



FORECLOSURE PREVENTION REPORT

FEDERAL PROPERTY MANAGER'S REPORT

SECOND QUARTER 2016



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3.741 million troubled homeowners helped during conservatorships

29% of loan modifications in 2Q16 reduced borrowers' monthly payments by over 30%

60+ days delinquent loans ↓ **6%** in 2Q16

REO inventory ↓ **13%** in 2Q16

Second Quarter 2016 Highlights

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 48,438 foreclosure prevention actions in the second quarter of 2016, bringing the total to 3,741,498 since the start of conservatorships in September 2008. Of these actions, 3,087,014 have helped troubled homeowners stay in their homes including 1,962,599 permanent loan modifications.
- The share of modifications with principal forbearance remained at 19 percent. Modifications with extend-term only accounted for 47 percent of all loan modifications in the first quarter due to improved house prices and a declining HAMP eligible population.
- As of June 30, 2016, approximately 20 percent of loans modified in the second quarter of 2015 had missed two or more payments, one year after modification.
- There were 6,837 completed short sales and deeds-in-lieu during the quarter, bringing the total to 654,484 since the conservatorships began in September in 2008.

The Enterprises' Mortgage Performance:

- The number of 60+ days delinquent loans declined another 6 percent to 434,952 at the end of the second quarter, which remains the lowest level since 2008.
- The Enterprises' serious delinquency rate fell to 1.2 percent at the end of the second quarter, which is the lowest level since the start of conservatorships. This compared with 4.4 percent for Federal Housing Administration (FHA) loans, 2.5 percent for Veterans Affairs (VA) loans, and 3.1 percent for all loans (Industry average).

The Enterprises' Foreclosures:

- Foreclosure starts decreased 9 percent to 55,100 while third-party and foreclosure sales fell 6 percent to 23,348 in the second 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

	1Q16	2Q16
HAMP Active Trials	3,082	2,961
HAMP Active Permanent - Cum.	378,856	366,305
Completed Foreclosure Prevention Actions		
Loan Modifications *	31,809	31,964
Repayment Plans	8,194	7,839
Forbearance Plans	1,958	1,562
Charge-offs-in-lieu	285	236
Home Retention Actions	42,246	41,601
Short Sales	4,875	4,679
Deeds-in-lieu	2,490	2,158
Home Forfeiture Actions	7,365	6,837
TOTAL	49,611	48,438

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

	1Q16	2Q16
30-59 Days Delinquent	337,335	377,781
60-plus-days Delinquent	461,696	434,952
Seriously Delinquent*	375,325	340,741
Foreclosure Starts	60,706	55,100
Third-party & Foreclosure Sales	24,954	23,348
REO Inventory	66,277	57,934
(Percent of total loans serviced)		
30-59 Days Delinquent	1.21%	1.36%
60-plus-days Delinquent	1.66%	1.57%
Seriously Delinquent*	1.35%	1.23%

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

Source: FHFA (Fannie Mae and Freddie Mac)



Loan Modifications - Status Update

654 thousand
HAMP permanent modifications since April 2009

1.212 million
Non-HAMP permanent modifications since April 2009

Recent Announcements

- On June 8, 2016, [Fannie Mae](#) and [Freddie Mac](#) updated their servicing guides to include certain requirements related to the expiration of Home Affordable Modification Program (HAMP) in December 2016. In connection with the expiration of the program, the borrower must submit a complete Borrower Response Package on or before December 30, 2016 in order to be evaluated for a HAMP modification.
- On April 14, 2016, the Federal Housing Finance Agency (FHFA) [announced](#) that Fannie Mae and Freddie Mac will offer principal reduction to certain underwater borrowers, who are seriously delinquent and still struggling in the aftermath of the financial crisis, to help them avoid foreclosure and stay in their homes.

HAMP Activity

- A total of 1,078,719 troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. 653,893 of these homeowners have been granted permanent modifications through HAMP.
- A total of 2,961 homeowners were in a HAMP trial modification period at the end of the second quarter.

Non-HAMP Modification Activity

- Non-HAMP modifications accounted for 93 percent of all permanent loan modifications in the second quarter.
- A total of 29,668 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the second quarter, bringing the total number of non-HAMP permanent modifications to 1,212,208 since April 2009.

HAMP Statistics		
Cumulative from April 2009 through		
	1Q16	2Q16
Trial Modifications Ever Started*	1,088,187	1,078,719
<i>Less:</i>		
Trials Disqualified	(78,712)	(78,719)
Trials Cancelled*	(354,228)	(343,146)
Permanent Modifications	(652,165)	(653,893)
Trials Remaining Active	3,082	2,961
Permanent Modifications Started	652,165	653,893
<i>Less:</i>		
Modifications Defaulted	(215,366)	(219,248)
Modifications Paid off	(56,255)	(66,382)
Modifications Withdrawn	(1,688)	(1,958)
Active Permanent Modifications	378,856	366,305

*The total number of Trials Started and Trials Cancelled decreased as a result of servicer data corrections reported in the current quarter.

Source: FHFA (Fannie Mae and Freddie Mac)

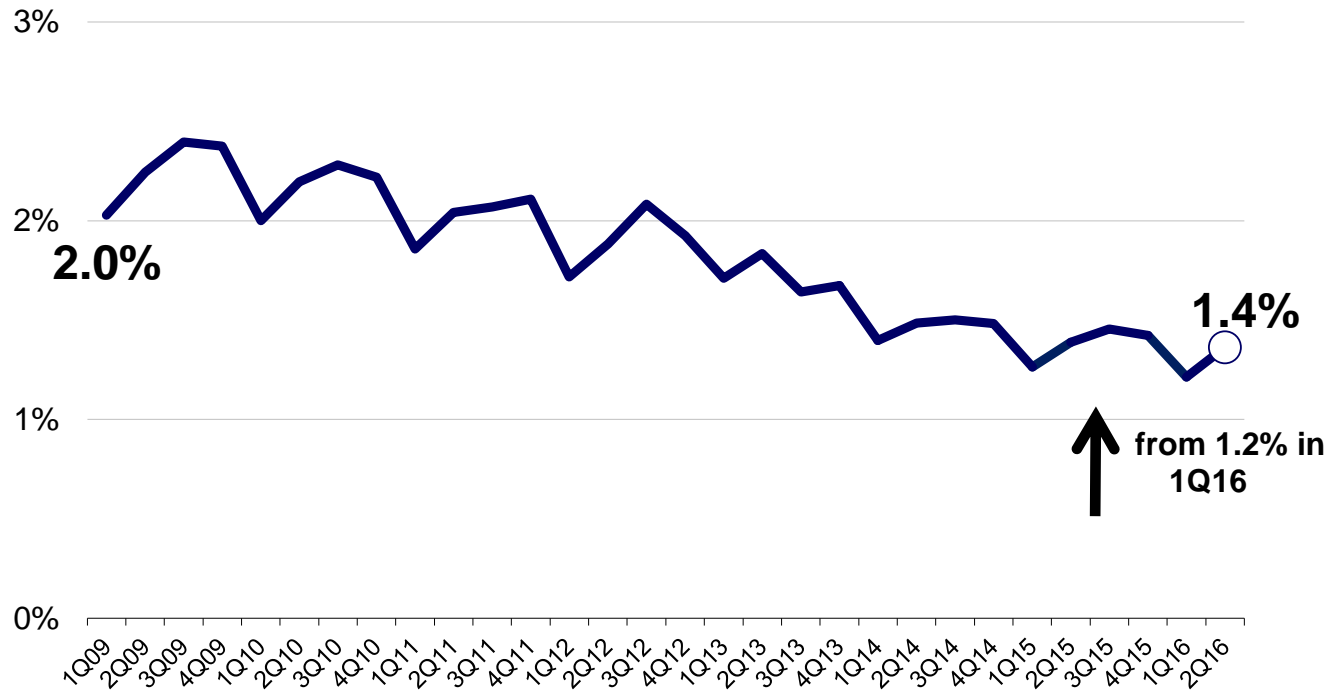
Non-HAMP Modification Statistics		
Cumulative from April 2009 through		
	1Q16	2Q16
Permanent Loan Modifications	1,182,540	1,212,208

Source: FHFA (Fannie Mae and Freddie Mac)



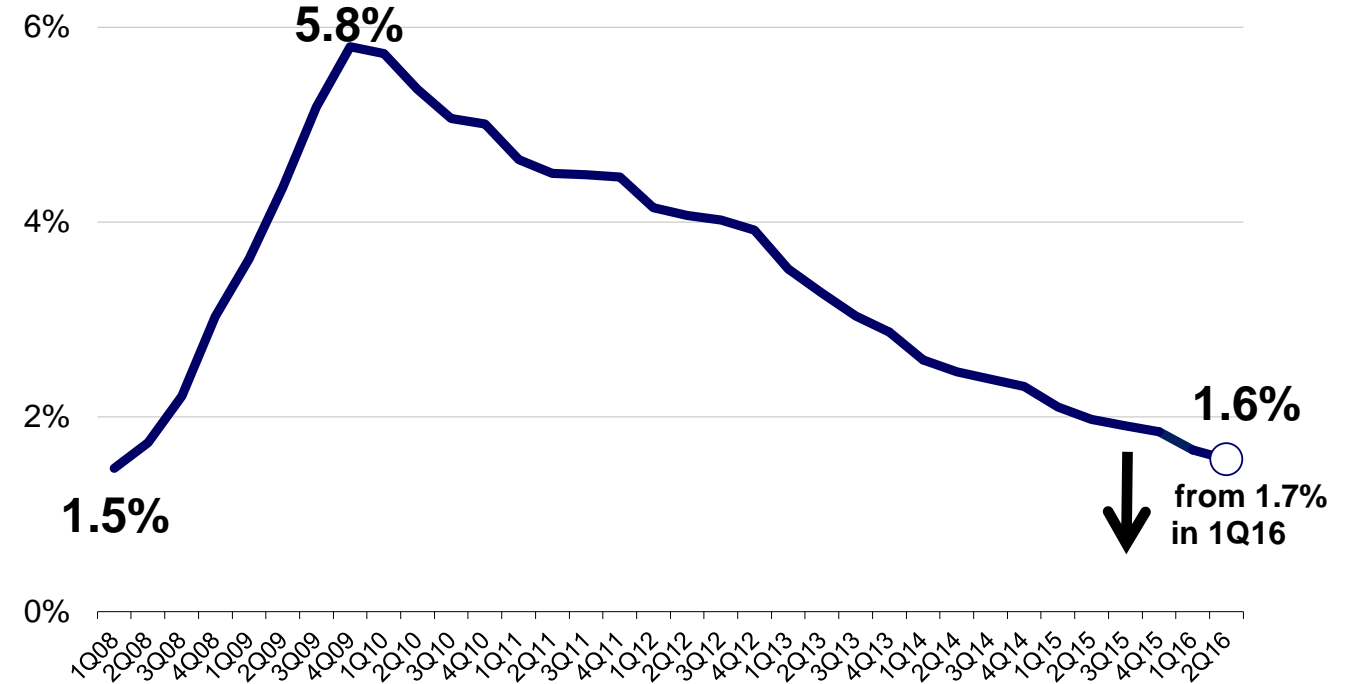
Mortgage Performance

Enterprises' 30-59 Days Delinquency Rates



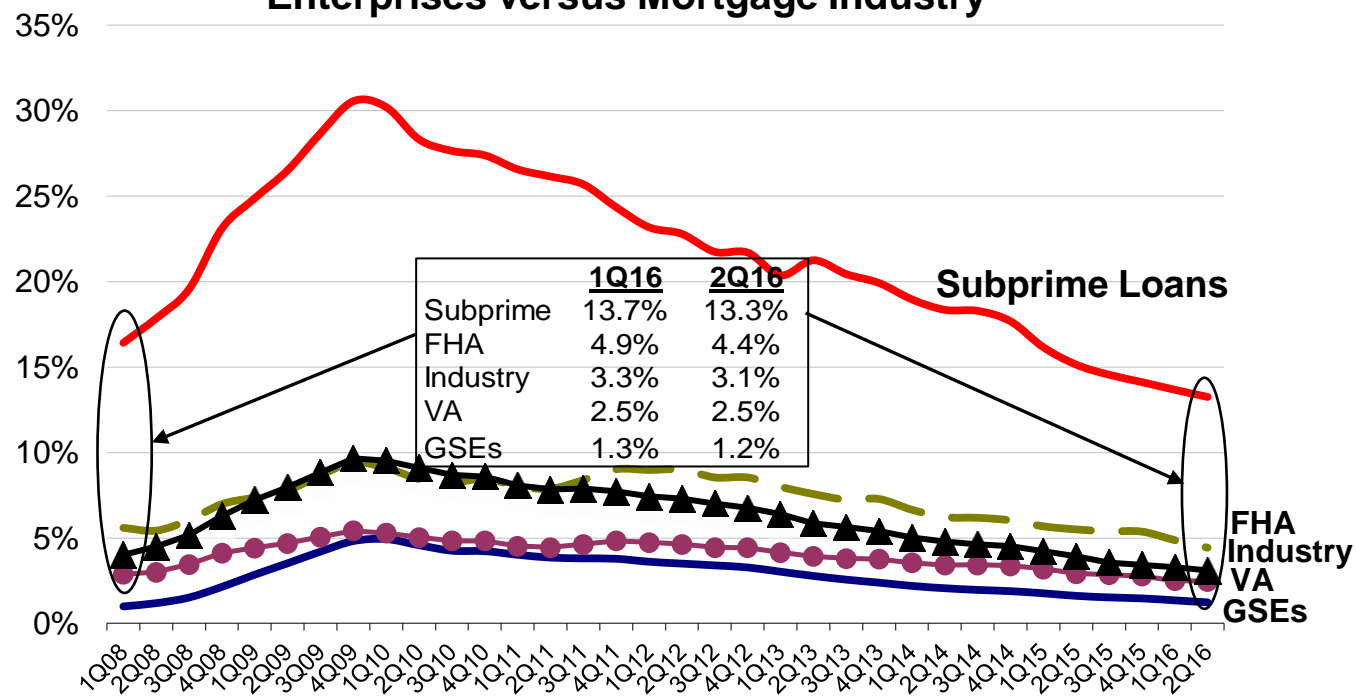
Source: FHFA (Fannie Mae and Freddie Mac)

Enterprises' 60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

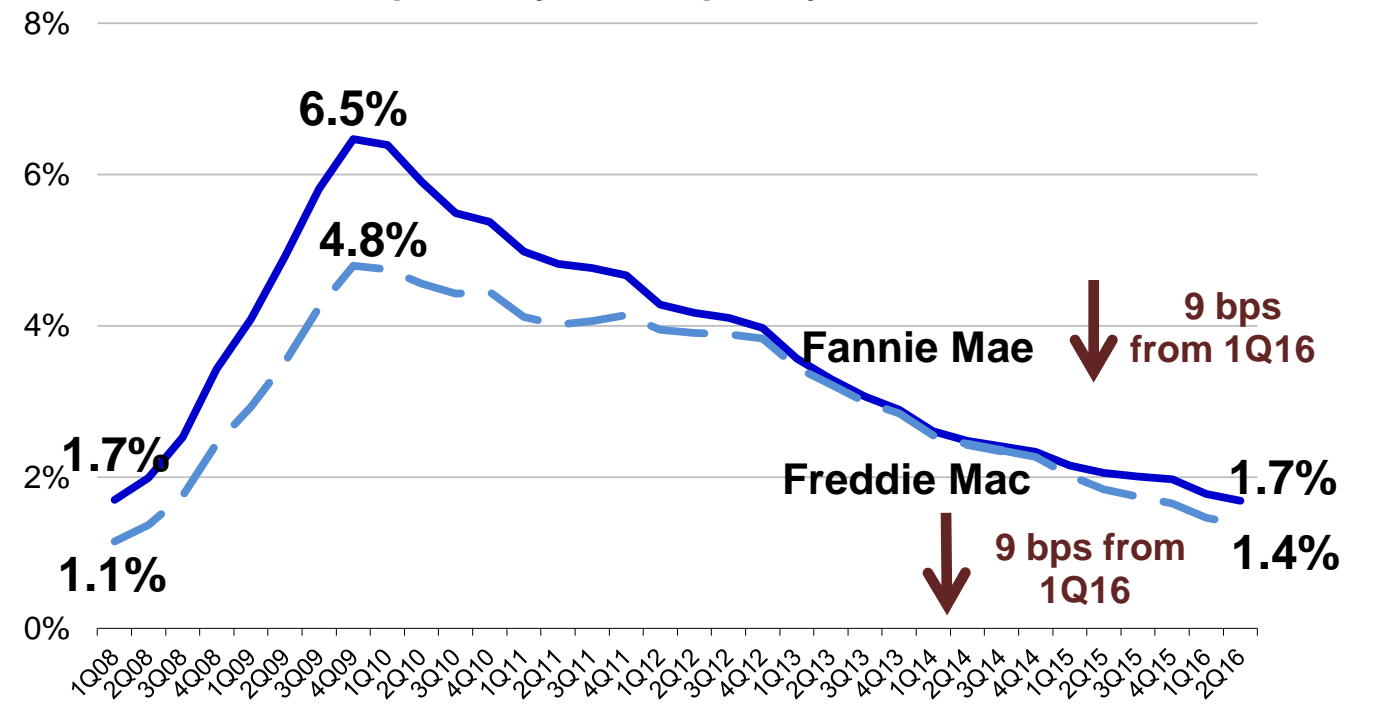
Serious Delinquency Rates¹
Enterprises versus Mortgage Industry



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

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

60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 98,049 foreclosure prevention actions in the first half of 2016, bringing the total to 3,741,498 since the start of conservatorships in September 2008. Of these actions, 1,962,599 have been permanent loan modifications. A total of 1,124,415 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. 654,484 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	2013	2014	2015	YTD June-16	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	85,386	51,481	39,317	16,033	858,013
Forbearance Plans	12,671	11,260	8,170	3,520	183,223
Charge-offs-in-lieu	647	1,378	1,219	521	13,001
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Loan Modifications	<u>243,195</u>	<u>189,975</u>	<u>148,109</u>	<u>63,773</u>	<u>1,962,599</u>
Total	341,899	254,094	196,815	83,847	3,087,014
Nonforeclosure - Home Forfeiture Actions					
Short Sales	87,742	38,198	25,081	9,554	570,636
Deeds-in-lieu	<u>18,087</u>	<u>14,926</u>	<u>10,170</u>	<u>4,648</u>	<u>83,848</u>
Total	105,829	53,124	35,251	14,202	654,484
Total Foreclosure Prevention Actions	447,728	307,218	232,066	98,049	3,741,498

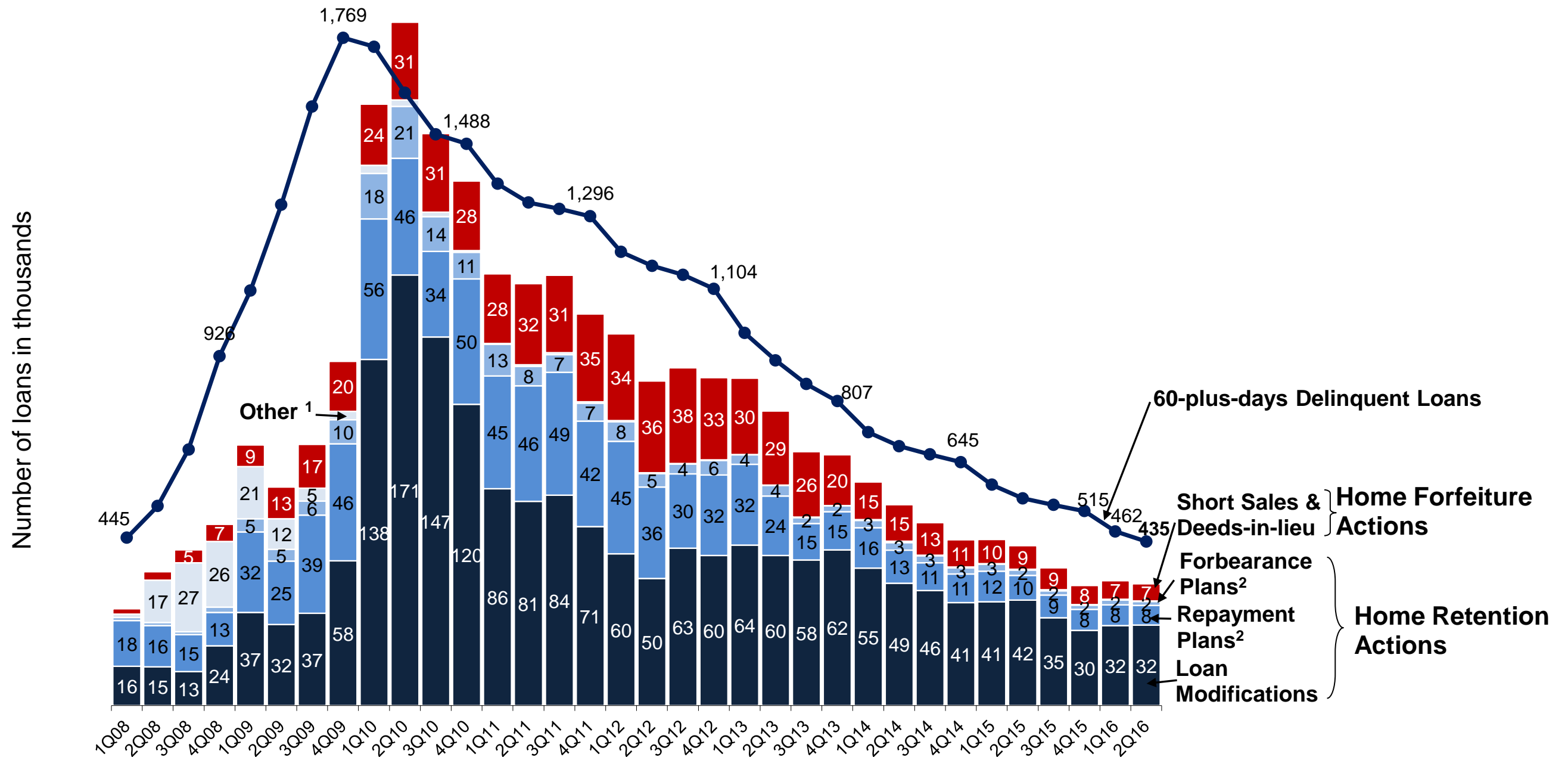
¹ Since the first full quarter in conservatorship (4Q08).

Source: FHFA (Fannie Mae and Freddie Mac)



60+ Days Delinquent Loans and Foreclosure Prevention Actions

The Enterprises' foreclosure prevention actions decreased slightly in the second quarter as the number of 60+ days delinquent loans remained at the lowest level since 2008. A total of 48,438 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 31,964 permanent loan modifications.



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

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

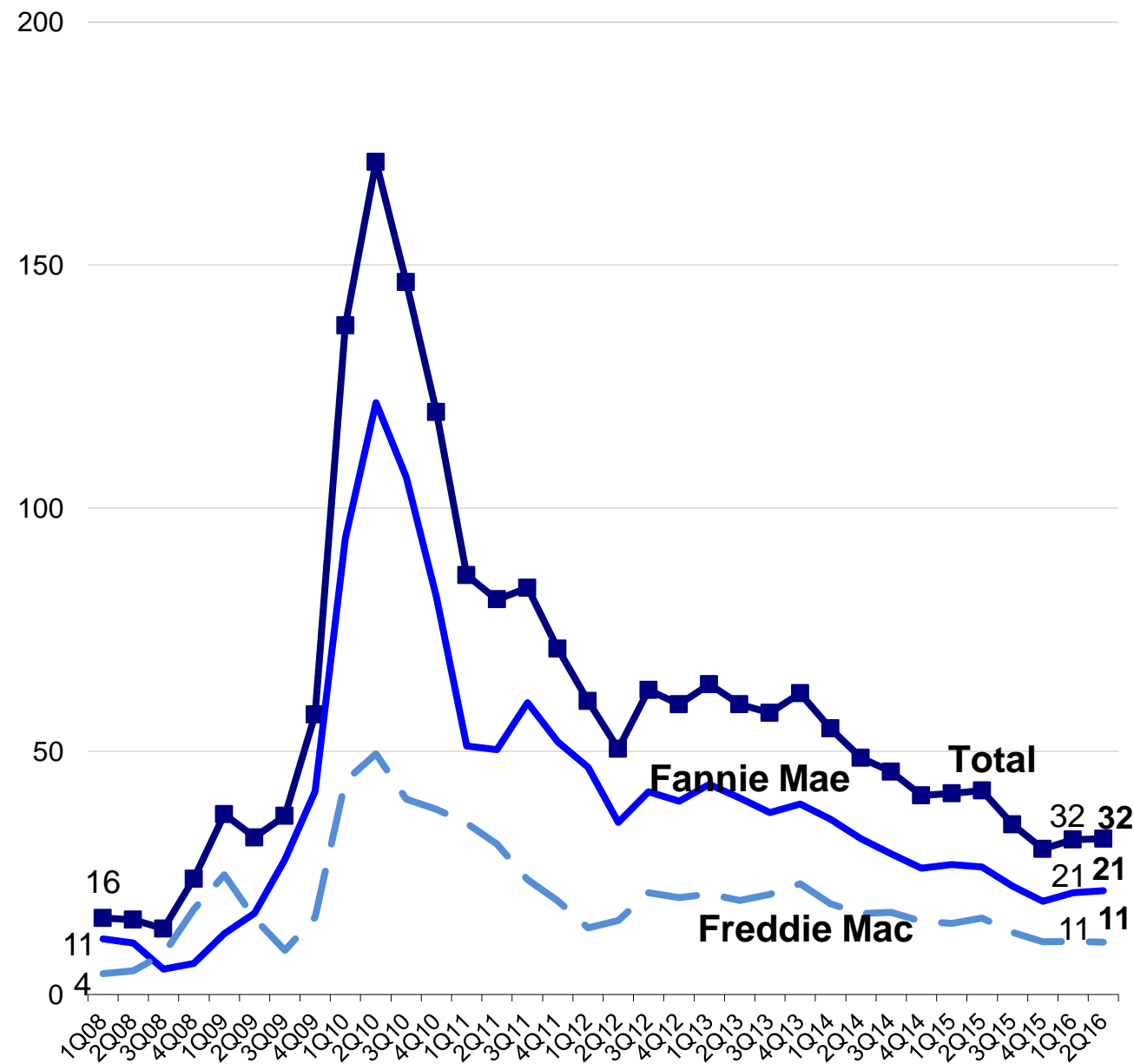
Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosure Prevention Activity: Home Retention Actions

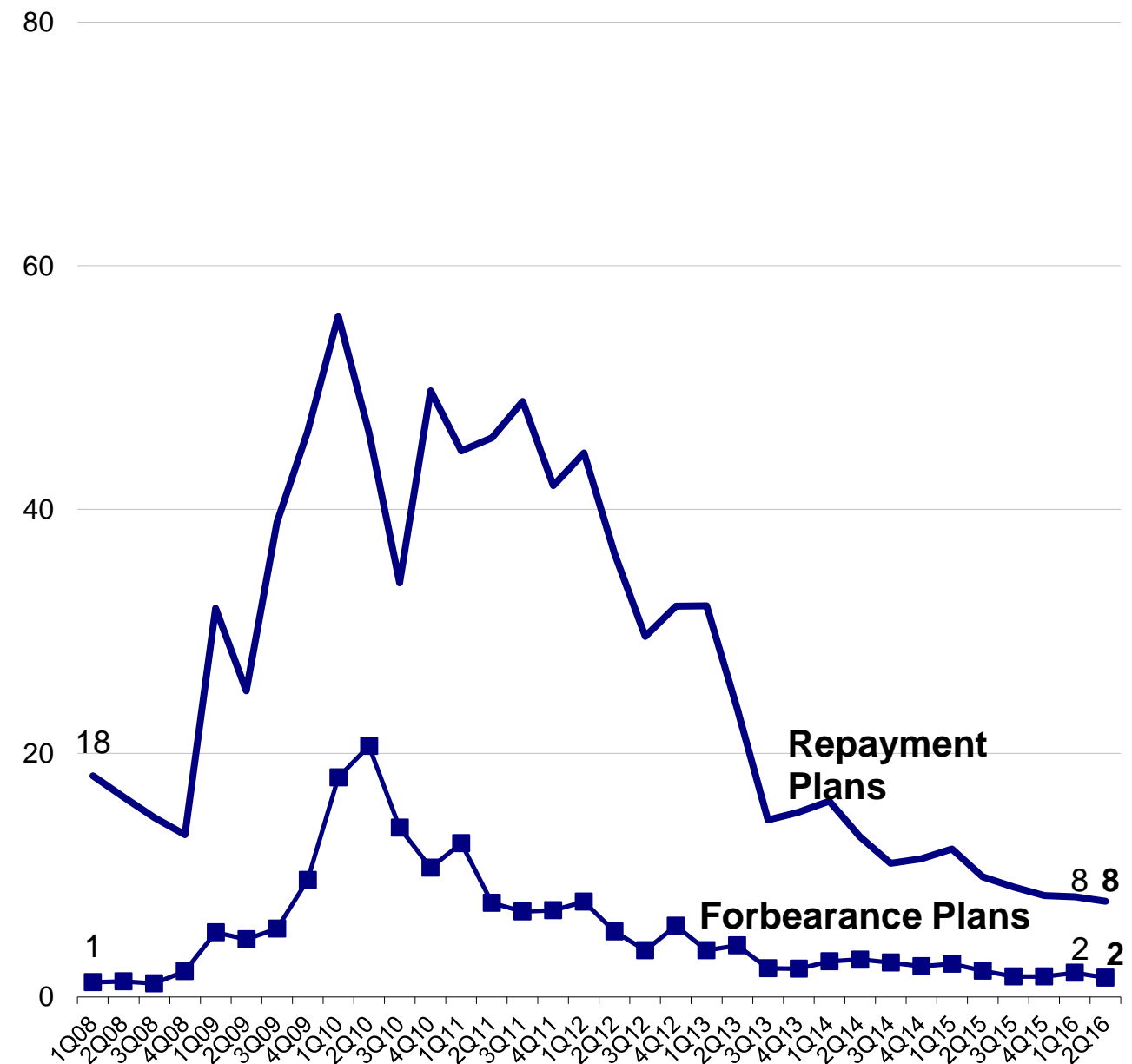
There were 31,964 permanent loan modifications in the second quarter, bringing the total number of permanent modifications to 1,962,599 since the start of conservatorships. In addition, the Enterprises completed 7,839 repayment plans and 1,562 forbearance plans to help delinquent borrowers during the quarter.

Loan Modifications Completed
(Number of loans in thousands)



Source: FHFA (Fannie Mae and Freddie Mac)

Repayment and Forbearance Plans Completed
(Number of loans in thousands)

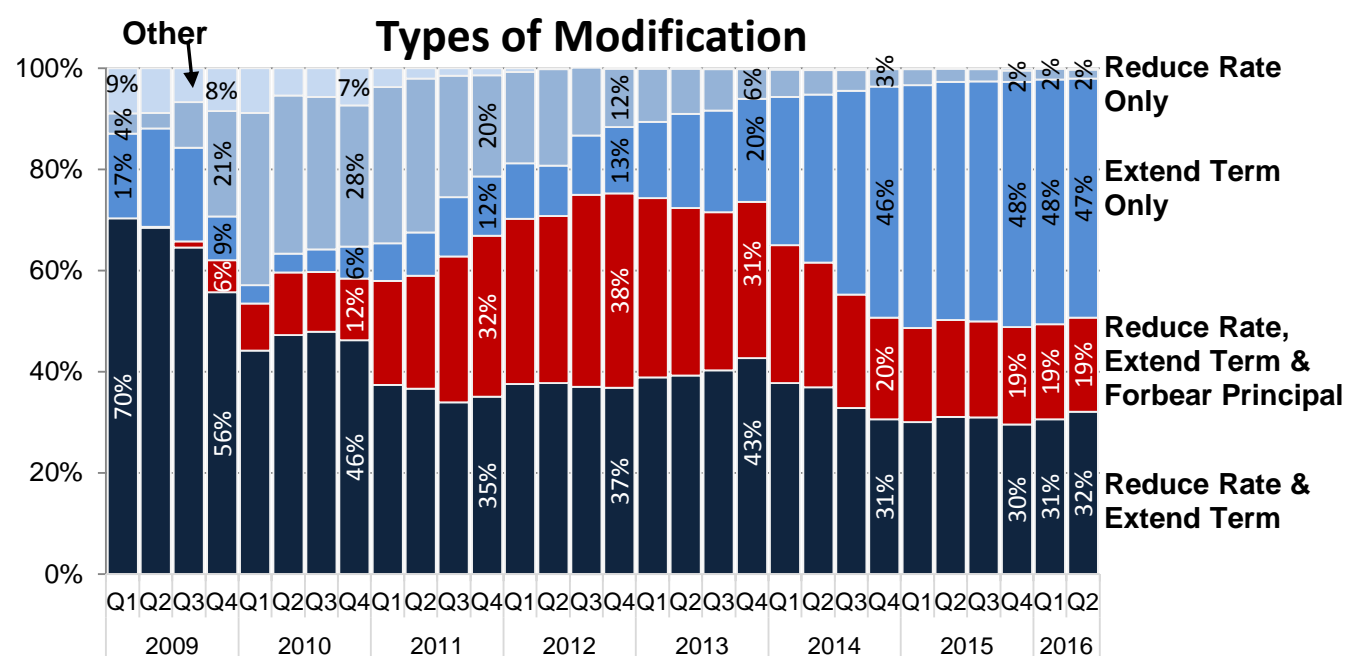


Source: FHFA (Fannie Mae and Freddie Mac)

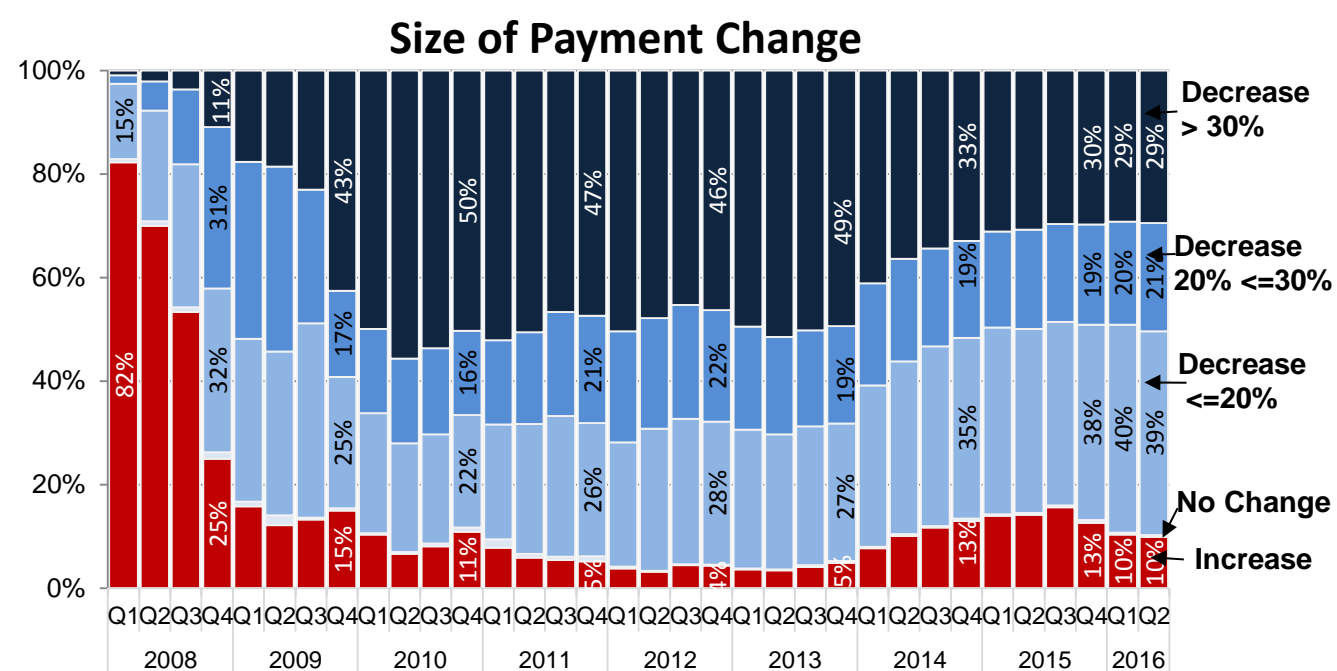


Enterprises' Loan Modifications

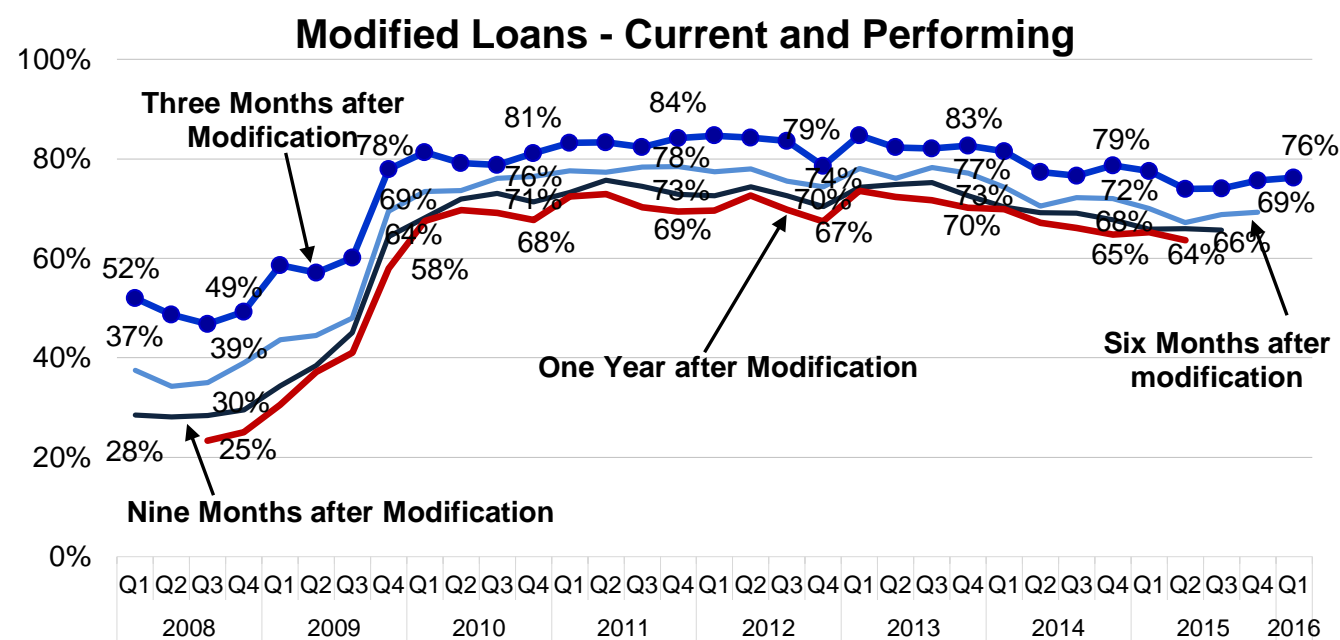
The share of the Enterprises' modifications with extend-term only decreased slightly, but remained high during the second quarter. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions are generally offered to borrowers with modest or no home equity. Furthermore, the amount of principal forbearance offered decreases as home equity increases. These factors have 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 year, the level of delinquencies after modification has increased slightly.



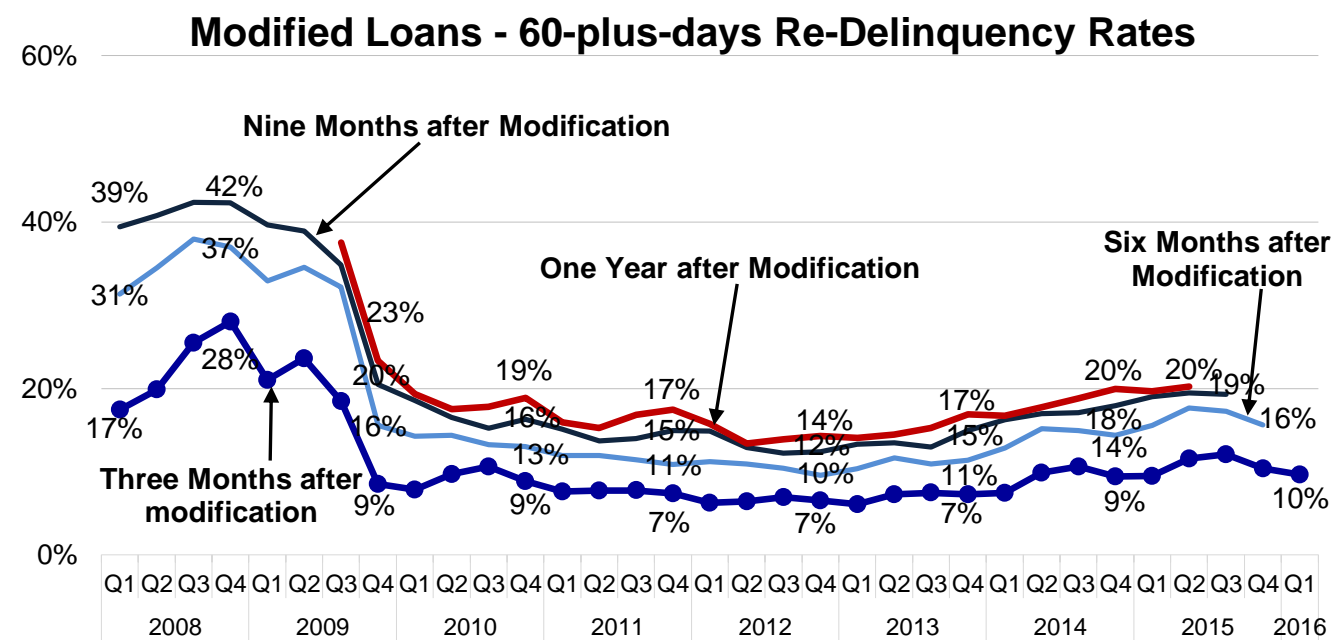
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



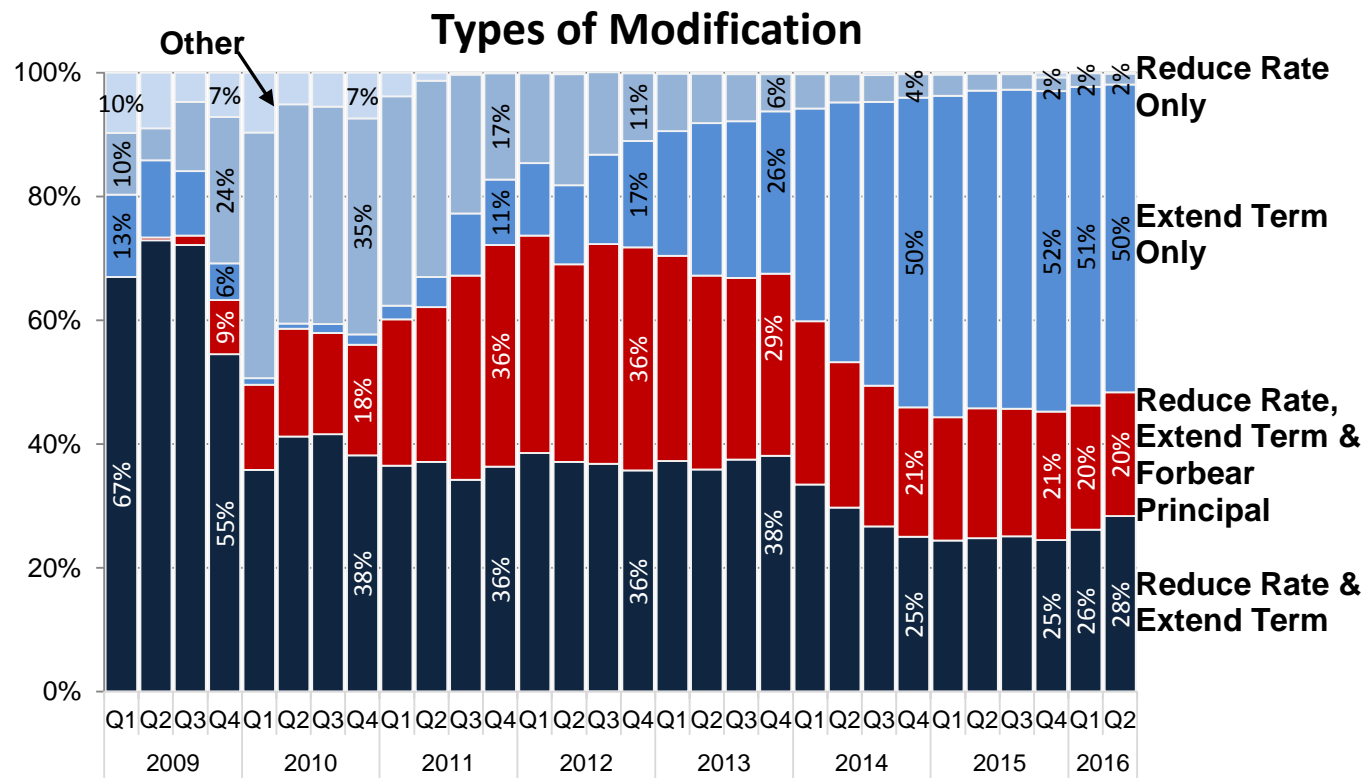
Source: FHFA (Fannie Mae and Freddie Mac)



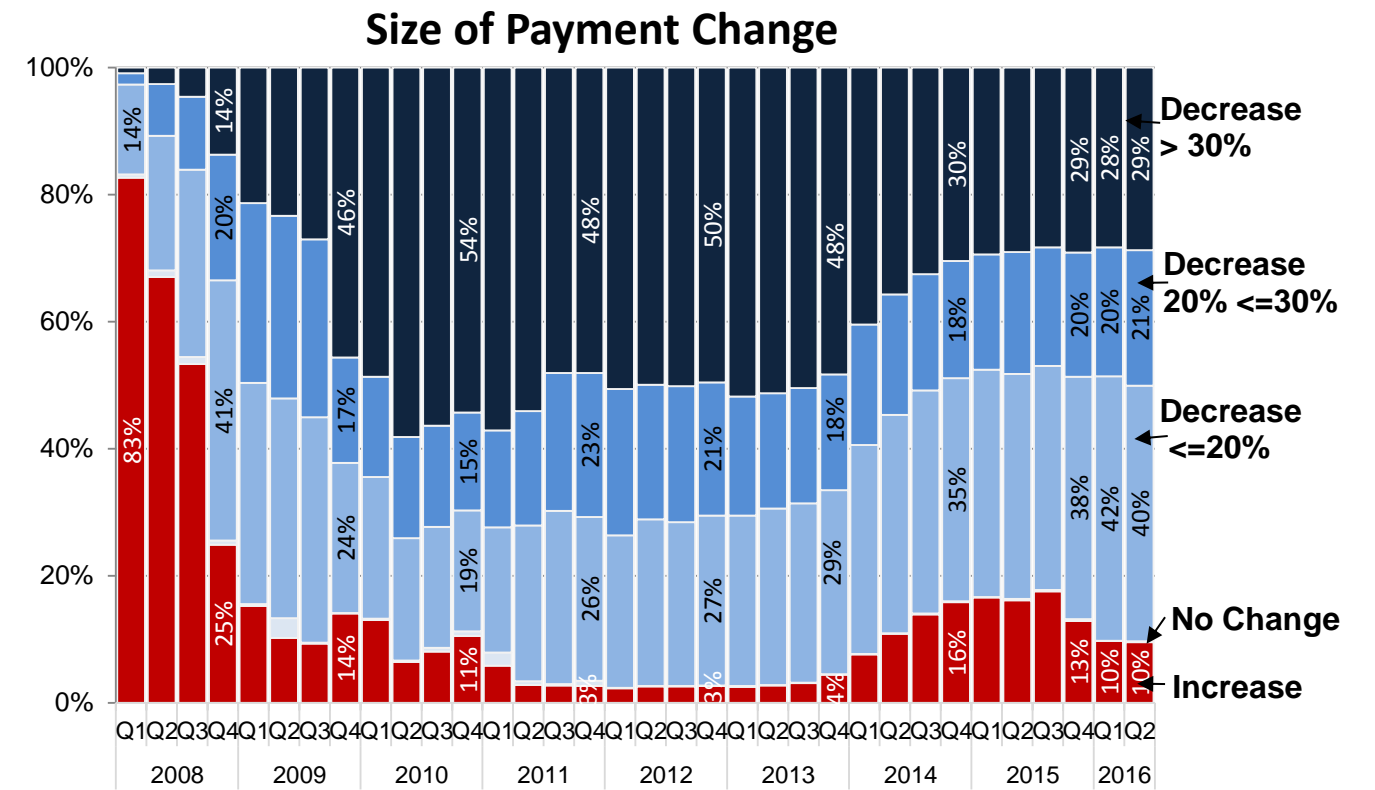
Source: FHFA (Fannie Mae and Freddie Mac)



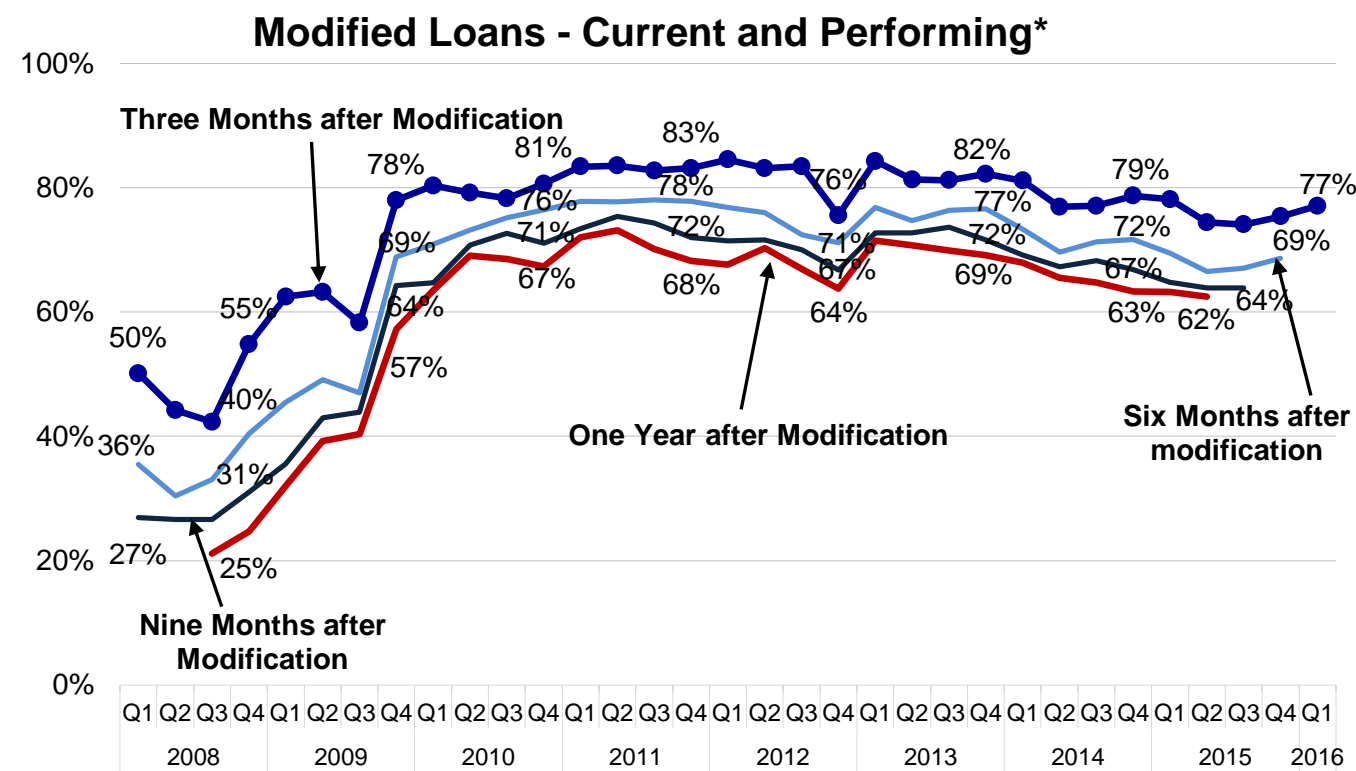
Fannie Mae's Loan Modifications



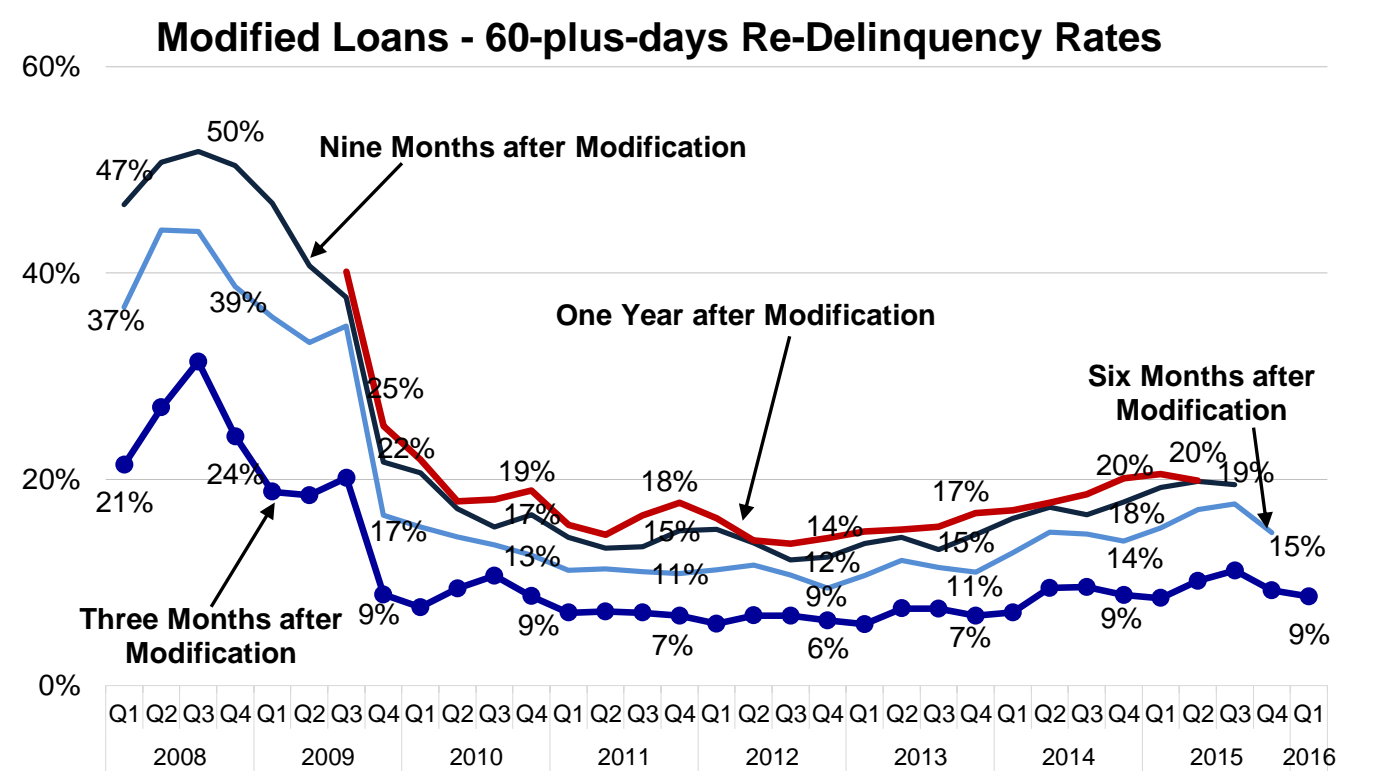
Source: FHFA (Fannie Mae and Freddie Mac)



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. The percentage of loans that remained current three months after modification declined in 4Q12 because of an increase in the number of loans that paid off due to Fannie Mae's settlement with Bank of America.



Fannie Mae's HAMP and Non-HAMP Performance

The performance of Fannie Mae's modified loans remained strong. Loans modified through HAMP continue to perform better after modification than Non-HAMP loan modifications.

Modified Loans - Performance Three Months after Modification *

	HAMP									Non-HAMP								
	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Current and Performing	88%	86%	86%	87%	85%	82%	84%	83%	83%	80%	75%	76%	77%	77%	74%	73%	75%	77%
60+ Days Delinquent	4%	6%	5%	5%	5%	7%	6%	6%	6%	8%	10%	10%	9%	9%	11%	12%	10%	9%

Modified Loans - Performance Six Months after Modification *

	HAMP								Non-HAMP							
	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15
Current and Performing	83%	81%	83%	82%	79%	76%	79%	80%	71%	68%	69%	70%	68%	65%	66%	68%
60+ Days Delinquent	7%	8%	7%	7%	9%	10%	10%	9%	14%	16%	16%	15%	16%	18%	18%	15%

Modified Loans - Performance Nine Months after Modification *

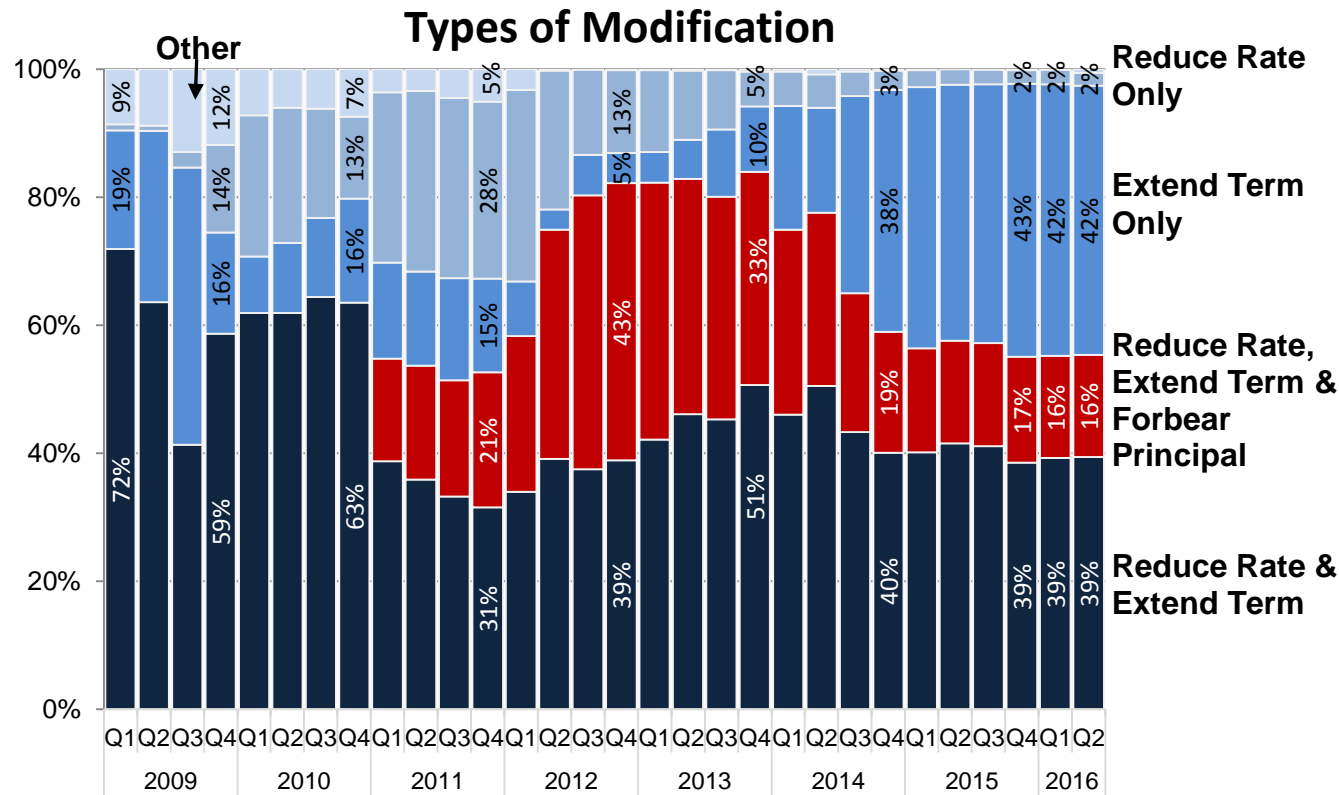
	HAMP							Non-HAMP						
	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15
Current and Performing	80%	79%	80%	78%	76%	74%	76%	67%	65%	66%	65%	63%	63%	63%
60+ Days Delinquent	9%	9%	8%	10%	12%	13%	11%	18%	19%	18%	19%	20%	21%	20%

Source: FHFA (Fannie Mae and Freddie Mac)

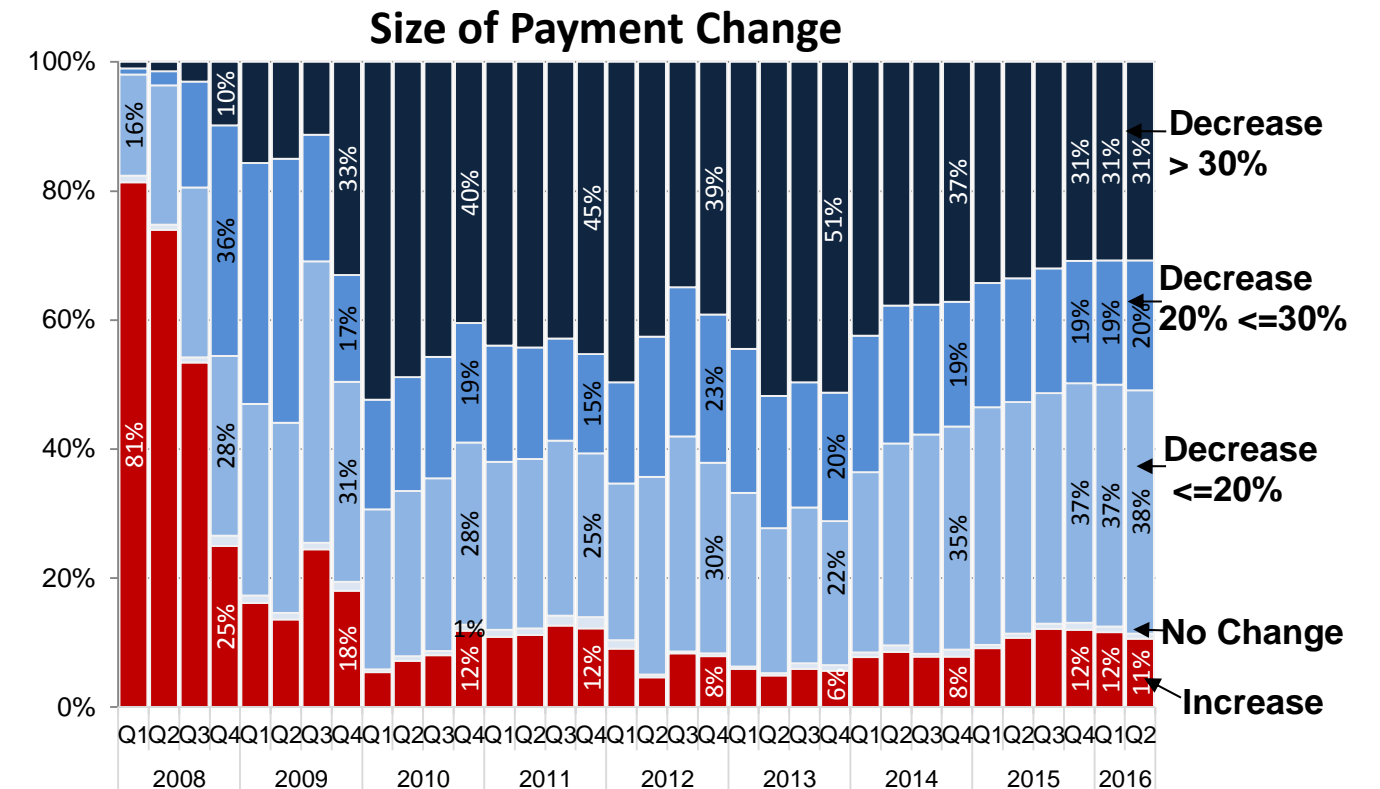
* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. The percentage of loans that remained current three months after modification declined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



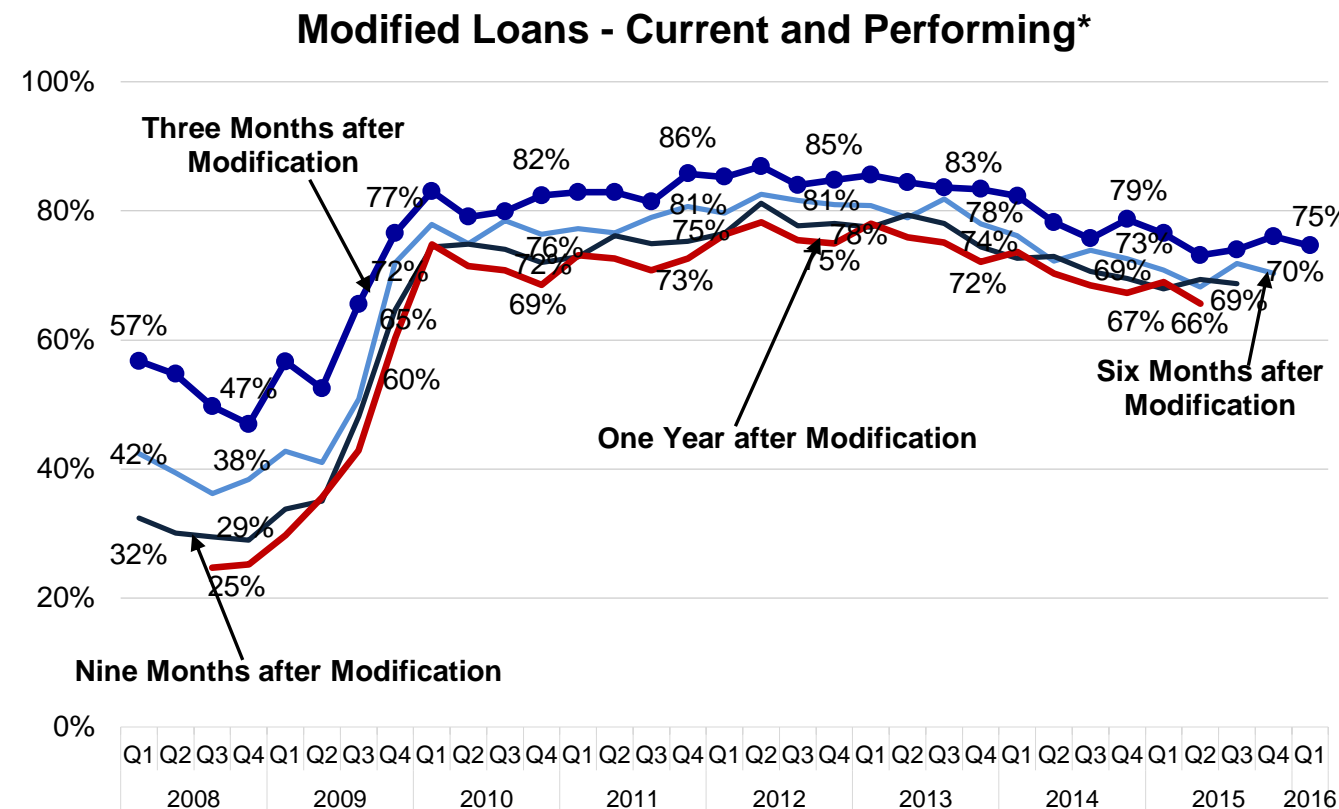
Freddie Mac's Loan Modifications



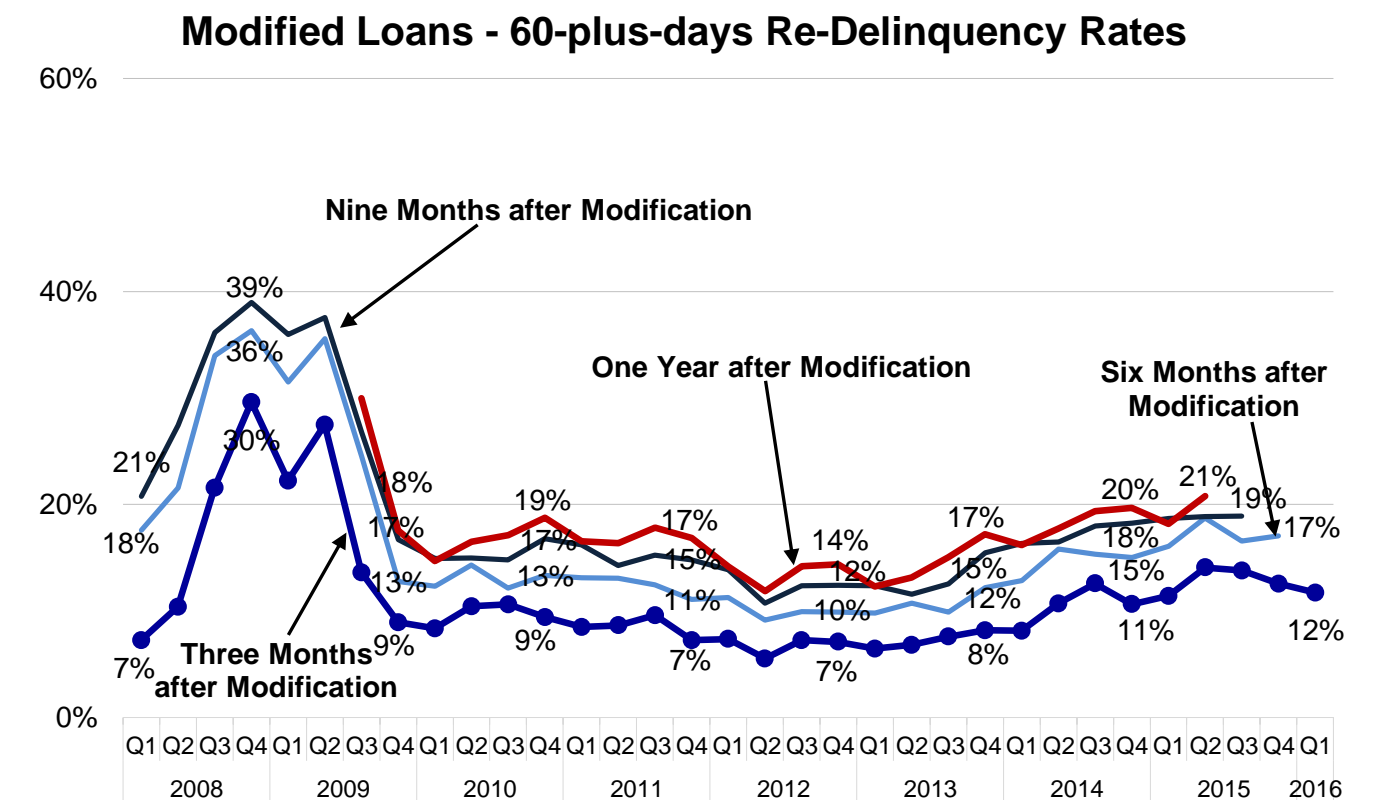
Source: FHFA (Fannie Mae and Freddie Mac)



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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 HAMP and Non-HAMP Performance

The performance of Freddie Mac's modified loans remained strong. Loans modified through HAMP continue to perform relatively better after modification than Non-HAMP loan modifications.

Modified Loans - Performance Three Months after Modification*

	HAMP									Non-HAMP								
	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Current and Performing	89%	86%	85%	88%	84%	80%	84%	84%	84%	80%	76%	74%	77%	75%	72%	73%	75%	74%
60+ Days Delinquent	5%	7%	7%	6%	8%	11%	8%	9%	8%	9%	12%	14%	11%	12%	14%	15%	13%	12%

Modified Loans - Performance Six Months after Modification*

	HAMP								Non-HAMP							
	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15
Current and Performing	85%	82%	84%	84%	81%	77%	83%	81%	74%	70%	72%	71%	69%	67%	71%	69%
60+ Days Delinquent	8%	11%	9%	8%	10%	13%	10%	11%	14%	17%	17%	16%	17%	19%	17%	18%

Modified Loans - Performance Nine Months after Modification*

	HAMP							Non-HAMP						
	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15
Current and Performing	81%	81%	81%	81%	78%	78%	81%	70%	71%	68%	68%	67%	68%	67%
60+ Days Delinquent	11%	11%	11%	11%	13%	13%	12%	18%	18%	19%	19%	19%	20%	20%

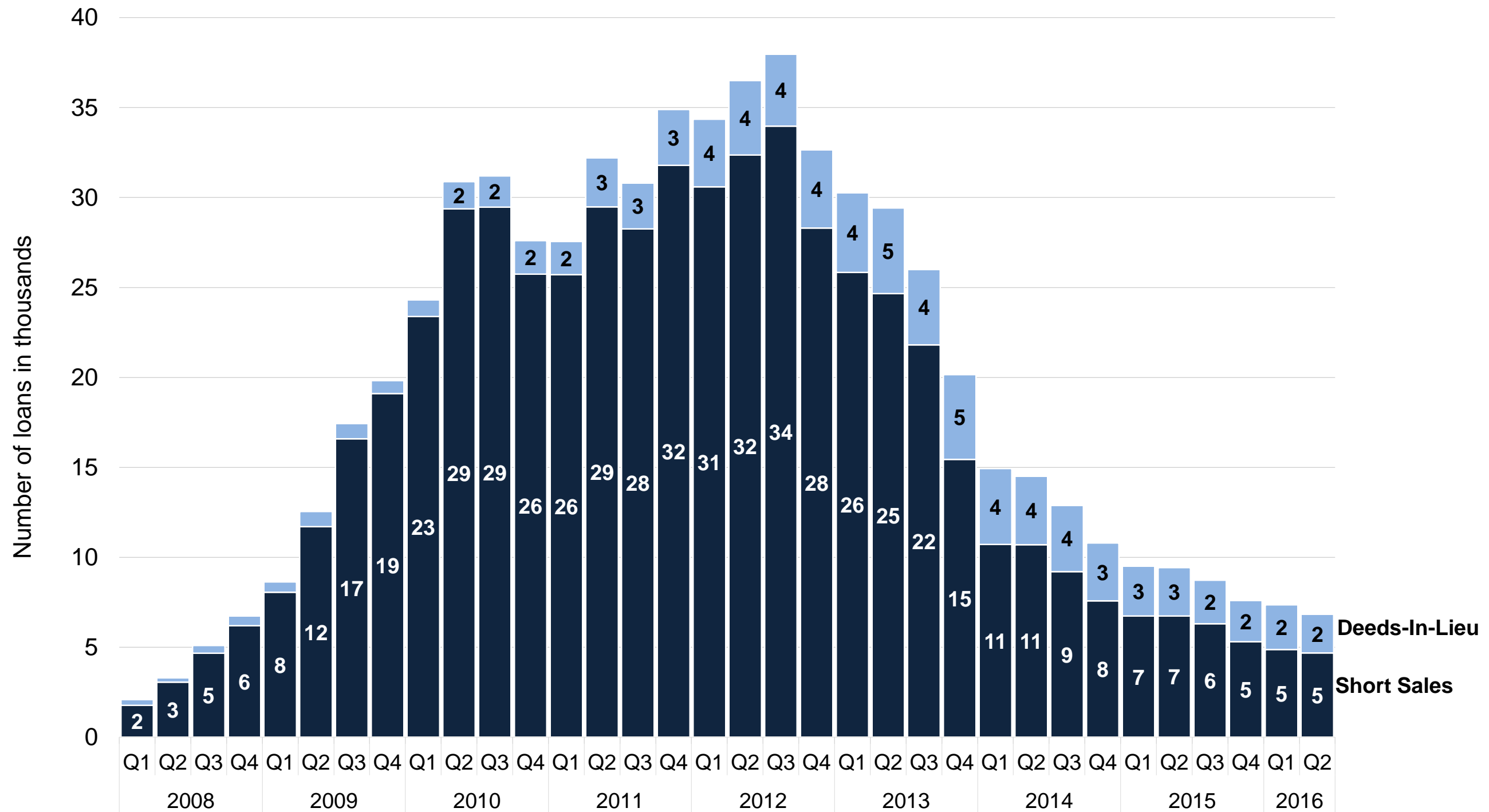
Source: FHFA (Fannie Mae and Freddie Mac)

* 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 6,837 completed short sales and deeds-in-lieu in the second quarter, bringing the total to 654,484 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 7 percent in the second quarter compared with the first quarter. These foreclosure alternatives help to reduce the severity of losses resulting from a borrower's default and minimize the impact of foreclosures on borrowers, communities, and neighborhoods.

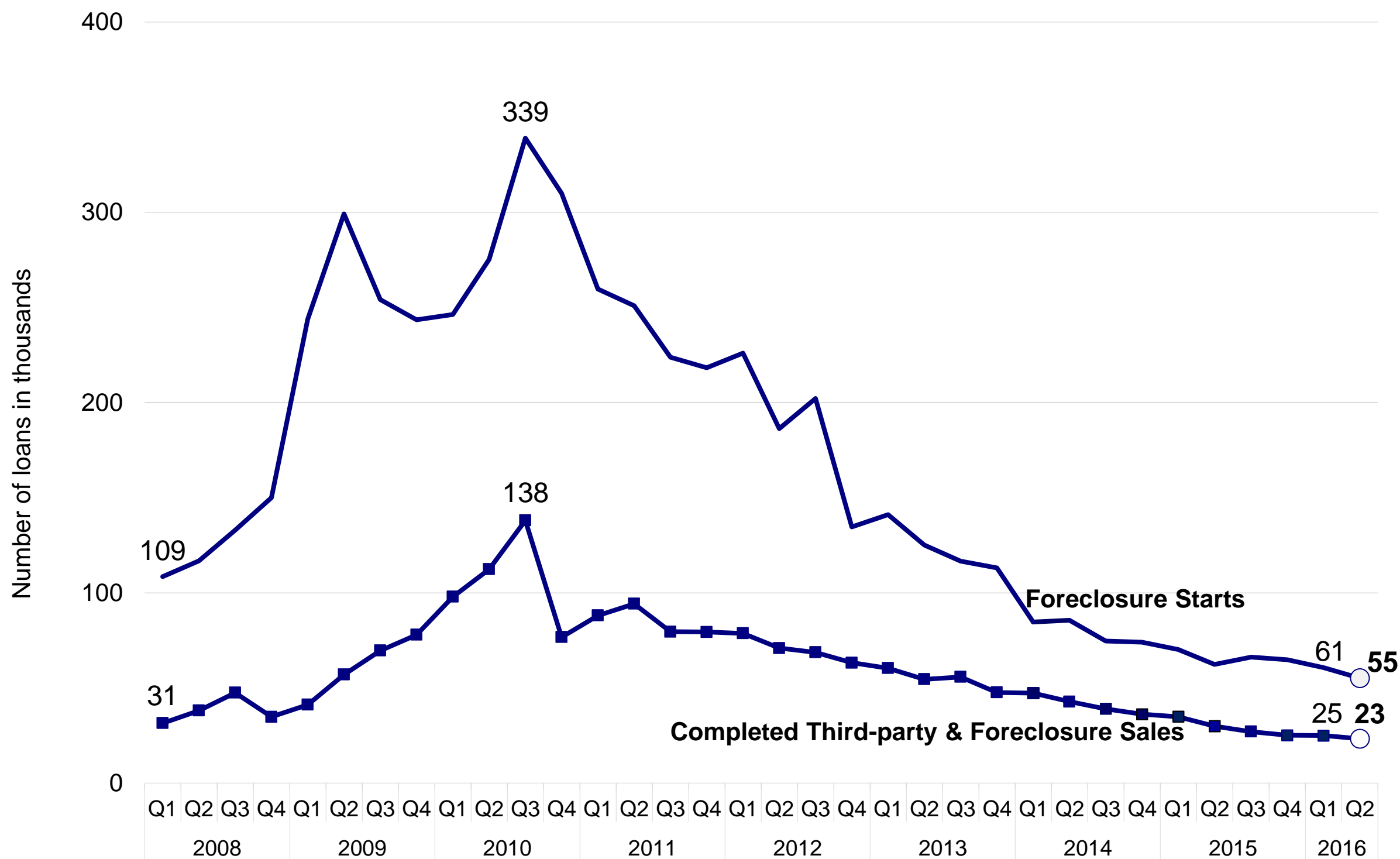


Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosures

There were 23,348 completed third-party and foreclosure sales in the second quarter of 2016, down 6 percent compared with the first quarter. The number of foreclosure starts decreased 9 percent from 60,706 in the first quarter to 55,100 in the second quarter of 2016.



Source: FHFA (Fannie Mae and Freddie Mac)

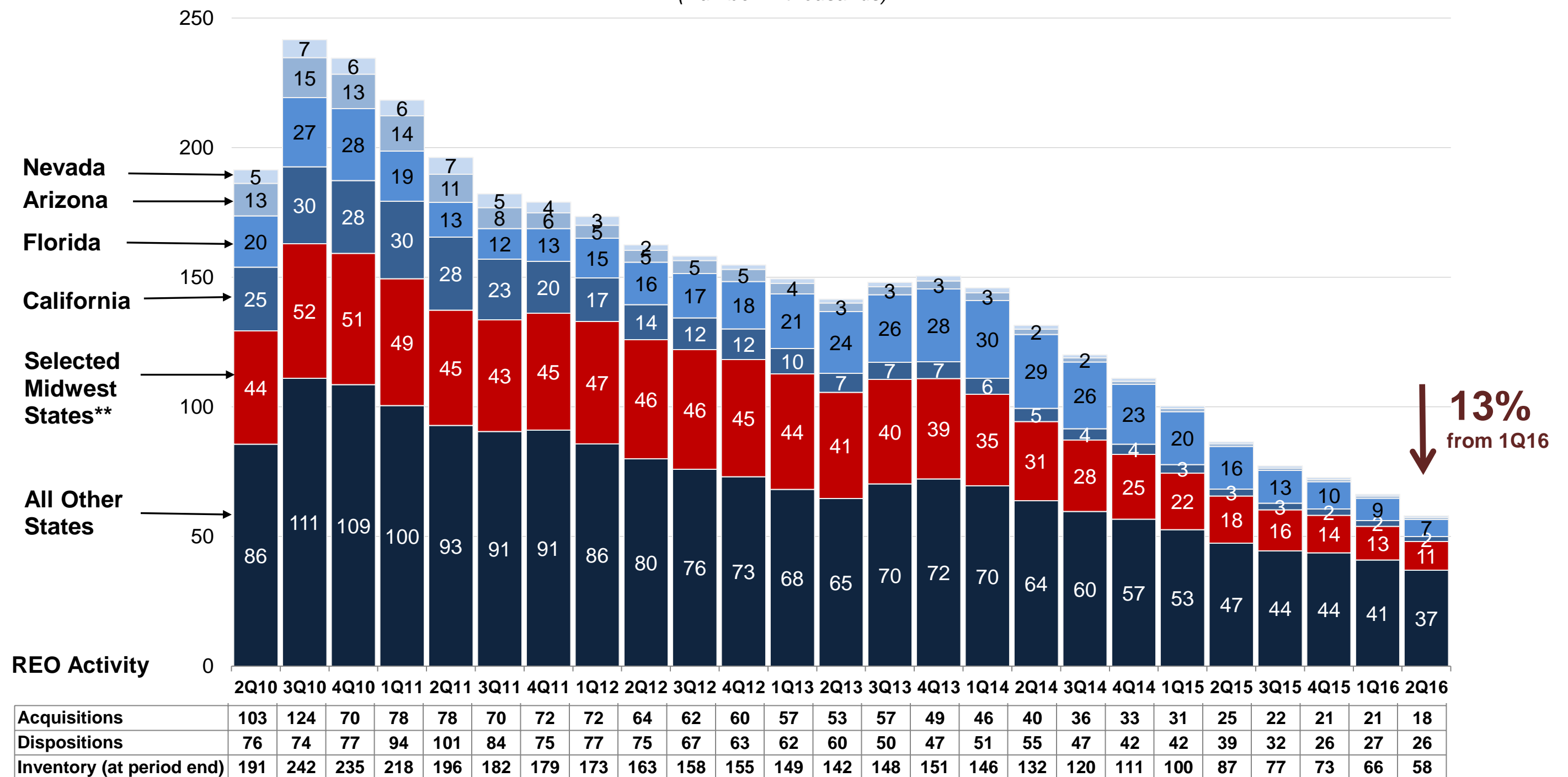


Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 13 percent in the second quarter to 57,937, as property dispositions continued to outpace acquisitions. The total number of property acquisitions fell 14 percent to 17,729 while dispositions decreased 3 percent to 26,075 during the second quarter, compared with the first quarter.

REO Inventory by State*

(Number in thousands)



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

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

Source: FHFA (Fannie Mae and Freddie Mac)

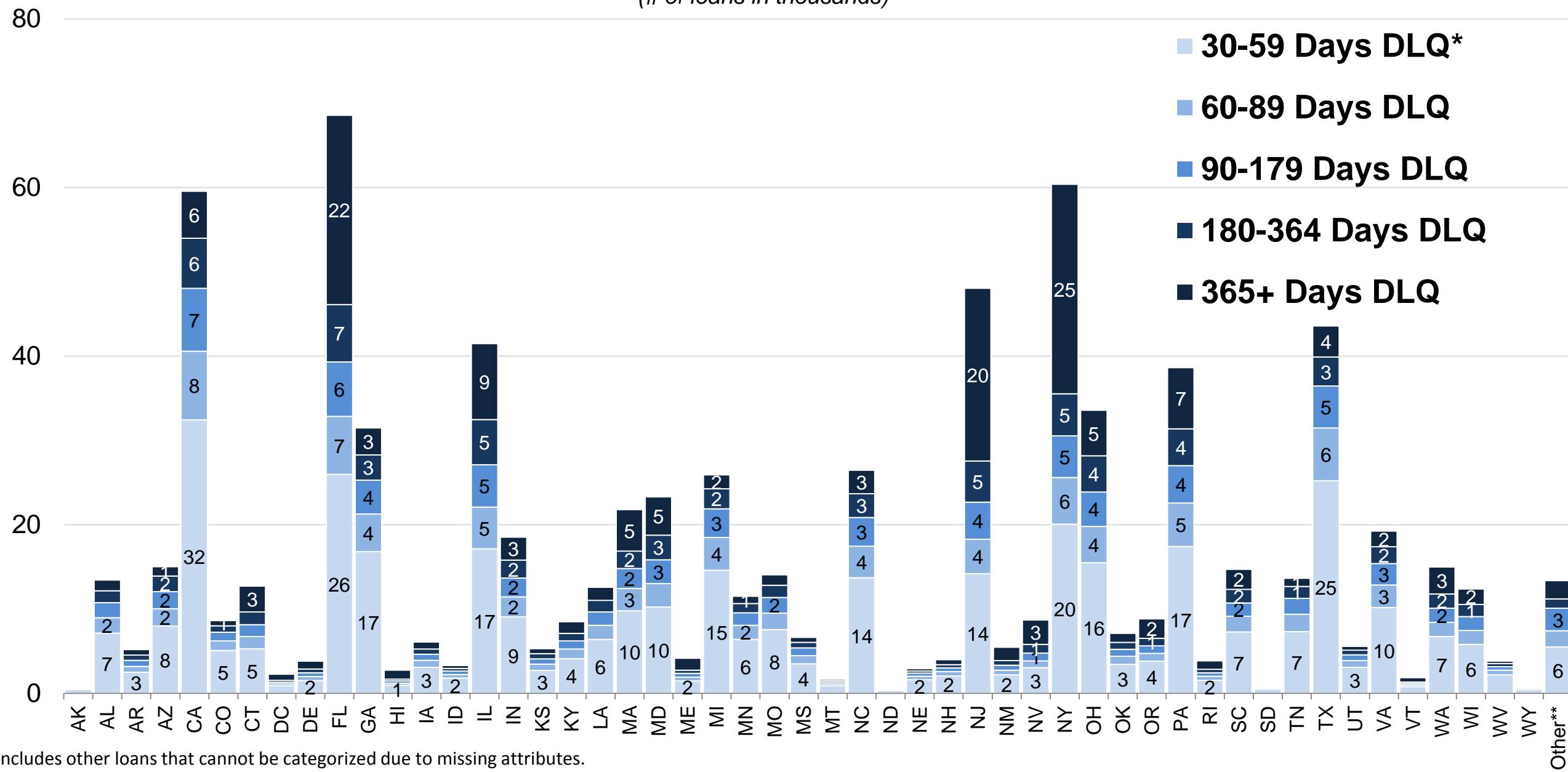


Delinquent Loans by State

The number of the Enterprises' deeply (365+ days) delinquent loans continued to decline during the second quarter. Approximately 19 percent of the Enterprises' troubled borrowers remained deeply delinquent at the end of the quarter, down from 22 percent at the end of the first quarter of 2016. New York has the highest number of deeply delinquent loans, followed by Florida and New Jersey. As of June 30, 2016, approximately 41 percent of the troubled borrowers in New York have missed one year or more monthly payments, compared with 33 percent in Florida and 43 percent in New Jersey.

Delinquent Loans by State - As of June 30, 2016

(# 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.

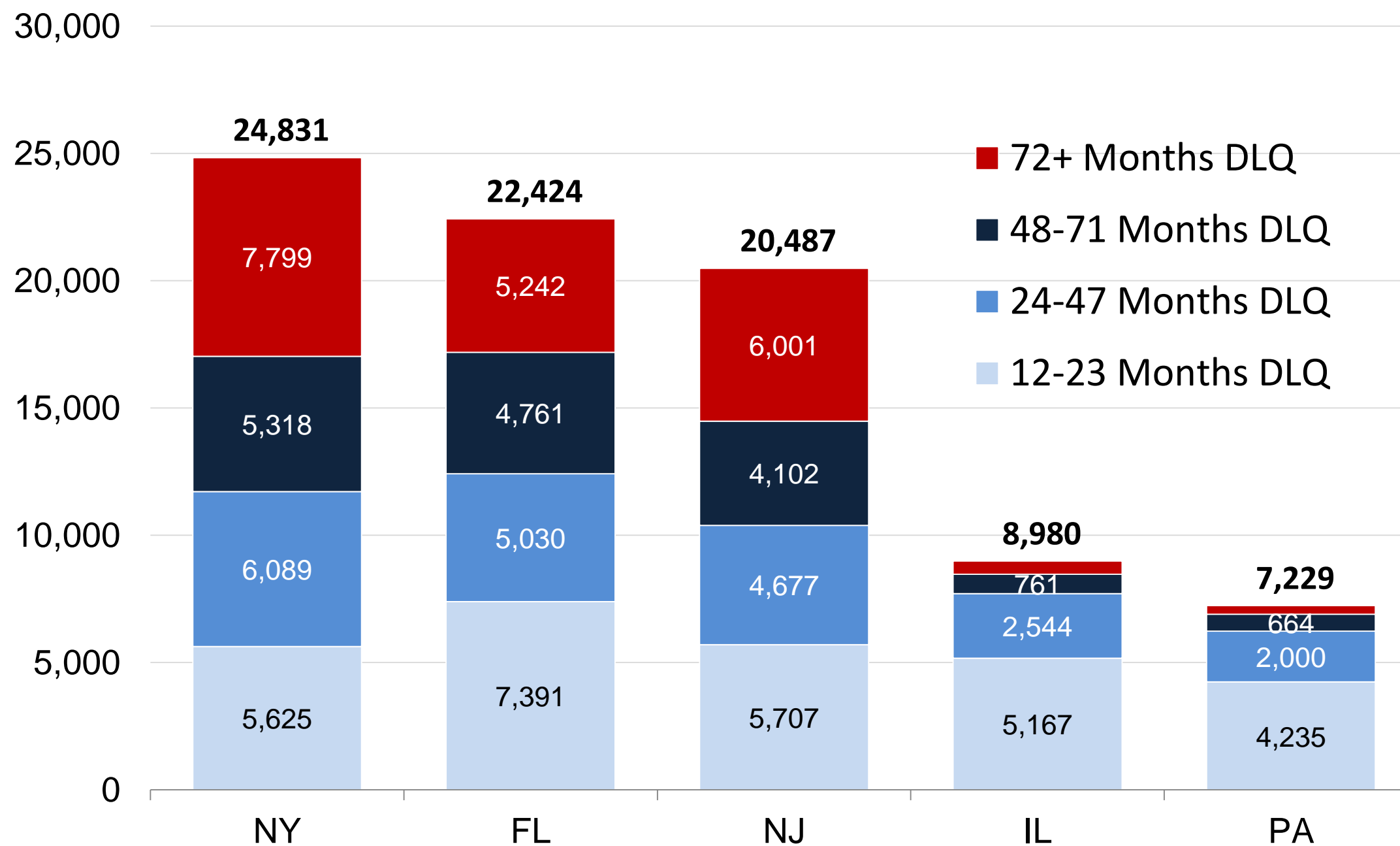
Source: FHFA (Fannie Mae and Freddie Mac)



Deeply Delinquent Loans in Selected States

Deeply (365+ days) delinquent loans are highly concentrated in the states that require a judicial review of the foreclosure activity. As of June 30, 2016, more than half of the Enterprises' deeply delinquent loans were located in five Judicial states including New York, Florida, New Jersey, Illinois and Pennsylvania. In New York, more than half of these loans have been delinquent for over four years.

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



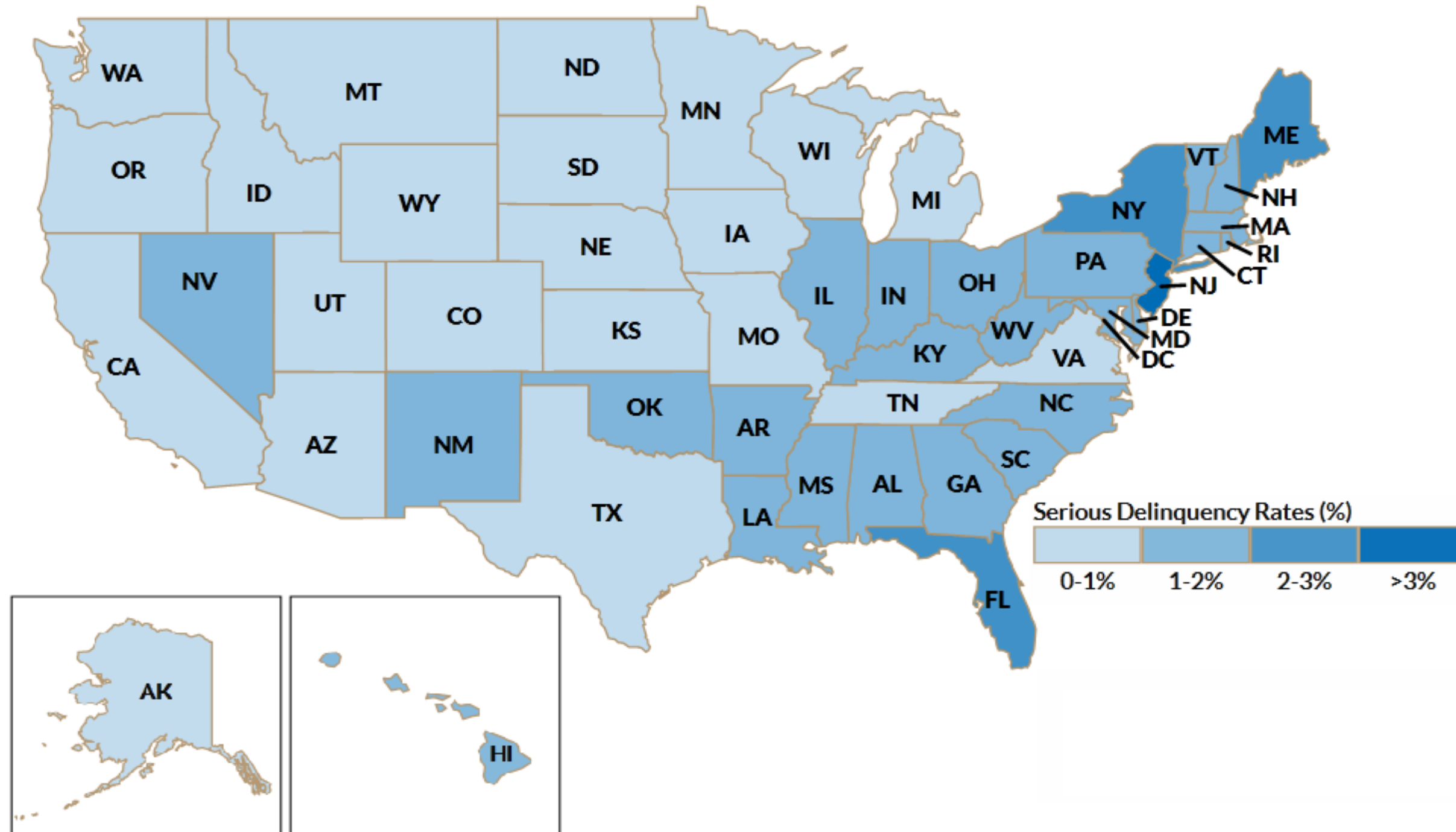
Source: FHFA (Fannie Mae and Freddie Mac)



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](#)

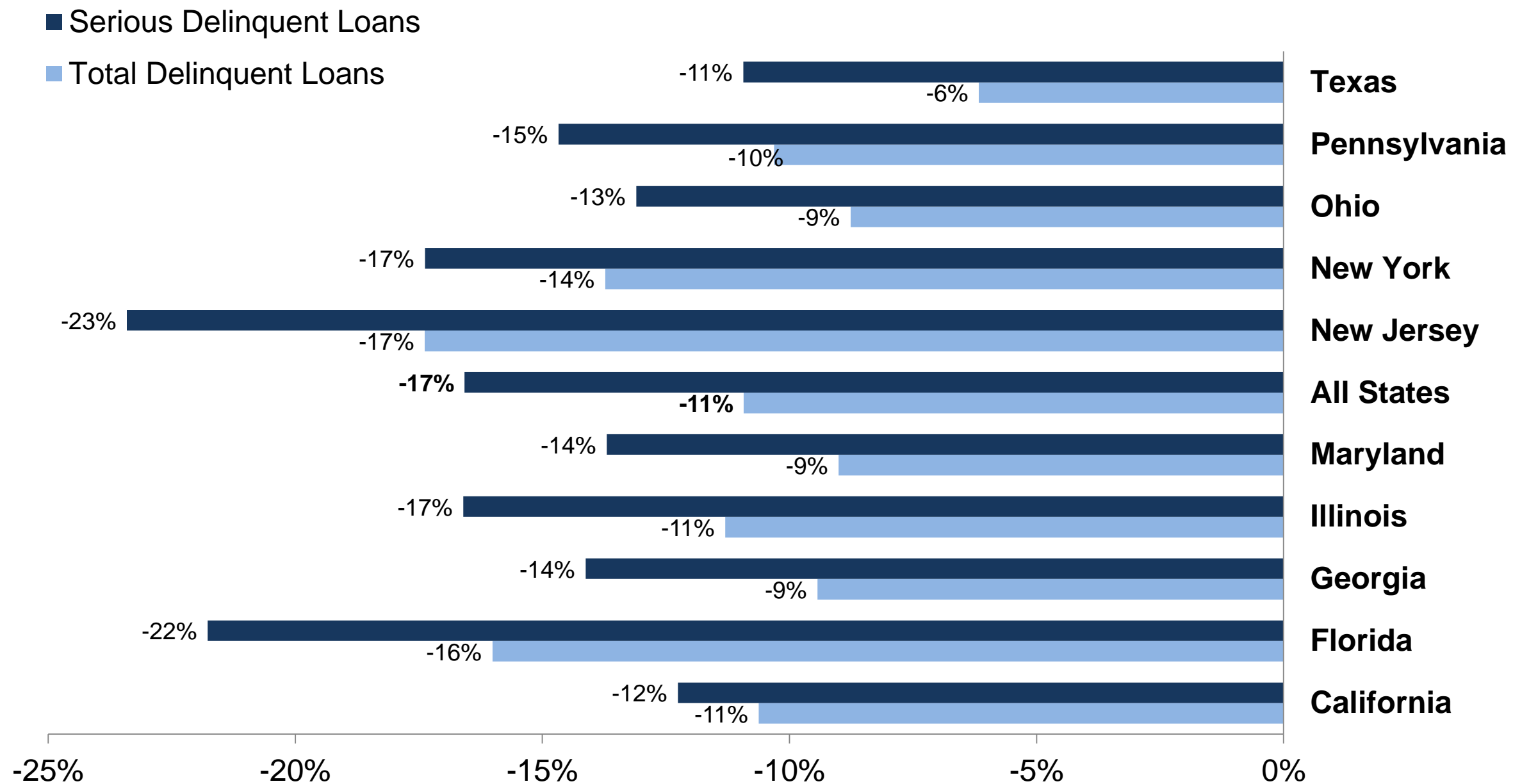


* Loans that have missed three or more payments or are in the process of foreclosure.

Change in the Number of Delinquent Loans in Key States*

The total number of the Enterprises' delinquent loans fell 11 percent during the first half of 2016 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 1.5 percent at the end of 2015 to 1.2 percent at the end of the second quarter of 2016, which is the lowest level since the conservatorships started in September 2008. In New Jersey, the number of the Enterprises' seriously delinquent loans declined 23 percent during the first half of the year.

Change from December 31, 2015



*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)	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16
Total Loans Serviced	28,954	28,617	28,374	28,158	28,043	27,978	28,047	28,071	28,009	27,892	27,880	27,896	27,837	27,803	27,853	27,842	27,803	27,708
Original Credit Score >= 660	25,309	25,065	24,905	24,774	24,744	24,752	24,884	24,953	24,926	24,852	24,877	24,923	24,899	24,906	24,993	25,016	25,012	24,962
Original Credit Score < 660	3,644	3,552	3,470	3,384	3,299	3,226	3,163	3,118	3,082	3,040	3,003	2,973	2,938	2,897	2,860	2,826	2,791	2,746
Total Delinquent Loans	1,699	1,704	1,733	1,646	1,467	1,428	1,312	1,276	1,115	1,101	1,084	1,059	937	935	937	912	799	813
Original Credit Score >= 660	1,044	1,037	1,047	994	894	860	785	756	669	656	643	625	562	555	555	539	475	479
Original Credit Score < 660	655	667	686	653	573	568	528	521	446	445	441	434	375	380	382	372	324	333
30 - 59 Days Delinquent	497	539	591	542	480	513	460	469	391	414	419	414	352	386	405	396	337	378
Original Credit Score >= 660	277	297	329	301	271	287	256	260	219	233	237	233	203	222	234	230	196	219
Original Credit Score < 660	220	242	262	241	209	226	204	210	172	181	182	180	149	164	171	167	141	159
60 - 89 Days Delinquent	168	175	190	187	150	146	144	146	119	123	129	126	105	109	114	115	94	101
Original Credit Score >= 660	97	97	105	102	84	80	78	79	67	67	70	69	59	60	63	64	53	56
Original Credit Score < 660	71	78	86	84	66	66	66	67	52	56	58	57	46	49	51	51	41	45
60-plus-days Delinquent	1,202	1,165	1,141	1,104	987	915	852	807	724	688	666	645	585	549	532	515	462	435
Original Credit Score >= 660	767	740	718	693	623	572	529	496	450	423	406	392	359	334	321	310	279	260
Original Credit Score < 660	435	425	423	412	364	342	323	311	274	264	259	253	226	216	211	206	183	175

Percent of Total Loans Serviced

Total Delinquent Loans	5.87%	5.95%	6.11%	5.85%	5.23%	5.10%	4.68%	4.55%	3.98%	3.95%	3.89%	3.80%	3.37%	3.36%	3.36%	3.27%	2.87%	2.93%
Original Credit Score >= 660	4.13%	4.14%	4.20%	4.01%	3.61%	3.47%	3.15%	3.03%	2.68%	2.64%	2.59%	2.51%	2.26%	2.23%	2.22%	2.16%	1.90%	1.92%
Original Credit Score < 660	17.98%	18.78%	19.76%	19.29%	17.37%	17.60%	16.68%	16.69%	14.48%	14.65%	14.68%	14.58%	12.76%	13.11%	13.36%	13.18%	11.61%	12.14%
30 - 59 Days Delinquent	1.72%	1.88%	2.08%	1.92%	1.71%	1.83%	1.64%	1.67%	1.40%	1.48%	1.50%	1.48%	1.26%	1.39%	1.46%	1.42%	1.21%	1.36%
Original Credit Score >= 660	1.09%	1.18%	1.32%	1.21%	1.09%	1.16%	1.03%	1.04%	0.88%	0.94%	0.95%	0.94%	0.82%	0.89%	0.94%	0.92%	0.78%	0.88%
Original Credit Score < 660	6.04%	6.81%	7.56%	7.12%	6.34%	6.99%	6.46%	6.72%	5.58%	5.95%	6.05%	6.06%	5.06%	5.68%	5.98%	5.90%	5.06%	5.78%
60 - 89 Days Delinquent	0.58%	0.61%	0.67%	0.66%	0.53%	0.52%	0.51%	0.52%	0.42%	0.44%	0.46%	0.45%	0.38%	0.39%	0.41%	0.41%	0.34%	0.36%
Original Credit Score >= 660	0.38%	0.39%	0.42%	0.41%	0.34%	0.32%	0.31%	0.32%	0.27%	0.27%	0.28%	0.28%	0.24%	0.24%	0.25%	0.25%	0.21%	0.22%
Original Credit Score < 660	1.96%	2.19%	2.47%	2.49%	1.99%	2.06%	2.07%	2.15%	1.69%	1.84%	1.94%	1.93%	1.56%	1.69%	1.80%	1.82%	1.47%	1.64%
60-plus-days Delinquent	4.15%	4.07%	4.02%	3.92%	3.52%	3.27%	3.04%	2.87%	2.59%	2.47%	2.39%	2.31%	2.10%	1.97%	1.91%	1.85%	1.66%	1.57%
Original Credit Score >= 660	3.03%	2.95%	2.88%	2.80%	2.52%	2.31%	2.12%	1.99%	1.80%	1.70%	1.63%	1.57%	1.44%	1.34%	1.28%	1.24%	1.12%	1.04%
Original Credit Score < 660	11.93%	11.97%	12.20%	12.16%	11.04%	10.61%	10.22%	9.97%	8.90%	8.69%	8.64%	8.52%	7.70%	7.44%	7.38%	7.29%	6.55%	6.36%
Serious Delinquency Rate	3.61%	3.50%	3.39%	3.27%	3.02%	2.78%	2.56%	2.38%	2.19%	2.06%	1.96%	1.89%	1.76%	1.61%	1.52%	1.46%	1.35%	1.23%
In Bankruptcy	0.60%	0.58%	0.57%	0.54%	0.48%	0.48%	0.44%	0.41%	0.39%	0.38%	0.35%	0.35%	0.33%	0.32%	0.30%	0.27%	0.25%	0.24%



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

(# of loans in thousands)	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16
Total Loans Serviced	17,765	17,653	17,634	17,545	17,490	17,459	17,573	17,625	17,588	17,503	17,463	17,466	17,408	17,335	17,325	17,291	17,254	17,179
Original Credit Score >= 660	15,484	15,428	15,457	15,420	15,422	15,436	15,586	15,663	15,648	15,589	15,570	15,590	15,553	15,503	15,514	15,500	15,484	15,437
Original Credit Score < 660	2,281	2,225	2,177	2,125	2,069	2,023	1,987	1,962	1,940	1,914	1,893	1,876	1,855	1,832	1,811	1,791	1,770	1,742
Total Delinquent Loans	1,078	1,081	1,100	1,044	927	901	826	801	706	692	682	666	595	600	607	596	524	536
Original Credit Score >= 660	660	655	662	627	564	542	493	474	424	412	404	393	357	356	359	352	311	315
Original Credit Score < 660	418	426	439	417	363	359	333	327	283	280	277	273	238	244	249	244	213	221
30 - 59 Days Delinquent	318	344	376	347	303	325	288	291	248	258	261	258	221	243	259	255	216	245
Original Credit Score >= 660	175	187	207	190	169	181	159	160	138	144	147	145	127	139	149	147	125	141
Original Credit Score < 660	143	157	170	157	134	144	129	132	110	113	114	113	94	104	110	108	91	104
60 - 89 Days Delinquent	106	111	121	117	92	89	87	88	71	74	77	76	63	67	70	72	58	63
Original Credit Score >= 660	60	61	65	63	52	48	47	47	40	40	42	41	36	37	39	39	33	35
Original Credit Score < 660	45	50	55	54	41	41	40	41	31	34	35	35	28	30	32	32	25	28
60-plus-days Delinquent	760	737	724	697	624	576	538	510	458	435	421	408	374	357	348	341	307	290
Original Credit Score >= 660	485	467	455	437	394	361	335	314	285	268	257	248	230	217	210	205	186	173
Original Credit Score < 660	276	269	269	261	229	215	204	196	173	166	163	160	144	140	138	136	122	117

Percent of Total Loans Serviced

Total Delinquent Loans	6.07%	6.12%	6.24%	5.95%	5.30%	5.16%	4.70%	4.55%	4.02%	3.95%	3.90%	3.81%	3.42%	3.46%	3.51%	3.45%	3.04%	3.12%
Original Credit Score >= 660	4.26%	4.24%	4.28%	4.07%	3.66%	3.51%	3.17%	3.03%	2.71%	2.65%	2.60%	2.52%	2.29%	2.29%	2.31%	2.27%	2.01%	2.04%
Original Credit Score < 660	18.34%	19.15%	20.14%	19.64%	17.53%	17.73%	16.74%	16.68%	14.57%	14.61%	14.65%	14.54%	12.85%	13.33%	13.73%	13.64%	12.04%	12.69%
30 - 59 Days Delinquent	1.79%	1.95%	2.13%	1.98%	1.73%	1.86%	1.64%	1.65%	1.41%	1.47%	1.50%	1.48%	1.27%	1.40%	1.50%	1.47%	1.25%	1.43%
Original Credit Score >= 660	1.13%	1.22%	1.34%	1.23%	1.10%	1.17%	1.02%	1.02%	0.88%	0.93%	0.95%	0.93%	0.81%	0.90%	0.96%	0.95%	0.81%	0.92%
Original Credit Score < 660	6.25%	7.05%	7.79%	7.38%	6.45%	7.12%	6.50%	6.71%	5.67%	5.92%	6.02%	6.03%	5.07%	5.70%	6.09%	6.02%	5.17%	5.97%
60 - 89 Days Delinquent	0.59%	0.63%	0.68%	0.67%	0.53%	0.51%	0.50%	0.50%	0.41%	0.42%	0.44%	0.43%	0.36%	0.39%	0.41%	0.41%	0.34%	0.37%
Original Credit Score >= 660	0.39%	0.39%	0.42%	0.41%	0.33%	0.31%	0.30%	0.30%	0.26%	0.26%	0.27%	0.26%	0.23%	0.24%	0.25%	0.25%	0.21%	0.23%
Original Credit Score < 660	1.99%	2.25%	2.53%	2.53%	1.97%	2.01%	2.02%	2.08%	1.61%	1.77%	1.86%	1.84%	1.49%	1.65%	1.76%	1.80%	1.43%	1.61%
60-plus-days Delinquent	4.28%	4.17%	4.11%	3.97%	3.56%	3.30%	3.06%	2.89%	2.61%	2.48%	2.41%	2.34%	2.15%	2.06%	2.01%	1.97%	1.78%	1.69%
Original Credit Score >= 660	3.13%	3.03%	2.94%	2.83%	2.56%	2.34%	2.15%	2.01%	1.82%	1.72%	1.65%	1.59%	1.48%	1.40%	1.35%	1.32%	1.20%	1.12%
Original Credit Score < 660	12.09%	12.10%	12.35%	12.26%	11.07%	10.61%	10.24%	9.97%	8.90%	8.70%	8.63%	8.51%	7.78%	7.63%	7.64%	7.62%	6.87%	6.72%
Serious Delinquency Rate	3.67%	3.53%	3.41%	3.29%	3.02%	2.77%	2.55%	2.38%	2.19%	2.05%	1.96%	1.89%	1.78%	1.66%	1.59%	1.55%	1.44%	1.32%
In Bankruptcy	0.65%	0.60%	0.58%	0.54%	0.46%	0.47%	0.41%	0.38%	0.36%	0.35%	0.33%	0.33%	0.32%	0.32%	0.31%	0.28%	0.26%	0.25%



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

(# of loans in thousands)	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16
Total Loans Serviced	11,189	10,964	10,740	10,613	10,552	10,519	10,473	10,446	10,421	10,388	10,417	10,430	10,429	10,468	10,528	10,551	10,549	10,529
Original Credit Score >= 660	9,826	9,638	9,448	9,354	9,322	9,315	9,298	9,290	9,278	9,263	9,306	9,333	9,346	9,402	9,479	9,516	9,528	9,525
Original Credit Score < 660	1,364	1,327	1,292	1,259	1,230	1,203	1,175	1,156	1,142	1,126	1,111	1,097	1,083	1,066	1,049	1,035	1,021	1,004
Total Delinquent Loans	621	623	633	602	541	527	486	475	409	409	402	393	342	335	330	316	275	277
Original Credit Score >= 660	384	382	385	367	330	318	292	282	245	244	239	232	205	199	196	187	164	164
Original Credit Score < 660	237	241	247	235	211	209	195	193	164	166	164	161	137	136	133	128	111	112
30 - 59 Days Delinquent	179	194	215	195	177	188	173	178	143	156	157	156	131	143	146	141	121	132
Original Credit Score >= 660	102	109	122	111	101	107	98	100	81	89	90	89	77	83	86	83	71	78
Original Credit Score < 660	78	85	93	84	76	82	75	78	62	68	68	67	55	60	61	59	50	55
60 - 89 Days Delinquent	62	64	70	70	57	57	56	58	47	49	52	51	41	42	44	43	36	38
Original Credit Score >= 660	36	36	39	39	32	32	31	32	27	27	29	28	23	24	24	24	21	21
Original Credit Score < 660	26	28	31	31	25	26	25	26	21	22	23	23	18	19	20	19	16	17
60-plus-days Delinquent	442	428	418	407	364	339	314	297	266	253	245	237	211	192	183	174	154	144
Original Credit Score >= 660	282	272	263	256	229	211	194	182	164	155	149	143	129	117	111	105	93	87
Original Credit Score < 660	159	156	154	151	135	128	120	115	102	98	96	94	82	76	73	69	61	58

Percent of Total Loans Serviced

Total Delinquent Loans	5.55%	5.68%	5.89%	5.67%	5.12%	5.01%	4.64%	4.55%	3.93%	3.94%	3.86%	3.76%	3.28%	3.20%	3.13%	2.99%	2.61%	2.63%
Original Credit Score >= 660	3.91%	3.96%	4.08%	3.92%	3.54%	3.41%	3.14%	3.03%	2.65%	2.63%	2.56%	2.48%	2.20%	2.12%	2.07%	1.97%	1.72%	1.73%
Original Credit Score < 660	17.38%	18.15%	19.12%	18.70%	17.12%	17.39%	16.58%	16.72%	14.33%	14.70%	14.74%	14.66%	12.62%	12.74%	12.71%	12.39%	10.86%	11.19%
30 - 59 Days Delinquent	1.60%	1.77%	2.00%	1.84%	1.68%	1.79%	1.65%	1.71%	1.38%	1.50%	1.51%	1.49%	1.26%	1.36%	1.39%	1.34%	1.15%	1.26%
Original Credit Score >= 660	1.04%	1.14%	1.29%	1.18%	1.09%	1.15%	1.05%	1.08%	0.88%	0.96%	0.97%	0.95%	0.82%	0.88%	0.90%	0.87%	0.75%	0.81%
Original Credit Score < 660	5.70%	6.39%	7.18%	6.70%	6.14%	6.78%	6.39%	6.75%	5.42%	6.01%	6.09%	6.13%	5.04%	5.63%	5.79%	5.68%	4.88%	5.45%
60 - 89 Days Delinquent	0.56%	0.58%	0.65%	0.66%	0.54%	0.54%	0.54%	0.56%	0.46%	0.47%	0.50%	0.49%	0.40%	0.40%	0.42%	0.41%	0.34%	0.36%
Original Credit Score >= 660	0.37%	0.37%	0.41%	0.42%	0.35%	0.34%	0.33%	0.34%	0.29%	0.29%	0.31%	0.30%	0.25%	0.25%	0.26%	0.25%	0.22%	0.22%
Original Credit Score < 660	1.91%	2.09%	2.37%	2.42%	2.02%	2.13%	2.17%	2.29%	1.82%	1.95%	2.09%	2.08%	1.68%	1.76%	1.87%	1.86%	1.55%	1.68%
60-plus-days Delinquent	3.95%	3.91%	3.89%	3.83%	3.45%	3.22%	2.99%	2.84%	2.55%	2.44%	2.35%	2.27%	2.02%	1.84%	1.74%	1.65%	1.46%	1.37%
Original Credit Score >= 660	2.87%	2.83%	2.79%	2.73%	2.45%	2.27%	2.08%	1.95%	1.77%	1.68%	1.60%	1.54%	1.38%	1.24%	1.17%	1.10%	0.98%	0.91%
Original Credit Score < 660	11.68%	11.76%	11.94%	12.00%	10.98%	10.61%	10.19%	9.96%	8.91%	8.69%	8.64%	8.53%	7.57%	7.11%	6.93%	6.71%	5.98%	5.74%
Serious Delinquency Rate	3.51%	3.45%	3.37%	3.25%	3.03%	2.79%	2.58%	2.39%	2.20%	2.07%	1.96%	1.88%	1.73%	1.53%	1.41%	1.32%	1.20%	1.08%
In Bankruptcy	0.52%	0.54%	0.55%	0.54%	0.52%	0.51%	0.49%	0.47%	0.43%	0.42%	0.40%	0.38%	0.35%	0.32%	0.30%	0.27%	0.25%	0.23%



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

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	YTD June-16	
Starts²																				
HAMP Active Trial & Perm. - Cum.	444,930	455,967	456,378	458,363	457,084	451,475	447,840	445,054	442,441	438,681	433,493	427,398	420,472	411,719	401,740	392,398	381,938	369,266	369,266	
Repayment Plans	96,332	76,871	83,140	80,591	69,815	46,282	44,754	39,058	34,943	29,884	30,835	29,842	26,341	21,905	20,462	18,260	17,090	18,499	35,589	
Forbearance Plans	48,011	34,751	33,342	34,362	24,318	22,339	18,478	17,452	12,653	16,150	14,434	12,558	11,256	7,169	6,004	5,941	5,904	6,234	12,138	
Completed																				
Repayment Plans ³	44,636	36,343	29,572	32,064	32,082	23,648	14,507	15,149	16,056	13,126	10,969	11,330	12,141	9,839	9,027	8,310	8,194	7,839	16,033	
Forbearance Plans ³	7,815	5,352	3,821	5,824	3,808	4,221	2,330	2,312	2,894	3,059	2,803	2,504	2,710	2,135	1,671	1,654	1,958	1,562	3,520	
Charge-offs-in-lieu	507	342	295	191	146	171	164	166	266	486	313	313	279	291	359	290	285	236	521	
HomeSaver Advance (Fannie)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Loan Modifications	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	63,773	
Home Retention Actions	113,306	92,511	96,249	97,689	99,802	87,675	74,879	79,543	73,888	65,308	59,829	55,069	56,451	54,170	46,023	40,171	42,246	41,601	83,847	
Short Sales ⁴	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	9,554	
Deeds-in-lieu	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	4,648	
Nonforeclosure - Home Forfeiture Actions	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	14,932	14,512	12,878	10,802	9,509	9,423	8,721	7,598	7,365	6,837	14,202	
Total Foreclosure Prevention Actions	147,666	129,007	134,215	130,331	130,060	117,088	100,876	99,704	88,820	79,820	72,707	65,871	65,960	63,593	54,744	47,769	49,611	48,438	98,049	

Percent of Total Foreclosure Prevention Actions

Repayment Plans	30%	28%	22%	25%	25%	20%	14%	15%	18%	16%	15%	17%	18%	15%	16%	17%	17%	16%	16%
Forbearance Plans	5%	4%	3%	4%	3%	4%	2%	2%	3%	4%	4%	4%	4%	3%	3%	3%	4%	3%	4%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	1%	1%	0%	1%
HomeSaver Advance (Fannie)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	41%	39%	47%	46%	49%	51%	57%	62%	62%	61%	63%	62%	63%	66%	64%	63%	64%	66%	65%
Home Retention Actions	77%	72%	72%	75%	77%	75%	74%	80%	83%	82%	82%	84%	86%	85%	84%	84%	85%	86%	86%
Short Sales	21%	25%	25%	22%	20%	21%	22%	15%	12%	13%	13%	12%	10%	11%	12%	11%	10%	10%	10%
Deeds-in-lieu	3%	3%	3%	3%	3%	4%	4%	5%	5%	5%	5%	5%	4%	4%	4%	5%	5%	4%	5%
Nonforeclosure - Home Forfeiture Actions	23%	28%	28%	25%	23%	25%	26%	20%	17%	18%	18%	16%	14%	15%	16%	16%	15%	14%	14%

¹ The number of foreclosure prevention actions reported in this table may not tie to the Enterprises' financial statements due to timing differences in reporting systems.

² Forbearance plans initiated include HAMP trials initiated by servicers under the MHA program. HAMP trial modifications are based on the first trial payment posted date. HAMP permanent modifications are based on the effective date of modification. As of June 30, 2016, Fannie Mae had 216,057 HAMP active permanent modifications and Freddie Mac had 150,248 HAMP active permanent modifications.

³ Includes loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.

⁴ 1Q16 data have been revised.



3(i) Enterprises Combined - Loan Modifications

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	YTD June-16
Loan Modifications (# of loans)	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	63,773
Principal and Interest Change (%)																			
Increase	4%	3%	4%	4%	4%	3%	4%	5%	8%	10%	12%	13%	14%	14%	16%	13%	10%	10%	10%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%
Decrease <=20%	24%	27%	28%	28%	27%	26%	27%	27%	31%	33%	35%	35%	36%	36%	35%	38%	40%	39%	40%
Decrease 20% <=30%	21%	21%	22%	22%	20%	19%	19%	19%	20%	20%	19%	19%	18%	19%	19%	19%	20%	21%	20%
Decrease > 30%	50%	48%	45%	46%	49%	51%	50%	49%	41%	36%	34%	33%	31%	31%	30%	30%	29%	29%	29%

Types of Modification (%)

Extend Term Only	11%	10%	12%	13%	15%	19%	20%	20%	29%	33%	40%	46%	48%	47%	47%	48%	48%	47%	48%
Reduce Rate Only	18%	19%	13%	12%	10%	9%	8%	6%	5%	5%	4%	3%	3%	3%	2%	2%	2%	2%	2%
Reduce Rate and Extend Term	38%	38%	37%	37%	39%	39%	40%	43%	38%	37%	33%	31%	30%	31%	31%	30%	31%	32%	31%
Reduce Rate, Extend Term and Forbear Principal	33%	33%	38%	38%	35%	33%	31%	31%	27%	25%	22%	20%	19%	19%	19%	19%	19%	19%	19%
Other	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%

60+ Days Re-Delinquency (%)

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



3(ii) Fannie Mae - Loan Modifications

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	YTD June-16
Loan Modifications (# of loans)	46,671	35,332	41,697	39,712	43,153	40,358	37,337	39,159	36,044	32,010	28,861	25,908	26,700	26,214	22,199	19,099	20,899	21,278	42,177
Principal and Interest Change (%)																			
Increase	2%	3%	3%	3%	3%	3%	3%	4%	8%	11%	14%	16%	17%	16%	18%	13%	10%	10%	10%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	24%	26%	26%	27%	27%	28%	28%	29%	33%	34%	35%	35%	36%	35%	35%	38%	42%	40%	41%
Decrease 20% <=30%	23%	21%	21%	21%	19%	18%	18%	18%	19%	19%	18%	18%	18%	19%	19%	20%	20%	21%	21%
Decrease > 30%	51%	50%	50%	50%	52%	51%	50%	48%	40%	36%	33%	30%	29%	29%	28%	29%	28%	29%	29%

Types of Modification (%)

Extend Term Only	12%	13%	14%	17%	20%	25%	25%	26%	34%	42%	46%	50%	52%	51%	51%	52%	51%	50%	51%
Reduce Rate Only	15%	18%	13%	11%	9%	8%	8%	6%	6%	5%	4%	4%	3%	3%	3%	2%	2%	2%	2%
Reduce Rate and Extend Term	39%	37%	37%	36%	37%	36%	37%	38%	34%	30%	27%	25%	24%	25%	25%	25%	26%	28%	27%
Reduce Rate, Extend Term and Forbear Principal	35%	32%	36%	36%	33%	31%	29%	29%	26%	23%	23%	21%	20%	21%	21%	21%	20%	20%	20%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%

60+ Days Re-Delinquency (%)

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



3(iii) Freddie Mac - Loan Modifications

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	YTD June-16
Loan Modifications (# of loans)	13,677	15,142	20,864	19,898	20,613	19,277	20,541	22,757	18,628	16,627	16,883	15,014	14,621	15,691	12,767	10,818	10,910	10,686	21,596
Principal and Interest Change (%)																			
Increase	9%	5%	8%	8%	6%	5%	6%	6%	8%	9%	8%	8%	9%	11%	12%	12%	12%	11%	11%
No Change	1%	0%	0%	0%	0%	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%
Decrease <=20%	24%	31%	33%	30%	27%	22%	24%	22%	28%	31%	34%	35%	37%	36%	36%	37%	37%	38%	38%
Decrease 20% <=30%	16%	22%	23%	23%	22%	21%	19%	20%	21%	21%	20%	19%	19%	19%	19%	19%	19%	20%	20%
Decrease > 30%	50%	43%	35%	39%	44%	52%	50%	51%	42%	38%	38%	37%	34%	34%	32%	31%	31%	31%	31%

Types of Modification (%)

Extend Term Only	9%	3%	6%	5%	5%	6%	10%	10%	19%	16%	31%	38%	41%	40%	40%	43%	42%	42%	42%
Reduce Rate Only	30%	22%	13%	13%	13%	11%	9%	5%	5%	5%	4%	3%	3%	2%	2%	2%	2%	2%	2%
Reduce Rate and Extend Term	34%	39%	37%	39%	42%	46%	45%	51%	46%	51%	43%	40%	40%	42%	41%	39%	39%	39%	39%
Reduce Rate, Extend Term and Forbear Principal	24%	36%	43%	43%	40%	37%	35%	33%	29%	27%	22%	19%	16%	16%	16%	17%	16%	16%	16%
Other	3%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%

60+ Days Re-Delinquency (%)

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



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

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	YTD June-16
Short Sales ¹	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	9,554
Deeds-in-lieu	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	4,648
Nonforeclosure - Home Forfeiture Actions ²	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	14,932	14,512	12,878	10,802	9,509	9,423	8,721	7,598	7,365	6,837	14,202
Third-party Sales	9,987	9,618	9,634	7,447	6,208	5,602	4,388	3,645	5,043	6,202	6,996	6,341	6,909	7,360	6,832	6,391	6,622	7,558	14,180
Foreclosure Sales	68,713	61,308	59,061	55,812	54,165	48,939	51,389	44,025	42,300	36,604	32,059	29,852	27,964	22,585	20,157	18,705	18,332	15,790	34,122
Third-party & Foreclosure Sales	78,700	70,926	68,695	63,259	60,373	54,541	55,777	47,670	47,343	42,806	39,055	36,193	34,873	29,945	26,989	25,096	24,954	23,348	48,302
Foreclosure Starts	225,889	186,260	202,111	134,690	141,073	125,036	116,615	113,165	84,679	85,549	74,614	74,021	70,267	62,364	66,192	64,852	60,706	55,100	115,806

Top Five Reasons for Delinquency (at period end)

Curtailment of Income	41%	40%	40%	38%	37%	34%	32%	32%	30%	29%	27%	26%	24%	23%	23%	22%	22%	21%
Excessive obligations	15%	15%	15%	16%	16%	17%	17%	17%	19%	20%	21%	21%	20%	18%	16%	14%	14%	17%
Unemployment	9%	8%	9%	9%	9%	8%	7%	8%	8%	8%	8%	8%	7%	7%	7%	7%	7%	7%
Illness of principal mortgagor or family member	5%	5%	6%	6%	6%	5%	5%	5%	5%	5%	6%	6%	6%	6%	6%	6%	6%	7%
Marital Difficulties	4%	4%	4%	4%	4%	4%	3%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%

¹ 1Q16 data have been revised.

² Short sales and deeds-in-lieu of foreclosure completed.



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

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	YTD Jun-16
Acquisitions	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	46,280	40,165	35,686	33,245	30,903	25,120	22,483	21,100	20,510	17,729	38,239
Dispositions	(77,104)	(74,743)	(66,585)	(63,185)	(61,918)	(60,398)	(50,277)	(46,673)	(50,853)	(54,603)	(47,147)	(42,262)	(41,677)	(38,888)	(31,798)	(25,531)	(27,019)	(26,075)	(53,094)
Inventory (at period end)	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	145,963	131,525	120,064	111,050	100,279	86,515	77,204	72,783	66,277	57,934	

Acquisitions by State

Arizona	2,887	2,696	2,887	2,412	1,878	1,660	1,430	1,287	1,246	759	638	600	509	462	416	377	386	359	745
California	5,784	4,894	5,020	5,152	3,068	2,041	2,010	2,116	1,982	1,511	1,263	1,159	932	805	798	695	663	518	1,181
Florida	8,567	7,866	8,323	8,759	10,403	11,502	11,449	10,472	11,378	9,659	8,365	7,267	6,950	5,039	3,620	2,929	2,802	2,226	5,028
Nevada	1,641	859	651	967	929	598	847	787	825	451	436	471	350	328	337	300	232	161	393
Subtotal	18,879	16,315	16,881	17,290	16,278	15,801	15,736	14,662	15,431	12,380	10,702	9,497	8,741	6,634	5,171	4,301	4,083	3,264	7,347
Selected Midwest States ²	17,481	14,799	15,070	14,047	14,500	11,614	12,123	10,159	8,764	7,343	6,721	6,259	5,878	4,490	4,070	3,961	3,923	3,273	7,196
All other States	35,145	32,702	30,235	28,447	25,820	25,109	28,935	24,328	22,085	20,442	18,263	17,489	16,284	13,996	13,242	12,838	12,504	11,192	23,696
Total Acquisitions	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	46,280	40,165	35,686	33,245	30,903	25,120	22,483	21,100	20,510	17,729	38,239

Inventory by State

Arizona	5,019	4,587	4,965	4,715	4,052	3,303	3,083	3,106	2,886	2,067	1,516	1,240	1,116	945	871	858	800	776
California	16,777	13,566	12,274	11,747	9,830	7,410	6,628	6,503	6,154	5,139	4,341	3,912	3,288	2,717	2,537	2,474	2,268	1,895
Florida	15,330	16,344	17,146	18,315	21,074	23,771	26,084	28,095	30,030	28,506	25,781	23,060	20,402	16,429	12,695	10,456	8,611	6,646
Nevada	3,327	2,133	1,661	1,649	1,757	1,460	1,641	1,919	1,976	1,495	1,183	1,149	976	829	821	820	709	564
Subtotal	40,453	36,630	36,046	36,426	36,713	35,944	37,436	39,623	41,046	37,207	32,821	29,361	25,782	20,920	16,924	14,608	12,388	9,881
Selected Midwest States ²	47,309	45,962	46,183	45,194	44,499	40,908	40,336	38,655	35,406	30,550	27,603	25,017	21,889	18,173	15,853	14,465	12,948	11,098
All other States	85,702	79,945	75,909	73,117	68,205	64,691	70,288	72,258	69,511	63,768	59,640	56,672	52,608	47,422	44,427	43,710	40,941	36,955
Total Inventory	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	145,963	131,525	120,064	111,050	100,279	86,515	77,204	72,783	66,277	57,934

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

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	YTD Jun-16
Acquisitions	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	31,896	29,573	27,038	24,604	23,702	19,296	17,205	16,232	15,879	13,576	29,455
Dispositions	(52,071)	(48,674)	(43,925)	(42,671)	(42,934)	(40,635)	(33,332)	(29,920)	(32,727)	(36,580)	(31,709)	(30,045)	(31,446)	(29,810)	(24,816)	(19,887)	(20,793)	(19,797)	(40,590)
Inventory (at period end)	114,157	109,266	107,225	105,666	101,449	96,920	100,941	103,229	102,398	95,391	90,720	85,282	77,541	67,031	59,424	55,779	50,868	44,650	

Acquisitions by State

Arizona	2,246	2,109	2,090	1,688	1,288	1,183	971	868	881	579	512	480	423	383	347	310	330	294	624
California	3,829	3,697	3,684	3,770	2,043	1,503	1,402	1,434	1,438	1,223	1,070	943	777	686	674	600	569	429	998
Florida	5,610	5,584	5,980	6,412	7,493	8,240	7,734	6,831	7,837	7,123	6,570	5,662	5,622	4,205	3,001	2,437	2,338	1,832	4,170
Nevada	1,003	654	533	824	730	450	557	496	459	310	371	396	301	280	301	248	205	145	350
Subtotal	12,688	12,044	12,287	12,694	11,554	11,376	10,664	9,629	10,615	9,235	8,523	7,481	7,123	5,554	4,323	3,595	3,442	2,700	6,142
Selected Midwest States ²	11,657	9,664	9,497	9,252	9,805	7,534	7,749	6,742	6,130	5,374	4,974	4,339	4,303	3,301	2,965	2,967	3,013	2,462	5,475
All other States	23,355	22,075	20,100	19,166	17,358	17,196	18,940	15,837	15,151	14,964	13,541	12,784	12,276	10,441	9,917	9,670	9,424	8,414	17,838
Total Acquisitions	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	31,896	29,573	27,038	24,604	23,702	19,296	17,205	16,232	15,879	13,576	29,455

Inventory by State

Arizona	3,795	3,673	3,865	3,497	2,863	2,311	2,168	2,189	2,033	1,535	1,185	987	892	764	705	690	660	645	
California	11,789	10,039	9,448	8,909	7,226	5,590	5,100	4,931	4,649	3,977	3,629	3,332	2,780	2,324	2,165	2,127	1,957	1,622	
Florida	10,401	11,765	12,633	13,838	15,756	17,671	18,808	19,876	21,486	21,229	20,310	18,555	16,756	13,693	10,596	8,773	7,239	5,520	
Nevada	2,117	1,512	1,335	1,379	1,432	1,163	1,201	1,360	1,320	998	901	929	809	685	694	688	599	484	
Subtotal	28,102	26,989	27,281	27,623	27,277	26,735	27,277	28,356	29,488	27,739	26,025	23,803	21,237	17,466	14,160	12,278	10,455	8,271	
Selected Midwest States ²	30,963	29,967	29,668	29,148	29,089	26,929	26,676	26,252	25,015	22,271	20,885	19,077	16,668	13,775	11,823	10,734	9,712	8,460	
All other States	55,092	52,310	50,276	48,895	45,083	43,256	46,988	48,621	47,895	45,381	43,810	42,402	39,636	35,790	33,441	32,767	30,701	27,919	
Total Inventory	114,157	109,266	107,225	105,666	101,449	96,920	100,941	103,229	102,398	95,391	90,720	85,282	77,541	67,031	59,424	55,779	50,868	44,650	

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)

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	YTD Jun-16
Acquisitions	23,805	20,033	20,302	18,672	17,881	16,418	19,441	16,941	14,384	10,592	8,648	8,641	7,201	5,824	5,278	4,868	4,631	4,153	8,784
Dispositions	(25,033)	(26,069)	(22,660)	(20,514)	(18,984)	(19,763)	(16,945)	(16,753)	(18,126)	(18,023)	(15,438)	(12,217)	(10,231)	(9,078)	(6,982)	(5,644)	(6,226)	(6,278)	(12,504)
Inventory (at period end)	59,307	53,271	50,913	49,071	47,968	44,623	47,119	47,307	43,565	36,134	29,344	25,768	22,738	19,484	17,780	17,004	15,409	13,284	

Acquisitions by State

Arizona	641	587	797	724	590	477	459	419	365	180	126	120	86	79	69	67	56	65	121
California	1,955	1,197	1,336	1,382	1,025	538	608	682	544	288	193	216	155	119	124	95	94	89	183
Florida	2,957	2,282	2,343	2,347	2,910	3,262	3,715	3,641	3,541	2,536	1,795	1,605	1,328	834	619	492	464	394	858
Nevada	638	205	118	143	199	148	290	291	366	141	65	75	49	48	36	52	27	16	43
Subtotal	6,191	4,271	4,594	4,596	4,724	4,425	5,072	5,033	4,816	3,145	2,179	2,016	1,618	1,080	848	706	641	564	1,205
Selected Midwest States ¹	5,824	5,135	5,573	4,795	4,695	4,080	4,374	3,417	2,634	1,969	1,747	1,920	1,575	1,189	1,105	994	910	811	1,721
All other States	11,790	10,627	10,135	9,281	8,462	7,913	9,995	8,491	6,934	5,478	4,722	4,705	4,008	3,555	3,325	3,168	3,080	2,778	5,858
Total Acquisitions	23,805	20,033	20,302	18,672	17,881	16,418	19,441	16,941	14,384	10,592	8,648	8,641	7,201	5,824	5,278	4,868	4,631	4,153	8,784

Inventory by State

Arizona	1,224	914	1,100	1,218	1,189	992	915	917	853	532	331	253	224	181	166	168	140	131	
California	4,988	3,527	2,826	2,838	2,604	1,820	1,528	1,572	1,505	1,162	712	580	508	393	372	347	311	273	
Florida	4,929	4,579	4,513	4,477	5,318	6,100	7,276	8,219	8,544	7,277	5,471	4,505	3,646	2,736	2,099	1,683	1,372	1,126	
Nevada	1,210	621	326	270	325	297	440	559	656	497	282	220	167	144	127	132	110	80	
Subtotal	12,351	9,641	8,765	8,803	9,436	9,209	10,159	11,267	11,558	9,468	6,796	5,558	4,545	3,454	2,764	2,330	1,933	1,610	
Selected Midwest States ¹	16,346	15,995	16,515	16,046	15,410	13,979	13,660	12,403	10,391	8,279	6,718	5,940	5,221	4,398	4,030	3,731	3,236	2,638	
All other States	30,610	27,635	25,633	24,222	23,122	21,435	23,300	23,637	21,616	18,387	15,830	14,270	12,972	11,632	10,986	10,943	10,240	9,036	
Total Inventory	59,307	53,271	50,913	49,071	47,968	44,623	47,119	47,307	43,565	36,134	29,344	25,768	22,738	19,484	17,780	17,004	15,409	13,284	

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



Enterprises Single-Family Book Profile - As of June 30, 2016

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	55,090	810	465	123	87	78	57	222	0.4%	7.0%	49
AL	334,320	13,438	7,150	1,828	1,792	1,398	1,270	4,466	1.3%	9.5%	946
AR	178,137	5,198	2,536	685	726	601	650	1,980	1.1%	12.5%	440
AZ	714,823	15,012	7,982	2,075	2,022	1,847	1,086	4,960	0.7%	7.2%	776
CA	3,661,700	59,539	32,463	8,123	7,452	5,935	5,566	18,969	0.5%	9.3%	1,895
CO	652,574	8,647	5,103	1,143	1,000	776	625	2,403	0.4%	7.2%	215
CT	337,212	12,742	5,288	1,464	1,398	1,530	3,062	5,996	1.8%	24.0%	1,328
DC	66,752	2,275	897	241	205	205	727	1,138	1.7%	32.0%	59
DE	108,120	3,836	1,538	480	425	449	944	1,819	1.7%	24.6%	249
FL	1,750,276	68,558	25,986	6,881	6,452	6,815	22,424	35,721	2.0%	32.7%	6,646
GA	874,664	31,469	16,808	4,457	4,051	2,966	3,187	10,210	1.2%	10.1%	1,354
HI	120,683	2,760	963	257	266	213	1,061	1,543	1.3%	38.4%	290
IA	266,730	6,110	3,090	845	712	626	837	2,178	0.8%	13.7%	323
ID	172,379	3,301	1,829	427	387	320	338	1,046	0.6%	10.2%	174
IL	1,300,687	41,471	17,149	4,958	5,008	5,376	8,980	19,381	1.5%	21.7%	4,544
IN	545,606	18,545	9,069	2,392	2,225	2,132	2,727	7,091	1.3%	14.7%	763
KS	203,320	5,302	2,738	735	625	606	598	1,830	0.9%	11.3%	491
KY	282,208	8,483	4,153	1,126	964	891	1,349	3,208	1.1%	15.9%	584
LA	289,469	12,595	6,389	1,712	1,578	1,347	1,569	4,497	1.6%	12.5%	519
MA	673,695	21,788	9,806	2,642	2,380	2,050	4,910	9,354	1.4%	22.5%	1,550
MD	638,924	23,301	10,239	2,813	2,794	2,937	4,518	10,252	1.6%	19.4%	2,823
ME	100,903	4,160	1,500	445	437	381	1,397	2,217	2.2%	33.6%	182
MI	966,365	25,931	14,607	3,897	3,402	2,355	1,670	7,439	0.8%	6.4%	3,205
MN	652,594	11,523	6,398	1,688	1,494	1,094	849	3,448	0.5%	7.4%	1,598
MO	528,102	14,071	7,586	1,959	1,854	1,445	1,227	4,531	0.9%	8.7%	1,013
MS	137,099	6,655	3,516	975	921	661	582	2,165	1.6%	8.7%	349
MT	99,426	1,654	901	219	202	182	150	534	0.5%	9.1%	105
NC	852,065	26,462	13,718	3,754	3,401	2,805	2,784	8,996	1.1%	10.5%	1,121
ND	50,501	639	342	86	82	57	72	211	0.4%	11.3%	14
NE	157,369	2,939	1,635	407	390	244	263	898	0.6%	8.9%	113
NH	142,391	4,015	2,065	509	459	397	585	1,442	1.0%	14.6%	263
NJ	848,503	48,058	14,190	4,095	4,393	4,893	20,487	29,783	3.5%	42.6%	5,321
NM	167,568	5,476	2,198	569	571	543	1,595	2,714	1.6%	29.1%	667
NV	278,864	8,699	3,082	785	920	1,016	2,896	4,836	1.7%	33.3%	564
NY	1,251,518	60,368	20,076	5,524	4,949	4,988	24,831	34,794	2.8%	41.1%	3,327
OH	936,717	33,584	15,524	4,278	4,101	4,273	5,408	13,796	1.5%	16.1%	2,586
OK	233,228	7,128	3,447	963	828	818	1,072	2,722	1.2%	15.0%	463
OR	456,995	8,860	3,829	936	891	879	2,325	4,112	0.9%	26.2%	1,206
PA	981,807	38,621	17,428	5,174	4,404	4,386	7,229	16,054	1.6%	18.7%	2,308
RI	95,071	3,877	1,560	468	408	424	1,017	1,902	2.0%	26.2%	413
SC	412,569	14,702	7,295	1,850	1,592	1,603	2,362	5,560	1.3%	16.1%	838
SD	62,682	911	527	113	105	86	80	272	0.4%	8.8%	73
TN	447,896	13,641	7,325	2,082	1,876	1,415	943	4,241	0.9%	6.9%	702
TX	1,773,821	43,568	25,224	6,276	4,952	3,450	3,666	12,072	0.7%	8.4%	1,062
UT	312,648	5,570	3,092	808	699	518	453	1,673	0.5%	8.1%	93
VA	833,361	19,248	10,175	2,679	2,541	1,991	1,862	6,398	0.8%	9.7%	1,291
VT	64,869	1,854	806	187	205	168	488	862	1.3%	26.3%	178
WA	815,603	14,992	6,743	1,689	1,686	1,686	3,188	6,565	0.8%	21.3%	919
WI	617,673	12,392	5,804	1,656	1,659	1,438	1,835	4,938	0.8%	14.8%	779
WV	82,968	3,820	2,207	566	418	348	281	1,049	1.3%	7.4%	360
WY	50,274	889	470	148	142	76	53	271	0.5%	6.0%	106
Other ²	156,775	13,402	5,517	1,913	2,684	1,105	2,183	5,982	3.8%	16.3%	697
Total	27,795,594	822,889	380,428	102,105	95,215	84,823	160,318	340,741	1.2%	19.5%	57,934

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 June 30, 2016

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	32,483	494	288	78	49	42	37	128	0.4%	7.5%	32
AL	220,963	9,032	4,781	1,180	1,216	965	890	3,077	1.4%	9.9%	750
AR	112,341	3,511	1,737	427	472	425	450	1,350	1.2%	12.8%	309
AZ	451,645	9,702	5,208	1,281	1,287	1,189	737	3,218	0.7%	7.6%	645
CA	2,375,601	38,483	21,284	4,919	4,749	3,774	3,757	12,293	0.5%	9.8%	1,622
CO	422,204	5,532	3,321	688	614	503	406	1,524	0.4%	7.3%	158
CT	208,948	8,548	3,490	931	918	1,031	2,178	4,132	2.0%	25.5%	972
DC	42,180	1,536	621	155	139	138	483	761	1.8%	31.4%	44
DE	67,020	2,539	967	303	275	302	692	1,269	1.9%	27.3%	195
FL	1,097,523	46,514	17,254	4,326	4,275	4,493	16,166	24,959	2.3%	34.8%	5,520
GA	522,476	19,433	10,309	2,604	2,546	1,841	2,133	6,526	1.2%	11.0%	992
HI	81,372	1,925	677	169	182	160	737	1,081	1.3%	38.3%	217
IA	168,602	4,068	2,084	569	489	419	507	1,418	0.8%	12.5%	244
ID	109,902	2,008	1,119	243	238	208	200	647	0.6%	10.0%	137
IL	757,008	25,182	10,475	2,857	2,958	3,320	5,572	11,864	1.6%	22.1%	3,609
IN	292,047	11,428	5,465	1,414	1,357	1,321	1,871	4,555	1.6%	16.4%	604
KS	106,847	3,184	1,619	405	385	375	400	1,161	1.1%	12.6%	343
KY	137,896	4,768	2,283	580	537	509	859	1,909	1.4%	18.0%	428
LA	197,871	8,735	4,445	1,160	1,078	918	1,134	3,133	1.6%	13.0%	409
MA	413,820	14,678	6,531	1,735	1,567	1,353	3,492	6,424	1.6%	23.8%	1,281
MD	385,138	14,834	6,379	1,684	1,828	1,835	3,108	6,773	1.8%	21.0%	2,088
ME	53,645	2,752	932	285	271	247	1,017	1,536	2.9%	37.0%	148
MI	562,189	16,349	9,229	2,306	2,123	1,540	1,151	4,825	0.9%	7.0%	2,480
MN	363,687	6,712	3,707	952	853	638	562	2,061	0.6%	8.4%	1,078
MO	302,675	8,803	4,738	1,164	1,168	880	853	2,905	1.0%	9.7%	754
MS	101,455	4,923	2,622	708	677	483	433	1,594	1.6%	8.8%	279
MT	63,793	1,075	599	124	133	121	98	352	0.6%	9.1%	78
NC	487,943	16,330	8,439	2,250	2,066	1,702	1,873	5,645	1.2%	11.5%	774
ND	29,121	400	212	52	48	37	51	136	0.5%	12.8%	9
NE	106,154	2,006	1,106	281	256	157	206	619	0.6%	10.3%	103
NH	81,457	2,593	1,343	301	290	249	410	950	1.2%	15.8%	191
NJ	543,588	33,176	9,487	2,616	2,933	3,310	14,830	21,082	3.9%	44.7%	4,143
NM	109,180	3,572	1,391	348	357	357	1,119	1,837	1.7%	31.3%	461
NV	178,106	5,766	2,003	493	587	640	2,043	3,274	1.8%	35.4%	484
NY	780,654	39,852	12,753	3,475	3,118	3,300	17,206	23,646	3.0%	43.2%	2,523
OH	526,907	21,354	9,808	2,619	2,584	2,775	3,568	8,940	1.7%	16.7%	1,767
OK	153,786	4,681	2,288	610	506	517	760	1,787	1.2%	16.2%	344
OR	276,715	5,623	2,420	589	559	558	1,497	2,631	1.0%	26.6%	939
PA	609,521	25,284	11,273	3,278	2,845	2,841	5,047	10,768	1.8%	20.0%	1,835
RI	57,515	2,517	988	281	253	288	707	1,301	2.3%	28.1%	316
SC	250,066	9,248	4,577	1,123	1,006	976	1,566	3,551	1.4%	16.9%	636
SD	45,777	634	368	76	72	64	54	191	0.4%	8.5%	54
TN	277,536	8,791	4,750	1,267	1,193	941	640	2,776	1.0%	7.3%	546
TX	1,159,866	28,336	16,670	3,703	3,252	2,274	2,437	7,967	0.7%	8.6%	815
UT	190,235	3,366	1,889	466	404	326	281	1,014	0.5%	8.3%	77
VA	505,635	12,216	6,415	1,604	1,610	1,256	1,331	4,201	0.8%	10.9%	1,011
VT	31,540	1,152	506	117	125	103	301	530	1.7%	26.1%	120
WA	519,100	9,554	4,330	1,032	1,084	1,078	2,030	4,195	0.8%	21.2%	760
WI	388,952	7,747	3,619	994	1,037	922	1,175	3,138	0.8%	15.2%	535
WV	46,574	2,251	1,307	332	231	206	175	614	1.3%	7.8%	249
WY	35,253	624	331	99	95	54	45	194	0.6%	7.2%	82
Other ²	104,600	7,456	3,191	1,145	892	758	1,470	3,128	3.0%	19.7%	460
Total	17,147,112	531,277	243,628	62,398	59,787	54,719	110,745	225,590	1.3%	20.8%	44,650

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 June 30, 2016

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	22,607	316	177	45	38	36	20	94	0.4%	6.3%	17
AL	113,357	4,406	2,369	648	576	433	380	1,389	1.2%	8.6%	196
AR	65,796	1,687	799	258	254	176	200	630	1.0%	11.9%	131
AZ	263,178	5,310	2,774	794	735	658	349	1,742	0.7%	6.6%	131
CA	1,286,099	21,056	11,179	3,204	2,703	2,161	1,809	6,676	0.5%	8.6%	273
CO	230,370	3,115	1,782	455	386	273	219	879	0.4%	7.0%	57
CT	128,264	4,194	1,798	533	480	499	884	1,864	1.5%	21.1%	356
DC	24,572	739	276	86	66	67	244	377	1.5%	33.0%	15
DE	41,100	1,297	571	177	150	147	252	550	1.3%	19.4%	54
FL	652,753	22,044	8,732	2,555	2,177	2,322	6,258	10,762	1.6%	28.4%	1,126
GA	352,188	12,036	6,499	1,853	1,505	1,125	1,054	3,684	1.0%	8.8%	362
HI	39,311	835	286	88	84	53	324	462	1.2%	38.8%	73
IA	98,128	2,042	1,006	276	223	207	330	760	0.8%	16.2%	79
ID	62,477	1,293	710	184	149	112	138	399	0.6%	10.7%	37
IL	543,679	16,289	6,674	2,101	2,050	2,056	3,408	7,517	1.4%	20.9%	935
IN	253,559	7,117	3,604	978	868	811	856	2,536	1.0%	12.0%	159
KS	96,473	2,118	1,119	330	240	231	198	669	0.7%	9.3%	148
KY	144,312	3,715	1,870	546	427	382	490	1,299	0.9%	13.2%	156
LA	91,598	3,860	1,944	552	500	429	435	1,364	1.5%	11.3%	110
MA	259,875	7,110	3,275	907	813	697	1,418	2,930	1.1%	19.9%	269
MD	253,786	8,467	3,860	1,129	966	1,102	1,410	3,479	1.4%	16.7%	735
ME	47,258	1,408	568	160	166	134	380	681	1.4%	27.0%	34
MI	404,176	9,582	5,378	1,591	1,279	815	519	2,614	0.6%	5.4%	725
MN	288,907	4,811	2,691	736	641	456	287	1,387	0.5%	6.0%	520
MO	225,427	5,268	2,848	795	686	565	374	1,626	0.7%	7.1%	259
MS	35,644	1,732	894	267	244	178	149	571	1.6%	8.6%	70
MT	35,633	579	302	95	69	61	52	182	0.5%	9.0%	27
NC	364,122	10,132	5,279	1,504	1,335	1,103	911	3,351	0.9%	9.0%	347
ND	21,380	239	130	34	34	20	21	75	0.4%	8.8%	5
NE	51,215	933	529	126	134	87	57	279	0.5%	6.1%	10
NH	60,934	1,422	722	208	169	148	175	492	0.8%	12.3%	72
NJ	304,915	14,882	4,703	1,479	1,460	1,583	5,657	8,701	2.9%	38.0%	1,178
NM	58,388	1,904	807	221	214	186	476	877	1.5%	25.0%	206
NV	100,758	2,933	1,079	292	333	376	853	1,562	1.6%	29.1%	80
NY	470,864	20,516	7,323	2,049	1,831	1,688	7,625	11,148	2.4%	37.2%	804
OH	409,810	12,230	5,716	1,659	1,517	1,498	1,840	4,856	1.2%	15.0%	819
OK	79,442	2,447	1,159	353	322	301	312	935	1.2%	12.8%	119
OR	180,280	3,237	1,409	347	332	321	828	1,481	0.8%	25.6%	267
PA	372,286	13,337	6,155	1,896	1,559	1,545	2,182	5,286	1.4%	16.4%	473
RI	37,556	1,360	572	187	155	136	310	601	1.6%	22.8%	97
SC	162,503	5,454	2,718	727	586	627	796	2,009	1.2%	14.6%	202
SD	16,905	277	159	37	33	22	26	81	0.5%	9.4%	19
TN	170,360	4,850	2,575	815	683	474	303	1,465	0.9%	6.2%	156
TX	613,955	15,232	8,554	2,573	1,700	1,176	1,229	4,105	0.7%	8.1%	247
UT	122,413	2,204	1,203	342	295	192	172	659	0.5%	7.8%	16
VA	327,726	7,032	3,760	1,075	931	735	531	2,197	0.7%	7.6%	280
VT	33,329	702	300	70	80	65	187	332	1.0%	26.6%	58
WA	296,503	5,438	2,413	657	602	608	1,158	2,370	0.8%	21.3%	159
WI	228,721	4,645	2,185	662	622	516	660	1,800	0.8%	14.2%	244
WV	36,394	1,569	900	234	187	142	106	435	1.2%	6.8%	111
WY	15,021	265	139	49	47	22	8	77	0.5%	3.0%	24
Other ²	52,175	5,946	2,326	768	1,792	347	713	2,854	5.5%	12.0%	237
Total	10,648,482	291,612	136,800	39,707	35,428	30,104	49,573	115,151	1.1%	17.0%	13,284

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 - June 30, 2016

State	2015						YTD-2016						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	60	5	105	-	9	179	9	2	49	-	7	67	1,319	156	1,243	44	202	2,964
AL	826	108	2,128	14	246	3,322	334	62	975	8	154	1,533	18,160	2,299	20,694	1,119	2,722	44,994
AR	359	25	794	7	131	1,316	124	15	333	3	62	537	6,849	994	8,021	442	1,810	18,116
AZ	845	147	2,315	7	1,140	4,454	307	71	1,168	6	444	1,996	17,020	5,970	67,909	1,351	45,473	137,723
CA	2,844	1,207	10,881	30	2,731	17,693	1,277	516	4,474	14	956	7,237	62,039	23,103	263,556	2,978	105,184	456,860
CO	540	91	1,411	9	185	2,236	192	41	580	2	38	853	13,356	2,641	24,809	688	7,654	49,148
CT	499	126	2,879	13	641	4,158	247	65	1,147	4	304	1,767	10,519	2,458	28,292	543	5,563	47,375
DC	74	18	475	2	72	641	22	9	186	2	31	250	1,899	374	4,365	109	642	7,389
DE	204	21	833	4	211	1,273	81	6	366	2	91	546	3,466	587	8,171	198	1,837	14,258
FL	2,291	869	14,350	192	5,618	23,320	930	373	5,377	93	1,861	8,634	52,841	18,539	230,392	4,357	141,178	447,306
GA	1,642	382	5,553	26	1,049	8,652	652	190	2,526	10	393	3,771	34,117	8,486	85,159	2,478	16,233	146,474
HI	84	28	457	2	92	663	33	15	174	-	25	247	2,980	716	7,034	74	2,372	13,176
IA	418	51	958	5	146	1,578	196	26	431	3	66	722	8,135	1,080	11,052	654	2,080	23,001
ID	219	41	642	2	174	1,078	108	12	257	-	67	444	4,648	1,061	9,452	263	5,686	21,110
IL	1,849	439	9,073	70	3,201	14,632	808	152	4,453	29	1,388	6,830	35,255	10,102	115,205	2,335	37,723	200,620
IN	1,139	120	2,941	58	452	4,710	511	54	1,240	13	213	2,031	25,025	2,836	31,992	2,107	6,250	68,210
KS	347	35	837	11	137	1,367	159	12	381	5	72	629	7,770	911	8,471	456	1,934	19,542
KY	513	53	1,278	14	179	2,037	214	31	555	8	79	887	11,396	1,407	13,122	548	2,521	28,994
LA	663	71	1,854	17	162	2,767	305	43	895	4	81	1,328	15,220	2,292	18,272	1,112	1,980	38,876
MA	834	229	4,368	20	665	6,116	377	74	1,660	13	296	2,420	17,794	4,796	50,297	1,083	9,989	83,960
MD	1,170	201	5,159	40	1,337	7,907	530	86	2,190	11	638	3,455	21,369	5,001	63,445	1,283	15,422	106,521
ME	191	20	730	9	169	1,119	72	16	312	1	69	470	4,313	645	8,019	261	2,201	15,440
MI	1,292	204	3,989	74	1,066	6,625	559	72	1,791	29	429	2,880	35,080	7,574	69,737	6,216	29,287	147,894
MN	901	83	2,240	9	517	3,750	286	34	948	2	218	1,488	15,292	3,320	35,372	985	11,178	66,148
MO	819	104	2,382	31	580	3,916	382	42	1,008	13	231	1,676	19,586	2,952	27,034	1,383	6,117	57,072
MS	355	76	993	9	139	1,572	157	40	461	6	69	733	7,996	1,157	10,428	558	1,357	21,496
MT	103	11	293	-	32	439	38	7	103	-	12	160	2,337	329	3,362	99	866	6,993
NC	1,514	272	4,473	23	639	6,921	612	105	2,012	18	253	3,000	30,528	5,764	52,971	1,653	8,168	99,084
ND	32	1	56	4	2	95	10	2	23	2	1	38	621	164	662	62	112	1,621
NE	189	8	470	2	80	749	69	2	216	3	21	311	3,743	473	5,018	310	899	10,443
NH	259	38	831	6	185	1,319	99	11	329	-	98	537	5,014	998	10,189	255	2,243	18,700
NJ	1,202	385	9,815	63	2,755	14,220	504	142	4,110	32	1,160	5,948	26,415	7,733	85,449	1,443	20,386	141,425
NM	270	39	863	6	274	1,452	109	16	373	2	103	603	5,309	874	9,496	266	2,870	18,815
NV	281	83	1,502	13	1,124	3,003	122	24	632	1	429	1,208	6,232	2,943	37,519	468	32,890	80,053
NY	1,655	603	11,974	97	1,757	16,086	699	249	4,842	47	858	6,695	34,653	9,374	99,526	1,828	12,667	158,049
OH	1,571	219	5,578	127	1,177	8,672	650	76	2,537	44	518	3,825	33,801	5,575	62,672	3,715	14,036	119,800
OK	421	33	942	18	118	1,532	172	20	414	5	54	665	8,938	1,001	9,046	576	1,567	21,128
OR	448	90	1,631	4	540	2,713	147	44	676	5	126	998	8,364	2,618	23,972	459	10,464	45,877
PA	2,004	272	7,184	67	1,072	10,599	781	120	3,270	20	488	4,679	37,039	5,943	62,977	1,990	9,374	117,323
RI	184	48	933	3	251	1,419	63	19	372	3	96	553	3,413	935	9,550	181	2,588	16,667
SC	802	132	2,618	12	402	3,966	315	75	1,190	7	173	1,760	15,642	3,119	29,336	1,069	7,059	56,225
SD	68	2	141	1	11	223	20	2	54	-	7	83	1,101	151	1,453	92	251	3,048
TN	798	107	2,149	24	242	3,320	295	57	952	8	130	1,442	17,781	2,795	23,969	1,042	3,852	49,439
TX	2,752	344	5,147	22	351	8,616	1,061	203	2,631	11	132	4,038	64,191	9,463	61,405	3,725	7,697	146,481
UT	397	57	1,015	3	259	1,731	160	29	450	2	70	711	8,526	1,733	18,475	384	7,828	36,946
VA	1,061	164	3,501	12	853	5,591	424	58	1,602	10	384	2,478	21,137	4,137	44,291	1,096	12,741	83,401
VT	105	16	316	3	37	477	32	11	143	3	15	204	2,096	276	2,944	117	388	5,821
WA	819	160	3,116	17	1,107	5,219	309	66	1,175	5	302	1,857	16,707	3,806	44,010	829	18,361	83,713
WI	727	101	2,387	11	531	3,757	307	49	1,029	2	234	1,621	13,495	2,428	26,128	858	6,150	49,059
WV	187	25	497	3	58	770	88	19	202	-	33	342	4,367	618	4,860	209	766	10,821
WY	43	3	104	1	18	169	12	2	63	1	9	87	1,252	183	1,352	58	309	3,154
Other ³	447	119	948	1	70	1,585	63	53	436	10	60	622	3,083	1,574	8,715	37	341	13,750
Total	39,317	8,086	148,109	1,218	34,994	231,724	16,033	3,520	63,773	522	14,048	97,896	829,227	186,467	1,960,895	56,446	649,468	3,682,503

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 - June 30, 2016

State	2015						YTD-2016						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	30	1	60	-	6	97	6	-	29	-	5	40	1,135	81	815	42	143	2,216
AL	462	51	1,425	5	179	2,122	195	30	687	1	118	1,031	14,813	1,468	14,832	1,011	2,011	34,135
AR	195	10	550	3	96	854	67	6	236	-	47	356	5,607	694	5,626	413	1,233	13,573
AZ	422	43	1,361	-	685	2,511	172	19	765	1	285	1,242	13,085	2,751	43,655	1,289	26,937	87,717
CA	1,364	332	6,729	18	1,607	10,050	756	157	2,935	4	589	4,441	48,589	8,869	169,488	2,840	61,373	291,159
CO	233	25	876	4	112	1,250	112	13	389	-	25	539	10,871	1,414	16,224	662	4,827	33,998
CT	248	24	1,887	6	411	2,576	146	7	795	1	197	1,146	8,383	1,178	19,939	510	3,736	33,746
DC	34	4	310	2	41	391	15	-	134	-	19	168	1,529	182	3,038	98	396	5,243
DE	88	2	540	-	151	781	42	4	242	-	63	351	2,658	325	5,589	176	1,270	10,018
FL	1,075	156	9,223	88	3,592	14,134	510	52	3,570	34	1,276	5,442	41,855	8,256	157,747	3,806	90,447	302,111
GA	626	106	3,479	9	656	4,876	312	61	1,638	-	238	2,249	25,119	4,009	55,896	2,137	9,987	97,148
HI	31	2	294	1	54	382	15	3	125	-	14	157	2,538	322	4,827	72	1,475	9,234
IA	210	13	623	-	99	945	115	8	294	-	42	459	6,526	640	7,493	571	1,463	16,693
ID	101	8	372	-	108	589	43	2	160	-	41	246	3,649	498	6,136	254	3,657	14,194
IL	832	86	5,523	9	1,949	8,399	450	26	2,799	4	890	4,169	26,580	3,896	73,712	1,879	23,886	129,953
IN	525	40	1,840	6	284	2,695	273	20	793	-	130	1,216	19,101	1,627	20,795	1,373	4,194	47,090
KS	116	11	517	2	83	729	72	3	227	1	45	348	5,903	541	5,512	405	1,322	13,683
KY	182	13	721	6	104	1,026	81	11	343	1	50	486	8,719	791	8,102	427	1,674	19,713
LA	355	25	1,296	5	108	1,789	204	21	649	1	58	933	12,403	1,638	13,387	1,041	1,394	29,863
MA	394	79	2,756	8	403	3,640	216	18	1,059	5	192	1,490	14,025	2,407	33,673	1,026	6,433	57,564
MD	550	27	3,295	16	842	4,730	299	13	1,467	4	391	2,174	16,267	2,099	41,901	1,177	9,761	71,205
ME	83	5	456	3	107	654	33	4	205	1	50	293	3,435	331	5,480	244	1,520	11,010
MI	653	59	2,517	13	707	3,949	314	17	1,150	4	295	1,780	27,984	3,701	44,747	2,831	18,845	98,108
MN	303	19	1,297	1	304	1,924	148	9	557	-	132	846	11,345	1,410	21,006	943	6,588	41,292
MO	324	22	1,467	3	367	2,183	191	12	654	1	144	1,002	15,259	1,662	17,795	1,158	3,949	39,823
MS	241	54	734	3	107	1,139	117	22	364	2	57	562	6,824	829	8,052	501	1,071	17,277
MT	33	3	207	-	17	260	21	2	66	-	5	94	1,865	192	2,293	98	599	5,047
NC	599	81	2,776	5	393	3,854	280	32	1,333	5	164	1,814	23,462	2,944	35,008	1,514	5,343	68,271
ND	13	1	36	-	1	51	6	2	15	1	1	25	487	94	433	51	71	1,136
NE	102	2	341	1	55	501	40	-	169	1	17	227	3,042	284	3,647	295	634	7,902
NH	113	8	493	-	118	732	51	3	205	-	60	319	3,886	457	6,596	245	1,436	12,620
NJ	555	64	6,504	18	1,732	8,873	292	28	2,822	4	773	3,919	20,849	3,521	59,105	1,274	13,466	98,215
NM	130	12	528	1	185	856	62	1	242	-	66	371	4,178	479	6,471	244	1,917	13,289
NV	131	15	891	3	651	1,691	74	3	391	-	284	752	4,978	1,219	23,813	440	19,915	50,365
NY	805	61	8,037	19	1,050	9,972	400	19	3,317	7	543	4,286	27,365	3,773	69,071	1,515	8,067	109,791
OH	811	62	3,640	29	770	5,312	341	27	1,689	6	333	2,396	26,130	3,062	41,095	2,159	9,678	82,124
OK	180	10	592	2	87	871	84	5	274	1	41	405	7,205	615	6,320	515	1,112	15,767
OR	190	20	993	1	343	1,547	86	4	420	1	80	591	6,517	1,216	15,608	426	6,393	30,160
PA	984	76	4,673	14	705	6,452	456	41	2,220	4	337	3,058	28,762	3,139	43,387	1,711	6,267	83,266
RI	83	10	597	1	155	846	31	-	248	2	57	338	2,542	463	6,318	168	1,669	11,160
SC	361	31	1,712	5	244	2,353	141	27	787	-	114	1,069	11,854	1,459	20,012	986	4,778	39,089
SD	27	-	89	-	8	124	10	1	36	-	5	52	846	85	991	84	200	2,206
TN	379	39	1,388	3	165	1,974	161	23	673	1	91	949	14,242	1,616	16,455	891	2,681	35,885
TX	1,270	130	3,349	8	236	4,993	588	101	1,760	-	89	2,538	51,826	6,447	42,964	3,532	5,288	110,057
UT	174	12	592	1	152	931	77	11	271	1	40	400	6,719	739	11,568	363	4,614	24,003
VA	475	25	2,130	3	564	3,197	214	14	1,040	5	238	1,511	15,986	1,897	29,184	1,032	8,151	56,250
VT	46	3	198	-	17	264	5	1	88	-	7	101	1,630	123	1,975	100	257	4,085
WA	369	22	1,888	7	647	2,933	174	8	736	-	178	1,096	13,016	1,644	29,020	764	11,586	56,030
WI	353	34	1,492	3	318	2,200	194	19	670	-	146	1,029	10,711	1,341	16,888	781	4,013	33,734
WV	75	5	259	-	40	379	46	4	126	-	25	201	3,396	318	2,976	187	483	7,360
WY	26	2	67	-	13	108	9	1	42	-	9	61	1,053	139	962	56	221	2,431
Other ³	254	32	592	-	58	936	27	23	271	2	51	374	2,307	561	5,664	25	282	8,839
Total	18,215	1,977	94,212	335	21,886	136,625	8,774	938	42,177	106	9,147	61,142	649,056	89,446	1,303,291	46,342	408,713	2,496,848

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 - June 30, 2016

State	2015						YTD-2016						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	30	4	45	-	3	82	3	2	20	-	2	27	184	75	428	2	59	748
AL	364	57	703	9	67	1,200	139	32	288	7	36	502	3,347	831	5,862	108	711	10,859
AR	164	15	244	4	35	462	57	9	97	3	15	181	1,242	300	2,395	29	577	4,543
AZ	423	104	954	7	455	1,943	135	52	403	5	159	754	3,935	3,219	24,254	62	18,536	50,006
CA	1,480	875	4,152	12	1,124	7,643	521	359	1,539	10	367	2,796	13,450	14,234	94,068	138	43,811	165,701
CO	307	66	535	5	73	986	80	28	191	2	13	314	2,485	1,227	8,585	26	2,827	15,150
CT	251	102	992	7	230	1,582	101	7	58	3	107	621	2,136	1,280	8,353	33	1,827	13,629
DC	40	14	165	-	31	250	7	9	52	2	12	82	370	192	1,327	11	246	2,146
DE	116	19	293	4	60	492	39	2	124	2	28	195	808	262	2,582	22	567	4,240
FL	1,216	713	5,127	104	2,026	9,186	420	321	1,807	59	585	3,192	10,986	10,283	72,645	551	50,731	145,195
GA	1,016	276	2,074	17	393	3,776	340	129	888	10	155	1,522	8,998	4,477	29,263	341	6,246	49,326
HI	53	26	163	1	38	281	18	12	49	-	11	90	442	394	2,207	2	897	3,942
IA	208	38	335	5	47	633	81	18	137	3	24	263	1,609	440	3,559	83	617	6,308
ID	118	33	270	2	66	489	65	10	97	-	26	198	999	563	3,316	9	2,029	6,916
IL	1,017	353	3,550	61	1,252	6,233	358	126	1,654	25	498	2,661	8,675	6,206	41,493	456	13,837	70,667
IN	614	80	1,101	52	168	2,015	238	34	447	13	83	815	5,924	1,209	11,197	734	2,056	21,120
KS	231	24	320	9	54	638	87	9	154	4	27	281	1,867	370	2,959	51	612	5,859
KY	331	40	557	8	75	1,011	133	20	212	7	29	401	2,677	616	5,020	121	847	9,281
LA	308	46	558	12	54	978	101	22	246	3	23	395	2,817	654	4,885	71	586	9,013
MA	440	150	1,612	12	262	2,476	161	56	601	8	104	930	3,769	2,389	16,624	57	3,556	26,396
MD	620	174	1,864	24	495	3,177	231	73	723	7	247	1,281	5,102	2,902	21,544	106	5,661	35,316
ME	108	15	274	6	62	465	39	12	107	-	19	177	878	314	2,539	17	681	4,430
MI	639	145	1,472	61	359	2,676	245	55	641	25	134	1,100	7,096	3,873	24,990	3,385	10,442	49,786
MN	598	64	943	8	213	1,826	138	25	391	2	86	642	3,947	1,910	14,366	42	4,590	24,856
MO	495	82	915	28	213	1,733	191	30	354	12	87	674	4,327	1,290	9,239	225	2,168	17,249
MS	114	22	259	6	32	433	40	18	97	4	12	171	1,172	328	2,376	57	286	4,219
MT	70	8	86	-	15	179	17	5	37	-	7	66	472	137	1,069	1	267	1,946
NC	915	191	1,697	18	246	3,067	332	73	679	13	89	1,186	7,066	2,820	17,963	139	2,825	30,813
ND	19	-	20	4	1	44	4	-	8	1	-	13	134	70	229	11	41	485
NE	87	6	129	1	25	248	29	2	47	2	4	84	701	189	1,371	15	265	2,541
NH	146	30	338	6	67	587	48	8	124	-	38	218	1,128	541	3,593	10	807	6,080
NJ	647	321	3,311	45	1,023	5,347	212	114	1,288	28	387	2,029	5,566	4,212	26,344	169	6,920	43,210
NM	140	27	335	5	89	596	47	15	131	2	37	232	1,131	395	3,025	22	953	5,526
NV	150	68	611	10	473	1,312	48	21	241	1	145	456	1,254	1,724	13,706	28	12,975	29,688
NY	850	542	3,937	78	707	6,114	299	230	1,525	40	315	2,409	7,288	5,601	30,455	313	4,600	48,258
OH	760	157	1,938	98	407	3,360	309	49	848	38	185	1,429	7,671	2,513	21,577	1,556	4,358	37,676
OK	241	23	350	16	31	661	88	15	140	4	13	260	1,733	386	2,726	61	455	5,361
OR	258	70	638	3	197	1,166	61	40	256	4	46	407	1,847	1,402	8,364	33	4,071	15,717
PA	1,020	196	2,511	53	367	4,147	325	79	1,050	16	151	1,621	8,277	2,804	19,590	279	3,107	34,057
RI	101	38	336	2	96	573	32	19	124	1	39	215	871	472	3,232	13	919	5,507
SC	441	101	906	7	158	1,613	174	48	403	7	59	691	3,788	1,660	9,324	83	2,281	17,136
SD	41	2	52	1	3	99	10	1	18	-	2	31	255	66	462	8	51	842
TN	419	68	761	21	77	1,346	134	34	279	7	39	493	3,539	1,179	7,514	151	1,171	13,554
TX	1,482	214	1,798	14	115	3,623	473	102	871	11	43	1,500	12,365	3,016	18,441	193	2,409	36,424
UT	223	45	423	2	107	800	83	18	179	1	30	311	1,807	994	6,907	21	3,214	12,943
VA	586	139	1,371	9	289	2,394	210	44	562	5	146	967	5,151	2,240	15,107	64	4,590	27,151
VT	59	13	118	3	20	213	27	10	55	3	8	103	466	153	969	17	131	1,736
WA	450	138	1,228	10	460	2,286	135	58	439	5	124	761	3,691	2,162	14,990	65	6,775	27,683
WI	374	67	895	8	213	1,557	113	30	359	2	88	592	2,784	1,087	9,240	77	2,137	15,325
WV	112	20	238	3	18	391	42	15	76	-	8	141	971	300	1,884	22	283	3,461
WY	17	1	37	1	5	61	3	1	21	-	-	26	199	44	390	2	88	723
Other ³	193	87	356	1	12	649	36	30	165	8	9	248	776	1,013	3,051	12	59	4,911
Total	21,102	6,109	53,897	883	13,108	95,099	7,259	2,582	21,596	416	4,901	36,754	180,171	97,021	657,604	10,104	240,755	1,185,655

¹ Since the first full quarter in conservatorship (4Q08). The state level data for repayment plans and forbearance plans are not available for 1Q08 and 2009.

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

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



FHFA produces monthly and quarterly versions of the Foreclosure Prevention Report. In addition to the data provided in the monthly reports, the quarterly reports include the following information: MHA program updates; benchmarking of the Enterprises' delinquency rates; the type and depth of loan modifications; and the performance of modified loans.

Glossary

Data and definitions in this report have been revised relative to prior versions of the report. FHFA continues to work with the Enterprises to improve the comparability of reported data.

Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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

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

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

Section 3: Loan Modifications

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

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

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

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

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

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

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

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

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

Section 4: Third-party Sales and Foreclosures

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

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

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

