



FORECLOSURE PREVENTION & REFINANCE REPORT

FEDERAL PROPERTY MANAGER'S REPORT

SECOND QUARTER 2021



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

 Forbearance Plans..... 13

 Home Forfeiture Actions..... 15

FORECLOSURES.....16

REO ACTIVITY & INVENTORY..... 17

DELINQUENT LOANS BY STATE.....18

DEEPLY DELINQUENT LOANS IN SELECTED STATES.....19

DELINQUENCY STATUS MAP..... 20

CHANGE IN THE NUMBER OF DELINQUENT LOANS IN KEY STATES..... 21



Table of Contents (Cont.)

APPENDIX: DATA TABLES..... 22

APPENDIX: STATE LEVEL DATA

 Single-Family Book Profile by State..... 36

 Completed Foreclosure Prevention Actions by State..... 39

REFINANCE ACTIVITIES..... 42

GLOSSARY..... 49



6,030
million
troubled
homeowners helped
during
conservatorships

47%
of loan
modifications in
2Q21 reduced
borrowers' monthly
payments by over
20%

Serious delinquency
rate decreased to
1.99%
at the end of 2Q21

REO inventory
decreased
8%
in the 2Q21

2Q21 Highlights -- Foreclosure Prevention

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 217,020 foreclosure prevention actions in the second quarter, bringing the total to 6,029,919 since the start of conservatorships in September 2008. Of these actions, 5,327,208 have helped troubled homeowners stay in their homes, including 2,468,534 permanent loan modifications.
- Initiated forbearance plans dropped to 81,592 in the second quarter from 121,216 in the first quarter of 2021. The total number of loans in forbearance at the end of the quarter was 490,508, representing approximately 1.6% of the total loans serviced, and 58 percent of the total delinquent loans.
- Twelve percent of modifications in the second quarter were modifications with principal forbearance. Modifications with extend-term only accounted for 63 percent of all loan modifications during the quarter.
- There were 655 completed short sales and deeds-in-lieu during the quarter, bringing the total to 702,711 since the conservatorships began in September 2008.

The Enterprises' Mortgage Performance:

- The 60+ days delinquency rate dropped from 2.68 percent at the end of the first quarter to 2.14 percent at the end of the second quarter. The delinquency rates remained much higher than pre-coronavirus rates due to the forbearance programs being offered to borrowers affected by the pandemic.

- The Enterprises' serious (90 days or more) delinquency rate decreased to 1.99 percent at the end of the second quarter. This compared with 9.48 percent for Federal Housing Administration (FHA) loans, 5.02 percent for Veterans Affairs (VA) loans, and 4.03 percent for all loans (industry average).

The Enterprises' Foreclosures:

- Foreclosure starts dropped 32 percent to 6,233 while third-party and foreclosure sales increased 9 percent to 2,281 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](#)

2Q21 Highlights -- Refinance Activities

- Total refinance volume decreased in June 2021, after mortgage rates continued at levels above the lows observed in 2020. Mortgage rates rose in June: the average interest rate on a 30-year fixed rate mortgage rose to 2.98 percent from 2.96 percent in May.
- In the second quarter, 19 refinances were completed through the High LTV Refinance Option, bringing total refinances through the High LTV Refinance Option from the inception of the program to 197.
- The percentage of borrowers refinancing into shorter term 15-year fixed rate mortgages continued at 28 percent in June as the difference between 15- and 30-year fixed rate mortgages steadily increased from the lows observed in late 2020, to 68 basis points in May. In June, the difference between 15- and 30-year fixed rate mortgages increased to 71 basis points.

Foreclosure Prevention Activities

(Number of loans)	1Q21	2Q21
Completed Actions		
Loan Modifications *	11,434	16,134
Repayment Plans	5,060	2,675
Forbearance Plans	77,263	57,416
Charge-offs-in-lieu	162	549
Payment Deferral	130,014	139,591
Home Retention Actions	223,933	216,365
Short Sales	541	487
Deeds-in-lieu	172	168
Home Forfeiture Actions	713	655
TOTAL	224,646	217,020
Inventory (Number of loans at period end)		
Repayment Plans	6,233	4,395
Forbearance Plans	660,039	490,508

* Includes HAMP permanent modifications
Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

(Number of loans)	1Q21	2Q21
30-59 Days Delinquent	197,055	207,034
60-plus-days Delinquent	787,010	637,973
Seriously Delinquent*	736,052	597,743
Foreclosure Starts	9,125	6,233
Third-party & Foreclosure Sales	2,099	2,281
REO Inventory	8,522	7,840

(Percent of total loans serviced)	1Q21	2Q21
30-59 Days Delinquent	0.67%	0.70%
60-plus-days Delinquent	2.68%	2.14%
Seriously Delinquent*	2.48%	1.99%

* 90 days or more delinquent, or in the process of foreclosure.
Source: FHFA (Fannie Mae and Freddie Mac)

Refinance Activities

(Number of loans)	1Q21	2Q21
Total Refinance	2,016,965	1,614,086
Total High LTV Refinance Option	38	19

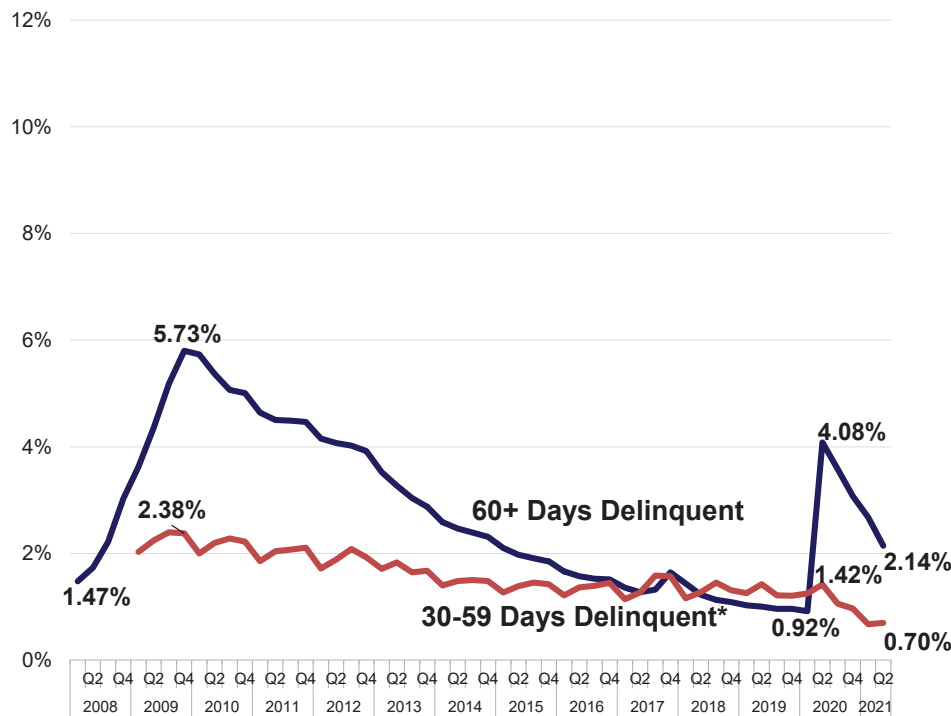
Source: FHFA (Fannie Mae and Freddie Mac)



Mortgage Performance

The percentage of the Enterprises' loans that are 30-59 days delinquent decreased to 0.70 percent while the 60+ days delinquency rate dropped to 2.14 percent at the end of the second quarter. The Enterprises' serious delinquency rate also dropped to 1.99 percent at the end of the quarter. This compared with 9.48 percent for Federal Housing Administration (FHA) loans, 5.02 percent for Veterans Affairs (VA) loans, and 4.03 percent for all loans (industry average). The serious delinquency rate remained elevated as a result of the COVID-19 pandemic and the forbearance programs being offered to affected borrowers.

Enterprises' Delinquency Rates

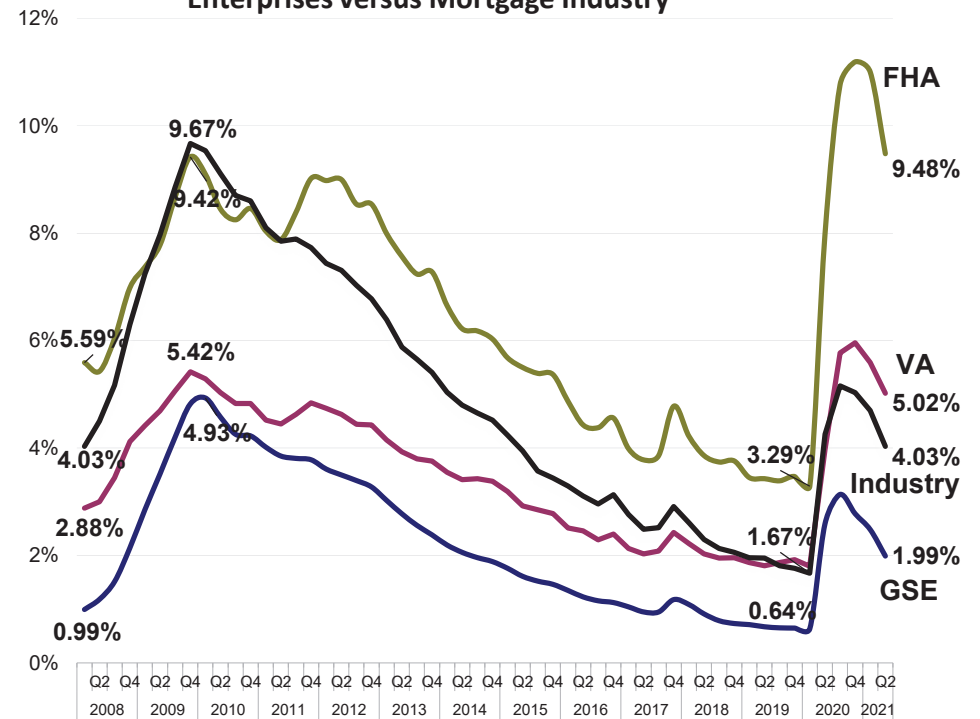


Source: FHFA (Fannie Mae and Freddie Mac)

*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 441,666 foreclosure prevention actions in the first half of the year, bringing the total to 6,029,919 since the start of conservatorships in September 2008. Of these actions, 2,468,534 have been permanent loan modifications, and 2,858,674 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. In addition, 702,711 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	2018	2019	2020	YTD 2021	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	32,016	25,106	23,881	7,735	993,581
Forbearance Plans	37,658	14,895	675,194	134,679	1,079,254
Charge-offs-in-lieu	1,414	1,493	954	711	19,499
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Payment Deferral			426,557	269,605	696,162
Loan Modifications ²	<u>163,175</u>	<u>75,961</u>	<u>50,884</u>	<u>27,568</u>	<u>2,468,534</u>
Total	234,263	117,455	1,177,470	440,298	5,327,208
Nonforeclosure - Home Forfeiture Actions					
Short Sales	6,408	4,053	2,936	1,028	604,951
Deeds-in-lieu	<u>2,907</u>	<u>1,622</u>	<u>881</u>	<u>340</u>	<u>97,760</u>
Total	9,315	5,675	3,817	1,368	702,711
Total Foreclosure Prevention Actions	243,578	123,130	1,181,287	441,666	6,029,919

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

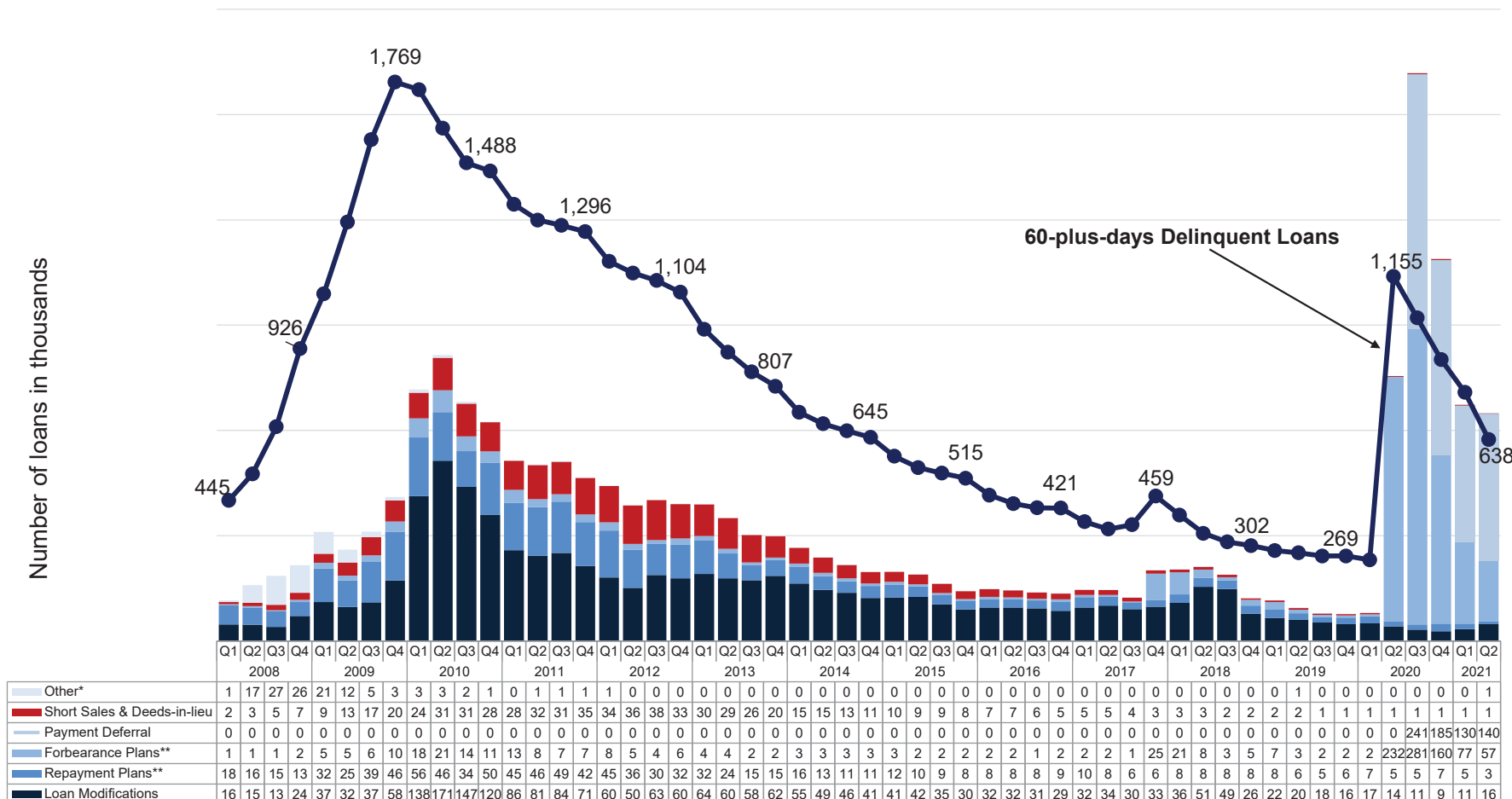
² Includes HAMP permanent modifications.

Source: FHFA (Fannie Mae and Freddie Mac)



60+ Days Delinquent Loans and Foreclosure Prevention Actions

The number of 60+ days delinquent loans decreased in the second quarter but remained much higher than pre-coronavirus levels due to the forbearance programs being offered to borrowers affected by the pandemic. A total of 217,020 foreclosure prevention actions were completed during the quarter, down 3 percent compared with the first quarter. The vast majority of these actions allowed troubled homeowners to stay in their homes, including 57,416 forbearance plans, 139,591 payment deferrals, 2,675 repayment plans, 16,134 permanent loan modifications and 549 charge-offs-in-lieu of foreclosure.



*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.



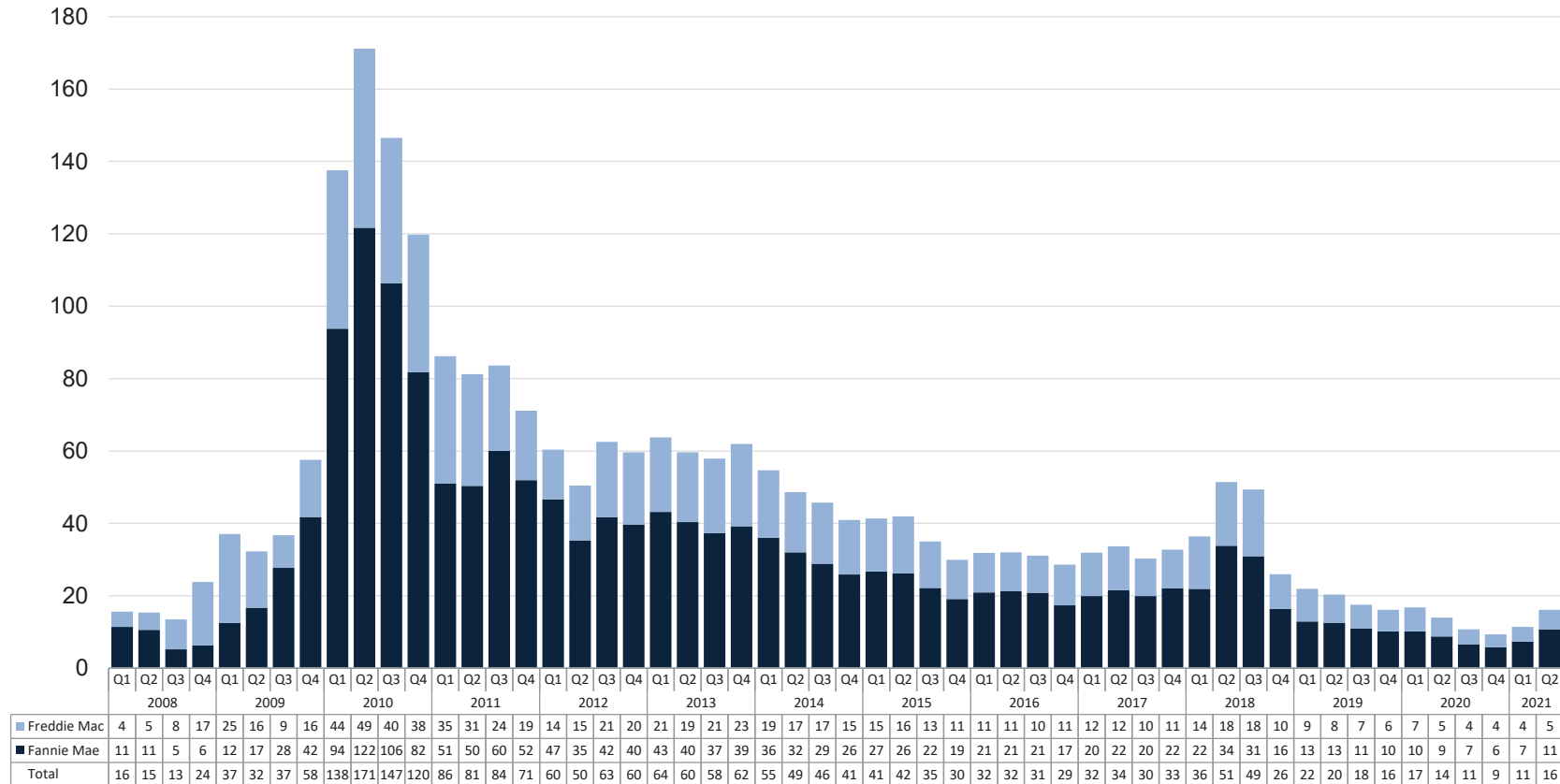
Source: FHFA (Fannie Mae and Freddie Mac)

Enterprises' Loan Modifications

The Enterprises completed 16,134 loan modifications in the second quarter, an increase of 41 percent compared with the first quarter. Fannie Mae's permanent loan modifications increased 46 percent to 10,778 and Freddie Mac's increased 32 percent to 5,356 during the quarter.

Loan Modifications by Enterprise

(Number of loans in thousands)



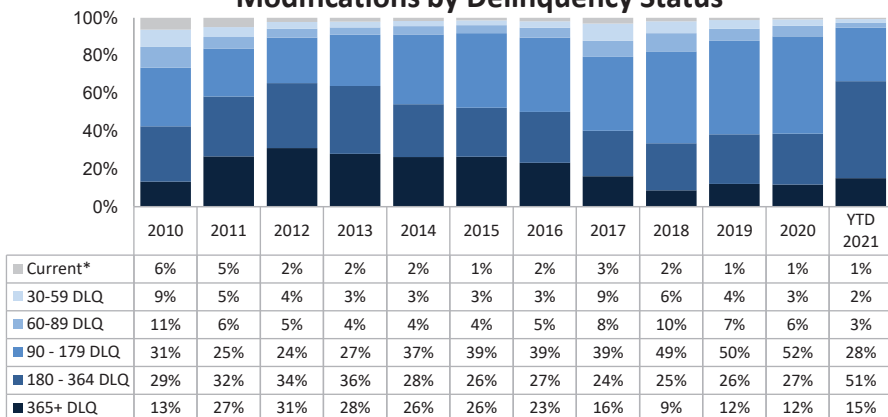
Source: FHFA (Fannie Mae and Freddie Mac)



Enterprises' Loan Modifications

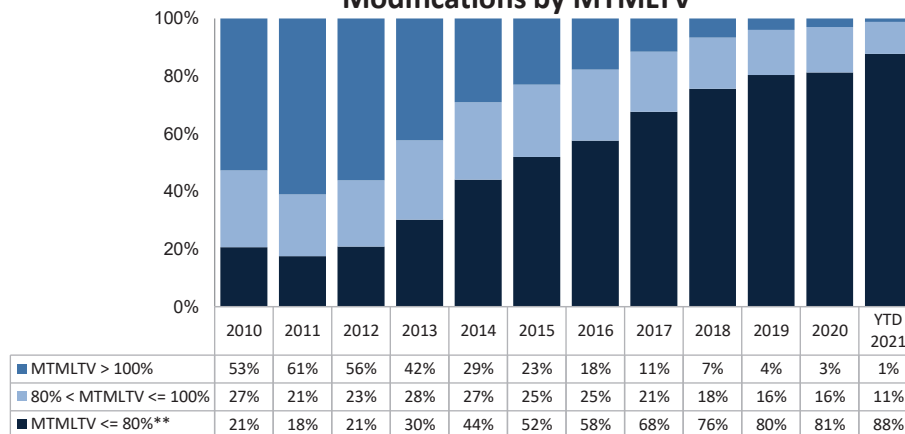
There were 27,568 permanent loan modifications in the first half of 2021. Approximately 95 percent of these loans were 90+ days delinquent at the time of modification, 88 percent had mark-to-market LTV <= 80%, and 26 percent were originated prior to 2009.

Modifications by Delinquency Status



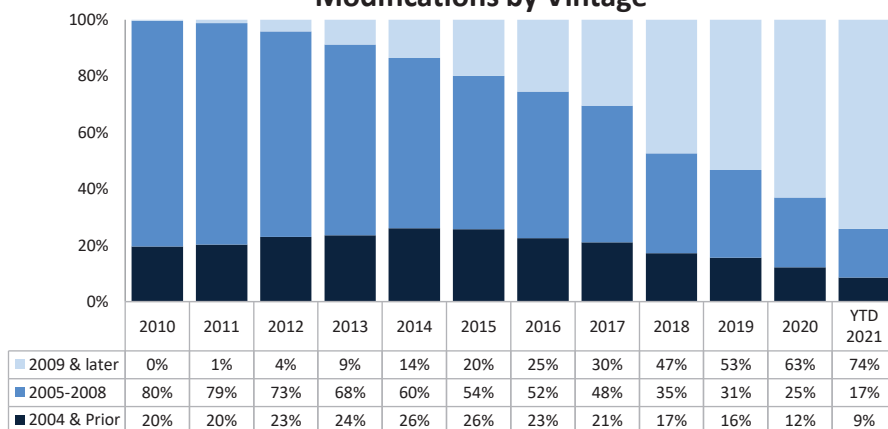
Source: FHFA (Fannie Mae and Freddie Mac)

Modifications by MTMLTV



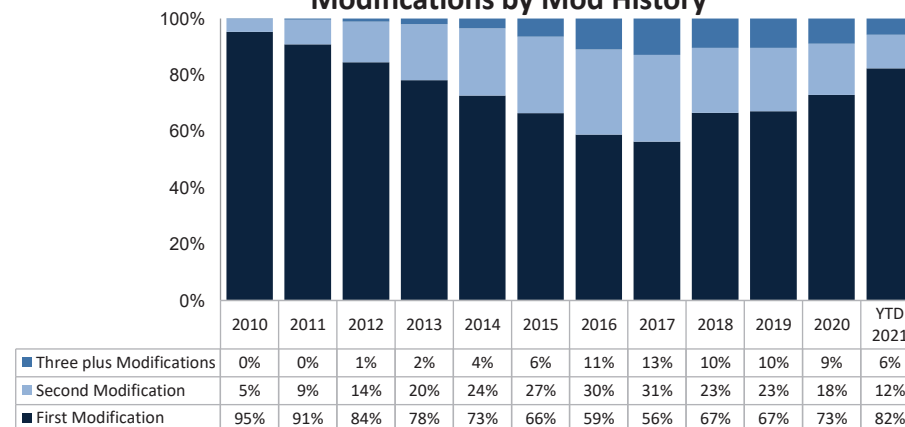
Source: FHFA (Fannie Mae and Freddie Mac)

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.

***Data have been revised.

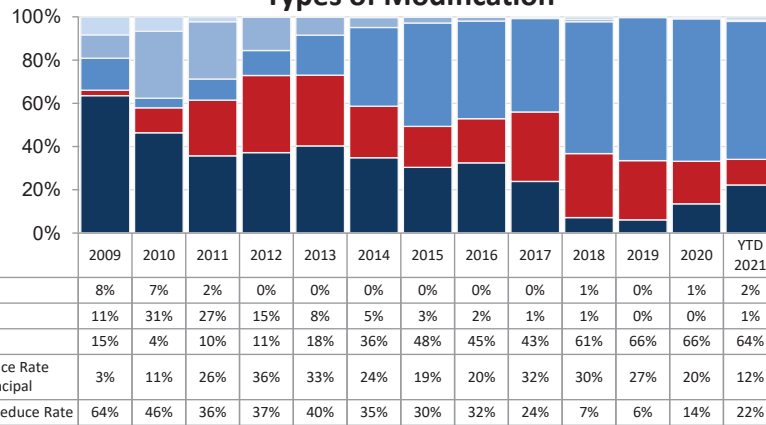
The Enterprises required mandatory implementation of Flex Modification on October 1, 2017. Flex Modification allows more borrowers to qualify for a home retention solution and targets a 20% monthly payment reduction to improve borrower success under the loan modification.



Enterprises' Loan Modifications

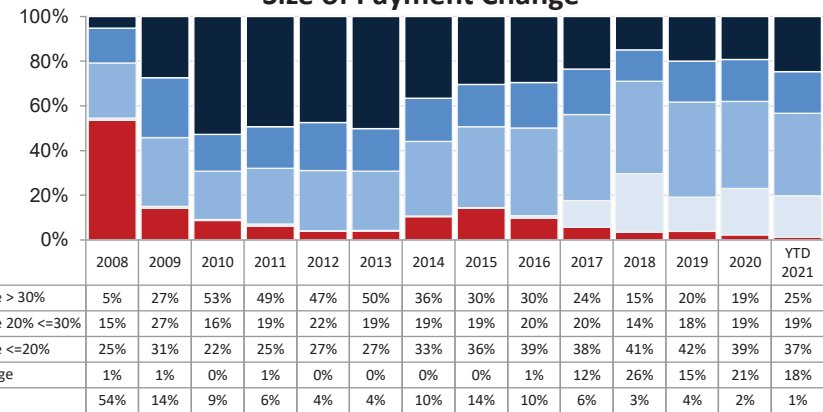
The share of the Enterprises' modifications with extend-term only was 64 percent in the first half of the year. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate reductions 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. Approximately 78 percent of loans modified in the fourth quarter of 2020 were current and performing, six months after modification.

Types of Modification



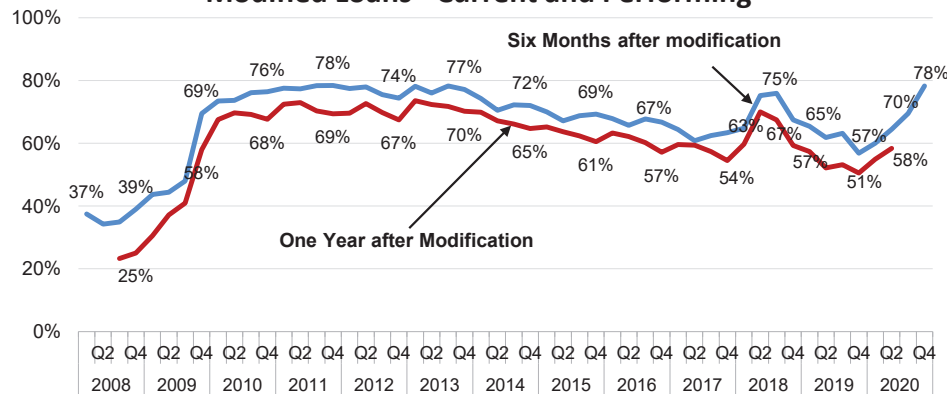
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change



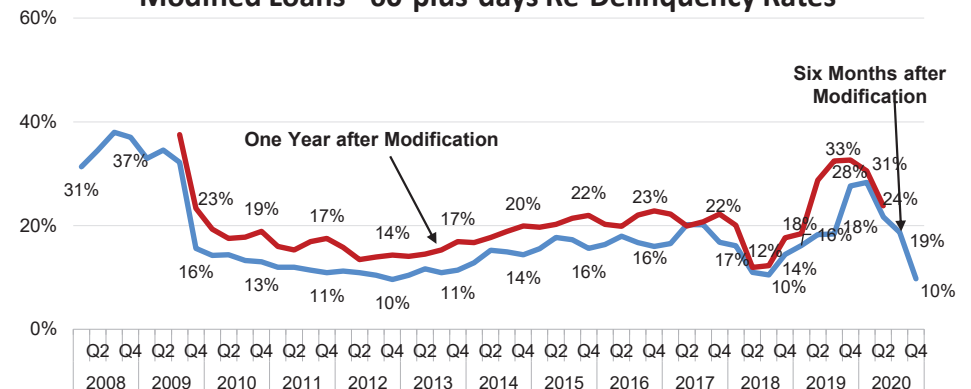
Source: FHFA (Fannie Mae and Freddie Mac)

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)

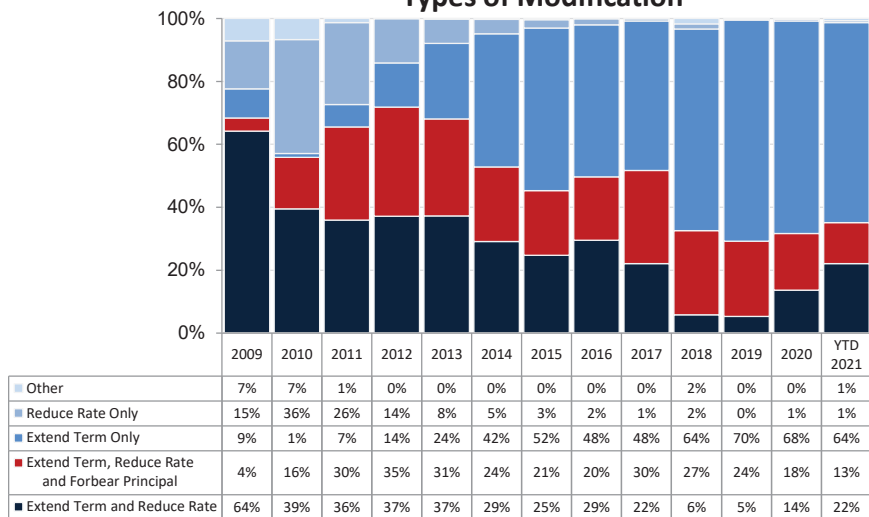
* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. In 2016, the Enterprises began its Reperforming Loan (PRL) sale program. Over time, an increasing number of modified, reperforming loans will be sold through this program which will result in a lower percentage of Current and Performing loans.



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

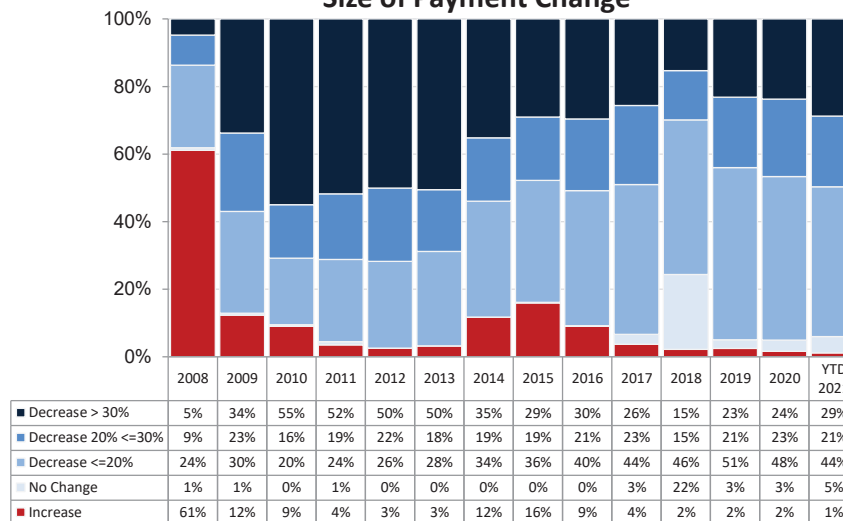
Fannie Mae's Loan Modifications

Types of Modification



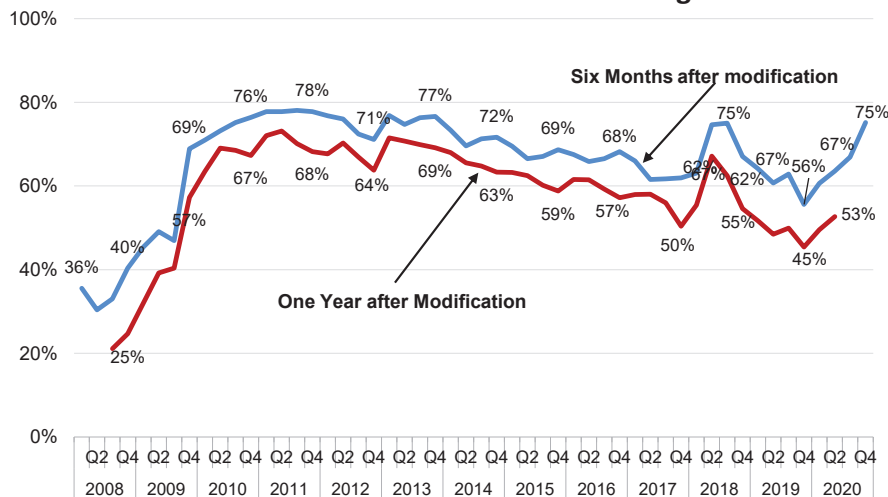
Source: FHFA (Fannie Mae and Freddie Mac)

Size of Payment Change



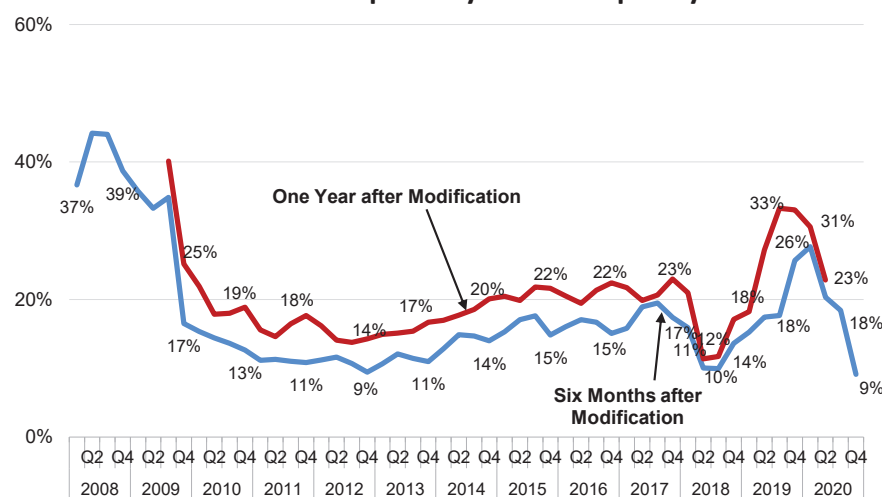
Source: FHFA (Fannie Mae and Freddie Mac)

Modified Loans - Current and Performing*



Source: FHFA (Fannie Mae and Freddie Mac)

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

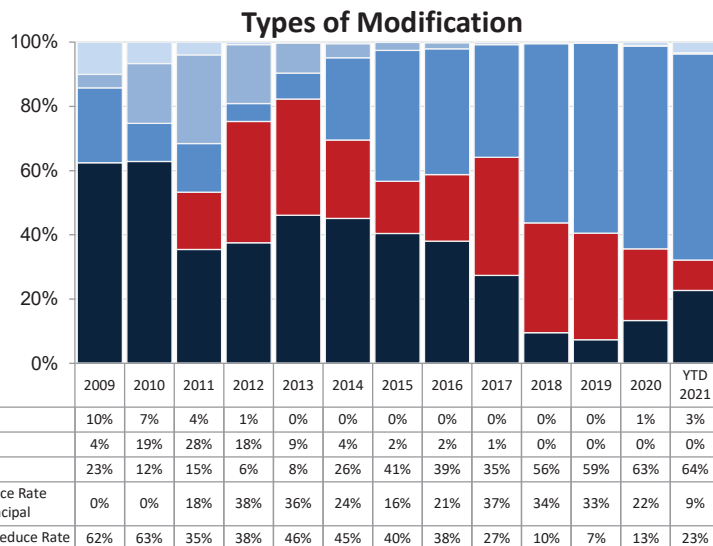


Source: FHFA (Fannie Mae and Freddie Mac)

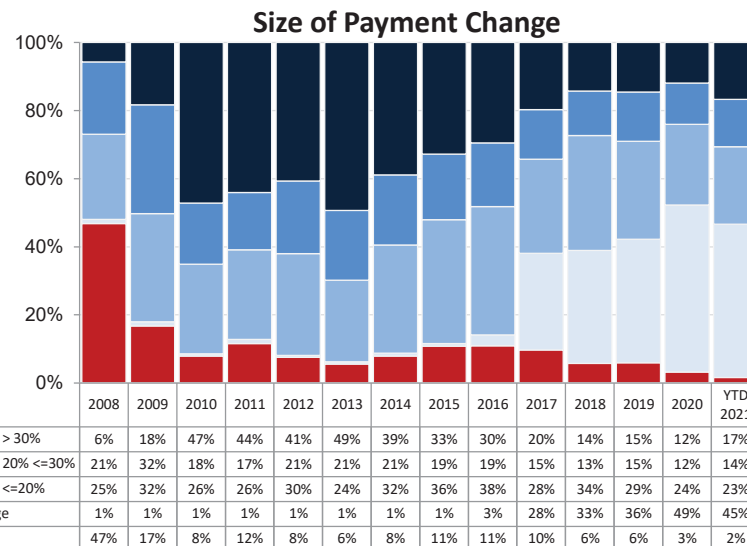
* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. In 2016, Fannie Mae began its Reperforming Loan (PRL) sale program. Over time, an increasing number of modified, reperforming loans will be sold through this program which will result in a lower percentage of Current and Performing loans.



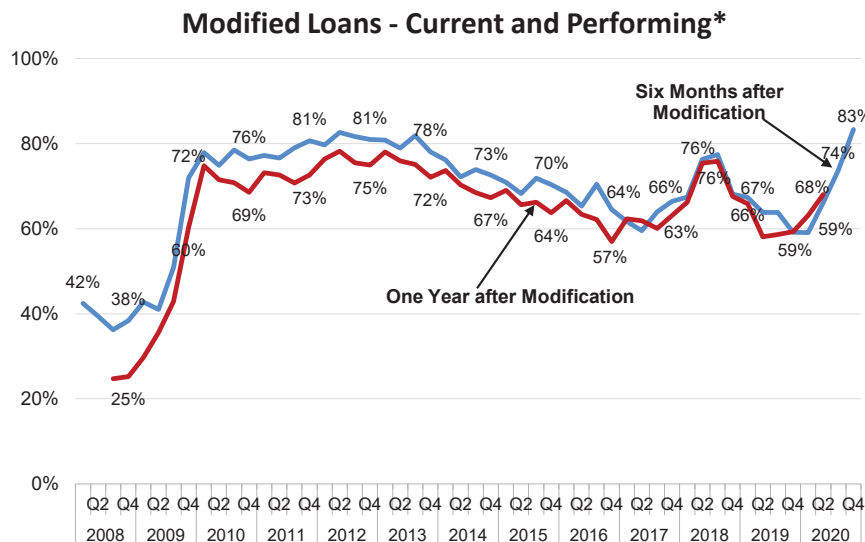
Freddie Mac's Loan Modifications



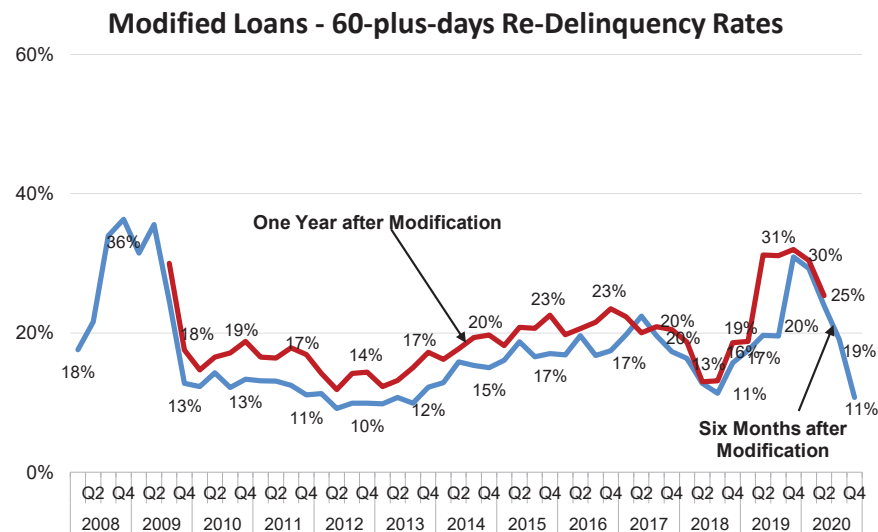
Source: FHFA (Fannie Mae and Freddie Mac)



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Source: FHFA (Fannie Mae and Freddie Mac)



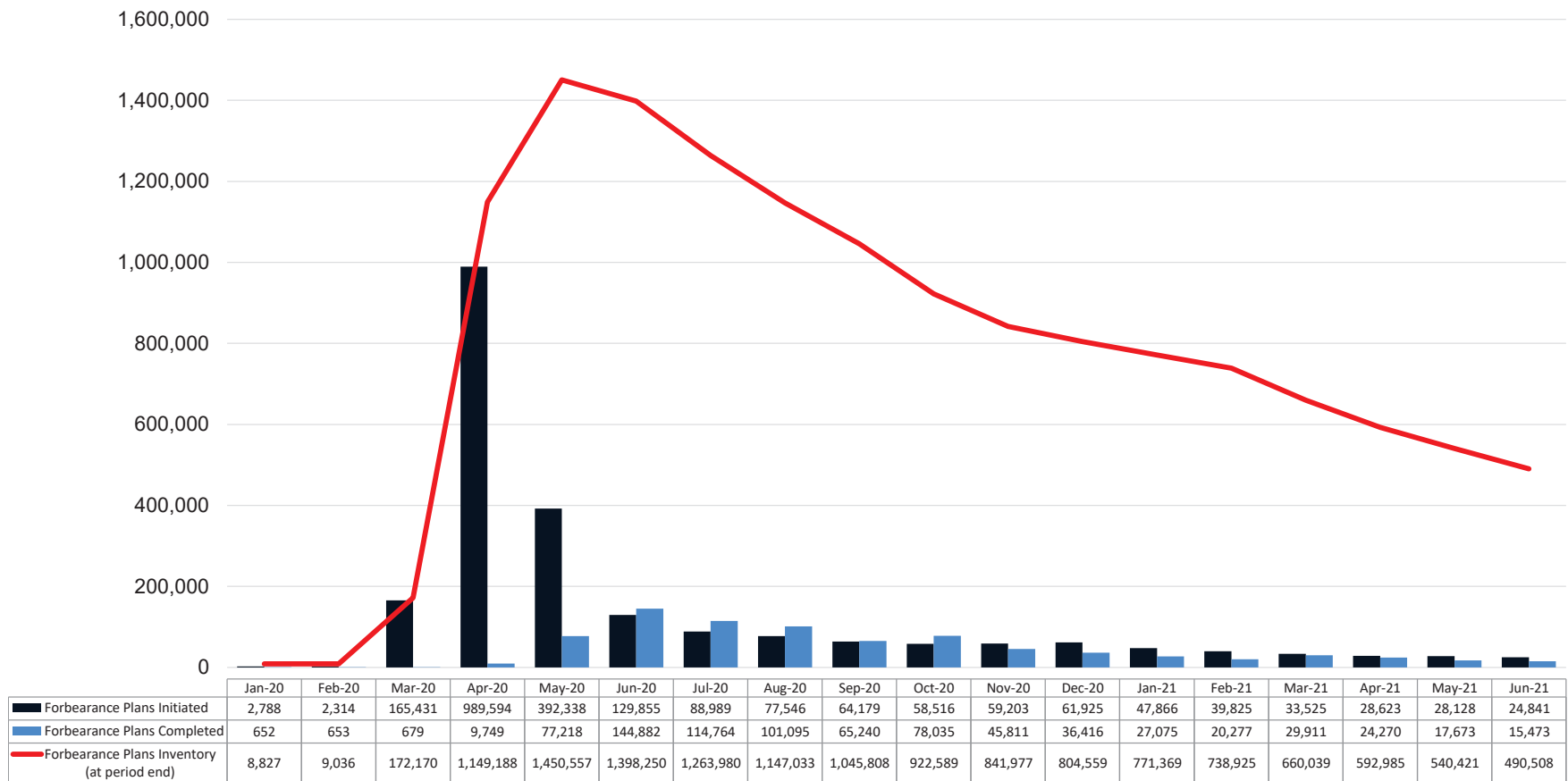
Source: FHFA (Fannie Mae and Freddie Mac)

* The reported percentage at the end of each period represents the number of current loans remaining or paid in full at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. In 2016, Freddie Mac began its Reperforming Loan (PRL) sale program. Over time, an increasing number of modified, reperforming loans will be sold through this program which will result in a lower percentage of Current and Performing loans.



Forbearance Plans

The total number of loans in forbearance plans continued to trend downward since its peak in May as initiated forbearance plans decreased, but remained elevated through the second quarter of 2021 compared with pre-pandemic levels. As of June 30, 2021, there were 490,508 loans in forbearance, representing approximately 1.6% of the Enterprises single-family conventional book of business, down from 660,039 or 2.2% at the end of the first quarter.



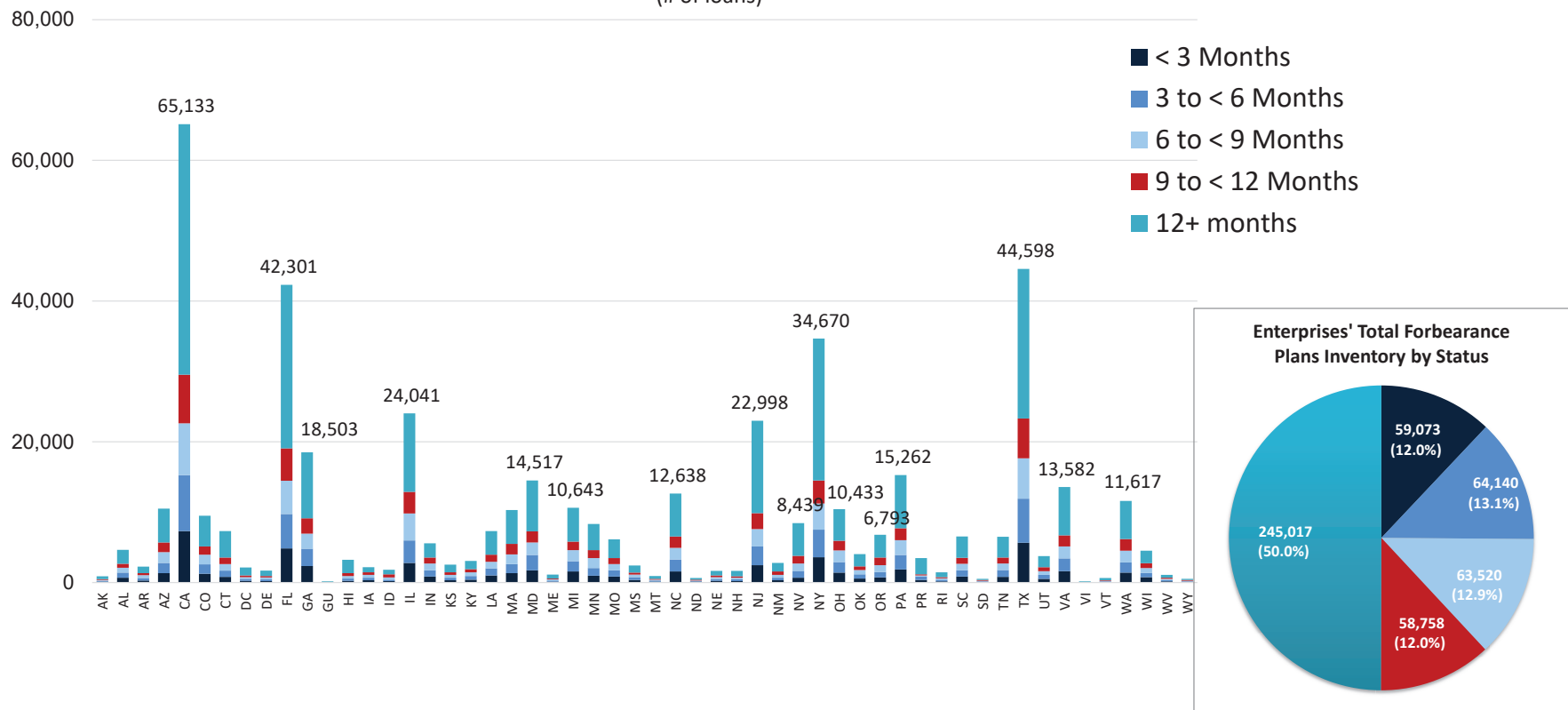
Source: FHFA (Fannie Mae and Freddie Mac)



Forbearance Plans Inventory

As of June 30, 2021, a total of 490,508 loans or approximately 1.6% of the Enterprises single-family conventional book of business were in forbearance plans. California has the highest number of loans in forbearance plans, followed by Texas and Florida. In California, approximately 65,133 homeowners were in active forbearance plans and 77% of these borrowers have been on the plan for six or more months.

Number of Months in Forbearance Plan as of June 30, 2021
(# of loans)

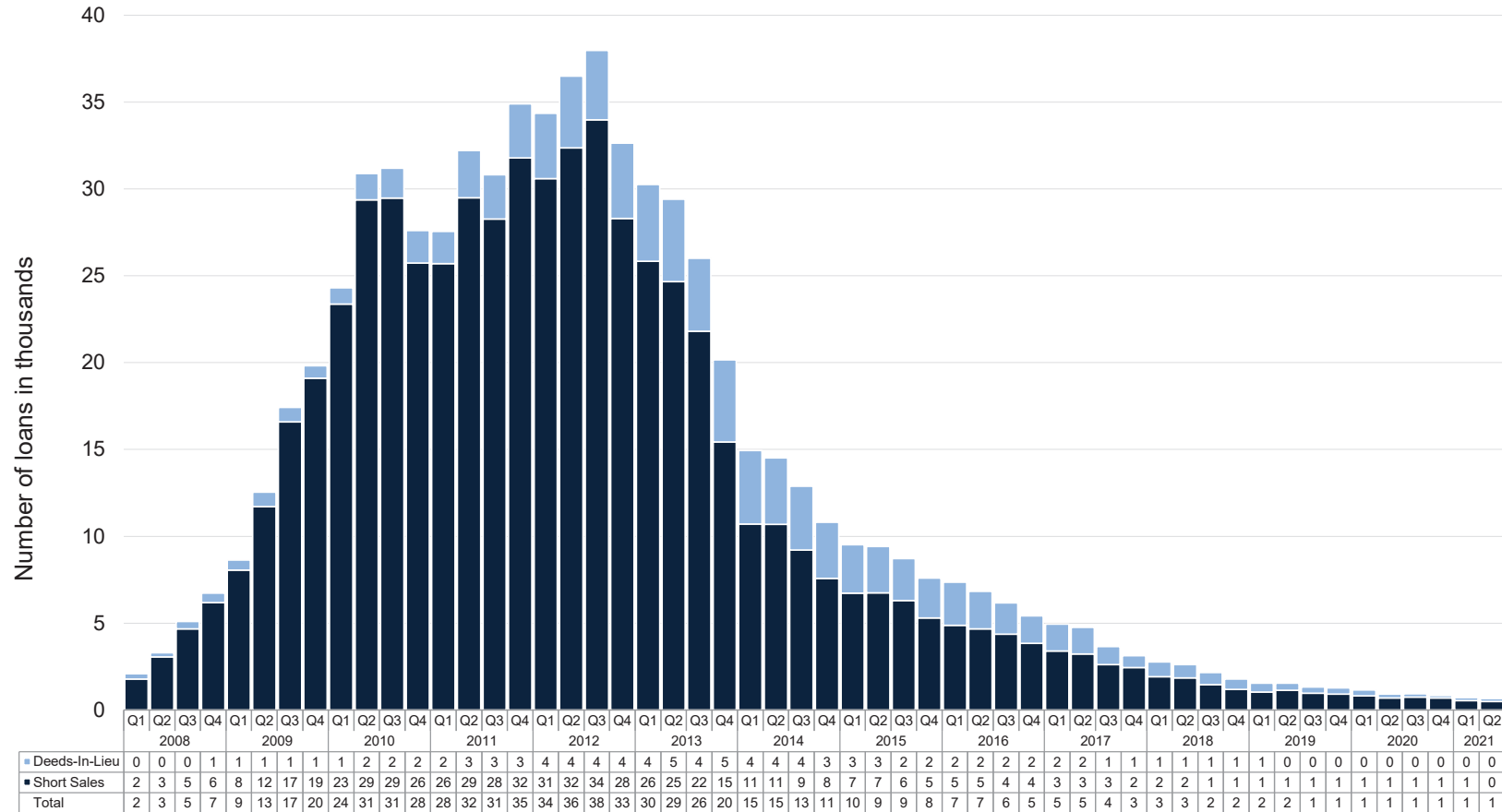


Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosure Prevention Activity: Home Forfeiture Actions

There were 655 completed short sales and deeds-in-lieu in the second quarter, bringing the total to 702,711 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 8 percent in the second quarter compared with the first quarter. These foreclosure alternatives help to reduce the severity of losses resulting from a borrower’s default and minimize the impact of foreclosures on borrowers, communities, and neighborhoods.

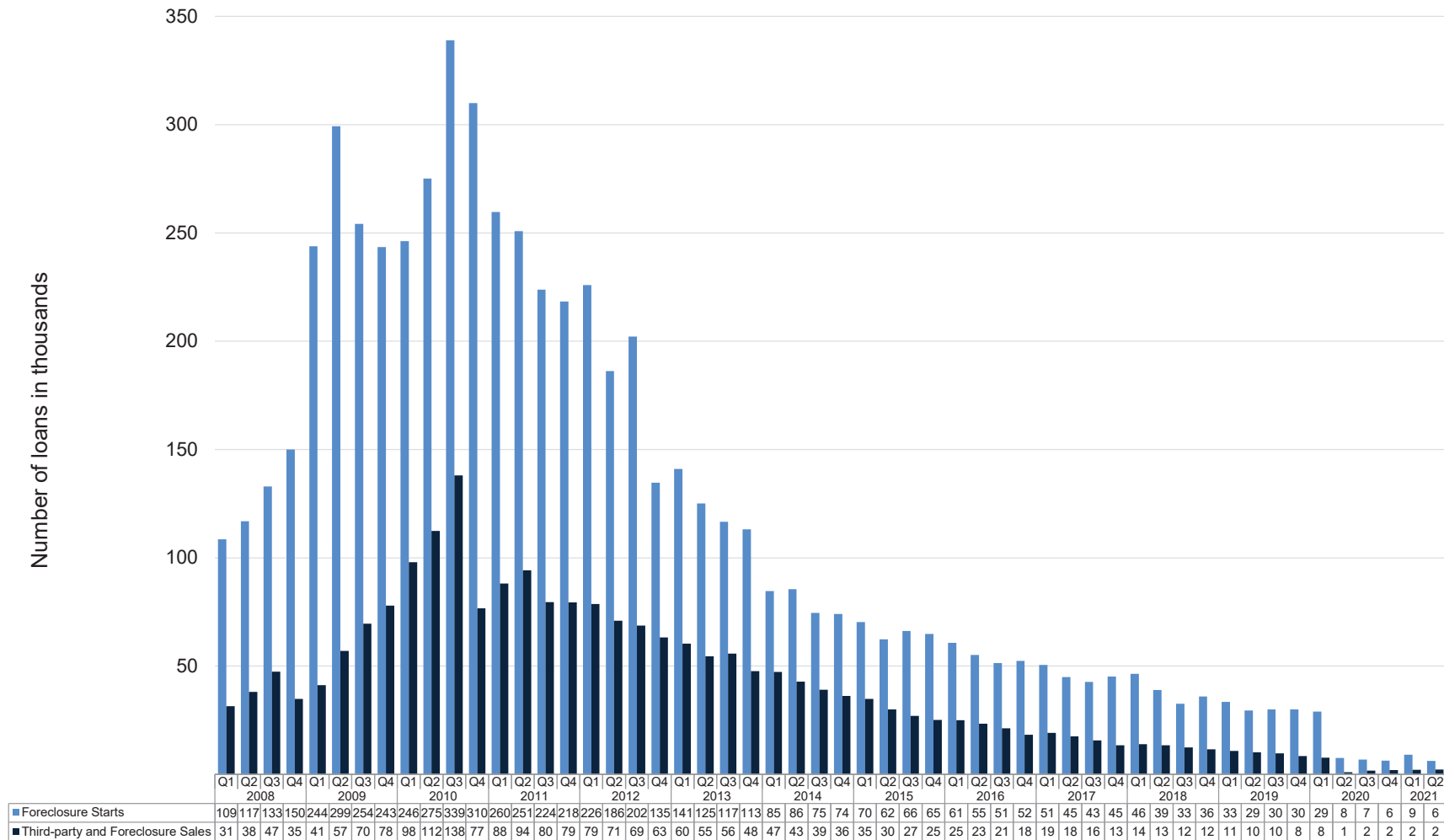


Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosures

There were 2,281 completed third-party and foreclosure sales in the second quarter, up 9 percent compared with the first quarter. The number of foreclosure starts dropped 32 percent from 9,125 in the first quarter to 6,233 in the second quarter.

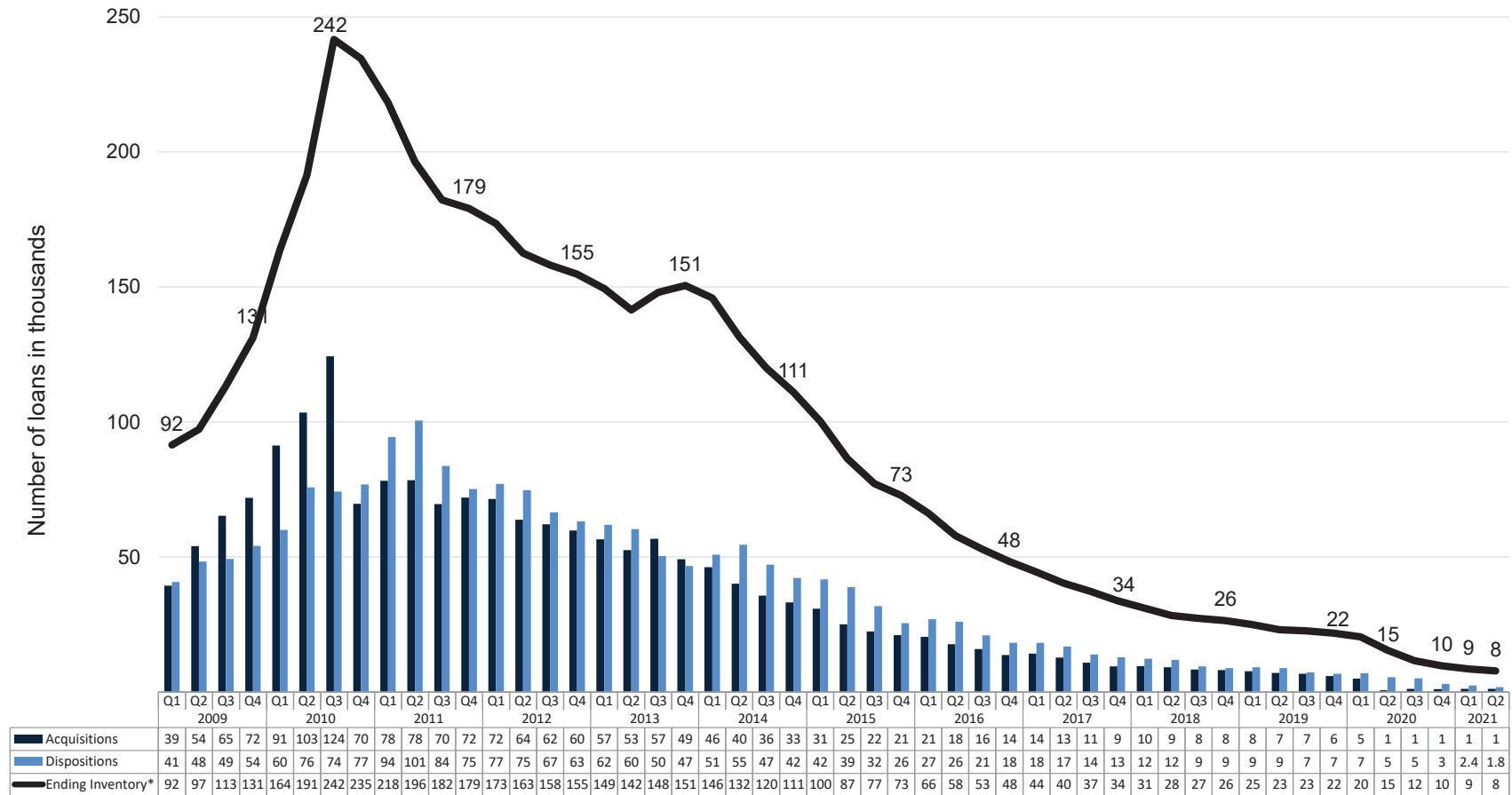


Source: FHFA (Fannie Mae and Freddie Mac)



Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 8 percent from 8,522 in the first quarter to 7,840 in the second quarter, as property dispositions continued to outpace REO acquisitions. The total number of property acquisitions decreased 2 percent to 1,200, while dispositions decreased 25 percent to 1,832 during the quarter.



* 2020 data includes MECA REO properties.

Source: FHFA (Fannie Mae and Freddie Mac)

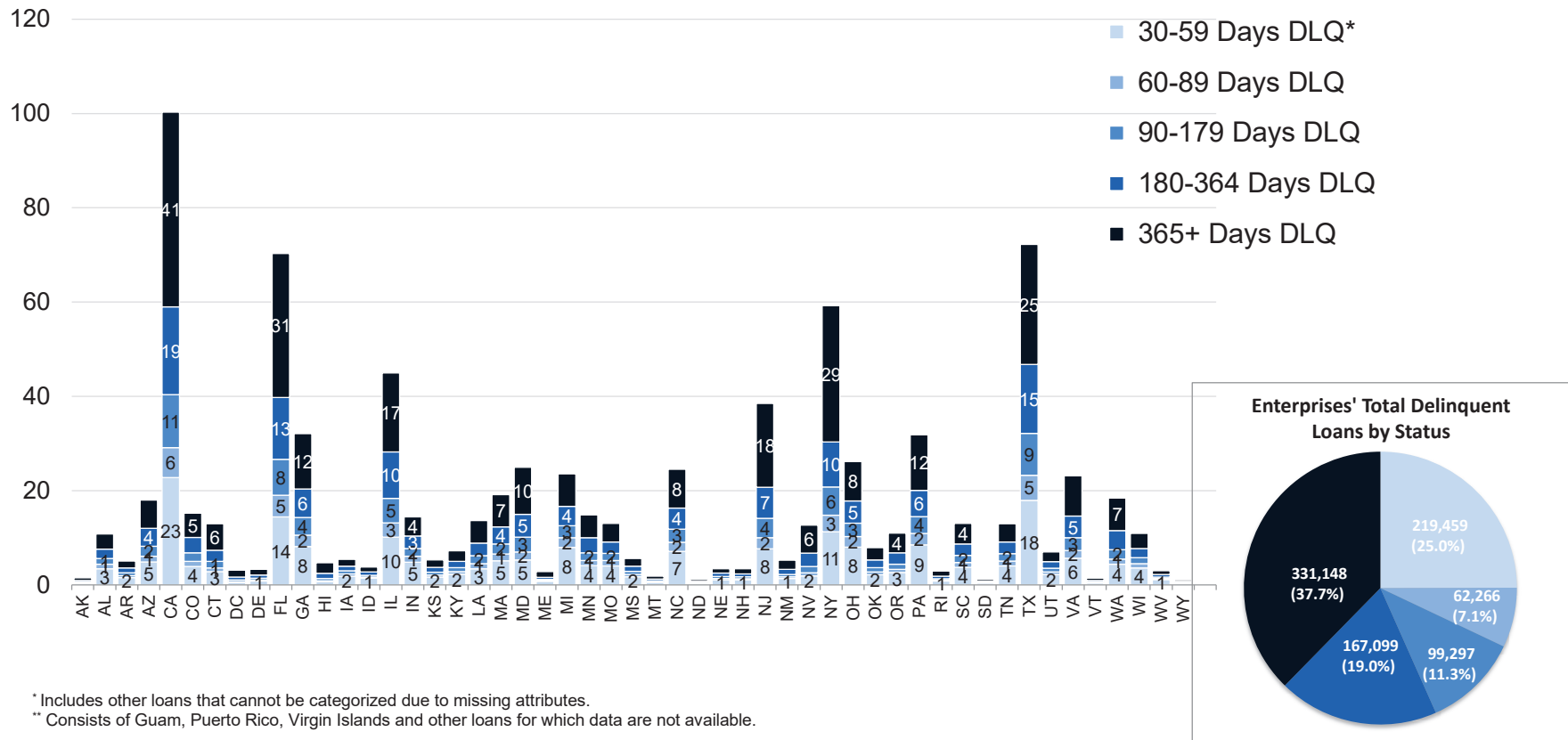


Delinquent Loans by State

The total number of the Enterprises' delinquent loans decreased in the second quarter but remained much higher than pre-coronavirus level. Approximately 68 percent of the Enterprises' troubled borrowers had missed three or more payments at the end of the quarter. California has the highest number of 90+ days delinquent loans, followed by Florida and Texas. As of June 30, 2021, approximately 71 percent of the troubled borrowers in California had missed three or more monthly payments, compared with 73 percent in Florida and 68 percent in Texas.

Delinquent Loans by State - As of June 30, 2021

(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)

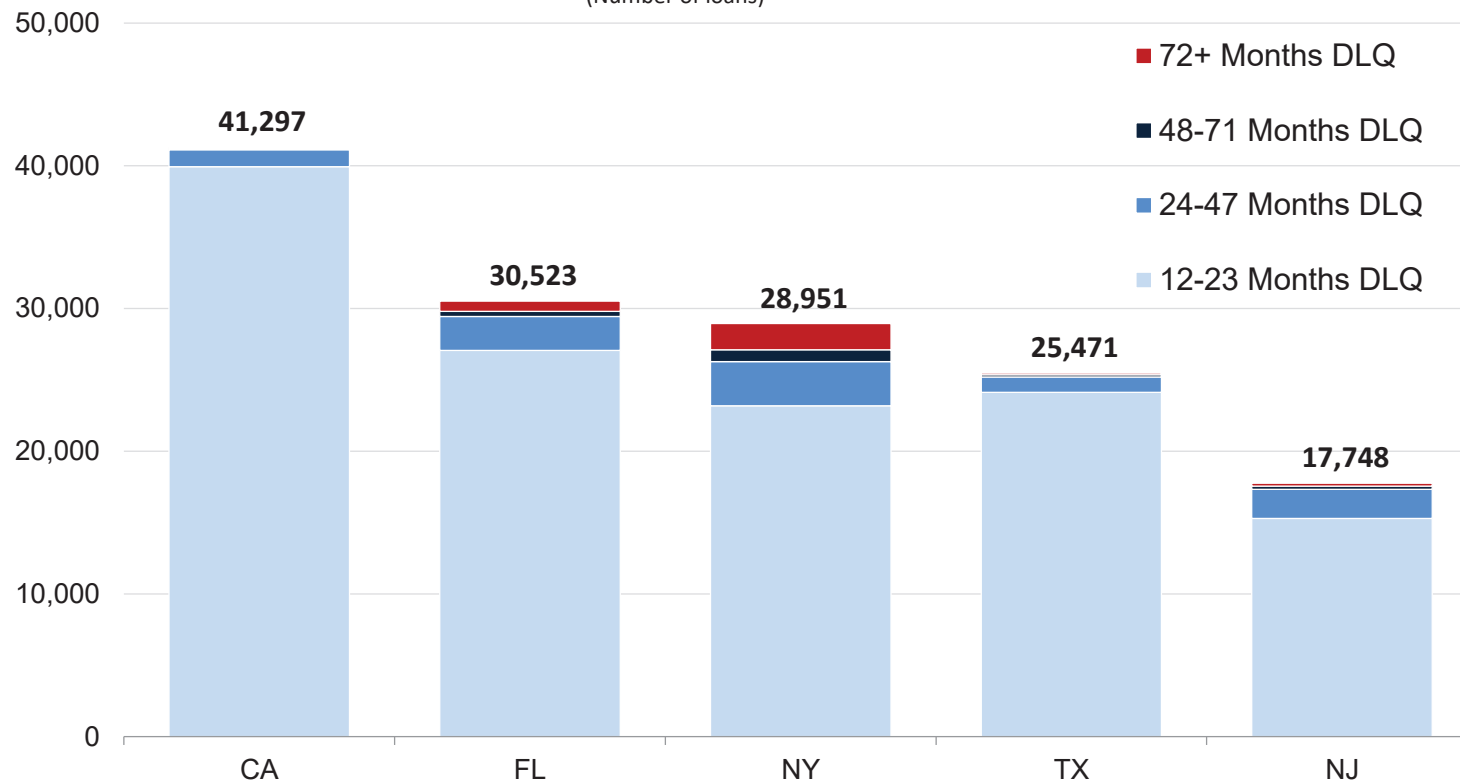


Deeply Delinquent Loans in Selected States

Deeply delinquent loans (365+ days) are highly concentrated in certain states that require a judicial review of foreclosure activity and two other states with higher concentrations of the Enterprises single-family guaranty book of business. As of June 30, 2021, approximately 43 percent of the Enterprises’ deeply delinquent loans were in three judicial states (Florida, New York and New Jersey) and two non-judicial states (California and Texas). In New York, approximately 6 percent of these loans have been delinquent for over six years.

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

(Number of loans)



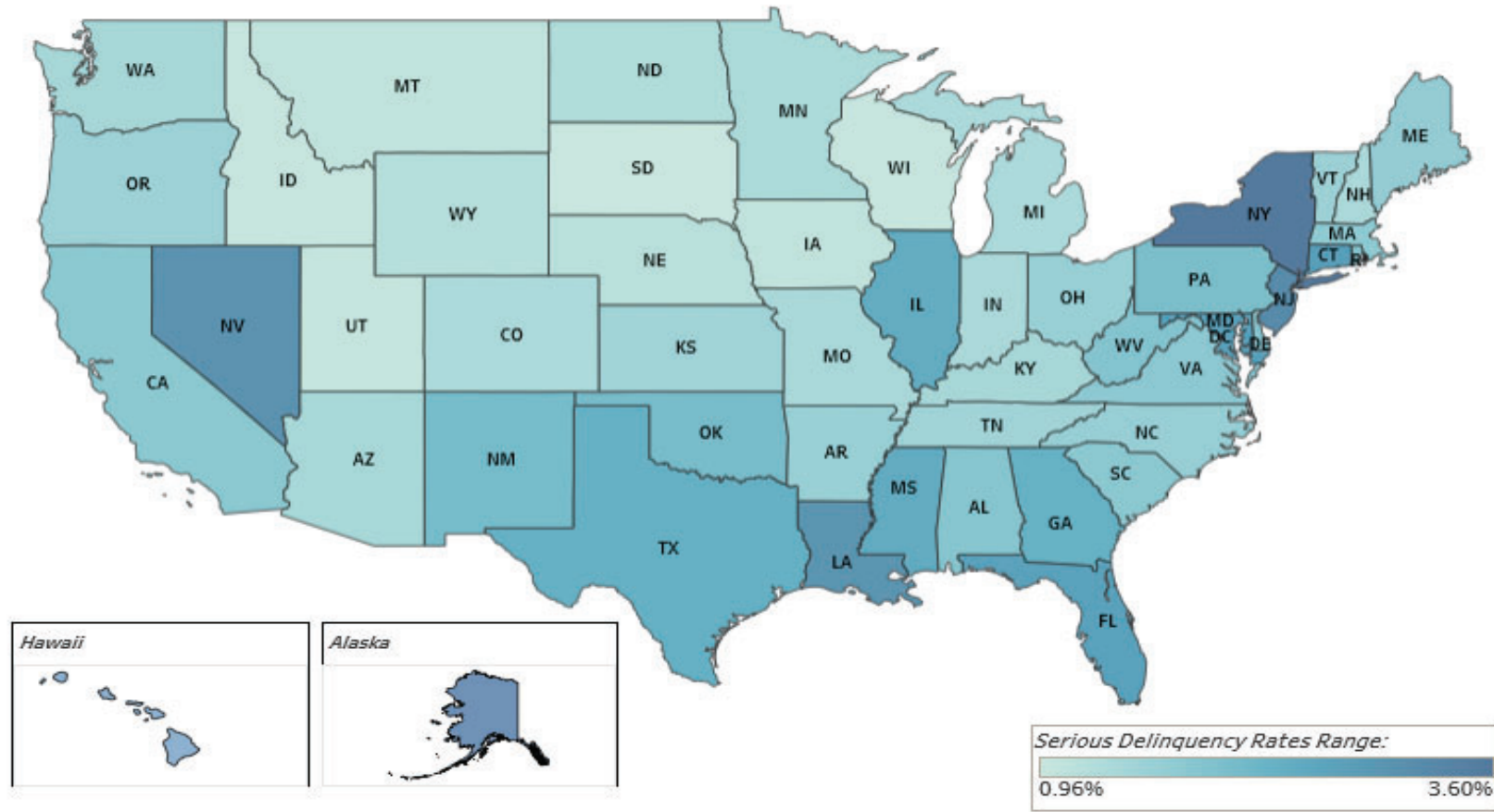
Source: FHFA (Fannie Mae and Freddie Mac)



Serious Delinquency Rates of the Enterprises Single-Family Mortgages*

For an interactive online map that provides state data, click on the following link:

[Fannie Mae and Freddie Mac State Borrower Assistance Map](#)

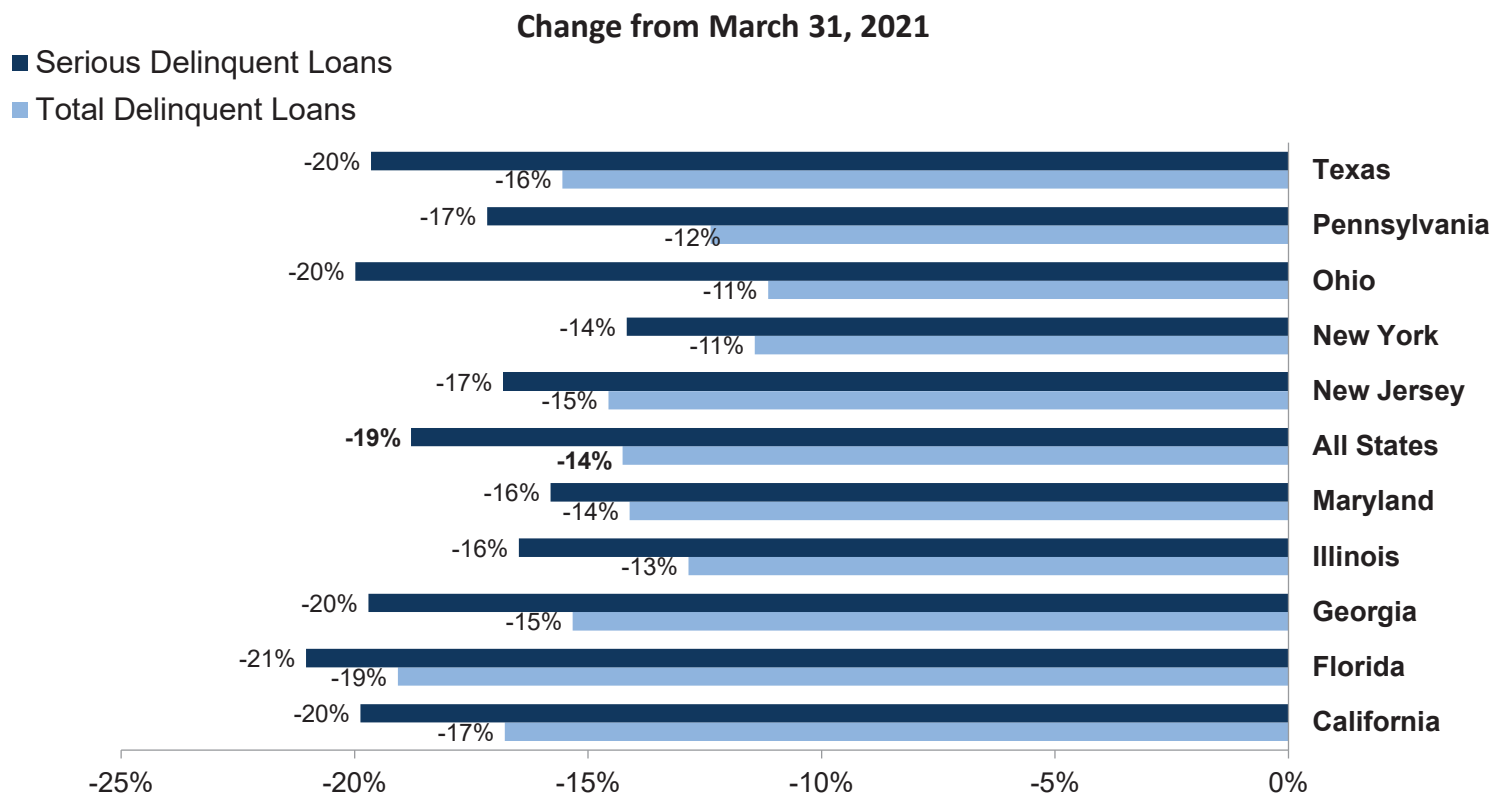


* Loans that have missed three or more payments or are in the process of foreclosure.

Source: FHFA (Fannie Mae and Freddie Mac)

Change in the Number of Delinquent Loans in Key States*

The total number of the Enterprises' delinquent loans decreased 14 percent as seriously delinquent loans (loans that have missed three or more payments or are in foreclosure) continued to decline in the second quarter. The Enterprises' serious delinquency rate dropped from 2.48 percent at the end of the first quarter to 1.99 percent at the end of the second quarter. In Florida, the total number of the Enterprises' delinquent loans dropped 19 percent as serious delinquent loans declined 21 percent during the quarter.



*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)	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21
Total Loans Serviced	27,821	27,827	27,874	27,862	27,811	27,809	27,861	27,902	27,888	27,966	27,987	28,073	28,273	28,581	29,010	29,395	29,775
Original Credit Score >= 660	25,237	25,287	25,374	25,393	25,380	25,420	25,512	25,576	25,613	25,740	25,826	25,944	26,182	26,554	27,045	27,468	27,914
Original Credit Score < 660	2,584	2,540	2,500	2,469	2,431	2,389	2,348	2,325	2,274	2,226	2,161	2,129	2,091	2,027	1,965	1,927	1,861
Total Delinquent Loans	706	809	897	722	696	717	667	636	675	608	607	608	1,556	1,326	1,171	984	845
Original Credit Score >= 660	421	488	554	443	425	440	411	395	429	385	389	397	1,243	1,039	906	759	648
Original Credit Score < 660	286	321	343	280	271	277	256	241	246	223	219	211	312	286	266	225	197
30 - 59 Days Delinquent	352	441	438	323	355	403	364	349	396	339	338	351	401	303	280	197	207
Original Credit Score >= 660	211	271	273	197	218	252	230	221	258	220	223	235	309	227	210	146	155
Original Credit Score < 660	141	169	165	126	136	151	135	129	138	119	116	115	92	76	70	51	52
60 - 89 Days Delinquent	94	108	135	98	92	99	101	92	95	91	91	84	440	138	101	73	58
Original Credit Score >= 660	53	61	81	58	53	57	58	55	57	55	55	52	375	105	75	54	43
Original Credit Score < 660	41	47	54	40	39	42	42	38	38	36	36	32	66	33	26	19	16
60-plus-days Delinquent	354	368	459	399	341	314	302	287	279	269	269	257	1,155	1,023	891	787	638
Original Credit Score >= 660	210	217	281	245	206	188	181	174	171	165	166	161	935	813	696	612	493
Original Credit Score < 660	145	152	178	154	135	126	121	113	108	104	103	96	220	211	195	175	145

Percent of Total Loans Serviced

Total Delinquent Loans	2.54%	2.91%	3.22%	2.59%	2.50%	2.58%	2.39%	2.28%	2.42%	2.17%	2.17%	2.17%	5.50%	4.64%	4.04%	3.35%	2.84%
Original Credit Score >= 660	1.67%	1.93%	2.18%	1.74%	1.67%	1.73%	1.61%	1.54%	1.68%	1.50%	1.51%	1.53%	4.75%	3.91%	3.35%	2.76%	2.32%
Original Credit Score < 660	11.07%	12.64%	13.74%	11.32%	11.14%	11.61%	10.88%	10.38%	10.82%	10.02%	10.12%	9.92%	14.93%	14.13%	13.51%	11.70%	10.60%
30 - 59 Days Delinquent	1.27%	1.58%	1.57%	1.16%	1.28%	1.45%	1.31%	1.25%	1.42%	1.21%	1.21%	1.25%	1.42%	1.06%	0.97%	0.67%	0.70%
Original Credit Score >= 660	0.84%	1.07%	1.08%	0.78%	0.86%	0.99%	0.90%	0.86%	1.01%	0.85%	0.86%	0.91%	1.18%	0.85%	0.78%	0.53%	0.55%
Original Credit Score < 660	5.47%	6.67%	6.62%	5.10%	5.61%	6.33%	5.74%	5.53%	6.05%	5.35%	5.35%	5.42%	4.41%	3.75%	3.58%	2.62%	2.80%
60 - 89 Days Delinquent	0.34%	0.39%	0.48%	0.35%	0.33%	0.36%	0.36%	0.33%	0.34%	0.33%	0.33%	0.30%	1.56%	0.48%	0.35%	0.25%	0.20%
Original Credit Score >= 660	0.21%	0.24%	0.32%	0.23%	0.21%	0.22%	0.23%	0.21%	0.22%	0.21%	0.21%	0.20%	1.43%	0.40%	0.28%	0.20%	0.15%
Original Credit Score < 660	1.59%	1.86%	2.18%	1.64%	1.60%	1.78%	1.81%	1.62%	1.66%	1.63%	1.66%	1.50%	3.14%	1.62%	1.33%	0.97%	0.84%
60-plus-days Delinquent	1.27%	1.32%	1.65%	1.43%	1.23%	1.13%	1.08%	1.03%	1.00%	0.96%	0.96%	0.92%	4.08%	3.58%	3.07%	2.68%	2.14%
Original Credit Score >= 660	0.83%	0.86%	1.11%	0.97%	0.81%	0.74%	0.71%	0.68%	0.67%	0.64%	0.64%	0.62%	3.57%	3.06%	2.57%	2.23%	1.77%
Original Credit Score < 660	5.60%	5.97%	7.12%	6.22%	5.54%	5.28%	5.15%	4.85%	4.77%	4.68%	4.77%	4.50%	10.52%	10.39%	9.93%	9.08%	7.80%
Serious Delinquency Rate	0.95%	0.95%	1.18%	1.09%	0.91%	0.79%	0.73%	0.71%	0.67%	0.65%	0.65%	0.64%	2.58%	3.14%	2.78%	2.48%	1.99%
In Bankruptcy	0.19%	0.19%	0.18%	0.17%	0.15%	0.15%	0.14%	0.14%	0.14%	0.13%	0.12%	0.12%	0.11%	0.09%	0.09%	0.08%	0.07%



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

(# of loans in thousands)	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21
Total Loans Serviced	17,199	17,197	17,181	17,189	17,121	17,102	17,094	17,078	17,021	17,048	16,999	17,018	17,150	17,210	17,304	17,370	17,514
Original Credit Score >= 660	15,557	15,584	15,591	15,616	15,570	15,578	15,595	15,592	15,570	15,629	15,627	15,668	15,826	15,925	16,061	16,155	16,346
Original Credit Score < 660	1,641	1,613	1,590	1,574	1,552	1,525	1,499	1,486	1,452	1,420	1,372	1,351	1,325	1,285	1,243	1,214	1,167
Total Delinquent Loans	464	525	583	472	457	466	433	414	429	392	388	388	980	829	734	617	529
Original Credit Score >= 660	275	315	358	287	276	283	264	254	266	244	243	249	777	642	559	469	400
Original Credit Score < 660	189	211	225	185	180	183	169	160	163	148	144	139	203	187	175	148	129
30 - 59 Days Delinquent	228	282	282	208	230	261	236	226	249	217	214	222	251	189	174	122	128
Original Credit Score >= 660	136	172	175	126	140	162	147	141	158	138	138	146	191	140	128	90	95
Original Credit Score < 660	92	110	108	82	90	99	89	85	91	79	76	76	60	50	46	33	34
60 - 89 Days Delinquent	60	69	87	63	59	64	65	60	60	59	60	54	275	87	63	46	36
Original Credit Score >= 660	33	38	52	37	34	36	37	35	35	35	35	33	233	65	46	33	26
Original Credit Score < 660	26	30	35	26	25	28	28	25	25	24	24	21	42	21	17	12	10
60-plus-days Delinquent	235	243	301	264	227	205	197	187	180	175	173	167	730	640	560	495	401
Original Credit Score >= 660	139	142	183	161	136	121	117	112	108	106	105	103	587	502	431	380	306
Original Credit Score < 660	97	101	118	103	91	84	80	75	72	70	68	64	143	137	129	116	95

Percent of Total Loans Serviced

Total Delinquent Loans	2.70%	3.05%	3.39%	2.75%	2.67%	2.72%	2.53%	2.42%	2.52%	2.30%	2.28%	2.28%	5.71%	4.82%	4.24%	3.55%	3.02%
Original Credit Score >= 660	1.76%	2.02%	2.29%	1.84%	1.77%	1.82%	1.69%	1.63%	1.71%	1.56%	1.56%	1.59%	4.91%	4.03%	3.48%	2.90%	2.45%
Original Credit Score < 660	11.51%	13.05%	14.17%	11.74%	11.62%	11.98%	11.29%	10.76%	11.24%	10.44%	10.53%	10.29%	15.30%	14.58%	14.06%	12.20%	11.04%
30 - 59 Days Delinquent	1.33%	1.64%	1.64%	1.21%	1.34%	1.52%	1.38%	1.32%	1.46%	1.27%	1.26%	1.30%	1.46%	1.10%	1.01%	0.70%	0.73%
Original Credit Score >= 660	0.87%	1.11%	1.12%	0.81%	0.90%	1.04%	0.94%	0.91%	1.01%	0.89%	0.88%	0.93%	1.21%	0.88%	0.80%	0.55%	0.58%
Original Credit Score < 660	5.61%	6.79%	6.76%	5.21%	5.77%	6.50%	5.94%	5.71%	6.27%	5.55%	5.57%	5.59%	4.52%	3.88%	3.71%	2.69%	2.88%
60 - 89 Days Delinquent	0.35%	0.40%	0.51%	0.37%	0.35%	0.37%	0.38%	0.35%	0.35%	0.35%	0.35%	0.32%	1.60%	0.50%	0.36%	0.26%	0.20%
Original Credit Score >= 660	0.21%	0.25%	0.33%	0.24%	0.22%	0.23%	0.24%	0.23%	0.23%	0.22%	0.23%	0.21%	1.47%	0.41%	0.28%	0.21%	0.16%
Original Credit Score < 660	1.61%	1.89%	2.21%	1.67%	1.64%	1.82%	1.87%	1.69%	1.73%	1.71%	1.77%	1.57%	3.18%	1.67%	1.37%	0.99%	0.85%
60-plus-days Delinquent	1.37%	1.41%	1.75%	1.53%	1.32%	1.20%	1.15%	1.10%	1.06%	1.03%	1.02%	0.98%	4.25%	3.72%	3.24%	2.85%	2.29%
Original Credit Score >= 660	0.89%	0.91%	1.17%	1.03%	0.87%	0.78%	0.75%	0.72%	0.70%	0.68%	0.67%	0.66%	3.71%	3.15%	2.69%	2.35%	1.87%
Original Credit Score < 660	5.91%	6.26%	7.41%	6.53%	5.85%	5.48%	5.35%	5.06%	4.97%	4.90%	4.96%	4.70%	10.78%	10.70%	10.35%	9.51%	8.16%
Serious Delinquency Rate	1.01%	1.01%	1.24%	1.16%	0.97%	0.82%	0.76%	0.74%	0.70%	0.68%	0.66%	0.66%	2.65%	3.20%	2.87%	2.58%	2.08%
In Bankruptcy	0.20%	0.20%	0.19%	0.18%	0.16%	0.15%	0.15%	0.14%	0.14%	0.14%	0.12%	0.12%	0.10%	0.09%	0.09%	0.08%	0.08%



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

(# of loans in thousands)	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21
Total Loans Serviced	10,622	10,630	10,693	10,672	10,689	10,707	10,767	10,824	10,867	10,918	10,988	11,055	11,123	11,371	11,706	12,025	12,262
Original Credit Score >= 660	9,680	9,703	9,782	9,777	9,810	9,843	9,917	9,985	10,044	10,112	10,199	10,277	10,356	10,630	10,984	11,313	11,568
Original Credit Score < 660	942	926	910	895	879	864	849	839	823	806	789	778	766	742	722	712	694
Total Delinquent Loans	243	284	314	250	239	251	233	223	246	216	220	220	576	497	437	367	316
Original Credit Score >= 660	146	173	196	155	148	157	147	141	163	141	146	147	466	397	347	289	247
Original Credit Score < 660	97	110	118	95	91	95	86	81	83	75	74	72	110	99	91	77	68
30 - 59 Days Delinquent	124	158	156	115	125	143	128	123	147	122	124	129	150	113	106	75	79
Original Credit Score >= 660	75	99	98	71	78	91	83	80	100	82	85	89	118	87	82	57	60
Original Credit Score < 660	49	60	58	44	47	52	46	44	47	40	39	40	32	26	24	18	19
60 - 89 Days Delinquent	34	39	48	35	33	35	35	32	35	32	32	30	165	51	39	27	22
Original Credit Score >= 660	19	22	29	21	19	20	21	19	22	20	20	19	142	40	30	21	17
Original Credit Score < 660	15	17	19	14	13	15	14	13	13	12	12	11	24	11	9	7	6
60-plus-days Delinquent	119	125	158	135	114	109	105	99	99	94	96	90	425	383	331	292	237
Original Credit Score >= 660	71	75	98	84	70	66	64	62	63	59	61	58	348	310	265	233	187
Original Credit Score < 660	48	51	60	51	44	43	41	38	36	35	35	32	77	73	66	59	50

Percent of Total Loans Serviced

Total Delinquent Loans	2.29%	2.67%	2.94%	2.35%	2.24%	2.35%	2.17%	2.06%	2.26%	1.98%	2.00%	1.99%	5.17%	4.37%	3.74%	3.05%	2.57%
Original Credit Score >= 660	1.51%	1.78%	2.00%	1.59%	1.51%	1.59%	1.48%	1.41%	1.62%	1.39%	1.43%	1.43%	4.50%	3.74%	3.15%	2.56%	2.14%
Original Credit Score < 660	10.29%	11.92%	12.98%	10.59%	10.31%	10.96%	10.17%	9.70%	10.07%	9.29%	9.41%	9.28%	14.29%	13.36%	12.57%	10.85%	9.86%
30 - 59 Days Delinquent	1.17%	1.49%	1.46%	1.08%	1.17%	1.33%	1.19%	1.14%	1.35%	1.12%	1.13%	1.17%	1.35%	0.99%	0.91%	0.62%	0.64%
Original Credit Score >= 660	0.77%	1.02%	1.00%	0.73%	0.80%	0.92%	0.83%	0.80%	1.00%	0.81%	0.83%	0.87%	1.14%	0.82%	0.75%	0.50%	0.52%
Original Credit Score < 660	5.23%	6.46%	6.36%	4.91%	5.31%	6.04%	5.38%	5.22%	5.67%	5.00%	4.97%	5.13%	4.23%	3.51%	3.37%	2.51%	2.67%
60 - 89 Days Delinquent	0.32%	0.37%	0.45%	0.33%	0.31%	0.33%	0.33%	0.30%	0.32%	0.29%	0.29%	0.27%	1.48%	0.45%	0.33%	0.23%	0.18%
Original Credit Score >= 660	0.20%	0.23%	0.30%	0.21%	0.20%	0.21%	0.21%	0.20%	0.22%	0.20%	0.20%	0.19%	1.37%	0.38%	0.27%	0.18%	0.14%
Original Credit Score < 660	1.56%	1.82%	2.11%	1.58%	1.53%	1.70%	1.68%	1.50%	1.55%	1.50%	1.48%	1.38%	3.07%	1.52%	1.27%	0.94%	0.81%
60-plus-days Delinquent	1.12%	1.18%	1.48%	1.27%	1.07%	1.01%	0.98%	0.92%	0.91%	0.86%	0.87%	0.82%	3.82%	3.37%	2.83%	2.43%	1.93%
Original Credit Score >= 660	0.73%	0.77%	1.00%	0.86%	0.72%	0.67%	0.65%	0.62%	0.62%	0.59%	0.60%	0.57%	3.36%	2.92%	2.41%	2.06%	1.62%
Original Credit Score < 660	5.06%	5.46%	6.62%	5.68%	5.00%	4.92%	4.79%	4.49%	4.40%	4.29%	4.44%	4.15%	10.07%	9.85%	9.20%	8.34%	7.19%
Serious Delinquency Rate	0.85%	0.86%	1.08%	0.97%	0.82%	0.73%	0.69%	0.67%	0.63%	0.61%	0.63%	0.60%	2.48%	3.04%	2.64%	2.34%	1.86%
In Bankruptcy	0.18%	0.18%	0.17%	0.15%	0.14%	0.14%	0.13%	0.13%	0.13%	0.12%	0.12%	0.11%	0.11%	0.10%	0.08%	0.07%	0.07%



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

	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	YTD 2021	
Inventory (at period end)																			
Repayment Plans	12,749	16,273	18,936	17,179	16,705	17,536	16,448	11,989	12,770	14,035	13,990	12,534	10,299	13,999	9,976	6,233	4,395	6,233	
Forbearance Plans	6,358	36,439	88,354	35,449	15,254	10,852	13,427	10,916	9,155	8,212	8,270	172,170	1,398,250	1,045,808	804,559	660,039	490,508	660,039	
Starts																			
Repayment Plans	13,538	18,957	21,015	18,718	14,943	16,694	15,961	13,034	13,498	14,515	14,191	13,219	9,238	13,854	8,111	5,626	4,120	9,746	
Forbearance Plans	4,419	34,606	108,489	20,487	10,815	7,798	14,530	12,867	7,089	7,250	6,975	170,533	1,511,787	230,714	179,644	121,216	81,592	202,808	
Completed																			
Repayment Plans ²	8,410	6,020	6,410	7,944	8,279	8,017	7,776	7,812	5,965	5,122	6,207	6,718	4,957	5,007	7,199	5,060	2,675	7,735	
Forbearance Plans ²	1,544	1,212	24,935	20,892	8,206	3,322	5,238	7,371	3,328	2,134	2,062	1,984	231,849	281,099	160,262	77,263	57,416	134,679	
Charge-offs-in-lieu	367	295	369	415	388	313	298	317	548	364	264	287	295	203	169	162	549	711	
Payment Deferral	-	-	-	-	-	-	-	-	-	-	-	-	-	241,445	185,112	130,014	139,591	269,605	
Loan Modifications	33,682	30,280	32,736	36,364	51,460	49,382	25,969	21,926	20,370	17,540	16,125	16,773	13,991	10,773	9,347	11,434	16,134	27,568	
Home Retention Actions	44,003	37,807	64,450	65,615	68,333	61,034	39,281	37,426	30,211	25,160	24,658	25,762	251,092	538,527	362,089	223,933	216,365	440,298	
Short Sales	3,228	2,619	2,439	1,914	1,855	1,451	1,188	1,042	1,139	959	913	809	699	740	688	541	487	1,028	
Deeds-in-lieu	1,529	1,039	680	849	757	708	593	500	407	356	359	339	223	184	135	172	168	340	
Nonforeclosure - Home Forfeiture Actions	4,757	3,658	3,119	2,763	2,612	2,159	1,781	1,542	1,546	1,315	1,272	1,148	922	924	823	713	655	1,368	
Total Foreclosure Prevention Actions	48,760	41,465	67,569	68,378	70,945	63,193	41,062	38,968	31,757	26,475	25,930	26,910	252,014	539,451	362,912	224,646	217,020	441,666	

Percent of Total Foreclosure Prevention Actions

Repayment Plans	17%	15%	9%	12%	12%	13%	19%	20%	19%	19%	24%	25%	2%	1%	2%	2%	1%	2%
Forbearance Plans	3%	3%	37%	31%	12%	5%	13%	19%	10%	8%	8%	7%	92%	52%	44%	34%	26%	30%
Charge-offs-in-lieu	1%	1%	1%	1%	1%	0%	1%	1%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%
Payment Deferral	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	45%	51%	58%	64%	61%
Loan Modifications	69%	73%	48%	53%	73%	78%	63%	56%	64%	66%	62%	62%	6%	2%	3%	5%	7%	6%
Home Retention Actions	90%	91%	95%	96%	96%	97%	96%	96%	95%	95%	95%	96%	100%	100%	100%	100%	100%	100%
Short Sales	7%	6%	4%	3%	3%	2%	3%	3%	4%	4%	4%	3%	0%	0%	0%	0%	0%	0%
Deeds-in-lieu	3%	3%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%
Nonforeclosure - Home Forfeiture Actions	10%	9%	5%	4%	4%	3%	4%	4%	5%	5%	5%	4%	0%	0%	0%	0%	0%	0%

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 current and 30+ days delinquent at the time of forbearance initiation since March 2020. In addition, completed forbearance plans data has been revised to include only loans that are brought current at the end of the forbearance without the assistance of another workout.



3(i) Enterprises Combined - Loan Modifications

	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	YTD 2021
Loan Modifications (# of loans)	33,682	30,280	32,736	36,364	51,460	49,382	25,969	21,926	20,370	17,540	16,125	16,773	13,991	10,773	9,347	11,434	16,134	27,568

Delinquency Status at Modification (% of loan mods)

Current ¹	3%	2%	3%	4%	2%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
30 - 59 days delinquent	9%	12%	11%	10%	6%	4%	5%	6%	4%	4%	4%	4%	2%	4%	3%	3%	2%	2%	2%
60 - 89 days delinquent	8%	9%	9%	11%	12%	7%	7%	7%	7%	6%	6%	5%	5%	5%	8%	4%	2%	3%	3%
90-179 days delinquent	42%	38%	36%	40%	56%	49%	45%	47%	52%	49%	50%	52%	53%	46%	55%	37%	22%	28%	28%
180 - 364 days delinquent	24%	25%	24%	21%	17%	33%	31%	25%	24%	28%	28%	26%	28%	30%	23%	45%	56%	51%	51%
365+ days delinquent	14%	15%	17%	14%	7%	6%	10%	13%	12%	12%	11%	12%	11%	14%	11%	11%	18%	15%	15%
Total	100%	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	68%	71%	68%	70%	76%	77%	79%	79%	81%	81%	81%	79%	81%	81%	85%	86%	89%	88%	88%
80% < MTMLTV <= 100%	21%	19%	21%	20%	18%	17%	16%	16%	15%	15%	16%	17%	16%	16%	13%	12%	10%	11%	11%
MTMLTV > 100%	11%	10%	11%	10%	6%	6%	5%	5%	4%	4%	3%	4%	3%	3%	2%	1%	1%	1%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Year of Origination (% of loan mods)

2004 & Prior	21%	21%	21%	19%	16%	17%	18%	16%	16%	15%	15%	13%	12%	13%	10%	9%	8%	9%	9%
2005-2008	48%	47%	49%	44%	32%	33%	35%	33%	33%	30%	28%	27%	24%	25%	21%	17%	18%	17%	17%
2009 & later	31%	32%	30%	37%	53%	50%	47%	51%	51%	55%	57%	61%	63%	62%	68%	75%	74%	74%	74%
Total	100%	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	57%	58%	54%	57%	70%	70%	65%	66%	66%	68%	69%	69%	74%	72%	79%	83%	82%	82%	82%
Second time modification	30%	30%	31%	29%	21%	21%	24%	24%	23%	22%	21%	20%	17%	19%	15%	12%	12%	12%	12%
Three plus time modification	12%	12%	15%	14%	9%	9%	11%	11%	11%	10%	9%	10%	9%	9%	7%	6%	6%	6%	6%
Total	100%	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%	95%	94%	93%	94%	94%	94%	94%	95%	95%	95%	94%	92%	92%	92%	92%	92%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	4%	4%	4%	4%	5%	4%	4%	4%	4%	4%	4%	3%	4%	6%	6%	6%	6%	6%
Total	100%	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.)

	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	YTD 2021
Loan Modifications (# of loans)	33,682	30,280	32,736	36,364	51,460	49,382	25,969	21,926	20,370	17,540	16,125	16,773	13,991	10,773	9,347	11,434	16,134	27,568

Principal and Interest Change (%)

Increase	6%	6%	5%	4%	3%	3%	5%	5%	4%	3%	3%	2%	2%	2%	1%	1%	1%	1%
No Change	12%	12%	12%	15%	35%	31%	16%	14%	11%	19%	20%	22%	18%	18%	27%	22%	16%	18%
Decrease <=20%	36%	41%	44%	43%	38%	42%	44%	44%	44%	41%	39%	37%	39%	39%	42%	38%	36%	37%
Decrease 20% <=30%	20%	21%	20%	19%	12%	11%	17%	18%	19%	18%	19%	19%	21%	20%	14%	17%	19%	19%
Decrease > 30%	26%	20%	19%	19%	13%	12%	18%	20%	21%	19%	20%	19%	20%	21%	16%	21%	27%	25%

Types of Modification (%)

Extend Term Only	43%	47%	42%	44%	65%	68%	65%	65%	67%	66%	65%	64%	66%	64%	70%	65%	63%	64%
Reduce Rate Only	1%	0%	0%	0%	2%	1%	0%	0%	0%	0%	0%	0%	0%	0%	2%	1%	0%	1%
Reduce Rate and Extend Term	28%	20%	15%	11%	6%	6%	6%	5%	5%	6%	8%	12%	14%	15%	13%	20%	24%	22%
Reduce Rate, Extend Term and Forbear Principal ¹	28%	33%	42%	44%	25%	24%	28%	29%	27%	28%	26%	23%	19%	20%	14%	11%	12%	12%
Other	0%	0%	0%	1%	2%	1%	1%	0%	0%	0%	0%	0%	0%	0%	2%	3%	1%	2%

60+ Days Re-Delinquency (%)

3 Months after Modification	12%	15%	13%	10%	7%	8%	10%	11%	12%	13%	13%	21%	14%	14%	8%	5%		
6 Months after Modification	20%	20%	17%	16%	11%	10%	14%	16%	18%	18%	28%	28%	22%	19%	10%			
9 Months after Modification	21%	20%	21%	19%	12%	12%	17%	19%	20%	29%	33%	31%	25%	19%				
12 Months after Modification	20%	21%	22%	20%	12%	12%	18%	18%	29%	32%	33%	31%	24%					

¹ May include principal forgiveness.



3(ii) Fannie Mae - Loan Modifications

	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	YTD 2021
Loan Modifications (# of loans)	21,539	19,927	22,067	21,934	33,795	30,909	16,360	12,934	12,598	10,954	10,138	10,130	8,737	6,608	5,757	7,365	10,778	18,143

Delinquency Status at Modification (% of loan mods)

Current ¹	1%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%
30 - 59 days delinquent	8%	11%	11%	9%	5%	3%	2%	3%	2%	2%	2%	2%	2%	2%	2%	1%	1%	1%
60 - 89 days delinquent	8%	10%	9%	12%	12%	7%	7%	7%	7%	6%	5%	5%	5%	5%	8%	4%	1%	2%
90-179 days delinquent	44%	39%	38%	44%	60%	49%	49%	53%	55%	53%	55%	56%	57%	50%	55%	40%	21%	29%
180 - 364 days delinquent	24%	24%	24%	21%	16%	35%	32%	25%	23%	27%	27%	25%	27%	30%	23%	43%	57%	52%
365+ days delinquent	14%	14%	17%	13%	6%	5%	9%	12%	11%	11%	10%	11%	9%	14%	12%	11%	19%	16%
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	68%	71%	66%	68%	76%	77%	78%	78%	80%	81%	81%	79%	82%	82%	85%	86%	89%	88%
80% < MTMLTV <= 100%	21%	19%	22%	21%	18%	18%	17%	18%	16%	15%	16%	17%	15%	15%	14%	13%	10%	11%
MTMLTV > 100%	11%	10%	12%	11%	6%	6%	5%	5%	4%	3%	3%	4%	2%	3%	2%	2%	1%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Year of Origination (% of loan mods)

2004 & Prior	21%	21%	20%	19%	15%	16%	17%	16%	16%	15%	15%	13%	12%	12%	10%	9%	9%	9%
2005-2008	48%	48%	50%	46%	31%	34%	35%	32%	33%	31%	29%	26%	23%	25%	21%	17%	19%	18%
2009 & later	31%	31%	30%	36%	54%	50%	48%	52%	51%	54%	56%	62%	64%	63%	69%	74%	72%	73%
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	54%	56%	52%	55%	71%	70%	65%	66%	67%	67%	68%	71%	72%	70%	77%	80%	77%	78%
Second time modification	32%	31%	32%	30%	20%	22%	24%	24%	22%	22%	22%	20%	19%	20%	16%	14%	15%	14%
Three plus time modification	14%	13%	16%	15%	9%	9%	11%	11%	11%	11%	10%	9%	9%	10%	7%	7%	8%	7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

Primary residency	94%	94%	94%	94%	93%	93%	93%	94%	94%	94%	95%	95%	95%	95%	93%	92%	92%	92%
Second home	2%	2%	2%	2%	2%	3%	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	4%	4%	4%	4%	5%	5%	4%	4%	4%	4%	4%	4%	3%	5%	6%	6%	6%
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.)

	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	YTD 2021
Loan Modifications (# of loans)	21,539	19,927	22,067	21,934	33,795	30,909	16,360	12,934	12,598	10,954	10,138	10,130	8,737	6,608	5,757	7,365	10,778	18,143

Principal and Interest Change (%)

Increase	4%	3%	3%	3%	2%	2%	3%	3%	3%	2%	2%	2%	2%	2%	1%	1%	1%	1%
No Change	3%	4%	4%	5%	34%	26%	11%	5%	3%	1%	0%	0%	0%	2%	14%	11%	1%	5%
Decrease <=20%	41%	48%	51%	51%	39%	47%	50%	50%	51%	52%	50%	49%	48%	47%	49%	46%	43%	44%
Decrease 20% <=30%	23%	24%	23%	21%	12%	12%	17%	20%	20%	21%	23%	24%	25%	24%	16%	19%	23%	21%
Decrease > 30%	29%	21%	19%	20%	13%	13%	18%	22%	23%	23%	25%	24%	25%	25%	19%	23%	33%	29%

Types of Modification (%)

Extend Term Only	48%	51%	45%	47%	66%	70%	70%	72%	70%	69%	70%	68%	68%	64%	70%	68%	61%	64%
Reduce Rate Only	1%	0%	0%	0%	2%	2%	1%	0%	0%	0%	0%	0%	0%	0%	3%	1%	0%	1%
Reduce Rate and Extend Term	27%	16%	11%	10%	5%	4%	4%	4%	4%	6%	8%	12%	14%	16%	13%	18%	25%	22%
Reduce Rate, Extend Term and Forbear Principal ¹	24%	32%	43%	42%	23%	22%	24%	24%	25%	25%	22%	19%	18%	20%	13%	12%	14%	13%
Other	0%	0%	0%	1%	3%	2%	1%	0%	0%	0%	0%	0%	0%	0%	1%	1%	0%	1%

60+ Days Re-Delinquency (%)

3 Months after Modification	10%	14%	12%	9%	6%	7%	9%	9%	11%	11%	13%	18%	13%	12%	8%	5%
6 Months after Modification	19%	20%	17%	16%	10%	10%	14%	15%	17%	18%	26%	28%	20%	18%	9%	
9 Months after Modification	21%	20%	21%	20%	12%	11%	17%	18%	20%	28%	33%	31%	24%	19%		
12 Months after Modification	20%	21%	23%	21%	11%	12%	17%	18%	27%	33%	33%	31%	23%			

¹ May include principal forgiveness.



3(iii) Freddie Mac - Loan Modifications

	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	YTD 2021
Loan Modifications (# of loans)	12,143	10,353	10,669	14,430	17,665	18,473	9,609	8,992	7,772	6,586	5,987	6,643	5,254	4,165	3,590	4,069	5,356	9,425

Delinquency Status at Modification (% of loan mods)

Current	5%	4%	6%	8%	4%	2%	2%	4%	1%	1%	1%	1%	2%	2%	2%	1%	1%	1%
30 - 59 days delinquent	11%	12%	10%	12%	8%	6%	9%	10%	6%	8%	9%	7%	4%	8%	4%	5%	4%	4%
60 - 89 days delinquent	8%	8%	10%	10%	12%	7%	7%	8%	6%	6%	7%	6%	5%	6%	7%	4%	3%	3%
90-179 days delinquent	38%	35%	34%	34%	49%	48%	40%	39%	48%	42%	41%	46%	47%	40%	55%	31%	25%	28%
180 - 364 days delinquent	24%	25%	24%	21%	17%	28%	30%	26%	27%	29%	29%	28%	29%	31%	21%	48%	52%	50%
365+ days delinquent	14%	16%	17%	15%	10%	8%	11%	13%	13%	14%	13%	13%	13%	14%	11%	11%	15%	13%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

MTMLTV at Modification (% of loan mods)

MTMLTV <= 80%	69%	71%	73%	73%	77%	77%	81%	82%	82%	80%	81%	80%	80%	80%	86%	86%	89%	88%
80% < MTMLTV <= 100%	20%	19%	18%	18%	17%	17%	14%	14%	14%	16%	15%	16%	17%	17%	12%	12%	10%	11%
MTMLTV > 100%	10%	9%	8%	9%	6%	6%	5%	4%	4%	4%	4%	4%	4%	3%	2%	1%	1%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Year of Origination (% of loan mods)

2004 & Prior	21%	21%	23%	19%	17%	18%	19%	17%	16%	16%	14%	13%	12%	13%	10%	8%	8%	8%
2005-2008	48%	45%	46%	42%	33%	32%	34%	34%	32%	29%	27%	28%	26%	26%	22%	16%	15%	15%
2009 & later	31%	33%	31%	38%	50%	49%	46%	49%	51%	55%	59%	59%	62%	60%	68%	76%	77%	77%
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	62%	62%	60%	61%	69%	71%	65%	66%	66%	69%	72%	68%	76%	75%	82%	89%	91%	90%
Second time modification	28%	27%	28%	26%	21%	21%	24%	23%	24%	21%	20%	21%	15%	17%	12%	8%	7%	7%
Three plus time modification	10%	11%	12%	12%	10%	9%	11%	11%	11%	10%	9%	11%	8%	8%	6%	3%	3%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Property type (% of loan mods)

Primary residency	95%	94%	94%	95%	94%	94%	94%	94%	95%	94%	95%	95%	95%	94%	92%	92%	92%	92%
Second home	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Investment	4%	4%	4%	3%	4%	4%	4%	4%	3%	4%	3%	3%	3%	4%	6%	6%	5%	6%
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.)

	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	YTD 2021
Loan Modifications (# of loans)	12,143	10,353	10,669	14,430	17,665	18,473	9,609	8,992	7,772	6,586	5,987	6,643	5,254	4,165	3,590	4,069	5,356	9,425

Principal and Interest Change (%)

Increase	9%	11%	10%	7%	5%	5%	7%	8%	7%	5%	4%	3%	3%	4%	2%	2%	2%	2%
No Change	28%	27%	29%	29%	35%	39%	26%	26%	26%	48%	52%	56%	47%	42%	46%	42%	47%	45%
Decrease <=20%	28%	29%	28%	32%	35%	34%	35%	34%	33%	23%	21%	19%	23%	25%	30%	24%	22%	23%
Decrease 20% <=30%	15%	15%	15%	16%	12%	11%	16%	16%	17%	12%	12%	11%	13%	14%	10%	15%	13%	14%
Decrease > 30%	20%	18%	18%	17%	14%	12%	17%	16%	17%	12%	12%	10%	13%	14%	11%	17%	17%	17%

Types of Modification (%)

Extend Term Only	35%	39%	37%	39%	62%	63%	57%	57%	63%	59%	59%	59%	63%	64%	70%	61%	67%	64%
Reduce Rate Only	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Reduce Rate and Extend Term	29%	27%	23%	14%	9%	8%	8%	7%	7%	8%	8%	12%	15%	15%	11%	22%	23%	23%
Reduce Rate, Extend Term and Forbear Principal ¹	35%	34%	40%	47%	29%	29%	35%	36%	30%	33%	33%	28%	22%	20%	14%	10%	9%	9%
Other	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	5%	7%	1%	3%

60+ Days Re-Delinquency (%)

3 Months after Modification	15%	18%	14%	11%	9%	9%	11%	13%	15%	16%	13%	25%	16%	16%	9%	6%		
6 Months after Modification	22%	20%	17%	16%	13%	11%	16%	17%	20%	20%	31%	29%	24%	19%	11%			
9 Months after Modification	21%	20%	20%	19%	14%	12%	18%	19%	21%	32%	33%	32%	26%	20%				
12 Months after Modification	20%	21%	20%	19%	13%	13%	19%	19%	31%	31%	32%	30%	25%					

¹ May include principal forgiveness.



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

	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	YTD 2021
Short Sales	3,228	2,619	2,439	1,914	1,855	1,451	1,188	1,042	1,139	959	913	809	699	740	688	541	487	1,028
Deeds-in-lieu	1,529	1,039	680	849	757	708	593	500	407	356	359	339	223	184	135	172	168	340
Nonforeclosure - Home Forfeiture Actions ¹	4,757	3,658	3,119	2,763	2,612	2,159	1,781	1,542	1,546	1,315	1,272	1,148	922	924	823	713	655	1,368
Third-party Sales	6,095	5,692	4,945	5,185	5,022	4,741	4,087	3,698	3,592	3,220	2,774	2,972	647	805	900	1,063	1,260	2,323
Foreclosure Sales	11,447	9,942	8,503	8,751	8,442	7,723	7,423	7,126	6,618	6,450	5,700	4,732	381	989	1,033	1,036	1,021	2,057
Third-party & Foreclosure Sales	17,542	15,634	13,448	13,936	13,464	12,464	11,510	10,824	10,210	9,670	8,474	7,704	1,028	1,794	1,933	2,099	2,281	4,380
Foreclosure Starts	44,989	42,737	45,203	46,365	39,002	32,557	36,002	33,475	29,480	29,970	30,010	28,978	7,551	6,809	6,302	9,125	6,233	15,358

Top Five Reasons for Delinquency (at period end)

National emergency declaration													5%	84%	87%	86%	85%	84%
Curtailment of Income	25%	25%	22%	23%	24%	23%	24%	24%	27%	26%	22%	20%	4%	3%	3%	3%	3%	4%
Excessive obligations	19%	19%	17%	19%	21%	22%	22%	21%	22%	23%	22%	20%	4%	2%	2%	3%	3%	
Unemployment	7%	7%	5%	6%	6%	6%	6%	5%	6%	7%	7%	6%	1%	1%	1%	1%	1%	1%
Illness of principal mortgagor or family member	7%	7%	6%	6%	6%	7%	7%	7%	8%	8%	8%	8%	1%	1%	1%	1%	1%	1%

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



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

	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	YTD 2021
Acquisitions	12,821	10,861	9,488	9,596	9,205	8,349	8,104	7,678	7,051	6,771	5,982	5,035	660	1,223	1,141	1,228	1,200	2,428
Dispositions	(16,893)	(13,951)	(12,920)	(12,338)	(11,937)	(9,494)	(8,882)	(9,189)	(8,903)	(7,270)	(6,741)	(6,940)	(5,466)	(5,096)	(3,017)	(2,445)	(1,832)	(4,277)
Inventory (at period end) ¹	40,392	37,306	33,877	31,137	28,406	27,262	26,485	24,974	23,124	22,626	21,868	20,457	15,487	11,614	9,739	8,522	7,840	

Acquisitions by State

Arizona	245	204	181	153	130	117	96	91	70	82	70	40	23	13	15	7	7	14
California	365	322	313	286	222	275	241	261	203	199	163	139	29	50	20	22	16	38
Florida	1,320	971	461	1,021	944	777	666	729	825	719	510	526	26	66	113	122	70	192
Nevada	62	19	27	29	49	85	92	66	59	53	28	26	3	6	8	6	1	7
Subtotal	1,992	1,516	982	1,489	1,345	1,254	1,095	1,147	1,157	1,053	771	731	81	135	156	157	94	251
Selected Midwest States ²	2,299	2,201	1,982	2,001	1,820	1,686	1,778	1,494	1,496	1,421	1,336	1,098	133	254	249	293	288	581
All other States	8,530	7,144	6,524	6,106	6,040	5,409	5,231	5,037	4,398	4,297	3,875	3,206	446	834	736	778	818	1,596
Total Acquisitions	12,821	10,861	9,488	9,596	9,205	8,349	8,104	7,678	7,051	6,771	5,982	5,035	660	1,223	1,141	1,228	1,200	2,428

Inventory by State

Arizona	563	499	445	370	307	257	253	236	192	172	171	143	118	70	58	38	34
California	1,247	1,109	1,003	892	745	730	743	771	697	679	604	533	408	298	222	188	164
Florida	3,427	3,013	2,204	2,276	2,205	2,129	2,000	1,989	1,938	1,898	1,656	1,532	1,051	698	581	512	441
Nevada	286	185	153	145	150	207	251	261	234	221	175	132	102	69	60	53	37
Subtotal	5,523	4,806	3,805	3,683	3,407	3,323	3,247	3,257	3,061	2,970	2,606	2,340	1,679	1,135	921	791	676
Selected Midwest States ²	7,569	7,119	6,551	5,915	5,383	5,242	5,234	4,817	4,410	4,357	4,321	3,877	2,836	2,109	1,825	1,632	1,544
All other States	27,300	25,381	23,521	21,539	19,616	18,697	18,004	16,900	15,653	15,299	14,941	14,240	10,972	8,370	6,993	6,099	5,620
Total Inventory¹	40,392	37,306	33,877	31,137	28,406	27,262	26,485	24,974	23,124	22,626	21,868	20,457	15,487	11,614	9,739	8,522	7,840

¹ 2020 data includes MECA REO properties.

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



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

	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	YTD 2021
Acquisitions	9,522	8,008	6,945	6,976	6,461	5,843	5,532	5,522	5,068	4,767	4,216	3,594	470	867	768	874	825	1,699
Dispositions	(12,571)	(10,329)	(9,530)	(9,137)	(8,610)	(6,872)	(6,391)	(6,647)	(6,075)	(4,800)	(4,560)	(4,678)	(3,920)	(3,970)	(2,367)	(1,929)	(1,330)	(3,259)
Inventory (at period end) ¹	30,477	28,160	25,578	23,419	21,271	20,243	19,385	18,260	17,255	17,223	16,879	16,289	12,675	9,572	7,973	6,918	6,363	

Acquisitions by State

Arizona	188	171	154	121	91	87	70	75	61	69	58	35	21	11	15	7	5	12
California	296	256	246	224	176	219	181	208	173	160	138	116	26	49	14	20	11	31
Florida	1,055	793	379	803	710	570	470	571	634	565	381	414	23	51	88	88	51	139
Nevada	57	13	25	23	41	72	76	57	49	44	20	23	2	3	8	4	1	5
Subtotal	1,596	1,233	804	1,171	1,018	948	797	911	917	838	597	588	72	114	125	119	68	187
Selected Midwest States ²	1,656	1,540	1,377	1,368	1,156	1,105	1,121	1,000	994	922	887	716	86	155	151	177	164	341
All other States	6,270	5,235	4,764	4,437	4,287	3,790	3,614	3,611	3,157	3,007	2,732	2,290	312	598	492	578	593	1,171
Total Acquisitions	9,522	8,008	6,945	6,976	6,461	5,843	5,532	5,522	5,068	4,767	4,216	3,594	470	867	768	874	825	1,699

Inventory by State

Arizona	440	413	374	303	245	199	196	187	164	149	152	127	106	61	54	37	31
California	997	882	800	701	596	563	571	597	564	547	500	456	356	264	191	160	136
Florida	2,771	2,478	1,812	1,848	1,752	1,671	1,534	1,520	1,527	1,541	1,356	1,251	875	592	492	431	380
Nevada	230	150	127	117	119	168	201	209	182	177	141	108	80	57	49	43	31
Subtotal	4,438	3,923	3,113	2,969	2,712	2,601	2,502	2,513	2,437	2,414	2,149	1,942	1,417	974	786	671	578
Selected Midwest States ²	5,657	5,227	4,751	4,198	3,784	3,640	3,580	3,262	3,036	3,081	3,094	2,908	2,218	1,637	1,383	1,206	1,141
All other States	20,382	19,010	17,714	16,252	14,775	14,002	13,303	12,485	11,782	11,728	11,636	11,439	9,040	6,961	5,804	5,041	4,644
Total Inventory¹	30,477	28,160	25,578	23,419	21,271	20,243	19,385	18,260	17,255	17,223	16,879	16,289	12,675	9,572	7,973	6,918	6,363

¹ 2020 data includes MECA REO properties.

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



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

	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	YTD 2021
Acquisitions	3,299	2,853	2,543	2,620	2,744	2,506	2,572	2,156	1,983	2,004	1,766	1,441	190	356	373	354	375	729
Dispositions	(4,322)	(3,622)	(3,390)	(3,201)	(3,327)	(2,622)	(2,491)	(2,542)	(2,828)	(2,470)	(2,181)	(2,262)	(1,546)	(1,126)	(650)	(516)	(502)	(1,018)
Inventory (at period end)	9,915	9,146	8,299	7,718	7,135	7,019	7,100	6,714	5,869	5,403	4,989	4,168	2,812	2,042	1,766	1,604	1,477	

Acquisitions by State

Arizona	57	33	27	32	39	30	26	16	9	13	12	5	2	2	-	-	2	2
California	69	66	67	62	46	56	60	53	30	39	25	23	3	1	6	2	5	7
Florida	265	178	82	218	234	207	196	158	191	154	129	112	3	15	25	34	19	53
Nevada	5	6	2	6	8	13	16	9	10	9	8	3	1	3	-	2	-	2
Subtotal	396	283	178	318	327	306	298	236	240	215	174	143	9	21	31	38	26	64
Selected Midwest States ¹	643	661	605	633	664	581	657	494	502	499	449	382	47	99	98	116	124	240
All other States	2,260	1,909	1,760	1,669	1,753	1,619	1,617	1,426	1,241	1,290	1,143	916	134	236	244	200	225	425
Total Acquisitions	3,299	2,853	2,543	2,620	2,744	2,506	2,572	2,156	1,983	2,004	1,766	1,441	190	356	373	354	375	729

Inventory by State

Arizona	123	86	71	67	62	58	57	49	28	23	19	16	12	9	4	1	3	
California	250	227	203	191	149	167	172	174	133	132	104	77	52	34	31	28	28	
Florida	656	535	392	428	453	458	466	469	411	357	300	281	176	106	89	81	61	
Nevada	56	35	26	28	31	39	50	52	52	44	34	24	22	12	11	10	6	
Subtotal	1,085	883	692	714	695	722	745	744	624	556	457	398	262	161	135	120	98	
Selected Midwest States ¹	1,912	1,892	1,800	1,717	1,599	1,602	1,654	1,555	1,374	1,276	1,227	969	618	472	442	426	403	
All other States	6,918	6,371	5,807	5,287	4,841	4,695	4,701	4,415	3,871	3,571	3,305	2,801	1,932	1,409	1,189	1,058	976	
Total Inventory	9,915	9,146	8,299	7,718	7,135	7,019	7,100	6,714	5,869	5,403	4,989	4,168	2,812	2,042	1,766	1,604	1,477	

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



Enterprises Single-Family Book Profile - As of June 30, 2021

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									Loans in Forbearance Plan						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	30-89 Days	90-179 Days	180-269 Days	270-364 Days	365+ Days	Total	
AK	55,234	1,487	338	103	183	300	563	1,046	1.9%	37.9%	125	122	119	102	434	902	33
AL	342,725	10,803	3,408	957	1,264	1,979	3,195	6,442	1.9%	29.6%	682	745	658	595	1,979	4,659	161
AR	191,571	5,052	1,570	405	597	1,024	1,456	3,077	1.6%	28.8%	278	360	403	296	945	2,282	82
AZ	845,838	17,989	4,872	1,236	2,075	3,819	5,987	11,891	1.4%	33.3%	1,344	1,445	1,518	1,377	4,830	10,514	34
CA	3,901,131	100,273	22,795	6,317	11,248	18,616	41,297	71,180	1.8%	41.2%	7,319	7,972	6,916	6,916	35,599	65,133	164
CO	761,933	15,210	3,919	1,055	1,816	3,266	5,154	10,239	1.3%	33.9%	1,262	1,308	1,374	1,179	4,387	9,510	13
CT	344,065	12,968	2,837	788	1,383	2,320	5,640	9,343	2.7%	43.5%	821	891	912	943	3,744	7,311	221
DC	72,599	3,145	517	179	355	623	1,471	2,449	3.4%	46.8%	227	287	255	260	1,108	2,137	15
DE	118,469	3,308	836	257	360	633	1,222	2,216	1.9%	36.9%	198	247	274	192	804	1,715	17
FL	1,933,921	70,307	14,399	4,649	7,601	13,135	30,523	51,279	2.7%	43.4%	4,845	4,912	4,706	4,599	23,239	42,301	441
GA	924,787	32,074	8,166	2,367	3,776	6,018	11,747	21,547	2.3%	36.6%	2,351	2,450	2,145	2,185	9,372	18,503	127
HI	114,820	4,683	678	236	439	1,098	2,232	3,770	3.3%	47.7%	244	312	368	407	1,902	3,233	54
IA	289,312	5,419	1,823	510	644	984	1,458	3,087	1.1%	26.9%	341	349	409	371	733	2,203	77
ID	210,528	3,757	1,407	244	360	759	987	2,107	1.0%	26.3%	202	222	287	447	679	1,837	13
IL	1,307,548	44,944	10,117	3,052	5,167	9,898	16,710	31,785	2.4%	37.2%	2,797	3,202	3,827	3,062	11,153	24,041	686
IN	605,332	14,454	4,813	1,289	1,627	2,645	4,080	8,353	1.4%	28.2%	851	908	941	841	2,022	5,563	134
KS	214,670	5,295	1,685	411	589	1,068	1,542	3,200	1.5%	29.1%	329	347	409	385	1,077	2,547	104
KY	307,177	7,212	2,264	553	830	1,373	2,192	4,396	1.4%	30.4%	420	500	549	419	1,189	3,077	68
LA	306,158	13,625	3,446	1,075	1,684	2,665	4,755	9,107	3.0%	34.9%	1,008	1,019	937	978	3,380	7,322	134
MA	714,606	19,135	5,115	1,434	2,161	3,597	6,828	12,593	1.8%	35.7%	1,320	1,322	1,360	1,495	4,798	10,295	286
MD	676,364	24,938	5,323	1,698	3,138	4,784	9,995	17,920	2.6%	40.1%	1,756	2,170	1,779	1,576	7,236	14,517	450
ME	108,688	2,805	782	188	243	405	1,187	1,836	1.7%	42.3%	139	162	161	115	541	1,118	37
MI	1,012,233	23,578	7,935	2,075	2,574	4,110	6,884	13,569	1.3%	29.2%	1,583	1,438	1,589	1,205	4,828	10,643	429
MN	718,782	14,835	4,081	1,079	1,656	3,194	4,825	9,679	1.3%	32.5%	989	1,093	1,413	1,116	3,704	8,315	251
MO	567,117	13,062	4,057	1,105	1,508	2,439	3,953	7,909	1.4%	30.3%	850	874	913	854	2,662	6,153	150
MS	138,615	5,605	1,735	468	687	1,080	1,635	3,402	2.5%	29.2%	361	388	370	297	1,008	2,424	84
MT	109,403	1,869	552	144	202	368	603	1,173	1.1%	32.3%	116	156	143	109	405	929	24
NC	943,827	24,542	7,106	1,946	2,789	4,453	8,248	15,494	1.6%	33.6%	1,561	1,711	1,658	1,633	6,075	12,638	115
ND	60,004	1,152	291	78	126	244	413	783	1.3%	35.9%	103	88	104	101	270	666	15
NE	177,535	3,435	1,082	296	411	705	941	2,057	1.2%	27.4%	240	238	300	240	659	1,677	14
NH	152,334	3,427	1,053	280	388	609	1,097	2,095	1.4%	32.0%	215	258	232	184	767	1,656	45
NJ	898,944	38,493	7,675	2,352	4,084	6,634	17,748	28,468	3.2%	46.1%	2,453	2,683	2,470	2,252	13,140	22,998	429
NM	166,660	5,218	1,341	373	522	1,079	1,903	3,507	2.1%	36.5%	311	372	417	458	1,244	2,802	91
NV	335,755	12,657	1,896	670	1,325	2,836	5,930	10,098	3.0%	46.9%	707	939	1,082	1,054	4,657	8,439	37
NY	1,235,881	59,257	11,296	3,480	5,975	9,555	28,951	44,487	3.6%	48.9%	3,594	3,937	3,726	3,256	20,157	34,670	543
OH	991,456	26,152	8,007	2,253	2,864	4,680	8,348	15,898	1.6%	31.9%	1,435	1,496	1,633	1,397	4,472	10,433	295
OK	247,612	7,905	2,157	608	890	1,627	2,623	5,143	2.1%	33.2%	571	597	598	554	1,725	4,045	81
OR	499,663	11,001	2,611	699	1,082	2,396	4,213	7,693	1.5%	38.3%	717	777	969	1,080	3,250	6,793	55
PA	1,029,460	31,844	8,505	2,428	3,569	5,530	11,812	20,922	2.0%	37.1%	1,850	2,089	2,091	1,679	7,553	15,262	335
RI	101,990	2,927	806	206	298	555	1,062	1,917	1.9%	36.3%	177	209	213	165	703	1,467	35
SC	459,169	13,029	3,744	987	1,526	2,433	4,339	8,298	1.8%	33.3%	833	909	928	863	3,015	6,548	80
SD	72,246	1,185	403	88	158	199	337	694	1.0%	28.4%	82	77	90	106	176	531	14
TN	521,724	12,961	4,031	1,049	1,520	2,492	3,869	7,890	1.5%	29.9%	815	964	943	837	2,939	6,498	77
TX	2,095,065	72,247	17,954	5,327	8,862	14,633	25,471	48,983	2.3%	35.3%	5,662	6,269	5,752	5,626	21,289	44,598	170
UT	410,712	7,002	2,240	507	782	1,378	2,095	4,259	1.0%	29.9%	508	570	549	553	1,567	3,747	2
VA	885,094	23,156	5,640	1,671	2,684	4,585	8,576	15,849	1.8%	37.0%	1,613	1,810	1,715	1,568	6,876	13,582	129
VT	61,036	1,435	395	100	148	289	503	940	1.5%	35.1%	76	89	97	68	307	637	55
WA	903,519	18,448	4,398	1,094	1,979	4,028	6,949	12,960	1.4%	37.7%	1,420	1,437	1,653	1,662	5,445	11,617	63
WI	639,836	10,899	3,600	914	1,275	1,944	3,166	6,390	1.0%	29.0%	752	635	680	665	1,801	4,533	130
WV	85,781	3,008	1,112	268	290	518	820	1,630	1.9%	27.3%	160	187	190	153	412	1,102	93
WY	52,174	1,044	323	86	130	240	265	635	1.2%	25.4%	93	78	90	105	176	542	35
Other ²	122,056	9,013	2,323	632	1,453	1,257	3,348	6,058	5.0%	37.1%	367	520	194	178	2,584	3,843	613
Total	30,043,159	879,269	219,459	62,266	99,297	167,099	331,148	597,743	2.0%	37.7%	59,073	64,140	63,520	58,758	245,017	490,508	7,840

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 include 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, 2021

State	Total Loan Count	Delinquent Loans (DLQ) ¹										Loans in Forbearance Plan					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	30-89 Days	90-179 Days	180-269 Days	270-364 Days	365+ Days	Total	
AK	29,593	851	188	64	105	174	320	599	2.0%	37.6%	89	75	60	72	245	541	23
AL	209,540	6,743	2,082	588	805	1,230	2,038	4,075	1.9%	30.2%	484	496	426	396	1,313	3,115	133
AR	111,422	3,028	956	243	363	593	873	1,829	1.6%	28.8%	188	224	236	176	582	1,406	61
AZ	493,759	11,188	2,910	741	1,289	2,423	3,825	7,547	1.5%	34.2%	913	947	1,002	892	3,202	6,956	31
CA	2,350,709	60,850	13,870	3,729	6,727	11,072	25,452	43,270	1.8%	41.8%	4,941	4,941	4,433	4,303	22,980	41,598	136
CO	458,650	9,396	2,357	639	1,127	2,004	3,269	6,403	1.4%	34.8%	846	800	853	740	2,859	6,098	13
CT	194,603	7,826	1,594	443	801	1,394	3,594	5,789	3.0%	45.9%	562	526	584	669	2,381	4,722	186
DC	42,219	1,898	294	96	207	378	923	1,508	3.6%	48.6%	146	167	161	149	733	1,356	15
DE	69,772	1,986	466	142	218	384	776	1,379	2.0%	39.1%	129	163	159	128	540	1,119	12
FL	1,134,419	43,207	8,539	2,776	4,535	7,969	19,388	31,912	2.8%	44.9%	3,405	3,118	3,002	2,956	15,370	27,851	380
GA	533,492	18,784	4,543	1,340	2,215	3,463	7,223	12,907	2.4%	38.5%	1,592	1,510	1,276	1,360	5,952	11,690	116
HI	75,506	2,912	410	149	274	678	1,401	2,354	3.1%	48.1%	144	207	229	254	1,260	2,094	28
IA	182,743	3,486	1,173	347	416	622	928	1,967	1.1%	26.6%	245	220	273	275	446	1,459	59
ID	133,180	2,419	1,006	141	214	464	594	1,273	1.0%	24.6%	141	158	180	331	368	1,178	9
IL	710,522	25,070	5,561	1,674	2,829	5,378	9,628	17,841	2.5%	38.4%	1,857	1,901	2,015	1,809	6,790	14,372	490
IN	308,409	7,923	2,535	651	864	1,452	2,421	4,737	1.5%	30.6%	558	516	553	493	1,190	3,310	97
KS	111,248	2,885	863	204	321	583	914	1,819	1.6%	31.7%	198	214	225	237	603	1,477	86
KY	145,751	3,859	1,133	259	458	750	1,259	2,468	1.7%	32.6%	259	283	335	235	698	1,810	46
LA	186,310	8,586	2,193	658	1,011	1,625	3,099	5,738	3.1%	36.1%	693	683	595	665	2,223	4,859	109
MA	400,808	11,303	2,886	812	1,267	2,077	4,261	7,612	1.9%	37.7%	893	814	813	1,007	2,917	6,444	245
MD	381,468	14,426	2,922	895	1,783	2,735	6,091	10,609	2.8%	42.2%	1,190	1,342	1,037	983	4,605	9,157	341
ME	55,245	1,613	428	91	127	212	755	1,095	2.0%	46.8%	98	90	81	66	314	649	30
MI	564,220	13,034	4,166	1,114	1,445	2,265	4,044	7,755	1.4%	31.0%	1,007	870	939	728	2,893	6,437	346
MN	417,789	8,411	2,222	605	905	1,875	2,804	5,588	1.3%	33.3%	663	670	865	667	2,194	5,059	207
MO	314,987	7,303	2,237	604	851	1,310	2,301	4,471	1.4%	31.5%	544	529	531	489	1,573	3,666	124
MS	94,078	3,863	1,224	319	461	726	1,133	2,320	2.5%	29.3%	277	284	243	205	688	1,697	76
MT	68,194	1,149	346	84	117	216	386	719	1.1%	33.6%	90	106	80	71	245	592	15
NC	547,178	14,396	4,094	1,086	1,585	2,601	5,030	9,220	1.7%	34.9%	1,032	1,075	1,027	1,017	3,797	7,948	87
ND	33,077	648	170	30	73	132	243	448	1.4%	37.5%	65	46	55	62	156	384	12
NE	118,312	2,317	723	184	285	465	660	1,410	1.2%	28.5%	176	164	196	177	464	1,177	11
NH	82,135	1,933	552	152	233	335	661	1,230	1.5%	34.2%	153	164	139	112	466	1,034	38
NJ	523,354	23,319	4,542	1,331	2,423	3,903	11,120	17,448	3.3%	47.7%	1,674	1,671	1,538	1,354	8,566	14,803	385
NM	105,587	3,390	849	240	345	686	1,270	2,304	2.2%	37.5%	238	261	283	318	823	1,923	72
NV	205,396	8,185	1,148	417	854	1,801	3,965	6,627	3.2%	48.4%	498	639	723	658	3,287	5,805	31
NY	728,868	35,361	6,353	1,937	3,542	5,628	17,901	27,075	3.7%	50.6%	2,493	2,429	2,266	2,032	12,920	22,140	448
OH	503,822	14,866	4,334	1,231	1,616	2,682	5,003	9,307	1.8%	33.7%	975	931	994	823	2,778	6,501	208
OK	147,058	4,945	1,337	362	519	996	1,731	3,249	2.2%	35.0%	377	392	355	357	1,167	2,648	67
OR	287,806	6,421	1,519	401	626	1,392	2,483	4,503	1.6%	38.7%	477	466	583	658	2,021	4,205	45
PA	601,830	19,263	5,017	1,334	2,130	3,323	7,459	12,921	2.1%	38.7%	1,262	1,335	1,277	1,087	4,917	9,878	280
RI	58,531	1,738	456	106	160	349	667	1,178	2.0%	38.4%	120	132	137	117	487	993	29
SC	268,656	7,659	2,058	548	920	1,424	2,709	5,053	1.9%	35.4%	538	582	553	535	1,934	4,142	66
SD	50,146	780	250	51	104	133	242	479	1.0%	31.0%	57	46	66	86	116	371	11
TN	301,579	7,701	2,338	606	863	1,484	2,410	4,766	1.6%	31.3%	540	618	570	518	1,836	4,082	69
TX	1,264,539	45,346	10,925	3,186	5,544	9,209	16,482	31,252	2.5%	36.3%	3,874	4,071	3,740	3,725	14,001	29,411	143
UT	237,468	4,074	1,281	274	446	785	1,288	2,523	1.1%	31.6%	332	355	332	315	975	2,309	2
VA	501,571	13,734	3,221	946	1,558	2,734	5,275	9,571	1.9%	38.4%	1,094	1,102	1,012	969	4,418	8,595	105
VT	28,425	798	199	56	82	173	288	543	1.9%	36.1%	46	51	59	39	175	370	45
WA	543,334	11,425	2,723	660	1,206	2,483	4,353	8,046	1.5%	38.1%	981	927	1,017	1,130	3,494	7,549	51
WI	405,703	6,654	2,198	564	799	1,153	1,940	3,896	1.0%	29.2%	545	390	444	400	1,083	2,862	111
WV	47,052	1,683	607	155	171	289	461	923	2.0%	27.4%	108	117	117	89	227	658	73
WY	34,981	661	222	56	85	140	158	383	1.1%	23.9%	73	51	52	69	96	341	31
Other ²	87,561	5,513	1,262	396	751	814	2,290	3,855	4.4%	41.5%	282	469	133	118	1,834	2,836	529
Total	17,492,605	526,809	127,482	35,717	58,655	99,166	205,789	363,794	2.1%	39.1%	40,162	40,338	38,854	37,121	157,202	313,677	6,363

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 include a small volume of REO properties associated with a specific reverse mortgage transaction.



Freddie Mac Single-Family Book Profile - As of June 30, 2021

State	Total Loan Count	Delinquent Loans (DLQ)										Loans in Forbearance Plan					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	30-89 Days	90-179 Days	180-269 Days	270-364 Days	365+ Days	Total	
AK	25,641	636	150	39	78	126	243	447	1.7%	38.2%	36	47	59	30	189	361	10
AL	133,185	4,060	1,326	369	459	749	1,157	2,367	1.8%	28.5%	198	249	232	199	666	1,544	28
AR	80,149	2,024	614	162	234	431	583	1,248	1.6%	28.8%	90	136	167	120	363	876	21
AZ	352,079	6,801	1,962	495	786	1,396	2,162	4,344	1.2%	31.8%	431	498	516	485	1,628	3,558	3
CA	1,550,422	39,423	8,925	2,588	4,521	7,544	15,845	27,910	1.8%	40.2%	2,378	3,031	2,894	2,613	12,619	23,535	28
CO	303,283	5,814	1,562	416	689	1,262	1,885	3,836	1.3%	32.4%	416	508	521	439	1,528	3,412	-
CT	149,462	5,142	1,243	345	582	926	2,046	3,554	2.4%	39.8%	259	365	328	274	1,363	2,589	35
DC	30,380	1,247	223	83	148	245	548	941	3.1%	43.9%	81	120	94	111	375	781	-
DE	48,697	1,322	370	115	142	249	446	837	1.7%	33.7%	69	84	115	64	264	596	5
FL	799,502	27,100	5,860	1,873	3,066	5,166	11,135	19,367	2.4%	41.1%	1,440	1,794	1,704	1,643	7,869	14,450	61
GA	391,295	13,290	3,623	1,027	1,561	2,555	4,524	8,640	2.2%	34.0%	759	940	869	825	3,420	6,813	11
HI	39,314	1,771	268	87	165	420	831	1,416	3.6%	46.9%	100	105	139	153	642	1,139	26
IA	106,569	1,933	650	163	228	362	530	1,120	1.1%	27.4%	96	129	136	96	287	744	18
ID	77,348	1,338	401	103	146	295	393	834	1.1%	29.4%	61	64	107	116	311	659	4
IL	597,026	19,874	4,556	1,378	2,338	4,520	7,082	13,944	2.3%	35.6%	940	1,301	1,812	1,253	4,363	9,669	196
IN	296,923	6,531	2,278	638	763	1,193	1,659	3,616	1.2%	25.4%	293	392	388	348	832	2,253	37
KS	103,422	2,410	822	207	268	485	628	1,381	1.3%	26.1%	131	133	184	148	474	1,070	18
KY	161,426	3,353	1,131	294	372	623	933	1,928	1.2%	27.8%	161	217	214	184	491	1,267	22
LA	119,848	5,039	1,253	417	673	1,040	1,656	3,369	2.8%	32.9%	315	336	342	313	1,157	2,463	25
MA	313,798	7,832	2,229	622	894	1,520	2,567	4,981	1.6%	32.8%	427	508	547	488	1,881	3,851	41
MD	294,896	10,512	2,401	803	1,355	2,049	3,904	7,311	2.5%	37.1%	566	828	742	593	2,631	5,360	109
ME	53,443	1,192	354	97	116	193	432	741	1.4%	36.2%	41	72	80	49	227	469	7
MI	448,013	10,544	3,769	961	1,129	1,845	2,840	5,814	1.3%	26.9%	576	568	650	477	1,935	4,206	83
MN	300,993	6,424	1,859	474	751	1,319	2,021	4,091	1.4%	31.5%	326	423	548	449	1,510	3,256	44
MO	252,130	5,759	1,820	501	657	1,129	1,652	3,438	1.4%	28.7%	306	345	382	365	1,089	2,487	26
MS	44,537	1,742	511	149	226	354	502	1,082	2.4%	28.8%	84	104	127	92	320	727	8
MT	41,209	720	206	60	85	152	217	454	1.1%	30.1%	26	50	63	38	160	337	9
NC	396,649	10,146	3,012	860	1,204	1,852	3,218	6,274	1.6%	31.7%	529	636	631	616	2,278	4,690	28
ND	26,927	504	121	48	53	112	170	335	1.2%	33.7%	38	42	49	39	114	282	3
NE	59,223	1,118	359	112	126	240	281	647	1.1%	25.1%	64	74	104	63	195	500	3
NH	70,199	1,494	501	128	155	274	436	865	1.2%	29.2%	62	94	93	72	301	622	7
NJ	375,590	15,174	3,133	1,021	1,661	2,731	6,628	11,020	2.9%	43.7%	779	1,012	932	898	4,574	8,195	44
NM	61,073	1,828	492	133	177	393	633	1,203	2.0%	34.6%	73	111	134	140	421	879	19
NV	130,359	4,472	748	253	471	1,035	1,965	3,471	2.7%	43.9%	209	300	359	396	1,370	2,634	6
NY	507,013	23,896	4,943	1,543	2,433	3,927	11,050	17,412	3.4%	46.2%	1,101	1,508	1,460	1,224	7,237	12,530	95
OH	487,634	11,286	3,673	1,022	1,248	1,998	3,345	6,591	1.4%	29.6%	460	565	639	574	1,694	3,932	87
OK	100,554	2,960	820	246	371	631	892	1,894	1.9%	30.1%	194	205	243	197	558	1,397	14
OR	211,857	4,580	1,092	298	456	1,004	1,730	3,190	1.5%	37.8%	240	311	386	422	1,229	2,588	10
PA	427,630	12,581	3,488	1,094	1,439	2,207	4,353	8,001	1.9%	34.6%	588	754	814	592	2,636	5,384	55
RI	43,459	1,189	350	100	138	206	395	739	1.7%	33.2%	57	77	76	48	216	474	6
SC	190,513	5,370	1,686	439	606	1,009	1,630	3,245	1.7%	30.4%	295	327	375	328	1,081	2,406	14
SD	22,100	405	153	37	54	66	95	215	1.0%	23.5%	25	31	24	20	60	160	3
TN	220,145	5,260	1,693	443	657	1,008	1,459	3,124	1.4%	27.7%	275	346	373	319	1,103	2,416	8
TX	830,526	26,901	7,029	2,141	3,318	5,424	8,989	17,731	2.1%	33.4%	1,788	2,198	2,012	1,901	7,288	15,187	27
UT	173,244	2,928	959	233	336	593	807	1,736	1.0%	27.6%	176	215	217	238	592	1,438	-
VA	383,523	9,422	2,419	725	1,126	1,851	3,301	6,278	1.6%	35.0%	519	708	703	599	2,458	4,987	24
VT	32,611	637	196	44	66	116	215	397	1.2%	33.8%	30	38	38	29	132	267	10
WA	360,185	7,023	1,675	434	773	1,545	2,596	4,914	1.4%	37.0%	439	510	636	532	1,951	4,068	12
WI	234,133	4,245	1,402	350	476	791	1,226	2,494	1.1%	28.9%	207	245	236	265	718	1,671	19
WV	38,729	1,325	505	113	119	229	359	707	1.8%	27.1%	52	70	73	64	185	444	20
WY	17,193	383	101	30	45	100	107	252	1.5%	27.9%	20	27	38	36	80	201	4
Other ²	34,495	3,500	1,061	236	702	443	1,058	2,203	6.4%	30.2%	85	51	61	60	750	1,007	84
Total	12,550,554	352,460	91,977	26,549	40,642	67,933	125,359	233,949	1.9%	35.6%	18,911	23,802	24,666	21,637	87,815	176,831	1,477



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, 2021

State	2020						YTD-2021						Conservatorship to Date ¹								
	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total
AK	37	1,247	54	859	-	6	2,203	21	233	30	413	-	1	698	1,455	1,724	1,753	1,272	48	250	6,502
AL	372	5,580	723	3,894	16	29	10,614	111	1,435	294	2,456	3	12	4,311	20,690	9,729	27,491	6,350	1,181	3,108	68,549
AR	160	2,549	377	1,844	5	14	4,949	57	749	137	1,370	5	7	2,325	7,928	4,464	10,861	3,214	477	2,035	28,979
AZ	579	15,191	1,092	9,305	6	26	26,199	162	3,248	581	6,373	1	1	10,366	19,890	24,960	76,957	15,678	1,394	46,770	185,649
CA	2,183	109,514	4,307	57,565	46	130	173,745	681	17,760	2,998	34,639	21	37	56,136	72,324	155,934	298,744	92,204	3,225	107,735	730,166
CO	355	15,256	701	9,296	5	9	25,622	125	2,766	470	5,601	-	3	8,965	15,016	20,951	29,841	14,897	712	7,761	89,178
CT	302	8,482	926	6,655	14	161	16,540	88	1,855	444	3,832	3	52	6,274	12,386	13,044	36,680	10,487	606	7,094	80,297
DC	50	1,486	126	959	1	13	2,635	20	419	68	761	2	2	1,272	2,185	2,457	5,568	1,720	124	734	12,788
DE	83	2,053	223	1,358	2	33	3,752	27	446	106	825	2	11	1,417	4,013	3,155	10,533	2,183	214	2,267	22,364
FL	1,628	61,284	3,980	40,988	81	388	108,349	525	12,311	2,600	25,168	25	131	40,760	63,145	122,325	299,933	66,156	4,969	146,422	702,949
GA	912	22,754	1,823	15,394	23	55	40,961	250	4,924	989	10,092	8	20	16,283	39,450	38,274	103,250	25,486	2,593	17,411	226,465
HI	68	3,940	151	1,527	6	12	5,704	46	918	110	1,590	4	2	2,670	3,372	5,809	8,360	3,117	99	2,449	23,206
IA	242	2,298	437	1,640	4	25	4,646	91	752	146	1,270	3	8	2,270	9,621	4,317	14,442	2,910	680	2,324	34,294
ID	92	2,912	182	1,673	1	3	4,863	29	657	95	1,060	1	3	1,845	5,390	4,754	11,192	2,733	271	5,783	30,123
IL	1,082	24,706	2,848	16,026	32	552	45,246	409	6,237	1,353	11,976	16	228	20,219	41,719	42,261	140,155	28,002	2,546	43,397	298,080
IN	592	7,343	1,028	4,930	21	55	13,969	231	1,945	483	3,626	5	23	6,313	28,501	12,669	40,848	8,556	2,210	6,970	99,754
KS	210	2,704	337	2,062	5	30	5,348	54	715	142	1,458	2	3	2,374	8,984	4,465	11,282	3,520	480	2,171	30,902
KY	233	3,752	451	2,542	7	33	7,018	96	1,049	213	1,915	5	10	3,288	12,886	6,413	17,196	4,457	609	2,864	44,425
LA	518	9,090	873	5,515	9	48	16,053	211	2,192	400	4,201	4	15	7,023	18,282	15,407	26,560	9,716	1,192	2,394	73,551
MA	386	11,807	1,141	8,502	20	46	21,902	110	2,568	474	5,776	8	12	8,948	20,507	19,623	60,724	14,278	1,216	10,782	127,131
MD	612	15,068	1,544	9,892	19	268	27,403	148	3,555	842	6,851	6	76	11,478	25,037	24,774	79,097	16,743	1,393	18,310	165,355
ME	104	1,725	184	1,403	2	32	3,450	28	375	86	813	-	11	1,313	4,965	2,823	9,915	2,216	292	2,504	22,716
MI	1,000	19,597	1,639	11,060	18	67	33,381	348	3,569	899	6,781	7	30	11,634	40,537	31,365	83,035	17,841	6,343	30,410	209,531
MN	486	9,053	1,009	7,564	8	24	18,144	165	2,071	413	4,708	2	15	7,374	17,797	14,723	42,706	12,272	1,017	11,618	100,134
MO	455	7,271	806	5,246	10	92	13,880	148	1,852	398	3,573	6	30	6,007	22,320	12,540	34,293	8,819	1,449	7,027	86,448
MS	242	2,576	373	2,055	6	22	5,274	75	580	126	1,375	2	10	2,168	9,346	4,533	13,805	3,430	596	1,603	33,313
MT	67	1,585	123	1,049	1	3	2,828	23	309	58	658	-	4	1,052	2,642	2,281	4,367	1,707	106	914	12,017
NC	771	17,324	1,456	11,552	13	54	31,170	218	3,936	661	7,452	4	14	12,285	35,039	31,148	67,596	19,004	1,756	8,976	163,519
ND	30	628	69	590	-	8	1,325	21	213	32	439	-	4	709	757	1,025	1,061	1,029	63	163	4,098
NE	118	1,754	283	1,611	9	12	3,787	38	448	79	1,054	2	6	1,627	4,363	2,828	6,721	2,665	342	1,011	17,930
NH	93	2,321	261	1,613	3	13	4,304	29	457	79	1,018	-	6	1,589	5,711	3,879	12,364	2,631	270	2,461	27,317
NJ	831	30,526	2,315	22,791	30	325	56,818	245	5,373	1,314	11,318	11	134	18,395	30,822	44,466	110,197	34,109	1,626	24,650	245,869
NM	181	3,127	279	1,869	5	24	5,485	83	751	140	1,389	5	1	2,369	6,245	4,888	12,519	3,258	289	3,234	30,433
NV	255	12,035	537	6,463	30	40	19,360	76	2,226	437	4,271	16	20	7,046	7,378	17,494	41,696	10,734	604	34,027	111,934
NY	1,010	42,096	2,738	30,277	77	231	76,429	395	7,244	1,594	15,401	35	109	24,778	40,250	59,858	127,704	45,678	2,222	15,675	291,388
OH	1,013	13,561	2,000	9,413	36	171	26,194	283	3,150	1,242	7,470	15	53	12,213	39,065	22,870	79,717	16,883	3,958	15,988	178,482
OK	248	3,914	495	2,241	10	34	6,942	68	1,156	182	1,953	3	16	3,378	10,321	6,299	12,814	4,194	609	1,880	36,117
OR	210	9,051	487	5,473	6	8	15,235	69	2,031	269	3,952	1	2	6,324	9,575	14,075	28,102	9,425	484	10,669	72,330
PA	1,075	21,477	2,047	15,406	51	152	40,208	303	4,307	957	8,259	8	54	13,888	43,244	32,510	84,606	23,665	2,216	11,429	197,670
RI	85	1,667	249	1,102	7	13	3,123	25	394	113	789	3	2	1,326	3,938	3,091	11,751	1,891	241	2,888	23,800
SC	399	8,442	856	5,549	11	43	15,300	98	1,785	397	3,596	2	11	5,889	18,043	14,547	37,688	9,145	1,113	7,640	88,176
SD	48	787	82	488	-	2	1,407	15	188	26	271	1	2	503	1,343	1,185	1,970	759	95	272	5,624
TN	386	9,159	691	5,878	9	11	16,134	115	1,898	336	3,928	3	9	6,289	20,251	14,177	30,622	9,806	1,110	4,148	80,114
TX	2,052	53,114	3,577	35,985	39	96	94,863	651	12,701	2,465	24,745	9	39	40,610	75,000	88,935	99,350	60,730	3,891	8,302	336,208
UT	238	6,047	418	4,162	2	12	10,879	58	1,278	252	2,555	1	4	4,144	9,821	9,299	21,804	6,717	395	7,994	56,030
VA	627	16,218	1,238	10,869	18	100	29,070	178	3,419	721	6,799	5	26	11,148	24,800	24,744	56,255	17,668	1,166	14,257	138,889
VT	63	1,103	106	779	1	11	2,063	20	246	39	432	2	5	744	2,433	1,673	3,909	1,211	135	496	9,857
WA	424	15,603	758	8,989	9	30	25,813	113	3,219	477	6,025	5	7	9,846	18,982	23,092	51,331	15,014	884	18,965	128,268
WI	441	5,668	805	5,148	4	69	12,135	218	1,382	369	3,235	1	11	5,216	15,861	9,805	33,148	8,383	897	6,885	74,979
WV	91	1,054	204	681	4	19	2,053	34	325	99	688	-	8	1,154	5,001	2,145	6,717	1,369	234	928	16,395
WY	31	695	74	522	1	7	1,330	9	175	41	401	-	3	629	1,433	1,084	1,975	923	61	384	5,860
Other ³	112	5,532	338	6,303	211	76	12,572	94	887	292	3,008	439	39	4,759	4,734	19,897	24,560	9,311	2,241	789	61,532
Total	23,882	653,726	49,821	426,557	954	3,737	1,158,677	7,735	134,679	27,568	269,609	711	1,339	441,641	964,796	1,060,791	2,465,770	696,166	62,944	697,218	5,947,685

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), Payment Deferrals 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, 2021

State	2020							YTD-2021							Conservatorship to Date ¹						
	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total
AK	26	785	35	534	-	4	1,384	14	103	19	229	-	1	366	1,219	996	1,122	763	44	174	4,318
AL	250	3,652	477	2,465	11	26	6,881	70	784	207	1,577	3	9	2,650	16,583	6,137	19,329	4,042	1,044	2,303	49,438
AR	101	1,558	246	1,126	4	10	3,045	43	360	90	805	3	2	1,303	6,305	2,701	7,423	1,931	436	1,385	20,181
AZ	387	10,121	756	5,838	5	17	17,124	108	1,702	410	4,088	1	1	6,310	14,972	14,834	49,568	9,926	1,320	27,715	118,335
CA	1,431	74,910	2,621	35,490	42	93	114,587	474	9,606	1,943	21,114	18	23	33,178	55,549	95,526	191,737	56,604	3,031	62,965	465,412
CO	217	10,309	452	5,595	5	8	16,586	88	1,370	312	3,392	-	2	5,164	11,941	13,216	19,430	8,987	678	4,904	59,156
CT	194	5,528	579	4,078	9	112	10,500	64	1,018	284	2,346	2	36	3,750	9,660	7,813	25,338	6,424	558	4,794	54,587
DC	34	939	78	594	1	8	1,654	13	195	41	475	2	2	728	1,731	1,416	3,797	1,069	111	460	8,584
DE	53	1,403	147	837	2	27	2,469	18	244	70	560	2	9	903	3,015	2,011	7,079	1,397	189	1,575	15,266
FL	1,019	39,951	2,510	25,645	63	269	69,457	351	6,453	1,782	15,998	19	97	24,700	49,064	71,463	201,494	41,643	4,266	93,972	461,902
GA	554	14,365	1,107	9,497	18	37	25,578	152	2,423	662	6,144	5	16	9,402	28,485	21,833	66,902	15,641	2,217	10,764	145,842
HI	38	2,664	89	966	4	9	3,770	26	512	70	1,032	4	2	1,646	2,577	3,556	5,694	1,998	86	1,522	15,627
IA	161	1,483	290	1,049	4	19	3,006	61	440	104	788	3	5	1,401	7,521	2,641	9,752	1,837	593	1,621	23,965
ID	55	1,854	125	1,034	-	3	3,071	18	299	54	694	1	2	1,068	4,047	2,684	7,211	1,728	256	3,717	19,643
IL	659	14,325	1,730	8,950	24	367	26,055	269	3,121	810	6,778	9	142	11,129	30,594	21,887	88,890	15,728	2,003	27,501	186,603
IN	300	4,267	601	2,638	19	35	7,860	112	934	306	2,080	4	11	3,447	21,157	7,003	26,252	4,718	1,434	4,648	65,212
KS	110	1,563	181	1,208	3	24	3,089	22	311	88	802	2	3	1,228	6,578	2,457	7,211	2,010	421	1,493	20,170
KY	112	2,155	262	1,277	4	17	3,827	49	456	120	966	3	5	1,599	9,544	3,485	10,444	2,243	462	1,882	28,060
LA	375	6,098	573	3,309	8	33	10,396	166	1,225	279	2,639	2	9	4,320	12,590	10,128	18,944	5,948	1,093	1,664	52,367
MA	234	7,444	705	5,032	17	33	13,465	66	1,233	293	3,572	6	6	5,176	15,790	11,261	40,295	8,604	1,135	6,966	84,051
MD	377	9,467	1,000	6,045	14	187	17,090	97	1,841	567	4,258	6	53	6,822	18,676	13,977	51,839	10,303	1,255	11,630	107,680
ME	59	1,048	104	801	1	24	2,037	12	168	48	427	-	9	664	3,803	1,579	6,648	1,228	264	1,732	15,254
MI	599	12,200	1,000	6,087	13	43	19,942	192	1,707	575	3,988	5	22	6,489	31,415	17,890	53,082	10,075	2,901	19,602	134,965
MN	290	5,714	635	4,468	7	15	11,129	99	965	242	2,736	-	9	4,051	12,814	8,211	25,341	7,204	964	6,844	61,378
MO	255	4,371	490	3,108	9	56	8,289	96	770	235	2,054	4	18	3,177	16,879	6,966	22,160	5,162	1,199	4,523	56,889
MS	190	1,760	261	1,388	5	17	3,621	57	310	91	944	2	8	1,412	7,885	3,020	10,472	2,332	530	1,257	25,496
MT	41	1,029	84	672	-	3	1,829	17	150	37	407	-	3	614	2,049	1,404	2,937	1,079	103	628	8,200
NC	450	11,049	877	6,970	8	33	19,387	151	1,877	415	4,416	3	6	6,868	26,292	18,009	43,862	11,386	1,578	5,869	106,996
ND	18	350	45	281	-	8	702	6	73	21	237	-	2	339	558	529	689	518	51	108	2,453
NE	75	1,220	216	1,117	6	9	2,643	27	252	52	736	2	3	1,072	3,469	1,812	4,852	1,853	319	708	13,013
NH	54	1,484	164	937	3	9	2,651	18	221	45	611	-	3	898	4,285	2,195	7,944	1,548	253	1,573	17,798
NJ	514	20,285	1,467	13,958	24	232	36,480	169	2,952	909	7,009	10	95	11,144	23,786	27,124	75,393	20,967	1,401	16,448	165,119
NM	129	2,119	175	1,168	3	15	3,609	72	435	97	905	5	1	1,515	4,825	3,107	8,357	2,073	260	2,151	20,773
NV	159	8,440	356	4,255	22	31	13,263	58	1,258	323	2,849	13	13	4,514	5,759	11,004	26,519	7,104	543	20,640	71,569
NY	573	27,724	1,686	17,610	63	147	47,803	223	3,878	1,054	9,359	28	74	14,616	30,989	35,663	87,128	26,969	1,801	10,113	192,663
OH	637	7,959	1,271	5,152	22	115	15,156	165	1,495	770	4,375	10	36	6,851	29,479	12,750	51,794	9,527	2,293	10,977	116,820
OK	155	2,477	324	1,302	9	26	4,293	51	552	116	1,138	3	12	1,872	8,152	3,745	8,728	2,440	539	1,331	24,935
OR	129	5,965	289	3,186	5	5	9,579	51	1,072	165	2,261	1	1	3,551	7,299	8,469	18,139	5,447	439	6,516	46,309
PA	673	14,182	1,267	9,488	42	106	25,758	194	2,343	623	5,115	7	36	8,318	32,865	20,030	57,253	14,603	1,871	7,675	134,297
RI	49	1,028	157	640	5	8	1,887	15	193	85	475	3	1	772	2,872	1,721	7,688	1,115	213	1,875	15,484
SC	232	5,479	544	3,369	10	32	9,666	59	848	254	2,217	2	10	3,390	13,343	8,413	25,175	5,586	1,012	5,168	58,697
SD	34	537	52	327	-	2	952	12	113	19	178	-	2	325	1,004	756	1,345	505	87	216	3,913
TN	246	5,885	431	3,659	8	6	10,235	81	876	228	2,371	3	7	3,566	15,930	8,546	20,649	6,030	935	2,890	54,980
TX	1,306	34,316	2,343	21,944	33	63	60,005	456	6,734	1,767	15,118	9	25	24,109	59,114	55,505	67,730	37,062	3,652	5,700	228,763
UT	150	3,832	256	2,601	2	7	6,848	34	610	154	1,461	-	1	2,260	7,505	5,269	13,536	4,062	369	4,724	35,465
VA	418	10,434	754	6,690	17	59	18,372	123	1,679	453	4,067	5	17	6,344	18,410	14,526	36,617	10,757	1,092	9,132	90,534
VT	43	602	60	375	1	8	1,089	11	99	18	234	2	3	367	1,798	839	2,554	609	113	322	6,235
WA	245	10,538	466	5,511	7	18	16,785	61	1,722	306	3,711	4	5	5,809	14,438	14,055	33,653	9,222	792	11,955	84,115
WI	278	3,604	489	3,372	3	51	7,797	168	702	234	2,036	1	7	3,148	12,322	5,833	21,250	5,408	808	4,499	50,120
WV	59	607	118	390	3	13	1,190	25	153	66	384	-	7	635	3,785	1,153	4,046	774	201	588	10,547
WY	22	435	52	360	1	6	876	7	88	30	277	-	2	404	1,182	675	1,397	637	59	280	4,230
Other ³	93	3,861	235	4,724	209	57	9,179	58	426	200	2,397	439	32	3,552	3,582	12,042	17,189	7,121	2,217	648	42,799
Total	14,862	425,375	31,232	259,117	798	2,562	733,946	5,049	69,351	18,143	164,830	657	906	258,936	737,680	629,865	1,623,878	423,947	51,491	440,347	3,907,208

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), Payment Deferrals 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, 2021

State	2020							YTD-2021							Conservatorship to Date ¹						
	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Payment Deferral	Other ²	Short Sales & Deeds-in-lieu	Total
AK	11	462	19	325	-	2	819	7	130	11	184	-	-	332	236	728	631	509	4	76	2,184
AL	122	1,928	246	1,429	5	3	3,733	41	651	87	879	-	3	1,661	4,107	3,592	8,162	2,308	137	805	19,111
AR	59	991	131	718	1	4	1,904	14	389	47	565	2	5	1,022	1,623	1,763	3,438	1,283	41	650	8,798
AZ	192	5,070	336	3,467	1	9	9,075	54	1,546	171	2,285	-	-	4,056	4,918	10,126	27,389	5,752	74	19,055	67,314
CA	752	34,604	1,686	22,075	4	37	59,158	207	8,154	1,055	13,525	37	14	22,958	16,775	60,408	107,007	35,600	194	44,770	264,754
CO	138	4,947	249	3,701	-	1	9,036	37	1,396	158	2,209	-	1	3,801	3,075	7,735	10,411	5,910	34	2,857	30,022
CT	108	2,954	347	2,577	5	49	6,040	24	837	160	1,486	1	16	2,524	2,726	5,231	11,342	4,063	48	2,300	25,710
DC	16	547	48	365	-	5	981	7	224	27	286	-	-	544	454	1,041	1,771	651	13	274	4,204
DE	30	650	76	521	-	6	1,283	9	202	36	265	-	2	514	998	1,144	3,454	786	25	692	7,098
FL	609	21,333	1,470	15,343	18	119	38,892	174	5,858	818	9,170	6	34	16,060	14,081	50,862	98,439	24,513	703	52,450	241,047
GA	358	8,389	716	5,897	5	18	15,383	98	2,501	327	3,948	3	4	6,881	10,965	16,441	36,348	9,845	376	6,647	80,623
HI	30	1,276	62	561	2	3	1,934	20	406	40	558	-	-	1,024	601	2,253	2,666	1,119	13	927	7,579
IA	81	815	147	591	-	6	1,640	30	312	42	482	-	3	869	2,100	1,676	4,690	1,073	87	703	10,329
ID	37	1,058	57	639	1	-	1,792	11	358	41	366	-	1	777	1,343	2,070	3,981	1,005	15	2,066	10,480
IL	423	10,381	1,118	7,076	8	185	19,191	140	3,116	543	5,198	7	86	9,090	11,125	20,374	51,265	12,274	543	15,896	111,477
IN	292	3,076	427	2,292	2	20	6,109	119	1,011	177	1,546	1	12	2,866	7,344	5,666	14,596	3,838	776	2,322	34,542
KS	100	1,141	156	854	2	6	2,259	32	404	54	656	-	-	1,146	2,406	2,008	4,071	1,510	59	678	10,732
KY	121	1,597	189	1,265	3	16	3,191	47	593	93	949	2	5	1,689	3,342	2,928	6,752	2,214	147	982	16,365
LA	143	2,992	300	2,206	1	15	5,657	45	967	121	1,562	2	6	2,703	3,692	5,279	7,616	3,768	99	730	21,184
MA	152	4,363	436	3,470	3	13	8,437	44	1,335	181	2,204	2	6	3,772	4,717	8,362	20,429	5,674	81	3,816	43,080
MD	235	5,601	544	3,847	5	81	10,313	51	1,714	275	2,593	-	23	4,656	6,361	10,797	27,258	6,440	138	6,680	57,675
ME	45	677	80	602	1	8	1,413	16	207	38	386	-	2	649	1,162	1,244	3,267	988	28	772	7,462
MI	401	7,397	639	4,973	5	24	13,439	156	1,862	324	2,793	2	8	5,145	9,122	13,475	29,953	7,766	3,442	10,808	74,566
MN	196	3,339	374	3,096	1	9	7,015	66	1,106	171	1,972	2	6	3,323	4,983	6,512	17,365	5,068	53	4,774	38,756
MO	200	2,900	316	2,138	1	36	5,591	52	1,082	163	1,519	2	12	2,830	5,441	5,574	12,133	3,657	250	2,504	29,559
MS	52	816	112	667	1	5	1,653	18	270	35	431	-	2	756	1,461	1,513	3,333	1,098	66	346	7,817
MT	26	556	39	377	1	-	999	6	159	21	251	-	1	438	593	877	1,430	628	3	286	3,817
NC	321	6,275	579	4,582	5	21	11,783	67	2,059	246	3,036	1	8	5,417	8,747	13,139	23,734	7,618	178	3,107	56,523
ND	12	278	24	309	-	-	623	15	140	11	202	-	2	370	199	496	372	511	12	55	1,645
NE	43	534	67	494	3	3	1,144	11	196	27	318	-	3	555	894	1,016	1,869	812	23	303	4,917
NH	39	837	97	676	-	4	1,653	11	236	34	407	-	3	691	1,426	1,684	4,420	1,083	17	888	9,519
NJ	317	10,241	848	8,833	6	93	20,338	76	2,421	405	4,309	1	39	7,251	7,036	17,342	34,804	13,142	225	8,202	80,750
NM	52	1,008	104	701	2	9	1,876	11	316	43	484	-	-	854	1,420	1,781	4,162	1,185	29	1,083	9,660
NV	96	3,595	181	2,208	8	9	6,097	18	968	114	1,422	3	7	2,532	1,619	6,490	15,177	3,630	61	13,387	40,365
NY	437	14,372	1,052	12,667	14	84	28,626	172	3,366	540	6,042	7	35	10,162	9,261	24,195	40,576	18,709	421	5,562	98,725
OH	376	5,602	729	4,261	14	56	11,038	118	1,655	472	3,095	5	17	5,362	9,586	10,120	27,923	7,356	1,665	5,011	61,662
OK	93	1,437	171	939	1	8	2,649	17	604	66	815	-	4	1,506	2,169	2,554	4,086	1,754	70	549	11,182
OR	81	3,086	198	2,287	1	3	5,656	18	959	104	1,691	-	1	2,773	2,276	5,606	9,963	3,978	45	4,153	26,021
PA	402	7,295	780	5,918	9	46	14,450	109	1,964	334	3,144	1	18	5,570	10,379	12,480	27,353	9,062	345	3,754	63,373
RI	36	639	92	462	2	5	1,236	10	201	28	314	-	1	554	1,066	1,370	4,063	776	28	1,013	8,316
SC	167	2,963	312	2,180	1	11	5,634	39	937	143	1,379	-	1	2,499	4,700	6,134	12,513	3,559	101	2,472	29,479
SD	14	250	30	161	-	-	455	3	75	7	93	-	-	178	339	429	625	254	8	56	1,711
TN	140	3,274	260	2,219	1	5	5,899	34	1,022	108	1,557	-	2	2,723	4,321	5,631	9,973	3,776	175	1,258	25,134
TX	746	18,798	1,234	14,041	6	33	34,858	195	5,967	698	9,627	-	14	16,501	15,886	33,430	31,620	23,668	239	2,602	107,445
UT	88	2,215	162	1,561	-	5	4,031	24	668	98	1,094	-	-	1,884	2,310	4,030	8,268	2,655	26	3,270	20,565
VA	209	5,784	484	4,179	1	41	10,698	55	1,740	268	2,732	-	9	4,804	6,390	10,218	19,638	6,911	74	5,125	48,355
VT	20	501	46	404	-	3	974	9	147	21	198	-	2	377	635	834	1,355	602	22	174	3,622
WA	179	5,065	292	3,478	2	12	9,028	52	1,497	171	2,314	1	2	4,037	4,544	9,037	17,678	5,792	92	7,010	44,153
WI	163	2,064	316	1,776	1	18	4,338	50	680	135	1,199	-	4	2,068	3,539	3,972	11,898	2,975	89	2,386	24,859
WV	32	447	86	291	1	6	863	9	172	33	304	-	1	519	1,216	992	2,671	595	33	340	5,848
WY	9	260	22	162	-	1	454	2	87	11	124	-	1	225	251	409	578	286	2	104	1,630
Other ³	19	1,671	103	1,579	2	19	3,393	36	461	92	611	-	7	1,207	1,152	7,855	7,371	2,190	24	141	18,733
Total	9,020	228,351	18,589	167,440	156	1,175	424,731	2,686	65,328	9,425	104,779	54	433	182,705	227,116	430,926	841,892	272,219	11,453	256,871	2,040,477

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 Payment Deferrals and Charge-offs-in-lieu.

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



Overview of the Enterprises' High LTV Refinance Options to Replace HARP

As a replacement for HARP, Fannie Mae and Freddie Mac have created options for refinancing mortgages with a high loan-to-value (LTV) ratio:

- The Fannie Mae option is called the high loan-to-value refinance option.
- The Freddie Mac option is called the Enhanced Relief Refinance Mortgage Program.

Deliveries were eligible beginning January 1, 2019.

FHFA will report on the Enterprises' high LTV refinance volumes under these options as they develop. Currently 197 loans have been transacted under these options, per the table below.

Total Loan Volume, High LTV Refinance Option

	2Q21	1Q21	2020	Inception 2019 To Date	
Fannie Mae	18	33	109	9	169
Freddie Mac	<u>1</u>	<u>5</u>	<u>20</u>	<u>2</u>	<u>28</u>
Total	19	38	129	11	197
LTV >75% -105%					
Fannie Mae	17	33	102	8	160
Freddie Mac	<u>1</u>	<u>5</u>	<u>14</u>	<u>1</u>	<u>21</u>
Total	18	38	116	9	181
LTV >105% -125%					
Fannie Mae	1	0	7	1	9
Freddie Mac	<u>0</u>	<u>0</u>	<u>5</u>	<u>1</u>	<u>6</u>
Total	1	0	12	2	15
LTV >125%					
Fannie Mae	0	0	0	0	0
Freddie Mac	<u>0</u>	<u>0</u>	<u>1</u>	<u>0</u>	<u>1</u>
Total	0	0	1	0	1



Eligibility Criteria for the Enterprises' High LTV Refinance Options

Below are the basic eligibility criteria:

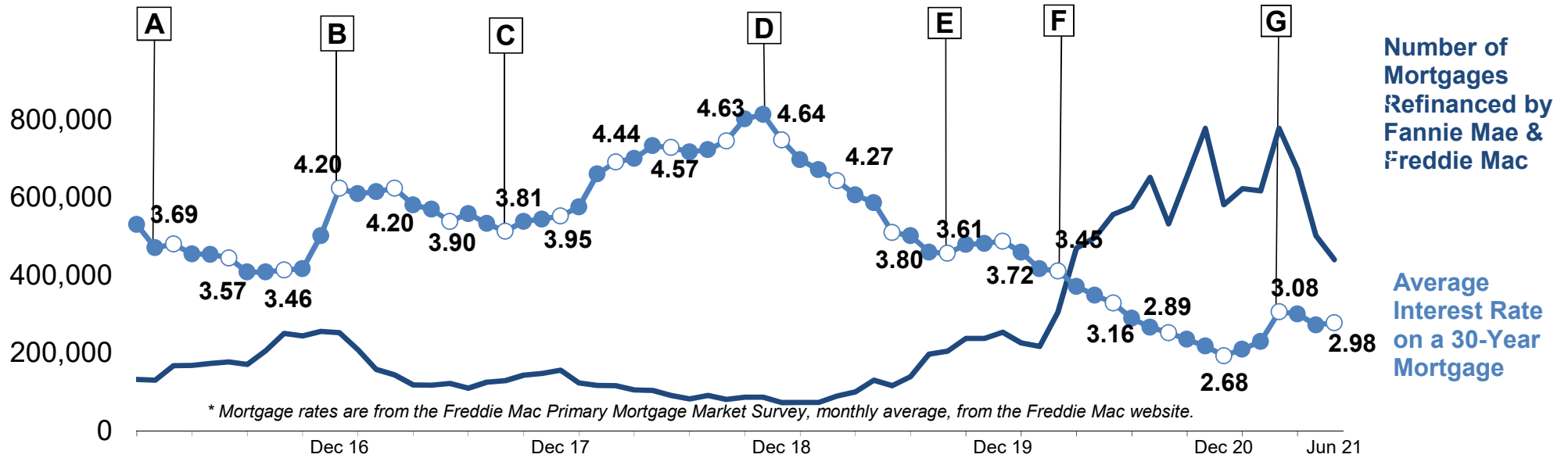
- Loans must be owned or guaranteed by Fannie Mae or Freddie Mac.
- Loans must have been originated on or after October 1, 2017 and paid for at least 15 months.
- LTV ratios must be greater than the following percentages:

Occupancy	Number of Units	Fannie Mae	Freddie Mac
Principal Residence	1	97	97
	2	85	85
	3-4	75	80
Second Home	1	90	90
Investment Property	1	75	85
	2-4	75	75

- Borrowers must benefit in at least one of the following ways:
 - Reduced monthly principal and interest payment
 - Lower interest rate
 - Shorter amortization term
 - Moving from an adjustable-rate mortgage to a fixed-rate mortgage
- Borrowers must be current on their mortgage payments at the time of the refinance.
- Payment history - borrower is allowed one late payment in the past 12 months, as long as it did not occur in the 6 months prior to the refinance.

Total refinance volume decreased in June 2021, after mortgage rates continued at levels above the lows observed in 2020. Mortgage rates rose in June: the average interest rate on a 30-year fixed rate mortgage rose to 2.98 percent from 2.96 percent in May.

Mortgage Rates vs Refinance Volume



Source: FHFA (Fannie Mae and Freddie Mac)

- A - Treasury rates fell, amid a global flight to the safety of government debt, in response to the U.K. Brexit vote to leave the European Union.
- B - Mortgage rates rose in November and December 2016 amid expectations of a rate hike by the Federal Reserve. The Federal Reserve raised the target federal funds rate to 0.75% on 12/14/16 in response to a strengthening economy.

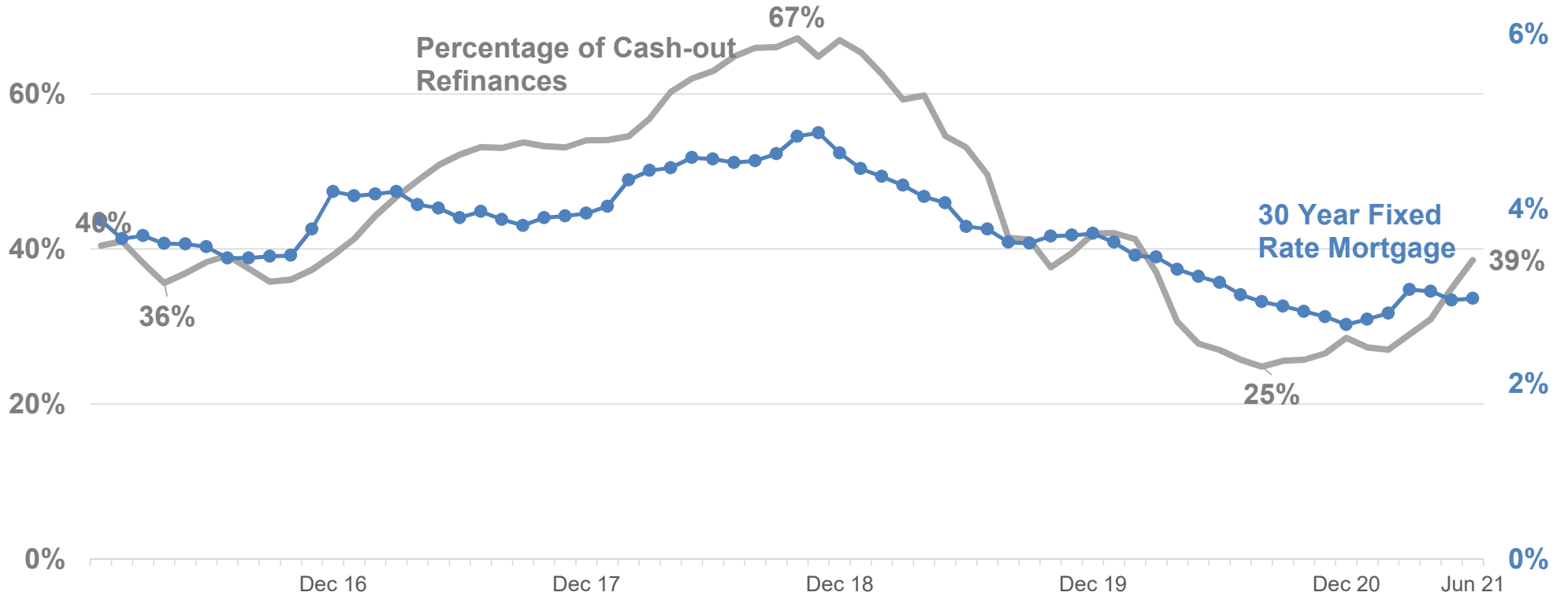
- C - Mortgage rates trended downward in 2017, as investors cheered the Federal Reserve enacted steady path to normalize its benchmark rate: The target Federal Funds rate was raised to 1% on March 16, 1.25% on June 15, and 1.5% on December 14.
- D - Mortgage rates peaked in 2018, as the target Federal Funds rate was incrementally raised quarterly to 1.75%, 2%, 2.25% and 2.5%, with the Federal Reserve projecting a continued steady growth of the US economy in 2018.

- E - Mortgage rates trended downward in 2019 amid the growing effects of a China-US trade war on international trade slowing economic expansion.
- F - Mortgage rates continued to fall in 2020, as the target Federal Funds rate was cut to near zero levels in response to reduced economic activity driven by the COVID-19 pandemic.
- G - Mortgage rates rose above 3 percent in March, for the first time since July 2020.



The percentage of cash-out refinances increased to 39 percent in June, an increase from previous months and below levels observed in previous years. Historic low mortgage rates have created more opportunities for non cash-out borrowers to refinance at lower rates and lower their monthly payments.

Percentage of Cash-out Refinances vs Mortgage Rates

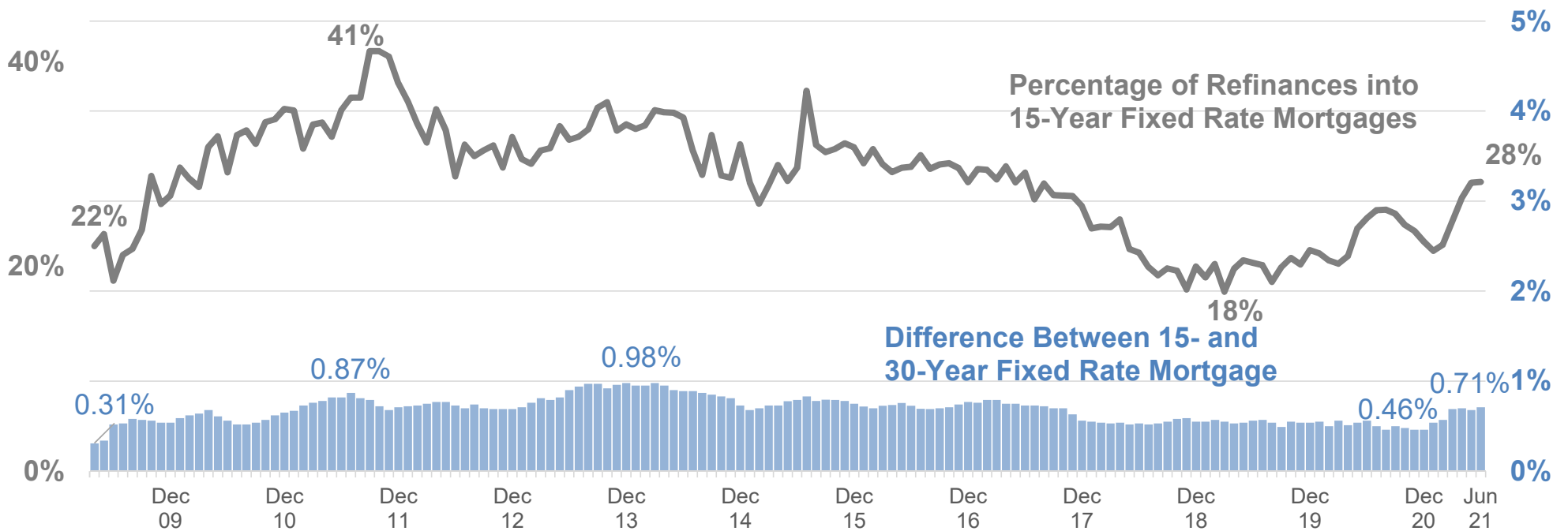


Source: FHFA (Fannie Mae and Freddie Mac). Mortgage rates are from the Freddie Mac Primary Mortgage Market Survey, monthly average, from the Freddie Mac website.



The percentage of borrowers refinancing into shorter term 15-year fixed rate mortgages continued at 28 percent in June as the difference between 15- and 30 year fixed rate mortgages steadily increased from the lows observed in late 2020, to 68 basis points in May. In June, the difference between 15- and 30-year fixed rate mortgages increased to 71 basis points.

**Percentage of Refinances into 15-Year Mortgages vs
The Difference Between 15- and 30-Year Fixed Rate Mortgages**



Source: FHFA (Fannie Mae and Freddie Mac). Mortgage rates are from the Freddie Mac Primary Mortgage Market Survey, monthly average, from the Freddie Mac website.



Appendix: Data Tables

Fannie Mae and Freddie Mac - Quarterly Refinance Volume (# of loans)

	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21
Total Refinances										
Fannie Mae	126,843	197,170	325,441	419,185	438,677	913,596	945,592	1,077,413	1,077,094	905,962
Freddie Mac	108,304	149,123	215,137	309,656	308,783	608,876	813,347	936,169	939,871	708,124
Total	235,147	346,293	540,578	728,841	747,460	1,522,472	1,758,939	2,013,582	2,016,965	1,614,086
Total High LTV Refinance Option										
Fannie Mae	-	-	2	7	6	41	28	34	33	18
Freddie Mac	-	-	-	2	2	10	7	1	5	1
Total	-	-	2	9	8	51	35	35	38	19
High LTV Refinance Option, LTV >75% -105%										
Fannie Mae	-	-	2	6	5	38	27	32	32	17
Freddie Mac	-	-	-	1	1	7	5	1	5	1
Total	-	-	2	7	6	45	32	33	37	18
High LTV Refinance Option, LTV >105% -125%										
Fannie Mae	-	-	-	1	1	3	1	2	-	1
Freddie Mac	-	-	-	1	-	3	2	-	-	-
Total	-	-	-	2	1	6	3	2	-	1
High LTV Refinance Option, LTV >125%										
Fannie Mae	-	-	-	-	-	-	-	-	-	-
Freddie Mac	-	-	-	-	1	-	-	-	-	-
Total	-	-	-	-	1	-	-	-	-	-
High LTV (>80 to 97% LTV, Non New Program)										
Fannie Mae	8,868	17,732	38,065	55,281	56,935	119,998	89,873	91,906	80,867	57,204
Freddie Mac	7,804	15,453	28,058	40,813	34,146	74,422	90,474	94,442	85,139	49,347
Total	16,672	33,185	66,123	96,094	91,081	194,420	180,347	186,348	166,006	106,551

Notes:

Total Refinances

- Freddie Mac Total Refinances include Long Term Standby (LTSB).

High LTV Refinance Option: As a replacement for HARP, Fannie Mae and Freddie Mac have created options for refinancing mortgages with a high loan-to-value (LTV) ratio:

- The Fannie Mae option is called the high loan-to-value refinance option.
- The Freddie Mac option is called the Enhanced Relief Refinance Mortgage Program.

Deliveries were eligible beginning January 1, 2019.

FHFA will report on the Enterprises' high LTV refinance volumes under these options as they develop.



Appendix: Data Tables

Fannie Mae - Loan Count by LTV and Product (Mortgage Term)

	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21
Total Refinances										
FRM 30 (incl FRM 25 & 40)	91,344	139,076	237,239	300,976	308,211	616,410	617,661	728,491	729,646	555,896
FRM 20	8,839	13,527	20,085	27,519	37,970	81,959	80,818	91,779	81,261	79,041
FRM 15	24,666	43,217	66,706	88,497	89,920	211,312	245,241	255,687	265,926	267,275
All Other	1,994	1,350	1,411	2,193	2,576	3,915	1,872	1,456	261	3,750
High LTV Refinance Option, LTV >75% -105%										
FRM 30 (incl FRM 25 & 40)	-	-	1	5	4	30	22	27	30	15
FRM 20	-	-	-	-	-	1	-	1	-	-
FRM 15	-	-	-	1	1	7	5	4	2	2
All Other	-	-	1	-	-	-	-	-	-	-
High LTV Refinance Option, LTV >105% -125%										
FRM 30 (incl FRM 25 & 40)	-	-	-	1	1	3	-	2	-	-
FRM 20	-	-	-	-	-	-	-	-	-	-
FRM 15	-	-	-	-	-	-	1	-	-	1
All Other	-	-	-	-	-	-	-	-	-	-
High LTV Refinance Option, LTV >125%										
FRM 30 (incl FRM 25 & 40)	-	-	-	-	-	-	-	-	-	-
FRM 20	-	-	-	-	-	-	-	-	-	-
FRM 15	-	-	-	-	-	-	-	-	-	-
All Other	-	-	-	-	-	-	-	-	-	-
High LTV (>80 to 97% LTV, Non New Program)										
FRM 30 (incl FRM 25 & 40)	7,379	15,054	33,429	48,128	48,462	99,396	74,154	77,462	70,145	46,862
FRM 20	465	843	1,611	2,726	4,006	9,805	6,910	6,568	4,371	4,187
FRM 15	919	1,755	2,942	4,228	4,278	10,500	8,663	7,804	6,345	5,989
All Other	105	80	83	199	189	297	146	72	6	166



Appendix: Data Tables

Freddie Mac - Loan Count by LTV and Product (Mortgage Term)

	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21
Total Refinances										
FRM 30 (incl FRM 25 & 40)	80,254	109,817	158,213	218,012	218,187	414,227	535,243	639,178	666,095	454,835
FRM 20	5,296	8,428	15,275	24,170	22,594	43,228	65,410	70,542	68,635	62,196
FRM 15	19,551	27,049	38,534	63,808	64,595	142,884	201,978	215,058	194,348	178,101
All Other	3,203	3,829	3,115	3,666	3,407	8,537	10,716	11,391	10,793	12,992
High LTV Refinance Option, LTV >75% -105%										
FRM 30 (incl FRM 25 & 40)	-	-	-	1	1	7	4	1	4	1
FRM 20	-	-	-	-	-	-	1	-	-	-
FRM 15	-	-	-	-	-	-	-	-	1	-
All Other	-	-	-	-	-	-	-	-	-	-
High LTV Refinance Option, LTV >105% -125%										
FRM 30 (incl FRM 25 & 40)	-	-	-	1	-	2	2	-	-	-
FRM 20	-	-	-	-	-	1	-	-	-	-
FRM 15	-	-	-	-	-	-	-	-	-	-
All Other	-	-	-	-	-	-	-	-	-	-
High LTV Refinance Option, LTV >125%										
FRM 30 (incl FRM 25 & 40)	-	-	-	-	1	-	-	-	-	-
FRM 20	-	-	-	-	-	-	-	-	-	-
FRM 15	-	-	-	-	-	-	-	-	-	-
All Other	-	-	-	-	-	-	-	-	-	-
High LTV (>80 to 97% LTV, Non New Program)										
FRM 30 (incl FRM 25 & 40)	6,501	13,113	24,541	35,156	29,702	63,813	75,304	79,988	50,781	40,876
FRM 20	300	685	1,487	2,508	1,908	4,105	5,952	5,713	3,071	3,377
FRM 15	907	1,419	1,903	3,023	2,429	6,142	9,108	8,642	4,348	4,826
All Other	96	236	127	126	107	362	110	99	49	268



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).

Payment Deferral - A home retention workout option that defers past-due principal and interest payments (and amounts advanced if applicable) as a non-interest bearing balance, due and payable at maturity of the mortgage loan, or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing UPB.

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.

