

**FOR IMMEDIATE RELEASE**  
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**FREDDIE MAC LAUNCHES EFFORT TO HELP SERVICERS  
HANDLE RECORD DEMAND FOR HOME AFFORDABLE  
MODIFICATIONS**

*Stewart's Home Retention Services to Ease Backlogs For Key Regional Servicers*

McLean, VA – As part of its support for President Obama's Making Home Affordable program, Freddie Mac (NYSE:FRE) today announced an agreement with Home Retention Services, Inc., a wholly owned subsidiary of Stewart Lender Services, Inc., to help several regional servicers process thousands of additional applications for Home Affordable Modifications.

Specifically, Home Retention Services will assess the eligibility of delinquent borrowers with Freddie Mac-owned mortgages for Home Affordable Modifications or other possible workouts and process borrower financial information for the servicers' review and approval.

"By using Home Retention Services' staff and resources we can ease some of the pressures on our servicers' staff while helping more borrowers pursue a mortgage workout," said Ingrid Beckles, senior vice president of default asset management at Freddie Mac. Today's announcement builds on Freddie Mac's strategy to improve the borrower experience when seeking a mortgage workout and our commitment to the Making Home Affordable program's success."

While the new initiative will supplement the capacity of participating servicers to process loan modifications, Beckles emphasized that "borrowers should continue to call their servicers first to determine the best solution for their situation."

"We are pleased to be working with Freddie Mac and their servicers to bring additional capacity to the Making Home Affordable program process," said Jason Nadeau, president and CEO of Stewart Lender Services. "Home Retention Services specializes in supplementing servicers' efforts to preserve home ownership for their borrowers," Nadeau added.

Potentially eligible borrowers identified by a participating Freddie Mac servicer will receive a letter from Freddie Mac asking them to call Home Retention Services using a proprietary toll-free number. The letters will be specially formatted and include unique borrower PIN numbers to protect borrowers from counterfeits produced by fraud artists.

Home Retention Services will work with the borrower, assess their eligibility for a Home Affordable Modification, complete the documentation and income gathering processes, and advise the borrower of their proposed modified payment.

Home Retention Services will forward the completed package to the servicer for final approval. The borrower's Home Affordable Modification trial period begins once the servicer approves the modification and receives the borrower's check for the new monthly mortgage amount.

Home Retention Services will also advise borrowers of other Freddie Mac workout options if they don't qualify for Making Home Affordable.

Using Home Retention Services to relieve servicers of several preliminary workout processing steps builds on earlier Freddie Mac borrower outreach initiatives. Freddie Mac has used the Consumer Credit Counseling Services of Atlanta and San Francisco to contact low-and moderate-income borrowers at high risk of default since 2005 and selected Ocwen Financial Corporation (NYSE:OCN) to target borrowers with delinquent high-risk mortgages in 2009.

*Freddie Mac was established by Congress in 1970 to provide liquidity, stability and affordability to the nation's residential mortgage markets. Freddie Mac supports communities across the nation by providing mortgage capital to lenders. Over the years, Freddie Mac has made home possible for one in six homebuyers and more than five million renters.*

*Home Retention Services, Inc., is a wholly owned subsidiary of Stewart Lender Services. Stewart Lender Services has been providing lenders and loan servicers solutions for the past 14 years. Stewart Lender Services provides a wide array of solutions including loss mitigation services, loan modification qualification and fulfillment, short sale solicitation and management, default and foreclosure services, REO title/settlement and asset management services, post-closing solutions, nationwide title and settlement services and electronic mortgage solutions. Stewart Lender Services is a wholly owned subsidiary of Stewart Title Company, a wholly owned subsidiary of Stewart Information Services Corp. (NYSE-STC), a customer-driven, technology-enabled, strategically competitive, real estate information, title insurance and transaction management company. More information can be found at <http://www.stewart.com>.*

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