



Our Role State-by-State – Utah

Financing Homeownership & Rental Housing in Utah

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 \$59.6 billion in home loans, helping 378,820 families in Utah own or rent a home.

| Period | FM Investment | Homeowners Served | Renters Served | Total Families Served |
|-----------|----------------|-------------------|----------------|-----------------------|
| 2011* | \$2.1 billion | 11,188 | 184 | 11,372 |
| 2010 | \$5.4 billion | 27,440 | 1,931 | 29,371 |
| 2000-2010 | \$59.6 billion | 357,482 | 21,338 | 378,820 |

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 621 homebuyers in Utah to purchase their first home.
- Financed loans for 1,006 low income families in Utah.
- Funded home loans with an average mortgage of \$187,610.

Preventing Foreclosure in Utah

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 Utah alone, we have completed 7,137 loan workouts, which helped these families avoid foreclosure.

| Period | Loan Modifications | Repayment Plans | Forebearance | Other Foreclosure Alternatives | Total Families Avoiding Foreclosure |
|--------|--------------------|-----------------|--------------|--------------------------------|-------------------------------------|
| 2008 | 251 | 405 | 28 | 88 | 772 |
| 2009 | 582 | 278 | 132 | 363 | 1,355 |
| 2010 | 2,178 | 243 | 441 | 562 | 3,424 |
| 2011* | 933 | 158 | 132 | 363 | 1,586 |

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
- Utah Foreclosure Help - <http://utahforeclosureprevention.com/> or 2-1-1
- 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 Utah







