



Our Role State-by-State – Georgia

Financing Homeownership & Rental Housing in Georgia

One of Freddie Mac's key priorities is providing constant, stable support to the housing market. Since we were created, we've continued to supply an ongoing stream of funding for mortgages, every day, in all geographic markets, and in good times and bad. Over the past decade, Freddie Mac has invested approximately \$150.1 billion in home loans, helping 1,109,526 families in Georgia own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$4.1 billion	20,332	7,612	27,944
2010	\$8.4 billion	40,641	11,683	52,324
2000-2010	\$150.1 billion	923,243	186,283	1,109,526

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 1,262 homebuyers in Georgia to purchase their first home.
- Financed loans for 7,934 low income families in Georgia.
- Funded home loans with an average mortgage of \$180,924.

Preventing Foreclosure in Georgia

Foreclosure prevention remains one of Freddie Mac's top priorities. Since the housing crisis began, our efforts through our own foreclosure avoidance programs and the Administration's Home Affordable Modification program (HAMP), have helped over half a million families facing financial hardship to keep their homes or sell their properties. In Georgia alone, we have completed 26,426 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	1,773	2,381	160	115	4,429
2009	2,904	1,742	556	341	5,543
2010	7,448	1,493	1,436	806	11,183
2011*	3,264	935	621	451	5,271

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

* 2011 data is current as of June 30, 2011.

Homeowner Resources

- Freddie Mac Borrower Help Centers - www.freddiemac.com/avoidforeclosure/who_to_contact_for_help.html
- Georgia Foreclosure Resources - http://dbf.georgia.gov/00/article/0,2086,43414745_46389324_73902873,00.html
- Making Home Affordable: Hardest Hit Fund - <http://www.financialstability.gov/roadtostability/hardesthitfund.html>
- www.FreddieMac.com/avoidforeclosure or (800) FREDDIE
- www.MakingHomeAffordable.gov
- Homeowner's HOPE™ Hotline, (888) 995-HOPE™
- HUD-approved Housing Counselors, (800) 569-4287
- Freddie Mac Avoid Fraud - http://www.freddiemac.com/avoidforeclosure/avoid_fraud.html



Economic View of Georgia







