

**FHFA Foreclosure Prevention Report
January through November 2008**

	2007 Aver/Mo	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-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	30,634,428	30,586,564	30,537,711
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	25,680,402	25,666,584	25,435,452
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	4,954,026	4,919,980	5,102,259
60 Days+ Delinquency (at period end)													
Total		431,310	433,61	444,902	470,139	497,316	528,764	565,91	621,061	678,47	730,971	834,83	567,02
Prime		193,930	203,06	214,262	228,667	245,311	263,699	284,49	313,496	345,37	379,785	438,63	282,79
Nonprime		237,380	230,544	230,640	241,472	252,005	265,065	281,421	307,565	333,098	351,186	396,201	284,23
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%	2.39%	2.73%	1.86%
Prime		0.78%	0.81%	0.85%	0.90%	0.96%	1.03%	1.11%	1.23%	1.34%	1.48%	1.71%	1.11%
Nonprime		4.58%	4.42%	4.44%	4.67%	4.88%	5.18%	5.53%	6.07%	6.60%	7.09%	8.05%	5.57%
90 Days+ Delinquency (percent of total loans)													
Total		0.92%	0.95%	1.00%	1.05%	1.12%	1.19%	1.27%	1.38%	1.52%	1.67%	1.88%	1.27%
Foreclosure Starts													
Total	22,545	32,583	39,980	35,957	39,031	37,887	39,925	47,770	44,170	40,969	47,086	43,827	40,835
Prime	10,604	16,096	21,832	20,021	21,965	21,579	22,374	27,998	25,082	22,495	26,808	25,456	22,882
Nonprime	11,942	16,487	18,148	15,936	17,066	16,308	17,551	19,772	19,088	18,474	20,278	18,371	17,953
Completed Foreclosure Sales													
Total	6,408	10,571	10,317	10,645	11,916	13,305	12,964	16,364	15,528	15,605	17,008	14,408	13,512
Prime	3,226	5,786	5,623	5,797	6,715	7,514	7,626	9,929	9,242	9,394	10,226	8,769	7,875
Nonprime	3,182	4,785	4,694	4,848	5,201	5,791	5,338	6,435	6,286	6,211	6,782	5,639	5,637
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%	36.1%	32.9%	33.1%
Prime	30.4%	35.9%	25.8%	29.0%	30.6%	34.8%	34.1%	35.5%	36.8%	41.8%	38.1%	34.4%	34.4%
Nonprime	26.6%	29.0%	25.9%	30.4%	30.5%	35.5%	30.4%	32.5%	32.9%	33.6%	33.4%	30.7%	31.4%
Completed Foreclosure Sales (Percentage of Starts with a 6-month lag)													
Total	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	50.2%	38.8%	43.4%	43.6%	38.0%
Prime	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	61.7%	42.3%	46.9%	46.6%	40.6%
Nonprime	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.0%	34.6%	39.0%	39.7%	34.3%
HomeSaver Advance (Fannie Mae Only)													
Total	n/a	0	11	1233	2,052	2,881	11,725	10,599	7,914	8,764	6,800	9,692	5,606
Prime	n/a	0	3	343	545	856	4,459	4,285	2,747	3,134	1,998	3,113	1,953
Nonprime	n/a	0	8	890	1,507	2,025	7,266	6,314	5,167	5,630	4,802	6,579	3,653

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Borrower Workout Plans (Repayment Plans Initiated + Modifications Plans Completed)														
Total	52,188	28,912	24,696	25,803	25,808	24,622	31,400	30,35	33,957	34,955	35,082	34,579	30,015	
Prime	16,976	10,263	9,106	9,498	9,775	9,431	12,03	12,012	13,648	13,848	14,209	14,098	11,629	
Nonprime	35,212	18,649	15,590	16,305	16,033	15,191	19,369	18,339	20,309	21,107	20,873	20,481	18,386	
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	29,482	26,288	24,704	
Prime	6,061	8,946	7,244	7,696	8,571	7,786	10,022	10,506	12,094	12,120	12,197	11,235	9,856	
Nonprime	11,524	15,737	11,565	12,568	13,266	12,159	14,639	15,576	17,412	18,063	17,285	15,053	14,848	
Modifications Completed														
Total	34,603	4,229	5,887	5,539	3,971	4,677	6,739	4,269	4,451	4,772	5,600	8,291	5,311	
Prime	10,915	1,317	1,862	1,802	1,204	1,645	2,009	1,506	1,554	1,728	2,012	2,863	1,773	
Nonprime	23,688	2,912	4,025	3,737	2,767	3,032	4,730	2,763	2,897	3,044	3,588	5,428	3,538	
Modifications by Type (EESA Section 110)														
Interest Rate Reduction	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	3,269	6,151	9,420
Reduction in Loan Principal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	-	-	-
Other	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	2,331	2,140	4,471
Modifications as a Percent of Workout Plans														
Total	66.3%	14.6%	23.8%	21.5%	15.4%	19.0%	21.5%	14.1%	13.1%	13.7%	16.0%	24.0%	17.7%	
Prime	64.3%	12.8%	20.4%	19.0%	12.3%	17.4%	16.7%	12.5%	11.4%	12.5%	14.2%	20.3%	15.2%	
Nonprime	67.3%	15.6%	25.8%	22.9%	17.3%	20.0%	24.4%	15.1%	14.3%	14.4%	17.2%	26.5%	19.2%	
Borrower Workout Plans (Repayment Plans Initiated + Modifications Completed) as a Percent of Completed Foreclosure Sales														
Total	814%	274%	239%	242%	217%	185%	242%	185%	219%	224%	206%	240%	222%	
Prime	526%	177%	162%	164%	146%	126%	158%	121%	148%	147%	139%	161%	148%	
Nonprime	1107%	390%	332%	336%	308%	262%	363%	285%	323%	340%	308%	363%	326%	
Short Sales Completed														
Total	335	516	556	704	850	1,056	1,156	1,492	1,465	1,717	2,103	1,828	1,222	
Prime	172	303	341	425	525	677	754	1,000	1,033	1,200	1,489	1,323	825	
Nonprime	163	213	215	279	325	379	402	492	432	517	614	505	398	
Deeds-in-Lieu Completed														
Total	69	102	84	122	107	62	67	118	138	171	156	150	116	
Prime	48	62	61	93	82	42	44	80	114	118	123	113	85	
Nonprime	21	40	23	29	25	20	23	38	24	53	33	37	31	

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Charge-Offs in Lieu of Foreclosure Completed													
Total	40	56	42	70	41	49	66	73	57	72	96	75	63
Prime	14	24	11	28	16	20	27	34	25	28	38	32	26
Nonprime	26	32	31	42	25	29	39	39	32	44	58	43	38
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	4,927	4,147	5,299
HomeSaver Advance (Fannie Mae Only)	-	-	11	1,233	2,052	2,881	11,72	10,59	7,914	8,764	6,800	9,692	5,606
Loan Modifications Completed	2,884	4,229	5,887	5,539	3,971	4,677	6,739	4,269	4,451	4,772	5,600	8,291	5,311
Short Sales Completed Deeds-in-	335	516	556	704	850	1,056	1,156	1,492	1,465	1,717	2,103	1,828	1,222
Lieu Completed Assumptions	69	102	84	122	107	62	67	118	138	171	156	150	116
Completed	-	-	-	-	-	-	-	-	-	-	-	-	-
Charge-offs in Lieu of Foreclosure Completed	40	56	42	70	41	49	66	73	57	72	96	75	63
Total	7,858	9,927	13,357	13,982	12,616	14,229	25,047	21,448	18,745	20,589	19,682	24,183	17,619
Foreclosure Sales Completed													
Foreclosure Sales Completed	6,408	10,571	10,317	10,645	11,916	13,305	12,964	16,364	15,528	15,605	17,008	14,408	13,512
Third Party Sales	42	687	652	592	711	672	660	726	725	1,953	773	577	793
Total	6,450	11,258	10,969	11,237	12,627	13,977	13,624	17,090	16,253	17,558	17,781	14,985	14,305
Total Loss Mitigation Actions, Foreclosure Sales, and Third Party Sales													
Total Loss Mitigation Actions, Foreclosure Sales, and Third Party Sales	14,309	21,185	24,326	25,219	25,243	28,206	38,671	38,538	34,998	38,147	37,462	39,168	31,924
Loss Mitigation Performance Ratio	54.9%	46.9%	54.9%	55.4%	50.0%	50.4%	64.8%	55.7%	53.6%	54.0%	52.5%	61.7%	55.2%