



Our Role State-by-State – Puerto Rico

Financing Homeownership & Rental Housing in Puerto Rico

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 \$8.1 billion in home loans, helping 84,105 families in Puerto Rico own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$0.1 billion	490		490
2010	\$206.1 million	1,902		1,902
2000-2010	\$8.1 billion	84,105		84,105

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 51 homebuyers in Puerto Rico to purchase their first home.
- Financed loans for 8 low income families in Puerto Rico.
- Funded home loans with an average mortgage of \$106,642.

Preventing Foreclosure in Puerto Rico

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 Puerto Rico alone, we have completed 1,929 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	25	70	100		195
2009	15	40	114	3	172
2010	561	68	232	2	863
2011*	486	65	148	0	699

Based on completed agreements. Periodically, there are differences in and changes to our reported numbers due to the timing of completion.

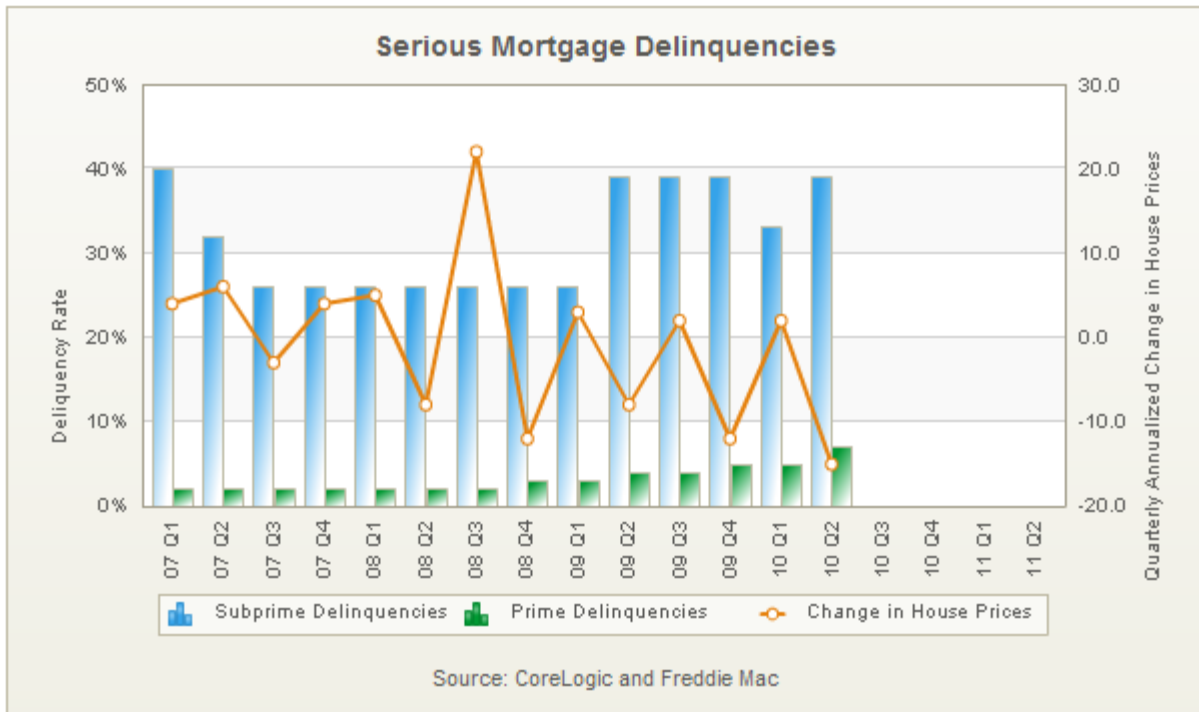
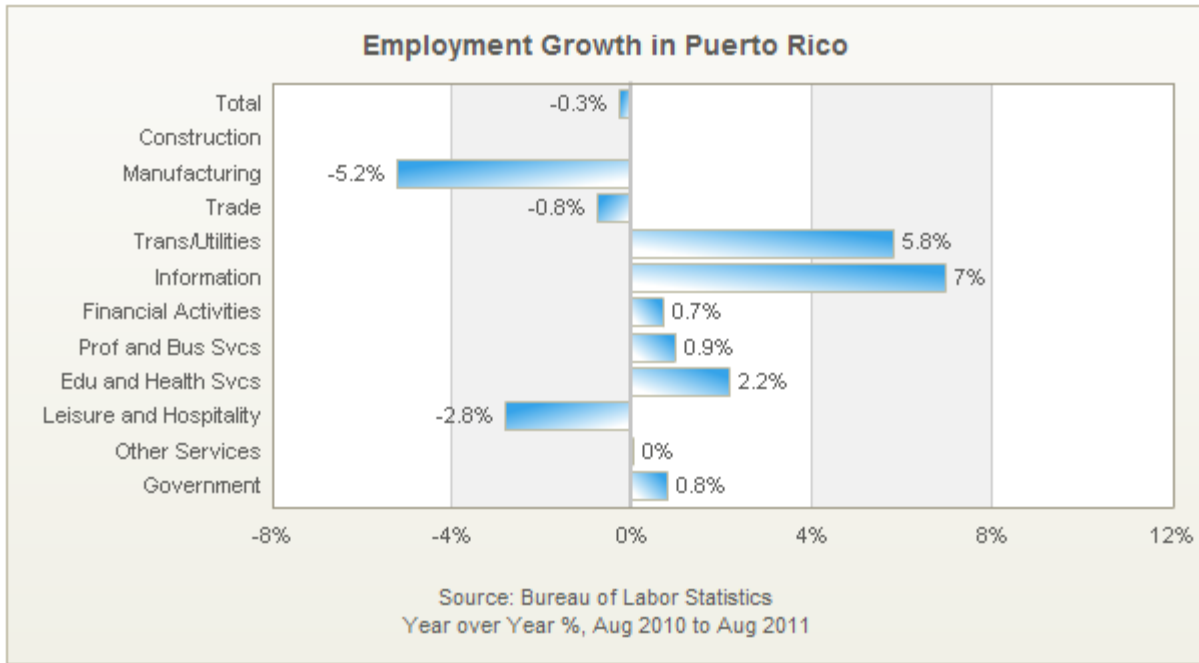
* 2011 data is current as of June 30, 2011.

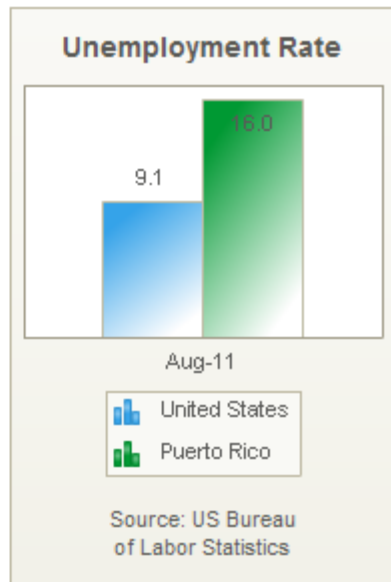
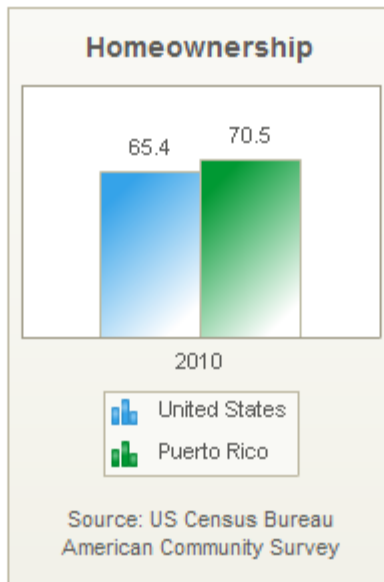
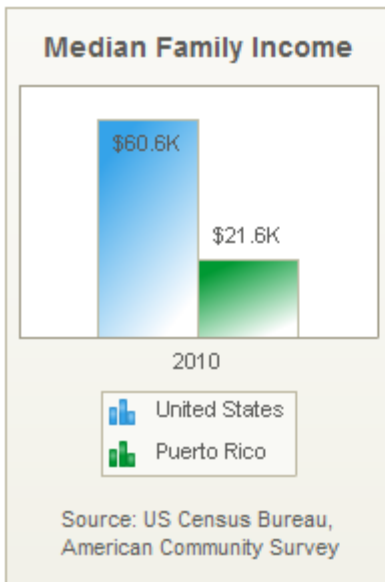
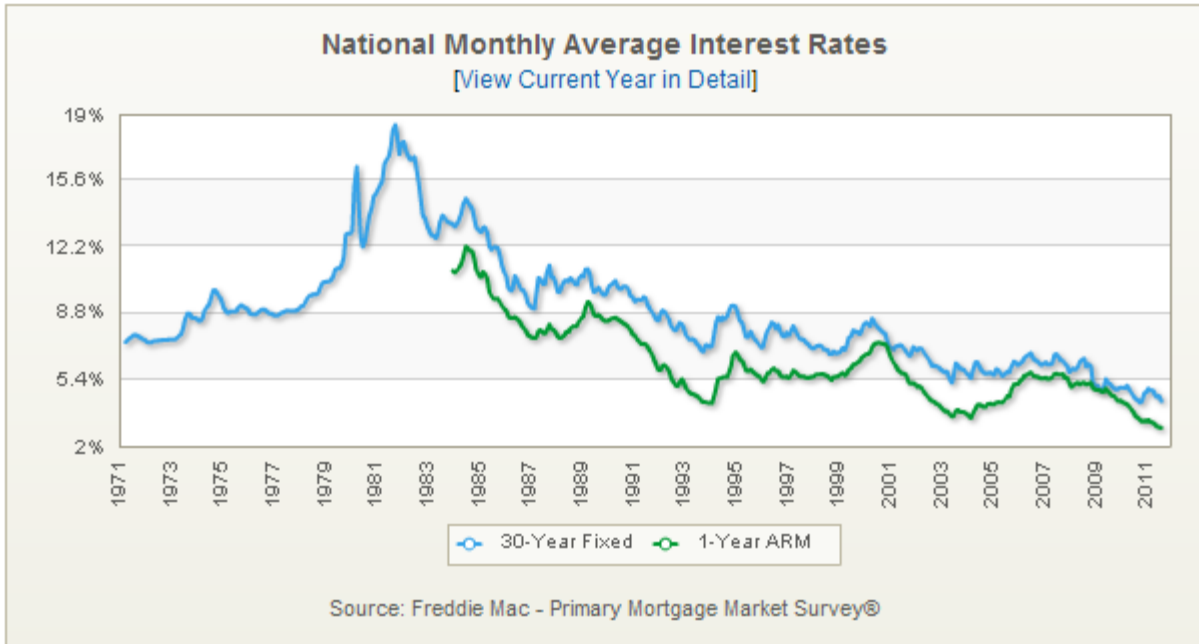
Homeowner Resources

- Freddie Mac Borrower Help Centers - www.freddiemac.com/avoidforeclosure/who_to_contact_for_help.html
- Puerto Rico HUD - <http://www.hud.gov/local/pr-vi/homeownership/foreclosure.cfm>
- 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



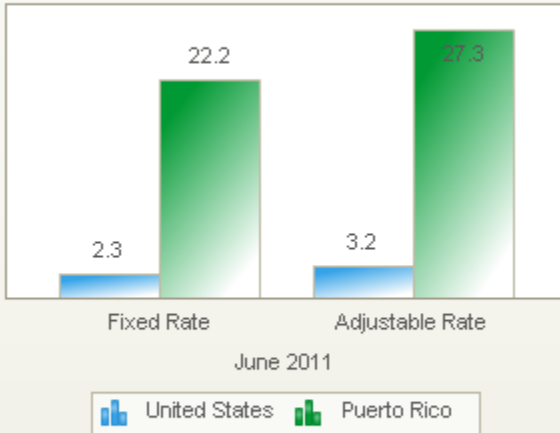
Economic View of Puerto Rico





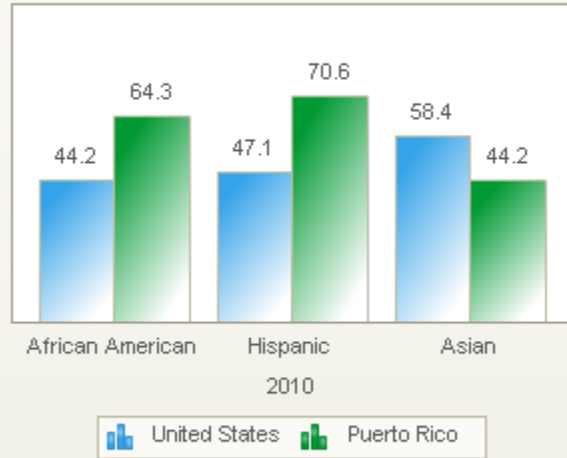


Subprime Dollar Share of All Loans Outstanding



Source: CoreLogic and Freddie Mac.
Percent of outstanding first lien mortgages that are subprime by loan type.

Minority Homeownership Rates



Source: US Census Bureau American Community Survey