



## Making Home Possible in Missouri

### 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 **\$82.7 billion** in home loans, helping **741,212** Missouri families own or rent a home.

	Freddie Mac Investment	Homeowners Served	Renters Served	Total Families Served
2008	\$7 billion	47,039	3,163	50,202
Past 10 Years	\$82.7 billion	695,286	45,926	741,212

#### In 2008 Freddie Mac:

- Enabled 4,782 Missouri homebuyers to purchase their first home.
- Financed loans for 24,200 low- and moderate-income Missouri families.
- Funded home loans with an average mortgage of \$145,459.

### 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 **2,045** in Missouri alone.

	Loan Modifications	Repayment Plans	Forbearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008*	697	1,164	81	103	2,045

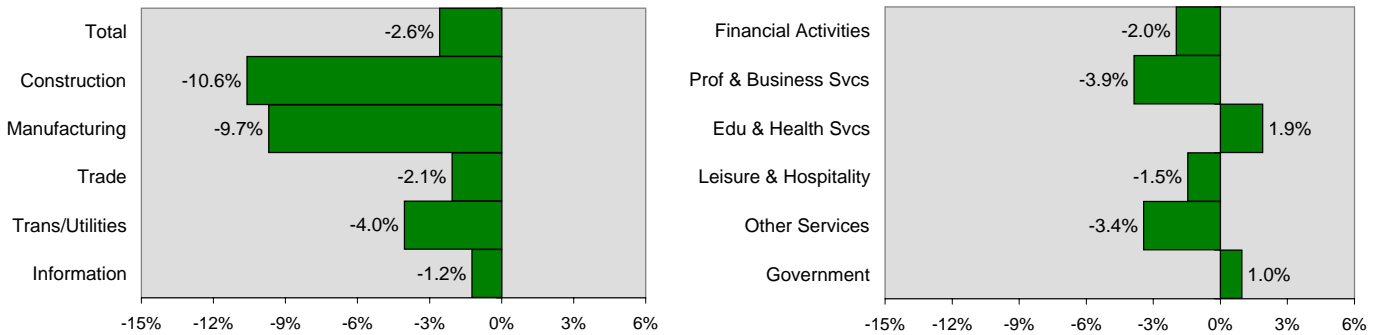
### Homeowner Resources

- The mortgage lender, also called the "servicer." (Contact information located on mortgage statement.)
- [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov)
- [Missouri Avoid Foreclosure Resource, \(888\) 246-7225](http://MissouriAvoidForeclosureResource.com)
- [Homeowner's HOPE™ Hotline, \(888\) 995-HOPE™](http://Homeowner'sHOPE.com)
- [HUD-Certified Housing Counselors, \(800\) 569-4287](http://HUD-CertifiedHousingCounselors.com)
- [www.FreddieMac.com/avoidforeclosure](http://www.FreddieMac.com/avoidforeclosure) or (800) FREDDIE

For more information, please go to [www.freddiemac.com/states](http://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 Missouri's education and health services sector over the year ended July 2009

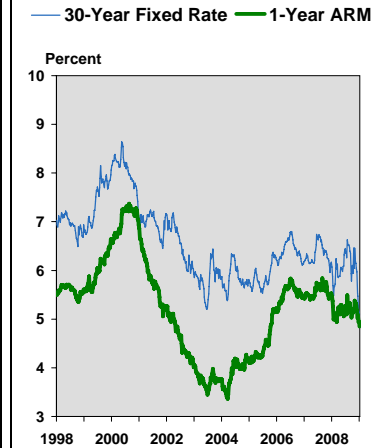


Source: Bureau of Labor Statistics, % change year ago

Indicators	2004	2005	2006	2007	2008
<b>Gross State Product, C\$B</b>	186,375	189,059	188,840	191,235	193,775
% Change	1.7	1.4	-0.1	1.3	1.3
<b>Total Non-Farm Employment (ths.)</b>	2,694.5	2,735.3	2,774.2	2,794.6	2,792.3
% Change	0.5	1.5	1.4	0.7	-0.1
<b>Unemployment Rate (%)</b>	5.7	5.4	4.8	5.0	6.1
<b>Personal Income Growth (%)</b>	4.7	3.8	5.1	5.3	4.3
<b>Population (ths.)</b>	5,742.7	5,785.1	5,833.0	5,878.4	5,911.6
<b>Single-Family Permits</b>	26,269	25,949	19,926	14,905	7,777
<b>Multifamily Permits</b>	6,522	7,165	9,246	6,620	5,496
<b>Existing Median Home Sales Price (ths.)</b>	118.9	128.1	131.6	128.6	119.9
<b>Mortgage Originations (# of SF loans)</b>	275,087	282,461	256,185	212,889	n/a
<b>Personal Bankruptcies (total ch. 7 &amp; 13)</b>	37,238	52,018	15,573	20,859	24,715
<b>Existing Home Sales (ths.)</b>	140.8	142.8	135.4	123.7	108.8
<b>30-Year Fixed Mortgage Rate Average (%)</b>	5.84	5.87	6.41	6.34	6.07
<b>Rental Vacancy Rate (%)</b>	10.3	13.8	11.3	11.7	11.3
<b>Serious Mortgage Delinquency (% All Loans)</b>	1.40	1.68	2.13	2.89	3.63
<b>Foreclosure Rate (% All Loans)</b>	0.81	0.57	0.90	1.03	1.20
<b>Homeownership Rate (%)</b>	70.8	70.6	70.7	70.7	70.1

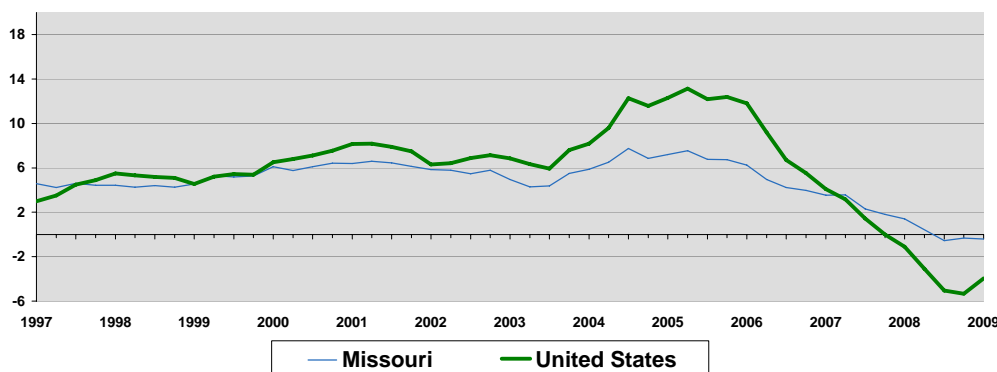
Sources: Moody's Economy.com, Bureau of Economic Analysis, Bureau of Labor Statistics, US Census Bureau, Federal Housing Finance Board, US District Courts, National Association of Realtors, First American CoreLogic, Federal Financial Institutions Examination Council, Freddie Mac

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



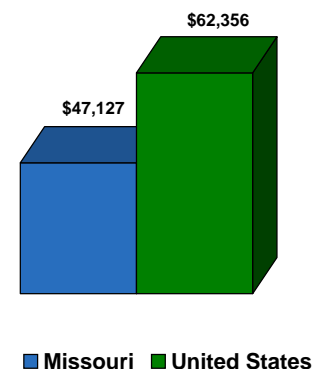
Source: Freddie Mac, Primary Mortgage Market Survey®

## Annual % Change in House Prices



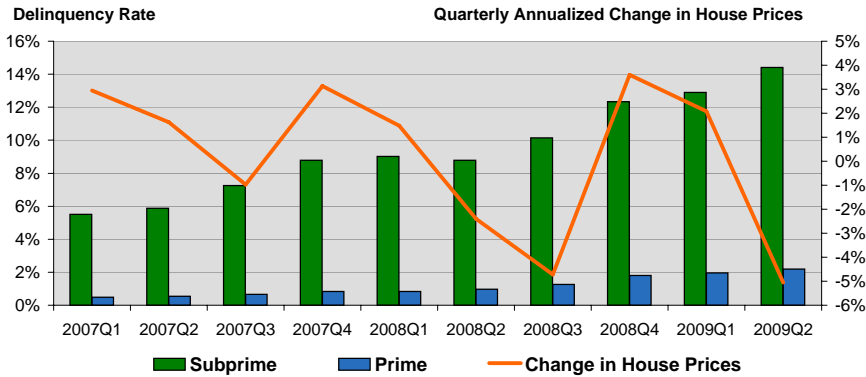
Source: Freddie Mac's Conventional Mortgage Home Price Index

## 2008Q1 Median Family Income



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

## Serious mortgage delinquencies are rising among prime and subprime borrowers in Missouri



Source: First American CoreLogic and Freddie Mac

## National Rankings

<b>Homeownership Rate</b>	<b>16</b>
1 = Highest	
<b>Mortgage Delinquency Rate</b>	<b>31</b>
1 = Most Delinquent	
<b>Median Family Income</b>	<b>51</b>
1 = Highest	
<b>Adjustable Rate Mortgage Share</b>	<b>12</b>
1 = Highest Share	
<b>Housing Affordability</b>	<b>4</b>
1 = Most Affordable	
<b>Employment Growth</b>	<b>15</b>
1 = Highest Growth	

## Homeownership Rates by Race and Ethnicity in Missouri

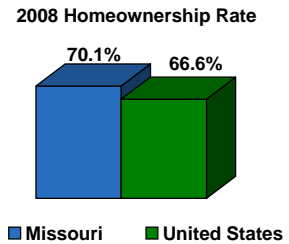
	Homeownership Rate in 2008	Change in Homeownership Rate from 2007
All Households	70.1%	-0.6%
White, Non-hispanic	74.2%	-0.2%
Black	44.3%	-1.5%
Hispanic	53.2%	3.4%
Asian or Pacific Islander	55.0%	-0.4%

Source: US Census Bureau - American Community Survey

## Homeownership Rate in 2008

## Change in Homeownership Rate from 2007

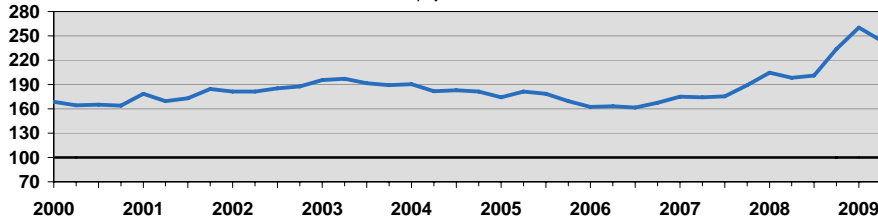
## Homeownership is higher in Missouri than the national average



Source: US Census Bureau

## State Housing Affordability Index Missouri

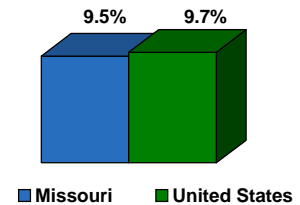
Share of the median-priced home affordable to the median-income family with a 30-year fixed-rate mortgage and 20% downpayment.



Source: Moody's Economy.com

## The unemployment rate is lower in MO

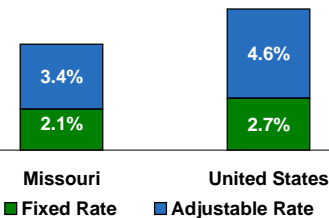
### August 2009 Unemployment Rate



Source: Bureau of Labor Statistics

## The Subprime Picture

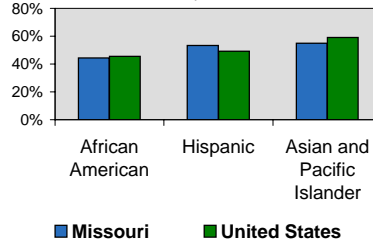
Subprime dollar share of all loans outstanding as of December 2008



Source: First American CoreLogic

## Homeownership among Hispanic households is higher in MO

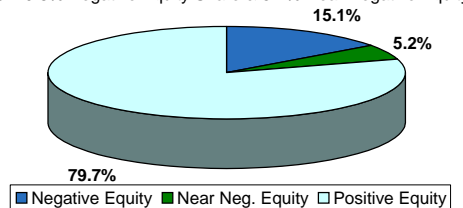
2008 Homeownership Rate



Source: US Census Bureau - American Community Survey

## Share of Homes with Negative Equity Missouri

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.