



Federal Housing Finance Agency

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

Telephone: (202) 649-3800

Facsimile: (202) 649-1071

www.fhfa.gov

July 1, 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 130,000 foreclosure prevention actions during the first quarter of 2013, bringing the total foreclosure prevention actions to nearly 2.8 million since the start of conservatorship in 2008. These actions helped more than 2.3 million borrowers stay in their homes, including nearly 1.4 million who received permanent loan modifications.

Also noted in the report:

- Serious delinquency rates dropped from 3.3 to 3.0 percent at the end of the quarter.
- The number of Fannie Mae and Freddie Mac borrowers who are more than 60-days delinquent declined 11 percent in the first quarter to the lowest level since the first quarter of 2009.
- Half of troubled borrowers who received permanent loan modifications in the first quarter had their monthly payments reduced by more than 30 percent.
- More than one-third of loan modifications completed in the first quarter included principal forbearance.
- Over 30,000 short sales and deeds-in-lieu were completed in the first quarter, bringing the total to more than 476,000 since the start of conservatorship.

- Third-party sales and foreclosure sales continued a downward trend in the first quarter while foreclosure starts increased.
- A new streamlined modification initiative, announced during the first quarter, will take effect on July 1. Although numbers are not available yet, the program is expected to help eligible homeowners who have missed at least three monthly payments modify their mortgage by eliminating administrative barriers associated with document collection and evaluation.

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, flowing style.

Peter Brereton
Associate Director for Congressional Affairs

Attachments



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July 1, 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:

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Associate Director for Congressional Affairs

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July 1, 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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July 1, 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

Foreclosure Prevention Report First 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 March 2013.

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First Quarter 2013 Highlights

The Enterprises' Foreclosure Prevention Actions:

**2.8 million
Troubled
Homeowners
Helped**

- There were nearly 130,100 completed foreclosure prevention actions in the first quarter, bringing the total to nearly 2.8 million since the start of conservatorship in September 2008. More than 2.3 million of these actions have helped troubled homeowners save their homes including nearly 1.4 million permanent loan modifications.

- Half of troubled homeowners who received permanent loan modifications in the first quarter had their monthly payments reduced by more than 30 percent.

- More than a third of permanent loan modifications in the first quarter included principal forbearance.

- As of March 31, 2013, about 12 percent of loans modified in the second quarter of 2012 had missed two or more payments.

- Completed short sales and deeds-in-lieu fell 7 percent during the quarter to nearly 30,300, bringing the total to over 476,300 since the start of conservatorship.

**50% of Loan
Modifications
Reduced
Monthly
Payments by
over 30%**

The Enterprises' Mortgage Performance:

- The number of the Enterprise 60-plus-days delinquent borrowers declined 11 percent in the first quarter to the lowest level since first quarter of 2009.

- Serious delinquency rates declined to 3.0 percent at the end of the quarter compared with 8.0 percent for Federal Housing Administration (FHA) loans, 4.2 percent for Veterans Affairs (VA) loans and 6.4 percent for all loans (Industry average).

**11% Decline in
60+ Days
Delinquent
Loans**

The Enterprises' Foreclosures:

- Third-party sales and foreclosure sales continued a downward trend in the first quarter while foreclosure starts increased.

- REO inventory continued to decline as property dispositions outpaced property acquisitions in the first 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

	4Q12	1Q13
HAMP Active Trials	25,775	23,240
HAMP Permanent - Cumulative	432,588	433,844
Completed Foreclosure Prevention Actions		
Loan Modifications *	59,610	63,766
Repayment Plans	32,064	32,082
Forbearance Plans	5,824	3,808
Charge-offs-in-lieu	191	146
Home Retention Actions	97,689	99,802
Short Sales	28,298	25,843
Deeds-in-lieu	4,344	4,415
Home Forfeiture Actions	32,642	30,258
TOTAL	130,331	130,060

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

(# of loans in thousands)	4Q12	1Q13
30-59 Days Delinquent	542	480
60-plus-days Delinquent	1,104	987
Serious Delinquent*	929	854
Foreclosure Starts	135	141
Third-party & Foreclosure Sales	63	60
REO Inventory	155	149
(Percent of total loans serviced)		
30-59 Days Delinquent	1.92%	1.71%
60-plus-days Delinquent	3.92%	3.52%
Serious Delinquent*	3.27%	3.02%

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

Source: FHFA (Fannie Mae and Freddie Mac)

Loan Modifications - Status Update

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

HAMP Activity

**Over 1 million
HAMP trial
modifications
since April
2009**

- 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.
- Approximately 14,800 homeowners received permanent HAMP loan modifications during the first quarter, bringing the total number of HAMP permanent modifications started to nearly 583,300.
- More than 23,200 homeowners were in a HAMP trial modification period at the end of the first quarter.

Non-HAMP Modifications Activity

- Non-HAMP modifications accounted for 77 percent of all permanent loan modifications in the first quarter.
- More than 48,800 borrowers received permanent loan modifications through the Enterprises' proprietary modification programs in the first quarter, bringing the total number of non-HAMP permanent modifications to approximately 657,500 since October 2009.

HAMP Statistics

Cumulative from April 2009 through		
	4Q12	1Q13
Trial Modifications Ever Started	1,017,880	1,030,621
Less:		
Trials Disqualified	(79,762)	(79,498)
Trials Cancelled	(343,885)	(344,619)
Permanent Modifications	(568,458)	(583,264)
Trials Remaining Active	25,775	23,240
Permanent Modifications Started		
	568,458	583,264
Less:		
Modifications Defaulted	(128,585)	(139,730)
Modifications Paid off	(7,285)	(9,690)
Active Permanent Modifications	432,588	433,844

Source: FHFA (Fannie Mae and Freddie Mac)

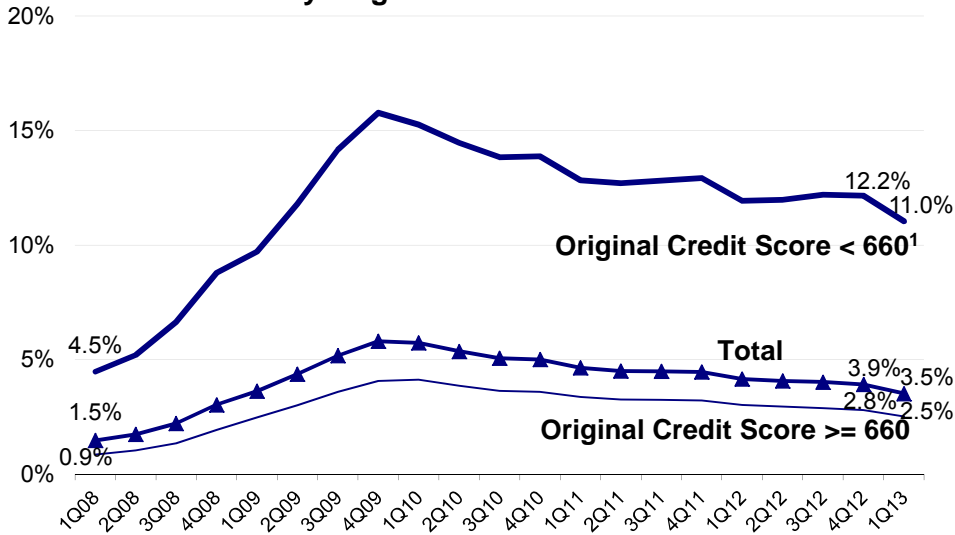
Non-HAMP Statistics

Cumulative from October 2009 through		
	4Q12	1Q13
Permanent Loan Modifications	608,688	657,516

Source: FHFA (Fannie Mae and Freddie Mac)

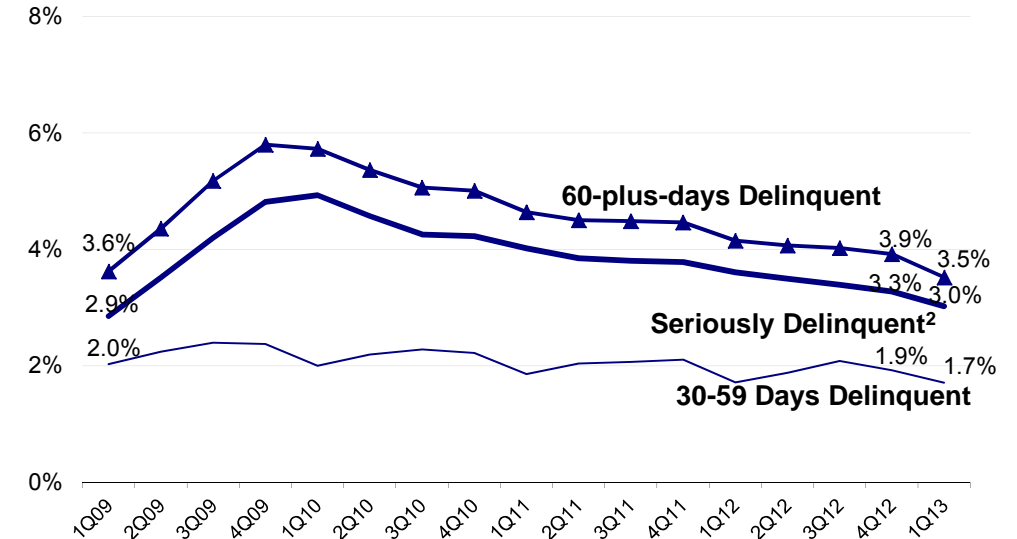
Mortgage Performance

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



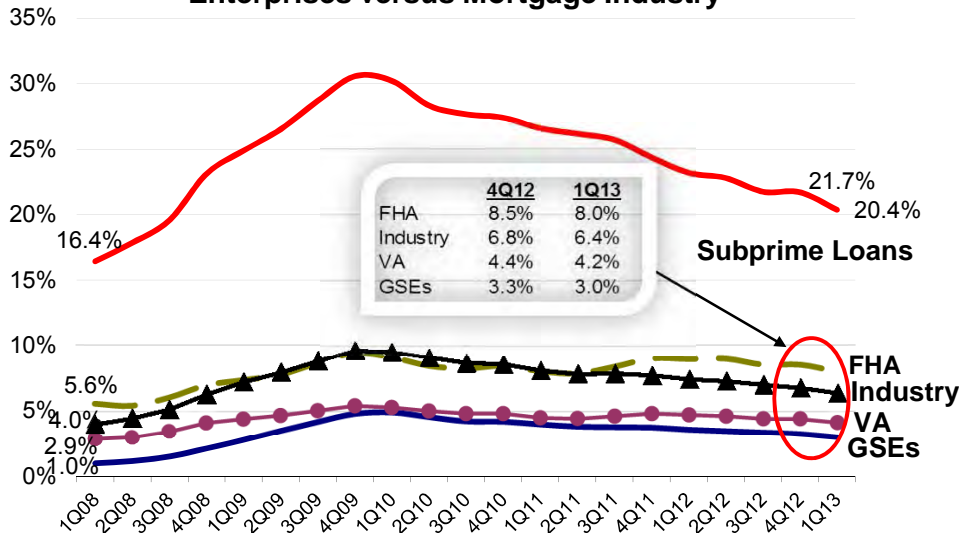
Source: FHFA (Fannie Mae and Freddie Mac)

Enterprises' Mortgage Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

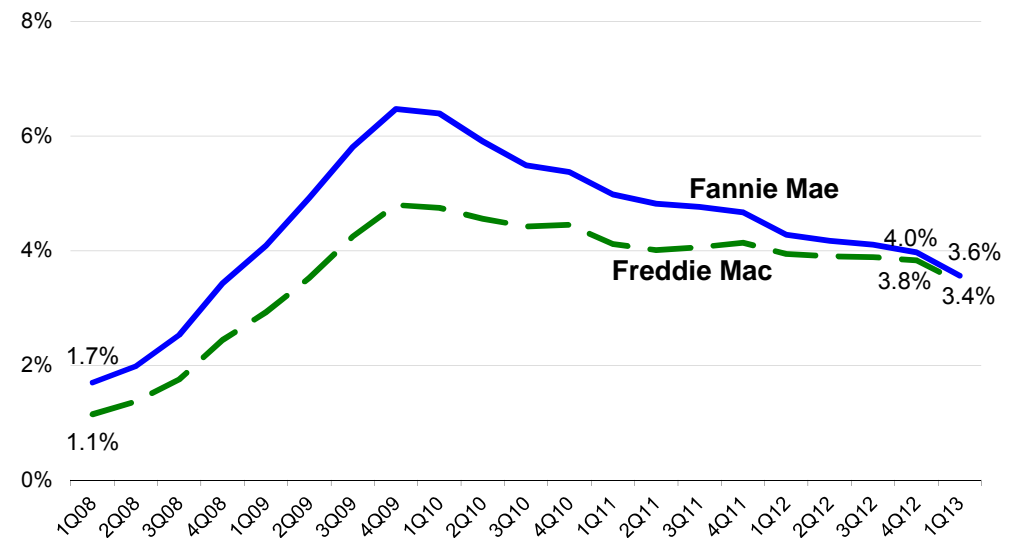
Serious Delinquency Rates² Enterprises versus Mortgage Industry



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

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

60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed approximately 130,100 foreclosure prevention actions in the first quarter of 2013, bringing the total to nearly 2.8 million since the start of conservatorship in September 2008. Nearly 1.4 million of these actions have been permanent loan modifications. Approximately 928,800 actions have been other forms of assistance that allowed troubled homeowners to save their homes. More than 476,300 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

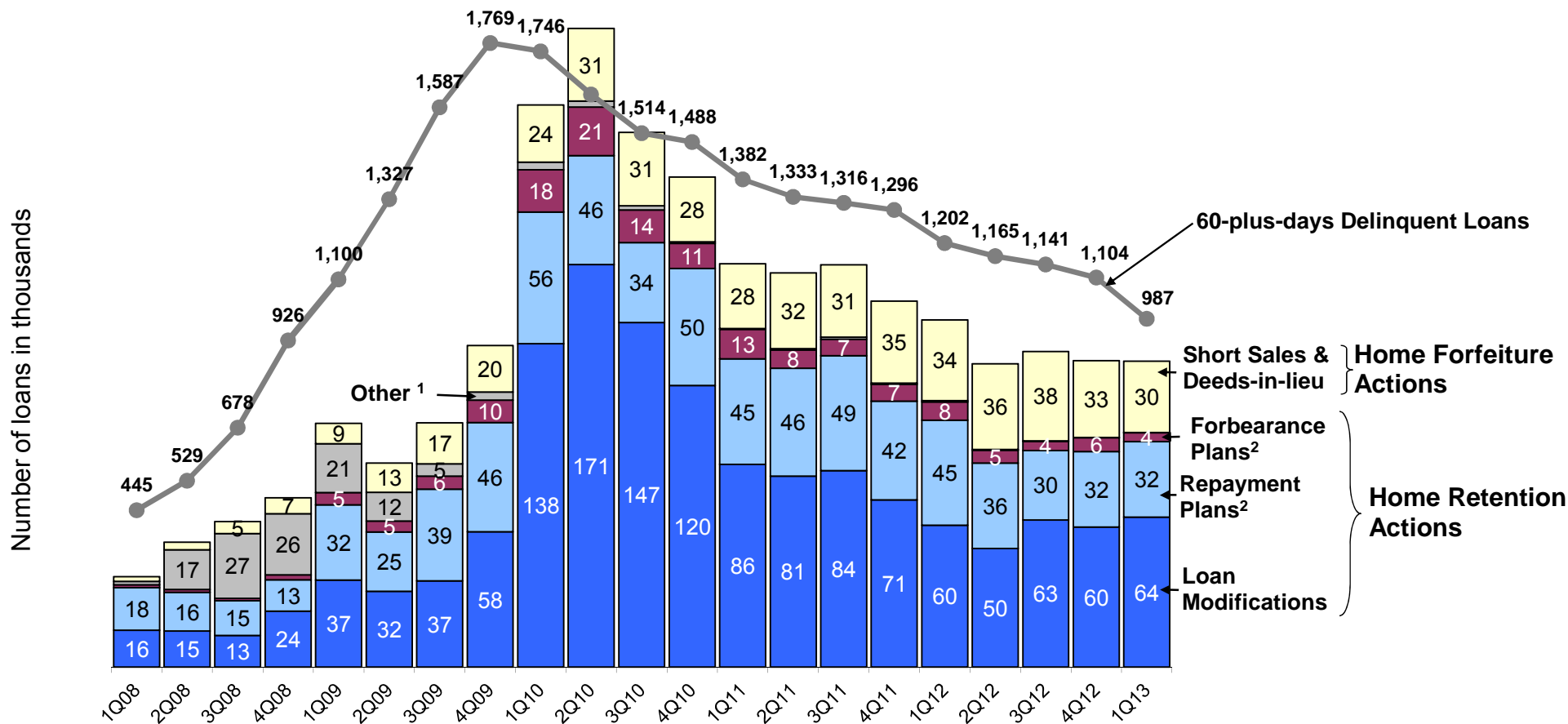
	Full Year 2010	Full Year 2011	Full Year 2012	YTD Mar-13	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	185,954	181,558	142,615	32,082	697,878
Forbearance Plans	63,024	34,423	22,812	3,808	151,410
Charge-offs-in-lieu	3,118	2,263	1,335	146	9,382
HomeSaver Advance (<i>Fannie</i>)	5,191	-	-	-	70,178
Loan Modifications	<u>575,022</u>	<u>322,108</u>	<u>232,993</u>	<u>63,766</u>	<u>1,381,313</u>
Total	832,309	540,352	399,755	99,802	2,310,161
Nonforeclosure - Home Forfeiture Actions					
Short Sales	107,953	115,237	125,232	25,843	435,904
Deeds-in-lieu	<u>6,043</u>	<u>10,231</u>	<u>16,232</u>	<u>4,415</u>	<u>40,432</u>
Total	113,996	125,468	141,464	30,258	476,336
Total Foreclosure Prevention Actions	946,305	665,820	541,219	130,060	2,786,497

¹ 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 11 percent to the lowest level since first quarter of 2009. Foreclosure prevention activity was flat in the first quarter compared with the fourth quarter of 2012. Approximately 130,100 foreclosure prevention actions were completed during the quarter. The vast majority of these actions have allowed troubled homeowners to save their homes, including nearly 63,800 permanent loan modifications in the first quarter.



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

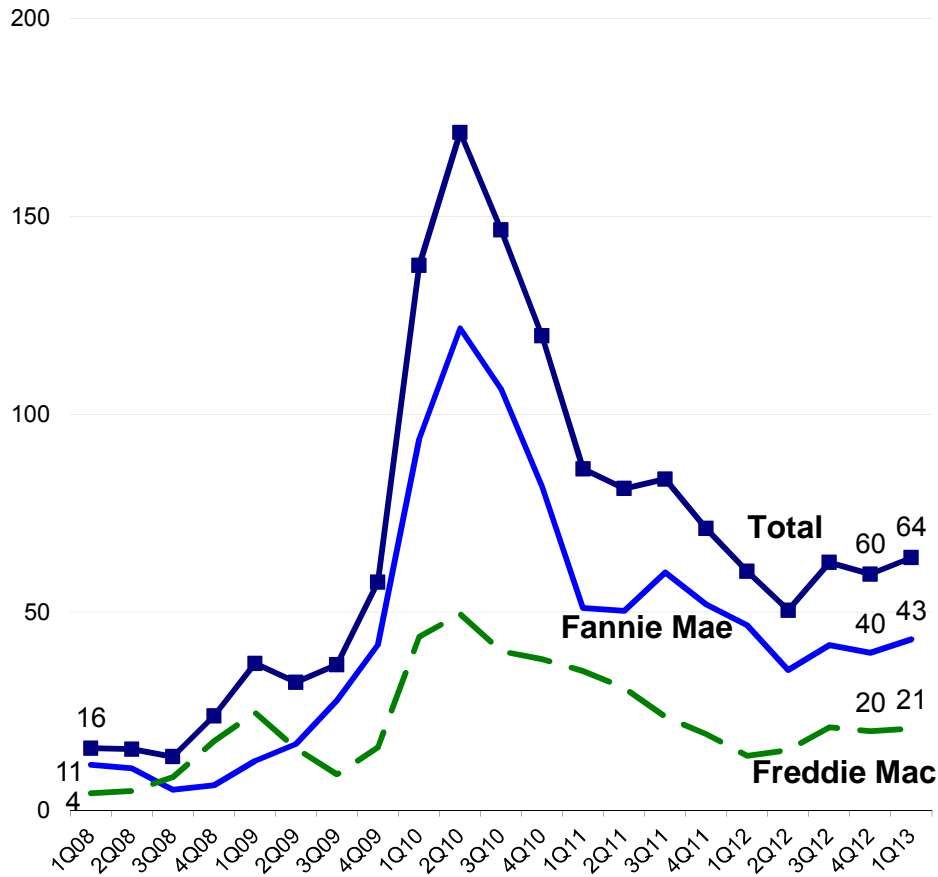
² Include loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.

Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosure Prevention Activity: Home Retention Actions

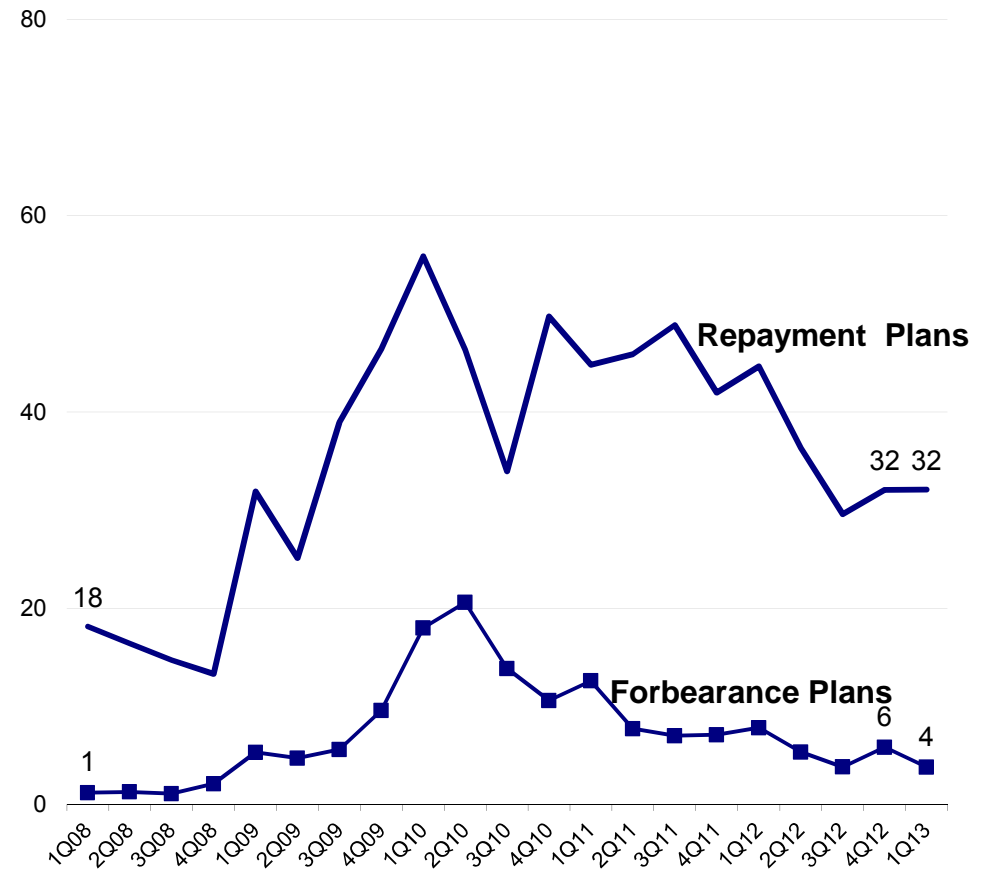
There were approximately 63,800 permanent loan modifications in the first quarter, bringing the total number of permanent modifications to nearly 1.4 million since conservatorship. In addition, the Enterprises completed nearly 32,100 repayment plans and approximately 3,800 forbearance plans to help delinquent 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)

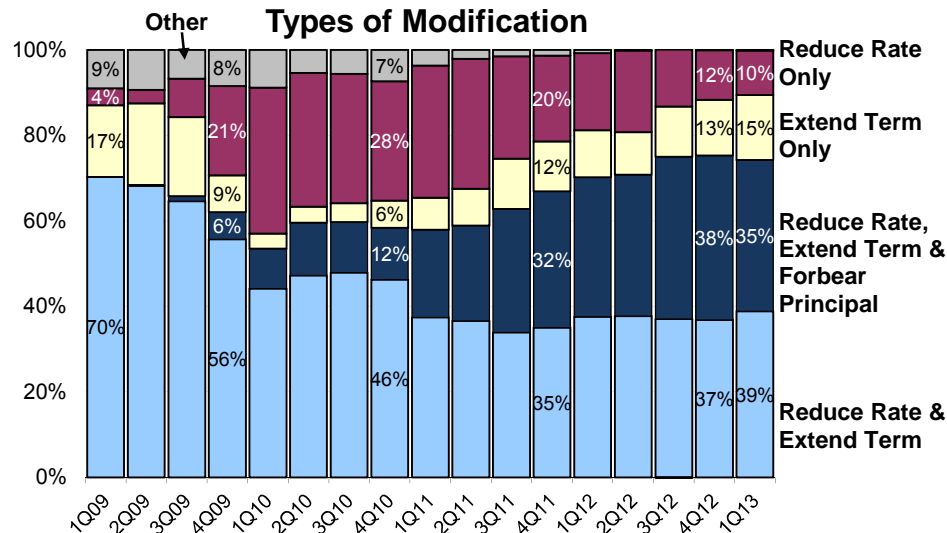


Source: FHFA (Fannie Mae and Freddie Mac)

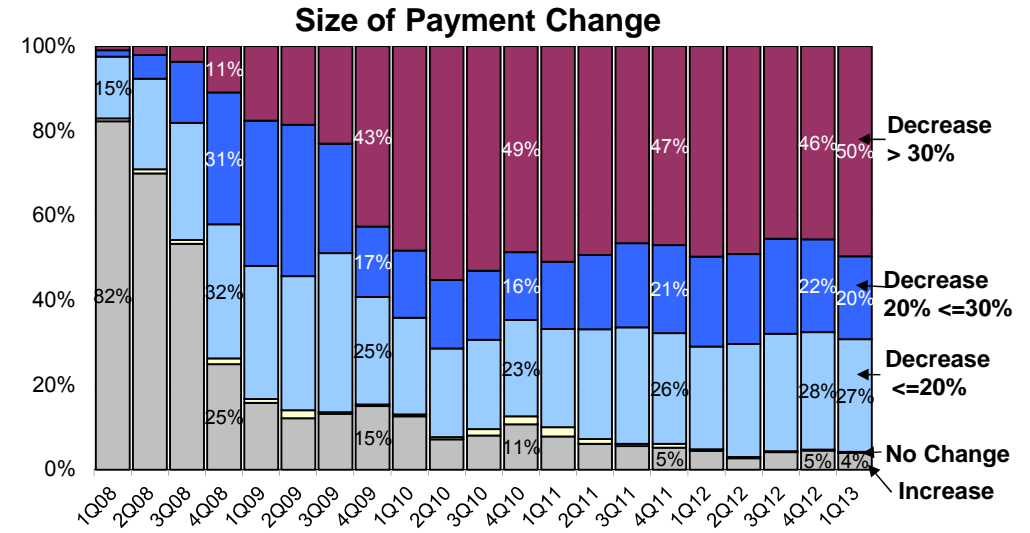
Enterprises' Loan Modifications

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

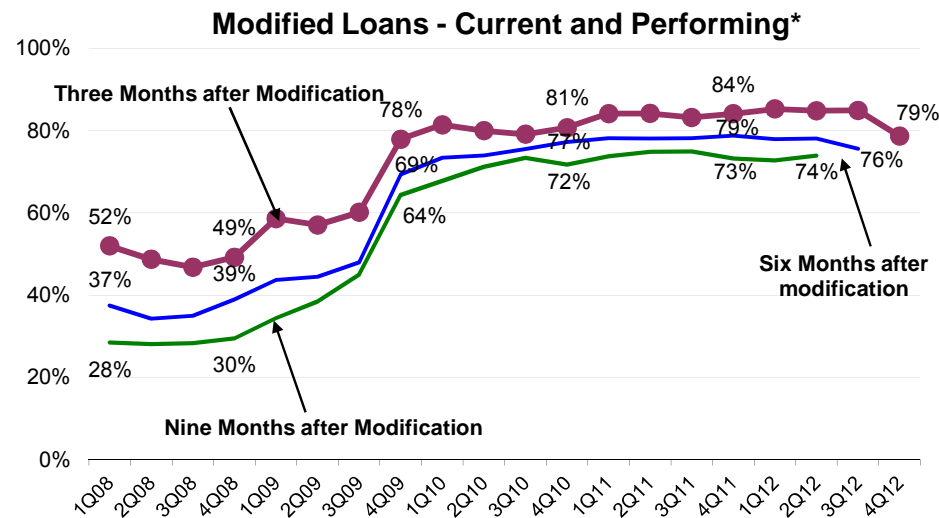
The performance of modified loans remains strong. As of March 31, 2013, about 12 percent of loans modified in the second quarter of 2012 had missed two or more payments.



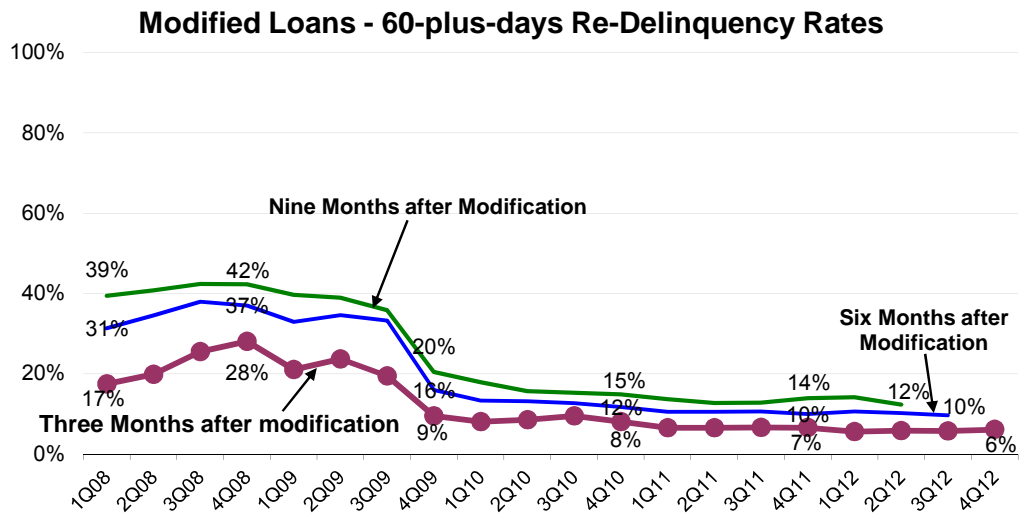
Source: FHFA (Fannie Mae and Freddie Mac)



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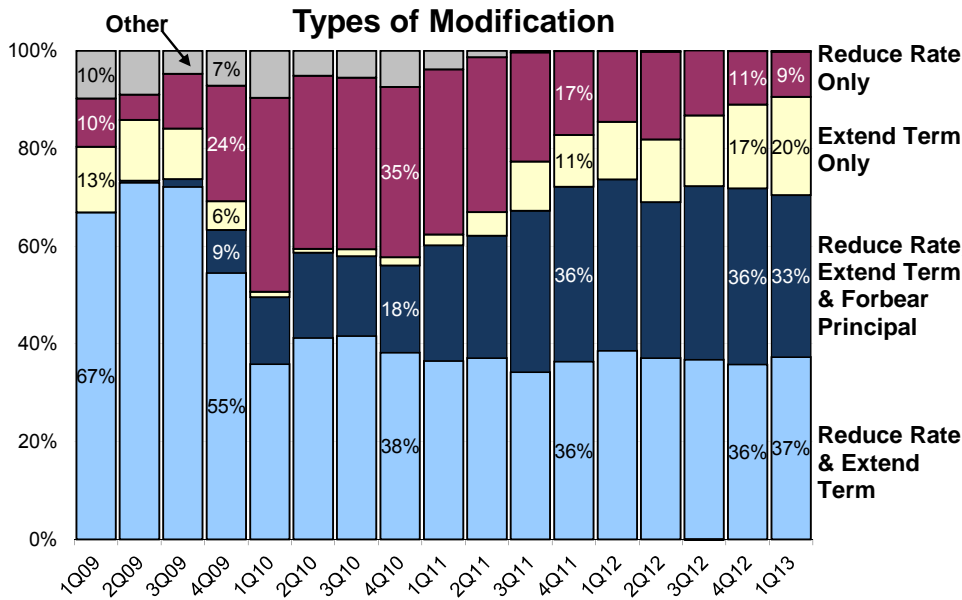
Source: FHFA (Fannie Mae and Freddie Mac)



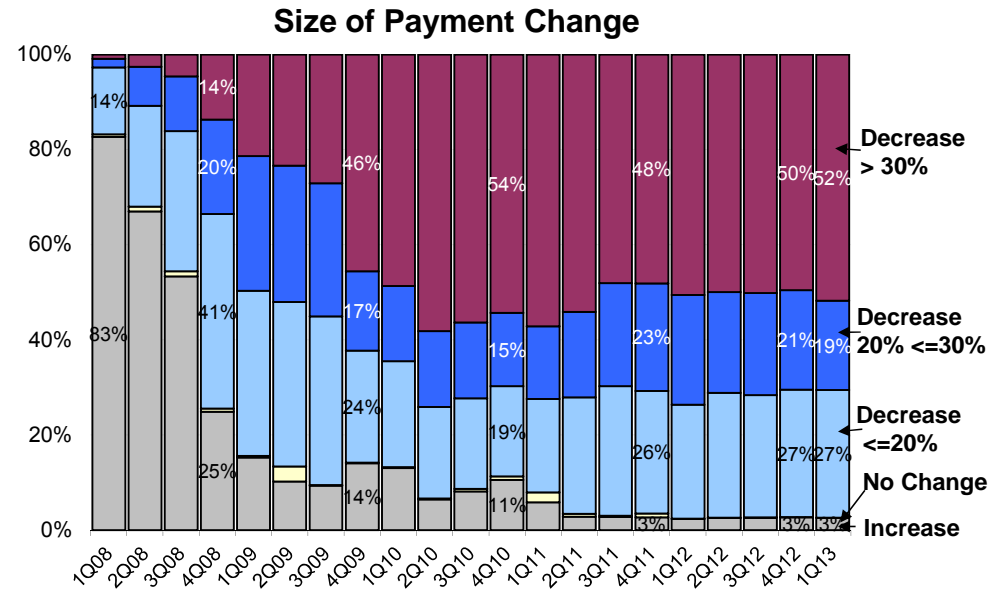
Source: FHFA (Fannie Mae and Freddie Mac)

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

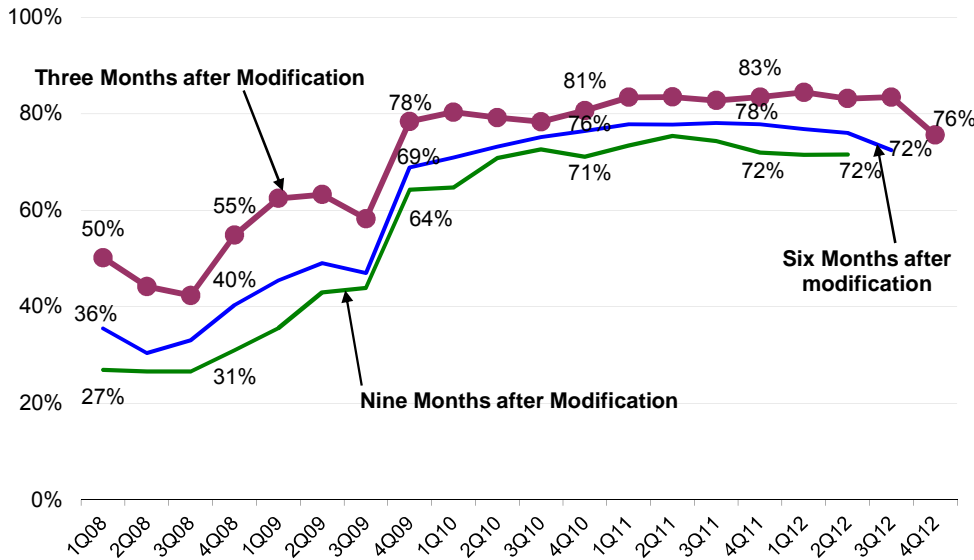


Source: FHFA (Fannie Mae and Freddie Mac)



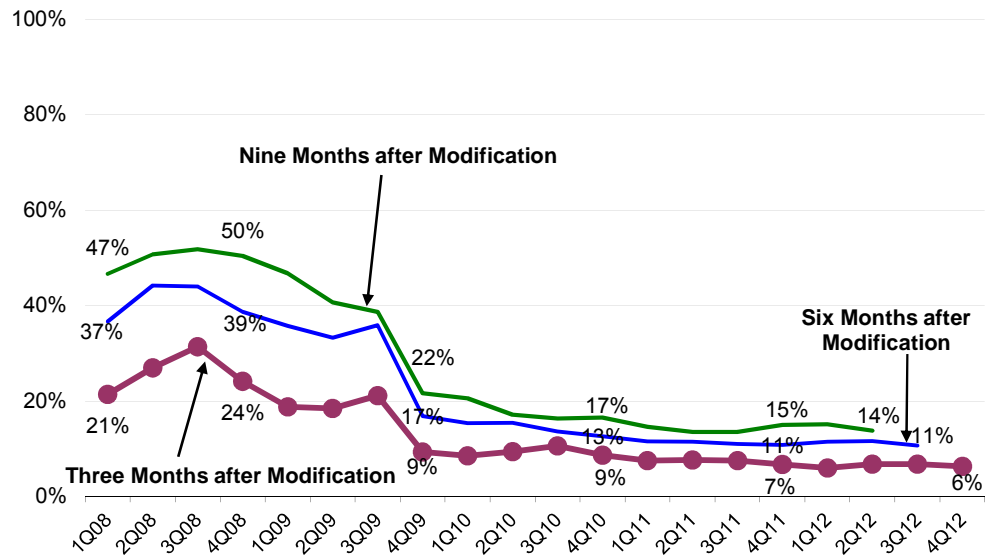
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)

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



Source: FHFA (Fannie Mae and Freddie Mac)

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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									
	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12		
Current and Performing	81%	86%	86%	86%	87%	88%	88%	88%	82%	80%	80%	78%	80%	81%	83%	80%	81%	74%		
30-59 Days Delinquent	10%	8%	8%	8%	7%	7%	7%	8%	14%	11%	11%	11%	11%	11%	10%	12%	11%	20%		
60+ Days Delinquent	10%	6%	6%	6%	6%	5%	5%	5%	5%	8%	9%	11%	9%	8%	7%	8%	8%	7%		

Modified Loans - Performance Six Months after Modification *

	HAMP								Non-HAMP							
	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12
Current and Performing	79%	81%	81%	82%	83%	83%	82%	80%	75%	73%	71%	75%	74%	74%	72%	69%
30-59 Days Delinquent	10%	10%	9%	9%	9%	9%	9%	13%	12%	13%	13%	12%	13%	13%	14%	19%
60+ Days Delinquent	11%	9%	10%	9%	8%	8%	8%	7%	13%	14%	15%	13%	13%	13%	14%	12%

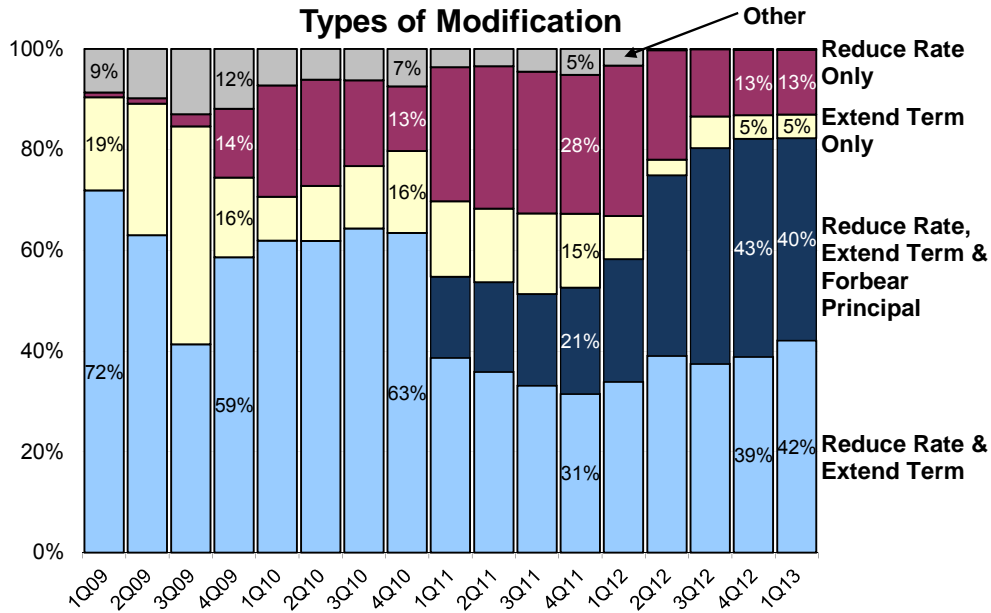
Modified Loans - Performance Nine Months after Modification *

	HAMP							Non-HAMP						
	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12
Current and Performing	76%	77%	78%	80%	79%	78%	79%	69%	68%	69%	71%	68%	68%	67%
60+ Days Delinquent	13%	13%	12%	11%	11%	11%	10%	17%	18%	17%	16%	18%	18%	16%

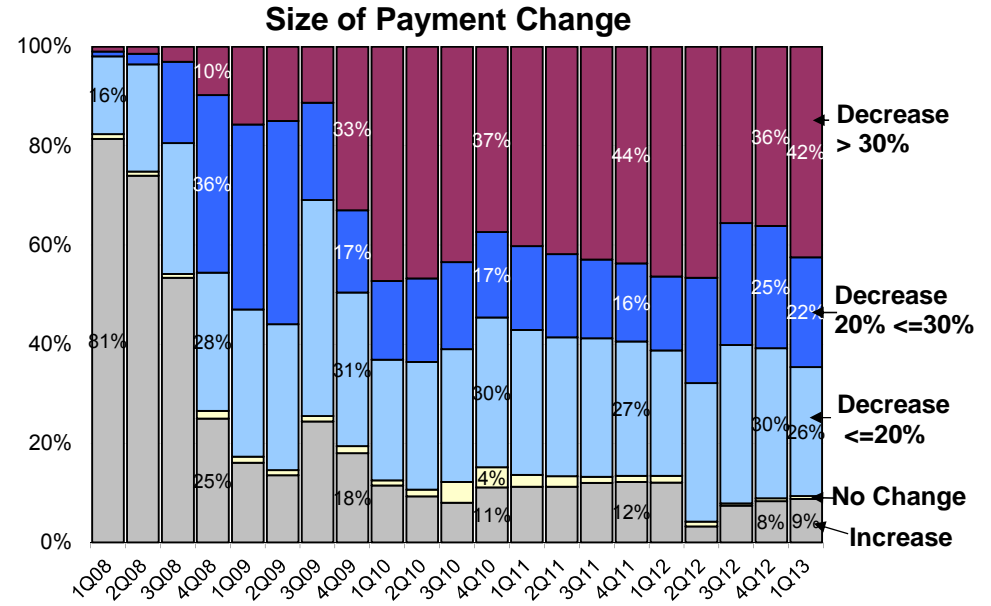
Source: FHFA (Fannie Mae and Freddie Mac)

* 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.

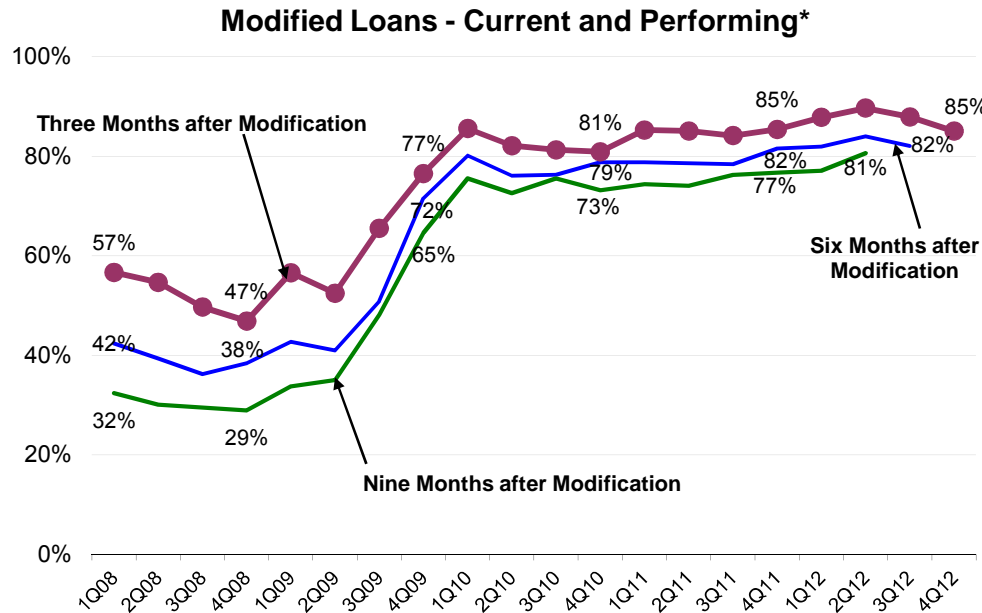
Freddie Mac's Loan Modifications



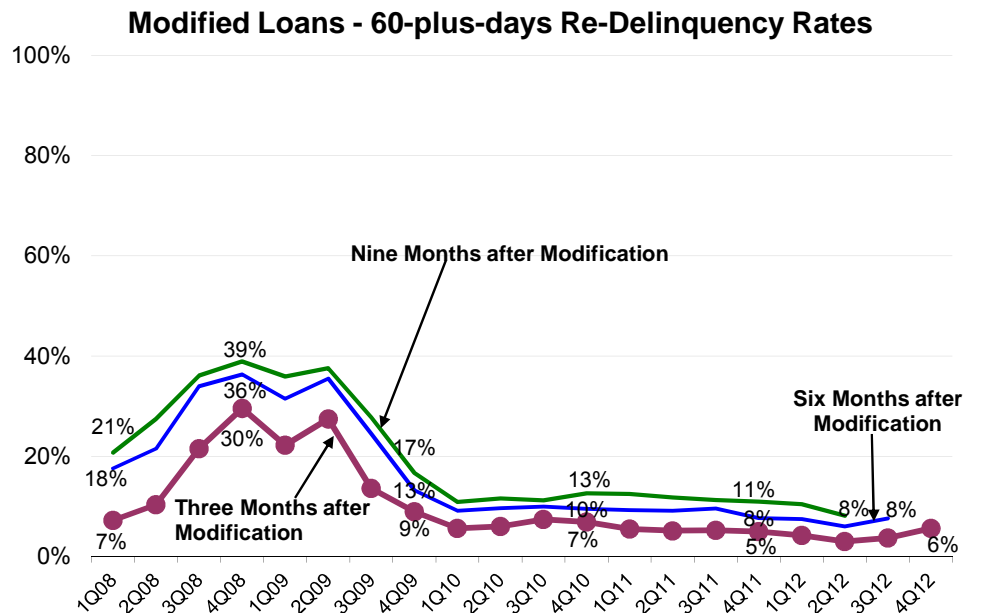
Source: FHFA (Fannie Mae and Freddie Mac)



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									
	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12		
Current and Performing	82%	87%	88%	87%	89%	91%	91%	90%	88%	Current and Performing	80%	83%	81%	79%	79%	79%	87%	86%	83%	
30-59 Days Delinquent	11%	8%	8%	9%	8%	6%	7%	7%	8%	30-59 Days Delinquent	12%	10%	11%	12%	12%	11%	8%	9%	10%	
60+ Days Delinquent	7%	5%	4%	4%	3%	2%	2%	3%	4%	60+ Days Delinquent	7%	7%	8%	9%	9%	10%	5%	4%	6%	

Modified Loans - Performance Six Months after Modification *

	HAMP								Non-HAMP								
	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	
Current and Performing	82%	83%	84%	83%	86%	87%	86%	85%	Current and Performing	76%	72%	71%	70%	73%	69%	79%	79%
30-59 Days Delinquent	10%	10%	10%	10%	9%	8%	9%	8%	30-59 Days Delinquent	13%	15%	15%	14%	14%	16%	12%	12%
60+ Days Delinquent	8%	7%	6%	7%	5%	5%	5%	6%	60+ Days Delinquent	11%	13%	14%	16%	13%	15%	9%	9%

Modified Loans - Performance Nine Months after Modification *

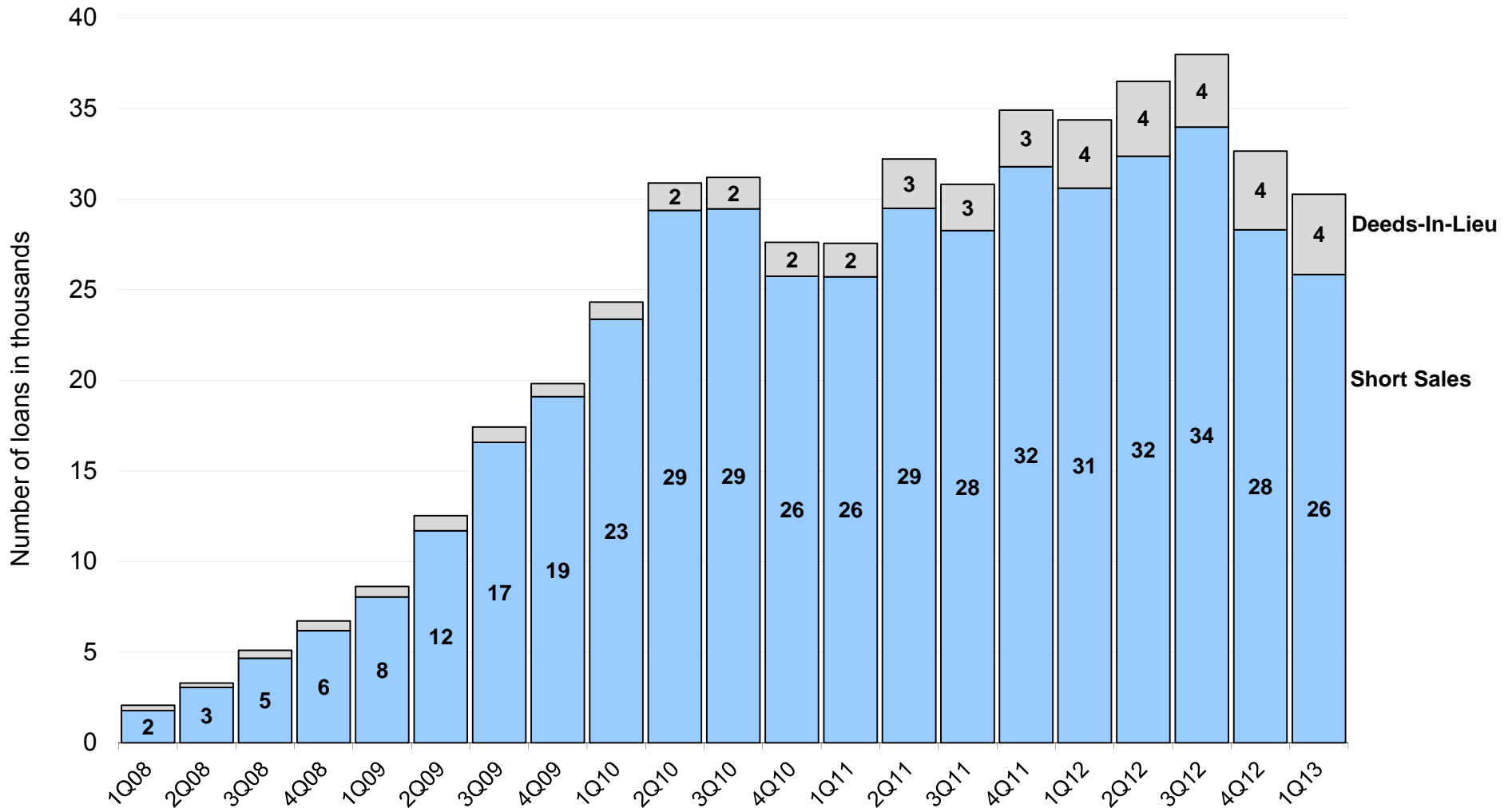
	HAMP							Non-HAMP							
	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	
Current and Performing	78%	80%	80%	82%	83%	83%	83%	Current and Performing	69%	66%	65%	66%	65%	62%	75%
60+ Days Delinquent	10%	9%	8%	8%	8%	7%	7%	60+ Days Delinquent	15%	18%	18%	18%	18%	20%	12%

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

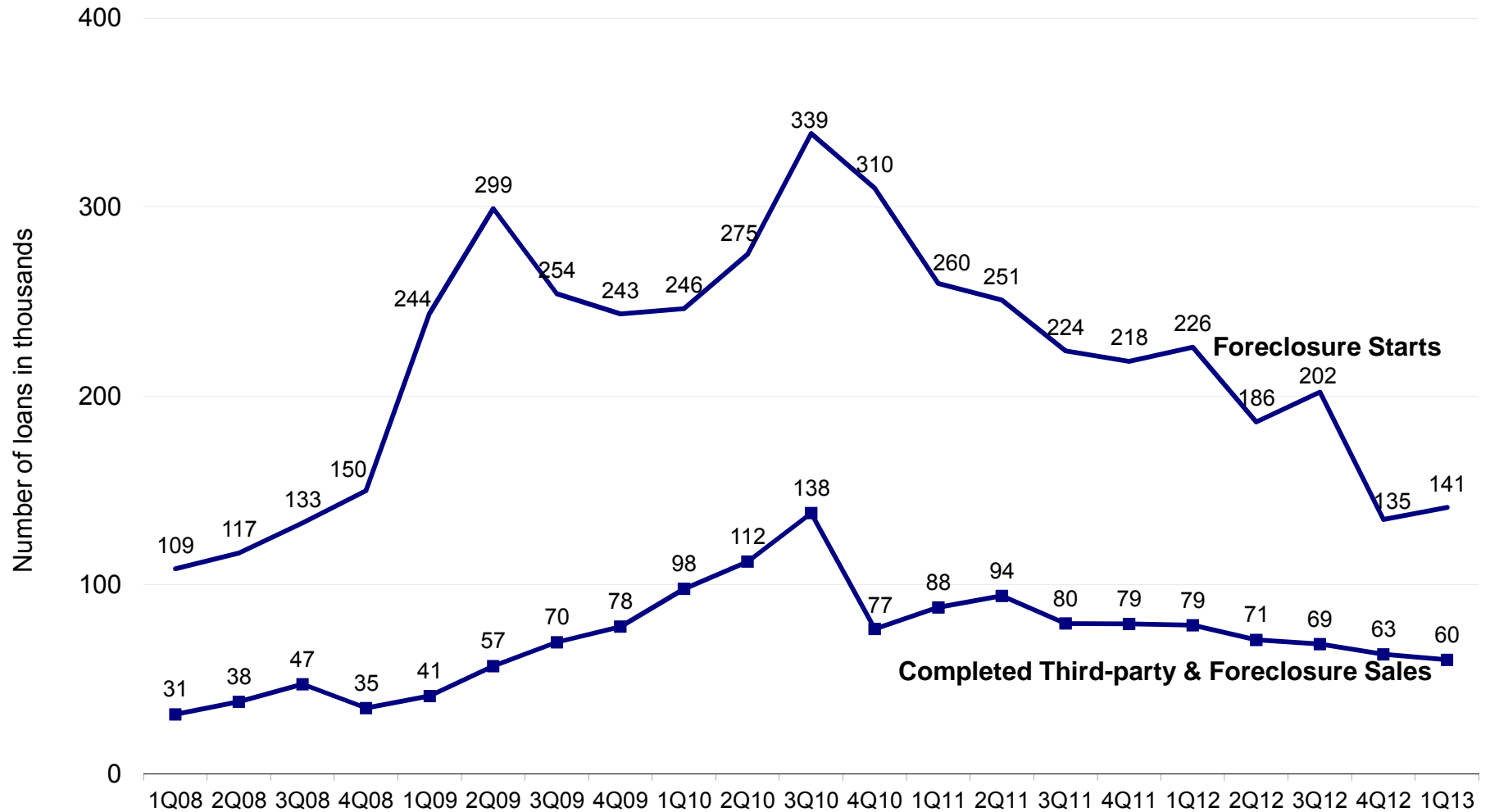
There were nearly 30,300 completed short sales and deeds-in-lieu in the first quarter of 2013, bringing the total to over 476,300 since the start of conservatorship. Short sales and deeds-in-lieu fell 7 percent during the quarter compared with the fourth quarter of 2012. These foreclosure alternatives 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' third-party sales and foreclosures sales continued a downward trend in the first quarter with a 5 percent decline while foreclosure starts increased.



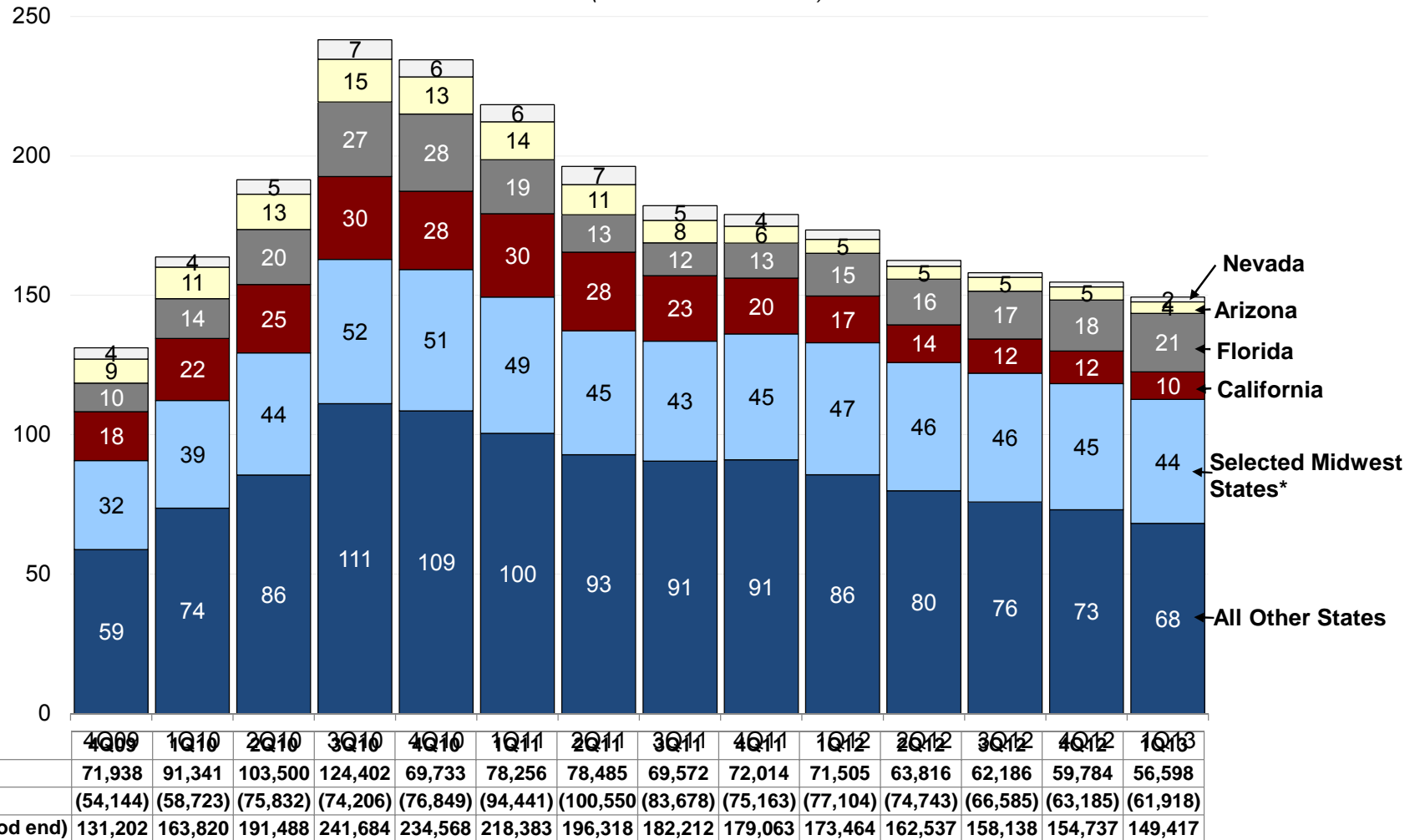
Source: FHFA (Fannie Mae and Freddie Mac)

Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory continued to decline in the first quarter. Property dispositions and acquisitions continued to decrease; however, the number of dispositions continues to outpace the number of acquisitions.

REO Inventory by State

(Number in thousands)



* 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 March 31, 2013:

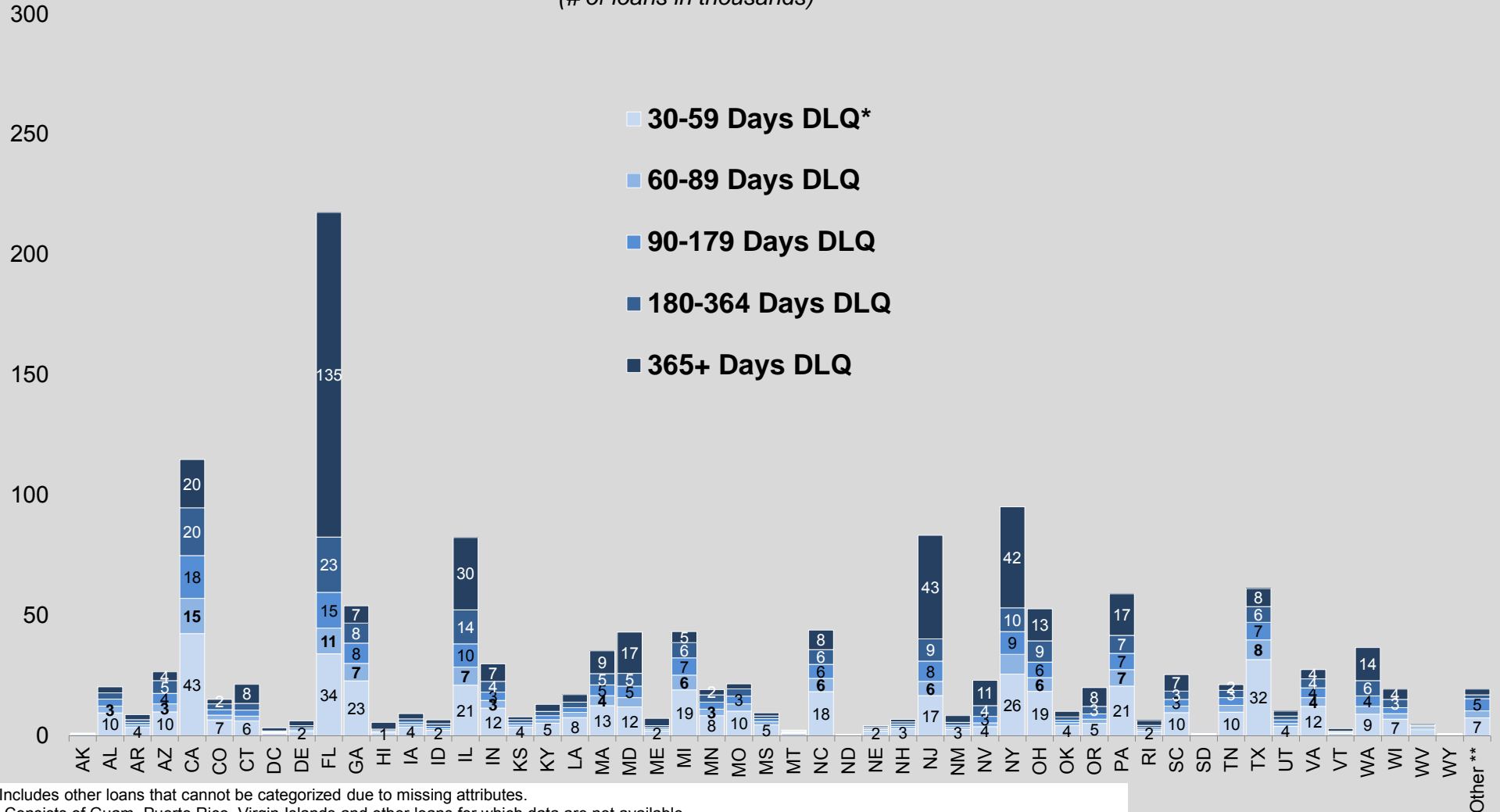
- Serious delinquency rates of the Enterprises' single-family books;
- The number of serious delinquent loans in the Enterprises' single-family portfolios; and
- The percentage decline in house prices over the past five years, per FHFA's Seasonally Adjusted, Purchase-Only House Price Index.

Delinquent Loans by State

More than half of the Enterprises' serious delinquent (90+ days delinquent) borrowers were deeply (365+ days) delinquent at the end of the first quarter. Florida continued to have the highest number of borrowers that are deeply delinquent, followed by New Jersey. In Florida, the number of borrowers that had been delinquent for one year or more continued to exceed the total number of delinquent borrowers in each individual state.

Delinquent Loans by State - As of March 31, 2013

(# of loans in thousands)



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

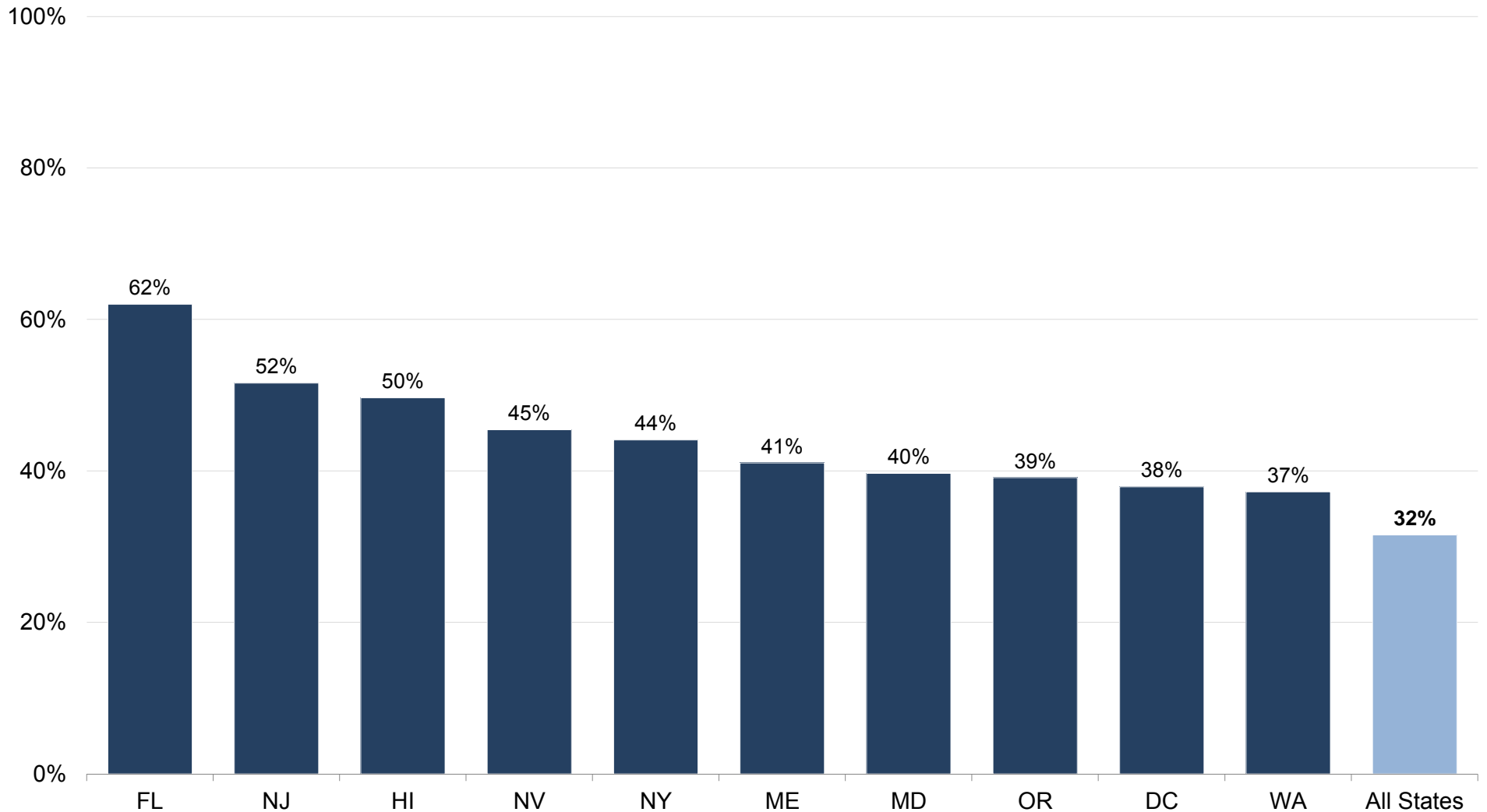
** Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

Source: FHFA (Fannie Mae and Freddie Mac)

Deeply (365+ Days) Delinquent Loans by State

As of March 31, 2013, nearly a third of all delinquent borrowers had missed more than one year of mortgage payments. The five states with the highest proportion of deeply (365+ days) delinquent borrowers were: Florida (62%), New Jersey (52%), Hawaii (50%), Nevada (45%) and New York (44%).

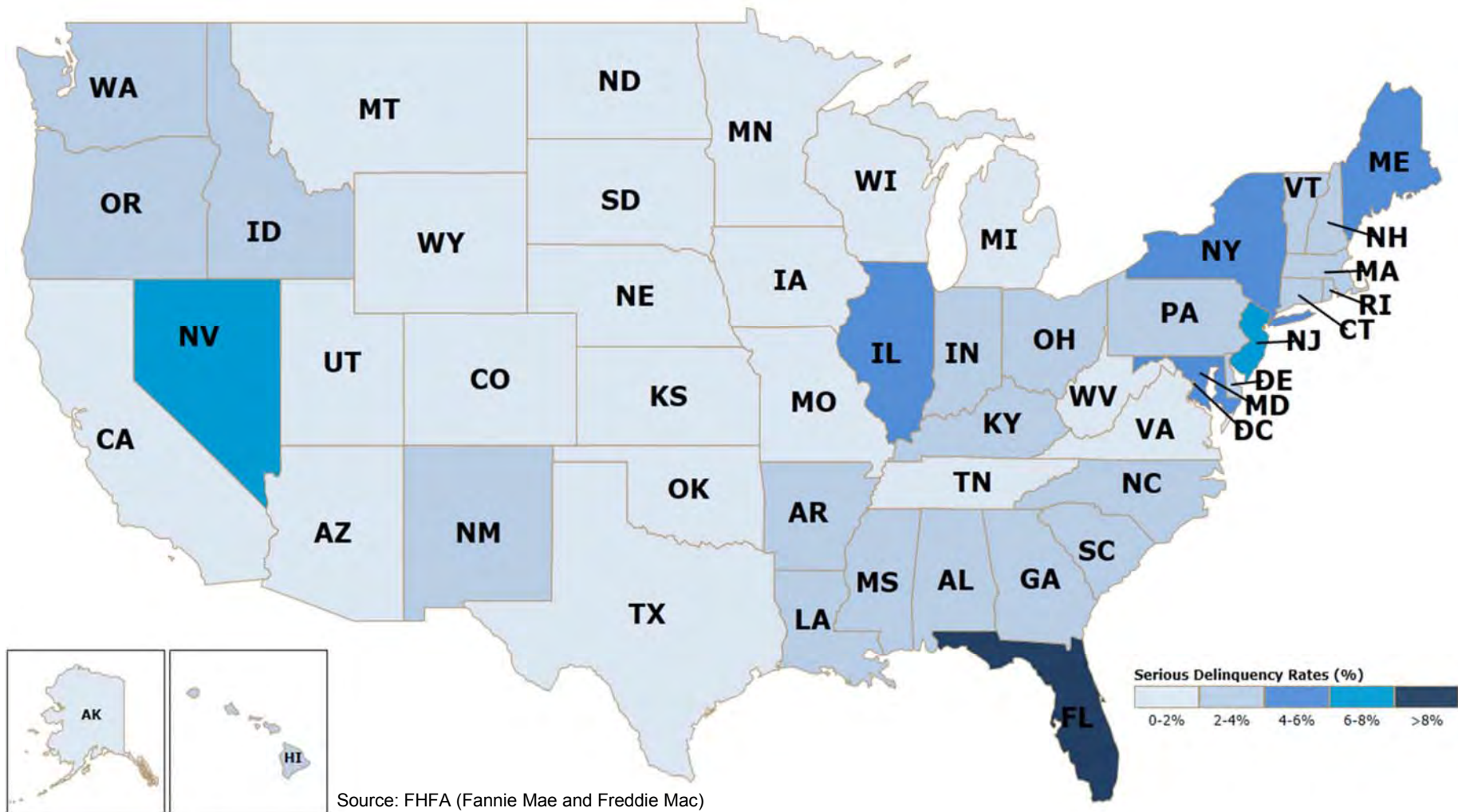
**Percent of Delinquent loans 365+ Days Delinquent
Top 10 States as of March 31, 2013**



Source: FHFA (Fannie Mae and Freddie Mac)

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](#)

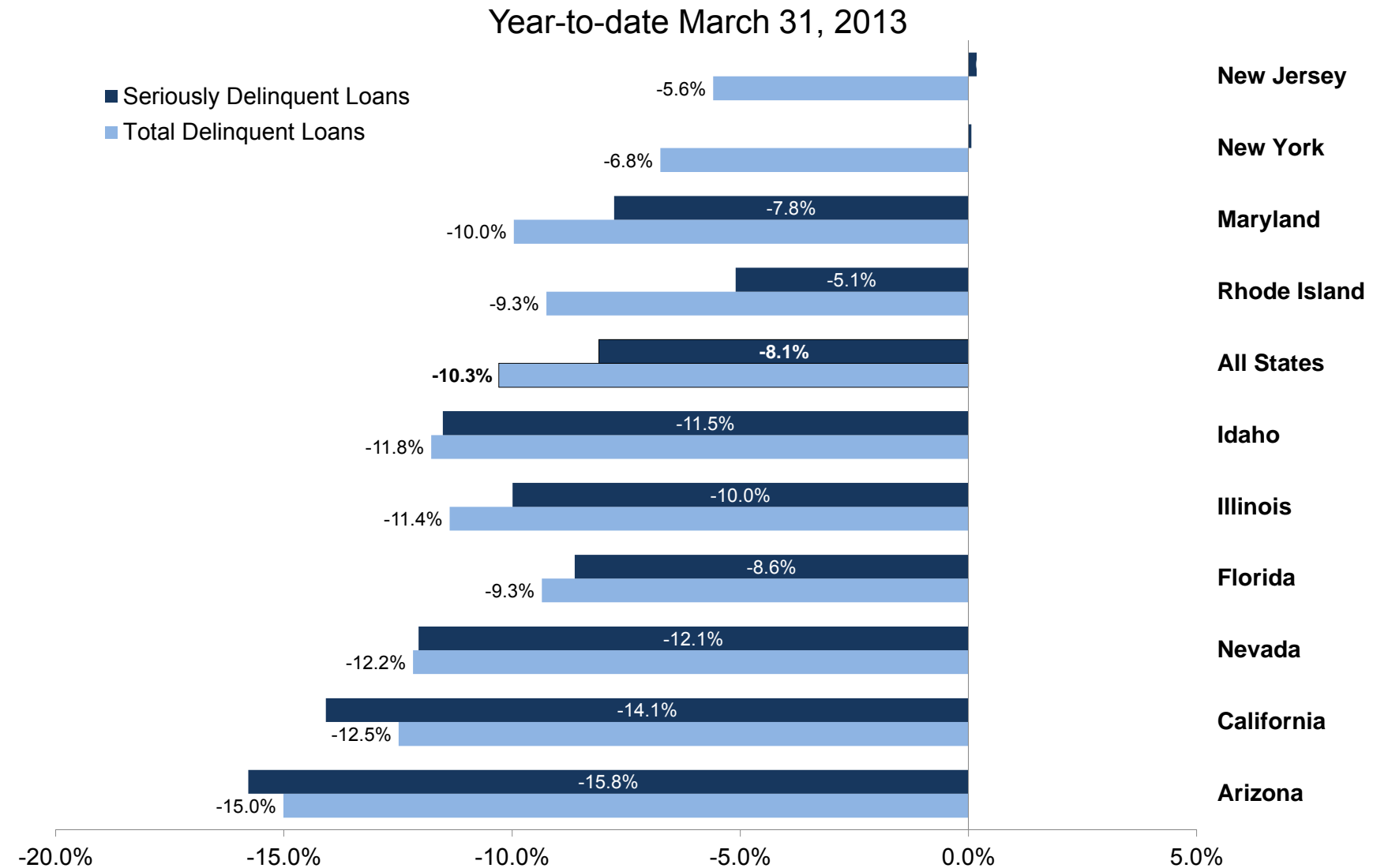


* Loans that have missed three or more payments or are in foreclosure.

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 March 31, 2013.

Change in the Number of Delinquent Loans in Key States

The number of the Enterprises' total delinquent borrowers fell 10 percent nationally with the majority of states experiencing a double-digit decline in the first quarter. Loans that are seriously delinquent (three months or more past due or in the foreclosure process) also decreased in every state except New Jersey and New York.



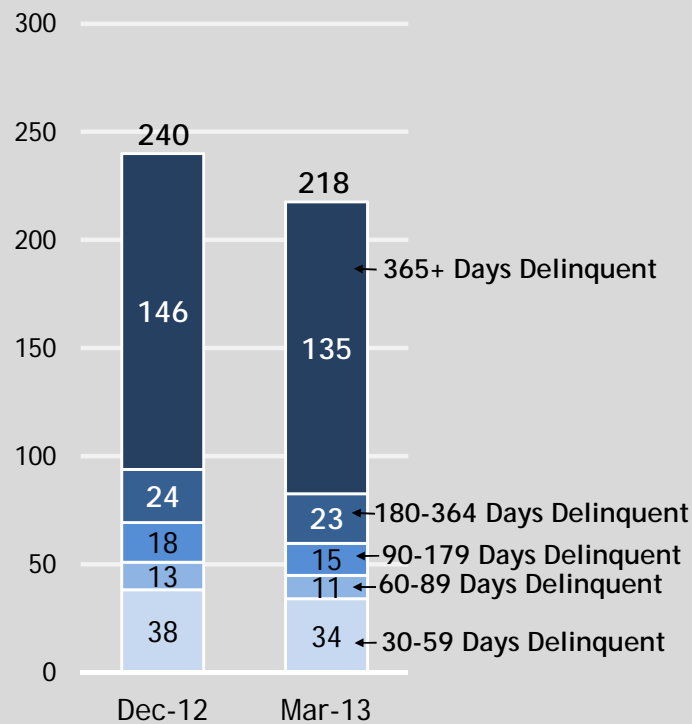
Source: FHFA (Fannie Mae and Freddie Mac)

Florida

Single-Family Book Profile - As of March 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	138	79	218
Current Loans	<u>1,040</u>	<u>609</u>	<u>1,649</u>
Total Loans Serviced	1,179	688	1,867

Delinquent Loans



Completed Foreclosure Prevention Actions

	2011	2012	1Q13	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	11,456	8,248	1,855	43,384	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	3,667	2,517	327	14,899	
Loan Modifications	43,190	30,989	8,171	167,266	
Other	79	114	26	3,875	
Total	58,392	41,868	10,379	229,423	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	29,738	31,039	6,437	105,752	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	88,130	72,907	16,816	335,175	

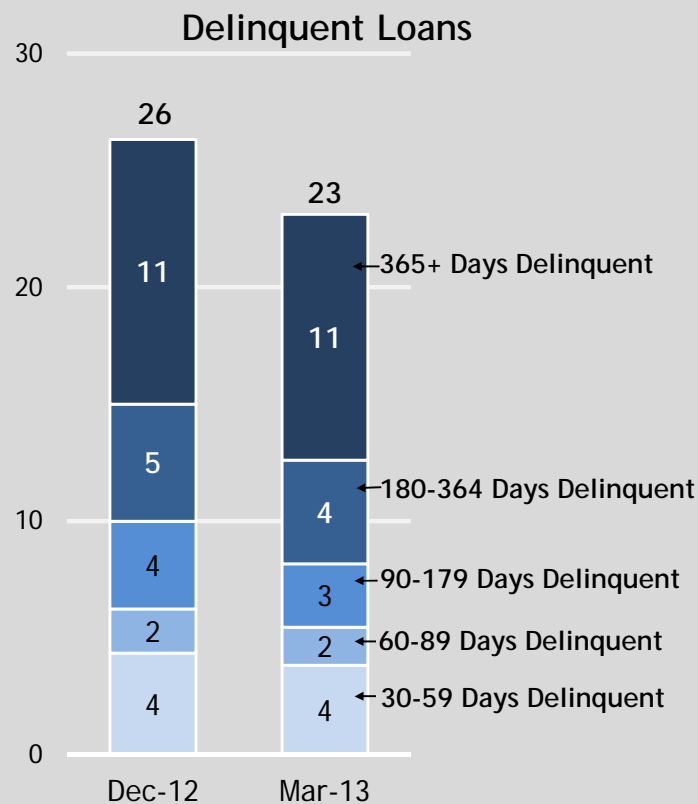
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Nevada

Single-Family Book Profile - As of March 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	14	9	23
Current Loans	<u>159</u>	<u>92</u>	<u>252</u>
Total Loans Serviced	173	101	275



Completed Foreclosure Prevention Actions

	2011	2012	1Q13	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	1,430	882	181	5,113	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	685	332	35	2,547	
Loan Modifications	7,282	4,069	1,187	30,005	
Other	5	4	1	442	
Total	9,402	5,287	1,404	38,108	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>6,398</u>	<u>8,337</u>	<u>2,075</u>	<u>25,086</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	15,800	13,624	3,479	63,194	

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.

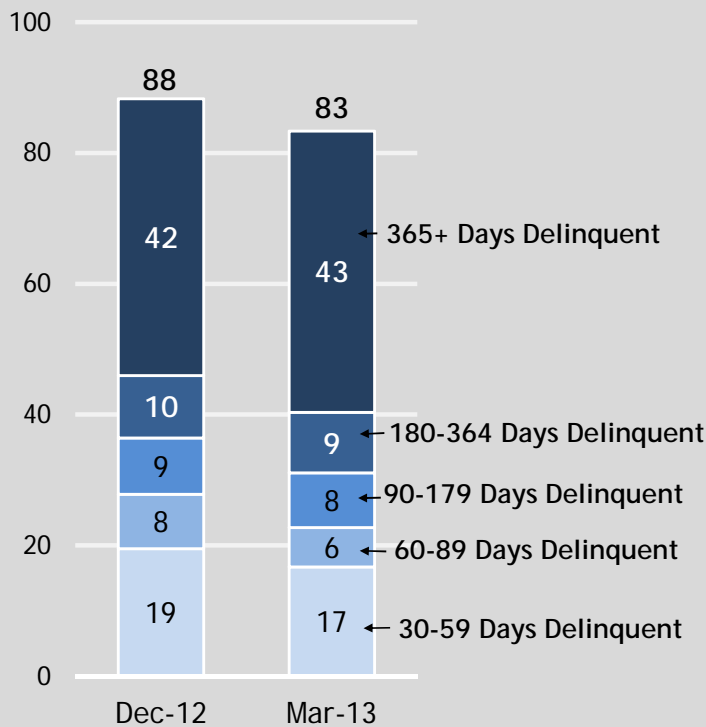
Source: FHFA (Fannie Mae and Freddie Mac)

New Jersey

Single-Family Book Profile - As of March 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	54	30	83
Current Loans	<u>510</u>	<u>287</u>	<u>797</u>
Total Loans Serviced	564	317	881

Delinquent Loans



Completed Foreclosure Prevention Actions

	2011	2012	1Q13	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	5,773	4,529	1,087	21,150	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,323	1,056	754	5,662	
Loan Modifications	11,656	10,401	3,169	50,593	
Other	<u>9</u>	<u>15</u>	<u>3</u>	<u>1,274</u>	
Total	18,761	16,001	5,013	78,678	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>2,675</u>	<u>3,284</u>	<u>826</u>	<u>10,192</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	21,436	19,285	5,839	88,870	

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.

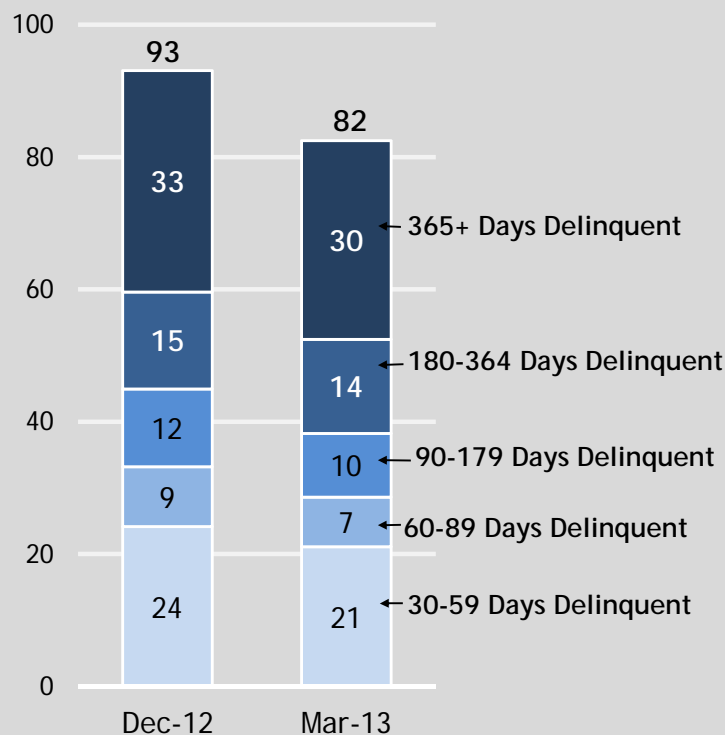
Source: FHFA (Fannie Mae and Freddie Mac)

Illinois

Single-Family Book Profile - As of March 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	50	33	82
Current Loans	<u>737</u>	<u>526</u>	<u>1,263</u>
Total Loans Serviced	786	559	1,345

Delinquent Loans



Completed Foreclosure Prevention Actions

	2011	2012	1Q13	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	7,393	5,887	1,263	27,649	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	2,050	1,400	238	8,029	
Loan Modifications	19,323	14,615	4,114	78,110	
Other	<u>93</u>	<u>94</u>	<u>17</u>	<u>2,124</u>	
Total	28,859	21,996	5,632	115,912	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>5,857</u>	<u>8,185</u>	<u>1,899</u>	<u>22,557</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	34,716	30,181	7,531	138,469	

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.

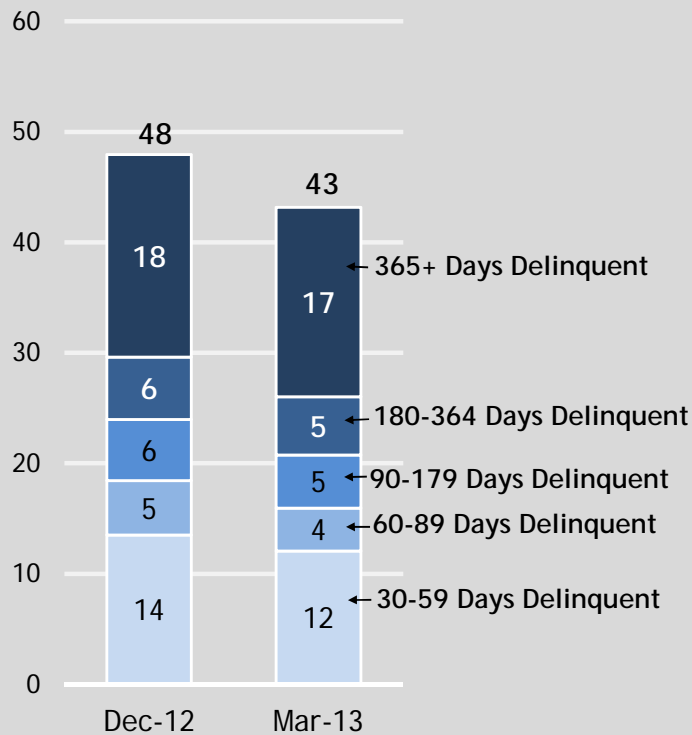
Source: FHFA (Fannie Mae and Freddie Mac)

Maryland

Single-Family Book Profile - As of March 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	26	17	43
Current Loans	<u>370</u>	<u>241</u>	<u>611</u>
Total Loans Serviced	396	258	654

Delinquent Loans



Completed Foreclosure Prevention Actions

	2011	2012	1Q13	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	4,567	3,530	734	16,492	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,180	690	99	4,044	
Loan Modifications	10,105	7,892	2,155	42,981	
Other	<u>2</u>	<u>20</u>	<u>7</u>	<u>1,179</u>	
Total	15,854	12,132	2,995	64,697	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>2,381</u>	<u>3,281</u>	<u>748</u>	<u>9,393</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	18,235	15,413	3,743	74,090	

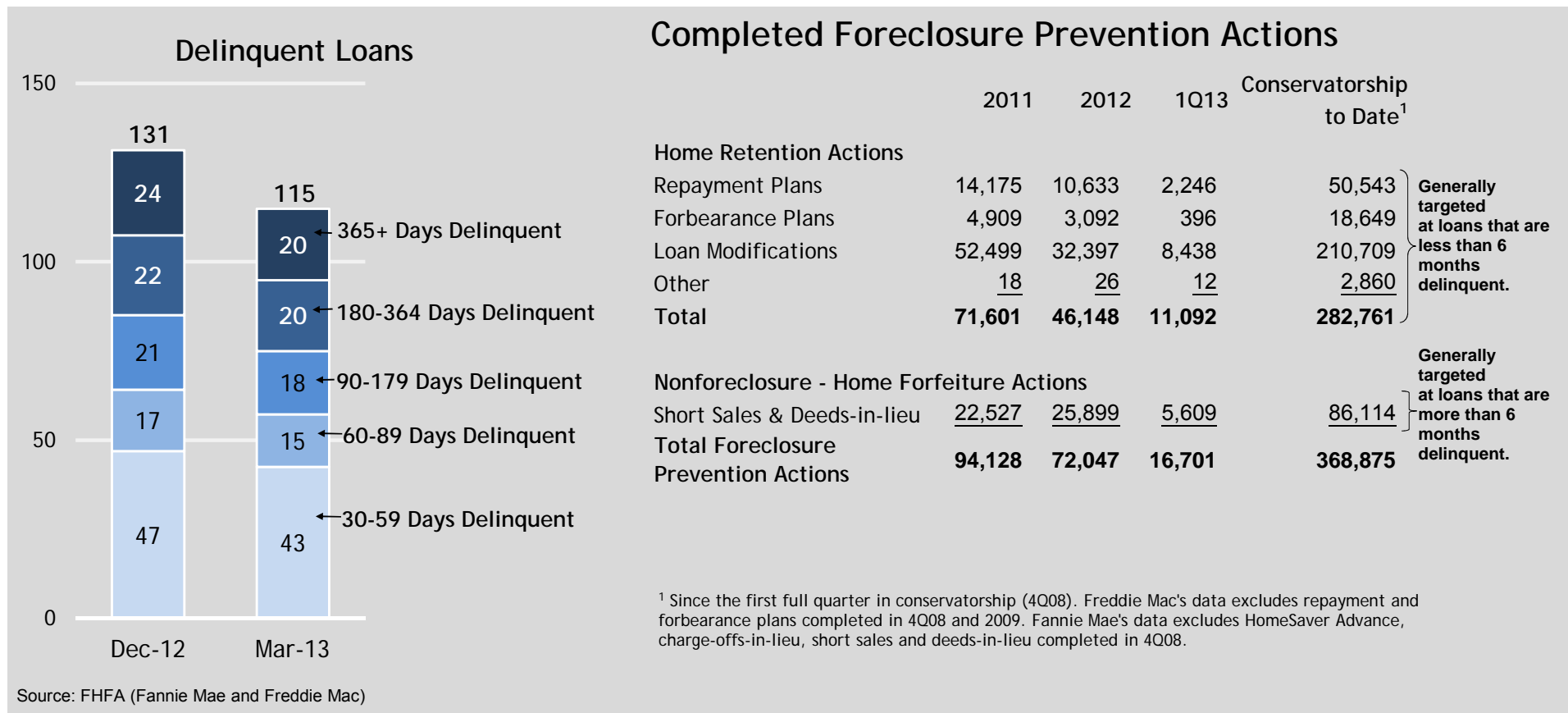
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

California

Single-Family Book Profile - As of March 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	71	44	115
Current Loans	<u>2,284</u>	<u>1,138</u>	<u>3,422</u>
Total Loans Serviced	2,354	1,182	3,537

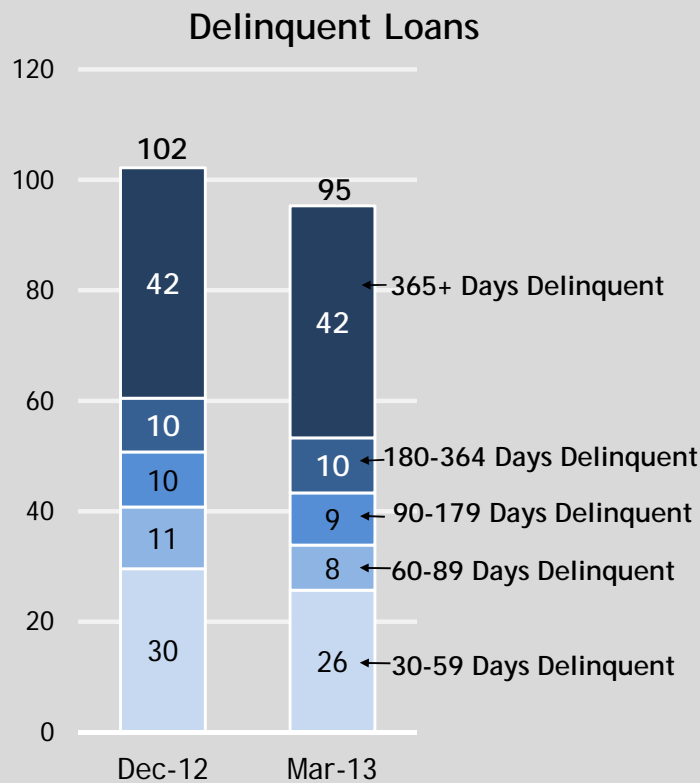


Source: FHFA (Fannie Mae and Freddie Mac)

New York

Single-Family Book Profile - As of March 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	60	35	95
Current Loans	<u>764</u>	<u>456</u>	<u>1,220</u>
Total Loans Serviced	824	491	1,316



Completed Foreclosure Prevention Actions

	2011	2012	1Q13	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	7,321	6,295	1,564	27,431	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,641	1,104	756	6,873	
Loan Modifications	14,509	12,436	3,662	58,361	
Other	<u>25</u>	<u>47</u>	<u>13</u>	<u>1,600</u>	
Total	23,496	19,882	5,995	94,266	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>1,668</u>	<u>1,909</u>	<u>505</u>	<u>6,202</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	25,164	21,791	6,500	100,468	

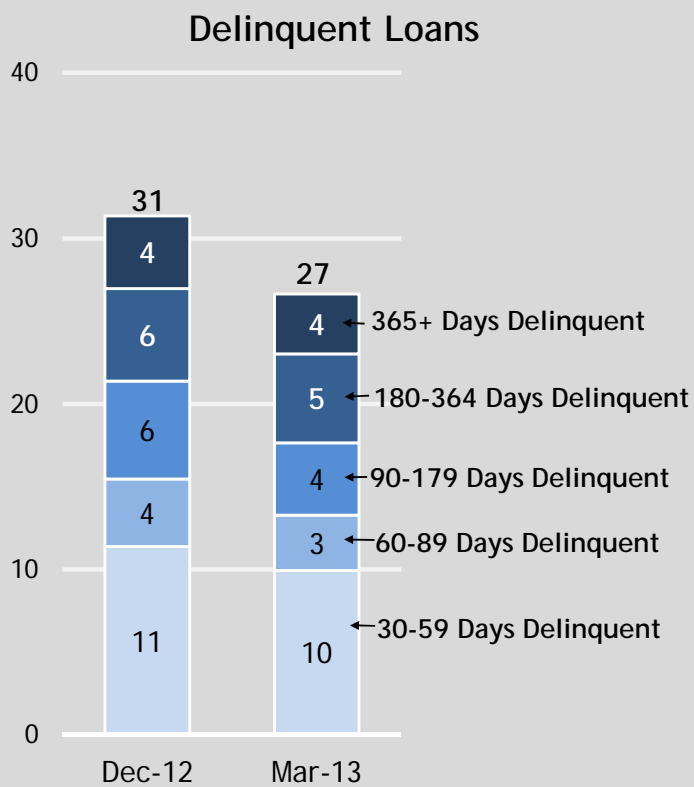
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Arizona

Single-Family Book Profile - As of March 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	16	10	27
Current Loans	<u>425</u>	<u>252</u>	<u>677</u>
Total Loans Serviced	441	263	704



Completed Foreclosure Prevention Actions

	2011	2012	1Q13	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	3,740	2,633	571	13,917	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,355	615	62	5,329	
Loan Modifications	12,307	6,616	1,522	57,760	
Other	<u>24</u>	<u>8</u>	<u>2</u>	<u>1,323</u>	
Total	17,426	9,872	2,157	78,329	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>11,469</u>	<u>11,574</u>	<u>1,553</u>	<u>39,298</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	28,895	21,446	3,710	117,627	

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.

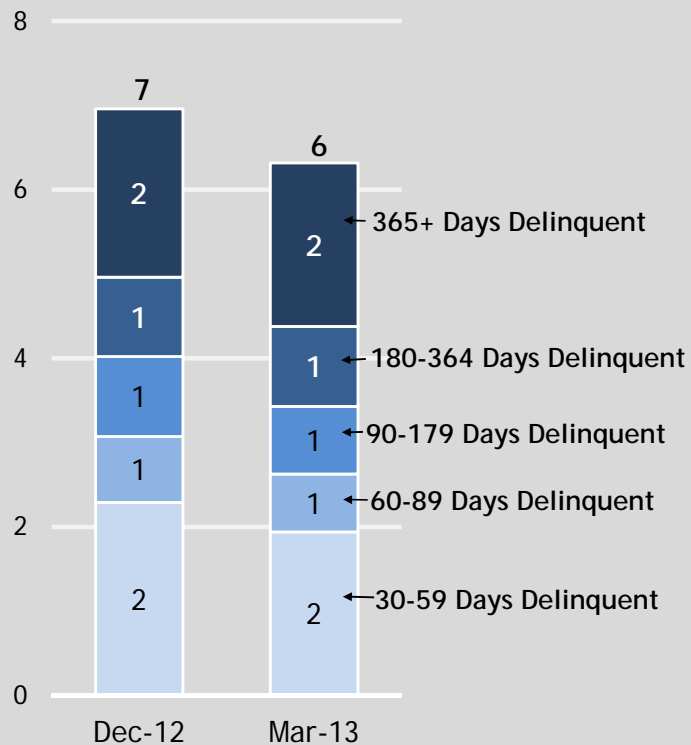
Source: FHFA (Fannie Mae and Freddie Mac)

Rhode Island

Single-Family Book Profile - As of March 31, 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	97

Delinquent Loans



Completed Foreclosure Prevention Actions

	2011	2012	1Q13	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	702	616	141	2,658	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	219	120	37	705	
Loan Modifications	1,551	1,083	318	6,266	
Other	<u>0</u>	<u>3</u>	<u>0</u>	<u>168</u>	
Total	2,472	1,822	496	9,797	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>375</u>	<u>415</u>	<u>98</u>	<u>1,594</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	2,847	2,237	594	11,391	

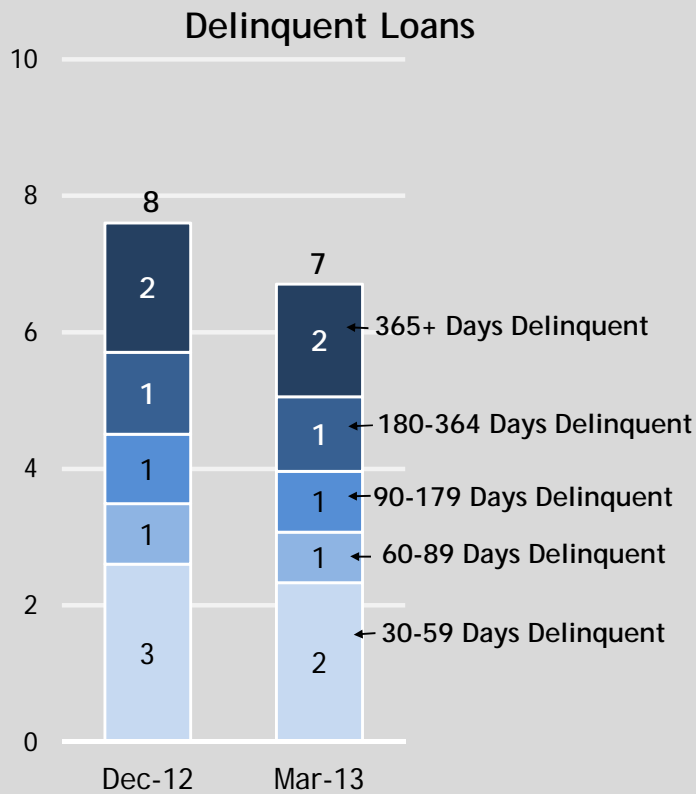
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Idaho

Single-Family Book Profile - As of March 31, 2013

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	4	3	7
Current Loans	<u>98</u>	<u>64</u>	<u>162</u>
Total Loans Serviced	102	67	169



Completed Foreclosure Prevention Actions

	2011	2012	1Q13	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	1,066	803	156	3,803	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	250	133	24	859	
Loan Modifications	1,715	1,196	337	6,888	
Other	<u>3</u>	<u>1</u>	<u>0</u>	<u>259</u>	
Total	3,034	2,133	517	11,809	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>1,276</u>	<u>1,363</u>	<u>240</u>	<u>4,578</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	4,310	3,496	757	16,387	

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.

Source: FHFA (Fannie Mae and Freddie Mac)

Appendix: Data Tables

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

<i>(# of loans in thousands)</i>	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Total Loans Serviced	30,454	30,265	29,896	29,717	29,787	29,606	29,325	29,045	28,954	28,617	28,374	28,158	28,043
Original Credit Score >= 660	26,052	25,963	25,711	25,641	25,802	25,707	25,509	25,320	25,309	25,065	24,905	24,774	24,744
Original Credit Score < 660	4,401	4,302	4,185	4,076	3,985	3,899	3,817	3,725	3,644	3,552	3,470	3,384	3,299
Total Delinquent Loans	2,355	2,288	2,196	2,148	1,936	1,938	1,923	1,909	1,699	1,704	1,733	1,646	1,467
Original Credit Score >= 660	1,419	1,372	1,313	1,284	1,178	1,169	1,163	1,150	1,044	1,037	1,047	994	894
Original Credit Score < 660	936	916	882	863	758	769	761	758	655	667	686	653	573
30 - 59 Days Delinquent	609	664	682	659	553	605	607	612	497	539	591	542	480
Original Credit Score >= 660	345	370	378	362	307	331	336	336	277	297	329	301	271
Original Credit Score < 660	264	294	303	298	246	274	271	277	220	242	262	241	209
60 - 89 Days Delinquent	259	255	258	247	201	206	213	210	168	175	190	187	150
Original Credit Score >= 660	154	145	144	136	116	115	119	116	97	97	105	102	84
Original Credit Score < 660	105	110	114	111	85	92	94	94	71	78	86	84	66
60-plus-days Delinquent	1,746	1,624	1,514	1,488	1,382	1,333	1,316	1,296	1,202	1,165	1,141	1,104	987
Original Credit Score >= 660	1,074	1,001	935	923	871	838	827	814	767	740	718	693	623
Original Credit Score < 660	672	622	579	565	511	495	489	482	435	425	423	412	364

Percent of Total Loans Serviced

Total Delinquent Loans	7.73%	7.56%	7.34%	7.23%	6.50%	6.54%	6.56%	6.57%	5.87%	5.95%	6.11%	5.85%	5.23%
Original Credit Score >= 660	5.45%	5.28%	5.11%	5.01%	4.57%	4.55%	4.56%	4.54%	4.13%	4.14%	4.20%	4.01%	3.61%
Original Credit Score < 660	21.26%	21.30%	21.09%	21.18%	19.01%	19.72%	19.93%	20.36%	17.98%	18.78%	19.76%	19.29%	17.37%
30 - 59 Days Delinquent	2.00%	2.19%	2.28%	2.22%	1.86%	2.04%	2.07%	2.11%	1.72%	1.88%	2.08%	1.92%	1.71%
Original Credit Score >= 660	1.32%	1.43%	1.47%	1.41%	1.19%	1.29%	1.32%	1.33%	1.09%	1.18%	1.32%	1.21%	1.09%
Original Credit Score < 660	6.00%	6.84%	7.25%	7.31%	6.18%	7.02%	7.10%	7.42%	6.04%	6.81%	7.56%	7.12%	6.34%
60 - 89 Days Delinquent	0.85%	0.84%	0.86%	0.83%	0.67%	0.70%	0.73%	0.72%	0.58%	0.61%	0.67%	0.66%	0.53%
Original Credit Score >= 660	0.59%	0.56%	0.56%	0.53%	0.45%	0.45%	0.47%	0.46%	0.38%	0.39%	0.42%	0.41%	0.34%
Original Credit Score < 660	2.39%	2.55%	2.73%	2.72%	2.13%	2.35%	2.46%	2.52%	1.96%	2.19%	2.47%	2.49%	1.99%
60-plus-days Delinquent	5.73%	5.36%	5.06%	5.01%	4.64%	4.50%	4.49%	4.46%	4.15%	4.07%	4.02%	3.92%	3.52%
Original Credit Score >= 660	4.12%	3.86%	3.64%	3.60%	3.38%	3.26%	3.24%	3.22%	3.03%	2.95%	2.88%	2.80%	2.52%
Original Credit Score < 660	15.26%	14.46%	13.83%	13.87%	12.82%	12.70%	12.82%	12.93%	11.93%	11.97%	12.20%	12.16%	11.04%
Serious Delinquency Rate	4.93%	4.58%	4.26%	4.23%	4.02%	3.85%	3.81%	3.78%	3.61%	3.50%	3.39%	3.27%	3.02%
In Bankruptcy	0.39%	0.42%	0.47%	0.50%	0.51%	0.54%	0.54%	0.58%	0.60%	0.58%	0.57%	0.54%	0.48%

Appendix: Data Tables

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

(# of loans in thousands)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Total Loans Serviced	18,234	18,109	17,946	17,933	18,022	17,917	17,778	17,721	17,765	17,653	17,634	17,545	17,490
Original Credit Score >= 660	15,475	15,419	15,331	15,383	15,529	15,480	15,392	15,391	15,484	15,428	15,457	15,420	15,422
Original Credit Score < 660	2,759	2,691	2,615	2,550	2,493	2,437	2,386	2,330	2,281	2,225	2,177	2,125	2,069
Total Delinquent Loans	1,549	1,493	1,419	1,382	1,249	1,248	1,233	1,214	1,078	1,081	1,100	1,044	927
Original Credit Score >= 660	930	892	844	822	756	748	741	727	660	655	662	627	564
Original Credit Score < 660	620	602	575	560	492	500	492	487	418	426	439	417	363
30 - 59 Days Delinquent	384	424	434	419	351	384	386	387	318	344	376	347	303
Original Credit Score >= 660	214	233	237	225	191	207	211	209	175	187	207	190	169
Original Credit Score < 660	170	191	197	194	160	177	175	178	143	157	170	157	134
60 - 89 Days Delinquent	166	164	165	158	127	130	134	133	106	111	121	117	92
Original Credit Score >= 660	98	93	91	86	72	71	74	72	60	61	65	63	52
Original Credit Score < 660	68	71	74	72	54	59	60	60	45	50	55	54	41
60-plus-days Delinquent	1,166	1,070	985	964	898	864	847	828	760	737	724	697	624
Original Credit Score >= 660	715	659	607	597	565	541	531	518	485	467	455	437	394
Original Credit Score < 660	450	411	377	367	333	323	316	309	276	269	269	261	229

Percent of Total Loans Serviced

Total Delinquent Loans	8.50%	8.25%	7.91%	7.71%	6.93%	6.96%	6.94%	6.85%	6.07%	6.12%	6.24%	5.95%	5.30%
Original Credit Score >= 660	6.01%	5.78%	5.51%	5.34%	4.87%	4.83%	4.82%	4.73%	4.26%	4.24%	4.28%	4.07%	3.66%
Original Credit Score < 660	22.47%	22.36%	21.97%	21.97%	19.76%	20.51%	20.61%	20.89%	18.34%	19.15%	20.14%	19.64%	17.53%
30 - 59 Days Delinquent	2.10%	2.34%	2.42%	2.34%	1.95%	2.14%	2.17%	2.18%	1.79%	1.95%	2.13%	1.98%	1.73%
Original Credit Score >= 660	1.38%	1.51%	1.54%	1.46%	1.23%	1.34%	1.37%	1.36%	1.13%	1.22%	1.34%	1.23%	1.10%
Original Credit Score < 660	6.15%	7.09%	7.54%	7.59%	6.41%	7.27%	7.35%	7.63%	6.25%	7.05%	7.79%	7.38%	6.45%
60 - 89 Days Delinquent	0.91%	0.91%	0.92%	0.88%	0.70%	0.73%	0.75%	0.75%	0.59%	0.63%	0.68%	0.67%	0.53%
Original Credit Score >= 660	0.63%	0.60%	0.60%	0.56%	0.47%	0.46%	0.48%	0.47%	0.39%	0.39%	0.42%	0.41%	0.33%
Original Credit Score < 660	2.47%	2.66%	2.82%	2.82%	2.18%	2.41%	2.51%	2.58%	1.99%	2.25%	2.53%	2.53%	1.97%
60-plus-days Delinquent	6.39%	5.91%	5.49%	5.37%	4.98%	4.82%	4.76%	4.67%	4.28%	4.17%	4.11%	3.97%	3.56%
Original Credit Score >= 660	4.62%	4.27%	3.96%	3.88%	3.64%	3.50%	3.45%	3.37%	3.13%	3.03%	2.94%	2.83%	2.56%
Original Credit Score < 660	16.32%	15.27%	14.43%	14.38%	13.35%	13.24%	13.26%	13.26%	12.09%	12.10%	12.35%	12.26%	11.07%
Serious Delinquency Rate	5.47%	4.99%	4.56%	4.48%	4.27%	4.08%	4.00%	3.91%	3.67%	3.53%	3.41%	3.29%	3.02%
In Bankruptcy	0.42%	0.46%	0.51%	0.54%	0.54%	0.57%	0.56%	0.62%	0.65%	0.60%	0.58%	0.54%	0.46%

Appendix: Data Tables

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

(# of loans in thousands)	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Total Loans Serviced	12,220	12,156	11,950	11,784	11,765	11,689	11,547	11,324	11,189	10,964	10,740	10,613	10,552
Original Credit Score >= 660	10,577	10,544	10,381	10,258	10,273	10,227	10,116	9,929	9,826	9,638	9,448	9,354	9,322
Original Credit Score < 660	1,642	1,612	1,569	1,526	1,493	1,462	1,431	1,395	1,364	1,327	1,292	1,259	1,230
Total Delinquent Loans	805	795	777	765	687	690	690	694	621	623	633	602	541
Original Credit Score >= 660	489	480	469	462	422	421	421	423	384	382	385	367	330
Original Credit Score < 660	316	315	308	303	265	269	269	271	237	241	247	235	211
30 - 59 Days Delinquent	225	241	248	240	202	221	221	226	179	194	215	195	177
Original Credit Score >= 660	131	138	142	136	115	124	125	127	102	109	122	111	101
Original Credit Score < 660	94	103	106	104	87	96	96	99	78	85	93	84	76
60 - 89 Days Delinquent	93	90	93	90	74	76	79	78	62	64	70	70	57
Original Credit Score >= 660	56	52	53	51	43	43	45	44	36	36	39	39	32
Original Credit Score < 660	37	38	40	39	31	33	34	34	26	28	31	31	25
60-plus-days Delinquent	580	554	529	525	485	469	469	469	442	428	418	407	364
Original Credit Score >= 660	358	343	327	326	306	296	296	296	282	272	263	256	229
Original Credit Score < 660	222	211	201	199	178	173	173	173	159	156	154	151	135

Percent of Total Loans Serviced

Total Delinquent Loans	6.59%	6.54%	6.50%	6.49%	5.84%	5.90%	5.98%	6.13%	5.55%	5.68%	5.89%	5.67%	5.12%
Original Credit Score >= 660	4.63%	4.55%	4.52%	4.51%	4.11%	4.11%	4.16%	4.26%	3.91%	3.96%	4.08%	3.92%	3.54%
Original Credit Score < 660	19.24%	19.52%	19.61%	19.85%	17.75%	18.40%	18.78%	19.46%	17.38%	18.15%	19.12%	18.70%	17.12%
30 - 59 Days Delinquent	1.84%	1.98%	2.08%	2.04%	1.72%	1.89%	1.91%	1.99%	1.60%	1.77%	2.00%	1.84%	1.68%
Original Credit Score >= 660	1.24%	1.30%	1.37%	1.33%	1.12%	1.22%	1.24%	1.28%	1.04%	1.14%	1.29%	1.18%	1.09%
Original Credit Score < 660	5.75%	6.40%	6.78%	6.83%	5.80%	6.59%	6.70%	7.08%	5.70%	6.39%	7.18%	6.70%	6.14%
60 - 89 Days Delinquent	0.76%	0.74%	0.78%	0.76%	0.63%	0.65%	0.68%	0.68%	0.56%	0.58%	0.65%	0.66%	0.54%
Original Credit Score >= 660	0.53%	0.49%	0.51%	0.49%	0.42%	0.42%	0.44%	0.44%	0.37%	0.37%	0.41%	0.42%	0.35%
Original Credit Score < 660	2.27%	2.38%	2.58%	2.56%	2.05%	2.25%	2.38%	2.43%	1.91%	2.09%	2.37%	2.42%	2.02%
60-plus-days Delinquent	4.75%	4.56%	4.43%	4.45%	4.12%	4.01%	4.06%	4.14%	3.95%	3.91%	3.89%	3.83%	3.45%
Original Credit Score >= 660	3.39%	3.25%	3.15%	3.18%	2.98%	2.90%	2.93%	2.98%	2.87%	2.83%	2.79%	2.73%	2.45%
Original Credit Score < 660	13.49%	13.12%	12.83%	13.02%	11.95%	11.81%	12.08%	12.38%	11.68%	11.76%	11.94%	12.00%	10.98%
Serious Delinquency Rate	4.13%	3.96%	3.80%	3.84%	3.63%	3.50%	3.51%	3.58%	3.51%	3.45%	3.37%	3.25%	3.03%
In Bankruptcy	0.33%	0.36%	0.41%	0.44%	0.45%	0.48%	0.49%	0.53%	0.52%	0.54%	0.55%	0.54%	0.52%

Appendix: Data Tables

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

	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Starts²													
HAMP Active Trial & Perm. - Cum.	584,086	426,978	348,171	361,510	384,449	408,633	422,591	436,199	444,930	455,967	456,378	458,363	457,084
Repayment Plans	159,073	121,253	159,238	152,371	89,354	122,166	128,151	99,899	96,332	76,871	83,140	80,591	69,815
Forbearance Plans	221,592	110,771	77,344	92,627	127,982	95,613	90,995	67,458	48,011	34,751	33,342	34,362	24,318
Completed													
Repayment Plans ³	55,884	46,353	33,964	49,753	44,827	45,890	48,869	41,972	44,636	36,343	29,572	32,064	32,082
Forbearance Plans ³	17,991	20,585	13,863	10,585	12,601	7,713	7,006	7,103	7,815	5,352	3,821	5,824	3,808
Charge-offs-in-lieu	705	756	992	665	348	602	801	512	507	342	295	191	146
HomeSaver Advance (<i>Fannie</i>)	2,588	1,783	794	26	-	-	-	-	-	-	-	-	-
Loan Modifications	137,561	171,176	146,507	119,778	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766
Home Retention Actions	214,729	240,653	196,120	180,807	143,977	135,419	140,258	120,698	113,306	92,511	96,249	97,689	99,802
Short Sales	23,379	29,375	29,465	25,734	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843
Deeds-in-lieu	934	1,506	1,728	1,875	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415
Nonforeclosure - Home Forfeiture Actions	24,313	30,881	31,193	27,609	27,554	32,210	30,809	34,895	34,360	36,496	37,966	32,642	30,258
Total Foreclosure Prevention Actions	239,042	271,534	227,313	208,416	171,531	167,629	171,067	155,593	147,666	129,007	134,215	130,331	130,060
Percent of Total Foreclosure Prevention Actions													
Repayment Plans	23%	17%	15%	24%	26%	27%	29%	27%	30%	28%	22%	25%	25%
Forbearance Plans	8%	8%	6%	5%	7%	5%	4%	5%	5%	4%	3%	4%	3%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
HomeSaver Advance (<i>Fannie</i>)	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	58%	63%	64%	57%	50%	48%	49%	46%	41%	39%	47%	46%	49%
Home Retention Actions	90%	89%	86%	87%	84%	81%	82%	78%	77%	72%	72%	75%	77%
Short Sales	10%	11%	13%	12%	15%	18%	17%	20%	21%	25%	25%	22%	20%
Deeds-in-lieu	0%	1%	1%	1%	1%	2%	1%	2%	3%	3%	3%	3%	3%
Nonforeclosure - Home Forfeiture Actions	10%	11%	14%	13%	16%	19%	18%	22%	23%	28%	28%	25%	23%

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 March 31, 2013, Fannie Mae had completed nearly 261,500 HAMP permanent modifications and Freddie Mac had completed approximately 172,400 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

	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Loan Modifications (# of loans)	137,561	171,176	146,507	119,778	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766
Principal and Interest Change (%)													
Increase	13%	7%	8%	11%	8%	6%	6%	5%	4%	3%	4%	5%	4%
No Change	0%	1%	1%	2%	2%	1%	1%	1%	0%	0%	0%	0%	0%
Decrease <=20%	23%	21%	21%	23%	23%	26%	27%	26%	24%	27%	28%	28%	27%
Decrease 20% <=30%	16%	16%	16%	16%	16%	18%	20%	21%	21%	21%	22%	22%	20%
Decrease > 30%	48%	55%	53%	49%	51%	49%	46%	47%	50%	49%	45%	46%	50%
Types of Modification (%)*													
Extend Term Only	4%	4%	4%	6%	7%	9%	12%	12%	11%	10%	12%	13%	15%
Reduce Rate Only	34%	31%	30%	28%	31%	30%	24%	20%	18%	19%	13%	12%	10%
Reduce Rate and Extend Term	44%	47%	48%	46%	37%	37%	34%	35%	38%	38%	37%	37%	39%
Reduce Rate, Extend Term and Forbear Principal	9%	12%	12%	12%	21%	22%	29%	32%	33%	33%	38%	38%	35%
Other	9%	5%	6%	7%	4%	2%	1%	1%	1%	0%	0%	0%	0%
60+ Days Re-Delinquency (%)													
3 Months after Modification	8%	9%	10%	8%	7%	7%	7%	7%	6%	6%	6%	6%	
6 Months after Modification	13%	13%	13%	12%	11%	11%	11%	10%	11%	10%	10%		
9 Months after Modification	18%	16%	15%	15%	14%	13%	13%	14%	14%	12%			
12 Months after Modification	19%	17%	17%	17%	15%	14%	16%	17%	15%				

* 2012 data have been revised.

Appendix: Data Tables

3(ii) Fannie Mae - Loan Modifications

	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Loan Modifications (# of loans)	93,756	121,693	106,365	81,692	51,043	50,336	60,025	51,936	46,671	35,332	41,697	39,712	43,153
Principal and Interest Change (%)													
Increase	13%	6%	8%	11%	6%	3%	3%	3%	2%	3%	3%	3%	3%
No Change	0%	0%	1%	1%	2%	1%	0%	1%	0%	0%	0%	0%	0%
Decrease <=20%	22%	19%	19%	19%	20%	24%	27%	26%	24%	26%	26%	27%	27%
Decrease 20% <=30%	16%	16%	16%	15%	15%	18%	22%	23%	23%	21%	21%	21%	19%
Decrease > 30%	49%	58%	56%	54%	57%	54%	48%	48%	51%	50%	50%	50%	52%
Types of Modification (%)													
Extend Term Only	1%	1%	1%	2%	2%	5%	10%	11%	12%	13%	14%	17%	20%
Reduce Rate Only	40%	35%	35%	35%	34%	32%	22%	17%	15%	18%	13%	11%	9%
Reduce Rate and Extend Term	36%	41%	42%	38%	37%	37%	34%	36%	39%	37%	37%	36%	37%
Reduce Rate, Extend Term and Forbear Principal	14%	17%	16%	18%	24%	25%	33%	36%	35%	32%	36%	36%	33%
Other	10%	5%	5%	7%	4%	1%	0%	0%	0%	0%	0%	0%	0%
60+ Days Re-Delinquency (%)													
3 Months after Modification	9%	9%	11%	9%	8%	8%	8%	7%	6%	7%	7%	6%	
6 Months after Modification	15%	15%	14%	13%	12%	12%	11%	11%	12%	12%	11%		
9 Months after Modification	21%	17%	16%	17%	15%	14%	14%	15%	15%	14%			
12 Months after Modification	22%	18%	18%	19%	16%	15%	16%	18%	16%				

Appendix: Data Tables

3(iii) Freddie Mac - Loan Modifications

	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Loan Modifications (# of loans)	43,805	49,483	40,142	38,086	35,158	30,878	23,557	19,175	13,677	15,142	20,864	19,898	20,613
Principal and Interest Change (%)													
Increase	11%	9%	8%	11%	11%	11%	12%	12%	12%	3%	7%	8%	9%
No Change	1%	1%	4%	4%	2%	2%	1%	1%	1%	1%	0%	1%	1%
Decrease <=20%	24%	26%	27%	30%	29%	28%	28%	27%	25%	28%	32%	30%	26%
Decrease 20% <=30%	16%	17%	18%	17%	17%	17%	16%	16%	15%	21%	25%	25%	22%
Decrease > 30%	47%	47%	43%	37%	40%	42%	43%	44%	46%	47%	36%	36%	42%
Types of Modification (%)*													
Extend Term Only	9%	11%	12%	16%	15%	15%	16%	15%	9%	3%	6%	5%	5%
Reduce Rate Only	22%	21%	17%	13%	27%	28%	28%	28%	30%	22%	13%	13%	13%
Reduce Rate and Extend Term	62%	62%	64%	63%	39%	36%	33%	31%	34%	39%	37%	39%	42%
Reduce Rate, Extend Term and Forbear Principal	0%	0%	0%	0%	16%	18%	18%	21%	24%	36%	43%	43%	40%
Other	7%	6%	6%	7%	4%	3%	5%	5%	3%	0%	0%	0%	0%
60+ Days Re-Delinquency (%)													
3 Months after Modification	6%	6%	7%	7%	6%	5%	5%	5%	4%	3%	4%	6%	
6 Months after Modification	9%	10%	10%	10%	9%	9%	10%	8%	8%	6%	8%		
9 Months after Modification	11%	12%	11%	13%	13%	12%	11%	11%	10%	8%			
12 Months after Modification	12%	13%	13%	15%	14%	12%	13%	13%	12%				

* 2012 data have been revised.

Appendix: Data Tables

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

	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Short Sales	23,379	29,375	29,465	25,734	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843
Deeds-in-lieu	934	1,506	1,728	1,875	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415
Nonforeclosure - Home Forfeiture Actions ¹	24,313	30,881	31,193	27,609	27,554	32,210	30,809	34,895	34,360	36,496	37,966	32,642	30,258
Third-party Sales	5,171	7,856	11,999	7,886	8,982	14,968	10,902	9,395	9,987	9,618	9,634	7,447	6,208
Foreclosure Sales	92,760	104,497	126,058	68,759	79,123	79,250	68,640	69,963	68,713	61,308	59,061	55,812	54,165
Third-party & Foreclosure Sales	97,931	112,353	138,057	76,645	88,105	94,218	79,542	79,358	78,700	70,926	68,695	63,259	60,373
Foreclosure Starts	246,273	275,095	338,957	309,976	259,643	250,858	223,862	218,349	225,889	186,260	202,111	134,690	141,073
Top Five Reasons for Delinquency													
Curtailment of Income	47%	48%	48%	46%	44%	43%	41%	40%	40%	41%	40%	38%	37%
Excessive obligations	13%	14%	14%	14%	14%	14%	15%	16%	15%	15%	15%	16%	16%
Unemployment	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	9%	9%	9%
Illness of principal mortgagor or family member	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	6%	6%	6%
Marital Difficulties	3%	3%	3%	3%	3%	3%	4%	4%	4%	4%	4%	4%	4%

¹ Short sales and deeds-in-lieu of foreclosure

Appendix: Data Tables

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

	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Acquisitions	71,938	91,341	103,500	124,402	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598
Dispositions	(54,144)	(58,723)	(75,832)	(74,206)	(76,849)	(94,441)	(100,550)	(83,678)	(75,163)	(77,104)	(74,743)	(66,585)	(63,185)	(61,918)
Inventory (at period end)	131,202	163,820	191,488	241,684	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417
Acquisitions by State														
Arizona	6,136	7,795	8,212	9,012	5,936	8,484	6,621	4,375	3,181	2,887	2,696	2,887	2,412	1,878
California	10,434	12,767	12,455	14,920	9,459	13,380	11,527	7,752	6,938	5,784	4,894	5,020	5,152	3,068
Florida	7,226	10,309	13,517	15,710	7,244	4,136	4,875	5,479	6,532	8,567	7,866	8,323	8,759	10,403
Nevada	2,462	2,071	3,897	4,177	2,587	3,286	4,032	2,132	1,843	1,641	859	651	967	929
Subtotal	26,258	32,942	38,081	43,819	25,226	29,286	27,055	19,738	18,494	18,879	16,315	16,881	17,290	16,278
Selected Midwest States [*]	13,062	17,645	18,555	20,912	10,534	13,642	11,853	12,209	15,127	17,481	14,799	15,070	14,047	14,500
All other States	32,618	40,754	46,864	59,671	33,973	35,328	39,577	37,625	38,393	35,145	32,702	30,235	28,447	25,820
Total Acquisitions	71,938	91,341	103,500	124,402	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598
Inventory by State														
Arizona	8,675	11,305	12,596	15,384	13,332	13,595	10,847	8,063	6,070	5,019	4,587	4,965	4,715	4,052
California	17,585	22,302	24,546	29,722	28,049	29,939	28,116	23,407	19,972	16,777	13,566	12,274	11,747	9,830
Florida	10,203	14,305	19,788	26,679	27,746	19,380	13,452	11,793	12,618	15,330	16,344	17,146	18,315	21,074
Nevada	4,004	3,631	5,218	6,937	6,164	6,064	6,536	5,307	4,206	3,327	2,133	1,661	1,649	1,757
Subtotal	40,467	51,543	62,148	78,722	75,291	68,978	58,951	48,570	42,866	40,453	36,630	36,046	36,426	36,713
Selected Midwest States [*]	31,875	38,596	43,727	51,829	50,677	48,918	44,506	43,082	45,127	47,309	45,962	46,183	45,194	44,499
All other States	58,860	73,681	85,613	111,133	108,600	100,487	92,861	90,560	91,070	85,702	79,945	75,909	73,117	68,205
Total Inventory	131,202	163,820	191,488	241,684	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417

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

Appendix: Data Tables

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

	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Acquisitions	47,189	61,929	68,838	85,349	45,962	53,549	53,697	45,194	47,256	47,700	43,783	41,884	41,112	38,717
Dispositions	(33,309)	(38,095)	(49,517)	(47,872)	(50,260)	(62,814)	(71,202)	(58,297)	(51,344)	(52,071)	(48,674)	(43,925)	(42,671)	(42,934)
Inventory (at period end)	86,155	109,989	129,310	166,787	162,489	153,224	135,719	122,616	118,528	114,157	109,266	107,225	105,666	101,449
Acquisitions by State														
Arizona	4,277	5,374	5,256	6,023	4,038	5,971	4,858	3,052	2,291	2,246	2,109	2,090	1,688	1,288
California	6,098	8,700	8,256	10,434	6,661	9,571	8,179	5,197	4,642	3,829	3,697	3,684	3,770	2,043
Florida	4,673	6,556	8,712	10,048	4,312	2,919	3,154	3,405	4,270	5,610	5,584	5,980	6,412	7,493
Nevada	1,643	1,451	2,686	3,278	2,003	2,678	3,099	1,467	1,162	1,003	654	533	824	730
Subtotal	16,691	22,081	24,910	29,783	17,014	21,139	19,290	13,121	12,365	12,688	12,044	12,287	12,694	11,554
Selected Midwest States [*]	9,057	12,058	12,356	14,314	6,683	8,962	7,316	7,484	10,015	11,657	9,664	9,497	9,252	9,805
All other States	21,441	27,790	31,572	41,252	22,265	23,448	27,091	24,589	24,876	23,355	22,075	20,100	19,166	17,358
Total Acquisitions	47,189	61,929	68,838	85,349	45,962	53,549	53,697	45,194	47,256	47,700	43,783	41,884	41,112	38,717
Inventory by State														
Arizona	5,857	7,779	8,427	10,550	9,400	9,703	7,738	5,703	4,385	3,795	3,673	3,865	3,497	2,863
California	10,472	14,476	16,630	20,992	20,164	21,800	20,224	16,759	14,147	11,789	10,039	9,448	8,909	7,226
Florida	6,812	9,304	13,179	18,051	18,621	13,871	9,510	8,083	8,677	10,401	11,765	12,633	13,838	15,756
Nevada	2,685	2,550	3,668	5,368	4,895	4,858	5,035	3,872	2,833	2,117	1,512	1,335	1,379	1,432
Subtotal	25,826	34,109	41,904	54,961	53,080	50,232	42,507	34,417	30,042	28,102	26,989	27,281	27,623	27,277
Selected Midwest States [*]	21,512	26,389	29,945	36,060	35,354	34,311	30,266	28,333	29,614	30,963	29,967	29,668	29,148	29,089
All other States	38,817	49,491	57,461	75,766	74,055	68,681	62,946	59,866	58,872	55,092	52,310	50,276	48,895	45,083
Total Inventory	86,155	109,989	129,310	166,787	162,489	153,224	135,719	122,616	118,528	114,157	109,266	107,225	105,666	101,449

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

Appendix: Data Tables

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

	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Acquisitions	24,749	29,412	34,662	39,053	23,771	24,707	24,788	24,378	24,758	23,805	20,033	20,302	18,672	17,881
Dispositions	(20,835)	(20,628)	(26,315)	(26,334)	(26,589)	(31,627)	(29,348)	(25,381)	(23,819)	(25,033)	(26,069)	(22,660)	(20,514)	(18,984)
Inventory (at period end)	45,047	53,831	62,178	74,897	72,079	65,159	60,599	59,596	60,535	59,307	53,271	50,913	49,071	47,968
Acquisitions by State ¹														
Arizona	1,859	2,421	2,956	2,989	1,898	2,513	1,763	1,323	890	641	587	797	724	590
California	4,336	4,067	4,199	4,486	2,798	3,809	3,348	2,555	2,296	1,955	1,197	1,336	1,382	1,025
Florida	2,553	3,753	4,805	5,662	2,932	1,217	1,721	2,074	2,262	2,957	2,282	2,343	2,347	2,910
Nevada	819	620	1,211	899	584	608	933	665	681	638	205	118	143	199
Subtotal	9,567	10,861	13,171	14,036	8,212	8,147	7,765	6,617	6,129	6,191	4,271	4,594	4,596	4,724
Selected Midwest States [*]	4,005	5,587	6,199	6,598	3,851	4,680	4,537	4,725	5,112	5,824	5,135	5,573	4,795	4,695
All other States	11,177	12,964	15,292	18,419	11,708	11,880	12,486	13,036	13,517	11,790	10,627	10,135	9,281	8,462
Total Acquisitions	24,749	29,412	34,662	39,053	23,771	24,707	24,788	24,378	24,758	23,805	20,033	20,302	18,672	17,881
Inventory by State														
Arizona	2,818	3,526	4,169	4,834	3,932	3,892	3,109	2,360	1,685	1,224	914	1,100	1,218	1,189
California	7,113	7,826	7,916	8,730	7,885	8,139	7,892	6,648	5,825	4,988	3,527	2,826	2,838	2,604
Florida	3,391	5,001	6,609	8,628	9,125	5,509	3,942	3,710	3,941	4,929	4,579	4,513	4,477	5,318
Nevada	1,319	1,081	1,550	1,569	1,269	1,206	1,501	1,435	1,373	1,210	621	326	270	325
Subtotal	14,641	17,434	20,244	23,761	22,211	18,746	16,444	14,153	12,824	12,351	9,641	8,765	8,803	9,436
Selected Midwest States [*]	10,363	12,207	13,782	15,769	15,323	14,607	14,240	14,749	15,513	16,346	15,995	16,515	16,046	15,410
All other States	20,043	24,190	28,152	35,367	34,545	31,806	29,915	30,694	32,198	30,610	27,635	25,633	24,222	23,122
Total Inventory	45,047	53,831	62,178	74,897	72,079	65,159	60,599	59,596	60,535	59,307	53,271	50,913	49,071	47,968

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

¹2012 data have been revised to include deeds-in-lieu.

Appendix: State Level Data

Enterprises Single-Family Book Profile - As of March 31, 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 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	57,204	1,162	603	144	164	134	117	416	0.7%	10.1%	145
AL	353,279	20,358	9,611	2,785	2,866	2,642	2,454	7,993	2.3%	12.1%	2,160
AR	185,573	8,862	3,553	1,032	1,024	1,112	2,141	4,293	2.3%	24.2%	695
AZ	703,561	26,644	9,941	3,330	4,372	5,376	3,625	13,407	1.9%	13.6%	4,052
CA	3,536,560	114,847	42,513	14,698	17,787	19,834	20,015	57,801	1.6%	17.4%	9,830
CO	619,636	15,154	6,649	2,028	2,237	2,411	1,829	6,493	1.0%	12.1%	1,857
CT	346,741	21,468	6,213	2,051	2,439	2,837	7,928	13,222	3.8%	36.9%	1,131
DC	64,581	3,330	1,043	320	336	369	1,262	1,971	3.1%	37.9%	45
DE	107,223	6,229	1,896	663	776	925	1,969	3,679	3.4%	31.6%	303
FL	1,866,551	217,567	34,138	10,691	14,837	23,022	134,879	172,972	9.3%	62.0%	21,074
GA	911,865	54,037	22,849	7,312	8,366	8,400	7,110	23,940	2.6%	13.2%	5,421
HI	128,314	5,584	1,303	399	512	597	2,773	3,891	3.0%	49.7%	226
IA	272,482	9,301	3,674	1,021	1,066	1,341	2,199	4,615	1.7%	23.6%	912
ID	168,690	6,706	2,330	742	891	1,092	1,651	3,641	2.2%	24.6%	736
IL	1,345,263	82,478	21,103	7,481	9,631	14,231	30,032	54,004	4.0%	36.4%	16,903
IN	571,528	29,915	11,512	3,264	3,447	4,434	7,258	15,208	2.7%	24.3%	3,266
KS	211,866	7,962	3,517	1,006	1,044	1,214	1,181	3,466	1.6%	14.8%	1,121
KY	295,633	13,132	5,333	1,486	1,617	1,800	2,896	6,338	2.1%	22.1%	2,138
LA	291,957	17,115	7,649	2,146	1,998	2,274	3,048	7,338	2.5%	17.8%	1,216
MA	682,826	35,336	12,566	4,147	4,519	4,657	9,447	18,670	2.7%	26.7%	1,778
MD	654,243	43,168	12,073	3,869	4,799	5,294	17,133	27,270	4.2%	39.7%	2,466
ME	109,569	7,240	2,105	598	759	806	2,972	4,547	4.1%	41.0%	450
MI	1,005,830	43,390	19,154	6,143	7,124	6,365	4,604	18,172	1.8%	10.6%	15,242
MN	647,645	19,244	8,473	2,656	2,898	3,058	2,159	8,137	1.3%	11.2%	6,291
MO	554,682	21,656	10,325	3,042	3,173	2,963	2,153	8,327	1.5%	9.9%	2,709
MS	148,003	9,592	4,615	1,316	1,245	1,176	1,240	3,674	2.5%	12.9%	903
MT	97,815	2,416	1,069	296	331	346	374	1,051	1.1%	15.5%	349
NC	873,598	43,977	18,375	5,505	5,824	6,149	8,124	20,174	2.3%	18.5%	4,041
ND	44,633	648	324	82	59	54	129	245	0.5%	19.9%	51
NE	153,595	4,278	2,005	572	600	584	517	1,707	1.1%	12.1%	322
NH	146,200	6,857	2,987	936	978	918	1,038	2,947	2.0%	15.1%	825
NJ	880,642	83,363	16,704	6,020	8,336	9,291	43,012	60,692	6.9%	51.6%	942
NM	174,120	8,431	2,841	808	859	1,083	2,840	4,791	2.8%	33.7%	1,413
NV	274,656	23,117	3,832	1,617	2,721	4,439	10,508	17,680	6.4%	45.5%	1,757
NY	1,315,737	95,275	25,677	8,195	9,472	9,924	42,007	61,499	4.7%	44.1%	828
OH	1,012,266	52,800	18,551	5,635	6,498	8,826	13,290	28,694	2.8%	25.2%	9,088
OK	240,464	10,244	4,272	1,206	1,101	1,376	2,289	4,783	2.0%	22.3%	1,037
OR	453,858	20,093	5,228	1,730	2,232	3,040	7,863	13,157	2.9%	39.1%	1,087
PA	1,015,549	59,015	20,740	6,799	6,782	7,493	17,201	31,582	3.1%	29.1%	3,762
RI	96,709	6,316	1,942	684	801	952	1,937	3,698	3.8%	30.7%	599
SC	424,754	25,481	9,657	2,728	2,821	3,379	6,896	13,147	3.1%	27.1%	2,209
SD	61,257	1,235	556	149	169	152	209	531	0.9%	16.9%	234
TN	460,424	21,287	9,851	2,832	3,248	3,036	2,320	8,654	1.9%	10.9%	2,234
TX	1,704,341	61,285	31,679	8,297	7,244	6,486	7,579	21,426	1.3%	12.4%	4,069
UT	290,388	10,314	4,010	1,201	1,404	1,588	2,111	5,125	1.8%	20.5%	449
VA	843,099	27,584	12,238	3,644	4,038	3,838	3,826	11,763	1.4%	13.9%	2,649
VT	68,163	2,986	1,010	294	296	383	1,003	1,683	2.5%	33.6%	272
WA	819,061	36,666	9,041	3,211	4,362	6,392	13,660	24,437	3.0%	37.3%	3,628
WI	622,402	19,480	7,024	2,210	2,509	3,449	4,288	10,293	1.7%	22.0%	3,314
WV	89,139	4,840	2,611	717	608	467	437	1,523	1.7%	9.0%	466
WY	49,324	953	515	131	143	101	63	311	0.6%	6.6%	199
Other ²	175,196	19,414	7,494	2,909	5,087	1,545	2,379	9,078	5.2%	12.3%	523
Total	28,228,695	1,489,832	484,974	152,778	178,450	203,655	469,975	854,156	3.0%	31.5%	149,417

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 March 31, 2013

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	32,869	707	346	100	101	85	75	261	0.8%	10.6%	90
AL	235,178	13,220	6,256	1,758	1,861	1,774	1,571	5,216	2.2%	11.9%	1,482
AR	121,736	5,599	2,301	676	674	724	1,224	2,623	2.2%	21.9%	407
AZ	440,844	16,154	6,048	1,982	2,636	3,360	2,128	8,136	1.8%	13.2%	2,863
CA	2,354,337	70,724	27,296	8,981	11,186	12,332	10,929	34,481	1.5%	15.5%	7,226
CO	401,207	9,343	4,183	1,239	1,402	1,458	1,061	3,927	1.0%	11.4%	1,232
CT	217,289	13,976	4,021	1,365	1,641	1,887	5,062	8,600	4.0%	36.2%	790
DC	42,864	2,057	668	195	220	239	735	1,195	2.8%	35.7%	35
DE	66,056	3,969	1,184	410	511	597	1,267	2,377	3.6%	31.9%	196
FL	1,178,522	138,089	21,582	6,308	9,553	14,967	85,679	110,296	9.4%	62.0%	15,756
GA	544,624	32,081	13,657	4,222	5,018	5,128	4,056	14,228	2.6%	12.6%	3,802
HI	88,942	3,480	865	247	329	381	1,658	2,371	2.7%	47.6%	153
IA	166,400	5,930	2,400	630	664	852	1,384	2,905	1.7%	23.3%	572
ID	101,589	3,884	1,386	412	542	626	918	2,088	2.1%	23.6%	564
IL	786,445	49,779	12,450	4,308	5,764	8,460	18,797	33,065	4.2%	37.8%	11,388
IN	302,941	17,987	6,724	1,896	2,094	2,687	4,586	9,395	3.1%	25.5%	2,203
KS	113,894	4,754	2,080	556	644	730	744	2,134	1.9%	15.6%	668
KY	142,797	7,432	2,873	779	940	1,044	1,796	3,785	2.7%	24.2%	1,405
LA	203,987	11,637	5,268	1,436	1,377	1,548	2,008	4,938	2.4%	17.3%	800
MA	430,487	22,627	8,216	2,671	2,950	3,005	5,785	11,764	2.7%	25.6%	1,230
MD	395,949	25,953	7,294	2,333	3,052	3,253	10,021	16,337	4.1%	38.6%	1,515
ME	60,299	4,599	1,355	363	466	534	1,881	2,883	4.8%	40.9%	290
MI	583,548	26,183	11,600	3,577	4,357	3,925	2,724	11,038	1.9%	10.4%	9,703
MN	339,315	10,549	4,729	1,440	1,578	1,667	1,135	4,389	1.3%	10.8%	3,663
MO	320,667	12,982	6,216	1,824	1,889	1,787	1,266	4,953	1.5%	9.8%	1,627
MS	111,347	6,715	3,342	913	871	815	774	2,463	2.2%	11.5%	660
MT	63,510	1,486	678	183	212	205	208	625	1.0%	14.0%	245
NC	501,940	25,881	10,841	3,243	3,551	3,675	4,571	11,814	2.4%	17.7%	2,605
ND	25,337	399	192	52	34	29	92	155	0.6%	23.1%	36
NE	97,715	2,872	1,341	388	398	392	353	1,147	1.2%	12.3%	230
NH	85,234	4,192	1,814	560	591	568	659	1,819	2.1%	15.7%	516
NJ	563,871	53,626	10,917	3,881	5,473	6,091	27,264	38,851	6.9%	50.8%	818
NM	110,354	5,086	1,758	452	536	649	1,691	2,878	2.6%	33.2%	864
NV	173,204	13,738	2,345	987	1,714	2,843	5,849	10,410	6.0%	42.6%	1,432
NY	824,378	60,037	16,233	5,073	6,056	6,518	26,157	38,760	4.7%	43.6%	618
OH	576,086	32,349	11,333	3,354	3,958	5,445	8,259	17,699	3.1%	25.5%	5,795
OK	153,146	6,479	2,689	746	730	862	1,452	3,049	2.0%	22.4%	724
OR	272,983	11,974	3,192	1,022	1,368	1,812	4,580	7,768	2.8%	38.2%	753
PA	625,339	37,215	13,046	4,202	4,346	4,859	10,762	20,019	3.2%	28.9%	2,617
RI	60,238	3,985	1,195	447	509	601	1,233	2,346	3.9%	30.9%	354
SC	255,690	15,499	5,858	1,633	1,798	2,114	4,096	8,019	3.1%	26.4%	1,554
SD	42,560	772	349	84	112	94	133	340	0.8%	17.2%	154
TN	294,415	13,272	6,143	1,708	2,019	1,970	1,432	5,430	1.8%	10.8%	1,462
TX	1,114,734	38,581	20,266	4,983	4,565	4,053	4,714	13,356	1.2%	12.2%	2,864
UT	171,864	6,013	2,270	671	836	951	1,285	3,074	1.8%	21.4%	284
VA	516,889	16,672	7,319	2,114	2,447	2,342	2,450	7,251	1.4%	14.7%	1,786
VT	34,476	1,796	617	163	174	223	619	1,016	2.9%	34.5%	196
WA	518,514	22,310	5,658	1,944	2,665	3,893	8,150	14,721	2.8%	36.5%	2,598
WI	384,397	11,717	4,210	1,289	1,507	2,070	2,641	6,240	1.6%	22.5%	1,879
WV	51,162	2,748	1,488	399	329	279	253	863	1.7%	9.2%	297
WY	34,257	626	339	84	101	62	40	205	0.6%	6.4%	134
Other ²	108,722	9,523	4,100	1,613	1,286	1,008	1,516	3,826	3.5%	15.9%	314
Total	17,445,148	919,258	300,531	91,896	109,635	127,473	289,723	527,529	3.0%	31.5%	101,449

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 March 31, 2013

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	24,335	455	257	44	63	49	42	155	0.6%	9.2%	55
AL	118,101	7,138	3,355	1,027	1,005	868	883	2,777	2.4%	12.4%	678
AR	63,837	3,263	1,252	356	350	388	917	1,670	2.6%	28.1%	288
AZ	262,717	10,490	3,893	1,348	1,736	2,016	1,497	5,271	2.0%	14.3%	1,189
CA	1,182,223	44,123	15,217	5,717	6,601	7,502	9,086	23,320	2.0%	20.6%	2,604
CO	218,429	5,811	2,466	789	835	953	768	2,566	1.2%	13.2%	625
CT	129,452	7,492	2,192	686	798	950	2,866	4,622	3.6%	38.3%	341
DC	21,717	1,273	375	125	116	130	527	776	3.6%	41.4%	10
DE	41,167	2,260	712	253	265	328	702	1,302	3.2%	31.1%	107
FL	688,029	79,478	12,556	4,383	5,284	8,055	49,200	62,676	9.1%	61.9%	5,318
GA	367,241	21,956	9,192	3,090	3,348	3,272	3,054	9,712	2.6%	13.9%	1,619
HI	39,372	2,104	438	152	183	216	1,115	1,520	3.9%	53.0%	73
IA	106,082	3,371	1,274	391	402	489	815	1,710	1.6%	24.2%	340
ID	67,101	2,822	944	330	349	466	733	1,553	2.3%	26.0%	172
IL	558,818	32,699	8,653	3,173	3,867	5,771	11,235	20,939	3.7%	34.4%	5,515
IN	268,587	11,928	4,788	1,368	1,353	1,747	2,672	5,813	2.2%	22.4%	1,063
KS	97,972	3,208	1,437	450	400	484	437	1,332	1.4%	13.6%	453
KY	152,836	5,700	2,460	707	677	756	1,100	2,553	1.7%	19.3%	733
LA	87,970	5,478	2,381	710	621	726	1,040	2,400	2.7%	19.0%	416
MA	252,339	12,709	4,350	1,476	1,569	1,652	3,662	6,906	2.7%	28.8%	548
MD	258,294	17,215	4,779	1,536	1,747	2,041	7,112	10,933	4.2%	41.3%	951
ME	49,270	2,641	750	235	293	272	1,091	1,664	3.4%	41.3%	160
MI	422,282	17,207	7,554	2,566	2,767	2,440	1,880	7,134	1.7%	10.9%	5,539
MN	308,330	8,695	3,744	1,216	1,320	1,391	1,024	3,748	1.2%	11.8%	2,628
MO	234,015	8,674	4,109	1,218	1,284	1,176	887	3,374	1.4%	10.2%	1,082
MS	36,656	2,877	1,273	403	374	361	466	1,211	3.3%	16.2%	243
MT	34,305	930	391	113	119	141	166	426	1.2%	17.8%	104
NC	371,658	18,096	7,534	2,262	2,273	2,474	3,553	8,360	2.2%	19.6%	1,436
ND	19,296	249	132	30	25	25	37	90	0.5%	14.9%	15
NE	55,880	1,406	664	184	202	192	164	560	1.0%	11.7%	92
NH	60,966	2,665	1,173	376	387	350	379	1,128	1.9%	14.2%	309
NJ	316,771	29,737	5,787	2,139	2,863	3,200	15,748	21,841	6.9%	53.0%	124
NM	63,766	3,345	1,083	356	323	434	1,149	1,913	3.0%	34.3%	549
NV	101,452	9,379	1,487	630	1,007	1,596	4,659	7,270	7.2%	49.7%	325
NY	491,359	35,238	9,444	3,122	3,416	3,406	15,850	22,739	4.6%	45.0%	210
OH	436,180	20,451	7,218	2,281	2,540	3,381	5,031	10,995	2.5%	24.6%	3,293
OK	87,318	3,765	1,583	460	371	514	837	1,734	2.0%	22.2%	313
OR	180,875	8,119	2,036	708	864	1,228	3,283	5,389	3.0%	40.4%	334
PA	390,210	21,800	7,694	2,597	2,436	2,634	6,439	11,563	3.0%	29.5%	1,145
RI	36,471	2,331	747	237	292	351	704	1,352	3.7%	30.2%	245
SC	169,064	9,982	3,799	1,095	1,023	1,265	2,800	5,128	3.0%	28.1%	655
SD	18,697	463	207	65	57	58	76	191	1.0%	16.4%	80
TN	166,009	8,015	3,708	1,124	1,229	1,066	888	3,224	1.9%	11.1%	772
TX	589,607	22,704	11,413	3,314	2,679	2,433	2,865	8,070	1.4%	12.6%	1,205
UT	118,524	4,301	1,740	530	568	637	826	2,051	1.7%	19.2%	165
VA	326,210	10,912	4,919	1,530	1,591	1,496	1,376	4,512	1.4%	12.6%	863
VT	33,687	1,190	393	131	122	160	384	667	2.0%	32.3%	76
WA	300,547	14,356	3,383	1,267	1,697	2,499	5,510	9,716	3.2%	38.4%	1,030
WI	238,005	7,763	2,814	921	1,002	1,379	1,647	4,053	1.7%	21.2%	1,435
WV	37,977	2,092	1,123	318	279	188	184	660	1.7%	8.8%	169
WY	15,067	327	176	47	42	39	23	106	0.7%	7.0%	65
Other ²	66,474	9,891	3,394	1,296	3,801	537	863	5,252	7.9%	8.7%	209
Total	10,783,547	570,574	184,443	60,882	68,815	76,182	180,252	326,627	3.0%	31.6%	47,968

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 10,169 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 - March 31, 2013

State	2012						1Q13						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	222	14	152	-	36	424	46	4	41	-	8	99	1,148	123	861	43	151	2,326
AL	3,265	247	2,096	32	428	6,068	739	43	586	4	82	1,454	14,939	1,825	13,165	1,077	1,648	32,654
AR	1,178	107	800	4	365	2,454	279	16	248	1	76	620	5,471	864	5,165	417	1,231	13,148
AZ	2,633	615	6,616	8	11,574	21,446	571	62	1,522	2	1,553	3,710	13,917	5,329	57,760	1,323	39,298	117,627
CA	10,633	3,092	32,397	26	25,899	72,047	2,246	396	8,438	12	5,609	16,701	50,543	18,649	210,709	2,860	86,114	368,875
CO	2,410	262	2,830	4	1,615	7,121	482	44	772	2	280	1,580	11,210	2,209	18,855	668	6,437	39,379
CT	1,811	336	3,681	4	1,024	6,856	413	107	1,013	5	248	1,786	8,391	1,869	17,612	518	2,906	31,296
DC	338	59	513	3	134	1,047	69	14	145	-	24	252	1,515	263	2,835	102	362	5,077
DE	632	67	939	4	335	1,977	129	19	288	1	100	537	2,726	502	5,153	187	997	9,564
FL	8,248	2,517	30,989	114	31,039	72,907	1,855	327	8,171	26	6,437	16,816	43,384	14,899	167,266	3,875	105,752	335,175
GA	5,805	991	10,071	63	3,592	20,522	1,277	175	2,780	12	993	5,237	27,197	6,776	61,853	2,389	10,706	108,922
HI	642	89	836	-	525	2,092	116	14	216	-	116	462	2,542	594	5,081	70	1,800	10,087
IA	1,375	122	1,271	11	411	3,190	374	17	386	3	76	856	6,424	906	7,370	623	1,418	16,741
ID	803	133	1,196	1	1,363	3,496	156	24	337	-	240	757	3,803	859	6,888	259	4,578	16,387
IL	5,887	1,400	14,615	94	8,185	30,181	1,263	238	4,114	17	1,899	7,531	27,649	8,029	78,110	2,124	22,557	138,469
IN	4,111	351	3,543	144	1,109	9,258	987	52	972	18	229	2,258	20,158	2,338	21,173	1,931	4,225	49,825
KS	1,382	112	845	8	339	2,686	344	21	226	3	50	644	6,338	776	5,470	425	1,262	14,271
KY	2,117	180	1,389	32	506	4,224	440	35	403	2	108	988	9,205	1,145	8,462	502	1,715	21,029
LA	2,849	251	2,043	12	394	5,549	633	33	565	1	77	1,309	12,508	2,017	11,811	1,073	1,288	28,697
MA	3,181	577	5,926	12	1,809	11,505	634	133	1,837	4	433	3,041	14,412	3,678	33,539	1,029	6,920	59,579
MD	3,530	690	7,892	20	3,281	15,413	734	99	2,155	7	748	3,743	16,492	4,044	42,981	1,179	9,393	74,090
ME	714	80	1,037	5	415	2,251	194	20	285	-	103	602	3,490	526	5,123	245	1,397	10,782
MI	5,216	940	7,441	333	5,675	19,605	1,259	152	1,868	19	1,133	4,431	29,467	6,602	53,163	5,981	23,804	119,017
MN	2,584	374	3,801	11	2,358	9,128	592	52	969	2	490	2,105	12,056	2,951	26,630	963	8,759	51,360
MO	3,380	343	2,783	64	1,028	7,598	756	43	834	4	224	1,861	15,972	2,528	18,431	1,298	3,986	42,215
MS	1,493	133	1,087	15	202	2,930	360	28	317	1	50	756	6,524	879	6,993	530	807	15,733
MT	447	27	352	-	197	1,023	89	3	81	-	38	211	1,921	284	2,335	96	689	5,325
NC	5,481	714	6,112	29	1,813	14,149	1,238	109	1,663	6	436	3,452	24,376	4,628	35,732	1,572	5,210	71,518
ND	123	36	60	3	37	259	17	-	18	-	3	38	509	158	481	53	94	1,295
NE	579	51	570	4	175	1,379	134	10	138	-	35	317	2,996	428	3,323	303	618	7,668
NH	873	106	1,092	1	396	2,468	197	18	351	1	97	664	4,032	832	7,151	248	1,487	13,751
NJ	4,529	1,056	10,401	15	3,284	19,285	1,087	754	3,169	3	826	5,839	21,150	5,662	50,593	1,274	10,192	88,870
NM	969	129	1,079	6	607	2,790	223	20	367	-	133	743	4,214	716	6,105	249	1,737	13,021
NV	882	332	4,069	4	8,337	13,624	181	35	1,187	1	2,075	3,479	5,113	2,547	30,005	442	25,086	63,194
NY	6,295	1,104	12,436	47	1,909	21,791	1,564	756	3,662	13	505	6,500	27,431	6,873	58,361	1,600	6,202	100,468
OH	5,613	684	6,900	254	2,694	16,145	1,389	125	1,901	43	550	4,008	27,005	4,565	42,412	3,376	9,333	86,692
OK	1,492	90	1,027	8	290	2,907	348	19	275	1	49	692	7,402	851	5,819	535	1,042	15,649
OR	1,502	412	3,000	6	2,507	7,427	319	60	793	1	575	1,748	6,771	2,134	16,938	437	7,355	33,635
PA	6,633	689	7,293	54	1,661	16,330	1,604	156	2,138	13	433	4,344	28,949	4,694	36,736	1,801	5,089	77,269
RI	616	120	1,083	3	415	2,237	141	37	318	-	98	594	2,658	705	6,266	168	1,594	11,391
SC	2,665	498	3,501	14	1,546	8,224	610	66	906	4	297	1,883	12,386	2,511	19,593	1,023	4,913	40,426
SD	219	13	162	1	47	442	43	5	46	-	10	104	859	129	982	88	192	2,250
TN	3,101	325	2,535	34	660	6,655	707	61	694	8	153	1,623	14,594	2,252	16,148	983	2,749	36,726
TX	11,614	847	6,516	51	1,366	20,394	2,588	126	1,530	10	276	4,530	52,535	8,084	43,330	3,655	5,873	113,477
UT	1,635	182	2,042	8	1,793	5,660	309	36	530	-	356	1,231	6,964	1,481	14,270	371	6,282	29,368
VA	3,711	505	4,595	14	1,982	10,807	752	94	1,286	6	393	2,531	16,696	3,480	31,496	1,054	9,378	62,103
VT	412	27	367	3	66	875	88	7	100	1	14	210	1,657	219	1,756	109	212	3,953
WA	2,962	508	5,851	13	4,660	13,994	609	87	1,819	1	1,198	3,714	13,560	3,075	30,429	784	11,906	59,754
WI	2,289	336	3,132	26	1,105	6,888	577	55	887	3	274	1,796	10,649	2,003	17,134	828	3,938	34,552
WV	774	74	474	4	127	1,453	173	9	128	4	27	341	3,513	516	3,226	197	527	7,980
WY	230	10	128	-	71	439	57	2	33	-	13	105	1,049	167	967	56	227	2,466
Other ³	513	217	1,427	(292)	40	1,905	88	46	258	(119)	11	284	1,554	1,104	5,557	(168)	86	8,133
Total	142,598	23,174	232,993	1,334	141,426	541,525	32,080	4,864	63,766	146	30,261	131,117	668,022	151,281	1,379,609	52,825	471,522	2,723,259

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 - March 31, 2013

State	2012						1Q13						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	189	8	112	-	26	335	34	3	35	-	8	80	1,041	76	575	42	109	1,843
AL	2,633	157	1,630	-	314	4,734	596	16	436	-	60	1,108	12,847	1,292	9,607	1,001	1,206	25,953
AR	940	59	626	-	234	1,859	224	11	191	-	50	476	4,759	650	3,650	406	827	10,292
AZ	1,883	235	4,416	-	6,491	13,025	417	19	901	2	695	2,034	11,464	2,598	37,397	1,280	23,081	75,820
CA	8,063	1,027	21,158	-	14,345	44,593	1,707	75	5,307	7	2,680	9,776	42,555	7,869	135,986	2,782	50,121	239,313
CO	1,962	141	1,925	-	995	5,023	384	12	516	1	147	1,060	9,752	1,307	12,348	656	4,066	28,129
CT	1,426	170	2,755	-	723	5,074	314	45	765	-	149	1,273	7,157	1,073	12,748	501	2,053	23,532
DC	251	26	388	1	84	750	57	6	115	-	14	192	1,300	145	2,017	95	229	3,786
DE	494	34	672	-	220	1,420	97	9	221	-	68	395	2,289	306	3,579	176	688	7,038
FL	6,276	1,084	22,196	7	20,095	49,658	1,370	85	5,496	6	3,191	10,148	36,761	7,685	117,353	3,615	68,257	233,671
GA	4,072	394	6,749	2	2,160	13,377	916	53	1,851	1	547	3,368	21,794	3,582	41,007	2,119	6,587	75,089
HI	553	44	618	-	337	1,552	99	3	154	-	63	319	2,313	306	3,521	69	1,149	7,358
IA	1,089	72	960	1	310	2,432	300	9	285	1	50	645	5,502	585	5,067	569	1,009	12,732
ID	627	54	816	-	871	2,368	104	4	225	-	137	470	3,237	473	4,608	254	2,964	11,536
IL	4,203	561	9,830	3	5,330	19,927	901	68	2,698	3	1,117	4,787	22,628	3,433	50,817	1,847	14,711	93,436
IN	3,066	188	2,580	2	772	6,608	735	21	683	3	152	1,594	16,554	1,470	13,855	1,360	2,898	36,137
KS	1,018	68	612	-	258	1,956	232	11	151	1	38	433	5,222	508	3,584	398	886	10,598
KY	1,619	99	942	-	362	3,022	328	18	269	-	73	688	7,754	723	5,229	416	1,183	15,305
LA	2,326	142	1,580	1	284	4,333	499	15	420	-	51	985	10,750	1,535	8,721	1,027	942	22,975
MA	2,475	296	4,263	1	1,158	8,193	507	43	1,235	2	244	2,031	12,193	2,034	22,795	1,006	4,579	42,607
MD	2,648	280	5,550	-	2,149	10,627	534	29	1,490	4	404	2,461	13,626	1,955	28,866	1,146	6,019	51,612
ME	576	38	746	-	307	1,667	145	4	201	-	54	404	2,991	309	3,613	240	995	8,148
MI	3,948	426	5,085	5	3,587	13,051	963	59	1,244	1	701	2,968	24,917	3,421	34,149	2,802	15,156	80,445
MN	1,861	164	2,392	1	1,360	5,778	404	15	613	-	265	1,297	9,889	1,330	15,943	939	5,155	33,256
MO	2,612	147	1,951	2	668	5,380	583	14	550	-	121	1,268	13,501	1,564	12,314	1,147	2,589	31,115
MS	1,248	98	906	-	167	2,419	305	21	247	-	40	613	5,798	658	5,466	495	651	13,068
MT	363	13	244	-	128	748	72	3	55	-	24	154	1,663	182	1,593	96	487	4,021
NC	4,189	357	4,353	-	1,256	10,155	940	36	1,184	1	252	2,413	20,450	2,639	23,927	1,495	3,502	52,013
ND	94	9	36	-	23	162	14	-	11	-	2	27	432	90	309	50	58	939
NE	424	24	461	-	123	1,032	105	8	104	-	22	239	2,597	273	2,401	293	427	5,991
NH	675	47	719	-	252	1,693	148	5	233	-	51	437	3,390	421	4,653	245	956	9,665
NJ	3,578	451	7,759	-	2,291	14,079	877	345	2,291	1	497	4,011	17,913	3,010	35,997	1,236	7,099	65,255
NM	787	69	811	1	437	2,105	173	8	260	-	85	526	3,599	442	4,311	241	1,196	9,789
NV	673	131	2,708	-	4,935	8,447	133	7	783	-	951	1,874	4,396	1,166	19,396	431	15,141	40,530
NY	4,973	478	9,056	4	1,300	15,811	1,239	296	2,559	2	310	4,406	23,132	3,403	41,306	1,473	4,152	73,466
OH	4,199	319	4,995	3	1,961	11,477	1,020	54	1,315	9	357	2,755	22,318	2,718	27,748	2,086	6,583	61,453
OK	1,178	46	793	1	213	2,231	268	9	218	-	34	529	6,380	587	4,158	508	736	12,369
OR	1,135	214	2,093	-	1,553	4,995	248	18	530	-	320	1,116	5,714	1,097	11,319	419	4,544	23,093
PA	5,077	354	5,573	4	1,167	12,175	1,273	79	1,554	1	274	3,181	24,243	2,812	25,854	1,673	3,446	58,028
RI	454	69	753	-	266	1,542	98	13	209	-	62	382	2,148	395	4,192	164	1,053	7,952
SC	1,955	174	2,567	1	1,086	5,783	452	23	651	1	181	1,308	10,171	1,291	13,533	973	3,387	29,355
SD	175	8	116	-	39	338	32	3	33	-	7	75	729	79	679	84	159	1,730
TN	2,469	164	1,822	1	452	4,908	537	25	507	2	102	1,173	12,535	1,423	11,195	877	1,910	27,940
TX	9,282	421	4,715	1	928	15,347	2,052	54	1,017	4	191	3,318	45,373	5,974	30,614	3,516	4,039	89,516
UT	1,274	86	1,382	-	1,032	3,774	237	7	342	-	153	739	5,958	695	9,066	357	3,656	19,732
VA	2,750	223	3,229	-	1,273	7,475	549	24	861	-	224	1,658	13,717	1,780	20,933	1,017	5,967	43,414
VT	328	13	270	-	49	660	71	3	67	1	10	152	1,393	110	1,198	100	160	2,961
WA	2,230	193	4,033	-	3,133	9,589	461	22	1,198	-	659	2,340	11,383	1,546	20,552	753	7,762	41,996
WI	1,800	174	2,141	-	750	4,865	434	28	604	-	185	1,251	9,163	1,190	11,177	774	2,637	24,941
WV	582	38	325	-	81	1,026	127	4	79	1	16	227	2,930	300	2,026	183	316	5,755
WY	188	8	94	-	45	335	46	1	18	-	7	72	912	134	691	56	160	1,953
Other ³	358	53	906	(293)	38	1,062	75	17	171	(119)	9	153	1,164	397	3,582	(170)	74	5,047
Total	109,248	10,148	163,412	(251)	88,418	370,975	24,436	1,760	43,153	(64)	16,104	85,389	562,397	81,041	927,225	45,318	297,717	1,913,698

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 - March 31, 2013

State	2012						1Q13						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	33	6	40	-	10	89	12	1	6	-	-	19	107	47	286	1	42	483
AL	632	90	466	32	114	1,334	143	27	150	4	22	346	2,092	533	3,558	76	442	6,701
AR	238	48	174	4	131	595	55	5	57	1	26	144	712	214	1,515	11	404	2,856
AZ	750	380	2,200	8	5,083	8,421	154	43	621	-	858	1,676	2,453	2,731	20,363	43	16,217	41,807
CA	2,570	2,065	11,239	26	11,554	27,454	539	321	3,131	5	2,929	6,925	7,988	10,780	74,723	78	35,993	129,562
CO	448	121	905	4	620	2,098	98	32	256	1	133	520	1,458	902	6,507	12	2,371	11,250
CT	385	166	926	4	301	1,782	99	62	248	5	99	513	1,234	796	4,864	17	853	7,764
DC	87	33	125	2	50	297	12	8	30	-	10	60	215	118	818	7	133	1,291
DE	138	33	267	4	115	557	32	10	67	1	32	142	437	196	1,574	11	309	2,526
FL	1,972	1,433	8,793	107	10,944	23,249	485	242	2,675	20	3,246	6,668	6,623	7,214	49,913	260	37,495	101,504
GA	1,733	597	3,322	61	1,432	7,145	361	122	929	11	446	1,869	5,403	3,194	20,846	270	4,119	33,833
HI	89	45	218	-	188	540	17	11	62	-	53	143	229	288	1,560	1	651	2,729
IA	286	50	311	10	101	758	74	8	101	2	26	211	922	321	2,303	54	409	4,009
ID	176	79	380	1	492	1,128	52	20	112	-	103	287	566	386	2,280	5	1,614	4,851
IL	1,684	839	4,785	91	2,855	10,254	362	170	1,416	14	782	2,744	5,021	4,596	27,293	277	7,846	45,033
IN	1,045	163	963	142	337	2,650	252	31	289	15	77	664	3,604	868	7,318	571	1,327	13,688
KS	364	44	233	8	81	730	112	10	75	2	12	211	1,116	268	1,886	27	376	3,673
KY	498	81	447	32	144	1,202	112	17	134	2	35	300	1,451	422	3,233	86	532	5,724
LA	523	109	463	11	110	1,216	134	18	145	1	26	324	1,758	482	3,090	46	346	5,722
MA	706	281	1,663	11	651	3,312	127	90	602	2	189	1,010	2,219	1,644	10,744	23	2,341	16,972
MD	882	410	2,342	20	1,132	4,786	200	70	665	3	344	1,282	2,866	2,089	14,115	33	3,374	22,478
ME	138	42	291	5	108	584	49	16	84	-	49	198	499	217	1,510	5	402	2,634
MI	1,268	514	2,356	328	2,088	6,554	296	93	624	18	432	1,463	4,550	3,181	19,014	3,179	8,648	38,572
MN	723	210	1,409	10	998	3,350	188	37	356	2	225	808	2,167	1,621	10,687	24	3,604	18,104
MO	768	196	832	62	360	2,218	173	29	284	4	103	593	2,471	964	6,117	151	1,397	11,100
MS	245	35	181	15	35	511	55	7	70	1	10	143	726	221	1,527	35	156	2,665
MT	84	14	108	-	69	275	17	-	26	-	14	57	258	102	742	-	202	1,304
NC	1,292	357	1,759	29	557	3,994	298	73	479	5	184	1,039	3,926	1,989	11,805	77	1,708	19,505
ND	29	27	24	3	14	97	3	-	7	-	1	11	77	68	172	3	36	356
NE	155	27	109	4	52	347	29	2	34	-	13	78	399	155	922	10	191	1,677
NH	198	59	373	1	144	775	49	13	118	1	46	227	642	411	2,498	3	531	4,086
NJ	951	605	2,642	15	993	5,206	210	409	878	2	329	1,828	3,237	2,652	14,596	38	3,093	23,615
NM	182	60	268	5	170	685	50	12	107	-	48	217	615	274	1,794	8	541	3,232
NV	209	201	1,361	4	3,402	5,177	48	28	404	1	1,124	1,605	717	1,381	10,609	11	9,945	22,664
NY	1,322	626	3,380	43	609	5,980	325	460	1,103	11	195	2,094	4,299	3,470	17,055	127	2,050	27,002
OH	1,414	365	1,905	251	733	4,668	369	71	586	34	193	1,253	4,687	1,847	14,664	1,290	2,750	25,239
OK	314	44	234	7	77	676	80	10	57	1	15	163	1,022	264	1,661	27	306	3,280
OR	367	198	907	6	954	2,432	71	42	263	1	255	632	1,057	1,037	5,619	18	2,811	10,542
PA	1,556	335	1,720	50	494	4,155	331	77	584	12	159	1,163	4,706	1,882	10,882	128	1,643	19,241
RI	162	51	330	3	149	695	43	24	109	-	36	212	510	310	2,074	4	541	3,439
SC	710	324	934	13	460	2,441	158	43	255	3	116	575	2,215	1,220	6,060	50	1,526	11,071
SD	44	5	46	1	8	104	11	2	13	-	3	29	130	50	303	4	33	520
TN	632	161	713	33	208	1,747	170	36	187	6	51	450	2,059	829	4,953	106	839	8,786
TX	2,332	426	1,801	50	438	5,047	536	72	513	6	85	1,212	7,162	2,110	12,716	139	1,834	23,961
UT	361	96	660	8	761	1,886	72	29	188	-	203	492	1,006	786	5,204	14	2,626	9,636
VA	961	282	1,366	14	709	3,332	203	70	425	6	169	873	2,979	1,700	10,563	37	3,411	18,689
VT	84	14	97	3	17	215	17	4	33	-	4	58	264	109	558	9	52	992
WA	732	315	1,818	13	1,527	4,405	148	65	621	1	539	1,374	2,177	1,529	9,877	31	4,144	17,758
WI	489	162	991	26	355	2,023	143	27	283	3	89	545	1,486	813	5,957	54	1,301	9,611
WV	192	36	149	4	46	427	46	5	49	3	11	114	583	216	1,200	14	211	2,225
WY	42	2	34	-	26	104	11	1	15	-	6	33	137	33	276	-	67	513
Other ³	155	164	521	1	2	843	13	29	87	-	2	131	390	707	1,975	2	12	3,086
Total	33,350	13,026	69,581	1,585	53,008	170,550	7,644	3,104	20,613	210	14,157	45,728	105,625	70,240	452,384	7,507	173,805	809,561

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.