



# Federal Housing Finance Agency

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## Foreclosure Prevention Report Third 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 September 2013.

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## Third Quarter 2013 Highlights

### The Enterprises' Foreclosure Prevention Actions:

**3 million**  
Troubled  
Homeowners  
Helped since  
Conservatorship

- Nearly 100,900 foreclosure prevention actions were completed during the quarter, bringing the total to more than 3 million since the start of conservatorship in September 2008. Approximately 2.5 million of these actions have helped troubled homeowners save their homes including nearly 1.5 million permanent loan modifications.

- More than half of all permanent loan modifications in the third quarter helped to reduce homeowners' monthly payments by over 30 percent.

**51%**  
of Loan  
Modifications in  
3Q13 Reduced  
Borrowers'  
Monthly Payments  
by over 30%

- Approximately 31 percent of borrowers who received permanent loan modifications in the third quarter had portions of their mortgage balance forborne.

- As of September 30, 2013, about 12 percent of loans modified in the third quarter of 2012 had missed two or more payments, one year after modification.

- There were approximately 26,000 completed short sales and deeds-in-lieu during quarter, bringing the total to more than 531,700 since the start of conservatorship.

**8%**  
Decline in Serious  
Delinquent Loans  
in 3Q13

### The Enterprises' Mortgage Performance:

- The number of the Enterprises' serious delinquent borrowers decreased 8 percent during the third quarter.

- The Enterprises' serious delinquency rate fell to 2.6 percent at the end of the quarter compared with 7.2 percent for Federal Housing Administration (FHA) loans, 3.8 percent for Veterans Affairs (VA) loans and 5.7 percent for all loans (Industry average).

**5%**  
Increase in REO  
Inventory in 3Q13

### The Enterprises' Foreclosures:

- Completed third-party sales and foreclosure sales increased 2 percent while foreclosure starts fell 7 percent in the third quarter.

- REO inventory increased 5 percent during the quarter as property acquisitions outpaced dispositions for the first time since fourth quarter of 2010.

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

	2Q13	3Q13
HAMP Active Trials	19,247	15,988
HAMP Permanent - Cumulative	432,228	431,852

### Completed Foreclosure Prevention Actions

Loan Modifications *	59,635	57,878
Repayment Plans	23,648	14,507
Forbearance Plans	4,221	2,330
Charge-offs-in-lieu	171	164

### Home Retention Actions

Short Sales	24,656	21,803
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Deeds-in-lieu	4,757	4,194
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### Home Forfeiture Actions

TOTAL	117,088	100,876
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\* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

### Mortgage Performance (at period end)

(# of loans in thousands)	2Q13	3Q13
30-59 Days Delinquent	513	460
60-plus-days Delinquent	915	852
Serious Delinquent*	783	724
Foreclosure Starts	125	117
Third-party & Foreclosure Sales	55	56
REO Inventory	142	148

### (Percent of total loans serviced)

30-59 Days Delinquent	1.83%	1.64%
60-plus-days Delinquent	3.27%	3.04%
Serious Delinquent*	2.78%	2.56%

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

Source: FHFA (Fannie Mae and Freddie Mac)

# Loan Modifications - Status Update

## 2013 Announcements

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

## HAMP Activity

- Over 1 million troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. More than 601,500 of these homeowners have been granted permanent modifications through HAMP.
- Nearly 16,000 homeowners were in a HAMP trial modification period at the end of the third quarter.

## Non-HAMP Modifications Activity

- Non-HAMP modifications accounted for the vast majority of all permanent loan modifications in the third quarter.
- Approximately 44,800 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the third quarter, bringing the total number of non-HAMP permanent modifications to more than 748,500 since October 2009.

**601,500**  
HAMP Permanent  
Loan Modifications  
since April 2009

**748,500**  
Non-HAMP  
Permanent  
Modifications  
since October  
2009

## HAMP Statistics

### Cumulative from April 2009 through

	2Q13	3Q13
Trial Modifications Ever Started	1,036,322	1,045,524
Less:		
Trials Disqualified	(79,639)	(79,016)
Trials Cancelled	(345,369)	(348,978)
Permanent Modifications	(592,067)	(601,542)
<b>Trials Remaining Active</b>	<b>19,247</b>	<b>15,988</b>
Permanent Modifications Started	592,067	601,542
Less:		
Modifications Defaulted	(147,020)	(153,831)
Modifications Paid off	(12,819)	(15,859)
<b>Active Permanent Modifications</b>	<b>432,228</b>	<b>431,852</b>

Source: FHFA (Fannie Mae and Freddie Mac)

## Non-HAMP Statistics

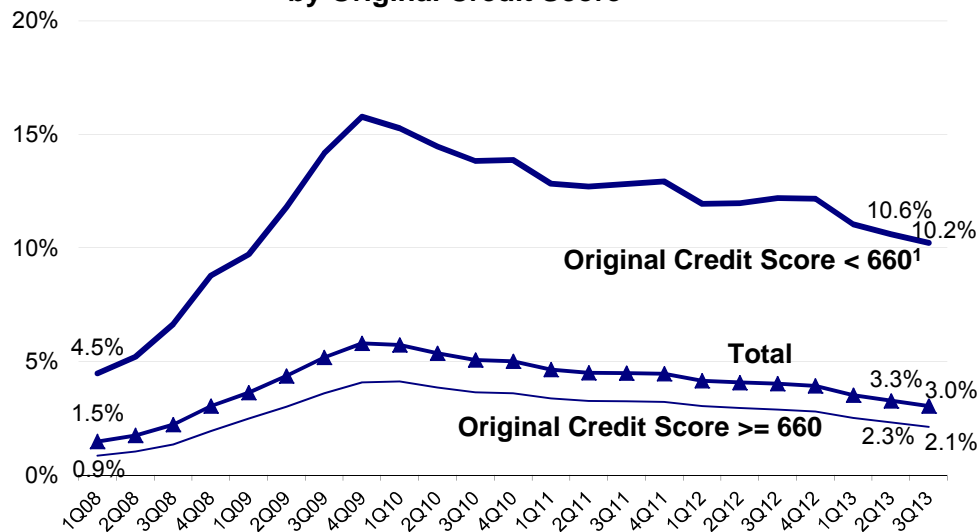
### Cumulative from October 2009 through

	2Q13	3Q13
Permanent Loan Modifications	703,725	748,542

Source: FHFA (Fannie Mae and Freddie Mac)

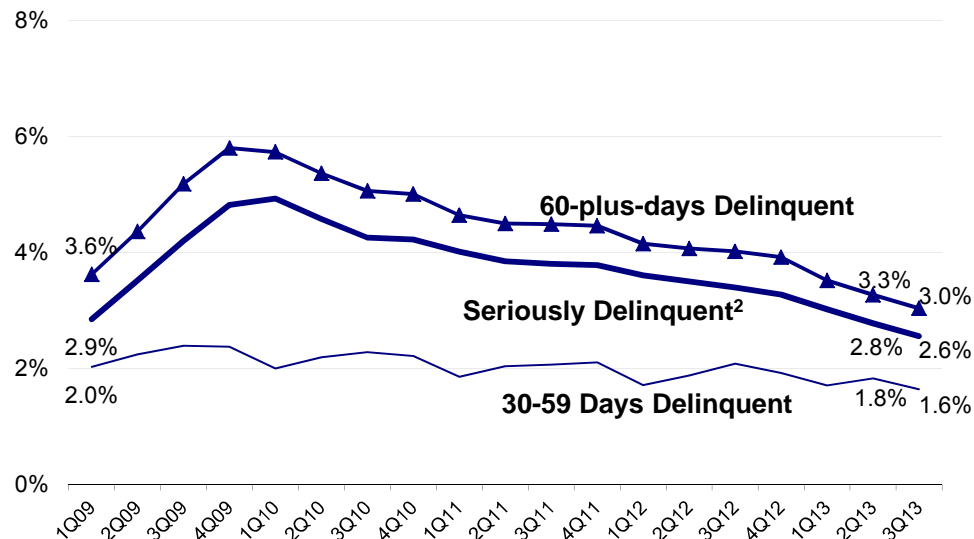
# Mortgage Performance

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



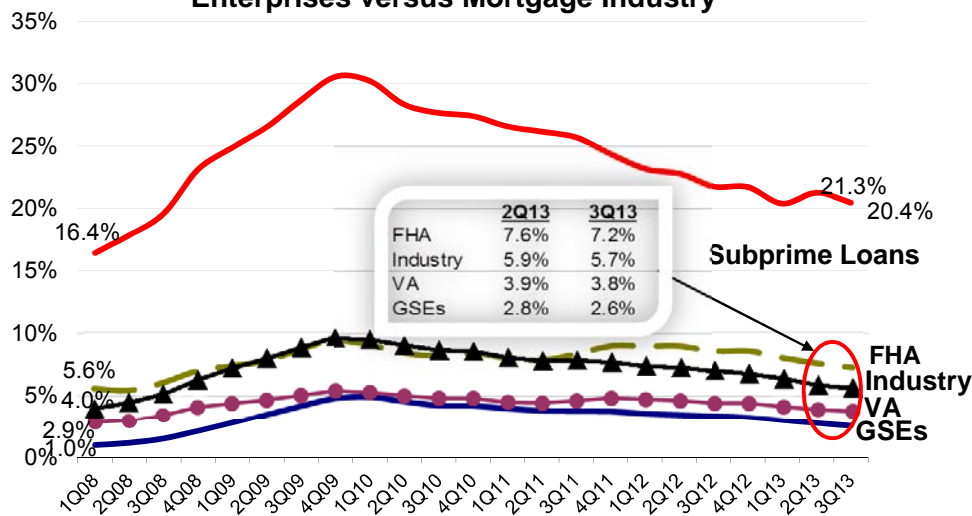
Source: FHFA (Fannie Mae and Freddie Mac)

**Enterprises' Mortgage Delinquency Rates**



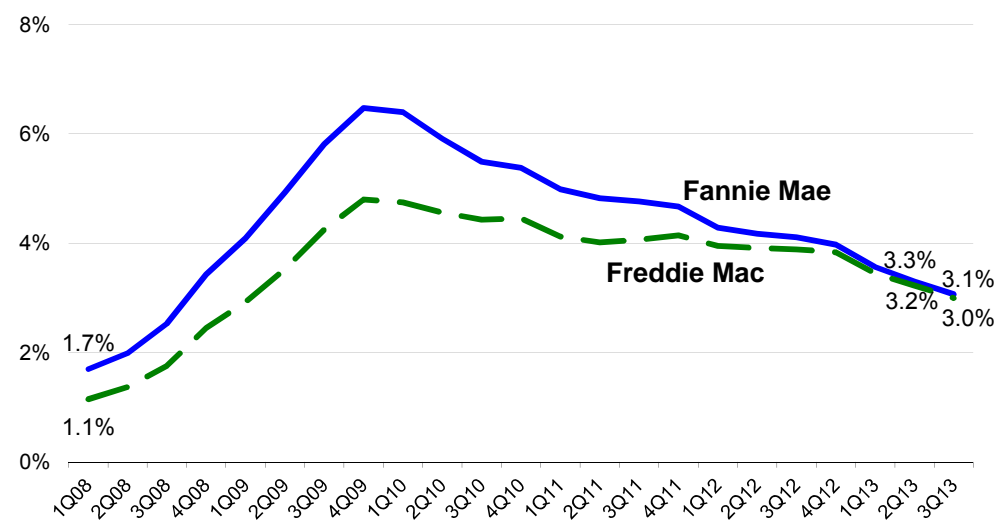
Source: FHFA (Fannie Mae and Freddie Mac)

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



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

**60-plus-days Delinquency Rates**



Source: FHFA (Fannie Mae and Freddie Mac)

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

## Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed approximately 348,000 foreclosure prevention actions in the first nine months of 2013, bringing the total to more than 3 million since the start of conservatorship in September 2008. Nearly 1.5 million of these actions have been permanent loan modifications. Approximately 973,900 actions have been other forms of assistance that allowed troubled homeowners to save their homes. More than 531,700 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

### Completed Foreclosure Prevention Actions

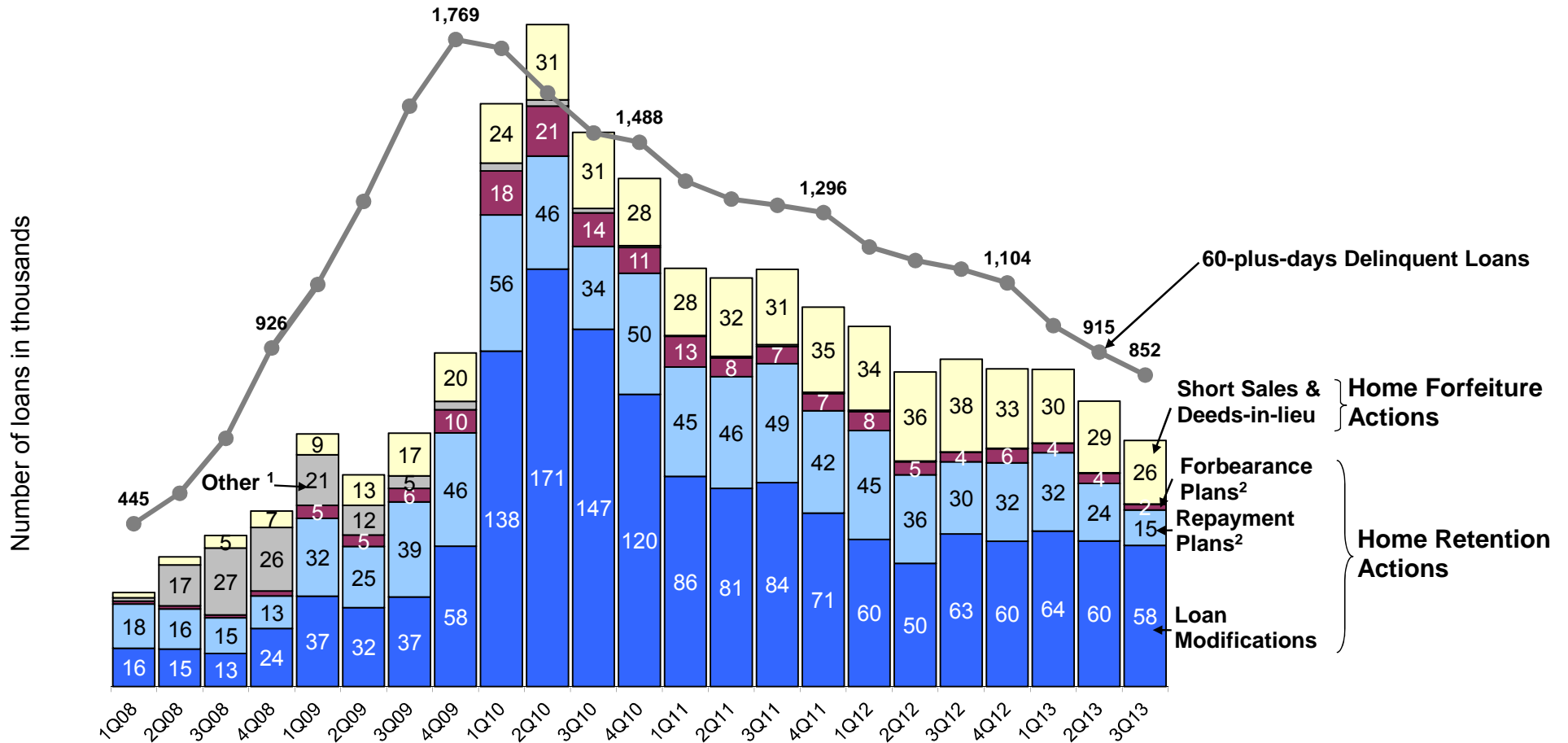
	Full Year 2010	Full Year 2011	Full Year 2012	YTD Sep-13	Conservatorship to Date <sup>1</sup>
<b>Home Retention Actions</b>					
Repayment Plans	185,954	181,558	142,615	70,237	736,033
Forbearance Plans	63,024	34,423	22,812	10,359	157,961
Charge-offs-in-lieu	3,118	2,263	1,335	481	9,717
HomeSaver Advance ( <i>Fannie</i> )	5,191	-	-	-	70,178
Loan Modifications	<u>575,022</u>	<u>322,108</u>	<u>232,993</u>	<u>181,279</u>	<u>1,498,826</u>
<b>Total</b>	<b>832,309</b>	<b>540,352</b>	<b>399,755</b>	<b>262,356</b>	<b>2,472,715</b>
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales	107,953	115,237	125,232	72,302	482,363
Deeds-in-lieu	<u>6,043</u>	<u>10,231</u>	<u>16,232</u>	<u>13,366</u>	<u>49,383</u>
<b>Total</b>	<b>113,996</b>	<b>125,468</b>	<b>141,464</b>	<b>85,668</b>	<b>531,746</b>
<b>Total Foreclosure Prevention Actions</b>	<b>946,305</b>	<b>665,820</b>	<b>541,219</b>	<b>348,024</b>	<b>3,004,461</b>

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

Source: FHFA (Fannie Mae and Freddie Mac)

# 60+ Days Delinquent Loans and Foreclosure Prevention Actions

There were nearly 100,900 foreclosure prevention actions completed in the third quarter as the number of the Enterprises' troubled borrowers continues to decline. The vast majority of these actions allowed troubled homeowners to save their homes during the quarter, including 57,900 permanent loan modifications.



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

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

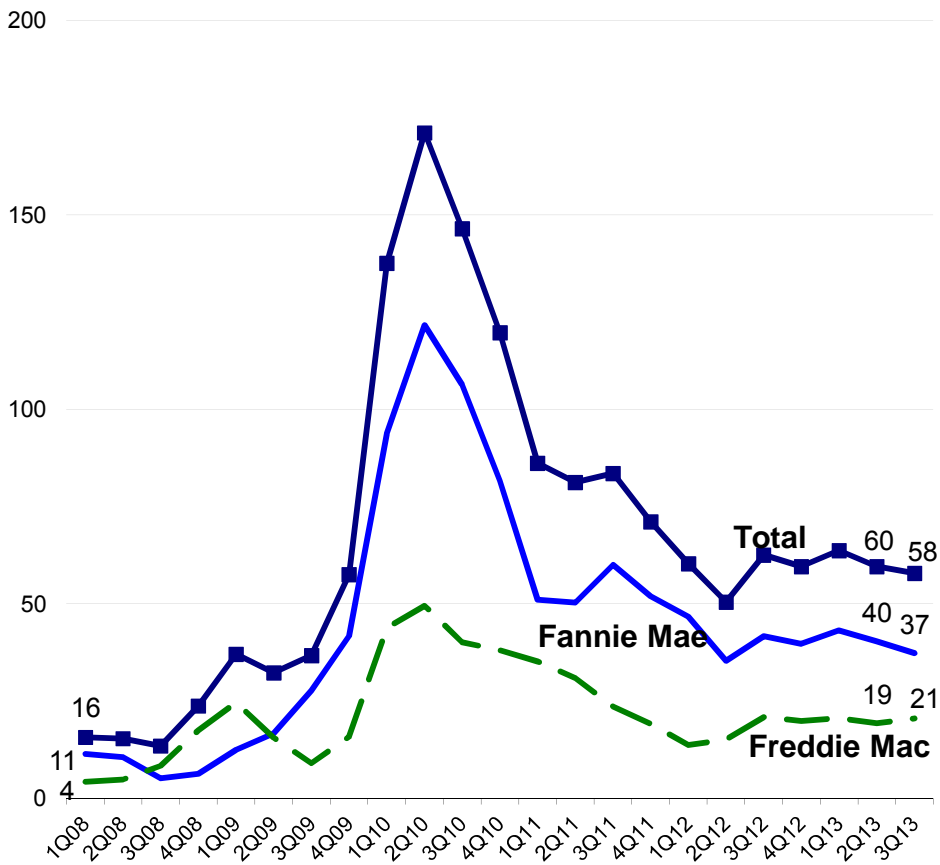
Source: FHFA (Fannie Mae and Freddie Mac)



## Foreclosure Prevention Activity: Home Retention Actions

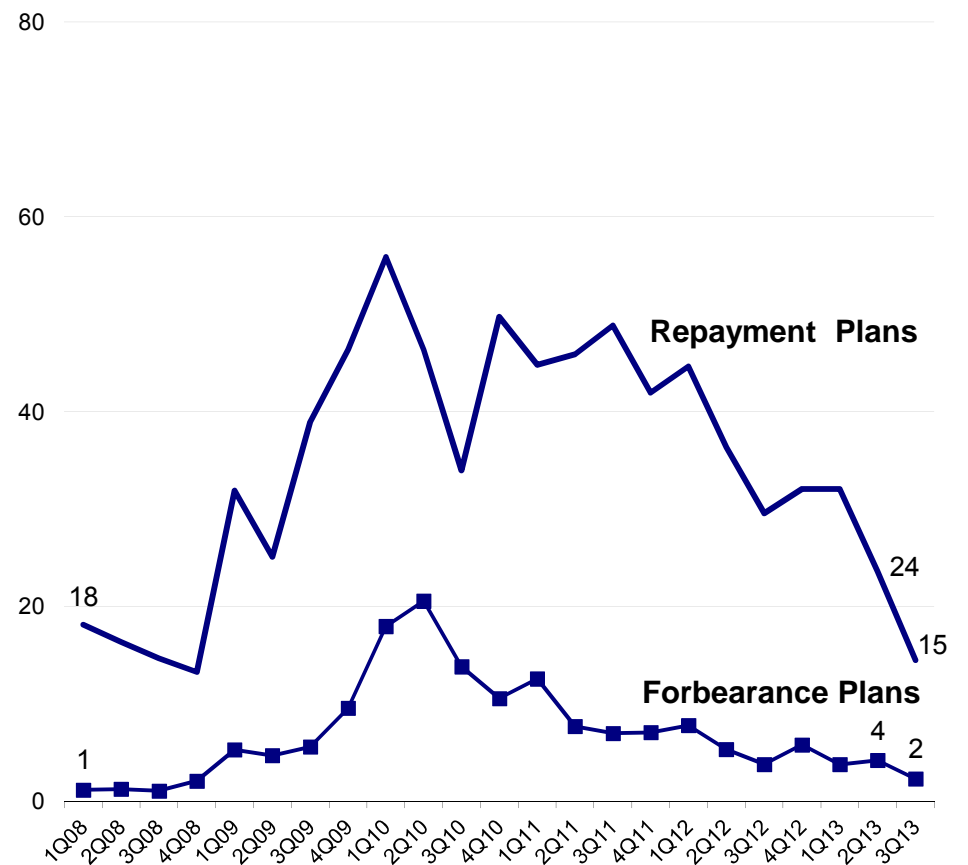
There were 57,900 permanent loan modifications in the third quarter, bringing the total number of permanent modifications to nearly 1.5 million since conservatorship. In addition, the Enterprises completed more than 14,500 repayment plans and 2,300 forbearance plans to help delinquent borrowers cure 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)

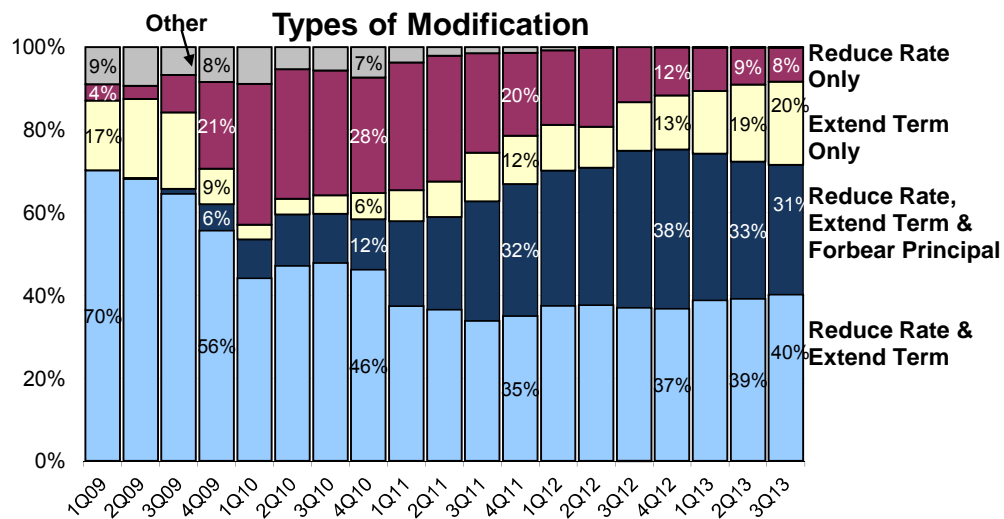


Source: FHFA (Fannie Mae and Freddie Mac)

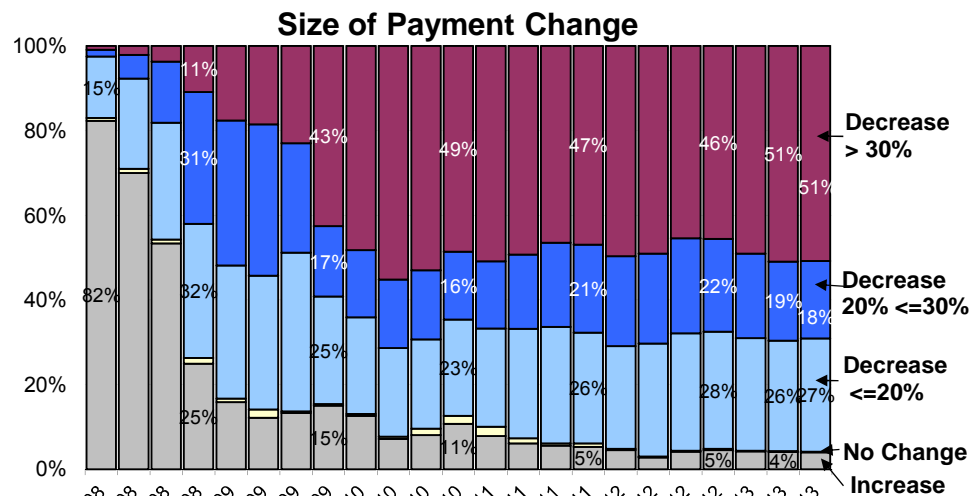
# Enterprises' Loan Modifications

Approximately 31 percent of borrowers who received permanent loan modifications in the third quarter had portions of their mortgage balance forborne. About half of the borrowers had their monthly payments reduced by 30 percent or more.

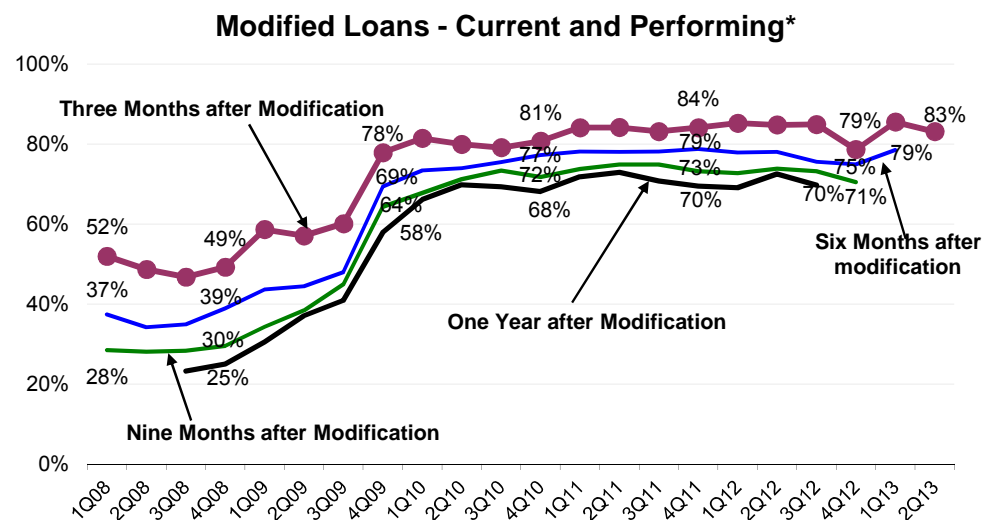
The performance of modified loans remains strong. As of September 30, 2013, about 12 percent of loans modified in the third quarter of 2012 had missed two or more payments, one year after modification.



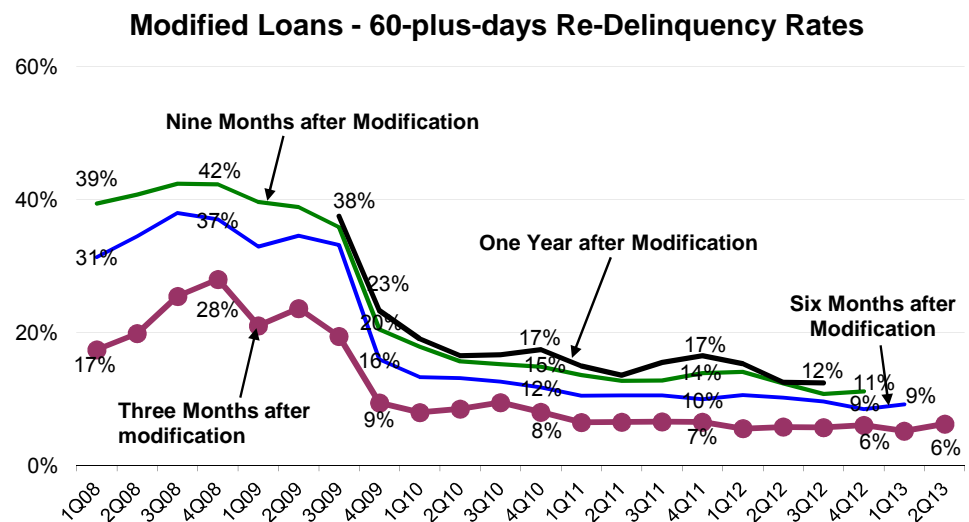
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



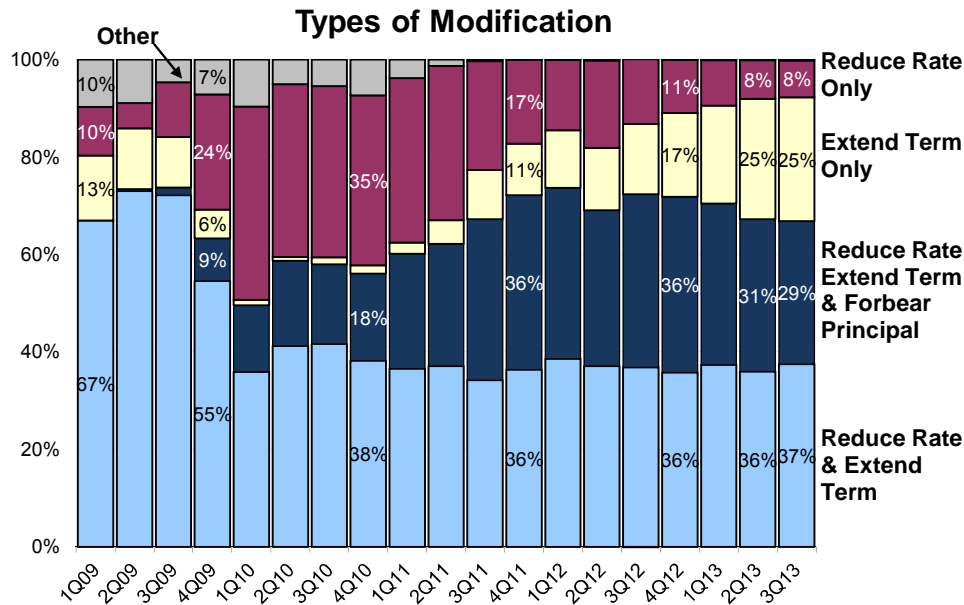
Source: FHFA (Fannie Mae and Freddie Mac)



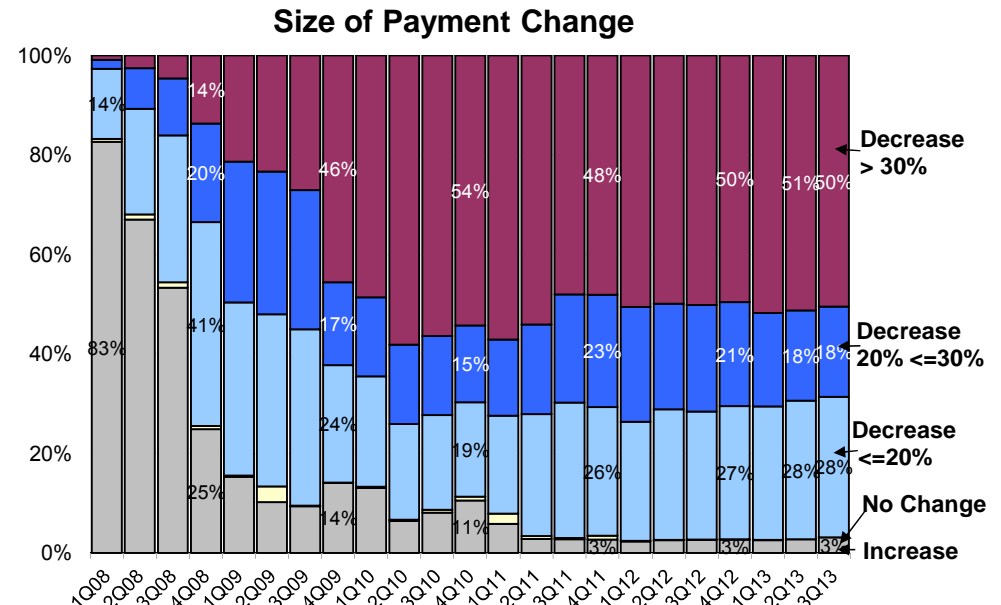
Source: FHFA (Fannie Mae and Freddie Mac)

\* 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. 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.

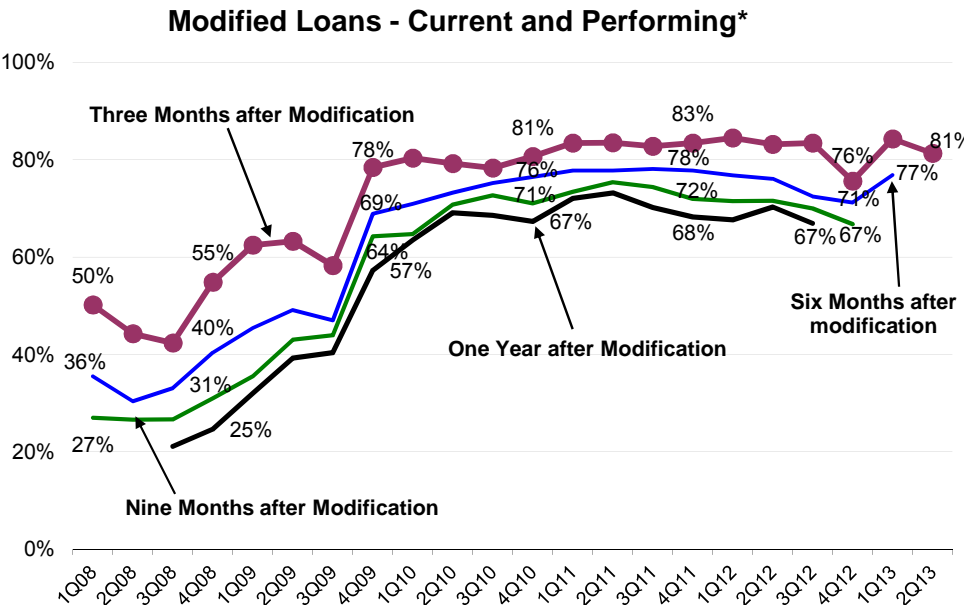
# Fannie Mae's Loan Modifications



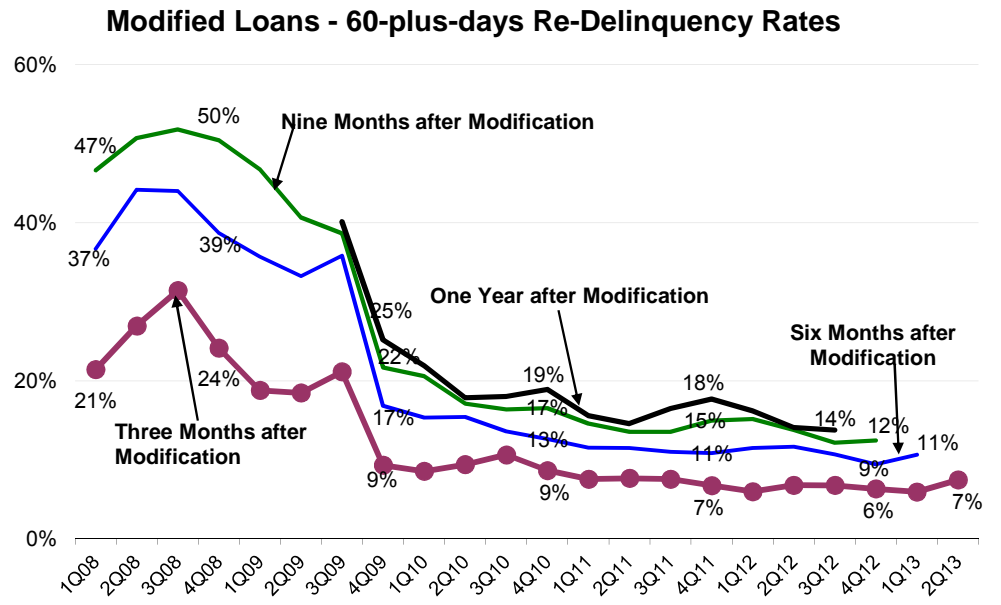
Source: FHFA (Fannie Mae and Freddie Mac)



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

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

	HAMP								Non-HAMP							
	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Current and Performing	81%	82%	83%	83%	82%	80%	79%	85%	71%	75%	74%	74%	72%	69%	69%	75%
60+ Days Delinquent	10%	9%	8%	8%	8%	7%	7%	6%	15%	13%	13%	13%	14%	12%	10%	12%

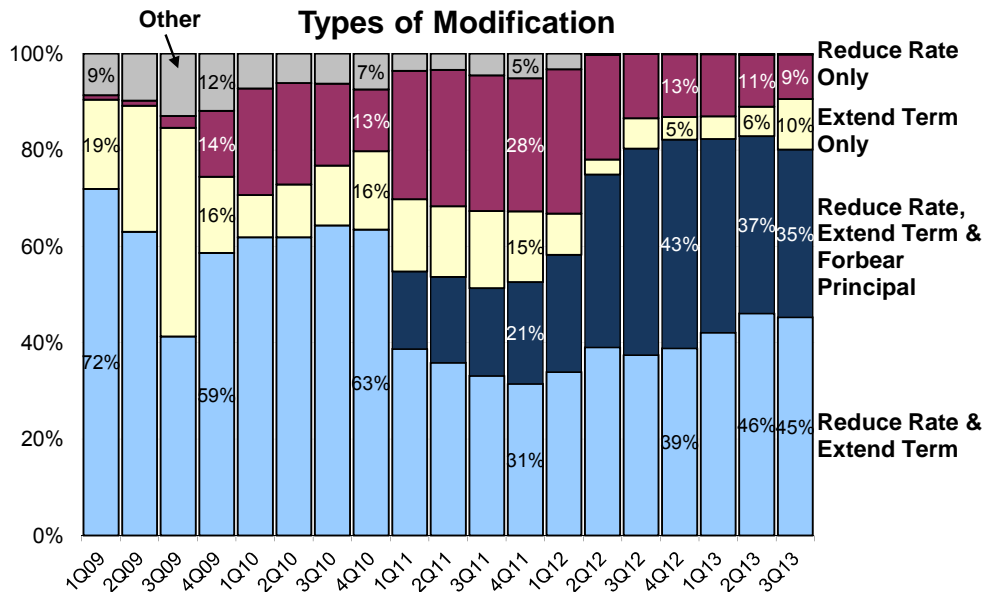
### Modified Loans - Performance Nine Months after Modification \*

	HAMP							Non-HAMP						
	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Current and Performing	78%	80%	79%	78%	79%	78%	76%	69%	71%	68%	68%	67%	67%	64%
60+ Days Delinquent	12%	11%	11%	11%	10%	8%	8%	17%	16%	18%	18%	16%	14%	14%

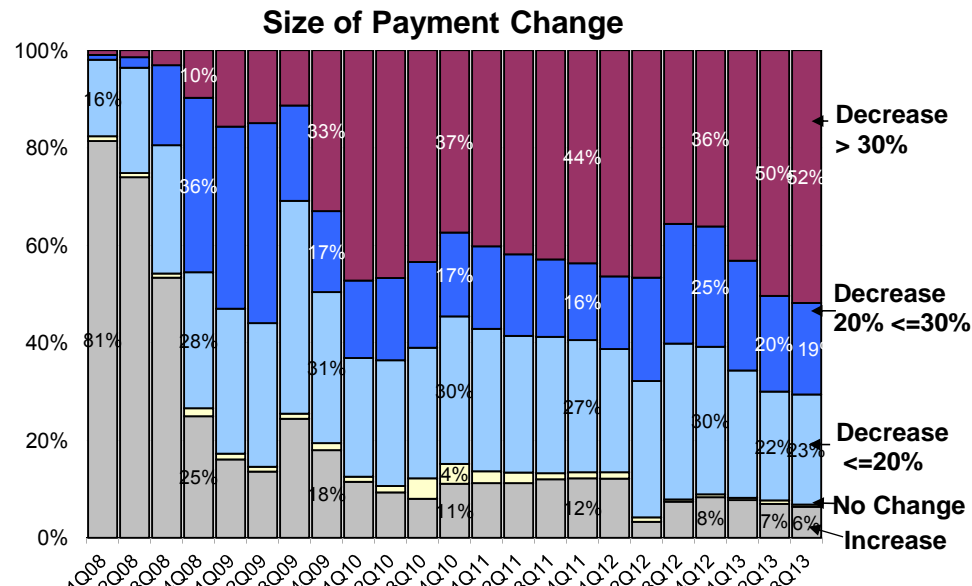
Source: FHFA (Fannie Mae and Freddie Mac)

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

# Freddie Mac's Loan Modifications

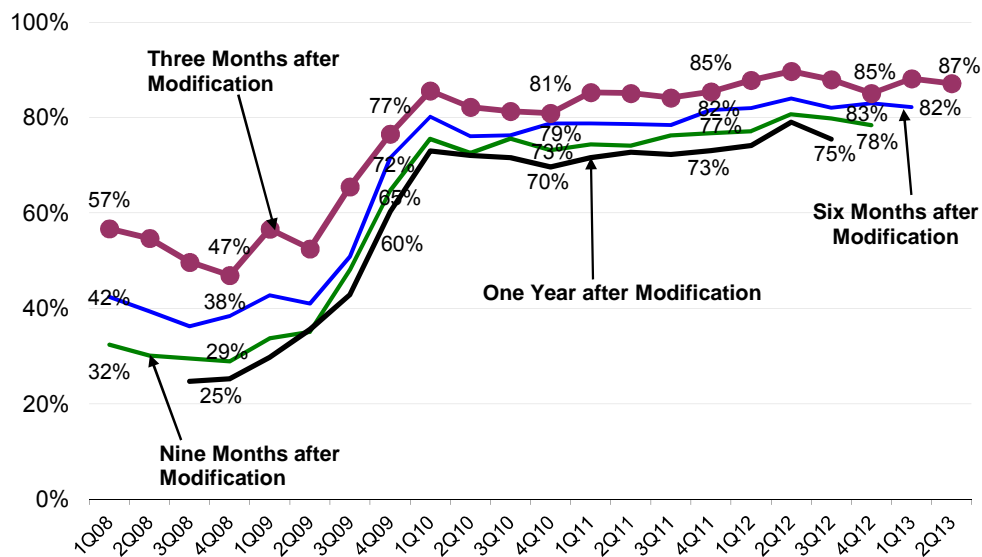


Source: FHFA (Fannie Mae and Freddie Mac)



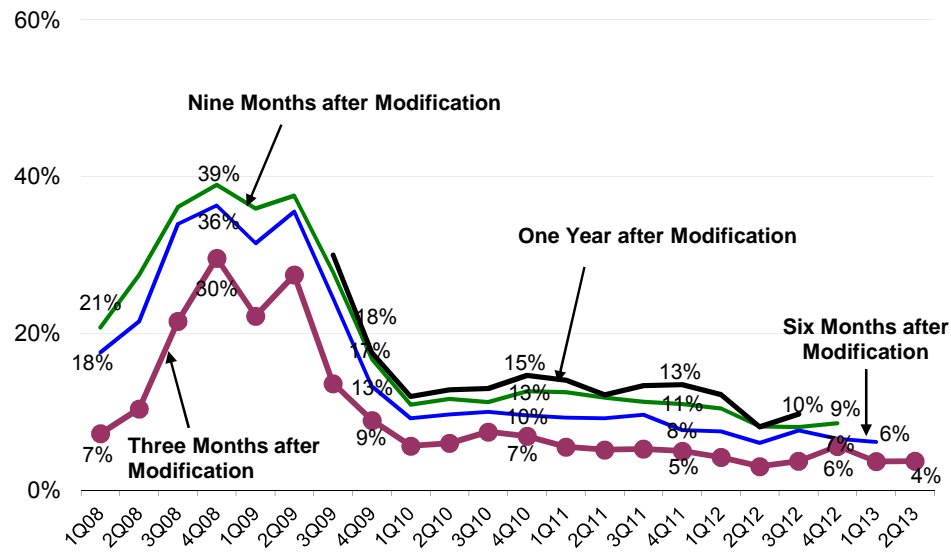
Source: FHFA (Fannie Mae and Freddie Mac)

## 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)

\* 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

	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13
Current and Performing	88%	87%	89%	91%	91%	90%	88%	91%	90%
60+ Days Delinquent	4%	4%	3%	2%	2%	3%	4%	2%	2%

#### Non-HAMP

	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13
Current and Performing	81%	79%	79%	79%	87%	86%	83%	86%	86%
60+ Days Delinquent	8%	9%	9%	10%	5%	4%	6%	5%	5%

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

#### HAMP

	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Current and Performing	84%	83%	86%	87%	86%	85%	86%	86%
60+ Days Delinquent	6%	7%	5%	5%	5%	6%	5%	4%

#### Non-HAMP

	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13
Current and Performing	71%	70%	73%	69%	79%	79%	81%	80%
60+ Days Delinquent	14%	16%	13%	15%	9%	9%	8%	8%

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

#### HAMP

	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Current and Performing	80%	82%	83%	83%	83%	83%	83%
60+ Days Delinquent	8%	8%	8%	7%	7%	6%	6%

#### Non-HAMP

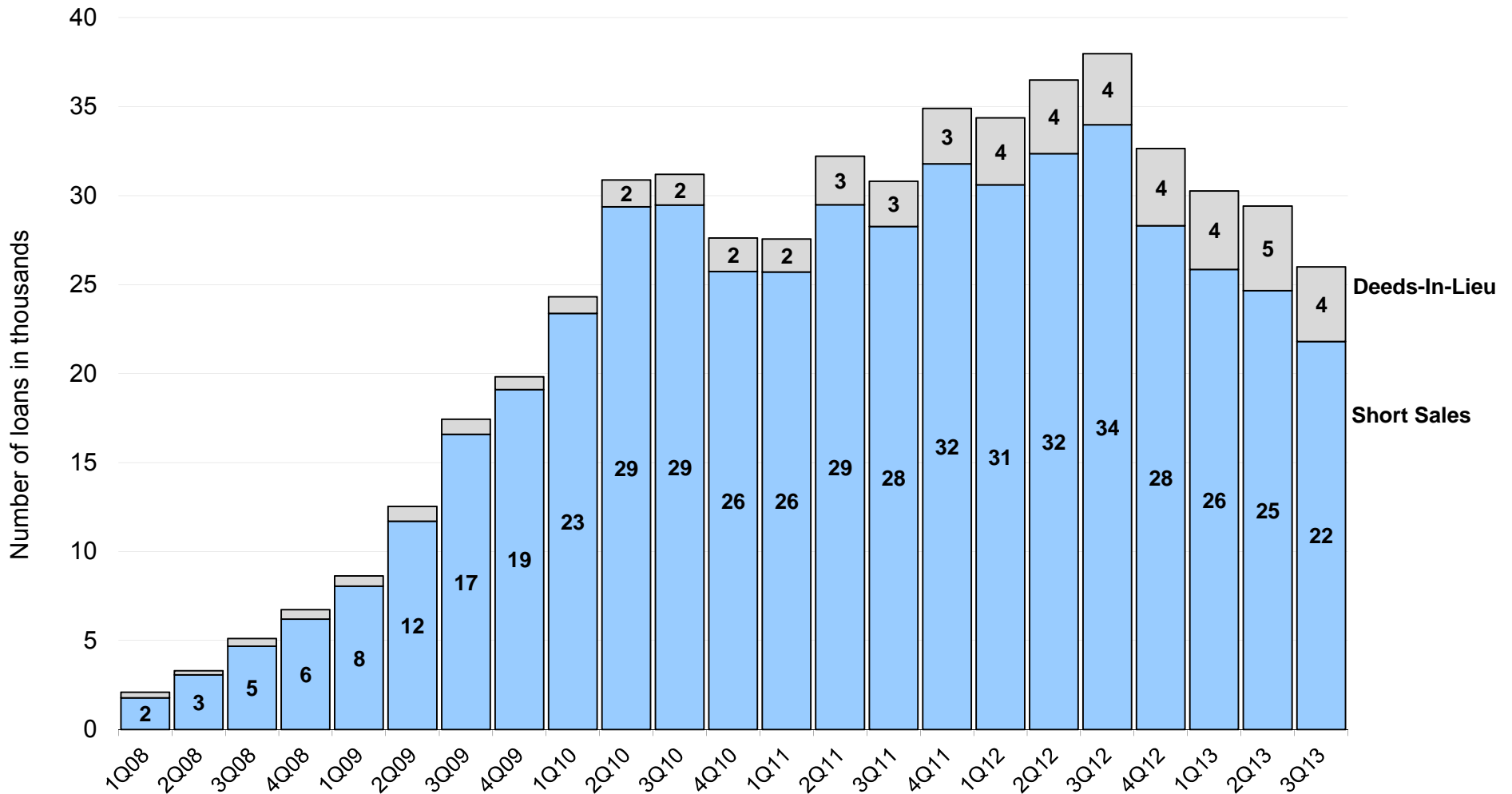
	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12
Current and Performing	65%	66%	65%	62%	75%	77%	76%
60+ Days Delinquent	18%	18%	18%	20%	12%	10%	10%

Source: FHFA (Fannie Mae and Freddie Mac)

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

## Foreclosure Prevention Activity: Home Forfeiture Actions

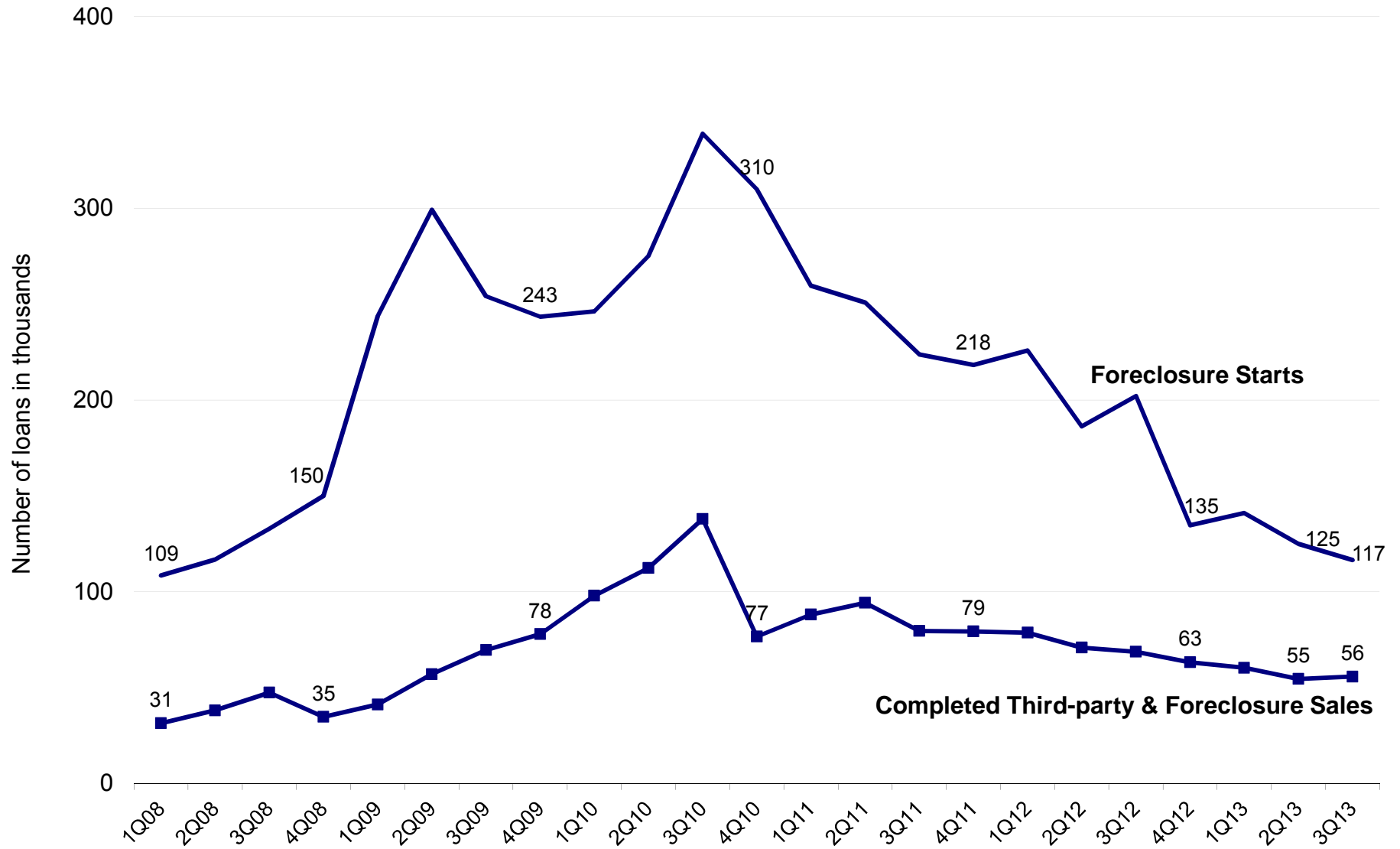
Approximately 26,000 short sales and deeds-in-lieu were completed in the third quarter, bringing the total to more than 531,700 since the start of conservatorship. Short sales and deeds-in-lieu fell 12 percent during the quarter compared with the second quarter. These foreclosure alternatives help to reduce the severity of losses resulting from a borrower’s default and minimize the impact of foreclosures on borrowers, communities, and neighborhoods.



Source: FHFA (Fannie Mae and Freddie Mac)

# Foreclosures

The number of completed third-party sales and foreclosure sales increased 2 percent while foreclosure starts dropped 7 percent in the third quarter.



Source: FHFA (Fannie Mae and Freddie Mac)

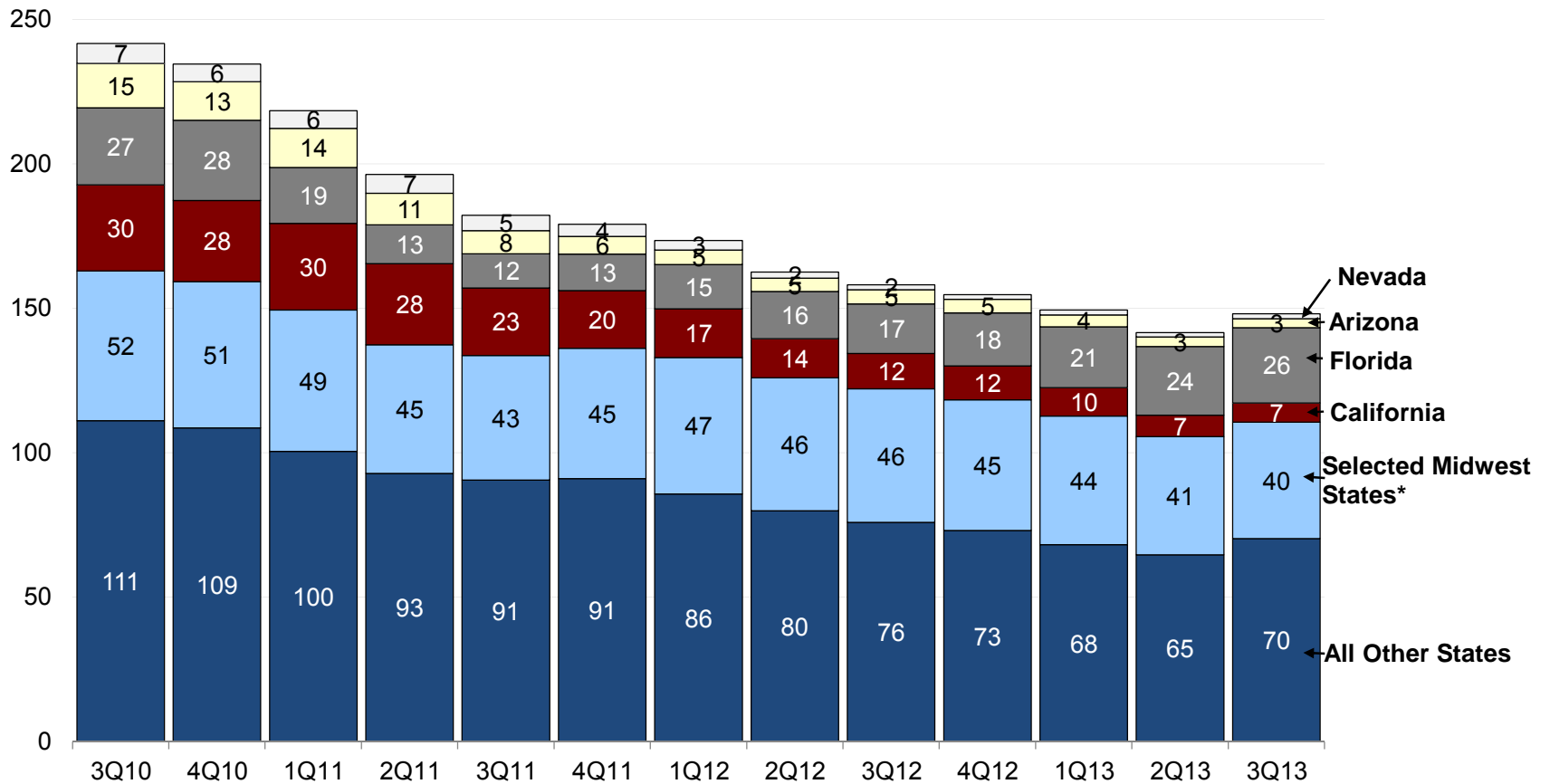


# Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory increased 5 percent in the third quarter as property acquisitions outpaced dispositions for the first time since fourth quarter of 2010. Property acquisitions increased 8 percent while dispositions fell 17 percent during the quarter.

## REO Inventory by State

(Number in thousands)



### REO Activity

	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13
Acquisitions	124,402	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794
Dispositions	(74,206)	(76,849)	(94,441)	(100,550)	(83,678)	(75,163)	(77,104)	(74,743)	(66,585)	(63,185)	(61,918)	(60,398)	(50,277)
Inventory (at period end)	241,684	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060

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



## State Level Data

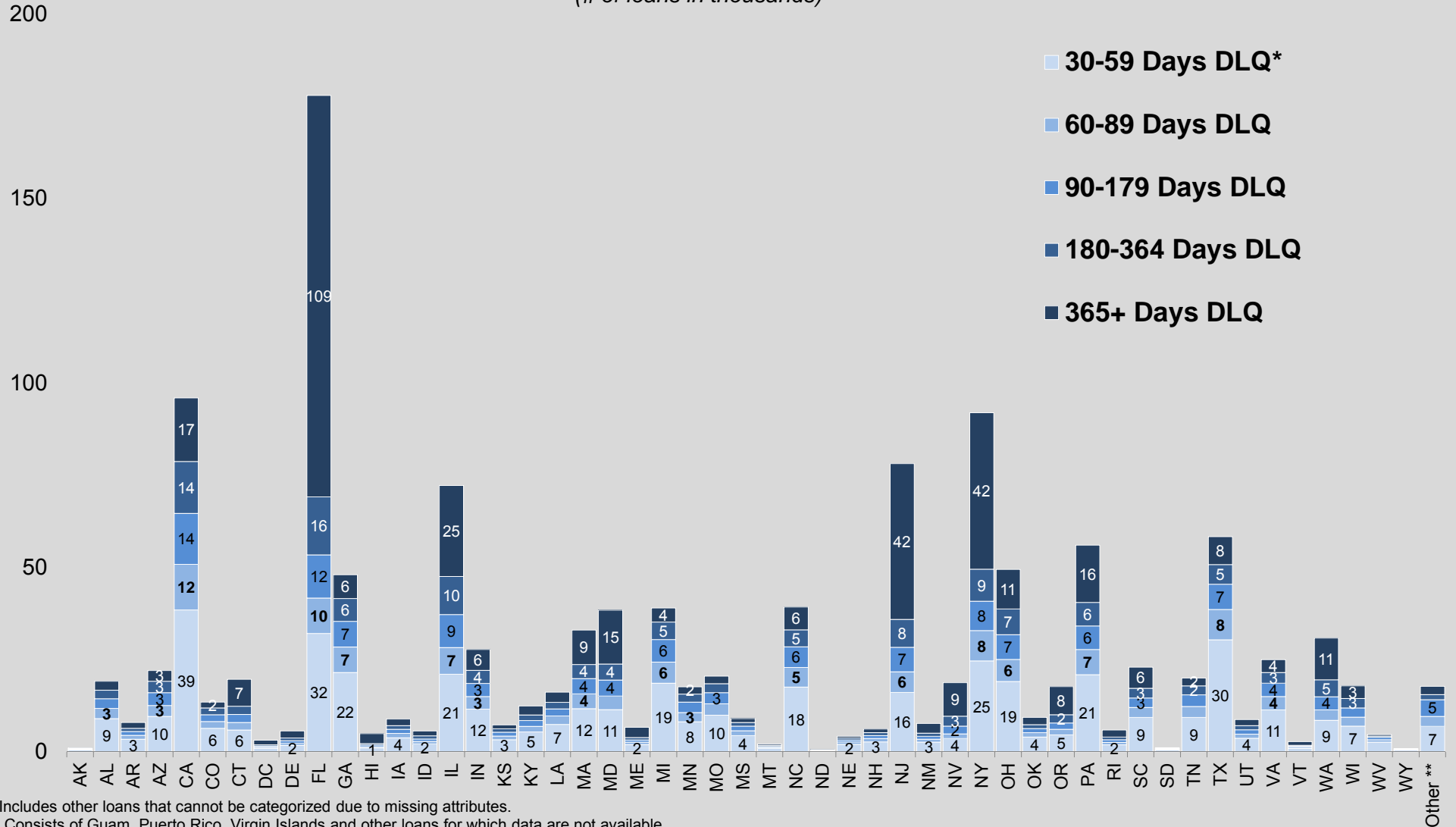
Pages 20 to 30 provide detailed information about ten key states. The key states were selected based on the top rankings for three factors as of September 30, 2013:

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

# Delinquent Loans by State

Nearly one in three of the Enterprises' troubled borrowers are deeply (365+ days) delinquent at the end of the quarter. Florida continued to have the highest number of deeply delinquent loans, followed by New York. In Florida, approximately 61 percent of the delinquent borrowers have been delinquent for one year or more and the number of these deeply delinquent loans continues to exceed the total number of delinquent loans in each individual state.

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

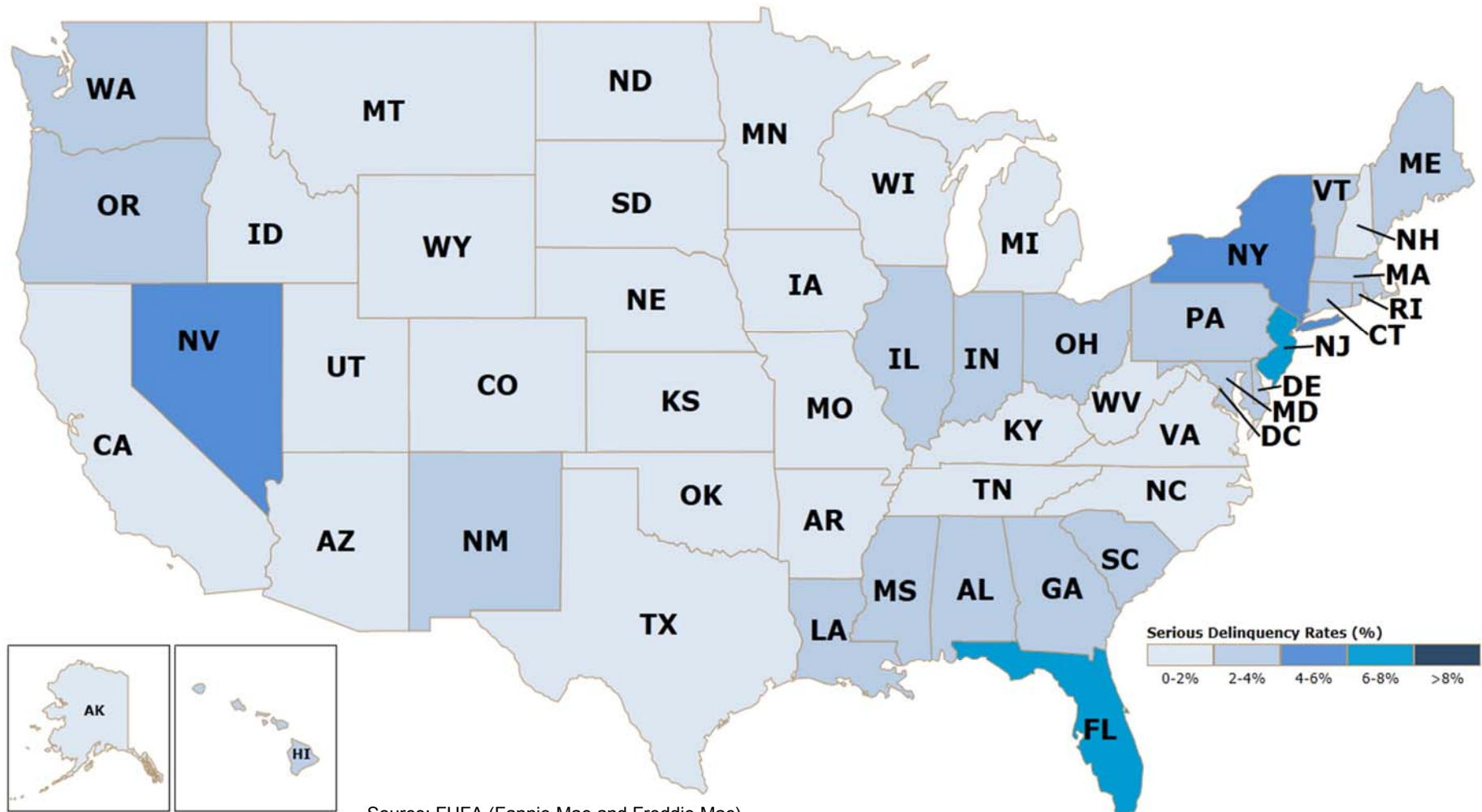


\* Includes other loans that cannot be categorized due to missing attributes.

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

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

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



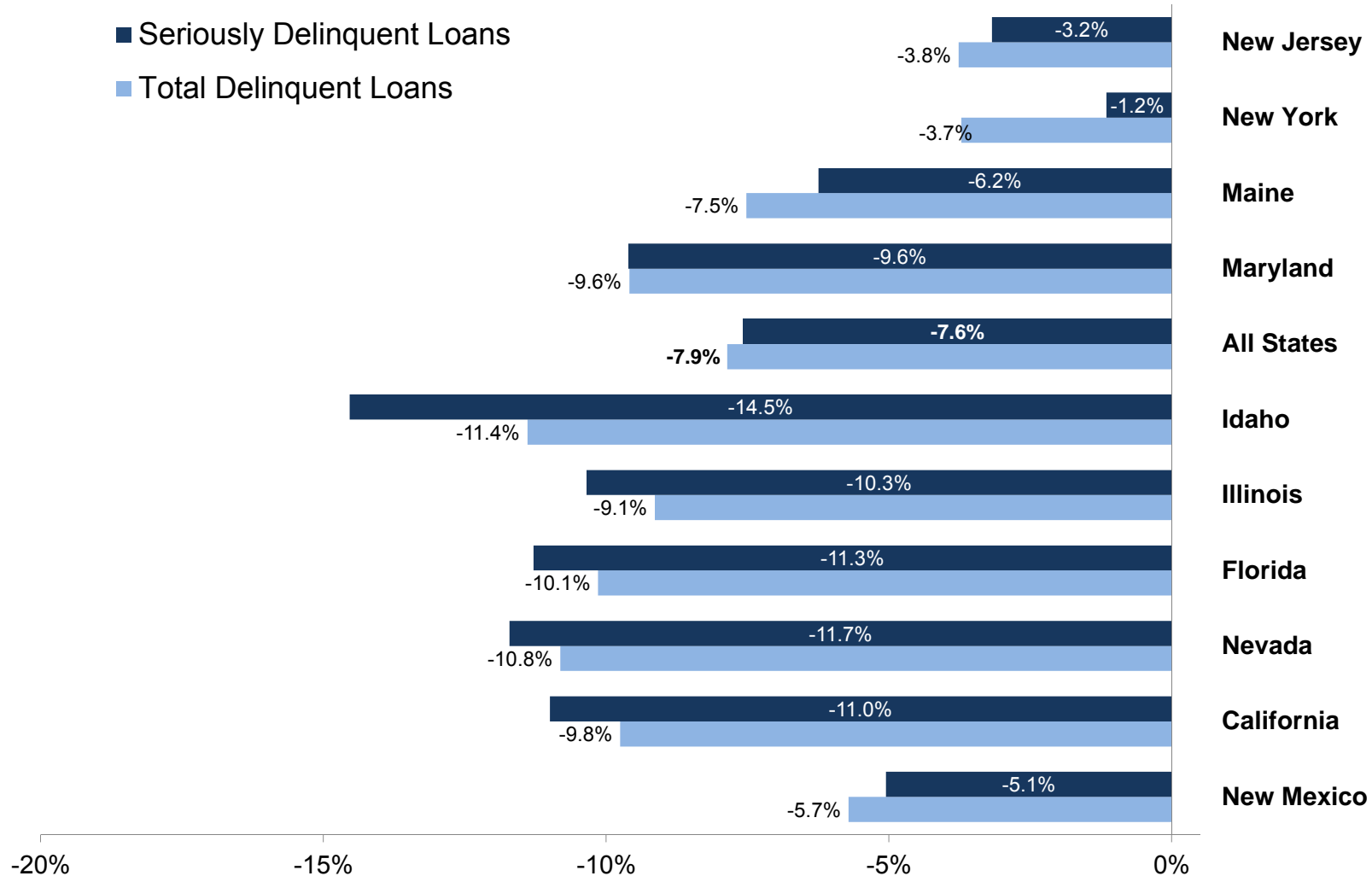
\* Loans that have missed three or more payments or are in foreclosure.

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

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

The number of the Enterprises' total delinquent loans dropped in every state as early stage (30-89 days) and seriously delinquent loans decreased during the third quarter. The number of the Enterprises' seriously delinquent loans declined 8 percent nationally in the third quarter.

Change from June 30, 2013



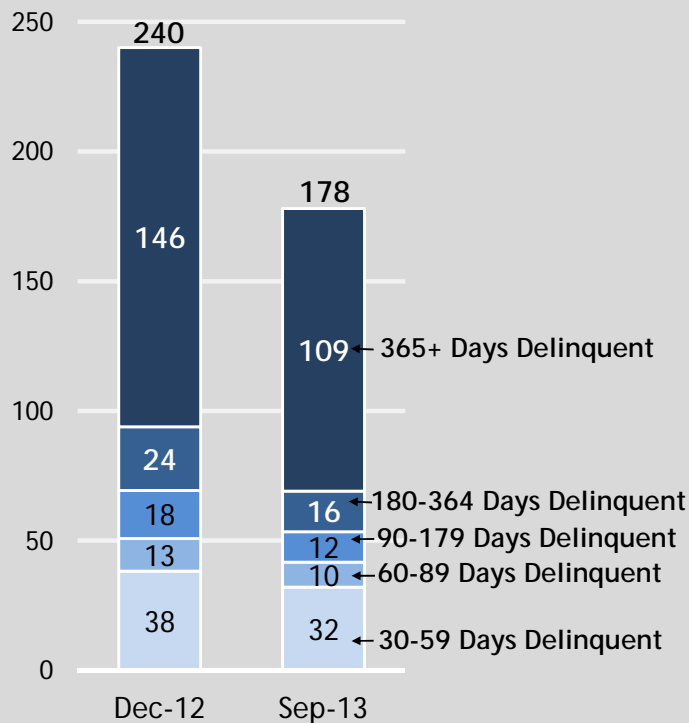
Source: FHFA (Fannie Mae and Freddie Mac)

# Florida

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

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	114	64	178
Current Loans	<u>1,047</u>	<u>608</u>	<u>1,654</u>
Total Loans Serviced	1,160	672	1,832

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	11,456	8,248	4,050	45,579	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	3,667	2,517	1,053	15,625	
Loan Modifications	43,190	30,989	23,210	182,305	
Other	79	114	57	3,906	
<b>Total</b>	<b>58,392</b>	<b>41,868</b>	<b>28,370</b>	<b>247,414</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>29,738</u>	<u>31,039</u>	<u>19,114</u>	<u>118,429</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>88,130</b>	<b>72,907</b>	<b>47,484</b>	<b>365,843</b>	

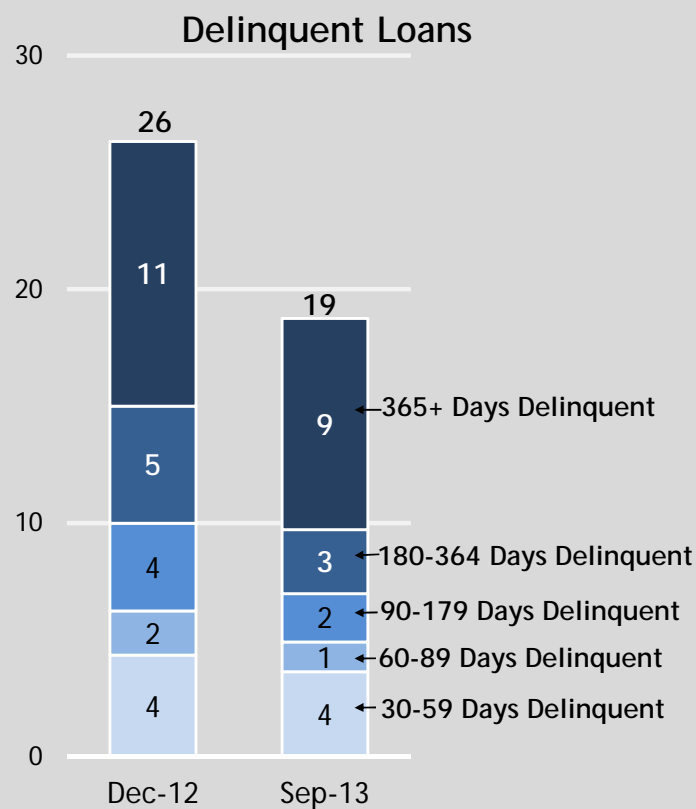
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# Nevada

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

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	11	8	19
Current Loans	<u>163</u>	<u>92</u>	<u>255</u>
Total Loans Serviced	174	100	273



## Completed Foreclosure Prevention Actions

	2011	2012	YTD Conservatorship 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	1,430	882	444	5,376	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	685	332	117	2,629	
Loan Modifications	7,282	4,069	3,147	31,965	
Other	5	4	2	443	
<b>Total</b>	<b>9,402</b>	<b>5,287</b>	<b>3,710</b>	<b>40,414</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	6,398	8,337	5,457	28,468	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>15,800</b>	<b>13,624</b>	<b>9,167</b>	<b>68,882</b>	

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

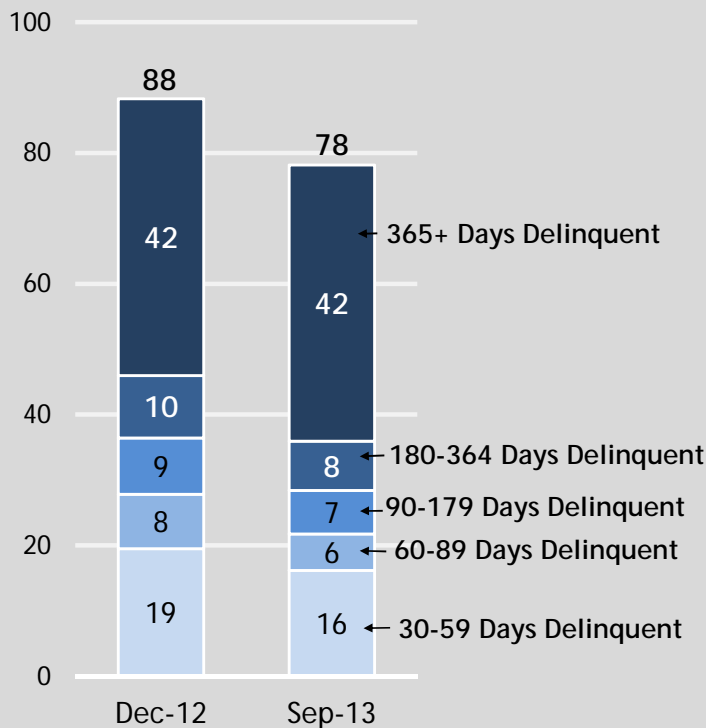
Source: FHFA (Fannie Mae and Freddie Mac)

# New Jersey

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

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	50	28	78
Current Loans	<u>517</u>	<u>285</u>	<u>802</u>
Total Loans Serviced	567	313	880

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	5,773	4,529	2,429	22,492	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,323	1,056	1,428	6,336	
Loan Modifications	11,656	10,401	9,232	56,656	
Other	9	15	8	1,279	
<b>Total</b>	<b>18,761</b>	<b>16,001</b>	<b>13,097</b>	<b>86,762</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>2,675</u>	<u>3,284</u>	<u>2,810</u>	<u>12,176</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>21,436</b>	<b>19,285</b>	<b>15,907</b>	<b>98,938</b>	

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

Source: FHFA (Fannie Mae and Freddie Mac)

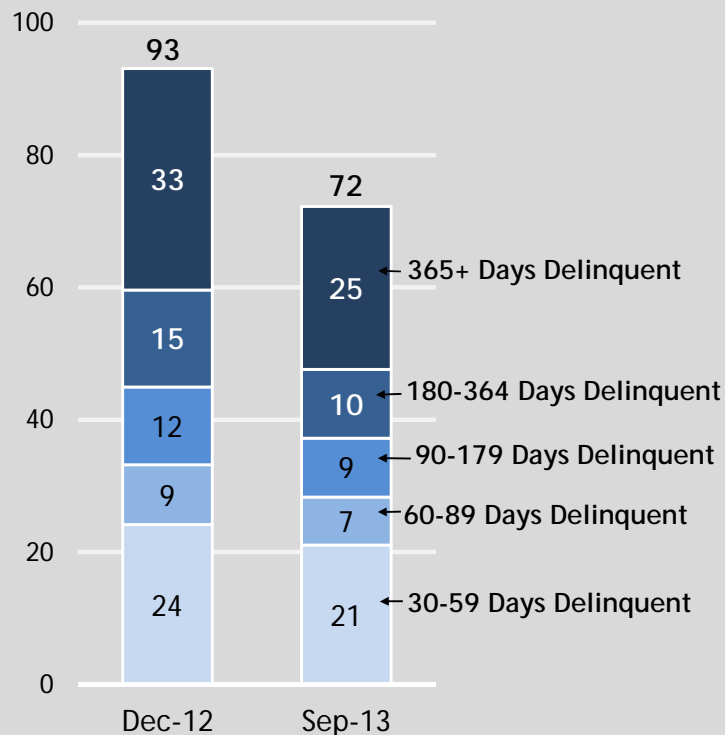


# Illinois

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

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	43	29	72
Current Loans	<u>741</u>	<u>529</u>	<u>1,270</u>
Total Loans Serviced	784	558	1,342

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	7,393	5,887	2,900	29,286	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	2,050	1,400	731	8,522	
Loan Modifications	19,323	14,615	12,147	86,143	
Other	<u>93</u>	<u>94</u>	<u>44</u>	<u>2,151</u>	
<b>Total</b>	<b>28,859</b>	<b>21,996</b>	<b>15,822</b>	<b>126,102</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>5,857</u>	<u>8,185</u>	<u>6,008</u>	<u>26,666</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>34,716</b>	<b>30,181</b>	<b>21,830</b>	<b>152,768</b>	

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

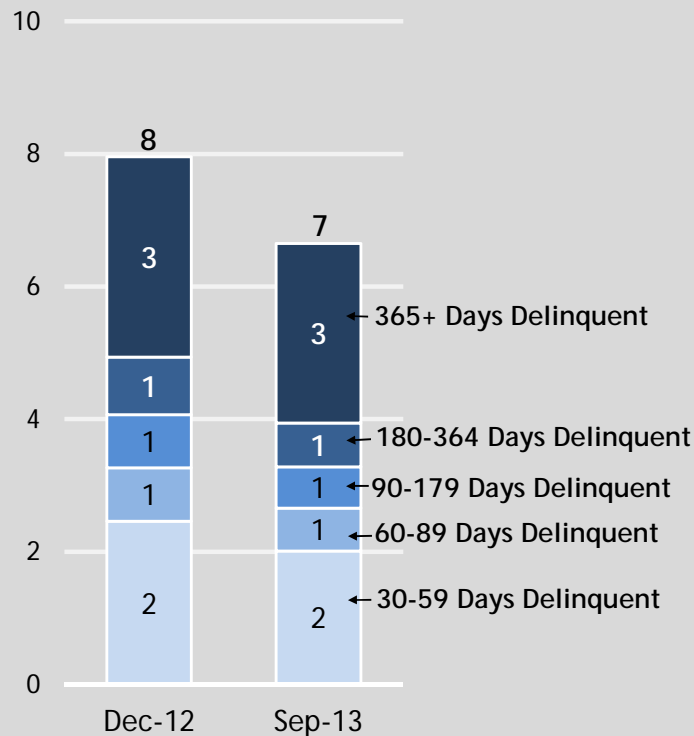
Source: FHFA (Fannie Mae and Freddie Mac)

# Maine

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

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	4	2	7
Current Loans	<u>54</u>	<u>46</u>	<u>101</u>
Total Loans Serviced	59	49	107

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	981	714	401	3,697	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	160	80	37	543	
Loan Modifications	1,247	1,037	809	5,647	
Other	<u>0</u>	<u>5</u>	<u>3</u>	<u>248</u>	
<b>Total</b>	<b>2,388</b>	<b>1,836</b>	<b>1,250</b>	<b>10,136</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>349</u>	<u>415</u>	<u>292</u>	<u>1,586</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>2,737</b>	<b>2,251</b>	<b>1,542</b>	<b>11,722</b>	

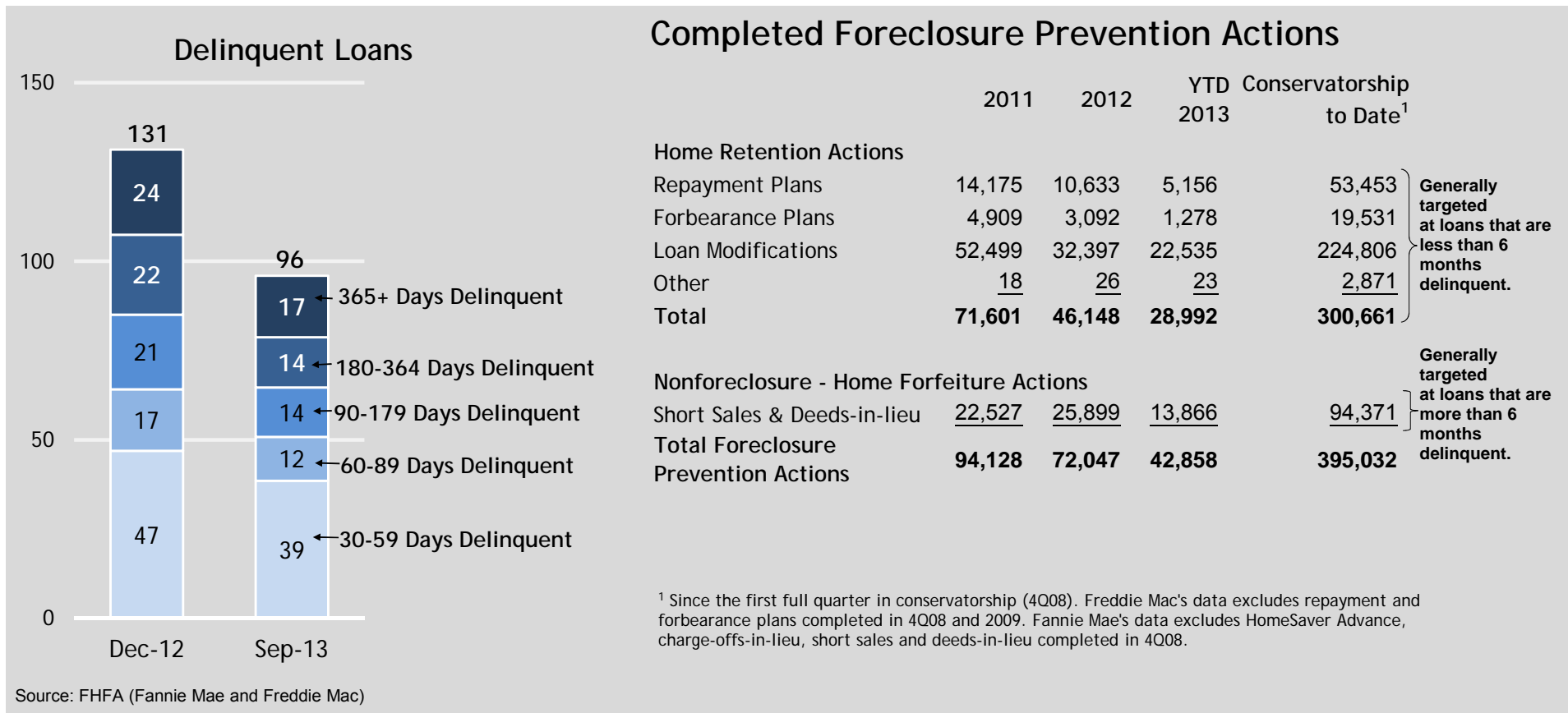
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# California

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

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	59	37	96
Current Loans	<u>2,352</u>	<u>1,158</u>	<u>3,510</u>
Total Loans Serviced	2,411	1,196	3,606

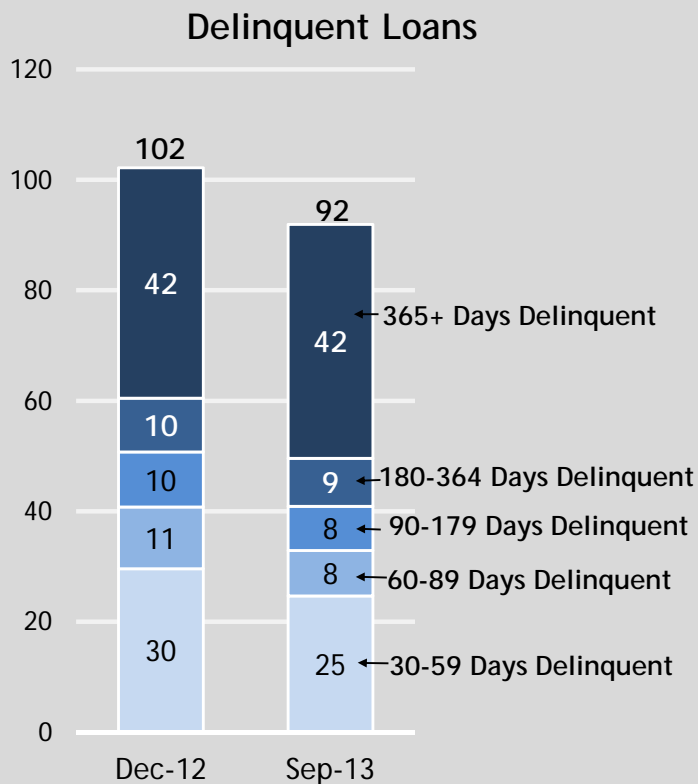


Source: FHFA (Fannie Mae and Freddie Mac)

# New York

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

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	58	34	92
Current Loans	<u>767</u>	<u>453</u>	<u>1,220</u>
Total Loans Serviced	824	487	1,312



## Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	7,321	6,295	3,437	29,304	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,641	1,104	1,437	7,554	
Loan Modifications	14,509	12,436	10,643	65,342	
Other	<u>25</u>	<u>47</u>	<u>29</u>	<u>1,616</u>	
<b>Total</b>	<b>23,496</b>	<b>19,882</b>	<b>15,546</b>	<b>103,817</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>1,668</u>	<u>1,909</u>	<u>1,580</u>	<u>7,277</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>25,164</b>	<b>21,791</b>	<b>17,126</b>	<b>111,094</b>	

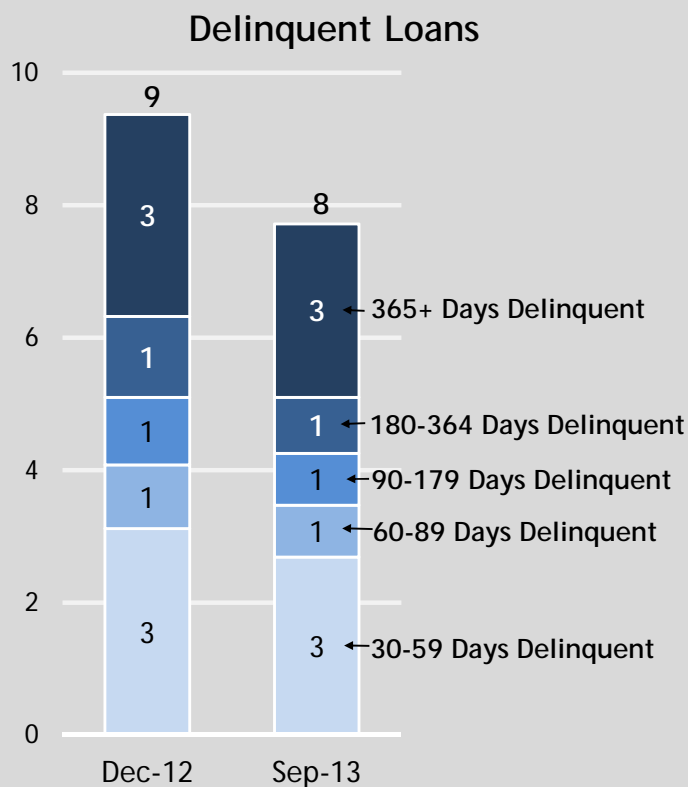
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# New Mexico

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

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	5	3	8
Current Loans	<u>106</u>	<u>60</u>	<u>166</u>
Total Loans Serviced	111	63	173



## Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	1,082	969	474	4,465	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	190	129	50	746	
Loan Modifications	1,457	1,079	1,026	6,764	
Other	<u>0</u>	<u>6</u>	<u>2</u>	<u>251</u>	
<b>Total</b>	<b>2,729</b>	<b>2,183</b>	<b>1,552</b>	<b>12,226</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>455</u>	<u>607</u>	<u>404</u>	<u>2,008</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>3,184</b>	<b>2,790</b>	<b>1,956</b>	<b>14,234</b>	

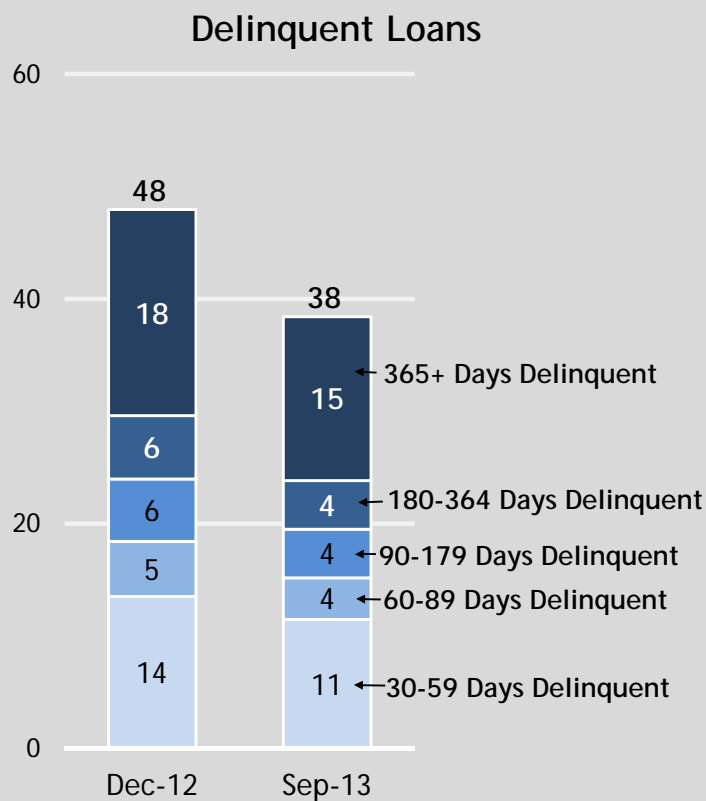
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# Maryland

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

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	23	15	38
Current Loans	<u>372</u>	<u>244</u>	<u>616</u>
Total Loans Serviced	396	259	655



## Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	4,567	3,530	1,830	17,588	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,180	690	282	4,227	
Loan Modifications	10,105	7,892	6,204	47,030	
Other	<u>2</u>	<u>20</u>	<u>19</u>	<u>1,191</u>	
<b>Total</b>	<b>15,854</b>	<b>12,132</b>	<b>8,335</b>	<b>70,037</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>2,381</u>	<u>3,281</u>	<u>2,318</u>	<u>10,963</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>18,235</b>	<b>15,413</b>	<b>10,653</b>	<b>81,000</b>	

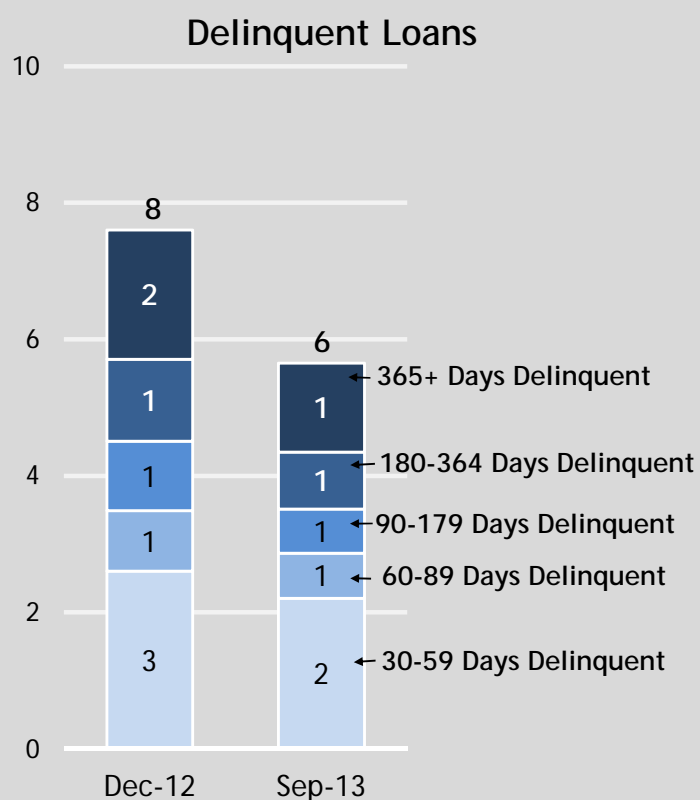
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# Idaho

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

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	3	2	6
Current Loans	<u>101</u>	<u>63</u>	<u>164</u>
Total Loans Serviced	104	66	170



## Completed Foreclosure Prevention Actions

	2011	2012	YTD 2013	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	1,066	803	340	3,987	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	250	133	73	908	
Loan Modifications	1,715	1,196	909	7,460	
Other	<u>3</u>	<u>1</u>	<u>0</u>	<u>259</u>	
<b>Total</b>	<b>3,034</b>	<b>2,133</b>	<b>1,322</b>	<b>12,614</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>1,276</u>	<u>1,363</u>	<u>664</u>	<u>5,002</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>4,310</b>	<b>3,496</b>	<b>1,986</b>	<b>17,616</b>	

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

Source: FHFA (Fannie Mae and Freddie Mac)

## Appendix: Data Tables

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

(# of loans in thousands)	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13
<b>Total Loans Serviced</b>	29,896	29,717	29,787	29,606	29,325	29,045	28,954	28,617	28,374	28,158	28,043	27,978	28,047
Original Credit Score >= 660	25,711	25,641	25,802	25,707	25,509	25,320	25,309	25,065	24,905	24,774	24,744	24,752	24,884
Original Credit Score < 660	4,185	4,076	3,985	3,899	3,817	3,725	3,644	3,552	3,470	3,384	3,299	3,226	3,163
<b>Total Delinquent Loans</b>	2,196	2,148	1,936	1,938	1,923	1,909	1,699	1,704	1,733	1,646	1,467	1,428	1,312
Original Credit Score >= 660	1,313	1,284	1,178	1,169	1,163	1,150	1,044	1,037	1,047	994	894	860	785
Original Credit Score < 660	882	863	758	769	761	758	655	667	686	653	573	568	528
<b>30 - 59 Days Delinquent</b>	682	659	553	605	607	612	497	539	591	542	480	513	460
Original Credit Score >= 660	378	362	307	331	336	336	277	297	329	301	271	287	256
Original Credit Score < 660	303	298	246	274	271	277	220	242	262	241	209	226	204
<b>60 - 89 Days Delinquent</b>	258	247	201	206	213	210	168	175	190	187	150	146	144
Original Credit Score >= 660	144	136	116	115	119	116	97	97	105	102	84	80	78
Original Credit Score < 660	114	111	85	92	94	94	71	78	86	84	66	66	66
<b>60-plus-days Delinquent</b>	1,514	1,488	1,382	1,333	1,316	1,296	1,202	1,165	1,141	1,104	987	915	852
Original Credit Score >= 660	935	923	871	838	827	814	767	740	718	693	623	572	529
Original Credit Score < 660	579	565	511	495	489	482	435	425	423	412	364	342	323

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	7.34%	7.23%	6.50%	6.54%	6.56%	6.57%	5.87%	5.95%	6.11%	5.85%	5.23%	5.10%	4.68%
Original Credit Score >= 660	5.11%	5.01%	4.57%	4.55%	4.56%	4.54%	4.13%	4.14%	4.20%	4.01%	3.61%	3.47%	3.15%
Original Credit Score < 660	21.09%	21.18%	19.01%	19.72%	19.93%	20.36%	17.98%	18.78%	19.76%	19.29%	17.37%	17.60%	16.68%
<b>30 - 59 Days Delinquent</b>	2.28%	2.22%	1.86%	2.04%	2.07%	2.11%	1.72%	1.88%	2.08%	1.92%	1.71%	1.83%	1.64%
Original Credit Score >= 660	1.47%	1.41%	1.19%	1.29%	1.32%	1.33%	1.09%	1.18%	1.32%	1.21%	1.09%	1.16%	1.03%
Original Credit Score < 660	7.25%	7.31%	6.18%	7.02%	7.10%	7.42%	6.04%	6.81%	7.56%	7.12%	6.34%	6.99%	6.46%
<b>60 - 89 Days Delinquent</b>	0.86%	0.83%	0.67%	0.70%	0.73%	0.72%	0.58%	0.61%	0.67%	0.66%	0.53%	0.52%	0.51%
Original Credit Score >= 660	0.56%	0.53%	0.45%	0.45%	0.47%	0.46%	0.38%	0.39%	0.42%	0.41%	0.34%	0.32%	0.31%
Original Credit Score < 660	2.73%	2.72%	2.13%	2.35%	2.46%	2.52%	1.96%	2.19%	2.47%	2.49%	1.99%	2.06%	2.07%
<b>60-plus-days Delinquent</b>	5.06%	5.01%	4.64%	4.50%	4.49%	4.46%	4.15%	4.07%	4.02%	3.92%	3.52%	3.27%	3.04%
Original Credit Score >= 660	3.64%	3.60%	3.38%	3.26%	3.24%	3.22%	3.03%	2.95%	2.88%	2.80%	2.52%	2.31%	2.12%
Original Credit Score < 660	13.83%	13.87%	12.82%	12.70%	12.82%	12.93%	11.93%	11.97%	12.20%	12.16%	11.04%	10.61%	10.22%
<b>Serious Delinquency Rate</b>	4.26%	4.23%	4.02%	3.85%	3.81%	3.78%	3.61%	3.50%	3.39%	3.27%	3.02%	2.78%	2.56%
<b>In Bankruptcy</b>	0.47%	0.50%	0.51%	0.54%	0.54%	0.58%	0.60%	0.58%	0.57%	0.54%	0.48%	0.48%	0.44%



## Appendix: Data Tables

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

(# of loans in thousands)	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13
<b>Total Loans Serviced</b>	17,946	17,933	18,022	17,917	17,778	17,721	17,765	17,653	17,634	17,545	17,490	17,459	17,573
Original Credit Score >= 660	15,331	15,383	15,529	15,480	15,392	15,391	15,484	15,428	15,457	15,420	15,422	15,436	15,586
Original Credit Score < 660	2,615	2,550	2,493	2,437	2,386	2,330	2,281	2,225	2,177	2,125	2,069	2,023	1,987
<b>Total Delinquent Loans</b>	1,419	1,382	1,249	1,248	1,233	1,214	1,078	1,081	1,100	1,044	927	901	826
Original Credit Score >= 660	844	822	756	748	741	727	660	655	662	627	564	542	493
Original Credit Score < 660	575	560	492	500	492	487	418	426	439	417	363	359	333
<b>30 - 59 Days Delinquent</b>	434	419	351	384	386	387	318	344	376	347	303	325	288
Original Credit Score >= 660	237	225	191	207	211	209	175	187	207	190	169	181	159
Original Credit Score < 660	197	194	160	177	175	178	143	157	170	157	134	144	129
<b>60 - 89 Days Delinquent</b>	165	158	127	130	134	133	106	111	121	117	92	89	87
Original Credit Score >= 660	91	86	72	71	74	72	60	61	65	63	52	48	47
Original Credit Score < 660	74	72	54	59	60	60	45	50	55	54	41	41	40
<b>60-plus-days Delinquent</b>	985	964	898	864	847	828	760	737	724	697	624	576	538
Original Credit Score >= 660	607	597	565	541	531	518	485	467	455	437	394	361	335
Original Credit Score < 660	377	367	333	323	316	309	276	269	269	261	229	215	204

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	7.91%	7.71%	6.93%	6.96%	6.94%	6.85%	6.07%	6.12%	6.24%	5.95%	5.30%	5.16%	4.70%
Original Credit Score >= 660	5.51%	5.34%	4.87%	4.83%	4.82%	4.73%	4.26%	4.24%	4.28%	4.07%	3.66%	3.51%	3.17%
Original Credit Score < 660	21.97%	21.97%	19.76%	20.51%	20.61%	20.89%	18.34%	19.15%	20.14%	19.64%	17.53%	17.73%	16.74%
<b>30 - 59 Days Delinquent</b>	2.42%	2.34%	1.95%	2.14%	2.17%	2.18%	1.79%	1.95%	2.13%	1.98%	1.73%	1.86%	1.64%
Original Credit Score >= 660	1.54%	1.46%	1.23%	1.34%	1.37%	1.36%	1.13%	1.22%	1.34%	1.23%	1.10%	1.17%	1.02%
Original Credit Score < 660	7.54%	7.59%	6.41%	7.27%	7.35%	7.63%	6.25%	7.05%	7.79%	7.38%	6.45%	7.12%	6.50%
<b>60 - 89 Days Delinquent</b>	0.92%	0.88%	0.70%	0.73%	0.75%	0.75%	0.59%	0.63%	0.68%	0.67%	0.53%	0.51%	0.50%
Original Credit Score >= 660	0.60%	0.56%	0.47%	0.46%	0.48%	0.47%	0.39%	0.39%	0.42%	0.41%	0.33%	0.31%	0.30%
Original Credit Score < 660	2.82%	2.82%	2.18%	2.41%	2.51%	2.58%	1.99%	2.25%	2.53%	2.53%	1.97%	2.01%	2.02%
<b>60-plus-days Delinquent</b>	5.49%	5.37%	4.98%	4.82%	4.76%	4.67%	4.28%	4.17%	4.11%	3.97%	3.56%	3.30%	3.06%
Original Credit Score >= 660	3.96%	3.88%	3.64%	3.50%	3.45%	3.37%	3.13%	3.03%	2.94%	2.83%	2.56%	2.34%	2.15%
Original Credit Score < 660	14.43%	14.38%	13.35%	13.24%	13.26%	13.26%	12.09%	12.10%	12.35%	12.26%	11.07%	10.61%	10.24%
<b>Serious Delinquency Rate</b>	4.56%	4.48%	4.27%	4.08%	4.00%	3.91%	3.67%	3.53%	3.41%	3.29%	3.02%	2.77%	2.55%
<b>In Bankruptcy</b>	0.51%	0.54%	0.54%	0.57%	0.56%	0.62%	0.65%	0.60%	0.58%	0.54%	0.46%	0.47%	0.41%

## Appendix: Data Tables

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

(# of loans in thousands)	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13
<b>Total Loans Serviced</b>	11,950	11,784	11,765	11,689	11,547	11,324	11,189	10,964	10,740	10,613	10,552	10,519	10,473
Original Credit Score >= 660	10,381	10,258	10,273	10,227	10,116	9,929	9,826	9,638	9,448	9,354	9,322	9,315	9,298
Original Credit Score < 660	1,569	1,526	1,493	1,462	1,431	1,395	1,364	1,327	1,292	1,259	1,230	1,203	1,175
<b>Total Delinquent Loans</b>	777	765	687	690	690	694	621	623	633	602	541	527	486
Original Credit Score >= 660	469	462	422	421	421	423	384	382	385	367	330	318	292
Original Credit Score < 660	308	303	265	269	269	271	237	241	247	235	211	209	195
<b>30 - 59 Days Delinquent</b>	248	240	202	221	221	226	179	194	215	195	177	188	173
Original Credit Score >= 660	142	136	115	124	125	127	102	109	122	111	101	107	98
Original Credit Score < 660	106	104	87	96	96	99	78	85	93	84	76	82	75
<b>60 - 89 Days Delinquent</b>	93	90	74	76	79	78	62	64	70	70	57	57	56
Original Credit Score >= 660	53	51	43	43	45	44	36	36	39	39	32	32	31
Original Credit Score < 660	40	39	31	33	34	34	26	28	31	31	25	26	25
<b>60-plus-days Delinquent</b>	529	525	485	469	469	469	442	428	418	407	364	339	314
Original Credit Score >= 660	327	326	306	296	296	296	282	272	263	256	229	211	194
Original Credit Score < 660	201	199	178	173	173	173	159	156	154	151	135	128	120

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	6.50%	6.49%	5.84%	5.90%	5.98%	6.13%	5.55%	5.68%	5.89%	5.67%	5.12%	5.01%	4.64%
Original Credit Score >= 660	4.52%	4.51%	4.11%	4.11%	4.16%	4.26%	3.91%	3.96%	4.08%	3.92%	3.54%	3.41%	3.14%
Original Credit Score < 660	19.61%	19.85%	17.75%	18.40%	18.78%	19.46%	17.38%	18.15%	19.12%	18.70%	17.12%	17.39%	16.58%
<b>30 - 59 Days Delinquent</b>	2.08%	2.04%	1.72%	1.89%	1.91%	1.99%	1.60%	1.77%	2.00%	1.84%	1.68%	1.79%	1.65%
Original Credit Score >= 660	1.37%	1.33%	1.12%	1.22%	1.24%	1.28%	1.04%	1.14%	1.29%	1.18%	1.09%	1.15%	1.05%
Original Credit Score < 660	6.78%	6.83%	5.80%	6.59%	6.70%	7.08%	5.70%	6.39%	7.18%	6.70%	6.14%	6.78%	6.39%
<b>60 - 89 Days Delinquent</b>	0.78%	0.76%	0.63%	0.65%	0.68%	0.68%	0.56%	0.58%	0.65%	0.66%	0.54%	0.54%	0.54%
Original Credit Score >= 660	0.51%	0.49%	0.42%	0.42%	0.44%	0.44%	0.37%	0.37%	0.41%	0.42%	0.35%	0.34%	0.33%
Original Credit Score < 660	2.58%	2.56%	2.05%	2.25%	2.38%	2.43%	1.91%	2.09%	2.37%	2.42%	2.02%	2.13%	2.17%
<b>60-plus-days Delinquent</b>	4.43%	4.45%	4.12%	4.01%	4.06%	4.14%	3.95%	3.91%	3.89%	3.83%	3.45%	3.22%	2.99%
Original Credit Score >= 660	3.15%	3.18%	2.98%	2.90%	2.93%	2.98%	2.87%	2.83%	2.79%	2.73%	2.45%	2.27%	2.08%
Original Credit Score < 660	12.83%	13.02%	11.95%	11.81%	12.08%	12.38%	11.68%	11.76%	11.94%	12.00%	10.98%	10.61%	10.19%
<b>Serious Delinquency Rate</b>	3.80%	3.84%	3.63%	3.50%	3.51%	3.58%	3.51%	3.45%	3.37%	3.25%	3.03%	2.79%	2.58%
<b>In Bankruptcy</b>	0.41%	0.44%	0.45%	0.48%	0.49%	0.53%	0.52%	0.54%	0.55%	0.54%	0.52%	0.51%	0.49%

## Appendix: Data Tables

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

	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	YTD 2013
<b>Starts<sup>2</sup></b>														
HAMP Active Trial & Perm. - Cum.	348,171	361,510	384,449	408,633	422,591	436,199	444,930	455,967	456,378	458,363	457,084	451,475	447,840	447,840
Repayment Plans	159,238	152,371	89,354	122,166	128,151	99,899	96,332	76,871	83,140	80,591	69,815	46,282	44,754	160,851
Forbearance Plans	77,344	92,627	127,982	95,613	90,995	67,458	48,011	34,751	33,342	34,362	24,318	22,339	18,478	65,135
<b>Completed</b>														
Repayment Plans <sup>3</sup>	33,964	49,753	44,827	45,890	48,869	41,972	44,636	36,343	29,572	32,064	32,082	23,648	14,507	70,237
Forbearance Plans <sup>3</sup>	13,863	10,585	12,601	7,713	7,006	7,103	7,815	5,352	3,821	5,824	3,808	4,221	2,330	10,359
Charge-offs-in-lieu	992	665	348	602	801	512	507	342	295	191	146	171	164	481
HomeSaver Advance ( <i>Fannie</i> )	794	26	-	-	-	-	-	-	-	-	-	-	-	-
Loan Modifications	146,507	119,778	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	181,279
Home Retention Actions	<b>196,120</b>	<b>180,807</b>	<b>143,977</b>	<b>135,419</b>	<b>140,258</b>	<b>120,698</b>	<b>113,306</b>	<b>92,511</b>	<b>96,249</b>	<b>97,689</b>	<b>99,802</b>	<b>87,675</b>	<b>74,879</b>	<b>262,356</b>
Short Sales	29,465	25,734	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	72,302
Deeds-in-lieu	1,728	1,875	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	13,366
Nonforeclosure - Home Forfeiture Actions	<b>31,193</b>	<b>27,609</b>	<b>27,554</b>	<b>32,210</b>	<b>30,809</b>	<b>34,895</b>	<b>34,360</b>	<b>36,496</b>	<b>37,966</b>	<b>32,642</b>	<b>30,258</b>	<b>29,413</b>	<b>25,997</b>	<b>85,668</b>
<b>Total Foreclosure Prevention Actions</b>	<b>227,313</b>	<b>208,416</b>	<b>171,531</b>	<b>167,629</b>	<b>171,067</b>	<b>155,593</b>	<b>147,666</b>	<b>129,007</b>	<b>134,215</b>	<b>130,331</b>	<b>130,060</b>	<b>117,088</b>	<b>100,876</b>	<b>348,024</b>
<b>Percent of Total Foreclosure Prevention Actions</b>														
Repayment Plans	15%	24%	26%	27%	29%	27%	30%	28%	22%	25%	25%	20%	14%	20%
Forbearance Plans	6%	5%	7%	5%	4%	5%	5%	4%	3%	4%	3%	4%	2%	3%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
HomeSaver Advance ( <i>Fannie</i> )	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	64%	57%	50%	48%	49%	46%	41%	39%	47%	46%	49%	51%	57%	52%
Home Retention Actions	<b>86%</b>	<b>87%</b>	<b>84%</b>	<b>81%</b>	<b>82%</b>	<b>78%</b>	<b>77%</b>	<b>72%</b>	<b>72%</b>	<b>75%</b>	<b>77%</b>	<b>75%</b>	<b>74%</b>	<b>75%</b>
Short Sales	13%	12%	15%	18%	17%	20%	21%	25%	25%	22%	20%	21%	22%	21%
Deeds-in-lieu	1%	1%	1%	2%	1%	2%	3%	3%	3%	3%	3%	4%	4%	4%
Nonforeclosure - Home Forfeiture Actions	<b>14%</b>	<b>13%</b>	<b>16%</b>	<b>19%</b>	<b>18%</b>	<b>22%</b>	<b>23%</b>	<b>28%</b>	<b>28%</b>	<b>25%</b>	<b>23%</b>	<b>25%</b>	<b>26%</b>	<b>25%</b>

<sup>1</sup> The number of foreclosure prevention actions reported in this table may not tie to the Enterprises' financial statements due to timing differences in reporting systems.<sup>2</sup> Forbearance plans initiated include HAMP trials initiated by servicers under the MHA program. HAMP trial modifications are based on the first trial payment posted date. HAMP permanent modifications are based on the effective date of modification. As of September 30, 2013, Fannie Mae had approximately 256,700 HAMP active permanent modifications and Freddie Mac had nearly 175,200 HAMP active permanent modifications.<sup>3</sup> Includes loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.

## Appendix: Data Tables

## 3(i) Enterprises Combined - Loan Modifications

	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	YTD 2013
<b>Loan Modifications (# of loans)</b>	146,507	119,778	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	181,279
<b>Principal and Interest Change (%)</b>														
Increase	8%	11%	8%	6%	6%	5%	4%	3%	4%	5%	4%	4%	4%	4%
No Change	1%	2%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	21%	23%	23%	26%	27%	26%	24%	27%	28%	28%	27%	26%	27%	26%
Decrease 20% <=30%	16%	16%	16%	18%	20%	21%	21%	21%	22%	22%	20%	19%	18%	19%
Decrease > 30%	53%	49%	51%	49%	46%	47%	50%	49%	45%	46%	49%	51%	51%	50%
<b>Types of Modification (%)</b>														
Extend Term Only	4%	6%	7%	9%	12%	12%	11%	10%	12%	13%	15%	19%	20%	18%
Reduce Rate Only	30%	28%	31%	30%	24%	20%	18%	19%	13%	12%	10%	9%	8%	9%
Reduce Rate and Extend Term	48%	46%	37%	37%	34%	35%	38%	38%	37%	37%	39%	39%	40%	39%
Reduce Rate, Extend Term and Forbear Principal	12%	12%	21%	22%	29%	32%	33%	33%	38%	38%	35%	33%	31%	33%
Other	6%	7%	4%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%
<b>60+ Days Re-Delinquency (%)</b>														
3 Months after Modification	10%	8%	7%	7%	7%	7%	6%	6%	6%	6%	5%	6%		
6 Months after Modification	13%	12%	11%	11%	11%	10%	11%	10%	10%	9%	9%			
9 Months after Modification	15%	15%	14%	13%	13%	14%	14%	12%	11%	11%				
12 Months after Modification	17%	17%	15%	14%	16%	17%	15%	13%	12%					

## Appendix: Data Tables

## 3(ii) Fannie Mae - Loan Modifications

	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	YTD 2013
<b>Loan Modifications (# of loans)</b>	106,365	81,692	51,043	50,336	60,025	51,936	46,671	35,332	41,697	39,712	43,153	40,358	37,337	120,848
<b>Principal and Interest Change (%)</b>														
Increase	8%	11%	6%	3%	3%	3%	2%	3%	3%	3%	3%	3%	3%	3%
No Change	1%	1%	2%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	19%	19%	20%	24%	27%	26%	24%	26%	26%	27%	27%	28%	28%	28%
Decrease 20% <=30%	16%	15%	15%	18%	22%	23%	23%	21%	21%	21%	19%	18%	18%	18%
Decrease > 30%	56%	54%	57%	54%	48%	48%	51%	50%	50%	50%	52%	51%	50%	51%
<b>Types of Modification (%)</b>														
Extend Term Only	1%	2%	2%	5%	10%	11%	12%	13%	14%	17%	20%	25%	25%	23%
Reduce Rate Only	35%	35%	34%	32%	22%	17%	15%	18%	13%	11%	9%	8%	8%	8%
Reduce Rate and Extend Term	42%	38%	37%	37%	34%	36%	39%	37%	37%	36%	37%	36%	37%	37%
Reduce Rate, Extend Term and Forbear Principal	16%	18%	24%	25%	33%	36%	35%	32%	36%	36%	33%	31%	29%	31%
Other	5%	7%	4%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>60+ Days Re-Delinquency (%)</b>														
3 Months after Modification	11%	9%	8%	8%	8%	7%	6%	7%	7%	6%	6%	7%		
6 Months after Modification	14%	13%	12%	12%	11%	11%	12%	12%	11%	9%	11%			
9 Months after Modification	16%	17%	15%	14%	14%	15%	15%	14%	12%	12%				
12 Months after Modification	18%	19%	16%	15%	16%	18%	16%	14%	14%					

## Appendix: Data Tables

## 3(iii) Freddie Mac - Loan Modifications

	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	YTD 2013
<b>Loan Modifications (# of loans)</b>	40,142	38,086	35,158	30,878	23,557	19,175	13,677	15,142	20,864	19,898	20,613	19,277	20,541	60,431
<b>Principal and Interest Change (%)</b>														
Increase	8%	11%	11%	11%	12%	12%	12%	3%	7%	8%	8%	7%	6%	7%
No Change	4%	4%	2%	2%	1%	1%	1%	1%	0%	1%	0%	1%	0%	1%
Decrease <=20%	27%	30%	29%	28%	28%	27%	25%	28%	32%	30%	26%	22%	23%	24%
Decrease 20% <=30%	18%	17%	17%	17%	16%	16%	15%	21%	25%	25%	22%	20%	19%	21%
Decrease > 30%	43%	37%	40%	42%	43%	44%	46%	47%	36%	36%	43%	50%	52%	48%
<b>Types of Modification (%)</b>														
Extend Term Only	12%	16%	15%	15%	16%	15%	9%	3%	6%	5%	5%	6%	10%	7%
Reduce Rate Only	17%	13%	27%	28%	28%	28%	30%	22%	13%	13%	13%	11%	9%	11%
Reduce Rate and Extend Term	64%	63%	39%	36%	33%	31%	34%	39%	37%	39%	42%	46%	45%	44%
Reduce Rate, Extend Term and Forbear Principal	0%	0%	16%	18%	18%	21%	24%	36%	43%	43%	40%	37%	35%	37%
Other	6%	7%	4%	3%	5%	5%	3%	0%	0%	0%	0%	0%	0%	0%
<b>60+ Days Re-Delinquency (%)</b>														
3 Months after Modification	7%	7%	6%	5%	5%	5%	4%	3%	4%	6%	4%	4%		
6 Months after Modification	10%	10%	9%	9%	10%	8%	8%	6%	8%	7%	6%			
9 Months after Modification	11%	13%	13%	12%	11%	11%	10%	8%	8%	9%				
12 Months after Modification	13%	15%	14%	12%	13%	13%	12%	8%	10%					

## Appendix: Data Tables

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

	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	YTD 2013
Short Sales	29,465	25,734	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	72,302
Deeds-in-lieu	1,728	1,875	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	13,366
Nonforeclosure - Home Forfeiture Actions <sup>1</sup>	31,193	27,609	27,554	32,210	30,809	34,895	34,360	36,496	37,966	32,642	30,258	29,413	25,997	85,668
Third-party Sales	11,999	7,886	8,982	14,968	10,902	9,395	9,987	9,618	9,634	7,447	6,208	5,602	4,388	16,198
Foreclosure Sales	126,058	68,759	79,123	79,250	68,640	69,963	68,713	61,308	59,061	55,812	54,165	48,939	51,389	154,493
Third-party & Foreclosure Sales	138,057	76,645	88,105	94,218	79,542	79,358	78,700	70,926	68,695	63,259	60,373	54,541	55,777	170,691
Foreclosure Starts	338,957	309,976	259,643	250,858	223,862	218,349	225,889	186,260	202,111	134,690	141,073	125,036	116,615	382,724
<b>Top Five Reasons for Delinquency</b>														
Curtailment of Income	48%	46%	44%	43%	41%	40%	40%	41%	40%	38%	37%	35%	33%	
Excessive obligations	14%	14%	14%	14%	15%	16%	15%	15%	15%	16%	16%	17%	17%	
Unemployment	8%	8%	8%	8%	8%	8%	8%	8%	9%	9%	9%	8%	7%	
Illness of principal mortgagor or family member	5%	5%	5%	5%	5%	5%	5%	5%	6%	6%	6%	5%	5%	
Marital Difficulties	3%	3%	3%	3%	4%	4%	4%	4%	4%	4%	4%	4%	3%	

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

## Appendix: Data Tables

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

	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	YTD 2013
Acquisitions	124,402	69,733	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794	165,916
Dispositions	(74,206)	(76,849)	(94,441)	(100,550)	(83,678)	(75,163)	(77,104)	(74,743)	(66,585)	(63,185)	(61,918)	(60,398)	(50,277)	(172,593)
Inventory (at period end)	241,684	234,568	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060	
<b>Acquisitions by State</b>														
Arizona	9,012	5,936	8,484	6,621	4,375	3,181	2,887	2,696	2,887	2,412	1,878	1,660	1,430	4,968
California	14,920	9,459	13,380	11,527	7,752	6,938	5,784	4,894	5,020	5,152	3,068	2,041	2,010	7,119
Florida	15,710	7,244	4,136	4,875	5,479	6,532	8,567	7,866	8,323	8,759	10,403	11,502	11,449	33,354
Nevada	4,177	2,587	3,286	4,032	2,132	1,843	1,641	859	651	967	929	598	847	2,374
<b>Subtotal</b>	<b>43,819</b>	<b>25,226</b>	<b>29,286</b>	<b>27,055</b>	<b>19,738</b>	<b>18,494</b>	<b>18,879</b>	<b>16,315</b>	<b>16,881</b>	<b>17,290</b>	<b>16,278</b>	<b>15,801</b>	<b>15,736</b>	<b>47,815</b>
Selected Midwest States <sup>*</sup>	20,912	10,534	13,642	11,853	12,209	15,127	17,481	14,799	15,070	14,047	14,500	11,614	12,123	38,237
All other States	59,671	33,973	35,328	39,577	37,625	38,393	35,145	32,702	30,235	28,447	25,820	25,109	28,935	79,864
<b>Total Acquisitions</b>	<b>124,402</b>	<b>69,733</b>	<b>78,256</b>	<b>78,485</b>	<b>69,572</b>	<b>72,014</b>	<b>71,505</b>	<b>63,816</b>	<b>62,186</b>	<b>59,784</b>	<b>56,598</b>	<b>52,524</b>	<b>56,794</b>	<b>165,916</b>
<b>Inventory by State</b>														
Arizona	15,384	13,332	13,595	10,847	8,063	6,070	5,019	4,587	4,965	4,715	4,052	3,303	3,083	
California	29,722	28,049	29,939	28,116	23,407	19,972	16,777	13,566	12,274	11,747	9,830	7,410	6,628	
Florida	26,679	27,746	19,380	13,452	11,793	12,618	15,330	16,344	17,146	18,315	21,074	23,771	26,084	
Nevada	6,937	6,164	6,064	6,536	5,307	4,206	3,327	2,133	1,661	1,649	1,757	1,460	1,641	
<b>Subtotal</b>	<b>78,722</b>	<b>75,291</b>	<b>68,978</b>	<b>58,951</b>	<b>48,570</b>	<b>42,866</b>	<b>40,453</b>	<b>36,630</b>	<b>36,046</b>	<b>36,426</b>	<b>36,713</b>	<b>35,944</b>	<b>37,436</b>	
Selected Midwest States <sup>*</sup>	51,829	50,677	48,918	44,506	43,082	45,127	47,309	45,962	46,183	45,194	44,499	40,908	40,336	
All other States	111,133	108,600	100,487	92,861	90,560	91,070	85,702	79,945	75,909	73,117	68,205	64,691	70,288	
<b>Total Inventory</b>	<b>241,684</b>	<b>234,568</b>	<b>218,383</b>	<b>196,318</b>	<b>182,212</b>	<b>179,063</b>	<b>173,464</b>	<b>162,537</b>	<b>158,138</b>	<b>154,737</b>	<b>149,417</b>	<b>141,543</b>	<b>148,060</b>	

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



## Appendix: Data Tables

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

	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	YTD 2013
Acquisitions	85,349	45,962	53,549	53,697	45,194	47,256	47,700	43,783	41,884	41,112	38,717	36,106	37,353	112,176
Dispositions	(47,872)	(50,260)	(62,814)	(71,202)	(58,297)	(51,344)	(52,071)	(48,674)	(43,925)	(42,671)	(42,934)	(40,635)	(33,332)	(116,901)
Inventory (at period end)	166,787	162,489	153,224	135,719	122,616	118,528	114,157	109,266	107,225	105,666	101,449	96,920	100,941	
<b>Acquisitions by State</b>														
Arizona	6,023	4,038	5,971	4,858	3,052	2,291	2,246	2,109	2,090	1,688	1,288	1,183	971	3,442
California	10,434	6,661	9,571	8,179	5,197	4,642	3,829	3,697	3,684	3,770	2,043	1,503	1,402	4,948
Florida	10,048	4,312	2,919	3,154	3,405	4,270	5,610	5,584	5,980	6,412	7,493	8,240	7,734	23,467
Nevada	3,278	2,003	2,678	3,099	1,467	1,162	1,003	654	533	824	730	450	557	1,737
<b>Subtotal</b>	<b>29,783</b>	<b>17,014</b>	<b>21,139</b>	<b>19,290</b>	<b>13,121</b>	<b>12,365</b>	<b>12,688</b>	<b>12,044</b>	<b>12,287</b>	<b>12,694</b>	<b>11,554</b>	<b>11,376</b>	<b>10,664</b>	<b>33,594</b>
Selected Midwest States <sup>*</sup>	14,314	6,683	8,962	7,316	7,484	10,015	11,657	9,664	9,497	9,252	9,805	7,534	7,749	25,088
All other States	41,252	22,265	23,448	27,091	24,589	24,876	23,355	22,075	20,100	19,166	17,358	17,196	18,940	53,494
<b>Total Acquisitions</b>	<b>85,349</b>	<b>45,962</b>	<b>53,549</b>	<b>53,697</b>	<b>45,194</b>	<b>47,256</b>	<b>47,700</b>	<b>43,783</b>	<b>41,884</b>	<b>41,112</b>	<b>38,717</b>	<b>36,106</b>	<b>37,353</b>	<b>112,176</b>
<b>Inventory by State</b>														
Arizona	10,550	9,400	9,703	7,738	5,703	4,385	3,795	3,673	3,865	3,497	2,863	2,311	2,168	
California	20,992	20,164	21,800	20,224	16,759	14,147	11,789	10,039	9,448	8,909	7,226	5,590	5,100	
Florida	18,051	18,621	13,871	9,510	8,083	8,677	10,401	11,765	12,633	13,838	15,756	17,671	18,808	
Nevada	5,368	4,895	4,858	5,035	3,872	2,833	2,117	1,512	1,335	1,379	1,432	1,163	1,201	
<b>Subtotal</b>	<b>54,961</b>	<b>53,080</b>	<b>50,232</b>	<b>42,507</b>	<b>34,417</b>	<b>30,042</b>	<b>28,102</b>	<b>26,989</b>	<b>27,281</b>	<b>27,623</b>	<b>27,277</b>	<b>26,735</b>	<b>27,277</b>	
Selected Midwest States <sup>*</sup>	36,060	35,354	34,311	30,266	28,333	29,614	30,963	29,967	29,668	29,148	29,089	26,929	26,676	
All other States	75,766	74,055	68,681	62,946	59,866	58,872	55,092	52,310	50,276	48,895	45,083	43,256	46,988	
<b>Total Inventory</b>	<b>166,787</b>	<b>162,489</b>	<b>153,224</b>	<b>135,719</b>	<b>122,616</b>	<b>118,528</b>	<b>114,157</b>	<b>109,266</b>	<b>107,225</b>	<b>105,666</b>	<b>101,449</b>	<b>96,920</b>	<b>100,941</b>	

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

## Appendix: Data Tables

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

	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	YTD 2013
Acquisitions	39,053	23,771	24,707	24,788	24,378	24,758	23,805	20,033	20,302	18,672	17,881	16,418	19,441	53,740
Dispositions	(26,334)	(26,589)	(31,627)	(29,348)	(25,381)	(23,819)	(25,033)	(26,069)	(22,660)	(20,514)	(18,984)	(19,763)	(16,945)	(55,692)
Inventory (at period end)	74,897	72,079	65,159	60,599	59,596	60,535	59,307	53,271	50,913	49,071	47,968	44,623	47,119	
<b>Acquisitions by State <sup>1</sup></b>														
Arizona	2,989	1,898	2,513	1,763	1,323	890	641	587	797	724	590	477	459	1,526
California	4,486	2,798	3,809	3,348	2,555	2,296	1,955	1,197	1,336	1,382	1,025	538	608	2,171
Florida	5,662	2,932	1,217	1,721	2,074	2,262	2,957	2,282	2,343	2,347	2,910	3,262	3,715	9,887
Nevada	899	584	608	933	665	681	638	205	118	143	199	148	290	637
<b>Subtotal</b>	<b>14,036</b>	<b>8,212</b>	<b>8,147</b>	<b>7,765</b>	<b>6,617</b>	<b>6,129</b>	<b>6,191</b>	<b>4,271</b>	<b>4,594</b>	<b>4,596</b>	<b>4,724</b>	<b>4,425</b>	<b>5,072</b>	<b>14,221</b>
Selected Midwest States <sup>*</sup>	6,598	3,851	4,680	4,537	4,725	5,112	5,824	5,135	5,573	4,795	4,695	4,080	4,374	13,149
All other States	18,419	11,708	11,880	12,486	13,036	13,517	11,790	10,627	10,135	9,281	8,462	7,913	9,995	26,370
<b>Total Acquisitions</b>	<b>39,053</b>	<b>23,771</b>	<b>24,707</b>	<b>24,788</b>	<b>24,378</b>	<b>24,758</b>	<b>23,805</b>	<b>20,033</b>	<b>20,302</b>	<b>18,672</b>	<b>17,881</b>	<b>16,418</b>	<b>19,441</b>	<b>53,740</b>
<b>Inventory by State</b>														
Arizona	4,834	3,932	3,892	3,109	2,360	1,685	1,224	914	1,100	1,218	1,189	992	915	
California	8,730	7,885	8,139	7,892	6,648	5,825	4,988	3,527	2,826	2,838	2,604	1,820	1,528	
Florida	8,628	9,125	5,509	3,942	3,710	3,941	4,929	4,579	4,513	4,477	5,318	6,100	7,276	
Nevada	1,569	1,269	1,206	1,501	1,435	1,373	1,210	621	326	270	325	297	440	
<b>Subtotal</b>	<b>23,761</b>	<b>22,211</b>	<b>18,746</b>	<b>16,444</b>	<b>14,153</b>	<b>12,824</b>	<b>12,351</b>	<b>9,641</b>	<b>8,765</b>	<b>8,803</b>	<b>9,436</b>	<b>9,209</b>	<b>10,159</b>	
Selected Midwest States <sup>*</sup>	15,769	15,323	14,607	14,240	14,749	15,513	16,346	15,995	16,515	16,046	15,410	13,979	13,660	
All other States	35,367	34,545	31,806	29,915	30,694	32,198	30,610	27,635	25,633	24,222	23,122	21,435	23,300	
<b>Total Inventory</b>	<b>74,897</b>	<b>72,079</b>	<b>65,159</b>	<b>60,599</b>	<b>59,596</b>	<b>60,535</b>	<b>59,307</b>	<b>53,271</b>	<b>50,913</b>	<b>49,071</b>	<b>47,968</b>	<b>44,623</b>	<b>47,119</b>	

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

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

## Appendix: State Level Data

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

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans >=365 Days DLQ	
AK	57,371	1,070	545	141	135	146	103	387	0.7%	9.6%	133
AL	351,183	19,166	9,025	2,773	2,649	2,286	2,433	7,396	2.1%	12.7%	1,951
AR	184,608	7,961	3,453	1,075	1,020	876	1,537	3,441	1.9%	19.3%	1,051
AZ	712,707	22,032	9,635	2,945	3,475	3,121	2,856	9,482	1.3%	13.0%	3,083
CA	3,606,419	95,963	38,512	12,319	13,833	14,059	17,240	45,231	1.3%	18.0%	6,628
CO	627,629	13,484	6,427	1,834	1,817	1,863	1,543	5,242	0.8%	11.4%	1,361
CT	346,046	19,668	5,968	1,992	2,198	2,214	7,296	11,744	3.4%	37.1%	1,613
DC	66,156	3,170	984	307	325	293	1,261	1,881	2.8%	39.8%	34
DE	107,577	5,682	1,823	599	653	712	1,895	3,268	3.0%	33.4%	369
FL	1,832,466	178,002	32,112	9,589	11,752	15,702	108,847	136,956	7.5%	61.1%	26,084
GA	907,392	48,016	21,560	6,859	6,992	6,174	6,431	19,651	2.2%	13.4%	4,565
HI	127,762	4,938	1,090	347	414	424	2,663	3,505	2.7%	53.9%	286
IA	272,297	8,920	3,814	1,182	1,130	978	1,816	3,936	1.4%	20.4%	1,057
ID	169,910	5,653	2,208	658	647	836	1,304	2,792	1.6%	23.1%	780
IL	1,341,811	72,218	21,054	7,257	8,920	10,361	24,626	43,976	3.3%	34.1%	16,469
IN	565,874	27,784	11,583	3,470	3,499	3,555	5,677	12,765	2.3%	20.4%	3,039
KS	210,195	7,341	3,306	1,001	1,035	944	1,055	3,049	1.5%	14.4%	1,012
KY	293,614	12,481	5,390	1,564	1,562	1,524	2,441	5,540	1.9%	19.6%	1,892
LA	292,272	16,225	7,471	2,270	1,949	1,750	2,785	6,503	2.2%	17.2%	1,119
MA	685,749	33,041	11,749	3,981	4,166	3,816	9,329	17,343	2.5%	28.2%	1,774
MD	654,516	38,422	11,472	3,696	4,331	4,326	14,597	23,301	3.6%	38.0%	4,622
ME	107,319	6,651	2,011	647	621	663	2,709	4,008	3.7%	40.7%	572
MI	999,788	39,054	18,668	5,689	6,089	4,742	3,866	14,752	1.5%	9.9%	12,488
MN	649,151	17,678	8,206	2,509	2,773	2,181	2,009	6,970	1.1%	11.4%	4,951
MO	551,266	20,526	9,991	3,034	3,043	2,437	2,021	7,540	1.4%	9.8%	2,560
MS	146,596	9,069	4,421	1,353	1,235	981	1,079	3,306	2.3%	11.9%	840
MT	98,496	2,142	962	276	267	271	366	906	0.9%	17.1%	247
NC	869,327	39,256	17,580	5,355	5,542	4,601	6,178	16,405	1.9%	15.7%	4,482
ND	46,016	642	320	106	62	44	110	217	0.5%	17.1%	60
NE	154,488	4,250	2,058	650	564	483	495	1,542	1.0%	11.6%	276
NH	145,542	6,188	2,726	902	832	777	951	2,573	1.8%	15.4%	729
NJ	880,230	78,151	16,135	5,612	6,627	7,556	42,221	56,504	6.4%	54.0%	2,229
NM	173,297	7,719	2,685	785	781	849	2,619	4,265	2.5%	33.9%	1,253
NV	273,367	18,744	3,632	1,281	2,067	2,736	9,028	13,840	5.1%	48.2%	1,641
NY	1,311,773	91,959	24,669	8,238	7,965	8,681	42,406	59,218	4.5%	46.1%	1,292
OH	996,700	49,447	19,115	5,956	6,714	6,954	10,708	24,436	2.5%	21.7%	8,340
OK	238,691	9,382	4,036	1,179	1,118	1,093	1,956	4,195	1.8%	20.8%	1,142
OR	456,086	17,721	4,661	1,484	1,713	2,221	7,642	11,598	2.5%	43.1%	1,377
PA	1,010,476	56,071	20,952	6,826	6,398	6,339	15,556	28,404	2.8%	27.7%	4,491
RI	96,206	5,917	1,925	641	769	706	1,876	3,366	3.5%	31.7%	622
SC	421,756	23,003	9,335	2,747	2,516	2,681	5,724	10,989	2.6%	24.9%	2,221
SD	61,754	1,126	529	157	146	117	177	440	0.7%	15.7%	223
TN	456,508	19,993	9,376	2,960	3,137	2,420	2,100	7,707	1.7%	10.5%	1,880
TX	1,714,864	58,359	30,398	8,207	6,857	5,336	7,561	19,927	1.2%	13.0%	3,090
UT	294,154	8,792	3,724	1,124	1,163	1,101	1,680	3,956	1.3%	19.1%	639
VA	849,181	25,041	11,419	3,601	3,588	2,892	3,541	10,074	1.2%	14.1%	2,448
VT	67,415	2,782	979	287	289	264	963	1,520	2.3%	34.6%	306
WA	821,820	30,884	8,572	2,801	3,590	4,617	11,304	19,539	2.4%	36.6%	4,263
WI	624,883	17,902	7,028	2,373	2,554	2,560	3,387	8,530	1.4%	18.9%	3,201
WV	88,046	4,716	2,631	712	618	367	388	1,379	1.6%	8.2%	467
WY	49,553	894	497	114	127	88	68	287	0.6%	7.6%	179
Other <sup>2</sup>	172,600	17,812	6,952	2,706	4,518	1,375	2,261	8,182	4.7%	12.7%	629
<b>Total</b>	<b>28,240,903</b>	<b>1,333,108</b>	<b>465,374</b>	<b>146,171</b>	<b>156,785</b>	<b>154,093</b>	<b>410,685</b>	<b>723,964</b>	<b>2.6%</b>	<b>30.8%</b>	<b>148,060</b>

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

## Appendix: State Level Data

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

State	Total Loan Count	Delinquent Loans (DLQ) <sup>1</sup>								REO Inventory	
		Total	30-59 Days DLQ	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates		% of DLQ Loans > =365 Days DLQ
AK	33,470	661	337	90	87	83	64	236	0.7%	9.7%	90
AL	234,470	12,358	5,790	1,760	1,701	1,527	1,580	4,821	2.1%	12.8%	1,375
AR	120,578	5,127	2,260	668	679	576	944	2,199	1.8%	18.4%	615
AZ	450,209	13,213	5,841	1,695	2,058	1,833	1,786	5,691	1.3%	13.5%	2,168
CA	2,410,644	58,667	24,152	7,300	8,508	8,610	10,097	27,234	1.1%	17.2%	5,100
CO	410,199	8,174	4,020	1,056	1,115	1,102	881	3,108	0.8%	10.8%	968
CT	216,941	12,679	3,831	1,260	1,438	1,437	4,713	7,606	3.5%	37.2%	1,108
DC	43,546	1,979	631	193	216	179	760	1,155	2.7%	38.4%	25
DE	66,566	3,581	1,149	352	412	463	1,205	2,084	3.1%	33.6%	269
FL	1,160,381	113,862	20,314	5,527	7,410	10,131	70,480	88,131	7.6%	61.9%	18,808
GA	544,198	28,195	12,684	3,986	4,154	3,671	3,700	11,548	2.1%	13.1%	3,285
HI	88,696	3,081	720	230	286	267	1,578	2,133	2.4%	51.2%	210
IA	169,509	5,668	2,476	728	719	589	1,156	2,472	1.5%	20.4%	674
ID	104,150	3,189	1,255	363	383	505	683	1,573	1.5%	21.4%	580
IL	784,051	43,375	12,274	4,154	5,233	6,115	15,599	26,969	3.4%	36.0%	11,233
IN	301,517	16,506	6,646	1,948	2,098	2,199	3,615	7,927	2.6%	21.9%	2,064
KS	113,070	4,289	1,916	563	584	577	649	1,813	1.6%	15.1%	618
KY	141,654	6,865	2,837	817	838	903	1,470	3,219	2.3%	21.4%	1,260
LA	204,142	10,974	5,126	1,489	1,326	1,211	1,822	4,366	2.1%	16.6%	759
MA	430,595	21,043	7,527	2,536	2,653	2,487	5,840	10,992	2.6%	27.8%	1,264
MD	395,775	23,282	6,820	2,165	2,653	2,700	8,944	14,306	3.6%	38.4%	2,633
ME	58,606	4,180	1,228	393	385	434	1,740	2,562	4.4%	41.6%	378
MI	581,349	23,307	11,145	3,250	3,664	2,931	2,317	8,938	1.5%	9.9%	7,993
MN	346,800	9,483	4,488	1,295	1,501	1,166	1,033	3,707	1.1%	10.9%	2,988
MO	318,536	12,120	5,964	1,774	1,784	1,423	1,175	4,406	1.4%	9.7%	1,691
MS	110,438	6,427	3,232	944	894	683	674	2,255	2.0%	10.5%	608
MT	64,439	1,282	575	165	168	171	203	543	0.8%	15.8%	180
NC	499,903	22,882	10,260	3,101	3,345	2,687	3,489	9,536	1.9%	15.2%	2,773
ND	26,490	367	179	62	30	26	70	127	0.5%	19.1%	48
NE	100,258	2,832	1,383	422	353	324	350	1,028	1.0%	12.4%	209
NH	84,441	3,769	1,646	523	521	481	598	1,606	1.9%	15.9%	468
NJ	567,434	50,286	10,434	3,551	4,310	4,977	27,014	36,332	6.4%	53.7%	1,650
NM	110,671	4,604	1,593	468	478	505	1,560	2,544	2.3%	33.9%	820
NV	173,788	11,100	2,175	766	1,251	1,668	5,240	8,163	4.7%	47.2%	1,201
NY	824,356	57,676	15,461	5,032	5,111	5,438	26,634	37,232	4.5%	46.2%	921
OH	564,266	30,287	11,665	3,580	4,149	4,264	6,629	15,079	2.7%	21.9%	5,386
OK	153,971	5,861	2,499	720	708	712	1,222	2,650	1.7%	20.8%	764
OR	276,820	10,439	2,764	859	1,030	1,359	4,427	6,822	2.5%	42.4%	1,035
PA	627,690	35,329	13,121	4,210	4,031	4,062	9,905	18,059	2.9%	28.0%	3,004
RI	59,940	3,700	1,198	377	481	457	1,187	2,127	3.5%	32.1%	392
SC	254,614	13,852	5,560	1,622	1,578	1,638	3,454	6,679	2.6%	24.9%	1,437
SD	44,041	705	331	92	95	78	109	282	0.6%	15.5%	158
TN	291,419	12,415	5,842	1,793	1,952	1,526	1,302	4,786	1.6%	10.5%	1,309
TX	1,128,568	35,952	18,988	4,884	4,147	3,311	4,622	12,102	1.1%	12.9%	2,192
UT	176,485	5,103	2,094	614	642	635	1,118	2,397	1.4%	21.9%	410
VA	519,641	14,990	6,784	2,000	2,164	1,742	2,300	6,213	1.2%	15.3%	1,612
VT	33,707	1,642	565	157	170	158	592	921	2.7%	36.1%	205
WA	524,316	18,377	5,201	1,628	2,176	2,747	6,625	11,558	2.2%	36.1%	3,194
WI	389,262	10,629	4,210	1,342	1,522	1,522	2,033	5,089	1.3%	19.1%	1,989
WV	50,255	2,687	1,508	392	355	211	221	788	1.6%	8.2%	314
WY	34,693	595	336	65	88	59	47	196	0.6%	7.9%	117
Other <sup>2</sup>	108,981	8,950	3,905	1,523	1,228	859	1,435	3,530	3.2%	16.0%	389
<b>Total</b>	<b>17,530,539</b>	<b>818,596</b>	<b>284,940</b>	<b>86,484</b>	<b>94,862</b>	<b>95,419</b>	<b>256,891</b>	<b>447,840</b>	<b>2.6%</b>	<b>31.4%</b>	<b>100,941</b>

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

## Appendix: State Level Data

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

State	Total Loan Count	Delinquent Loans (DLQ)								REO Inventory	
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates		% of DLQ Loans > =365 Days DLQ
AK	23,901	409	208	51	48	63	39	151	0.6%	9.5%	43
AL	116,713	6,808	3,235	1,013	948	759	853	2,575	2.2%	12.5%	576
AR	64,030	2,834	1,193	407	341	300	593	1,242	1.9%	20.9%	436
AZ	262,498	8,819	3,794	1,250	1,417	1,288	1,070	3,791	1.4%	12.1%	915
CA	1,195,775	37,296	14,360	5,019	5,325	5,449	7,143	17,997	1.5%	19.2%	1,528
CO	217,430	5,310	2,407	778	702	761	662	2,134	1.0%	12.5%	393
CT	129,105	6,989	2,137	732	760	777	2,583	4,138	3.2%	37.0%	505
DC	22,610	1,191	353	114	109	114	501	726	3.2%	42.1%	9
DE	41,011	2,101	674	247	241	249	690	1,184	2.9%	32.8%	100
FL	672,085	64,140	11,798	4,062	4,342	5,571	38,367	48,825	7.3%	59.8%	7,276
GA	363,194	19,821	8,876	2,873	2,838	2,503	2,731	8,103	2.2%	13.8%	1,280
HI	39,066	1,857	370	117	128	157	1,085	1,372	3.5%	58.4%	76
IA	102,788	3,252	1,338	454	411	389	660	1,464	1.4%	20.3%	383
ID	65,760	2,464	953	295	264	331	621	1,219	1.9%	25.2%	200
IL	557,760	28,843	8,780	3,103	3,687	4,246	9,027	17,007	3.0%	31.3%	5,236
IN	264,357	11,278	4,937	1,522	1,401	1,356	2,062	4,838	1.8%	18.3%	975
KS	97,125	3,052	1,390	438	451	367	406	1,236	1.3%	13.3%	394
KY	151,960	5,616	2,553	747	724	621	971	2,321	1.5%	17.3%	632
LA	88,130	5,251	2,345	781	623	539	963	2,137	2.4%	18.3%	360
MA	255,154	11,998	4,222	1,445	1,513	1,329	3,489	6,351	2.5%	29.1%	510
MD	258,741	15,140	4,652	1,531	1,678	1,626	5,653	8,995	3.5%	37.3%	1,989
ME	48,713	2,471	783	254	236	229	969	1,446	3.0%	39.2%	194
MI	418,439	15,747	7,523	2,439	2,425	1,811	1,549	5,814	1.4%	9.8%	4,495
MN	302,351	8,195	3,718	1,214	1,272	1,015	976	3,263	1.1%	11.9%	1,963
MO	232,730	8,406	4,027	1,260	1,259	1,014	846	3,134	1.3%	10.1%	869
MS	36,158	2,642	1,189	409	341	298	405	1,051	2.9%	15.3%	232
MT	34,057	860	387	111	99	100	163	363	1.1%	19.0%	67
NC	369,424	16,374	7,320	2,254	2,197	1,914	2,689	6,869	1.9%	16.4%	1,709
ND	19,526	275	141	44	32	18	40	90	0.5%	14.5%	12
NE	54,230	1,418	675	228	211	159	145	514	0.9%	10.2%	67
NH	61,101	2,419	1,080	379	311	296	353	967	1.6%	14.6%	261
NJ	312,796	27,865	5,701	2,061	2,317	2,579	15,207	20,172	6.4%	54.6%	579
NM	62,626	3,115	1,092	317	303	344	1,059	1,721	2.7%	34.0%	433
NV	99,579	7,644	1,457	515	816	1,068	3,788	5,677	5.7%	49.6%	440
NY	487,417	34,283	9,208	3,206	2,854	3,243	15,772	21,986	4.5%	46.0%	371
OH	432,434	19,160	7,450	2,376	2,565	2,690	4,079	9,357	2.2%	21.3%	2,954
OK	84,720	3,521	1,537	459	410	381	734	1,545	1.8%	20.8%	378
OR	179,266	7,282	1,897	625	683	862	3,215	4,776	2.7%	44.1%	342
PA	382,786	20,742	7,831	2,616	2,367	2,277	5,651	10,345	2.7%	27.2%	1,487
RI	36,266	2,217	727	264	288	249	689	1,239	3.4%	31.1%	230
SC	167,142	9,151	3,775	1,125	938	1,043	2,270	4,310	2.6%	24.8%	784
SD	17,713	421	198	65	51	39	68	158	0.9%	16.2%	65
TN	165,089	7,578	3,534	1,167	1,185	894	798	2,921	1.8%	10.5%	571
TX	586,296	22,407	11,410	3,323	2,710	2,025	2,939	7,825	1.3%	13.1%	898
UT	117,669	3,689	1,630	510	521	466	562	1,559	1.3%	15.2%	229
VA	329,540	10,051	4,635	1,601	1,424	1,150	1,241	3,861	1.2%	12.3%	836
VT	33,708	1,140	414	130	119	106	371	599	1.8%	32.5%	101
WA	297,504	12,507	3,371	1,173	1,414	1,870	4,679	7,981	2.7%	37.4%	1,069
WI	235,621	7,273	2,818	1,031	1,032	1,038	1,354	3,441	1.5%	18.6%	1,212
WV	37,791	2,029	1,123	320	263	156	167	591	1.6%	8.2%	153
WY	14,860	299	161	49	39	29	21	91	0.6%	7.0%	62
Other <sup>2</sup>	63,619	8,862	3,047	1,183	3,290	516	826	4,652	7.3%	9.3%	240
<b>Total</b>	<b>10,710,364</b>	<b>514,512</b>	<b>180,434</b>	<b>59,687</b>	<b>61,923</b>	<b>58,674</b>	<b>153,794</b>	<b>276,124</b>	<b>2.6%</b>	<b>29.9%</b>	<b>47,119</b>

<sup>1</sup> Includes other loans that cannot be categorized due to missing attributes.<sup>2</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available. The 10,133 can be reconciled to AAA Wrapped T-Deal loans for which loan level data are not available.

## Appendix: State Level Data

## Enterprises Foreclosure Prevention Actions by State - September 30, 2013

State	2012						YTD 2013						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	222	14	152	-	36	424	88	11	100	-	15	214	1,190	130	920	43	158	2,441
AL	3,265	247	2,096	32	428	6,068	1,526	136	1,770	11	321	3,764	15,726	1,918	14,349	1,084	1,887	34,964
AR	1,178	107	800	4	365	2,454	602	37	720	3	220	1,582	5,794	885	5,637	419	1,375	14,110
AZ	2,633	615	6,616	8	11,574	21,446	1,277	209	3,963	2	4,100	9,551	14,623	5,476	60,201	1,323	41,845	123,468
CA	10,633	3,092	32,397	26	25,899	72,047	5,156	1,278	22,535	23	13,866	42,858	53,453	19,531	224,806	2,871	94,371	395,032
CO	2,410	262	2,830	4	1,615	7,121	1,040	115	2,021	2	751	3,929	11,768	2,280	20,104	668	6,908	41,728
CT	1,811	336	3,681	4	1,024	6,856	963	255	3,059	7	802	5,086	8,941	2,017	19,658	520	3,460	34,596
DC	338	59	513	3	134	1,047	184	46	410	-	89	729	1,630	295	3,100	102	427	5,554
DE	632	67	939	4	335	1,977	301	38	840	3	304	1,486	2,898	521	5,705	189	1,201	10,513
FL	8,248	2,517	30,989	114	31,039	72,907	4,050	1,053	23,210	57	19,114	47,484	45,579	15,625	182,305	3,906	118,429	365,843
GA	5,805	991	10,071	63	3,592	20,522	2,871	484	7,839	28	2,726	13,948	28,791	7,085	66,912	2,405	12,439	117,633
HI	642	89	836	-	525	2,092	270	41	626	-	303	1,240	2,696	621	5,491	70	1,987	10,865
IA	1,375	122	1,271	11	411	3,190	740	41	1,057	7	249	2,094	6,790	930	8,041	627	1,591	17,979
ID	803	133	1,196	1	1,363	3,496	340	73	909	-	664	1,986	3,987	908	7,460	259	5,002	17,616
IL	5,887	1,400	14,615	94	8,185	30,181	2,900	731	12,147	44	6,008	21,830	29,286	8,522	86,143	2,151	26,666	152,768
IN	4,111	351	3,543	144	1,109	9,258	2,046	141	2,883	45	714	5,829	21,217	2,427	23,084	1,958	4,710	53,396
KS	1,382	112	845	8	339	2,686	682	46	753	4	207	1,692	6,676	801	5,997	426	1,419	15,319
KY	2,117	180	1,389	32	506	4,224	936	84	1,172	9	308	2,509	9,701	1,194	9,231	509	1,915	22,550
LA	2,849	251	2,043	12	394	5,549	1,269	65	1,642	4	243	3,223	13,144	2,049	12,888	1,076	1,454	30,611
MA	3,181	577	5,926	12	1,809	11,505	1,424	374	5,121	8	1,230	8,157	15,202	3,919	36,823	1,033	7,717	64,695
MD	3,530	690	7,892	20	3,281	15,413	1,830	282	6,204	19	2,318	10,653	17,588	4,227	47,030	1,191	10,963	81,000
ME	714	80	1,037	5	415	2,251	401	37	809	3	292	1,542	3,697	543	5,647	248	1,586	11,722
MI	5,216	940	7,441	333	5,675	19,605	2,650	423	5,400	59	3,000	11,532	30,858	6,873	56,695	6,021	25,671	126,118
MN	2,584	374	3,801	11	2,358	9,128	1,295	145	2,717	4	1,198	5,359	12,759	3,044	28,378	965	9,467	54,614
MO	3,380	343	2,783	64	1,028	7,598	1,617	129	2,319	11	676	4,752	16,833	2,614	19,916	1,305	4,438	45,106
MS	1,493	133	1,087	15	202	2,930	698	68	839	6	164	1,775	6,862	919	7,515	535	921	16,752
MT	447	27	352	-	197	1,023	195	7	266	1	98	567	2,027	288	2,520	97	749	5,681
NC	5,481	714	6,112	29	1,813	14,149	2,675	351	4,912	13	1,271	9,222	25,813	4,870	38,981	1,579	6,045	77,288
ND	123	36	60	3	37	259	39	1	39	-	7	86	531	159	502	53	98	1,343
NE	579	51	570	4	175	1,379	310	17	419	-	101	847	3,172	435	3,604	303	684	8,198
NH	873	106	1,092	1	396	2,468	430	60	925	1	260	1,676	4,265	874	7,725	248	1,650	14,763
NJ	4,529	1,056	10,401	15	3,284	19,285	2,429	1,428	9,232	8	2,810	15,907	22,492	6,336	56,656	1,279	12,176	98,938
NM	969	129	1,079	6	607	2,790	474	50	1,026	2	404	1,956	4,465	746	6,764	251	2,008	14,234
NV	882	332	4,069	4	8,337	13,624	444	117	3,147	2	5,457	9,167	5,376	2,629	31,965	443	28,468	68,882
NY	6,295	1,104	12,436	47	1,909	21,791	3,437	1,437	10,643	29	1,580	17,126	29,304	7,554	65,342	1,616	7,277	111,094
OH	5,613	684	6,900	254	2,694	16,145	2,984	327	5,553	78	1,637	10,579	28,600	4,767	46,064	3,411	10,420	93,263
OK	1,492	90	1,027	8	290	2,907	705	53	833	4	162	1,757	7,759	885	6,377	538	1,155	16,714
OR	1,502	412	3,000	6	2,507	7,427	665	159	2,402	3	1,631	4,860	7,117	2,233	18,547	439	8,411	36,747
PA	6,633	689	7,293	54	1,661	16,330	3,501	407	6,441	27	1,380	11,756	30,846	4,945	41,039	1,815	6,036	84,681
RI	616	120	1,083	3	415	2,237	316	91	876	3	334	1,620	2,833	759	6,824	171	1,830	12,417
SC	2,665	498	3,501	14	1,546	8,224	1,409	191	2,723	12	892	5,227	13,185	2,636	21,410	1,031	5,508	43,770
SD	219	13	162	1	47	442	97	12	127	-	21	257	913	136	1,063	88	203	2,403
TN	3,101	325	2,535	34	660	6,655	1,480	155	1,991	10	439	4,075	15,367	2,346	17,445	985	3,035	39,178
TX	11,614	847	6,516	51	1,366	20,394	5,473	356	4,402	19	791	11,041	55,420	8,314	46,202	3,664	6,388	119,988
UT	1,635	182	2,042	8	1,793	5,660	665	87	1,419	1	924	3,096	7,320	1,532	15,159	372	6,850	31,233
VA	3,711	505	4,595	14	1,982	10,807	1,807	227	3,678	10	1,193	6,915	17,751	3,613	33,888	1,058	10,178	66,487
VT	412	27	367	3	66	875	200	16	313	2	54	585	1,769	228	1,969	110	252	4,328
WA	2,962	508	5,851	13	4,660	13,994	1,305	249	5,007	6	3,476	10,043	14,256	3,237	33,617	789	14,184	66,083
WI	2,289	336	3,132	26	1,105	6,888	1,208	151	2,606	6	796	4,767	11,280	2,099	18,853	831	4,460	37,523
WV	774	74	474	4	127	1,453	394	31	363	5	84	877	3,734	538	3,641	198	584	8,516
WY	230	10	128	-	71	439	111	6	84	-	34	235	1,103	171	1,018	56	248	2,596
Other <sup>3</sup>	513	217	1,427	(292)	40	1,905	322	115	787	(119)	48	1,153	1,788	1,173	6,086	(168)	123	9,002
<b>Total</b>	<b>142,598</b>	<b>23,174</b>	<b>232,993</b>	<b>1,334</b>	<b>141,426</b>	<b>541,525</b>	<b>70,231</b>	<b>12,443</b>	<b>181,279</b>	<b>482</b>	<b>85,766</b>	<b>350,201</b>	<b>706,173</b>	<b>158,860</b>	<b>1,497,122</b>	<b>53,161</b>	<b>527,027</b>	<b>2,942,343</b>

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

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

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

## Appendix: State Level Data

## Fannie Mae Foreclosure Prevention Actions by State - September 30, 2013

State	2012						YTD 2013						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	189	8	112	-	26	335	66	3	81	-	9	159	1,073	76	621	42	110	1,922
AL	2,633	157	1,630	-	314	4,734	1,149	35	1,275	-	237	2,696	13,400	1,311	10,446	1,001	1,383	27,541
AR	940	59	626	-	234	1,859	466	16	530	-	135	1,147	5,001	655	3,989	406	912	10,963
AZ	1,883	235	4,416	-	6,491	13,025	846	46	2,471	2	2,210	5,575	11,893	2,625	38,967	1,280	24,596	79,361
CA	8,063	1,027	21,158	-	14,345	44,593	3,473	231	14,256	9	7,198	25,167	44,321	8,025	144,935	2,784	54,639	254,704
CO	1,962	141	1,925	-	995	5,023	758	26	1,354	1	453	2,592	10,126	1,321	13,186	656	4,372	29,661
CT	1,426	170	2,755	-	723	5,074	667	86	2,212	-	484	3,449	7,510	1,114	14,195	501	2,388	25,708
DC	251	26	388	1	84	750	137	18	286	-	46	487	1,380	157	2,188	95	261	4,081
DE	494	34	672	-	220	1,420	201	12	597	-	204	1,014	2,393	309	3,955	176	824	7,657
FL	6,276	1,084	22,196	7	20,095	49,658	2,753	201	15,108	9	10,588	28,659	38,144	7,801	126,965	3,618	75,654	252,182
GA	4,072	394	6,749	2	2,160	13,377	1,904	115	5,190	2	1,560	8,771	22,782	3,644	44,346	2,120	7,600	80,492
HI	553	44	618	-	337	1,552	209	7	435	-	170	821	2,423	310	3,802	69	1,256	7,860
IA	1,089	72	960	1	310	2,432	570	19	741	1	165	1,496	5,772	595	5,523	569	1,124	13,583
ID	627	54	816	-	871	2,368	217	6	577	-	399	1,199	3,350	475	4,960	254	3,226	12,265
IL	4,203	561	9,830	3	5,330	19,927	1,849	188	7,787	5	3,489	13,318	23,576	3,553	55,906	1,849	17,083	101,967
IN	3,066	188	2,580	2	772	6,608	1,380	41	1,979	3	456	3,859	17,199	1,490	15,151	1,360	3,202	38,402
KS	1,018	68	612	-	258	1,956	442	15	520	1	143	1,121	5,432	512	3,953	398	991	11,286
KY	1,619	99	942	-	362	3,022	631	28	799	1	189	1,648	8,057	733	5,759	417	1,299	16,265
LA	2,326	142	1,580	1	284	4,333	942	26	1,242	-	164	2,374	11,193	1,546	9,543	1,027	1,055	24,364
MA	2,475	296	4,263	1	1,158	8,193	1,012	129	3,439	2	696	5,278	12,698	2,120	24,999	1,006	5,031	45,854
MD	2,648	280	5,550	-	2,149	10,627	1,199	59	4,108	5	1,315	6,686	14,291	1,985	31,484	1,147	6,930	55,837
ME	576	38	746	-	307	1,667	273	4	549	-	178	1,004	3,119	309	3,961	240	1,119	8,748
MI	3,948	426	5,085	5	3,587	13,051	1,820	141	3,526	1	1,930	7,418	25,774	3,503	36,431	2,802	16,385	84,895
MN	1,861	164	2,392	1	1,360	5,778	806	32	1,672	-	676	3,186	10,291	1,347	17,002	939	5,566	35,145
MO	2,612	147	1,951	2	668	5,380	1,107	36	1,535	-	409	3,087	14,025	1,586	13,299	1,147	2,877	32,934
MS	1,248	98	906	-	167	2,419	556	39	644	-	125	1,364	6,049	676	5,863	495	736	13,819
MT	363	13	244	-	128	748	144	4	177	-	67	392	1,735	183	1,715	96	530	4,259
NC	4,189	357	4,353	-	1,256	10,155	1,824	97	3,349	4	768	6,042	21,334	2,700	26,092	1,498	4,018	55,642
ND	94	9	36	-	23	162	29	-	28	-	5	62	447	90	326	50	61	974
NE	424	24	461	-	123	1,032	226	12	328	-	71	637	2,718	277	2,625	293	476	6,389
NH	675	47	719	-	252	1,693	279	19	607	-	155	1,060	3,521	435	5,027	245	1,060	10,288
NJ	3,578	451	7,759	-	2,291	14,079	1,751	570	6,454	2	1,664	10,441	18,787	3,235	40,160	1,237	8,266	71,685
NM	787	69	811	1	437	2,105	334	17	697	-	248	1,296	3,760	451	4,748	241	1,359	10,559
NV	673	131	2,708	-	4,935	8,447	292	12	1,959	-	2,992	5,255	4,555	1,171	20,572	431	17,182	43,911
NY	4,973	478	9,056	4	1,300	15,811	2,529	461	7,435	5	938	11,368	24,422	3,568	46,182	1,476	4,780	80,428
OH	4,199	319	4,995	3	1,961	11,477	2,021	123	3,786	12	1,065	7,007	23,319	2,787	30,219	2,089	7,291	65,705
OK	1,178	46	793	1	213	2,231	504	12	631	-	113	1,260	6,616	590	4,571	508	815	13,100
OR	1,135	214	2,093	-	1,553	4,995	465	42	1,541	-	908	2,956	5,931	1,121	12,330	419	5,132	24,933
PA	5,077	354	5,573	4	1,167	12,175	2,507	136	4,547	1	870	8,061	25,477	2,869	28,847	1,673	4,042	62,908
RI	454	69	753	-	266	1,542	202	31	583	1	202	1,019	2,252	413	4,566	165	1,193	8,589
SC	1,955	174	2,567	1	1,086	5,783	938	56	1,916	1	535	3,446	10,657	1,324	14,798	973	3,741	31,493
SD	175	8	116	-	39	338	64	5	87	-	13	169	761	81	733	84	165	1,824
TN	2,469	164	1,822	1	452	4,908	1,053	59	1,412	2	284	2,810	13,051	1,457	12,100	877	2,092	29,577
TX	9,282	421	4,715	1	928	15,347	3,992	125	3,079	5	523	7,724	47,313	6,045	32,676	3,517	4,371	93,922
UT	1,274	86	1,382	-	1,032	3,774	451	14	892	-	492	1,849	6,172	702	9,616	357	3,995	20,842
VA	2,750	223	3,229	-	1,273	7,475	1,198	46	2,454	1	722	4,421	14,366	1,802	22,526	1,018	6,465	46,177
VT	328	13	270	-	49	660	151	6	215	1	28	401	1,473	113	1,346	100	178	3,210
WA	2,230	193	4,033	-	3,133	9,589	876	41	3,204	1	1,965	6,087	11,798	1,565	22,558	754	9,068	45,743
WI	1,800	174	2,141	-	750	4,865	825	58	1,221	-	510	3,114	9,554	1,220	12,294	774	2,962	26,804
WV	582	38	325	-	81	1,026	270	7	234	1	52	564	3,073	303	2,181	183	352	6,092
WY	188	8	94	-	45	335	92	3	57	-	23	175	958	136	730	56	176	2,056
Other <sup>3</sup>	358	53	906	(293)	38	1,062	266	40	542	(119)	43	772	1,355	420	3,953	(170)	108	5,666
<b>Total</b>	<b>109,248</b>	<b>10,148</b>	<b>163,412</b>	<b>(251)</b>	<b>88,418</b>	<b>370,975</b>	<b>48,716</b>	<b>3,555</b>	<b>120,848</b>	<b>(40)</b>	<b>48,884</b>	<b>221,963</b>	<b>586,677</b>	<b>82,836</b>	<b>1,004,920</b>	<b>45,342</b>	<b>330,497</b>	<b>2,050,272</b>

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

## Appendix: State Level Data

## Freddie Mac Foreclosure Prevention Actions by State - September 30, 2013

State	2012						YTD 2013						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	33	6	40	-	10	89	22	8	19	-	6	55	117	54	299	1	48	519
AL	632	90	466	32	114	1,334	377	101	495	11	84	1,068	2,326	607	3,903	83	504	7,423
AR	238	48	174	4	131	595	136	21	190	3	85	435	793	230	1,648	13	463	3,147
AZ	750	380	2,200	8	5,083	8,421	431	163	1,492	-	1,890	3,976	2,730	2,851	21,234	43	17,249	44,107
CA	2,570	2,065	11,239	26	11,554	27,454	1,683	1,047	8,279	14	6,668	17,691	9,132	11,506	79,871	87	39,732	140,328
CO	448	121	905	4	620	2,098	282	89	667	1	298	1,337	1,642	959	6,918	12	2,536	12,067
CT	385	166	926	4	301	1,782	296	169	847	7	318	1,637	1,431	903	5,463	19	1,072	8,888
DC	87	33	125	2	50	297	47	28	124	-	43	242	250	138	912	7	166	1,473
DE	138	33	267	4	115	557	100	26	243	3	100	472	505	212	1,750	13	377	2,856
FL	1,972	1,433	8,793	107	10,944	23,249	1,297	852	8,102	48	8,526	18,825	7,435	7,824	55,340	288	42,775	113,661
GA	1,733	597	3,322	61	1,432	7,145	967	369	2,649	26	1,166	5,177	6,009	3,441	22,566	285	4,839	37,141
HI	89	45	218	-	188	540	61	34	191	-	133	419	273	311	1,689	1	731	3,005
IA	286	50	311	10	101	758	170	22	316	6	84	598	1,018	335	2,518	58	467	4,396
ID	176	79	380	1	492	1,128	123	67	332	-	265	787	637	433	2,500	5	1,776	5,351
IL	1,684	839	4,785	91	2,855	10,254	1,051	543	4,360	39	2,519	8,512	5,710	4,969	30,237	302	9,583	50,801
IN	1,045	163	963	142	337	2,650	666	100	904	42	258	1,970	4,018	937	7,933	598	1,508	14,994
KS	364	44	233	8	81	730	240	31	233	3	64	571	1,244	289	2,044	28	428	4,033
KY	498	81	447	32	144	1,202	305	56	373	8	119	861	1,644	461	3,472	92	616	6,285
LA	523	109	463	11	110	1,216	327	39	400	4	79	849	1,951	503	3,345	49	399	6,247
MA	706	281	1,663	11	651	3,312	412	245	1,682	6	534	2,879	2,504	1,799	11,824	27	2,686	18,841
MD	882	410	2,342	20	1,132	4,786	631	223	2,096	14	1,003	3,967	3,297	2,242	15,546	44	4,033	25,163
ME	138	42	291	5	108	584	128	33	260	3	114	538	578	234	1,686	8	467	2,974
MI	1,268	514	2,356	328	2,088	6,554	830	282	1,874	58	1,070	4,114	5,084	3,370	20,264	3,219	9,286	41,223
MN	723	210	1,409	10	998	3,350	489	113	1,045	4	522	2,173	2,468	1,697	11,376	26	3,901	19,469
MO	768	196	832	62	360	2,218	510	93	784	11	267	1,665	2,808	1,028	6,617	158	1,561	12,172
MS	245	35	181	15	35	511	142	29	195	6	39	411	813	243	1,652	40	185	2,933
MT	84	14	108	-	69	275	51	3	89	1	31	175	292	105	805	1	219	1,422
NC	1,292	357	1,759	29	557	3,994	851	254	1,563	9	503	3,180	4,479	2,170	12,889	81	2,027	21,646
ND	29	27	24	3	14	97	10	1	11	-	2	24	84	69	176	3	37	369
NE	155	27	109	4	52	347	84	5	91	-	30	210	454	158	979	10	208	1,809
NH	198	59	373	1	144	775	151	41	318	1	105	616	744	439	2,698	3	590	4,475
NJ	951	605	2,642	15	993	5,206	678	858	2,778	6	1,146	5,466	3,705	3,101	16,496	42	3,910	27,253
NM	182	60	268	5	170	685	140	33	329	2	156	660	705	295	2,016	10	649	3,675
NV	209	201	1,361	4	3,402	5,177	152	105	1,188	2	2,465	3,912	821	1,458	11,393	12	11,286	24,971
NY	1,322	626	3,380	43	609	5,980	908	976	3,208	24	642	5,758	4,882	3,986	19,160	140	2,497	30,666
OH	1,414	365	1,905	251	733	4,668	963	204	1,767	66	572	3,572	5,281	1,980	15,845	1,322	3,129	27,558
OK	314	44	234	7	77	676	201	41	202	4	49	497	1,143	295	1,806	30	340	3,614
OR	367	198	907	6	954	2,432	200	117	861	3	723	1,904	1,186	1,112	6,217	20	3,279	11,814
PA	1,556	335	1,720	50	494	4,155	994	271	1,894	26	510	3,695	5,369	2,076	12,192	142	1,994	21,773
RI	162	51	330	3	149	695	114	60	293	2	132	601	581	346	2,258	6	637	3,828
SC	710	324	934	13	460	2,441	471	135	807	11	357	1,781	2,528	1,312	6,612	58	1,767	12,277
SD	44	5	46	1	8	104	33	7	40	-	8	88	152	55	330	4	38	579
TN	632	161	713	33	208	1,747	427	96	579	8	155	1,265	2,316	889	5,345	108	943	9,601
TX	2,332	426	1,801	50	438	5,047	1,481	231	1,323	14	268	3,317	8,107	2,269	13,526	147	2,017	26,066
UT	361	96	660	8	761	1,886	214	73	527	1	432	1,247	1,148	830	5,543	15	2,855	10,391
VA	961	282	1,366	14	709	3,332	609	181	1,224	9	471	2,494	3,385	1,811	11,362	40	3,713	20,310
VT	84	14	97	3	17	215	49	10	98	1	26	184	296	115	623	10	74	1,118
WA	732	315	1,818	13	1,527	4,405	429	208	1,803	5	1,511	3,956	2,458	1,672	11,059	35	5,116	20,340
WI	489	162	991	26	355	2,023	383	93	885	6	286	1,653	1,726	879	6,559	57	1,498	10,719
WV	192	36	149	4	46	427	124	24	129	4	32	313	661	235	1,280	15	232	2,424
WY	42	2	34	-	26	104	19	3	27	-	11	60	145	35	288	-	72	540
Other <sup>3</sup>	155	164	521	1	2	843	56	75	245	-	5	381	433	753	2,133	2	15	3,336
<b>Total</b>	<b>33,350</b>	<b>13,026</b>	<b>69,581</b>	<b>1,585</b>	<b>53,008</b>	<b>170,550</b>	<b>21,515</b>	<b>8,888</b>	<b>60,431</b>	<b>522</b>	<b>36,882</b>	<b>128,238</b>	<b>119,496</b>	<b>76,024</b>	<b>492,202</b>	<b>7,819</b>	<b>196,530</b>	<b>892,071</b>

<sup>1</sup> Since the first full quarter in conservatorship (4Q08). The state level data for repayment plans and forbearance plans are not available for 1Q08 and 2009.<sup>2</sup> Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.<sup>3</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.



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.