



Our Role State-by-State – Massachusetts

Financing Homeownership & Rental Housing in Massachusetts

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 \$154.9 billion in home loans, helping 843,181 families in Massachusetts own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$5.3 billion	20,559	3,391	23,950
2010	\$12.4 billion	46,884	10,239	57,123
2000-2010	\$154.1 billion	736,226	198,967	935,193

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 1,155 homebuyers in Maryland to purchase their first home.
- Financed loans for 3,779 low income families in Maryland.
- Funded home loans with an average mortgage of \$247,934.

Preventing Foreclosure in Maryland

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 Maryland alone, we have completed 16,655 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	905	1,091	51	93	2,140
2009	1,886	885	368	356	3,495
2010	5,254	826	975	671	7,726
2011*	2,109	473	356	356	3,294

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
- Massachusetts Foreclosure Resources - <http://www.mass.gov/>
- Pro Bono Foreclosure Assistance Hotline, (800) 342-5297
- Division of Banks Hotline, (800) 495-BANK
- 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 Massachusetts







