

FHFA
Monthly Foreclosure Prevention Report

	2007 Aver/Mo	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	2008 YTD Aver/Mo
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Number of Loans (at period end)

Total		30,135,490	30,367,051	30,408,771	30,483,080	30,661,811	30,619,891	30,623,407	30,650,194	30,493,712
Prime		24,952,459	25,153,692	25,217,229	25,307,364	25,498,551	25,498,297	25,533,099	25,581,750	25,342,805
Nonprime		5,183,031	5,213,359	5,191,542	5,175,716	5,163,260	5,121,594	5,090,308	5,068,444	5,150,907

60 Days+ Delinquency (at period end)

Total		431,310	433,613	444,902	470,139	497,316	528,764	565,919	621,061	499,128
Prime		193,930	203,069	214,262	228,667	245,311	263,699	284,498	313,496	243,367
Nonprime		237,380	230,544	230,640	241,472	252,005	265,065	281,421	307,565	255,762

60 Days+ Delinquency (percent of total loans)

Total		1.43%	1.43%	1.46%	1.54%	1.62%	1.73%	1.85%	2.03%	1.64%
Prime		0.78%	0.81%	0.85%	0.90%	0.96%	1.03%	1.11%	1.23%	0.96%
Nonprime		4.58%	4.42%	4.44%	4.67%	4.88%	5.18%	5.53%	6.07%	4.97%

Foreclosure Starts

Total	22,545	32,583	39,980	35,957	39,031	37,887	39,925	47,770	44,170	39,663
Prime	10,604	16,096	21,832	20,021	21,965	21,579	22,374	27,998	25,082	22,118
Nonprime	11,942	16,487	18,148	15,936	17,066	16,308	17,551	19,772	19,088	17,545

Completed Foreclosure Sales

Total	6,408	10,571	10,317	10,645	11,916	13,305	12,964	16,364	15,528	12,701
Prime	3,226	5,786	5,623	5,797	6,715	7,514	7,626	9,929	9,242	7,279
Nonprime	3,182	4,785	4,694	4,848	5,201	5,791	5,338	6,435	6,286	5,422

Completed Foreclosure Sales (Percentage of Starts)

Total	28.4%	32.4%	25.8%	29.6%	30.5%	35.1%	32.5%	34.3%	35.2%	32.0%
Prime	30.4%	35.9%	25.8%	29.0%	30.6%	34.8%	34.1%	35.5%	36.8%	32.9%
Nonprime	26.6%	29.0%	25.9%	30.4%	30.5%	35.5%	30.4%	32.5%	32.9%	30.9%

HomeSaver Advance (Fannie Mae Only)

Total	n/a	0	11	1233	2,052	2,881	11,725	10,599	7,914	4,552
Prime	n/a	0	3	343	545	856	4,459	4,285	2,747	1,655
Nonprime	n/a	0	8	890	1,507	2,025	7,266	6,314	5,167	2,897

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Borrower Workout Plans (Repayment Plans Initiated + Modifications Plans Completed)

Total	20,468	28,909	24,688	25,795	25,804	24,615	31,396	30,345	33,908	28,183
Prime	6,970	10,263	9,103	9,495	9,774	9,426	12,030	12,009	13,626	10,716
Nonprime	13,498	18,646	15,585	16,300	16,030	15,189	19,366	18,336	20,282	17,467

Formal Repayment Plans Initiated

Total	17,585	24,683	18,809	20,264	21,837	19,945	24,661	26,082	29,506	23,223
Prime	6,061	8,946	7,244	7,696	8,571	7,786	10,022	10,506	12,094	9,108
Nonprime	11,524	15,737	11,565	12,568	13,266	12,159	14,639	15,576	17,412	14,115

Modifications Completed

Total	2,884	4,226	5,879	5,531	3,967	4,670	6,735	4,263	4,402	4,959
Prime	910	1,317	1,859	1,799	1,203	1,640	2,008	1,503	1,532	1,608
Nonprime	1,974	2,909	4,020	3,732	2,764	3,030	4,727	2,760	2,870	3,352

Modifications as a Percent of Workout Plans

Total	14.1%	14.6%	23.8%	21.4%	15.4%	19.0%	21.5%	14.0%	13.0%	17.6%
Prime	13.0%	12.8%	20.4%	18.9%	12.3%	17.4%	16.7%	12.5%	11.2%	15.0%
Nonprime	14.6%	15.6%	25.8%	22.9%	17.2%	19.9%	24.4%	15.1%	14.2%	19.2%

Borrower Workout Plans (Repayment Plans Initiated + Modifications Completed) as a Percent of Completed Foreclosure Sales

Total	319%	273%	239%	242%	217%	185%	242%	185%	218%	222%
Prime	216%	177%	162%	164%	146%	125%	158%	121%	147%	147%
Nonprime	424%	390%	332%	336%	308%	262%	363%	285%	323%	322%

Short Sales Completed

Total	335	516	556	704	850	1,056	1,156	1,491	1,462	974
Prime	172	303	341	425	525	677	754	999	1,030	632
Nonprime	163	213	215	279	325	379	402	492	432	342

Deeds-in-Lieu Completed

Total	69	102	84	122	107	62	67	118	138	100
Prime	48	62	61	93	82	42	44	80	114	72
Nonprime	21	40	23	29	25	20	23	38	24	28

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Charge-Offs in Lieu of Foreclosure Completed

Total	40	56	42	70	41	49	66	73	57	57
Prime	14	24	11	28	16	20	27	34	25	23
Nonprime	26	32	31	42	25	29	39	39	32	34

Total Loss Mitigation Actions Completed (# of Loans)

Payment Plans Completed	4,531	5,024	6,777	6,314	5,595	5,504	5,294	4,897	4,720	5,516
HomeSaver Advance (Fannie Mae Only)	-	-	11	1,233	2,052	2,881	11,725	10,599	7,914	4,552
Loan Modifications Completed	2,884	4,226	5,879	5,531	3,967	4,670	6,735	4,263	4,402	4,959
Short Sales Completed	335	516	556	704	850	1,056	1,156	1,491	1,462	974
Deeds-in-Lieu Completed	69	102	84	122	107	62	67	118	138	100
Assumptions Completed	-	-	-	-	-	-	-	-	-	-
Charge-offs in Lieu of Foreclosure Completed	40	56	42	70	41	49	66	73	57	57
Total	7,858	9,924	13,349	13,974	12,612	14,222	25,043	21,441	18,693	16,157

Foreclosure Sales Completed	6,408	10,571	10,317	10,645	11,916	13,305	12,964	16,364	15,528	12,701
Third Party Sales	42	687	656	593	712	674	662	723	728	679
Total	6,450	11,258	10,973	11,238	12,628	13,979	13,626	17,087	16,256	13,381

Total Loss Mitigation Actions, Foreclosure Sales, and Third Party Sales	14,309	21,182	24,322	25,212	25,240	28,201	38,669	38,528	34,949	29,538
Loss Mitigation Performance Ratio	54.9%	46.9%	54.9%	55.4%	50.0%	50.4%	64.8%	55.7%	53.5%	54.7%

NOTE: Numbers in BOLD have been adjusted from prior reporting periods.