

FHFA
Monthly Foreclosure
Prevention Report

	2007 Aver/Mo	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	2008 YTD Aver/Mo
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	30,744,135	30,521,537
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	25,700,544	25,382,554
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	5,043,591	5,138,983
60 Days+ Delinquency (at period end)											
Total		431,310	433,613	444,902	470,139	497,316	528,764	565,919	621,061	678,474	519,055
Prime		193,930	203,069	214,262	228,667	245,311	263,699	284,498	313,496	345,377	254,701
Nonprime		237,380	230,544	230,640	241,472	252,005	265,065	281,421	307,565	333,097	264,354
60 Days+ Delinquency (percent of total loans)											
Total		1.43%	1.43%	1.46%	1.54%	1.62%	1.73%	1.85%	2.03%	2.21%	1.70%
Prime		0.78%	0.81%	0.85%	0.90%	0.96%	1.03%	1.11%	1.23%	1.34%	1.00%
Nonprime		4.58%	4.42%	4.44%	4.67%	4.88%	5.18%	5.53%	6.07%	6.60%	5.14%
Foreclosure Starts											
Total	22,545	32,583	39,980	35,957	39,031	37,887	39,925	47,770	44,170	40,969	39,808
Prime	10,604	16,096	21,832	20,021	21,965	21,579	22,374	27,998	25,082	22,495	22,160
Nonprime	11,942	16,487	18,148	15,936	17,066	16,308	17,551	19,772	19,088	18,474	17,648
Completed Foreclosure Sales											
Total	6,408	10,571	10,317	10,645	11,916	13,305	12,964	16,364	15,528	15,605	13,024
Prime	3,226	5,786	5,623	5,797	6,715	7,514	7,626	9,929	9,242	9,394	7,514
Nonprime	3,182	4,785	4,694	4,848	5,201	5,791	5,338	6,435	6,286	6,211	5,510
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%	38.1%	32.7%
Prime	30.4%	35.9%	25.8%	29.0%	30.6%	34.8%	34.1%	35.5%	36.8%	41.8%	33.9%
Nonprime	26.6%	29.0%	25.9%	30.4%	30.5%	35.5%	30.4%	32.5%	32.9%	33.6%	31.2%
HomeSaver Advance (Fannie Mae Only)											
Total	n/a	0	11	1233	2,052	2,881	11,725	10,599	7,914	8,764	5,020
Prime	n/a	0	3	343	545	856	4,459	4,285	2,747	3,134	1,819
Nonprime	n/a	0	8	890	1,507	2,025	7,266	6,314	5,167	5,630	3,201

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Borrower Workout Plans (Repayment Plans Initiated + Modifications Plans Completed)											
Total	17,585	28,909	24,688	25,795	25,804	24,615	31,396	30,345	33,908	34,968	28,936
Prime	6,061	10,263	9,103	9,495	9,774	9,426	12,030	12,009	13,626	13,852	11,064
Nonprime	11,524	18,646	15,585	16,300	16,030	15,189	19,366	18,336	20,282	21,116	17,872
Formal Repayment Plans Initiated											
Total	17,585	24,683	18,809	20,264	21,837	19,945	24,661	26,082	29,506	30,183	23,997
Prime	6,061	8,946	7,244	7,696	8,571	7,786	10,022	10,506	12,094	12,120	9,443
Nonprime	11,524	15,737	11,565	12,568	13,266	12,159	14,639	15,576	17,412	18,063	14,554
Modifications Completed											
Total	-	4,226	5,879	5,531	3,967	4,670	6,735	4,263	4,402	4,785	4,940
Prime	-	1,317	1,859	1,799	1,203	1,640	2,008	1,503	1,532	1,732	1,621
Nonprime	-	2,909	4,020	3,732	2,764	3,030	4,727	2,760	2,870	3,053	3,318
Modifications as a Percent of Workout Plans											
Total	0.0%	14.6%	23.8%	21.4%	15.4%	19.0%	21.5%	14.0%	13.0%	13.7%	17.1%
Prime	0.0%	12.8%	20.4%	18.9%	12.3%	17.4%	16.7%	12.5%	11.2%	12.5%	14.7%
Nonprime	0.0%	15.6%	25.8%	22.9%	17.2%	19.9%	24.4%	15.1%	14.2%	14.5%	18.6%
Borrower Workout Plans (Repayment Plans Initiated + Modifications Completed) as a Percent of Completed Foreclosure Sales											
Total	274%	273%	239%	242%	217%	185%	242%	185%	218%	224%	222%
Prime	188%	177%	162%	164%	146%	125%	158%	121%	147%	147%	147%
Nonprime	362%	390%	332%	336%	308%	262%	363%	285%	323%	340%	324%
Short Sales Completed											
Total	335	516	556	704	850	1,056	1,156	1,491	1,462	1,721	1,057
Prime	172	303	341	425	525	677	754	999	1,030	1,204	695
Nonprime	163	213	215	279	325	379	402	492	432	517	362
Deeds-in-Lieu Completed											
Total	69	102	84	122	107	62	67	118	138	171	108
Prime	48	62	61	93	82	42	44	80	114	118	77
Nonprime	21	40	23	29	25	20	23	38	24	53	31

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Charge-Offs in Lieu of Foreclosure Completed

Total	40	56	42	70	41	49	66	73	57	72	58
Prime	14	24	11	28	16	20	27	34	25	28	24
Nonprime	26	32	31	42	25	29	39	39	32	44	35

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	5,093	5,469
HomeSaver Advance (Fannie Mae Only)	-	-	11	1,233	2,052	2,881	11,725	10,599	7,914	8,764	5,020
Loan Modifications Completed	-	4,226	5,879	5,531	3,967	4,670	6,735	4,263	4,402	4,785	4,940
Short Sales Completed	335	516	556	704	850	1,056	1,156	1,491	1,462	1,721	1,057
Deeds-in-Lieu Completed	69	102	84	122	107	62	67	118	138	171	108
Assumptions Completed	-	-	-	-	-	-	-	-	-	-	-
Charge-offs in Lieu of Foreclosure Completed	40	56	42	70	41	49	66	73	57	72	58
Total	4,975	9,924	13,349	13,974	12,612	14,222	25,043	21,441	18,693	20,606	16,652

Foreclosure Sales Completed	6,408	10,571	10,317	10,645	11,916	13,305	12,964	16,364	15,528	15,605	13,024
Third Party Sales	42	687	656	593	712	674	662	723	728	1,950	821
Total	6,450	11,258	10,973	11,238	12,628	13,979	13,626	17,087	16,256	17,555	13,844

Total Loss Mitigation Actions, Foreclosure Sales, and Third Party Sales	11,425	21,182	24,322	25,212	25,240	28,201	38,669	38,528	34,949	38,161	30,496
Loss Mitigation Performance Ratio	43.5%	46.9%	54.9%	55.4%	50.0%	50.4%	64.8%	55.7%	53.5%	54.0%	54.6%