



# Federal Housing Finance Agency

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

Telephone: (202) 649-3800

Facsimile: (202) 649-1071

[www.fhfa.gov](http://www.fhfa.gov)

October 7, 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.

I would like to highlight several results in the report. Fannie Mae and Freddie Mac completed more than 117,000 foreclosure prevention actions in the second quarter of 2013, bringing the total to more than 2.9 million foreclosure prevention actions completed since the start of conservatorship in 2008. Approximately 1.4 million of these actions have been permanent loan modifications. Of those borrowers who received permanent loan modifications, more than half have seen their monthly payments reduced by over 30 percent.

Also noted in the report:

- The Enterprises 60-plus-days delinquent borrowers declined 7 percent to the lowest level since the start of conservatorship in 2008.
- Completed third-party sales and foreclosure sales fell 10 percent while foreclosure starts dropped 11 percent compared to the first quarter of 2013.
- REO inventory continued to decline as property dispositions outpaced property acquisitions in the second quarter.
- In May 2013, the end date for the Making Home Affordable Program (HAMP) was extended to December 31, 2015
- In March 2013, FHFA and the Enterprises announced the Streamlined Modification Initiative. This initiative eliminates administrative barriers associated with document

collection and evaluation, and requires servicers to offer eligible borrowers who have missed at least three monthly payments a loan modification.

Please contact me at (202) 649-3022 if you have any questions.

Sincerely,

A handwritten signature in blue ink that reads "Peter Brereton". The signature is written in a cursive style with a large initial "P".

Peter Brereton  
Associate Director for Congressional Affairs

Attachments



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October 7, 2013

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

Dear Ranking Minority Member 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.

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October 7, 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.

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Associate Director for Congressional Affairs

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October 7, 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.

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# Federal Housing Finance Agency

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## Foreclosure Prevention Report Second Quarter 2013

### FHFA Federal Property Manager's Report

This report contains data on foreclosure prevention activity of Fannie Mae and Freddie Mac (the Enterprises) through June 2013.

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## Second Quarter 2013 Highlights

**2.9 million**  
Troubled  
Homeowners  
Helped since  
Conservatorship

**51%**  
of Loan  
Modifications in  
2Q13 Reduced  
Borrowers'  
Monthly Payments  
by over 30%

**7%**  
Decline in 60+  
Days Delinquent  
Loans in 2Q13

**10%**  
Drop in Third-party  
and Foreclosure  
Sales in 2Q13

### The Enterprises' Foreclosure Prevention Actions:

- There were nearly 117,100 completed foreclosure prevention actions in the second quarter of 2013, bringing the total to more than 2.9 million since the start of conservatorship in September 2008. Approximately 2.4 million of these actions have helped troubled homeowners save their homes including more than 1.4 million permanent loan modifications.
- More than half of troubled homeowners who received permanent loan modifications in the second quarter had their monthly payments reduced by more than 30 percent.
- One-third of permanent loan modifications in the second quarter included principal forbearance.
- As of June 30, 2013, about 11 percent of loans modified in the third quarter of 2012 had missed two or more payments.
- Approximately 29,400 short sales and deeds-in-lieu were completed during the second quarter, bringing the total to more than 505,700 since the start of conservatorship.

### The Enterprises' Mortgage Performance:

- The number of the Enterprises' 60-plus-days delinquent borrowers declined 7 percent during the quarter to the lowest level since the start of conservatorship in September 2008.
- The Enterprises' serious delinquency rate fell to 2.8 percent at the end of the quarter compared with 7.6 percent for Federal Housing Administration (FHA) loans, 3.9 percent for Veterans Affairs (VA) loans and 5.9 percent for all loans (Industry average).

### The Enterprises' Foreclosures:

- Completed third-party sales and foreclosure sales fell 10 percent while foreclosure starts dropped 11 percent during the quarter.
- REO inventory continued to decline as property dispositions outpaced property acquisitions in the second quarter.

For an interactive online map that provides state data, click on the following link:  
[Fannie Mae and Freddie Mac State Borrower Assistance Map](#)

### Foreclosure Prevention Activities

	1Q13	2Q13
HAMP Active Trials	23,240	19,247
HAMP Permanent - Cumulative	433,844	432,228

### Completed Foreclosure Prevention Actions

Loan Modifications *	63,766	59,635
Repayment Plans	32,082	23,648
Forbearance Plans	3,808	4,221
Charge-offs-in-lieu	146	171

### Home Retention Actions

Short Sales	25,843	24,656
Deeds-in-lieu	4,415	4,757

### Home Forfeiture Actions

<b>TOTAL</b>	<b>130,060</b>	<b>117,088</b>
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\* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

### Mortgage Performance (at period end)

(# of loans in thousands)	1Q13	2Q13
30-59 Days Delinquent	480	513
60-plus-days Delinquent	987	915
Serious Delinquent*	854	783
Foreclosure Starts	141	125
Third-party & Foreclosure Sales	60	55
REO Inventory	149	142

### (Percent of total loans serviced)

30-59 Days Delinquent	1.71%	1.83%
60-plus-days Delinquent	3.52%	3.27%
Serious Delinquent*	3.02%	2.78%

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

Source: FHFA (Fannie Mae and Freddie Mac)

# Loan Modifications - Status Update

## 2013 Announcements

- In May 2013, the end date for Making Home Affordable Program (HAMP) was extended to December 31, 2015.
- In March 2013, FHFA and the Enterprises announced the Streamlined Modification Initiative. This initiative eliminates administrative barriers associated with document collection and evaluation. It requires servicers to offer borrowers who have missed at least three monthly payments a loan modification if they meet certain eligibility requirements.

## HAMP Activity

- Over 1 million homeowners have been offered a HAMP trial modification since the program started in April 2009. Nearly 592,100 of these homeowners have been granted permanent modifications through HAMP.
- More than 19,200 homeowners were in a HAMP trial modification period at the end of the second quarter.

## Non-HAMP Modifications Activity

- Non-HAMP modifications accounted for the vast majority of all permanent loan modifications in the second quarter.
- More than 46,200 borrowers received permanent loan modifications through the Enterprises' proprietary modification programs in the second quarter, bringing the total number of non-HAMP permanent modifications to approximately 703,700 since October 2009.

**592,000**  
HAMP Permanent  
Modifications  
since April 2009

**703,700**  
Non-HAMP  
Permanent  
Modifications  
since October  
2009

## HAMP Statistics

### Cumulative from April 2009 through

	1Q13	2Q13
Trial Modifications Ever Started	1,030,621	1,036,322
Less:		
Trials Disqualified	(79,498)	(79,639)
Trials Cancelled	(344,619)	(345,369)
Permanent Modifications	(583,264)	(592,067)
<b>Trials Remaining Active</b>	<b>23,240</b>	<b>19,247</b>
Permanent Modifications Started	583,264	592,067
Less:		
Modifications Defaulted	(139,730)	(147,020)
Modifications Paid off	(9,690)	(12,819)
<b>Active Permanent Modifications</b>	<b>433,844</b>	<b>432,228</b>

Source: FHFA (Fannie Mae and Freddie Mac)

## Non-HAMP Statistics

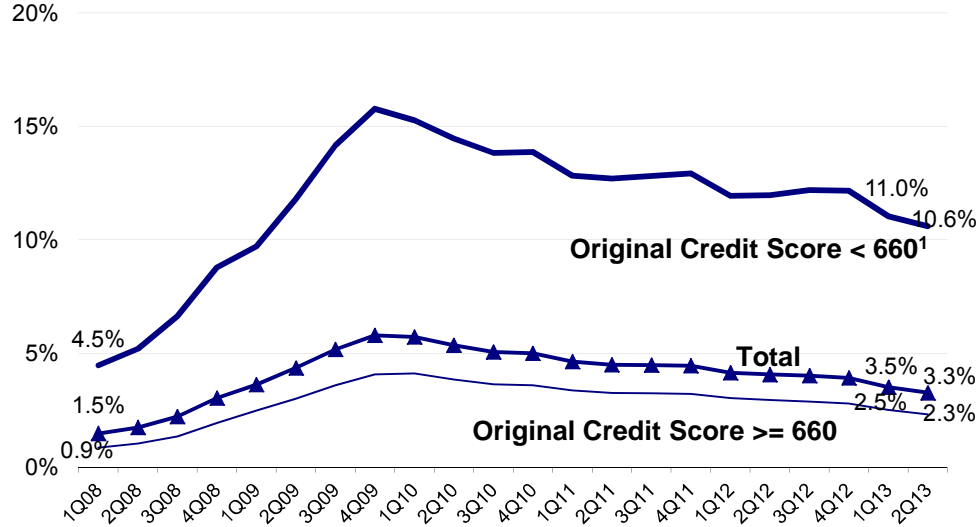
### Cumulative from October 2009 through

	1Q13	2Q13
Permanent Loan Modifications	657,516	703,725

Source: FHFA (Fannie Mae and Freddie Mac)

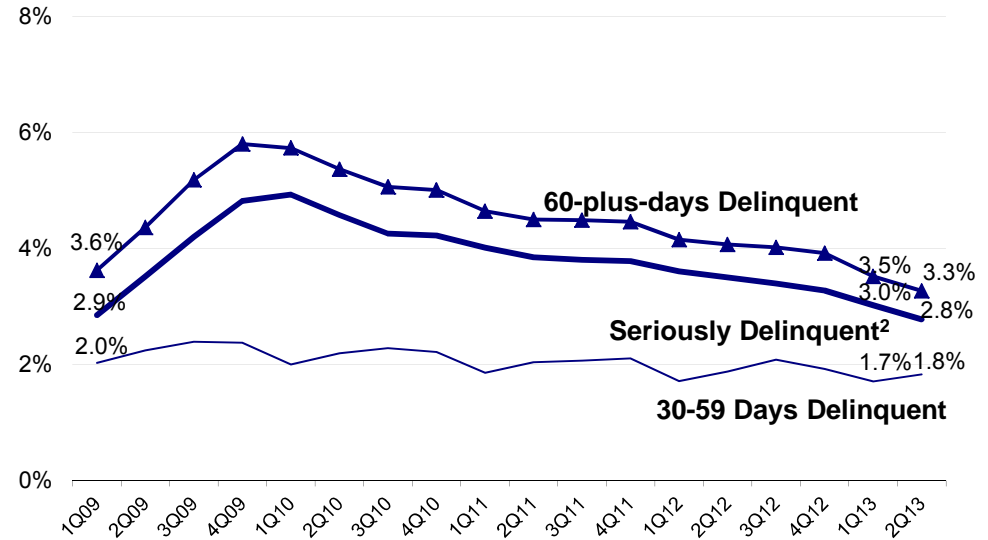
# Mortgage Performance

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



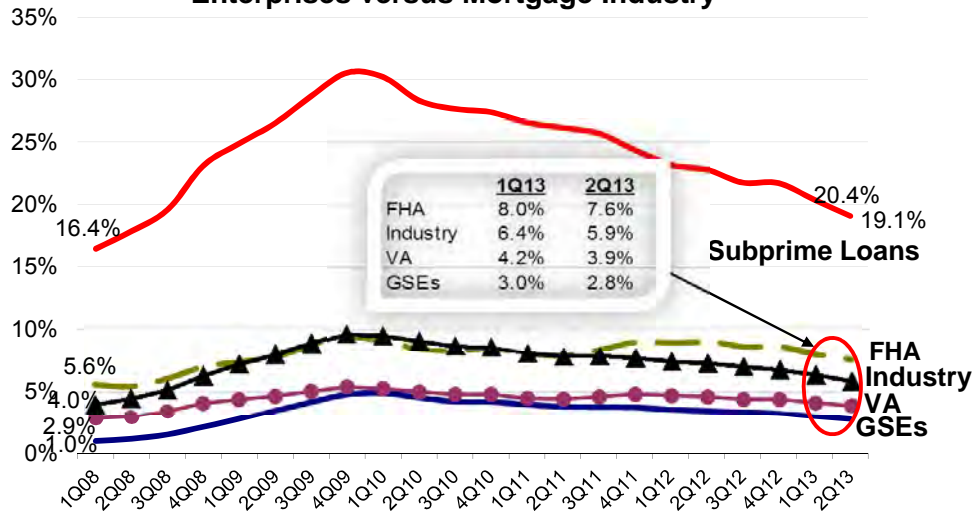
Source: FHFA (Fannie Mae and Freddie Mac)

**Enterprises' Mortgage Delinquency Rates**



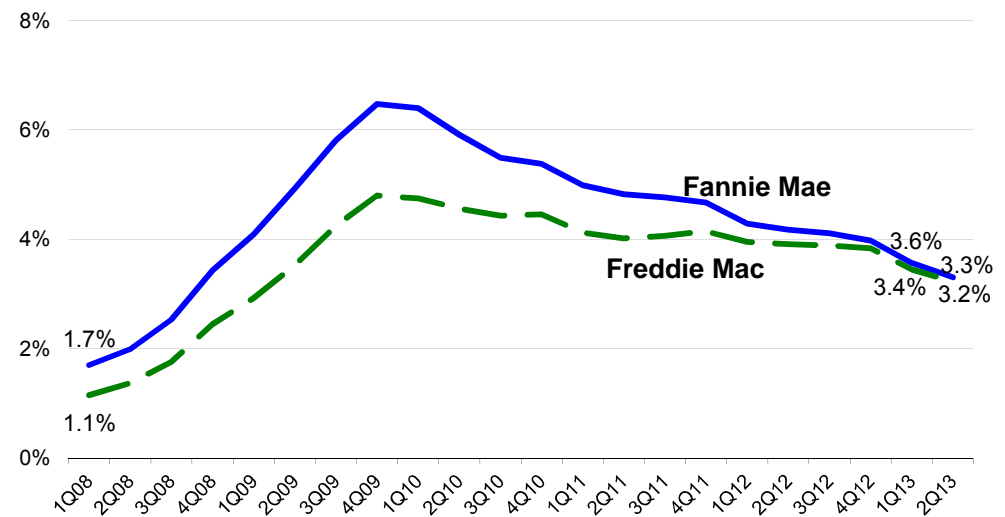
Source: FHFA (Fannie Mae and Freddie Mac)

**Serious Delinquency Rates<sup>2</sup> Enterprises versus Mortgage Industry**



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

**60-plus-days Delinquency Rates**



Source: FHFA (Fannie Mae and Freddie Mac)

<sup>1</sup> Includes loans with missing original credit score.  
<sup>2</sup> 90 days or more delinquent, or in the process of foreclosure.

## Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed approximately 247,100 foreclosure prevention actions in the first half of 2013, bringing the total to more than 2.9 million since the start of conservatorship in September 2008. Over 1.4 million of these actions have been permanent loan modifications. Nearly 956,900 actions have been other forms of assistance that allowed troubled homeowners to save their homes. More than 505,700 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

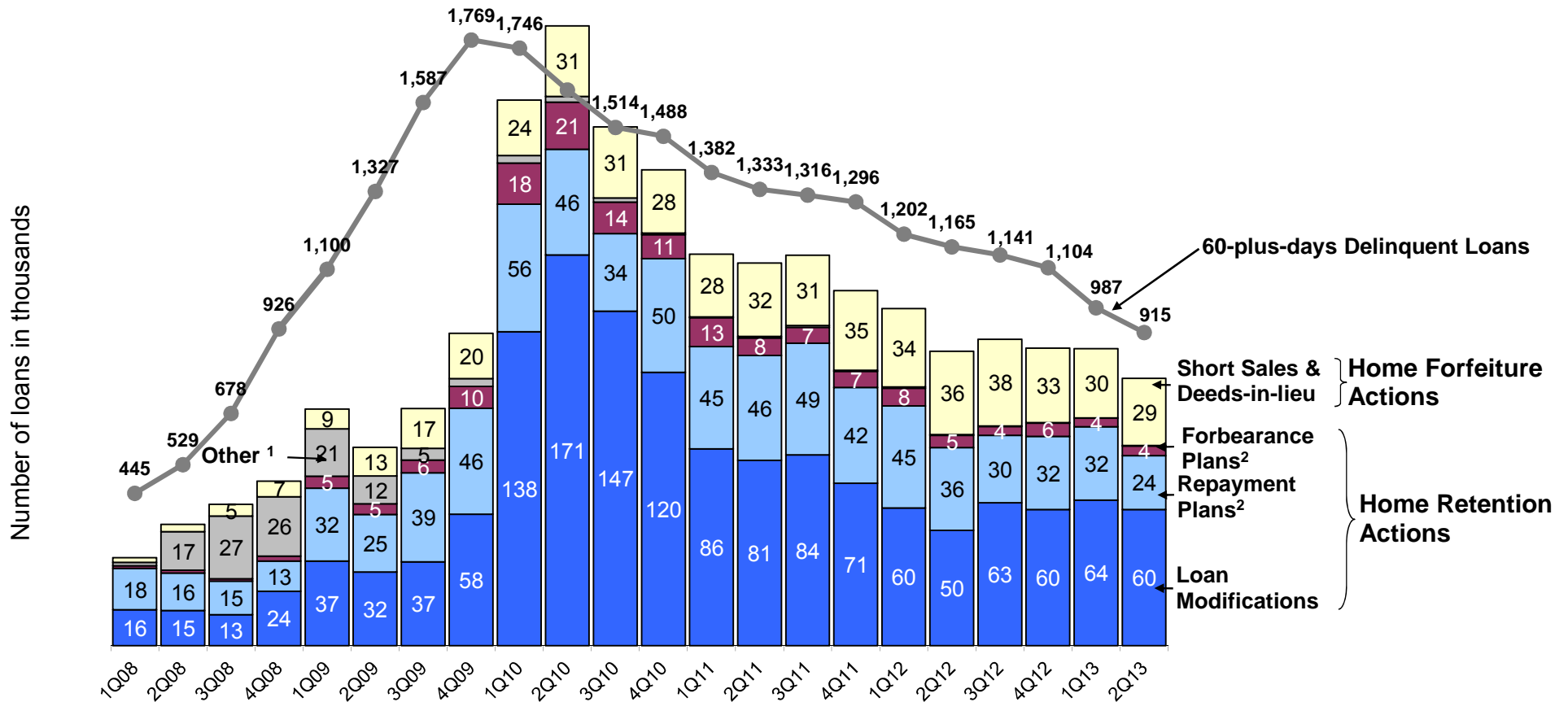
	Full Year 2010	Full Year 2011	Full Year 2012	YTD Jun-13	Conservatorship to Date <sup>1</sup>
<b>Home Retention Actions</b>					
Repayment Plans	185,954	181,558	142,615	55,730	721,526
Forbearance Plans	63,024	34,423	22,812	8,029	155,631
Charge-offs-in-lieu	3,118	2,263	1,335	317	9,553
HomeSaver Advance ( <i>Fannie</i> )	5,191	-	-	-	70,178
Loan Modifications	<u>575,022</u>	<u>322,108</u>	<u>232,993</u>	<u>123,401</u>	<u>1,440,948</u>
<b>Total</b>	<b>832,309</b>	<b>540,352</b>	<b>399,755</b>	<b>187,477</b>	<b>2,397,836</b>
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales	107,953	115,237	125,232	50,499	460,560
Deeds-in-lieu	<u>6,043</u>	<u>10,231</u>	<u>16,232</u>	<u>9,172</u>	<u>45,189</u>
<b>Total</b>	<b>113,996</b>	<b>125,468</b>	<b>141,464</b>	<b>59,671</b>	<b>505,749</b>
<b>Total Foreclosure Prevention Actions</b>	<b>946,305</b>	<b>665,820</b>	<b>541,219</b>	<b>247,148</b>	<b>2,903,585</b>

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

Source: FHFA (Fannie Mae and Freddie Mac)

# 60+ Days Delinquent Loans and Foreclosure Prevention Actions

The number of the Enterprises' 60-plus-days delinquent borrowers declined 7 percent during the quarter to the lowest level since the start of conservatorship in September 2008. Nearly 117,100 foreclosure prevention actions were completed in the second quarter. The vast majority of these actions have allowed troubled homeowners to save their homes during the quarter, including more than 59,600 permanent loan modifications.



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

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

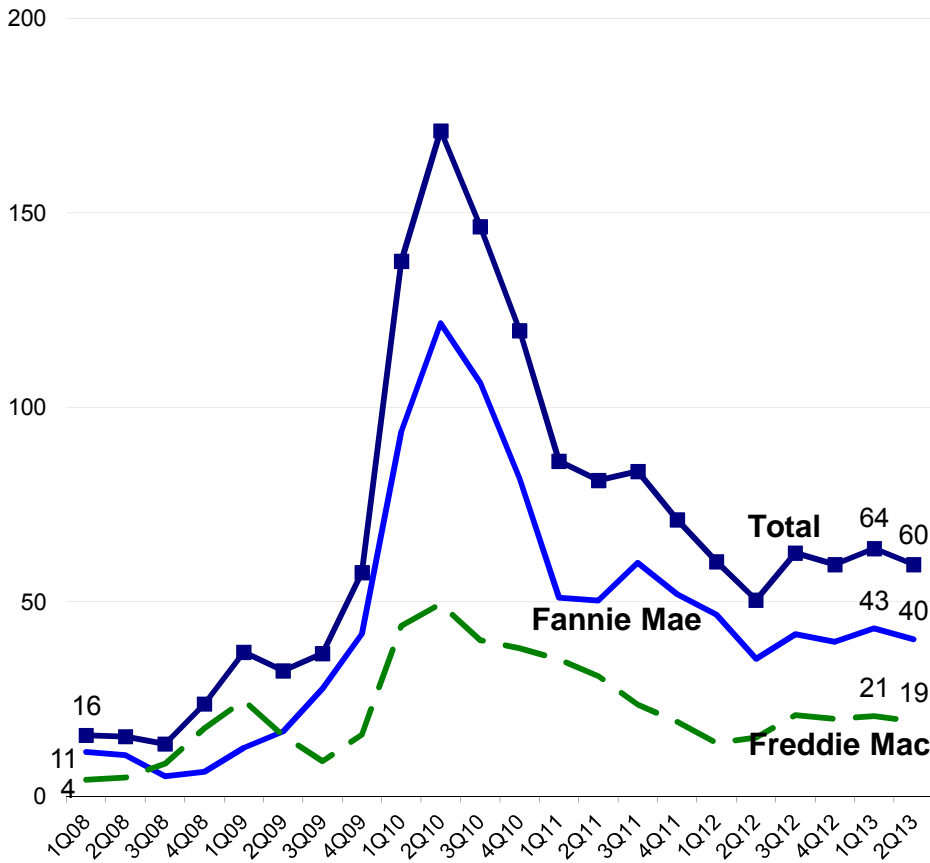
Source: FHFA (Fannie Mae and Freddie Mac)



## Foreclosure Prevention Activity: Home Retention Actions

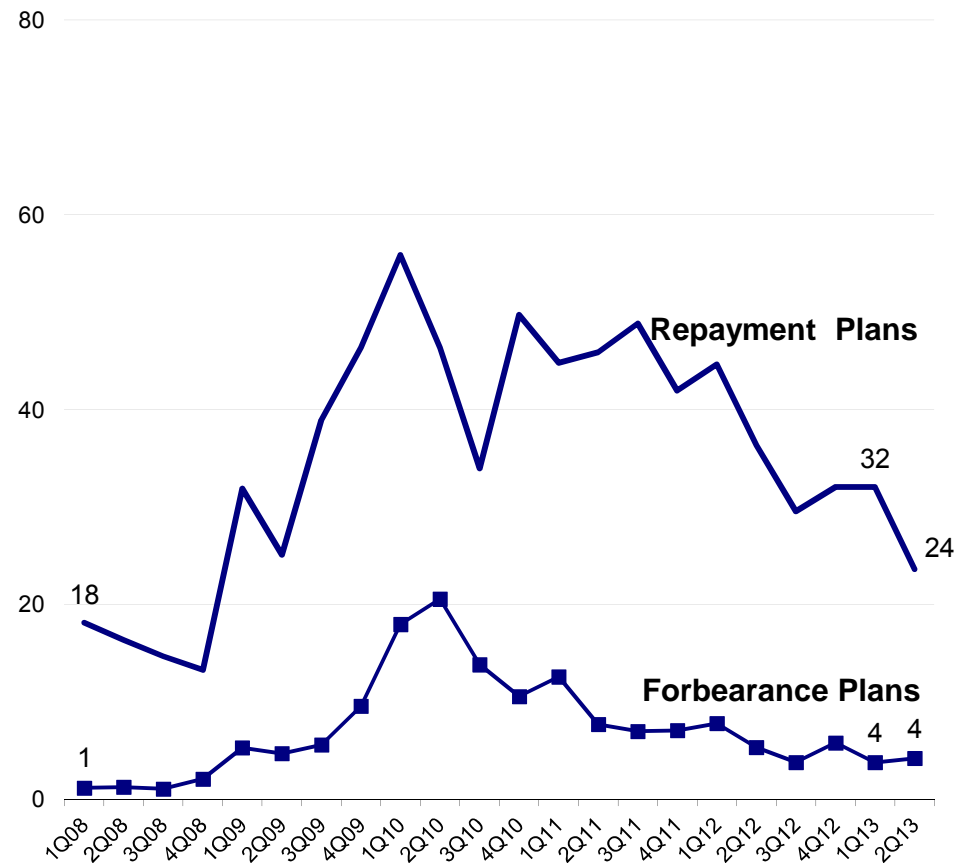
There were more than 59,600 permanent loan modifications in the second quarter, bringing the total number of permanent modifications to over 1.4 million since conservatorship. In addition, the Enterprises completed more than 23,600 repayment plans and 4,200 forbearance plans to help delinquent borrowers cure their mortgage arrears during the quarter.

**Loan Modifications Completed**  
(Number of loans in thousands)



Source: FHFA (Fannie Mae and Freddie Mac)

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

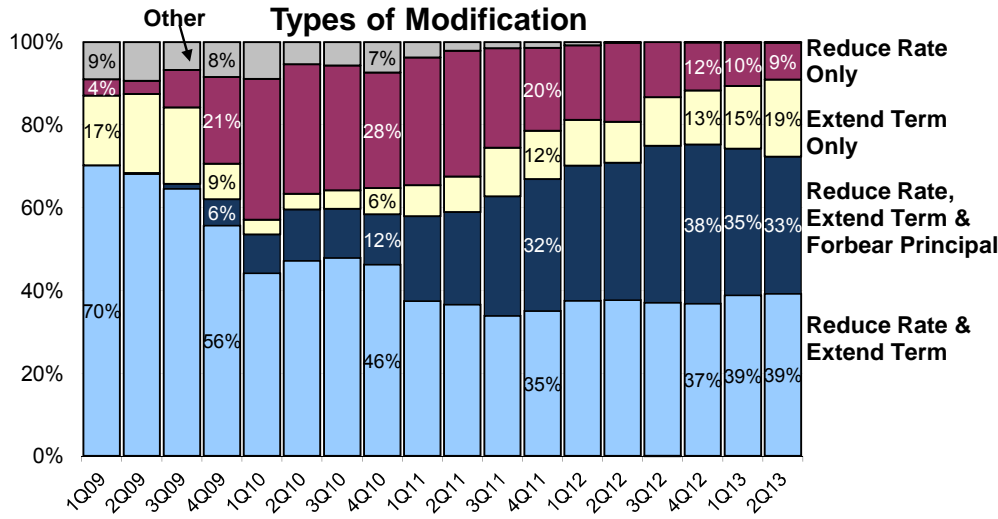


Source: FHFA (Fannie Mae and Freddie Mac)

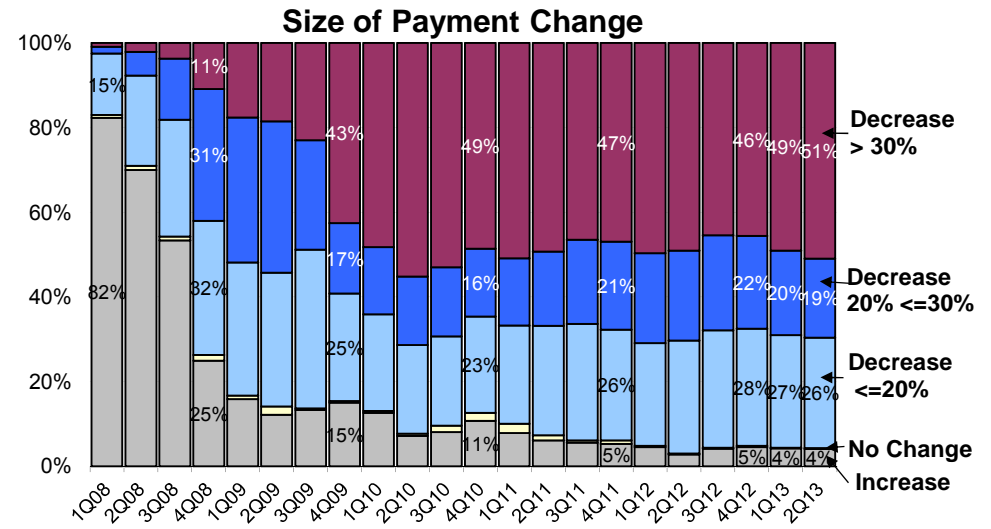
# Enterprises' Loan Modifications

About a third of borrowers who received permanent loan modifications in the second quarter had portions of their mortgage balance forbore. More than half of the borrowers had their monthly payments reduced by 30 percent or more.

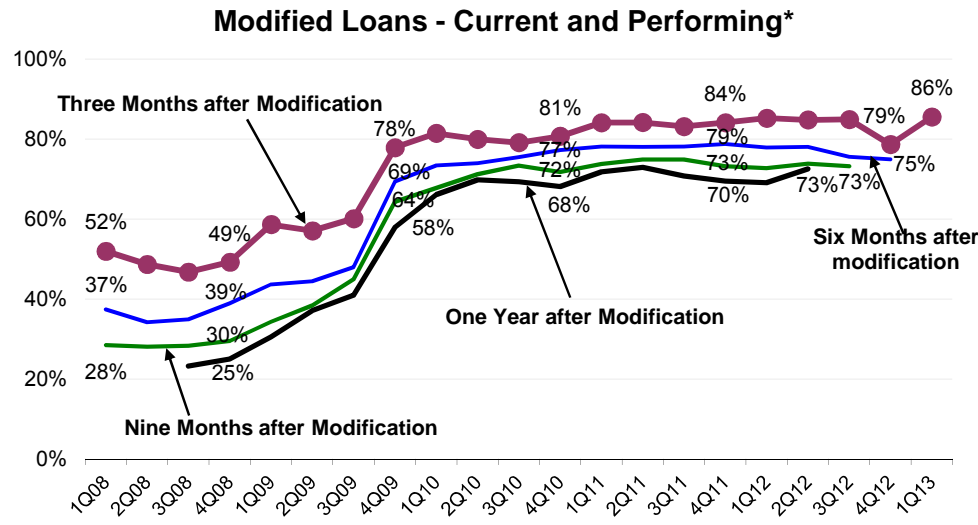
The performance of modified loans remains strong. As of June 30, 2013, about 11 percent of loans modified in the third quarter of 2012 had missed two or more payments.



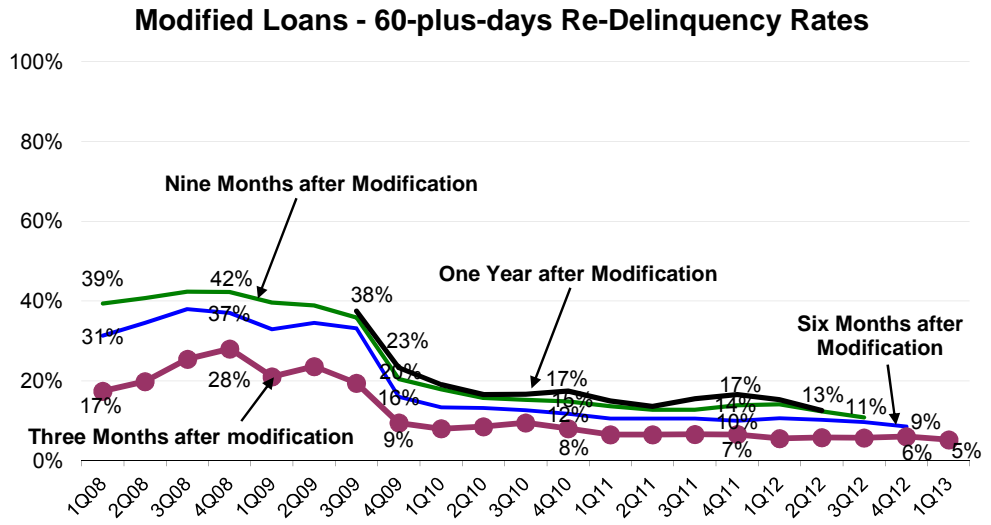
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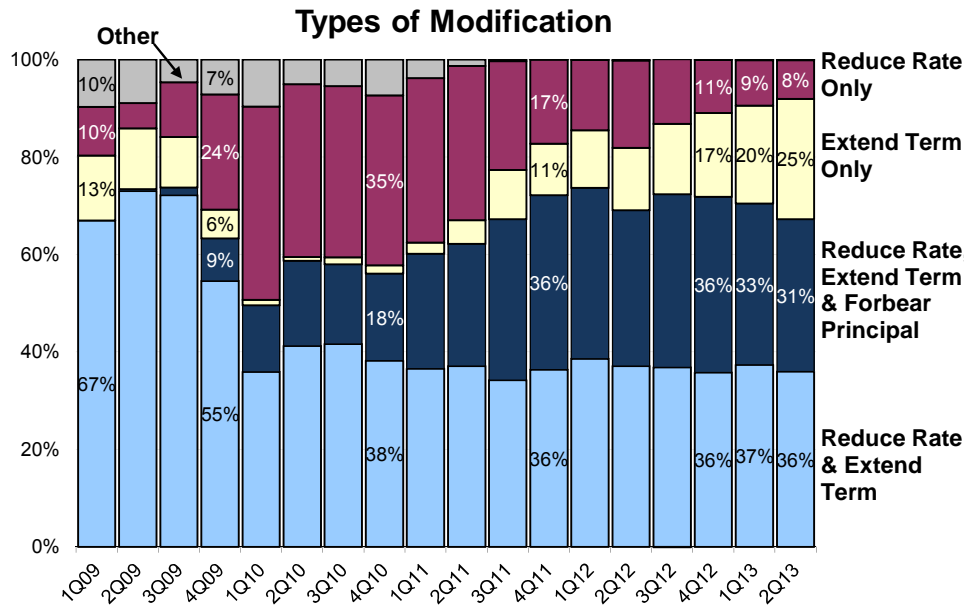
Source: FHFA (Fannie Mae and Freddie Mac)



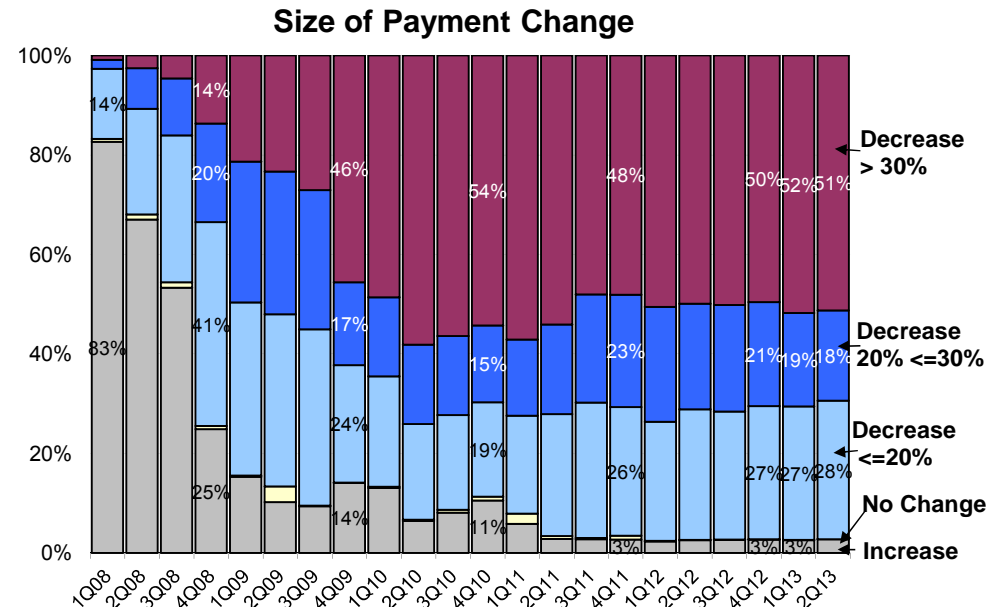
Source: FHFA (Fannie Mae and Freddie Mac)

\* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. The percentage of loans that remained current three months after modification declined in 4Q12 because of an increase in the number of loans that paid off due to Fannie Mae's settlement with Bank of America.

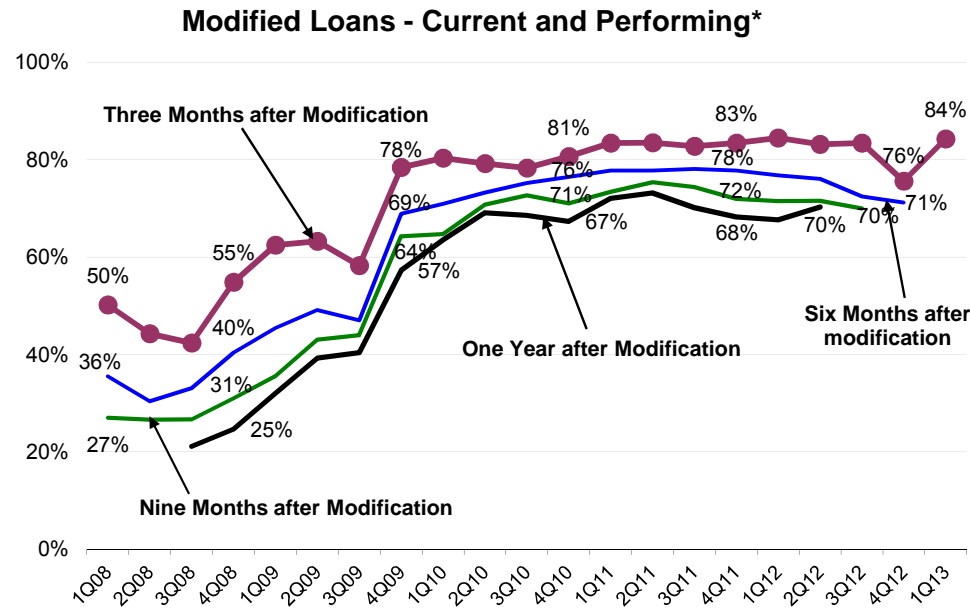
# Fannie Mae's Loan Modifications



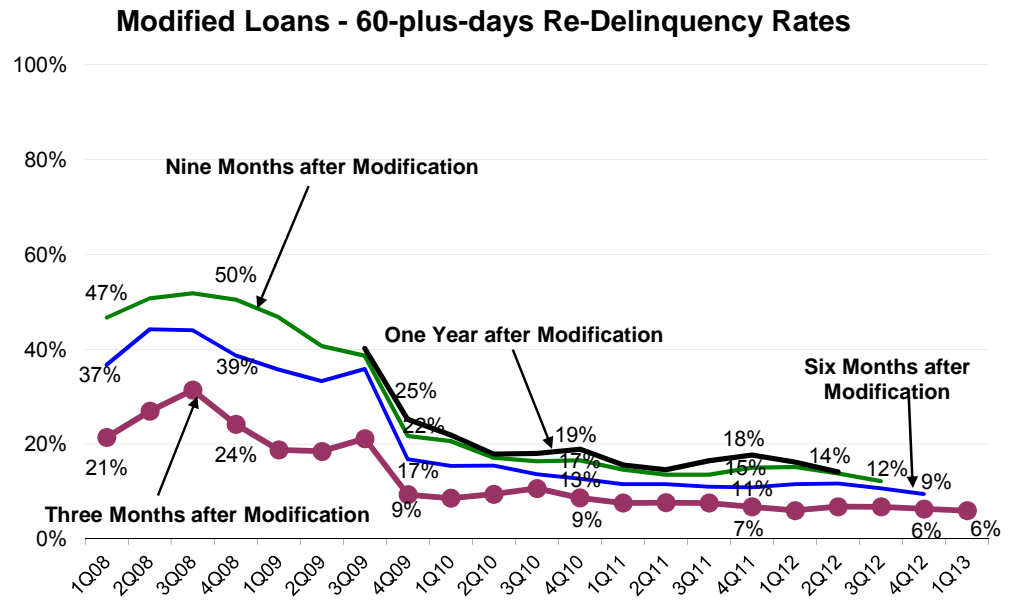
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## Fannie Mae's HAMP and Non-HAMP Performance

The performance of Fannie Mae's modified loans remained strong. Loans modified through HAMP continue to perform better after modification than loans modified through Non-HAMP.

### Modified Loans - Performance Three Months after Modification \*

	HAMP									Non-HAMP									
	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	
Current and Performing	86%	86%	86%	87%	88%	88%	88%	82%	89%	Current and Performing	80%	78%	80%	81%	83%	80%	81%	74%	83%
60+ Days Delinquent	6%	6%	6%	6%	5%	5%	5%	5%	4%	60+ Days Delinquent	9%	11%	9%	8%	7%	8%	8%	7%	6%

### Modified Loans - Performance Six Months after Modification \*

	HAMP								Non-HAMP								
	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	
Current and Performing	81%	81%	82%	83%	83%	82%	80%	79%	Current and Performing	73%	71%	75%	74%	74%	72%	69%	69%
60+ Days Delinquent	9%	10%	9%	8%	8%	8%	7%	7%	60+ Days Delinquent	14%	15%	13%	13%	13%	14%	12%	10%

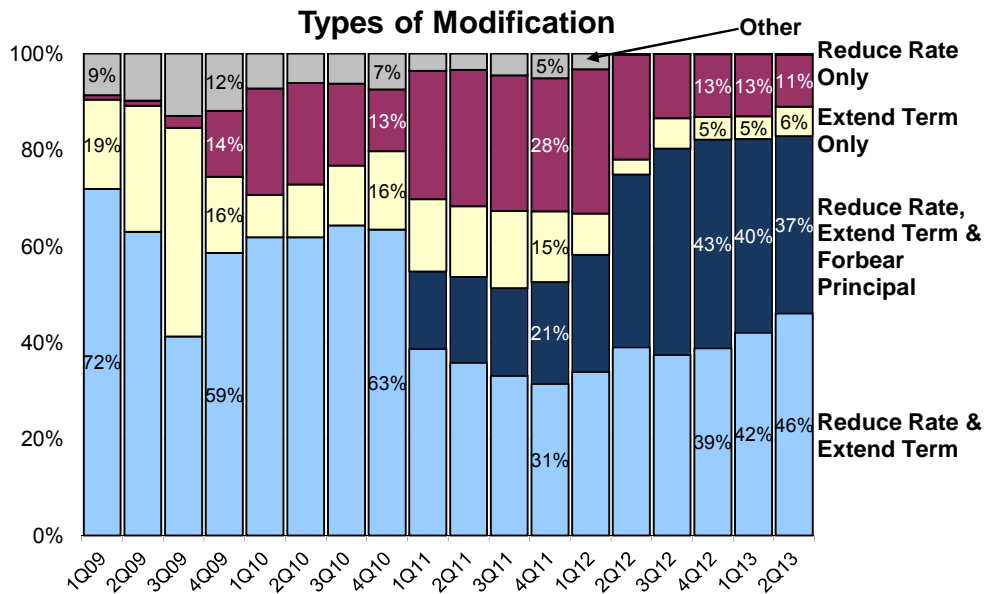
### Modified Loans - Performance Nine Months after Modification \*

	HAMP							Non-HAMP							
	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	
Current and Performing	77%	78%	80%	79%	78%	79%	78%	Current and Performing	68%	69%	71%	68%	68%	67%	67%
60+ Days Delinquent	13%	12%	11%	11%	11%	10%	8%	60+ Days Delinquent	18%	17%	16%	18%	18%	16%	14%

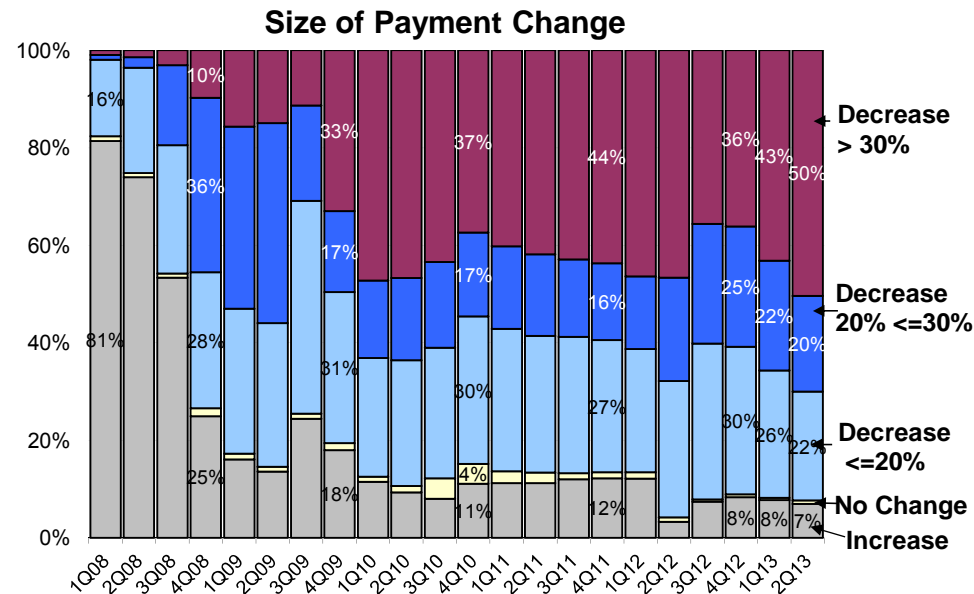
Source: FHFA (Fannie Mae and Freddie Mac)

\* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. The percentage of loans that remained current three months after modification declined in 4Q12 because of an increase in the number of loans that paid off due to Fannie Mae's settlement with Bank of America.

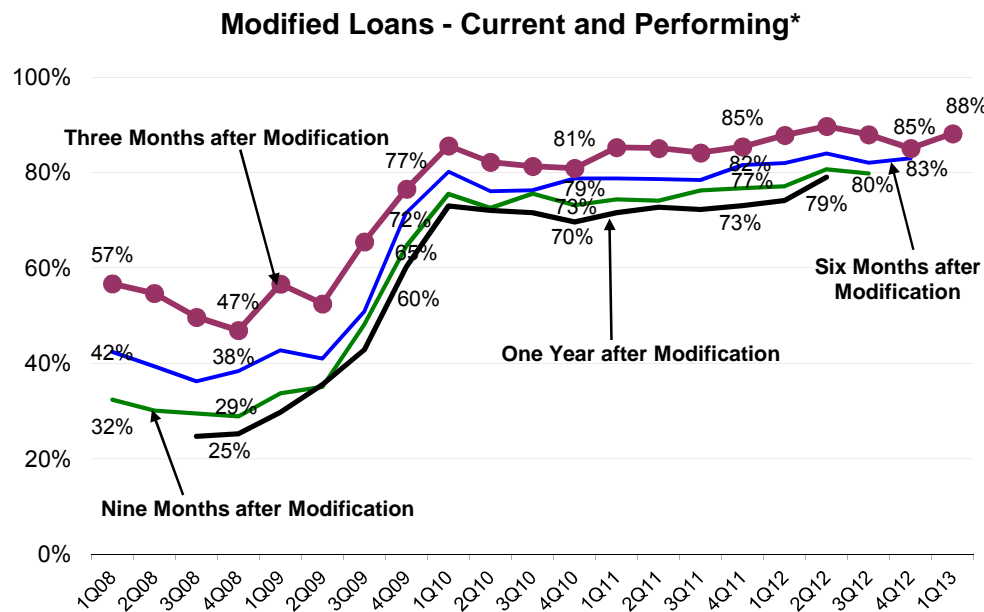
# Freddie Mac's Loan Modifications



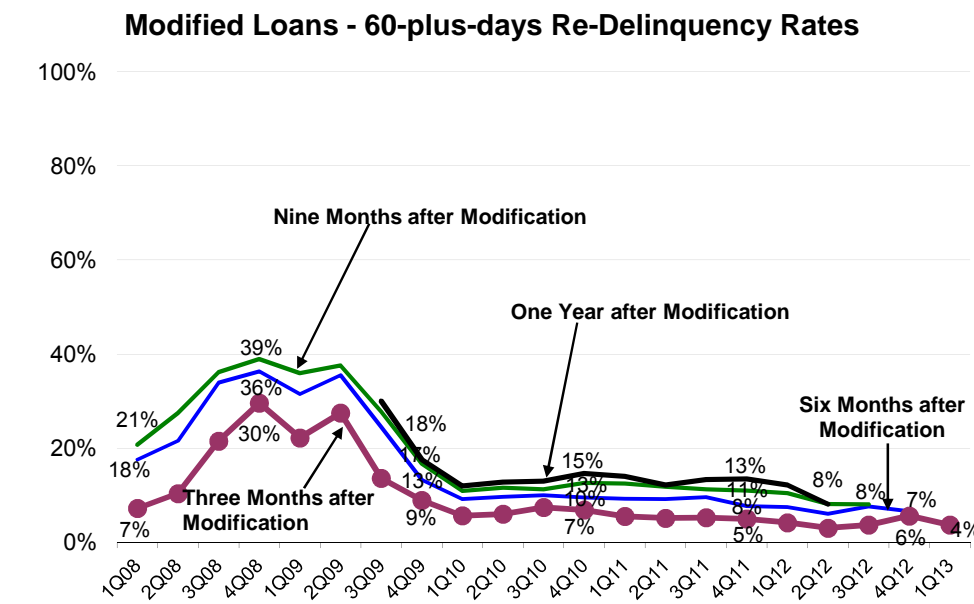
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)

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

## Freddie Mac's HAMP and Non-HAMP Performance

The performance of Freddie Mac's modified loans remained strong. Loans modified through HAMP continue to perform better after modification than loans modified through Non-HAMP.

### Modified Loans - Performance Three Months after Modification \*

	HAMP										Non-HAMP								
	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13		1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Current and Performing	87%	88%	87%	89%	91%	91%	90%	88%	91%	Current and Performing	83%	81%	79%	79%	79%	87%	86%	83%	86%
60+ Days Delinquent	5%	4%	4%	3%	2%	2%	3%	4%	2%	60+ Days Delinquent	7%	8%	9%	9%	10%	5%	4%	6%	5%

### Modified Loans - Performance Six Months after Modification \*

	HAMP									Non-HAMP							
	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12		1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Current and Performing	83%	84%	83%	86%	87%	86%	85%	86%	Current and Performing	72%	71%	70%	73%	69%	79%	79%	81%
60+ Days Delinquent	7%	6%	7%	5%	5%	5%	6%	5%	60+ Days Delinquent	13%	14%	16%	13%	15%	9%	9%	8%

### Modified Loans - Performance Nine Months after Modification \*

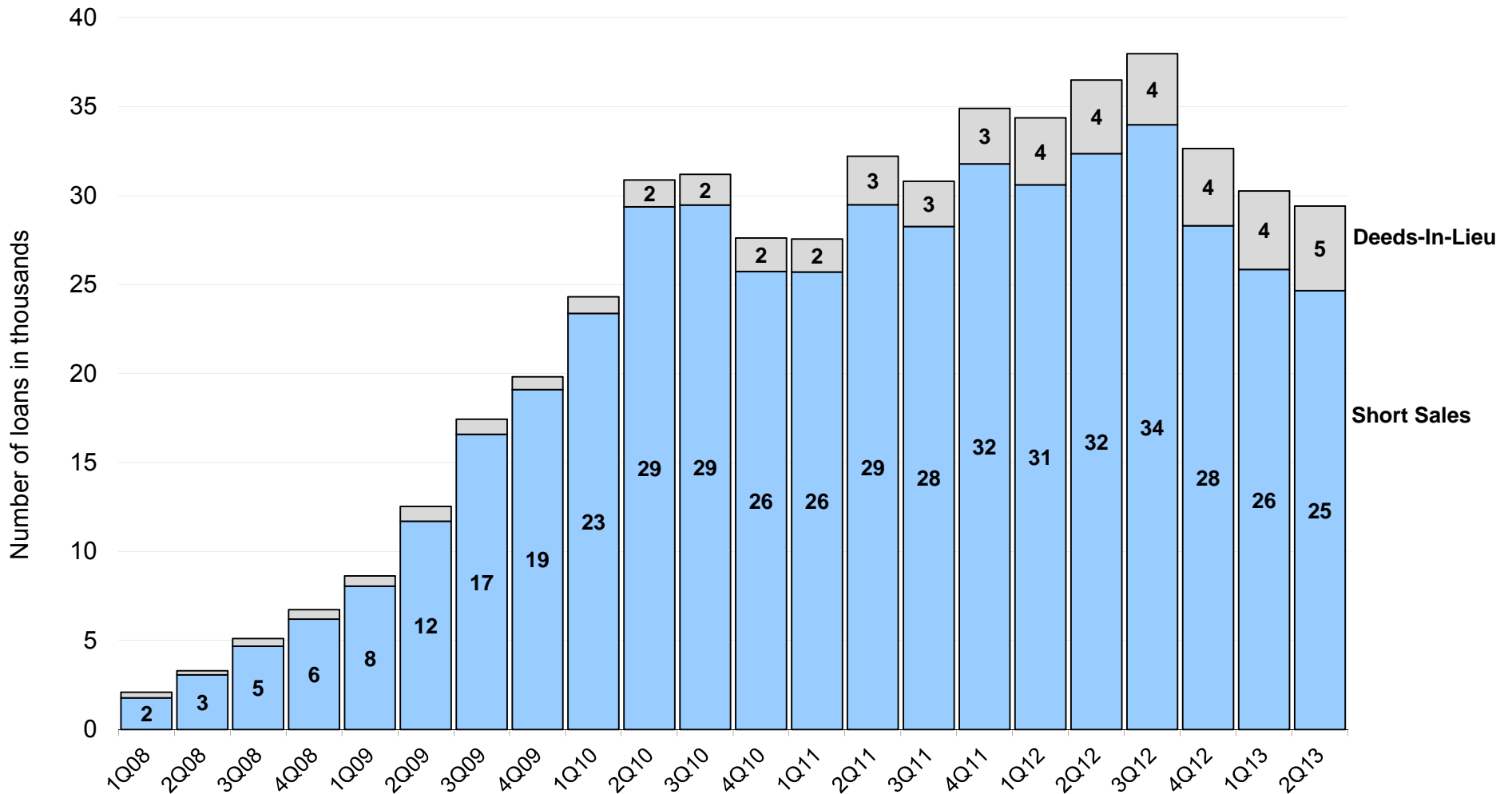
	HAMP								Non-HAMP						
	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12		1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12
Current and Performing	80%	80%	82%	83%	83%	83%	83%	Current and Performing	66%	65%	66%	65%	62%	75%	77%
60+ Days Delinquent	9%	8%	8%	8%	7%	7%	6%	60+ Days Delinquent	18%	18%	18%	18%	20%	12%	10%

Source: FHFA (Fannie Mae and Freddie Mac)

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

## Foreclosure Prevention Activity: Home Forfeiture Actions

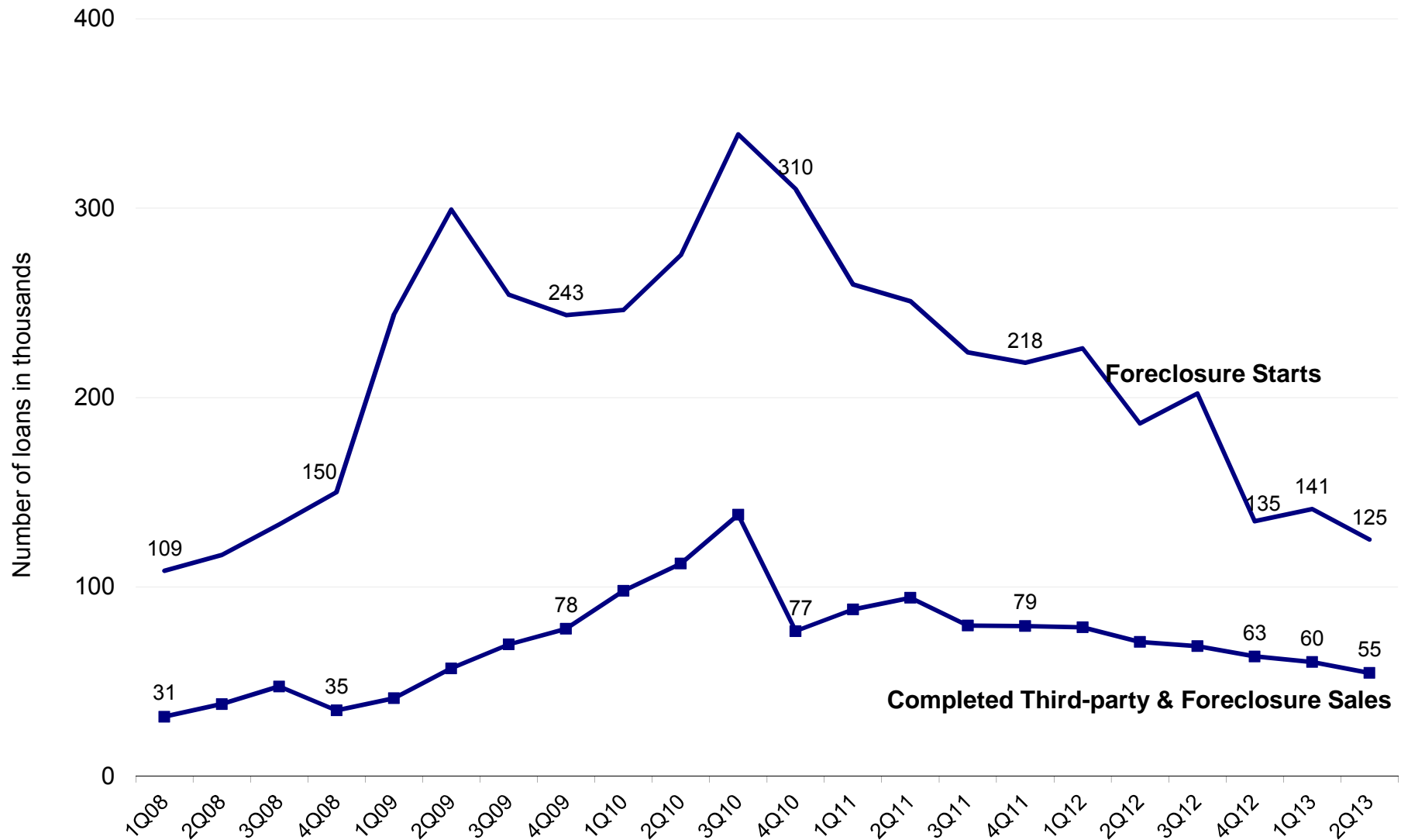
There were approximately 29,400 completed short sales and deeds-in-lieu in the second quarter of 2013, bringing the total to more than 505,700 since the start of conservatorship. Short sales declined 5 percent while deeds-in-lieu increased 8 percent during the quarter compared with the first quarter. These foreclosure alternatives help to reduce the severity of losses resulting from a borrower’s default and minimize the impact of foreclosures on borrowers, communities, and neighborhoods.



Source: FHFA (Fannie Mae and Freddie Mac)

# Foreclosures

The Enterprises' foreclosure volumes continued to decline in the second quarter. The number of completed third-party sales and foreclosure sales fell 10 percent while foreclosure starts dropped 11 percent during the quarter.



Source: FHFA (Fannie Mae and Freddie Mac)

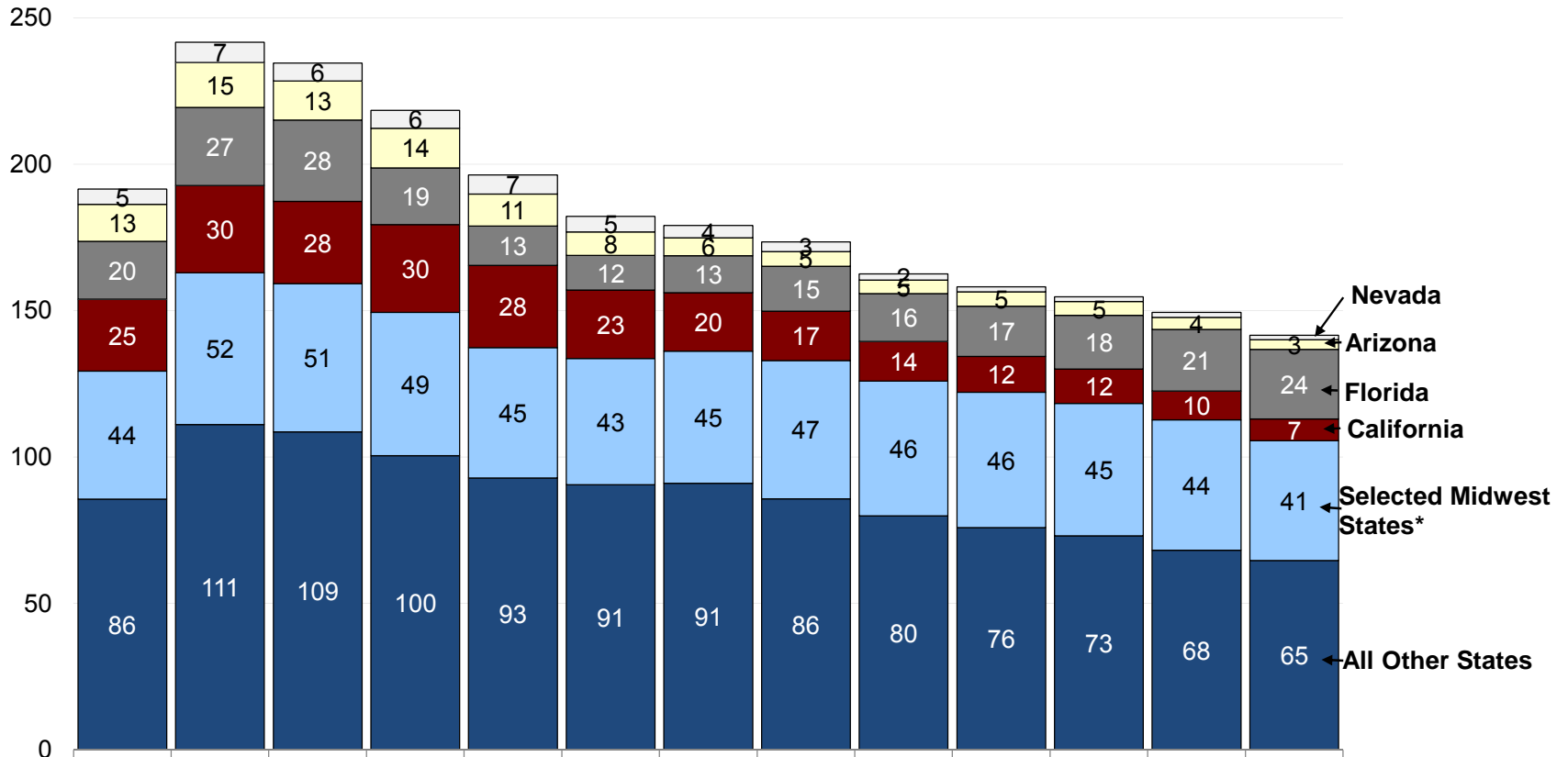


# Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory continued to decline during the quarter as property dispositions outpaced acquisitions. Property acquisitions dropped 7 percent while dispositions decreased 2 percent in the second quarter.

## REO Inventory by State

(Number in thousands)



REO Activity	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13
	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13
Acquisitions	103,500	124,402	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524
Dispositions	(75,832)	(74,206)	(76,849)	(94,441)	(100,550)	(83,678)	(75,163)	(77,104)	(74,743)	(66,585)	(63,185)	(61,918)	(60,398)
Inventory (at period end)	191,488	241,684	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543

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



## State Level Data

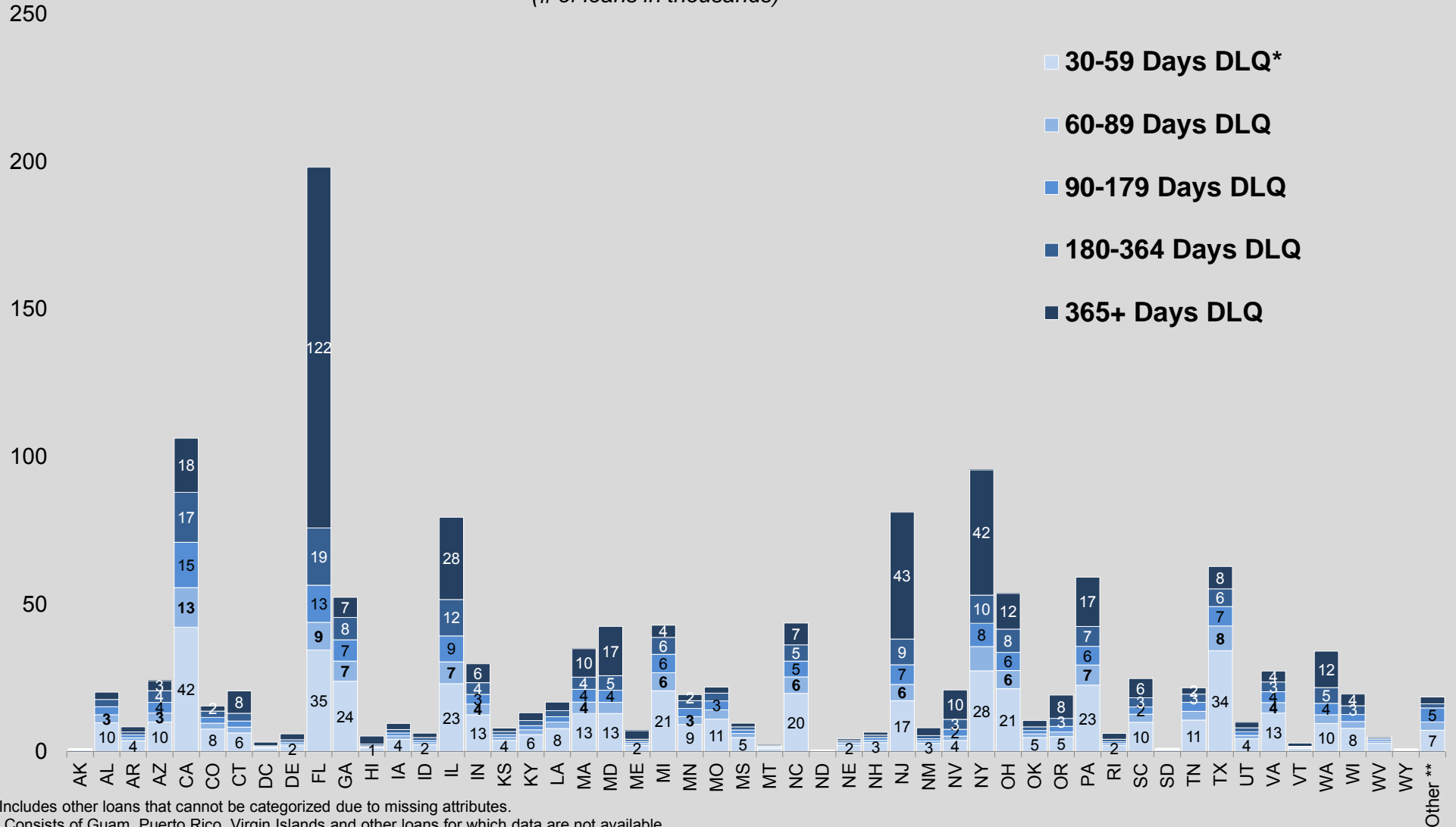
Pages 20 to 30 provide detailed information about ten key states. The key states were selected based on the top rankings for three factors as of June 30, 2013:

- 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.

# Delinquent Loans by State

The Enterprises' delinquent loans continued to decline; however nearly one in three delinquent loans (31 percent) and 57 percent of serious delinquent loans were deeply (365+ days) delinquent at the end of the quarter. Florida continued to have the highest number of deeply delinquent loans, followed by New Jersey. In Florida, the number of loans that have been delinquent for one year or more continue to exceed the total number of delinquent loans in each individual state.

Delinquent Loans by State - As of June 30, 2013  
(# of loans in thousands)

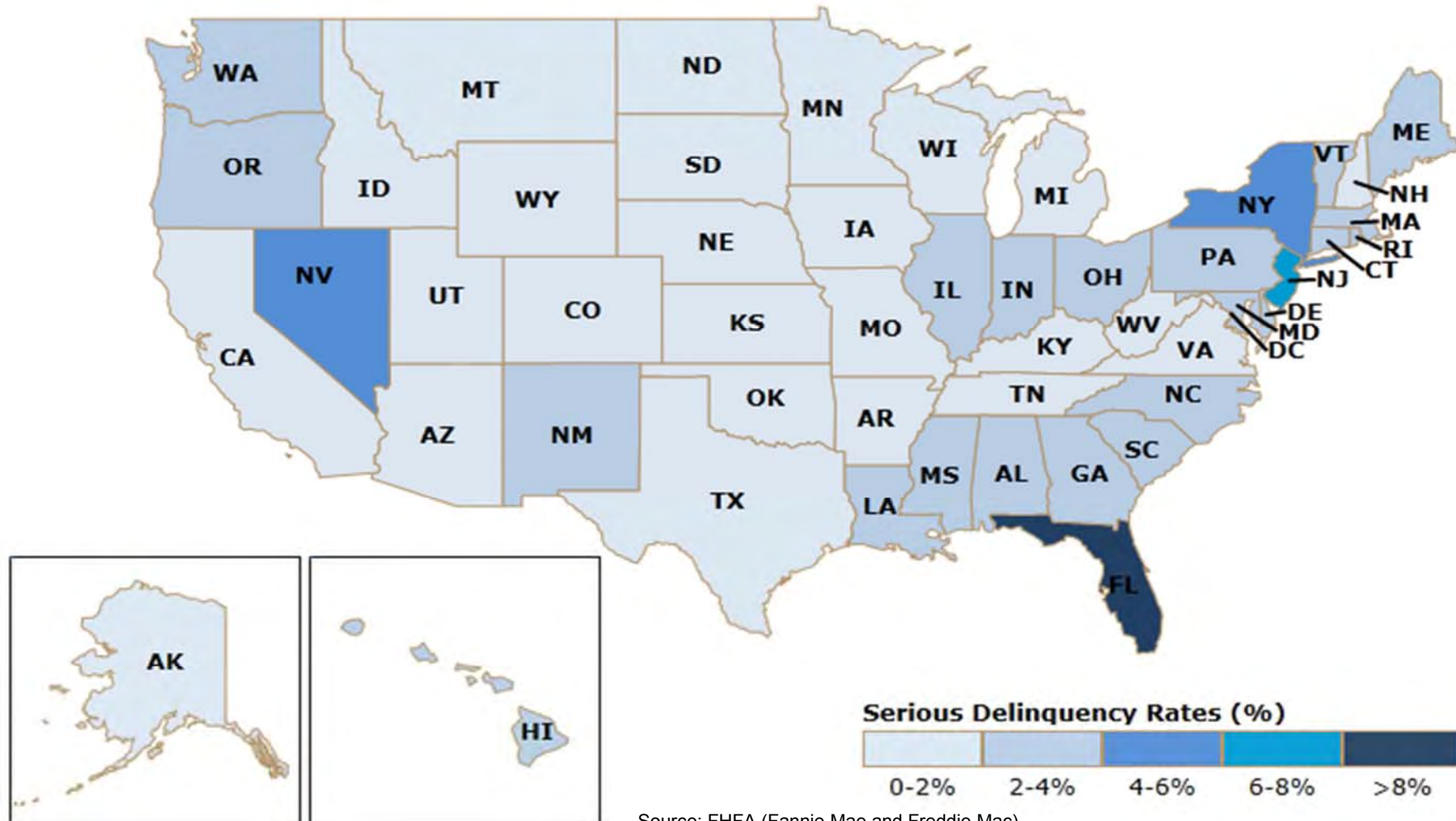


\* Includes other loans that cannot be categorized due to missing attributes.

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

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

For an interactive online map that provides state data, click on the following link:  
[Fannie Mae and Freddie Mac State Borrower Assistance Map](#)



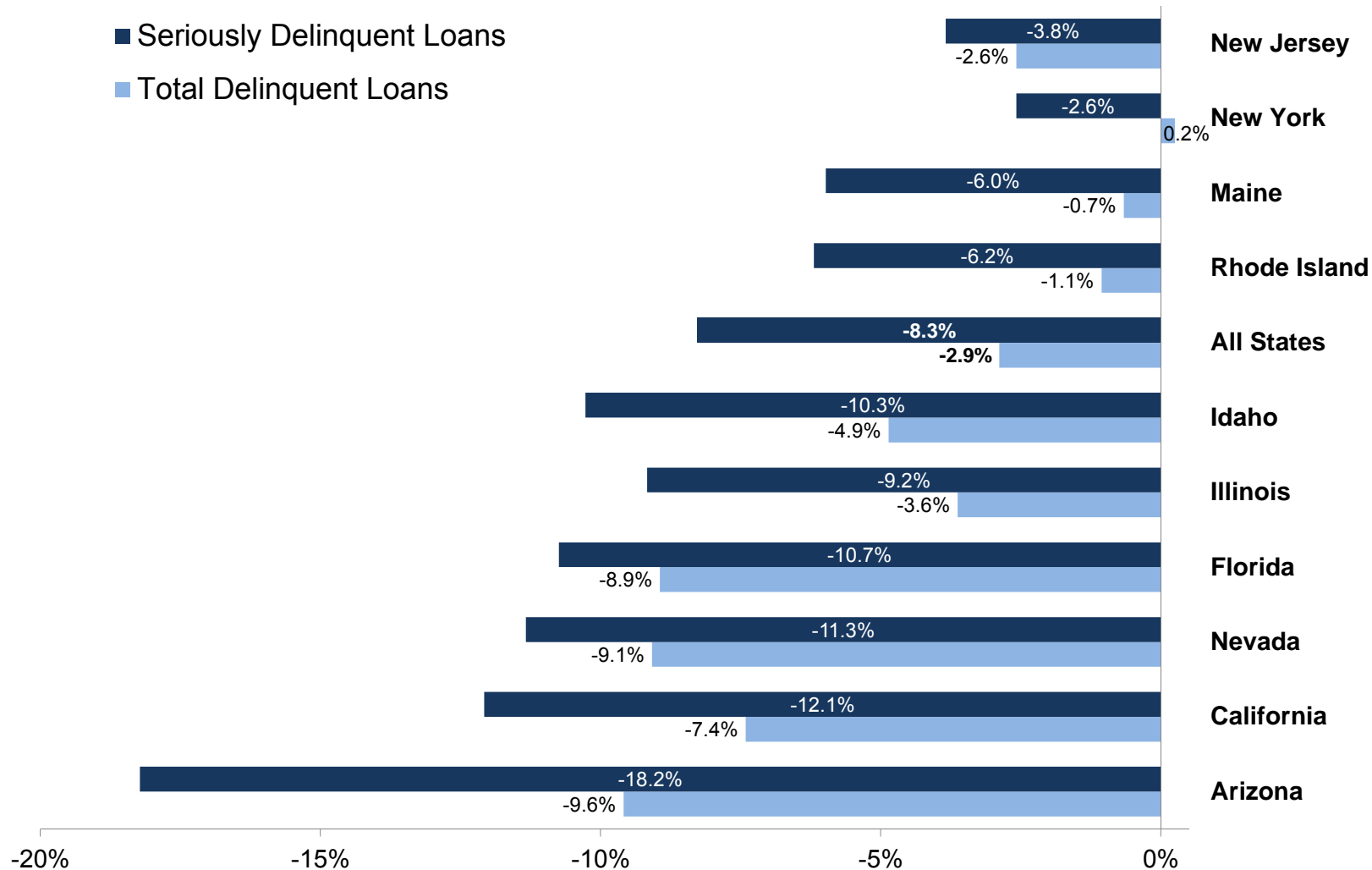
\* Loans that have missed three or more payments or are in foreclosure.

The following pages provide detailed information about ten states with the largest five-year declines in house prices and the highest number and rate of seriously delinquent loans as of June 30, 2013.

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

The number of the Enterprises' total delinquent loans declined nationally in the second quarter, primarily driven by decreases in loans that are seriously delinquent (three months or more past due or in the foreclosure process). Serious delinquent loans fell 8 percent during the quarter to the lowest level since first quarter of 2009.

Change from March 31, 2013



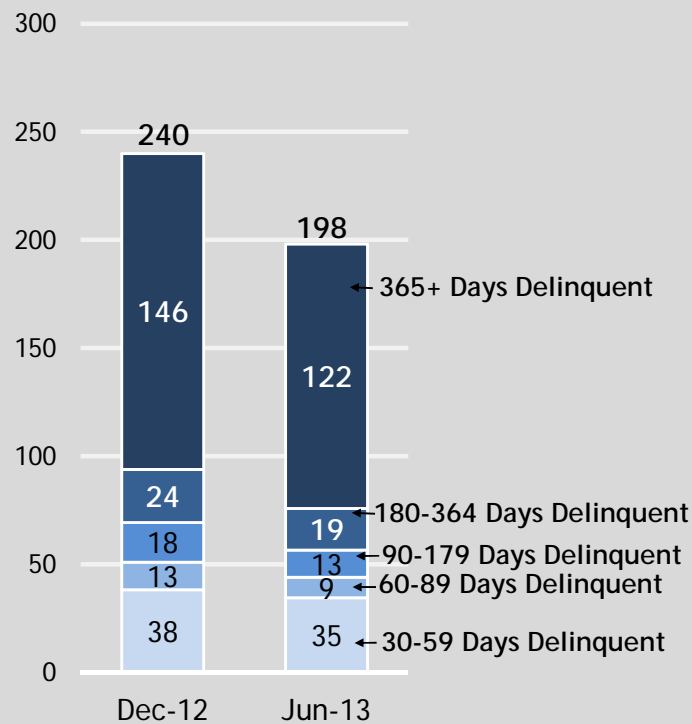
Source: FHFA (Fannie Mae and Freddie Mac)

# Florida

## Single-Family Book Profile - As of June 30, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	126	72	198
Current Loans	<u>1,039</u>	<u>608</u>	<u>1,647</u>
Total Loans Serviced	1,165	680	1,845

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	11,456	8,248	3,189	44,718	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	3,667	2,517	695	15,267	
Loan Modifications	43,190	30,989	15,921	175,016	
Other	79	114	41	3,890	
<b>Total</b>	<b>58,392</b>	<b>41,868</b>	<b>19,846</b>	<b>238,890</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>29,738</u>	<u>31,039</u>	<u>12,992</u>	<u>112,307</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>88,130</b>	<b>72,907</b>	<b>32,838</b>	<b>351,197</b>	

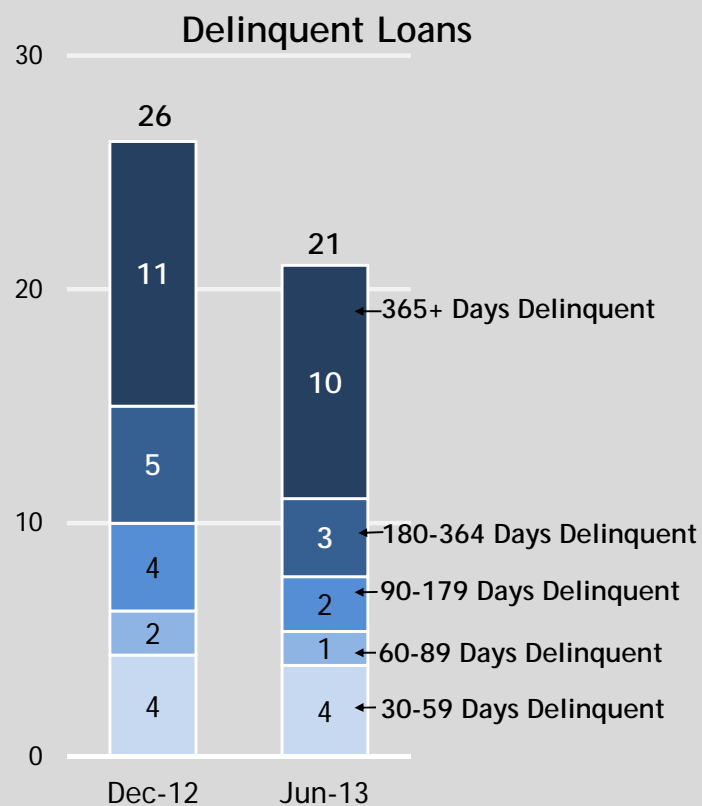
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# Nevada

## Single-Family Book Profile - As of June 30, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	13	9	21
Current Loans	<u>160</u>	<u>92</u>	<u>252</u>
Total Loans Serviced	173	101	273



## Completed Foreclosure Prevention Actions

	2011	2012	YTD Conservatorship 2013	to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	1,430	882	325	5,257	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	685	332	78	2,590	
Loan Modifications	7,282	4,069	2,189	31,007	
Other	5	4	2	443	
<b>Total</b>	<b>9,402</b>	<b>5,287</b>	<b>2,594</b>	<b>39,298</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	6,398	8,337	3,980	26,991	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>15,800</b>	<b>13,624</b>	<b>6,574</b>	<b>66,289</b>	

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

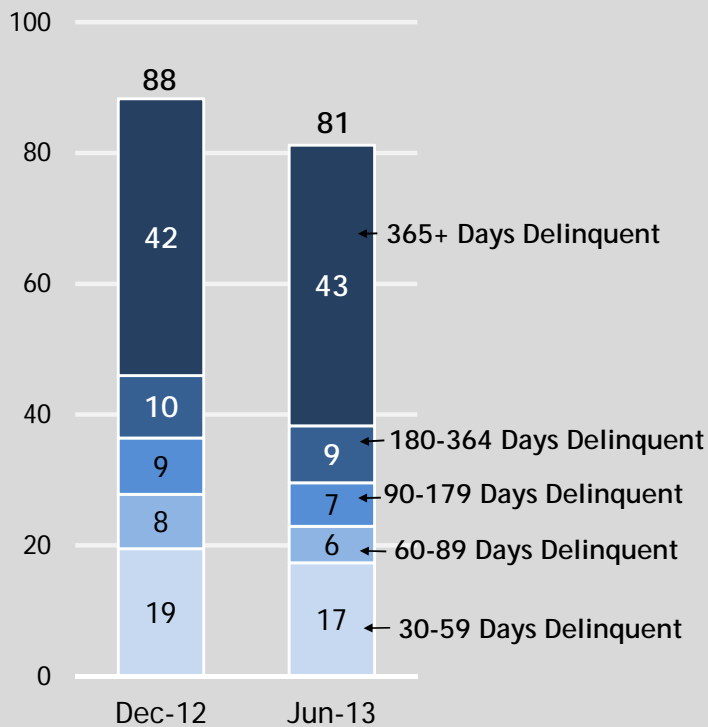
Source: FHFA (Fannie Mae and Freddie Mac)

# New Jersey

## Single-Family Book Profile - As of June 30, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	52	29	81
Current Loans	<u>512</u>	<u>286</u>	<u>798</u>
Total Loans Serviced	564	315	879

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2011	2012	YTD Conservatorship 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	5,773	4,529	1,941	22,004	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,323	1,056	1,220	6,128	
Loan Modifications	11,656	10,401	6,036	53,460	
Other	<u>9</u>	<u>15</u>	<u>5</u>	<u>1,276</u>	
<b>Total</b>	<b>18,761</b>	<b>16,001</b>	<b>9,202</b>	<b>82,867</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>2,675</u>	<u>3,284</u>	<u>1,813</u>	<u>11,179</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>21,436</b>	<b>19,285</b>	<b>11,015</b>	<b>94,046</b>	

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

Source: FHFA (Fannie Mae and Freddie Mac)

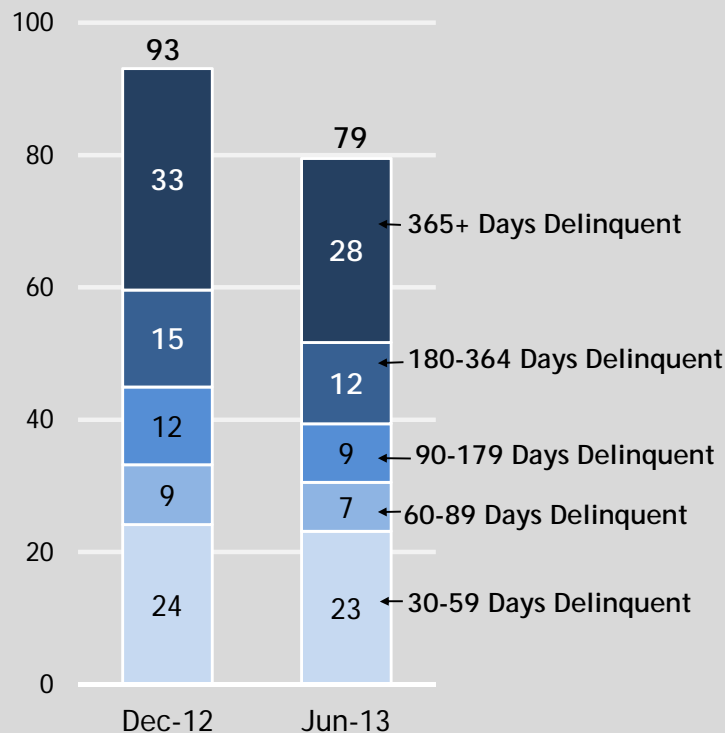


# Illinois

## Single-Family Book Profile - As of June 30, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	48	32	79
Current Loans	<u>735</u>	<u>526</u>	<u>1,261</u>
Total Loans Serviced	783	557	1,340

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	7,393	5,887	2,246	28,632	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	2,050	1,400	490	8,281	
Loan Modifications	19,323	14,615	8,230	82,226	
Other	<u>93</u>	<u>94</u>	<u>34</u>	<u>2,141</u>	
<b>Total</b>	<b>28,859</b>	<b>21,996</b>	<b>11,000</b>	<b>121,280</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>5,857</u>	<u>8,185</u>	<u>3,853</u>	<u>24,511</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>34,716</b>	<b>30,181</b>	<b>14,853</b>	<b>145,791</b>	

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

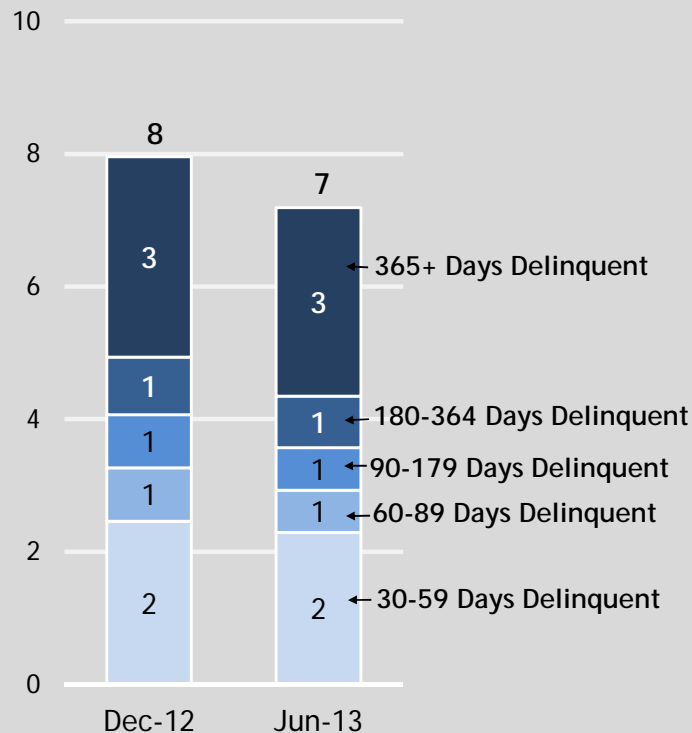
Source: FHFA (Fannie Mae and Freddie Mac)

# Maine

## Single-Family Book Profile - As of June 30, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	5	3	7
Current Loans	<u>55</u>	<u>46</u>	<u>101</u>
Total Loans Serviced	59	49	108

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	981	714	327	3,623	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	160	80	30	536	
Loan Modifications	1,247	1,037	539	5,377	
Other	<u>0</u>	<u>5</u>	<u>1</u>	<u>246</u>	
<b>Total</b>	<b>2,388</b>	<b>1,836</b>	<b>897</b>	<b>9,783</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>349</u>	<u>415</u>	<u>206</u>	<u>1,500</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>2,737</b>	<b>2,251</b>	<b>1,103</b>	<b>11,283</b>	

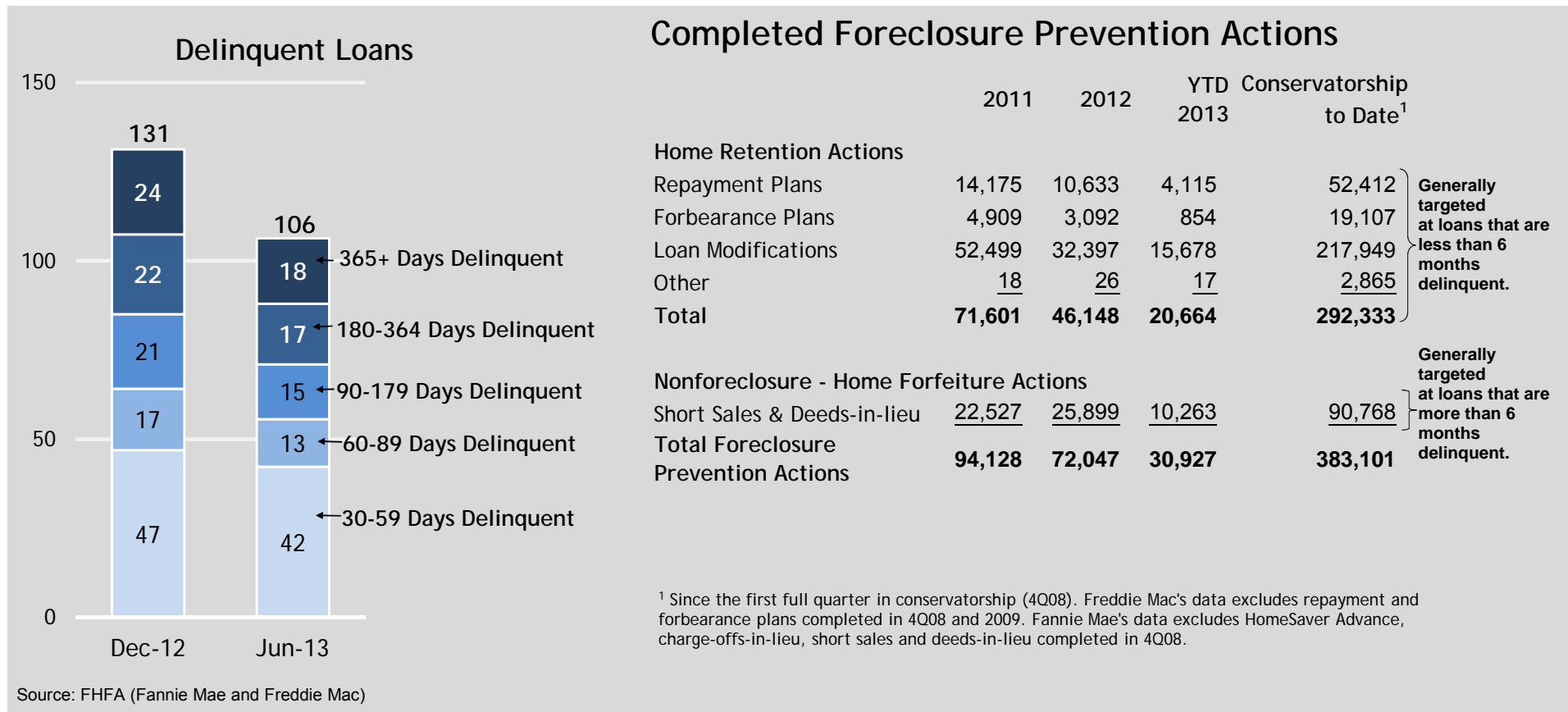
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# California

## Single-Family Book Profile - As of June 30, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	66	41	106
Current Loans	<u>2,306</u>	<u>1,148</u>	<u>3,454</u>
Total Loans Serviced	2,372	1,189	3,560

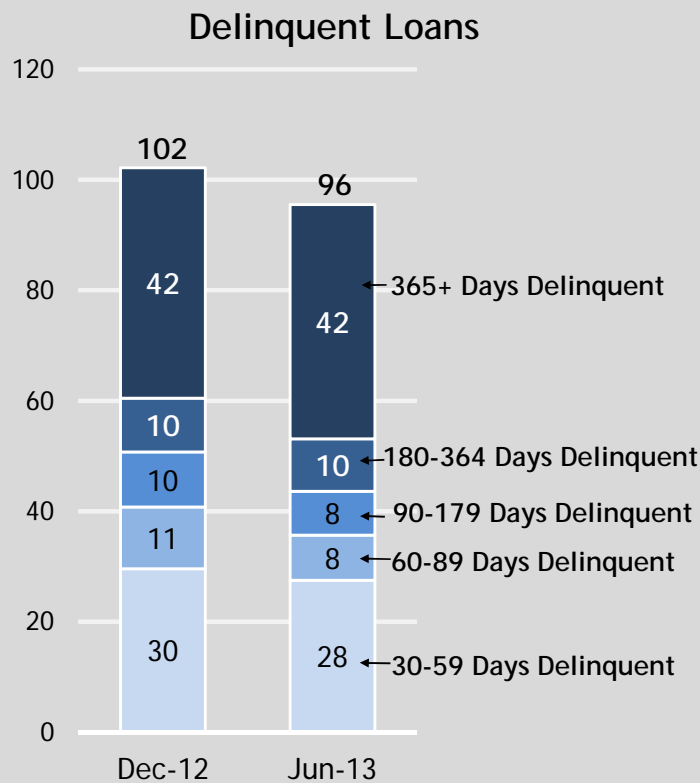


Source: FHFA (Fannie Mae and Freddie Mac)

# New York

## Single-Family Book Profile - As of June 30, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	60	35	96
Current Loans	<u>764</u>	<u>454</u>	<u>1,218</u>
Total Loans Serviced	824	490	1,313



## Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	7,321	6,295	2,713	28,580	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,641	1,104	1,214	7,331	
Loan Modifications	14,509	12,436	7,109	61,808	
Other	<u>25</u>	<u>47</u>	<u>21</u>	<u>1,608</u>	
<b>Total</b>	<b>23,496</b>	<b>19,882</b>	<b>11,057</b>	<b>99,328</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>1,668</u>	<u>1,909</u>	<u>1,006</u>	<u>6,703</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>25,164</b>	<b>21,791</b>	<b>12,063</b>	<b>106,031</b>	

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

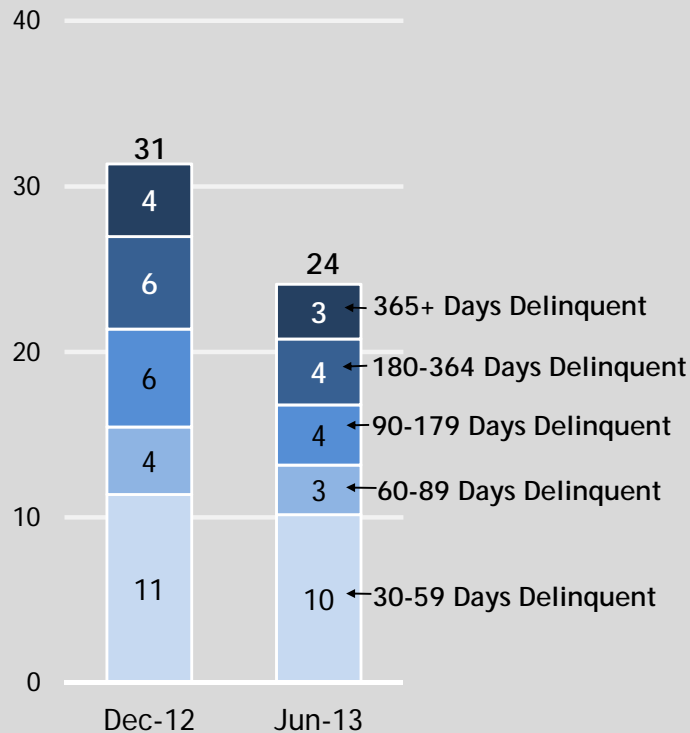
Source: FHFA (Fannie Mae and Freddie Mac)

# Arizona

## Single-Family Book Profile - As of June 30, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	15	10	24
Current Loans	<u>428</u>	<u>253</u>	<u>682</u>
Total Loans Serviced	443	263	706

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	3,740	2,633	993	14,339	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,355	615	139	5,406	
Loan Modifications	12,307	6,616	2,827	59,065	
Other	<u>24</u>	<u>8</u>	<u>2</u>	<u>1,323</u>	
<b>Total</b>	<b>17,426</b>	<b>9,872</b>	<b>3,961</b>	<b>80,133</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>11,469</u>	<u>11,574</u>	<u>3,062</u>	<u>40,807</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>28,895</b>	<b>21,446</b>	<b>7,023</b>	<b>120,940</b>	

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

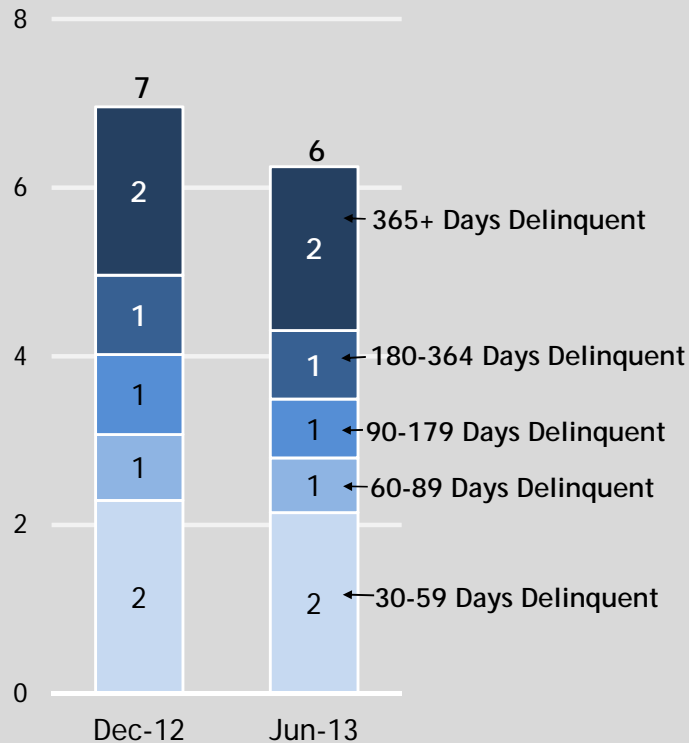
Source: FHFA (Fannie Mae and Freddie Mac)

# Rhode Island

## Single-Family Book Profile - As of June 30, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	4	2	6
Current Loans	<u>56</u>	<u>34</u>	<u>90</u>
Total Loans Serviced	60	36	96

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	702	616	246	2,763	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	219	120	68	736	
Loan Modifications	1,551	1,083	602	6,550	
Other	<u>0</u>	<u>3</u>	<u>2</u>	<u>170</u>	
<b>Total</b>	<b>2,472</b>	<b>1,822</b>	<b>918</b>	<b>10,219</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>375</u>	<u>415</u>	<u>220</u>	<u>1,716</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>2,847</b>	<b>2,237</b>	<b>1,138</b>	<b>11,935</b>	

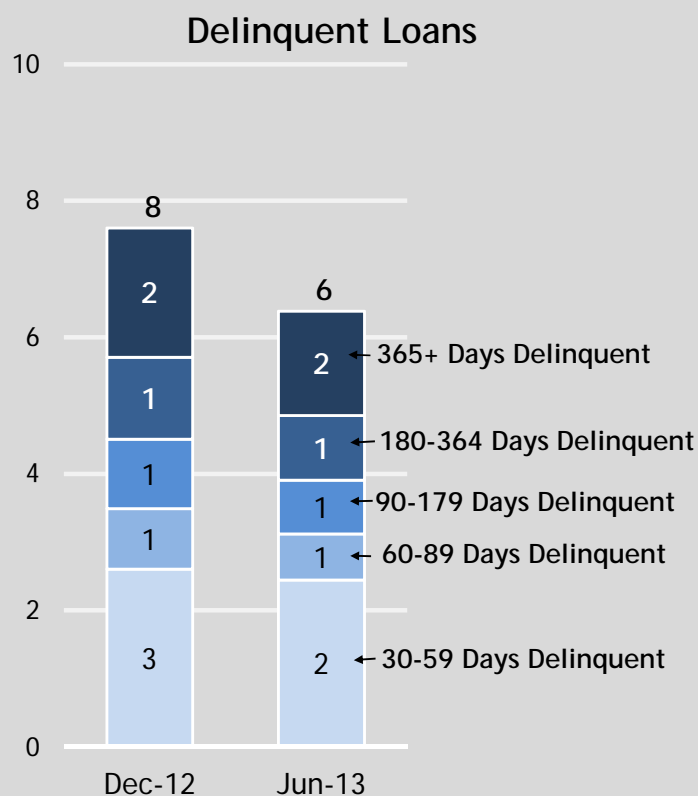
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# Idaho

## Single-Family Book Profile - As of June 30, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	4	3	6
Current Loans	<u>99</u>	<u>64</u>	<u>162</u>
Total Loans Serviced	102	67	169



## Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	1,066	803	270	3,917	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	250	133	52	887	
Loan Modifications	1,715	1,196	599	7,150	
Other	<u>3</u>	<u>1</u>	<u>0</u>	<u>259</u>	
<b>Total</b>	<b>3,034</b>	<b>2,133</b>	<b>921</b>	<b>12,213</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>1,276</u>	<u>1,363</u>	<u>496</u>	<u>4,834</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>4,310</b>	<b>3,496</b>	<b>1,417</b>	<b>17,047</b>	

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

Source: FHFA (Fannie Mae and Freddie Mac)

## Appendix: Data Tables

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

(# of loans in thousands)	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13
<b>Total Loans Serviced</b>	30,265	29,896	29,717	29,787	29,606	29,325	29,045	28,954	28,617	28,374	28,158	28,043	27,978
Original Credit Score >= 660	25,963	25,711	25,641	25,802	25,707	25,509	25,320	25,309	25,065	24,905	24,774	24,744	24,752
Original Credit Score < 660	4,302	4,185	4,076	3,985	3,899	3,817	3,725	3,644	3,552	3,470	3,384	3,299	3,226
<b>Total Delinquent Loans</b>	2,288	2,196	2,148	1,936	1,938	1,923	1,909	1,699	1,704	1,733	1,646	1,467	1,428
Original Credit Score >= 660	1,372	1,313	1,284	1,178	1,169	1,163	1,150	1,044	1,037	1,047	994	894	860
Original Credit Score < 660	916	882	863	758	769	761	758	655	667	686	653	573	568
<b>30 - 59 Days Delinquent</b>	664	682	659	553	605	607	612	497	539	591	542	480	513
Original Credit Score >= 660	370	378	362	307	331	336	336	277	297	329	301	271	287
Original Credit Score < 660	294	303	298	246	274	271	277	220	242	262	241	209	226
<b>60 - 89 Days Delinquent</b>	255	258	247	201	206	213	210	168	175	190	187	150	146
Original Credit Score >= 660	145	144	136	116	115	119	116	97	97	105	102	84	80
Original Credit Score < 660	110	114	111	85	92	94	94	71	78	86	84	66	66
<b>60-plus-days Delinquent</b>	1,624	1,514	1,488	1,382	1,333	1,316	1,296	1,202	1,165	1,141	1,104	987	915
Original Credit Score >= 660	1,001	935	923	871	838	827	814	767	740	718	693	623	572
Original Credit Score < 660	622	579	565	511	495	489	482	435	425	423	412	364	342
<b>Percent of Total Loans Serviced</b>													
<b>Total Delinquent Loans</b>	7.56%	7.34%	7.23%	6.50%	6.54%	6.56%	6.57%	5.87%	5.95%	6.11%	5.85%	5.23%	5.10%
Original Credit Score >= 660	5.28%	5.11%	5.01%	4.57%	4.55%	4.56%	4.54%	4.13%	4.14%	4.20%	4.01%	3.61%	3.47%
Original Credit Score < 660	21.30%	21.09%	21.18%	19.01%	19.72%	19.93%	20.36%	17.98%	18.78%	19.76%	19.29%	17.37%	17.60%
<b>30 - 59 Days Delinquent</b>	2.19%	2.28%	2.22%	1.86%	2.04%	2.07%	2.11%	1.72%	1.88%	2.08%	1.92%	1.71%	1.83%
Original Credit Score >= 660	1.43%	1.47%	1.41%	1.19%	1.29%	1.32%	1.33%	1.09%	1.18%	1.32%	1.21%	1.09%	1.16%
Original Credit Score < 660	6.84%	7.25%	7.31%	6.18%	7.02%	7.10%	7.42%	6.04%	6.81%	7.56%	7.12%	6.34%	6.99%
<b>60 - 89 Days Delinquent</b>	0.84%	0.86%	0.83%	0.67%	0.70%	0.73%	0.72%	0.58%	0.61%	0.67%	0.66%	0.53%	0.52%
Original Credit Score >= 660	0.56%	0.56%	0.53%	0.45%	0.45%	0.47%	0.46%	0.38%	0.39%	0.42%	0.41%	0.34%	0.32%
Original Credit Score < 660	2.55%	2.73%	2.72%	2.13%	2.35%	2.46%	2.52%	1.96%	2.19%	2.47%	2.49%	1.99%	2.06%
<b>60-plus-days Delinquent</b>	5.36%	5.06%	5.01%	4.64%	4.50%	4.49%	4.46%	4.15%	4.07%	4.02%	3.92%	3.52%	3.27%
Original Credit Score >= 660	3.86%	3.64%	3.60%	3.38%	3.26%	3.24%	3.22%	3.03%	2.95%	2.88%	2.80%	2.52%	2.31%
Original Credit Score < 660	14.46%	13.83%	13.87%	12.82%	12.70%	12.82%	12.93%	11.93%	11.97%	12.20%	12.16%	11.04%	10.61%
<b>Serious Delinquency Rate</b>	4.58%	4.26%	4.23%	4.02%	3.85%	3.81%	3.78%	3.61%	3.50%	3.39%	3.27%	3.02%	2.78%
<b>In Bankruptcy</b>	0.42%	0.47%	0.50%	0.51%	0.54%	0.54%	0.58%	0.60%	0.58%	0.57%	0.54%	0.48%	0.48%



## Appendix: Data Tables

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

(# of loans in thousands)	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13
<b>Total Loans Serviced</b>	18,109	17,946	17,933	18,022	17,917	17,778	17,721	17,765	17,653	17,634	17,545	17,490	17,459
Original Credit Score >= 660	15,419	15,331	15,383	15,529	15,480	15,392	15,391	15,484	15,428	15,457	15,420	15,422	15,436
Original Credit Score < 660	2,691	2,615	2,550	2,493	2,437	2,386	2,330	2,281	2,225	2,177	2,125	2,069	2,023
<b>Total Delinquent Loans</b>	1,493	1,419	1,382	1,249	1,248	1,233	1,214	1,078	1,081	1,100	1,044	927	901
Original Credit Score >= 660	892	844	822	756	748	741	727	660	655	662	627	564	542
Original Credit Score < 660	602	575	560	492	500	492	487	418	426	439	417	363	359
<b>30 - 59 Days Delinquent</b>	424	434	419	351	384	386	387	318	344	376	347	303	325
Original Credit Score >= 660	233	237	225	191	207	211	209	175	187	207	190	169	181
Original Credit Score < 660	191	197	194	160	177	175	178	143	157	170	157	134	144
<b>60 - 89 Days Delinquent</b>	164	165	158	127	130	134	133	106	111	121	117	92	89
Original Credit Score >= 660	93	91	86	72	71	74	72	60	61	65	63	52	48
Original Credit Score < 660	71	74	72	54	59	60	60	45	50	55	54	41	41
<b>60-plus-days Delinquent</b>	1,070	985	964	898	864	847	828	760	737	724	697	624	576
Original Credit Score >= 660	659	607	597	565	541	531	518	485	467	455	437	394	361
Original Credit Score < 660	411	377	367	333	323	316	309	276	269	269	261	229	215
<b>Percent of Total Loans Serviced</b>													
<b>Total Delinquent Loans</b>	8.25%	7.91%	7.71%	6.93%	6.96%	6.94%	6.85%	6.07%	6.12%	6.24%	5.95%	5.30%	5.16%
Original Credit Score >= 660	5.78%	5.51%	5.34%	4.87%	4.83%	4.82%	4.73%	4.26%	4.24%	4.28%	4.07%	3.66%	3.51%
Original Credit Score < 660	22.36%	21.97%	21.97%	19.76%	20.51%	20.61%	20.89%	18.34%	19.15%	20.14%	19.64%	17.53%	17.73%
<b>30 - 59 Days Delinquent</b>	2.34%	2.42%	2.34%	1.95%	2.14%	2.17%	2.18%	1.79%	1.95%	2.13%	1.98%	1.73%	1.86%
Original Credit Score >= 660	1.51%	1.54%	1.46%	1.23%	1.34%	1.37%	1.36%	1.13%	1.22%	1.34%	1.23%	1.10%	1.17%
Original Credit Score < 660	7.09%	7.54%	7.59%	6.41%	7.27%	7.35%	7.63%	6.25%	7.05%	7.79%	7.38%	6.45%	7.12%
<b>60 - 89 Days Delinquent</b>	0.91%	0.92%	0.88%	0.70%	0.73%	0.75%	0.75%	0.59%	0.63%	0.68%	0.67%	0.53%	0.51%
Original Credit Score >= 660	0.60%	0.60%	0.56%	0.47%	0.46%	0.48%	0.47%	0.39%	0.39%	0.42%	0.41%	0.33%	0.31%
Original Credit Score < 660	2.66%	2.82%	2.82%	2.18%	2.41%	2.51%	2.58%	1.99%	2.25%	2.53%	2.53%	1.97%	2.01%
<b>60-plus-days Delinquent</b>	5.91%	5.49%	5.37%	4.98%	4.82%	4.76%	4.67%	4.28%	4.17%	4.11%	3.97%	3.56%	3.30%
Original Credit Score >= 660	4.27%	3.96%	3.88%	3.64%	3.50%	3.45%	3.37%	3.13%	3.03%	2.94%	2.83%	2.56%	2.34%
Original Credit Score < 660	15.27%	14.43%	14.38%	13.35%	13.24%	13.26%	13.26%	12.09%	12.10%	12.35%	12.26%	11.07%	10.61%
<b>Serious Delinquency Rate</b>	4.99%	4.56%	4.48%	4.27%	4.08%	4.00%	3.91%	3.67%	3.53%	3.41%	3.29%	3.02%	2.77%
<b>In Bankruptcy</b>	0.46%	0.51%	0.54%	0.54%	0.57%	0.56%	0.62%	0.65%	0.60%	0.58%	0.54%	0.46%	0.47%

## Appendix: Data Tables

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

<i>(# of loans in thousands)</i>	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13
<b>Total Loans Serviced</b>	12,156	11,950	11,784	11,765	11,689	11,547	11,324	11,189	10,964	10,740	10,613	10,552	10,519
Original Credit Score >= 660	10,544	10,381	10,258	10,273	10,227	10,116	9,929	9,826	9,638	9,448	9,354	9,322	9,315
Original Credit Score < 660	1,612	1,569	1,526	1,493	1,462	1,431	1,395	1,364	1,327	1,292	1,259	1,230	1,203
<b>Total Delinquent Loans</b>	795	777	765	687	690	690	694	621	623	633	602	541	527
Original Credit Score >= 660	480	469	462	422	421	421	423	384	382	385	367	330	318
Original Credit Score < 660	315	308	303	265	269	269	271	237	241	247	235	211	209
<b>30 - 59 Days Delinquent</b>	241	248	240	202	221	221	226	179	194	215	195	177	188
Original Credit Score >= 660	138	142	136	115	124	125	127	102	109	122	111	101	107
Original Credit Score < 660	103	106	104	87	96	96	99	78	85	93	84	76	82
<b>60 - 89 Days Delinquent</b>	90	93	90	74	76	79	78	62	64	70	70	57	57
Original Credit Score >= 660	52	53	51	43	43	45	44	36	36	39	39	32	32
Original Credit Score < 660	38	40	39	31	33	34	34	26	28	31	31	25	26
<b>60-plus-days Delinquent</b>	554	529	525	485	469	469	469	442	428	418	407	364	339
Original Credit Score >= 660	343	327	326	306	296	296	296	282	272	263	256	229	211
Original Credit Score < 660	211	201	199	178	173	173	173	159	156	154	151	135	128

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	6.54%	6.50%	6.49%	5.84%	5.90%	5.98%	6.13%	5.55%	5.68%	5.89%	5.67%	5.12%	5.01%
Original Credit Score >= 660	4.55%	4.52%	4.51%	4.11%	4.11%	4.16%	4.26%	3.91%	3.96%	4.08%	3.92%	3.54%	3.41%
Original Credit Score < 660	19.52%	19.61%	19.85%	17.75%	18.40%	18.78%	19.46%	17.38%	18.15%	19.12%	18.70%	17.12%	17.39%
<b>30 - 59 Days Delinquent</b>	1.98%	2.08%	2.04%	1.72%	1.89%	1.91%	1.99%	1.60%	1.77%	2.00%	1.84%	1.68%	1.79%
Original Credit Score >= 660	1.30%	1.37%	1.33%	1.12%	1.22%	1.24%	1.28%	1.04%	1.14%	1.29%	1.18%	1.09%	1.15%
Original Credit Score < 660	6.40%	6.78%	6.83%	5.80%	6.59%	6.70%	7.08%	5.70%	6.39%	7.18%	6.70%	6.14%	6.78%
<b>60 - 89 Days Delinquent</b>	0.74%	0.78%	0.76%	0.63%	0.65%	0.68%	0.68%	0.56%	0.58%	0.65%	0.66%	0.54%	0.54%
Original Credit Score >= 660	0.49%	0.51%	0.49%	0.42%	0.42%	0.44%	0.44%	0.37%	0.37%	0.41%	0.42%	0.35%	0.34%
Original Credit Score < 660	2.38%	2.58%	2.56%	2.05%	2.25%	2.38%	2.43%	1.91%	2.09%	2.37%	2.42%	2.02%	2.13%
<b>60-plus-days Delinquent</b>	4.56%	4.43%	4.45%	4.12%	4.01%	4.06%	4.14%	3.95%	3.91%	3.89%	3.83%	3.45%	3.22%
Original Credit Score >= 660	3.25%	3.15%	3.18%	2.98%	2.90%	2.93%	2.98%	2.87%	2.83%	2.79%	2.73%	2.45%	2.27%
Original Credit Score < 660	13.12%	12.83%	13.02%	11.95%	11.81%	12.08%	12.38%	11.68%	11.76%	11.94%	12.00%	10.98%	10.61%
<b>Serious Delinquency Rate</b>	3.96%	3.80%	3.84%	3.63%	3.50%	3.51%	3.58%	3.51%	3.45%	3.37%	3.25%	3.03%	2.79%
<b>In Bankruptcy</b>	0.36%	0.41%	0.44%	0.45%	0.48%	0.49%	0.53%	0.52%	0.54%	0.55%	0.54%	0.52%	0.51%

## Appendix: Data Tables

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

	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	YTD 2013
<b>Starts<sup>2</sup></b>														
HAMP Active Trial & Perm. - Cum.	426,978	348,171	361,510	384,449	408,633	422,591	436,199	444,930	455,967	456,378	458,363	457,084	451,475	451,475
Repayment Plans	121,253	159,238	152,371	89,354	122,166	128,151	99,899	96,332	76,871	83,140	80,591	69,815	46,282	116,097
Forbearance Plans	110,771	77,344	92,627	127,982	95,613	90,995	67,458	48,011	34,751	33,342	34,362	24,318	22,339	46,657
<b>Completed</b>														
Repayment Plans <sup>3</sup>	46,353	33,964	49,753	44,827	45,890	48,869	41,972	44,636	36,343	29,572	32,064	32,082	23,648	55,730
Forbearance Plans <sup>3</sup>	20,585	13,863	10,585	12,601	7,713	7,006	7,103	7,815	5,352	3,821	5,824	3,808	4,221	8,029
Charge-offs-in-lieu	756	992	665	348	602	801	512	507	342	295	191	146	171	317
HomeSaver Advance ( <i>Fannie</i> )	1,783	794	26	-	-	-	-	-	-	-	-	-	-	-
Loan Modifications	171,176	146,507	119,778	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	123,401
Home Retention Actions	<b>240,653</b>	<b>196,120</b>	<b>180,807</b>	<b>143,977</b>	<b>135,419</b>	<b>140,258</b>	<b>120,698</b>	<b>113,306</b>	<b>92,511</b>	<b>96,249</b>	<b>97,689</b>	<b>99,802</b>	<b>87,675</b>	<b>187,477</b>
Short Sales	29,375	29,465	25,734	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	50,499
Deeds-in-lieu	1,506	1,728	1,875	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	9,172
Nonforeclosure - Home Forfeiture Actions	<b>30,881</b>	<b>31,193</b>	<b>27,609</b>	<b>27,554</b>	<b>32,210</b>	<b>30,809</b>	<b>34,895</b>	<b>34,360</b>	<b>36,496</b>	<b>37,966</b>	<b>32,642</b>	<b>30,258</b>	<b>29,413</b>	<b>59,671</b>
<b>Total Foreclosure   Prevention Actions</b>	<b>271,534</b>	<b>227,313</b>	<b>208,416</b>	<b>171,531</b>	<b>167,629</b>	<b>171,067</b>	<b>155,593</b>	<b>147,666</b>	<b>129,007</b>	<b>134,215</b>	<b>130,331</b>	<b>130,060</b>	<b>117,088</b>	<b>247,148</b>
<b>Percent of Total Foreclosure Prevention Actions</b>														
Repayment Plans	17%	15%	24%	26%	27%	29%	27%	30%	28%	22%	25%	25%	20%	23%
Forbearance Plans	8%	6%	5%	7%	5%	4%	5%	5%	4%	3%	4%	3%	4%	3%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
HomeSaver Advance ( <i>Fannie</i> )	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	63%	64%	57%	50%	48%	49%	46%	41%	39%	47%	46%	49%	51%	50%
Home Retention Actions	<b>89%</b>	<b>86%</b>	<b>87%</b>	<b>84%</b>	<b>81%</b>	<b>82%</b>	<b>78%</b>	<b>77%</b>	<b>72%</b>	<b>72%</b>	<b>75%</b>	<b>77%</b>	<b>75%</b>	<b>76%</b>
Short Sales	11%	13%	12%	15%	18%	17%	20%	21%	25%	25%	22%	20%	21%	20%
Deeds-in-lieu	1%	1%	1%	1%	2%	1%	2%	3%	3%	3%	3%	3%	4%	4%
Nonforeclosure - Home Forfeiture Actions	<b>11%</b>	<b>14%</b>	<b>13%</b>	<b>16%</b>	<b>19%</b>	<b>18%</b>	<b>22%</b>	<b>23%</b>	<b>28%</b>	<b>28%</b>	<b>25%</b>	<b>23%</b>	<b>25%</b>	<b>24%</b>

<sup>1</sup> The number of foreclosure prevention actions reported in this table may not tie to the Enterprises' financial statements due to timing differences in reporting systems.<sup>2</sup> 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 June 30, 2013, Fannie Mae had nearly 257,800 HAMP active permanent modifications and Freddie Mac had approximately 174,500 HAMP active permanent modifications.<sup>3</sup> Includes loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.

## Appendix: Data Tables

## 3(i) Enterprises Combined - Loan Modifications

	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	YTD 2013
<b>Loan Modifications (# of loans)</b>	171,176	146,507	119,778	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	123,401
<b>Principal and Interest Change (%)</b>														
Increase	7%	8%	11%	8%	6%	6%	5%	4%	3%	4%	5%	4%	4%	4%
No Change	1%	1%	2%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	21%	21%	23%	23%	26%	27%	26%	24%	27%	28%	28%	27%	26%	26%
Decrease 20% <=30%	16%	16%	16%	16%	18%	20%	21%	21%	21%	22%	22%	20%	19%	19%
Decrease > 30%	55%	53%	49%	51%	49%	46%	47%	50%	49%	45%	46%	49%	51%	50%
<b>Types of Modification (%)*</b>														
Extend Term Only	4%	4%	6%	7%	9%	12%	12%	11%	10%	12%	13%	15%	19%	17%
Reduce Rate Only	31%	30%	28%	31%	30%	24%	20%	18%	19%	13%	12%	10%	9%	10%
Reduce Rate and Extend Term	47%	48%	46%	37%	37%	34%	35%	38%	38%	37%	37%	39%	39%	39%
Reduce Rate, Extend Term and Forbear Principal	12%	12%	12%	21%	22%	29%	32%	33%	33%	38%	38%	35%	33%	34%
Other	5%	6%	7%	4%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%
<b>60+ Days Re-Delinquency (%)</b>														
3 Months after Modification	9%	10%	8%	7%	7%	7%	7%	6%	6%	6%	6%	5%		
6 Months after Modification	13%	13%	12%	11%	11%	11%	10%	11%	10%	10%	9%			
9 Months after Modification	16%	15%	15%	14%	13%	13%	14%	14%	12%	11%				
12 Months after Modification	17%	17%	17%	15%	14%	16%	17%	15%	13%					

\* 2012 data have been revised.

## Appendix: Data Tables

## 3(ii) Fannie Mae - Loan Modifications

	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	YTD 2013
<b>Loan Modifications (# of loans)</b>	121,693	106,365	81,692	51,043	50,336	60,025	51,936	46,671	35,332	41,697	39,712	43,153	40,358	83,511
<b>Principal and Interest Change (%)</b>														
Increase	6%	8%	11%	6%	3%	3%	3%	2%	3%	3%	3%	3%	3%	3%
No Change	0%	1%	1%	2%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	19%	19%	19%	20%	24%	27%	26%	24%	26%	26%	27%	27%	28%	27%
Decrease 20% <=30%	16%	16%	15%	15%	18%	22%	23%	23%	21%	21%	21%	19%	18%	18%
Decrease > 30%	58%	56%	54%	57%	54%	48%	48%	51%	50%	50%	50%	52%	51%	52%
<b>Types of Modification (%)</b>														
Extend Term Only	1%	1%	2%	2%	5%	10%	11%	12%	13%	14%	17%	20%	25%	22%
Reduce Rate Only	35%	35%	35%	34%	32%	22%	17%	15%	18%	13%	11%	9%	8%	9%
Reduce Rate and Extend Term	41%	42%	38%	37%	37%	34%	36%	39%	37%	37%	36%	37%	36%	37%
Reduce Rate, Extend Term and Forbear Principal	17%	16%	18%	24%	25%	33%	36%	35%	32%	36%	36%	33%	31%	32%
Other	5%	5%	7%	4%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>60+ Days Re-Delinquency (%)</b>														
3 Months after Modification	9%	11%	9%	8%	8%	8%	7%	6%	7%	7%	6%	6%		
6 Months after Modification	15%	14%	13%	12%	12%	11%	11%	12%	12%	11%	9%			
9 Months after Modification	17%	16%	17%	15%	14%	14%	15%	15%	14%	12%				
12 Months after Modification	18%	18%	19%	16%	15%	16%	18%	16%	14%					

## Appendix: Data Tables

## 3(iii) Freddie Mac - Loan Modifications

	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	YTD 2013
<b>Loan Modifications (# of loans)</b>	49,483	40,142	38,086	35,158	30,878	23,557	19,175	13,677	15,142	20,864	19,898	20,613	19,277	39,890
<b>Principal and Interest Change (%)</b>														
Increase	9%	8%	11%	11%	11%	12%	12%	12%	3%	7%	8%	8%	7%	7%
No Change	1%	4%	4%	2%	2%	1%	1%	1%	1%	0%	1%	0%	1%	1%
Decrease <=20%	26%	27%	30%	29%	28%	28%	27%	25%	28%	32%	30%	26%	22%	24%
Decrease 20% <=30%	17%	18%	17%	17%	17%	16%	16%	15%	21%	25%	25%	22%	20%	21%
Decrease > 30%	47%	43%	37%	40%	42%	43%	44%	46%	47%	36%	36%	43%	50%	47%
<b>Types of Modification (%)*</b>														
Extend Term Only	11%	12%	16%	15%	15%	16%	15%	9%	3%	6%	5%	5%	6%	5%
Reduce Rate Only	21%	17%	13%	27%	28%	28%	28%	30%	22%	13%	13%	13%	11%	12%
Reduce Rate and Extend Term	62%	64%	63%	39%	36%	33%	31%	34%	39%	37%	39%	42%	46%	44%
Reduce Rate, Extend Term and Forbear Principal	0%	0%	0%	16%	18%	18%	21%	24%	36%	43%	43%	40%	37%	39%
Other	6%	6%	7%	4%	3%	5%	5%	3%	0%	0%	0%	0%	0%	0%
<b>60+ Days Re-Delinquency (%)</b>														
3 Months after Modification	6%	7%	7%	6%	5%	5%	5%	4%	3%	4%	6%	4%		
6 Months after Modification	10%	10%	10%	9%	9%	10%	8%	8%	6%	8%	7%			
9 Months after Modification	12%	11%	13%	13%	12%	11%	11%	10%	8%	8%				
12 Months after Modification	13%	13%	15%	14%	12%	13%	13%	12%	8%					

\* 2012 data have been revised.

## Appendix: Data Tables

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

	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	YTD 2013
Short Sales	29,375	29,465	25,734	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	50,499
Deeds-in-lieu	1,506	1,728	1,875	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	9,172
Nonforeclosure - Home Forfeiture Actions <sup>1</sup>	30,881	31,193	27,609	27,554	32,210	30,809	34,895	34,360	36,496	37,966	32,642	30,258	29,413	59,671
Third-party Sales	7,856	11,999	7,886	8,982	14,968	10,902	9,395	9,987	9,618	9,634	7,447	6,208	5,602	11,810
Foreclosure Sales	104,497	126,058	68,759	79,123	79,250	68,640	69,963	68,713	61,308	59,061	55,812	54,165	48,939	103,104
Third-party & Foreclosure Sales	112,353	138,057	76,645	88,105	94,218	79,542	79,358	78,700	70,926	68,695	63,259	60,373	54,541	114,914
Foreclosure Starts	275,095	338,957	309,976	259,643	250,858	223,862	218,349	225,889	186,260	202,111	134,690	141,073	125,036	266,109
<b>Top Five Reasons for Delinquency</b>														
Curtailed of Income	48%	48%	46%	44%	43%	41%	40%	40%	41%	40%	38%	37%	35%	
Excessive obligations	14%	14%	14%	14%	14%	15%	16%	15%	15%	15%	16%	16%	17%	
Unemployment	8%	8%	8%	8%	8%	8%	8%	8%	8%	9%	9%	9%	8%	
Illness of principal mortgagor or family member	5%	5%	5%	5%	5%	5%	5%	5%	5%	6%	6%	6%	5%	
Marital Difficulties	3%	3%	3%	3%	3%	4%	4%	4%	4%	4%	4%	4%	4%	

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

## Appendix: Data Tables

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

	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	YTD 2013
Acquisitions	103,500	124,402	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524	109,122
Dispositions	(75,832)	(74,206)	(76,849)	(94,441)	(100,550)	(83,678)	(75,163)	(77,104)	(74,743)	(66,585)	(63,185)	(61,918)	(60,398)	(122,316)
Inventory (at period end)	191,488	241,684	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543	
<b>Acquisitions by State</b>														
Arizona	8,212	9,012	5,936	8,484	6,621	4,375	3,181	2,887	2,696	2,887	2,412	1,878	1,660	3,538
California	12,455	14,920	9,459	13,380	11,527	7,752	6,938	5,784	4,894	5,020	5,152	3,068	2,041	5,109
Florida	13,517	15,710	7,244	4,136	4,875	5,479	6,532	8,567	7,866	8,323	8,759	10,403	11,502	21,905
Nevada	3,897	4,177	2,587	3,286	4,032	2,132	1,843	1,641	859	651	967	929	598	1,527
<b>Subtotal</b>	<b>38,081</b>	<b>43,819</b>	<b>25,226</b>	<b>29,286</b>	<b>27,055</b>	<b>19,738</b>	<b>18,494</b>	<b>18,879</b>	<b>16,315</b>	<b>16,881</b>	<b>17,290</b>	<b>16,278</b>	<b>15,801</b>	<b>32,079</b>
Selected Midwest States <sup>*</sup>	18,555	20,912	10,534	13,642	11,853	12,209	15,127	17,481	14,799	15,070	14,047	14,500	11,614	26,114
All other States	46,864	59,671	33,973	35,328	39,577	37,625	38,393	35,145	32,702	30,235	28,447	25,820	25,109	50,929
<b>Total Acquisitions</b>	<b>103,500</b>	<b>124,402</b>	<b>69,733</b>	<b>78,256</b>	<b>78,485</b>	<b>69,572</b>	<b>72,014</b>	<b>71,505</b>	<b>63,816</b>	<b>62,186</b>	<b>59,784</b>	<b>56,598</b>	<b>52,524</b>	<b>109,122</b>
<b>Inventory by State</b>														
Arizona	12,596	15,384	13,332	13,595	10,847	8,063	6,070	5,019	4,587	4,965	4,715	4,052	3,303	
California	24,546	29,722	28,049	29,939	28,116	23,407	19,972	16,777	13,566	12,274	11,747	9,830	7,410	
Florida	19,788	26,679	27,746	19,380	13,452	11,793	12,618	15,330	16,344	17,146	18,315	21,074	23,771	
Nevada	5,218	6,937	6,164	6,064	6,536	5,307	4,206	3,327	2,133	1,661	1,649	1,757	1,460	
<b>Subtotal</b>	<b>62,148</b>	<b>78,722</b>	<b>75,291</b>	<b>68,978</b>	<b>58,951</b>	<b>48,570</b>	<b>42,866</b>	<b>40,453</b>	<b>36,630</b>	<b>36,046</b>	<b>36,426</b>	<b>36,713</b>	<b>35,944</b>	
Selected Midwest States <sup>*</sup>	43,727	51,829	50,677	48,918	44,506	43,082	45,127	47,309	45,962	46,183	45,194	44,499	40,908	
All other States	85,613	111,133	108,600	100,487	92,861	90,560	91,070	85,702	79,945	75,909	73,117	68,205	64,691	
<b>Total Inventory</b>	<b>191,488</b>	<b>241,684</b>	<b>234,568</b>	<b>218,383</b>	<b>196,318</b>	<b>182,212</b>	<b>179,063</b>	<b>173,464</b>	<b>162,537</b>	<b>158,138</b>	<b>154,737</b>	<b>149,417</b>	<b>141,543</b>	

<sup>\*</sup>Select Midwest states are Illinois, Indiana, Michigan and Ohio



## Appendix: Data Tables

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

	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	YTD 2013
Acquisitions	68,838	85,349	45,962	53,549	53,697	45,194	47,256	47,700	43,783	41,884	41,112	38,717	36,106	74,823
Dispositions	(49,517)	(47,872)	(50,260)	(62,814)	(71,202)	(58,297)	(51,344)	(52,071)	(48,674)	(43,925)	(42,671)	(42,934)	(40,635)	(83,569)
Inventory (at period end)	129,310	166,787	162,489	153,224	135,719	122,616	118,528	114,157	109,266	107,225	105,666	101,449	96,920	
<b>Acquisitions by State</b>														
Arizona	5,256	6,023	4,038	5,971	4,858	3,052	2,291	2,246	2,109	2,090	1,688	1,288	1,183	2,471
California	8,256	10,434	6,661	9,571	8,179	5,197	4,642	3,829	3,697	3,684	3,770	2,043	1,503	3,546
Florida	8,712	10,048	4,312	2,919	3,154	3,405	4,270	5,610	5,584	5,980	6,412	7,493	8,240	15,733
Nevada	2,686	3,278	2,003	2,678	3,099	1,467	1,162	1,003	654	533	824	730	450	1,180
<b>Subtotal</b>	<b>24,910</b>	<b>29,783</b>	<b>17,014</b>	<b>21,139</b>	<b>19,290</b>	<b>13,121</b>	<b>12,365</b>	<b>12,688</b>	<b>12,044</b>	<b>12,287</b>	<b>12,694</b>	<b>11,554</b>	<b>11,376</b>	<b>22,930</b>
Selected Midwest States <sup>*</sup>	12,356	14,314	6,683	8,962	7,316	7,484	10,015	11,657	9,664	9,497	9,252	9,805	7,534	17,339
All other States	31,572	41,252	22,265	23,448	27,091	24,589	24,876	23,355	22,075	20,100	19,166	17,358	17,196	34,554
<b>Total Acquisitions</b>	<b>68,838</b>	<b>85,349</b>	<b>45,962</b>	<b>53,549</b>	<b>53,697</b>	<b>45,194</b>	<b>47,256</b>	<b>47,700</b>	<b>43,783</b>	<b>41,884</b>	<b>41,112</b>	<b>38,717</b>	<b>36,106</b>	<b>74,823</b>
<b>Inventory by State</b>														
Arizona	8,427	10,550	9,400	9,703	7,738	5,703	4,385	3,795	3,673	3,865	3,497	2,863	2,311	
California	16,630	20,992	20,164	21,800	20,224	16,759	14,147	11,789	10,039	9,448	8,909	7,226	5,590	
Florida	13,179	18,051	18,621	13,871	9,510	8,083	8,677	10,401	11,765	12,633	13,838	15,756	17,671	
Nevada	3,668	5,368	4,895	4,858	5,035	3,872	2,833	2,117	1,512	1,335	1,379	1,432	1,163	
<b>Subtotal</b>	<b>41,904</b>	<b>54,961</b>	<b>53,080</b>	<b>50,232</b>	<b>42,507</b>	<b>34,417</b>	<b>30,042</b>	<b>28,102</b>	<b>26,989</b>	<b>27,281</b>	<b>27,623</b>	<b>27,277</b>	<b>26,735</b>	
Selected Midwest States <sup>*</sup>	29,945	36,060	35,354	34,311	30,266	28,333	29,614	30,963	29,967	29,668	29,148	29,089	26,929	
All other States	57,461	75,766	74,055	68,681	62,946	59,866	58,872	55,092	52,310	50,276	48,895	45,083	43,256	
<b>Total Inventory</b>	<b>129,310</b>	<b>166,787</b>	<b>162,489</b>	<b>153,224</b>	<b>135,719</b>	<b>122,616</b>	<b>118,528</b>	<b>114,157</b>	<b>109,266</b>	<b>107,225</b>	<b>105,666</b>	<b>101,449</b>	<b>96,920</b>	

<sup>\*</sup>Select Midwest states are Illinois, Indiana, Michigan and Ohio

## Appendix: Data Tables

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

	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	YTD 2013
Acquisitions	34,662	39,053	23,771	24,707	24,788	24,378	24,758	23,805	20,033	20,302	18,672	17,881	16,418	34,299
Dispositions	(26,315)	(26,334)	(26,589)	(31,627)	(29,348)	(25,381)	(23,819)	(25,033)	(26,069)	(22,660)	(20,514)	(18,984)	(19,763)	(38,747)
Inventory (at period end)	62,178	74,897	72,079	65,159	60,599	59,596	60,535	59,307	53,271	50,913	49,071	47,968	44,623	
<b>Acquisitions by State <sup>1</sup></b>														
Arizona	2,956	2,989	1,898	2,513	1,763	1,323	890	641	587	797	724	590	477	1,067
California	4,199	4,486	2,798	3,809	3,348	2,555	2,296	1,955	1,197	1,336	1,382	1,025	538	1,563
Florida	4,805	5,662	2,932	1,217	1,721	2,074	2,262	2,957	2,282	2,343	2,347	2,910	3,262	6,172
Nevada	1,211	899	584	608	933	665	681	638	205	118	143	199	148	347
<b>Subtotal</b>	<b>13,171</b>	<b>14,036</b>	<b>8,212</b>	<b>8,147</b>	<b>7,765</b>	<b>6,617</b>	<b>6,129</b>	<b>6,191</b>	<b>4,271</b>	<b>4,594</b>	<b>4,596</b>	<b>4,724</b>	<b>4,425</b>	<b>9,149</b>
Selected Midwest States <sup>*</sup>	6,199	6,598	3,851	4,680	4,537	4,725	5,112	5,824	5,135	5,573	4,795	4,695	4,080	8,775
All other States	15,292	18,419	11,708	11,880	12,486	13,036	13,517	11,790	10,627	10,135	9,281	8,462	7,913	16,375
<b>Total Acquisitions</b>	<b>34,662</b>	<b>39,053</b>	<b>23,771</b>	<b>24,707</b>	<b>24,788</b>	<b>24,378</b>	<b>24,758</b>	<b>23,805</b>	<b>20,033</b>	<b>20,302</b>	<b>18,672</b>	<b>17,881</b>	<b>16,418</b>	<b>34,299</b>
<b>Inventory by State</b>														
Arizona	4,169	4,834	3,932	3,892	3,109	2,360	1,685	1,224	914	1,100	1,218	1,189	992	
California	7,916	8,730	7,885	8,139	7,892	6,648	5,825	4,988	3,527	2,826	2,838	2,604	1,820	
Florida	6,609	8,628	9,125	5,509	3,942	3,710	3,941	4,929	4,579	4,513	4,477	5,318	6,100	
Nevada	1,550	1,569	1,269	1,206	1,501	1,435	1,373	1,210	621	326	270	325	297	
<b>Subtotal</b>	<b>20,244</b>	<b>23,761</b>	<b>22,211</b>	<b>18,746</b>	<b>16,444</b>	<b>14,153</b>	<b>12,824</b>	<b>12,351</b>	<b>9,641</b>	<b>8,765</b>	<b>8,803</b>	<b>9,436</b>	<b>9,209</b>	
Selected Midwest States <sup>*</sup>	13,782	15,769	15,323	14,607	14,240	14,749	15,513	16,346	15,995	16,515	16,046	15,410	13,979	
All other States	28,152	35,367	34,545	31,806	29,915	30,694	32,198	30,610	27,635	25,633	24,222	23,122	21,435	
<b>Total Inventory</b>	<b>62,178</b>	<b>74,897</b>	<b>72,079</b>	<b>65,159</b>	<b>60,599</b>	<b>59,596</b>	<b>60,535</b>	<b>59,307</b>	<b>53,271</b>	<b>50,913</b>	<b>49,071</b>	<b>47,968</b>	<b>44,623</b>	

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

<sup>1</sup> 2012 data have been revised to include deeds-in-lieu.

## Appendix: State Level Data

## Enterprises Single-Family Book Profile - As of June 30, 2013

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	57,386	1,128	577	152	154	139	106	401	0.7%	9.4%	129
AL	351,842	20,295	9,938	2,708	2,646	2,540	2,463	7,673	2.2%	12.1%	1,903
AR	184,782	8,483	3,783	1,030	990	960	1,720	3,691	2.0%	20.3%	1,043
AZ	705,807	24,089	10,170	2,988	3,636	3,991	3,304	10,964	1.6%	13.7%	3,303
CA	3,560,352	106,336	42,327	13,319	15,377	16,940	18,373	50,820	1.4%	17.3%	7,410
CO	621,025	15,536	7,784	1,983	1,916	2,169	1,684	5,782	0.9%	10.8%	1,491
CT	346,125	20,691	6,427	1,977	2,083	2,586	7,618	12,313	3.6%	36.8%	1,303
DC	65,147	3,350	1,105	354	300	314	1,277	1,892	2.9%	38.1%	37
DE	107,257	6,127	2,088	594	631	846	1,968	3,451	3.2%	32.1%	306
FL	1,845,314	198,107	34,531	9,414	12,591	19,344	122,227	154,382	8.4%	61.7%	23,771
GA	907,562	52,432	23,920	6,872	7,259	7,518	6,863	21,696	2.4%	13.1%	4,460
HI	127,895	5,365	1,339	367	390	536	2,733	3,670	2.9%	50.9%	251
IA	271,938	9,645	4,311	1,130	967	1,228	2,009	4,218	1.6%	20.8%	946
ID	168,717	6,380	2,444	677	784	948	1,527	3,267	1.9%	23.9%	717
IL	1,340,374	79,484	23,154	7,395	8,818	12,300	27,817	49,052	3.7%	35.0%	16,153
IN	567,317	29,905	12,640	3,567	3,270	3,983	6,445	13,760	2.4%	21.6%	2,996
KS	210,590	8,075	3,919	1,020	943	1,067	1,126	3,166	1.5%	13.9%	1,036
KY	293,958	13,286	5,879	1,631	1,439	1,708	2,629	5,795	2.0%	19.8%	2,009
LA	291,862	16,924	7,955	2,161	1,865	2,016	2,927	6,828	2.3%	17.3%	1,187
MA	683,297	34,957	13,022	3,897	4,307	4,118	9,613	18,077	2.6%	27.5%	1,572
MD	653,309	42,499	13,047	3,752	4,113	4,922	16,665	25,779	3.9%	39.2%	2,778
ME	108,213	7,192	2,292	635	640	780	2,845	4,275	4.0%	39.6%	509
MI	1,000,409	42,958	20,776	6,032	6,298	5,697	4,155	16,220	1.6%	9.7%	13,400
MN	645,838	19,462	9,289	2,680	2,753	2,639	2,101	7,512	1.2%	10.8%	5,291
MO	551,887	21,995	11,134	3,109	3,055	2,667	2,030	7,790	1.4%	9.2%	2,617
MS	147,053	9,708	4,895	1,375	1,183	1,084	1,171	3,460	2.4%	12.1%	876
MT	97,997	2,350	1,071	308	268	337	366	973	1.0%	15.6%	271
NC	869,299	43,651	19,832	5,635	5,323	5,476	7,385	18,242	2.1%	16.9%	3,815
ND	45,280	696	376	95	66	42	117	227	0.5%	16.8%	60
NE	153,551	4,471	2,273	617	532	554	495	1,585	1.0%	11.1%	278
NH	145,533	6,726	3,126	869	885	860	986	2,742	1.9%	14.7%	746
NJ	879,282	81,211	17,351	5,562	6,649	8,714	42,935	58,359	6.6%	52.9%	1,506
NM	173,349	8,187	2,950	759	794	1,000	2,684	4,492	2.6%	32.8%	1,340
NV	273,125	21,017	3,908	1,448	2,342	3,339	9,980	15,676	5.7%	47.5%	1,460
NY	1,313,271	95,513	27,515	8,182	7,918	9,515	42,383	59,911	4.6%	44.4%	927
OH	1,002,469	53,705	21,418	6,173	6,112	7,912	12,090	26,195	2.6%	22.5%	8,359
OK	238,903	10,608	4,870	1,256	1,104	1,258	2,120	4,503	1.9%	20.0%	1,050
OR	453,778	19,249	5,245	1,535	1,914	2,665	7,890	12,487	2.8%	41.0%	1,133
PA	1,010,897	59,235	22,640	6,800	6,345	6,749	16,701	29,907	3.0%	28.2%	3,807
RI	96,339	6,249	2,145	648	699	815	1,942	3,469	3.6%	31.1%	589
SC	422,623	24,832	10,103	2,676	2,483	3,079	6,491	12,087	2.9%	26.1%	1,981
SD	61,347	1,243	625	162	121	137	198	458	0.7%	15.9%	221
TN	457,206	21,754	10,771	3,006	3,066	2,728	2,183	8,017	1.8%	10.0%	1,957
TX	1,704,758	62,852	34,290	8,392	6,617	5,945	7,608	20,275	1.2%	12.1%	3,232
UT	291,411	10,088	4,451	1,203	1,208	1,276	1,950	4,454	1.5%	19.3%	522
VA	843,218	27,385	13,195	3,564	3,637	3,299	3,690	10,688	1.3%	13.5%	2,438
VT	67,709	2,955	1,078	305	260	308	1,004	1,573	2.3%	34.0%	293
WA	818,112	34,178	9,685	2,902	3,866	5,341	12,384	21,614	2.6%	36.2%	3,891
WI	622,208	19,635	8,041	2,268	2,370	2,964	3,992	9,380	1.5%	20.3%	2,941
WV	88,697	5,099	2,914	776	585	420	404	1,422	1.6%	7.9%	455
WY	49,257	987	566	134	133	95	59	290	0.6%	6.0%	175
Other <sup>2</sup>	173,673	18,583	7,372	2,762	4,776	1,420	2,253	8,478	4.9%	12.1%	602
<b>Total</b>	<b>28,168,548</b>	<b>1,446,868</b>	<b>516,557</b>	<b>148,856</b>	<b>158,481</b>	<b>179,288</b>	<b>443,686</b>	<b>783,438</b>	<b>2.8%</b>	<b>30.7%</b>	<b>141,543</b>

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

## Appendix: State Level Data

## Fannie Mae Single-Family Book Profile - As of June 30, 2013

State	Total Loan Count	Delinquent Loans (DLQ) <sup>1</sup>								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	33,172	709	371	95	99	78	66	244	0.7%	9.3%	90
AL	234,076	13,194	6,462	1,729	1,719	1,689	1,595	5,011	2.1%	12.1%	1,319
AR	120,492	5,489	2,514	655	674	602	1,044	2,324	1.9%	19.0%	585
AZ	442,920	14,558	6,251	1,712	2,156	2,430	2,009	6,604	1.5%	13.8%	2,311
CA	2,371,647	65,602	27,057	8,047	9,485	10,481	10,532	30,521	1.3%	16.1%	5,590
CO	403,420	9,540	4,951	1,176	1,163	1,289	961	3,416	0.8%	10.1%	1,036
CT	216,585	13,445	4,214	1,270	1,379	1,697	4,885	7,978	3.7%	36.3%	911
DC	43,005	2,109	732	228	183	213	753	1,149	2.7%	35.7%	27
DE	66,030	3,901	1,335	360	389	554	1,263	2,209	3.3%	32.4%	207
FL	1,164,870	126,052	22,031	5,433	7,956	12,504	78,128	98,704	8.5%	62.0%	17,671
GA	541,723	31,012	14,276	3,960	4,328	4,528	3,920	12,795	2.4%	12.6%	3,199
HI	88,645	3,366	916	226	249	345	1,630	2,229	2.5%	48.4%	174
IA	167,251	6,148	2,790	721	598	754	1,285	2,644	1.6%	20.9%	623
ID	102,187	3,633	1,461	347	458	566	801	1,828	1.8%	22.0%	571
IL	783,057	47,751	13,623	4,222	5,208	7,283	17,415	29,957	3.8%	36.5%	11,065
IN	301,385	17,852	7,323	2,035	1,958	2,444	4,092	8,521	2.8%	22.9%	2,015
KS	112,923	4,805	2,307	567	569	658	704	1,951	1.7%	14.7%	620
KY	141,638	7,442	3,202	850	803	985	1,602	3,395	2.4%	21.5%	1,349
LA	203,550	11,525	5,504	1,449	1,250	1,376	1,946	4,582	2.3%	16.9%	793
MA	429,357	22,387	8,590	2,391	2,758	2,730	5,918	11,424	2.7%	26.4%	1,114
MD	394,417	25,494	7,777	2,249	2,526	3,092	9,850	15,487	3.9%	38.6%	1,641
ME	59,109	4,522	1,444	378	392	507	1,801	2,704	4.6%	39.8%	344
MI	580,240	25,845	12,662	3,464	3,803	3,475	2,441	9,752	1.7%	9.4%	8,490
MN	340,247	10,575	5,201	1,380	1,501	1,407	1,086	4,001	1.2%	10.3%	3,135
MO	318,196	13,069	6,628	1,829	1,845	1,548	1,219	4,626	1.5%	9.3%	1,632
MS	110,539	6,912	3,631	941	864	760	716	2,348	2.1%	10.4%	644
MT	63,757	1,453	681	190	165	222	195	584	0.9%	13.4%	194
NC	498,079	25,836	12,033	3,273	3,151	3,251	4,128	10,543	2.1%	16.0%	2,425
ND	25,748	401	212	51	37	23	78	138	0.5%	19.5%	48
NE	98,271	2,946	1,502	378	342	377	347	1,067	1.1%	11.8%	198
NH	84,503	4,166	1,934	525	531	530	646	1,708	2.0%	15.5%	472
NJ	563,964	52,291	11,360	3,498	4,359	5,751	27,323	37,457	6.6%	52.3%	1,193
NM	110,184	4,951	1,827	453	469	602	1,600	2,676	2.4%	32.3%	865
NV	172,511	12,511	2,458	833	1,471	2,057	5,692	9,226	5.3%	45.5%	1,163
NY	823,608	60,020	17,400	5,024	5,005	6,094	26,497	37,635	4.6%	44.1%	673
OH	568,779	33,132	13,382	3,714	3,697	4,891	7,448	16,082	2.8%	22.5%	5,359
OK	152,995	6,747	3,117	778	711	798	1,343	2,858	1.9%	19.9%	705
OR	273,421	11,449	3,216	890	1,171	1,594	4,578	7,348	2.7%	40.0%	839
PA	624,114	37,352	14,302	4,231	3,972	4,388	10,459	18,879	3.0%	28.0%	2,604
RI	60,025	3,942	1,349	401	443	517	1,232	2,194	3.7%	31.3%	361
SC	253,870	14,987	6,161	1,554	1,510	1,933	3,829	7,278	2.9%	25.5%	1,405
SD	43,024	772	384	100	77	92	119	288	0.7%	15.4%	154
TN	291,208	13,653	6,792	1,830	1,914	1,768	1,349	5,034	1.7%	9.9%	1,253
TX	1,115,686	39,879	22,259	5,046	4,042	3,803	4,729	12,587	1.1%	11.9%	2,310
UT	173,169	5,922	2,568	653	692	768	1,241	2,705	1.6%	21.0%	333
VA	514,936	16,618	8,024	2,010	2,187	2,039	2,358	6,599	1.3%	14.2%	1,605
VT	33,973	1,730	617	163	152	186	612	950	2.8%	35.4%	200
WA	519,314	20,603	6,066	1,683	2,351	3,198	7,305	12,865	2.5%	35.5%	2,916
WI	385,485	11,690	4,814	1,284	1,418	1,739	2,435	5,612	1.5%	20.8%	1,712
WV	50,644	2,886	1,664	439	300	253	230	784	1.5%	8.0%	288
WY	34,286	640	371	79	93	62	35	191	0.6%	5.5%	119
Other <sup>2</sup>	108,648	9,321	4,141	1,629	1,230	915	1,406	3,561	3.3%	15.1%	370
<b>Total</b>	<b>17,414,883</b>	<b>892,835</b>	<b>321,887</b>	<b>88,423</b>	<b>95,803</b>	<b>111,846</b>	<b>274,876</b>	<b>483,253</b>	<b>2.8%</b>	<b>30.8%</b>	<b>96,920</b>

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

## Appendix: State Level Data

## Freddie Mac Single-Family Book Profile - As of June 30, 2013

State	Total Loan Count	Delinquent Loans (DLQ)								REO Inventory	
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates		% of DLQ Loans > =365 Days DLQ
AK	24,214	419	206	57	55	61	40	157	0.6%	9.5%	39
AL	117,766	7,101	3,476	979	927	851	868	2,662	2.3%	12.2%	584
AR	64,290	2,994	1,269	375	316	358	676	1,367	2.1%	22.6%	458
AZ	262,887	9,531	3,919	1,276	1,480	1,561	1,295	4,360	1.7%	13.6%	992
CA	1,188,705	40,734	15,270	5,272	5,892	6,459	7,841	20,299	1.7%	19.2%	1,820
CO	217,605	5,996	2,833	807	753	880	723	2,366	1.1%	12.1%	455
CT	129,540	7,246	2,213	707	704	889	2,733	4,335	3.3%	37.7%	392
DC	22,142	1,241	373	126	117	101	524	743	3.4%	42.2%	10
DE	41,227	2,226	753	234	242	292	705	1,242	3.0%	31.7%	99
FL	680,444	72,055	12,500	3,981	4,635	6,840	44,099	55,678	8.2%	61.2%	6,100
GA	365,839	21,420	9,644	2,912	2,931	2,990	2,943	8,901	2.4%	13.7%	1,261
HI	39,250	1,999	423	141	141	191	1,103	1,441	3.7%	55.2%	77
IA	104,687	3,497	1,521	409	369	474	724	1,574	1.5%	20.7%	323
ID	66,530	2,747	983	330	326	382	726	1,439	2.2%	26.4%	146
IL	557,317	31,733	9,531	3,173	3,610	5,017	10,402	19,095	3.4%	32.8%	5,088
IN	265,932	12,053	5,317	1,532	1,312	1,539	2,353	5,239	2.0%	19.5%	981
KS	97,667	3,270	1,612	453	374	409	422	1,215	1.2%	12.9%	416
KY	152,320	5,844	2,677	781	636	723	1,027	2,400	1.6%	17.6%	660
LA	88,312	5,399	2,451	712	615	640	981	2,246	2.5%	18.2%	394
MA	253,940	12,570	4,432	1,506	1,549	1,388	3,695	6,653	2.6%	29.4%	458
MD	258,892	17,005	5,270	1,503	1,587	1,830	6,815	10,292	4.0%	40.1%	1,137
ME	49,104	2,670	848	257	248	273	1,044	1,571	3.2%	39.1%	165
MI	420,169	17,113	8,114	2,568	2,495	2,222	1,714	6,468	1.5%	10.0%	4,910
MN	305,591	8,887	4,088	1,300	1,252	1,232	1,015	3,511	1.1%	11.4%	2,156
MO	233,691	8,926	4,506	1,280	1,210	1,119	811	3,164	1.4%	9.1%	985
MS	36,514	2,796	1,264	434	319	324	455	1,112	3.0%	16.3%	232
MT	34,240	897	390	118	103	115	171	389	1.1%	19.1%	77
NC	371,220	17,815	7,799	2,362	2,172	2,225	3,257	7,699	2.1%	18.3%	1,390
ND	19,532	295	164	44	29	19	39	89	0.5%	13.2%	12
NE	55,280	1,525	771	239	190	177	148	518	0.9%	9.7%	80
NH	61,030	2,560	1,192	344	354	330	340	1,034	1.7%	13.3%	274
NJ	315,318	28,920	5,991	2,064	2,290	2,963	15,612	20,902	6.6%	54.0%	313
NM	63,165	3,236	1,123	306	325	398	1,084	1,816	2.9%	33.5%	475
NV	100,614	8,506	1,450	615	871	1,282	4,288	6,450	6.4%	50.4%	297
NY	489,663	35,493	10,115	3,158	2,913	3,421	15,886	22,276	4.5%	44.8%	254
OH	433,690	20,573	8,036	2,459	2,415	3,021	4,642	10,113	2.3%	22.6%	3,000
OK	85,908	3,861	1,753	478	393	460	777	1,645	1.9%	20.1%	345
OR	180,357	7,800	2,029	645	743	1,071	3,312	5,139	2.8%	42.5%	294
PA	386,783	21,883	8,338	2,569	2,373	2,361	6,242	11,028	2.9%	28.5%	1,203
RI	36,314	2,307	796	247	256	298	710	1,275	3.5%	30.8%	228
SC	168,753	9,845	3,942	1,122	973	1,146	2,662	4,809	2.8%	27.0%	576
SD	18,323	471	241	62	44	45	79	170	0.9%	16.8%	67
TN	165,998	8,101	3,979	1,176	1,152	960	834	2,983	1.8%	10.3%	704
TX	589,072	22,973	12,031	3,346	2,575	2,142	2,879	7,688	1.3%	12.5%	922
UT	118,242	4,166	1,883	550	516	508	709	1,749	1.5%	17.0%	189
VA	328,282	10,767	5,171	1,554	1,450	1,260	1,332	4,089	1.2%	12.4%	833
VT	33,736	1,225	461	142	108	122	392	623	1.8%	32.0%	93
WA	298,798	13,575	3,619	1,219	1,515	2,143	5,079	8,749	2.9%	37.4%	975
WI	236,723	7,945	3,227	984	952	1,225	1,557	3,768	1.6%	19.6%	1,229
WV	38,053	2,213	1,250	337	285	167	174	638	1.7%	7.9%	167
WY	14,971	347	195	55	40	33	24	99	0.7%	6.9%	56
Other <sup>2</sup>	65,025	9,262	3,231	1,133	3,546	505	847	4,917	7.6%	9.1%	232
<b>Total</b>	<b>10,753,665</b>	<b>554,033</b>	<b>194,670</b>	<b>60,433</b>	<b>62,678</b>	<b>67,442</b>	<b>168,810</b>	<b>300,185</b>	<b>2.8%</b>	<b>30.5%</b>	<b>44,623</b>

<sup>1</sup> Includes other loans that cannot be categorized due to missing attributes.<sup>2</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available. The 10,249 can be reconciled to AAA Wrapped T-Deal loans for which loan level data are not available.









## Glossary

### Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

### Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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

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

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

### Section 3: Loan Modifications

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

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

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

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

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

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

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

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

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

### Section 4: Third-party Sales and Foreclosures

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

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

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