



## Our Role State-by-State - Montana

### Financing Homeownership & Rental Housing in Montana

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 \$13.9 billion in home loans, helping 100,419 families in Montana own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$0.5 billion	2,933	61	2,994
2010	\$1.3 billion	7,424		7,424
2000-2010	\$13.9 billion	99,193	1,227	100,419

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 145 homebuyers in Montana to purchase their first home.
- Financed loans for 173 low income families in Montana.
- Funded home loans with an average mortgage of \$165,495.

### Preventing Foreclosure in Montana

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 Montana alone, we have completed 1,051 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	45	86	3	3	137
2009	118	71	22	25	236
2010	293	80	59	46	478
2011*	123	39	15	23	200

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](http://www.freddiemac.com/avoidforeclosure/who_to_contact_for_help.html)
- Montana Foreclosure Prevention Website - <http://housing.mt.gov/FAR/foreclosureprevention.mcp>
- [www.FreddieMac.com/avoidforeclosure](http://www.FreddieMac.com/avoidforeclosure) or (800) FREDDIE
- [www.MakingHomeAffordable.gov](http://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](http://www.freddiemac.com/avoidforeclosure/avoid_fraud.html)



## Economic View of Montana







