



FORECLOSURE PREVENTION REPORT

FEDERAL PROPERTY MANAGER'S REPORT

FIRST QUARTER 2018



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4.108 million troubled homeowners helped during conservatorships

19% of loan modifications in 1Q18 reduced borrowers' monthly payments by over 30%

Serious delinquency rate decreased to **1.1%** at the end of 1Q18

REO inventory decreased **8%** in the 1Q18

First Quarter 2018 Highlights

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 68,378 foreclosure prevention actions in the first quarter of 2018, bringing the total to 4,108,636 since the start of conservatorships in September 2008. Of these actions, 3,423,337 have helped troubled homeowners stay in their homes, including 2,187,310 permanent loan modifications.
- Forty-four percent of modifications in the first quarter were modifications with principal forbearance. Modifications with extend-term only accounted for 42 percent of all loan modifications during the quarter.
- There were 2,763 completed short sales and deeds-in-lieu during the quarter, bringing the total to 685,299 since the conservatorships began in September in 2008.

The Enterprises' Mortgage Performance:

- The percentage of 60+ days delinquent loans dropped from 1.6 percent to 1.4 percent at the end of the first quarter.
- The Enterprises' serious (90 days or more) delinquency rate decreased to 1.1 percent at the end of the first quarter. This compared with 4.2 percent for Federal Housing Administration (FHA) loans, 2.2 percent for Veterans Affairs (VA) loans, and 2.6 percent for all loans (industry average).

The Enterprises' Foreclosures:

- Foreclosure starts increased 3 percent to 46,365, and third-party and foreclosure sales increased 4 percent to 13,936 in the first quarter.

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

Foreclosure Prevention Activities

	4Q17	1Q18
Loan Modifications *	32,736	36,364
Repayment Plans	6,410	7,944
Forbearance Plans	24,935	20,892
Charge-offs-in-lieu	369	415
Home Retention Actions	64,450	65,615
Short Sales	2,439	1,914
Deeds-in-lieu	680	849
Home Forfeiture Actions	3,119	2,763
TOTAL	67,569	68,378

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

	4Q17	1Q18
30-59 Days Delinquent	438,299	323,307
60-plus-days Delinquent	458,824	399,016
Seriously Delinquent*	328,845	304,268
Foreclosure Starts	45,203	46,365
Third-party & Foreclosure Sales	13,448	13,936
REO Inventory	33,877	31,137

(Percent of total loans serviced)

30-59 Days Delinquent	1.57%	1.16%
60-plus-days Delinquent	1.65%	1.43%
Seriously Delinquent*	1.18%	1.09%

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

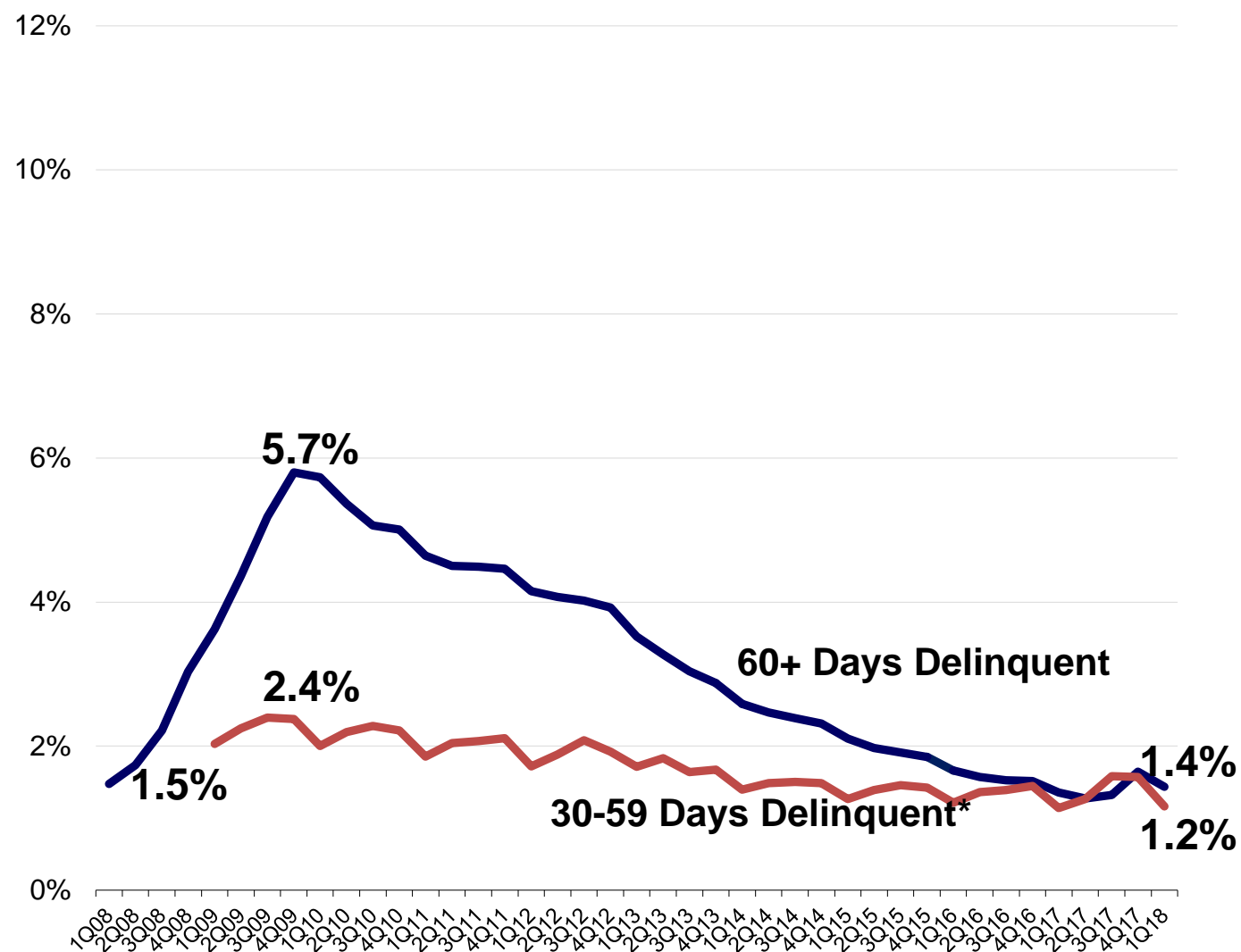
Source: FHFA (Fannie Mae and Freddie Mac)



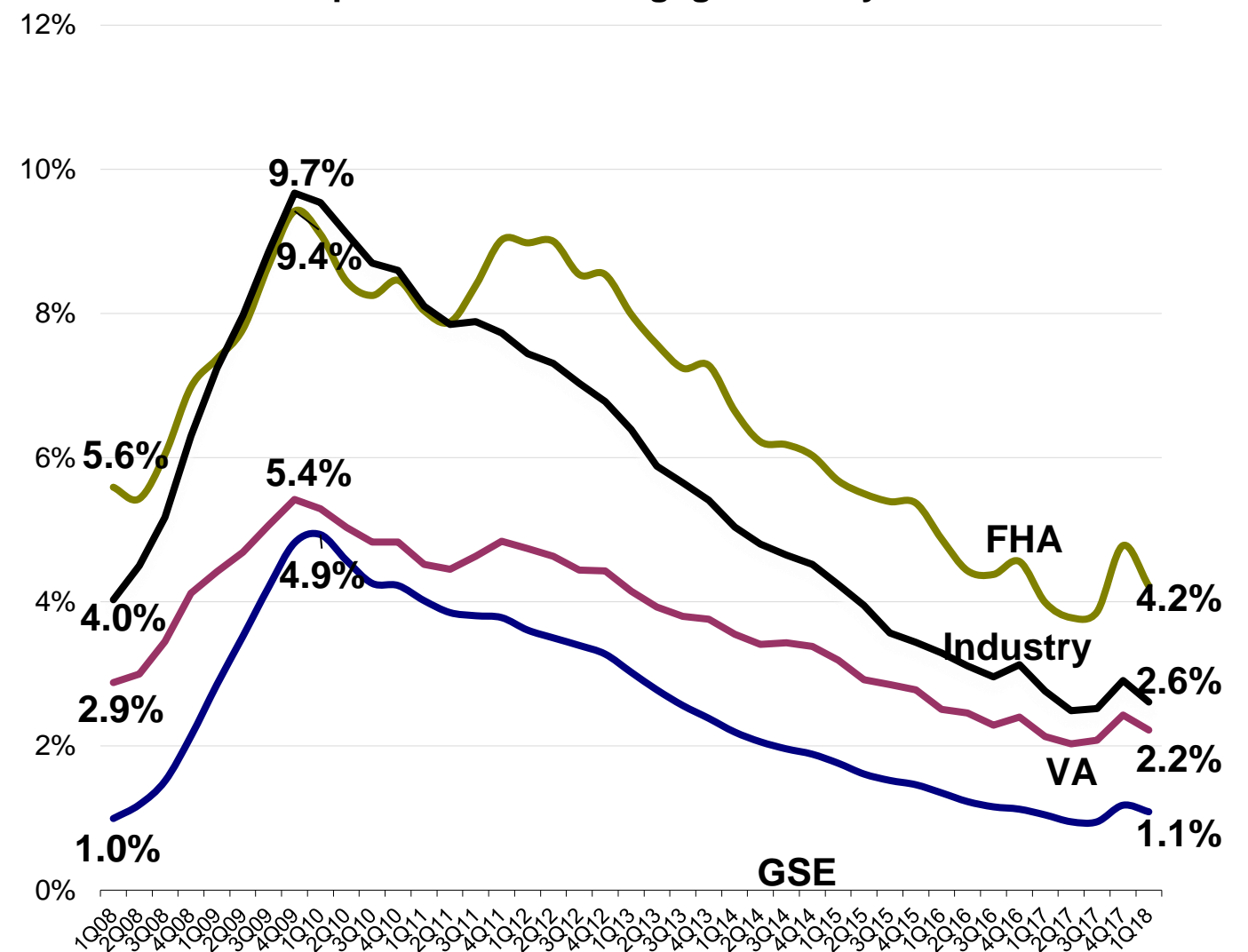
Mortgage Performance

The Enterprises' overall delinquency rate decreased in the first quarter of 2018. The percentage of loans that are 30-59 days delinquent dropped to 1.2 percent while the 60-plus-day delinquency rate decreased to 1.4 percent at the end of the quarter. The Enterprises' serious delinquency rate also decreased to 1.1 percent at the end of the quarter. This compared with 4.2 percent for Federal Housing Administration (FHA) loans, 2.2 percent for Veterans Affairs (VA) loans, and 2.6 percent for all loans (industry average).

Enterprises' Delinquency Rates



Serious Delinquency Rates**
Enterprises versus Mortgage Industry



Source: FHFA (Fannie Mae and Freddie Mac)

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

*2008 data not available.

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



Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 68,378 foreclosure prevention actions in the first quarter, bringing the total to 4,108,636 since the start of conservatorships in September 2008. Of these actions, 2,187,310 have been permanent loan modifications, and 1,236,027 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. In addition, 685,299 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	2015	2016	2017	YTD Mar-18	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	39,317	32,357	30,506	7,944	912,787
Forbearance Plans	8,170	7,228	29,897	20,892	237,720
Charge-offs-in-lieu	1,219	1,047	1,400	415	15,342
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Loan Modifications ²	<u>148,109</u>	<u>123,495</u>	<u>128,625</u>	<u>36,364</u>	<u>2,187,310</u>
Total	196,815	164,127	190,428	65,615	3,423,337
Nonforeclosure - Home Forfeiture Actions					
Short Sales	25,081	17,760	11,684	1,914	592,440
Deeds-in-lieu	<u>10,170</u>	<u>8,024</u>	<u>4,786</u>	<u>849</u>	<u>92,859</u>
Total	35,251	25,784	16,470	2,763	685,299
Total Foreclosure Prevention Actions	232,066	189,911	206,898	68,378	4,108,636

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

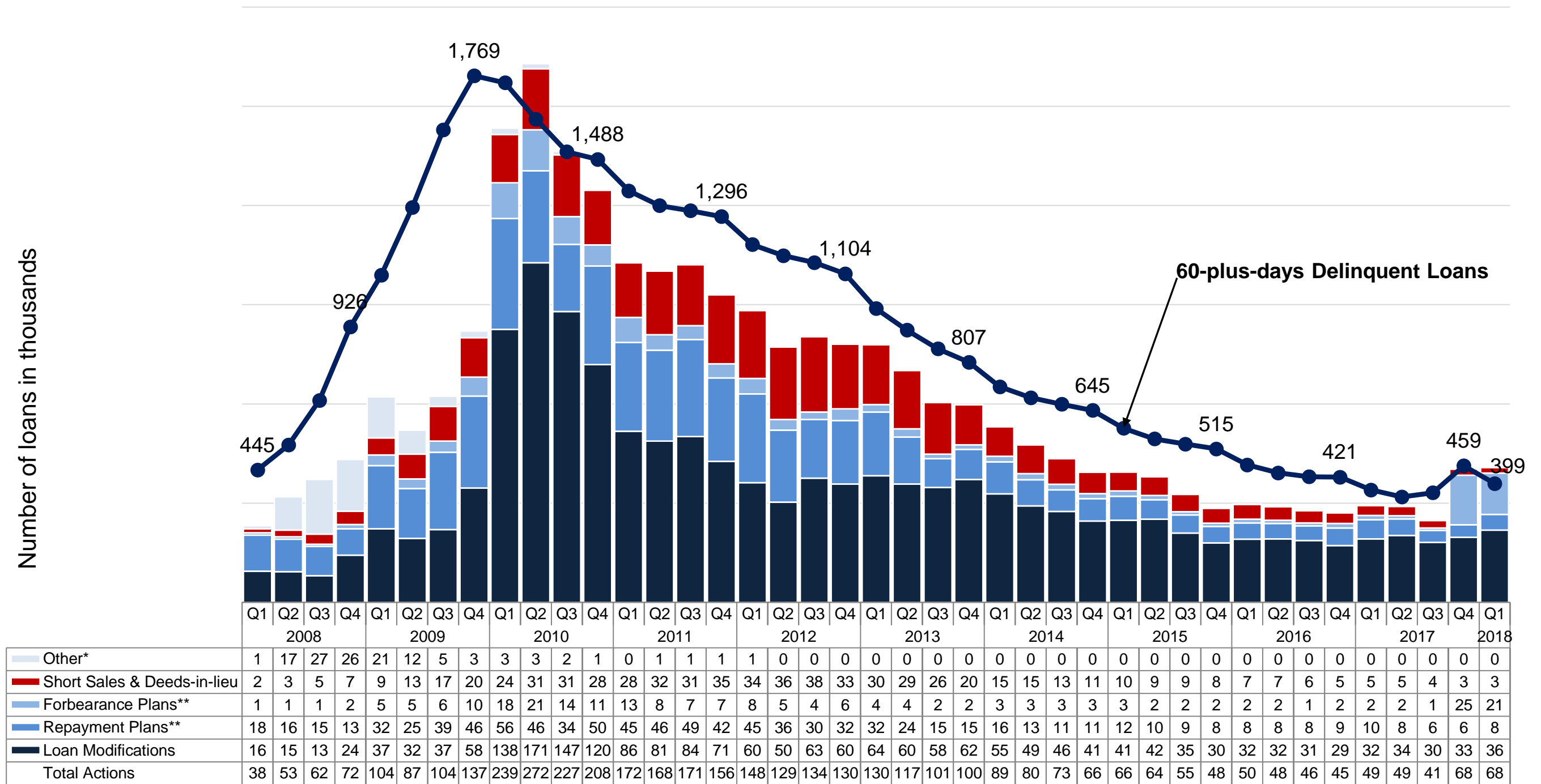
² Includes HAMP permanent modifications.

Source: FHFA (Fannie Mae and Freddie Mac)



60+ Days Delinquent Loans and Foreclosure Prevention Actions

The number of 60+ days delinquent loans decreased in the first quarter. A total of 68,378 foreclosure prevention actions were completed during the quarter. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including 36,364 permanent loan modifications.



*Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu. The volumes of these actions are usually small and may appear as zero due to rounding.

**Include loans that were 30+ days delinquent at initiation of the plan.

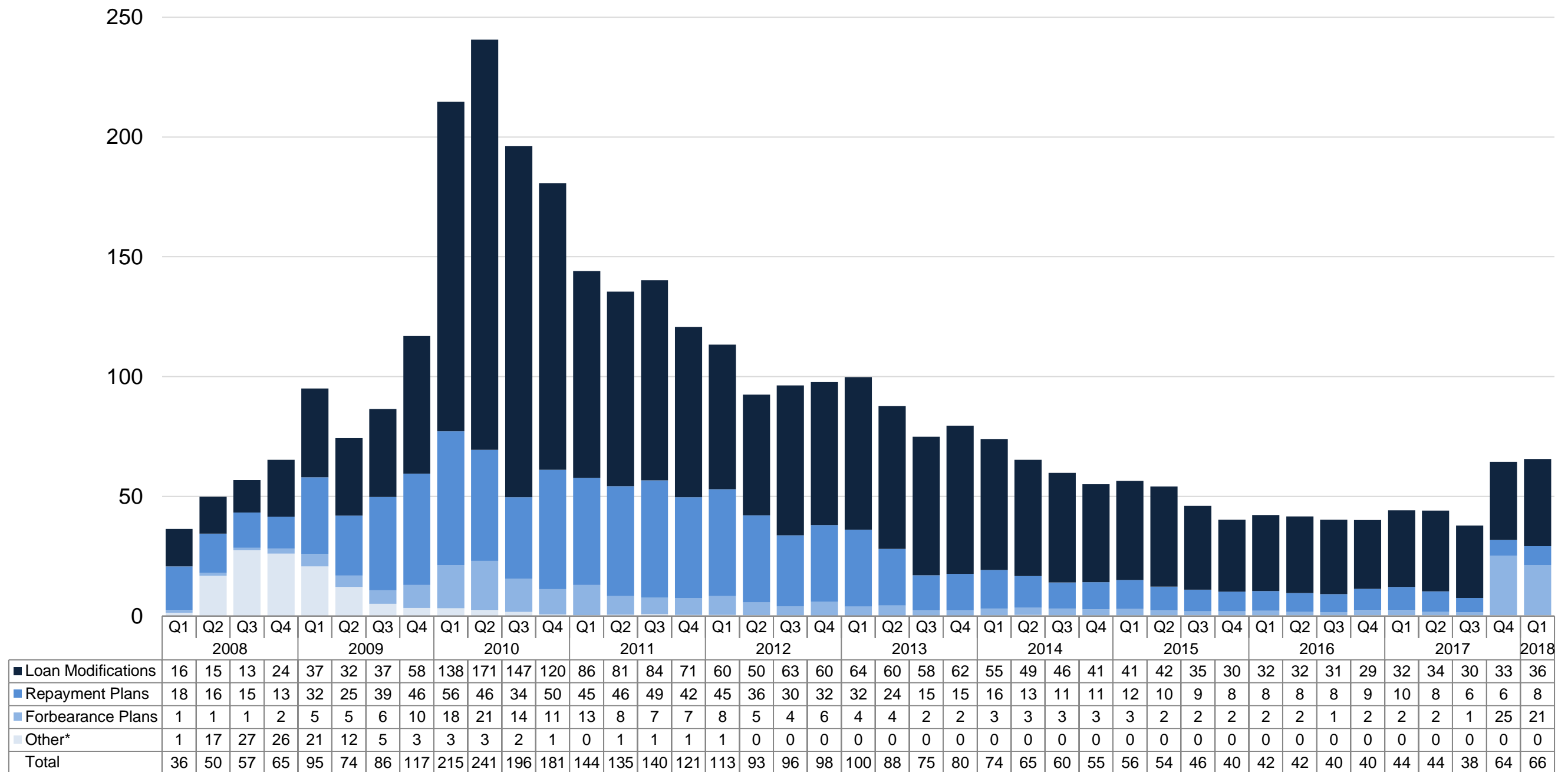
Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosure Prevention Activity: Home Retention Actions

The Enterprises completed 65,615 home retention actions in the first quarter of 2018, compared with 64,450 in the fourth quarter of 2017, driven by increase in loan modifications and repayment plans. These actions, which included 36,364 permanent loan modifications, 7,944 repayment plans, 20,892 forbearance plans and 415 charge-offs-in-lieu, helped delinquent borrowers stay in their homes during the quarter.

Home Retention Actions
(Number of loans in thousands)



*Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu. The volumes of these actions are usually small and may appear as zero due to rounding.

Source: FHFA (Fannie Mae and Freddie Mac)

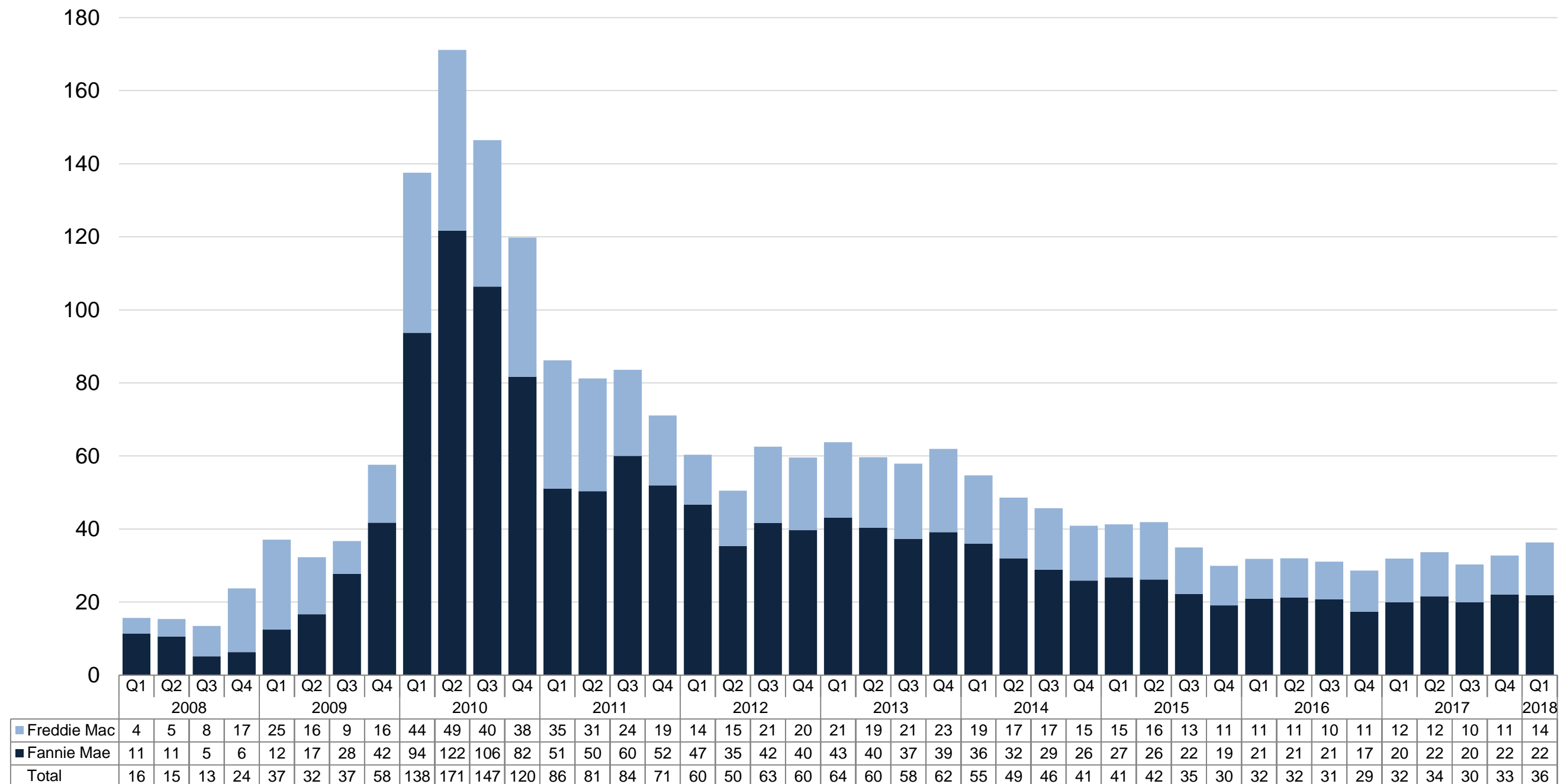


Enterprises' Loan Modifications

The Enterprises completed 36,364 loan modifications in the first quarter of 2018, an increase of 11 percent compared with the fourth quarter of 2017. Fannie Mae's permanent loan modifications decreased slightly to 21,934 while Freddie Mac's rose 35 percent to 14,430 during the quarter.

Loan Modifications by Enterprise

(Number of loans in thousands)

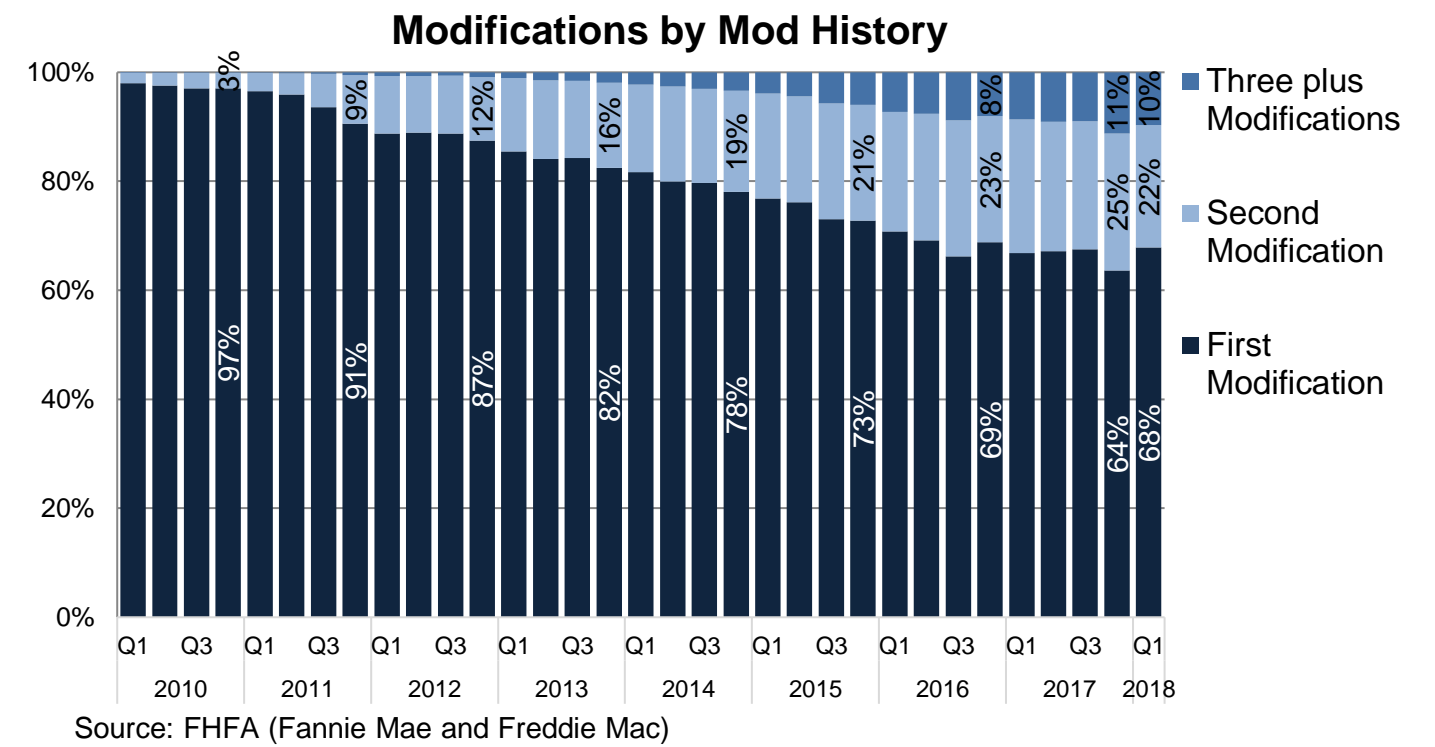
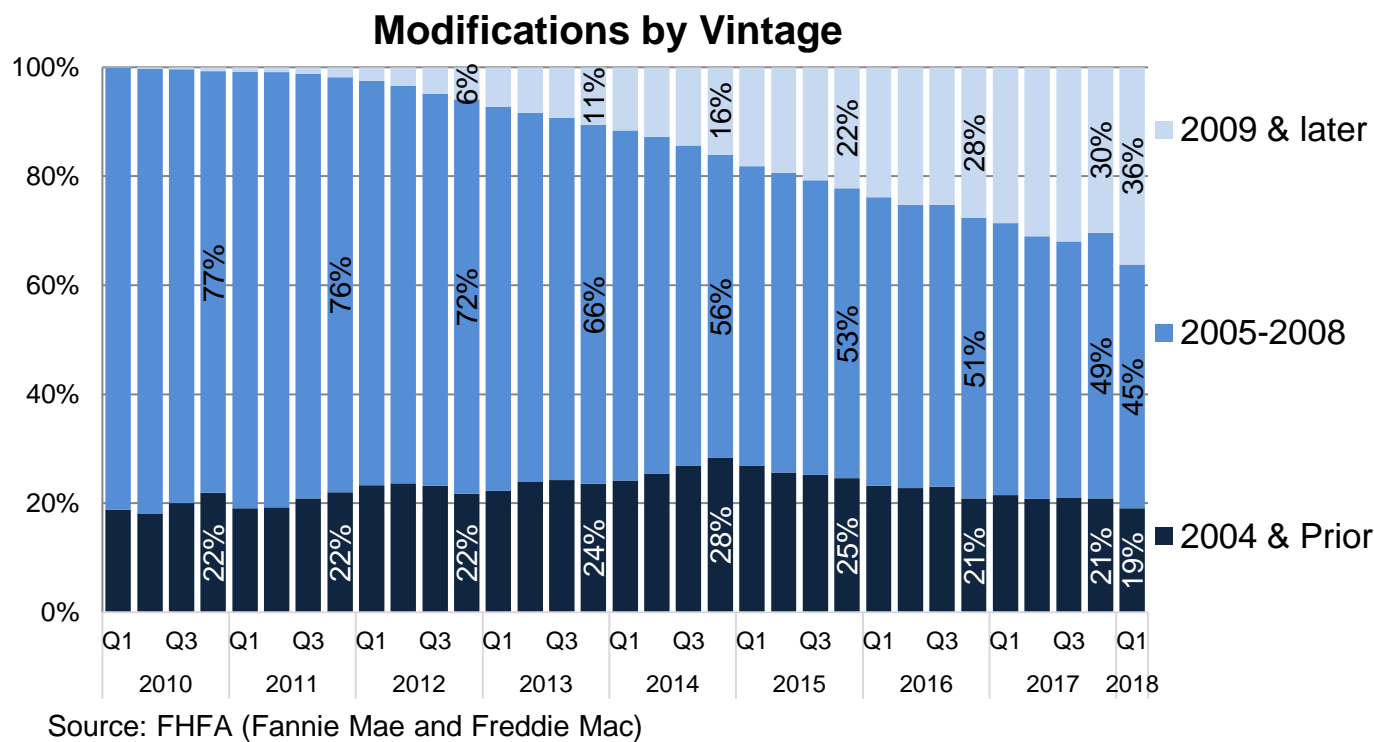
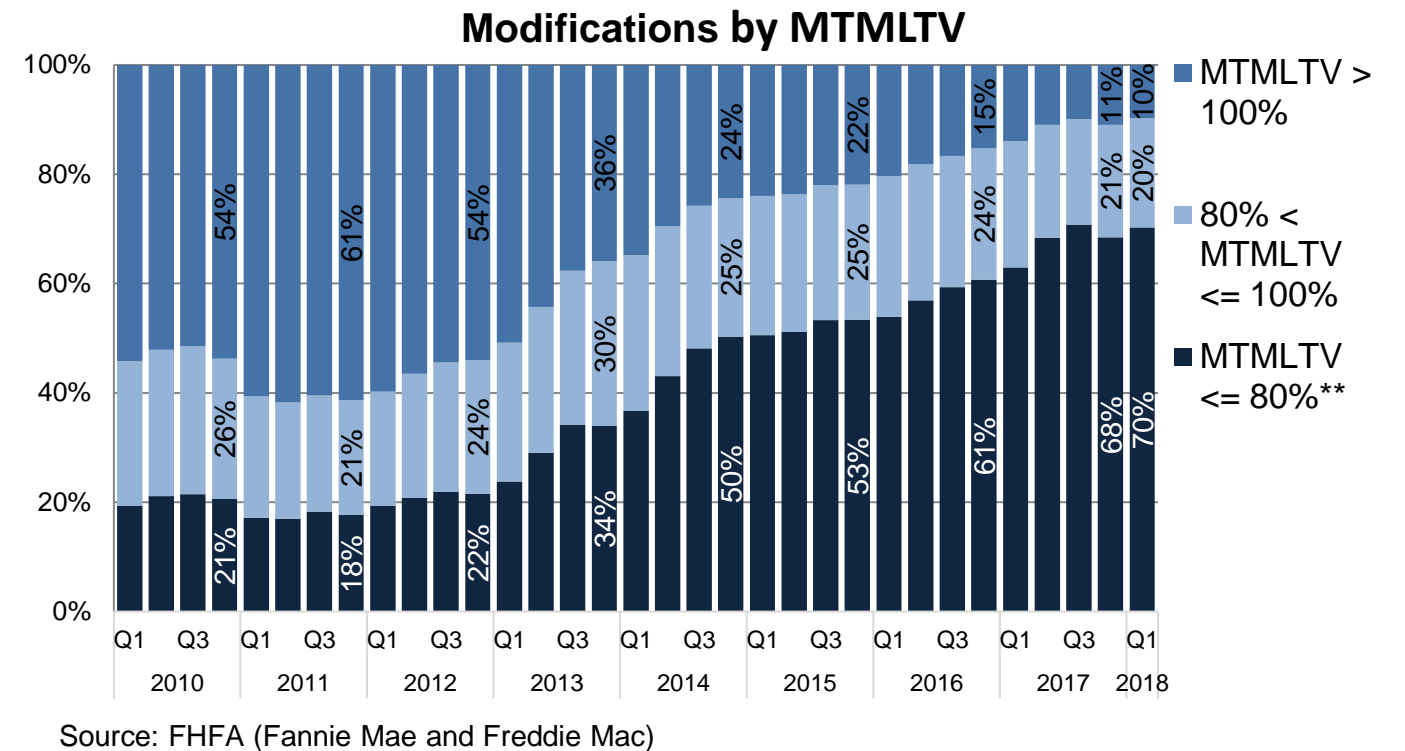
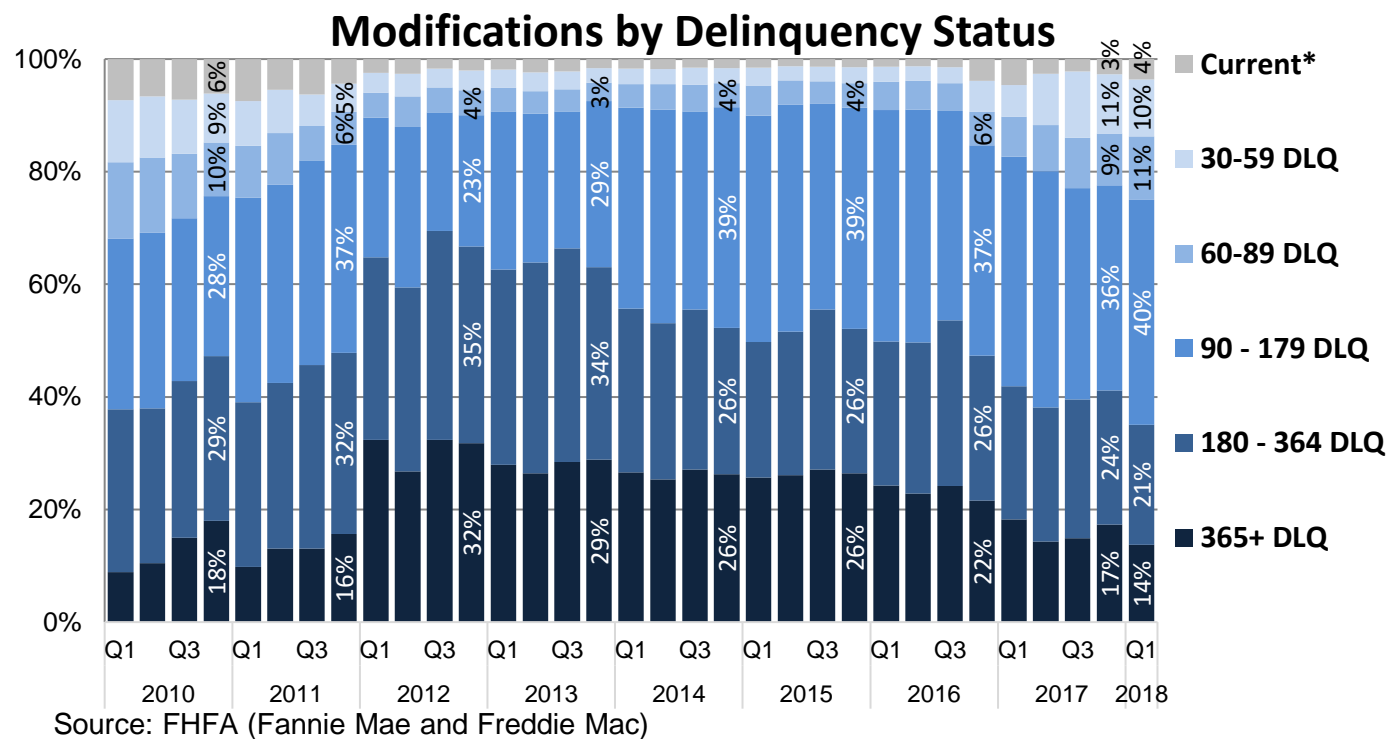


Source: FHFA (Fannie Mae and Freddie Mac)



Enterprises' Loan Modifications

There were 36,364 permanent loan modifications in the first quarter. Approximately 75 percent of these loans were 90+ days delinquent at the time of modification; 70 percent had mark-to-market LTV <= 80%; and 64 percent were originated prior to 2009.



*Includes loans with missing delinquency status

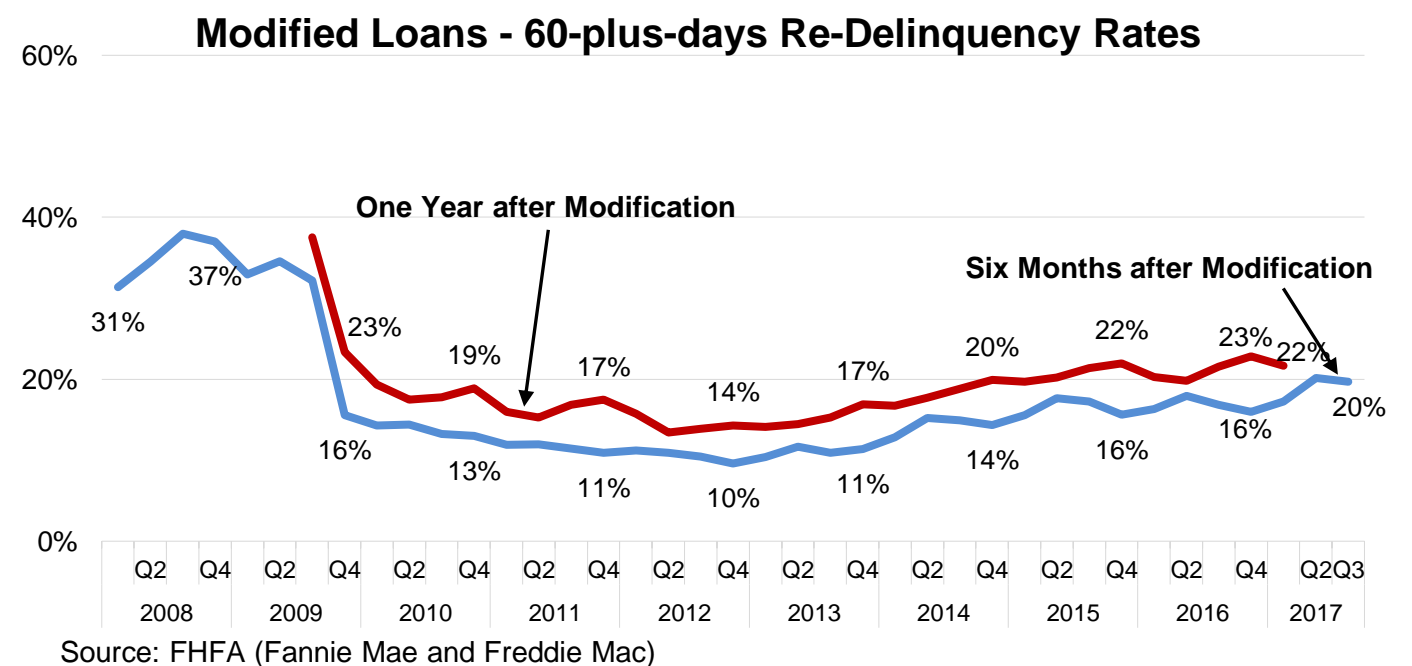
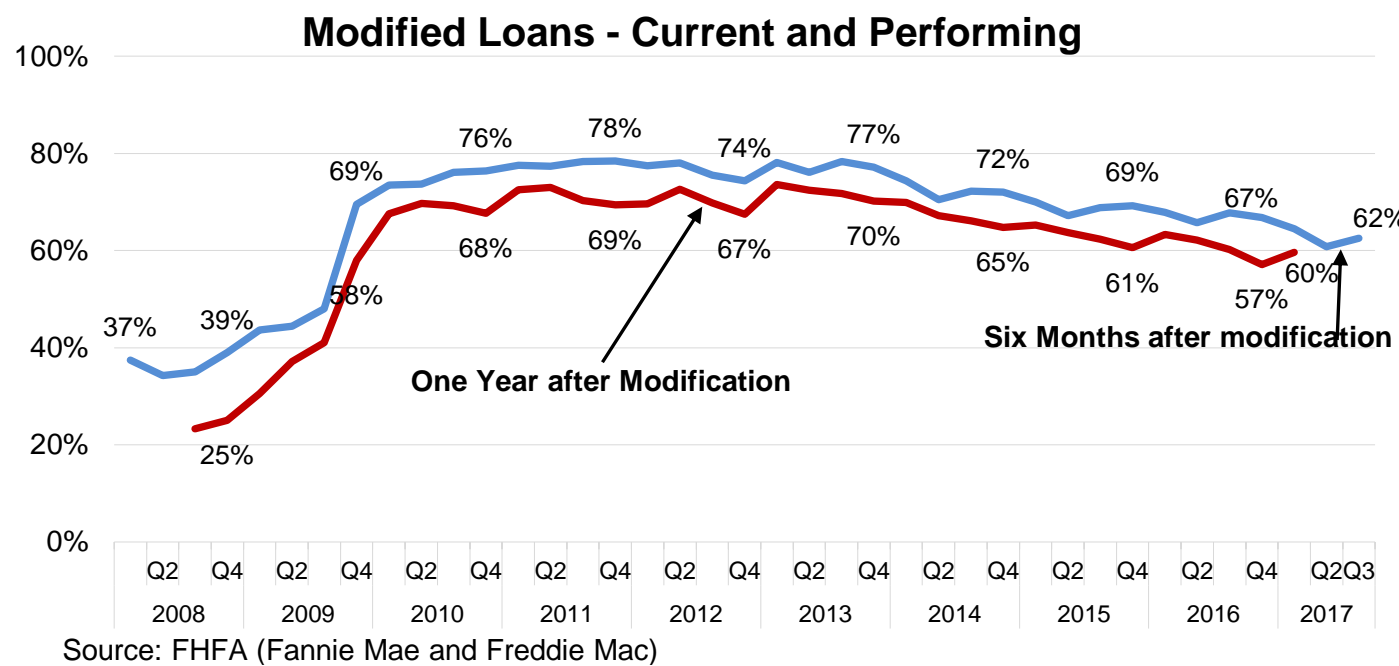
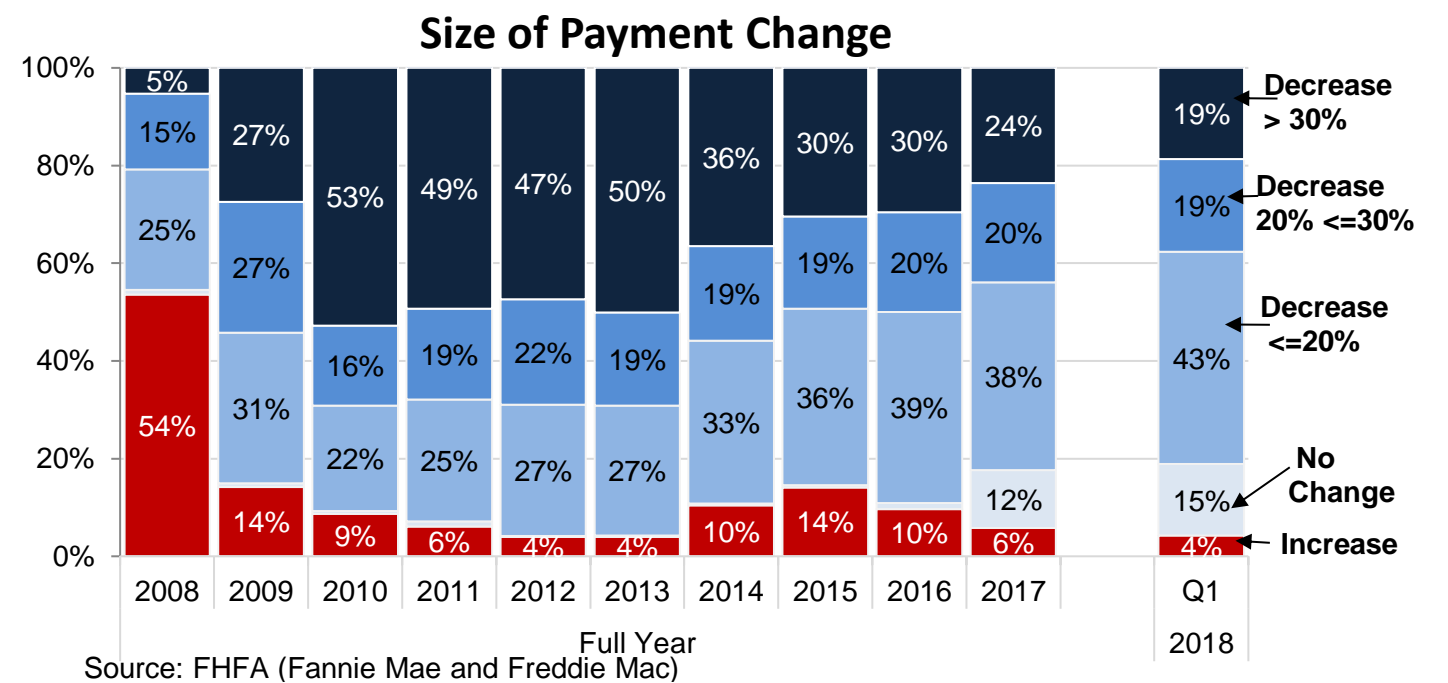
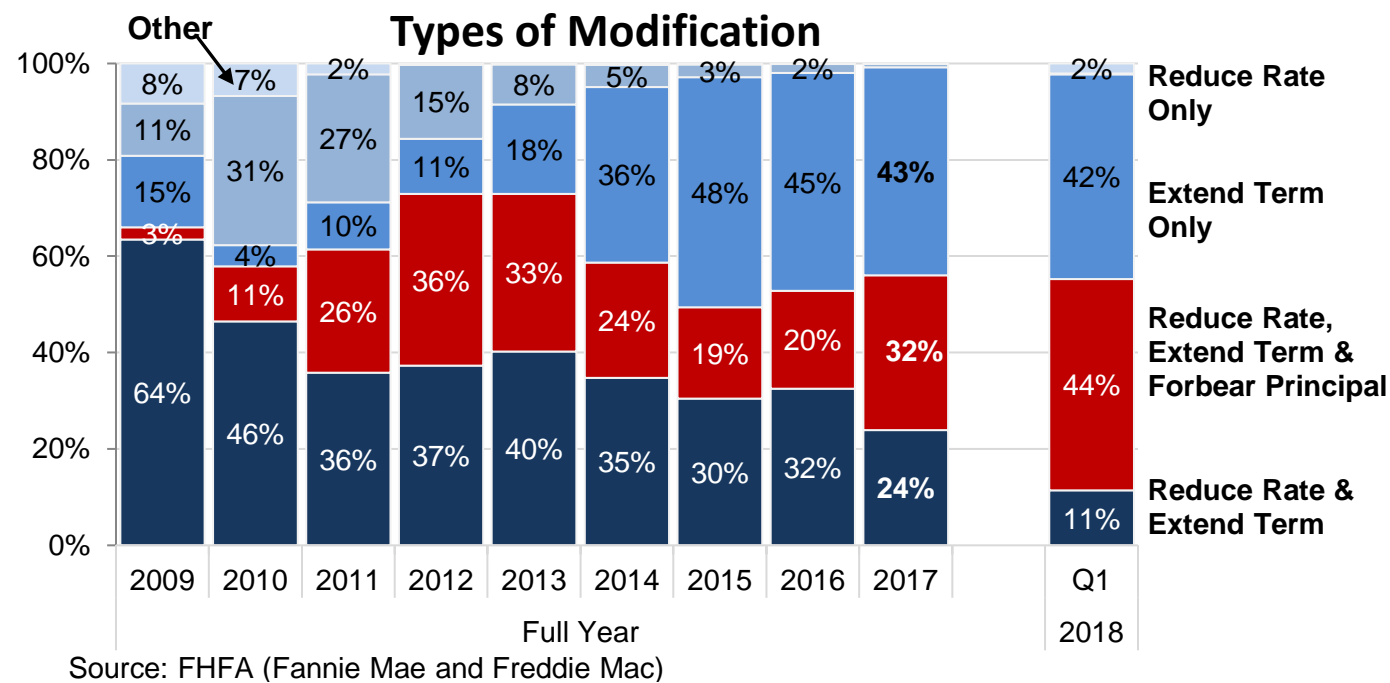
**Includes loans with missing MTMLTV data



The Enterprises required mandatory implementation of Flex Modification on October 1, 2017. Flex Modification allows more borrowers to qualify for a home retention solution and targets a 20% monthly payment reduction to improve borrower success under the loan modification.

Enterprises' Loan Modifications

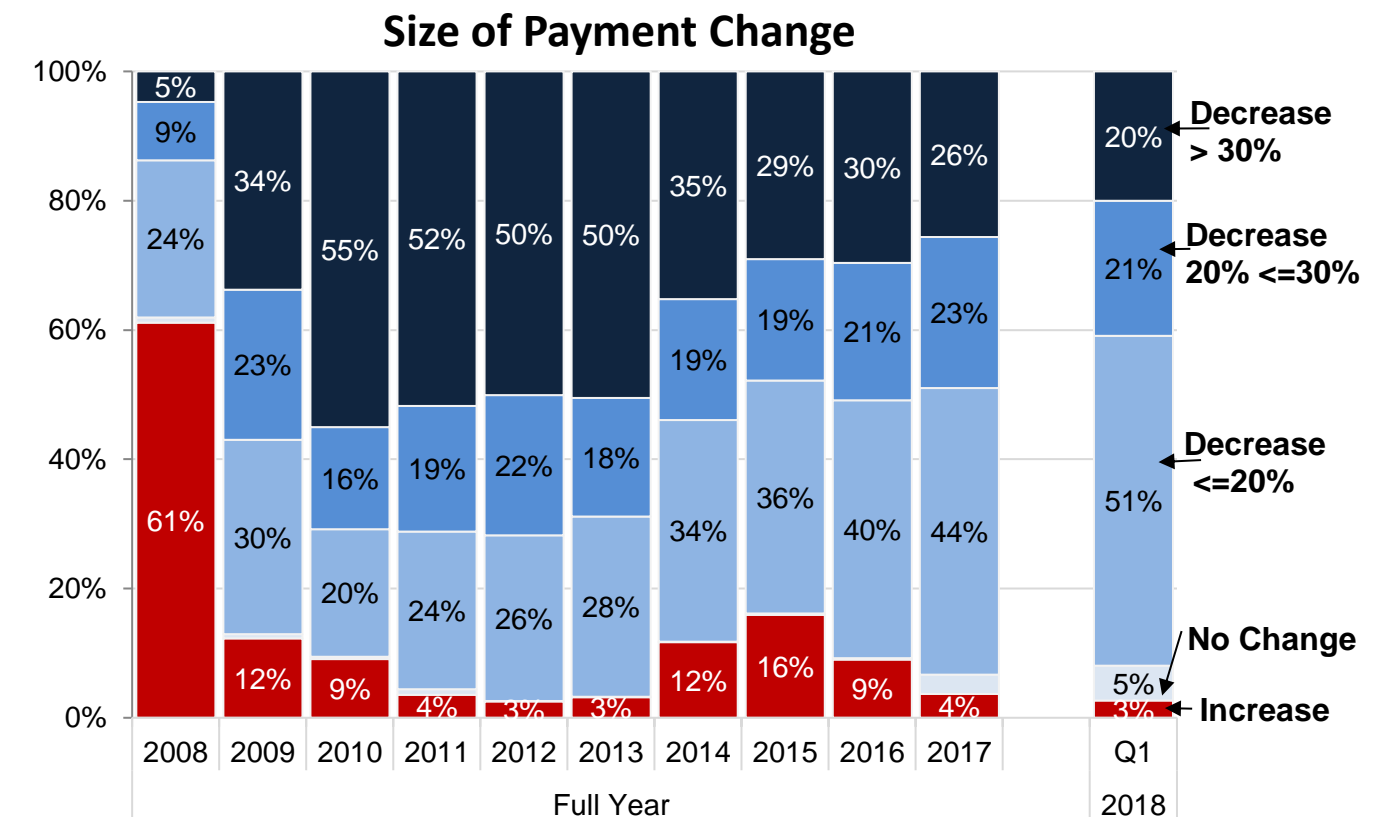
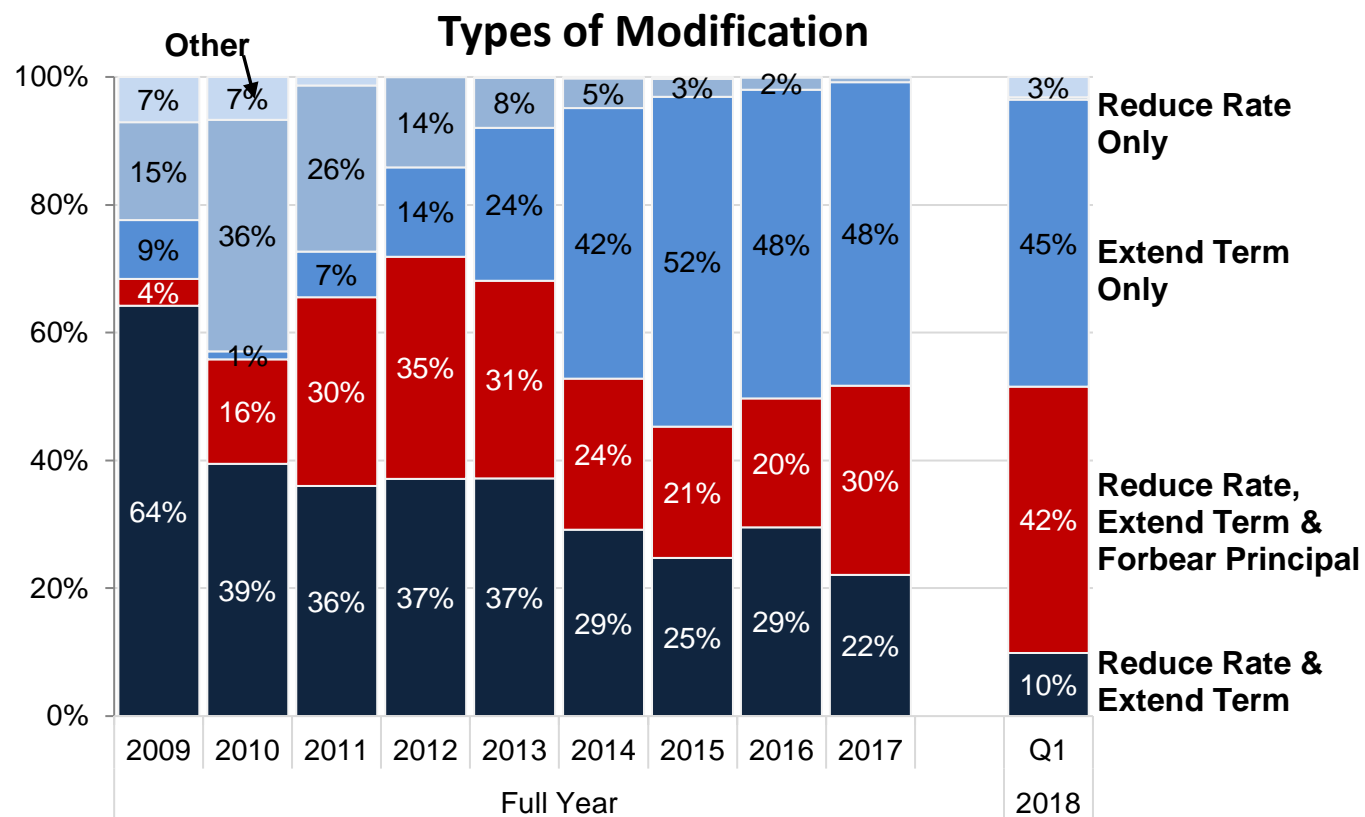
The share of the Enterprises' modifications with extend-term only was 42 percent during the first quarter. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions are generally offered to borrowers with modest or no home equity. This has contributed to lower concessions on loan modifications, which is reflected in the size of payment change. As the reduction in payment change has decreased over the past couple of years, the level of delinquencies after modification has increased slightly.



The Enterprises required mandatory implementation of Flex Modification on October 1, 2017. Flex Modification allows more borrowers to qualify for a home retention solution and targets a 20% monthly payment reduction to improve borrower success under the loan modification.

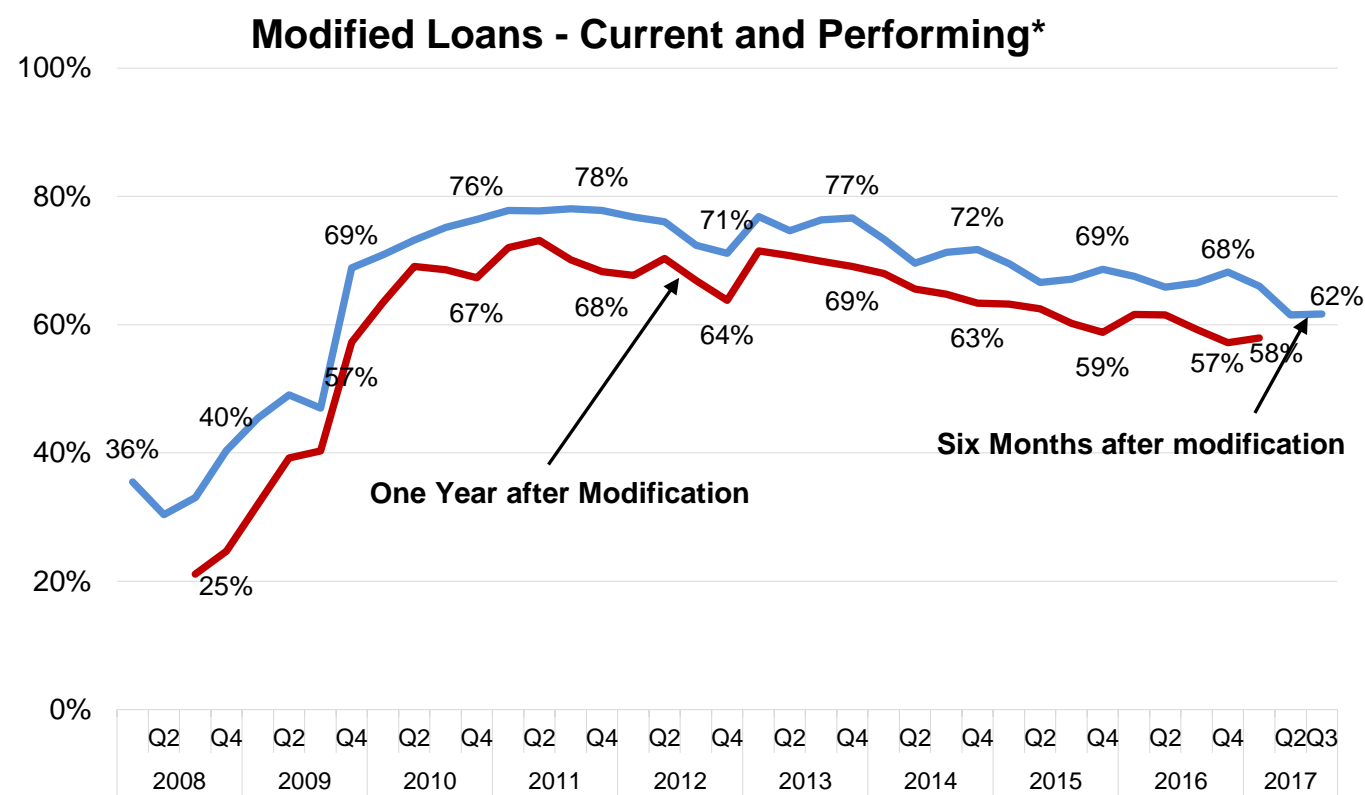


Fannie Mae's Loan Modifications

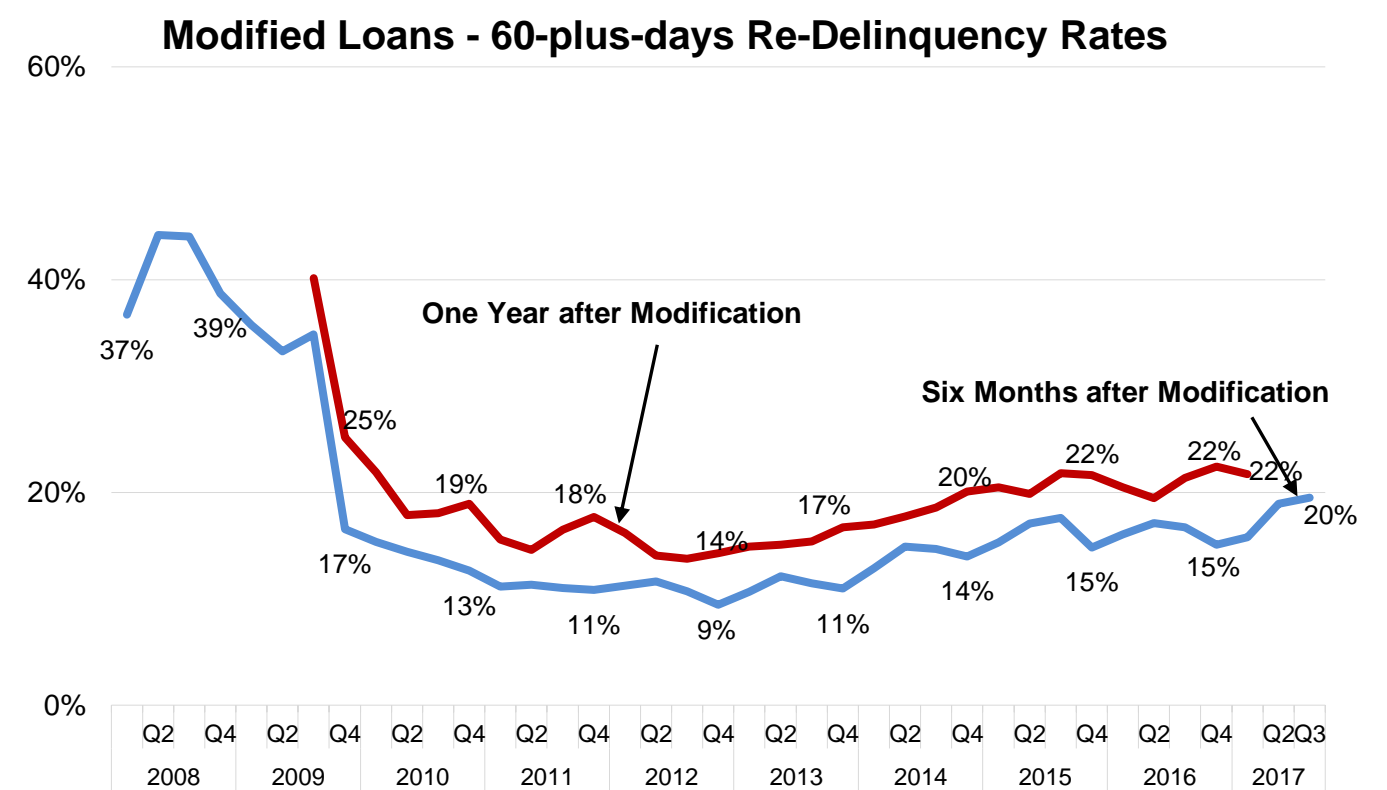


Source: FHFA (Fannie Mae and Freddie Mac)

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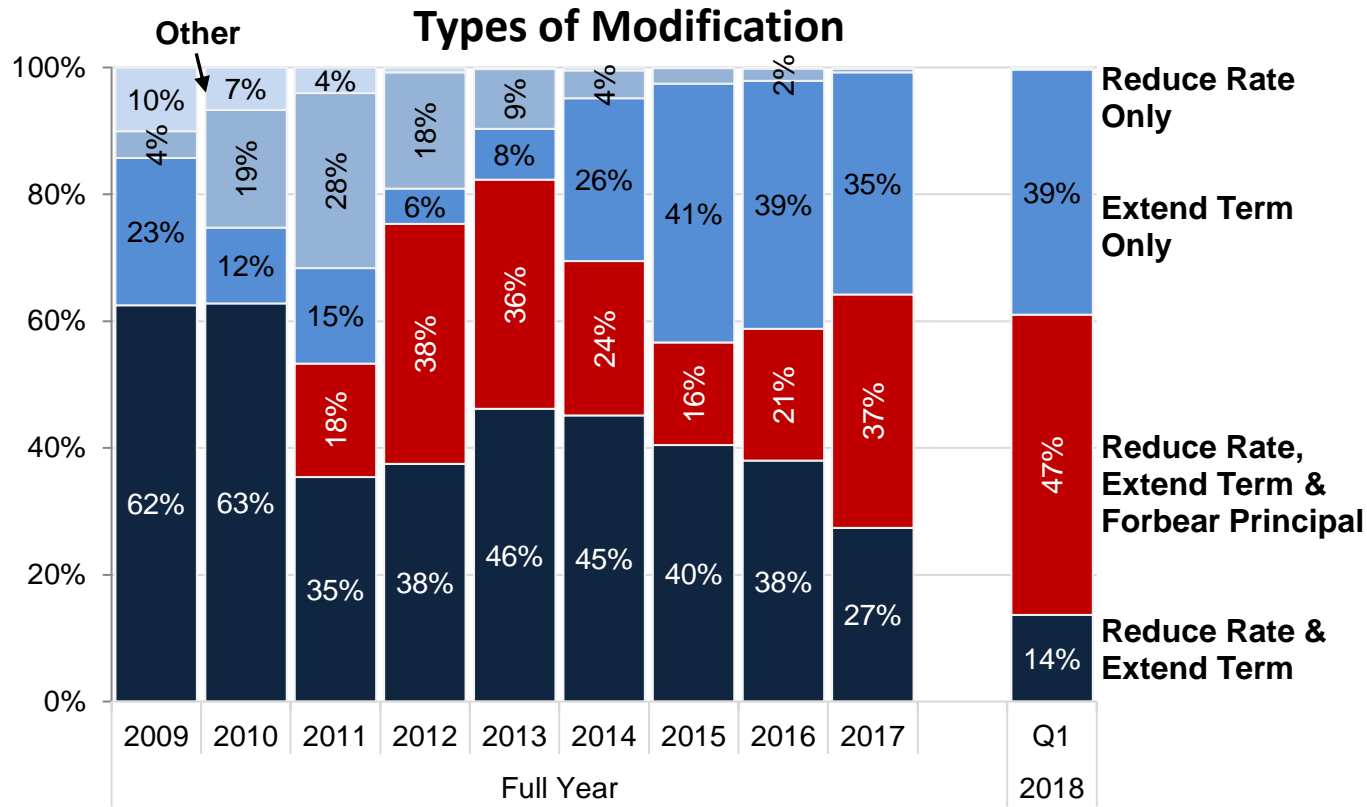


Source: FHFA (Fannie Mae and Freddie Mac)

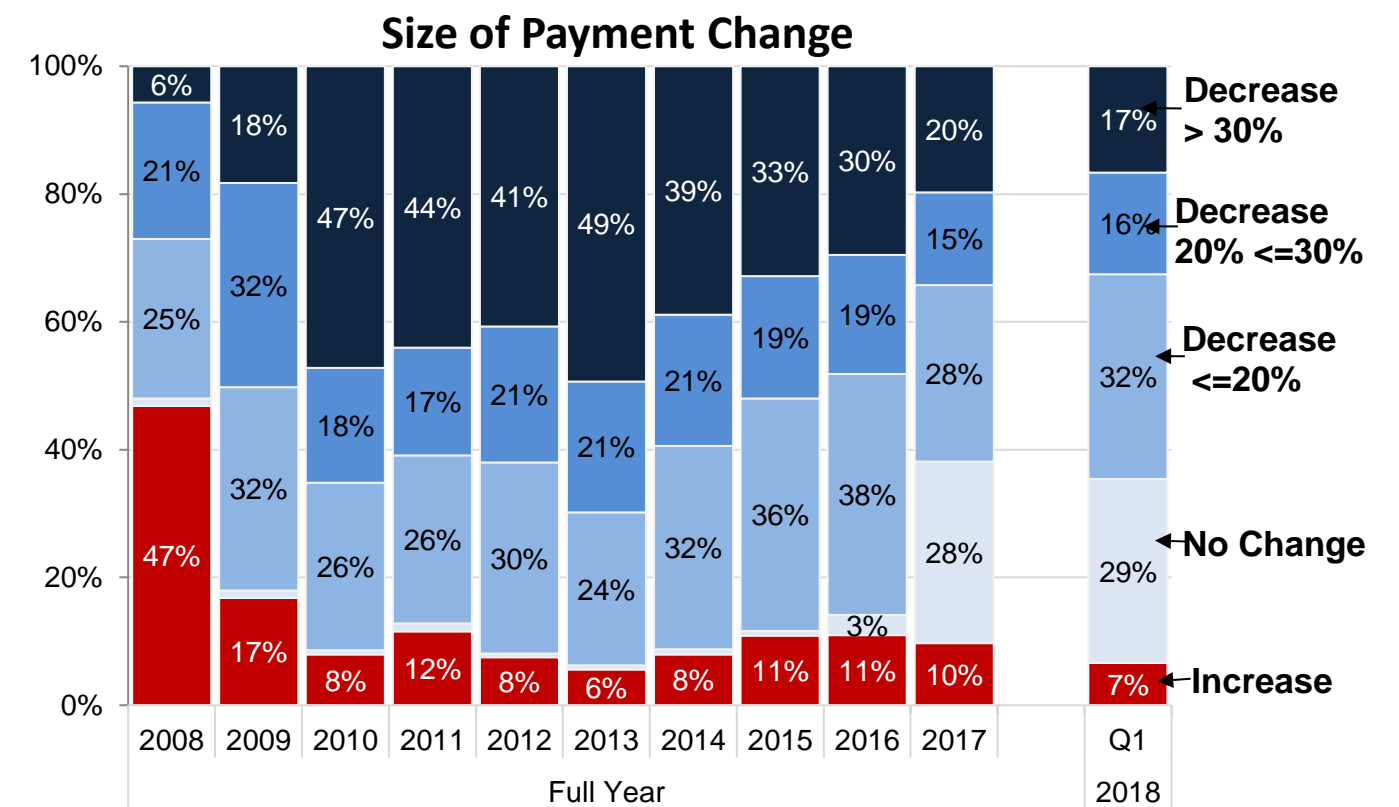
* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off.



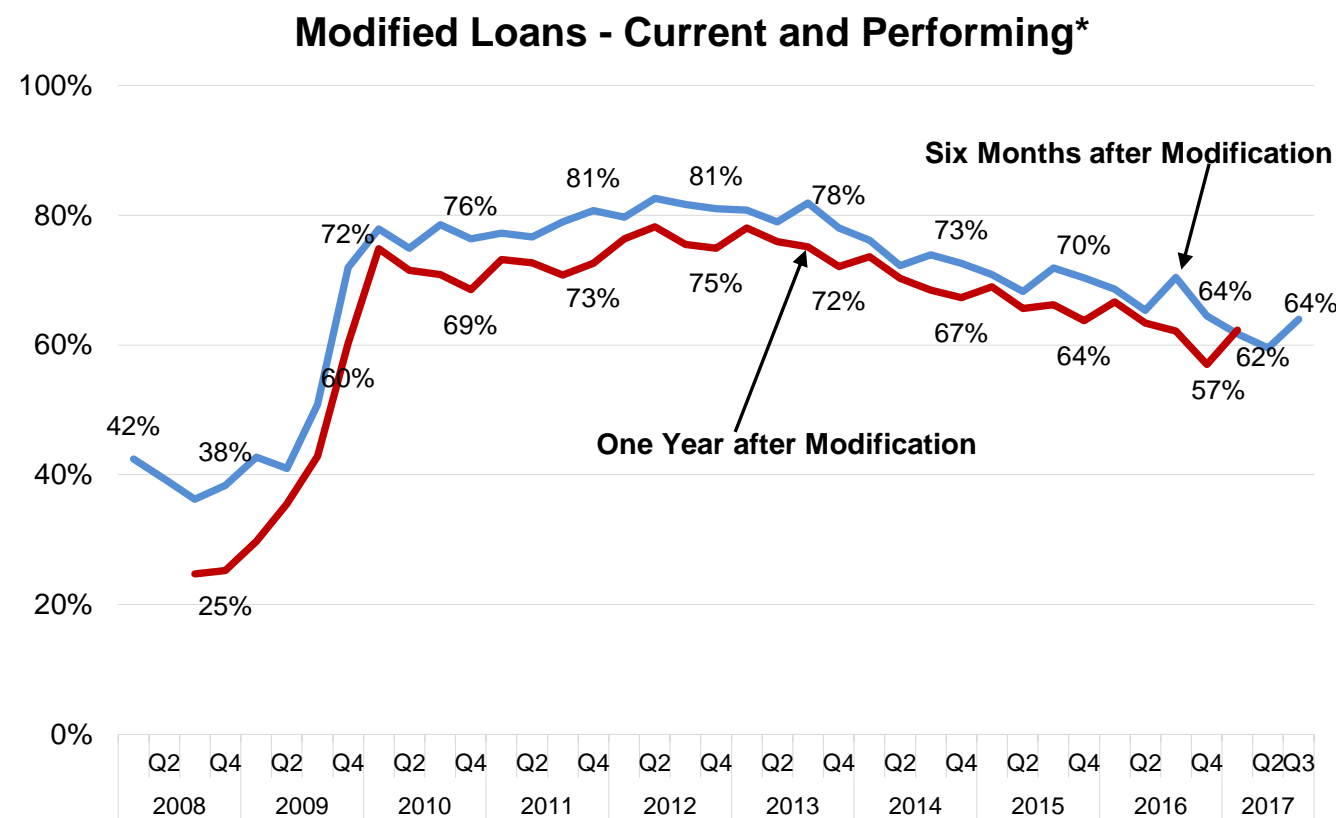
Freddie Mac's Loan Modifications



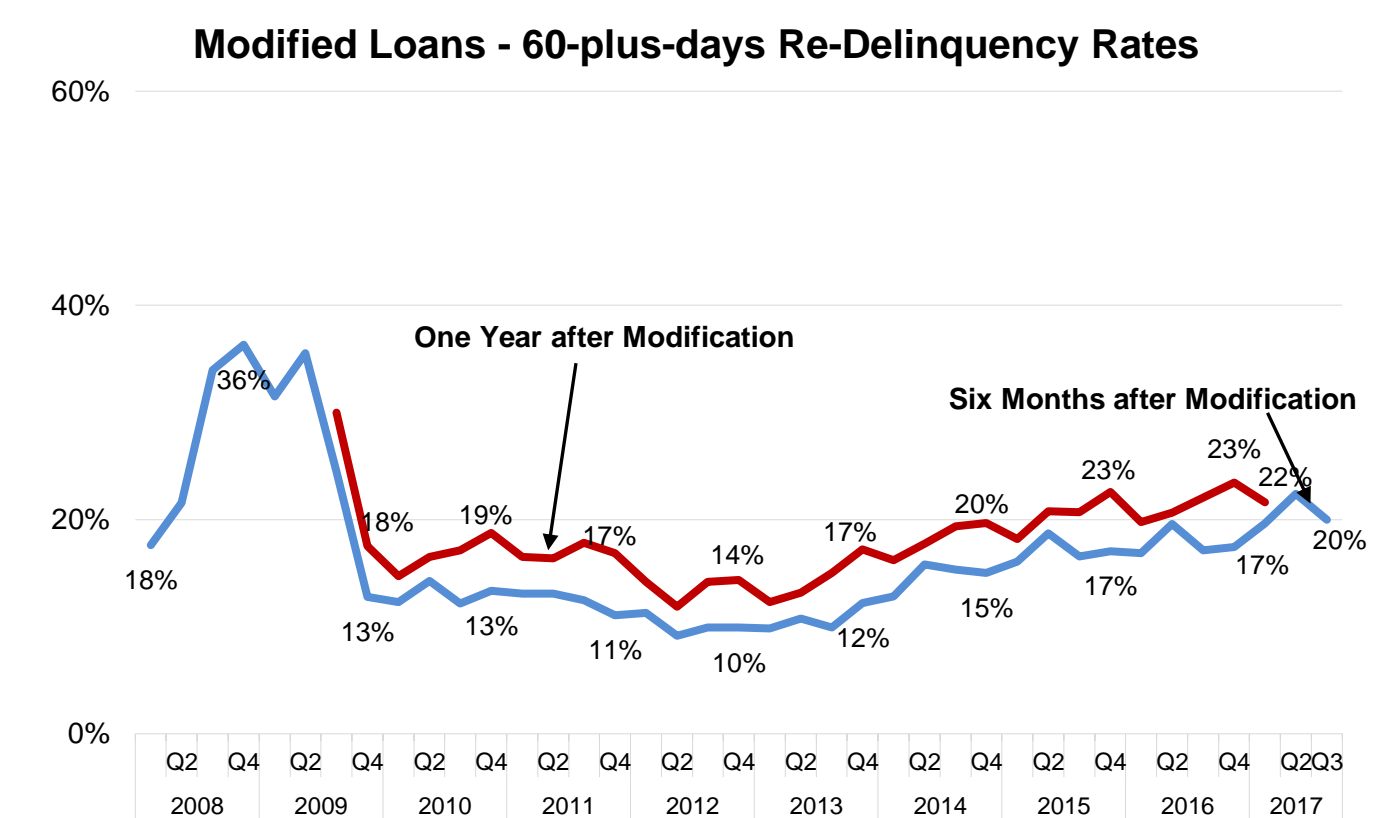
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



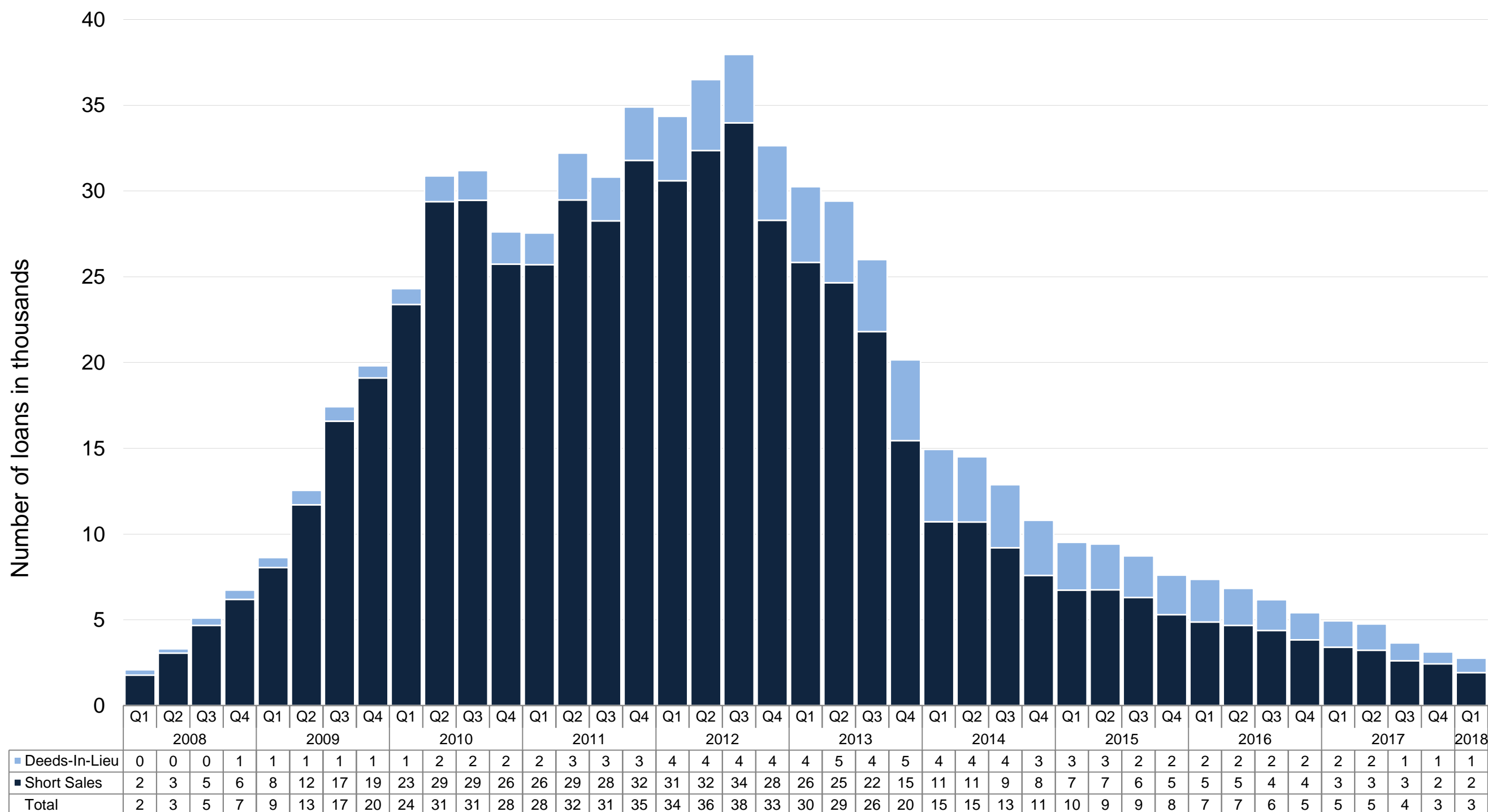
Source: FHFA (Fannie Mae and Freddie Mac)

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



Foreclosure Prevention Activity: Home Forfeiture Actions

There were 2,763 completed short sales and deeds-in-lieu in the first quarter, bringing the total to 685,299 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 11 percent in the first quarter of 2018 compared with the fourth quarter of 2017. 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.

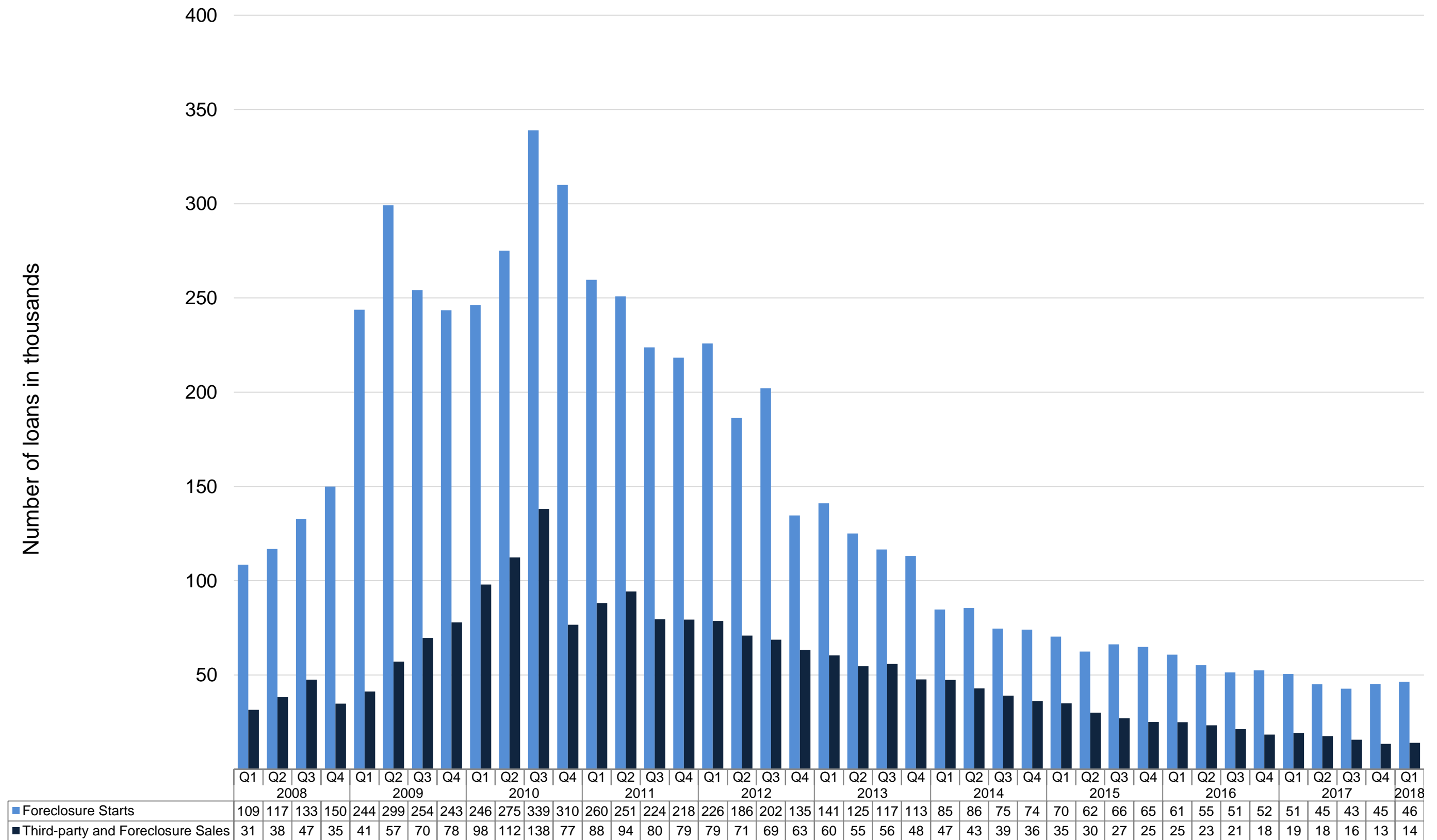


Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosures

There were 13,936 completed third-party and foreclosure sales in the first quarter of 2018, up 4 percent compared with the fourth quarter of 2017. The number of foreclosure starts increased 3 percent from 45,203 in the fourth quarter to 46,365 in the first quarter.

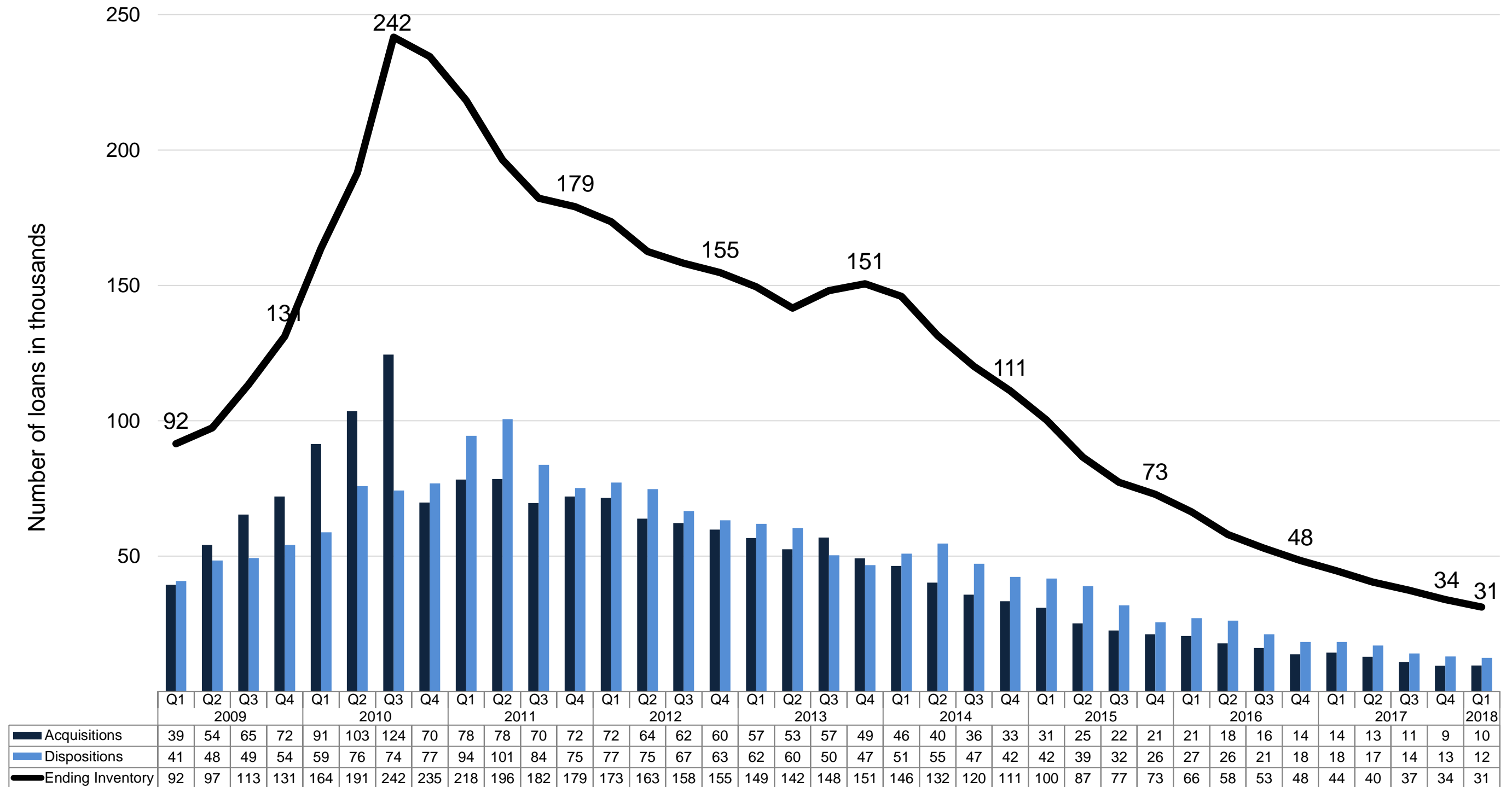


Source: FHFA (Fannie Mae and Freddie Mac)



Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 8 percent in the first quarter to 31,137, as property dispositions continued to outpace REO acquisitions. The total number of property acquisitions increased slightly to 9,596 while dispositions decreased 5 percent to 12,338 during the quarter.



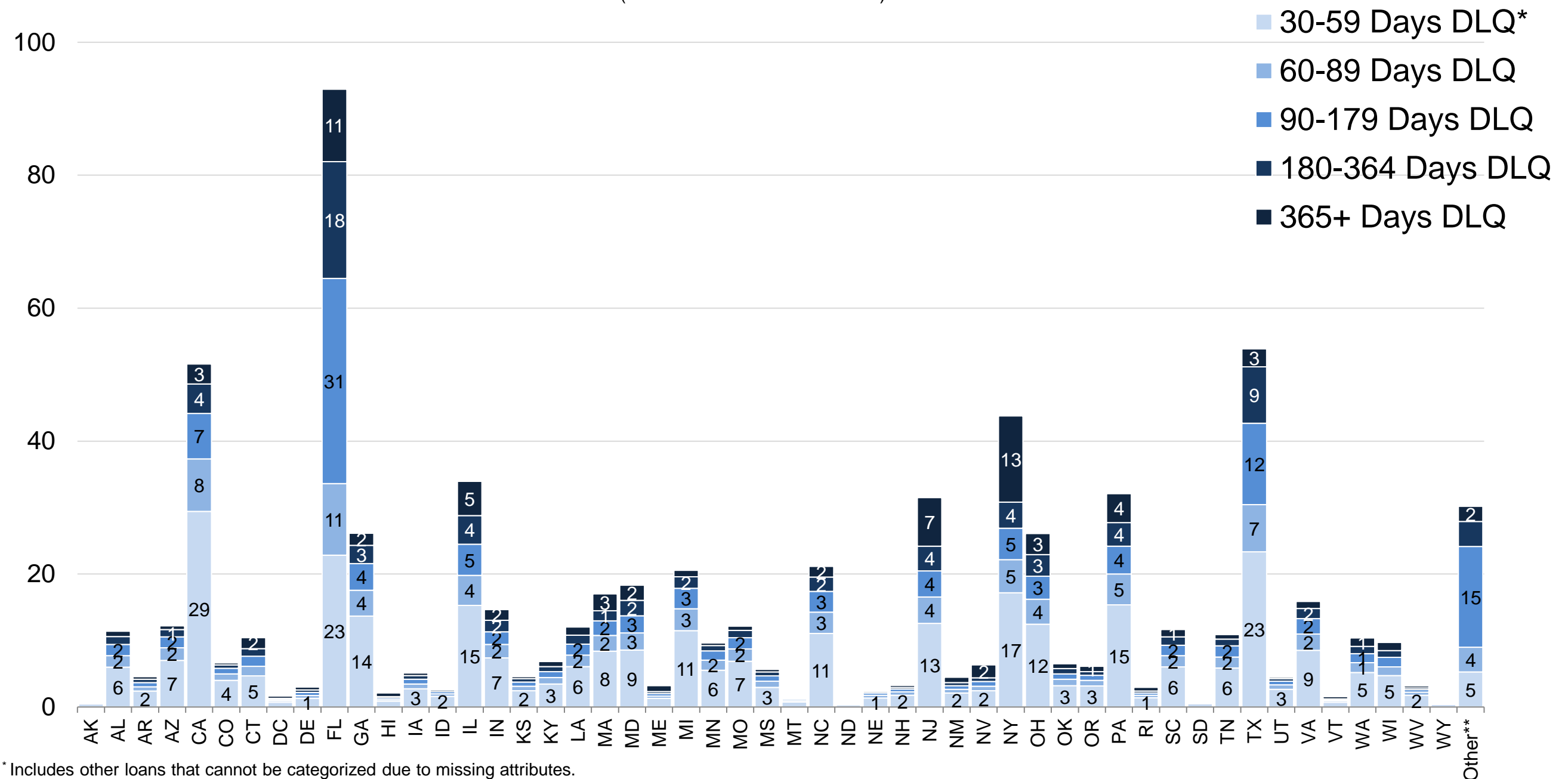
Source: FHFA (Fannie Mae and Freddie Mac)



Delinquent Loans by State

The number of the Enterprises' deeply delinquent loans (365+ days) continued to decline in the first quarter of 2018. Approximately 12 percent of the Enterprises' troubled borrowers were deeply delinquent at the end of the quarter. New York continued to have the highest number of deeply delinquent loans, followed by Florida and New Jersey. As of March 31, 2018, approximately 30 percent of the troubled borrowers in New York have missed one year or more of monthly payments, compared with 12 percent in Florida and 23 percent in New Jersey.

Delinquent Loans by State - As of March 31, 2018
(Number of loans in thousands)



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

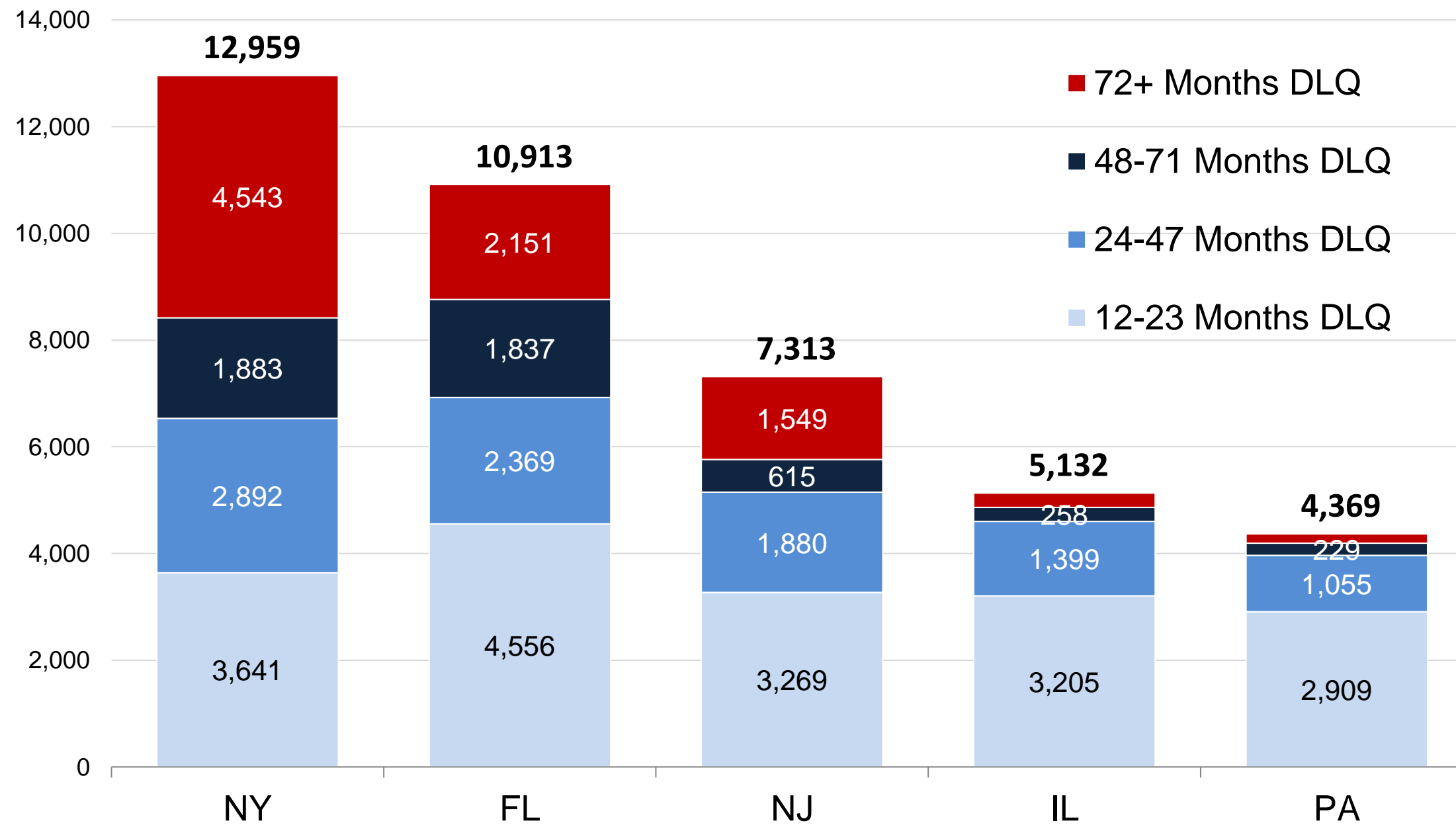
Source: FHFA (Fannie Mae and Freddie Mac)



Deeply Delinquent Loans in Selected States

Deeply delinquent loans (365+ days) are highly concentrated in states that require a judicial review of foreclosure activity that results in longer foreclosure timelines. As of March 31, 2018, approximately 48 percent of the Enterprises' deeply delinquent loans were in five judicial states: New York, Florida, New Jersey, Illinois and Pennsylvania. In New York, approximately half of these loans have been delinquent for over four years.

Deeply (365+ Days) Delinquent Loans - Top 5 States
(Number of loans)



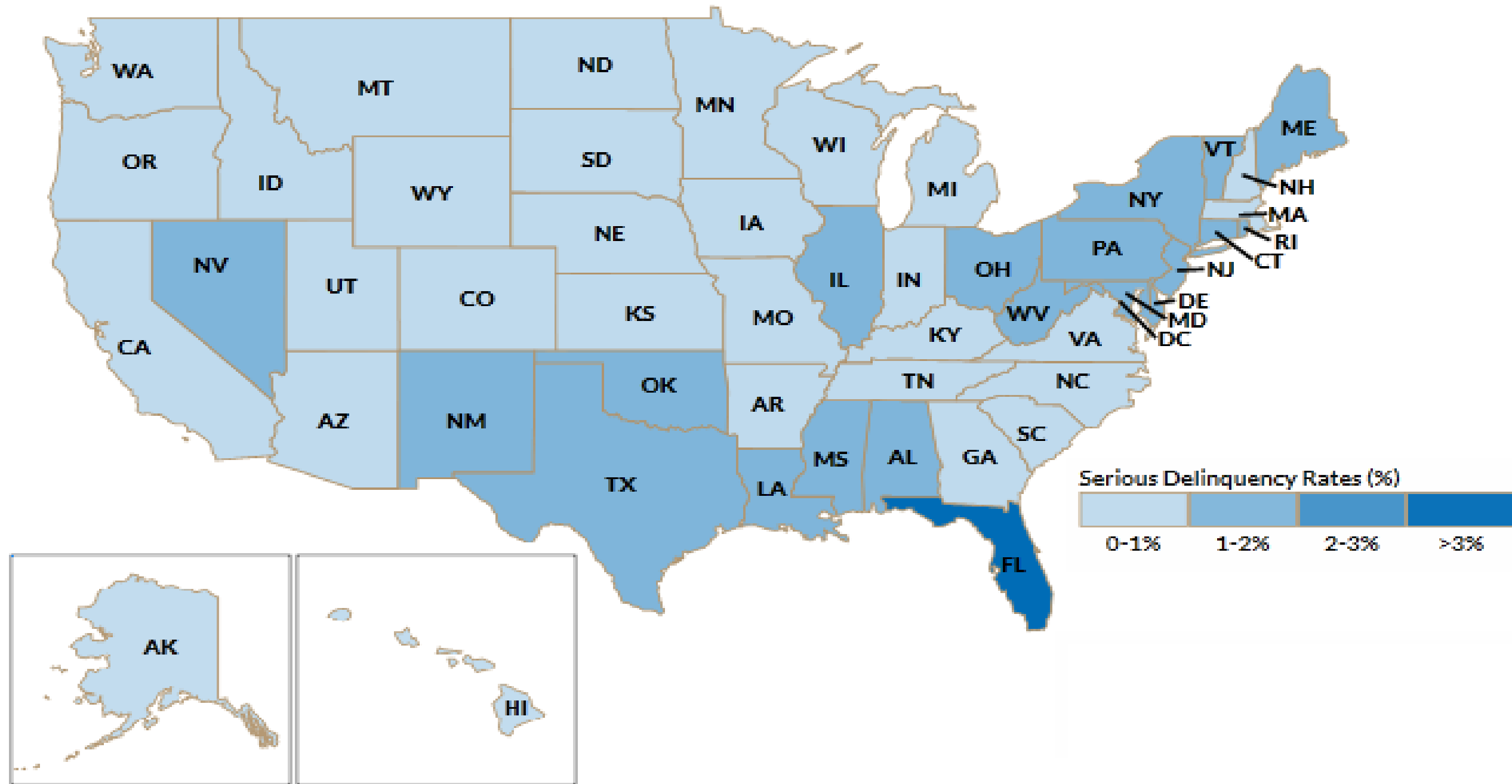
Source: FHFA (Fannie Mae and Freddie Mac)



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](#)

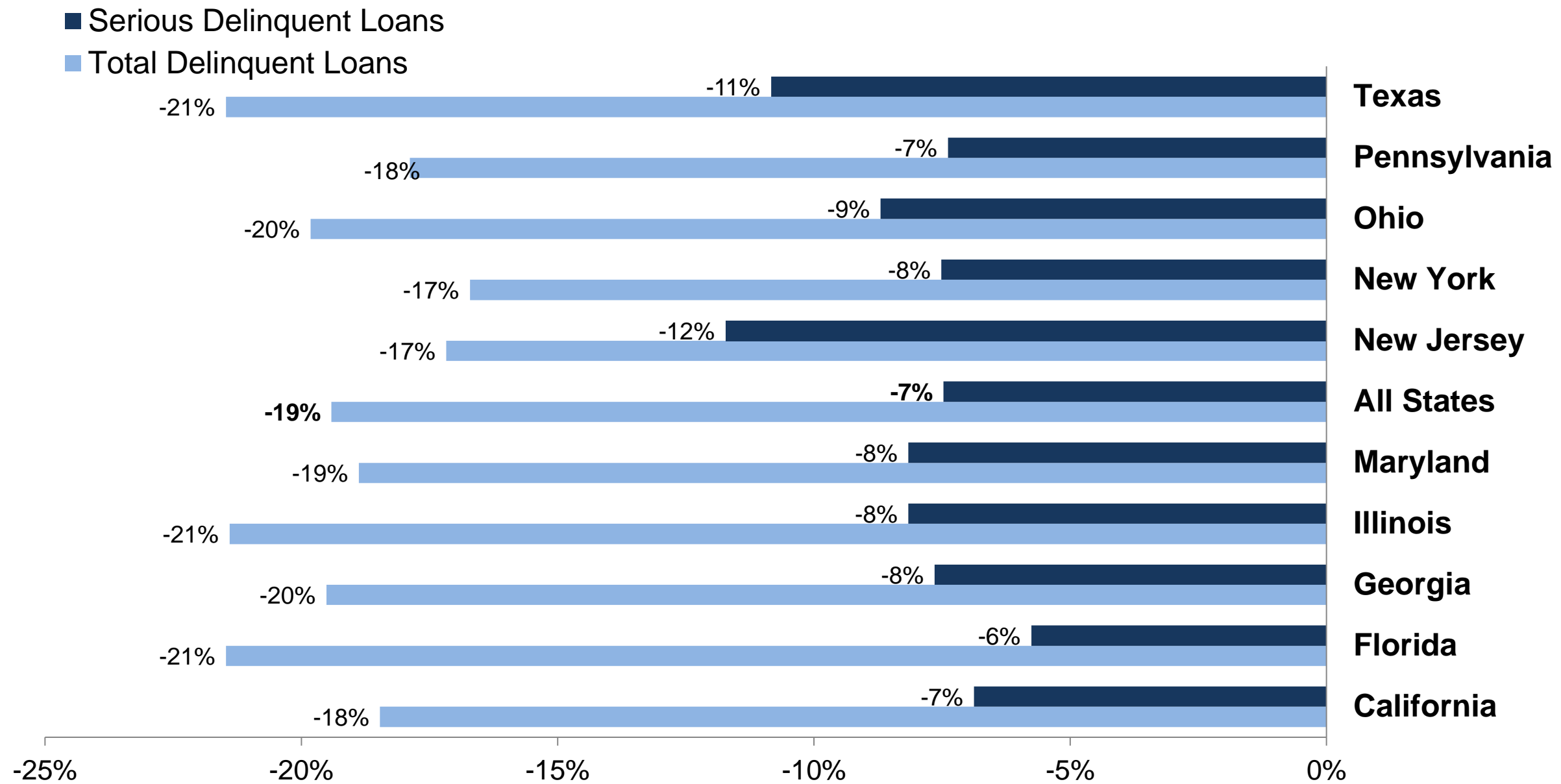


* Loans that have missed three or more payments or are in the process of foreclosure.

Change in the Number of Delinquent Loans in Key States*

The total number of the Enterprises' delinquent loans fell 19 percent in the first quarter of 2018 as seriously delinquent loans (loans that have missed three or more payments or are in foreclosure) decreased. The Enterprises' serious delinquency rate dropped from 1.2 percent at the end of 2017 to 1.1 percent at the end of the first quarter of 2018. In New Jersey, the number of the Enterprises' seriously delinquent loans decreased 12 percent during the quarter.

Change from March 31, 2018



*Top 10 states based on the number of seriously delinquent loans in the Enterprises' single-family portfolios.

Source: FHFA (Fannie Mae and Freddie Mac)



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

(# of loans in thousands)	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Total Loans Serviced	28,071	28,009	27,892	27,880	27,896	27,837	27,803	27,853	27,842	27,803	27,708	27,692	27,768	27,872	27,821	27,827	27,874	27,862
Original Credit Score >= 660	24,953	24,926	24,852	24,877	24,923	24,899	24,906	24,993	25,016	25,012	24,962	24,987	25,111	25,246	25,237	25,287	25,374	25,393
Original Credit Score < 660	3,118	3,082	3,040	3,003	2,973	2,938	2,897	2,860	2,826	2,791	2,746	2,704	2,657	2,626	2,584	2,540	2,500	2,469
Total Delinquent Loans	1,276	1,115	1,101	1,084	1,059	937	935	937	912	799	813	807	823	695	706	809	897	722
Original Credit Score >= 660	756	669	656	643	625	562	555	555	539	475	479	478	487	414	421	488	554	443
Original Credit Score < 660	521	446	445	441	434	375	380	382	372	324	333	329	336	281	286	321	343	280
30 - 59 Days Delinquent	469	391	414	419	414	352	386	405	396	337	378	385	402	318	352	441	438	323
Original Credit Score >= 660	260	219	233	237	233	203	222	234	230	196	219	228	239	189	211	271	273	197
Original Credit Score < 660	210	172	181	182	180	149	164	171	167	141	159	157	163	129	141	169	165	126
60 - 89 Days Delinquent	146	119	123	129	126	105	109	114	115	94	101	107	113	90	94	108	135	98
Original Credit Score >= 660	79	67	67	70	69	59	60	63	64	53	56	59	63	52	53	61	81	58
Original Credit Score < 660	67	52	56	58	57	46	49	51	51	41	45	48	50	39	41	47	54	40
60-plus-days Delinquent	807	724	688	666	645	585	549	532	515	462	435	422	421	378	354	368	459	399
Original Credit Score >= 660	496	450	423	406	392	359	334	321	310	279	260	250	248	226	210	217	281	245
Original Credit Score < 660	311	274	264	259	253	226	216	211	206	183	175	172	173	152	145	152	178	154

Percent of Total Loans Serviced

Total Delinquent Loans	4.55%	3.98%	3.95%	3.89%	3.80%	3.37%	3.36%	3.36%	3.27%	2.87%	2.93%	2.91%	2.96%	2.49%	2.54%	2.91%	3.22%	2.59%
Original Credit Score >= 660	3.03%	2.68%	2.64%	2.59%	2.51%	2.26%	2.23%	2.22%	2.16%	1.90%	1.92%	1.91%	1.94%	1.64%	1.67%	1.93%	2.18%	1.74%
Original Credit Score < 660	16.69%	14.48%	14.65%	14.68%	14.58%	12.76%	13.11%	13.36%	13.18%	11.61%	12.14%	12.16%	12.64%	10.70%	11.07%	12.64%	13.74%	11.32%
30 - 59 Days Delinquent	1.67%	1.40%	1.48%	1.50%	1.48%	1.26%	1.39%	1.46%	1.42%	1.21%	1.36%	1.39%	1.45%	1.14%	1.27%	1.58%	1.57%	1.16%
Original Credit Score >= 660	1.04%	0.88%	0.94%	0.95%	0.94%	0.82%	0.89%	0.94%	0.92%	0.78%	0.88%	0.91%	0.95%	0.75%	0.84%	1.07%	1.08%	0.78%
Original Credit Score < 660	6.72%	5.58%	5.95%	6.05%	6.06%	5.06%	5.68%	5.98%	5.90%	5.06%	5.78%	5.81%	6.15%	4.91%	5.47%	6.67%	6.62%	5.10%
60 - 89 Days Delinquent	0.52%	0.42%	0.44%	0.46%	0.45%	0.38%	0.39%	0.41%	0.41%	0.34%	0.36%	0.39%	0.41%	0.32%	0.34%	0.39%	0.48%	0.35%
Original Credit Score >= 660	0.32%	0.27%	0.27%	0.28%	0.28%	0.24%	0.24%	0.25%	0.25%	0.21%	0.22%	0.24%	0.25%	0.20%	0.21%	0.24%	0.32%	0.23%
Original Credit Score < 660	2.15%	1.69%	1.84%	1.94%	1.93%	1.56%	1.69%	1.80%	1.82%	1.47%	1.64%	1.76%	1.88%	1.47%	1.59%	1.86%	2.18%	1.64%
60-plus-days Delinquent	2.87%	2.59%	2.47%	2.39%	2.31%	2.10%	1.97%	1.91%	1.85%	1.66%	1.57%	1.52%	1.52%	1.35%	1.27%	1.32%	1.65%	1.43%
Original Credit Score >= 660	1.99%	1.80%	1.70%	1.63%	1.57%	1.44%	1.34%	1.28%	1.24%	1.12%	1.04%	1.00%	0.99%	0.89%	0.83%	0.86%	1.11%	0.97%
Original Credit Score < 660	9.97%	8.90%	8.69%	8.64%	8.52%	7.70%	7.44%	7.38%	7.29%	6.55%	6.36%	6.35%	6.49%	5.79%	5.60%	5.97%	7.12%	6.22%
Serious Delinquency Rate	2.38%	2.19%	2.06%	1.96%	1.89%	1.76%	1.61%	1.52%	1.46%	1.35%	1.23%	1.16%	1.12%	1.04%	0.95%	0.95%	1.18%	1.09%
In Bankruptcy	0.41%	0.39%	0.38%	0.35%	0.35%	0.33%	0.32%	0.30%	0.27%	0.25%	0.24%	0.23%	0.22%	0.22%	0.19%	0.19%	0.18%	0.17%



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

(# of loans in thousands)	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Total Loans Serviced	17,625	17,588	17,503	17,463	17,466	17,408	17,335	17,325	17,291	17,254	17,179	17,143	17,181	17,225	17,199	17,197	17,181	17,189
Original Credit Score >= 660	15,663	15,648	15,589	15,570	15,590	15,553	15,503	15,514	15,500	15,484	15,437	15,427	15,496	15,558	15,557	15,584	15,591	15,616
Original Credit Score < 660	1,962	1,940	1,914	1,893	1,876	1,855	1,832	1,811	1,791	1,770	1,742	1,716	1,686	1,667	1,641	1,613	1,590	1,574
Total Delinquent Loans	801	706	692	682	666	595	600	607	596	524	536	531	540	459	464	525	583	472
Original Credit Score >= 660	474	424	412	404	393	357	356	359	352	311	315	313	318	272	275	315	358	287
Original Credit Score < 660	327	283	280	277	273	238	244	249	244	213	221	218	222	187	189	211	225	185
30 - 59 Days Delinquent	291	248	258	261	258	221	243	259	255	216	245	250	261	207	228	282	282	208
Original Credit Score >= 660	160	138	144	147	145	127	139	149	147	125	141	147	154	122	136	172	175	126
Original Credit Score < 660	132	110	113	114	113	94	104	110	108	91	104	103	106	85	92	110	108	82
60 - 89 Days Delinquent	88	71	74	77	76	63	67	70	72	58	63	67	71	57	60	69	87	63
Original Credit Score >= 660	47	40	40	42	41	36	37	39	39	33	35	37	39	32	33	38	52	37
Original Credit Score < 660	41	31	34	35	35	28	30	32	32	25	28	30	32	25	26	30	35	26
60-plus-days Delinquent	510	458	435	421	408	374	357	348	341	307	290	281	279	252	235	243	301	264
Original Credit Score >= 660	314	285	268	257	248	230	217	210	205	186	173	166	164	150	139	142	183	161
Original Credit Score < 660	196	173	166	163	160	144	140	138	136	122	117	115	115	102	97	101	118	103

Percent of Total Loans Serviced

Total Delinquent Loans	4.55%	4.02%	3.95%	3.90%	3.81%	3.42%	3.46%	3.51%	3.45%	3.04%	3.12%	3.10%	3.14%	2.66%	2.70%	3.05%	3.39%	2.75%
Original Credit Score >= 660	3.03%	2.71%	2.65%	2.60%	2.52%	2.29%	2.29%	2.31%	2.27%	2.01%	2.04%	2.03%	2.05%	1.75%	1.76%	2.02%	2.29%	1.84%
Original Credit Score < 660	16.68%	14.57%	14.61%	14.65%	14.54%	12.85%	13.33%	13.73%	13.64%	12.04%	12.69%	12.72%	13.16%	11.21%	11.51%	13.05%	14.17%	11.74%
30 - 59 Days Delinquent	1.65%	1.41%	1.47%	1.50%	1.48%	1.27%	1.40%	1.50%	1.47%	1.25%	1.43%	1.46%	1.52%	1.20%	1.33%	1.64%	1.64%	1.21%
Original Credit Score >= 660	1.02%	0.88%	0.93%	0.95%	0.93%	0.81%	0.90%	0.96%	0.95%	0.81%	0.92%	0.95%	0.99%	0.78%	0.87%	1.11%	1.12%	0.81%
Original Credit Score < 660	6.71%	5.67%	5.92%	6.02%	6.03%	5.07%	5.70%	6.09%	6.02%	5.17%	5.97%	6.02%	6.32%	5.09%	5.61%	6.79%	6.76%	5.21%
60 - 89 Days Delinquent	0.50%	0.41%	0.42%	0.44%	0.43%	0.36%	0.39%	0.41%	0.41%	0.34%	0.37%	0.39%	0.41%	0.33%	0.35%	0.40%	0.51%	0.37%
Original Credit Score >= 660	0.30%	0.26%	0.26%	0.27%	0.26%	0.23%	0.24%	0.25%	0.25%	0.21%	0.23%	0.24%	0.25%	0.21%	0.21%	0.25%	0.33%	0.24%
Original Credit Score < 660	2.08%	1.61%	1.77%	1.86%	1.84%	1.49%	1.65%	1.76%	1.80%	1.43%	1.61%	1.76%	1.89%	1.48%	1.61%	1.89%	2.21%	1.67%
60-plus-days Delinquent	2.89%	2.61%	2.48%	2.41%	2.34%	2.15%	2.06%	2.01%	1.97%	1.78%	1.69%	1.64%	1.63%	1.46%	1.37%	1.41%	1.75%	1.53%
Original Credit Score >= 660	2.01%	1.82%	1.72%	1.65%	1.59%	1.48%	1.40%	1.35%	1.32%	1.20%	1.12%	1.07%	1.06%	0.96%	0.89%	0.91%	1.17%	1.03%
Original Credit Score < 660	9.97%	8.90%	8.70%	8.63%	8.51%	7.78%	7.63%	7.64%	7.62%	6.87%	6.72%	6.70%	6.85%	6.12%	5.91%	6.26%	7.41%	6.53%
Serious Delinquency Rate	2.38%	2.19%	2.05%	1.96%	1.89%	1.78%	1.66%	1.59%	1.55%	1.44%	1.32%	1.24%	1.20%	1.12%	1.01%	1.01%	1.24%	1.16%
In Bankruptcy	0.38%	0.36%	0.35%	0.33%	0.33%	0.32%	0.32%	0.31%	0.28%	0.26%	0.25%	0.24%	0.23%	0.24%	0.20%	0.20%	0.19%	0.18%



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

(# of loans in thousands)	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Total Loans Serviced	10,446	10,421	10,388	10,417	10,430	10,429	10,468	10,528	10,551	10,549	10,529	10,549	10,587	10,647	10,622	10,630	10,693	10,672
Original Credit Score >= 660	9,290	9,278	9,263	9,306	9,333	9,346	9,402	9,479	9,516	9,528	9,525	9,560	9,615	9,688	9,680	9,703	9,782	9,777
Original Credit Score < 660	1,156	1,142	1,126	1,111	1,097	1,083	1,066	1,049	1,035	1,021	1,004	989	972	959	942	926	910	895
Total Delinquent Loans	475	409	409	402	393	342	335	330	316	275	277	276	283	237	243	284	314	250
Original Credit Score >= 660	282	245	244	239	232	205	199	196	187	164	164	165	169	143	146	173	196	155
Original Credit Score < 660	193	164	166	164	161	137	136	133	128	111	112	111	114	94	97	110	118	95
30 - 59 Days Delinquent	178	143	156	157	156	131	143	146	141	121	132	135	142	111	124	158	156	115
Original Credit Score >= 660	100	81	89	90	89	77	83	86	83	71	78	81	85	67	75	99	98	71
Original Credit Score < 660	78	62	68	68	67	55	60	61	59	50	55	54	57	44	49	60	58	44
60 - 89 Days Delinquent	58	47	49	52	51	41	42	44	43	36	38	40	42	33	34	39	48	35
Original Credit Score >= 660	32	27	27	29	28	23	24	24	24	21	21	22	24	19	19	22	29	21
Original Credit Score < 660	26	21	22	23	23	18	19	20	19	16	17	18	18	14	15	17	19	14
60-plus-days Delinquent	297	266	253	245	237	211	192	183	174	154	144	141	141	126	119	125	158	135
Original Credit Score >= 660	182	164	155	149	143	129	117	111	105	93	87	84	84	76	71	75	98	84
Original Credit Score < 660	115	102	98	96	94	82	76	73	69	61	58	57	57	50	48	51	60	51

Percent of Total Loans Serviced

Total Delinquent Loans	4.55%	3.93%	3.94%	3.86%	3.76%	3.28%	3.20%	3.13%	2.99%	2.61%	2.63%	2.62%	2.67%	2.22%	2.29%	2.67%	2.94%	2.35%
Original Credit Score >= 660	3.03%	2.65%	2.63%	2.56%	2.48%	2.20%	2.12%	2.07%	1.97%	1.72%	1.73%	1.73%	1.76%	1.47%	1.51%	1.78%	2.00%	1.59%
Original Credit Score < 660	16.72%	14.33%	14.70%	14.74%	14.66%	12.62%	12.74%	12.71%	12.39%	10.86%	11.19%	11.21%	11.73%	9.81%	10.29%	11.92%	12.98%	10.59%
30 - 59 Days Delinquent	1.71%	1.38%	1.50%	1.51%	1.49%	1.26%	1.36%	1.39%	1.34%	1.15%	1.26%	1.28%	1.34%	1.04%	1.17%	1.49%	1.46%	1.08%
Original Credit Score >= 660	1.08%	0.88%	0.96%	0.97%	0.95%	0.82%	0.88%	0.90%	0.87%	0.75%	0.81%	0.84%	0.88%	0.69%	0.77%	1.02%	1.00%	0.73%
Original Credit Score < 660	6.75%	5.42%	6.01%	6.09%	6.13%	5.04%	5.63%	5.79%	5.68%	4.88%	5.45%	5.46%	5.85%	4.61%	5.23%	6.46%	6.36%	4.91%
60 - 89 Days Delinquent	0.56%	0.46%	0.47%	0.50%	0.49%	0.40%	0.40%	0.42%	0.41%	0.34%	0.36%	0.38%	0.39%	0.31%	0.32%	0.37%	0.45%	0.33%
Original Credit Score >= 660	0.34%	0.29%	0.29%	0.31%	0.30%	0.25%	0.25%	0.26%	0.25%	0.22%	0.22%	0.23%	0.25%	0.20%	0.20%	0.23%	0.30%	0.21%
Original Credit Score < 660	2.29%	1.82%	1.95%	2.09%	2.08%	1.68%	1.76%	1.87%	1.86%	1.55%	1.68%	1.78%	1.86%	1.47%	1.56%	1.82%	2.11%	1.58%
60-plus-days Delinquent	2.84%	2.55%	2.44%	2.35%	2.27%	2.02%	1.84%	1.74%	1.65%	1.46%	1.37%	1.34%	1.33%	1.18%	1.12%	1.18%	1.48%	1.27%
Original Credit Score >= 660	1.95%	1.77%	1.68%	1.60%	1.54%	1.38%	1.24%	1.17%	1.10%	0.98%	0.91%	0.88%	0.88%	0.78%	0.73%	0.77%	1.00%	0.86%
Original Credit Score < 660	9.96%	8.91%	8.69%	8.64%	8.53%	7.57%	7.11%	6.93%	6.71%	5.98%	5.74%	5.75%	5.87%	5.20%	5.06%	5.46%	6.62%	5.68%
Serious Delinquency Rate	2.39%	2.20%	2.07%	1.96%	1.88%	1.73%	1.53%	1.41%	1.32%	1.20%	1.08%	1.02%	1.00%	0.92%	0.85%	0.86%	1.08%	0.97%
In Bankruptcy	0.47%	0.43%	0.42%	0.40%	0.38%	0.35%	0.32%	0.30%	0.27%	0.25%	0.23%	0.21%	0.20%	0.18%	0.18%	0.18%	0.17%	0.15%



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

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Starts																		
Repayment Plans	39,058	34,943	29,884	30,835	29,842	26,341	21,905	20,462	18,260	17,090	18,499	20,616	20,106	18,481	13,538	18,957	21,015	18,718
Forbearance Plans	17,452	12,653	16,150	14,434	12,558	11,256	7,169	6,004	5,941	5,904	6,234	7,467	6,352	5,192	4,419	34,606	108,489	20,487
Completed																		
Repayment Plans ²	15,149	16,056	13,126	10,969	11,330	12,141	9,839	9,027	8,310	8,194	7,839	7,515	8,809	9,666	8,410	6,020	6,410	7,944
Forbearance Plans ²	2,312	2,894	3,059	2,803	2,504	2,710	2,135	1,671	1,654	1,958	1,562	1,407	2,301	2,206	1,544	1,212	24,935	20,892
Charge-offs-in-lieu	166	266	486	313	313	279	291	359	290	285	236	208	318	369	367	295	369	415
Loan Modifications	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927	33,682	30,280	32,736	36,364
Home Retention Actions	79,543	73,888	65,308	59,829	55,069	56,451	54,170	46,023	40,171	42,246	41,601	40,223	40,057	44,168	44,003	37,807	64,450	65,615
Short Sales	15,440	10,713	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	4,373	3,833	3,398	3,228	2,619	2,439	1,914
Deeds-in-lieu	4,721	4,219	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	1,794	1,582	1,538	1,529	1,039	680	849
Nonforeclosure - Home Forfeiture Actions	20,161	14,932	14,512	12,878	10,802	9,509	9,423	8,721	7,598	7,365	6,837	6,167	5,415	4,936	4,757	3,658	3,119	2,763
Total Foreclosure Prevention Actions	99,704	88,820	79,820	72,707	65,871	65,960	63,593	54,744	47,769	49,611	48,438	46,390	45,472	49,104	48,760	41,465	67,569	68,378

Percent of Total Foreclosure Prevention Actions

Repayment Plans	15%	18%	16%	15%	17%	18%	15%	16%	17%	17%	16%	16%	19%	20%	17%	15%	9%	12%
Forbearance Plans	2%	3%	4%	4%	4%	4%	3%	3%	3%	4%	3%	3%	5%	4%	3%	3%	37%	31%
Charge-offs-in-lieu	0%	0%	1%	0%	0%	0%	0%	1%	1%	1%	0%	0%	1%	1%	1%	1%	1%	1%
HomeSaver Advance (Fannie)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	62%	62%	61%	63%	62%	63%	66%	64%	63%	64%	66%	67%	63%	65%	69%	73%	48%	53%
Home Retention Actions	80%	83%	82%	82%	84%	86%	85%	84%	84%	85%	86%	87%	88%	90%	90%	91%	95%	96%
Short Sales	15%	12%	13%	13%	12%	10%	11%	12%	11%	10%	10%	9%	8%	7%	7%	6%	4%	3%
Deeds-in-lieu	5%	5%	5%	5%	5%	4%	4%	4%	5%	5%	4%	4%	3%	3%	3%	3%	1%	1%
Nonforeclosure - Home Forfeiture Actions	20%	17%	18%	18%	16%	14%	15%	16%	16%	15%	14%	13%	12%	10%	10%	9%	5%	4%

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 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.



3(i) Enterprises Combined - Loan Modifications

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Loan Modifications (# of loans)	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927	33,682	30,280	32,736	36,364

Delinquency Status at Modification (% of loan mods)

Current ¹	2%	2%	2%	2%	2%	2%	1%	1%	1%	1%	1%	1%	4%	5%	3%	2%	3%	4%
30 - 59 days delinquent	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	6%	6%	9%	12%	11%	10%
60 - 89 days delinquent	3%	4%	5%	5%	4%	5%	4%	4%	4%	5%	5%	5%	6%	7%	8%	9%	9%	11%
90-179 days delinquent	29%	36%	38%	35%	39%	40%	40%	36%	39%	41%	41%	37%	37%	41%	42%	38%	36%	40%
180 - 364 days delinquent	34%	29%	28%	28%	26%	24%	25%	28%	26%	26%	27%	29%	26%	24%	24%	25%	24%	21%
365+ days delinquent	29%	27%	25%	27%	26%	26%	26%	27%	26%	24%	23%	24%	22%	18%	14%	15%	17%	14%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

MTMLTV at Modification (% of loan mods)

MTMLTV <= 80% ²	34%	37%	43%	48%	50%	51%	51%	53%	53%	54%	57%	59%	61%	63%	68%	71%	68%	70%
80% < MTMLTV <= 100%	30%	28%	27%	26%	25%	26%	25%	25%	25%	26%	25%	24%	24%	23%	21%	19%	21%	20%
MTMLTV > 100%	36%	35%	29%	26%	24%	24%	24%	22%	22%	20%	18%	17%	15%	14%	11%	10%	11%	10%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Year of Origination (% of loan mods)

2004 & Prior	24%	24%	25%	27%	28%	27%	26%	25%	25%	23%	23%	23%	21%	22%	21%	21%	21%	19%
2005-2008	66%	64%	62%	59%	56%	55%	55%	54%	53%	53%	52%	52%	51%	50%	48%	47%	49%	44%
2009 & later	11%	12%	13%	14%	16%	18%	19%	21%	22%	24%	25%	25%	28%	29%	31%	32%	30%	37%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Modification History (% of loan mods)

First time modification	82%	82%	80%	80%	78%	77%	76%	73%	73%	71%	69%	66%	69%	67%	67%	68%	64%	68%
Second time modification	16%	16%	17%	17%	19%	19%	19%	21%	21%	22%	23%	25%	23%	24%	24%	24%	25%	22%
Three plus time modification	2%	2%	3%	3%	3%	4%	4%	6%	6%	7%	8%	9%	8%	9%	9%	9%	11%	10%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

Primary residency	93%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	95%	94%	94%	94%	95%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	4%	4%	4%	4%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

¹ Includes loans with missing delinquency status

² Includes loans with missing MTMLTV data



3(i) Enterprises Combined - Loan Modifications (Cont.)

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Loan Modifications (# of loans)	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927	33,682	30,280	32,736	36,364

Principal and Interest Change (%)

Increase	5%	8%	10%	12%	13%	14%	14%	16%	13%	10%	10%	9%	9%	6%	6%	6%	5%	4%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	4%	11%	12%	12%	12%	15%
Decrease <=20%	27%	31%	33%	35%	35%	36%	36%	35%	38%	40%	39%	38%	39%	33%	36%	41%	44%	43%
Decrease 20% <=30%	19%	20%	20%	19%	19%	18%	19%	19%	19%	20%	21%	21%	20%	20%	20%	21%	20%	19%
Decrease > 30%	49%	41%	36%	34%	33%	31%	31%	30%	30%	29%	29%	31%	29%	29%	26%	20%	19%	19%

Types of Modification (%)

Extend Term Only	20%	29%	33%	40%	46%	48%	47%	47%	48%	48%	47%	44%	40%	40%	43%	47%	42%	42%
Reduce Rate Only	6%	5%	5%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	1%	0%	0%	0%
Reduce Rate and Extend Term	43%	38%	37%	33%	31%	30%	31%	31%	30%	31%	32%	34%	33%	33%	28%	20%	15%	11%
Reduce Rate, Extend Term and Forbear Principal ¹	31%	27%	25%	22%	20%	19%	19%	19%	19%	19%	19%	19%	25%	26%	28%	33%	42%	44%
Other	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	2%

60+ Days Re-Delinquency (%)

3 Months after Modification	7%	7%	10%	11%	9%	9%	12%	12%	10%	10%	11%	12%	11%	10%	12%	15%	13%	
6 Months after Modification	11%	13%	15%	15%	14%	16%	18%	17%	16%	16%	18%	17%	16%	17%	20%	20%		
9 Months after Modification	15%	16%	17%	17%	18%	19%	19%	19%	19%	21%	19%	19%	20%	22%	21%			
12 Months after Modification	17%	17%	18%	19%	20%	20%	20%	21%	22%	20%	20%	22%	23%	22%				

¹ May include principal forgiveness



3(ii) Fannie Mae - Loan Modifications

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Loan Modifications (# of loans)	39,159	36,044	32,010	28,861	25,908	26,700	26,214	22,199	19,099	20,899	21,278	20,802	17,325	19,928	21,539	19,927	22,067	21,934

Delinquency Status at Modification (% of loan mods)

Current ¹	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
30 - 59 days delinquent	3%	3%	3%	3%	3%	4%	3%	3%	3%	3%	3%	3%	3%	4%	8%	11%	11%	9%
60 - 89 days delinquent	4%	4%	5%	6%	5%	7%	5%	4%	5%	6%	6%	5%	6%	7%	8%	10%	9%	12%
90-179 days delinquent	32%	37%	39%	36%	39%	40%	40%	37%	39%	41%	40%	36%	38%	44%	44%	39%	38%	44%
180 - 364 days delinquent	35%	30%	28%	27%	25%	23%	25%	29%	25%	25%	27%	29%	28%	25%	24%	24%	24%	21%
365+ days delinquent	26%	25%	24%	26%	26%	25%	26%	27%	27%	24%	24%	26%	24%	19%	14%	14%	17%	13%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

MTMLTV at Modification (% of loan mods)

MTMLTV <= 80% ²	36%	39%	46%	49%	50%	49%	51%	54%	53%	54%	57%	59%	61%	61%	68%	71%	66%	68%
80% < MTMLTV <= 100%	29%	27%	26%	26%	25%	26%	25%	25%	25%	26%	25%	24%	23%	24%	21%	19%	22%	21%
MTMLTV > 100%	35%	33%	28%	25%	25%	25%	24%	21%	22%	21%	18%	17%	16%	15%	11%	10%	12%	11%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Year of Origination (% of loan mods)

2004 & Prior	25%	27%	27%	28%	29%	27%	26%	26%	25%	24%	23%	23%	23%	22%	21%	21%	20%	19%
2005-2008	65%	62%	60%	58%	56%	55%	55%	54%	53%	53%	51%	52%	50%	50%	48%	48%	50%	46%
2009 & later	10%	11%	12%	14%	16%	18%	19%	20%	22%	24%	25%	25%	27%	29%	31%	31%	30%	36%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Modification History (% of loan mods)

First time modification	73%	73%	71%	69%	66%	66%	64%	61%	61%	60%	58%	54%	55%	52%	54%	56%	52%	55%
Second time modification	24%	23%	25%	26%	28%	28%	29%	31%	29%	30%	31%	33%	32%	34%	32%	31%	32%	30%
Three plus time modification	3%	3%	4%	5%	5%	6%	7%	9%	9%	11%	11%	13%	13%	13%	14%	13%	16%	15%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

Primary residency	93%	94%	94%	94%	94%	93%	94%	94%	94%	94%	94%	94%	94%	95%	94%	94%	94%	94%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	5%	4%	4%	4%	4%	5%	5%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

¹ Includes loans with missing delinquency status

² Includes loans with missing MTMLTV data



3(ii) Fannie Mae - Loan Modifications (cont.)

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Loan Modifications (# of loans)	39,159	36,044	32,010	28,861	25,908	26,700	26,214	22,199	19,099	20,899	21,278	20,802	17,325	19,928	21,539	19,927	22,067	21,934

Principal and Interest Change (%)

Increase	4%	8%	11%	14%	16%	17%	16%	18%	13%	10%	10%	9%	7%	5%	4%	3%	3%	3%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	3%	4%	4%	5%
Decrease <=20%	29%	33%	34%	35%	35%	36%	35%	35%	38%	42%	40%	39%	38%	37%	41%	48%	51%	51%
Decrease 20% <=30%	18%	19%	19%	18%	18%	18%	19%	19%	20%	20%	21%	21%	22%	24%	23%	24%	23%	21%
Decrease > 30%	48%	40%	36%	33%	30%	29%	29%	28%	29%	28%	29%	30%	31%	33%	29%	21%	19%	20%

Types of Modification (%)

Extend Term Only	26%	34%	42%	46%	50%	52%	51%	51%	52%	51%	50%	46%	46%	46%	48%	51%	45%	45%
Reduce Rate Only	6%	6%	5%	4%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	0%	0%	0%
Reduce Rate and Extend Term	38%	34%	30%	27%	25%	24%	25%	25%	25%	26%	28%	31%	33%	35%	27%	16%	11%	10%
Reduce Rate, Extend Term and Forbear Principal ¹	29%	26%	23%	23%	21%	20%	21%	21%	21%	20%	20%	22%	19%	18%	24%	32%	43%	42%
Other	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	3%

60+ Days Re-Delinquency (%)

3 Months after Modification	7%	7%	9%	10%	9%	8%	10%	11%	9%	9%	10%	11%	10%	9%	10%	14%	12%	
6 Months after Modification	11%	13%	15%	15%	14%	15%	17%	18%	15%	16%	17%	17%	15%	16%	19%	20%		
9 Months after Modification	15%	16%	17%	17%	18%	19%	20%	19%	19%	20%	19%	19%	19%	21%	21%			
12 Months after Modification	17%	17%	18%	19%	20%	20%	20%	22%	22%	20%	19%	21%	22%	22%				

¹ May include principal forgiveness



3(iii) Freddie Mac - Loan Modifications

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Loan Modifications (# of loans)	22,757	18,628	16,627	16,883	15,014	14,621	15,691	12,767	10,818	10,910	10,686	10,291	11,304	11,999	12,143	10,353	10,669	14,430

Delinquency Status at Modification (% of loan mods)

Current	2%	3%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	8%	10%	5%	4%	6%	8%
30 - 59 days delinquent	3%	3%	2%	3%	2%	2%	2%	2%	2%	2%	2%	3%	9%	9%	11%	12%	10%	12%
60 - 89 days delinquent	3%	3%	3%	3%	3%	3%	3%	4%	3%	4%	4%	4%	6%	8%	8%	8%	10%	10%
90-179 days delinquent	26%	34%	36%	33%	39%	41%	41%	36%	39%	41%	43%	41%	35%	35%	38%	35%	34%	34%
180 - 364 days delinquent	33%	28%	27%	30%	27%	25%	26%	28%	26%	26%	27%	30%	23%	21%	24%	25%	24%	21%
365+ days delinquent	34%	29%	28%	28%	26%	27%	26%	28%	26%	24%	22%	20%	18%	17%	14%	16%	17%	15%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

MTMLTV at Modification (% of loan mods)

MTMLTV <= 80%	31%	32%	37%	47%	51%	53%	52%	52%	54%	55%	57%	60%	60%	66%	69%	71%	73%	73%
80% < MTMLTV <= 100%	31%	30%	30%	27%	25%	25%	25%	25%	24%	26%	25%	23%	25%	22%	20%	19%	18%	18%
MTMLTV > 100%	38%	37%	33%	26%	24%	22%	23%	24%	22%	19%	19%	17%	15%	12%	10%	9%	8%	9%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Year of Origination (% of loan mods)

2004 & Prior	21%	20%	22%	26%	28%	26%	25%	24%	24%	23%	22%	23%	18%	21%	21%	21%	23%	19%
2005-2008	68%	68%	65%	60%	56%	55%	55%	54%	53%	53%	53%	51%	53%	50%	48%	45%	46%	42%
2009 & later	11%	12%	13%	15%	16%	19%	20%	22%	23%	24%	25%	27%	29%	28%	31%	33%	31%	38%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Modification History (% of loan mods)

First time modification	98%	98%	97%	98%	98%	97%	97%	95%	93%	92%	91%	90%	90%	91%	90%	90%	89%	88%
Second time modification	1%	2%	2%	2%	2%	3%	3%	5%	7%	7%	8%	9%	9%	8%	9%	9%	10%	11%
Three plus time modification	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

Primary residency	94%	95%	94%	94%	95%	94%	94%	94%	94%	95%	95%	95%	94%	94%	95%	94%	94%	95%
Second home	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	3%	3%	4%	3%	4%	4%	4%	4%	3%	3%	3%	4%	4%	4%	4%	4%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%



3(iii) Freddie Mac - Loan Modifications (cont.)

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Loan Modifications (# of loans)	22,757	18,628	16,627	16,883	15,014	14,621	15,691	12,767	10,818	10,910	10,686	10,291	11,304	11,999	12,143	10,353	10,669	14,430

Principal and Interest Change (%)

Increase	6%	8%	9%	8%	8%	9%	11%	12%	12%	12%	11%	10%	11%	8%	9%	11%	10%	7%
No Change	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	10%	29%	28%	27%	29%	29%
Decrease <=20%	22%	28%	31%	34%	35%	37%	36%	36%	37%	37%	38%	37%	39%	26%	28%	29%	28%	32%
Decrease 20% <=30%	20%	21%	21%	20%	19%	19%	19%	19%	19%	19%	20%	20%	15%	14%	15%	15%	15%	16%
Decrease > 30%	51%	42%	38%	38%	37%	34%	34%	32%	31%	31%	31%	32%	25%	22%	20%	18%	18%	17%

Types of Modification (%)

Extend Term Only	10%	19%	16%	31%	38%	41%	40%	40%	43%	42%	42%	42%	31%	31%	35%	39%	37%	39%
Reduce Rate Only	5%	5%	5%	4%	3%	3%	2%	2%	2%	2%	2%	2%	1%	1%	1%	0%	0%	0%
Reduce Rate and Extend Term	51%	46%	51%	43%	40%	40%	42%	41%	39%	39%	39%	41%	33%	30%	29%	27%	23%	14%
Reduce Rate, Extend Term and Forbear Principal ¹	33%	29%	27%	22%	19%	16%	16%	16%	17%	16%	16%	15%	35%	38%	35%	34%	40%	47%
Other	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	8%	8%	11%	13%	11%	11%	14%	14%	13%	12%	14%	14%	13%	13%	15%	18%	14%
6 Months after Modification	12%	13%	16%	15%	15%	16%	19%	17%	17%	17%	20%	17%	17%	20%	22%	20%	
9 Months after Modification	15%	16%	16%	18%	18%	19%	19%	19%	20%	21%	19%	20%	21%	25%	21%		
12 Months after Modification	17%	16%	18%	19%	20%	18%	21%	21%	23%	20%	21%	22%	23%	22%			

¹ May include principal forgiveness



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

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Short Sales	15,440	10,713	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	4,373	3,833	3,398	3,228	2,619	2,439	1,914
Deeds-in-lieu	4,721	4,219	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	1,794	1,582	1,538	1,529	1,039	680	849
Nonforeclosure - Home Forfeiture Actions ¹	20,161	14,932	14,512	12,878	10,802	9,509	9,423	8,721	7,598	7,365	6,837	6,167	5,415	4,936	4,757	3,658	3,119	2,763
Third-party Sales	3,645	5,043	6,202	6,996	6,341	6,909	7,360	6,832	6,391	6,622	7,558	7,009	6,155	6,262	6,095	5,692	4,945	5,185
Foreclosure Sales	44,025	42,300	36,604	32,059	29,852	27,964	22,585	20,157	18,705	18,332	15,790	14,284	12,192	12,933	11,447	9,942	8,503	8,751
Third-party & Foreclosure Sales	47,670	47,343	42,806	39,055	36,193	34,873	29,945	26,989	25,096	24,954	23,348	21,293	18,347	19,195	17,542	15,634	13,448	13,936
Foreclosure Starts	113,165	84,679	85,549	74,614	74,021	70,267	62,364	66,192	64,852	60,706	55,100	51,376	52,393	50,529	44,989	42,737	45,203	46,365

Top Five Reasons for Delinquency (at period end)

Curtailment of Income	32%	30%	29%	27%	26%	24%	23%	23%	22%	22%	21%	22%	23%	24%	25%	25%	22%	23%
Excessive obligations	17%	19%	20%	21%	21%	20%	18%	16%	14%	14%	17%	17%	18%	17%	19%	19%	17%	19%
Unemployment	8%	8%	8%	8%	8%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	5%	6%
Illness of principal mortgagor or family member	5%	5%	5%	6%	6%	6%	6%	6%	6%	6%	7%	7%	7%	7%	7%	7%	6%	6%
Marital Difficulties	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	3%	3%	3%	3%	3%	2%	2%

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



5(i) Enterprises Combined - Real Estate Owned (# of loans)¹

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Acquisitions	49,149	46,280	40,165	35,686	33,245	30,903	25,120	22,483	21,100	20,510	17,729	15,971	13,744	14,302	12,821	10,861	9,488	9,596
Dispositions	(46,673)	(50,853)	(54,603)	(47,147)	(42,262)	(41,677)	(38,888)	(31,798)	(25,531)	(27,019)	(26,075)	(21,019)	(18,260)	(18,223)	(16,893)	(13,951)	(12,920)	(12,338)
Inventory (at period end)	150,536	145,963	131,525	120,064	111,050	100,279	86,515	77,204	72,783	66,277	57,934	52,891	48,380	44,460	40,392	37,306	33,877	31,137

Acquisitions by State

Arizona	1,287	1,246	759	638	600	509	462	416	377	386	359	347	321	270	245	204	181	153
California	2,116	1,982	1,511	1,263	1,159	932	805	798	695	663	518	641	580	399	365	322	313	286
Florida	10,472	11,378	9,659	8,365	7,267	6,950	5,039	3,620	2,929	2,802	2,226	1,912	1,344	1,533	1,320	971	461	1,021
Nevada	787	825	451	436	471	350	328	337	300	232	161	143	147	90	62	19	27	29
Subtotal	14,662	15,431	12,380	10,702	9,497	8,741	6,634	5,171	4,301	4,083	3,264	3,043	2,392	2,292	1,992	1,516	982	1,489
Selected Midwest States ²	10,159	8,764	7,343	6,721	6,259	5,878	4,490	4,070	3,961	3,923	3,273	3,107	2,614	2,811	2,299	2,201	1,982	2,001
All other States	24,328	22,085	20,442	18,263	17,489	16,284	13,996	13,242	12,838	12,504	11,192	9,821	8,738	9,199	8,530	7,144	6,524	6,106
Total Acquisitions	49,149	46,280	40,165	35,686	33,245	30,903	25,120	22,483	21,100	20,510	17,729	15,971	13,744	14,302	12,821	10,861	9,488	9,596

Inventory by State

Arizona	3,106	2,886	2,067	1,516	1,240	1,116	945	871	858	800	776	743	715	626	563	499	445	370
California	6,503	6,154	5,139	4,341	3,912	3,288	2,717	2,537	2,474	2,268	1,895	1,825	1,792	1,518	1,247	1,109	1,003	892
Florida	28,095	30,030	28,506	25,781	23,060	20,402	16,429	12,695	10,456	8,611	6,646	5,476	4,447	3,938	3,427	3,013	2,204	2,276
Nevada	1,919	1,976	1,495	1,183	1,149	976	829	821	820	709	564	502	463	374	286	185	153	145
Subtotal	39,623	41,046	37,207	32,821	29,361	25,782	20,920	16,924	14,608	12,388	9,881	8,546	7,417	6,456	5,523	4,806	3,805	3,683
Selected Midwest States ²	38,655	35,406	30,550	27,603	25,017	21,889	18,173	15,853	14,465	12,948	11,098	10,222	9,318	8,546	7,569	7,119	6,551	5,915
All other States	72,258	69,511	63,768	59,640	56,672	52,608	47,422	44,427	43,710	40,941	36,955	34,123	31,645	29,458	27,300	25,381	23,521	21,539
Total Inventory	150,536	145,963	131,525	120,064	111,050	100,279	86,515	77,204	72,783	66,277	57,934	52,891	48,380	44,460	40,392	37,306	33,877	31,137

¹ May exclude a small volume of Fannie Mae REO properties associated with a specific reverse mortgage transaction.

² Select Midwest states are Illinois, Indiana, Michigan and Ohio.



5(ii) Fannie Mae - Real Estate Owned (# of loans) ¹

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Acquisitions	32,208	31,896	29,573	27,038	24,604	23,702	19,296	17,205	16,232	15,879	13,576	11,985	10,353	10,757	9,522	8,008	6,945	6,976
Dispositions	(29,920)	(32,727)	(36,580)	(31,709)	(30,045)	(31,446)	(29,810)	(24,816)	(19,887)	(20,793)	(19,797)	(15,934)	(14,102)	(14,198)	(12,571)	(10,329)	(9,530)	(9,137)
Inventory (at period end)	103,229	102,398	95,391	90,720	85,282	77,541	67,031	59,424	55,779	50,868	44,650	40,706	36,962	33,522	30,477	28,160	25,578	23,419

Acquisitions by State

Arizona	868	881	579	512	480	423	383	347	310	330	294	274	253	217	188	171	154	121
California	1,434	1,438	1,223	1,070	943	777	686	674	600	569	429	515	427	318	296	256	246	224
Florida	6,831	7,837	7,123	6,570	5,662	5,622	4,205	3,001	2,437	2,338	1,832	1,553	1,079	1,244	1,055	793	379	803
Nevada	496	459	310	371	396	301	280	301	248	205	145	114	119	73	57	13	25	23
Subtotal	9,629	10,615	9,235	8,523	7,481	7,123	5,554	4,323	3,595	3,442	2,700	2,456	1,878	1,852	1,596	1,233	804	1,171
Selected Midwest States ²	6,742	6,130	5,374	4,974	4,339	4,303	3,301	2,965	2,967	3,013	2,462	2,282	1,964	2,088	1,656	1,540	1,377	1,368
All other States	15,837	15,151	14,964	13,541	12,784	12,276	10,441	9,917	9,670	9,424	8,414	7,247	6,511	6,817	6,270	5,235	4,764	4,437
Total Acquisitions	32,208	31,896	29,573	27,038	24,604	23,702	19,296	17,205	16,232	15,879	13,576	11,985	10,353	10,757	9,522	8,008	6,945	6,976

Inventory by State

Arizona	2,189	2,033	1,535	1,185	987	892	764	705	690	660	645	596	548	474	440	413	374	303
California	4,931	4,649	3,977	3,629	3,332	2,780	2,324	2,165	2,127	1,957	1,622	1,530	1,424	1,198	997	882	800	701
Florida	19,876	21,486	21,229	20,310	18,555	16,756	13,693	10,596	8,773	7,239	5,520	4,478	3,583	3,134	2,771	2,478	1,812	1,848
Nevada	1,360	1,320	998	901	929	809	685	694	688	599	484	423	374	298	230	150	127	117
Subtotal	28,356	29,488	27,739	26,025	23,803	21,237	17,466	14,160	12,278	10,455	8,271	7,027	5,929	5,104	4,438	3,923	3,113	2,969
Selected Midwest States ²	26,252	25,015	22,271	20,885	19,077	16,668	13,775	11,823	10,734	9,712	8,460	7,746	7,085	6,416	5,657	5,227	4,751	4,198
All other States	48,621	47,895	45,381	43,810	42,402	39,636	35,790	33,441	32,767	30,701	27,919	25,933	23,948	22,002	20,382	19,010	17,714	16,252
Total Inventory	103,229	102,398	95,391	90,720	85,282	77,541	67,031	59,424	55,779	50,868	44,650	40,706	36,962	33,522	30,477	28,160	25,578	23,419

¹ May exclude a small volume of REO properties associated with a specific reverse mortgage transaction.

² Select Midwest states are Illinois, Indiana, Michigan and Ohio.



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

	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Acquisitions	16,941	14,384	10,592	8,648	8,641	7,201	5,824	5,278	4,868	4,631	4,153	3,986	3,391	3,545	3,299	2,853	2,543	2,620
Dispositions	(16,753)	(18,126)	(18,023)	(15,438)	(12,217)	(10,231)	(9,078)	(6,982)	(5,644)	(6,226)	(6,278)	(5,085)	(4,158)	(4,025)	(4,322)	(3,622)	(3,390)	(3,201)
Inventory (at period end)	47,307	43,565	36,134	29,344	25,768	22,738	19,484	17,780	17,004	15,409	13,284	12,185	11,418	10,938	9,915	9,146	8,299	7,718

Acquisitions by State

Arizona	419	365	180	126	120	86	79	69	67	56	65	73	68	53	57	33	27	32
California	682	544	288	193	216	155	119	124	95	94	89	126	153	81	69	66	67	62
Florida	3,641	3,541	2,536	1,795	1,605	1,328	834	619	492	464	394	359	265	289	265	178	82	218
Nevada	291	366	141	65	75	49	48	36	52	27	16	29	28	17	5	6	2	6
Subtotal	5,033	4,816	3,145	2,179	2,016	1,618	1,080	848	706	641	564	587	514	440	396	283	178	318
Selected Midwest States ¹	3,417	2,634	1,969	1,747	1,920	1,575	1,189	1,105	994	910	811	825	650	723	643	661	605	633
All other States	8,491	6,934	5,478	4,722	4,705	4,008	3,555	3,325	3,168	3,080	2,778	2,574	2,227	2,382	2,260	1,909	1,760	1,669
Total Acquisitions	16,941	14,384	10,592	8,648	8,641	7,201	5,824	5,278	4,868	4,631	4,153	3,986	3,391	3,545	3,299	2,853	2,543	2,620

Inventory by State

Arizona	917	853	532	331	253	224	181	166	168	140	131	147	167	152	123	86	71	67
California	1,572	1,505	1,162	712	580	508	393	372	347	311	273	295	368	320	250	227	203	191
Florida	8,219	8,544	7,277	5,471	4,505	3,646	2,736	2,099	1,683	1,372	1,126	998	864	804	656	535	392	428
Nevada	559	656	497	282	220	167	144	127	132	110	80	79	89	76	56	35	26	28
Subtotal	11,267	11,558	9,468	6,796	5,558	4,545	3,454	2,764	2,330	1,933	1,610	1,519	1,488	1,352	1,085	883	692	714
Selected Midwest States ¹	12,403	10,391	8,279	6,718	5,940	5,221	4,398	4,030	3,731	3,236	2,638	2,476	2,233	2,130	1,912	1,892	1,800	1,717
All other States	23,637	21,616	18,387	15,830	14,270	12,972	11,632	10,986	10,943	10,240	9,036	8,190	7,697	7,456	6,918	6,371	5,807	5,287
Total Inventory	47,307	43,565	36,134	29,344	25,768	22,738	19,484	17,780	17,004	15,409	13,284	12,185	11,418	10,938	9,915	9,146	8,299	7,718

¹ Select Midwest states are Illinois, Indiana, Michigan and Ohio.



Enterprises Single-Family Book Profile - As of March 31, 2018

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory ³
		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	54,372	889	445	134	160	95	55	311	0.6%	6.2%	50
AL	328,049	11,384	6,003	1,742	1,670	1,171	798	3,643	1.1%	7.0%	587
AR	177,604	4,569	2,397	650	628	493	401	1,522	0.9%	8.8%	238
AZ	740,888	12,208	7,030	1,893	1,617	1,106	562	3,291	0.4%	4.6%	370
CA	3,678,578	51,579	29,412	7,909	6,842	4,418	2,998	14,271	0.4%	5.8%	892
CO	688,017	6,619	4,032	959	833	527	268	1,629	0.2%	4.0%	72
CT	333,717	10,413	4,690	1,446	1,488	1,172	1,617	4,282	1.3%	15.5%	907
DC	67,872	1,667	734	197	198	173	365	736	1.1%	21.9%	81
DE	109,531	2,994	1,316	433	451	357	437	1,247	1.1%	14.6%	185
FL	1,770,012	92,937	22,856	10,743	30,861	17,564	10,913	59,358	3.4%	11.7%	2,276
GA	866,810	26,145	13,688	3,889	4,000	2,754	1,814	8,576	1.0%	6.9%	708
HI	118,087	2,127	877	230	251	185	584	1,020	0.9%	27.5%	159
IA	270,007	5,127	2,747	732	708	552	388	1,649	0.6%	7.6%	187
ID	179,541	2,757	1,611	384	345	245	172	762	0.4%	6.2%	89
IL	1,287,588	33,931	15,299	4,494	4,713	4,293	5,132	14,151	1.1%	15.1%	2,303
IN	545,404	14,635	7,406	2,021	1,888	1,715	1,605	5,213	1.0%	11.0%	468
KS	201,662	4,575	2,467	670	603	545	290	1,439	0.7%	6.3%	297
KY	282,566	6,825	3,472	951	896	753	753	2,404	0.9%	11.0%	350
LA	289,497	12,017	6,088	1,711	1,666	1,357	1,195	4,219	1.5%	9.9%	424
MA	671,119	17,023	8,416	2,330	2,224	1,498	2,555	6,298	0.9%	15.0%	723
MD	637,049	18,328	8,584	2,543	2,601	2,300	2,300	7,207	1.1%	12.5%	1,613
ME	99,399	3,197	1,295	339	373	301	889	1,564	1.6%	27.8%	118
MI	964,595	20,553	11,468	3,330	3,066	1,724	965	5,761	0.6%	4.7%	1,763
MN	667,306	9,608	5,543	1,515	1,378	794	378	2,551	0.4%	3.9%	841
MO	527,644	12,142	6,903	1,844	1,671	1,107	617	3,400	0.6%	5.1%	536
MS	134,219	5,665	2,972	901	808	601	383	1,794	1.3%	6.8%	261
MT	102,079	1,439	758	233	195	126	127	448	0.4%	8.8%	66
NC	864,142	21,162	11,051	3,228	3,103	2,148	1,632	6,886	0.8%	7.7%	839
ND	53,165	614	325	86	55	70	78	203	0.4%	12.7%	35
NE	162,635	2,465	1,370	398	345	225	127	698	0.4%	5.2%	49
NH	142,849	3,254	1,777	494	411	283	289	984	0.7%	8.9%	157
NJ	841,659	31,495	12,599	3,946	3,938	3,699	7,313	14,967	1.8%	23.2%	3,081
NM	163,853	4,490	2,099	549	558	457	827	1,845	1.1%	18.4%	548
NV	292,611	6,329	2,450	683	701	563	1,932	3,198	1.1%	30.5%	145
NY	1,217,441	43,781	17,191	4,990	4,710	3,931	12,959	21,627	1.8%	29.6%	1,846
OH	924,070	26,091	12,449	3,752	3,489	3,219	3,182	9,898	1.1%	12.2%	1,381
OK	232,528	6,499	3,209	954	812	803	721	2,338	1.0%	11.1%	274
OR	466,422	6,121	3,179	832	773	544	793	2,110	0.5%	13.0%	503
PA	980,387	32,101	15,364	4,645	4,193	3,530	4,369	12,103	1.2%	13.6%	1,352
RI	94,988	2,951	1,380	388	360	278	545	1,184	1.2%	18.5%	154
SC	417,529	11,667	6,033	1,687	1,557	1,258	1,132	3,953	0.9%	9.7%	422
SD	64,519	842	486	126	100	72	58	230	0.4%	6.9%	52
TN	455,833	10,889	5,848	1,681	1,672	1,037	651	3,363	0.7%	6.0%	330
TX	1,854,416	53,857	23,356	7,068	2,248	8,509	2,676	23,444	1.3%	5.0%	710
UT	336,668	4,482	2,639	692	562	362	227	1,152	0.3%	5.1%	60
VA	832,975	15,855	8,536	2,430	2,320	1,533	1,036	4,897	0.6%	6.5%	781
VT	63,624	1,580	733	178	178	156	335	669	1.1%	21.2%	163
WA	828,087	10,407	5,202	1,467	1,367	1,070	1,301	3,741	0.5%	12.5%	329
WI	621,892	9,719	4,708	1,348	1,421	1,019	1,223	3,669	0.6%	12.6%	426
WV	82,085	3,160	1,782	463	392	251	272	919	1.1%	8.6%	261
WY	50,711	715	391	116	119	63	26	208	0.4%	3.6%	98
Other ²	144,656	30,213	5,286	3,709	15,178	3,746	2,294	21,236	14.7%	7.6%	577
Total	27,982,957	732,092	327,952	100,133	132,696	86,752	84,559	304,268	1.1%	11.6%	31,137

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.

³ May exclude a small volume of Fannie Mae REO properties associated with a specific reverse mortgage transaction.



Fannie Mae Single-Family Book Profile - As of March 31, 2018

State	Total Loan Count	Delinquent Loans (DLQ) ¹									REO Inventory ³
		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	31,958	528	278	69	96	51	34	182	0.6%	6.4%	33
AL	215,576	7,693	4,027	1,149	1,146	809	562	2,520	1.2%	7.3%	455
AR	110,394	2,986	1,561	408	416	339	262	1,017	0.9%	8.8%	174
AZ	465,830	7,887	4,554	1,180	1,078	715	360	2,159	0.5%	4.6%	303
CA	2,347,240	33,079	18,934	4,947	4,436	2,922	1,840	9,209	0.4%	5.6%	701
CO	434,139	4,221	2,551	593	567	338	172	1,078	0.2%	4.1%	53
CT	204,995	6,775	3,070	920	956	777	1,052	2,786	1.4%	15.5%	693
DC	42,100	1,100	478	131	142	112	237	491	1.2%	21.5%	60
DE	68,344	1,939	848	274	294	229	294	819	1.2%	15.2%	145
FL	1,100,966	60,822	14,828	6,861	19,724	12,115	7,294	39,151	3.6%	12.0%	1,848
GA	519,217	16,126	8,216	2,375	2,586	1,790	1,159	5,541	1.1%	7.2%	490
HI	77,557	1,430	581	151	169	130	399	698	0.9%	27.9%	118
IA	173,263	3,433	1,870	482	478	351	252	1,082	0.6%	7.3%	137
ID	115,891	1,712	988	234	227	158	105	490	0.4%	6.1%	76
IL	739,116	20,260	9,151	2,607	2,942	2,644	2,916	8,514	1.2%	14.4%	1,585
IN	291,309	8,767	4,324	1,215	1,154	1,046	1,028	3,232	1.1%	11.7%	372
KS	106,205	2,691	1,411	401	368	331	180	879	0.8%	6.7%	201
KY	140,130	3,801	1,859	503	541	456	442	1,441	1.0%	11.6%	237
LA	193,804	8,323	4,205	1,177	1,178	944	819	2,942	1.5%	9.8%	312
MA	406,604	11,062	5,405	1,472	1,510	973	1,702	4,206	1.0%	15.4%	582
MD	385,715	11,471	5,370	1,578	1,604	1,463	1,456	4,529	1.2%	12.7%	1,164
ME	52,258	2,065	787	209	245	202	622	1,070	2.0%	30.1%	83
MI	557,626	12,786	6,997	2,064	1,965	1,128	632	3,731	0.7%	4.9%	1,313
MN	382,535	5,546	3,165	873	826	460	222	1,509	0.4%	4.0%	596
MO	304,956	7,554	4,275	1,155	1,028	674	422	2,128	0.7%	5.6%	373
MS	97,886	4,161	2,170	673	603	446	269	1,320	1.3%	6.5%	219
MT	64,719	913	479	141	133	86	74	293	0.5%	8.1%	54
NC	498,590	12,835	6,632	1,941	1,975	1,309	978	4,265	0.9%	7.6%	589
ND	30,339	399	217	49	34	46	53	133	0.4%	13.3%	23
NE	111,912	1,707	957	275	233	160	82	476	0.4%	4.8%	37
NH	81,718	2,080	1,132	307	257	189	195	642	0.8%	9.4%	129
NJ	530,667	20,917	8,205	2,603	2,728	2,470	4,911	10,125	1.9%	23.5%	2,519
NM	107,063	2,894	1,355	356	367	290	526	1,185	1.1%	18.2%	398
NV	185,562	4,137	1,576	439	457	368	1,297	2,123	1.1%	31.4%	117
NY	752,967	28,022	10,817	3,124	2,989	2,546	8,546	14,106	1.9%	30.5%	1,453
OH	517,424	16,364	7,812	2,321	2,278	2,019	1,934	6,237	1.2%	11.8%	928
OK	152,202	4,168	2,064	598	524	509	473	1,508	1.0%	11.3%	206
OR	280,919	3,805	1,953	522	500	374	456	1,330	0.5%	12.0%	357
PA	609,645	20,661	9,840	2,906	2,806	2,347	2,762	7,922	1.3%	13.4%	1,041
RI	57,136	1,883	851	263	224	180	365	770	1.3%	19.4%	119
SC	254,516	7,171	3,675	1,037	978	806	675	2,463	1.0%	9.4%	289
SD	47,451	581	351	82	64	46	38	148	0.3%	6.5%	34
TN	279,058	7,013	3,698	1,089	1,104	692	430	2,228	0.8%	6.1%	222
TX	1,196,534	35,905	15,266	4,572	8,374	5,946	1,747	16,078	1.3%	4.9%	548
UT	202,974	2,723	1,585	413	344	235	146	725	0.4%	5.4%	41
VA	508,079	9,872	5,241	1,493	1,490	990	658	3,144	0.6%	6.7%	585
VT	30,196	956	442	106	120	87	201	408	1.4%	21.0%	114
WA	521,729	6,579	3,287	897	885	708	802	2,396	0.5%	12.2%	246
WI	395,359	6,052	2,924	844	893	639	752	2,287	0.6%	12.4%	313
WV	45,984	1,893	1,092	249	234	150	168	554	1.2%	8.9%	179
WY	35,377	501	268	79	87	44	23	154	0.4%	4.6%	64
Other ²	98,646	20,350	3,223	2,511	10,322	2,742	1,552	14,633	14.8%	7.6%	491
Total	17,162,380	468,599	206,845	62,918	86,679	57,581	54,576	199,057	1.2%	11.6%	23,419

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.

³ May exclude a small volume of REO properties associated with a specific reverse mortgage transaction.



Freddie Mac Single-Family Book Profile - As of March 31, 2018

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	22,414	361	167	65	64	44	21	129	0.6%	5.8%	17
AL	112,473	3,691	1,976	593	524	362	236	1,123	1.0%	6.4%	132
AR	67,210	1,583	836	242	212	154	139	505	0.8%	8.8%	64
AZ	275,058	4,321	2,476	713	539	391	202	1,132	0.4%	4.7%	67
CA	1,331,338	18,500	10,478	2,962	2,406	1,496	1,158	5,062	0.4%	6.3%	191
CO	253,878	2,398	1,481	366	266	189	96	551	0.2%	4.0%	19
CT	128,722	3,638	1,620	526	532	395	565	1,496	1.2%	15.5%	214
DC	25,772	567	256	66	56	61	128	245	1.0%	22.6%	21
DE	41,187	1,055	468	159	157	128	143	428	1.0%	13.6%	40
FL	669,046	32,115	8,028	3,882	11,137	5,449	3,619	20,207	3.0%	11.3%	428
GA	347,593	10,019	5,472	1,514	1,414	964	655	3,035	0.9%	6.5%	218
HI	40,530	697	296	79	82	55	185	322	0.8%	26.5%	41
IA	96,744	1,694	877	250	230	201	136	567	0.6%	8.0%	50
ID	63,650	1,045	623	150	118	87	67	272	0.4%	6.4%	13
IL	548,472	13,671	6,148	1,887	1,771	1,649	2,216	5,637	1.0%	16.2%	718
IN	254,095	5,868	3,082	806	734	669	577	1,981	0.8%	9.8%	96
KS	95,457	1,884	1,056	269	235	214	110	560	0.6%	5.8%	96
KY	142,436	3,024	1,613	448	355	297	311	963	0.7%	10.3%	113
LA	95,693	3,694	1,883	534	488	413	376	1,277	1.3%	10.2%	112
MA	264,515	5,961	3,011	858	714	525	853	2,092	0.8%	14.3%	141
MD	251,334	6,857	3,214	965	997	837	844	2,678	1.1%	12.3%	449
ME	47,141	1,132	508	130	128	99	267	494	1.0%	23.6%	35
MI	406,969	7,767	4,471	1,266	1,101	596	333	2,030	0.5%	4.3%	450
MN	284,771	4,062	2,378	642	552	334	156	1,042	0.4%	3.8%	245
MO	222,688	4,588	2,628	689	643	433	195	1,272	0.6%	4.3%	163
MS	36,333	1,504	802	228	205	155	114	474	1.3%	7.6%	42
MT	37,360	526	279	92	62	40	53	155	0.4%	10.1%	12
NC	365,552	8,327	4,419	1,287	1,128	839	654	2,621	0.7%	7.9%	250
ND	22,826	215	108	37	21	24	25	70	0.3%	11.6%	12
NE	50,723	758	413	123	112	65	45	222	0.4%	5.9%	12
NH	61,131	1,174	645	187	154	94	94	342	0.6%	8.0%	28
NJ	310,992	10,578	4,394	1,343	1,210	1,229	2,402	4,842	1.6%	22.7%	562
NM	56,790	1,596	744	193	191	167	301	660	1.2%	18.9%	150
NV	107,049	2,192	874	244	244	195	635	1,075	1.0%	29.0%	28
NY	464,474	15,759	6,374	1,866	1,721	1,385	4,413	7,521	1.6%	28.0%	393
OH	406,646	9,727	4,637	1,431	1,211	1,200	1,248	3,661	0.9%	12.8%	453
OK	80,326	2,331	1,145	356	288	294	248	830	1.0%	10.6%	68
OR	185,503	2,316	1,226	310	273	170	337	780	0.4%	14.6%	146
PA	370,742	11,440	5,524	1,739	1,387	1,183	1,607	4,181	1.1%	14.0%	311
RI	37,852	1,068	529	125	136	98	180	414	1.1%	16.9%	35
SC	163,013	4,496	2,358	650	579	452	457	1,490	0.9%	10.2%	133
SD	17,068	261	135	44	36	26	20	82	0.5%	7.7%	18
TN	176,775	3,876	2,150	592	568	345	221	1,135	0.6%	5.7%	108
TX	657,882	17,952	8,090	2,496	3,874	2,563	929	7,366	1.1%	5.2%	162
UT	133,694	1,759	1,054	279	218	127	81	427	0.3%	4.6%	19
VA	324,896	5,983	3,295	937	830	543	378	1,753	0.5%	6.3%	196
VT	33,428	624	291	72	58	69	134	261	0.8%	21.5%	49
WA	306,358	3,828	1,915	570	482	362	499	1,345	0.4%	13.0%	83
WI	226,533	3,667	1,784	504	528	380	471	1,382	0.6%	12.8%	113
WV	36,101	1,267	690	214	158	101	104	365	1.0%	8.2%	82
WY	15,334	214	123	37	32	19	3	54	0.4%	1.4%	34
Other ²	46,010	9,863	2,063	1,198	4,856	1,004	742	6,603	14.4%	7.5%	86
Total	10,820,577	263,493	121,107	37,215	46,017	29,171	29,983	105,211	1.0%	11.4%	7,718

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.



Enterprises Foreclosure Prevention Actions by State - March 31, 2018

State	2017						YTD-2018						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	22	12	134	1	10	179	6	5	37	1	4	53	1,358	174	1,459	46	223	3,260
AL	615	83	2,066	14	125	2,903	144	36	520	5	17	722	19,264	2,466	24,118	1,143	2,957	49,948
AR	227	32	765	7	86	1,117	65	5	208	1	12	291	7,298	1,042	9,343	451	1,953	20,087
AZ	624	109	2,507	11	526	3,777	144	33	736	5	71	989	18,120	6,167	72,301	1,370	46,521	144,479
CA	2,371	1,485	9,673	41	986	14,556	492	873	2,464	13	151	3,993	66,083	25,903	280,316	3,052	107,120	482,474
CO	365	56	1,299	3	33	1,756	84	18	337	-	5	444	13,989	2,746	27,092	694	7,724	52,245
CT	441	70	2,447	11	490	3,459	102	25	687	1	76	891	11,302	2,589	32,508	561	6,411	53,371
DC	60	15	349	-	19	443	17	3	101	2	7	130	2,010	398	4,966	112	698	8,184
DE	130	20	737	2	158	1,047	20	4	207	-	17	248	3,680	622	9,437	200	2,104	16,042
FL	2,312	12,690	9,498	190	1,787	26,477	976	10,143	4,274	40	274	15,707	57,239	41,654	248,960	4,688	144,705	497,245
GA	1,221	565	5,387	20	480	7,673	272	284	1,352	8	75	1,991	36,316	9,461	94,254	2,515	17,086	159,633
HI	81	22	358	1	22	484	15	8	81	-	2	106	3,130	757	7,657	75	2,414	14,033
IA	335	46	993	9	77	1,460	78	9	270	1	12	370	8,717	1,145	12,726	665	2,222	25,475
ID	200	36	517	1	36	790	54	13	144	1	6	218	4,992	1,122	10,349	266	5,773	22,502
IL	1,508	322	7,086	53	1,800	10,769	405	91	1,924	14	297	2,731	37,939	10,641	128,039	2,425	40,979	220,023
IN	828	95	2,494	22	232	3,671	175	32	725	8	43	983	26,484	3,005	36,293	2,148	6,693	74,623
KS	281	27	809	3	59	1,179	86	13	244	1	15	359	8,294	961	9,865	462	2,061	21,643
KY	356	58	1,172	13	132	1,731	96	11	325	8	12	452	12,041	1,503	15,101	577	2,744	31,966
LA	592	686	2,698	19	131	4,126	160	71	644	3	22	900	16,360	3,922	22,523	1,140	2,194	46,139
MA	663	105	3,133	31	295	4,227	169	37	789	7	37	1,039	19,009	5,007	55,681	1,129	10,531	91,358
MD	877	145	4,708	26	983	6,739	198	24	1,327	6	168	1,723	22,958	5,244	71,628	1,321	17,145	118,297
ME	156	12	564	5	97	834	34	10	158	2	16	220	4,592	676	9,036	273	2,374	16,952
MI	1,211	146	3,878	38	417	5,690	331	44	1,096	9	69	1,549	37,280	7,832	76,170	6,277	30,057	157,616
MN	546	56	1,978	6	138	2,724	127	18	533	2	24	704	16,226	3,439	38,844	994	11,481	70,985
MO	688	96	2,104	10	269	3,167	152	21	535	2	49	759	20,797	3,108	30,550	1,407	6,666	62,528
MS	301	57	969	3	77	1,407	84	13	266	5	18	386	8,517	1,251	12,072	571	1,501	23,912
MT	58	12	259	2	17	348	13	4	65	-	5	87	2,444	349	3,848	103	896	7,640
NC	1,039	250	4,134	25	324	5,772	251	69	1,043	8	42	1,413	32,400	6,182	60,054	1,702	8,739	109,077
ND	16	1	99	-	12	128	4	1	29	-	5	39	651	166	823	62	133	1,835
NE	121	13	443	4	34	615	39	5	126	2	8	180	3,976	499	5,794	319	964	11,552
NH	163	25	663	5	81	937	34	9	162	-	14	219	5,323	1,043	11,317	262	2,397	20,343
NJ	964	231	7,467	42	1,456	10,160	267	53	2,094	15	265	2,694	28,218	8,129	98,882	1,522	23,083	159,833
NM	215	23	868	3	126	1,235	43	9	291	-	21	364	5,677	914	11,057	270	3,121	21,039
NV	223	138	1,193	14	497	2,065	58	9	285	11	55	418	6,636	3,110	39,606	495	33,810	83,658
NY	1,270	302	8,832	80	1,022	11,506	306	82	2,174	20	197	2,779	36,907	9,951	114,967	1,966	14,558	178,350
OH	1,222	117	4,871	55	644	6,909	277	37	1,315	7	109	1,745	35,938	5,781	71,147	3,799	15,220	131,886
OK	289	33	1,080	4	107	1,513	74	8	272	1	15	370	9,452	1,057	10,828	582	1,740	23,659
OR	264	83	1,136	8	77	1,568	59	29	297	1	5	391	8,849	2,761	26,051	472	10,621	48,754
PA	1,459	174	6,646	41	674	8,994	356	46	1,702	14	133	2,251	39,590	6,245	74,414	2,065	10,619	132,933
RI	116	23	688	14	102	943	26	4	179	7	20	236	3,634	980	10,735	207	2,802	18,358
SC	556	235	2,425	8	209	3,433	128	56	661	2	39	886	16,617	3,475	33,521	1,085	7,450	62,148
SD	41	5	141	-	4	191	12	-	35	-	1	48	1,178	160	1,689	93	261	3,381
TN	595	82	2,007	9	110	2,803	137	20	534	6	16	713	18,819	2,937	27,371	1,066	4,058	54,251
TX	2,356	6,178	7,035	27	139	15,735	684	4,081	2,479	6	35	7,285	68,358	19,911	73,556	3,769	7,968	173,562
UT	281	38	894	2	67	1,282	64	15	233	2	9	323	9,057	1,805	20,050	389	7,958	39,259
VA	857	126	3,443	11	548	4,985	185	26	924	6	79	1,220	22,651	4,347	50,223	1,117	13,712	92,049
VT	69	5	264	2	37	377	23	6	79	-	6	114	2,226	292	3,411	123	448	6,500
WA	537	111	2,184	9	218	3,059	118	19	577	-	40	754	17,648	3,992	47,889	846	18,842	89,217
WI	501	89	2,125	9	241	2,965	137	28	533	2	52	752	14,435	2,582	29,740	873	6,622	54,252
WV	159	22	608	7	52	848	41	5	148	-	6	200	4,653	662	5,818	219	841	12,194
WY	37	9	196	1	26	269	10	2	48	-	9	69	1,324	197	1,680	59	351	3,611
Other ³	87	4,329	601	478	70	5,565	112	4,425	95	160	13	4,805	3,347	10,360	9,844	759	462	24,772
Total	30,506	29,700	128,625	1,400	16,359	206,590	7,944	20,892	36,364	415	2,698	68,313	884,001	240,725	2,185,608	58,786	680,013	4,049,133

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

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

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



Fannie Mae Foreclosure Prevention Actions by State - March 31, 2018

State	2017						YTD-2018						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	13	2	80	-	9	104	2	2	26	-	3	33	1,156	85	950	42	158	2,391
AL	453	50	1,367	5	85	1,960	103	23	341	3	15	485	15,630	1,571	17,066	1,021	2,184	37,472
AR	139	18	499	3	62	721	46	1	134	-	8	189	5,907	719	6,482	416	1,335	14,859
AZ	426	32	1,644	6	327	2,435	83	17	439	3	41	583	13,820	2,818	46,448	1,299	27,555	91,940
CA	1,643	409	6,347	25	628	9,052	344	251	1,524	10	86	2,215	51,433	9,705	180,314	2,885	62,575	306,912
CO	250	16	825	2	21	1,114	47	7	209	-	4	267	11,293	1,450	17,665	665	4,873	35,946
CT	301	21	1,676	7	358	2,363	70	9	437	1	51	568	8,941	1,216	22,755	521	4,333	37,766
DC	40	8	227	-	12	287	14	1	61	2	4	82	1,610	192	3,420	101	432	5,755
DE	86	11	468	-	104	669	16	2	139	-	10	167	2,811	343	6,393	176	1,453	11,176
FL	1,800	6,113	6,143	144	1,165	15,365	760	6,587	2,191	25	175	9,738	45,256	21,026	169,270	4,044	92,776	332,372
GA	779	210	3,239	10	314	4,552	172	151	830	7	42	1,202	26,538	4,412	61,383	2,157	10,548	105,038
HI	53	4	243	1	11	312	12	6	60	-	1	79	2,640	333	5,251	73	1,499	9,796
IA	234	14	672	7	50	977	45	3	161	1	8	218	6,920	661	8,601	580	1,557	18,319
ID	108	10	308	-	23	449	34	3	86	-	4	127	3,840	512	6,684	254	3,710	15,000
IL	943	129	4,465	26	1,154	6,717	236	46	1,143	8	176	1,609	28,284	4,107	81,685	1,921	25,951	141,948
IN	512	30	1,642	9	140	2,333	101	15	445	3	26	590	20,021	1,687	23,573	1,385	4,473	51,139
KS	159	5	512	1	46	723	41	3	146	1	11	202	6,207	550	6,390	407	1,413	14,967
KY	199	18	705	4	81	1,007	54	5	182	4	8	253	9,088	823	9,259	437	1,809	21,416
LA	432	424	1,858	4	90	2,808	115	31	444	2	12	604	13,230	2,682	16,319	1,048	1,536	34,815
MA	431	35	2,092	25	202	2,785	111	11	479	7	26	634	14,832	2,473	37,149	1,063	6,798	62,315
MD	582	43	3,105	15	632	4,377	128	6	804	5	112	1,055	17,334	2,162	47,187	1,198	10,862	78,743
ME	102	2	357	1	65	527	15	3	100	2	14	134	3,599	338	6,134	248	1,641	11,960
MI	761	55	2,493	10	281	3,600	213	18	679	8	42	960	29,425	3,796	48,834	2,853	19,366	104,274
MN	322	16	1,189	2	84	1,613	73	12	318	1	13	417	11,916	1,452	23,055	947	6,767	44,137
MO	429	29	1,317	2	171	1,948	77	9	304	1	28	419	15,991	1,710	19,946	1,162	4,301	43,110
MS	245	22	688	1	60	1,016	64	11	195	3	17	290	7,245	876	9,218	508	1,182	19,029
MT	33	6	173	1	7	220	7	2	35	-	4	48	1,928	202	2,607	101	616	5,454
NC	664	97	2,580	14	222	3,577	146	31	635	7	26	845	24,662	3,105	39,394	1,540	5,718	74,419
ND	10	-	67	-	11	88	3	1	22	-	2	28	505	95	541	51	86	1,278
NE	93	6	331	3	22	455	25	2	88	-	6	121	3,218	294	4,203	300	677	8,692
NH	93	5	429	1	52	580	16	5	100	-	7	128	4,058	468	7,305	246	1,533	13,610
NJ	660	86	5,135	25	1,018	6,924	170	25	1,334	11	183	1,723	22,112	3,658	68,191	1,319	15,354	110,634
NM	137	10	560	1	81	789	25	5	164	-	14	208	4,413	496	7,431	246	2,081	14,667
NV	170	11	763	10	317	1,271	40	1	184	9	37	271	5,275	1,233	25,127	460	20,494	52,589
NY	866	56	5,891	49	719	7,581	207	16	1,358	14	127	1,722	28,950	3,868	79,271	1,593	9,372	123,054
OH	733	38	3,166	20	430	4,387	167	15	808	6	76	1,072	27,456	3,126	46,576	2,187	10,468	89,813
OK	200	10	684	1	76	971	44	6	181	-	11	242	7,567	634	7,470	516	1,237	17,424
OR	170	41	733	3	48	995	40	14	168	1	4	227	6,847	1,280	16,917	431	6,489	31,964
PA	990	57	4,404	22	466	5,939	240	21	1,106	7	87	1,461	30,546	3,240	50,921	1,748	7,125	93,580
RI	67	11	433	10	71	592	15	1	104	6	16	142	2,678	478	7,060	186	1,815	12,217
SC	355	101	1,532	2	131	2,121	80	33	399	2	24	538	12,489	1,615	22,618	992	5,036	42,750
SD	26	3	103	-	1	133	10	-	21	-	1	32	898	89	1,156	85	207	2,435
TN	426	36	1,279	2	78	1,821	91	10	331	4	10	446	14,972	1,683	18,581	901	2,827	38,964
TX	1,697	3,834	4,442	9	90	10,072	485	2,586	1,388	4	23	4,486	54,791	12,967	50,507	3,545	5,481	127,291
UT	167	9	542	1	42	761	42	7	147	1	7	204	7,046	758	12,496	365	4,700	25,365
VA	567	41	2,215	6	366	3,195	110	8	577	6	47	748	16,983	1,962	32,944	1,047	8,781	61,717
VT	31	-	169	1	23	224	11	3	47	-	3	64	1,690	126	2,265	102	290	4,473
WA	365	28	1,437	4	126	1,960	72	4	370	-	25	471	13,638	1,689	31,530	769	11,877	59,503
WI	338	51	1,380	5	158	1,932	93	15	304	2	33	447	11,354	1,422	19,171	789	4,323	37,059
WV	87	5	348	1	33	474	21	2	90	-	4	117	3,564	333	3,529	189	530	8,145
WY	26	4	144	1	18	193	6	1	31	-	9	47	1,106	144	1,192	57	254	2,753
Other ³	41	2,701	360	473	56	3,631	103	2,786	65	160	13	3,127	2,477	6,055	6,381	742	382	16,037
Total	20,454	14,973	83,461	975	10,837	130,700	5,245	12,833	21,934	337	1,736	42,085	686,190	118,719	1,446,815	47,918	428,840	2,728,482

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.



Freddie Mac Foreclosure Prevention Actions by State - March 31, 2018

State	2017						YTD-2018						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	9	10	54	1	1	75	4	3	11	1	1	20	202	89	509	4	65	869
AL	162	33	699	9	40	943	41	13	179	2	2	237	3,634	895	7,052	122	773	12,476
AR	88	14	266	4	24	396	19	4	74	1	4	102	1,391	323	2,861	35	618	5,228
AZ	198	77	863	5	199	1,342	61	16	297	2	30	406	4,300	3,349	25,853	71	18,966	52,539
CA	728	1,076	3,326	16	358	5,504	148	622	940	3	65	1,778	14,650	16,198	100,002	167	44,545	175,562
CO	115	40	474	1	12	642	37	11	128	-	1	177	2,696	1,296	9,427	29	2,851	16,299
CT	140	49	771	4	132	1,096	32	16	250	-	25	323	2,361	1,373	9,753	40	2,078	15,605
DC	20	7	122	-	7	156	3	2	40	-	3	48	400	206	1,546	11	266	2,429
DE	44	9	269	2	54	378	4	2	68	-	7	81	869	279	3,044	24	651	4,866
FL	512	6,577	3,355	46	622	11,112	216	3,556	2,083	15	99	5,969	11,983	20,628	79,690	644	51,929	164,873
GA	442	355	2,148	10	166	3,121	100	133	522	1	33	789	9,778	5,049	32,871	358	6,538	54,595
HI	28	18	115	-	11	172	3	2	21	-	1	27	490	424	2,406	2	915	4,237
IA	101	32	321	2	27	483	33	6	109	-	4	152	1,797	484	4,125	85	665	7,156
ID	92	26	209	1	13	341	20	10	58	1	2	91	1,152	610	3,665	12	2,063	7,502
IL	565	193	2,621	27	646	4,052	169	45	781	6	121	1,122	9,655	6,534	46,354	504	15,028	78,075
IN	316	65	852	13	92	1,338	74	17	280	5	17	393	6,463	1,318	12,720	763	2,220	23,484
KS	122	22	297	2	13	456	45	10	98	-	4	157	2,087	411	3,475	55	648	6,676
KY	157	40	467	9	51	724	42	6	143	4	4	199	2,953	680	5,842	140	935	10,550
LA	160	262	840	15	41	1,318	45	40	200	1	10	296	3,130	1,240	6,204	92	658	11,324
MA	232	70	1,041	6	93	1,442	58	26	310	-	11	405	4,177	2,534	18,532	66	3,733	29,043
MD	295	102	1,603	11	351	2,362	70	18	523	1	56	668	5,624	3,082	24,441	123	6,283	39,554
ME	54	10	207	4	32	307	19	7	58	-	2	86	993	338	2,902	25	733	4,992
MI	450	91	1,385	28	136	2,090	118	26	417	1	27	589	7,855	4,036	27,336	3,424	10,691	53,342
MN	224	40	789	4	54	1,111	54	6	215	1	11	287	4,310	1,987	15,789	47	4,714	26,848
MO	259	67	787	8	98	1,219	75	12	231	1	21	340	4,806	1,398	10,604	245	2,365	19,418
MS	56	35	281	2	17	391	20	2	71	2	1	96	1,272	375	2,854	63	319	4,883
MT	25	6	86	1	10	128	6	2	30	-	1	39	516	147	1,241	2	280	2,186
NC	375	153	1,554	11	102	2,195	105	38	408	1	16	568	7,738	3,077	20,660	162	3,021	34,658
ND	6	1	32	-	1	40	1	-	7	-	3	11	146	71	282	11	47	557
NE	28	7	112	1	12	160	14	3	38	2	2	59	758	205	1,591	19	287	2,860
NH	70	20	234	4	29	357	18	4	62	-	7	91	1,265	575	4,012	16	864	6,733
NJ	304	145	2,332	17	438	3,236	97	28	760	4	82	971	6,106	4,471	30,691	203	7,729	49,199
NM	78	13	308	2	45	446	18	4	127	-	7	156	1,264	418	3,626	24	1,040	6,372
NV	53	127	430	4	180	794	18	8	101	2	18	147	1,361	1,877	14,479	35	13,316	31,069
NY	404	246	2,941	31	303	3,925	99	66	816	6	70	1,057	7,957	6,083	35,696	373	5,186	55,296
OH	489	79	1,705	35	214	2,522	110	22	507	1	33	673	8,482	2,655	24,571	1,612	4,752	42,073
OK	89	23	396	3	31	542	30	2	91	1	4	128	1,885	423	3,358	66	503	6,235
OR	94	42	403	5	29	573	19	15	129	-	1	164	2,002	1,481	9,134	41	4,132	16,790
PA	469	117	2,242	19	208	3,055	116	25	596	7	46	790	9,044	3,005	23,493	317	3,494	39,353
RI	49	12	255	4	31	351	11	3	75	1	4	94	956	502	3,675	21	987	6,141
SC	201	134	893	6	78	1,312	48	23	262	-	15	348	4,128	1,860	10,903	93	2,414	19,398
SD	15	2	38	-	3	58	2	-	14	-	-	16	280	71	533	8	54	946
TN	169	46	728	7	32	982	46	10	203	2	6	267	3,847	1,254	8,790	165	1,231	15,287
TX	659	2,344	2,593	18	49	5,663	199	1,495	1,091	2	12	2,799	13,567	6,944	23,049	224	2,487	46,271
UT	114	29	352	1	25	521	22	8	86	1	2	119	2,011	1,047	7,554	24	3,258	13,894
VA	290	85	1,228	5	182	1,790	75	18	347	-	32	472	5,668	2,385	17,279	70	4,931	30,332
VT	38	5	95	1	14	153	12	3	32	-	3	50	536	166	1,146	21	158	2,027
WA	172	83	747	5	92	1,099	46	15	207	-	15	283	4,010	2,303	16,359	77	6,965	29,714
WI	163	38	745	4	83	1,033	44	13	229	-	19	305	3,081	1,160	10,569	84	2,299	17,193
WV	72	17	260	6	19	374	20	3	58	-	2	83	1,089	329	2,289	30	311	4,049
WY	11	5	52	-	8	76	4	1	17	-	-	22	218	53	488	2	97	858
Other ³	46	1,628	241	5	14	1,934	9	1,639	30	-	-	1,678	870	4,305	3,463	17	80	8,735
Total	10,052	14,727	45,164	425	5,522	75,890	2,699	8,059	14,430	78	962	26,228	197,811	122,006	738,793	10,868	251,173	1,320,651

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.

Glossary

Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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

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

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

Section 3: Loan Modifications

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

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

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

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

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

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

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

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

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

Section 4: Third-party Sales and Foreclosures

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

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

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

