



FORECLOSURE PREVENTION REPORT

FEDERAL PROPERTY MANAGER'S REPORT

SECOND QUARTER 2017



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

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



3.931 million
troubled homeowners helped during conservatorships

26%
of loan modifications in 2Q17 reduced borrowers' monthly payments by over 30%

Serious delinquency rate dropped to **0.95%** at the end of 2Q17

REO inventory ↓ **9%** in 2Q17

Second Quarter 2017 Highlights

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 48,760 foreclosure prevention actions in the second quarter of 2017, bringing the total to 3,931,224 since the start of conservatorships in September 2008. Of these actions, 3,255,465 have helped troubled homeowners stay in their homes, including 2,087,930 permanent loan modifications.
- The share of modifications with principal forbearance increased to 28 percent in the second quarter. Modifications with extend-term only accounted for 43 percent of all loan modifications during the quarter due to improved house prices and expiration of the Home Affordable Modification Program (HAMP).
- As of June 30, 2017, approximately 20 percent of loans modified in the second quarter of 2016 had missed two or more payments, one year after modification.
- There were 4,757 completed short sales and deeds-in-lieu during the quarter, bringing the total to 675,759 since the conservatorships began in September in 2008.

The Enterprises' Mortgage Performance:

- The number of 60+ days delinquent loans declined 6 percent to 354,178 at the end of the second quarter, from 377,622 at the end of the first quarter.
- The Enterprises' serious delinquency rate fell to 0.9 percent at the end of the second quarter, the lowest level since January of 2008. This compared with 3.8 percent for Federal Housing Administration (FHA) loans, 2.0 percent for Veterans Affairs (VA) loans, and 2.5 percent for all loans (industry average).

The Enterprises' Foreclosures:

- Foreclosure starts fell 11 percent to 44,989 while third-party and foreclosure sales decreased 9 percent to 17,542 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

	1Q17	2Q17
Loan Modifications *	31,927	33,682
Repayment Plans	9,666	8,410
Forbearance Plans	2,206	1,544
Charge-offs-in-lieu	369	367
Home Retention Actions	44,168	44,003
Short Sales	3,398	3,228
Deeds-in-lieu	1,538	1,529
Home Forfeiture Actions	4,936	4,757
TOTAL	49,104	48,760

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

	1Q17	2Q17
30-59 Days Delinquent	317,739	352,290
60-plus-days Delinquent	377,622	354,178
Seriously Delinquent*	292,765	265,946
Foreclosure Starts	50,529	44,989
Third-party & Foreclosure Sales	19,195	17,542
REO Inventory	44,460	40,392

(Percent of total loans serviced)

30-59 Days Delinquent	1.14%	1.27%
60-plus-days Delinquent	1.35%	1.27%
Seriously Delinquent*	1.04%	0.95%

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

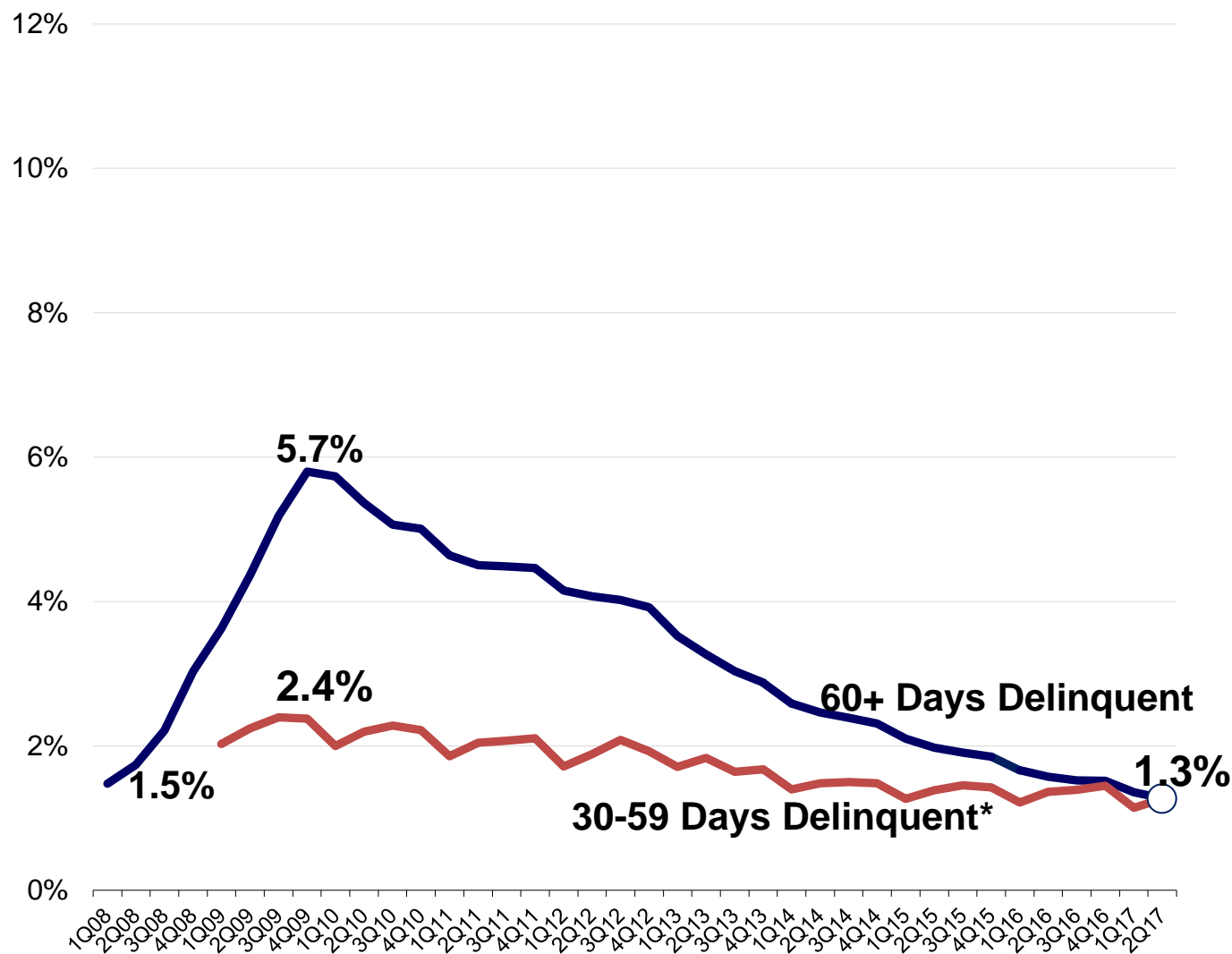
Source: FHFA (Fannie Mae and Freddie Mac)



Mortgage Performance

The performance of the Enterprises' mortgage portfolio continued to improve. The percentage of loans that are 60+ days delinquent declined from 1.4 percent at the end of the first quarter to 1.3 percent at the end of the second quarter. The serious delinquency rate fell to 0.9 percent at the end of the second quarter, the lowest level since January of 2008. This compared with 3.8 percent for Federal Housing Administration (FHA) loans, 2.0 percent for Veterans Affairs (VA) loans, and 2.5 percent for all loans (industry average).

Enterprises' Delinquency Rates

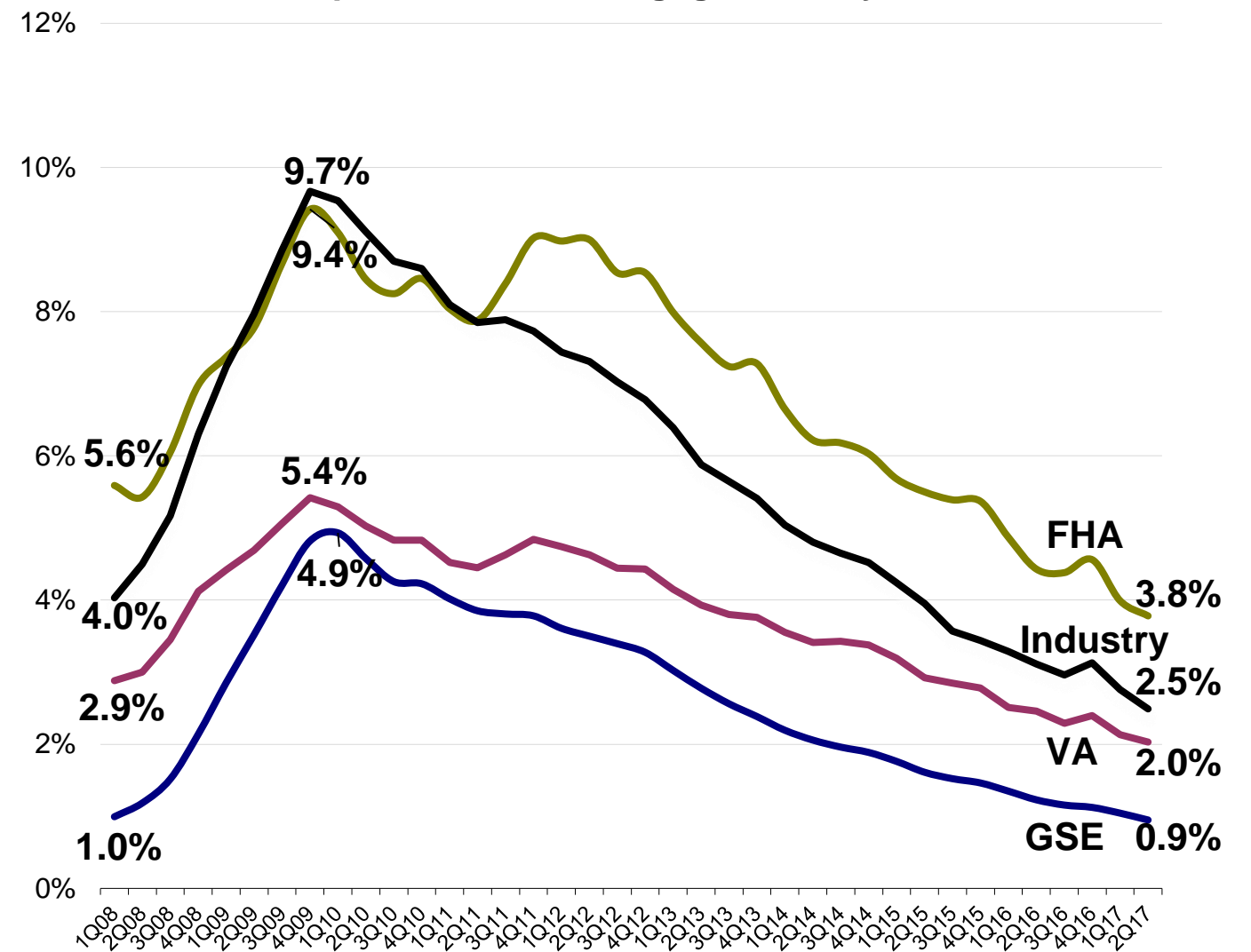


Source: FHFA (Fannie Mae and Freddie Mac)

*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 97,864 foreclosure prevention actions in the first half of 2017, bringing the total to 3,931,224 since the start of conservatorships in September 2008. Of these actions, 2,087,930 have been permanent loan modifications. A total of 1,167,535 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. 675,759 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	2014	2015	2016	YTD Jun-17	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	51,481	39,317	32,357	18,076	892,413
Forbearance Plans	11,260	8,170	7,228	3,750	190,681
Charge-offs-in-lieu	1,378	1,219	1,047	736	14,263
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Loan Modifications ²	<u>189,975</u>	<u>148,109</u>	<u>123,495</u>	<u>65,609</u>	<u>2,087,930</u>
Total	254,094	196,815	164,127	88,171	3,255,465
Nonforeclosure - Home Forfeiture Actions					
Short Sales	38,198	25,081	17,760	6,626	585,468
Deeds-in-lieu	<u>14,926</u>	<u>10,170</u>	<u>8,024</u>	<u>3,067</u>	<u>90,291</u>
Total	53,124	35,251	25,784	9,693	675,759
Total Foreclosure Prevention Actions	307,218	232,066	189,911	97,864	3,931,224

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

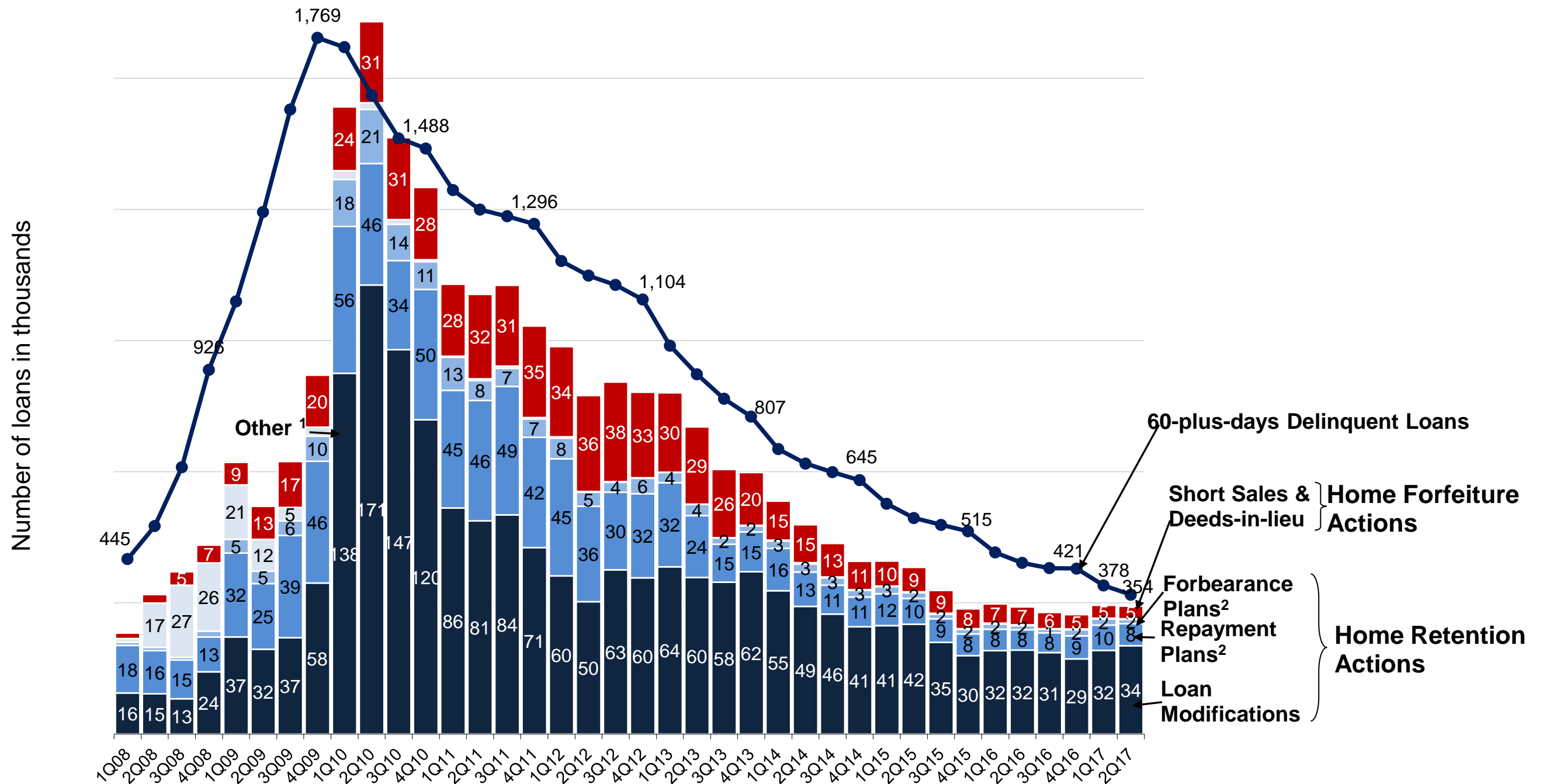
² Includes HAMP permanent modifications.

Source: FHFA (Fannie Mae and Freddie Mac)



60+ Days Delinquent Loans and Foreclosure Prevention Actions

The Enterprises' foreclosure prevention actions decreased slightly while the number of 60+ days delinquent loans continued to decline in the second quarter. A total of 48,760 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 33,682 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)

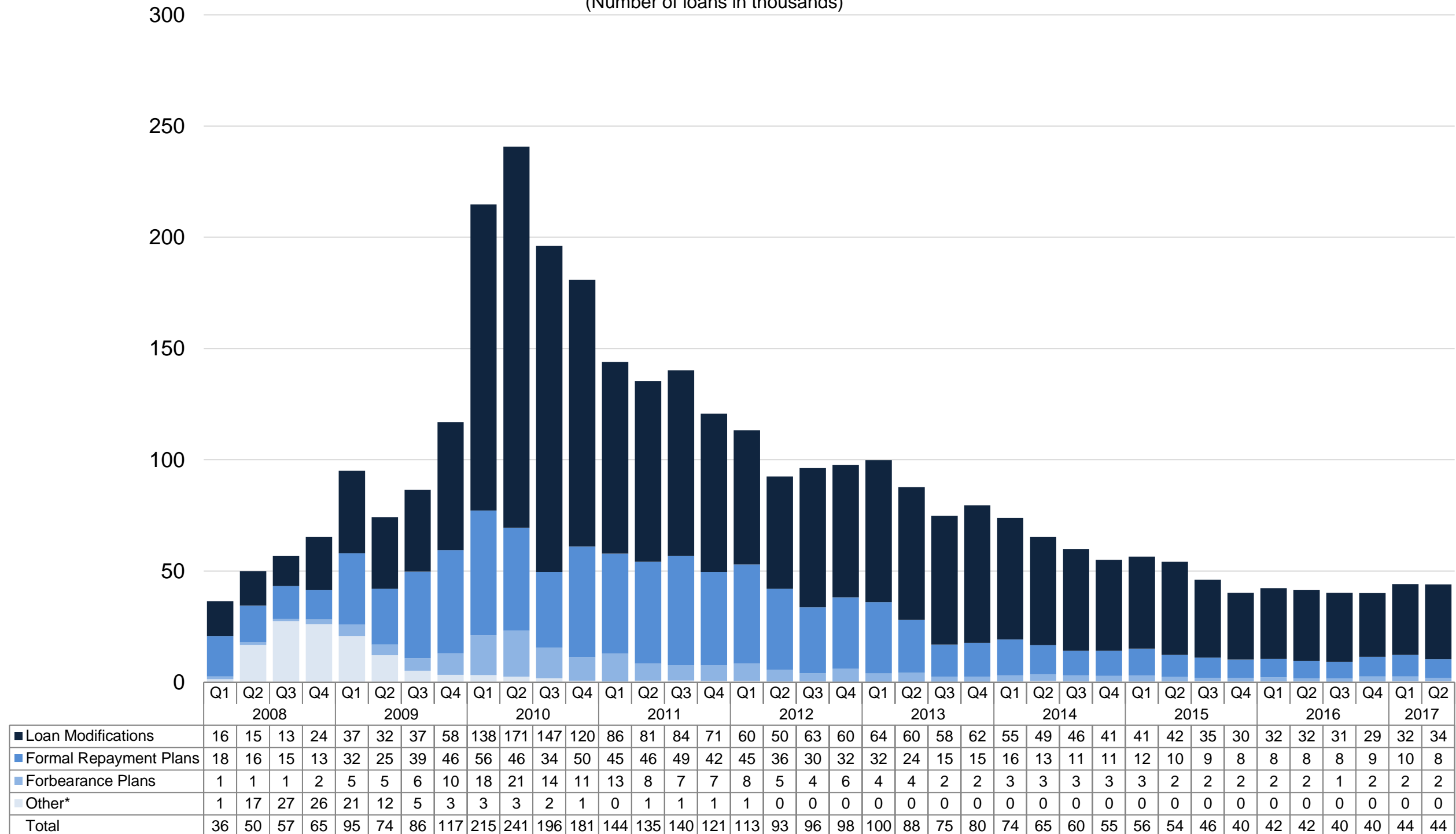


Foreclosure Prevention Activity: Home Retention Actions

The Enterprises completed 44,003 home retention actions in the second quarter, compared with 44,168 in the first quarter of 2017. These actions, which included 33,682 permanent loan modifications, 8,410 repayment plans, 1,544 forbearance plans and 367 charge-offs-in-lieu, helped delinquent borrowers stay in their homes during the quarter.

Home Retention Actions

(Number of loans in thousands)



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

Source: FHFA (Fannie Mae and Freddie Mac)

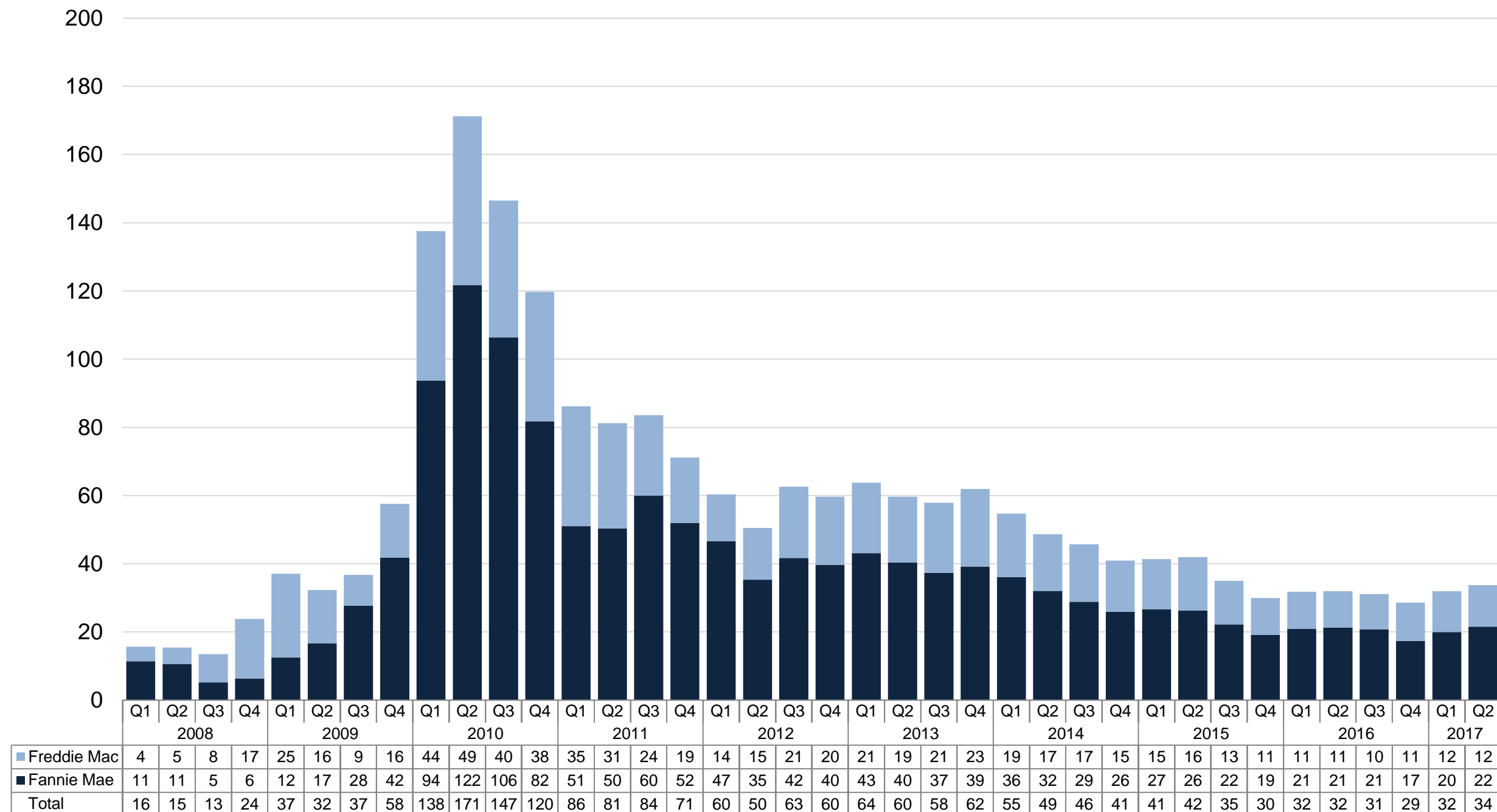


Enterprises' Loan Modifications

The Enterprises completed 33,682 loan modifications in the second quarter, an increase of 5 percent compared with the first quarter of 2017. Fannie Mae's permanent loan modifications increased 8 percent to 21,539 and Freddie Mac's increased slightly to 12,143 during the quarter.

Loan Modifications by Enterprise

(Number of loans in thousands)



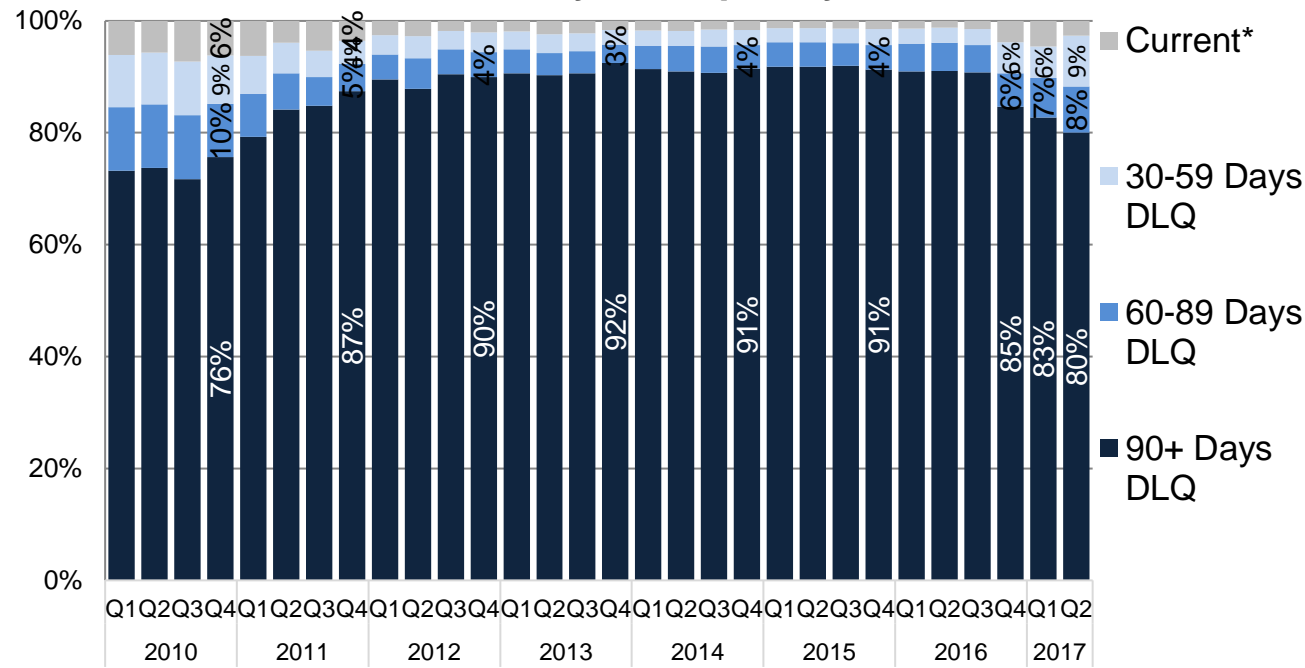
Source: FHFA (Fannie Mae and Freddie Mac)



Enterprises' Loan Modifications

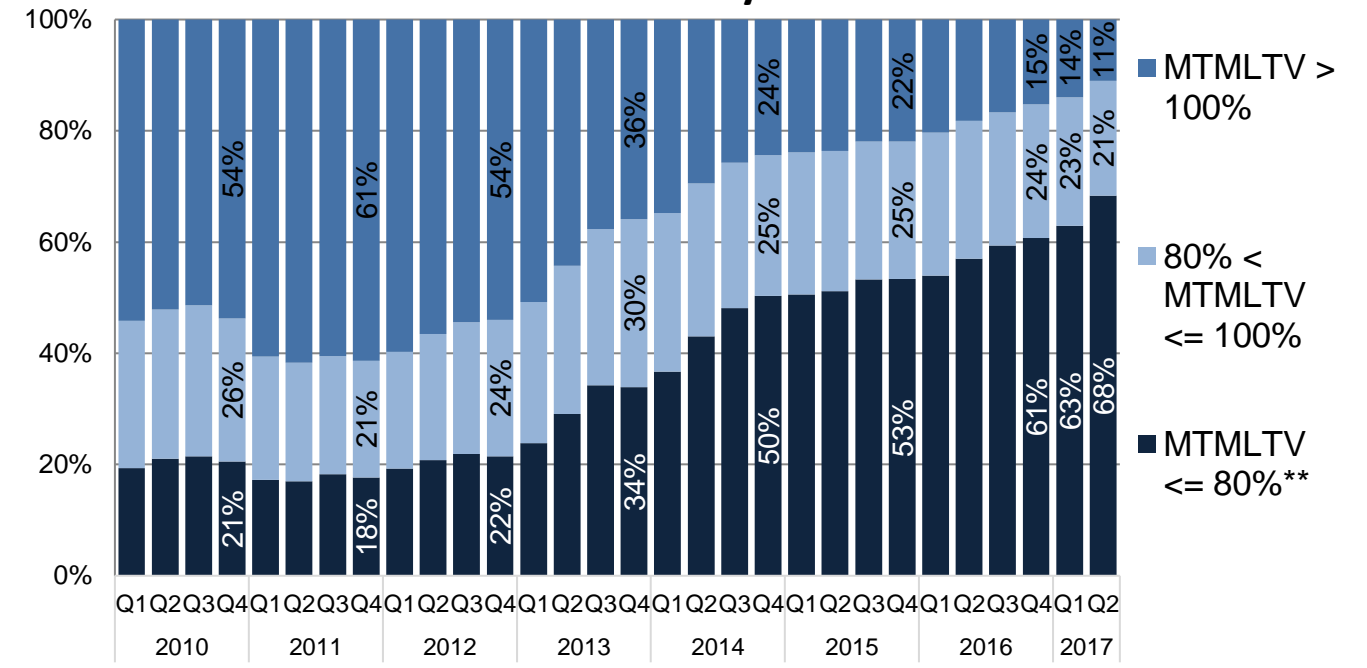
The Enterprises completed 33,682 loan modifications in the second quarter of 2017. Approximately 79 percent of borrowers who received modification in the quarter were three or more months delinquent. About 68 percent of all loan modifications during the quarter had marked-to-market loan-to-value ratio of less than 80%. The majority (nearly 70 percent) of loans modified in the second quarter were originated prior to 2009.

Modifications by Delinquency Status



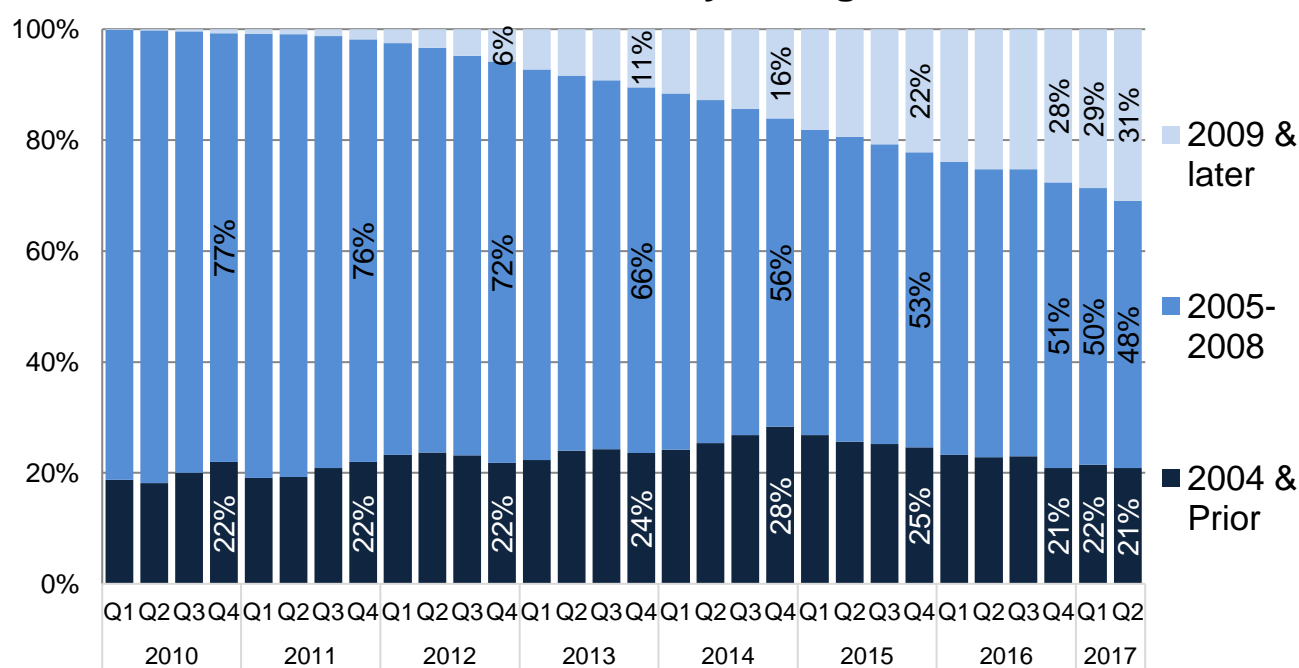
Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by MTMLTV



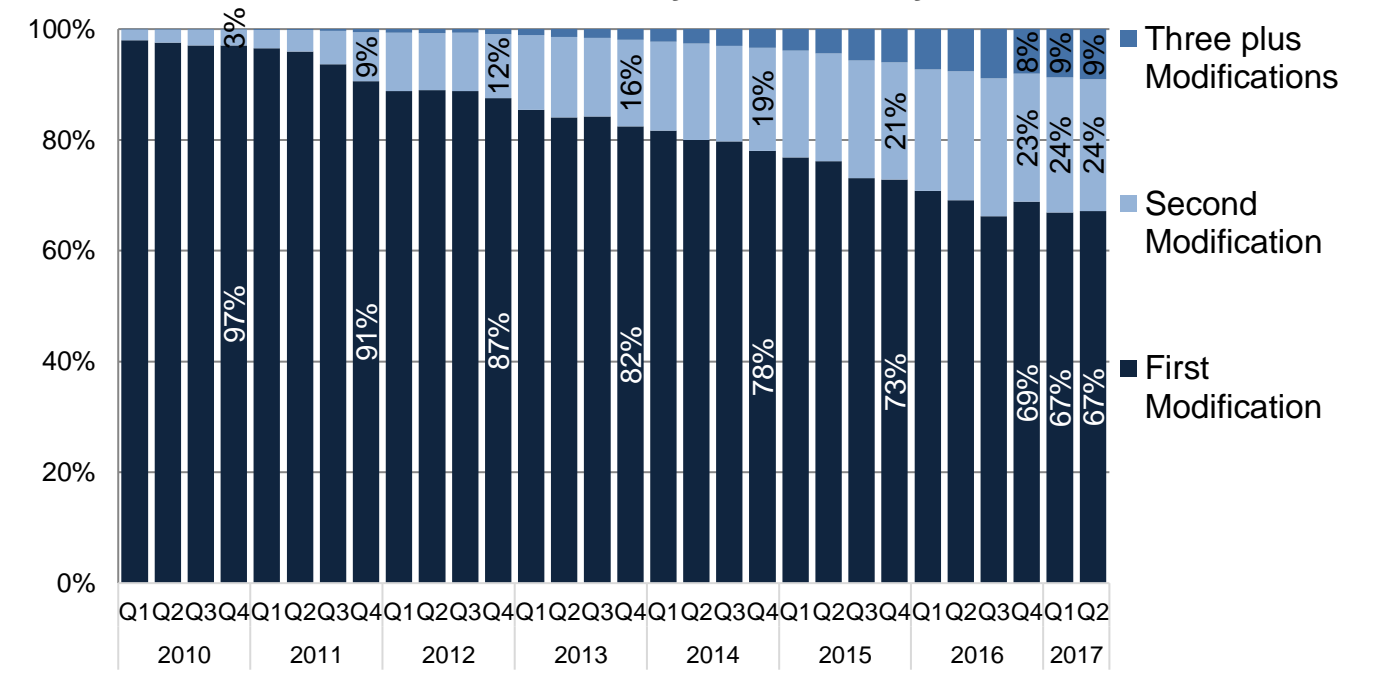
Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by Vintage



Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by Mod History



Source: FHFA (Fannie Mae and Freddie Mac)

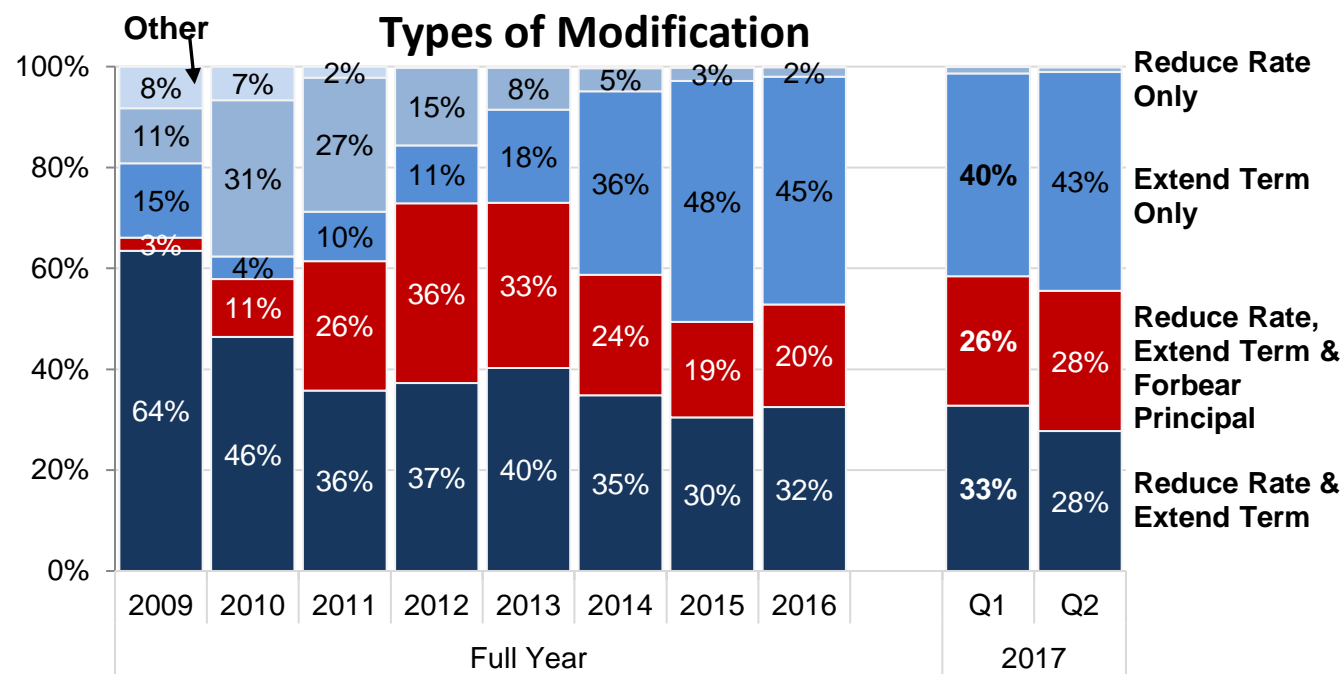
*Includes loans with missing delinquency status

**Includes loans with missing MTMLTV data

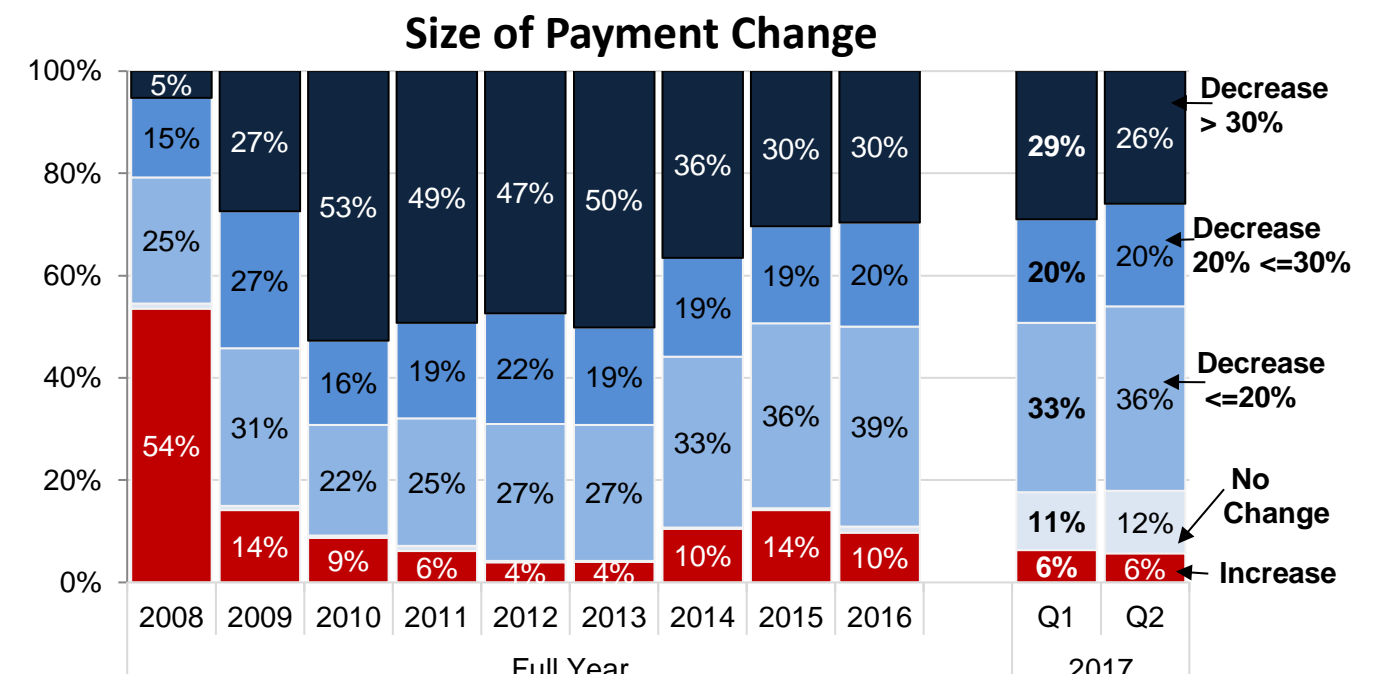


Enterprises' Loan Modifications

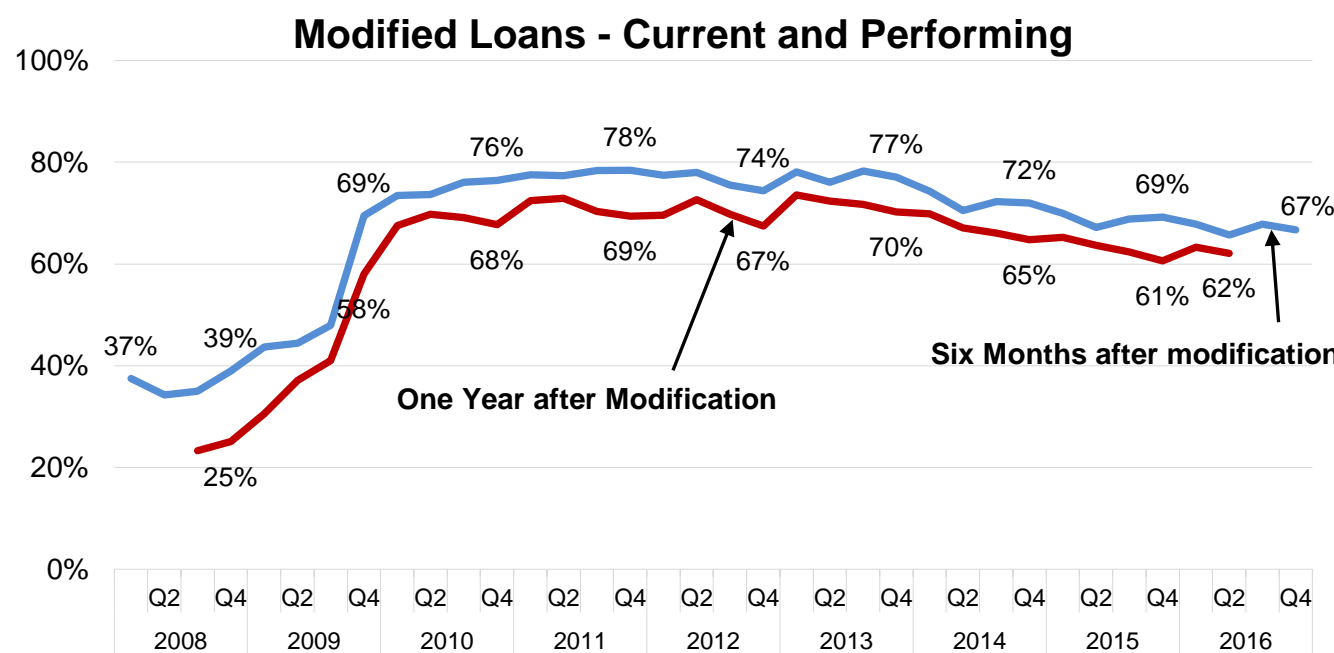
The share of the Enterprises' modifications with extend-term only increased to 43 percent during the second quarter. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions are generally offered to borrowers with modest or no home equity. This has contributed to lower concessions on loan modifications, which is reflected in the size of payment change. As the reduction in payment change has decreased over the past couple of years, the level of delinquencies after modification has increased slightly.



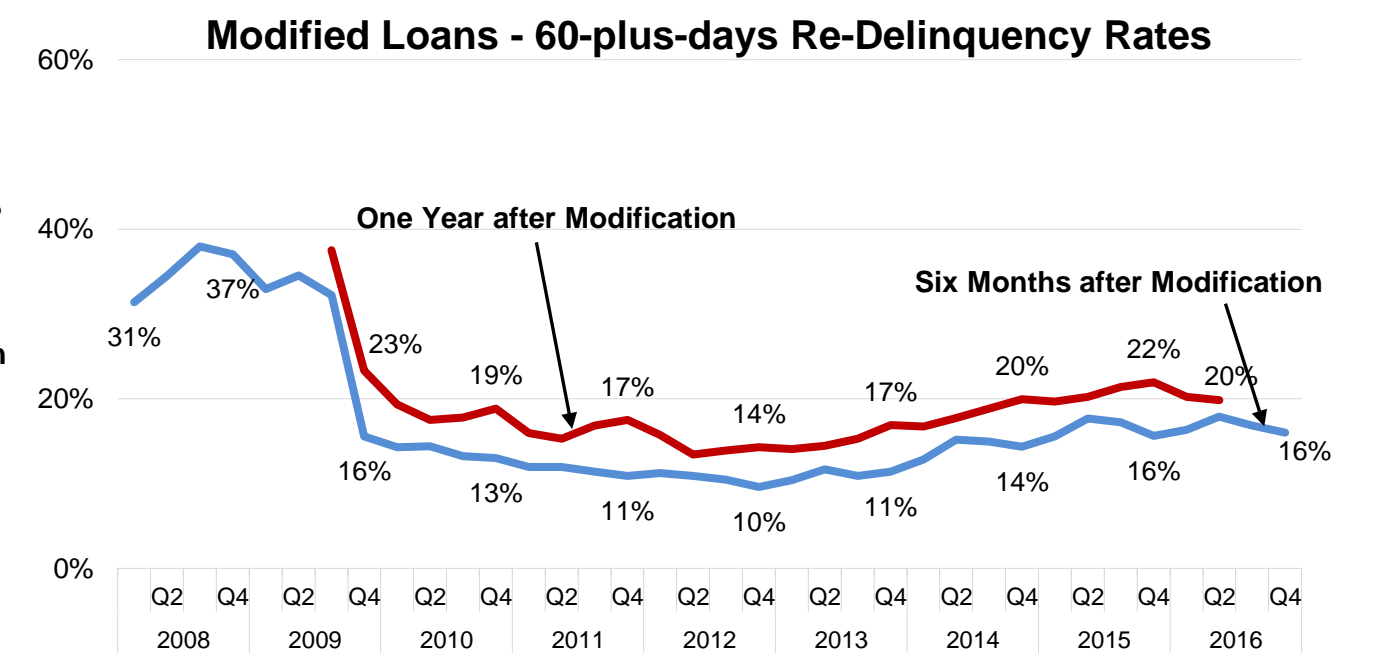
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



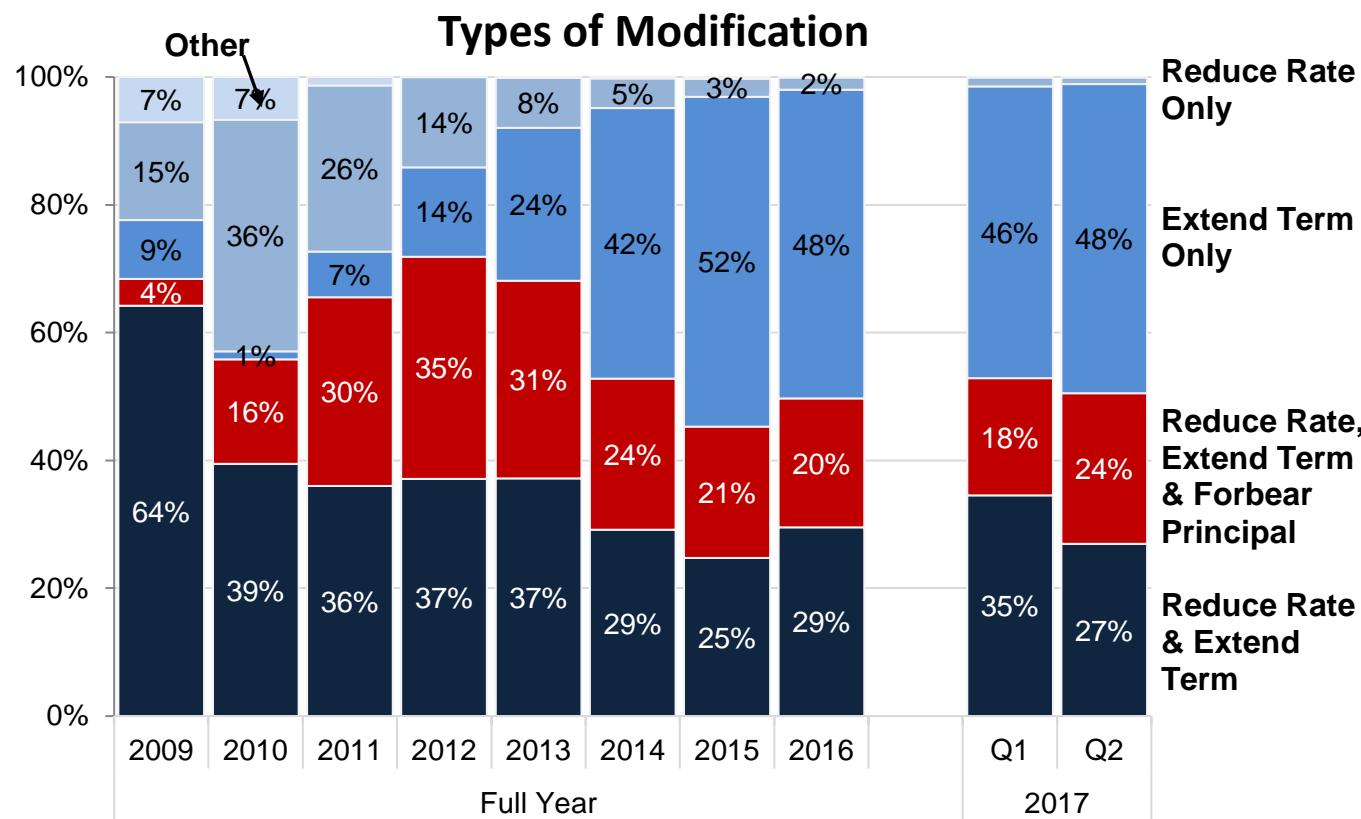
Source: FHFA (Fannie Mae and Freddie Mac)



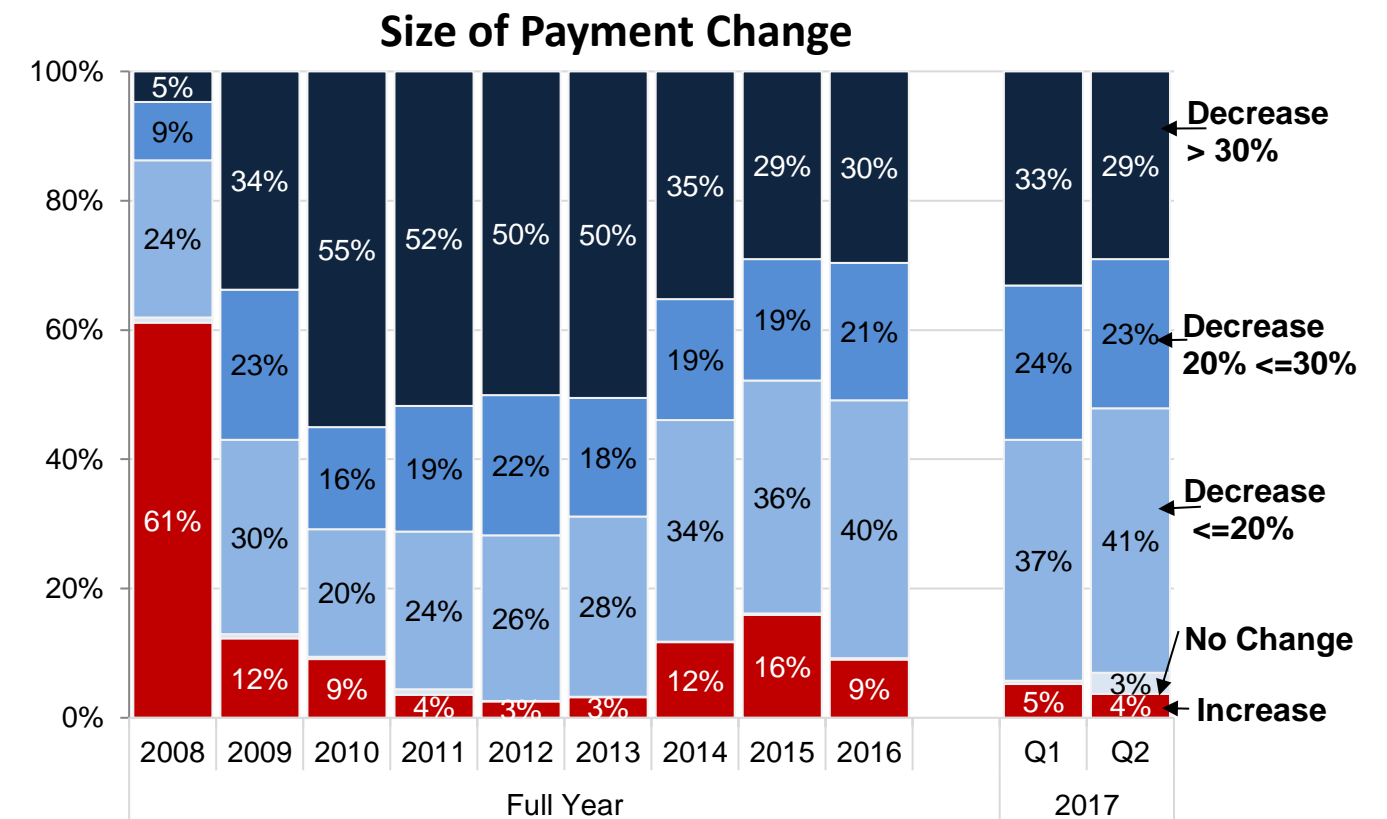
Source: FHFA (Fannie Mae and Freddie Mac)



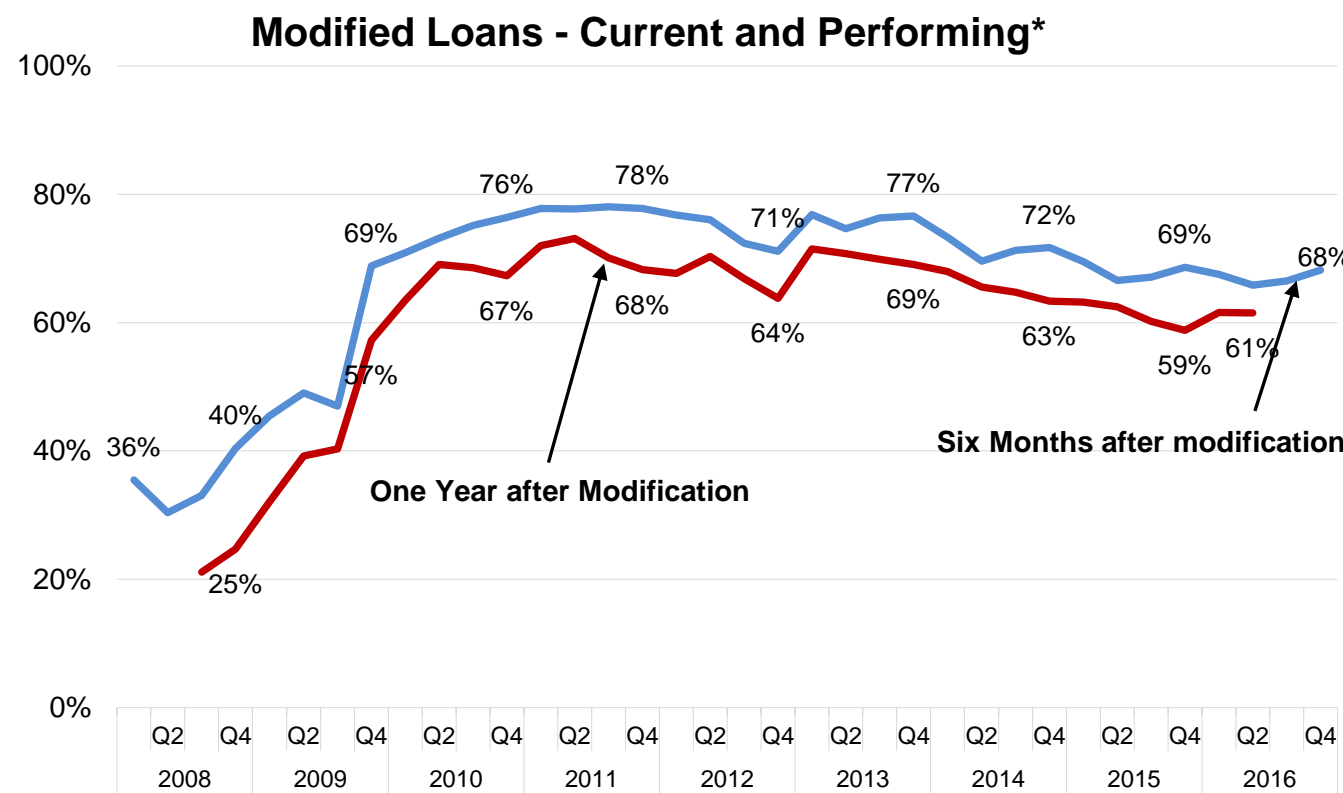
Fannie Mae's Loan Modifications



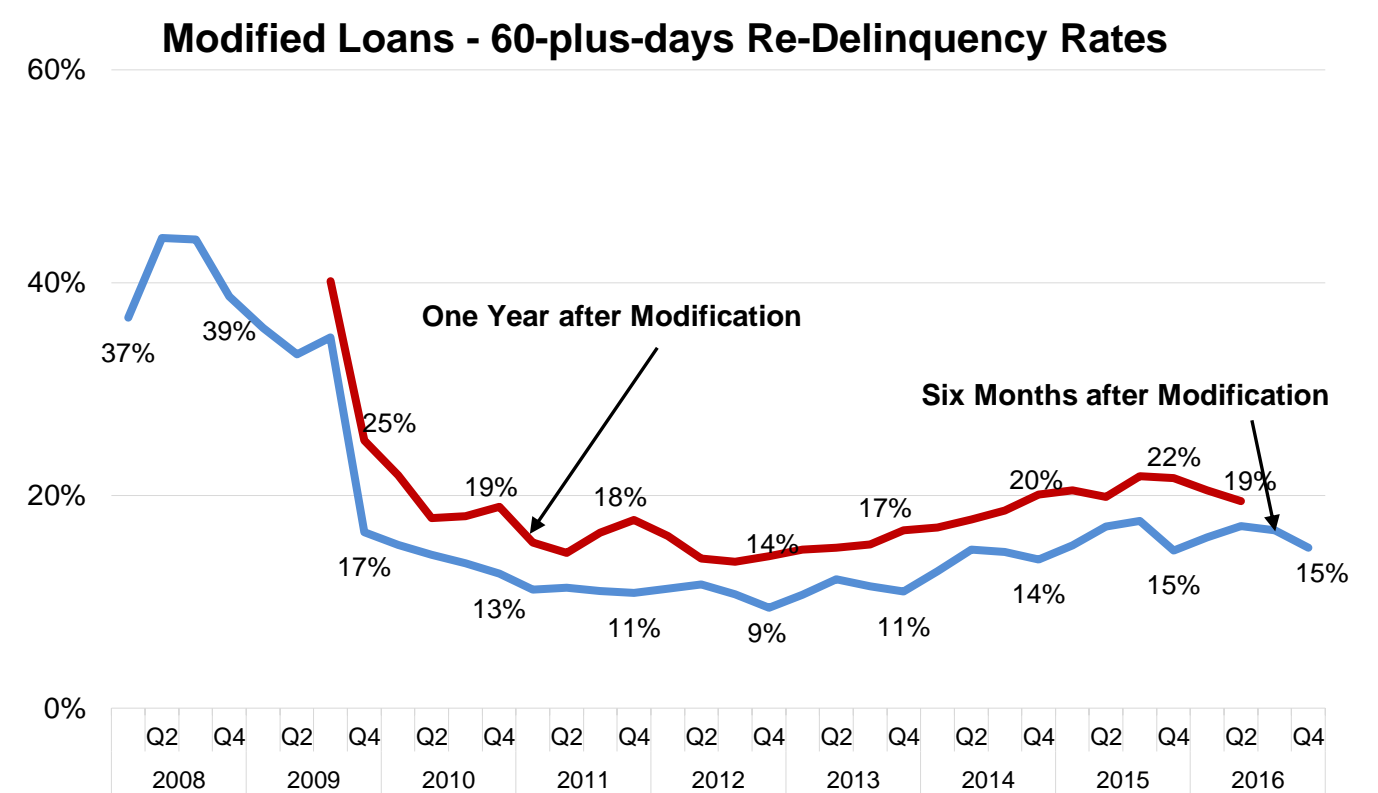
Source: FHFA (Fannie Mae and Freddie Mac)



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Source: FHFA (Fannie Mae and Freddie Mac)

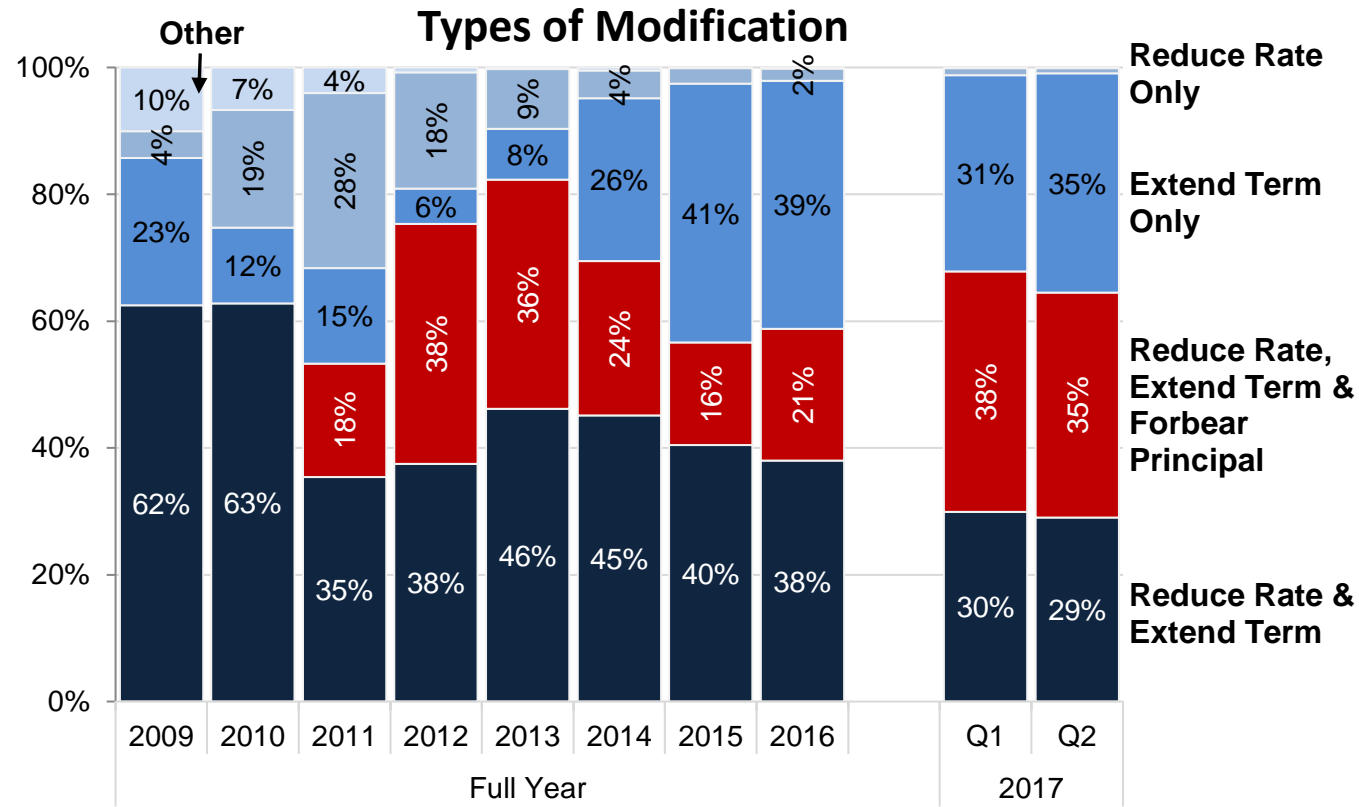


Source: FHFA (Fannie Mae and Freddie Mac)

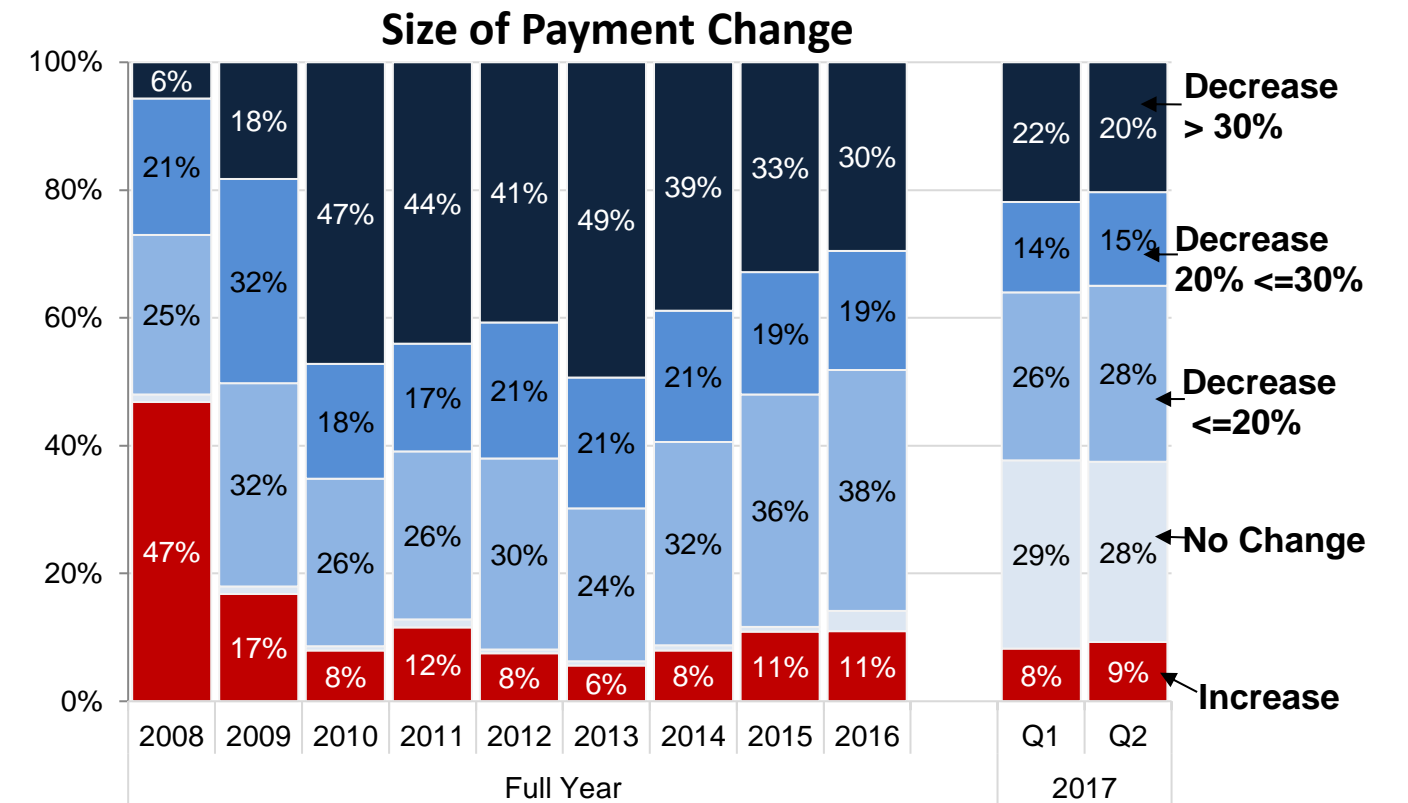
* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off.



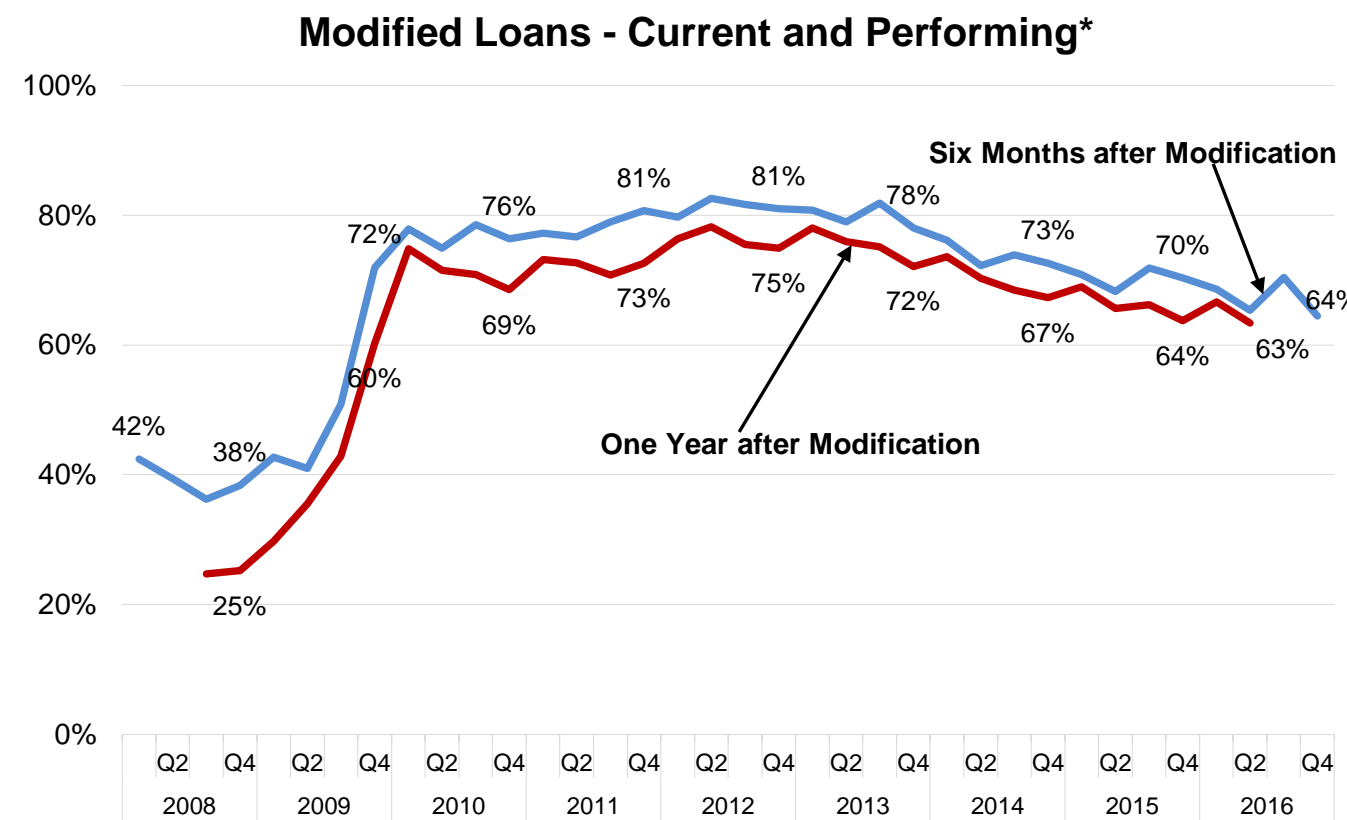
Freddie Mac's Loan Modifications



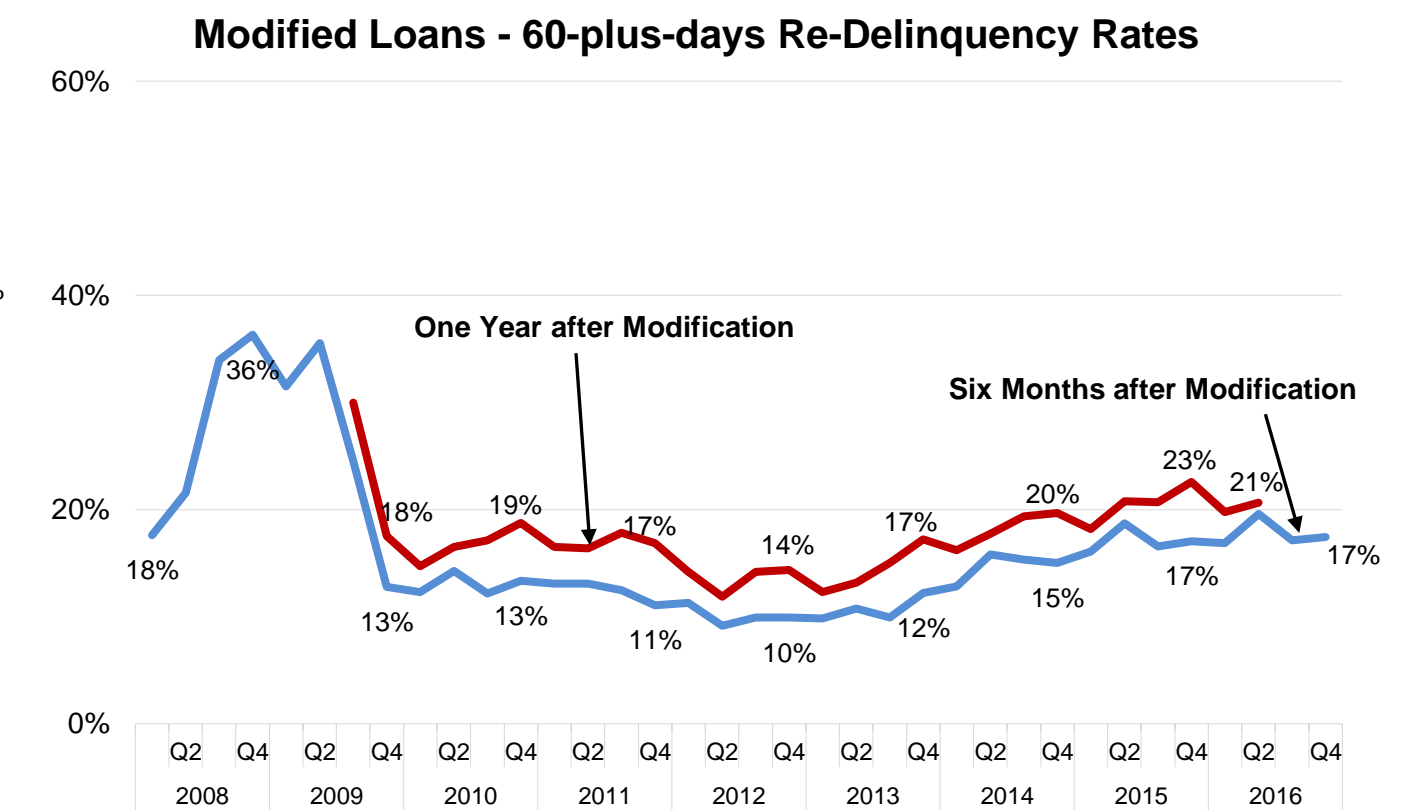
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



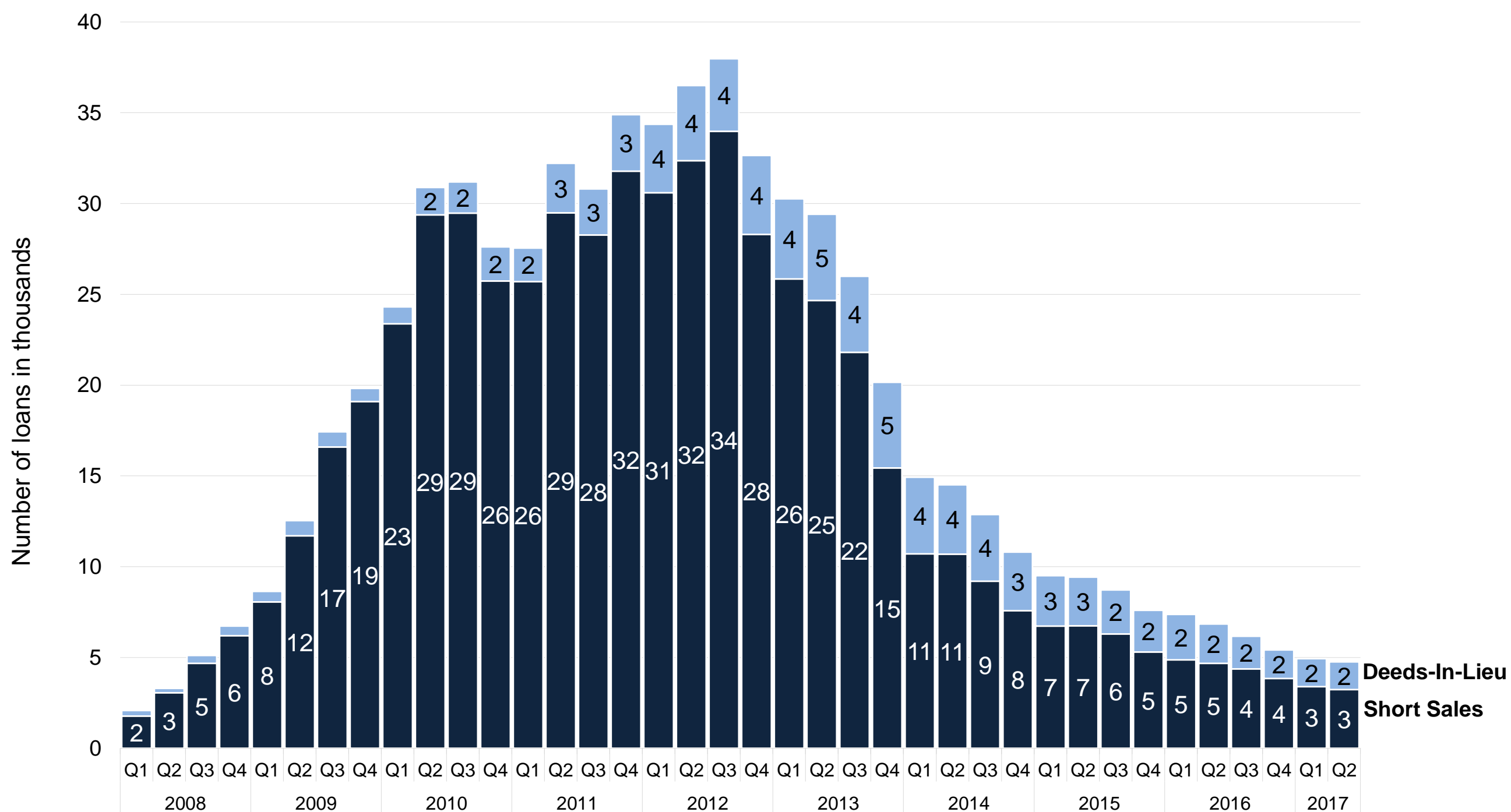
Source: FHFA (Fannie Mae and Freddie Mac)

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



Foreclosure Prevention Activity: Home Forfeiture Actions

There were 4,757 completed short sales and deeds-in-lieu in the second quarter, bringing the total to 675,759 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 4 percent in the second quarter compared with the first quarter of 2017. These foreclosure alternatives help to reduce the severity of losses resulting from a borrower’s default and minimize the impact of foreclosures on borrowers, communities, and neighborhoods.

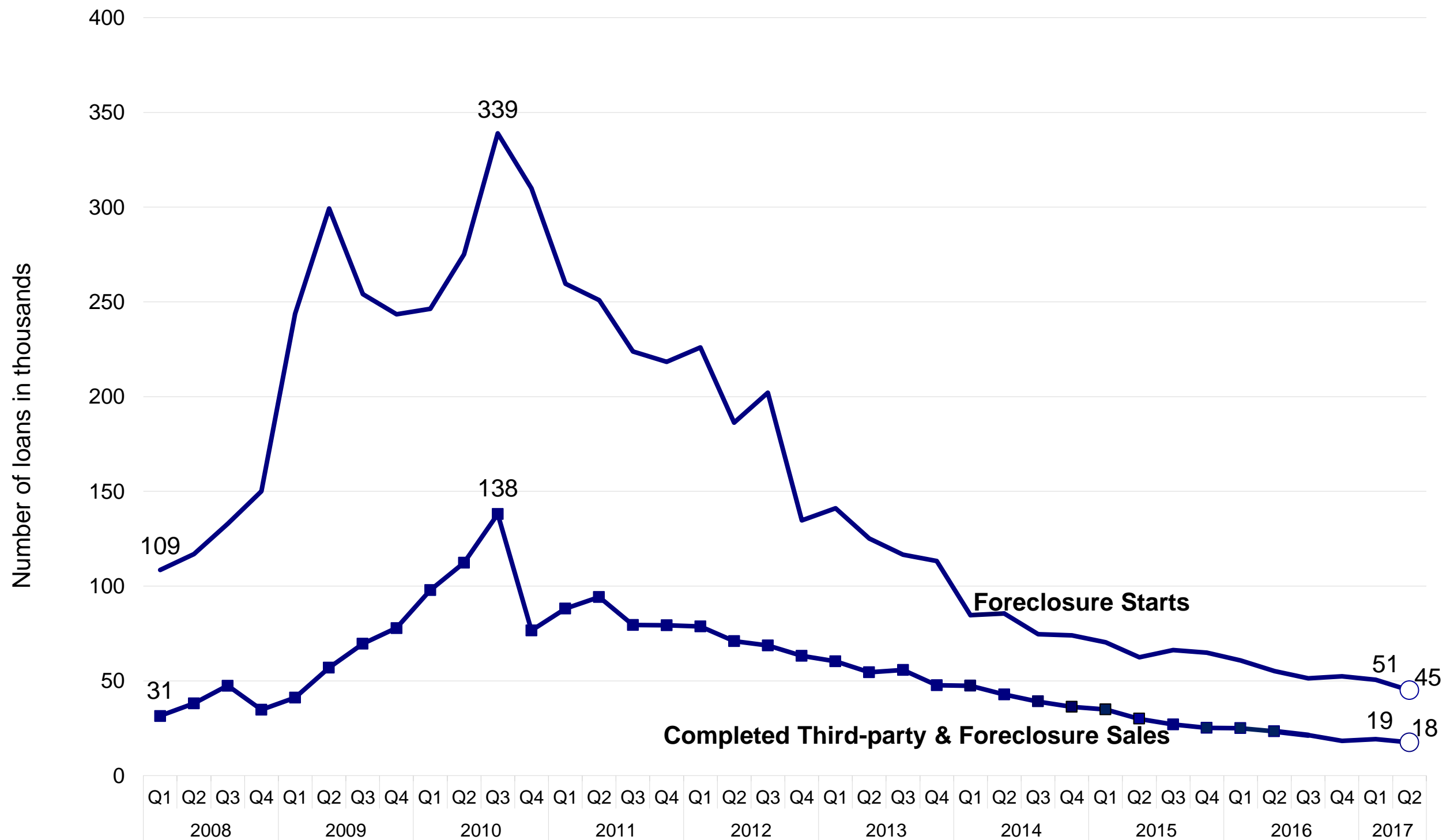


Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosures

There were 17,542 completed third-party and foreclosure sales in the second quarter, down 9 percent compared with the first quarter of 2017. The number of foreclosure starts decreased 11 percent from 50,529 in the first quarter to 44,989 in the second quarter of 2017.

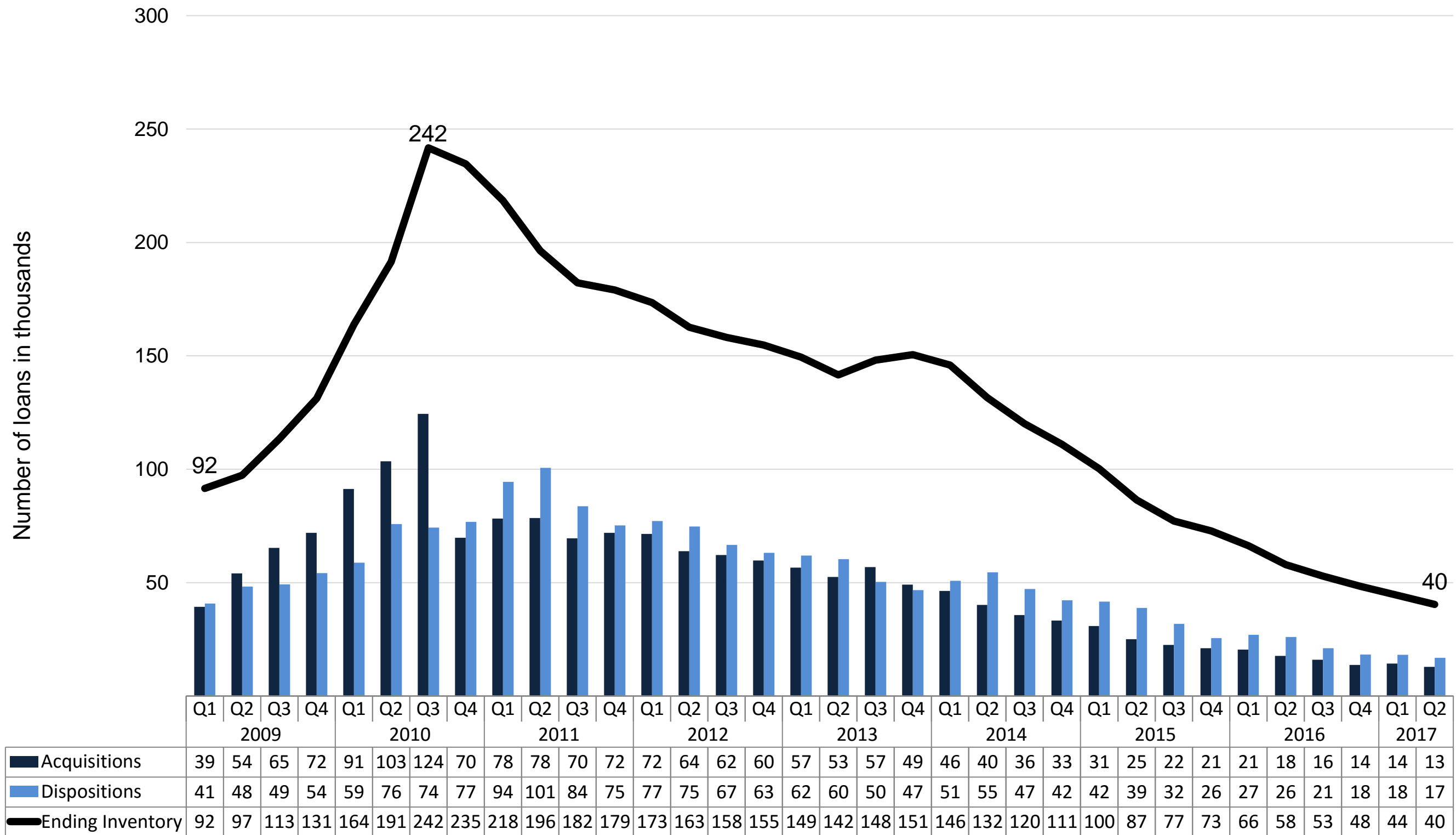


Source: FHFA (Fannie Mae and Freddie Mac)



Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 9 percent in the second quarter to 40,392, as property dispositions continued to outpace acquisitions. The total number of property acquisitions decreased 10 percent to 12,821 while dispositions decreased 7 percent to 16,893 during the second quarter.



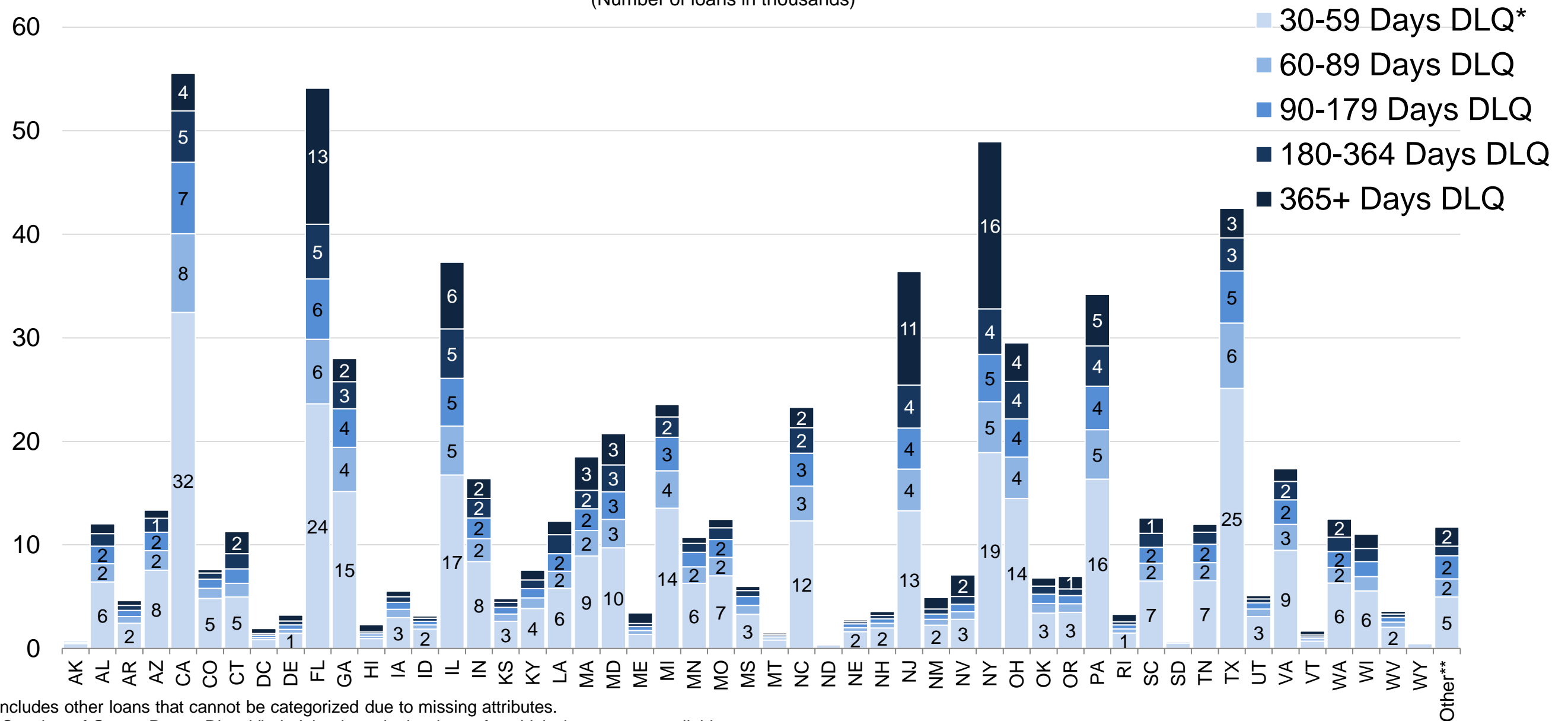
Source: FHFA (Fannie Mae and Freddie Mac)



Delinquent Loans by State

The number of the Enterprises' deeply (365+ days) delinquent loans continued to decline in the second quarter of 2017. Approximately 14 percent of the Enterprises' troubled borrowers were deeply delinquent at the end of the quarter, down from 17 percent at the end of the prior quarter. New York continued to have the highest number of deeply delinquent loans, followed by Florida and New Jersey. As of June 30, 2017, approximately 33 percent of the troubled borrowers in New York have missed one year or more monthly payments, compared with 24 percent in Florida and 30 percent in New Jersey.

Delinquent Loans by State - As of June 30, 2017
(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.

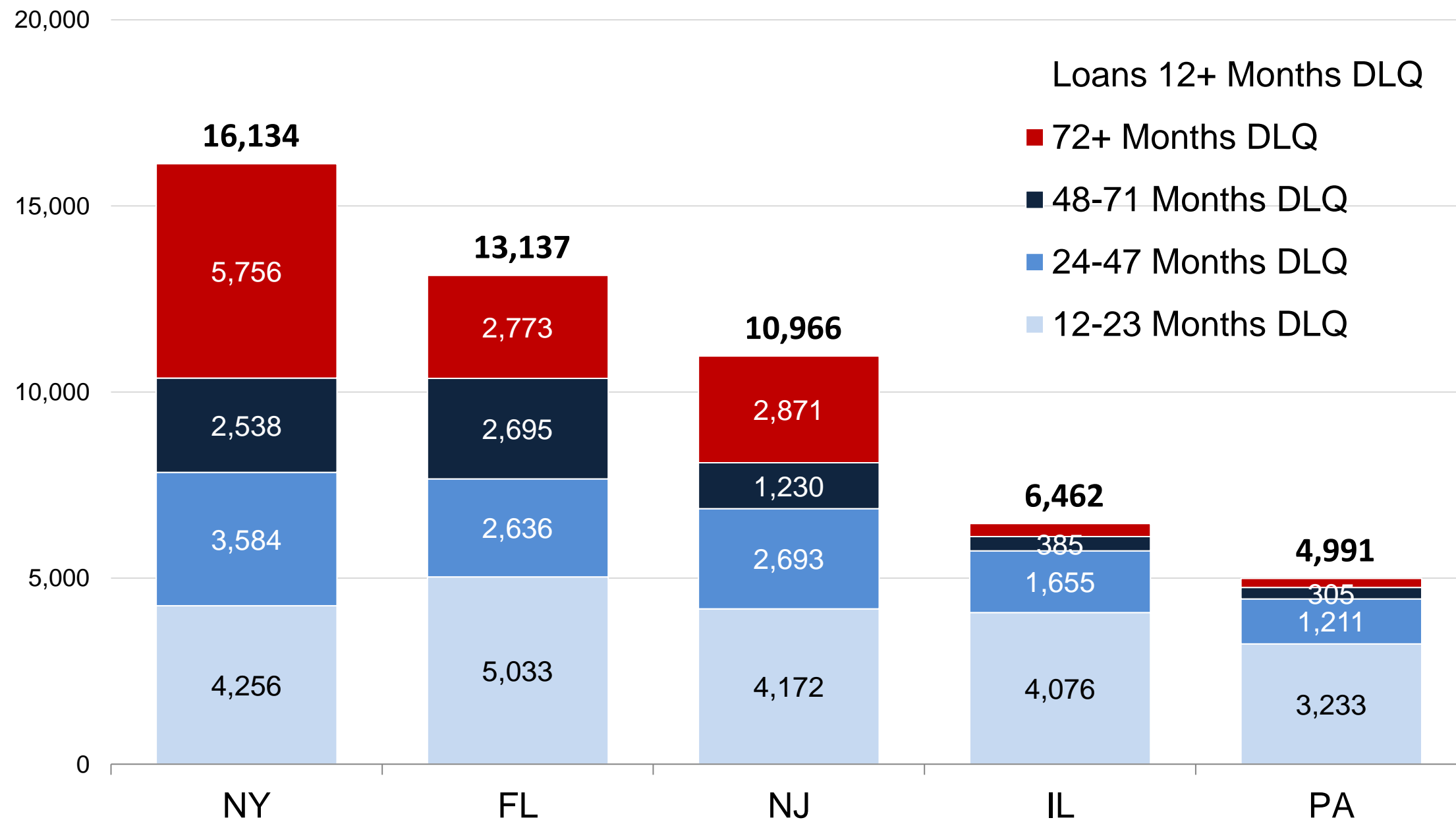
Source: FHFA (Fannie Mae and Freddie Mac)



Deeply Delinquent Loans in Selected States

Deeply (365+ days) delinquent loans are highly concentrated in the states that require a judicial review of the foreclosure activity. As of June 30, 2017, approximately 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)



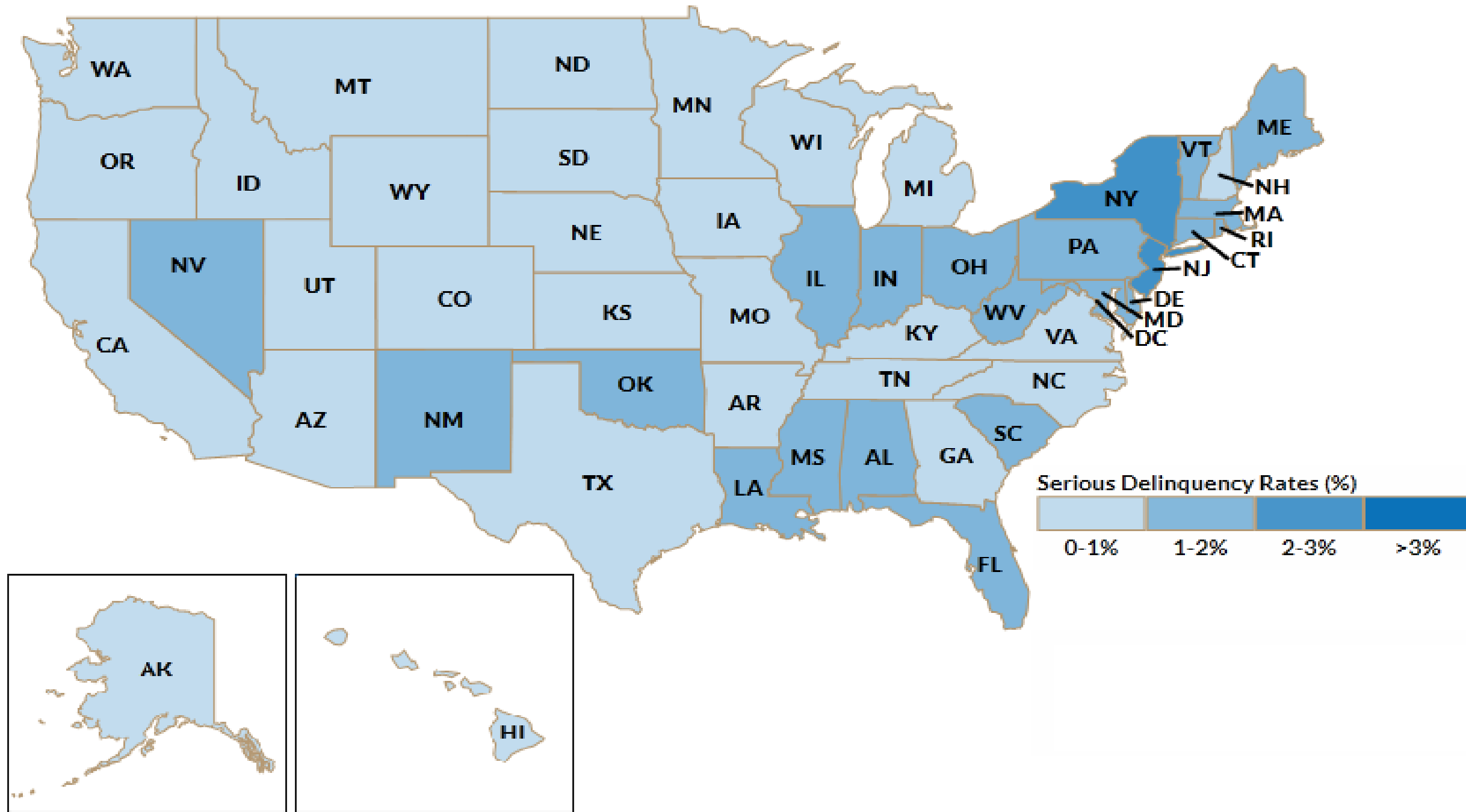
Source: FHFA (Fannie Mae and Freddie Mac)



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](#)

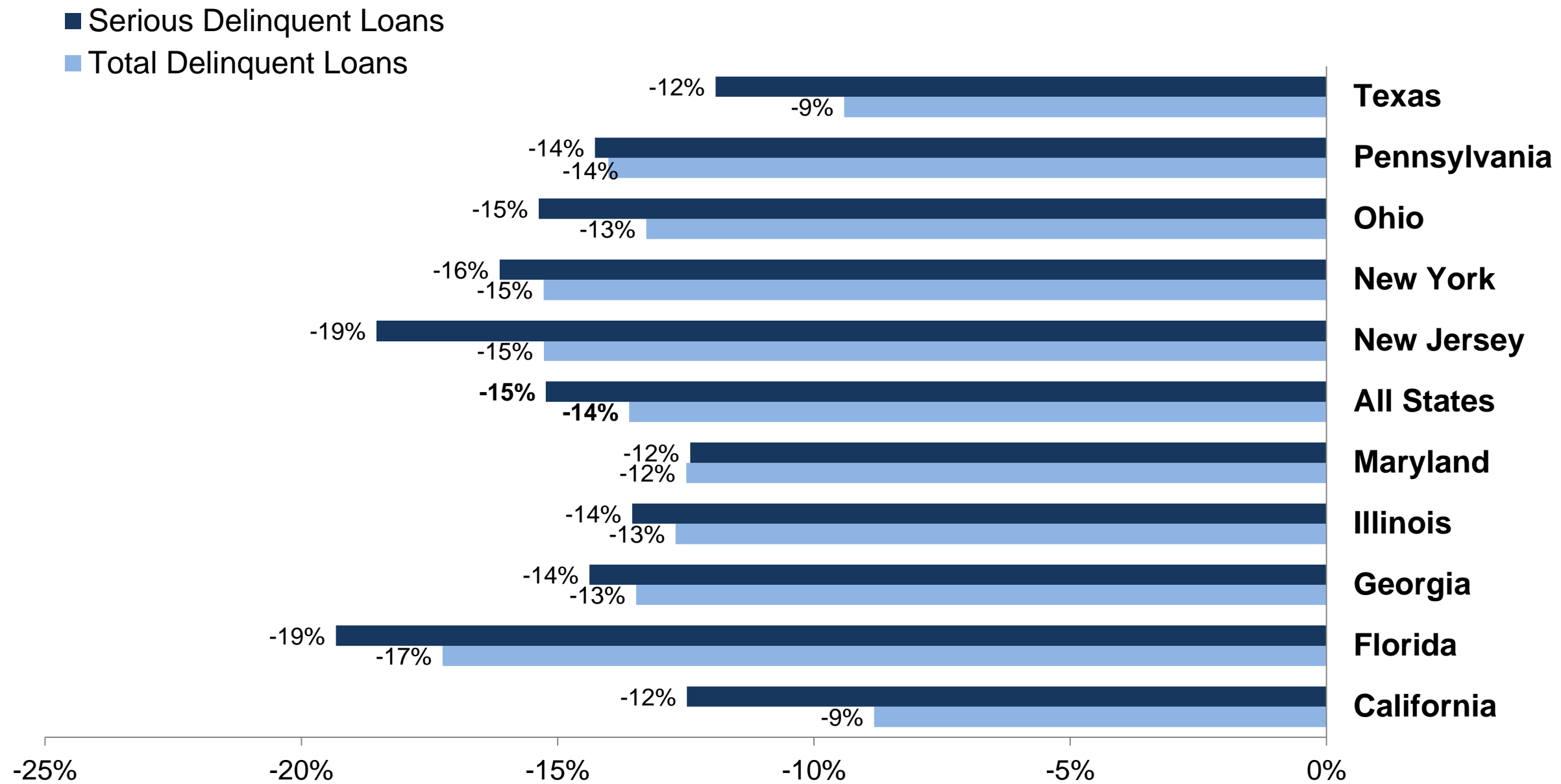


* Loans that have missed three or more payments or are in the process of foreclosure.

Change in the Number of Delinquent Loans in Key States*

The total number of the Enterprises' delinquent loans fell 14 percent in the first half of 2017 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 1.0 percent at the end of 2016 to 0.9 percent at the end of the second quarter of 2017, which is the lowest level since January of 2008. In Florida, the number of the Enterprises' seriously delinquent loans decreased approximately 19 percent during the first half of the year.

Change from December 31, 2016



*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)	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Total Loans Serviced	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	27,692	27,768	27,872	27,821
Original Credit Score >= 660	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	24,987	25,111	25,246	25,237
Original Credit Score < 660	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	2,704	2,657	2,626	2,584
Total Delinquent Loans	1,428	1,312	1,276	1,115	1,101	1,084	1,059	937	935	937	912	799	813	807	823	695	706
Original Credit Score >= 660	860	785	756	669	656	643	625	562	555	555	539	475	479	478	487	414	421
Original Credit Score < 660	568	528	521	446	445	441	434	375	380	382	372	324	333	329	336	281	286
30 - 59 Days Delinquent	513	460	469	391	414	419	414	352	386	405	396	337	378	385	402	318	352
Original Credit Score >= 660	287	256	260	219	233	237	233	203	222	234	230	196	219	228	239	189	211
Original Credit Score < 660	226	204	210	172	181	182	180	149	164	171	167	141	159	157	163	129	141
60 - 89 Days Delinquent	146	144	146	119	123	129	126	105	109	114	115	94	101	107	113	90	94
Original Credit Score >= 660	80	78	79	67	67	70	69	59	60	63	64	53	56	59	63	52	53
Original Credit Score < 660	66	66	67	52	56	58	57	46	49	51	51	41	45	48	50	39	41
60-plus-days Delinquent	915	852	807	724	688	666	645	585	549	532	515	462	435	422	421	378	354
Original Credit Score >= 660	572	529	496	450	423	406	392	359	334	321	310	279	260	250	248	226	210
Original Credit Score < 660	342	323	311	274	264	259	253	226	216	211	206	183	175	172	173	152	145

Percent of Total Loans Serviced

Total Delinquent Loans	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%	2.91%	2.96%	2.49%	2.54%
Original Credit Score >= 660	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%	1.91%	1.94%	1.64%	1.67%
Original Credit Score < 660	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%	12.16%	12.64%	10.70%	11.07%
30 - 59 Days Delinquent	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%	1.39%	1.45%	1.14%	1.27%
Original Credit Score >= 660	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%	0.91%	0.95%	0.75%	0.84%
Original Credit Score < 660	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%	5.81%	6.15%	4.91%	5.47%
60 - 89 Days Delinquent	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%	0.39%	0.41%	0.32%	0.34%
Original Credit Score >= 660	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%	0.24%	0.25%	0.20%	0.21%
Original Credit Score < 660	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%	1.76%	1.88%	1.47%	1.59%
60-plus-days Delinquent	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%	1.52%	1.52%	1.35%	1.27%
Original Credit Score >= 660	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%	1.00%	0.99%	0.89%	0.83%
Original Credit Score < 660	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%	6.35%	6.49%	5.79%	5.60%
Serious Delinquency Rate	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%	1.16%	1.12%	1.04%	0.95%
In Bankruptcy	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%	0.23%	0.22%	0.22%	0.19%



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

(# of loans in thousands)	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Total Loans Serviced	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	17,143	17,181	17,225	17,199
Original Credit Score >= 660	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	15,427	15,496	15,558	15,557
Original Credit Score < 660	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	1,716	1,686	1,667	1,641
Total Delinquent Loans	901	826	801	706	692	682	666	595	600	607	596	524	536	531	540	459	464
Original Credit Score >= 660	542	493	474	424	412	404	393	357	356	359	352	311	315	313	318	272	275
Original Credit Score < 660	359	333	327	283	280	277	273	238	244	249	244	213	221	218	222	187	189
30 - 59 Days Delinquent	325	288	291	248	258	261	258	221	243	259	255	216	245	250	261	207	228
Original Credit Score >= 660	181	159	160	138	144	147	145	127	139	149	147	125	141	147	154	122	136
Original Credit Score < 660	144	129	132	110	113	114	113	94	104	110	108	91	104	103	106	85	92
60 - 89 Days Delinquent	89	87	88	71	74	77	76	63	67	70	72	58	63	67	71	57	60
Original Credit Score >= 660	48	47	47	40	40	42	41	36	37	39	39	33	35	37	39	32	33
Original Credit Score < 660	41	40	41	31	34	35	35	28	30	32	32	25	28	30	32	25	26
60-plus-days Delinquent	576	538	510	458	435	421	408	374	357	348	341	307	290	281	279	252	235
Original Credit Score >= 660	361	335	314	285	268	257	248	230	217	210	205	186	173	166	164	150	139
Original Credit Score < 660	215	204	196	173	166	163	160	144	140	138	136	122	117	115	115	102	97

Percent of Total Loans Serviced

Total Delinquent Loans	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%	3.10%	3.14%	2.66%	2.70%
Original Credit Score >= 660	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%	2.03%	2.05%	1.75%	1.76%
Original Credit Score < 660	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%	12.72%	13.16%	11.21%	11.51%
30 - 59 Days Delinquent	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%	1.46%	1.52%	1.20%	1.33%
Original Credit Score >= 660	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%	0.95%	0.99%	0.78%	0.87%
Original Credit Score < 660	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%	6.02%	6.32%	5.09%	5.61%
60 - 89 Days Delinquent	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%	0.39%	0.41%	0.33%	0.35%
Original Credit Score >= 660	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%	0.24%	0.25%	0.21%	0.21%
Original Credit Score < 660	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%	1.76%	1.89%	1.48%	1.61%
60-plus-days Delinquent	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%	1.64%	1.63%	1.46%	1.37%
Original Credit Score >= 660	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%	1.07%	1.06%	0.96%	0.89%
Original Credit Score < 660	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%	6.70%	6.85%	6.12%	5.91%
Serious Delinquency Rate	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%	1.24%	1.20%	1.12%	1.01%
In Bankruptcy	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%	0.24%	0.23%	0.24%	0.20%



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

(# of loans in thousands)	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Total Loans Serviced	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	10,549	10,587	10,647	10,622
Original Credit Score >= 660	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	9,560	9,615	9,688	9,680
Original Credit Score < 660	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	989	972	959	942
Total Delinquent Loans	527	486	475	409	409	402	393	342	335	330	316	275	277	276	283	237	243
Original Credit Score >= 660	318	292	282	245	244	239	232	205	199	196	187	164	164	165	169	143	146
Original Credit Score < 660	209	195	193	164	166	164	161	137	136	133	128	111	112	111	114	94	97
30 - 59 Days Delinquent	188	173	178	143	156	157	156	131	143	146	141	121	132	135	142	111	124
Original Credit Score >= 660	107	98	100	81	89	90	89	77	83	86	83	71	78	81	85	67	75
Original Credit Score < 660	82	75	78	62	68	68	67	55	60	61	59	50	55	54	57	44	49
60 - 89 Days Delinquent	57	56	58	47	49	52	51	41	42	44	43	36	38	40	42	33	34
Original Credit Score >= 660	32	31	32	27	27	29	28	23	24	24	24	21	21	22	24	19	19
Original Credit Score < 660	26	25	26	21	22	23	23	18	19	20	19	16	17	18	18	14	15
60-plus-days Delinquent	339	314	297	266	253	245	237	211	192	183	174	154	144	141	141	126	119
Original Credit Score >= 660	211	194	182	164	155	149	143	129	117	111	105	93	87	84	84	76	71
Original Credit Score < 660	128	120	115	102	98	96	94	82	76	73	69	61	58	57	57	50	48

Percent of Total Loans Serviced

Total Delinquent Loans	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%	2.62%	2.67%	2.22%	2.29%
Original Credit Score >= 660	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%	1.73%	1.76%	1.47%	1.51%
Original Credit Score < 660	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%	11.21%	11.73%	9.81%	10.29%
30 - 59 Days Delinquent	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%	1.28%	1.34%	1.04%	1.17%
Original Credit Score >= 660	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%	0.84%	0.88%	0.69%	0.77%
Original Credit Score < 660	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%	5.46%	5.85%	4.61%	5.23%
60 - 89 Days Delinquent	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%	0.38%	0.39%	0.31%	0.32%
Original Credit Score >= 660	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%	0.23%	0.25%	0.20%	0.20%
Original Credit Score < 660	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%	1.78%	1.86%	1.47%	1.56%
60-plus-days Delinquent	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%	1.34%	1.33%	1.18%	1.12%
Original Credit Score >= 660	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%	0.88%	0.88%	0.78%	0.73%
Original Credit Score < 660	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%	5.75%	5.87%	5.20%	5.06%
Serious Delinquency Rate	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%	1.02%	1.00%	0.92%	0.85%
In Bankruptcy	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%	0.21%	0.20%	0.18%	0.18%



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

	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	YTD Jun-17
Starts																		
Repayment Plans	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	20,616	20,106	18,481	13,538	32,019
Forbearance Plans	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	7,467	6,352	5,192	4,419	9,611
Completed																		
Repayment Plans ²	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	7,515	8,809	9,666	8,410	18,076
Forbearance Plans ²	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	1,407	2,301	2,206	1,544	3,750
Charge-offs-in-lieu	171	164	166	266	486	313	313	279	291	359	290	285	236	208	318	369	367	736
Loan Modifications	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	31,093	28,629	31,927	33,682	65,609
Home Retention Actions	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	40,223	40,057	44,168	44,003	88,171
Short Sales	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	4,373	3,833	3,398	3,228	6,626
Deeds-in-lieu	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	1,794	1,582	1,538	1,529	3,067
Nonforeclosure - Home Forfeiture Actions	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	6,167	5,415	4,936	4,757	9,693
Total Foreclosure Prevention Actions	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	46,390	45,472	49,104	48,760	97,864

Percent of Total Foreclosure Prevention Actions

Repayment Plans	20%	14%	15%	18%	16%	15%	17%	18%	15%	16%	17%	17%	16%	16%	19%	20%	17%	18%
Forbearance Plans	4%	2%	2%	3%	4%	4%	4%	4%	3%	3%	3%	4%	3%	3%	5%	4%	3%	4%
Charge-offs-in-lieu	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	1%	1%	0%	0%	1%	1%	1%	1%
HomeSaver Advance (Fannie)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	51%	57%	62%	62%	61%	63%	62%	63%	66%	64%	63%	64%	66%	67%	63%	65%	69%	67%
Home Retention Actions	75%	74%	80%	83%	82%	82%	84%	86%	85%	84%	84%	85%	86%	87%	88%	90%	90%	90%
Short Sales	21%	22%	15%	12%	13%	13%	12%	10%	11%	12%	11%	10%	10%	9%	8%	7%	7%	7%
Deeds-in-lieu	4%	4%	5%	5%	5%	5%	5%	4%	4%	4%	5%	5%	4%	4%	3%	3%	3%	3%
Nonforeclosure - Home Forfeiture Actions	25%	26%	20%	17%	18%	18%	16%	14%	15%	16%	16%	15%	14%	13%	12%	10%	10%	10%

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

	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	YTD Jun-17
Loan Modifications (# of loans)	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	31,093	28,629	31,927	33,682	65,609
Delinquency Status at Modification (% of loan mods)																		
Current ¹	2%	2%	2%	2%	2%	2%	2%	1%	1%	1%	1%	1%	1%	1%	4%	5%	3%	4%
30 - 59 days delinquent	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	6%	6%	9%	7%
60 - 89 days delinquent	4%	4%	3%	4%	5%	5%	4%	4%	4%	4%	4%	5%	5%	5%	6%	7%	8%	8%
90+ days delinquent	90%	91%	92%	91%	91%	91%	91%	92%	92%	92%	91%	91%	91%	91%	85%	83%	80%	81%
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	29%	34%	34%	37%	43%	48%	50%	51%	51%	53%	53%	54%	57%	59%	61%	63%	68%	66%
80% < MTMLTV <= 100%	27%	28%	30%	28%	27%	26%	25%	26%	25%	25%	25%	26%	25%	24%	24%	23%	21%	22%
MTMLTV > 100%	44%	38%	36%	35%	29%	26%	24%	24%	24%	22%	22%	20%	18%	17%	15%	14%	11%	12%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Year of Origination (% of loan mods)																		
2004 & Prior	24%	24%	24%	24%	25%	27%	28%	27%	26%	25%	25%	23%	23%	23%	21%	22%	21%	21%
2005-2008	68%	66%	66%	64%	62%	59%	56%	55%	55%	54%	53%	53%	52%	52%	51%	50%	48%	49%
2009 & later	8%	9%	11%	12%	13%	14%	16%	18%	19%	21%	22%	24%	25%	25%	28%	29%	31%	30%
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	84%	84%	82%	82%	80%	80%	78%	77%	76%	73%	73%	71%	69%	66%	69%	67%	67%	67%
Second time modification	14%	14%	16%	16%	17%	17%	19%	19%	19%	21%	21%	22%	23%	25%	23%	24%	24%	24%
Three plus time modification	1%	2%	2%	2%	3%	3%	3%	4%	4%	6%	6%	7%	8%	9%	8%	9%	9%	9%
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%	93%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	95%	94%	94%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	4%	4%	4%	4%	4%	4%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

¹ Includes loans with missing delinquency status

² Includes loans with missing MTMLTV data



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

	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	YTD Jun-17
Loan Modifications (# of loans)	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	31,093	28,629	31,927	33,682	65,609
Principal and Interest Change (%)																		
Increase	3%	4%	5%	8%	10%	12%	13%	14%	14%	16%	13%	10%	10%	9%	9%	6%	6%	6%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	4%	11%	12%	12%
Decrease <=20%	26%	27%	27%	31%	33%	35%	35%	36%	36%	35%	38%	40%	39%	38%	39%	33%	36%	35%
Decrease 20% <=30%	19%	19%	19%	20%	20%	19%	19%	18%	19%	19%	19%	20%	21%	21%	20%	20%	20%	20%
Decrease > 30%	51%	50%	49%	41%	36%	34%	33%	31%	31%	30%	30%	29%	29%	31%	29%	29%	26%	27%

Types of Modification (%)

Extend Term Only	19%	20%	20%	29%	33%	40%	46%	48%	47%	47%	48%	48%	47%	44%	40%	40%	43%	42%
Reduce Rate Only	9%	8%	6%	5%	5%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	1%	1%
Reduce Rate and Extend Term	39%	40%	43%	38%	37%	33%	31%	30%	31%	31%	30%	31%	32%	34%	33%	33%	28%	30%
Reduce Rate, Extend Term and Forbear Principal ¹	33%	31%	31%	27%	25%	22%	20%	19%	19%	19%	19%	19%	19%	19%	25%	26%	28%	27%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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

¹ May include principal forgiveness



3(ii) Fannie Mae - Loan Modifications

	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	YTD Jun-17
Loan Modifications (# of loans)	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	20,802	17,325	19,928	21,539	41,467
Delinquency Status at Modification (% of loan mods)																		
Current ¹	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
30 - 59 days delinquent	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	4%	8%	6%
60 - 89 days delinquent	4%	4%	4%	4%	5%	6%	5%	5%	5%	4%	5%	6%	6%	5%	6%	7%	8%	8%
90+ days delinquent	92%	92%	92%	92%	91%	90%	91%	91%	91%	92%	91%	90%	91%	91%	90%	89%	82%	85%
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	32%	37%	36%	39%	46%	49%	50%	49%	51%	54%	53%	54%	57%	59%	61%	61%	68%	65%
80% < MTMLTV <= 100%	27%	28%	29%	27%	26%	26%	25%	26%	25%	25%	25%	26%	25%	24%	23%	24%	21%	22%
MTMLTV > 100%	42%	35%	35%	33%	28%	25%	25%	25%	24%	21%	22%	21%	18%	17%	16%	15%	11%	13%
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	26%	26%	25%	27%	27%	28%	29%	27%	26%	26%	25%	24%	23%	23%	23%	22%	21%	21%
2005-2008	65%	65%	65%	62%	60%	58%	56%	55%	55%	54%	53%	53%	51%	52%	50%	50%	48%	49%
2009 & later	8%	10%	10%	11%	12%	14%	16%	18%	19%	20%	22%	24%	25%	25%	27%	29%	31%	30%
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	77%	76%	73%	73%	71%	69%	66%	66%	64%	61%	61%	60%	58%	54%	55%	52%	54%	53%
Second time modification	21%	21%	24%	23%	25%	26%	28%	28%	29%	31%	29%	30%	31%	33%	32%	34%	32%	33%
Three plus time modification	2%	2%	3%	3%	4%	5%	5%	6%	7%	9%	9%	11%	11%	13%	13%	13%	14%	14%
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%	93%	94%	94%	94%	94%	93%	94%	94%	94%	94%	94%	94%	94%	95%	94%	94%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	4%	5%	4%	4%	4%	4%	5%	5%	5%	4%	4%	4%	4%	4%	4%	4%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

¹ Includes loans with missing delinquency status

² Includes loans with missing MTMLTV data



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

	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	YTD Jun-17
Loan Modifications (# of loans)	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	20,802	17,325	19,928	21,539	41,467
Principal and Interest Change (%)																		
Increase	3%	3%	4%	8%	11%	14%	16%	17%	16%	18%	13%	10%	10%	9%	7%	5%	4%	4%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	3%	2%
Decrease <=20%	28%	28%	29%	33%	34%	35%	35%	36%	35%	35%	38%	42%	40%	39%	38%	37%	41%	39%
Decrease 20% <=30%	18%	18%	18%	19%	19%	18%	18%	18%	19%	19%	20%	20%	21%	21%	22%	24%	23%	23%
Decrease > 30%	51%	50%	48%	40%	36%	33%	30%	29%	29%	28%	29%	28%	29%	30%	31%	33%	29%	31%

Types of Modification (%)

Extend Term Only	25%	25%	26%	34%	42%	46%	50%	52%	51%	51%	52%	51%	50%	46%	46%	46%	48%	47%
Reduce Rate Only	8%	8%	6%	6%	5%	4%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	1%
Reduce Rate and Extend Term	36%	37%	38%	34%	30%	27%	25%	24%	25%	25%	25%	26%	28%	31%	33%	35%	27%	31%
Reduce Rate, Extend Term and Forbear Principal ¹	31%	29%	29%	26%	23%	23%	21%	20%	21%	21%	21%	20%	20%	22%	19%	18%	24%	21%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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

¹ May include principal forgiveness



3(iii) Freddie Mac - Loan Modifications

	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	YTD Jun-17
Loan Modifications (# of loans)	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	10,291	11,304	11,999	12,143	24,142
Delinquency Status at Modification (% of loan mods)																		
Current	4%	4%	2%	3%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	8%	10%	5%	8%
30 - 59 days delinquent	4%	4%	3%	3%	2%	3%	2%	2%	2%	2%	2%	2%	2%	3%	9%	9%	11%	10%
60 - 89 days delinquent	4%	4%	3%	3%	3%	3%	3%	3%	3%	4%	3%	4%	4%	4%	6%	8%	8%	8%
90+ days delinquent	87%	89%	93%	91%	91%	92%	92%	93%	93%	92%	92%	92%	92%	91%	77%	73%	76%	74%
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%	23%	30%	31%	32%	37%	47%	51%	53%	52%	52%	54%	55%	57%	60%	60%	66%	69%	68%
80% < MTMLTV <= 100%	27%	28%	31%	30%	30%	27%	25%	25%	25%	25%	24%	26%	25%	23%	25%	22%	20%	21%
MTMLTV > 100%	50%	42%	38%	37%	33%	26%	24%	22%	23%	24%	22%	19%	19%	17%	15%	12%	10%	11%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Year of Origination (% of loan mods)																		
2004 & Prior	19%	21%	21%	20%	22%	26%	28%	26%	25%	24%	24%	23%	22%	23%	18%	21%	21%	21%
2005-2008	73%	70%	68%	68%	65%	60%	56%	55%	55%	54%	53%	53%	53%	51%	53%	50%	48%	49%
2009 & later	8%	8%	11%	12%	13%	15%	16%	19%	20%	22%	23%	24%	25%	27%	29%	28%	31%	30%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Modification History (% of loan mods)																		
First time modification	98%	98%	98%	98%	97%	98%	98%	97%	97%	95%	93%	92%	91%	90%	90%	91%	90%	90%
Second time modification	1%	1%	1%	2%	2%	2%	2%	3%	3%	5%	7%	7%	8%	9%	9%	8%	9%	9%
Three plus time modification	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	1%	1%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Property type (% of loan mods)																		
Primary residency	95%	95%	94%	95%	94%	94%	95%	94%	94%	94%	94%	95%	95%	95%	94%	94%	95%	95%
Second home	2%	2%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%
Investment	3%	3%	4%	3%	3%	4%	3%	4%	4%	4%	4%	3%	3%	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.)

	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	YTD Jun-17
Loan Modifications (# of loans)	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	10,291	11,304	11,999	12,143	24,142
Principal and Interest Change (%)																		
Increase	5%	6%	6%	8%	9%	8%	8%	9%	11%	12%	12%	12%	11%	10%	11%	8%	9%	9%
No Change	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	10%	29%	28%	29%
Decrease <=20%	22%	24%	22%	28%	31%	34%	35%	37%	36%	36%	37%	37%	38%	37%	39%	26%	28%	27%
Decrease 20% <=30%	21%	19%	20%	21%	21%	20%	19%	19%	19%	19%	19%	19%	20%	20%	15%	14%	15%	14%
Decrease > 30%	52%	50%	51%	42%	38%	38%	37%	34%	34%	32%	31%	31%	31%	32%	25%	22%	20%	21%

Types of Modification (%)

Extend Term Only	6%	10%	10%	19%	16%	31%	38%	41%	40%	40%	43%	42%	42%	42%	31%	31%	35%	33%
Reduce Rate Only	11%	9%	5%	5%	5%	4%	3%	3%	2%	2%	2%	2%	2%	2%	1%	1%	1%	1%
Reduce Rate and Extend Term	46%	45%	51%	46%	51%	43%	40%	40%	42%	41%	39%	39%	39%	41%	33%	30%	29%	29%
Reduce Rate, Extend Term and Forbear Principal ¹	37%	35%	33%	29%	27%	22%	19%	16%	16%	16%	17%	16%	16%	15%	35%	38%	35%	37%
Other	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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

¹ May include principal forgiveness



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

	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	YTD Jun-17
Short Sales	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	4,373	3,833	3,398	3,228	6,626
Deeds-in-lieu	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	1,794	1,582	1,538	1,529	3,067
Nonforeclosure - Home Forfeiture Actions ¹	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	6,167	5,415	4,936	4,757	9,693
Third-party Sales	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	7,009	6,155	6,262	6,095	12,357
Foreclosure Sales	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	14,284	12,192	12,933	11,447	24,380
Third-party & Foreclosure Sales	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	21,293	18,347	19,195	17,542	36,737
Foreclosure Starts	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	51,376	52,393	50,529	44,989	95,518

Top Five Reasons for Delinquency (at period end)

Curtailment of Income	34%	32%	32%	30%	29%	27%	26%	24%	23%	23%	22%	22%	21%	22%	23%	24%	25%
Excessive obligations	17%	17%	17%	19%	20%	21%	21%	20%	18%	16%	14%	14%	17%	17%	18%	17%	19%
Unemployment	8%	7%	8%	8%	8%	8%	8%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%
Illness of principal mortgagor or family member	5%	5%	5%	5%	5%	6%	6%	6%	6%	6%	6%	6%	7%	7%	7%	7%	7%
Marital Difficulties	4%	3%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	3%	3%	3%	3%

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



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

	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	YTD Jun-17
Acquisitions	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	15,971	13,744	14,302	12,821	27,123
Dispositions	(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)	(21,019)	(18,260)	(18,223)	(16,893)	(35,116)
Inventory (at period end)	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	52,891	48,380	44,460	40,392	

Acquisitions by State

Arizona	1,660	1,430	1,287	1,246	759	638	600	509	462	416	377	386	359	347	321	270	245	515
California	2,041	2,010	2,116	1,982	1,511	1,263	1,159	932	805	798	695	663	518	641	580	399	365	764
Florida	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	1,912	1,344	1,533	1,320	2,853
Nevada	598	847	787	825	451	436	471	350	328	337	300	232	161	143	147	90	62	152
Subtotal	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	3,043	2,392	2,292	1,992	4,284
Selected Midwest States ²	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	3,107	2,614	2,811	2,299	5,110
All other States	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	9,821	8,738	9,199	8,530	17,729
Total Acquisitions	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	15,971	13,744	14,302	12,821	27,123

Inventory by State

Arizona	3,303	3,083	3,106	2,886	2,067	1,516	1,240	1,116	945	871	858	800	776	743	715	626	563	
California	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	1,825	1,792	1,518	1,247	
Florida	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	5,476	4,447	3,938	3,427	
Nevada	1,460	1,641	1,919	1,976	1,495	1,183	1,149	976	829	821	820	709	564	502	463	374	286	
Subtotal	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	8,546	7,417	6,456	5,523	
Selected Midwest States ²	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	10,222	9,318	8,546	7,569	
All other States	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	34,123	31,645	29,458	27,300	
Total Inventory	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	52,891	48,380	44,460	40,392	

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

	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	YTD Jun-17
Acquisitions	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	11,985	10,353	10,757	9,522	20,279
Dispositions	(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)	(15,934)	(14,102)	(14,198)	(12,571)	(26,769)
Inventory (at period end)	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	40,706	36,962	33,522	30,477	

Acquisitions by State

Arizona	1,183	971	868	881	579	512	480	423	383	347	310	330	294	274	253	217	188	405
California	1,503	1,402	1,434	1,438	1,223	1,070	943	777	686	674	600	569	429	515	427	318	296	614
Florida	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	1,553	1,079	1,244	1,055	2,299
Nevada	450	557	496	459	310	371	396	301	280	301	248	205	145	114	119	73	57	130
Subtotal	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	2,456	1,878	1,852	1,596	3,448
Selected Midwest States ²	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	2,282	1,964	2,088	1,656	3,744
All other States	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	7,247	6,511	6,817	6,270	13,087
Total Acquisitions	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	11,985	10,353	10,757	9,522	20,279

Inventory by State

Arizona	2,311	2,168	2,189	2,033	1,535	1,185	987	892	764	705	690	660	645	596	548	474	440	
California	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	1,530	1,424	1,198	997	
Florida	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	4,478	3,583	3,134	2,771	
Nevada	1,163	1,201	1,360	1,320	998	901	929	809	685	694	688	599	484	423	374	298	230	
Subtotal	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	7,027	5,929	5,104	4,438	
Selected Midwest States ²	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	7,746	7,085	6,416	5,657	
All other States	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	25,933	23,948	22,002	20,382	
Total Inventory	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	40,706	36,962	33,522	30,477	

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)

	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	YTD Jun-17
Acquisitions	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	3,986	3,391	3,545	3,299	6,844
Dispositions	(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)	(5,085)	(4,158)	(4,025)	(4,322)	(8,347)
Inventory (at period end)	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	12,185	11,418	10,938	9,915	

Acquisitions by State

Arizona	477	459	419	365	180	126	120	86	79	69	67	56	65	73	68	53	57	110
California	538	608	682	544	288	193	216	155	119	124	95	94	89	126	153	81	69	150
Florida	3,262	3,715	3,641	3,541	2,536	1,795	1,605	1,328	834	619	492	464	394	359	265	289	265	554
Nevada	148	290	291	366	141	65	75	49	48	36	52	27	16	29	28	17	5	22
Subtotal	4,425	5,072	5,033	4,816	3,145	2,179	2,016	1,618	1,080	848	706	641	564	587	514	440	396	836
Selected Midwest States ¹	4,080	4,374	3,417	2,634	1,969	1,747	1,920	1,575	1,189	1,105	994	910	811	825	650	723	643	1,366
All other States	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	2,574	2,227	2,382	2,260	4,642
Total Acquisitions	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	3,986	3,391	3,545	3,299	6,844

Inventory by State

Arizona	992	915	917	853	532	331	253	224	181	166	168	140	131	147	167	152	123
California	1,820	1,528	1,572	1,505	1,162	712	580	508	393	372	347	311	273	295	368	320	250
Florida	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	998	864	804	656
Nevada	297	440	559	656	497	282	220	167	144	127	132	110	80	79	89	76	56
Subtotal	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	1,519	1,488	1,352	1,085
Selected Midwest States ¹	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	2,476	2,233	2,130	1,912
All other States	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	8,190	7,697	7,456	6,918
Total Inventory	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	12,185	11,418	10,938	9,915

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



Enterprises Single-Family Book Profile - As of June 30, 2017

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)										REO Inventory ³
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ		
AK	54,754	862	472	131	129	78	52	259	0.5%	6.0%	46	
AL	330,320	12,028	6,425	1,757	1,686	1,225	935	3,848	1.2%	7.8%	749	
AR	178,065	4,606	2,419	654	596	490	447	1,535	0.9%	9.7%	354	
AZ	729,719	13,351	7,548	1,885	1,786	1,366	766	3,926	0.5%	5.7%	563	
CA	3,691,327	55,531	32,454	7,593	6,914	4,956	3,614	15,504	0.4%	6.5%	1,247	
CO	674,353	7,604	4,836	968	893	589	318	1,805	0.3%	4.2%	127	
CT	335,664	11,267	4,970	1,325	1,408	1,440	2,124	4,975	1.5%	18.9%	991	
DC	67,681	1,929	834	213	216	161	505	883	1.3%	26.2%	83	
DE	108,763	3,227	1,459	387	432	374	575	1,383	1.3%	17.8%	215	
FL	1,761,116	54,115	23,635	6,225	5,813	5,305	13,137	24,276	1.4%	24.3%	3,427	
GA	869,915	27,985	15,168	4,241	3,733	2,624	2,219	8,588	1.0%	7.9%	962	
HI	119,428	2,306	948	235	230	191	702	1,126	0.9%	30.4%	202	
IA	268,560	5,521	2,970	801	672	558	520	1,754	0.7%	9.4%	249	
ID	175,766	3,146	1,871	390	369	283	233	885	0.5%	7.4%	123	
IL	1,295,927	37,312	16,748	4,715	4,611	4,776	6,462	15,867	1.2%	17.3%	2,762	
IN	543,558	16,394	8,382	2,230	1,991	1,885	1,906	5,786	1.1%	11.6%	648	
KS	202,143	4,817	2,623	693	647	485	369	1,501	0.7%	7.7%	403	
KY	281,417	7,566	3,854	1,031	896	843	942	2,684	1.0%	12.5%	396	
LA	288,530	12,278	5,808	1,640	1,710	1,827	1,293	4,835	1.7%	10.5%	458	
MA	672,111	18,495	8,931	2,447	2,117	1,768	3,232	7,125	1.1%	17.5%	890	
MD	638,729	20,752	9,720	2,746	2,669	2,580	3,037	8,290	1.3%	14.6%	1,862	
ME	99,588	3,434	1,351	389	362	309	1,023	1,694	1.7%	29.8%	120	
MI	964,012	23,542	13,547	3,613	3,240	1,961	1,181	6,391	0.7%	5.0%	2,236	
MN	661,652	10,715	6,301	1,582	1,397	874	561	2,835	0.4%	5.2%	1,096	
MO	527,532	12,476	7,007	1,793	1,716	1,146	814	3,682	0.7%	6.5%	717	
MS	135,331	6,000	3,285	881	864	557	413	1,838	1.4%	6.9%	352	
MT	100,913	1,507	824	194	198	153	138	489	0.5%	9.2%	68	
NC	857,625	23,286	12,328	3,354	3,181	2,449	1,974	7,611	0.9%	8.5%	906	
ND	52,006	625	356	54	78	58	79	216	0.4%	12.6%	28	
NE	160,437	2,761	1,611	396	360	239	155	757	0.5%	5.6%	75	
NH	142,229	3,565	1,976	452	437	330	370	1,138	0.8%	10.4%	207	
NJ	843,813	36,415	13,303	4,014	3,974	4,158	10,966	19,110	2.3%	30.1%	3,813	
NM	165,362	4,915	2,243	568	512	492	1,100	2,110	1.3%	22.4%	604	
NV	285,838	7,105	2,802	724	729	778	2,072	3,581	1.3%	29.2%	286	
NY	1,230,629	48,934	18,920	4,886	4,606	4,388	16,134	25,148	2.0%	33.0%	2,436	
OH	926,040	29,515	14,474	3,995	3,710	3,600	3,736	11,054	1.2%	12.7%	1,923	
OK	232,765	6,797	3,391	964	890	777	775	2,442	1.0%	11.4%	378	
OR	462,411	6,950	3,487	835	787	632	1,209	2,631	0.6%	17.4%	737	
PA	979,046	34,204	16,360	4,773	4,207	3,873	4,991	13,090	1.3%	14.6%	1,842	
RI	94,897	3,282	1,490	409	377	293	713	1,386	1.5%	21.7%	177	
SC	414,623	12,590	6,506	1,723	1,543	1,357	1,461	4,366	1.1%	11.6%	648	
SD	63,651	910	520	138	93	87	72	252	0.4%	7.9%	52	
TN	451,796	11,976	6,570	1,721	1,764	1,166	755	3,687	0.8%	6.3%	436	
TX	1,821,173	42,508	25,123	6,293	5,043	3,180	2,869	11,116	0.6%	6.7%	895	
UT	325,182	5,094	3,077	721	593	398	305	1,296	0.4%	6.0%	90	
VA	833,931	17,338	9,475	2,503	2,370	1,772	1,218	5,365	0.6%	7.0%	1,030	
VT	63,920	1,689	708	239	168	184	390	744	1.2%	23.1%	165	
WA	822,404	12,500	6,317	1,506	1,551	1,372	1,754	4,684	0.6%	14.0%	571	
WI	620,708	11,048	5,549	1,384	1,461	1,260	1,394	4,123	0.7%	12.6%	507	
WV	82,270	3,589	2,049	503	448	331	258	1,039	1.3%	7.2%	325	
WY	50,611	806	466	107	117	82	34	233	0.5%	4.2%	121	
Other ²	149,669	11,712	4,976	1,747	2,243	911	1,835	5,003	3.3%	15.7%	794	
Total	27,909,910	718,880	358,467	94,768	88,537	72,971	104,137	265,946	1.0%	14.5%	40,392	

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, 2017

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	32,154	527	289	86	78	43	31	152	0.5%	5.9%	29
AL	218,044	8,071	4,246	1,159	1,169	836	661	2,668	1.2%	8.2%	569
AR	111,689	3,003	1,545	432	393	338	295	1,027	0.9%	9.8%	251
AZ	460,030	8,632	4,888	1,192	1,147	867	538	2,560	0.6%	6.2%	440
CA	2,363,821	36,116	21,266	4,738	4,586	3,170	2,356	10,128	0.4%	6.5%	997
CO	428,183	4,905	3,137	616	570	373	209	1,157	0.3%	4.3%	87
CT	206,631	7,569	3,276	863	963	994	1,473	3,432	1.7%	19.5%	739
DC	42,092	1,297	552	145	149	113	338	601	1.4%	26.1%	65
DE	67,605	2,090	920	260	273	244	393	912	1.3%	18.8%	178
FL	1,099,995	36,025	15,336	4,047	3,981	3,537	9,124	16,656	1.5%	25.3%	2,771
GA	521,608	17,209	9,103	2,629	2,407	1,659	1,411	5,486	1.1%	8.2%	708
HI	79,071	1,594	661	160	156	137	480	775	1.0%	30.1%	157
IA	171,322	3,670	1,977	528	454	355	356	1,168	0.7%	9.7%	185
ID	112,865	2,002	1,215	238	241	178	130	549	0.5%	6.5%	100
IL	748,840	22,339	9,975	2,821	2,829	2,973	3,741	9,557	1.3%	16.7%	2,054
IN	291,166	9,871	4,875	1,344	1,250	1,145	1,257	3,655	1.3%	12.7%	500
KS	106,462	2,814	1,519	392	385	297	221	903	0.8%	7.9%	301
KY	138,976	4,206	2,103	542	526	459	576	1,563	1.1%	13.7%	257
LA	195,311	8,499	3,989	1,130	1,249	1,254	877	3,385	1.7%	10.3%	349
MA	409,959	12,349	5,896	1,614	1,398	1,199	2,242	4,844	1.2%	18.2%	704
MD	386,317	13,088	5,978	1,698	1,697	1,654	2,061	5,414	1.4%	15.7%	1,363
ME	52,660	2,230	824	237	242	216	711	1,169	2.2%	31.9%	90
MI	559,262	14,455	8,191	2,230	2,017	1,231	786	4,043	0.7%	5.4%	1,744
MN	375,974	6,282	3,631	915	829	550	357	1,739	0.5%	5.7%	767
MO	304,435	7,647	4,218	1,090	1,083	718	538	2,345	0.8%	7.0%	494
MS	99,554	4,417	2,408	641	666	404	298	1,372	1.4%	6.7%	281
MT	64,060	963	523	119	130	101	90	321	0.5%	9.3%	50
NC	495,335	14,288	7,474	2,039	2,022	1,545	1,208	4,780	1.0%	8.5%	603
ND	30,054	384	211	31	54	37	51	143	0.5%	13.3%	22
NE	109,849	1,866	1,080	261	255	167	103	527	0.5%	5.5%	60
NH	81,347	2,278	1,234	287	288	207	262	758	0.9%	11.5%	170
NJ	536,010	24,703	8,784	2,554	2,701	2,782	7,882	13,372	2.5%	31.9%	2,983
NM	108,296	3,181	1,478	335	333	312	723	1,373	1.3%	22.7%	449
NV	181,648	4,761	1,859	465	491	499	1,447	2,438	1.3%	30.4%	230
NY	763,746	31,756	11,925	2,956	3,007	2,856	11,012	16,888	2.2%	34.7%	1,874
OH	519,950	18,545	8,987	2,564	2,346	2,238	2,410	6,997	1.3%	13.0%	1,359
OK	153,667	4,395	2,191	602	576	500	526	1,602	1.0%	12.0%	274
OR	278,755	4,334	2,187	536	488	411	712	1,614	0.6%	16.4%	554
PA	608,369	21,997	10,370	3,005	2,787	2,495	3,340	8,639	1.4%	15.2%	1,434
RI	57,276	2,123	939	256	234	185	509	931	1.6%	24.0%	123
SC	253,517	7,791	4,015	1,038	984	854	900	2,742	1.1%	11.6%	471
SD	46,827	601	357	91	59	49	45	153	0.3%	7.5%	39
TN	278,776	7,648	4,072	1,120	1,183	770	503	2,458	0.9%	6.6%	317
TX	1,185,782	27,767	16,460	3,980	3,379	2,074	1,874	7,348	0.6%	6.7%	679
UT	196,954	3,092	1,864	426	374	246	182	802	0.4%	5.9%	67
VA	507,994	10,801	5,825	1,503	1,542	1,121	810	3,477	0.7%	7.5%	770
VT	30,504	1,032	444	147	87	112	242	441	1.4%	23.4%	119
WA	519,786	8,047	4,093	927	1,033	871	1,123	3,032	0.6%	14.0%	405
WI	394,338	6,954	3,500	856	900	770	928	2,605	0.7%	13.3%	351
WV	46,266	2,115	1,210	289	256	204	156	618	1.3%	7.4%	218
WY	35,338	567	329	74	84	51	29	164	0.5%	5.1%	88
Other ²	101,348	6,605	2,891	1,061	781	629	1,243	2,667	2.6%	18.8%	588
Total	17,169,818	459,501	226,320	59,269	57,112	47,030	69,770	174,150	1.0%	15.2%	30,477

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, 2017

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	22,600	335	183	45	51	35	21	107	0.5%	6.3%	17
AL	112,276	3,957	2,179	598	517	389	274	1,180	1.1%	6.9%	180
AR	66,376	1,603	874	222	203	152	152	508	0.8%	9.5%	103
AZ	269,689	4,719	2,660	693	639	499	228	1,366	0.5%	4.8%	123
CA	1,327,506	19,415	11,188	2,855	2,328	1,786	1,258	5,376	0.4%	6.5%	250
CO	246,170	2,699	1,699	352	323	216	109	648	0.3%	4.0%	40
CT	129,033	3,698	1,694	462	445	446	651	1,543	1.2%	17.6%	252
DC	25,589	632	282	68	67	48	167	282	1.1%	26.4%	18
DE	41,158	1,137	539	127	159	130	182	471	1.1%	16.0%	37
FL	661,121	18,090	8,299	2,178	1,832	1,768	4,013	7,620	1.2%	22.2%	656
GA	348,307	10,776	6,065	1,612	1,326	965	808	3,102	0.9%	7.5%	254
HI	40,357	712	287	75	74	54	222	351	0.9%	31.2%	45
IA	97,238	1,851	993	273	218	203	164	586	0.6%	8.9%	64
ID	62,901	1,144	656	152	128	105	103	336	0.5%	9.0%	23
IL	547,087	14,973	6,773	1,894	1,782	1,803	2,721	6,310	1.2%	18.2%	708
IN	252,392	6,523	3,507	886	741	740	649	2,131	0.8%	9.9%	148
KS	95,681	2,003	1,104	301	262	188	148	598	0.6%	7.4%	102
KY	142,441	3,360	1,751	489	370	384	366	1,121	0.8%	10.9%	139
LA	93,219	3,779	1,819	510	461	573	416	1,450	1.6%	11.0%	109
MA	262,152	6,146	3,035	833	719	569	990	2,281	0.9%	16.1%	186
MD	252,412	7,664	3,742	1,048	972	926	976	2,876	1.1%	12.7%	499
ME	46,928	1,204	527	152	120	93	312	525	1.1%	25.9%	30
MI	404,750	9,087	5,356	1,383	1,223	730	395	2,348	0.6%	4.3%	492
MN	285,678	4,433	2,670	667	568	324	204	1,096	0.4%	4.6%	329
MO	223,097	4,829	2,789	703	633	428	276	1,337	0.6%	5.7%	223
MS	35,777	1,583	877	240	198	153	115	466	1.3%	7.3%	71
MT	36,853	544	301	75	68	52	48	168	0.5%	8.8%	18
NC	362,290	8,998	4,854	1,315	1,159	904	766	2,831	0.8%	8.5%	303
ND	21,952	241	145	23	24	21	28	73	0.3%	11.6%	6
NE	50,588	895	531	135	105	72	52	230	0.5%	5.8%	15
NH	60,882	1,287	742	165	149	123	108	380	0.6%	8.4%	37
NJ	307,803	11,712	4,519	1,460	1,273	1,376	3,084	5,738	1.9%	26.3%	830
NM	57,066	1,734	765	233	179	180	377	737	1.3%	21.7%	155
NV	104,190	2,344	943	259	238	279	625	1,143	1.1%	26.7%	56
NY	466,883	17,178	6,995	1,930	1,599	1,532	5,122	8,260	1.8%	29.8%	562
OH	406,090	10,970	5,487	1,431	1,364	1,362	1,326	4,057	1.0%	12.1%	564
OK	79,098	2,402	1,200	362	314	277	249	840	1.1%	10.4%	104
OR	183,656	2,616	1,300	299	299	221	497	1,017	0.6%	19.0%	183
PA	370,677	12,207	5,990	1,768	1,420	1,378	1,651	4,451	1.2%	13.5%	408
RI	37,621	1,159	551	153	143	108	204	455	1.2%	17.6%	54
SC	161,106	4,799	2,491	685	559	503	561	1,624	1.0%	11.7%	177
SD	16,824	309	163	47	34	38	27	99	0.6%	8.7%	13
TN	173,020	4,328	2,498	601	581	396	252	1,229	0.7%	5.8%	119
TX	635,391	14,741	8,663	2,313	1,664	1,106	995	3,768	0.6%	6.7%	216
UT	128,228	2,002	1,213	295	219	152	123	494	0.4%	6.1%	23
VA	325,937	6,537	3,650	1,000	828	651	408	1,888	0.6%	6.2%	260
VT	33,416	657	264	92	81	72	148	303	0.9%	22.5%	46
WA	302,618	4,453	2,224	579	518	501	631	1,652	0.5%	14.2%	166
WI	226,370	4,094	2,049	528	561	490	466	1,518	0.7%	11.4%	156
WV	36,004	1,474	839	214	192	127	102	421	1.2%	6.9%	107
WY	15,273	239	137	33	33	31	5	69	0.5%	2.1%	33
Other ²	48,321	5,107	2,085	686	1,462	282	592	2,336	4.8%	11.6%	206
Total	10,740,092	259,379	132,147	35,499	31,425	25,941	34,367	91,796	0.9%	13.2%	9,915

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, 2017

State	2016						YTD-2017						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	20	3	94	-	14	131	15	8	60	-	5	88	1,345	165	1,348	44	214	3,116
AL	679	110	1,813	13	247	2,862	367	39	1,027	3	76	1,512	18,872	2,386	22,559	1,127	2,891	47,835
AR	281	26	682	4	107	1,100	134	17	399	5	42	597	7,140	1,022	8,769	448	1,897	19,276
AZ	639	126	2,317	9	895	3,986	384	50	1,261	8	328	2,031	17,736	6,075	70,319	1,362	46,252	141,744
CA	2,458	958	9,097	34	1,755	14,302	1,450	338	4,985	29	592	7,394	64,670	23,883	273,164	3,027	106,575	471,319
CO	376	72	1,227	5	70	1,750	223	30	667	-	22	942	13,763	2,702	26,123	691	7,708	50,987
CT	487	101	2,229	10	586	3,413	267	39	1,230	5	278	1,819	11,026	2,533	30,604	554	6,123	50,840
DC	56	15	337	3	61	472	42	5	193	(1)	9	248	1,975	385	4,709	109	681	7,859
DE	145	17	688	2	183	1,035	84	15	374	2	84	559	3,614	613	8,867	200	2,013	15,306
FL	2,040	655	10,173	194	3,327	16,389	1,157	309	5,042	113	1,048	7,669	55,108	19,130	240,230	4,571	143,692	462,730
GA	1,358	316	4,882	19	691	7,266	760	193	2,700	9	267	3,929	35,583	8,805	90,215	2,496	16,798	153,898
HI	87	26	358	-	43	514	48	13	189	1	11	262	3,082	740	7,407	75	2,401	13,705
IA	365	36	842	4	119	1,366	193	26	515	5	43	782	8,497	1,116	11,978	660	2,176	24,427
ID	198	24	493	1	112	828	110	22	260	-	20	412	4,848	1,095	9,948	264	5,751	21,906
IL	1,579	278	8,277	52	2,547	12,733	871	159	3,697	30	1,010	5,767	36,897	10,387	122,726	2,388	39,892	212,290
IN	967	96	2,322	24	381	3,790	526	53	1,216	13	137	1,945	26,007	2,931	34,290	2,131	6,555	71,914
KS	316	22	722	7	125	1,192	172	13	401	3	41	630	8,099	934	9,213	461	2,028	20,735
KY	407	58	1,037	16	158	1,676	211	27	581	3	84	906	11,800	1,461	14,185	559	2,684	30,689
LA	693	916	1,804	10	142	3,565	362	540	1,245	9	77	2,233	15,970	3,705	20,426	1,127	2,118	43,346
MA	760	143	3,122	21	506	4,552	391	62	1,574	15	180	2,222	18,568	4,927	53,333	1,106	10,379	88,314
MD	1,044	160	4,338	17	1,210	6,769	525	77	2,287	11	563	3,463	22,408	5,152	67,880	1,300	16,557	113,298
ME	161	25	607	6	129	928	80	8	269	2	57	416	4,482	662	8,583	268	2,318	16,314
MI	1,217	140	3,250	43	713	5,363	710	81	1,879	17	260	2,947	36,448	7,723	73,075	6,247	29,831	153,324
MN	547	79	1,909	3	359	2,897	325	37	1,018	4	85	1,469	15,878	3,402	37,351	990	11,404	69,026
MO	753	81	1,885	25	462	3,206	419	58	1,116	6	171	1,770	20,376	3,049	29,027	1,401	6,519	60,372
MS	293	64	870	11	118	1,356	159	30	495	1	42	727	8,291	1,211	11,332	564	1,448	22,846
MT	74	11	265	2	20	372	29	4	132	1	11	177	2,402	337	3,656	102	885	7,382
NC	1,194	204	3,918	34	458	5,808	640	151	2,123	14	196	3,124	31,750	6,014	57,000	1,683	8,569	105,016
ND	20	2	56	2	5	85	11	1	56	-	5	73	642	165	751	62	121	1,741
NE	142	10	423	6	44	625	66	7	225	1	23	322	3,882	488	5,450	314	945	11,079
NH	211	22	632	2	157	1,024	103	11	351	3	57	525	5,229	1,020	10,843	260	2,359	19,712
NJ	1,076	254	7,982	54	2,136	11,502	604	133	3,846	20	788	5,391	27,591	7,978	93,167	1,485	22,150	152,370
NM	219	24	775	3	207	1,228	138	13	475	2	77	705	5,557	895	10,373	269	3,051	20,145
NV	245	44	1,241	3	797	2,330	135	22	622	4	287	1,070	6,490	2,985	38,750	474	33,545	82,245
NY	1,377	442	9,277	85	1,530	12,711	814	167	4,547	50	597	6,175	36,145	9,734	108,508	1,916	13,936	170,240
OH	1,288	128	4,826	66	949	7,257	719	70	2,468	32	382	3,671	35,158	5,697	67,429	3,769	14,849	126,903
OK	323	35	844	6	105	1,313	175	14	556	3	71	819	9,264	1,030	10,032	580	1,689	22,595
OR	309	75	1,322	9	201	1,916	155	41	573	8	56	833	8,681	2,690	25,191	471	10,595	47,628
PA	1,517	202	6,359	40	926	9,044	832	98	3,514	24	397	4,865	38,607	6,123	69,580	2,034	10,209	126,553
RI	142	37	690	8	188	1,065	72	16	349	7	60	504	3,564	969	10,217	193	2,740	17,683
SC	606	140	2,289	13	316	3,364	343	118	1,187	6	134	1,788	16,276	3,302	31,622	1,081	7,336	59,617
SD	44	6	114	1	12	177	24	3	73	-	1	101	1,149	158	1,586	93	257	3,243
TN	601	97	1,813	17	210	2,738	377	51	1,038	6	63	1,535	18,464	2,886	25,868	1,057	3,995	52,270
TX	2,188	392	5,268	22	229	8,099	1,330	199	3,517	11	89	5,146	66,648	9,851	67,559	3,747	7,883	155,688
UT	346	48	898	3	124	1,419	168	21	486	1	47	723	8,880	1,773	19,409	386	7,929	38,377
VA	896	116	3,167	14	728	4,921	524	70	1,743	5	307	2,649	22,133	4,265	47,599	1,105	13,392	88,493
VT	70	16	267	7	32	392	38	1	136	1	17	193	2,172	282	3,204	122	422	6,202
WA	595	122	2,293	13	525	3,548	325	52	1,096	3	149	1,625	17,318	3,914	46,224	840	18,733	87,029
WI	609	86	1,983	6	413	3,097	300	45	1,108	5	161	1,619	14,097	2,510	28,190	867	6,490	52,154
WV	174	36	404	3	50	667	96	10	293	4	29	432	4,549	645	5,355	216	812	11,578
WY	37	5	147	1	16	206	22	8	102	1	18	151	1,299	194	1,538	59	334	3,424
Other ³	128	85	869	94	98	1,274	51	25	313	231	47	667	3,199	1,631	9,461	352	426	15,069
Total	32,357	7,186	123,497	1,047	25,536	189,623	18,076	3,600	65,609	736	9,601	97,622	863,627	193,733	2,086,228	57,707	670,557	3,871,852

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, 2017

State	2016						YTD-2017						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	12	-	58	-	8	78	10	1	35	-	5	51	1,151	82	879	42	151	2,305
AL	456	60	1,213	3	191	1,923	273	27	641	1	55	997	15,347	1,525	15,999	1,014	2,139	36,024
AR	182	12	459	-	79	732	80	13	253	2	27	375	5,802	713	6,102	415	1,292	14,324
AZ	398	37	1,475	2	535	2,447	278	20	801	5	208	1,312	13,589	2,789	45,166	1,295	27,395	90,234
CA	1,613	333	5,890	14	1,077	8,927	1,035	131	3,273	17	402	4,858	50,481	9,176	175,716	2,867	62,263	300,503
CO	237	26	796	1	46	1,106	157	7	406	-	13	583	11,153	1,434	17,037	663	4,861	35,148
CT	333	15	1,498	4	385	2,235	192	10	795	3	200	1,200	8,762	1,196	21,437	516	4,124	36,035
DC	42	1	228	1	39	311	28	3	123	(1)	6	159	1,584	186	3,255	98	422	5,545
DE	93	9	439	-	132	673	57	8	229	-	55	349	2,766	338	6,015	176	1,394	10,689
FL	1,351	122	6,759	103	2,265	10,600	872	102	3,213	90	700	4,977	43,568	8,428	164,149	3,965	92,136	312,246
GA	780	103	3,056	3	443	4,385	505	81	1,566	3	180	2,335	26,092	4,132	58,880	2,143	10,372	101,619
HI	52	4	246	-	26	328	35	3	121	1	6	166	2,610	326	5,069	73	1,493	9,571
IA	230	12	569	1	78	890	142	8	337	3	32	522	6,783	652	8,105	575	1,531	17,646
ID	92	3	314	-	67	476	60	5	154	-	16	235	3,758	504	6,444	254	3,699	14,659
IL	975	62	5,164	12	1,625	7,838	570	59	2,260	14	666	3,569	27,675	3,991	78,337	1,901	25,287	137,191
IN	580	35	1,484	-	243	2,342	325	14	788	6	86	1,219	19,733	1,656	22,274	1,379	4,393	49,435
KS	176	4	447	1	79	707	100	1	250	1	34	386	6,107	543	5,982	406	1,390	14,428
KY	197	20	613	3	96	929	124	10	332	-	54	520	8,959	810	8,704	429	1,774	20,676
LA	484	610	1,279	2	98	2,473	272	360	839	3	54	1,528	12,955	2,587	14,856	1,045	1,488	32,931
MA	481	38	1,964	10	329	2,822	265	15	1,008	10	129	1,427	14,555	2,442	35,586	1,041	6,699	60,323
MD	656	27	2,844	5	748	4,280	351	23	1,451	7	373	2,205	16,975	2,136	44,729	1,185	10,491	75,516
ME	80	6	402	2	92	582	54	1	167	1	35	258	3,536	334	5,844	246	1,597	11,557
MI	781	39	2,065	8	493	3,386	475	28	1,189	2	181	1,875	28,926	3,751	46,851	2,837	19,224	101,589
MN	324	23	1,099	1	214	1,661	213	10	598	2	52	875	11,734	1,434	22,146	946	6,722	42,982
MO	417	22	1,184	2	297	1,922	278	17	659	2	112	1,068	15,763	1,689	18,984	1,161	4,214	41,811
MS	229	36	647	5	91	1,008	131	15	337	-	35	518	7,067	858	8,672	504	1,140	18,241
MT	44	4	172	2	11	233	17	2	83	-	5	107	1,905	196	2,482	100	610	5,293
NC	670	65	2,504	10	291	3,540	448	63	1,228	7	138	1,884	24,300	3,040	37,407	1,526	5,608	71,881
ND	11	2	34	1	3	51	6	-	38	-	5	49	498	94	490	51	78	1,211
NE	98	2	306	3	32	441	52	3	162	1	13	231	3,152	289	3,946	298	662	8,347
NH	114	4	385	-	98	601	58	2	230	-	36	326	4,007	460	7,006	245	1,510	13,228
NJ	725	54	5,439	13	1,460	7,691	432	43	2,589	10	567	3,641	21,714	3,590	64,311	1,293	14,720	105,628
NM	135	3	478	1	135	752	90	5	295	-	49	439	4,341	486	7,002	245	2,035	14,109
NV	161	5	758	1	509	1,434	104	8	390	4	183	689	5,169	1,229	24,570	445	20,323	51,736
NY	912	42	6,268	22	1,002	8,246	564	32	2,967	26	431	4,020	28,441	3,828	74,989	1,556	8,957	117,771
OH	767	38	3,196	8	617	4,626	446	20	1,583	13	260	2,322	27,002	3,093	44,185	2,174	10,222	86,676
OK	202	8	559	1	79	849	123	3	335	1	52	514	7,446	621	6,940	516	1,202	16,725
OR	206	13	828	2	124	1,173	105	20	366	3	41	535	6,742	1,245	16,382	430	6,478	31,277
PA	1,010	64	4,244	12	642	5,972	577	35	2,283	16	293	3,204	29,893	3,197	47,694	1,735	6,865	89,384
RI	85	3	453	4	116	661	43	9	215	5	42	314	2,639	475	6,738	175	1,770	11,797
SC	341	49	1,462	2	217	2,071	223	50	738	1	89	1,101	12,277	1,531	21,425	989	4,970	41,192
SD	26	2	77	1	10	116	17	1	57	-	1	76	879	87	1,089	85	206	2,346
TN	374	44	1,189	5	149	1,761	284	18	625	2	50	979	14,739	1,655	17,596	897	2,789	37,676
TX	1,371	201	3,473	-	169	5,214	929	104	2,163	4	61	3,261	53,538	6,651	46,840	3,536	5,429	115,994
UT	195	14	510	1	77	797	105	4	279	1	33	422	6,942	746	12,086	364	4,684	24,822
VA	534	30	2,008	8	455	3,035	366	28	1,076	2	203	1,675	16,672	1,941	31,228	1,037	8,571	59,449
VT	23	1	162	1	14	201	21	-	90	-	10	121	1,669	123	2,139	101	274	4,306
WA	359	21	1,439	1	318	2,138	229	10	691	2	87	1,019	13,430	1,667	30,414	767	11,813	58,091
WI	406	34	1,269	1	265	1,975	206	28	704	2	102	1,042	11,129	1,384	18,191	784	4,234	35,722
WV	106	12	241	1	35	395	56	3	159	1	18	237	3,512	329	3,250	189	511	7,791
WY	30	1	97	-	15	143	15	3	75	1	12	106	1,089	142	1,092	57	239	2,619
Other ³	53	30	563	86	82	814	17	1	221	227	39	505	2,350	569	6,177	336	352	9,784
Total	20,209	2,405	80,306	370	16,701	119,991	12,415	1,467	41,467	501	6,536	62,386	672,906	92,380	1,382,887	47,107	422,803	2,618,083

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, 2017

State	2016						YTD-2017						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	8	3	36	-	6	53	5	7	25	-	-	37	194	83	469	2	63	811
AL	223	50	600	10	56	939	94	12	386	2	21	515	3,525	861	6,560	113	752	11,811
AR	99	14	223	4	28	368	54	4	146	3	15	222	1,338	309	2,667	33	605	4,952
AZ	241	89	842	7	360	1,539	106	30	460	3	120	719	4,147	3,286	25,153	67	18,857	51,510
CA	845	625	3,207	20	678	5,375	415	207	1,712	12	190	2,536	14,189	14,707	97,448	160	44,312	170,816
CO	139	46	431	4	24	644	66	23	261	-	9	359	2,610	1,268	9,086	28	2,847	15,839
CT	154	86	731	6	201	1,178	75	29	435	2	78	619	2,264	1,337	9,167	38	1,999	14,805
DC	14	14	109	2	22	161	14	2	70	-	3	89	391	199	1,454	11	259	2,314
DE	52	8	249	2	51	362	27	7	145	2	29	210	848	275	2,852	24	619	4,617
FL	689	533	3,414	91	1,062	5,789	285	207	1,829	23	348	2,692	11,540	10,702	76,081	606	51,556	150,484
GA	578	213	1,826	16	248	2,881	255	112	1,134	6	87	1,594	9,491	4,673	31,335	353	6,426	52,279
HI	35	22	112	-	17	186	13	10	68	-	5	96	472	414	2,338	2	908	4,134
IA	135	24	273	3	41	476	51	18	178	2	11	260	1,714	464	3,873	85	645	6,781
ID	106	21	179	1	45	352	50	17	106	-	4	177	1,090	591	3,504	10	2,052	7,247
IL	604	216	3,113	40	922	4,895	301	100	1,437	16	344	2,198	9,222	6,396	44,389	487	14,605	75,099
IN	387	61	838	24	138	1,448	201	39	428	7	51	726	6,274	1,275	12,016	752	2,162	22,479
KS	140	18	275	6	46	485	72	12	151	2	7	244	1,992	391	3,231	55	638	6,307
KY	210	38	424	13	62	747	87	17	249	3	30	386	2,841	651	5,481	130	910	10,013
LA	209	306	525	8	44	1,092	90	180	406	6	23	705	3,015	1,118	5,570	82	630	10,415
MA	279	105	1,158	11	177	1,730	126	47	566	5	51	795	4,013	2,485	17,747	65	3,680	27,991
MD	388	133	1,494	12	462	2,489	174	54	836	4	190	1,258	5,433	3,016	23,151	115	6,066	37,782
ME	81	19	205	4	37	346	26	7	102	1	22	158	946	328	2,739	22	721	4,757
MI	436	101	1,185	35	220	1,977	235	53	690	15	79	1,072	7,522	3,972	26,224	3,410	10,607	51,735
MN	223	56	810	2	145	1,236	112	27	420	2	33	594	4,144	1,968	15,205	44	4,682	26,044
MO	336	59	701	23	165	1,284	141	41	457	4	59	702	4,613	1,360	10,043	240	2,305	18,561
MS	64	28	223	6	27	348	28	15	158	1	7	209	1,224	353	2,660	60	308	4,605
MT	30	7	93	-	9	139	12	2	49	1	6	70	497	141	1,174	2	275	2,089
NC	524	139	1,414	24	167	2,268	192	88	895	7	58	1,240	7,450	2,974	19,593	157	2,961	33,135
ND	9	-	22	1	2	34	5	1	18	-	-	24	144	71	261	11	43	530
NE	44	8	117	3	12	184	14	4	63	-	10	91	730	199	1,504	16	283	2,732
NH	97	18	247	2	59	423	45	9	121	3	21	199	1,222	560	3,837	15	849	6,484
NJ	351	200	2,543	41	676	3,811	172	90	1,257	10	221	1,750	5,877	4,388	28,856	192	7,430	46,742
NM	84	21	297	2	72	476	48	8	180	2	28	266	1,216	409	3,371	24	1,016	6,036
NV	84	39	483	2	288	896	31	14	232	-	104	381	1,321	1,756	14,180	29	13,222	30,509
NY	465	400	3,009	63	528	4,465	250	135	1,580	24	166	2,155	7,704	5,906	33,519	360	4,979	52,469
OH	521	90	1,630	58	332	2,631	273	50	885	19	122	1,349	8,156	2,604	23,244	1,595	4,627	40,227
OK	121	27	285	5	26	464	52	11	221	2	19	305	1,818	409	3,092	64	487	5,870
OR	103	62	494	7	77	743	50	21	207	5	15	298	1,939	1,445	8,809	41	4,117	16,351
PA	507	138	2,115	28	284	3,072	255	63	1,231	8	104	1,661	8,714	2,926	21,886	299	3,344	37,169
RI	57	34	237	4	72	404	29	7	134	2	18	190	925	494	3,479	18	970	5,886
SC	265	91	827	11	99	1,293	120	68	449	5	45	687	3,999	1,771	10,197	92	2,366	18,425
SD	18	4	37	-	2	61	7	2	16	-	-	25	270	71	497	8	51	897
TN	227	53	624	12	61	977	93	33	413	4	13	556	3,725	1,231	8,272	160	1,206	14,594
TX	817	191	1,795	22	60	2,885	401	95	1,354	7	28	1,885	13,110	3,200	20,719	211	2,454	39,694
UT	151	34	388	2	47	622	63	17	207	-	14	301	1,938	1,027	7,323	22	3,245	13,555
VA	362	86	1,159	6	273	1,886	158	42	667	3	104	974	5,461	2,324	16,371	68	4,821	29,044
VT	47	15	105	6	18	191	17	1	46	1	7	72	503	159	1,065	21	148	1,896
WA	236	101	854	12	207	1,410	96	42	405	1	62	606	3,888	2,247	15,810	73	6,920	28,938
WI	203	52	714	5	148	1,122	94	17	404	3	59	577	2,968	1,126	9,999	83	2,256	16,432
WV	68	24	163	2	15	272	40	7	134	3	11	195	1,037	316	2,105	27	301	3,787
WY	7	4	50	1	1	63	7	5	27	-	6	45	210	52	446	2	95	805
Other ³	75	55	306	8	16	460	34	24	92	4	8	162	849	1,062	3,284	16	74	5,285
Total	12,148	4,781	43,191	677	8,835	69,632	5,661	2,133	24,142	235	3,065	35,236	190,721	101,353	703,341	10,600	247,754	1,253,769

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.

