



# **FORECLOSURE PREVENTION REPORT**

**FEDERAL PROPERTY MANAGER'S REPORT**

**THIRD QUARTER 2017**





**Table of Contents**

**HIGHLIGHTS..... 3**

**MORTGAGE PERFORMANCE..... 4**

**FORECLOSURE PREVENTION ACTIONS: All Actions Completed..... 5**

**60+ DAYS DELINQUENT LOANS AND FORECLOSURE PREVENTION ACTIONS..... 6**

    Home Retention Actions..... 7

    Enterprises' Loan Modifications..... 8

    Fannie Mae's Loan Modifications..... 11

    Freddie Mac's Loan Modifications..... 12

    Home Forfeiture Actions..... 13

**FORECLOSURES..... 14**

**REO ACTIVITY & INVENTORY..... 15**

**DELINQUENT LOANS BY STATE..... 16**

**DEEPLY DELINQUENT LOANS IN SELECTED STATES..... 17**

**DELINQUENCY STATUS MAP..... 18**

**CHANGE IN THE NUMBER OF DELINQUENT LOANS IN KEY STATES..... 19**



**Table of Contents (Cont.)**

**APPENDIX: DATA TABLES**..... 20

**APPENDIX: STATE LEVEL DATA**

    Single-Family Book Profile by State..... 34

    Completed Foreclosure Prevention Actions by State..... 37

**GLOSSARY**..... 40



**3.972 million** troubled homeowners helped during conservatorships

**20%** of loan modifications in 3Q17 reduced borrowers' monthly payments by over 30%

Serious delinquency rate remained flat at **0.95%** at the end of 3Q17

REO inventory decreased **8%** in the 3Q17

### Third Quarter 2017 Highlights

#### The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 41,465 foreclosure prevention actions in the third quarter of 2017, bringing the total to 3,972,689 since the start of conservatorships in September 2008. Of these actions, 3,293,272 have helped troubled homeowners stay in their homes, including 2,118,210 permanent loan modifications.
- Thirty three percent of modifications in the third quarter were modifications with principal forbearance. Modifications with extend-term only accounted for 47 percent of all loan modifications during the quarter.
- As of September 30, 2017, approximately 22 percent of loans modified in the third quarter of 2016 had missed two or more payments, one year after modification.
- There were 3,658 completed short sales and deeds-in-lieu during the quarter, bringing the total to 679,417 since the conservatorships began in September in 2008.

#### The Enterprises' Mortgage Performance:

- The number of early stage (30-59 days) delinquent loans rose 25 percent in the third quarter primarily as a result of the impact of Hurricanes Harvey, Irma and Maria.
- The Enterprises' serious delinquency rate remained flat at 0.95 percent at the end of the third quarter. This compared with 3.9 percent for Federal Housing Administration (FHA) loans, 2.1 percent for Veterans Affairs (VA) loans, and 2.5 percent for all loans (industry average).

#### The Enterprises' Foreclosures:

- Foreclosure starts fell 5 percent to 42,737, and third-party and foreclosure sales decreased 11 percent to 15,634 in the third 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

	2Q17	3Q17
Loan Modifications *	33,682	30,280
Repayment Plans	8,410	6,020
Forbearance Plans	1,544	1,212
Charge-offs-in-lieu	367	295
<b>Home Retention Actions</b>	<b>44,003</b>	<b>37,807</b>
Short Sales	3,228	2,619
Deeds-in-lieu	1,529	1,039
<b>Home Forfeiture Actions</b>	<b>4,757</b>	<b>3,658</b>
<b>TOTAL</b>	<b>48,760</b>	<b>41,465</b>

\* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

### Mortgage Performance (at period end)

	2Q17	3Q17
30-59 Days Delinquent	352,290	440,534
60-plus-days Delinquent	354,178	368,182
Seriously Delinquent*	265,946	264,642
Foreclosure Starts	44,989	42,737
Third-party & Foreclosure Sales	17,542	15,634
REO Inventory	40,392	37,306
<b>(Percent of total loans serviced)</b>		
30-59 Days Delinquent	1.27%	1.58%
60-plus-days Delinquent	1.27%	1.32%
Seriously Delinquent*	0.95%	0.95%

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

Source: FHFA (Fannie Mae and Freddie Mac)

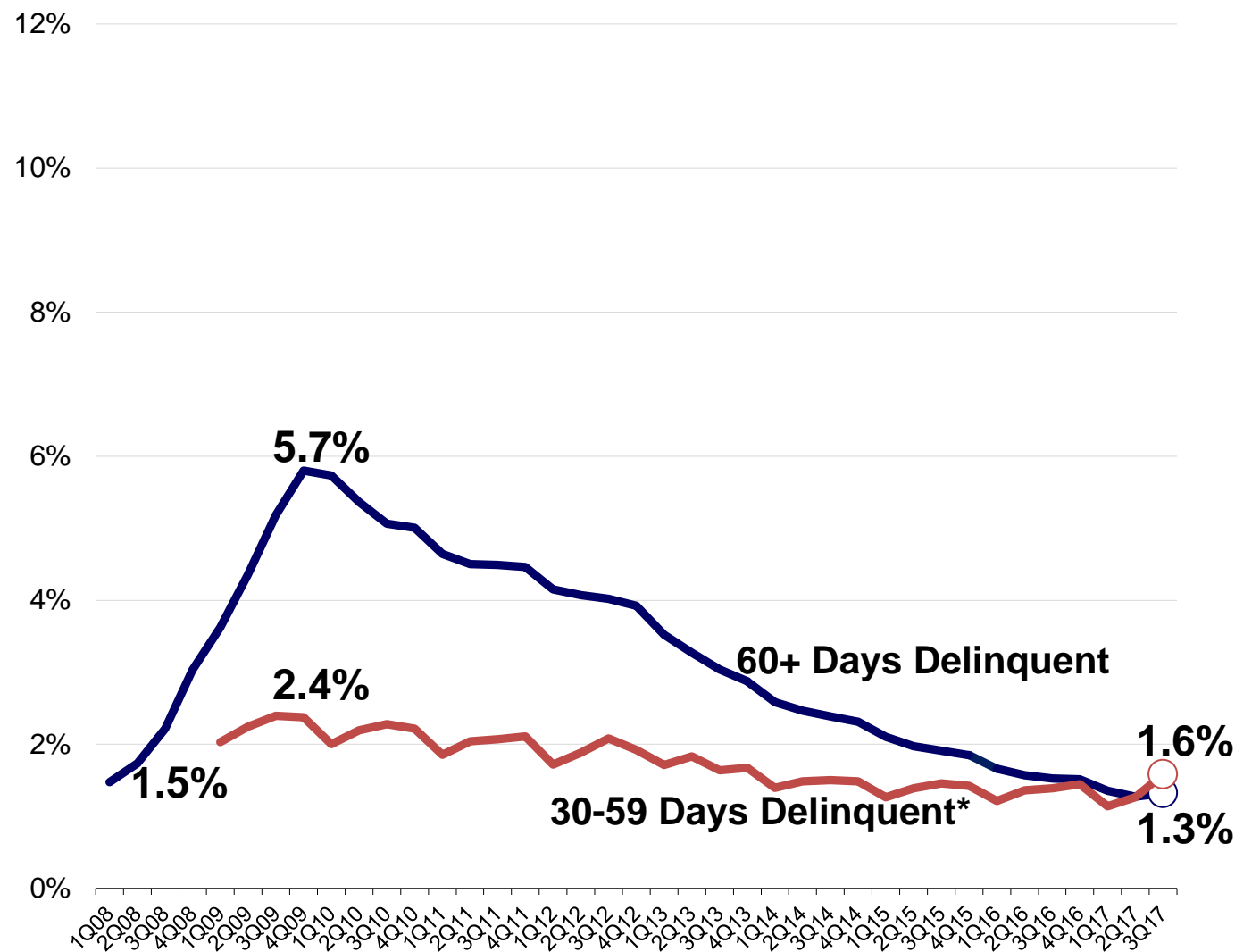


FHFA produces monthly and quarterly versions of the Foreclosure Prevention Report. In addition to the data provided in the monthly reports, the quarterly reports include the following information: benchmarking of the Enterprises' delinquency rates, types and depth of loan modifications, performance of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

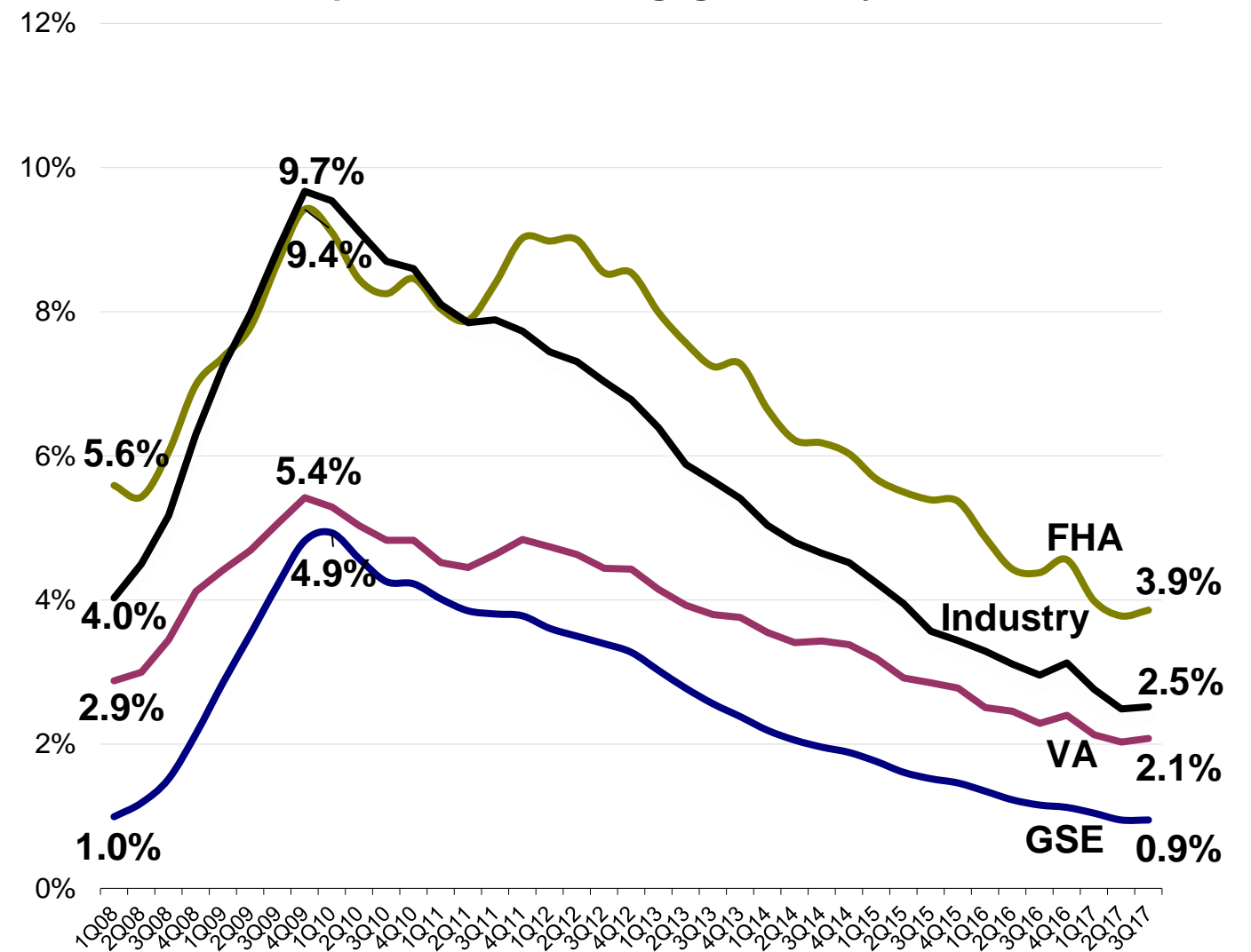
## Mortgage Performance

The Enterprises' overall delinquency rate increased in the third quarter driven primarily by the impact of Hurricanes Harvey, Irma and Maria in Texas, Florida and Puerto Rico. The percentage of loans that are 30-59 days delinquent rose to 1.6 percent while the 60-plus-day delinquency rate increased to 1.3 percent at the end of the quarter. However, the Enterprises' serious delinquency rate remained flat at 0.95 percent at the end of the quarter. This compared with 3.9 percent for Federal Housing Administration (FHA) loans, 2.1 percent for Veterans Affairs (VA) loans, and 2.5 percent for all loans (industry average).

Enterprises' Delinquency Rates



Serious Delinquency Rates\*\*  
Enterprises versus Mortgage Industry



Source: FHFA (Fannie Mae and Freddie Mac)

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

\*2008 data not available.

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



## Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 139,329 foreclosure prevention actions in the first nine months of 2017, bringing the total to 3,972,689 since the start of conservatorships in September 2008. Of these actions, 2,118,210 have been permanent loan modifications, and 1,175,062 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. 679,417 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	2014	2015	2016	YTD Sep-17	Conservatorship to Date <sup>1</sup>
<b>Home Retention Actions</b>					
Repayment Plans	51,481	39,317	32,357	24,096	898,433
Forbearance Plans	11,260	8,170	7,228	4,962	191,893
Charge-offs-in-lieu	1,378	1,219	1,047	1,031	14,558
HomeSaver Advance ( <i>Fannie</i> )	-	-	-	-	70,178
Loan Modifications <sup>2</sup>	<u>189,975</u>	<u>148,109</u>	<u>123,495</u>	<u>95,889</u>	<u>2,118,210</u>
<b>Total</b>	<b>254,094</b>	<b>196,815</b>	<b>164,127</b>	<b>125,978</b>	<b>3,293,272</b>
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales	38,198	25,081	17,760	9,245	588,087
Deeds-in-lieu	<u>14,926</u>	<u>10,170</u>	<u>8,024</u>	<u>4,106</u>	<u>91,330</u>
<b>Total</b>	<b>53,124</b>	<b>35,251</b>	<b>25,784</b>	<b>13,351</b>	<b>679,417</b>
<b>Total Foreclosure Prevention Actions</b>	<b>307,218</b>	<b>232,066</b>	<b>189,911</b>	<b>139,329</b>	<b>3,972,689</b>

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

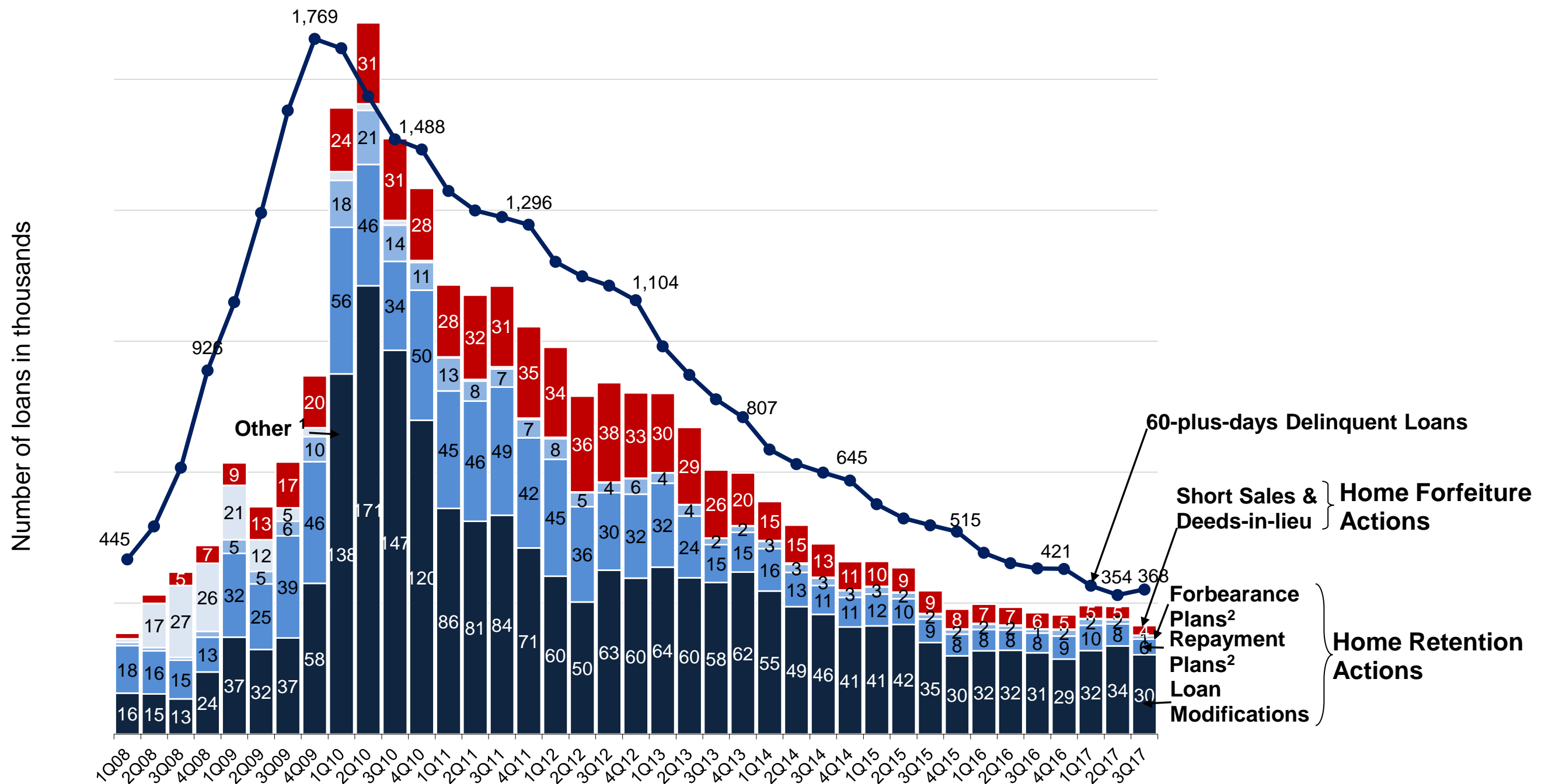
<sup>2</sup> Includes HAMP permanent modifications.

Source: FHFA (Fannie Mae and Freddie Mac)



## 60+ Days Delinquent Loans and Foreclosure Prevention Actions

The Enterprises' foreclosure prevention actions decreased while the number of 60+ days delinquent loans increased in the third quarter. A total of 41,465 foreclosure prevention actions were completed during the quarter. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including 30,280 permanent loan modifications.



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

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

Source: FHFA (Fannie Mae and Freddie Mac)

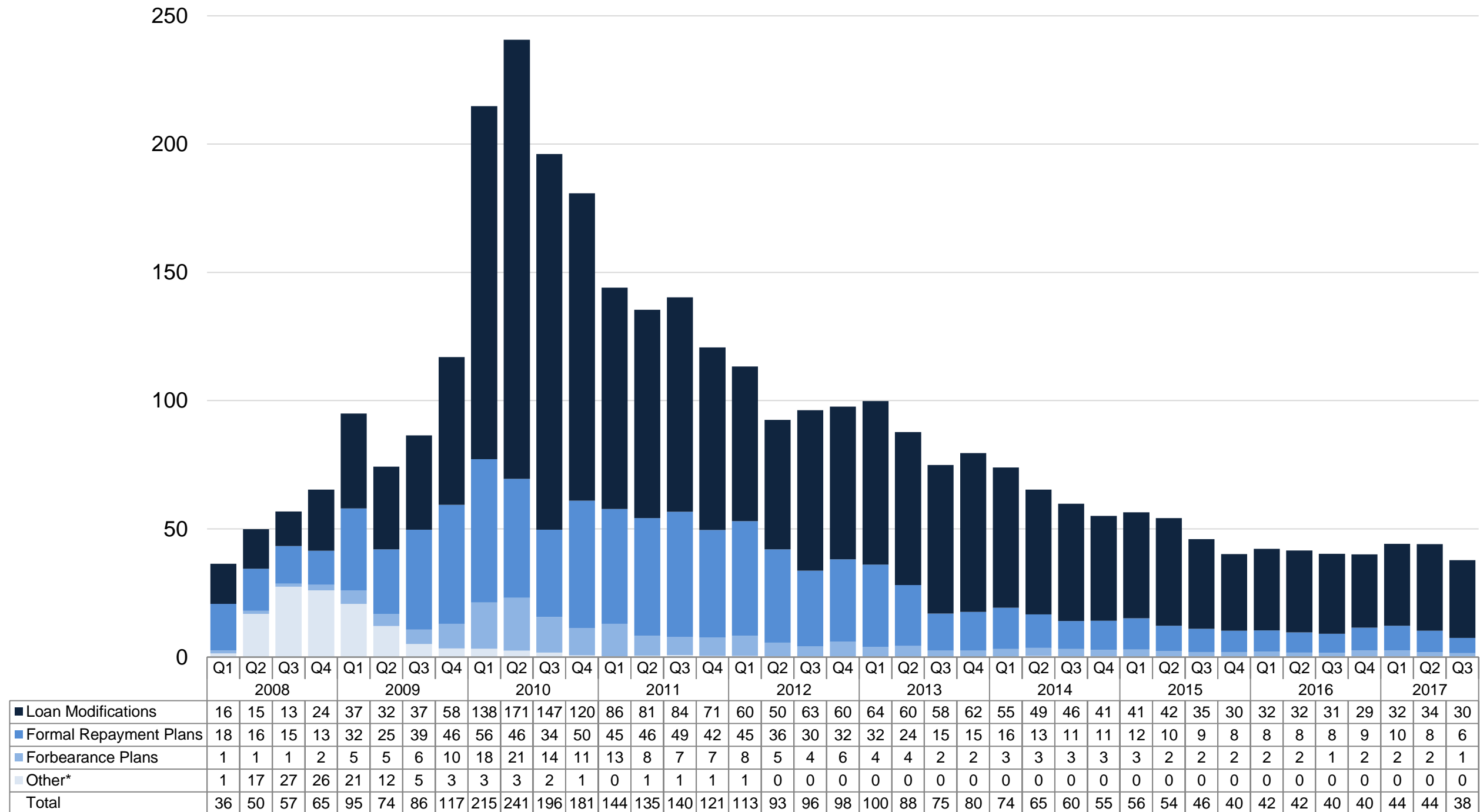




## Foreclosure Prevention Activity: Home Retention Actions

The Enterprises completed 37,807 home retention actions in the third quarter, compared with 44,003 in the second quarter of 2017. These actions, which included 30,280 permanent loan modifications, 6,020 repayment plans, 1,212 forbearance plans and 295 charge-offs-in-lieu, helped delinquent borrowers stay in their homes during the quarter.

**Home Retention Actions**  
(Number of loans in thousands)



\*Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu. The volumes of these actions are usually small and may appear as zero due to rounding.

Source: FHFA (Fannie Mae and Freddie Mac)



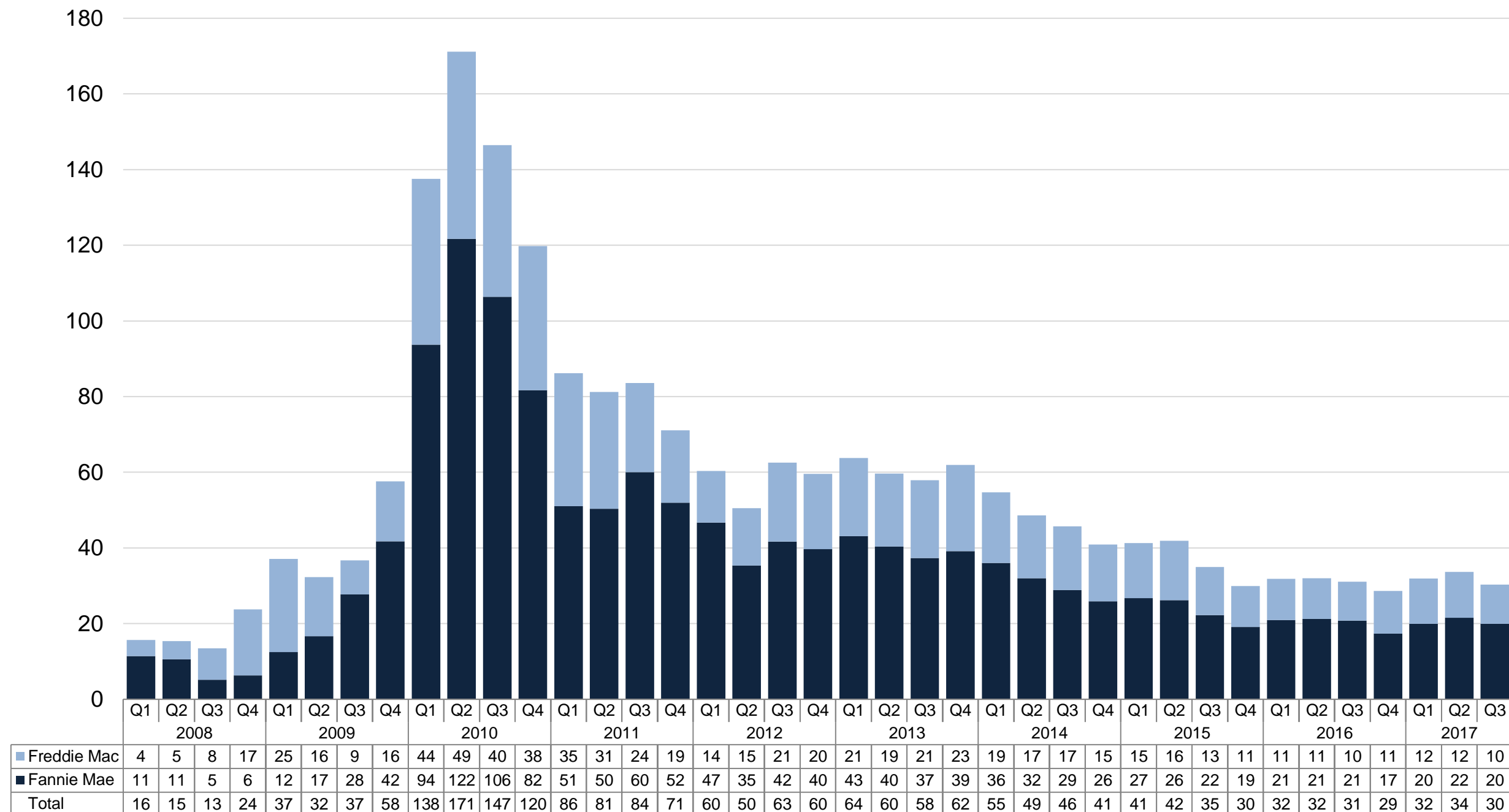


## Enterprises' Loan Modifications

The Enterprises completed 30,280 loan modifications in the third quarter, a decrease of 10 percent compared with the second quarter of 2017. Fannie Mae's permanent loan modifications decreased 7 percent to 19,927 and Freddie Mac's decreased 15 percent to 10,353 during the quarter.

### Loan Modifications by Enterprise

(Number of loans in thousands)

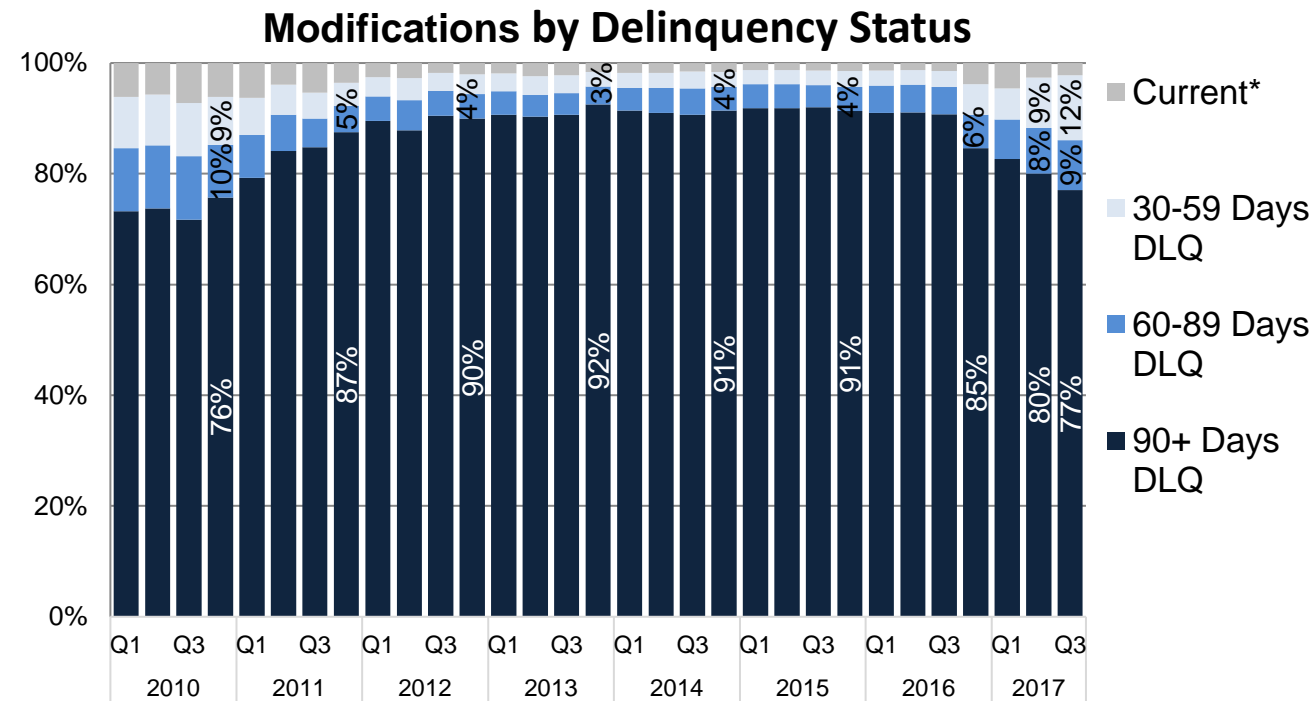


Source: FHFA (Fannie Mae and Freddie Mac)

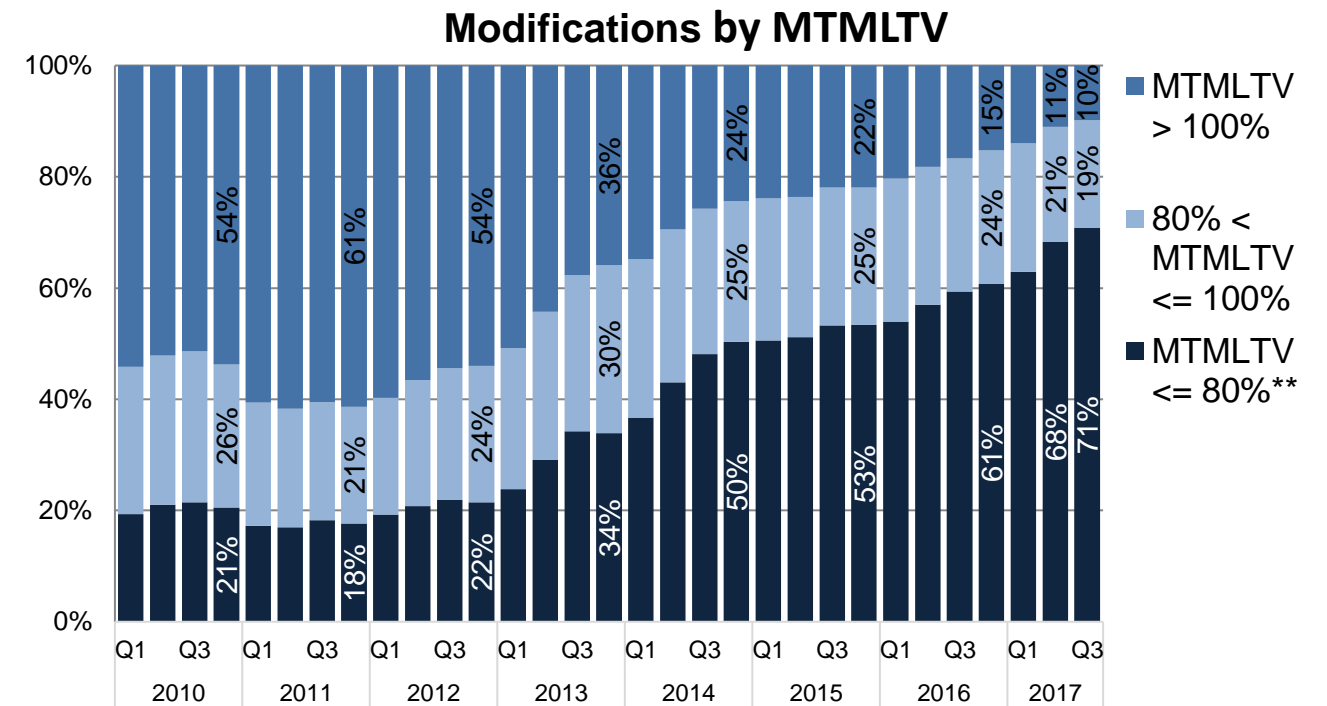


## Enterprises' Loan Modifications

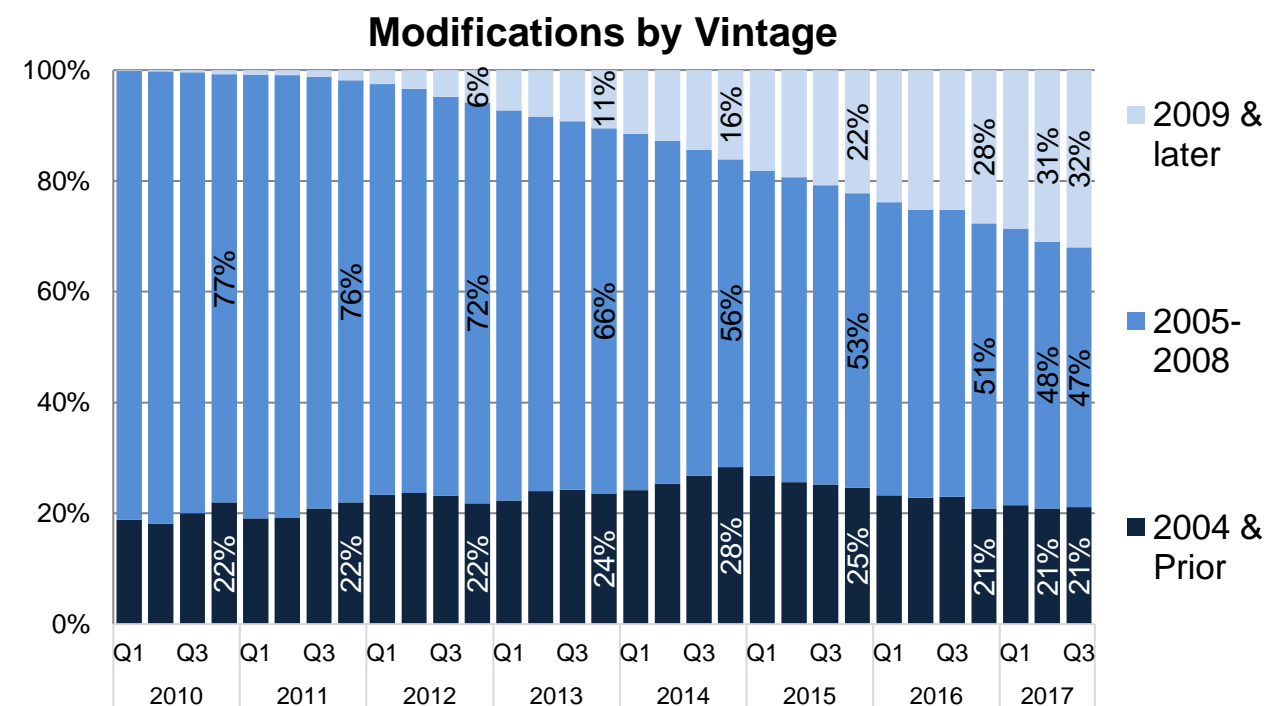
The Enterprises completed 30,280 loan modifications in the third quarter of 2017. Approximately 77 percent of these loans were three or more months delinquent at the time of modification, and 71 percent had marked-to-market loan-to-value ratio of less than 80%. The majority (68 percent) of loans modified during the quarter were originated prior to 2009.



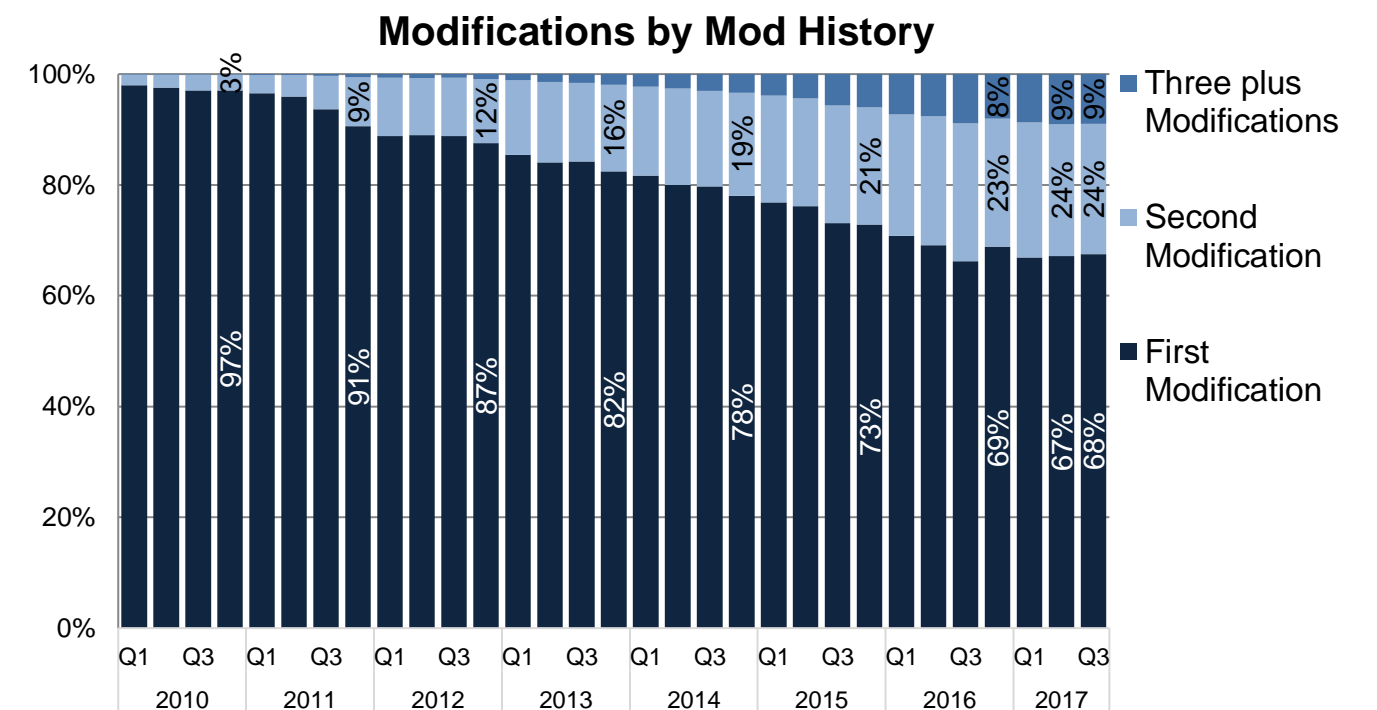
Source: FHFA (Fannie Mae and Freddie Mac)



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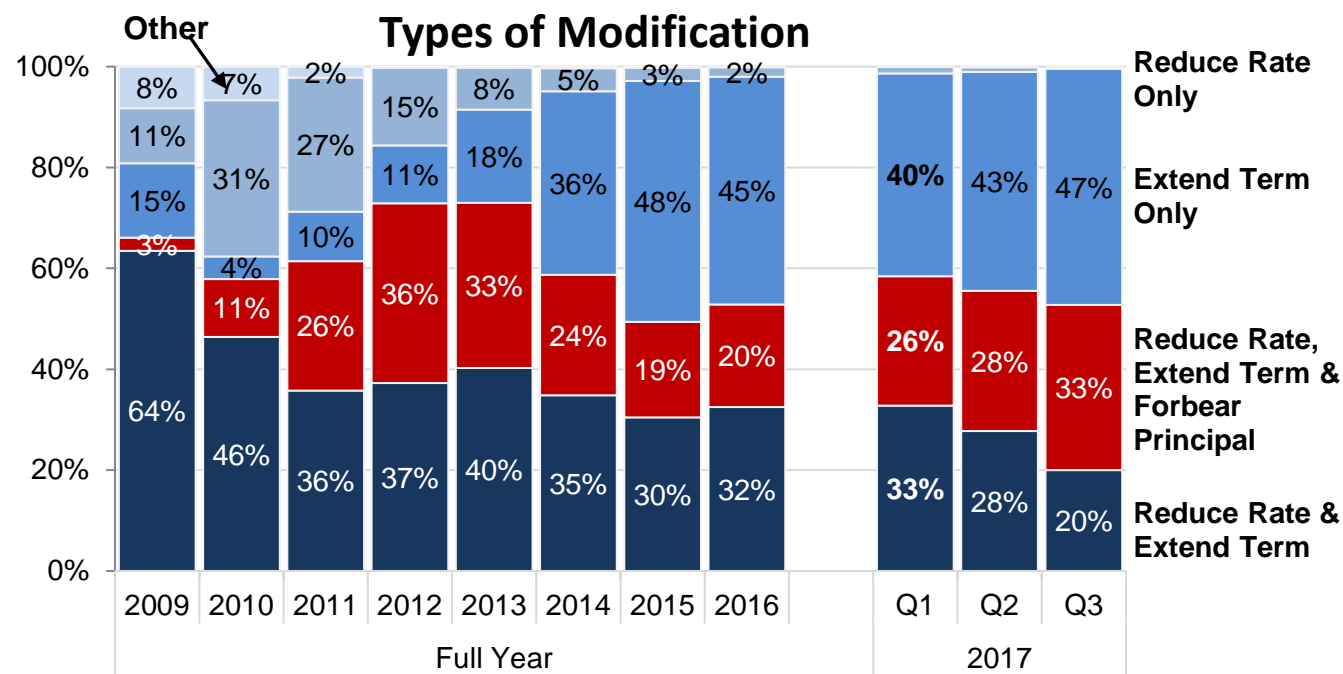
\*Includes loans with missing delinquency status

\*\*Includes loans with missing MTMLTV data

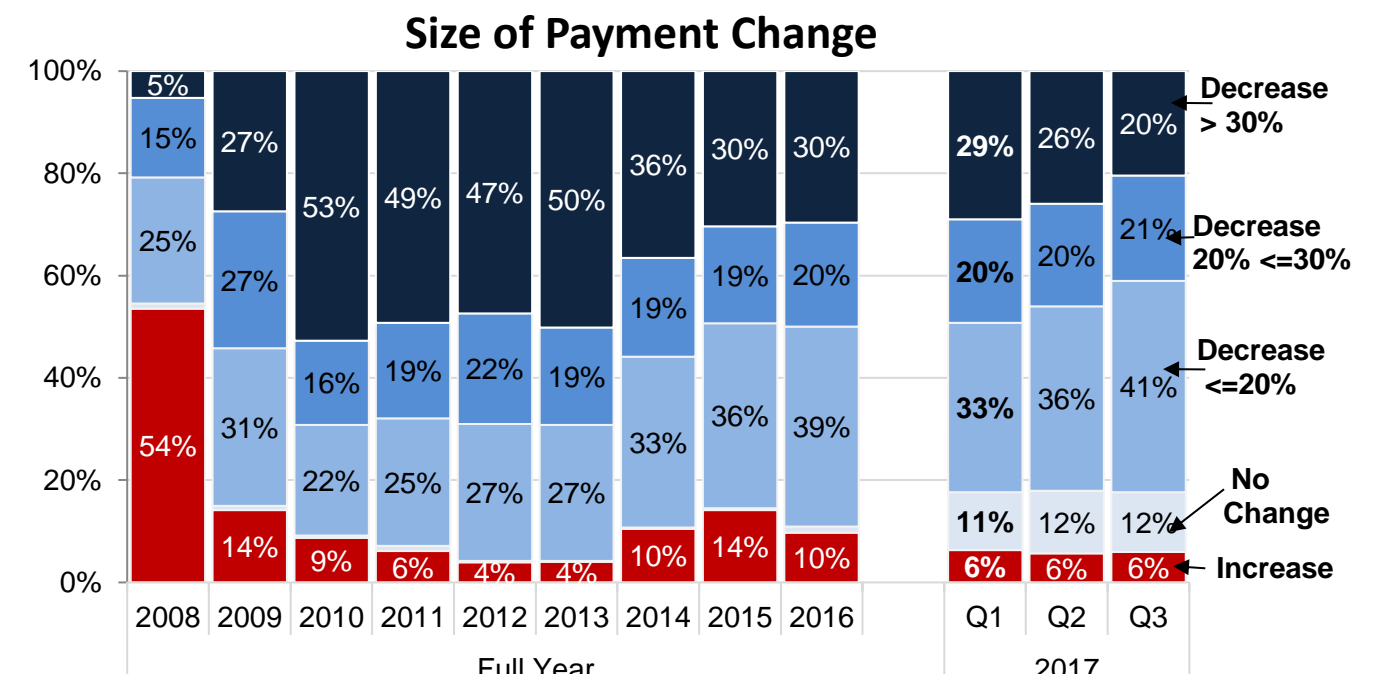


## Enterprises' Loan Modifications

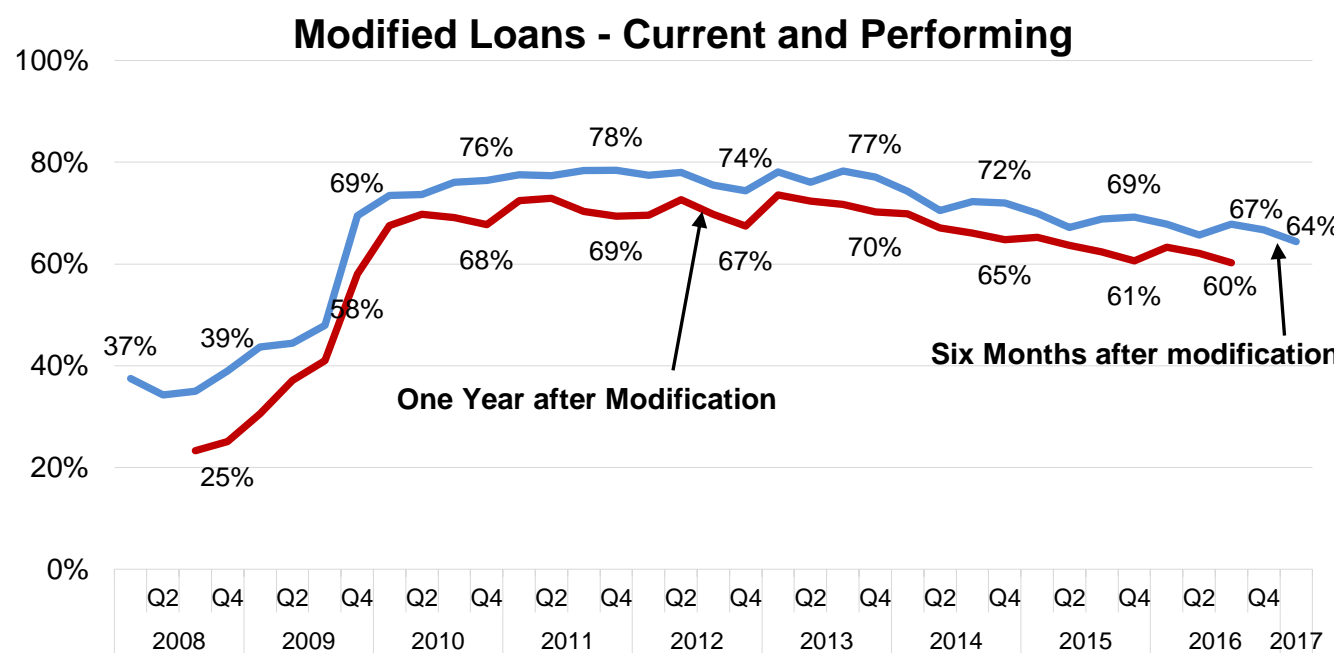
The share of the Enterprises' modifications with extend-term only increased to 47 percent during the third quarter. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions are generally offered to borrowers with modest or no home equity. This has contributed to lower concessions on loan modifications, which is reflected in the size of payment change. As the reduction in payment change has decreased over the past couple of years, the level of delinquencies after modification has increased slightly.



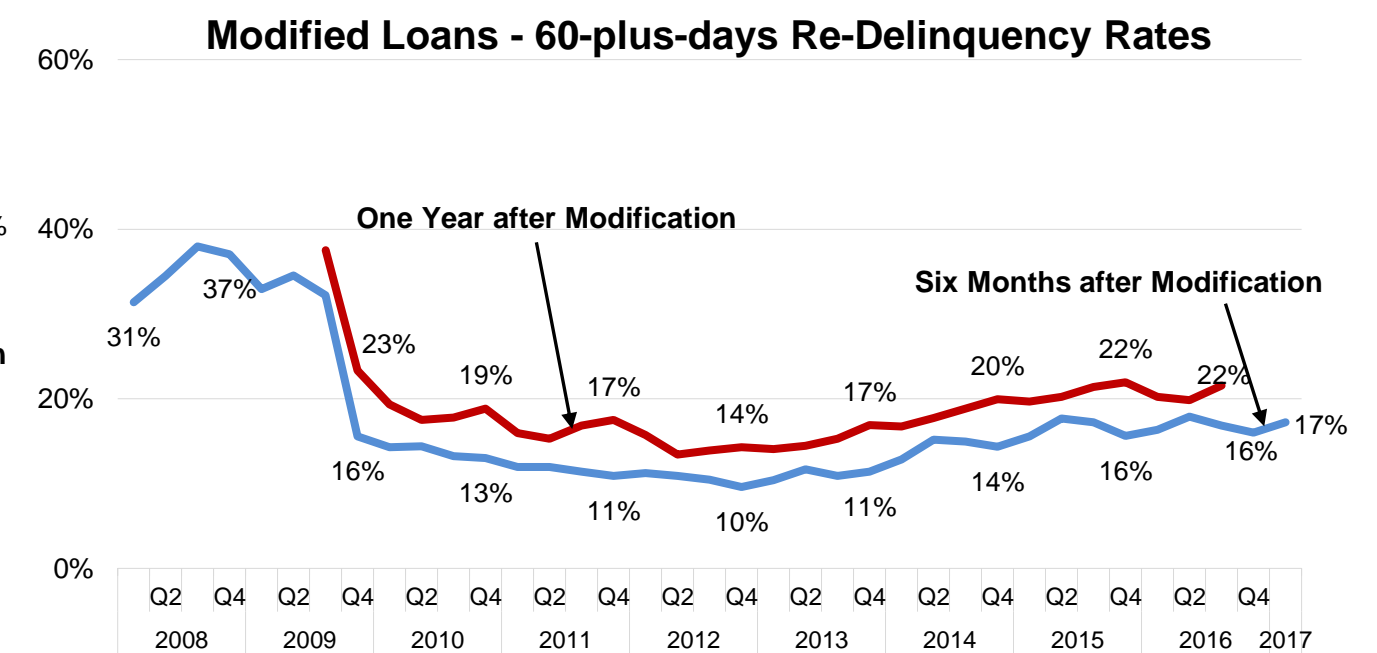
Source: FHFA (Fannie Mae and Freddie Mac)



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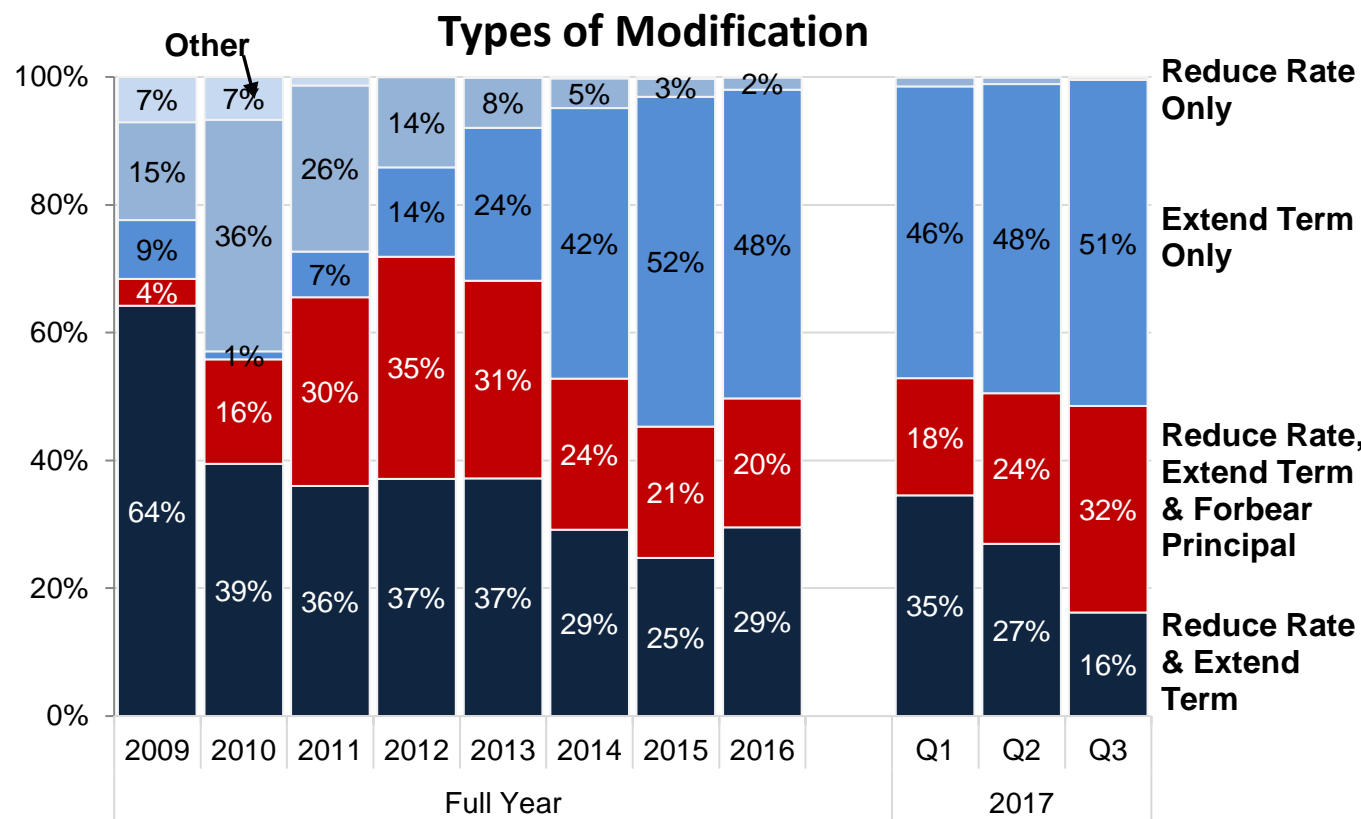


Source: FHFA (Fannie Mae and Freddie Mac)

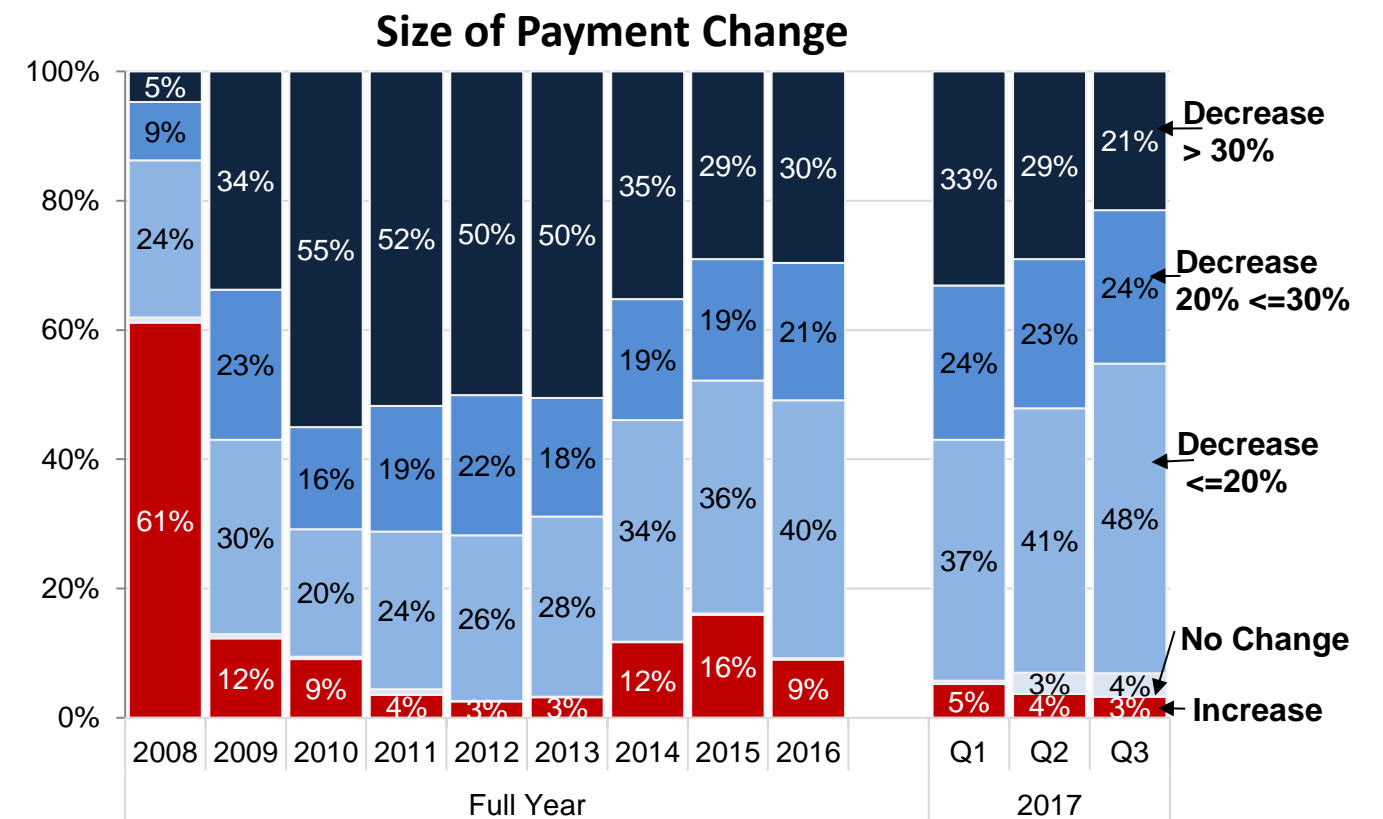




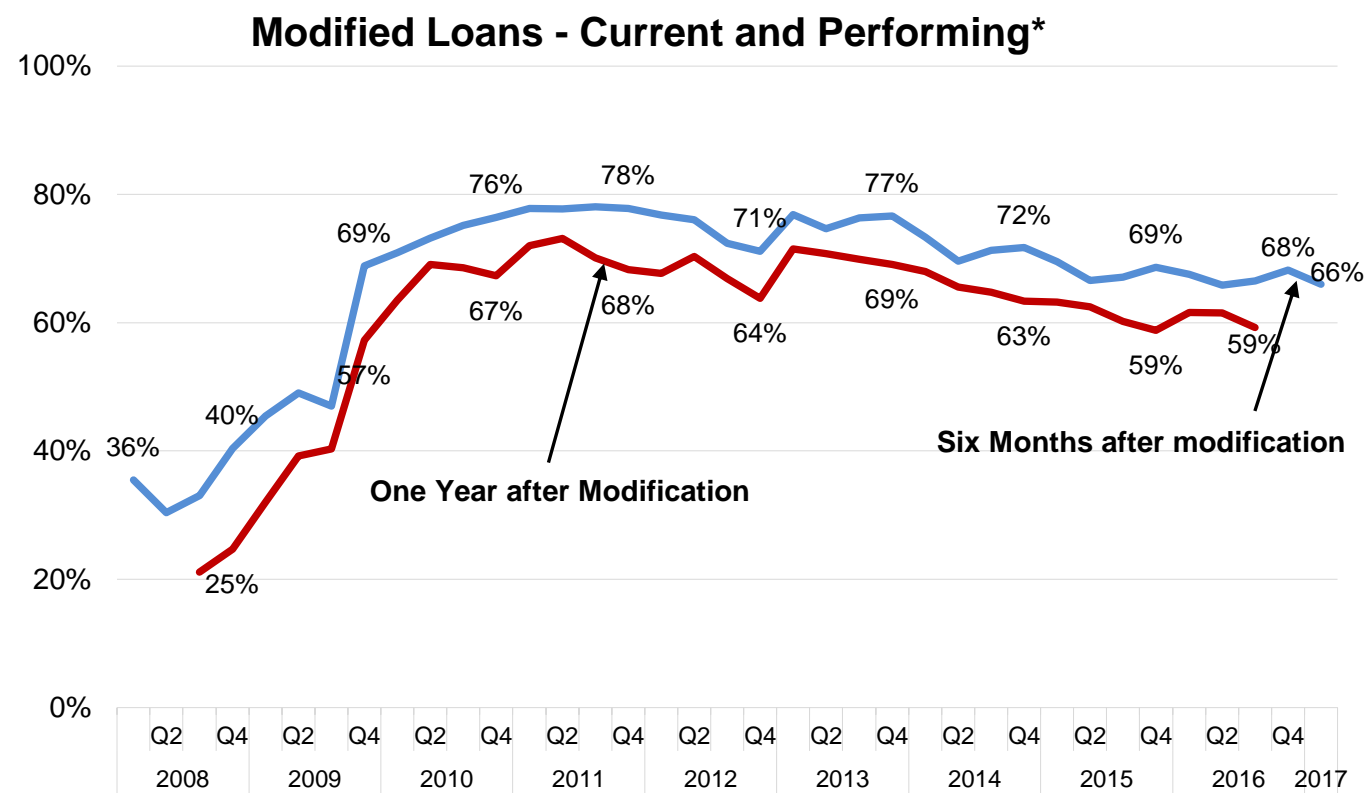
# Fannie Mae's Loan Modifications



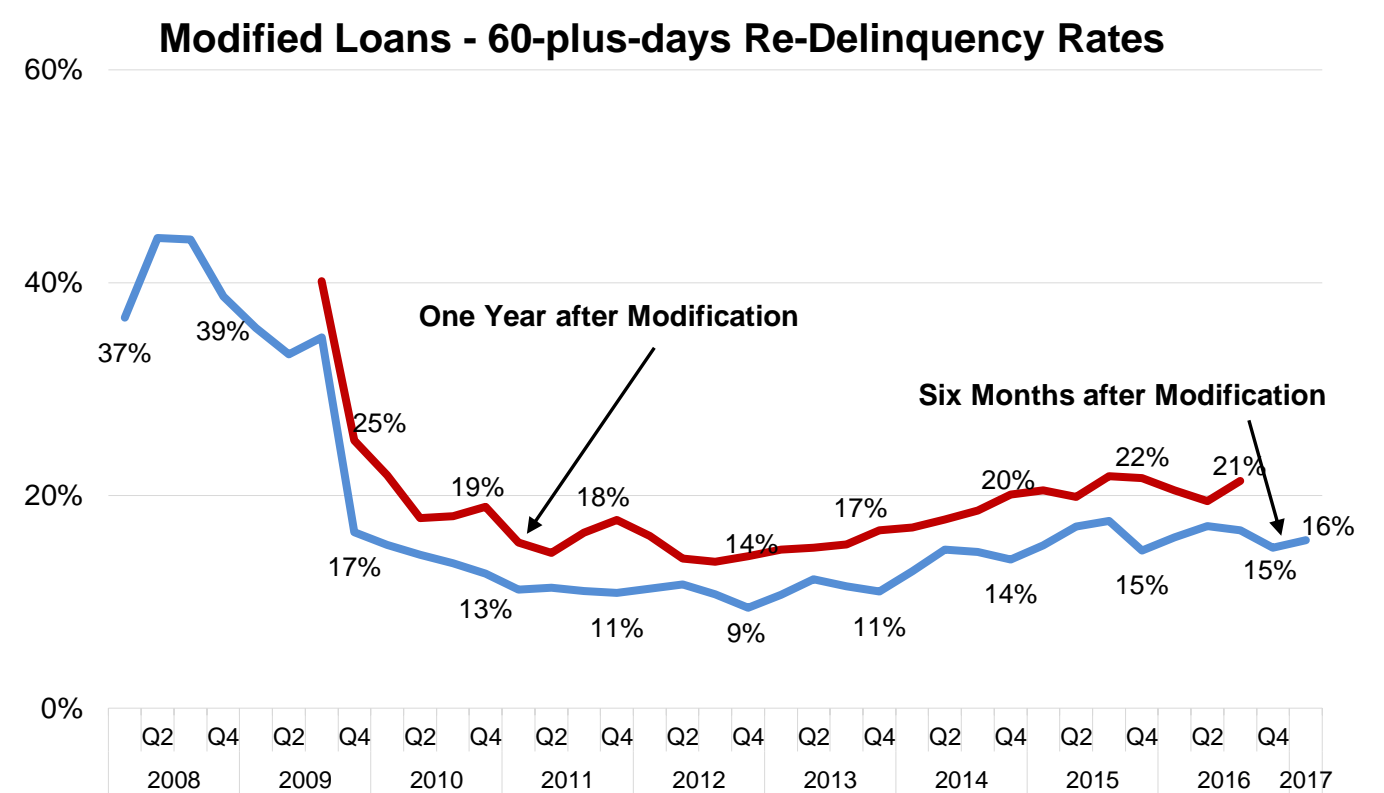
Source: FHFA (Fannie Mae and Freddie Mac)



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Source: FHFA (Fannie Mae and Freddie Mac)

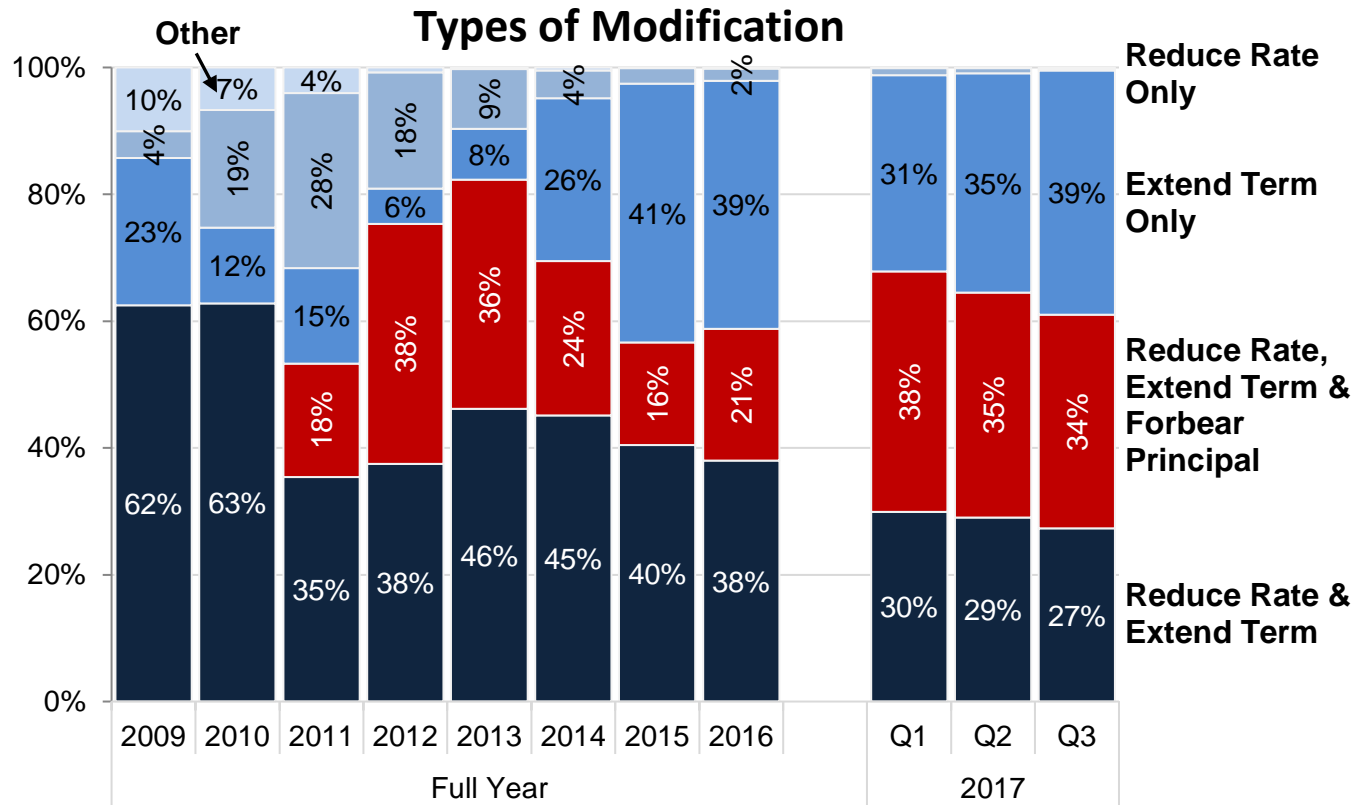


Source: FHFA (Fannie Mae and Freddie Mac)

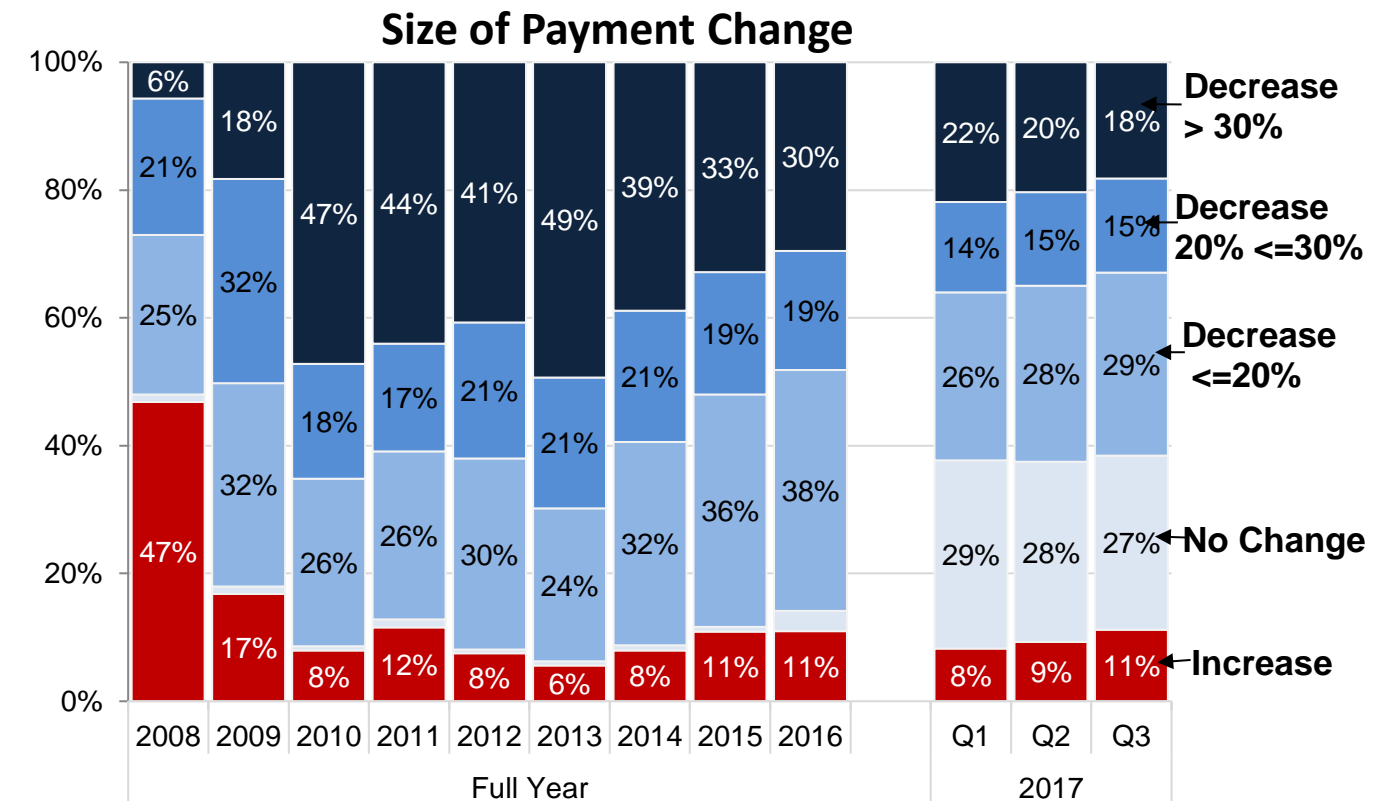
\* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off.



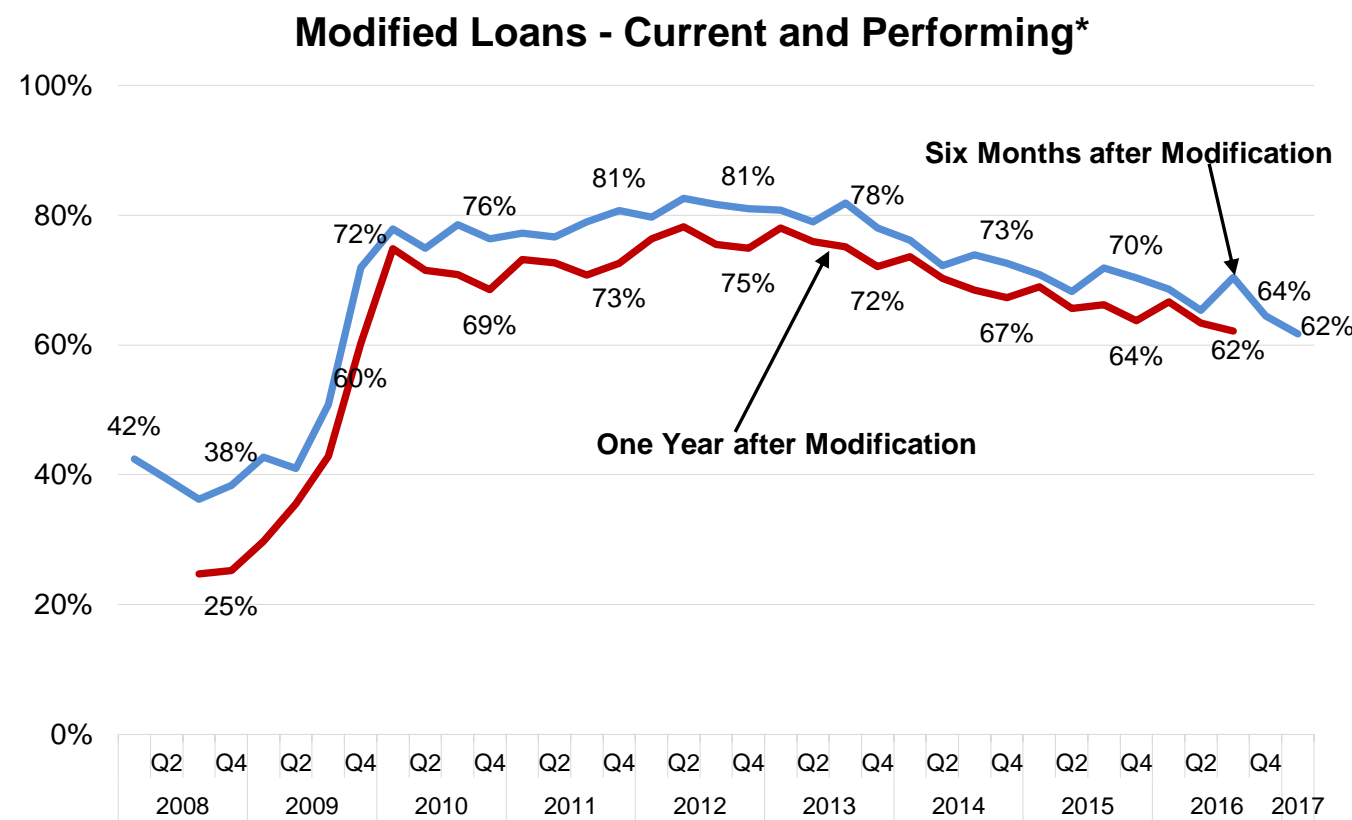
# Freddie Mac's Loan Modifications



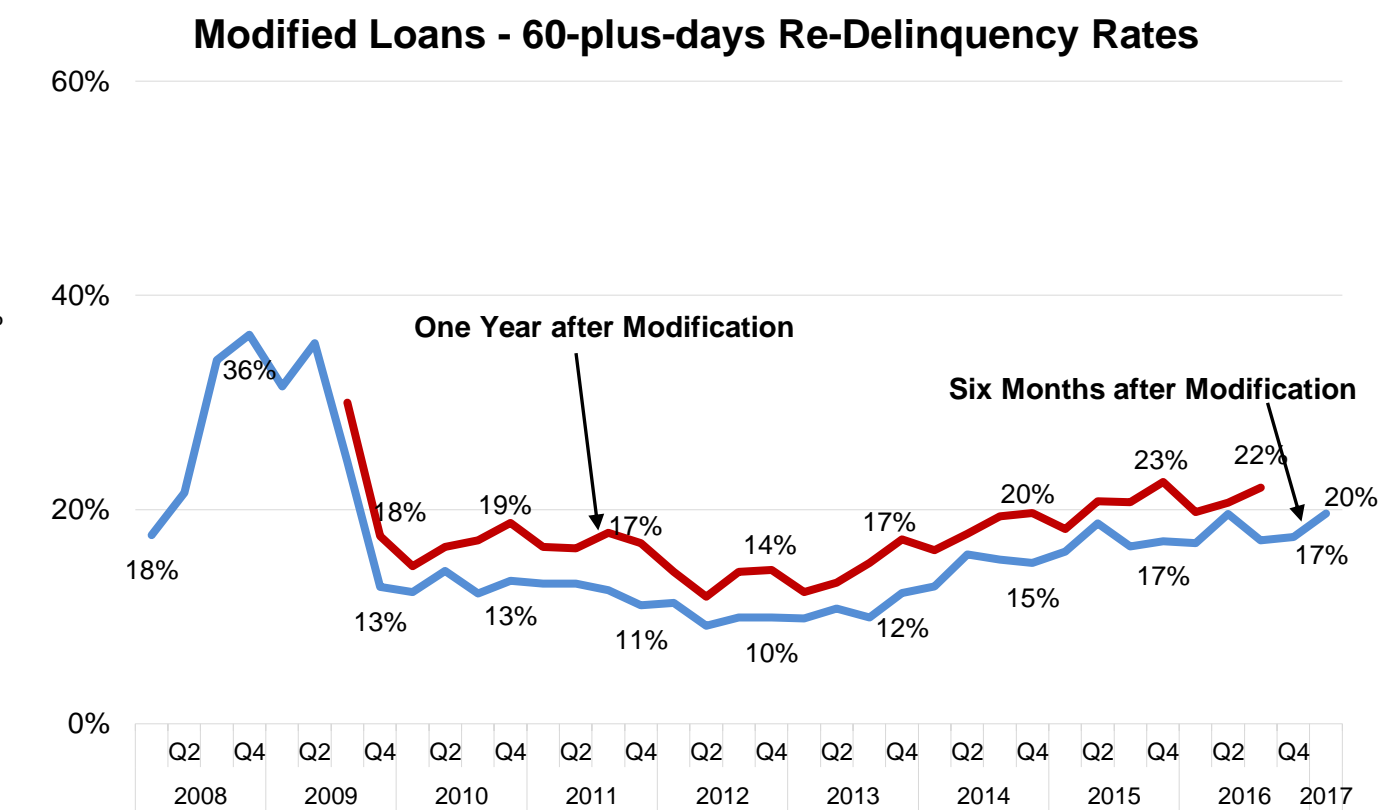
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



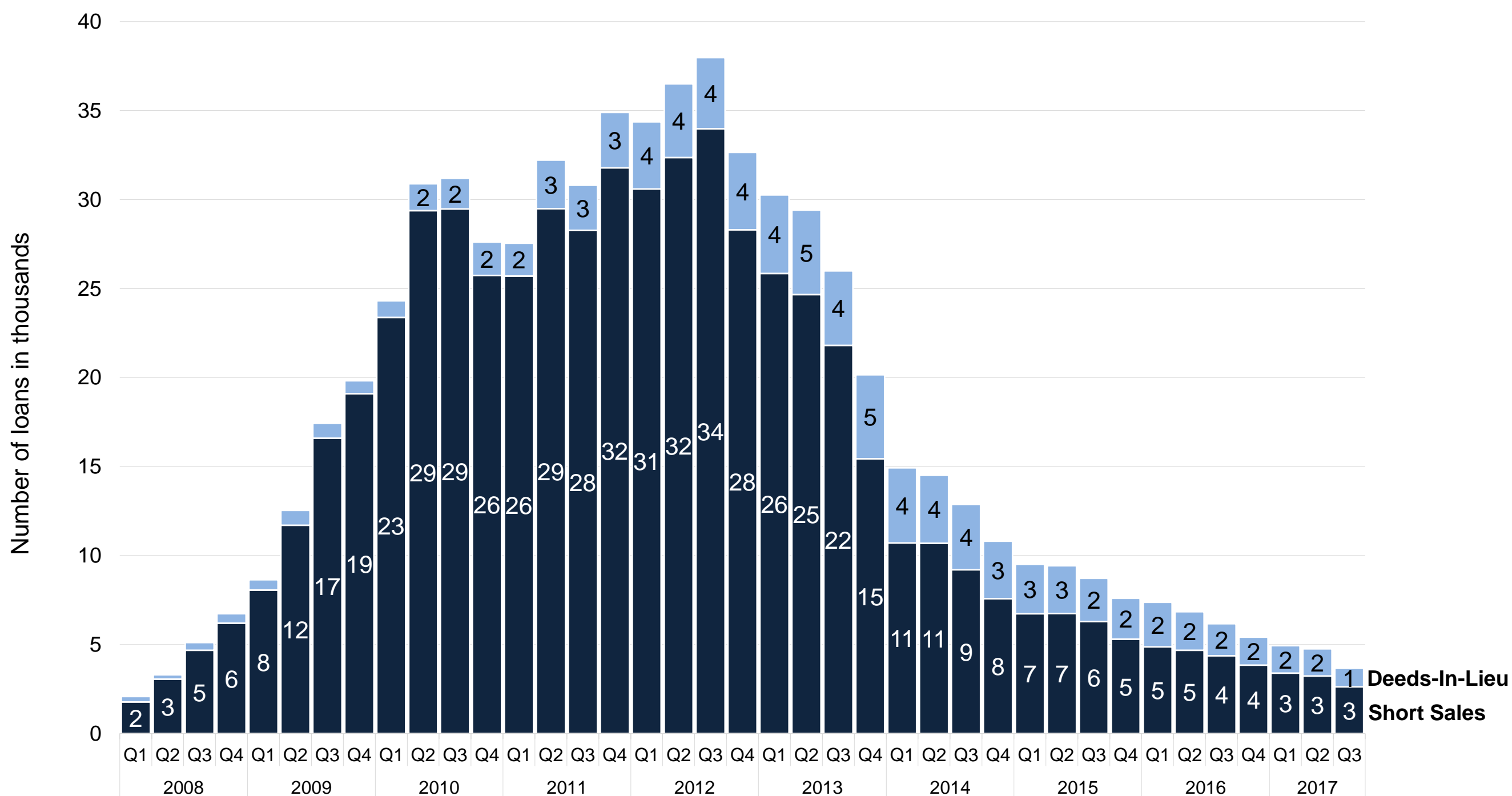
Source: FHFA (Fannie Mae and Freddie Mac)

\* 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.



## Foreclosure Prevention Activity: Home Forfeiture Actions

There were 3,658 completed short sales and deeds-in-lieu in the third quarter, bringing the total to 679,417 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 23 percent in the third quarter compared with the second quarter of 2017. These foreclosure alternatives help to reduce the severity of losses resulting from a borrower's default and minimize the impact of foreclosures on borrowers, communities, and neighborhoods.



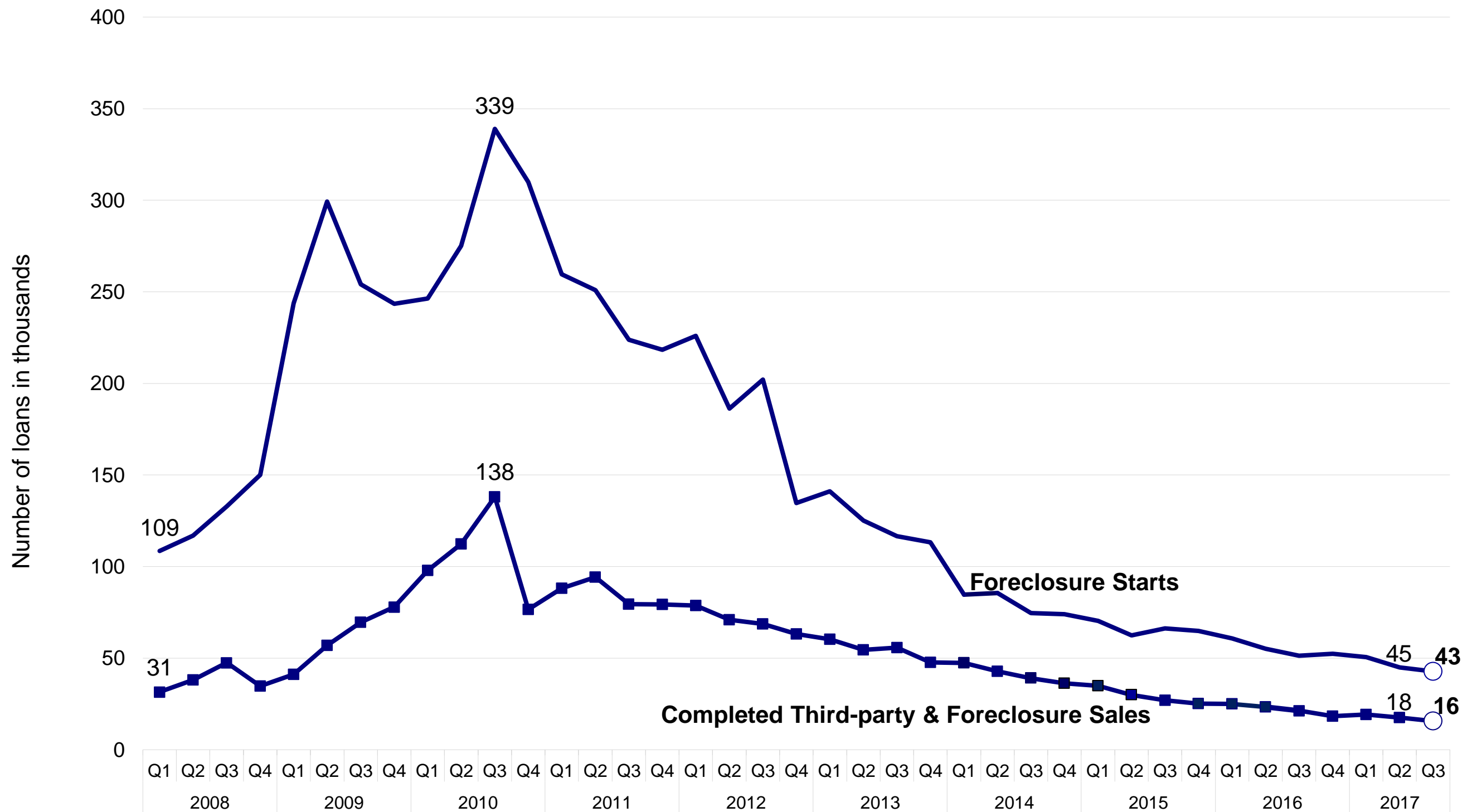
Source: FHFA (Fannie Mae and Freddie Mac)





## Foreclosures

There were 15,634 completed third-party and foreclosure sales in the third quarter, down 11 percent compared with the second quarter of 2017. The number of foreclosure starts decreased 5 percent from 44,989 in the second quarter to 42,737 in the third quarter of 2017.

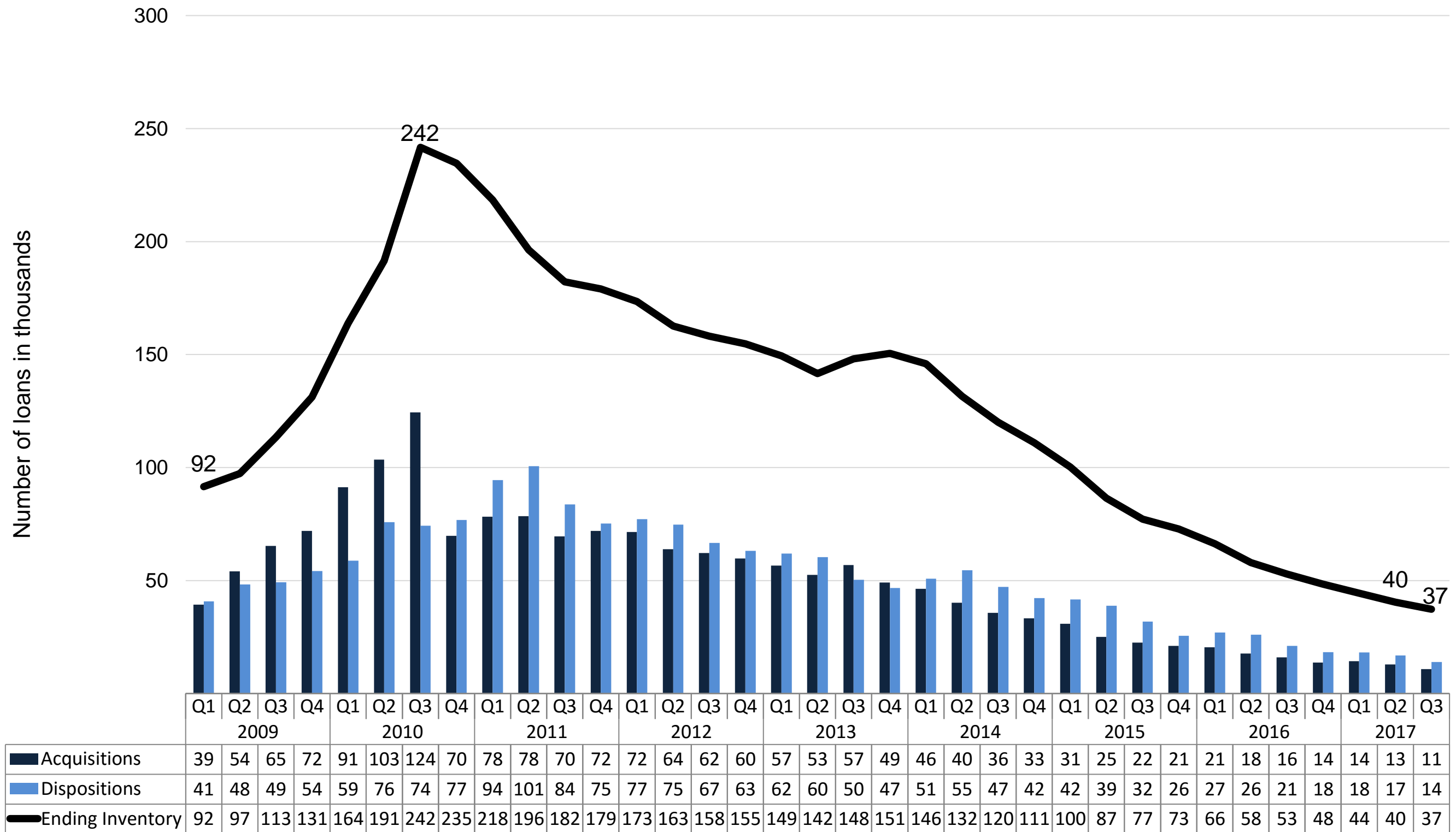


Source: FHFA (Fannie Mae and Freddie Mac)



## Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 8 percent in the third quarter to 37,306, as property dispositions continued to outpace REO acquisitions. The total number of property acquisitions declined 15 percent to 10,861 while dispositions decreased 17 percent to 13,951 during the quarter.



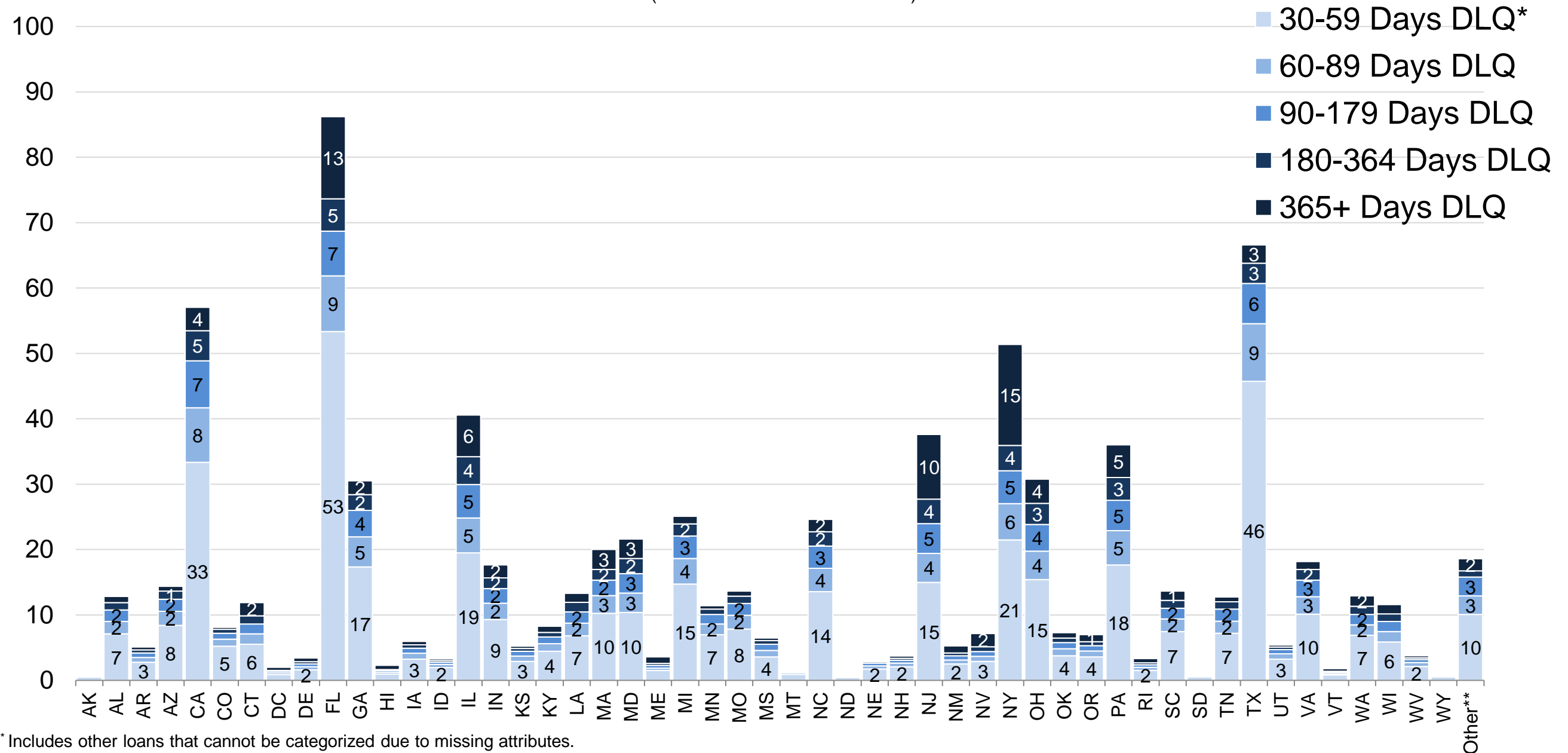
Source: FHFA (Fannie Mae and Freddie Mac)



## Delinquent Loans by State

The Enterprises' delinquent loans rose 14 percent in the third quarter compared with the second quarter of 2017 driven by an increase in early stage (30-59 days) delinquent loans. Early stage delinquent loans increased substantially in Florida, Texas and Puerto Rico during the quarter, resulting from the impact of Hurricanes Irma, Harvey and Maria. However, the percentage of troubled borrowers that are deeply delinquent (365+ days) fell to 12 percent at the end of the third quarter, from 14 percent at the end of the prior quarter. New York continued to have the highest number of deeply delinquent loans, followed by Florida and New Jersey.

**Delinquent Loans by State - As of September 30, 2017**  
(Number of loans in thousands)



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

Source: FHFA (Fannie Mae and Freddie Mac)

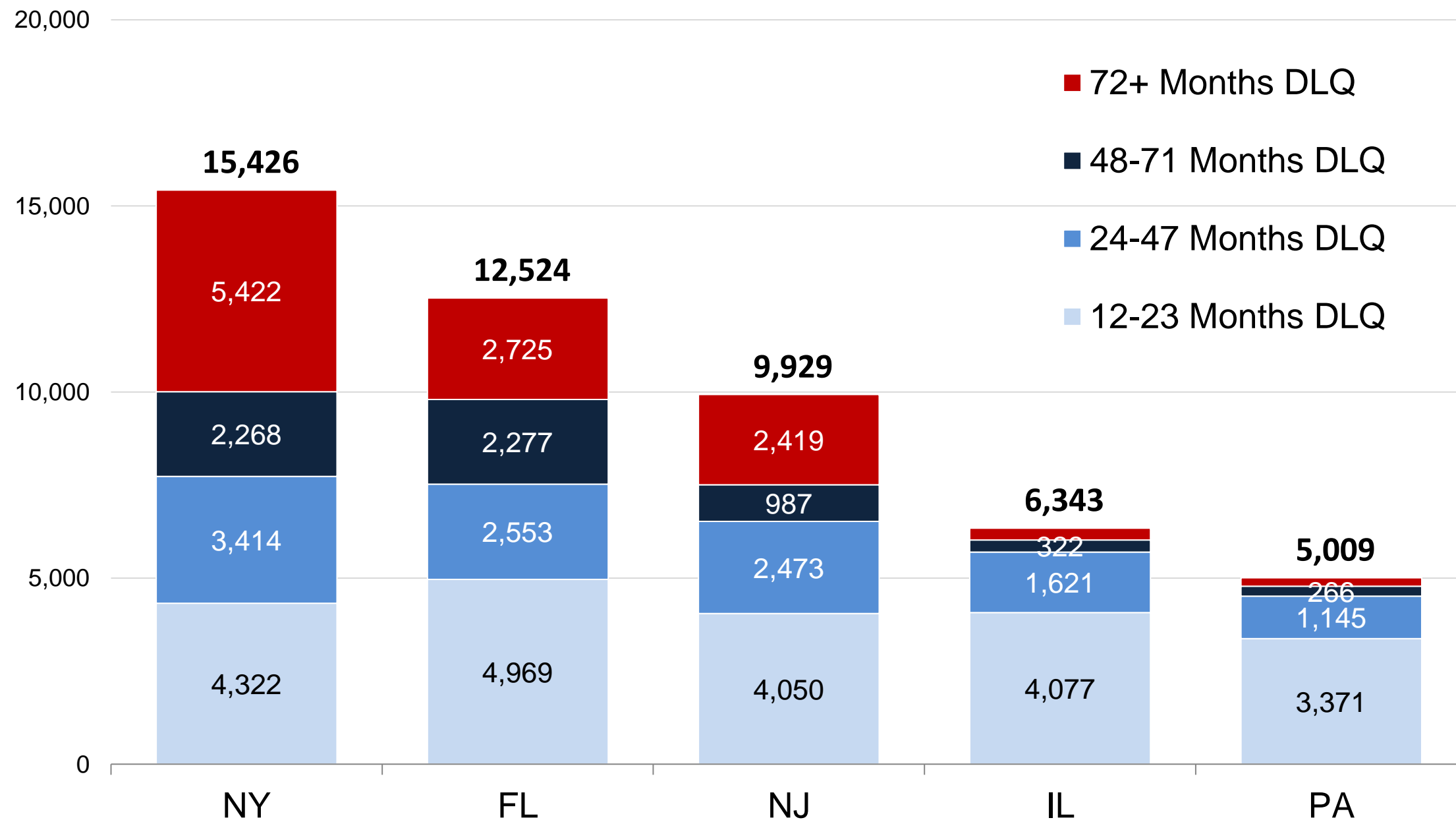




## Deeply Delinquent Loans in Selected States

Deeply delinquent loans (365+ days) are highly concentrated in states that require a judicial review of foreclosure activity that results in longer foreclosure timelines. As of September 30, 2017, nearly half of the Enterprises' deeply delinquent loans were located in five judicial states: New York, Florida, New Jersey, Illinois and Pennsylvania. In New York, approximately half of these loans have been delinquent for over four years.

**Deeply (365+ Days) Delinquent Loans - Top 5 States**  
(Number of loans)



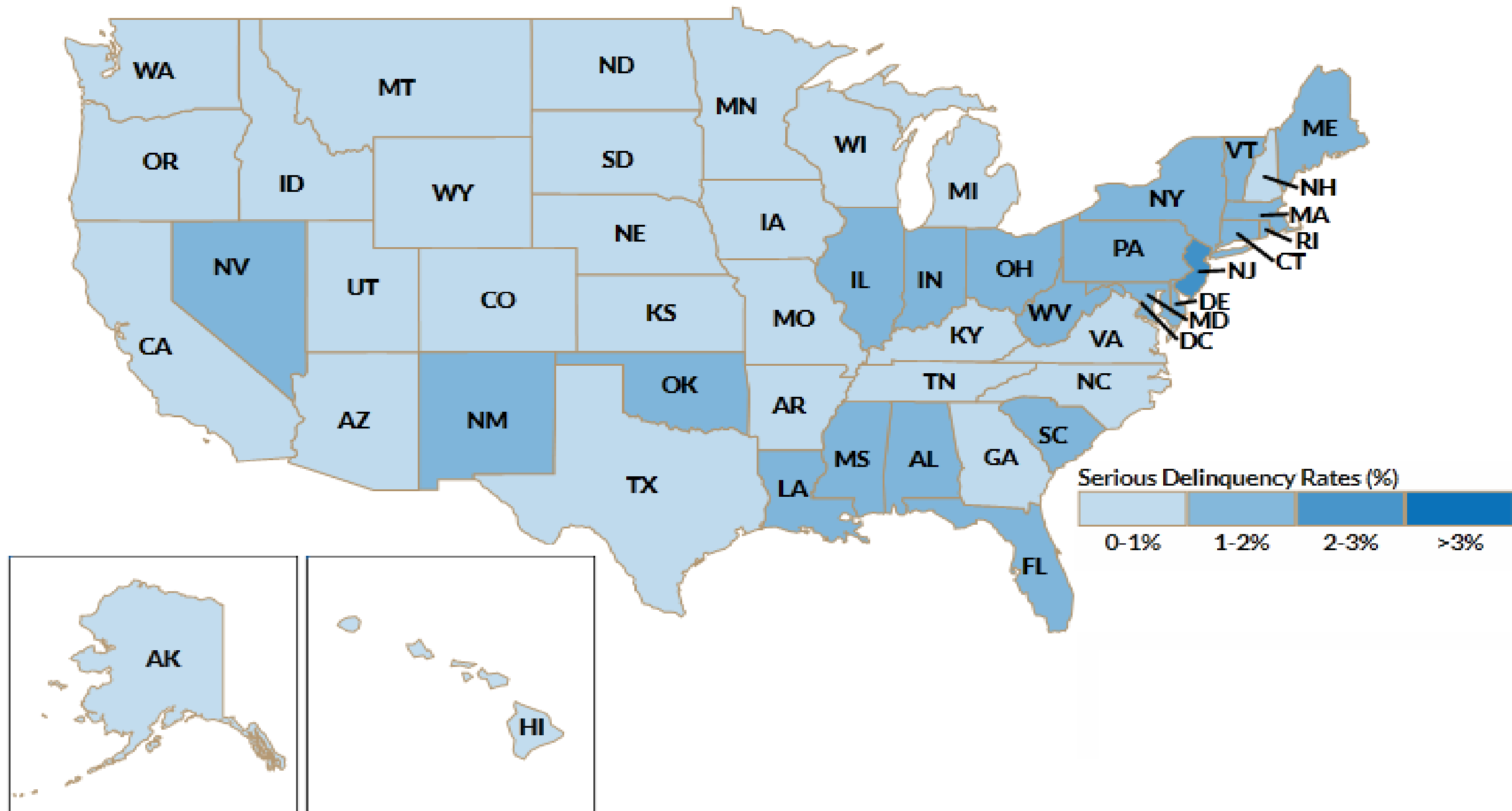
Source: FHFA (Fannie Mae and Freddie Mac)



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

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

[Fannie Mae and Freddie Mac State Borrower Assistance Map](#)

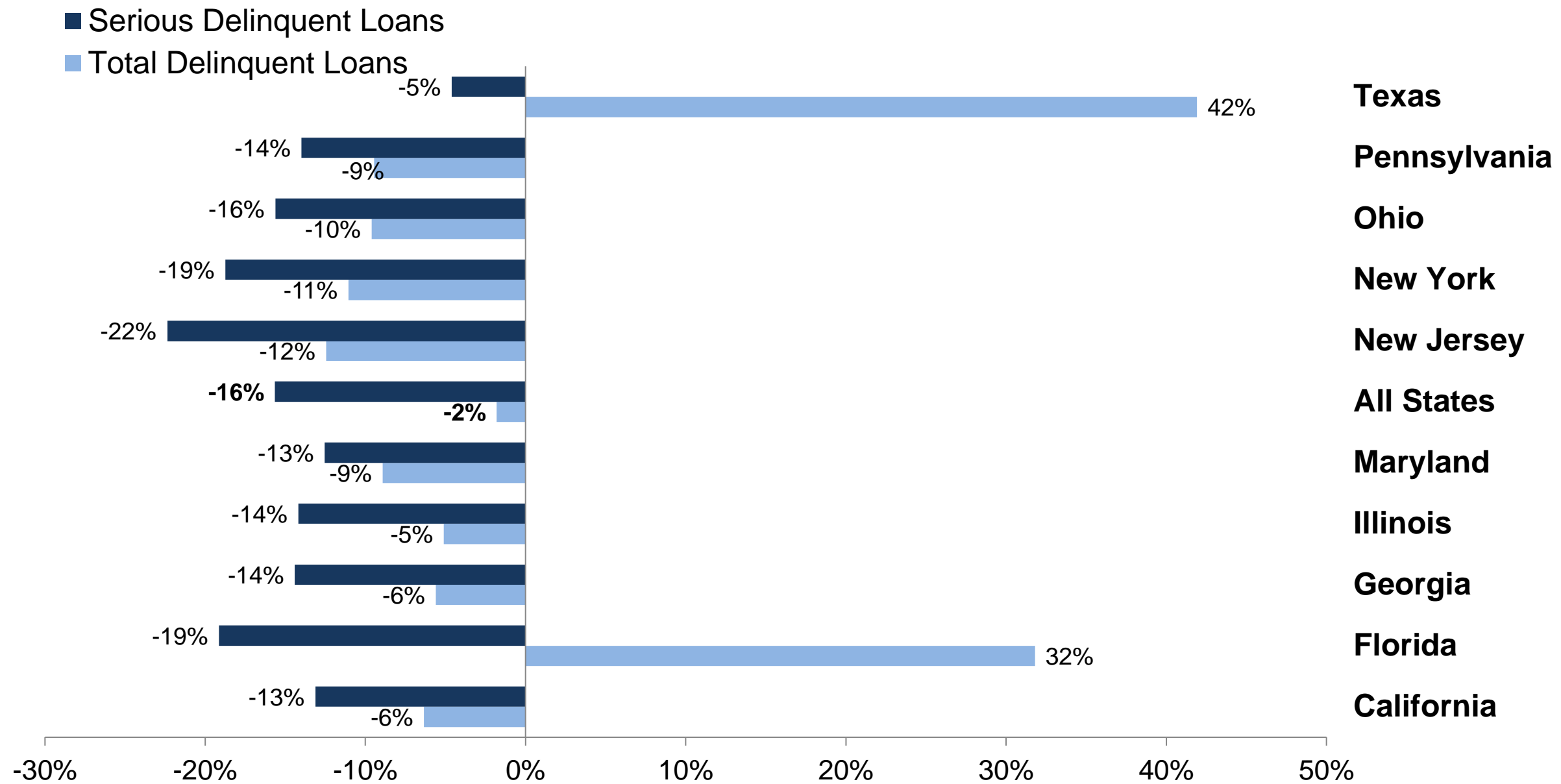


\* Loans that have missed three or more payments or are in the process of foreclosure.

## Change in the Number of Delinquent Loans in Key States\*

Year-to-date, the total number of the Enterprises' delinquent loans declined 2 percent as seriously delinquent loans (loans that have missed three or more payments or are in foreclosure) dropped 16 percent. However, in Florida and Texas, the Enterprises' delinquent loans rose approximately 32 percent and 42 percent respectively since the beginning of the year, primarily driven by an increase in 30-59 days delinquent loans as a result of the impact of Hurricanes Irma and Harvey.

Change from December 31, 2016



\*Top 10 states based on the number of seriously delinquent loans in the Enterprises' single-family portfolios.

Source: FHFA (Fannie Mae and Freddie Mac)



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

(# of loans in thousands)	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17
<b>Total Loans Serviced</b>	28,047	28,071	28,009	27,892	27,880	27,896	27,837	27,803	27,853	27,842	27,803	27,708	27,692	27,768	27,872	27,821	27,827
Original Credit Score >= 660	24,884	24,953	24,926	24,852	24,877	24,923	24,899	24,906	24,993	25,016	25,012	24,962	24,987	25,111	25,246	25,237	25,287
Original Credit Score < 660	3,163	3,118	3,082	3,040	3,003	2,973	2,938	2,897	2,860	2,826	2,791	2,746	2,704	2,657	2,626	2,584	2,540
<b>Total Delinquent Loans</b>	1,312	1,276	1,115	1,101	1,084	1,059	937	935	937	912	799	813	807	823	695	706	809
Original Credit Score >= 660	785	756	669	656	643	625	562	555	555	539	475	479	478	487	414	421	488
Original Credit Score < 660	528	521	446	445	441	434	375	380	382	372	324	333	329	336	281	286	321
<b>30 - 59 Days Delinquent</b>	460	469	391	414	419	414	352	386	405	396	337	378	385	402	318	352	441
Original Credit Score >= 660	256	260	219	233	237	233	203	222	234	230	196	219	228	239	189	211	271
Original Credit Score < 660	204	210	172	181	182	180	149	164	171	167	141	159	157	163	129	141	169
<b>60 - 89 Days Delinquent</b>	144	146	119	123	129	126	105	109	114	115	94	101	107	113	90	94	108
Original Credit Score >= 660	78	79	67	67	70	69	59	60	63	64	53	56	59	63	52	53	61
Original Credit Score < 660	66	67	52	56	58	57	46	49	51	51	41	45	48	50	39	41	47
<b>60-plus-days Delinquent</b>	852	807	724	688	666	645	585	549	532	515	462	435	422	421	378	354	368
Original Credit Score >= 660	529	496	450	423	406	392	359	334	321	310	279	260	250	248	226	210	217
Original Credit Score < 660	323	311	274	264	259	253	226	216	211	206	183	175	172	173	152	145	152

Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	4.68%	4.55%	3.98%	3.95%	3.89%	3.80%	3.37%	3.36%	3.36%	3.27%	2.87%	2.93%	2.91%	2.96%	2.49%	2.54%	2.91%
Original Credit Score >= 660	3.15%	3.03%	2.68%	2.64%	2.59%	2.51%	2.26%	2.23%	2.22%	2.16%	1.90%	1.92%	1.91%	1.94%	1.64%	1.67%	1.93%
Original Credit Score < 660	16.68%	16.69%	14.48%	14.65%	14.68%	14.58%	12.76%	13.11%	13.36%	13.18%	11.61%	12.14%	12.16%	12.64%	10.70%	11.07%	12.64%
<b>30 - 59 Days Delinquent</b>	1.64%	1.67%	1.40%	1.48%	1.50%	1.48%	1.26%	1.39%	1.46%	1.42%	1.21%	1.36%	1.39%	1.45%	1.14%	1.27%	1.58%
Original Credit Score >= 660	1.03%	1.04%	0.88%	0.94%	0.95%	0.94%	0.82%	0.89%	0.94%	0.92%	0.78%	0.88%	0.91%	0.95%	0.75%	0.84%	1.07%
Original Credit Score < 660	6.46%	6.72%	5.58%	5.95%	6.05%	6.06%	5.06%	5.68%	5.98%	5.90%	5.06%	5.78%	5.81%	6.15%	4.91%	5.47%	6.67%
<b>60 - 89 Days Delinquent</b>	0.51%	0.52%	0.42%	0.44%	0.46%	0.45%	0.38%	0.39%	0.41%	0.41%	0.34%	0.36%	0.39%	0.41%	0.32%	0.34%	0.39%
Original Credit Score >= 660	0.31%	0.32%	0.27%	0.27%	0.28%	0.28%	0.24%	0.24%	0.25%	0.25%	0.21%	0.22%	0.24%	0.25%	0.20%	0.21%	0.24%
Original Credit Score < 660	2.07%	2.15%	1.69%	1.84%	1.94%	1.93%	1.56%	1.69%	1.80%	1.82%	1.47%	1.64%	1.76%	1.88%	1.47%	1.59%	1.86%
<b>60-plus-days Delinquent</b>	3.04%	2.87%	2.59%	2.47%	2.39%	2.31%	2.10%	1.97%	1.91%	1.85%	1.66%	1.57%	1.52%	1.52%	1.35%	1.27%	1.32%
Original Credit Score >= 660	2.12%	1.99%	1.80%	1.70%	1.63%	1.57%	1.44%	1.34%	1.28%	1.24%	1.12%	1.04%	1.00%	0.99%	0.89%	0.83%	0.86%
Original Credit Score < 660	10.22%	9.97%	8.90%	8.69%	8.64%	8.52%	7.70%	7.44%	7.38%	7.29%	6.55%	6.36%	6.35%	6.49%	5.79%	5.60%	5.97%
<b>Serious Delinquency Rate</b>	2.56%	2.38%	2.19%	2.06%	1.96%	1.89%	1.76%	1.61%	1.52%	1.46%	1.35%	1.23%	1.16%	1.12%	1.04%	0.95%	0.95%
<b>In Bankruptcy</b>	0.44%	0.41%	0.39%	0.38%	0.35%	0.35%	0.33%	0.32%	0.30%	0.27%	0.25%	0.24%	0.23%	0.22%	0.22%	0.19%	0.19%



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

(# of loans in thousands)	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17
<b>Total Loans Serviced</b>	17,573	17,625	17,588	17,503	17,463	17,466	17,408	17,335	17,325	17,291	17,254	17,179	17,143	17,181	17,225	17,199	17,197
Original Credit Score >= 660	15,586	15,663	15,648	15,589	15,570	15,590	15,553	15,503	15,514	15,500	15,484	15,437	15,427	15,496	15,558	15,557	15,584
Original Credit Score < 660	1,987	1,962	1,940	1,914	1,893	1,876	1,855	1,832	1,811	1,791	1,770	1,742	1,716	1,686	1,667	1,641	1,613
<b>Total Delinquent Loans</b>	826	801	706	692	682	666	595	600	607	596	524	536	531	540	459	464	525
Original Credit Score >= 660	493	474	424	412	404	393	357	356	359	352	311	315	313	318	272	275	315
Original Credit Score < 660	333	327	283	280	277	273	238	244	249	244	213	221	218	222	187	189	211
<b>30 - 59 Days Delinquent</b>	288	291	248	258	261	258	221	243	259	255	216	245	250	261	207	228	282
Original Credit Score >= 660	159	160	138	144	147	145	127	139	149	147	125	141	147	154	122	136	172
Original Credit Score < 660	129	132	110	113	114	113	94	104	110	108	91	104	103	106	85	92	110
<b>60 - 89 Days Delinquent</b>	87	88	71	74	77	76	63	67	70	72	58	63	67	71	57	60	69
Original Credit Score >= 660	47	47	40	40	42	41	36	37	39	39	33	35	37	39	32	33	38
Original Credit Score < 660	40	41	31	34	35	35	28	30	32	32	25	28	30	32	25	26	30
<b>60-plus-days Delinquent</b>	538	510	458	435	421	408	374	357	348	341	307	290	281	279	252	235	243
Original Credit Score >= 660	335	314	285	268	257	248	230	217	210	205	186	173	166	164	150	139	142
Original Credit Score < 660	204	196	173	166	163	160	144	140	138	136	122	117	115	115	102	97	101

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	4.70%	4.55%	4.02%	3.95%	3.90%	3.81%	3.42%	3.46%	3.51%	3.45%	3.04%	3.12%	3.10%	3.14%	2.66%	2.70%	3.05%
Original Credit Score >= 660	3.17%	3.03%	2.71%	2.65%	2.60%	2.52%	2.29%	2.29%	2.31%	2.27%	2.01%	2.04%	2.03%	2.05%	1.75%	1.76%	2.02%
Original Credit Score < 660	16.74%	16.68%	14.57%	14.61%	14.65%	14.54%	12.85%	13.33%	13.73%	13.64%	12.04%	12.69%	12.72%	13.16%	11.21%	11.51%	13.05%
<b>30 - 59 Days Delinquent</b>	1.64%	1.65%	1.41%	1.47%	1.50%	1.48%	1.27%	1.40%	1.50%	1.47%	1.25%	1.43%	1.46%	1.52%	1.20%	1.33%	1.64%
Original Credit Score >= 660	1.02%	1.02%	0.88%	0.93%	0.95%	0.93%	0.81%	0.90%	0.96%	0.95%	0.81%	0.92%	0.95%	0.99%	0.78%	0.87%	1.11%
Original Credit Score < 660	6.50%	6.71%	5.67%	5.92%	6.02%	6.03%	5.07%	5.70%	6.09%	6.02%	5.17%	5.97%	6.02%	6.32%	5.09%	5.61%	6.79%
<b>60 - 89 Days Delinquent</b>	0.50%	0.50%	0.41%	0.42%	0.44%	0.43%	0.36%	0.39%	0.41%	0.41%	0.34%	0.37%	0.39%	0.41%	0.33%	0.35%	0.40%
Original Credit Score >= 660	0.30%	0.30%	0.26%	0.26%	0.27%	0.26%	0.23%	0.24%	0.25%	0.25%	0.21%	0.23%	0.24%	0.25%	0.21%	0.21%	0.25%
Original Credit Score < 660	2.02%	2.08%	1.61%	1.77%	1.86%	1.84%	1.49%	1.65%	1.76%	1.80%	1.43%	1.61%	1.76%	1.89%	1.48%	1.61%	1.89%
<b>60-plus-days Delinquent</b>	3.06%	2.89%	2.61%	2.48%	2.41%	2.34%	2.15%	2.06%	2.01%	1.97%	1.78%	1.69%	1.64%	1.63%	1.46%	1.37%	1.41%
Original Credit Score >= 660	2.15%	2.01%	1.82%	1.72%	1.65%	1.59%	1.48%	1.40%	1.35%	1.32%	1.20%	1.12%	1.07%	1.06%	0.96%	0.89%	0.91%
Original Credit Score < 660	10.24%	9.97%	8.90%	8.70%	8.63%	8.51%	7.78%	7.63%	7.64%	7.62%	6.87%	6.72%	6.70%	6.85%	6.12%	5.91%	6.26%
<b>Serious Delinquency Rate</b>	2.55%	2.38%	2.19%	2.05%	1.96%	1.89%	1.78%	1.66%	1.59%	1.55%	1.44%	1.32%	1.24%	1.20%	1.12%	1.01%	1.01%
<b>In Bankruptcy</b>	0.41%	0.38%	0.36%	0.35%	0.33%	0.33%	0.32%	0.32%	0.31%	0.28%	0.26%	0.25%	0.24%	0.23%	0.24%	0.20%	0.20%





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

(# of loans in thousands)	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17
<b>Total Loans Serviced</b>	10,473	10,446	10,421	10,388	10,417	10,430	10,429	10,468	10,528	10,551	10,549	10,529	10,549	10,587	10,647	10,622	10,630
Original Credit Score >= 660	9,298	9,290	9,278	9,263	9,306	9,333	9,346	9,402	9,479	9,516	9,528	9,525	9,560	9,615	9,688	9,680	9,703
Original Credit Score < 660	1,175	1,156	1,142	1,126	1,111	1,097	1,083	1,066	1,049	1,035	1,021	1,004	989	972	959	942	926
<b>Total Delinquent Loans</b>	486	475	409	409	402	393	342	335	330	316	275	277	276	283	237	243	284
Original Credit Score >= 660	292	282	245	244	239	232	205	199	196	187	164	164	165	169	143	146	173
Original Credit Score < 660	195	193	164	166	164	161	137	136	133	128	111	112	111	114	94	97	110
<b>30 - 59 Days Delinquent</b>	173	178	143	156	157	156	131	143	146	141	121	132	135	142	111	124	158
Original Credit Score >= 660	98	100	81	89	90	89	77	83	86	83	71	78	81	85	67	75	99
Original Credit Score < 660	75	78	62	68	68	67	55	60	61	59	50	55	54	57	44	49	60
<b>60 - 89 Days Delinquent</b>	56	58	47	49	52	51	41	42	44	43	36	38	40	42	33	34	39
Original Credit Score >= 660	31	32	27	27	29	28	23	24	24	24	21	21	22	24	19	19	22
Original Credit Score < 660	25	26	21	22	23	23	18	19	20	19	16	17	18	18	14	15	17
<b>60-plus-days Delinquent</b>	314	297	266	253	245	237	211	192	183	174	154	144	141	141	126	119	125
Original Credit Score >= 660	194	182	164	155	149	143	129	117	111	105	93	87	84	84	76	71	75
Original Credit Score < 660	120	115	102	98	96	94	82	76	73	69	61	58	57	57	50	48	51

Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	4.64%	4.55%	3.93%	3.94%	3.86%	3.76%	3.28%	3.20%	3.13%	2.99%	2.61%	2.63%	2.62%	2.67%	2.22%	2.29%	2.67%
Original Credit Score >= 660	3.14%	3.03%	2.65%	2.63%	2.56%	2.48%	2.20%	2.12%	2.07%	1.97%	1.72%	1.73%	1.73%	1.76%	1.47%	1.51%	1.78%
Original Credit Score < 660	16.58%	16.72%	14.33%	14.70%	14.74%	14.66%	12.62%	12.74%	12.71%	12.39%	10.86%	11.19%	11.21%	11.73%	9.81%	10.29%	11.92%
<b>30 - 59 Days Delinquent</b>	1.65%	1.71%	1.38%	1.50%	1.51%	1.49%	1.26%	1.36%	1.39%	1.34%	1.15%	1.26%	1.28%	1.34%	1.04%	1.17%	1.49%
Original Credit Score >= 660	1.05%	1.08%	0.88%	0.96%	0.97%	0.95%	0.82%	0.88%	0.90%	0.87%	0.75%	0.81%	0.84%	0.88%	0.69%	0.77%	1.02%
Original Credit Score < 660	6.39%	6.75%	5.42%	6.01%	6.09%	6.13%	5.04%	5.63%	5.79%	5.68%	4.88%	5.45%	5.46%	5.85%	4.61%	5.23%	6.46%
<b>60 - 89 Days Delinquent</b>	0.54%	0.56%	0.46%	0.47%	0.50%	0.49%	0.40%	0.40%	0.42%	0.41%	0.34%	0.36%	0.38%	0.39%	0.31%	0.32%	0.37%
Original Credit Score >= 660	0.33%	0.34%	0.29%	0.29%	0.31%	0.30%	0.25%	0.25%	0.26%	0.25%	0.22%	0.22%	0.23%	0.25%	0.20%	0.20%	0.23%
Original Credit Score < 660	2.17%	2.29%	1.82%	1.95%	2.09%	2.08%	1.68%	1.76%	1.87%	1.86%	1.55%	1.68%	1.78%	1.86%	1.47%	1.56%	1.82%
<b>60-plus-days Delinquent</b>	2.99%	2.84%	2.55%	2.44%	2.35%	2.27%	2.02%	1.84%	1.74%	1.65%	1.46%	1.37%	1.34%	1.33%	1.18%	1.12%	1.18%
Original Credit Score >= 660	2.08%	1.95%	1.77%	1.68%	1.60%	1.54%	1.38%	1.24%	1.17%	1.10%	0.98%	0.91%	0.88%	0.88%	0.78%	0.73%	0.77%
Original Credit Score < 660	10.19%	9.96%	8.91%	8.69%	8.64%	8.53%	7.57%	7.11%	6.93%	6.71%	5.98%	5.74%	5.75%	5.87%	5.20%	5.06%	5.46%
<b>Serious Delinquency Rate</b>	2.58%	2.39%	2.20%	2.07%	1.96%	1.88%	1.73%	1.53%	1.41%	1.32%	1.20%	1.08%	1.02%	1.00%	0.92%	0.85%	0.86%
<b>In Bankruptcy</b>	0.49%	0.47%	0.43%	0.42%	0.40%	0.38%	0.35%	0.32%	0.30%	0.27%	0.25%	0.23%	0.21%	0.20%	0.18%	0.18%	0.18%



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

	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	YTD Sep-17
<b>Starts</b>																		
Repayment Plans	44,754	39,058	34,943	29,884	30,835	29,842	26,341	21,905	20,462	18,260	17,090	18,499	20,616	20,106	18,481	13,538	18,957	50,976
Forbearance Plans	18,478	17,452	12,653	16,150	14,434	12,558	11,256	7,169	6,004	5,941	5,904	6,234	7,467	6,352	5,192	4,419	34,606	44,217
<b>Completed</b>																		
Repayment Plans <sup>2</sup>	14,507	15,149	16,056	13,126	10,969	11,330	12,141	9,839	9,027	8,310	8,194	7,839	7,515	8,809	9,666	8,410	6,020	24,096
Forbearance Plans <sup>2</sup>	2,330	2,312	2,894	3,059	2,803	2,504	2,710	2,135	1,671	1,654	1,958	1,562	1,407	2,301	2,206	1,544	1,212	4,962
Charge-offs-in-lieu	164	166	266	486	313	313	279	291	359	290	285	236	208	318	369	367	295	1,031
Loan Modifications	57,878	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927	33,682	30,280	95,889
<b>Home Retention Actions</b>	<b>74,879</b>	<b>79,543</b>	<b>73,888</b>	<b>65,308</b>	<b>59,829</b>	<b>55,069</b>	<b>56,451</b>	<b>54,170</b>	<b>46,023</b>	<b>40,171</b>	<b>42,246</b>	<b>41,601</b>	<b>40,223</b>	<b>40,057</b>	<b>44,168</b>	<b>44,003</b>	<b>37,807</b>	<b>125,978</b>
Short Sales	21,803	15,440	10,713	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	4,373	3,833	3,398	3,228	2,619	9,245
Deeds-in-lieu	4,194	4,721	4,219	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	1,794	1,582	1,538	1,529	1,039	4,106
<b>Nonforeclosure - Home Forfeiture Actions</b>	<b>25,997</b>	<b>20,161</b>	<b>14,932</b>	<b>14,512</b>	<b>12,878</b>	<b>10,802</b>	<b>9,509</b>	<b>9,423</b>	<b>8,721</b>	<b>7,598</b>	<b>7,365</b>	<b>6,837</b>	<b>6,167</b>	<b>5,415</b>	<b>4,936</b>	<b>4,757</b>	<b>3,658</b>	<b>13,351</b>
<b>Total Foreclosure Prevention Actions</b>	<b>100,876</b>	<b>99,704</b>	<b>88,820</b>	<b>79,820</b>	<b>72,707</b>	<b>65,871</b>	<b>65,960</b>	<b>63,593</b>	<b>54,744</b>	<b>47,769</b>	<b>49,611</b>	<b>48,438</b>	<b>46,390</b>	<b>45,472</b>	<b>49,104</b>	<b>48,760</b>	<b>41,465</b>	<b>139,329</b>

## Percent of Total Foreclosure Prevention Actions

Repayment Plans	14%	15%	18%	16%	15%	17%	18%	15%	16%	17%	17%	16%	16%	19%	20%	17%	15%	17%
Forbearance Plans	2%	2%	3%	4%	4%	4%	4%	3%	3%	3%	4%	3%	3%	5%	4%	3%	3%	4%
Charge-offs-in-lieu	0%	0%	0%	1%	0%	0%	0%	0%	1%	1%	1%	0%	0%	1%	1%	1%	1%	1%
HomeSaver Advance (Fannie)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	57%	62%	62%	61%	63%	62%	63%	66%	64%	63%	64%	66%	67%	63%	65%	69%	73%	69%
<b>Home Retention Actions</b>	<b>74%</b>	<b>80%</b>	<b>83%</b>	<b>82%</b>	<b>82%</b>	<b>84%</b>	<b>86%</b>	<b>85%</b>	<b>84%</b>	<b>84%</b>	<b>85%</b>	<b>86%</b>	<b>87%</b>	<b>88%</b>	<b>90%</b>	<b>90%</b>	<b>91%</b>	<b>90%</b>
Short Sales	22%	15%	12%	13%	13%	12%	10%	11%	12%	11%	10%	10%	9%	8%	7%	7%	6%	7%
Deeds-in-lieu	4%	5%	5%	5%	5%	5%	4%	4%	4%	5%	5%	4%	4%	3%	3%	3%	3%	3%
<b>Nonforeclosure - Home Forfeiture Actions</b>	<b>26%</b>	<b>20%</b>	<b>17%</b>	<b>18%</b>	<b>18%</b>	<b>16%</b>	<b>14%</b>	<b>15%</b>	<b>16%</b>	<b>16%</b>	<b>15%</b>	<b>14%</b>	<b>13%</b>	<b>12%</b>	<b>10%</b>	<b>10%</b>	<b>9%</b>	<b>10%</b>

<sup>1</sup> The number of foreclosure prevention actions reported in this table may not tie to the Enterprises' financial statements due to timing differences in reporting systems.

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



3(i) Enterprises Combined - Loan Modifications

	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	YTD Sep-17
Loan Modifications (# of loans)	57,878	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927	33,682	30,280	95,889

Delinquency Status at Modification (% of loan mods)

Current <sup>1</sup>	2%	2%	2%	2%	2%	2%	1%	1%	1%	1%	1%	1%	1%	4%	5%	3%	2%	3%
30 - 59 days delinquent	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	6%	6%	9%	12%	9%
60 - 89 days delinquent	4%	3%	4%	5%	5%	4%	4%	4%	4%	4%	5%	5%	5%	6%	7%	8%	9%	8%
90+ days delinquent	91%	92%	91%	91%	91%	91%	92%	92%	92%	91%	91%	91%	91%	85%	83%	80%	77%	80%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

MTMLTV at Modification (% of loan mods)

MTMLTV <= 80% <sup>2</sup>	34%	34%	37%	43%	48%	50%	51%	51%	53%	53%	54%	57%	59%	61%	63%	68%	71%	67%
80% < MTMLTV <= 100%	28%	30%	28%	27%	26%	25%	26%	25%	25%	25%	26%	25%	24%	24%	23%	21%	19%	21%
MTMLTV > 100%	38%	36%	35%	29%	26%	24%	24%	24%	22%	22%	20%	18%	17%	15%	14%	11%	10%	12%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Year of Origination (% of loan mods)

2004 & Prior	24%	24%	24%	25%	27%	28%	27%	26%	25%	25%	23%	23%	23%	21%	22%	21%	21%	21%
2005-2008	66%	66%	64%	62%	59%	56%	55%	55%	54%	53%	53%	52%	52%	51%	50%	48%	47%	48%
2009 & later	9%	11%	12%	13%	14%	16%	18%	19%	21%	22%	24%	25%	25%	28%	29%	31%	32%	31%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Modification History (% of loan mods)

First time modification	84%	82%	82%	80%	80%	78%	77%	76%	73%	73%	71%	69%	66%	69%	67%	67%	68%	67%
Second time modification	14%	16%	16%	17%	17%	19%	19%	19%	21%	21%	22%	23%	25%	23%	24%	24%	24%	24%
Three plus time modification	2%	2%	2%	3%	3%	3%	4%	4%	6%	6%	7%	8%	9%	8%	9%	9%	9%	9%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

Primary residency	94%	93%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	95%	94%	94%	94%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	4%	4%	4%	4%	4%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

<sup>1</sup> Includes loans with missing delinquency status

<sup>2</sup> Includes loans with missing MTMLTV data



3(i) Enterprises Combined - Loan Modifications (Cont.)

	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	YTD Sep-17
Loan Modifications (# of loans)	57,878	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927	33,682	30,280	95,889

Principal and Interest Change (%)

Increase	4%	5%	8%	10%	12%	13%	14%	14%	16%	13%	10%	10%	9%	9%	6%	6%	6%	6%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	4%	11%	12%	12%	12%
Decrease <=20%	27%	27%	31%	33%	35%	35%	36%	36%	35%	38%	40%	39%	38%	39%	33%	36%	41%	37%
Decrease 20% <=30%	19%	19%	20%	20%	19%	19%	18%	19%	19%	19%	20%	21%	21%	20%	20%	20%	21%	20%
Decrease > 30%	50%	49%	41%	36%	34%	33%	31%	31%	30%	30%	29%	29%	31%	29%	29%	26%	20%	25%

Types of Modification (%)

Extend Term Only	20%	20%	29%	33%	40%	46%	48%	47%	47%	48%	48%	47%	44%	40%	40%	43%	47%	43%
Reduce Rate Only	8%	6%	5%	5%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	1%	0%	1%
Reduce Rate and Extend Term	40%	43%	38%	37%	33%	31%	30%	31%	31%	30%	31%	32%	34%	33%	33%	28%	20%	27%
Reduce Rate, Extend Term and Forbear Principal <sup>1</sup>	31%	31%	27%	25%	22%	20%	19%	19%	19%	19%	19%	19%	19%	25%	26%	28%	33%	29%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	7%	7%	7%	10%	11%	9%	9%	12%	12%	10%	10%	11%	12%	11%	10%	12%		
6 Months after Modification	11%	11%	13%	15%	15%	14%	16%	18%	17%	16%	16%	18%	17%	16%	17%			
9 Months after Modification	13%	15%	16%	17%	17%	18%	19%	19%	19%	19%	21%	19%	19%	20%				
12 Months after Modification	15%	17%	17%	18%	19%	20%	20%	20%	21%	22%	20%	20%	22%					

<sup>1</sup> May include principal forgiveness





## 3(ii) Fannie Mae - Loan Modifications

	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	YTD Sep-17
Loan Modifications (# of loans)	37,337	39,159	36,044	32,010	28,861	25,908	26,700	26,214	22,199	19,099	20,899	21,278	20,802	17,325	19,928	21,539	19,927	61,394

### Delinquency Status at Modification (% of loan mods)

Current <sup>1</sup>	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
30 - 59 days delinquent	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	4%	8%	11%	8%
60 - 89 days delinquent	4%	4%	4%	5%	6%	5%	5%	5%	4%	5%	6%	6%	5%	6%	7%	8%	10%	8%
90+ days delinquent	92%	92%	92%	91%	90%	91%	91%	91%	92%	91%	90%	91%	91%	90%	89%	82%	78%	83%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

### MTMLTV at Modification (% of loan mods)

MTMLTV <= 80% <sup>2</sup>	37%	36%	39%	46%	49%	50%	49%	51%	54%	53%	54%	57%	59%	61%	61%	68%	71%	67%
80% < MTMLTV <= 100%	28%	29%	27%	26%	26%	25%	26%	25%	25%	25%	26%	25%	24%	23%	24%	21%	19%	21%
MTMLTV > 100%	35%	35%	33%	28%	25%	25%	25%	24%	21%	22%	21%	18%	17%	16%	15%	11%	10%	12%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

### Year of Origination (% of loan mods)

2004 & Prior	26%	25%	27%	27%	28%	29%	27%	26%	26%	25%	24%	23%	23%	23%	22%	21%	21%	21%
2005-2008	65%	65%	62%	60%	58%	56%	55%	55%	54%	53%	53%	51%	52%	50%	50%	48%	48%	49%
2009 & later	10%	10%	11%	12%	14%	16%	18%	19%	20%	22%	24%	25%	25%	27%	29%	31%	31%	30%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

### Modification History (% of loan mods)

First time modification	76%	73%	73%	71%	69%	66%	66%	64%	61%	61%	60%	58%	54%	55%	52%	54%	56%	54%
Second time modification	21%	24%	23%	25%	26%	28%	28%	29%	31%	29%	30%	31%	33%	32%	34%	32%	31%	32%
Three plus time modification	2%	3%	3%	4%	5%	5%	6%	7%	9%	9%	11%	11%	13%	13%	13%	14%	13%	13%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

### Property type (% of loan mods)

Primary residency	94%	93%	94%	94%	94%	94%	93%	94%	94%	94%	94%	94%	94%	94%	95%	94%	94%	94%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	5%	4%	4%	4%	4%	5%	5%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

<sup>1</sup> Includes loans with missing delinquency status

<sup>2</sup> Includes loans with missing MTMLTV data





3(ii) Fannie Mae - Loan Modifications (cont.)

	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	YTD Sep-17
Loan Modifications (# of loans)	37,337	39,159	36,044	32,010	28,861	25,908	26,700	26,214	22,199	19,099	20,899	21,278	20,802	17,325	19,928	21,539	19,927	61,394

Principal and Interest Change (%)

Increase	3%	4%	8%	11%	14%	16%	17%	16%	18%	13%	10%	10%	9%	7%	5%	4%	3%	4%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	3%	4%	3%
Decrease <=20%	28%	29%	33%	34%	35%	35%	36%	35%	35%	38%	42%	40%	39%	38%	37%	41%	48%	42%
Decrease 20% <=30%	18%	18%	19%	19%	18%	18%	18%	19%	19%	20%	20%	21%	21%	22%	24%	23%	24%	24%
Decrease > 30%	50%	48%	40%	36%	33%	30%	29%	29%	28%	29%	28%	29%	30%	31%	33%	29%	21%	28%

Types of Modification (%)

Extend Term Only	25%	26%	34%	42%	46%	50%	52%	51%	51%	52%	51%	50%	46%	46%	46%	48%	51%	48%
Reduce Rate Only	8%	6%	6%	5%	4%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	0%	1%
Reduce Rate and Extend Term	37%	38%	34%	30%	27%	25%	24%	25%	25%	25%	26%	28%	31%	33%	35%	27%	16%	26%
Reduce Rate, Extend Term and Forbear Principal <sup>1</sup>	29%	29%	26%	23%	23%	21%	20%	21%	21%	21%	20%	20%	22%	19%	18%	24%	32%	25%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	7%	7%	7%	9%	10%	9%	8%	10%	11%	9%	9%	10%	11%	10%	9%	10%		
6 Months after Modification	11%	11%	13%	15%	15%	14%	15%	17%	18%	15%	16%	17%	17%	15%	16%			
9 Months after Modification	13%	15%	16%	17%	17%	18%	19%	20%	19%	19%	20%	19%	19%	19%				
12 Months after Modification	15%	17%	17%	18%	19%	20%	20%	20%	22%	22%	20%	19%	21%					

<sup>1</sup> May include principal forgiveness



### 3(iii) Freddie Mac - Loan Modifications

	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	YTD Sep-17
Loan Modifications (# of loans)	20,541	22,757	18,628	16,627	16,883	15,014	14,621	15,691	12,767	10,818	10,910	10,686	10,291	11,304	11,999	12,143	10,353	34,495

### Delinquency Status at Modification (% of loan mods)

Current	4%	2%	3%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	8%	10%	5%	4%	6%
30 - 59 days delinquent	4%	3%	3%	2%	3%	2%	2%	2%	2%	2%	2%	2%	3%	9%	9%	11%	12%	11%
60 - 89 days delinquent	4%	3%	3%	3%	3%	3%	3%	3%	4%	3%	4%	4%	4%	6%	8%	8%	8%	8%
90+ days delinquent	89%	93%	91%	91%	92%	92%	93%	93%	92%	92%	92%	92%	91%	77%	73%	76%	76%	75%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

### MTMLTV at Modification (% of loan mods)

MTMLTV <= 80%	30%	31%	32%	37%	47%	51%	53%	52%	52%	54%	55%	57%	60%	60%	66%	69%	71%	69%
80% < MTMLTV <= 100%	28%	31%	30%	30%	27%	25%	25%	25%	25%	24%	26%	25%	23%	25%	22%	20%	19%	21%
MTMLTV > 100%	42%	38%	37%	33%	26%	24%	22%	23%	24%	22%	19%	19%	17%	15%	12%	10%	9%	11%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

### Year of Origination (% of loan mods)

2004 & Prior	21%	21%	20%	22%	26%	28%	26%	25%	24%	24%	23%	22%	23%	18%	21%	21%	21%	21%
2005-2008	70%	68%	68%	65%	60%	56%	55%	55%	54%	53%	53%	53%	51%	53%	50%	48%	45%	48%
2009 & later	8%	11%	12%	13%	15%	16%	19%	20%	22%	23%	24%	25%	27%	29%	28%	31%	33%	31%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

### Modification History (% of loan mods)

First time modification	98%	98%	98%	97%	98%	98%	97%	97%	95%	93%	92%	91%	90%	90%	91%	90%	90%	90%
Second time modification	1%	1%	2%	2%	2%	2%	3%	3%	5%	7%	7%	8%	9%	9%	8%	9%	9%	9%
Three plus time modification	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	1%	1%	1%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

### Property type (% of loan mods)

Primary residency	95%	94%	95%	94%	94%	95%	94%	94%	94%	94%	95%	95%	95%	94%	94%	95%	94%	95%
Second home	2%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%
Investment	3%	4%	3%	3%	4%	3%	4%	4%	4%	4%	3%	3%	3%	4%	4%	4%	4%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%



## 3(iii) Freddie Mac - Loan Modifications (cont.)

	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	YTD Sep-17
Loan Modifications (# of loans)	20,541	22,757	18,628	16,627	16,883	15,014	14,621	15,691	12,767	10,818	10,910	10,686	10,291	11,304	11,999	12,143	10,353	34,495

## Principal and Interest Change (%)

Increase	6%	6%	8%	9%	8%	8%	9%	11%	12%	12%	12%	11%	10%	11%	8%	9%	11%	9%
No Change	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	10%	29%	28%	27%	28%
Decrease <=20%	24%	22%	28%	31%	34%	35%	37%	36%	36%	37%	37%	38%	37%	39%	26%	28%	29%	27%
Decrease 20% <=30%	19%	20%	21%	21%	20%	19%	19%	19%	19%	19%	19%	20%	20%	15%	14%	15%	15%	14%
Decrease > 30%	50%	51%	42%	38%	38%	37%	34%	34%	32%	31%	31%	31%	32%	25%	22%	20%	18%	20%

## Types of Modification (%)

Extend Term Only	10%	10%	19%	16%	31%	38%	41%	40%	40%	43%	42%	42%	42%	31%	31%	35%	39%	34%
Reduce Rate Only	9%	5%	5%	5%	4%	3%	3%	2%	2%	2%	2%	2%	2%	1%	1%	1%	0%	1%
Reduce Rate and Extend Term	45%	51%	46%	51%	43%	40%	40%	42%	41%	39%	39%	39%	41%	33%	30%	29%	27%	29%
Reduce Rate, Extend Term and Forbear Principal <sup>1</sup>	35%	33%	29%	27%	22%	19%	16%	16%	16%	17%	16%	16%	15%	35%	38%	35%	34%	36%
Other	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%

## 60+ Days Re-Delinquency (%)

3 Months after Modification	8%	8%	8%	11%	13%	11%	11%	14%	14%	13%	12%	14%	14%	13%	13%	15%		
6 Months after Modification	10%	12%	13%	16%	15%	15%	16%	19%	17%	17%	17%	20%	17%	17%	20%			
9 Months after Modification	13%	15%	16%	16%	18%	18%	19%	19%	19%	20%	21%	19%	20%	21%				
12 Months after Modification	15%	17%	16%	18%	19%	20%	18%	21%	21%	23%	20%	21%	22%					

<sup>1</sup> May include principal forgiveness



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

	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	YTD Sep-17
Short Sales	21,803	15,440	10,713	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	4,373	3,833	3,398	3,228	2,619	9,245
Deeds-in-lieu	4,194	4,721	4,219	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	1,794	1,582	1,538	1,529	1,039	4,106
Nonforeclosure - Home Forfeiture Actions <sup>1</sup>	25,997	20,161	14,932	14,512	12,878	10,802	9,509	9,423	8,721	7,598	7,365	6,837	6,167	5,415	4,936	4,757	3,658	13,351
Third-party Sales	4,388	3,645	5,043	6,202	6,996	6,341	6,909	7,360	6,832	6,391	6,622	7,558	7,009	6,155	6,262	6,095	5,692	18,049
Foreclosure Sales	51,389	44,025	42,300	36,604	32,059	29,852	27,964	22,585	20,157	18,705	18,332	15,790	14,284	12,192	12,933	11,447	9,942	34,322
Third-party & Foreclosure Sales	55,777	47,670	47,343	42,806	39,055	36,193	34,873	29,945	26,989	25,096	24,954	23,348	21,293	18,347	19,195	17,542	15,634	52,371
Foreclosure Starts	116,615	113,165	84,679	85,549	74,614	74,021	70,267	62,364	66,192	64,852	60,706	55,100	51,376	52,393	50,529	44,989	42,737	138,255

Top Five Reasons for Delinquency (at period end)

Curtailment of Income	32%	32%	30%	29%	27%	26%	24%	23%	23%	22%	22%	21%	22%	23%	24%	25%	25%
Excessive obligations	17%	17%	19%	20%	21%	21%	20%	18%	16%	14%	14%	17%	17%	18%	17%	19%	19%
Unemployment	7%	8%	8%	8%	8%	8%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%
Illness of principal mortgagor or family member	5%	5%	5%	5%	6%	6%	6%	6%	6%	6%	6%	7%	7%	7%	7%	7%	7%
Marital Difficulties	3%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	3%	3%	3%	3%	3%

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



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

	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	YTD Sep-17
Acquisitions	56,794	49,149	46,280	40,165	35,686	33,245	30,903	25,120	22,483	21,100	20,510	17,729	15,971	13,744	14,302	12,821	10,861	37,984
Dispositions	(50,277)	(46,673)	(50,853)	(54,603)	(47,147)	(42,262)	(41,677)	(38,888)	(31,798)	(25,531)	(27,019)	(26,075)	(21,019)	(18,260)	(18,223)	(16,893)	(13,951)	(49,067)
Inventory (at period end)	148,060	150,536	145,963	131,525	120,064	111,050	100,279	86,515	77,204	72,783	66,277	57,934	52,891	48,380	44,460	40,392	37,306	

### Acquisitions by State

Arizona	1,430	1,287	1,246	759	638	600	509	462	416	377	386	359	347	321	270	245	204	719
California	2,010	2,116	1,982	1,511	1,263	1,159	932	805	798	695	663	518	641	580	399	365	322	1,086
Florida	11,449	10,472	11,378	9,659	8,365	7,267	6,950	5,039	3,620	2,929	2,802	2,226	1,912	1,344	1,533	1,320	971	3,824
Nevada	847	787	825	451	436	471	350	328	337	300	232	161	143	147	90	62	19	171
<b>Subtotal</b>	<b>15,736</b>	<b>14,662</b>	<b>15,431</b>	<b>12,380</b>	<b>10,702</b>	<b>9,497</b>	<b>8,741</b>	<b>6,634</b>	<b>5,171</b>	<b>4,301</b>	<b>4,083</b>	<b>3,264</b>	<b>3,043</b>	<b>2,392</b>	<b>2,292</b>	<b>1,992</b>	<b>1,516</b>	<b>5,800</b>
Selected Midwest States <sup>2</sup>	12,123	10,159	8,764	7,343	6,721	6,259	5,878	4,490	4,070	3,961	3,923	3,273	3,107	2,614	2,811	2,299	2,201	7,311
All other States	28,935	24,328	22,085	20,442	18,263	17,489	16,284	13,996	13,242	12,838	12,504	11,192	9,821	8,738	9,199	8,530	7,144	24,873
<b>Total Acquisitions</b>	<b>56,794</b>	<b>49,149</b>	<b>46,280</b>	<b>40,165</b>	<b>35,686</b>	<b>33,245</b>	<b>30,903</b>	<b>25,120</b>	<b>22,483</b>	<b>21,100</b>	<b>20,510</b>	<b>17,729</b>	<b>15,971</b>	<b>13,744</b>	<b>14,302</b>	<b>12,821</b>	<b>10,861</b>	<b>37,984</b>

### Inventory by State

Arizona	3,083	3,106	2,886	2,067	1,516	1,240	1,116	945	871	858	800	776	743	715	626	563	499
California	6,628	6,503	6,154	5,139	4,341	3,912	3,288	2,717	2,537	2,474	2,268	1,895	1,825	1,792	1,518	1,247	1,109
Florida	26,084	28,095	30,030	28,506	25,781	23,060	20,402	16,429	12,695	10,456	8,611	6,646	5,476	4,447	3,938	3,427	3,013
Nevada	1,641	1,919	1,976	1,495	1,183	1,149	976	829	821	820	709	564	502	463	374	286	185
<b>Subtotal</b>	<b>37,436</b>	<b>39,623</b>	<b>41,046</b>	<b>37,207</b>	<b>32,821</b>	<b>29,361</b>	<b>25,782</b>	<b>20,920</b>	<b>16,924</b>	<b>14,608</b>	<b>12,388</b>	<b>9,881</b>	<b>8,546</b>	<b>7,417</b>	<b>6,456</b>	<b>5,523</b>	<b>4,806</b>
Selected Midwest States <sup>2</sup>	40,336	38,655	35,406	30,550	27,603	25,017	21,889	18,173	15,853	14,465	12,948	11,098	10,222	9,318	8,546	7,569	7,119
All other States	70,288	72,258	69,511	63,768	59,640	56,672	52,608	47,422	44,427	43,710	40,941	36,955	34,123	31,645	29,458	27,300	25,381
<b>Total Inventory</b>	<b>148,060</b>	<b>150,536</b>	<b>145,963</b>	<b>131,525</b>	<b>120,064</b>	<b>111,050</b>	<b>100,279</b>	<b>86,515</b>	<b>77,204</b>	<b>72,783</b>	<b>66,277</b>	<b>57,934</b>	<b>52,891</b>	<b>48,380</b>	<b>44,460</b>	<b>40,392</b>	<b>37,306</b>

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

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





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

	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	YTD Sep-17
Acquisitions	37,353	32,208	31,896	29,573	27,038	24,604	23,702	19,296	17,205	16,232	15,879	13,576	11,985	10,353	10,757	9,522	8,008	28,287
Dispositions	(33,332)	(29,920)	(32,727)	(36,580)	(31,709)	(30,045)	(31,446)	(29,810)	(24,816)	(19,887)	(20,793)	(19,797)	(15,934)	(14,102)	(14,198)	(12,571)	(10,329)	(37,098)
Inventory (at period end)	100,941	103,229	102,398	95,391	90,720	85,282	77,541	67,031	59,424	55,779	50,868	44,650	40,706	36,962	33,522	30,477	28,160	

### Acquisitions by State

Arizona	971	868	881	579	512	480	423	383	347	310	330	294	274	253	217	188	171	576
California	1,402	1,434	1,438	1,223	1,070	943	777	686	674	600	569	429	515	427	318	296	256	870
Florida	7,734	6,831	7,837	7,123	6,570	5,662	5,622	4,205	3,001	2,437	2,338	1,832	1,553	1,079	1,244	1,055	793	3,092
Nevada	557	496	459	310	371	396	301	280	301	248	205	145	114	119	73	57	13	143
<b>Subtotal</b>	<b>10,664</b>	<b>9,629</b>	<b>10,615</b>	<b>9,235</b>	<b>8,523</b>	<b>7,481</b>	<b>7,123</b>	<b>5,554</b>	<b>4,323</b>	<b>3,595</b>	<b>3,442</b>	<b>2,700</b>	<b>2,456</b>	<b>1,878</b>	<b>1,852</b>	<b>1,596</b>	<b>1,233</b>	<b>4,681</b>
Selected Midwest States <sup>2</sup>	7,749	6,742	6,130	5,374	4,974	4,339	4,303	3,301	2,965	2,967	3,013	2,462	2,282	1,964	2,088	1,656	1,540	5,284
All other States	18,940	15,837	15,151	14,964	13,541	12,784	12,276	10,441	9,917	9,670	9,424	8,414	7,247	6,511	6,817	6,270	5,235	18,322
<b>Total Acquisitions</b>	<b>37,353</b>	<b>32,208</b>	<b>31,896</b>	<b>29,573</b>	<b>27,038</b>	<b>24,604</b>	<b>23,702</b>	<b>19,296</b>	<b>17,205</b>	<b>16,232</b>	<b>15,879</b>	<b>13,576</b>	<b>11,985</b>	<b>10,353</b>	<b>10,757</b>	<b>9,522</b>	<b>8,008</b>	<b>28,287</b>

### Inventory by State

Arizona	2,168	2,189	2,033	1,535	1,185	987	892	764	705	690	660	645	596	548	474	440	413	
California	5,100	4,931	4,649	3,977	3,629	3,332	2,780	2,324	2,165	2,127	1,957	1,622	1,530	1,424	1,198	997	882	
Florida	18,808	19,876	21,486	21,229	20,310	18,555	16,756	13,693	10,596	8,773	7,239	5,520	4,478	3,583	3,134	2,771	2,478	
Nevada	1,201	1,360	1,320	998	901	929	809	685	694	688	599	484	423	374	298	230	150	
<b>Subtotal</b>	<b>27,277</b>	<b>28,356</b>	<b>29,488</b>	<b>27,739</b>	<b>26,025</b>	<b>23,803</b>	<b>21,237</b>	<b>17,466</b>	<b>14,160</b>	<b>12,278</b>	<b>10,455</b>	<b>8,271</b>	<b>7,027</b>	<b>5,929</b>	<b>5,104</b>	<b>4,438</b>	<b>3,923</b>	
Selected Midwest States <sup>2</sup>	26,676	26,252	25,015	22,271	20,885	19,077	16,668	13,775	11,823	10,734	9,712	8,460	7,746	7,085	6,416	5,657	5,227	
All other States	46,988	48,621	47,895	45,381	43,810	42,402	39,636	35,790	33,441	32,767	30,701	27,919	25,933	23,948	22,002	20,382	19,010	
<b>Total Inventory</b>	<b>100,941</b>	<b>103,229</b>	<b>102,398</b>	<b>95,391</b>	<b>90,720</b>	<b>85,282</b>	<b>77,541</b>	<b>67,031</b>	<b>59,424</b>	<b>55,779</b>	<b>50,868</b>	<b>44,650</b>	<b>40,706</b>	<b>36,962</b>	<b>33,522</b>	<b>30,477</b>	<b>28,160</b>	

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

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



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

	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	YTD Sep-17
Acquisitions	19,441	16,941	14,384	10,592	8,648	8,641	7,201	5,824	5,278	4,868	4,631	4,153	3,986	3,391	3,545	3,299	2,853	9,697
Dispositions	(16,945)	(16,753)	(18,126)	(18,023)	(15,438)	(12,217)	(10,231)	(9,078)	(6,982)	(5,644)	(6,226)	(6,278)	(5,085)	(4,158)	(4,025)	(4,322)	(3,622)	(11,969)
Inventory (at period end)	47,119	47,307	43,565	36,134	29,344	25,768	22,738	19,484	17,780	17,004	15,409	13,284	12,185	11,418	10,938	9,915	9,146	

### Acquisitions by State

Arizona	459	419	365	180	126	120	86	79	69	67	56	65	73	68	53	57	33	143
California	608	682	544	288	193	216	155	119	124	95	94	89	126	153	81	69	66	216
Florida	3,715	3,641	3,541	2,536	1,795	1,605	1,328	834	619	492	464	394	359	265	289	265	178	732
Nevada	290	291	366	141	65	75	49	48	36	52	27	16	29	28	17	5	6	28
<b>Subtotal</b>	<b>5,072</b>	<b>5,033</b>	<b>4,816</b>	<b>3,145</b>	<b>2,179</b>	<b>2,016</b>	<b>1,618</b>	<b>1,080</b>	<b>848</b>	<b>706</b>	<b>641</b>	<b>564</b>	<b>587</b>	<b>514</b>	<b>440</b>	<b>396</b>	<b>283</b>	<b>1,119</b>
Selected Midwest States <sup>1</sup>	4,374	3,417	2,634	1,969	1,747	1,920	1,575	1,189	1,105	994	910	811	825	650	723	643	661	2,027
All other States	9,995	8,491	6,934	5,478	4,722	4,705	4,008	3,555	3,325	3,168	3,080	2,778	2,574	2,227	2,382	2,260	1,909	6,551
<b>Total Acquisitions</b>	<b>19,441</b>	<b>16,941</b>	<b>14,384</b>	<b>10,592</b>	<b>8,648</b>	<b>8,641</b>	<b>7,201</b>	<b>5,824</b>	<b>5,278</b>	<b>4,868</b>	<b>4,631</b>	<b>4,153</b>	<b>3,986</b>	<b>3,391</b>	<b>3,545</b>	<b>3,299</b>	<b>2,853</b>	<b>9,697</b>

### Inventory by State

Arizona	915	917	853	532	331	253	224	181	166	168	140	131	147	167	152	123	86
California	1,528	1,572	1,505	1,162	712	580	508	393	372	347	311	273	295	368	320	250	227
Florida	7,276	8,219	8,544	7,277	5,471	4,505	3,646	2,736	2,099	1,683	1,372	1,126	998	864	804	656	535
Nevada	440	559	656	497	282	220	167	144	127	132	110	80	79	89	76	56	35
<b>Subtotal</b>	<b>10,159</b>	<b>11,267</b>	<b>11,558</b>	<b>9,468</b>	<b>6,796</b>	<b>5,558</b>	<b>4,545</b>	<b>3,454</b>	<b>2,764</b>	<b>2,330</b>	<b>1,933</b>	<b>1,610</b>	<b>1,519</b>	<b>1,488</b>	<b>1,352</b>	<b>1,085</b>	<b>883</b>
Selected Midwest States <sup>1</sup>	13,660	12,403	10,391	8,279	6,718	5,940	5,221	4,398	4,030	3,731	3,236	2,638	2,476	2,233	2,130	1,912	1,892
All other States	23,300	23,637	21,616	18,387	15,830	14,270	12,972	11,632	10,986	10,943	10,240	9,036	8,190	7,697	7,456	6,918	6,371
<b>Total Inventory</b>	<b>47,119</b>	<b>47,307</b>	<b>43,565</b>	<b>36,134</b>	<b>29,344</b>	<b>25,768</b>	<b>22,738</b>	<b>19,484</b>	<b>17,780</b>	<b>17,004</b>	<b>15,409</b>	<b>13,284</b>	<b>12,185</b>	<b>11,418</b>	<b>10,938</b>	<b>9,915</b>	<b>9,146</b>

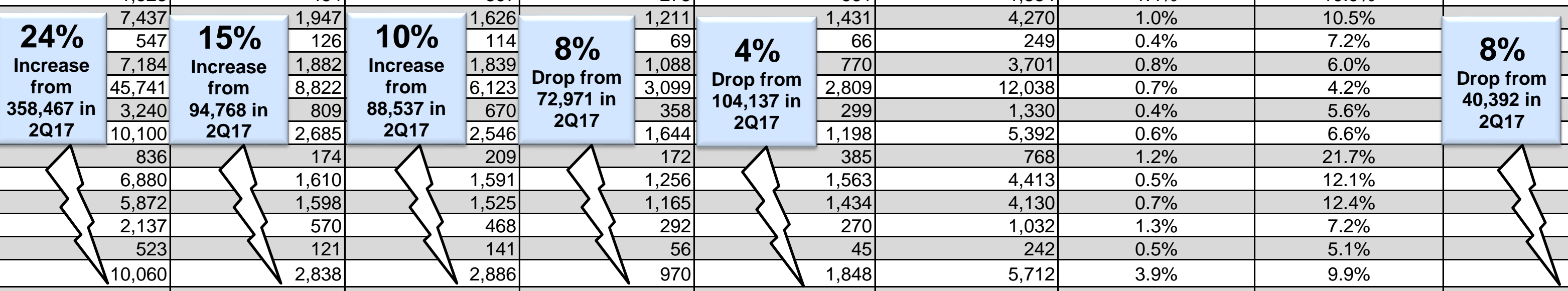
<sup>1</sup> Select Midwest states are Illinois, Indiana, Michigan and Ohio.



Enterprises Single-Family Book Profile - As of September 30, 2017

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory <sup>3</sup>
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	54,617	881	481	145	144	71	40	255	0.5%	4.5%	45
AL	329,311	12,835	7,089	1,908	1,766	1,138	934	3,840	1.2%	7.3%	666
AR	177,591	5,097	2,750	765	685	458	439	1,583	0.9%	8.6%	305
AZ	732,939	14,387	8,394	2,145	1,850	1,272	726	3,854	0.5%	5.0%	499
CA	3,683,048	57,046	33,339	8,333	7,198	4,615	3,561	15,390	0.4%	6.2%	1,109
CO	677,873	8,104	5,224	1,058	911	584	327	1,823	0.3%	4.0%	100
CT	335,390	11,891	5,516	1,581	1,519	1,255	2,020	4,796	1.4%	17.0%	972
DC	67,756	1,990	893	246	238	150	463	852	1.3%	23.3%	83
DE	109,016	3,393	1,616	467	421	368	521	1,311	1.2%	15.4%	208
FL	1,765,896	86,187	53,346	8,531	6,830	4,956	12,524	24,332	1.4%	14.5%	3,013
GA	869,040	30,529	17,332	4,622	4,028	2,434	2,113	8,585	1.0%	6.9%	860
HI	119,109	2,307	951	253	255	176	672	1,105	0.9%	29.1%	196
IA	269,514	5,942	3,258	863	809	518	494	1,822	0.7%	8.3%	221
ID	176,443	3,264	1,932	472	368	266	226	863	0.5%	6.9%	110
IL	1,294,172	40,558	19,497	5,326	5,128	4,264	6,343	15,750	1.2%	15.6%	2,636
IN	544,121	17,649	9,309	2,474	2,240	1,663	1,963	5,874	1.1%	11.1%	613
KS	202,191	5,224	2,909	794	725	451	345	1,521	0.8%	6.6%	382
KY	281,523	8,252	4,448	1,164	1,007	704	929	2,642	0.9%	11.3%	387
LA	287,950	13,297	6,822	1,903	1,738	1,443	1,391	4,577	1.6%	10.5%	472
MA	671,969	20,030	10,234	2,709	2,376	1,619	3,092	7,095	1.1%	15.4%	810
MD	638,462	21,599	10,381	2,950	2,972	2,347	2,949	8,278	1.3%	13.7%	1,789
ME	99,527	3,571	1,516	358	410	293	994	1,698	1.7%	27.8%	121
MI	963,497	25,106	14,729	3,914	3,443	1,851	1,169	6,474	0.7%	4.7%	2,080
MN	664,119	11,416	6,962	1,646	1,486	822	500	2,811	0.4%	4.4%	1,056
MO	527,637	13,636	7,822	2,121	1,802	1,110	781	3,700	0.7%	5.7%	634
MS	134,694	6,485	3,585	995	937	558	410	1,906	1.4%	6.3%	330
MT	101,287	1,623	933	227	171	149	143	463	0.5%	8.8%	71
NC	859,345	24,630	13,544	3,588	3,382	2,222	1,894	7,502	0.9%	7.7%	935
ND	52,247	721	424	78	81	62	76	220	0.4%	10.5%	30
NE	161,444	2,987	1,739	480	407	212	149	769	0.5%	5.0%	63
NH	142,325	3,716	2,068	575	416	300	357	1,074	0.8%	9.6%	173
NJ	843,051	37,625	14,965	4,458	4,548	3,725	9,929	18,211	2.2%	26.4%	3,601
NM	164,685	5,243	2,499	623	621	434	1,066	2,123	1.3%	20.3%	581
NV	287,574	7,149	2,904	759	738	712	2,036	3,488	1.2%	28.5%	185
NY	1,226,043	51,374	21,460	5,565	5,034	3,889	15,426	24,368	2.0%	30.0%	2,194
OH	924,694	30,763	15,426	4,330	4,075	3,252	3,680	11,021	1.2%	12.0%	1,790
OK	232,449	7,270	3,773	1,074	915	719	789	2,424	1.0%	10.9%	351
OR	463,151	6,966	3,590	879	842	603	1,052	2,497	0.5%	15.1%	665
PA	980,256	36,015	17,640	5,259	4,621	3,486	5,009	13,134	1.3%	13.9%	1,624
RI	94,985	3,323	1,528	464	397	273	661	1,334	1.4%	19.9%	157
SC	415,224	13,652	7,437	1,947	1,626	1,211	1,431	4,270	1.0%	10.5%	537
SD	64,033	922	547	126	114	69	66	249	0.4%	7.2%	46
TN	452,565	12,763	7,184	1,882	1,839	1,088	770	3,701	0.8%	6.0%	395
TX	1,829,521	66,594	45,741	8,822	6,123	3,099	2,809	12,038	0.7%	4.2%	777
UT	328,880	5,376	3,240	809	670	358	299	1,330	0.4%	5.6%	75
VA	833,803	18,173	10,100	2,685	2,546	1,644	1,198	5,392	0.6%	6.6%	988
VT	63,838	1,776	836	174	209	172	385	768	1.2%	21.7%	158
WA	822,528	12,900	6,880	1,610	1,591	1,256	1,563	4,413	0.5%	12.1%	507
WI	621,376	11,594	5,872	1,598	1,525	1,165	1,434	4,130	0.7%	12.4%	503
WV	81,984	3,737	2,137	570	468	292	270	1,032	1.3%	7.2%	317
WY	50,625	886	523	121	141	56	45	242	0.5%	5.1%	102
Other <sup>2</sup>	148,253	18,602	10,060	2,838	2,886	970	1,848	5,712	3.9%	9.9%	784
<b>Total</b>	<b>27,923,571</b>	<b>817,056</b>	<b>443,385</b>	<b>109,284</b>	<b>97,272</b>	<b>66,804</b>	<b>100,311</b>	<b>264,642</b>	<b>0.9%</b>	<b>12.3%</b>	<b>37,306</b>



<sup>1</sup> Includes other loans that cannot be categorized due to missing attributes.

<sup>2</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

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





Fannie Mae Single-Family Book Profile - As of September 30, 2017

State	Total Loan Count	Delinquent Loans (DLQ) <sup>1</sup>									REO Inventory <sup>3</sup>
		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	32,026	530	281	87	94	43	25	162	0.5%	4.7%	25
AL	217,274	8,556	4,643	1,233	1,221	796	663	2,682	1.2%	7.7%	520
AR	111,250	3,356	1,793	507	457	308	291	1,057	1.0%	8.7%	216
AZ	462,058	9,207	5,382	1,332	1,208	805	480	2,498	0.5%	5.2%	413
CA	2,355,186	36,744	21,475	5,238	4,768	3,022	2,241	10,044	0.4%	6.1%	882
CO	429,408	5,214	3,391	676	573	375	199	1,148	0.3%	3.8%	67
CT	206,472	7,857	3,601	1,009	1,037	838	1,372	3,247	1.6%	17.5%	736
DC	42,071	1,329	600	164	157	98	310	566	1.3%	23.3%	63
DE	67,922	2,185	1,045	277	270	236	357	864	1.3%	16.3%	166
FL	1,101,547	56,308	34,314	5,451	4,610	3,325	8,608	16,562	1.5%	15.3%	2,478
GA	521,284	18,850	10,575	2,793	2,600	1,537	1,345	5,491	1.1%	7.1%	610
HI	78,675	1,552	627	167	169	123	466	758	1.0%	30.0%	149
IA	172,327	3,872	2,123	577	523	332	317	1,173	0.7%	8.2%	173
ID	113,590	2,062	1,232	289	226	179	136	544	0.5%	6.6%	92
IL	745,717	24,552	11,865	3,177	3,188	2,607	3,715	9,521	1.3%	15.1%	1,918
IN	291,556	10,651	5,479	1,480	1,414	1,019	1,259	3,696	1.3%	11.8%	475
KS	106,540	3,056	1,662	472	446	267	209	922	0.9%	6.8%	273
KY	139,395	4,630	2,452	619	596	406	557	1,560	1.1%	12.0%	241
LA	194,422	9,180	4,693	1,305	1,233	1,027	922	3,186	1.6%	10.0%	350
MA	409,028	13,267	6,751	1,728	1,595	1,061	2,132	4,794	1.2%	16.1%	640
MD	386,413	13,572	6,414	1,817	1,863	1,494	1,984	5,350	1.4%	14.6%	1,314
ME	52,614	2,296	909	220	270	194	703	1,168	2.2%	30.6%	83
MI	558,676	15,508	9,016	2,400	2,179	1,159	754	4,100	0.7%	4.9%	1,589
MN	379,100	6,610	3,972	949	892	477	320	1,692	0.4%	4.8%	756
MO	304,851	8,304	4,693	1,259	1,149	696	507	2,358	0.8%	6.1%	442
MS	98,867	4,744	2,610	713	701	431	289	1,422	1.4%	6.1%	269
MT	64,277	1,025	580	156	109	89	91	289	0.4%	8.9%	52
NC	496,971	15,051	8,210	2,187	2,125	1,371	1,158	4,658	0.9%	7.7%	617
ND	30,195	460	268	49	55	43	45	144	0.5%	9.8%	22
NE	110,920	2,022	1,175	321	281	148	97	527	0.5%	4.8%	50
NH	81,407	2,349	1,296	338	272	197	246	716	0.9%	10.5%	148
NJ	534,321	25,229	9,735	2,897	3,108	2,497	6,992	12,605	2.4%	27.7%	2,843
NM	107,824	3,388	1,590	387	433	281	697	1,412	1.3%	20.6%	434
NV	182,787	4,711	1,848	481	495	476	1,411	2,384	1.3%	30.0%	150
NY	760,247	33,095	13,452	3,444	3,221	2,562	10,416	16,214	2.1%	31.5%	1,716
OH	519,486	19,473	9,732	2,708	2,660	2,049	2,324	7,044	1.4%	11.9%	1,245
OK	153,014	4,701	2,424	696	588	467	526	1,582	1.0%	11.2%	251
OR	279,074	4,341	2,242	544	544	392	619	1,555	0.6%	14.3%	494
PA	609,772	23,103	11,143	3,370	3,045	2,264	3,281	8,607	1.4%	14.2%	1,262
RI	57,387	2,182	998	289	256	177	462	898	1.6%	21.2%	114
SC	253,935	8,444	4,608	1,177	1,044	753	862	2,660	1.0%	10.2%	409
SD	47,270	621	383	83	74	38	43	155	0.3%	6.9%	35
TN	278,831	8,158	4,515	1,193	1,214	717	519	2,453	0.9%	6.4%	268
TX	1,188,542	43,151	29,553	5,680	4,051	2,040	1,827	7,923	0.7%	4.2%	588
UT	198,678	3,362	2,050	491	418	222	181	823	0.4%	5.4%	53
VA	508,642	11,228	6,166	1,606	1,633	1,043	780	3,459	0.7%	6.9%	746
VT	30,370	1,075	517	102	126	98	232	457	1.5%	21.6%	114
WA	519,449	8,193	4,349	1,001	1,035	818	990	2,845	0.5%	12.1%	360
WI	395,124	7,303	3,726	955	966	704	952	2,627	0.7%	13.0%	364
WV	46,102	2,217	1,284	318	275	176	164	617	1.3%	7.4%	213
WY	35,414	630	375	89	104	27	35	166	0.5%	5.6%	70
Other <sup>2</sup>	100,654	11,369	6,371	1,840	1,241	659	1,258	3,166	3.1%	11.1%	602
<b>Total</b>	<b>17,168,962</b>	<b>520,873</b>	<b>280,188</b>	<b>68,341</b>	<b>62,812</b>	<b>43,163</b>	<b>66,369</b>	<b>172,551</b>	<b>1.0%</b>	<b>12.7%</b>	<b>28,160</b>

<sup>1</sup> Conventional Delinquency Subset: Excludes government, current month MBS liquidations, and loans with current month missing or erroneous performance data .

<sup>2</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

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



Freddie Mac Single-Family Book Profile - As of September 30, 2017

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	22,591	351	200	58	50	28	15	93	0.4%	4.3%	20
AL	112,037	4,279	2,446	675	545	342	271	1,158	1.0%	6.3%	146
AR	66,341	1,741	957	258	228	150	148	526	0.8%	8.5%	89
AZ	270,881	5,180	3,012	813	642	467	246	1,356	0.5%	4.7%	86
CA	1,327,862	20,302	11,864	3,095	2,430	1,593	1,320	5,346	0.4%	6.5%	227
CO	248,465	2,890	1,833	382	338	209	128	675	0.3%	4.4%	33
CT	128,918	4,034	1,915	572	482	417	648	1,549	1.2%	16.1%	236
DC	25,685	661	293	82	81	52	153	286	1.1%	23.1%	20
DE	41,094	1,208	571	190	151	132	164	447	1.1%	13.6%	42
FL	664,349	29,879	19,032	3,080	2,220	1,631	3,916	7,770	1.2%	13.1%	535
GA	347,756	11,679	6,757	1,829	1,428	897	768	3,094	0.9%	6.6%	250
HI	40,434	755	324	86	86	53	206	347	0.9%	27.3%	47
IA	97,187	2,070	1,135	286	286	186	177	649	0.7%	8.6%	48
ID	62,853	1,202	700	183	142	87	90	319	0.5%	7.5%	18
IL	548,455	16,006	7,632	2,149	1,940	1,657	2,628	6,229	1.1%	16.4%	718
IN	252,565	6,998	3,830	994	826	644	704	2,178	0.9%	10.1%	138
KS	95,651	2,168	1,247	322	279	184	136	599	0.6%	6.3%	109
KY	142,128	3,622	1,996	545	411	298	372	1,082	0.8%	10.3%	146
LA	93,528	4,117	2,129	598	505	416	469	1,391	1.5%	11.4%	122
MA	262,941	6,763	3,483	981	781	558	960	2,301	0.9%	14.2%	170
MD	252,049	8,027	3,967	1,133	1,109	853	965	2,928	1.2%	12.0%	475
ME	46,913	1,275	607	138	140	99	291	530	1.1%	22.8%	38
MI	404,821	9,598	5,713	1,514	1,264	692	415	2,374	0.6%	4.3%	491
MN	285,019	4,806	2,990	697	594	345	180	1,119	0.4%	3.7%	300
MO	222,786	5,332	3,129	862	653	414	274	1,342	0.6%	5.1%	192
MS	35,827	1,741	975	282	236	127	121	484	1.4%	7.0%	61
MT	37,010	598	353	71	62	60	52	174	0.5%	8.7%	19
NC	362,374	9,579	5,334	1,401	1,257	851	736	2,844	0.8%	7.7%	318
ND	22,052	261	156	29	26	19	31	76	0.3%	11.9%	8
NE	50,524	965	564	159	126	64	52	242	0.5%	5.4%	13
NH	60,918	1,367	772	237	144	103	111	358	0.6%	8.1%	25
NJ	308,730	12,396	5,230	1,561	1,440	1,228	2,937	5,606	1.8%	23.7%	758
NM	56,861	1,855	909	236	188	153	369	711	1.3%	19.9%	147
NV	104,787	2,438	1,056	278	243	236	625	1,104	1.1%	25.6%	35
NY	465,796	18,279	8,008	2,121	1,813	1,327	5,010	8,154	1.8%	27.4%	478
OH	405,208	11,290	5,694	1,622	1,415	1,203	1,356	3,977	1.0%	12.0%	545
OK	79,435	2,569	1,349	378	327	252	263	842	1.1%	10.2%	100
OR	184,077	2,625	1,348	335	298	211	433	942	0.5%	16.5%	171
PA	370,484	12,912	6,497	1,889	1,576	1,222	1,728	4,527	1.2%	13.4%	362
RI	37,598	1,141	530	175	141	96	199	436	1.2%	17.4%	43
SC	161,289	5,208	2,829	770	582	458	569	1,610	1.0%	10.9%	128
SD	16,763	301	164	43	40	31	23	94	0.6%	7.6%	11
TN	173,734	4,605	2,669	689	625	371	251	1,248	0.7%	5.5%	127
TX	640,979	23,443	16,188	3,142	2,072	1,059	982	4,115	0.6%	4.2%	189
UT	130,202	2,014	1,190	318	252	136	118	507	0.4%	5.9%	22
VA	325,161	6,945	3,934	1,079	913	601	418	1,933	0.6%	6.0%	242
VT	33,468	701	319	72	83	74	153	311	0.9%	21.8%	44
WA	303,079	4,707	2,531	609	556	438	573	1,568	0.5%	12.2%	147
WI	226,252	4,291	2,146	643	559	461	482	1,503	0.7%	11.2%	139
WV	35,882	1,520	853	252	193	116	106	415	1.2%	7.0%	104
WY	15,211	256	148	32	37	29	10	76	0.5%	3.9%	32
Other <sup>2</sup>	47,599	7,233	3,689	998	1,645	311	590	2,546	5.3%	8.2%	182
<b>Total</b>	<b>10,754,609</b>	<b>296,183</b>	<b>163,197</b>	<b>40,943</b>	<b>34,460</b>	<b>23,641</b>	<b>33,942</b>	<b>92,091</b>	<b>0.9%</b>	<b>11.5%</b>	<b>9,146</b>

<sup>1</sup> Includes other loans that cannot be categorized due to missing attributes.

<sup>2</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.





Enterprises Foreclosure Prevention Actions by State - September 30, 2017

State	2016						YTD-2017						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	20	3	94	-	14	131	18	9	95	1	7	130	1,348	166	1,383	45	216	3,158
AL	679	110	1,813	13	247	2,862	498	56	1,544	10	99	2,207	19,003	2,403	23,076	1,134	2,914	48,530
AR	281	26	682	4	107	1,100	176	25	580	6	64	851	7,182	1,030	8,950	449	1,919	19,530
AZ	639	126	2,317	9	895	3,986	522	74	1,822	10	435	2,863	17,874	6,099	70,880	1,364	46,359	142,576
CA	2,458	958	9,097	34	1,755	14,302	1,927	549	7,284	35	804	10,599	65,147	24,094	275,463	3,033	106,787	474,524
CO	376	72	1,227	5	70	1,750	303	42	1,012	1	29	1,387	13,843	2,714	26,468	692	7,715	51,432
CT	487	101	2,229	10	586	3,413	360	51	1,822	8	377	2,618	11,119	2,545	31,196	557	6,222	51,639
DC	56	15	337	3	61	472	53	9	260	-	15	337	1,986	389	4,776	110	687	7,948
DE	145	17	688	2	183	1,035	115	16	565	2	121	819	3,645	614	9,058	200	2,050	15,566
FL	2,040	655	10,173	194	3,327	16,389	1,503	398	7,214	155	1,449	10,719	55,454	19,219	242,402	4,613	144,093	465,780
GA	1,358	316	4,882	19	691	7,266	982	232	3,997	14	377	5,602	35,805	8,844	91,512	2,501	16,908	155,571
HI	87	26	358	-	43	514	67	20	272	1	19	379	3,101	747	7,490	75	2,409	13,822
IA	365	36	842	4	119	1,366	265	35	742	7	59	1,108	8,569	1,125	12,205	662	2,192	24,753
ID	198	24	493	1	112	828	164	26	375	-	30	595	4,902	1,099	10,063	264	5,761	22,089
IL	1,579	278	8,277	52	2,547	12,733	1,197	238	5,283	44	1,423	8,185	37,223	10,466	124,312	2,402	40,305	214,708
IN	967	96	2,322	24	381	3,790	677	75	1,766	17	192	2,727	26,158	2,953	34,840	2,135	6,610	72,696
KS	316	22	722	7	125	1,192	227	18	597	3	52	897	8,154	939	9,409	461	2,039	21,002
KY	407	58	1,037	16	158	1,676	281	44	857	10	108	1,300	11,870	1,478	14,461	566	2,708	31,083
LA	693	916	1,804	10	142	3,565	468	601	1,983	12	107	3,171	16,076	3,766	21,164	1,130	2,148	44,284
MA	760	143	3,122	21	506	4,552	520	81	2,331	20	247	3,199	18,697	4,946	54,090	1,111	10,446	89,291
MD	1,044	160	4,338	17	1,210	6,769	719	108	3,403	20	782	5,032	22,602	5,183	68,996	1,309	16,776	114,867
ME	161	25	607	6	129	928	117	10	405	4	77	613	4,519	664	8,719	270	2,338	16,511
MI	1,217	140	3,250	43	713	5,363	1,000	111	2,816	30	337	4,294	36,738	7,753	74,012	6,260	29,908	154,671
MN	547	79	1,909	3	359	2,897	445	43	1,459	6	109	2,062	15,998	3,408	37,792	992	11,428	69,619
MO	753	81	1,885	25	462	3,206	562	74	1,586	7	225	2,454	20,519	3,065	29,497	1,402	6,573	61,056
MS	293	64	870	11	118	1,356	230	35	712	1	58	1,036	8,362	1,216	11,549	564	1,464	23,155
MT	74	11	265	2	20	372	42	8	191	2	16	259	2,415	341	3,715	103	890	7,464
NC	1,194	204	3,918	34	458	5,808	838	183	3,095	19	264	4,399	31,948	6,046	57,972	1,688	8,637	106,291
ND	20	2	56	2	5	85	13	1	78	-	9	101	644	165	773	62	125	1,769
NE	142	10	423	6	44	625	90	9	329	3	31	462	3,906	490	5,554	316	953	11,219
NH	211	22	632	2	157	1,024	136	19	507	5	73	740	5,262	1,028	10,999	262	2,375	19,927
NJ	1,076	254	7,982	54	2,136	11,502	776	180	5,490	29	1,140	7,615	27,763	8,025	94,811	1,494	22,502	154,594
NM	219	24	775	3	207	1,228	177	20	659	2	109	967	5,596	902	10,557	269	3,083	20,407
NV	245	44	1,241	3	797	2,330	180	33	907	10	413	1,543	6,535	2,996	39,035	480	33,671	82,718
NY	1,377	442	9,277	85	1,530	12,711	1,071	230	6,600	67	818	8,786	36,402	9,797	110,561	1,933	14,157	172,851
OH	1,288	128	4,826	66	949	7,257	957	96	3,607	47	525	5,232	35,396	5,723	68,568	3,784	14,992	128,464
OK	323	35	844	6	105	1,313	236	23	820	4	90	1,173	9,325	1,039	10,296	581	1,708	22,949
OR	309	75	1,322	9	201	1,916	212	56	869	8	71	1,216	8,738	2,705	25,487	471	10,610	48,011
PA	1,517	202	6,359	40	926	9,044	1,130	128	5,058	28	546	6,890	38,905	6,153	71,124	2,038	10,358	128,578
RI	142	37	690	8	188	1,065	98	19	517	11	90	735	3,590	972	10,385	197	2,770	17,914
SC	606	140	2,289	13	316	3,364	436	143	1,799	7	181	2,566	16,369	3,327	32,234	1,082	7,383	60,395
SD	44	6	114	1	12	177	36	3	108	-	2	149	1,161	158	1,621	93	258	3,291
TN	601	97	1,813	17	210	2,738	493	66	1,529	8	86	2,182	18,580	2,901	26,359	1,059	4,018	52,917
TX	2,188	392	5,268	22	229	8,099	1,726	277	5,225	14	116	7,358	67,044	9,929	69,267	3,750	7,910	157,900
UT	346	48	898	3	124	1,419	230	26	698	1	59	1,014	8,942	1,778	19,621	386	7,941	38,668
VA	896	116	3,167	14	728	4,921	709	97	2,550	9	451	3,816	22,318	4,292	48,406	1,109	13,536	89,660
VT	70	16	267	7	32	392	57	4	190	2	24	277	2,191	285	3,258	123	429	6,286
WA	595	122	2,293	13	525	3,548	428	78	1,614	8	182	2,310	17,421	3,940	46,742	845	18,766	87,714
WI	609	86	1,983	6	413	3,097	399	68	1,570	7	208	2,252	14,196	2,533	28,652	869	6,537	52,787
WV	174	36	404	3	50	667	130	16	458	7	42	653	4,583	651	5,520	219	825	11,799
WY	37	5	147	1	16	206	27	8	157	1	22	215	1,304	194	1,593	59	338	3,488
Other <sup>3</sup>	128	85	869	94	98	1,274	73	30	482	308	65	958	3,221	1,636	9,630	429	444	15,360
<b>Total</b>	<b>32,357</b>	<b>7,186</b>	<b>123,497</b>	<b>1,047</b>	<b>25,536</b>	<b>189,623</b>	<b>24,096</b>	<b>4,801</b>	<b>95,889</b>	<b>1,031</b>	<b>13,235</b>	<b>139,052</b>	<b>869,647</b>	<b>194,934</b>	<b>2,116,508</b>	<b>58,002</b>	<b>674,191</b>	<b>3,913,282</b>

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

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

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



Fannie Mae Foreclosure Prevention Actions by State - September 30, 2017

State	2016						YTD-2017						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	12	-	58	-	8	78	10	2	53	-	6	71	1,151	83	897	42	152	2,325
AL	456	60	1,213	3	191	1,923	372	34	995	3	70	1,474	15,446	1,532	16,353	1,016	2,154	36,501
AR	182	12	459	-	79	732	105	16	378	2	44	545	5,827	716	6,227	415	1,309	14,494
AZ	398	37	1,475	2	535	2,447	367	29	1,178	6	274	1,854	13,678	2,798	45,543	1,296	27,461	90,776
CA	1,613	333	5,890	14	1,077	8,927	1,359	230	4,754	21	532	6,896	50,805	9,275	177,197	2,871	62,393	302,541
CO	237	26	796	1	46	1,106	210	10	631	1	18	870	11,206	1,437	17,262	664	4,866	35,435
CT	333	15	1,498	4	385	2,235	246	12	1,221	5	277	1,761	8,816	1,198	21,863	518	4,201	36,596
DC	42	1	228	1	39	311	36	4	172	-	9	221	1,592	187	3,304	99	425	5,607
DE	93	9	439	-	132	673	78	8	360	-	76	522	2,787	338	6,146	176	1,415	10,862
FL	1,351	122	6,759	103	2,265	10,600	1,089	138	4,674	122	958	6,981	43,785	8,464	165,610	3,997	92,394	314,250
GA	780	103	3,056	3	443	4,385	630	90	2,380	6	250	3,356	26,217	4,141	59,694	2,146	10,442	102,640
HI	52	4	246	-	26	328	44	4	180	1	10	239	2,619	327	5,128	73	1,497	9,644
IA	230	12	569	1	78	890	190	10	494	5	41	740	6,831	654	8,262	577	1,540	17,864
ID	92	3	314	-	67	476	87	5	213	-	20	325	3,785	504	6,503	254	3,703	14,749
IL	975	62	5,164	12	1,625	7,838	760	93	3,269	23	925	5,070	27,865	4,025	79,346	1,910	25,546	138,692
IN	580	35	1,484	-	243	2,342	418	22	1,157	7	118	1,722	19,826	1,664	22,643	1,380	4,425	49,938
KS	176	4	447	1	79	707	130	3	374	1	40	548	6,137	545	6,106	406	1,396	14,590
KY	197	20	613	3	96	929	160	16	503	2	67	748	8,995	816	8,875	431	1,787	20,904
LA	484	610	1,279	2	98	2,473	345	393	1,340	4	74	2,156	13,028	2,620	15,357	1,046	1,508	33,559
MA	481	38	1,964	10	329	2,822	346	24	1,527	14	171	2,082	14,636	2,451	36,105	1,045	6,741	60,978
MD	656	27	2,844	5	748	4,280	477	27	2,194	10	509	3,217	17,101	2,140	45,472	1,188	10,627	76,528
ME	80	6	402	2	92	582	77	2	250	1	50	380	3,559	335	5,927	246	1,612	11,679
MI	781	39	2,065	8	493	3,386	651	40	1,806	7	232	2,736	29,102	3,763	47,468	2,842	19,275	102,450
MN	324	23	1,099	1	214	1,661	280	10	866	2	66	1,224	11,801	1,434	22,414	946	6,736	43,331
MO	417	22	1,184	2	297	1,922	355	22	970	2	147	1,496	15,840	1,694	19,295	1,161	4,249	42,239
MS	229	36	647	5	91	1,008	190	18	495	-	46	749	7,126	861	8,830	504	1,151	18,472
MT	44	4	172	2	11	233	22	4	122	1	8	157	1,910	198	2,521	101	613	5,343
NC	670	65	2,504	10	291	3,540	553	73	1,880	9	180	2,695	24,405	3,050	38,059	1,528	5,650	72,692
ND	11	2	34	1	3	51	8	-	55	-	9	72	500	94	507	51	82	1,234
NE	98	2	306	3	32	441	73	4	243	2	19	341	3,173	290	4,027	299	668	8,457
NH	114	4	385	-	98	601	79	4	326	1	50	460	4,028	462	7,102	246	1,524	13,362
NJ	725	54	5,439	13	1,460	7,691	533	62	3,721	16	807	5,139	21,815	3,609	65,443	1,299	14,960	107,126
NM	135	3	478	1	135	752	115	9	412	-	72	608	4,366	490	7,119	245	2,058	14,278
NV	161	5	758	1	509	1,434	137	9	577	8	267	998	5,202	1,230	24,757	449	20,407	52,045
NY	912	42	6,268	22	1,002	8,246	734	41	4,310	38	579	5,702	28,611	3,837	76,332	1,568	9,105	119,453
OH	767	38	3,196	8	617	4,626	575	28	2,300	16	354	3,273	27,131	3,101	44,902	2,177	10,316	87,627
OK	202	8	559	1	79	849	163	6	504	1	65	739	7,486	624	7,109	516	1,215	16,950
OR	206	13	828	2	124	1,173	141	26	558	3	48	776	6,778	1,251	16,574	430	6,485	31,518
PA	1,010	64	4,244	12	642	5,972	775	41	3,321	17	394	4,548	30,091	3,203	48,732	1,736	6,966	90,728
RI	85	3	453	4	116	661	57	10	318	7	61	453	2,653	476	6,841	177	1,789	11,936
SC	341	49	1,462	2	217	2,071	286	61	1,129	1	118	1,595	12,340	1,542	21,816	989	4,999	41,686
SD	26	2	77	1	10	116	23	1	78	-	1	103	885	87	1,110	85	206	2,373
TN	374	44	1,189	5	149	1,761	362	26	937	2	64	1,391	14,817	1,663	17,908	897	2,803	38,088
TX	1,371	201	3,473	-	169	5,214	1,206	149	3,311	6	78	4,750	53,815	6,696	47,988	3,538	5,446	117,483
UT	195	14	510	1	77	797	141	5	411	1	38	596	6,978	747	12,218	364	4,689	24,996
VA	534	30	2,008	8	455	3,035	482	32	1,602	4	309	2,429	16,788	1,945	31,754	1,039	8,677	60,203
VT	23	1	162	1	14	201	28	-	119	1	15	163	1,676	123	2,168	102	279	4,348
WA	359	21	1,439	1	318	2,138	297	18	1,041	4	104	1,464	13,498	1,675	30,764	769	11,830	58,536
WI	406	34	1,269	1	265	1,975	265	38	1,007	3	134	1,447	11,188	1,394	18,494	785	4,266	36,127
WV	106	12	241	1	35	395	70	3	261	1	27	362	3,526	329	3,352	189	520	7,916
WY	30	1	97	-	15	143	18	3	116	1	15	153	1,092	142	1,133	57	242	2,666
Other <sup>3</sup>	53	30	563	86	82	814	31	2	301	304	52	690	2,364	570	6,257	413	365	9,969
<b>Total</b>	<b>20,209</b>	<b>2,405</b>	<b>80,306</b>	<b>370</b>	<b>16,701</b>	<b>119,991</b>	<b>16,186</b>	<b>1,917</b>	<b>61,394</b>	<b>692</b>	<b>8,898</b>	<b>89,087</b>	<b>676,677</b>	<b>92,830</b>	<b>1,402,814</b>	<b>47,298</b>	<b>425,165</b>	<b>2,644,784</b>

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

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

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





Freddie Mac Foreclosure Prevention Actions by State - September 30, 2017

State	2016						YTD-2017						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	8	3	36	-	6	53	8	7	42	1	1	59	197	83	486	3	64	833
AL	223	50	600	10	56	939	126	22	549	7	29	733	3,557	871	6,723	118	760	12,029
AR	99	14	223	4	28	368	71	9	202	4	20	306	1,355	314	2,723	34	610	5,036
AZ	241	89	842	7	360	1,539	155	45	644	4	161	1,009	4,196	3,301	25,337	68	18,898	51,800
CA	845	625	3,207	20	678	5,375	568	319	2,530	14	272	3,703	14,342	14,819	98,266	162	44,394	171,983
CO	139	46	431	4	24	644	93	32	381	-	11	517	2,637	1,277	9,206	28	2,849	15,997
CT	154	86	731	6	201	1,178	114	39	601	3	100	857	2,303	1,347	9,333	39	2,021	15,043
DC	14	14	109	2	22	161	17	5	88	-	6	116	394	202	1,472	11	262	2,341
DE	52	8	249	2	51	362	37	8	205	2	45	297	858	276	2,912	24	635	4,704
FL	689	533	3,414	91	1,062	5,789	414	260	2,540	33	491	3,738	11,669	10,755	76,792	616	51,699	151,530
GA	578	213	1,826	16	248	2,881	352	142	1,617	8	127	2,246	9,588	4,703	31,818	355	6,466	52,931
HI	35	22	112	-	17	186	23	16	92	-	9	140	482	420	2,362	2	912	4,178
IA	135	24	273	3	41	476	75	25	248	2	18	368	1,738	471	3,943	85	652	6,889
ID	106	21	179	1	45	352	77	21	162	-	10	270	1,117	595	3,560	10	2,058	7,340
IL	604	216	3,113	40	922	4,895	437	145	2,014	21	498	3,115	9,358	6,441	44,966	492	14,759	76,016
IN	387	61	838	24	138	1,448	259	53	609	10	74	1,005	6,332	1,289	12,197	755	2,185	22,758
KS	140	18	275	6	46	485	97	15	223	2	12	349	2,017	394	3,303	55	643	6,412
KY	210	38	424	13	62	747	121	28	354	8	41	552	2,875	662	5,586	135	921	10,179
LA	209	306	525	8	44	1,092	123	208	643	8	33	1,015	3,048	1,146	5,807	84	640	10,725
MA	279	105	1,158	11	177	1,730	174	57	804	6	76	1,117	4,061	2,495	17,985	66	3,705	28,313
MD	388	133	1,494	12	462	2,489	242	81	1,209	10	273	1,815	5,501	3,043	23,524	121	6,149	38,339
ME	81	19	205	4	37	346	40	8	155	3	27	233	960	329	2,792	24	726	4,832
MI	436	101	1,185	35	220	1,977	349	71	1,010	23	105	1,558	7,636	3,990	26,544	3,418	10,633	52,221
MN	223	56	810	2	145	1,236	165	33	593	4	43	838	4,197	1,974	15,378	46	4,692	26,288
MO	336	59	701	23	165	1,284	207	52	616	5	78	958	4,679	1,371	10,202	241	2,324	18,817
MS	64	28	223	6	27	348	40	17	217	1	12	287	1,236	355	2,719	60	313	4,683
MT	30	7	93	-	9	139	20	4	69	1	8	102	505	143	1,194	2	277	2,121
NC	524	139	1,414	24	167	2,268	285	110	1,215	10	84	1,704	7,543	2,996	19,913	160	2,987	33,599
ND	9	-	22	1	2	34	5	1	23	-	-	29	144	71	266	11	43	535
NE	44	8	117	3	12	184	17	5	86	1	12	121	733	200	1,527	17	285	2,762
NH	97	18	247	2	59	423	57	15	181	4	23	280	1,234	566	3,897	16	851	6,565
NJ	351	200	2,543	41	676	3,811	243	118	1,769	13	333	2,476	5,948	4,416	29,368	195	7,542	47,468
NM	84	21	297	2	72	476	62	11	247	2	37	359	1,230	412	3,438	24	1,025	6,129
NV	84	39	483	2	288	896	43	24	330	2	146	545	1,333	1,766	14,278	31	13,264	30,673
NY	465	400	3,009	63	528	4,465	337	189	2,290	29	239	3,084	7,791	5,960	34,229	365	5,052	53,398
OH	521	90	1,630	58	332	2,631	382	68	1,307	31	171	1,959	8,265	2,622	23,666	1,607	4,676	40,837
OK	121	27	285	5	26	464	73	17	316	3	25	434	1,839	415	3,187	65	493	5,999
OR	103	62	494	7	77	743	71	30	311	5	23	440	1,960	1,454	8,913	41	4,125	16,493
PA	507	138	2,115	28	284	3,072	355	87	1,737	11	152	2,342	8,814	2,950	22,392	302	3,392	37,850
RI	57	34	237	4	72	404	41	9	199	4	29	282	937	496	3,544	20	981	5,978
SC	265	91	827	11	99	1,293	150	82	670	6	63	971	4,029	1,785	10,418	93	2,384	18,709
SD	18	4	37	-	2	61	13	2	30	-	1	46	276	71	511	8	52	918
TN	227	53	624	12	61	977	131	40	592	6	22	791	3,763	1,238	8,451	162	1,215	14,829
TX	817	191	1,795	22	60	2,885	520	128	1,914	8	38	2,608	13,229	3,233	21,279	212	2,464	40,417
UT	151	34	388	2	47	622	89	21	287	-	21	418	1,964	1,031	7,403	22	3,252	13,672
VA	362	86	1,159	6	273	1,886	227	65	948	5	142	1,387	5,530	2,347	16,652	70	4,859	29,457
VT	47	15	105	6	18	191	29	4	71	1	9	114	515	162	1,090	21	150	1,938
WA	236	101	854	12	207	1,410	131	60	573	4	78	846	3,923	2,265	15,978	76	6,936	29,178
WI	203	52	714	5	148	1,122	134	30	563	4	74	805	3,008	1,139	10,158	84	2,271	16,660
WV	68	24	163	2	15	272	60	13	197	6	15	291	1,057	322	2,168	30	305	3,883
WY	7	4	50	1	1	63	9	5	41	-	7	62	212	52	460	2	96	822
Other <sup>3</sup>	75	55	306	8	16	460	42	28	181	4	13	268	857	1,066	3,373	16	79	5,391
<b>Total</b>	<b>12,148</b>	<b>4,781</b>	<b>43,191</b>	<b>677</b>	<b>8,835</b>	<b>69,632</b>	<b>7,910</b>	<b>2,884</b>	<b>34,495</b>	<b>339</b>	<b>4,337</b>	<b>49,965</b>	<b>192,970</b>	<b>102,104</b>	<b>713,694</b>	<b>10,704</b>	<b>249,026</b>	<b>1,268,498</b>

<sup>1</sup> Since the first full quarter in conservatorship (4Q08). The state level data for repayment plans and forbearance plans are not available for 1Q08 and 2009.

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

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



## Glossary

### 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.

