



Our Role State-by-State – Pennsylvania

Financing Homeownership & Rental Housing in Pennsylvania

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 \$147.5 billion in home loans, helping 1,089,665 families in Pennsylvania own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$5.6 billion	31,670	3,413	35,083
2010	\$12.4 billion	64,304	7,032	71,336
2000-2010	\$147.5 billion	989,190	100,475	1,089,665

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 1,902 homebuyers in Pennsylvania to purchase their first home.
- Financed loans for 6,056 low income families in Pennsylvania.
- Funded home loans with an average mortgage of \$172,164.

Preventing Foreclosure in Pennsylvania

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 Pennsylvania alone, we have completed 16,257 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	1,197	1,870	140	80	3,287
2009	1,801	1,446	431	217	3,895
2010	3,853	1,389	853	334	6,429
2011*	1,454	698	301	193	2,646

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
- Pennsylvania Housing Finance Agency Alternatives to Avoid Foreclosure - <http://www.phfa.org/consumers/homeowners/alternatives.aspx>
- 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 Pennsylvania







