



Making Home Possible in Ohio

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 **\$142 billion** in home loans, helping over **1.3 million** Ohio families own or rent a home.

	Freddie Mac Investment	Homeowners Served	Renters Served	Total Families Served
2008	\$7 billion	47,469	9,338	56,807
Past 10 Years	\$142 billion	1,212,929	119,010	1,331,940

In 2008 Freddie Mac:

- Enabled 4,298 Ohio homebuyers to purchase their first home.
- Financed loans for 32,142 low- and moderate-income Ohio families.
- Funded home loans with an average mortgage of \$139,969.

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 **4,609** in Ohio alone.

	Loan Modifications	Repayment Plans	Forbearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008*	2,063	1,870	183	493	4,609

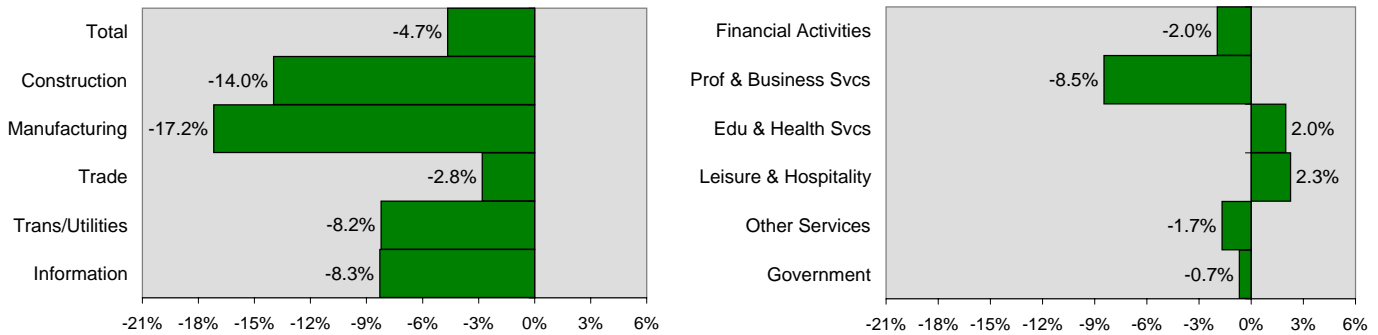
Homeowner Resources

- The mortgage lender, also called the "servicer." (Contact information located on mortgage statement.)
- www.MakingHomeAffordable.gov
- [Save the Dream, Ohio's Foreclosure Prevention Effort](#)
Foreclosure Prevention Hotline, (888) 404-4674
- [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 Ohio's leisure and hospitality sector over the year ended July 2009

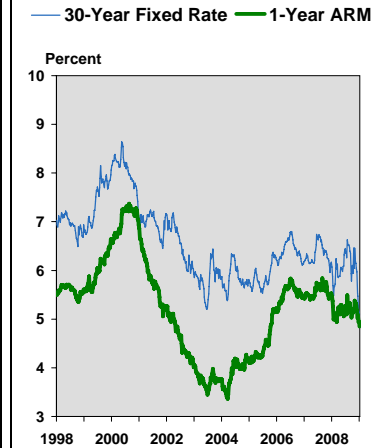


Source: Bureau of Labor Statistics, % change year ago

Indicators	2004	2005	2006	2007	2008
Gross State Product, C\$B	387,436	390,602	387,345	388,281	385,559
% Change	2.3	0.8	-0.8	0.2	-0.7
Total Non-Farm Employment (ths.)	5,408.4	5,426.7	5,435.8	5,428.0	5,368.0
% Change	0.2	0.3	0.2	-0.1	-1.1
Unemployment Rate (%)	6.1	5.9	5.4	5.6	6.5
Personal Income Growth (%)	3.2	3.0	4.3	4.6	3.1
Population (ths.)	11,445.1	11,451.0	11,458.4	11,477.6	11,485.9
Single-Family Permits	42,543	38,306	27,514	20,511	12,873
Multifamily Permits	9,152	9,421	6,908	6,584	4,793
Existing Median Home Sales Price (ths.)	124.9	127.9	124.2	121.6	0.0
Mortgage Originations (# of SF loans)	493,971	468,303	407,254	307,786	n/a
Personal Bankruptcies (total ch. 7 & 13)	88,375	133,509	34,457	49,376	56,686
Existing Home Sales (ths.)	272.5	287.3	276.8	251.9	10.5
30-Year Fixed Mortgage Rate Average (%)	5.84	5.87	6.41	6.34	6.07
Rental Vacancy Rate (%)	13.0	13.4	12.3	11.9	70.8
Serious Mortgage Delinquency (% All Loans)	3.41	4.04	4.77	5.87	6.10
Foreclosure Rate (% All Loans)	1.55	1.69	1.92	2.16	2.22
Homeownership Rate (%)	69.8	69.9	70.0	69.7	69.0

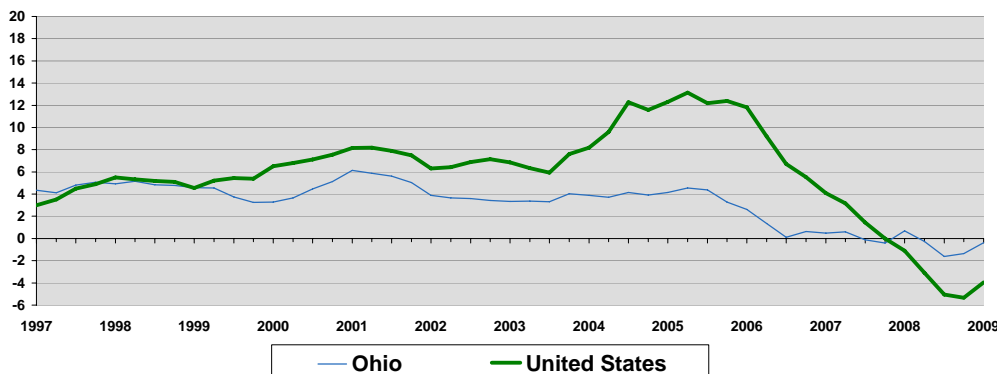
Sources: Moody's Economy.com, Bureau of Economic Analysis, Bureau of Labor Statistics, US Census Bureau, Federal Housing Finance Board, US District Courts, National Association of Realtors, First American CoreLogic, Federal Financial Institutions Examination Council, Freddie Mac

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



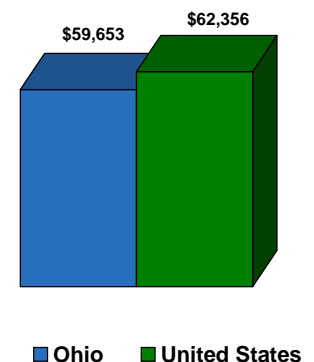
Source: Freddie Mac, Primary Mortgage Market Survey®

Annual % Change in House Prices



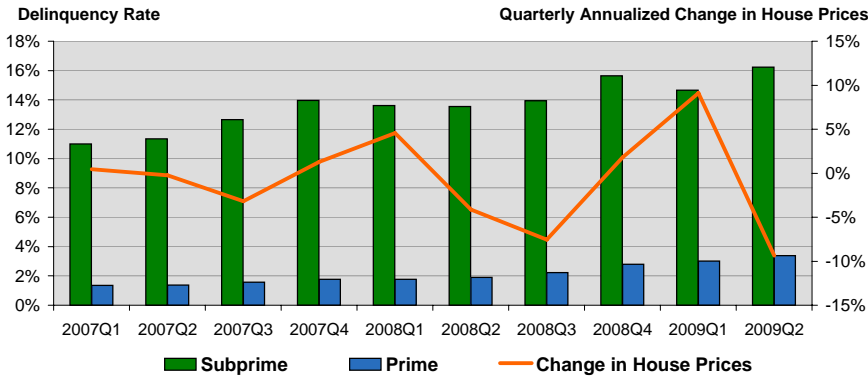
Source: Freddie Mac's Conventional Mortgage Home Price Index

2008Q4 Median Family Income



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

Serious mortgage delinquencies are rising among prime borrowers in Ohio but subprime delinquencies are leveling off



Source: First American CoreLogic and Freddie Mac

National Rankings

Homeownership Rate	28
1 = Highest	
Mortgage Delinquency Rate	6
1 = Most Delinquent	
Median Family Income	30
1 = Highest	
Adjustable Rate Mortgage Share	41
1 = Highest Share	
Housing Affordability	1
1 = Most Affordable	
Employment Growth	39
1 = Highest Growth	

Homeownership Rates by Race and Ethnicity in Ohio

	Homeownership Rate in 2008	Change in Homeownership Rate from 2007
All Households	69.0%	-0.6%
White, Non-hispanic	74.0%	-0.2%
Black	39.6%	-1.5%
Hispanic	50.1%	5.2%
Asian or Pacific Islander	56.4%	1.8%

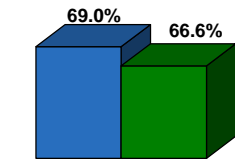
Source: US Census Bureau - American Community Survey

Homeownership Rate in 2008

Change in Homeownership Rate from 2007

Homeownership is higher in Ohio than the national average

2008 Homeownership Rate



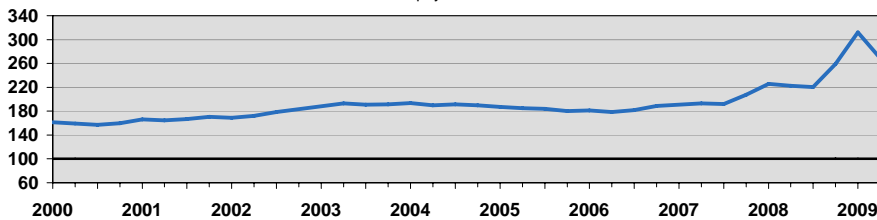
■ Ohio ■ United States

Source: US Census Bureau

State Housing Affordability Index

Ohio

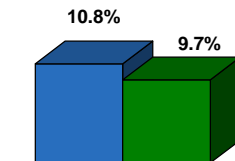
Share of the median-priced home affordable to the median-income family with a 30-year fixed-rate mortgage and 20% downpayment.



Source: Moody's Economy.com

The unemployment rate is higher in OH

August 2009 Unemployment Rate

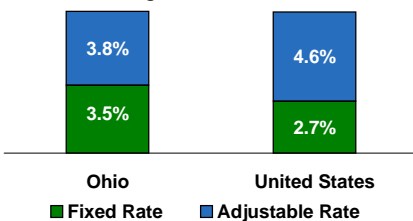


■ Ohio ■ United States

Source: Bureau of Labor Statistics

The Subprime Picture

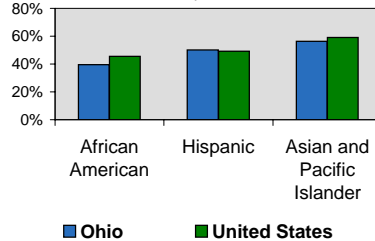
Subprime dollar share of all loans outstanding as of December 2008



Source: First American CoreLogic

Homeownership rates among minority groups in OH

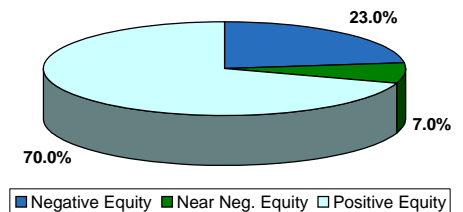
2008 Homeownership Rate



Source: US Census Bureau - American Community Survey

Share of Homes with Negative Equity Ohio

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.