



Making Home Possible in Colorado

Financing Homeownership & Rental Housing

Freddie Mac is supporting the housing market and answering the nation's call to assist with its recovery. Our top priorities are providing essential liquidity to the market and helping to stem the foreclosure crisis. Over the past decade, Freddie Mac has invested approximately **\$124 billion** in home loans, helping **795,200** Colorado families own or rent a home.

	Freddie Mac Investment	Homeowners Served	Renters Served	Total Families Served
2008	\$10 billion	42,804	8,480	51,284
Past 10 Years	\$124 billion	723,110	72,090	795,200

In 2008 Freddie Mac:

- Enabled 3,921 Colorado homebuyers to purchase their first home.
- Financed loans for 26,037 low- and moderate-income Colorado families.
- Funded home loans with an average mortgage of \$218,969.

Preventing Foreclosure

We are proud to play a key role in sustaining homeownership by supporting the President's Making Home Affordable program. Freddie Mac helped approximately **88,000** homeowners avoid foreclosure in 2008, and **1,538** in Colorado alone.

	Loan Modifications	Repayment Plans	Forbearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008*	590	680	44	224	1,538

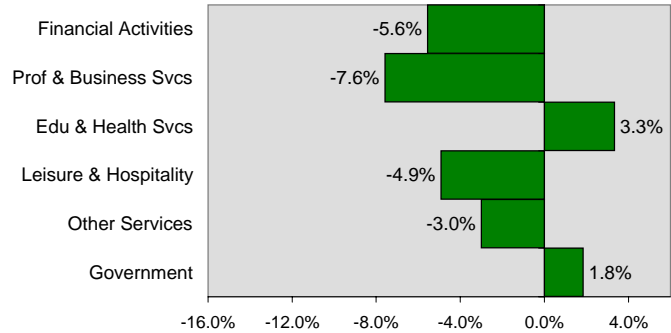
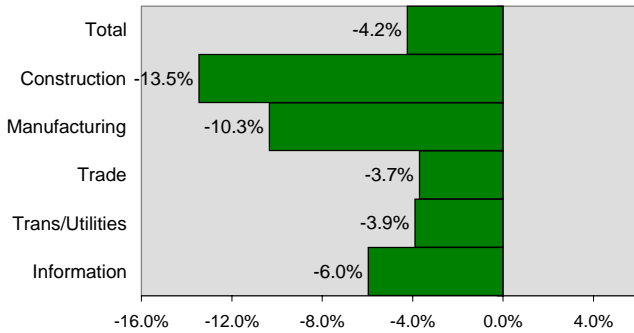
Homeowner Resources

- The mortgage lender, also called the "servicer." (Contact information located on mortgage statement.)
- www.MakingHomeAffordable.gov
- [Colorado Foreclosure Hotline Website, \(877\) 601-HOPE](http://ColoradoForeclosureHotline.com)
- [Homeowner's HOPE™ Hotline, \(888\) 995-HOPE™](http://HomeownerHOPE.com)
- [HUD-Certified Housing Counselors, \(800\) 569-4287](http://HUD-CertifiedHousingCounselors.com)
- www.FreddieMac.com/avoidforeclosure or (800) FREDDIE

For more information, please go to www.freddiemac.com/states

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

Employment growth was strongest in Colorado's education and health services sector over the year ended July 2009



Source: Bureau of Labor Statistics, % change year ago

Indicators	2004	2005	2006	2007	2008
Gross State Product, C\$B	180,595	188,353	193,398	197,303	203,024
% Change	2.3	4.3	2.7	2.0	2.9
Total Non-Farm Employment (ths.)	2,179.6	2,226.0	2,279.1	2,331.3	2,349.3
% Change	1.2	2.1	2.4	2.3	0.8
Unemployment Rate (%)	5.6	5.1	4.4	3.9	4.9
Personal Income Growth (%)	5.8	7.1	7.3	6.0	4.9
Population (ths.)	4,600.1	4,662.7	4,751.5	4,842.8	4,939.5
Single-Family Permits	40,753	40,140	30,365	20,516	11,147
Multifamily Permits	5,746	5,751	7,978	8,938	7,851
Existing Median Home Sales Price (ths.)	216.7	224.8	228.4	225.8	206.3
Mortgage Originations (# of SF loans)	332,962	330,711	285,261	215,024	n/a
Personal Bankruptcies (total ch. 7 & 13)	27,375	42,166	9,541	14,849	20,161
Existing Home Sales (ths.)	124.3	129.8	123.8	119.6	106.4
30-Year Fixed Mortgage Rate Average (%)	5.84	5.87	6.41	6.34	6.07
Rental Vacancy Rate (%)	12.7	13.5	10.5	10.1	8.3
Serious Mortgage Delinquency (% All Loans)	1.42	1.91	2.55	3.19	3.48
Foreclosure Rate (% All Loans)	0.49	0.58	0.73	0.81	1.08
Homeownership Rate (%)	68.6	67.8	68.7	68.8	67.5

Sources: Moody's Economy.com, Bureau of Economic Analysis, Bureau of Labor Statistics, US Census Bureau, Federal Housing Finance Board, US District Courts, National Association of Realtors, First American CoreLogic, Federal Financial Institutions Examination Council, Freddie Mac

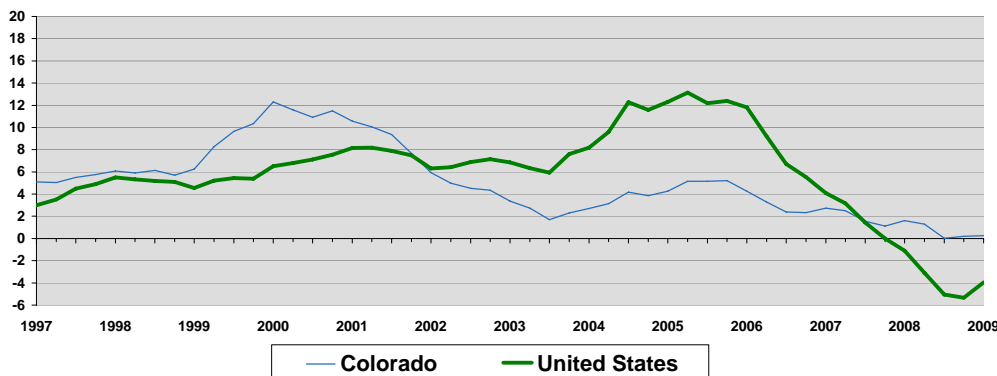
National Weekly Average Mortgage Interest Rates from Freddie Mac's Primary Mortgage Market Survey®

— 30-Year Fixed Rate — 1-Year ARM



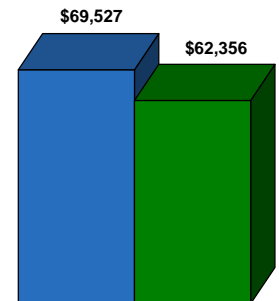
Source: Freddie Mac, Primary Mortgage Market Survey®

Annual % Change in House Prices



Source: Freddie Mac's Conventional Mortgage Home Price Index

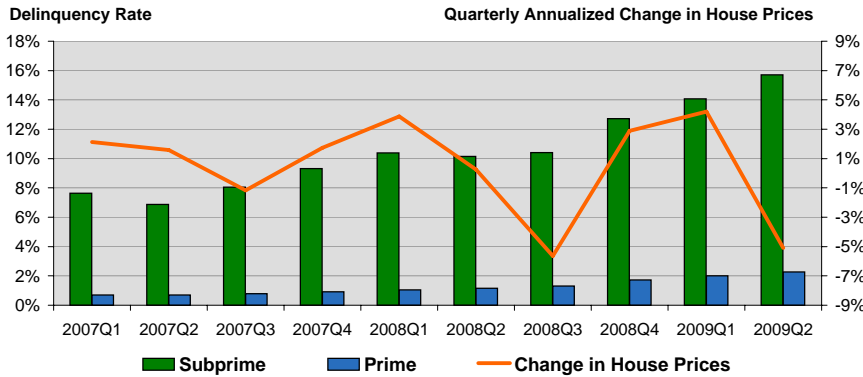
2008Q4 Median Family Income



■ Colorado ■ United States

Source: US Census Bureau, Moody's Economy.com

Serious mortgage delinquencies rising among prime and subprime borrowers in Colorado



Source: First American CoreLogic and Freddie Mac

National Rankings

Homeownership Rate	35
1 = Highest	
Mortgage Delinquency Rate	36
1 = Most Delinquent	
Median Family Income	12
1 = Highest	
Adjustable Rate Mortgage Share	23
1 = Highest Share	
Housing Affordability	30
1 = Most Affordable	
Employment Growth	35
1 = Highest Growth	

Homeownership Rates by Race and Ethnicity in Colorado

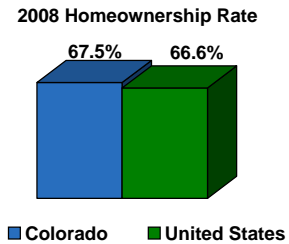
	Homeownership Rate in 2008	Change in Homeownership Rate from 2007
All Households	67.5%	-1.3%
White, Non-hispanic	72.6%	1.4%
Black	45.9%	0.8%
Hispanic	49.6%	-3.4%
Asian or Pacific Islander	60.8%	-1.9%

Source: US Census Bureau - American Community Survey

Homeownership Rate in 2008

Change in Homeownership Rate from 2007

Homeownership is higher in CO than the national average

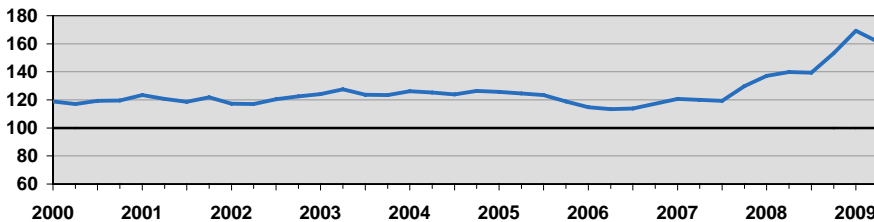


Source: US Census Bureau

State Housing Affordability Index

Colorado

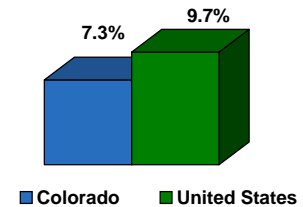
Share of the median-priced home affordable to the median-income family with a 30-year fixed-rate mortgage and 20% downpayment.



Source: Moody's Economy.com

Unemployment is low in CO

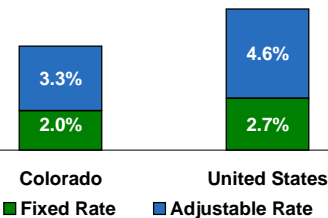
August 2009 Unemployment Rate



Source: Bureau of Labor Statistics

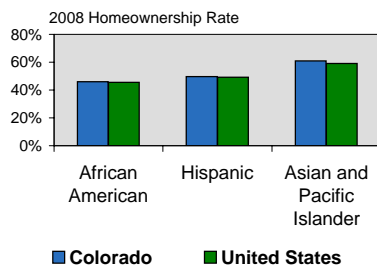
The Subprime Picture

Subprime dollar share of all loans outstanding as of December 2008



Source: First American CoreLogic

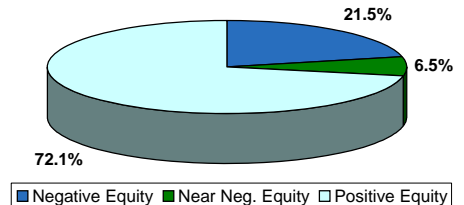
CO Homeownership is higher than US within Asian groups



Source: US Census Bureau - American Community Survey

Share of Homes with Negative Equity Colorado

US: 19.8% Negative Equity Share & 5.2% Near Negative Equity



Source: First American CoreLogic. Data represent share of homes where total mortgage debt is higher than home value.