



FORECLOSURE PREVENTION REPORT

FEDERAL PROPERTY MANAGER'S REPORT

FIRST QUARTER 2019



Table of Contents

HIGHLIGHTS..... 3

MORTGAGE PERFORMANCE.....4

FORECLOSURE PREVENTION ACTIONS: All Actions Completed..... 5

60+ DAYS DELINQUENT LOANS AND FORECLOSURE PREVENTION ACTIONS.....6

 Home Retention Actions..... 7

 Enterprises' Loan Modifications..... 8

 Fannie Mae's Loan Modifications..... 11

 Freddie Mac's Loan Modifications..... 12

 Home Forfeiture Actions..... 13

FORECLOSURES..... 14

REO ACTIVITY & INVENTORY..... 15

DELINQUENT LOANS BY STATE..... 16

DEEPLY DELINQUENT LOANS IN SELECTED STATES..... 17

DELINQUENCY STATUS MAP..... 18

CHANGE IN THE NUMBER OF DELINQUENT LOANS IN KEY STATES..... 19



Table of Contents (Cont.)

APPENDIX: DATA TABLES..... 20

APPENDIX: STATE LEVEL DATA

 Single-Family Book Profile by State..... 34

 Completed Foreclosure Prevention Actions by State..... 37

GLOSSARY..... 40



4.322 million troubled homeowners helped during conservatorships

38% of loan modifications in 1Q19 reduced borrowers' monthly payments by over 20%

Serious delinquency rate decreased to **0.71%** at the end of 1Q19

REO inventory decreased **6%** in the 1Q19

First Quarter 2019 Highlights

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 38,968 foreclosure prevention actions in the first quarter, bringing the total to 4,322,804 since the start of conservatorships in September 2008. Of these actions, 3,629,411 have helped troubled homeowners stay in their homes, including 2,336,047 permanent loan modifications.
- Twenty-nine percent of modifications in the first quarter were modifications with principal forbearance. Modifications with extend-term only accounted for 65 percent of all loan modifications during the quarter.
- There were 1,542 completed short sales and deeds-in-lieu during the quarter, bringing the total to 693,393 since the conservatorships began in September in 2008.

The Enterprises' Mortgage Performance:

- The percentage of 60+ days delinquent loans dropped from 1.08 percent at the end of 2018 to 1.03 percent at the end of the first quarter of 2019.
- The Enterprises' serious (90 days or more) delinquency rate decreased to 0.71 percent at the end of the first quarter. This compared with 3.45 percent for Federal Housing Administration (FHA) loans, 1.87 percent for Veterans Affairs (VA) loans, and 1.96 percent for all loans (industry average).

The Enterprises' Foreclosures:

- Foreclosure starts decreased 7 percent to 33,475, and third-party and foreclosure sales also decreased 6 percent to 10,824 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

	4Q18	1Q19
Loan Modifications *	25,969	21,926
Repayment Plans	7,776	7,812
Forbearance Plans	5,238	7,371
Charge-offs-in-lieu	298	317
Home Retention Actions	39,281	37,426
Short Sales	1,188	1,042
Deeds-in-lieu	593	500
Home Forfeiture Actions	1,781	1,542
TOTAL	41,062	38,968

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

	4Q18	1Q19
30-59 Days Delinquent	364,333	349,482
60-plus-days Delinquent	302,211	286,727
Seriously Delinquent*	206,089	199,590
Foreclosure Starts	36,002	33,475
Third-party & Foreclosure Sales	11,510	10,824
REO Inventory	26,485	24,974
(Percent of total loans serviced)		
30-59 Days Delinquent	1.31%	1.25%
60-plus-days Delinquent	1.08%	1.03%
Seriously Delinquent*	0.73%	0.71%

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

Source: FHFA (Fannie Mae and Freddie Mac)

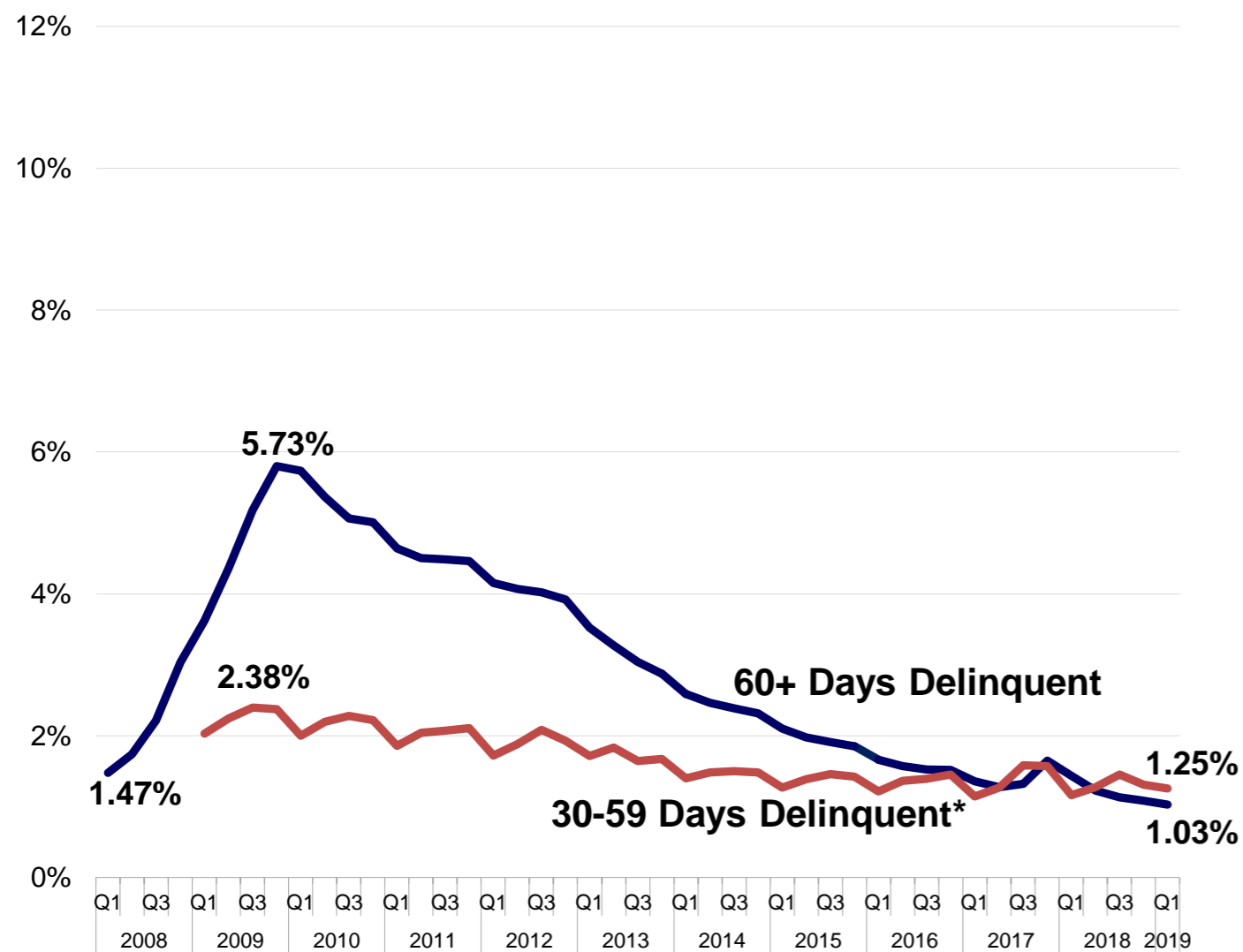
This is the quarterly version of the Foreclosure Prevention Report. FHFA produces monthly and quarterly versions of the Foreclosure Prevention Report. In addition to the data provided in the monthly reports, the quarterly reports include the following information: benchmarking of the Enterprises' delinquency rates, types and depth of loan modifications, performance of modified loans, and state level data.



Mortgage Performance

The percentage of the Enterprises' loans that are 30-59 days delinquent decreased to 1.25 percent while the 60-plus-day delinquency rate dropped to 1.03 percent at the end of the first quarter of 2019. The Enterprises' serious delinquency rate also decreased to 0.71 percent at the end of the quarter. This compared with 3.45 percent for Federal Housing Administration (FHA) loans, 1.87 percent for Veterans Affairs (VA) loans, and 1.96 percent for all loans (industry average).

Enterprises' Delinquency Rates

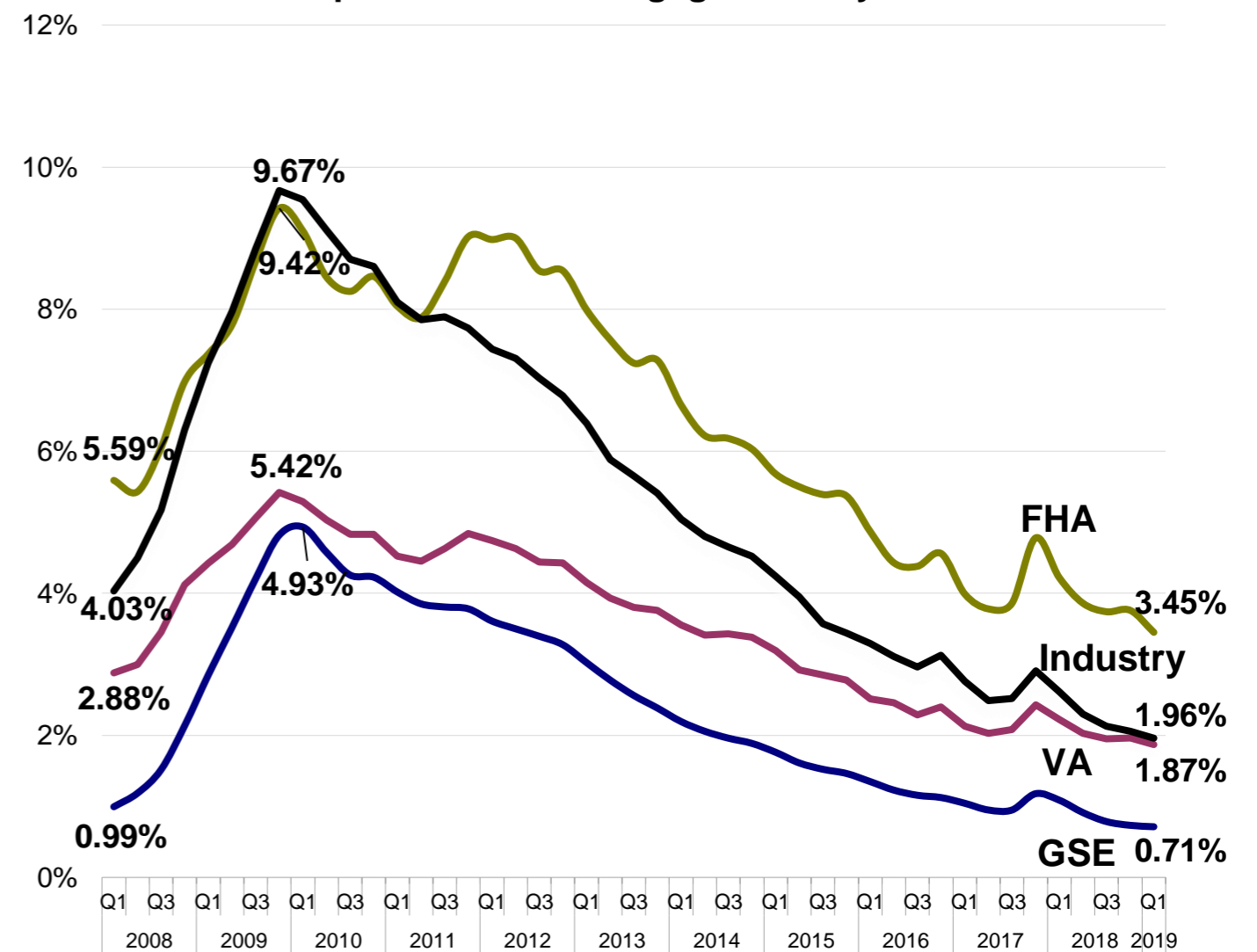


Source: FHFA (Fannie Mae and Freddie Mac)

*2008 data not available.

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

Serious Delinquency Rates**
Enterprises versus Mortgage Industry



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



Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 38,968 foreclosure prevention actions in the first quarter, bringing the total to 4,322,804 since the start of conservatorships in September 2008. Of these actions, 2,336,047 have been permanent loan modifications, and 1,293,364 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. In addition, 693,393 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	2016	2017	2018	YTD 2019	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	32,357	30,506	32,016	7,812	944,671
Forbearance Plans	7,228	29,897	37,658	7,371	261,857
Charge-offs-in-lieu	1,047	1,400	1,414	317	16,658
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Loan Modifications ²	<u>123,495</u>	<u>128,625</u>	<u>163,175</u>	<u>21,926</u>	<u>2,336,047</u>
Total	164,127	190,428	234,263	37,426	3,629,411
Nonforeclosure - Home Forfeiture Actions					
Short Sales	17,760	11,684	6,408	1,042	597,976
Deeds-in-lieu	<u>8,024</u>	<u>4,786</u>	<u>2,907</u>	<u>500</u>	<u>95,417</u>
Total	25,784	16,470	9,315	1,542	693,393
Total Foreclosure Prevention Actions	189,911	206,898	243,578	38,968	4,322,804

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

² Includes HAMP permanent modifications.

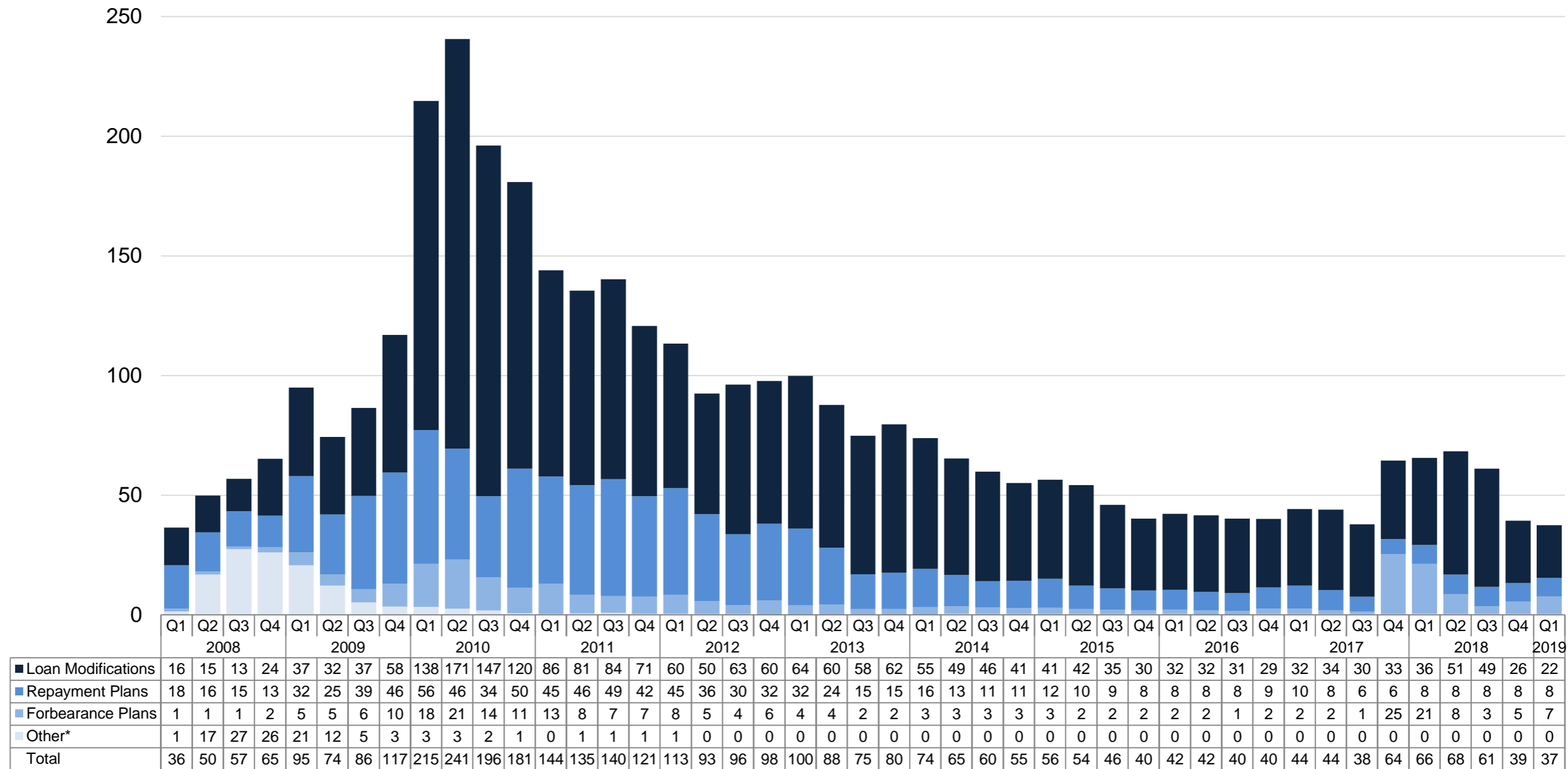
Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosure Prevention Activity: Home Retention Actions

The Enterprises completed 37,426 home retention actions in the first quarter, compared with 39,281 in the fourth quarter of 2018. These actions, which included 21,926 permanent loan modifications, 7,812 repayment plans, 7,371 forbearance plans and 317 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.

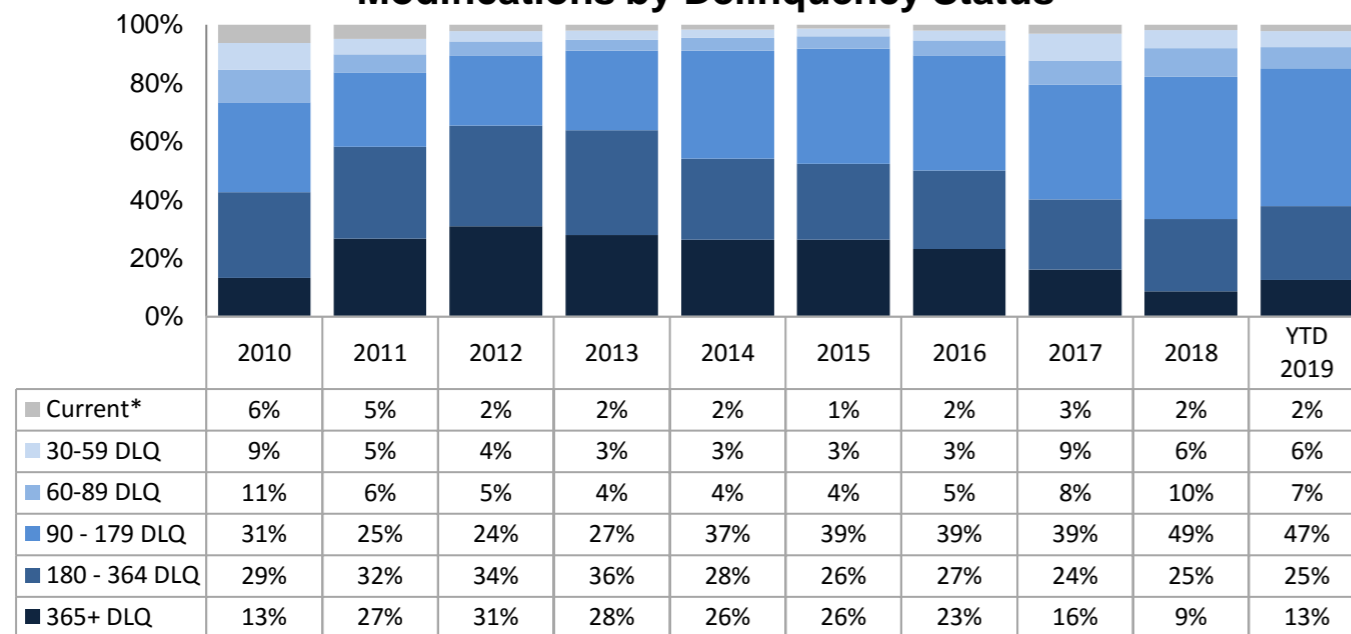
Source: FHFA (Fannie Mae and Freddie Mac)



Enterprises' Loan Modifications

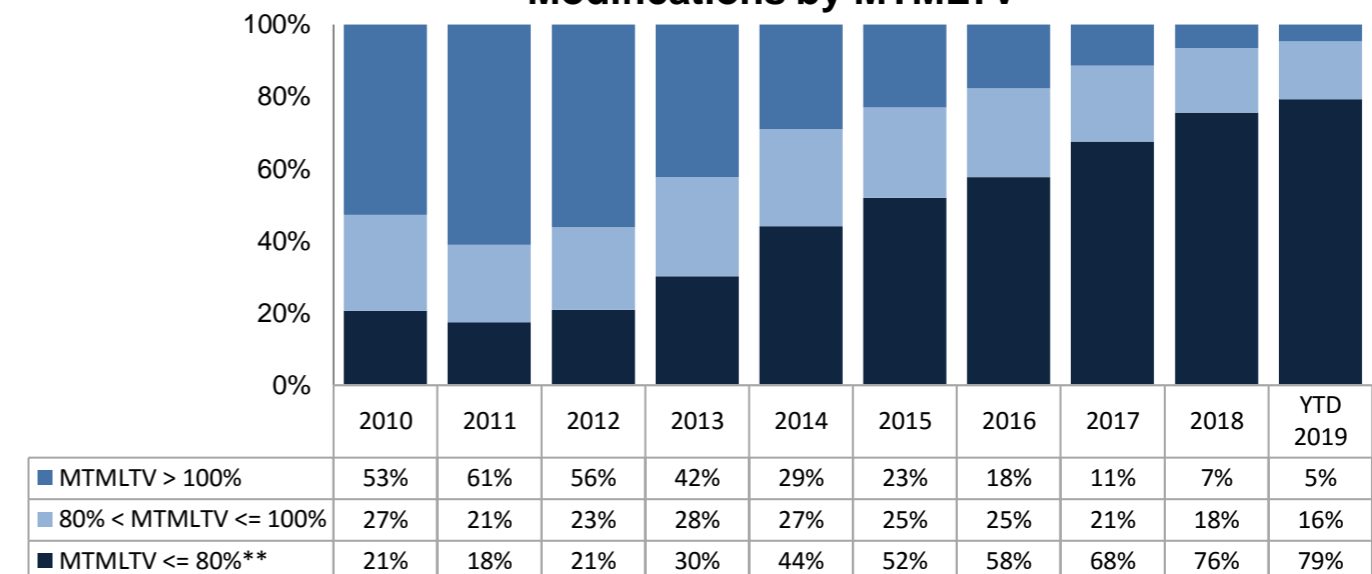
There were 21,926 permanent loan modifications year-to-date through March. Approximately 85 percent of these loans were 90+ days delinquent at the time of modification, 79 percent had mark-to-market LTV <= 80%, and 49 percent were originated prior to 2009.

Modifications by Delinquency Status



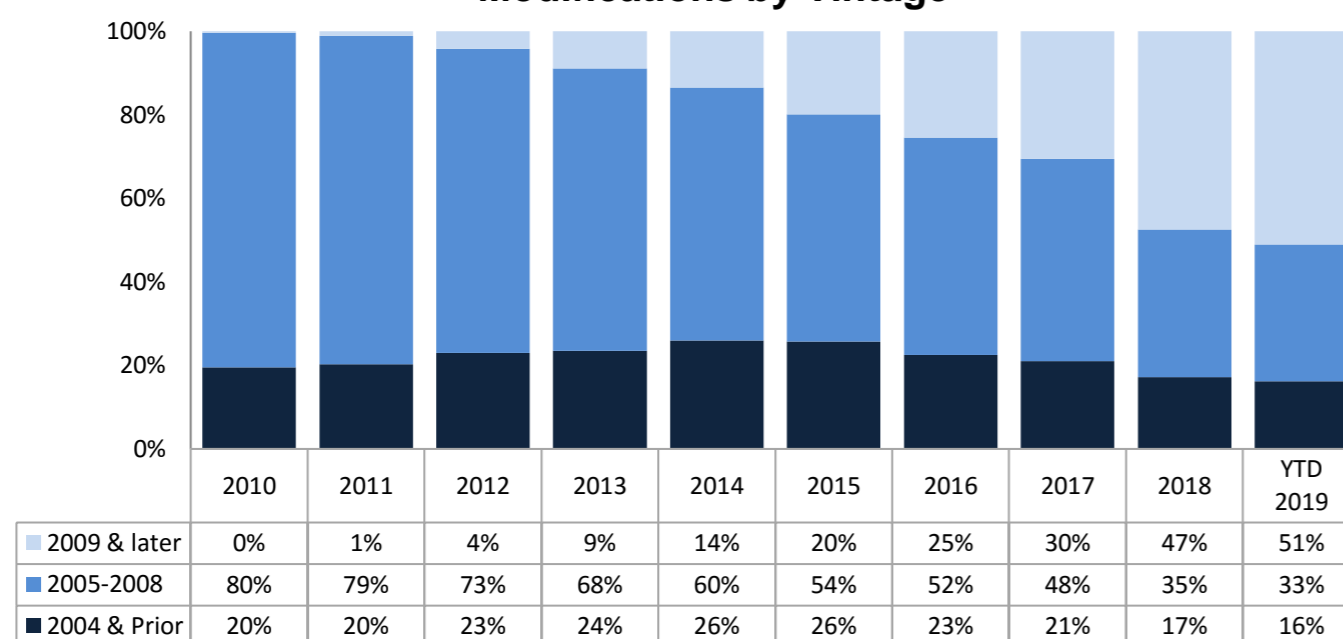
Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by MTMLTV



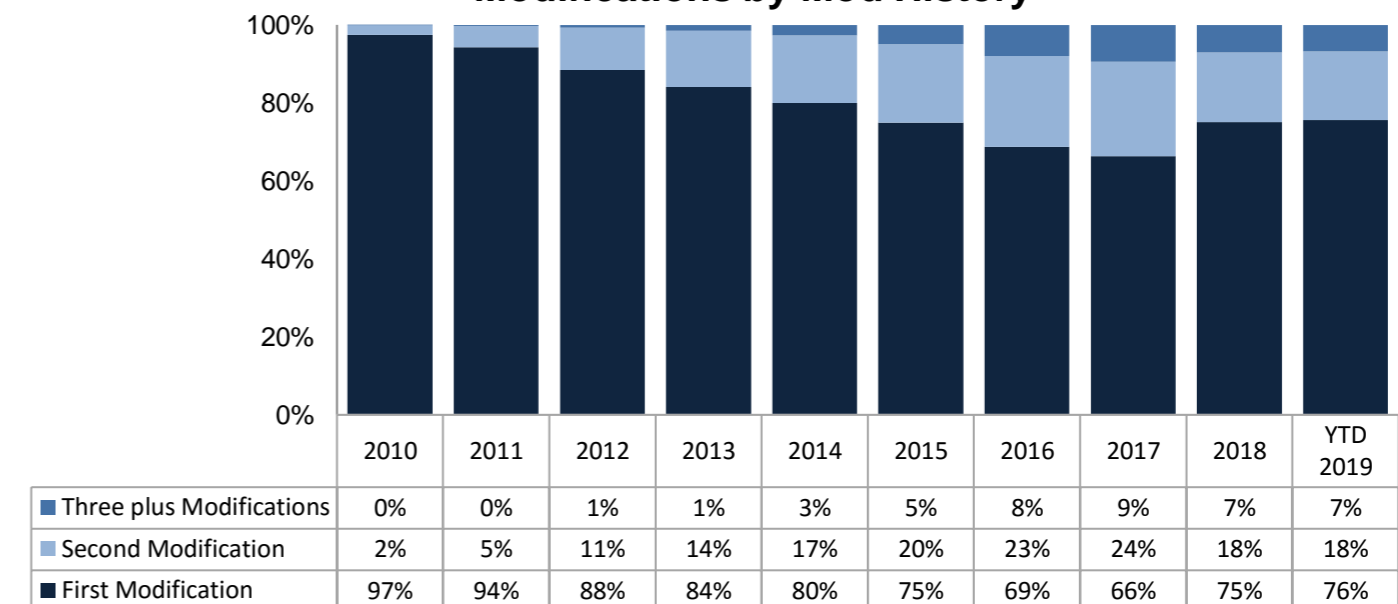
Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by Vintage



Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by Mod History



Source: FHFA (Fannie Mae and Freddie Mac)

*Includes loans with missing delinquency status

**Includes loans with missing MTMLTV data

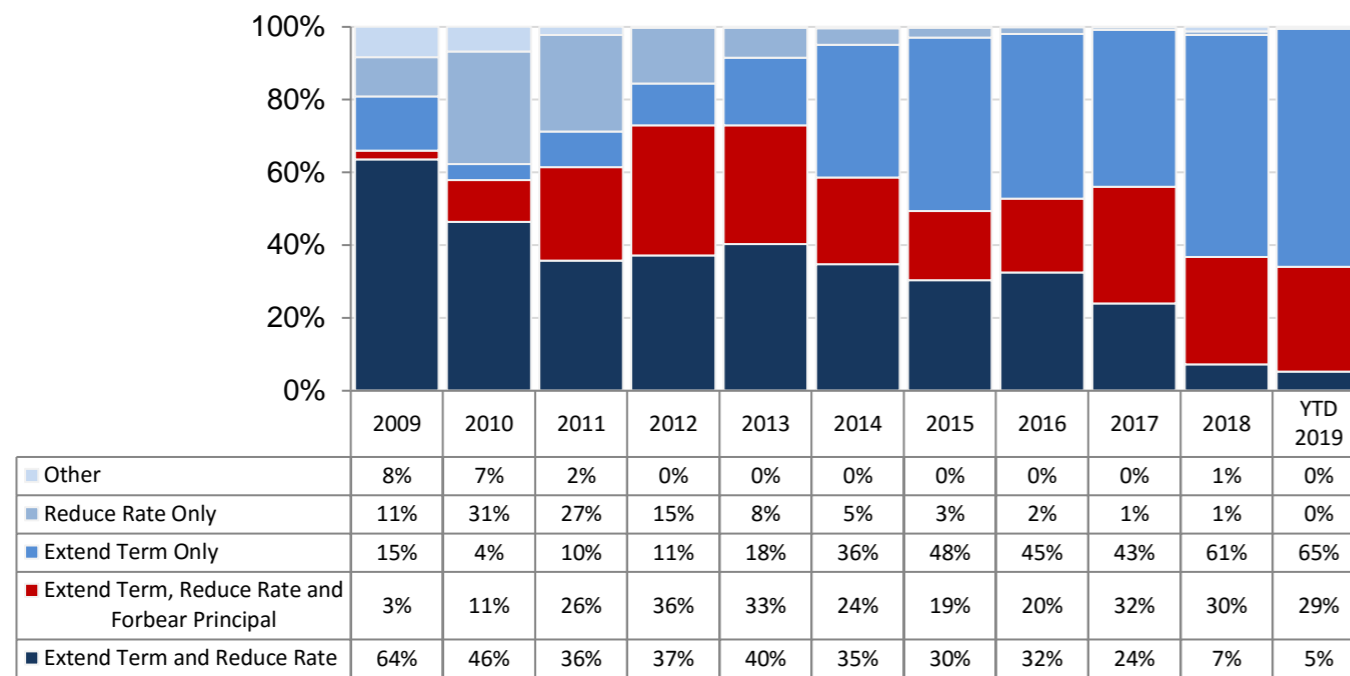
The Enterprises required mandatory implementation of Flex Modification on October 1, 2017. Flex Modification allows more borrowers to qualify for a home retention solution and targets a 20% monthly payment reduction to improve borrower success under the loan modification.



Enterprises' Loan Modifications

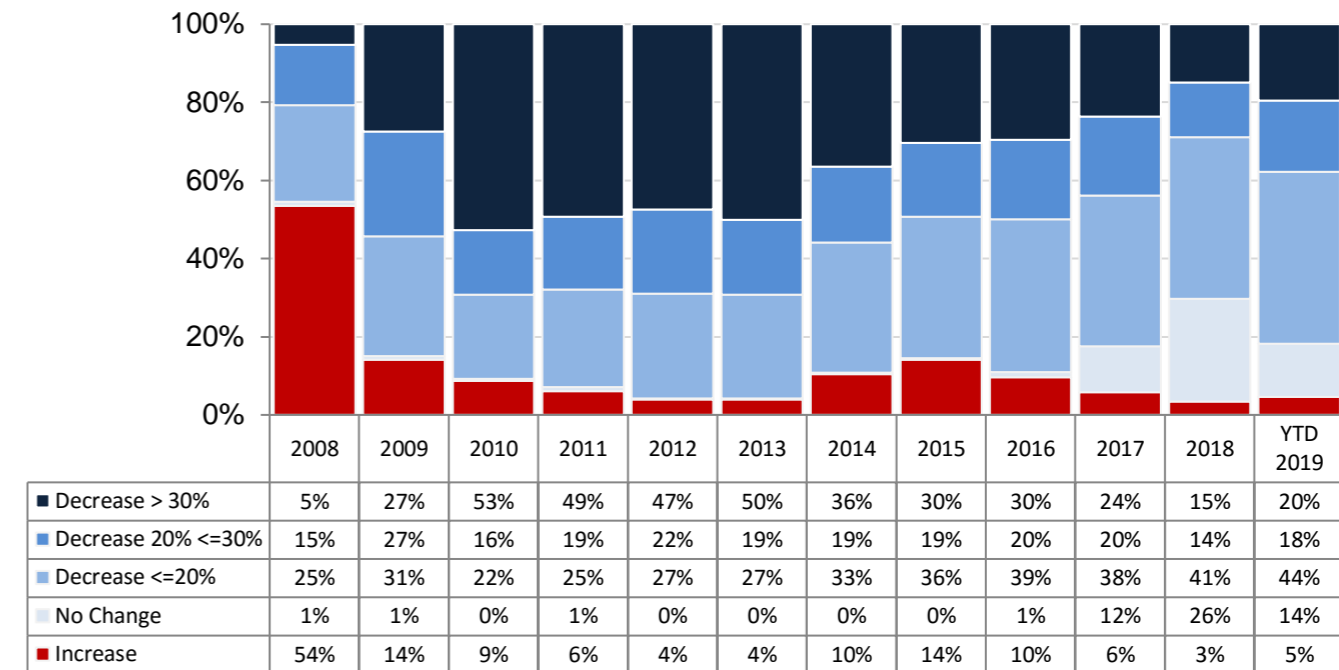
The share of the Enterprises' modifications with extend-term only was 65 percent year-to-date through March. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions 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. The performance of loans modified in the third quarter of 2018 was higher, six months after modification, driven primarily by the disaster-related modifications.

Types of Modification



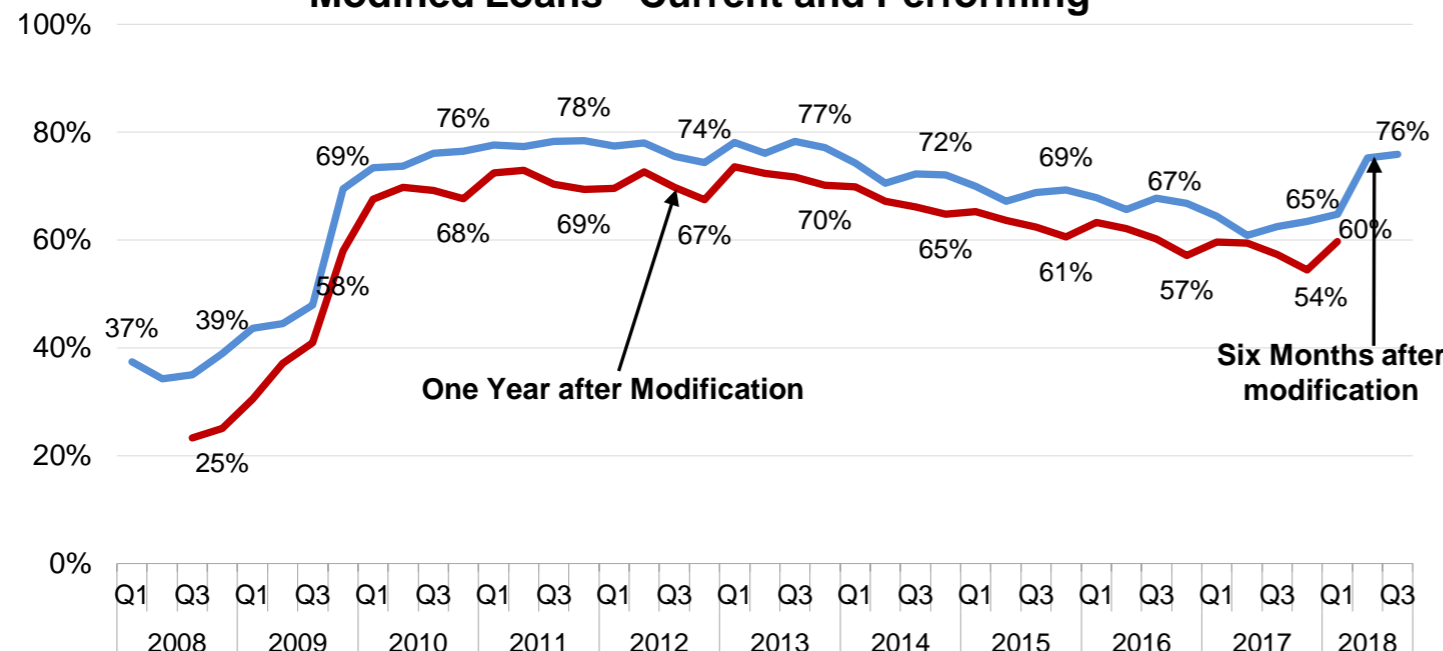
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change



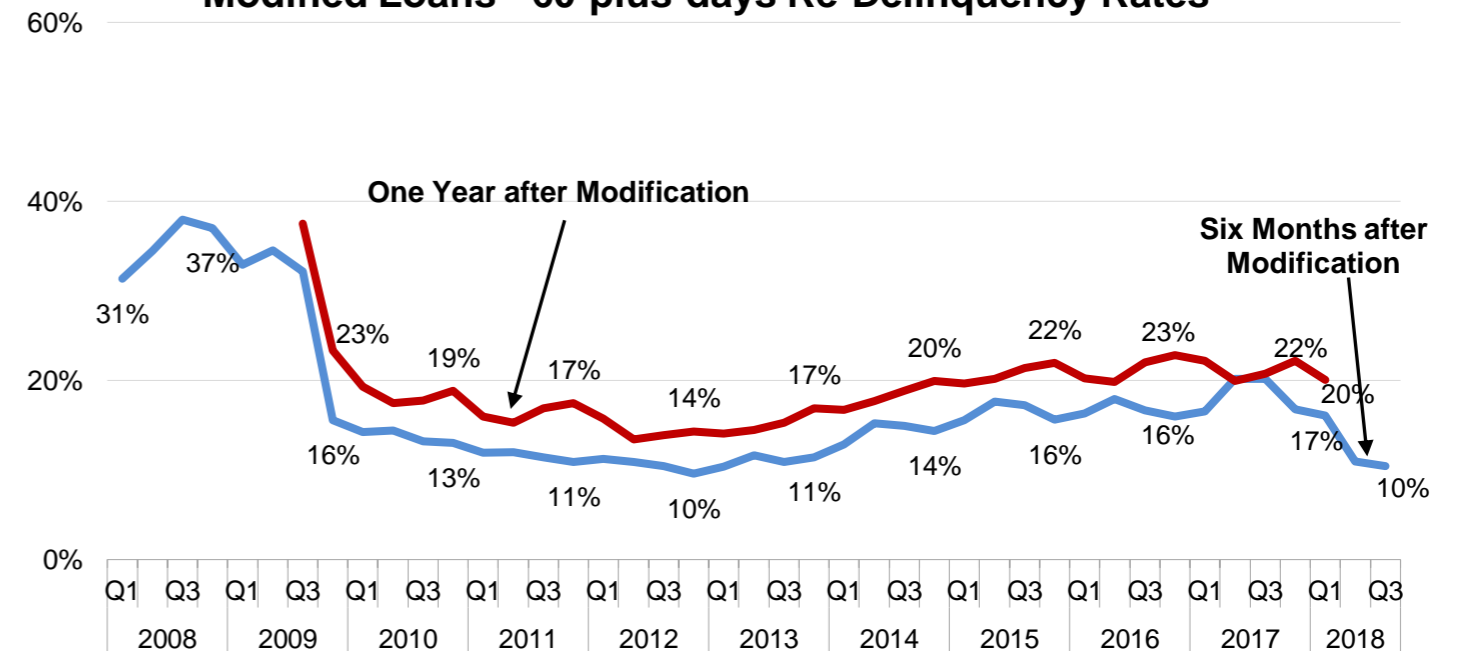
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing



Source: FHFA (Fannie Mae and Freddie Mac)

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



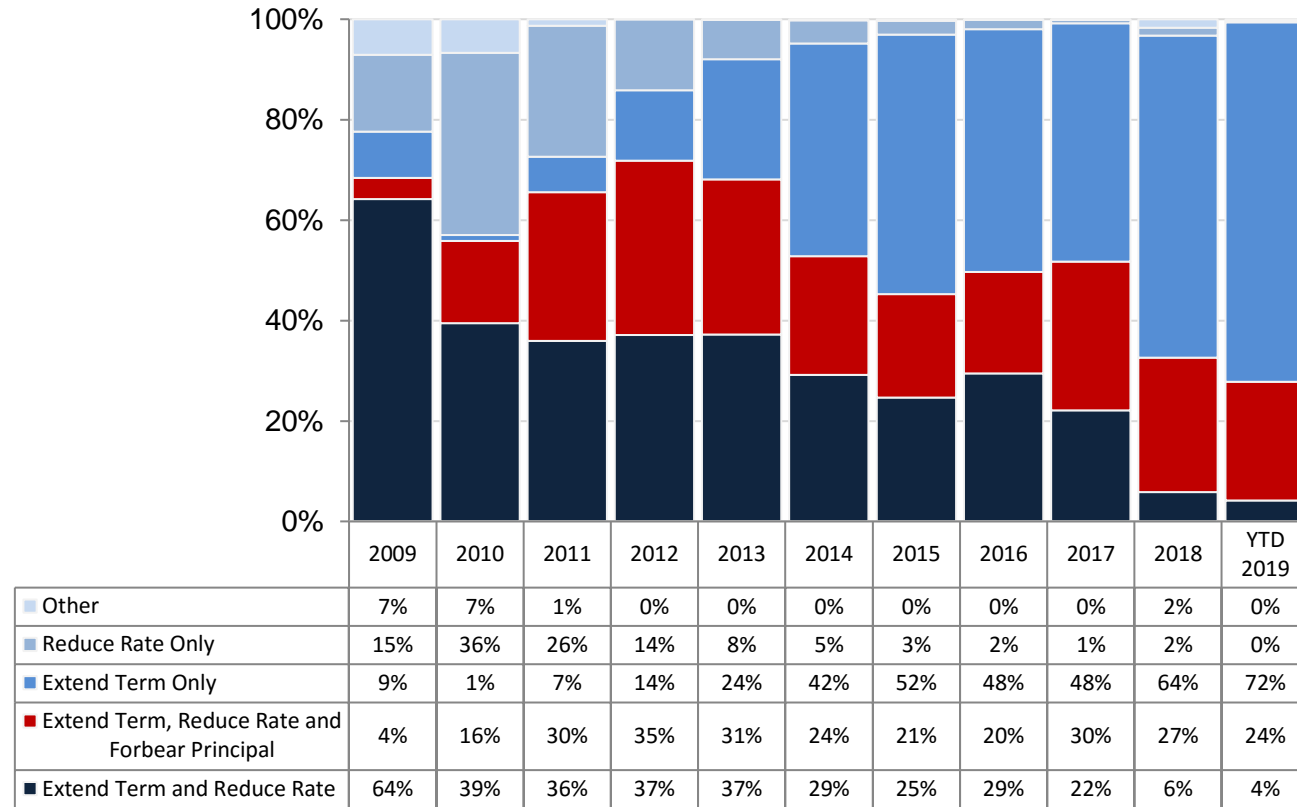
Source: FHFA (Fannie Mae and Freddie Mac)

The 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.



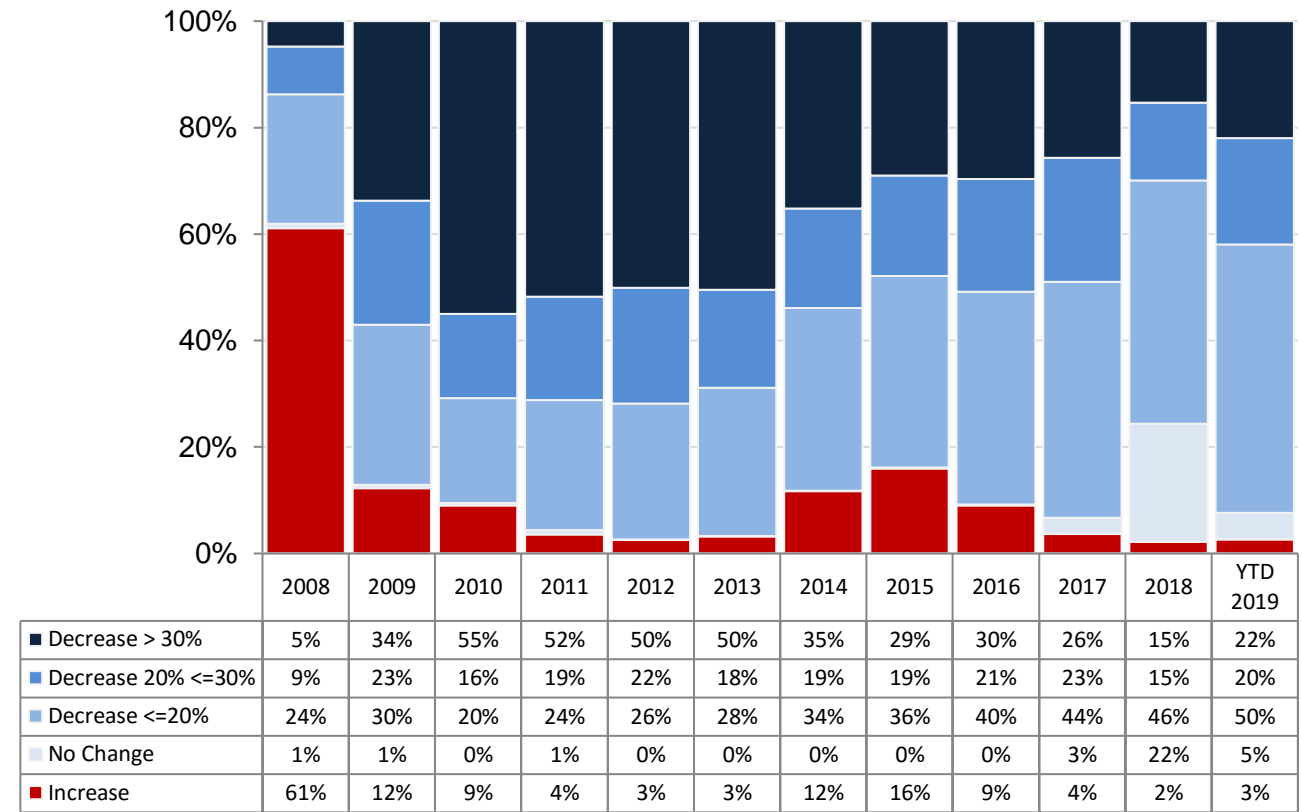
Fannie Mae's Loan Modifications

Types of Modification



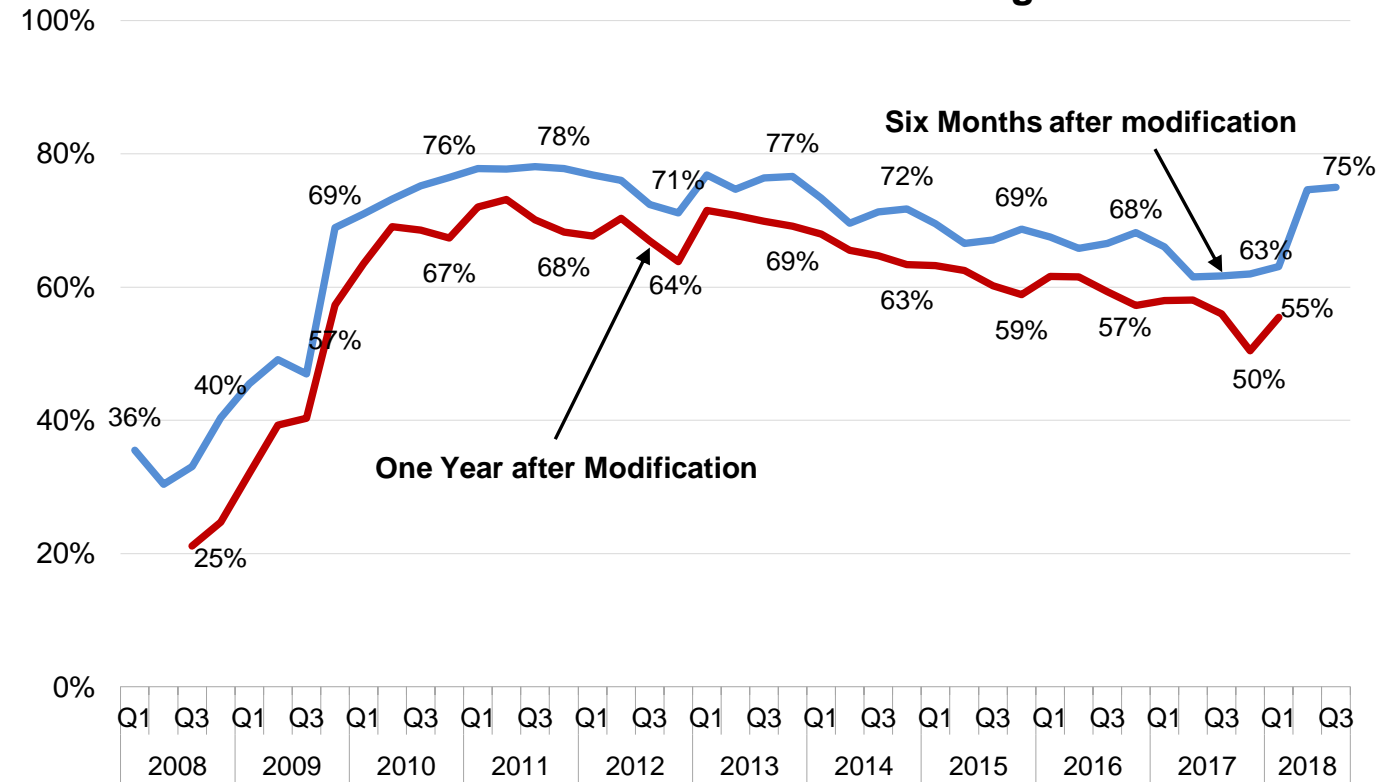
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change



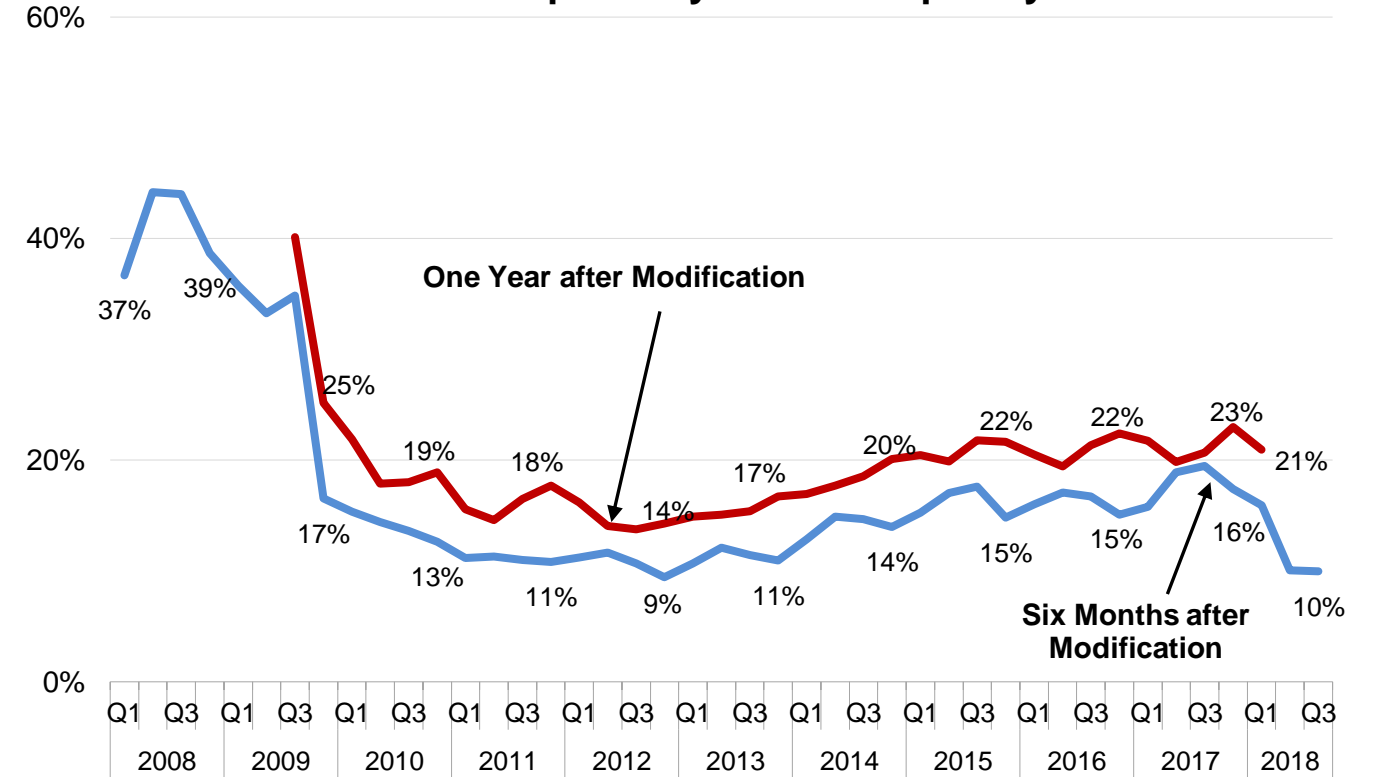
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)

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



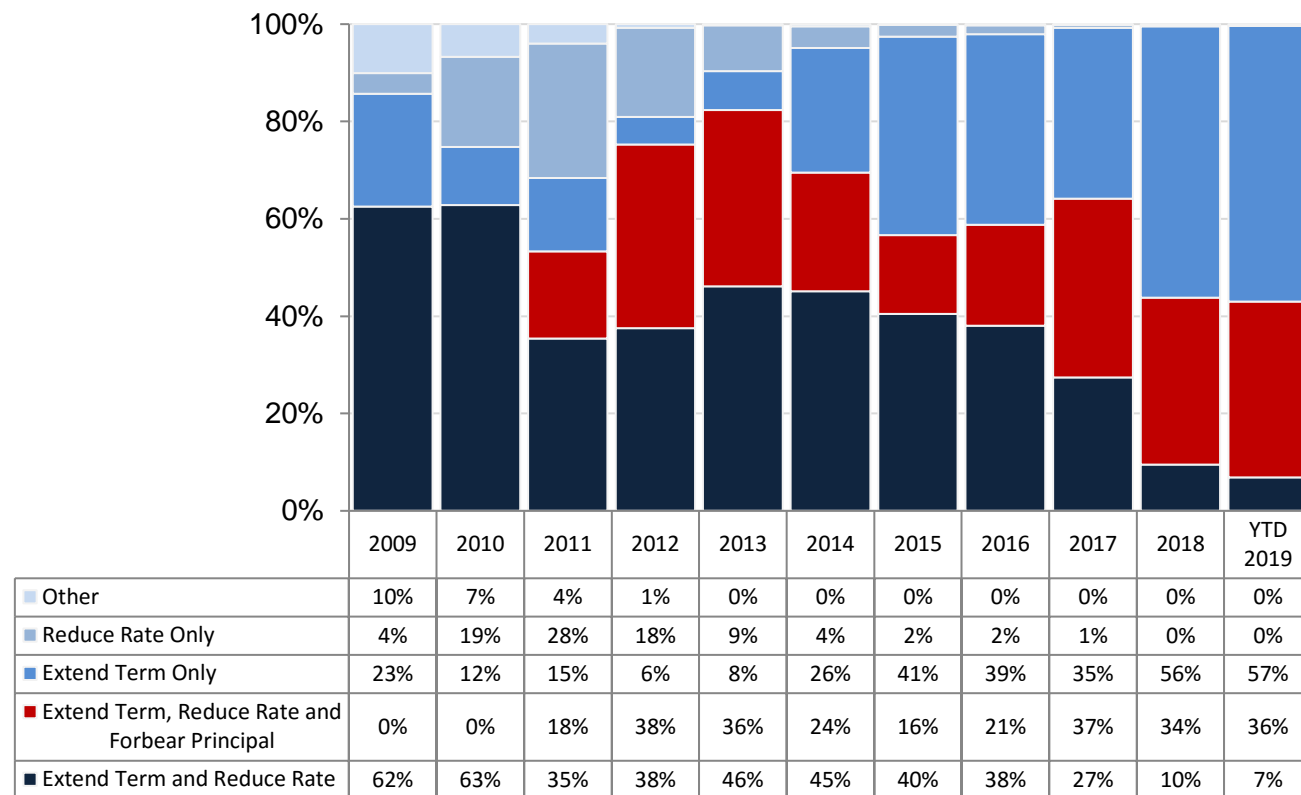
Source: FHFA (Fannie Mae and Freddie Mac)

* 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.



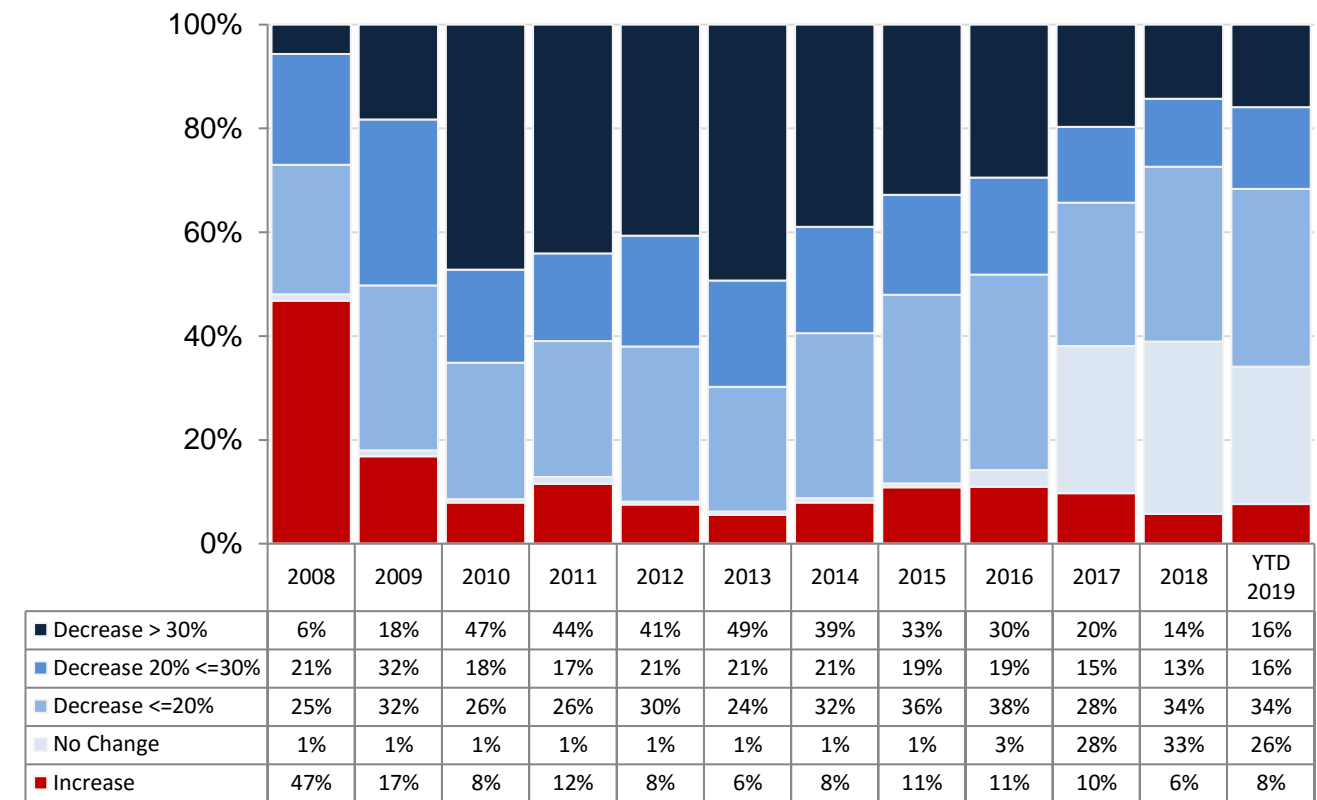
Freddie Mac's Loan Modifications

Types of Modification



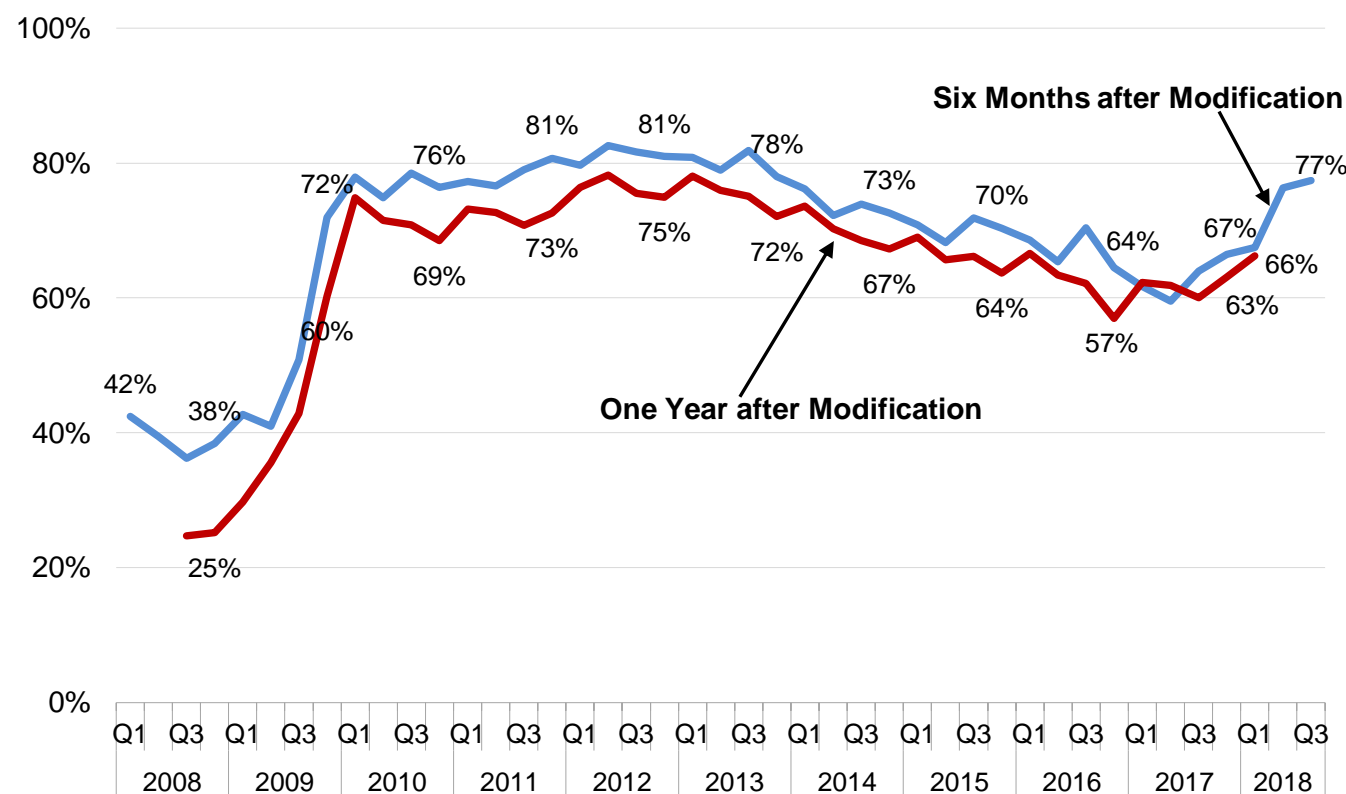
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change



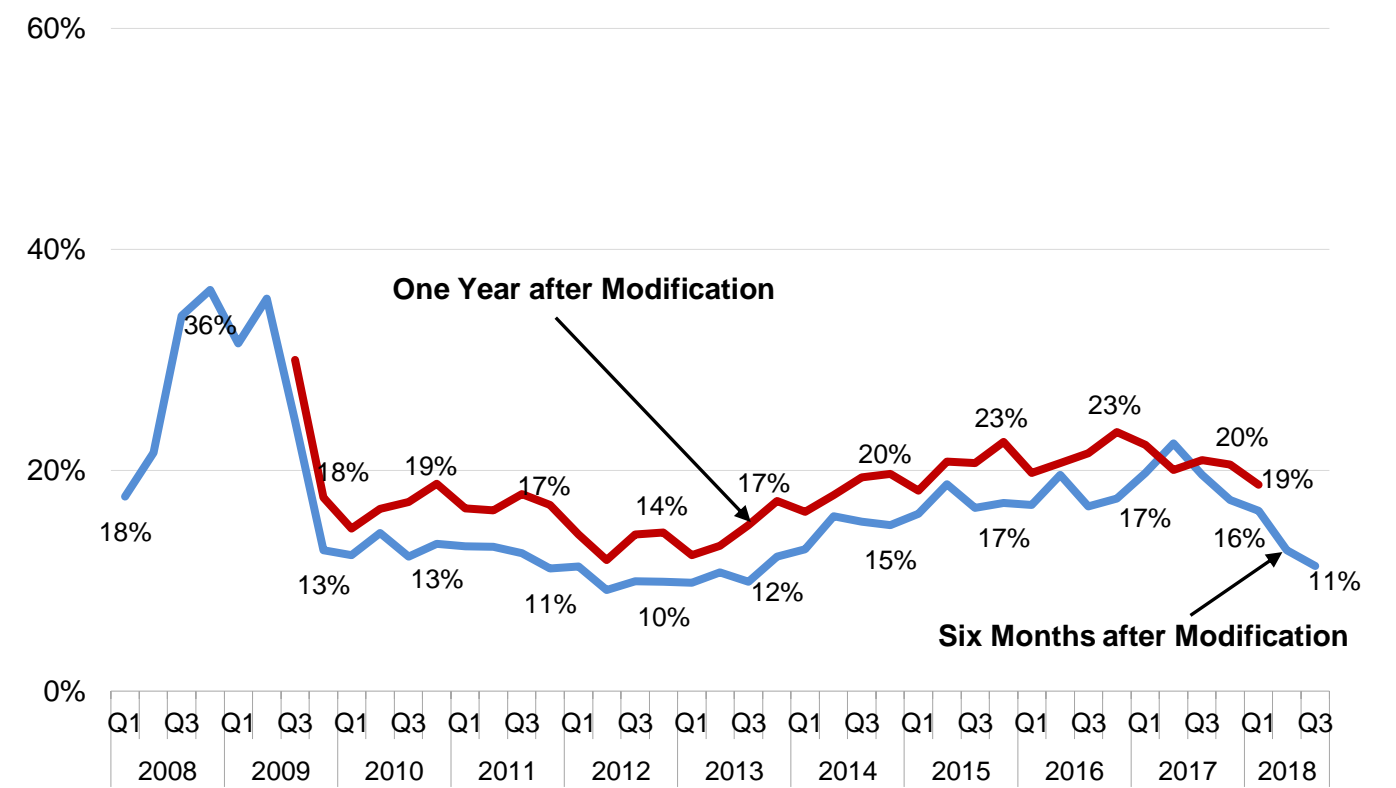
Source: FHFA (Fannie Mae and Freddie Mac)

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)

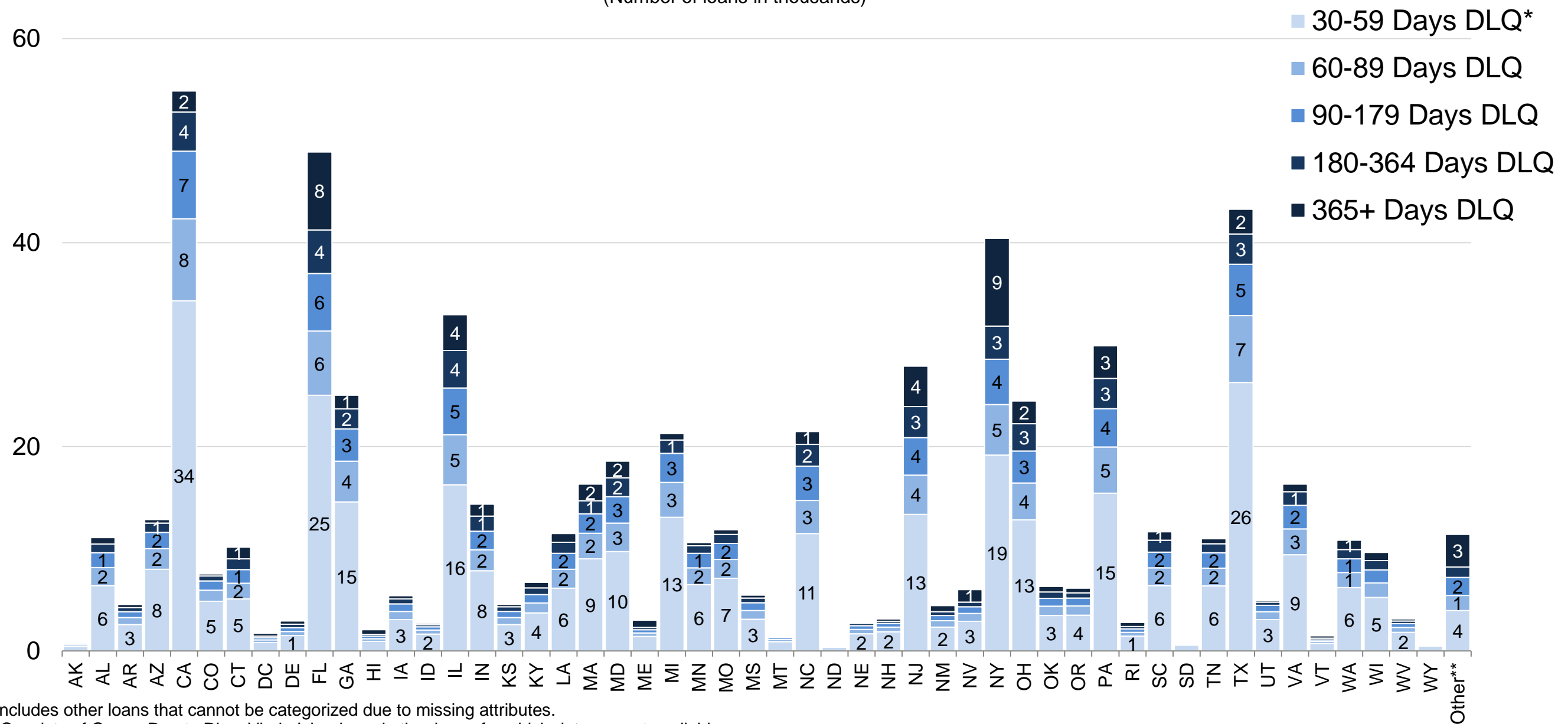
* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off.



Delinquent Loans by State

The number of the Enterprises' deeply delinquent loans (365+ days) continued to decline in the first quarter of 2019. Approximately 9 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, 2019, approximately 21 percent of the troubled borrowers in New York have missed one year or more of monthly payments, compared with 16 percent in Florida and 14 percent in New Jersey.

Delinquent Loans by State - As of March 31, 2019
(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)

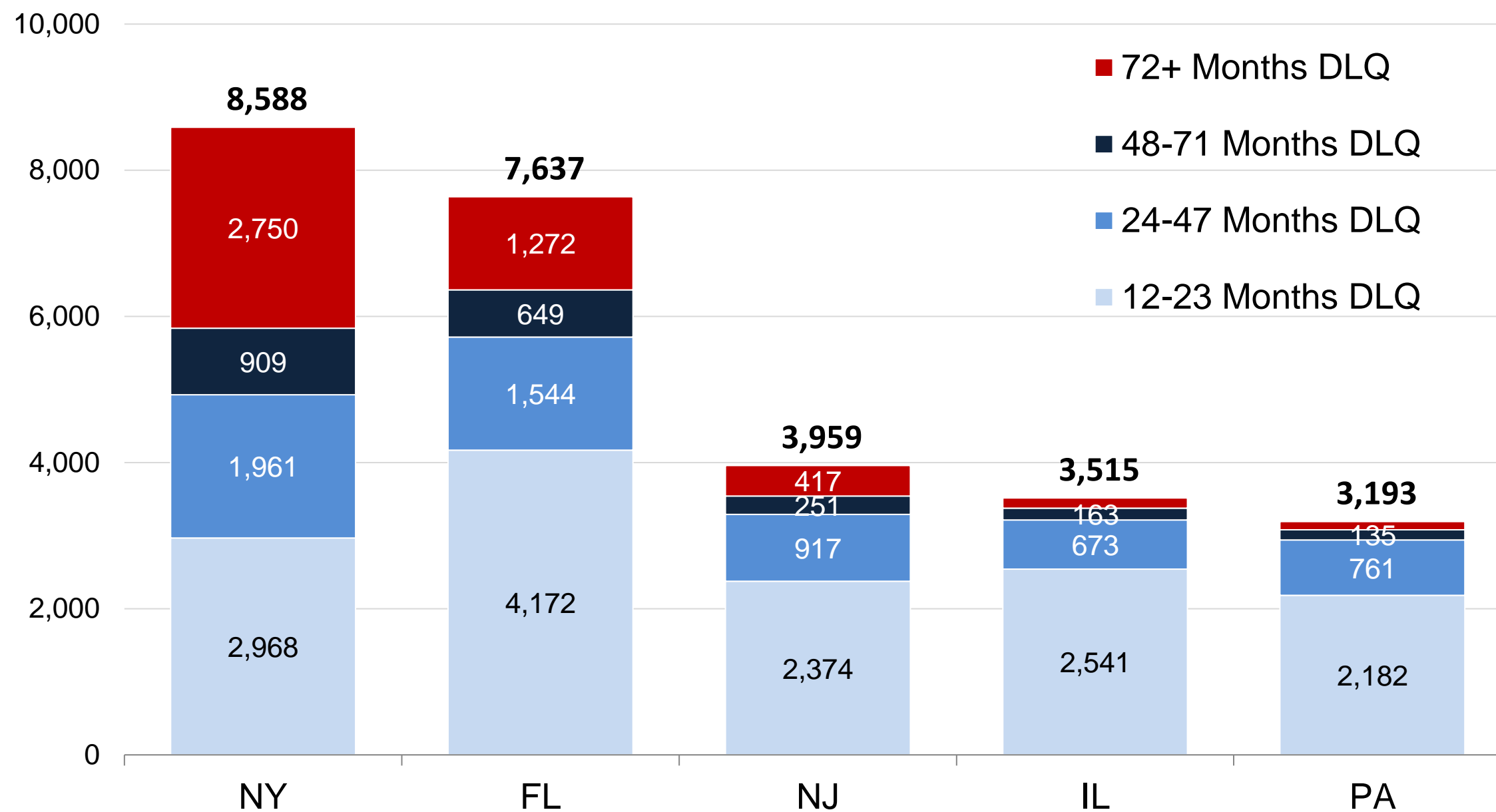


Deeply Delinquent Loans in Selected States

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, 2019, approximately 45 percent of the Enterprises' deeply delinquent loans were in five judicial states: New York, Florida, New Jersey, Illinois and Pennsylvania. In New York, approximately 32 percent of these loans have been delinquent for over six years.

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

(Number of loans)



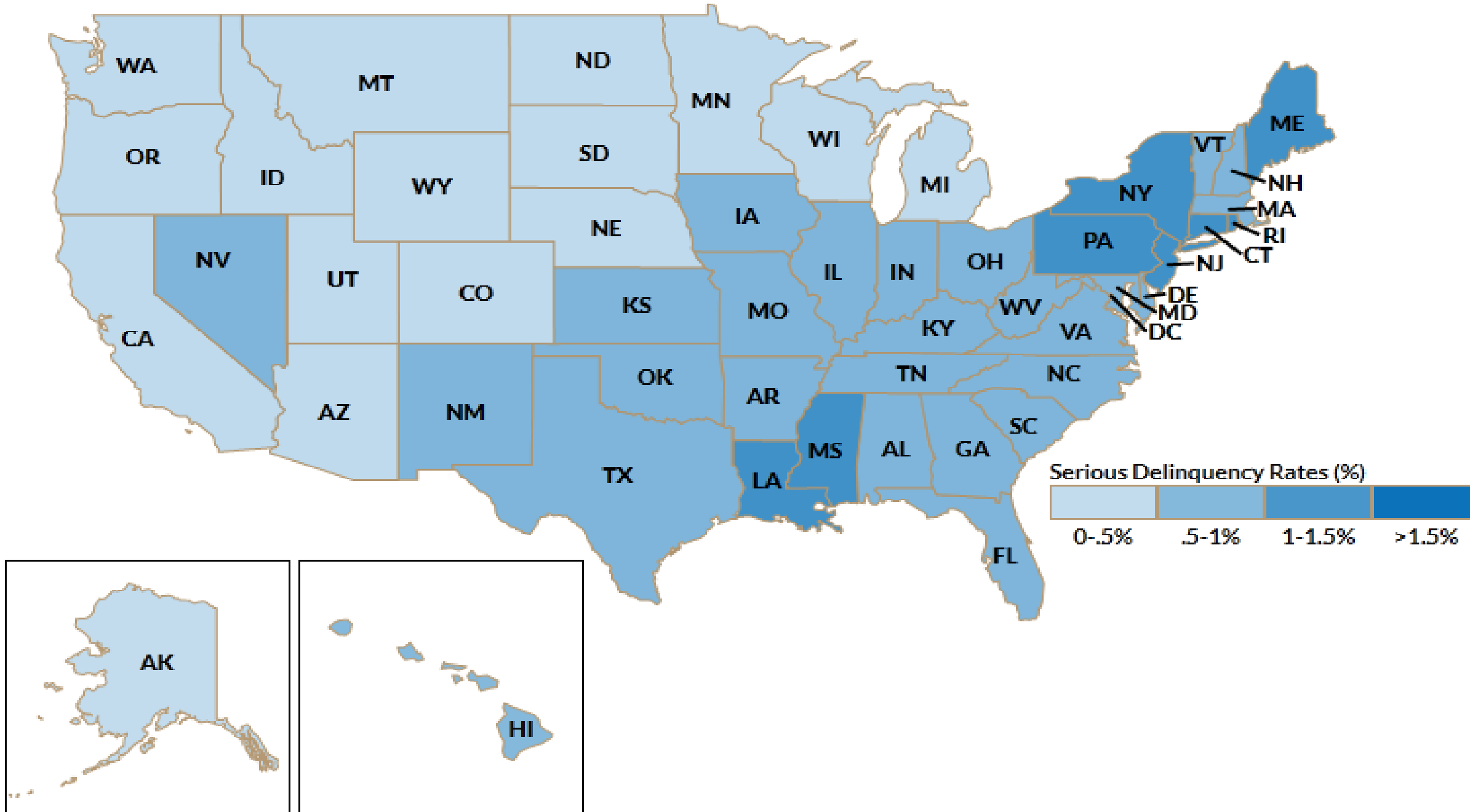
Source: FHFA (Fannie Mae and Freddie Mac)



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](#)



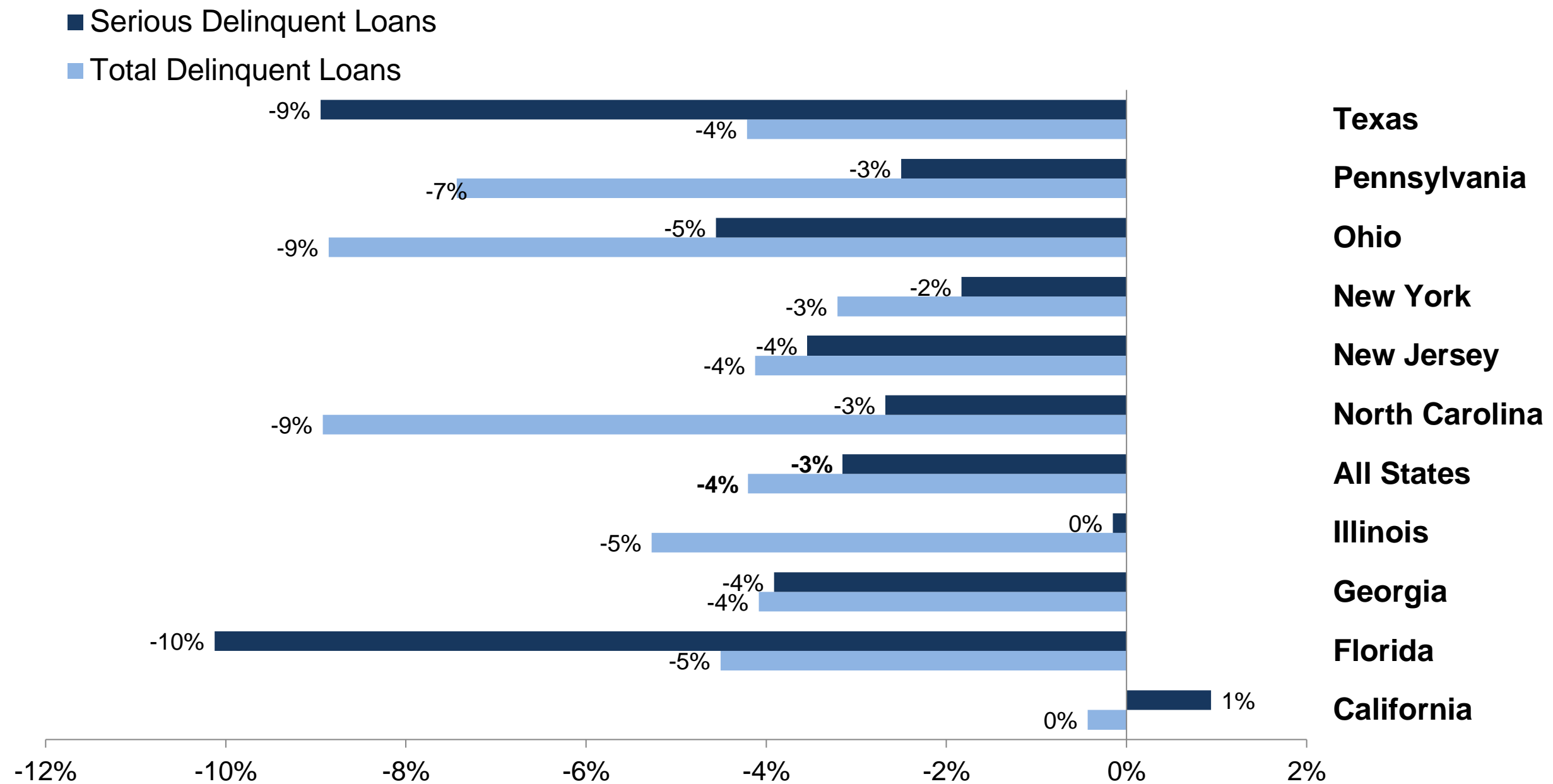
* Loans that have missed three or more payments or are in the process of foreclosure.

Source: FHFA (Fannie Mae and Freddie Mac)

Change in the Number of Delinquent Loans in Key States*

The total number of the Enterprises' delinquent loans fell 4 percent in the first quarter as seriously delinquent loans (loans that have missed three or more payments or are in foreclosure) continued to decrease. The Enterprises' serious delinquency rate dropped from 0.73 percent at the end of 2018 to 0.71 percent at the end of the first quarter of 2019. In Florida, the the total number of the Enterprises' delinquent loans declined 5 percent as seriously delinquent loans decreased 10 percent during the quarter.

Change from December 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)	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Total Loans Serviced	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	27,811	27,809	27,861	27,902
Original Credit Score >= 660	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	25,380	25,420	25,512	25,576
Original Credit Score < 660	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	2,431	2,389	2,348	2,325
Total Delinquent Loans	1,059	937	935	937	912	799	813	807	823	695	706	809	897	722	696	717	667	636
Original Credit Score >= 660	625	562	555	555	539	475	479	478	487	414	421	488	554	443	425	440	411	395
Original Credit Score < 660	434	375	380	382	372	324	333	329	336	281	286	321	343	280	271	277	256	241
30 - 59 Days Delinquent	414	352	386	405	396	337	378	385	402	318	352	441	438	323	355	403	364	349
Original Credit Score >= 660	233	203	222	234	230	196	219	228	239	189	211	271	273	197	218	252	230	221
Original Credit Score < 660	180	149	164	171	167	141	159	157	163	129	141	169	165	126	136	151	135	129
60 - 89 Days Delinquent	126	105	109	114	115	94	101	107	113	90	94	108	135	98	92	99	101	92
Original Credit Score >= 660	69	59	60	63	64	53	56	59	63	52	53	61	81	58	53	57	58	55
Original Credit Score < 660	57	46	49	51	51	41	45	48	50	39	41	47	54	40	39	42	42	38
60-plus-days Delinquent	645	585	549	532	515	462	435	422	421	378	354	368	459	399	341	314	302	287
Original Credit Score >= 660	392	359	334	321	310	279	260	250	248	226	210	217	281	245	206	188	181	174
Original Credit Score < 660	253	226	216	211	206	183	175	172	173	152	145	152	178	154	135	126	121	113

Percent of Total Loans Serviced

Total Delinquent Loans	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%	2.50%	2.58%	2.39%	2.28%
Original Credit Score >= 660	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%	1.67%	1.73%	1.61%	1.54%
Original Credit Score < 660	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%	11.14%	11.61%	10.88%	10.38%
30 - 59 Days Delinquent	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%	1.28%	1.45%	1.31%	1.25%
Original Credit Score >= 660	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%	0.86%	0.99%	0.90%	0.86%
Original Credit Score < 660	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%	5.61%	6.33%	5.74%	5.53%
60 - 89 Days Delinquent	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%	0.33%	0.36%	0.36%	0.33%
Original Credit Score >= 660	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%	0.21%	0.22%	0.23%	0.21%
Original Credit Score < 660	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%	1.60%	1.78%	1.81%	1.62%
60-plus-days Delinquent	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%	1.23%	1.13%	1.08%	1.03%
Original Credit Score >= 660	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%	0.81%	0.74%	0.71%	0.68%
Original Credit Score < 660	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%	5.54%	5.28%	5.15%	4.85%
Serious Delinquency Rate	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%	0.91%	0.79%	0.73%	0.71%
In Bankruptcy	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%	0.15%	0.15%	0.14%	0.14%



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

(# of loans in thousands)	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Total Loans Serviced	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	17,121	17,102	17,094	17,078
Original Credit Score >= 660	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	15,570	15,578	15,595	15,592
Original Credit Score < 660	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	1,552	1,525	1,499	1,486
Total Delinquent Loans	666	595	600	607	596	524	536	531	540	459	464	525	583	472	457	466	433	414
Original Credit Score >= 660	393	357	356	359	352	311	315	313	318	272	275	315	358	287	276	283	264	254
Original Credit Score < 660	273	238	244	249	244	213	221	218	222	187	189	211	225	185	180	183	169	160
30 - 59 Days Delinquent	258	221	243	259	255	216	245	250	261	207	228	282	282	208	230	261	236	226
Original Credit Score >= 660	145	127	139	149	147	125	141	147	154	122	136	172	175	126	140	162	147	141
Original Credit Score < 660	113	94	104	110	108	91	104	103	106	85	92	110	108	82	90	99	89	85
60 - 89 Days Delinquent	76	63	67	70	72	58	63	67	71	57	60	69	87	63	59	64	65	60
Original Credit Score >= 660	41	36	37	39	39	33	35	37	39	32	33	38	52	37	34	36	37	35
Original Credit Score < 660	35	28	30	32	32	25	28	30	32	25	26	30	35	26	25	28	28	25
60-plus-days Delinquent	408	374	357	348	341	307	290	281	279	252	235	243	301	264	227	205	197	187
Original Credit Score >= 660	248	230	217	210	205	186	173	166	164	150	139	142	183	161	136	121	117	112
Original Credit Score < 660	160	144	140	138	136	122	117	115	115	102	97	101	118	103	91	84	80	75

Percent of Total Loans Serviced

Total Delinquent Loans	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%	2.67%	2.72%	2.53%	2.42%
Original Credit Score >= 660	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%	1.77%	1.82%	1.69%	1.63%
Original Credit Score < 660	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%	11.62%	11.98%	11.29%	10.76%
30 - 59 Days Delinquent	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%	1.34%	1.52%	1.38%	1.32%
Original Credit Score >= 660	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%	0.90%	1.04%	0.94%	0.91%
Original Credit Score < 660	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%	5.77%	6.50%	5.94%	5.71%
60 - 89 Days Delinquent	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%	0.35%	0.37%	0.38%	0.35%
Original Credit Score >= 660	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%	0.22%	0.23%	0.24%	0.23%
Original Credit Score < 660	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%	1.64%	1.82%	1.87%	1.69%
60-plus-days Delinquent	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%	1.32%	1.20%	1.15%	1.10%
Original Credit Score >= 660	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%	0.87%	0.78%	0.75%	0.72%
Original Credit Score < 660	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%	5.85%	5.48%	5.35%	5.06%
Serious Delinquency Rate	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%	0.97%	0.82%	0.76%	0.74%
In Bankruptcy	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%	0.16%	0.15%	0.15%	0.14%



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

(# of loans in thousands)	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Total Loans Serviced	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	10,689	10,707	10,767	10,824
Original Credit Score >= 660	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	9,810	9,843	9,917	9,985
Original Credit Score < 660	1,097	1,083	1,066	1,049	1,035	1,021	1,004	989	972	959	942	926	910	895	879	864	849	839
Total Delinquent Loans	393	342	335	330	316	275	277	276	283	237	243	284	314	250	239	251	233	223
Original Credit Score >= 660	232	205	199	196	187	164	164	165	169	143	146	173	196	155	148	157	147	141
Original Credit Score < 660	161	137	136	133	128	111	112	111	114	94	97	110	118	95	91	95	86	81
30 - 59 Days Delinquent	156	131	143	146	141	121	132	135	142	111	124	158	156	115	125	143	128	123
Original Credit Score >= 660	89	77	83	86	83	71	78	81	85	67	75	99	98	71	78	91	83	80
Original Credit Score < 660	67	55	60	61	59	50	55	54	57	44	49	60	58	44	47	52	46	44
60 - 89 Days Delinquent	51	41	42	44	43	36	38	40	42	33	34	39	48	35	33	35	35	32
Original Credit Score >= 660	28	23	24	24	24	21	21	22	24	19	19	22	29	21	19	20	21	19
Original Credit Score < 660	23	18	19	20	19	16	17	18	18	14	15	17	19	14	13	15	14	13
60-plus-days Delinquent	237	211	192	183	174	154	144	141	141	126	119	125	158	135	114	109	105	99
Original Credit Score >= 660	143	129	117	111	105	93	87	84	84	76	71	75	98	84	70	66	64	62
Original Credit Score < 660	94	82	76	73	69	61	58	57	57	50	48	51	60	51	44	43	41	38

Percent of Total Loans Serviced

Total Delinquent Loans	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%	2.24%	2.35%	2.17%	2.06%
Original Credit Score >= 660	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%	1.51%	1.59%	1.48%	1.41%
Original Credit Score < 660	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%	10.31%	10.96%	10.17%	9.70%
30 - 59 Days Delinquent	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%	1.17%	1.33%	1.19%	1.14%
Original Credit Score >= 660	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%	0.80%	0.92%	0.83%	0.80%
Original Credit Score < 660	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%	5.31%	6.04%	5.38%	5.22%
60 - 89 Days Delinquent	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%	0.31%	0.33%	0.33%	0.30%
Original Credit Score >= 660	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%	0.20%	0.21%	0.21%	0.20%
Original Credit Score < 660	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%	1.53%	1.70%	1.68%	1.50%
60-plus-days Delinquent	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%	1.07%	1.01%	0.98%	0.92%
Original Credit Score >= 660	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%	0.72%	0.67%	0.65%	0.62%
Original Credit Score < 660	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%	5.00%	4.92%	4.79%	4.49%
Serious Delinquency Rate	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%	0.82%	0.73%	0.69%	0.67%
In Bankruptcy	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%	0.14%	0.14%	0.13%	0.13%



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

	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Starts																		
Repayment Plans	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	14,943	16,694	15,961	13,034
Forbearance Plans	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	10,815	7,798	14,530	12,867
Completed																		
Repayment Plans ²	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	8,279	8,017	7,776	7,812
Forbearance Plans ²	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	8,206	3,322	5,238	7,371
Charge-offs-in-lieu	313	279	291	359	290	285	236	208	318	369	367	295	369	415	388	313	298	317
Loan Modifications	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	51,460	49,382	25,969	21,926
Home Retention Actions	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	68,333	61,034	39,281	37,426
Short Sales	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	1,855	1,451	1,188	1,042
Deeds-in-lieu	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	757	708	593	500
Nonforeclosure - Home Forfeiture Actions	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	2,612	2,159	1,781	1,542
Total Foreclosure Prevention Actions	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	70,945	63,193	41,062	38,968

Percent of Total Foreclosure Prevention Actions

Repayment Plans	17%	18%	15%	16%	17%	17%	16%	16%	19%	20%	17%	15%	9%	12%	12%	13%	19%	20%
Forbearance Plans	4%	4%	3%	3%	3%	4%	3%	3%	5%	4%	3%	3%	37%	31%	12%	5%	13%	19%
Charge-offs-in-lieu	0%	0%	0%	1%	1%	1%	0%	0%	1%	1%	1%	1%	1%	1%	1%	0%	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%	63%	66%	64%	63%	64%	66%	67%	63%	65%	69%	73%	48%	53%	73%	78%	63%	56%
Home Retention Actions	84%	86%	85%	84%	84%	85%	86%	87%	88%	90%	90%	91%	95%	96%	96%	97%	96%	96%
Short Sales	12%	10%	11%	12%	11%	10%	10%	9%	8%	7%	7%	6%	4%	3%	3%	2%	3%	3%
Deeds-in-lieu	5%	4%	4%	4%	5%	5%	4%	4%	3%	3%	3%	3%	1%	1%	1%	1%	1%	1%
Nonforeclosure - Home Forfeiture Actions	16%	14%	15%	16%	16%	15%	14%	13%	12%	10%	10%	9%	5%	4%	4%	3%	4%	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

	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Loan Modifications (# of loans)	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	51,460	49,382	25,969	21,926

Delinquency Status at Modification (% of loan mods)

Current ¹	2%	2%	1%	1%	1%	1%	1%	1%	4%	5%	3%	2%	3%	4%	2%	1%	1%	2%
30 - 59 days delinquent	3%	3%	3%	3%	3%	3%	3%	3%	6%	6%	9%	12%	11%	10%	6%	4%	5%	6%
60 - 89 days delinquent	4%	5%	4%	4%	4%	5%	5%	5%	6%	7%	8%	9%	9%	11%	12%	7%	7%	7%
90-179 days delinquent	39%	40%	40%	36%	39%	41%	41%	37%	37%	41%	42%	38%	36%	40%	56%	49%	45%	47%
180 - 364 days delinquent	26%	24%	25%	28%	26%	26%	27%	29%	26%	24%	24%	25%	24%	21%	17%	33%	31%	25%
365+ days delinquent	26%	26%	26%	27%	26%	24%	23%	24%	22%	18%	14%	15%	17%	14%	7%	6%	10%	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	50%	51%	51%	53%	53%	54%	57%	59%	61%	63%	68%	71%	68%	70%	76%	77%	79%	79%
80% < MTMLTV <= 100%	25%	26%	25%	25%	25%	26%	25%	24%	24%	23%	21%	19%	21%	20%	18%	17%	16%	16%
MTMLTV > 100%	24%	24%	24%	22%	22%	20%	18%	17%	15%	14%	11%	10%	11%	10%	6%	6%	5%	5%
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	28%	27%	26%	25%	25%	23%	23%	23%	21%	22%	21%	21%	21%	19%	16%	17%	18%	16%
2005-2008	56%	55%	55%	54%	53%	53%	52%	52%	51%	50%	48%	47%	49%	44%	32%	33%	35%	33%
2009 & later	16%	18%	19%	21%	22%	24%	25%	25%	28%	29%	31%	32%	30%	37%	53%	50%	47%	51%
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	78%	77%	76%	73%	73%	71%	69%	66%	69%	67%	67%	68%	64%	68%	78%	78%	74%	76%
Second time modification	19%	19%	19%	21%	21%	22%	23%	25%	23%	24%	24%	24%	25%	22%	16%	16%	18%	18%
Three plus time modification	3%	4%	4%	6%	6%	7%	8%	9%	8%	9%	9%	9%	11%	10%	6%	6%	7%	7%
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%	94%	94%	94%	94%	94%	94%	94%	94%	95%	94%	94%	94%	95%	94%	93%	94%	94%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	5%	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.)

	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Loan Modifications (# of loans)	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	51,460	49,382	25,969	21,926

Principal and Interest Change (%)

Increase	13%	14%	14%	16%	13%	10%	10%	9%	9%	6%	6%	6%	5%	4%	3%	3%	5%	5%
No Change	0%	0%	0%	0%	1%	0%	0%	0%	4%	11%	12%	12%	12%	15%	35%	31%	16%	14%
Decrease <=20%	35%	36%	36%	35%	38%	40%	39%	38%	39%	33%	36%	41%	44%	43%	38%	42%	44%	44%
Decrease 20% <=30%	19%	18%	19%	19%	19%	20%	21%	21%	20%	20%	20%	21%	20%	19%	12%	11%	17%	18%
Decrease > 30%	33%	31%	31%	30%	30%	29%	29%	31%	29%	29%	26%	20%	19%	19%	13%	12%	18%	20%

Types of Modification (%)

Extend Term Only	46%	48%	47%	47%	48%	48%	47%	44%	40%	40%	43%	47%	42%	44%	65%	68%	65%	65%
Reduce Rate Only	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	1%	0%	0%	0%	2%	1%	0%	0%
Reduce Rate and Extend Term	31%	30%	31%	31%	30%	31%	32%	34%	33%	33%	28%	20%	15%	11%	6%	6%	6%	5%
Reduce Rate, Extend Term and Forbear Principal ¹	20%	19%	19%	19%	19%	19%	19%	19%	25%	26%	28%	33%	42%	44%	25%	24%	28%	29%
Other	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	2%	1%	1%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	9%	9%	12%	12%	10%	10%	11%	12%	11%	10%	12%	15%	13%	10%	7%	8%	10%
6 Months after Modification	14%	16%	18%	17%	16%	16%	18%	17%	16%	17%	20%	20%	17%	16%	11%	10%	
9 Months after Modification	18%	19%	19%	19%	19%	21%	19%	19%	20%	22%	21%	20%	21%	19%	12%		
12 Months after Modification	20%	20%	20%	21%	22%	20%	20%	22%	23%	22%	20%	21%	22%	20%			

¹ May include principal forgiveness



3(ii) Fannie Mae - Loan Modifications

	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Loan Modifications (# of loans)	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	33,795	30,909	16,360	12,934

Delinquency Status at Modification (% of loan mods)

Current ¹	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%
30 - 59 days delinquent	3%	4%	3%	3%	3%	3%	3%	3%	3%	4%	8%	11%	11%	9%	5%	3%	2%	3%
60 - 89 days delinquent	5%	7%	5%	4%	5%	6%	6%	5%	6%	7%	8%	10%	9%	12%	12%	7%	7%	7%
90-179 days delinquent	39%	40%	40%	37%	39%	41%	40%	36%	38%	44%	44%	39%	38%	44%	60%	49%	49%	53%
180 - 364 days delinquent	25%	23%	25%	29%	25%	25%	27%	29%	28%	25%	24%	24%	24%	21%	16%	35%	32%	25%
365+ days delinquent	26%	25%	26%	27%	27%	24%	24%	26%	24%	19%	14%	14%	17%	13%	6%	5%	9%	12%
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	50%	49%	51%	54%	53%	54%	57%	59%	61%	61%	68%	71%	66%	68%	76%	77%	78%	78%
80% < MTMLTV <= 100%	25%	26%	25%	25%	25%	26%	25%	24%	23%	24%	21%	19%	22%	21%	18%	18%	17%	18%
MTMLTV > 100%	25%	25%	24%	21%	22%	21%	18%	17%	16%	15%	11%	10%	12%	11%	6%	6%	5%	5%
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	29%	27%	26%	26%	25%	24%	23%	23%	23%	22%	21%	21%	20%	19%	15%	16%	17%	16%
2005-2008	56%	55%	55%	54%	53%	53%	51%	52%	50%	50%	48%	48%	50%	46%	31%	34%	35%	32%
2009 & later	16%	18%	19%	20%	22%	24%	25%	25%	27%	29%	31%	31%	30%	36%	54%	50%	48%	52%
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	66%	66%	64%	61%	61%	60%	58%	54%	55%	52%	54%	56%	52%	55%	71%	70%	65%	66%
Second time modification	28%	28%	29%	31%	29%	30%	31%	33%	32%	34%	32%	31%	32%	30%	20%	22%	24%	24%
Three plus time modification	5%	6%	7%	9%	9%	11%	11%	13%	13%	13%	14%	13%	16%	15%	9%	9%	11%	11%
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%	93%	94%	94%	94%	94%	94%	94%	94%	95%	94%	94%	94%	94%	93%	93%	93%	94%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	3%	2%	2%
Investment	4%	5%	5%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	5%	5%	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.)

	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Loan Modifications (# of loans)	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	33,795	30,909	16,360	12,934

Principal and Interest Change (%)

Increase	16%	17%	16%	18%	13%	10%	10%	9%	7%	5%	4%	3%	3%	3%	2%	2%	3%	3%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	3%	4%	4%	5%	34%	26%	11%	5%
Decrease <=20%	35%	36%	35%	35%	38%	42%	40%	39%	38%	37%	41%	48%	51%	51%	39%	47%	50%	50%
Decrease 20% <=30%	18%	18%	19%	19%	20%	20%	21%	21%	22%	24%	23%	24%	23%	21%	12%	12%	17%	20%
Decrease > 30%	30%	29%	29%	28%	29%	28%	29%	30%	31%	33%	29%	21%	19%	20%	13%	13%	18%	22%

Types of Modification (%)

Extend Term Only	50%	52%	51%	51%	52%	51%	50%	46%	46%	46%	48%	51%	45%	47%	66%	70%	70%	72%
Reduce Rate Only	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	0%	0%	0%	2%	2%	1%	0%
Reduce Rate and Extend Term	25%	24%	25%	25%	25%	26%	28%	31%	33%	35%	27%	16%	11%	10%	5%	4%	4%	4%
Reduce Rate, Extend Term and Forbear Principal ¹	21%	20%	21%	21%	21%	20%	20%	22%	19%	18%	24%	32%	43%	42%	23%	22%	24%	24%
Other	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	3%	2%	1%	0%

60+ Days Re-Delinquency (%)

3 Months after Modification	9%	8%	10%	11%	9%	9%	10%	11%	10%	9%	10%	14%	12%	9%	6%	7%	9%
6 Months after Modification	14%	15%	17%	18%	15%	16%	17%	17%	15%	16%	19%	20%	17%	16%	10%	10%	
9 Months after Modification	18%	19%	20%	19%	19%	20%	19%	19%	19%	21%	21%	20%	21%	20%	12%		
12 Months after Modification	20%	20%	20%	22%	22%	20%	19%	21%	22%	22%	20%	21%	23%	21%			

¹ May include principal forgiveness



3(iii) Freddie Mac - Loan Modifications

	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Loan Modifications (# of loans)	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	17,665	18,473	9,609	8,992

Delinquency Status at Modification (% of loan mods)

Current	2%	2%	2%	2%	2%	2%	2%	2%	8%	10%	5%	4%	6%	8%	4%	2%	2%	4%
30 - 59 days delinquent	2%	2%	2%	2%	2%	2%	2%	3%	9%	9%	11%	12%	10%	12%	8%	6%	9%	10%
60 - 89 days delinquent	3%	3%	3%	4%	3%	4%	4%	4%	6%	8%	8%	8%	10%	10%	12%	7%	7%	8%
90-179 days delinquent	39%	41%	41%	36%	39%	41%	43%	41%	35%	35%	38%	35%	34%	34%	49%	48%	40%	39%
180 - 364 days delinquent	27%	25%	26%	28%	26%	26%	27%	30%	23%	21%	24%	25%	24%	21%	17%	28%	30%	26%
365+ days delinquent	26%	27%	26%	28%	26%	24%	22%	20%	18%	17%	14%	16%	17%	15%	10%	8%	11%	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%	51%	53%	52%	52%	54%	55%	57%	60%	60%	66%	69%	71%	73%	73%	77%	77%	81%	82%
80% < MTMLTV <= 100%	25%	25%	25%	25%	24%	26%	25%	23%	25%	22%	20%	19%	18%	18%	17%	17%	14%	14%
MTMLTV > 100%	24%	22%	23%	24%	22%	19%	19%	17%	15%	12%	10%	9%	8%	9%	6%	6%	5%	4%
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	28%	26%	25%	24%	24%	23%	22%	23%	18%	21%	21%	21%	23%	19%	17%	18%	19%	17%
2005-2008	56%	55%	55%	54%	53%	53%	53%	51%	53%	50%	48%	45%	46%	42%	33%	32%	34%	34%
2009 & later	16%	19%	20%	22%	23%	24%	25%	27%	29%	28%	31%	33%	31%	38%	50%	49%	46%	49%
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%	97%	97%	95%	93%	92%	91%	90%	90%	91%	90%	90%	89%	88%	91%	92%	89%	90%
Second time modification	2%	3%	3%	5%	7%	7%	8%	9%	9%	8%	9%	9%	10%	11%	8%	7%	9%	9%
Three plus time modification	0%	0%	0%	0%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	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	95%	94%	94%	94%	94%	95%	95%	95%	94%	94%	95%	94%	94%	95%	94%	94%	94%	94%
Second home	2%	2%	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	3%	4%	4%	4%	4%	3%	3%	3%	4%	4%	4%	4%	4%	3%	4%	4%	4%	4%
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.)

	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Loan Modifications (# of loans)	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	17,665	18,473	9,609	8,992

Principal and Interest Change (%)

Increase	8%	9%	11%	12%	12%	12%	11%	10%	11%	8%	9%	11%	10%	7%	5%	5%	7%	8%
No Change	1%	1%	1%	1%	1%	1%	1%	1%	10%	29%	28%	27%	29%	29%	35%	39%	26%	26%
Decrease <=20%	35%	37%	36%	36%	37%	37%	38%	37%	39%	26%	28%	29%	28%	32%	35%	34%	35%	34%
Decrease 20% <=30%	19%	19%	19%	19%	19%	19%	20%	20%	15%	14%	15%	15%	15%	16%	12%	11%	16%	16%
Decrease > 30%	37%	34%	34%	32%	31%	31%	31%	32%	25%	22%	20%	18%	18%	17%	14%	12%	17%	16%

Types of Modification (%)

Extend Term Only	38%	41%	40%	40%	43%	42%	42%	42%	31%	31%	35%	39%	37%	39%	62%	63%	57%	57%
Reduce Rate Only	3%	3%	2%	2%	2%	2%	2%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%
Reduce Rate and Extend Term	40%	40%	42%	41%	39%	39%	39%	41%	33%	30%	29%	27%	23%	14%	9%	8%	8%	7%
Reduce Rate, Extend Term and Forbear Principal ¹	19%	16%	16%	16%	17%	16%	16%	15%	35%	38%	35%	34%	40%	47%	29%	29%	35%	36%
Other	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%

60+ Days Re-Delinquency (%)

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

¹ May include principal forgiveness



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

	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Short Sales	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	1,855	1,451	1,188	1,042
Deeds-in-lieu	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	757	708	593	500
Nonforeclosure - Home Forfeiture Actions ¹	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	2,612	2,159	1,781	1,542
Third-party Sales	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	5,022	4,741	4,087	3,698
Foreclosure Sales	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	8,442	7,723	7,423	7,126
Third-party & Foreclosure Sales	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	13,464	12,464	11,510	10,824
Foreclosure Starts	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	39,002	32,557	36,002	33,475

Top Five Reasons for Delinquency (at period end)

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

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



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

	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Acquisitions	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	9,205	8,349	8,104	7,678
Dispositions	(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)	(11,937)	(9,494)	(8,882)	(9,189)
Inventory (at period end)	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	28,406	27,262	26,485	24,974

Acquisitions by State

Arizona	600	509	462	416	377	386	359	347	321	270	245	204	181	153	130	117	96	91
California	1,159	932	805	798	695	663	518	641	580	399	365	322	313	286	222	275	241	261
Florida	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	944	777	666	729
Nevada	471	350	328	337	300	232	161	143	147	90	62	19	27	29	49	85	92	66
Subtotal	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	1,345	1,254	1,095	1,147
Selected Midwest States ²	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	1,820	1,686	1,778	1,494
All other States	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	6,040	5,409	5,231	5,037
Total Acquisitions	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	9,205	8,349	8,104	7,678

Inventory by State

Arizona	1,240	1,116	945	871	858	800	776	743	715	626	563	499	445	370	307	257	253	236
California	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	745	730	743	771
Florida	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	2,205	2,129	2,000	1,989
Nevada	1,149	976	829	821	820	709	564	502	463	374	286	185	153	145	150	207	251	261
Subtotal	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	3,407	3,323	3,247	3,257
Selected Midwest States ²	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	5,383	5,242	5,234	4,817
All other States	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	19,616	18,697	18,004	16,900
Total Inventory	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	28,406	27,262	26,485	24,974

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

	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Acquisitions	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	6,461	5,843	5,532	5,522
Dispositions	(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)	(8,610)	(6,872)	(6,391)	(6,647)
Inventory (at period end)	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	21,271	20,243	19,385	18,260

Acquisitions by State

Arizona	480	423	383	347	310	330	294	274	253	217	188	171	154	121	91	87	70	75
California	943	777	686	674	600	569	429	515	427	318	296	256	246	224	176	219	181	208
Florida	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	710	570	470	571
Nevada	396	301	280	301	248	205	145	114	119	73	57	13	25	23	41	72	76	57
Subtotal	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	1,018	948	797	911
Selected Midwest States ²	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	1,156	1,105	1,121	1,000
All other States	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	4,287	3,790	3,614	3,611
Total Acquisitions	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	6,461	5,843	5,532	5,522

Inventory by State

Arizona	987	892	764	705	690	660	645	596	548	474	440	413	374	303	245	199	196	187
California	3,332	2,780	2,324	2,165	2,127	1,957	1,622	1,530	1,424	1,198	997	882	800	701	596	563	571	597
Florida	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	1,752	1,671	1,534	1,520
Nevada	929	809	685	694	688	599	484	423	374	298	230	150	127	117	119	168	201	209
Subtotal	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	2,712	2,601	2,502	2,513
Selected Midwest States ²	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	3,784	3,640	3,580	3,262
All other States	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	14,775	14,002	13,303	12,485
Total Inventory	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	21,271	20,243	19,385	18,260

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)

	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Acquisitions	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	2,744	2,506	2,572	2,156
Dispositions	(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)	(3,327)	(2,622)	(2,491)	(2,542)
Inventory (at period end)	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	7,135	7,019	7,100	6,714

Acquisitions by State

Arizona	120	86	79	69	67	56	65	73	68	53	57	33	27	32	39	30	26	16
California	216	155	119	124	95	94	89	126	153	81	69	66	67	62	46	56	60	53
Florida	1,605	1,328	834	619	492	464	394	359	265	289	265	178	82	218	234	207	196	158
Nevada	75	49	48	36	52	27	16	29	28	17	5	6	2	6	8	13	16	9
Subtotal	2,016	1,618	1,080	848	706	641	564	587	514	440	396	283	178	318	327	306	298	236
Selected Midwest States ¹	1,920	1,575	1,189	1,105	994	910	811	825	650	723	643	661	605	633	664	581	657	494
All other States	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	1,753	1,619	1,617	1,426
Total Acquisitions	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	2,744	2,506	2,572	2,156

Inventory by State

Arizona	253	224	181	166	168	140	131	147	167	152	123	86	71	67	62	58	57	49
California	580	508	393	372	347	311	273	295	368	320	250	227	203	191	149	167	172	174
Florida	4,505	3,646	2,736	2,099	1,683	1,372	1,126	998	864	804	656	535	392	428	453	458	466	469
Nevada	220	167	144	127	132	110	80	79	89	76	56	35	26	28	31	39	50	52
Subtotal	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	695	722	745	744
Selected Midwest States ¹	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	1,599	1,602	1,654	1,555
All other States	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	4,841	4,695	4,701	4,415
Total Inventory	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	7,135	7,019	7,100	6,714

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



Enterprises Single-Family Book Profile - As of March 31, 2019

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	53,510	880	467	147	140	84	42	267	0.5%	4.8%	78
AL	327,137	11,090	6,409	1,753	1,449	868	611	2,940	0.9%	5.5%	550
AR	178,266	4,558	2,593	681	564	414	306	1,290	0.7%	6.7%	209
AZ	757,291	12,861	7,993	2,024	1,607	900	337	2,853	0.4%	2.6%	236
CA	3,638,165	54,867	34,308	8,032	6,635	3,848	2,044	12,561	0.3%	3.7%	771
CO	701,327	7,529	4,862	1,085	919	464	199	1,592	0.2%	2.6%	62
CT	330,588	10,176	5,088	1,535	1,343	1,071	1,139	3,564	1.1%	11.2%	691
DC	67,252	1,734	823	246	213	164	288	667	1.0%	16.6%	62
DE	110,692	2,921	1,496	411	379	325	310	1,015	0.9%	10.6%	130
FL	1,786,024	48,894	25,044	6,291	5,636	4,286	7,637	17,589	1.0%	15.6%	1,989
GA	867,524	25,065	14,602	3,999	3,145	1,956	1,363	6,481	0.7%	5.4%	600
HI	116,156	2,076	946	252	239	184	455	884	0.8%	21.9%	122
IA	269,859	5,398	3,076	805	728	495	294	1,523	0.6%	5.4%	175
ID	184,725	2,695	1,641	411	314	197	132	644	0.3%	4.9%	46
IL	1,274,491	32,948	16,293	4,880	4,581	3,679	3,515	11,804	0.9%	10.7%	1,969
IN	552,572	14,363	7,854	2,051	1,834	1,456	1,168	4,475	0.8%	8.1%	359
KS	200,957	4,552	2,584	690	590	458	230	1,283	0.6%	5.1%	266
KY	284,705	6,717	3,737	955	828	645	552	2,033	0.7%	8.2%	254
LA	291,599	11,504	6,157	1,828	1,591	1,070	858	3,528	1.2%	7.5%	382
MA	664,488	16,340	9,037	2,492	1,905	1,280	1,626	4,844	0.7%	10.0%	568
MD	632,365	18,585	9,722	2,791	2,592	1,864	1,616	6,083	1.0%	8.7%	1,161
ME	98,921	3,004	1,413	337	326	234	694	1,257	1.3%	23.1%	83
MI	966,854	21,307	13,086	3,428	2,830	1,328	635	4,818	0.5%	3.0%	1,303
MN	672,814	10,607	6,496	1,633	1,431	732	315	2,490	0.4%	3.0%	572
MO	528,577	11,869	7,114	1,839	1,572	901	443	2,929	0.6%	3.7%	484
MS	133,259	5,477	3,104	844	772	470	287	1,535	1.2%	5.2%	251
MT	103,156	1,541	913	221	205	112	90	409	0.4%	5.8%	62
NC	873,315	21,494	11,496	3,252	3,348	2,151	1,247	6,762	0.8%	5.8%	511
ND	53,712	705	380	97	101	68	59	228	0.4%	8.4%	45
NE	164,692	2,811	1,672	434	381	226	98	708	0.4%	3.5%	47
NH	142,868	3,131	1,874	449	371	220	217	811	0.6%	6.9%	129
NJ	835,315	27,889	13,376	3,849	3,673	3,032	3,959	10,680	1.3%	14.2%	2,108
NM	162,786	4,442	2,341	615	502	384	600	1,490	0.9%	13.5%	377
NV	302,686	6,015	2,904	770	644	473	1,224	2,343	0.8%	20.3%	261
NY	1,198,443	40,428	19,195	4,960	4,433	3,252	8,588	16,299	1.4%	21.2%	1,511
OH	927,567	24,476	12,836	3,624	3,117	2,690	2,209	8,041	0.9%	9.0%	1,186
OK	233,526	6,315	3,472	918	752	624	549	1,933	0.8%	8.7%	275
OR	469,923	6,137	3,504	896	789	500	448	1,742	0.4%	7.3%	319
PA	982,591	29,896	15,446	4,550	3,733	2,974	3,193	9,935	1.0%	10.7%	1,131
RI	94,593	2,792	1,437	395	342	218	400	962	1.0%	14.3%	73
SC	423,394	11,665	6,397	1,735	1,535	1,184	814	3,541	0.8%	7.0%	278
SD	65,144	917	564	126	104	78	45	227	0.3%	4.9%	38
TN	464,246	11,000	6,369	1,739	1,509	883	500	2,898	0.6%	4.5%	276
TX	1,905,171	43,277	26,293	6,550	5,058	2,943	2,433	10,470	0.5%	5.6%	723
UT	350,764	4,917	3,087	744	627	320	139	1,090	0.3%	2.8%	28
VA	828,881	16,340	9,416	2,532	2,324	1,334	734	4,405	0.5%	4.5%	600
VT	63,424	1,482	737	191	161	153	240	555	0.9%	16.2%	125
WA	833,026	10,834	6,199	1,494	1,327	900	914	3,146	0.4%	8.4%	290
WI	624,170	9,639	5,243	1,413	1,278	912	793	2,992	0.5%	8.2%	357
WV	81,744	3,122	1,806	497	376	256	187	821	1.0%	6.0%	219
WY	50,333	752	477	111	108	42	14	164	0.3%	1.9%	76
Other ²	133,754	11,427	3,968	1,482	1,771	1,009	3,197	5,989	4.5%	28.0%	556
Total	28,059,342	651,461	357,347	95,084	82,732	56,311	59,987	199,590	0.7%	9.2%	24,974

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, 2019

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	31,257	510	273	85	82	46	24	153	0.5%	4.7%	45
AL	212,082	7,322	4,192	1,144	980	603	403	1,998	0.9%	5.5%	406
AR	108,552	2,955	1,668	453	347	271	216	840	0.8%	7.3%	142
AZ	471,813	8,383	5,221	1,301	1,071	583	207	1,870	0.4%	2.5%	187
CA	2,302,280	35,465	22,560	5,096	4,246	2,360	1,203	7,843	0.3%	3.4%	597
CO	438,671	4,703	3,012	704	577	289	121	997	0.2%	2.6%	52
CT	201,427	6,629	3,305	1,016	892	702	714	2,319	1.2%	10.8%	514
DC	41,555	1,085	515	156	140	102	172	416	1.0%	15.9%	51
DE	68,670	1,859	960	247	244	214	194	653	1.0%	10.4%	97
FL	1,098,969	31,698	16,339	4,033	3,670	2,750	4,906	11,354	1.0%	15.5%	1,520
GA	514,540	15,230	8,717	2,447	1,972	1,241	853	4,082	0.8%	5.6%	427
HI	75,588	1,346	617	168	156	108	297	567	0.8%	22.1%	83
IA	173,326	3,602	2,063	546	489	328	176	999	0.6%	4.9%	129
ID	118,485	1,663	1,018	257	186	128	74	389	0.3%	4.4%	38
IL	722,198	19,671	9,686	2,943	2,770	2,229	2,043	7,071	1.0%	10.4%	1,298
IN	290,824	8,558	4,580	1,231	1,147	880	720	2,762	0.9%	8.4%	249
KS	105,464	2,700	1,541	393	353	277	136	771	0.7%	5.0%	169
KY	140,774	3,691	2,036	543	451	363	298	1,120	0.8%	8.1%	171
LA	191,162	7,756	4,113	1,241	1,112	716	574	2,411	1.3%	7.4%	281
MA	398,801	10,425	5,711	1,587	1,294	829	1,004	3,159	0.8%	9.6%	448
MD	380,291	11,441	6,048	1,700	1,642	1,122	929	3,704	1.0%	8.1%	832
ME	51,344	1,843	815	203	206	153	466	828	1.6%	25.3%	59
MI	552,250	13,172	8,058	2,152	1,739	828	395	2,984	0.5%	3.0%	983
MN	387,786	6,218	3,759	990	866	433	170	1,479	0.4%	2.7%	417
MO	304,169	7,076	4,204	1,132	954	522	264	1,752	0.6%	3.7%	356
MS	95,623	3,944	2,226	621	566	329	202	1,102	1.2%	5.1%	205
MT	65,088	984	585	139	135	65	60	262	0.4%	6.1%	43
NC	501,912	12,962	6,841	1,998	2,077	1,306	740	4,138	0.8%	5.7%	347
ND	30,163	427	238	56	57	38	38	133	0.4%	8.9%	23
NE	113,773	1,956	1,163	298	264	169	62	498	0.4%	3.2%	35
NH	81,157	1,924	1,157	277	226	125	139	493	0.6%	7.2%	100
NJ	519,106	17,998	8,637	2,512	2,404	1,967	2,478	6,864	1.3%	13.8%	1,673
NM	106,032	2,928	1,523	413	332	273	387	996	0.9%	13.2%	270
NV	191,928	3,930	1,942	491	426	284	787	1,499	0.8%	20.0%	209
NY	732,749	25,245	12,046	3,107	2,750	2,095	5,247	10,115	1.4%	20.8%	1,137
OH	512,828	15,182	7,909	2,264	2,006	1,693	1,310	5,034	1.0%	8.6%	732
OK	149,229	4,129	2,254	586	510	405	374	1,297	0.9%	9.1%	196
OR	280,821	3,780	2,146	567	503	304	260	1,072	0.4%	6.9%	237
PA	607,344	19,075	9,874	2,921	2,387	1,923	1,970	6,312	1.0%	10.3%	826
RI	56,687	1,778	911	253	218	146	250	616	1.1%	14.1%	55
SC	255,798	7,165	3,835	1,093	988	756	493	2,245	0.9%	6.9%	195
SD	47,517	637	395	84	75	56	27	158	0.3%	4.2%	28
TN	280,277	7,031	4,023	1,128	1,002	556	322	1,886	0.7%	4.6%	196
TX	1,207,716	28,011	17,102	4,202	3,369	1,850	1,488	6,741	0.6%	5.3%	537
UT	210,047	2,983	1,881	443	378	198	83	663	0.3%	2.8%	24
VA	502,461	10,165	5,886	1,544	1,443	844	448	2,748	0.5%	4.4%	441
VT	30,071	863	423	108	96	93	143	333	1.1%	16.6%	80
WA	521,018	6,844	3,975	937	842	551	539	1,937	0.4%	7.9%	229
WI	396,211	5,968	3,261	885	789	577	456	1,829	0.5%	7.6%	238
WV	45,535	1,863	1,068	295	230	153	117	502	1.1%	6.3%	151
WY	34,874	519	332	76	79	23	9	111	0.3%	1.7%	58
Other ²	94,336	7,240	2,395	946	877	736	2,286	3,911	4.1%	31.6%	444
Total	17,052,579	410,532	225,039	60,012	52,615	35,592	37,274	126,016	0.7%	9.1%	18,260

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, 2019

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	22,253	370	194	62	58	38	18	114	0.5%	4.9%	33
AL	115,055	3,768	2,217	609	469	265	208	942	0.8%	5.5%	144
AR	69,714	1,603	925	228	217	143	90	450	0.6%	5.6%	67
AZ	285,478	4,478	2,772	723	536	317	130	983	0.3%	2.9%	49
CA	1,335,885	19,402	11,748	2,936	2,389	1,488	841	4,718	0.4%	4.3%	174
CO	262,656	2,826	1,850	381	342	175	78	595	0.2%	2.8%	10
CT	129,161	3,547	1,783	519	451	369	425	1,245	1.0%	12.0%	177
DC	25,697	649	308	90	73	62	116	251	1.0%	17.9%	11
DE	42,022	1,062	536	164	135	111	116	362	0.9%	10.9%	33
FL	687,055	17,196	8,705	2,258	1,966	1,536	2,731	6,235	0.9%	15.9%	469
GA	352,984	9,835	5,885	1,552	1,173	715	510	2,399	0.7%	5.2%	173
HI	40,568	730	329	84	83	76	158	317	0.8%	21.6%	39
IA	96,533	1,796	1,013	259	239	167	118	524	0.5%	6.6%	46
ID	66,240	1,032	623	154	128	69	58	255	0.4%	5.6%	8
IL	552,293	13,277	6,607	1,937	1,811	1,450	1,472	4,733	0.9%	11.1%	671
IN	261,748	5,805	3,274	820	687	576	448	1,713	0.7%	7.7%	110
KS	95,493	1,852	1,043	297	237	181	94	512	0.5%	5.1%	97
KY	143,931	3,026	1,701	412	377	282	254	913	0.6%	8.4%	83
LA	100,437	3,748	2,044	587	479	354	284	1,117	1.1%	7.6%	101
MA	265,687	5,915	3,326	905	611	451	622	1,685	0.6%	10.5%	120
MD	252,074	7,144	3,674	1,091	950	742	687	2,379	0.9%	9.6%	329
ME	47,577	1,161	598	134	120	81	228	429	0.9%	19.6%	24
MI	414,604	8,135	5,028	1,276	1,091	500	240	1,834	0.4%	3.0%	320
MN	285,028	4,389	2,737	643	565	299	145	1,011	0.4%	3.3%	155
MO	224,408	4,793	2,910	707	618	379	179	1,177	0.5%	3.7%	128
MS	37,636	1,533	878	223	206	141	85	433	1.2%	5.5%	46
MT	38,068	557	328	82	70	47	30	147	0.4%	5.4%	19
NC	371,403	8,532	4,655	1,254	1,271	845	507	2,624	0.7%	5.9%	164
ND	23,549	278	142	41	44	30	21	95	0.4%	7.6%	22
NE	50,919	855	509	136	117	57	36	210	0.4%	4.2%	12
NH	61,711	1,207	717	172	145	95	78	318	0.5%	6.5%	29
NJ	316,209	9,891	4,739	1,337	1,269	1,065	1,481	3,816	1.2%	15.0%	435
NM	56,754	1,514	818	202	170	111	213	494	0.9%	14.1%	107
NV	110,758	2,085	962	279	218	189	437	844	0.8%	21.0%	52
NY	465,694	15,183	7,149	1,853	1,683	1,157	3,341	6,184	1.3%	22.0%	374
OH	414,739	9,294	4,927	1,360	1,111	997	899	3,007	0.7%	9.7%	454
OK	84,297	2,186	1,218	332	242	219	175	636	0.8%	8.0%	79
OR	189,102	2,357	1,358	329	286	196	188	670	0.4%	8.0%	82
PA	375,247	10,821	5,572	1,629	1,346	1,051	1,223	3,623	1.0%	11.3%	305
RI	37,906	1,014	526	142	124	72	150	346	0.9%	14.8%	18
SC	167,596	4,500	2,562	642	547	428	321	1,296	0.8%	7.1%	83
SD	17,627	280	169	42	29	22	18	69	0.4%	6.4%	10
TN	183,969	3,969	2,346	611	507	327	178	1,012	0.6%	4.5%	80
TX	697,455	15,266	9,191	2,348	1,689	1,093	945	3,729	0.5%	6.2%	186
UT	140,717	1,934	1,206	301	249	122	56	427	0.3%	2.9%	4
VA	326,420	6,175	3,530	988	881	490	286	1,657	0.5%	4.6%	159
VT	33,353	619	314	83	65	60	97	222	0.7%	15.7%	45
WA	312,008	3,990	2,224	557	485	349	375	1,209	0.4%	9.4%	61
WI	227,959	3,671	1,982	528	489	335	337	1,163	0.5%	9.2%	119
WV	36,209	1,259	738	202	146	103	70	319	0.9%	5.6%	68
WY	15,459	233	145	35	29	19	5	53	0.3%	2.1%	18
Other ²	39,418	4,187	1,573	536	894	273	911	2,078	5.3%	21.8%	112
Total	11,006,763	240,929	132,308	35,072	30,117	20,719	22,713	73,574	0.7%	9.4%	6,714

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, 2019

State	2018						YTD 2019						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	19	11	148	2	19	199	5	24	23	-	-	52	1,376	204	1,593	47	238	3,458
AL	610	111	1,753	11	79	2,564	156	84	289	3	13	545	19,886	2,625	25,640	1,152	3,032	52,335
AR	262	21	705	10	41	1,039	70	25	126	2	7	230	7,565	1,083	9,966	462	1,989	21,065
AZ	612	108	2,227	11	220	3,178	167	141	379	4	17	708	18,755	6,383	74,171	1,380	46,687	147,376
CA	2,093	2,097	7,907	49	390	12,536	537	852	1,504	19	49	2,961	68,221	27,979	287,263	3,107	107,408	493,978
CO	328	54	1,072	2	15	1,471	83	65	220	3	3	374	14,316	2,847	28,047	699	7,737	53,646
CT	454	62	2,135	16	314	2,981	113	34	353	6	46	552	11,767	2,660	34,309	582	6,695	56,013
DC	61	22	284	4	19	390	22	78	49	1	3	153	2,076	495	5,198	115	713	8,597
DE	123	12	632	2	81	850	33	8	85	2	15	143	3,816	638	9,947	204	2,183	16,787
FL	2,970	15,338	41,052	130	926	60,416	541	1,125	3,027	31	141	4,865	59,774	47,974	288,765	4,809	145,498	546,819
GA	1,267	677	4,754	32	222	6,952	324	438	793	7	36	1,598	37,635	10,292	98,449	2,546	17,269	166,192
HI	68	134	284	9	15	510	24	37	52	-	-	113	3,207	920	7,912	84	2,427	14,550
IA	340	31	819	2	50	1,242	98	21	160	2	9	290	9,077	1,188	13,435	668	2,269	26,637
ID	182	32	437	2	9	662	61	21	87	-	-	169	5,181	1,162	10,729	267	5,776	23,115
IL	1,461	253	6,024	42	1,158	8,938	355	157	1,011	9	222	1,754	39,350	10,960	133,150	2,462	42,062	227,984
IN	734	247	2,286	22	165	3,454	207	50	387	5	26	675	27,250	3,270	38,241	2,167	6,841	77,769
KS	281	36	730	6	50	1,103	80	27	122	1	13	243	8,569	1,011	10,473	468	2,109	22,630
KY	321	32	1,048	17	46	1,464	86	25	197	1	11	320	12,352	1,549	16,021	587	2,789	33,298
LA	692	127	2,096	15	85	3,015	199	75	346	5	14	639	17,091	4,053	24,321	1,157	2,271	48,893
MA	685	117	2,495	24	146	3,467	160	62	478	9	21	730	19,685	5,149	57,865	1,155	10,661	94,516
MD	841	107	3,981	26	611	5,566	218	484	632	11	107	1,452	23,819	5,811	74,914	1,352	17,695	123,592
ME	143	22	469	7	64	705	37	20	77	5	16	155	4,738	708	9,424	283	2,438	17,592
MI	1,254	131	3,340	19	219	4,963	335	91	579	9	31	1,045	38,538	8,010	78,993	6,296	30,238	162,075
MN	537	66	1,731	5	69	2,408	137	37	285	4	20	483	16,773	3,524	40,327	1,001	11,546	73,172
MO	610	79	1,861	13	160	2,723	137	75	317	4	41	574	21,392	3,241	32,193	1,422	6,818	65,066
MS	307	42	890	11	54	1,304	77	37	180	2	11	307	8,817	1,317	12,876	579	1,548	25,137
MT	57	11	222	1	9	300	16	21	49	-	3	89	2,504	377	4,054	104	903	7,942
NC	1,062	2,351	3,543	24	120	7,100	286	1,064	704	2	31	2,087	33,497	9,528	63,258	1,720	8,848	116,851
ND	33	6	78	-	14	131	5	5	23	1	2	36	685	176	895	63	144	1,963
NE	151	14	387	5	23	580	32	16	80	-	5	133	4,120	524	6,135	322	984	12,085
NH	160	19	520	2	37	738	51	20	96	1	6	174	5,500	1,073	11,771	265	2,426	21,036
NJ	992	164	6,069	44	858	8,127	256	113	1,024	6	146	1,545	29,199	8,353	103,881	1,557	23,822	166,811
NM	191	17	845	3	62	1,118	53	47	126	1	15	242	5,878	969	11,737	274	3,177	22,035
NV	238	37	837	39	152	1,303	57	36	149	9	18	269	6,873	3,174	40,307	532	33,925	84,812
NY	1,266	267	6,477	78	632	8,720	341	139	1,150	16	74	1,720	38,208	10,275	120,420	2,040	15,067	186,011
OH	1,149	121	4,038	49	419	5,776	292	83	766	17	65	1,223	37,102	5,948	74,636	3,858	15,595	137,140
OK	325	19	961	6	61	1,372	88	36	172	4	12	312	9,791	1,104	11,689	591	1,798	24,973
OR	265	98	925	4	25	1,317	71	49	171	1	5	297	9,126	2,879	26,850	476	10,646	49,977
PA	1,500	166	5,526	37	453	7,682	385	129	901	17	79	1,511	41,119	6,494	79,139	2,105	11,018	139,875
RI	117	19	523	17	55	731	36	10	93	4	4	147	3,761	1,005	11,172	221	2,841	19,000
SC	556	526	2,099	11	108	3,300	162	253	363	2	14	794	17,207	4,198	35,322	1,096	7,533	65,356
SD	56	1	129	-	6	192	14	10	18	1	-	43	1,236	171	1,801	94	266	3,568
TN	597	71	1,658	20	56	2,402	128	44	322	3	14	511	19,407	3,032	28,817	1,083	4,112	56,451
TX	2,577	5,878	16,662	43	128	25,288	619	559	1,869	8	25	3,080	70,870	22,267	89,608	3,814	8,086	194,645
UT	266	54	769	5	27	1,121	78	60	129	1	1	269	9,337	1,904	20,715	393	7,977	40,326
VA	835	172	2,990	15	312	4,324	235	356	507	5	52	1,155	23,536	4,849	52,796	1,131	13,997	96,308
VT	78	15	267	4	21	385	22	7	51	3	5	88	2,303	308	3,650	130	468	6,859
WA	484	103	1,613	9	87	2,296	111	76	299	4	9	499	18,125	4,152	49,224	859	18,898	91,258
WI	463	75	1,671	8	160	2,377	119	49	322	5	25	520	14,880	2,678	31,200	884	6,755	56,397
WV	155	19	442	5	35	656	42	54	83	-	11	190	4,809	730	6,195	224	881	12,840
WY	38	4	140	1	20	203	12	7	23	-	4	46	1,364	206	1,795	60	366	3,791
Other ³	1,150	7,462	12,624	497	79	21,812	39	35	678	61	27	840	4,424	13,432	23,051	1,157	555	42,619
Total	32,016	37,658	163,175	1,416	9,186	243,451	7,812	7,371	21,926	317	1,524	38,950	915,885	264,862	2,334,345	60,104	688,025	4,263,221

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, 2019

State	2018						YTD 2019						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	4	87	1	11	112	2	12	14	-	-	28	1,165	99	1,025	43	166	2,498
AL	433	60	1,179	5	61	1,738	110	56	172	3	11	352	16,070	1,664	18,076	1,026	2,241	39,077
AR	171	8	428	8	27	642	49	16	78	1	4	148	6,081	742	6,854	425	1,358	15,460
AZ	393	52	1,371	8	136	1,960	117	88	259	4	8	476	14,247	2,941	47,639	1,308	27,658	93,793
CA	1,462	792	4,894	34	238	7,420	362	424	897	17	31	1,731	52,913	10,670	184,581	2,926	62,758	313,848
CO	209	23	667	-	12	911	53	35	148	3	3	242	11,508	1,501	18,271	668	4,884	36,832
CT	310	20	1,317	14	209	1,870	85	20	206	6	32	349	9,266	1,247	23,841	540	4,523	39,417
DC	50	13	176	4	16	259	15	45	37	1	2	100	1,661	249	3,572	104	446	6,032
DE	75	8	399	2	59	543	24	5	52	1	10	92	2,894	354	6,705	179	1,512	11,644
FL	2,123	9,692	25,599	91	625	38,130	358	607	1,630	27	100	2,722	46,977	24,738	194,308	4,137	93,326	363,486
GA	843	363	2,936	26	131	4,299	205	271	433	6	26	941	27,414	4,895	63,922	2,182	10,663	109,076
HI	42	20	189	4	8	263	14	19	31	-	-	64	2,684	366	5,411	77	1,506	10,044
IA	226	12	535	2	27	802	63	12	95	2	8	180	7,164	682	9,070	583	1,584	19,083
ID	94	5	269	1	5	374	28	12	56	-	-	96	3,928	526	6,923	255	3,711	15,343
IL	910	121	3,511	23	703	5,268	224	77	586	6	147	1,040	29,182	4,259	84,639	1,942	26,625	146,647
IN	451	46	1,338	12	107	1,954	127	24	209	4	16	380	20,498	1,742	24,675	1,398	4,570	52,883
KS	153	4	423	5	35	620	54	15	64	1	9	143	6,373	566	6,731	412	1,446	15,528
KY	186	17	590	13	32	838	51	13	111	1	8	184	9,271	848	9,778	447	1,841	22,185
LA	497	61	1,395	11	57	2,021	145	50	214	5	8	422	13,757	2,762	17,484	1,062	1,589	36,654
MA	462	42	1,508	22	96	2,130	123	35	305	9	16	488	15,306	2,539	38,483	1,087	6,884	64,299
MD	579	28	2,418	21	412	3,458	151	295	378	11	72	907	17,936	2,479	49,179	1,225	11,234	82,053
ME	83	6	291	6	45	431	24	14	45	4	13	100	3,691	355	6,370	256	1,685	12,357
MI	820	55	2,083	12	144	3,114	203	46	339	9	24	621	30,235	3,879	50,577	2,866	19,492	107,049
MN	315	36	994	2	34	1,381	84	22	157	4	13	280	12,242	1,498	23,888	952	6,801	45,381
MO	359	30	1,085	11	99	1,584	82	39	179	4	24	328	16,355	1,770	20,906	1,176	4,396	44,603
MS	243	28	640	8	42	961	59	22	135	1	10	227	7,483	915	9,798	514	1,217	19,927
MT	35	6	133	1	6	181	11	13	28	-	2	54	1,967	219	2,733	102	620	5,641
NC	688	1,154	2,125	20	79	4,066	185	643	378	-	18	1,224	25,389	4,871	41,262	1,553	5,789	78,864
ND	15	4	50	-	8	77	3	4	19	-	1	27	520	102	588	51	93	1,354
NE	93	7	267	2	18	387	20	13	57	-	3	93	3,306	312	4,439	302	692	9,051
NH	102	7	312	1	23	445	32	9	61	1	1	104	4,176	479	7,578	248	1,550	14,031
NJ	662	83	3,850	32	606	5,233	187	58	650	5	108	1,008	22,791	3,774	71,357	1,345	15,885	115,152
NM	136	9	505	2	36	688	37	28	67	1	8	141	4,561	528	7,839	249	2,111	15,288
NV	163	15	541	31	104	854	39	22	85	5	9	160	5,437	1,269	25,569	487	20,570	53,332
NY	875	58	3,981	62	425	5,401	223	69	701	13	51	1,057	29,841	3,979	82,595	1,654	9,721	127,790
OH	769	49	2,423	30	281	3,552	196	48	458	15	46	763	28,254	3,208	48,649	2,226	10,719	93,056
OK	218	8	590	4	39	859	59	21	104	3	8	195	7,800	657	7,983	523	1,273	18,236
OR	185	52	543	1	15	796	41	34	95	1	-	171	7,033	1,352	17,387	432	6,500	32,704
PA	1,002	73	3,524	24	301	4,924	254	75	532	14	56	931	31,562	3,367	53,871	1,779	7,395	97,974
RI	79	7	307	15	42	450	23	7	47	3	4	84	2,765	491	7,310	198	1,845	12,609
SC	357	303	1,263	5	74	2,002	105	149	199	2	6	461	12,871	2,034	23,681	997	5,092	44,675
SD	38	-	81	-	5	124	11	8	13	1	-	33	937	97	1,229	86	211	2,560
TN	426	36	1,041	13	39	1,555	83	26	198	2	11	320	15,390	1,735	19,489	912	2,867	40,393
TX	1,798	3,458	11,057	37	80	16,430	410	322	1,125	6	19	1,882	56,514	14,161	61,301	3,584	5,557	141,117
UT	162	21	460	3	18	664	45	25	76	-	1	147	7,211	797	12,885	367	4,712	25,972
VA	553	95	1,839	13	194	2,694	168	225	299	5	38	735	17,594	2,274	34,505	1,059	8,966	64,398
VT	34	6	157	3	13	213	13	3	27	3	2	48	1,726	132	2,402	108	302	4,670
WA	308	26	996	5	52	1,387	72	37	185	3	5	302	13,946	1,748	32,341	777	11,909	60,721
WI	316	41	984	6	104	1,451	81	34	189	4	14	322	11,658	1,482	20,040	797	4,408	38,385
WV	96	6	249	5	21	377	27	39	39	-	7	112	3,666	376	3,727	194	554	8,517
WY	25	2	92	1	17	137	7	6	18	-	3	34	1,132	151	1,271	58	265	2,877
Other ³	954	4,441	9,306	496	71	15,268	29	15	454	58	23	579	3,357	7,725	16,076	1,136	463	28,757
Total	21,587	21,513	102,998	1,158	6,042	153,298	5,173	4,207	12,934	275	1,039	23,628	707,705	131,606	1,540,813	49,014	434,185	2,863,323

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, 2019

State	2018						YTD 2019						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	10	7	61	1	8	87	3	12	9	-	-	24	211	105	568	4	72	960
AL	177	51	574	6	18	826	46	28	117	-	2	193	3,816	961	7,564	126	791	13,258
AR	91	13	277	2	14	397	21	9	48	1	3	82	1,484	341	3,112	37	631	5,605
AZ	219	56	856	3	84	1,218	50	53	120	-	9	232	4,508	3,442	26,532	72	19,029	53,583
CA	631	1,305	3,013	15	152	5,116	175	428	607	2	18	1,230	15,308	17,309	102,682	181	44,650	180,130
CO	119	31	405	2	3	560	30	30	72	-	-	132	2,808	1,346	9,776	31	2,853	16,814
CT	144	42	818	2	105	1,111	28	14	147	-	14	203	2,501	1,413	10,468	42	2,172	16,596
DC	11	9	108	-	3	131	7	33	12	-	1	53	415	246	1,626	11	267	2,565
DE	48	4	233	-	22	307	9	3	33	1	5	51	922	284	3,242	25	671	5,143
FL	847	5,646	15,453	39	301	22,286	183	518	1,397	4	41	2,143	12,797	23,236	94,457	672	52,172	183,333
GA	424	314	1,818	6	91	2,653	119	167	360	1	10	657	10,221	5,397	34,527	364	6,606	57,116
HI	26	114	95	5	7	247	10	18	21	-	-	49	523	554	2,501	7	921	4,506
IA	114	19	284	-	23	440	35	9	65	-	1	110	1,913	506	4,365	85	685	7,554
ID	88	27	168	1	4	288	33	9	31	-	-	73	1,253	636	3,806	12	2,065	7,772
IL	551	132	2,513	19	455	3,670	131	80	425	3	75	714	10,168	6,701	48,511	520	15,437	81,337
IN	283	201	948	10	58	1,500	80	26	178	1	10	295	6,752	1,528	13,566	769	2,271	24,886
KS	128	32	307	1	15	483	26	12	58	-	4	100	2,196	445	3,742	56	663	7,102
KY	135	15	458	4	14	626	35	12	86	-	3	136	3,081	701	6,243	140	948	11,113
LA	195	66	701	4	28	994	54	25	132	-	6	217	3,334	1,291	6,837	95	682	12,239
MA	223	75	987	2	50	1,337	37	27	173	-	5	242	4,379	2,610	19,382	68	3,777	30,217
MD	262	79	1,563	5	199	2,108	67	189	254	-	35	545	5,883	3,332	25,735	127	6,461	41,539
ME	60	16	178	1	19	274	13	6	32	1	3	55	1,047	353	3,054	27	753	5,235
MI	434	76	1,257	7	75	1,849	132	45	240	-	7	424	8,303	4,131	28,416	3,430	10,746	55,026
MN	222	30	737	3	35	1,027	53	15	128	-	7	203	4,531	2,026	16,439	49	4,745	27,791
MO	251	49	776	2	61	1,139	55	36	138	-	17	246	5,037	1,471	11,287	246	2,422	20,463
MS	64	14	250	3	12	343	18	15	45	1	1	80	1,334	402	3,078	65	331	5,210
MT	22	5	89	-	3	119	5	8	21	-	1	35	537	158	1,321	2	283	2,301
NC	374	1,197	1,418	4	41	3,034	101	421	326	2	13	863	8,108	4,657	21,996	167	3,059	37,987
ND	18	2	28	-	6	54	2	1	4	1	1	9	165	74	307	12	51	609
NE	58	7	120	3	5	193	12	3	23	-	2	40	814	212	1,696	20	292	3,034
NH	58	12	208	1	14	293	19	11	35	-	5	70	1,324	594	4,193	17	876	7,005
NJ	330	81	2,219	12	252	2,894	69	55	374	1	38	537	6,408	4,579	32,524	212	7,937	51,659
NM	55	8	340	1	26	430	16	19	59	-	7	101	1,317	441	3,898	25	1,066	6,747
NV	75	22	296	8	48	449	18	14	64	4	9	109	1,436	1,905	14,738	45	13,355	31,480
NY	391	209	2,496	16	207	3,319	118	70	449	3	23	663	8,367	6,296	37,825	386	5,346	58,221
OH	380	72	1,615	19	138	2,224	96	35	308	2	19	460	8,848	2,740	25,987	1,632	4,876	44,084
OK	107	11	371	2	22	513	29	15	68	1	4	117	1,991	447	3,706	68	525	6,737
OR	80	46	382	3	10	521	30	15	76	-	5	126	2,093	1,527	9,463	44	4,146	17,273
PA	498	93	2,002	13	152	2,758	131	54	369	3	23	580	9,557	3,127	25,268	326	3,623	41,901
RI	38	12	216	2	13	281	13	3	46	1	-	63	996	514	3,862	23	996	6,391
SC	199	223	836	6	34	1,298	57	104	164	-	8	333	4,336	2,164	11,641	99	2,441	20,681
SD	18	1	48	-	1	68	3	2	5	-	-	10	299	74	572	8	55	1,008
TN	171	35	617	7	17	847	45	18	124	1	3	191	4,017	1,297	9,328	171	1,245	16,058
TX	779	2,420	5,605	6	48	8,858	209	237	744	2	6	1,198	14,356	8,106	28,307	230	2,529	53,528
UT	104	33	309	2	9	457	33	35	53	1	-	122	2,126	1,107	7,830	26	3,265	14,354
VA	282	77	1,151	2	118	1,630	67	131	208	-	14	420	5,942	2,575	18,291	72	5,031	31,910
VT	44	9	110	1	8	172	9	4	24	-	3	40	577	176	1,248	22	166	2,189
WA	176	77	617	4	35	909	39	39	114	1	4	197	4,179	2,404	16,883	82	6,989	30,537
WI	147	34	687	2	56	926	38	15	133	1	11	198	3,222	1,196	11,160	87	2,347	18,012
WV	59	13	193	-	14	279	15	15	44	-	4	78	1,143	354	2,468	30	327	4,323
WY	13	2	48	-	3	66	5	1	5	-	1	12	232	55	524	2	101	914
Other ³	196	3,021	3,318	1	8	6,544	10	20	224	3	4	261	1,067	5,707	6,975	21	92	13,862
Total	10,429	16,145	60,177	258	3,144	90,153	2,639	3,164	8,992	42	485	15,322	208,180	133,256	793,532	11,090	253,840	1,399,898

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.

