



Our Role State-by-State - Kentucky

Financing Homeownership & Rental Housing in Kentucky

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 \$50.5 billion in home loans, helping 440,224 families in Kentucky own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$1.6 billion	10,969	1,378	12,347
2010	\$4.5 billion	29,233	2,094	31,327
2000-2010	\$50.5 billion	410,781	29,443	440,224

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 473 homebuyers in Kentucky to purchase their first home.
- Financed loans for 2,235 low income families in Kentucky.
- Funded home loans with an average mortgage of \$144,487.

Preventing Foreclosure in Kentucky

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 Kentucky alone, we have completed 5,154 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	475	631	58	38	1,202
2009	725	473	91	83	1,372
2010	1,029	421	190	133	1,773
2011*	420	225	90	72	807

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
- Kentucky Homeownership Protection Center, (866) 830-7868 - <http://www.louisvilleky.gov/foreclosure>
- 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 Kentucky







