



# **FORECLOSURE PREVENTION REPORT**

**FEDERAL PROPERTY MANAGER'S REPORT**

**THIRD QUARTER 2016**





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### Third Quarter 2016 Highlights

**3.787 million** troubled homeowners helped during conservatorships

**31%** of loan modifications in 3Q16 reduced borrowers' monthly payments by over 30%

60+ days delinquent loans ↓ **3%** in 3Q16

REO inventory ↓ **9%** in 3Q16

#### The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 46,390 foreclosure prevention actions in the third quarter of 2016, bringing the total to 3,787,888 since the start of conservatorships in September 2008. Of these actions, 3,127,237 have helped troubled homeowners stay in their homes including 1,993,692 permanent loan modifications.
- The share of modifications with principal forbearance remained at 19 percent. Modifications with extend-term only accounted for 44 percent of all loan modifications in the third quarter due to improved house prices and a declining HAMP eligible population.
- As of September 30, 2016, approximately 21 percent of loans modified in the third quarter of 2015 had missed two or more payments, one year after modification.
- There were 6,167 completed short sales and deeds-in-lieu during the quarter, bringing the total to 660,651 since the conservatorships began in September in 2008.

#### The Enterprises' Mortgage Performance:

- The number of 60+ days delinquent loans declined another 3 percent to 421,765 at the end of the third quarter, which remains the lowest level since 2008.
- The Enterprises' serious delinquency rate fell to 1.2 percent at the end of the third quarter, the lowest level since June of 2008. This compared with 4.4 percent for Federal Housing Administration (FHA) loans, 2.3 percent for Veterans Affairs (VA) loans, and 3.0 percent for all loans (Industry average).

#### The Enterprises' Foreclosures:

- Foreclosure starts decreased 7 percent to 51,376 while third-party and foreclosure sales fell 9 percent to 21,293 in the third quarter.

For an interactive online map that provides state data, click on the following link: [Fannie Mae and Freddie Mac State Borrower Assistance Map](#)



#### Foreclosure Prevention Activities

	2Q16	3Q16
HAMP Active Trials	2,961	2,500
HAMP Active Permanent - Cum.	366,305	352,961
<b>Completed Foreclosure Prevention Actions</b>		
Loan Modifications *	31,964	31,093
Repayment Plans	7,839	7,515
Forbearance Plans	1,562	1,407
Charge-offs-in-lieu	236	208
<b>Home Retention Actions</b>	<b>41,601</b>	<b>40,223</b>
Short Sales	4,679	4,373
Deeds-in-lieu	2,158	1,794
<b>Home Forfeiture Actions</b>	<b>6,837</b>	<b>6,167</b>
<b>TOTAL</b>	<b>48,438</b>	<b>46,390</b>

\* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

#### Mortgage Performance (at period end)

	2Q16	3Q16
30-59 Days Delinquent	377,781	384,980
60-plus-days Delinquent	434,952	421,765
Seriously Delinquent*	340,741	320,574
Foreclosure Starts	55,100	51,376
Third-party & Foreclosure Sales	23,348	21,293
REO Inventory	57,934	52,891

#### (Percent of total loans serviced)

30-59 Days Delinquent	1.36%	1.39%
60-plus-days Delinquent	1.57%	1.52%
Seriously Delinquent*	1.23%	1.16%

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

Source: FHFA (Fannie Mae and Freddie Mac)

## Loan Modifications - Status Update

**655  
thousand**  
HAMP permanent  
modifications since  
April 2009

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**1.241  
million**  
Non-HAMP  
permanent  
modifications since  
April 2009

### Recent Announcements

- On December 14, 2016, [Fannie Mae](#) and [Freddie Mac](#) announced a new Flex Modification Program jointly developed by the two Enterprises at the direction of the Federal Housing Finance Agency. The Flex Modification leverages components of the Enterprises' Home Affordable Modification Program (HAMP), which expires at the end of this year, and the Standard and Streamlined Modifications, which will be replaced by the new program on October 1, 2017.
- On June 8, 2016, [Fannie Mae](#) and [Freddie Mac](#) updated their servicing guides to include certain requirements related to the expiration of Home Affordable Modification Program (HAMP) in December 2016. In connection with the expiration of the program, the borrower must submit a complete Borrower Response Package on or before December 30, 2016 in order to be evaluated for a HAMP modification.

### HAMP Activity

- A total of 1,080,472 troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. 655,249 of these homeowners have been granted permanent modifications through HAMP.
- A total of 2,500 homeowners were in a HAMP trial modification period at the end of the third quarter.

### Non-HAMP Modification Activity

- Non-HAMP modifications accounted for 93 percent of all permanent loan modifications in the third quarter.
- A total of 28,877 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the third quarter, bringing the total number of non-HAMP permanent modifications to 1,241,085 since April 2009.

### HAMP Statistics

#### Cumulative from April 2009 through

	2Q16	3Q16
Trial Modifications Ever Started*	1,078,719	1,080,472
<i>Less:</i>		
Trials Disqualified	(78,719)	(78,779)
Trials Cancelled*	(343,146)	(343,944)
Permanent Modifications	(653,893)	(655,249)
<b>Trials Remaining Active</b>	<b>2,961</b>	<b>2,500</b>
Permanent Modifications Started	653,893	655,249
<i>Less:</i>		
Modifications Defaulted	(219,248)	(223,604)
Modifications Paid off	(66,382)	(76,414)
Modifications Withdrawn	(1,958)	(2,270)
<b>Active Permanent Modifications</b>	<b>366,305</b>	<b>352,961</b>

Source: FHFA (Fannie Mae and Freddie Mac)

### Non-HAMP Modification Statistics

#### Cumulative from April 2009 through

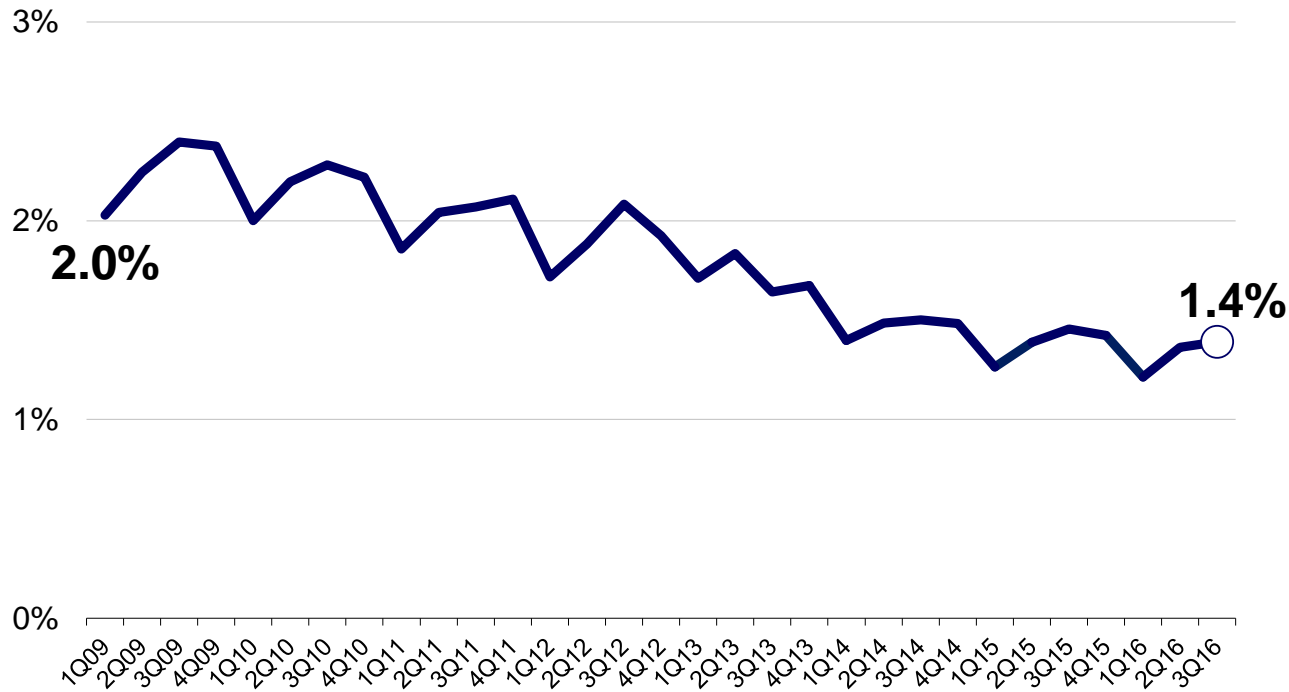
	2Q16	3Q16
Permanent Loan Modifications	1,212,208	1,241,085

Source: FHFA (Fannie Mae and Freddie Mac)



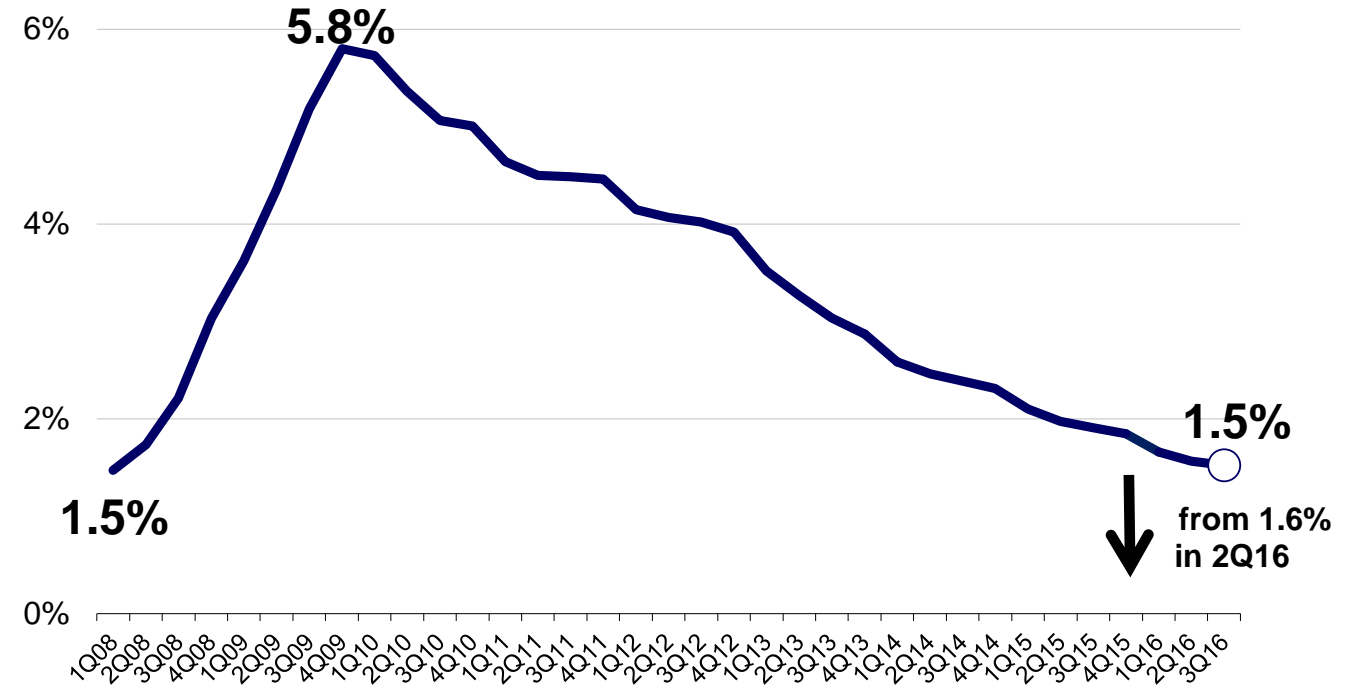
# Mortgage Performance

Enterprises' 30-59 Days Delinquency Rates



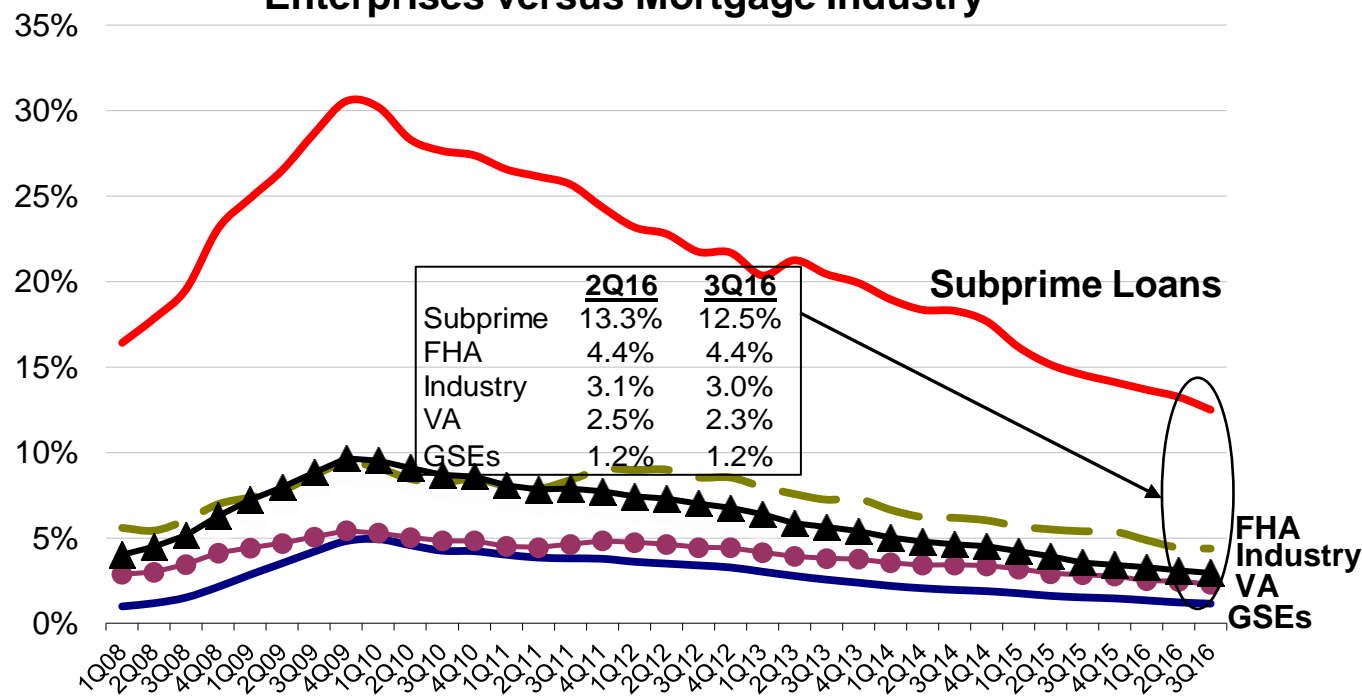
Source: FHFA (Fannie Mae and Freddie Mac)

Enterprises' 60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

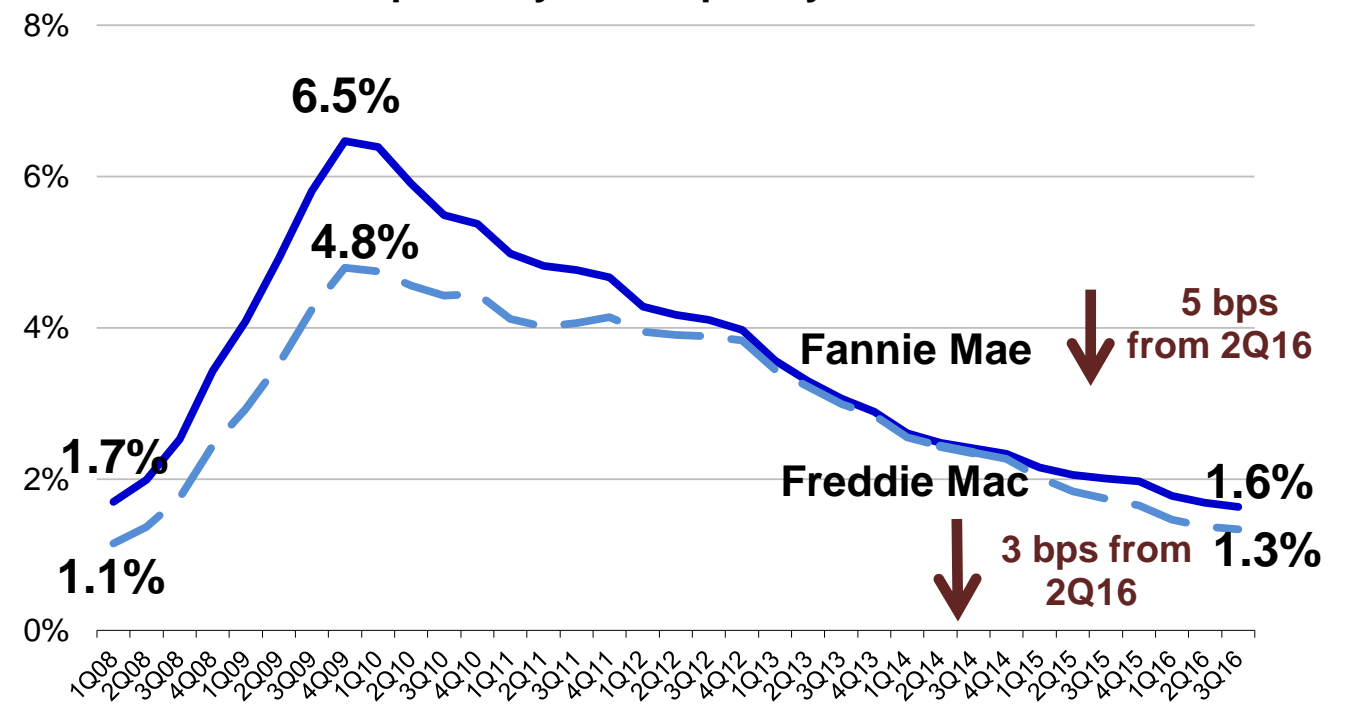
Serious Delinquency Rates<sup>1</sup>  
Enterprises versus Mortgage Industry



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

<sup>1</sup> 90 days or more delinquent, or in the process of foreclosure.

60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)



## Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 144,439 foreclosure prevention actions during the first nine months of 2016, bringing the total to 3,787,888 since the start of conservatorships in September 2008. Of these actions, 1,993,692 have been permanent loan modifications. A total of 1,133,545 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. 660,651 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

	2013	2014	2015	YTD Sep-16	Conservatorship to Date <sup>1</sup>
<b>Home Retention Actions</b>					
Repayment Plans	85,386	51,481	39,317	23,548	865,528
Forbearance Plans	12,671	11,260	8,170	4,927	184,630
Charge-offs-in-lieu	647	1,378	1,219	729	13,209
HomeSaver Advance ( <i>Fannie</i> )	-	-	-	-	70,178
Loan Modifications	<u>243,195</u>	<u>189,975</u>	<u>148,109</u>	<u>94,866</u>	<u>1,993,692</u>
<b>Total</b>	<b>341,899</b>	<b>254,094</b>	<b>196,815</b>	<b>124,070</b>	<b>3,127,237</b>
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales	87,742	38,198	25,081	13,927	575,009
Deeds-in-lieu	<u>18,087</u>	<u>14,926</u>	<u>10,170</u>	<u>6,442</u>	<u>85,642</u>
<b>Total</b>	<b>105,829</b>	<b>53,124</b>	<b>35,251</b>	<b>20,369</b>	<b>660,651</b>
<b>Total Foreclosure Prevention Actions</b>	<b>447,728</b>	<b>307,218</b>	<b>232,066</b>	<b>144,439</b>	<b>3,787,888</b>

<sup>1</sup> Since the first full quarter in conservatorship (4Q08).

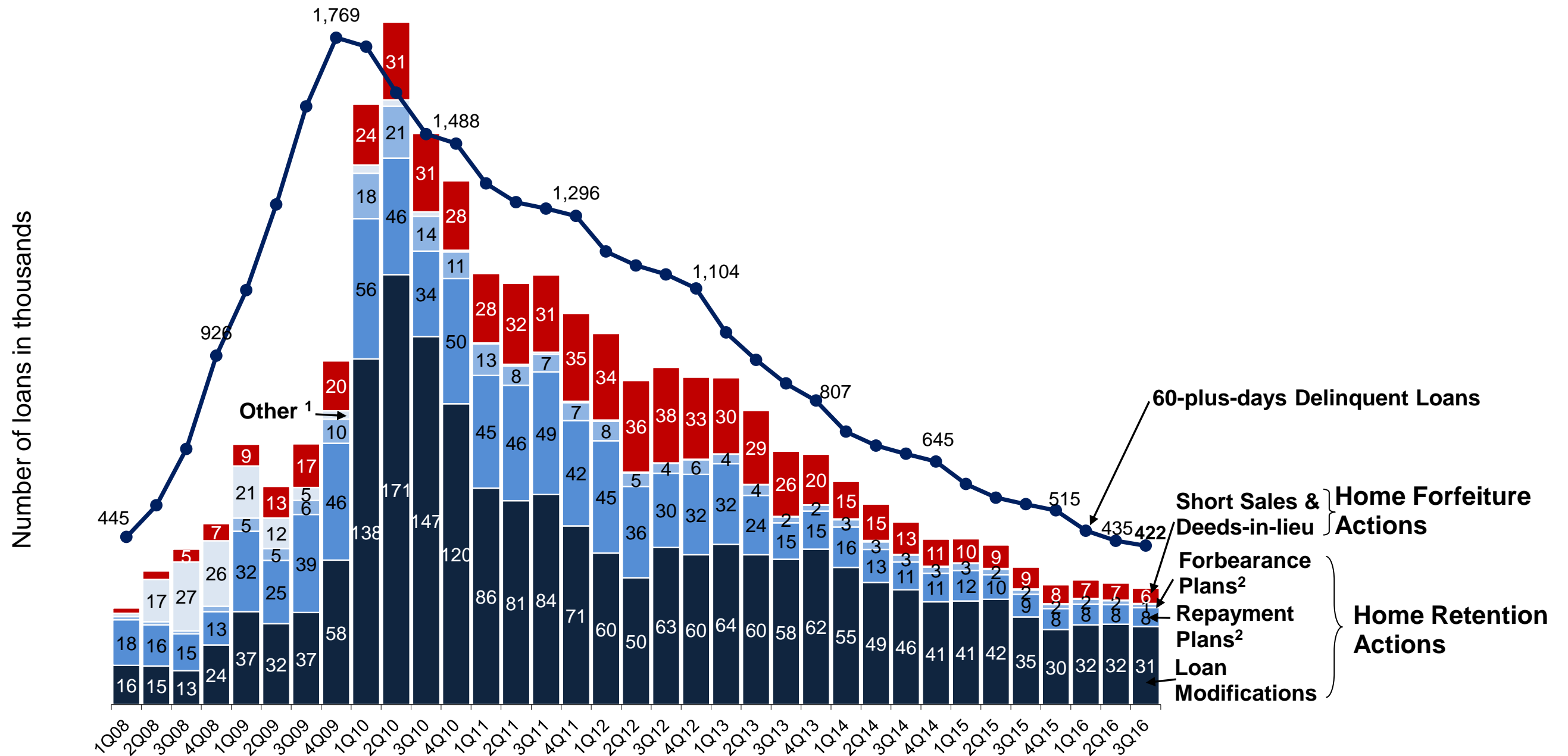
Source: FHFA (Fannie Mae and Freddie Mac)





## 60+ Days Delinquent Loans and Foreclosure Prevention Actions

The Enterprises' foreclosure prevention actions decreased in the third quarter as the number of 60+ days delinquent loans remained at the lowest level since 2008. A total of 46,390 foreclosure prevention actions were completed during the quarter. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including 31,093 permanent loan modifications.



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

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

Source: FHFA (Fannie Mae and Freddie Mac)

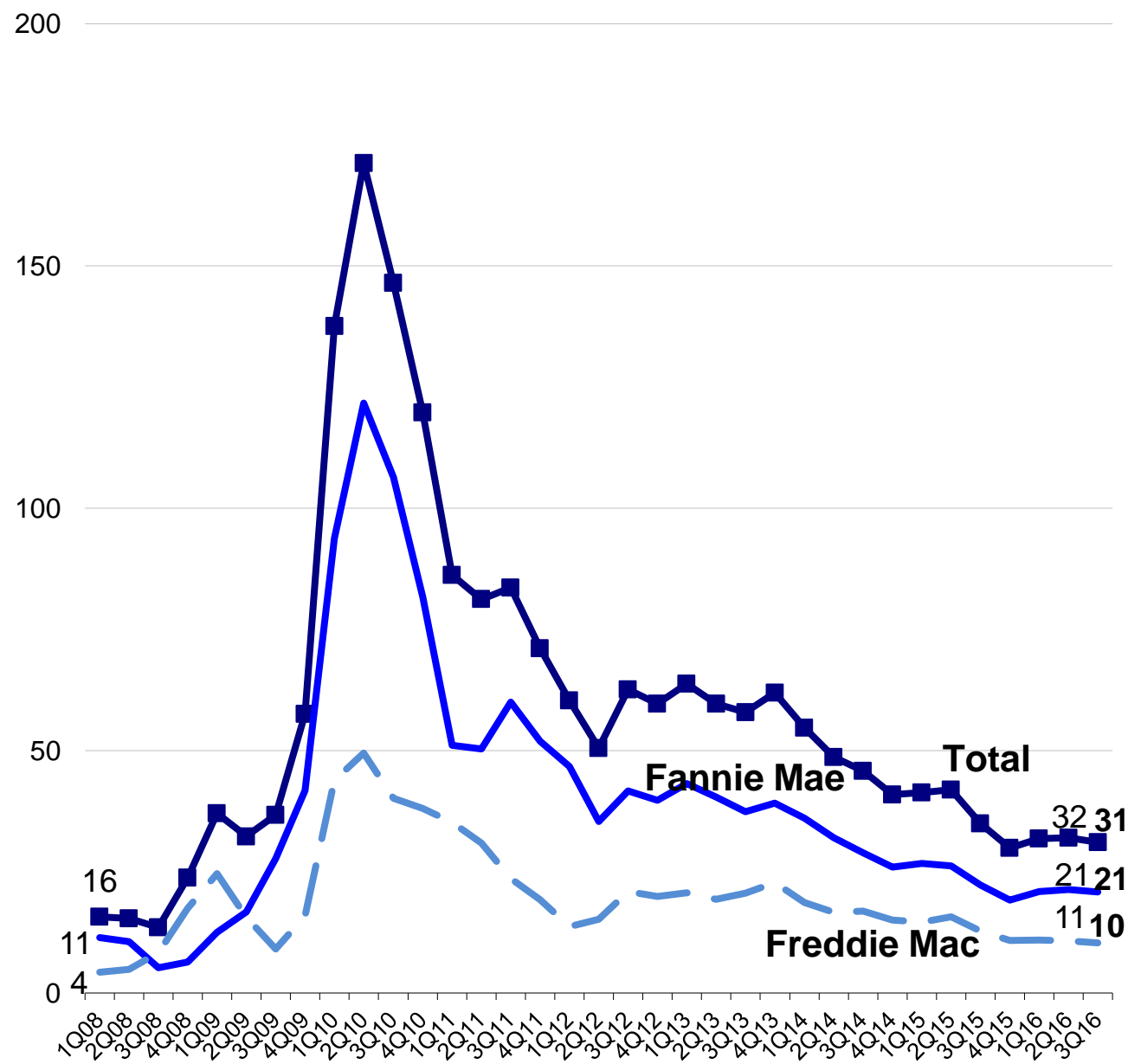




## Foreclosure Prevention Activity: Home Retention Actions

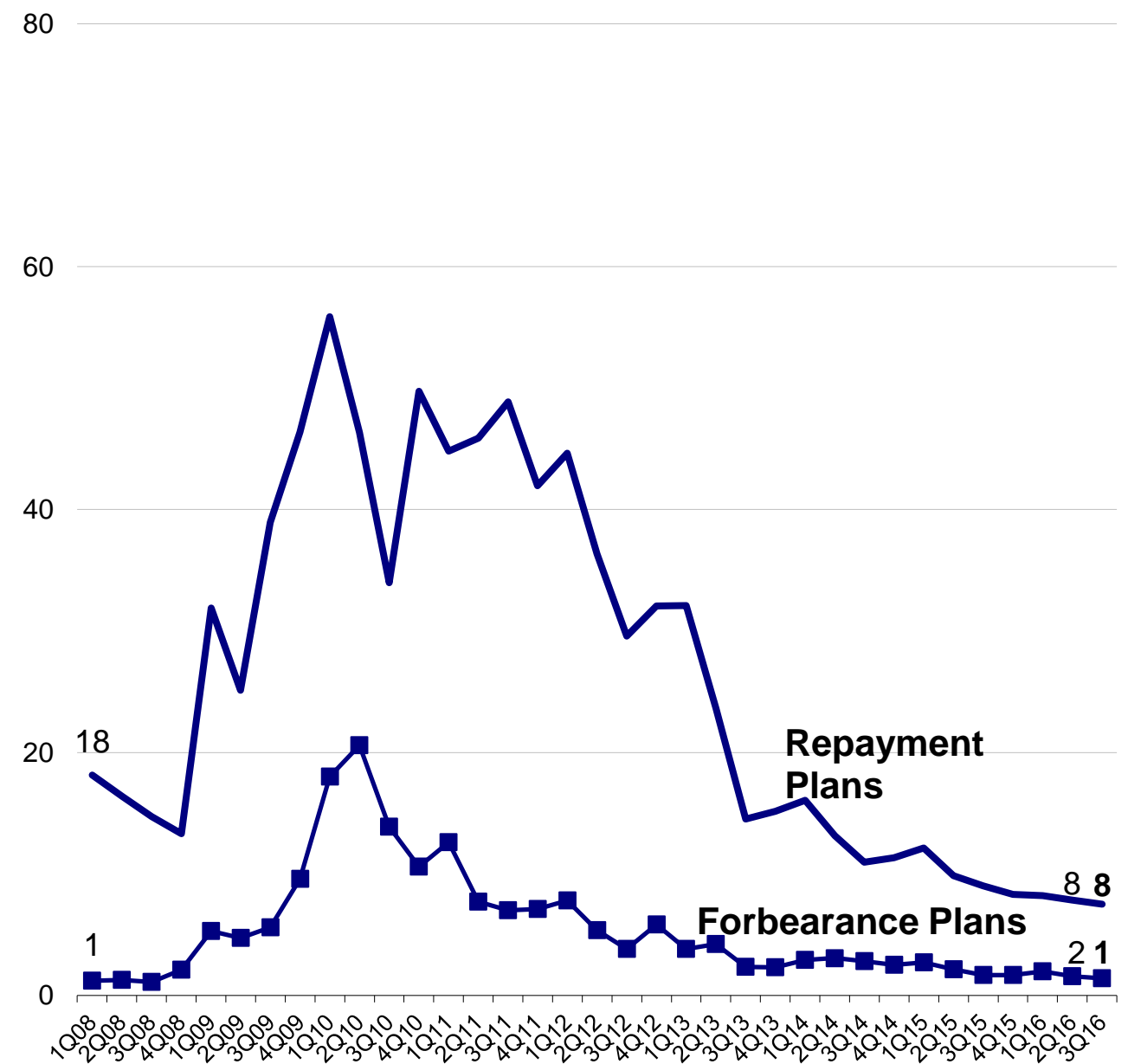
There were 31,093 permanent loan modifications in the third quarter, bringing the total number of permanent modifications to 1,993,692 since the start of conservatorships. In addition, the Enterprises completed 7,515 repayment plans and 1,407 forbearance plans to help delinquent borrowers during the quarter.

**Loan Modifications Completed**  
(Number of loans in thousands)



Source: FHFA (Fannie Mae and Freddie Mac)

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

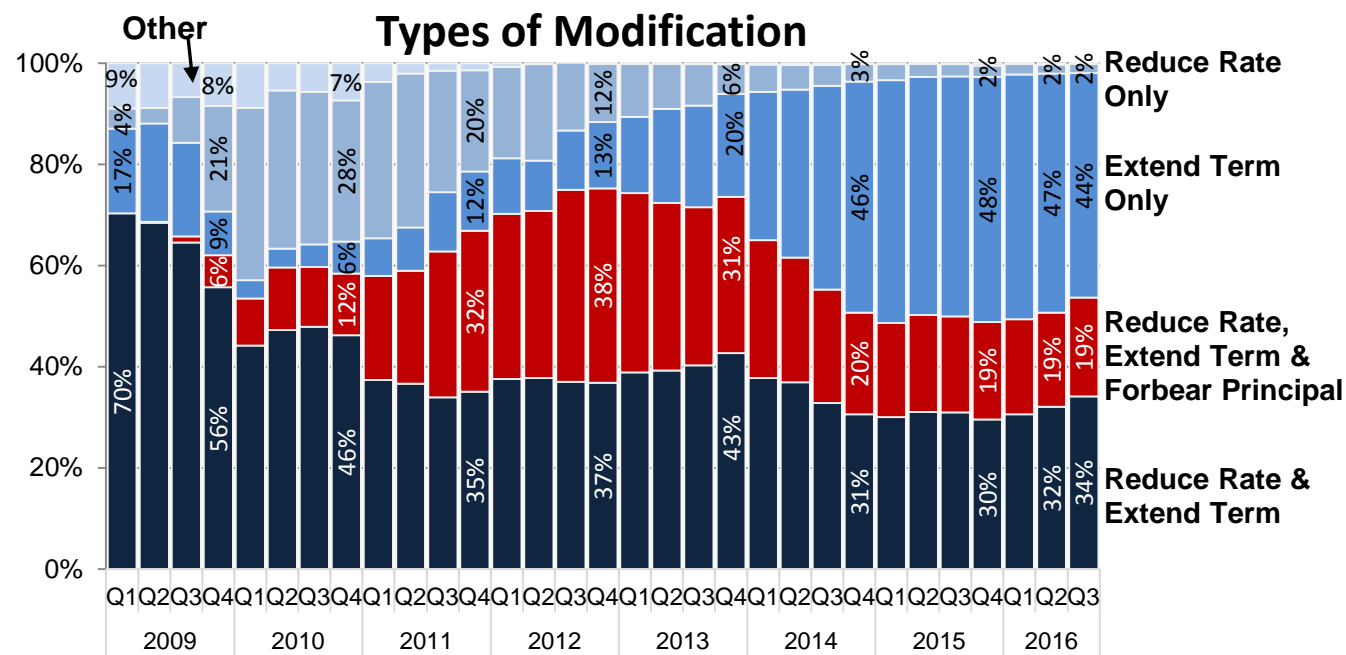


Source: FHFA (Fannie Mae and Freddie Mac)

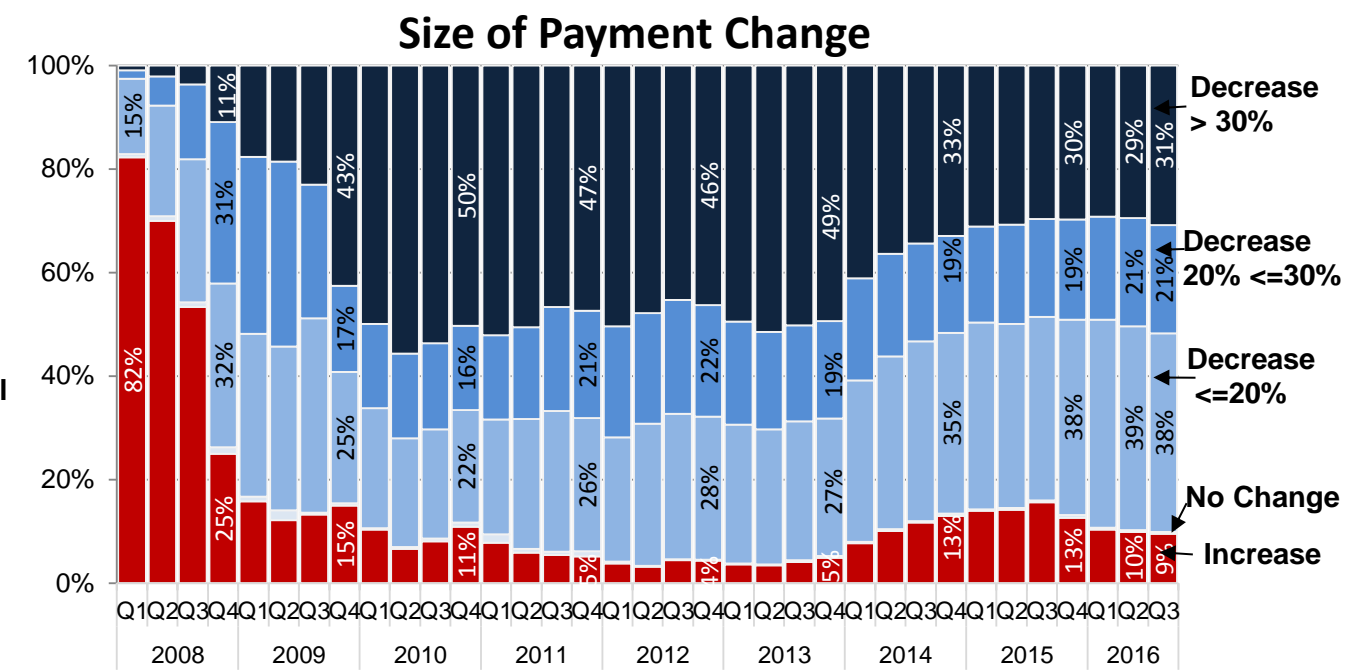


# Enterprises' Loan Modifications

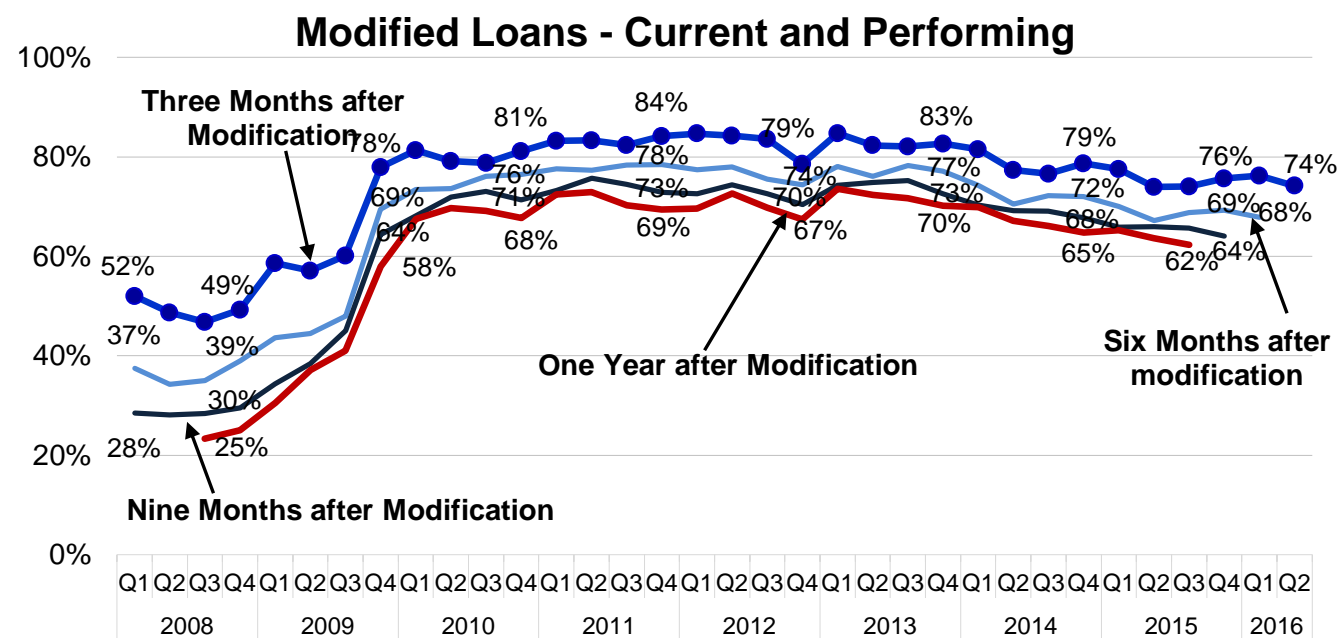
The share of the Enterprises' modifications with extend-term only decreased, but remained high during the third quarter. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate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



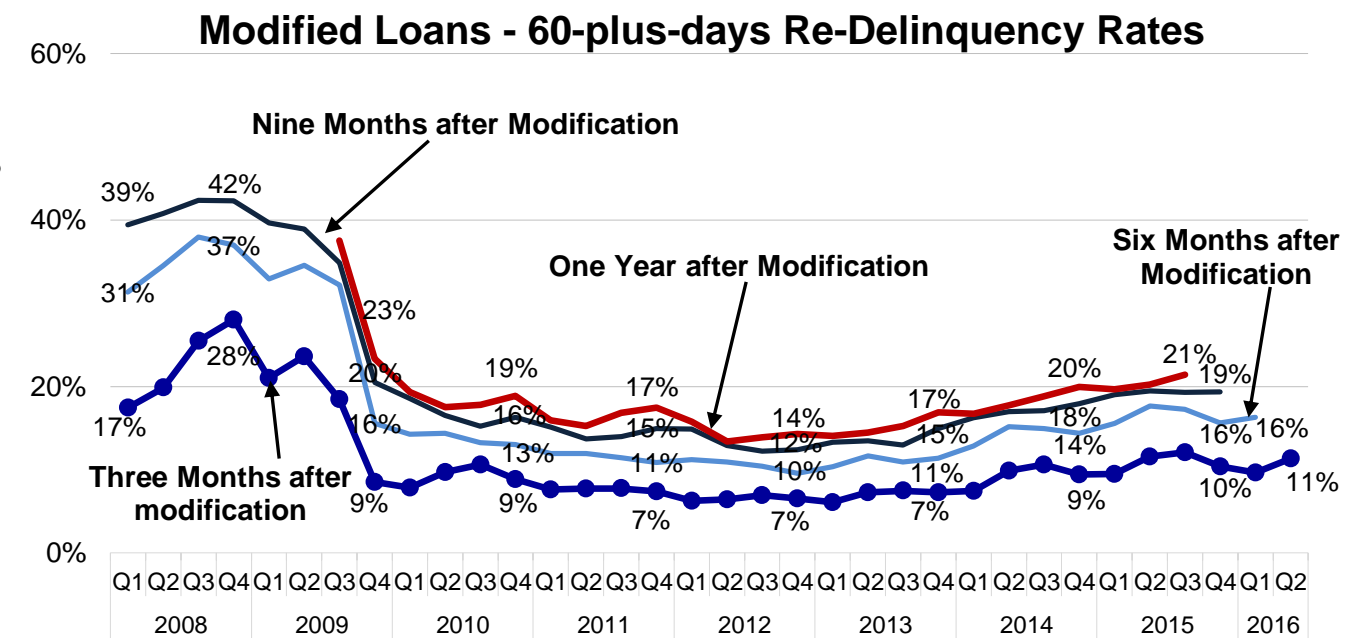
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



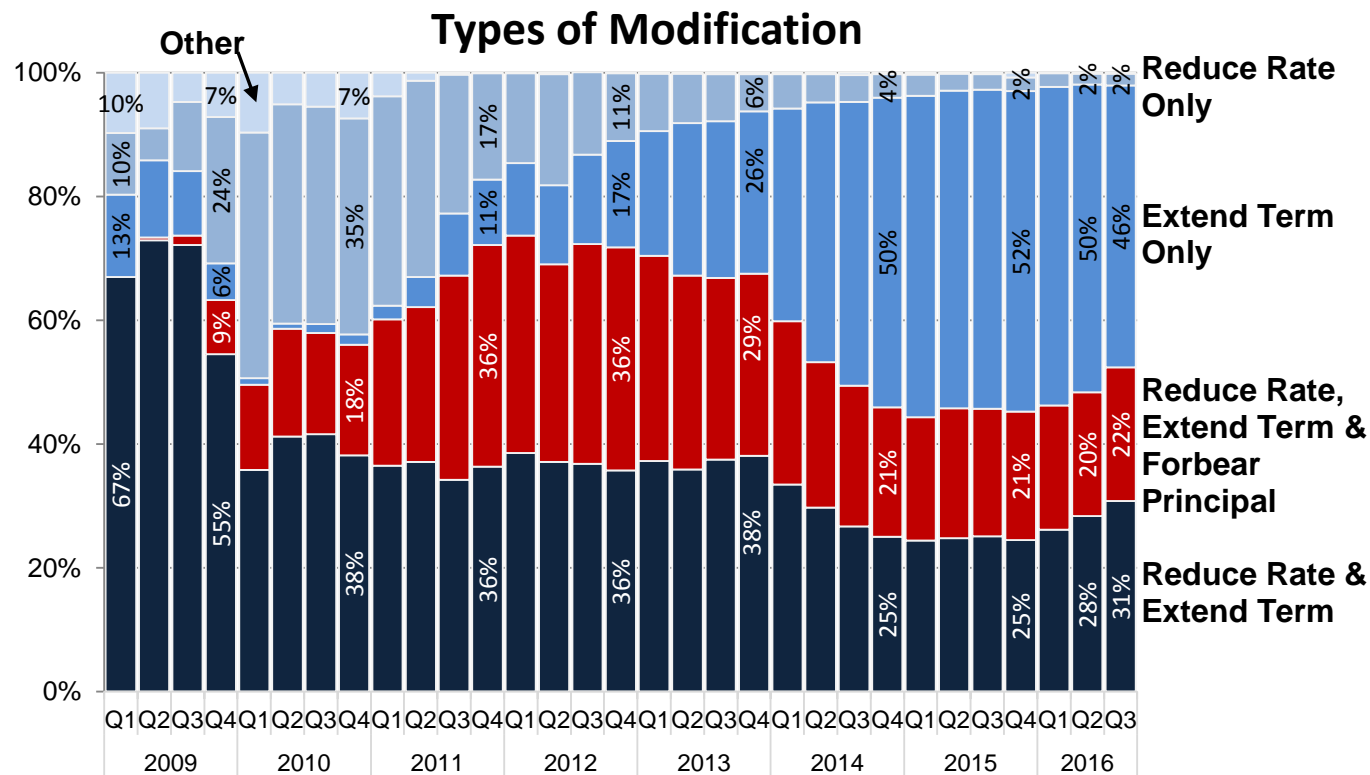
Source: FHFA (Fannie Mae and Freddie Mac)



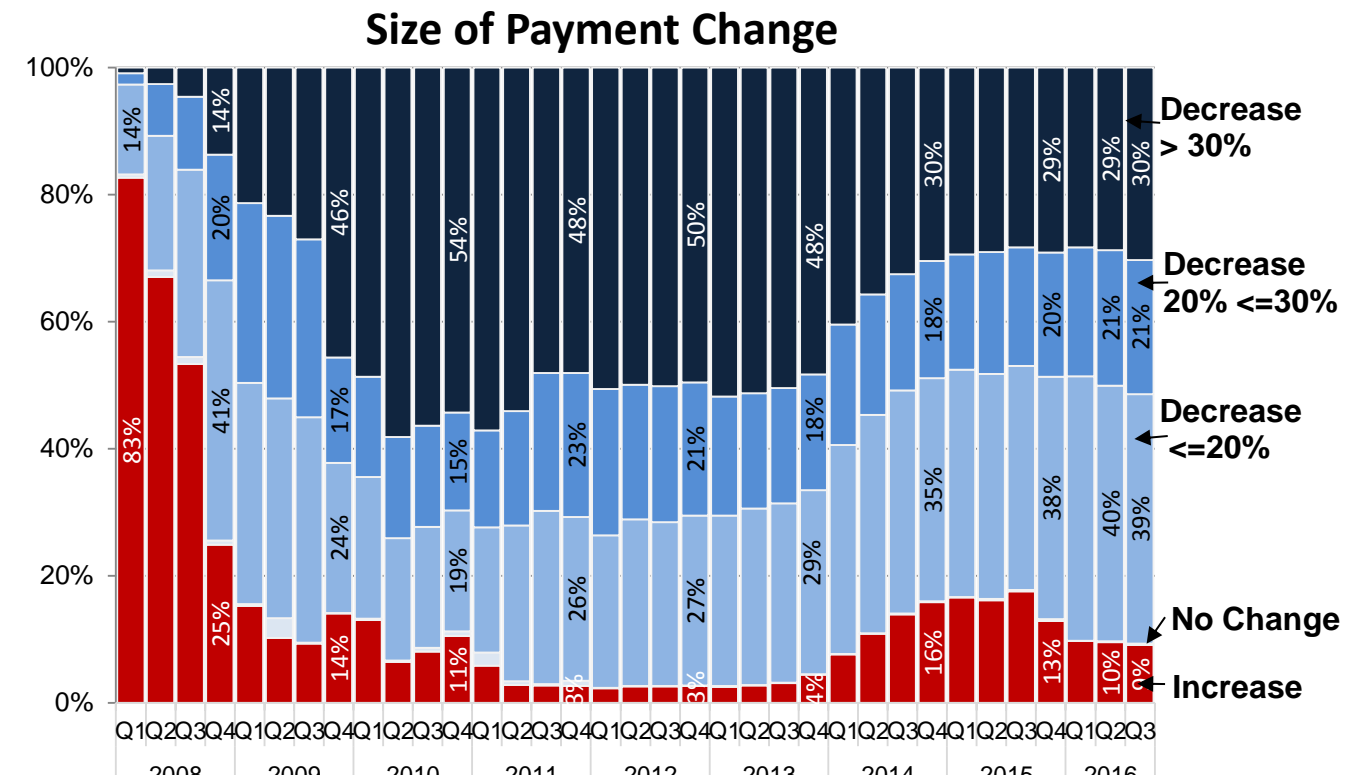
Source: FHFA (Fannie Mae and Freddie Mac)



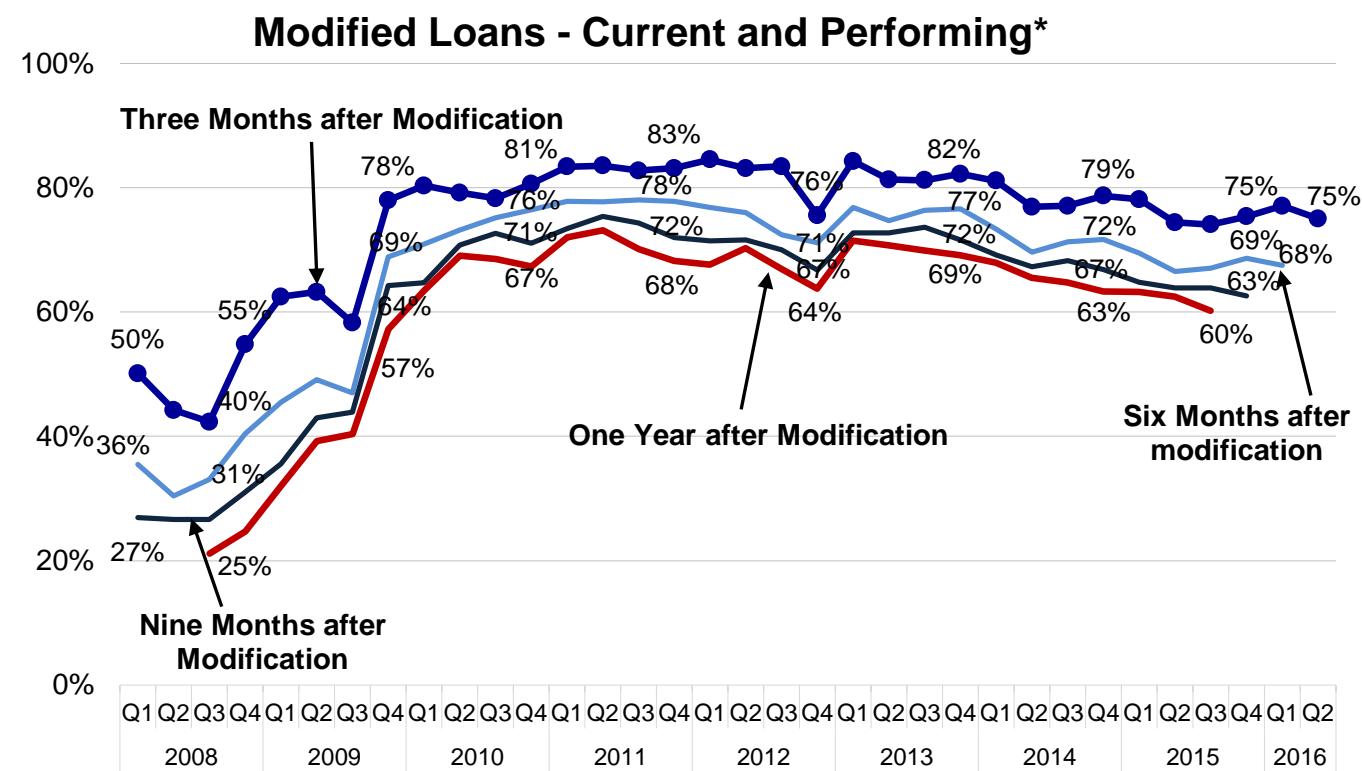
# Fannie Mae's Loan Modifications



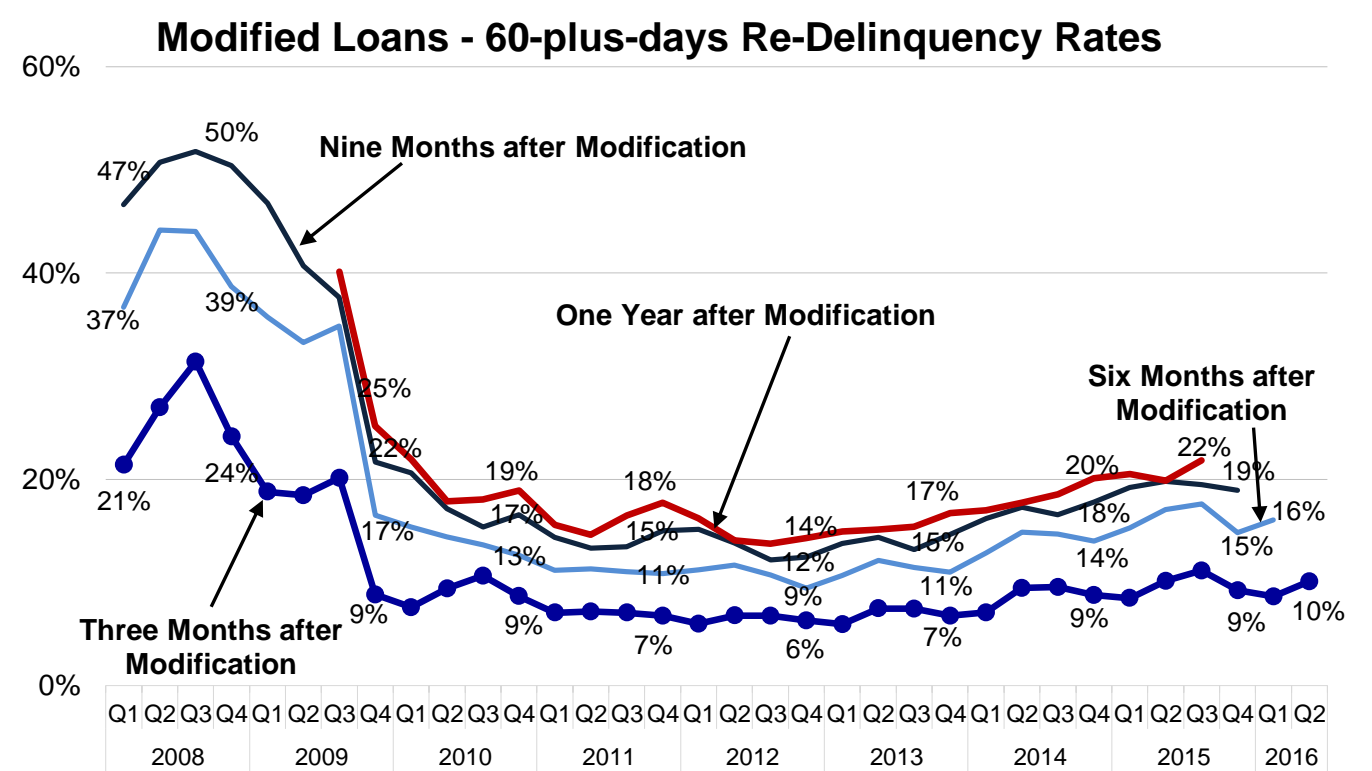
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)

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





## Fannie Mae's HAMP and Non-HAMP Performance

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

### Modified Loans - Performance Three Months after Modification \*

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

### Modified Loans - Performance Six Months after Modification \*

	HAMP								Non-HAMP							
	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Current and Performing	81%	83%	82%	79%	76%	79%	80%	76%	68%	69%	70%	68%	65%	66%	68%	67%
60+ Days Delinquent	8%	7%	7%	9%	10%	10%	9%	11%	16%	16%	15%	16%	18%	18%	15%	16%

### Modified Loans - Performance Nine Months after Modification \*

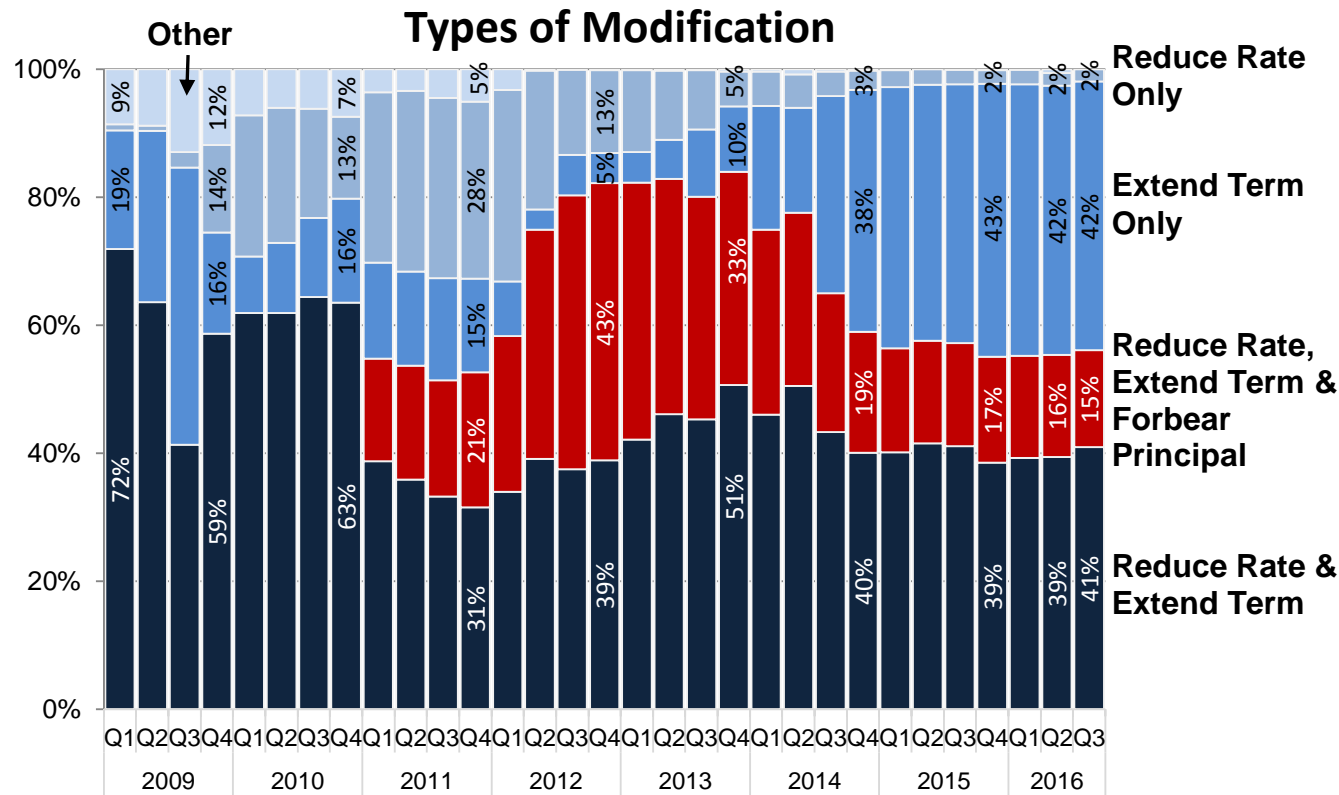
	HAMP							Non-HAMP						
	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15
Current and Performing	79%	80%	78%	76%	74%	76%	73%	65%	66%	65%	63%	63%	63%	62%
60+ Days Delinquent	9%	8%	10%	12%	13%	11%	13%	19%	18%	19%	20%	21%	20%	20%

Source: FHFA (Fannie Mae and Freddie Mac)

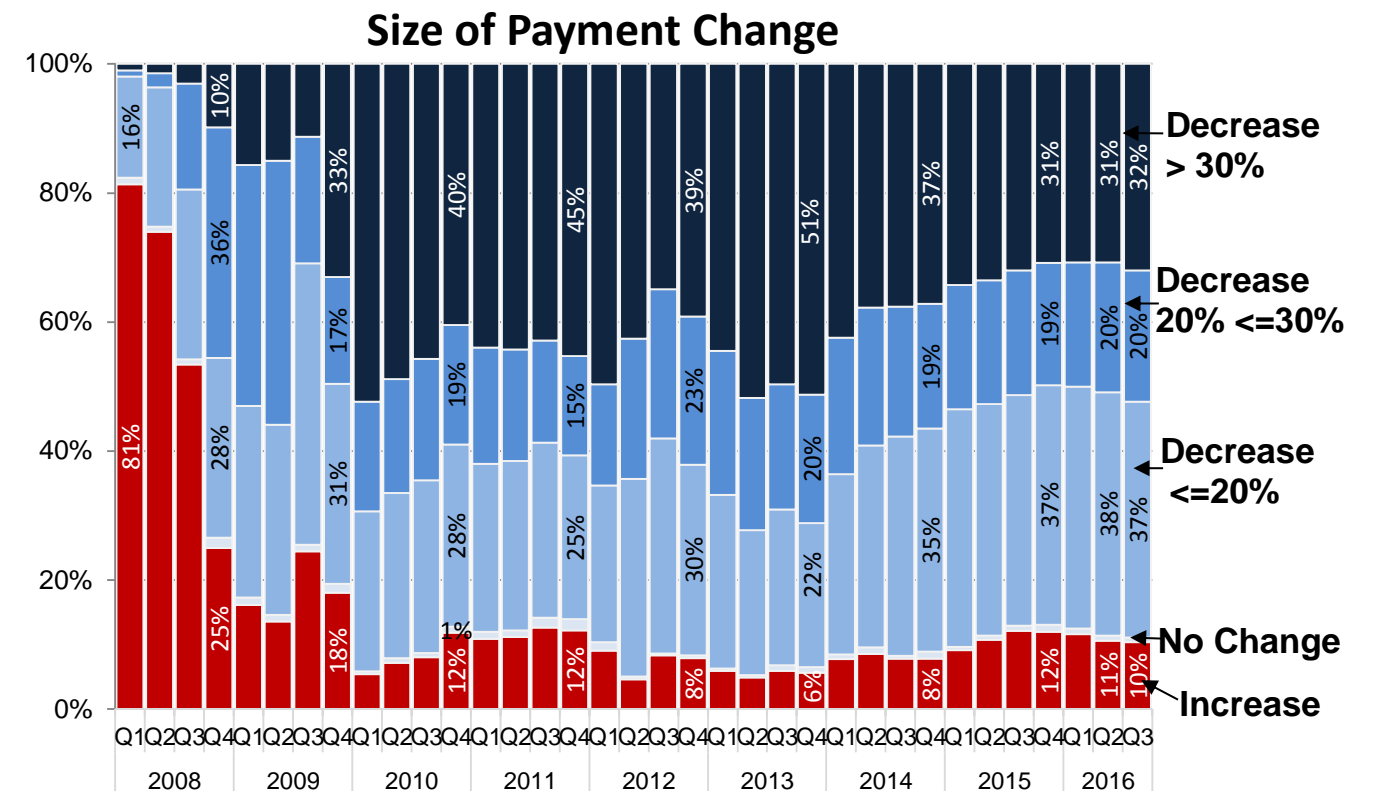
\* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off. The percentage of loans that remained current three months after modification declined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



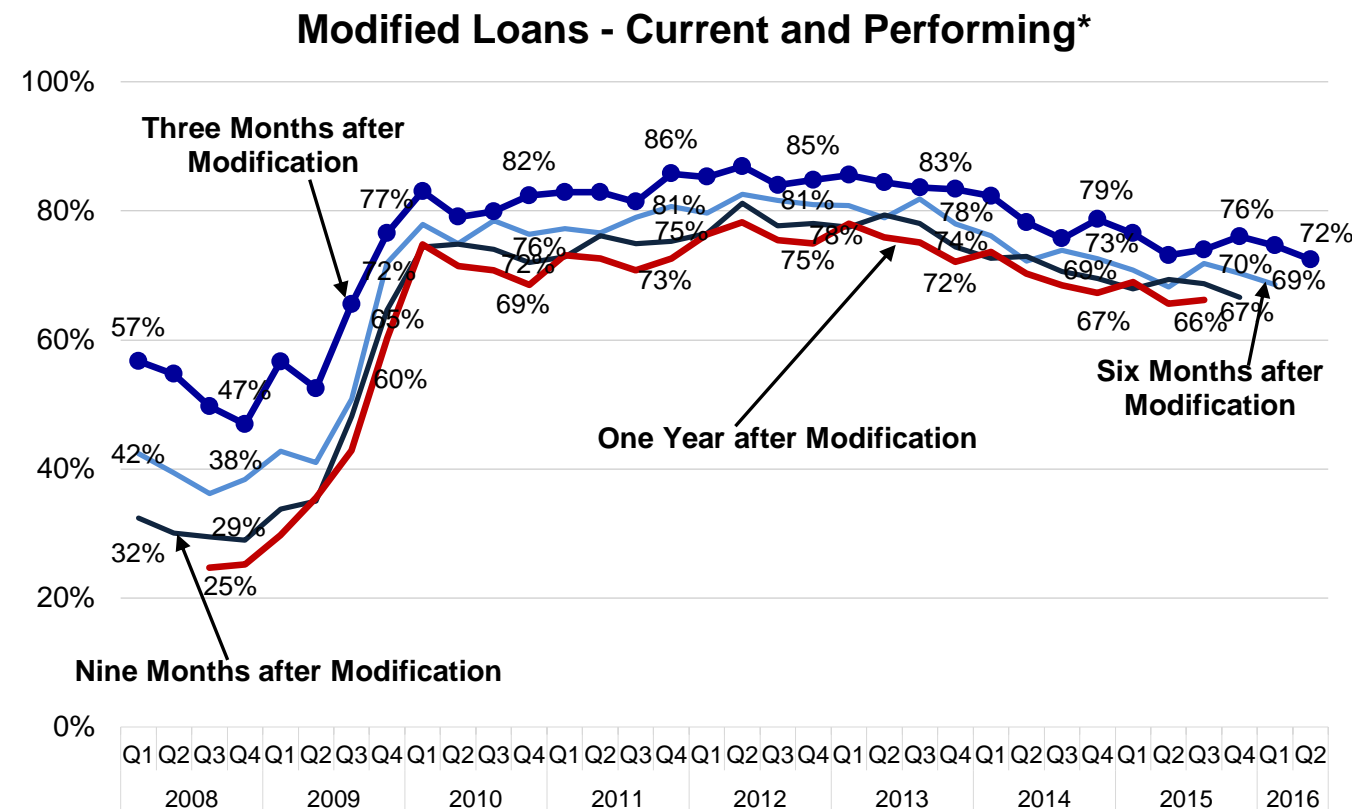
# Freddie Mac's Loan Modifications



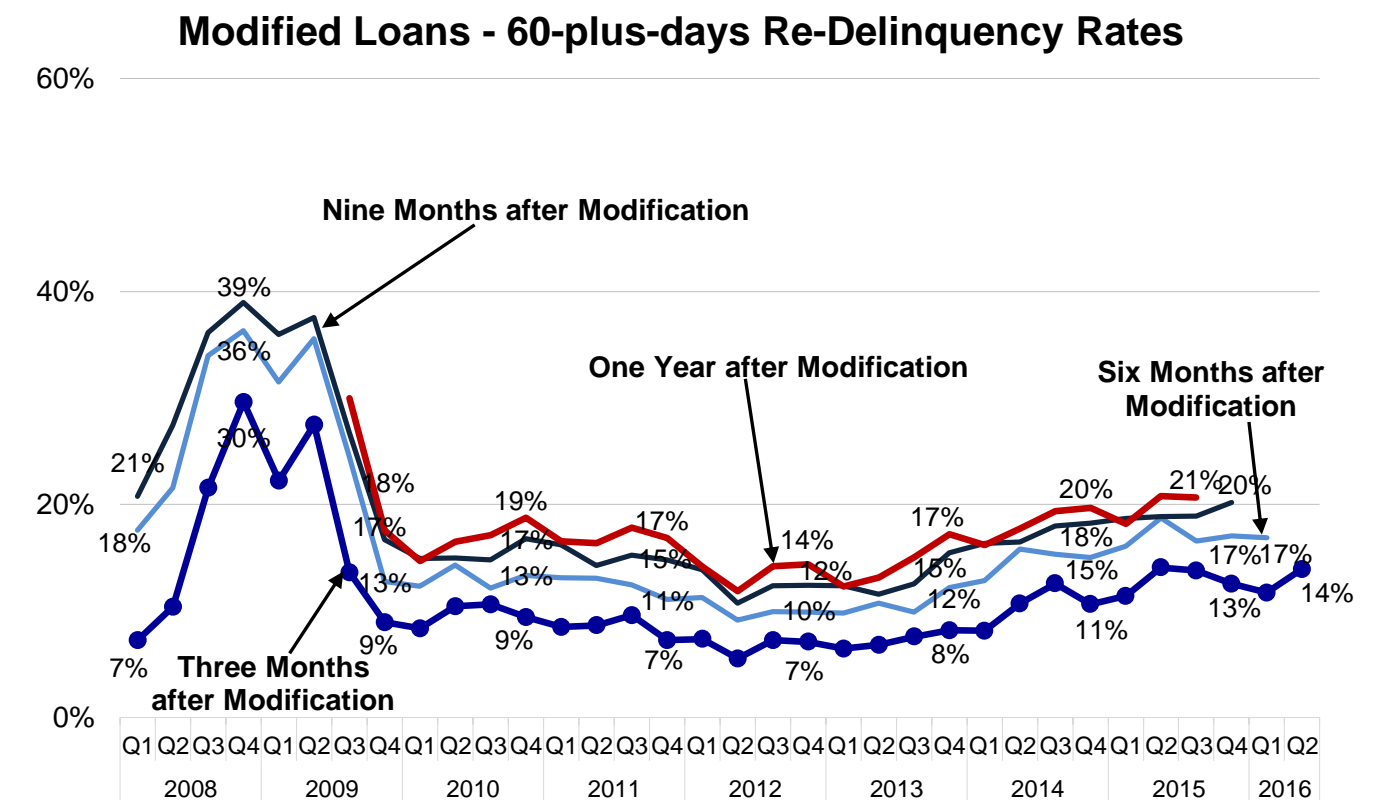
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)

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



## Freddie Mac's HAMP and Non-HAMP Performance

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

### Modified Loans - Performance Three Months after Modification\*

	HAMP									Non-HAMP								
	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16
Current and Performing	86%	85%	88%	84%	80%	84%	84%	84%	80%	76%	74%	77%	75%	72%	73%	75%	74%	72%
60+ Days Delinquent	7%	7%	6%	8%	11%	8%	9%	8%	10%	12%	14%	11%	12%	14%	15%	13%	12%	14%

### Modified Loans - Performance Six Months after Modification\*

	HAMP								Non-HAMP							
	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Current and Performing	82%	84%	84%	81%	77%	83%	81%	80%	70%	72%	71%	69%	67%	71%	69%	68%
60+ Days Delinquent	11%	9%	8%	10%	13%	10%	11%	10%	17%	17%	16%	17%	19%	17%	18%	17%

### Modified Loans - Performance Nine Months after Modification\*

	HAMP							Non-HAMP						
	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15
Current and Performing	81%	81%	81%	78%	78%	81%	78%	71%	68%	68%	67%	68%	67%	66%
60+ Days Delinquent	11%	11%	11%	13%	13%	12%	13%	18%	19%	19%	19%	20%	20%	21%

Source: FHFA (Fannie Mae and Freddie Mac)

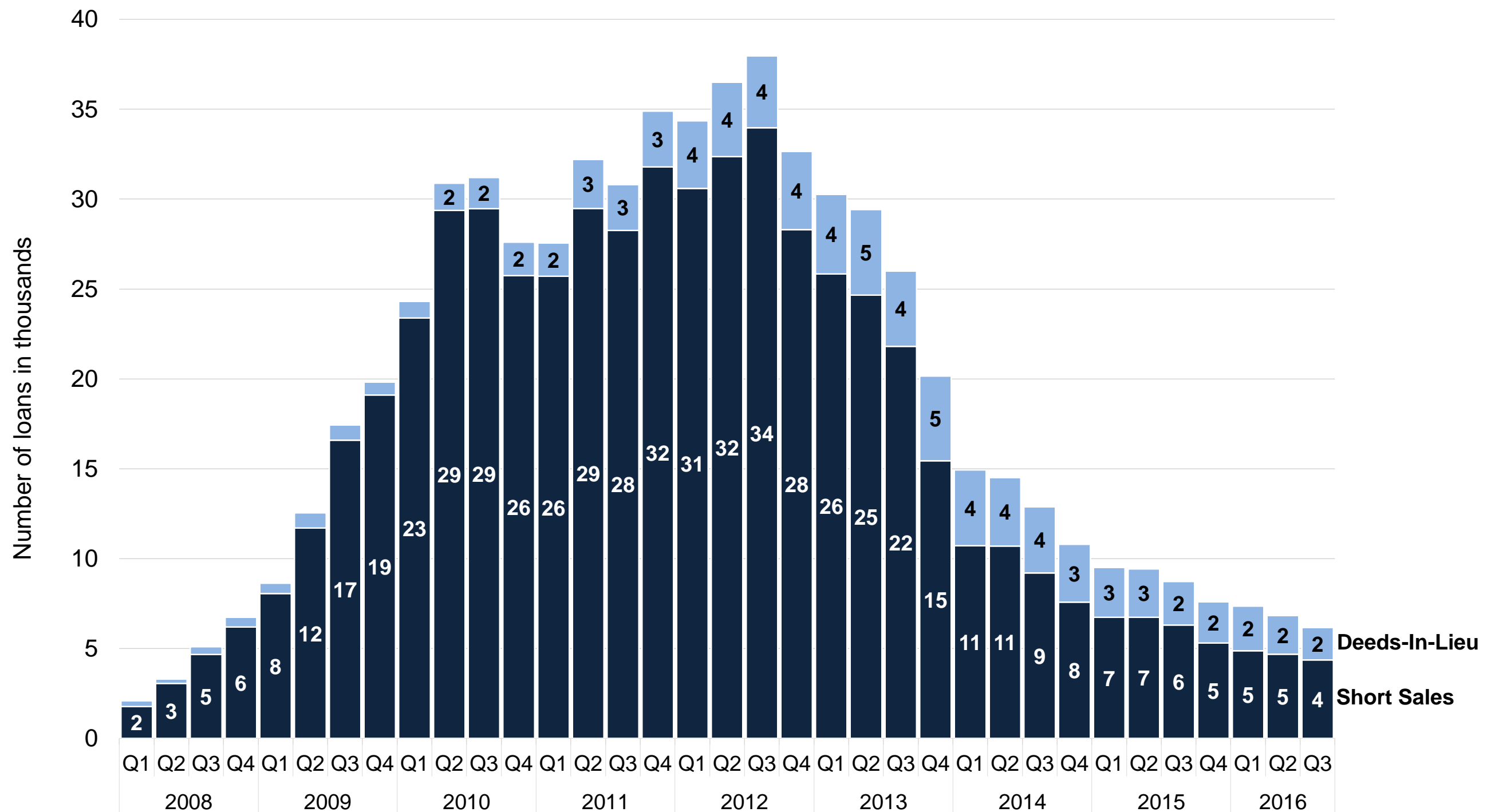
\* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off.





## Foreclosure Prevention Activity: Home Forfeiture Actions

There were 6,167 completed short sales and deeds-in-lieu in the third quarter, bringing the total to 660,651 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 10 percent in the third quarter compared with the second 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.

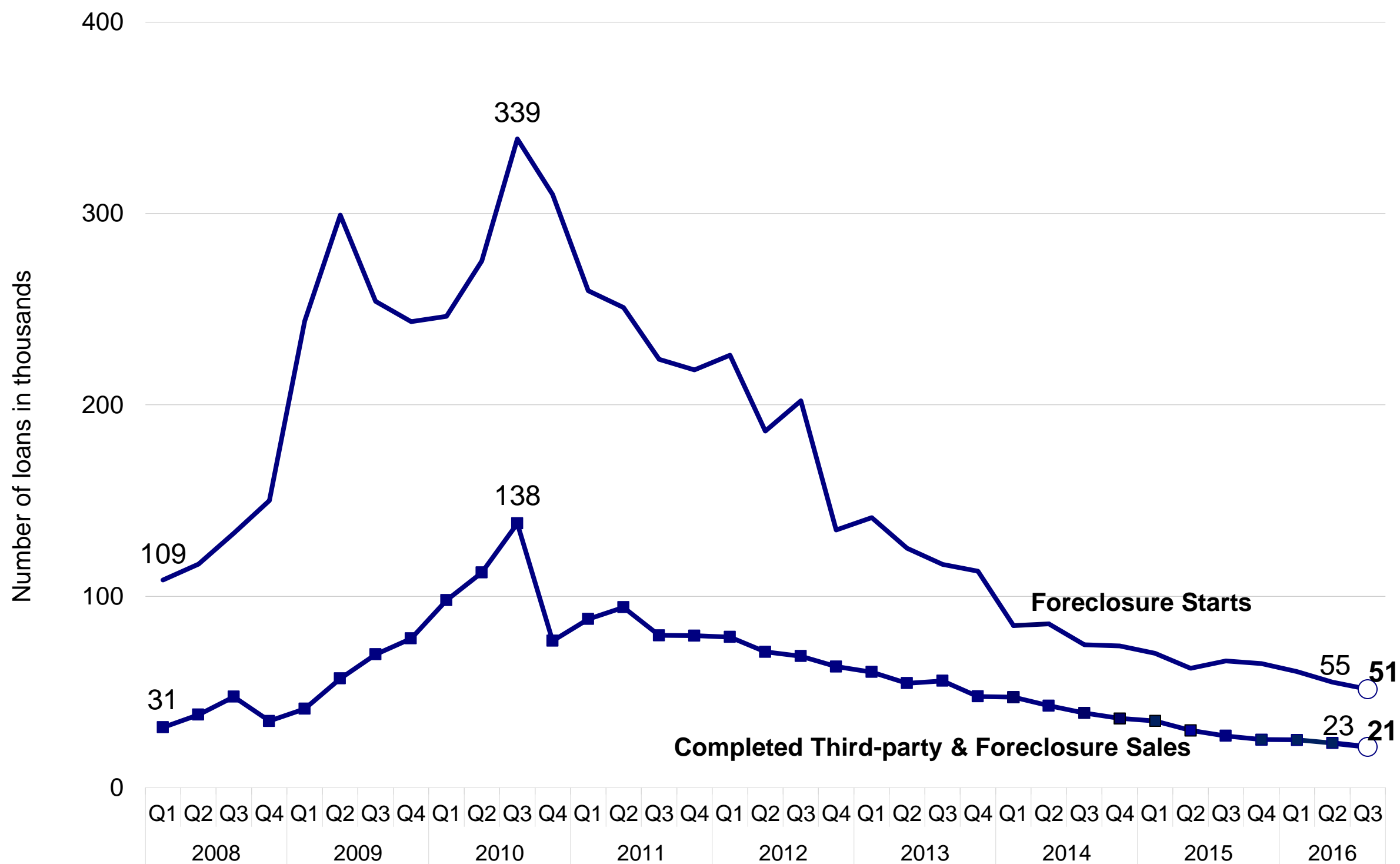


Source: FHFA (Fannie Mae and Freddie Mac)



## Foreclosures

There were 21,293 completed third-party and foreclosure sales in the third quarter of 2016, down 9 percent compared with the second quarter. The number of foreclosure starts decreased 7 percent from 55,100 in the second quarter to 51,376 in the third quarter of 2016.



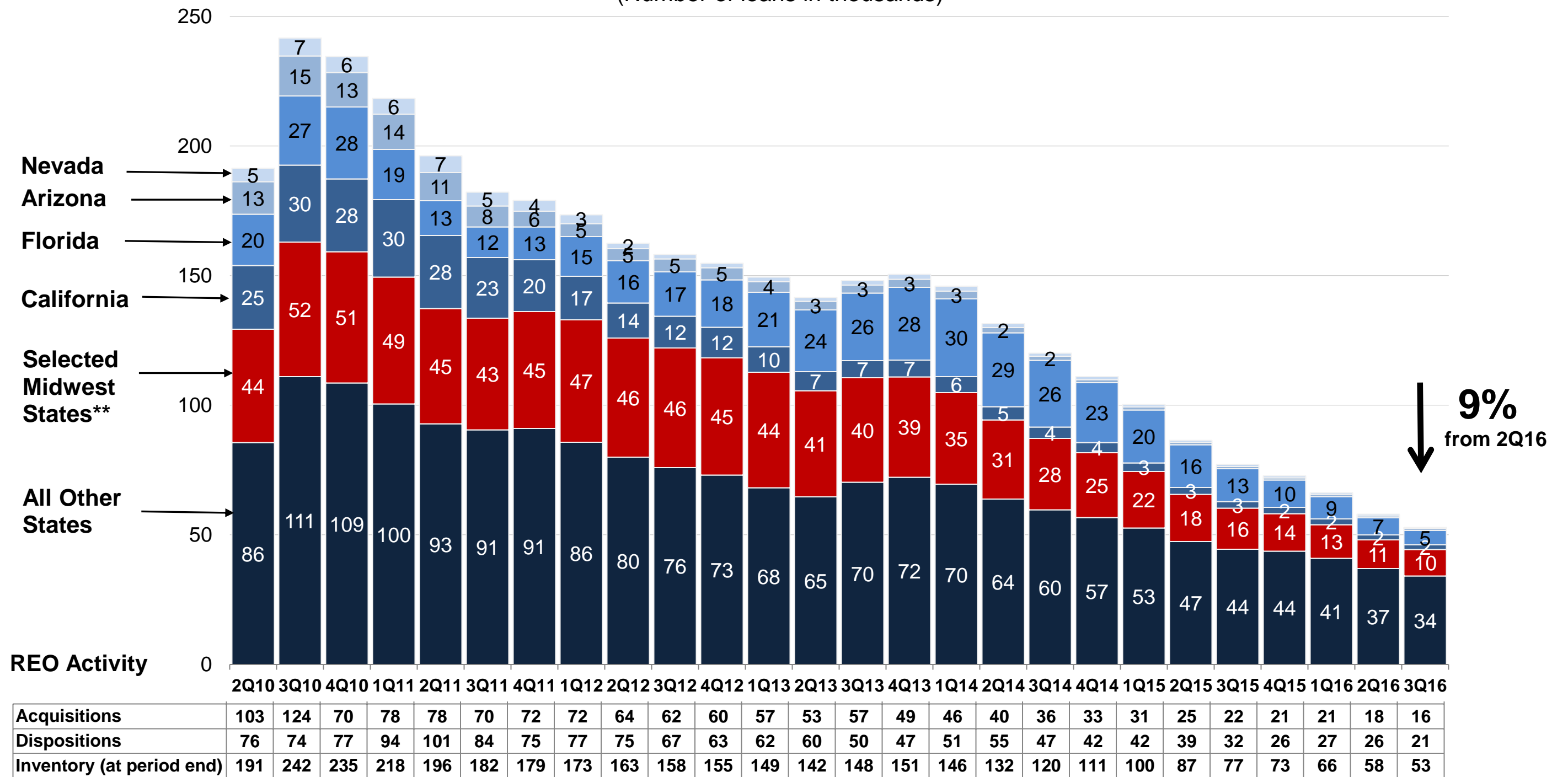
Source: FHFA (Fannie Mae and Freddie Mac)



## Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 9 percent in the third quarter to 52,891, as property dispositions continued to outpace acquisitions. The total number of property acquisitions fell 10 percent to 15,971 while dispositions decreased 19 percent to 21,019 during the third quarter, compared with the second quarter.

REO Inventory by State\*  
(Number of loans in thousands)



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

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

Source: FHFA (Fannie Mae and Freddie Mac)

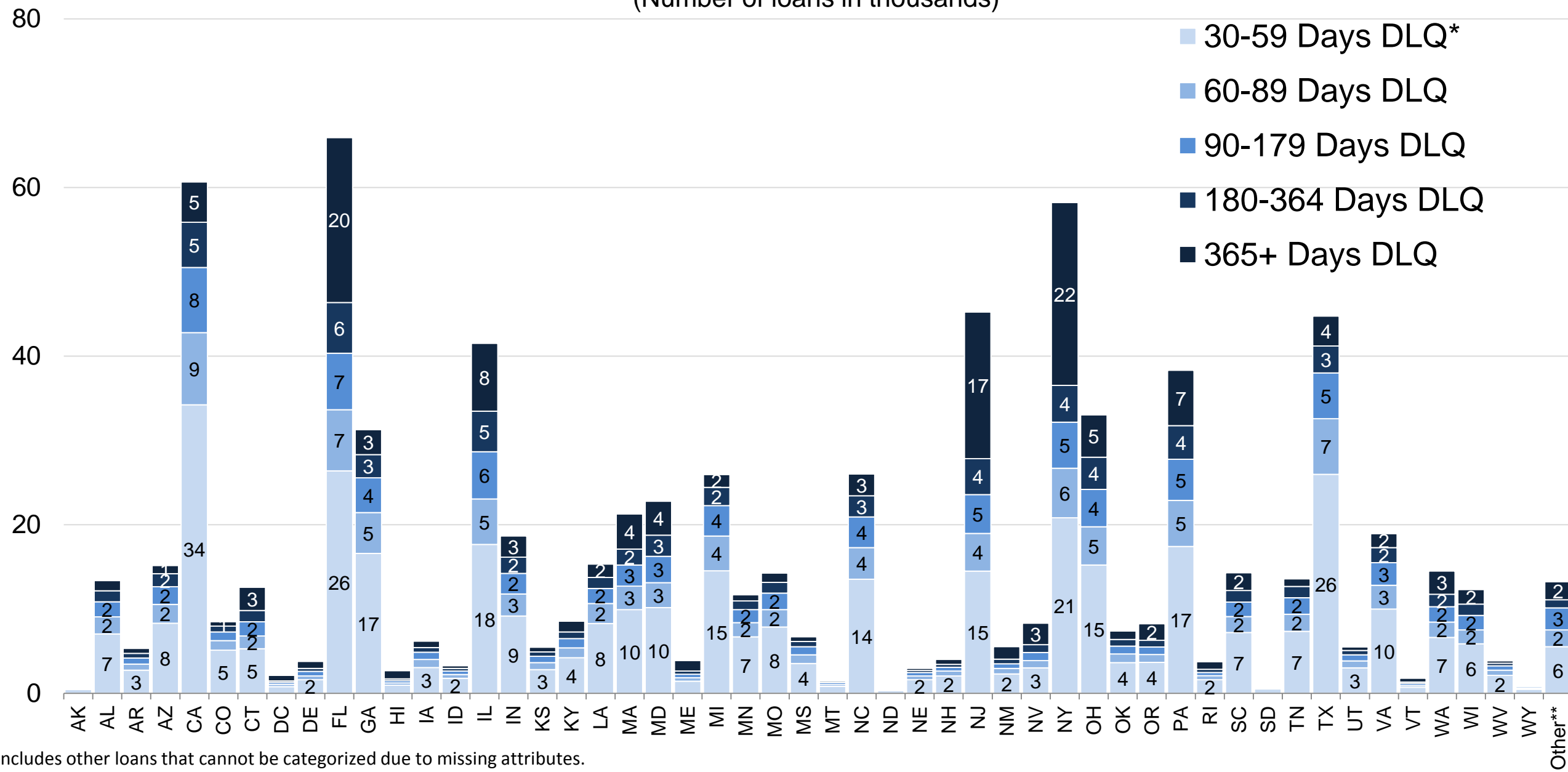




## Delinquent Loans by State

The number of the Enterprises' deeply (365+ days) delinquent loans continued to decline during the third quarter. Approximately 17 percent of the Enterprises' troubled borrowers remained deeply delinquent at the end of the quarter, down from 19 percent at the end of the second quarter of 2016. New York continued to have the highest number of deeply delinquent loans, followed by Florida and New Jersey. As of September 30, 2016, approximately 37 percent of the troubled borrowers in New York have missed one year or more monthly payments, compared with 30 percent in Florida and 38 percent in New Jersey.

Delinquent Loans by State - As of September 30, 2016  
(Number of loans in thousands)



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

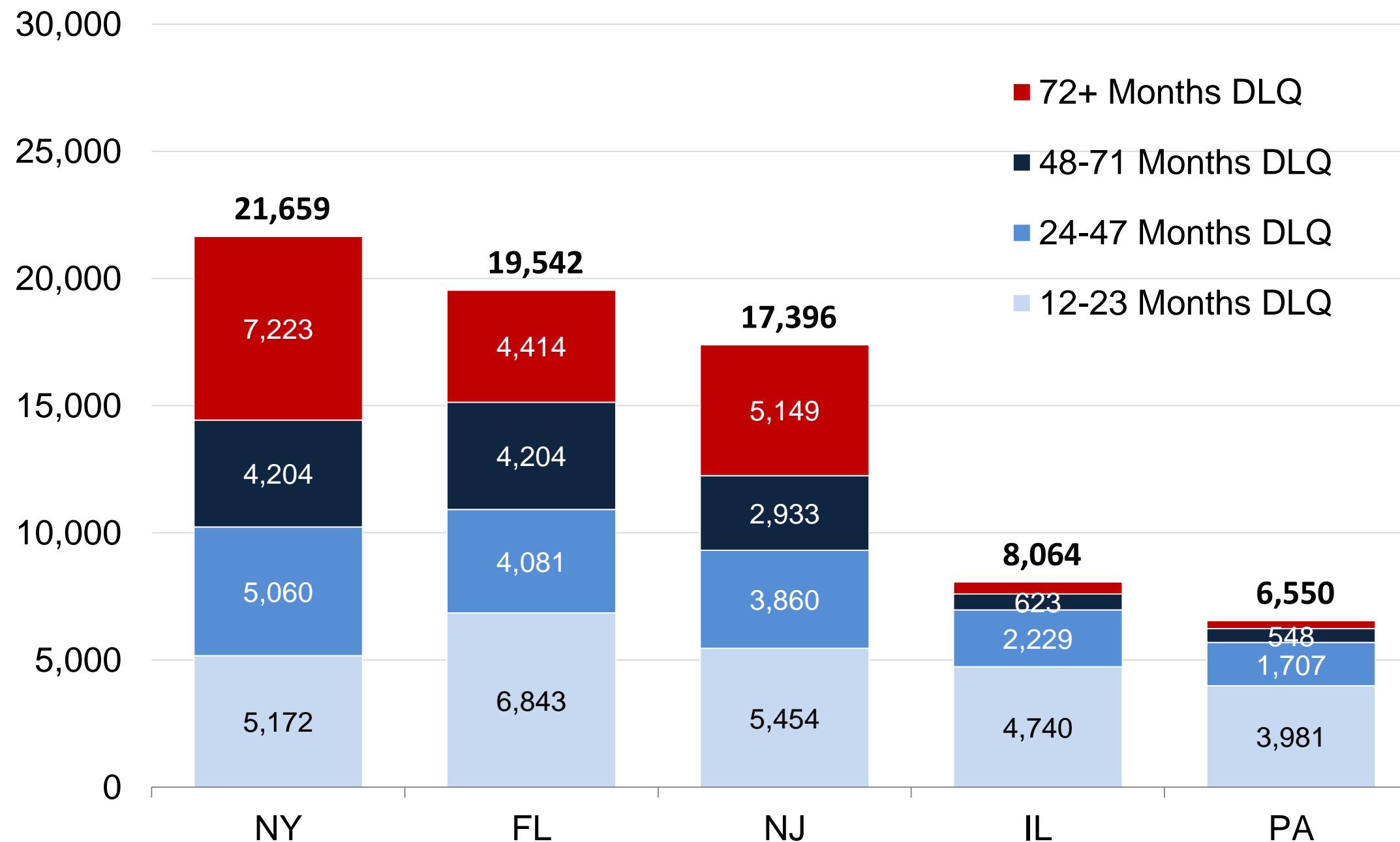
Source: FHFA (Fannie Mae and Freddie Mac)



## Deeply Delinquent Loans in Selected States

Deeply (365+ days) delinquent loans are still highly concentrated in the states that require a judicial review of the foreclosure activity. As of September 30, 2016, approximately 51 percent of the Enterprises' deeply delinquent loans were located in five Judicial states including New York, Florida, New Jersey, Illinois and Pennsylvania. In New York, more than half of these loans have been delinquent for over four years.

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



Source: FHFA (Fannie Mae and Freddie Mac)

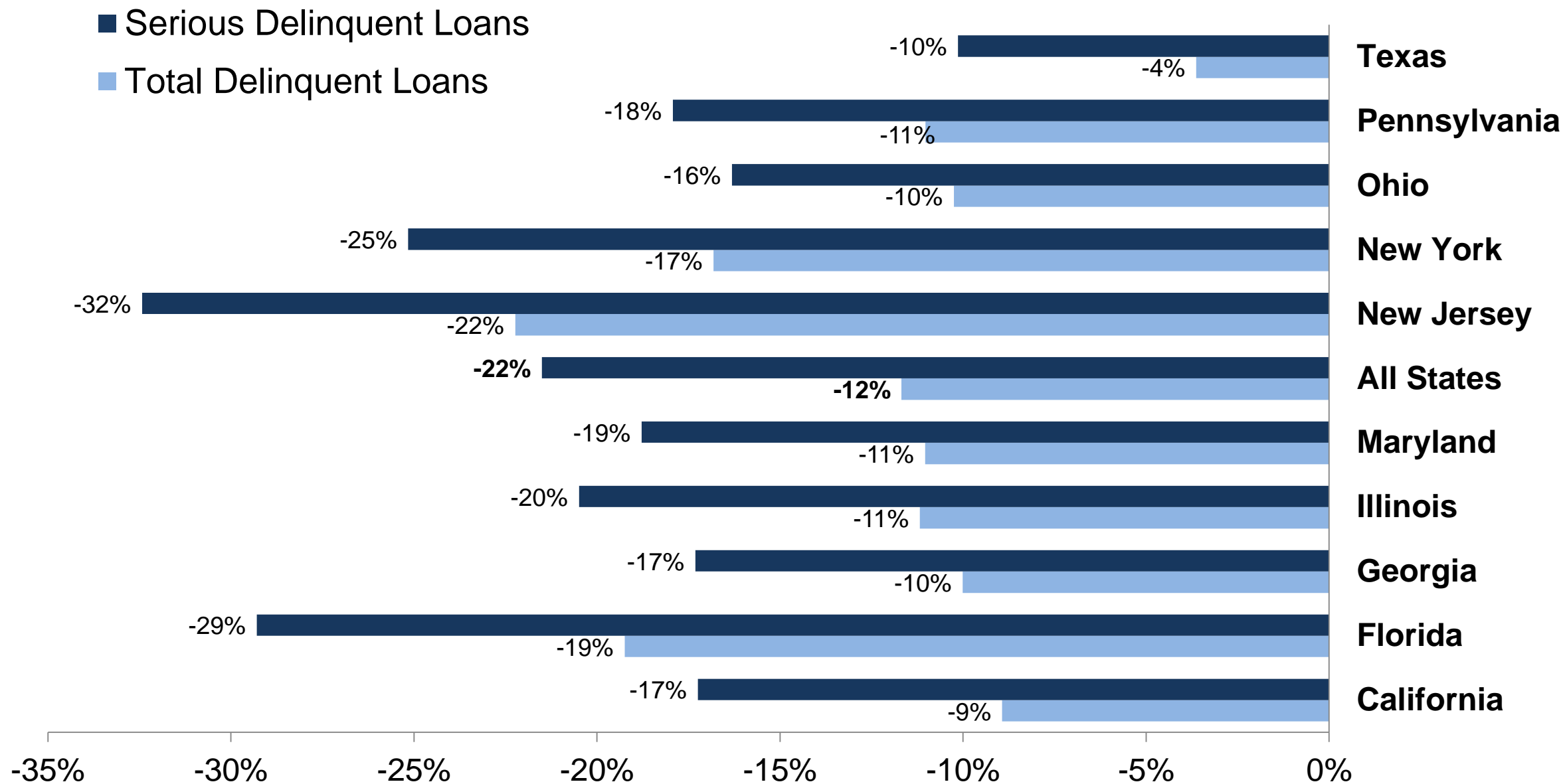




## Change in the Number of Delinquent Loans in Key States\*

The total number of the Enterprises' delinquent loans fell 12 percent during the first nine months of 2016 as seriously delinquent loans (loans that have missed three or more payments or are in foreclosure) continued to decrease. The Enterprises' serious delinquency rate dropped from 1.5 percent at the end of 2015 to 1.2 percent at the end of the third quarter of 2016, which is the lowest level since June of 2008. In New Jersey, the number of the Enterprises' seriously delinquent loans has decreased 32 percent since the beginning of 2016.

### Change from December 31, 2015



\*Top 10 states based on the number of seriously delinquent loans in the Enterprises' single-family portfolios.

Source: FHFA (Fannie Mae and Freddie Mac)





## 1(i) Enterprises Combined - Mortgage Performance (at period end)

(# of loans in thousands)	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16
<b>Total Loans Serviced</b>	28,954	28,617	28,374	28,158	28,043	27,978	28,047	28,071	28,009	27,892	27,880	27,896	27,837	27,803	27,853	27,842	27,803	27,708	27,692
Original Credit Score >= 660	25,309	25,065	24,905	24,774	24,744	24,752	24,884	24,953	24,926	24,852	24,877	24,923	24,899	24,906	24,993	25,016	25,012	24,962	24,987
Original Credit Score < 660	3,644	3,552	3,470	3,384	3,299	3,226	3,163	3,118	3,082	3,040	3,003	2,973	2,938	2,897	2,860	2,826	2,791	2,746	2,704
<b>Total Delinquent Loans</b>	1,699	1,704	1,733	1,646	1,467	1,428	1,312	1,276	1,115	1,101	1,084	1,059	937	935	937	912	799	813	807
Original Credit Score >= 660	1,044	1,037	1,047	994	894	860	785	756	669	656	643	625	562	555	555	539	475	479	478
Original Credit Score < 660	655	667	686	653	573	568	528	521	446	445	441	434	375	380	382	372	324	333	329
<b>30 - 59 Days Delinquent</b>	497	539	591	542	480	513	460	469	391	414	419	414	352	386	405	396	337	378	385
Original Credit Score >= 660	277	297	329	301	271	287	256	260	219	233	237	233	203	222	234	230	196	219	228
Original Credit Score < 660	220	242	262	241	209	226	204	210	172	181	182	180	149	164	171	167	141	159	157
<b>60 - 89 Days Delinquent</b>	168	175	190	187	150	146	144	146	119	123	129	126	105	109	114	115	94	101	107
Original Credit Score >= 660	97	97	105	102	84	80	78	79	67	67	70	69	59	60	63	64	53	56	59
Original Credit Score < 660	71	78	86	84	66	66	66	67	52	56	58	57	46	49	51	51	41	45	48
<b>60-plus-days Delinquent</b>	1,202	1,165	1,141	1,104	987	915	852	807	724	688	666	645	585	549	532	515	462	435	422
Original Credit Score >= 660	767	740	718	693	623	572	529	496	450	423	406	392	359	334	321	310	279	260	250
Original Credit Score < 660	435	425	423	412	364	342	323	311	274	264	259	253	226	216	211	206	183	175	172

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	5.87%	5.95%	6.11%	5.85%	5.23%	5.10%	4.68%	4.55%	3.98%	3.95%	3.89%	3.80%	3.37%	3.36%	3.36%	3.27%	2.87%	2.93%	2.91%
Original Credit Score >= 660	4.13%	4.14%	4.20%	4.01%	3.61%	3.47%	3.15%	3.03%	2.68%	2.64%	2.59%	2.51%	2.26%	2.23%	2.22%	2.16%	1.90%	1.92%	1.91%
Original Credit Score < 660	17.98%	18.78%	19.76%	19.29%	17.37%	17.60%	16.68%	16.69%	14.48%	14.65%	14.68%	14.58%	12.76%	13.11%	13.36%	13.18%	11.61%	12.14%	12.16%
<b>30 - 59 Days Delinquent</b>	1.72%	1.88%	2.08%	1.92%	1.71%	1.83%	1.64%	1.67%	1.40%	1.48%	1.50%	1.48%	1.26%	1.39%	1.46%	1.42%	1.21%	1.36%	1.39%
Original Credit Score >= 660	1.09%	1.18%	1.32%	1.21%	1.09%	1.16%	1.03%	1.04%	0.88%	0.94%	0.95%	0.94%	0.82%	0.89%	0.94%	0.92%	0.78%	0.88%	0.91%
Original Credit Score < 660	6.04%	6.81%	7.56%	7.12%	6.34%	6.99%	6.46%	6.72%	5.58%	5.95%	6.05%	6.06%	5.06%	5.68%	5.98%	5.90%	5.06%	5.78%	5.81%
<b>60 - 89 Days Delinquent</b>	0.58%	0.61%	0.67%	0.66%	0.53%	0.52%	0.51%	0.52%	0.42%	0.44%	0.46%	0.45%	0.38%	0.39%	0.41%	0.41%	0.34%	0.36%	0.39%
Original Credit Score >= 660	0.38%	0.39%	0.42%	0.41%	0.34%	0.32%	0.31%	0.32%	0.27%	0.27%	0.28%	0.28%	0.24%	0.24%	0.25%	0.25%	0.21%	0.22%	0.24%
Original Credit Score < 660	1.96%	2.19%	2.47%	2.49%	1.99%	2.06%	2.07%	2.15%	1.69%	1.84%	1.94%	1.93%	1.56%	1.69%	1.80%	1.82%	1.47%	1.64%	1.76%
<b>60-plus-days Delinquent</b>	4.15%	4.07%	4.02%	3.92%	3.52%	3.27%	3.04%	2.87%	2.59%	2.47%	2.39%	2.31%	2.10%	1.97%	1.91%	1.85%	1.66%	1.57%	1.52%
Original Credit Score >= 660	3.03%	2.95%	2.88%	2.80%	2.52%	2.31%	2.12%	1.99%	1.80%	1.70%	1.63%	1.57%	1.44%	1.34%	1.28%	1.24%	1.12%	1.04%	1.00%
Original Credit Score < 660	11.93%	11.97%	12.20%	12.16%	11.04%	10.61%	10.22%	9.97%	8.90%	8.69%	8.64%	8.52%	7.70%	7.44%	7.38%	7.29%	6.55%	6.36%	6.35%
<b>Serious Delinquency Rate</b>	3.61%	3.50%	3.39%	3.27%	3.02%	2.78%	2.56%	2.38%	2.19%	2.06%	1.96%	1.89%	1.76%	1.61%	1.52%	1.46%	1.35%	1.23%	1.16%
<b>In Bankruptcy</b>	0.60%	0.58%	0.57%	0.54%	0.48%	0.48%	0.44%	0.41%	0.39%	0.38%	0.35%	0.35%	0.33%	0.32%	0.30%	0.27%	0.25%	0.24%	0.23%



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

(# of loans in thousands)	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16
<b>Total Loans Serviced</b>	17,765	17,653	17,634	17,545	17,490	17,459	17,573	17,625	17,588	17,503	17,463	17,466	17,408	17,335	17,325	17,291	17,254	17,179	17,143
Original Credit Score >= 660	15,484	15,428	15,457	15,420	15,422	15,436	15,586	15,663	15,648	15,589	15,570	15,590	15,553	15,503	15,514	15,500	15,484	15,437	15,427
Original Credit Score < 660	2,281	2,225	2,177	2,125	2,069	2,023	1,987	1,962	1,940	1,914	1,893	1,876	1,855	1,832	1,811	1,791	1,770	1,742	1,716
<b>Total Delinquent Loans</b>	1,078	1,081	1,100	1,044	927	901	826	801	706	692	682	666	595	600	607	596	524	536	531
Original Credit Score >= 660	660	655	662	627	564	542	493	474	424	412	404	393	357	356	359	352	311	315	313
Original Credit Score < 660	418	426	439	417	363	359	333	327	283	280	277	273	238	244	249	244	213	221	218
<b>30 - 59 Days Delinquent</b>	318	344	376	347	303	325	288	291	248	258	261	258	221	243	259	255	216	245	250
Original Credit Score >= 660	175	187	207	190	169	181	159	160	138	144	147	145	127	139	149	147	125	141	147
Original Credit Score < 660	143	157	170	157	134	144	129	132	110	113	114	113	94	104	110	108	91	104	103
<b>60 - 89 Days Delinquent</b>	106	111	121	117	92	89	87	88	71	74	77	76	63	67	70	72	58	63	67
Original Credit Score >= 660	60	61	65	63	52	48	47	47	40	40	42	41	36	37	39	39	33	35	37
Original Credit Score < 660	45	50	55	54	41	41	40	41	31	34	35	35	28	30	32	32	25	28	30
<b>60-plus-days Delinquent</b>	760	737	724	697	624	576	538	510	458	435	421	408	374	357	348	341	307	290	281
Original Credit Score >= 660	485	467	455	437	394	361	335	314	285	268	257	248	230	217	210	205	186	173	166
Original Credit Score < 660	276	269	269	261	229	215	204	196	173	166	163	160	144	140	138	136	122	117	115

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	6.07%	6.12%	6.24%	5.95%	5.30%	5.16%	4.70%	4.55%	4.02%	3.95%	3.90%	3.81%	3.42%	3.46%	3.51%	3.45%	3.04%	3.12%	3.10%
Original Credit Score >= 660	4.26%	4.24%	4.28%	4.07%	3.66%	3.51%	3.17%	3.03%	2.71%	2.65%	2.60%	2.52%	2.29%	2.29%	2.31%	2.27%	2.01%	2.04%	2.03%
Original Credit Score < 660	18.34%	19.15%	20.14%	19.64%	17.53%	17.73%	16.74%	16.68%	14.57%	14.61%	14.65%	14.54%	12.85%	13.33%	13.73%	13.64%	12.04%	12.69%	12.72%
<b>30 - 59 Days Delinquent</b>	1.79%	1.95%	2.13%	1.98%	1.73%	1.86%	1.64%	1.65%	1.41%	1.47%	1.50%	1.48%	1.27%	1.40%	1.50%	1.47%	1.25%	1.43%	1.46%
Original Credit Score >= 660	1.13%	1.22%	1.34%	1.23%	1.10%	1.17%	1.02%	1.02%	0.88%	0.93%	0.95%	0.93%	0.81%	0.90%	0.96%	0.95%	0.81%	0.92%	0.95%
Original Credit Score < 660	6.25%	7.05%	7.79%	7.38%	6.45%	7.12%	6.50%	6.71%	5.67%	5.92%	6.02%	6.03%	5.07%	5.70%	6.09%	6.02%	5.17%	5.97%	6.02%
<b>60 - 89 Days Delinquent</b>	0.59%	0.63%	0.68%	0.67%	0.53%	0.51%	0.50%	0.50%	0.41%	0.42%	0.44%	0.43%	0.36%	0.39%	0.41%	0.41%	0.34%	0.37%	0.39%
Original Credit Score >= 660	0.39%	0.39%	0.42%	0.41%	0.33%	0.31%	0.30%	0.30%	0.26%	0.26%	0.27%	0.26%	0.23%	0.24%	0.25%	0.25%	0.21%	0.23%	0.24%
Original Credit Score < 660	1.99%	2.25%	2.53%	2.53%	1.97%	2.01%	2.02%	2.08%	1.61%	1.77%	1.86%	1.84%	1.49%	1.65%	1.76%	1.80%	1.43%	1.61%	1.76%
<b>60-plus-days Delinquent</b>	4.28%	4.17%	4.11%	3.97%	3.56%	3.30%	3.06%	2.89%	2.61%	2.48%	2.41%	2.34%	2.15%	2.06%	2.01%	1.97%	1.78%	1.69%	1.64%
Original Credit Score >= 660	3.13%	3.03%	2.94%	2.83%	2.56%	2.34%	2.15%	2.01%	1.82%	1.72%	1.65%	1.59%	1.48%	1.40%	1.35%	1.32%	1.20%	1.12%	1.07%
Original Credit Score < 660	12.09%	12.10%	12.35%	12.26%	11.07%	10.61%	10.24%	9.97%	8.90%	8.70%	8.63%	8.51%	7.78%	7.63%	7.64%	7.62%	6.87%	6.72%	6.70%
<b>Serious Delinquency Rate</b>	3.67%	3.53%	3.41%	3.29%	3.02%	2.77%	2.55%	2.38%	2.19%	2.05%	1.96%	1.89%	1.78%	1.66%	1.59%	1.55%	1.44%	1.32%	1.24%
<b>In Bankruptcy</b>	0.65%	0.60%	0.58%	0.54%	0.46%	0.47%	0.41%	0.38%	0.36%	0.35%	0.33%	0.33%	0.32%	0.32%	0.31%	0.28%	0.26%	0.25%	0.24%



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

(# of loans in thousands)	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16
<b>Total Loans Serviced</b>	11,189	10,964	10,740	10,613	10,552	10,519	10,473	10,446	10,421	10,388	10,417	10,430	10,429	10,468	10,528	10,551	10,549	10,529	10,549
Original Credit Score >= 660	9,826	9,638	9,448	9,354	9,322	9,315	9,298	9,290	9,278	9,263	9,306	9,333	9,346	9,402	9,479	9,516	9,528	9,525	9,560
Original Credit Score < 660	1,364	1,327	1,292	1,259	1,230	1,203	1,175	1,156	1,142	1,126	1,111	1,097	1,083	1,066	1,049	1,035	1,021	1,004	989
<b>Total Delinquent Loans</b>	621	623	633	602	541	527	486	475	409	409	402	393	342	335	330	316	275	277	276
Original Credit Score >= 660	384	382	385	367	330	318	292	282	245	244	239	232	205	199	196	187	164	164	165
Original Credit Score < 660	237	241	247	235	211	209	195	193	164	166	164	161	137	136	133	128	111	112	111
<b>30 - 59 Days Delinquent</b>	179	194	215	195	177	188	173	178	143	156	157	156	131	143	146	141	121	132	135
Original Credit Score >= 660	102	109	122	111	101	107	98	100	81	89	90	89	77	83	86	83	71	78	81
Original Credit Score < 660	78	85	93	84	76	82	75	78	62	68	68	67	55	60	61	59	50	55	54
<b>60 - 89 Days Delinquent</b>	62	64	70	70	57	57	56	58	47	49	52	51	41	42	44	43	36	38	40
Original Credit Score >= 660	36	36	39	39	32	32	31	32	27	27	29	28	23	24	24	24	21	21	22
Original Credit Score < 660	26	28	31	31	25	26	25	26	21	22	23	23	18	19	20	19	16	17	18
<b>60-plus-days Delinquent</b>	442	428	418	407	364	339	314	297	266	253	245	237	211	192	183	174	154	144	141
Original Credit Score >= 660	282	272	263	256	229	211	194	182	164	155	149	143	129	117	111	105	93	87	84
Original Credit Score < 660	159	156	154	151	135	128	120	115	102	98	96	94	82	76	73	69	61	58	57

Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	5.55%	5.68%	5.89%	5.67%	5.12%	5.01%	4.64%	4.55%	3.93%	3.94%	3.86%	3.76%	3.28%	3.20%	3.13%	2.99%	2.61%	2.63%	2.62%
Original Credit Score >= 660	3.91%	3.96%	4.08%	3.92%	3.54%	3.41%	3.14%	3.03%	2.65%	2.63%	2.56%	2.48%	2.20%	2.12%	2.07%	1.97%	1.72%	1.73%	1.73%
Original Credit Score < 660	17.38%	18.15%	19.12%	18.70%	17.12%	17.39%	16.58%	16.72%	14.33%	14.70%	14.74%	14.66%	12.62%	12.74%	12.71%	12.39%	10.86%	11.19%	11.21%
<b>30 - 59 Days Delinquent</b>	1.60%	1.77%	2.00%	1.84%	1.68%	1.79%	1.65%	1.71%	1.38%	1.50%	1.51%	1.49%	1.26%	1.36%	1.39%	1.34%	1.15%	1.26%	1.28%
Original Credit Score >= 660	1.04%	1.14%	1.29%	1.18%	1.09%	1.15%	1.05%	1.08%	0.88%	0.96%	0.97%	0.95%	0.82%	0.88%	0.90%	0.87%	0.75%	0.81%	0.84%
Original Credit Score < 660	5.70%	6.39%	7.18%	6.70%	6.14%	6.78%	6.39%	6.75%	5.42%	6.01%	6.09%	6.13%	5.04%	5.63%	5.79%	5.68%	4.88%	5.45%	5.46%
<b>60 - 89 Days Delinquent</b>	0.56%	0.58%	0.65%	0.66%	0.54%	0.54%	0.54%	0.56%	0.46%	0.47%	0.50%	0.49%	0.40%	0.40%	0.42%	0.41%	0.34%	0.36%	0.38%
Original Credit Score >= 660	0.37%	0.37%	0.41%	0.42%	0.35%	0.34%	0.33%	0.34%	0.29%	0.29%	0.31%	0.30%	0.25%	0.25%	0.26%	0.25%	0.22%	0.22%	0.23%
Original Credit Score < 660	1.91%	2.09%	2.37%	2.42%	2.02%	2.13%	2.17%	2.29%	1.82%	1.95%	2.09%	2.08%	1.68%	1.76%	1.87%	1.86%	1.55%	1.68%	1.78%
<b>60-plus-days Delinquent</b>	3.95%	3.91%	3.89%	3.83%	3.45%	3.22%	2.99%	2.84%	2.55%	2.44%	2.35%	2.27%	2.02%	1.84%	1.74%	1.65%	1.46%	1.37%	1.34%
Original Credit Score >= 660	2.87%	2.83%	2.79%	2.73%	2.45%	2.27%	2.08%	1.95%	1.77%	1.68%	1.60%	1.54%	1.38%	1.24%	1.17%	1.10%	0.98%	0.91%	0.88%
Original Credit Score < 660	11.68%	11.76%	11.94%	12.00%	10.98%	10.61%	10.19%	9.96%	8.91%	8.69%	8.64%	8.53%	7.57%	7.11%	6.93%	6.71%	5.98%	5.74%	5.75%
<b>Serious Delinquency Rate</b>	3.51%	3.45%	3.37%	3.25%	3.03%	2.79%	2.58%	2.39%	2.20%	2.07%	1.96%	1.88%	1.73%	1.53%	1.41%	1.32%	1.20%	1.08%	1.02%
<b>In Bankruptcy</b>	0.52%	0.54%	0.55%	0.54%	0.52%	0.51%	0.49%	0.47%	0.43%	0.42%	0.40%	0.38%	0.35%	0.32%	0.30%	0.27%	0.25%	0.23%	0.21%





## 2 Enterprises Combined - Foreclosure Prevention Actions (# of loans)<sup>1</sup>

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	YTD Sep-16	
<b>Starts<sup>2</sup></b>																					
HAMP Active Trial & Perm. - Cum.	444,930	455,967	456,378	458,363	457,084	451,475	447,840	445,054	442,441	438,681	433,493	427,398	420,472	411,719	401,740	392,398	381,938	369,266	355,461	355,461	
Repayment Plans	96,332	76,871	83,140	80,591	69,815	46,282	44,754	39,058	34,943	29,884	30,835	29,842	26,341	21,905	20,462	18,260	17,090	18,499	20,616	56,205	
Forbearance Plans	48,011	34,751	33,342	34,362	24,318	22,339	18,478	17,452	12,653	16,150	14,434	12,558	11,256	7,169	6,004	5,941	5,904	6,234	7,467	19,605	
<b>Completed</b>																					
Repayment Plans <sup>3</sup>	44,636	36,343	29,572	32,064	32,082	23,648	14,507	15,149	16,056	13,126	10,969	11,330	12,141	9,839	9,027	8,310	8,194	7,839	7,515	23,548	
Forbearance Plans <sup>3</sup>	7,815	5,352	3,821	5,824	3,808	4,221	2,330	2,312	2,894	3,059	2,803	2,504	2,710	2,135	1,671	1,654	1,958	1,562	1,407	4,927	
Charge-offs-in-lieu	507	342	295	191	146	171	164	166	266	486	313	313	279	291	359	290	285	236	208	729	
HomeSaver Advance (Fannie)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Modifications	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	94,866	
<b>Home Retention Actions</b>	<b>113,306</b>	<b>92,511</b>	<b>96,249</b>	<b>97,689</b>	<b>99,802</b>	<b>87,675</b>	<b>74,879</b>	<b>79,543</b>	<b>73,888</b>	<b>65,308</b>	<b>59,829</b>	<b>55,069</b>	<b>56,451</b>	<b>54,170</b>	<b>46,023</b>	<b>40,171</b>	<b>42,246</b>	<b>41,601</b>	<b>40,223</b>	<b>124,070</b>	
Short Sales	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	4,373	13,927	
Deeds-in-lieu	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	1,794	6,442	
<b>Nonforeclosure - Home Forfeiture Actions</b>	<b>34,360</b>	<b>36,496</b>	<b>37,966</b>	<b>32,642</b>	<b>30,258</b>	<b>29,413</b>	<b>25,997</b>	<b>20,161</b>	<b>14,932</b>	<b>14,512</b>	<b>12,878</b>	<b>10,802</b>	<b>9,509</b>	<b>9,423</b>	<b>8,721</b>	<b>7,598</b>	<b>7,365</b>	<b>6,837</b>	<b>6,167</b>	<b>20,369</b>	
<b>Total Foreclosure Prevention Actions</b>	<b>147,666</b>	<b>129,007</b>	<b>134,215</b>	<b>130,331</b>	<b>130,060</b>	<b>117,088</b>	<b>100,876</b>	<b>99,704</b>	<b>88,820</b>	<b>79,820</b>	<b>72,707</b>	<b>65,871</b>	<b>65,960</b>	<b>63,593</b>	<b>54,744</b>	<b>47,769</b>	<b>49,611</b>	<b>48,438</b>	<b>46,390</b>	<b>144,439</b>	

## Percent of Total Foreclosure Prevention Actions

Repayment Plans	30%	28%	22%	25%	25%	20%	14%	15%	18%	16%	15%	17%	18%	15%	16%	17%	17%	16%	16%	16%
Forbearance Plans	5%	4%	3%	4%	3%	4%	2%	2%	3%	4%	4%	4%	4%	3%	3%	3%	4%	3%	3%	3%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	1%	1%	0%	0%	1%
HomeSaver Advance (Fannie)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	41%	39%	47%	46%	49%	51%	57%	62%	62%	61%	63%	62%	63%	66%	64%	63%	64%	66%	67%	66%
<b>Home Retention Actions</b>	<b>77%</b>	<b>72%</b>	<b>72%</b>	<b>75%</b>	<b>77%</b>	<b>75%</b>	<b>74%</b>	<b>80%</b>	<b>83%</b>	<b>82%</b>	<b>82%</b>	<b>84%</b>	<b>86%</b>	<b>85%</b>	<b>84%</b>	<b>84%</b>	<b>85%</b>	<b>86%</b>	<b>87%</b>	<b>86%</b>
Short Sales	21%	25%	25%	22%	20%	21%	22%	15%	12%	13%	13%	12%	10%	11%	12%	11%	10%	10%	9%	10%
Deeds-in-lieu	3%	3%	3%	3%	3%	4%	4%	5%	5%	5%	5%	5%	4%	4%	4%	5%	5%	4%	4%	4%
<b>Nonforeclosure - Home Forfeiture Actions</b>	<b>23%</b>	<b>28%</b>	<b>28%</b>	<b>25%</b>	<b>23%</b>	<b>25%</b>	<b>26%</b>	<b>20%</b>	<b>17%</b>	<b>18%</b>	<b>18%</b>	<b>16%</b>	<b>14%</b>	<b>15%</b>	<b>16%</b>	<b>16%</b>	<b>15%</b>	<b>14%</b>	<b>13%</b>	<b>14%</b>

<sup>1</sup> 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.

<sup>2</sup> Forbearance plans initiated include HAMP trials initiated by servicers under the MHA program. HAMP trial modifications are based on the first trial payment posted date. HAMP permanent modifications are based on the effective date of modification. As of September 30, 2016, Fannie Mae had 208,152 HAMP active permanent modifications and Freddie Mac had 144,809 HAMP active permanent modifications.

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





3(i) Enterprises Combined - Loan Modifications

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	YTD Sep-16
Loan Modifications (# of loans)	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672	48,637	45,744	40,922	41,321	41,905	34,966	29,917	31,809	31,964	31,093	94,866
<b>Principal and Interest Change (%)</b>																				
Increase	4%	3%	4%	4%	4%	3%	4%	5%	8%	10%	12%	13%	14%	14%	16%	13%	10%	10%	9%	10%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%
Decrease <=20%	24%	27%	28%	28%	27%	26%	27%	27%	31%	33%	35%	35%	36%	36%	35%	38%	40%	39%	38%	39%
Decrease 20% <=30%	21%	21%	22%	22%	20%	19%	19%	19%	20%	20%	19%	19%	18%	19%	19%	19%	20%	21%	21%	21%
Decrease > 30%	50%	48%	45%	46%	49%	51%	50%	49%	41%	36%	34%	33%	31%	31%	30%	30%	29%	29%	31%	30%

Types of Modification (%)

Extend Term Only	11%	10%	12%	13%	15%	19%	20%	20%	29%	33%	40%	46%	48%	47%	47%	48%	48%	47%	44%	47%
Reduce Rate Only	18%	19%	13%	12%	10%	9%	8%	6%	5%	5%	4%	3%	3%	3%	2%	2%	2%	2%	2%	2%
Reduce Rate and Extend Term	38%	38%	37%	37%	39%	39%	40%	43%	38%	37%	33%	31%	30%	31%	31%	30%	31%	32%	34%	32%
Reduce Rate, Extend Term and Forbear Principal	33%	33%	38%	38%	35%	33%	31%	31%	27%	25%	22%	20%	19%	19%	19%	19%	19%	19%	19%	19%
Other	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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



3(ii) Fannie Mae - Loan Modifications

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	YTD Sep-16
Loan Modifications (# of loans)	46,671	35,332	41,697	39,712	43,153	40,358	37,337	39,159	36,044	32,010	28,861	25,908	26,700	26,214	22,199	19,099	20,899	21,278	20,802	62,979
<b>Principal and Interest Change (%)</b>																				
Increase	2%	3%	3%	3%	3%	3%	3%	4%	8%	11%	14%	16%	17%	16%	18%	13%	10%	10%	9%	9%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	24%	26%	26%	27%	27%	28%	28%	29%	33%	34%	35%	35%	36%	35%	35%	38%	42%	40%	39%	40%
Decrease 20% <=30%	23%	21%	21%	21%	19%	18%	18%	18%	19%	19%	18%	18%	18%	19%	19%	20%	20%	21%	21%	21%
Decrease > 30%	51%	50%	50%	50%	52%	51%	50%	48%	40%	36%	33%	30%	29%	29%	28%	29%	28%	29%	30%	29%

Types of Modification (%)

Extend Term Only	12%	13%	14%	17%	20%	25%	25%	26%	34%	42%	46%	50%	52%	51%	51%	52%	51%	50%	46%	49%
Reduce Rate Only	15%	18%	13%	11%	9%	8%	8%	6%	6%	5%	4%	4%	3%	3%	3%	2%	2%	2%	2%	2%
Reduce Rate and Extend Term	39%	37%	37%	36%	37%	36%	37%	38%	34%	30%	27%	25%	24%	25%	25%	25%	26%	28%	31%	28%
Reduce Rate, Extend Term and Forbear Principal	35%	32%	36%	36%	33%	31%	29%	29%	26%	23%	23%	21%	20%	21%	21%	21%	20%	20%	22%	21%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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



3(iii) Freddie Mac - Loan Modifications

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	YTD Sep-16
Loan Modifications (# of loans)	13,677	15,142	20,864	19,898	20,613	19,277	20,541	22,757	18,628	16,627	16,883	15,014	14,621	15,691	12,767	10,818	10,910	10,686	10,291	31,887
<b>Principal and Interest Change (%)</b>																				
Increase	9%	5%	8%	8%	6%	5%	6%	6%	8%	9%	8%	8%	9%	11%	12%	12%	12%	11%	10%	11%
No Change	1%	0%	0%	0%	0%	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Decrease <=20%	24%	31%	33%	30%	27%	22%	24%	22%	28%	31%	34%	35%	37%	36%	36%	37%	37%	38%	37%	37%
Decrease 20% <=30%	16%	22%	23%	23%	22%	21%	19%	20%	21%	21%	20%	19%	19%	19%	19%	19%	19%	20%	20%	20%
Decrease > 30%	50%	43%	35%	39%	44%	52%	50%	51%	42%	38%	38%	37%	34%	34%	32%	31%	31%	31%	32%	31%

Types of Modification (%)

Extend Term Only	9%	3%	6%	5%	5%	6%	10%	10%	19%	16%	31%	38%	41%	40%	40%	43%	42%	42%	42%	42%
Reduce Rate Only	30%	22%	13%	13%	13%	11%	9%	5%	5%	5%	4%	3%	3%	2%	2%	2%	2%	2%	2%	2%
Reduce Rate and Extend Term	34%	39%	37%	39%	42%	46%	45%	51%	46%	51%	43%	40%	40%	42%	41%	39%	39%	39%	41%	40%
Reduce Rate, Extend Term and Forbear Principal	24%	36%	43%	43%	40%	37%	35%	33%	29%	27%	22%	19%	16%	16%	16%	17%	16%	16%	15%	16%
Other	3%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%

60+ Days Re-Delinquency (%)

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



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

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	YTD Sep-16
Short Sales	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713	10,697	9,206	7,582	6,734	6,741	6,303	5,303	4,875	4,679	4,373	13,927
Deeds-in-lieu	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219	3,815	3,672	3,220	2,775	2,682	2,418	2,295	2,490	2,158	1,794	6,442
Nonforeclosure - Home Forfeiture Actions <sup>1</sup>	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	14,932	14,512	12,878	10,802	9,509	9,423	8,721	7,598	7,365	6,837	6,167	20,369
Third-party Sales	9,987	9,618	9,634	7,447	6,208	5,602	4,388	3,645	5,043	6,202	6,996	6,341	6,909	7,360	6,832	6,391	6,622	7,558	7,009	21,189
Foreclosure Sales	68,713	61,308	59,061	55,812	54,165	48,939	51,389	44,025	42,300	36,604	32,059	29,852	27,964	22,585	20,157	18,705	18,332	15,790	14,284	48,406
Third-party & Foreclosure Sales	78,700	70,926	68,695	63,259	60,373	54,541	55,777	47,670	47,343	42,806	39,055	36,193	34,873	29,945	26,989	25,096	24,954	23,348	21,293	69,595
Foreclosure Starts	225,889	186,260	202,111	134,690	141,073	125,036	116,615	113,165	84,679	85,549	74,614	74,021	70,267	62,364	66,192	64,852	60,706	55,100	51,376	167,182

## Top Five Reasons for Delinquency (at period end)

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

<sup>1</sup> Short sales and deeds-in-lieu of foreclosure completed.





## 5(i) Enterprises Combined - Real Estate Owned (# of loans) <sup>1</sup>

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	YTD Sep-16
Acquisitions	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	46,280	40,165	35,686	33,245	30,903	25,120	22,483	21,100	20,510	17,729	15,971	54,210
Dispositions	(77,104)	(74,743)	(66,585)	(63,185)	(61,918)	(60,398)	(50,277)	(46,673)	(50,853)	(54,603)	(47,147)	(42,262)	(41,677)	(38,888)	(31,798)	(25,531)	(27,019)	(26,075)	(21,019)	(74,113)
Inventory (at period end)	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	145,963	131,525	120,064	111,050	100,279	86,515	77,204	72,783	66,277	57,934	52,891	

### Acquisitions by State

Arizona	2,887	2,696	2,887	2,412	1,878	1,660	1,430	1,287	1,246	759	638	600	509	462	416	377	386	359	347	1,092
California	5,784	4,894	5,020	5,152	3,068	2,041	2,010	2,116	1,982	1,511	1,263	1,159	932	805	798	695	663	518	641	1,822
Florida	8,567	7,866	8,323	8,759	10,403	11,502	11,449	10,472	11,378	9,659	8,365	7,267	6,950	5,039	3,620	2,929	2,802	2,226	1,912	6,940
Nevada	1,641	859	651	967	929	598	847	787	825	451	436	471	350	328	337	300	232	161	143	536
<b>Subtotal</b>	<b>18,879</b>	<b>16,315</b>	<b>16,881</b>	<b>17,290</b>	<b>16,278</b>	<b>15,801</b>	<b>15,736</b>	<b>14,662</b>	<b>15,431</b>	<b>12,380</b>	<b>10,702</b>	<b>9,497</b>	<b>8,741</b>	<b>6,634</b>	<b>5,171</b>	<b>4,301</b>	<b>4,083</b>	<b>3,264</b>	<b>3,043</b>	<b>10,390</b>
Selected Midwest States <sup>2</sup>	17,481	14,799	15,070	14,047	14,500	11,614	12,123	10,159	8,764	7,343	6,721	6,259	5,878	4,490	4,070	3,961	3,923	3,273	3,107	10,303
All other States	35,145	32,702	30,235	28,447	25,820	25,109	28,935	24,328	22,085	20,442	18,263	17,489	16,284	13,996	13,242	12,838	12,504	11,192	9,821	33,517
<b>Total Acquisitions</b>	<b>71,505</b>	<b>63,816</b>	<b>62,186</b>	<b>59,784</b>	<b>56,598</b>	<b>52,524</b>	<b>56,794</b>	<b>49,149</b>	<b>46,280</b>	<b>40,165</b>	<b>35,686</b>	<b>33,245</b>	<b>30,903</b>	<b>25,120</b>	<b>22,483</b>	<b>21,100</b>	<b>20,510</b>	<b>17,729</b>	<b>15,971</b>	<b>54,210</b>

### Inventory by State

Arizona	5,019	4,587	4,965	4,715	4,052	3,303	3,083	3,106	2,886	2,067	1,516	1,240	1,116	945	871	858	800	776	743
California	16,777	13,566	12,274	11,747	9,830	7,410	6,628	6,503	6,154	5,139	4,341	3,912	3,288	2,717	2,537	2,474	2,268	1,895	1,825
Florida	15,330	16,344	17,146	18,315	21,074	23,771	26,084	28,095	30,030	28,506	25,781	23,060	20,402	16,429	12,695	10,456	8,611	6,646	5,476
Nevada	3,327	2,133	1,661	1,649	1,757	1,460	1,641	1,919	1,976	1,495	1,183	1,149	976	829	821	820	709	564	502
<b>Subtotal</b>	<b>40,453</b>	<b>36,630</b>	<b>36,046</b>	<b>36,426</b>	<b>36,713</b>	<b>35,944</b>	<b>37,436</b>	<b>39,623</b>	<b>41,046</b>	<b>37,207</b>	<b>32,821</b>	<b>29,361</b>	<b>25,782</b>	<b>20,920</b>	<b>16,924</b>	<b>14,608</b>	<b>12,388</b>	<b>9,881</b>	<b>8,546</b>
Selected Midwest States <sup>2</sup>	47,309	45,962	46,183	45,194	44,499	40,908	40,336	38,655	35,406	30,550	27,603	25,017	21,889	18,173	15,853	14,465	12,948	11,098	10,222
All other States	85,702	79,945	75,909	73,117	68,205	64,691	70,288	72,258	69,511	63,768	59,640	56,672	52,608	47,422	44,427	43,710	40,941	36,955	34,123
<b>Total Inventory</b>	<b>173,464</b>	<b>162,537</b>	<b>158,138</b>	<b>154,737</b>	<b>149,417</b>	<b>141,543</b>	<b>148,060</b>	<b>150,536</b>	<b>145,963</b>	<b>131,525</b>	<b>120,064</b>	<b>111,050</b>	<b>100,279</b>	<b>86,515</b>	<b>77,204</b>	<b>72,783</b>	<b>66,277</b>	<b>57,934</b>	<b>52,891</b>

<sup>1</sup> May exclude a small volume of Fannie Mae REO properties associated with a specific reverse mortgage transaction.

<sup>2</sup> Select Midwest states are Illinois, Indiana, Michigan and Ohio.



## 5(ii) Fannie Mae - Real Estate Owned (# of loans)<sup>1</sup>

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	YTD Sep-16
Acquisitions	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	31,896	29,573	27,038	24,604	23,702	19,296	17,205	16,232	15,879	13,576	11,985	41,440
Dispositions	(52,071)	(48,674)	(43,925)	(42,671)	(42,934)	(40,635)	(33,332)	(29,920)	(32,727)	(36,580)	(31,709)	(30,045)	(31,446)	(29,810)	(24,816)	(19,887)	(20,793)	(19,797)	(15,934)	(56,524)
Inventory (at period end)	114,157	109,266	107,225	105,666	101,449	96,920	100,941	103,229	102,398	95,391	90,720	85,282	77,541	67,031	59,424	55,779	50,868	44,650	40,706	

### Acquisitions by State

Arizona	2,246	2,109	2,090	1,688	1,288	1,183	971	868	881	579	512	480	423	383	347	310	330	294	274	898
California	3,829	3,697	3,684	3,770	2,043	1,503	1,402	1,434	1,438	1,223	1,070	943	777	686	674	600	569	429	515	1,513
Florida	5,610	5,584	5,980	6,412	7,493	8,240	7,734	6,831	7,837	7,123	6,570	5,662	5,622	4,205	3,001	2,437	2,338	1,832	1,553	5,723
Nevada	1,003	654	533	824	730	450	557	496	459	310	371	396	301	280	301	248	205	145	114	464
<b>Subtotal</b>	<b>12,688</b>	<b>12,044</b>	<b>12,287</b>	<b>12,694</b>	<b>11,554</b>	<b>11,376</b>	<b>10,664</b>	<b>9,629</b>	<b>10,615</b>	<b>9,235</b>	<b>8,523</b>	<b>7,481</b>	<b>7,123</b>	<b>5,554</b>	<b>4,323</b>	<b>3,595</b>	<b>3,442</b>	<b>2,700</b>	<b>2,456</b>	<b>8,598</b>
Selected Midwest States <sup>2</sup>	11,657	9,664	9,497	9,252	9,805	7,534	7,749	6,742	6,130	5,374	4,974	4,339	4,303	3,301	2,965	2,967	3,013	2,462	2,282	7,757
All other States	23,355	22,075	20,100	19,166	17,358	17,196	18,940	15,837	15,151	14,964	13,541	12,784	12,276	10,441	9,917	9,670	9,424	8,414	7,247	25,085
<b>Total Acquisitions</b>	<b>47,700</b>	<b>43,783</b>	<b>41,884</b>	<b>41,112</b>	<b>38,717</b>	<b>36,106</b>	<b>37,353</b>	<b>32,208</b>	<b>31,896</b>	<b>29,573</b>	<b>27,038</b>	<b>24,604</b>	<b>23,702</b>	<b>19,296</b>	<b>17,205</b>	<b>16,232</b>	<b>15,879</b>	<b>13,576</b>	<b>11,985</b>	<b>41,440</b>

### Inventory by State

Arizona	3,795	3,673	3,865	3,497	2,863	2,311	2,168	2,189	2,033	1,535	1,185	987	892	764	705	690	660	645	596	
California	11,789	10,039	9,448	8,909	7,226	5,590	5,100	4,931	4,649	3,977	3,629	3,332	2,780	2,324	2,165	2,127	1,957	1,622	1,530	
Florida	10,401	11,765	12,633	13,838	15,756	17,671	18,808	19,876	21,486	21,229	20,310	18,555	16,756	13,693	10,596	8,773	7,239	5,520	4,478	
Nevada	2,117	1,512	1,335	1,379	1,432	1,163	1,201	1,360	1,320	998	901	929	809	685	694	688	599	484	423	
<b>Subtotal</b>	<b>28,102</b>	<b>26,989</b>	<b>27,281</b>	<b>27,623</b>	<b>27,277</b>	<b>26,735</b>	<b>27,277</b>	<b>28,356</b>	<b>29,488</b>	<b>27,739</b>	<b>26,025</b>	<b>23,803</b>	<b>21,237</b>	<b>17,466</b>	<b>14,160</b>	<b>12,278</b>	<b>10,455</b>	<b>8,271</b>	<b>7,027</b>	
Selected Midwest States <sup>2</sup>	30,963	29,967	29,668	29,148	29,089	26,929	26,676	26,252	25,015	22,271	20,885	19,077	16,668	13,775	11,823	10,734	9,712	8,460	7,746	
All other States	55,092	52,310	50,276	48,895	45,083	43,256	46,988	48,621	47,895	45,381	43,810	42,402	39,636	35,790	33,441	32,767	30,701	27,919	25,933	
<b>Total Inventory</b>	<b>114,157</b>	<b>109,266</b>	<b>107,225</b>	<b>105,666</b>	<b>101,449</b>	<b>96,920</b>	<b>100,941</b>	<b>103,229</b>	<b>102,398</b>	<b>95,391</b>	<b>90,720</b>	<b>85,282</b>	<b>77,541</b>	<b>67,031</b>	<b>59,424</b>	<b>55,779</b>	<b>50,868</b>	<b>44,650</b>	<b>40,706</b>	

<sup>1</sup> May exclude a small volume of REO properties associated with a specific reverse mortgage transaction.

<sup>2</sup> Select Midwest states are Illinois, Indiana, Michigan and Ohio.



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

	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	YTD Sep-16
Acquisitions	23,805	20,033	20,302	18,672	17,881	16,418	19,441	16,941	14,384	10,592	8,648	8,641	7,201	5,824	5,278	4,868	4,631	4,153	3,986	12,770
Dispositions	(25,033)	(26,069)	(22,660)	(20,514)	(18,984)	(19,763)	(16,945)	(16,753)	(18,126)	(18,023)	(15,438)	(12,217)	(10,231)	(9,078)	(6,982)	(5,644)	(6,226)	(6,278)	(5,085)	(17,589)
Inventory (at period end)	59,307	53,271	50,913	49,071	47,968	44,623	47,119	47,307	43,565	36,134	29,344	25,768	22,738	19,484	17,780	17,004	15,409	13,284	12,185	

### Acquisitions by State

Arizona	641	587	797	724	590	477	459	419	365	180	126	120	86	79	69	67	56	65	73	194
California	1,955	1,197	1,336	1,382	1,025	538	608	682	544	288	193	216	155	119	124	95	94	89	126	309
Florida	2,957	2,282	2,343	2,347	2,910	3,262	3,715	3,641	3,541	2,536	1,795	1,605	1,328	834	619	492	464	394	359	1,217
Nevada	638	205	118	143	199	148	290	291	366	141	65	75	49	48	36	52	27	16	29	72
<b>Subtotal</b>	<b>6,191</b>	<b>4,271</b>	<b>4,594</b>	<b>4,596</b>	<b>4,724</b>	<b>4,425</b>	<b>5,072</b>	<b>5,033</b>	<b>4,816</b>	<b>3,145</b>	<b>2,179</b>	<b>2,016</b>	<b>1,618</b>	<b>1,080</b>	<b>848</b>	<b>706</b>	<b>641</b>	<b>564</b>	<b>587</b>	<b>1,792</b>
Selected Midwest States <sup>1</sup>	5,824	5,135	5,573	4,795	4,695	4,080	4,374	3,417	2,634	1,969	1,747	1,920	1,575	1,189	1,105	994	910	811	825	2,546
All other States	11,790	10,627	10,135	9,281	8,462	7,913	9,995	8,491	6,934	5,478	4,722	4,705	4,008	3,555	3,325	3,168	3,080	2,778	2,574	8,432
<b>Total Acquisitions</b>	<b>23,805</b>	<b>20,033</b>	<b>20,302</b>	<b>18,672</b>	<b>17,881</b>	<b>16,418</b>	<b>19,441</b>	<b>16,941</b>	<b>14,384</b>	<b>10,592</b>	<b>8,648</b>	<b>8,641</b>	<b>7,201</b>	<b>5,824</b>	<b>5,278</b>	<b>4,868</b>	<b>4,631</b>	<b>4,153</b>	<b>3,986</b>	<b>12,770</b>

### Inventory by State

Arizona	1,224	914	1,100	1,218	1,189	992	915	917	853	532	331	253	224	181	166	168	140	131	147
California	4,988	3,527	2,826	2,838	2,604	1,820	1,528	1,572	1,505	1,162	712	580	508	393	372	347	311	273	295
Florida	4,929	4,579	4,513	4,477	5,318	6,100	7,276	8,219	8,544	7,277	5,471	4,505	3,646	2,736	2,099	1,683	1,372	1,126	998
Nevada	1,210	621	326	270	325	297	440	559	656	497	282	220	167	144	127	132	110	80	79
<b>Subtotal</b>	<b>12,351</b>	<b>9,641</b>	<b>8,765</b>	<b>8,803</b>	<b>9,436</b>	<b>9,209</b>	<b>10,159</b>	<b>11,267</b>	<b>11,558</b>	<b>9,468</b>	<b>6,796</b>	<b>5,558</b>	<b>4,545</b>	<b>3,454</b>	<b>2,764</b>	<b>2,330</b>	<b>1,933</b>	<b>1,610</b>	<b>1,519</b>
Selected Midwest States <sup>1</sup>	16,346	15,995	16,515	16,046	15,410	13,979	13,660	12,403	10,391	8,279	6,718	5,940	5,221	4,398	4,030	3,731	3,236	2,638	2,476
All other States	30,610	27,635	25,633	24,222	23,122	21,435	23,300	23,637	21,616	18,387	15,830	14,270	12,972	11,632	10,986	10,943	10,240	9,036	8,190
<b>Total Inventory</b>	<b>59,307</b>	<b>53,271</b>	<b>50,913</b>	<b>49,071</b>	<b>47,968</b>	<b>44,623</b>	<b>47,119</b>	<b>47,307</b>	<b>43,565</b>	<b>36,134</b>	<b>29,344</b>	<b>25,768</b>	<b>22,738</b>	<b>19,484</b>	<b>17,780</b>	<b>17,004</b>	<b>15,409</b>	<b>13,284</b>	<b>12,185</b>

<sup>1</sup>Select Midwest states are Illinois, Indiana, Michigan and Ohio.





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

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory <sup>3</sup>
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans >=365 Days DLQ	
AK	54,870	821	476	114	101	82	48	231	0.4%	5.8%	53
AL	332,878	13,368	7,073	2,000	1,797	1,293	1,205	4,301	1.3%	9.0%	836
AR	177,678	5,334	2,779	717	700	567	571	1,841	1.0%	10.7%	407
AZ	715,402	15,174	8,344	2,201	2,107	1,561	961	4,634	0.6%	6.3%	743
<b>CA</b>	<b>3,653,387</b>	<b>60,664</b>	<b>34,243</b>	<b>8,550</b>	<b>7,734</b>	<b>5,366</b>	<b>4,771</b>	<b>17,891</b>	<b>0.5%</b>	<b>7.9%</b>	<b>1,825</b>
CO	655,361	8,500	5,125	1,140	1,031	680	524	2,238	0.3%	6.2%	211
CT	337,092	12,593	5,288	1,533	1,662	1,366	2,744	5,776	1.7%	21.8%	1,191
DC	66,775	2,157	809	255	252	183	658	1,093	1.6%	30.5%	74
DE	108,100	3,784	1,634	447	528	362	813	1,704	1.6%	21.5%	291
<b>FL</b>	<b>1,752,773</b>	<b>65,918</b>	<b>26,407</b>	<b>7,248</b>	<b>6,706</b>	<b>6,015</b>	<b>19,542</b>	<b>32,285</b>	<b>1.8%</b>	<b>29.6%</b>	<b>5,476</b>
GA	872,695	31,267	16,617	4,825	4,121	2,776	2,928	9,831	1.1%	9.4%	1,199
HI	119,982	2,689	972	283	284	200	950	1,437	1.2%	35.3%	271
IA	266,810	6,193	3,088	954	861	541	749	2,156	0.8%	12.1%	310
ID	172,974	3,263	1,809	443	419	287	305	1,012	0.6%	9.3%	161
<b>IL</b>	<b>1,297,701</b>	<b>41,526</b>	<b>17,675</b>	<b>5,388</b>	<b>5,588</b>	<b>4,811</b>	<b>8,064</b>	<b>18,476</b>	<b>1.4%</b>	<b>19.4%</b>	<b>4,035</b>
IN	544,728	18,681	9,195	2,595	2,452	1,935	2,504	6,893	1.3%	13.4%	768
KS	203,047	5,486	2,848	824	724	538	552	1,814	0.9%	10.1%	455
KY	281,837	8,553	4,224	1,188	1,093	794	1,254	3,141	1.1%	14.7%	529
LA	289,090	15,324	8,307	2,367	1,791	1,295	1,564	4,652	1.6%	10.2%	461
MA	671,679	21,289	9,942	2,799	2,508	1,862	4,178	8,561	1.3%	19.6%	1,416
MD	637,319	22,780	10,182	2,955	3,123	2,517	4,003	9,648	1.5%	17.6%	2,500
<b>ME</b>	<b>100,682</b>	<b>3,905</b>	<b>1,463</b>	<b>394</b>	<b>423</b>	<b>364</b>	<b>1,261</b>	<b>2,048</b>	<b>2.0%</b>	<b>32.3%</b>	<b>162</b>
MI	964,256	25,965	14,546	4,129	3,615	2,136	1,539	7,299	0.8%	5.9%	2,996
MN	655,182	11,694	6,725	1,667	1,553	1,020	729	3,309	0.5%	6.2%	1,501
MO	526,811	14,285	7,881	2,054	1,960	1,272	1,118	4,356	0.8%	7.8%	991
MS	136,491	6,717	3,552	1,024	979	617	545	2,146	1.6%	8.1%	312
MT	99,627	1,579	850	202	216	172	139	527	0.5%	8.8%	92
NC	852,875	26,038	13,557	3,745	3,624	2,514	2,598	8,745	1.0%	10.0%	1,017
ND	50,886	632	330	89	70	69	74	213	0.4%	11.7%	15
NE	157,909	2,963	1,644	429	415	244	231	892	0.6%	7.8%	109
NH	142,516	4,017	2,087	566	458	355	551	1,366	1.0%	13.7%	247
<b>NJ</b>	<b>845,025</b>	<b>45,233</b>	<b>14,517</b>	<b>4,451</b>	<b>4,612</b>	<b>4,257</b>	<b>17,396</b>	<b>26,275</b>	<b>3.1%</b>	<b>38.5%</b>	<b>4,976</b>
NM	166,976	5,552	2,307	645	576	549	1,475	2,603	1.6%	26.6%	619
NV	279,924	8,337	3,037	871	949	921	2,559	4,431	1.6%	30.7%	502
<b>NY</b>	<b>1,244,719</b>	<b>58,203</b>	<b>20,825</b>	<b>5,884</b>	<b>5,474</b>	<b>4,361</b>	<b>21,659</b>	<b>31,517</b>	<b>2.5%</b>	<b>37.2%</b>	<b>3,128</b>
OH	933,295	33,036	15,221	4,539	4,427	3,845	5,004	13,286	1.4%	15.1%	2,423
OK	232,972	7,399	3,642	1,031	939	777	1,010	2,732	1.2%	13.7%	363
OR	457,375	8,257	3,686	948	891	759	1,973	3,643	0.8%	23.9%	1,034
PA	980,717	38,312	17,439	5,461	4,864	3,998	6,550	15,441	1.6%	17.1%	2,189
<b>RI</b>	<b>94,849</b>	<b>3,758</b>	<b>1,624</b>	<b>480</b>	<b>393</b>	<b>368</b>	<b>893</b>	<b>1,711</b>	<b>1.8%</b>	<b>23.8%</b>	<b>323</b>
SC	413,099	14,323	7,234	1,891	1,698	1,391	2,109	5,203	1.3%	14.7%	750
SD	62,912	913	512	126	119	76	80	275	0.4%	8.8%	71
TN	448,136	13,572	7,360	2,048	1,951	1,325	888	4,167	0.9%	6.5%	636
TX	1,785,797	44,745	25,999	6,578	5,423	3,200	3,545	12,180	0.7%	7.9%	1,000
UT	314,475	5,512	3,045	813	732	519	403	1,654	0.5%	7.3%	107
VA	831,953	18,943	10,026	2,787	2,685	1,792	1,653	6,137	0.7%	8.7%	1,210
VT	64,397	1,791	750	206	210	177	448	836	1.3%	25.0%	171
WA	815,292	14,529	6,655	1,821	1,794	1,509	2,750	6,056	0.7%	18.9%	871
WI	620,023	12,297	5,875	1,656	1,720	1,353	1,693	4,780	0.8%	13.8%	726
WV	82,699	3,864	2,156	604	514	300	290	1,105	1.3%	7.5%	329
WY	50,353	928	502	138	158	79	51	289	0.6%	5.5%	104
Other <sup>2</sup>	154,833	13,246	5,550	1,985	2,627	969	2,115	5,737	3.7%	16.0%	705
<b>Total</b>	<b>27,779,234</b>	<b>815,909</b>	<b>387,634</b>	<b>108,088</b>	<b>101,651</b>	<b>76,319</b>	<b>142,217</b>	<b>320,574</b>	<b>1.2%</b>	<b>17.4%</b>	<b>52,891</b>

<sup>1</sup> Includes other loans that cannot be categorized due to missing attributes.

<sup>2</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

<sup>3</sup> May exclude a small volume of Fannie Mae REO properties associated with a specific reverse mortgage transaction.





Fannie Mae Single-Family Book Profile - As of September 30, 2016

State	Total Loan Count	Delinquent Loans (DLQ) <sup>1</sup>									REO Inventory <sup>3</sup>
		Total	30-59 Days DLQ	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	32,302	525	315	76	62	40	32	134	0.4%	6.1%	35
AL	220,154	9,055	4,801	1,297	1,206	925	826	2,963	1.3%	9.1%	664
AR	111,888	3,596	1,897	468	452	393	386	1,234	1.1%	10.7%	287
AZ	450,560	9,841	5,450	1,363	1,365	1,002	661	3,033	0.7%	6.7%	596
CA	2,358,833	39,527	22,603	5,271	5,073	3,490	3,090	11,669	0.5%	7.8%	1,530
CO	421,085	5,503	3,376	705	651	448	323	1,423	0.3%	5.9%	161
CT	207,955	8,433	3,534	960	1,107	916	1,916	3,941	1.9%	22.7%	897
DC	41,852	1,448	532	175	176	129	436	741	1.8%	30.1%	56
DE	66,889	2,484	1,058	276	331	244	575	1,150	1.7%	23.1%	238
FL	1,097,180	44,622	17,539	4,589	4,429	4,032	14,033	22,510	2.1%	31.4%	4,478
GA	521,598	19,418	10,297	2,852	2,618	1,787	1,864	6,273	1.2%	9.6%	865
HI	80,536	1,863	658	202	191	138	674	1,004	1.2%	36.2%	203
IA	168,891	4,101	2,044	630	587	366	474	1,432	0.8%	11.6%	222
ID	110,484	2,014	1,136	284	248	180	166	595	0.5%	8.2%	132
IL	753,592	24,950	10,709	3,180	3,339	2,930	4,792	11,074	1.5%	19.2%	3,156
IN	291,596	11,466	5,528	1,551	1,489	1,226	1,672	4,388	1.5%	14.6%	602
KS	106,767	3,269	1,667	483	425	340	354	1,119	1.0%	10.8%	325
KY	138,121	4,780	2,299	606	624	478	773	1,875	1.4%	16.2%	386
LA	197,001	10,550	5,669	1,623	1,259	886	1,113	3,260	1.7%	10.5%	367
MA	411,419	14,370	6,740	1,790	1,725	1,238	2,877	5,849	1.4%	20.0%	1,158
MD	384,177	14,364	6,338	1,767	2,029	1,570	2,660	6,263	1.6%	18.5%	1,826
ME	53,315	2,569	904	259	275	243	888	1,406	2.6%	34.6%	130
MI	560,410	16,307	9,162	2,462	2,242	1,416	1,025	4,692	0.8%	6.3%	2,331
MN	367,246	6,805	3,911	922	930	594	448	1,976	0.5%	6.6%	1,039
MO	302,828	8,818	4,814	1,214	1,249	802	739	2,794	0.9%	8.4%	746
MS	100,955	4,909	2,581	755	726	460	387	1,578	1.6%	7.9%	240
MT	63,731	1,004	534	119	152	110	89	351	0.6%	8.9%	69
NC	488,606	15,904	8,206	2,172	2,324	1,525	1,677	5,534	1.1%	10.5%	713
ND	29,350	392	198	56	44	44	50	138	0.5%	12.8%	12
NE	107,012	2,054	1,134	300	301	151	168	620	0.6%	8.2%	98
NH	81,350	2,573	1,330	347	281	235	380	897	1.1%	14.8%	187
NJ	539,910	31,367	9,801	2,814	3,065	2,954	12,733	18,761	3.5%	40.6%	3,838
NM	108,955	3,639	1,485	395	391	351	1,017	1,760	1.6%	27.9%	454
NV	178,203	5,555	2,022	555	615	596	1,767	2,980	1.7%	31.8%	423
NY	775,005	38,288	13,186	3,633	3,531	2,871	15,067	21,489	2.8%	39.4%	2,400
OH	524,830	20,976	9,626	2,766	2,783	2,527	3,274	8,591	1.6%	15.6%	1,657
OK	153,627	4,819	2,379	648	612	506	674	1,798	1.2%	14.0%	262
OR	276,298	5,248	2,353	589	581	475	1,250	2,326	0.8%	23.8%	819
PA	608,274	24,999	11,275	3,515	3,173	2,588	4,448	10,234	1.7%	17.8%	1,758
RI	57,271	2,444	1,048	287	250	236	623	1,166	2.0%	25.5%	248
SC	250,955	9,000	4,538	1,164	1,083	869	1,346	3,303	1.3%	15.0%	573
SD	46,007	610	344	76	83	56	51	190	0.4%	8.4%	55
TN	277,571	8,830	4,813	1,271	1,255	878	613	2,748	1.0%	6.9%	486
TX	1,166,018	29,198	17,139	4,100	3,505	2,131	2,323	7,965	0.7%	8.0%	805
UT	191,261	3,378	1,880	488	448	313	249	1,010	0.5%	7.4%	81
VA	504,805	11,955	6,287	1,638	1,747	1,149	1,134	4,036	0.8%	9.5%	948
VT	31,014	1,103	469	122	135	110	267	512	1.7%	24.2%	124
WA	516,778	9,350	4,389	1,120	1,146	1,002	1,693	3,844	0.7%	18.1%	718
WI	391,893	7,662	3,679	1,010	1,044	877	1,052	2,983	0.8%	13.7%	519
WV	46,465	2,271	1,278	357	301	171	164	637	1.4%	7.2%	232
WY	35,345	662	365	86	118	52	41	212	0.6%	6.2%	81
Other <sup>2</sup>	103,637	7,439	3,242	1,198	893	675	1,431	3,024	2.9%	19.2%	476
<b>Total</b>	<b>17,111,805</b>	<b>526,307</b>	<b>248,562</b>	<b>66,586</b>	<b>64,669</b>	<b>49,725</b>	<b>96,765</b>	<b>211,485</b>	<b>1.2%</b>	<b>18.4%</b>	<b>40,706</b>

<sup>1</sup> Conventional Delinquency Subset: Excludes government, current month MBS liquidations, and loans with current month missing or erroneous performance data .

<sup>2</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

<sup>3</sup> May exclude a small volume of REO properties associated with a specific reverse mortgage transaction.



Freddie Mac Single-Family Book Profile - As of September 30, 2016

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ <sup>1</sup>	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	22,568	296	161	38	39	42	16	97	0.4%	5.4%	18
AL	112,724	4,313	2,272	703	591	368	379	1,338	1.2%	8.8%	172
AR	65,790	1,738	882	249	248	174	185	607	0.9%	10.6%	120
AZ	264,842	5,333	2,894	838	742	559	300	1,601	0.6%	5.6%	147
CA	1,294,554	21,137	11,640	3,279	2,661	1,876	1,681	6,222	0.5%	8.0%	295
CO	234,276	2,997	1,749	435	380	232	201	815	0.3%	6.7%	50
CT	129,137	4,160	1,754	573	555	450	828	1,835	1.4%	19.9%	294
DC	24,923	709	277	80	76	54	222	352	1.4%	31.3%	18
DE	41,211	1,300	576	171	197	118	238	554	1.3%	18.3%	53
FL	655,593	21,296	8,868	2,659	2,277	1,983	5,509	9,775	1.5%	25.9%	998
GA	351,097	11,849	6,320	1,973	1,503	989	1,064	3,558	1.0%	9.0%	334
HI	39,446	826	314	81	93	62	276	433	1.1%	33.4%	68
IA	97,919	2,092	1,044	324	274	175	275	724	0.7%	13.1%	88
ID	62,490	1,249	673	159	171	107	139	417	0.7%	11.1%	29
IL	544,109	16,576	6,966	2,208	2,249	1,881	3,272	7,402	1.4%	19.7%	879
IN	253,132	7,215	3,667	1,044	963	709	832	2,505	1.0%	11.5%	166
KS	96,280	2,217	1,181	341	299	198	198	695	0.7%	8.9%	130
KY	143,716	3,773	1,925	582	469	316	481	1,266	0.9%	12.7%	143
LA	92,089	4,774	2,638	744	532	409	451	1,392	1.5%	9.4%	94
MA	260,260	6,919	3,202	1,009	783	624	1,301	2,712	1.0%	18.8%	258
MD	253,142	8,416	3,844	1,188	1,094	947	1,343	3,385	1.3%	16.0%	674
ME	47,367	1,336	559	135	148	121	373	642	1.4%	27.9%	32
MI	403,846	9,658	5,384	1,667	1,373	720	514	2,607	0.6%	5.3%	665
MN	287,936	4,889	2,814	745	623	426	281	1,333	0.5%	5.7%	462
MO	223,983	5,467	3,067	840	711	470	379	1,562	0.7%	6.9%	245
MS	35,536	1,808	971	269	253	157	158	568	1.6%	8.7%	72
MT	35,896	575	316	83	64	62	50	176	0.5%	8.7%	23
NC	364,269	10,134	5,351	1,573	1,300	989	921	3,211	0.9%	9.1%	304
ND	21,536	240	132	33	26	25	24	75	0.3%	10.0%	3
NE	50,897	909	510	129	114	93	63	272	0.5%	6.9%	11
NH	61,166	1,444	757	219	177	120	171	469	0.8%	11.8%	60
NJ	305,115	13,866	4,716	1,637	1,547	1,303	4,663	7,514	2.5%	33.6%	1,138
NM	58,021	1,913	822	250	185	198	458	843	1.5%	23.9%	165
NV	101,721	2,782	1,015	316	334	325	792	1,451	1.4%	28.5%	79
NY	469,714	19,915	7,639	2,251	1,943	1,490	6,592	10,028	2.1%	33.1%	728
OH	408,465	12,060	5,595	1,773	1,644	1,318	1,730	4,695	1.1%	14.3%	766
OK	79,345	2,580	1,263	383	327	271	336	934	1.2%	13.0%	101
OR	181,077	3,009	1,333	359	310	284	723	1,317	0.7%	24.0%	215
PA	372,443	13,313	6,164	1,946	1,691	1,410	2,102	5,207	1.4%	15.8%	431
RI	37,578	1,314	576	193	143	132	270	545	1.5%	20.5%	75
SC	162,144	5,323	2,696	727	615	522	763	1,900	1.2%	14.3%	177
SD	16,905	303	168	50	36	20	29	85	0.5%	9.6%	16
TN	170,565	4,742	2,547	777	696	447	275	1,419	0.8%	5.8%	150
TX	619,779	15,547	8,860	2,478	1,918	1,069	1,222	4,215	0.7%	7.9%	195
UT	123,214	2,134	1,165	325	284	206	154	644	0.5%	7.2%	26
VA	327,148	6,988	3,739	1,149	938	643	519	2,101	0.6%	7.4%	262
VT	33,383	688	281	84	75	67	181	324	1.0%	26.3%	47
WA	298,514	5,179	2,266	701	648	507	1,057	2,212	0.7%	20.4%	153
WI	228,130	4,635	2,196	646	676	476	641	1,797	0.8%	13.8%	207
WV	36,234	1,593	878	247	213	129	126	468	1.3%	7.9%	97
WY	15,008	266	137	52	40	27	10	77	0.5%	3.8%	23
Other <sup>2</sup>	51,196	5,807	2,308	787	1,734	294	684	2,713	5.3%	11.8%	229
<b>Total</b>	<b>10,667,429</b>	<b>289,602</b>	<b>139,072</b>	<b>41,502</b>	<b>36,982</b>	<b>26,594</b>	<b>45,452</b>	<b>109,089</b>	<b>1.0%</b>	<b>15.7%</b>	<b>12,185</b>

<sup>1</sup> Includes other loans that cannot be categorized due to missing attributes.

<sup>2</sup> Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.





Enterprises Foreclosure Prevention Actions by State - September 30, 2016

State	2015						YTD-2016						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	60	5	105	-	9	179	13	2	76	-	10	101	1,323	156	1,270	44	205	2,998
AL	826	108	2,128	14	246	3,322	496	93	1,398	11	203	2,201	18,322	2,330	21,117	1,122	2,771	45,662
AR	359	25	794	7	131	1,316	191	19	517	4	91	822	6,916	998	8,205	443	1,839	18,401
AZ	845	147	2,315	7	1,140	4,454	457	100	1,762	8	696	3,023	17,170	5,999	68,503	1,353	45,725	138,750
CA	2,844	1,207	10,881	30	2,731	17,693	1,844	744	6,899	23	1,386	10,896	62,606	23,331	265,981	2,987	105,614	460,519
CO	540	91	1,411	9	185	2,236	273	56	915	3	67	1,314	13,437	2,656	25,144	689	7,683	49,609
CT	499	126	2,879	13	641	4,158	361	84	1,704	5	459	2,613	10,633	2,477	28,849	544	5,718	48,221
DC	74	18	475	2	72	641	39	13	265	3	43	363	1,916	378	4,444	110	654	7,502
DE	204	21	833	4	211	1,273	109	9	536	2	134	790	3,494	590	8,341	198	1,880	14,502
FL	2,291	869	14,350	192	5,618	23,320	1,432	499	7,941	133	2,685	12,690	53,343	18,665	232,956	4,397	142,002	451,362
GA	1,642	382	5,553	26	1,049	8,652	965	251	3,683	15	561	5,475	34,430	8,547	86,316	2,483	16,401	148,178
HI	84	28	457	2	92	663	63	22	264	-	36	385	3,010	723	7,124	74	2,383	13,314
IA	418	51	958	5	146	1,578	277	32	648	3	92	1,052	8,216	1,086	11,269	654	2,106	23,331
ID	219	41	642	2	174	1,078	157	23	374	-	89	643	4,697	1,072	9,569	263	5,708	21,309
IL	1,849	439	9,073	70	3,201	14,632	1,173	211	6,493	42	1,995	9,914	35,620	10,161	117,245	2,348	38,330	203,704
IN	1,139	120	2,941	58	452	4,710	738	73	1,797	18	296	2,922	25,252	2,855	32,549	2,112	6,333	69,101
KS	347	35	837	11	137	1,367	223	20	570	6	97	916	7,834	919	8,660	457	1,959	19,829
KY	513	53	1,278	14	179	2,037	318	42	796	10	122	1,288	11,500	1,418	13,363	550	2,564	29,395
LA	663	71	1,854	17	162	2,767	474	109	1,352	6	111	2,052	15,389	2,358	18,729	1,114	2,010	39,600
MA	834	229	4,368	20	665	6,116	560	112	2,419	17	404	3,512	17,977	4,834	51,056	1,087	10,097	85,052
MD	1,170	201	5,159	40	1,337	7,907	766	125	3,324	13	935	5,163	21,605	5,040	64,579	1,285	15,719	108,229
ME	191	20	730	9	169	1,119	124	22	465	2	99	712	4,365	651	8,172	262	2,231	15,682
MI	1,292	204	3,989	74	1,066	6,625	864	106	2,542	34	580	4,126	35,385	7,608	70,488	6,221	29,438	149,140
MN	901	83	2,240	9	517	3,750	410	55	1,407	2	293	2,167	15,416	3,341	35,831	985	11,253	66,827
MO	819	104	2,382	31	580	3,916	539	62	1,437	20	345	2,403	19,743	2,972	27,463	1,390	6,231	57,799
MS	355	76	993	9	139	1,572	221	47	647	9	98	1,022	8,060	1,164	10,614	561	1,386	21,785
MT	103	11	293	-	32	439	58	10	176	2	18	264	2,357	332	3,435	101	872	7,097
NC	1,514	272	4,473	23	639	6,921	901	144	2,999	26	378	4,448	30,817	5,803	53,958	1,661	8,293	100,532
ND	32	1	56	4	2	95	15	2	43	2	1	63	626	164	682	62	112	1,646
NE	189	8	470	2	80	749	90	6	317	3	32	448	3,764	477	5,119	310	910	10,580
NH	259	38	831	6	185	1,319	153	17	492	2	128	792	5,068	1,004	10,352	257	2,273	18,955
NJ	1,202	385	9,815	63	2,755	14,220	756	196	6,227	43	1,677	8,899	26,667	7,787	87,566	1,454	20,903	144,376
NM	270	39	863	6	274	1,452	154	19	580	2	157	912	5,354	877	9,703	266	2,924	19,124
NV	281	83	1,502	13	1,124	3,003	178	32	968	3	633	1,814	6,288	2,951	37,855	470	33,094	80,659
NY	1,655	603	11,974	97	1,757	16,086	997	351	7,322	69	1,213	9,952	34,951	9,476	102,006	1,850	13,022	161,306
OH	1,571	219	5,578	127	1,177	8,672	914	102	3,672	54	729	5,471	34,065	5,601	63,807	3,725	14,247	121,446
OK	421	33	942	18	118	1,532	239	29	634	6	82	990	9,005	1,010	9,266	577	1,595	21,453
OR	448	90	1,631	4	540	2,713	220	57	1,027	8	175	1,487	8,437	2,631	24,323	462	10,513	46,366
PA	2,004	272	7,184	67	1,072	10,599	1,126	155	4,802	32	710	6,825	37,384	5,978	64,509	2,002	9,596	119,469
RI	184	48	933	3	251	1,419	103	27	555	5	150	840	3,453	943	9,733	183	2,642	16,954
SC	802	132	2,618	12	402	3,966	439	100	1,797	10	249	2,595	15,766	3,144	29,943	1,072	7,135	57,060
SD	68	2	141	1	11	223	31	5	87	-	9	132	1,112	154	1,486	92	253	3,097
TN	798	107	2,149	24	242	3,320	446	79	1,401	14	176	2,116	17,932	2,817	24,418	1,048	3,898	50,113
TX	2,752	344	5,147	22	351	8,616	1,557	304	3,928	16	178	5,983	64,687	9,564	62,702	3,730	7,743	148,426
UT	397	57	1,015	3	259	1,731	248	37	673	2	98	1,058	8,614	1,741	18,698	384	7,856	37,293
VA	1,061	164	3,501	12	853	5,591	646	86	2,382	10	564	3,688	21,359	4,165	45,071	1,096	12,921	84,611
VT	105	16	316	3	37	477	54	13	207	4	25	303	2,118	278	3,008	118	398	5,920
WA	819	160	3,116	17	1,107	5,219	447	101	1,782	9	440	2,779	16,845	3,841	44,617	833	18,499	84,635
WI	727	101	2,387	11	531	3,757	447	68	1,516	5	333	2,369	13,635	2,447	26,615	861	6,249	49,807
WV	187	25	497	3	58	770	130	30	298	1	41	500	4,409	629	4,956	210	774	10,979
WY	43	3	104	1	18	169	23	3	103	1	13	143	1,263	184	1,392	58	313	3,210
Other <sup>3</sup>	447	119	948	1	70	1,585	89	74	647	11	81	902	3,109	1,595	8,926	38	362	14,030
<b>Total</b>	<b>39,317</b>	<b>8,086</b>	<b>148,109</b>	<b>1,218</b>	<b>34,994</b>	<b>231,724</b>	<b>23,548</b>	<b>4,978</b>	<b>94,866</b>	<b>729</b>	<b>20,217</b>	<b>144,338</b>	<b>836,742</b>	<b>187,925</b>	<b>1,991,988</b>	<b>56,653</b>	<b>655,637</b>	<b>3,728,945</b>

<sup>1</sup> 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.

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

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



Fannie Mae Foreclosure Prevention Actions by State - September 30, 2016

State	2015						YTD-2016						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	30	1	60	-	6	97	9	-	47	-	6	62	1,138	81	833	42	144	2,238
AL	462	51	1,425	5	179	2,122	316	51	976	2	155	1,500	14,934	1,489	15,121	1,012	2,048	34,604
AR	195	10	550	3	96	854	115	8	361	-	68	552	5,655	696	5,751	413	1,254	13,769
AZ	422	43	1,361	-	685	2,511	268	27	1,155	1	413	1,864	13,181	2,759	44,045	1,289	27,065	88,339
CA	1,364	332	6,729	18	1,607	10,050	1,166	247	4,545	8	849	6,815	48,999	8,959	171,098	2,844	61,633	293,533
CO	233	25	876	4	112	1,250	166	18	603	-	44	831	10,925	1,419	16,438	662	4,846	34,290
CT	248	24	1,887	6	411	2,576	236	12	1,176	2	304	1,730	8,473	1,183	20,320	511	3,843	34,330
DC	34	4	310	2	41	391	28	-	189	1	25	243	1,542	182	3,093	99	402	5,318
DE	88	2	540	-	151	781	65	5	358	-	94	522	2,681	326	5,705	176	1,301	10,189
FL	1,075	156	9,223	88	3,592	14,134	888	78	5,338	59	1,836	8,199	42,233	8,282	159,515	3,831	91,007	304,868
GA	626	106	3,479	9	656	4,876	510	81	2,402	3	364	3,360	25,317	4,029	56,660	2,140	10,113	98,259
HI	31	2	294	1	54	382	36	3	185	-	20	244	2,559	322	4,887	72	1,481	9,321
IA	210	13	623	-	99	945	169	11	450	-	60	690	6,580	643	7,649	571	1,481	16,924
ID	101	8	372	-	108	589	66	3	237	-	55	361	3,672	499	6,213	254	3,671	14,309
IL	832	86	5,523	9	1,949	8,399	692	41	4,133	9	1,276	6,151	26,822	3,911	75,046	1,884	24,272	131,935
IN	525	40	1,840	6	284	2,695	422	26	1,170	-	183	1,801	19,250	1,633	21,172	1,373	4,247	47,675
KS	116	11	517	2	83	729	113	4	350	1	62	530	5,944	542	5,635	405	1,339	13,865
KY	182	13	721	6	104	1,026	148	14	481	1	72	716	8,786	794	8,240	427	1,696	19,943
LA	355	25	1,296	5	108	1,789	329	62	987	1	77	1,456	12,528	1,679	13,725	1,041	1,413	30,386
MA	394	79	2,756	8	403	3,640	340	25	1,561	8	265	2,199	14,149	2,414	34,175	1,029	6,506	58,273
MD	550	27	3,295	16	842	4,730	455	21	2,253	5	565	3,299	16,423	2,107	42,687	1,178	9,935	72,330
ME	83	5	456	3	107	654	59	5	309	1	71	445	3,461	332	5,584	244	1,541	11,162
MI	653	59	2,517	13	707	3,949	524	28	1,662	5	400	2,619	28,194	3,712	45,259	2,832	18,950	98,947
MN	303	19	1,297	1	304	1,924	228	15	821	-	183	1,247	11,425	1,416	21,270	943	6,639	41,693
MO	324	22	1,467	3	367	2,183	285	16	940	1	218	1,460	15,353	1,666	18,081	1,158	4,023	40,281
MS	241	54	734	3	107	1,139	168	25	495	3	75	766	6,875	832	8,183	502	1,089	17,481
MT	33	3	207	-	17	260	35	3	117	2	11	168	1,879	193	2,344	100	605	5,121
NC	599	81	2,776	5	393	3,854	476	43	1,987	9	233	2,748	23,658	2,955	35,662	1,518	5,412	69,205
ND	13	1	36	-	1	51	8	2	31	1	1	43	489	94	449	51	71	1,154
NE	102	2	341	1	55	501	57	-	234	1	22	314	3,059	284	3,712	295	639	7,989
NH	113	8	493	-	118	732	85	4	310	-	77	476	3,920	458	6,701	245	1,453	12,777
NJ	555	64	6,504	18	1,732	8,873	478	40	4,282	9	1,117	5,926	21,035	3,533	60,565	1,279	13,810	100,222
NM	130	12	528	1	185	856	93	1	375	-	105	574	4,209	479	6,604	244	1,956	13,492
NV	131	15	891	3	651	1,691	115	5	595	1	410	1,126	5,019	1,221	24,017	441	20,041	50,739
NY	805	61	8,037	19	1,050	9,972	627	32	4,976	15	787	6,437	27,592	3,786	70,730	1,523	8,311	111,942
OH	811	62	3,640	29	770	5,312	513	33	2,451	5	472	3,474	26,302	3,068	41,857	2,158	9,817	83,202
OK	180	10	592	2	87	871	135	8	429	1	62	635	7,256	618	6,475	515	1,133	15,997
OR	190	20	993	1	343	1,547	140	5	648	2	109	904	6,571	1,217	15,836	427	6,422	30,473
PA	984	76	4,673	14	705	6,452	708	48	3,274	8	486	4,524	29,014	3,146	44,441	1,715	6,416	84,732
RI	83	10	597	1	155	846	56	1	378	2	87	524	2,567	464	6,448	168	1,699	11,346
SC	361	31	1,712	5	244	2,353	219	32	1,185	1	167	1,604	11,932	1,464	20,410	987	4,831	39,624
SD	27	-	89	-	8	124	17	1	60	-	7	85	853	85	1,015	84	202	2,239
TN	379	39	1,388	3	165	1,974	268	36	960	3	123	1,390	14,349	1,629	16,742	893	2,713	36,326
TX	1,270	130	3,349	8	236	4,993	931	151	2,651	-	128	3,861	52,169	6,497	43,855	3,532	5,327	111,380
UT	174	12	592	1	152	931	132	13	400	1	58	604	6,774	741	11,697	363	4,632	24,207
VA	475	25	2,130	3	564	3,197	360	22	1,552	5	354	2,293	16,132	1,905	29,696	1,032	8,267	57,032
VT	46	3	198	-	17	264	15	1	128	1	12	157	1,640	123	2,015	101	262	4,141
WA	369	22	1,888	7	647	2,933	262	15	1,124	1	263	1,665	13,104	1,651	29,408	765	11,671	56,599
WI	353	34	1,492	3	318	2,200	297	27	991	1	215	1,531	10,814	1,349	17,209	782	4,082	34,236
WV	75	5	259	-	40	379	74	9	181	-	29	293	3,424	323	3,031	187	487	7,452
WY	26	2	67	-	13	108	20	1	70	-	12	103	1,064	139	990	56	224	2,473
Other <sup>3</sup>	254	32	592	-	58	936	38	28	406	3	68	543	2,318	566	5,799	26	299	9,008
<b>Total</b>	<b>18,215</b>	<b>1,977</b>	<b>94,212</b>	<b>335</b>	<b>21,886</b>	<b>136,625</b>	<b>13,960</b>	<b>1,387</b>	<b>62,979</b>	<b>183</b>	<b>13,155</b>	<b>91,664</b>	<b>654,242</b>	<b>89,895</b>	<b>1,324,093</b>	<b>46,419</b>	<b>412,721</b>	<b>2,527,370</b>

<sup>1</sup> 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 .

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

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





Freddie Mac Foreclosure Prevention Actions by State - September 30, 2016

State	2015						YTD-2016						Conservatorship to Date <sup>1</sup>					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other <sup>2</sup>	Short Sales & Deeds-in-lieu	Total
AK	30	4	45	-	3	82	4	2	29	-	4	39	185	75	437	2	61	760
AL	364	57	703	9	67	1,200	180	42	422	9	48	701	3,388	841	5,996	110	723	11,058
AR	164	15	244	4	35	462	76	11	156	4	23	270	1,261	302	2,454	30	585	4,632
AZ	423	104	954	7	455	1,943	189	73	607	7	283	1,159	3,989	3,240	24,458	64	18,660	50,411
CA	1,480	875	4,152	12	1,124	7,643	678	497	2,354	15	537	4,081	13,607	14,372	94,883	143	43,981	166,986
CO	307	66	535	5	73	986	107	38	312	3	23	483	2,512	1,237	8,706	27	2,837	15,319
CT	251	102	992	7	230	1,582	125	72	528	3	155	883	2,160	1,294	8,529	33	1,875	13,891
DC	40	14	165	-	31	250	11	13	76	2	18	120	374	196	1,351	11	252	2,184
DE	116	19	293	4	60	492	44	4	178	2	40	268	813	264	2,636	22	579	4,313
FL	1,216	713	5,127	104	2,026	9,186	544	421	2,603	74	849	4,491	11,110	10,383	73,441	566	50,995	146,494
GA	1,016	276	2,074	17	393	3,776	455	170	1,281	12	197	2,115	9,113	4,518	29,656	343	6,288	49,919
HI	53	26	163	1	38	281	27	19	79	-	16	141	451	401	2,237	2	902	3,993
IA	208	38	335	5	47	633	108	21	198	3	32	362	1,636	443	3,620	83	625	6,407
ID	118	33	270	2	66	489	91	20	137	-	34	282	1,025	573	3,356	9	2,037	7,000
IL	1,017	353	3,550	61	1,252	6,233	481	170	2,360	33	719	3,763	8,798	6,250	42,199	464	14,058	71,769
IN	614	80	1,101	52	168	2,015	316	47	627	18	113	1,121	6,002	1,222	11,377	739	2,086	21,426
KS	231	24	320	9	54	638	110	16	220	5	35	386	1,890	377	3,025	52	620	5,964
KY	331	40	557	8	75	1,011	170	28	315	9	50	572	2,714	624	5,123	123	868	9,452
LA	308	46	558	12	54	978	145	47	365	5	34	596	2,861	679	5,004	73	597	9,214
MA	440	150	1,612	12	262	2,476	220	87	858	9	139	1,313	3,828	2,420	16,881	58	3,591	26,779
MD	620	174	1,864	24	495	3,177	311	104	1,071	8	370	1,864	5,182	2,933	21,892	107	5,784	35,899
ME	108	15	274	6	62	465	65	17	156	1	28	267	904	319	2,588	18	690	4,520
MI	639	145	1,472	61	359	2,676	340	78	880	29	180	1,507	7,191	3,896	25,229	3,389	10,488	50,193
MN	598	64	943	8	213	1,826	182	40	586	2	110	920	3,991	1,925	14,561	42	4,614	25,134
MO	495	82	915	28	213	1,733	254	46	497	19	127	943	4,390	1,306	9,382	232	2,208	17,518
MS	114	22	259	6	32	433	53	22	152	6	23	256	1,185	332	2,431	59	297	4,304
MT	70	8	86	-	15	179	23	7	59	-	7	96	478	139	1,091	1	267	1,976
NC	915	191	1,697	18	246	3,067	425	101	1,012	17	145	1,700	7,159	2,848	18,296	143	2,881	31,327
ND	19	-	20	4	1	44	7	-	12	1	-	20	137	70	233	11	41	492
NE	87	6	129	1	25	248	33	6	83	2	10	134	705	193	1,407	15	271	2,591
NH	146	30	338	6	67	587	68	13	182	2	51	316	1,148	546	3,651	12	820	6,178
NJ	647	321	3,311	45	1,023	5,347	278	156	1,945	34	560	2,973	5,632	4,254	27,001	175	7,093	44,154
NM	140	27	335	5	89	596	61	18	205	2	52	338	1,145	398	3,099	22	968	5,632
NV	150	68	611	10	473	1,312	63	27	373	2	223	688	1,269	1,730	13,838	29	13,053	29,920
NY	850	542	3,937	78	707	6,114	370	319	2,346	54	426	3,515	7,359	5,690	31,276	327	4,711	49,364
OH	760	157	1,938	98	407	3,360	401	69	1,221	49	257	1,997	7,763	2,533	21,950	1,567	4,430	38,244
OK	241	23	350	16	31	661	104	21	205	5	20	355	1,749	392	2,791	62	462	5,456
OR	258	70	638	3	197	1,166	80	52	379	6	66	583	1,866	1,414	8,487	35	4,091	15,893
PA	1,020	196	2,511	53	367	4,147	418	107	1,528	24	224	2,301	8,370	2,832	20,068	287	3,180	34,737
RI	101	38	336	2	96	573	47	26	177	3	63	316	886	479	3,285	15	943	5,608
SC	441	101	906	7	158	1,613	220	68	612	9	82	991	3,834	1,680	9,533	85	2,304	17,436
SD	41	2	52	1	3	99	14	4	27	-	2	47	259	69	471	8	51	858
TN	419	68	761	21	77	1,346	178	43	441	11	53	726	3,583	1,188	7,676	155	1,185	13,787
TX	1,482	214	1,798	14	115	3,623	626	153	1,277	16	50	2,122	12,518	3,067	18,847	198	2,416	37,046
UT	223	45	423	2	107	800	116	24	273	1	40	454	1,840	1,000	7,001	21	3,224	13,086
VA	586	139	1,371	9	289	2,394	286	64	830	5	210	1,395	5,227	2,260	15,375	64	4,654	27,579
VT	59	13	118	3	20	213	39	12	79	3	13	146	478	155	993	17	136	1,779
WA	450	138	1,228	10	460	2,286	185	86	658	8	177	1,114	3,741	2,190	15,209	68	6,828	28,036
WI	374	67	895	8	213	1,557	150	41	525	4	118	838	2,821	1,098	9,406	79	2,167	15,571
WV	112	20	238	3	18	391	56	21	117	1	12	207	985	306	1,925	23	287	3,527
WY	17	1	37	1	5	61	3	2	33	1	1	40	199	45	402	2	89	737
Other <sup>3</sup>	193	87	356	1	12	649	51	46	241	8	13	359	791	1,029	3,127	12	63	5,022
<b>Total</b>	<b>21,102</b>	<b>6,109</b>	<b>53,897</b>	<b>883</b>	<b>13,108</b>	<b>95,099</b>	<b>9,588</b>	<b>3,591</b>	<b>31,887</b>	<b>546</b>	<b>7,062</b>	<b>52,674</b>	<b>182,500</b>	<b>98,030</b>	<b>667,895</b>	<b>10,234</b>	<b>242,916</b>	<b>1,201,575</b>

<sup>1</sup> 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.

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

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





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

## Glossary

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

### Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

### Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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

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

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

### Section 3: Loan Modifications

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

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

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

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

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

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

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

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

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

### Section 4: Third-party Sales and Foreclosures

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

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

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

