



Our Role State-by-State – Texas

Financing Homeownership & Rental Housing in Texas

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 \$223.7 billion in home loans, helping 2,066,283 families in Texas own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$7.7 billion	38,992	17,604	56,596
2010	\$16.1 billion	81,523	34,445	115,968
2000-2010	\$223.7 billion	1,429,056	637,227	2,066,283

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 3,542 homebuyers in Texas to purchase their first home.
- Financed loans for 16,008 low income families in Texas.
- Funded home loans with an average mortgage of \$173,871.

Preventing Foreclosure in Texas

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 Texas alone, we have completed 23,016 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	1,612	3,091	699	123	5,525
2009	2,578	2,573	654	249	6,054
2010	4,205	2,084	1,016	526	7,831
2011*	1,858	1,132	350	266	3,606

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
- Texas Foreclosure Prevention - <http://www.tdhca.state.tx.us/homeownership/foreclosure/index.htm>
- 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 Texas







