



Federal Housing Finance Agency

Foreclosure Prevention Report Second Quarter 2012

FHFA Federal Property Manager's Report

This report contains data on foreclosure prevention activity of Fannie Mae and Freddie Mac (the Enterprises) through June 2012.

Table of Contents

HIGHLIGHTS	3
MAKING HOME AFFORDABLE PROGRAM - STATUS UPDATE	4
MORTGAGE PERFORMANCE	5
FORECLOSURE PREVENTION ACTIONS: All Actions Completed	6
Home Retention Actions.....	8
Enterprises' Loan Modifications.....	9
Fannie Mae's Loan Modifications.....	10
Freddie Mac's Loan Modifications.....	12
Home Forfeiture Actions.....	14
FORECLOSURES	15
REO ACTIVITY & INVENTORY	16
DELINQUENT LOANS BY STATE CHART	17
DELINQUENCY STATUS MAP	18
PROFILES OF KEY STATES	19
Key states were selected based on the top rankings for three factors as of June 30, 2012:	
<ul style="list-style-type: none"> ● 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. 	
Florida.....	19
Nevada.....	20

Table of Contents (Cont.)

New Jersey.....	21
Illinois.....	22
Maryland.....	23
California.....	24
New York.....	25
Arizona.....	26
Oregon.....	27
Idaho.....	28
APPENDIX: DATA TABLES.....	29
APPENDIX: STATE LEVEL DATA	
Single-Family Book Profile by State.....	40
Completed Foreclosure Prevention Actions by State.....	43
GLOSSARY.....	46

Second Quarter 2012 Highlights

The Enterprises' Completed Foreclosure Prevention Actions:

- The Enterprises completed approximately 129,000 foreclosure prevention actions in the second quarter, bringing the total to nearly 2.4 million since the start of conservatorship in September 2008. Over 2 million of these actions have helped borrowers keep their homes including 1.2 million permanent loan modifications.
- Nearly half of troubled borrowers who received loan modifications in the second quarter had their monthly payments reduced by more than 30 percent.
- Approximately 29 percent of loan modifications completed in the second quarter included principal forbearance.
- The performance of modified loans remains strong. Fewer than 15 percent of loans modified in the third quarter of 2011 had missed two or more payments, nine months after modification.

The Enterprises' Mortgage Performance:

- Serious delinquency rates continued to decline. However, the percentage of loans that have missed one or two monthly payments increased during the second quarter.
- The Enterprises' delinquent loan count has declined by 11 percent year-to-date, however in certain states the number of loans that have been delinquent for one year or more has increased substantially over the past six months.

The Enterprises' Foreclosures:

- Foreclosure starts and foreclosure sales decreased in the second quarter.
- REO inventory declined for the seventh consecutive quarter as property dispositions continue to outpace property acquisitions in the second quarter.

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

Foreclosure Prevention & Refinance Activities		
	1Q12	2Q12
HAMP Active Trials	31,075	31,051
HAMP Permanent - Cumulative	413,855	424,916
Completed Foreclosure Prevention Actions		
Loan Modifications *	60,348	50,474
Repayment Plans	44,636	36,343
Forbearance Plans	6,248	5,352
Charge-offs-in-lieu	507	342
Home Retention Actions	111,739	92,511
Short Sales	30,601	32,361
Deeds-in-lieu	3,759	4,135
Home Forfeiture Actions	34,360	36,496
TOTAL	146,099	129,007

* Includes HAMP permanent modifications

Mortgage Performance (at period end)		
(# of loans in thousands)	1Q12	2Q12
30-59 Days Delinquent	497	539
60-plus-days Delinquent	1,202	1,165
Serious Delinquent*	1,052	1,009
Foreclosure Starts	226	186
Third-party & Foreclosure Sales	79	71
REO Inventory	173	163
(Percent of total loans serviced)		
30-59 Days Delinquent	1.72%	1.88%
60-plus-days Delinquent	4.15%	4.07%
Serious Delinquent*	3.61%	3.50%

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

Loan Modification Programs - Status Update

Home Affordable Modification Program (HAMP)

- Announced March 4, 2009.
- Allows a borrower's payment to be reduced to an affordable amount through an interest rate reduction (down to 2 percent), a term extension (up to 480 months), or principal forbearance. Incentives are being offered to borrowers, servicers, and investors for program participation and a successful payment history.
- Approximately 984,300 homeowners have been offered a HAMP trial modification since the program started in April 2009. Nearly 531,500 of these homeowners have been granted HAMP permanent modifications.
- About 11,100 HAMP trials became permanent modifications in the second quarter, bringing the total number of active HAMP permanent modifications to approximately 424,900.
- Approximately 31,000 borrowers were in a HAMP trial modification period at the end of the quarter.

Non-HAMP Modifications

- Non-HAMP modifications accounted for 54 percent of permanent loan modifications in the second quarter.
- Nearly 27,300 borrowers received permanent loan modifications through the Enterprises' proprietary modification programs in the second quarter, bringing the total number of non-HAMP permanent modifications to approximately 522,700 since October 2009.

HAMP Statistics

Cumulative from April 2009 through	1Q12	2Q12
Trial Modifications Ever Started	960,922	984,333
Less:		
Trials Disqualified	(97,255)	(99,019)
Trials Cancelled	(324,033)	(322,788)
Permanent Modifications	(508,559)	(531,475)
Trials Remaining Active	31,075	31,051
Permanent Modifications Started	508,559	531,475
Less:		
Modifications Defaulted	(92,222)	(103,103)
Modifications Paid off	(2,482)	(3,456)
Active Permanent Modifications	413,855	424,916

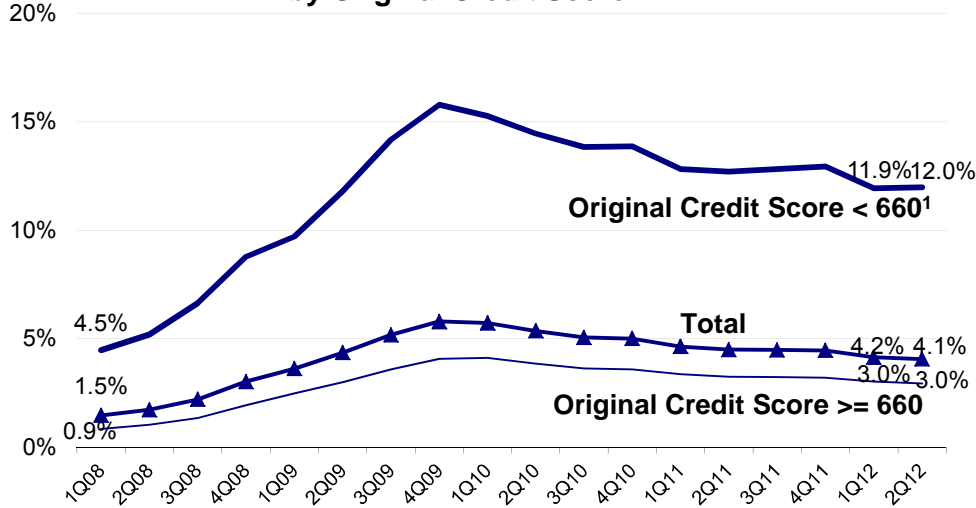
Source: HAMP system of record (IR2)

Non-HAMP Statistics

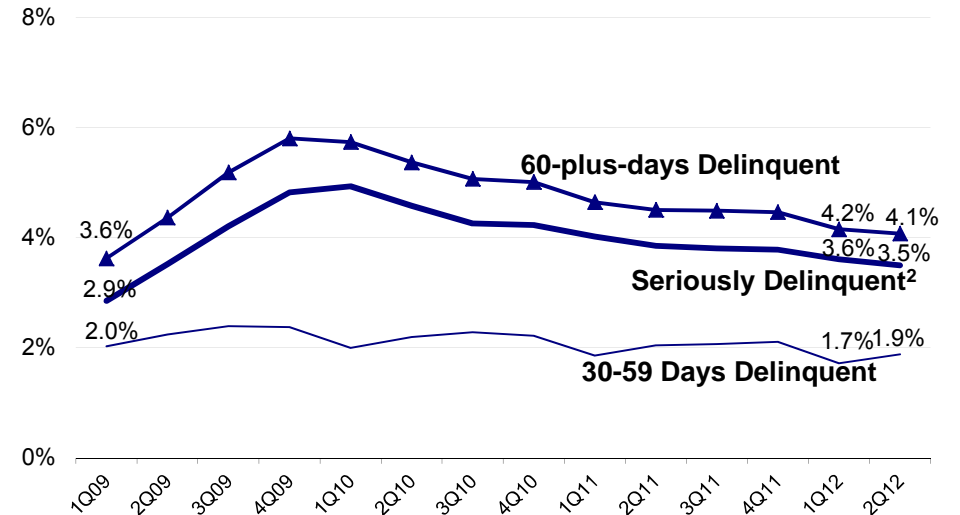
Cumulative from October 2009 through	1Q12	2Q12
Permanent Loan Modifications	495,368	522,652

Mortgage Performance

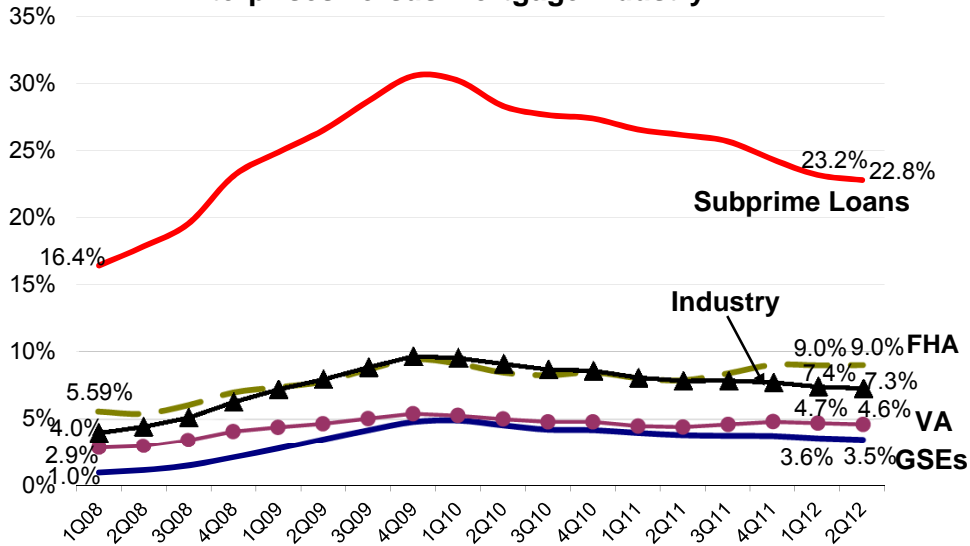
Enterprises' 60-plus-days Delinquency Rates by Original Credit Score



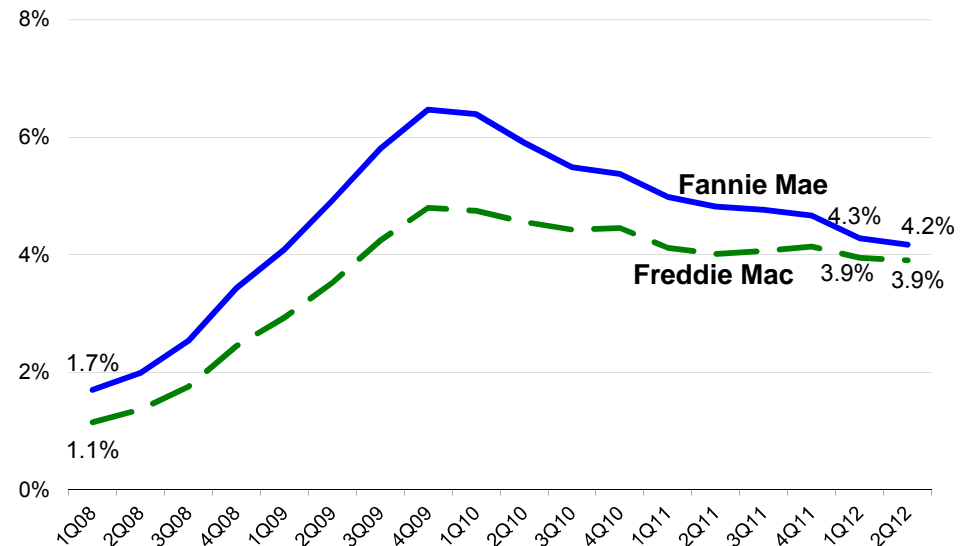
Enterprises' Mortgage Delinquency Rates



Serious Delinquency Rates² Enterprises versus Mortgage Industry



60-plus-days Delinquency Rates



Source: Fannie Mae and Freddie Mac; National Delinquency Survey from MBA - Second Quarter 2012

¹ Includes loans with missing original credit score.

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

Foreclosure Prevention Activity: All Actions Completed

Since conservatorship, the Enterprises have completed nearly 2.4 million foreclosure prevention actions. Approximately 1.2 million of these actions have been permanent loan modifications and another 819,500 other forms of assistance that have allowed troubled homeowners to save their homes. Nearly 375,500 of the actions have been short sales and deeds-in-lieu which resulted in borrowers leaving their homes without going through the foreclosure process.

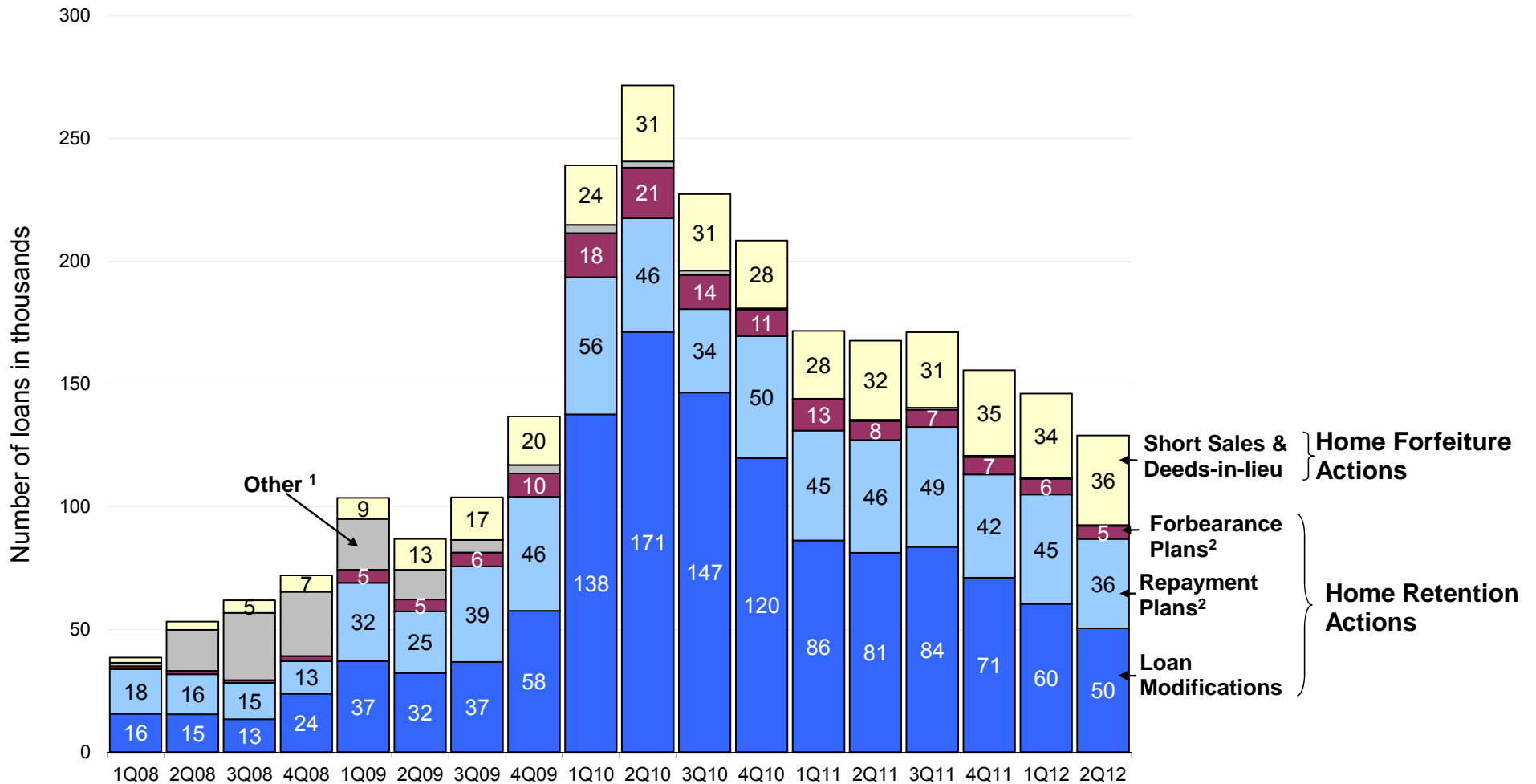
Completed Foreclosure Prevention Actions

	Full Year 2009	Full Year 2010	Full Year 2011	YTD Jun-12	Conservatorship to Date ¹
Home Retention Actions					
Repayment Plans	142,360	185,954	181,558	80,979	604,160
Forbearance Plans	25,227	63,024	34,423	11,600	136,390
Charge-offs-in-lieu	2,247	3,118	2,263	849	8,750
HomeSaver Advance (<i>Fannie</i>)	39,199	5,191	-	-	70,178
Loan Modifications	<u>163,647</u>	<u>575,022</u>	<u>322,108</u>	<u>110,822</u>	<u>1,195,376</u>
Total	372,680	832,309	540,352	204,250	2,014,854
Nonforeclosure - Home Forfeiture Actions					
Short Sales	55,447	107,953	115,237	62,962	347,791
Deeds-in-lieu	<u>2,971</u>	<u>6,043</u>	<u>10,231</u>	<u>7,894</u>	<u>27,679</u>
Total	<u>58,418</u>	<u>113,996</u>	<u>125,468</u>	<u>70,856</u>	<u>375,470</u>
Total Foreclosure Prevention Actions	<u>431,098</u>	<u>946,305</u>	<u>665,820</u>	<u>275,106</u>	<u>2,390,324</u>

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

Foreclosure Prevention Activity: All Actions Completed

The Enterprises completed approximately 129,000 foreclosure prevention actions in the second quarter, bringing the year-to-date total to 275,100. The vast majority of these actions allowed troubled homeowners to save their homes, including more than 110,800 permanent loan modifications year-to-date.



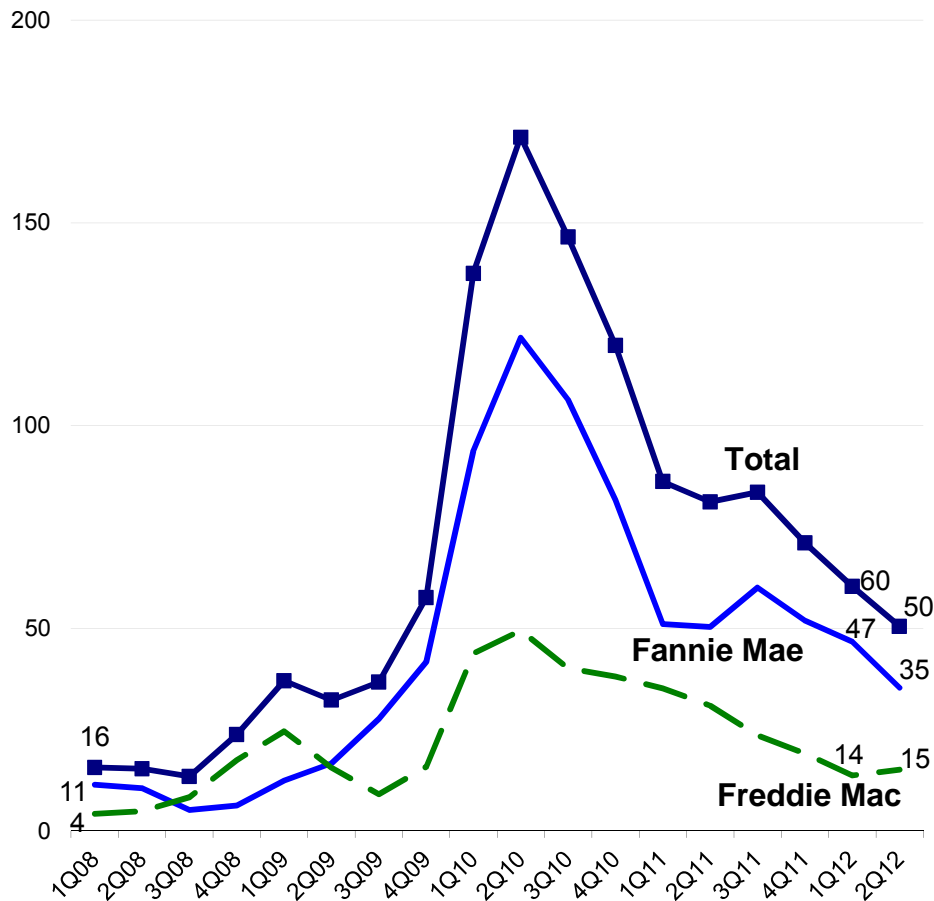
¹ Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.

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

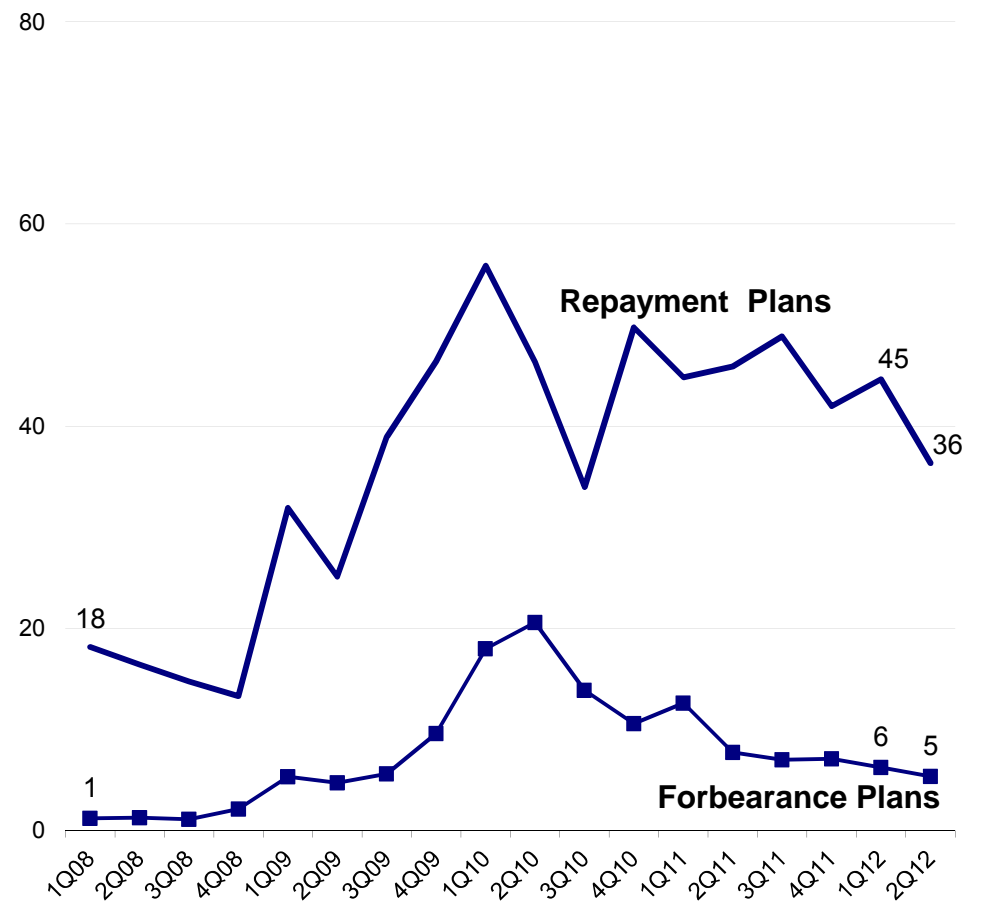
Foreclosure Prevention Activity: Home Retention Actions

Nearly 50,500 loan modifications were completed in the second quarter, bringing the total number of permanent modifications year-to-date to approximately 110,800. In addition, the Enterprises completed more than 36,300 repayment plans and nearly 5,400 forbearance plans to help delinquent borrowers cure their mortgage arrears during the quarter.

Loan Modifications Completed
(Number of loans in thousands)



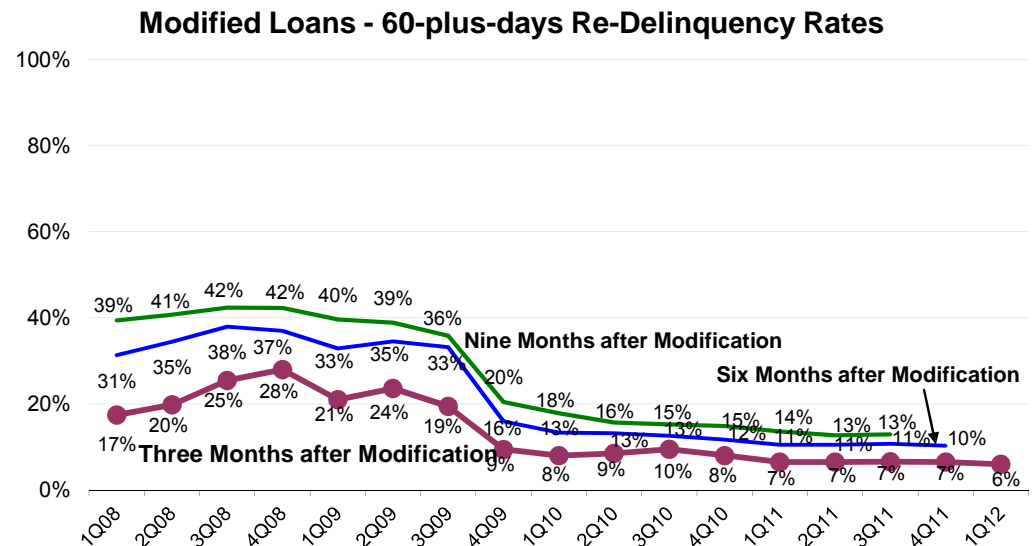
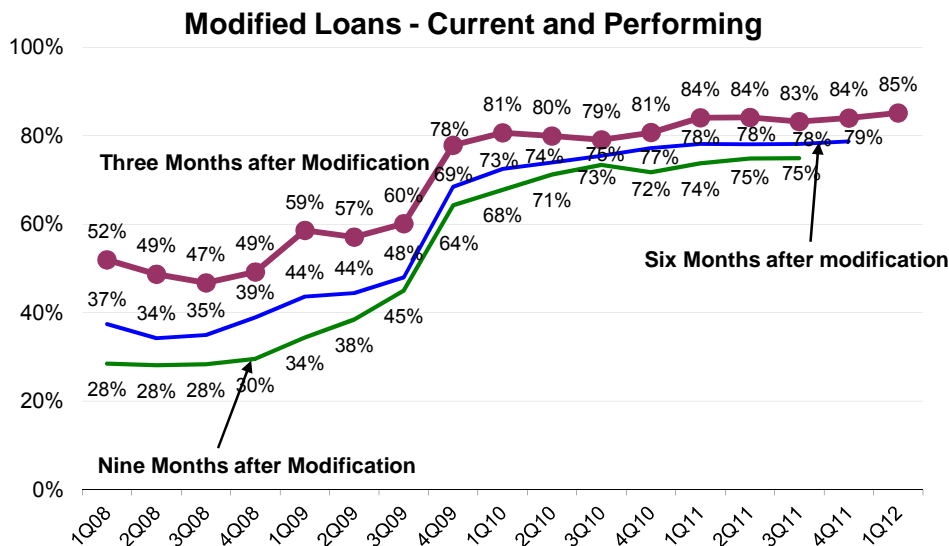
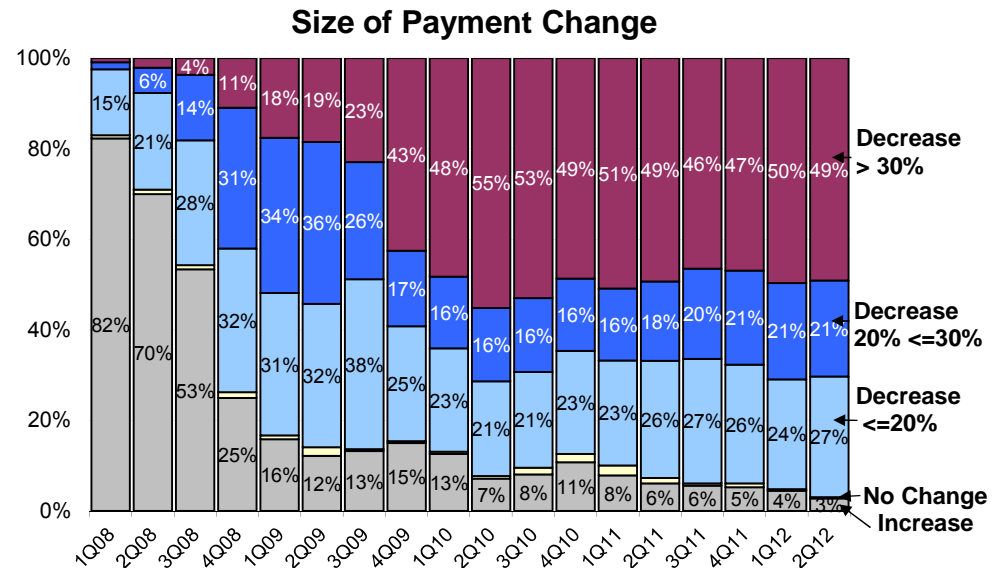
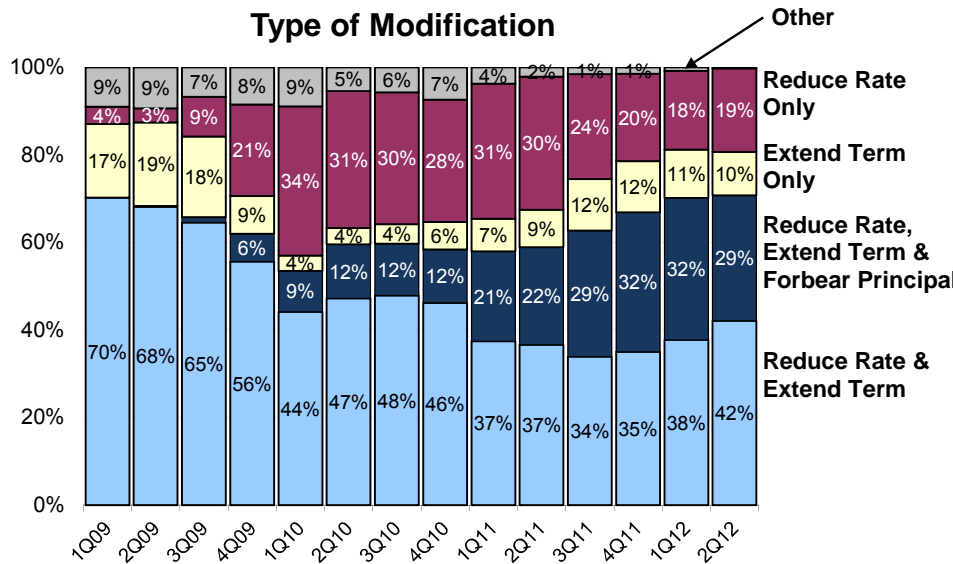
Repayment and Forbearance Plans Completed
(Number of loans in thousands)



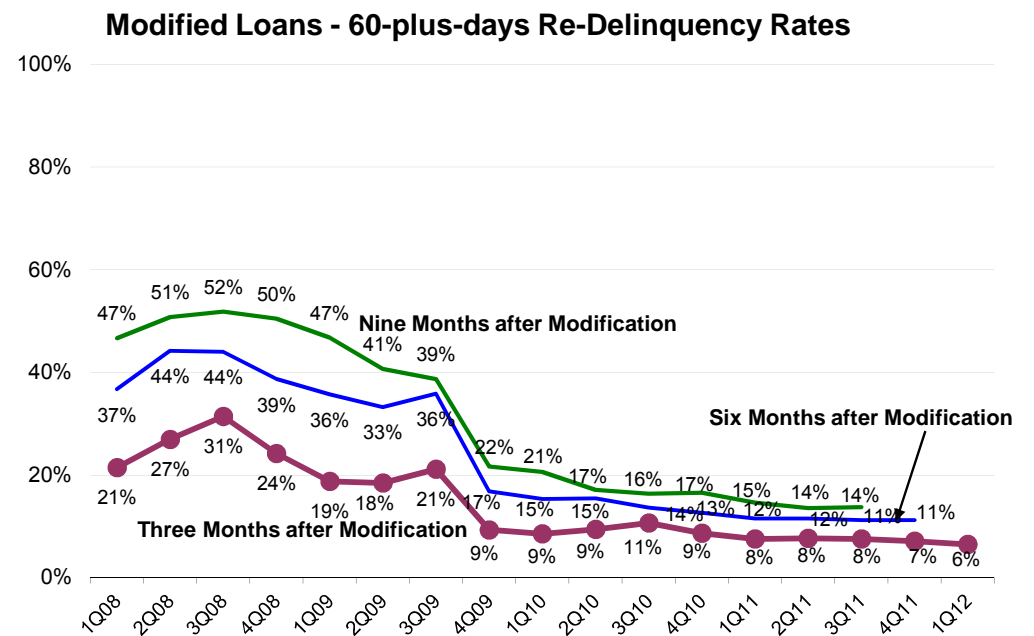
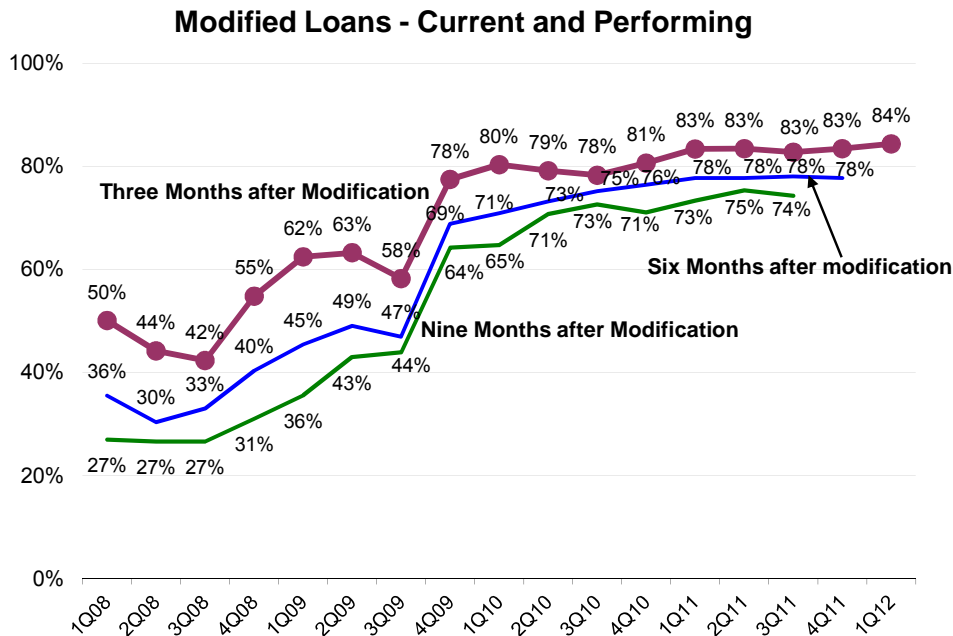
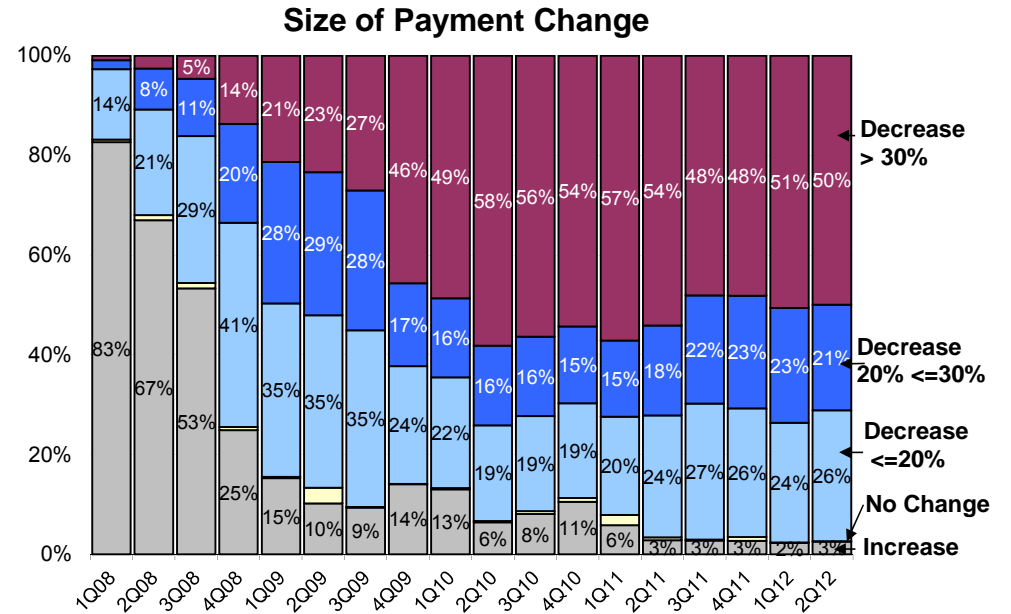
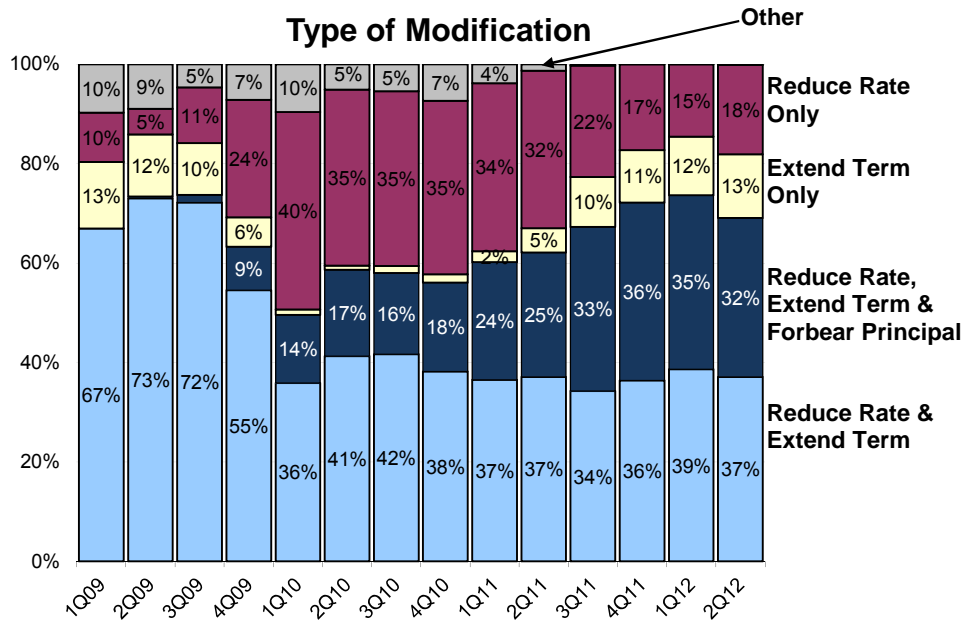
Enterprises' Loan Modifications

Principal forbearance has become an important part of loan modifications. Approximately 29 percent of borrowers who received loan modifications in the second quarter had portions of their mortgage balance forborne.

The performance of modified loans remains strong. As of June 30, 2012, fewer than 15 percent of loans modified in the third quarter of 2011 had missed two or more payments, nine months after modification.



Fannie Mae's Loan Modifications*



* Modified loans data may not tie to Fannie Mae's financial statements due to timing differences in reporting systems.

Fannie Mae's HAMP and Non-HAMP Performance

Loans modified through HAMP continue to perform better after modification compared with Non-HAMP modifications.

Modified Loans - Performance Three Months after Modification

	HAMP									Non-HAMP									
	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	
Current and Performing	86%	80%	78%	81%	86%	86%	86%	87%	88%	Current and Performing	74%	78%	79%	80%	80%	78%	80%	81%	83%
30-59 Days Delinquent	7%	11%	12%	10%	8%	8%	8%	7%	7%	30-59 Days Delinquent	16%	12%	11%	11%	11%	11%	11%	11%	10%
60+ Days Delinquent	7%	9%	11%	10%	6%	6%	6%	6%	5%	60+ Days Delinquent	9%	10%	10%	8%	9%	11%	9%	8%	7%

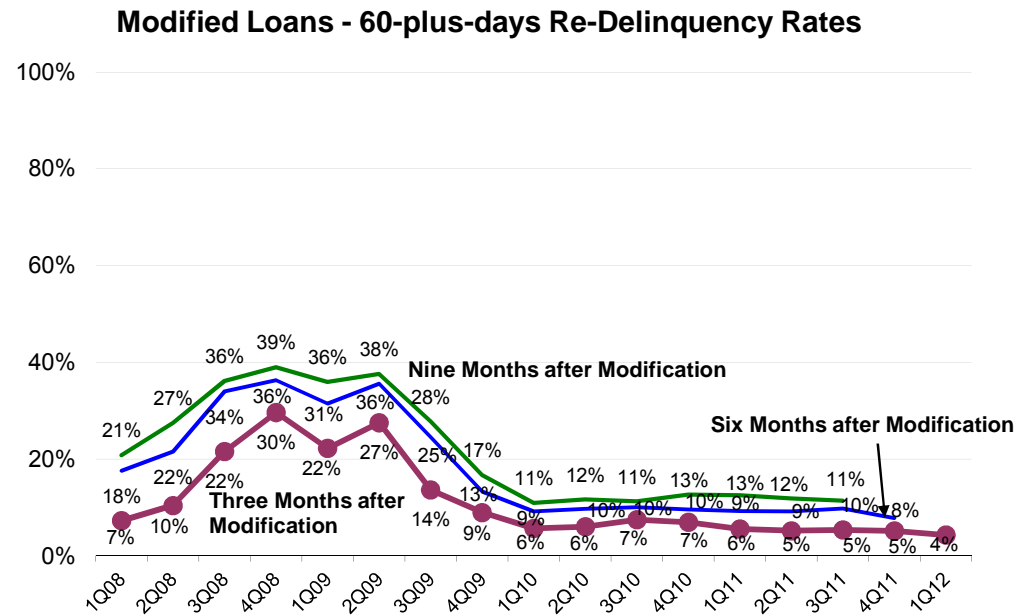
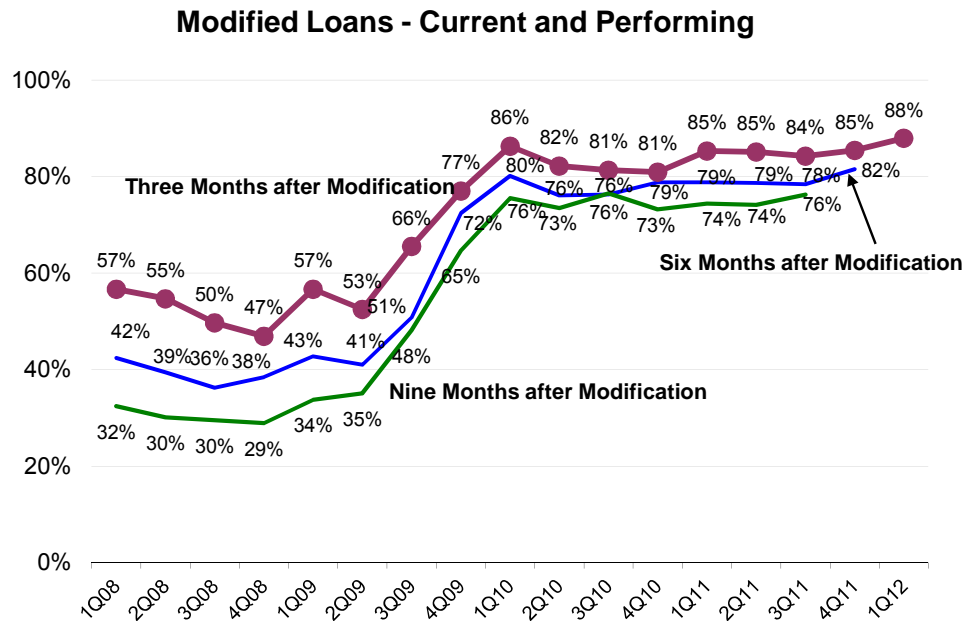
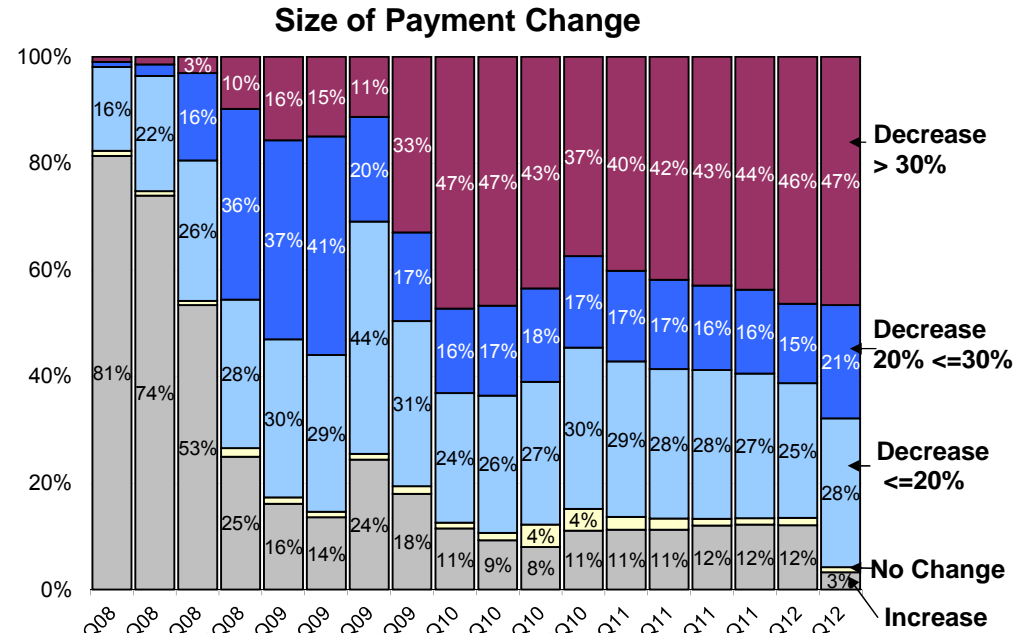
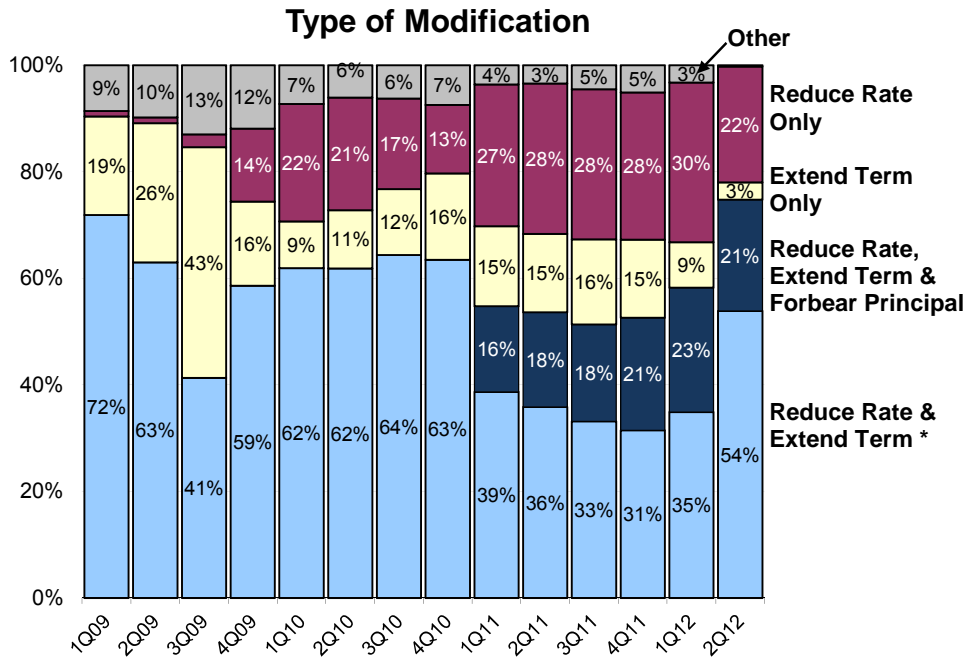
Modified Loans - Performance Six Months after Modification

	HAMP								Non-HAMP								
	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	
Current and Performing	81%	76%	77%	79%	81%	81%	82%	83%	Current and Performing	62%	70%	74%	75%	73%	71%	75%	74%
30-59 Days Delinquent	9%	12%	10%	10%	10%	9%	9%	8%	30-59 Days Delinquent	17%	13%	12%	12%	13%	13%	12%	13%
60+ Days Delinquent	9%	13%	13%	11%	9%	10%	9%	8%	60+ Days Delinquent	21%	16%	14%	13%	14%	15%	13%	13%

Modified Loans - Performance Nine Months after Modification

	HAMP							Non-HAMP							
	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	
Current and Performing	76%	74%	76%	76%	77%	78%	80%	Current and Performing	55%	67%	71%	69%	68%	69%	71%
60+ Days Delinquent	13%	19%	13%	13%	13%	12%	11%	60+ Days Delinquent	28%	24%	17%	17%	18%	17%	16%

Freddie Mac's Loan Modifications*



* Modified loans data may not tie to Freddie Mac's financial statements due to timing differences in reporting systems.

Freddie Mac's HAMP and Non-HAMP Performance

Loans modified through HAMP continue to perform better after modification compared with Non-HAMP modifications.

Modified Loans - Performance Three Months after Modification

	HAMP									Non-HAMP									
	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	
Current and Performing	88%	84%	82%	82%	87%	88%	87%	89%	91%	Current and Performing	78%	78%	79%	80%	83%	81%	79%	79%	79%
30-59 Days Delinquent	7%	10%	12%	11%	8%	8%	9%	8%	6%	30-59 Days Delinquent	13%	14%	12%	12%	10%	11%	12%	12%	11%
60+ Days Delinquent	5%	6%	6%	7%	5%	4%	4%	3%	2%	60+ Days Delinquent	9%	8%	7%	7%	7%	8%	9%	9%	10%

Modified Loans - Performance Six Months after Modification

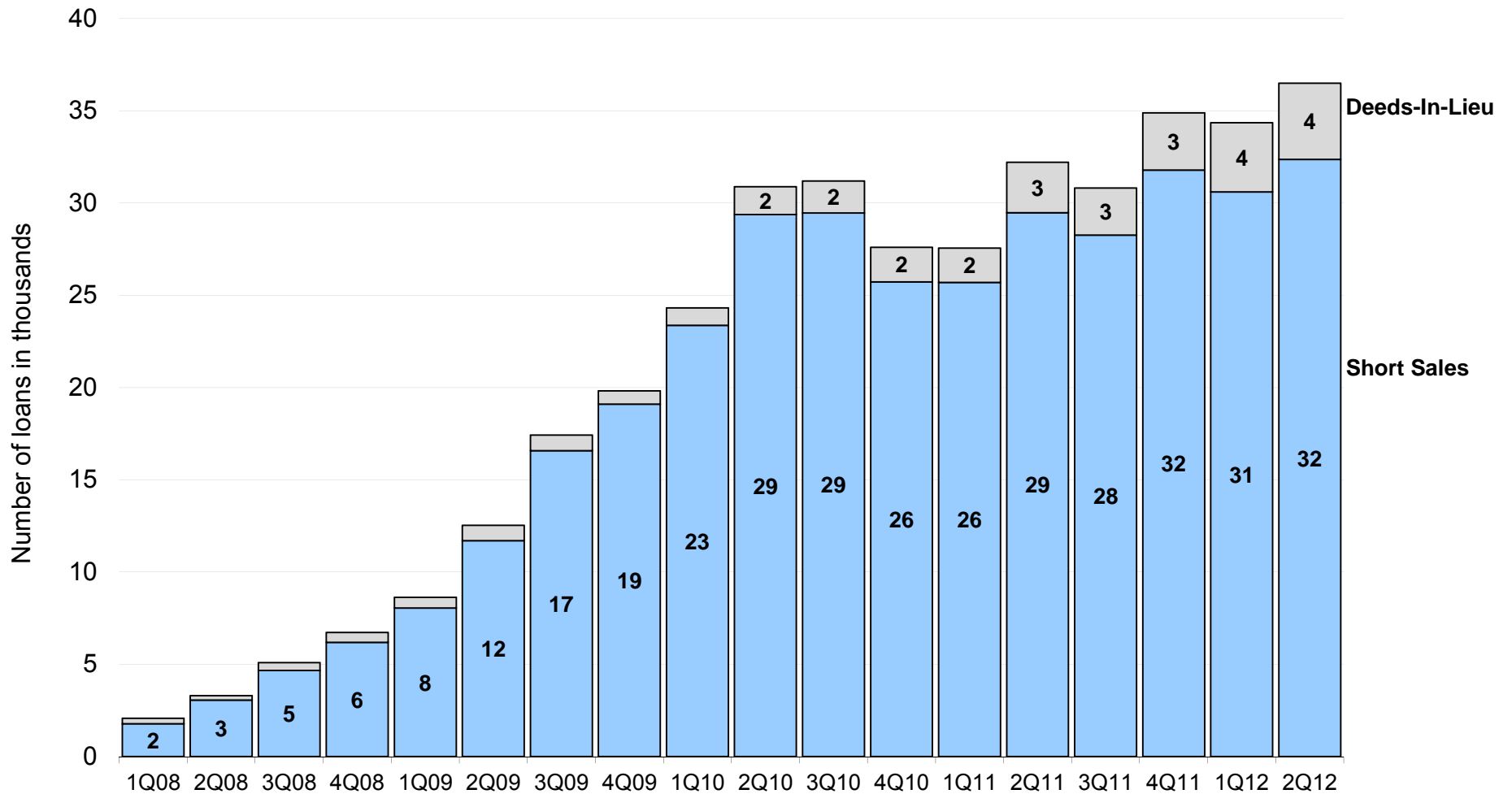
	HAMP								Non-HAMP								
	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	
Current and Performing	84%	79%	79%	82%	83%	84%	83%	86%	Current and Performing	67%	66%	70%	76%	72%	71%	70%	73%
30-59 Days Delinquent	9%	13%	12%	10%	10%	10%	10%	9%	30-59 Days Delinquent	18%	19%	16%	13%	15%	15%	15%	14%
60+ Days Delinquent	7%	8%	9%	8%	7%	6%	7%	5%	60+ Days Delinquent	15%	15%	14%	11%	13%	14%	16%	14%

Modified Loans - Performance Nine Months after Modification

	HAMP							Non-HAMP							
	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	
Current and Performing	80%	76%	79%	78%	80%	80%	82%	Current and Performing	59%	61%	68%	69%	66%	65%	66%
60+ Days Delinquent	9%	10%	10%	10%	9%	8%	8%	60+ Days Delinquent	20%	18%	15%	15%	18%	18%	18%

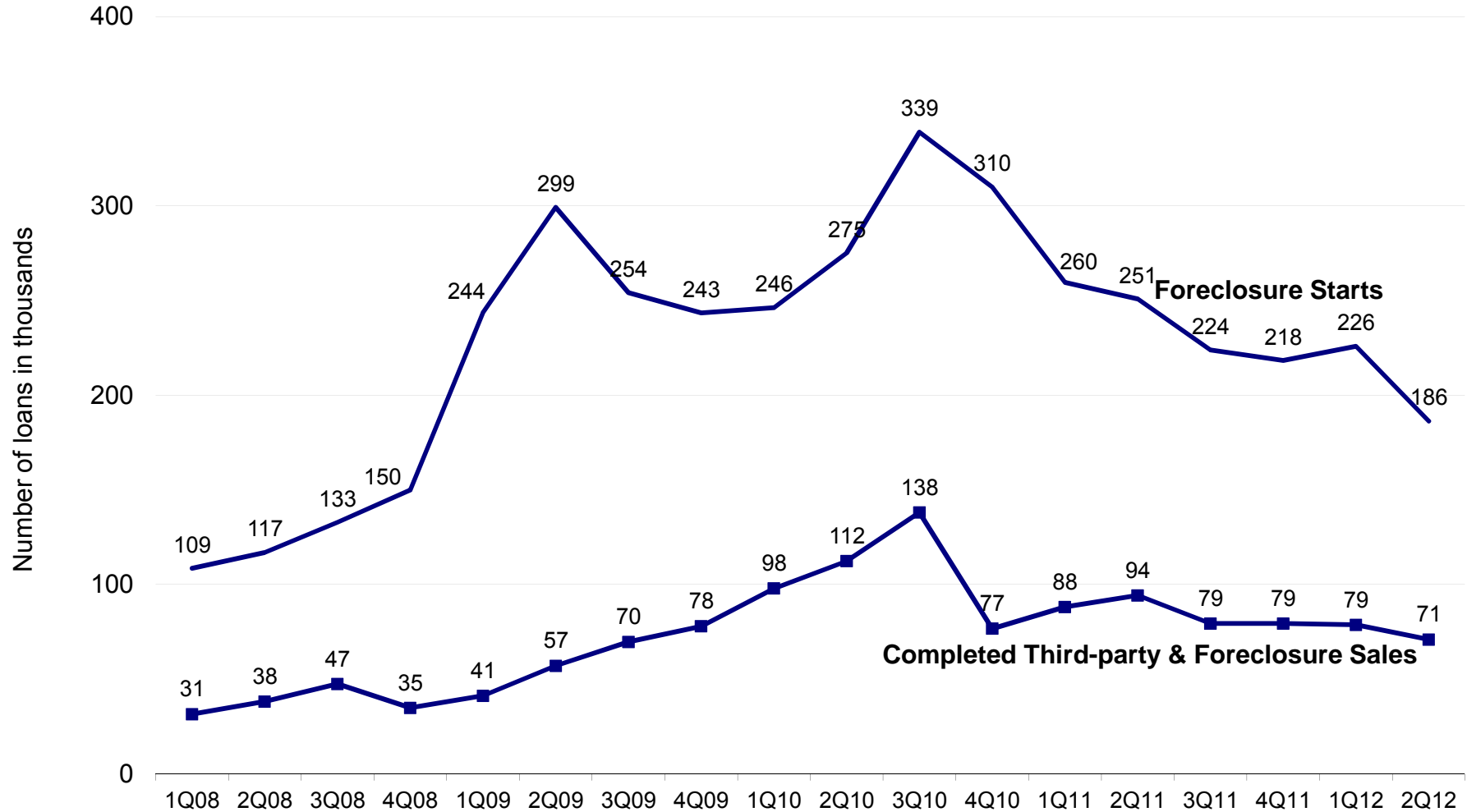
Foreclosure Prevention Activity: Home Forfeiture Actions

Short sales and deeds-in-lieu increased 6 percent in the second quarter, bringing the total to nearly 375,500 since the start of conservatorship in September 2008. The Enterprises continue to offer short sales and deeds-in-lieu as options for borrowers who can no longer afford their mortgages to avoid going through the foreclosure process. 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.



Foreclosures

The Enterprises' foreclosure starts decreased 18 percent while third-party sales and foreclosure sales declined 10 percent in the second quarter of 2012.

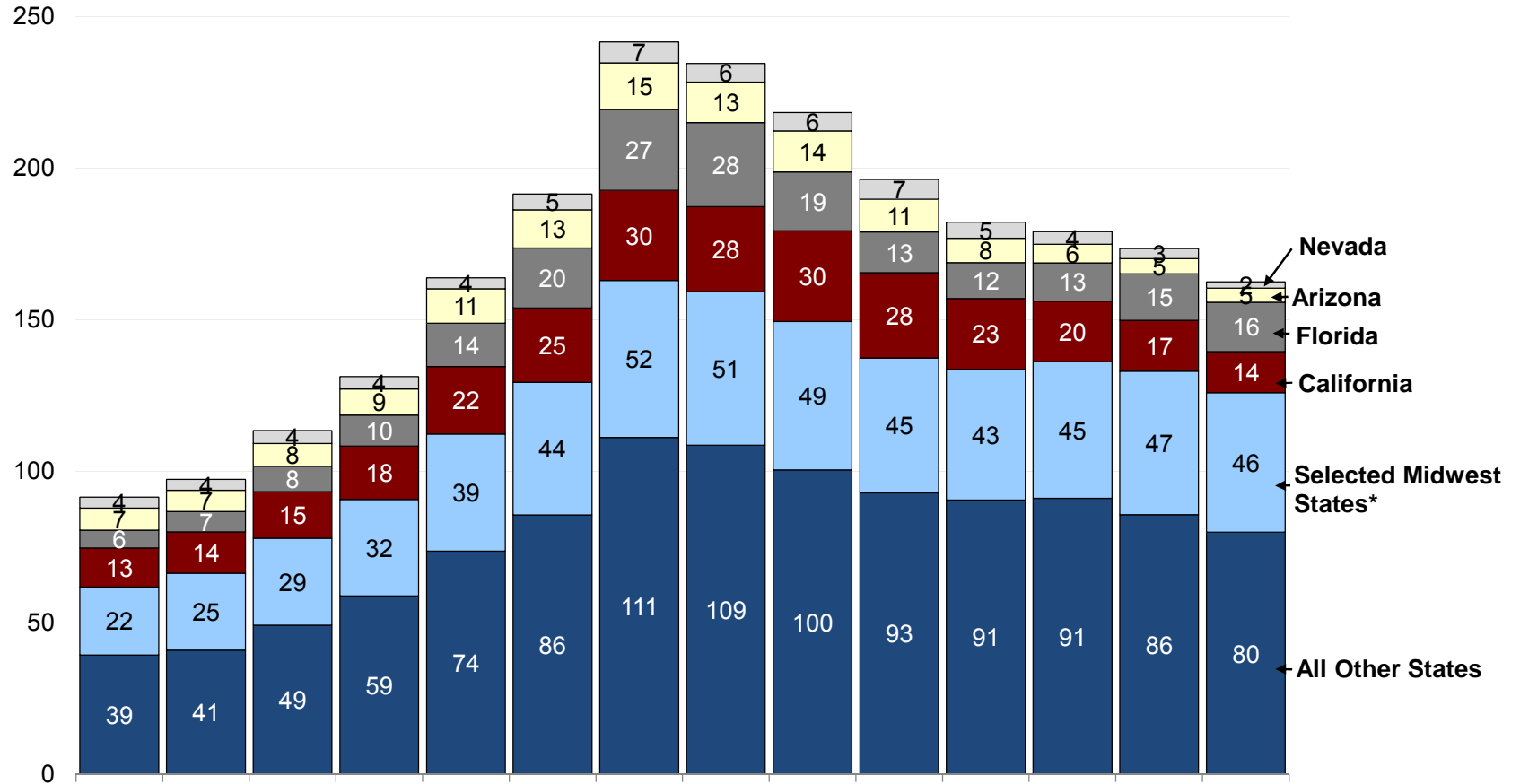


Real Estate Owned (REO) Activity & Inventory

The Enterprises' REO inventory declined 6 percent in the second quarter as property dispositions continue to outpace property acquisitions.

REO Inventory by State

(Number in thousands)



REO Activity	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12
Acquisitions	39,362	54,092	65,332	71,938	91,341	103,500	124,402	69,733	78,256	78,485	69,572	72,014	71,505	63,816
Dispositions	(40,724)	(48,294)	(49,238)	(54,144)	(58,723)	(75,832)	(74,206)	(76,849)	(94,441)	(100,550)	(83,678)	(75,163)	(77,104)	(74,743)
Inventory (at period end)	91,516	97,314	113,408	131,202	163,820	191,488	241,684	234,568	218,383	196,318	182,212	179,063	173,464	162,537

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

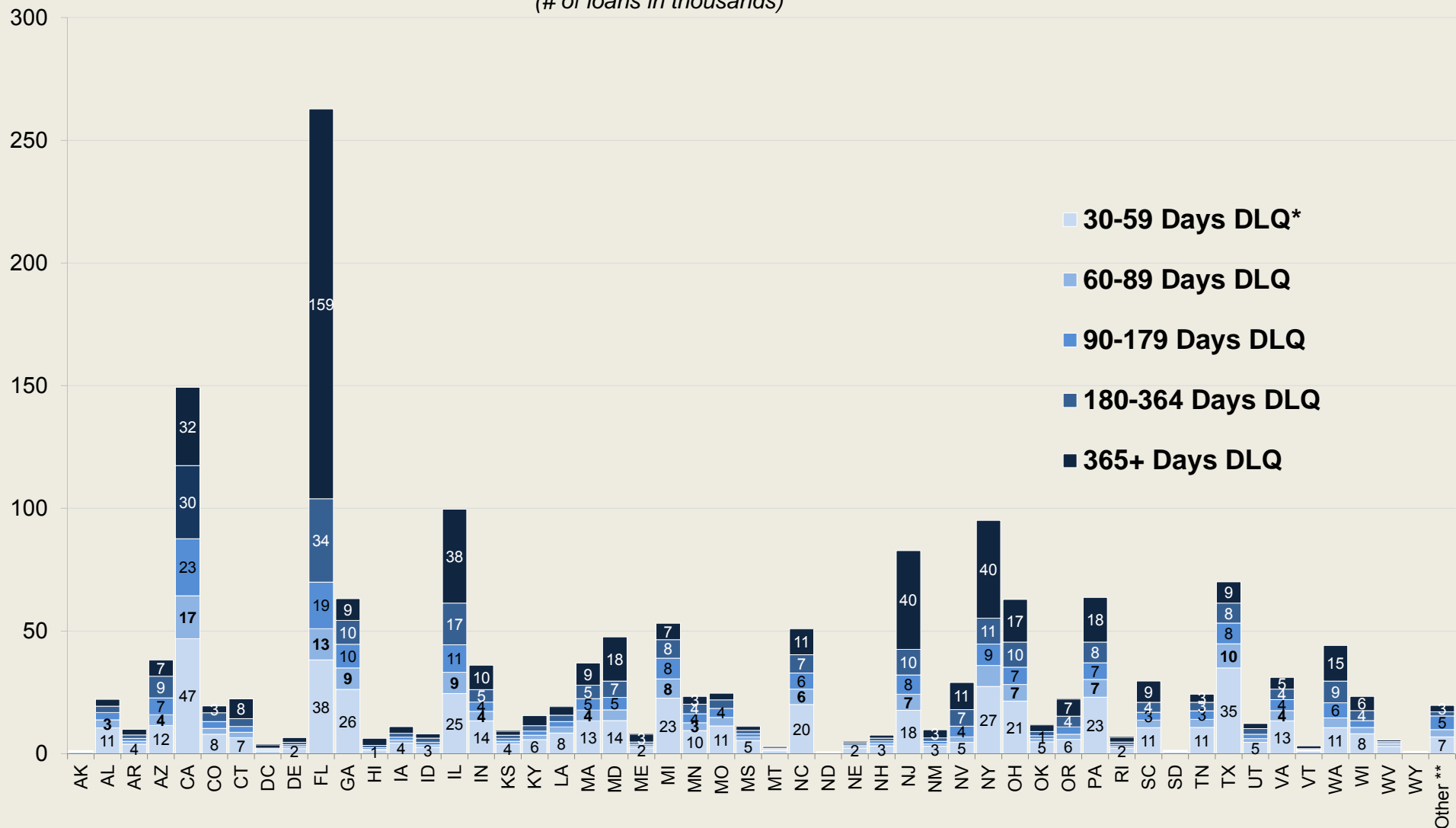


State Level Data

Delinquent Loans by State

A substantial number of the Enterprises' delinquent borrowers are deeply (365+ days) delinquent. At the end of the second quarter, more than half of the serious delinquent (90+ days delinquent) borrowers have missed more than one year of mortgage payments. In Florida, the number of loans that have been delinquent for one year or more exceeds the total number of delinquent loans in each individual state.

Delinquent Loans by State - As of June 30, 2012
(# of loans in thousands)

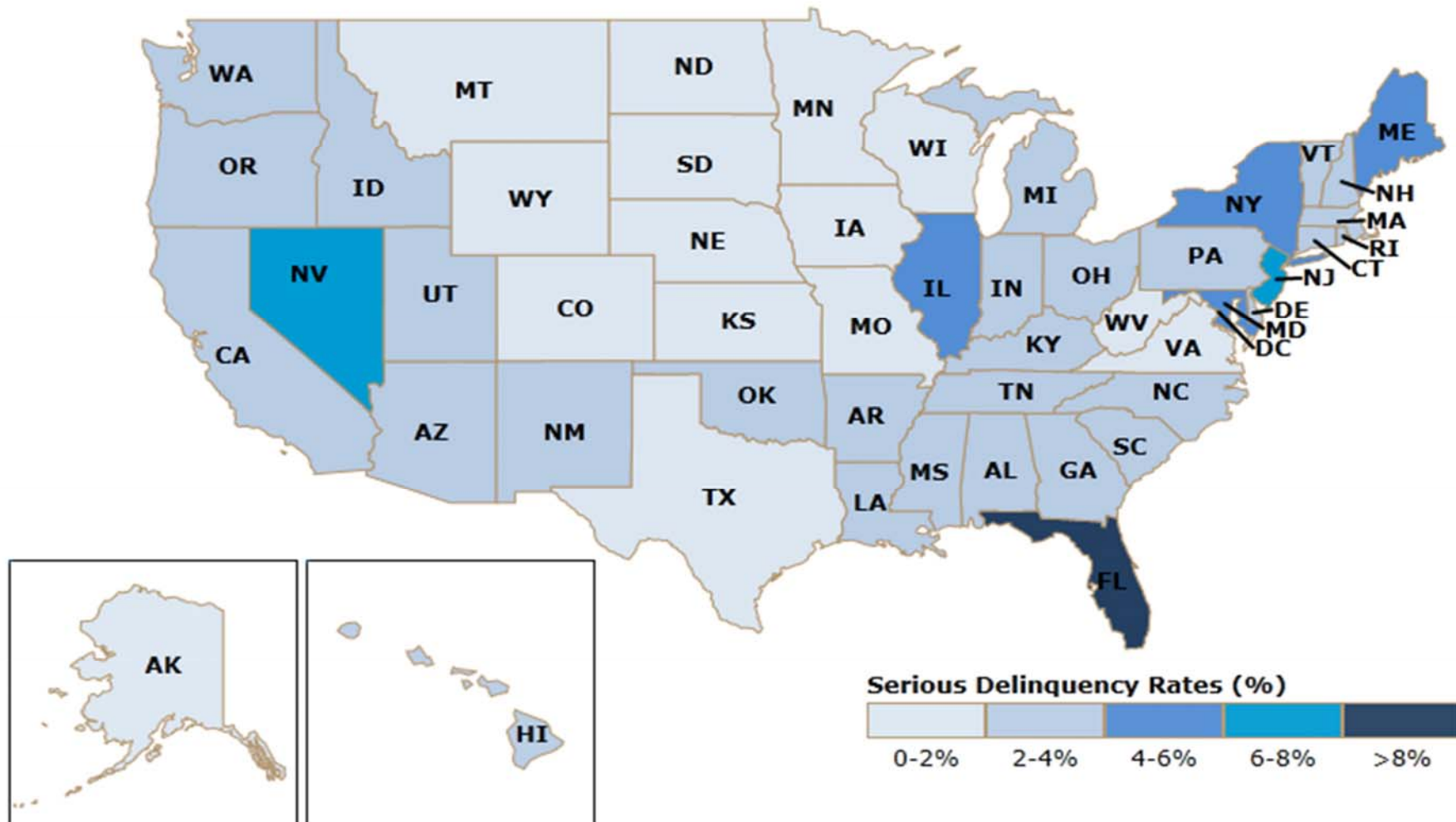


* Includes other loans that cannot be categorized due to missing attributes.

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

Serious Delinquency Rates of 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.

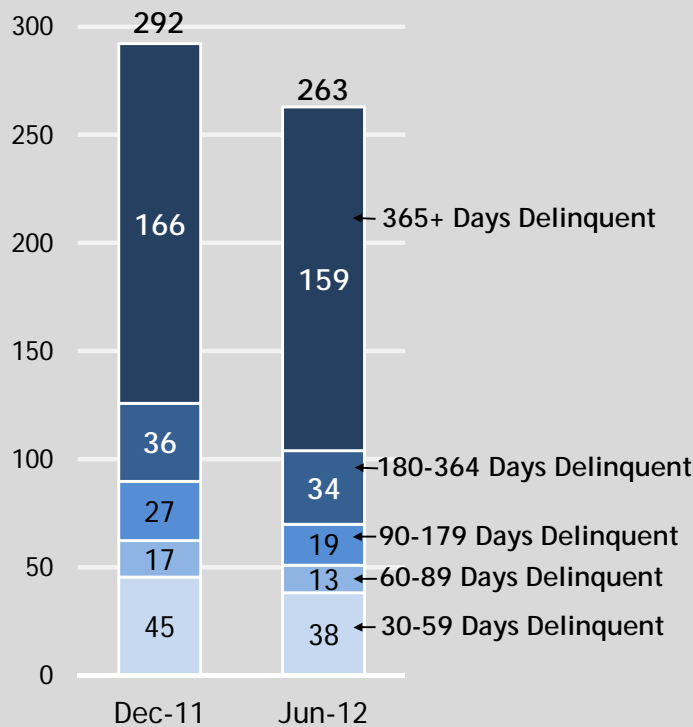
The following pages provide detailed information about ten states with the largest five-year declines in house prices and the highest number and rate of seriously delinquent loans as of June 30, 2012.

Florida

Single-Family Book Profile - As of June 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	167	96	263
Current Loans	<u>1,057</u>	<u>628</u>	<u>1,685</u>
Total Loans Serviced	1,224	724	1,948

Delinquent Loans



Completed Foreclosure Prevention Actions

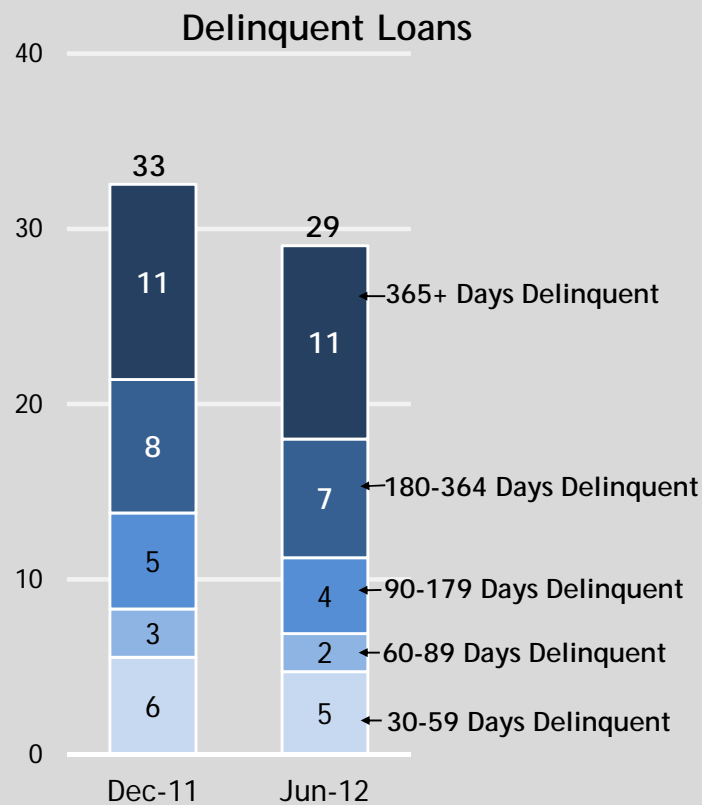
	2010	2011	YTD Jun-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	12,464	11,456	4,733	38,014	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	6,840	3,667	1,469	13,524	
Loan Modifications	64,733	43,190	14,555	142,661	
Other	<u>385</u>	<u>79</u>	<u>57</u>	<u>3,792</u>	
Total	84,422	58,392	20,814	197,990	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>25,705</u>	<u>29,738</u>	<u>15,887</u>	<u>84,163</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	110,127	88,130	36,701	282,153	

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

Nevada

Single-Family Book Profile - As of June 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	17	12	29
Current Loans	<u>159</u>	<u>95</u>	<u>254</u>
Total Loans Serviced	176	107	283



Completed Foreclosure Prevention Actions

	2010	2011	YTD Conservatorship Jun-12	to Date ¹	
Home Retention Actions					
Repayment Plans	1,566	1,430	487	4,537	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,335	685	212	2,392	
Loan Modifications	13,729	7,282	1,940	26,689	
Other	<u>32</u>	<u>5</u>	<u>2</u>	<u>439</u>	
Total	16,662	9,402	2,641	34,058	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>6,324</u>	<u>6,398</u>	<u>3,722</u>	<u>18,396</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	22,986	15,800	6,363	52,454	

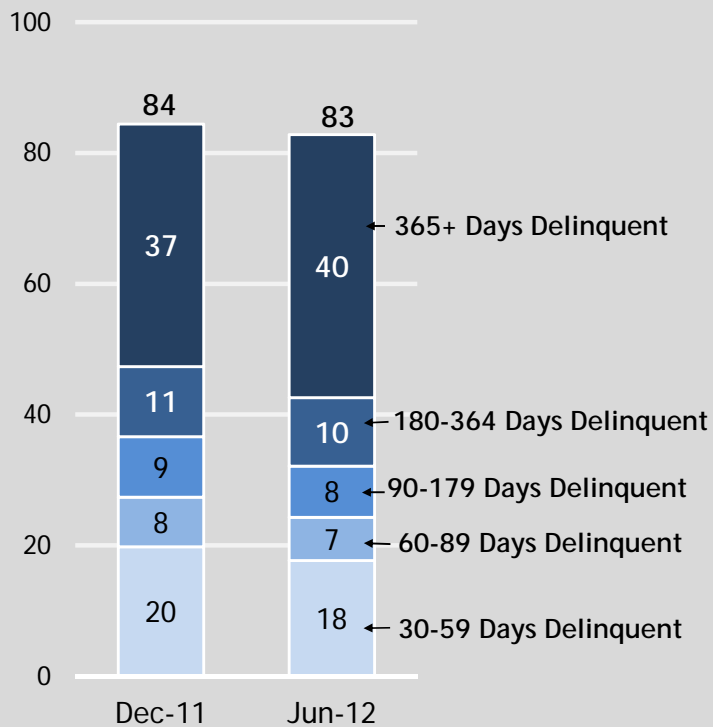
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

New Jersey

Single-Family Book Profile - As of June 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	54	29	83
Current Loans	<u>511</u>	<u>299</u>	<u>810</u>
Total Loans Serviced	565	328	893

Delinquent Loans



Completed Foreclosure Prevention Actions

	2010	2011	YTD Conservatorship Jun-12	to Date ¹	
Home Retention Actions					
Repayment Plans	6,034	5,773	2,604	18,138	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	2,107	1,323	547	4,399	
Loan Modifications	19,657	11,656	4,777	41,800	
Other	<u>127</u>	<u>9</u>	<u>8</u>	<u>1,264</u>	
Total	27,924	18,761	7,936	65,600	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>2,218</u>	<u>2,675</u>	<u>1,637</u>	<u>7,719</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	30,142	21,436	9,573	73,319	

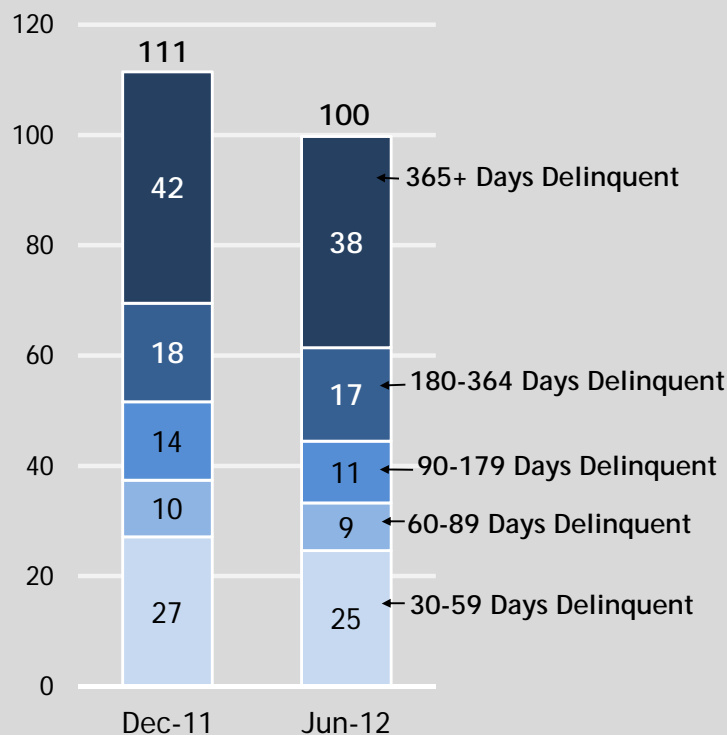
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Illinois

Single-Family Book Profile - As of June 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	61	39	100
Current Loans	<u>736</u>	<u>538</u>	<u>1,274</u>
Total Loans Serviced	797	577	1,374

Delinquent Loans



Completed Foreclosure Prevention Actions

	2010	2011	YTD Jun-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	7,606	7,393	3,239	23,738	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	3,722	2,050	800	7,191	
Loan Modifications	31,742	19,323	6,932	66,313	
Other	<u>290</u>	<u>93</u>	<u>57</u>	<u>2,070</u>	
Total	43,361	28,859	11,028	99,312	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>4,478</u>	<u>5,857</u>	<u>3,994</u>	<u>16,467</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	47,839	34,716	15,022	115,779	

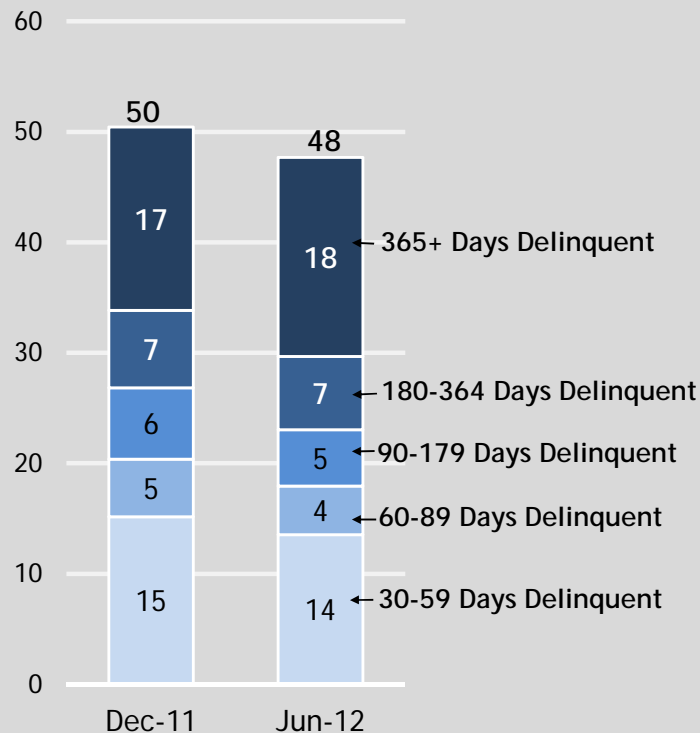
¹ Since the first full quarter in conservatorship (4Q08). Freddie Mac's data excludes repayment and forbearance plans completed in 4Q08 and 2009. Fannie Mae's data excludes HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu completed in 4Q08.

Maryland

Single-Family Book Profile - As of June 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	29	19	48
Current Loans	<u>374</u>	<u>247</u>	<u>620</u>
Total Loans Serviced	403	265	668

Delinquent Loans



Completed Foreclosure Prevention Actions

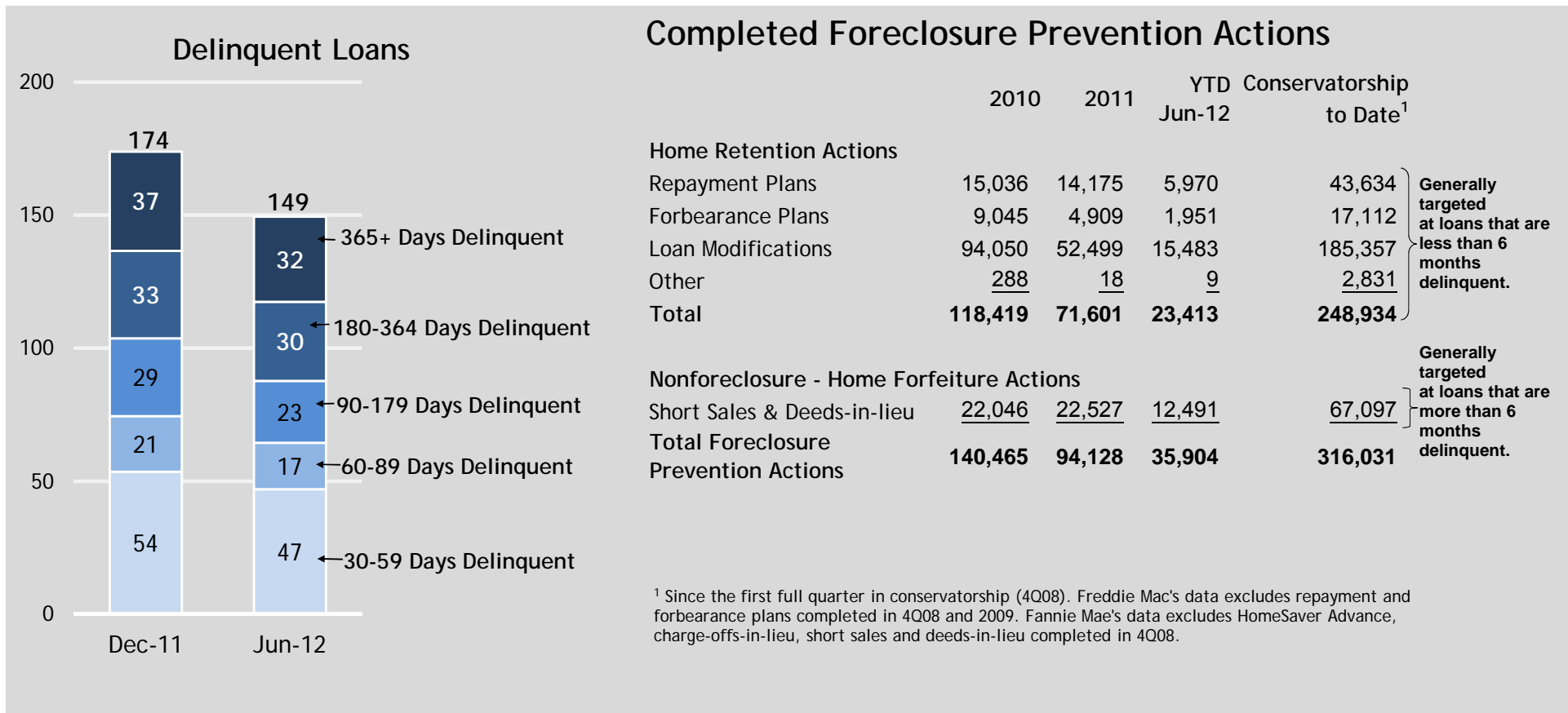
	2010	2011	YTD Jun-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	4,579	4,567	1,958	14,186	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	1,737	1,180	417	3,672	
Loan Modifications	17,497	10,105	3,603	36,537	
Other	<u>137</u>	<u>2</u>	<u>8</u>	<u>1,160</u>	
Total	23,950	15,854	5,986	55,556	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>1,912</u>	<u>2,381</u>	<u>1,643</u>	<u>7,007</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	25,862	18,235	7,629	62,563	

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

California

Single-Family Book Profile - As of June 30, 2012

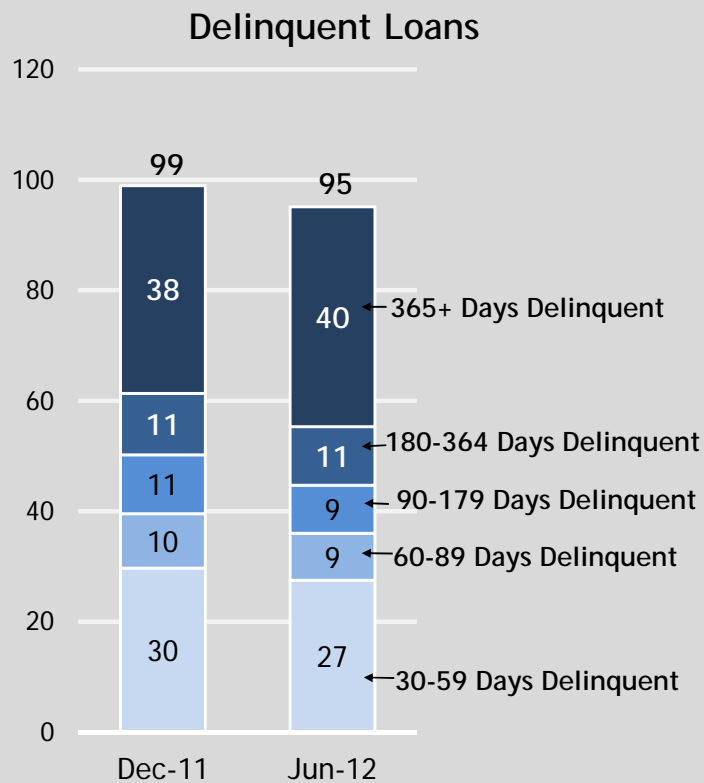
(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	90	59	149
Current Loans	<u>2,258</u>	<u>1,148</u>	<u>3,406</u>
Total Loans Serviced	2,348	1,208	3,556



New York

Single-Family Book Profile - As of June 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	60	35	95
Current Loans	<u>777</u>	<u>471</u>	<u>1,248</u>
Total Loans Serviced	837	506	1,343



Completed Foreclosure Prevention Actions

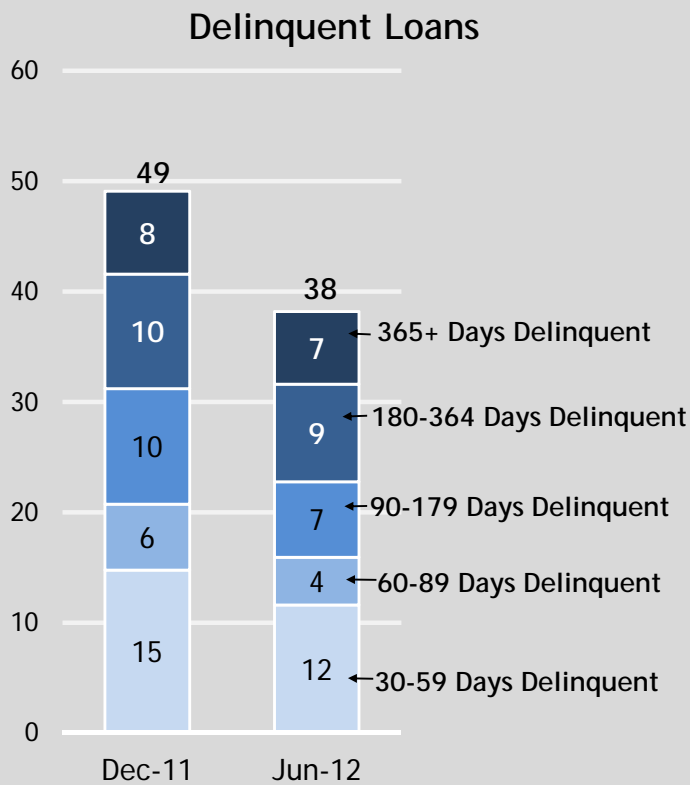
	2010	2011	YTD Jun-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	7,466	7,321	3,503	23,075	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	2,829	1,641	644	5,657	
Loan Modifications	22,411	14,509	6,297	48,560	
Other	<u>184</u>	<u>25</u>	<u>23</u>	<u>1,563</u>	
Total	32,890	23,496	10,467	78,856	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>1,456</u>	<u>1,668</u>	<u>946</u>	<u>4,734</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	34,346	25,164	11,413	83,590	

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

Arizona

Single-Family Book Profile - As of June 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	22	16	38
Current Loans	<u>419</u>	<u>257</u>	<u>676</u>
Total Loans Serviced	442	273	715



Completed Foreclosure Prevention Actions

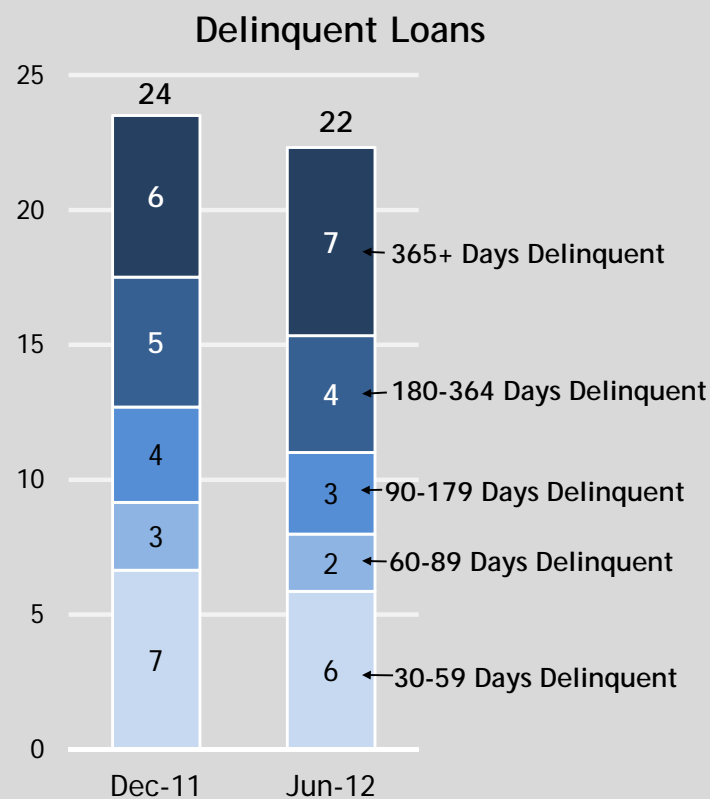
	2010	2011	YTD Conservatorship Jun-12	to Date ¹	
Home Retention Actions					
Repayment Plans	4,185	3,740	1,542	12,255	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	2,840	1,355	379	5,031	
Loan Modifications	28,160	12,307	3,385	53,007	
Other	<u>127</u>	<u>24</u>	<u>4</u>	<u>1,317</u>	
Total	35,312	17,426	5,310	71,610	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>9,913</u>	<u>11,469</u>	<u>6,427</u>	<u>32,598</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	45,225	28,895	11,737	104,208	

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

Oregon

Single-Family Book Profile - As of June 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	13	9	22
Current Loans	<u>259</u>	<u>180</u>	<u>439</u>
Total Loans Serviced	272	189	461



Completed Foreclosure Prevention Actions

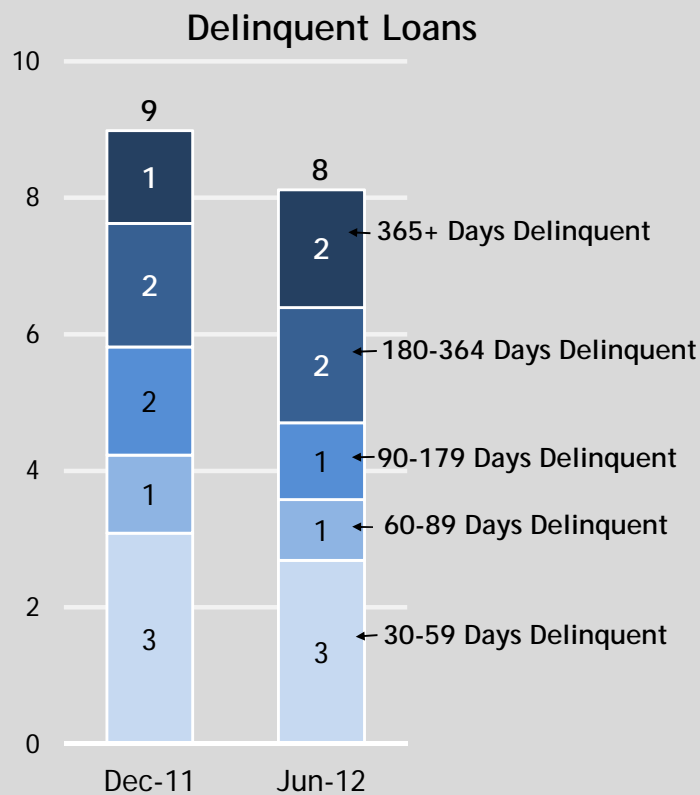
	2010	2011	YTD Conservatorship Jun-12	to Date ¹	
Home Retention Actions					
Repayment Plans	1,815	1,884	857	5,807	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	778	717	267	1,929	
Loan Modifications	7,275	3,867	1,325	14,470	
Other	<u>50</u>	<u>6</u>	<u>4</u>	<u>434</u>	
Total	9,918	6,474	2,453	22,640	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>1,410</u>	<u>2,033</u>	<u>1,175</u>	<u>5,448</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	11,328	8,507	3,628	28,088	

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

Idaho

Single-Family Book Profile - As of June 30, 2012

(# of loans in thousands)	Fannie Mae	Freddie Mac	Total
Delinquent Loans	5	3	8
Current Loans	<u>95</u>	<u>68</u>	<u>163</u>
Total Loans Serviced	100	71	171



Completed Foreclosure Prevention Actions

	2010	2011	YTD Jun-12	Conservatorship to Date ¹	
Home Retention Actions					
Repayment Plans	1,088	1,066	471	3,315	Generally targeted at loans that are less than 6 months delinquent.
Forbearance Plans	359	250	72	774	
Loan Modifications	2,747	1,715	556	5,911	
Other	<u>26</u>	<u>3</u>	<u>1</u>	<u>259</u>	
Total	4,220	3,034	1,100	10,259	
Nonforeclosure - Home Forfeiture Actions					
Short Sales & Deeds-in-lieu	<u>1,049</u>	<u>1,276</u>	<u>709</u>	<u>3,684</u>	Generally targeted at loans that are more than 6 months delinquent.
Total Foreclosure Prevention Actions	5,269	4,310	1,809	13,943	

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

Appendix: Data Tables

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

(# of loans in thousands)	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12
Total Loans Serviced	30,353	30,411	30,629	30,509	30,454	30,265	29,896	29,717	29,787	29,606	29,325	29,045	28,954	28,617
Original Credit Score >= 660	25,578	25,722	26,044	26,022	26,052	25,963	25,711	25,641	25,802	25,707	25,509	25,320	25,309	25,065
Original Credit Score < 660	4,775	4,689	4,586	4,487	4,401	4,302	4,185	4,076	3,985	3,899	3,817	3,725	3,644	3,552
Total Delinquent Loans	1,715	2,009	2,321	2,494	2,355	2,288	2,196	2,148	1,936	1,938	1,923	1,909	1,699	1,704
Original Credit Score >= 660	952	1,126	1,341	1,468	1,419	1,372	1,313	1,284	1,178	1,169	1,163	1,150	1,044	1,037
Original Credit Score < 660	763	882	980	1,026	936	916	882	863	758	769	761	758	655	667
30 - 59 Days Delinquent	615	682	734	725	609	664	682	659	553	605	607	612	497	539
Original Credit Score >= 660	316	353	404	406	345	370	378	362	307	331	336	336	277	297
Original Credit Score < 660	299	329	330	318	264	294	303	298	246	274	271	277	220	242
60 - 89 Days Delinquent	254	269	310	310	259	255	258	247	201	206	213	210	168	175
Original Credit Score >= 660	137	140	171	176	154	145	144	136	116	115	119	116	97	97
Original Credit Score < 660	117	129	139	135	105	110	114	111	85	92	94	94	71	78
60-plus-days Delinquent	1,100	1,327	1,587	1,769	1,746	1,624	1,514	1,488	1,382	1,333	1,316	1,296	1,202	1,165
Original Credit Score >= 660	636	774	937	1,061	1,074	1,001	935	923	871	838	827	814	767	740
Original Credit Score < 660	464	553	650	708	672	622	579	565	511	495	489	482	435	425
Percent of Total Loans Serviced														
Total Delinquent Loans	5.65%	6.61%	7.58%	8.17%	7.73%	7.56%	7.34%	7.23%	6.50%	6.54%	6.56%	6.57%	5.87%	5.95%
Original Credit Score >= 660	3.72%	4.38%	5.15%	5.64%	5.45%	5.28%	5.11%	5.01%	4.57%	4.55%	4.56%	4.54%	4.13%	4.14%
Original Credit Score < 660	15.98%	18.82%	21.37%	22.87%	21.26%	21.30%	21.09%	21.18%	19.01%	19.72%	19.93%	20.36%	17.98%	18.78%
30 - 59 Days Delinquent	2.03%	2.24%	2.40%	2.38%	2.00%	2.19%	2.28%	2.22%	1.86%	2.04%	2.07%	2.11%	1.72%	1.88%
Original Credit Score >= 660	1.24%	1.37%	1.55%	1.56%	1.32%	1.43%	1.47%	1.41%	1.19%	1.29%	1.32%	1.33%	1.09%	1.18%
Original Credit Score < 660	6.27%	7.02%	7.20%	7.09%	6.00%	6.84%	7.25%	7.31%	6.18%	7.02%	7.10%	7.42%	6.04%	6.81%
60 - 89 Days Delinquent	0.84%	0.88%	1.01%	1.02%	0.85%	0.84%	0.86%	0.83%	0.67%	0.70%	0.73%	0.72%	0.58%	0.61%
Original Credit Score >= 660	0.54%	0.55%	0.66%	0.68%	0.59%	0.56%	0.56%	0.53%	0.45%	0.45%	0.47%	0.46%	0.38%	0.39%
Original Credit Score < 660	2.46%	2.75%	3.04%	3.00%	2.39%	2.55%	2.73%	2.72%	2.13%	2.35%	2.46%	2.52%	1.96%	2.19%
60-plus-days Delinquent	3.62%	4.36%	5.18%	5.80%	5.73%	5.36%	5.06%	5.01%	4.64%	4.50%	4.49%	4.46%	4.15%	4.07%
Original Credit Score >= 660	2.48%	3.01%	3.60%	4.08%	4.12%	3.86%	3.64%	3.60%	3.38%	3.26%	3.24%	3.22%	3.03%	2.95%
Original Credit Score < 660	9.71%	11.80%	14.17%	15.78%	15.26%	14.46%	13.83%	13.87%	12.82%	12.70%	12.82%	12.93%	11.93%	11.97%
Serious Delinquency Rate	2.85%	3.52%	4.20%	4.82%	4.93%	4.58%	4.26%	4.23%	4.02%	3.85%	3.81%	3.78%	3.61%	3.50%
In Bankruptcy	0.29%	0.33%	0.36%	0.37%	0.39%	0.42%	0.47%	0.50%	0.51%	0.54%	0.54%	0.58%	0.60%	0.58%

Appendix: Data Tables

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

(# of loans in thousands)	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12
Total Loans Serviced	18,131	18,221	18,360	18,284	18,234	18,109	17,946	17,933	18,022	17,917	17,778	17,721	17,765	17,653
Original Credit Score >= 660	15,144	15,274	15,480	15,469	15,475	15,419	15,331	15,383	15,529	15,480	15,392	15,391	15,484	15,428
Original Credit Score < 660	2,987	2,947	2,879	2,816	2,759	2,691	2,615	2,550	2,493	2,437	2,386	2,330	2,281	2,225
Total Delinquent Loans	1,139	1,335	1,518	1,636	1,549	1,493	1,419	1,382	1,249	1,248	1,233	1,214	1,078	1,081
Original Credit Score >= 660	632	747	870	957	930	892	844	822	756	748	741	727	660	655
Original Credit Score < 660	507	588	648	679	620	602	575	560	492	500	492	487	418	426
30 - 59 Days Delinquent	397	438	452	453	384	424	434	419	351	384	386	387	318	344
Original Credit Score >= 660	203	225	242	250	214	233	237	225	191	207	211	209	175	187
Original Credit Score < 660	195	213	210	203	170	191	197	194	160	177	175	178	143	157
60 - 89 Days Delinquent	170	177	197	196	166	164	165	158	127	130	134	133	106	111
Original Credit Score >= 660	91	92	107	110	98	93	91	86	72	71	74	72	60	61
Original Credit Score < 660	79	85	90	86	68	71	74	72	54	59	60	60	45	50
60-plus-days Delinquent	742	897	1,066	1,183	1,166	1,070	985	964	898	864	847	828	760	737
Original Credit Score >= 660	429	522	628	707	715	659	607	597	565	541	531	518	485	467
Original Credit Score < 660	313	375	439	476	450	411	377	367	333	323	316	309	276	269
Percent of Total Loans Serviced														
Total Delinquent Loans	6.28%	7.33%	8.27%	8.95%	8.50%	8.25%	7.91%	7.71%	6.93%	6.96%	6.94%	6.85%	6.07%	6.12%
Original Credit Score >= 660	4.17%	4.89%	5.62%	6.19%	6.01%	5.78%	5.51%	5.34%	4.87%	4.83%	4.82%	4.73%	4.26%	4.24%
Original Credit Score < 660	16.98%	19.96%	22.51%	24.12%	22.47%	22.36%	21.97%	21.97%	19.76%	20.51%	20.61%	20.89%	18.34%	19.15%
30 - 59 Days Delinquent	2.19%	2.40%	2.46%	2.48%	2.10%	2.34%	2.42%	2.34%	1.95%	2.14%	2.17%	2.18%	1.79%	1.95%
Original Credit Score >= 660	1.34%	1.47%	1.57%	1.61%	1.38%	1.51%	1.54%	1.46%	1.23%	1.34%	1.37%	1.36%	1.13%	1.22%
Original Credit Score < 660	6.51%	7.24%	7.28%	7.22%	6.15%	7.09%	7.54%	7.59%	6.41%	7.27%	7.35%	7.63%	6.25%	7.05%
60 - 89 Days Delinquent	0.94%	0.97%	1.07%	1.07%	0.91%	0.91%	0.92%	0.88%	0.70%	0.73%	0.75%	0.75%	0.59%	0.63%
Original Credit Score >= 660	0.60%	0.60%	0.69%	0.71%	0.63%	0.60%	0.60%	0.56%	0.47%	0.46%	0.48%	0.47%	0.39%	0.39%
Original Credit Score < 660	2.66%	2.90%	3.11%	3.06%	2.47%	2.66%	2.82%	2.82%	2.18%	2.41%	2.51%	2.58%	1.99%	2.25%
60-plus-days Delinquent	4.09%	4.92%	5.81%	6.47%	6.39%	5.91%	5.49%	5.37%	4.98%	4.82%	4.76%	4.67%	4.28%	4.17%
Original Credit Score >= 660	2.83%	3.42%	4.05%	4.57%	4.62%	4.27%	3.96%	3.88%	3.64%	3.50%	3.45%	3.37%	3.13%	3.03%
Original Credit Score < 660	10.47%	12.72%	15.23%	16.90%	16.32%	15.27%	14.43%	14.38%	13.35%	13.24%	13.26%	13.26%	12.09%	12.10%
Serious Delinquency Rate	3.15%	3.94%	4.72%	5.38%	5.47%	4.99%	4.56%	4.48%	4.27%	4.08%	4.00%	3.91%	3.67%	3.53%
In Bankruptcy	0.33%	0.38%	0.40%	0.41%	0.42%	0.46%	0.51%	0.54%	0.54%	0.57%	0.56%	0.62%	0.65%	0.60%

Appendix: Data Tables

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

(# of loans in thousands)	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12
Total Loans Serviced	12,222	12,191	12,269	12,225	12,220	12,156	11,950	11,784	11,765	11,689	11,547	11,324	11,189	10,964
Original Credit Score >= 660	10,434	10,448	10,563	10,553	10,577	10,544	10,381	10,258	10,273	10,227	10,116	9,929	9,826	9,638
Original Credit Score < 660	1,788	1,742	1,706	1,672	1,642	1,612	1,569	1,526	1,493	1,462	1,431	1,395	1,364	1,327
Total Delinquent Loans	576	674	803	858	805	795	777	765	687	690	690	694	621	623
Original Credit Score >= 660	320	379	471	511	489	480	469	462	422	421	421	423	384	382
Original Credit Score < 660	256	294	332	347	316	315	308	303	265	269	269	271	237	241
30 - 59 Days Delinquent	218	244	282	272	225	241	248	240	202	221	221	226	179	194
Original Credit Score >= 660	113	128	161	157	131	138	142	136	115	124	125	127	102	109
Original Credit Score < 660	105	116	120	115	94	103	106	104	87	96	96	99	78	85
60 - 89 Days Delinquent	84	92	114	114	93	90	93	90	74	76	79	78	62	64
Original Credit Score >= 660	46	49	64	66	56	52	53	51	43	43	45	44	36	36
Original Credit Score < 660	38	43	50	48	37	38	40	39	31	33	34	34	26	28
60-plus-days Delinquent	358	430	521	586	580	554	529	525	485	469	469	469	442	428
Original Credit Score >= 660	207	251	310	354	358	343	327	326	306	296	296	296	282	272
Original Credit Score < 660	151	178	211	232	222	211	201	199	178	173	173	173	159	156
Percent of Total Loans Serviced														
Total Delinquent Loans	4.71%	5.53%	6.54%	7.02%	6.59%	6.54%	6.50%	6.49%	5.84%	5.90%	5.98%	6.13%	5.55%	5.68%
Original Credit Score >= 660	3.07%	3.63%	4.46%	4.84%	4.63%	4.55%	4.52%	4.51%	4.11%	4.11%	4.16%	4.26%	3.91%	3.96%
Original Credit Score < 660	14.31%	16.90%	19.44%	20.77%	19.24%	19.52%	19.61%	19.85%	17.75%	18.40%	18.78%	19.46%	17.38%	18.15%
30 - 59 Days Delinquent	1.78%	2.00%	2.30%	2.22%	1.84%	1.98%	2.08%	2.04%	1.72%	1.89%	1.91%	1.99%	1.60%	1.77%
Original Credit Score >= 660	1.09%	1.23%	1.53%	1.48%	1.24%	1.30%	1.37%	1.33%	1.12%	1.22%	1.24%	1.28%	1.04%	1.14%
Original Credit Score < 660	5.86%	6.65%	7.06%	6.87%	5.75%	6.40%	6.78%	6.83%	5.80%	6.59%	6.70%	7.08%	5.70%	6.39%
60 - 89 Days Delinquent	0.69%	0.76%	0.93%	0.93%	0.76%	0.74%	0.78%	0.76%	0.63%	0.65%	0.68%	0.68%	0.56%	0.58%
Original Credit Score >= 660	0.44%	0.47%	0.61%	0.62%	0.53%	0.49%	0.51%	0.49%	0.42%	0.42%	0.44%	0.44%	0.37%	0.37%
Original Credit Score < 660	2.14%	2.48%	2.91%	2.89%	2.27%	2.38%	2.58%	2.56%	2.05%	2.25%	2.38%	2.43%	1.91%	2.09%
60-plus-days Delinquent	2.93%	3.52%	4.24%	4.80%	4.75%	4.56%	4.43%	4.45%	4.12%	4.01%	4.06%	4.14%	3.95%	3.91%
Original Credit Score >= 660	1.98%	2.40%	2.93%	3.35%	3.39%	3.25%	3.15%	3.18%	2.98%	2.90%	2.93%	2.98%	2.87%	2.83%
Original Credit Score < 660	8.46%	10.24%	12.38%	13.90%	13.49%	13.12%	12.83%	13.02%	11.95%	11.81%	12.08%	12.38%	11.68%	11.76%
Serious Delinquency Rate	2.41%	2.89%	3.43%	3.98%	4.13%	3.96%	3.80%	3.84%	3.63%	3.50%	3.51%	3.58%	3.51%	3.45%
In Bankruptcy	0.22%	0.26%	0.30%	0.33%	0.33%	0.36%	0.41%	0.44%	0.45%	0.48%	0.49%	0.53%	0.52%	0.54%

Appendix: Data Tables

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

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	YTD 2012
Starts²															
HAMP Active Trial & Perm. - Cum.		66,200	278,139	485,418	584,086	426,978	348,171	361,510	384,449	408,633	422,591	436,199	444,930	455,967	455,967
Repayment Plans	100,917	140,641	182,720	170,109	159,073	121,253	159,238	152,371	89,354	122,166	128,151	99,899	96,332	76,871	173,203
Forbearance Plans	49,369	121,496	291,825	335,090	221,592	110,771	77,344	92,627	127,982	95,613	90,995	67,458	48,011	34,751	82,762
Completed															
Repayment Plans ³	31,901	25,114	38,939	46,406	55,884	46,353	33,964	49,753	44,827	45,890	48,869	41,972	44,636	36,343	80,979
Forbearance Plans ³	5,304	4,727	5,607	9,589	17,991	20,585	13,863	10,585	12,601	7,713	7,006	7,103	6,248	5,352	11,600
Charge-offs-in-lieu	288	496	810	653	705	756	992	665	348	602	801	512	507	342	849
HomeSaver Advance (<i>Fannie</i>)	20,431	11,662	4,347	2,759	2,588	1,783	794	26	-	-	-	-	-	-	-
Loan Modifications	37,069	32,287	36,722	57,569	137,561	171,176	146,507	119,778	86,201	81,214	83,582	71,111	60,348	50,474	110,822
Home Retention Actions	94,993	74,286	86,425	116,976	214,729	240,653	196,120	180,807	143,977	135,419	140,258	120,698	111,739	92,511	204,250
Short Sales	8,054	11,705	16,586	19,102	23,379	29,375	29,465	25,734	25,705	29,483	28,264	31,785	30,601	32,361	62,962
Deeds-in-lieu	578	835	843	715	934	1,506	1,728	1,875	1,849	2,727	2,545	3,110	3,759	4,135	7,894
Nonforeclosure - Home Forfeiture Actions	8,632	12,540	17,429	19,817	24,313	30,881	31,193	27,609	27,554	32,210	30,809	34,895	34,360	36,496	70,856
Total Foreclosure Prevention Actions	103,625	86,826	103,854	136,793	239,042	271,534	227,313	208,416	171,531	167,629	171,067	155,593	146,099	129,007	275,106
Percent of Total Foreclosure Prevention Actions															
Repayment Plans	31%	29%	37%	34%	23%	17%	15%	24%	26%	27%	29%	27%	31%	28%	29%
Forbearance Plans	5%	5%	5%	7%	8%	8%	6%	5%	7%	5%	4%	5%	4%	4%	4%
Charge-offs-in-lieu	0%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
HomeSaver Advance (<i>Fannie</i>)	20%	13%	4%	2%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loan Modifications	36%	37%	35%	42%	58%	63%	64%	57%	50%	48%	49%	46%	41%	39%	40%
Home Retention Actions	92%	86%	83%	86%	90%	89%	86%	87%	84%	81%	82%	78%	76%	72%	74%
Short Sales	8%	13%	16%	14%	10%	11%	13%	12%	15%	18%	17%	20%	21%	25%	23%
Deeds-in-lieu	1%	1%	1%	1%	0%	1%	1%	1%	1%	2%	1%	2%	3%	3%	3%
Nonforeclosure - Home Forfeiture Actions	8%	14%	17%	14%	10%	11%	14%	13%	16%	19%	18%	22%	24%	28%	26%

¹ The number of foreclosure prevention actions reported in this table may not tie to the Enterprises' financial statements due to timing differences in reporting systems.² Forbearance plans initiated include HAMP trials initiated by servicers under the MHA program. In addition, starting in August, forbearance plans initiated include Fannie Mae's HomeSaver forbearance plans. 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 June 30, 2012, Fannie Mae had completed approximately 259,000 HAMP permanent modifications and Freddie Mac had completed nearly 166,000 HAMP permanent modifications.³ Includes loans that were 30+ days delinquent at initiation of the plan. In addition, the completed forbearance plans data have been revised to exclude HAMP.

Appendix: Data Tables

3(i) Enterprises Combined - Loan Modifications

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	YTD 2012
Loan Modifications (# of loans)	37,069	32,287	36,722	57,569	137,561	171,176	146,507	119,778	86,201	81,214	83,582	71,111	60,348	50,474	110,822
Principal and Interest Change (%)															
Increase	16%	12%	13%	15%	13%	7%	8%	11%	8%	6%	6%	5%	4%	3%	4%
No Change	1%	2%	0%	0%	0%	1%	1%	2%	2%	1%	1%	1%	0%	0%	0%
Decrease <=20%	31%	32%	38%	25%	23%	21%	21%	23%	23%	26%	27%	26%	24%	27%	25%
Decrease 20% <=30%	34%	36%	26%	17%	16%	16%	16%	16%	16%	18%	20%	21%	21%	21%	21%
Decrease > 30%	18%	19%	23%	43%	48%	55%	53%	49%	51%	49%	46%	47%	50%	49%	49%
Type of Modifications (%)															
Extend Term Only	17%	19%	18%	9%	4%	4%	4%	6%	7%	9%	12%	12%	11%	10%	11%
Reduce Rate Only	4%	3%	9%	21%	34%	31%	30%	28%	31%	30%	24%	20%	18%	19%	18%
Reduce Rate and Extend Term	70%	68%	65%	56%	44%	47%	48%	46%	37%	37%	34%	35%	38%	42%	40%
Reduce Rate, Extend Term and Forbear Principal	0%	0%	1%	6%	9%	12%	12%	12%	21%	22%	29%	32%	32%	29%	31%
Other	9%	9%	7%	8%	9%	5%	6%	7%	4%	2%	1%	1%	1%	0%	1%
60+ Days Re-Delinquency (%)															
3 Months after Modification	21%	24%	19%	9%	8%	9%	10%	8%	7%	7%	7%	7%	6%		
6 Months after Modification	33%	35%	33%	16%	13%	13%	13%	12%	11%	11%	11%	10%			
9 Months after Modification	40%	39%	36%	20%	18%	16%	15%	15%	14%	13%	13%				

Appendix: Data Tables

3(ii) Fannie Mae - Loan Modifications

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	YTD 2012
Loan Modifications (# of loans)	12,446	16,684	27,686	41,753	93,756	121,693	106,365	81,692	51,043	50,336	60,025	51,936	46,671	35,332	82,003
Principal and Interest Change (%)															
Increase	15%	10%	9%	14%	13%	6%	8%	11%	6%	3%	3%	3%	2%	3%	2%
No Change	0%	3%	0%	0%	0%	0%	1%	1%	2%	1%	0%	1%	0%	0%	0%
Decrease <=20%	35%	35%	35%	24%	22%	19%	19%	19%	20%	24%	27%	26%	24%	26%	25%
Decrease 20% <=30%	28%	29%	28%	17%	16%	16%	16%	15%	15%	18%	22%	23%	23%	21%	22%
Decrease > 30%	21%	23%	27%	46%	49%	58%	56%	54%	57%	54%	48%	48%	51%	50%	50%
Type of Modifications (%)															
Extend Term Only	13%	12%	10%	6%	1%	1%	1%	2%	2%	5%	10%	11%	12%	13%	12%
Reduce Rate Only	10%	5%	11%	24%	40%	35%	35%	35%	34%	32%	22%	17%	15%	18%	16%
Reduce Rate and Extend Term	67%	73%	72%	55%	36%	41%	42%	38%	37%	37%	34%	36%	39%	37%	38%
Reduce Rate, Extend Term and Forbear Principal	0%	0%	2%	9%	14%	17%	16%	18%	24%	25%	33%	36%	35%	32%	34%
Other	10%	9%	5%	7%	10%	5%	5%	7%	4%	1%	0%	0%	0%	0%	0%
60+ Days Re-Delinquency (%)															
3 Months after Modification	19%	18%	21%	9%	9%	9%	11%	9%	8%	8%	8%	7%	6%		
6 Months after Modification	36%	33%	36%	17%	15%	15%	14%	13%	12%	12%	11%	11%			
9 Months after Modification	47%	41%	39%	22%	21%	17%	16%	17%	15%	14%	14%				

Appendix: Data Tables

3(iii) Freddie Mac - Loan Modifications

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	YTD 2012
Loan Modifications (# of loans)	24,623	15,603	9,036	15,816	43,805	49,483	40,142	38,086	35,158	30,878	23,557	19,175	13,677	15,142	28,819
Principal and Interest Change (%)															
Increase	16%	14%	24%	18%	11%	9%	8%	11%	11%	11%	12%	12%	12%	3%	8%
No Change	1%	1%	1%	1%	1%	1%	4%	4%	2%	2%	1%	1%	1%	1%	1%
Decrease <=20%	30%	29%	44%	31%	24%	26%	27%	30%	29%	28%	28%	27%	25%	28%	27%
Decrease 20% <=30%	37%	41%	20%	17%	16%	17%	18%	17%	17%	17%	16%	16%	15%	21%	18%
Decrease > 30%	16%	15%	11%	33%	47%	47%	43%	37%	40%	42%	43%	44%	46%	47%	46%
Type of Modifications (%)															
Extend Term Only	19%	26%	43%	16%	9%	11%	12%	16%	15%	15%	16%	15%	9%	3%	6%
Reduce Rate Only	1%	1%	2%	14%	22%	21%	17%	13%	27%	28%	28%	28%	30%	22%	26%
Reduce Rate and Extend Term	72%	63%	41%	59%	62%	62%	64%	63%	39%	36%	33%	31%	35%	54%	45%
Reduce Rate, Extend Term and Forbear Principal	0%	0%	0%	0%	0%	0%	0%	0%	16%	18%	18%	21%	23%	21%	22%
Other	9%	10%	13%	12%	7%	6%	6%	7%	4%	3%	5%	5%	3%	0%	2%
60+ Days Re-Delinquency (%)															
3 Months after Modification	22%	27%	14%	9%	6%	6%	7%	7%	6%	5%	5%	5%	4%		
6 Months after Modification	31%	36%	25%	13%	9%	10%	10%	10%	9%	9%	10%	8%			
9 Months after Modification	36%	38%	28%	17%	11%	12%	11%	13%	13%	12%	11%				

Appendix: Data Tables

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

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	YTD 2012
Short Sales	8,054	11,705	16,586	19,102	23,379	29,375	29,465	25,734	25,705	29,483	28,264	31,785	30,601	32,361	62,962
Deeds-in-lieu	578	835	843	715	934	1,506	1,728	1,875	1,849	2,727	2,545	3,110	3,759	4,135	7,894
Nonforeclosure - Home Forfeiture Actions ¹	8,632	12,540	17,429	19,817	24,313	30,881	31,193	27,609	27,554	32,210	30,809	34,895	34,360	36,496	70,856
Third-party Sales	1,467	2,789	4,263	4,908	5,171	7,856	11,999	7,886	8,982	14,968	10,902	9,395	9,987	9,618	19,605
Foreclosure Sales ²	39,733	54,236	65,375	72,989	92,760	104,497	126,058	68,759	79,123	79,250	68,483	69,963	68,713	61,308	130,021
Third-party & Foreclosure Sales	41,200	57,025	69,638	77,897	97,931	112,353	138,057	76,645	88,105	94,218	79,385	79,358	78,700	70,926	149,626
Foreclosure Starts	243,824	299,208	254,168	243,485	246,273	275,095	338,957	309,976	259,643	250,858	223,862	218,349	225,889	186,260	412,149
Top Five Reasons for Delinquency															
Curtailment of Income	35%	40%	40%	41%	47%	48%	48%	46%	44%	43%	41%	40%	40%	41%	
Excessive obligations	19%	18%	16%	13%	13%	14%	14%	14%	14%	14%	15%	16%	15%	15%	
Unemployment	8%	9%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	
Illness of principal mortgagor or family member	6%	6%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	
Marital Difficulties	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	4%	4%	4%	4%	

¹ Short sales and deeds-in-lieu of foreclosure completed.² Fourth quarter 2011 data have been revised.

Appendix: Data Tables

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

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	YTD Jun-12
Acquisitions	39,362	54,092	65,332	71,938	91,341	103,500	124,402	69,733	78,256	78,485	69,572	72,014	71,505	63,816	135,321
Dispositions	(40,724)	(48,294)	(49,238)	(54,144)	(58,723)	(75,832)	(74,206)	(76,849)	(94,441)	(100,550)	(83,678)	(75,163)	(77,104)	(74,743)	(151,847)
Inventory (at period end)	91,516	97,314	113,408	131,202	163,820	191,488	241,684	234,568	218,383	196,318	182,212	179,063	173,464	162,537	
Acquisitions by State															
Arizona	4,212	4,807	5,296	6,136	7,795	8,212	9,012	5,936	8,484	6,621	4,375	3,181	2,883	2,693	5,576
California	5,561	8,253	9,465	10,434	12,767	12,455	14,920	9,459	13,380	11,527	7,752	6,938	5,776	4,889	10,665
Florida	3,117	4,891	6,219	7,226	10,309	13,517	15,710	7,244	4,136	4,875	5,479	6,532	8,546	7,813	16,359
Nevada	1,939	2,248	3,086	2,462	2,071	3,897	4,177	2,587	3,286	4,032	2,132	1,843	1,637	853	2,490
Subtotal	14,829	20,199	24,066	26,258	32,942	38,081	43,819	25,226	29,286	27,055	19,738	18,494	18,842	16,248	35,090
Selected Midwest States [†]	6,642	12,032	12,251	13,062	17,645	18,555	20,912	10,534	13,642	11,854	12,209	15,127	17,425	14,740	32,165
All other States	17,891	21,861	29,015	32,618	40,754	46,864	59,671	33,973	35,328	39,576	37,625	38,393	35,238	32,828	68,066
Total Acquisitions	39,362	54,092	65,332	71,938	91,341	103,500	124,402	69,733	78,256	78,485	69,572	72,014	71,505	63,816	135,321
Inventory by State															
Arizona	7,344	6,992	7,504	8,675	11,305	12,596	15,384	13,332	13,595	10,847	8,063	6,070	5,019	4,587	
California	12,839	13,568	15,325	17,585	22,302	24,546	29,722	28,049	29,939	28,116	23,407	19,972	16,777	13,566	
Florida	5,891	6,796	8,445	10,203	14,305	19,788	26,679	27,746	19,380	13,452	11,793	12,618	15,330	16,344	
Nevada	3,603	3,540	4,230	4,004	3,631	5,218	6,937	6,164	6,064	6,536	5,307	4,206	3,327	2,133	
Subtotal	29,677	30,896	35,504	40,467	51,543	62,148	78,722	75,291	68,978	58,951	48,570	42,866	40,453	36,630	
Selected Midwest States [†]	22,434	25,454	28,694	31,875	38,596	43,727	51,829	50,677	48,918	44,506	43,082	45,127	47,309	45,962	
All other States	39,405	40,964	49,210	58,860	73,681	85,613	111,133	108,600	100,487	92,861	90,560	91,070	85,702	79,945	
Total Inventory	91,516	97,314	113,408	131,202	163,820	191,488	241,684	234,568	218,383	196,318	182,212	179,063	173,464	162,537	

[†]Select Midwest states are Illinois, Indiana, Michigan and Ohio

Appendix: Data Tables

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

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	YTD Jun-12
Acquisitions	25,374	32,095	40,959	47,189	61,929	68,838	85,349	45,962	53,549	53,697	45,194	47,256	47,700	43,783	91,483
Dispositions	(26,541)	(31,851)	(31,299)	(33,309)	(38,095)	(49,517)	(47,872)	(50,260)	(62,814)	(71,202)	(58,297)	(51,344)	(52,071)	(48,674)	(100,745)
Inventory (at period end)	62,371	62,615	72,275	86,155	109,989	129,310	166,787	162,489	153,224	135,719	122,616	118,528	114,157	109,266	
Acquisitions by State															
Arizona	2,526	2,879	3,172	4,277	5,374	5,256	6,023	4,038	5,971	4,858	3,052	2,291	2,246	2,109	4,355
California	3,719	4,444	5,304	6,098	8,700	8,256	10,434	6,661	9,571	8,179	5,197	4,642	3,829	3,697	7,526
Florida	1,680	2,876	4,053	4,673	6,556	8,712	10,048	4,312	2,919	3,154	3,405	4,270	5,610	5,584	11,194
Nevada	1,210	1,337	1,885	1,643	1,451	2,686	3,278	2,003	2,678	3,099	1,467	1,162	1,003	654	1,657
Subtotal	9,135	11,536	14,414	16,691	22,081	24,910	29,783	17,014	21,139	19,290	13,121	12,365	12,688	12,044	24,732
Selected Midwest States [†]	4,643	6,930	7,834	9,057	12,058	12,356	14,314	6,683	8,962	7,316	7,484	10,015	11,657	9,664	21,321
All other States	11,596	13,629	18,711	21,441	27,790	31,572	41,252	22,265	23,448	27,091	24,589	24,876	23,355	22,075	45,430
Total Acquisitions	25,374	32,095	40,959	47,189	61,929	68,838	85,349	45,962	53,549	53,697	45,194	47,256	47,700	43,783	91,483
Inventory by State															
Arizona	4,826	4,354	4,586	5,857	7,779	8,427	10,550	9,400	9,703	7,738	5,703	4,385	3,795	3,673	
California	8,207	8,078	8,954	10,472	14,476	16,630	20,992	20,164	21,800	20,224	16,759	14,147	11,789	10,039	
Florida	3,840	4,251	5,537	6,812	9,304	13,179	18,051	18,621	13,871	9,510	8,083	8,677	10,401	11,765	
Nevada	2,405	2,254	2,659	2,685	2,550	3,668	5,368	4,895	4,858	5,035	3,872	2,833	2,117	1,512	
Subtotal	19,278	18,937	21,736	25,826	34,109	41,904	54,961	53,080	50,232	42,507	34,417	30,042	28,102	26,989	
Selected Midwest States [†]	16,127	16,915	18,680	21,512	26,389	29,945	36,060	35,354	34,311	30,266	28,333	29,614	30,963	29,967	
All other States	26,966	26,763	31,859	38,817	49,491	57,461	75,766	74,055	68,681	62,946	59,866	58,872	55,092	52,310	
Total Inventory	62,371	62,615	72,275	86,155	109,989	129,310	166,787	162,489	153,224	135,719	122,616	118,528	114,157	109,266	

[†]Select Midwest states are Illinois, Indiana, Michigan and Ohio

Appendix: Data Tables

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

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	4Q10	1Q11	2Q11	3Q11	4Q11	1Q12	2Q12	YTD Jun-12
Acquisitions	13,988	21,997	24,373	24,749	29,412	34,662	39,053	23,771	24,707	24,788	24,378	24,758	23,805	20,033	43,838
Dispositions	(14,183)	(16,443)	(17,939)	(20,835)	(20,628)	(26,315)	(26,334)	(26,589)	(31,627)	(29,348)	(25,381)	(23,819)	(25,033)	(26,069)	(51,102)
Inventory (at period end)	29,145	34,699	41,133	45,047	53,831	62,178	74,897	72,079	65,159	60,599	59,596	60,535	59,307	53,271	
Acquisitions by State															
Arizona	1,686	1,928	2,124	1,859	2,421	2,956	2,989	1,898	2,513	1,763	1,323	890	637	584	1,221
California	1,842	3,809	4,161	4,336	4,067	4,199	4,486	2,798	3,809	3,348	2,555	2,296	1,947	1,192	3,139
Florida	1,437	2,015	2,166	2,553	3,753	4,805	5,662	2,932	1,217	1,721	2,074	2,262	2,936	2,229	5,165
Nevada	729	911	1,201	819	620	1,211	899	584	608	933	665	681	634	199	833
Subtotal	5,694	8,663	9,652	9,567	10,861	13,171	14,036	8,212	8,147	7,765	6,617	6,129	6,154	4,204	10,358
Selected Midwest States [*]	1,999	5,102	4,417	4,005	5,587	6,199	6,598	3,851	4,680	4,538	4,725	5,112	5,768	5,076	10,844
All other States	6,295	8,232	10,304	11,177	12,964	15,292	18,419	11,708	11,880	12,485	13,036	13,517	11,883	10,753	22,636
Total Acquisitions	13,988	21,997	24,373	24,749	29,412	34,662	39,053	23,771	24,707	24,788	24,378	24,758	23,805	20,033	43,838
Inventory by State															
Arizona	2,518	2,638	2,918	2,818	3,526	4,169	4,834	3,932	3,892	3,109	2,360	1,685	1,224	914	
California	4,632	5,490	6,371	7,113	7,826	7,916	8,730	7,885	8,139	7,892	6,648	5,825	4,988	3,527	
Florida	2,051	2,545	2,908	3,391	5,001	6,609	8,628	9,125	5,509	3,942	3,710	3,941	4,929	4,579	
Nevada	1,198	1,286	1,571	1,319	1,081	1,550	1,569	1,269	1,206	1,501	1,435	1,373	1,210	621	
Subtotal	10,399	11,959	13,768	14,641	17,434	20,244	23,761	22,211	18,746	16,444	14,153	12,824	12,351	9,641	
Selected Midwest States [*]	6,307	8,539	10,014	10,363	12,207	13,782	15,769	15,323	14,607	14,240	14,749	15,513	16,346	15,995	
All other States	12,439	14,201	17,351	20,043	24,190	28,152	35,367	34,545	31,806	29,915	30,694	32,198	30,610	27,635	
Total Inventory	29,145	34,699	41,133	45,047	53,831	62,178	74,897	72,079	65,159	60,599	59,596	60,535	59,307	53,271	

^{*}Select Midwest states are Illinois, Indiana, Michigan and Ohio

Appendix: State Level Data

Enterprises Single-Family Book Profile - As of June 30, 2012

The top 5 states for the relevant columns are highlighted.

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	57,509	1,346	653	178	180	169	166	517	0.9%	12.3%	155
AL	362,556	22,203	10,586	3,245	3,022	2,612	2,738	8,408	2.3%	12.3%	2,430
AR	190,112	9,961	3,904	1,202	1,182	1,389	2,284	4,867	2.6%	22.9%	501
AZ	714,668	38,181	11,596	4,330	6,834	8,833	6,588	22,300	3.1%	17.3%	4,587
CA	3,555,685	149,410	46,965	17,440	23,306	29,748	31,951	85,153	2.4%	21.4%	13,566
CO	628,494	19,520	7,970	2,381	2,782	3,555	2,832	9,199	1.5%	14.5%	2,393
CT	351,263	22,361	6,579	2,228	2,395	3,177	7,982	13,578	3.9%	35.7%	1,078
DC	64,870	3,610	1,139	362	422	421	1,266	2,112	3.3%	35.1%	65
DE	109,307	6,649	2,148	776	774	1,003	1,948	3,735	3.4%	29.3%	356
FL	1,947,780	262,865	38,305	12,708	18,949	33,961	158,942	212,050	10.9%	60.5%	16,344
GA	937,376	63,225	26,323	8,670	9,693	9,737	8,802	28,305	3.0%	13.9%	8,578
HI	131,203	6,331	1,464	496	571	913	2,887	4,380	3.3%	45.6%	289
IA	276,137	11,066	4,382	1,276	1,181	1,569	2,658	5,418	2.0%	24.0%	1,134
ID	170,673	8,117	2,690	890	1,125	1,687	1,725	4,548	2.7%	21.3%	698
IL	1,374,092	99,704	24,607	8,651	11,233	16,938	38,275	66,558	4.8%	38.4%	15,479
IN	589,833	36,105	13,506	3,824	3,770	5,060	9,945	18,837	3.2%	27.5%	3,502
KS	218,932	9,138	4,003	1,145	1,183	1,243	1,564	4,032	1.8%	17.1%	1,385
KY	305,815	15,536	5,842	1,735	1,694	2,199	4,066	7,991	2.6%	26.2%	1,799
LA	296,360	19,221	8,498	2,479	2,206	2,580	3,458	8,274	2.8%	18.0%	1,428
MA	687,938	37,038	13,455	4,397	4,633	5,455	9,098	19,237	2.8%	24.6%	2,875
MD	668,150	47,676	13,538	4,412	5,082	6,653	17,991	29,768	4.5%	37.7%	2,098
ME	113,851	7,988	2,381	729	810	931	3,137	4,886	4.3%	39.3%	326
MI	1,034,335	53,213	22,699	7,842	8,409	7,602	6,661	22,801	2.2%	12.5%	18,469
MN	660,415	23,409	9,528	3,171	3,662	3,894	3,154	10,737	1.6%	13.5%	8,024
MO	571,409	24,689	11,377	3,511	3,685	3,384	2,732	9,844	1.7%	11.1%	3,285
MS	150,692	11,218	5,431	1,504	1,285	1,361	1,637	4,298	2.9%	14.6%	1,097
MT	99,357	2,902	1,223	359	331	465	524	1,324	1.3%	18.1%	366
NC	897,775	50,866	20,152	6,264	6,498	7,451	10,501	24,539	2.7%	20.6%	4,951
ND	43,810	821	402	106	62	83	168	313	0.7%	20.5%	48
NE	156,283	4,931	2,330	667	658	715	561	1,940	1.2%	11.4%	416
NH	150,008	7,607	3,222	1,088	1,032	1,098	1,167	3,312	2.2%	15.3%	988
NJ	892,782	82,814	17,684	6,576	7,831	10,479	40,244	58,600	6.6%	48.6%	915
NM	178,367	9,772	3,115	937	1,028	1,465	3,227	5,732	3.2%	33.0%	1,176
NV	282,977	29,038	4,741	2,174	4,317	6,778	11,028	22,140	7.8%	38.0%	2,133
NY	1,342,772	95,122	27,487	8,545	8,687	10,565	39,838	59,178	4.4%	41.9%	814
OH	1,050,617	62,942	21,496	6,764	7,062	10,208	17,412	34,778	3.3%	27.7%	8,512
OK	247,084	11,815	4,866	1,358	1,218	1,680	2,693	5,611	2.3%	22.8%	930
OR	461,080	22,314	5,862	2,121	3,022	4,332	6,977	14,348	3.1%	31.3%	2,013
PA	1,040,179	63,705	23,060	7,277	6,774	8,402	18,192	33,463	3.2%	28.6%	3,291
RI	98,263	6,706	2,229	736	830	970	1,941	3,751	3.8%	28.9%	700
SC	437,255	29,661	10,694	3,091	3,105	4,101	8,670	15,921	3.6%	29.2%	2,356
SD	61,160	1,485	683	184	148	174	296	622	1.0%	19.9%	261
TN	474,448	24,327	10,750	3,314	3,441	3,476	3,346	10,290	2.2%	13.8%	3,046
TX	1,725,217	70,102	35,026	9,863	8,363	8,169	8,681	25,312	1.5%	12.4%	5,764
UT	293,095	12,409	4,711	1,492	1,798	2,282	2,126	6,226	2.1%	17.1%	980
VA	856,294	31,161	13,475	4,198	4,424	4,327	4,737	13,543	1.6%	15.2%	2,962
VT	70,083	3,227	1,113	346	282	384	1,102	1,775	2.5%	34.1%	155
WA	833,139	44,161	10,707	3,969	6,145	8,817	14,523	29,517	3.5%	32.9%	2,557
WI	628,012	23,356	8,202	2,566	2,819	4,056	5,713	12,637	2.0%	24.5%	4,116
WV	92,000	5,583	2,993	891	655	512	532	1,707	1.9%	9.5%	552
WY	49,976	1,080	556	161	152	103	108	363	0.7%	10.0%	300
Other ²	178,011	19,690	6,912	3,007	5,480	1,700	2,591	9,847	5.5%	13.2%	294
Total	28,809,499	1,727,377	543,260	177,636	206,230	258,866	541,385	1,008,622	3.5%	31.3%	162,537

¹ Includes other loans that cannot be categorized due to missing attributes.² Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

Appendix: State Level Data

Fannie Mae Single-Family Book Profile - As of June 30, 2012

State	Total Loan Count	Delinquent Loans (DLQ) ¹								REO Inventory	
		Total	30-59 Days DLQ	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates		% of DLQ Loans > =365 Days DLQ
AK	31,606	865	403	113	120	117	112	351	1.1%	12.9%	93
AL	237,729	14,637	6,944	2,130	1,981	1,757	1,825	5,577	2.3%	12.5%	1,611
AR	124,823	6,374	2,578	819	764	888	1,325	2,984	2.4%	20.8%	369
AZ	441,729	22,306	7,272	2,609	4,112	4,845	3,468	12,448	2.8%	15.5%	3,673
CA	2,347,724	89,916	30,315	11,045	14,517	17,611	16,428	48,602	2.1%	18.3%	10,039
CO	395,889	12,253	5,096	1,497	1,744	2,195	1,721	5,677	1.4%	14.0%	1,387
CT	220,042	14,924	4,383	1,541	1,675	2,100	5,225	9,010	4.1%	35.0%	746
DC	43,249	2,338	772	227	291	272	776	1,340	3.1%	33.2%	54
DE	66,708	4,259	1,367	483	511	667	1,231	2,414	3.6%	28.9%	215
FL	1,223,633	166,733	24,451	7,755	12,240	21,811	100,476	134,641	11.0%	60.3%	11,765
GA	554,491	37,935	16,034	5,250	5,792	5,812	5,047	16,691	3.0%	13.3%	5,681
HI	90,694	4,156	1,011	332	378	607	1,828	2,817	3.1%	44.0%	176
IA	164,636	7,137	2,853	834	759	946	1,745	3,455	2.1%	24.5%	740
ID	99,755	4,865	1,609	500	678	985	1,093	2,758	2.8%	22.5%	450
IL	796,705	60,555	14,669	5,058	6,649	10,017	24,162	40,866	5.1%	39.9%	9,487
IN	307,332	21,975	7,984	2,269	2,311	3,048	6,363	11,751	3.8%	29.0%	2,506
KS	117,974	5,555	2,394	658	717	785	1,001	2,529	2.1%	18.0%	871
KY	146,831	9,024	3,187	985	934	1,246	2,672	4,863	3.3%	29.6%	1,130
LA	204,914	13,194	5,943	1,684	1,531	1,735	2,301	5,579	2.7%	17.4%	980
MA	431,366	23,910	8,908	2,878	3,057	3,438	5,629	12,149	2.8%	23.5%	1,912
MD	402,675	29,137	8,328	2,787	3,207	4,072	10,743	18,043	4.5%	36.9%	1,588
ME	63,360	5,121	1,497	488	508	603	2,025	3,140	5.0%	39.5%	230
MI	590,862	32,375	14,086	4,703	5,118	4,598	3,870	13,626	2.3%	12.0%	12,255
MN	337,885	12,952	5,240	1,747	2,043	2,124	1,798	5,979	1.8%	13.9%	4,619
MO	328,579	15,047	6,966	2,139	2,308	2,037	1,597	5,963	1.8%	10.6%	2,037
MS	112,122	8,095	3,999	1,130	936	936	1,094	2,976	2.7%	13.5%	801
MT	63,037	1,789	786	211	190	279	323	793	1.3%	18.1%	250
NC	514,105	30,796	12,155	3,813	3,959	4,492	6,377	14,854	2.9%	20.7%	3,294
ND	24,151	496	240	57	38	37	124	199	0.8%	25.0%	23
NE	96,182	3,326	1,592	430	429	489	386	1,306	1.4%	11.6%	305
NH	87,748	4,811	2,021	680	659	711	740	2,117	2.4%	15.4%	604
NJ	565,075	53,752	11,536	4,358	5,160	6,822	25,876	37,884	6.7%	48.1%	766
NM	111,297	6,023	1,944	577	631	890	1,981	3,505	3.1%	32.9%	693
NV	176,202	16,948	2,997	1,366	2,669	4,094	5,822	12,597	7.1%	34.4%	1,512
NY	837,057	60,485	17,506	5,466	5,644	6,770	25,099	37,540	4.5%	41.5%	609
OH	597,156	38,877	13,261	4,083	4,382	6,294	10,857	21,577	3.6%	27.9%	5,719
OK	153,559	7,637	3,142	846	772	1,084	1,793	3,657	2.4%	23.5%	599
OR	272,361	13,490	3,608	1,263	1,870	2,600	4,149	8,629	3.2%	30.8%	1,325
PA	631,126	40,898	14,681	4,690	4,327	5,482	11,718	21,576	3.4%	28.7%	2,392
RI	61,061	4,281	1,422	465	555	605	1,234	2,399	3.9%	28.8%	411
SC	261,673	18,454	6,611	1,946	1,972	2,525	5,400	9,916	3.8%	29.3%	1,593
SD	40,219	939	420	122	100	108	189	400	1.0%	20.1%	180
TN	300,109	15,560	6,915	2,098	2,190	2,260	2,097	6,559	2.2%	13.5%	1,985
TX	1,108,491	44,913	22,709	6,167	5,283	5,215	5,539	16,073	1.4%	12.3%	3,928
UT	168,865	7,314	2,817	850	1,051	1,294	1,302	3,654	2.2%	17.8%	565
VA	523,044	19,184	8,189	2,556	2,723	2,635	3,081	8,458	1.6%	16.1%	2,028
VT	35,521	1,986	701	176	176	221	712	1,112	3.1%	35.9%	116
WA	519,390	27,345	6,753	2,491	3,814	5,370	8,917	18,117	3.5%	32.6%	1,667
WI	382,043	14,171	4,979	1,527	1,676	2,478	3,511	7,686	2.0%	24.8%	2,539
WV	52,812	3,261	1,755	506	372	315	313	1,002	1.9%	9.6%	349
WY	34,029	708	368	91	101	74	74	249	0.7%	10.5%	208
Other ²	107,062	9,826	4,175	1,701	1,241	1,056	1,653	3,964	3.7%	16.8%	191
Total	17,606,688	1,072,908	341,572	110,197	126,865	159,452	334,822	622,052	3.5%	31.2%	109,266

¹ Conventional Delinquency Subset: Excludes government, current month MBS liquidations, and loans with current month missing or erroneous performance data.² Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

Appendix: State Level Data

Freddie Mac Single-Family Book Profile - As of June 30, 2012

State	Total Loan Count	Delinquent Loans (DLQ)									REO Inventory
		Total	30-59 Days DLQ ¹	60-89 Days DLQ	90-179 Days DLQ	180-364 Days DLQ	365+ Days DLQ	Serious Delinquent (90+ FC In)	Serious Delinquent (90+ FC In) Rates	% of DLQ Loans > =365 Days DLQ	
AK	25,903	481	250	65	60	52	54	166	0.6%	11.2%	62
AL	124,827	7,566	3,642	1,115	1,041	855	913	2,831	2.3%	12.1%	819
AR	65,289	3,587	1,326	383	418	501	959	1,883	2.9%	26.7%	132
AZ	272,939	15,875	4,324	1,721	2,722	3,988	3,120	9,852	3.6%	19.7%	914
CA	1,207,961	59,494	16,650	6,395	8,789	12,137	15,523	36,551	3.0%	26.1%	3,527
CO	232,605	7,267	2,874	884	1,038	1,360	1,111	3,522	1.5%	15.3%	1,006
CT	131,221	7,437	2,196	687	720	1,077	2,757	4,568	3.5%	37.1%	332
DC	21,621	1,272	367	135	131	149	490	772	3.6%	38.5%	11
DE	42,599	2,390	781	293	263	336	717	1,321	3.1%	30.0%	141
FL	724,147	96,132	13,854	4,953	6,709	12,150	58,466	77,409	10.7%	60.8%	4,579
GA	382,885	25,290	10,289	3,420	3,901	3,925	3,755	11,614	3.0%	14.8%	2,897
HI	40,509	2,175	453	164	193	306	1,059	1,563	3.9%	48.7%	113
IA	111,501	3,929	1,529	442	422	623	913	1,963	1.8%	23.2%	394
ID	70,918	3,252	1,081	390	447	702	632	1,790	2.5%	19.4%	248
IL	577,387	39,149	9,938	3,593	4,584	6,921	14,113	25,692	4.4%	36.0%	5,992
IN	282,501	14,130	5,522	1,555	1,459	2,012	3,582	7,086	2.5%	25.4%	996
KS	100,958	3,583	1,609	487	466	458	563	1,503	1.5%	15.7%	514
KY	158,984	6,512	2,655	750	760	953	1,394	3,128	2.0%	21.4%	669
LA	91,446	6,027	2,555	795	675	845	1,157	2,695	2.9%	19.2%	448
MA	256,572	13,128	4,547	1,519	1,576	2,017	3,469	7,088	2.8%	26.4%	963
MD	265,475	18,539	5,210	1,625	1,875	2,581	7,248	11,725	4.4%	39.1%	510
ME	50,491	2,867	884	241	302	328	1,112	1,746	3.5%	38.8%	96
MI	443,473	20,838	8,613	3,139	3,291	3,004	2,791	9,175	2.1%	13.4%	6,214
MN	322,530	10,457	4,288	1,424	1,619	1,770	1,356	4,758	1.5%	13.0%	3,405
MO	242,830	9,642	4,411	1,372	1,377	1,347	1,135	3,881	1.6%	11.8%	1,248
MS	38,570	3,123	1,432	374	349	425	543	1,322	3.4%	17.4%	296
MT	36,320	1,113	437	148	141	186	201	531	1.5%	18.1%	116
NC	383,670	20,070	7,997	2,451	2,539	2,959	4,124	9,685	2.5%	20.5%	1,657
ND	19,659	325	162	49	24	46	44	114	0.6%	13.5%	25
NE	60,101	1,605	738	237	229	226	175	634	1.1%	10.9%	111
NH	62,260	2,796	1,201	408	373	387	427	1,195	1.9%	15.3%	384
NJ	327,707	29,062	6,148	2,218	2,671	3,657	14,368	20,716	6.3%	49.4%	149
NM	67,070	3,749	1,171	360	397	575	1,246	2,227	3.3%	33.2%	483
NV	106,775	12,090	1,744	808	1,648	2,684	5,206	9,543	8.9%	43.1%	621
NY	505,715	34,637	9,981	3,079	3,043	3,795	14,739	21,638	4.3%	42.6%	205
OH	453,461	24,065	8,235	2,681	2,680	3,914	6,555	13,201	2.9%	27.2%	2,793
OK	93,525	4,178	1,724	512	446	596	900	1,954	2.1%	21.5%	331
OR	188,719	8,824	2,254	858	1,152	1,732	2,828	5,719	3.0%	32.0%	688
PA	409,053	22,807	8,379	2,587	2,447	2,920	6,474	11,887	2.9%	28.4%	899
RI	37,202	2,425	807	271	275	365	707	1,352	3.6%	29.2%	289
SC	175,582	11,207	4,083	1,145	1,133	1,576	3,270	6,005	3.4%	29.2%	763
SD	20,941	546	263	62	48	66	107	222	1.1%	19.6%	81
TN	174,339	8,767	3,835	1,216	1,251	1,216	1,249	3,731	2.1%	14.2%	1,061
TX	616,726	25,189	12,317	3,696	3,080	2,954	3,142	9,239	1.5%	12.5%	1,836
UT	124,230	5,095	1,894	642	747	988	824	2,572	2.1%	16.2%	415
VA	333,250	11,977	5,286	1,642	1,701	1,692	1,656	5,085	1.5%	13.8%	934
VT	34,562	1,241	412	170	106	163	390	663	1.9%	31.4%	39
WA	313,749	16,816	3,954	1,478	2,331	3,447	5,606	11,400	3.6%	33.3%	890
WI	245,969	9,185	3,223	1,039	1,143	1,578	2,202	4,951	2.0%	24.0%	1,577
WV	39,188	2,322	1,238	385	283	197	219	705	1.8%	9.4%	203
WY	15,947	372	188	70	51	29	34	114	0.7%	9.1%	92
Other ²	70,949	9,864	2,737	1,306	4,239	644	938	5,883	8.3%	9.5%	103
Total	11,202,811	654,469	201,688	67,439	79,365	99,414	206,563	386,570	3.5%	31.6%	53,271

¹ Includes other loans that cannot be categorized due to missing attributes.² Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available. The 10,986 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 - June 30, 2012

State	2011						YTD Jun-12						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	353	43	164	-	32	592	131	8	68	-	24	231	1,011	113	736	43	131	2,034
AL	4,155	534	2,678	18	423	7,808	1,849	132	1,034	19	237	3,271	12,784	1,667	11,517	1,060	1,375	28,403
AR	1,377	181	1,075	5	256	2,894	691	63	385	1	195	1,335	4,705	804	4,502	413	985	11,409
AZ	3,740	1,355	12,307	24	11,469	28,895	1,542	379	3,385	4	6,427	11,737	12,255	5,031	53,007	1,317	32,598	104,208
CA	14,175	4,909	52,499	18	22,527	94,128	5,970	1,951	15,483	9	12,491	35,904	43,634	17,112	185,357	2,831	67,097	316,031
CO	3,038	566	4,134	3	1,559	9,300	1,322	155	1,334	2	831	3,644	9,640	2,058	16,587	664	5,373	34,322
CT	2,300	564	3,904	7	731	7,506	1,042	204	1,705	1	489	3,441	7,209	1,630	14,623	510	2,123	26,095
DC	444	79	621	2	93	1,239	189	35	242	1	66	533	1,297	225	2,419	100	270	4,311
DE	760	140	1,210	3	248	2,361	372	38	436	2	161	1,009	2,337	454	4,362	184	723	8,059
FL	11,456	3,667	43,190	79	29,738	88,130	4,733	1,469	14,555	57	15,887	36,701	38,014	13,524	142,661	3,792	84,163	282,153
GA	7,694	1,884	14,651	98	2,645	26,972	3,409	541	4,932	33	1,654	10,569	23,524	6,151	53,934	2,347	7,775	93,732
HI	655	178	1,219	2	493	2,547	362	64	399	-	253	1,078	2,146	555	4,428	70	1,412	8,611
IA	1,685	236	1,521	21	351	3,814	777	76	605	6	222	1,686	5,452	843	6,318	615	1,153	14,381
ID	1,066	250	1,715	3	1,276	4,310	471	72	556	1	709	1,809	3,315	774	5,911	259	3,684	13,943
IL	7,393	2,050	19,323	93	5,857	34,716	3,239	800	6,932	57	3,994	15,022	23,738	7,191	66,313	2,070	16,467	115,779
IN	5,344	580	4,511	171	1,058	11,664	2,355	203	1,651	81	603	4,893	17,415	2,138	18,309	1,850	3,490	43,202
KS	1,668	201	1,196	7	354	3,426	768	60	402	2	185	1,417	5,380	703	4,801	416	1,058	12,358
KY	2,535	319	1,767	29	428	5,078	1,206	101	634	20	268	2,229	7,854	1,031	7,304	488	1,369	18,046
LA	3,311	374	2,708	9	311	6,713	1,568	99	993	3	202	2,865	10,594	1,832	10,196	1,063	1,019	24,704
MA	3,940	1,062	7,735	4	1,710	14,451	1,870	334	2,645	3	901	5,753	12,467	3,302	28,421	1,016	5,579	50,786
MD	4,567	1,180	10,105	2	2,381	18,235	1,958	417	3,603	8	1,643	7,629	14,186	3,672	36,537	1,160	7,007	62,563
ME	981	160	1,247	-	349	2,737	418	44	477	3	215	1,157	3,000	470	4,278	243	1,094	9,086
MI	7,770	1,739	11,811	942	6,451	28,713	2,921	496	3,753	235	3,076	10,481	25,913	6,006	47,607	5,864	20,072	105,462
MN	3,262	743	5,638	5	2,389	12,037	1,416	217	1,803	6	1,199	4,641	10,296	2,742	23,663	956	7,110	44,768
MO	4,417	652	3,695	45	874	9,683	1,930	194	1,310	44	524	4,002	13,766	2,336	16,124	1,274	3,258	36,758
MS	1,794	189	1,459	15	244	3,701	848	73	536	13	105	1,575	5,519	791	6,125	527	660	13,622
MT	547	75	541	-	206	1,369	255	17	181	-	91	544	1,640	271	2,083	96	545	4,635
NC	6,589	1,304	7,567	20	1,406	16,886	3,168	425	2,867	13	907	7,380	20,825	4,230	30,824	1,550	3,868	61,297
ND	134	55	84	-	18	291	69	29	35	1	21	155	438	151	438	51	75	1,153
NE	742	102	665	3	123	1,635	346	34	288	2	95	765	2,629	401	2,903	301	503	6,737
NH	1,090	224	1,616	-	336	3,266	481	66	529	1	191	1,268	3,443	774	6,237	247	1,185	11,887
NJ	5,773	1,323	11,656	9	2,675	21,436	2,604	547	4,777	8	1,637	9,573	18,138	4,399	41,800	1,264	7,719	73,319
NM	1,082	190	1,457	-	455	3,184	552	74	481	2	307	1,416	3,574	641	5,140	245	1,304	10,904
NV	1,430	685	7,282	5	6,398	15,800	487	212	1,940	2	3,722	6,363	4,537	2,392	26,689	439	18,396	52,454
NY	7,321	1,641	14,509	25	1,668	25,164	3,503	644	6,297	23	946	11,413	23,075	5,657	48,560	1,563	4,734	83,590
OH	7,008	1,099	8,823	402	2,237	19,569	3,218	404	3,230	151	1,395	8,398	23,221	4,160	36,841	3,230	7,484	74,937
OK	1,940	204	1,125	14	258	3,541	828	54	480	2	150	1,514	6,390	796	4,997	528	853	13,564
OR	1,884	717	3,867	6	2,033	8,507	857	267	1,325	4	1,175	3,628	5,807	1,929	14,470	434	5,448	28,088
PA	7,681	1,281	7,913	32	1,277	18,184	3,825	410	3,288	24	867	8,414	24,537	4,259	30,593	1,758	3,862	65,009
RI	702	219	1,551	-	375	2,847	359	63	543	2	202	1,169	2,260	611	5,408	167	1,283	9,729
SC	3,362	676	4,199	21	1,515	9,773	1,520	330	1,620	8	781	4,259	10,631	2,277	16,806	1,013	3,851	34,578
SD	223	32	217	2	43	517	133	3	77	-	31	244	730	114	851	87	166	1,948
TN	4,043	624	3,596	39	836	9,138	1,784	196	1,233	15	368	3,596	12,570	2,062	14,152	956	2,304	32,044
TX	14,260	1,566	9,187	40	1,342	26,395	6,551	461	3,303	28	744	11,087	44,884	7,572	38,587	3,622	4,975	99,640
UT	1,893	435	3,480	3	1,613	7,424	917	114	1,031	4	947	3,013	5,937	1,377	12,729	367	5,080	25,490
VA	4,685	961	6,880	10	2,324	14,860	2,076	275	2,129	8	1,041	5,529	14,309	3,156	27,744	1,042	8,044	54,294
VT	479	83	427	4	47	1,040	214	13	184	2	34	447	1,371	198	1,473	107	166	3,315
WA	3,452	844	7,345	9	2,677	14,327	1,646	308	2,596	9	1,937	6,496	11,635	2,788	25,355	779	7,985	48,542
WI	2,948	561	3,860	16	989	8,374	1,281	192	1,432	10	574	3,489	9,064	1,804	14,547	809	3,133	29,357
WV	929	139	688	3	151	1,910	451	42	226	1	79	799	3,017	475	2,850	190	452	6,985
WY	308	51	215	-	65	639	141	5	58	-	40	244	903	160	864	56	183	2,166
Other ³	513	362	1,680	(5)	21	2,571	343	119	814	(83)	15	1,208	1,296	960	4,686	160	50	7,152
Total	180,898	39,288	322,517	2,263	125,335	670,301	80,966	13,529	110,822	848	70,858	277,023	574,310	136,772	1,193,672	52,193	370,693	2,327,640

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

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

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

Appendix: State Level Data

Fannie Mae Foreclosure Prevention Actions by State - June 30, 2012

State	2011						YTD Jun-12						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	316	24	99	-	23	462	112	6	50	-	18	186	930	71	478	42	93	1,614
AL	3,494	348	1,872	2	307	6,023	1,472	74	865	(1)	169	2,579	11,090	1,193	8,406	1,000	1,001	22,690
AR	1,162	113	744	-	159	2,178	552	31	331	-	133	1,047	4,147	611	3,164	406	676	9,004
AZ	2,970	718	7,904	-	6,884	18,476	1,099	92	2,404	-	3,884	7,479	10,263	2,436	34,484	1,278	19,779	68,240
CA	11,646	2,246	32,486	2	12,979	59,359	4,487	498	10,611	(1)	7,253	22,848	37,272	7,265	120,132	2,774	40,349	207,792
CO	2,564	329	2,683	-	1,011	6,587	1,057	70	962	-	536	2,625	8,463	1,224	10,869	655	3,460	24,671
CT	1,908	320	2,753	-	516	5,497	821	106	1,319	-	347	2,593	6,238	964	10,547	501	1,528	19,778
DC	390	43	404	-	58	895	136	15	194	-	46	391	1,128	128	1,708	94	177	3,235
DE	634	86	843	-	172	1,735	298	16	330	-	112	756	1,996	279	3,016	176	512	5,979
FL	9,452	1,764	31,415	-	19,523	62,154	3,579	557	11,045	2	10,703	25,886	32,694	7,073	100,706	3,604	55,674	199,751
GA	5,878	845	9,285	4	1,593	17,605	2,363	158	3,520	-	1,039	7,080	19,169	3,293	35,927	2,116	4,919	65,424
HI	594	85	791	1	317	1,788	307	28	317	-	169	821	1,968	287	3,066	69	918	6,308
IA	1,384	130	1,043	1	240	2,798	606	42	490	-	163	1,301	4,719	546	4,312	567	812	10,956
ID	869	132	1,157	-	791	2,949	359	24	392	-	474	1,249	2,865	439	3,959	254	2,430	9,947
IL	5,825	812	12,473	3	3,954	23,067	2,293	300	4,951	1	2,692	10,237	19,817	3,104	43,240	1,842	10,956	78,959
IN	4,153	324	3,077	2	754	8,310	1,743	97	1,280	-	428	3,548	14,496	1,358	11,872	1,355	2,402	31,483
KS	1,330	113	790	-	242	2,475	575	31	299	-	142	1,047	4,547	460	3,120	397	732	9,256
KY	2,115	185	1,069	1	299	3,669	933	56	478	-	195	1,662	6,740	662	4,496	416	943	13,257
LA	2,787	214	1,970	2	225	5,198	1,277	58	787	-	147	2,269	9,202	1,436	7,508	1,026	754	19,926
MA	3,180	543	4,997	-	1,114	9,834	1,440	158	2,039	-	609	4,246	10,651	1,853	19,336	1,003	3,786	36,629
MD	3,609	546	6,686	(1)	1,552	12,392	1,458	147	2,719	-	1,090	5,414	11,902	1,793	24,545	1,142	4,556	43,938
ME	830	90	883	-	234	2,037	341	20	357	-	164	882	2,611	287	3,023	240	798	6,959
MI	6,325	817	7,647	2	4,070	18,861	2,212	170	2,696	3	1,972	7,053	22,218	3,106	30,516	2,799	12,840	71,479
MN	2,570	312	3,420	-	1,399	7,701	1,009	79	1,214	1	684	2,987	8,633	1,230	14,152	939	4,214	29,168
MO	3,643	362	2,350	2	556	6,913	1,500	62	977	1	360	2,900	11,806	1,465	10,790	1,146	2,160	27,367
MS	1,581	135	1,124	1	187	3,028	701	53	473	-	85	1,312	4,946	592	4,786	495	529	11,348
MT	470	46	363	-	159	1,038	207	8	130	-	67	412	1,435	174	1,424	96	402	3,531
NC	5,313	743	4,975	-	951	11,982	2,401	197	2,175	-	641	5,414	17,722	2,443	20,565	1,494	2,635	44,859
ND	114	26	54	-	11	205	54	5	20	-	13	92	378	86	282	50	46	842
NE	619	61	502	-	85	1,267	246	12	241	-	69	568	2,314	253	2,077	293	351	5,288
NH	884	97	1,047	-	212	2,240	367	23	366	-	122	878	2,934	392	4,067	245	775	8,413
NJ	4,738	714	8,075	-	1,906	15,433	2,067	229	3,737	-	1,183	7,216	15,525	2,443	29,684	1,235	5,494	54,381
NM	888	110	969	-	301	2,268	448	32	380	-	231	1,091	3,087	397	3,620	240	905	8,249
NV	1,195	334	4,601	-	3,797	9,927	364	71	1,350	-	2,319	4,104	3,954	1,099	17,255	431	11,574	34,313
NY	5,931	812	10,003	-	1,117	17,863	2,765	265	4,761	1	639	8,431	19,685	2,894	34,452	1,468	3,181	61,680
OH	5,530	604	5,863	(1)	1,601	13,597	2,395	162	2,500	-	1,060	6,117	19,494	2,507	23,938	2,074	5,325	53,338
OK	1,636	138	786	-	173	2,733	645	26	378	-	116	1,165	5,579	558	3,525	507	605	10,774
OR	1,526	364	2,467	-	1,223	5,580	653	144	958	-	742	2,497	4,984	1,009	9,654	419	3,413	19,479
PA	6,251	664	5,525	2	860	13,302	2,891	212	2,655	1	618	6,377	20,784	2,591	21,382	1,669	2,623	49,049
RI	556	125	996	-	244	1,921	264	30	402	-	143	839	1,860	343	3,632	164	868	6,867
SC	2,666	300	2,853	-	1,046	6,865	1,092	104	1,271	1	564	3,032	8,856	1,198	11,586	972	2,684	25,296
SD	183	14	154	-	36	387	109	2	60	-	26	197	631	70	590	84	139	1,514
TN	3,379	367	2,486	2	574	6,808	1,414	81	924	1	248	2,668	10,943	1,315	9,790	875	1,604	24,527
TX	12,050	970	6,207	1	835	20,063	5,264	189	2,501	-	507	8,461	39,303	5,688	27,383	3,511	3,427	79,312
UT	1,563	215	2,013	-	909	4,700	705	46	736	-	580	2,067	5,152	648	8,078	357	3,051	17,286
VA	3,715	427	4,391	2	1,398	9,933	1,531	95	1,569	-	698	3,893	11,949	1,628	18,412	1,017	5,168	38,174
VT	398	42	279	-	37	756	173	6	141	-	28	348	1,167	100	1,002	99	129	2,497
WA	2,797	417	4,779	-	1,724	9,717	1,226	109	1,857	-	1,349	4,541	9,918	1,440	17,178	753	5,319	34,608
WI	2,484	344	2,511	-	657	5,996	967	84	1,038	-	413	2,502	7,896	1,072	9,470	774	2,115	21,327
WV	753	77	413	-	90	1,333	345	19	167	-	53	584	2,566	277	1,789	182	272	5,086
WY	261	39	152	-	48	500	117	4	49	-	25	195	795	129	628	56	133	1,741
Other ³	368	86	914	(6)	19	1,381	239	32	537	(83)	14	739	970	359	3,042	159	41	4,571
Total	147,477	19,772	213,343	22	79,172	459,786	61,679	5,135	82,003	(73)	46,082	194,826	490,392	74,268	802,663	45,560	239,277	1,652,160

¹ Since the first full quarter in conservatorship (4Q08). The state level data for HomeSaver Advance, charge-offs-in-lieu, short sales and deeds-in-lieu are not available for 4Q08.² Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.³ Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

Appendix: State Level Data

Freddie Mac Foreclosure Prevention Actions by State - June 30, 2012

State	2011						YTD Jun-12						Conservatorship to Date ¹					
	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total	Repayment Plans	Forbearance Plans	Loan Modifications	Other ²	Short Sales & Deeds-in-lieu	Total
AK	37	19	65	-	9	130	19	2	18	-	6	45	81	42	258	1	38	420
AL	661	186	806	16	116	1,785	377	58	169	20	68	692	1,694	474	3,111	60	374	5,713
AR	215	68	331	5	97	716	139	32	54	1	62	288	558	193	1,338	7	309	2,405
AZ	770	637	4,403	24	4,585	10,419	443	287	981	4	2,543	4,258	1,992	2,595	18,523	39	12,819	35,968
CA	2,529	2,663	20,013	16	9,548	34,769	1,483	1,453	4,872	10	5,238	13,056	6,362	9,847	65,225	57	26,748	108,239
CO	474	237	1,451	3	548	2,713	265	85	372	2	295	1,019	1,177	834	5,718	9	1,913	9,651
CT	392	244	1,151	7	215	2,009	221	98	386	1	142	848	971	666	4,076	9	595	6,317
DC	54	36	217	2	35	344	53	20	48	1	20	142	169	97	711	6	93	1,076
DE	126	54	367	3	76	626	74	22	106	2	49	253	341	175	1,346	8	211	2,080
FL	2,004	1,903	11,775	79	10,215	25,976	1,154	912	3,510	55	5,184	10,815	5,320	6,451	41,955	188	28,489	82,402
GA	1,816	1,039	5,366	94	1,052	9,367	1,046	383	1,412	33	615	3,489	4,355	2,858	18,007	231	2,856	28,308
HI	61	93	428	1	176	759	55	36	82	-	84	257	178	268	1,362	1	494	2,303
IA	301	106	478	20	111	1,016	171	34	115	6	59	385	733	297	2,006	48	341	3,425
ID	197	118	558	3	485	1,361	112	48	164	1	235	560	450	335	1,952	5	1,254	3,996
IL	1,568	1,238	6,850	90	1,903	11,649	946	500	1,981	56	1,302	4,785	3,921	4,087	23,073	228	5,511	36,820
IN	1,191	256	1,434	169	304	3,354	612	106	371	81	175	1,345	2,919	780	6,437	495	1,088	11,719
KS	338	88	406	7	112	951	193	29	103	2	43	370	833	243	1,681	19	326	3,102
KY	420	134	698	28	129	1,409	273	45	156	20	73	567	1,114	369	2,808	72	426	4,789
LA	524	160	738	7	86	1,515	291	41	206	3	55	596	1,392	396	2,688	37	265	4,778
MA	760	519	2,738	4	596	4,617	430	176	606	3	292	1,507	1,816	1,449	9,085	13	1,793	14,157
MD	958	634	3,419	3	829	5,843	500	270	884	8	553	2,215	2,284	1,879	11,992	18	2,451	18,625
ME	151	70	364	-	115	700	77	24	120	3	51	275	389	183	1,255	3	296	2,127
MI	1,445	922	4,164	940	2,381	9,852	709	326	1,057	232	1,104	3,428	3,695	2,900	17,091	3,065	7,232	33,983
MN	692	431	2,218	5	990	4,336	407	138	589	5	515	1,654	1,663	1,512	9,511	17	2,896	15,600
MO	774	290	1,345	43	318	2,770	430	132	333	43	164	1,102	1,960	871	5,334	128	1,098	9,391
MS	213	54	335	14	57	673	147	20	63	13	20	263	573	199	1,339	32	131	2,274
MT	77	29	178	-	47	331	48	9	51	-	24	132	205	97	659	-	143	1,104
NC	1,276	561	2,592	20	455	4,904	767	228	692	13	266	1,966	3,103	1,787	10,259	56	1,233	16,438
ND	20	29	30	-	7	86	15	24	15	1	8	63	60	65	156	1	29	311
NE	123	41	163	3	38	368	100	22	47	2	26	197	315	148	826	8	152	1,449
NH	206	127	569	-	124	1,026	114	43	163	1	69	390	509	382	2,170	2	410	3,474
NJ	1,035	609	3,581	9	769	6,003	537	318	1,040	8	454	2,357	2,613	1,956	12,116	29	2,225	18,938
NM	194	80	488	-	154	916	104	42	101	2	76	325	487	244	1,520	5	399	2,655
NV	235	351	2,681	5	2,601	5,873	123	141	590	2	1,403	2,259	583	1,293	9,434	8	6,822	18,141
NY	1,390	829	4,506	25	551	7,301	738	379	1,536	22	307	2,982	3,390	2,763	14,108	95	1,553	21,910
OH	1,478	495	2,960	403	636	5,972	823	242	730	151	335	2,281	3,727	1,653	12,903	1,156	2,159	21,599
OK	304	66	339	14	85	808	183	28	102	2	34	349	811	238	1,472	21	248	2,790
OR	358	353	1,400	6	810	2,927	204	123	367	4	433	1,131	823	920	4,816	15	2,035	8,609
PA	1,430	617	2,388	30	417	4,882	934	198	633	23	249	2,037	3,753	1,668	9,211	89	1,239	15,960
RI	146	94	555	-	131	926	95	33	141	2	59	330	400	268	1,776	3	415	2,862
SC	696	376	1,346	21	469	2,908	428	226	349	7	217	1,227	1,775	1,079	5,220	41	1,167	9,282
SD	40	18	63	2	7	130	24	1	17	-	5	47	99	44	261	3	27	434
TN	664	257	1,110	37	262	2,330	370	115	309	14	120	928	1,627	747	4,362	81	700	7,517
TX	2,210	596	2,980	39	507	6,332	1,287	272	802	28	237	2,626	5,581	1,884	11,204	111	1,548	20,328
UT	330	220	1,467	3	704	2,724	212	68	295	4	367	946	785	729	4,651	10	2,029	8,204
VA	970	534	2,489	8	926	4,927	545	180	560	8	343	1,636	2,360	1,528	9,332	25	2,876	16,120
VT	81	41	148	4	10	284	41	7	43	2	6	99	204	98	471	8	37	818
WA	655	427	2,566	9	953	4,610	420	199	739	9	588	1,955	1,717	1,348	8,177	26	2,666	13,934
WI	464	217	1,349	16	332	2,378	314	108	394	10	161	987	1,168	732	5,077	35	1,018	8,030
WV	176	62	275	3	61	577	106	23	59	1	26	215	451	198	1,061	8	180	1,899
WY	47	12	63	-	17	139	24	1	9	-	15	49	108	31	236	-	50	425
Other ³	145	276	766	1	2	1,190	104	87	277	-	1	469	326	601	1,644	1	9	2,581
Total	33,421	19,516	109,174	2,241	46,163	210,515	19,287	8,394	28,819	921	24,776	82,197	83,918	62,504	391,009	6,633	131,416	675,480

¹ Since the first full quarter in conservatorship (4Q08). The state level data for repayment plans and forbearance plans are not available for 1Q08 and 2009.² Consists of HomeSaver Advance (Fannie Mae) and Charge-offs-in-lieu.³ Consists of Guam, Puerto Rico, Virgin Islands and other loans for which data are not available.

FHFA produces monthly and quarterly versions of the Foreclosure Prevention & Refinance 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.

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.