



Our Role State-by-State - Mississippi

Financing Homeownership & Rental Housing in Mississippi

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 \$9.2 billion in home loans, helping 76,956 families in Mississippi own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$0.4 billion	2,101	592	2,693
2010	\$931.7 million	5,595	3,066	8,661
2000-2010	\$9.2 billion	54,881	22,075	76,956

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 112 homebuyers in Mississippi to purchase their first home.
- Financed loans for 669 low income families in Mississippi.
- Funded home loans with an average mortgage of \$157,268.

Preventing Foreclosure in Mississippi

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 Mississippi alone, we have completed 2,457 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	167	277	75	4	523
2009	310	214	75	17	616
2010	555	213	125	35	928
2011*	208	115	34	33	390

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
- Mississippi HUD - <http://www.hud.gov/local/index.cfm?state=ms>
- 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 Mississippi







