



FORECLOSURE PREVENTION REPORT

FEDERAL PROPERTY MANAGER'S REPORT

FOURTH QUARTER 2016



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3.833 million troubled homeowners helped during conservatorships

29% of loan modifications in 4Q16 reduced borrowers' monthly payments by over 30%

Serious delinquency rate dropped to **1.1%** in 4Q16

REO inventory ↓ **9%** in 4Q16

Fourth Quarter 2016 Highlights

The Enterprises' Foreclosure Prevention Actions:

- The Enterprises completed 45,472 foreclosure prevention actions in the fourth quarter of 2016, bringing the total to 3,833,360 since the start of conservatorships in September 2008. Of these actions, 3,167,294 have helped troubled homeowners stay in their homes including 2,022,321 permanent loan modifications.
- The share of modifications with principal forbearance increased to 25 percent. Modifications with extend-term only accounted for 40 percent of all loan modifications in the fourth quarter due to improved house prices and expiration of the Home Affordable Modification Program (HAMP).
- As of December 31, 2016, approximately 22 percent of loans modified in the fourth quarter of 2015 had missed two or more payments, one year after modification.
- There were 5,415 completed short sales and deeds-in-lieu during the quarter, bringing the total to 666,066 since the conservatorships began in September in 2008.

The Enterprises' Mortgage Performance:

- The number of 60+ days delinquent loans declined slightly to 420,709 at the end of the fourth quarter, the lowest level since 2008.
- The Enterprises' serious delinquency rate fell to 1.1 percent at the end of the fourth quarter, the lowest level since June of 2008. This compared with 4.6 percent for Federal Housing Administration (FHA) loans, 2.4 percent for Veterans Affairs (VA) loans, and 3.1 percent for all loans (industry average).

The Enterprises' Foreclosures:

- Foreclosure starts increased 2 percent to 52,393 while third-party and foreclosure sales fell 14 percent to 18,347 in the fourth 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

	3Q16	4Q16
HAMP Active Trials	2,500	2,247
HAMP Active Permanent - Cum.	352,961	339,342
Completed Foreclosure Prevention Actions		
Loan Modifications *	31,093	28,629
Repayment Plans	7,515	8,809
Forbearance Plans	1,407	2,301
Charge-offs-in-lieu	208	318
Home Retention Actions	40,223	40,057
Short Sales	4,373	3,833
Deeds-in-lieu	1,794	1,582
Home Forfeiture Actions	6,167	5,415
TOTAL	46,390	45,472

* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

Mortgage Performance (at period end)

	3Q16	4Q16
30-59 Days Delinquent	384,980	402,231
60-plus-days Delinquent	421,765	420,709
Seriously Delinquent*	320,574	313,719
Foreclosure Starts	51,376	52,393
Third-party & Foreclosure Sales	21,293	18,347
REO Inventory	52,891	48,380
(Percent of total loans serviced)		
30-59 Days Delinquent	1.39%	1.45%
60-plus-days Delinquent	1.52%	1.52%
Seriously Delinquent*	1.16%	1.12%

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

Source: FHFA (Fannie Mae and Freddie Mac)



Loan Modifications - Status Update

**656
thousand**
HAMP permanent
modifications since
April 2009

**1.268
million**
Non-HAMP
permanent
modifications since
April 2009

HAMP Activity

- A total of 1,081,560 troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. 656,866 of these homeowners have been granted permanent modifications through HAMP.
- A total of 2,247 homeowners were in a HAMP trial modification period at the end of the fourth quarter.

Non-HAMP Modification Activity

- Non-HAMP modifications accounted for 95 percent of all permanent loan modifications in the fourth quarter.
- A total of 27,099 homeowners received permanent loan modifications through the Enterprises' proprietary modification programs in the fourth quarter, bringing the total number of non-HAMP permanent modifications to 1,268,184 since April 2009.

HAMP Statistics

Cumulative from April 2009 through	3Q16	4Q16
Trial Modifications Ever Started*	1,080,472	1,081,560
Less:		
Trials Disqualified	(78,779)	(78,753)
Trials Cancelled*	(343,944)	(343,694)
Permanent Modifications	(655,249)	(656,866)
Trials Remaining Active	2,500	2,247
Permanent Modifications Started	655,249	656,866
Less:		
Modifications Defaulted	(223,604)	(228,328)
Modifications Paid off	(76,414)	(86,695)
Modifications Withdrawn	(2,270)	(2,501)
Active Permanent Modifications	352,961	339,342

Source: FHFA (Fannie Mae and Freddie Mac)

Non-HAMP Modification Statistics

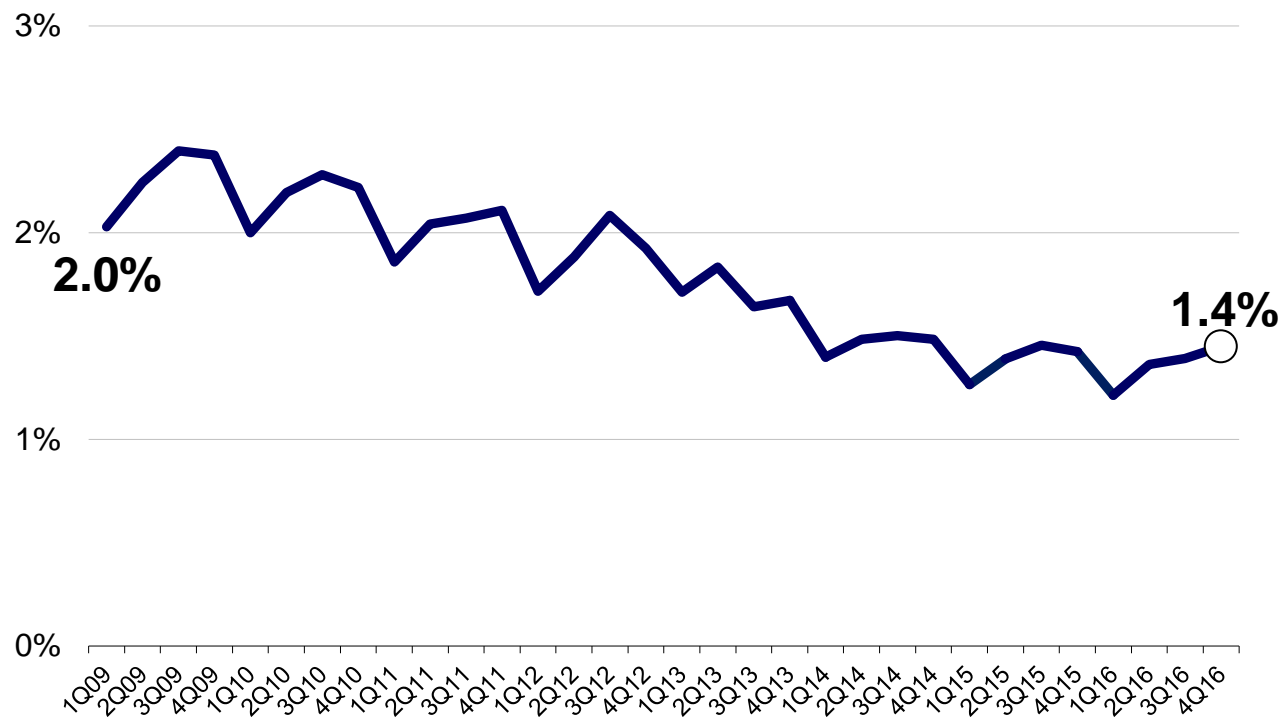
Cumulative from April 2009 through	3Q16	4Q16
Permanent Loan Modifications	1,241,085	1,268,184

Source: FHFA (Fannie Mae and Freddie Mac)

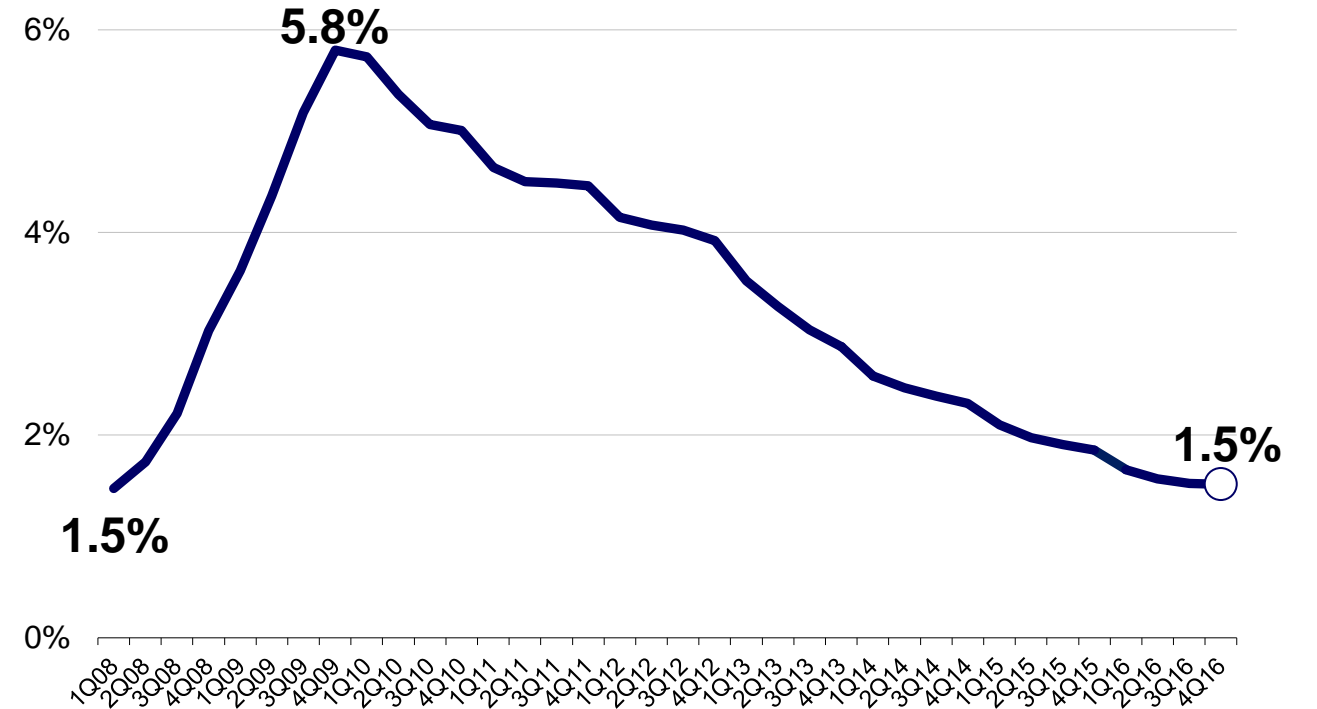


Mortgage Performance

Enterprises' 30-59 Days Delinquency Rates



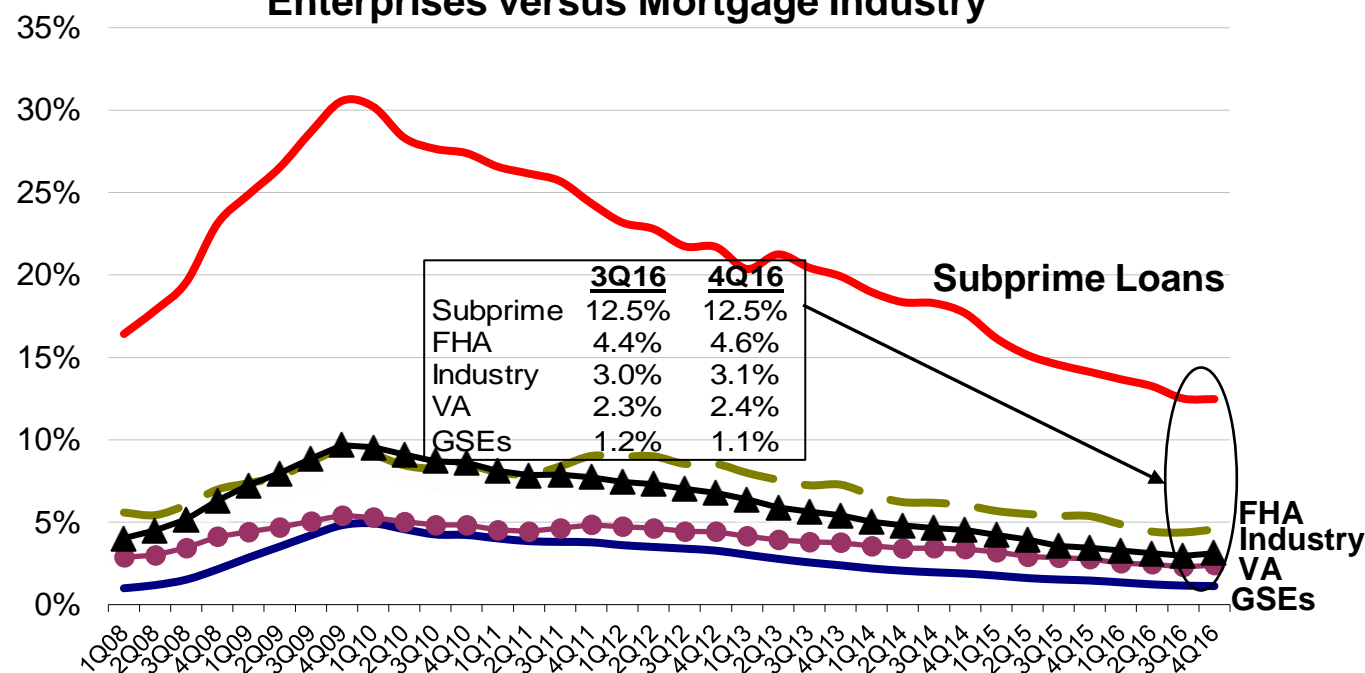
Enterprises' 60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

Source: FHFA (Fannie Mae and Freddie Mac)

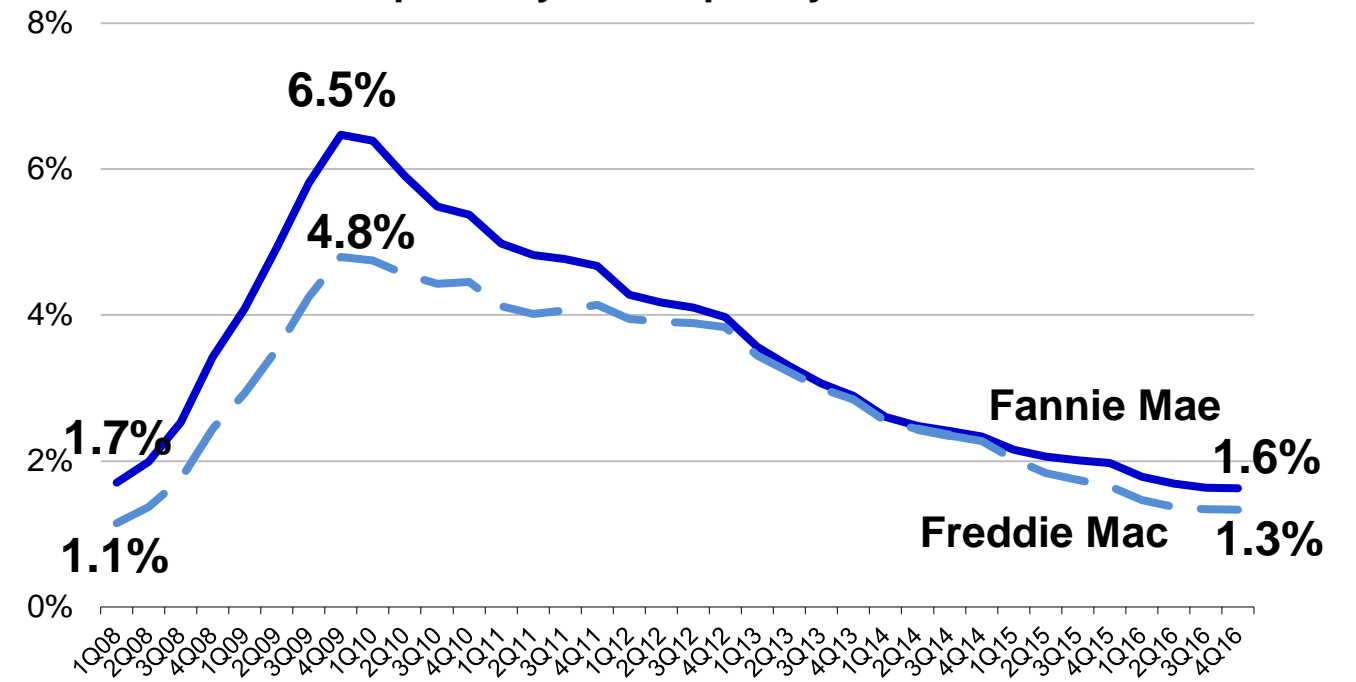
Serious Delinquency Rates¹
Enterprises versus Mortgage Industry



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

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

60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed 189,911 foreclosure prevention actions in 2016, bringing the total to 3,833,360 since the start of conservatorships in September 2008. Of these actions, 2,022,321 have been permanent loan modifications. A total of 1,144,973 actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. 666,066 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	2016	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	85,386	51,481	39,317	32,357	874,337
Forbearance Plans	12,671	11,260	8,170	7,228	186,931
Charge-offs-in-lieu	647	1,378	1,219	1,047	13,527
HomeSaver Advance (<i>Fannie</i>)	-	-	-	-	70,178
Loan Modifications	<u>243,195</u>	<u>189,975</u>	<u>148,109</u>	<u>123,495</u>	<u>2,022,321</u>
Total	341,899	254,094	196,815	164,127	3,167,294
Nonforeclosure - Home Forfeiture Actions					
Short Sales	87,742	38,198	25,081	17,760	578,842
Deeds-in-lieu	<u>18,087</u>	<u>14,926</u>	<u>10,170</u>	<u>8,024</u>	<u>87,224</u>
Total	105,829	53,124	35,251	25,784	666,066
Total Foreclosure Prevention Actions	447,728	307,218	232,066	189,911	3,833,360

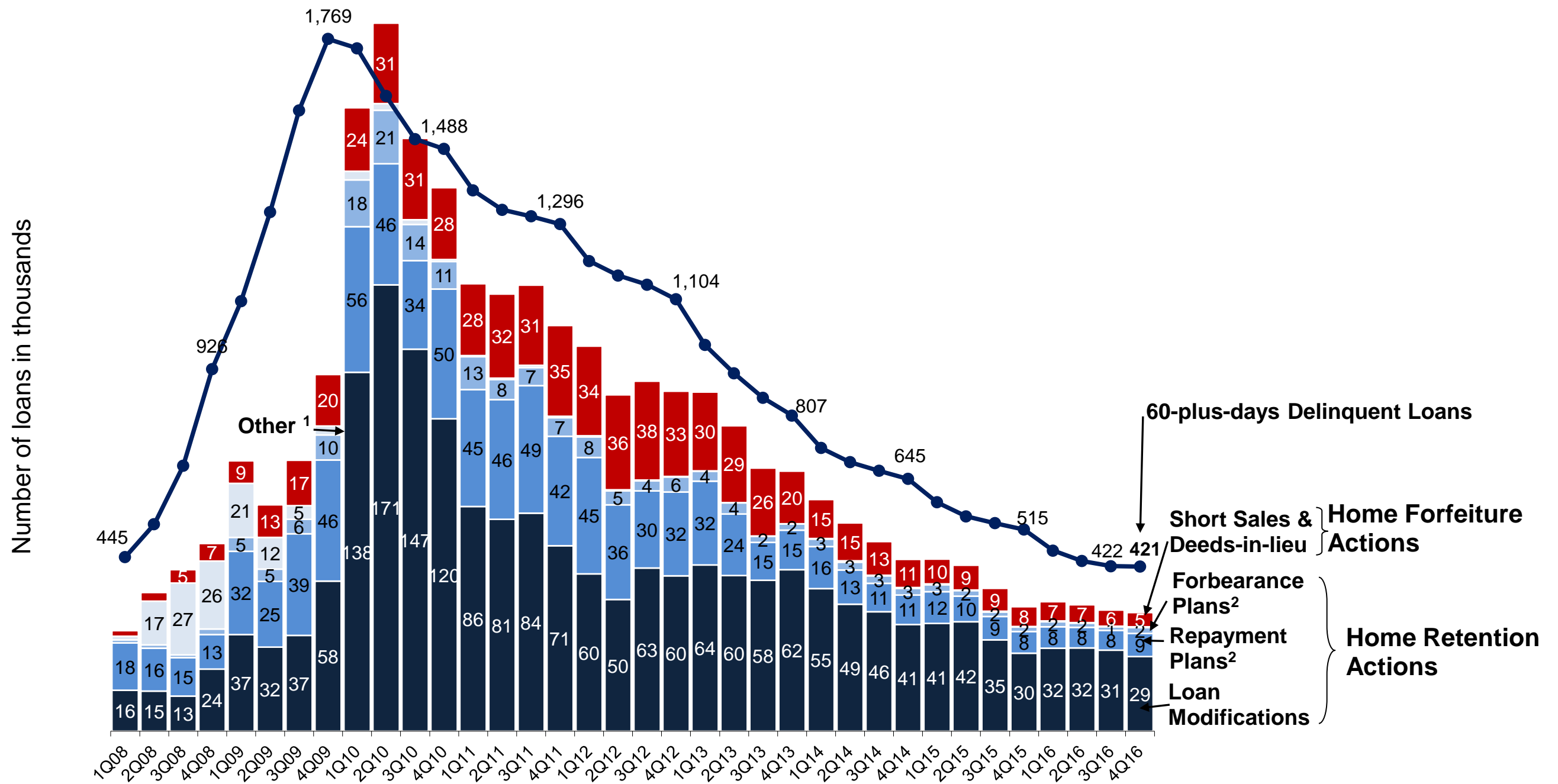
¹ Since the first full quarter in conservatorship (4Q08).

Source: FHFA (Fannie Mae and Freddie Mac)



60+ Days Delinquent Loans and Foreclosure Prevention Actions

The Enterprises' foreclosure prevention actions decreased in the fourth quarter as the number of 60+ days delinquent loans remained at the lowest level since 2008. A total of 45,472 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 28,629 permanent loan modifications.



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

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

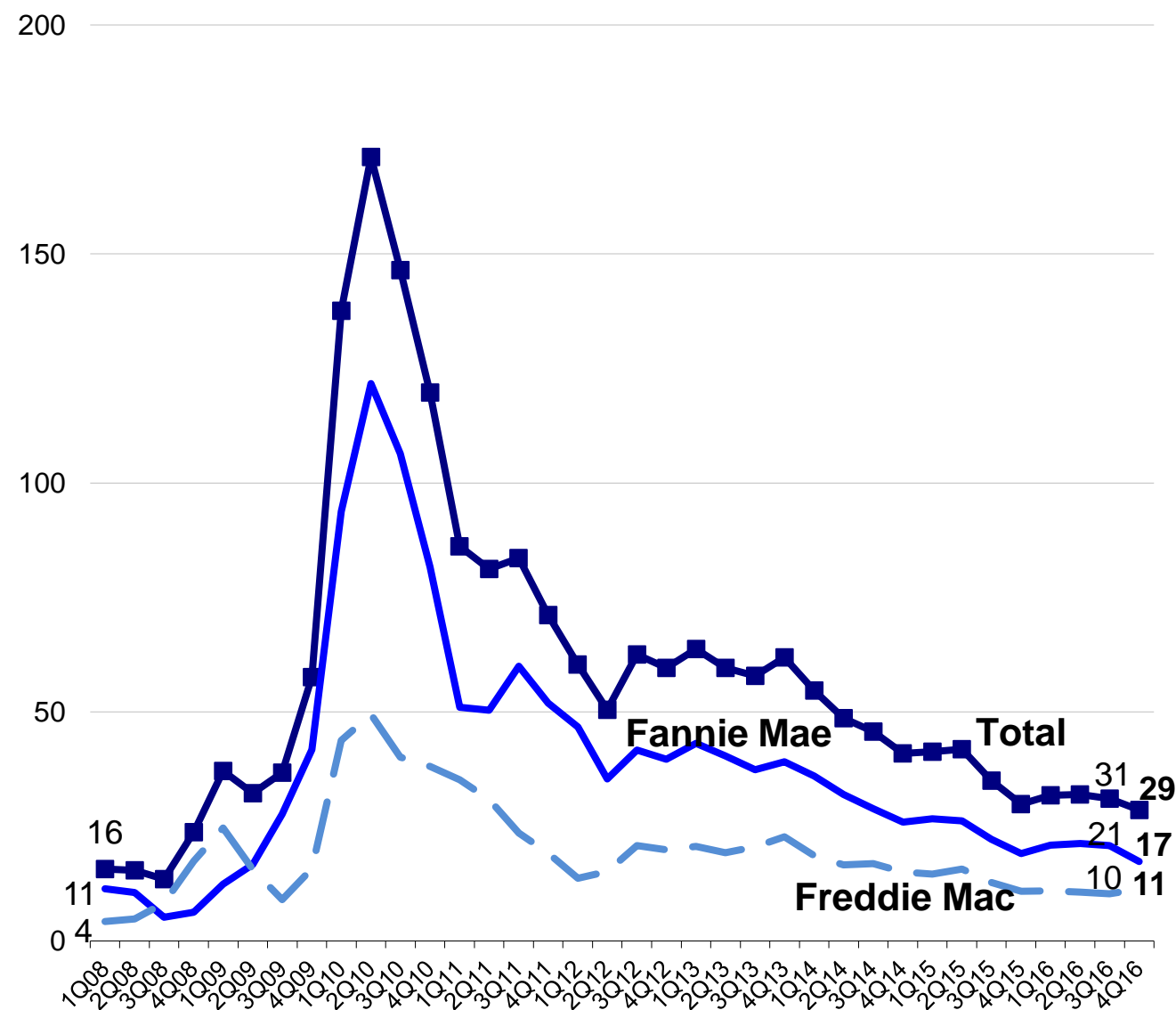
Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosure Prevention Activity: Home Retention Actions

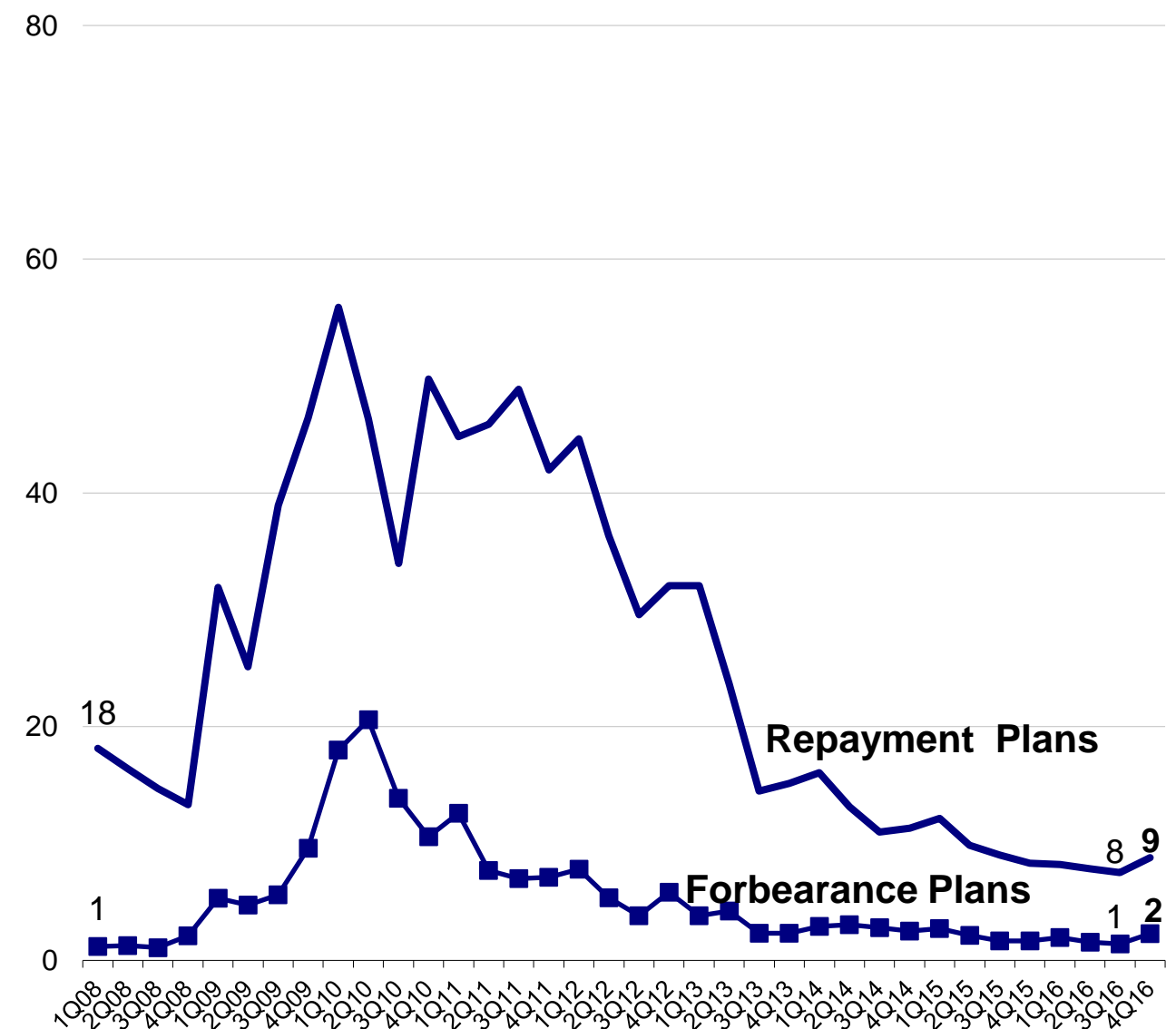
There were 28,629 permanent loan modifications in the fourth quarter, bringing the total number of permanent modifications to 2,022,321 since the start of conservatorships. In addition, the Enterprises completed 8,809 repayment plans and 2,301 forbearance plans to help delinquent borrowers during the 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)

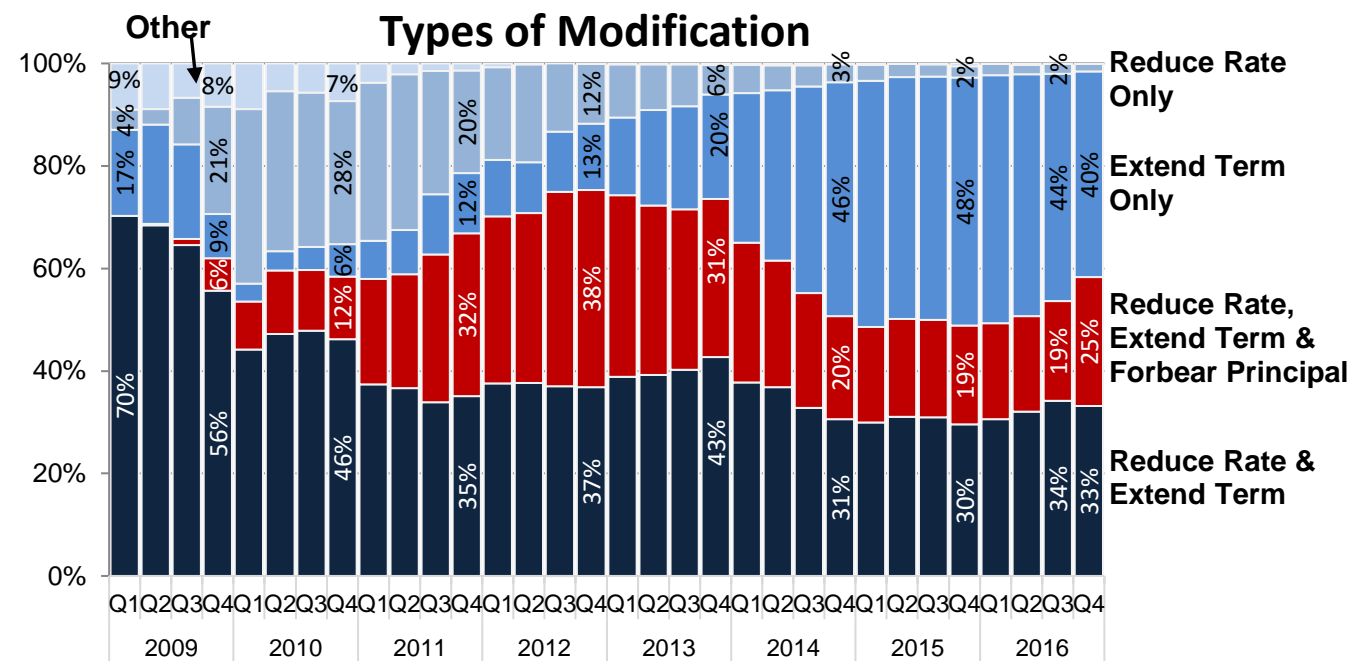


Source: FHFA (Fannie Mae and Freddie Mac)

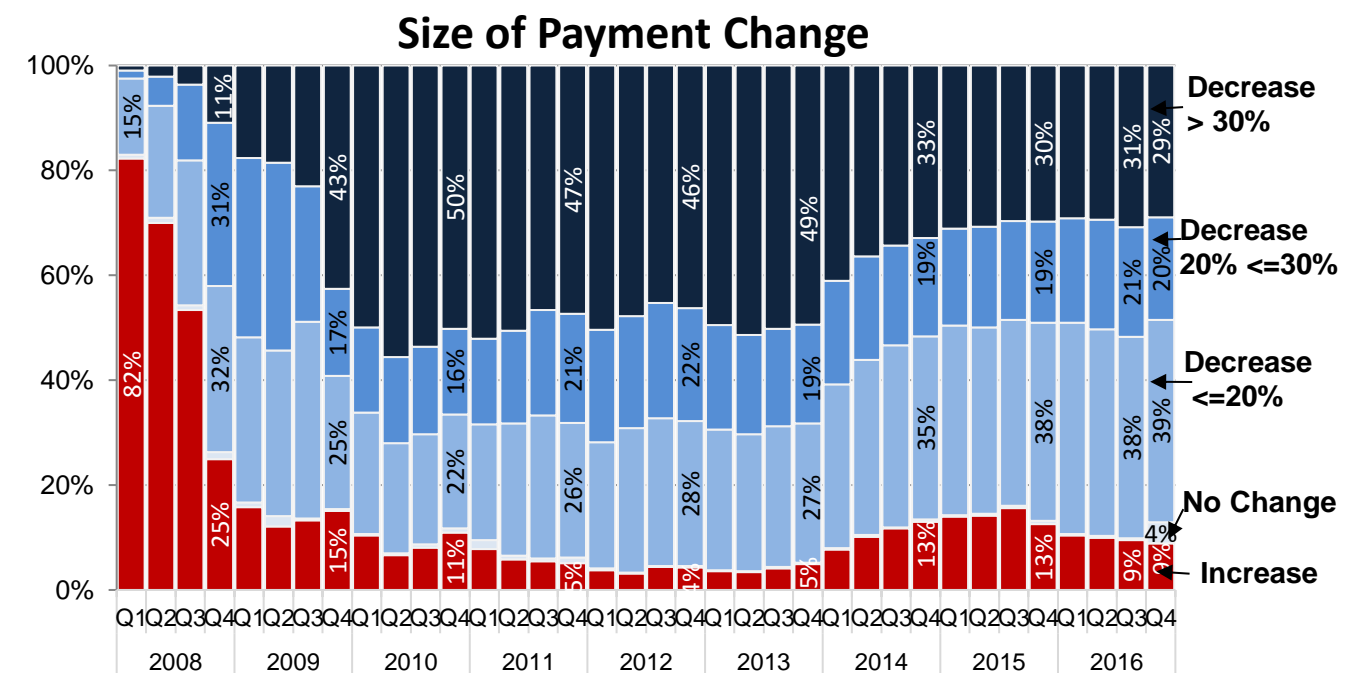


Enterprises' Loan Modifications

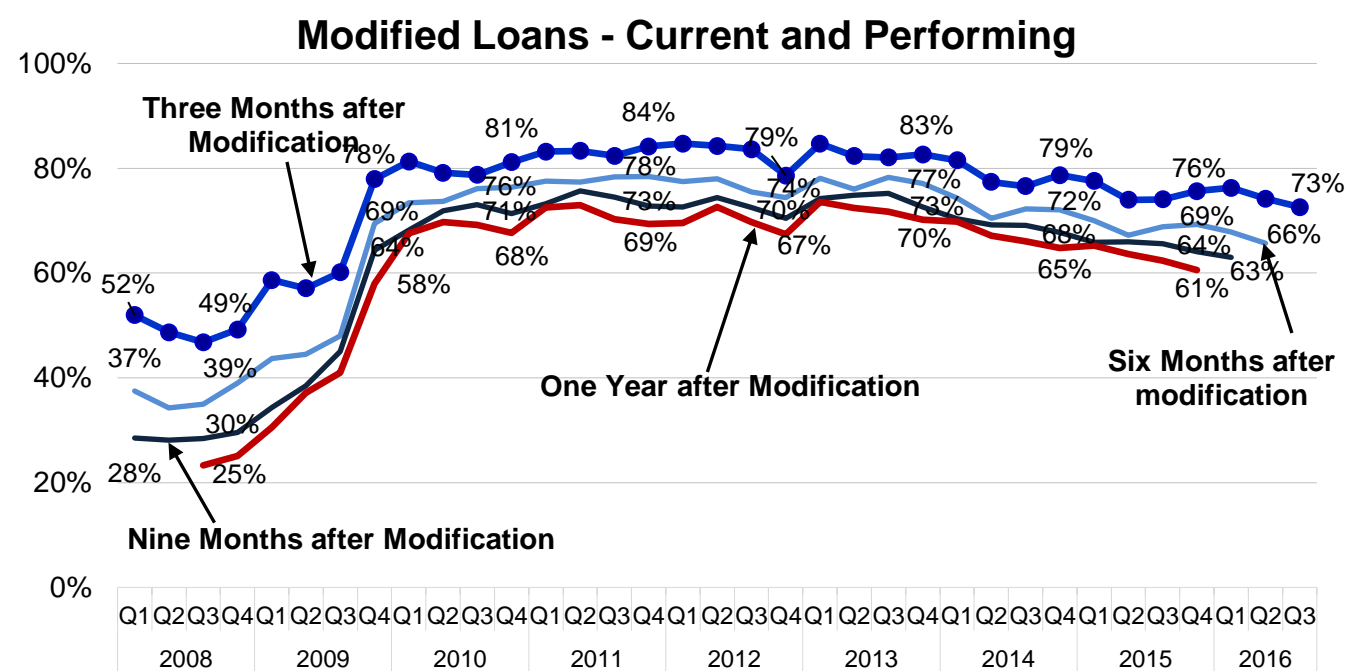
The share of the Enterprises' modifications with extend-term only decreased, but remained high during the fourth quarter. Increases in house prices over the past couple of years have generally increased home equity even for delinquent homeowners, influencing the type of loan modification. Interest rate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



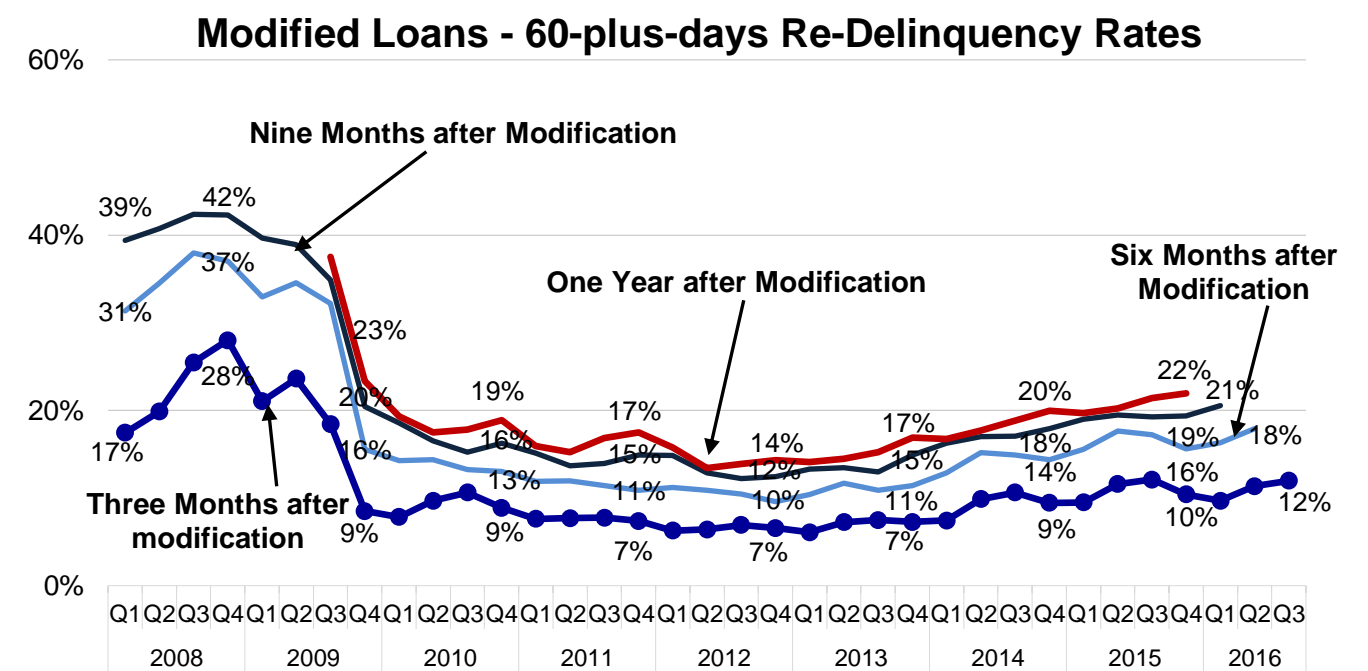
Source: FHFA (Fannie Mae and Freddie Mac)



Source: FHFA (Fannie Mae and Freddie Mac)



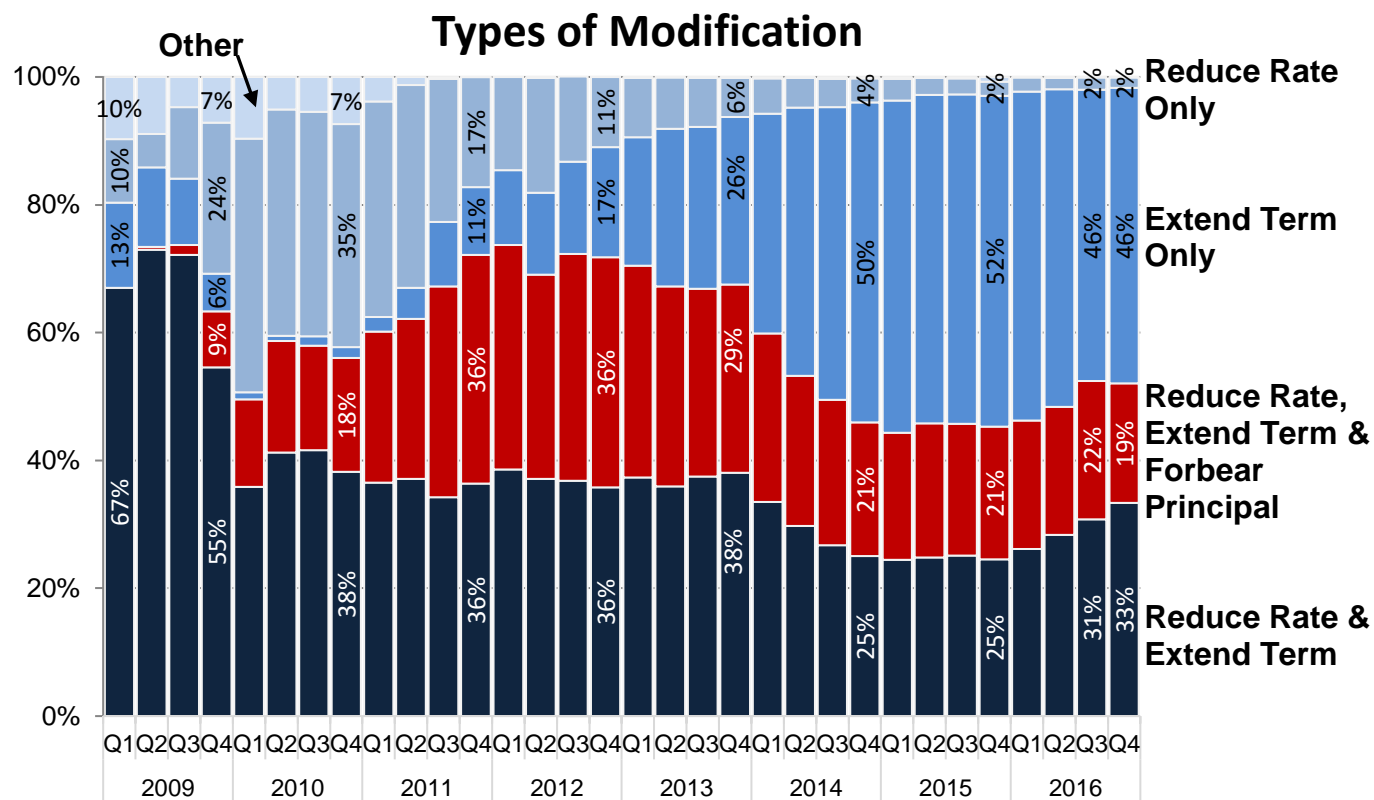
Source: FHFA (Fannie Mae and Freddie Mac)



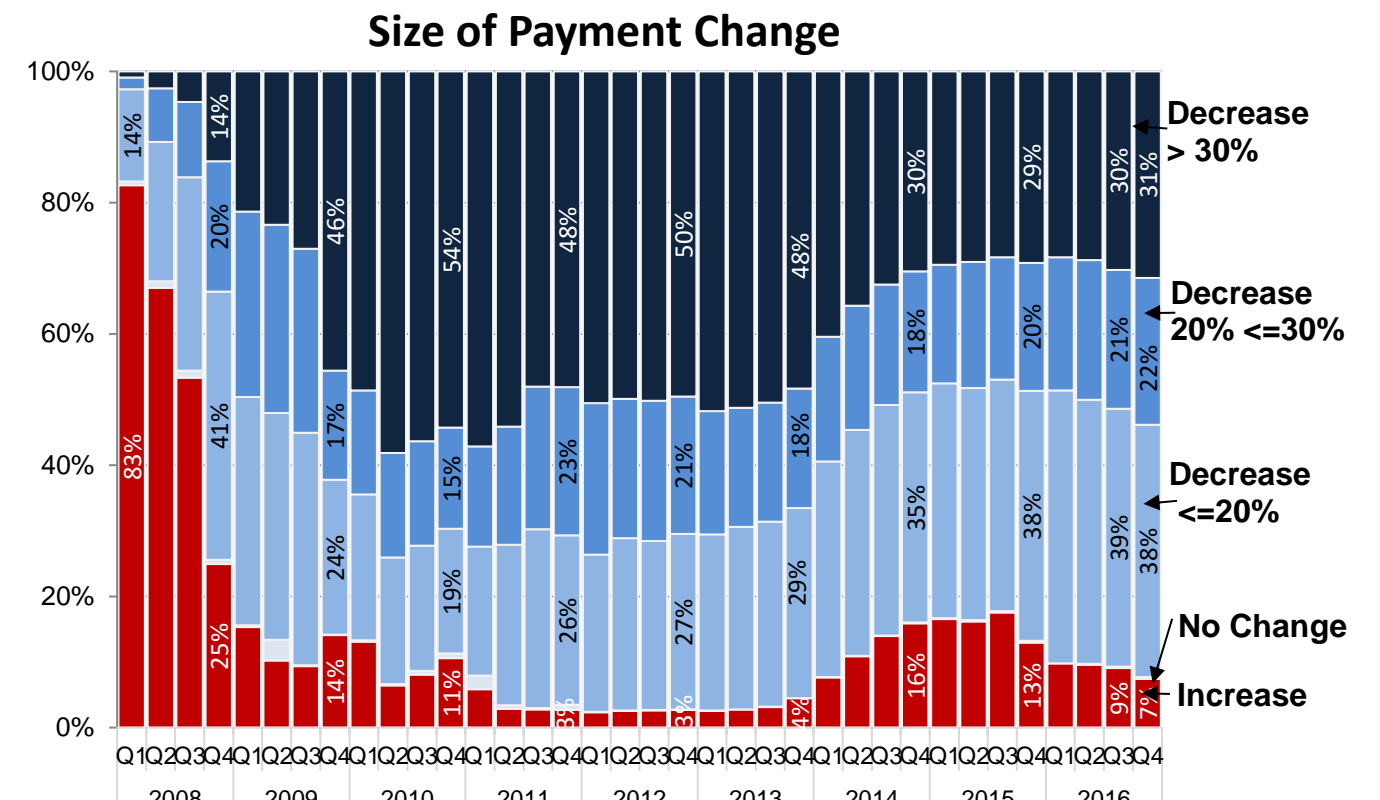
Source: FHFA (Fannie Mae and Freddie Mac)



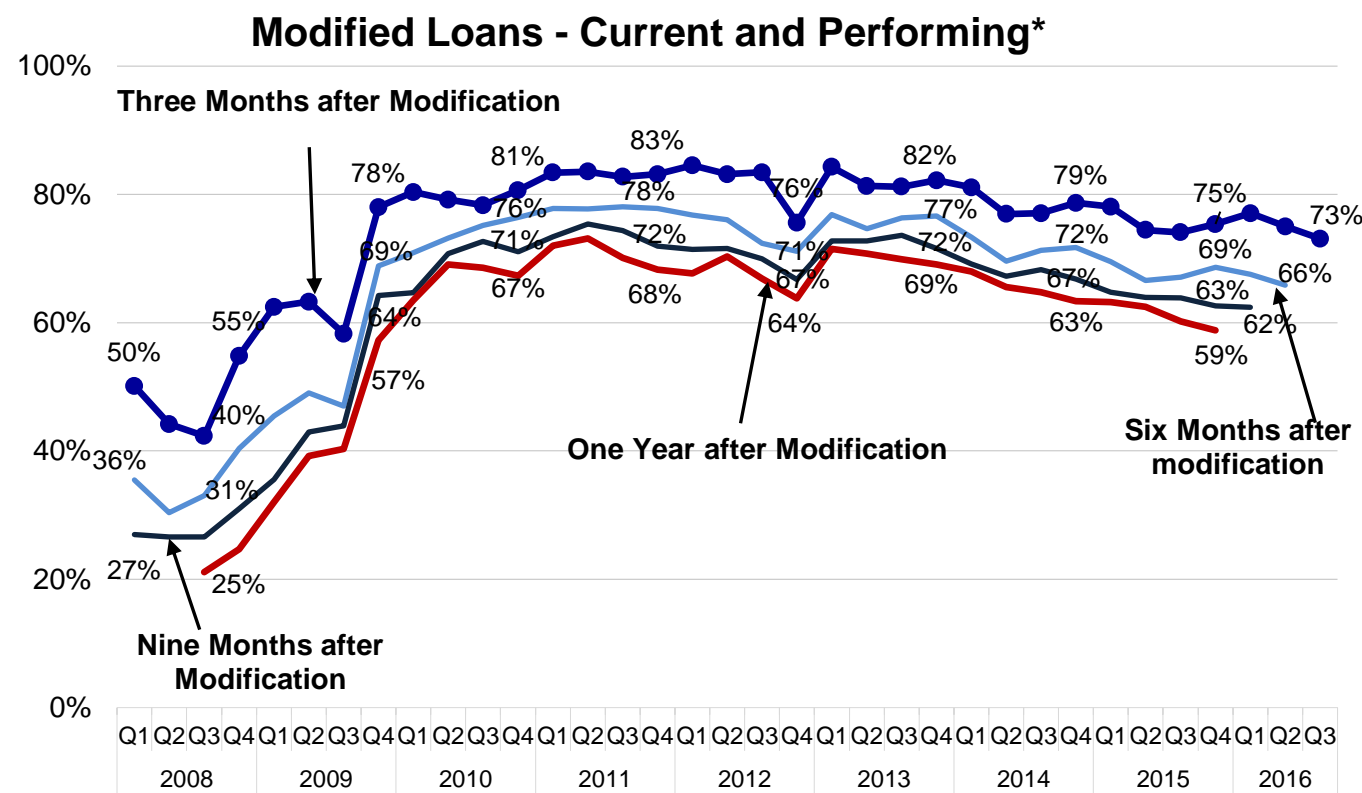
Fannie Mae's Loan Modifications



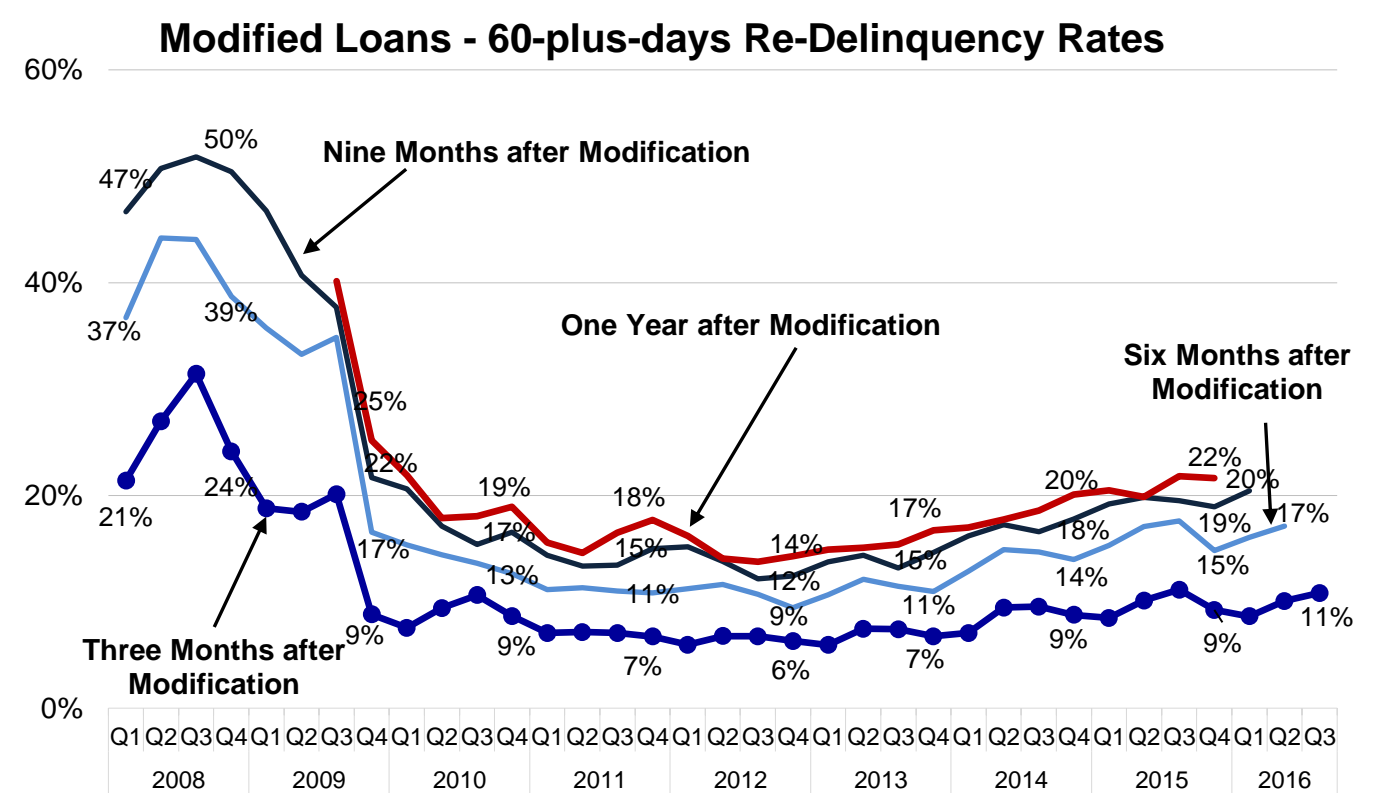
Source: FHFA (Fannie Mae and Freddie Mac)



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.



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								
	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16
Current and Performing	86%	87%	85%	82%	84%	83%	83%	82%	79%	76%	77%	77%	74%	73%	75%	77%	75%	73%
60+ Days Delinquent	5%	5%	5%	7%	6%	6%	6%	7%	8%	10%	9%	9%	11%	12%	10%	9%	10%	11%

Modified Loans - Performance Six Months after Modification *

	HAMP								Non-HAMP							
	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16
Current and Performing	83%	82%	79%	76%	79%	80%	76%	75%	69%	70%	68%	65%	66%	68%	67%	65%
60+ Days Delinquent	7%	7%	9%	10%	10%	9%	11%	11%	16%	15%	16%	18%	18%	15%	16%	18%

Modified Loans - Performance Nine Months after Modification *

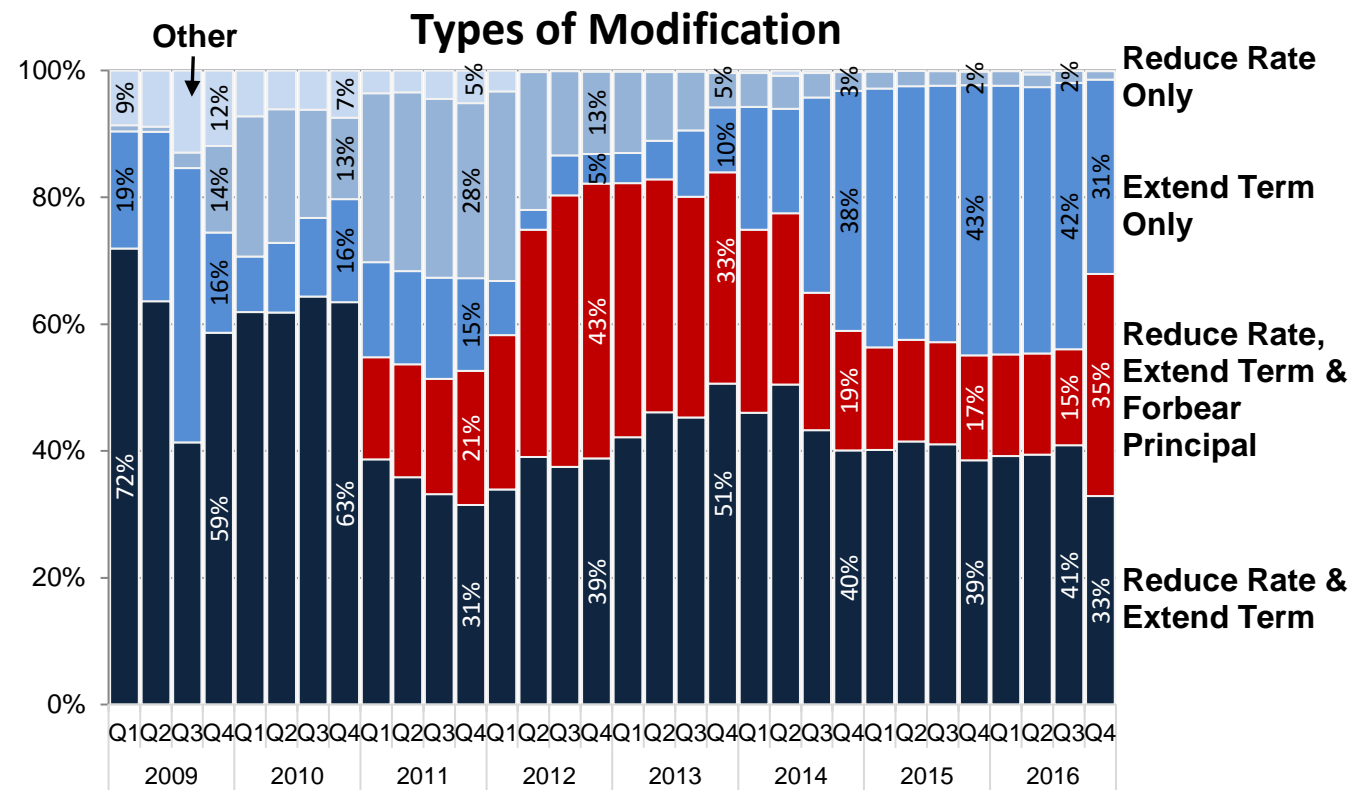
	HAMP							Non-HAMP						
	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Current and Performing	80%	78%	76%	74%	76%	73%	72%	66%	65%	63%	63%	63%	62%	62%
60+ Days Delinquent	8%	10%	12%	13%	11%	13%	14%	18%	19%	20%	21%	20%	20%	21%

Source: FHFA (Fannie Mae and Freddie Mac)

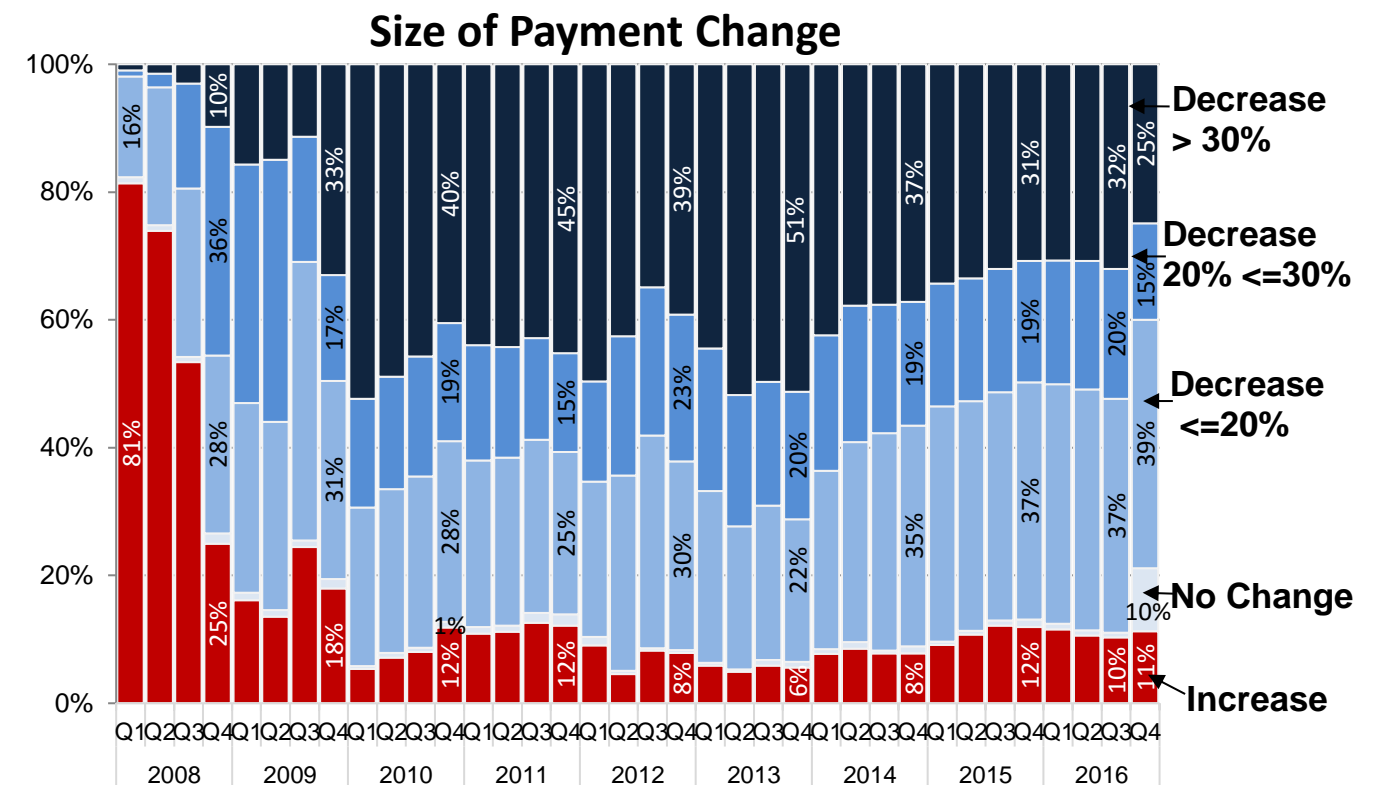
* The reported percentage at the end of each period represents the number of current loans remaining at the end of the period, divided by the total number of loan modifications, including loans that have since paid off.



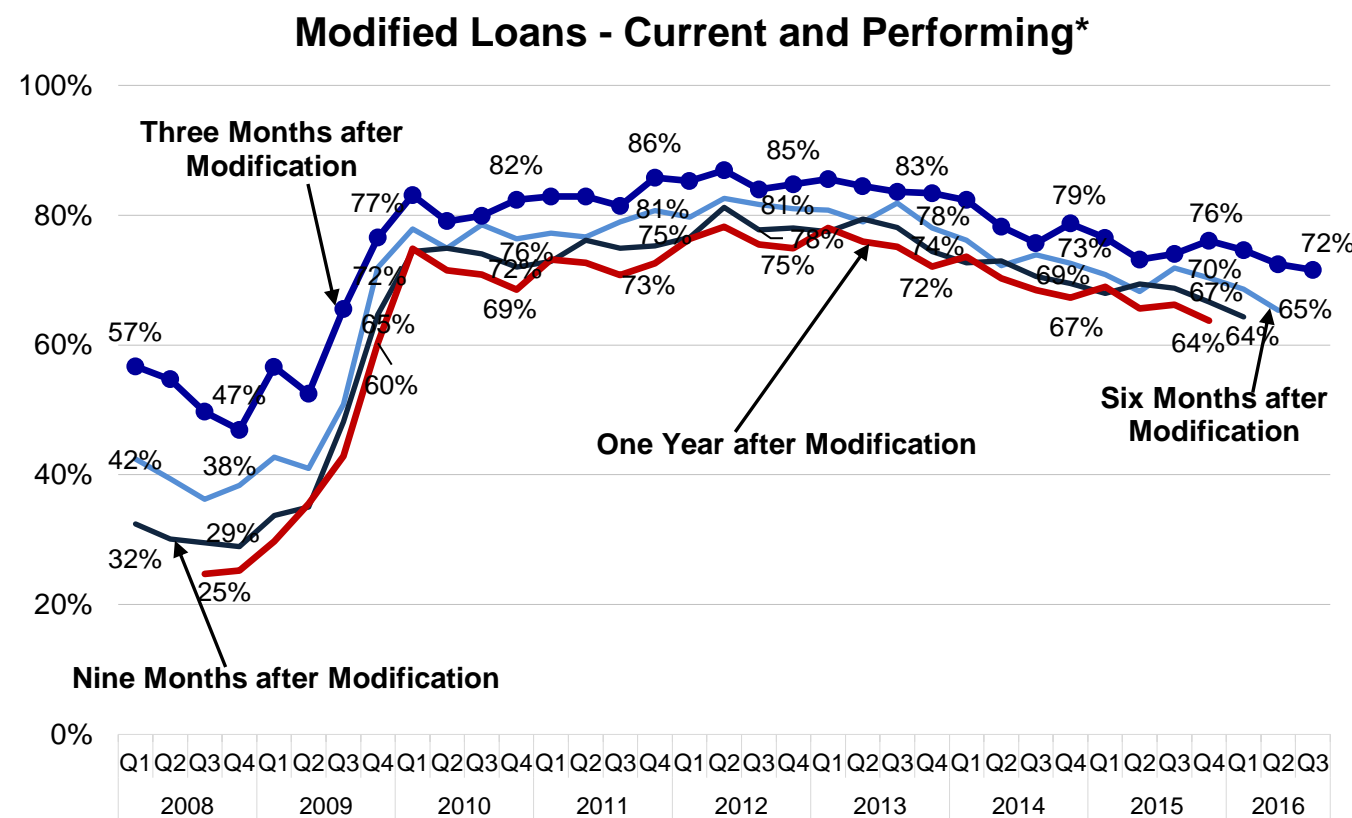
Freddie Mac's Loan Modifications



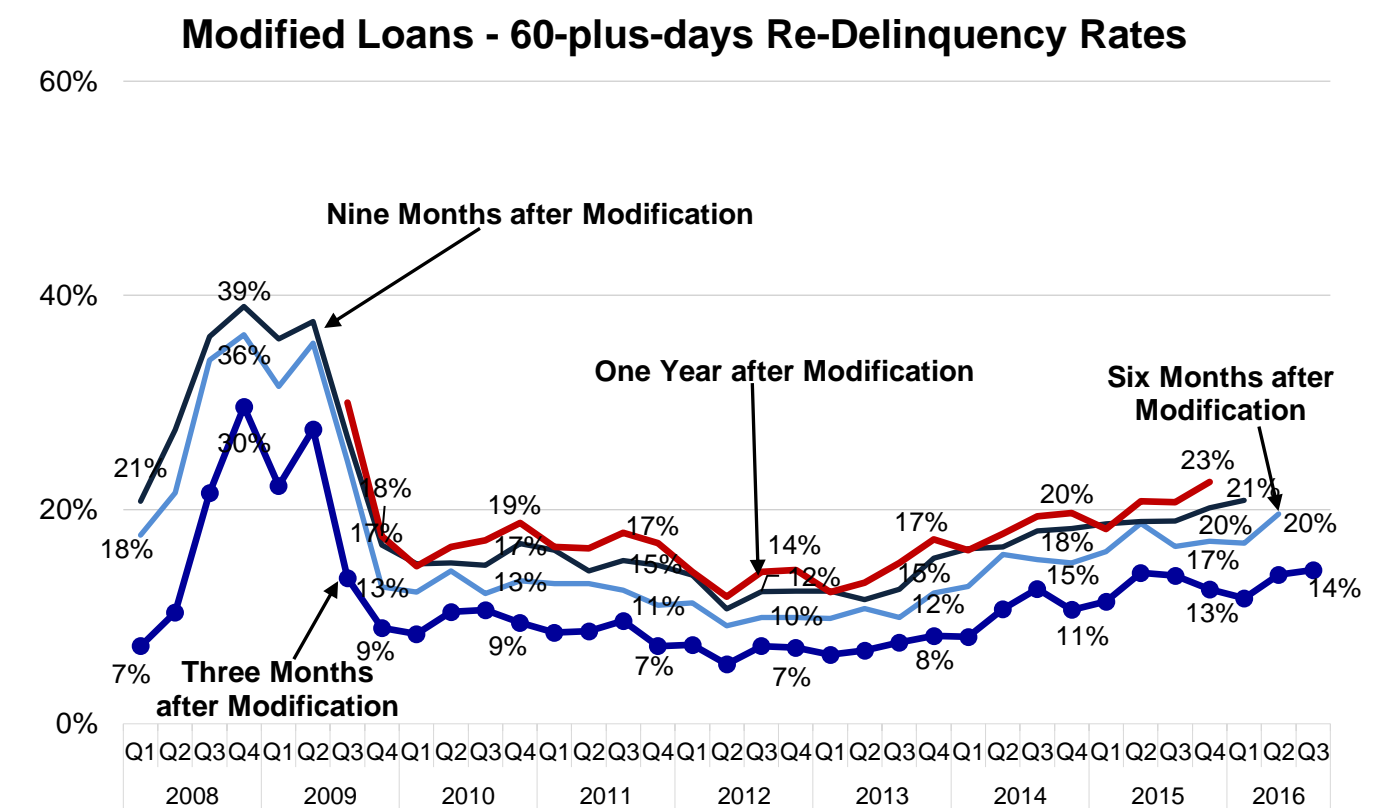
Source: FHFA (Fannie Mae and Freddie Mac)



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								
	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16
Current and Performing	85%	88%	84%	80%	84%	84%	84%	80%	79%	74%	77%	75%	72%	73%	75%	74%	72%	71%
60+ Days Delinquent	7%	6%	8%	11%	8%	9%	8%	10%	9%	14%	11%	12%	14%	15%	13%	12%	14%	15%

Modified Loans - Performance Six Months after Modification*

	HAMP								Non-HAMP							
	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16
Current and Performing	84%	84%	81%	77%	83%	81%	80%	75%	72%	71%	69%	67%	71%	69%	68%	64%
60+ Days Delinquent	9%	8%	10%	13%	10%	11%	10%	13%	17%	16%	17%	19%	17%	18%	17%	20%

Modified Loans - Performance Nine Months after Modification*

	HAMP							Non-HAMP						
	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16
Current and Performing	81%	81%	78%	78%	81%	78%	77%	68%	68%	67%	68%	67%	66%	63%
60+ Days Delinquent	11%	11%	13%	13%	12%	13%	14%	19%	19%	19%	20%	20%	21%	22%

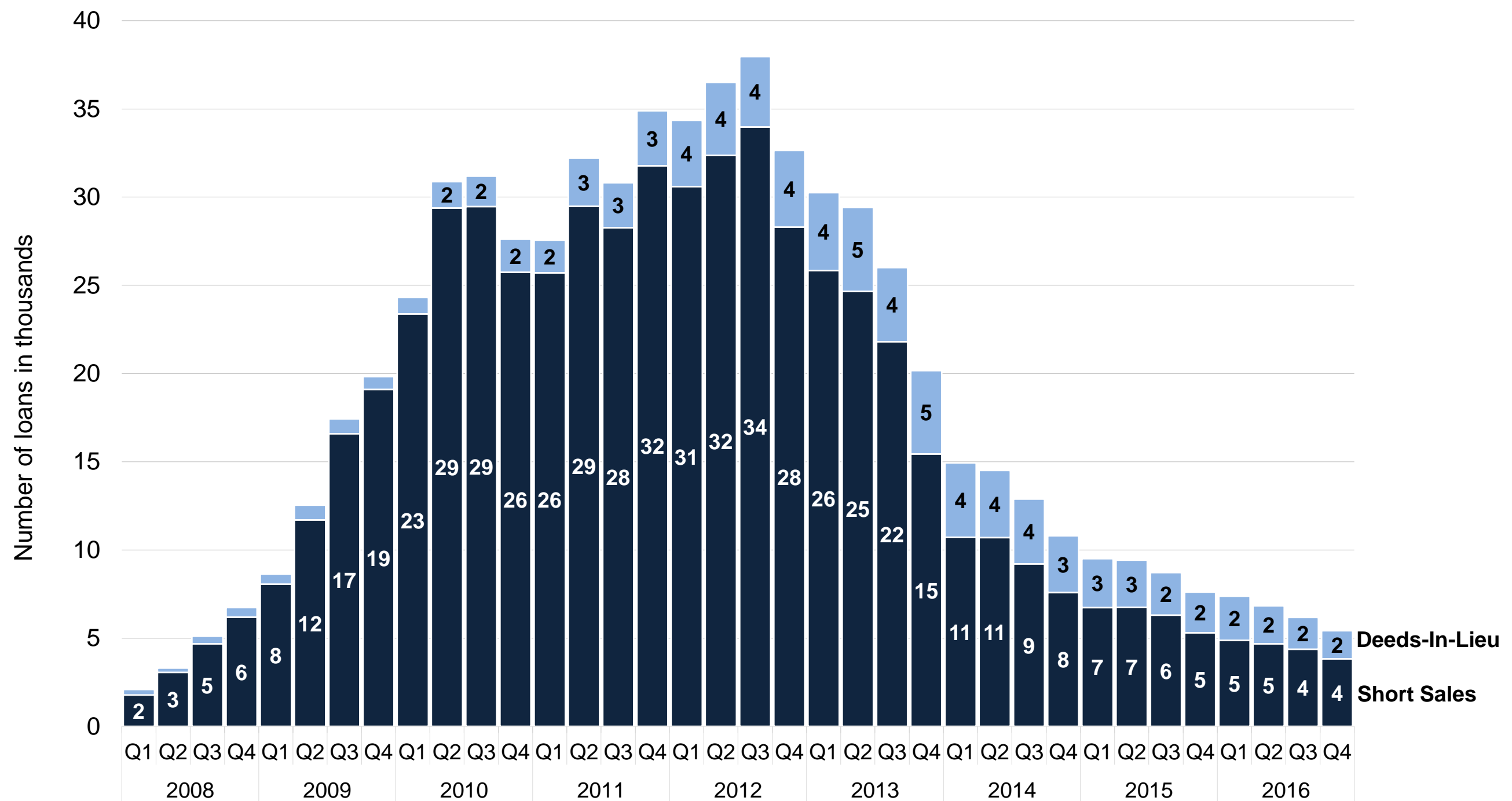
Source: FHFA (Fannie Mae and Freddie Mac)

* 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 5,415 completed short sales and deeds-in-lieu in the fourth quarter, bringing the total to 666,066 since the start of conservatorships. The number of completed short sales and deeds-in-lieu decreased 12 percent in the fourth quarter compared with the third 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.

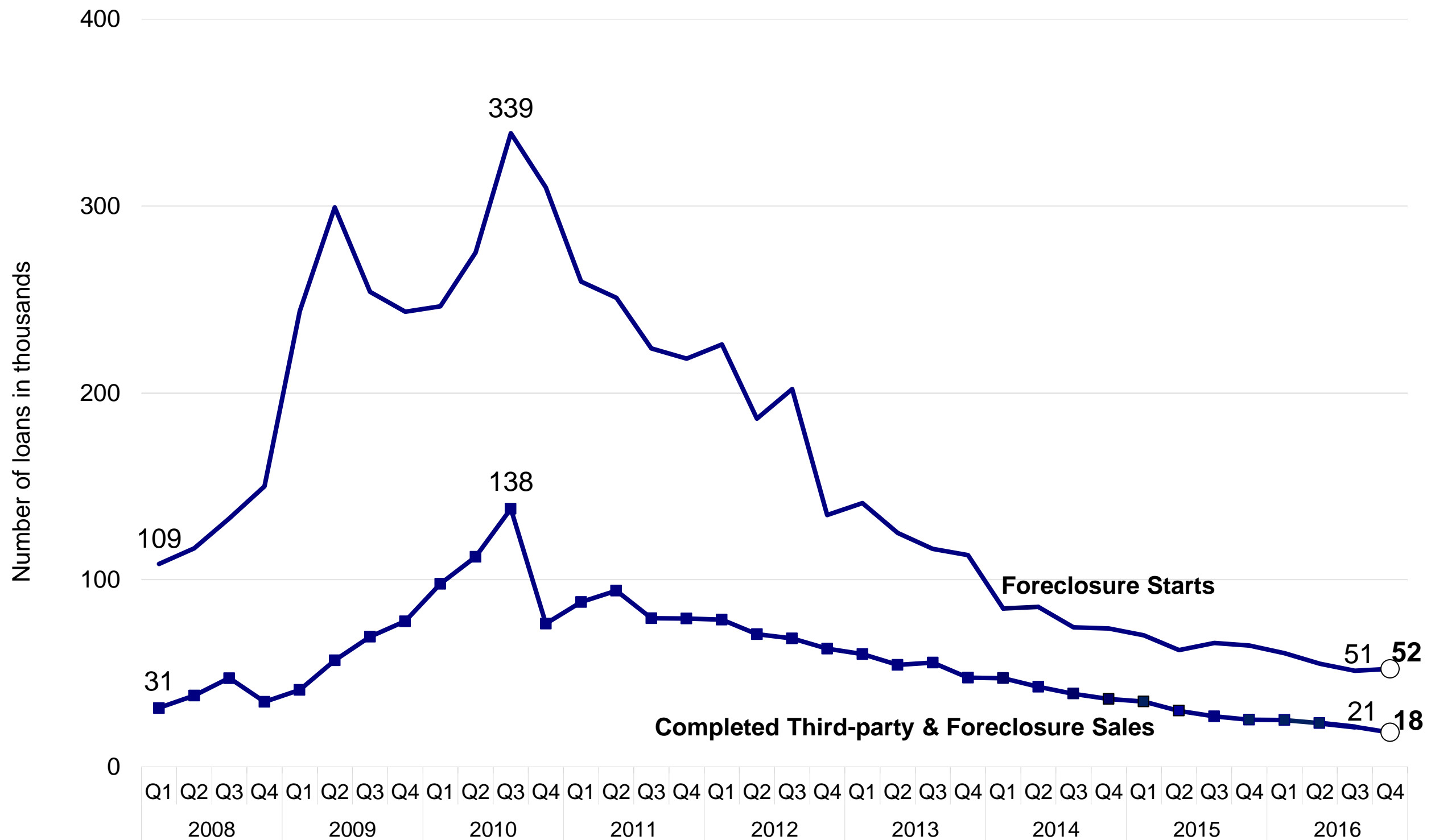


Source: FHFA (Fannie Mae and Freddie Mac)



Foreclosures

There were 18,347 completed third-party and foreclosure sales in the fourth quarter of 2016, down 14 percent compared with the third quarter. The number of foreclosure starts increased 2 percent from 51,376 in the third quarter to 52,393 in the fourth quarter of 2016.



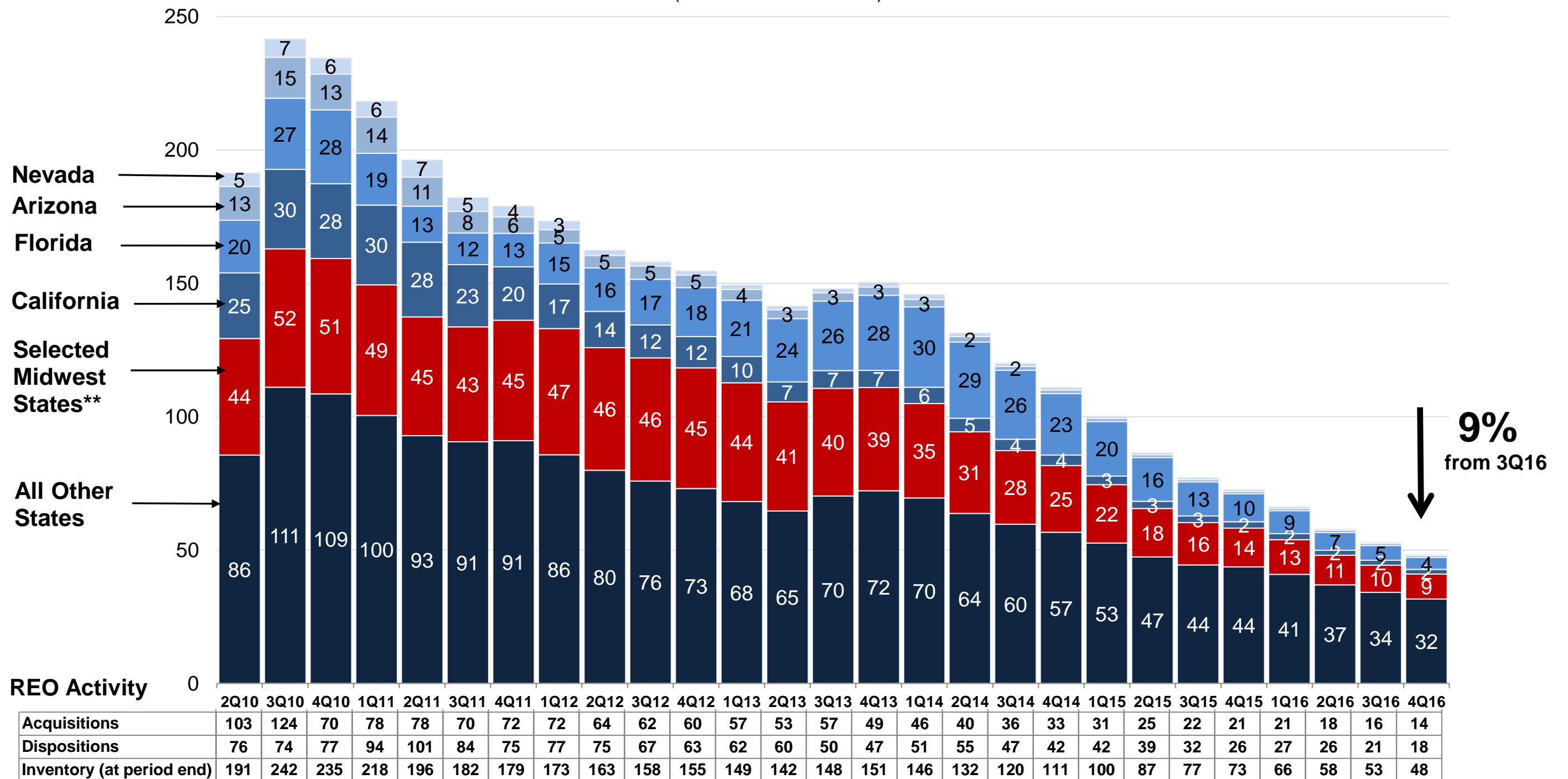
Source: FHFA (Fannie Mae and Freddie Mac)



Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 9 percent in the fourth quarter to 48,380, as property dispositions continued to outpace acquisitions. The total number of property acquisitions fell 14 percent to 13,744 while dispositions decreased 13 percent to 18,260 during the fourth quarter, compared with the third quarter.

REO Inventory by State*
(Number in thousands)



* May exclude a small volume of Fannie Mae REO properties associated with a specific reverse mortgage transaction.
 ** Select Midwest states are Illinois, Indiana, Michigan and Ohio .

Source: FHFA (Fannie Mae and Freddie Mac)

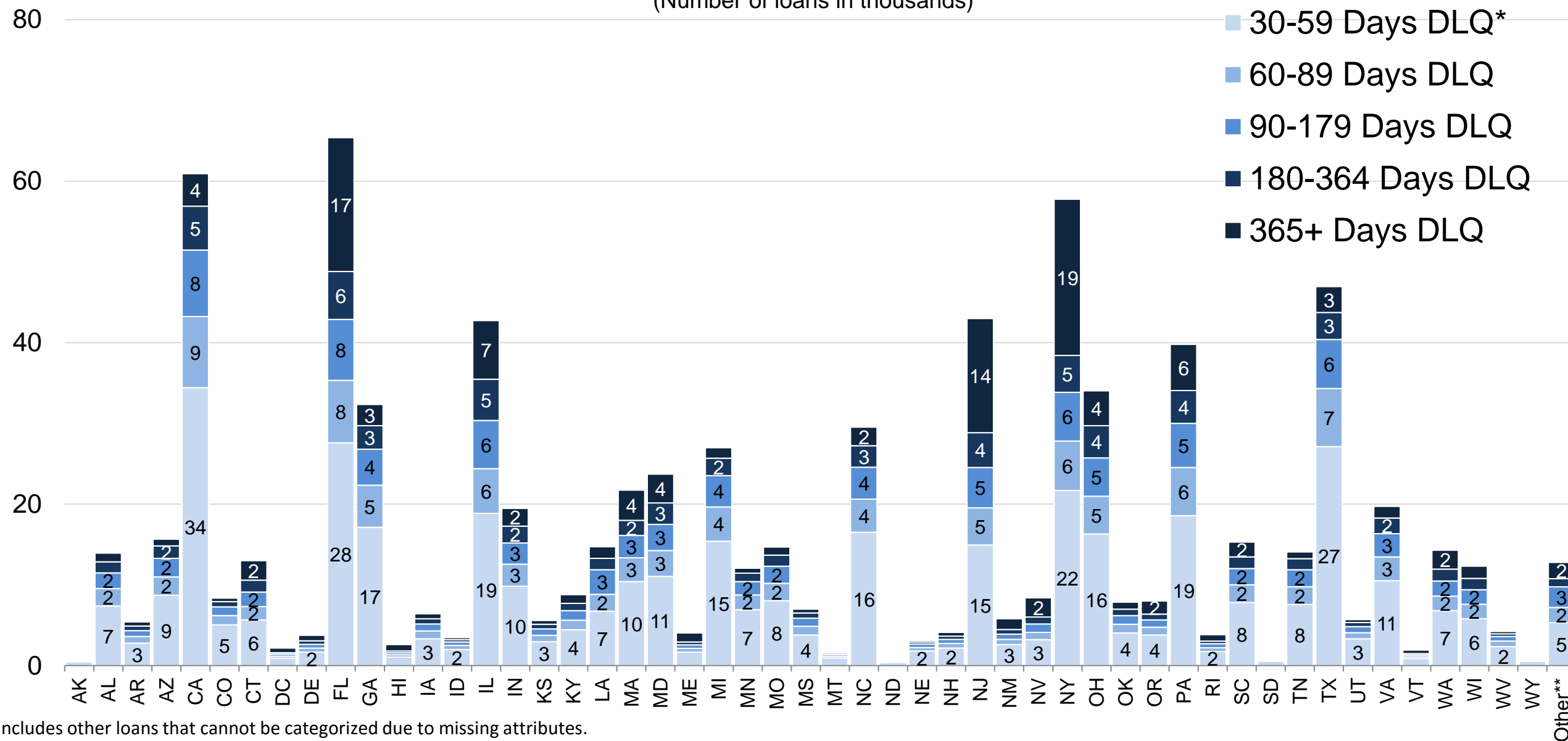


Delinquent Loans by State

The number of the Enterprises' deeply (365+ days) delinquent loans continued to decline during the fourth quarter. Approximately 15 percent of the Enterprises' troubled borrowers remained deeply delinquent at the end of the quarter, down from 17 percent at the end of the third quarter of 2016. New York continued to have the highest number of deeply delinquent loans, followed by Florida and New Jersey. As of December 31, 2016, approximately 34 percent of the troubled borrowers in New York have missed one year or more monthly payments, compared with 25 percent in Florida and 33 percent in New Jersey.

Delinquent Loans by State - As of December 31, 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.

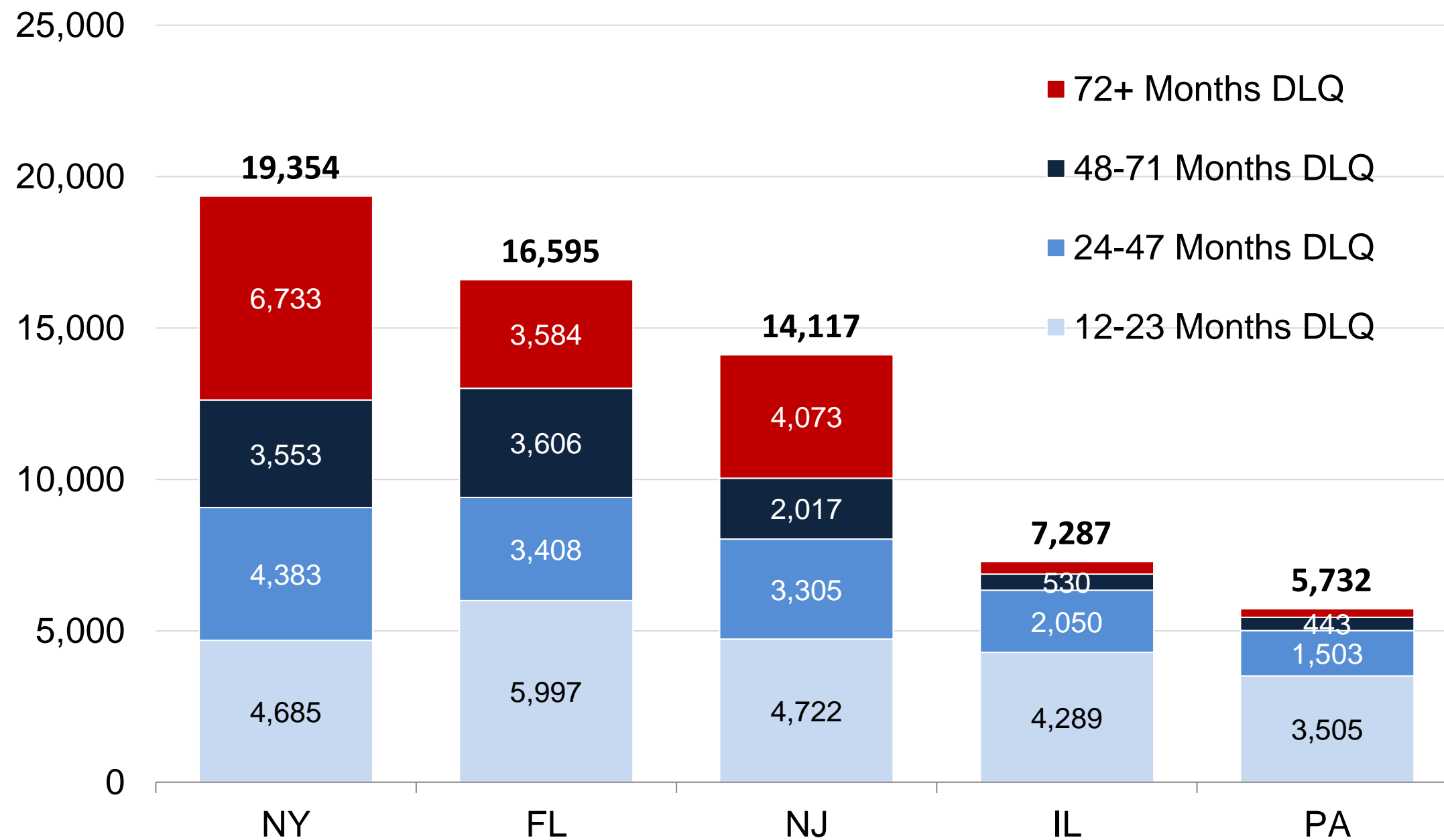
Source: FHFA (Fannie Mae and Freddie Mac)



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 December 31, 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)



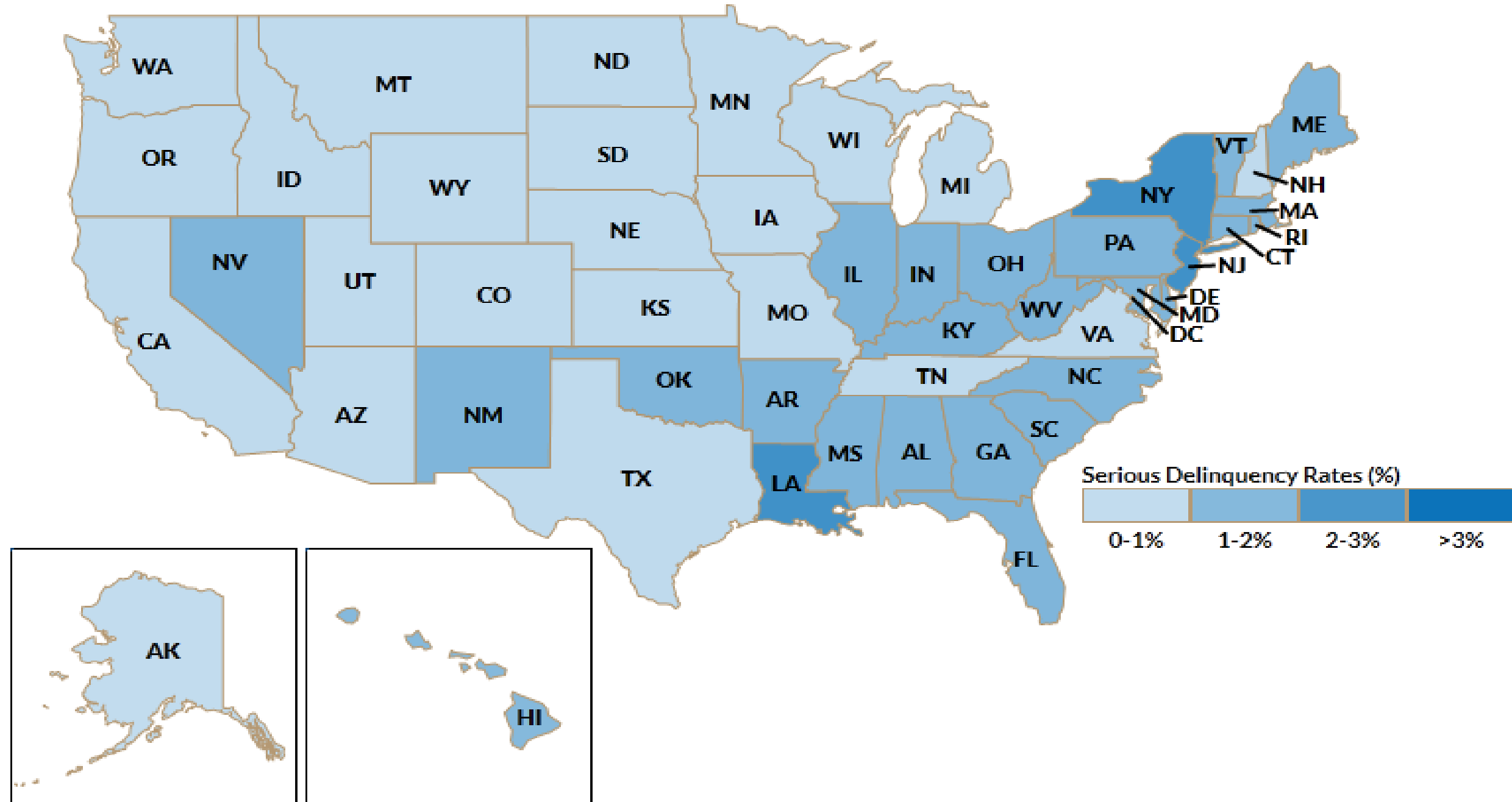
Source: FHFA (Fannie Mae and Freddie Mac)



Serious Delinquency Rates of the Enterprises Single-Family Mortgages*

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

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



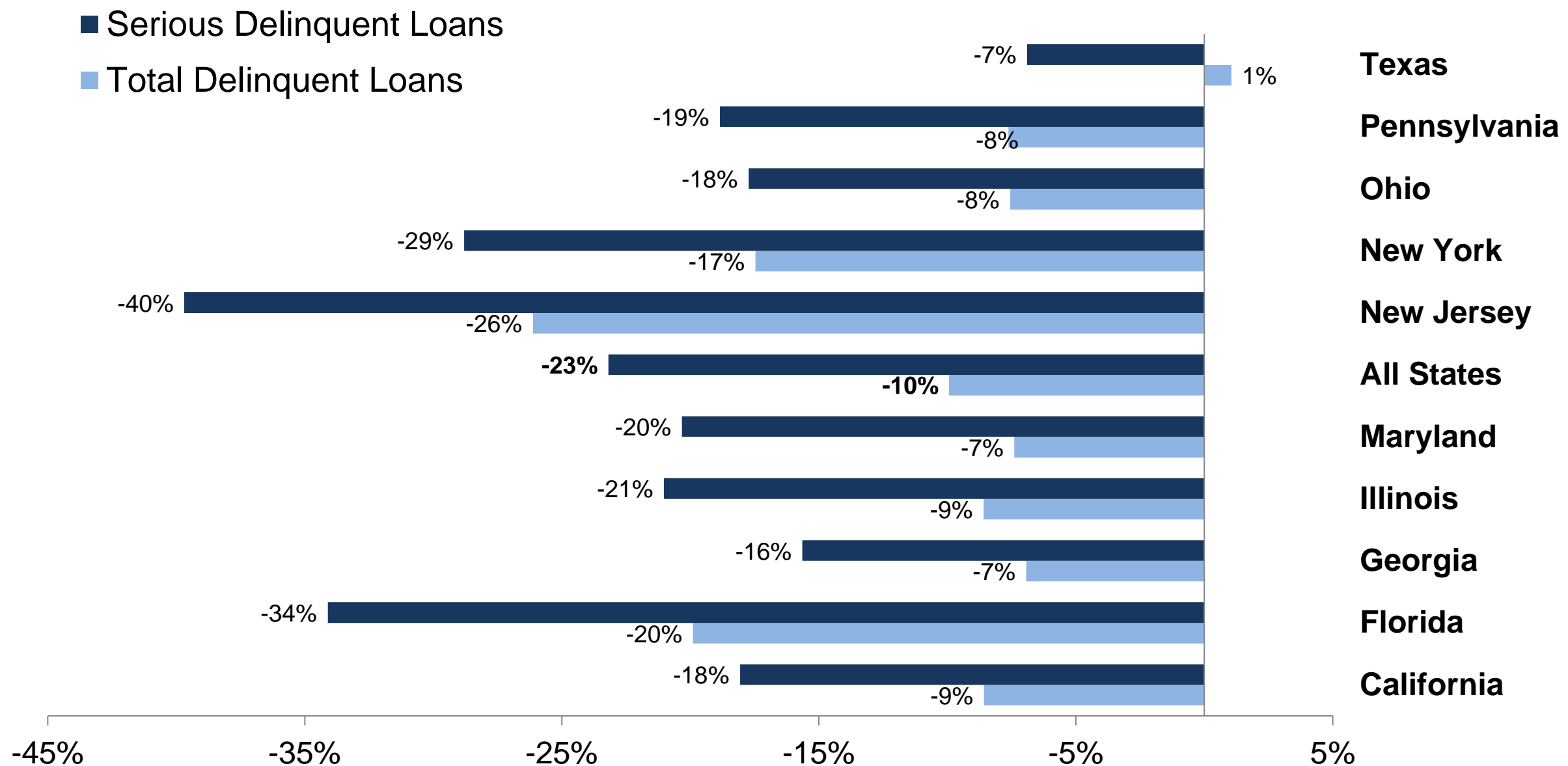
* Loans that have missed three or more payments or are in the process of foreclosure.



Change in the Number of Delinquent Loans in Key States*

The total number of the Enterprises' delinquent loans fell 10 percent in 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 1.1 percent at the end of 2016, which is the lowest level since June of 2008. In New Jersey, the number of the Enterprises' seriously delinquent loans decreased 40 percent during the year.

Change from December 31, 2015



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

Source: FHFA (Fannie Mae and Freddie Mac)



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

(# of loans in thousands)	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16
Total Loans Serviced	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	27,768
Original Credit Score >= 660	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	25,111
Original Credit Score < 660	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	2,657
Total Delinquent Loans	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	823
Original Credit Score >= 660	994	894	860	785	756	669	656	643	625	562	555	555	539	475	479	478	487
Original Credit Score < 660	653	573	568	528	521	446	445	441	434	375	380	382	372	324	333	329	336
30 - 59 Days Delinquent	542	480	513	460	469	391	414	419	414	352	386	405	396	337	378	385	402
Original Credit Score >= 660	301	271	287	256	260	219	233	237	233	203	222	234	230	196	219	228	239
Original Credit Score < 660	241	209	226	204	210	172	181	182	180	149	164	171	167	141	159	157	163
60 - 89 Days Delinquent	187	150	146	144	146	119	123	129	126	105	109	114	115	94	101	107	113
Original Credit Score >= 660	102	84	80	78	79	67	67	70	69	59	60	63	64	53	56	59	63
Original Credit Score < 660	84	66	66	66	67	52	56	58	57	46	49	51	51	41	45	48	50
60-plus-days Delinquent	1,104	987	915	852	807	724	688	666	645	585	549	532	515	462	435	422	421
Original Credit Score >= 660	693	623	572	529	496	450	423	406	392	359	334	321	310	279	260	250	248
Original Credit Score < 660	412	364	342	323	311	274	264	259	253	226	216	211	206	183	175	172	173

Percent of Total Loans Serviced

Total Delinquent Loans	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%	2.96%
Original Credit Score >= 660	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%	1.94%
Original Credit Score < 660	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%	12.64%
30 - 59 Days Delinquent	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%	1.45%
Original Credit Score >= 660	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%	0.95%
Original Credit Score < 660	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%	6.15%
60 - 89 Days Delinquent	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%	0.41%
Original Credit Score >= 660	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%	0.25%
Original Credit Score < 660	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%	1.88%
60-plus-days Delinquent	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%	1.52%
Original Credit Score >= 660	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%	0.99%
Original Credit Score < 660	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%	6.49%
Serious Delinquency Rate	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%	1.12%
In Bankruptcy	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%	0.22%



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

(# of loans in thousands)	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16
Total Loans Serviced	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	17,181
Original Credit Score >= 660	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	15,496
Original Credit Score < 660	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	1,686
Total Delinquent Loans	1,044	927	901	826	801	706	692	682	666	595	600	607	596	524	536	531	540
Original Credit Score >= 660	627	564	542	493	474	424	412	404	393	357	356	359	352	311	315	313	318
Original Credit Score < 660	417	363	359	333	327	283	280	277	273	238	244	249	244	213	221	218	222
30 - 59 Days Delinquent	347	303	325	288	291	248	258	261	258	221	243	259	255	216	245	250	261
Original Credit Score >= 660	190	169	181	159	160	138	144	147	145	127	139	149	147	125	141	147	154
Original Credit Score < 660	157	134	144	129	132	110	113	114	113	94	104	110	108	91	104	103	106
60 - 89 Days Delinquent	117	92	89	87	88	71	74	77	76	63	67	70	72	58	63	67	71
Original Credit Score >= 660	63	52	48	47	47	40	40	42	41	36	37	39	39	33	35	37	39
Original Credit Score < 660	54	41	41	40	41	31	34	35	35	28	30	32	32	25	28	30	32
60-plus-days Delinquent	697	624	576	538	510	458	435	421	408	374	357	348	341	307	290	281	279
Original Credit Score >= 660	437	394	361	335	314	285	268	257	248	230	217	210	205	186	173	166	164
Original Credit Score < 660	261	229	215	204	196	173	166	163	160	144	140	138	136	122	117	115	115

Percent of Total Loans Serviced

Total Delinquent Loans	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%	3.14%
Original Credit Score >= 660	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%	2.05%
Original Credit Score < 660	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%	13.16%
30 - 59 Days Delinquent	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%	1.52%
Original Credit Score >= 660	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%	0.99%
Original Credit Score < 660	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%	6.32%
60 - 89 Days Delinquent	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%	0.41%
Original Credit Score >= 660	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%	0.25%
Original Credit Score < 660	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%	1.89%
60-plus-days Delinquent	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%	1.63%
Original Credit Score >= 660	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%	1.06%
Original Credit Score < 660	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%	6.85%
Serious Delinquency Rate	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%	1.20%
In Bankruptcy	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%	0.23%



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

(# of loans in thousands)	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16
Total Loans Serviced	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	10,587
Original Credit Score >= 660	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	9,615
Original Credit Score < 660	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	972
Total Delinquent Loans	602	541	527	486	475	409	409	402	393	342	335	330	316	275	277	276	283
Original Credit Score >= 660	367	330	318	292	282	245	244	239	232	205	199	196	187	164	164	165	169
Original Credit Score < 660	235	211	209	195	193	164	166	164	161	137	136	133	128	111	112	111	114
30 - 59 Days Delinquent	195	177	188	173	178	143	156	157	156	131	143	146	141	121	132	135	142
Original Credit Score >= 660	111	101	107	98	100	81	89	90	89	77	83	86	83	71	78	81	85
Original Credit Score < 660	84	76	82	75	78	62	68	68	67	55	60	61	59	50	55	54	57
60 - 89 Days Delinquent	70	57	57	56	58	47	49	52	51	41	42	44	43	36	38	40	42
Original Credit Score >= 660	39	32	32	31	32	27	27	29	28	23	24	24	24	21	21	22	24
Original Credit Score < 660	31	25	26	25	26	21	22	23	23	18	19	20	19	16	17	18	18
60-plus-days Delinquent	407	364	339	314	297	266	253	245	237	211	192	183	174	154	144	141	141
Original Credit Score >= 660	256	229	211	194	182	164	155	149	143	129	117	111	105	93	87	84	84
Original Credit Score < 660	151	135	128	120	115	102	98	96	94	82	76	73	69	61	58	57	57

Percent of Total Loans Serviced

Total Delinquent Loans	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%	2.67%
Original Credit Score >= 660	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%	1.76%
Original Credit Score < 660	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%	11.73%
30 - 59 Days Delinquent	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%	1.34%
Original Credit Score >= 660	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%	0.88%
Original Credit Score < 660	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%	5.85%
60 - 89 Days Delinquent	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%	0.39%
Original Credit Score >= 660	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%	0.25%
Original Credit Score < 660	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%	1.86%
60-plus-days Delinquent	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%	1.33%
Original Credit Score >= 660	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%	0.88%
Original Credit Score < 660	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%	5.87%
Serious Delinquency Rate	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%	1.00%
In Bankruptcy	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%	0.20%



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

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	2016
Starts²																		
HAMP Active Trial & Perm. - Cum.	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	341,589	341,589
Repayment Plans	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	20,106	76,311
Forbearance Plans	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	6,352	25,957
Completed																		
Repayment Plans ³	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	8,809	32,357
Forbearance Plans ³	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	2,301	7,228
Charge-offs-in-lieu	191	146	171	164	166	266	486	313	313	279	291	359	290	285	236	208	318	1,047
HomeSaver Advance (Fannie)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Modifications	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	28,629	123,495
Home Retention Actions	97,689	99,802	87,675	74,879	79,543	73,888	65,308	59,829	55,069	56,451	54,170	46,023	40,171	42,246	41,601	40,223	40,057	164,127
Short Sales	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	3,833	17,760
Deeds-in-lieu	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	1,582	8,024
Nonforeclosure - Home Forfeiture Actions	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	5,415	25,784
Total Foreclosure Prevention Actions	130,331	130,060	117,088	100,876	99,704	88,820	79,820	72,707	65,871	65,960	63,593	54,744	47,769	49,611	48,438	46,390	45,472	189,911

Percent of Total Foreclosure Prevention Actions

Repayment Plans	25%	25%	20%	14%	15%	18%	16%	15%	17%	18%	15%	16%	17%	17%	16%	16%	19%	17%
Forbearance Plans	4%	3%	4%	2%	2%	3%	4%	4%	4%	4%	3%	3%	3%	4%	3%	3%	5%	4%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	1%	1%	0%	0%	1%	1%
HomeSaver Advance (Fannie)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	46%	49%	51%	57%	62%	62%	61%	63%	62%	63%	66%	64%	63%	64%	66%	67%	63%	65%
Home Retention Actions	75%	77%	75%	74%	80%	83%	82%	82%	84%	86%	85%	84%	84%	85%	86%	87%	88%	86%
Short Sales	22%	20%	21%	22%	15%	12%	13%	13%	12%	10%	11%	12%	11%	10%	10%	9%	8%	9%
Deeds-in-lieu	3%	3%	4%	4%	5%	5%	5%	5%	5%	4%	4%	4%	5%	5%	4%	4%	3%	4%
Nonforeclosure - Home Forfeiture Actions	25%	23%	25%	26%	20%	17%	18%	18%	16%	14%	15%	16%	16%	15%	14%	13%	12%	14%

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

² Forbearance plans initiated include HAMP trials initiated by servicers under the MHA program. HAMP trial modifications are based on the first trial payment posted date. HAMP permanent modifications are based on the effective date of modification. As of December 31, 2016, Fannie Mae had 200,122 HAMP active permanent modifications and Freddie Mac had 139,220 HAMP active permanent modifications.

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



3(i) Enterprises Combined - Loan Modifications

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	2016
Loan Modifications (# of loans)	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	28,629	123,495
Principal and Interest Change (%)																		
Increase	4%	4%	3%	4%	5%	8%	10%	12%	13%	14%	14%	16%	13%	10%	10%	9%	9%	10%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	4%	1%
Decrease <=20%	28%	27%	26%	27%	27%	31%	33%	35%	35%	36%	36%	35%	38%	40%	39%	38%	39%	39%
Decrease 20% <=30%	22%	20%	19%	19%	19%	20%	20%	19%	19%	18%	19%	19%	19%	20%	21%	21%	20%	20%
Decrease > 30%	46%	49%	51%	50%	49%	41%	36%	34%	33%	31%	31%	30%	30%	29%	29%	31%	29%	30%

Types of Modification (%)

Extend Term Only	13%	15%	19%	20%	20%	29%	33%	40%	46%	48%	47%	47%	48%	48%	47%	44%	40%	45%
Reduce Rate Only	12%	10%	9%	8%	6%	5%	5%	4%	3%	3%	3%	2%	2%	2%	2%	2%	1%	2%
Reduce Rate and Extend Term	37%	39%	39%	40%	43%	38%	37%	33%	31%	30%	31%	31%	30%	31%	32%	34%	33%	32%
Reduce Rate, Extend Term and Forbear Principal*	38%	35%	33%	31%	31%	27%	25%	22%	20%	19%	19%	19%	19%	19%	19%	19%	25%	20%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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

* May include principal forgiveness



3(ii) Fannie Mae - Loan Modifications

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	2016
Loan Modifications (# of loans)	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	17,325	80,304
Principal and Interest Change (%)																		
Increase	3%	3%	3%	3%	4%	8%	11%	14%	16%	17%	16%	18%	13%	10%	10%	9%	7%	9%
No Change	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	27%	27%	28%	28%	29%	33%	34%	35%	35%	36%	35%	35%	38%	42%	40%	39%	38%	40%
Decrease 20% <=30%	21%	19%	18%	18%	18%	19%	19%	18%	18%	18%	19%	19%	20%	20%	21%	21%	22%	21%
Decrease > 30%	50%	52%	51%	50%	48%	40%	36%	33%	30%	29%	29%	28%	29%	28%	29%	30%	31%	30%

Types of Modification (%)

Extend Term Only	17%	20%	25%	25%	26%	34%	42%	46%	50%	52%	51%	51%	52%	51%	50%	46%	46%	48%
Reduce Rate Only	11%	9%	8%	8%	6%	6%	5%	4%	4%	3%	3%	3%	2%	2%	2%	2%	2%	2%
Reduce Rate and Extend Term	36%	37%	36%	37%	38%	34%	30%	27%	25%	24%	25%	25%	25%	26%	28%	31%	33%	29%
Reduce Rate, Extend Term and Forbear Principal*	36%	33%	31%	29%	29%	26%	23%	23%	21%	20%	21%	21%	21%	20%	20%	22%	19%	20%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)

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

* May include principal forgiveness



3(iii) Freddie Mac - Loan Modifications

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	2016
Loan Modifications (# of loans)	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	11,304	43,191
Principal and Interest Change (%)																		
Increase	8%	6%	5%	6%	6%	8%	9%	8%	8%	9%	11%	12%	12%	12%	11%	10%	11%	11%
No Change	0%	0%	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	10%	3%
Decrease <=20%	30%	27%	22%	24%	22%	28%	31%	34%	35%	37%	36%	36%	37%	37%	38%	37%	39%	38%
Decrease 20% <=30%	23%	22%	21%	19%	20%	21%	21%	20%	19%	19%	19%	19%	19%	19%	20%	20%	15%	19%
Decrease > 30%	39%	44%	52%	50%	51%	42%	38%	38%	37%	34%	34%	32%	31%	31%	31%	32%	25%	30%

Types of Modification (%)

Extend Term Only	5%	5%	6%	10%	10%	19%	16%	31%	38%	41%	40%	40%	43%	42%	42%	42%	31%	39%
Reduce Rate Only	13%	13%	11%	9%	5%	5%	5%	4%	3%	3%	2%	2%	2%	2%	2%	2%	1%	2%
Reduce Rate and Extend Term	39%	42%	46%	45%	51%	46%	51%	43%	40%	40%	42%	41%	39%	39%	39%	41%	33%	38%
Reduce Rate, Extend Term and Forbear Principal*	43%	40%	37%	35%	33%	29%	27%	22%	19%	16%	16%	16%	17%	16%	16%	15%	35%	21%
Other	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%

60+ Days Re-Delinquency (%)

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

* May include principal forgiveness



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

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	2016
Short Sales	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	3,833	17,760
Deeds-in-lieu	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	1,582	8,024
Nonforeclosure - Home Forfeiture Actions ¹	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	5,415	25,784
Third-party Sales	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	6,155	27,344
Foreclosure Sales	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	12,192	60,598
Third-party & Foreclosure Sales	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	18,347	87,942
Foreclosure Starts	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	52,393	219,575

Top Five Reasons for Delinquency (at period end)

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

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



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

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	2016
Acquisitions	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	13,744	67,954
Dispositions	(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)	(18,260)	(92,373)
Inventory (at period end)	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	48,380	

Acquisitions by State

Arizona	2,412	1,878	1,660	1,430	1,287	1,246	759	638	600	509	462	416	377	386	359	347	321	1,413
California	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	580	2,402
Florida	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	1,344	8,284
Nevada	967	929	598	847	787	825	451	436	471	350	328	337	300	232	161	143	147	683
Subtotal	17,290	16,278	15,801	15,736	14,662	15,431	12,380	10,702	9,497	8,741	6,634	5,171	4,301	4,083	3,264	3,043	2,392	12,782
Selected Midwest States ²	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	2,614	12,917
All other States	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	8,738	42,255
Total Acquisitions	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	13,744	67,954

Inventory by State

Arizona	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	715	
California	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	1,792	
Florida	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	4,447	
Nevada	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	463	
Subtotal	36,426	36,713	35,944	37,436	39,623	41,046	37,207	32,821	29,361	25,782	20,920	16,924	14,608	12,388	9,881	8,546	7,417	
Selected Midwest States ²	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	9,318	
All other States	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	31,645	
Total Inventory	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	48,380	

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

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



5(ii) Fannie Mae - Real Estate Owned (# of loans) ¹

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	2016
Acquisitions	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	10,353	51,793
Dispositions	(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)	(14,102)	(70,626)
Inventory (at period end)	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	36,962	

Acquisitions by State

Arizona	1,688	1,288	1,183	971	868	881	579	512	480	423	383	347	310	330	294	274	253	1,151
California	3,770	2,043	1,503	1,402	1,434	1,438	1,223	1,070	943	777	686	674	600	569	429	515	427	1,940
Florida	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	1,079	6,802
Nevada	824	730	450	557	496	459	310	371	396	301	280	301	248	205	145	114	119	583
Subtotal	12,694	11,554	11,376	10,664	9,629	10,615	9,235	8,523	7,481	7,123	5,554	4,323	3,595	3,442	2,700	2,456	1,878	10,476
Selected Midwest States ²	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	1,964	9,721
All other States	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	6,511	31,596
Total Acquisitions	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	10,353	51,793

Inventory by State

Arizona	3,497	2,863	2,311	2,168	2,189	2,033	1,535	1,185	987	892	764	705	690	660	645	596	548	
California	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	1,424	
Florida	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	3,583	
Nevada	1,379	1,432	1,163	1,201	1,360	1,320	998	901	929	809	685	694	688	599	484	423	374	
Subtotal	27,623	27,277	26,735	27,277	28,356	29,488	27,739	26,025	23,803	21,237	17,466	14,160	12,278	10,455	8,271	7,027	5,929	
Selected Midwest States ²	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	7,085	
All other States	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	23,948	
Total Inventory	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	36,962	

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

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



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

	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	2016
Acquisitions	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	3,391	16,161
Dispositions	(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)	(4,158)	(21,747)
Inventory (at period end)	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	11,418	

Acquisitions by State

Arizona	724	590	477	459	419	365	180	126	120	86	79	69	67	56	65	73	68	262
California	1,382	1,025	538	608	682	544	288	193	216	155	119	124	95	94	89	126	153	462
Florida	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	265	1,482
Nevada	143	199	148	290	291	366	141	65	75	49	48	36	52	27	16	29	28	100
Subtotal	4,596	4,724	4,425	5,072	5,033	4,816	3,145	2,179	2,016	1,618	1,080	848	706	641	564	587	514	2,306
Selected Midwest States ¹	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	650	3,196
All other States	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	2,227	10,659
Total Acquisitions	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	3,391	16,161

Inventory by State

Arizona	1,218	1,189	992	915	917	853	532	331	253	224	181	166	168	140	131	147	167
California	2,838	2,604	1,820	1,528	1,572	1,505	1,162	712	580	508	393	372	347	311	273	295	368
Florida	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	864
Nevada	270	325	297	440	559	656	497	282	220	167	144	127	132	110	80	79	89
Subtotal	8,803	9,436	9,209	10,159	11,267	11,558	9,468	6,796	5,558	4,545	3,454	2,764	2,330	1,933	1,610	1,519	1,488
Selected Midwest States ¹	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	2,233
All other States	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	7,697
Total Inventory	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	11,418

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



Enterprises Single-Family Book Profile - As of December 31, 2016

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory ³
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	54,890	810	485	120	85	72	48	206	0.4%	5.9%	50
AL	332,515	13,933	7,375	2,166	1,949	1,350	1,093	4,397	1.3%	7.8%	762
AR	178,165	5,407	2,768	825	741	578	495	1,816	1.0%	9.2%	396
AZ	720,651	15,650	8,693	2,297	2,274	1,571	815	4,668	0.6%	5.2%	715
CA	3,673,080	60,905	34,404	8,816	8,259	5,424	4,002	17,714	0.5%	6.6%	1,792
CO	663,778	8,359	5,039	1,159	1,075	647	439	2,164	0.3%	5.3%	200
CT	336,809	12,985	5,647	1,644	1,806	1,474	2,414	5,699	1.7%	18.6%	1,081
DC	67,023	2,170	898	241	252	194	585	1,032	1.5%	27.0%	79
DE	108,123	3,731	1,669	485	480	442	655	1,579	1.5%	17.6%	282
FL	1,753,745	65,390	27,584	7,743	7,527	5,941	16,595	30,091	1.7%	25.4%	4,447
GA	871,965	32,340	17,120	5,201	4,466	2,928	2,625	10,030	1.2%	8.1%	1,110
HI	119,505	2,578	1,055	292	247	210	774	1,236	1.0%	30.0%	247
IA	268,087	6,416	3,330	953	882	631	620	2,136	0.8%	9.7%	322
ID	174,696	3,476	2,001	472	445	306	252	1,004	0.6%	7.2%	150
IL	1,299,696	42,738	18,833	5,563	5,954	5,101	7,287	18,353	1.4%	17.1%	3,670
IN	544,769	19,450	9,816	2,732	2,629	2,096	2,177	6,909	1.3%	11.2%	703
KS	203,243	5,564	2,953	793	785	569	464	1,818	0.9%	8.3%	455
KY	282,173	8,792	4,421	1,211	1,183	893	1,084	3,161	1.1%	12.3%	499
LA	288,724	14,703	6,724	2,078	3,083	1,401	1,417	5,906	2.0%	9.6%	437
MA	672,467	21,716	10,415	2,929	2,755	1,894	3,723	8,387	1.2%	17.1%	1,254
MD	638,274	23,714	11,045	3,211	3,241	2,655	3,562	9,465	1.5%	15.0%	2,256
ME	100,201	4,035	1,646	489	435	358	1,107	1,901	1.9%	27.4%	158
MI	965,674	26,972	15,402	4,248	3,860	2,185	1,277	7,333	0.8%	4.7%	2,661
MN	659,054	12,055	6,898	1,834	1,664	1,030	629	3,331	0.5%	5.2%	1,391
MO	528,406	14,669	8,022	2,160	2,130	1,373	984	4,491	0.8%	6.7%	907
MS	136,290	6,996	3,791	1,085	988	644	488	2,123	1.6%	7.0%	316
MT	100,112	1,673	932	234	218	153	136	507	0.5%	8.1%	67
NC	855,242	29,518	16,496	4,130	3,949	2,640	2,303	8,900	1.0%	7.8%	947
ND	51,595	662	354	81	91	69	67	227	0.4%	10.1%	20
NE	159,267	3,116	1,803	443	411	274	185	873	0.5%	5.9%	98
NH	142,502	4,099	2,148	587	521	367	476	1,365	1.0%	11.6%	247
NJ	844,481	42,976	14,932	4,597	5,005	4,325	14,117	23,457	2.8%	32.8%	4,526
NM	166,510	5,781	2,584	647	650	586	1,314	2,552	1.5%	22.7%	596
NV	282,046	8,377	3,219	901	1,023	877	2,357	4,257	1.5%	28.1%	463
NY	1,237,914	57,755	21,678	6,114	6,043	4,566	19,354	29,985	2.4%	33.5%	2,781
OH	931,315	34,031	16,313	4,673	4,742	3,974	4,329	13,061	1.4%	12.7%	2,284
OK	233,336	7,859	4,021	1,098	1,075	787	878	2,742	1.2%	11.2%	388
OR	459,069	7,984	3,768	986	913	701	1,616	3,232	0.7%	20.2%	921
PA	981,006	39,777	18,555	5,983	5,458	4,049	5,732	15,269	1.6%	14.4%	2,036
RI	94,951	3,826	1,736	472	483	343	792	1,619	1.7%	20.7%	295
SC	414,220	15,283	7,816	2,171	2,028	1,436	1,832	5,304	1.3%	12.0%	741
SD	63,303	973	545	157	119	72	80	272	0.4%	8.2%	65
TN	450,364	14,066	7,545	2,212	2,131	1,335	843	4,316	1.0%	6.0%	536
TX	1,801,283	46,923	27,133	7,190	6,047	3,353	3,200	12,620	0.7%	6.8%	1,020
UT	319,485	5,702	3,316	767	743	507	369	1,621	0.5%	6.5%	123
VA	834,165	19,727	10,523	2,939	2,872	1,936	1,457	6,275	0.8%	7.4%	1,140
VT	64,156	1,902	856	224	221	192	409	824	1.3%	21.5%	163
WA	819,259	14,299	6,805	1,785	1,882	1,472	2,355	5,714	0.7%	16.5%	772
WI	621,748	12,293	5,806	1,797	1,790	1,413	1,487	4,694	0.8%	12.1%	680
WV	82,557	4,202	2,333	688	573	329	279	1,182	1.4%	6.6%	314
WY	50,517	947	516	127	160	101	43	304	0.6%	4.5%	112
Other ²	153,222	12,784	5,349	1,855	2,553	995	2,032	5,597	3.7%	15.9%	705
Total	27,855,628	832,089	405,116	113,605	110,896	78,819	123,653	313,719	1.1%	14.9%	48,380

¹ Includes other loans that cannot be categorized due to missing attributes.

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

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



Fannie Mae Single-Family Book Profile - As of December 31, 2016

State	Total Loan Count	Delinquent Loans (DLQ) ¹									REO Inventory ³
		Total	30-59 Days DLQ	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	32,327	505	310	78	58	31	28	118	0.4%	5.5%	33
AL	219,726	9,350	4,914	1,406	1,319	960	751	3,035	1.4%	8.0%	601
AR	111,909	3,591	1,805	547	505	377	357	1,241	1.1%	9.9%	267
AZ	453,287	10,264	5,728	1,467	1,441	1,048	580	3,077	0.7%	5.7%	548
CA	2,363,703	39,728	22,529	5,500	5,513	3,569	2,617	11,722	0.5%	6.6%	1,424
CO	423,897	5,377	3,316	705	679	407	270	1,358	0.3%	5.0%	156
CT	207,592	8,650	3,733	1,034	1,219	978	1,686	3,887	1.9%	19.5%	814
DC	41,778	1,439	610	132	174	146	377	698	1.7%	26.2%	60
DE	66,977	2,434	1,061	307	314	293	459	1,067	1.6%	18.9%	233
FL	1,096,691	43,914	18,234	4,966	5,041	3,985	11,688	20,736	1.9%	26.6%	3,583
GA	521,976	19,974	10,402	3,164	2,830	1,859	1,719	6,418	1.2%	8.6%	799
HI	79,711	1,752	707	187	182	140	536	862	1.1%	30.6%	187
IA	170,341	4,266	2,231	619	584	438	394	1,419	0.8%	9.2%	241
ID	111,984	2,179	1,284	290	277	187	141	606	0.5%	6.5%	115
IL	753,647	25,557	11,240	3,263	3,677	3,087	4,290	11,062	1.5%	16.8%	2,817
IN	291,754	11,858	5,849	1,616	1,641	1,295	1,457	4,397	1.5%	12.3%	566
KS	107,044	3,261	1,673	437	503	346	302	1,151	1.1%	9.3%	324
KY	138,578	4,829	2,359	648	643	525	654	1,822	1.3%	13.5%	366
LA	196,289	10,193	4,657	1,435	2,154	967	980	4,105	2.1%	9.6%	349
MA	411,708	14,466	6,869	1,872	1,842	1,288	2,595	5,738	1.4%	17.9%	1,021
MD	385,418	14,971	6,841	1,920	2,104	1,705	2,401	6,214	1.6%	16.0%	1,643
ME	53,006	2,601	1,005	301	299	236	760	1,296	2.4%	29.2%	124
MI	560,701	16,797	9,532	2,573	2,418	1,424	850	4,698	0.8%	5.1%	2,106
MN	371,612	6,995	3,951	1,049	983	619	393	2,003	0.5%	5.6%	962
MO	304,305	8,978	4,838	1,298	1,332	877	633	2,846	0.9%	7.1%	677
MS	100,621	5,162	2,820	791	729	474	348	1,553	1.5%	6.7%	247
MT	63,834	1,096	624	154	128	99	91	318	0.5%	8.3%	51
NC	491,419	18,888	10,886	2,423	2,512	1,607	1,460	5,586	1.1%	7.7%	650
ND	29,787	434	236	49	59	45	45	149	0.5%	10.4%	15
NE	108,374	2,206	1,288	307	299	180	132	613	0.6%	6.0%	87
NH	81,415	2,614	1,351	370	326	243	324	894	1.1%	12.4%	199
NJ	538,661	29,460	9,989	2,934	3,353	2,958	10,226	16,544	3.1%	34.7%	3,490
NM	108,810	3,793	1,702	413	420	371	887	1,679	1.5%	23.4%	444
NV	179,323	5,587	2,142	568	671	572	1,634	2,877	1.6%	29.2%	374
NY	770,058	37,975	13,847	3,734	3,951	3,010	13,433	20,411	2.7%	35.4%	2,139
OH	523,906	21,596	10,273	2,891	3,017	2,554	2,861	8,441	1.6%	13.2%	1,596
OK	154,005	5,154	2,669	705	667	515	598	1,782	1.2%	11.6%	277
OR	277,076	5,004	2,363	591	603	435	1,012	2,051	0.7%	20.2%	725
PA	608,798	25,818	11,852	3,803	3,645	2,645	3,873	10,192	1.7%	15.0%	1,605
RI	57,205	2,458	1,089	297	297	220	555	1,073	1.9%	22.6%	228
SC	252,293	9,514	4,797	1,328	1,290	936	1,163	3,397	1.3%	12.2%	570
SD	46,437	649	363	100	82	51	53	187	0.4%	8.2%	48
TN	278,375	9,069	4,828	1,377	1,394	893	577	2,870	1.0%	6.4%	403
TX	1,175,552	30,600	17,845	4,510	3,952	2,221	2,072	8,263	0.7%	6.8%	825
UT	194,065	3,526	2,063	478	449	305	231	987	0.5%	6.6%	92
VA	507,343	12,354	6,511	1,729	1,878	1,256	980	4,124	0.8%	7.9%	869
VT	30,823	1,164	526	128	138	119	253	511	1.7%	21.7%	118
WA	518,178	9,166	4,412	1,122	1,217	966	1,449	3,636	0.7%	15.8%	619
WI	394,114	7,726	3,655	1,086	1,121	906	958	2,989	0.8%	12.4%	483
WV	46,397	2,479	1,410	382	338	192	157	688	1.5%	6.3%	212
WY	35,353	648	341	88	118	67	34	219	0.6%	5.2%	88
Other ²	102,999	7,134	3,086	1,125	861	684	1,378	2,939	2.9%	19.3%	492
Total	17,151,182	535,203	258,646	70,297	71,247	51,311	83,702	206,549	1.2%	15.6%	36,962

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

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

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



Freddie Mac Single-Family Book Profile - As of December 31, 2016

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	22,563	305	175	42	27	41	20	88	0.4%	6.6%	17
AL	112,789	4,583	2,461	760	630	390	342	1,362	1.2%	7.5%	161
AR	66,256	1,816	963	278	236	201	138	575	0.9%	7.6%	129
AZ	267,364	5,386	2,965	830	833	523	235	1,591	0.6%	4.4%	167
CA	1,309,377	21,177	11,875	3,316	2,746	1,855	1,385	5,992	0.5%	6.5%	368
CO	239,881	2,982	1,723	454	396	240	169	806	0.3%	5.7%	44
CT	129,217	4,335	1,914	610	587	496	728	1,812	1.4%	16.8%	267
DC	25,245	731	288	109	78	48	208	334	1.3%	28.5%	19
DE	41,146	1,297	608	178	166	149	196	512	1.2%	15.1%	49
FL	657,054	21,476	9,350	2,777	2,486	1,956	4,907	9,355	1.4%	22.8%	864
GA	349,989	12,366	6,718	2,037	1,636	1,069	906	3,612	1.0%	7.3%	311
HI	39,794	826	348	105	65	70	238	374	0.9%	28.8%	60
IA	97,746	2,150	1,099	334	298	193	226	717	0.7%	10.5%	81
ID	62,712	1,297	717	182	168	119	111	398	0.6%	8.6%	35
IL	546,049	17,181	7,593	2,300	2,277	2,014	2,997	7,291	1.3%	17.4%	853
IN	253,015	7,592	3,967	1,116	988	801	720	2,512	1.0%	9.5%	137
KS	96,199	2,303	1,280	356	282	223	162	667	0.7%	7.0%	131
KY	143,595	3,963	2,062	563	540	368	430	1,339	0.9%	10.9%	133
LA	92,435	4,510	2,067	643	929	434	437	1,801	1.9%	9.7%	88
MA	260,759	7,250	3,546	1,057	913	606	1,128	2,649	1.0%	15.6%	233
MD	252,856	8,743	4,204	1,291	1,137	950	1,161	3,251	1.3%	13.3%	613
ME	47,195	1,434	641	188	136	122	347	605	1.3%	24.2%	34
MI	404,973	10,175	5,870	1,675	1,442	761	427	2,635	0.7%	4.2%	555
MN	287,442	5,060	2,947	785	681	411	236	1,328	0.5%	4.7%	429
MO	224,101	5,691	3,184	862	798	496	351	1,645	0.7%	6.2%	230
MS	35,669	1,834	971	294	259	170	140	570	1.6%	7.6%	69
MT	36,278	577	308	80	90	54	45	189	0.5%	7.8%	16
NC	363,823	10,630	5,610	1,707	1,437	1,033	843	3,314	0.9%	7.9%	297
ND	21,808	228	118	32	32	24	22	78	0.4%	9.6%	5
NE	50,893	910	515	136	112	94	53	260	0.5%	5.8%	11
NH	61,087	1,485	797	217	195	124	152	471	0.8%	10.2%	48
NJ	305,820	13,516	4,943	1,663	1,652	1,367	3,891	6,913	2.3%	28.8%	1,036
NM	57,700	1,988	882	234	230	215	427	873	1.5%	21.5%	152
NV	102,723	2,790	1,077	333	352	305	723	1,380	1.3%	25.9%	89
NY	467,856	19,780	7,831	2,380	2,092	1,556	5,921	9,574	2.0%	29.9%	642
OH	407,409	12,435	6,040	1,782	1,725	1,420	1,468	4,620	1.1%	11.8%	688
OK	79,331	2,705	1,352	393	408	272	280	960	1.2%	10.4%	111
OR	181,993	2,980	1,405	395	310	266	604	1,181	0.6%	20.3%	196
PA	372,208	13,959	6,703	2,180	1,813	1,404	1,859	5,077	1.4%	13.3%	431
RI	37,746	1,368	647	175	186	123	237	546	1.4%	17.3%	67
SC	161,927	5,769	3,019	843	738	500	669	1,907	1.2%	11.6%	171
SD	16,866	324	182	57	37	21	27	85	0.5%	8.3%	17
TN	171,989	4,997	2,717	835	737	442	266	1,446	0.8%	5.3%	133
TX	625,731	16,323	9,288	2,680	2,095	1,132	1,128	4,357	0.7%	6.9%	195
UT	125,420	2,176	1,253	289	294	202	138	634	0.5%	6.3%	31
VA	326,822	7,373	4,012	1,210	994	680	477	2,151	0.7%	6.5%	271
VT	33,333	738	330	96	83	73	156	313	0.9%	21.1%	45
WA	301,081	5,133	2,393	663	665	506	906	2,078	0.7%	17.7%	153
WI	227,634	4,567	2,151	711	669	507	529	1,705	0.7%	11.6%	197
WV	36,160	1,723	923	306	235	137	122	494	1.4%	7.1%	102
WY	15,164	299	175	39	42	34	9	85	0.6%	3.0%	24
Other ²	50,223	5,650	2,263	730	1,692	311	654	2,658	5.3%	11.6%	213
Total	10,704,446	296,886	146,470	43,308	39,649	27,508	39,951	107,170	1.0%	13.5%	11,418

¹ Includes other loans that cannot be categorized due to missing attributes.

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



Enterprises Foreclosure Prevention Actions by State - December 31, 2016

State	2015						2016						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	60	5	105	-	9	179	20	3	94	-	14	131	1,330	157	1,288	44	209	3,028
AL	826	108	2,128	14	246	3,322	679	110	1,813	13	247	2,862	18,505	2,347	21,532	1,124	2,815	46,323
AR	359	25	794	7	131	1,316	281	26	682	4	107	1,100	7,006	1,005	8,370	443	1,855	18,679
AZ	845	147	2,315	7	1,140	4,454	639	126	2,317	9	895	3,986	17,352	6,025	69,058	1,354	45,924	139,713
CA	2,844	1,207	10,881	30	2,731	17,693	2,458	958	9,097	34	1,755	14,302	63,220	23,545	268,179	2,998	105,983	463,925
CO	540	91	1,411	9	185	2,236	376	72	1,227	5	70	1,750	13,540	2,672	25,456	691	7,686	50,045
CT	499	126	2,879	13	641	4,158	487	101	2,229	10	586	3,413	10,759	2,494	29,374	549	5,845	49,021
DC	74	18	475	2	72	641	56	15	337	3	61	472	1,933	380	4,516	110	672	7,611
DE	204	21	833	4	211	1,273	145	17	688	2	183	1,035	3,530	598	8,493	198	1,929	14,747
FL	2,291	869	14,350	192	5,618	23,320	2,040	655	10,173	194	3,327	16,389	53,951	18,821	235,188	4,458	142,644	455,061
GA	1,642	382	5,553	26	1,049	8,652	1,358	316	4,882	19	691	7,266	34,823	8,612	87,515	2,487	16,531	149,969
HI	84	28	457	2	92	663	87	26	358	-	43	514	3,034	727	7,218	74	2,390	13,443
IA	418	51	958	5	146	1,578	365	36	842	4	119	1,366	8,304	1,090	11,463	655	2,133	23,645
ID	219	41	642	2	174	1,078	198	24	493	1	112	828	4,738	1,073	9,688	264	5,731	21,494
IL	1,849	439	9,073	70	3,201	14,632	1,579	278	8,277	52	2,547	12,733	36,026	10,228	119,029	2,358	38,882	206,523
IN	1,139	120	2,941	58	452	4,710	967	96	2,322	24	381	3,790	25,481	2,878	33,074	2,118	6,418	69,969
KS	347	35	837	11	137	1,367	316	22	722	7	125	1,192	7,927	921	8,812	458	1,987	20,105
KY	513	53	1,278	14	179	2,037	407	58	1,037	16	158	1,676	11,589	1,434	13,604	556	2,600	29,783
LA	663	71	1,854	17	162	2,767	693	916	1,804	10	142	3,565	15,608	3,165	19,181	1,118	2,041	41,113
MA	834	229	4,368	20	665	6,116	760	143	3,122	21	506	4,552	18,177	4,865	51,759	1,091	10,199	86,092
MD	1,170	201	5,159	40	1,337	7,907	1,044	160	4,338	17	1,210	6,769	21,883	5,075	65,593	1,289	15,994	109,835
ME	191	20	730	9	169	1,119	161	25	607	6	129	928	4,402	654	8,314	266	2,261	15,898
MI	1,292	204	3,989	74	1,066	6,625	1,217	140	3,250	43	713	5,363	35,738	7,642	71,196	6,230	29,571	150,377
MN	901	83	2,240	9	517	3,750	547	79	1,909	3	359	2,897	15,553	3,365	36,333	986	11,319	67,557
MO	819	104	2,382	31	580	3,916	753	81	1,885	25	462	3,206	19,957	2,991	27,911	1,395	6,348	58,602
MS	355	76	993	9	139	1,572	293	64	870	11	118	1,356	8,132	1,181	10,837	563	1,406	22,119
MT	103	11	293	-	32	439	74	11	265	2	20	372	2,373	333	3,524	101	874	7,205
NC	1,514	272	4,473	23	639	6,921	1,194	204	3,918	34	458	5,808	31,110	5,863	54,877	1,669	8,373	101,892
ND	32	1	56	4	2	95	20	2	56	2	5	85	631	164	695	62	116	1,668
NE	189	8	470	2	80	749	142	10	423	6	44	625	3,816	481	5,225	313	922	10,757
NH	259	38	831	6	185	1,319	211	22	632	2	157	1,024	5,126	1,009	10,492	257	2,302	19,187
NJ	1,202	385	9,815	63	2,755	14,220	1,076	254	7,982	54	2,136	11,502	26,987	7,845	89,321	1,465	21,362	146,979
NM	270	39	863	6	274	1,452	219	24	775	3	207	1,228	5,419	882	9,898	267	2,974	19,440
NV	281	83	1,502	13	1,124	3,003	245	44	1,241	3	797	2,330	6,355	2,963	38,128	470	33,258	81,175
NY	1,655	603	11,974	97	1,757	16,086	1,377	442	9,277	85	1,530	12,711	35,331	9,567	103,961	1,866	13,339	164,065
OH	1,571	219	5,578	127	1,177	8,672	1,288	128	4,826	66	949	7,257	34,439	5,627	64,961	3,737	14,467	123,232
OK	421	33	942	18	118	1,532	323	35	844	6	105	1,313	9,089	1,016	9,476	577	1,618	21,776
OR	448	90	1,631	4	540	2,713	309	75	1,322	9	201	1,916	8,526	2,649	24,618	463	10,539	46,795
PA	2,004	272	7,184	67	1,072	10,599	1,517	202	6,359	40	926	9,044	37,775	6,025	66,066	2,010	9,812	121,688
RI	184	48	933	3	251	1,419	142	37	690	8	188	1,065	3,492	953	9,868	186	2,680	17,179
SC	802	132	2,618	12	402	3,966	606	140	2,289	13	316	3,364	15,933	3,184	30,435	1,075	7,202	57,829
SD	68	2	141	1	11	223	44	6	114	1	12	177	1,125	155	1,513	93	256	3,142
TN	798	107	2,149	24	242	3,320	601	97	1,813	17	210	2,738	18,087	2,835	24,830	1,051	3,932	50,735
TX	2,752	344	5,147	22	351	8,616	2,188	392	5,268	22	229	8,099	65,318	9,652	64,042	3,736	7,794	150,542
UT	397	57	1,015	3	259	1,731	346	48	898	3	124	1,419	8,712	1,752	18,923	385	7,882	37,654
VA	1,061	164	3,501	12	853	5,591	896	116	3,167	14	728	4,921	21,609	4,195	45,856	1,100	13,085	85,844
VT	105	16	316	3	37	477	70	16	267	7	32	392	2,134	281	3,068	121	405	6,009
WA	819	160	3,116	17	1,107	5,219	595	122	2,293	13	525	3,548	16,993	3,862	45,128	837	18,584	85,404
WI	727	101	2,387	11	531	3,757	609	86	1,983	6	413	3,097	13,797	2,465	27,082	862	6,329	50,535
WV	187	25	497	3	58	770	174	36	404	3	50	667	4,453	635	5,062	212	783	11,146
WY	43	3	104	1	18	169	37	5	147	1	16	206	1,277	186	1,436	58	316	3,273
Other ³	447	119	948	1	70	1,585	128	85	869	94	98	1,274	3,148	1,606	9,148	121	379	14,402
Total	39,317	8,086	148,109	1,218	34,994	231,724	32,357	7,186	123,497	1,047	25,536	189,623	845,551	190,133	2,020,619	56,971	660,956	3,774,230

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

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

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



Fannie Mae Foreclosure Prevention Actions by State - December 31, 2016

State	2015						2016						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	30	1	60	-	6	97	12	-	58	-	8	78	1,141	81	844	42	146	2,254
AL	462	51	1,425	5	179	2,122	456	60	1,213	3	191	1,923	15,074	1,498	15,358	1,013	2,084	35,027
AR	195	10	550	3	96	854	182	12	459	-	79	732	5,722	700	5,849	413	1,265	13,949
AZ	422	43	1,361	-	685	2,511	398	37	1,475	2	535	2,447	13,311	2,769	44,365	1,290	27,187	88,922
CA	1,364	332	6,729	18	1,607	10,050	1,613	333	5,890	14	1,077	8,927	49,446	9,045	172,443	2,850	61,861	295,645
CO	233	25	876	4	112	1,250	237	26	796	1	46	1,106	10,996	1,427	16,631	663	4,848	34,565
CT	248	24	1,887	6	411	2,576	333	15	1,498	4	385	2,235	8,570	1,186	20,642	513	3,924	34,835
DC	34	4	310	2	41	391	42	1	228	1	39	311	1,556	183	3,132	99	416	5,386
DE	88	2	540	-	151	781	93	9	439	-	132	673	2,709	330	5,786	176	1,339	10,340
FL	1,075	156	9,223	88	3,592	14,134	1,351	122	6,759	103	2,265	10,600	42,696	8,326	160,936	3,875	91,436	307,269
GA	626	106	3,479	9	656	4,876	780	103	3,056	3	443	4,385	25,587	4,051	57,314	2,140	10,192	99,284
HI	31	2	294	1	54	382	52	4	246	-	26	328	2,575	323	4,948	72	1,487	9,405
IA	210	13	623	-	99	945	230	12	569	1	78	890	6,641	644	7,768	572	1,499	17,124
ID	101	8	372	-	108	589	92	3	314	-	67	476	3,698	499	6,290	254	3,683	14,424
IL	832	86	5,523	9	1,949	8,399	975	62	5,164	12	1,625	7,838	27,105	3,932	76,077	1,887	24,621	133,622
IN	525	40	1,840	6	284	2,695	580	35	1,484	-	243	2,342	19,408	1,642	21,486	1,373	4,307	48,216
KS	116	11	517	2	83	729	176	4	447	1	79	707	6,007	542	5,732	405	1,356	14,042
KY	182	13	721	6	104	1,026	197	20	613	3	96	929	8,835	800	8,372	429	1,720	20,156
LA	355	25	1,296	5	108	1,789	484	610	1,279	2	98	2,473	12,683	2,227	14,017	1,042	1,434	31,403
MA	394	79	2,756	8	403	3,640	481	38	1,964	10	329	2,822	14,290	2,427	34,578	1,031	6,570	58,896
MD	550	27	3,295	16	842	4,730	656	27	2,844	5	748	4,280	16,624	2,113	43,278	1,178	10,118	73,311
ME	83	5	456	3	107	654	80	6	402	2	92	582	3,482	333	5,677	245	1,562	11,299
MI	653	59	2,517	13	707	3,949	781	39	2,065	8	493	3,386	28,451	3,723	45,662	2,835	19,043	99,714
MN	303	19	1,297	1	304	1,924	324	23	1,099	1	214	1,661	11,521	1,424	21,548	944	6,670	42,107
MO	324	22	1,467	3	367	2,183	417	22	1,184	2	297	1,922	15,485	1,672	18,325	1,159	4,102	40,743
MS	241	54	734	3	107	1,139	229	36	647	5	91	1,008	6,936	843	8,335	504	1,105	17,723
MT	33	3	207	-	17	260	44	4	172	2	11	233	1,888	194	2,399	100	605	5,186
NC	599	81	2,776	5	393	3,854	670	65	2,504	10	291	3,540	23,852	2,977	36,179	1,519	5,470	69,997
ND	13	1	36	-	1	51	11	2	34	1	3	51	492	94	452	51	73	1,162
NE	102	2	341	1	55	501	98	2	306	3	32	441	3,100	286	3,784	297	649	8,116
NH	113	8	493	-	118	732	114	4	385	-	98	601	3,949	458	6,776	245	1,474	12,902
NJ	555	64	6,504	18	1,732	8,873	725	54	5,439	13	1,460	7,691	21,282	3,547	61,722	1,283	14,153	101,987
NM	130	12	528	1	185	856	135	3	478	1	135	752	4,251	481	6,707	245	1,986	13,670
NV	131	15	891	3	651	1,691	161	5	758	1	509	1,434	5,065	1,221	24,180	441	20,140	51,047
NY	805	61	8,037	19	1,050	9,972	912	42	6,268	22	1,002	8,246	27,877	3,796	72,022	1,530	8,526	113,751
OH	811	62	3,640	29	770	5,312	767	38	3,196	8	617	4,626	26,556	3,073	42,602	2,161	9,962	84,354
OK	180	10	592	2	87	871	202	8	559	1	79	849	7,323	618	6,605	515	1,150	16,211
OR	190	20	993	1	343	1,547	206	13	828	2	124	1,173	6,637	1,225	16,016	427	6,437	30,742
PA	984	76	4,673	14	705	6,452	1,010	64	4,244	12	642	5,972	29,316	3,162	45,411	1,719	6,572	86,180
RI	83	10	597	1	155	846	85	3	453	4	116	661	2,596	466	6,523	170	1,728	11,483
SC	361	31	1,712	5	244	2,353	341	49	1,462	2	217	2,071	12,054	1,481	20,687	988	4,881	40,091
SD	27	-	89	-	8	124	26	2	77	1	10	116	862	86	1,032	85	205	2,270
TN	379	39	1,388	3	165	1,974	374	44	1,189	5	149	1,761	14,455	1,637	16,971	895	2,739	36,697
TX	1,270	130	3,349	8	236	4,993	1,371	201	3,473	-	169	5,214	52,609	6,547	44,677	3,532	5,368	112,733
UT	174	12	592	1	152	931	195	14	510	1	77	797	6,837	742	11,807	363	4,651	24,400
VA	475	25	2,130	3	564	3,197	534	30	2,008	8	455	3,035	16,306	1,913	30,152	1,035	8,368	57,774
VT	46	3	198	-	17	264	23	1	162	1	14	201	1,648	123	2,049	101	264	4,185
WA	369	22	1,888	7	647	2,933	359	21	1,439	1	318	2,138	13,201	1,657	29,723	765	11,726	57,072
WI	353	34	1,492	3	318	2,200	406	34	1,269	1	265	1,975	10,923	1,356	17,487	782	4,132	34,680
WV	75	5	259	-	40	379	106	12	241	1	35	395	3,456	326	3,091	188	493	7,554
WY	26	2	67	-	13	108	30	1	97	-	15	143	1,074	139	1,017	56	227	2,513
Other ³	254	32	592	-	58	936	53	30	563	86	82	814	2,333	568	5,956	109	313	9,279
Total	18,215	1,977	94,212	335	21,886	136,625	20,209	2,405	80,306	370	16,701	119,991	660,491	90,913	1,341,420	46,606	416,267	2,555,697

¹ Since the first full quarter in conservatorship (4Q08). The state level data for HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu are not available for 4Q08.

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

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



Freddie Mac Foreclosure Prevention Actions by State - December 31, 2016

State	2015						2016						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	30	4	45	-	3	82	8	3	36	-	6	53	189	76	444	2	63	774
AL	364	57	703	9	67	1,200	223	50	600	10	56	939	3,431	849	6,174	111	731	11,296
AR	164	15	244	4	35	462	99	14	223	4	28	368	1,284	305	2,521	30	590	4,730
AZ	423	104	954	7	455	1,943	241	89	842	7	360	1,539	4,041	3,256	24,693	64	18,737	50,791
CA	1,480	875	4,152	12	1,124	7,643	845	625	3,207	20	678	5,375	13,774	14,500	95,736	148	44,122	168,280
CO	307	66	535	5	73	986	139	46	431	4	24	644	2,544	1,245	8,825	28	2,838	15,480
CT	251	102	992	7	230	1,582	154	86	731	6	201	1,178	2,189	1,308	8,732	36	1,921	14,186
DC	40	14	165	-	31	250	14	14	109	2	22	161	377	197	1,384	11	256	2,225
DE	116	19	293	4	60	492	52	8	249	2	51	362	821	268	2,707	22	590	4,407
FL	1,216	713	5,127	104	2,026	9,186	689	533	3,414	91	1,062	5,789	11,255	10,495	74,252	583	51,208	147,792
GA	1,016	276	2,074	17	393	3,776	578	213	1,826	16	248	2,881	9,236	4,561	30,201	347	6,339	50,685
HI	53	26	163	1	38	281	35	22	112	-	17	186	459	404	2,270	2	903	4,038
IA	208	38	335	5	47	633	135	24	273	3	41	476	1,663	446	3,695	83	634	6,521
ID	118	33	270	2	66	489	106	21	179	1	45	352	1,040	574	3,398	10	2,048	7,070
IL	1,017	353	3,550	61	1,252	6,233	604	216	3,113	40	922	4,895	8,921	6,296	42,952	471	14,261	72,901
IN	614	80	1,101	52	168	2,015	387	61	838	24	138	1,448	6,073	1,236	11,588	745	2,111	21,753
KS	231	24	320	9	54	638	140	18	275	6	46	485	1,920	379	3,080	53	631	6,063
KY	331	40	557	8	75	1,011	210	38	424	13	62	747	2,754	634	5,232	127	880	9,627
LA	308	46	558	12	54	978	209	306	525	8	44	1,092	2,925	938	5,164	76	607	9,710
MA	440	150	1,612	12	262	2,476	279	105	1,158	11	177	1,730	3,887	2,438	17,181	60	3,629	27,196
MD	620	174	1,864	24	495	3,177	388	133	1,494	12	462	2,489	5,259	2,962	22,315	111	5,876	36,524
ME	108	15	274	6	62	465	81	19	205	4	37	346	920	321	2,637	21	699	4,599
MI	639	145	1,472	61	359	2,676	436	101	1,185	35	220	1,977	7,287	3,919	25,534	3,395	10,528	50,663
MN	598	64	943	8	213	1,826	223	56	810	2	145	1,236	4,032	1,941	14,785	42	4,649	25,450
MO	495	82	915	28	213	1,733	336	59	701	23	165	1,284	4,472	1,319	9,586	236	2,246	17,859
MS	114	22	259	6	32	433	64	28	223	6	27	348	1,196	338	2,502	59	301	4,396
MT	70	8	86	-	15	179	30	7	93	-	9	139	485	139	1,125	1	269	2,019
NC	915	191	1,697	18	246	3,067	524	139	1,414	24	167	2,268	7,258	2,886	18,698	150	2,903	31,895
ND	19	-	20	4	1	44	9	-	22	1	2	34	139	70	243	11	43	506
NE	87	6	129	1	25	248	44	8	117	3	12	184	716	195	1,441	16	273	2,641
NH	146	30	338	6	67	587	97	18	247	2	59	423	1,177	551	3,716	12	828	6,285
NJ	647	321	3,311	45	1,023	5,347	351	200	2,543	41	676	3,811	5,705	4,298	27,599	182	7,209	44,992
NM	140	27	335	5	89	596	84	21	297	2	72	476	1,168	401	3,191	22	988	5,770
NV	150	68	611	10	473	1,312	84	39	483	2	288	896	1,290	1,742	13,948	29	13,118	30,128
NY	850	542	3,937	78	707	6,114	465	400	3,009	63	528	4,465	7,454	5,771	31,939	336	4,813	50,314
OH	760	157	1,938	98	407	3,360	521	90	1,630	58	332	2,631	7,883	2,554	22,359	1,576	4,505	38,878
OK	241	23	350	16	31	661	121	27	285	5	26	464	1,766	398	2,871	62	468	5,565
OR	258	70	638	3	197	1,166	103	62	494	7	77	743	1,889	1,424	8,602	36	4,102	16,053
PA	1,020	196	2,511	53	367	4,147	507	138	2,115	28	284	3,072	8,459	2,863	20,655	291	3,240	35,508
RI	101	38	336	2	96	573	57	34	237	4	72	404	896	487	3,345	16	952	5,696
SC	441	101	906	7	158	1,613	265	91	827	11	99	1,293	3,879	1,703	9,748	87	2,321	17,738
SD	41	2	52	1	3	99	18	4	37	-	2	61	263	69	481	8	51	872
TN	419	68	761	21	77	1,346	227	53	624	12	61	977	3,632	1,198	7,859	156	1,193	14,038
TX	1,482	214	1,798	14	115	3,623	817	191	1,795	22	60	2,885	12,709	3,105	19,365	204	2,426	37,809
UT	223	45	423	2	107	800	151	34	388	2	47	622	1,875	1,010	7,116	22	3,231	13,254
VA	586	139	1,371	9	289	2,394	362	86	1,159	6	273	1,886	5,303	2,282	15,704	65	4,717	28,070
VT	59	13	118	3	20	213	47	15	105	6	18	191	486	158	1,019	20	141	1,824
WA	450	138	1,228	10	460	2,286	236	101	854	12	207	1,410	3,792	2,205	15,405	72	6,858	28,332
WI	374	67	895	8	213	1,557	203	52	714	5	148	1,122	2,874	1,109	9,595	80	2,197	15,855
WV	112	20	238	3	18	391	68	24	163	2	15	272	997	309	1,971	24	290	3,592
WY	17	1	37	1	5	61	7	4	50	1	1	63	203	47	419	2	89	760
Other ³	193	87	356	1	12	649	75	55	306	8	16	460	815	1,038	3,192	12	66	5,123
Total	21,102	6,109	53,897	883	13,108	95,099	12,148	4,781	43,191	677	8,835	69,632	185,060	99,220	679,199	10,365	244,689	1,218,533

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

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

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



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

Glossary

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

Section 1: Mortgage Performance

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

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

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

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

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

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

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

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

Section 2: Completed Foreclosure Prevention Actions

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

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

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

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

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

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

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

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

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

Section 3: Loan Modifications

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

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

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

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

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

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

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

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

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

Section 4: Third-party Sales and Foreclosures

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

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

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

