



Our Role State-by-State – Oregon

Financing Homeownership & Rental Housing in Oregon

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 \$85 billion in home loans, helping 535,586 families in Oregon own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$3 billion	15,669	818	16,487
2010	\$7.4 billion	37,399	1,250	38,649
2000-2010	\$85 billion	498,982	36,603	535,586

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 758 homebuyers in Oregon to purchase their first home.
- Financed loans for 1,166 low income families in Oregon.
- Funded home loans with an average mortgage of \$190,312.

Preventing Foreclosure in Oregon

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 Oregon alone, we have completed 7,279 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	318	435	21	72	846
2009	648	337	223	266	1,474
2010	2,227	261	444	498	3,430
2011*	876	163	123	367	1,529

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
- Foreclosures in Oregon - <http://foreclosurehelp.oregon.gov/>
- 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 Oregon







