



Our Role State-by-State – North Dakota

Financing Homeownership & Rental Housing in North Dakota

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 \$4 billion in home loans, helping 42,009 families in North Dakota own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$0.2 billion	1,521		1,521
2010	\$637.7 million	4,408	168	4,576
2000-2010	\$4 billion	35,331	6,678	42,009

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 66 homebuyers in North Dakota to purchase their first home.
- Financed loans for 75 low income families in North Dakota.
- Funded home loans with an average mortgage of \$142,841.

Preventing Foreclosure in North Dakota

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 Dakota alone, we have completed 316 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	22	60	3	3	88
2009	38	34	4	5	81
2010	61	25	12	8	106
2011*	23	12	4	2	41

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
- North Dakota HUD - <http://www.hud.gov/local/index.cfm?state=nd>
- 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 Dakota







