



# Federal Housing Finance Agency

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## Foreclosure Prevention Report Third Quarter 2014

### FHFA Federal Property Manager's Report

This report contains data on foreclosure prevention activity of Fannie Mae and Freddie Mac (the Enterprises) through September 2014.

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## Third Quarter 2014 Highlights

**3.3 million**  
troubled homeowners helped during conservatorships

**34%**  
of loan modifications in 3Q14 reduced borrowers' monthly payments by over 30%

60+ days delinquent loans  
**↓ 3%**  
in 3Q14

REO inventory  
**↓ 9%**  
in 3Q14

### The Enterprises' Foreclosure Prevention Actions:

- Approximately 72,700 foreclosure prevention actions were completed during the third quarter, bringing the total to more than 3.3 million since the start of conservatorships in September 2008. Nearly 2.8 million of these actions have helped troubled homeowners stay in their homes including 1.7 million permanent loan modifications.
- Approximately 34 percent of all permanent loan modifications in the third quarter helped to reduce homeowners' monthly payments by over 30 percent.
- About 22 percent of borrowers who received permanent loan modifications during the quarter had portions of their mortgage balance forbore.
- As of September 30, 2014, about 15 percent of loans modified in the third quarter of 2013 had missed two or more payments, one year after modification.
- Nearly 12,900 short sales and deeds-in-lieu were completed during the quarter, bringing the total to approximately 594,200 since the start of conservatorships.

### The Enterprises' Mortgage Performance:

- The number of 60+ days delinquent loans declined 3 percent during the quarter to the lowest level since the start of conservatorships.
- The serious delinquency rate fell to 2.0 percent at the end of the quarter compared with 6.2 percent for Federal Housing Administration (FHA) loans, 3.4 percent for Veterans Affairs (VA) loans and 4.7 percent for all loans (Industry average).

### The Enterprises' Foreclosures:

- Third-party sales and foreclosure sales fell 9 percent to nearly 39,100 while foreclosure starts dropped 13 percent to approximately 74,600 in the third quarter.
- REO inventory declined 9 percent during the quarter to nearly 120,100, as property dispositions continued to outpace property acquisitions.

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

	2Q14	3Q14
HAMP Active Trials	9,084	8,385
HAMP Active Permanent - Cum.	429,597	425,108
<b>Completed Foreclosure Prevention Actions</b>		
Loan Modifications *	48,637	45,744
Repayment Plans	13,126	10,969
Forbearance Plans	3,059	2,803
Charge-offs-in-lieu	486	313
<b>Home Retention Actions</b>	<b>65,308</b>	<b>59,829</b>
Short Sales	10,697	9,206
Deeds-in-lieu	3,815	3,672
<b>Home Forfeiture Actions</b>	<b>14,512</b>	<b>12,878</b>
<b>TOTAL</b>	<b>79,820</b>	<b>72,707</b>

\* Includes HAMP permanent modifications

Source: FHFA (Fannie Mae and Freddie Mac)

### Mortgage Performance (at period end)

	2Q14	3Q14
30-59 Days Delinquent	413,883	418,595
60-plus-days Delinquent	687,609	665,532
Seriously Delinquent*	576,596	548,759
Foreclosure Starts	85,549	74,614
Third-party & Foreclosure Sales	42,806	39,055
REO Inventory	131,525	120,064
<b>(Percent of total loans serviced)</b>		
30-59 Days Delinquent	1.48%	1.50%
60-plus-days Delinquent	2.47%	2.39%
Seriously Delinquent*	2.06%	1.96%

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

Source: FHFA (Fannie Mae and Freddie Mac)

# Loan Modifications - Status Update

## Recent Announcements

- On December 18, 2014, Fannie Mae and Freddie Mac announced an extension of the Neighborhood Stabilization Initiative (the "NSI") to Cook County including the City of Chicago in Illinois. The initiative was jointly developed by FHFA, Fannie Mae and Freddie Mac to stabilize neighborhoods that have been hardest hit by the housing crisis. Detroit, Michigan was the initial pilot of the program. [Fannie Mae](#) [Freddie Mac](#)
- In May and June 2014, Fannie Mae and Freddie Mac published clarifications and enhancements to their liquidation alternatives to foreclosure (Short Sales and Deed-in-Lieu) policies. [Fannie Mae](#) [Freddie Mac](#)

## HAMP Activity

- Nearly 1.1 million troubled homeowners have been offered a HAMP trial modification since the program started in April 2009. Approximately 633,400 of these homeowners have been granted permanent modifications through HAMP.
- Nearly 8,400 homeowners were in a HAMP trial modification period at the end of the third quarter.

## Non-HAMP Modification Activity

- Non-HAMP modifications accounted for 85 percent of all permanent loan modifications in the third quarter.
- Approximately 38,800 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 nearly 923,800 since October 2009.

**633K**  
HAMP Permanent  
Modifications since  
April 2009

**924K**  
Non-HAMP  
Permanent  
Modifications since  
October 2009

## HAMP Statistics

### Cumulative from April 2009 through

	2Q14	3Q14
Trial Modifications Ever Started	1,065,696	1,071,206
Less:		
Trials Disqualified	(79,238)	(79,332)
Trials Cancelled	(350,193)	(350,085)
Permanent Modifications	(627,181)	(633,404)
<b>Trials Remaining Active</b>	<b>9,084</b>	<b>8,385</b>
Permanent Modifications Started	627,181	633,404
Less:		
Modifications Defaulted	(175,403)	(182,815)
Modifications Paid off	(22,181)	(25,481)
<b>Active Permanent Modifications</b>	<b>429,597</b>	<b>425,108</b>

Source: FHFA (Fannie Mae and Freddie Mac)

## Non-HAMP Modification Statistics

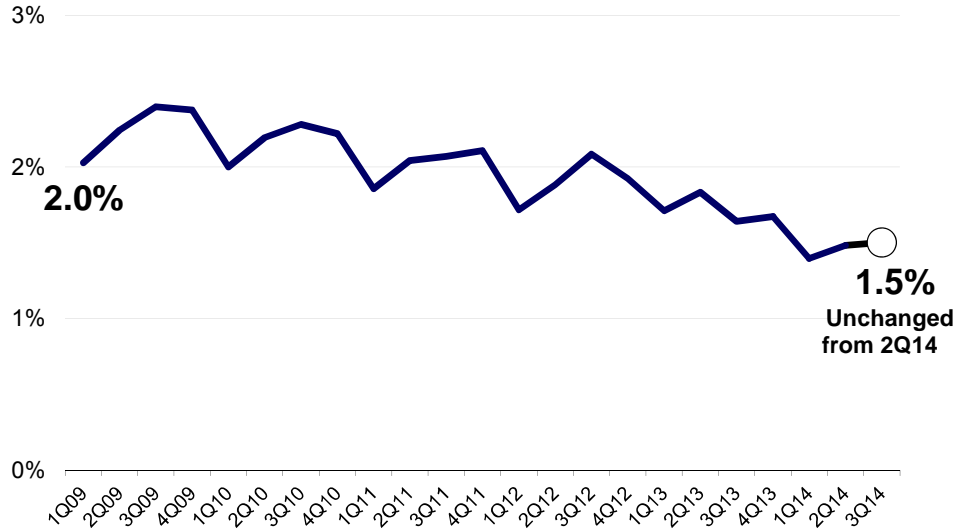
### Cumulative from October 2009 through

	2Q14	3Q14
Permanent Loan Modifications	884,951	923,756

Source: FHFA (Fannie Mae and Freddie Mac)

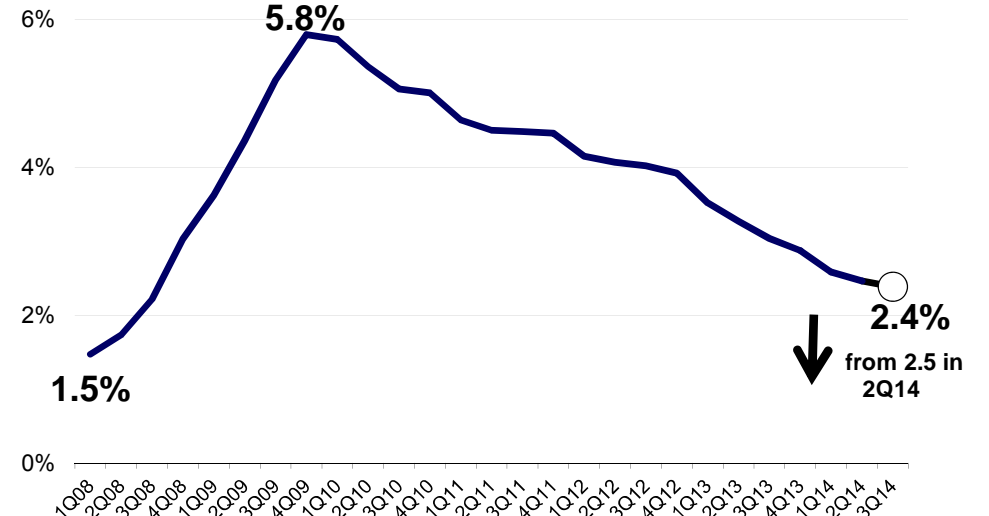
# Mortgage Performance

### Enterprises' 30-59 Days Delinquency Rates



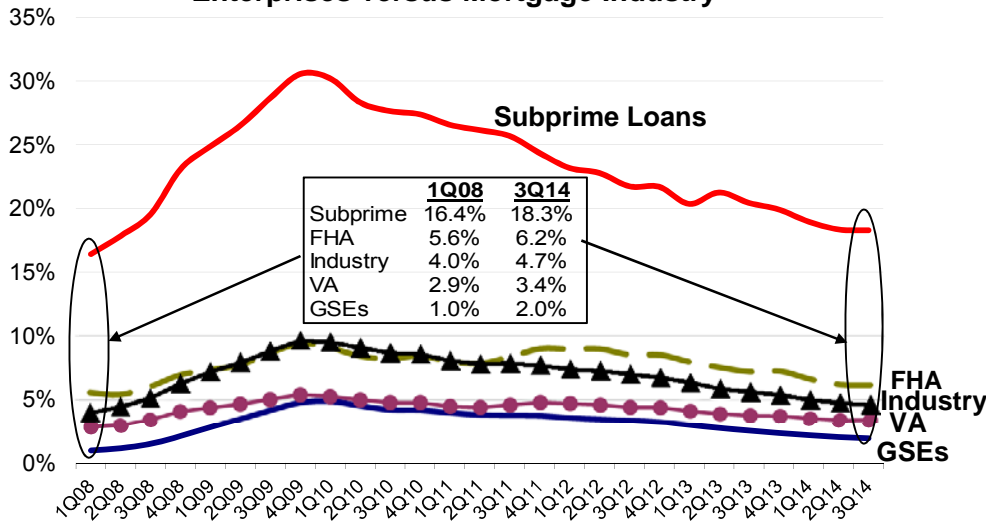
Source: FHFA (Fannie Mae and Freddie Mac)

### Enterprises' 60-plus-days Delinquency Rates



Source: FHFA (Fannie Mae and Freddie Mac)

### Serious Delinquency Rates<sup>2</sup> Enterprises versus Mortgage Industry

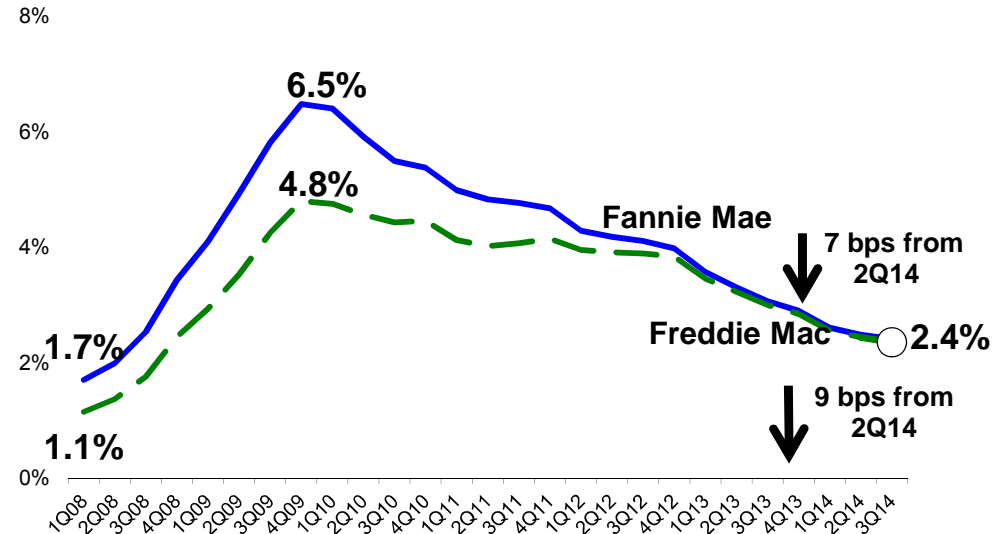


Source: FHFA (Fannie Mae and Freddie Mac); Mortgage Bankers Association

<sup>1</sup> Includes loans with missing original credit score.

<sup>2</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 approximately 241,300 foreclosure prevention actions during the first nine months of 2014, bringing the total to more than 3.3 million since the start of conservatorships in September 2008. Approximately 1.7 million of these actions have been permanent loan modifications. More than 1 million actions have been other forms of assistance that allowed troubled homeowners to stay in their homes. About 594,200 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

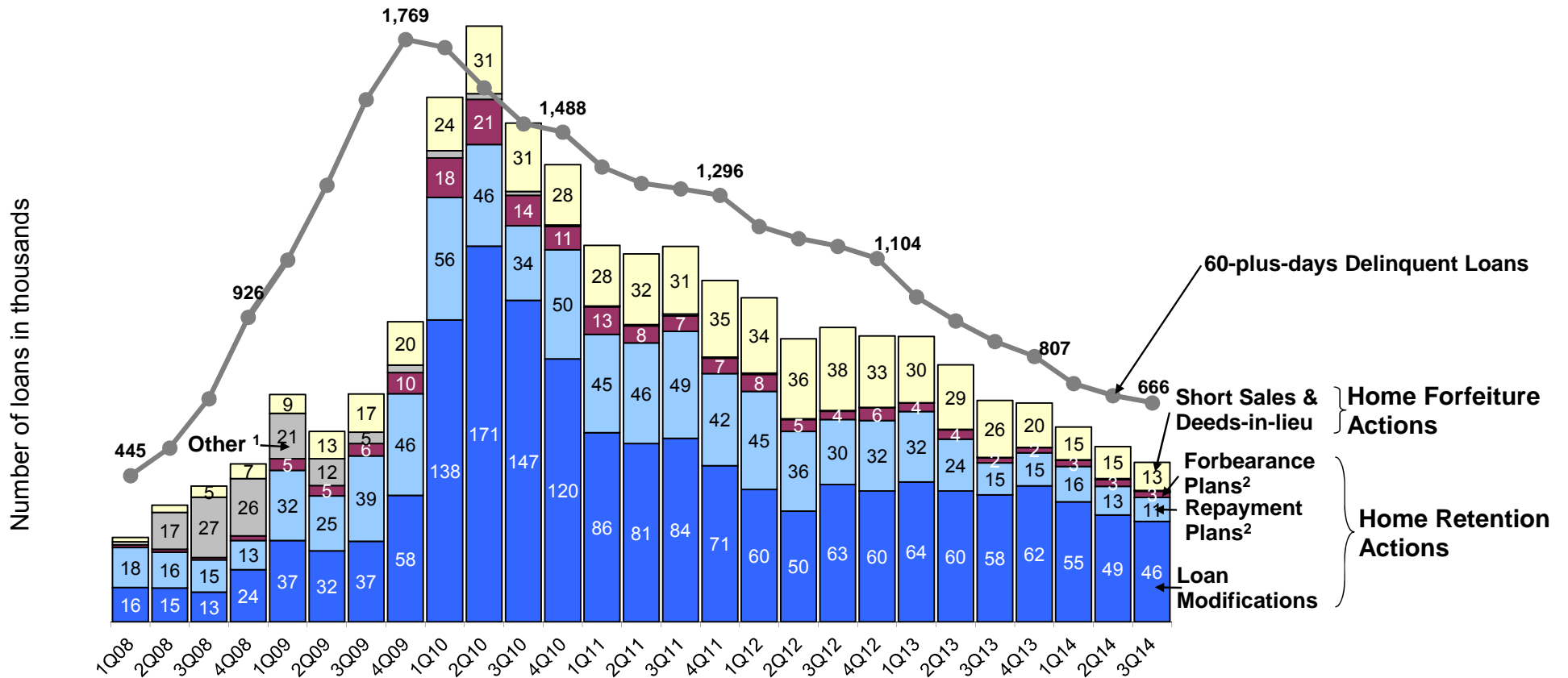
	Full Year 2011	Full Year 2012	Full Year 2013	YTD Sep-14	Conservatorship to Date <sup>1</sup>
<b>Home Retention Actions</b>					
Repayment Plans	181,558	142,615	85,386	40,151	791,333
Forbearance Plans	34,423	22,812	12,671	8,756	169,029
Charge-offs-in-lieu	2,263	1,335	647	1,065	10,948
HomeSaver Advance ( <i>Fannie</i> )	-	-	-	-	70,178
Loan Modifications	<u>322,108</u>	<u>232,993</u>	<u>243,195</u>	<u>149,053</u>	<u>1,709,795</u>
<b>Total</b>	<b>540,352</b>	<b>399,755</b>	<b>341,899</b>	<b>199,025</b>	<b>2,751,283</b>
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales	115,237	125,232	87,742	30,616	528,419
Deeds-in-lieu	<u>10,231</u>	<u>16,232</u>	<u>18,087</u>	<u>11,706</u>	<u>65,810</u>
<b>Total</b>	<b>125,468</b>	<b>141,464</b>	<b>105,829</b>	<b>42,322</b>	<b>594,229</b>
<b>Total Foreclosure Prevention Actions</b>	<b>665,820</b>	<b>541,219</b>	<b>447,728</b>	<b>241,347</b>	<b>3,345,512</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

Approximately 72,700 foreclosure prevention actions were completed in the third quarter of 2014 as the number of the Enterprises' 60+ days delinquent loans declined to the lowest level since the start of conservatorships. The vast majority of these actions allowed troubled homeowners to stay in their homes during the quarter, including more than 45,700 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.

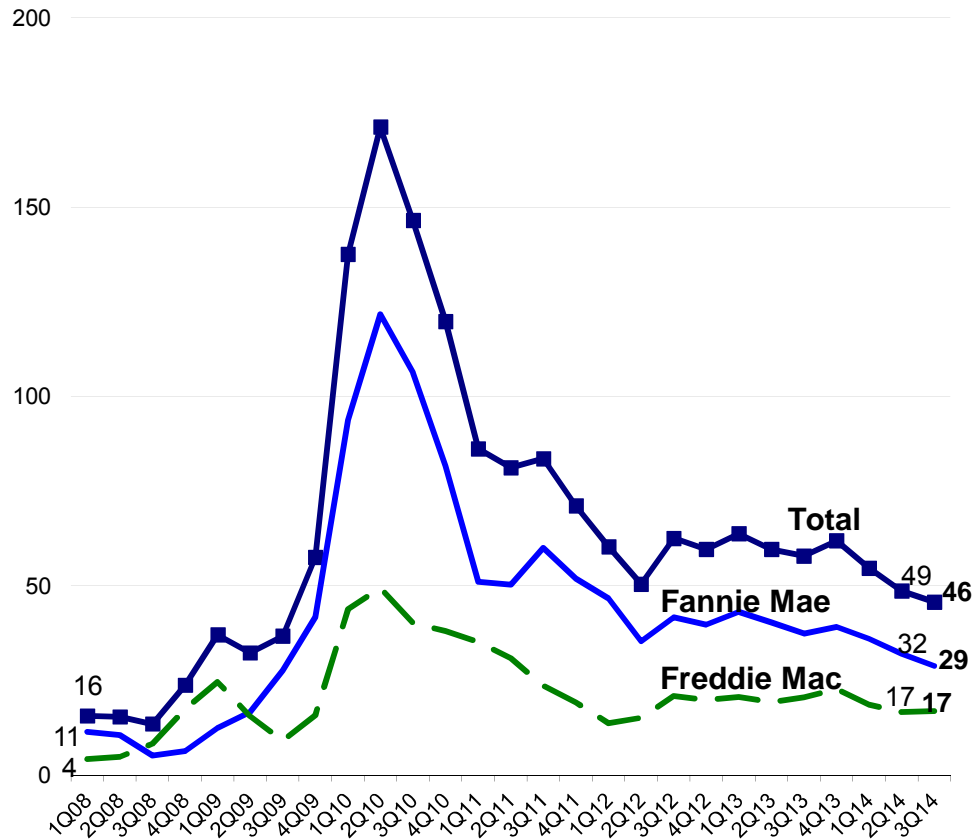
Source: FHFA (Fannie Mae and Freddie Mac)



## Foreclosure Prevention Activity: Home Retention Actions

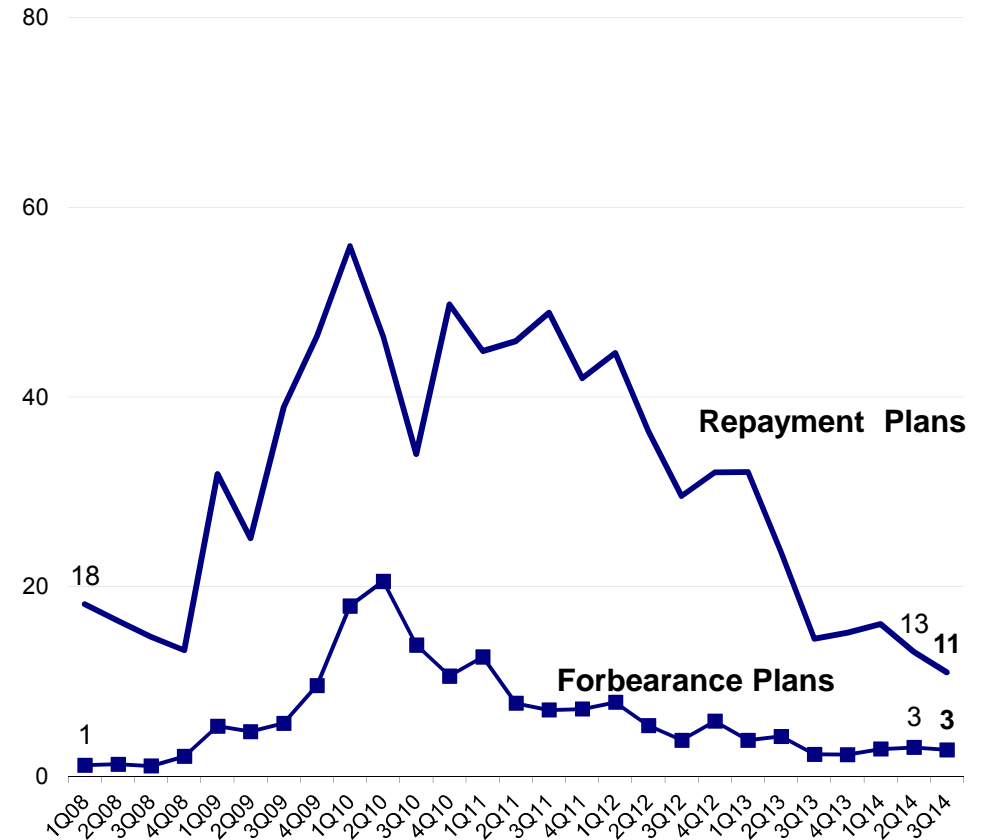
There were more than 45,700 permanent loan modifications in the third quarter, bringing the total number of permanent modifications to approximately 1.7 million since conservatorship. In addition, the Enterprises completed approximately 11,000 repayment plans and 2,800 forbearance plans to help delinquent 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)

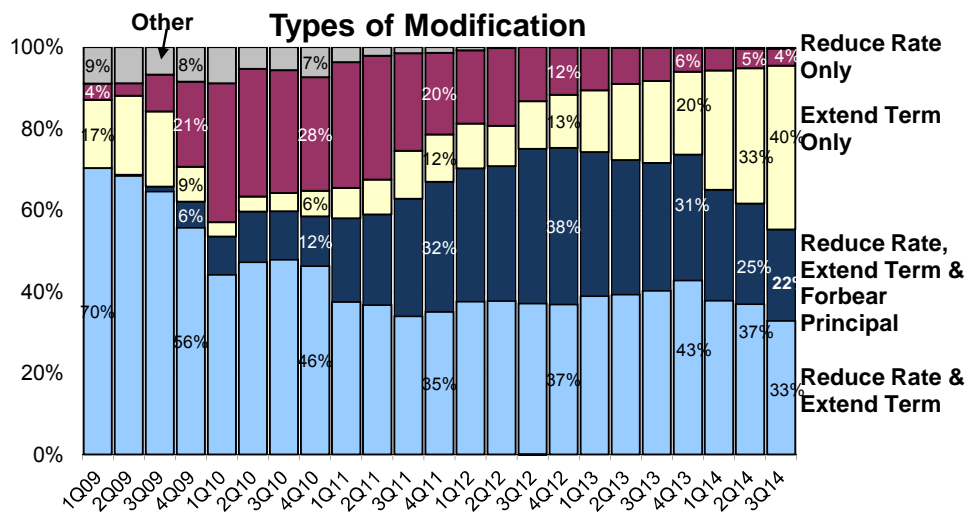


Source: FHFA (Fannie Mae and Freddie Mac)

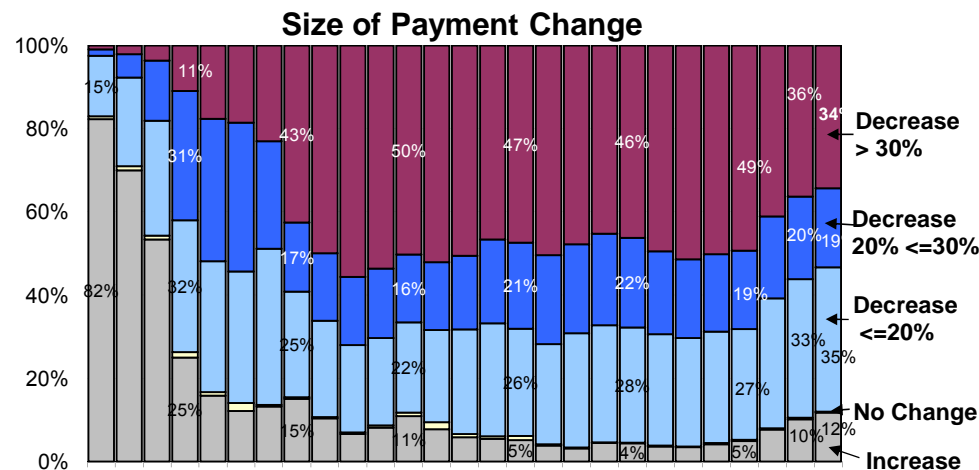
# Enterprises' Loan Modifications\*

Approximately 22 percent of borrowers who received permanent loan modifications in the third quarter had portions of their mortgage balance forborne. About 34 percent of the borrowers had their monthly payments reduced by more than 30 percent, down from 36 percent in the second quarter primarily driven by declining HAMP permanent modifications.

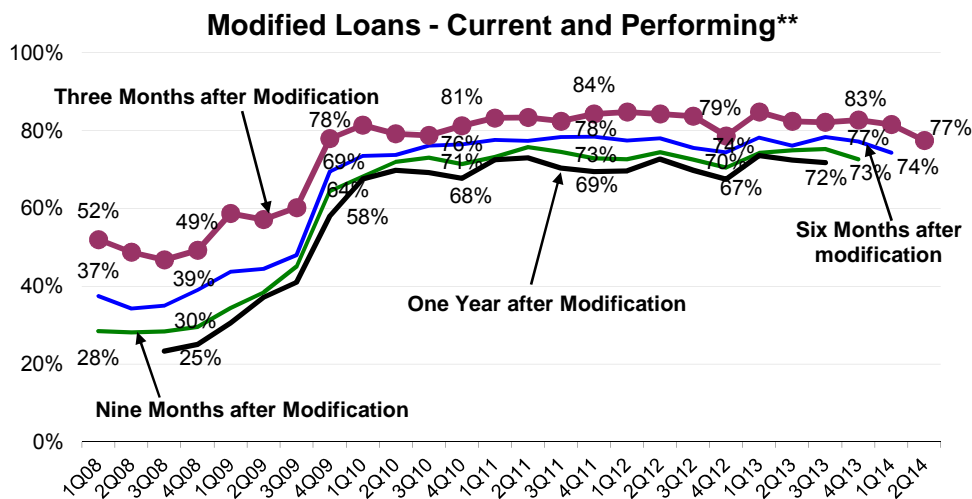
The performance of modified loans remained strong. As of September 30, 2014, about 15 percent of loans modified in the third quarter of 2013 had missed two or more payments, one year after modification.



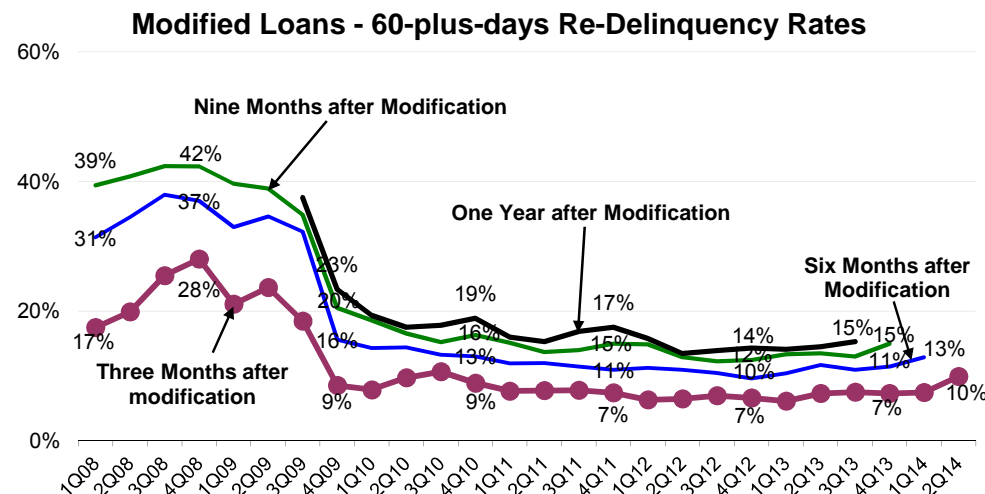
Source: FHFA (Fannie Mae and Freddie Mac)



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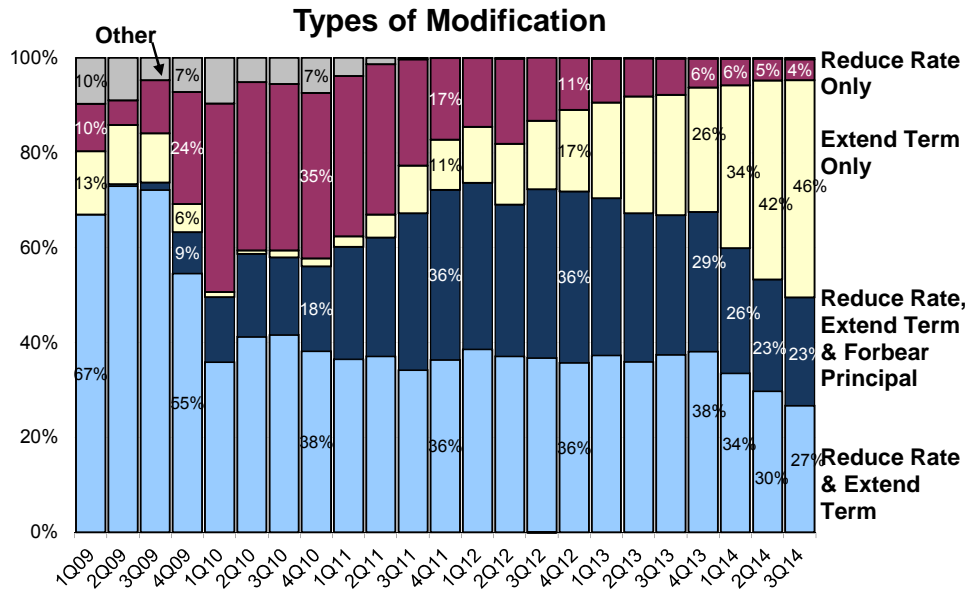


Source: FHFA (Fannie Mae and Freddie Mac)

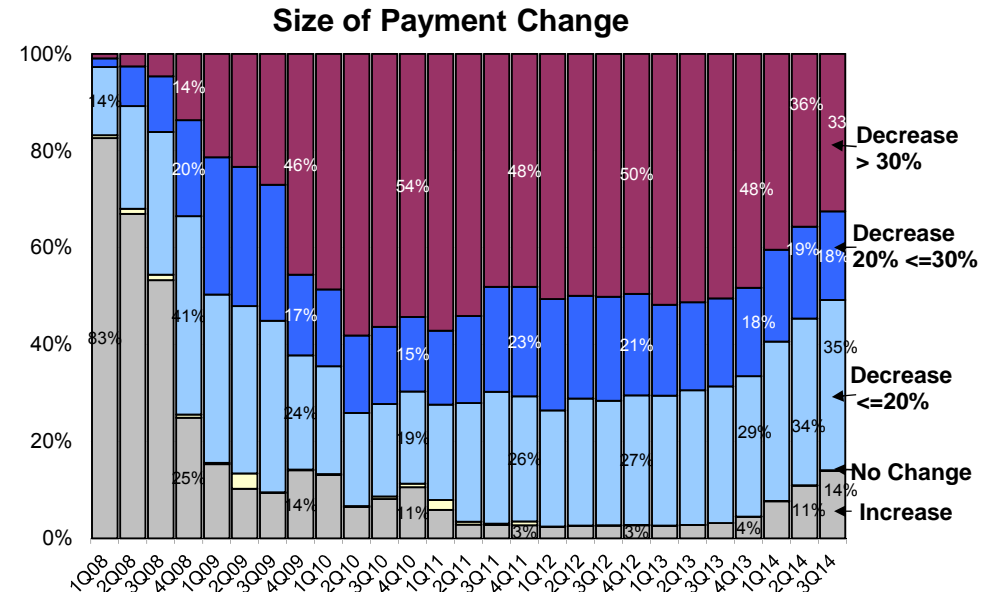
\* 1Q10 through 2Q14 data have been revised.

\*\* 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.

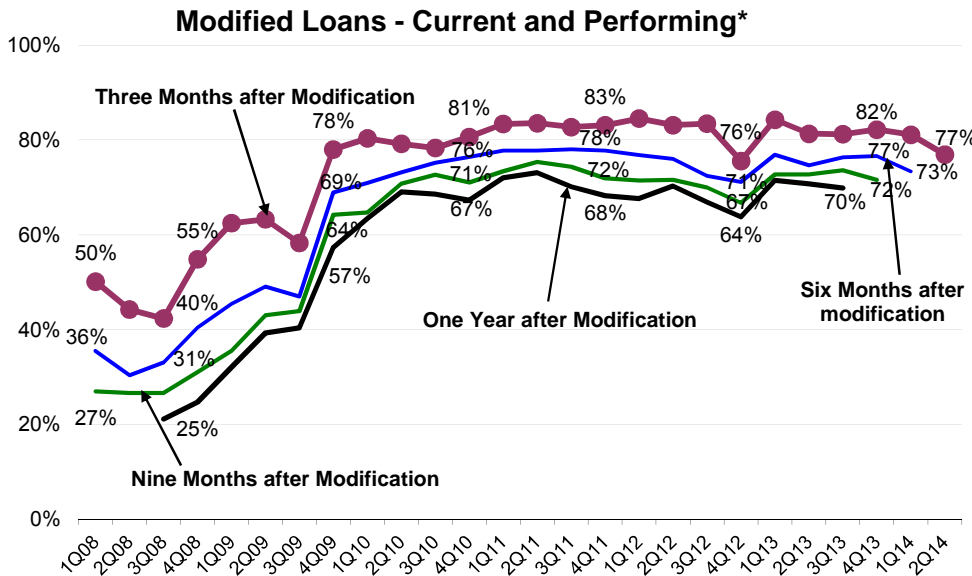
# Fannie Mae's Loan Modifications



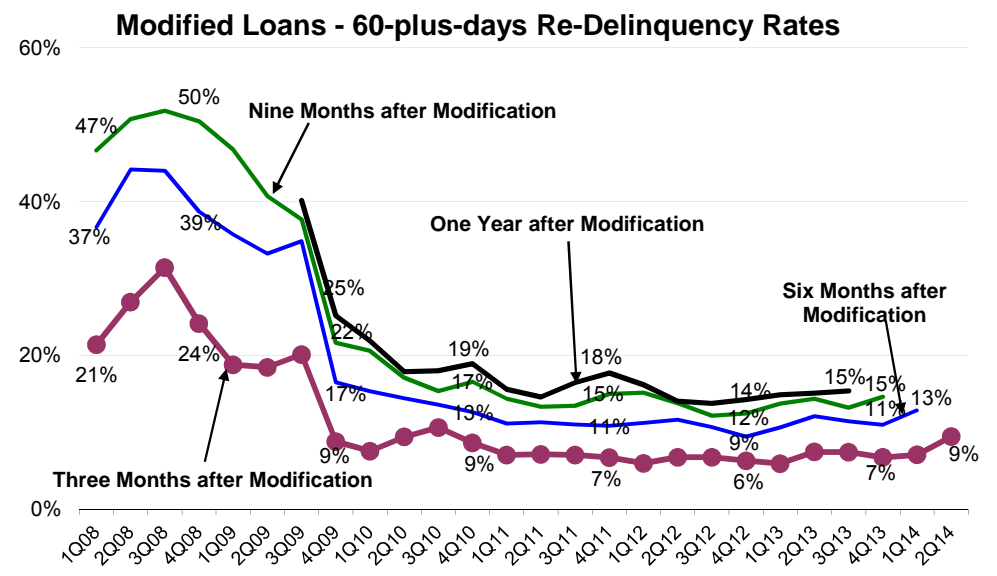
Source: FHFA (Fannie Mae and Freddie Mac)



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## 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								
	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14
Current and Performing	88%	88%	82%	89%	88%	88%	88%	88%	86%	80%	81%	74%	83%	80%	80%	81%	80%	75%
60+ Days Delinquent	5%	5%	5%	4%	5%	4%	4%	4%	6%	8%	8%	7%	6%	8%	8%	7%	8%	10%

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

	HAMP								Non-HAMP							
	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
Current and Performing	82%	80%	79%	85%	83%	84%	85%	83%	72%	69%	69%	75%	73%	75%	75%	71%
60+ Days Delinquent	8%	7%	7%	6%	7%	7%	6%	7%	14%	12%	10%	12%	13%	12%	9%	14%

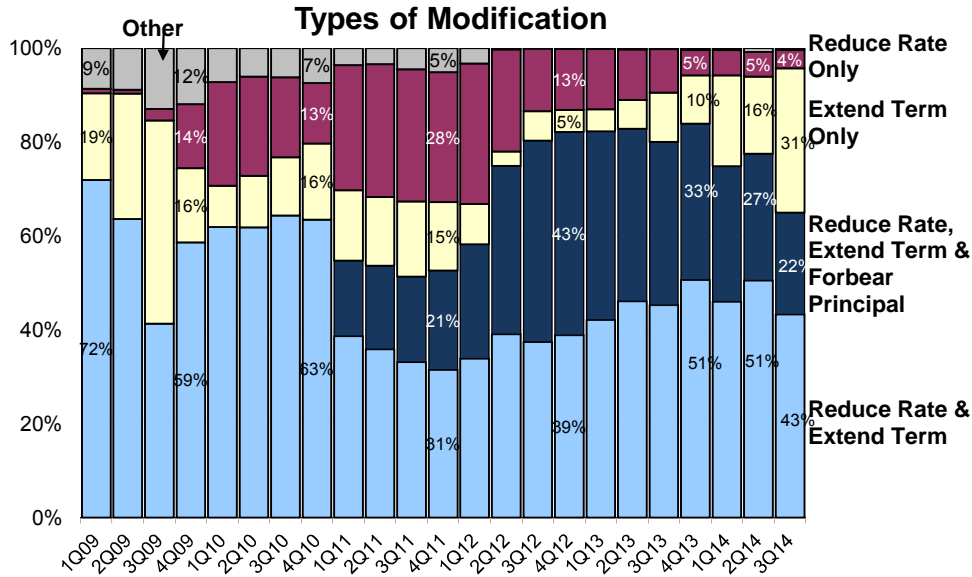
### Modified Loans - Performance Nine Months after Modification \*

	HAMP							Non-HAMP						
	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13
Current and Performing	79%	78%	76%	81%	82%	82%	81%	67%	67%	64%	70%	71%	72%	70%
60+ Days Delinquent	10%	8%	8%	8%	8%	8%	8%	16%	14%	14%	15%	16%	14%	16%

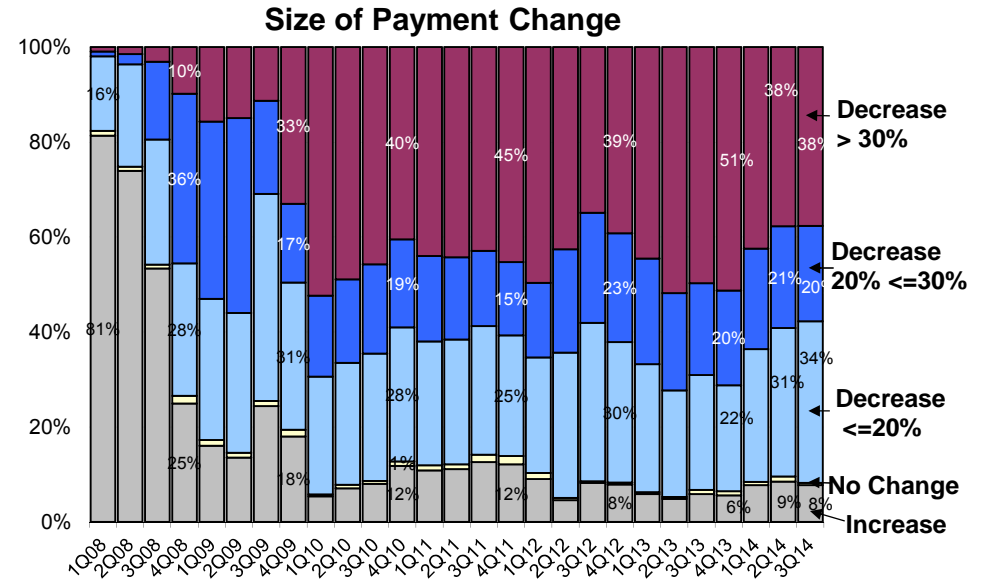
Source: FHFA (Fannie Mae and Freddie Mac)

\* 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\*

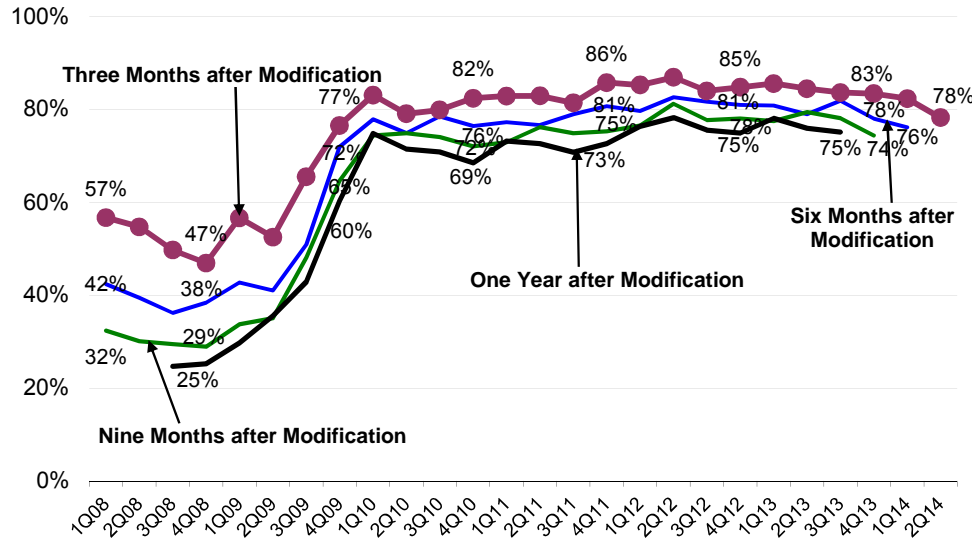


Source: FHFA (Fannie Mae and Freddie Mac)



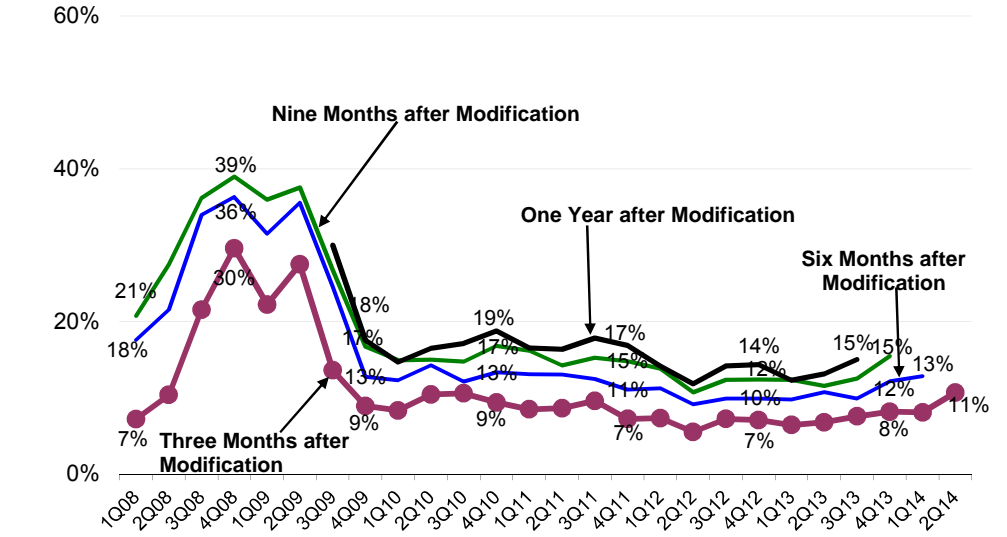
Source: FHFA (Fannie Mae and Freddie Mac)

## Modified Loans - Current and Performing\*\*



Source: FHFA (Fannie Mae and Freddie Mac)

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



Source: FHFA (Fannie Mae and Freddie Mac)

\* 1Q10 through 2Q14 data have been revised.

\*\* 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								
	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14
Current and Performing	89%	87%	88%	89%	88%	87%	90%	89%	86%	84%	82%	83%	84%	83%	82%	82%	80%	76%
60+ Days Delinquent	5%	6%	6%	5%	5%	6%	5%	5%	7%	6%	8%	8%	7%	8%	8%	9%	9%	12%

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

	HAMP								Non-HAMP							
	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14
Current and Performing	85%	85%	85%	85%	84%	86%	85%	85%	79%	79%	79%	78%	77%	80%	76%	74%
60+ Days Delinquent	8%	8%	8%	8%	8%	8%	8%	8%	11%	11%	11%	11%	12%	11%	13%	14%

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

	HAMP							Non-HAMP						
	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13
Current and Performing	84%	82%	83%	82%	83%	83%	83%	77%	75%	75%	74%	77%	76%	72%
60+ Days Delinquent	9%	10%	10%	10%	10%	10%	10%	13%	14%	14%	14%	13%	14%	17%

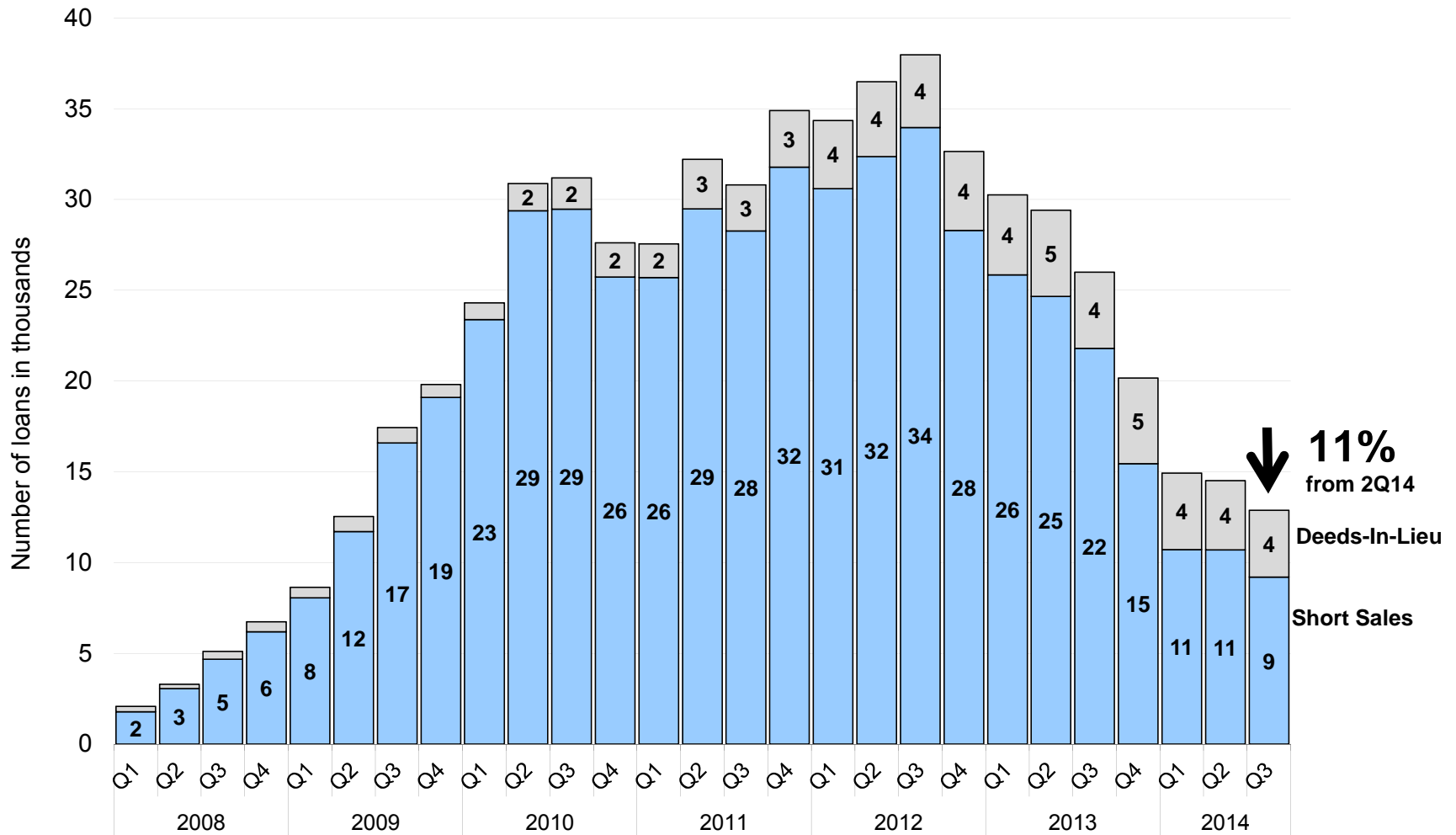
Source: FHFA (Fannie Mae and Freddie Mac)

\* HAMP and Non-HAMP data have been revised.

\*\* 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

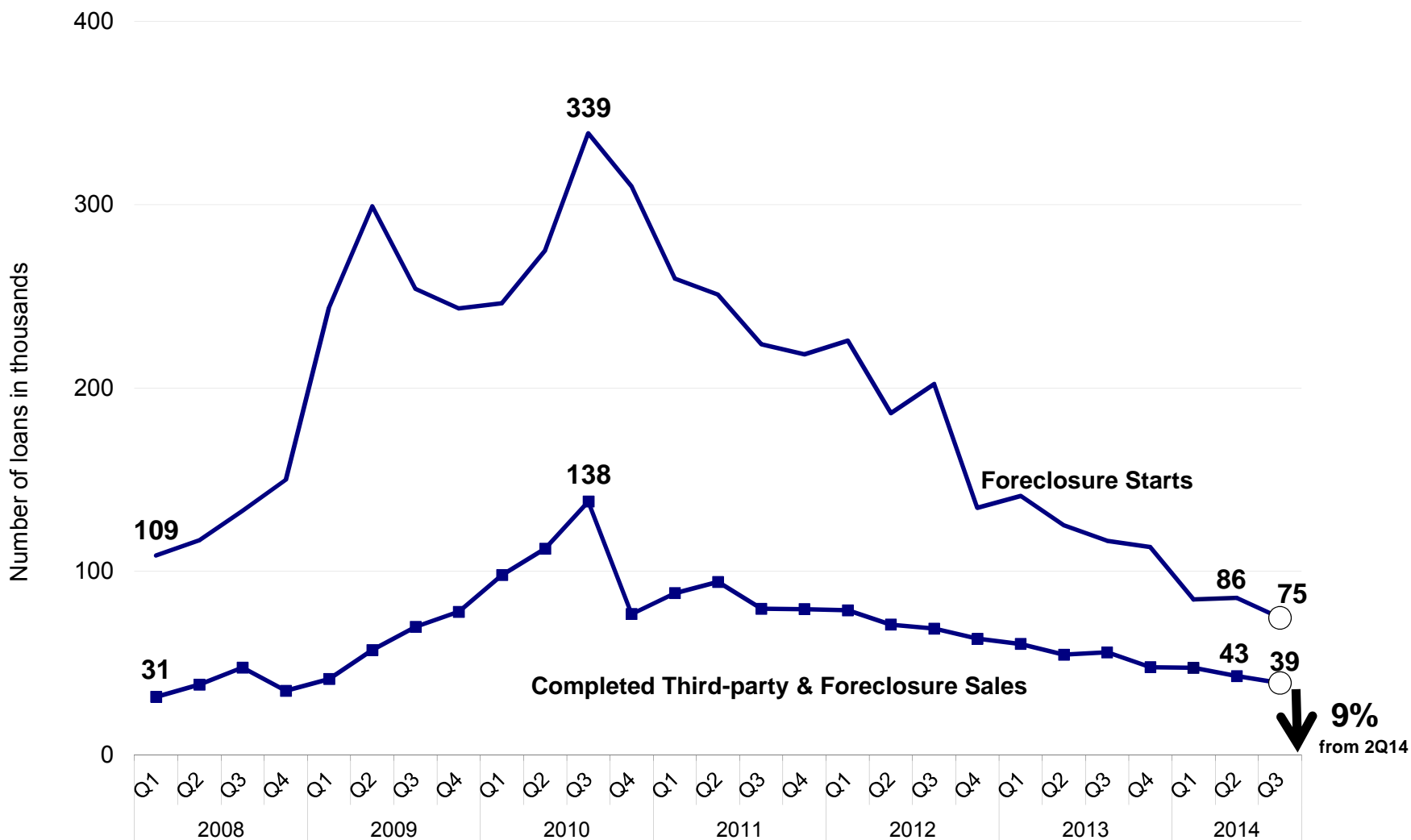
Nearly 12,900 short sales and deeds-in-lieu were completed in the third quarter, bringing the total to approximately 594,200 since the start of conservatorships. The number of completed short sales and deeds-in-lieu fell 11 percent during the quarter compared with the second quarter of 2014. These foreclosure 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 nearly 39,100 completed third-party and foreclosure sales in the third quarter, down 9 percent compared with second quarter. The number of foreclosure starts also dropped 13 percent during the quarter.



Source: FHFA (Fannie Mae and Freddie Mac)

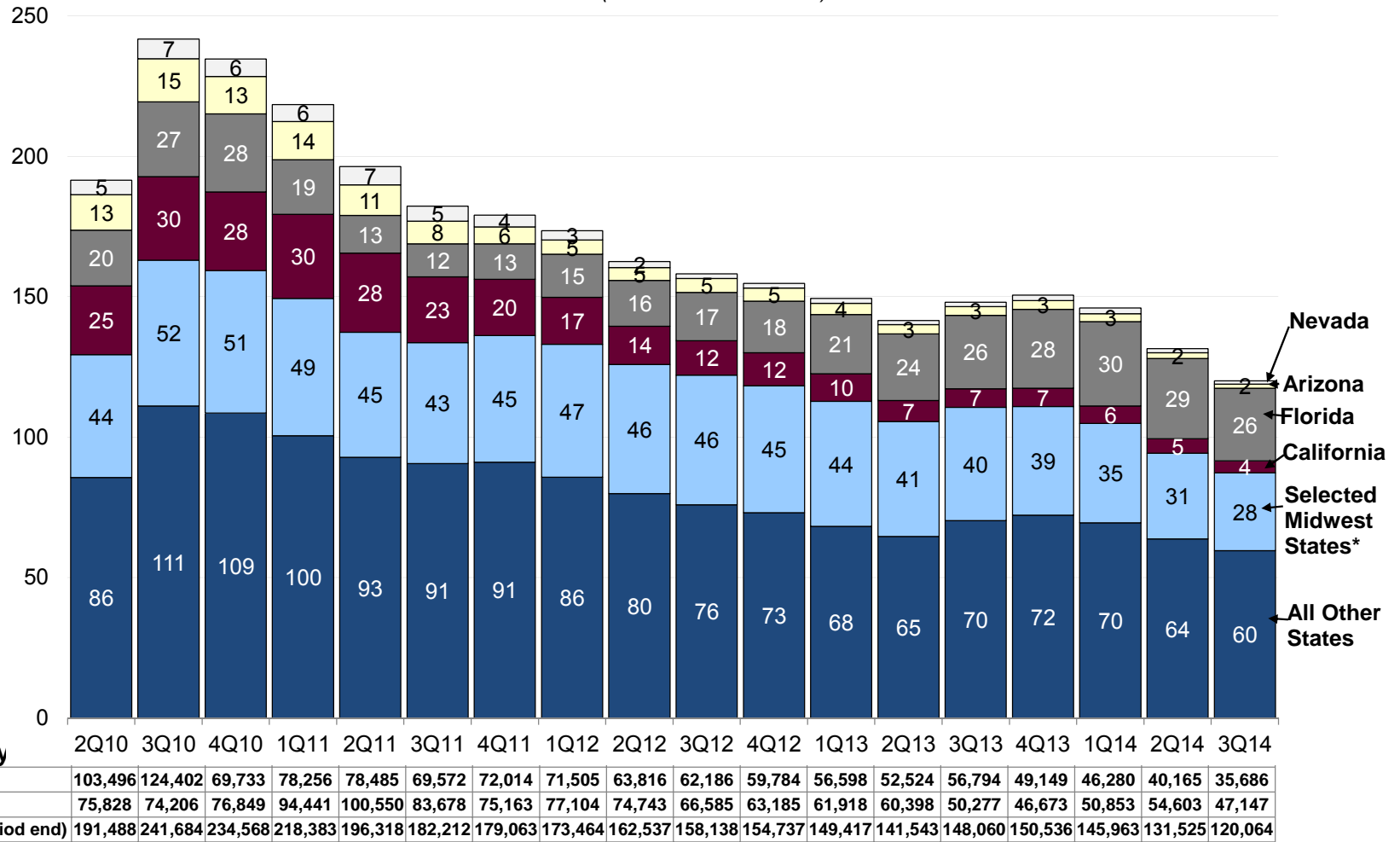


# Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 9 percent during the quarter to nearly 120,100, as property dispositions continued to outpace acquisitions. The total number of property acquisitions fell 11 percent while dispositions dropped 14 percent in the third quarter.

## REO Inventory by State

(Number in thousands)



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

Source: FHFA (Fannie Mae and Freddie Mac)



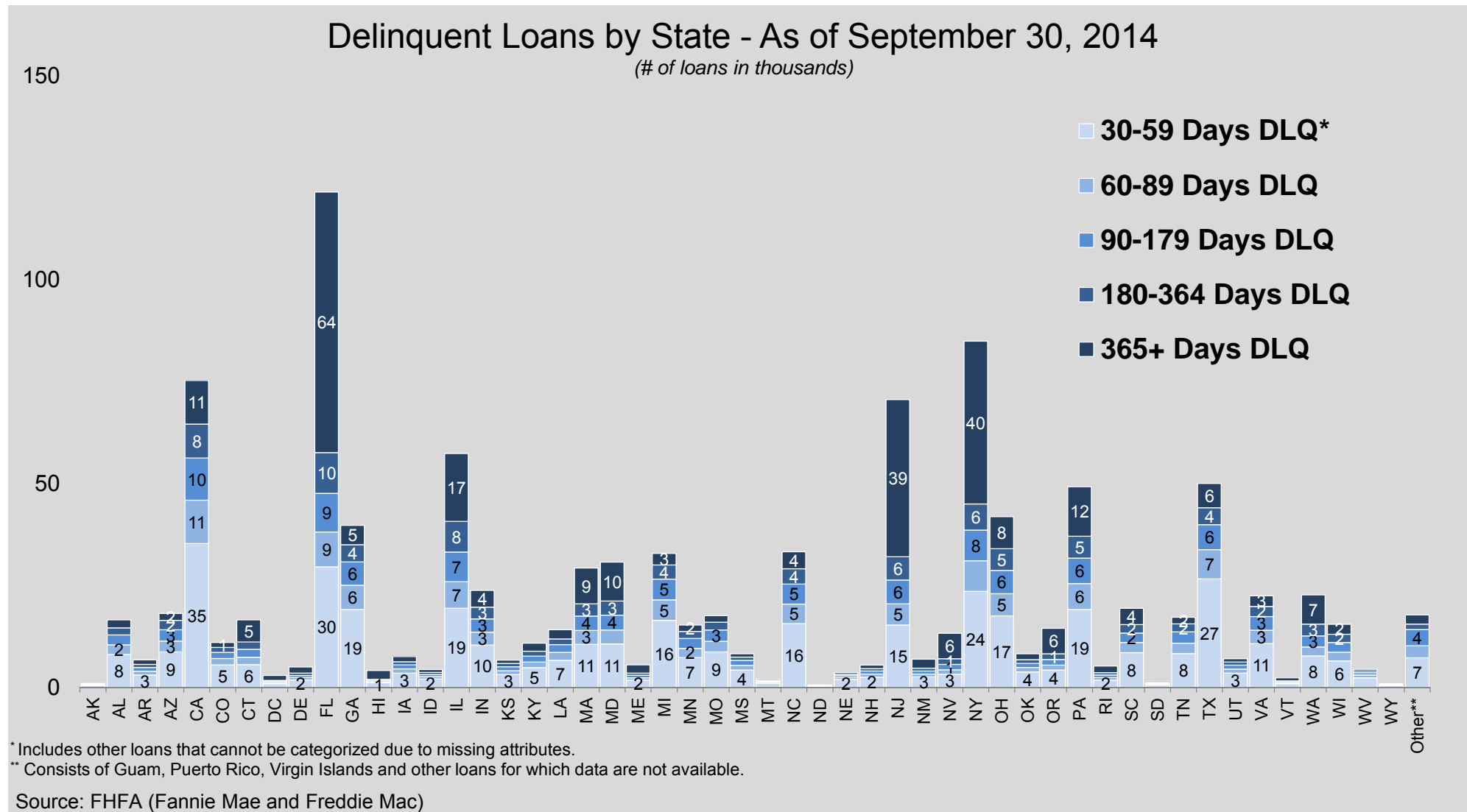
## State Level Data

Pages 20 to 30 provide detailed information about ten key states. The key states were selected based on the top rankings for three factors as of September 30, 2014:

- Serious delinquency rates of the Enterprises' single-family books;
- The number of serious delinquent loans in the Enterprises' single-family portfolios; and
- The percentage decline in house prices over the past five years, per FHFA's Seasonally Adjusted, Purchase-Only House Price Index.

# Delinquent Loans by State

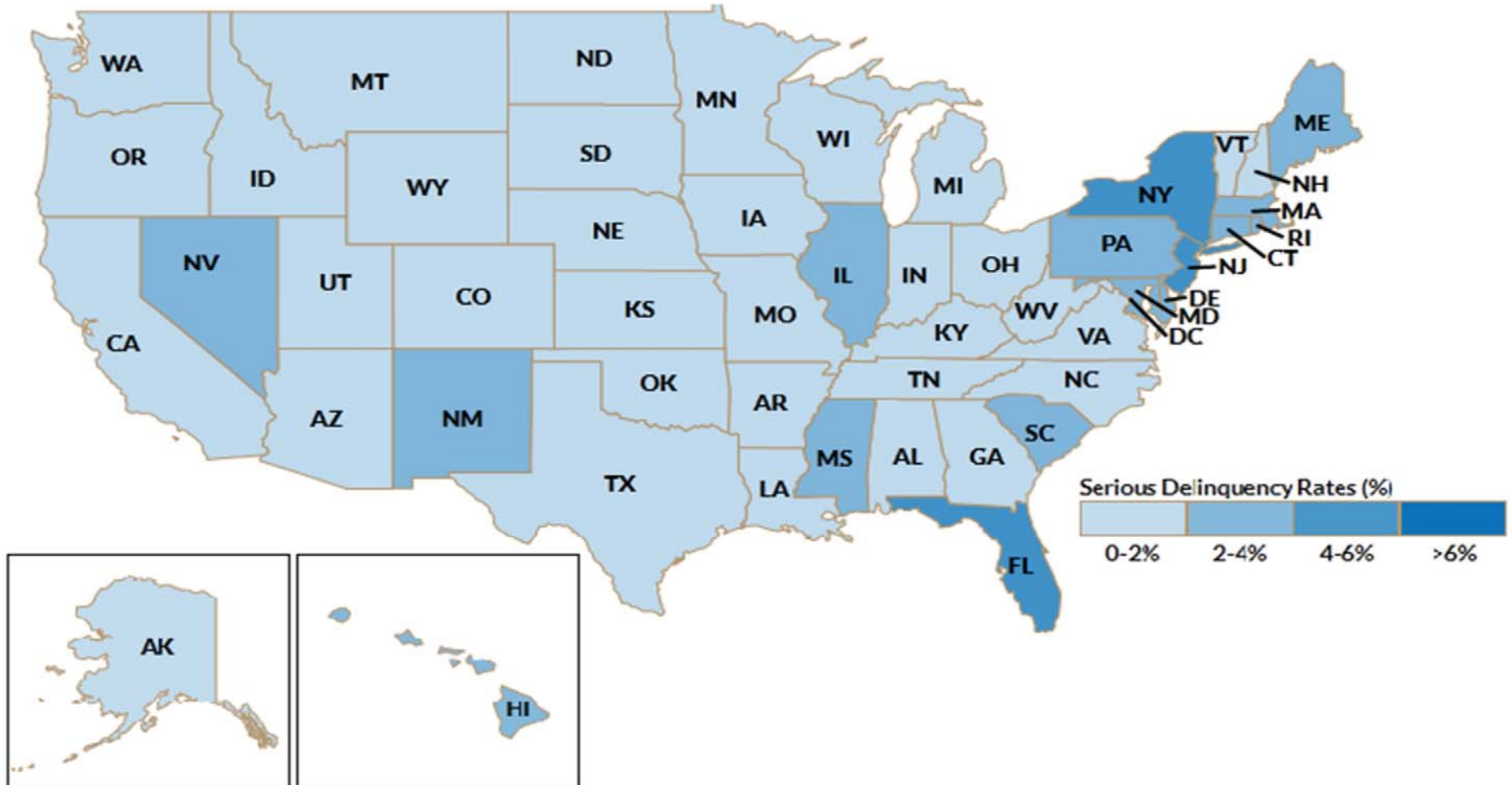
The total number of the Enterprises' troubled borrowers continued to decline in the third quarter, however 27 percent of these borrowers remained deeply delinquent (365+ days) at the end of the quarter. Florida continued to have the highest number of deeply delinquent loans, followed by New York and New Jersey. As of September 30, 2014, approximately 53 percent of the delinquent borrowers in Florida have missed one year or more payments compared with 47 percent in New York and 55 percent in New Jersey.



# 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](#)



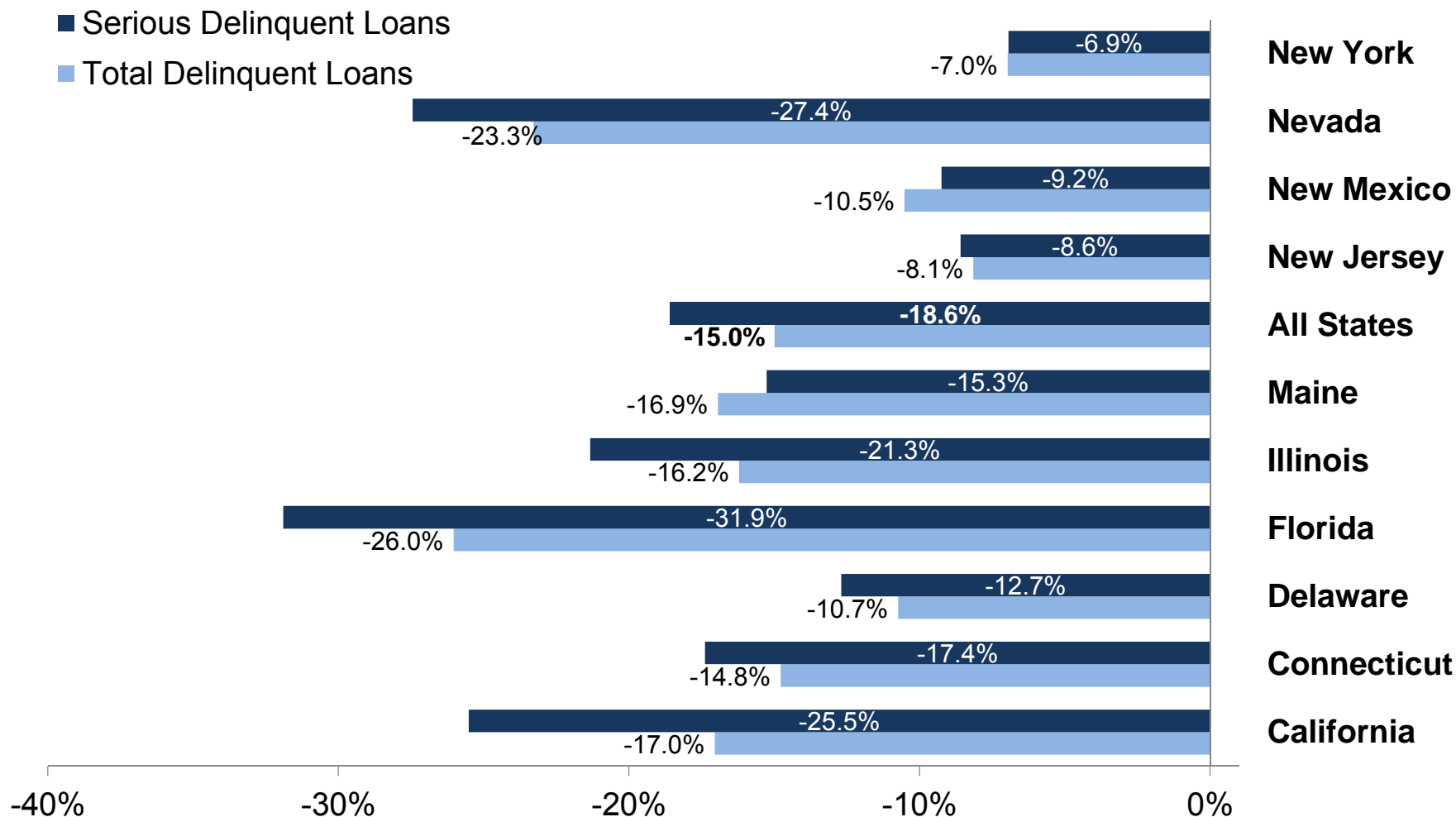
\* Loans that have missed three or more payments or are in foreclosure.

The following pages provide detailed information about ten states with the largest five-year declines in house prices and the highest number and rate of seriously delinquent loans as of September 30, 2014

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

The total number of the Enterprises' delinquent loans fell 15 percent in the first nine months of 2014 as serious delinquent loans (loans that have missed three or more payments or are in foreclosure) continued to decrease. The Enterprises' serious delinquency rate dropped to 2.0 percent at the end of the third quarter, from 2.4 percent in 2013.

### Change from December 31, 2013



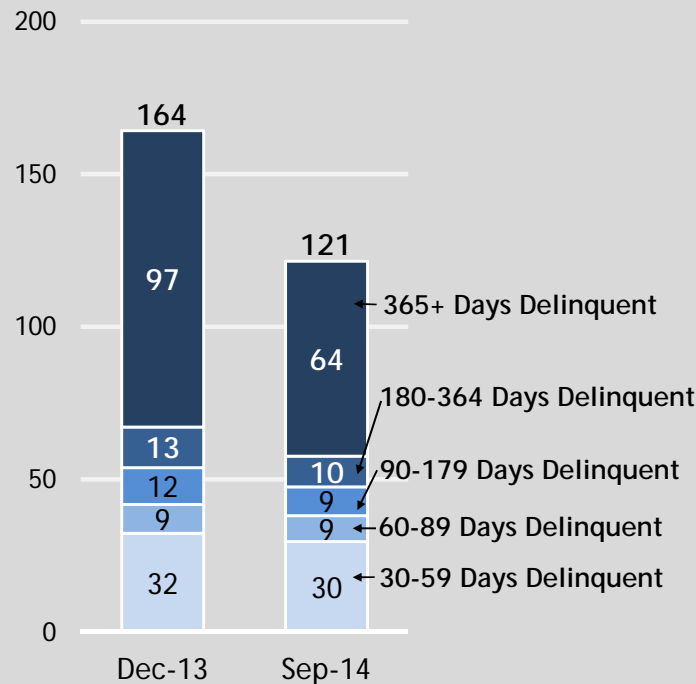
Source: FHFA (Fannie Mae and Freddie Mac)

# Florida

## Single-Family Book Profile - As of September 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	79	43	121
Current Loans	<u>1,049</u>	<u>612</u>	<u>1,661</u>
Total Loans Serviced	1,127	655	1,782

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	8,248	4,999	2,390	48,918	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	2,517	1,509	958	17,039	
Loan Modifications	30,989	30,687	16,667	206,449	
Other	<u>114</u>	<u>83</u>	<u>92</u>	<u>4,024</u>	
<b>Total</b>	<b>41,868</b>	<b>37,278</b>	<b>20,107</b>	<b>276,429</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>31,039</u>	<u>23,515</u>	<u>8,806</u>	<u>131,636</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>72,907</b>	<b>60,793</b>	<b>28,913</b>	<b>408,065</b>	

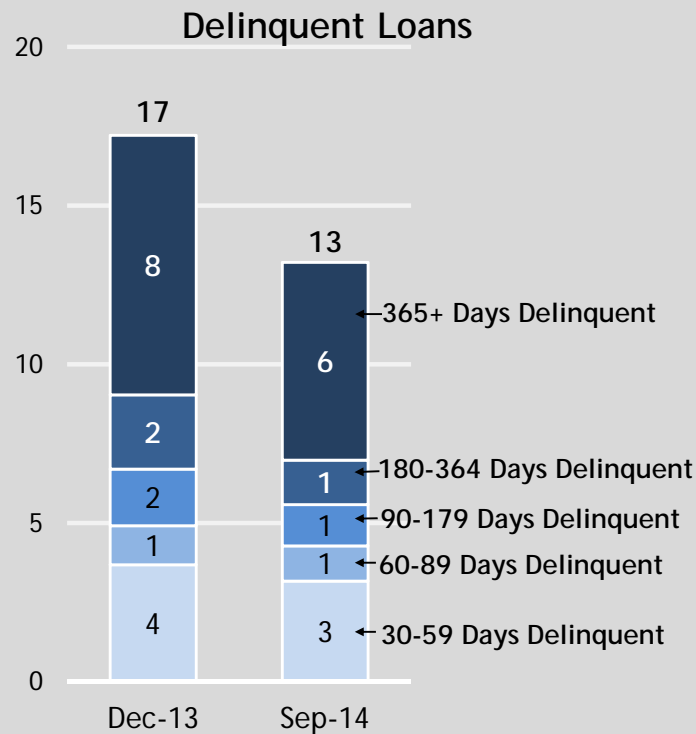
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# Nevada

## Single-Family Book Profile - As of September 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	8	5	13
Current Loans	<u>167</u>	<u>94</u>	<u>261</u>
Total Loans Serviced	175	99	274



## Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	882	536	273	5,741	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	332	175	119	2,806	
Loan Modifications	4,069	4,183	1,986	34,987	
Other	<u>4</u>	<u>4</u>	<u>8</u>	<u>453</u>	
<b>Total</b>	<b>5,287</b>	<b>4,898</b>	<b>2,386</b>	<b>43,988</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>8,337</u>	<u>6,342</u>	<u>1,646</u>	<u>30,999</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>13,624</b>	<b>11,240</b>	<b>4,032</b>	<b>74,987</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.

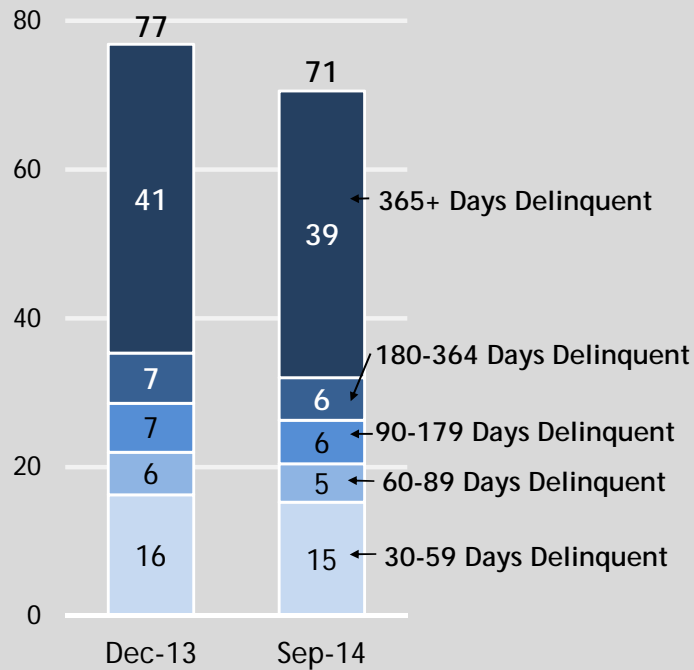
Source: FHFA (Fannie Mae and Freddie Mac)

# New Jersey

## Single-Family Book Profile - As of September 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	46	25	71
Current Loans	<u>518</u>	<u>284</u>	<u>803</u>
Total Loans Serviced	564	309	873

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	4,529	2,966	1,345	24,374	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,056	1,684	507	7,099	
Loan Modifications	10,401	12,828	8,815	69,067	
Other	<u>15</u>	<u>13</u>	<u>47</u>	<u>1,331</u>	
<b>Total</b>	<b>16,001</b>	<b>17,491</b>	<b>10,714</b>	<b>101,870</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>3,284</u>	<u>3,764</u>	<u>2,510</u>	<u>15,640</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>19,285</b>	<b>21,255</b>	<b>13,224</b>	<b>117,510</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.

Source: FHFA (Fannie Mae and Freddie Mac)

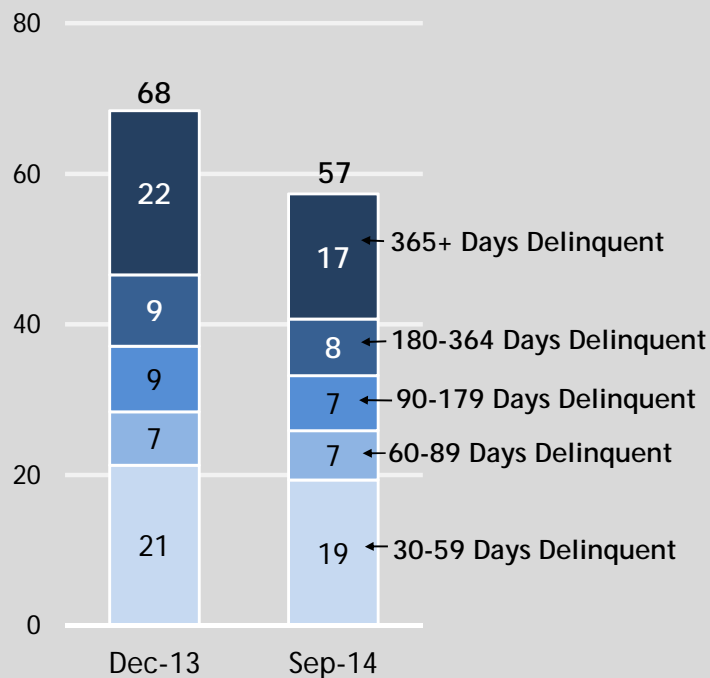


# Illinois

## Single-Family Book Profile - As of September 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	34	23	57
Current Loans	<u>741</u>	<u>526</u>	<u>1,267</u>
Total Loans Serviced	775	549	1,325

### Delinquent Loans



### Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					Generally targeted at loans that are less than 6 months delinquent.
Repayment Plans	5,887	3,690	2,013	32,089	
Forbearance Plans	1,400	994	585	9,370	
Loan Modifications	14,615	16,153	9,081	99,230	
Other	<u>94</u>	<u>51</u>	<u>60</u>	<u>2,218</u>	
<b>Total</b>	<b>21,996</b>	<b>20,888</b>	<b>11,739</b>	<b>142,907</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					Generally targeted at loans that are more than 6 months delinquent.
Short Sales & Deeds-in-lieu	<u>8,185</u>	<u>7,821</u>	<u>3,681</u>	<u>32,160</u>	
<b>Total Foreclosure Prevention Actions</b>	<b>30,181</b>	<b>28,709</b>	<b>15,420</b>	<b>175,067</b>	

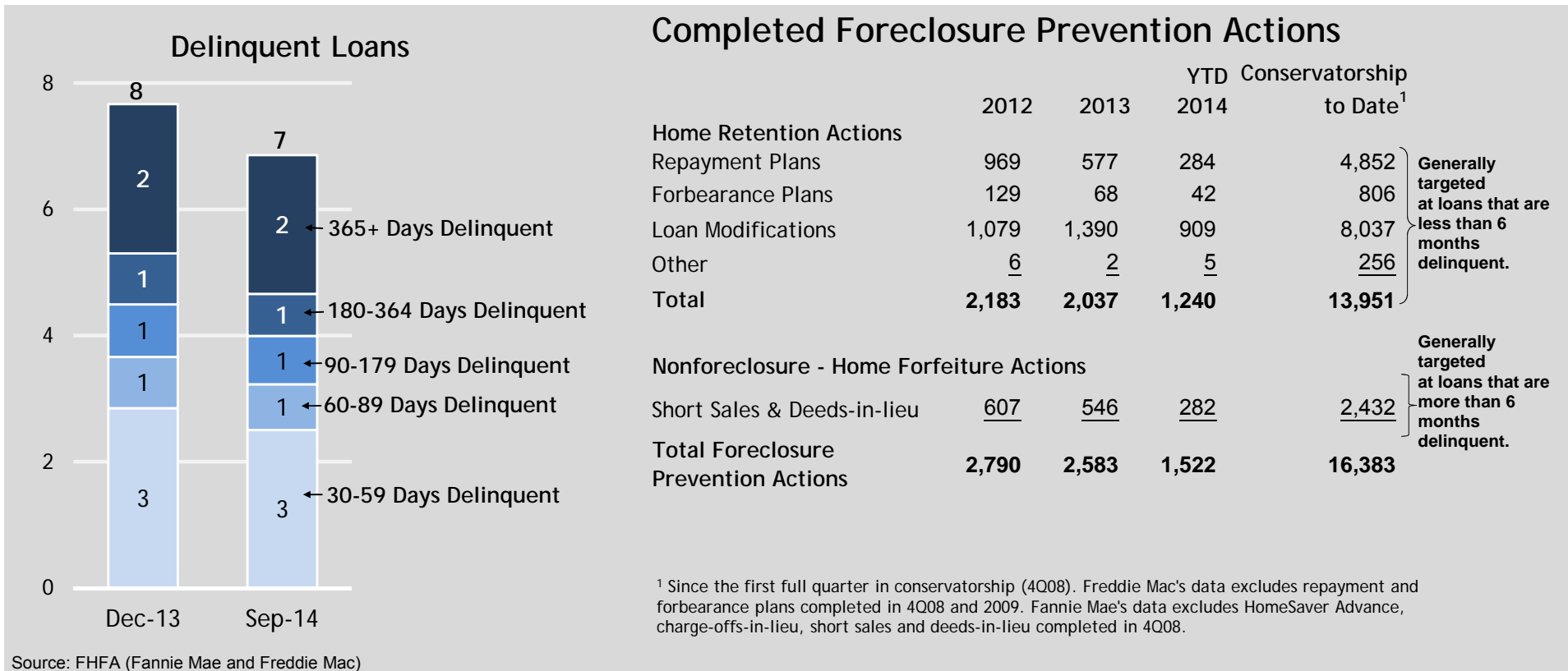
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# New Mexico

## Single-Family Book Profile - As of September 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	4	3	7
Current Loans	<u>106</u>	<u>58</u>	<u>164</u>
Total Loans Serviced	110	61	171

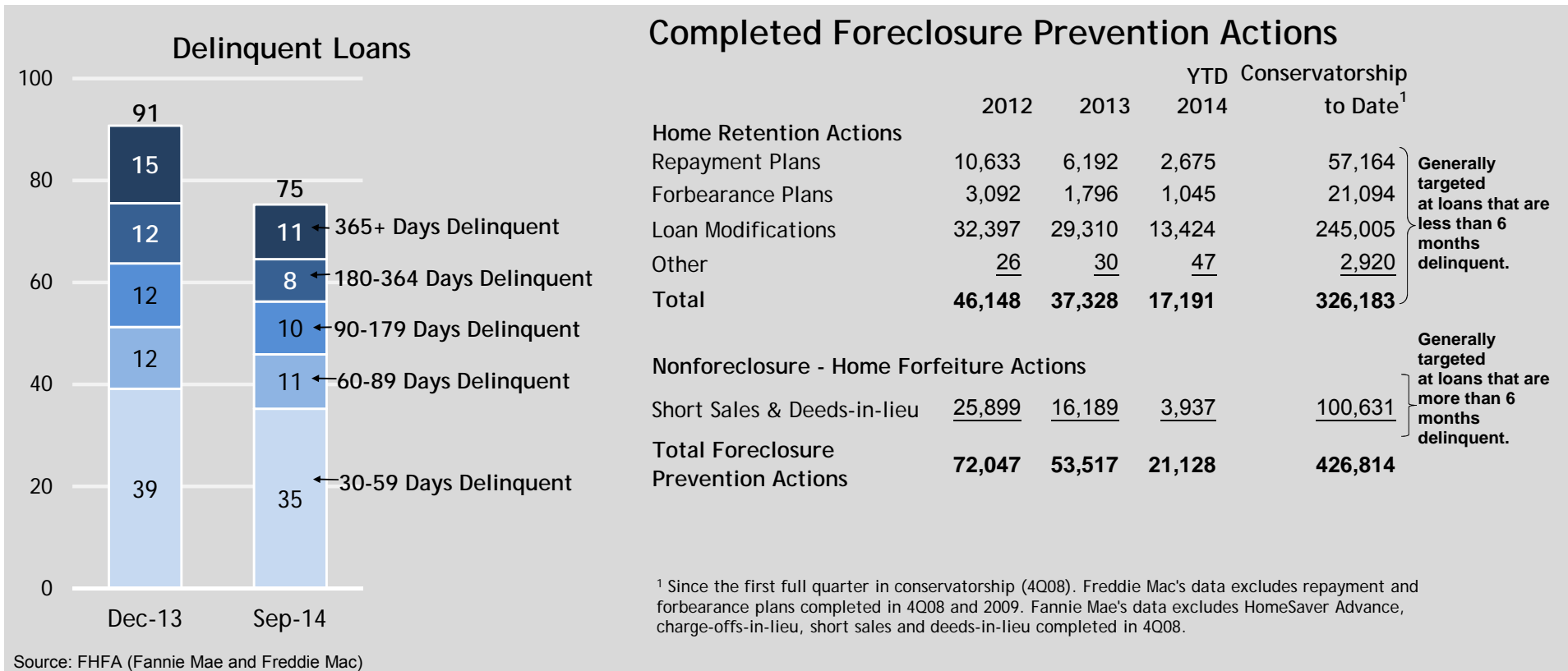


Source: FHFA (Fannie Mae and Freddie Mac)

# California

## Single-Family Book Profile - As of September 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	46	29	75
Current Loans	<u>2,370</u>	<u>1,198</u>	<u>3,568</u>
Total Loans Serviced	2,416	1,227	3,643

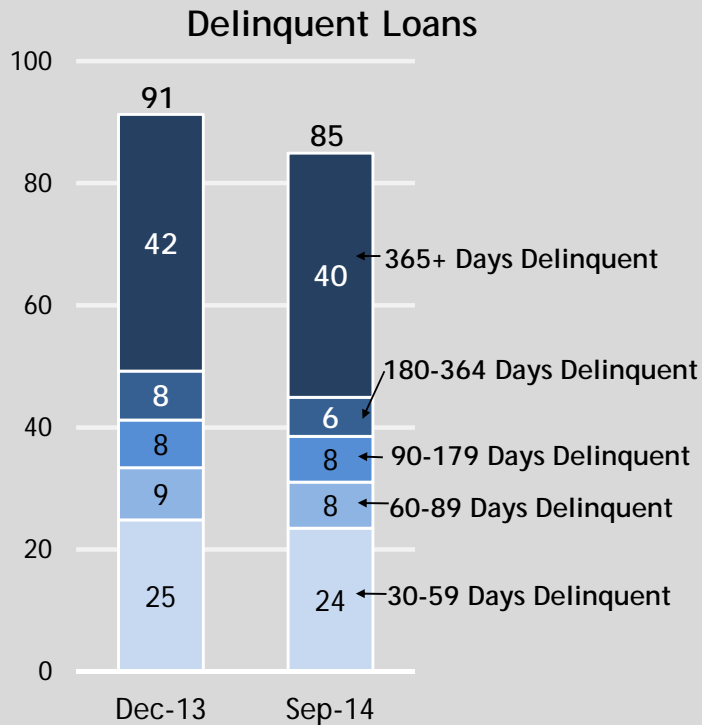


Source: FHFA (Fannie Mae and Freddie Mac)

# New York

## Single-Family Book Profile - As of September 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	54	31	85
Current Loans	<u>758</u>	<u>449</u>	<u>1,207</u>
Total Loans Serviced	812	480	1,292



## Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	6,295	4,091	1,753	31,711	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,104	1,686	579	8,382	
Loan Modifications	12,436	14,515	10,471	79,685	
Other	<u>47</u>	<u>35</u>	<u>42</u>	<u>1,664</u>	
<b>Total</b>	<b>19,882</b>	<b>20,327</b>	<b>12,845</b>	<b>121,443</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>1,909</u>	<u>2,170</u>	<u>1,685</u>	<u>9,552</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>21,791</b>	<b>22,497</b>	<b>14,530</b>	<b>130,995</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.

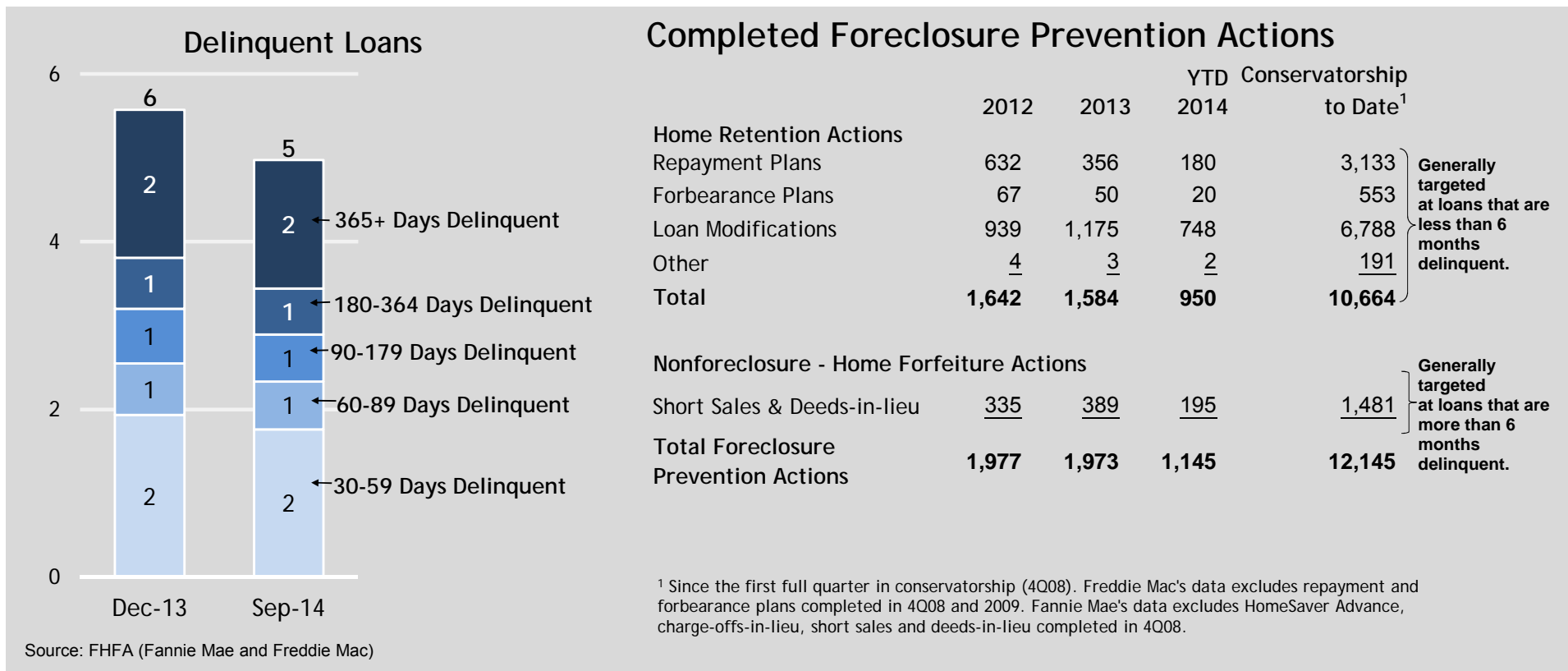
Source: FHFA (Fannie Mae and Freddie Mac)

# Delaware

## Single-Family Book Profile - As of September 30, 2014

(# of loans in thousands)

	Fannie Mae	Freddie Mac	Total
Delinquent Loans	3	2	5
Current Loans	<u>64</u>	<u>39</u>	<u>103</u>
Total Loans Serviced	67	41	108

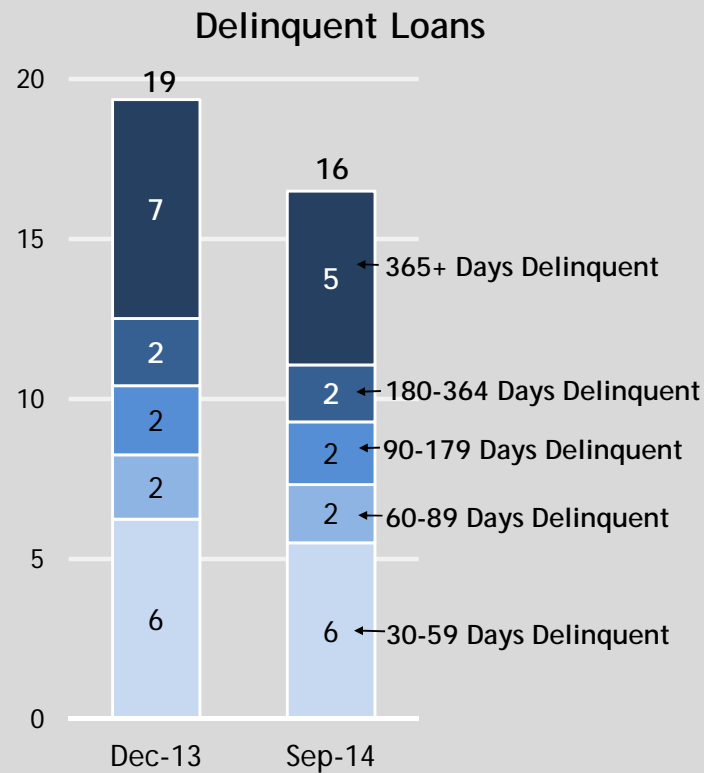


Source: FHFA (Fannie Mae and Freddie Mac)

# Connecticut

## Single-Family Book Profile - As of September 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	11	6	16
Current Loans	<u>203</u>	<u>123</u>	<u>326</u>
Total Loans Serviced	214	129	343



## Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	1,811	1,141	521	9,640	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	336	329	138	2,229	
Loan Modifications	3,681	4,118	2,804	23,521	
Other	<u>4</u>	<u>8</u>	<u>5</u>	<u>526</u>	
<b>Total</b>	<b>5,832</b>	<b>5,596</b>	<b>3,468</b>	<b>35,916</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>1,024</u>	<u>1,074</u>	<u>695</u>	<u>4,427</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>6,856</b>	<b>6,670</b>	<b>4,163</b>	<b>40,343</b>	

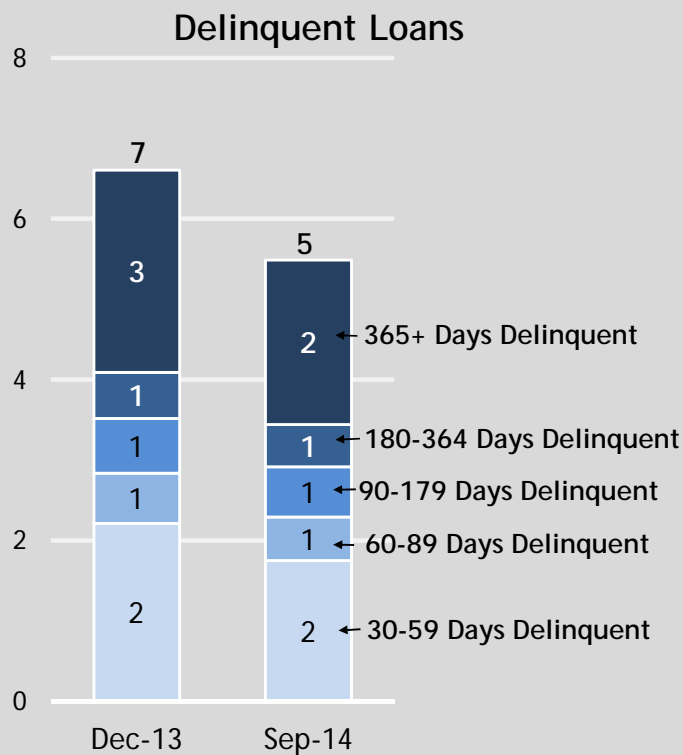
<sup>1</sup> Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Source: FHFA (Fannie Mae and Freddie Mac)

# Maine

## Single-Family Book Profile - As of September 30, 2014

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	3	2	5
Current Loans	<u>54</u>	<u>46</u>	<u>99</u>
Total Loans Serviced	57	48	105



## Completed Foreclosure Prevention Actions

	2012	2013	YTD 2014	Conservatorship to Date <sup>1</sup>	
<b>Home Retention Actions</b>					
Repayment Plans	714	476	228	4,000	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	80	52	42	600	
Loan Modifications	1,037	1,114	818	6,770	
Other	<u>5</u>	<u>3</u>	<u>2</u>	<u>250</u>	
<b>Total</b>	<b>1,836</b>	<b>1,645</b>	<b>1,090</b>	<b>11,621</b>	
<b>Nonforeclosure - Home Forfeiture Actions</b>					
Short Sales & Deeds-in-lieu	<u>415</u>	<u>380</u>	<u>215</u>	<u>1,889</u>	Generally targeted at loans that are more than 6 months delinquent.
<b>Total Foreclosure Prevention Actions</b>	<b>2,251</b>	<b>2,025</b>	<b>1,305</b>	<b>13,510</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.

Source: FHFA (Fannie Mae and Freddie Mac)

## Appendix: Data Tables

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

(# of loans in thousands)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14
<b>Total Loans Serviced</b>	29,787	29,606	29,325	29,045	28,954	28,617	28,374	28,158	28,043	27,978	28,047	28,071	28,009	27,892	27,880
Original Credit Score >= 660	25,802	25,707	25,509	25,320	25,309	25,065	24,905	24,774	24,744	24,752	24,884	24,953	24,926	24,852	24,877
Original Credit Score < 660	3,985	3,899	3,817	3,725	3,644	3,552	3,470	3,384	3,299	3,226	3,163	3,118	3,082	3,040	3,003
<b>Total Delinquent Loans</b>	1,936	1,938	1,923	1,909	1,699	1,704	1,733	1,646	1,467	1,428	1,312	1,276	1,115	1,101	1,084
Original Credit Score >= 660	1,178	1,169	1,163	1,150	1,044	1,037	1,047	994	894	860	785	756	669	656	643
Original Credit Score < 660	758	769	761	758	655	667	686	653	573	568	528	521	446	445	441
<b>30 - 59 Days Delinquent</b>	553	605	607	612	497	539	591	542	480	513	460	469	391	414	419
Original Credit Score >= 660	307	331	336	336	277	297	329	301	271	287	256	260	219	233	237
Original Credit Score < 660	246	274	271	277	220	242	262	241	209	226	204	210	172	181	182
<b>60 - 89 Days Delinquent</b>	201	206	213	210	168	175	190	187	150	146	144	146	119	123	129
Original Credit Score >= 660	116	115	119	116	97	97	105	102	84	80	78	79	67	67	70
Original Credit Score < 660	85	92	94	94	71	78	86	84	66	66	66	67	52	56	58
<b>60-plus-days Delinquent</b>	1,382	1,333	1,316	1,296	1,202	1,165	1,141	1,104	987	915	852	807	724	688	666
Original Credit Score >= 660	871	838	827	814	767	740	718	693	623	572	529	496	450	423	406
Original Credit Score < 660	511	495	489	482	435	425	423	412	364	342	323	311	274	264	259

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	6.50%	6.54%	6.56%	6.57%	5.87%	5.95%	6.11%	5.85%	5.23%	5.10%	4.68%	4.55%	3.98%	3.95%	3.89%
Original Credit Score >= 660	4.57%	4.55%	4.56%	4.54%	4.13%	4.14%	4.20%	4.01%	3.61%	3.47%	3.15%	3.03%	2.68%	2.64%	2.59%
Original Credit Score < 660	19.01%	19.72%	19.93%	20.36%	17.98%	18.78%	19.76%	19.29%	17.37%	17.60%	16.68%	16.69%	14.48%	14.65%	14.68%
<b>30 - 59 Days Delinquent</b>	1.86%	2.04%	2.07%	2.11%	1.72%	1.88%	2.08%	1.92%	1.71%	1.83%	1.64%	1.67%	1.40%	1.48%	1.50%
Original Credit Score >= 660	1.19%	1.29%	1.32%	1.33%	1.09%	1.18%	1.32%	1.21%	1.09%	1.16%	1.03%	1.04%	0.88%	0.94%	0.95%
Original Credit Score < 660	6.18%	7.02%	7.10%	7.42%	6.04%	6.81%	7.56%	7.12%	6.34%	6.99%	6.46%	6.72%	5.58%	5.95%	6.05%
<b>60 - 89 Days Delinquent</b>	0.67%	0.70%	0.73%	0.72%	0.58%	0.61%	0.67%	0.66%	0.53%	0.52%	0.51%	0.52%	0.42%	0.44%	0.46%
Original Credit Score >= 660	0.45%	0.45%	0.47%	0.46%	0.38%	0.39%	0.42%	0.41%	0.34%	0.32%	0.31%	0.32%	0.27%	0.27%	0.28%
Original Credit Score < 660	2.13%	2.35%	2.46%	2.52%	1.96%	2.19%	2.47%	2.49%	1.99%	2.06%	2.07%	2.15%	1.69%	1.84%	1.94%
<b>60-plus-days Delinquent</b>	4.64%	4.50%	4.49%	4.46%	4.15%	4.07%	4.02%	3.92%	3.52%	3.27%	3.04%	2.87%	2.59%	2.47%	2.39%
Original Credit Score >= 660	3.38%	3.26%	3.24%	3.22%	3.03%	2.95%	2.88%	2.80%	2.52%	2.31%	2.12%	1.99%	1.80%	1.70%	1.63%
Original Credit Score < 660	12.82%	12.70%	12.82%	12.93%	11.93%	11.97%	12.20%	12.16%	11.04%	10.61%	10.22%	9.97%	8.90%	8.69%	8.64%
<b>Serious Delinquency Rate</b>	4.02%	3.85%	3.81%	3.78%	3.61%	3.50%	3.39%	3.27%	3.02%	2.78%	2.56%	2.38%	2.19%	2.06%	1.96%
<b>In Bankruptcy</b>	0.51%	0.54%	0.54%	0.58%	0.60%	0.58%	0.57%	0.54%	0.48%	0.48%	0.44%	0.41%	0.39%	0.38%	0.35%



## Appendix: Data Tables

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

(# of loans in thousands)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14
<b>Total Loans Serviced</b>	18,022	17,917	17,778	17,721	17,765	17,653	17,634	17,545	17,490	17,459	17,573	17,625	17,588	17,503	17,463
Original Credit Score >= 660	15,529	15,480	15,392	15,391	15,484	15,428	15,457	15,420	15,422	15,436	15,586	15,663	15,648	15,589	15,570
Original Credit Score < 660	2,493	2,437	2,386	2,330	2,281	2,225	2,177	2,125	2,069	2,023	1,987	1,962	1,940	1,914	1,893
<b>Total Delinquent Loans</b>	1,249	1,248	1,233	1,214	1,078	1,081	1,100	1,044	927	901	826	801	706	692	682
Original Credit Score >= 660	756	748	741	727	660	655	662	627	564	542	493	474	424	412	404
Original Credit Score < 660	492	500	492	487	418	426	439	417	363	359	333	327	283	280	277
<b>30 - 59 Days Delinquent</b>	351	384	386	387	318	344	376	347	303	325	288	291	248	258	261
Original Credit Score >= 660	191	207	211	209	175	187	207	190	169	181	159	160	138	144	147
Original Credit Score < 660	160	177	175	178	143	157	170	157	134	144	129	132	110	113	114
<b>60 - 89 Days Delinquent</b>	127	130	134	133	106	111	121	117	92	89	87	88	71	74	77
Original Credit Score >= 660	72	71	74	72	60	61	65	63	52	48	47	47	40	40	42
Original Credit Score < 660	54	59	60	60	45	50	55	54	41	41	40	41	31	34	35
<b>60-plus-days Delinquent</b>	898	864	847	828	760	737	724	697	624	576	538	510	458	435	421
Original Credit Score >= 660	565	541	531	518	485	467	455	437	394	361	335	314	285	268	257
Original Credit Score < 660	333	323	316	309	276	269	269	261	229	215	204	196	173	166	163

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	6.93%	6.96%	6.94%	6.85%	6.07%	6.12%	6.24%	5.95%	5.30%	5.16%	4.70%	4.55%	4.02%	3.95%	3.90%
Original Credit Score >= 660	4.87%	4.83%	4.82%	4.73%	4.26%	4.24%	4.28%	4.07%	3.66%	3.51%	3.17%	3.03%	2.71%	2.65%	2.60%
Original Credit Score < 660	19.76%	20.51%	20.61%	20.89%	18.34%	19.15%	20.14%	19.64%	17.53%	17.73%	16.74%	16.68%	14.57%	14.61%	14.65%
<b>30 - 59 Days Delinquent</b>	1.95%	2.14%	2.17%	2.18%	1.79%	1.95%	2.13%	1.98%	1.73%	1.86%	1.64%	1.65%	1.41%	1.47%	1.50%
Original Credit Score >= 660	1.23%	1.34%	1.37%	1.36%	1.13%	1.22%	1.34%	1.23%	1.10%	1.17%	1.02%	1.02%	0.88%	0.93%	0.95%
Original Credit Score < 660	6.41%	7.27%	7.35%	7.63%	6.25%	7.05%	7.79%	7.38%	6.45%	7.12%	6.50%	6.71%	5.67%	5.92%	6.02%
<b>60 - 89 Days Delinquent</b>	0.70%	0.73%	0.75%	0.75%	0.59%	0.63%	0.68%	0.67%	0.53%	0.51%	0.50%	0.50%	0.41%	0.42%	0.44%
Original Credit Score >= 660	0.47%	0.46%	0.48%	0.47%	0.39%	0.39%	0.42%	0.41%	0.33%	0.31%	0.30%	0.30%	0.26%	0.26%	0.27%
Original Credit Score < 660	2.18%	2.41%	2.51%	2.58%	1.99%	2.25%	2.53%	2.53%	1.97%	2.01%	2.02%	2.08%	1.61%	1.77%	1.86%
<b>60-plus-days Delinquent</b>	4.98%	4.82%	4.76%	4.67%	4.28%	4.17%	4.11%	3.97%	3.56%	3.30%	3.06%	2.89%	2.61%	2.48%	2.41%
Original Credit Score >= 660	3.64%	3.50%	3.45%	3.37%	3.13%	3.03%	2.94%	2.83%	2.56%	2.34%	2.15%	2.01%	1.82%	1.72%	1.65%
Original Credit Score < 660	13.35%	13.24%	13.26%	13.26%	12.09%	12.10%	12.35%	12.26%	11.07%	10.61%	10.24%	9.97%	8.90%	8.70%	8.63%
<b>Serious Delinquency Rate</b>	4.27%	4.08%	4.00%	3.91%	3.67%	3.53%	3.41%	3.29%	3.02%	2.77%	2.55%	2.38%	2.19%	2.05%	1.96%
<b>In Bankruptcy</b>	0.54%	0.57%	0.56%	0.62%	0.65%	0.60%	0.58%	0.54%	0.46%	0.47%	0.41%	0.38%	0.36%	0.35%	0.33%

## Appendix: Data Tables

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

(# of loans in thousands)	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14
<b>Total Loans Serviced</b>	11,765	11,689	11,547	11,324	11,189	10,964	10,740	10,613	10,552	10,519	10,473	10,446	10,421	10,388	10,417
Original Credit Score >= 660	10,273	10,227	10,116	9,929	9,826	9,638	9,448	9,354	9,322	9,315	9,298	9,290	9,278	9,263	9,306
Original Credit Score < 660	1,493	1,462	1,431	1,395	1,364	1,327	1,292	1,259	1,230	1,203	1,175	1,156	1,142	1,126	1,111
<b>Total Delinquent Loans</b>	687	690	690	694	621	623	633	602	541	527	486	475	409	409	402
Original Credit Score >= 660	422	421	421	423	384	382	385	367	330	318	292	282	245	244	239
Original Credit Score < 660	265	269	269	271	237	241	247	235	211	209	195	193	164	166	164
<b>30 - 59 Days Delinquent</b>	202	221	221	226	179	194	215	195	177	188	173	178	143	156	157
Original Credit Score >= 660	115	124	125	127	102	109	122	111	101	107	98	100	81	89	90
Original Credit Score < 660	87	96	96	99	78	85	93	84	76	82	75	78	62	68	68
<b>60 - 89 Days Delinquent</b>	74	76	79	78	62	64	70	70	57	57	56	58	47	49	52
Original Credit Score >= 660	43	43	45	44	36	36	39	39	32	32	31	32	27	27	29
Original Credit Score < 660	31	33	34	34	26	28	31	31	25	26	25	26	21	22	23
<b>60-plus-days Delinquent</b>	485	469	469	469	442	428	418	407	364	339	314	297	266	253	245
Original Credit Score >= 660	306	296	296	296	282	272	263	256	229	211	194	182	164	155	149
Original Credit Score < 660	178	173	173	173	159	156	154	151	135	128	120	115	102	98	96

## Percent of Total Loans Serviced

<b>Total Delinquent Loans</b>	5.84%	5.90%	5.98%	6.13%	5.55%	5.68%	5.89%	5.67%	5.12%	5.01%	4.64%	4.55%	3.93%	3.94%	3.86%
Original Credit Score >= 660	4.11%	4.11%	4.16%	4.26%	3.91%	3.96%	4.08%	3.92%	3.54%	3.41%	3.14%	3.03%	2.65%	2.63%	2.56%
Original Credit Score < 660	17.75%	18.40%	18.78%	19.46%	17.38%	18.15%	19.12%	18.70%	17.12%	17.39%	16.58%	16.72%	14.33%	14.70%	14.74%
<b>30 - 59 Days Delinquent</b>	1.72%	1.89%	1.91%	1.99%	1.60%	1.77%	2.00%	1.84%	1.68%	1.79%	1.65%	1.71%	1.38%	1.50%	1.51%
Original Credit Score >= 660	1.12%	1.22%	1.24%	1.28%	1.04%	1.14%	1.29%	1.18%	1.09%	1.15%	1.05%	1.08%	0.88%	0.96%	0.97%
Original Credit Score < 660	5.80%	6.59%	6.70%	7.08%	5.70%	6.39%	7.18%	6.70%	6.14%	6.78%	6.39%	6.75%	5.42%	6.01%	6.09%
<b>60 - 89 Days Delinquent</b>	0.63%	0.65%	0.68%	0.68%	0.56%	0.58%	0.65%	0.66%	0.54%	0.54%	0.54%	0.56%	0.46%	0.47%	0.50%
Original Credit Score >= 660	0.42%	0.42%	0.44%	0.44%	0.37%	0.37%	0.41%	0.42%	0.35%	0.34%	0.33%	0.34%	0.29%	0.29%	0.31%
Original Credit Score < 660	2.05%	2.25%	2.38%	2.43%	1.91%	2.09%	2.37%	2.42%	2.02%	2.13%	2.17%	2.29%	1.82%	1.95%	2.09%
<b>60-plus-days Delinquent</b>	4.12%	4.01%	4.06%	4.14%	3.95%	3.91%	3.89%	3.83%	3.45%	3.22%	2.99%	2.84%	2.55%	2.44%	2.35%
Original Credit Score >= 660	2.98%	2.90%	2.93%	2.98%	2.87%	2.83%	2.79%	2.73%	2.45%	2.27%	2.08%	1.95%	1.77%	1.68%	1.60%
Original Credit Score < 660	11.95%	11.81%	12.08%	12.38%	11.68%	11.76%	11.94%	12.00%	10.98%	10.61%	10.19%	9.96%	8.91%	8.69%	8.64%
<b>Serious Delinquency Rate</b>	3.63%	3.50%	3.51%	3.58%	3.51%	3.45%	3.37%	3.25%	3.03%	2.79%	2.58%	2.39%	2.20%	2.07%	1.96%
<b>In Bankruptcy</b>	0.45%	0.48%	0.49%	0.53%	0.52%	0.54%	0.55%	0.54%	0.52%	0.51%	0.49%	0.47%	0.43%	0.42%	0.40%

## Appendix: Data Tables

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

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	YTD 2014
<b>Starts<sup>2</sup></b>																
HAMP Active Trial & Perm. - Cum.	384,449	408,633	422,591	436,199	444,930	455,967	456,378	458,363	457,084	451,475	447,840	445,054	442,441	438,681	433,493	433,493
Repayment Plans	89,354	122,166	128,151	99,899	96,332	76,871	83,140	80,591	69,815	46,282	44,754	39,058	34,943	29,884	30,835	95,662
Forbearance Plans	127,982	95,613	90,995	67,458	48,011	34,751	33,342	34,362	24,318	22,339	18,478	17,452	12,653	16,150	14,434	43,237
<b>Completed</b>																
Repayment Plans <sup>3</sup>	44,827	45,890	48,869	41,972	44,636	36,343	29,572	32,064	32,082	23,648	14,507	15,149	16,056	13,126	10,969	40,151
Forbearance Plans <sup>3</sup>	12,601	7,713	7,006	7,103	7,815	5,352	3,821	5,824	3,808	4,221	2,330	2,312	2,894	3,059	2,803	8,756
Charge-offs-in-lieu	348	602	801	512	507	342	295	191	146	171	164	166	266	486	313	1,065
HomeSaver Advance (Fannie)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Modifications	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672	48,637	45,744	149,053
Home Retention Actions	143,977	135,419	140,258	120,698	113,306	92,511	96,249	97,689	99,802	87,675	74,879	79,543	73,888	65,308	59,829	199,025
Short Sales	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713	10,697	9,206	30,616
Deeds-in-lieu	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219	3,815	3,672	11,706
Nonforeclosure - Home Forfeiture Actions	27,554	32,210	30,809	34,895	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	14,932	14,512	12,878	42,322
<b>Total Foreclosure Prevention Actions</b>	<b>171,531</b>	<b>167,629</b>	<b>171,067</b>	<b>155,593</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>241,347</b>

## Percent of Total Foreclosure Prevention Actions

Repayment Plans	26%	27%	29%	27%	30%	28%	22%	25%	25%	20%	14%	15%	18%	16%	15%	17%
Forbearance Plans	7%	5%	4%	5%	5%	4%	3%	4%	3%	4%	2%	2%	3%	4%	4%	4%
Charge-offs-in-lieu	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%
HomeSaver Advance (Fannie)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	50%	48%	49%	46%	41%	39%	47%	46%	49%	51%	57%	62%	62%	61%	63%	62%
Home Retention Actions	84%	81%	82%	78%	77%	72%	72%	75%	77%	75%	74%	80%	83%	82%	82%	82%
Short Sales	15%	18%	17%	20%	21%	25%	25%	22%	20%	21%	22%	15%	12%	13%	13%	13%
Deeds-in-lieu	1%	2%	1%	2%	3%	3%	3%	3%	3%	4%	4%	5%	5%	5%	5%	5%
Nonforeclosure - Home Forfeiture Actions	16%	19%	18%	22%	23%	28%	28%	25%	23%	25%	26%	20%	17%	18%	18%	18%

<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, 2014, Fannie Mae had approximately 252,300 HAMP active permanent modifications and Freddie Mac had nearly 172,800 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.

Appendix: Data Tables

3(i) Enterprises Combined - Loan Modifications

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	YTD 2014
Loan Modifications (# of loans)	86,201	81,214	83,582	71,111	60,348	50,474	62,561	59,610	63,766	59,635	57,878	61,916	54,672	48,637	45,744	149,053
Principal and Interest Change (%)*																
Increase	8%	6%	5%	5%	4%	3%	4%	4%	4%	3%	4%	5%	8%	10%	12%	12%
No Change	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	22%	25%	27%	26%	24%	27%	28%	28%	27%	26%	27%	27%	31%	33%	35%	35%
Decrease 20% <=30%	16%	18%	20%	21%	21%	21%	22%	22%	20%	19%	19%	19%	20%	20%	19%	19%
Decrease > 30%	52%	51%	47%	47%	50%	48%	45%	46%	49%	51%	50%	49%	41%	36%	34%	34%

Types of Modification (%)

Extend Term Only	7%	9%	12%	12%	11%	10%	12%	13%	15%	19%	20%	20%	29%	33%	40%	34%
Reduce Rate Only	31%	30%	24%	20%	18%	19%	13%	12%	10%	9%	8%	6%	5%	5%	4%	5%
Reduce Rate and Extend Term	37%	37%	34%	35%	38%	38%	37%	37%	39%	39%	40%	43%	38%	37%	33%	36%
Reduce Rate, Extend Term and Forbear Principal	21%	22%	29%	32%	33%	33%	38%	38%	35%	33%	31%	31%	27%	25%	22%	25%
Other	4%	2%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

60+ Days Re-Delinquency (%)\*

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

\* Freddie Mac's data have been revised

## Appendix: Data Tables

## 3(ii) Fannie Mae - Loan Modifications

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	YTD 2014
Loan Modifications (# of loans)	51,043	50,336	60,025	51,936	46,671	35,332	41,697	39,712	43,153	40,358	37,337	39,159	36,044	32,010	28,861	96,915
<b>Principal and Interest Change (%)</b>																
Increase	6%	3%	3%	3%	2%	3%	3%	3%	3%	3%	3%	4%	8%	11%	14%	11%
No Change	2%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Decrease <=20%	20%	24%	27%	26%	24%	26%	26%	27%	27%	28%	28%	29%	33%	34%	35%	34%
Decrease 20% <=30%	15%	18%	22%	23%	23%	21%	21%	21%	19%	18%	18%	18%	19%	19%	18%	19%
Decrease > 30%	57%	54%	48%	48%	51%	50%	50%	50%	52%	51%	50%	48%	40%	36%	33%	36%

## Types of Modification (%)

Extend Term Only	2%	5%	10%	11%	12%	13%	14%	17%	20%	25%	25%	26%	34%	42%	46%	40%
Reduce Rate Only	34%	32%	22%	17%	15%	18%	13%	11%	9%	8%	8%	6%	6%	5%	4%	5%
Reduce Rate and Extend Term	37%	37%	34%	36%	39%	37%	37%	36%	37%	36%	37%	38%	34%	30%	27%	30%
Reduce Rate, Extend Term and Forbear Principal	24%	25%	33%	36%	35%	32%	36%	36%	33%	31%	29%	29%	26%	23%	23%	24%
Other	4%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

## 60+ Days Re-Delinquency (%)

3 Months after Modification	8%	8%	8%	7%	6%	7%	7%	6%	6%	7%	7%	7%	7%	9%
6 Months after Modification	12%	12%	11%	11%	12%	12%	11%	9%	11%	12%	11%	11%	13%	
9 Months after Modification	15%	14%	14%	15%	15%	14%	12%	12%	14%	14%	13%	15%		
12 Months after Modification	16%	15%	16%	18%	16%	14%	14%	14%	15%	15%	15%			

Appendix: Data Tables

3(iii) Freddie Mac - Loan Modifications

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	YTD 2014
Loan Modifications (# of loans)	35,158	30,878	23,557	19,175	13,677	15,142	20,864	19,898	20,613	19,277	20,541	22,757	18,628	16,627	16,883	52,138
<b>Principal and Interest Change (%)*</b>																
Increase	11%	11%	13%	12%	9%	5%	8%	8%	6%	5%	6%	6%	8%	9%	8%	8%
No Change	1%	1%	2%	2%	1%	0%	0%	0%	0%	0%	1%	1%	1%	1%	0%	1%
Decrease <=20%	26%	26%	27%	25%	24%	31%	33%	30%	27%	22%	24%	22%	28%	31%	34%	31%
Decrease 20% <=30%	18%	17%	16%	15%	16%	22%	23%	23%	22%	21%	19%	20%	21%	21%	20%	21%
Decrease > 30%	44%	44%	43%	45%	50%	43%	35%	39%	44%	52%	50%	51%	42%	38%	38%	39%

Types of Modification (%)

Extend Term Only	15%	15%	16%	15%	9%	3%	6%	5%	5%	6%	10%	10%	19%	16%	31%	22%
Reduce Rate Only	27%	28%	28%	28%	30%	22%	13%	13%	13%	11%	9%	5%	5%	5%	4%	5%
Reduce Rate and Extend Term	39%	36%	33%	31%	34%	39%	37%	39%	42%	46%	45%	51%	46%	51%	43%	47%
Reduce Rate, Extend Term and Forbear Principal	16%	18%	18%	21%	24%	36%	43%	43%	40%	37%	35%	33%	29%	27%	22%	26%
Other	4%	3%	5%	5%	3%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	1%

60+ Days Re-Delinquency (%)\*

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

\* Freddie Mac's data have been revised

## Appendix: Data Tables

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

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	YTD 2014
Short Sales	25,705	29,483	28,264	31,785	30,601	32,361	33,972	28,298	25,843	24,656	21,803	15,440	10,713	10,697	9,206	30,616
Deeds-in-lieu	1,849	2,727	2,545	3,110	3,759	4,135	3,994	4,344	4,415	4,757	4,194	4,721	4,219	3,815	3,672	11,706
Nonforeclosure - Home Forfeiture Actions <sup>1</sup>	27,554	32,210	30,809	34,895	34,360	36,496	37,966	32,642	30,258	29,413	25,997	20,161	14,932	14,512	12,878	42,322
Third-party Sales	8,982	14,968	10,902	9,395	9,987	9,618	9,634	7,447	6,208	5,602	4,388	3,645	5,043	6,202	6,996	18,241
Foreclosure Sales	79,123	79,250	68,640	69,963	68,713	61,308	59,061	55,812	54,165	48,939	51,389	44,025	42,300	36,604	32,059	110,963
Third-party & Foreclosure Sales	88,105	94,218	79,542	79,358	78,700	70,926	68,695	63,259	60,373	54,541	55,777	47,670	47,343	42,806	39,055	129,204
Foreclosure Starts	259,643	250,858	223,862	218,349	225,889	186,260	202,111	134,690	141,073	125,036	116,615	113,165	84,679	85,549	74,614	244,842

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

Curtailed of Income	43%	42%	40%	40%	41%	40%	40%	38%	37%	34%	32%	32%	30%	29%	27%
Excessive obligations	14%	15%	16%	15%	15%	15%	15%	16%	16%	17%	17%	17%	19%	20%	21%
Unemployment	8%	8%	8%	8%	9%	8%	9%	9%	9%	8%	7%	8%	8%	8%	8%
Illness of principal mortgagor or family member	5%	5%	5%	5%	5%	5%	6%	6%	6%	5%	5%	5%	5%	5%	6%
Marital Difficulties	3%	3%	4%	4%	4%	4%	4%	4%	4%	4%	3%	4%	4%	4%	4%

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

## Appendix: Data Tables

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

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	YTD Sep-14
Acquisitions	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	46,280	40,165	35,686	122,131
Dispositions	(94,441)	(100,550)	(83,678)	(75,163)	(77,104)	(74,743)	(66,585)	(63,185)	(61,918)	(60,398)	(50,277)	(46,673)	(50,853)	(54,603)	(47,147)	(152,603)
Inventory (at period end)	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	145,963	131,525	120,064	

## Acquisitions by State

Arizona	8,484	6,621	4,375	3,181	2,887	2,696	2,887	2,412	1,878	1,660	1,430	1,287	1,246	759	638	2,643
California	13,380	11,527	7,752	6,938	5,784	4,894	5,020	5,152	3,068	2,041	2,010	2,116	1,982	1,511	1,263	4,756
Florida	4,136	4,875	5,479	6,532	8,567	7,866	8,323	8,759	10,403	11,502	11,449	10,472	11,378	9,659	8,365	29,402
Nevada	3,286	4,032	2,132	1,843	1,641	859	651	967	929	598	847	787	825	451	436	1,712
Subtotal	29,286	27,055	19,738	18,494	18,879	16,315	16,881	17,290	16,278	15,801	15,736	14,662	15,431	12,380	10,702	38,513
Selected Midwest States <sup>2</sup>	13,642	11,853	12,209	15,127	17,481	14,799	15,070	14,047	14,500	11,614	12,123	10,159	8,764	7,343	6,721	22,828
All other States	35,328	39,577	37,625	38,393	35,145	32,702	30,235	28,447	25,820	25,109	28,935	24,328	22,085	20,442	18,263	60,790
Total Acquisitions	78,256	78,485	69,572	72,014	71,505	63,816	62,186	59,784	56,598	52,524	56,794	49,149	46,280	40,165	35,686	122,131

## Inventory by State

Arizona	13,595	10,847	8,063	6,070	5,019	4,587	4,965	4,715	4,052	3,303	3,083	3,106	2,886	2,067	1,516	
California	29,939	28,116	23,407	19,972	16,777	13,566	12,274	11,747	9,830	7,410	6,628	6,503	6,154	5,139	4,341	
Florida	19,380	13,452	11,793	12,618	15,330	16,344	17,146	18,315	21,074	23,771	26,084	28,095	30,030	28,506	25,781	
Nevada	6,064	6,536	5,307	4,206	3,327	2,133	1,661	1,649	1,757	1,460	1,641	1,919	1,976	1,495	1,183	
Subtotal	68,978	58,951	48,570	42,866	40,453	36,630	36,046	36,426	36,713	35,944	37,436	39,623	41,046	37,207	32,821	
Selected Midwest States <sup>2</sup>	48,918	44,506	43,082	45,127	47,309	45,962	46,183	45,194	44,499	40,908	40,336	38,655	35,406	30,550	27,603	
All other States	100,487	92,861	90,560	91,070	85,702	79,945	75,909	73,117	68,205	64,691	70,288	72,258	69,511	63,768	59,640	
Total Inventory	218,383	196,318	182,212	179,063	173,464	162,537	158,138	154,737	149,417	141,543	148,060	150,536	145,963	131,525	120,064	

<sup>1</sup> Excludes MECA transactions.<sup>2</sup> Select Midwest states are Illinois, Indiana, Michigan and Ohio



## Appendix: Data Tables

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

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	YTD Sep-14
Acquisitions	53,549	53,697	45,194	47,256	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	31,896	29,573	27,038	88,507
Dispositions	(62,814)	(71,202)	(58,297)	(51,344)	(52,071)	(48,674)	(43,925)	(42,671)	(42,934)	(40,635)	(33,332)	(29,920)	(32,727)	(36,580)	(31,709)	(101,016)
Inventory (at period end)	153,224	135,719	122,616	118,528	114,157	109,266	107,225	105,666	101,449	96,920	100,941	103,229	102,398	95,391	90,720	

## Acquisitions by State

Arizona	5,971	4,858	3,052	2,291	2,246	2,109	2,090	1,688	1,288	1,183	971	868	881	579	512	1,972
California	9,571	8,179	5,197	4,642	3,829	3,697	3,684	3,770	2,043	1,503	1,402	1,434	1,438	1,223	1,070	3,731
Florida	2,919	3,154	3,405	4,270	5,610	5,584	5,980	6,412	7,493	8,240	7,734	6,831	7,837	7,123	6,570	21,530
Nevada	2,678	3,099	1,467	1,162	1,003	654	533	824	730	450	557	496	459	310	371	1,140
Subtotal	21,139	19,290	13,121	12,365	12,688	12,044	12,287	12,694	11,554	11,376	10,664	9,629	10,615	9,235	8,523	28,373
Selected Midwest States <sup>2</sup>	8,962	7,316	7,484	10,015	11,657	9,664	9,497	9,252	9,805	7,534	7,749	6,742	6,130	5,374	4,974	16,478
All other States	23,448	27,091	24,589	24,876	23,355	22,075	20,100	19,166	17,358	17,196	18,940	15,837	15,151	14,964	13,541	43,656
Total Acquisitions	53,549	53,697	45,194	47,256	47,700	43,783	41,884	41,112	38,717	36,106	37,353	32,208	31,896	29,573	27,038	88,507

## Inventory by State

Arizona	9,703	7,738	5,703	4,385	3,795	3,673	3,865	3,497	2,863	2,311	2,168	2,189	2,033	1,535	1,185	
California	21,800	20,224	16,759	14,147	11,789	10,039	9,448	8,909	7,226	5,590	5,100	4,931	4,649	3,977	3,629	
Florida	13,871	9,510	8,083	8,677	10,401	11,765	12,633	13,838	15,756	17,671	18,808	19,876	21,486	21,229	20,310	
Nevada	4,858	5,035	3,872	2,833	2,117	1,512	1,335	1,379	1,432	1,163	1,201	1,360	1,320	998	901	
Subtotal	50,232	42,507	34,417	30,042	28,102	26,989	27,281	27,623	27,277	26,735	27,277	28,356	29,488	27,739	26,025	
Selected Midwest States <sup>2</sup>	34,311	30,266	28,333	29,614	30,963	29,967	29,668	29,148	29,089	26,929	26,676	26,252	25,015	22,271	20,885	
All other States	68,681	62,946	59,866	58,872	55,092	52,310	50,276	48,895	45,083	43,256	46,988	48,621	47,895	45,381	43,810	
Total Inventory	153,224	135,719	122,616	118,528	114,157	109,266	107,225	105,666	101,449	96,920	100,941	103,229	102,398	95,391	90,720	

<sup>1</sup> Excludes MECA transactions.<sup>2</sup> Select Midwest states are Illinois, Indiana, Michigan and Ohio

## Appendix: Data Tables

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

	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	3Q12	4Q12	1Q13	2Q13	3Q13	4Q13	1Q14	2Q14	3Q14	YTD Sep-14
Acquisitions	24,707	24,788	24,378	24,758	23,805	20,033	20,302	18,672	17,881	16,418	19,441	16,941	14,384	10,592	8,648	33,624
Dispositions	(31,627)	(29,348)	(25,381)	(23,819)	(25,033)	(26,069)	(22,660)	(20,514)	(18,984)	(19,763)	(16,945)	(16,753)	(18,126)	(18,023)	(15,438)	(51,587)
Inventory (at period end)	65,159	60,599	59,596	60,535	59,307	53,271	50,913	49,071	47,968	44,623	47,119	47,307	43,565	36,134	29,344	

## Acquisitions by State

Arizona	2,513	1,763	1,323	890	641	587	797	724	590	477	459	419	365	180	126	671
California	3,809	3,348	2,555	2,296	1,955	1,197	1,336	1,382	1,025	538	608	682	544	288	193	1,025
Florida	1,217	1,721	2,074	2,262	2,957	2,282	2,343	2,347	2,910	3,262	3,715	3,641	3,541	2,536	1,795	7,872
Nevada	608	933	665	681	638	205	118	143	199	148	290	291	366	141	65	572
Subtotal	8,147	7,765	6,617	6,129	6,191	4,271	4,594	4,596	4,724	4,425	5,072	5,033	4,816	3,145	2,179	10,140
Selected Midwest States <sup>1</sup>	4,680	4,537	4,725	5,112	5,824	5,135	5,573	4,795	4,695	4,080	4,374	3,417	2,634	1,969	1,747	6,350
All other States	11,880	12,486	13,036	13,517	11,790	10,627	10,135	9,281	8,462	7,913	9,995	8,491	6,934	5,478	4,722	17,134
Total Acquisitions	24,707	24,788	24,378	24,758	23,805	20,033	20,302	18,672	17,881	16,418	19,441	16,941	14,384	10,592	8,648	33,624

## Inventory by State

Arizona	3,892	3,109	2,360	1,685	1,224	914	1,100	1,218	1,189	992	915	917	853	532	331	
California	8,139	7,892	6,648	5,825	4,988	3,527	2,826	2,838	2,604	1,820	1,528	1,572	1,505	1,162	712	
Florida	5,509	3,942	3,710	3,941	4,929	4,579	4,513	4,477	5,318	6,100	7,276	8,219	8,544	7,277	5,471	
Nevada	1,206	1,501	1,435	1,373	1,210	621	326	270	325	297	440	559	656	497	282	
Subtotal	18,746	16,444	14,153	12,824	12,351	9,641	8,765	8,803	9,436	9,209	10,159	11,267	11,558	9,468	6,796	
Selected Midwest States <sup>1</sup>	14,607	14,240	14,749	15,513	16,346	15,995	16,515	16,046	15,410	13,979	13,660	12,403	10,391	8,279	6,718	
All other States	31,806	29,915	30,694	32,198	30,610	27,635	25,633	24,222	23,122	21,435	23,300	23,637	21,616	18,387	15,830	
Total Inventory	65,159	60,599	59,596	60,535	59,307	53,271	50,913	49,071	47,968	44,623	47,119	47,307	43,565	36,134	29,344	

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

Appendix: State Level Data

Enterprises Single-Family Book Profile - As of September 30, 2014

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	56,527	917	467	134	137	97	82	317	0.6%	8.9%	88
AL	344,760	16,536	8,008	2,391	2,395	1,790	1,952	6,142	1.8%	11.8%	1,743
AR	182,182	6,680	3,017	927	921	758	1,057	2,737	1.5%	15.8%	624
AZ	716,089	18,097	8,680	2,634	2,781	2,292	1,710	6,793	0.9%	9.4%	1,516
CA	3,643,288	75,261	35,237	10,638	10,352	8,351	10,683	29,418	0.8%	14.2%	4,341
CO	633,089	10,995	5,458	1,595	1,463	1,218	1,261	3,945	0.6%	11.5%	597
CT	342,567	16,495	5,511	1,811	1,967	1,775	5,431	9,180	2.7%	32.9%	2,098
DC	66,863	2,874	876	262	279	256	1,201	1,737	2.6%	41.8%	37
DE	107,733	4,973	1,763	569	560	548	1,533	2,641	2.5%	30.8%	369
FL	1,782,349	121,483	29,550	8,520	9,489	10,005	63,919	83,463	4.7%	52.6%	25,781
GA	895,562	39,710	19,057	5,950	5,751	4,203	4,749	14,714	1.6%	12.0%	2,909
HI	125,425	4,070	1,068	302	312	246	2,142	2,703	2.2%	52.6%	438
IA	268,184	7,485	3,453	1,016	1,022	763	1,231	3,019	1.1%	16.4%	796
ID	170,523	4,326	1,993	588	514	511	720	1,747	1.0%	16.6%	526
IL	1,324,561	57,312	19,365	6,506	7,324	7,511	16,606	31,473	2.4%	29.0%	12,659
IN	557,142	23,749	10,338	3,198	3,246	2,844	4,123	10,219	1.8%	17.4%	1,937
KS	207,246	6,625	3,126	924	970	779	826	2,575	1.2%	12.5%	741
KY	289,671	10,790	4,771	1,410	1,434	1,194	1,981	4,615	1.6%	18.4%	1,270
LA	290,684	14,091	6,577	1,959	1,899	1,416	2,240	5,567	1.9%	15.9%	866
MA	684,600	29,216	10,529	3,373	3,558	2,975	8,781	15,324	2.2%	30.1%	1,495
MD	648,852	30,691	10,630	3,425	3,628	3,451	9,557	16,682	2.6%	31.1%	6,645
ME	104,954	5,487	1,751	542	626	522	2,046	3,198	3.0%	37.3%	611
MI	986,921	32,824	16,378	5,071	5,057	3,509	2,809	11,394	1.2%	8.6%	7,180
MN	650,737	15,222	7,251	2,294	2,384	1,762	1,531	5,685	0.9%	10.1%	3,040
MO	542,349	17,567	8,635	2,602	2,779	1,949	1,602	6,331	1.2%	9.1%	1,770
MS	142,703	8,207	4,184	1,155	1,215	845	808	2,870	2.0%	9.8%	641
MT	98,546	1,877	906	272	247	179	273	700	0.7%	14.5%	178
NC	860,173	33,233	15,625	4,775	4,901	3,750	4,182	12,845	1.5%	12.6%	2,694
ND	47,597	563	282	72	68	49	92	209	0.4%	16.3%	33
NE	154,479	3,576	1,868	499	475	351	383	1,210	0.8%	10.7%	195
NH	144,806	5,429	2,460	783	745	551	890	2,188	1.5%	16.4%	445
NJ	873,098	70,549	15,256	5,177	5,863	5,705	38,548	50,133	5.7%	54.6%	3,482
NM	171,313	6,860	2,505	721	766	667	2,201	3,635	2.1%	32.1%	955
NV	273,773	13,207	3,172	1,110	1,294	1,406	6,225	8,930	3.3%	47.1%	1,183
NY	1,292,393	84,908	23,511	7,526	7,514	6,388	39,969	53,907	4.2%	47.1%	2,512
OH	971,464	41,817	17,490	5,438	5,740	5,296	7,853	18,915	1.9%	18.8%	5,827
OK	235,959	8,210	3,744	1,110	1,001	876	1,479	3,358	1.4%	18.0%	799
OR	455,893	14,440	4,227	1,199	1,407	1,362	6,245	9,028	2.0%	43.2%	1,928
PA	1,000,169	49,166	19,044	6,357	6,246	5,410	12,109	23,809	2.4%	24.6%	4,259
RI	96,057	5,185	1,750	620	608	613	1,594	2,875	3.0%	30.7%	532
SC	416,978	19,371	8,458	2,487	2,311	2,092	4,023	8,434	2.0%	20.8%	1,687
SD	61,790	1,015	509	144	126	106	130	362	0.6%	12.8%	128
TN	451,636	17,139	8,245	2,543	2,813	1,948	1,590	6,356	1.4%	9.3%	1,329
TX	1,727,903	50,003	26,558	7,199	6,149	4,162	5,935	16,267	0.9%	11.9%	2,252
UT	299,366	6,995	3,436	979	1,021	738	821	2,581	0.9%	11.7%	417
VA	847,275	22,447	10,695	3,257	3,385	2,481	2,629	8,509	1.0%	11.7%	1,845
VT	66,471	2,281	837	246	254	222	722	1,199	1.8%	31.7%	319
WA	818,831	22,657	7,655	2,223	2,714	2,905	7,160	12,788	1.6%	31.6%	3,202
WI	622,289	15,427	6,462	2,124	2,410	1,993	2,438	6,844	1.1%	15.8%	2,017
WV	86,067	4,366	2,329	663	596	412	366	1,377	1.6%	8.4%	341
WY	49,704	765	412	128	116	60	49	225	0.5%	6.4%	132
Other <sup>2</sup>	166,932	17,717	7,232	2,918	4,021	1,304	2,242	7,586	4.5%	12.7%	655
<b>Total</b>	<b>28,056,523</b>	<b>1,100,886</b>	<b>422,341</b>	<b>130,366</b>	<b>134,854</b>	<b>112,596</b>	<b>300,729</b>	<b>548,759</b>	<b>2.0%</b>	<b>27.3%</b>	<b>120,064</b>

5%  
Drop from  
576,596 in  
2Q14

9%  
Drop from  
131,525 in  
2Q14

<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> Excludes MECA transactions.

## Appendix: State Level Data

## Fannie Mae Single-Family Book Profile - As of September 30, 2014

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	33,358	552	280	79	89	57	47	194	0.6%	8.5%	65
AL	229,991	10,487	5,071	1,507	1,533	1,173	1,203	3,914	1.7%	11.5%	1,376
AR	118,244	4,350	1,979	615	603	500	653	1,757	1.5%	15.0%	456
AZ	454,140	10,714	5,316	1,513	1,642	1,300	943	3,895	0.9%	8.8%	1,185
CA	2,416,232	45,885	22,066	6,299	6,366	5,063	6,091	17,547	0.7%	13.3%	3,629
CO	415,944	6,749	3,466	941	879	748	715	2,345	0.6%	10.6%	463
CT	214,049	10,638	3,550	1,127	1,255	1,155	3,551	5,968	2.8%	33.4%	1,545
DC	43,431	1,801	568	159	174	171	729	1,075	2.5%	40.5%	31
DE	66,763	3,180	1,130	339	358	338	1,015	1,711	2.6%	31.9%	272
FL	1,127,395	78,678	18,806	5,069	6,033	6,388	42,382	54,850	4.9%	53.9%	20,310
GA	537,187	23,334	11,253	3,319	3,480	2,608	2,674	8,772	1.6%	11.5%	2,221
HI	86,506	2,562	705	198	206	150	1,303	1,662	1.9%	50.9%	312
IA	168,902	4,667	2,176	676	624	496	695	1,818	1.1%	14.9%	633
ID	106,296	2,455	1,168	323	285	303	376	966	0.9%	15.3%	408
IL	775,290	34,079	11,355	3,687	4,272	4,481	10,284	19,065	2.5%	30.2%	9,859
IN	298,169	13,821	5,858	1,781	1,916	1,650	2,616	6,187	2.1%	18.9%	1,586
KS	110,744	3,852	1,789	512	565	472	514	1,551	1.4%	13.3%	521
KY	140,545	5,797	2,493	696	746	678	1,184	2,612	1.9%	20.4%	915
LA	202,727	9,532	4,504	1,321	1,302	958	1,447	3,718	1.8%	15.2%	647
MA	427,220	18,597	6,744	2,086	2,310	1,803	5,654	9,775	2.3%	30.4%	1,194
MD	391,370	18,679	6,255	2,009	2,227	2,072	6,116	10,460	2.7%	32.7%	4,248
ME	57,015	3,455	1,059	319	380	329	1,368	2,080	3.6%	39.6%	456
MI	575,285	19,250	9,776	2,801	3,075	2,081	1,517	6,688	1.2%	7.9%	5,310
MN	353,528	8,257	3,988	1,180	1,298	967	824	3,095	0.9%	10.0%	1,895
MO	312,214	10,337	5,159	1,484	1,635	1,157	902	3,695	1.2%	8.7%	1,333
MS	107,174	5,914	3,098	826	871	598	521	1,992	1.9%	8.8%	514
MT	64,357	1,093	551	149	142	106	145	394	0.6%	13.3%	148
NC	494,054	19,267	9,047	2,696	2,910	2,223	2,391	7,535	1.5%	12.4%	1,883
ND	27,546	342	164	47	49	25	57	131	0.5%	16.7%	22
NE	101,786	2,380	1,222	342	319	242	255	817	0.8%	10.7%	169
NH	83,864	3,258	1,497	445	439	336	541	1,317	1.6%	16.6%	332
NJ	564,142	45,886	9,766	3,235	3,824	3,717	25,344	32,901	5.8%	55.2%	2,708
NM	110,198	4,210	1,542	428	482	400	1,358	2,241	2.0%	32.3%	641
NV	175,135	8,120	1,939	674	794	847	3,866	5,512	3.1%	47.6%	901
NY	811,979	53,513	14,801	4,602	4,784	4,049	25,277	34,142	4.2%	47.2%	1,817
OH	549,969	25,371	10,640	3,205	3,465	3,265	4,796	11,550	2.1%	18.9%	4,130
OK	154,033	5,090	2,349	666	626	556	893	2,076	1.3%	17.5%	632
OR	277,762	8,541	2,545	679	845	801	3,671	5,330	1.9%	43.0%	1,336
PA	621,966	30,985	11,931	3,814	3,969	3,461	7,810	15,283	2.5%	25.2%	3,112
RI	59,197	3,268	1,109	367	385	399	1,008	1,852	3.1%	30.8%	395
SC	252,118	11,690	5,040	1,478	1,437	1,318	2,417	5,179	2.1%	20.7%	1,306
SD	44,724	647	332	82	84	71	78	233	0.5%	12.1%	85
TN	286,071	10,554	5,159	1,478	1,729	1,225	963	3,920	1.4%	9.1%	1,027
TX	1,137,663	30,688	16,561	4,200	3,713	2,569	3,645	9,945	0.9%	11.9%	1,806
UT	181,678	4,003	2,042	543	571	366	481	1,419	0.8%	12.0%	334
VA	515,756	13,299	6,339	1,829	2,019	1,438	1,674	5,141	1.0%	12.6%	1,423
VT	33,056	1,358	510	140	160	127	421	709	2.1%	31.0%	235
WA	525,656	13,514	4,745	1,262	1,639	1,745	4,123	7,516	1.4%	30.5%	2,597
WI	390,108	9,099	3,876	1,207	1,443	1,143	1,430	4,017	1.0%	15.7%	1,509
WV	48,770	2,456	1,322	344	347	220	223	793	1.6%	9.1%	255
WY	35,030	484	270	81	65	37	31	133	0.4%	6.4%	90
Other <sup>2</sup>	108,212	8,856	3,977	1,475	1,152	833	1,419	3,419	3.2%	16.0%	443
<b>Total</b>	<b>17,424,549</b>	<b>675,594</b>	<b>258,888</b>	<b>76,334</b>	<b>81,516</b>	<b>69,215</b>	<b>189,641</b>	<b>340,897</b>	<b>2.0%</b>	<b>28.1%</b>	<b>90,720</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> Excludes MECA transactions.

## Appendix: State Level Data

## Freddie Mac Single-Family Book Profile - As of September 30, 2014

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	23,169	365	187	55	48	40	35	123	0.5%	9.6%	23
AL	114,769	6,049	2,937	884	862	617	749	2,228	1.9%	12.4%	367
AR	63,938	2,330	1,038	312	318	258	404	980	1.5%	17.3%	168
AZ	261,949	7,383	3,364	1,121	1,139	992	767	2,898	1.1%	10.4%	331
CA	1,227,056	29,376	13,171	4,339	3,986	3,288	4,592	11,871	1.0%	15.6%	712
CO	217,145	4,246	1,992	654	584	470	546	1,600	0.7%	12.9%	134
CT	128,518	5,857	1,961	684	712	620	1,880	3,212	2.5%	32.1%	553
DC	23,432	1,073	308	103	105	85	472	662	2.8%	44.0%	6
DE	40,970	1,793	633	230	202	210	518	930	2.3%	28.9%	97
FL	654,954	42,805	10,744	3,451	3,456	3,617	21,537	28,613	4.4%	50.3%	5,471
GA	358,375	16,376	7,804	2,631	2,271	1,595	2,075	5,942	1.7%	12.7%	688
HI	38,919	1,508	363	104	106	96	839	1,041	2.7%	55.6%	126
IA	99,282	2,818	1,277	340	398	267	536	1,201	1.2%	19.0%	163
ID	64,227	1,871	825	265	229	208	344	781	1.2%	18.4%	118
IL	549,271	23,233	8,010	2,819	3,052	3,030	6,322	12,408	2.3%	27.2%	2,800
IN	258,973	9,928	4,480	1,417	1,330	1,194	1,507	4,032	1.6%	15.2%	351
KS	96,502	2,773	1,337	412	405	307	312	1,024	1.1%	11.3%	220
KY	149,126	4,993	2,278	714	688	516	797	2,003	1.3%	16.0%	355
LA	87,957	4,559	2,073	638	597	458	793	1,849	2.1%	17.4%	219
MA	257,380	10,619	3,785	1,287	1,248	1,172	3,127	5,549	2.2%	29.4%	301
MD	257,482	12,012	4,375	1,416	1,401	1,379	3,441	6,222	2.4%	28.6%	2,397
ME	47,939	2,032	692	223	246	193	678	1,118	2.3%	33.4%	155
MI	411,636	13,574	6,602	2,270	1,982	1,428	1,292	4,706	1.1%	9.5%	1,870
MN	297,209	6,965	3,263	1,114	1,086	795	707	2,590	0.9%	10.2%	1,145
MO	230,135	7,230	3,476	1,118	1,144	792	700	2,636	1.1%	9.7%	437
MS	35,529	2,293	1,086	329	344	247	287	878	2.5%	12.5%	127
MT	34,189	784	355	123	105	73	128	306	0.9%	16.3%	30
NC	366,119	13,966	6,578	2,079	1,991	1,527	1,791	5,310	1.5%	12.8%	811
ND	20,051	221	118	25	19	24	35	78	0.4%	15.8%	11
NE	52,693	1,196	646	157	156	109	128	393	0.7%	10.7%	26
NH	60,942	2,171	963	338	306	215	349	871	1.4%	16.1%	113
NJ	308,956	24,663	5,490	1,942	2,039	1,988	13,204	17,232	5.6%	53.5%	774
NM	61,115	2,650	963	293	284	267	843	1,394	2.3%	31.8%	314
NV	98,638	5,087	1,233	436	500	559	2,359	3,418	3.5%	46.4%	282
NY	480,414	31,395	8,710	2,924	2,730	2,339	14,692	19,765	4.1%	46.8%	695
OH	421,495	16,446	6,850	2,233	2,275	2,031	3,057	7,365	1.7%	18.6%	1,697
OK	81,926	3,120	1,395	444	375	320	586	1,282	1.6%	18.8%	167
OR	178,131	5,899	1,682	520	562	561	2,574	3,698	2.1%	43.6%	592
PA	378,203	18,181	7,113	2,543	2,277	1,949	4,299	8,526	2.3%	23.6%	1,147
RI	36,860	1,917	641	253	223	214	586	1,023	2.8%	30.6%	137
SC	164,860	7,681	3,418	1,009	874	774	1,606	3,255	2.0%	20.9%	381
SD	17,066	368	177	62	42	35	52	129	0.8%	14.1%	43
TN	165,565	6,585	3,086	1,065	1,084	723	627	2,436	1.5%	9.5%	302
TX	590,240	19,315	9,997	2,999	2,436	1,593	2,290	6,322	1.1%	11.9%	446
UT	117,688	2,992	1,394	436	450	372	340	1,162	1.0%	11.4%	83
VA	331,519	9,148	4,356	1,428	1,366	1,043	955	3,368	1.0%	10.4%	422
VT	33,415	923	327	106	94	95	301	490	1.5%	32.6%	84
WA	293,175	9,143	2,910	961	1,075	1,160	3,037	5,272	1.8%	33.2%	605
WI	232,181	6,328	2,586	917	967	850	1,008	2,827	1.2%	15.9%	508
WV	37,297	1,910	1,007	319	249	192	143	584	1.6%	7.5%	86
WY	14,674	281	142	47	51	23	18	92	0.6%	6.4%	42
Other <sup>2</sup>	58,720	8,861	3,255	1,443	2,869	471	823	4,167	7.1%	9.3%	212
<b>Total</b>	<b>10,631,974</b>	<b>425,292</b>	<b>163,453</b>	<b>54,032</b>	<b>53,338</b>	<b>43,381</b>	<b>111,088</b>	<b>207,862</b>	<b>2.0%</b>	<b>26.1%</b>	<b>29,344</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. The 9,511 can be reconciled to AAA Wrapped T-Deal loans for which loan level data are not available.

## Appendix: State Level Data

## Enterprises Foreclosure Prevention Actions by State - September 30, 2014

State	2013						YTD 2014						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	100	16	142	-	23	281	35	10	95	1	16	157	1,237	145	1,057	44	182	2,665
AL	1,803	178	2,446	13	426	4,866	748	129	1,968	9	263	3,117	16,751	2,089	16,993	1,095	2,255	39,183
AR	697	53	962	4	269	1,985	369	37	765	9	146	1,326	6,258	938	6,644	429	1,570	15,839
AZ	1,569	274	5,111	2	4,687	11,643	735	176	2,439	13	1,138	4,501	15,650	5,717	63,788	1,336	43,570	130,061
CA	6,192	1,796	29,310	30	16,189	53,517	2,675	1,045	13,424	47	3,937	21,128	57,164	21,094	245,005	2,925	100,631	426,819
CO	1,233	172	2,672	2	901	4,980	514	144	1,593	7	313	2,571	12,475	2,481	22,348	675	7,371	45,350
CT	1,141	329	4,118	8	1,074	6,670	521	138	2,804	5	695	4,163	9,640	2,229	23,521	526	4,427	40,343
DC	224	65	531	-	113	933	110	25	356	3	73	567	1,780	339	3,577	105	524	6,325
DE	356	50	1,175	3	389	1,973	180	20	748	2	195	1,145	3,133	553	6,788	191	1,481	12,145
FL	4,999	1,509	30,687	83	23,515	60,793	2,390	958	16,667	92	8,806	28,913	48,918	17,039	206,449	4,024	131,636	408,065
GA	3,518	666	10,300	37	3,435	17,956	1,901	518	6,149	24	1,308	9,900	31,339	7,785	75,522	2,438	14,456	131,541
HI	306	51	850	-	398	1,605	107	36	528	2	140	813	2,839	667	6,243	72	2,222	12,043
IA	921	53	1,386	8	328	2,696	433	46	998	13	165	1,655	7,404	988	9,368	641	1,835	20,236
ID	416	91	1,198	-	804	2,509	195	61	636	1	251	1,144	4,258	987	8,385	260	5,393	19,283
IL	3,690	994	16,153	51	7,821	28,709	2,013	585	9,081	60	3,681	15,420	32,089	9,370	99,230	2,218	32,160	175,067
IN	2,534	193	4,025	53	924	7,729	1,324	142	2,784	54	512	4,816	23,029	2,621	27,010	2,020	5,432	60,112
KS	813	59	1,028	8	287	2,195	368	44	745	6	175	1,338	7,175	858	7,017	436	1,674	17,160
KY	1,146	115	1,614	12	385	3,272	601	73	1,235	10	213	2,132	10,512	1,298	10,908	522	2,205	25,445
LA	1,496	99	2,209	5	311	4,120	698	74	1,590	13	174	2,549	14,069	2,157	15,045	1,090	1,696	34,057
MA	1,718	497	6,959	10	1,578	10,762	843	358	4,412	13	758	6,384	16,339	4,400	43,073	1,048	8,823	73,684
MD	2,318	424	8,505	27	2,961	14,235	1,267	281	5,312	21	1,445	8,326	19,343	4,650	54,643	1,220	13,051	92,908
ME	476	52	1,114	3	380	2,025	228	42	818	2	215	1,305	4,000	600	6,770	250	1,889	13,510
MI	3,191	541	7,240	76	3,657	14,705	1,429	248	4,208	52	1,151	7,088	32,828	7,239	62,743	6,090	27,479	136,379
MN	1,612	176	3,648	4	1,469	6,909	814	100	2,229	7	562	3,712	13,890	3,175	31,538	972	10,300	59,876
MO	1,964	164	3,125	17	900	6,170	968	127	2,253	23	504	3,875	18,148	2,776	22,975	1,334	5,166	50,399
MS	831	89	1,136	6	218	2,280	378	78	905	4	137	1,502	7,373	1,018	8,717	539	1,112	18,759
MT	220	13	377	1	117	728	111	16	256	2	46	431	2,163	310	2,887	99	814	6,273
NC	3,260	475	6,703	18	1,581	12,037	1,561	311	4,439	21	715	7,047	27,959	5,305	45,211	1,605	7,070	87,150
ND	54	3	56	-	8	121	25	-	48	3	8	84	571	161	567	56	107	1,462
NE	369	23	575	-	128	1,095	208	16	432	1	78	735	3,439	457	4,192	304	789	9,181
NH	528	83	1,235	1	339	2,186	212	44	823	1	179	1,259	4,575	941	8,858	249	1,908	16,532
NJ	2,966	1,684	12,828	13	3,764	21,255	1,345	507	8,815	47	2,510	13,224	24,374	7,099	69,067	1,331	15,640	117,510
NM	577	68	1,390	2	546	2,583	284	42	909	5	282	1,522	4,852	806	8,037	256	2,432	16,383
NV	536	175	4,183	4	6,342	11,240	273	119	1,986	8	1,646	4,032	5,741	2,806	34,987	453	30,999	74,987
NY	4,091	1,686	14,515	35	2,170	22,497	1,753	579	10,471	42	1,685	14,530	31,711	8,382	79,685	1,664	9,552	130,995
OH	3,692	440	7,551	87	2,091	13,861	1,830	315	5,040	82	1,187	8,454	31,138	5,195	53,102	3,502	12,061	104,999
OK	834	73	1,128	6	224	2,265	348	39	750	11	145	1,293	8,236	944	7,422	551	1,362	18,515
OR	797	198	3,268	5	2,047	6,315	404	174	1,746	6	788	3,118	7,653	2,446	21,159	447	9,615	41,320
PA	4,271	555	8,928	39	1,797	15,590	2,101	376	6,870	53	1,023	10,423	33,717	5,469	50,396	1,880	7,476	98,938
RI	382	111	1,229	5	436	2,163	213	65	833	1	243	1,355	3,112	844	8,010	174	2,175	14,315
SC	1,693	256	3,694	15	1,157	6,815	827	173	2,488	13	582	4,083	14,296	2,874	24,869	1,047	6,355	49,441
SD	116	13	168	1	28	326	67	8	107	1	18	201	999	145	1,211	90	228	2,673
TN	1,771	220	2,683	15	552	5,241	774	186	2,100	16	258	3,334	16,432	2,597	20,237	1,006	3,406	43,678
TX	6,573	485	5,965	24	993	14,040	3,035	389	4,477	17	513	8,431	59,555	8,832	52,242	3,686	7,103	131,418
UT	807	122	1,876	3	1,089	3,897	389	70	1,098	5	395	1,957	7,851	1,637	16,714	379	7,410	33,991
VA	2,233	298	4,911	12	1,526	8,980	1,183	189	3,207	12	762	5,353	19,360	3,873	38,328	1,072	11,273	73,905
VT	233	24	424	2	73	756	131	11	309	-	49	500	1,933	247	2,389	110	320	4,999
WA	1,615	330	6,673	11	4,271	12,900	798	211	3,547	11	1,613	6,180	15,364	3,529	38,830	805	16,592	75,120
WI	1,454	196	3,496	7	1,034	6,187	699	108	2,355	7	539	3,708	12,225	2,252	22,098	839	5,237	42,651
WV	473	36	509	5	112	1,135	219	26	422	8	51	726	4,032	569	4,029	206	663	9,500
WY	129	7	119	-	43	298	58	5	102	-	23	188	1,179	177	1,155	56	280	2,847
Other <sup>3</sup>	442	163	1,067	(125)	68	1,615	533	143	681	199	44	1,600	2,441	1,364	7,047	25	187	11,064
<b>Total</b>	<b>85,380</b>	<b>16,443</b>	<b>243,197</b>	<b>648</b>	<b>105,978</b>	<b>451,644</b>	<b>41,225</b>	<b>9,617</b>	<b>149,053</b>	<b>1,065</b>	<b>42,355</b>	<b>243,315</b>	<b>762,547</b>	<b>172,477</b>	<b>1,708,091</b>	<b>54,392</b>	<b>589,594</b>	<b>3,287,101</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.

## Appendix: State Level Data

## Fannie Mae Foreclosure Prevention Actions by State - September 30, 2014

State	2013						YTD 2014						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	72	5	106	-	16	199	15	1	63	-	11	90	1,094	79	709	42	128	2,052
AL	1,303	47	1,757	-	315	3,422	452	46	1,386	4	197	2,085	14,006	1,369	12,314	1,005	1,658	30,352
AR	526	19	692	-	173	1,410	216	13	514	2	102	847	5,277	671	4,665	408	1,052	12,073
AZ	993	59	3,172	2	2,599	6,825	351	43	1,485	8	769	2,656	12,391	2,681	41,153	1,288	25,754	83,267
CA	3,972	320	18,541	12	8,692	31,537	1,274	189	8,636	29	2,524	12,652	46,094	8,303	157,856	2,816	58,657	273,726
CO	842	45	1,760	1	550	3,198	248	32	1,064	2	186	1,532	10,458	1,372	14,656	658	4,655	31,799
CT	778	97	2,888	-	657	4,420	300	19	1,886	2	446	2,653	7,921	1,144	16,757	503	3,007	29,332
DC	157	26	361	-	59	603	69	10	249	1	52	381	1,469	175	2,512	96	326	4,578
DE	230	15	804	-	260	1,309	82	6	523	-	133	744	2,504	318	4,685	176	1,013	8,696
FL	3,274	245	19,680	15	13,477	36,691	1,244	158	10,700	42	5,697	17,841	39,909	8,003	142,237	3,666	84,240	278,055
GA	2,204	153	6,775	3	1,992	11,127	865	131	3,850	5	850	5,701	23,947	3,813	49,781	2,126	8,882	88,549
HI	223	8	576	-	226	1,033	47	4	361	2	85	499	2,484	315	4,304	71	1,397	8,571
IA	672	21	949	1	222	1,865	246	13	663	2	123	1,047	6,120	610	6,394	571	1,304	14,999
ID	254	10	731	-	491	1,486	84	6	395	-	157	642	3,471	485	5,509	254	3,475	13,194
IL	2,275	244	10,158	6	4,615	17,298	1,037	144	5,606	12	2,252	9,051	25,039	3,753	63,883	1,862	20,461	114,998
IN	1,632	59	2,723	3	608	5,025	687	43	1,784	7	338	2,859	18,138	1,551	17,679	1,367	3,692	42,427
KS	509	16	708	1	202	1,436	174	11	476	2	110	773	5,673	524	4,617	400	1,160	12,374
KY	721	34	1,085	1	233	2,074	246	22	770	1	137	1,176	8,393	761	6,815	418	1,480	17,867
LA	1,071	40	1,663	1	206	2,981	410	27	1,132	7	111	1,687	11,732	1,587	11,096	1,035	1,208	26,658
MA	1,188	159	4,621	2	902	6,872	416	122	2,926	6	481	3,951	13,290	2,272	29,107	1,012	5,718	51,399
MD	1,480	90	5,497	6	1,717	8,790	683	38	3,371	6	947	5,045	15,255	2,054	36,244	1,154	8,279	62,986
ME	317	6	750	-	236	1,309	127	8	515	-	135	785	3,290	319	4,677	240	1,312	9,838
MI	2,091	175	4,743	1	2,382	9,392	746	72	2,694	9	809	4,330	26,791	3,609	40,342	2,811	17,646	91,199
MN	952	41	2,219	-	831	4,043	365	20	1,242	2	347	1,976	10,802	1,376	18,791	941	6,068	37,978
MO	1,269	43	2,040	-	556	3,908	445	32	1,463	7	322	2,269	14,632	1,625	15,267	1,154	3,346	36,024
MS	639	52	856	-	171	1,718	254	47	693	-	97	1,091	6,386	736	6,768	495	879	15,264
MT	156	5	253	-	80	494	48	3	184	2	29	266	1,795	187	1,975	98	572	4,627
NC	2,120	134	4,462	4	954	7,674	762	77	2,886	5	450	4,180	22,392	2,814	30,091	1,503	4,654	61,454
ND	38	1	38	-	5	82	11	-	32	-	6	49	467	91	368	50	67	1,043
NE	256	13	438	-	93	800	128	2	314	-	56	500	2,876	280	3,049	293	554	7,052
NH	325	23	830	-	199	1,377	107	7	549	-	118	781	3,674	446	5,799	245	1,222	11,386
NJ	2,051	638	8,697	2	2,284	13,672	755	104	5,778	12	1,576	8,225	19,842	3,407	48,181	1,249	10,462	83,141
NM	383	24	918	-	333	1,658	135	5	589	2	177	908	3,944	463	5,558	243	1,621	11,829
NV	338	17	2,547	1	3,519	6,422	136	21	1,138	5	1,057	2,357	4,737	1,197	22,298	437	18,766	47,435
NY	2,899	488	10,006	6	1,329	14,728	1,027	84	7,076	9	1,021	9,217	25,819	3,679	55,829	1,486	6,192	93,005
OH	2,434	161	5,079	15	1,349	9,038	1,019	107	3,347	19	821	5,313	24,751	2,932	34,859	2,111	8,396	73,049
OK	583	16	828	-	155	1,582	190	5	519	3	102	819	6,885	599	5,287	511	959	14,241
OR	526	53	2,056	1	1,149	3,785	193	49	1,055	4	483	1,784	6,185	1,181	13,900	424	5,856	27,546
PA	2,937	165	6,136	2	1,164	10,404	1,116	101	4,630	13	674	6,534	27,023	2,999	35,066	1,687	5,010	71,785
RI	237	35	812	1	265	1,350	111	27	533	-	162	833	2,398	444	5,328	165	1,418	9,753
SC	1,093	78	2,539	1	721	4,432	420	41	1,654	8	413	2,536	11,232	1,387	17,075	981	4,340	35,015
SD	74	5	118	-	18	215	35	2	72	-	13	122	806	83	836	84	183	1,992
TN	1,200	84	1,864	3	371	3,522	367	60	1,418	7	197	2,049	13,565	1,542	13,970	885	2,376	32,338
TX	4,613	167	4,141	7	665	9,593	1,594	113	3,175	3	369	5,254	49,528	6,200	36,913	3,522	4,882	101,045
UT	522	19	1,163	1	602	2,307	171	8	659	3	265	1,106	6,414	715	10,546	361	4,370	22,406
VA	1,393	62	3,302	1	955	5,713	607	32	2,085	6	507	3,237	15,168	1,850	25,459	1,024	7,205	50,706
VT	171	7	293	1	39	511	74	4	200	-	35	313	1,567	118	1,624	100	224	3,633
WA	1,035	53	4,220	1	2,432	7,741	406	32	2,254	2	1,004	3,698	12,363	1,609	25,828	756	10,539	51,095
WI	953	77	2,278	-	668	3,976	365	40	1,494	3	341	2,243	10,047	1,279	14,345	777	3,461	29,909
WV	314	7	318	1	72	712	125	6	260	4	37	432	3,242	309	2,525	187	409	6,672
WY	108	3	85	-	29	225	35	-	76	-	16	127	1,009	136	834	56	198	2,233
Other <sup>3</sup>	367	60	731	(125)	58	1,091	461	57	491	199	33	1,241	1,917	497	4,633	23	156	7,226
<b>Total</b>	<b>56,770</b>	<b>4,424</b>	<b>160,007</b>	<b>(22)</b>	<b>61,896</b>	<b>283,075</b>	<b>21,481</b>	<b>2,244</b>	<b>96,915</b>	<b>467</b>	<b>27,380</b>	<b>148,487</b>	<b>616,212</b>	<b>85,949</b>	<b>1,140,994</b>	<b>45,827</b>	<b>370,889</b>	<b>2,259,871</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.

## Appendix: State Level Data

## Freddie Mac Foreclosure Prevention Actions by State - September 30, 2014

State	2013						YTD 2014						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	28	11	36	-	7	82	20	9	32	5	67	143	66	348	2	54	613	
AL	500	131	689	13	111	1,444	296	83	582	5	1,032	2,745	720	4,679	90	597	8,831	
AR	171	34	270	4	96	575	153	24	251	7	479	981	267	1,979	21	518	3,766	
AZ	576	215	1,939	-	2,088	4,818	384	133	954	5	1,845	3,259	3,036	22,635	48	17,816	46,794	
CA	2,220	1,476	10,769	18	7,497	21,980	1,401	856	4,788	18	1,413	8,476	11,070	12,791	87,149	109	41,974	153,093
CO	391	127	912	1	351	1,782	266	112	529	5	1,039	2,017	1,109	7,692	17	2,716	13,551	
CT	363	232	1,230	8	417	2,250	221	119	918	3	249	1,510	1,719	1,085	6,764	23	1,420	11,011
DC	67	39	170	-	54	330	41	15	107	2	21	186	311	164	1,065	9	198	1,747
DE	126	35	371	3	129	664	98	14	225	2	62	401	629	235	2,103	15	468	3,449
FL	1,725	1,264	11,007	68	10,038	24,102	1,146	800	5,967	50	3,109	11,072	9,009	9,036	64,212	358	47,396	130,010
GA	1,314	513	3,525	34	1,443	6,829	1,036	387	2,299	19	458	4,199	7,392	3,972	25,741	312	5,574	42,992
HI	83	43	274	-	172	572	60	32	167	-	55	314	355	352	1,939	1	825	3,472
IA	249	32	437	7	106	831	187	33	335	11	42	608	1,284	378	2,974	70	531	5,237
ID	162	81	467	-	313	1,023	111	55	241	1	94	502	787	502	2,876	6	1,918	6,089
IL	1,415	750	5,995	45	3,206	11,411	976	441	3,475	48	1,429	6,369	7,050	5,617	35,347	356	11,699	60,069
IN	902	134	1,302	50	316	2,704	637	99	1,000	47	174	1,957	4,891	1,070	9,331	653	1,740	17,685
KS	304	43	320	7	85	759	194	33	269	4	65	565	1,502	334	2,400	36	514	4,786
KY	425	81	529	11	152	1,198	355	51	465	9	76	956	2,119	537	4,093	104	725	7,578
LA	425	59	546	4	105	1,139	288	47	458	6	63	862	2,337	570	3,949	55	488	7,399
MA	530	338	2,338	8	676	3,890	427	236	1,486	7	277	2,433	3,049	2,128	13,966	36	3,105	22,285
MD	838	334	3,008	21	1,244	5,445	584	243	1,941	15	498	3,281	4,088	2,596	18,399	66	4,772	29,922
ME	159	46	364	3	144	716	101	34	303	2	80	520	710	281	2,093	10	577	3,672
MI	1,100	366	2,497	75	1,275	5,313	683	176	1,514	43	342	2,758	6,037	3,630	22,401	3,279	9,833	45,180
MN	660	135	1,429	4	638	2,866	449	80	987	5	215	1,736	3,088	1,799	12,747	31	4,232	21,898
MO	695	121	1,085	17	344	2,262	523	95	790	16	182	1,606	3,516	1,151	7,708	180	1,820	14,375
MS	192	37	280	6	47	562	124	31	212	4	40	411	987	282	1,949	44	233	3,495
MT	64	8	124	1	37	234	63	13	72	-	17	165	368	123	912	1	242	1,646
NC	1,140	341	2,241	14	627	4,363	799	234	1,553	16	265	2,867	5,567	2,491	15,120	102	2,416	25,696
ND	16	2	18	-	3	39	14	-	16	3	2	35	104	70	199	6	40	419
NE	113	10	137	-	35	295	80	14	118	1	22	235	563	177	1,143	11	235	2,129
NH	203	60	405	1	140	809	105	37	274	1	61	478	901	495	3,059	4	686	5,146
NJ	915	1,046	4,131	11	1,480	7,583	590	403	3,037	35	934	4,999	4,532	3,692	20,886	82	5,178	34,369
NM	194	44	472	2	213	925	149	37	320	3	105	614	908	343	2,479	13	811	4,554
NV	198	158	1,636	3	2,823	4,818	137	98	848	3	589	1,675	1,004	1,609	12,689	16	12,233	27,552
NY	1,192	1,198	4,509	29	841	7,769	726	495	3,395	33	664	5,313	5,892	4,703	23,856	178	3,360	37,990
OH	1,258	279	2,472	72	742	4,823	811	208	1,693	63	366	3,141	6,387	2,263	18,243	1,391	3,665	31,950
OK	251	57	300	6	69	683	158	34	231	8	43	474	1,351	345	2,135	40	403	4,274
OR	271	145	1,212	4	898	2,530	211	125	691	2	305	1,334	1,468	1,265	7,259	23	3,759	13,774
PA	1,334	390	2,792	37	633	5,186	985	275	2,240	40	349	3,889	6,694	2,470	15,330	193	2,466	27,153
RI	145	76	417	4	171	813	102	38	300	1	81	522	714	400	2,682	9	757	4,562
SC	600	178	1,155	14	436	2,383	407	132	834	5	169	1,547	3,064	1,487	7,794	66	2,015	14,426
SD	42	8	50	1	10	111	32	6	35	1	5	79	193	62	375	6	45	681
TN	571	136	819	12	181	1,719	407	126	682	9	61	1,285	2,867	1,055	6,267	121	1,030	11,340
TX	1,960	318	1,824	17	328	4,447	1,441	276	1,302	14	144	3,177	10,027	2,632	15,329	164	2,221	30,373
UT	285	103	713	2	487	1,590	218	62	439	2	130	851	1,437	922	6,168	18	3,040	11,585
VA	840	236	1,609	11	571	3,267	576	157	1,122	6	255	2,116	4,192	2,023	12,869	48	4,068	23,199
VT	62	17	131	1	34	245	57	7	109	-	14	187	366	129	765	10	96	1,366
WA	580	277	2,453	10	1,839	5,159	392	179	1,293	9	609	2,482	3,001	1,920	13,002	49	6,053	24,025
WI	501	119	1,218	7	366	2,211	334	68	861	4	198	1,465	2,178	973	7,753	62	1,776	12,742
WV	159	29	191	4	40	423	94	20	162	4	14	294	790	260	1,504	19	254	2,828
WY	21	4	34	-	14	73	23	5	26	-	7	61	170	41	321	-	82	614
Other <sup>3</sup>	75	103	336	-	10	524	72	86	190	-	11	359	524	867	2,414	2	31	3,838
<b>Total</b>	<b>28,610</b>	<b>12,019</b>	<b>83,188</b>	<b>670</b>	<b>44,082</b>	<b>168,569</b>	<b>19,744</b>	<b>7,373</b>	<b>52,138</b>	<b>598</b>	<b>14,975</b>	<b>94,828</b>	<b>146,335</b>	<b>86,528</b>	<b>567,097</b>	<b>8,565</b>	<b>218,705</b>	<b>1,027,230</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.