



Our Role State-by-State – North Carolina

Financing Homeownership & Rental Housing in North Carolina

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 \$146.8 billion in home loans, helping 1,072,698 families in North Carolina own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$5 billion	26,150	3,622	29,772
2010	\$12.2 billion	62,948	8,189	71,137
2000-2010	\$146.8 billion	940,648	132,051	1,072,698

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 1,329 homebuyers in North Carolina to purchase their first home.
- Financed loans for 4,428 low income families in North Carolina.
- Funded home loans with an average mortgage of \$183,686.

Preventing Foreclosure in North Carolina

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 North Carolina alone, we have completed 16,681 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	1,090	1,897	84	54	3,125
2009	1,892	1,386	392	178	3,848
2010	4,576	1,060	998	316	6,950
2011*	1,568	626	369	195	2,758

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
- NC Foreclosure Help - <http://www.ncforeclosurehelp.org/>
- 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 North Carolina







