



Making Home Possible in Maine

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 **\$15 billion** in home loans, helping **120,075** Maine families own or rent a home.

	Freddie Mac Investment	Homeowners Served	Renters Served	Total Families Served
2008	\$1.4 billion	8,798	309	9,107
Past 10 Years	\$15 billion	116,699	3,376	120,075

In 2008 Freddie Mac:

- Enabled 598 Maine homebuyers to purchase their first home.
- Financed loans for 3,818 low- and moderate-income Maine families.
- Funded home loans with an average mortgage of \$160,573.

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 **297** in Maine alone.

	Loan Modifications	Repayment Plans	Forbearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008*	112	158	6	21	297

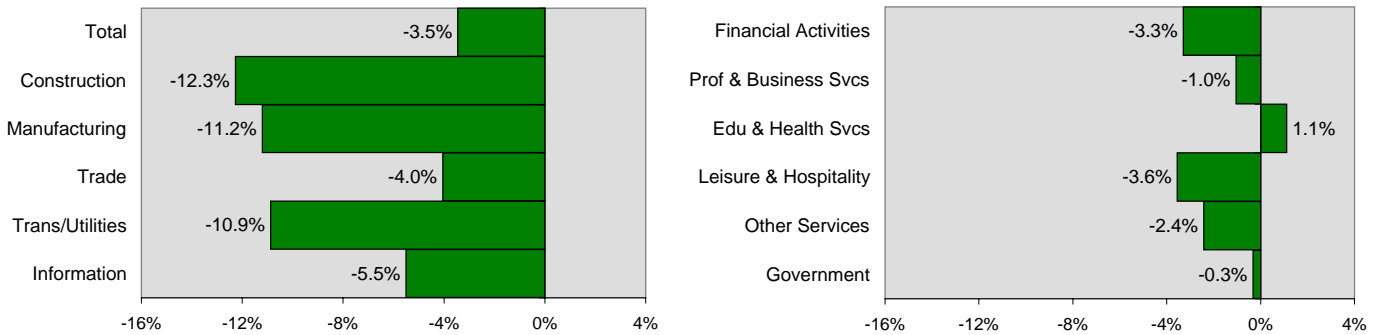
Homeowner Resources

- The mortgage lender, also called the "servicer." (Contact information located on mortgage statement.)
- www.MakingHomeAffordable.gov
- [MaineHousing Preventing Foreclosure](#)
- [Homeowner's HOPE™ Hotline, \(888\) 995-HOPE™](#)
- [HUD-Certified Housing Counselors, \(800\) 569-4287](#)
- 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 Maine's education and health services sector over the year ended July 2009

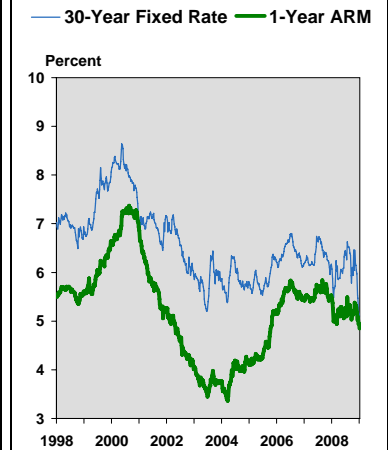


Source: Bureau of Labor Statistics, % change year ago

Indicators	2004	2005	2006	2007	2008
Gross State Product, C\$B	38,918	39,028	39,387	39,789	40,332
% Change	4.2	0.3	0.9	1.0	1.4
Total Non-Farm Employment (ths.)	611.7	611.7	614.6	617.7	615.9
% Change	0.8	0.0	0.5	0.5	-0.3
Unemployment Rate (%)	4.6	4.8	4.6	4.6	5.4
Personal Income Growth (%)	5.2	2.3	5.0	5.4	4.2
Population (ths.)	1,307.9	1,311.0	1,313.4	1,315.4	1,316.5
Single-Family Permits	8,053	7,810	6,483	5,053	3,099
Multifamily Permits	718	1,159	810	820	516
Existing Median Home Sales Price (ths.)	176.1	192.0	192.8	191.2	181.0
Mortgage Originations (# of SF loans)	59,628	62,486	54,791	42,150	n/a
Personal Bankruptcies (total ch. 7 & 13)	4,366	6,470	1,241	2,151	2,853
Existing Home Sales (ths.)	33.3	33.3	31.5	26.6	20.6
30-Year Fixed Mortgage Rate Average (%)	5.84	5.87	6.41	6.34	6.07
Rental Vacancy Rate (%)	6.8	6.8	6.8	6.4	7.6
Serious Mortgage Delinquency (% All Loans)	1.00	1.28	2.24	3.88	5.30
Foreclosure Rate (% All Loans)	0.22	0.29	0.60	1.08	1.22
Homeownership Rate (%)	72.9	71.8	72.8	74.0	72.1

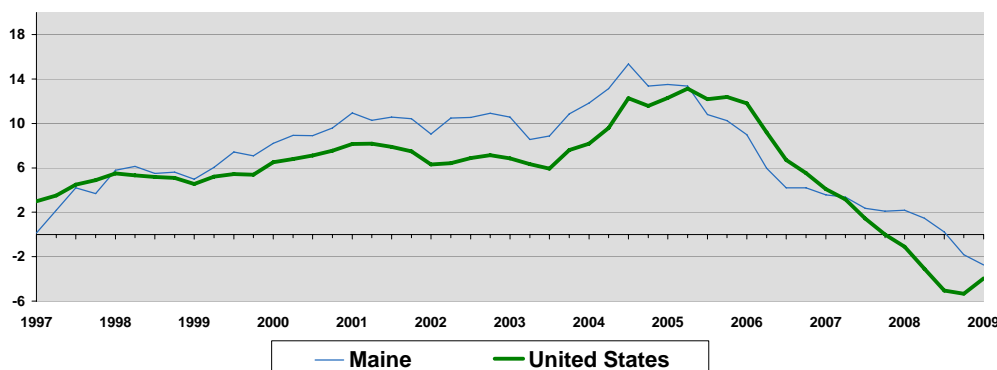
Sources: Moody's Economy.com, Bureau of Economic Analysis, Bureau of Labor Statistics, US Census Bureau, Federal Housing Finance Board, US District Courts, National Association of Realtors, First American CoreLogic, Federal Financial Institutions Examination Council, Freddie Mac

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



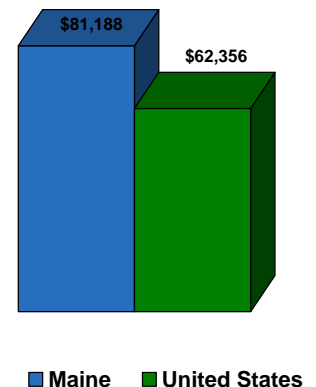
Source: Freddie Mac, Primary Mortgage Market Survey®

Annual % Change in House Prices



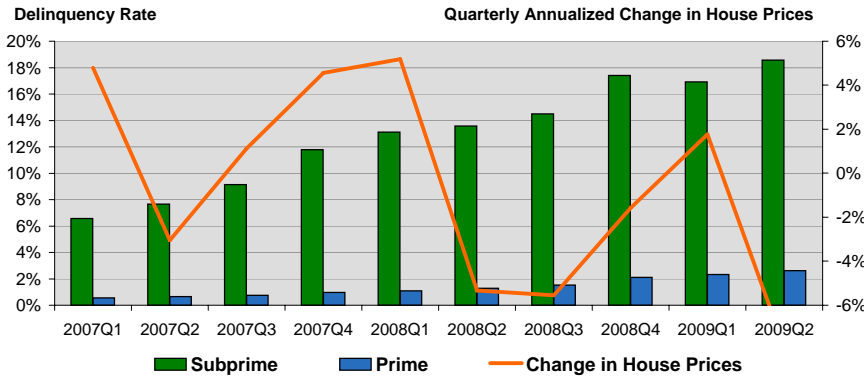
Source: Freddie Mac's Conventional Mortgage Home Price Index

2008Q4 Median Family Income



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

Serious mortgage delinquencies are rising among prime and subprime borrowers in Maine



Source: First American CoreLogic and Freddie Mac

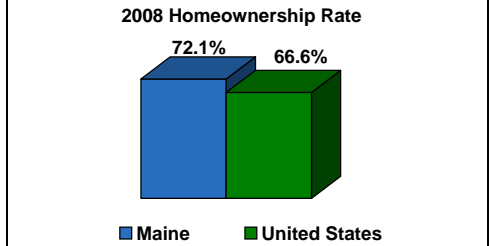
National Rankings

Homeownership Rate	8
1 = Highest	
Mortgage Delinquency Rate	15
1 = Most Delinquent	
Median Family Income	4
1 = Highest	
Adjustable Rate Mortgage Share	26
1 = Highest Share	
Housing Affordability	34
1 = Most Affordable	
Employment Growth	25
1 = Highest Growth	

Homeownership Rates by Race and Ethnicity in Maine	Homeownership Rate in 2008	Change in Homeownership Rate from 2007
All Households	72.1%	-1.8%
White, Non-hispanic	72.9%	-2.1%
Black	33.9%	16.3%
Hispanic	45.3%	10.9%
Asian or Pacific Islander	55.0%	-7.0%

Source: US Census Bureau - American Community Survey

Homeownership is higher in Maine than the national average

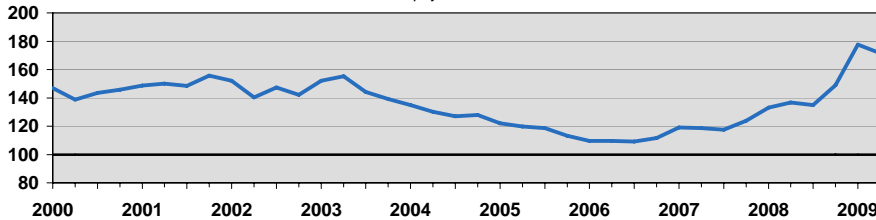


Source: US Census Bureau

State Housing Affordability Index

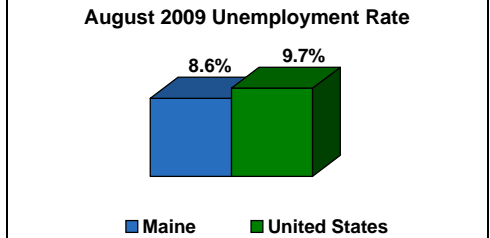
Maine

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

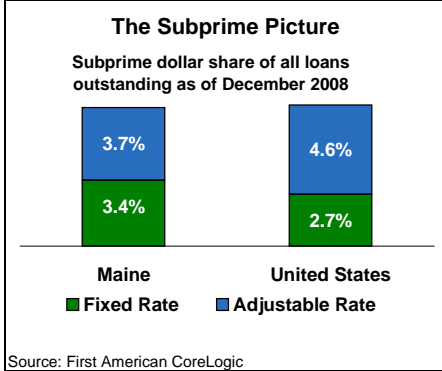


Source: Moody's Economy.com

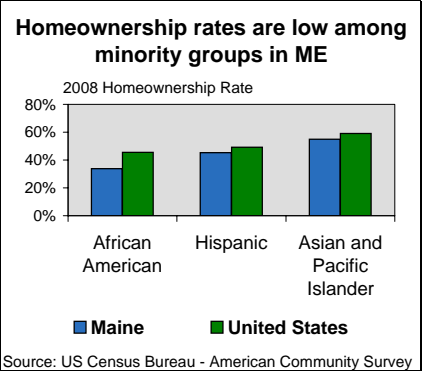
Unemployment in ME is lower than US



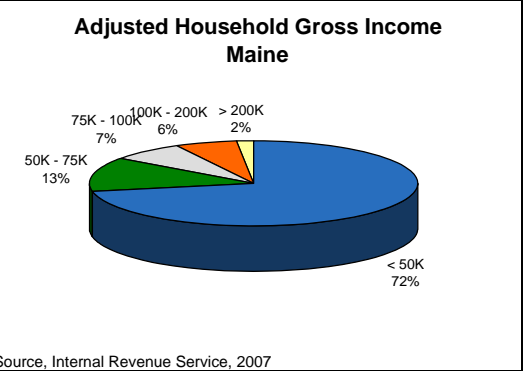
Source: Bureau of Labor Statistics



Source: First American CoreLogic



Source: US Census Bureau - American Community Survey



Source: Internal Revenue Service, 2007