



FORECLOSURE PREVENTION REPORT

FEDERAL PROPERTY MANAGER'S REPORT

SECOND QUARTER 2018



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4.179 million
troubled homeowners helped during conservatorships

25%
of loan modifications in 2Q18 reduced borrowers' monthly payments by over 20%

Serious delinquency rate decreased to **0.91%** at the end of 2Q18

REO inventory decreased **9%** in the 2Q18

Second Quarter 2018 Highlights

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 70,945 foreclosure prevention actions in the second quarter, bringing the total to 4,179,581 since the start of conservatorships in September 2008. Of these actions, 3,491,670 have helped troubled homeowners stay in their homes, including 2,238,770 permanent loan modifications.
- Twenty-five percent of modifications in the second quarter were modifications with principal forbearance. Modifications with extend-term only accounted for 49 percent of all loan modifications during the quarter.
- There were 2,612 completed short sales and deeds-in-lieu during the quarter, bringing the total to 687,911 since the conservatorships began in September in 2008.

The Enterprises' Mortgage Performance:

- The percentage of 60+ days delinquent loans dropped from 1.4 percent at the end of the first quarter to 1.2 percent at the end of the second quarter.
- The Enterprises' serious (90 days or more) delinquency rate decreased to 0.91 percent at the end of the second quarter. This compared with 3.9 percent for Federal Housing Administration (FHA) loans, 2.0 percent for Veterans Affairs (VA) loans, and 2.3 percent for all loans (industry average).

The Enterprises' Foreclosures:

- Foreclosure starts declined 16 percent to 39,002, and third-party and foreclosure sales decreased 3 percent to 13,464 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

	1Q18	2Q18
Loan Modifications *	36,364	51,460
Repayment Plans	7,944	8,279
Forbearance Plans	20,892	8,206
Charge-offs-in-lieu	415	388
Home Retention Actions	65,615	68,333
Short Sales	1,914	1,855
Deeds-in-lieu	849	757
Home Forfeiture Actions	2,763	2,612
TOTAL	68,378	70,945

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

	1Q18	2Q18
30-59 Days Delinquent	323,307	354,609
60-plus-days Delinquent	399,016	341,106
Seriously Delinquent*	304,268	254,638
Foreclosure Starts	46,365	39,002
Third-party & Foreclosure Sales	13,936	13,464
REO Inventory	31,137	28,406

(Percent of total loans serviced)

30-59 Days Delinquent	1.16%	1.28%
60-plus-days Delinquent	1.43%	1.23%
Seriously Delinquent*	1.09%	0.91%

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

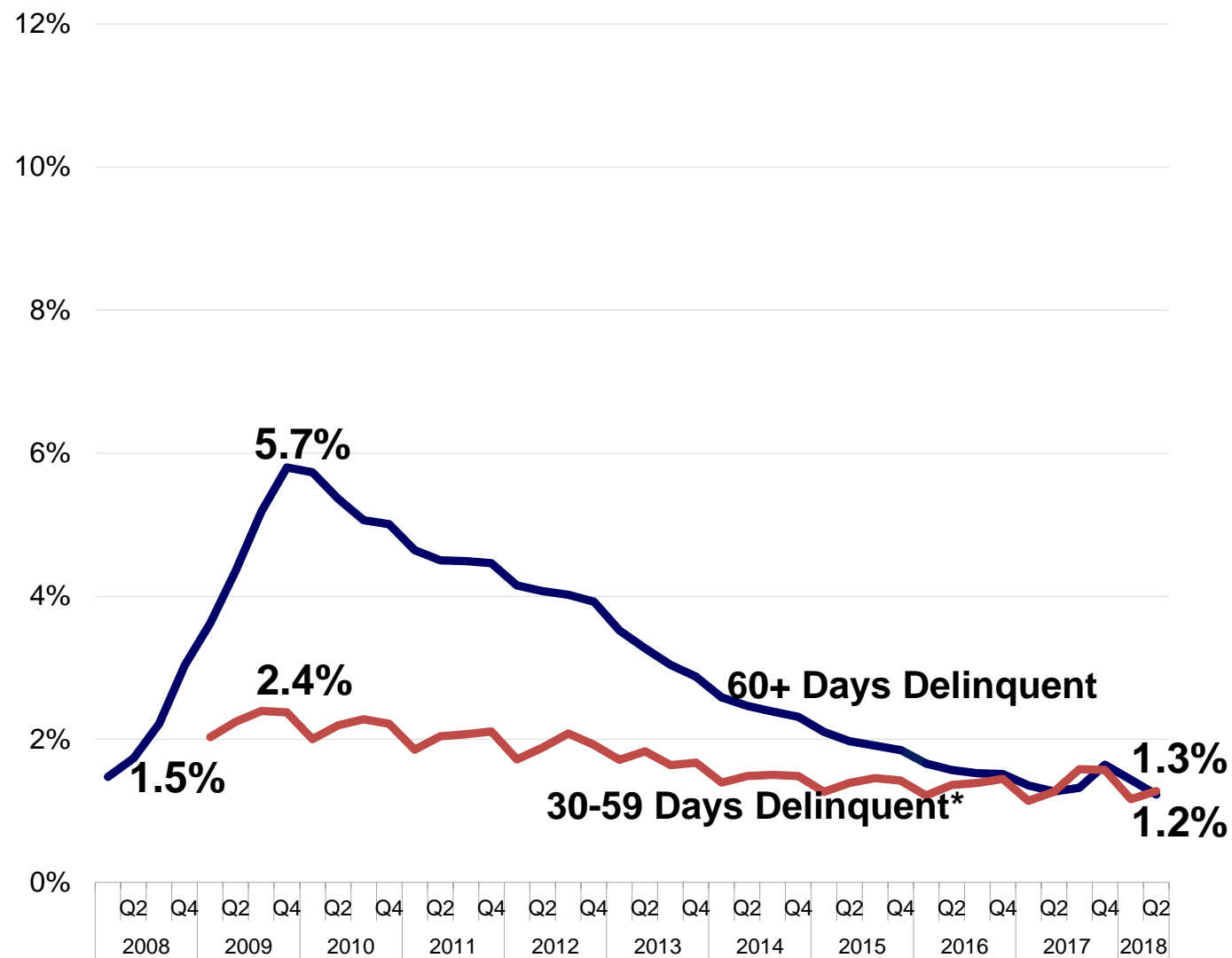
Source: FHFA (Fannie Mae and Freddie Mac)



Mortgage Performance

The Enterprises' overall delinquency rate decreased in the second quarter as late stage delinquencies continued to decline. The percentage of loans that are 30-59 days delinquent increased to 1.3 percent while the 60-plus-day delinquency rate dropped to 1.2 percent at the end of the quarter. The Enterprises' serious delinquency rate also decreased to 0.91 percent at the end of the quarter. This compared with 3.9 percent for Federal Housing Administration (FHA) loans, 2.0 percent for Veterans Affairs (VA) loans, and 2.3 percent for all loans (industry average).

Enterprises' Delinquency Rates

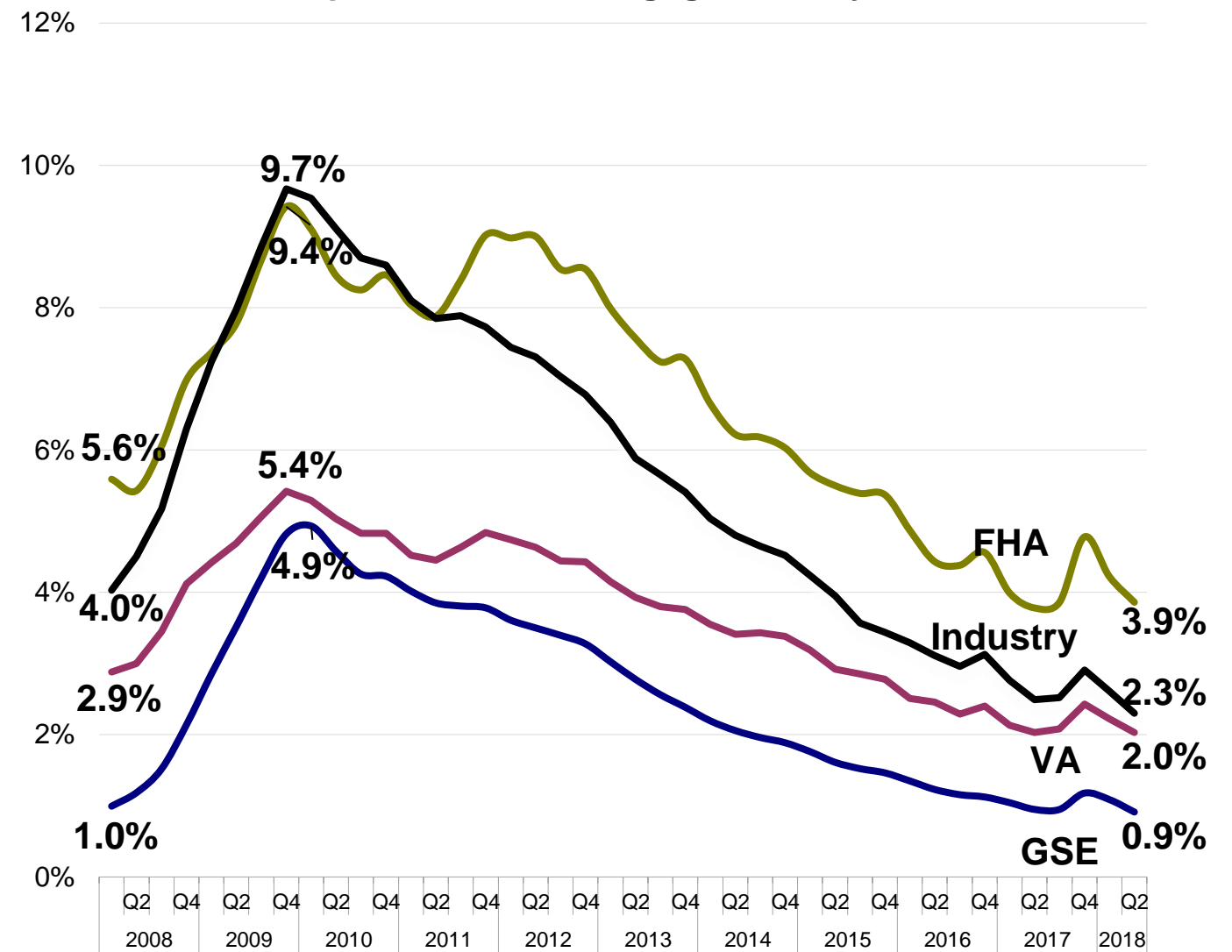


Source: FHFA (Fannie Mae and Freddie Mac)

*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 139,323 foreclosure prevention actions in the first half of 2018, bringing the total to 4,179,581 since the start of conservatorships in September 2008. Of these actions, 2,238,770 have been permanent loan modifications, and 1,252,900 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. In addition, 687,911 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	2015	2016	2017	YTD Jun-18	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	39,317	32,357	30,506	16,223	921,066
Forbearance Plans	8,170	7,228	29,897	29,098	245,926
Charge-offs-in-lieu	1,219	1,047	1,400	803	15,730
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Loan Modifications ²	<u>148,109</u>	<u>123,495</u>	<u>128,625</u>	<u>87,824</u>	<u>2,238,770</u>
Total	196,815	164,127	190,428	133,948	3,491,670
Nonforeclosure - Home Forfeiture Actions					
Short Sales	25,081	17,760	11,684	3,769	594,295
Deeds-in-lieu	<u>10,170</u>	<u>8,024</u>	<u>4,786</u>	<u>1,606</u>	<u>93,616</u>
Total	35,251	25,784	16,470	5,375	687,911
Total Foreclosure Prevention Actions	232,066	189,911	206,898	139,323	4,179,581

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

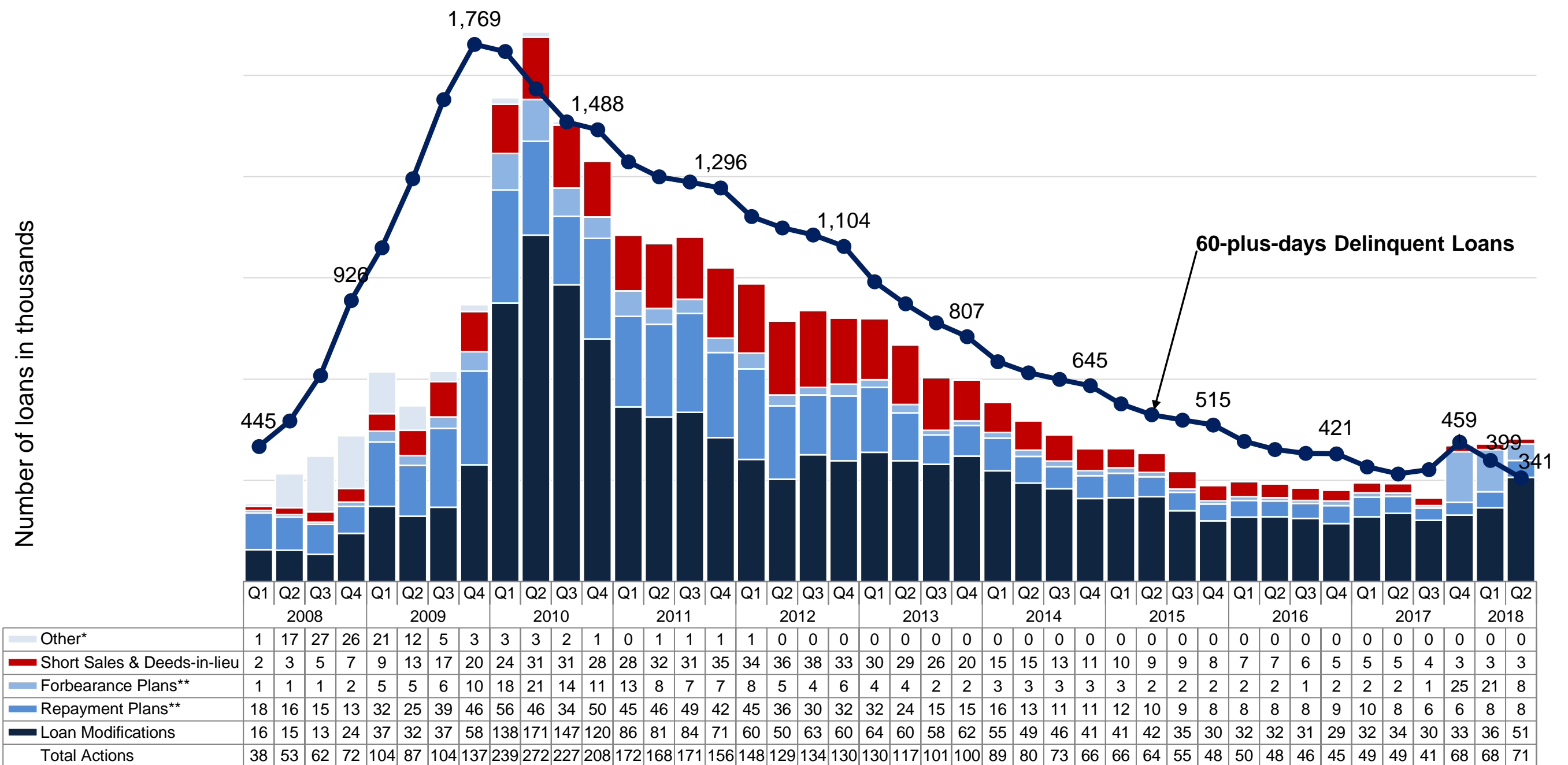
² Includes HAMP permanent modifications.

Source: FHFA (Fannie Mae and Freddie Mac)



60+ Days Delinquent Loans and Foreclosure Prevention Actions

The number of 60+ days delinquent loans continued to decrease in the second quarter quarter. A total of 70,945 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 51,460 permanent loan modifications.



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

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

Source: FHFA (Fannie Mae and Freddie Mac)

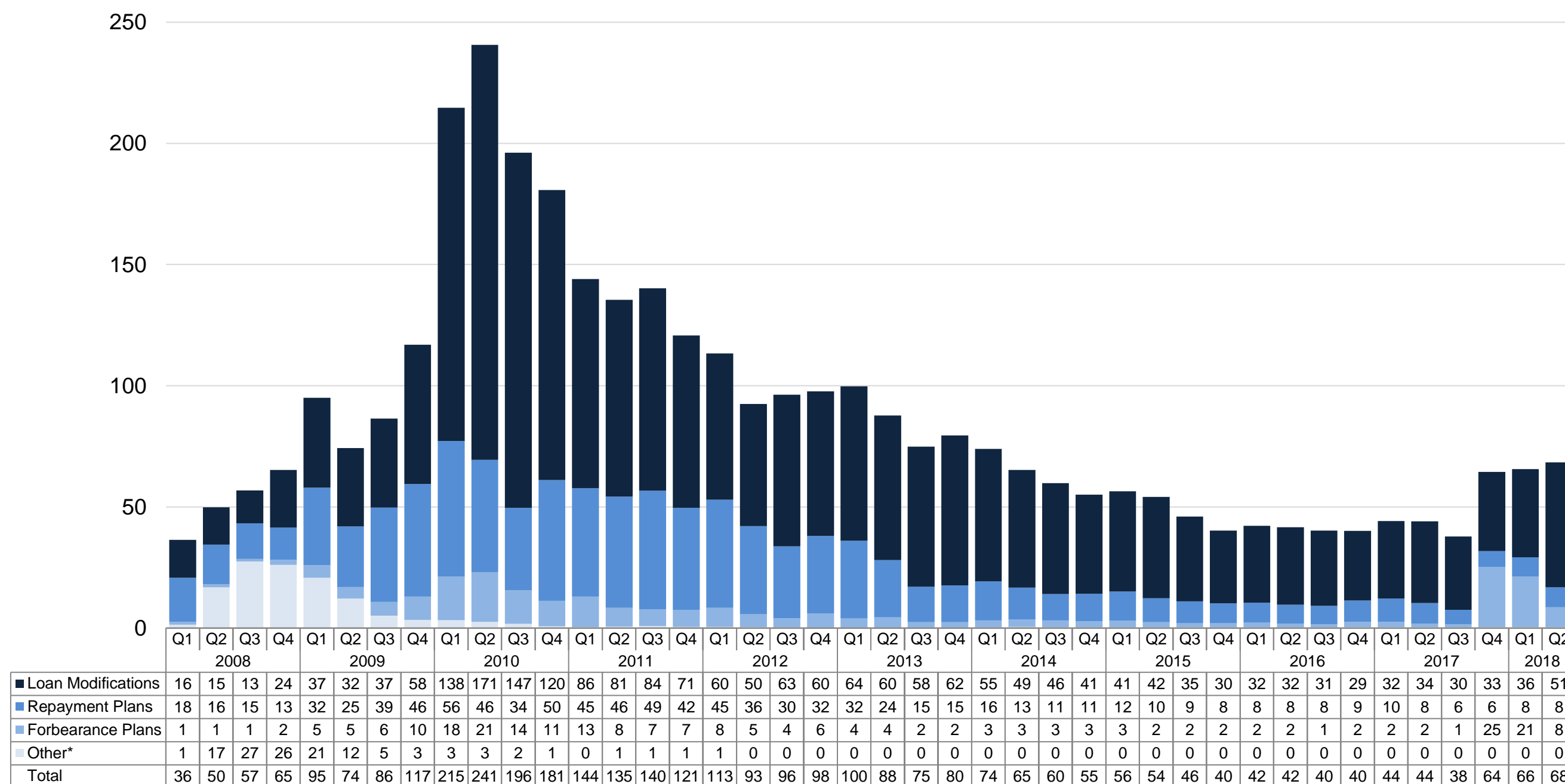


Foreclosure Prevention Activity: Home Retention Actions

The Enterprises completed 68,333 home retention actions in the second quarter, compared with 65,615 in the first quarter of 2018, driven by increase in loan modifications and repayment plans. These actions, which included 51,460 permanent loan modifications, 8,279 repayment plans, 8,206 forbearance plans and 388 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.

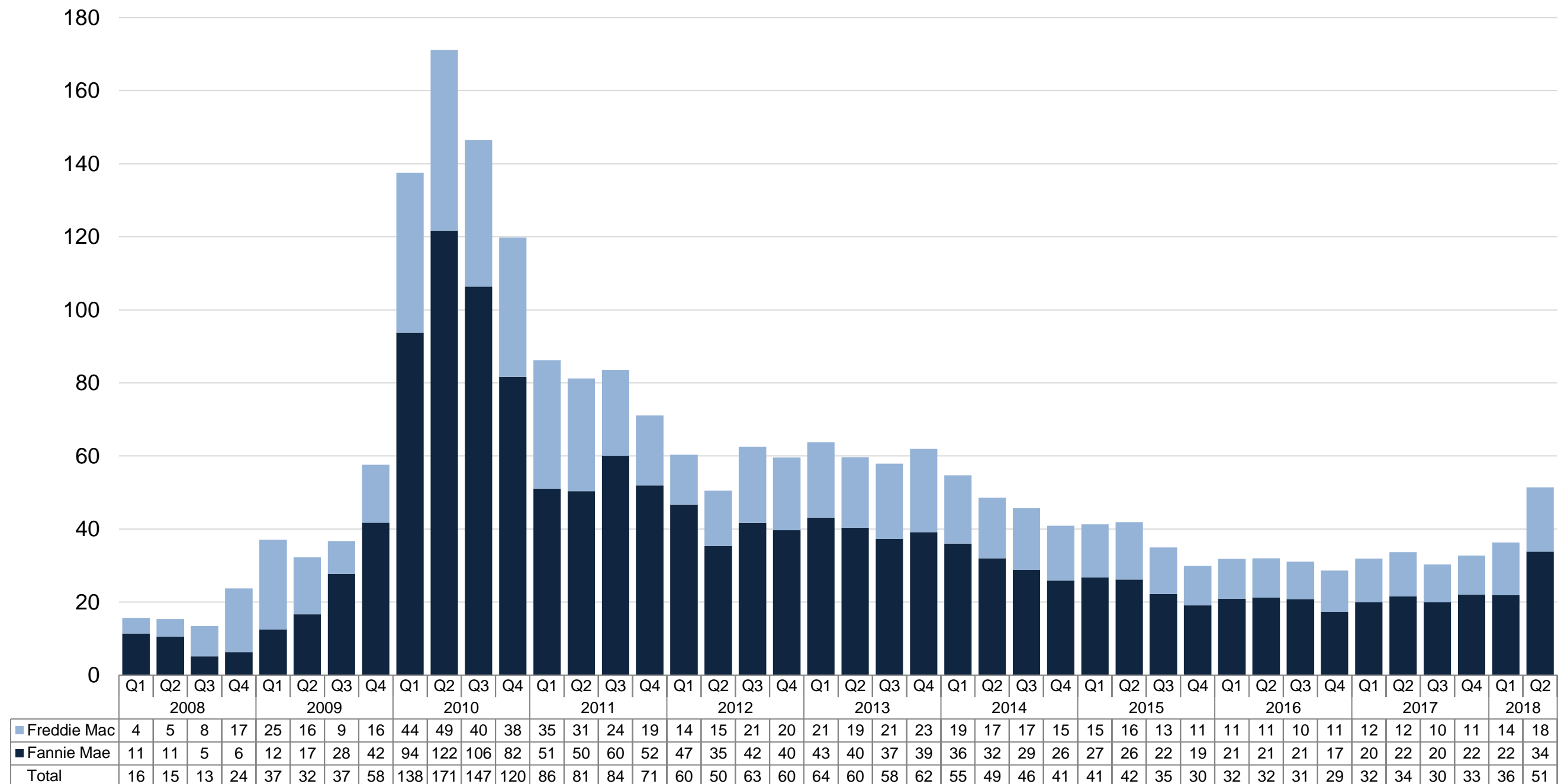
Source: FHFA (Fannie Mae and Freddie Mac)



Enterprises' Loan Modifications

The Enterprises completed 51,460 loan modifications in the second quarter, an increase of 42 percent compared with the first quarter of 2018. Fannie Mae's permanent loan modifications rose 54 percent to 33,795 and Freddie Mac's increased 22 percent to 17,665 during the quarter.

Loan Modifications by Enterprise
(Number of loans in thousands)



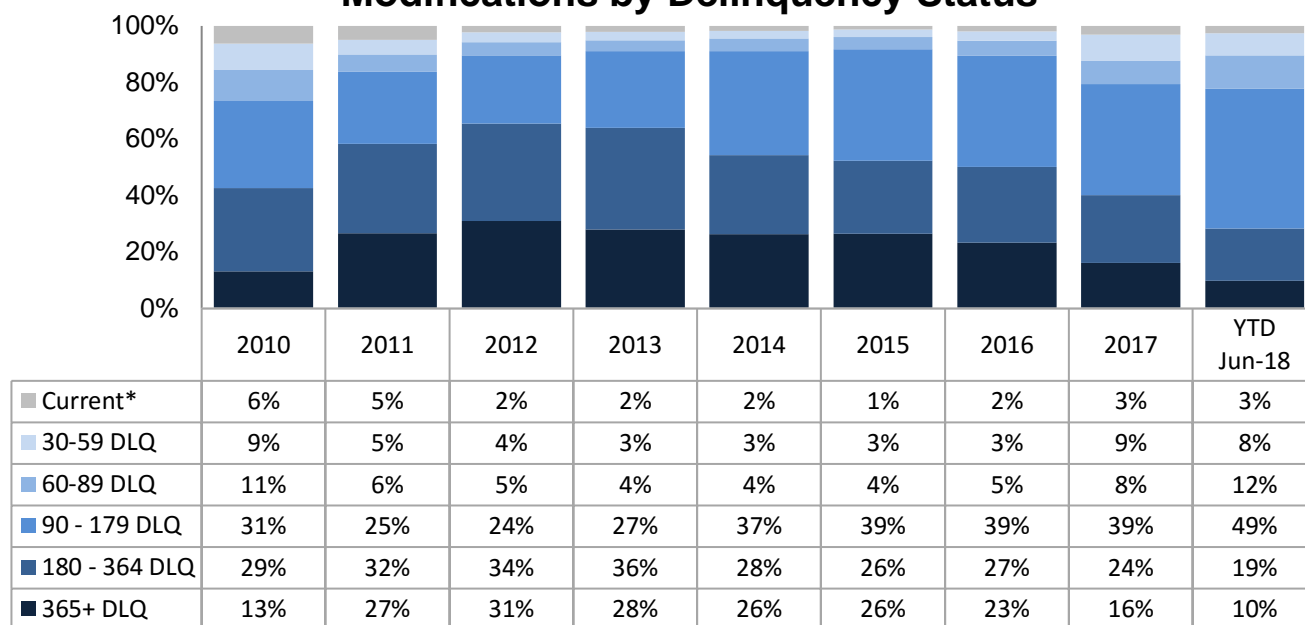
Source: FHFA (Fannie Mae and Freddie Mac)



Enterprises' Loan Modifications

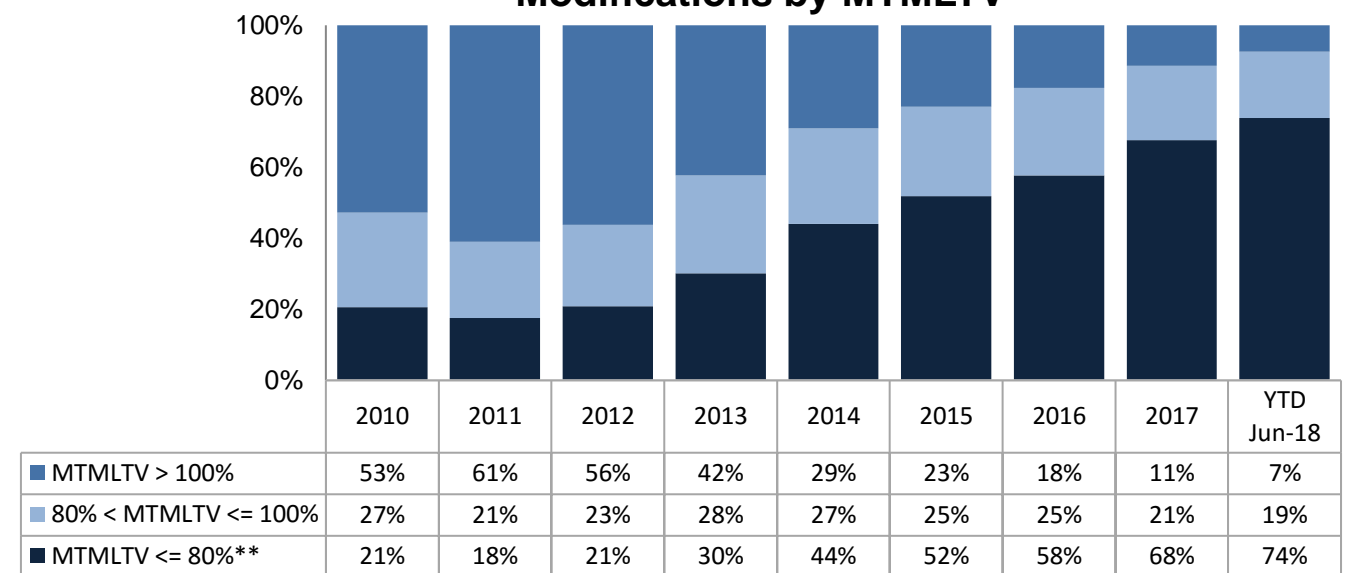
There were 87,824 permanent loan modifications in the first half of 2018. Approximately 78 percent of these loans were 90+ days delinquent at the time of modification; 74 percent had mark-to-market LTV ≤ 80%; and 46 percent were originated prior to 2009.

Modifications by Delinquency Status



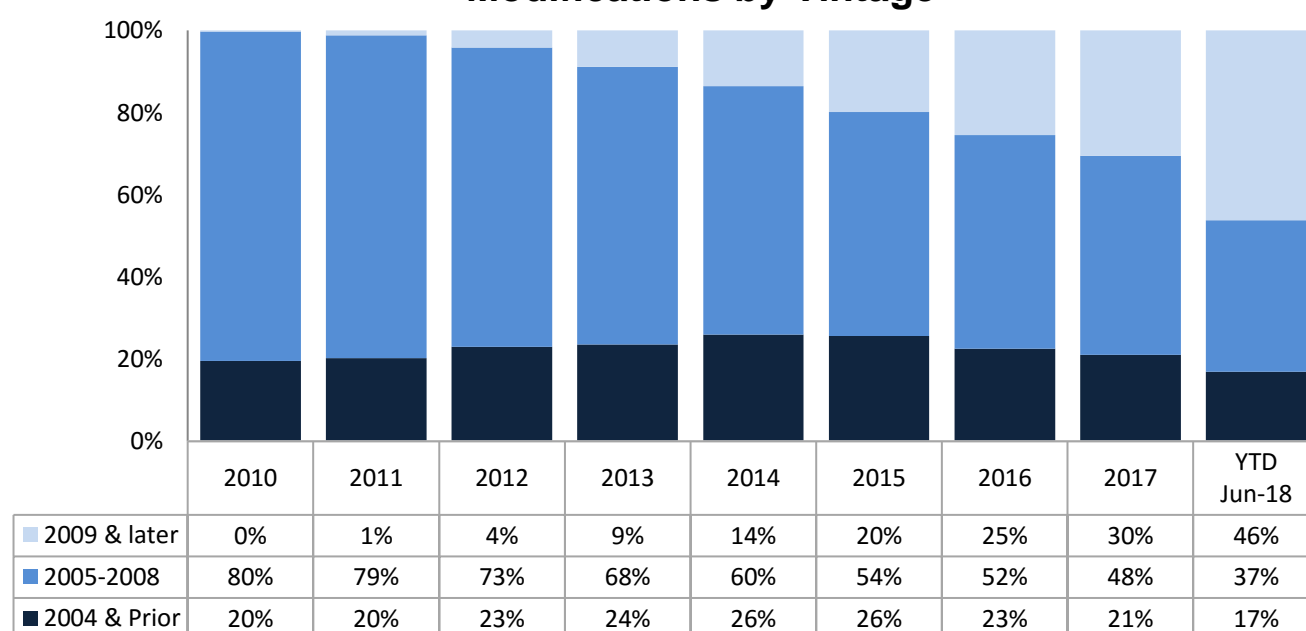
Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by MTMLTV



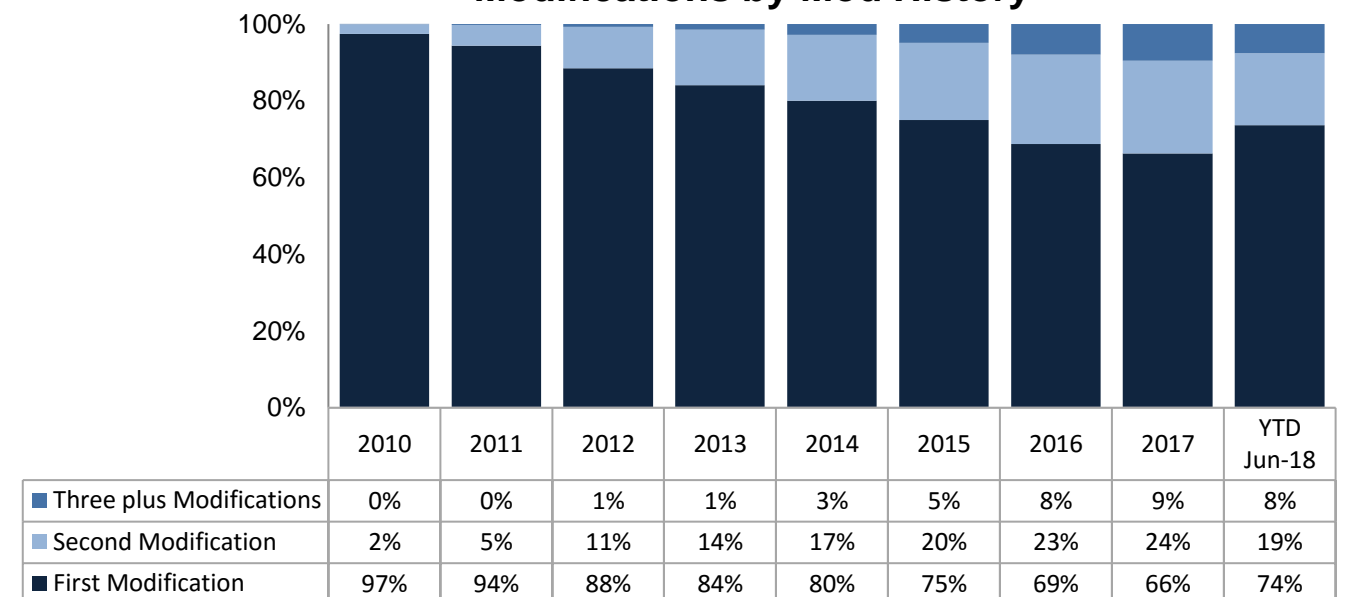
Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by Vintage



Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by Mod History



Source: FHFA (Fannie Mae and Freddie Mac)

*Includes loans with missing delinquency status

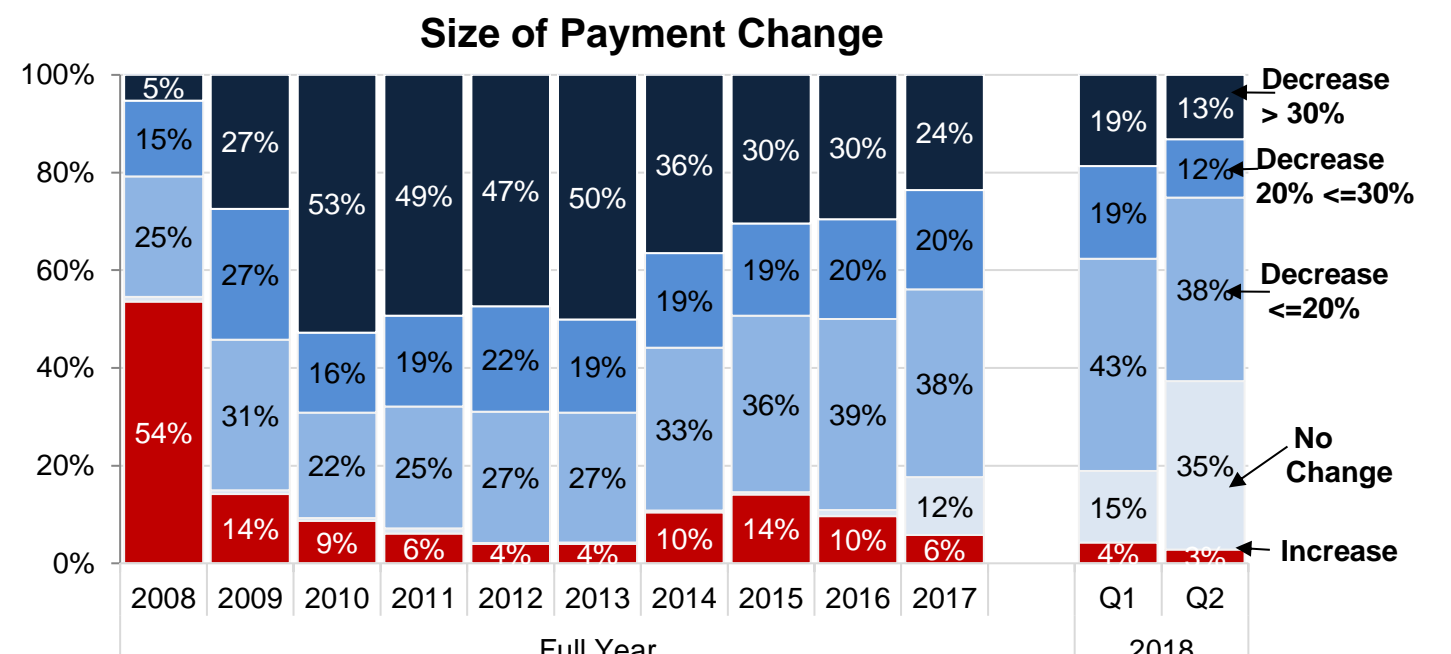
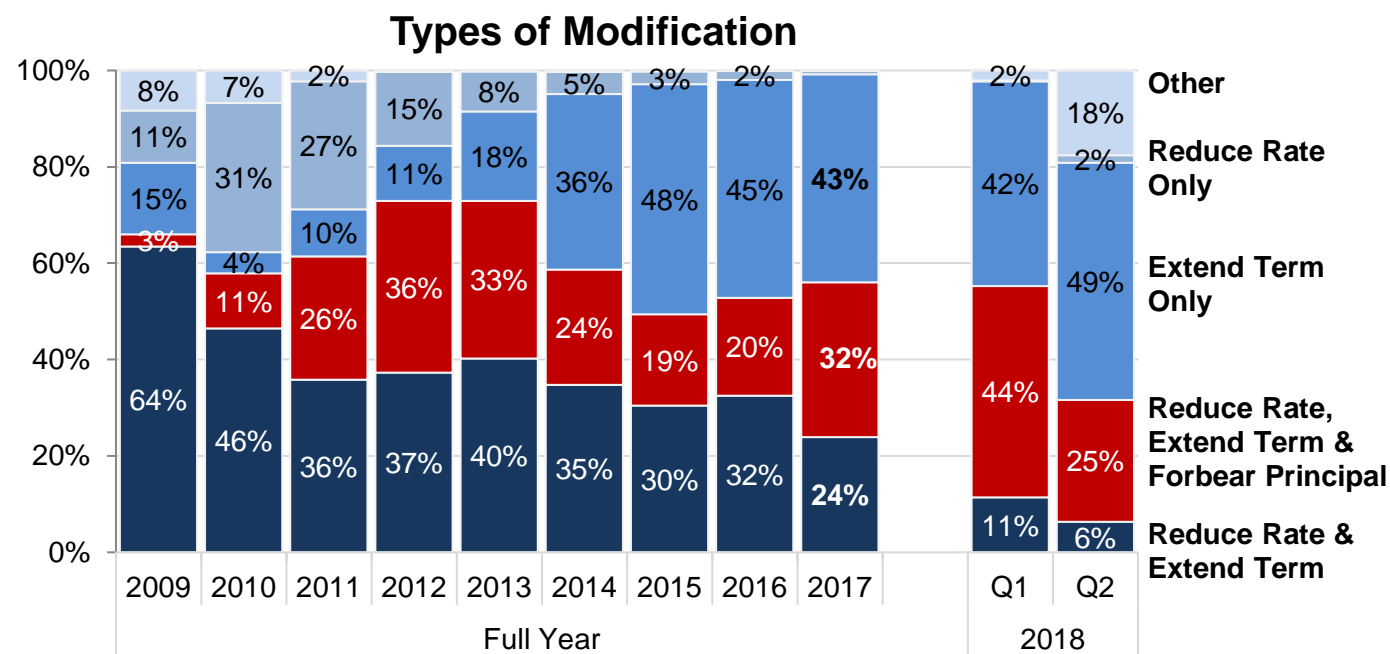
**Includes loans with missing MTMLTV data



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

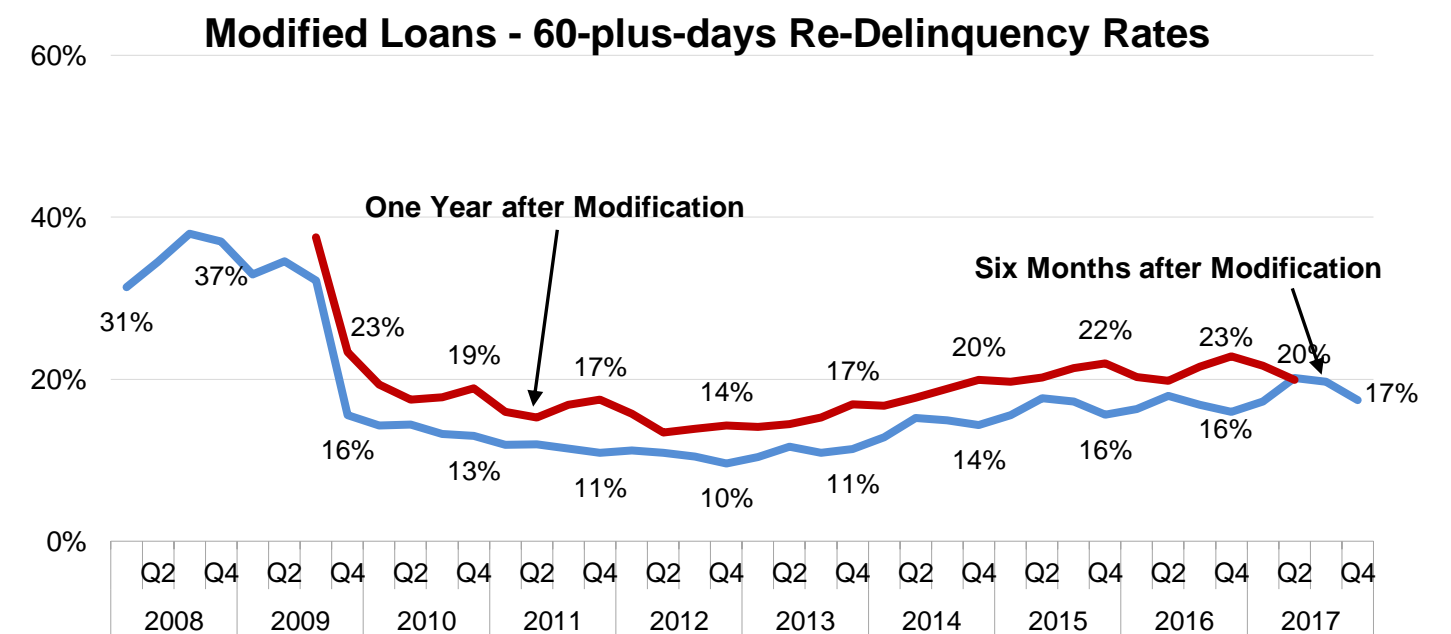
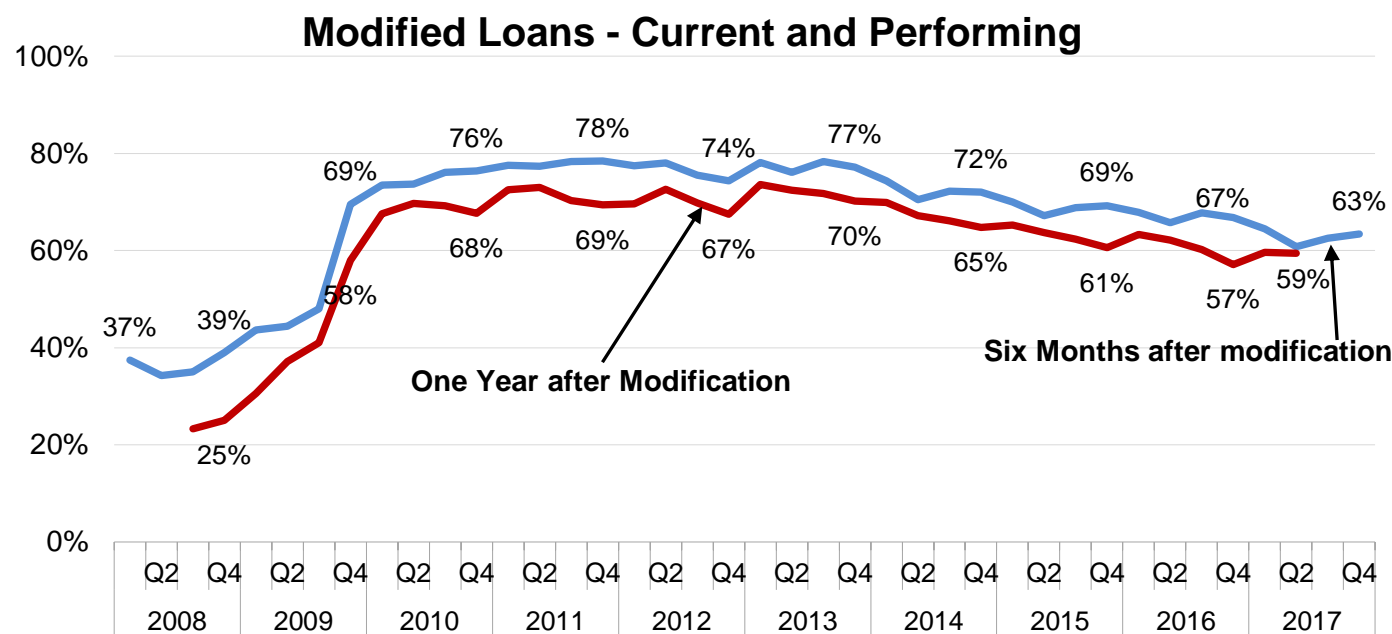
Enterprises' Loan Modifications

The share of the Enterprises' modifications with extend-term only was 49 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)

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Source: FHFA (Fannie Mae and Freddie Mac)

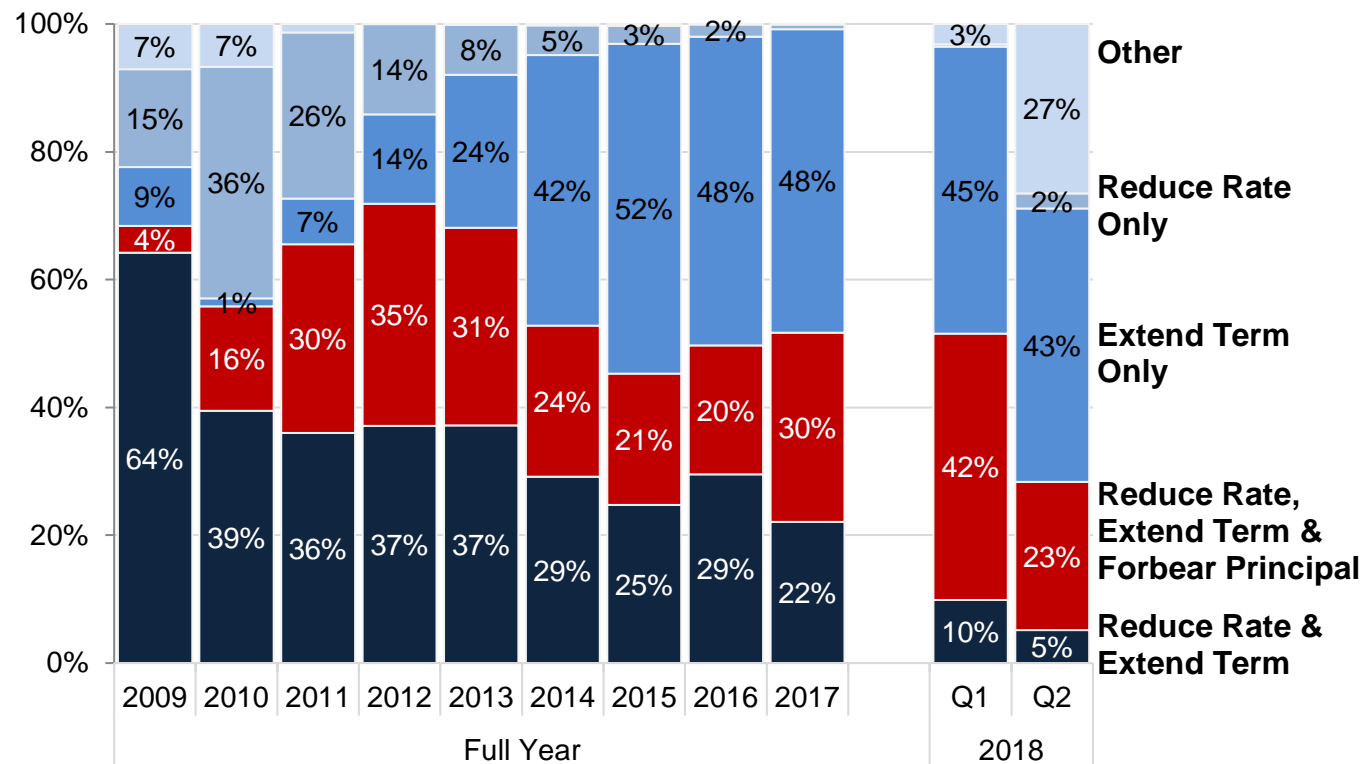
Source: FHFA (Fannie Mae and Freddie Mac)

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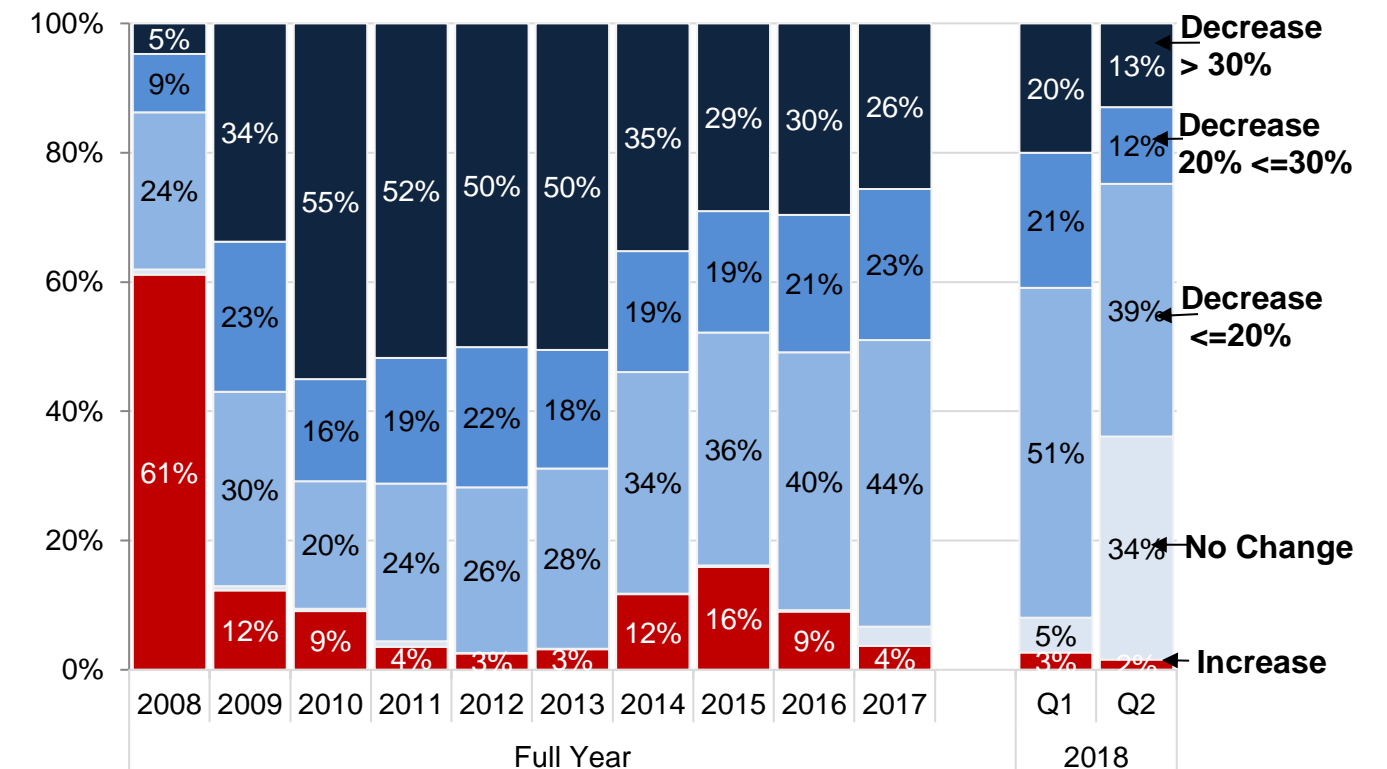
Fannie Mae's Loan Modifications

Types of Modification



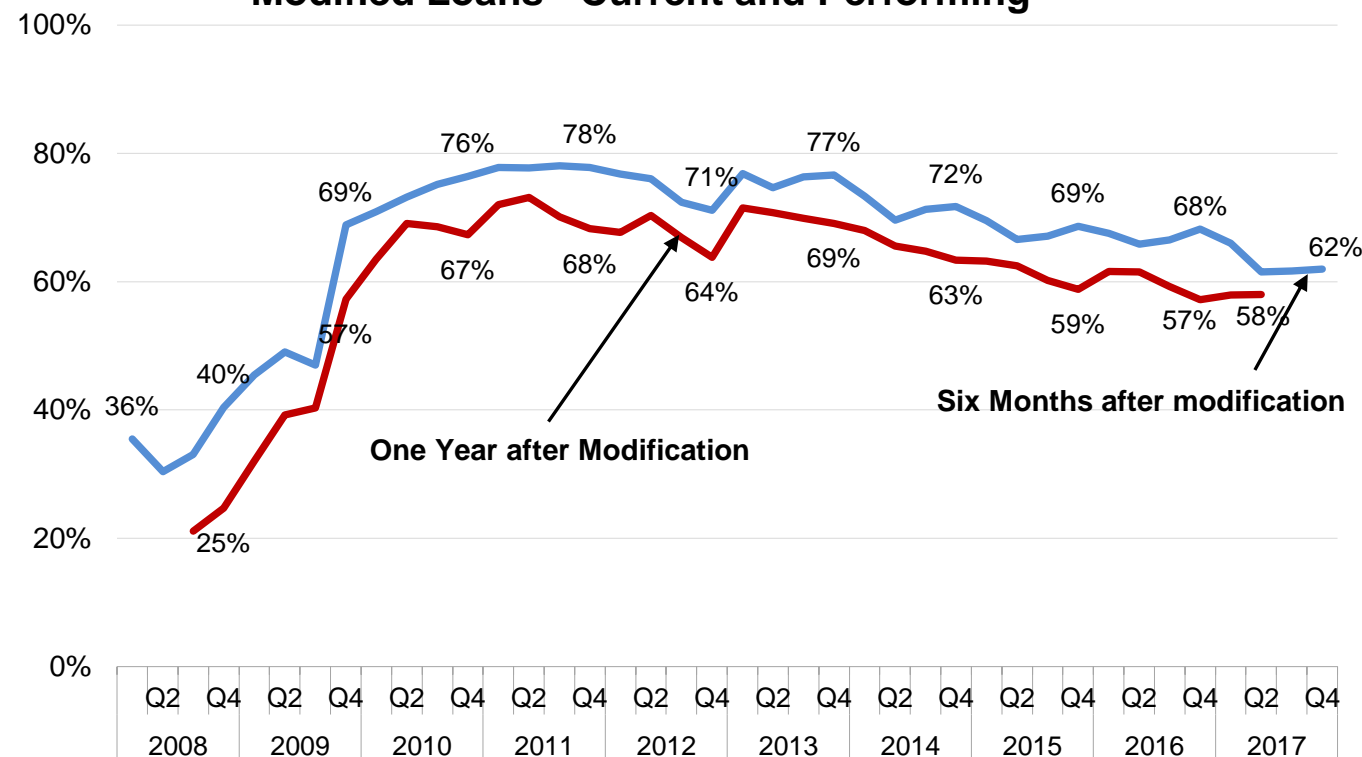
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change



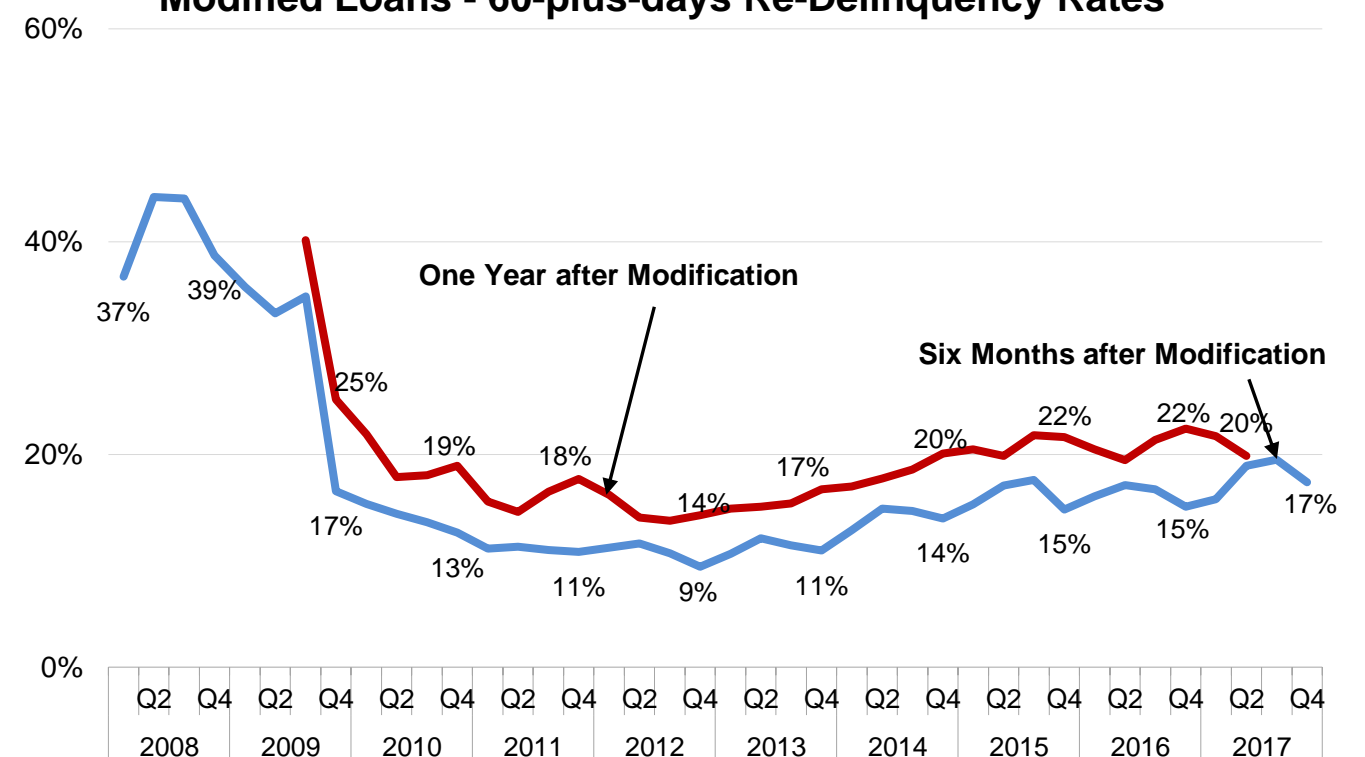
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)

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

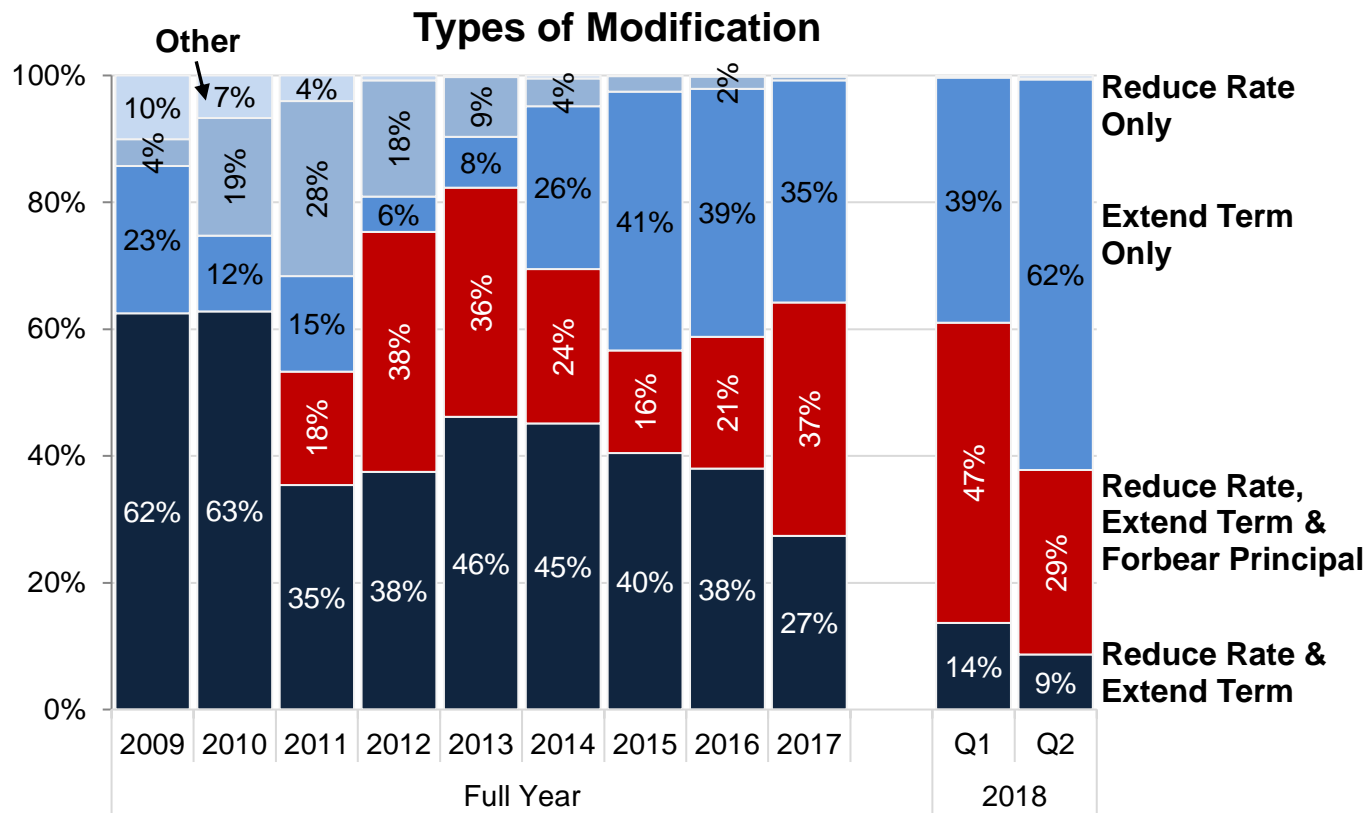


Source: FHFA (Fannie Mae and Freddie Mac)

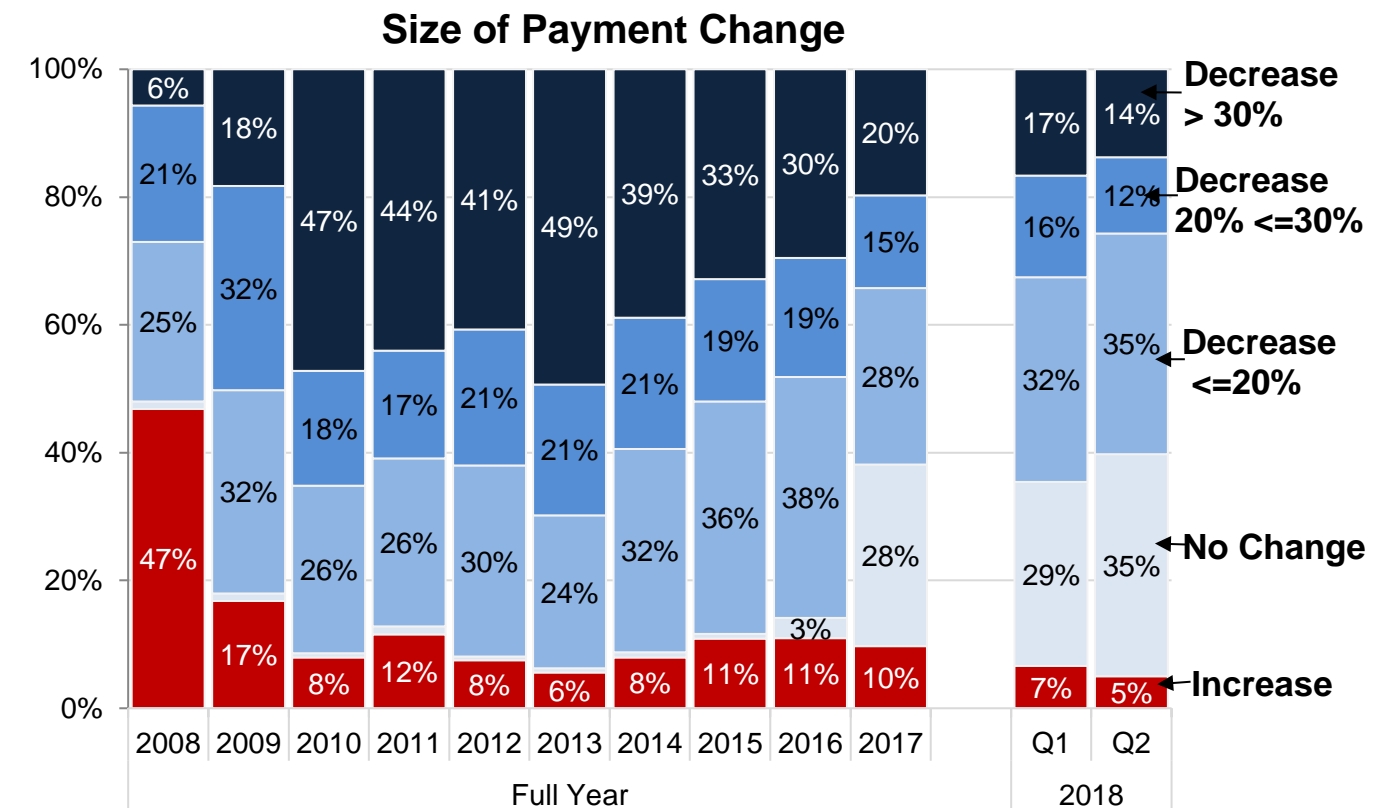
* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off.



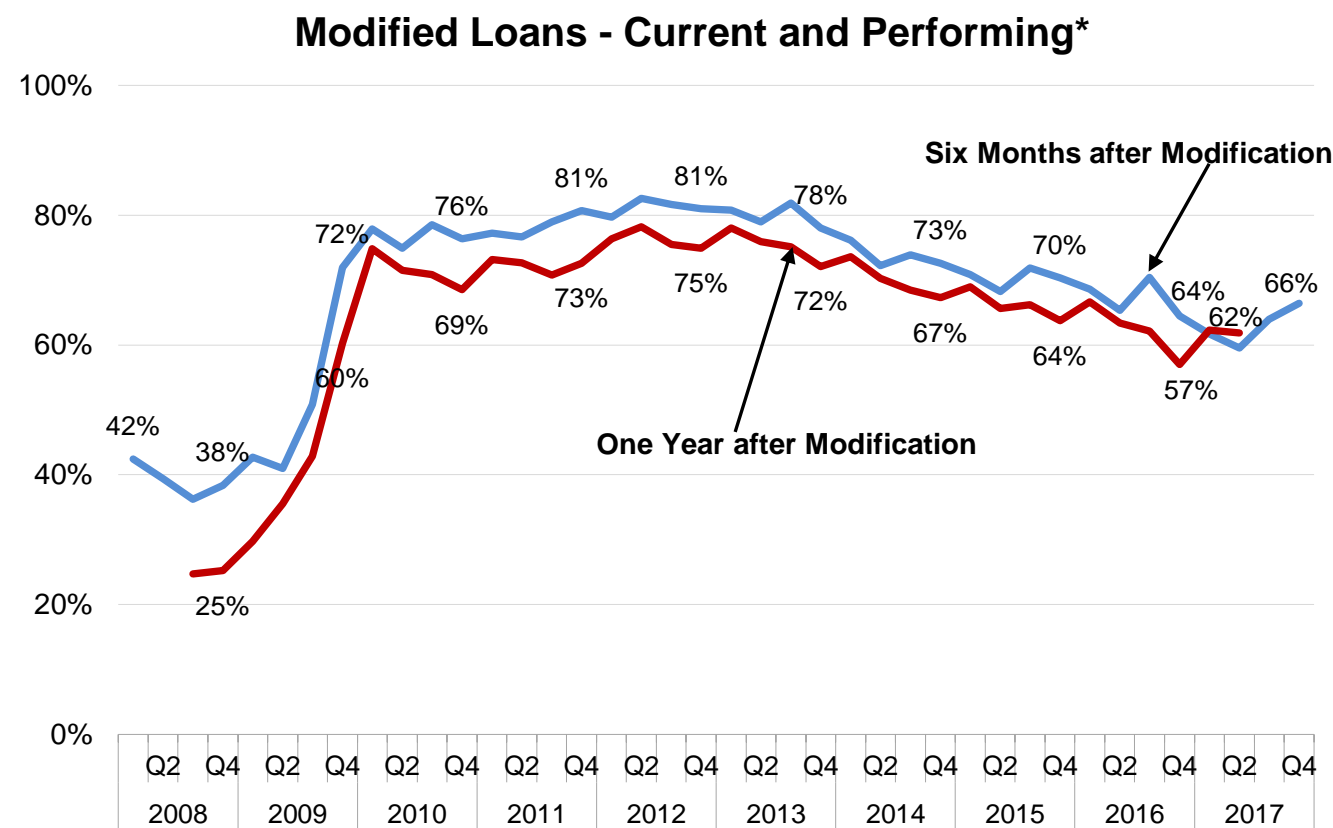
Freddie Mac's Loan Modifications



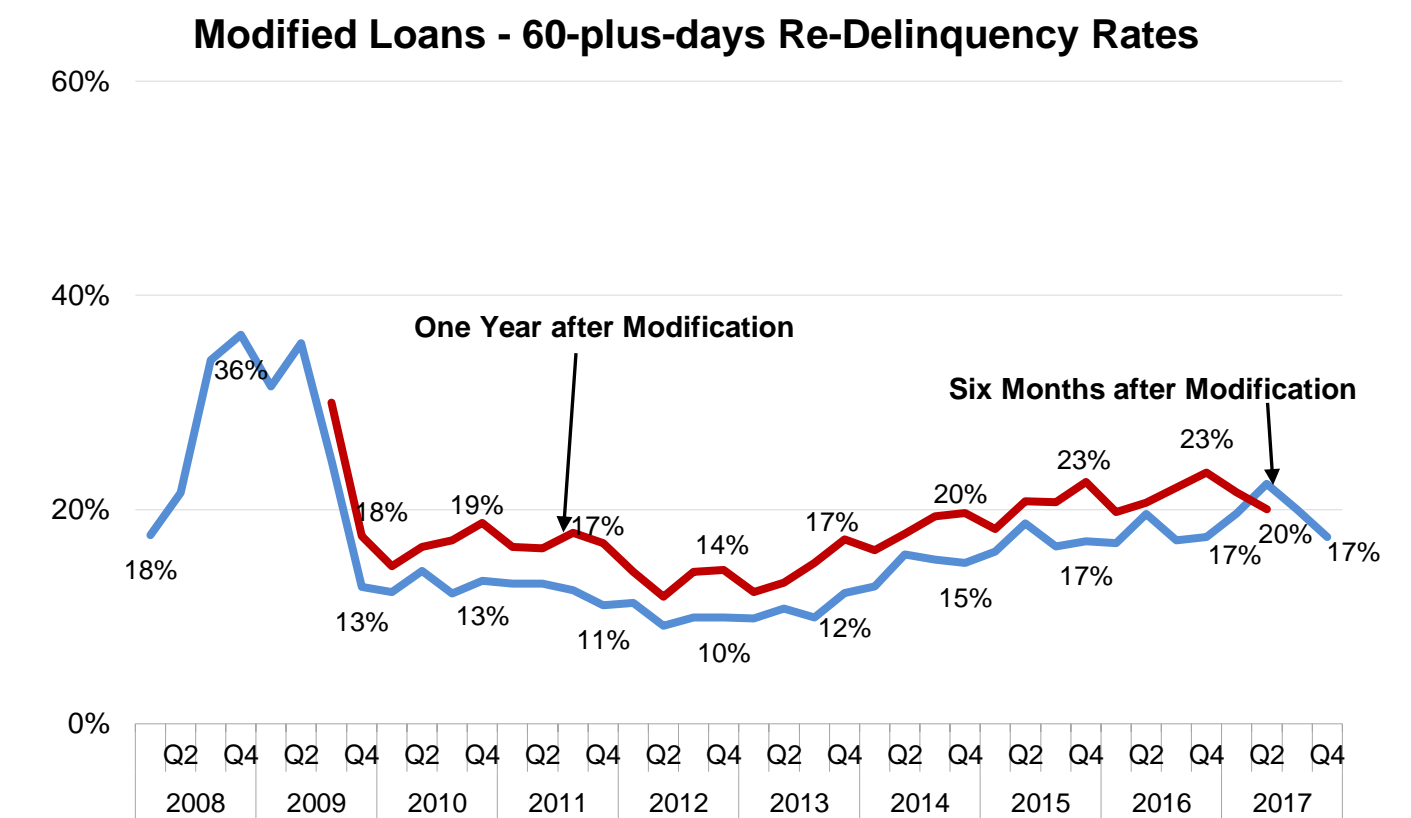
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



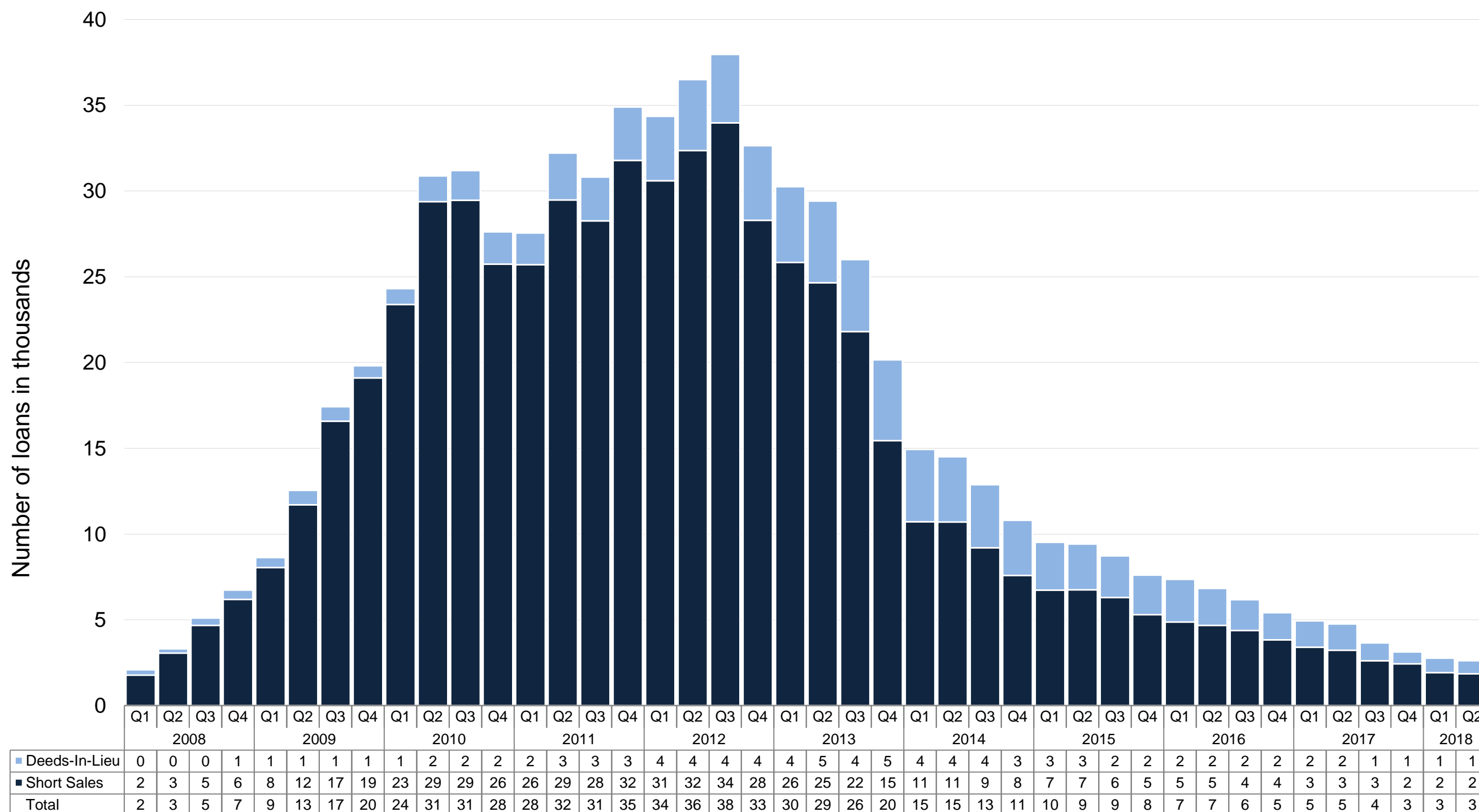
Source: FHFA (Fannie Mae and Freddie Mac)

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



Foreclosure Prevention Activity: Home Forfeiture Actions

There were 2,612 completed short sales and deeds-in-lieu in the second quarter, bringing the total to 687,911 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 5 percent in the second quarter compared with the first quarter of 2018. These foreclosure alternatives help to reduce the severity of losses resulting from a borrower’s default and minimize the impact of foreclosures on borrowers, communities, and neighborhoods.

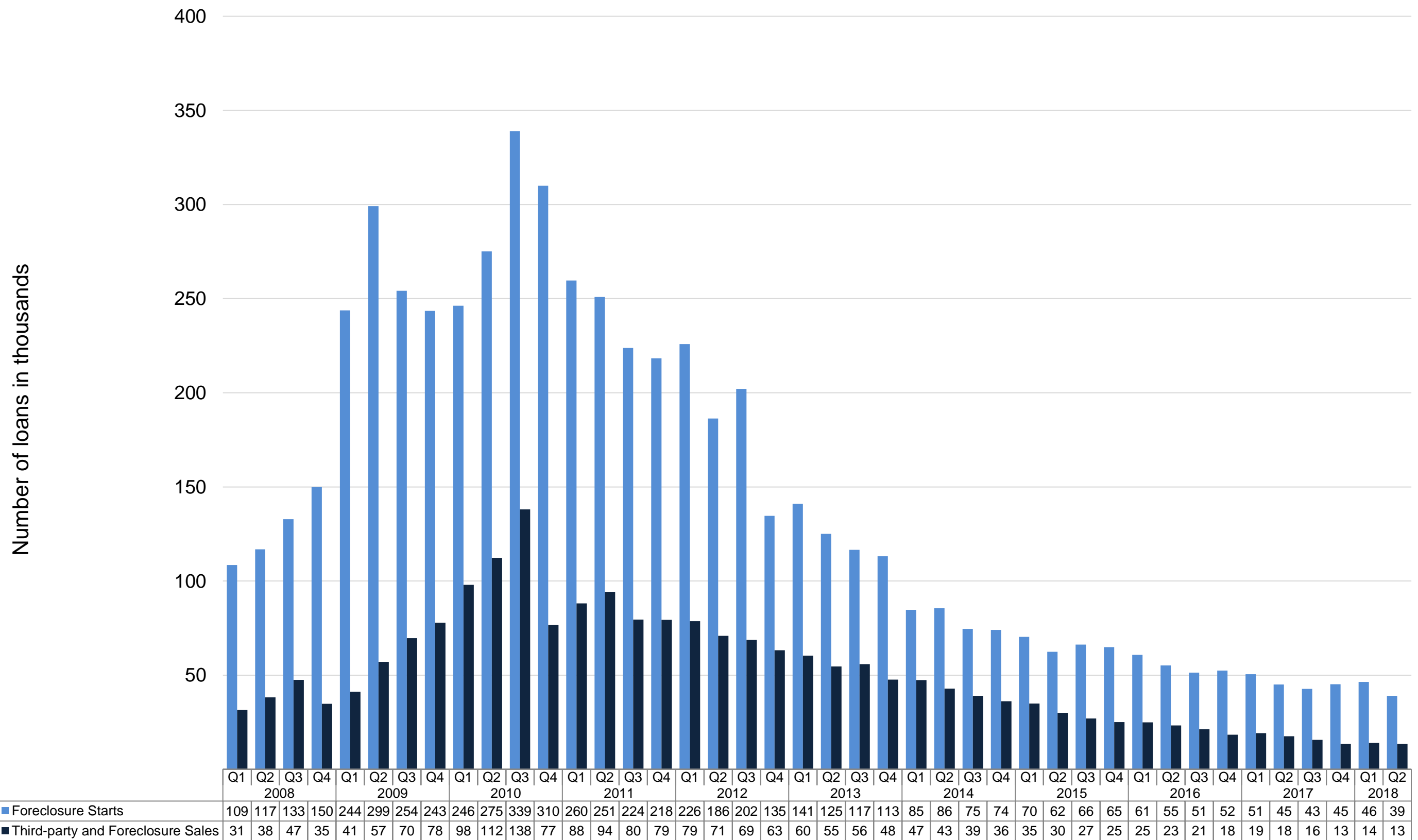


Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosures

There were 13,464 completed third-party and foreclosure sales in the second quarter, down 3 percent compared with the first quarter of 2018. The number of foreclosure starts decreased 16 percent from 46,365 in the first quarter to 39,002 in the second quarter.

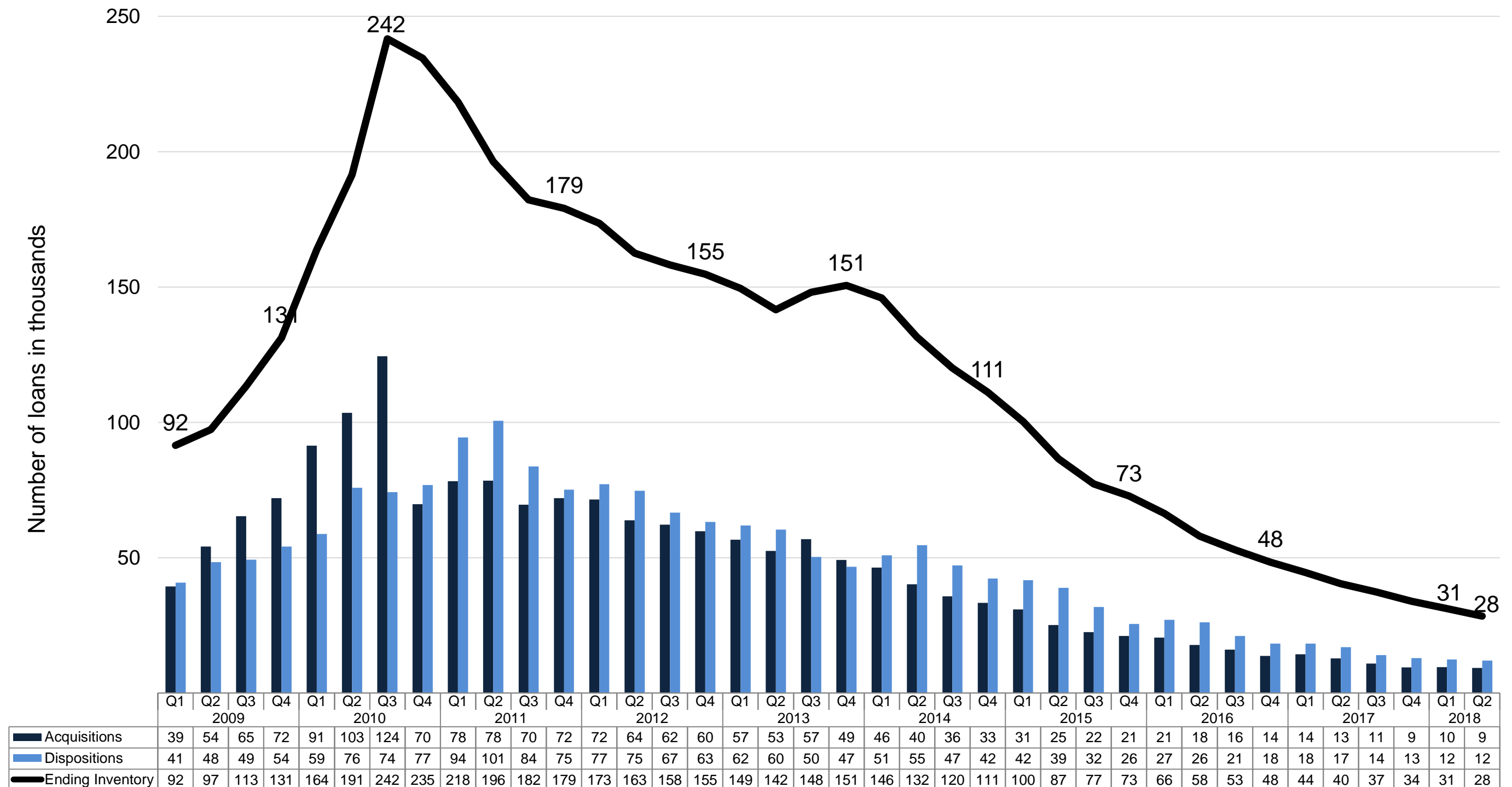


Source: FHFA (Fannie Mae and Freddie Mac)



Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 9 percent in the second quarter to 28,406, as property dispositions continued to outpace REO acquisitions. The total number of property acquisitions declined 4 percent to 9,205 and dispositions decreased 3 percent to 11,937 during the quarter.



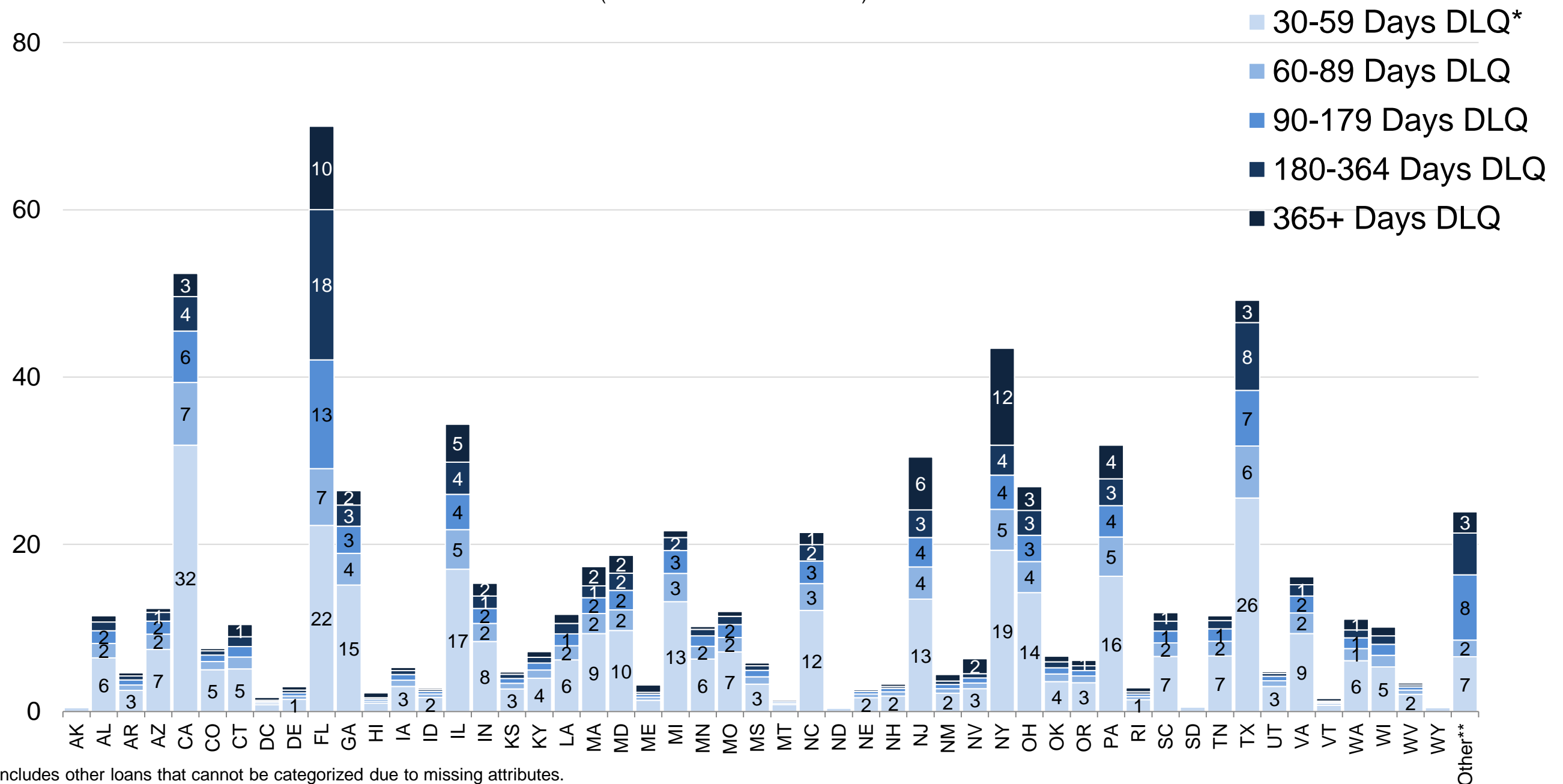
Source: FHFA (Fannie Mae and Freddie Mac)



Delinquent Loans by State

The number of the Enterprises' deeply delinquent loans (365+ days) continued to decline in the second quarter of 2018. Approximately 11 percent of the Enterprises' troubled borrowers were deeply delinquent at the end of the quarter. New York continued to have the highest number of deeply delinquent loans, followed by Florida and New Jersey. As of June 30, 2018, approximately 27 percent of the troubled borrowers in New York have missed one year or more of monthly payments, compared with 14 percent in Florida and 21 percent in New Jersey.

Delinquent Loans by State - As of June 30, 2018
(Number of loans in thousands)



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

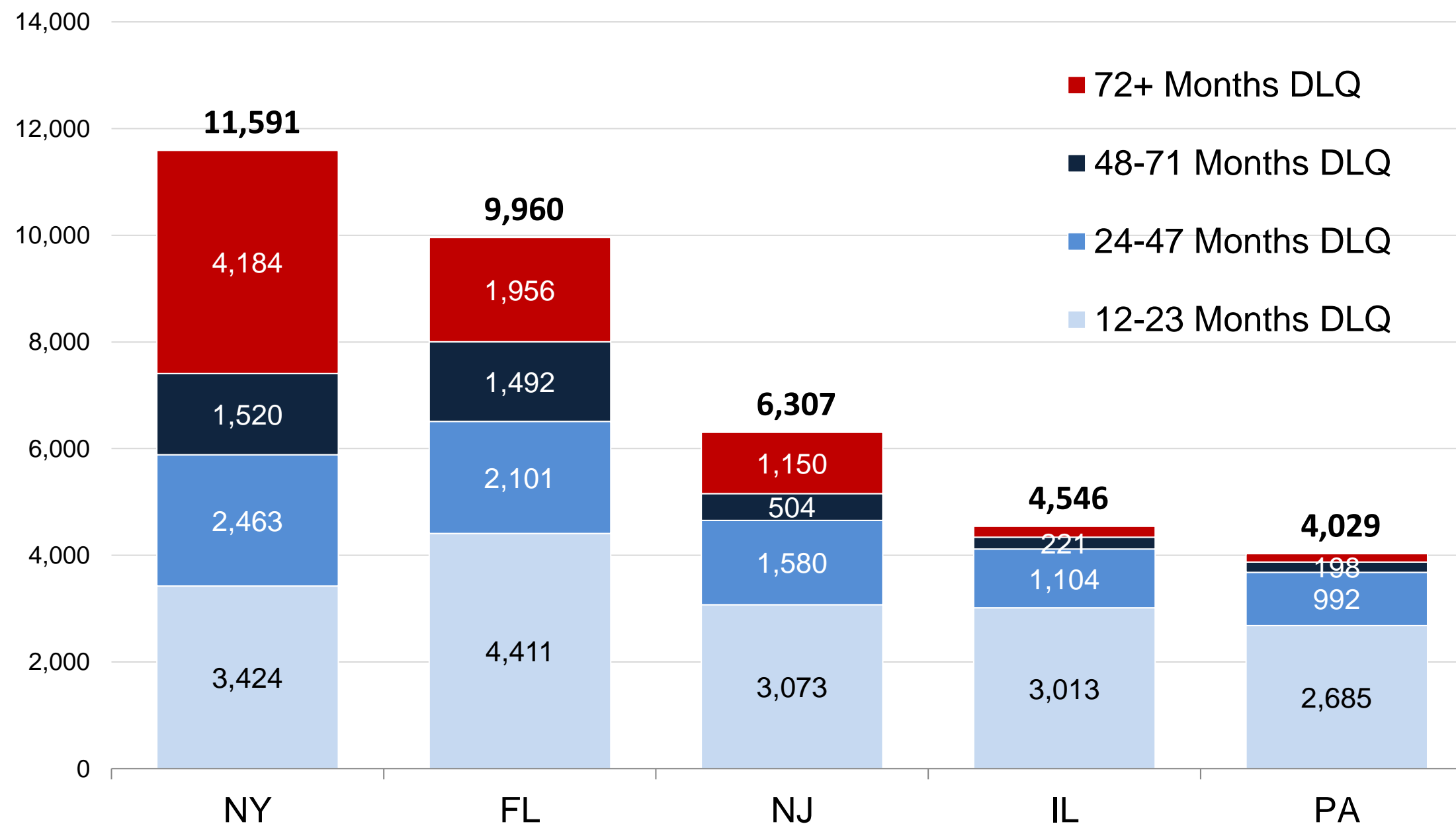
Source: FHFA (Fannie Mae and Freddie Mac)



Deeply Delinquent Loans in Selected States

Deeply delinquent loans (365+ days) are highly concentrated in states that require a judicial review of foreclosure activity that results in longer foreclosure timelines. As of June 30, 2018, approximately 47 percent of the Enterprises' deeply delinquent loans were in five judicial states: New York, Florida, New Jersey, Illinois and Pennsylvania. In New York, nearly half of these loans have been delinquent for over four years.

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



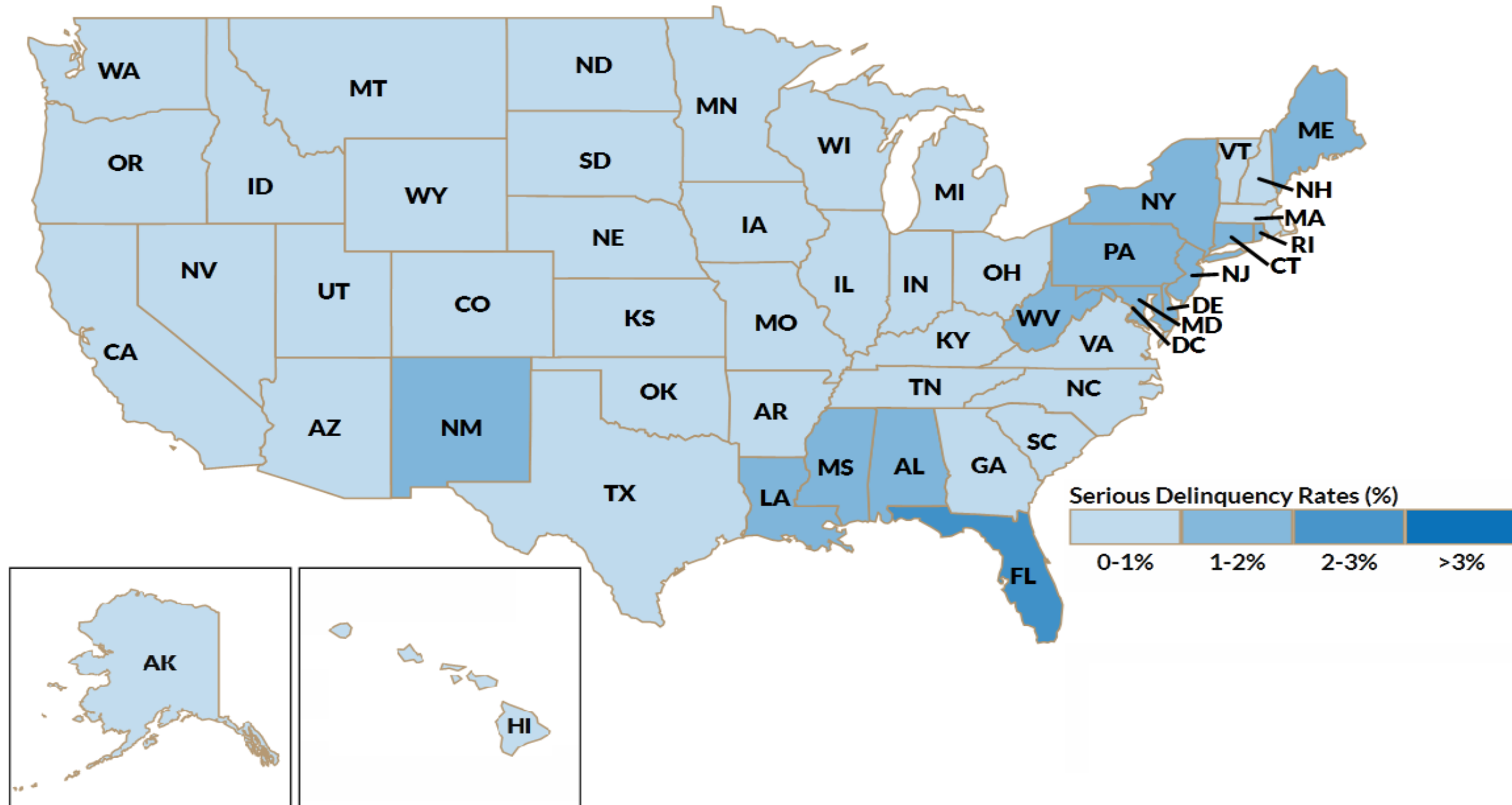
Source: FHFA (Fannie Mae and Freddie Mac)



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.

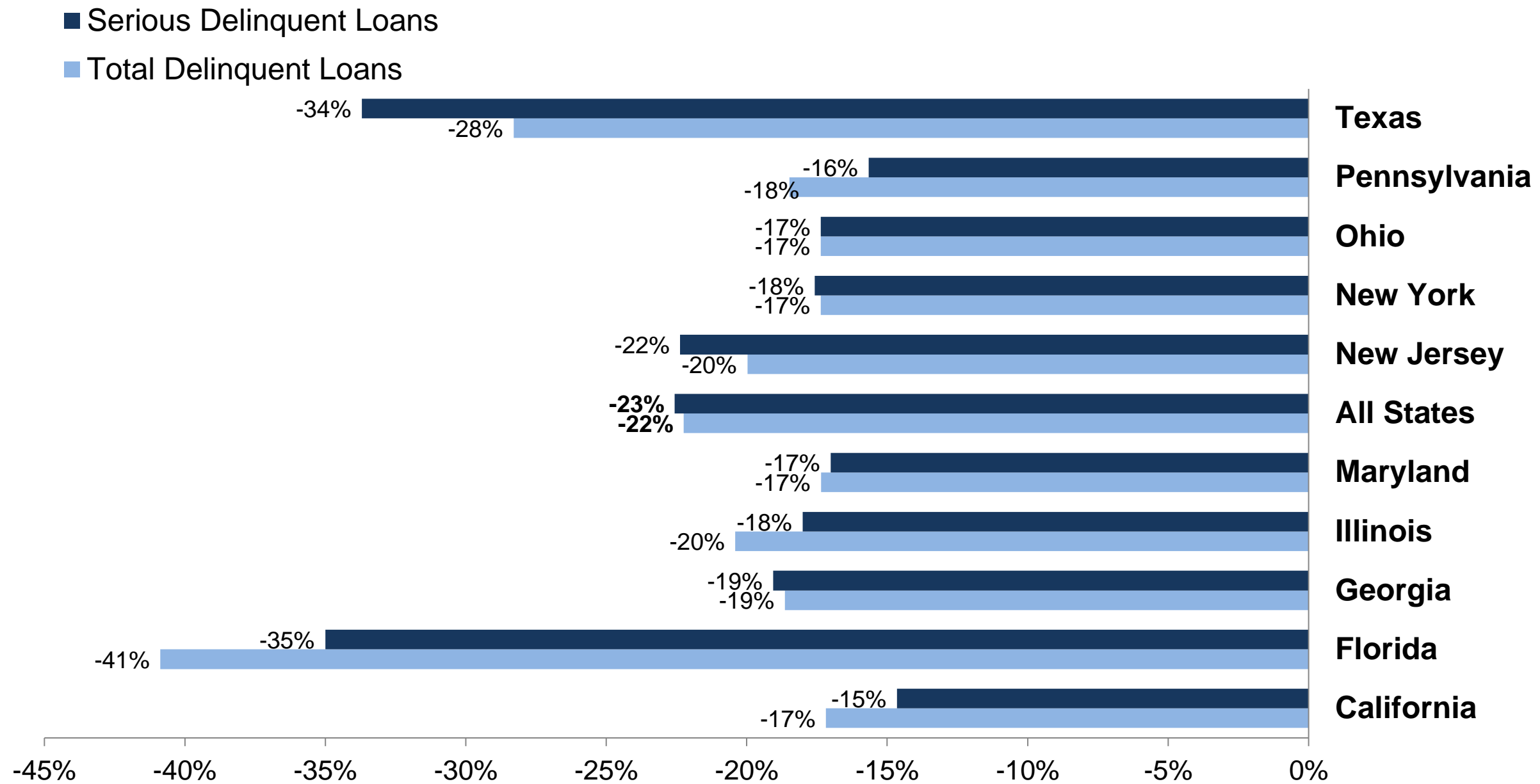
Source: FHFA (Fannie Mae and Freddie Mac)



Change in the Number of Delinquent Loans in Key States*

The total number of the Enterprises' delinquent loans fell 22 percent in the first half of 2018 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 1.2 percent at the end of 2017 to 0.91 percent at the end of the second quarter of 2018. In Florida, the number of the Enterprises' seriously delinquent loans decreased 35 percent during the first half of the year.

Change from December 31, 2017



*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)	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18
Total Loans Serviced	27,892	27,880	27,896	27,837	27,803	27,853	27,842	27,803	27,708	27,692	27,768	27,872	27,821	27,827	27,874	27,862	27,811
Original Credit Score >= 660	24,852	24,877	24,923	24,899	24,906	24,993	25,016	25,012	24,962	24,987	25,111	25,246	25,237	25,287	25,374	25,393	25,380
Original Credit Score < 660	3,040	3,003	2,973	2,938	2,897	2,860	2,826	2,791	2,746	2,704	2,657	2,626	2,584	2,540	2,500	2,469	2,431
Total Delinquent Loans	1,101	1,084	1,059	937	935	937	912	799	813	807	823	695	706	809	897	722	696
Original Credit Score >= 660	656	643	625	562	555	555	539	475	479	478	487	414	421	488	554	443	425
Original Credit Score < 660	445	441	434	375	380	382	372	324	333	329	336	281	286	321	343	280	271
30 - 59 Days Delinquent	414	419	414	352	386	405	396	337	378	385	402	318	352	441	438	323	355
Original Credit Score >= 660	233	237	233	203	222	234	230	196	219	228	239	189	211	271	273	197	218
Original Credit Score < 660	181	182	180	149	164	171	167	141	159	157	163	129	141	169	165	126	136
60 - 89 Days Delinquent	123	129	126	105	109	114	115	94	101	107	113	90	94	108	135	98	92
Original Credit Score >= 660	67	70	69	59	60	63	64	53	56	59	63	52	53	61	81	58	53
Original Credit Score < 660	56	58	57	46	49	51	51	41	45	48	50	39	41	47	54	40	39
60-plus-days Delinquent	688	666	645	585	549	532	515	462	435	422	421	378	354	368	459	399	341
Original Credit Score >= 660	423	406	392	359	334	321	310	279	260	250	248	226	210	217	281	245	206
Original Credit Score < 660	264	259	253	226	216	211	206	183	175	172	173	152	145	152	178	154	135

Percent of Total Loans Serviced

Total Delinquent Loans	3.95%	3.89%	3.80%	3.37%	3.36%	3.36%	3.27%	2.87%	2.93%	2.91%	2.96%	2.49%	2.54%	2.91%	3.22%	2.59%	2.50%
Original Credit Score >= 660	2.64%	2.59%	2.51%	2.26%	2.23%	2.22%	2.16%	1.90%	1.92%	1.91%	1.94%	1.64%	1.67%	1.93%	2.18%	1.74%	1.67%
Original Credit Score < 660	14.65%	14.68%	14.58%	12.76%	13.11%	13.36%	13.18%	11.61%	12.14%	12.16%	12.64%	10.70%	11.07%	12.64%	13.74%	11.32%	11.14%
30 - 59 Days Delinquent	1.48%	1.50%	1.48%	1.26%	1.39%	1.46%	1.42%	1.21%	1.36%	1.39%	1.45%	1.14%	1.27%	1.58%	1.57%	1.16%	1.28%
Original Credit Score >= 660	0.94%	0.95%	0.94%	0.82%	0.89%	0.94%	0.92%	0.78%	0.88%	0.91%	0.95%	0.75%	0.84%	1.07%	1.08%	0.78%	0.86%
Original Credit Score < 660	5.95%	6.05%	6.06%	5.06%	5.68%	5.98%	5.90%	5.06%	5.78%	5.81%	6.15%	4.91%	5.47%	6.67%	6.62%	5.10%	5.61%
60 - 89 Days Delinquent	0.44%	0.46%	0.45%	0.38%	0.39%	0.41%	0.41%	0.34%	0.36%	0.39%	0.41%	0.32%	0.34%	0.39%	0.48%	0.35%	0.33%
Original Credit Score >= 660	0.27%	0.28%	0.28%	0.24%	0.24%	0.25%	0.25%	0.21%	0.22%	0.24%	0.25%	0.20%	0.21%	0.24%	0.32%	0.23%	0.21%
Original Credit Score < 660	1.84%	1.94%	1.93%	1.56%	1.69%	1.80%	1.82%	1.47%	1.64%	1.76%	1.88%	1.47%	1.59%	1.86%	2.18%	1.64%	1.60%
60-plus-days Delinquent	2.47%	2.39%	2.31%	2.10%	1.97%	1.91%	1.85%	1.66%	1.57%	1.52%	1.52%	1.35%	1.27%	1.32%	1.65%	1.43%	1.23%
Original Credit Score >= 660	1.70%	1.63%	1.57%	1.44%	1.34%	1.28%	1.24%	1.12%	1.04%	1.00%	0.99%	0.89%	0.83%	0.86%	1.11%	0.97%	0.81%
Original Credit Score < 660	8.69%	8.64%	8.52%	7.70%	7.44%	7.38%	7.29%	6.55%	6.36%	6.35%	6.49%	5.79%	5.60%	5.97%	7.12%	6.22%	5.54%
Serious Delinquency Rate	2.06%	1.96%	1.89%	1.76%	1.61%	1.52%	1.46%	1.35%	1.23%	1.16%	1.12%	1.04%	0.95%	0.95%	1.18%	1.09%	0.91%
In Bankruptcy	0.38%	0.35%	0.35%	0.33%	0.32%	0.30%	0.27%	0.25%	0.24%	0.23%	0.22%	0.22%	0.19%	0.19%	0.18%	0.17%	0.15%



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

(# of loans in thousands)	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18
Total Loans Serviced	17,503	17,463	17,466	17,408	17,335	17,325	17,291	17,254	17,179	17,143	17,181	17,225	17,199	17,197	17,181	17,189	17,121
Original Credit Score >= 660	15,589	15,570	15,590	15,553	15,503	15,514	15,500	15,484	15,437	15,427	15,496	15,558	15,557	15,584	15,591	15,616	15,570
Original Credit Score < 660	1,914	1,893	1,876	1,855	1,832	1,811	1,791	1,770	1,742	1,716	1,686	1,667	1,641	1,613	1,590	1,574	1,552
Total Delinquent Loans	692	682	666	595	600	607	596	524	536	531	540	459	464	525	583	472	457
Original Credit Score >= 660	412	404	393	357	356	359	352	311	315	313	318	272	275	315	358	287	276
Original Credit Score < 660	280	277	273	238	244	249	244	213	221	218	222	187	189	211	225	185	180
30 - 59 Days Delinquent	258	261	258	221	243	259	255	216	245	250	261	207	228	282	282	208	230
Original Credit Score >= 660	144	147	145	127	139	149	147	125	141	147	154	122	136	172	175	126	140
Original Credit Score < 660	113	114	113	94	104	110	108	91	104	103	106	85	92	110	108	82	90
60 - 89 Days Delinquent	74	77	76	63	67	70	72	58	63	67	71	57	60	69	87	63	59
Original Credit Score >= 660	40	42	41	36	37	39	39	33	35	37	39	32	33	38	52	37	34
Original Credit Score < 660	34	35	35	28	30	32	32	25	28	30	32	25	26	30	35	26	25
60-plus-days Delinquent	435	421	408	374	357	348	341	307	290	281	279	252	235	243	301	264	227
Original Credit Score >= 660	268	257	248	230	217	210	205	186	173	166	164	150	139	142	183	161	136
Original Credit Score < 660	166	163	160	144	140	138	136	122	117	115	115	102	97	101	118	103	91

Percent of Total Loans Serviced

Total Delinquent Loans	3.95%	3.90%	3.81%	3.42%	3.46%	3.51%	3.45%	3.04%	3.12%	3.10%	3.14%	2.66%	2.70%	3.05%	3.39%	2.75%	2.67%
Original Credit Score >= 660	2.65%	2.60%	2.52%	2.29%	2.29%	2.31%	2.27%	2.01%	2.04%	2.03%	2.05%	1.75%	1.76%	2.02%	2.29%	1.84%	1.77%
Original Credit Score < 660	14.61%	14.65%	14.54%	12.85%	13.33%	13.73%	13.64%	12.04%	12.69%	12.72%	13.16%	11.21%	11.51%	13.05%	14.17%	11.74%	11.62%
30 - 59 Days Delinquent	1.47%	1.50%	1.48%	1.27%	1.40%	1.50%	1.47%	1.25%	1.43%	1.46%	1.52%	1.20%	1.33%	1.64%	1.64%	1.21%	1.34%
Original Credit Score >= 660	0.93%	0.95%	0.93%	0.81%	0.90%	0.96%	0.95%	0.81%	0.92%	0.95%	0.99%	0.78%	0.87%	1.11%	1.12%	0.81%	0.90%
Original Credit Score < 660	5.92%	6.02%	6.03%	5.07%	5.70%	6.09%	6.02%	5.17%	5.97%	6.02%	6.32%	5.09%	5.61%	6.79%	6.76%	5.21%	5.77%
60 - 89 Days Delinquent	0.42%	0.44%	0.43%	0.36%	0.39%	0.41%	0.41%	0.34%	0.37%	0.39%	0.41%	0.33%	0.35%	0.40%	0.51%	0.37%	0.35%
Original Credit Score >= 660	0.26%	0.27%	0.26%	0.23%	0.24%	0.25%	0.25%	0.21%	0.23%	0.24%	0.25%	0.21%	0.21%	0.25%	0.33%	0.24%	0.22%
Original Credit Score < 660	1.77%	1.86%	1.84%	1.49%	1.65%	1.76%	1.80%	1.43%	1.61%	1.76%	1.89%	1.48%	1.61%	1.89%	2.21%	1.67%	1.64%
60-plus-days Delinquent	2.48%	2.41%	2.34%	2.15%	2.06%	2.01%	1.97%	1.78%	1.69%	1.64%	1.63%	1.46%	1.37%	1.41%	1.75%	1.53%	1.32%
Original Credit Score >= 660	1.72%	1.65%	1.59%	1.48%	1.40%	1.35%	1.32%	1.20%	1.12%	1.07%	1.06%	0.96%	0.89%	0.91%	1.17%	1.03%	0.87%
Original Credit Score < 660	8.70%	8.63%	8.51%	7.78%	7.63%	7.64%	7.62%	6.87%	6.72%	6.70%	6.85%	6.12%	5.91%	6.26%	7.41%	6.53%	5.85%
Serious Delinquency Rate	2.05%	1.96%	1.89%	1.78%	1.66%	1.59%	1.55%	1.44%	1.32%	1.24%	1.20%	1.12%	1.01%	1.01%	1.24%	1.16%	0.97%
In Bankruptcy	0.35%	0.33%	0.33%	0.32%	0.32%	0.31%	0.28%	0.26%	0.25%	0.24%	0.23%	0.24%	0.20%	0.20%	0.19%	0.18%	0.16%



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

(# of loans in thousands)	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18
Total Loans Serviced	10,388	10,417	10,430	10,429	10,468	10,528	10,551	10,549	10,529	10,549	10,587	10,647	10,622	10,630	10,693	10,672	10,689
Original Credit Score >= 660	9,263	9,306	9,333	9,346	9,402	9,479	9,516	9,528	9,525	9,560	9,615	9,688	9,680	9,703	9,782	9,777	9,810
Original Credit Score < 660	1,126	1,111	1,097	1,083	1,066	1,049	1,035	1,021	1,004	989	972	959	942	926	910	895	879
Total Delinquent Loans	409	402	393	342	335	330	316	275	277	276	283	237	243	284	314	250	239
Original Credit Score >= 660	244	239	232	205	199	196	187	164	164	165	169	143	146	173	196	155	148
Original Credit Score < 660	166	164	161	137	136	133	128	111	112	111	114	94	97	110	118	95	91
30 - 59 Days Delinquent	156	157	156	131	143	146	141	121	132	135	142	111	124	158	156	115	125
Original Credit Score >= 660	89	90	89	77	83	86	83	71	78	81	85	67	75	99	98	71	78
Original Credit Score < 660	68	68	67	55	60	61	59	50	55	54	57	44	49	60	58	44	47
60 - 89 Days Delinquent	49	52	51	41	42	44	43	36	38	40	42	33	34	39	48	35	33
Original Credit Score >= 660	27	29	28	23	24	24	24	21	21	22	24	19	19	22	29	21	19
Original Credit Score < 660	22	23	23	18	19	20	19	16	17	18	18	14	15	17	19	14	13
60-plus-days Delinquent	253	245	237	211	192	183	174	154	144	141	141	126	119	125	158	135	114
Original Credit Score >= 660	155	149	143	129	117	111	105	93	87	84	84	76	71	75	98	84	70
Original Credit Score < 660	98	96	94	82	76	73	69	61	58	57	57	50	48	51	60	51	44

Percent of Total Loans Serviced

Total Delinquent Loans	3.94%	3.86%	3.76%	3.28%	3.20%	3.13%	2.99%	2.61%	2.63%	2.62%	2.67%	2.22%	2.29%	2.67%	2.94%	2.35%	2.24%
Original Credit Score >= 660	2.63%	2.56%	2.48%	2.20%	2.12%	2.07%	1.97%	1.72%	1.73%	1.73%	1.76%	1.47%	1.51%	1.78%	2.00%	1.59%	1.51%
Original Credit Score < 660	14.70%	14.74%	14.66%	12.62%	12.74%	12.71%	12.39%	10.86%	11.19%	11.21%	11.73%	9.81%	10.29%	11.92%	12.98%	10.59%	10.31%
30 - 59 Days Delinquent	1.50%	1.51%	1.49%	1.26%	1.36%	1.39%	1.34%	1.15%	1.26%	1.28%	1.34%	1.04%	1.17%	1.49%	1.46%	1.08%	1.17%
Original Credit Score >= 660	0.96%	0.97%	0.95%	0.82%	0.88%	0.90%	0.87%	0.75%	0.81%	0.84%	0.88%	0.69%	0.77%	1.02%	1.00%	0.73%	0.80%
Original Credit Score < 660	6.01%	6.09%	6.13%	5.04%	5.63%	5.79%	5.68%	4.88%	5.45%	5.46%	5.85%	4.61%	5.23%	6.46%	6.36%	4.91%	5.31%
60 - 89 Days Delinquent	0.47%	0.50%	0.49%	0.40%	0.40%	0.42%	0.41%	0.34%	0.36%	0.38%	0.39%	0.31%	0.32%	0.37%	0.45%	0.33%	0.31%
Original Credit Score >= 660	0.29%	0.31%	0.30%	0.25%	0.25%	0.26%	0.25%	0.22%	0.22%	0.23%	0.25%	0.20%	0.20%	0.23%	0.30%	0.21%	0.20%
Original Credit Score < 660	1.95%	2.09%	2.08%	1.68%	1.76%	1.87%	1.86%	1.55%	1.68%	1.78%	1.86%	1.47%	1.56%	1.82%	2.11%	1.58%	1.53%
60-plus-days Delinquent	2.44%	2.35%	2.27%	2.02%	1.84%	1.74%	1.65%	1.46%	1.37%	1.34%	1.33%	1.18%	1.12%	1.18%	1.48%	1.27%	1.07%
Original Credit Score >= 660	1.68%	1.60%	1.54%	1.38%	1.24%	1.17%	1.10%	0.98%	0.91%	0.88%	0.88%	0.78%	0.73%	0.77%	1.00%	0.86%	0.72%
Original Credit Score < 660	8.69%	8.64%	8.53%	7.57%	7.11%	6.93%	6.71%	5.98%	5.74%	5.75%	5.87%	5.20%	5.06%	5.46%	6.62%	5.68%	5.00%
Serious Delinquency Rate	2.07%	1.96%	1.88%	1.73%	1.53%	1.41%	1.32%	1.20%	1.08%	1.02%	1.00%	0.92%	0.85%	0.86%	1.08%	0.97%	0.82%
In Bankruptcy	0.42%	0.40%	0.38%	0.35%	0.32%	0.30%	0.27%	0.25%	0.23%	0.21%	0.20%	0.18%	0.18%	0.18%	0.17%	0.15%	0.14%



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

	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	YTD Jun-18
Starts																		
Repayment Plans	29,884	30,835	29,842	26,341	21,905	20,462	18,260	17,090	18,499	20,616	20,106	18,481	13,538	18,957	21,015	18,718	14,943	33,661
Forbearance Plans	16,150	14,434	12,558	11,256	7,169	6,004	5,941	5,904	6,234	7,467	6,352	5,192	4,419	34,606	108,489	20,487	10,815	31,302
Completed																		
Repayment Plans ²	13,126	10,969	11,330	12,141	9,839	9,027	8,310	8,194	7,839	7,515	8,809	9,666	8,410	6,020	6,410	7,944	8,279	16,223
Forbearance Plans ²	3,059	2,803	2,504	2,710	2,135	1,671	1,654	1,958	1,562	1,407	2,301	2,206	1,544	1,212	24,935	20,892	8,206	29,098
Charge-offs-in-lieu	486	313	313	279	291	359	290	285	236	208	318	369	367	295	369	415	388	803
Loan Modifications	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927	33,682	30,280	32,736	36,364	51,460	87,824
Home Retention Actions	65,308	59,829	55,069	56,451	54,170	46,023	40,171	42,246	41,601	40,223	40,057	44,168	44,003	37,807	64,450	65,615	68,333	133,948
Short Sales	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	4,373	3,833	3,398	3,228	2,619	2,439	1,914	1,855	3,769
Deeds-in-lieu	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	1,794	1,582	1,538	1,529	1,039	680	849	757	1,606
Nonforeclosure - Home Forfeiture Actions	14,512	12,878	10,802	9,509	9,423	8,721	7,598	7,365	6,837	6,167	5,415	4,936	4,757	3,658	3,119	2,763	2,612	5,375
Total Foreclosure Prevention Actions	79,820	72,707	65,871	65,960	63,593	54,744	47,769	49,611	48,438	46,390	45,472	49,104	48,760	41,465	67,569	68,378	70,945	139,323

Percent of Total Foreclosure Prevention Actions

Repayment Plans	16%	15%	17%	18%	15%	16%	17%	17%	16%	16%	19%	20%	17%	15%	9%	12%	12%	12%
Forbearance Plans	4%	4%	4%	4%	3%	3%	3%	4%	3%	3%	5%	4%	3%	3%	37%	31%	12%	21%
Charge-offs-in-lieu	1%	0%	0%	0%	0%	1%	1%	1%	0%	0%	1%	1%	1%	1%	1%	1%	1%	1%
HomeSaver Advance (Fannie)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	61%	63%	62%	63%	66%	64%	63%	64%	66%	67%	63%	65%	69%	73%	48%	53%	73%	63%
Home Retention Actions	82%	82%	84%	86%	85%	84%	84%	85%	86%	87%	88%	90%	90%	91%	95%	96%	96%	96%
Short Sales	13%	13%	12%	10%	11%	12%	11%	10%	10%	9%	8%	7%	7%	6%	4%	3%	3%	3%
Deeds-in-lieu	5%	5%	5%	4%	4%	4%	5%	5%	4%	4%	3%	3%	3%	3%	1%	1%	1%	1%
Nonforeclosure - Home Forfeiture Actions	18%	18%	16%	14%	15%	16%	16%	15%	14%	13%	12%	10%	10%	9%	5%	4%	4%	4%

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

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



3(i) Enterprises Combined - Loan Modifications

	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	YTD Jun-18
Loan Modifications (# of loans)	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927	33,682	30,280	32,736	36,364	51,460	87,824

Delinquency Status at Modification (% of loan mods)

Current ¹	2%	2%	2%	2%	1%	1%	1%	1%	1%	1%	4%	5%	3%	2%	3%	4%	2%	3%
30 - 59 days delinquent	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	6%	6%	9%	12%	11%	10%	6%	8%
60 - 89 days delinquent	5%	5%	4%	5%	4%	4%	4%	5%	5%	5%	6%	7%	8%	9%	9%	11%	12%	12%
90-179 days delinquent	38%	35%	39%	40%	40%	36%	39%	41%	41%	37%	37%	41%	42%	38%	36%	40%	56%	49%
180 - 364 days delinquent	28%	28%	26%	24%	25%	28%	26%	26%	27%	29%	26%	24%	24%	25%	24%	21%	17%	19%
365+ days delinquent	25%	27%	26%	26%	26%	27%	26%	24%	23%	24%	22%	18%	14%	15%	17%	14%	7%	10%
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	43%	48%	50%	51%	51%	53%	53%	54%	57%	59%	61%	63%	68%	71%	68%	70%	76%	74%
80% < MTMLTV <= 100%	27%	26%	25%	26%	25%	25%	25%	26%	25%	24%	24%	23%	21%	19%	21%	20%	18%	19%
MTMLTV > 100%	29%	26%	24%	24%	24%	22%	22%	20%	18%	17%	15%	14%	11%	10%	11%	10%	6%	7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Year of Origination (% of loan mods)

2004 & Prior	25%	27%	28%	27%	26%	25%	25%	23%	23%	23%	21%	22%	21%	21%	21%	19%	16%	17%
2005-2008	62%	59%	56%	55%	55%	54%	53%	53%	52%	52%	51%	50%	48%	47%	49%	44%	32%	37%
2009 & later	13%	14%	16%	18%	19%	21%	22%	24%	25%	25%	28%	29%	31%	32%	30%	37%	53%	46%
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	80%	80%	78%	77%	76%	73%	73%	71%	69%	66%	69%	67%	67%	68%	64%	68%	78%	74%
Second time modification	17%	17%	19%	19%	19%	21%	21%	22%	23%	25%	23%	24%	24%	24%	25%	22%	16%	19%
Three plus time modification	3%	3%	3%	4%	4%	6%	6%	7%	8%	9%	8%	9%	9%	9%	11%	10%	6%	8%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

Primary residency	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	95%	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%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

¹ Includes loans with missing delinquency status

² Includes loans with missing MTMLTV data



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

	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	YTD Jun-18
Loan Modifications (# of loans)	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	28,629	31,927	33,682	30,280	32,736	36,364	51,460	87,824

Principal and Interest Change (%)

Increase	10%	12%	13%	14%	14%	16%	13%	10%	10%	9%	9%	6%	6%	6%	5%	4%	3%	3%
No Change	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	4%	11%	12%	12%	12%	15%	35%	26%
Decrease <=20%	33%	35%	35%	36%	36%	35%	38%	40%	39%	38%	39%	33%	36%	41%	44%	43%	38%	40%
Decrease 20% <=30%	20%	19%	19%	18%	19%	19%	19%	20%	21%	21%	20%	20%	20%	21%	20%	19%	12%	15%
Decrease > 30%	36%	34%	33%	31%	31%	30%	30%	29%	29%	31%	29%	29%	26%	20%	19%	19%	13%	15%

Types of Modification (%)

Extend Term Only	33%	40%	46%	48%	47%	47%	48%	48%	47%	44%	40%	40%	43%	47%	42%	42%	49%	46%
Reduce Rate Only	5%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	1%	0%	0%	0%	2%	1%
Reduce Rate and Extend Term	37%	33%	31%	30%	31%	31%	30%	31%	32%	34%	33%	33%	28%	20%	15%	11%	6%	8%
Reduce Rate, Extend Term and Forbear Principal ¹	25%	22%	20%	19%	19%	19%	19%	19%	19%	19%	25%	26%	28%	33%	42%	44%	25%	33%
Other	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	2%	18%	11%

60+ Days Re-Delinquency (%)

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

¹ May include principal forgiveness



3(ii) Fannie Mae - Loan Modifications

	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	YTD Jun-18
Loan Modifications (# of loans)	32,010	28,861	25,908	26,700	26,214	22,199	19,099	20,899	21,278	20,802	17,325	19,928	21,539	19,927	22,067	21,934	33,795	55,729

Delinquency Status at Modification (% of loan mods)

Current ¹	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
30 - 59 days delinquent	3%	3%	3%	4%	3%	3%	3%	3%	3%	3%	3%	4%	8%	11%	11%	9%	5%	6%
60 - 89 days delinquent	5%	6%	5%	7%	5%	4%	5%	6%	6%	5%	6%	7%	8%	10%	9%	12%	12%	12%
90-179 days delinquent	39%	36%	39%	40%	40%	37%	39%	41%	40%	36%	38%	44%	44%	39%	38%	44%	60%	54%
180 - 364 days delinquent	28%	27%	25%	23%	25%	29%	25%	25%	27%	29%	28%	25%	24%	24%	24%	21%	16%	18%
365+ days delinquent	24%	26%	26%	25%	26%	27%	27%	24%	24%	26%	24%	19%	14%	14%	17%	13%	6%	8%
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	46%	49%	50%	49%	51%	54%	53%	54%	57%	59%	61%	61%	68%	71%	66%	68%	76%	73%
80% < MTMLTV <= 100%	26%	26%	25%	26%	25%	25%	25%	26%	25%	24%	23%	24%	21%	19%	22%	21%	18%	19%
MTMLTV > 100%	28%	25%	25%	25%	24%	21%	22%	21%	18%	17%	16%	15%	11%	10%	12%	11%	6%	8%
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	27%	28%	29%	27%	26%	26%	25%	24%	23%	23%	23%	22%	21%	21%	20%	19%	15%	16%
2005-2008	60%	58%	56%	55%	55%	54%	53%	53%	51%	52%	50%	50%	48%	48%	50%	46%	31%	37%
2009 & later	12%	14%	16%	18%	19%	20%	22%	24%	25%	25%	27%	29%	31%	31%	30%	36%	54%	47%
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	71%	69%	66%	66%	64%	61%	61%	60%	58%	54%	55%	52%	54%	56%	52%	55%	71%	65%
Second time modification	25%	26%	28%	28%	29%	31%	29%	30%	31%	33%	32%	34%	32%	31%	32%	30%	20%	24%
Three plus time modification	4%	5%	5%	6%	7%	9%	9%	11%	11%	13%	13%	13%	14%	13%	16%	15%	9%	11%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

Primary residency	94%	94%	94%	93%	94%	94%	94%	94%	94%	94%	94%	95%	94%	94%	94%	94%	93%	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%	5%	5%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

¹ Includes loans with missing delinquency status

² Includes loans with missing MTMLTV data



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

	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	YTD Jun-18
Loan Modifications (# of loans)	32,010	28,861	25,908	26,700	26,214	22,199	19,099	20,899	21,278	20,802	17,325	19,928	21,539	19,927	22,067	21,934	33,795	55,729

Principal and Interest Change (%)

Increase	11%	14%	16%	17%	16%	18%	13%	10%	10%	9%	7%	5%	4%	3%	3%	3%	2%	2%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	3%	4%	4%	5%	34%	23%
Decrease <=20%	34%	35%	35%	36%	35%	35%	38%	42%	40%	39%	38%	37%	41%	48%	51%	51%	39%	44%
Decrease 20% <=30%	19%	18%	18%	18%	19%	19%	20%	20%	21%	21%	22%	24%	23%	24%	23%	21%	12%	15%
Decrease > 30%	36%	33%	30%	29%	29%	28%	29%	28%	29%	30%	31%	33%	29%	21%	19%	20%	13%	16%

Types of Modification (%)

Extend Term Only	42%	46%	50%	52%	51%	51%	52%	51%	50%	46%	46%	46%	48%	51%	45%	45%	43%	44%
Reduce Rate Only	5%	4%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	0%	0%	0%	2%	2%
Reduce Rate and Extend Term	30%	27%	25%	24%	25%	25%	25%	26%	28%	31%	33%	35%	27%	16%	11%	10%	5%	7%
Reduce Rate, Extend Term and Forbear Principal ¹	23%	23%	21%	20%	21%	21%	21%	20%	20%	22%	19%	18%	24%	32%	43%	42%	23%	30%
Other	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	3%	27%	17%

60+ Days Re-Delinquency (%)

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

¹ May include principal forgiveness



3(iii) Freddie Mac - Loan Modifications

	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	YTD Jun-18
Loan Modifications (# of loans)	16,627	16,883	15,014	14,621	15,691	12,767	10,818	10,910	10,686	10,291	11,304	11,999	12,143	10,353	10,669	14,430	17,665	32,095

Delinquency Status at Modification (% of loan mods)

Current	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	8%	10%	5%	4%	6%	8%	4%	6%
30 - 59 days delinquent	2%	3%	2%	2%	2%	2%	2%	2%	2%	3%	9%	9%	11%	12%	10%	12%	8%	10%
60 - 89 days delinquent	3%	3%	3%	3%	3%	4%	3%	4%	4%	4%	6%	8%	8%	8%	10%	10%	12%	11%
90-179 days delinquent	36%	33%	39%	41%	41%	36%	39%	41%	43%	41%	35%	35%	38%	35%	34%	34%	49%	42%
180 - 364 days delinquent	27%	30%	27%	25%	26%	28%	26%	26%	27%	30%	23%	21%	24%	25%	24%	21%	17%	19%
365+ days delinquent	28%	28%	26%	27%	26%	28%	26%	24%	22%	20%	18%	17%	14%	16%	17%	15%	10%	12%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

MTMLTV at Modification (% of loan mods)

MTMLTV <= 80%	37%	47%	51%	53%	52%	52%	54%	55%	57%	60%	60%	66%	69%	71%	73%	73%	77%	75%
80% < MTMLTV <= 100%	30%	27%	25%	25%	25%	25%	24%	26%	25%	23%	25%	22%	20%	19%	18%	18%	17%	18%
MTMLTV > 100%	33%	26%	24%	22%	23%	24%	22%	19%	19%	17%	15%	12%	10%	9%	8%	9%	6%	7%
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	22%	26%	28%	26%	25%	24%	24%	23%	22%	23%	18%	21%	21%	21%	23%	19%	17%	18%
2005-2008	65%	60%	56%	55%	55%	54%	53%	53%	53%	51%	53%	50%	48%	45%	46%	42%	33%	37%
2009 & later	13%	15%	16%	19%	20%	22%	23%	24%	25%	27%	29%	28%	31%	33%	31%	38%	50%	45%
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	97%	98%	98%	97%	97%	95%	93%	92%	91%	90%	90%	91%	90%	90%	89%	88%	91%	90%
Second time modification	2%	2%	2%	3%	3%	5%	7%	7%	8%	9%	9%	8%	9%	9%	10%	11%	8%	9%
Three plus time modification	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

Primary residency	94%	94%	95%	94%	94%	94%	94%	95%	95%	95%	94%	94%	95%	94%	94%	95%	94%	94%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	3%	4%	3%	4%	4%	4%	4%	3%	3%	3%	4%	4%	4%	4%	4%	3%	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.)

	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	YTD Jun-18
Loan Modifications (# of loans)	16,627	16,883	15,014	14,621	15,691	12,767	10,818	10,910	10,686	10,291	11,304	11,999	12,143	10,353	10,669	14,430	17,665	32,095

Principal and Interest Change (%)

Increase	9%	8%	8%	9%	11%	12%	12%	12%	11%	10%	11%	8%	9%	11%	10%	7%	5%	6%
No Change	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	10%	29%	28%	27%	29%	29%	35%	32%
Decrease <=20%	31%	34%	35%	37%	36%	36%	37%	37%	38%	37%	39%	26%	28%	29%	28%	32%	35%	33%
Decrease 20% <=30%	21%	20%	19%	19%	19%	19%	19%	19%	20%	20%	15%	14%	15%	15%	15%	16%	12%	14%
Decrease > 30%	38%	38%	37%	34%	34%	32%	31%	31%	31%	32%	25%	22%	20%	18%	18%	17%	14%	15%

Types of Modification (%)

Extend Term Only	16%	31%	38%	41%	40%	40%	43%	42%	42%	42%	31%	31%	35%	39%	37%	39%	62%	51%
Reduce Rate Only	5%	4%	3%	3%	2%	2%	2%	2%	2%	2%	1%	1%	1%	0%	0%	0%	0%	0%
Reduce Rate and Extend Term	51%	43%	40%	40%	42%	41%	39%	39%	39%	41%	33%	30%	29%	27%	23%	14%	9%	11%
Reduce Rate, Extend Term and Forbear Principal ¹	27%	22%	19%	16%	16%	16%	17%	16%	16%	15%	35%	38%	35%	34%	40%	47%	29%	37%
Other	1%	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	11%	13%	11%	11%	14%	14%	13%	12%	14%	14%	13%	13%	15%	18%	14%	11%		
6 Months after Modification	16%	15%	15%	16%	19%	17%	17%	17%	20%	17%	17%	20%	22%	20%	17%			
9 Months after Modification	16%	18%	18%	19%	19%	19%	20%	21%	19%	20%	21%	25%	21%	20%				
12 Months after Modification	18%	19%	20%	18%	21%	21%	23%	20%	21%	22%	23%	22%	20%					

¹ May include principal forgiveness



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

	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	YTD Jun-18
Short Sales	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	4,373	3,833	3,398	3,228	2,619	2,439	1,914	1,855	3,769
Deeds-in-lieu	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	1,794	1,582	1,538	1,529	1,039	680	849	757	1,606
Nonforeclosure - Home Forfeiture Actions ¹	14,512	12,878	10,802	9,509	9,423	8,721	7,598	7,365	6,837	6,167	5,415	4,936	4,757	3,658	3,119	2,763	2,612	5,375
Third-party Sales	6,202	6,996	6,341	6,909	7,360	6,832	6,391	6,622	7,558	7,009	6,155	6,262	6,095	5,692	4,945	5,185	5,022	10,207
Foreclosure Sales	36,604	32,059	29,852	27,964	22,585	20,157	18,705	18,332	15,790	14,284	12,192	12,933	11,447	9,942	8,503	8,751	8,442	17,193
Third-party & Foreclosure Sales	42,806	39,055	36,193	34,873	29,945	26,989	25,096	24,954	23,348	21,293	18,347	19,195	17,542	15,634	13,448	13,936	13,464	27,400
Foreclosure Starts	85,549	74,614	74,021	70,267	62,364	66,192	64,852	60,706	55,100	51,376	52,393	50,529	44,989	42,737	45,203	46,365	39,002	85,367

Top Five Reasons for Delinquency (at period end)

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

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



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

	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	YTD Jun-18
Acquisitions	40,165	35,686	33,245	30,903	25,120	22,483	21,100	20,510	17,729	15,971	13,744	14,302	12,821	10,861	9,488	9,596	9,205	18,801
Dispositions	(54,603)	(47,147)	(42,262)	(41,677)	(38,888)	(31,798)	(25,531)	(27,019)	(26,075)	(21,019)	(18,260)	(18,223)	(16,893)	(13,951)	(12,920)	(12,338)	(11,937)	(24,275)
Inventory (at period end)	131,525	120,064	111,050	100,279	86,515	77,204	72,783	66,277	57,934	52,891	48,380	44,460	40,392	37,306	33,877	31,137	28,406	

Acquisitions by State

Arizona	759	638	600	509	462	416	377	386	359	347	321	270	245	204	181	153	130	283
California	1,511	1,263	1,159	932	805	798	695	663	518	641	580	399	365	322	313	286	222	508
Florida	9,659	8,365	7,267	6,950	5,039	3,620	2,929	2,802	2,226	1,912	1,344	1,533	1,320	971	461	1,021	944	1,965
Nevada	451	436	471	350	328	337	300	232	161	143	147	90	62	19	27	29	49	78
Subtotal	12,380	10,702	9,497	8,741	6,634	5,171	4,301	4,083	3,264	3,043	2,392	2,292	1,992	1,516	982	1,489	1,345	2,834
Selected Midwest States ²	7,343	6,721	6,259	5,878	4,490	4,070	3,961	3,923	3,273	3,107	2,614	2,811	2,299	2,201	1,982	2,001	1,820	3,821
All other States	20,442	18,263	17,489	16,284	13,996	13,242	12,838	12,504	11,192	9,821	8,738	9,199	8,530	7,144	6,524	6,106	6,040	12,146
Total Acquisitions	40,165	35,686	33,245	30,903	25,120	22,483	21,100	20,510	17,729	15,971	13,744	14,302	12,821	10,861	9,488	9,596	9,205	18,801

Inventory by State

Arizona	2,067	1,516	1,240	1,116	945	871	858	800	776	743	715	626	563	499	445	370	307
California	5,139	4,341	3,912	3,288	2,717	2,537	2,474	2,268	1,895	1,825	1,792	1,518	1,247	1,109	1,003	892	745
Florida	28,506	25,781	23,060	20,402	16,429	12,695	10,456	8,611	6,646	5,476	4,447	3,938	3,427	3,013	2,204	2,276	2,205
Nevada	1,495	1,183	1,149	976	829	821	820	709	564	502	463	374	286	185	153	145	150
Subtotal	37,207	32,821	29,361	25,782	20,920	16,924	14,608	12,388	9,881	8,546	7,417	6,456	5,523	4,806	3,805	3,683	3,407
Selected Midwest States ²	30,550	27,603	25,017	21,889	18,173	15,853	14,465	12,948	11,098	10,222	9,318	8,546	7,569	7,119	6,551	5,915	5,383
All other States	63,768	59,640	56,672	52,608	47,422	44,427	43,710	40,941	36,955	34,123	31,645	29,458	27,300	25,381	23,521	21,539	19,616
Total Inventory	131,525	120,064	111,050	100,279	86,515	77,204	72,783	66,277	57,934	52,891	48,380	44,460	40,392	37,306	33,877	31,137	28,406

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

	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	YTD Jun-18
Acquisitions	29,573	27,038	24,604	23,702	19,296	17,205	16,232	15,879	13,576	11,985	10,353	10,757	9,522	8,008	6,945	6,976	6,461	13,437
Dispositions	(36,580)	(31,709)	(30,045)	(31,446)	(29,810)	(24,816)	(19,887)	(20,793)	(19,797)	(15,934)	(14,102)	(14,198)	(12,571)	(10,329)	(9,530)	(9,137)	(8,610)	(17,747)
Inventory (at period end)	95,391	90,720	85,282	77,541	67,031	59,424	55,779	50,868	44,650	40,706	36,962	33,522	30,477	28,160	25,578	23,419	21,271	

Acquisitions by State

Arizona	579	512	480	423	383	347	310	330	294	274	253	217	188	171	154	121	91	212
California	1,223	1,070	943	777	686	674	600	569	429	515	427	318	296	256	246	224	176	400
Florida	7,123	6,570	5,662	5,622	4,205	3,001	2,437	2,338	1,832	1,553	1,079	1,244	1,055	793	379	803	710	1,513
Nevada	310	371	396	301	280	301	248	205	145	114	119	73	57	13	25	23	41	64
Subtotal	9,235	8,523	7,481	7,123	5,554	4,323	3,595	3,442	2,700	2,456	1,878	1,852	1,596	1,233	804	1,171	1,018	2,189
Selected Midwest States ²	5,374	4,974	4,339	4,303	3,301	2,965	2,967	3,013	2,462	2,282	1,964	2,088	1,656	1,540	1,377	1,368	1,156	2,524
All other States	14,964	13,541	12,784	12,276	10,441	9,917	9,670	9,424	8,414	7,247	6,511	6,817	6,270	5,235	4,764	4,437	4,287	8,724
Total Acquisitions	29,573	27,038	24,604	23,702	19,296	17,205	16,232	15,879	13,576	11,985	10,353	10,757	9,522	8,008	6,945	6,976	6,461	13,437

Inventory by State

Arizona	1,535	1,185	987	892	764	705	690	660	645	596	548	474	440	413	374	303	245
California	3,977	3,629	3,332	2,780	2,324	2,165	2,127	1,957	1,622	1,530	1,424	1,198	997	882	800	701	596
Florida	21,229	20,310	18,555	16,756	13,693	10,596	8,773	7,239	5,520	4,478	3,583	3,134	2,771	2,478	1,812	1,848	1,752
Nevada	998	901	929	809	685	694	688	599	484	423	374	298	230	150	127	117	119
Subtotal	27,739	26,025	23,803	21,237	17,466	14,160	12,278	10,455	8,271	7,027	5,929	5,104	4,438	3,923	3,113	2,969	2,712
Selected Midwest States ²	22,271	20,885	19,077	16,668	13,775	11,823	10,734	9,712	8,460	7,746	7,085	6,416	5,657	5,227	4,751	4,198	3,784
All other States	45,381	43,810	42,402	39,636	35,790	33,441	32,767	30,701	27,919	25,933	23,948	22,002	20,382	19,010	17,714	16,252	14,775
Total Inventory	95,391	90,720	85,282	77,541	67,031	59,424	55,779	50,868	44,650	40,706	36,962	33,522	30,477	28,160	25,578	23,419	21,271

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)

	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	YTD Jun-18
Acquisitions	10,592	8,648	8,641	7,201	5,824	5,278	4,868	4,631	4,153	3,986	3,391	3,545	3,299	2,853	2,543	2,620	2,744	5,364
Dispositions	(18,023)	(15,438)	(12,217)	(10,231)	(9,078)	(6,982)	(5,644)	(6,226)	(6,278)	(5,085)	(4,158)	(4,025)	(4,322)	(3,622)	(3,390)	(3,201)	(3,327)	(6,528)
Inventory (at period end)	36,134	29,344	25,768	22,738	19,484	17,780	17,004	15,409	13,284	12,185	11,418	10,938	9,915	9,146	8,299	7,718	7,135	

Acquisitions by State

Arizona	180	126	120	86	79	69	67	56	65	73	68	53	57	33	27	32	39	71
California	288	193	216	155	119	124	95	94	89	126	153	81	69	66	67	62	46	108
Florida	2,536	1,795	1,605	1,328	834	619	492	464	394	359	265	289	265	178	82	218	234	452
Nevada	141	65	75	49	48	36	52	27	16	29	28	17	5	6	2	6	8	14
Subtotal	3,145	2,179	2,016	1,618	1,080	848	706	641	564	587	514	440	396	283	178	318	327	645
Selected Midwest States ¹	1,969	1,747	1,920	1,575	1,189	1,105	994	910	811	825	650	723	643	661	605	633	664	1,297
All other States	5,478	4,722	4,705	4,008	3,555	3,325	3,168	3,080	2,778	2,574	2,227	2,382	2,260	1,909	1,760	1,669	1,753	3,422
Total Acquisitions	10,592	8,648	8,641	7,201	5,824	5,278	4,868	4,631	4,153	3,986	3,391	3,545	3,299	2,853	2,543	2,620	2,744	5,364

Inventory by State

Arizona	532	331	253	224	181	166	168	140	131	147	167	152	123	86	71	67	62
California	1,162	712	580	508	393	372	347	311	273	295	368	320	250	227	203	191	149
Florida	7,277	5,471	4,505	3,646	2,736	2,099	1,683	1,372	1,126	998	864	804	656	535	392	428	453
Nevada	497	282	220	167	144	127	132	110	80	79	89	76	56	35	26	28	31
Subtotal	9,468	6,796	5,558	4,545	3,454	2,764	2,330	1,933	1,610	1,519	1,488	1,352	1,085	883	692	714	695
Selected Midwest States ¹	8,279	6,718	5,940	5,221	4,398	4,030	3,731	3,236	2,638	2,476	2,233	2,130	1,912	1,892	1,800	1,717	1,599
All other States	18,387	15,830	14,270	12,972	11,632	10,986	10,943	10,240	9,036	8,190	7,697	7,456	6,918	6,371	5,807	5,287	4,841
Total Inventory	36,134	29,344	25,768	22,738	19,484	17,780	17,004	15,409	13,284	12,185	11,418	10,938	9,915	9,146	8,299	7,718	7,135

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



Enterprises Single-Family Book Profile - As of June 30, 2018

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory ³
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	54,006	899	479	118	139	95	68	303	0.6%	7.6%	46
AL	326,959	11,438	6,425	1,717	1,512	1,062	722	3,307	1.0%	6.3%	581
AR	177,348	4,634	2,536	651	605	458	384	1,447	0.8%	8.3%	221
AZ	745,169	12,316	7,446	1,826	1,552	1,025	467	3,050	0.4%	3.8%	307
CA	3,665,209	52,392	31,867	7,472	6,163	4,126	2,764	13,080	0.4%	5.3%	745
CO	690,711	7,533	4,993	982	774	516	268	1,561	0.2%	3.6%	64
CT	331,625	10,387	5,110	1,400	1,274	1,166	1,437	3,883	1.2%	13.8%	857
DC	67,738	1,678	822	198	164	164	330	661	1.0%	19.7%	80
DE	109,587	2,974	1,446	399	379	341	409	1,129	1.0%	13.8%	152
FL	1,773,274	69,974	22,246	6,806	13,005	17,957	9,960	40,940	2.3%	14.2%	2,205
GA	865,180	26,426	15,118	3,802	3,249	2,523	1,734	7,516	0.9%	6.6%	641
HI	117,608	2,214	998	267	207	181	561	950	0.8%	25.3%	145
IA	268,920	5,272	3,023	739	651	494	365	1,512	0.6%	6.9%	180
ID	180,309	2,805	1,693	404	301	237	170	710	0.4%	6.1%	76
IL	1,279,596	34,360	17,022	4,724	4,240	3,828	4,546	12,633	1.0%	13.2%	2,136
IN	544,501	15,322	8,366	2,185	1,768	1,485	1,518	4,781	0.9%	9.9%	449
KS	200,972	4,734	2,697	694	563	490	290	1,349	0.7%	6.1%	283
KY	282,376	7,170	3,998	983	831	683	675	2,192	0.8%	9.4%	303
LA	289,562	11,617	6,175	1,684	1,429	1,241	1,088	3,765	1.3%	9.4%	407
MA	666,315	17,339	9,315	2,394	1,901	1,419	2,310	5,650	0.8%	13.3%	643
MD	634,695	18,671	9,694	2,473	2,319	2,056	2,129	6,512	1.0%	11.4%	1,461
ME	98,874	3,163	1,354	368	323	243	875	1,441	1.5%	27.7%	94
MI	961,428	21,622	13,143	3,386	2,737	1,550	806	5,114	0.5%	3.7%	1,618
MN	665,333	10,177	6,267	1,549	1,245	761	355	2,368	0.4%	3.5%	713
MO	526,462	11,954	7,116	1,717	1,568	971	582	3,128	0.6%	4.9%	530
MS	133,552	5,821	3,282	881	775	528	355	1,661	1.2%	6.1%	250
MT	102,100	1,469	832	198	193	146	100	440	0.4%	6.8%	61
NC	865,460	21,403	12,087	3,218	2,703	1,955	1,440	6,110	0.7%	6.7%	800
ND	53,171	704	399	96	74	56	79	209	0.4%	11.2%	34
NE	162,551	2,727	1,649	429	320	216	113	651	0.4%	4.1%	47
NH	141,945	3,274	1,856	517	384	262	255	905	0.6%	7.8%	152
NJ	837,438	30,429	13,435	3,860	3,515	3,312	6,307	13,163	1.6%	20.7%	2,709
NM	163,537	4,425	2,208	534	489	417	777	1,686	1.0%	17.6%	537
NV	295,032	6,317	2,721	702	593	502	1,799	2,895	1.0%	28.5%	150
NY	1,208,182	43,438	19,289	4,903	4,080	3,575	11,591	19,272	1.6%	26.7%	1,678
OH	920,359	26,888	14,211	3,731	3,139	2,963	2,844	8,959	1.0%	10.6%	1,180
OK	232,449	6,610	3,565	941	735	710	659	2,110	0.9%	10.0%	268
OR	466,688	6,122	3,450	796	668	542	666	1,877	0.4%	10.9%	409
PA	977,539	31,865	16,190	4,681	3,748	3,217	4,029	11,021	1.1%	12.6%	1,188
RI	94,485	2,840	1,423	368	310	260	479	1,049	1.1%	16.9%	134
SC	418,850	11,826	6,572	1,629	1,415	1,179	1,031	3,628	0.9%	8.7%	365
SD	64,433	890	531	132	112	59	56	228	0.4%	6.3%	47
TN	457,226	11,453	6,659	1,759	1,475	990	570	3,044	0.7%	5.0%	321
TX	1,861,913	49,179	25,537	6,225	6,636	8,101	2,680	17,432	0.9%	5.4%	713
UT	339,621	4,772	3,018	678	521	353	202	1,079	0.3%	4.2%	39
VA	829,668	16,109	9,320	2,458	2,023	1,382	926	4,339	0.5%	5.7%	706
VT	63,371	1,550	760	172	173	156	289	621	1.0%	18.6%	161
WA	828,012	11,030	6,091	1,451	1,271	963	1,254	3,491	0.4%	11.4%	284
WI	620,391	10,110	5,333	1,394	1,312	1,013	1,058	3,397	0.5%	10.5%	434
WV	81,819	3,423	2,049	531	360	229	254	846	1.0%	7.4%	253
WY	50,411	767	471	118	104	51	23	179	0.4%	3.0%	100
Other ²	140,509	23,888	6,555	1,983	7,806	4,992	2,552	15,364	10.9%	10.7%	449
Total	27,934,469	706,400	358,842	93,323	93,833	83,201	77,201	254,638	0.9%	10.9%	28,406

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, 2018

State	Total Loan Count	Delinquent Loans (DLQ) ¹									REO Inventory ³
		Total	30-59 Days DLQ	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	31,751	543	299	70	81	55	38	175	0.6%	7.0%	31
AL	214,008	7,693	4,295	1,147	1,051	713	487	2,261	1.1%	6.3%	451
AR	109,680	3,046	1,645	425	405	309	262	976	0.9%	8.6%	164
AZ	467,620	8,103	4,923	1,182	1,044	648	306	2,004	0.4%	3.8%	245
CA	2,333,960	33,984	20,855	4,721	4,072	2,625	1,711	8,433	0.4%	5.0%	596
CO	434,842	4,878	3,239	638	495	327	179	1,004	0.2%	3.7%	47
CT	203,344	6,859	3,416	927	806	743	967	2,521	1.2%	14.1%	659
DC	41,955	1,116	557	127	117	106	209	435	1.0%	18.7%	64
DE	68,287	1,937	957	260	246	209	265	720	1.1%	13.7%	122
FL	1,099,338	46,455	14,409	4,417	8,508	12,471	6,650	27,647	2.5%	14.3%	1,752
GA	517,016	16,357	9,196	2,386	2,058	1,604	1,113	4,783	0.9%	6.8%	444
HI	77,069	1,436	629	161	146	122	378	647	0.8%	26.3%	108
IA	172,713	3,515	2,028	500	456	309	222	989	0.6%	6.3%	136
ID	116,428	1,739	1,052	234	196	152	105	455	0.4%	6.0%	65
IL	732,314	20,847	10,373	2,791	2,613	2,326	2,744	7,700	1.1%	13.2%	1,423
IN	289,961	9,223	4,973	1,301	1,066	891	992	2,958	1.0%	10.8%	348
KS	105,663	2,779	1,590	382	336	300	171	809	0.8%	6.2%	195
KY	139,895	4,030	2,217	540	475	390	408	1,276	0.9%	10.1%	214
LA	192,630	8,046	4,262	1,164	1,040	839	741	2,627	1.4%	9.2%	310
MA	402,771	11,319	6,102	1,558	1,249	928	1,482	3,678	0.9%	13.1%	523
MD	383,705	11,605	6,017	1,503	1,463	1,275	1,347	4,093	1.1%	11.6%	1,055
ME	51,841	2,016	821	229	200	164	602	966	1.9%	29.9%	65
MI	554,566	13,492	8,128	2,065	1,781	985	533	3,319	0.6%	4.0%	1,225
MN	382,295	5,998	3,729	906	746	423	194	1,369	0.4%	3.2%	520
MO	304,140	7,391	4,392	1,015	1,001	597	386	1,991	0.7%	5.2%	368
MS	96,987	4,284	2,424	624	599	387	250	1,239	1.3%	5.8%	201
MT	64,652	923	527	118	124	97	57	279	0.4%	6.2%	46
NC	497,545	12,987	7,269	1,967	1,707	1,191	853	3,763	0.8%	6.6%	564
ND	30,170	424	244	50	42	35	53	130	0.4%	12.5%	22
NE	111,960	1,880	1,133	299	225	153	70	450	0.4%	3.7%	33
NH	81,092	2,073	1,154	326	257	165	171	597	0.7%	8.2%	121
NJ	526,314	20,195	8,879	2,482	2,406	2,188	4,240	8,861	1.7%	21.0%	2,195
NM	106,757	2,911	1,458	363	323	266	501	1,092	1.0%	17.2%	381
NV	186,950	4,129	1,769	433	407	318	1,202	1,928	1.0%	29.1%	119
NY	746,322	27,678	12,224	3,096	2,602	2,284	7,472	12,381	1.7%	27.0%	1,292
OH	513,848	16,918	8,909	2,379	2,040	1,860	1,730	5,643	1.1%	10.2%	788
OK	151,224	4,304	2,319	600	489	468	428	1,391	0.9%	9.9%	186
OR	280,472	3,745	2,106	480	420	342	397	1,160	0.4%	10.6%	293
PA	607,102	20,497	10,399	2,993	2,444	2,097	2,564	7,132	1.2%	12.5%	907
RI	56,795	1,808	909	225	195	163	316	674	1.2%	17.5%	103
SC	254,251	7,354	4,091	1,010	902	734	617	2,256	0.9%	8.4%	245
SD	47,271	604	358	94	81	37	34	153	0.3%	5.6%	31
TN	278,800	7,380	4,260	1,127	980	641	372	2,002	0.7%	5.0%	218
TX	1,195,959	32,556	16,659	3,983	4,521	5,698	1,695	11,929	1.0%	5.2%	542
UT	204,378	2,884	1,818	400	318	219	129	669	0.3%	4.5%	25
VA	505,050	10,120	5,820	1,514	1,303	895	588	2,793	0.6%	5.8%	535
VT	30,030	953	471	100	106	100	176	385	1.3%	18.5%	108
WA	520,457	7,108	4,022	916	797	602	771	2,173	0.4%	10.8%	229
WI	394,567	6,380	3,397	880	830	626	647	2,115	0.5%	10.1%	325
WV	45,768	2,071	1,251	314	214	138	154	509	1.1%	7.4%	179
WY	35,121	517	316	72	77	33	19	130	0.4%	3.7%	69
Other ²	97,444	15,976	4,186	1,243	5,177	3,627	1,743	10,561	10.8%	10.9%	384
Total	17,095,078	453,066	228,476	58,737	61,237	54,875	49,741	166,231	1.0%	11.0%	21,271

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, 2018

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	22,255	356	180	48	58	40	30	128	0.6%	8.4%	15
AL	112,951	3,745	2,130	570	461	349	235	1,046	0.9%	6.3%	130
AR	67,668	1,588	891	226	200	149	122	471	0.7%	7.7%	57
AZ	277,549	4,213	2,523	644	508	377	161	1,046	0.4%	3.8%	62
CA	1,331,249	18,408	11,012	2,751	2,091	1,501	1,053	4,647	0.3%	5.7%	149
CO	255,869	2,655	1,754	344	279	189	89	557	0.2%	3.4%	17
CT	128,281	3,528	1,694	473	468	423	470	1,362	1.1%	13.3%	198
DC	25,783	562	265	71	47	58	121	226	0.9%	21.5%	16
DE	41,300	1,037	489	139	133	132	144	409	1.0%	13.9%	30
FL	673,936	23,519	7,837	2,389	4,497	5,486	3,310	13,293	2.0%	14.1%	453
GA	348,164	10,069	5,922	1,416	1,191	919	621	2,733	0.8%	6.2%	197
HI	40,539	778	369	106	61	59	183	303	0.7%	23.5%	37
IA	96,207	1,757	995	239	195	185	143	523	0.5%	8.1%	44
ID	63,881	1,066	641	170	105	85	65	255	0.4%	6.1%	11
IL	547,282	13,513	6,649	1,933	1,627	1,502	1,802	4,933	0.9%	13.3%	713
IN	254,540	6,099	3,393	884	702	594	526	1,823	0.7%	8.6%	101
KS	95,309	1,955	1,107	312	227	190	119	540	0.6%	6.1%	88
KY	142,481	3,140	1,781	443	356	293	267	916	0.6%	8.5%	89
LA	96,932	3,571	1,913	520	389	402	347	1,138	1.2%	9.7%	97
MA	263,544	6,020	3,213	836	652	491	828	1,972	0.7%	13.8%	120
MD	250,990	7,066	3,677	970	856	781	782	2,419	1.0%	11.1%	406
ME	47,033	1,147	533	139	123	79	273	475	1.0%	23.8%	29
MI	406,862	8,130	5,015	1,321	956	565	273	1,795	0.4%	3.4%	393
MN	283,038	4,179	2,538	643	499	338	161	999	0.4%	3.9%	193
MO	222,322	4,563	2,724	702	567	374	196	1,137	0.5%	4.3%	162
MS	36,565	1,537	858	257	176	141	105	422	1.2%	6.8%	49
MT	37,448	546	305	80	69	49	43	161	0.4%	7.9%	15
NC	367,915	8,416	4,818	1,251	996	764	587	2,347	0.6%	7.0%	236
ND	23,001	280	155	46	32	21	26	79	0.3%	9.3%	12
NE	50,591	847	516	130	95	63	43	201	0.4%	5.1%	14
NH	60,853	1,201	702	191	127	97	84	308	0.5%	7.0%	31
NJ	311,124	10,234	4,556	1,378	1,109	1,124	2,067	4,302	1.4%	20.2%	514
NM	56,780	1,514	750	171	166	151	276	594	1.0%	18.2%	156
NV	108,082	2,188	952	269	186	184	597	967	0.9%	27.3%	31
NY	461,860	15,760	7,065	1,807	1,478	1,291	4,119	6,891	1.5%	26.1%	386
OH	406,511	9,970	5,302	1,352	1,099	1,103	1,114	3,316	0.8%	11.2%	392
OK	81,225	2,306	1,246	341	246	242	231	719	0.9%	10.0%	82
OR	186,216	2,377	1,344	316	248	200	269	717	0.4%	11.3%	116
PA	370,437	11,368	5,791	1,688	1,304	1,120	1,465	3,889	1.0%	12.9%	281
RI	37,690	1,032	514	143	115	97	163	375	1.0%	15.8%	31
SC	164,599	4,472	2,481	619	513	445	414	1,372	0.8%	9.3%	120
SD	17,162	286	173	38	31	22	22	75	0.4%	7.7%	16
TN	178,426	4,073	2,399	632	495	349	198	1,042	0.6%	4.9%	103
TX	665,954	16,623	8,878	2,242	2,115	2,403	985	5,503	0.8%	5.9%	171
UT	135,243	1,888	1,200	278	203	134	73	410	0.3%	3.9%	14
VA	324,618	5,989	3,500	944	720	487	338	1,546	0.5%	5.6%	171
VT	33,341	597	289	72	67	56	113	236	0.7%	18.9%	53
WA	307,555	3,922	2,069	535	474	361	483	1,318	0.4%	12.3%	55
WI	225,824	3,730	1,936	514	482	387	411	1,282	0.6%	11.0%	109
WV	36,051	1,352	798	217	146	91	100	337	0.9%	7.4%	74
WY	15,290	250	155	46	27	18	4	49	0.3%	1.6%	31
Other ²	43,065	7,912	2,369	740	2,629	1,365	809	4,803	11.2%	10.2%	65
Total	10,839,391	253,334	130,366	34,586	32,596	28,326	27,460	88,407	0.8%	10.8%	7,135

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, 2018

State	2017						YTD-2018						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	22	12	134	1	10	179	11	7	69	2	12	101	1,363	176	1,491	47	231	3,308
AL	615	83	2,066	14	125	2,903	301	61	986	9	37	1,394	19,421	2,491	24,584	1,147	2,977	50,620
AR	227	32	765	7	86	1,117	131	8	393	3	23	558	7,364	1,045	9,528	453	1,964	20,354
AZ	624	109	2,507	11	526	3,777	298	59	1,308	8	138	1,811	18,274	6,193	72,873	1,373	46,588	145,301
CA	2,371	1,485	9,673	41	986	14,556	1,070	1,484	4,592	28	261	7,435	66,661	26,514	282,444	3,067	107,230	485,916
CO	365	56	1,299	3	33	1,756	166	29	596	-	11	802	14,071	2,757	27,351	694	7,730	52,603
CT	441	70	2,447	11	490	3,459	221	38	1,248	7	148	1,662	11,421	2,602	33,069	567	6,483	54,142
DC	60	15	349	-	19	443	32	14	181	3	13	243	2,025	409	5,046	113	704	8,297
DE	130	20	737	2	158	1,047	61	5	365	2	46	479	3,721	623	9,595	202	2,133	16,273
FL	2,312	12,690	9,498	190	1,787	26,477	1,859	13,344	20,564	75	526	36,368	58,122	44,855	265,250	4,723	144,957	517,906
GA	1,221	565	5,387	20	480	7,673	590	398	2,640	14	137	3,779	36,634	9,575	95,542	2,521	17,148	161,421
HI	81	22	358	1	22	484	38	16	158	-	10	222	3,153	765	7,734	75	2,422	14,149
IA	335	46	993	9	77	1,460	163	17	484	1	30	695	8,802	1,153	12,940	665	2,240	25,800
ID	200	36	517	1	36	790	96	18	248	2	8	372	5,034	1,127	10,453	267	5,775	22,656
IL	1,508	322	7,086	53	1,800	10,769	749	151	3,515	27	646	5,088	38,283	10,701	129,630	2,438	41,328	222,380
IN	828	95	2,494	22	232	3,671	335	70	1,343	14	90	1,852	26,644	3,043	36,911	2,154	6,740	75,492
KS	281	27	809	3	59	1,179	148	22	424	4	28	626	8,356	970	10,045	465	2,074	21,910
KY	356	58	1,172	13	132	1,731	185	19	628	13	28	873	12,130	1,511	15,404	582	2,760	32,387
LA	592	686	2,698	19	131	4,126	316	91	1,193	6	47	1,653	16,516	3,942	23,072	1,143	2,219	46,892
MA	663	105	3,133	31	295	4,227	353	64	1,466	14	75	1,972	19,193	5,034	56,358	1,136	10,569	92,291
MD	877	145	4,708	26	983	6,739	410	60	2,383	15	350	3,218	23,170	5,280	72,684	1,330	17,327	119,792
ME	156	12	564	5	97	834	60	16	280	3	32	391	4,618	682	9,158	274	2,390	17,123
MI	1,211	146	3,878	38	417	5,690	628	74	2,002	16	140	2,860	37,577	7,862	77,076	6,284	30,128	158,927
MN	546	56	1,978	6	138	2,724	259	39	978	3	39	1,318	16,358	3,460	39,289	995	11,496	71,599
MO	688	96	2,104	10	269	3,167	313	35	1,040	7	91	1,486	20,958	3,122	31,055	1,412	6,708	63,255
MS	301	57	969	3	77	1,407	151	23	504	5	30	713	8,584	1,261	12,310	571	1,513	24,239
MT	58	12	259	2	17	348	28	7	126	-	6	167	2,459	352	3,909	103	897	7,720
NC	1,039	250	4,134	25	324	5,772	505	161	1,990	16	79	2,751	32,654	6,274	61,001	1,710	8,776	110,415
ND	16	1	99	-	12	128	12	3	44	-	8	67	659	168	838	62	136	1,863
NE	121	13	443	4	34	615	74	10	221	3	13	321	4,011	504	5,889	320	969	11,693
NH	163	25	663	5	81	937	81	11	300	-	24	416	5,370	1,045	11,455	262	2,407	20,540
NJ	964	231	7,467	42	1,456	10,160	533	86	3,727	24	506	4,876	28,484	8,162	100,515	1,531	23,324	162,015
NM	215	23	868	3	126	1,235	89	10	505	1	34	639	5,723	915	11,271	271	3,134	21,314
NV	223	138	1,193	14	497	2,065	115	18	493	23	102	751	6,693	3,119	39,814	507	33,857	83,991
NY	1,270	302	8,832	80	1,022	11,506	644	143	3,935	48	375	5,145	37,245	10,012	116,728	1,994	14,736	180,716
OH	1,222	117	4,871	55	644	6,909	558	69	2,418	32	224	3,301	36,219	5,813	72,250	3,824	15,335	133,442
OK	289	33	1,080	4	107	1,513	148	13	554	3	29	747	9,526	1,062	11,110	584	1,754	24,036
OR	264	83	1,136	8	77	1,568	115	59	554	3	14	745	8,905	2,791	26,308	474	10,630	49,108
PA	1,459	174	6,646	41	674	8,994	749	100	3,167	24	254	4,294	39,983	6,299	75,879	2,075	10,740	134,976
RI	116	23	688	14	102	943	61	9	308	11	31	420	3,669	985	10,864	211	2,813	18,542
SC	556	235	2,425	8	209	3,433	270	85	1,199	7	67	1,628	16,759	3,504	34,059	1,090	7,478	62,890
SD	41	5	141	-	4	191	30	-	69	-	4	103	1,196	160	1,723	93	264	3,436
TN	595	82	2,007	9	110	2,803	292	39	949	12	33	1,325	18,974	2,956	27,786	1,072	4,075	54,863
TX	2,356	6,178	7,035	27	139	15,735	1,334	5,238	8,542	19	68	15,201	69,008	21,068	79,619	3,782	8,001	181,478
UT	281	38	894	2	67	1,282	137	30	433	3	16	619	9,130	1,820	20,250	390	7,965	39,555
VA	857	126	3,443	11	548	4,985	387	48	1,730	9	178	2,352	22,853	4,369	51,029	1,120	13,811	93,181
VT	69	5	264	2	37	377	39	9	149	1	15	213	2,242	295	3,481	124	457	6,599
WA	537	111	2,184	9	218	3,059	236	48	947	7	64	1,302	17,766	4,021	48,259	853	18,866	89,765
WI	501	89	2,125	9	241	2,965	244	49	971	5	100	1,369	14,542	2,603	30,178	876	6,670	54,869
WV	159	22	608	7	52	848	72	8	263	1	16	360	4,684	665	5,933	220	851	12,354
WY	37	9	196	1	26	269	17	4	77	-	15	113	1,331	199	1,709	59	357	3,655
Other ³	87	4,329	601	478	70	5,565	509	6,679	4,546	270	44	12,048	3,744	12,614	14,295	869	493	32,015
Total	30,506	29,700	128,625	1,400	16,359	206,590	16,223	29,098	87,805	803	5,315	139,244	892,280	248,931	2,237,049	59,174	682,630	4,120,064

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

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, 2018

State	2017						YTD-2018						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	13	2	80	-	9	104	4	3	44	1	9	61	1,158	86	968	43	164	2,419
AL	453	50	1,367	5	85	1,960	212	35	665	4	33	949	15,739	1,583	17,390	1,022	2,202	37,936
AR	139	18	499	3	62	721	81	1	243	1	15	341	5,942	719	6,591	417	1,342	15,011
AZ	426	32	1,644	6	327	2,435	185	30	793	6	81	1,095	13,922	2,831	46,802	1,302	27,595	92,452
CA	1,643	409	6,347	25	628	9,052	738	453	2,848	17	152	4,208	51,827	9,907	181,638	2,892	62,641	308,905
CO	250	16	825	2	21	1,114	102	12	372	-	10	496	11,348	1,455	17,828	665	4,879	36,175
CT	301	21	1,676	7	358	2,363	151	13	768	6	90	1,028	9,022	1,220	23,086	526	4,372	38,226
DC	40	8	227	-	12	287	25	7	110	3	10	155	1,621	198	3,469	102	438	5,828
DE	86	11	468	-	104	669	39	2	250	2	35	328	2,834	343	6,504	178	1,478	11,337
FL	1,800	6,113	6,143	144	1,165	15,365	1,349	8,521	12,706	45	353	22,974	45,845	22,960	179,785	4,064	92,954	345,608
GA	779	210	3,239	10	314	4,552	395	217	1,663	11	80	2,366	26,761	4,478	62,216	2,161	10,586	106,202
HI	53	4	243	1	11	312	24	8	108	-	6	146	2,652	335	5,299	73	1,504	9,863
IA	234	14	672	7	50	977	100	9	312	1	19	441	6,975	667	8,752	580	1,568	18,542
ID	108	10	308	-	23	449	56	5	154	1	5	221	3,862	514	6,752	255	3,711	15,094
IL	943	129	4,465	26	1,154	6,717	456	70	2,048	14	377	2,965	28,504	4,131	82,590	1,927	26,152	143,304
IN	512	30	1,642	9	140	2,333	197	22	798	7	57	1,081	20,117	1,694	23,926	1,389	4,504	51,630
KS	159	5	512	1	46	723	81	4	257	4	22	368	6,247	551	6,501	410	1,424	15,133
KY	199	18	705	4	81	1,007	106	10	362	9	19	506	9,140	828	9,439	442	1,820	21,669
LA	432	424	1,858	4	90	2,808	229	43	808	4	30	1,114	13,344	2,694	16,683	1,050	1,554	35,325
MA	431	35	2,092	25	202	2,785	238	25	911	13	53	1,240	14,959	2,487	37,581	1,069	6,825	62,921
MD	582	43	3,105	15	632	4,377	267	14	1,434	11	234	1,960	17,473	2,170	47,817	1,204	10,984	79,648
ME	102	2	357	1	65	527	30	5	182	3	23	243	3,614	340	6,216	249	1,650	12,069
MI	761	55	2,493	10	281	3,600	407	30	1,243	11	89	1,780	29,619	3,808	49,398	2,856	19,413	105,094
MN	322	16	1,189	2	84	1,613	143	25	588	1	20	777	11,986	1,465	23,325	947	6,774	44,497
MO	429	29	1,317	2	171	1,948	177	13	626	6	51	873	16,091	1,714	20,268	1,167	4,324	43,564
MS	245	22	688	1	60	1,016	117	17	363	3	22	522	7,298	882	9,386	508	1,187	19,261
MT	33	6	173	1	7	220	16	4	73	-	4	97	1,937	204	2,645	101	616	5,503
NC	664	97	2,580	14	222	3,577	316	55	1,228	14	46	1,659	24,832	3,129	39,987	1,547	5,738	75,233
ND	10	-	67	-	11	88	6	2	31	-	4	43	508	96	550	51	88	1,293
NE	93	6	331	3	22	455	47	5	154	-	9	215	3,240	297	4,269	300	680	8,786
NH	93	5	429	1	52	580	45	5	173	-	13	236	4,087	468	7,378	246	1,539	13,718
NJ	660	86	5,135	25	1,018	6,924	346	44	2,378	17	360	3,145	22,288	3,677	69,235	1,325	15,531	112,056
NM	137	10	560	1	81	789	58	6	290	1	21	376	4,446	497	7,557	247	2,088	14,835
NV	170	11	763	10	317	1,271	78	5	324	17	73	497	5,313	1,237	25,267	468	20,530	52,815
NY	866	56	5,891	49	719	7,581	442	28	2,474	35	246	3,225	29,185	3,880	80,387	1,614	9,491	124,557
OH	733	38	3,166	20	430	4,387	357	31	1,480	18	147	2,033	27,646	3,142	47,248	2,199	10,539	90,774
OK	200	10	684	1	76	971	102	8	351	1	17	479	7,625	636	7,640	517	1,243	17,661
OR	170	41	733	3	48	995	78	30	325	1	7	441	6,885	1,296	17,074	431	6,492	32,178
PA	990	57	4,404	22	466	5,939	507	49	2,061	14	169	2,800	30,813	3,268	51,876	1,755	7,207	94,919
RI	67	11	433	10	71	592	39	4	190	10	25	268	2,702	481	7,146	190	1,824	12,343
SC	355	101	1,532	2	131	2,121	168	49	749	4	43	1,013	12,577	1,631	22,968	994	5,055	43,225
SD	26	3	103	-	1	133	23	-	43	-	3	69	911	89	1,178	85	209	2,472
TN	426	36	1,279	2	78	1,821	194	19	599	7	18	837	15,075	1,692	18,849	904	2,835	39,355
TX	1,697	3,834	4,442	9	90	10,072	942	3,188	5,518	13	41	9,702	55,248	13,569	54,637	3,554	5,499	132,507
UT	167	9	542	1	42	761	90	12	279	1	11	393	7,094	763	12,628	365	4,704	25,554
VA	567	41	2,215	6	366	3,195	248	16	1,062	9	111	1,446	17,121	1,970	33,429	1,050	8,845	62,415
VT	31	-	169	1	23	224	19	4	85	1	11	120	1,698	127	2,303	103	298	4,529
WA	365	28	1,437	4	126	1,960	147	13	596	4	38	798	13,713	1,698	31,756	773	11,890	59,830
WI	338	51	1,380	5	158	1,932	161	28	560	4	66	819	11,422	1,435	19,427	791	4,356	37,431
WV	87	5	348	1	33	474	38	2	148	1	10	199	3,581	333	3,587	190	536	8,227
WY	26	4	144	1	18	193	10	2	52	-	14	78	1,110	145	1,213	57	259	2,784
Other ³	41	2,701	360	473	56	3,631	443	4,130	3,831	270	44	8,718	2,817	7,399	10,147	852	413	21,628
Total	20,454	14,973	83,461	975	10,837	130,700	10,829	17,333	55,710	626	3,446	87,944	691,774	123,219	1,480,591	48,207	430,550	2,774,341

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, 2018

State	2017						YTD-2018						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	9	10	54	1	1	75	7	4	25	1	3	40	205	90	523	4	67	889
AL	162	33	699	9	40	943	89	26	321	5	4	445	3,682	908	7,194	125	775	12,684
AR	88	14	266	4	24	396	50	7	150	2	8	217	1,422	326	2,937	36	622	5,343
AZ	198	77	863	5	199	1,342	113	29	515	2	57	716	4,352	3,362	26,071	71	18,993	52,849
CA	728	1,076	3,326	16	358	5,504	332	1,031	1,744	11	109	3,227	14,834	16,607	100,806	175	44,589	177,011
CO	115	40	474	1	12	642	64	17	224	-	1	306	2,723	1,302	9,523	29	2,851	16,428
CT	140	49	771	4	132	1,096	70	25	480	1	58	634	2,399	1,382	9,983	41	2,111	15,916
DC	20	7	122	-	7	156	7	7	71	-	3	88	404	211	1,577	11	266	2,469
DE	44	9	269	2	54	378	22	3	115	-	11	151	887	280	3,091	24	655	4,936
FL	512	6,577	3,355	46	622	11,112	510	4,823	7,858	30	173	13,394	12,277	21,895	85,465	659	52,003	172,298
GA	442	355	2,148	10	166	3,121	195	181	977	3	57	1,413	9,873	5,097	33,326	360	6,562	55,219
HI	28	18	115	-	11	172	14	8	50	-	4	76	501	430	2,435	2	918	4,286
IA	101	32	321	2	27	483	63	8	172	-	11	254	1,827	486	4,188	85	672	7,258
ID	92	26	209	1	13	341	40	13	94	1	3	151	1,172	613	3,701	12	2,064	7,562
IL	565	193	2,621	27	646	4,052	293	81	1,467	13	269	2,123	9,779	6,570	47,040	511	15,176	79,076
IN	316	65	852	13	92	1,338	138	48	545	7	33	771	6,527	1,349	12,985	765	2,236	23,862
KS	122	22	297	2	13	456	67	18	167	-	6	258	2,109	419	3,544	55	650	6,777
KY	157	40	467	9	51	724	79	9	266	4	9	367	2,990	683	5,965	140	940	10,718
LA	160	262	840	15	41	1,318	87	48	385	2	17	539	3,172	1,248	6,389	93	665	11,567
MA	232	70	1,041	6	93	1,442	115	39	555	1	22	732	4,234	2,547	18,777	67	3,744	29,370
MD	295	102	1,603	11	351	2,362	143	46	949	4	116	1,258	5,697	3,110	24,867	126	6,343	40,144
ME	54	10	207	4	32	307	30	11	98	-	9	148	1,004	342	2,942	25	740	5,054
MI	450	91	1,385	28	136	2,090	221	44	759	5	51	1,080	7,958	4,054	27,678	3,428	10,715	53,833
MN	224	40	789	4	54	1,111	116	14	390	2	19	541	4,372	1,995	15,964	48	4,722	27,102
MO	259	67	787	8	98	1,219	136	22	414	1	40	613	4,867	1,408	10,787	245	2,384	19,691
MS	56	35	281	2	17	391	34	6	141	2	8	191	1,286	379	2,924	63	326	4,978
MT	25	6	86	1	10	128	12	3	53	-	2	70	522	148	1,264	2	281	2,217
NC	375	153	1,554	11	102	2,195	189	106	762	2	33	1,092	7,822	3,145	21,014	163	3,038	35,182
ND	6	1	32	-	1	40	6	1	13	-	4	24	151	72	288	11	48	570
NE	28	7	112	1	12	160	27	5	67	3	4	106	771	207	1,620	20	289	2,907
NH	70	20	234	4	29	357	36	6	127	-	11	180	1,283	577	4,077	16	868	6,822
NJ	304	145	2,332	17	438	3,236	187	42	1,349	7	146	1,731	6,196	4,485	31,280	206	7,793	49,959
NM	78	13	308	2	45	446	31	4	215	-	13	263	1,277	418	3,714	24	1,046	6,479
NV	53	127	430	4	180	794	37	13	169	6	29	254	1,380	1,882	14,547	39	13,327	31,176
NY	404	246	2,941	31	303	3,925	202	115	1,461	13	129	1,920	8,060	6,132	36,341	380	5,245	56,159
OH	489	79	1,705	35	214	2,522	201	38	938	14	77	1,268	8,573	2,671	25,002	1,625	4,796	42,668
OK	89	23	396	3	31	542	46	5	203	2	12	268	1,901	426	3,470	67	511	6,375
OR	94	42	403	5	29	573	37	29	229	2	7	304	2,020	1,495	9,234	43	4,138	16,930
PA	469	117	2,242	19	208	3,055	242	51	1,106	10	85	1,494	9,170	3,031	24,003	320	3,533	40,057
RI	49	12	255	4	31	351	22	5	118	1	6	152	967	504	3,718	21	989	6,199
SC	201	134	893	6	78	1,312	102	36	450	3	24	615	4,182	1,873	11,091	96	2,423	19,665
SD	15	2	38	-	3	58	7	-	26	-	1	34	285	71	545	8	55	964
TN	169	46	728	7	32	982	98	20	350	5	15	488	3,899	1,264	8,937	168	1,240	15,508
TX	659	2,344	2,593	18	49	5,663	392	2,050	3,024	6	27	5,499	13,760	7,499	24,982	228	2,502	48,971
UT	114	29	352	1	25	521	47	18	154	2	5	226	2,036	1,057	7,622	25	3,261	14,001
VA	290	85	1,228	5	182	1,790	139	32	668	-	67	906	5,732	2,399	17,600	70	4,966	30,766
VT	38	5	95	1	14	153	20	5	64	-	4	93	544	168	1,178	21	159	2,070
WA	172	83	747	5	92	1,099	89	35	351	3	26	504	4,053	2,323	16,503	80	6,976	29,935
WI	163	38	745	4	83	1,033	83	21	411	1	34	550	3,120	1,168	10,751	85	2,314	17,438
WV	72	17	260	6	19	374	34	6	115	-	6	161	1,103	332	2,346	30	315	4,127
WY	11	5	52	-	8	76	7	2	25	-	1	35	221	54	496	2	98	871
Other ³	46	1,628	241	5	14	1,934	66	2,549	715	-	-	3,330	927	5,215	4,148	17	80	10,387
Total	10,052	14,727	45,164	425	5,522	75,890	5,394	11,765	32,095	177	1,869	51,300	200,506	125,712	756,458	10,967	252,080	1,345,723

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

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

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



Glossary

Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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

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

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

Section 3: Loan Modifications

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

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

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

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

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

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

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

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

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

Section 4: Third-party Sales and Foreclosures

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

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

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

