First Quarter 2009 Financial Results Supplement

May 12, 2009

Freddie Mac

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GAAP financial results

	($ Millions)	1Q 2008	4Q 2008	1Q 2009	1Q 2009 vs 4Q 2008
1	Net interest income	$798	$2,625	$3,859	$1,234
2	Management and guarantee income	789	992	780	(212)
	Non-interest income (loss)				
3	Mark-to-market	(1,275)	(20,721)	(3,435)	17,286
4	Income on GO	1,169	2,105	910	(1,195)
5	Other	(69)	(818)	(1,343)	(525)
6	**Total revenues**	**1,412**	**(15,817)**	**771**	**16,588**
7	Administrative expenses	(397)	(396)	(372)	24
8	Credit-related expenses	(1,448)	(7,244)	(9,097)	(1,853)
	Non-interest expense				
9	Mark-to-market	(66)	(1,211)	(2,012)	(801)
10	Other	(72)	(151)	(78)	73
11	**Total expenses**	**(1,983)**	**(9,002)**	**(11,559)**	**(2,557)**
12	**Loss before tax benefit**	**(571)**	**(24,819)**	**(10,788)**	**14,031**
13	**Income tax benefit**	**422**	**967**	**937**	**(30)**
14	**Net loss**	**(149)**	**(23,852)**	**(9,851)**	**14,001**
15	**Less: Net (income) attributable to noncontrolling interest**	**(2)**	**-**	**-**	**-**
16	**Net loss attributable to Freddie Mac**	**($151)**	**($23,852)**	**($9,851)**	**$14,001**

- **Line 1: Increased net interest income was primarily driven by lower short- and long-term funding costs.**
- **Line 3: The company recorded net mark-to-market gains on its derivative portfolio, guarantee asset, and trading securities in 1Q 2009 primarily driven by increased long-term interest rates and the impacts of spread tightening during the period. These gains were offset by $7.1 billion in AFS security impairments.**
- **Line 4: Income on the company's guarantee obligation (GO) decreased due to accelerated amortization income during 4Q 2008 resulting from significant home price depreciation.**
- **Line 8: Credit-related expenses increased during 1Q 2009 driven by an increased provision for credit losses of $8.8 billion reflecting the continued credit deterioration in the company's single-family portfolio.**
- **Line 9: The company experienced increased losses on loans purchased from PC pools driven by an increase in volume and declines in loan prices related to modified loans purchased.**

Note: Certain amounts in prior periods have been reclassified to conform to the current presentation.

Total equity and Purchase Agreement with Treasury

	($ Millions)	1Q 2008	4Q 2008	1Q 2009
1	Beginning balance - Total equity (deficit) / GAAP Net Worth[1]	$26,905	($13,698)	($30,634)
2	Cumulative effect of change in accounting principle, net of taxes	173	N/A	N/A
3	Beginning balance, as adjusted	$27,078	($13,698)	($30,634)
4	Net loss attributable to Freddie Mac	(151)	(23,852)	(9,851)
5	Change in Accumulated other comprehensive income (AOCI), net of taxes	(10,303)	(6,723)	4,054
6	Capital draw funded by Treasury	N/A	13,800	30,800
7	Dividends and other, net[2]	(464)	(161)	(377)
8	**Ending balance - Total equity (deficit) / GAAP Net Worth[1]**	**$16,160**	**($30,634)**	**($6,008)**
9	Requested capital draw under Purchase Agreement with Treasury[3, 4]	N/A	($30,800)	($6,100)
10	Remaining funding under Purchase Agreement with Treasury[4]	N/A	$155,400	$149,300

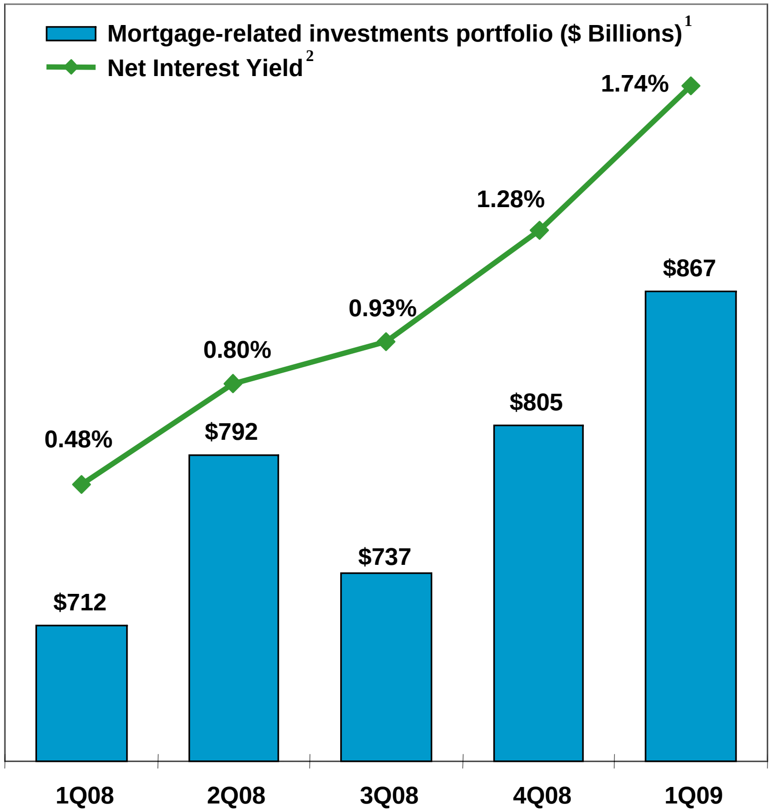
[1] Net worth represents the difference between the company's assets and liabilities under GAAP. With the adoption of SFAS 160 on January 1, 2009, the company's net worth is now equal to its total equity (deficit). Prior to adoption of SFAS 160, total stockholders' equity (deficit) was substantially the same as net worth except that it excluded noncontrolling interests (previously referred to as minority interests). As a result of SFAS 160, noncontrolling interests are now classified as part of total equity (deficit). Prior period data has been restated to reflect the impact of SFAS 160.

[2] First quarter 2009 Dividends and other, net includes a cash dividend payment of $370 million to the U.S. Department of the Treasury (Treasury) on March 31, 2009 for the period from January 1, 2009 through March 31, 2009, on the senior preferred stock issued to Treasury.

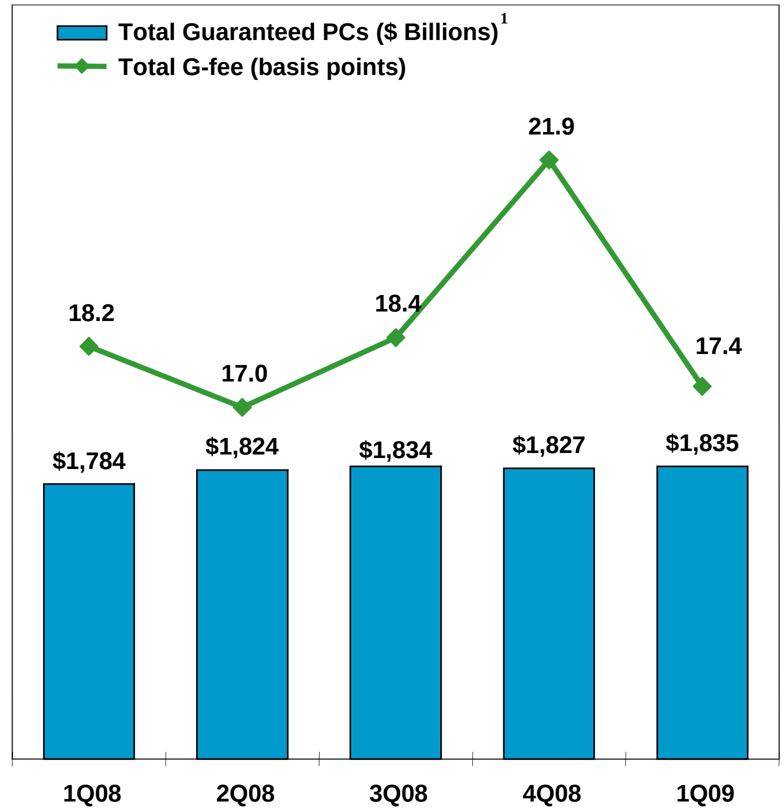
[3] The Director of the Federal Housing Finance Agency (FHFA) submitted a request to Treasury under the company's Senior Preferred Stock Purchase Agreement (Purchase Agreement) in the amount of $6.1 billion, which the company expects to receive by June 30, 2009. As a result of this draw under the Purchase Agreement, the aggregate liquidation preference of the senior preferred stock will increase to $51.7 billion. As a result, Treasury will be entitled to annual cash dividends of $5.2 billion.

[4] Remaining funding amount on line 10 excludes the initial $1 billion of senior preferred stock issued to Treasury as consideration for its funding commitment, but includes requested draws on line 9.

Business revenues



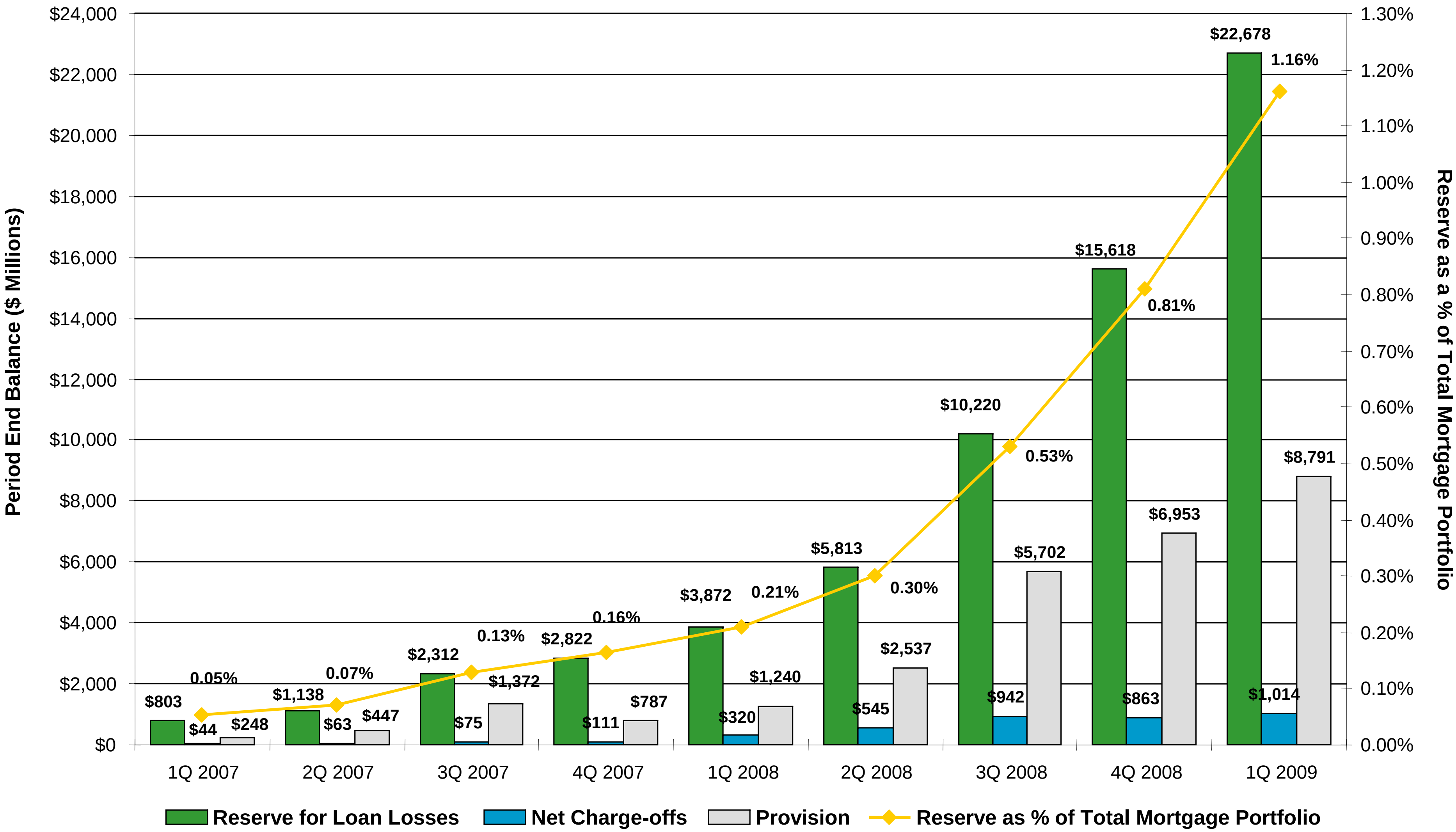
($ Millions)	1Q08	2Q08	3Q08	4Q08	1Q09
Net Interest Income[2]	$905	$1,634	$1,942	$2,719	$3,961



($ Millions)	1Q08	2Q08	3Q08	4Q08	1Q09
Management & Guarantee Income	$789	$757	$832	$992	$780

[1] Represents period-end unpaid principal balance (UPB).
[2] Fully taxable-equivalent basis.

Reserve for loan losses



Quarterly mark-to-market items

	($ Millions)	1Q 2008	4Q 2008	1Q 2009	1Q 2009 vs 4Q 2008
1	Gains (losses) on derivatives excluding accrual of periodic settlements and swaps denominated in foreign-currency	($1,330)	($11,806)	$1,302	$13,108
2	Mark-to-market on guarantee asset	(920)	(4,721)	328	5,049
3	Gains (losses) on trading securities	971	3,195	2,131	(1,064)
4	**Subtotal interest-rate related items (Lines 1, 2, 3)**	**(1,279)**	**(13,332)**	**3,761**	**17,093**
5	Losses on certain credit guarantees	(15)	-	-	-
6	Losses on loans purchased	(51)	(1,211)	(2,012)	(801)
7	**Subtotal credit-related items (Lines 5, 6)**	**(66)**	**(1,211)**	**(2,012)**	**(801)**
8	AFS security impairments	(71)	(7,465)	(7,130)	335
9	Other	75	76	(66)	(142)
10	**Total mark-to-market items**	**($1,341)**	**($21,932)**	**($5,447)**	**$16,485**

- **Line 1: Increases in swap interest rates resulted in fair value gains in the net pay-fixed swaps portfolio, partially offset by losses on swaptions.**
- **Line 2: Increased interest rates drove mark-to-market gains on the company's guarantee asset.**
- **Line 3: Net gains on trading securities were mainly driven by spread tightening.**
- **Line 6: An increase in volume and declines in loan prices related to modified loans purchased from PC pools drove increased losses.**
- **Line 8: Additional AFS security impairments in 1Q 2009 reflect the continued deterioration in the collateral underlying the company's portfolio of non-agency mortgage-related securities.**

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Summary of AFS security impairments

	($ Millions)	UPB of Securities Impaired 2008 - Present[1]	Total Impairment 1Q 2009	Total Impairment 2008 - Present	Total Accretable Balance Life-to-Date[2]	Amount Accreted into 4Q 2008 Earnings	Amount Accreted into 1Q 2009 Earnings
1	Subprime	$18,474	$4,097	$7,717	$4,278	$163	$242
2	Alt-A	10,896	1,049	5,015	3,026	109	120
3	MTA	16,993	1,017	8,620	4,899	129	140
4	Other[3]	3,173	793	2,170	1,559	20	47
5	**Subtotal: Residential mortgage-backed securities**	49,536	6,956	23,522	13,762	421	549
6	Mortgage revenue bonds[4]	849	-	68	29	-	-
7	Agency securities	-	-	-	3	-	-
8	**Subtotal: Mortgage-related investments portfolio**	50,385	6,956	23,590	13,794	421	549
9	**Non-mortgage-related ABS[5]**	8,273	174	1,220	962	49	166
10	**Total AFS Security Impairments[6]**	$58,658	$7,130	$24,810	$14,756	$470	$715

[1] Represents UPB as of March 31, 2009 of securities impaired between January 1, 2008 and March 31, 2009.

[2] Accretable balance as of March 31, 2009. Assumes full accretion back to earnings. Actual results may vary and amounts realized may be materially less than indicated. Factors that could influence amounts realized include actual losses on impaired assets, and other factors that may impact the receipt of contractual cash flows.

[3] Primarily composed of securities backed by home equity lines of credit and manufactured housing bonds.

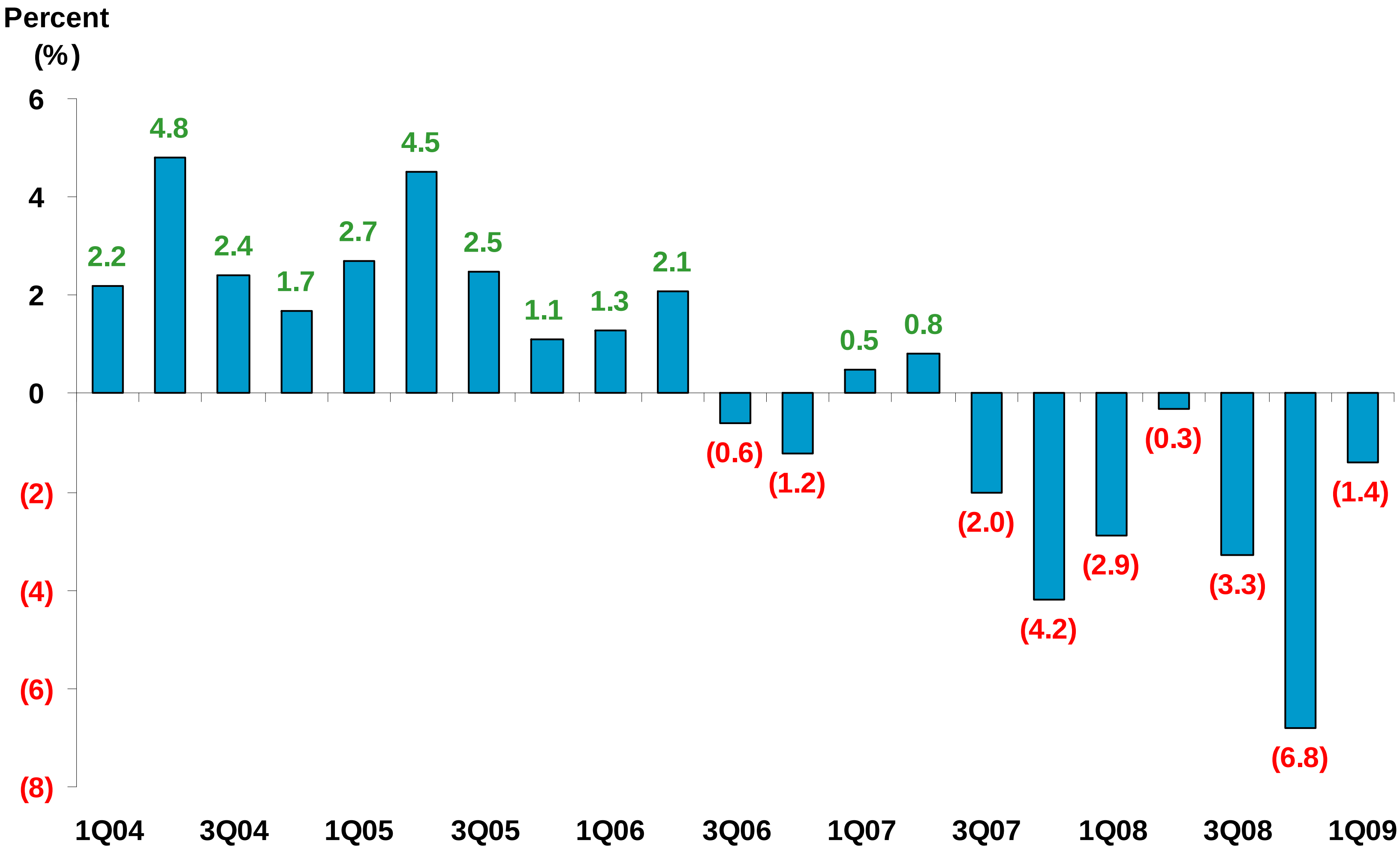
[4] Represents obligations of states and political subdivisions.

[5] Represents impairments taken on the company's cash and other investments portfolio. Of the $99.4 billion in this portfolio as of March 31, 2009, $53.8 billion represents investments in cash and cash equivalents.

[6] Included in 1Q 2009 impairment total is $1.2 billion of impairments related to bonds covered by primary monoline bond insurance where the credit enhancements provided by certain monoline insurers is in doubt and where the company has determined that it is probable a principal and interest shortfall will occur on the insured securities.

Credit Supplement

National home prices have experienced a cumulative decline of 19.6% since June 2006[1]



[1] National home prices use the internal Freddie Mac index, which is value-weighted based on Freddie Mac's single-family portfolio. The U.S. index is a monthly series; quarterly growth rates are calculated as a 3-month change based on the final month of each quarter. Prior period numbers have been revised to conform to the current presentation.

Source: Freddie Mac.

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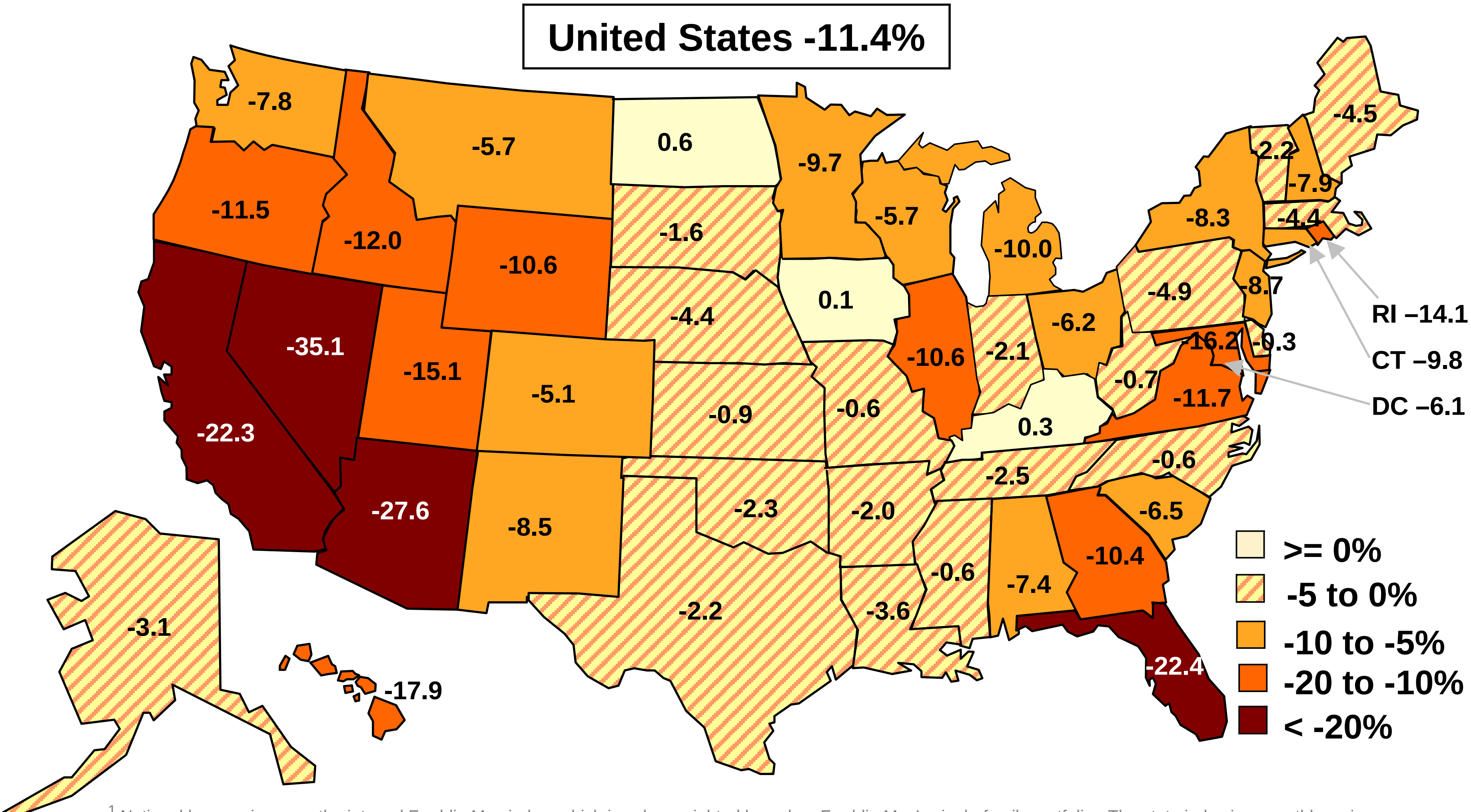
47 States and Washington, DC had home price declines from March 2008 to March 2009[1]



[1] National home prices use the internal Freddie Mac index, which is value-weighted based on Freddie Mac's single-family portfolio. The state index is a monthly series; annual growth rates are calculated as a 12-month change.

Source: Freddie Mac.

Single-family credit statistics[1]

($ Millions)		1Q 2008	4Q 2008	1Q 2009	1Q 2009 vs 4Q 2008
1	REO operations expense	$208	$291	$306	$15
2	Charge-offs, net of recoveries	320	860	1,012	152
3	**Total single-family credit losses**	**$528**	**$1,151**	**$1,318**	**$167**
4	Total single-family credit losses (basis points)[2]	12.1	25.1	28.9	3.8
Key Statistics and Balances					
5	Total single-family performing and non-performing assets[3]	$1,799,946	$1,853,543	$1,873,351	$19,808
6	90+ day delinquencies	13,761	38,114	51,708	13,594
7	Loans purchased under financial guarantees[4]	3,192	3,519	5,342	1,823
8	Troubled debt restructurings	3,212	3,118	3,368	250
9	REO balance, net[5]	2,214	3,208	2,908	(300)
10	**Total single-family non-performing assets (NPAs)**	**$22,379**	**$47,959**	**$63,326**	**$15,367**
11	Total single-family NPAs as % of total single-family assets	1.24%	2.59%	3.38%	0.79%

[1] In November 2008, Freddie Mac temporarily suspended foreclosure transfers of occupied homes and evictions until January 31, 2009. The suspension of evictions was subsequently extended until April 1, 2009. On February 13, 2009, Freddie Mac temporarily suspended foreclosure transfers of occupied homes until March 6, 2009. Freddie Mac then extended the suspension of foreclosure transfers of owner-occupied homes eligible for the Making Home Affordable Program (MHA Program) beginning March 7, 2009. These activities will create fluctuations in the company's credit statistics which may include but are not limited to reductions in REO inventory, reductions in credit losses, and increases in reported delinquency rates, among others. For more information on the impact of these actions see the company's Annual Report on Form 10-K for the year ended December 31, 2008 and Quarterly Report on Form 10-Q for the quarter ended March 31, 2009.

[2] Calculated as annualized credit losses divided by the average total single-family portfolio, excluding non-Freddie Mac mortgage-related securities and the portion of Structured Securities that is backed by Ginnie Mae Certificates.

[3] Consists of total single-family portfolio and single-family REO balances shown on line 9.

[4] Consists of loans purchased from PC pools due to borrower's delinquency and loan modifications accounted for under SOP 03-3.

[5] REO ending inventory (number of units) was 18,419, 29,340, and 29,145 at March 31, 2008, December 31, 2008, and March 31, 2009, respectively.

Single-family credit losses by book year[1] and state

(UPB $ Billions; Credit Losses $ Millions)		Total UPB ($) as of March 31, 2009	1Q 2008 Total Credit Losses ($)[2]	4Q 2008 Total Credit Losses ($)[2]	1Q 2009 Total Credit Losses ($)[2]	1Q 2009 Seriously Delinquent (%)[3]
1	**2009**	$90	$ -	$ -	$ -	- %
2	**2008**	281	-	12	31	1.02
3	**2007**	330	49	380	460	5.13
4	**2006**	258	228	437	499	4.95
5	**2005**	272	89	176	196	2.78
6	**2004 & Prior**	639	162	146	132	1.31
7	**Total**	$1,870	$528	$1,151	$1,318	2.41%
8	**CA**	$260	$112	$345	$387	3.48%
9	**FL**	123	43	142	191	6.56
10	**AZ**	52	30	119	171	4.10
11	**NV**	23	16	53	86	6.14
12	**MI**	60	82	88	74	2.28
13	**GA**	60	31	58	66	2.44
14	**MN**	53	12	31	38	1.47
15	**Subtotal**	631	326	836	1,013	3.83
16	**All Other**	1,239	202	315	305	1.77
17	**Total U.S.**	$1,870	$528	$1,151	$1,318	2.41%

1 Book year indicates year of loan origination.

2 Credit losses consist of the aggregate amount of charge-offs, net of recoveries, and the amount of REO operations expense in each of the respective periods.

3 Based on the number of mortgages 90 days or more delinquent or in foreclosure. Percentage based on loan counts. Includes certain Structured Transactions. The total delinquency rate excluding all Structured Transactions was 2.29% at March 31, 2009.

Single-family 1Q 2009 credit losses & REO counts by region and state

		Total Portfolio UPB		90+ Day Delinquencies[1]		REO Acquisitions & Balance UPB[2]			Credit Losses[3]	
		($ Billions)	% of Total	UPB ($ Millions)	% of Total	1Q 2009 Acquisitions ($ Millions)	REO Inventory ($ Millions)	% of Total Inventory	($ Millions)	% of Total
	Region									
1	**Northeast**	$453	24%	$10,164	18%	$223	$569	10%	$91	7%
2	**Southeast**	341	18	15,566	27	581	944	17	296	22
3	**North Central**	351	19	7,805	14	367	1,203	22	190	14
4	**Southwest**	233	13	3,449	6	231	411	7	60	5
5	**West**	492	26	20,039	35	1,205	2,445	44	681	52
6	**Total**	$1,870	100%	$57,023	100%	$2,607	$5,572	100%	$1,318	100%
	State									
7	**CA**	$260	14%	$12,583	22%	$530	$1,376	25%	$387	29%
8	**FL**	123	7	11,276	20	288	424	7	191	15
9	**AZ**	52	3	2,766	5	358	539	10	171	13
10	**NV**	23	1	1,893	3	179	291	5	86	6
11	**MI**	60	3	1,492	2	97	449	8	74	6
12	**GA**	60	3	1,623	3	169	271	5	66	5
13	**MN**	53	3	948	2	74	284	5	38	3
14	**Other**	1,239	66	24,442	43	912	1,938	35	305	23
15	**Total**	$1,870	100%	$57,023	100%	$2,607	$5,572	100%	$1,318	100%

[1] Based on the number of mortgages 90 days or more delinquent or in foreclosure. UPB amounts exclude certain Structured Transactions.

[2] Based on the UPB of loans at the time of REO acquisition.

[3] Credit losses consist of the aggregate amount of charge-offs, net of recoveries, and the amount of REO operations expense.

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Single-family portfolio characteristics

	Attribute	Total Portfolio as of March 31, 2009 [1]	Alt-A[2]	FICO 620 - 659	IO	Option ARM	FICO < 620	Original LTV > 90%	FICO < 620 & Original LTV > 90%
1	**Balance (UPB $ Billions)**	**$1,870**	$176.4	$161.0	$153.4	$11.9	$72.8	$143.7	$13.5
2	**Share of Total Portfolio**	**100%**	9%	9%	8%	1%	4%	8%	1%
3	**Average UPB per loan**	**$145,879**	$173,827	$142,789	$255,655	$228,272	$131,833	$133,264	$121,304
4	**Fixed Rate (% of total portfolio)**	**88%**	59%	88%	24%	0%	90%	94%	95%
5	**Owner Occupied**	**91%**	83%	94%	86%	74%	95%	96%	99%
6	**Second liens[3]**	**0%**	0%	0%	0%	0%	0%	0%	0%
7	**% of Loans with Credit Enhancement**	**18%**	16%	31%	14%	18%	35%	93%	95%
8	**% Seriously Delinquent (D90+)**	**2.41%[4]**	7.65%	5.80%	10.74%	11.50%	9.32%	5.80%	12.90%

[1] Based on the unpaid principal balance of the underlying mortgage loans in the single-family portfolio. Disclosures include all Structured Transactions where loan characteristics data exists.

[2] Loans purchased through bulk transactions and identified as Alt-A by the seller and certain other loans identified internally by Freddie Mac as having low or no documentation.

[3] Although many borrowers likely have third-party 2nd liens, this represents borrowers' secondary mortgage loan financing guaranteed by Freddie Mac.

[4] Includes Structured Transactions. The total delinquency rate excluding all Structured Transactions was 2.29% at March 31, 2009.

Note: Categories other than total portfolio are based on internal management reports as of March 31, 2009 or most current period prior to March 31, 2009. Numbers are not additive across columns.

Single-family portfolio characteristics

	Attribute	Total Portfolio as of March 31, 2009 [1]	Alt-A[2]	FICO 620 - 659	IO	Option ARM	FICO < 620	Original LTV > 90%	FICO < 620 & Original LTV > 90%
1	**Balance (UPB $ Billions)**	**$1,870**	$176.4	$161.0	$153.4	$11.9	$72.8	$143.7	$13.5
2	**Share of Total Portfolio**	**100%**	9%	9%	8%	1%	4%	8%	1%
3	**Original Loan-to-Value (OLTV)**	**71%**	72%	77%	74%	72%	77%	96%	97%
4	**OLTV > 90%**	**8%**	4%	17%	4%	2%	19%	100%	100%
5	**Current Loan-to-Value (CLTV)**	**76%**	90%	85%	101%	110%	85%	102%	103%
6	**CLTV > 90%**	**28%**	46%	40%	62%	66%	40%	72%	71%
7	**CLTV > 100%**	**17%**	33%	26%	45%	55%	26%	52%	55%
8	**Average FICO Score**	**726**	723	642	720	711	589	694	588
9	**FICO < 620**	**4%**	4%	0%	3%	4%	100%	10%	100%
	Book Year[3]								
10	**2009**	**5%**	0%	1%	0%	0%	1%	1%	0%
11	**2008**	**15%**	8%	11%	11%	0%	9%	15%	6%
12	**2007**	**18%**	31%	23%	41%	2%	29%	32%	40%
13	**2006**	**14%**	28%	17%	30%	11%	17%	12%	13%
14	**2005**	**14%**	17%	15%	15%	59%	13%	10%	8%
15	**2004**	**10%**	6%	11%	3%	27%	9%	9%	8%
16	**<= 2003**	**24%**	10%	22%	0%	1%	22%	21%	25%

[1] Based on the unpaid principal balance of the underlying mortgage loans in the single-family portfolio. Disclosures include all Structured Transactions where loan characteristics data exists.

[2] Loans purchased through bulk transactions and identified as Alt-A by the seller and certain other loans identified internally by Freddie Mac as having low or no documentation.

[3] Indicates year of loan origination.

Note: Categories other than total portfolio are based on internal management reports as of March 31, 2009 or most current period prior to March 31, 2009. Numbers are not additive across columns.

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Single-family credit profile by book year and product feature

	Attribute	Total Portfolio as of March 31, 2009 [1]	Book Year [2]						
			2009	2008	2007	2006	2005	2004	2003 & Prior
1	**Balance (UPB $ Billions)**	**$1,870**	$90	$281	$330	$258	$272	$189	$450
2	**Original Loan-to-Value (OLTV)**	**71%**	65%	71%	75%	73%	72%	71%	69%
3	**OLTV > 90%**	**8%**	2%	8%	14%	7%	5%	7%	7%
4	**Current Loan-to-Value (CLTV)**	**76%**	66%	79%	93%	93%	84%	68%	52%
5	**CLTV > 100%**	**17%**	0%	11%	34%	32%	22%	9%	3%
6	**Average FICO Score**	**726**	759	735	714	718	724	723	728
7	**FICO < 620**	**4%**	0%	2%	7%	5%	4%	4%	4%
8	**Adjustable-rate**	**11%**	0%	7%	13%	20%	17%	15%	4%
9	**Interest-only**	**8%**	0%	6%	20%	18%	9%	2%	0%
10	**Investor**	**4%**	1%	6%	6%	5%	4%	4%	3%
11	**Condo/Coop**	**8%**	5%	9%	11%	11%	9%	8%	5%
	Geography:								
12	**California**	**14%**	13%	17%	16%	15%	14%	13%	12%
13	**Florida**	**7%**	2%	5%	8%	9%	8%	7%	5%
14	**Arizona**	**3%**	2%	3%	3%	4%	4%	2%	2%
15	**Nevada**	**1%**	0%	1%	2%	2%	2%	1%	1%
16	**Michigan**	**3%**	3%	2%	2%	3%	3%	4%	5%
17	**Georgia**	**3%**	3%	3%	3%	3%	3%	3%	4%
18	**Minnesota**	**3%**	3%	2%	2%	2%	3%	4%	4%
19	**Other**	**66%**	74%	67%	64%	62%	63%	66%	67%
20	**% of Loans with Credit Enhancement**	**18%**	7%	21%	26%	17%	17%	15%	14%
21	**% Seriously Delinquent (D90+)**	**2.41%** [3]	0%	1.02%	5.13%	4.95%	2.78%	1.51%	1.25%

[1] Based on the unpaid principal balance of the underlying mortgage loans in the single-family portfolio. Disclosures include all Structured Transactions where loan characteristics data exists.

[2] Indicates year of loan origination.

[3] Includes Structured Transactions. The total delinquency rate excluding all Structured Transactions was 2.29% at March 31, 2009.

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Single-family portfolio composition by product

	(UPB $ Billions)	1Q 2008 Portfolio UPB ($)	1Q 2008 Seriously Delinquent (%)[1]	4Q 2008 Portfolio UPB ($)	4Q 2008 Seriously Delinquent (%)[1]	1Q 2009 Portfolio UPB ($)	1Q 2009 Seriously Delinquent (%)[1]
	Conventional:						
1	**30-year amortizing fixed-rate[2]**	$1,231	0.78%	$1,316	1.69%	$1,352	2.25%
2	**15-year amortizing fixed-rate**	273	0.21	250	0.36	247	0.46
3	**ARMs / adjustable-rate**	90	0.84	83	2.40	78	3.24
4	**Interest-only[3]**	165	3.02	162	7.59	156	10.74
5	**Balloon / Resets**	16	0.50	12	1.20	10	1.67
6	**FHA/VA**	2	2.45	2	4.17	2	3.50
7	**USDA Rural Development and other federally guaranteed loans**	1	2.43	1	4.39	1	3.84
8	**Total mortgage loans, PCs & Structured Securities**	1,778	0.77	1,826	1.72	1,846	2.29
9	**Structured Transactions**	20	10.96	24	7.23	24	8.41
10	**Total portfolio**	$1,798	0.88%	$1,850	1.83%	$1,870	2.41%

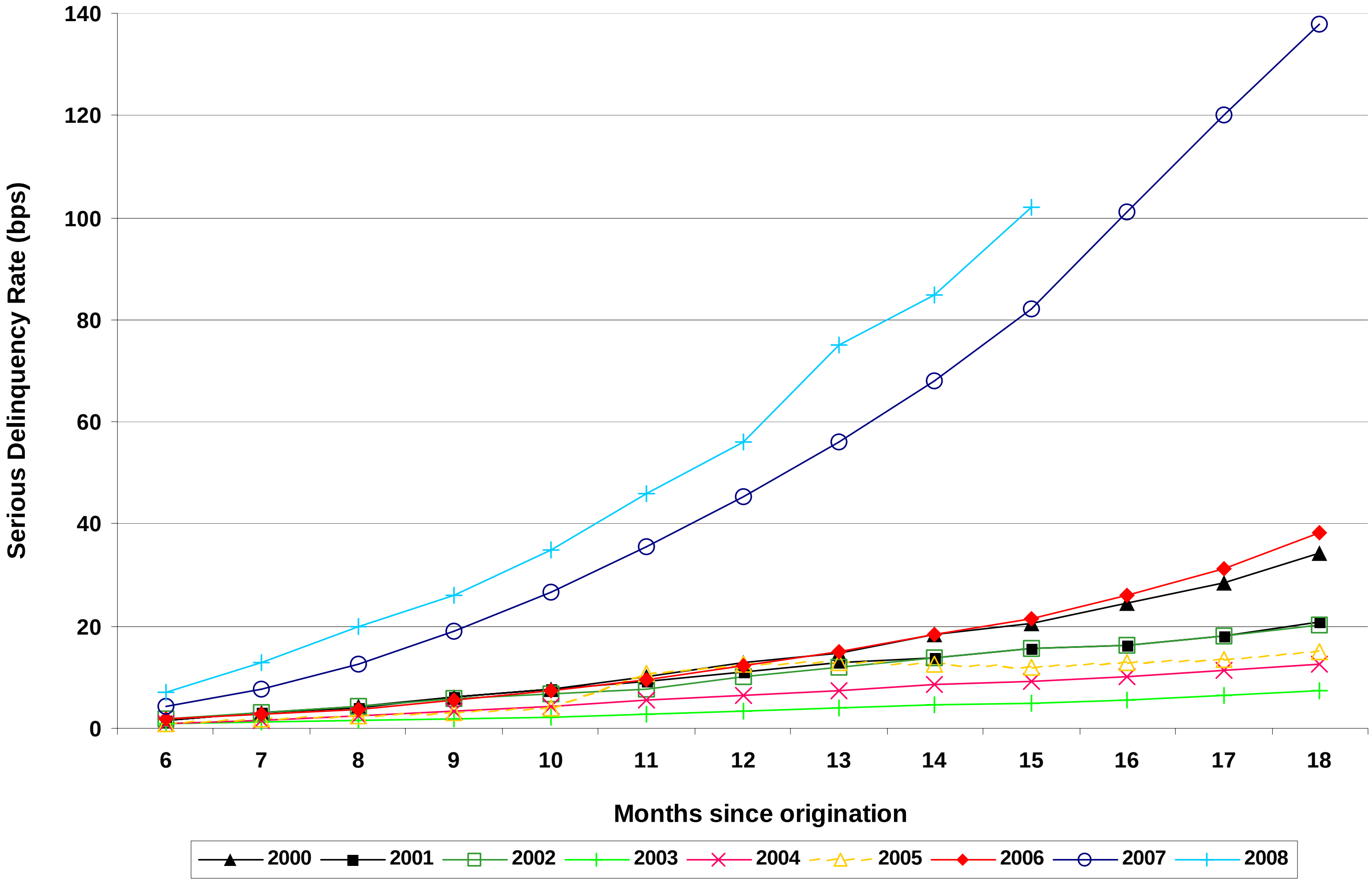
1 Based on the number of mortgages 90 days or more delinquent or in foreclosure. Percentage based on loan counts.

2 Includes 40-year and 20-year fixed-rate mortgages.

3 Interest-only includes adjustable-rate and fixed-rate mortgages.

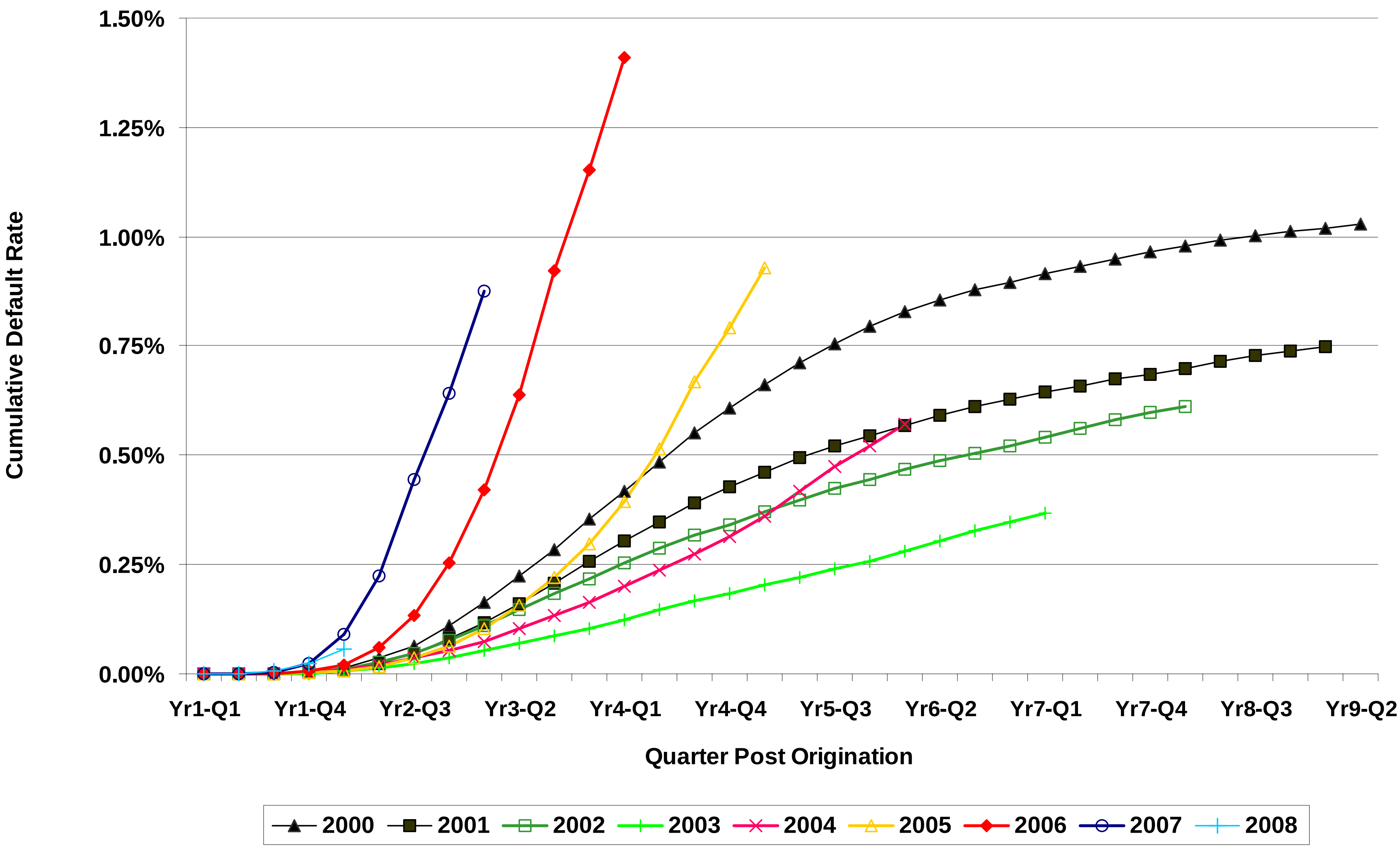
Total Single-family portfolio serious delinquencies by book year

As of month 18 per Book Year	Book Year 2000	2001	2002	2003	2004	2005	2006	2007
Serious Delinquency Rate (bps)	34	21	20	7	13	15	38	138



Note: Excludes Structured Transactions. Book year indicates year of loan origination.

Total Single-family portfolio cumulative default rates by book year



Note: Excludes certain Structured Transactions. Book year indicates year of loan origination.

Single-family foreclosure alternatives

- Working with FHFA, the company has significantly increased its loan modification and foreclosure prevention efforts since entering into Conservatorship.
- Beginning March 7, 2009, the company suspended foreclosure transfers of occupied homes where the borrower is eligible for a modification under the Making Home Affordable Program.
- During the first quarter of 2009, Freddie Mac's foreclosure prevention efforts helped approximately 40,000 borrowers stay in their homes or sell their properties.

	(# of loans)	1Q 2008	4Q 2008	1Q 2009	1Q 2009 vs 4Q 2008
1	Loan modifications:				
2	with no change in terms[1]	2,728	2,002	1,816	(186)
3	with change in terms and no reductions of principal	1,518	15,693	22,807	7,114
4	**Total loan modifications**	4,246	17,695	24,623	6,928
5	Repayment plans	12,387	8,714	10,459	1,745
6	Forbearance agreements	817	1,762	1,853	91
7	Pre-foreclosure sales	831	2,375	3,093	718
8	**Total foreclosure alternatives**	**18,281**	**30,546**	**40,028**	**9,482**

[1] Reinstated loans where certain delinquent interest and other payments have been capitalized and added to the loan's current UPB.

Safe Harbor Statements

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