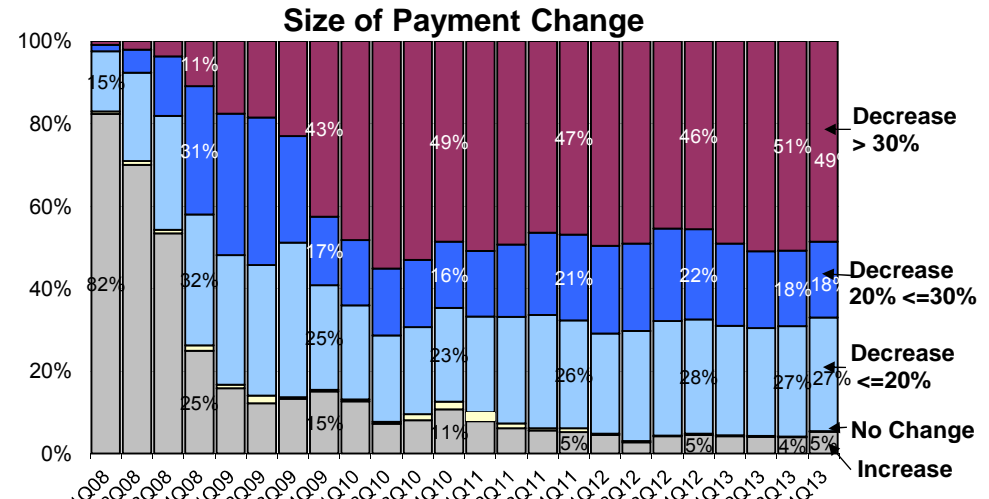
Enterprises' Loan Modifications

Approximately 31 percent of borrowers who received permanent loan modifications in the fourth quarter had portions of their mortgage balance forbore. Nearly half of the borrowers had their monthly payments reduced by 30 percent or more.

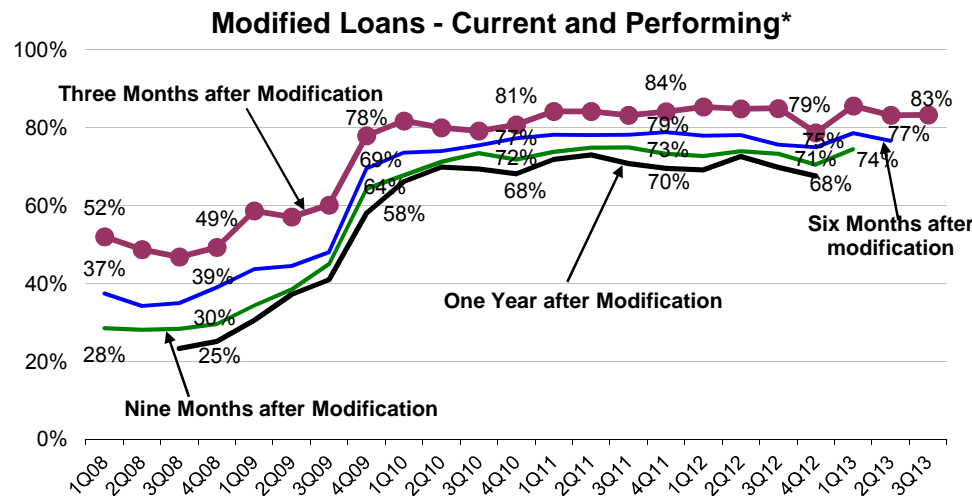
The performance of modified loans remains strong. As of December 31, 2013, about 13 percent of loans modified in the fourth quarter of 2012 had missed two or more payments, one year after modification.



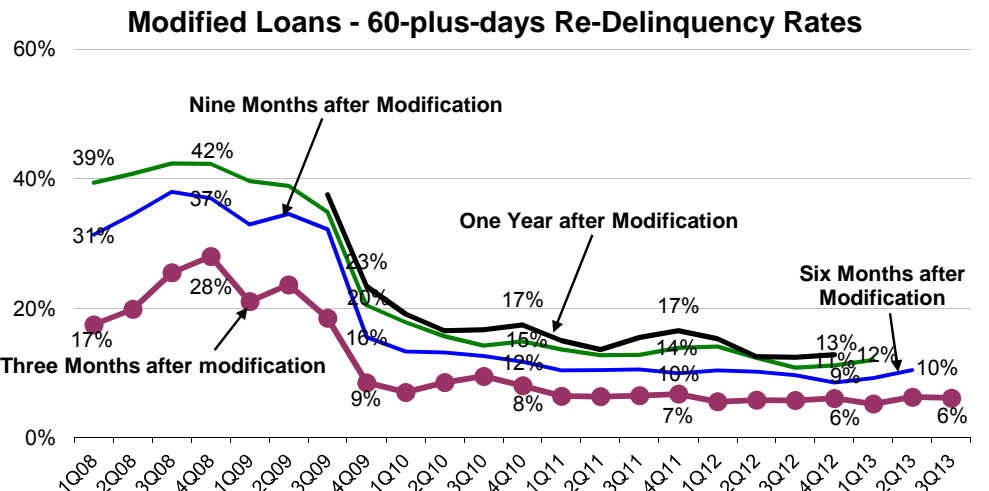
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



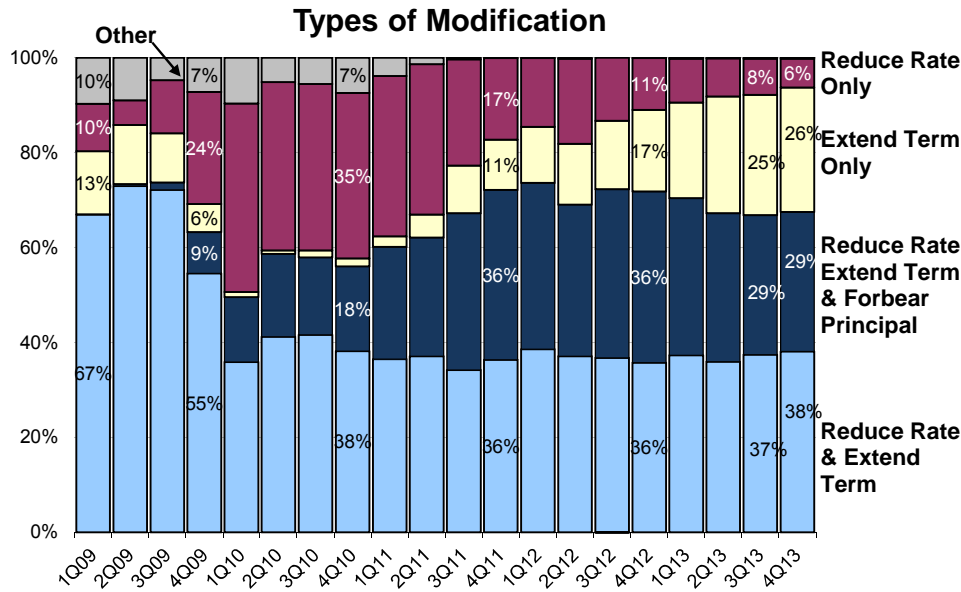
Source: FHFA (Fannie Mae and Freddie Mac)



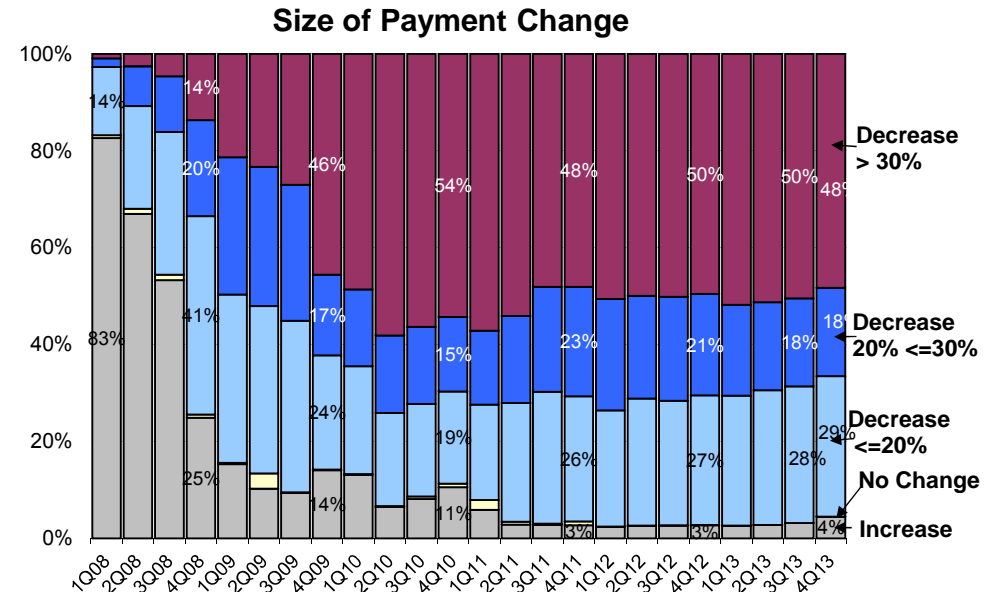
Source: FHFA (Fannie Mae and Freddie Mac)

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

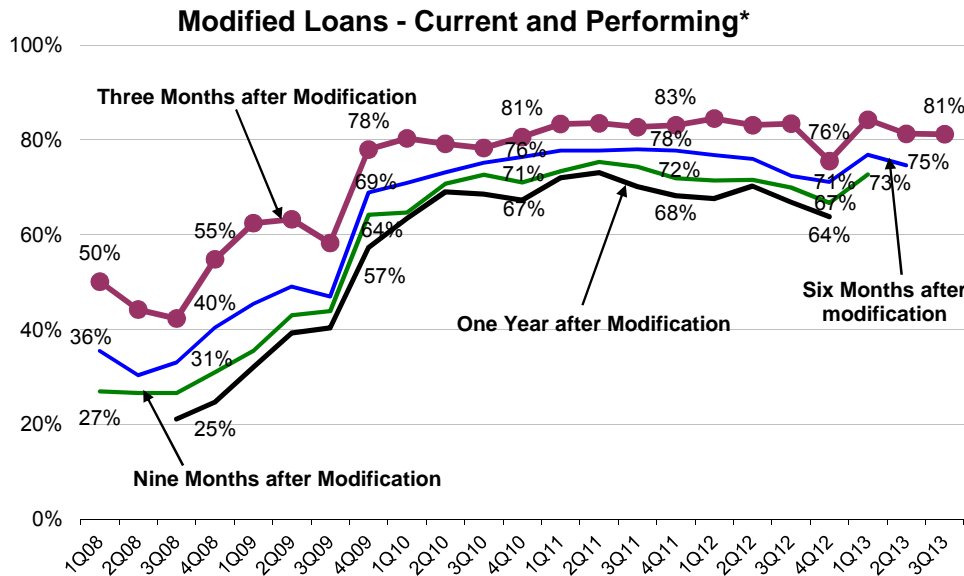
Fannie Mae's Loan Modifications



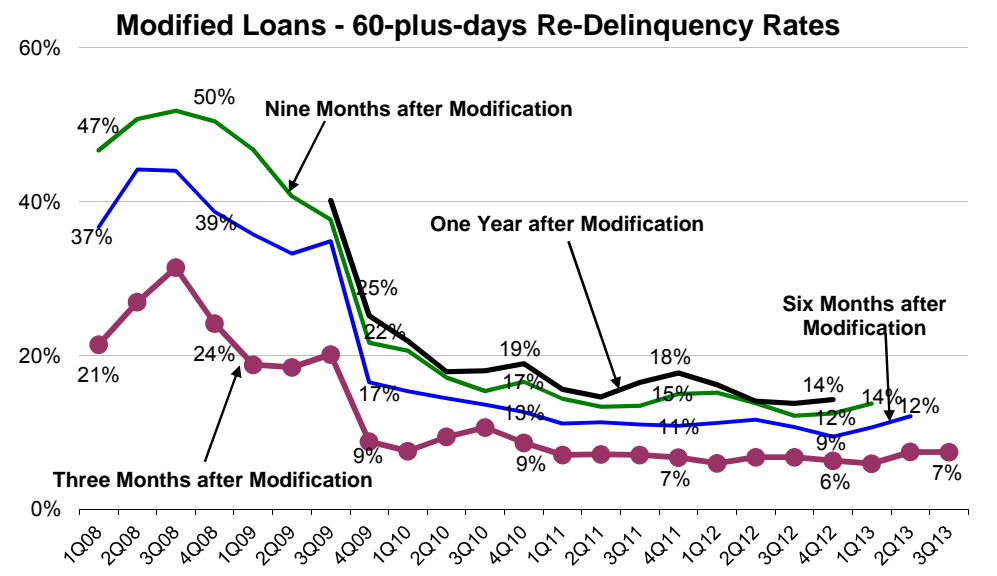
Source: FHFA (Fannie Mae and Freddie Mac)



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Fannie Mae's HAMP and Non-HAMP Performance

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

Modified Loans - Performance Three Months after Modification *

	HAMP									Non-HAMP								
	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13
Current and Performing	86%	87%	88%	88%	88%	82%	89%	88%	88%	80%	81%	83%	80%	81%	74%	83%	80%	80%
60+ Days Delinquent	6%	6%	5%	5%	5%	5%	4%	5%	4%	9%	8%	7%	8%	8%	7%	6%	8%	8%

Modified Loans - Performance Six Months after Modification *

	HAMP								Non-HAMP							
	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13
Current and Performing	82%	83%	83%	82%	80%	79%	85%	83%	75%	74%	74%	72%	69%	69%	75%	73%
60+ Days Delinquent	9%	8%	8%	8%	7%	7%	6%	7%	13%	13%	13%	14%	12%	10%	12%	13%

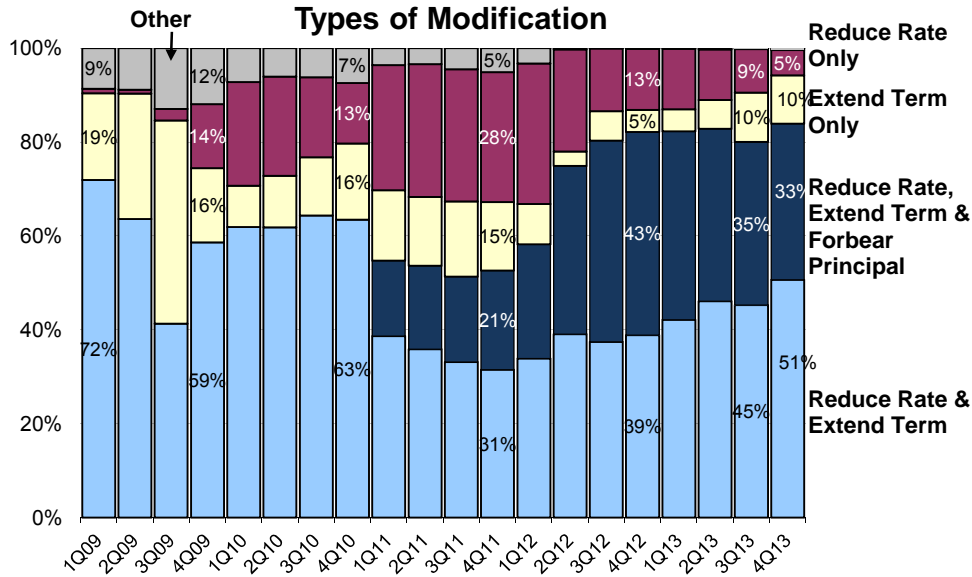
Modified Loans - Performance Nine Months after Modification *

	HAMP							Non-HAMP						
	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Current and Performing	80%	79%	78%	79%	78%	76%	81%	71%	68%	68%	67%	67%	64%	70%
60+ Days Delinquent	11%	11%	11%	10%	8%	8%	8%	16%	18%	18%	16%	14%	14%	15%

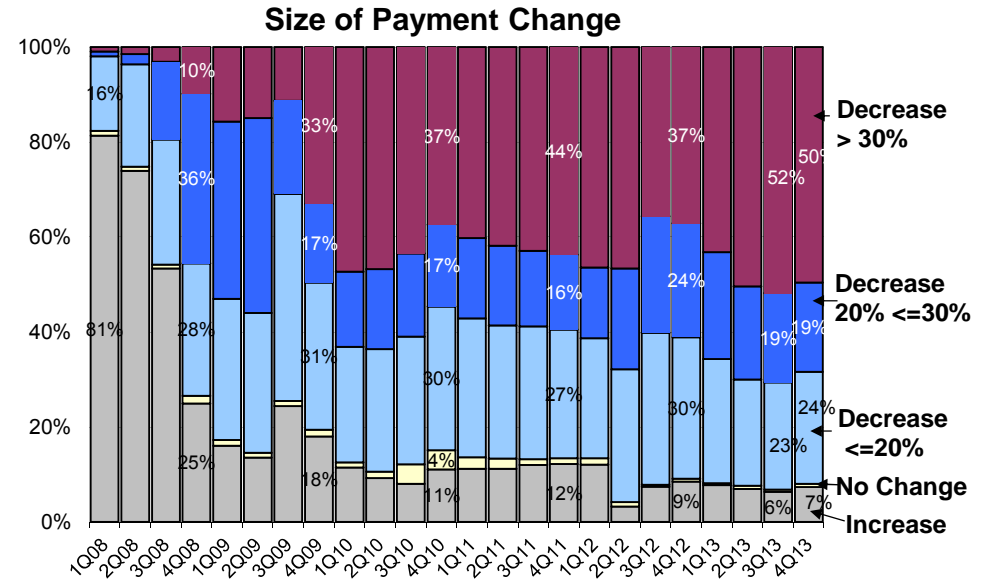
Source: FHFA (Fannie Mae and Freddie Mac)

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

Freddie Mac's Loan Modifications

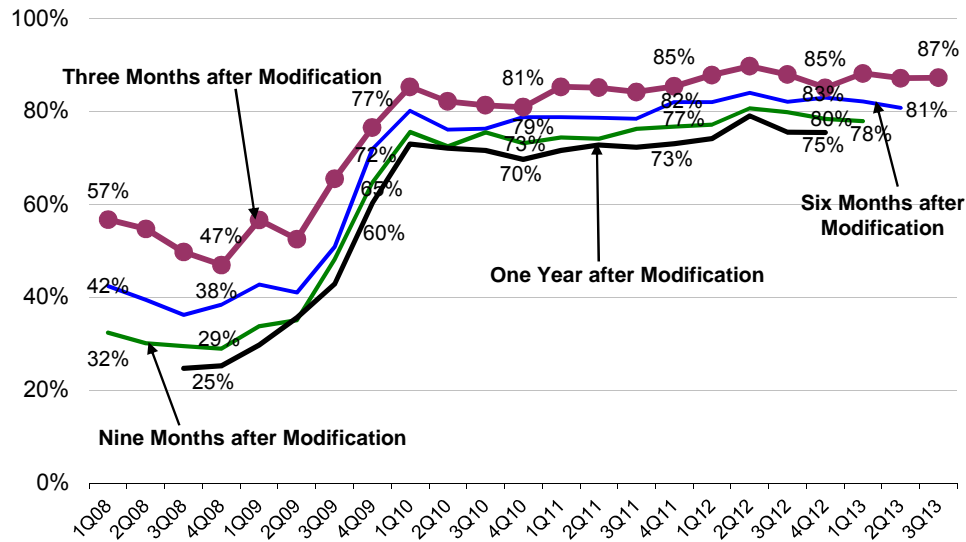


Source: FHFA (Fannie Mae and Freddie Mac)



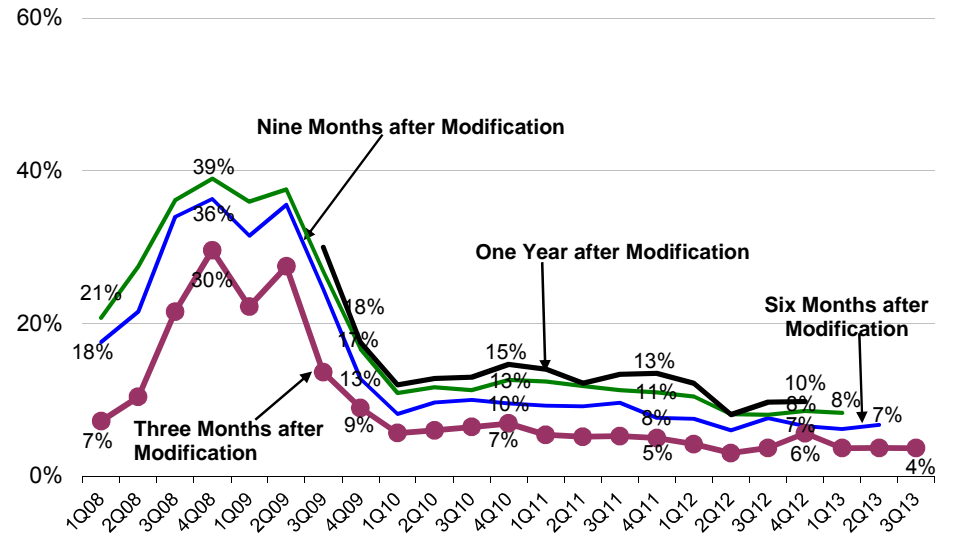
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)

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



Source: FHFA (Fannie Mae and Freddie Mac)

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

Freddie Mac's HAMP and Non-HAMP Performance

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

Modified Loans - Performance Three Months after Modification *

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

Modified Loans - Performance Six Months after Modification *

	HAMP								Non-HAMP							
	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13
Current and Performing	83%	86%	87%	86%	85%	86%	86%	85%	70%	73%	69%	79%	79%	81%	80%	79%
60+ Days Delinquent	7%	5%	5%	5%	6%	5%	4%	4%	16%	13%	15%	9%	9%	8%	8%	8%

Modified Loans - Performance Nine Months after Modification *

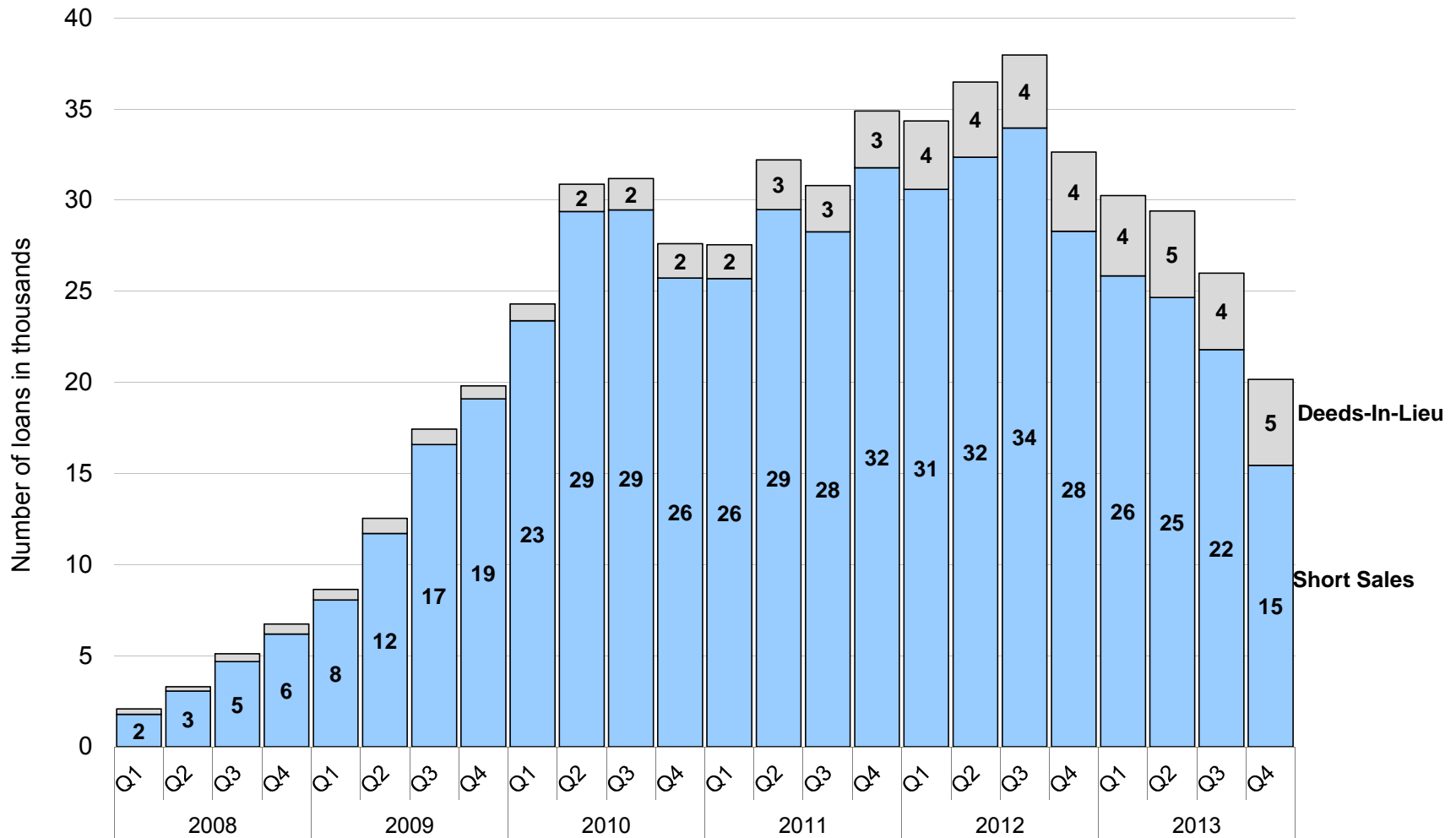
	HAMP							Non-HAMP						
	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Current and Performing	82%	83%	83%	83%	83%	83%	82%	66%	65%	62%	75%	77%	76%	75%
60+ Days Delinquent	8%	8%	7%	7%	6%	6%	6%	18%	18%	20%	12%	10%	10%	10%

Source: FHFA (Fannie Mae and Freddie Mac)

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

Foreclosure Prevention Activity: Home Forfeiture Actions

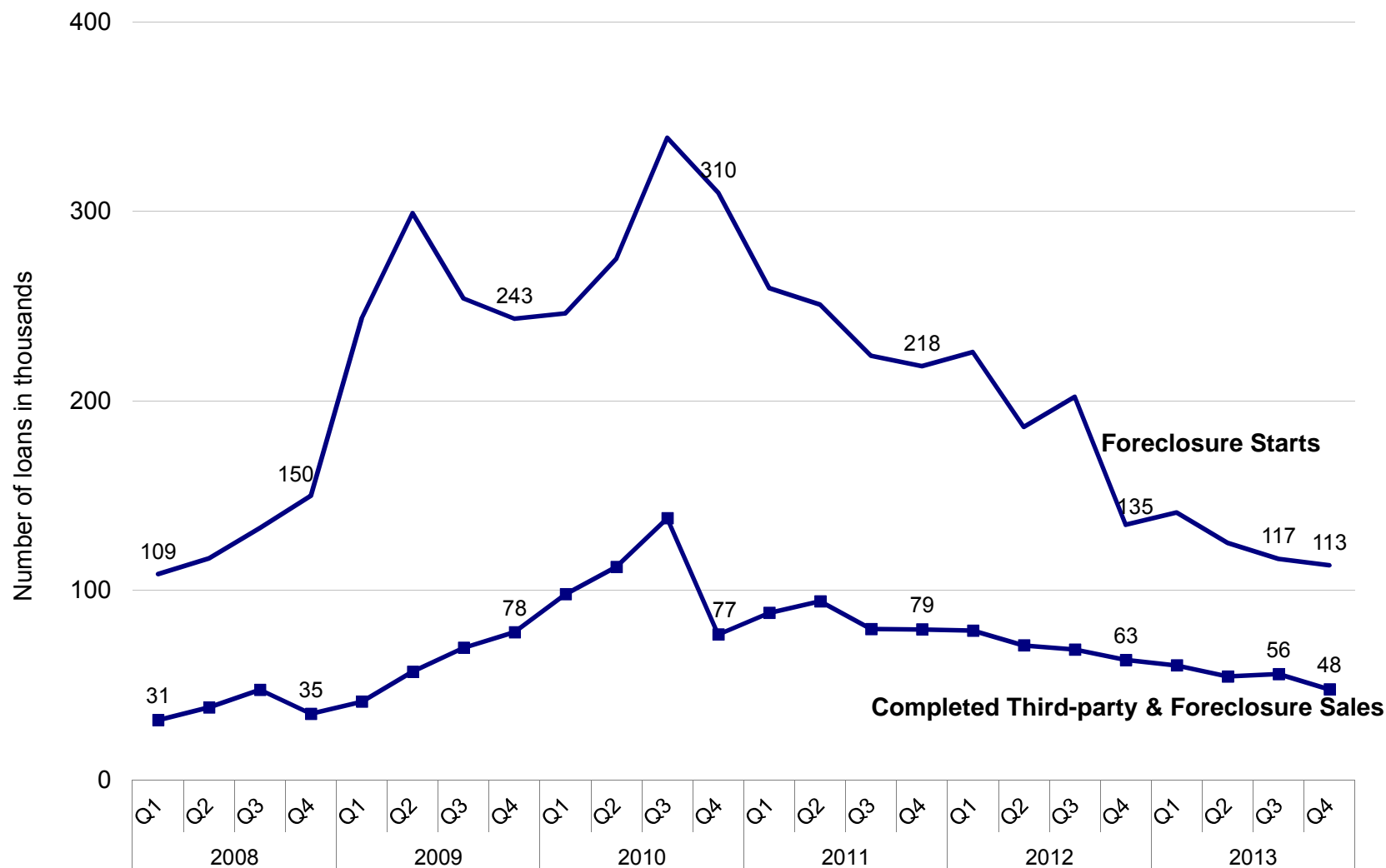
Nearly 20,200 short sales and deeds-in-lieu were completed in the fourth quarter, bringing the total to more than 551,900 since the start of conservatorship. Short sales and deeds-in-lieu fell 22 percent during the quarter compared with the third quarter. These foreclosure alternatives help to reduce the severity of losses resulting from a borrower’s default and minimize the impact of foreclosures on borrowers, communities, and neighborhoods.



Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosures

The number of completed third-party sales and foreclosure sales dropped 15 percent while foreclosure starts decreased 3 percent in the fourth quarter.



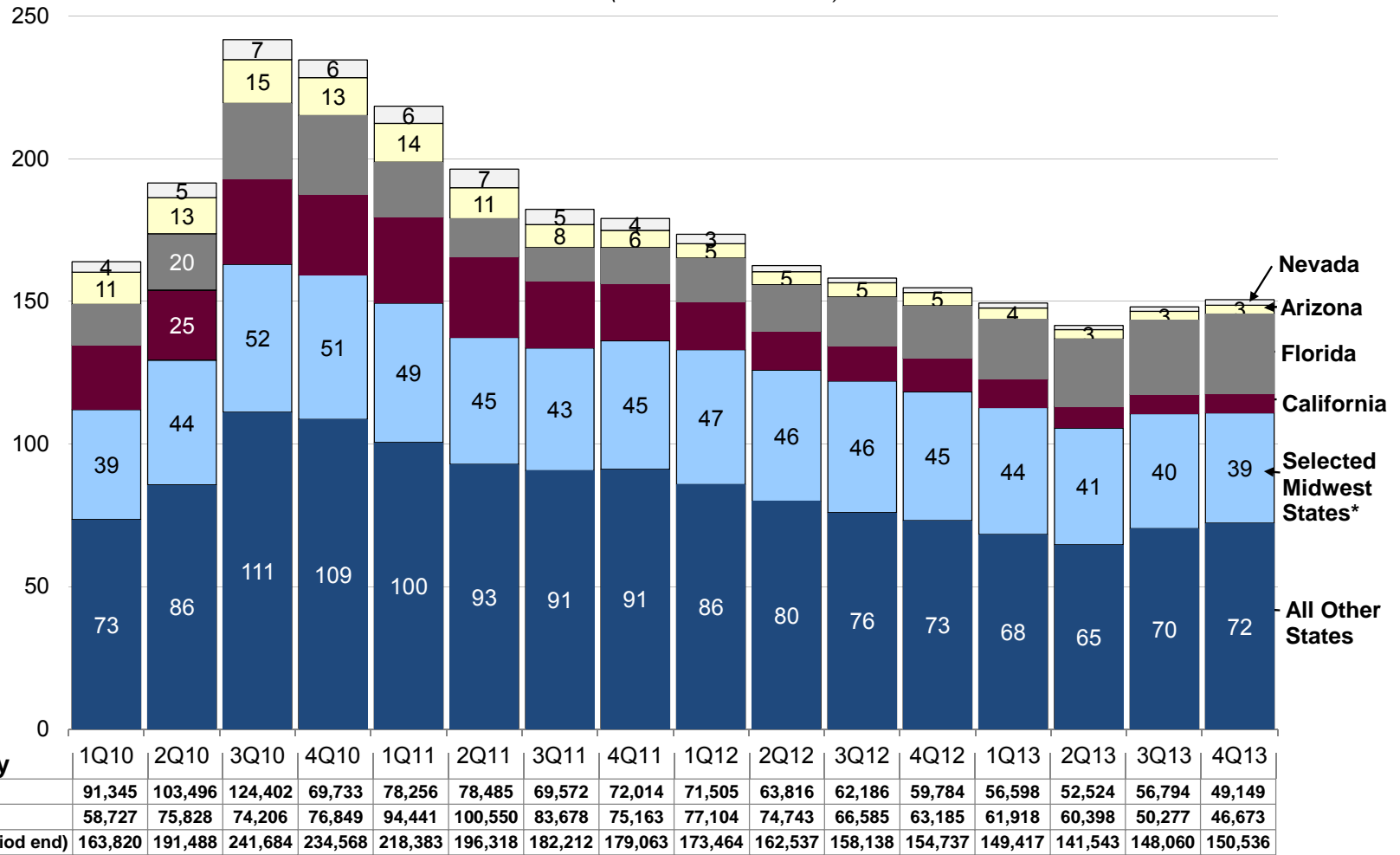
Source: FHFA (Fannie Mae and Freddie Mac)

Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory increased slightly in the fourth quarter as property acquisitions outpaced dispositions for the second consecutive quarter. The total number of property acquisitions dropped 13 percent while dispositions fell 7 percent during the quarter. In Florida, the number of REO properties increased 8 percent during the quarter.

REO Inventory by State

(Number in thousands)



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

Source: FHFA (Fannie Mae and Freddie Mac)



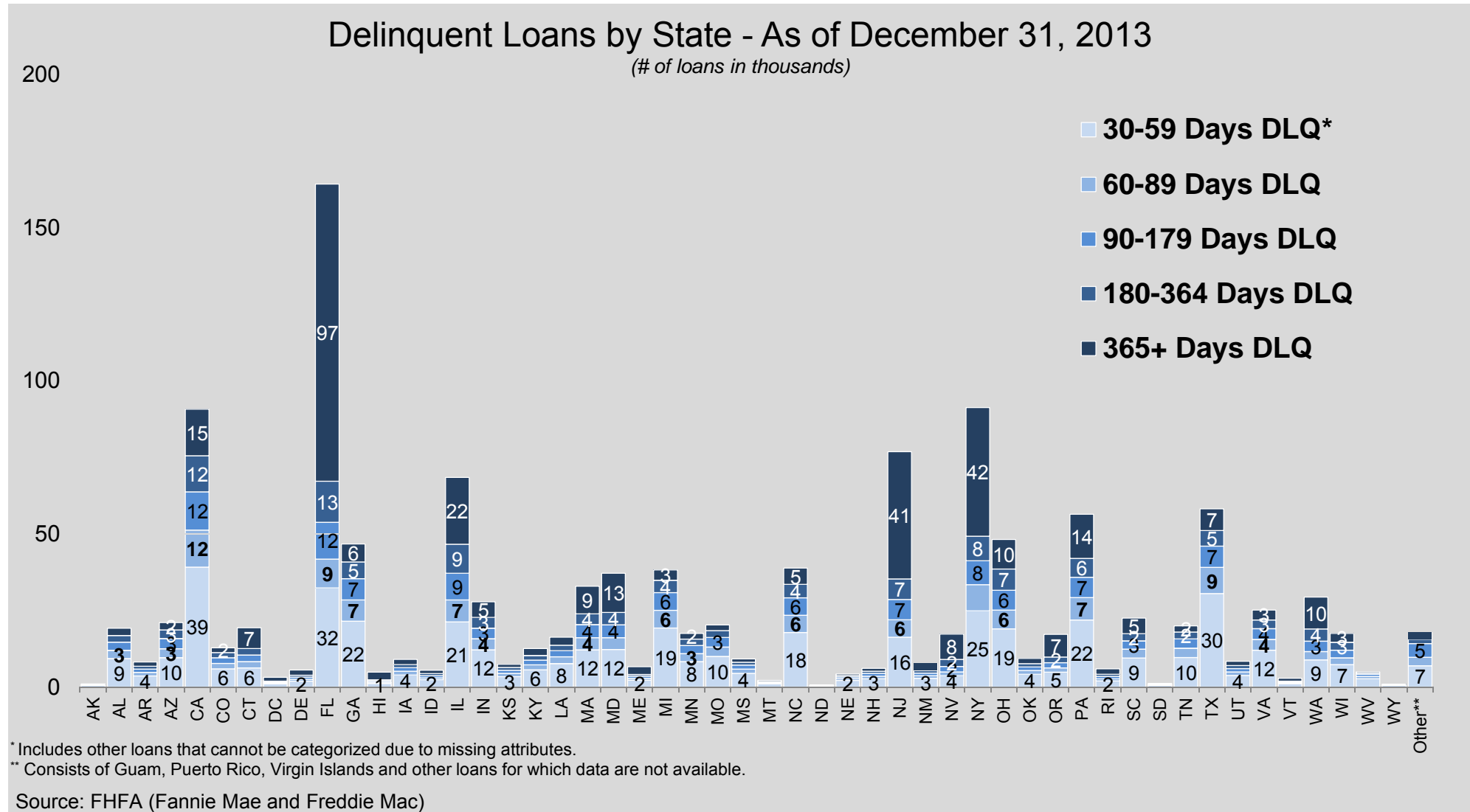
State Level Data

Pages 20 to 30 provide detailed information about ten key states. The key states were selected based on the top rankings for three factors as of December 31, 2013:

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

Delinquent Loans by State

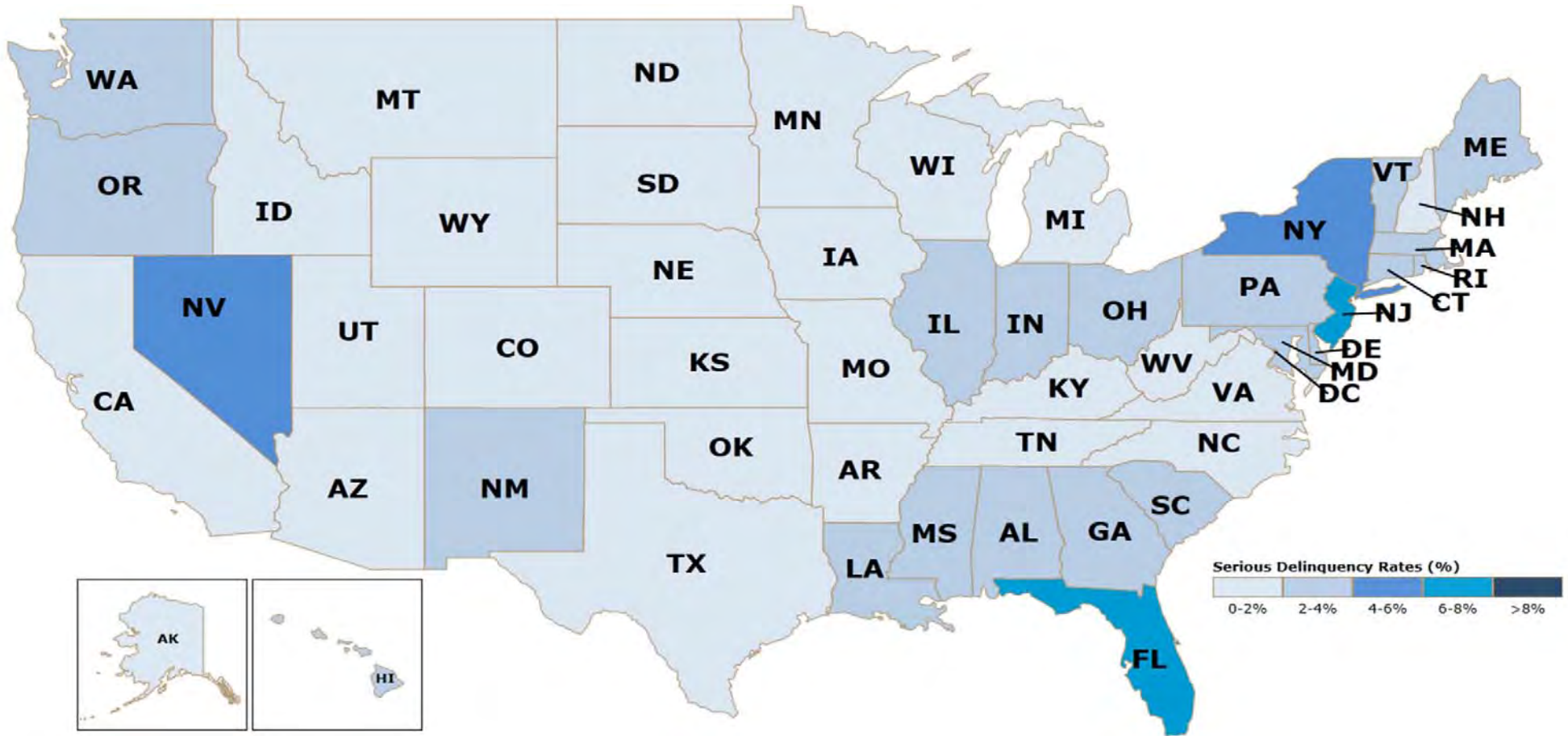
The total number of the Enterprises' troubled borrowers continued to decline, however 29 percent of these borrowers remained deeply (365+ days) delinquent at the end of the fourth quarter. Florida has the highest number of deeply delinquent loans, followed by New York and New Jersey. In Florida, approximately 59 percent of the delinquent borrowers have missed one year or more payments and the number of these deeply delinquent loans exceeds the total number of delinquent loans in each individual state.



Serious Delinquency Rates of 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](#)



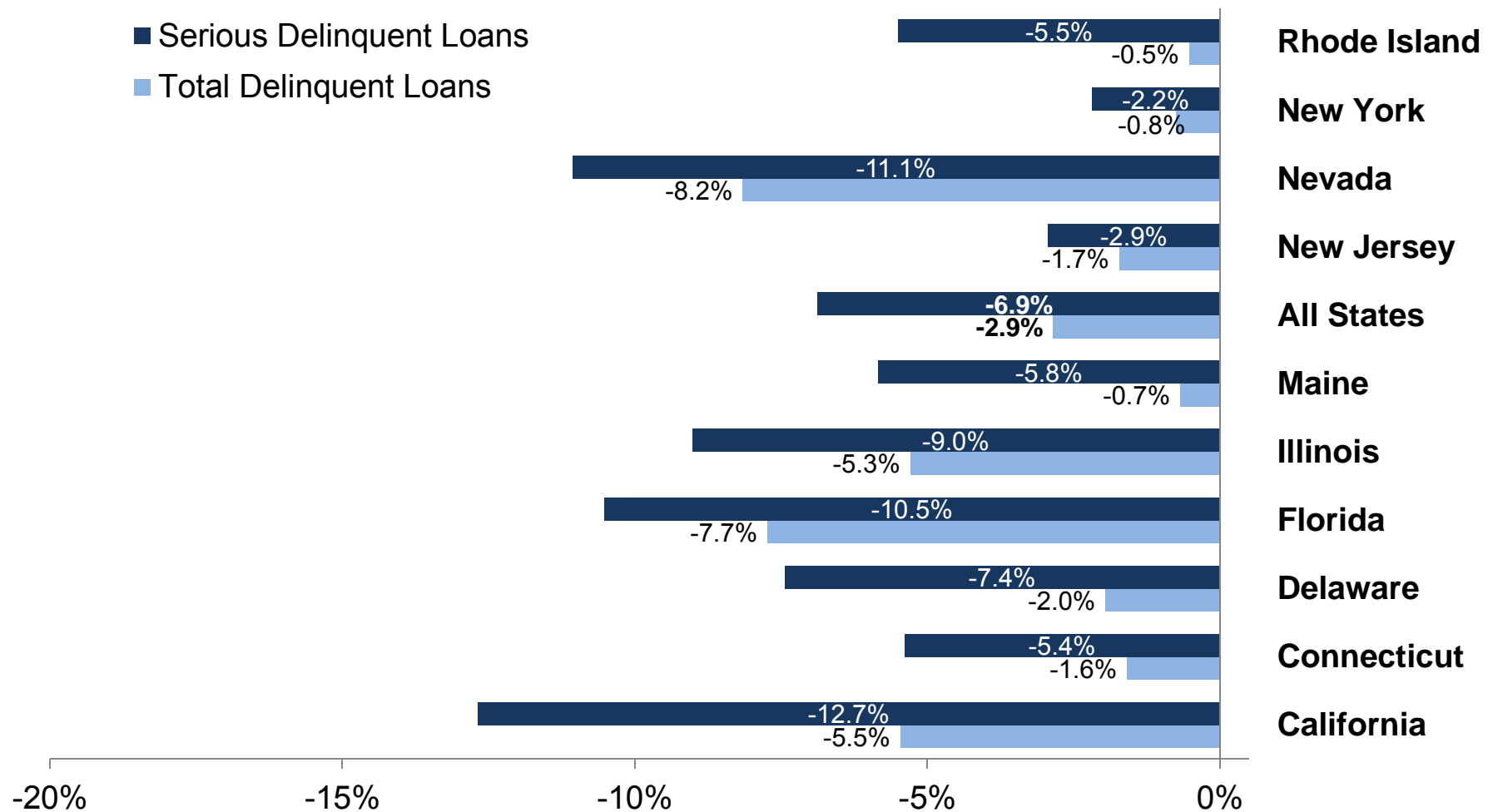
* Loans that have missed three or more payments or are in foreclosure.

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 December 31, 2013.

Change in the Number of Delinquent Loans in Key States

The total number of the Enterprises' delinquent loans fell nearly 3 percent during the fourth quarter as seriously delinquent loans (loans that have missed three or more payments or are in foreclosure) decreased in every state. The Enterprises' serious delinquency rate dropped to 2.4 percent at the end of the quarter, the lowest level since the first quarter of 2009.

Change from September 30, 2013



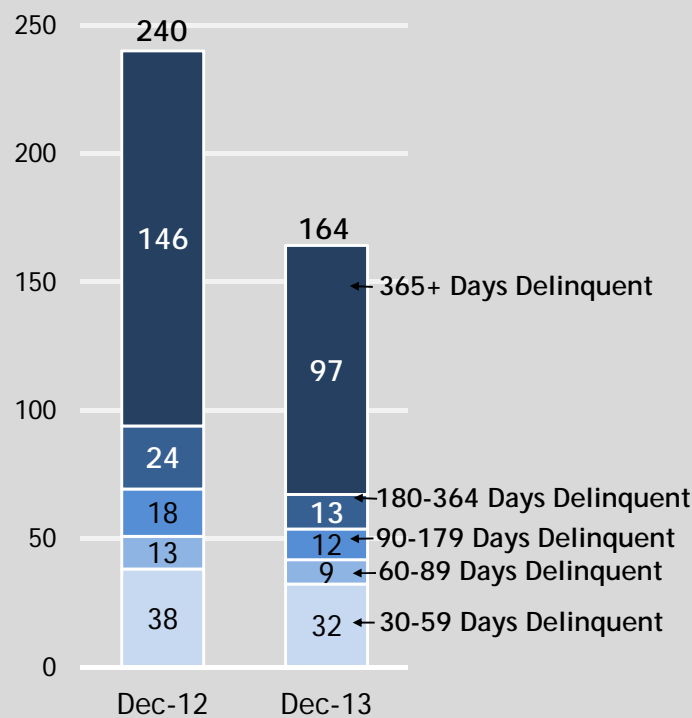
Source: FHFA (Fannie Mae and Freddie Mac)

Florida

Single-Family Book Profile - As of December 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	105	59	164
Current Loans	<u>1,050</u>	<u>608</u>	<u>1,659</u>
Total Loans Serviced	1,156	667	1,823

Delinquent Loans



Completed Foreclosure Prevention Actions

	2011	2012	2013	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	11,456	8,248	4,999	46,528	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	3,667	2,517	1,509	16,081	
Loan Modifications	43,190	30,989	30,687	189,782	
Other	<u>79</u>	<u>114</u>	<u>83</u>	<u>3,932</u>	
Total	58,392	41,868	37,278	256,322	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>29,738</u>	<u>31,039</u>	<u>23,515</u>	<u>122,830</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	88,130	72,907	60,793	379,152	

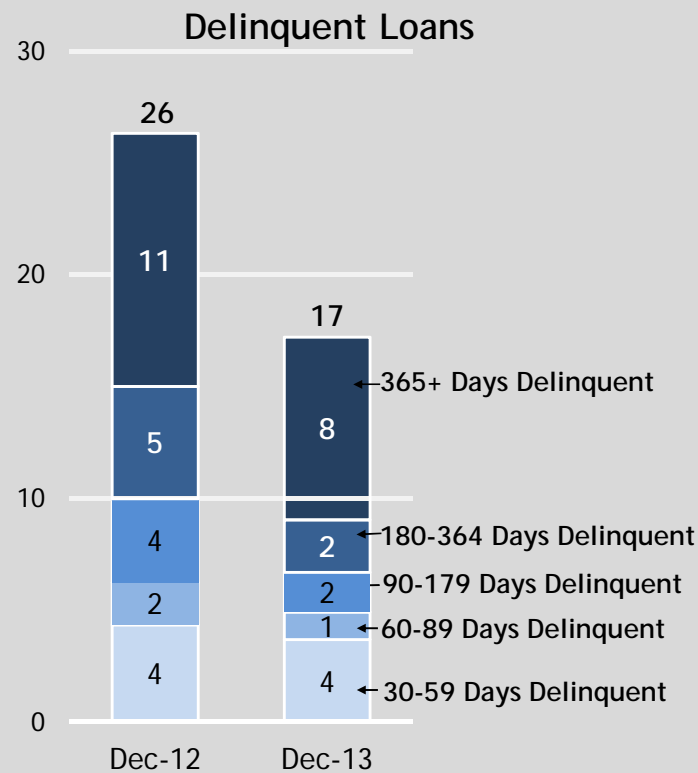
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Nevada

Single-Family Book Profile - As of December 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	10	7	17
Current Loans	<u>164</u>	<u>92</u>	<u>257</u>
Total Loans Serviced	175	99	274



Completed Foreclosure Prevention Actions

	2011	2012	2013	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	1,430	882	536	5,468	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	685	332	175	2,687	
Loan Modifications	7,282	4,069	4,183	33,001	
Other	5	4	4	445	
Total	9,402	5,287	4,898	41,602	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>6,398</u>	<u>8,337</u>	<u>6,342</u>	<u>29,353</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	15,800	13,624	11,240	70,955	

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

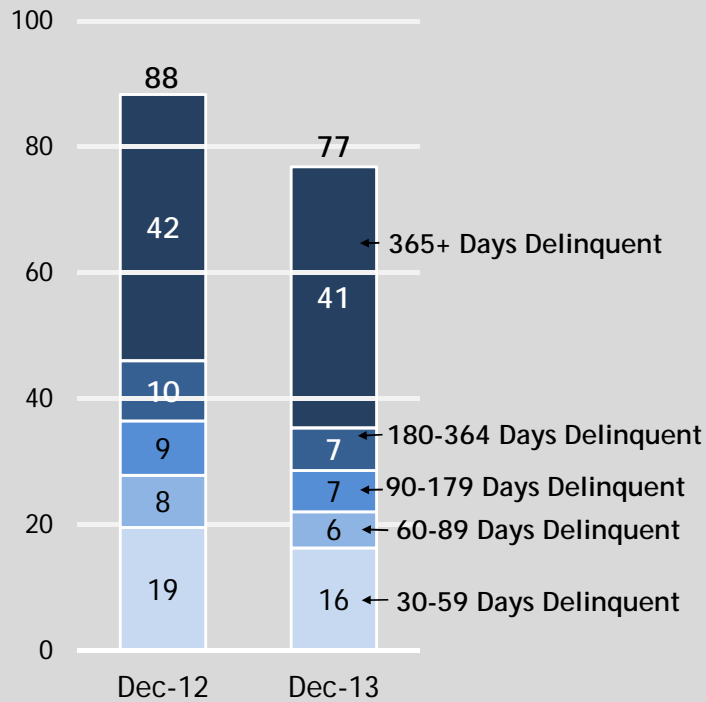
Source: FHFA (Fannie Mae and Freddie Mac)

New Jersey

Single-Family Book Profile - As of December 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	50	27	77
Current Loans	<u>519</u>	<u>284</u>	<u>803</u>
Total Loans Serviced	569	311	880

Delinquent Loans



Completed Foreclosure Prevention Actions

	2011	2012	2013	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	5,773	4,529	2,966	23,029	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,323	1,056	1,684	6,592	
Loan Modifications	11,656	10,401	12,828	60,252	
Other	9	15	13	1,284	
Total	18,761	16,001	17,491	91,156	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>2,675</u>	<u>3,284</u>	<u>3,764</u>	<u>13,130</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	21,436	19,285	21,255	104,286	

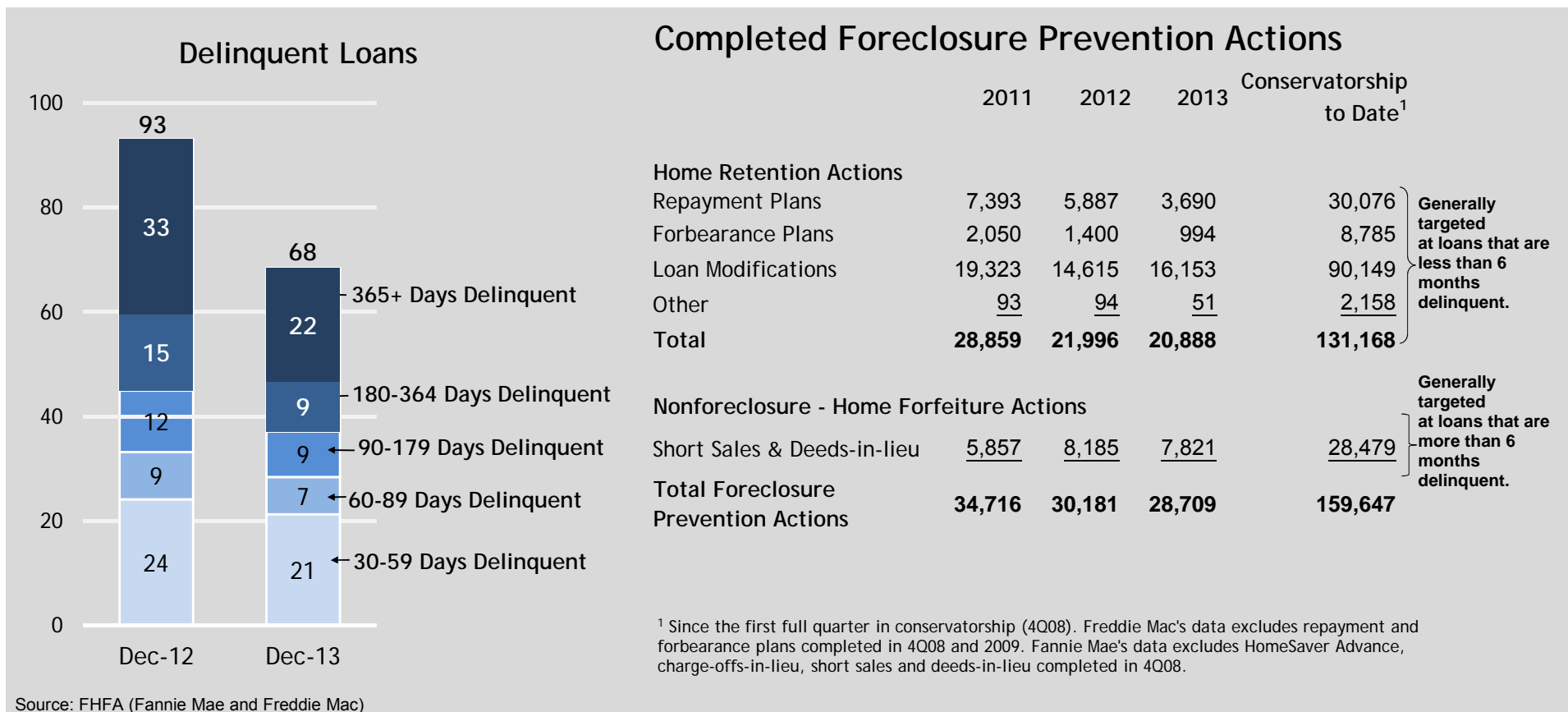
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Illinois

Single-Family Book Profile - As of December 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	41	28	68
Current Loans	<u>743</u>	<u>528</u>	<u>1,271</u>
Total Loans Serviced	784	556	1,340



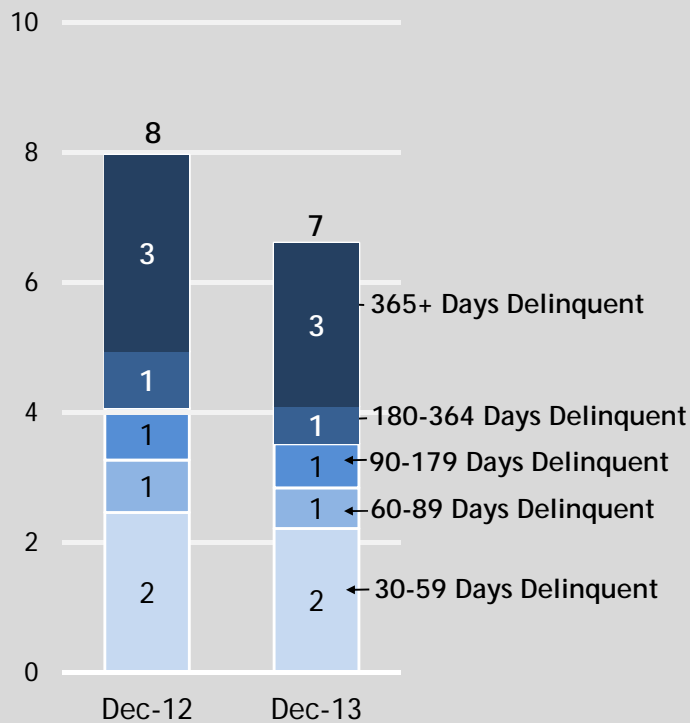
Source: FHFA (Fannie Mae and Freddie Mac)

Maine

Single-Family Book Profile - As of December 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	4	2	7
Current Loans	<u>55</u>	<u>46</u>	<u>101</u>
Total Loans Serviced	59	49	107

Delinquent Loans



Completed Foreclosure Prevention Actions

	2011	2012	2013	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	981	714	476	3,772	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	160	80	52	558	
Loan Modifications	1,247	1,037	1,114	5,952	
Other	<u>0</u>	<u>5</u>	<u>3</u>	<u>248</u>	
Total	2,388	1,836	1,645	10,531	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>349</u>	<u>415</u>	<u>380</u>	<u>1,674</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	2,737	2,251	2,025	12,205	

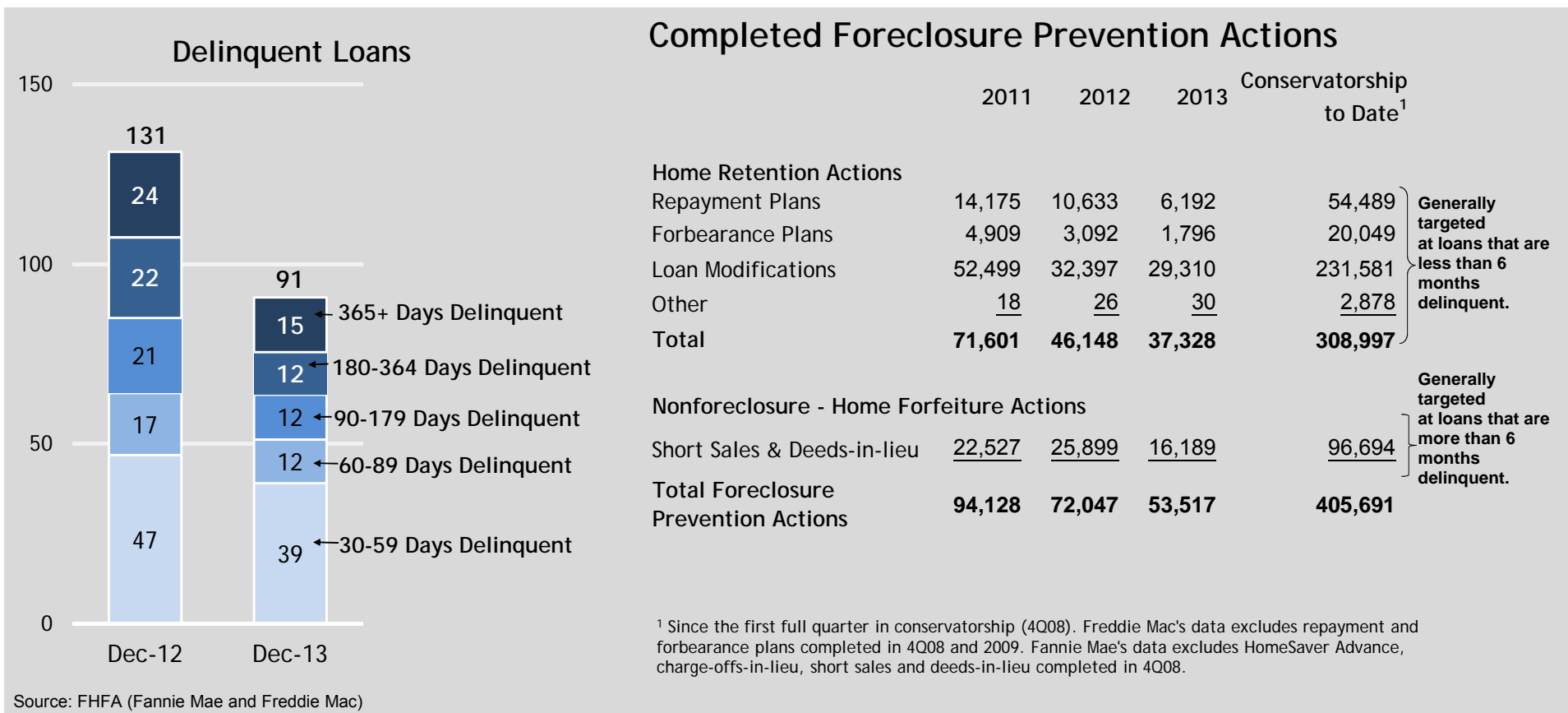
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

California

Single-Family Book Profile - As of December 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	55	35	91
Current Loans	<u>2,372</u>	<u>1,167</u>	<u>3,539</u>
Total Loans Serviced	2,427	1,202	3,629

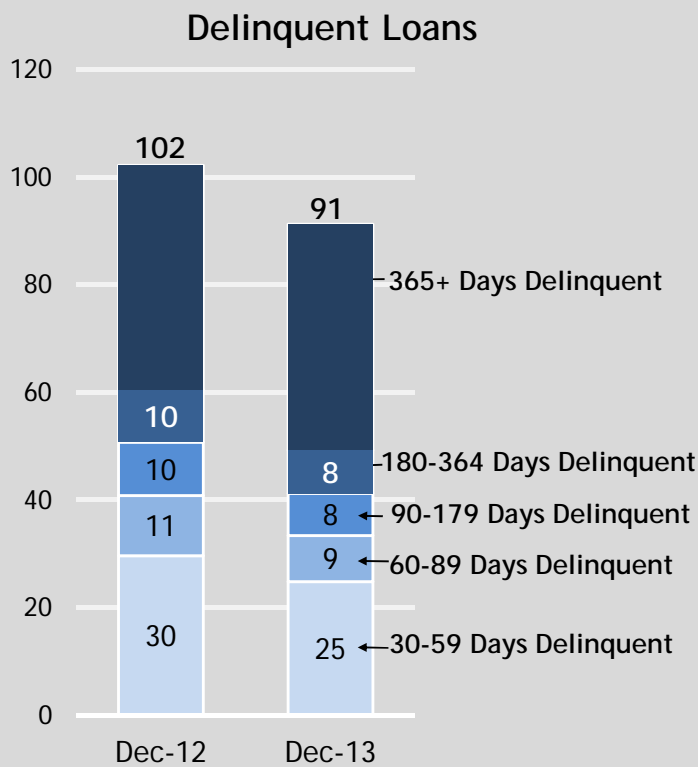


Source: FHFA (Fannie Mae and Freddie Mac)

New York

Single-Family Book Profile - As of December 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	57	34	91
Current Loans	<u>768</u>	<u>452</u>	<u>1,220</u>
Total Loans Serviced	825	486	1,311



Completed Foreclosure Prevention Actions

	2011	2012	2013	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	7,321	6,295	4,091	29,958	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,641	1,104	1,686	7,803	
Loan Modifications	14,509	12,436	14,515	69,214	
Other	<u>25</u>	<u>47</u>	<u>35</u>	<u>1,622</u>	
Total	23,496	19,882	20,327	108,598	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>1,668</u>	<u>1,909</u>	<u>2,170</u>	<u>7,867</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	25,164	21,791	22,497	116,465	

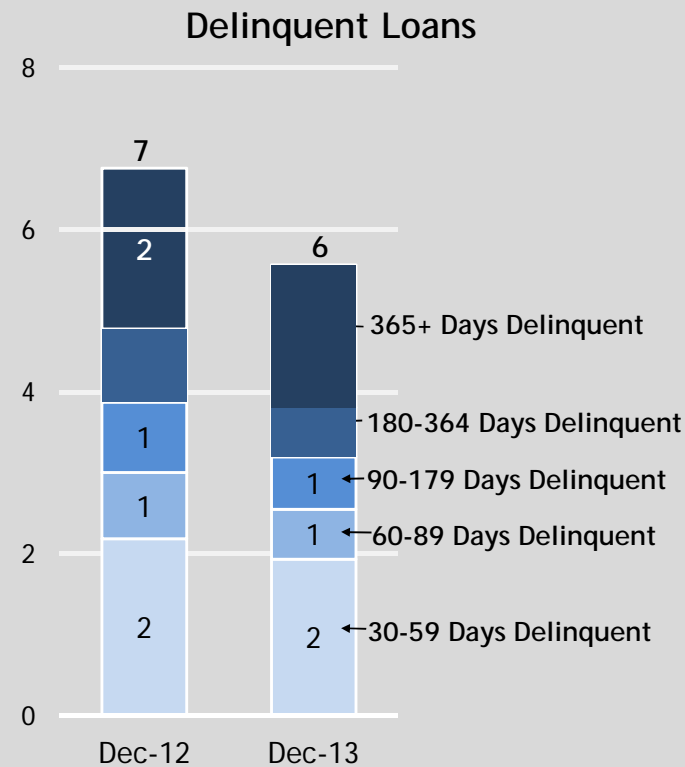
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Delaware

Single-Family Book Profile - As of December 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	4	2	6
Current Loans	<u>63</u>	<u>39</u>	<u>102</u>
Total Loans Serviced	67	41	108



Completed Foreclosure Prevention Actions

	2011	2012	2013	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	760	632	356	2,953	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	140	67	50	533	
Loan Modifications	1,210	939	1,175	6,040	
Other	<u>3</u>	<u>4</u>	<u>3</u>	<u>189</u>	
Total	2,113	1,642	1,584	9,714	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>248</u>	<u>335</u>	<u>389</u>	<u>1,286</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	2,361	1,977	1,973	11,000	

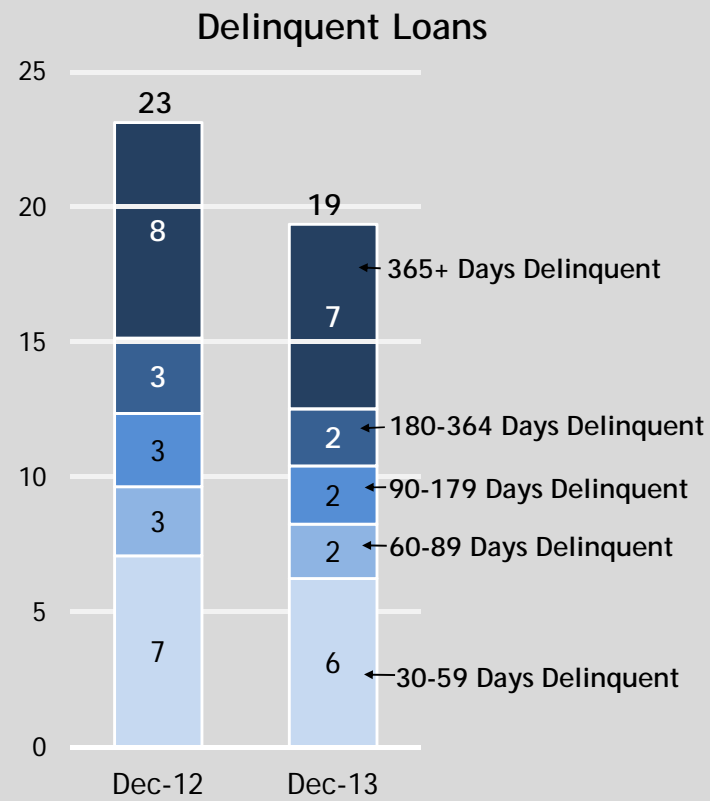
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Connecticut

Single-Family Book Profile - As of December 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	12	7	19
Current Loans	<u>205</u>	<u>122</u>	<u>327</u>
Total Loans Serviced	217	129	346



Completed Foreclosure Prevention Actions

	2011	2012	2013	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	2,300	1,811	1,141	9,119	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	564	336	329	2,091	
Loan Modifications	3,904	3,681	4,118	20,717	
Other	<u>7</u>	<u>4</u>	<u>8</u>	<u>521</u>	
Total	6,775	5,832	5,596	32,448	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>731</u>	<u>1,024</u>	<u>1,074</u>	<u>3,732</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	7,506	6,856	6,670	36,180	

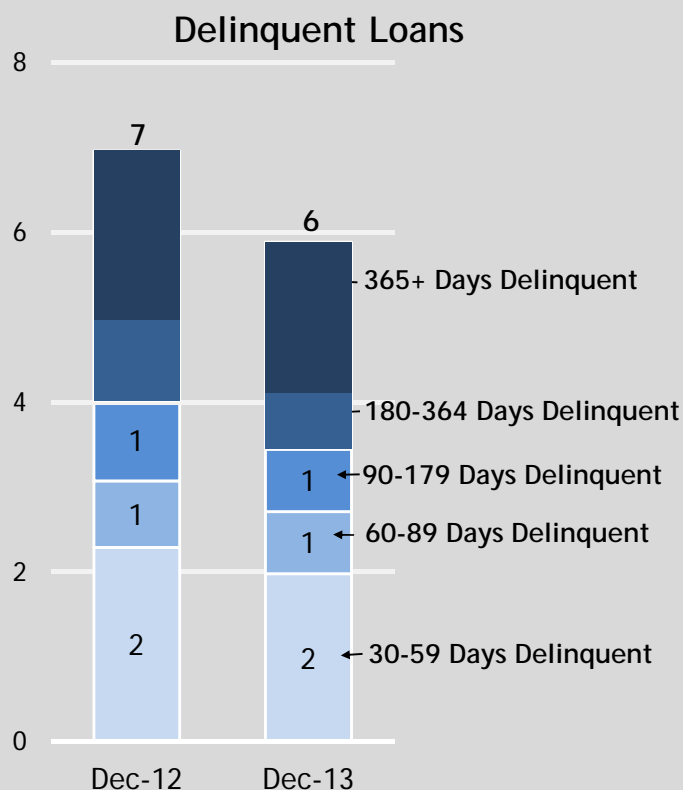
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Rhode Island

Single-Family Book Profile - As of December 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	4	2	6
Current Loans	<u>56</u>	<u>34</u>	<u>90</u>
Total Loans Serviced	60	36	96



Completed Foreclosure Prevention Actions

	2011	2012	2013	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	702	616	382	2,899	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	219	120	111	779	
Loan Modifications	1,551	1,083	1,229	7,177	
Other	<u>0</u>	<u>3</u>	<u>5</u>	<u>173</u>	
Total	2,472	1,822	1,727	11,028	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>375</u>	<u>415</u>	<u>436</u>	<u>1,932</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	2,847	2,237	2,163	12,960	

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

Source: FHFA (Fannie Mae and Freddie Mac)

Appendix: Data Tables

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

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

Percent of Total Loans Serviced

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

Appendix: Data Tables

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

(# of loans in thousands)	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13
Total Loans Serviced	17,933	18,022	17,917	17,778	17,721	17,765	17,653	17,634	17,545	17,490	17,459	17,573	17,625
Original Credit Score >= 660	15,383	15,529	15,480	15,392	15,391	15,484	15,428	15,457	15,420	15,422	15,436	15,586	15,663
Original Credit Score < 660	2,550	2,493	2,437	2,386	2,330	2,281	2,225	2,177	2,125	2,069	2,023	1,987	1,962
Total Delinquent Loans	1,382	1,249	1,248	1,233	1,214	1,078	1,081	1,100	1,044	927	901	826	801
Original Credit Score >= 660	822	756	748	741	727	660	655	662	627	564	542	493	474
Original Credit Score < 660	560	492	500	492	487	418	426	439	417	363	359	333	327
30 - 59 Days Delinquent	419	351	384	386	387	318	344	376	347	303	325	288	291
Original Credit Score >= 660	225	191	207	211	209	175	187	207	190	169	181	159	160
Original Credit Score < 660	194	160	177	175	178	143	157	170	157	134	144	129	132
60 - 89 Days Delinquent	158	127	130	134	133	106	111	121	117	92	89	87	88
Original Credit Score >= 660	86	72	71	74	72	60	61	65	63	52	48	47	47
Original Credit Score < 660	72	54	59	60	60	45	50	55	54	41	41	40	41
60-plus-days Delinquent	964	898	864	847	828	760	737	724	697	624	576	538	510
Original Credit Score >= 660	597	565	541	531	518	485	467	455	437	394	361	335	314
Original Credit Score < 660	367	333	323	316	309	276	269	269	261	229	215	204	196
Percent of Total Loans Serviced													
Total Delinquent Loans	7.71%	6.93%	6.96%	6.94%	6.85%	6.07%	6.12%	6.24%	5.95%	5.30%	5.16%	4.70%	4.55%
Original Credit Score >= 660	5.34%	4.87%	4.83%	4.82%	4.73%	4.26%	4.24%	4.28%	4.07%	3.66%	3.51%	3.17%	3.03%
Original Credit Score < 660	21.97%	19.76%	20.51%	20.61%	20.89%	18.34%	19.15%	20.14%	19.64%	17.53%	17.73%	16.74%	16.68%
30 - 59 Days Delinquent	2.34%	1.95%	2.14%	2.17%	2.18%	1.79%	1.95%	2.13%	1.98%	1.73%	1.86%	1.64%	1.65%
Original Credit Score >= 660	1.46%	1.23%	1.34%	1.37%	1.36%	1.13%	1.22%	1.34%	1.23%	1.10%	1.17%	1.02%	1.02%
Original Credit Score < 660	7.59%	6.41%	7.27%	7.35%	7.63%	6.25%	7.05%	7.79%	7.38%	6.45%	7.12%	6.50%	6.71%
60 - 89 Days Delinquent	0.88%	0.70%	0.73%	0.75%	0.75%	0.59%	0.63%	0.68%	0.67%	0.53%	0.51%	0.50%	0.50%
Original Credit Score >= 660	0.56%	0.47%	0.46%	0.48%	0.47%	0.39%	0.39%	0.42%	0.41%	0.33%	0.31%	0.30%	0.30%
Original Credit Score < 660	2.82%	2.18%	2.41%	2.51%	2.58%	1.99%	2.25%	2.53%	2.53%	1.97%	2.01%	2.02%	2.08%
60-plus-days Delinquent	5.37%	4.98%	4.82%	4.76%	4.67%	4.28%	4.17%	4.11%	3.97%	3.56%	3.30%	3.06%	2.89%
Original Credit Score >= 660	3.88%	3.64%	3.50%	3.45%	3.37%	3.13%	3.03%	2.94%	2.83%	2.56%	2.34%	2.15%	2.01%
Original Credit Score < 660	14.38%	13.35%	13.24%	13.26%	13.26%	12.09%	12.10%	12.35%	12.26%	11.07%	10.61%	10.24%	9.97%
Serious Delinquency Rate	4.48%	4.27%	4.08%	4.00%	3.91%	3.67%	3.53%	3.41%	3.29%	3.02%	2.77%	2.55%	2.38%
In Bankruptcy	0.54%	0.54%	0.57%	0.56%	0.62%	0.65%	0.60%	0.58%	0.54%	0.46%	0.47%	0.41%	0.38%

Appendix: Data Tables

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

(# of loans in thousands)	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13
Total Loans Serviced	11,784	11,765	11,689	11,547	11,324	11,189	10,964	10,740	10,613	10,552	10,519	10,473	10,446
Original Credit Score >= 660	10,258	10,273	10,227	10,116	9,929	9,826	9,638	9,448	9,354	9,322	9,315	9,298	9,290
Original Credit Score < 660	1,526	1,493	1,462	1,431	1,395	1,364	1,327	1,292	1,259	1,230	1,203	1,175	1,156
Total Delinquent Loans	765	687	690	690	694	621	623	633	602	541	527	486	475
Original Credit Score >= 660	462	422	421	421	423	384	382	385	367	330	318	292	282
Original Credit Score < 660	303	265	269	269	271	237	241	247	235	211	209	195	193
30 - 59 Days Delinquent	240	202	221	221	226	179	194	215	195	177	188	173	178
Original Credit Score >= 660	136	115	124	125	127	102	109	122	111	101	107	98	100
Original Credit Score < 660	104	87	96	96	99	78	85	93	84	76	82	75	78
60 - 89 Days Delinquent	90	74	76	79	78	62	64	70	70	57	57	56	58
Original Credit Score >= 660	51	43	43	45	44	36	36	39	39	32	32	31	32
Original Credit Score < 660	39	31	33	34	34	26	28	31	31	25	26	25	26
60-plus-days Delinquent	525	485	469	469	469	442	428	418	407	364	339	314	297
Original Credit Score >= 660	326	306	296	296	296	282	272	263	256	229	211	194	182
Original Credit Score < 660	199	178	173	173	173	159	156	154	151	135	128	120	115
Percent of Total Loans Serviced													
Total Delinquent Loans	6.49%	5.84%	5.90%	5.98%	6.13%	5.55%	5.68%	5.89%	5.67%	5.12%	5.01%	4.64%	4.55%
Original Credit Score >= 660	4.51%	4.11%	4.11%	4.16%	4.26%	3.91%	3.96%	4.08%	3.92%	3.54%	3.41%	3.14%	3.03%
Original Credit Score < 660	19.85%	17.75%	18.40%	18.78%	19.46%	17.38%	18.15%	19.12%	18.70%	17.12%	17.39%	16.58%	16.72%
30 - 59 Days Delinquent	2.04%	1.72%	1.89%	1.91%	1.99%	1.60%	1.77%	2.00%	1.84%	1.68%	1.79%	1.65%	1.71%
Original Credit Score >= 660	1.33%	1.12%	1.22%	1.24%	1.28%	1.04%	1.14%	1.29%	1.18%	1.09%	1.15%	1.05%	1.08%
Original Credit Score < 660	6.83%	5.80%	6.59%	6.70%	7.08%	5.70%	6.39%	7.18%	6.70%	6.14%	6.78%	6.39%	6.75%
60 - 89 Days Delinquent	0.76%	0.63%	0.65%	0.68%	0.68%	0.56%	0.58%	0.65%	0.66%	0.54%	0.54%	0.54%	0.56%
Original Credit Score >= 660	0.49%	0.42%	0.42%	0.44%	0.44%	0.37%	0.37%	0.41%	0.42%	0.35%	0.34%	0.33%	0.34%
Original Credit Score < 660	2.56%	2.05%	2.25%	2.38%	2.43%	1.91%	2.09%	2.37%	2.42%	2.02%	2.13%	2.17%	2.29%
60-plus-days Delinquent	4.45%	4.12%	4.01%	4.06%	4.14%	3.95%	3.91%	3.89%	3.83%	3.45%	3.22%	2.99%	2.84%
Original Credit Score >= 660	3.18%	2.98%	2.90%	2.93%	2.98%	2.87%	2.83%	2.79%	2.73%	2.45%	2.27%	2.08%	1.95%
Original Credit Score < 660	13.02%	11.95%	11.81%	12.08%	12.38%	11.68%	11.76%	11.94%	12.00%	10.98%	10.61%	10.19%	9.96%
Serious Delinquency Rate	3.84%	3.63%	3.50%	3.51%	3.58%	3.51%	3.45%	3.37%	3.25%	3.03%	2.79%	2.58%	2.39%
In Bankruptcy	0.44%	0.45%	0.48%	0.49%	0.53%	0.52%	0.54%	0.55%	0.54%	0.52%	0.51%	0.49%	0.47%

Appendix: Data Tables

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

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	YTD 2013
Starts²														
HAMP Active Trial & Perm. - Cum.	361,510	384,449	408,633	422,591	436,199	444,930	455,967	456,378	458,363	457,084	451,475	447,840	445,054	445,054
Repayment Plans	152,371	89,354	122,166	128,151	99,899	96,332	76,871	83,140	80,591	69,815	46,282	44,754	39,058	199,909
Forbearance Plans	92,627	127,982	95,613	90,995	67,458	48,011	34,751	33,342	34,362	24,318	22,339	18,478	17,452	82,587
Completed														
Repayment Plans ³	49,753	44,827	45,890	48,869	41,972	44,636	36,343	29,572	32,064	32,082	23,648	14,507	15,149	85,386
Forbearance Plans ³	10,585	12,601	7,713	7,006	7,103	7,815	5,352	3,821	5,824	3,808	4,221	2,330	2,312	12,671
Charge-offs-in-lieu	665	348	602	801	512	507	342	295	191	146	171	164	166	647
HomeSaver Advance (<i>Fannie</i>)	26	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Modifications	119,778	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	243,195
Home Retention Actions	180,807	143,977	135,419	140,258	120,698	113,306	92,511	96,249	97,689	99,802	87,675	74,879	79,543	341,899
Short Sales	25,734	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	87,742
Deeds-in-lieu	1,875	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	18,087
Nonforeclosure - Home Forfeiture Actions	27,609	27,554	32,210	30,809	34,895	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	105,829
Total Foreclosure Prevention Actions	208,416	171,531	167,629	171,067	155,593	147,666	129,007	134,215	130,331	130,060	117,088	100,876	99,704	447,728
Percent of Total Foreclosure Prevention Actions														
Repayment Plans	24%	26%	27%	29%	27%	30%	28%	22%	25%	25%	20%	14%	15%	19%
Forbearance Plans	5%	7%	5%	4%	5%	5%	4%	3%	4%	3%	4%	2%	2%	3%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
HomeSaver Advance (<i>Fannie</i>)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	57%	50%	48%	49%	46%	41%	39%	47%	46%	49%	51%	57%	62%	54%
Home Retention Actions	87%	84%	81%	82%	78%	77%	72%	72%	75%	77%	75%	74%	80%	76%
Short Sales	12%	15%	18%	17%	20%	21%	25%	25%	22%	20%	21%	22%	15%	20%
Deeds-in-lieu	1%	1%	2%	1%	2%	3%	3%	3%	3%	3%	4%	4%	5%	4%
Nonforeclosure - Home Forfeiture Actions	13%	16%	19%	18%	22%	23%	28%	28%	25%	23%	25%	26%	20%	24%

¹ The number of foreclosure prevention actions reported in this table may not tie to the Enterprises' financial statements due to timing differences in reporting systems.² 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 December 31, 2013, Fannie Mae had nearly 256,300 HAMP active permanent modifications and Freddie Mac had more than 175,200 HAMP active permanent modifications.³ Includes loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.

Appendix: Data Tables

3(i) Enterprises Combined - Loan Modifications

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	YTD 2013
Loan Modifications (# of loans)	119,778	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	243,195
Principal and Interest Change (%)														
Increase	11%	8%	6%	6%	5%	4%	3%	4%	5%	4%	4%	4%	5%	4%
No Change	2%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	23%	23%	26%	27%	26%	24%	27%	28%	28%	27%	26%	27%	27%	27%
Decrease 20% <=30%	16%	16%	18%	20%	21%	21%	21%	22%	22%	20%	19%	18%	18%	19%
Decrease > 30%	49%	51%	49%	46%	47%	50%	49%	45%	46%	49%	51%	51%	49%	50%
Types of Modification (%)														
Extend Term Only	6%	7%	9%	12%	12%	11%	10%	12%	13%	15%	19%	20%	20%	18%
Reduce Rate Only	28%	31%	30%	24%	20%	18%	19%	13%	12%	10%	9%	8%	6%	8%
Reduce Rate and Extend Term	46%	37%	37%	34%	35%	38%	38%	37%	37%	39%	39%	40%	43%	40%
Reduce Rate, Extend Term and Forbear Principal	12%	21%	22%	29%	32%	33%	33%	38%	38%	35%	33%	31%	31%	33%
Other	7%	4%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%
60+ Days Re-Delinquency (%)														
3 Months after Modification	8%	7%	7%	7%	7%	6%	6%	6%	6%	5%	6%	6%		
6 Months after Modification	12%	11%	11%	11%	10%	11%	10%	10%	9%	9%	10%			
9 Months after Modification	15%	14%	13%	13%	14%	14%	12%	11%	11%	12%				
12 Months after Modification	17%	15%	14%	16%	17%	15%	13%	12%	13%					

Appendix: Data Tables

3(ii) Fannie Mae - Loan Modifications

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	YTD 2013
Loan Modifications (# of loans)	81,692	51,043	50,336	60,025	51,936	46,671	35,332	41,697	39,712	43,153	40,358	37,337	39,159	160,007
Principal and Interest Change (%)														
Increase	11%	6%	3%	3%	3%	2%	3%	3%	3%	3%	3%	3%	4%	3%
No Change	1%	2%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	19%	20%	24%	27%	26%	24%	26%	26%	27%	27%	28%	28%	29%	28%
Decrease 20% <=30%	15%	15%	18%	22%	23%	23%	21%	21%	21%	19%	18%	18%	18%	18%
Decrease > 30%	54%	57%	54%	48%	48%	51%	50%	50%	50%	52%	51%	50%	48%	50%
Types of Modification (%)														
Extend Term Only	2%	2%	5%	10%	11%	12%	13%	14%	17%	20%	25%	25%	26%	24%
Reduce Rate Only	35%	34%	32%	22%	17%	15%	18%	13%	11%	9%	8%	8%	6%	8%
Reduce Rate and Extend Term	38%	37%	37%	34%	36%	39%	37%	37%	36%	37%	36%	37%	38%	37%
Reduce Rate, Extend Term and Forbear Principal	18%	24%	25%	33%	36%	35%	32%	36%	36%	33%	31%	29%	29%	31%
Other	7%	4%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
60+ Days Re-Delinquency (%)														
3 Months after Modification	9%	8%	8%	8%	7%	6%	7%	7%	6%	6%	7%	7%		
6 Months after Modification	13%	12%	12%	11%	11%	12%	12%	11%	9%	11%	12%			
9 Months after Modification	17%	15%	14%	14%	15%	15%	14%	12%	12%	14%				
12 Months after Modification	19%	16%	15%	16%	18%	16%	14%	14%	14%					

Appendix: Data Tables

3(iii) Freddie Mac - Loan Modifications

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	YTD 2013
Loan Modifications (# of loans)	38,086	35,158	30,878	23,557	19,175	13,677	15,142	20,864	19,898	20,613	19,277	20,541	22,757	83,188
Principal and Interest Change (%)														
Increase	11%	11%	11%	12%	12%	12%	3%	7%	9%	8%	7%	6%	7%	7%
No Change	4%	2%	2%	1%	1%	1%	1%	0%	1%	0%	1%	0%	1%	1%
Decrease <=20%	30%	29%	28%	28%	27%	25%	28%	32%	30%	26%	22%	23%	24%	24%
Decrease 20% <=30%	17%	17%	17%	16%	16%	15%	21%	25%	24%	22%	20%	19%	19%	20%
Decrease > 30%	37%	40%	42%	43%	44%	46%	47%	36%	37%	43%	50%	52%	50%	48%
Types of Modification (%)														
Extend Term Only	16%	15%	15%	16%	15%	9%	3%	6%	5%	5%	6%	10%	10%	8%
Reduce Rate Only	13%	27%	28%	28%	28%	30%	22%	13%	13%	13%	11%	9%	5%	9%
Reduce Rate and Extend Term	63%	39%	36%	33%	31%	34%	39%	37%	39%	42%	46%	45%	51%	46%
Reduce Rate, Extend Term and Forbear Principal	0%	16%	18%	18%	21%	24%	36%	43%	43%	40%	37%	35%	33%	36%
Other	7%	4%	3%	5%	5%	3%	0%	0%	0%	0%	0%	0%	0%	0%
60+ Days Re-Delinquency (%)														
3 Months after Modification	7%	6%	5%	5%	5%	4%	3%	4%	6%	4%	4%	4%		
6 Months after Modification	10%	9%	9%	10%	8%	8%	6%	8%	7%	6%	7%			
9 Months after Modification	13%	13%	12%	11%	11%	10%	8%	8%	9%	8%				
12 Months after Modification	15%	14%	12%	13%	13%	12%	8%	10%	10%					

Appendix: Data Tables

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

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	YTD 2013
Short Sales	25,734	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	87,742
Deeds-in-lieu	1,875	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	18,087
Nonforeclosure - Home Forfeiture Actions ¹	27,609	27,554	32,210	30,809	34,895	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	105,829
Third-party Sales	7,886	8,982	14,968	10,902	9,395	9,987	9,618	9,634	7,447	6,208	5,602	4,388	3,645	19,843
Foreclosure Sales	68,759	79,123	79,250	68,640	69,963	68,713	61,308	59,061	55,812	54,165	48,939	51,389	44,025	198,518
Third-party & Foreclosure Sales	76,645	88,105	94,218	79,542	79,358	78,700	70,926	68,695	63,259	60,373	54,541	55,777	47,670	218,361
Foreclosure Starts	309,976	259,643	250,858	223,862	218,349	225,889	186,260	202,111	134,690	141,073	125,036	116,615	113,165	495,889
Top Five Reasons for Delinquency (at period end)														
Curtailment of Income	45%	43%	42%	40%	40%	41%	40%	40%	38%	37%	34%	32%	32%	
Excessive obligations	14%	14%	15%	16%	15%	15%	15%	15%	16%	16%	17%	17%	17%	
Unemployment	8%	8%	8%	8%	8%	9%	8%	9%	9%	9%	8%	7%	8%	
Illness of principal mortgagor or family member	5%	5%	5%	5%	5%	5%	5%	6%	6%	6%	5%	5%	5%	
Marital Difficulties	3%	3%	3%	4%	4%	4%	4%	4%	4%	4%	4%	3%	4%	

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

Appendix: Data Tables

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

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	Full Year 2013
Acquisitions	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	215,065
Dispositions	(76,849)	(94,441)	(100,550)	(83,678)	(75,163)	(77,104)	(74,743)	(66,585)	(63,185)	(61,918)	(60,398)	(50,277)	(46,673)	(219,266)
Inventory (at period end)	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	
Acquisitions by State														
Arizona	5,936	8,484	6,621	4,375	3,181	2,887	2,696	2,887	2,412	1,878	1,660	1,430	1,287	6,255
California	9,459	13,380	11,527	7,752	6,938	5,784	4,894	5,020	5,152	3,068	2,041	2,010	2,116	9,235
Florida	7,244	4,136	4,875	5,479	6,532	8,567	7,866	8,323	8,759	10,403	11,502	11,449	10,472	43,826
Nevada	2,587	3,286	4,032	2,132	1,843	1,641	859	651	967	929	598	847	787	3,161
Subtotal	25,226	29,286	27,055	19,738	18,494	18,879	16,315	16,881	17,290	16,278	15,801	15,736	14,662	62,477
Selected Midwest States [*]	10,534	13,642	11,853	12,209	15,127	17,481	14,799	15,070	14,047	14,500	11,614	12,123	10,159	48,396
All other States	33,973	35,328	39,577	37,625	38,393	35,145	32,702	30,235	28,447	25,820	25,109	28,935	24,328	104,192
Total Acquisitions	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	215,065
Inventory by State														
Arizona	13,332	13,595	10,847	8,063	6,070	5,019	4,587	4,965	4,715	4,052	3,303	3,083	3,106	
California	28,049	29,939	28,116	23,407	19,972	16,777	13,566	12,274	11,747	9,830	7,410	6,628	6,503	
Florida	27,746	19,380	13,452	11,793	12,618	15,330	16,344	17,146	18,315	21,074	23,771	26,084	28,095	
Nevada	6,164	6,064	6,536	5,307	4,206	3,327	2,133	1,661	1,649	1,757	1,460	1,641	1,919	
Subtotal	75,291	68,978	58,951	48,570	42,866	40,453	36,630	36,046	36,426	36,713	35,944	37,436	39,623	
Selected Midwest States [*]	50,677	48,918	44,506	43,082	45,127	47,309	45,962	46,183	45,194	44,499	40,908	40,336	38,655	
All other States	108,600	100,487	92,861	90,560	91,070	85,702	79,945	75,909	73,117	68,205	64,691	70,288	72,258	
Total Inventory	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	

^{*}Select Midwest states are Illinois, Indiana, Michigan and Ohio

Appendix: Data Tables

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

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	Full Year 2013
Acquisitions	45,962	53,549	53,697	45,194	47,256	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	144,384
Dispositions	(50,260)	(62,814)	(71,202)	(58,297)	(51,344)	(52,071)	(48,674)	(43,925)	(42,671)	(42,934)	(40,635)	(33,332)	(29,920)	(146,821)
Inventory (at period end)	162,489	153,224	135,719	122,616	118,528	114,157	109,266	107,225	105,666	101,449	96,920	100,941	103,229	
Acquisitions by State														
Arizona	4,038	5,971	4,858	3,052	2,291	2,246	2,109	2,090	1,688	1,288	1,183	971	868	4,310
California	6,661	9,571	8,179	5,197	4,642	3,829	3,697	3,684	3,770	2,043	1,503	1,402	1,434	6,382
Florida	4,312	2,919	3,154	3,405	4,270	5,610	5,584	5,980	6,412	7,493	8,240	7,734	6,831	30,298
Nevada	2,003	2,678	3,099	1,467	1,162	1,003	654	533	824	730	450	557	496	2,233
Subtotal	17,014	21,139	19,290	13,121	12,365	12,688	12,044	12,287	12,694	11,554	11,376	10,664	9,629	43,223
Selected Midwest States [*]	6,683	8,962	7,316	7,484	10,015	11,657	9,664	9,497	9,252	9,805	7,534	7,749	6,742	31,830
All other States	22,265	23,448	27,091	24,589	24,876	23,355	22,075	20,100	19,166	17,358	17,196	18,940	15,837	69,331
Total Acquisitions	45,962	53,549	53,697	45,194	47,256	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	144,384
Inventory by State														
Arizona	9,400	9,703	7,738	5,703	4,385	3,795	3,673	3,865	3,497	2,863	2,311	2,168	2,189	
California	20,164	21,800	20,224	16,759	14,147	11,789	10,039	9,448	8,909	7,226	5,590	5,100	4,931	
Florida	18,621	13,871	9,510	8,083	8,677	10,401	11,765	12,633	13,838	15,756	17,671	18,808	19,876	
Nevada	4,895	4,858	5,035	3,872	2,833	2,117	1,512	1,335	1,379	1,432	1,163	1,201	1,360	
Subtotal	53,080	50,232	42,507	34,417	30,042	28,102	26,989	27,281	27,623	27,277	26,735	27,277	28,356	
Selected Midwest States [*]	35,354	34,311	30,266	28,333	29,614	30,963	29,967	29,668	29,148	29,089	26,929	26,676	26,252	
All other States	74,055	68,681	62,946	59,866	58,872	55,092	52,310	50,276	48,895	45,083	43,256	46,988	48,621	
Total Inventory	162,489	153,224	135,719	122,616	118,528	114,157	109,266	107,225	105,666	101,449	96,920	100,941	103,229	

^{*}Select Midwest states are Illinois, Indiana, Michigan and Ohio

Appendix: Data Tables

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

	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	Full Year 2013
Acquisitions	23,771	24,707	24,788	24,378	24,758	23,805	20,033	20,302	18,672	17,881	16,418	19,441	16,941	70,681
Dispositions	(26,589)	(31,627)	(29,348)	(25,381)	(23,819)	(25,033)	(26,069)	(22,660)	(20,514)	(18,984)	(19,763)	(16,945)	(16,753)	(72,445)
Inventory (at period end)	72,079	65,159	60,599	59,596	60,535	59,307	53,271	50,913	49,071	47,968	44,623	47,119	47,307	
Acquisitions by State ¹														
Arizona	1,898	2,513	1,763	1,323	890	641	587	797	724	590	477	459	419	1,945
California	2,798	3,809	3,348	2,555	2,296	1,955	1,197	1,336	1,382	1,025	538	608	682	2,853
Florida	2,932	1,217	1,721	2,074	2,262	2,957	2,282	2,343	2,347	2,910	3,262	3,715	3,641	13,528
Nevada	584	608	933	665	681	638	205	118	143	199	148	290	291	928
Subtotal	8,212	8,147	7,765	6,617	6,129	6,191	4,271	4,594	4,596	4,724	4,425	5,072	5,033	19,254
Selected Midwest States [*]	3,851	4,680	4,537	4,725	5,112	5,824	5,135	5,573	4,795	4,695	4,080	4,374	3,417	16,566
All other States	11,708	11,880	12,486	13,036	13,517	11,790	10,627	10,135	9,281	8,462	7,913	9,995	8,491	34,861
Total Acquisitions	23,771	24,707	24,788	24,378	24,758	23,805	20,033	20,302	18,672	17,881	16,418	19,441	16,941	70,681
Inventory by State														
Arizona	3,932	3,892	3,109	2,360	1,685	1,224	914	1,100	1,218	1,189	992	915	917	
California	7,885	8,139	7,892	6,648	5,825	4,988	3,527	2,826	2,838	2,604	1,820	1,528	1,572	
Florida	9,125	5,509	3,942	3,710	3,941	4,929	4,579	4,513	4,477	5,318	6,100	7,276	8,219	
Nevada	1,269	1,206	1,501	1,435	1,373	1,210	621	326	270	325	297	440	559	
Subtotal	22,211	18,746	16,444	14,153	12,824	12,351	9,641	8,765	8,803	9,436	9,209	10,159	11,267	
Selected Midwest States [*]	15,323	14,607	14,240	14,749	15,513	16,346	15,995	16,515	16,046	15,410	13,979	13,660	12,403	
All other States	34,545	31,806	29,915	30,694	32,198	30,610	27,635	25,633	24,222	23,122	21,435	23,300	23,637	
Total Inventory	72,079	65,159	60,599	59,596	60,535	59,307	53,271	50,913	49,071	47,968	44,623	47,119	47,307	

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

¹ 2012 data have been revised to include deeds-in-lieu.

Appendix: State Level Data

Enterprises Single-Family Book Profile - As of December 31, 2013

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	57,382	1,004	527	138	124	112	103	340	0.6%	10.3%	115
AL	350,583	19,185	9,197	2,706	2,703	2,149	2,430	7,285	2.1%	12.7%	1,938
AR	184,502	8,136	3,632	1,102	1,092	914	1,396	3,401	1.8%	17.2%	913
AZ	715,551	21,046	9,561	2,909	3,317	2,813	2,446	8,586	1.2%	11.6%	3,106
CA	3,629,409	90,724	39,108	12,151	12,493	11,798	15,174	39,494	1.1%	16.7%	6,503
CO	631,045	12,759	5,940	1,771	1,854	1,693	1,501	5,049	0.8%	11.8%	1,207
CT	346,400	19,356	6,243	2,014	2,157	2,106	6,836	11,111	3.2%	35.3%	1,798
DC	66,528	3,161	980	314	315	313	1,239	1,868	2.8%	39.2%	34
DE	107,848	5,571	1,934	615	650	608	1,764	3,025	2.8%	31.7%	421
FL	1,823,007	164,240	32,345	9,448	12,014	13,370	97,063	122,544	6.7%	59.1%	28,095
GA	905,817	46,667	21,515	6,913	6,973	5,421	5,845	18,214	2.0%	12.5%	4,686
HI	127,611	4,827	1,176	358	413	354	2,526	3,296	2.6%	52.3%	346
IA	271,792	8,994	3,950	1,199	1,150	1,017	1,678	3,851	1.4%	18.7%	1,010
ID	170,636	5,428	2,372	652	647	689	1,068	2,406	1.4%	19.7%	892
IL	1,339,843	68,396	21,292	7,125	8,692	9,490	21,797	40,009	3.0%	31.9%	16,159
IN	565,270	27,845	12,106	3,618	3,474	3,494	5,153	12,137	2.1%	18.5%	2,792
KS	210,201	7,380	3,403	1,041	1,018	923	995	2,945	1.4%	13.5%	991
KY	293,645	12,548	5,573	1,659	1,504	1,508	2,304	5,320	1.8%	18.4%	1,730
LA	292,625	16,231	7,584	2,271	1,968	1,804	2,604	6,374	2.2%	16.0%	1,031
MA	686,782	32,868	12,121	3,980	4,212	3,579	8,976	16,782	2.4%	27.3%	1,750
MD	654,735	37,158	12,222	3,889	4,183	4,015	12,849	21,058	3.2%	34.6%	5,861
ME	107,314	6,606	2,214	623	679	575	2,515	3,774	3.5%	38.1%	671
MI	999,168	38,237	19,252	5,753	5,777	4,053	3,402	13,254	1.3%	8.9%	11,681
MN	651,601	17,515	8,248	2,617	2,673	2,107	1,870	6,649	1.0%	10.7%	4,586
MO	550,750	20,253	9,891	3,151	3,114	2,263	1,834	7,209	1.3%	9.1%	2,604
MS	145,884	9,120	4,480	1,374	1,309	944	1,013	3,269	2.2%	11.1%	807
MT	98,898	2,122	1,020	274	271	217	340	830	0.8%	16.0%	257
NC	868,506	38,837	17,794	5,599	5,722	4,367	5,355	15,452	1.8%	13.8%	4,451
ND	46,523	628	323	100	60	44	101	205	0.4%	16.1%	55
NE	155,027	4,216	2,113	613	572	440	478	1,491	1.0%	11.3%	296
NH	145,953	6,045	2,702	838	882	699	924	2,507	1.7%	15.3%	656
NJ	880,276	76,807	16,242	5,743	6,570	6,755	41,497	54,845	6.2%	54.0%	2,601
NM	173,037	7,666	2,849	813	833	804	2,367	4,005	2.3%	30.9%	1,291
NV	273,801	17,215	3,685	1,226	1,783	2,341	8,180	12,308	4.5%	47.5%	1,919
NY	1,310,861	91,266	24,844	8,545	7,822	8,031	42,024	57,924	4.4%	46.0%	1,670
OH	991,429	48,183	18,977	6,167	6,453	6,966	9,620	23,077	2.3%	20.0%	8,023
OK	238,536	9,274	4,119	1,239	1,141	1,129	1,646	3,923	1.6%	17.7%	1,261
OR	457,324	17,143	4,842	1,419	1,671	1,843	7,368	10,882	2.4%	43.0%	1,552
PA	1,009,652	56,377	21,884	7,328	6,612	6,151	14,402	27,225	2.7%	25.5%	4,778
RI	96,231	5,886	1,980	732	735	661	1,778	3,181	3.3%	30.2%	627
SC	421,695	22,494	9,484	2,853	2,657	2,409	5,091	10,166	2.4%	22.6%	2,394
SD	62,102	1,147	554	167	146	114	166	426	0.7%	14.5%	206
TN	456,173	19,939	9,650	2,981	3,043	2,256	2,009	7,314	1.6%	10.1%	1,793
TX	1,724,435	58,184	30,480	8,562	6,947	5,067	7,128	19,153	1.1%	12.3%	3,042
UT	296,147	8,391	3,727	1,187	1,081	1,020	1,376	3,479	1.2%	16.4%	731
VA	852,546	25,126	11,972	3,533	3,552	2,812	3,257	9,634	1.1%	13.0%	2,282
VT	67,396	2,806	1,077	327	270	256	876	1,405	2.1%	31.2%	340
WA	823,184	29,339	8,847	2,725	3,388	3,986	10,393	17,777	2.2%	35.4%	4,147
WI	625,779	17,495	7,306	2,175	2,566	2,503	2,945	8,023	1.3%	16.8%	3,182
WV	87,739	4,886	2,674	812	650	376	374	1,402	1.6%	7.7%	444
WY	49,754	873	497	129	101	76	70	247	0.5%	8.0%	177
Other ²	171,114	17,423	6,898	2,498	4,452	1,390	2,185	8,031	4.7%	12.5%	634
Total	28,270,047	1,295,023	473,406	147,976	154,485	140,825	378,331	674,162	2.4%	29.2%	150,536

¹ Includes other loans that cannot be categorized due to missing attributes.² Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

Appendix: State Level Data

Fannie Mae Single-Family Book Profile - As of December 31, 2013

State	Total Loan Count	Delinquent Loans (DLQ) ¹									REO Inventory
		Total	30-59 Days DLQ	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	33,678	614	318	84	75	74	63	212	0.6%	10.3%	76
AL	234,394	12,316	5,910	1,667	1,752	1,414	1,573	4,749	2.0%	12.8%	1,397
AR	120,541	5,232	2,377	703	674	598	880	2,152	1.8%	16.8%	574
AZ	453,366	12,409	5,708	1,639	1,946	1,582	1,534	5,075	1.1%	12.4%	2,189
CA	2,427,215	55,468	24,421	7,194	7,661	7,149	9,043	23,874	1.0%	16.3%	4,931
CO	413,922	7,737	3,616	1,068	1,139	1,054	860	3,057	0.7%	11.1%	847
CT	217,380	12,480	3,986	1,269	1,379	1,355	4,491	7,234	3.3%	36.0%	1,252
DC	43,687	1,994	644	191	209	191	759	1,160	2.7%	38.1%	26
DE	66,934	3,525	1,198	369	409	390	1,159	1,961	2.9%	32.9%	289
FL	1,155,728	105,241	20,313	5,417	7,480	8,620	63,411	79,596	6.9%	60.3%	19,876
GA	544,410	27,312	12,482	4,043	4,206	3,222	3,359	10,804	2.0%	12.3%	3,305
HI	88,593	3,019	790	220	274	234	1,501	2,012	2.3%	49.7%	265
IA	170,236	5,661	2,493	766	708	636	1,058	2,407	1.4%	18.7%	677
ID	105,261	3,127	1,382	363	361	427	594	1,383	1.3%	19.0%	598
IL	783,897	40,820	12,345	4,012	5,085	5,583	13,795	24,488	3.1%	33.8%	11,264
IN	302,198	16,446	6,952	2,038	2,038	2,102	3,316	7,470	2.5%	20.2%	2,004
KS	113,121	4,281	1,921	614	591	539	616	1,750	1.5%	14.4%	610
KY	142,056	6,847	2,955	806	822	862	1,402	3,088	2.2%	20.5%	1,149
LA	204,606	10,970	5,225	1,489	1,318	1,211	1,727	4,259	2.1%	15.7%	719
MA	431,533	20,826	7,708	2,443	2,658	2,302	5,715	10,685	2.5%	27.4%	1,239
MD	395,903	22,514	7,221	2,224	2,588	2,438	8,043	13,079	3.3%	35.7%	3,421
ME	58,710	4,160	1,388	360	424	360	1,628	2,415	4.1%	39.1%	456
MI	582,378	22,596	11,370	3,279	3,429	2,473	2,045	7,969	1.4%	9.1%	7,680
MN	351,093	9,293	4,398	1,353	1,421	1,139	982	3,544	1.0%	10.6%	2,788
MO	318,183	11,972	5,884	1,845	1,836	1,339	1,068	4,247	1.3%	8.9%	1,772
MS	109,952	6,422	3,265	934	936	664	623	2,228	2.0%	9.7%	615
MT	64,787	1,262	611	152	166	138	195	500	0.8%	15.5%	181
NC	499,758	22,654	10,399	3,207	3,334	2,607	3,107	9,055	1.8%	13.7%	2,765
ND	27,005	359	180	57	34	23	65	122	0.5%	18.1%	42
NE	101,315	2,792	1,391	392	379	287	343	1,011	1.0%	12.3%	233
NH	84,832	3,636	1,607	495	518	431	585	1,536	1.8%	16.1%	418
NJ	568,946	49,576	10,492	3,565	4,238	4,491	26,790	35,539	6.2%	54.0%	1,841
NM	110,940	4,646	1,728	489	516	487	1,426	2,430	2.2%	30.7%	861
NV	174,734	10,297	2,281	698	1,063	1,420	4,835	7,322	4.2%	47.0%	1,360
NY	824,723	57,066	15,396	5,238	4,890	5,066	26,476	36,465	4.4%	46.4%	1,166
OH	561,622	29,495	11,604	3,677	3,921	4,355	5,938	14,242	2.5%	20.1%	5,304
OK	154,718	5,776	2,532	750	710	741	1,043	2,500	1.6%	18.1%	839
OR	278,661	10,092	2,891	794	960	1,143	4,304	6,407	2.3%	42.6%	1,150
PA	629,072	35,420	13,658	4,464	4,150	3,895	9,253	17,352	2.8%	26.1%	3,265
RI	59,951	3,665	1,221	436	459	416	1,133	2,014	3.4%	30.9%	407
SC	254,983	13,580	5,605	1,691	1,609	1,514	3,161	6,293	2.5%	23.3%	1,545
SD	44,655	719	354	105	86	67	107	261	0.6%	14.9%	141
TN	290,862	12,256	6,001	1,735	1,883	1,407	1,230	4,524	1.6%	10.0%	1,298
TX	1,137,399	35,903	18,988	5,102	4,178	3,189	4,446	11,826	1.0%	12.4%	2,155
UT	178,526	4,828	2,127	663	590	565	883	2,040	1.1%	18.3%	517
VA	521,621	14,930	7,007	1,976	2,118	1,698	2,131	5,956	1.1%	14.3%	1,515
VT	33,657	1,647	629	183	155	145	535	836	2.5%	32.5%	229
WA	526,779	17,638	5,507	1,639	2,007	2,402	6,083	10,501	2.0%	34.5%	3,084
WI	391,175	10,313	4,346	1,204	1,510	1,480	1,773	4,767	1.2%	17.2%	2,062
WV	50,041	2,765	1,507	439	368	229	222	820	1.6%	8.0%	303
WY	34,960	554	318	75	63	55	43	161	0.5%	7.8%	122
Other ²	108,775	8,730	3,848	1,425	1,219	886	1,352	3,459	3.2%	15.5%	407
Total	17,583,472	793,881	288,498	87,041	92,543	87,095	238,704	418,837	2.4%	30.1%	103,229

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

Appendix: State Level Data

Freddie Mac Single-Family Book Profile - As of December 31, 2013

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	23,704	390	209	54	49	38	40	128	0.5%	10.3%	39
AL	116,189	6,869	3,287	1,039	951	735	857	2,536	2.2%	12.5%	541
AR	63,961	2,904	1,255	399	418	316	516	1,249	2.0%	17.8%	339
AZ	262,185	8,637	3,853	1,270	1,371	1,231	912	3,511	1.3%	10.6%	917
CA	1,202,194	35,256	14,687	4,957	4,832	4,649	6,131	15,620	1.3%	17.4%	1,572
CO	217,123	5,022	2,324	703	715	639	641	1,992	0.9%	12.8%	360
CT	129,020	6,876	2,257	745	778	751	2,345	3,877	3.0%	34.1%	546
DC	22,841	1,167	336	123	106	122	480	708	3.1%	41.1%	8
DE	40,914	2,046	736	246	241	218	605	1,064	2.6%	29.6%	132
FL	667,279	58,999	12,032	4,031	4,534	4,750	33,652	42,948	6.4%	57.0%	8,219
GA	361,407	19,355	9,033	2,870	2,767	2,199	2,486	7,410	2.1%	12.8%	1,381
HI	39,018	1,808	386	138	139	120	1,025	1,284	3.3%	56.7%	81
IA	101,556	3,333	1,457	433	442	381	620	1,444	1.4%	18.6%	333
ID	65,375	2,301	990	289	286	262	474	1,023	1.6%	20.6%	294
IL	555,946	27,576	8,947	3,113	3,607	3,907	8,002	15,521	2.8%	29.0%	4,895
IN	263,072	11,399	5,154	1,580	1,436	1,392	1,837	4,667	1.8%	16.1%	788
KS	97,080	3,099	1,482	427	427	384	379	1,195	1.2%	12.2%	381
KY	151,589	5,701	2,618	853	682	646	902	2,232	1.5%	15.8%	581
LA	88,019	5,261	2,359	782	650	593	877	2,115	2.4%	16.7%	312
MA	255,249	12,042	4,413	1,537	1,554	1,277	3,261	6,097	2.4%	27.1%	511
MD	258,832	14,644	5,001	1,665	1,595	1,577	4,806	7,979	3.1%	32.8%	2,440
ME	48,604	2,446	826	263	255	215	887	1,359	2.8%	36.3%	215
MI	416,790	15,641	7,882	2,474	2,348	1,580	1,357	5,285	1.3%	8.7%	4,001
MN	300,508	8,222	3,850	1,264	1,252	968	888	3,105	1.0%	10.8%	1,798
MO	232,567	8,281	4,007	1,306	1,278	924	766	2,962	1.3%	9.3%	832
MS	35,932	2,698	1,215	440	373	280	390	1,041	2.9%	14.5%	192
MT	34,111	860	409	122	105	79	145	330	1.0%	16.9%	76
NC	368,748	16,183	7,395	2,392	2,388	1,760	2,248	6,397	1.7%	13.9%	1,686
ND	19,518	269	143	43	26	21	36	83	0.4%	13.4%	13
NE	53,712	1,424	722	221	193	153	135	480	0.9%	9.5%	63
NH	61,121	2,409	1,095	343	364	268	339	971	1.6%	14.1%	238
NJ	311,330	27,231	5,750	2,178	2,332	2,264	14,707	19,306	6.2%	54.0%	760
NM	62,097	3,020	1,121	324	317	317	941	1,575	2.5%	31.2%	430
NV	99,067	6,918	1,404	528	720	921	3,345	4,986	5.0%	48.4%	559
NY	486,138	34,200	9,448	3,307	2,932	2,965	15,548	21,459	4.4%	45.5%	504
OH	429,807	18,688	7,373	2,490	2,532	2,611	3,682	8,835	2.1%	19.7%	2,719
OK	83,818	3,498	1,587	489	431	388	603	1,423	1.7%	17.2%	422
OR	178,663	7,051	1,951	625	711	700	3,064	4,475	2.5%	43.5%	402
PA	380,580	20,957	8,226	2,864	2,462	2,256	5,149	9,873	2.6%	24.6%	1,513
RI	36,280	2,221	759	296	276	245	645	1,167	3.2%	29.0%	220
SC	166,712	8,914	3,879	1,162	1,048	895	1,930	3,873	2.3%	21.7%	849
SD	17,447	428	200	62	60	47	59	165	0.9%	13.8%	65
TN	165,311	7,683	3,649	1,246	1,160	849	779	2,790	1.7%	10.1%	495
TX	587,036	22,281	11,492	3,460	2,769	1,878	2,682	7,327	1.2%	12.0%	887
UT	117,621	3,563	1,600	524	491	455	493	1,439	1.2%	13.8%	214
VA	330,925	10,196	4,965	1,557	1,434	1,114	1,126	3,678	1.1%	11.0%	767
VT	33,739	1,159	448	144	115	111	341	569	1.7%	29.4%	111
WA	296,405	11,701	3,340	1,086	1,381	1,584	4,310	7,276	2.5%	36.8%	1,063
WI	234,604	7,182	2,960	971	1,056	1,023	1,172	3,256	1.4%	16.3%	1,120
WV	37,698	2,121	1,167	373	282	147	152	582	1.5%	7.2%	141
WY	14,794	319	179	54	38	21	27	86	0.6%	8.5%	55
Other ²	62,339	8,693	3,050	1,073	3,233	504	833	4,572	7.3%	9.6%	227
Total	10,686,575	501,142	184,908	60,935	61,942	53,730	139,627	255,325	2.4%	27.9%	47,307

¹ Includes other loans that cannot be categorized due to missing attributes.² Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available. The 10,133 can be reconciled to AAA Wrapped T-Deal loans for which loan level data are not available.

Appendix: State Level Data

Enterprises Foreclosure Prevention Actions by State - December 31, 2013

State	2012						2013						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	222	14	152	-	36	424	100	16	142	-	23	281	1,202	135	962	43	166	2,508
AL	3,265	247	2,096	32	428	6,068	1,803	178	2,446	13	426	4,866	16,003	1,960	15,025	1,086	1,992	36,066
AR	1,178	107	800	4	365	2,454	697	53	962	4	269	1,985	5,889	901	5,879	420	1,424	14,513
AZ	2,633	615	6,616	8	11,574	21,446	1,569	274	5,111	2	4,687	11,643	14,915	5,541	61,349	1,323	42,432	125,560
CA	10,633	3,092	32,397	26	25,899	72,047	6,192	1,796	29,310	30	16,189	53,517	54,489	20,049	231,581	2,878	96,694	405,691
CO	2,410	262	2,830	4	1,615	7,121	1,233	172	2,672	2	901	4,980	11,961	2,337	20,755	668	7,058	42,779
CT	1,811	336	3,681	4	1,024	6,856	1,141	329	4,118	8	1,074	6,670	9,119	2,091	20,717	521	3,732	36,180
DC	338	59	513	3	134	1,047	224	65	531	-	113	933	1,670	314	3,221	102	451	5,758
DE	632	67	939	4	335	1,977	356	50	1,175	3	389	1,973	2,953	533	6,040	189	1,286	11,000
FL	8,248	2,517	30,989	114	31,039	72,907	4,999	1,509	30,687	83	23,515	60,793	46,528	16,081	189,782	3,932	122,830	379,152
GA	5,805	991	10,071	63	3,592	20,522	3,518	666	10,300	37	3,435	17,956	29,438	7,267	69,373	2,414	13,148	121,641
HI	642	89	836	-	525	2,092	306	51	850	-	398	1,605	2,732	631	5,715	70	2,082	11,230
IA	1,375	122	1,271	11	411	3,190	921	53	1,386	8	328	2,696	6,971	942	8,770	628	1,670	18,581
ID	803	133	1,196	1	1,363	3,496	416	91	1,198	-	804	2,509	4,063	926	7,749	259	5,142	18,139
IL	5,887	1,400	14,615	94	8,185	30,181	3,690	994	16,153	51	7,821	28,709	30,076	8,785	90,149	2,158	28,479	159,647
IN	4,111	351	3,543	144	1,109	9,258	2,534	193	4,025	53	924	7,729	21,705	2,479	24,226	1,966	4,920	55,296
KS	1,382	112	845	8	339	2,686	813	59	1,028	8	287	2,195	6,807	814	6,272	430	1,499	15,822
KY	2,117	180	1,389	32	506	4,224	1,146	115	1,614	12	385	3,272	9,911	1,225	9,673	512	1,992	23,313
LA	2,849	251	2,043	12	394	5,549	1,496	99	2,209	5	311	4,120	13,371	2,083	13,455	1,077	1,522	31,508
MA	3,181	577	5,926	12	1,809	11,505	1,718	497	6,959	10	1,578	10,762	15,496	4,042	38,661	1,035	8,065	67,300
MD	3,530	690	7,892	20	3,281	15,413	2,318	424	8,505	27	2,961	14,235	18,076	4,369	49,331	1,199	11,606	84,582
ME	714	80	1,037	5	415	2,251	476	52	1,114	3	380	2,025	3,772	558	5,952	248	1,674	12,205
MI	5,216	940	7,441	333	5,675	19,605	3,191	541	7,240	76	3,657	14,705	31,399	6,991	58,535	6,038	26,328	129,291
MN	2,584	374	3,801	11	2,358	9,128	1,612	176	3,648	4	1,469	6,909	13,076	3,075	29,309	965	9,738	56,164
MO	3,380	343	2,783	64	1,028	7,598	1,964	164	3,125	17	900	6,170	17,180	2,649	20,722	1,311	4,662	46,524
MS	1,493	133	1,087	15	202	2,930	831	89	1,136	6	218	2,280	6,995	940	7,812	535	975	17,257
MT	447	27	352	-	197	1,023	220	13	377	1	117	728	2,052	294	2,631	97	768	5,842
NC	5,481	714	6,112	29	1,813	14,149	3,260	475	6,703	18	1,581	12,037	26,398	4,994	40,772	1,584	6,355	80,103
ND	123	36	60	3	37	259	54	3	56	-	8	121	546	161	519	53	99	1,378
NE	579	51	570	4	175	1,379	369	23	575	-	128	1,095	3,231	441	3,760	303	711	8,446
NH	873	106	1,092	1	396	2,468	528	83	1,235	1	339	2,186	4,363	897	8,035	248	1,729	15,273
NJ	4,529	1,056	10,401	15	3,284	19,285	2,966	1,684	12,828	13	3,764	21,255	23,029	6,592	60,252	1,284	13,130	104,286
NM	969	129	1,079	6	607	2,790	577	68	1,390	2	546	2,583	4,568	764	7,128	251	2,150	14,861
NV	882	332	4,069	4	8,337	13,624	536	175	4,183	4	6,342	11,240	5,468	2,687	33,001	445	29,353	70,955
NY	6,295	1,104	12,436	47	1,909	21,791	4,091	1,686	14,515	35	2,170	22,497	29,958	7,803	69,214	1,622	7,867	116,465
OH	5,613	684	6,900	254	2,694	16,145	3,692	440	7,551	87	2,091	13,861	29,308	4,880	48,062	3,420	10,874	96,545
OK	1,492	90	1,027	8	290	2,907	834	73	1,128	6	224	2,265	7,888	905	6,672	540	1,217	17,222
OR	1,502	412	3,000	6	2,507	7,427	797	198	3,268	5	2,047	6,315	7,249	2,272	19,413	441	8,827	38,202
PA	6,633	689	7,293	54	1,661	16,330	4,271	555	8,928	39	1,797	15,590	31,616	5,093	43,526	1,827	6,453	88,515
RI	616	120	1,083	3	415	2,237	382	111	1,229	5	436	2,163	2,899	779	7,177	173	1,932	12,960
SC	2,665	498	3,501	14	1,546	8,224	1,693	256	3,694	15	1,157	6,815	13,469	2,701	22,381	1,034	5,773	45,358
SD	219	13	162	1	47	442	116	13	168	1	28	326	932	137	1,104	89	210	2,472
TN	3,101	325	2,535	34	660	6,655	1,771	220	2,683	15	552	5,241	15,658	2,411	18,137	990	3,148	40,344
TX	11,614	847	6,516	51	1,366	20,394	6,573	485	5,965	24	993	14,040	56,520	8,443	47,765	3,669	6,590	122,987
UT	1,635	182	2,042	8	1,793	5,660	807	122	1,876	3	1,089	3,897	7,462	1,567	15,616	374	7,015	32,034
VA	3,711	505	4,595	14	1,982	10,807	2,233	298	4,911	12	1,526	8,980	18,177	3,684	35,121	1,060	10,511	68,552
VT	412	27	367	3	66	875	233	24	424	2	73	756	1,802	236	2,080	110	271	4,499
WA	2,962	508	5,851	13	4,660	13,994	1,615	330	6,673	11	4,271	12,900	14,566	3,318	35,283	794	14,979	68,940
WI	2,289	336	3,132	26	1,105	6,888	1,454	196	3,496	7	1,034	6,187	11,526	2,144	19,743	832	4,698	38,943
WV	774	74	474	4	127	1,453	473	36	509	5	112	1,135	3,813	543	3,607	198	612	8,774
WY	230	10	128	-	71	439	129	7	119	-	43	298	1,121	172	1,053	56	257	2,659
Other ³	513	217	1,427	(292)	40	1,905	442	163	1,067	(125)	68	1,615	1,908	1,221	6,366	(174)	143	9,464
Total	142,598	23,174	232,993	1,334	141,426	541,525	85,380	16,443	243,195	648	105,978	451,644	721,322	162,860	1,559,038	53,327	547,239	3,043,786

¹ Since the first full quarter in conservatorship (4Q08), Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.² Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.

Appendix: State Level Data

Fannie Mae Foreclosure Prevention Actions by State - December 31, 2013

State	2012						2013						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	189	8	112	-	26	335	72	5	106	-	16	199	1,079	78	646	42	117	1,962
AL	2,633	157	1,630	-	314	4,734	1,303	47	1,757	-	315	3,422	13,554	1,323	10,928	1,001	1,461	28,267
AR	940	59	626	-	234	1,859	526	19	692	-	173	1,410	5,061	658	4,151	406	950	11,226
AZ	1,883	235	4,416	-	6,491	13,025	993	59	3,172	2	2,599	6,825	12,040	2,638	39,668	1,280	24,985	80,611
CA	8,063	1,027	21,158	-	14,345	44,593	3,972	320	18,541	12	8,692	31,537	44,820	8,114	149,220	2,787	56,133	261,074
CO	1,962	141	1,925	-	995	5,023	842	45	1,760	1	550	3,198	10,210	1,340	13,592	656	4,469	30,267
CT	1,426	170	2,755	-	723	5,074	778	97	2,888	-	657	4,420	7,621	1,125	14,871	501	2,561	26,679
DC	251	26	388	1	84	750	157	26	361	-	59	603	1,400	165	2,263	95	274	4,197
DE	494	34	672	-	220	1,420	230	15	804	-	260	1,309	2,422	312	4,162	176	880	7,952
FL	6,276	1,084	22,196	7	20,095	49,658	3,274	245	19,680	15	13,477	36,691	38,665	7,845	131,537	3,624	78,543	260,214
GA	4,072	394	6,749	2	2,160	13,377	2,204	153	6,775	3	1,992	11,127	23,082	3,682	45,931	2,121	8,032	82,848
HI	553	44	618	-	337	1,552	223	8	576	-	226	1,033	2,437	311	3,943	69	1,312	8,072
IA	1,089	72	960	1	310	2,432	672	21	949	1	222	1,865	5,874	597	5,731	569	1,181	13,952
ID	627	54	816	-	871	2,368	254	10	731	-	491	1,486	3,387	479	5,114	254	3,318	12,552
IL	4,203	561	9,830	3	5,330	19,927	2,275	244	10,158	6	4,615	17,298	24,002	3,609	58,277	1,850	18,209	105,947
IN	3,066	188	2,580	2	772	6,608	1,632	59	2,723	3	608	5,025	17,451	1,508	15,895	1,360	3,354	39,568
KS	1,018	68	612	-	258	1,956	509	16	708	1	202	1,436	5,499	513	4,141	398	1,050	11,601
KY	1,619	99	942	-	362	3,022	721	34	1,085	1	233	2,074	8,147	739	6,045	417	1,343	16,691
LA	2,326	142	1,580	1	284	4,333	1,071	40	1,663	1	206	2,981	11,322	1,560	9,964	1,028	1,097	24,971
MA	2,475	296	4,263	1	1,158	8,193	1,188	159	4,621	2	902	6,872	12,874	2,150	26,181	1,006	5,237	47,448
MD	2,648	280	5,550	-	2,149	10,627	1,480	90	5,497	6	1,717	8,790	14,572	2,016	32,873	1,148	7,332	57,941
ME	576	38	746	-	307	1,667	317	6	750	-	236	1,309	3,163	311	4,162	240	1,177	9,053
MI	3,948	426	5,085	5	3,587	13,051	2,091	175	4,743	1	2,382	9,392	26,045	3,537	37,648	2,802	16,837	86,869
MN	1,861	164	2,392	1	1,360	5,778	952	41	2,219	-	831	4,043	10,437	1,356	17,549	939	5,721	36,002
MO	2,612	147	1,951	2	668	5,380	1,269	43	2,040	-	556	3,908	14,187	1,593	13,804	1,147	3,024	33,755
MS	1,248	98	906	-	167	2,419	639	52	856	-	171	1,718	6,132	689	6,075	495	782	14,173
MT	363	13	244	-	128	748	156	5	253	-	80	494	1,747	184	1,791	96	543	4,361
NC	4,189	357	4,353	-	1,256	10,155	2,120	134	4,462	4	954	7,674	21,630	2,737	27,205	1,498	4,204	57,274
ND	94	9	36	-	23	162	38	1	38	-	5	82	456	91	336	50	61	994
NE	424	24	461	-	123	1,032	256	13	438	-	93	800	2,748	278	2,735	293	498	6,552
NH	675	47	719	-	252	1,693	325	23	830	-	199	1,377	3,567	439	5,250	245	1,104	10,605
NJ	3,578	451	7,759	-	2,291	14,079	2,051	638	8,697	2	2,284	13,672	19,087	3,303	42,403	1,237	8,886	74,916
NM	787	69	811	1	437	2,105	383	24	918	-	333	1,658	3,809	458	4,969	241	1,444	10,921
NV	673	131	2,708	-	4,935	8,447	338	17	2,547	1	3,519	6,422	4,601	1,176	21,160	432	17,709	45,078
NY	4,973	478	9,056	4	1,300	15,811	2,899	488	10,006	6	1,329	14,728	24,792	3,595	48,753	1,477	5,171	83,788
OH	4,199	319	4,995	3	1,961	11,477	2,434	161	5,079	15	1,349	9,038	23,732	2,825	31,512	2,092	7,575	67,736
OK	1,178	46	793	1	213	2,231	583	16	828	-	155	1,582	6,695	594	4,768	508	857	13,422
OR	1,135	214	2,093	-	1,553	4,995	526	53	2,056	1	1,149	3,785	5,992	1,132	12,845	420	5,373	25,762
PA	5,077	354	5,573	4	1,167	12,175	2,937	165	6,136	2	1,164	10,404	25,907	2,898	30,436	1,674	4,336	65,251
RI	454	69	753	-	266	1,542	237	35	812	1	265	1,350	2,287	417	4,795	165	1,256	8,920
SC	1,955	174	2,567	1	1,086	5,783	1,093	78	2,539	1	721	4,432	10,812	1,346	15,421	973	3,927	32,479
SD	175	8	116	-	39	338	74	5	118	-	18	215	771	81	764	84	170	1,870
TN	2,469	164	1,822	1	452	4,908	1,200	84	1,864	3	371	3,522	13,198	1,482	12,552	878	2,179	30,289
TX	9,282	421	4,715	1	928	15,347	4,613	167	4,141	7	665	9,593	47,934	6,087	33,738	3,519	4,513	95,791
UT	1,274	86	1,382	-	1,032	3,774	522	19	1,163	1	602	2,307	6,243	707	9,887	358	4,105	21,300
VA	2,750	223	3,229	-	1,273	7,475	1,393	62	3,302	1	955	5,713	14,561	1,818	23,374	1,018	6,698	47,469
VT	328	13	270	-	49	660	171	7	293	1	39	511	1,493	114	1,424	100	189	3,320
WA	2,230	193	4,033	-	3,133	9,589	1,035	53	4,220	1	2,432	7,741	11,957	1,577	23,574	754	9,535	47,397
WI	1,800	174	2,141	-	750	4,865	953	77	2,278	-	668	3,976	9,682	1,239	12,851	774	3,120	27,666
WV	582	38	325	-	81	1,026	314	7	318	1	72	712	3,117	303	2,265	183	372	6,240
WY	188	8	94	-	45	335	108	3	85	-	29	225	974	136	758	56	182	2,106
Other ³	358	53	906	(293)	38	1,062	367	60	731	(125)	58	1,091	1,456	440	4,142	(176)	123	5,985
Total	109,248	10,148	163,416	(251)	88,418	370,975	56,770	4,424	160,007	(22)	61,896	283,075	594,731	83,705	1,044,079	45,360	343,509	2,111,384

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

Appendix: State Level Data

Freddie Mac Foreclosure Prevention Actions by State - December 31, 2013

State	2012						2013						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	33	6	40	-	10	89	28	11	36	-	7	82	123	57	316	1	49	546
AL	632	90	466	32	114	1,334	500	131	689	13	111	1,444	2,449	637	4,097	85	531	7,799
AR	238	48	174	4	131	595	171	34	270	4	96	575	828	243	1,728	14	474	3,287
AZ	750	380	2,200	8	5,083	8,421	576	215	1,939	-	2,088	4,818	2,875	2,903	21,681	43	17,447	44,949
CA	2,570	2,065	11,239	26	11,554	27,454	2,220	1,476	10,769	18	7,497	21,980	9,669	11,935	82,361	91	40,561	144,617
CO	448	121	905	4	620	2,098	391	127	912	1	351	1,782	1,751	997	7,163	12	2,589	12,512
CT	385	166	926	4	301	1,782	363	232	1,230	8	417	2,250	1,498	966	5,846	20	1,171	9,501
DC	87	33	125	2	50	297	67	39	170	-	54	330	270	149	958	7	177	1,561
DE	138	33	267	4	115	557	126	35	371	3	129	664	531	221	1,878	13	406	3,048
FL	1,972	1,433	8,793	107	10,944	23,249	1,725	1,264	11,007	68	10,038	24,102	7,863	8,236	58,245	308	44,287	118,938
GA	1,733	597	3,322	61	1,432	7,145	1,314	513	3,525	34	1,443	6,829	6,356	3,585	23,442	293	5,116	38,793
HI	89	45	218	-	188	540	83	43	274	-	172	572	295	320	1,772	1	770	3,158
IA	286	50	311	10	101	758	249	32	437	7	106	831	1,097	345	2,639	59	489	4,629
ID	176	79	380	1	492	1,128	162	81	467	-	313	1,023	676	447	2,635	5	1,824	5,587
IL	1,684	839	4,785	91	2,855	10,254	1,415	750	5,995	45	3,206	11,411	6,074	5,176	31,872	308	10,270	53,700
IN	1,045	163	963	142	337	2,650	902	134	1,302	50	316	2,704	4,254	971	8,331	606	1,566	15,728
KS	364	44	233	8	81	730	304	43	320	7	85	759	1,308	301	2,131	32	449	4,221
KY	498	81	447	32	144	1,202	425	81	529	11	152	1,198	1,764	486	3,628	95	649	6,622
LA	523	109	463	11	110	1,216	425	59	546	4	105	1,139	2,049	523	3,491	49	425	6,537
MA	706	281	1,663	11	651	3,312	530	338	2,338	8	676	3,890	2,622	1,892	12,480	29	2,828	19,852
MD	882	410	2,342	20	1,132	4,786	838	334	3,008	21	1,244	5,445	3,504	2,353	16,458	51	4,274	26,641
ME	138	42	291	5	108	584	159	46	364	3	144	716	609	247	1,790	8	497	3,152
MI	1,268	514	2,356	328	2,088	6,554	1,100	366	2,497	75	1,275	5,313	5,354	3,454	20,887	3,236	9,491	42,422
MN	723	210	1,409	10	998	3,350	660	135	1,429	4	638	2,866	2,639	1,719	11,760	26	4,017	20,162
MO	768	196	832	62	360	2,218	695	121	1,085	17	344	2,262	2,993	1,056	6,918	164	1,638	12,769
MS	245	35	181	15	35	511	192	37	280	6	47	562	863	251	1,737	40	193	3,084
MT	84	14	108	-	69	275	64	8	124	1	37	234	305	110	840	1	225	1,481
NC	1,292	357	1,759	29	557	3,994	1,140	341	2,241	14	627	4,363	4,768	2,257	13,567	86	2,151	22,829
ND	29	27	24	3	14	97	16	2	18	-	3	39	90	70	183	3	38	384
NE	155	27	109	4	52	347	113	10	137	-	35	295	483	163	1,025	10	213	1,894
NH	198	59	373	1	144	775	203	60	405	1	140	809	796	458	2,785	3	625	4,668
NJ	951	605	2,642	15	993	5,206	915	1,046	4,131	11	1,480	7,583	3,942	3,289	17,849	47	4,244	29,370
NM	182	60	268	5	170	685	194	44	472	2	213	925	759	306	2,159	10	706	3,940
NV	209	201	1,361	4	3,402	5,177	198	158	1,636	3	2,823	4,818	867	1,511	11,841	13	11,644	25,877
NY	1,322	626	3,380	43	609	5,980	1,192	1,198	4,509	29	841	7,769	5,166	4,208	20,461	145	2,696	32,677
OH	1,414	365	1,905	251	733	4,668	1,258	279	2,472	72	742	4,823	5,576	2,055	16,550	1,328	3,299	28,809
OK	314	44	234	7	77	676	251	57	300	6	69	683	1,193	311	1,904	32	360	3,800
OR	367	198	907	6	954	2,432	271	145	1,212	4	898	2,530	1,257	1,140	6,568	21	3,454	12,440
PA	1,556	335	1,720	50	494	4,155	1,334	390	2,792	37	633	5,186	5,709	2,195	13,090	153	2,117	23,264
RI	162	51	330	3	149	695	145	76	417	4	171	813	612	362	2,382	8	676	4,040
SC	710	324	934	13	460	2,441	600	178	1,155	14	436	2,383	2,657	1,355	6,960	61	1,846	12,879
SD	44	5	46	1	8	104	42	8	50	1	10	111	161	56	340	5	40	602
TN	632	161	713	33	208	1,747	571	136	819	12	181	1,719	2,460	929	5,585	112	969	10,055
TX	2,332	426	1,801	50	438	5,047	1,960	318	1,824	17	328	4,447	8,586	2,356	14,027	150	2,077	27,196
UT	361	96	660	8	761	1,886	285	103	713	2	487	1,590	1,219	860	5,729	16	2,910	10,734
VA	961	282	1,366	14	709	3,332	840	236	1,609	11	571	3,267	3,616	1,866	11,747	42	3,813	21,083
VT	84	14	97	3	17	215	62	17	131	1	34	245	309	122	656	10	82	1,179
WA	732	315	1,818	13	1,527	4,405	580	277	2,453	10	1,839	5,159	2,609	1,741	11,709	40	5,444	21,543
WI	489	162	991	26	355	2,023	501	119	1,218	7	366	2,211	1,844	905	6,892	58	1,578	11,277
WV	192	36	149	4	46	427	159	29	191	4	40	423	696	240	1,342	15	240	2,534
WY	42	2	34	-	26	104	21	4	34	-	14	73	147	36	295	-	75	553
Other ³	155	164	521	1	2	843	75	103	336	-	10	524	452	781	2,224	2	20	3,479
Total	33,350	13,026	69,581	1,585	53,008	170,550	28,610	12,019	83,188	670	44,082	168,569	126,591	79,155	514,959	7,967	203,730	932,402

¹ Since the first full quarter in conservatorship (4Q08). The state level data for repayment plans and forbearance plans are not available for 1Q08 and 2009.² Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.³ Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

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

Glossary

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

Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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

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

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

Section 3: Loan Modifications

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

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

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

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

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

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

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

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

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

Section 4: Third-party Sales and Foreclosures

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

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

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