



Making Home Possible in Nebraska

Financing Homeownership & Rental Housing

Freddie Mac is supporting the housing market and answering the nation's call to assist with its recovery. Our top priorities are providing essential liquidity to the market and helping to stem the foreclosure crisis. Over the past decade, Freddie Mac has invested approximately **\$19.7 billion** in home loans, helping **186,537** Nebraska families own or rent a home.

	Freddie Mac Investment	Homeowners Served	Renters Served	Total Families Served
2008	\$1.2 billion	7,839	1,941	9,780
Past 10 Years	\$19.7 billion	164,971	21,566	186,537

In 2008 Freddie Mac:

- Enabled 925 Nebraska homebuyers to purchase their first home.
- Financed loans for 5,328 low- and moderate-income Nebraska families.
- Funded home loans with an average mortgage of \$142,794.

Preventing Foreclosure

We are proud to play a key role in sustaining homeownership by supporting the President's Making Home Affordable program. Freddie Mac helped approximately **88,000** homeowners avoid foreclosure in 2008, and **451** in Nebraska alone.

	Loan Modifications	Repayment Plans	Forbearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008*	151	254	28	18	451

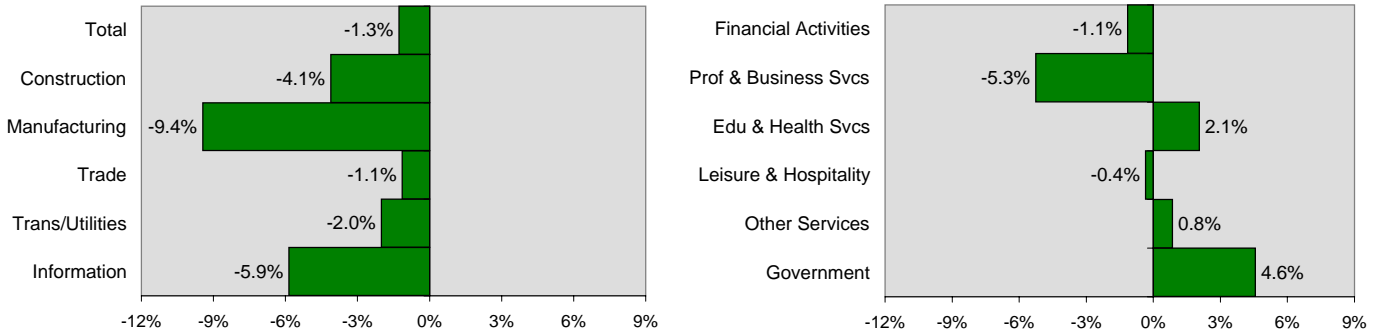
Homeowner Resources

- The mortgage lender, also called the "servicer." (Contact information located on mortgage statement.)
- www.MakingHomeAffordable.gov
- [Nebraska HUD](#)
- [Homeowner's HOPE™ Hotline, \(888\) 995-HOPE™](#)
- [HUD-Certified Housing Counselors, \(800\) 569-4287](#)
- www.FreddieMac.com/avoidforeclosure or (800) FREDDIE

For more information, please go to www.freddiemac.com/states

* Based on completed agreements. Periodically, there are differences in and changes to our reported numbers due to the timing of completion.

Employment growth was strongest in Nebraska's government sector over the year ended July 2009

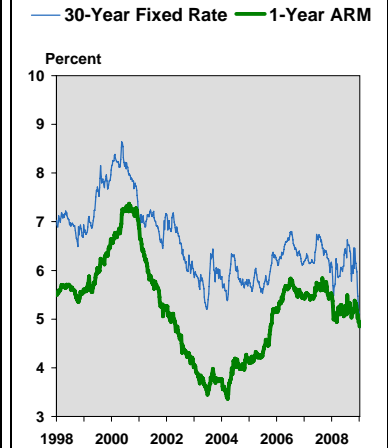


Source: Bureau of Labor Statistics, % change year ago

Indicators	2004	2005	2006	2007	2008
Gross State Product, C\$B	60,935	62,186	63,774	65,703	66,568
% Change	1.8	2.1	2.6	3.0	1.3
Total Non-Farm Employment (ths.)	917.7	930.2	941.5	957.4	964.7
% Change	0.8	1.4	1.2	1.7	0.8
Unemployment Rate (%)	3.9	3.9	3.0	3.0	3.3
Personal Income Growth (%)	3.8	3.8	4.2	7.4	4.5
Population (ths.)	1,741.5	1,751.1	1,759.8	1,769.5	1,783.4
Single-Family Permits	9,052	8,687	6,554	6,015	4,690
Multifamily Permits	1,868	1,242	1,676	1,589	1,656
Existing Median Home Sales Price (ths.)	122.2	125.3	126.1	125.9	123.4
Mortgage Originations (# of SF loans)	65,333	62,682	58,335	51,290	n/a
Personal Bankruptcies (total ch. 7 & 13)	8,778	11,812	3,956	5,146	6,449
Existing Home Sales (ths.)	39.1	41.1	38.8	36.6	30.6
30-Year Fixed Mortgage Rate Average (%)	5.84	5.87	6.41	6.34	6.07
Rental Vacancy Rate (%)	9.5	10.3	10.2	10.2	9.0
Serious Mortgage Delinquency (% All Loans)	1.14	1.48	1.70	2.30	2.61
Foreclosure Rate (% All Loans)	0.17	0.22	0.35	0.62	0.86
Homeownership Rate (%)	68.4	68.2	67.9	68.8	69.3

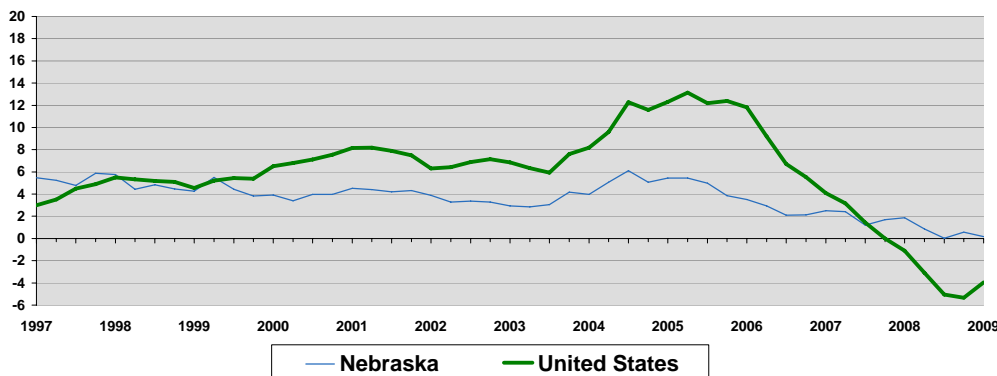
Sources: Moody's Economy.com, Bureau of Economic Analysis, Bureau of Labor Statistics, US Census Bureau, Federal Housing Finance Board, US District Courts, National Association of Realtors, First American CoreLogic, Federal Financial Institutions Examination Council, Freddie Mac

National Weekly Average Mortgage Interest Rates from Freddie Mac's Primary Mortgage Market Survey®



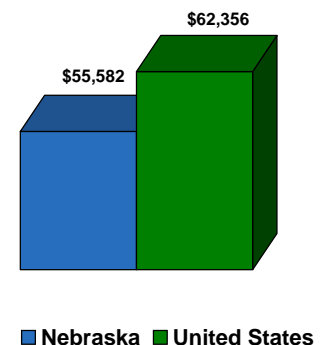
Source: Freddie Mac, Primary Mortgage Market Survey®

Annual % Change in House Prices



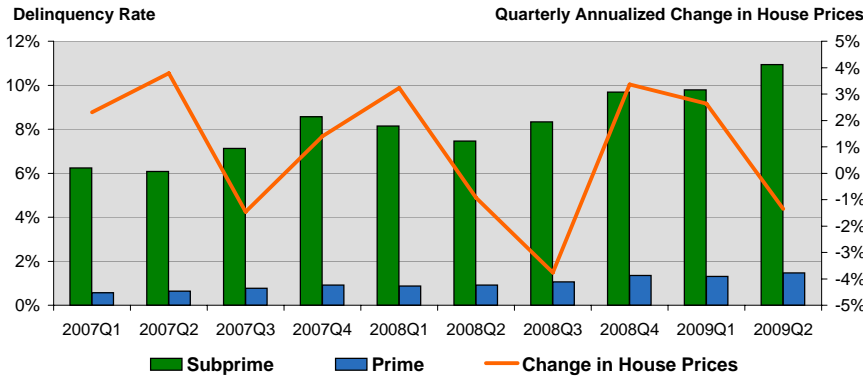
Source: Freddie Mac's Conventional Mortgage Home Price Index

2008Q4 Median Family Income



Source: US Census Bureau, Moody's Economy.com

Serious mortgage delinquencies are rising among prime and subprime borrowers in Nebraska but are low overall



Source: First American CoreLogic and Freddie Mac

National Rankings

Homeownership Rate	24
1 = Highest	
Mortgage Delinquency Rate	45
1 = Most Delinquent	
Median Family Income	40
1 = Highest	
Adjustable Rate Mortgage Share	47
1 = Highest Share	
Housing Affordability	8
1 = Most Affordable	
Employment Growth	5
1 = Highest Growth	

Homeownership Rates by Race and Ethnicity in Nebraska

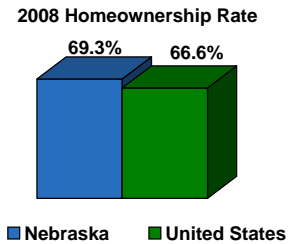
	Homeownership Rate in 2008	Change in Homeownership Rate from 2007
All Households	69.3%	0.5%
White, Non-hispanic	72.3%	1.2%
Black	41.5%	4.7%
Hispanic	51.5%	-0.9%
Asian or Pacific Islander	46.3%	-11.8%

Source: US Census Bureau - American Community Survey

Homeownership Rate in 2008

Change in Homeownership Rate from 2007

Homeownership is higher in Nebraska than the national average

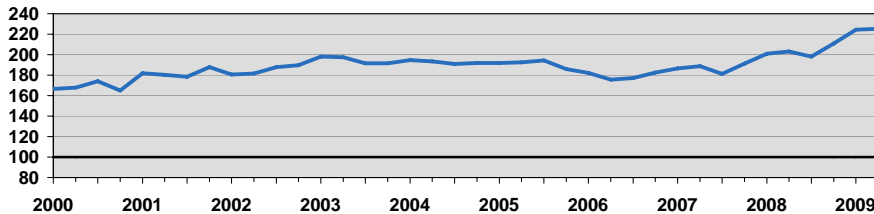


Source: US Census Bureau

State Housing Affordability Index

Nebraska

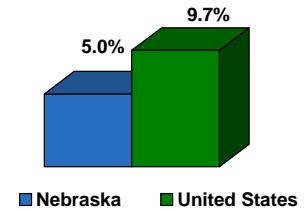
Share of the median-priced home affordable to the median-income family with a 30-year fixed-rate mortgage and 20% downpayment.



Source: Moody's Economy.com

Unemployment is very low in Nebraska

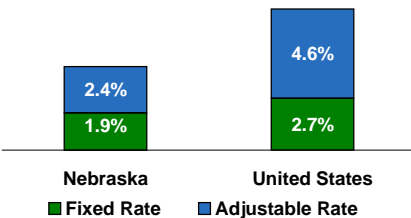
August 2009 Unemployment Rate



Source: Bureau of Labor Statistics

The Subprime Picture

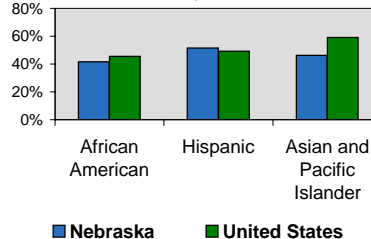
Subprime dollar share of all loans outstanding as of December 2008



Source: First American CoreLogic

Homeownership is higher among Hispanic households in NE

2008 Homeownership Rate

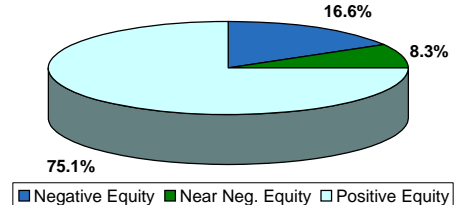


Source: US Census Bureau - American Community Survey

Share of Homes with Negative Equity

Nebraska

US: 19.8% Negative Equity Share & 5.2% Near Negative Equity



Source: First American CoreLogic. Data represent share of homes where total mortgage debt is higher than home value.