



Federal Housing Finance Agency

400 7th Street, S.W., Washington, D.C. 20024

Telephone: (202) 649-3800

Facsimile: (202) 649-1071

www.fhfa.gov

January 3, 2013

The Honorable Tim Johnson
Chairman
Committee on Banking, Housing,
and Urban Affairs
United States Senate
Washington, DC 20510

Dear Chairman Johnson:

I am transmitting the Federal Housing Finance Agency's (FHFA) Federal Property Manager's report in accordance with Section 110 of the Emergency Economic Stabilization Act of 2008 (EESA), titled *Assistance to Homeowners*. Section 110 of EESA directs Federal Property Managers (FPM) to develop and implement plans to maximize assistance for homeowners and encourage servicers of underlying mortgages to take advantage of programs to minimize foreclosures. FHFA is a designated FPM in its role as conservator for Fannie Mae and Freddie Mac. Each FPM is also required to report to Congress the number and types of loan modifications and the number of foreclosures during the reporting period.

Reducing Enterprise losses by preventing avoidable foreclosures through loan modification and mortgage refinances remains a top priority at FHFA. We continue to explore ways to maximize assistance for homeowners and minimize preventable foreclosures consistent with the intent of EESA.

Sincerely,

Peter Brereton
Associate Director for Congressional Affairs

Attachments



Federal Housing Finance Agency

400 7th Street, S.W., Washington, D.C. 20024

Telephone: (202) 649-3800

Facsimile: (202) 649-1071

www.fhfa.gov

January 3, 2013

The Honorable Michael D. Crapo
Ranking Minority Member
Committee on Banking, Housing,
and Urban Affairs
United States Senate
Washington, DC 20510

Dear Senator Crapo:

I am transmitting the Federal Housing Finance Agency's (FHFA) Federal Property Manager's report in accordance with Section 110 of the Emergency Economic Stabilization Act of 2008 (EESA), titled *Assistance to Homeowners*. Section 110 of EESA directs Federal Property Managers (FPM) to develop and implement plans to maximize assistance for homeowners and encourage servicers of underlying mortgages to take advantage of programs to minimize foreclosures. FHFA is a designated FPM in its role as conservator for Fannie Mae and Freddie Mac. Each FPM is also required to report to Congress the number and types of loan modifications and the number of foreclosures during the reporting period.

Reducing Enterprise losses by preventing avoidable foreclosures through loan modification and mortgage refinances remains a top priority at FHFA. We continue to explore ways to maximize assistance for homeowners and minimize preventable foreclosures consistent with the intent of EESA.

Sincerely,

Peter Brereton
Associate Director for Congressional Affairs

Attachments



Federal Housing Finance Agency

400 7th Street, S.W., Washington, D.C. 20024

Telephone: (202) 649-3800

Facsimile: (202) 649-1 071

www.fhfa.gov

January 3, 2013

The Honorable Jeb Hensarling
Chairman
Committee on Financial Services
United States House of Representatives
Washington, DC 20515

Dear Chairman Hensarling:

I am transmitting the Federal Housing Finance Agency's (FHFA) Federal Property Manager's report in accordance with Section 110 of the Emergency Economic Stabilization Act of 2008 (EESA), titled *Assistance to Homeowners*. Section 110 of EESA directs Federal Property Managers (FPM) to develop and implement plans to maximize assistance for homeowners and encourage servicers of underlying mortgages to take advantage of programs to minimize foreclosures. FHFA is a designated FPM in its role as conservator for Fannie Mae and Freddie Mac. Each FPM is also required to report to Congress the number and types of loan modifications and the number of foreclosures during the reporting period.

Reducing Enterprise losses by preventing avoidable foreclosures through loan modification and mortgage refinances remains a top priority at FHFA. We continue to explore ways to maximize assistance for homeowners and minimize preventable foreclosures consistent with the intent of EESA.

Sincerely,

A handwritten signature in blue ink that reads "Peter Brereton".

Peter Brereton
Associate Director for Congressional Affairs

Attachments



Federal Housing Finance Agency

400 7th Street, S.W., Washington, D.C. 20024

Telephone: (202) 649-3800

Facsimile: (202) 649-1 071

www.fhfa.gov

January 3, 2013

The Honorable Maxine Waters
Ranking Member
Committee on Financial Services
United States House of Representatives
Washington, DC 20515

Dear Ranking Member Waters:

I am transmitting the Federal Housing Finance Agency's (FHFA) Federal Property Manager's report in accordance with Section 110 of the Emergency Economic Stabilization Act of 2008 (EESA), titled *Assistance to Homeowners*. Section 110 of EESA directs Federal Property Managers (FPM) to develop and implement plans to maximize assistance for homeowners and encourage servicers of underlying mortgages to take advantage of programs to minimize foreclosures. FHFA is a designated FPM in its role as conservator for Fannie Mae and Freddie Mac. Each FPM is also required to report to Congress the number and types of loan modifications and the number of foreclosures during the reporting period.

Reducing Enterprise losses by preventing avoidable foreclosures through loan modification and mortgage refinances remains a top priority at FHFA. We continue to explore ways to maximize assistance for homeowners and minimize preventable foreclosures consistent with the intent of EESA.

Sincerely,

A handwritten signature in blue ink that reads "Peter Brereton".

Peter Brereton
Associate Director for Congressional Affairs

Attachments



Federal Housing Finance Agency

Foreclosure Prevention Report Third Quarter 2012

FHFA Federal Property Manager's Report

This report contains data on foreclosure prevention activity of Fannie Mae and Freddie Mac (the Enterprises) through September 2012.

Table of Contents

HIGHLIGHTS	3
LOAN MODIFICATION PROGRAMS - STATUS UPDATE	4
MORTGAGE PERFORMANCE	5
FORECLOSURE PREVENTION ACTIONS: All Actions Completed	6
Home Retention Actions.....	8
Enterprises' Loan Modifications.....	9
Fannie Mae's Loan Modifications.....	10
Freddie Mac's Loan Modifications.....	12
Home Forfeiture Actions.....	14
FORECLOSURES	15
REO ACTIVITY & INVENTORY	16
DELINQUENT LOANS BY STATE CHART	17
DELINQUENCY STATUS MAP	18
PROFILES OF KEY STATES	19
Key states were selected based on the top rankings for three factors as of September 30, 2012:	
<ul style="list-style-type: none"> ● Serious delinquency rates of the Enterprises' single-family books; ● The number of serious delinquent loans in the Enterprises' single-family portfolios; and ● The percentage decline in house prices over the past five years, per FHFA's Seasonally Adjusted, Purchase-Only House Price Index. 	
Florida.....	19
Nevada.....	20

Table of Contents (Cont.)

New Jersey.....	21
Illinois.....	22
Maryland.....	23
California.....	24
New York.....	25
Arizona.....	26
Washington.....	27
Idaho.....	28
APPENDIX: DATA TABLES.....	29
APPENDIX: STATE LEVEL DATA	
Single-Family Book Profile by State.....	40
Completed Foreclosure Prevention Actions by State.....	43
GLOSSARY.....	46

Third Quarter 2012 Highlights

The Enterprises' Completed Foreclosure Prevention Actions:

- The Enterprises completed approximately 134,200 foreclosure prevention actions in the third quarter, bringing the total to more than 2.5 million since the start of conservatorship in September 2008. Over 2.1 million of these actions have helped borrowers to stay in their homes including nearly 1.3 million permanent loan modifications.
- Approximately 45 percent of troubled borrowers who received loan modifications in the third quarter had their monthly payments reduced by more than 30 percent.
- More than one-third of loan modifications completed in the third quarter included principal forbearance.
- Fewer than 15 percent of loans modified in the fourth quarter of 2011 had missed two or more payments, nine months after modification.
- Nearly 38,000 short sales and deeds-in-lieu were completed in the third quarter, up 4 percent compared with the second quarter.

The Enterprises' Mortgage Performance:

- The percentage of loans that have missed one or two monthly payments increased, while serious delinquency rates continued to decline during the quarter.
- A substantial number of the Enterprises' delinquent borrowers have missed more than one year of mortgage payments. Approximately 29 percent of these borrowers are located in Florida.

The Enterprises' Foreclosures:

- Foreclosure starts rose while foreclosure sales decreased in the third quarter.
- REO inventory continued to decline as property dispositions outpaced property acquisitions 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 & Refinance Activities		
	2Q12	3Q12
HAMP Active Trials	31,051	27,432
HAMP Permanent - Cumulative	424,916	428,946
Completed Foreclosure Prevention Actions		
Loan Modifications *	50,474	62,561
Repayment Plans	36,343	29,572
Forbearance Plans	5,352	3,821
Charge-offs-in-lieu	342	295
Home Retention Actions	92,511	96,249
Short Sales	32,361	33,972
Deeds-in-lieu	4,135	3,994
Home Forfeiture Actions	36,496	37,966
TOTAL	129,007	134,215

* Includes HAMP permanent modifications

Mortgage Performance (at period end)		
(# of loans in thousands)	2Q12	3Q12
30-59 Days Delinquent 60-plus-days Delinquent Serious Delinquent* Foreclosure Starts	539	591
Third-party & Foreclosure Sales	1,165	1,141
REO Inventory	1,009	969
	186	202
	71	69
	163	158
(Percent of total loans serviced)		
30-59 Days Delinquent 60-plus-days Delinquent Serious Delinquent*	1.88%	2.08%
	4.07%	4.02%
	3.50%	3.39%

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

Loan Modification Programs - Status Update

Home Affordable Modification Program (HAMP)

- Announced March 4, 2009.
- Allows a borrower's payment to be reduced to an affordable amount through an interest rate reduction (down to 2 percent), a term extension (up to 480 months), and/or principal forbearance. Incentives are being offered to borrowers, servicers, and investors for program participation and a successful payment history.
- Over 1 million homeowners have been offered a HAMP trial modification since the program started in April 2009. More than half of these homeowners have been granted permanent modifications.
- More than 4,000 homeowners received permanent modifications in the third quarter, bringing the total number of active HAMP permanent modifications to nearly 429,000.
- About 27,400 homeowners were in a HAMP trial modification period at the end of the quarter.

Non-HAMP Modifications

- Non-HAMP modifications accounted for two-thirds of all permanent loan modifications in the third quarter.
- Nearly 42,200 borrowers received permanent loan modifications through the Enterprises' proprietary modification programs in the third quarter, bringing the total number of non-HAMP permanent modifications to approximately 564,800 since October 2009.

HAMP Statistics

Cumulative from April 2009 through

	2Q12	3Q12
Trial Modifications Ever Started	984,333	1,001,658
<i>Less:</i>		
Trials Disqualified	(99,019)	(79,537)
Trials Cancelled	(322,788)	(343,778)
Permanent Modifications	(531,475)	(550,911)
Trials Remaining Active	31,051	27,432
Permanent Modifications Started	531,475	550,911
<i>Less:</i>		
Modifications Defaulted	(103,103)	(116,714)
Modifications Paid off	(3,456)	(5,251)
Active Permanent Modifications	424,916	428,946

Source: HAMP system of record (IR2)

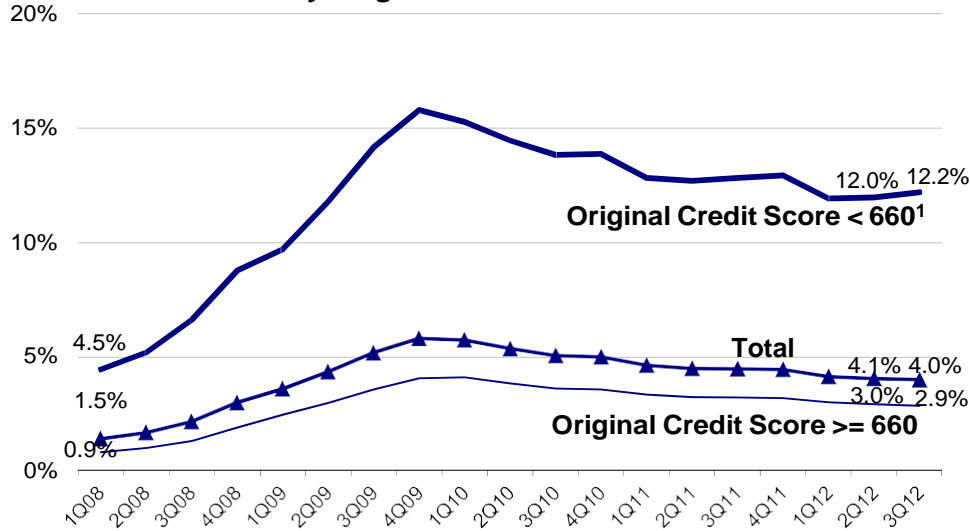
Non-HAMP Statistics

Cumulative from October 2009 through

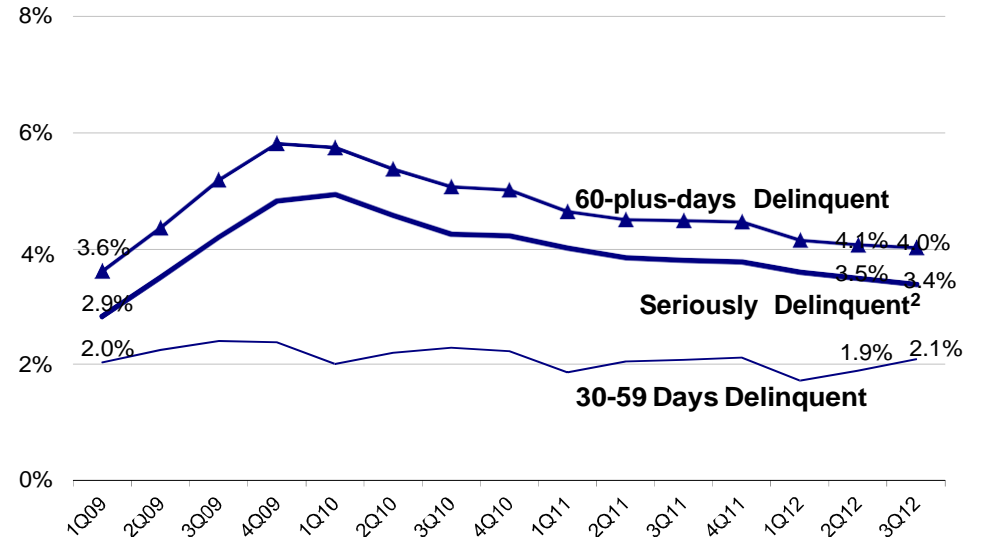
	2Q12	3Q12
Permanent Loan Modifications	522,652	564,822

Mortgage Performance

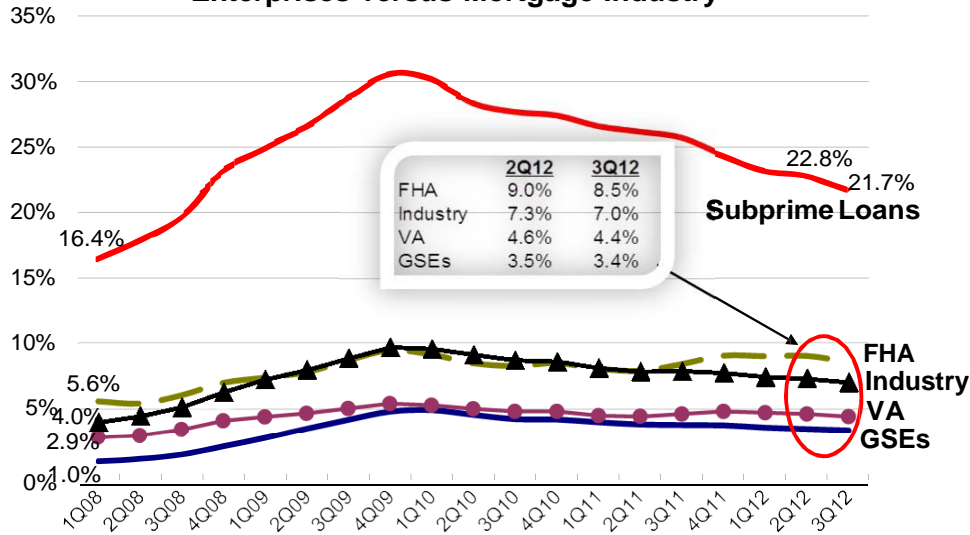
Enterprises' 60-plus-days Delinquency Rates by Original Credit Score



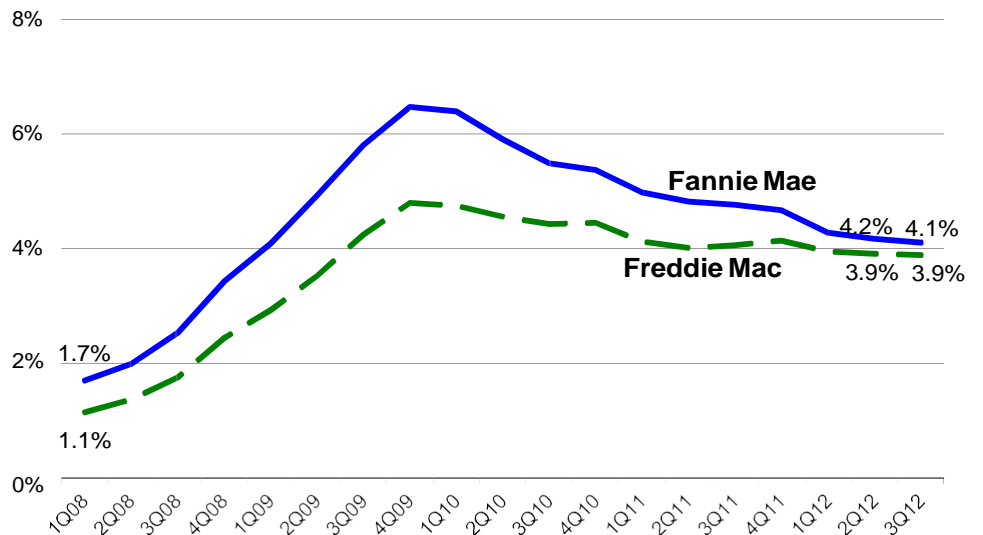
Enterprises' Mortgage Delinquency Rates



Serious Delinquency Rates² Enterprises versus Mortgage Industry



60-plus-days Delinquency Rates



Source: Fannie Mae and Freddie Mac; National Delinquency Survey from MBA - Third Quarter 2012

¹ Includes loans with missing original credit score.

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

Foreclosure Prevention Activity: All Actions Completed

The Enterprises have completed nearly 410,900 foreclosure prevention actions year-to-date, bringing the total to over 2.5 million since the start of conservatorship in September 2008. Nearly 1.3 million of these actions have been permanent loan modifications and another 854,700 other forms of assistance that have allowed troubled homeowners to save their homes. Approximately 413,400 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

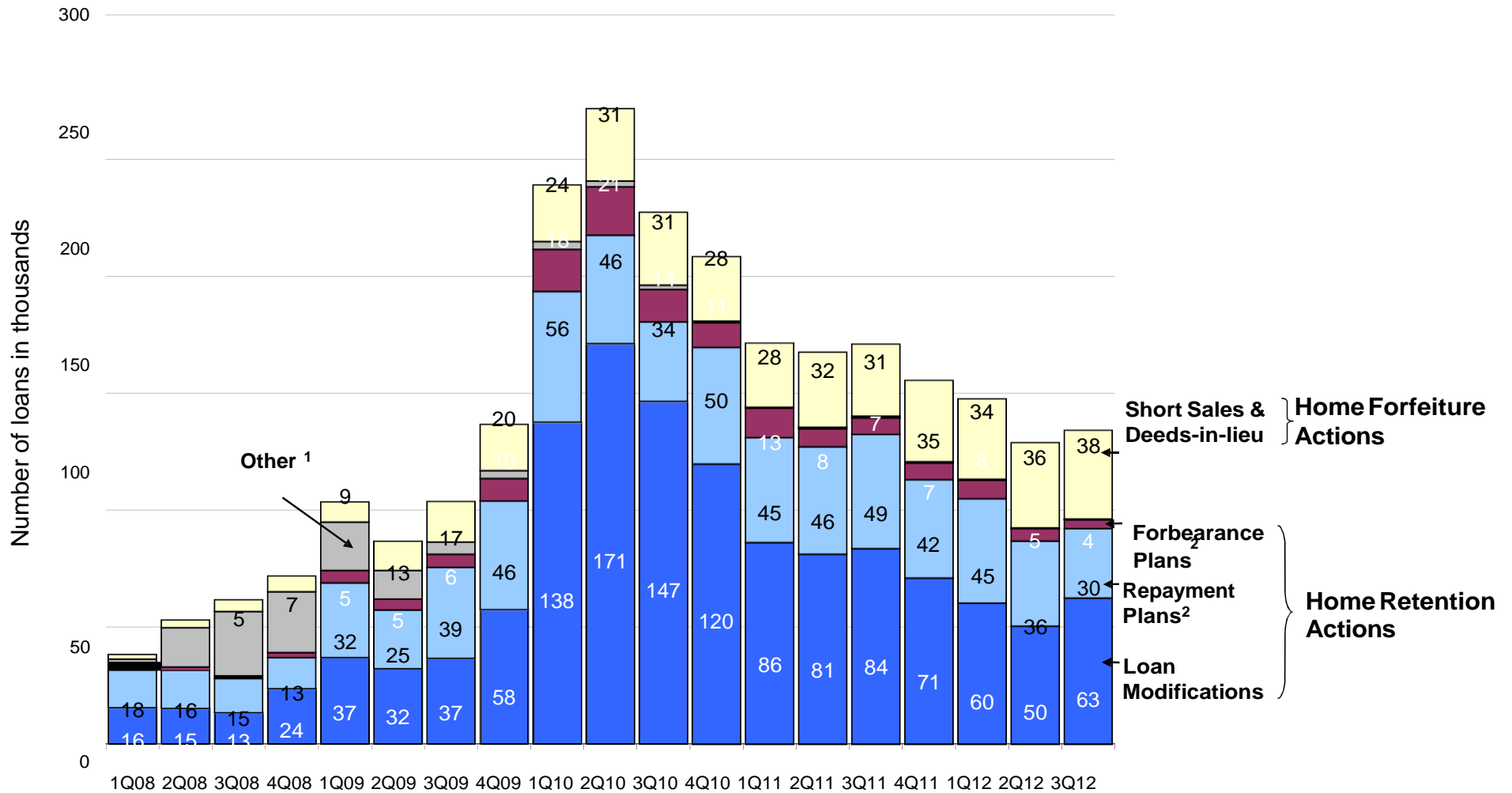
Completed Foreclosure Prevention Actions

	Full Year 2009	Full Year 2010	Full Year 2011	YTD Sep-12	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	142,360	185,954	181,558	110,551	633,732
Forbearance Plans	25,227	63,024	34,423	16,988	141,778
Charge-offs-in-lieu	2,247	3,118	2,263	1,144	9,045
HomeSaver Advance (<i>Fannie</i>)	39,199	5,191	-	-	70,178
Loan Modifications	<u>163,647</u>	<u>575,022</u>	<u>322,108</u>	<u>173,383</u>	<u>1,257,937</u>
Total	372,680	832,309	540,352	302,066	2,112,670
Nonforeclosure - Home Forfeiture Actions					
Short Sales	55,447	107,953	115,237	96,934	381,763
Deeds-in-lieu	<u>2,971</u>	<u>6,043</u>	<u>10,231</u>	<u>11,888</u>	<u>31,673</u>
Total	<u>58,418</u>	<u>113,996</u>	<u>125,468</u>	<u>108,822</u>	<u>413,436</u>
Total Foreclosure Prevention Actions	<u>431,098</u>	<u>946,305</u>	<u>665,820</u>	<u>410,888</u>	<u>2,526,106</u>

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

Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed about 134,200 foreclosure prevention actions in the third quarter, bringing the year-to-date total to nearly 410,900. The vast majority of these actions have allowed troubled homeowners to save their homes, including approximately 173,400 permanent loan modifications since the beginning of the year.



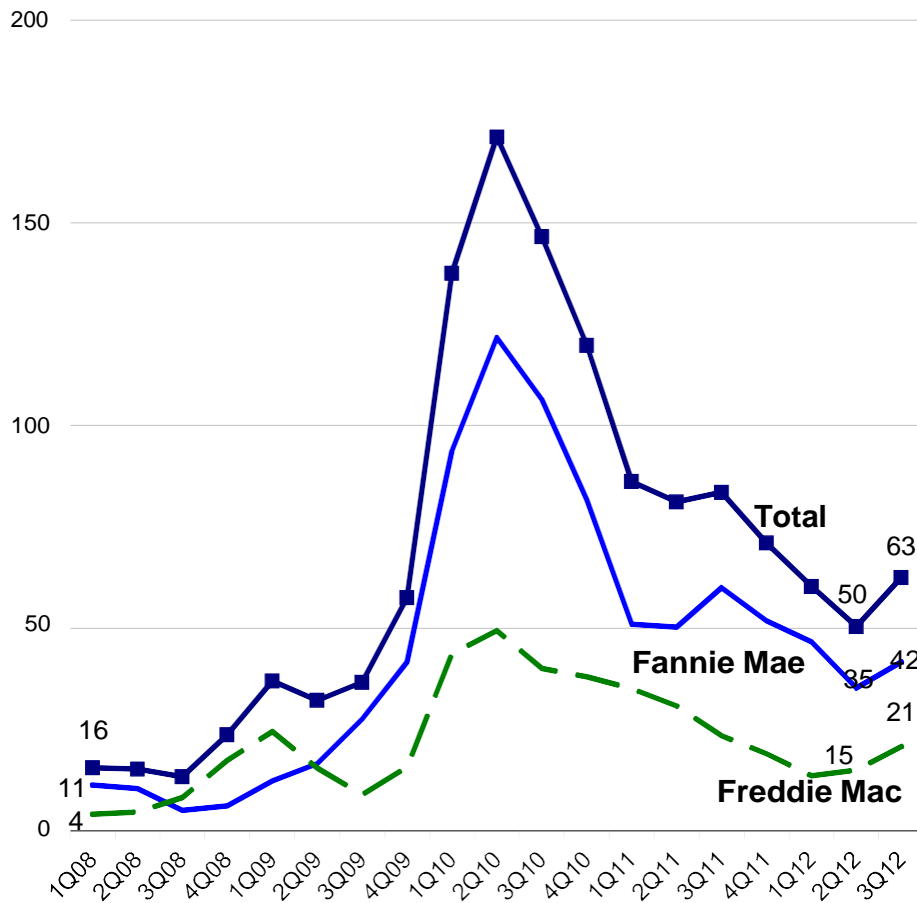
¹ Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.

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

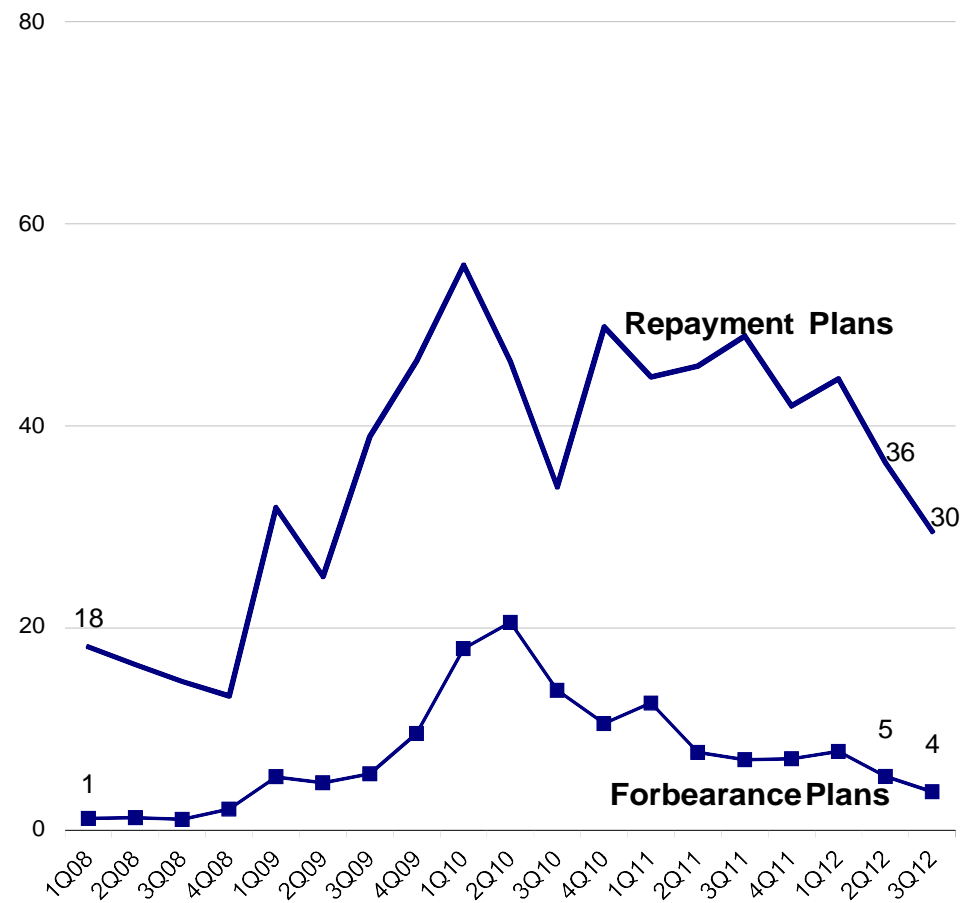
Foreclosure Prevention Activity: Home Retention Actions

Nearly 62,600 loan modifications were completed in the third quarter, bringing the total number of permanent modifications to approximately 173,400 since the beginning of the year. In addition, the Enterprises completed nearly 29,600 repayment plans and more than 3,800 forbearance plans to help delinquent borrowers cure their mortgage arrears during the quarter.

Loan Modifications Completed
(Number of loans in thousands)



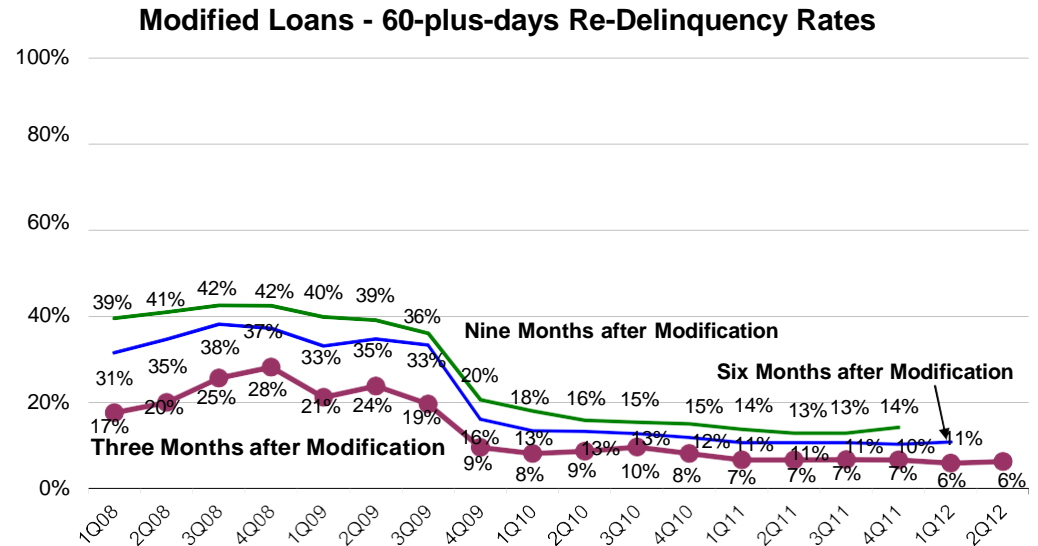
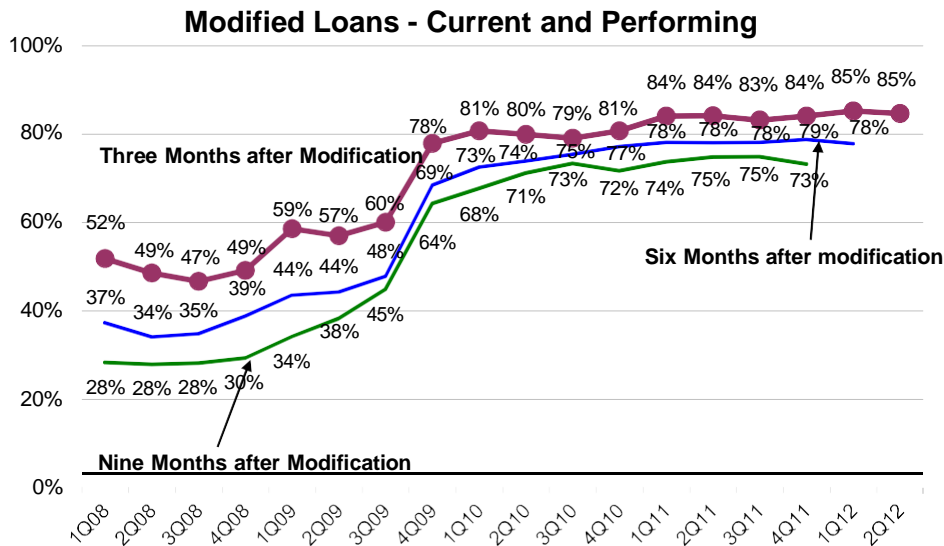
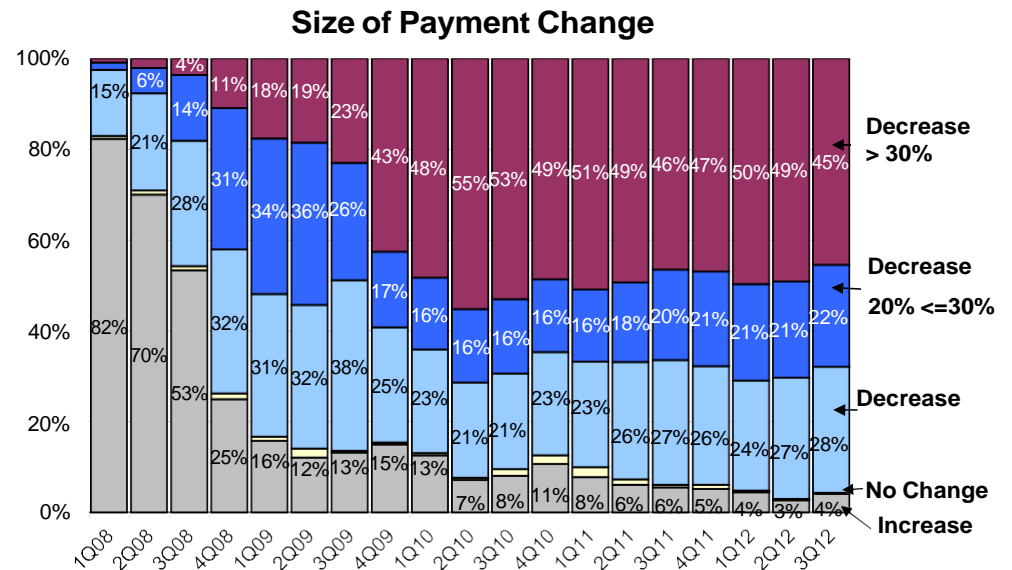
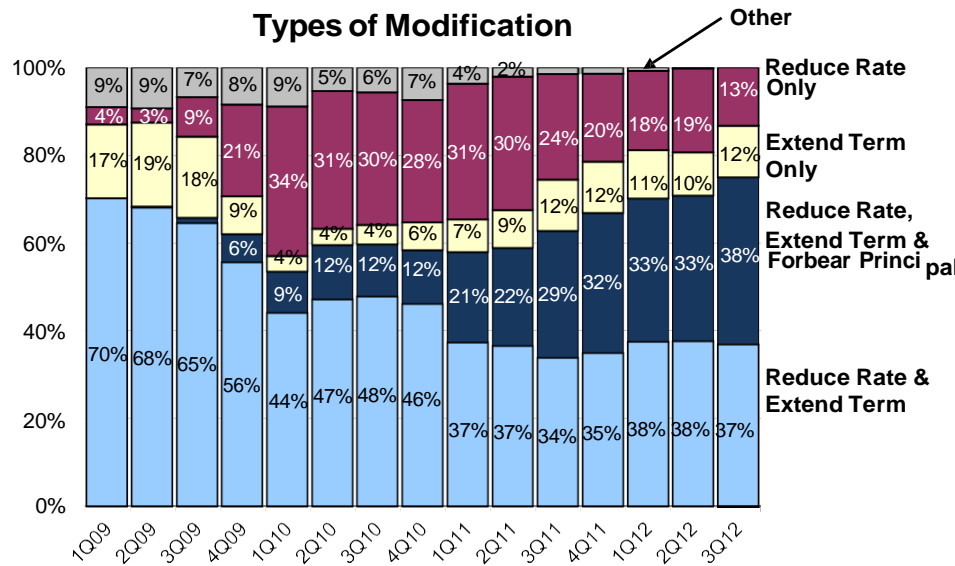
Repayment and Forbearance Plans Completed
(Number of loans in thousands)



Enterprises' Loan Modifications*

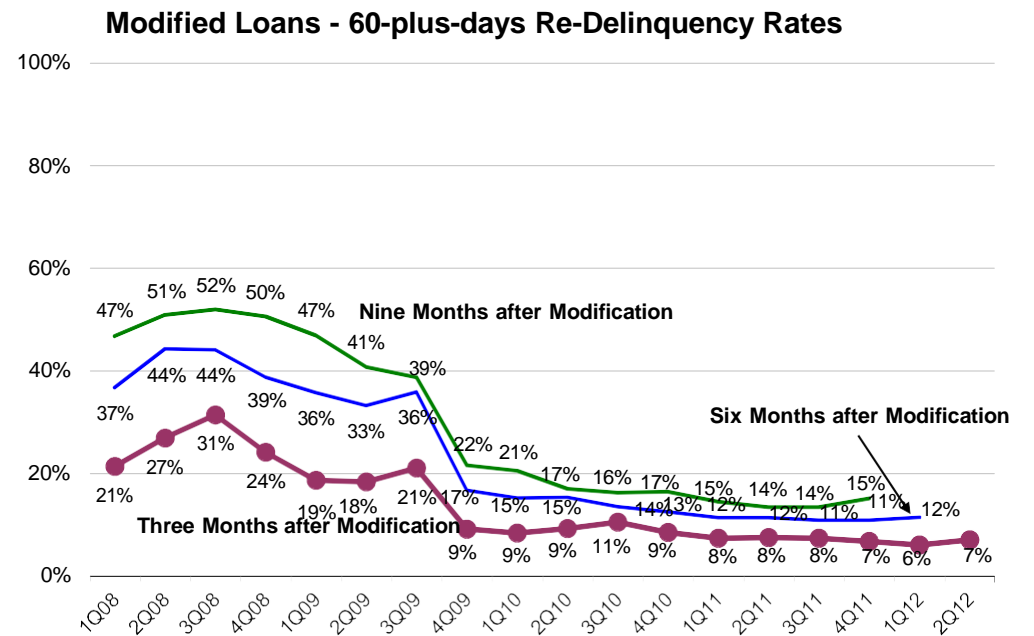
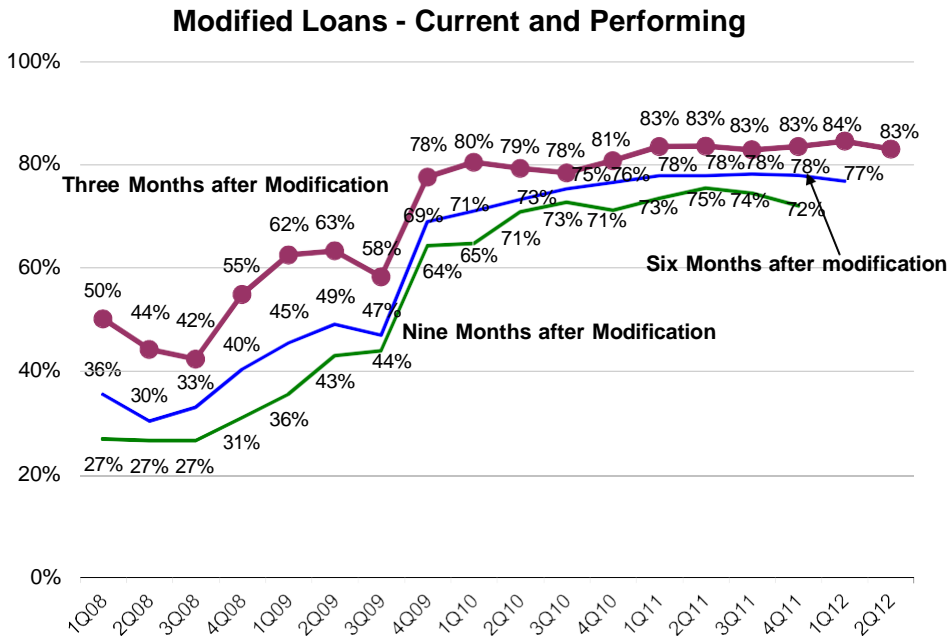
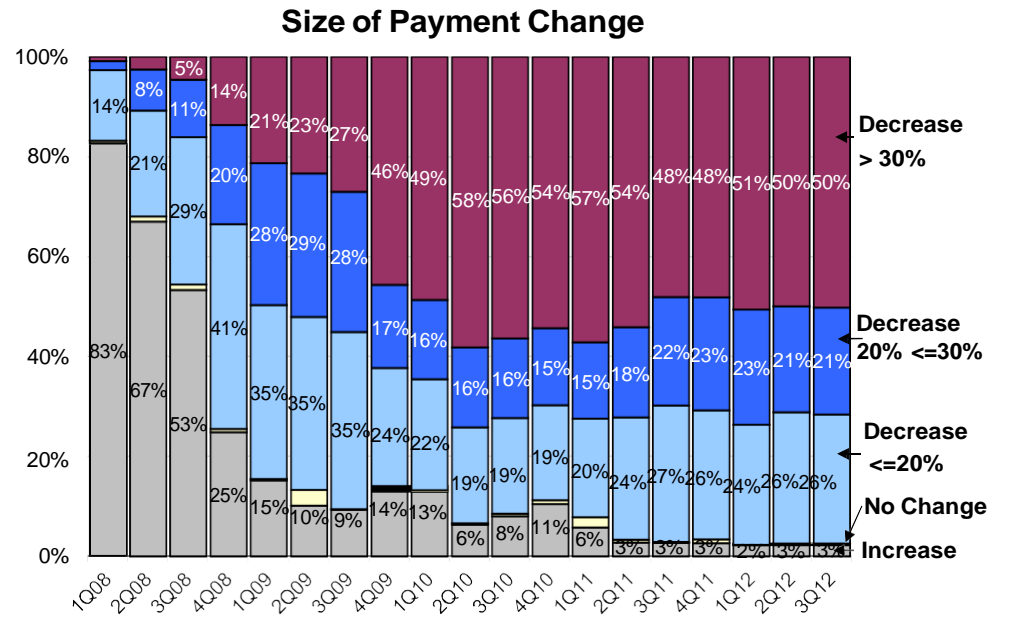
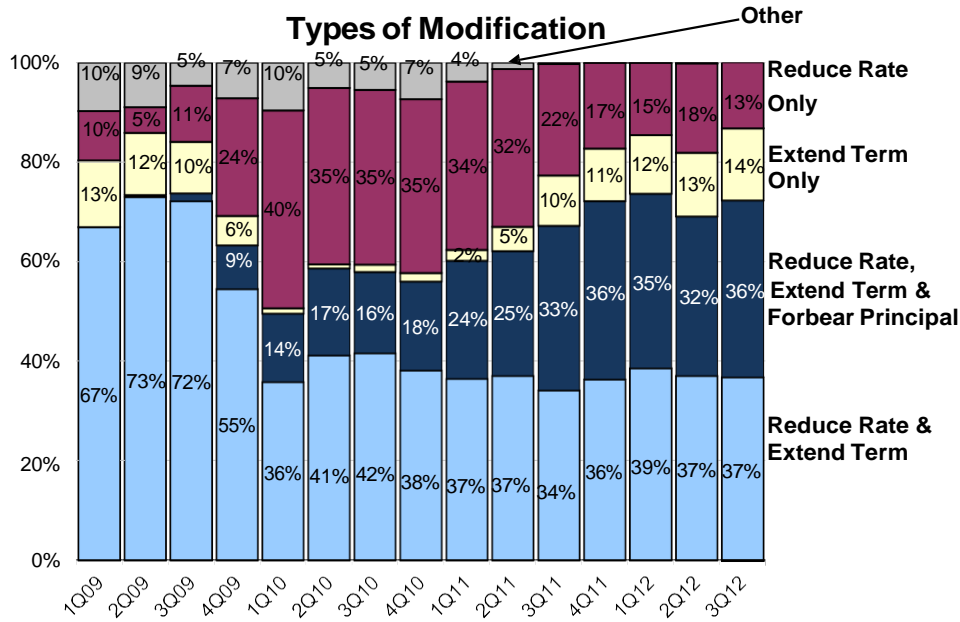
Principal forbearance remains an important part of loan modifications. More than a third of borrowers who received loan modifications in the third quarter had portions of their mortgage balance forbore.

The performance of modified loans remains strong. As of September 30, 2012, fewer than 15 percent of loans modified in the fourth quarter of 2011 had missed two or more payments, nine months after modification.



* Types of modification data for 2012 have been revised.

Fannie Mae's Loan Modifications*



* Modified loans data may not tie to Fannie Mae's financial statements due to timing differences in reporting systems.

Fannie Mae's HAMP and Non-HAMP Performance

Loans modified through HAMP continue to perform better after modification compared with Non-HAMP modifications.

Modified Loans - Performance Three Months after Modification

	HAMP										Non-HAMP								
	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12		2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12
Current and Performing	80%	78%	81%	86%	86%	86%	87%	88%	88%	Current and Performing	78%	79%	80%	80%	78%	80%	81%	83%	80%
30-59 Days Delinquent	11%	12%	10%	8%	8%	8%	7%	7%	7%	30-59 Days Delinquent	12%	11%	11%	11%	11%	11%	11%	10%	12%
60+ Days Delinquent	9%	11%	10%	6%	6%	6%	6%	5%	5%	60+ Days Delinquent	10%	10%	8%	9%	11%	9%	8%	7%	8%

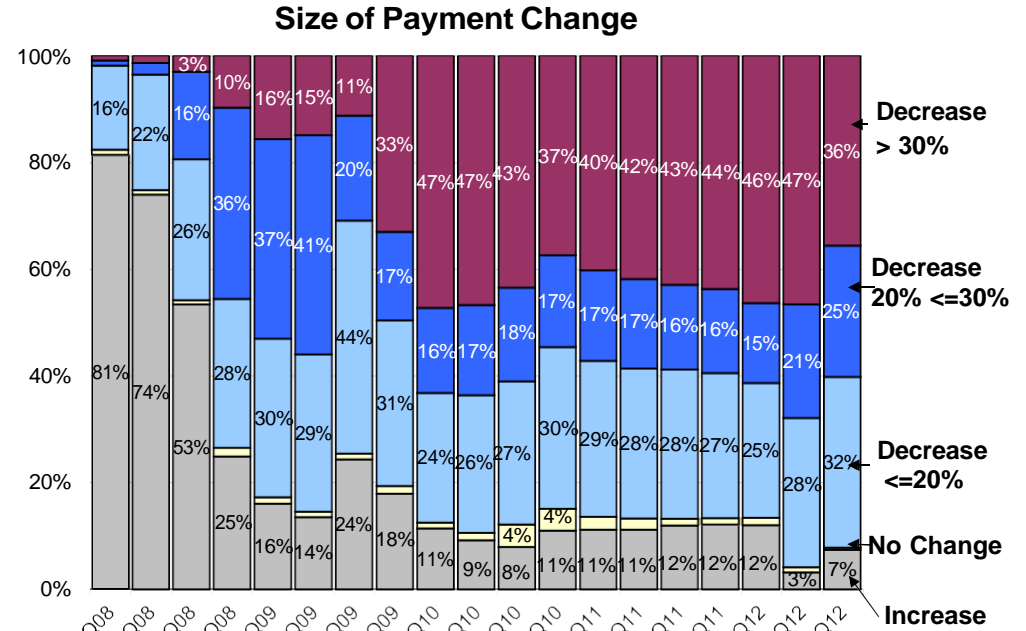
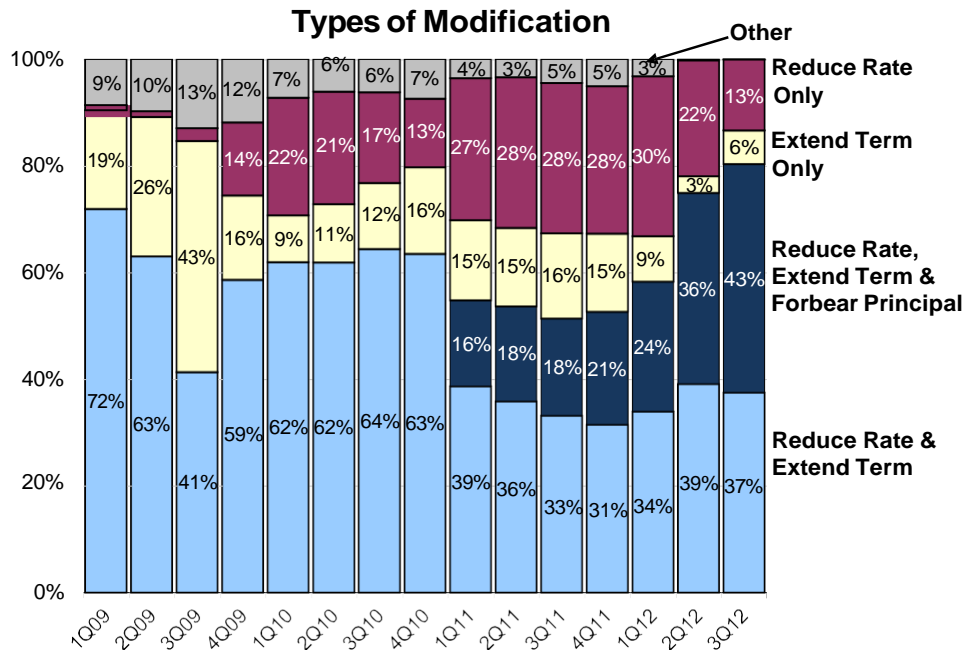
Modified Loans - Performance Six Months after Modification

	HAMP									Non-HAMP							
	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12		2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12
Current and Performing	76%	77%	79%	81%	81%	82%	83%	83%	Current and Performing	70%	74%	75%	73%	71%	75%	74%	74%
30-59 Days Delinquent	12%	10%	10%	10%	9%	9%	8%	9%	30-59 Days Delinquent	13%	12%	12%	13%	13%	12%	13%	13%
60+ Days Delinquent	13%	13%	11%	9%	10%	9%	8%	8%	60+ Days Delinquent	16%	14%	13%	14%	15%	13%	13%	13%

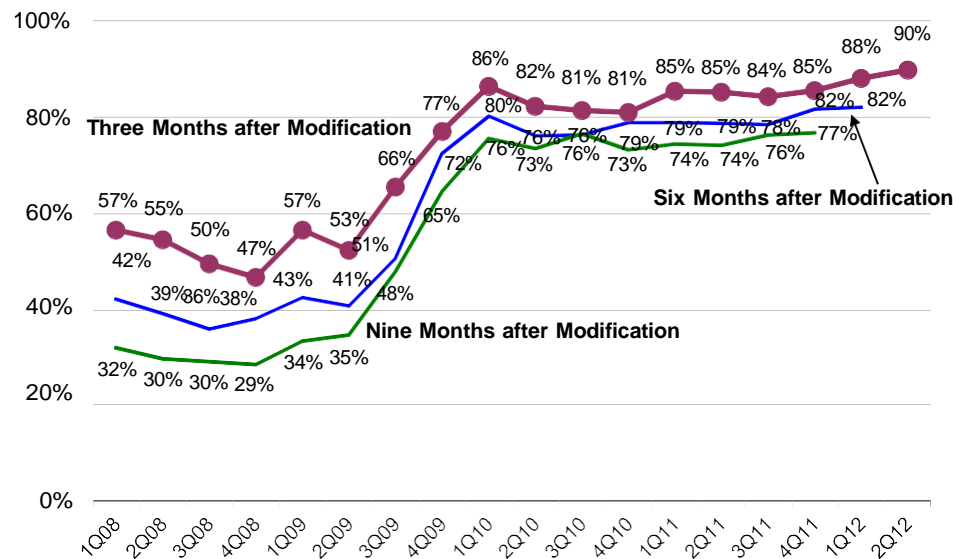
Modified Loans - Performance Nine Months after Modification

	HAMP								Non-HAMP						
	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11		2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11
Current and Performing	74%	76%	76%	77%	78%	80%	79%	Current and Performing	67%	71%	69%	68%	69%	71%	68%
60+ Days Delinquent	19%	13%	13%	13%	12%	11%	11%	60+ Days Delinquent	24%	17%	17%	18%	17%	16%	18%

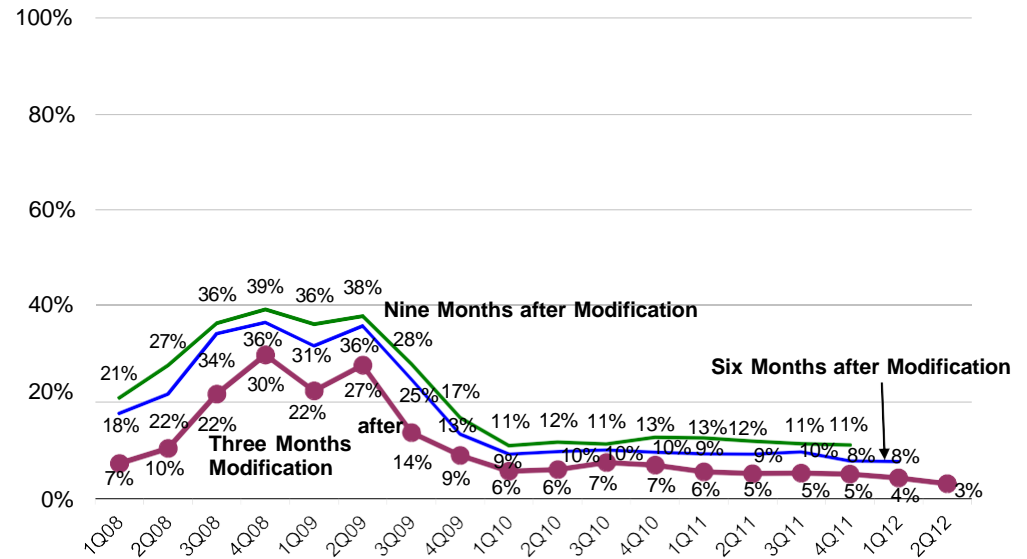
Freddie Mac's Loan Modifications*



Modified Loans - Current and Performing



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



* Modified loans data may not tie to Freddie Mac's financial statements due to timing differences in reporting systems. In addition, types of modification data for 2012 have been revised.

Freddie Mac's HAMP and Non-HAMP Performance

Loans modified through HAMP continue to perform better after modification compared with Non-HAMP modifications.

Modified Loans - Performance Three Months after Modification

	HAMP									Non-HAMP									
	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	
Current and Performing	84%	82%	82%	87%	88%	87%	89%	91%	91%	Current and Performing	78%	79%	80%	83%	81%	79%	79%	79%	87%
30-59 Days Delinquent	10%	12%	11%	8%	8%	9%	8%	6%	7%	30-59 Days Delinquent	14%	12%	12%	10%	11%	12%	12%	11%	8%
60+ Days Delinquent	6%	6%	7%	5%	4%	4%	3%	2%	2%	60+ Days Delinquent	8%	7%	7%	7%	8%	9%	9%	10%	5%

Modified Loans - Performance Six Months after Modification

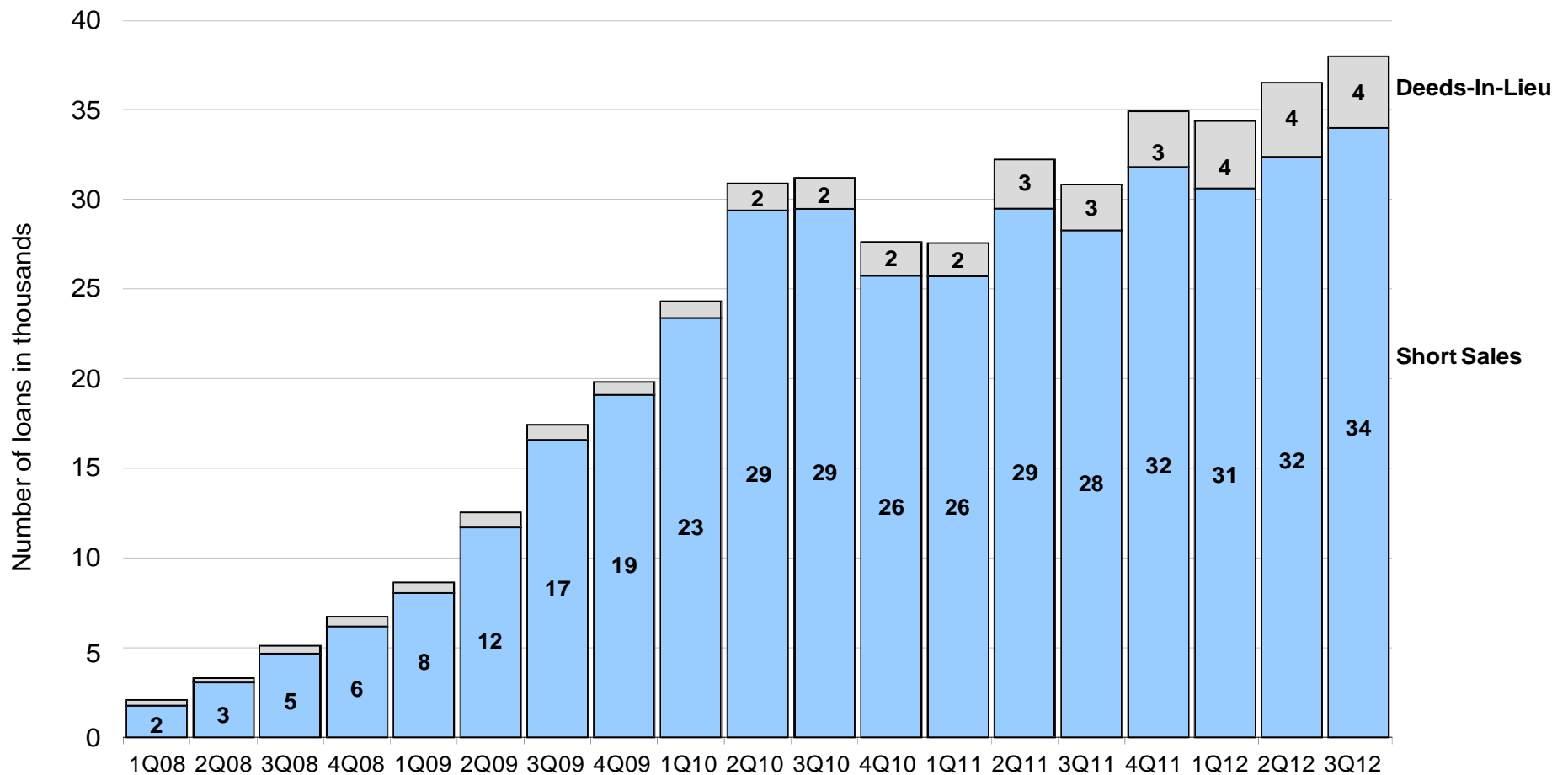
	HAMP								Non-HAMP								
	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	
Current and Performing	79%	79%	82%	83%	84%	83%	86%	87%	Current and Performing	66%	70%	76%	72%	71%	70%	73%	69%
30-59 Days Delinquent	13%	12%	10%	10%	10%	10%	9%	8%	30-59 Days Delinquent	19%	16%	13%	15%	15%	14%	14%	16%
60+ Days Delinquent	8%	9%	8%	7%	6%	7%	5%	5%	60+ Days Delinquent	15%	14%	11%	13%	14%	16%	14%	15%

Modified Loans - Performance Nine Months after Modification

	HAMP							Non-HAMP							
	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	
Current and Performing	76%	79%	78%	80%	80%	82%	83%	Current and Performing	61%	68%	69%	66%	65%	66%	65%
60+ Days Delinquent	10%	10%	10%	9%	8%	8%	8%	60+ Days Delinquent	18%	15%	15%	18%	18%	18%	18%

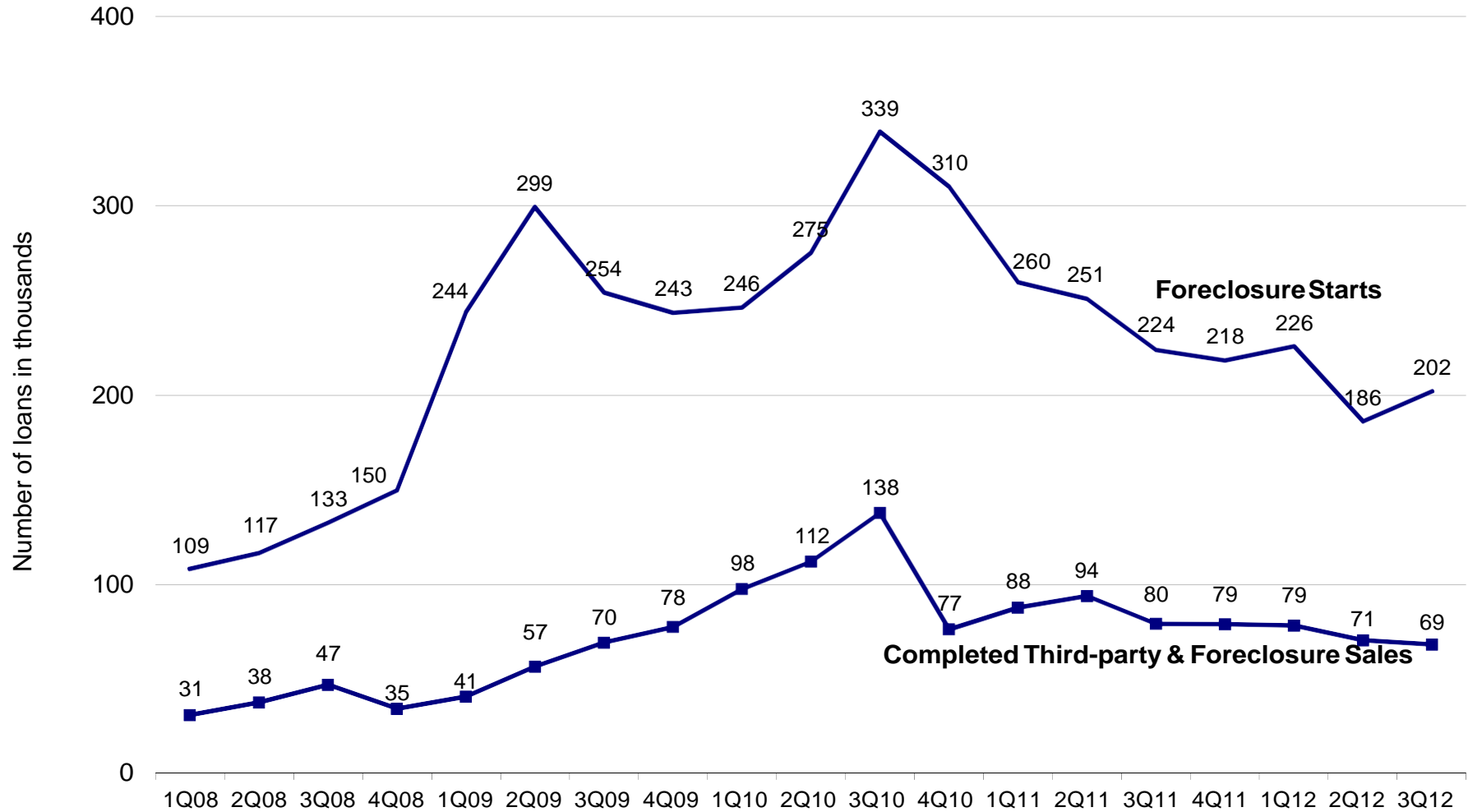
Foreclosure Prevention Activity: Home Forfeiture Actions

Short sales and deeds-in-lieu increased to nearly 38,000 in the third quarter, bringing the total to more than 108,800 since the beginning of the year. Starting in June 2012, the Enterprises implemented accelerated timelines to review and approve short sale transactions. 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.



Foreclosures

The Enterprises' foreclosure starts rose 9 percent while third-party sales and foreclosure sales continued to decline in the third quarter of 2012.

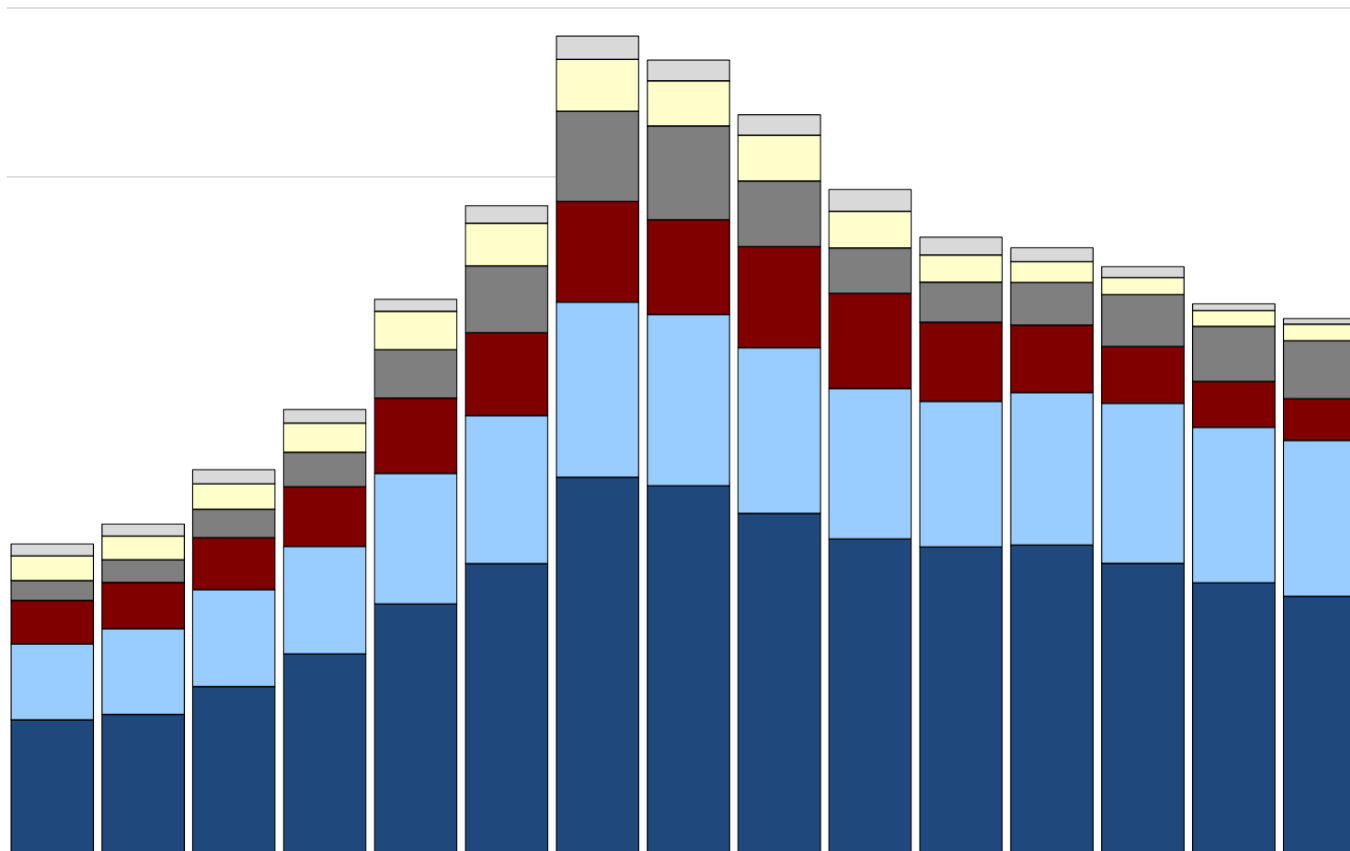


Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory continued to decline as property dispositions outpaced property acquisitions in the third quarter.

REO Inventory by State

(Number in thousands)



REO Activity

Acquisitions	39,362	54,092	65,332	71,938	91,341	103,500	124,402	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186
Dispositions	(40,724)	(48,294)	(49,238)	(54,144)	(58,723)	(75,832)	(74,206)	(76,849)	(94,441)	(100,55)	(83,678)	(75,163)	(77,104)	(74,743)	(66,585)
Inventory (at period end)	91,516	97,314	113,408	131,202	163,820	191,488	241,684	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138

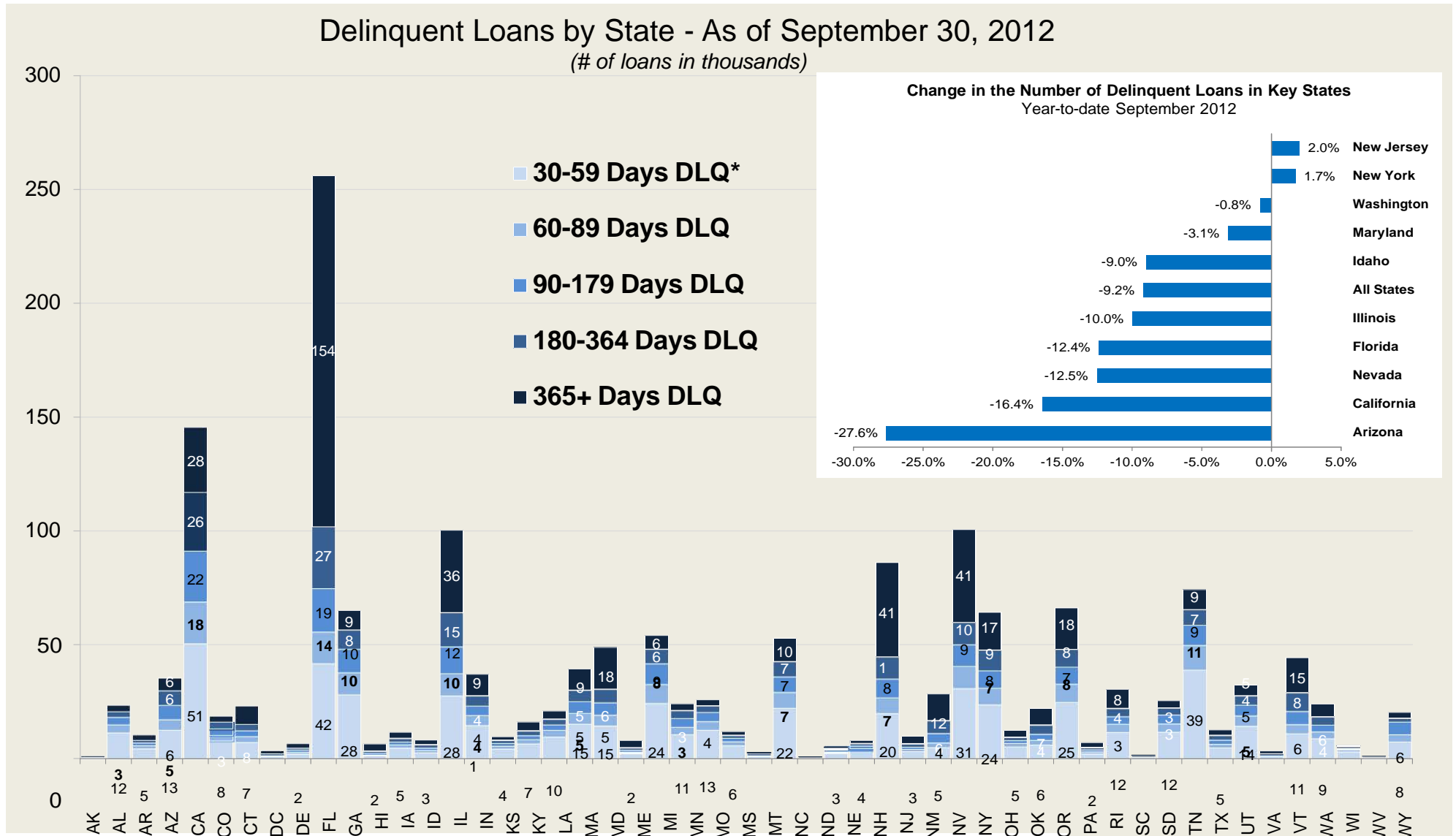
* Select Midwest states are Illinois, Indiana, Michigan and Ohio



State Level Data

Delinquent Loans by State

The number of the Enterprises' delinquent borrowers has declined 9 percent since the beginning of 2012. A substantial number of these borrowers are deeply delinquent (365+ days) with about 29 percent of deeply delinquent borrowers located in Florida. As of September 30, 2012, more than half of the serious delinquent (90+ days delinquent) borrowers have missed more than one year of mortgage payments. In Florida, the number of loans that have been delinquent for one year or more exceeds the total number of delinquent loans in each individual state.



* Includes other loans that cannot be categorized due to missing attributes.

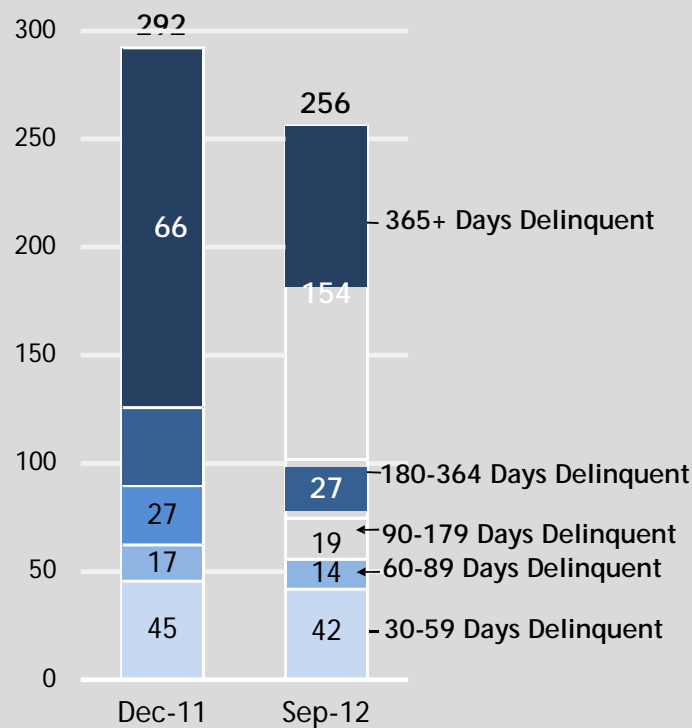
** Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

Florida

Single-Family Book Profile - As of September 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac
Delinquent Loans	162	9
Current Loans	<u>1,050</u>	<u>61</u>
Total Loans Serviced	1,212	711

Delinquent Loans



Completed Foreclosure Prevention Actions

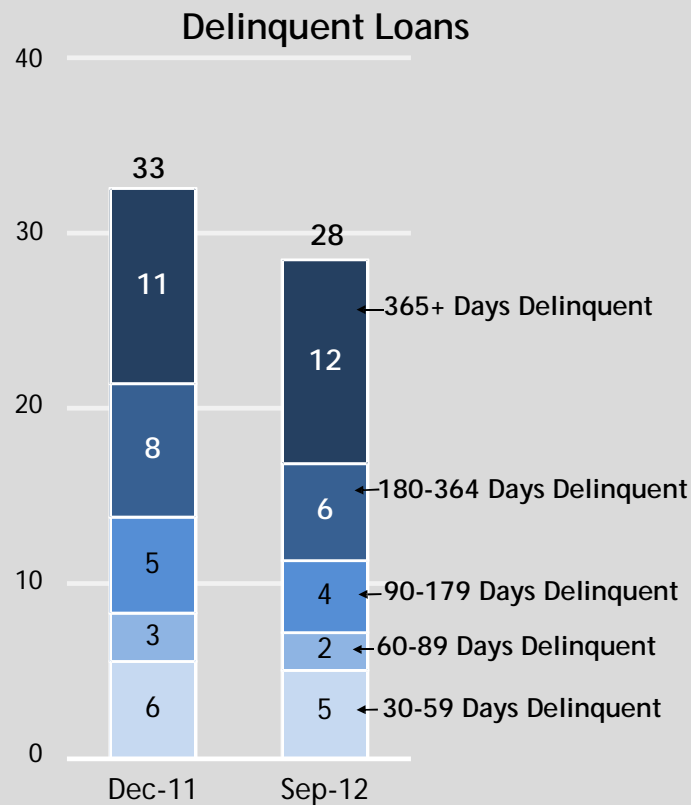
	2010	2011	YTD Sep-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	12,464	11,456	6,380	39,661	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	6,840	3,667	1,914	13,969	
Loan Modifications	64,733	43,190	23,124	151,230	
Other	<u>385</u>	<u>79</u>	<u>86</u>	<u>3,821</u>	
Total	84,422	58,392	31,504	208,680	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>25,705</u>	<u>29,738</u>	<u>23,887</u>	<u>92,163</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	110,127	88,130	55,391	300,843	

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

Nevada

Single-Family Book Profile - As of September 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	17	12	28
Current Loans	<u>159</u>	<u>93</u>	<u>252</u>
Total Loans Serviced	176	105	281



Completed Foreclosure Prevention Actions

	2010	2011	YTD Sep-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	1,566	1,430	671	4,721	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,335	685	260	2,440	
Loan Modifications	13,729	7,282	2,992	27,741	
Other	<u>32</u>	<u>5</u>	<u>2</u>	<u>439</u>	
Total	16,662	9,402	3,925	35,342	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>6,324</u>	<u>6,398</u>	<u>6,224</u>	<u>20,898</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure					
Prevention Actions	22,986	15,800	10,149	56,240	

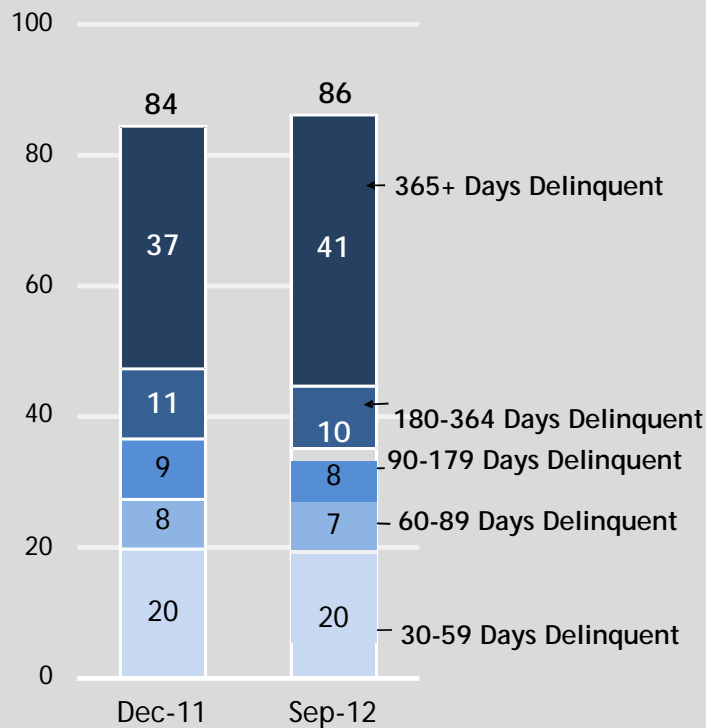
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

New Jersey

Single-Family Book Profile - As of September 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	56	30	86
Current Loans	<u>511</u>	<u>291</u>	<u>802</u>
Total Loans Serviced	567	321	888

Delinquent Loans



Completed Foreclosure Prevention Actions

	2010	2011	YTD Conservatorship Sep-12	to Date ¹	
Home Retention Actions					
Repayment Plans	6,034	5,773	3,545	19,079	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	2,107	1,323	688	4,540	
Loan Modifications	19,657	11,656	7,658	44,681	
Other	<u>127</u>	<u>9</u>	<u>12</u>	<u>1,268</u>	
Total	27,924	18,761	11,903	69,567	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>2,218</u>	<u>2,675</u>	<u>2,509</u>	<u>8,591</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	30,142	21,436	14,412	78,158	

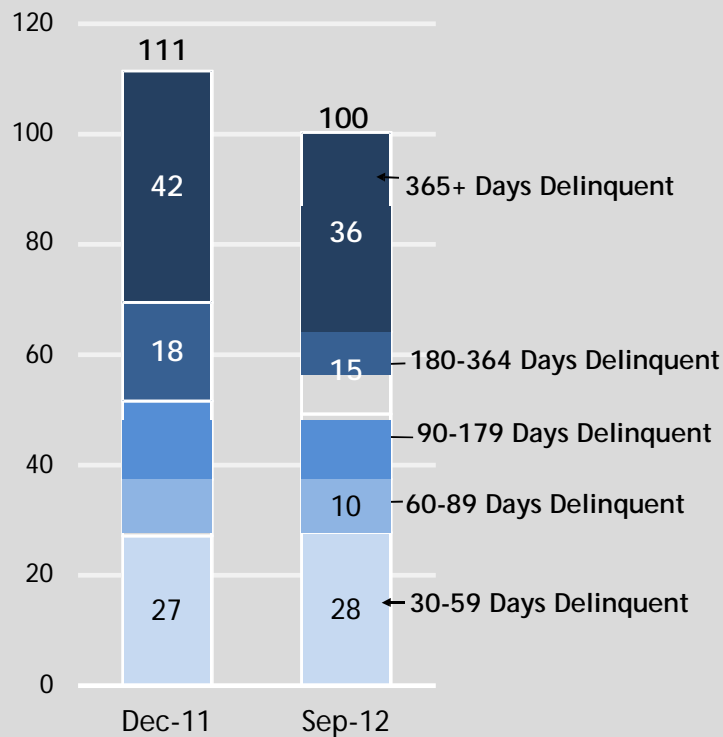
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Illinois

Single-Family Book Profile - As of September 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	61	39	100
Current Loans	<u>735</u>	<u>527</u>	<u>1,261</u>
Total Loans Serviced	796	566	1,362

Delinquent Loans



Completed Foreclosure Prevention Actions

	2010	2011	YTD Sep-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	7,606	7,393	4,519	25,018	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	3,722	2,050	1,085	7,476	
Loan Modifications	31,742	19,323	10,995	70,376	
Other	<u>290</u>	<u>93</u>	<u>81</u>	<u>2,094</u>	
Total	43,361	28,859	16,680	104,964	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>4,478</u>	<u>5,857</u>	<u>6,156</u>	<u>18,629</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	47,839	34,716	22,836	123,593	

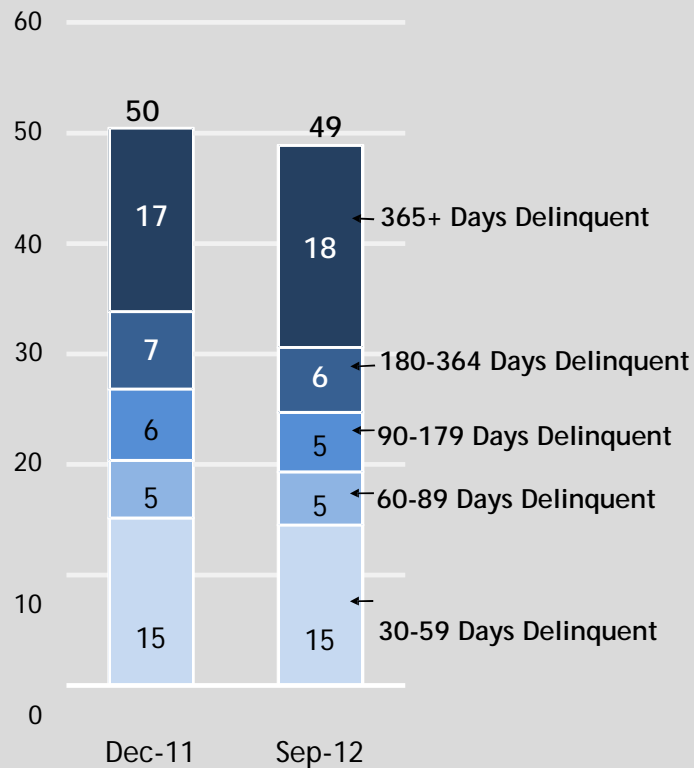
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Maryland

Single-Family Book Profile - As of September 30, 2012

(# of loans in thousands)	e Mae	Freddie Mac	Total
Delinquent Loans	30	19	49
Current Loans	<u>372</u>	<u>242</u>	<u>613</u>
Total Loans Serviced	402	261	662

Delinquent Loans



Completed Foreclosure Prevention Actions

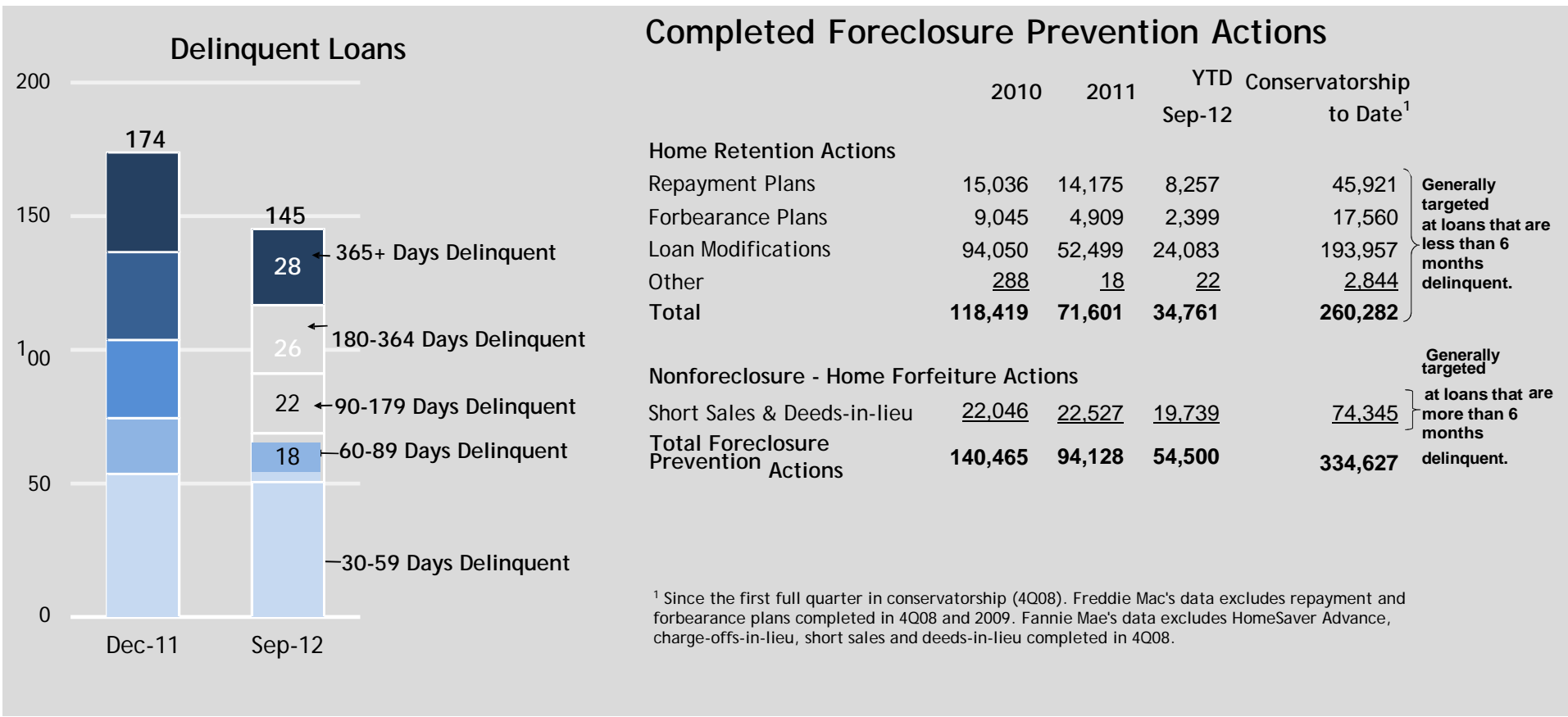
	2010	2011	YTD Sep-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	4,579	4,567	2,738	14,966	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,737	1,180	525	3,780	
Loan Modifications	17,497	10,105	5,717	38,651	
Other	<u>137</u>	<u>2</u>	<u>15</u>	<u>1,167</u>	
Total	23,950	15,854	8,995	58,565	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>1,912</u>	<u>2,381</u>	<u>2,511</u>	<u>7,875</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	25,862	18,235	11,506	66,440	

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

California

Single-Family Book Profile - As of September 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	89	57	145
Current Loans	<u>2,268</u>	<u>1,129</u>	<u>3,397</u>
Total Loans Serviced	2,357	1,185	3,542



Completed Foreclosure Prevention Actions

	2010	2011	YTD Sep-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	15,036	14,175	8,257	45,921	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	9,045	4,909	2,399	17,560	
Loan Modifications	94,050	52,499	24,083	193,957	
Other	<u>288</u>	<u>18</u>	<u>22</u>	<u>2,844</u>	
Total	118,419	71,601	34,761	260,282	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>22,046</u>	<u>22,527</u>	<u>19,739</u>	<u>74,345</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	140,465	94,128	54,500	334,627	

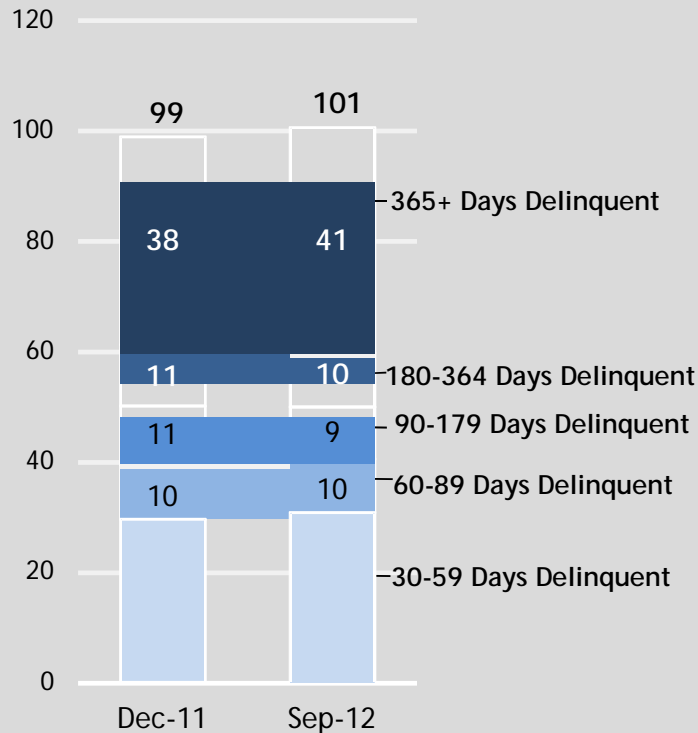
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

New York

Single-Family Book Profile - As of September 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	64	37	101
Current Loans	<u>772</u>	<u>461</u>	<u>1,233</u>
Total Loans Serviced	836	497	1,333

Delinquent Loans



Completed Foreclosure Prevention Actions

	2010	2011	YTD Sep-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	7,466	7,321	4,786	24,358	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	2,829	1,641	798	5,811	
Loan Modifications	22,411	14,509	9,497	51,760	
Other	<u>184</u>	<u>25</u>	<u>29</u>	<u>1,569</u>	
Total	32,890	23,496	15,110	83,499	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>1,456</u>	<u>1,668</u>	<u>1,453</u>	<u>5,241</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	34,346	25,164	16,563	88,740	

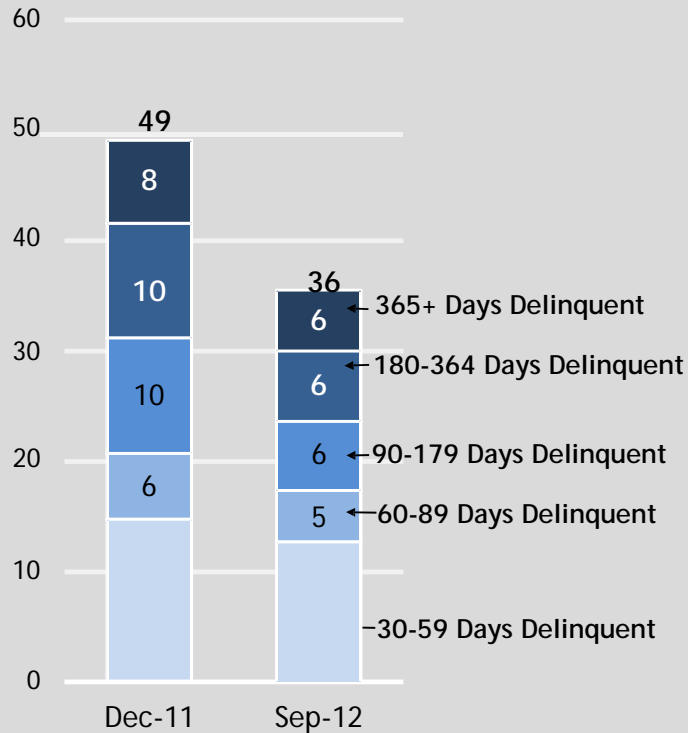
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Arizona

Single-Family Book Profile - As of September 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	21	14	36
Current Loans	<u>421</u>	<u>253</u>	<u>674</u>
Total Loans Serviced	442	267	709

Delinquent Loans



Completed Foreclosure Prevention Actions

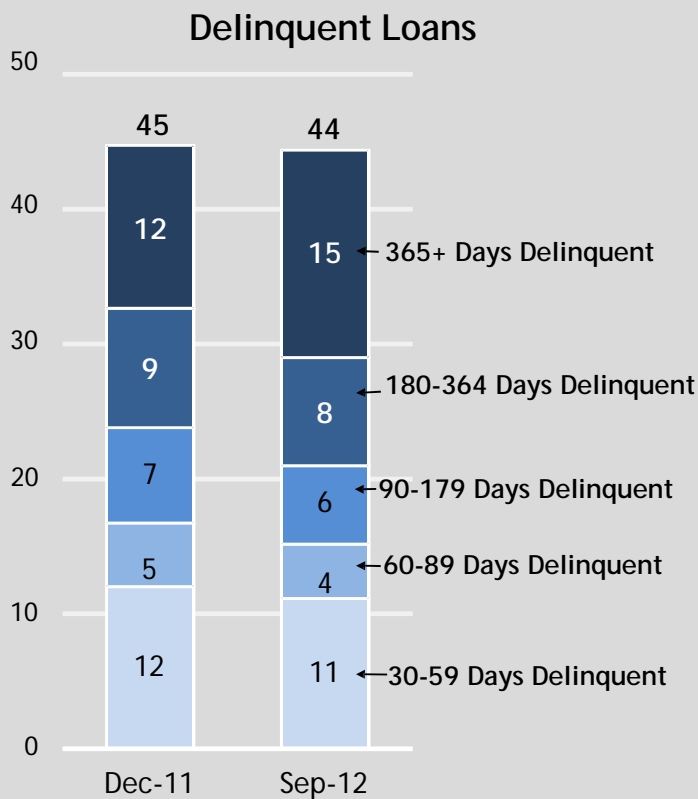
	2010	2011	YTD Sep-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	4,185	3,740	2,056	12,769	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	2,840	1,355	471	5,123	
Loan Modifications	28,160	12,307	5,125	54,747	
Other	<u>127</u>	<u>24</u>	<u>6</u>	<u>1,319</u>	
Total	35,312	17,426	7,658	73,958	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>9,913</u>	<u>11,469</u>	<u>9,511</u>	<u>35,682</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	45,225	28,895	17,169	109,640	

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

Washington

Single-Family Book Profile - As of September 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	27	17	44
Current Loans	<u>493</u>	<u>291</u>	<u>784</u>
Total Loans Serviced	520	308	828



Completed Foreclosure Prevention Actions

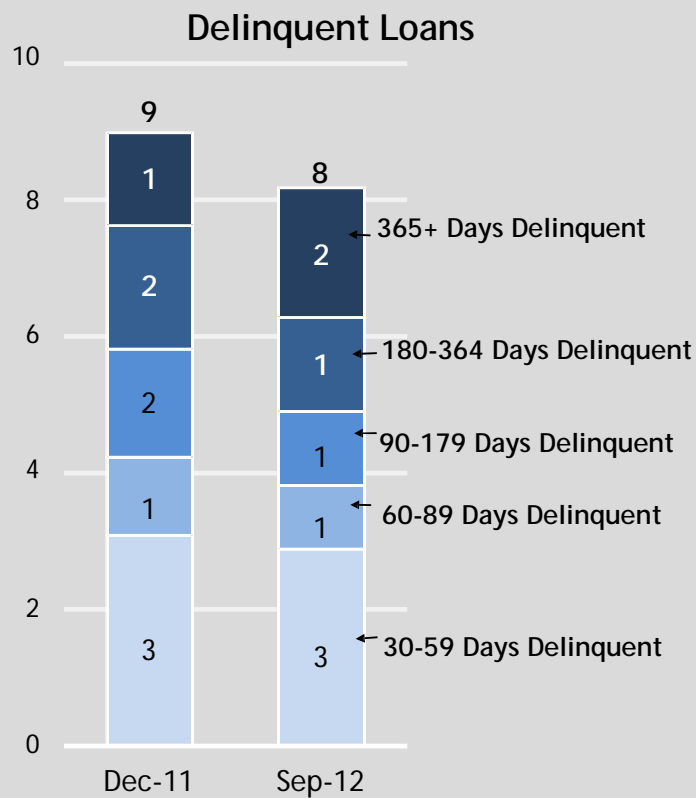
	2010	2011	YTD Sep-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	3,962	3,452	2,298	12,287	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,332	844	408	2,888	
Loan Modifications	12,076	7,345	4,180	26,939	
Other	<u>102</u>	<u>9</u>	<u>12</u>	<u>782</u>	
Total	17,472	11,650	6,898	42,896	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>2,165</u>	<u>2,677</u>	<u>3,384</u>	<u>9,432</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	19,637	14,327	10,282	52,328	

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

Idaho

Single-Family Book Profile - As of September 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	5	3	8
Current Loans	<u>96</u>	<u>66</u>	<u>162</u>
Total Loans Serviced	101	69	170



Completed Foreclosure Prevention Actions

	2010	2011	YTD Sep-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	1,088	1,066	649	3,493	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	359	250	92	794	
Loan Modifications	2,747	1,715	867	6,222	
Other	<u>26</u>	<u>3</u>	<u>1</u>	<u>259</u>	
Total	4,220	3,034	1,609	10,768	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>1,049</u>	<u>1,276</u>	<u>1,053</u>	<u>4,028</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	5,269	4,310	2,662	14,796	

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

Appendix: Data Tables

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

(# of loans in thousands)	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12
Total Loans Serviced	30,353	30,411	30,629	30,509	30,454	30,265	29,896	29,717	29,787	29,606	29,325	29,045	28,954	28,617	28,374
Original Credit Score >= 660	25,578	25,722	26,044	26,022	26,052	25,963	25,711	25,641	25,802	25,707	25,509	25,320	25,309	25,065	24,905
Original Credit Score < 660	4,775	4,689	4,586	4,487	4,401	4,302	4,185	4,076	3,985	3,899	3,817	3,725	3,644	3,552	3,470
Total Delinquent Loans	1,715	2,009	2,321	2,494	2,355	2,288	2,196	2,148	1,936	1,938	1,923	1,909	1,699	1,704	1,733
Original Credit Score >= 660	952	1,126	1,341	1,468	1,419	1,372	1,313	1,284	1,178	1,169	1,163	1,150	1,044	1,037	1,047
Original Credit Score < 660	763	882	980	1,026	936	916	882	863	758	769	761	758	655	667	686
30 - 59 Days Delinquent	615	682	734	725	609	664	682	659	553	605	607	612	497	539	591
Original Credit Score >= 660	316	353	404	406	345	370	378	362	307	331	336	336	277	297	329
Original Credit Score < 660	299	329	330	318	264	294	303	298	246	274	271	277	220	242	262
60 - 89 Days Delinquent	254	269	310	310	259	255	258	247	201	206	213	210	168	175	190
Original Credit Score >= 660	137	140	171	176	154	145	144	136	116	115	119	116	97	97	105
Original Credit Score < 660	117	129	139	135	105	110	114	111	85	92	94	94	71	78	86
60-plus-days Delinquent	1,100	1,327	1,587	1,769	1,746	1,624	1,514	1,488	1,382	1,333	1,316	1,296	1,202	1,165	1,141
Original Credit Score >= 660	636	774	937	1,061	1,074	1,001	935	923	871	838	827	814	767	740	718
Original Credit Score < 660	464	553	650	708	672	622	579	565	511	495	489	482	435	425	423
Percent of Total Loans Serviced															
Total Delinquent Loans	5.65%	6.61%	7.58%	8.17%	7.73%	7.56%	7.34%	7.23%	6.50%	6.54%	6.56%	6.57%	5.87%	5.95%	6.11%
Original Credit Score >= 660	3.72%	4.38%	5.15%	5.64%	5.45%	5.28%	5.11%	5.01%	4.57%	4.55%	4.56%	4.54%	4.13%	4.14%	4.20%
Original Credit Score < 660	15.98%	18.82%	21.37%	22.87%	21.26%	21.30%	21.09%	21.18%	19.01%	19.72%	19.93%	20.36%	17.98%	18.78%	19.76%
30 - 59 Days Delinquent	2.03%	2.24%	2.40%	2.38%	2.00%	2.19%	2.28%	2.22%	1.86%	2.04%	2.07%	2.11%	1.72%	1.88%	2.08%
Original Credit Score >= 660	1.24%	1.37%	1.55%	1.56%	1.32%	1.43%	1.47%	1.41%	1.19%	1.29%	1.32%	1.33%	1.09%	1.18%	1.32%
Original Credit Score < 660	6.27%	7.02%	7.20%	7.09%	6.00%	6.84%	7.25%	7.31%	6.18%	7.02%	7.10%	7.42%	6.04%	6.81%	7.56%
60 - 89 Days Delinquent	0.84%	0.88%	1.01%	1.02%	0.85%	0.84%	0.86%	0.83%	0.67%	0.70%	0.73%	0.72%	0.58%	0.61%	0.67%
Original Credit Score >= 660	0.54%	0.55%	0.66%	0.68%	0.59%	0.56%	0.56%	0.53%	0.45%	0.45%	0.47%	0.46%	0.38%	0.39%	0.42%
Original Credit Score < 660	2.46%	2.75%	3.04%	3.00%	2.39%	2.55%	2.73%	2.72%	2.13%	2.35%	2.46%	2.52%	1.96%	2.19%	2.47%
60-plus-days Delinquent	3.62%	4.36%	5.18%	5.80%	5.73%	5.36%	5.06%	5.01%	4.64%	4.50%	4.49%	4.46%	4.15%	4.07%	4.02%
Original Credit Score >= 660	2.48%	3.01%	3.60%	4.08%	4.12%	3.86%	3.64%	3.60%	3.38%	3.26%	3.24%	3.22%	3.03%	2.95%	2.88%
Original Credit Score < 660	9.71%	11.80%	14.17%	15.78%	15.26%	14.46%	13.83%	13.87%	12.82%	12.70%	12.82%	12.93%	11.93%	11.97%	12.20%
Serious Delinquency Rate	2.85%	3.52%	4.20%	4.82%	4.93%	4.58%	4.26%	4.23%	4.02%	3.85%	3.81%	3.78%	3.61%	3.50%	3.39%
In Bankruptcy	0.29%	0.33%	0.36%	0.37%	0.39%	0.42%	0.47%	0.50%	0.51%	0.54%	0.54%	0.58%	0.60%	0.58%	0.57%

Appendix: Data Tables

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

(# of loans in thousands)	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12
Total Loans Serviced	18,131	18,221	18,360	18,284	18,234	18,109	17,946	17,933	18,022	17,917	17,778	17,721	17,765	17,653	17,634
Original Credit Score >= 660	15,144	15,274	15,480	15,469	15,475	15,419	15,331	15,383	15,529	15,480	15,392	15,391	15,484	15,428	15,457
Original Credit Score < 660	2,987	2,947	2,879	2,816	2,759	2,691	2,615	2,550	2,493	2,437	2,386	2,330	2,281	2,225	2,177
Total Delinquent Loans	1,139	1,335	1,518	1,636	1,549	1,493	1,419	1,382	1,249	1,248	1,233	1,214	1,078	1,081	1,100
Original Credit Score >= 660	632	747	870	957	930	892	844	822	756	748	741	727	660	655	662
Original Credit Score < 660	507	588	648	679	620	602	575	560	492	500	492	487	418	426	439
30 - 59 Days Delinquent	397	438	452	453	384	424	434	419	351	384	386	387	318	344	376
Original Credit Score >= 660	203	225	242	250	214	233	237	225	191	207	211	209	175	187	207
Original Credit Score < 660	195	213	210	203	170	191	197	194	160	177	175	178	143	157	170
60 - 89 Days Delinquent	170	177	197	196	166	164	165	158	127	130	134	133	106	111	121
Original Credit Score >= 660	91	92	107	110	98	93	91	86	72	71	74	72	60	61	65
Original Credit Score < 660	79	85	90	86	68	71	74	72	54	59	60	60	45	50	55
60-plus-days Delinquent	742	897	1,066	1,183	1,166	1,070	985	964	898	864	847	828	760	737	724
Original Credit Score >= 660	429	522	628	707	715	659	607	597	565	541	531	518	485	467	455
Original Credit Score < 660	313	375	439	476	450	411	377	367	333	323	316	309	276	269	269

Percent of Total Loans Serviced

Total Delinquent Loans	6.28%	7.33%	8.27%	8.95%	8.50%	8.25%	7.91%	7.71%	6.93%	6.96%	6.94%	6.85%	6.07%	6.12%	6.24%
Original Credit Score >= 660	4.17%	4.89%	5.62%	6.19%	6.01%	5.78%	5.51%	5.34%	4.87%	4.83%	4.82%	4.73%	4.26%	4.24%	4.28%
Original Credit Score < 660	16.98%	19.96%	22.51%	24.12%	22.47%	22.36%	21.97%	21.97%	19.76%	20.51%	20.61%	20.89%	18.34%	19.15%	20.14%
30 - 59 Days Delinquent	2.19%	2.40%	2.46%	2.48%	2.10%	2.34%	2.42%	2.34%	1.95%	2.14%	2.17%	2.18%	1.79%	1.95%	2.13%
Original Credit Score >= 660	1.34%	1.47%	1.57%	1.61%	1.38%	1.51%	1.54%	1.46%	1.23%	1.34%	1.37%	1.36%	1.13%	1.22%	1.34%
Original Credit Score < 660	6.51%	7.24%	7.28%	7.22%	6.15%	7.09%	7.54%	7.59%	6.41%	7.27%	7.35%	7.63%	6.25%	7.05%	7.79%
60 - 89 Days Delinquent	0.94%	0.97%	1.07%	1.07%	0.91%	0.91%	0.92%	0.88%	0.70%	0.73%	0.75%	0.75%	0.59%	0.63%	0.68%
Original Credit Score >= 660	0.60%	0.60%	0.69%	0.71%	0.63%	0.60%	0.60%	0.56%	0.47%	0.46%	0.48%	0.47%	0.39%	0.39%	0.42%
Original Credit Score < 660	2.66%	2.90%	3.11%	3.06%	2.47%	2.66%	2.82%	2.82%	2.18%	2.41%	2.51%	2.58%	1.99%	2.25%	2.53%
60-plus-days Delinquent	4.09%	4.92%	5.81%	6.47%	6.39%	5.91%	5.49%	5.37%	4.98%	4.82%	4.76%	4.67%	4.28%	4.17%	4.11%
Original Credit Score >= 660	2.83%	3.42%	4.05%	4.57%	4.62%	4.27%	3.96%	3.88%	3.64%	3.50%	3.45%	3.37%	3.13%	3.03%	2.94%
Original Credit Score < 660	10.47%	12.72%	15.23%	16.90%	16.32%	15.27%	14.43%	14.38%	13.35%	13.24%	13.26%	13.26%	12.09%	12.10%	12.35%
Serious Delinquency Rate	3.15%	3.94%	4.72%	5.38%	5.47%	4.99%	4.56%	4.48%	4.27%	4.08%	4.00%	3.91%	3.67%	3.53%	3.41%
In Bankruptcy	0.33%	0.38%	0.40%	0.41%	0.42%	0.46%	0.51%	0.54%	0.54%	0.57%	0.56%	0.62%	0.65%	0.60%	0.58%

Appendix: Data Tables

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

(# of loans in thousands)	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12
Total Loans Serviced	12,222	12,191	12,269	12,225	12,220	12,156	11,950	11,784	11,765	11,689	11,547	11,324	11,189	10,964	10,740
Original Credit Score >= 660	10,434	10,448	10,563	10,553	10,577	10,544	10,381	10,258	10,273	10,227	10,116	9,929	9,826	9,638	9,448
Original Credit Score < 660	1,788	1,742	1,706	1,672	1,642	1,612	1,569	1,526	1,493	1,462	1,431	1,395	1,364	1,327	1,292
Total Delinquent Loans	576	674	803	858	805	795	777	765	687	690	690	694	621	623	633
Original Credit Score >= 660	320	379	471	511	489	480	469	462	422	421	421	423	384	382	385
Original Credit Score < 660	256	294	332	347	316	315	308	303	265	269	269	271	237	241	247
30 - 59 Days Delinquent	218	244	282	272	225	241	248	240	202	221	221	226	179	194	215
Original Credit Score >= 660	113	128	161	157	131	138	142	136	115	124	125	127	102	109	122
Original Credit Score < 660	105	116	120	115	94	103	106	104	87	96	96	99	78	85	93
60 - 89 Days Delinquent	84	92	114	114	93	90	93	90	74	76	79	78	62	64	70
Original Credit Score >= 660	46	49	64	66	56	52	53	51	43	43	45	44	36	36	39
Original Credit Score < 660	38	43	50	48	37	38	40	39	31	33	34	34	26	28	31
60-plus-days Delinquent	358	430	521	586	580	554	529	525	485	469	469	469	442	428	418
Original Credit Score >= 660	207	251	310	354	358	343	327	326	306	296	296	296	282	272	263
Original Credit Score < 660	151	178	211	232	222	211	201	199	178	173	173	173	159	156	154
Percent of Total Loans Serviced															
Total Delinquent Loans	4.71%	5.53%	6.54%	7.02%	6.59%	6.54%	6.50%	6.49%	5.84%	5.90%	5.98%	6.13%	5.55%	5.68%	5.89%
Original Credit Score >= 660	3.07%	3.63%	4.46%	4.84%	4.63%	4.55%	4.52%	4.51%	4.11%	4.11%	4.16%	4.26%	3.91%	3.96%	4.08%
Original Credit Score < 660	14.31%	16.90%	19.44%	20.77%	19.24%	19.52%	19.61%	19.85%	17.75%	18.40%	18.78%	19.46%	17.38%	18.15%	19.12%
30 - 59 Days Delinquent	1.78%	2.00%	2.30%	2.22%	1.84%	1.98%	2.08%	2.04%	1.72%	1.89%	1.91%	1.99%	1.60%	1.77%	2.00%
Original Credit Score >= 660	1.09%	1.23%	1.53%	1.48%	1.24%	1.30%	1.37%	1.33%	1.12%	1.22%	1.24%	1.28%	1.04%	1.14%	1.29%
Original Credit Score < 660	5.86%	6.65%	7.06%	6.87%	5.75%	6.40%	6.78%	6.83%	5.80%	6.59%	6.70%	7.08%	5.70%	6.39%	7.18%
60 - 89 Days Delinquent	0.69%	0.76%	0.93%	0.93%	0.76%	0.74%	0.78%	0.76%	0.63%	0.65%	0.68%	0.68%	0.56%	0.58%	0.65%
Original Credit Score >= 660	0.44%	0.47%	0.61%	0.62%	0.53%	0.49%	0.51%	0.49%	0.42%	0.42%	0.44%	0.44%	0.37%	0.37%	0.41%
Original Credit Score < 660	2.14%	2.48%	2.91%	2.89%	2.27%	2.38%	2.58%	2.56%	2.05%	2.25%	2.38%	2.43%	1.91%	2.09%	2.37%
60-plus-days Delinquent	2.93%	3.52%	4.24%	4.80%	4.75%	4.56%	4.43%	4.45%	4.12%	4.01%	4.06%	4.14%	3.95%	3.91%	3.89%
Original Credit Score >= 660	1.98%	2.40%	2.93%	3.35%	3.39%	3.25%	3.15%	3.18%	2.98%	2.90%	2.93%	2.98%	2.87%	2.83%	2.79%
Original Credit Score < 660	8.46%	10.24%	12.38%	13.90%	13.49%	13.12%	12.83%	13.02%	11.95%	11.81%	12.08%	12.38%	11.68%	11.76%	11.94%
Serious Delinquency Rate	2.41%	2.89%	3.43%	3.98%	4.13%	3.96%	3.80%	3.84%	3.63%	3.50%	3.51%	3.58%	3.51%	3.45%	3.37%
In Bankruptcy	0.22%	0.26%	0.30%	0.33%	0.33%	0.36%	0.41%	0.44%	0.45%	0.48%	0.49%	0.53%	0.52%	0.54%	0.55%

Appendix: Data Tables

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

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	YTD 2012
Starts²																
HAMP Active Trial & Perm. - Cum.		66,200	278,139	485,418	584,086	426,978	348,171	361,510	384,449	408,633	422,591	436,199	444,930	455,967	456,378	456,378
Repayment Plans	100,917	140,641	182,720	170,109	159,073	121,253	159,238	152,371	89,354	122,166	128,151	99,899	96,332	76,871	83,140	256,343
Forbearance Plans	49,369	121,496	291,825	335,090	221,592	110,771	77,344	92,627	127,982	95,613	90,995	67,458	48,011	34,751	33,342	116,104
Completed																
Repayment Plans ³	31,901	25,114	38,939	46,406	55,884	46,353	33,964	49,753	44,827	45,890	48,869	41,972	44,636	36,343	29,572	110,551
Forbearance Plans ³	5,304	4,727	5,607	9,589	17,991	20,585	13,863	10,585	12,601	7,713	7,006	7,103	7,815	5,352	3,821	16,988
Charge-offs-in-lieu	288	496	810	653	705	756	992	665	348	602	801	512	507	342	295	1,144
HomeSaver Advance (<i>Fannie</i>)	20,431	11,662	4,347	2,759	2,588	1,783	794	26	-	-	-	-	-	-	-	-
Loan Modifications	37,069	32,287	36,722	57,569	137,561	171,176	146,507	119,778	86,201	81,214	83,582	71,111	60,348	50,474	62,561	173,383
Home Retention Actions	94,993	74,286	86,425	116,976	214,729	240,653	196,120	180,807	143,977	135,419	140,258	120,698	113,306	92,511	96,249	302,066
Short Sales	8,054	11,705	16,586	19,102	23,379	29,375	29,465	25,734	25,705	29,483	28,264	31,785	30,601	32,361	33,972	96,934
Deeds-in-lieu	578	835	843	715	934	1,506	1,728	1,875	1,849	2,727	2,545	3,110	3,759	4,135	3,994	11,888
Nonforeclosure - Home Forfeiture Actions	8,632	12,540	17,429	19,817	24,313	30,881	31,193	27,609	27,554	32,210	30,809	34,895	34,360	36,496	37,966	108,822
Total Foreclosure Prevention Actions	103,625	86,826	103,854	136,793	239,042	271,534	227,313	208,416	171,531	167,629	171,067	155,593	147,666	129,007	134,215	410,888
Percent of Total Foreclosure Prevention Actions																
Repayment Plans	31%	29%	37%	34%	23%	17%	15%	24%	26%	27%	29%	27%	30%	28%	22%	27%
Forbearance Plans	5%	5%	5%	7%	8%	8%	6%	5%	7%	5%	4%	5%	5%	4%	3%	4%
Charge-offs-in-lieu	0%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
HomeSaver Advance (<i>Fannie</i>)	20%	13%	4%	2%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	36%	37%	35%	42%	58%	63%	64%	57%	50%	48%	49%	46%	41%	39%	47%	42%
Home Retention Actions	92%	86%	83%	86%	90%	89%	86%	87%	84%	81%	82%	78%	77%	72%	72%	74%
Short Sales	8%	13%	16%	14%	10%	11%	13%	12%	15%	18%	17%	20%	21%	25%	25%	24%
Deeds-in-lieu	1%	1%	1%	1%	0%	1%	1%	1%	1%	2%	1%	2%	3%	3%	3%	3%
Nonforeclosure - Home Forfeiture Actions	8%	14%	17%	14%	10%	11%	14%	13%	16%	19%	18%	22%	23%	28%	28%	26%

¹ The number of foreclosure prevention actions reported in this table may not tie to the Enterprises' financial statements due to timing differences in reporting systems.² Forbearance plans initiated include HAMP trials initiated by servicers under the MHA program. HAMP trial modifications are based on the first trial payment posted date. HAMP permanent modifications are based on the effective date of modification. As of September 30, 2012, Fannie Mae had completed nearly 260,300 HAMP permanent modifications and Freddie Mac had completed approximately 168,700 HAMP permanent modifications.³ Includes loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.

Appendix: Data Tables

3(i) Enterprises Combined - Loan Modifications

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	YTD 2012
Loan Modifications (# of loans)	37,069	32,287	36,722	57,569	137,561	171,176	146,507	119,778	86,201	81,214	83,582	71,111	60,348	50,474	62,561	173,383
Principal and Interest Change (%)																
Increase	16%	12%	13%	15%	13%	7%	8%	11%	8%	6%	6%	5%	4%	3%	4%	4%
No Change	1%	2%	0%	0%	0%	1%	1%	2%	2%	1%	1%	1%	0%	0%	0%	0%
Decrease <=20%	31%	32%	38%	25%	23%	21%	21%	23%	23%	26%	27%	26%	24%	27%	28%	26%
Decrease 20% <=30%	34%	36%	26%	17%	16%	16%	16%	16%	16%	18%	20%	21%	21%	21%	22%	22%
Decrease > 30%	18%	19%	23%	43%	48%	55%	53%	49%	51%	49%	46%	47%	50%	49%	45%	48%
Types of Modification (%)*																
Extend Term Only	17%	19%	18%	9%	4%	4%	4%	6%	7%	9%	12%	12%	11%	10%	12%	11%
Reduce Rate Only	4%	3%	9%	21%	34%	31%	30%	28%	31%	30%	24%	20%	18%	19%	13%	17%
Reduce Rate and Extend Term	70%	68%	65%	56%	44%	47%	48%	46%	37%	37%	34%	35%	38%	38%	37%	37%
Reduce Rate, Extend Term and Forbear Principal	0%	0%	1%	6%	9%	12%	12%	12%	21%	22%	29%	32%	33%	33%	38%	35%
Other	9%	9%	7%	8%	9%	5%	6%	7%	4%	2%	1%	1%	1%	0%	0%	0%
60+ Days Re-Delinquency (%)																
3 Months after Modification	21%	24%	19%	9%	8%	9%	10%	8%	7%	7%	7%	7%	6%	6%		
6 Months after Modification	33%	35%	33%	16%	13%	13%	13%	12%	11%	11%	11%	10%	11%			
9 Months after Modification	40%	39%	36%	20%	18%	16%	15%	15%	14%	13%	13%	14%				

* 2012 data have been revised.

Appendix: Data Tables

3(ii) Fannie Mae - Loan Modifications

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	YTD 2012
Loan Modifications (# of loans)	12,446	16,684	27,686	41,753	93,756	121,693	106,365	81,692	51,043	50,336	60,025	51,936	46,671	35,332	41,697	123,700
Principal and Interest Change (%)																
Increase	15%	10%	9%	14%	13%	6%	8%	11%	6%	3%	3%	3%	2%	3%	3%	3%
No Change	0%	3%	0%	0%	0%	0%	1%	1%	2%	1%	0%	1%	0%	0%	0%	0%
Decrease <=20%	35%	35%	35%	24%	22%	19%	19%	19%	20%	24%	27%	26%	24%	26%	26%	25%
Decrease 20% <=30%	28%	29%	28%	17%	16%	16%	16%	15%	15%	18%	22%	23%	23%	21%	21%	22%
Decrease > 30%	21%	23%	27%	46%	49%	58%	56%	54%	57%	54%	48%	48%	51%	50%	50%	50%
Types of Modification (%)																
Extend Term Only	13%	12%	10%	6%	1%	1%	1%	2%	2%	5%	10%	11%	12%	13%	14%	13%
Reduce Rate Only	10%	5%	11%	24%	40%	35%	35%	35%	34%	32%	22%	17%	15%	18%	13%	15%
Reduce Rate and Extend Term	67%	73%	72%	55%	36%	41%	42%	38%	37%	37%	34%	36%	39%	37%	37%	38%
Reduce Rate, Extend Term and Forbear Principal	0%	0%	2%	9%	14%	17%	16%	18%	24%	25%	33%	36%	35%	32%	36%	34%
Other	10%	9%	5%	7%	10%	5%	5%	7%	4%	1%	0%	0%	0%	0%	0%	0%
60+ Days Re-Delinquency (%)																
3 Months after Modification	19%	18%	21%	9%	9%	9%	11%	9%	8%	8%	8%	7%	6%	7%		
6 Months after Modification	36%	33%	36%	17%	15%	15%	14%	13%	12%	12%	11%	11%	12%			
9 Months after Modification	47%	41%	39%	22%	21%	17%	16%	17%	15%	14%	14%	15%				

Appendix: Data Tables

3(iii) Freddie Mac - Loan Modifications

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	YTD 2012
Loan Modifications (# of loans)	24,623	15,603	9,036	15,816	43,805	49,483	40,142	38,086	35,158	30,878	23,557	19,175	13,677	15,142	20,864	49,683
Principal and Interest Change (%)																
Increase	16%	14%	24%	18%	11%	9%	8%	11%	11%	11%	12%	12%	12%	3%	7%	8%
No Change	1%	1%	1%	1%	1%	1%	4%	4%	2%	2%	1%	1%	1%	1%	0%	1%
Decrease <=20%	30%	29%	44%	31%	24%	26%	27%	30%	29%	28%	28%	27%	25%	28%	32%	29%
Decrease 20% <=30%	37%	41%	20%	17%	16%	17%	18%	17%	17%	17%	16%	16%	15%	21%	25%	21%
Decrease > 30%	16%	15%	11%	33%	47%	47%	43%	37%	40%	42%	43%	44%	46%	47%	36%	42%
Types of Modification (%)*																
Extend Term Only	19%	26%	43%	16%	9%	11%	12%	16%	15%	15%	16%	15%	9%	3%	6%	6%
Reduce Rate Only	1%	1%	2%	14%	22%	21%	17%	13%	27%	28%	28%	28%	30%	22%	13%	20%
Reduce Rate and Extend Term	72%	63%	41%	59%	62%	62%	64%	63%	39%	36%	33%	31%	34%	39%	37%	37%
Reduce Rate, Extend Term and Forbear Principal	0%	0%	0%	0%	0%	0%	0%	0%	16%	18%	18%	21%	24%	36%	43%	36%
Other	9%	10%	13%	12%	7%	6%	6%	7%	4%	3%	5%	5%	3%	0%	0%	1%
60+ Days Re-Delinquency (%)																
3 Months after Modification	22%	27%	14%	9%	6%	6%	7%	7%	6%	5%	5%	5%	4%	3%		
6 Months after Modification	31%	36%	25%	13%	9%	10%	10%	10%	9%	9%	10%	8%	8%			
9 Months after Modification	36%	38%	28%	17%	11%	12%	11%	13%	13%	12%	11%	11%				

* 2012 data have been revised.

Appendix: Data Tables

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

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	YTD 2012
Short Sales	8,054	11,705	16,586	19,102	23,379	29,375	29,465	25,734	25,705	29,483	28,264	31,785	30,601	32,361	33,972	96,934
Deeds-in-lieu	578	835	843	715	934	1,506	1,728	1,875	1,849	2,727	2,545	3,110	3,759	4,135	3,994	11,888
Nonforeclosure - Home Forfeiture Actions ¹	8,632	12,540	17,429	19,817	24,313	30,881	31,193	27,609	27,554	32,210	30,809	34,895	34,360	36,496	37,966	108,822
Third-party Sales	1,467	2,789	4,263	4,908	5,171	7,856	11,999	7,886	8,982	14,968	10,902	9,395	9,987	9,618	9,634	29,239
Foreclosure Sales ²	39,733	54,236	65,375	72,989	92,760	104,497	126,058	68,759	79,123	79,250	68,640	69,963	68,713	61,308	59,061	189,082
Third-party & Foreclosure Sales	41,200	57,025	69,638	77,897	97,931	112,353	138,057	76,645	88,105	94,218	79,542	79,358	78,700	70,926	68,695	218,321
Foreclosure Starts	243,824	299,208	254,168	243,485	246,273	275,095	338,957	309,976	259,643	250,858	223,862	218,349	225,889	186,260	202,111	614,260

Top Five Reasons for Delinquency

Curtailment of Income	35%	40%	40%	41%	47%	48%	48%	46%	44%	43%	41%	40%	40%	41%	40%
Excessive obligations	19%	18%	16%	13%	13%	14%	14%	14%	14%	14%	15%	16%	15%	15%	15%
Unemployment	8%	9%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	9%
Illness of principal mortgagor or family member	6%	6%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	6%
Marital Difficulties	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	4%	4%	4%	4%	4%

¹ Short sales and deeds-in-lieu of foreclosure completed.² Second half of 2011 data have been revised.

Appendix: Data Tables

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

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	YTD Sep-12
Acquisitions	39,362	54,092	65,332	71,938	91,341	103,500	124,402	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186	197,507
Dispositions	(40,724)	(48,294)	(49,238)	(54,144)	(58,723)	(75,832)	(74,206)	(76,849)	(94,441)	(100,550)	(83,678)	(75,163)	(77,104)	(74,743)	(66,585)	(218,432)
Inventory (at period end)	91,516	97,314	113,408	131,202	163,820	191,488	241,684	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138	
Acquisitions by State																
Arizona	4,212	4,807	5,296	6,136	7,795	8,212	9,012	5,936	8,484	6,621	4,375	3,181	2,883	2,693	2,879	8,455
California	5,561	8,253	9,465	10,434	12,767	12,455	14,920	9,459	13,380	11,527	7,752	6,938	5,776	4,889	5,006	15,671
Florida	3,117	4,891	6,219	7,226	10,309	13,517	15,710	7,244	4,136	4,875	5,479	6,532	8,546	7,813	8,271	24,630
Nevada	1,939	2,248	3,086	2,462	2,071	3,897	4,177	2,587	3,286	4,032	2,132	1,843	1,637	853	641	3,131
Subtotal	14,829	20,199	24,066	26,258	32,942	38,081	43,819	25,226	29,286	27,055	19,738	18,494	18,842	16,248	16,797	51,887
Selected Midwest States [*]	6,642	12,032	12,251	13,062	17,645	18,555	20,912	10,534	13,642	11,854	12,209	15,127	17,425	14,740	15,001	47,166
All other States	17,891	21,861	29,015	32,618	40,754	46,864	59,671	33,973	35,328	39,576	37,625	38,393	35,238	32,828	30,388	98,454
Total Acquisitions	39,362	54,092	65,332	71,938	91,341	103,500	124,402	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186	197,507
Inventory by State																
Arizona	7,344	6,992	7,504	8,675	11,305	12,596	15,384	13,332	13,595	10,847	8,063	6,070	5,019	4,587	4,965	
California	12,839	13,568	15,325	17,585	22,302	24,546	29,722	28,049	29,939	28,116	23,407	19,972	16,777	13,566	12,274	
Florida	5,891	6,796	8,445	10,203	14,305	19,788	26,679	27,746	19,380	13,452	11,793	12,618	15,330	16,344	17,146	
Nevada	3,603	3,540	4,230	4,004	3,631	5,218	6,937	6,164	6,064	6,536	5,307	4,206	3,327	2,133	1,661	
Subtotal	29,677	30,896	35,504	40,467	51,543	62,148	78,722	75,291	68,978	58,951	48,570	42,866	40,453	36,630	36,046	
Selected Midwest States [*]	22,434	25,454	28,694	31,875	38,596	43,727	51,829	50,677	48,918	44,506	43,082	45,127	47,309	45,962	46,183	
All other States	39,405	40,964	49,210	58,860	73,681	85,613	111,133	108,600	100,487	92,861	90,560	91,070	85,702	79,945	75,909	
Total Inventory	91,516	97,314	113,408	131,202	163,820	191,488	241,684	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138	

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

Appendix: Data Tables

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

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	YTD Sep-12
Acquisitions	25,374	32,095	40,959	47,189	61,929	68,838	85,349	45,962	53,549	53,697	45,194	47,256	47,700	43,783	41,884	133,367
Dispositions	(26,541)	(31,851)	(31,299)	(33,309)	(38,095)	(49,517)	(47,872)	(50,260)	(62,814)	(71,202)	(58,297)	(51,344)	(52,071)	(48,674)	(43,925)	(144,670)
Inventory (at period end)	62,371	62,615	72,275	86,155	109,989	129,310	166,787	162,489	153,224	135,719	122,616	118,528	114,157	109,266	107,225	
Acquisitions by State																
Arizona	2,526	2,879	3,172	4,277	5,374	5,256	6,023	4,038	5,971	4,858	3,052	2,291	2,246	2,109	2,090	6,445
California	3,719	4,444	5,304	6,098	8,700	8,256	10,434	6,661	9,571	8,179	5,197	4,642	3,829	3,697	3,684	11,210
Florida	1,680	2,876	4,053	4,673	6,556	8,712	10,048	4,312	2,919	3,154	3,405	4,270	5,610	5,584	5,980	17,174
Nevada	1,210	1,337	1,885	1,643	1,451	2,686	3,278	2,003	2,678	3,099	1,467	1,162	1,003	654	533	2,190
Subtotal	9,135	11,536	14,414	16,691	22,081	24,910	29,783	17,014	21,139	19,290	13,121	12,365	12,688	12,044	12,287	37,019
Selected Midwest States [*]	4,643	6,930	7,834	9,057	12,058	12,356	14,314	6,683	8,962	7,316	7,484	10,015	11,657	9,664	9,497	30,818
All other States	11,596	13,629	18,711	21,441	27,790	31,572	41,252	22,265	23,448	27,091	24,589	24,876	23,355	22,075	20,100	65,530
Total Acquisitions	25,374	32,095	40,959	47,189	61,929	68,838	85,349	45,962	53,549	53,697	45,194	47,256	47,700	43,783	41,884	133,367
Inventory by State																
Arizona	4,826	4,354	4,586	5,857	7,779	8,427	10,550	9,400	9,703	7,738	5,703	4,385	3,795	3,673	3,865	
California	8,207	8,078	8,954	10,472	14,476	16,630	20,992	20,164	21,800	20,224	16,759	14,147	11,789	10,039	9,448	
Florida	3,840	4,251	5,537	6,812	9,304	13,179	18,051	18,621	13,871	9,510	8,083	8,677	10,401	11,765	12,633	
Nevada	2,405	2,254	2,659	2,685	2,550	3,668	5,368	4,895	4,858	5,035	3,872	2,833	2,117	1,512	1,335	
Subtotal	19,278	18,937	21,736	25,826	34,109	41,904	54,961	53,080	50,232	42,507	34,417	30,042	28,102	26,989	27,281	
Selected Midwest States [*]	16,127	16,915	18,680	21,512	26,389	29,945	36,060	35,354	34,311	30,266	28,333	29,614	30,963	29,967	29,668	
All other States	26,966	26,763	31,859	38,817	49,491	57,461	75,766	74,055	68,681	62,946	59,866	58,872	55,092	52,310	50,276	
Total Inventory	62,371	62,615	72,275	86,155	109,989	129,310	166,787	162,489	153,224	135,719	122,616	118,528	114,157	109,266	107,225	

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

Appendix: Data Tables

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

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	YTD Sep-12
Acquisitions	13,988	21,997	24,373	24,749	29,412	34,662	39,053	23,771	24,707	24,788	24,378	24,758	23,805	20,033	20,302	64,140
Dispositions	(14,183)	(16,443)	(17,939)	(20,835)	(20,628)	(26,315)	(26,334)	(26,589)	(31,627)	(29,348)	(25,381)	(23,819)	(25,033)	(26,069)	(22,660)	(73,762)
Inventory (at period end)	29,145	34,699	41,133	45,047	53,831	62,178	74,897	72,079	65,159	60,599	59,596	60,535	59,307	53,271	50,913	
Acquisitions by State																
Arizona	1,686	1,928	2,124	1,859	2,421	2,956	2,989	1,898	2,513	1,763	1,323	890	637	584	789	2,010
California	1,842	3,809	4,161	4,336	4,067	4,199	4,486	2,798	3,809	3,348	2,555	2,296	1,947	1,192	1,322	4,461
Florida	1,437	2,015	2,166	2,553	3,753	4,805	5,662	2,932	1,217	1,721	2,074	2,262	2,936	2,229	2,291	7,456
Nevada	729	911	1,201	819	620	1,211	899	584	608	933	665	681	634	199	108	941
Subtotal	5,694	8,663	9,652	9,567	10,861	13,171	14,036	8,212	8,147	7,765	6,617	6,129	6,154	4,204	4,510	14,868
Selected Midwest States [*]	1,999	5,102	4,417	4,005	5,587	6,199	6,598	3,851	4,680	4,538	4,725	5,112	5,768	5,076	5,504	16,348
All other States	6,295	8,232	10,304	11,177	12,964	15,292	18,419	11,708	11,880	12,485	13,036	13,517	11,883	10,753	10,288	32,924
Total Acquisitions	13,988	21,997	24,373	24,749	29,412	34,662	39,053	23,771	24,707	24,788	24,378	24,758	23,805	20,033	20,302	64,140
Inventory by State																
Arizona	2,518	2,638	2,918	2,818	3,526	4,169	4,834	3,932	3,892	3,109	2,360	1,685	1,224	914	1,100	
California	4,632	5,490	6,371	7,113	7,826	7,916	8,730	7,885	8,139	7,892	6,648	5,825	4,988	3,527	2,826	
Florida	2,051	2,545	2,908	3,391	5,001	6,609	8,628	9,125	5,509	3,942	3,710	3,941	4,929	4,579	4,513	
Nevada	1,198	1,286	1,571	1,319	1,081	1,550	1,569	1,269	1,206	1,501	1,435	1,373	1,210	621	326	
Subtotal	10,399	11,959	13,768	14,641	17,434	20,244	23,761	22,211	18,746	16,444	14,153	12,824	12,351	9,641	8,765	
Selected Midwest States [*]	6,307	8,539	10,014	10,363	12,207	13,782	15,769	15,323	14,607	14,240	14,749	15,513	16,346	15,995	16,515	
All other States	12,439	14,201	17,351	20,043	24,190	28,152	35,367	34,545	31,806	29,915	30,694	32,198	30,610	27,635	25,633	
Total Inventory	29,145	34,699	41,133	45,047	53,831	62,178	74,897	72,079	65,159	60,599	59,596	60,535	59,307	53,271	50,913	

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

Appendix: State Level Data

Enterprises Single-Family Book Profile - As of September 30, 2012

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	57,215	1,342	653	187	180	173	149	505	0.9%	11.1%	155
AL	359,105	23,576	11,565	3,480	3,305	2,493	2,733	8,583	2.4%	11.6%	2,209
AR	187,692	10,643	4,551	1,343	1,231	1,160	2,358	4,757	2.5%	22.2%	558
AZ	709,147	35,513	12,699	4,656	6,274	6,380	5,504	18,200	2.6%	15.5%	4,965
CA	3,542,033	145,235	50,539	18,229	22,354	25,655	28,458	76,637	2.2%	19.6%	12,274
CO	623,437	18,915	8,065	2,405	2,803	3,007	2,635	8,471	1.4%	13.9%	2,249
CT	349,328	23,322	7,389	2,499	2,601	2,778	8,055	13,465	3.9%	34.5%	1,317
DC	64,634	3,738	1,214	373	407	417	1,327	2,155	3.3%	35.5%	57
DE	108,302	6,876	2,377	802	850	851	1,996	3,708	3.4%	29.0%	375
FL	1,923,373	256,043	41,750	13,882	19,026	27,234	154,151	200,646	10.4%	60.2%	17,146
GA	927,828	65,105	28,260	9,635	10,265	8,410	8,535	27,305	2.9%	13.1%	7,166
HI	130,261	6,413	1,582	487	585	765	2,994	4,352	3.3%	46.7%	249
IA	273,906	11,545	4,867	1,439	1,295	1,370	2,574	5,251	1.9%	22.3%	1,057
ID	169,856	8,177	2,885	931	1,087	1,374	1,900	4,373	2.6%	23.2%	667
IL	1,361,656	100,302	27,738	9,723	11,750	14,940	36,151	62,957	4.6%	36.0%	16,370
IN	582,345	37,025	14,740	4,401	4,133	4,438	9,313	17,958	3.1%	25.2%	3,290
KS	215,544	9,636	4,433	1,325	1,218	1,222	1,438	3,902	1.8%	14.9%	1,292
KY	301,293	16,045	6,695	1,868	1,742	1,938	3,802	7,518	2.5%	23.7%	1,922
LA	294,321	20,931	9,745	2,914	2,454	2,314	3,504	8,309	2.8%	16.7%	1,286
MA	682,378	39,416	15,371	4,753	5,061	5,009	9,222	19,340	2.8%	23.4%	2,603
MD	662,193	48,870	14,535	4,791	5,383	5,903	18,258	29,583	4.5%	37.4%	2,289
ME	111,950	8,008	2,439	754	826	878	3,111	4,822	4.3%	38.8%	378
MI	1,023,406	54,117	24,436	8,317	9,055	6,378	5,931	21,466	2.1%	11.0%	17,612
MN	654,986	24,089	10,710	3,293	3,789	3,391	2,906	10,125	1.5%	12.1%	7,688
MO	563,309	25,888	12,680	3,862	3,922	2,783	2,641	9,400	1.7%	10.2%	3,288
MS	149,486	11,893	5,943	1,740	1,488	1,164	1,558	4,222	2.8%	13.1%	971
MT	98,570	2,838	1,218	385	370	376	489	1,240	1.3%	17.2%	370
NC	889,338	52,835	22,361	6,919	6,748	6,715	10,092	23,638	2.7%	19.1%	4,504
ND	43,808	857	442	102	90	57	166	313	0.7%	19.4%	37
NE	154,380	5,237	2,594	786	698	561	598	1,868	1.2%	11.4%	379
NH	148,362	7,939	3,545	1,136	1,122	939	1,197	3,275	2.2%	15.1%	917
NJ	888,296	86,155	20,022	6,841	8,268	9,576	41,448	59,350	6.7%	48.1%	1,081
NM	176,730	9,843	3,331	1,014	1,001	1,316	3,181	5,512	3.1%	32.3%	1,310
NV	280,715	28,465	5,054	2,147	4,109	5,535	11,620	21,279	7.6%	40.8%	1,661
NY	1,333,437	100,647	30,933	9,673	9,449	9,753	40,839	60,125	4.5%	40.6%	841
OH	1,035,749	64,224	23,755	7,383	7,602	8,945	16,539	33,193	3.2%	25.8%	8,911
OK	243,855	12,347	5,357	1,550	1,273	1,387	2,780	5,464	2.2%	22.5%	871
OR	457,971	22,102	6,196	2,112	2,668	3,871	7,255	13,823	3.0%	32.8%	1,778
PA	1,030,185	66,275	24,908	7,960	7,487	7,692	18,228	33,516	3.3%	27.5%	3,638
RI	97,612	7,031	2,376	827	964	873	1,991	3,840	3.9%	28.3%	668
SC	431,903	30,468	11,796	3,568	3,270	3,564	8,270	15,145	3.5%	27.1%	2,369
SD	60,928	1,564	745	204	173	158	284	617	1.0%	18.2%	246
TN	468,244	25,461	11,842	3,680	3,810	3,041	3,088	9,976	2.1%	12.1%	2,587
TX	1,714,637	74,212	38,956	10,881	8,795	6,878	8,702	24,508	1.4%	11.7%	5,407
UT	291,373	12,598	4,981	1,576	1,796	1,978	2,267	6,062	2.1%	18.0%	650
VA	849,169	32,316	14,486	4,533	4,723	3,956	4,618	13,354	1.6%	14.3%	2,786
VT	69,274	3,344	1,194	337	380	319	1,114	1,818	2.6%	33.3%	190
WA	827,940	44,363	11,123	4,039	5,804	8,037	15,360	29,240	3.5%	34.6%	2,382
WI	625,166	24,031	9,042	2,904	3,043	3,512	5,530	12,138	1.9%	23.0%	3,947
WV	90,745	5,838	3,289	877	719	448	505	1,683	1.9%	8.7%	548
WY	49,565	1,114	614	173	146	86	95	331	0.7%	8.5%	258
Other ²	176,840	20,342	7,564	3,179	5,524	1,529	2,546	9,707	5.5%	12.5%	369
Total	28,563,776	1,755,109	595,585	192,875	213,116	223,527	530,006	969,025	3.4%	30.2%	158,138

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

Appendix: State Level Data

Fannie Mae Single-Family Book Profile - As of September 30, 2012

State	Total Loan Count	Delinquent Loans (DLQ) ¹									REO Inventory
		Total	30-59 Days DLQ	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	32,036	866	408	122	117	117	102	337	1.1%	11.8%	102
AL	237,455	15,525	7,594	2,242	2,200	1,673	1,816	5,710	2.4%	11.7%	1,482
AR	123,745	6,851	3,033	878	855	733	1,352	2,943	2.4%	19.7%	382
AZ	441,849	21,027	7,808	2,841	3,789	3,548	3,041	10,397	2.4%	14.5%	3,865
CA	2,356,630	88,670	32,586	11,578	13,974	15,370	15,162	44,555	1.9%	17.1%	9,448
CO	398,568	11,923	5,206	1,489	1,743	1,867	1,618	5,244	1.3%	13.6%	1,362
CT	219,587	15,498	4,915	1,680	1,796	1,884	5,223	8,921	4.1%	33.7%	930
DC	43,303	2,407	803	247	278	267	812	1,358	3.1%	33.7%	47
DE	66,484	4,460	1,531	511	561	559	1,298	2,423	3.6%	29.1%	233
FL	1,211,899	162,124	26,518	8,579	12,232	17,543	97,252	127,136	10.5%	60.0%	12,633
GA	552,340	38,977	16,892	5,860	6,271	5,011	4,943	16,272	2.9%	12.7%	4,978
HI	90,176	4,165	1,072	324	368	510	1,891	2,772	3.1%	45.4%	155
IA	165,015	7,436	3,125	920	867	849	1,675	3,397	2.1%	22.5%	664
ID	100,524	4,865	1,707	539	632	809	1,178	2,623	2.6%	24.2%	442
IL	795,758	61,238	16,657	5,749	7,018	8,865	22,949	38,889	4.9%	37.5%	10,146
IN	306,129	22,460	8,706	2,631	2,464	2,702	5,957	11,154	3.6%	26.5%	2,269
KS	116,380	5,868	2,690	763	713	787	915	2,425	2.1%	15.6%	802
KY	145,588	9,252	3,658	993	978	1,136	2,487	4,610	3.2%	26.9%	1,183
LA	205,052	14,448	6,783	2,028	1,700	1,611	2,326	5,649	2.8%	16.1%	831
MA	432,254	25,518	10,250	3,125	3,226	3,217	5,700	12,163	2.8%	22.3%	1,737
MD	401,503	29,720	8,795	2,922	3,464	3,632	10,907	18,015	4.5%	36.7%	1,663
ME	62,306	5,106	1,556	477	525	549	1,999	3,079	4.9%	39.2%	261
MI	588,826	32,864	14,983	5,085	5,483	3,869	3,444	12,838	2.2%	10.5%	11,556
MN	338,855	13,334	5,933	1,793	2,103	1,844	1,661	5,620	1.7%	12.5%	4,495
MO	325,918	15,747	7,719	2,377	2,386	1,711	1,554	5,677	1.7%	9.9%	2,063
MS	111,973	8,504	4,309	1,283	1,089	805	1,018	2,918	2.6%	12.0%	722
MT	63,228	1,751	781	249	215	209	297	723	1.1%	17.0%	251
NC	511,661	31,867	13,454	4,132	4,196	4,041	6,044	14,311	2.8%	19.0%	3,057
ND	24,516	519	260	59	51	35	114	200	0.8%	22.0%	22
NE	96,282	3,503	1,737	530	465	356	415	1,240	1.3%	11.8%	270
NH	87,170	4,981	2,212	696	699	602	772	2,078	2.4%	15.5%	563
NJ	566,800	55,862	13,226	4,435	5,493	6,248	26,460	38,231	6.7%	47.4%	904
NM	111,103	6,094	2,070	628	642	789	1,965	3,403	3.1%	32.2%	772
NV	175,823	16,733	3,151	1,328	2,575	3,303	6,376	12,262	7.0%	38.1%	1,335
NY	835,946	63,914	19,691	6,196	6,112	6,309	25,606	38,051	4.6%	40.1%	625
OH	590,558	39,713	14,590	4,605	4,619	5,546	10,353	20,560	3.5%	26.1%	5,697
OK	153,323	7,973	3,405	1,009	793	931	1,835	3,572	2.3%	23.0%	585
OR	272,907	13,322	3,763	1,292	1,593	2,350	4,324	8,283	3.0%	32.5%	1,152
PA	630,864	42,566	15,899	5,207	4,820	4,991	11,649	21,515	3.4%	27.4%	2,657
RI	60,913	4,490	1,530	534	614	555	1,257	2,427	4.0%	28.0%	415
SC	259,819	18,977	7,337	2,236	2,057	2,250	5,097	9,419	3.6%	26.9%	1,629
SD	40,872	994	472	131	109	105	177	392	1.0%	17.8%	171
TN	298,306	16,282	7,573	2,362	2,448	1,924	1,975	6,361	2.1%	12.1%	1,682
TX	1,113,953	47,685	25,285	6,828	5,630	4,403	5,539	15,609	1.4%	11.6%	3,793
UT	169,713	7,376	2,880	925	1,050	1,119	1,402	3,574	2.1%	19.0%	386
VA	521,506	19,842	8,826	2,703	2,865	2,460	2,988	8,331	1.6%	15.1%	1,892
VT	35,213	2,029	705	199	223	206	696	1,128	3.2%	34.3%	136
WA	520,337	27,473	6,989	2,509	3,652	4,877	9,446	17,999	3.5%	34.4%	1,627
WI	383,303	14,643	5,488	1,733	1,836	2,141	3,445	7,443	1.9%	23.5%	2,398
WV	52,326	3,394	1,900	500	439	263	292	996	1.9%	8.6%	356
WY	34,051	751	421	114	90	56	70	217	0.6%	9.3%	174
Other ²	107,481	9,979	4,245	1,773	1,328	985	1,648	3,980	3.7%	16.5%	225
Total	17,588,127	1,091,566	373,127	119,949	131,446	138,522	328,522	599,430	3.4%	30.1%	107,225

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

Appendix: State Level Data

Freddie Mac Single-Family Book Profile - As of September 30, 2012

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	25,179	476	245	65	63	56	47	168	0.7%	9.9%	53
AL	121,650	8,051	3,971	1,238	1,105	820	917	2,873	2.4%	11.4%	727
AR	63,947	3,792	1,518	465	376	427	1,006	1,814	2.8%	26.5%	176
AZ	267,298	14,486	4,891	1,815	2,485	2,832	2,463	7,803	2.9%	17.0%	1,100
CA	1,185,403	56,565	17,953	6,651	8,380	10,285	13,296	32,082	2.7%	23.5%	2,826
CO	224,869	6,992	2,859	916	1,060	1,140	1,017	3,227	1.4%	14.5%	887
CT	129,741	7,824	2,474	819	805	894	2,832	4,544	3.5%	36.2%	387
DC	21,331	1,331	411	126	129	150	515	797	3.7%	38.7%	10
DE	41,818	2,416	846	291	289	292	698	1,285	3.1%	28.9%	142
FL	711,474	93,919	15,232	5,303	6,794	9,691	56,899	73,510	10.3%	60.6%	4,513
GA	375,488	26,128	11,368	3,775	3,994	3,999	3,592	11,033	2.9%	13.7%	2,188
HI	40,085	2,248	510	163	217	255	1,103	1,580	3.9%	49.1%	94
IA	108,891	4,109	1,742	519	428	521	899	1,854	1.7%	21.9%	393
ID	69,332	3,312	1,178	392	455	565	722	1,750	2.5%	21.8%	225
IL	565,898	39,064	11,081	3,974	4,732	6,075	13,202	24,068	4.3%	33.8%	6,224
IN	276,216	14,565	6,034	1,770	1,669	1,736	3,356	6,804	2.5%	23.0%	1,021
KS	99,164	3,768	1,743	562	505	435	523	1,477	1.5%	13.9%	490
KY	155,705	6,793	3,037	875	764	802	1,315	2,908	1.9%	19.4%	739
LA	89,269	6,483	2,962	886	754	703	1,178	2,660	3.0%	18.2%	455
MA	250,124	13,898	5,121	1,628	1,835	1,792	3,522	7,177	2.9%	25.3%	866
MD	260,690	19,150	5,740	1,869	1,919	2,271	7,351	11,568	4.4%	38.4%	626
ME	49,644	2,902	883	277	301	329	1,112	1,743	3.5%	38.3%	117
MI	434,580	21,253	9,453	3,232	3,572	2,509	2,487	8,628	2.0%	11.7%	6,056
MN	316,131	10,755	4,777	1,500	1,686	1,547	1,245	4,505	1.4%	11.6%	3,193
MO	237,391	10,141	4,961	1,485	1,536	1,072	1,087	3,723	1.6%	10.7%	1,225
MS	37,513	3,389	1,634	457	399	359	540	1,304	3.5%	15.9%	249
MT	35,342	1,087	437	136	155	167	192	517	1.5%	17.7%	119
NC	377,677	20,968	8,907	2,787	2,552	2,674	4,048	9,327	2.5%	19.3%	1,447
ND	19,292	338	182	43	39	22	52	113	0.6%	15.4%	15
NE	58,098	1,734	857	256	233	205	183	628	1.1%	10.6%	109
NH	61,192	2,958	1,333	440	423	337	425	1,197	2.0%	14.4%	354
NJ	321,496	30,293	6,796	2,406	2,775	3,328	14,988	21,119	6.6%	49.5%	177
NM	65,627	3,749	1,261	386	359	527	1,216	2,109	3.2%	32.4%	538
NV	104,892	11,732	1,903	819	1,534	2,232	5,244	9,017	8.6%	44.7%	326
NY	497,491	36,733	11,242	3,477	3,337	3,444	15,233	22,074	4.4%	41.5%	216
OH	445,191	24,511	9,165	2,778	2,983	3,399	6,186	12,633	2.8%	25.2%	3,214
OK	90,532	4,374	1,952	541	480	456	945	1,892	2.1%	21.6%	286
OR	185,064	8,780	2,433	820	1,075	1,521	2,931	5,540	3.0%	33.4%	626
PA	399,321	23,709	9,009	2,753	2,667	2,701	6,579	12,001	3.0%	27.7%	981
RI	36,699	2,541	846	293	350	318	734	1,413	3.9%	28.9%	253
SC	172,084	11,491	4,459	1,332	1,213	1,314	3,173	5,726	3.3%	27.6%	740
SD	20,056	570	273	73	64	53	107	225	1.1%	18.8%	75
TN	169,938	9,179	4,269	1,318	1,362	1,117	1,113	3,615	2.1%	12.1%	905
TX	600,684	26,527	13,671	4,053	3,165	2,475	3,163	8,899	1.5%	11.9%	1,614
UT	121,660	5,222	2,101	651	746	859	865	2,488	2.0%	16.6%	264
VA	327,663	12,474	5,660	1,830	1,858	1,496	1,630	5,023	1.5%	13.1%	894
VT	34,061	1,315	489	138	157	113	418	690	2.0%	31.8%	54
WA	307,603	16,890	4,134	1,530	2,152	3,160	5,914	11,241	3.7%	35.0%	755
WI	241,863	9,388	3,554	1,171	1,207	1,371	2,085	4,695	1.9%	22.2%	1,549
WV	38,419	2,444	1,389	377	280	185	213	687	1.8%	8.7%	192
WY	15,514	363	193	59	56	30	25	114	0.7%	6.9%	84
Other ²	69,359	10,363	3,319	1,406	4,196	544	898	5,727	8.3%	8.7%	144
Total	10,975,649	663,543	222,458	72,926	81,670	85,005	201,484	369,595	3.4%	30.4%	50,913

¹ Includes other loans that cannot be categorized due to missing attributes.² Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available. The 10,621 can be reconciled to AAA Wrapped T-Deal loans for which loan level data are not available.

Appendix: State Level Data

Enterprises Foreclosure Prevention Actions by State - September 30, 2012

State	2011						YTD Sep-12						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	353	43	164	-	32	592	171	8	106	-	27	312	1,051	113	774	43	134	2,115
AL	4,155	534	2,678	18	423	7,808	2,536	177	1,571	25	338	4,647	13,471	1,712	12,054	1,066	1,476	29,779
AR	1,377	181	1,075	5	256	2,894	906	80	626	4	296	1,912	4,920	821	4,743	416	1,086	11,986
AZ	3,740	1,355	12,307	24	11,469	28,895	2,056	471	5,125	6	9,511	17,169	12,769	5,123	54,747	1,319	35,682	109,640
CA	14,175	4,909	52,499	18	22,527	94,128	8,257	2,399	24,083	22	19,739	54,500	45,921	17,560	193,957	2,844	74,345	334,627
CO	3,038	566	4,134	3	1,559	9,300	1,847	201	2,085	2	1,251	5,386	10,165	2,104	17,338	664	5,793	36,064
CT	2,300	564	3,904	7	731	7,506	1,408	251	2,679	2	759	5,099	7,575	1,677	15,597	511	2,393	27,753
DC	444	79	621	2	93	1,239	265	46	362	2	99	774	1,373	236	2,539	101	303	4,552
DE	760	140	1,210	3	248	2,361	502	46	709	4	255	1,516	2,467	462	4,635	186	817	8,566
FL	11,456	3,667	43,190	79	29,738	88,130	6,380	1,914	23,124	86	23,887	55,391	39,661	13,969	151,230	3,821	92,163	300,843
GA	7,694	1,884	14,651	98	2,645	26,972	4,588	724	7,531	47	2,664	15,554	24,703	6,334	56,533	2,361	8,785	98,717
HI	655	178	1,219	2	493	2,547	513	76	597	-	401	1,587	2,297	567	4,626	70	1,560	9,120
IA	1,685	236	1,521	21	351	3,814	1,061	91	948	8	321	2,429	5,736	858	6,661	617	1,252	15,124
ID	1,066	250	1,715	3	1,276	4,310	649	92	867	1	1,053	2,662	3,493	794	6,222	259	4,028	14,796
IL	7,393	2,050	19,323	93	5,857	34,716	4,519	1,085	10,995	81	6,156	22,836	25,018	7,476	70,376	2,094	18,629	123,593
IN	5,344	580	4,511	171	1,058	11,664	3,178	260	2,624	120	875	7,057	18,238	2,195	19,282	1,889	3,762	45,366
KS	1,668	201	1,196	7	354	3,426	1,070	78	636	7	269	2,060	5,682	721	5,035	421	1,142	13,001
KY	2,535	319	1,767	29	428	5,078	1,633	128	1,053	26	401	3,241	8,281	1,058	7,723	494	1,502	19,058
LA	3,311	374	2,708	9	311	6,713	2,156	146	1,508	8	292	4,110	11,182	1,879	10,711	1,068	1,109	25,949
MA	3,940	1,062	7,735	4	1,710	14,451	2,503	433	4,238	8	1,374	8,556	13,100	3,401	30,014	1,021	6,052	53,589
MD	4,567	1,180	10,105	2	2,381	18,235	2,738	525	5,717	15	2,511	11,506	14,966	3,780	38,651	1,167	7,875	66,440
ME	981	160	1,247	-	349	2,737	569	61	740	4	324	1,698	3,151	487	4,541	244	1,203	9,627
MI	7,770	1,739	11,817	942	6,451	28,713	3,994	653	5,658	298	4,463	15,066	26,986	6,163	49,512	5,927	21,459	110,047
MN	3,262	743	5,638	5	2,389	12,037	1,964	283	2,812	8	1,830	6,897	10,844	2,808	24,672	958	7,741	47,024
MO	4,417	652	3,695	45	874	9,683	2,636	245	2,068	55	808	5,812	14,472	2,387	16,882	1,285	3,542	38,568
MS	1,794	189	1,459	15	244	3,701	1,156	97	824	14	152	2,243	5,827	815	6,413	528	707	14,290
MT	547	75	541	-	206	1,369	359	20	272	-	143	794	1,744	274	2,174	96	597	4,885
NC	6,589	1,304	7,567	20	1,406	16,886	4,291	546	4,544	22	1,399	10,802	21,948	4,351	32,501	1,559	4,360	64,719
ND	134	55	84	-	18	291	87	31	45	1	31	195	456	153	448	51	85	1,193
NE	742	102	665	3	123	1,635	461	38	445	3	136	1,083	2,744	405	3,060	302	544	7,055
NH	1,090	224	1,616	-	336	3,266	658	83	819	1	305	1,866	3,620	791	6,527	247	1,299	12,485
NJ	5,773	1,323	11,656	9	2,675	21,436	3,545	688	7,658	12	2,509	14,412	19,079	4,540	44,681	1,268	8,591	78,158
NM	1,082	190	1,457	-	455	3,184	766	95	758	4	485	2,108	3,788	662	5,417	247	1,482	11,596
NV	1,430	685	7,282	5	6,398	15,800	671	260	2,992	2	6,224	10,149	4,721	2,440	27,741	439	20,898	56,240
NY	7,321	1,641	14,509	25	1,668	25,164	4,786	798	9,497	29	1,453	16,563	24,358	5,811	51,760	1,569	5,241	88,740
OH	7,008	1,099	8,823	402	2,237	19,569	4,380	525	5,161	214	2,072	12,352	24,383	4,281	38,772	3,293	8,161	78,891
OK	1,940	204	1,125	14	258	3,541	1,156	65	779	7	219	2,226	6,718	807	5,296	533	922	14,276
OR	1,884	717	3,867	6	2,033	8,507	1,163	327	2,174	5	1,925	5,594	6,113	1,989	15,319	435	6,198	30,054
PA	7,681	1,281	7,913	32	1,277	18,184	5,139	510	5,290	45	1,284	12,268	25,851	4,359	32,595	1,779	4,279	68,863
RI	702	219	1,551	-	375	2,847	494	85	827	3	309	1,718	2,395	633	5,692	168	1,390	10,278
SC	3,362	676	4,199	21	1,515	9,773	2,059	412	2,626	10	1,209	6,316	11,170	2,359	17,812	1,015	4,279	36,635
SD	223	32	217	2	43	517	176	10	117	1	38	342	773	121	891	88	173	2,046
TN	4,043	624	3,596	39	836	9,138	2,425	241	1,930	23	527	5,146	13,211	2,107	14,849	964	2,463	33,594
TX	14,260	1,566	9,187	40	1,342	26,395	8,939	619	4,900	44	1,098	15,600	47,272	7,730	40,184	3,638	5,329	104,153
UT	1,893	435	3,480	3	1,613	7,424	1,252	144	1,524	4	1,401	4,325	6,272	1,407	13,222	367	5,534	26,802
VA	4,685	961	6,880	10	2,324	14,860	2,862	357	3,357	12	1,539	8,127	15,095	3,238	28,972	1,046	8,542	56,892
VT	479	83	427	4	47	1,040	313	20	281	2	49	665	1,470	205	1,570	107	181	3,533
WA	3,452	844	7,345	9	2,677	14,327	2,298	408	4,180	12	3,384	10,282	12,287	2,888	26,939	782	9,432	52,328
WI	2,948	561	3,860	16	989	8,374	1,753	260	2,312	20	840	5,185	9,536	1,872	15,427	819	3,399	31,053
WV	929	139	688	3	151	1,910	612	55	347	1	106	1,121	3,178	488	2,971	190	479	7,307
WY	308	51	215	-	65	639	190	8	100	-	59	357	952	163	906	56	202	2,279
Other ³	513	362	1,680	(5)	21	2,571	447	175	1,162	(187)	23	1,620	1,400	1,016	5,034	56	58	7,564
Total	180,898	39,288	322,517	2,263	125,335	670,301	110,537	17,350	173,383	1,143	108,823	411,236	603,881	140,593	1,256,233	52,488	408,658	2,461,853

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

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

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

Appendix: State Level Data

Fannie Mae Foreclosure Prevention Actions by State - September 30, 2012

State	2011							YTD Sep-12						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	
AK	316	24	99	-	23	462	143	6	77	-	18	244	961	71	505	42	93	1,672	
AL	3,494	348	1,872	2	307	6,023	2,036	108	1,256	(1)	241	3,640	11,654	1,227	8,797	1,000	1,073	23,751	
AR	1,162	113	744	-	159	2,178	715	40	501	-	189	1,445	4,310	620	3,334	406	732	9,402	
AZ	2,970	718	7,904	-	6,884	18,476	1,462	136	3,475	-	5,539	10,612	10,626	2,480	35,555	1,278	21,434	71,373	
CA	11,646	2,246	32,486	2	12,979	59,359	6,227	656	15,921	-	11,268	34,072	39,012	7,423	125,442	2,775	44,364	219,016	
CO	2,564	329	2,683	-	1,011	6,587	1,485	99	1,460	-	785	3,829	8,891	1,253	11,367	655	3,709	25,875	
CT	1,908	320	2,753	-	516	5,497	1,099	128	2,034	-	541	3,802	6,516	986	11,262	501	1,722	20,987	
DC	390	43	404	-	58	895	195	18	283	1	66	563	1,187	131	1,797	95	197	3,407	
DE	634	86	843	-	172	1,735	393	22	504	-	173	1,092	2,091	285	3,190	176	573	6,315	
FL	9,452	1,764	31,415	-	19,523	62,154	4,833	738	16,905	2	15,911	38,389	33,948	7,254	106,566	3,604	60,882	212,254	
GA	5,878	845	9,285	4	1,593	17,605	3,205	236	5,165	-	1,648	10,254	20,011	3,371	37,572	2,116	5,528	68,598	
HI	594	85	791	1	317	1,788	437	38	461	-	263	1,199	2,098	297	3,210	69	1,012	6,686	
IA	1,384	130	1,043	1	240	2,798	830	49	726	1	240	1,846	4,943	553	4,548	568	889	11,501	
ID	869	132	1,157	-	791	2,949	498	34	601	-	688	1,821	3,004	449	4,168	254	2,644	10,519	
IL	5,825	812	12,473	3	3,954	23,067	3,223	413	7,549	1	4,094	15,280	20,747	3,217	45,838	1,842	12,358	84,002	
IN	4,153	324	3,077	2	754	8,310	2,338	127	1,952	1	616	5,034	15,091	1,388	12,544	1,356	2,590	32,969	
KS	1,330	113	790	-	242	2,475	785	39	468	-	207	1,499	4,757	468	3,289	397	797	9,708	
KY	2,115	185	1,069	1	299	3,669	1,255	68	732	-	291	2,346	7,062	674	4,750	416	1,039	13,941	
LA	2,787	214	1,970	2	225	5,198	1,747	77	1,159	1	210	3,194	9,672	1,455	7,880	1,027	817	20,851	
MA	3,180	543	4,997	-	1,114	9,834	1,923	206	3,123	-	912	6,164	11,134	1,901	20,420	1,003	4,089	38,547	
MD	3,609	546	6,686	(1)	1,552	12,392	2,042	187	4,113	-	1,684	8,026	12,486	1,833	25,939	1,142	5,150	46,550	
ME	830	90	883	-	234	2,037	458	26	547	-	243	1,274	2,728	293	3,213	240	877	7,351	
MI	6,325	817	7,647	2	4,070	18,861	3,017	246	3,925	5	2,822	10,015	23,023	3,182	31,745	2,801	13,690	74,441	
MN	2,570	312	3,420	-	1,399	7,701	1,401	105	1,807	1	1,076	4,390	9,025	1,256	14,745	939	4,606	30,571	
MO	3,643	362	2,350	2	556	6,913	2,036	84	1,477	1	532	4,130	12,342	1,487	11,290	1,146	2,332	28,597	
MS	1,581	135	1,124	1	187	3,028	964	69	708	-	122	1,863	5,209	608	5,021	495	566	11,899	
MT	470	46	363	-	159	1,038	289	8	193	-	98	588	1,517	174	1,487	96	433	3,707	
NC	5,313	743	4,975	-	951	11,982	3,254	254	3,297	-	975	7,780	18,575	2,500	21,687	1,494	2,969	47,225	
ND	114	26	54	-	11	205	67	5	23	-	20	115	391	86	285	50	53	865	
NE	619	61	502	-	85	1,267	335	13	365	-	97	810	2,403	254	2,201	293	379	5,530	
NH	884	97	1,047	-	212	2,240	503	33	553	-	195	1,284	3,070	402	4,254	245	848	8,819	
NJ	4,738	714	8,075	-	1,906	15,433	2,803	285	5,816	-	1,780	10,684	16,261	2,499	31,763	1,235	6,091	57,849	
NM	888	110	969	-	301	2,268	620	45	582	-	354	1,601	3,259	410	3,822	240	1,028	8,759	
NV	1,195	334	4,601	-	3,797	9,927	506	85	1,996	-	3,840	6,427	4,096	1,113	17,901	431	13,095	36,636	
NY	5,931	812	10,003	-	1,117	17,863	3,772	317	7,003	1	985	12,078	20,692	2,946	36,694	1,468	3,527	65,327	
OH	5,530	604	5,863	(1)	1,601	13,597	3,246	219	3,834	2	1,539	8,840	20,345	2,564	25,272	2,076	5,804	56,061	
OK	1,636	138	786	-	173	2,733	900	29	602	1	164	1,696	5,834	561	3,749	508	653	11,305	
OR	1,526	364	2,467	-	1,223	5,580	868	170	1,542	-	1,216	3,796	5,199	1,035	10,238	419	3,887	20,778	
PA	6,251	664	5,525	2	860	13,302	3,894	255	4,092	3	904	9,148	21,787	2,634	22,819	1,671	2,909	51,820	
RI	556	125	996	-	244	1,921	365	45	585	-	208	1,203	1,961	358	3,815	164	933	7,231	
SC	2,666	300	2,853	-	1,046	6,865	1,486	137	1,955	1	874	4,453	9,250	1,231	12,270	972	2,994	26,717	
SD	183	14	154	-	36	387	143	7	83	-	32	265	665	75	613	84	145	1,582	
TN	3,379	367	2,486	2	574	6,808	1,929	104	1,400	1	365	3,799	11,458	1,338	10,266	875	1,721	25,658	
TX	12,050	970	6,207	1	835	20,063	7,115	272	3,580	-	752	11,719	41,154	5,771	28,462	3,511	3,672	82,570	
UT	1,563	215	2,013	-	909	4,700	962	60	1,071	-	829	2,922	5,409	662	8,413	357	3,300	18,141	
VA	3,715	427	4,391	2	1,398	9,933	2,104	124	2,381	-	1,014	5,623	12,522	1,657	19,224	1,017	5,484	39,904	
VT	398	42	279	-	37	756	247	8	209	-	37	501	1,241	102	1,070	99	138	2,650	
WA	2,797	417	4,779	-	1,724	9,717	1,710	143	2,935	-	2,291	7,079	10,402	1,474	18,256	753	6,261	37,146	
WI	2,484	344	2,511	-	657	5,996	1,356	121	1,602	-	586	3,665	8,285	1,109	10,034	774	2,288	22,490	
WV	753	77	413	-	90	1,333	463	28	247	-	71	809	2,684	286	1,869	182	290	5,311	
WY	261	39	152	-	48	500	157	7	75	-	38	277	835	132	654	56	146	1,823	
Other ³	368	86	914	(6)	19	1,381	310	37	750	(188)	21	930	1,041	364	3,255	54	48	4,762	
Total	147,477	19,772	213,343	22	79,172	459,786	84,151	6,766	123,700	(166)	69,664	284,115	512,864	75,899	844,360	45,467	262,859	1,741,449	

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

Appendix: State Level Data

Freddie Mac Foreclosure Prevention Actions by State - September 30, 2012

State	2011						YTD Sep-12						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	37	19	65	-	9	130	28	2	29	-	9	68	90	42	269	1	41	443
AL	661	186	806	16	116	1,785	500	69	315	26	97	1,007	1,817	485	3,257	66	403	6,028
AR	215	68	331	5	97	716	191	40	125	4	107	467	610	201	1,409	10	354	2,584
AZ	770	637	4,403	24	4,585	10,419	594	335	1,650	6	3,972	6,557	2,143	2,643	19,192	41	14,248	38,267
CA	2,529	2,663	20,013	16	9,548	34,769	2,030	1,743	8,162	22	8,471	20,428	6,909	10,137	68,515	69	29,981	115,611
CO	474	237	1,451	3	548	2,713	362	102	625	2	466	1,557	1,274	851	5,971	9	2,084	10,189
CT	392	244	1,151	7	215	2,009	309	123	645	2	218	1,297	1,059	691	4,335	10	671	6,766
DC	54	36	217	2	35	344	70	28	79	1	33	211	186	105	742	6	106	1,145
DE	126	54	367	3	76	626	109	24	205	4	82	424	376	177	1,445	10	244	2,251
FL	2,004	1,903	11,775	79	10,215	25,976	1,547	1,176	6,219	84	7,976	17,002	5,713	6,715	44,664	217	31,281	88,589
GA	1,816	1,039	5,366	94	1,052	9,367	1,383	488	2,366	47	1,016	5,300	4,692	2,963	18,961	245	3,257	30,119
HI	61	93	428	1	176	759	76	38	136	-	138	388	199	270	1,416	1	548	2,434
IA	301	106	478	20	111	1,016	231	42	222	7	81	583	793	305	2,113	49	363	3,623
ID	197	118	558	3	485	1,361	151	58	266	1	365	841	489	345	2,054	5	1,384	4,277
IL	1,568	1,238	6,850	90	1,903	11,649	1,296	672	3,446	80	2,062	7,556	4,271	4,259	24,538	252	6,271	39,591
IN	1,191	256	1,434	169	304	3,354	840	133	672	119	259	2,023	3,147	807	6,738	533	1,172	12,397
KS	338	88	406	7	112	951	285	39	168	7	62	561	925	253	1,746	24	345	3,293
KY	420	134	698	28	129	1,409	378	60	321	26	110	895	1,219	384	2,973	78	463	5,117
LA	524	160	738	7	86	1,515	409	69	349	7	82	916	1,510	424	2,831	41	292	5,098
MA	760	519	2,738	4	596	4,617	580	227	1,115	8	462	2,392	1,966	1,500	9,594	18	1,963	15,042
MD	958	634	3,419	3	829	5,843	696	338	1,604	15	827	3,480	2,480	1,947	12,712	25	2,725	19,890
ME	151	70	364	-	115	700	111	35	193	4	81	424	423	194	1,328	4	326	2,276
MI	1,445	922	4,164	940	2,381	9,852	977	407	1,733	293	1,641	5,051	3,963	2,981	17,767	3,126	7,769	35,606
MN	692	431	2,218	5	990	4,336	563	178	1,005	7	754	2,507	1,819	1,552	9,927	19	3,135	16,453
MO	774	290	1,345	43	318	2,770	600	161	591	54	276	1,682	2,130	900	5,592	139	1,210	9,971
MS	213	54	335	14	57	673	192	28	116	14	30	380	618	207	1,392	33	141	2,391
MT	77	29	178	-	47	331	70	12	79	-	45	206	227	100	687	-	164	1,178
NC	1,276	561	2,592	20	455	4,904	1,037	292	1,247	22	424	3,022	3,373	1,851	10,814	65	1,391	17,494
ND	20	29	30	-	7	86	20	26	22	1	11	80	65	67	163	1	32	328
NE	123	41	163	3	38	368	126	25	80	3	39	273	341	151	859	9	165	1,525
NH	206	127	569	-	124	1,026	155	50	266	1	110	582	550	389	2,273	2	451	3,666
NJ	1,035	609	3,581	9	769	6,003	742	403	1,842	12	729	3,728	2,818	2,041	12,918	33	2,500	20,309
NM	194	80	488	-	154	916	146	50	176	4	131	507	529	252	1,595	7	454	2,837
NV	235	351	2,681	5	2,601	5,873	165	175	996	2	2,384	3,722	625	1,327	9,840	8	7,803	19,604
NY	1,390	829	4,506	25	551	7,301	1,014	481	2,494	28	468	4,485	3,666	2,865	15,066	101	1,714	23,413
OH	1,478	495	2,960	403	636	5,972	1,134	306	1,327	212	533	3,512	4,038	1,717	13,500	1,217	2,357	22,830
OK	304	66	339	14	85	808	256	36	177	6	55	530	884	246	1,547	25	269	2,971
OR	358	353	1,400	6	810	2,927	295	157	632	5	709	1,798	914	954	5,081	16	2,311	9,276
PA	1,430	617	2,388	30	417	4,882	1,245	255	1,198	42	380	3,120	4,064	1,725	9,776	108	1,370	17,043
RI	146	94	555	-	131	926	129	40	242	3	101	515	434	275	1,877	4	457	3,047
SC	696	376	1,346	21	469	2,908	573	275	671	9	335	1,863	1,920	1,128	5,542	43	1,285	9,918
SD	40	18	63	2	7	130	33	3	34	1	6	77	108	46	278	4	28	464
TN	664	257	1,110	37	262	2,330	496	137	530	22	162	1,347	1,753	769	4,583	89	742	7,936
TX	2,210	596	2,980	39	507	6,332	1,824	347	1,320	44	346	3,881	6,118	1,959	11,722	127	1,657	21,583
UT	330	220	1,467	3	704	2,724	290	84	453	4	572	1,403	863	745	4,809	10	2,234	8,661
VA	970	534	2,489	8	926	4,927	758	233	976	12	525	2,504	2,573	1,581	9,748	29	3,058	16,988
VT	81	41	148	4	10	284	66	12	72	2	12	164	229	103	500	8	43	883
WA	655	427	2,566	9	953	4,610	588	265	1,245	12	1,093	3,203	1,885	1,414	8,683	29	3,171	15,182
WI	464	217	1,349	16	332	2,378	397	139	710	20	254	1,520	1,251	763	5,393	45	1,111	8,563
WV	176	62	275	3	61	577	149	27	100	1	35	312	494	202	1,102	8	189	1,996
WY	47	12	63	-	17	139	33	1	25	-	21	80	117	31	252	-	56	456
Other ³	145	276	766	1	2	1,190	137	138	412	1	2	690	359	652	1,779	2	10	2,802
Total	33,421	19,516	109,174	2,241	46,163	210,515	26,386	10,584	49,683	1,309	39,159	127,121	91,017	64,694	411,873	7,021	145,799	720,404

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

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

Glossary

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

Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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

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

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

Section 3: Loan Modifications

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

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

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

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

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

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

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

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

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

Section 4: Third-party Sales and Foreclosures

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

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

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