



FEDERAL HOUSING FINANCE AGENCY
Office of the Director

June 26, 2014

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

Dear Chairman Johnson:

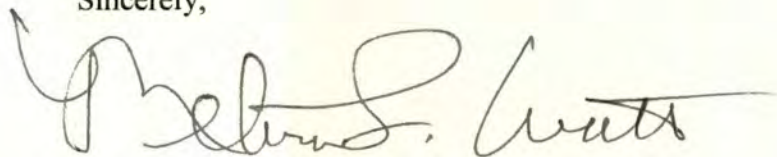
I am transmitting the Federal Property Manager's report of the Federal Housing Finance Agency (FHFA) in accordance with Section 110 of the Emergency Economic Stabilization Act of 2008 (EESA). Section 110 of EESA directs Federal Property Managers (FPM) to develop and implement plans to maximize assistance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

Several highlights of the report include the following:

- Approximately 27 percent of borrowers who received permanent loan modifications in the first quarter had portions of the mortgage balance forborne.
- There were approximately 14,900 completed short sales and deeds-in-lieu during the first quarter, bringing the total to more than 566,800 since the start of conservatorship.
- REO inventory declined 3 percent during the quarter as property disposition outpaced property acquisitions.
- Completed third-party sales and foreclosures fell slightly to 47,300 while foreclosure starts fell 25 percent to less than 84,700 in the first quarter.
- Nearly 10,800 homeowners were in a HAMP trial modification period at the end of the first quarter.
- Approximately 44,800 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the first quarter, bringing the total number of non-HAMP permanent modifications to more than 844,400 since October 2009.

Please contact the Congressional Affairs office at (202) 649-3802 if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Melvin L. Watt". The signature is written in a cursive style with a large initial "M" and a long horizontal stroke at the end.

Melvin L. Watt

Attachments



FEDERAL HOUSING FINANCE AGENCY
Office of the Director

June 26, 2014

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

Dear Ranking Minority Member Crapo:

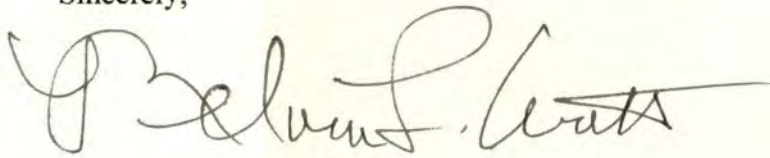
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FEDERAL HOUSING FINANCE AGENCY
Office of the Director

June 26, 2014

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

Dear Chairman Hensarling:

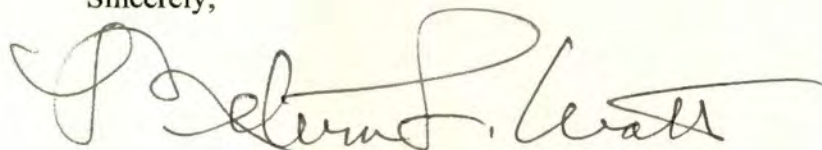
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FEDERAL HOUSING FINANCE AGENCY
Office of the Director

June 26, 2014

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

Dear Ranking Member Waters:

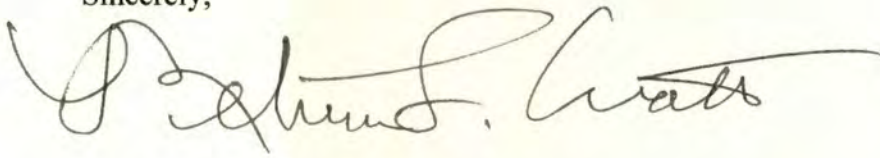
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Federal Housing Finance Agency

Foreclosure Prevention Report First Quarter 2014

FHFA Federal Property Manager's Report

This report contains data on foreclosure prevention activity of Fannie Mae and Freddie Mac (the Enterprises) through March 2014.

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First Quarter 2014 Highlights

3.2 million
Troubled Homeowners Helped during Conservatorships

42%
of Loan Modifications in 1Q14 Reduced Borrowers' Monthly Payments by over 30%

Serious Delinquent Loans
↓ 8%
in 1Q14

REO Inventory
↓ 3%
in 1Q14

The Enterprises' Foreclosure Prevention Actions:

- Approximately 88,800 foreclosure prevention actions were completed during the first quarter, bringing the total to nearly 3.2 million since the start of conservatorships in September 2008. More than 2.6 million of these actions have helped troubled homeowners stay in their homes including 1.6 million permanent loan modifications.
- Forty-two percent of all permanent loan modifications in the first quarter helped to reduce homeowners' monthly payments by over 30 percent.
- Approximately 27 percent of borrowers who received permanent loan modifications during the quarter had portions of their mortgage balance forborne.
- As of March 31, 2014, about 13 percent of loans modified in the first quarter of 2013 had missed two or more payments, one year after modification.
- Approximately 14,900 short sales and deeds-in-lieu were completed during the quarter, bringing the total to more than 566,800 since the start of conservatorships.

The Enterprises' Mortgage Performance:

- The number of the Enterprises' serious delinquent borrowers decreased 8 percent during the first quarter.
- The Enterprises' serious delinquency rate fell to 2.2 percent at the end of the quarter compared with 6.7 percent for Federal Housing Administration (FHA) loans, 3.6 percent for Veterans Affairs (VA) loans and 5.0 percent for all loans (Industry average).

The Enterprises' Foreclosures:

- Third-party sales and foreclosure sales fell slightly to 47,300 while foreclosure starts dropped 25 percent to nearly 84,700 in the first quarter.
- REO inventory declined 3 percent during the quarter to nearly 146,000 as property dispositions outpaced property acquisitions.

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

| | 4Q13 | 1Q14 |
|---|---------------|---------------|
| HAMP Active Trials | 13,551 | 10,764 |
| HAMP Active Permanent - Cum. | 431,503 | 431,677 |
| Completed Foreclosure Prevention Actions | | |
| Loan Modifications * | 61,916 | 54,672 |
| Repayment Plans | 15,149 | 16,056 |
| Forbearance Plans | 2,312 | 2,894 |
| Charge-offs-in-lieu | 166 | 266 |
| Home Retention Actions | 79,543 | 73,888 |
| Short Sales | 15,440 | 10,713 |
| Deeds-in-lieu | 4,721 | 4,219 |
| Home Forfeiture Actions | 20,161 | 14,932 |
| TOTAL | 99,704 | 88,820 |

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

| | 4Q13 | 1Q14 |
|--|---------|---------|
| 30-59 Days Delinquent | 469,440 | 391,287 |
| 60-plus-days Delinquent | 806,780 | 724,081 |
| Serious Delinquent* | 674,162 | 618,762 |
| Foreclosure Starts | 113,165 | 84,679 |
| Third-party & Foreclosure Sales | 47,670 | 47,343 |
| REO Inventory | 150,536 | 145,963 |
| (Percent of total loans serviced) | | |
| 30-59 Days Delinquent | 1.67% | 1.40% |
| 60-plus-days Delinquent | 2.87% | 2.59% |
| Serious Delinquent* | 2.38% | 2.19% |

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

Source: FHFA (Fannie Mae and Freddie Mac)

Loan Modifications - Status Update

Recent Announcements

- On June 4, 2014, Fannie Mae updated its requirements to allow the mortgage servicers to approve forbearance to recently unemployed borrowers. The mortgage servicer no longer needs an approval from Fannie Mae.

[Servicing Guide Announcement](#)

- In May 2014, FHFA announced a new Neighborhood Stabilization Initiative (the "NSI"). The initiative was jointly developed by FHFA, Fannie Mae and Freddie Mac to stabilize neighborhoods that have been hardest hit by the housing crisis. An initial pilot of the program will occur in Detroit, Michigan. [Fact Sheet](#)

HAMP Activity

- Nearly 1.1 million troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. Approximately 620,400 of these homeowners have been granted permanent modifications through HAMP.

- Nearly 10,800 homeowners were in a HAMP trial modification period at the end of the first quarter.

Non-HAMP Modifications Activity

- Non-HAMP modifications accounted for the vast majority of all permanent loan modifications in the first quarter.

- Nearly 44,800 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the first quarter, bringing the total number of non-HAMP permanent modifications to more than 844,400 since October 2009.

620K
HAMP Permanent
Modifications since
April 2009

844K
Non-HAMP
Permanent
Modifications since
October 2009

HAMP Statistics

Cumulative from April 2009 through

| | 4Q13 | 1Q14 |
|---------------------------------------|----------------|----------------|
| Trial Modifications Ever Started | 1,053,599 | 1,060,036 |
| Less: | | |
| Trials Disqualified | (79,014) | (79,163) |
| Trials Cancelled | (349,079) | (349,739) |
| Permanent Modifications | (611,955) | (620,370) |
| Trials Remaining Active | 13,551 | 10,764 |
| Permanent Modifications Started | 611,955 | 620,370 |
| Less: | | |
| Modifications Defaulted | (162,575) | (169,020) |
| Modifications Paid off | (17,877) | (19,673) |
| Active Permanent Modifications | 431,503 | 431,677 |

Source: FHFA (Fannie Mae and Freddie Mac)

Non-HAMP Statistics

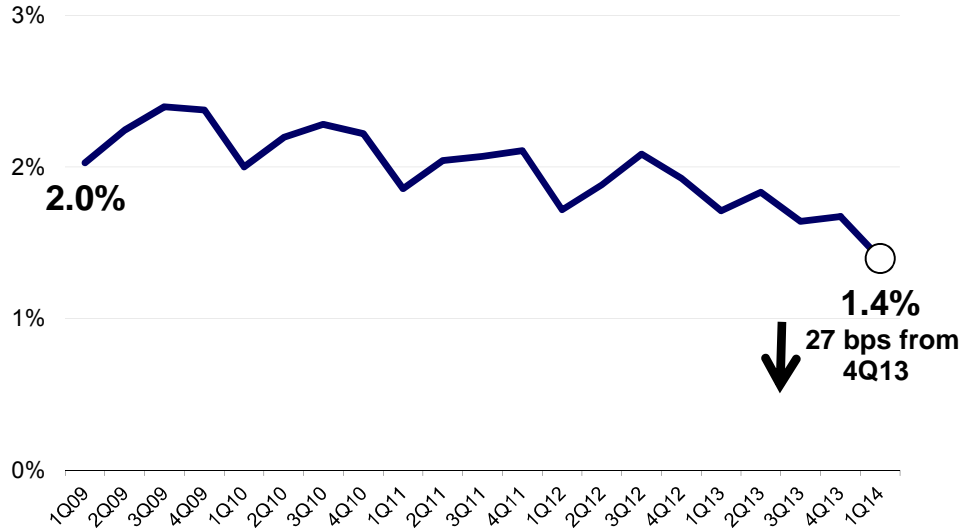
Cumulative from October 2009 through

| | 4Q13 | 1Q14 |
|------------------------------|---------|---------|
| Permanent Loan Modifications | 799,637 | 844,404 |

Source: FHFA (Fannie Mae and Freddie Mac)

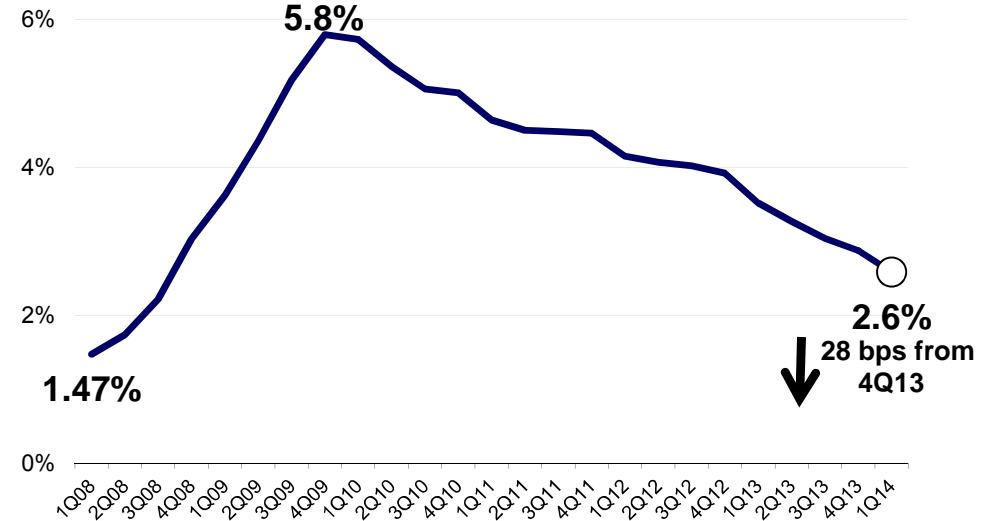
Mortgage Performance

Enterprises' 30-59 Days Delinquency Rates



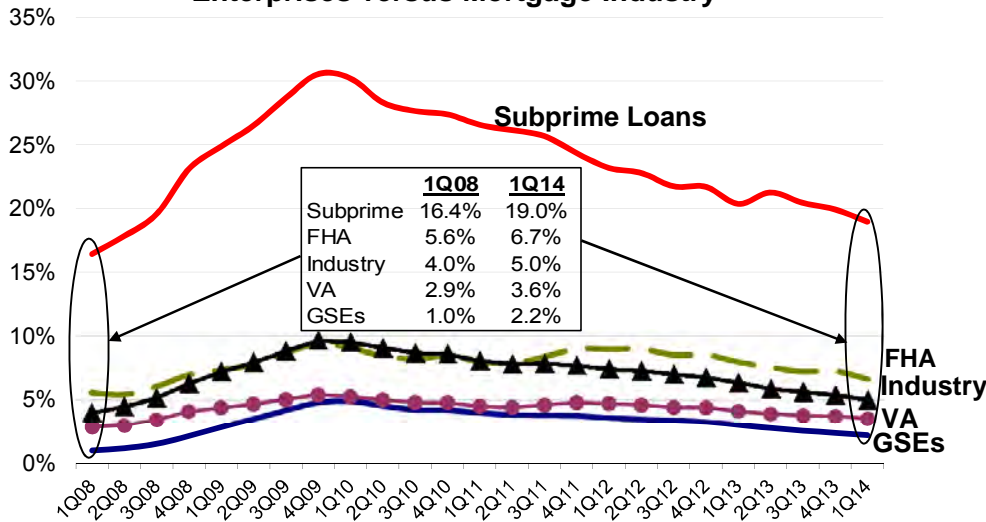
Source: FHFA (Fannie Mae and Freddie Mac)

Enterprises' 60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

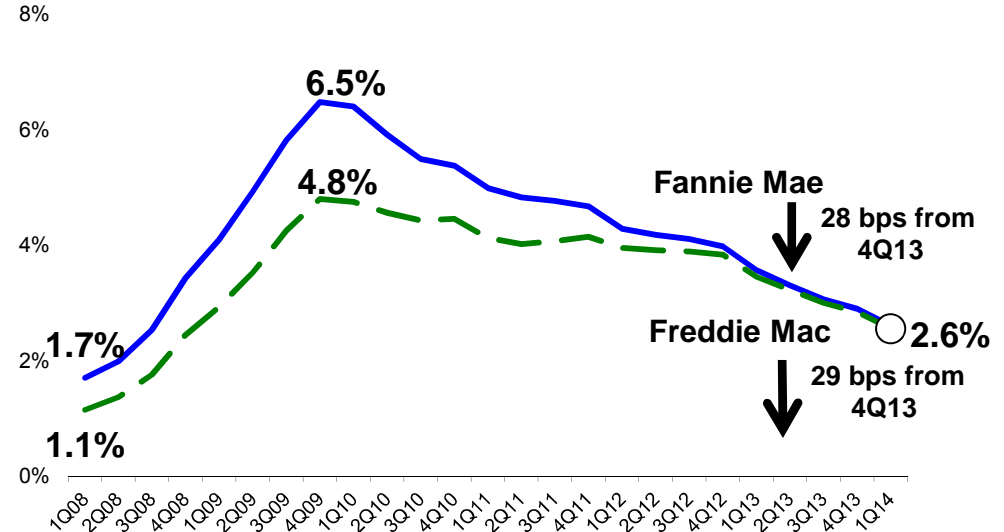
**Serious Delinquency Rates²
Enterprises versus Mortgage Industry**



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

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

60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed approximately 88,800 foreclosure prevention actions in the first quarter of 2014, bringing the total to nearly 3.2 million since the start of conservatorships in September 2008. Over 1.6 million of these actions have been permanent loan modifications. About 1 million actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. More than 566,800 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

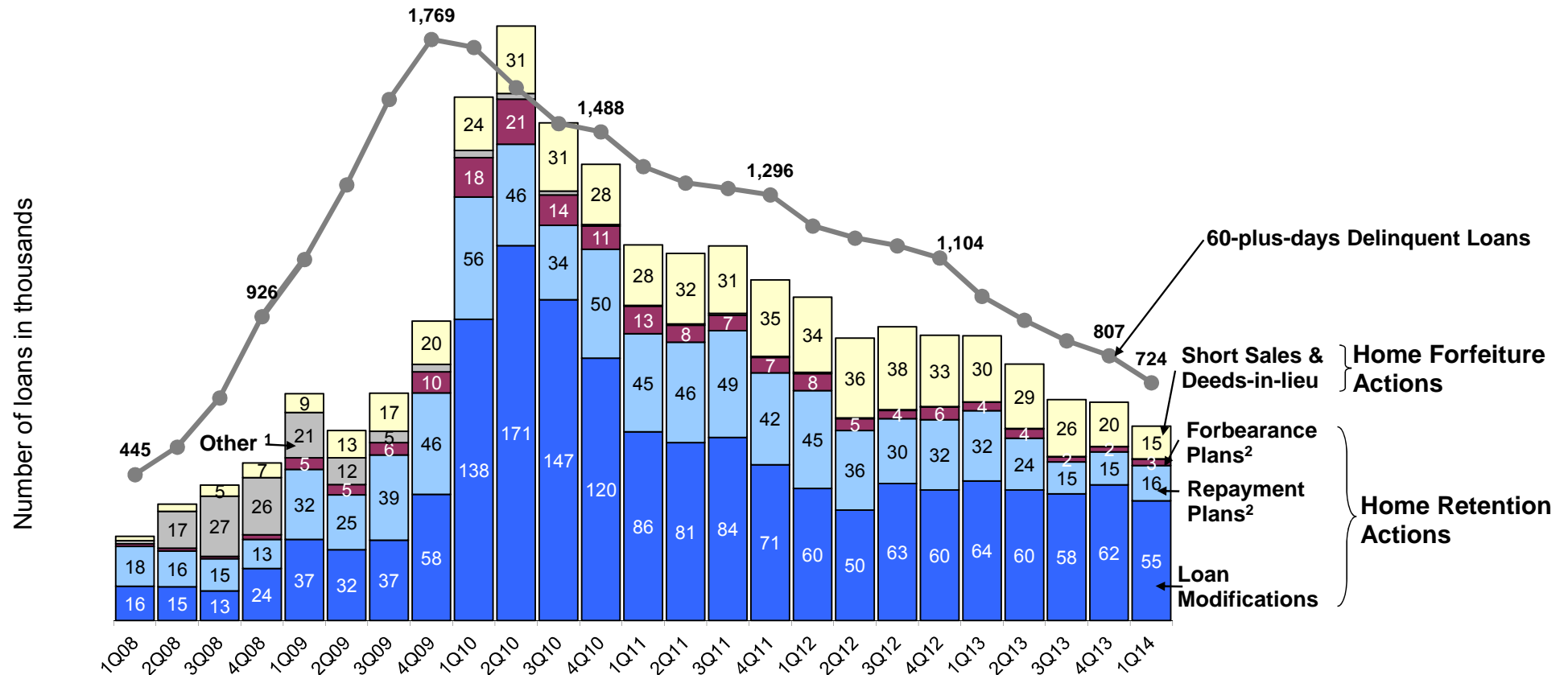
| | Full Year 2011 | Full Year 2012 | Full Year 2013 | YTD Mar-14 | Conservatorship to Date ¹ |
|---|-------------------|-------------------|-------------------|---------------|---|
| Home Retention Actions | | | | | |
| Repayment Plans | 181,558 | 142,615 | 85,386 | 16,056 | 767,238 |
| Forbearance Plans | 34,423 | 22,812 | 12,671 | 2,894 | 163,167 |
| Charge-offs-in-lieu | 2,263 | 1,335 | 647 | 266 | 10,149 |
| HomeSaver Advance (<i>Fannie</i>) | - | - | - | - | 70,178 |
| Loan Modifications | <u>322,108</u> | <u>232,993</u> | <u>243,195</u> | <u>54,672</u> | <u>1,615,414</u> |
| Total | 540,352 | 399,755 | 341,899 | 73,888 | 2,626,146 |
| Nonforeclosure - Home Forfeiture Actions | | | | | |
| Short Sales | 115,237 | 125,232 | 87,742 | 10,713 | 508,516 |
| Deeds-in-lieu | <u>10,231</u> | <u>16,232</u> | <u>18,087</u> | <u>4,219</u> | <u>58,323</u> |
| Total | 125,468 | 141,464 | 105,829 | 14,932 | 566,839 |
| Total Foreclosure Prevention Actions | 665,820 | 541,219 | 447,728 | 88,820 | 3,192,985 |

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

Source: FHFA (Fannie Mae and Freddie Mac)

60+ Days Delinquent Loans and Foreclosure Prevention Actions

Approximately 88,800 foreclosure prevention actions were completed in the first quarter as the number of the Enterprises' troubled borrowers continues to decline. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including nearly 54,700 permanent loan modifications.



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

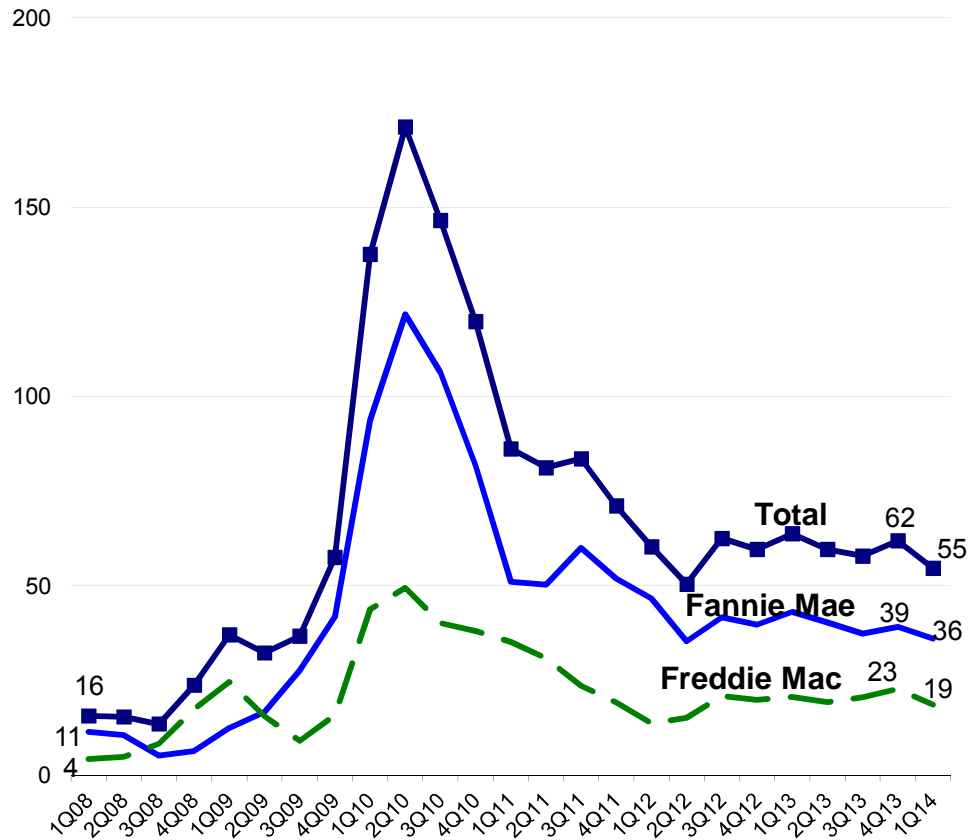
² Include loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.

Source: FHFA (Fannie Mae and Freddie Mac)

Foreclosure Prevention Activity: Home Retention Actions

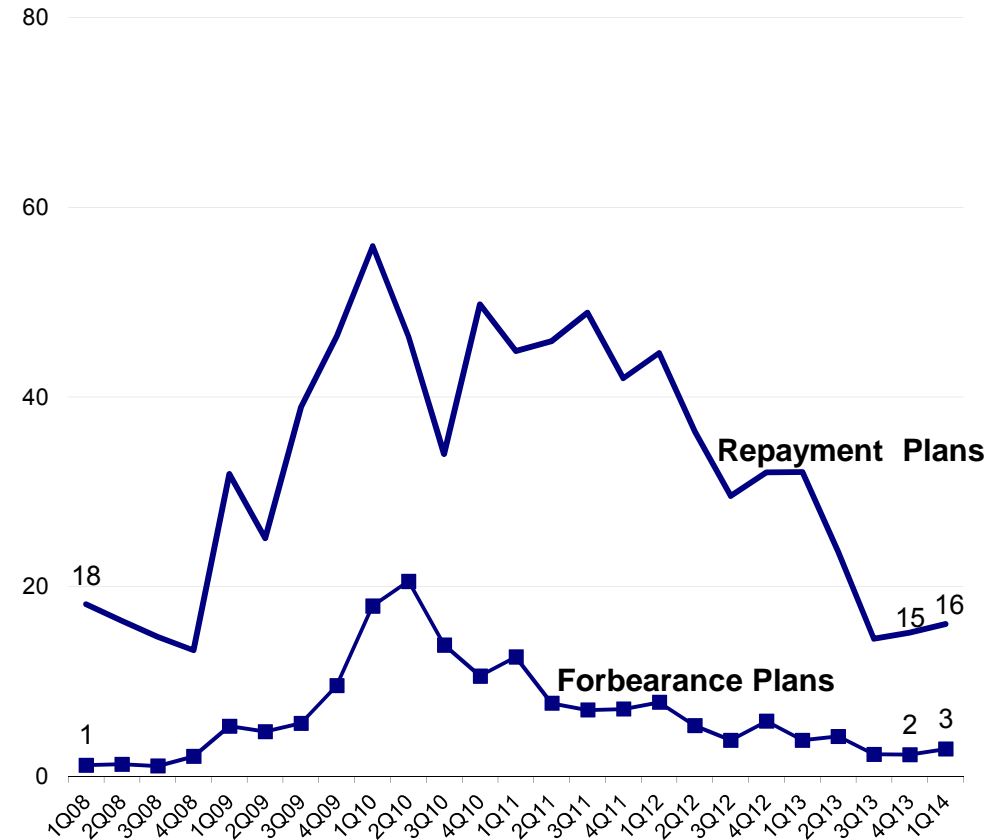
There were nearly 54,700 permanent loan modifications in the first quarter, bringing the total number of permanent modifications to more than 1.6 million since conservatorship. In addition, the Enterprises completed approximately 16,100 repayment plans and 2,900 forbearance plans to help delinquent borrowers 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)

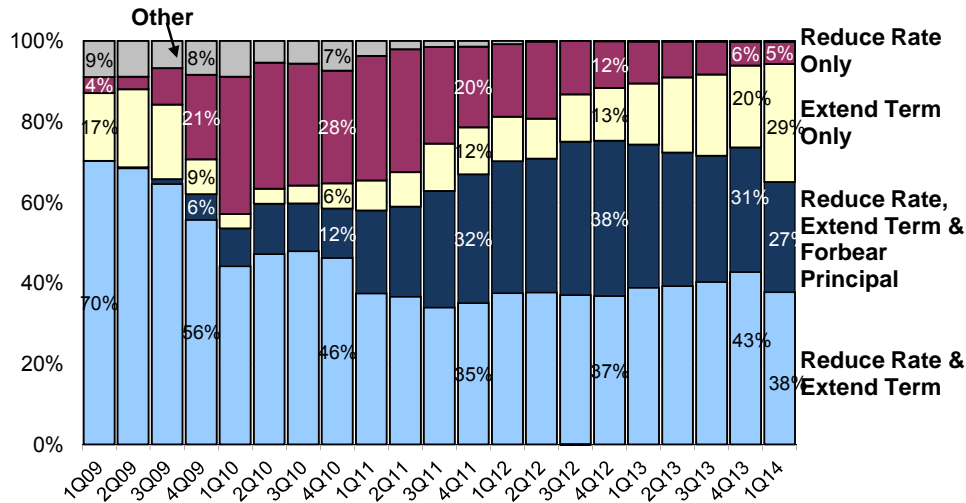


Source: FHFA (Fannie Mae and Freddie Mac)

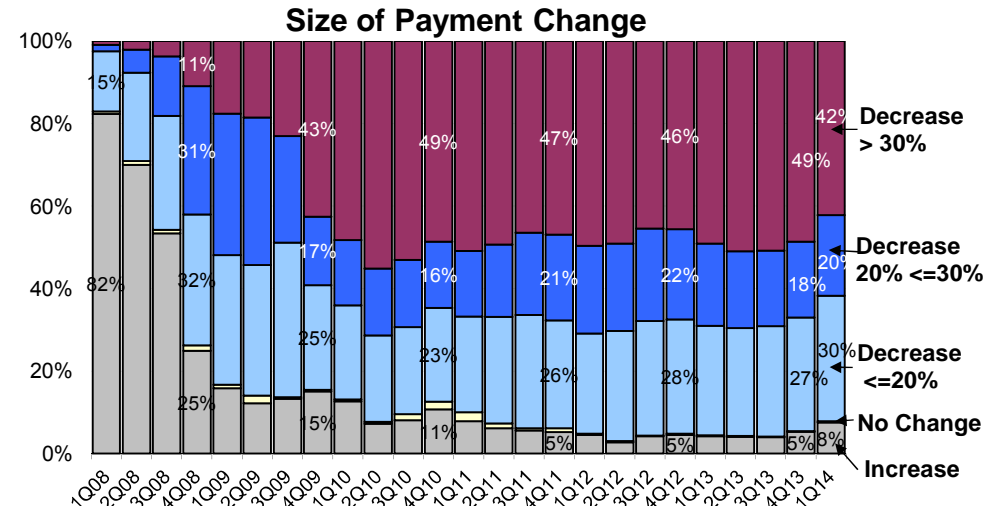
Enterprises' Loan Modifications

Approximately 27 percent of borrowers who received permanent loan modifications in the first quarter had portions of their mortgage balance forborne. About 42 percent of the borrowers had their monthly payments reduced by 30 percent or more.

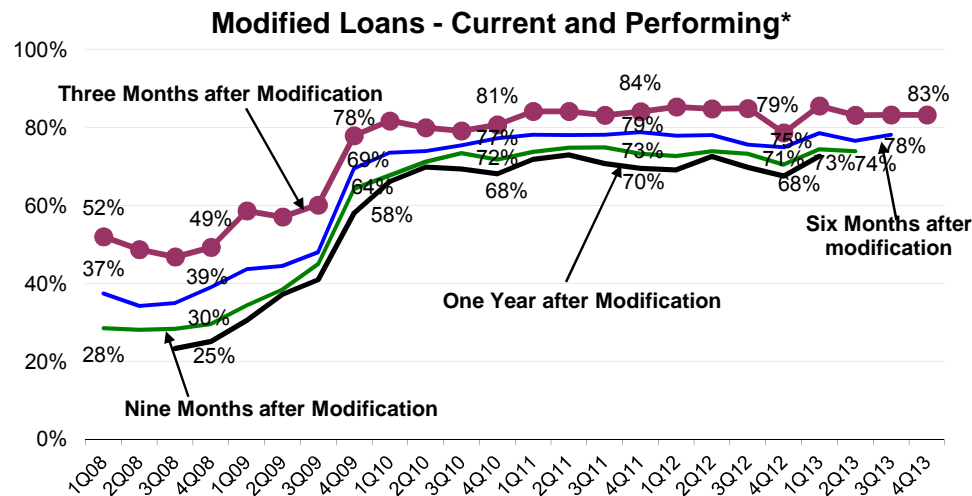
The performance of modified loans remains strong. As of March 31, 2014, about 13 percent of loans modified in the first quarter of 2013 had missed two or more payments, one year after modification.



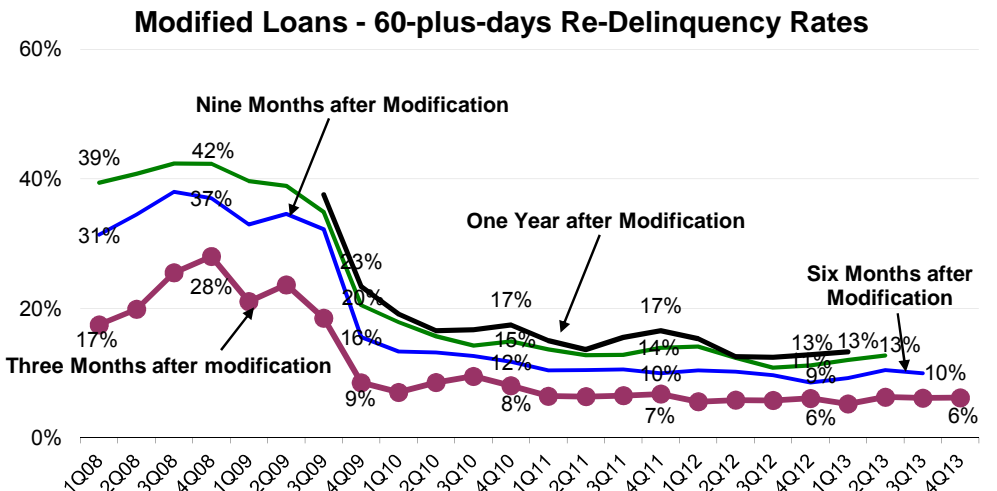
Source: FHFA (Fannie Mae and Freddie Mac)



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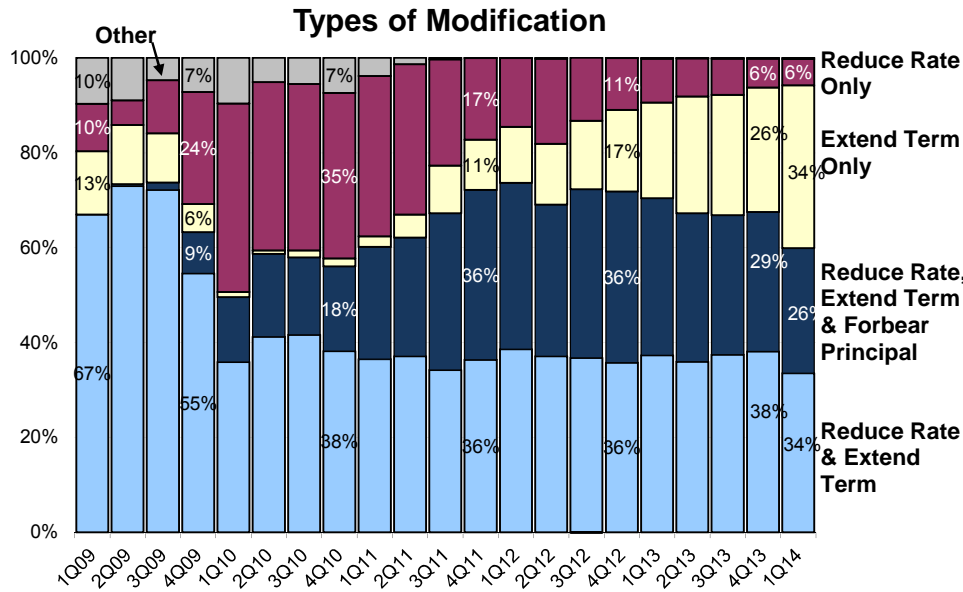
Source: FHFA (Fannie Mae and Freddie Mac)



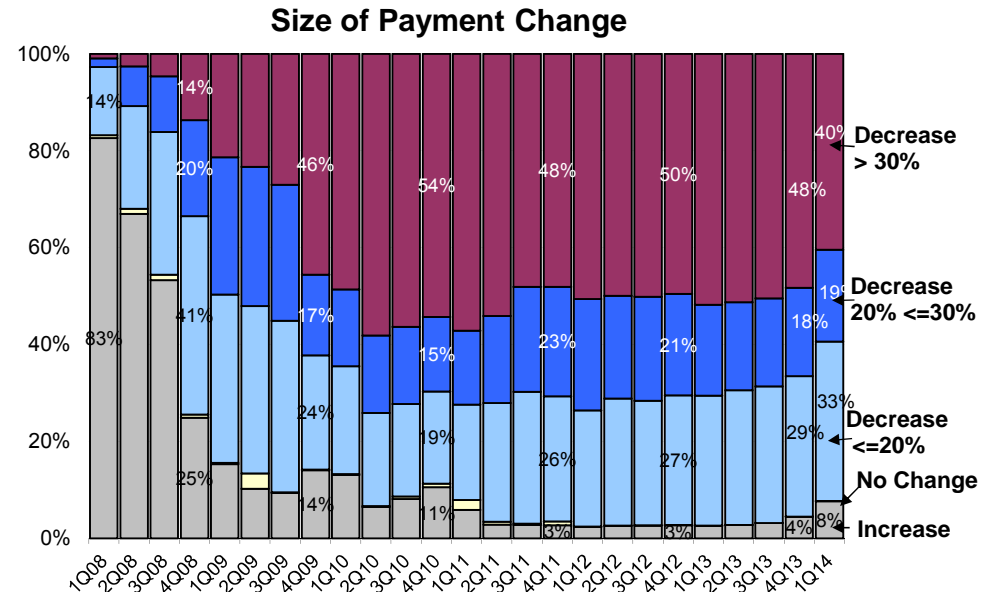
Source: FHFA (Fannie Mae and Freddie Mac)

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

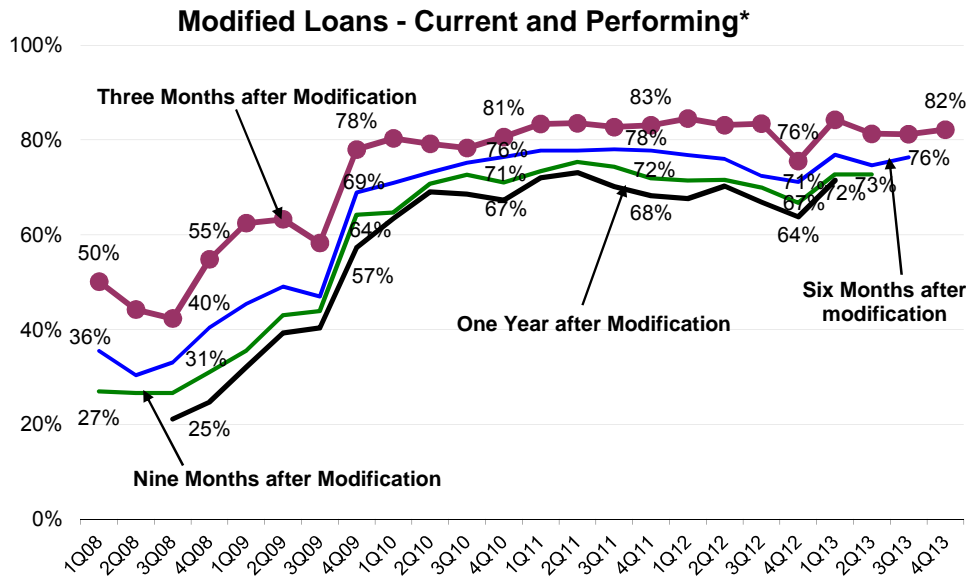
Fannie Mae's Loan Modifications



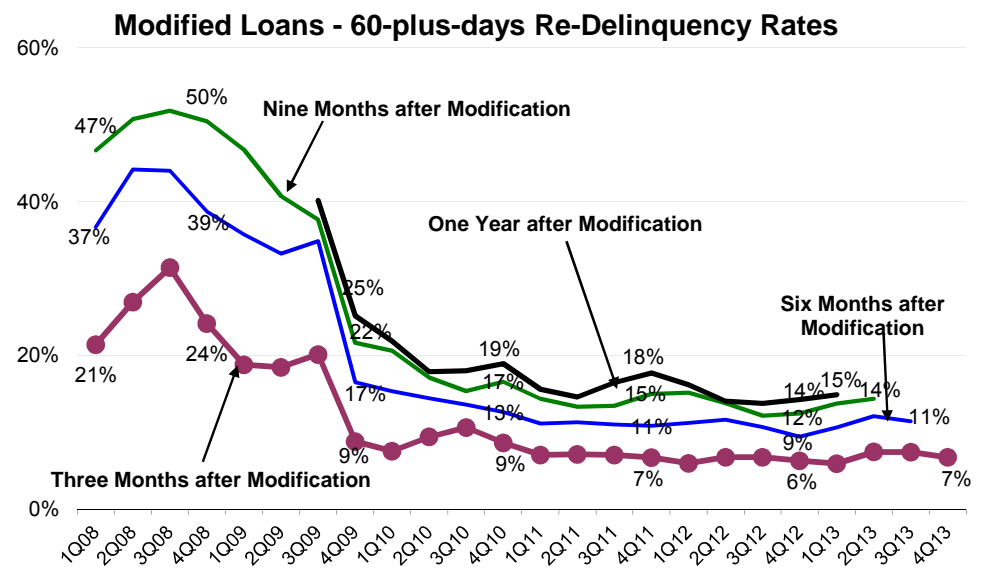
Source: FHFA (Fannie Mae and Freddie Mac)



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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 Non-HAMP loan modifications.

Modified Loans - Performance Three Months after Modification *

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

Modified Loans - Performance Six Months after Modification *

| | HAMP | | | | | | | | Non-HAMP | | | | | | | |
|------------------------|------|------|------|------|------|------|------|------|----------|------|------|------|------|------|------|------|
| | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 |
| Current and Performing | 83% | 83% | 82% | 80% | 79% | 85% | 83% | 84% | 74% | 74% | 72% | 69% | 69% | 75% | 73% | 75% |
| 60+ Days Delinquent | 8% | 8% | 8% | 7% | 7% | 6% | 7% | 7% | 13% | 13% | 14% | 12% | 10% | 12% | 13% | 12% |

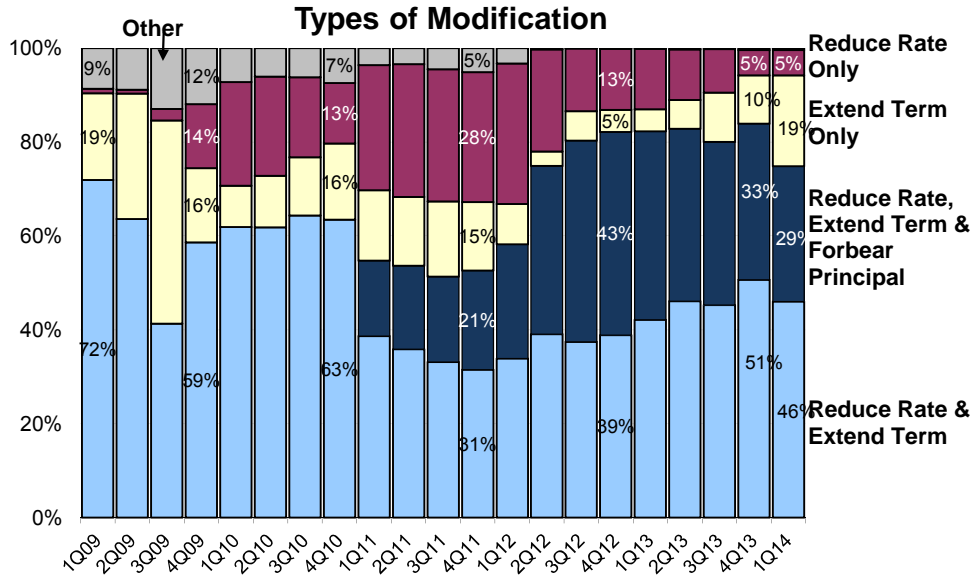
Modified Loans - Performance Nine Months after Modification *

| | HAMP | | | | | | | Non-HAMP | | | | | | |
|------------------------|------|------|------|------|------|------|------|----------|------|------|------|------|------|------|
| | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 |
| Current and Performing | 79% | 78% | 79% | 78% | 76% | 81% | 82% | 68% | 68% | 67% | 67% | 64% | 70% | 71% |
| 60+ Days Delinquent | 11% | 11% | 10% | 8% | 8% | 8% | 8% | 18% | 18% | 16% | 14% | 14% | 15% | 16% |

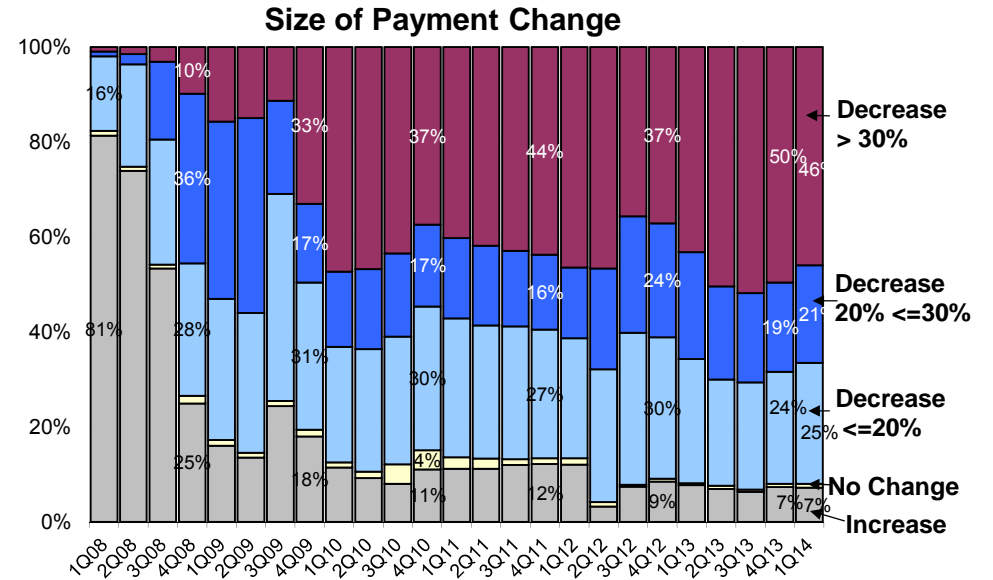
Source: FHFA (Fannie Mae and Freddie Mac)

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

Freddie Mac's Loan Modifications

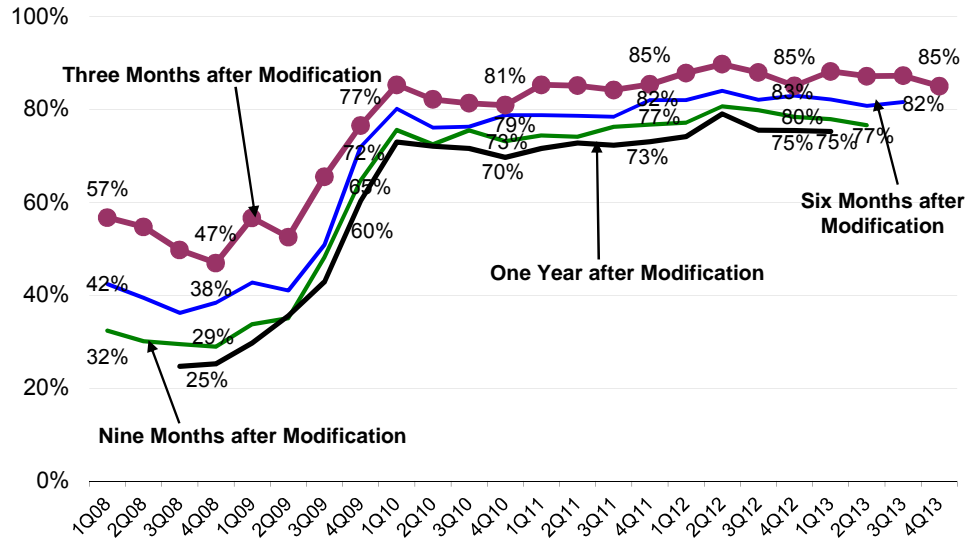


Source: FHFA (Fannie Mae and Freddie Mac)



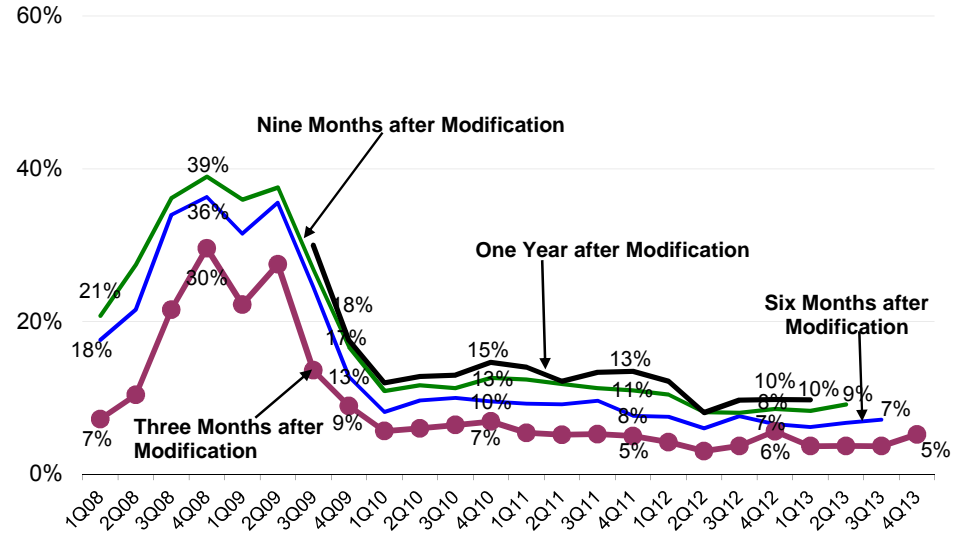
Source: FHFA (Fannie Mae and Freddie Mac)

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 relatively better after modification than Non-HAMP loan modifications.

Modified Loans - Performance Three Months after Modification *

| | HAMP | | | | | | | | | Non-HAMP | | | | | | | | |
|------------------------|------|------|------|------|------|------|------|------|------|----------|------|------|------|------|------|------|------|------|
| | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q13 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q13 |
| Current and Performing | 89% | 91% | 91% | 90% | 88% | 91% | 90% | 90% | 90% | 79% | 79% | 87% | 86% | 83% | 86% | 86% | 86% | 84% |
| 60+ Days Delinquent | 3% | 2% | 2% | 3% | 4% | 2% | 2% | 2% | 3% | 9% | 10% | 5% | 4% | 6% | 5% | 5% | 4% | 6% |

Modified Loans - Performance Six Months after Modification *

| | HAMP | | | | | | | | Non-HAMP | | | | | | | |
|------------------------|------|------|------|------|------|------|------|------|----------|------|------|------|------|------|------|------|
| | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 |
| Current and Performing | 86% | 87% | 86% | 85% | 86% | 86% | 85% | 86% | 73% | 69% | 79% | 79% | 81% | 80% | 79% | 80% |
| 60+ Days Delinquent | 5% | 5% | 5% | 6% | 5% | 4% | 4% | 5% | 13% | 15% | 9% | 9% | 8% | 8% | 8% | 8% |

Modified Loans - Performance Nine Months after Modification *

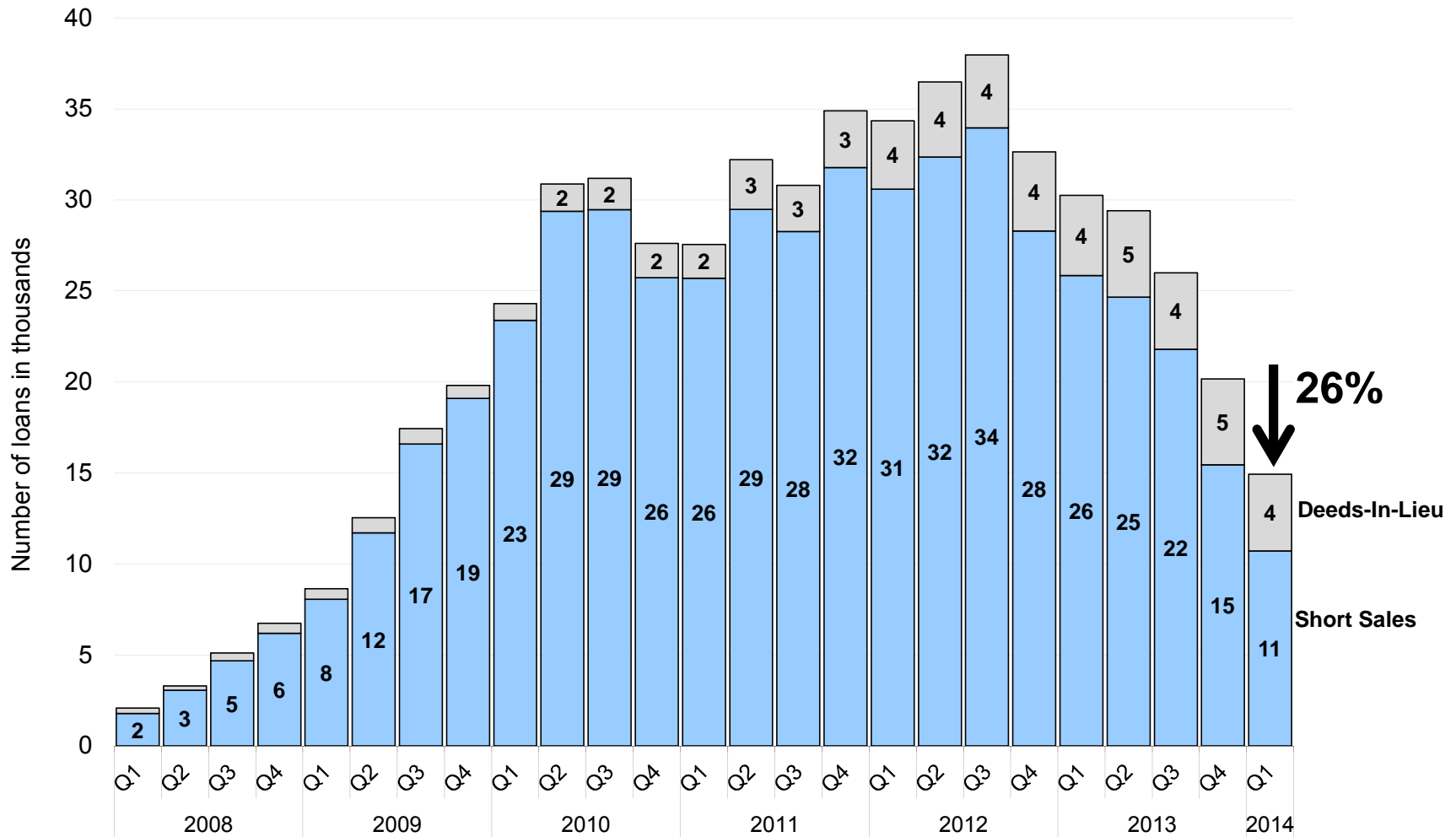
| | HAMP | | | | | | | Non-HAMP | | | | | | |
|------------------------|------|------|------|------|------|------|------|----------|------|------|------|------|------|------|
| | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 |
| Current and Performing | 83% | 83% | 83% | 83% | 83% | 82% | 81% | 65% | 62% | 75% | 77% | 76% | 75% | 74% |
| 60+ Days Delinquent | 8% | 7% | 7% | 6% | 6% | 6% | 6% | 18% | 20% | 12% | 10% | 10% | 10% | 11% |

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

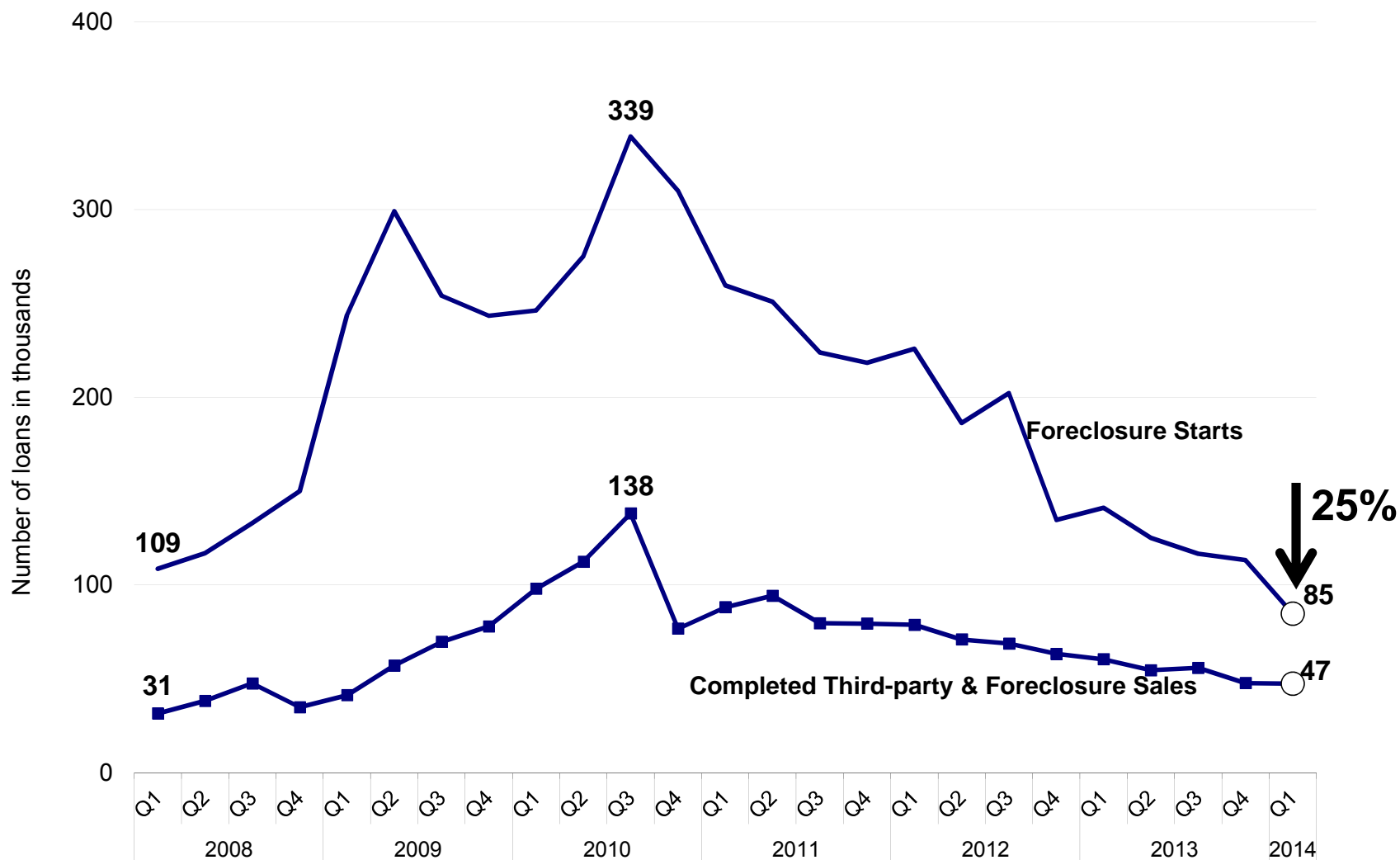
Approximately 14,900 short sales and deeds-in-lieu were completed in the first quarter, bringing the total to more than 566,800 since the start of conservatorships. Short sales and deeds-in-lieu fell 26 percent during the quarter compared with the fourth quarter of 2013. These foreclosure alternatives 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 dropped slightly while foreclosure starts decreased 25 percent in the first quarter.



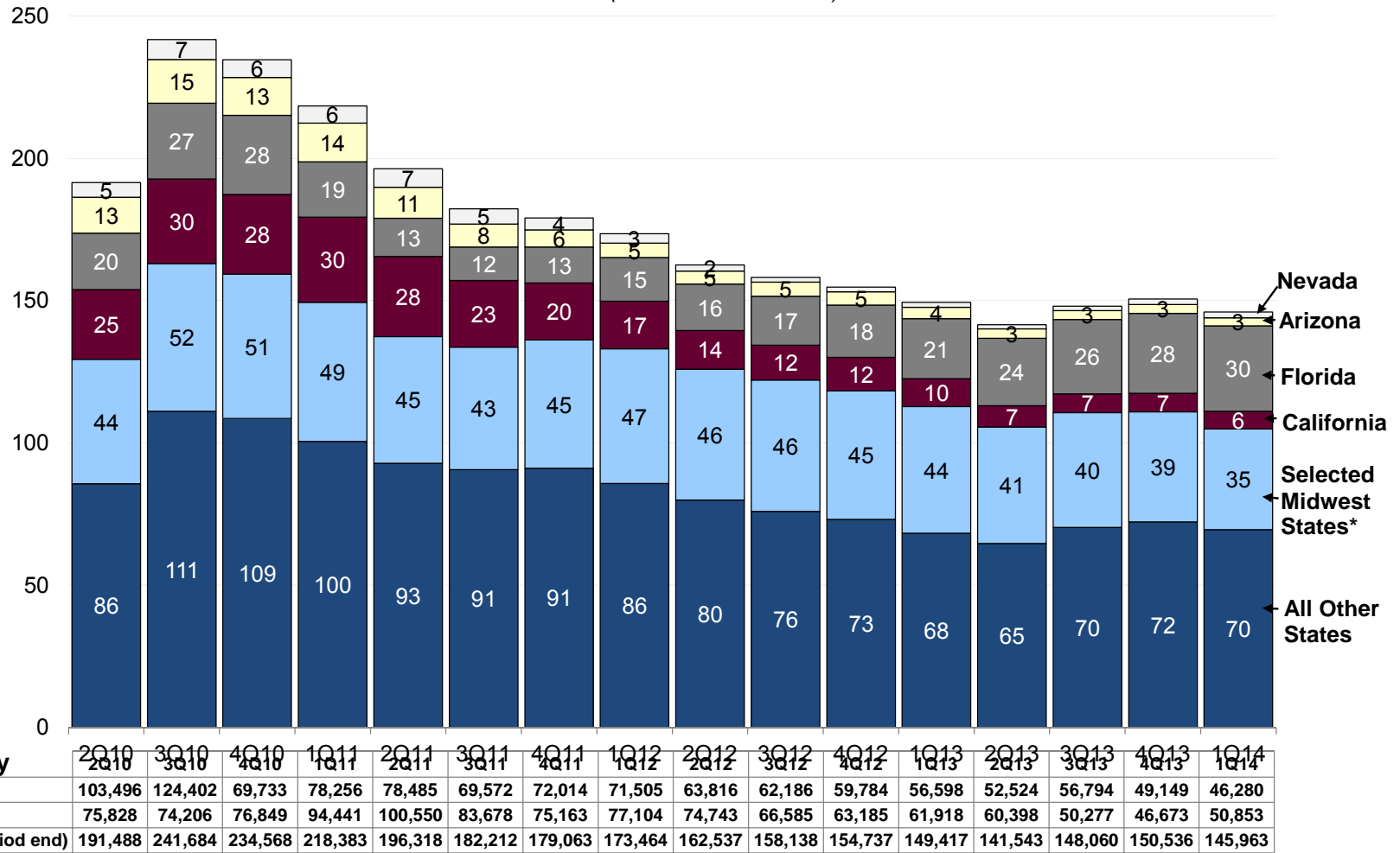
Source: FHFA (Fannie Mae and Freddie Mac)

Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 3 percent in the first quarter as property dispositions outpaced acquisitions. The total number of property acquisitions dropped 6 percent while dispositions increased 9 percent during the quarter. In Florida, the number of REO properties increased 9 percent during the quarter.

REO Inventory by State

(Number in thousands)



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

Source: FHFA (Fannie Mae and Freddie Mac)



State Level Data

Pages 20 to 30 provide detailed information about ten key states. The key states were selected based on the top rankings for three factors as of March 31, 2014:

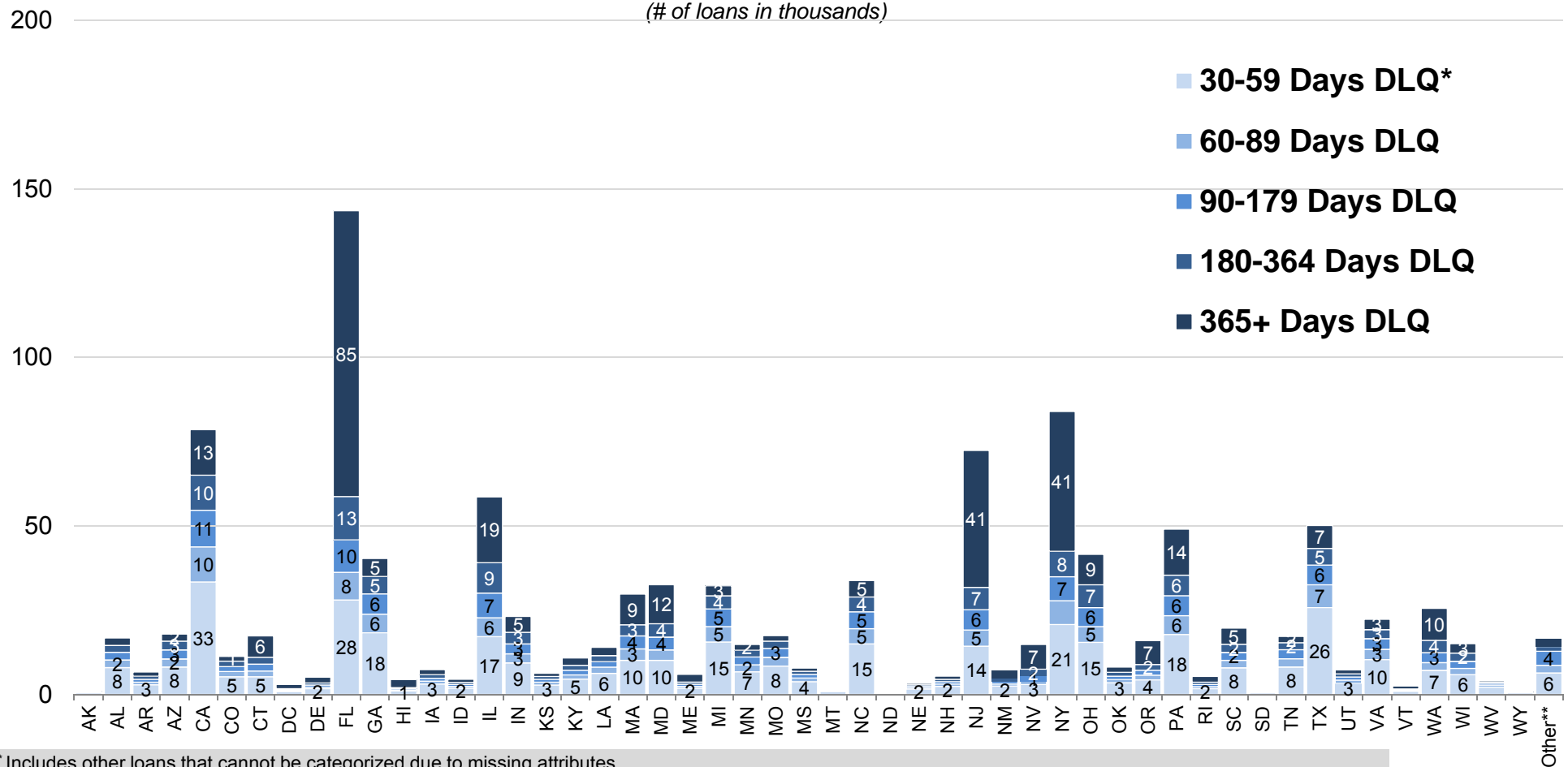
- Serious delinquency rates of the Enterprises' single-family books;
- The number of serious delinquent loans in the Enterprises' single-family portfolios; and
- The percentage decline in house prices over the past five years, per FHFA's Seasonally Adjusted, Purchase-Only House Price Index.

Delinquent Loans by State

The total number of the Enterprises' troubled borrowers continued to decline, however 31 percent of these borrowers remained deeply delinquent (365+ days) at the end of the first quarter. Florida continued to have the highest number of deeply delinquent loans, followed by New York and New Jersey. As of March 31, 2014, approximately 59 percent of the delinquent borrowers in Florida have missed one year or more payments compared with 49 percent in New York and 56 percent in New Jersey.

Delinquent Loans by State - As of March 31, 2014

(# of loans in thousands)



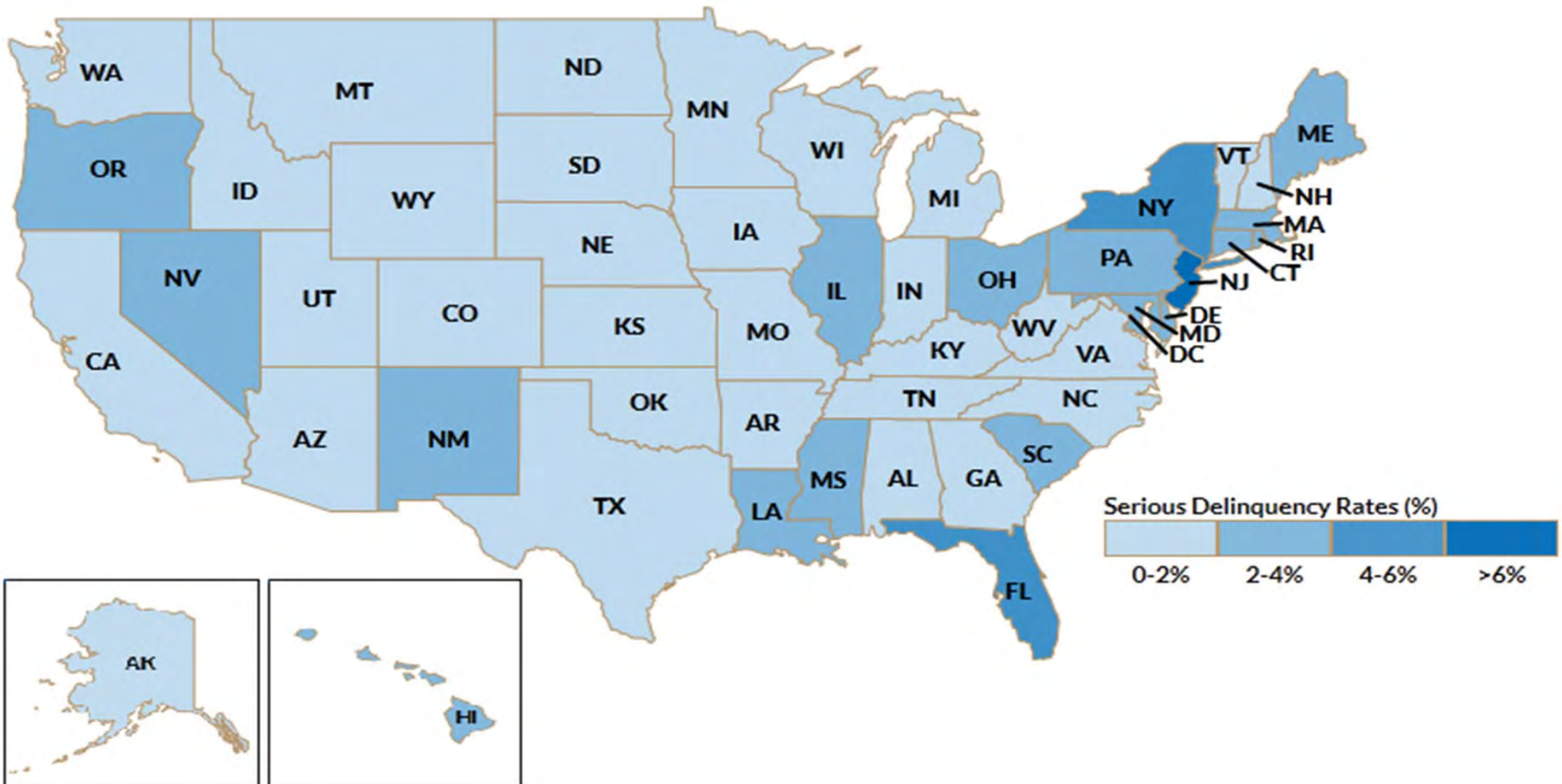
* Includes other loans that cannot be categorized due to missing attributes.
** Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

Source: FHFA (Fannie Mae and Freddie Mac)

Serious Delinquency Rates of the Enterprises Single-Family Mortgages*

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

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



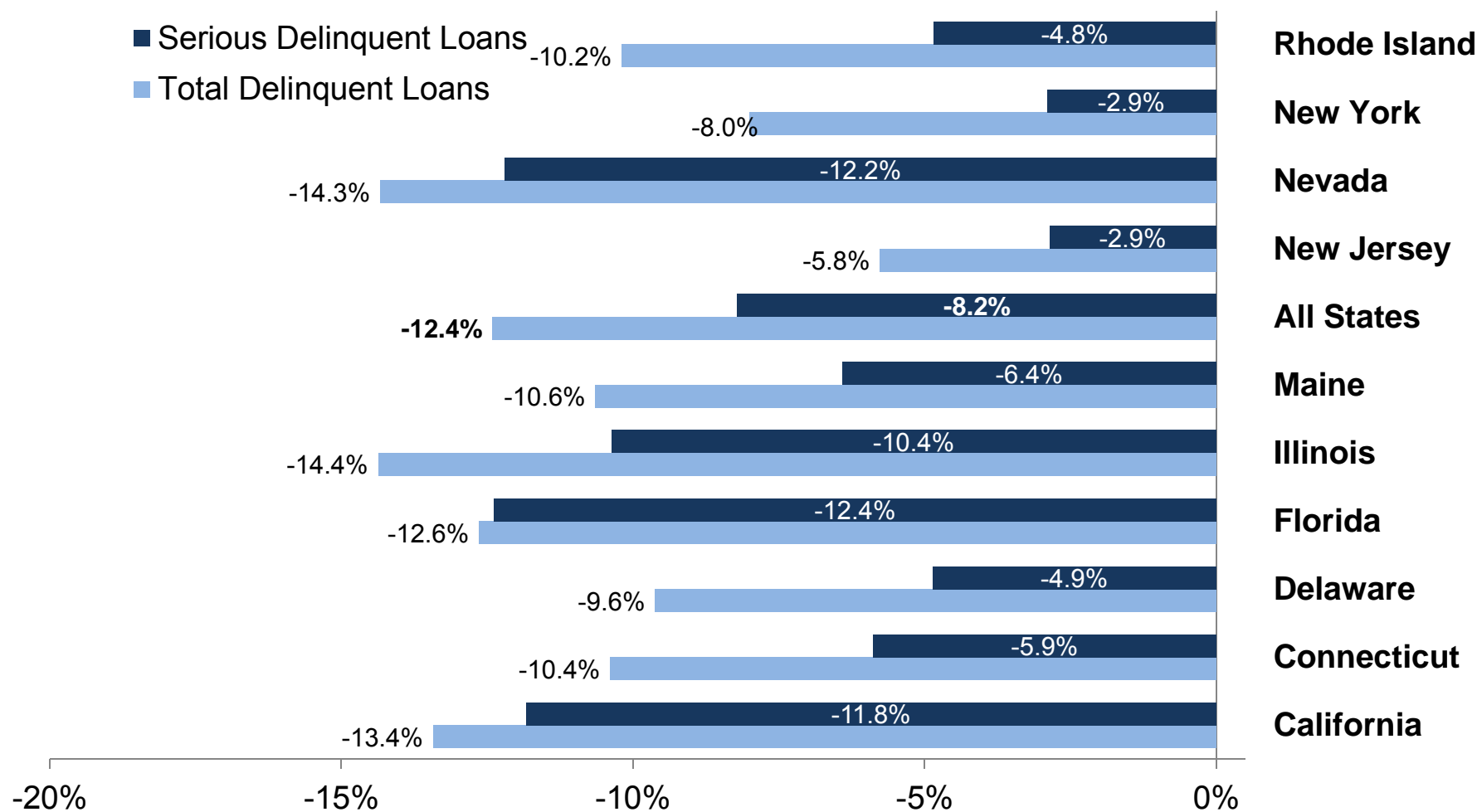
* Loans that have missed three or more payments or are in foreclosure.

The following pages provide detailed information about ten states with the largest five-year declines in house prices and the highest number and rate of seriously delinquent loans as of March 31, 2014

Change in the Number of Delinquent Loans in Key States

The total number of the Enterprises' delinquent loans fell nearly 12 percent during the first quarter as serious delinquent loans (loans that have missed three or more payments or are in foreclosure) decreased in every state except North Dakota. The Enterprises' serious delinquency rate dropped to 2.2 percent at the end of the quarter, from 2.4 percent in the fourth quarter of 2013.

Change from December 31, 2013



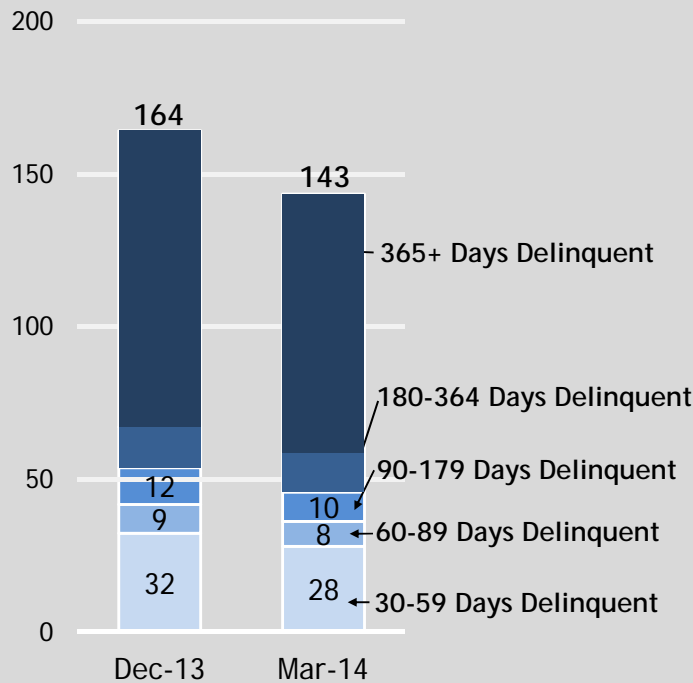
Source: FHFA (Fannie Mae and Freddie Mac)

Florida

Single-Family Book Profile - As of March 31, 2014

| (# of loans in thousands) | Fannie Mae | Freddie Mac | Total |
|---------------------------|--------------|-------------|--------------|
| Delinquent Loans | 93 | 51 | 143 |
| Current Loans | <u>1,052</u> | <u>611</u> | <u>1,663</u> |
| Total Loans Serviced | 1,145 | 661 | 1,806 |

Delinquent Loans



Completed Foreclosure Prevention Actions

| | 2012 | 2013 | YTD 2014 | Conservatorship to Date ¹ | |
|---|---------------|---------------|---------------|--------------------------------------|---|
| Home Retention Actions | | | | | Generally targeted at loans that are less than 6 months delinquent. |
| Repayment Plans | 8,248 | 4,999 | 1,007 | 47,535 | |
| Forbearance Plans | 2,517 | 1,509 | 358 | 16,439 | |
| Loan Modifications | 30,989 | 30,687 | 6,375 | 196,157 | |
| Other | <u>114</u> | <u>83</u> | <u>22</u> | <u>3,954</u> | |
| Total | 41,868 | 37,278 | 7,762 | 264,084 | |
| Nonforeclosure - Home Forfeiture Actions | | | | | Generally targeted at loans that are more than 6 months delinquent. |
| Short Sales & Deeds-in-lieu | <u>31,039</u> | <u>23,515</u> | <u>3,150</u> | <u>125,980</u> | |
| Total Foreclosure Prevention Actions | 72,907 | 60,793 | 10,912 | 390,064 | |

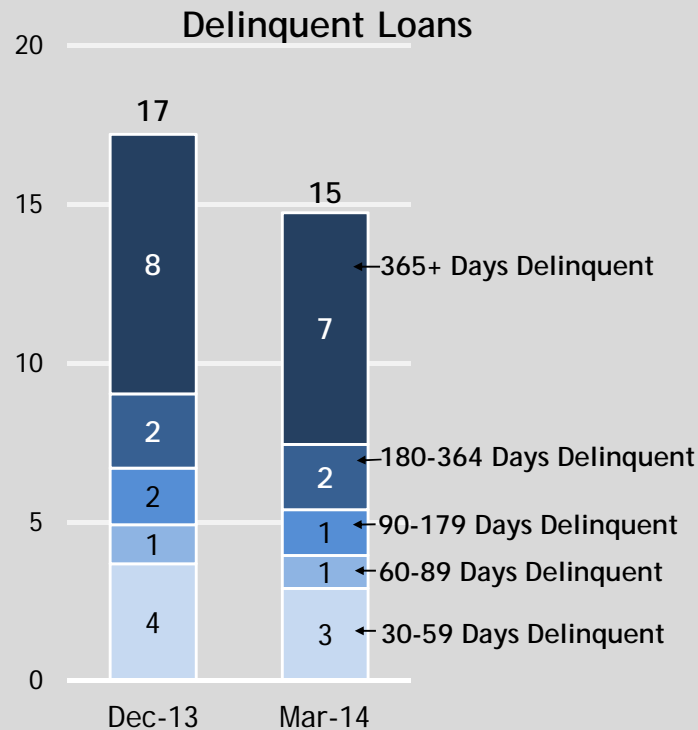
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Nevada

Single-Family Book Profile - As of March 31, 2014

| (# of loans in thousands) | Fannie Mae | Freddie Mac | Total |
|---------------------------|------------|-------------|------------|
| Delinquent Loans | 9 | 6 | 15 |
| Current Loans | <u>166</u> | <u>93</u> | <u>259</u> |
| Total Loans Serviced | 175 | 99 | 273 |



Completed Foreclosure Prevention Actions

| | 2012 | 2013 | YTD 2014 | Conservatorship to Date ¹ | |
|---|---------------|---------------|--------------|--------------------------------------|---|
| Home Retention Actions | | | | | |
| Repayment Plans | 882 | 536 | 129 | 5,597 | Generally targeted at loans that are less than 6 months delinquent. |
| Forbearance Plans | 332 | 175 | 44 | 2,731 | |
| Loan Modifications | 4,069 | 4,183 | 800 | 33,801 | |
| Other | <u>4</u> | <u>4</u> | <u>2</u> | <u>447</u> | |
| Total | 5,287 | 4,898 | 975 | 42,577 | |
| Nonforeclosure - Home Forfeiture Actions | | | | | |
| Short Sales & Deeds-in-lieu | <u>8,337</u> | <u>6,342</u> | <u>600</u> | <u>29,953</u> | Generally targeted at loans that are more than 6 months delinquent. |
| Total Foreclosure Prevention Actions | 13,624 | 11,240 | 1,575 | 72,530 | |

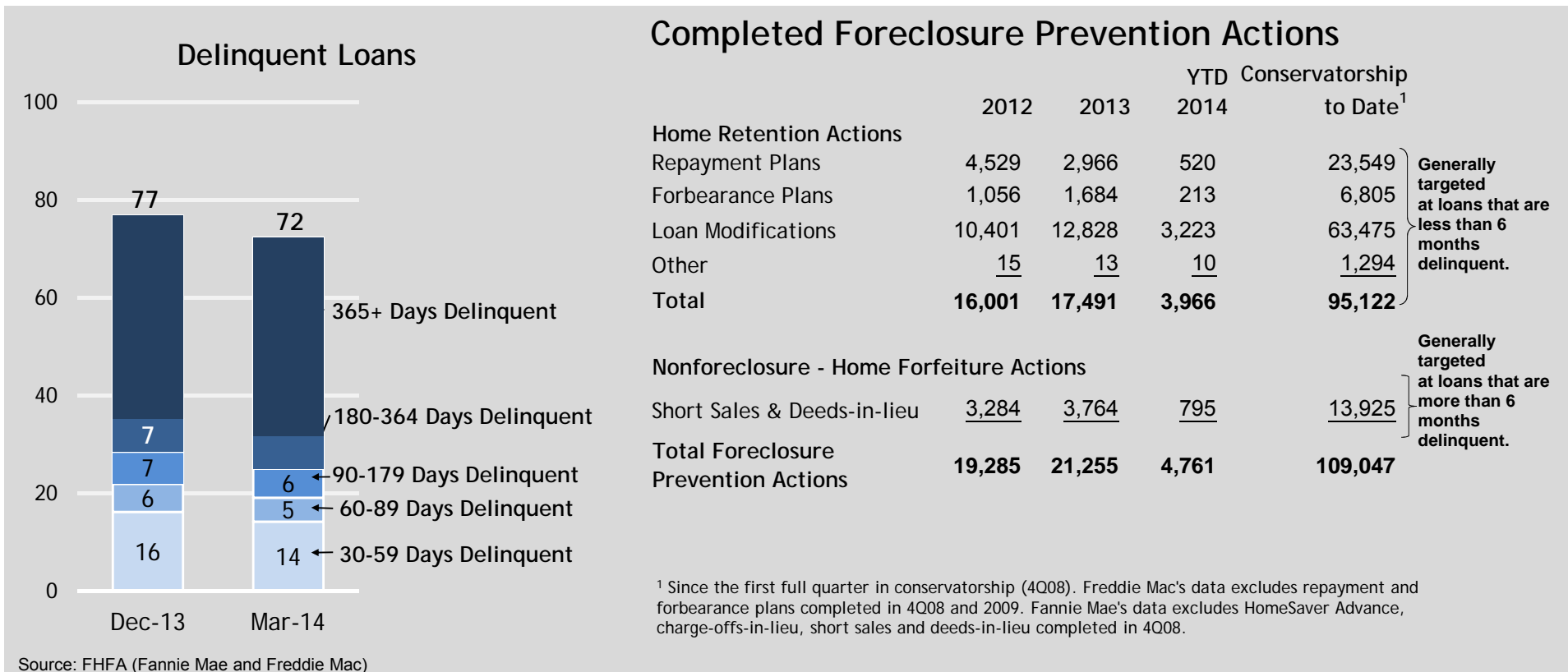
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

New Jersey

Single-Family Book Profile - As of March 31, 2014

| (# of loans in thousands) | Fannie Mae | Freddie Mac | Total |
|---------------------------|------------|-------------|------------|
| Delinquent Loans | 47 | 25 | 72 |
| Current Loans | <u>522</u> | <u>285</u> | <u>806</u> |
| Total Loans Serviced | 568 | 310 | 878 |



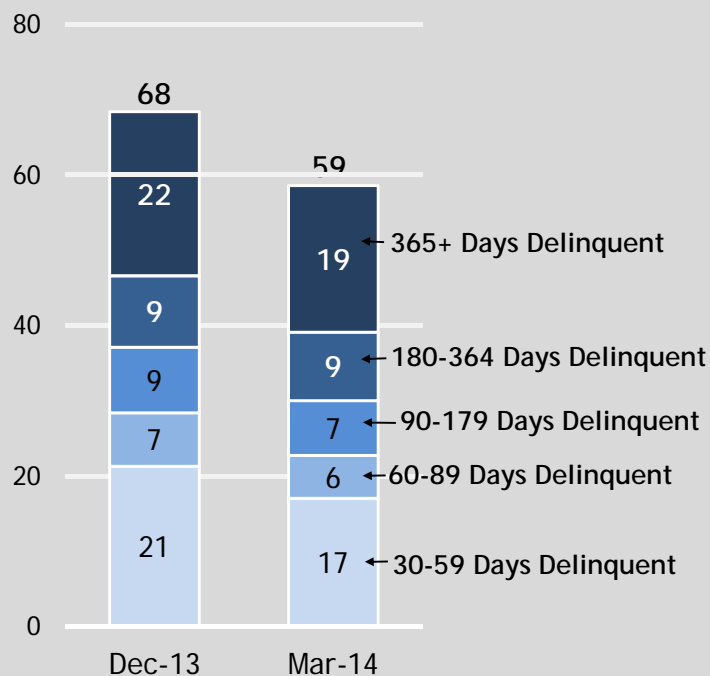
Source: FHFA (Fannie Mae and Freddie Mac)

Illinois

Single-Family Book Profile - As of March 31, 2014

| (# of loans in thousands) | Fannie Mae | Freddie Mac | Total |
|---------------------------|------------|-------------|--------------|
| Delinquent Loans | 35 | 23 | 59 |
| Current Loans | <u>747</u> | <u>531</u> | <u>1,277</u> |
| Total Loans Serviced | 782 | 554 | 1,336 |

Delinquent Loans



Completed Foreclosure Prevention Actions

| | 2012 | 2013 | YTD 2014 | Conservatorship to Date ¹ | |
|---|---------------|---------------|--------------|--------------------------------------|---|
| Home Retention Actions | | | | | |
| Repayment Plans | 5,887 | 3,690 | 884 | 30,960 | Generally targeted at loans that are less than 6 months delinquent. |
| Forbearance Plans | 1,400 | 994 | 254 | 9,039 | |
| Loan Modifications | 14,615 | 16,153 | 3,492 | 93,641 | |
| Other | <u>94</u> | <u>51</u> | <u>20</u> | <u>2,178</u> | |
| Total | 21,996 | 20,888 | 4,650 | 135,818 | |
| Nonforeclosure - Home Forfeiture Actions | | | | | |
| Short Sales & Deeds-in-lieu | <u>8,185</u> | <u>7,821</u> | <u>1,316</u> | <u>29,795</u> | Generally targeted at loans that are more than 6 months delinquent. |
| Total Foreclosure Prevention Actions | 30,181 | 28,709 | 5,966 | 165,613 | |

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

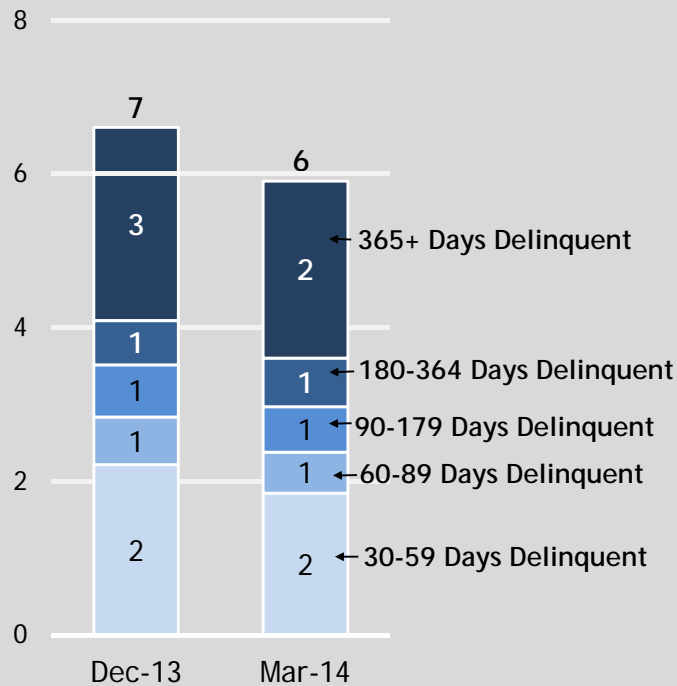
Source: FHFA (Fannie Mae and Freddie Mac)

Maine

Single-Family Book Profile - As of March 31, 2014

| (# of loans in thousands) | Fannie Mae | Freddie Mac | Total |
|---------------------------|------------|-------------|------------|
| Delinquent Loans | 4 | 2 | 6 |
| Current Loans | <u>55</u> | <u>46</u> | <u>101</u> |
| Total Loans Serviced | 58 | 48 | 107 |

Delinquent Loans



Completed Foreclosure Prevention Actions

| | 2012 | 2013 | YTD 2014 | Conservatorship to Date ¹ | |
|---|--------------|--------------|------------|--------------------------------------|---|
| Home Retention Actions | | | | | |
| Repayment Plans | 714 | 476 | 101 | 3,873 | Generally targeted at loans that are less than 6 months delinquent. |
| Forbearance Plans | 80 | 52 | 19 | 577 | |
| Loan Modifications | 1,037 | 1,114 | 283 | 6,235 | |
| Other | <u>5</u> | <u>3</u> | <u>1</u> | <u>249</u> | |
| Total | 1,836 | 1,645 | 404 | 10,935 | |
| Nonforeclosure - Home Forfeiture Actions | | | | | |
| Short Sales & Deeds-in-lieu | <u>415</u> | <u>380</u> | <u>71</u> | <u>1,745</u> | Generally targeted at loans that are more than 6 months delinquent. |
| Total Foreclosure Prevention Actions | 2,251 | 2,025 | 475 | 12,680 | |

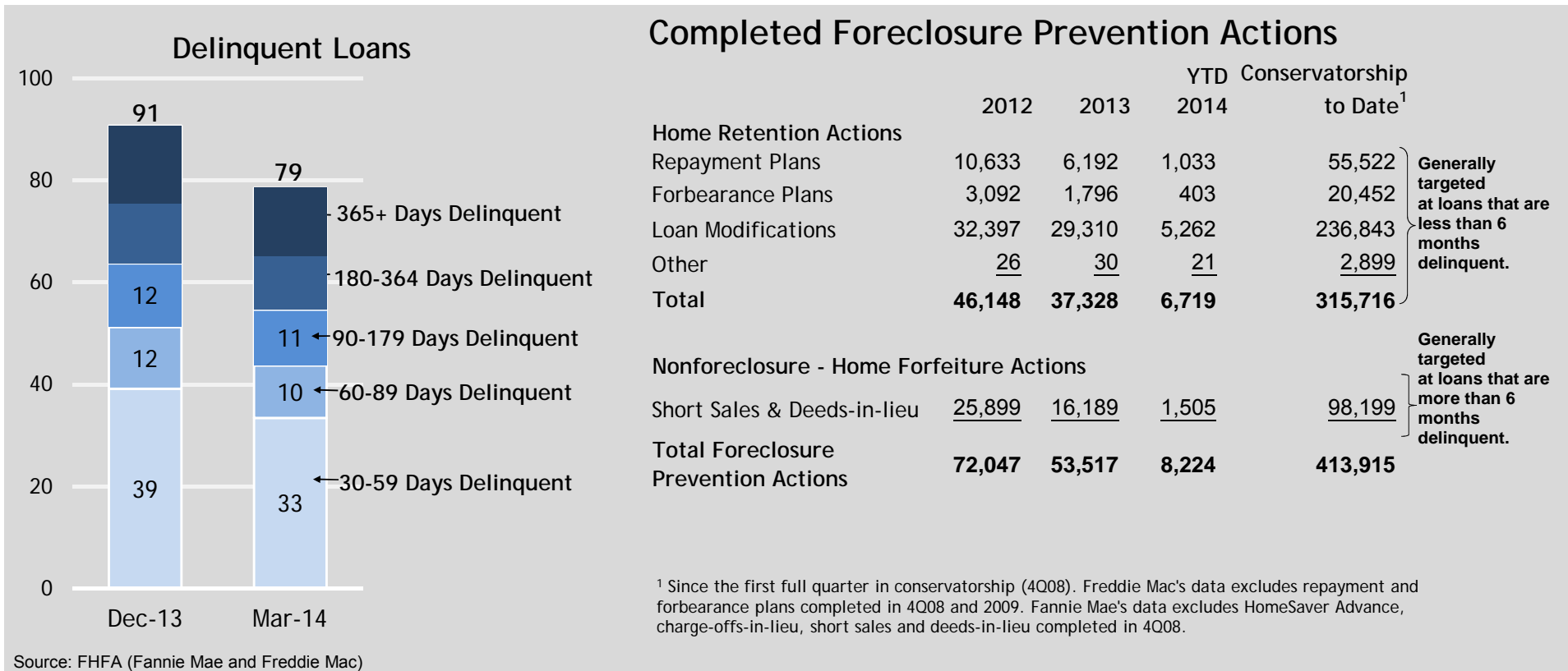
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

California

Single-Family Book Profile - As of March 31, 2014

| (# of loans in thousands) | Fannie Mae | Freddie Mac | Total |
|---------------------------|--------------|--------------|--------------|
| Delinquent Loans | 48 | 30 | 79 |
| Current Loans | <u>2,380</u> | <u>1,177</u> | <u>3,557</u> |
| Total Loans Serviced | 2,428 | 1,207 | 3,636 |



Completed Foreclosure Prevention Actions

| | 2012 | 2013 | YTD 2014 | Conservatorship to Date ¹ | |
|---|---------------|---------------|--------------|--------------------------------------|---|
| Home Retention Actions | | | | | |
| Repayment Plans | 10,633 | 6,192 | 1,033 | 55,522 | Generally targeted at loans that are less than 6 months delinquent. |
| Forbearance Plans | 3,092 | 1,796 | 403 | 20,452 | |
| Loan Modifications | 32,397 | 29,310 | 5,262 | 236,843 | |
| Other | <u>26</u> | <u>30</u> | <u>21</u> | <u>2,899</u> | |
| Total | 46,148 | 37,328 | 6,719 | 315,716 | |
| Nonforeclosure - Home Forfeiture Actions | | | | | |
| Short Sales & Deeds-in-lieu | <u>25,899</u> | <u>16,189</u> | <u>1,505</u> | <u>98,199</u> | Generally targeted at loans that are more than 6 months delinquent. |
| Total Foreclosure Prevention Actions | 72,047 | 53,517 | 8,224 | 413,915 | |

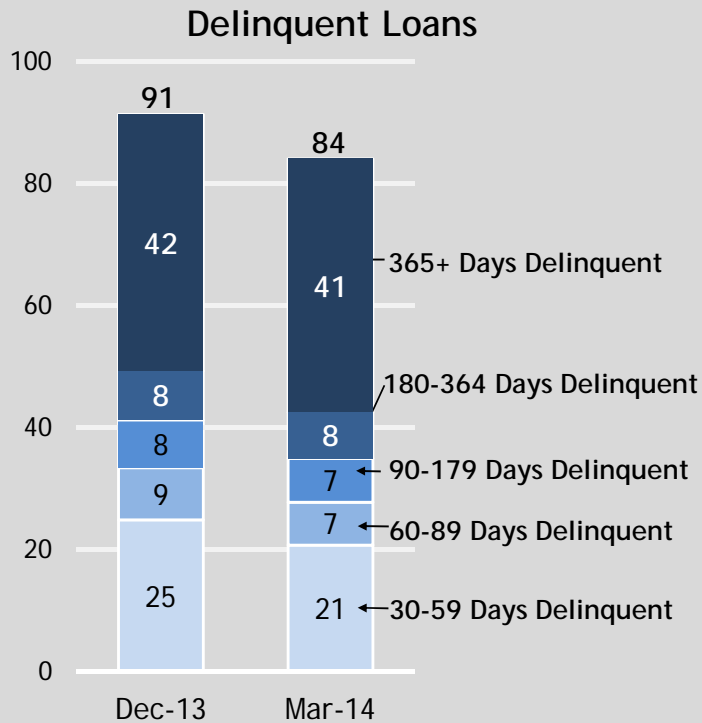
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

New York

Single-Family Book Profile - As of March 31, 2014

| (# of loans in thousands) | Fannie Mae | Freddie Mac | Total |
|---------------------------|------------|-------------|--------------|
| Delinquent Loans | 53 | 31 | 84 |
| Current Loans | <u>769</u> | <u>453</u> | <u>1,222</u> |
| Total Loans Serviced | 822 | 484 | 1,306 |



Completed Foreclosure Prevention Actions

| | 2012 | 2013 | YTD 2014 | Conservatorship to Date ¹ | |
|---|---------------|---------------|--------------|--------------------------------------|---|
| Home Retention Actions | | | | | |
| Repayment Plans | 6,295 | 4,091 | 767 | 30,725 | Generally targeted at loans that are less than 6 months delinquent. |
| Forbearance Plans | 1,104 | 1,686 | 228 | 8,031 | |
| Loan Modifications | 12,436 | 14,515 | 3,777 | 72,991 | |
| Other | <u>47</u> | <u>35</u> | <u>13</u> | <u>1,635</u> | |
| Total | 19,882 | 20,327 | 4,785 | 113,383 | |
| Nonforeclosure - Home Forfeiture Actions | | | | | |
| Short Sales & Deeds-in-lieu | <u>1,909</u> | <u>2,170</u> | <u>517</u> | <u>8,384</u> | Generally targeted at loans that are more than 6 months delinquent. |
| Total Foreclosure Prevention Actions | 21,791 | 22,497 | 5,302 | 121,767 | |

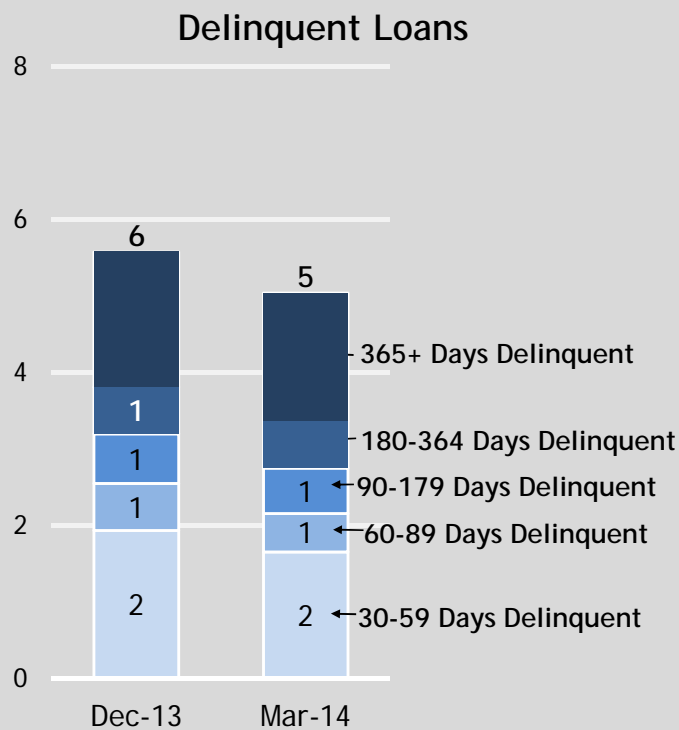
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Delaware

Single-Family Book Profile - As of March 31, 2014

| (# of loans in thousands) | Fannie Mae | Freddie Mac | Total |
|---------------------------|------------|-------------|------------|
| Delinquent Loans | 3 | 2 | 5 |
| Current Loans | <u>64</u> | <u>39</u> | <u>103</u> |
| Total Loans Serviced | 67 | 41 | 108 |



Completed Foreclosure Prevention Actions

| | 2012 | 2013 | YTD 2014 | Conservatorship to Date ¹ | |
|---|--------------|--------------|------------|--------------------------------------|---|
| Home Retention Actions | | | | | |
| Repayment Plans | 632 | 356 | 79 | 3,032 | Generally targeted at loans that are less than 6 months delinquent. |
| Forbearance Plans | 67 | 50 | 7 | 540 | |
| Loan Modifications | 939 | 1,175 | 265 | 6,305 | |
| Other | 4 | 3 | 0 | 189 | |
| Total | 1,642 | 1,584 | 351 | 10,065 | |
| Nonforeclosure - Home Forfeiture Actions | | | | | |
| Short Sales & Deeds-in-lieu | 335 | 389 | 46 | 1,332 | Generally targeted at loans that are more than 6 months delinquent. |
| Total Foreclosure Prevention Actions | 1,977 | 1,973 | 397 | 11,397 | |

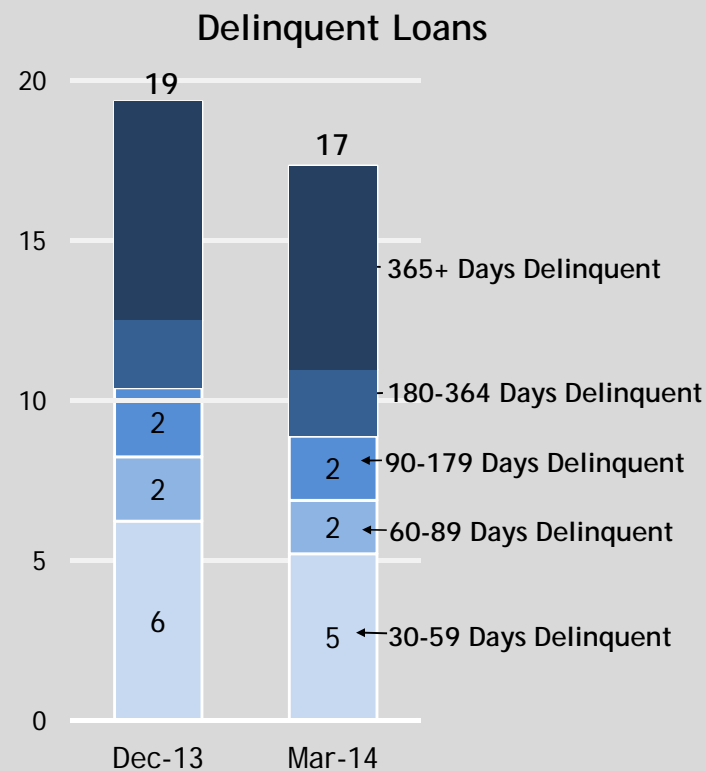
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Connecticut

Single-Family Book Profile - As of March 31, 2014

| (# of loans in thousands) | Fannie Mae | Freddie Mac | Total |
|---------------------------|------------|-------------|------------|
| Delinquent Loans | 11 | 6 | 17 |
| Current Loans | <u>205</u> | <u>122</u> | <u>328</u> |
| Total Loans Serviced | 217 | 129 | 345 |



Completed Foreclosure Prevention Actions

| | 2012 | 2013 | YTD 2014 | Conservatorship to Date ¹ | |
|---|--------------|--------------|--------------|--------------------------------------|---|
| Home Retention Actions | | | | | |
| Repayment Plans | 1,811 | 1,141 | 217 | 9,336 | Generally targeted at loans that are less than 6 months delinquent. |
| Forbearance Plans | 336 | 329 | 56 | 2,147 | |
| Loan Modifications | 3,681 | 4,118 | 1,019 | 21,736 | |
| Other | <u>4</u> | <u>8</u> | <u>1</u> | <u>522</u> | |
| Total | 5,832 | 5,596 | 1,293 | 33,741 | |
| Nonforeclosure - Home Forfeiture Actions | | | | | |
| Short Sales & Deeds-in-lieu | <u>1,024</u> | <u>1,074</u> | <u>246</u> | <u>3,978</u> | Generally targeted at loans that are more than 6 months delinquent. |
| Total Foreclosure Prevention Actions | 6,856 | 6,670 | 1,539 | 37,719 | |

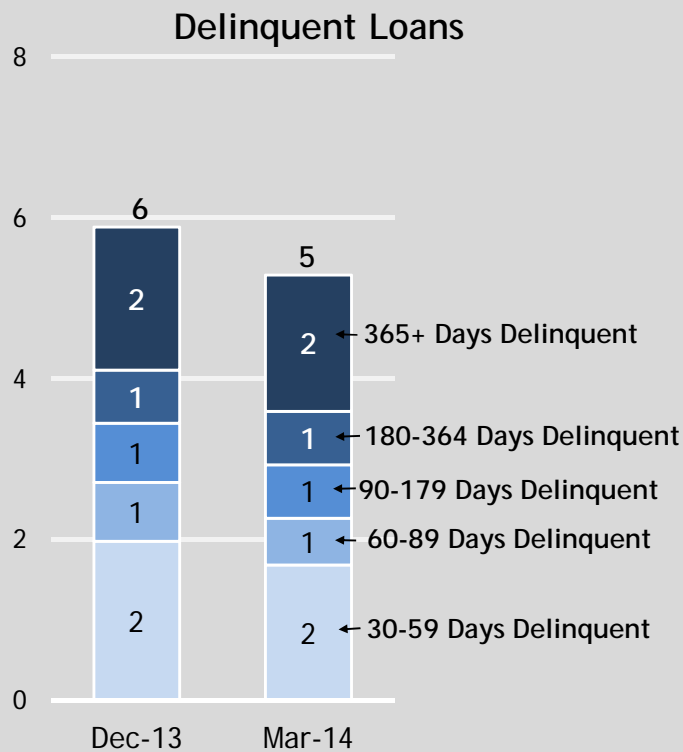
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

Rhode Island

Single-Family Book Profile - As of March 31, 2014

| (# of loans in thousands) | Fannie Mae | Freddie Mac | Total |
|---------------------------|------------|-------------|-----------|
| Delinquent Loans | 3 | 2 | 5 |
| Current Loans | <u>57</u> | <u>34</u> | <u>91</u> |
| Total Loans Serviced | 60 | 36 | 96 |



Completed Foreclosure Prevention Actions

| | 2012 | 2013 | YTD 2014 | Conservatorship to Date ¹ | |
|---|--------------|--------------|------------|--------------------------------------|---|
| Home Retention Actions | | | | | |
| Repayment Plans | 616 | 382 | 83 | 2,982 | Generally targeted at loans that are less than 6 months delinquent. |
| Forbearance Plans | 120 | 111 | 29 | 808 | |
| Loan Modifications | 1,083 | 1,229 | 311 | 7,488 | |
| Other | <u>3</u> | <u>5</u> | <u>1</u> | <u>174</u> | |
| Total | 1,822 | 1,727 | 424 | 11,452 | |
| Nonforeclosure - Home Forfeiture Actions | | | | | |
| Short Sales & Deeds-in-lieu | <u>415</u> | <u>436</u> | <u>80</u> | <u>2,012</u> | Generally targeted at loans that are more than 6 months delinquent. |
| Total Foreclosure Prevention Actions | 2,237 | 2,163 | 504 | 13,464 | |

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

Source: FHFA (Fannie Mae and Freddie Mac)

Appendix: Data Tables

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

| (# of loans in thousands) | 4Q10 | 1Q11 | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q13 | 1Q14 |
|--------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Loans Serviced | 29,717 | 29,787 | 29,606 | 29,325 | 29,045 | 28,954 | 28,617 | 28,374 | 28,158 | 28,043 | 27,978 | 28,047 | 28,071 | 28,009 |
| Original Credit Score >= 660 | 25,641 | 25,802 | 25,707 | 25,509 | 25,320 | 25,309 | 25,065 | 24,905 | 24,774 | 24,744 | 24,752 | 24,884 | 24,953 | 24,926 |
| Original Credit Score < 660 | 4,076 | 3,985 | 3,899 | 3,817 | 3,725 | 3,644 | 3,552 | 3,470 | 3,384 | 3,299 | 3,226 | 3,163 | 3,118 | 3,082 |
| Total Delinquent Loans | 2,148 | 1,936 | 1,938 | 1,923 | 1,909 | 1,699 | 1,704 | 1,733 | 1,646 | 1,467 | 1,428 | 1,312 | 1,276 | 1,115 |
| Original Credit Score >= 660 | 1,284 | 1,178 | 1,169 | 1,163 | 1,150 | 1,044 | 1,037 | 1,047 | 994 | 894 | 860 | 785 | 756 | 669 |
| Original Credit Score < 660 | 863 | 758 | 769 | 761 | 758 | 655 | 667 | 686 | 653 | 573 | 568 | 528 | 521 | 446 |
| 30 - 59 Days Delinquent | 659 | 553 | 605 | 607 | 612 | 497 | 539 | 591 | 542 | 480 | 513 | 460 | 469 | 391 |
| Original Credit Score >= 660 | 362 | 307 | 331 | 336 | 336 | 277 | 297 | 329 | 301 | 271 | 287 | 256 | 260 | 219 |
| Original Credit Score < 660 | 298 | 246 | 274 | 271 | 277 | 220 | 242 | 262 | 241 | 209 | 226 | 204 | 210 | 172 |
| 60 - 89 Days Delinquent | 247 | 201 | 206 | 213 | 210 | 168 | 175 | 190 | 187 | 150 | 146 | 144 | 146 | 119 |
| Original Credit Score >= 660 | 136 | 116 | 115 | 119 | 116 | 97 | 97 | 105 | 102 | 84 | 80 | 78 | 79 | 67 |
| Original Credit Score < 660 | 111 | 85 | 92 | 94 | 94 | 71 | 78 | 86 | 84 | 66 | 66 | 66 | 67 | 52 |
| 60-plus-days Delinquent | 1,488 | 1,382 | 1,333 | 1,316 | 1,296 | 1,202 | 1,165 | 1,141 | 1,104 | 987 | 915 | 852 | 807 | 724 |
| Original Credit Score >= 660 | 923 | 871 | 838 | 827 | 814 | 767 | 740 | 718 | 693 | 623 | 572 | 529 | 496 | 450 |
| Original Credit Score < 660 | 565 | 511 | 495 | 489 | 482 | 435 | 425 | 423 | 412 | 364 | 342 | 323 | 311 | 274 |

Percent of Total Loans Serviced

| | | | | | | | | | | | | | | |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Delinquent Loans | 7.23% | 6.50% | 6.54% | 6.56% | 6.57% | 5.87% | 5.95% | 6.11% | 5.85% | 5.23% | 5.10% | 4.68% | 4.55% | 3.98% |
| Original Credit Score >= 660 | 5.01% | 4.57% | 4.55% | 4.56% | 4.54% | 4.13% | 4.14% | 4.20% | 4.01% | 3.61% | 3.47% | 3.15% | 3.03% | 2.68% |
| Original Credit Score < 660 | 21.18% | 19.01% | 19.72% | 19.93% | 20.36% | 17.98% | 18.78% | 19.76% | 19.29% | 17.37% | 17.60% | 16.68% | 16.69% | 14.48% |
| 30 - 59 Days Delinquent | 2.22% | 1.86% | 2.04% | 2.07% | 2.11% | 1.72% | 1.88% | 2.08% | 1.92% | 1.71% | 1.83% | 1.64% | 1.67% | 1.40% |
| Original Credit Score >= 660 | 1.41% | 1.19% | 1.29% | 1.32% | 1.33% | 1.09% | 1.18% | 1.32% | 1.21% | 1.09% | 1.16% | 1.03% | 1.04% | 0.88% |
| Original Credit Score < 660 | 7.31% | 6.18% | 7.02% | 7.10% | 7.42% | 6.04% | 6.81% | 7.56% | 7.12% | 6.34% | 6.99% | 6.46% | 6.72% | 5.58% |
| 60 - 89 Days Delinquent | 0.83% | 0.67% | 0.70% | 0.73% | 0.72% | 0.58% | 0.61% | 0.67% | 0.66% | 0.53% | 0.52% | 0.51% | 0.52% | 0.42% |
| Original Credit Score >= 660 | 0.53% | 0.45% | 0.45% | 0.47% | 0.46% | 0.38% | 0.39% | 0.42% | 0.41% | 0.34% | 0.32% | 0.31% | 0.32% | 0.27% |
| Original Credit Score < 660 | 2.72% | 2.13% | 2.35% | 2.46% | 2.52% | 1.96% | 2.19% | 2.47% | 2.49% | 1.99% | 2.06% | 2.07% | 2.15% | 1.69% |
| 60-plus-days Delinquent | 5.01% | 4.64% | 4.50% | 4.49% | 4.46% | 4.15% | 4.07% | 4.02% | 3.92% | 3.52% | 3.27% | 3.04% | 2.87% | 2.59% |
| Original Credit Score >= 660 | 3.60% | 3.38% | 3.26% | 3.24% | 3.22% | 3.03% | 2.95% | 2.88% | 2.80% | 2.52% | 2.31% | 2.12% | 1.99% | 1.80% |
| Original Credit Score < 660 | 13.87% | 12.82% | 12.70% | 12.82% | 12.93% | 11.93% | 11.97% | 12.20% | 12.16% | 11.04% | 10.61% | 10.22% | 9.97% | 8.90% |
| Serious Delinquency Rate | 4.23% | 4.02% | 3.85% | 3.81% | 3.78% | 3.61% | 3.50% | 3.39% | 3.27% | 3.02% | 2.78% | 2.56% | 2.38% | 2.19% |
| In Bankruptcy | 0.50% | 0.51% | 0.54% | 0.54% | 0.58% | 0.60% | 0.58% | 0.57% | 0.54% | 0.48% | 0.48% | 0.44% | 0.41% | 0.39% |

Appendix: Data Tables

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

| (# of loans in thousands) | 4Q10 | 1Q11 | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q13 | 1Q14 |
|--------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Loans Serviced | 17,933 | 18,022 | 17,917 | 17,778 | 17,721 | 17,765 | 17,653 | 17,634 | 17,545 | 17,490 | 17,459 | 17,573 | 17,625 | 17,588 |
| Original Credit Score >= 660 | 15,383 | 15,529 | 15,480 | 15,392 | 15,391 | 15,484 | 15,428 | 15,457 | 15,420 | 15,422 | 15,436 | 15,586 | 15,663 | 15,648 |
| Original Credit Score < 660 | 2,550 | 2,493 | 2,437 | 2,386 | 2,330 | 2,281 | 2,225 | 2,177 | 2,125 | 2,069 | 2,023 | 1,987 | 1,962 | 1,940 |
| Total Delinquent Loans | 1,382 | 1,249 | 1,248 | 1,233 | 1,214 | 1,078 | 1,081 | 1,100 | 1,044 | 927 | 901 | 826 | 801 | 706 |
| Original Credit Score >= 660 | 822 | 756 | 748 | 741 | 727 | 660 | 655 | 662 | 627 | 564 | 542 | 493 | 474 | 424 |
| Original Credit Score < 660 | 560 | 492 | 500 | 492 | 487 | 418 | 426 | 439 | 417 | 363 | 359 | 333 | 327 | 283 |
| 30 - 59 Days Delinquent | 419 | 351 | 384 | 386 | 387 | 318 | 344 | 376 | 347 | 303 | 325 | 288 | 291 | 248 |
| Original Credit Score >= 660 | 225 | 191 | 207 | 211 | 209 | 175 | 187 | 207 | 190 | 169 | 181 | 159 | 160 | 138 |
| Original Credit Score < 660 | 194 | 160 | 177 | 175 | 178 | 143 | 157 | 170 | 157 | 134 | 144 | 129 | 132 | 110 |
| 60 - 89 Days Delinquent | 158 | 127 | 130 | 134 | 133 | 106 | 111 | 121 | 117 | 92 | 89 | 87 | 88 | 71 |
| Original Credit Score >= 660 | 86 | 72 | 71 | 74 | 72 | 60 | 61 | 65 | 63 | 52 | 48 | 47 | 47 | 40 |
| Original Credit Score < 660 | 72 | 54 | 59 | 60 | 60 | 45 | 50 | 55 | 54 | 41 | 41 | 40 | 41 | 31 |
| 60-plus-days Delinquent | 964 | 898 | 864 | 847 | 828 | 760 | 737 | 724 | 697 | 624 | 576 | 538 | 510 | 458 |
| Original Credit Score >= 660 | 597 | 565 | 541 | 531 | 518 | 485 | 467 | 455 | 437 | 394 | 361 | 335 | 314 | 285 |
| Original Credit Score < 660 | 367 | 333 | 323 | 316 | 309 | 276 | 269 | 269 | 261 | 229 | 215 | 204 | 196 | 173 |

Percent of Total Loans Serviced

| | | | | | | | | | | | | | | |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Delinquent Loans | 7.71% | 6.93% | 6.96% | 6.94% | 6.85% | 6.07% | 6.12% | 6.24% | 5.95% | 5.30% | 5.16% | 4.70% | 4.55% | 4.02% |
| Original Credit Score >= 660 | 5.34% | 4.87% | 4.83% | 4.82% | 4.73% | 4.26% | 4.24% | 4.28% | 4.07% | 3.66% | 3.51% | 3.17% | 3.03% | 2.71% |
| Original Credit Score < 660 | 21.97% | 19.76% | 20.51% | 20.61% | 20.89% | 18.34% | 19.15% | 20.14% | 19.64% | 17.53% | 17.73% | 16.74% | 16.68% | 14.57% |
| 30 - 59 Days Delinquent | 2.34% | 1.95% | 2.14% | 2.17% | 2.18% | 1.79% | 1.95% | 2.13% | 1.98% | 1.73% | 1.86% | 1.64% | 1.65% | 1.41% |
| Original Credit Score >= 660 | 1.46% | 1.23% | 1.34% | 1.37% | 1.36% | 1.13% | 1.22% | 1.34% | 1.23% | 1.10% | 1.17% | 1.02% | 1.02% | 0.88% |
| Original Credit Score < 660 | 7.59% | 6.41% | 7.27% | 7.35% | 7.63% | 6.25% | 7.05% | 7.79% | 7.38% | 6.45% | 7.12% | 6.50% | 6.71% | 5.67% |
| 60 - 89 Days Delinquent | 0.88% | 0.70% | 0.73% | 0.75% | 0.75% | 0.59% | 0.63% | 0.68% | 0.67% | 0.53% | 0.51% | 0.50% | 0.50% | 0.41% |
| Original Credit Score >= 660 | 0.56% | 0.47% | 0.46% | 0.48% | 0.47% | 0.39% | 0.39% | 0.42% | 0.41% | 0.33% | 0.31% | 0.30% | 0.30% | 0.26% |
| Original Credit Score < 660 | 2.82% | 2.18% | 2.41% | 2.51% | 2.58% | 1.99% | 2.25% | 2.53% | 2.53% | 1.97% | 2.01% | 2.02% | 2.08% | 1.61% |
| 60-plus-days Delinquent | 5.37% | 4.98% | 4.82% | 4.76% | 4.67% | 4.28% | 4.17% | 4.11% | 3.97% | 3.56% | 3.30% | 3.06% | 2.89% | 2.61% |
| Original Credit Score >= 660 | 3.88% | 3.64% | 3.50% | 3.45% | 3.37% | 3.13% | 3.03% | 2.94% | 2.83% | 2.56% | 2.34% | 2.15% | 2.01% | 1.82% |
| Original Credit Score < 660 | 14.38% | 13.35% | 13.24% | 13.26% | 13.26% | 12.09% | 12.10% | 12.35% | 12.26% | 11.07% | 10.61% | 10.24% | 9.97% | 8.90% |
| Serious Delinquency Rate | 4.48% | 4.27% | 4.08% | 4.00% | 3.91% | 3.67% | 3.53% | 3.41% | 3.29% | 3.02% | 2.77% | 2.55% | 2.38% | 2.19% |
| In Bankruptcy | 0.54% | 0.54% | 0.57% | 0.56% | 0.62% | 0.65% | 0.60% | 0.58% | 0.54% | 0.46% | 0.47% | 0.41% | 0.38% | 0.36% |

Appendix: Data Tables

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

| (# of loans in thousands) | 4Q10 | 1Q11 | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q13 | 1Q14 |
|--------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Loans Serviced | 11,784 | 11,765 | 11,689 | 11,547 | 11,324 | 11,189 | 10,964 | 10,740 | 10,613 | 10,552 | 10,519 | 10,473 | 10,446 | 10,421 |
| Original Credit Score >= 660 | 10,258 | 10,273 | 10,227 | 10,116 | 9,929 | 9,826 | 9,638 | 9,448 | 9,354 | 9,322 | 9,315 | 9,298 | 9,290 | 9,278 |
| Original Credit Score < 660 | 1,526 | 1,493 | 1,462 | 1,431 | 1,395 | 1,364 | 1,327 | 1,292 | 1,259 | 1,230 | 1,203 | 1,175 | 1,156 | 1,142 |
| Total Delinquent Loans | 765 | 687 | 690 | 690 | 694 | 621 | 623 | 633 | 602 | 541 | 527 | 486 | 475 | 409 |
| Original Credit Score >= 660 | 462 | 422 | 421 | 421 | 423 | 384 | 382 | 385 | 367 | 330 | 318 | 292 | 282 | 245 |
| Original Credit Score < 660 | 303 | 265 | 269 | 269 | 271 | 237 | 241 | 247 | 235 | 211 | 209 | 195 | 193 | 164 |
| 30 - 59 Days Delinquent | 240 | 202 | 221 | 221 | 226 | 179 | 194 | 215 | 195 | 177 | 188 | 173 | 178 | 143 |
| Original Credit Score >= 660 | 136 | 115 | 124 | 125 | 127 | 102 | 109 | 122 | 111 | 101 | 107 | 98 | 100 | 81 |
| Original Credit Score < 660 | 104 | 87 | 96 | 96 | 99 | 78 | 85 | 93 | 84 | 76 | 82 | 75 | 78 | 62 |
| 60 - 89 Days Delinquent | 90 | 74 | 76 | 79 | 78 | 62 | 64 | 70 | 70 | 57 | 57 | 56 | 58 | 47 |
| Original Credit Score >= 660 | 51 | 43 | 43 | 45 | 44 | 36 | 36 | 39 | 39 | 32 | 32 | 31 | 32 | 27 |
| Original Credit Score < 660 | 39 | 31 | 33 | 34 | 34 | 26 | 28 | 31 | 31 | 25 | 26 | 25 | 26 | 21 |
| 60-plus-days Delinquent | 525 | 485 | 469 | 469 | 469 | 442 | 428 | 418 | 407 | 364 | 339 | 314 | 297 | 266 |
| Original Credit Score >= 660 | 326 | 306 | 296 | 296 | 296 | 282 | 272 | 263 | 256 | 229 | 211 | 194 | 182 | 164 |
| Original Credit Score < 660 | 199 | 178 | 173 | 173 | 173 | 159 | 156 | 154 | 151 | 135 | 128 | 120 | 115 | 102 |

Percent of Total Loans Serviced

| | | | | | | | | | | | | | | |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Delinquent Loans | 6.49% | 5.84% | 5.90% | 5.98% | 6.13% | 5.55% | 5.68% | 5.89% | 5.67% | 5.12% | 5.01% | 4.64% | 4.55% | 3.93% |
| Original Credit Score >= 660 | 4.51% | 4.11% | 4.11% | 4.16% | 4.26% | 3.91% | 3.96% | 4.08% | 3.92% | 3.54% | 3.41% | 3.14% | 3.03% | 2.65% |
| Original Credit Score < 660 | 19.85% | 17.75% | 18.40% | 18.78% | 19.46% | 17.38% | 18.15% | 19.12% | 18.70% | 17.12% | 17.39% | 16.58% | 16.72% | 14.33% |
| 30 - 59 Days Delinquent | 2.04% | 1.72% | 1.89% | 1.91% | 1.99% | 1.60% | 1.77% | 2.00% | 1.84% | 1.68% | 1.79% | 1.65% | 1.71% | 1.38% |
| Original Credit Score >= 660 | 1.33% | 1.12% | 1.22% | 1.24% | 1.28% | 1.04% | 1.14% | 1.29% | 1.18% | 1.09% | 1.15% | 1.05% | 1.08% | 0.88% |
| Original Credit Score < 660 | 6.83% | 5.80% | 6.59% | 6.70% | 7.08% | 5.70% | 6.39% | 7.18% | 6.70% | 6.14% | 6.78% | 6.39% | 6.75% | 5.42% |
| 60 - 89 Days Delinquent | 0.76% | 0.63% | 0.65% | 0.68% | 0.68% | 0.56% | 0.58% | 0.65% | 0.66% | 0.54% | 0.54% | 0.54% | 0.56% | 0.46% |
| Original Credit Score >= 660 | 0.49% | 0.42% | 0.42% | 0.44% | 0.44% | 0.37% | 0.37% | 0.41% | 0.42% | 0.35% | 0.34% | 0.33% | 0.34% | 0.29% |
| Original Credit Score < 660 | 2.56% | 2.05% | 2.25% | 2.38% | 2.43% | 1.91% | 2.09% | 2.37% | 2.42% | 2.02% | 2.13% | 2.17% | 2.29% | 1.82% |
| 60-plus-days Delinquent | 4.45% | 4.12% | 4.01% | 4.06% | 4.14% | 3.95% | 3.91% | 3.89% | 3.83% | 3.45% | 3.22% | 2.99% | 2.84% | 2.55% |
| Original Credit Score >= 660 | 3.18% | 2.98% | 2.90% | 2.93% | 2.98% | 2.87% | 2.83% | 2.79% | 2.73% | 2.45% | 2.27% | 2.08% | 1.95% | 1.77% |
| Original Credit Score < 660 | 13.02% | 11.95% | 11.81% | 12.08% | 12.38% | 11.68% | 11.76% | 11.94% | 12.00% | 10.98% | 10.61% | 10.19% | 9.96% | 8.91% |
| Serious Delinquency Rate | 3.84% | 3.63% | 3.50% | 3.51% | 3.58% | 3.51% | 3.45% | 3.37% | 3.25% | 3.03% | 2.79% | 2.58% | 2.39% | 2.20% |
| In Bankruptcy | 0.44% | 0.45% | 0.48% | 0.49% | 0.53% | 0.52% | 0.54% | 0.55% | 0.54% | 0.52% | 0.51% | 0.49% | 0.47% | 0.43% |

Appendix: Data Tables

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

| | 4Q10 | 1Q11 | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q13 | 1Q14 |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|
| Starts² | | | | | | | | | | | | | | |
| HAMP Active Trial & Perm. - Cum. | 361,510 | 384,449 | 408,633 | 422,591 | 436,199 | 444,930 | 455,967 | 456,378 | 458,363 | 457,084 | 451,475 | 447,840 | 445,054 | 442,441 |
| Repayment Plans | 152,371 | 89,354 | 122,166 | 128,151 | 99,899 | 96,332 | 76,871 | 83,140 | 80,591 | 69,815 | 46,282 | 44,754 | 39,058 | 34,943 |
| Forbearance Plans | 92,627 | 127,982 | 95,613 | 90,995 | 67,458 | 48,011 | 34,751 | 33,342 | 34,362 | 24,318 | 22,339 | 18,478 | 17,452 | 12,653 |
| Completed | | | | | | | | | | | | | | |
| Repayment Plans ³ | 49,753 | 44,827 | 45,890 | 48,869 | 41,972 | 44,636 | 36,343 | 29,572 | 32,064 | 32,082 | 23,648 | 14,507 | 15,149 | 16,056 |
| Forbearance Plans ³ | 10,585 | 12,601 | 7,713 | 7,006 | 7,103 | 7,815 | 5,352 | 3,821 | 5,824 | 3,808 | 4,221 | 2,330 | 2,312 | 2,894 |
| Charge-offs-in-lieu | 665 | 348 | 602 | 801 | 512 | 507 | 342 | 295 | 191 | 146 | 171 | 164 | 166 | 266 |
| HomeSaver Advance (Fannie) | 26 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Loan Modifications | 119,778 | 86,201 | 81,214 | 83,582 | 71,111 | 60,348 | 50,474 | 62,561 | 59,610 | 63,766 | 59,635 | 57,878 | 61,916 | 54,672 |
| Home Retention Actions | 180,807 | 143,977 | 135,419 | 140,258 | 120,698 | 113,306 | 92,511 | 96,249 | 97,689 | 99,802 | 87,675 | 74,879 | 79,543 | 73,888 |
| Short Sales | 25,734 | 25,705 | 29,483 | 28,264 | 31,785 | 30,601 | 32,361 | 33,972 | 28,298 | 25,843 | 24,656 | 21,803 | 15,440 | 10,713 |
| Deeds-in-lieu | 1,875 | 1,849 | 2,727 | 2,545 | 3,110 | 3,759 | 4,135 | 3,994 | 4,344 | 4,415 | 4,757 | 4,194 | 4,721 | 4,219 |
| Nonforeclosure - Home Forfeiture Actions | 27,609 | 27,554 | 32,210 | 30,809 | 34,895 | 34,360 | 36,496 | 37,966 | 32,642 | 30,258 | 29,413 | 25,997 | 20,161 | 14,932 |
| Total Foreclosure Prevention Actions | 208,416 | 171,531 | 167,629 | 171,067 | 155,593 | 147,666 | 129,007 | 134,215 | 130,331 | 130,060 | 117,088 | 100,876 | 99,704 | 88,820 |

Percent of Total Foreclosure Prevention Actions

| | | | | | | | | | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Repayment Plans | 24% | 26% | 27% | 29% | 27% | 30% | 28% | 22% | 25% | 25% | 20% | 14% | 15% | 18% |
| Forbearance Plans | 5% | 7% | 5% | 4% | 5% | 5% | 4% | 3% | 4% | 3% | 4% | 2% | 2% | 3% |
| Charge-offs-in-lieu | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| HomeSaver Advance (Fannie) | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Loan Modifications | 57% | 50% | 48% | 49% | 46% | 41% | 39% | 47% | 46% | 49% | 51% | 57% | 62% | 62% |
| Home Retention Actions | 87% | 84% | 81% | 82% | 78% | 77% | 72% | 72% | 75% | 77% | 75% | 74% | 80% | 83% |
| Short Sales | 12% | 15% | 18% | 17% | 20% | 21% | 25% | 25% | 22% | 20% | 21% | 22% | 15% | 12% |
| Deeds-in-lieu | 1% | 1% | 2% | 1% | 2% | 3% | 3% | 3% | 3% | 3% | 4% | 4% | 5% | 5% |
| Nonforeclosure - Home Forfeiture Actions | 13% | 16% | 19% | 18% | 22% | 23% | 28% | 28% | 25% | 23% | 25% | 26% | 20% | 17% |

¹ The number of foreclosure prevention actions reported in this table may not tie to the Enterprises' financial statements due to timing differences in reporting systems.² Forbearance plans initiated include HAMP trials initiated by servicers under the MHA program. HAMP trial modifications are based on the first trial payment posted date. HAMP permanent modifications are based on the effective date of modification. As of March 31, 2014, Fannie Mae had nearly 256,700 HAMP active permanent modifications and Freddie Mac had more than 175,000 HAMP active permanent modifications.³ Includes loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.

Appendix: Data Tables

3(i) Enterprises Combined - Loan Modifications

| | 4Q10 | 1Q11 | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q13 | 1Q14 |
|-----------------------------------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Loan Modifications (# of loans) | 119,778 | 86,201 | 81,214 | 83,582 | 71,111 | 60,348 | 50,474 | 62,561 | 59,610 | 63,766 | 59,635 | 57,878 | 61,916 | 54,672 |
| Principal and Interest Change (%) | | | | | | | | | | | | | | |
| Increase | 11% | 8% | 6% | 6% | 5% | 4% | 3% | 4% | 5% | 4% | 4% | 4% | 5% | 8% |
| No Change | 2% | 2% | 1% | 1% | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Decrease <=20% | 23% | 23% | 26% | 27% | 26% | 24% | 27% | 28% | 28% | 27% | 26% | 27% | 27% | 30% |
| Decrease 20% <=30% | 16% | 16% | 18% | 20% | 21% | 21% | 21% | 22% | 22% | 20% | 19% | 18% | 18% | 20% |
| Decrease > 30% | 49% | 51% | 49% | 46% | 47% | 50% | 49% | 45% | 46% | 49% | 51% | 51% | 49% | 42% |

Types of Modification (%)

| | | | | | | | | | | | | | | |
|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Extend Term Only | 6% | 7% | 9% | 12% | 12% | 11% | 10% | 12% | 13% | 15% | 19% | 20% | 20% | 29% |
| Reduce Rate Only | 28% | 31% | 30% | 24% | 20% | 18% | 19% | 13% | 12% | 10% | 9% | 8% | 6% | 5% |
| Reduce Rate and Extend Term | 46% | 37% | 37% | 34% | 35% | 38% | 38% | 37% | 37% | 39% | 39% | 40% | 43% | 38% |
| Reduce Rate, Extend Term and Forbear Principal | 12% | 21% | 22% | 29% | 32% | 33% | 33% | 38% | 38% | 35% | 33% | 31% | 31% | 27% |
| Other | 7% | 4% | 2% | 1% | 1% | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |

60+ Days Re-Delinquency (%)

| | | | | | | | | | | | | | | |
|------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|----|
| 3 Months after Modification | 8% | 7% | 7% | 7% | 7% | 6% | 6% | 6% | 6% | 5% | 6% | 6% | 6% | 6% |
| 6 Months after Modification | 12% | 11% | 11% | 11% | 10% | 11% | 10% | 10% | 9% | 9% | 10% | 10% | | |
| 9 Months after Modification | 15% | 14% | 13% | 13% | 14% | 14% | 12% | 11% | 11% | 12% | 13% | | | |
| 12 Months after Modification | 17% | 15% | 14% | 16% | 17% | 15% | 13% | 12% | 13% | 13% | | | | |

Appendix: Data Tables

3(ii) Fannie Mae - Loan Modifications

| | 4Q10 | 1Q11 | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q13 | 1Q14 |
|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Loan Modifications (# of loans) | 81,692 | 51,043 | 50,336 | 60,025 | 51,936 | 46,671 | 35,332 | 41,697 | 39,712 | 43,153 | 40,358 | 37,337 | 39,159 | 36,044 |
| Principal and Interest Change (%) | | | | | | | | | | | | | | |
| Increase | 11% | 6% | 3% | 3% | 3% | 2% | 3% | 3% | 3% | 3% | 3% | 3% | 4% | 8% |
| No Change | 1% | 2% | 1% | 0% | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Decrease <=20% | 19% | 20% | 24% | 27% | 26% | 24% | 26% | 26% | 27% | 27% | 28% | 28% | 29% | 33% |
| Decrease 20% <=30% | 15% | 15% | 18% | 22% | 23% | 23% | 21% | 21% | 21% | 19% | 18% | 18% | 18% | 19% |
| Decrease > 30% | 54% | 57% | 54% | 48% | 48% | 51% | 50% | 50% | 50% | 52% | 51% | 50% | 48% | 40% |

Types of Modification (%)

| | | | | | | | | | | | | | | |
|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Extend Term Only | 2% | 2% | 5% | 10% | 11% | 12% | 13% | 14% | 17% | 20% | 25% | 25% | 26% | 34% |
| Reduce Rate Only | 35% | 34% | 32% | 22% | 17% | 15% | 18% | 13% | 11% | 9% | 8% | 8% | 6% | 6% |
| Reduce Rate and Extend Term | 38% | 37% | 37% | 34% | 36% | 39% | 37% | 37% | 36% | 37% | 36% | 37% | 38% | 34% |
| Reduce Rate, Extend Term and Forbear Principal | 18% | 24% | 25% | 33% | 36% | 35% | 32% | 36% | 36% | 33% | 31% | 29% | 29% | 26% |
| Other | 7% | 4% | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |

60+ Days Re-Delinquency (%)

| | | | | | | | | | | | | | |
|------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
| 3 Months after Modification | 9% | 8% | 8% | 8% | 7% | 6% | 7% | 7% | 6% | 6% | 7% | 7% | 7% |
| 6 Months after Modification | 13% | 12% | 12% | 11% | 11% | 12% | 12% | 11% | 9% | 11% | 12% | 11% | |
| 9 Months after Modification | 17% | 15% | 14% | 14% | 15% | 15% | 14% | 12% | 12% | 14% | 14% | | |
| 12 Months after Modification | 19% | 16% | 15% | 16% | 18% | 16% | 14% | 14% | 14% | 15% | | | |

Appendix: Data Tables

3(iii) Freddie Mac - Loan Modifications

| | 4Q10 | 1Q11 | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q13 | 1Q14 |
|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Loan Modifications (# of loans) | 38,086 | 35,158 | 30,878 | 23,557 | 19,175 | 13,677 | 15,142 | 20,864 | 19,898 | 20,613 | 19,277 | 20,541 | 22,757 | 18,628 |
| Principal and Interest Change (%) | | | | | | | | | | | | | | |
| Increase | 11% | 11% | 11% | 12% | 12% | 12% | 3% | 7% | 9% | 8% | 7% | 6% | 7% | 7% |
| No Change | 4% | 2% | 2% | 1% | 1% | 1% | 1% | 0% | 1% | 0% | 1% | 0% | 1% | 1% |
| Decrease <=20% | 30% | 29% | 28% | 28% | 27% | 25% | 28% | 32% | 30% | 26% | 22% | 23% | 24% | 25% |
| Decrease 20% <=30% | 17% | 17% | 17% | 16% | 16% | 15% | 21% | 25% | 24% | 22% | 20% | 19% | 19% | 21% |
| Decrease > 30% | 37% | 40% | 42% | 43% | 44% | 46% | 47% | 36% | 37% | 43% | 50% | 52% | 50% | 46% |

Types of Modification (%)

| | | | | | | | | | | | | | | |
|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Extend Term Only | 16% | 15% | 15% | 16% | 15% | 9% | 3% | 6% | 5% | 5% | 6% | 10% | 10% | 19% |
| Reduce Rate Only | 13% | 27% | 28% | 28% | 28% | 30% | 22% | 13% | 13% | 13% | 11% | 9% | 5% | 5% |
| Reduce Rate and Extend Term | 63% | 39% | 36% | 33% | 31% | 34% | 39% | 37% | 39% | 42% | 46% | 45% | 51% | 46% |
| Reduce Rate, Extend Term and Forbear Principal | 0% | 16% | 18% | 18% | 21% | 24% | 36% | 43% | 43% | 40% | 37% | 35% | 33% | 29% |
| Other | 7% | 4% | 3% | 5% | 5% | 3% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |

60+ Days Re-Delinquency (%)

| | | | | | | | | | | | | | |
|------------------------------|-----|-----|-----|-----|-----|-----|----|-----|-----|-----|----|----|----|
| 3 Months after Modification | 7% | 6% | 5% | 5% | 5% | 4% | 3% | 4% | 6% | 4% | 4% | 4% | 5% |
| 6 Months after Modification | 10% | 9% | 9% | 10% | 8% | 8% | 6% | 8% | 7% | 6% | 7% | 7% | |
| 9 Months after Modification | 13% | 13% | 12% | 11% | 11% | 10% | 8% | 8% | 9% | 8% | 9% | | |
| 12 Months after Modification | 15% | 14% | 12% | 13% | 13% | 12% | 8% | 10% | 10% | 10% | | | |

Appendix: Data Tables

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

| | 4Q10 | 1Q11 | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q13 | 1Q14 |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|
| Short Sales | 25,734 | 25,705 | 29,483 | 28,264 | 31,785 | 30,601 | 32,361 | 33,972 | 28,298 | 25,843 | 24,656 | 21,803 | 15,440 | 10,713 |
| Deeds-in-lieu | 1,875 | 1,849 | 2,727 | 2,545 | 3,110 | 3,759 | 4,135 | 3,994 | 4,344 | 4,415 | 4,757 | 4,194 | 4,721 | 4,219 |
| Nonforeclosure - Home Forfeiture Actions ¹ | 27,609 | 27,554 | 32,210 | 30,809 | 34,895 | 34,360 | 36,496 | 37,966 | 32,642 | 30,258 | 29,413 | 25,997 | 20,161 | 14,932 |
| Third-party Sales | 7,886 | 8,982 | 14,968 | 10,902 | 9,395 | 9,987 | 9,618 | 9,634 | 7,447 | 6,208 | 5,602 | 4,388 | 3,645 | 5,043 |
| Foreclosure Sales | 68,759 | 79,123 | 79,250 | 68,640 | 69,963 | 68,713 | 61,308 | 59,061 | 55,812 | 54,165 | 48,939 | 51,389 | 44,025 | 42,300 |
| Third-party & Foreclosure Sales | 76,645 | 88,105 | 94,218 | 79,542 | 79,358 | 78,700 | 70,926 | 68,695 | 63,259 | 60,373 | 54,541 | 55,777 | 47,670 | 47,343 |
| Foreclosure Starts | 309,976 | 259,643 | 250,858 | 223,862 | 218,349 | 225,889 | 186,260 | 202,111 | 134,690 | 141,073 | 125,036 | 116,615 | 113,165 | 84,679 |

Top Five Reasons for Delinquency (at period end)

| | | | | | | | | | | | | | | |
|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Curtailment of Income | 45% | 43% | 42% | 40% | 40% | 41% | 40% | 40% | 38% | 37% | 34% | 32% | 32% | 30% |
| Excessive obligations | 14% | 14% | 15% | 16% | 15% | 15% | 15% | 15% | 16% | 16% | 17% | 17% | 17% | 19% |
| Unemployment | 8% | 8% | 8% | 8% | 8% | 9% | 8% | 9% | 9% | 9% | 8% | 7% | 8% | 8% |
| Illness of principal mortgagor or family member | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 6% | 6% | 6% | 5% | 5% | 5% | 5% |
| Marital Difficulties | 3% | 3% | 3% | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 3% | 4% | 4% |

¹ Short sales and deeds-in-lieu of foreclosure completed.

Appendix: Data Tables

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

| | 4Q10 | 1Q11 | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q13 | 1Q14 |
|---------------------------|----------|----------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Acquisitions | 69,733 | 78,256 | 78,485 | 69,572 | 72,014 | 71,505 | 63,816 | 62,186 | 59,784 | 56,598 | 52,524 | 56,794 | 49,149 | 46,280 |
| Dispositions | (76,849) | (94,441) | (100,550) | (83,678) | (75,163) | (77,104) | (74,743) | (66,585) | (63,185) | (61,918) | (60,398) | (50,277) | (46,673) | (50,853) |
| Inventory (at period end) | 234,568 | 218,383 | 196,318 | 182,212 | 179,063 | 173,464 | 162,537 | 158,138 | 154,737 | 149,417 | 141,543 | 148,060 | 150,536 | 145,963 |

Acquisitions by State

| | | | | | | | | | | | | | | |
|--------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Arizona | 5,936 | 8,484 | 6,621 | 4,375 | 3,181 | 2,887 | 2,696 | 2,887 | 2,412 | 1,878 | 1,660 | 1,430 | 1,287 | 1,246 |
| California | 9,459 | 13,380 | 11,527 | 7,752 | 6,938 | 5,784 | 4,894 | 5,020 | 5,152 | 3,068 | 2,041 | 2,010 | 2,116 | 1,982 |
| Florida | 7,244 | 4,136 | 4,875 | 5,479 | 6,532 | 8,567 | 7,866 | 8,323 | 8,759 | 10,403 | 11,502 | 11,449 | 10,472 | 11,378 |
| Nevada | 2,587 | 3,286 | 4,032 | 2,132 | 1,843 | 1,641 | 859 | 651 | 967 | 929 | 598 | 847 | 787 | 825 |
| Subtotal | 25,226 | 29,286 | 27,055 | 19,738 | 18,494 | 18,879 | 16,315 | 16,881 | 17,290 | 16,278 | 15,801 | 15,736 | 14,662 | 15,431 |
| Selected Midwest States [*] | 10,534 | 13,642 | 11,853 | 12,209 | 15,127 | 17,481 | 14,799 | 15,070 | 14,047 | 14,500 | 11,614 | 12,123 | 10,159 | 8,764 |
| All other States | 33,973 | 35,328 | 39,577 | 37,625 | 38,393 | 35,145 | 32,702 | 30,235 | 28,447 | 25,820 | 25,109 | 28,935 | 24,328 | 22,085 |
| Total Acquisitions | 69,733 | 78,256 | 78,485 | 69,572 | 72,014 | 71,505 | 63,816 | 62,186 | 59,784 | 56,598 | 52,524 | 56,794 | 49,149 | 46,280 |

Inventory by State

| | | | | | | | | | | | | | | |
|--------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Arizona | 13,332 | 13,595 | 10,847 | 8,063 | 6,070 | 5,019 | 4,587 | 4,965 | 4,715 | 4,052 | 3,303 | 3,083 | 3,106 | 2,886 |
| California | 28,049 | 29,939 | 28,116 | 23,407 | 19,972 | 16,777 | 13,566 | 12,274 | 11,747 | 9,830 | 7,410 | 6,628 | 6,503 | 6,154 |
| Florida | 27,746 | 19,380 | 13,452 | 11,793 | 12,618 | 15,330 | 16,344 | 17,146 | 18,315 | 21,074 | 23,771 | 26,084 | 28,095 | 30,030 |
| Nevada | 6,164 | 6,064 | 6,536 | 5,307 | 4,206 | 3,327 | 2,133 | 1,661 | 1,649 | 1,757 | 1,460 | 1,641 | 1,919 | 1,976 |
| Subtotal | 75,291 | 68,978 | 58,951 | 48,570 | 42,866 | 40,453 | 36,630 | 36,046 | 36,426 | 36,713 | 35,944 | 37,436 | 39,623 | 41,046 |
| Selected Midwest States [*] | 50,677 | 48,918 | 44,506 | 43,082 | 45,127 | 47,309 | 45,962 | 46,183 | 45,194 | 44,499 | 40,908 | 40,336 | 38,655 | 35,406 |
| All other States | 108,600 | 100,487 | 92,861 | 90,560 | 91,070 | 85,702 | 79,945 | 75,909 | 73,117 | 68,205 | 64,691 | 70,288 | 72,258 | 69,511 |
| Total Inventory | 234,568 | 218,383 | 196,318 | 182,212 | 179,063 | 173,464 | 162,537 | 158,138 | 154,737 | 149,417 | 141,543 | 148,060 | 150,536 | 145,963 |

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

Appendix: Data Tables

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

| | 4Q10 | 1Q11 | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q13 | 1Q14 |
|---------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Acquisitions | 45,962 | 53,549 | 53,697 | 45,194 | 47,256 | 47,700 | 43,783 | 41,884 | 41,112 | 38,717 | 36,106 | 37,353 | 32,208 | 31,896 |
| Dispositions | (50,260) | (62,814) | (71,202) | (58,297) | (51,344) | (52,071) | (48,674) | (43,925) | (42,671) | (42,934) | (40,635) | (33,332) | (29,920) | (32,727) |
| Inventory (at period end) | 162,489 | 153,224 | 135,719 | 122,616 | 118,528 | 114,157 | 109,266 | 107,225 | 105,666 | 101,449 | 96,920 | 100,941 | 103,229 | 102,398 |

Acquisitions by State

| | | | | | | | | | | | | | | |
|--------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Arizona | 4,038 | 5,971 | 4,858 | 3,052 | 2,291 | 2,246 | 2,109 | 2,090 | 1,688 | 1,288 | 1,183 | 971 | 868 | 881 |
| California | 6,661 | 9,571 | 8,179 | 5,197 | 4,642 | 3,829 | 3,697 | 3,684 | 3,770 | 2,043 | 1,503 | 1,402 | 1,434 | 1,438 |
| Florida | 4,312 | 2,919 | 3,154 | 3,405 | 4,270 | 5,610 | 5,584 | 5,980 | 6,412 | 7,493 | 8,240 | 7,734 | 6,831 | 7,837 |
| Nevada | 2,003 | 2,678 | 3,099 | 1,467 | 1,162 | 1,003 | 654 | 533 | 824 | 730 | 450 | 557 | 496 | 459 |
| Subtotal | 17,014 | 21,139 | 19,290 | 13,121 | 12,365 | 12,688 | 12,044 | 12,287 | 12,694 | 11,554 | 11,376 | 10,664 | 9,629 | 10,615 |
| Selected Midwest States* | 6,683 | 8,962 | 7,316 | 7,484 | 10,015 | 11,657 | 9,664 | 9,497 | 9,252 | 9,805 | 7,534 | 7,749 | 6,742 | 6,130 |
| All other States | 22,265 | 23,448 | 27,091 | 24,589 | 24,876 | 23,355 | 22,075 | 20,100 | 19,166 | 17,358 | 17,196 | 18,940 | 15,837 | 15,151 |
| Total Acquisitions | 45,962 | 53,549 | 53,697 | 45,194 | 47,256 | 47,700 | 43,783 | 41,884 | 41,112 | 38,717 | 36,106 | 37,353 | 32,208 | 31,896 |

Inventory by State

| | | | | | | | | | | | | | | |
|--------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|---------|---------|---------|
| Arizona | 9,400 | 9,703 | 7,738 | 5,703 | 4,385 | 3,795 | 3,673 | 3,865 | 3,497 | 2,863 | 2,311 | 2,168 | 2,189 | 2,033 |
| California | 20,164 | 21,800 | 20,224 | 16,759 | 14,147 | 11,789 | 10,039 | 9,448 | 8,909 | 7,226 | 5,590 | 5,100 | 4,931 | 4,649 |
| Florida | 18,621 | 13,871 | 9,510 | 8,083 | 8,677 | 10,401 | 11,765 | 12,633 | 13,838 | 15,756 | 17,671 | 18,808 | 19,876 | 21,486 |
| Nevada | 4,895 | 4,858 | 5,035 | 3,872 | 2,833 | 2,117 | 1,512 | 1,335 | 1,379 | 1,432 | 1,163 | 1,201 | 1,360 | 1,320 |
| Subtotal | 53,080 | 50,232 | 42,507 | 34,417 | 30,042 | 28,102 | 26,989 | 27,281 | 27,623 | 27,277 | 26,735 | 27,277 | 28,356 | 29,488 |
| Selected Midwest States* | 35,354 | 34,311 | 30,266 | 28,333 | 29,614 | 30,963 | 29,967 | 29,668 | 29,148 | 29,089 | 26,929 | 26,676 | 26,252 | 25,015 |
| All other States | 74,055 | 68,681 | 62,946 | 59,866 | 58,872 | 55,092 | 52,310 | 50,276 | 48,895 | 45,083 | 43,256 | 46,988 | 48,621 | 47,895 |
| Total Inventory | 162,489 | 153,224 | 135,719 | 122,616 | 118,528 | 114,157 | 109,266 | 107,225 | 105,666 | 101,449 | 96,920 | 100,941 | 103,229 | 102,398 |

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

Appendix: Data Tables

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

| | 4Q10 | 1Q11 | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 4Q13 | 1Q14 |
|---------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Acquisitions | 23,771 | 24,707 | 24,788 | 24,378 | 24,758 | 23,805 | 20,033 | 20,302 | 18,672 | 17,881 | 16,418 | 19,441 | 16,941 | 14,384 |
| Dispositions | (26,589) | (31,627) | (29,348) | (25,381) | (23,819) | (25,033) | (26,069) | (22,660) | (20,514) | (18,984) | (19,763) | (16,945) | (16,753) | (18,126) |
| Inventory (at period end) | 72,079 | 65,159 | 60,599 | 59,596 | 60,535 | 59,307 | 53,271 | 50,913 | 49,071 | 47,968 | 44,623 | 47,119 | 47,307 | 43,565 |

Acquisitions by State ¹

| | | | | | | | | | | | | | | |
|---------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Arizona | 1,898 | 2,513 | 1,763 | 1,323 | 890 | 641 | 587 | 797 | 724 | 590 | 477 | 459 | 419 | 365 |
| California | 2,798 | 3,809 | 3,348 | 2,555 | 2,296 | 1,955 | 1,197 | 1,336 | 1,382 | 1,025 | 538 | 608 | 682 | 544 |
| Florida | 2,932 | 1,217 | 1,721 | 2,074 | 2,262 | 2,957 | 2,282 | 2,343 | 2,347 | 2,910 | 3,262 | 3,715 | 3,641 | 3,541 |
| Nevada | 584 | 608 | 933 | 665 | 681 | 638 | 205 | 118 | 143 | 199 | 148 | 290 | 291 | 366 |
| Subtotal | 8,212 | 8,147 | 7,765 | 6,617 | 6,129 | 6,191 | 4,271 | 4,594 | 4,596 | 4,724 | 4,425 | 5,072 | 5,033 | 4,816 |
| Selected Midwest States | 3,851 | 4,680 | 4,537 | 4,725 | 5,112 | 5,824 | 5,135 | 5,573 | 4,795 | 4,695 | 4,080 | 4,374 | 3,417 | 2,634 |
| All other States | 11,708 | 11,880 | 12,486 | 13,036 | 13,517 | 11,790 | 10,627 | 10,135 | 9,281 | 8,462 | 7,913 | 9,995 | 8,491 | 6,934 |
| Total Acquisitions | 23,771 | 24,707 | 24,788 | 24,378 | 24,758 | 23,805 | 20,033 | 20,302 | 18,672 | 17,881 | 16,418 | 19,441 | 16,941 | 14,384 |

Inventory by State

| | | | | | | | | | | | | | | |
|-------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Arizona | 3,932 | 3,892 | 3,109 | 2,360 | 1,685 | 1,224 | 914 | 1,100 | 1,218 | 1,189 | 992 | 915 | 917 | 853 |
| California | 7,885 | 8,139 | 7,892 | 6,648 | 5,825 | 4,988 | 3,527 | 2,826 | 2,838 | 2,604 | 1,820 | 1,528 | 1,572 | 1,505 |
| Florida | 9,125 | 5,509 | 3,942 | 3,710 | 3,941 | 4,929 | 4,579 | 4,513 | 4,477 | 5,318 | 6,100 | 7,276 | 8,219 | 8,544 |
| Nevada | 1,269 | 1,206 | 1,501 | 1,435 | 1,373 | 1,210 | 621 | 326 | 270 | 325 | 297 | 440 | 559 | 656 |
| Subtotal | 22,211 | 18,746 | 16,444 | 14,153 | 12,824 | 12,351 | 9,641 | 8,765 | 8,803 | 9,436 | 9,209 | 10,159 | 11,267 | 11,558 |
| Selected Midwest States | 15,323 | 14,607 | 14,240 | 14,749 | 15,513 | 16,346 | 15,995 | 16,515 | 16,046 | 15,410 | 13,979 | 13,660 | 12,403 | 10,391 |
| All other States | 34,545 | 31,806 | 29,915 | 30,694 | 32,198 | 30,610 | 27,635 | 25,633 | 24,222 | 23,122 | 21,435 | 23,300 | 23,637 | 21,616 |
| Total Inventory | 72,079 | 65,159 | 60,599 | 59,596 | 60,535 | 59,307 | 53,271 | 50,913 | 49,071 | 47,968 | 44,623 | 47,119 | 47,307 | 43,565 |

¹Select Midwest states are Illinois, Indiana, Michigan and Ohio¹2012 data have been revised to include deeds-in-lieu.

Appendix: State Level Data

Enterprises Single-Family Book Profile - As of March 31, 2014

The top 5 states for the relevant columns are highlighted.

| State | Total Loan Count | Delinquent Loans (DLQ) | | | | | | | | | REO Inventory |
|--------------------|-------------------|------------------------|-----------------------------|----------------|-----------------|------------------|----------------|--------------------------------|--------------------------------------|--------------------------------|----------------|
| | | Total | 30-59 Days DLQ ¹ | 60-89 Days DLQ | 90-179 Days DLQ | 180-364 Days DLQ | 365+ Days DLQ | Serious Delinquent (90+ FC In) | Serious Delinquent (90+ FC In) Rates | % of DLQ Loans > =365 Days DLQ | |
| AK | 57,322 | 931 | 476 | 130 | 112 | 113 | 100 | 325 | 0.6% | 10.7% | 107 |
| AL | 348,459 | 16,708 | 7,907 | 2,259 | 2,314 | 2,008 | 2,220 | 6,552 | 1.9% | 13.3% | 2,068 |
| AR | 183,745 | 6,622 | 2,802 | 799 | 872 | 919 | 1,230 | 3,021 | 1.6% | 18.6% | 865 |
| AZ | 715,901 | 17,841 | 8,076 | 2,395 | 2,726 | 2,571 | 2,073 | 7,381 | 1.0% | 11.6% | 2,886 |
| CA | 3,635,549 | 78,541 | 33,386 | 10,359 | 10,886 | 10,421 | 13,489 | 34,819 | 1.0% | 17.2% | 6,154 |
| CO | 631,928 | 11,243 | 5,262 | 1,469 | 1,488 | 1,634 | 1,390 | 4,512 | 0.7% | 12.4% | 972 |
| CT | 345,151 | 17,345 | 5,229 | 1,669 | 2,012 | 2,066 | 6,369 | 10,457 | 3.0% | 36.7% | 1,897 |
| DC | 66,861 | 2,895 | 816 | 285 | 262 | 280 | 1,252 | 1,796 | 2.7% | 43.2% | 29 |
| DE | 107,993 | 5,035 | 1,654 | 505 | 590 | 617 | 1,669 | 2,878 | 2.7% | 33.1% | 442 |
| FL | 1,806,380 | 143,479 | 27,998 | 8,196 | 9,658 | 12,763 | 84,864 | 107,369 | 5.9% | 59.1% | 30,030 |
| GA | 902,163 | 40,285 | 18,239 | 5,546 | 6,018 | 5,155 | 5,327 | 16,518 | 1.8% | 13.2% | 4,215 |
| HI | 127,155 | 4,377 | 1,000 | 305 | 338 | 345 | 2,389 | 3,073 | 2.4% | 54.6% | 393 |
| IA | 270,870 | 7,296 | 3,064 | 854 | 882 | 1,041 | 1,455 | 3,383 | 1.2% | 19.9% | 936 |
| ID | 170,869 | 4,461 | 1,818 | 561 | 540 | 589 | 953 | 2,083 | 1.2% | 21.4% | 851 |
| IL | 1,335,947 | 58,569 | 17,064 | 5,674 | 7,276 | 9,080 | 19,475 | 35,860 | 2.7% | 33.3% | 15,376 |
| IN | 562,831 | 23,095 | 9,283 | 2,729 | 2,949 | 3,474 | 4,660 | 11,109 | 2.0% | 20.2% | 2,444 |
| KS | 209,354 | 6,245 | 2,753 | 820 | 848 | 913 | 911 | 2,676 | 1.3% | 14.6% | 920 |
| KY | 292,719 | 10,762 | 4,513 | 1,270 | 1,338 | 1,486 | 2,155 | 4,983 | 1.7% | 20.0% | 1,522 |
| LA | 292,113 | 13,971 | 6,223 | 1,833 | 1,644 | 1,786 | 2,485 | 5,923 | 2.0% | 17.8% | 1,049 |
| MA | 686,961 | 29,775 | 10,065 | 3,445 | 3,808 | 3,352 | 9,105 | 16,283 | 2.4% | 30.6% | 1,462 |
| MD | 653,198 | 32,475 | 10,093 | 3,104 | 3,760 | 3,981 | 11,537 | 19,302 | 3.0% | 35.5% | 6,588 |
| ME | 106,719 | 5,903 | 1,847 | 532 | 591 | 631 | 2,302 | 3,532 | 3.3% | 39.0% | 704 |
| MI | 995,984 | 32,171 | 15,483 | 4,629 | 5,234 | 3,824 | 3,001 | 12,087 | 1.2% | 9.3% | 10,408 |
| MN | 651,846 | 14,813 | 6,670 | 2,093 | 2,320 | 2,024 | 1,706 | 6,057 | 0.9% | 11.5% | 4,062 |
| MO | 547,559 | 17,415 | 8,424 | 2,499 | 2,676 | 2,159 | 1,657 | 6,497 | 1.2% | 9.5% | 2,458 |
| MS | 144,787 | 7,780 | 3,751 | 1,090 | 1,090 | 941 | 908 | 2,941 | 2.0% | 11.7% | 747 |
| MT | 99,021 | 1,885 | 854 | 268 | 244 | 205 | 314 | 763 | 0.8% | 16.7% | 228 |
| NC | 865,658 | 33,734 | 14,963 | 4,516 | 5,022 | 4,409 | 4,824 | 14,275 | 1.6% | 14.3% | 3,899 |
| ND | 46,946 | 561 | 270 | 72 | 74 | 39 | 106 | 219 | 0.5% | 18.9% | 42 |
| NE | 154,909 | 3,405 | 1,608 | 478 | 472 | 416 | 431 | 1,321 | 0.9% | 12.7% | 286 |
| NH | 145,756 | 5,370 | 2,406 | 693 | 691 | 691 | 889 | 2,273 | 1.6% | 16.6% | 646 |
| NJ | 878,444 | 72,379 | 14,243 | 4,874 | 6,001 | 6,615 | 40,646 | 53,278 | 6.1% | 56.2% | 2,901 |
| NM | 172,546 | 6,891 | 2,428 | 669 | 717 | 839 | 2,238 | 3,799 | 2.2% | 32.5% | 1,213 |
| NV | 273,439 | 14,748 | 2,904 | 1,043 | 1,440 | 2,053 | 7,308 | 10,807 | 4.0% | 49.6% | 1,976 |
| NY | 1,305,876 | 83,956 | 20,740 | 7,015 | 7,162 | 7,576 | 41,463 | 56,243 | 4.3% | 49.4% | 1,956 |
| OH | 985,146 | 41,547 | 15,410 | 4,689 | 5,620 | 6,831 | 8,997 | 21,487 | 2.2% | 21.7% | 7,178 |
| OK | 237,675 | 8,078 | 3,432 | 972 | 949 | 1,162 | 1,563 | 3,676 | 1.5% | 19.3% | 1,116 |
| OR | 456,742 | 15,964 | 4,333 | 1,337 | 1,497 | 1,698 | 7,099 | 10,301 | 2.3% | 44.5% | 1,720 |
| PA | 1,006,775 | 48,983 | 17,724 | 5,598 | 5,921 | 6,157 | 13,583 | 25,700 | 2.6% | 27.7% | 4,681 |
| RI | 96,105 | 5,286 | 1,685 | 579 | 665 | 664 | 1,693 | 3,027 | 3.1% | 32.0% | 632 |
| SC | 420,288 | 19,621 | 7,867 | 2,228 | 2,311 | 2,443 | 4,772 | 9,536 | 2.3% | 24.3% | 2,185 |
| SD | 62,019 | 991 | 472 | 126 | 125 | 123 | 145 | 394 | 0.6% | 14.6% | 175 |
| TN | 454,159 | 17,136 | 8,106 | 2,420 | 2,730 | 2,090 | 1,790 | 6,618 | 1.5% | 10.4% | 1,690 |
| TX | 1,723,841 | 50,509 | 25,764 | 6,744 | 5,879 | 4,895 | 6,777 | 17,571 | 1.0% | 13.5% | 2,943 |
| UT | 296,861 | 7,220 | 3,254 | 965 | 957 | 905 | 1,139 | 3,003 | 1.0% | 15.8% | 643 |
| VA | 851,568 | 22,241 | 10,284 | 3,005 | 3,220 | 2,705 | 3,027 | 8,957 | 1.1% | 13.6% | 2,239 |
| VT | 67,208 | 2,437 | 877 | 218 | 263 | 250 | 829 | 1,345 | 2.0% | 34.0% | 345 |
| WA | 822,550 | 25,492 | 7,061 | 2,299 | 2,963 | 3,663 | 9,506 | 16,138 | 2.0% | 37.3% | 3,718 |
| WI | 624,683 | 14,986 | 5,868 | 1,807 | 2,128 | 2,460 | 2,723 | 7,327 | 1.2% | 18.2% | 2,711 |
| WV | 87,320 | 4,077 | 2,177 | 599 | 539 | 406 | 356 | 1,302 | 1.5% | 8.7% | 426 |
| WY | 49,771 | 787 | 435 | 112 | 124 | 48 | 68 | 241 | 0.5% | 8.6% | 177 |
| Other ² | 169,604 | 16,368 | 6,277 | 2,357 | 4,158 | 1,388 | 2,188 | 7,744 | 4.6% | 13.4% | 652 |
| Total | 28,205,274 | 1,134,235 | 395,338 | 120,733 | 134,104 | 134,904 | 349,156 | 618,762 | 2.2% | 30.8% | 145,963 |

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

Appendix: State Level Data

Fannie Mae Single-Family Book Profile - As of March 31, 2014

| State | Total Loan Count | Delinquent Loans (DLQ) ¹ | | | | | | | | | REO Inventory |
|--------------------|-------------------|-------------------------------------|----------------|----------------|-----------------|------------------|----------------|--------------------------------|--------------------------------------|--------------------------------|----------------|
| | | Total | 30-59 Days DLQ | 60-89 Days DLQ | 90-179 Days DLQ | 180-364 Days DLQ | 365+ Days DLQ | Serious Delinquent (90+ FC In) | Serious Delinquent (90+ FC In) Rates | % of DLQ Loans > =365 Days DLQ | |
| AK | 33,757 | 565 | 287 | 83 | 72 | 59 | 64 | 195 | 0.6% | 11.3% | 76 |
| AL | 233,031 | 10,772 | 5,164 | 1,355 | 1,502 | 1,317 | 1,434 | 4,261 | 1.8% | 13.3% | 1,531 |
| AR | 119,723 | 4,256 | 1,856 | 477 | 555 | 587 | 781 | 1,923 | 1.6% | 18.4% | 588 |
| AZ | 454,135 | 10,596 | 4,956 | 1,374 | 1,584 | 1,431 | 1,251 | 4,277 | 0.9% | 11.8% | 2,033 |
| CA | 2,428,404 | 48,333 | 21,428 | 6,091 | 6,694 | 6,183 | 7,937 | 20,830 | 0.9% | 16.4% | 4,649 |
| CO | 414,959 | 6,892 | 3,335 | 844 | 930 | 988 | 795 | 2,713 | 0.7% | 11.5% | 697 |
| CT | 216,535 | 11,210 | 3,354 | 1,044 | 1,289 | 1,330 | 4,193 | 6,820 | 3.1% | 37.4% | 1,366 |
| DC | 43,742 | 1,825 | 535 | 183 | 179 | 171 | 757 | 1,109 | 2.5% | 41.5% | 25 |
| DE | 67,043 | 3,223 | 1,054 | 302 | 372 | 396 | 1,099 | 1,868 | 2.8% | 34.1% | 291 |
| FL | 1,144,964 | 92,635 | 17,861 | 4,799 | 6,056 | 8,136 | 55,783 | 70,047 | 6.1% | 60.2% | 21,486 |
| GA | 542,128 | 23,743 | 10,863 | 3,162 | 3,658 | 3,048 | 3,012 | 9,734 | 1.8% | 12.7% | 3,102 |
| HI | 88,112 | 2,716 | 656 | 195 | 225 | 227 | 1,413 | 1,865 | 2.1% | 52.0% | 300 |
| IA | 169,970 | 4,621 | 2,013 | 525 | 569 | 645 | 869 | 2,087 | 1.2% | 18.8% | 680 |
| ID | 105,797 | 2,575 | 1,087 | 307 | 320 | 326 | 535 | 1,181 | 1.1% | 20.8% | 607 |
| IL | 781,853 | 35,197 | 10,191 | 3,207 | 4,269 | 5,334 | 12,196 | 21,819 | 2.8% | 34.7% | 11,110 |
| IN | 301,255 | 13,732 | 5,417 | 1,530 | 1,716 | 2,063 | 3,006 | 6,804 | 2.3% | 21.9% | 1,870 |
| KS | 112,477 | 3,697 | 1,631 | 456 | 502 | 545 | 563 | 1,612 | 1.4% | 15.2% | 585 |
| KY | 141,672 | 5,817 | 2,330 | 651 | 718 | 808 | 1,310 | 2,839 | 2.0% | 22.5% | 1,022 |
| LA | 204,206 | 9,449 | 4,349 | 1,161 | 1,134 | 1,186 | 1,619 | 3,945 | 1.9% | 17.1% | 762 |
| MA | 431,538 | 18,921 | 6,451 | 2,129 | 2,398 | 2,141 | 5,802 | 10,352 | 2.4% | 30.7% | 1,034 |
| MD | 394,742 | 20,051 | 6,181 | 1,808 | 2,281 | 2,453 | 7,328 | 12,085 | 3.1% | 36.5% | 3,848 |
| ME | 58,301 | 3,686 | 1,125 | 305 | 374 | 388 | 1,494 | 2,259 | 3.9% | 40.5% | 505 |
| MI | 581,216 | 19,150 | 9,389 | 2,642 | 3,136 | 2,232 | 1,751 | 7,135 | 1.2% | 9.1% | 7,161 |
| MN | 351,944 | 7,965 | 3,685 | 1,077 | 1,232 | 1,074 | 897 | 3,209 | 0.9% | 11.3% | 2,493 |
| MO | 315,875 | 10,243 | 5,015 | 1,430 | 1,594 | 1,248 | 956 | 3,803 | 1.2% | 9.3% | 1,732 |
| MS | 109,014 | 5,535 | 2,766 | 763 | 783 | 666 | 557 | 2,008 | 1.8% | 10.1% | 571 |
| MT | 64,784 | 1,128 | 517 | 162 | 149 | 122 | 178 | 449 | 0.7% | 15.8% | 161 |
| NC | 497,901 | 19,858 | 8,931 | 2,574 | 2,994 | 2,597 | 2,762 | 8,366 | 1.7% | 13.9% | 2,529 |
| ND | 27,274 | 336 | 162 | 40 | 45 | 21 | 68 | 134 | 0.5% | 20.2% | 32 |
| NE | 101,467 | 2,263 | 1,083 | 304 | 308 | 268 | 300 | 877 | 0.9% | 13.3% | 221 |
| NH | 84,842 | 3,280 | 1,502 | 398 | 414 | 411 | 555 | 1,381 | 1.6% | 16.9% | 427 |
| NJ | 568,413 | 46,889 | 9,336 | 3,015 | 3,853 | 4,367 | 26,318 | 34,552 | 6.1% | 56.1% | 2,072 |
| NM | 110,712 | 4,201 | 1,496 | 395 | 444 | 529 | 1,337 | 2,315 | 2.1% | 31.8% | 809 |
| NV | 174,818 | 8,927 | 1,807 | 619 | 861 | 1,207 | 4,433 | 6,506 | 3.7% | 49.7% | 1,320 |
| NY | 821,903 | 52,719 | 13,016 | 4,280 | 4,637 | 4,737 | 26,049 | 35,453 | 4.3% | 49.4% | 1,387 |
| OH | 558,165 | 25,431 | 9,471 | 2,725 | 3,442 | 4,267 | 5,526 | 13,266 | 2.4% | 21.7% | 4,874 |
| OK | 154,504 | 5,073 | 2,183 | 562 | 603 | 727 | 998 | 2,329 | 1.5% | 19.7% | 757 |
| OR | 278,517 | 9,461 | 2,626 | 783 | 854 | 1,045 | 4,153 | 6,057 | 2.2% | 43.9% | 1,229 |
| PA | 627,907 | 31,021 | 11,388 | 3,340 | 3,723 | 3,862 | 8,708 | 16,329 | 2.6% | 28.1% | 3,275 |
| RI | 59,837 | 3,320 | 1,050 | 342 | 422 | 423 | 1,083 | 1,932 | 3.2% | 32.6% | 417 |
| SC | 254,197 | 11,913 | 4,789 | 1,317 | 1,419 | 1,486 | 2,902 | 5,814 | 2.3% | 24.4% | 1,519 |
| SD | 44,721 | 621 | 298 | 75 | 78 | 75 | 95 | 248 | 0.6% | 15.3% | 116 |
| TN | 289,141 | 10,591 | 5,081 | 1,452 | 1,676 | 1,283 | 1,099 | 4,066 | 1.4% | 10.4% | 1,250 |
| TX | 1,137,182 | 31,238 | 16,431 | 3,981 | 3,635 | 3,029 | 4,162 | 10,838 | 1.0% | 13.3% | 2,175 |
| UT | 179,384 | 4,120 | 1,879 | 534 | 522 | 488 | 697 | 1,708 | 1.0% | 16.9% | 497 |
| VA | 520,162 | 13,419 | 6,267 | 1,684 | 1,873 | 1,627 | 1,968 | 5,473 | 1.1% | 14.7% | 1,545 |
| VT | 33,557 | 1,426 | 509 | 125 | 160 | 136 | 496 | 794 | 2.4% | 34.8% | 239 |
| WA | 527,025 | 15,440 | 4,490 | 1,358 | 1,806 | 2,186 | 5,600 | 9,598 | 1.8% | 36.3% | 2,723 |
| WI | 390,872 | 8,898 | 3,573 | 1,018 | 1,231 | 1,477 | 1,599 | 4,316 | 1.1% | 18.0% | 1,854 |
| WV | 49,766 | 2,335 | 1,254 | 343 | 292 | 239 | 207 | 739 | 1.5% | 8.9% | 308 |
| WY | 35,013 | 522 | 303 | 60 | 86 | 28 | 45 | 160 | 0.5% | 8.6% | 121 |
| Other ² | 108,625 | 8,273 | 3,588 | 1,358 | 1,079 | 885 | 1,363 | 3,330 | 3.1% | 16.5% | 417 |
| Total | 17,547,082 | 700,108 | 246,009 | 70,744 | 80,748 | 82,504 | 220,103 | 383,810 | 2.2% | 31.4% | 102,398 |

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

Appendix: State Level Data

Freddie Mac Single-Family Book Profile - As of March 31, 2014

| State | Total Loan Count | Delinquent Loans (DLQ) | | | | | | | | | REO Inventory |
|--------------------|-------------------|------------------------|-----------------------------|----------------|-----------------|------------------|----------------|--------------------------------|--------------------------------------|--------------------------------|---------------|
| | | Total | 30-59 Days DLQ ¹ | 60-89 Days DLQ | 90-179 Days DLQ | 180-364 Days DLQ | 365+ Days DLQ | Serious Delinquent (90+ FC In) | Serious Delinquent (90+ FC In) Rates | % of DLQ Loans > =365 Days DLQ | |
| AK | 23,565 | 366 | 189 | 47 | 40 | 54 | 36 | 130 | 0.6% | 9.8% | 31 |
| AL | 115,428 | 5,936 | 2,743 | 904 | 812 | 691 | 786 | 2,291 | 2.0% | 13.2% | 537 |
| AR | 64,022 | 2,366 | 946 | 322 | 317 | 332 | 449 | 1,098 | 1.7% | 19.0% | 277 |
| AZ | 261,766 | 7,245 | 3,120 | 1,021 | 1,142 | 1,140 | 822 | 3,104 | 1.2% | 11.3% | 853 |
| CA | 1,207,145 | 30,208 | 11,958 | 4,268 | 4,192 | 4,238 | 5,552 | 13,989 | 1.2% | 18.4% | 1,505 |
| CO | 216,969 | 4,351 | 1,927 | 625 | 558 | 646 | 595 | 1,799 | 0.8% | 13.7% | 275 |
| CT | 128,616 | 6,135 | 1,875 | 625 | 723 | 736 | 2,176 | 3,637 | 2.8% | 35.5% | 531 |
| DC | 23,119 | 1,070 | 281 | 102 | 83 | 109 | 495 | 687 | 3.0% | 46.3% | 4 |
| DE | 40,950 | 1,812 | 600 | 203 | 218 | 221 | 570 | 1,010 | 2.5% | 31.5% | 151 |
| FL | 661,416 | 50,844 | 10,137 | 3,397 | 3,602 | 4,627 | 29,081 | 37,322 | 5.6% | 57.2% | 8,544 |
| GA | 360,035 | 16,542 | 7,376 | 2,384 | 2,360 | 2,107 | 2,315 | 6,784 | 1.9% | 14.0% | 1,113 |
| HI | 39,043 | 1,661 | 344 | 110 | 113 | 118 | 976 | 1,208 | 3.1% | 58.8% | 93 |
| IA | 100,900 | 2,675 | 1,051 | 329 | 313 | 396 | 586 | 1,296 | 1.3% | 21.9% | 256 |
| ID | 65,072 | 1,886 | 731 | 254 | 220 | 263 | 418 | 902 | 1.4% | 22.2% | 244 |
| IL | 554,094 | 23,372 | 6,873 | 2,467 | 3,007 | 3,746 | 7,279 | 14,041 | 2.5% | 31.1% | 4,266 |
| IN | 261,576 | 9,363 | 3,866 | 1,199 | 1,233 | 1,411 | 1,654 | 4,305 | 1.6% | 17.7% | 574 |
| KS | 96,877 | 2,548 | 1,122 | 364 | 346 | 368 | 348 | 1,064 | 1.1% | 13.7% | 335 |
| KY | 151,047 | 4,945 | 2,183 | 619 | 620 | 678 | 845 | 2,144 | 1.4% | 17.1% | 500 |
| LA | 87,907 | 4,522 | 1,874 | 672 | 510 | 600 | 866 | 1,978 | 2.3% | 19.2% | 287 |
| MA | 255,423 | 10,854 | 3,614 | 1,316 | 1,410 | 1,211 | 3,303 | 5,931 | 2.3% | 30.4% | 428 |
| MD | 258,456 | 12,424 | 3,912 | 1,296 | 1,479 | 1,528 | 4,209 | 7,217 | 2.8% | 33.9% | 2,740 |
| ME | 48,418 | 2,217 | 722 | 227 | 217 | 243 | 808 | 1,273 | 2.6% | 36.4% | 199 |
| MI | 414,768 | 13,021 | 6,094 | 1,987 | 2,098 | 1,592 | 1,250 | 4,952 | 1.2% | 9.6% | 3,247 |
| MN | 299,902 | 6,848 | 2,985 | 1,016 | 1,088 | 950 | 809 | 2,848 | 0.9% | 11.8% | 1,569 |
| MO | 231,684 | 7,172 | 3,409 | 1,069 | 1,082 | 911 | 701 | 2,694 | 1.2% | 9.8% | 726 |
| MS | 35,773 | 2,245 | 985 | 327 | 307 | 275 | 351 | 933 | 2.6% | 15.6% | 176 |
| MT | 34,237 | 757 | 337 | 106 | 95 | 83 | 136 | 314 | 0.9% | 18.0% | 67 |
| NC | 367,757 | 13,876 | 6,032 | 1,942 | 2,028 | 1,812 | 2,062 | 5,909 | 1.6% | 14.9% | 1,370 |
| ND | 19,672 | 225 | 108 | 32 | 29 | 18 | 38 | 85 | 0.4% | 16.9% | 10 |
| NE | 53,442 | 1,142 | 525 | 174 | 164 | 148 | 131 | 444 | 0.8% | 11.5% | 65 |
| NH | 60,914 | 2,090 | 904 | 295 | 277 | 280 | 334 | 892 | 1.5% | 16.0% | 219 |
| NJ | 310,031 | 25,490 | 4,907 | 1,859 | 2,148 | 2,248 | 14,328 | 18,726 | 6.0% | 56.2% | 829 |
| NM | 61,834 | 2,690 | 932 | 274 | 273 | 310 | 901 | 1,484 | 2.4% | 33.5% | 404 |
| NV | 98,621 | 5,821 | 1,097 | 424 | 579 | 846 | 2,875 | 4,301 | 4.4% | 49.4% | 656 |
| NY | 483,973 | 31,237 | 7,724 | 2,735 | 2,525 | 2,839 | 15,414 | 20,790 | 4.3% | 49.3% | 569 |
| OH | 426,981 | 16,116 | 5,939 | 1,964 | 2,178 | 2,564 | 3,471 | 8,221 | 1.9% | 21.5% | 2,304 |
| OK | 83,171 | 3,005 | 1,249 | 410 | 346 | 435 | 565 | 1,347 | 1.6% | 18.8% | 359 |
| OR | 178,225 | 6,503 | 1,707 | 554 | 643 | 653 | 2,946 | 4,244 | 2.4% | 45.3% | 491 |
| PA | 378,868 | 17,962 | 6,336 | 2,258 | 2,198 | 2,295 | 4,875 | 9,371 | 2.5% | 27.1% | 1,406 |
| RI | 36,268 | 1,966 | 635 | 237 | 243 | 241 | 610 | 1,095 | 3.0% | 31.0% | 215 |
| SC | 166,091 | 7,708 | 3,078 | 911 | 892 | 957 | 1,870 | 3,722 | 2.2% | 24.3% | 666 |
| SD | 17,298 | 370 | 174 | 51 | 47 | 48 | 50 | 146 | 0.8% | 13.5% | 59 |
| TN | 165,018 | 6,545 | 3,025 | 968 | 1,054 | 807 | 691 | 2,552 | 1.5% | 10.6% | 440 |
| TX | 586,659 | 18,821 | 9,333 | 2,763 | 2,244 | 1,866 | 2,615 | 6,733 | 1.1% | 13.9% | 768 |
| UT | 117,477 | 3,100 | 1,375 | 431 | 435 | 417 | 442 | 1,295 | 1.1% | 14.3% | 146 |
| VA | 331,406 | 8,822 | 4,017 | 1,321 | 1,347 | 1,078 | 1,059 | 3,484 | 1.1% | 12.0% | 694 |
| VT | 33,651 | 1,011 | 368 | 93 | 103 | 114 | 333 | 551 | 1.6% | 32.9% | 106 |
| WA | 295,525 | 10,052 | 2,571 | 941 | 1,157 | 1,477 | 3,906 | 6,540 | 2.2% | 38.9% | 995 |
| WI | 233,811 | 6,088 | 2,295 | 789 | 897 | 983 | 1,124 | 3,011 | 1.3% | 18.5% | 857 |
| WV | 37,554 | 1,742 | 923 | 256 | 247 | 167 | 149 | 563 | 1.5% | 8.6% | 118 |
| WY | 14,758 | 265 | 132 | 52 | 38 | 20 | 23 | 81 | 0.5% | 8.7% | 56 |
| Other ² | 60,979 | 8,095 | 2,689 | 999 | 3,079 | 503 | 825 | 4,414 | 7.2% | 10.2% | 235 |
| Total | 10,658,192 | 434,127 | 149,329 | 49,989 | 53,356 | 52,400 | 129,053 | 234,952 | 2.2% | 29.7% | 43,565 |

¹ Includes other loans that cannot be categorized due to missing attributes.² Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available. The 9,748 can be reconciled to AAA Wrapped T-Deal loans for which loan level data are not available.

Appendix: State Level Data

Enterprises Foreclosure Prevention Actions by State - March 31, 2014

| State | 2013 | | | | | | 1Q14 | | | | | | Conservatorship to Date ¹ | | | | | |
|--------------------|-----------------|-------------------|--------------------|--------------------|-----------------------------|----------------|-----------------|-------------------|--------------------|--------------------|-----------------------------|---------------|--------------------------------------|-------------------|--------------------|--------------------|-----------------------------|------------------|
| | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total |
| AK | 100 | 16 | 142 | - | 23 | 281 | 13 | 2 | 26 | 1 | 5 | 47 | 1,215 | 137 | 988 | 44 | 171 | 2,555 |
| AL | 1,803 | 178 | 2,446 | 13 | 426 | 4,866 | 290 | 50 | 679 | 2 | 97 | 1,118 | 16,293 | 2,010 | 15,704 | 1,088 | 2,089 | 37,184 |
| AR | 697 | 53 | 962 | 4 | 269 | 1,985 | 146 | 15 | 273 | 3 | 61 | 498 | 6,035 | 916 | 6,152 | 423 | 1,485 | 15,011 |
| AZ | 1,569 | 274 | 5,111 | 2 | 4,687 | 11,643 | 313 | 78 | 919 | 7 | 413 | 1,730 | 15,228 | 5,619 | 62,268 | 1,330 | 42,845 | 127,290 |
| CA | 6,192 | 1,796 | 29,310 | 30 | 16,189 | 53,517 | 1,033 | 403 | 5,262 | 21 | 1,505 | 8,224 | 55,522 | 20,452 | 236,843 | 2,899 | 98,199 | 413,915 |
| CO | 1,233 | 172 | 2,672 | 2 | 901 | 4,980 | 206 | 60 | 560 | - | 121 | 947 | 12,167 | 2,397 | 21,315 | 668 | 7,179 | 43,726 |
| CT | 1,141 | 329 | 4,118 | 8 | 1,074 | 6,670 | 217 | 56 | 1,019 | 1 | 246 | 1,539 | 9,336 | 2,147 | 21,736 | 522 | 3,978 | 37,719 |
| DC | 224 | 65 | 531 | - | 113 | 933 | 52 | 6 | 119 | - | 20 | 197 | 1,722 | 320 | 3,340 | 102 | 471 | 5,955 |
| DE | 356 | 50 | 1,175 | 3 | 389 | 1,973 | 79 | 7 | 265 | - | 46 | 397 | 3,032 | 540 | 6,305 | 189 | 1,332 | 11,397 |
| FL | 4,999 | 1,509 | 30,687 | 83 | 23,515 | 60,793 | 1,007 | 358 | 6,375 | 22 | 3,150 | 10,912 | 47,535 | 16,439 | 196,157 | 3,954 | 125,980 | 390,064 |
| GA | 3,518 | 666 | 10,300 | 37 | 3,435 | 17,956 | 778 | 196 | 2,259 | 10 | 468 | 3,711 | 30,216 | 7,463 | 71,632 | 2,424 | 13,616 | 125,352 |
| HI | 306 | 51 | 850 | - | 398 | 1,605 | 46 | 19 | 206 | - | 56 | 327 | 2,778 | 650 | 5,921 | 70 | 2,138 | 11,557 |
| IA | 921 | 53 | 1,386 | 8 | 328 | 2,696 | 175 | 14 | 351 | 4 | 60 | 604 | 7,146 | 956 | 8,721 | 632 | 1,730 | 19,185 |
| ID | 416 | 91 | 1,198 | - | 804 | 2,509 | 75 | 26 | 240 | - | 101 | 442 | 4,138 | 952 | 7,989 | 259 | 5,243 | 18,581 |
| IL | 3,690 | 994 | 16,153 | 51 | 7,821 | 28,709 | 884 | 254 | 3,492 | 20 | 1,316 | 5,966 | 30,960 | 9,039 | 93,641 | 2,178 | 29,795 | 165,613 |
| IN | 2,534 | 193 | 4,025 | 53 | 924 | 7,729 | 593 | 53 | 985 | 15 | 191 | 1,837 | 22,298 | 2,532 | 25,211 | 1,981 | 5,111 | 57,133 |
| KS | 813 | 59 | 1,028 | 8 | 287 | 2,195 | 173 | 22 | 264 | - | 59 | 518 | 6,980 | 836 | 6,536 | 430 | 1,558 | 16,340 |
| KY | 1,146 | 115 | 1,614 | 12 | 385 | 3,272 | 265 | 27 | 435 | 4 | 82 | 813 | 10,176 | 1,252 | 10,108 | 516 | 2,074 | 24,126 |
| LA | 1,496 | 99 | 2,209 | 5 | 311 | 4,120 | 282 | 27 | 533 | 7 | 43 | 892 | 13,653 | 2,110 | 13,988 | 1,084 | 1,565 | 32,400 |
| MA | 1,718 | 497 | 6,959 | 10 | 1,578 | 10,762 | 315 | 138 | 1,593 | 3 | 257 | 2,306 | 15,811 | 4,180 | 40,254 | 1,038 | 8,322 | 69,606 |
| MD | 2,318 | 424 | 8,505 | 27 | 2,961 | 14,235 | 531 | 115 | 1,955 | 7 | 498 | 3,106 | 18,607 | 4,484 | 51,286 | 1,206 | 12,104 | 87,688 |
| ME | 476 | 52 | 1,114 | 3 | 380 | 2,025 | 101 | 19 | 283 | 1 | 71 | 475 | 3,873 | 577 | 6,235 | 249 | 1,745 | 12,680 |
| MI | 3,191 | 541 | 7,240 | 76 | 3,657 | 14,705 | 640 | 99 | 1,619 | 27 | 430 | 2,815 | 32,039 | 7,090 | 60,154 | 6,065 | 26,758 | 132,106 |
| MN | 1,612 | 176 | 3,648 | 4 | 1,469 | 6,909 | 297 | 40 | 813 | 2 | 216 | 1,368 | 13,373 | 3,115 | 30,122 | 967 | 9,954 | 57,532 |
| MO | 1,964 | 164 | 3,125 | 17 | 900 | 6,170 | 389 | 46 | 816 | 6 | 166 | 1,423 | 17,569 | 2,695 | 21,538 | 1,317 | 4,828 | 47,947 |
| MS | 831 | 89 | 1,136 | 6 | 218 | 2,280 | 153 | 20 | 317 | 1 | 44 | 535 | 7,148 | 960 | 8,129 | 536 | 1,019 | 17,792 |
| MT | 220 | 13 | 377 | 1 | 117 | 728 | 45 | 10 | 96 | - | 19 | 170 | 2,097 | 304 | 2,727 | 97 | 787 | 6,012 |
| NC | 3,260 | 475 | 6,703 | 18 | 1,581 | 12,037 | 649 | 129 | 1,552 | 8 | 232 | 2,570 | 27,047 | 5,123 | 42,324 | 1,592 | 6,587 | 82,673 |
| ND | 54 | 3 | 56 | - | 8 | 121 | 11 | - | 9 | 1 | - | 21 | 557 | 161 | 528 | 54 | 99 | 1,399 |
| NE | 369 | 23 | 575 | - | 128 | 1,095 | 89 | 7 | 155 | - | 30 | 281 | 3,320 | 448 | 3,915 | 303 | 741 | 8,727 |
| NH | 528 | 83 | 1,235 | 1 | 339 | 2,186 | 85 | 15 | 287 | - | 53 | 440 | 4,448 | 912 | 8,322 | 248 | 1,782 | 15,713 |
| NJ | 2,966 | 1,684 | 12,828 | 13 | 3,764 | 21,255 | 520 | 213 | 3,223 | 10 | 795 | 4,761 | 23,549 | 6,805 | 63,475 | 1,294 | 13,925 | 109,047 |
| NM | 577 | 68 | 1,390 | 2 | 546 | 2,583 | 114 | 8 | 301 | 1 | 99 | 523 | 4,682 | 772 | 7,429 | 252 | 2,249 | 15,384 |
| NV | 536 | 175 | 4,183 | 4 | 6,342 | 11,240 | 129 | 44 | 800 | 2 | 600 | 1,575 | 5,597 | 2,731 | 33,801 | 447 | 29,953 | 72,530 |
| NY | 4,091 | 1,686 | 14,515 | 35 | 2,170 | 22,497 | 767 | 228 | 3,777 | 13 | 517 | 5,302 | 30,725 | 8,031 | 72,991 | 1,635 | 8,384 | 121,767 |
| OH | 3,692 | 440 | 7,551 | 87 | 2,091 | 13,861 | 802 | 101 | 1,772 | 24 | 391 | 3,090 | 30,110 | 4,981 | 49,834 | 3,444 | 11,265 | 99,635 |
| OK | 834 | 73 | 1,128 | 6 | 224 | 2,265 | 148 | 11 | 254 | 4 | 52 | 469 | 8,036 | 916 | 6,926 | 544 | 1,269 | 17,691 |
| OR | 797 | 198 | 3,268 | 5 | 2,047 | 6,315 | 141 | 55 | 663 | 1 | 320 | 1,180 | 7,390 | 2,327 | 20,076 | 442 | 9,147 | 39,382 |
| PA | 4,271 | 555 | 8,928 | 39 | 1,797 | 15,590 | 861 | 158 | 2,335 | 12 | 352 | 3,718 | 32,477 | 5,251 | 45,861 | 1,839 | 6,805 | 92,233 |
| RI | 382 | 111 | 1,229 | 5 | 436 | 2,163 | 83 | 29 | 311 | 1 | 80 | 504 | 2,982 | 808 | 7,488 | 174 | 2,012 | 13,464 |
| SC | 1,693 | 256 | 3,694 | 15 | 1,157 | 6,815 | 354 | 71 | 881 | 6 | 193 | 1,505 | 13,823 | 2,772 | 23,262 | 1,040 | 5,966 | 46,863 |
| SD | 116 | 13 | 168 | 1 | 28 | 326 | 32 | 3 | 36 | - | 6 | 77 | 964 | 140 | 1,140 | 89 | 216 | 2,549 |
| TN | 1,771 | 220 | 2,683 | 15 | 552 | 5,241 | 296 | 69 | 745 | 5 | 89 | 1,204 | 15,954 | 2,480 | 18,882 | 995 | 3,237 | 41,548 |
| TX | 6,573 | 485 | 5,965 | 24 | 993 | 14,040 | 1,289 | 162 | 1,529 | 1 | 189 | 3,170 | 57,809 | 8,605 | 49,294 | 3,670 | 6,779 | 126,157 |
| UT | 807 | 122 | 1,876 | 3 | 1,089 | 3,897 | 139 | 34 | 417 | 2 | 155 | 747 | 7,601 | 1,601 | 16,033 | 376 | 7,170 | 32,781 |
| VA | 2,233 | 298 | 4,911 | 12 | 1,526 | 8,980 | 468 | 68 | 1,181 | 3 | 247 | 1,967 | 18,645 | 3,752 | 36,302 | 1,063 | 10,758 | 70,519 |
| VT | 233 | 24 | 424 | 2 | 73 | 756 | 58 | 3 | 105 | - | 24 | 190 | 1,860 | 239 | 2,185 | 110 | 295 | 4,689 |
| WA | 1,615 | 330 | 6,673 | 11 | 4,271 | 12,900 | 317 | 87 | 1,292 | 1 | 590 | 2,287 | 14,883 | 3,405 | 36,575 | 795 | 15,569 | 71,227 |
| WI | 1,454 | 196 | 3,496 | 7 | 1,034 | 6,187 | 303 | 39 | 884 | 5 | 185 | 1,416 | 11,829 | 2,183 | 20,627 | 837 | 4,883 | 40,359 |
| WV | 473 | 36 | 509 | 5 | 112 | 1,135 | 87 | 9 | 148 | 3 | 19 | 266 | 3,900 | 552 | 3,755 | 201 | 631 | 9,040 |
| WY | 129 | 7 | 119 | - | 43 | 298 | 22 | 2 | 33 | - | 9 | 66 | 1,143 | 174 | 1,086 | 56 | 266 | 2,725 |
| Other ³ | 442 | 163 | 1,067 | (125) | 68 | 1,615 | 184 | 50 | 228 | (1) | 11 | 472 | 2,092 | 1,271 | 6,594 | (175) | 154 | 9,936 |
| Total | 85,380 | 16,443 | 243,195 | 648 | 105,978 | 451,644 | 17,046 | 3,755 | 54,672 | 266 | 14,979 | 90,718 | 738,368 | 166,615 | 1,613,710 | 53,593 | 562,218 | 3,134,504 |

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

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

Appendix: State Level Data

Fannie Mae Foreclosure Prevention Actions by State - March 31, 2014

| State | 2013 | | | | | | 1Q14 | | | | | | Conservatorship to Date ¹ | | | | | |
|--------------------|-----------------|-------------------|--------------------|--------------------|-----------------------------|----------------|-----------------|-------------------|--------------------|--------------------|-----------------------------|---------------|--------------------------------------|-------------------|--------------------|--------------------|-----------------------------|------------------|
| | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total |
| AK | 72 | 5 | 106 | - | 16 | 199 | 4 | - | 17 | - | 2 | 23 | 1,083 | 78 | 663 | 42 | 119 | 1,985 |
| AL | 1,303 | 47 | 1,757 | - | 315 | 3,422 | 176 | 13 | 489 | 1 | 69 | 748 | 13,730 | 1,336 | 11,417 | 1,002 | 1,530 | 29,015 |
| AR | 526 | 19 | 692 | - | 173 | 1,410 | 89 | 5 | 183 | 1 | 48 | 326 | 5,150 | 663 | 4,334 | 407 | 998 | 11,552 |
| AZ | 993 | 59 | 3,172 | 2 | 2,599 | 6,825 | 151 | 18 | 577 | 2 | 286 | 1,034 | 12,191 | 2,656 | 40,245 | 1,282 | 25,271 | 81,645 |
| CA | 3,972 | 320 | 18,541 | 12 | 8,692 | 31,537 | 489 | 68 | 3,421 | 13 | 987 | 4,978 | 45,309 | 8,182 | 152,641 | 2,800 | 57,120 | 266,052 |
| CO | 842 | 45 | 1,760 | 1 | 550 | 3,198 | 96 | 15 | 389 | - | 77 | 577 | 10,306 | 1,355 | 13,981 | 656 | 4,546 | 30,844 |
| CT | 778 | 97 | 2,888 | - | 657 | 4,420 | 131 | 5 | 680 | - | 159 | 975 | 7,752 | 1,130 | 15,551 | 501 | 2,720 | 27,654 |
| DC | 157 | 26 | 361 | - | 59 | 603 | 33 | 2 | 89 | - | 15 | 139 | 1,433 | 167 | 2,352 | 95 | 289 | 4,336 |
| DE | 230 | 15 | 804 | - | 260 | 1,309 | 36 | 2 | 183 | - | 31 | 252 | 2,458 | 314 | 4,345 | 176 | 911 | 8,204 |
| FL | 3,274 | 245 | 19,680 | 15 | 13,477 | 36,691 | 551 | 62 | 4,061 | 10 | 2,017 | 6,701 | 39,216 | 7,907 | 135,598 | 3,634 | 80,560 | 266,915 |
| GA | 2,204 | 153 | 6,775 | 3 | 1,992 | 11,127 | 350 | 42 | 1,428 | 1 | 319 | 2,140 | 23,432 | 3,724 | 47,359 | 2,122 | 8,351 | 84,988 |
| HI | 223 | 8 | 576 | - | 226 | 1,033 | 23 | 3 | 142 | - | 37 | 205 | 2,460 | 314 | 4,085 | 69 | 1,349 | 8,277 |
| IA | 672 | 21 | 949 | 1 | 222 | 1,865 | 100 | 4 | 246 | 1 | 46 | 397 | 5,974 | 601 | 5,977 | 570 | 1,227 | 14,349 |
| ID | 254 | 10 | 731 | - | 491 | 1,486 | 34 | 5 | 159 | - | 65 | 263 | 3,421 | 484 | 5,273 | 254 | 3,383 | 12,815 |
| IL | 2,275 | 244 | 10,158 | 6 | 4,615 | 17,298 | 473 | 62 | 2,160 | 5 | 855 | 3,555 | 24,475 | 3,671 | 60,437 | 1,855 | 19,064 | 109,502 |
| IN | 1,632 | 59 | 2,723 | 3 | 608 | 5,025 | 329 | 18 | 642 | 2 | 129 | 1,120 | 17,780 | 1,526 | 16,537 | 1,362 | 3,483 | 40,688 |
| KS | 509 | 16 | 708 | 1 | 202 | 1,436 | 77 | 8 | 176 | - | 41 | 302 | 5,576 | 521 | 4,317 | 398 | 1,091 | 11,903 |
| KY | 721 | 34 | 1,085 | 1 | 233 | 2,074 | 126 | 9 | 275 | - | 57 | 467 | 8,273 | 748 | 6,320 | 417 | 1,400 | 17,158 |
| LA | 1,071 | 40 | 1,663 | 1 | 206 | 2,981 | 172 | 12 | 383 | 4 | 30 | 601 | 11,494 | 1,572 | 10,347 | 1,032 | 1,127 | 25,572 |
| MA | 1,188 | 159 | 4,621 | 2 | 902 | 6,872 | 163 | 38 | 1,065 | 1 | 167 | 1,434 | 13,037 | 2,188 | 27,246 | 1,007 | 5,404 | 48,882 |
| MD | 1,480 | 90 | 5,497 | 6 | 1,717 | 8,790 | 300 | 20 | 1,238 | 1 | 313 | 1,872 | 14,872 | 2,036 | 34,111 | 1,149 | 7,645 | 59,813 |
| ME | 317 | 6 | 750 | - | 236 | 1,309 | 59 | 6 | 176 | - | 47 | 288 | 3,222 | 317 | 4,338 | 240 | 1,224 | 9,341 |
| MI | 2,091 | 175 | 4,743 | 1 | 2,382 | 9,392 | 347 | 33 | 1,076 | 4 | 311 | 1,771 | 26,392 | 3,570 | 38,724 | 2,806 | 17,148 | 88,640 |
| MN | 952 | 41 | 2,219 | - | 831 | 4,043 | 136 | 8 | 472 | 1 | 143 | 760 | 10,573 | 1,364 | 18,021 | 940 | 5,864 | 36,762 |
| MO | 1,269 | 43 | 2,040 | - | 556 | 3,908 | 185 | 14 | 559 | 2 | 110 | 870 | 14,372 | 1,607 | 14,363 | 1,149 | 3,134 | 34,625 |
| MS | 639 | 52 | 856 | - | 171 | 1,718 | 109 | 12 | 254 | - | 33 | 408 | 6,241 | 701 | 6,329 | 495 | 815 | 14,581 |
| MT | 156 | 5 | 253 | - | 80 | 494 | 22 | 2 | 73 | - | 14 | 111 | 1,769 | 186 | 1,864 | 96 | 557 | 4,472 |
| NC | 2,120 | 134 | 4,462 | 4 | 954 | 7,674 | 331 | 34 | 1,026 | 1 | 139 | 1,531 | 21,961 | 2,771 | 28,231 | 1,499 | 4,343 | 58,805 |
| ND | 38 | 1 | 38 | - | 5 | 82 | 4 | - | 7 | - | - | 11 | 460 | 91 | 343 | 50 | 61 | 1,005 |
| NE | 256 | 13 | 438 | - | 93 | 800 | 62 | 1 | 122 | - | 25 | 210 | 2,810 | 279 | 2,857 | 293 | 523 | 6,762 |
| NH | 325 | 23 | 830 | - | 199 | 1,377 | 42 | 4 | 197 | - | 39 | 282 | 3,609 | 443 | 5,447 | 245 | 1,143 | 10,887 |
| NJ | 2,051 | 638 | 8,697 | 2 | 2,284 | 13,672 | 288 | 48 | 2,168 | 1 | 526 | 3,031 | 19,375 | 3,351 | 44,571 | 1,238 | 9,412 | 77,947 |
| NM | 383 | 24 | 918 | - | 333 | 1,658 | 60 | 1 | 188 | - | 62 | 311 | 3,869 | 459 | 5,157 | 241 | 1,506 | 11,232 |
| NV | 338 | 17 | 2,547 | 1 | 3,519 | 6,422 | 64 | 2 | 471 | 2 | 383 | 922 | 4,665 | 1,178 | 21,631 | 434 | 18,092 | 46,000 |
| NY | 2,899 | 488 | 10,006 | 6 | 1,329 | 14,728 | 472 | 40 | 2,568 | 2 | 332 | 3,414 | 25,264 | 3,635 | 51,321 | 1,479 | 5,503 | 87,202 |
| OH | 2,434 | 161 | 5,079 | 15 | 1,349 | 9,038 | 481 | 31 | 1,192 | 2 | 270 | 1,976 | 24,213 | 2,856 | 32,704 | 2,094 | 7,845 | 69,712 |
| OK | 583 | 16 | 828 | - | 155 | 1,582 | 85 | - | 188 | 2 | 38 | 313 | 6,780 | 594 | 4,956 | 510 | 895 | 13,735 |
| OR | 526 | 53 | 2,056 | 1 | 1,149 | 3,785 | 62 | 11 | 391 | 1 | 192 | 657 | 6,054 | 1,143 | 13,236 | 421 | 5,565 | 26,419 |
| PA | 2,937 | 165 | 6,136 | 2 | 1,164 | 10,404 | 490 | 51 | 1,629 | 2 | 238 | 2,410 | 26,397 | 2,949 | 32,065 | 1,676 | 4,574 | 67,661 |
| RI | 237 | 35 | 812 | 1 | 265 | 1,350 | 44 | 9 | 207 | - | 52 | 312 | 2,331 | 426 | 5,002 | 165 | 1,308 | 9,332 |
| SC | 1,093 | 78 | 2,539 | 1 | 721 | 4,432 | 190 | 20 | 612 | 4 | 137 | 963 | 11,002 | 1,366 | 16,033 | 977 | 4,064 | 33,442 |
| SD | 74 | 5 | 118 | - | 18 | 215 | 18 | 1 | 26 | - | 4 | 49 | 789 | 82 | 790 | 84 | 174 | 1,919 |
| TN | 1,200 | 84 | 1,864 | 3 | 371 | 3,522 | 142 | 24 | 525 | 3 | 72 | 766 | 13,340 | 1,506 | 13,077 | 881 | 2,251 | 31,055 |
| TX | 4,613 | 167 | 4,141 | 7 | 665 | 9,593 | 669 | 46 | 1,071 | - | 148 | 1,934 | 48,603 | 6,133 | 34,809 | 3,519 | 4,661 | 97,725 |
| UT | 522 | 19 | 1,163 | 1 | 602 | 2,307 | 61 | 4 | 265 | 1 | 111 | 442 | 6,304 | 711 | 10,152 | 359 | 4,216 | 21,742 |
| VA | 1,393 | 62 | 3,302 | 1 | 955 | 5,713 | 251 | 17 | 800 | 1 | 169 | 1,238 | 14,812 | 1,835 | 24,174 | 1,019 | 6,867 | 48,707 |
| VT | 171 | 7 | 293 | 1 | 39 | 511 | 37 | 1 | 77 | - | 17 | 132 | 1,530 | 115 | 1,501 | 100 | 206 | 3,452 |
| WA | 1,035 | 53 | 4,220 | 1 | 2,432 | 7,741 | 168 | 10 | 846 | 1 | 367 | 1,392 | 12,125 | 1,587 | 24,420 | 755 | 9,902 | 48,789 |
| WI | 953 | 77 | 2,278 | - | 668 | 3,976 | 178 | 15 | 571 | 2 | 118 | 884 | 9,860 | 1,254 | 13,422 | 776 | 3,238 | 28,550 |
| WV | 314 | 7 | 318 | 1 | 72 | 712 | 57 | 4 | 100 | 2 | 15 | 178 | 3,174 | 307 | 2,365 | 185 | 387 | 6,418 |
| WY | 108 | 3 | 85 | - | 29 | 225 | 14 | - | 26 | - | 6 | 46 | 988 | 136 | 784 | 56 | 188 | 2,152 |
| Other ³ | 367 | 60 | 731 | (125) | 58 | 1,091 | 155 | 20 | 158 | (1) | 8 | 340 | 1,611 | 460 | 4,300 | (177) | 131 | 6,325 |
| Total | 56,770 | 4,424 | 160,007 | (22) | 61,896 | 283,075 | 9,186 | 880 | 36,044 | 75 | 9,876 | 56,061 | 603,917 | 84,585 | 1,080,123 | 45,435 | 353,385 | 2,167,445 |

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

Appendix: State Level Data

Freddie Mac Foreclosure Prevention Actions by State - March 31, 2014

| State | 2013 | | | | | | 1Q14 | | | | | | Conservatorship to Date ¹ | | | | | |
|--------------------|-----------------|-------------------|--------------------|--------------------|-----------------------------|----------------|-----------------|-------------------|--------------------|--------------------|-----------------------------|---------------|--------------------------------------|-------------------|--------------------|--------------------|-----------------------------|----------------|
| | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total | Repayment Plans | Forbearance Plans | Loan Modifications | Other ² | Short Sales & Deeds-in-lieu | Total |
| AK | 28 | 11 | 36 | - | 7 | 82 | 9 | 2 | 9 | 1 | 3 | 24 | 132 | 59 | 325 | 2 | 52 | 570 |
| AL | 500 | 131 | 689 | 13 | 111 | 1,444 | 114 | 37 | 190 | 1 | 28 | 370 | 2,563 | 674 | 4,287 | 86 | 559 | 8,169 |
| AR | 171 | 34 | 270 | 4 | 96 | 575 | 57 | 10 | 90 | 2 | 13 | 172 | 885 | 253 | 1,818 | 16 | 487 | 3,459 |
| AZ | 576 | 215 | 1,939 | - | 2,088 | 4,818 | 162 | 60 | 342 | 5 | 127 | 696 | 3,037 | 2,963 | 22,023 | 48 | 17,574 | 45,645 |
| CA | 2,220 | 1,476 | 10,769 | 18 | 7,497 | 21,980 | 544 | 335 | 1,841 | 8 | 518 | 3,246 | 10,213 | 12,270 | 84,202 | 99 | 41,079 | 147,863 |
| CO | 391 | 127 | 912 | 1 | 351 | 1,782 | 110 | 45 | 171 | - | 44 | 370 | 1,861 | 1,042 | 7,334 | 12 | 2,633 | 12,882 |
| CT | 363 | 232 | 1,230 | 8 | 417 | 2,250 | 86 | 51 | 339 | 1 | 87 | 564 | 1,584 | 1,017 | 6,185 | 21 | 1,258 | 10,065 |
| DC | 67 | 39 | 170 | - | 54 | 330 | 19 | 4 | 30 | - | 5 | 58 | 289 | 153 | 988 | 7 | 182 | 1,619 |
| DE | 126 | 35 | 371 | 3 | 129 | 664 | 43 | 5 | 82 | - | 15 | 145 | 574 | 226 | 1,960 | 13 | 421 | 3,193 |
| FL | 1,725 | 1,264 | 11,007 | 68 | 10,038 | 24,102 | 456 | 296 | 2,314 | 12 | 1,133 | 4,211 | 8,319 | 8,532 | 60,559 | 320 | 45,420 | 123,149 |
| GA | 1,314 | 513 | 3,525 | 34 | 1,443 | 6,829 | 428 | 154 | 831 | 9 | 149 | 1,571 | 6,784 | 3,739 | 24,273 | 302 | 5,265 | 40,364 |
| HI | 83 | 43 | 274 | - | 172 | 572 | 23 | 16 | 64 | - | 19 | 122 | 318 | 336 | 1,836 | 1 | 789 | 3,280 |
| IA | 249 | 32 | 437 | 7 | 106 | 831 | 75 | 10 | 105 | 3 | 14 | 207 | 1,172 | 355 | 2,744 | 62 | 503 | 4,836 |
| ID | 162 | 81 | 467 | - | 313 | 1,023 | 41 | 21 | 81 | - | 36 | 179 | 717 | 468 | 2,716 | 5 | 1,860 | 5,766 |
| IL | 1,415 | 750 | 5,995 | 45 | 3,206 | 11,411 | 411 | 192 | 1,332 | 15 | 461 | 2,411 | 6,485 | 5,368 | 33,204 | 323 | 10,731 | 56,111 |
| IN | 902 | 134 | 1,302 | 50 | 316 | 2,704 | 264 | 35 | 343 | 13 | 62 | 717 | 4,518 | 1,006 | 8,674 | 619 | 1,628 | 16,445 |
| KS | 304 | 43 | 320 | 7 | 85 | 759 | 96 | 14 | 88 | - | 18 | 216 | 1,404 | 315 | 2,219 | 32 | 467 | 4,437 |
| KY | 425 | 81 | 529 | 11 | 152 | 1,198 | 139 | 18 | 160 | 4 | 25 | 346 | 1,903 | 504 | 3,788 | 99 | 674 | 6,968 |
| LA | 425 | 59 | 546 | 4 | 105 | 1,139 | 110 | 15 | 150 | 3 | 13 | 291 | 2,159 | 538 | 3,641 | 52 | 438 | 6,828 |
| MA | 530 | 338 | 2,338 | 8 | 676 | 3,890 | 152 | 100 | 528 | 2 | 90 | 872 | 2,774 | 1,992 | 13,008 | 31 | 2,918 | 20,724 |
| MD | 838 | 334 | 3,008 | 21 | 1,244 | 5,445 | 231 | 95 | 717 | 6 | 185 | 1,234 | 3,735 | 2,448 | 17,175 | 57 | 4,459 | 27,875 |
| ME | 159 | 46 | 364 | 3 | 144 | 716 | 42 | 13 | 107 | 1 | 24 | 187 | 651 | 260 | 1,897 | 9 | 521 | 3,339 |
| MI | 1,100 | 366 | 2,497 | 75 | 1,275 | 5,313 | 293 | 66 | 543 | 23 | 119 | 1,044 | 5,647 | 3,520 | 21,430 | 3,259 | 9,610 | 43,466 |
| MN | 660 | 135 | 1,429 | 4 | 638 | 2,866 | 161 | 32 | 341 | 1 | 73 | 608 | 2,800 | 1,751 | 12,101 | 27 | 4,090 | 20,770 |
| MO | 695 | 121 | 1,085 | 17 | 344 | 2,262 | 204 | 32 | 257 | 4 | 56 | 553 | 3,197 | 1,088 | 7,175 | 168 | 1,694 | 13,322 |
| MS | 192 | 37 | 280 | 6 | 47 | 562 | 44 | 8 | 63 | 1 | 11 | 127 | 907 | 259 | 1,800 | 41 | 204 | 3,211 |
| MT | 64 | 8 | 124 | 1 | 37 | 234 | 23 | 8 | 23 | - | 5 | 59 | 328 | 118 | 863 | 1 | 230 | 1,540 |
| NC | 1,140 | 341 | 2,241 | 14 | 627 | 4,363 | 318 | 95 | 526 | 7 | 93 | 1,039 | 5,086 | 2,352 | 14,093 | 93 | 2,244 | 23,868 |
| ND | 16 | 2 | 18 | - | 3 | 39 | 7 | - | 2 | 1 | - | 10 | 97 | 70 | 185 | 4 | 38 | 394 |
| NE | 113 | 10 | 137 | - | 35 | 295 | 27 | 6 | 33 | - | 5 | 71 | 510 | 169 | 1,058 | 10 | 218 | 1,965 |
| NH | 203 | 60 | 405 | 1 | 140 | 809 | 43 | 11 | 90 | - | 14 | 158 | 839 | 469 | 2,875 | 3 | 639 | 4,826 |
| NJ | 915 | 1,046 | 4,131 | 11 | 1,480 | 7,583 | 232 | 165 | 1,055 | 9 | 269 | 1,730 | 4,174 | 3,454 | 18,904 | 56 | 4,513 | 31,100 |
| NM | 194 | 44 | 472 | 2 | 213 | 925 | 54 | 7 | 113 | 1 | 37 | 212 | 813 | 313 | 2,272 | 11 | 743 | 4,152 |
| NV | 198 | 158 | 1,636 | 3 | 2,823 | 4,818 | 65 | 42 | 329 | - | 217 | 653 | 932 | 1,553 | 12,170 | 13 | 11,861 | 26,530 |
| NY | 1,192 | 1,198 | 4,509 | 29 | 841 | 7,769 | 295 | 188 | 1,209 | 11 | 185 | 1,888 | 5,461 | 4,396 | 21,670 | 156 | 2,881 | 34,565 |
| OH | 1,258 | 279 | 2,472 | 72 | 742 | 4,823 | 321 | 70 | 580 | 22 | 121 | 1,114 | 5,897 | 2,125 | 17,130 | 1,350 | 3,420 | 29,923 |
| OK | 251 | 57 | 300 | 6 | 69 | 683 | 63 | 11 | 66 | 2 | 14 | 156 | 1,256 | 322 | 1,970 | 34 | 374 | 3,956 |
| OR | 271 | 145 | 1,212 | 4 | 898 | 2,530 | 79 | 44 | 272 | - | 128 | 523 | 1,336 | 1,184 | 6,840 | 21 | 3,582 | 12,963 |
| PA | 1,334 | 390 | 2,792 | 37 | 633 | 5,186 | 371 | 107 | 706 | 10 | 114 | 1,308 | 6,080 | 2,302 | 13,796 | 163 | 2,231 | 24,572 |
| RI | 145 | 76 | 417 | 4 | 171 | 813 | 39 | 20 | 104 | 1 | 28 | 192 | 651 | 382 | 2,486 | 9 | 704 | 4,232 |
| SC | 600 | 178 | 1,155 | 14 | 436 | 2,383 | 164 | 51 | 269 | 2 | 56 | 542 | 2,821 | 1,406 | 7,229 | 63 | 1,902 | 13,421 |
| SD | 42 | 8 | 50 | 1 | 10 | 111 | 14 | 2 | 10 | - | 2 | 28 | 175 | 58 | 350 | 5 | 42 | 630 |
| TN | 571 | 136 | 819 | 12 | 181 | 1,719 | 154 | 45 | 220 | 2 | 17 | 438 | 2,614 | 974 | 5,805 | 114 | 986 | 10,493 |
| TX | 1,960 | 318 | 1,824 | 17 | 328 | 4,447 | 620 | 116 | 458 | 1 | 41 | 1,236 | 9,206 | 2,472 | 14,485 | 151 | 2,118 | 28,432 |
| UT | 285 | 103 | 713 | 2 | 487 | 1,590 | 78 | 30 | 152 | 1 | 44 | 305 | 1,297 | 890 | 5,881 | 17 | 2,954 | 11,039 |
| VA | 840 | 236 | 1,609 | 11 | 571 | 3,267 | 217 | 51 | 381 | 2 | 78 | 729 | 3,833 | 1,917 | 12,128 | 44 | 3,891 | 21,812 |
| VT | 62 | 17 | 131 | 1 | 34 | 245 | 21 | 2 | 28 | - | 7 | 58 | 330 | 124 | 684 | 10 | 89 | 1,237 |
| WA | 580 | 277 | 2,453 | 10 | 1,839 | 5,159 | 149 | 77 | 446 | - | 223 | 895 | 2,758 | 1,818 | 12,155 | 40 | 5,667 | 22,438 |
| WI | 501 | 119 | 1,218 | 7 | 366 | 2,211 | 125 | 24 | 313 | 3 | 67 | 532 | 1,969 | 929 | 7,205 | 61 | 1,645 | 11,809 |
| WV | 159 | 29 | 191 | 4 | 40 | 423 | 30 | 5 | 48 | 1 | 4 | 88 | 726 | 245 | 1,390 | 16 | 244 | 2,622 |
| WY | 21 | 4 | 34 | - | 14 | 73 | 8 | 2 | 7 | - | 3 | 20 | 155 | 38 | 302 | - | 78 | 573 |
| Other ³ | 75 | 103 | 336 | - | 10 | 524 | 29 | 30 | 70 | - | 3 | 132 | 481 | 811 | 2,294 | 2 | 23 | 3,611 |
| Total | 28,610 | 12,019 | 83,188 | 670 | 44,082 | 168,569 | 7,860 | 2,875 | 18,628 | 191 | 5,103 | 34,657 | 134,451 | 82,030 | 533,587 | 8,158 | 208,833 | 967,059 |

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

FHFA produces monthly and quarterly versions of the Foreclosure Prevention 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.