

Table 9-2001

**Single-Family Mortgages by Goal Category:  
GSE Purchases and Conventional Conforming Market Originations  
Metropolitan Areas, 2001**

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	ABILENE, TX	693	228	25.0 %*	32.8 %	29.2 %**	16.5 %	25.9 %	26.6 %	6.9 %	13.4 %
AKRON, OH	14,106	8,536	42.7	40.4	45.9	24.0	21.1	27.3	15.5	14.3	18.5
ALBANY, GA	898	529	28.0	23.3	29.4	14.6	18.3	27.5	6.4	7.8	11.9
ALBANY-SCHENECTADY-TROY, NY	7,249	4,096	32.4	32.9	37.4	18.9	18.8	21.3	9.9	10.7	12.5
ALBUQUERQUE, NM	9,387	7,206	38.0	38.4	39.0	48.8	46.7	49.1	13.9	14.3	14.8
ALEXANDRIA, LA	1,620	393	22.8	43.8	28.6	14.6	25.7	25.5	6.7	21.6	10.9
ALLENTOWN-BETHLEHEM-EASTON, PA	7,298	4,808	38.0	33.5	38.7	20.9	17.3	23.2	12.0	9.5	12.7
ALTOONA, PA	711	676	29.5	28.5	34.6	29.8	23.4	27.5	9.0	8.7	10.8
AMARILLO, TX	2,679	605	27.3	27.6	29.5	15.8	12.2	17.7	7.8	9.1	9.7
ANCHORAGE, AK	2,685	3,015	29.1	25.7	30.7	17.7	15.8	17.6	7.1	6.8	10.5
ANN ARBOR, MI	19,834	14,107	48.2	44.5	48.3	21.6	17.1	21.0	16.8	14.1	17.1
ANNISTON, AL	933	738	37.3	38.0	44.0	6.3	9.1	11.9	10.7	13.3	17.8
APPLETON-OSHKOSH-NEENAH, WI	7,360	4,576	45.7	44.9	46.5	13.8	13.5	15.4	12.5	12.5	12.9
ASHEVILLE, NC	3,774	2,371	43.9	37.7	42.6	19.8	19.8	21.2	15.0	13.2	16.3
ATHENS, GA	2,085	1,719	33.6	29.6	32.7	20.4	23.6	26.5	10.7	7.8	10.3
ATLANTA, GA	99,446	61,803	47.8	43.0	46.6	30.5	27.5	31.7	18.0	15.4	17.7
ATLANTIC-CAPE MAY, NJ	7,357	4,378	29.8	21.5	26.5	26.2	23.3	26.5	9.2	6.0	7.7
AUBURN-OPELIKA, AL	1,532	521	30.7	37.0	37.4	24.0	32.1	30.2	9.2	11.1	14.6
AUGUSTA-AIKEN, GA-SC	4,663	3,104	36.6	30.9	40.9	32.1	29.3	38.1	13.6	10.1	16.3
AUSTIN-SAN MARCOS, TX	21,010	14,406	34.1	32.6	36.7	22.1	20.0	24.4	10.6	10.6	13.7
BAKERSFIELD, CA	7,032	3,247	21.5	21.8	27.0	17.5	18.6	22.4	6.9	8.3	10.6
BALTIMORE, MD	34,201	25,604	40.1	37.4	37.0	20.4	15.4	18.5	13.8	12.9	12.1
BANGOR, ME	1,173	598	27.4	32.3	28.5	9.0	8.0	11.3	6.0	8.3	8.1
BARNSTABLE-YARMOUTH, MA	4,555	3,015	31.3	27.9	29.5	33.1	30.7	28.9	8.1	7.0	7.7
BATON ROUGE, LA	9,381	4,002	33.8	30.9	36.5	24.5	24.8	28.8	11.0	10.1	13.3
BEAUMONT-PORT ARTHUR, TX	1,556	1,262	30.1	27.7	35.1	17.5	19.1	23.2	9.4	9.6	12.4
BELLINGHAM, WA	3,101	2,887	37.1	36.8	36.2	20.8	20.7	22.3	10.1	10.5	9.2
BENTON HARBOR, MI	2,330	2,538	42.1	35.4	40.8	11.6	7.1	12.1	12.7	11.2	15.8
BERGEN-PASSAIC, NJ	18,166	9,686	41.5	35.1	38.1	27.0	25.4	25.5	12.3	8.4	10.6
BILLINGS, MT	1,591	1,065	35.0	35.9	37.7	15.3	15.7	18.7	11.4	10.4	12.3
BILOXI-GULFPORT-PASCAGOULA, MS	5,172	1,472	35.0	37.0	38.1	25.8	24.5	26.6	11.2	13.2	13.6
BINGHAMTON, NY	876	846	34.3	36.0	37.7	23.1	22.5	23.2	9.0	11.2	13.2
BIRMINGHAM, AL	14,379	8,646	34.5	34.2	41.3	19.6	20.6	24.5	10.4	11.0	15.4

\* Interpreted as follows: 25.0% of Fannie Mae's year 2001 purchases were for low- and moderate-income borrowers.

\*\* Interpreted as follows: 29.2% of mortgages originated during 2001 in the conventional conforming market were for low- and moderate-income borrowers. The market estimate includes only the A and A-minus portions of the conventional conforming market.

Additional footnotes follow the table.

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	BISMARCK, ND	1,042	792	37.1	40.9	40.2	25.0	29.0	24.1	10.5	8.6
BLOOMINGTON, IN	1,132	1,355	39.4	39.3	42.8	17.9	17.0	19.2	14.7	15.8	17.6
BLOOMINGTON-NORMAL, IL	2,365	3,294	46.4	46.3	46.4	28.1	25.0	27.8	17.0	16.5	17.9
BOISE CITY, ID	10,055	6,725	38.1	37.0	38.4	22.9	21.5	23.9	12.0	11.8	12.8
BOSTON, MA-NH	75,724	34,792	42.3	39.0	41.0	31.3	28.2	29.3	14.2	11.8	13.2
BOULDER-LONGMONT, CO	10,817	6,482	54.0	53.4	53.3	21.8	23.4	22.6	20.9	20.7	20.6
BRAZORIA, TX	2,541	1,954	25.5	24.8	29.5	21.1	31.6	24.8	6.3	6.3	9.2
BREMERTON, WA	4,893	2,138	33.7	32.6	32.3	14.1	13.0	13.7	8.9	9.2	8.0
BRIDGEPORT, CT	7,373	4,196	50.0	44.3	49.7	17.7	13.9	16.4	18.7	14.1	17.4
BROCKTON, MA	6,235	2,845	44.5	42.4	42.2	13.3	13.7	14.1	11.8	11.2	11.5
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	1,175	1,080	13.4	12.3	20.2	48.3	53.4	54.9	3.2	4.3	6.3
BRYAN-COLLEGE STATION, TX	1,092	748	21.3	16.0	23.5	17.7	13.1	21.6	4.3	3.8	7.2
BUFFALO-NIAGARA FALLS, NY	8,902	6,934	34.4	32.6	40.5	13.2	12.5	15.9	9.8	9.4	14.5
BURLINGTON, VT	3,809	3,333	40.5	35.3	38.0	19.2	16.1	17.8	12.6	10.2	10.9
CANTON-MASSILLON, OH	8,218	3,989	47.6	44.9	49.7	17.3	17.3	21.6	16.9	15.8	19.9
CASPER, WY	861	579	31.5	28.5	39.2	18.6	22.5	21.5	8.7	10.0	14.3
CEDAR RAPIDS, IA	2,785	3,309	56.5	52.2	56.1	17.3	14.9	18.5	21.7	19.9	22.6
CHAMPAIGN-URBANA, IL	1,646	2,833	45.7	40.2	42.9	14.9	14.0	14.4	16.1	13.6	15.0
CHARLESTON-NORTH CHARLESTON, SC	8,787	6,290	34.0	25.6	35.3	27.3	32.2	32.5	9.6	7.1	11.4
CHARLESTON, WV	1,971	2,299	29.9	29.7	38.5	22.2	22.7	27.8	9.5	9.2	14.9
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	29,715	20,890	47.5	43.5	46.7	21.3	20.7	24.7	18.5	15.6	18.6
CHARLOTTESVILLE, VA	2,689	2,347	44.7	42.6	44.3	22.1	22.0	24.0	15.7	15.8	16.3
CHATTANOOGA, TN-GA	5,796	4,412	43.5	40.9	46.9	23.7	22.8	28.0	16.1	14.9	19.1
CHEYENNE, WY	1,049	1,047	36.2	31.3	40.0	19.5	17.5	25.1	11.1	10.2	14.5
CHICAGO, IL	167,855	142,430	49.2	47.1	49.0	22.8	20.7	23.8	17.3	15.5	17.8
CHICO-PARADISE, CA	3,547	2,489	23.9	21.1	21.5	25.7	25.2	25.8	6.7	5.5	5.6
CINCINNATI, OH-KY-IN	28,632	29,844	45.4	44.7	47.9	22.1	21.4	25.2	16.6	16.1	18.7
CLARKSVILLE-HOPKINSVILLE, TN-KY	1,191	969	33.3	39.0	38.9	13.2	15.2	18.5	8.5	11.3	13.7
CLEVELAND-LORAIN-ELYRIA, OH	41,700	21,777	46.7	47.3	50.0	19.5	21.7	25.0	16.4	17.1	20.1
COLORADO SPRINGS, CO	12,798	8,550	36.2	32.4	34.4	24.1	21.1	24.6	12.3	10.6	11.7
COLUMBIA, MO	1,475	3,361	50.2	41.2	46.8	16.3	13.4	17.2	19.1	13.0	17.0
COLUMBIA, SC	8,350	6,466	47.7	39.4	46.4	27.9	27.6	32.3	18.3	16.1	19.1
COLUMBUS, GA-AL	2,387	1,261	29.9	28.6	34.5	22.7	22.1	30.2	9.5	9.0	13.0
COLUMBUS, OH	27,636	22,306	40.8	42.3	43.7	18.1	18.9	22.3	15.0	15.5	17.4
CORPUS CHRISTI, TX	2,360	998	21.5	18.0	26.5	31.8	26.5	37.8	5.7	5.4	10.1
CORVALLIS, OR	1,035	963	37.3	34.2	34.3	40.3	39.0	39.4	10.6	11.3	10.7
CUMBERLAND, MD-WV	511	445	32.0	28.6	33.7	13.9	9.9	15.0	9.9	7.5	10.7
DALLAS, TX	43,865	32,029	34.0	30.9	33.7	17.8	15.1	19.3	11.3	10.2	12.4
DANBURY, CT	4,353	2,317	62.9	60.6	61.7	21.4	21.9	22.9	25.9	24.0	25.9
DANVILLE, VA	633	596	39.5	30.4	40.4	27.6	20.0	29.5	16.2	9.7	14.9
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	3,932	5,475	44.9	41.4	45.1	24.1	18.4	26.2	16.9	13.7	17.4
DAYTON-SPRINGFIELD, OH	13,145	13,222	46.4	48.4	49.5	21.5	20.5	25.4	17.7	20.0	21.6
DAYTONA BEACH, FL	8,121	5,342	39.0	36.0	39.4	14.1	9.7	13.9	13.4	11.6	13.3
DECATUR, AL	2,061	833	46.2	46.1	50.3	23.1	26.9	29.0	15.4	15.4	20.0
DECATUR, IL	1,365	1,080	37.8	41.7	41.3	17.7	19.8	21.8	12.6	15.4	16.0
DENVER, CO	76,762	44,827	46.2	44.0	45.1	26.5	25.4	27.2	17.5	15.7	16.7
DES MOINES, IA	5,029	10,509	51.6	49.9	53.0	19.3	17.0	20.0	20.8	18.9	21.6

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	Purchased by:		Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	Fannie Mae	Freddie Mac									
DETROIT, MI	117,820	87,873	48.5	46.5	51.0	20.4	17.7	23.6	17.2	15.8	19.8
DOTHAN, AL	1,147	612	36.7	33.6	42.8	15.9	15.2	22.2	11.6	11.3	17.9
DOVER, DE	1,022	950	34.0	37.0	40.9	18.5	22.7	19.9	9.0	10.8	14.1
DUBUQUE, IA	1,700	1,291	53.8	48.3	51.0	15.1	10.8	15.0	19.1	15.5	16.9
DULUTH-SUPERIOR, MN-WI	2,442	3,577	44.7	41.6	44.2	19.1	20.7	20.9	14.9	14.9	15.7
DUTCHESS COUNTY, NY	3,254	3,081	37.7	38.1	38.4	22.9	19.0	23.1	9.6	9.6	11.1
EAU CLAIRE, WI	1,595	3,533	36.6	38.8	40.7	22.3	23.0	26.8	12.0	11.6	12.9
EL PASO, TX	3,972	1,654	26.3	27.0	32.5	46.1	44.5	51.7	10.0	12.3	12.6
ELKHART-GOSHEN, IN	2,206	2,722	60.9	51.3	57.9	11.7	9.7	11.3	23.6	17.7	21.8
ELMIRA, NY	193	575	34.8	25.1	35.7	24.9	14.1	17.8	8.1	6.7	10.3
ENID, OK	309	302	47.1	27.6	34.6	23.9	9.3	21.6	28.3	9.1	14.4
ERIE, PA	1,607	1,662	37.1	31.1	33.4	21.7	16.1	19.9	12.5	8.7	11.0
EUGENE-SPRINGFIELD, OR	5,152	4,851	32.5	31.1	32.4	29.7	30.9	32.1	9.6	9.6	10.0
EVANSVILLE-HENDERSON, IN-KY	2,867	7,280	45.9	43.7	48.5	15.6	14.2	18.8	16.4	15.7	20.1
FARGO-MOORHEAD, ND-MN	1,580	1,812	39.3	42.6	43.2	19.7	21.2	21.5	12.7	12.3	15.0
FAYETTEVILLE-SPRINGDALE-ROGERS, AR	6,347	2,305	34.4	35.7	37.5	16.7	17.5	18.9	12.6	14.6	14.0
FAYETTEVILLE, NC	1,790	1,724	33.1	27.6	33.9	51.7	48.8	51.5	12.4	9.1	12.9
FITCHBURG-LEOMINSTER, MA	2,629	1,547	43.4	39.6	42.6	14.4	10.3	13.6	13.7	9.4	12.3
FLAGSTAFF, AZ-UT	2,384	1,514	27.7	24.7	27.1	24.1	27.7	23.1	7.2	6.2	7.2
FLINT, MI	10,588	5,154	41.9	39.7	44.6	12.5	9.8	15.5	13.2	12.8	16.5
FLORENCE, AL	1,420	711	37.1	39.3	43.5	16.6	12.0	19.3	11.0	13.5	16.0
FLORENCE, SC	1,247	959	37.2	30.3	45.2	35.4	30.0	43.1	12.5	10.5	19.9
FORT COLLINS-LOVELAND, CO	9,425	5,992	39.3	35.1	38.1	28.7	26.3	28.7	12.2	10.5	11.1
FORT LAUDERDALE, FL	34,992	20,176	42.5	40.9	41.2	20.4	19.3	21.2	15.2	15.4	15.3
FORT MYERS-CAPE CORAL, FL	8,958	9,177	34.6	30.4	34.4	15.4	16.7	18.3	11.0	9.5	11.1
FORT PIERCE-PORT ST. LUCIE, FL	5,438	3,664	43.5	36.7	43.2	8.1	12.2	12.3	15.9	13.3	16.6
FORT SMITH, AR-OK	2,065	674	26.5	25.9	35.5	16.8	22.4	26.7	6.9	6.1	11.6
FORT WALTON BEACH, FL	2,244	1,499	31.6	27.8	33.6	19.6	15.5	21.5	10.9	9.5	13.1
FORT WAYNE, IN	6,699	10,765	52.0	43.1	54.2	15.9	15.2	22.8	20.1	14.8	21.8
FORT WORTH-ARLINGTON, TX	18,686	12,652	37.5	35.5	39.2	22.6	19.9	24.5	12.8	13.0	15.7
FRESNO, CA	9,773	6,115	20.9	21.0	21.7	34.4	33.6	36.3	6.0	7.3	6.7
GADSDEN, AL	747	910	33.7	34.4	39.7	14.9	12.4	20.8	10.2	11.9	14.7
GAINESVILLE, FL	2,110	1,672	31.5	31.0	35.6	17.8	12.7	19.2	11.6	9.3	15.0
GALVESTON-TEXAS CITY, TX	2,958	2,167	22.1	22.2	24.8	17.8	17.9	22.2	5.4	6.1	8.1
GARY, IN	9,200	5,118	42.1	42.0	43.3	11.2	11.4	15.1	12.7	12.8	15.3
GLENS FALLS, NY	1,260	698	30.4	29.4	33.6	24.3	20.5	22.7	7.7	7.1	9.0
GOLDSBORO, NC	583	807	47.5	33.1	43.3	32.1	22.7	30.0	20.5	9.5	15.5
GRAND FORKS, ND-MN	459	630	34.7	32.0	37.0	15.0	13.8	20.0	8.9	8.4	12.9
GRAND JUNCTION, CO	3,164	2,219	31.1	31.6	31.4	35.4	32.7	34.3	8.5	9.1	9.2
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	28,143	16,037	51.0	49.2	52.6	18.7	18.3	21.3	17.3	16.3	19.7
GREAT FALLS, MT	836	720	29.2	29.7	31.2	19.4	16.1	18.5	9.6	9.1	11.0
GREELEY, CO	6,137	3,782	25.7	23.9	25.9	21.9	21.8	23.8	7.1	5.9	7.2
GREEN BAY, WI	5,398	5,876	46.7	43.2	45.4	15.4	14.2	17.0	15.6	14.2	15.3
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	17,250	14,291	48.5	39.9	45.7	26.5	21.4	26.7	19.5	13.3	17.1
GREENVILLE, NC	1,574	1,467	43.2	27.8	38.2	28.6	22.6	30.9	16.9	7.8	15.4
GREENVILLE-SPARTANBURG-ANDERSON, SC	13,278	12,517	49.2	41.0	46.6	20.4	18.2	23.9	18.4	14.3	18.6
HAGERSTOWN, MD	1,220	1,253	38.1	39.3	36.8	13.4	12.5	15.4	11.3	12.2	11.6
HAMILTON-MIDDLETOWN, OH	6,654	6,290	44.1	41.6	44.6	20.5	15.8	21.2	16.1	15.1	17.5

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	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
	HARRISBURG-LEBANON-CARLISLE, PA	6,649	4,443	42.0	38.9	42.4	18.5	20.4	23.6	12.4	12.3
HARTFORD, CT	15,605	9,799	43.6	40.1	41.2	15.6	13.8	15.7	13.9	11.3	12.3
HATTIESBURG, MS	2,137	439	24.5	25.7	29.2	14.2	15.7	17.3	7.3	5.6	10.0
HICKORY-MORGANTON-LENOIR, NC	3,860	4,157	50.7	44.3	48.5	12.7	11.4	14.7	18.7	14.7	18.8
HONOLULU, HI	14,892	2,626	32.7	35.2	35.0	60.5	59.6	60.3	10.2	10.2	11.0
HOUMA, LA	2,375	436	25.5	30.4	29.5	31.2	31.7	36.3	6.4	9.7	7.8
HOUSTON, TX	44,470	32,187	33.2	33.7	36.0	29.2	29.9	32.7	10.9	12.7	13.8
HUNTINGTON-ASHLAND, WV-KY-OH	1,591	2,265	26.4	25.2	32.2	23.0	23.8	28.6	7.9	7.8	11.5
HUNTSVILLE, AL	5,516	3,107	42.9	40.1	44.9	30.4	27.9	32.8	16.1	14.9	19.2
INDIANAPOLIS, IN	32,139	18,811	45.3	45.1	48.1	17.8	18.1	22.3	17.0	17.6	20.1
IOWA CITY, IA	1,787	1,454	48.4	38.9	45.8	23.7	20.6	26.2	17.0	11.9	17.0
JACKSON, MI	3,030	3,095	41.1	36.6	43.6	12.2	10.6	13.8	12.4	10.9	14.5
JACKSON, MS	6,392	2,533	35.7	45.5	41.2	23.5	24.8	27.2	12.1	21.3	17.2
JACKSON, TN	1,184	691	35.3	38.3	42.1	17.5	25.0	28.8	11.8	14.9	16.6
JACKSONVILLE, FL	16,677	9,541	40.4	37.3	42.4	19.7	18.7	23.5	13.5	13.8	16.2
JACKSONVILLE, NC	904	712	31.8	20.8	27.1	23.3	17.4	23.1	9.1	5.0	8.1
JAMESTOWN, NY	472	511	31.0	31.4	35.2	9.1	9.4	11.1	7.7	9.6	10.2
JANESVILLE-BELOIT, WI	3,266	2,320	51.6	43.4	52.0	20.7	20.0	24.1	16.6	12.2	18.6
JERSEY CITY, NJ	5,147	2,588	25.0	18.4	24.1	60.7	62.3	64.4	6.0	2.7	5.0
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	3,537	2,412	37.4	35.4	43.2	22.2	27.7	28.6	13.9	11.9	18.3
JOHNSTOWN, PA	992	596	23.1	21.6	28.8	19.3	14.8	18.1	6.5	5.5	7.5
JONESBORO, AR	1,123	300	28.0	34.5	32.3	14.6	19.7	18.2	7.7	12.6	12.0
JOPLIN, MO	1,628	1,323	42.9	42.6	44.4	12.9	13.5	17.2	13.1	15.2	15.9
KALAMAZOO-BATTLE CREEK, MI	5,667	7,937	42.2	36.7	42.6	26.9	21.2	27.7	15.8	12.7	17.3
KANKAKEE, IL	512	1,723	43.9	33.2	37.8	9.8	5.0	8.7	13.5	8.3	11.7
KANSAS CITY, MO-KS	32,460	28,852	46.0	43.8	47.5	18.1	17.5	20.9	15.7	15.4	18.1
KENOSHA, WI	3,528	1,960	42.1	34.5	39.7	12.4	9.1	13.7	11.2	9.6	11.7
KILLEEN-TEMPLE, TX	1,636	556	21.3	22.5	28.0	24.3	24.1	28.0	5.6	7.2	7.3
KNOXVILLE, TN	9,546	6,151	44.0	39.1	47.6	22.5	24.0	26.7	16.5	13.6	20.4
KOKOMO, IN	1,583	1,499	49.5	49.2	50.3	24.3	20.0	26.2	18.8	18.4	19.8
LA CROSSE, WI-MN	2,763	1,557	39.4	35.0	40.0	16.8	13.1	16.0	12.7	10.4	13.7
LAFAYETTE, IN	3,811	1,507	20.7	20.3	45.4	23.9	20.0	14.4	5.9	6.6	16.4
LAFAYETTE, LA	2,767	1,631	44.7	45.1	30.4	9.6	12.3	35.6	15.6	17.0	11.8
LAKE CHARLES, LA	1,651	573	27.6	32.5	32.3	21.6	23.9	29.1	8.6	12.9	11.8
LAKELAND-WINTER HAVEN, FL	4,588	3,650	40.5	33.7	41.8	14.5	14.1	19.5	11.6	10.2	14.5
LANCASTER, PA	5,584	3,668	41.4	41.0	40.1	9.3	9.2	8.8	11.0	13.0	11.1
LANSING-EAST LANSING, MI	9,268	6,082	44.3	45.0	45.8	20.1	20.5	22.5	13.5	14.2	15.1
LAREDO, TX	722	323	14.3	12.2	25.1	48.8	53.9	55.2	2.3	3.4	9.7
LAS CRUCES, NM	1,118	852	24.6	19.8	29.8	61.4	62.2	67.0	8.9	6.6	11.9
LAS VEGAS, NV-AZ	39,488	20,074	35.8	36.5	36.7	12.3	13.8	14.0	10.2	12.1	11.1
LAWRENCE, KS	1,900	1,443	36.9	32.3	36.9	29.3	24.1	29.1	10.7	8.0	12.0
LAWRENCE, MA-NH	11,303	5,314	41.5	40.8	41.6	15.1	17.9	19.1	13.2	12.6	13.0
LAWTON, OK	524	347	35.2	31.3	35.9	38.9	26.8	38.5	12.4	8.5	13.7
LEWISTON-AUBURN, ME	793	580	26.2	28.6	32.9	10.0	7.4	9.9	5.8	5.6	9.4
LEXINGTON, KY	6,233	6,636	42.9	39.9	44.0	28.1	25.4	31.2	16.5	15.3	18.3
LIMA, OH	2,070	2,880	45.2	39.9	45.1	13.0	7.2	13.8	15.0	11.8	16.8
LINCOLN, NE	2,973	5,292	52.1	47.9	50.7	18.6	14.7	20.4	20.8	16.7	20.9
LITTLE ROCK-NORTH LITTLE ROCK, AR	7,405	3,376	32.7	30.8	37.7	22.6	12.5	20.5	10.8	9.9	14.4

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	LONGVIEW-MARSHALL, TX	970	507	26.6	23.5	34.0	23.2	14.0	24.4	7.7	8.5
LOS ANGELES-LONG BEACH, CA	130,516	57,617	27.7	25.3	27.1	44.0	40.9	44.6	7.4	6.9	7.4
LOUISVILLE, KY-IN	16,498	16,600	44.2	41.4	46.5	22.5	20.8	26.0	18.2	15.6	19.6
LOWELL, MA-NH	7,818	4,322	45.5	44.0	44.9	15.1	15.4	15.8	14.1	13.9	14.1
LUBBOCK, TX	1,997	836	24.9	23.0	29.7	16.8	15.2	22.6	7.1	6.8	10.7
LYNCHBURG, VA	2,603	3,087	43.5	39.0	42.1	14.4	10.4	13.6	14.9	11.9	14.5
MACON, GA	2,936	2,485	37.9	36.7	42.8	19.0	19.6	26.3	11.8	12.9	17.1
MADISON, WI	10,919	7,421	46.6	43.9	46.7	20.3	19.7	22.0	14.5	13.5	15.4
MANCHESTER, NH	4,957	2,560	36.6	35.2	37.6	15.7	16.3	18.4	10.0	9.0	10.8
MANSFIELD, OH	1,914	1,667	43.7	45.6	47.9	20.6	22.3	24.6	14.0	16.8	17.9
MCALLEN-EDINBURG-MISSION, TX	1,672	1,090	13.4	12.3	22.2	45.5	43.5	54.5	3.0	3.6	7.8
MEDFORD-ASHLAND, OR	5,064	2,464	27.3	27.0	27.0	28.7	28.4	30.7	7.3	6.5	6.8
MELBOURNE-TITUSVILLE-PALM BAY, FL	8,361	5,516	44.1	36.7	43.0	23.0	20.9	24.1	18.2	14.0	17.3
MEMPHIS, TN-AR-MS	15,097	6,251	36.1	39.0	42.2	23.9	24.5	29.5	12.8	15.9	17.4
MERCED, CA	2,807	1,930	18.0	17.5	18.1	68.3	67.8	69.8	3.1	3.5	3.2
MIAMI, FL	31,460	17,561	31.8	28.3	29.7	41.7	39.4	43.4	8.9	7.5	8.7
MIDDLESEX-SOMERSET-HUNTERDON, NJ	20,228	12,497	56.7	48.6	52.3	22.5	20.8	22.2	21.0	15.6	18.3
MILWAUKEE-WAUKESHA, WI	31,435	20,678	45.2	41.9	46.2	13.8	11.3	16.9	13.4	12.7	16.1
MINNEAPOLIS-ST. PAUL, MN-WI	65,331	76,289	61.6	56.7	59.1	25.8	22.6	25.7	25.2	21.1	23.1
MISSOULA, MT	1,950	1,357	27.3	27.3	29.3	23.4	23.1	24.2	9.1	7.8	9.5
MOBILE, AL	7,024	5,931	34.0	31.0	36.5	9.4	9.3	13.5	9.9	9.7	12.5
MODESTO, CA	9,061	7,556	26.3	25.7	25.1	32.8	29.2	33.8	6.5	6.8	6.3
MONMOUTH-OCEAN, NJ	22,589	14,205	38.5	36.3	36.7	32.6	33.2	32.9	13.1	12.3	12.7
MONROE, LA	2,170	338	22.8	26.9	25.4	10.4	13.3	16.3	6.2	9.6	8.5
MONTGOMERY, AL	4,193	1,410	39.8	35.6	44.8	23.6	20.9	29.3	14.6	12.9	20.1
MUNCIE, IN	982	1,546	45.0	39.6	43.9	26.0	18.8	26.2	18.8	15.5	19.1
MYRTLE BEACH, SC	4,775	4,394	33.6	26.6	33.6	23.1	27.0	28.2	10.4	7.5	11.1
NAPLES, FL	5,587	6,867	43.6	38.0	42.5	20.1	18.5	20.8	15.8	13.0	15.4
NASHUA, NH	5,668	3,298	44.1	41.4	43.3	22.4	23.9	23.2	12.6	12.1	12.3
NASHVILLE, TN	19,080	13,371	50.8	44.9	50.7	17.3	16.5	21.1	19.6	17.2	21.3
NASSAU-SUFFOLK, NY	39,709	28,332	48.1	45.4	47.1	33.9	31.5	34.5	13.9	11.9	14.2
NEW BEDFORD, MA	3,151	1,008	28.5	26.8	27.1	17.2	19.3	18.0	6.5	8.0	7.1
NEW HAVEN-MERIDEN, CT	8,742	6,062	41.5	37.7	41.7	18.3	17.0	21.0	12.7	11.1	14.0
NEW LONDON-NORWICH, CT-RI	3,623	2,889	39.7	36.9	38.3	16.1	14.7	15.7	13.2	11.8	11.5
NEW ORLEANS, LA	20,385	5,550	30.2	31.1	31.8	26.5	28.0	29.9	9.9	11.3	10.9
NEW YORK, NY	57,289	27,784	27.8	24.5	29.3	29.1	27.1	29.0	6.3	4.7	6.6
NEWARK, NJ	25,058	16,307	43.3	36.5	40.7	20.2	17.4	20.7	13.6	9.8	12.8
NEWBURGH, NY-PA	5,017	4,511	31.3	29.3	32.5	23.2	20.2	24.3	8.5	7.2	9.5
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	15,885	12,975	34.8	32.0	35.5	29.5	24.5	28.7	12.1	11.0	12.1
OAKLAND, CA	52,241	35,945	42.0	38.2	38.9	48.5	47.0	48.8	13.8	11.6	12.1
OCALA, FL	2,434	2,553	36.8	40.1	42.6	23.5	17.9	26.3	10.9	13.0	14.8
ODESSA-MIDLAND, TX	1,377	588	23.9	22.5	30.2	12.6	17.5	24.8	7.0	7.4	12.0
OKLAHOMA CITY, OK	12,666	7,431	34.7	30.2	35.9	20.5	16.8	24.6	12.0	10.0	14.0
OLYMPIA, WA	3,871	2,309	34.6	33.7	32.9	33.2	35.1	34.4	8.4	8.3	8.2
OMAHA, NE-IA	10,522	10,404	47.8	43.8	49.4	16.7	16.4	21.5	17.8	16.1	20.1
ORANGE COUNTY, CA	60,859	32,303	43.5	38.8	40.2	33.2	28.6	31.8	13.8	11.1	12.5
ORLANDO, FL	29,705	18,503	38.8	35.6	39.9	26.5	28.6	30.5	12.8	12.5	14.3
OWENSBORO, KY	622	1,709	38.3	41.0	43.8	21.1	16.6	19.8	13.4	13.1	15.2

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	PANAMA CITY, FL	2,479	1,281	27.7	28.1	34.1	13.1	14.5	19.0	8.9	9.3
PARKERSBURG-MARIETTA, WV-OH	918	1,540	35.9	36.4	40.9	26.9	21.8	28.4	13.1	12.3	16.0
PENSACOLA, FL	4,588	3,137	34.4	33.6	37.7	28.2	18.8	24.2	11.1	10.6	13.4
PEORIA-PEKIN, IL	4,411	4,018	49.0	43.2	46.5	16.8	15.5	18.5	17.2	14.8	17.4
PHILADELPHIA, PA-NJ	63,959	40,857	37.0	34.8	37.9	17.3	15.5	18.8	12.1	11.4	14.0
PHOENIX-MESA, AZ	75,476	53,419	38.3	38.3	38.9	30.0	30.0	30.8	13.6	14.1	14.2
PINE BLUFF, AR	369	158	22.6	20.1	32.5	20.6	22.8	28.1	7.3	5.2	11.0
PITTSBURGH, PA	22,204	15,365	34.0	27.6	33.5	20.5	17.3	24.3	11.7	8.6	12.7
PITTSFIELD, MA	728	352	31.9	30.2	35.7	6.9	7.1	12.0	8.2	7.8	11.1
POCATELLO, ID	1,150	717	38.7	36.2	40.6	26.5	27.9	27.6	14.0	12.0	15.5
PORTLAND, ME	40,421	28,236	37.2	35.1	35.4	25.2	23.4	25.5	11.4	10.6	10.7
PORTLAND-VANCOUVER, OR-WA	6,073	3,130	33.2	31.8	33.7	19.3	15.3	19.0	8.3	9.1	9.6
PORTSMOUTH-ROCHESTER, NH-ME	5,858	3,266	32.1	29.8	32.9	10.4	9.4	12.5	8.5	6.8	8.3
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	20,181	9,937	35.1	34.2	33.1	14.2	12.4	14.6	9.5	8.4	8.9
PROVO-OREM, UT	7,554	6,030	30.0	29.7	29.8	14.1	13.1	13.9	5.8	5.1	5.3
PUEBLO, CO	3,270	1,737	27.0	27.6	30.5	36.2	35.2	39.9	10.0	10.7	12.1
PUNTA GORDA, FL	2,523	2,603	40.0	33.5	37.4	16.2	19.8	18.8	12.7	11.4	12.5
RACINE, WI	3,547	3,388	48.0	43.4	48.9	12.4	13.7	15.9	13.3	12.3	15.1
RALEIGH-DURHAM-CHAPEL HILL, NC	21,294	20,465	49.2	39.8	45.2	27.1	24.1	28.0	20.2	14.1	18.2
RAPID CITY, SD	971	1,140	38.1	30.5	39.5	20.3	18.2	23.7	12.8	10.5	16.4
READING, PA	4,852	3,140	39.0	42.5	40.9	7.0	10.4	11.4	11.5	15.8	14.2
REDDING, CA	2,507	1,992	22.1	26.4	23.4	18.2	19.5	20.2	6.0	8.3	6.5
RENO, NV	6,760	5,634	41.0	39.6	39.9	15.9	16.1	18.0	12.5	12.8	12.8
RICHLAND-KENNEWICK-PASCO, WA	2,794	1,867	29.0	31.6	29.2	18.0	24.0	18.0	8.5	11.9	9.4
RICHMOND-PETERSBURG, VA	14,348	12,152	44.9	41.2	45.4	22.6	19.0	24.5	17.0	15.1	18.7
RIVERSIDE-SAN BERNARDINO, CA	66,673	31,701	25.3	24.7	25.8	35.8	33.8	36.8	6.9	7.4	7.0
ROANOKE, VA	2,805	3,290	45.3	43.9	46.7	25.3	18.6	25.4	17.5	16.9	19.3
ROCHESTER, MN	2,010	4,431	60.7	60.3	61.9	25.3	23.0	25.2	25.5	24.5	27.5
ROCHESTER, NY	8,672	7,706	40.4	35.3	41.3	19.3	19.6	20.6	14.4	10.9	14.4
ROCKFORD, IL	7,119	7,954	47.8	44.0	47.4	14.7	14.6	16.8	16.0	13.8	16.8
ROCKY MOUNT, NC	1,131	1,345	43.0	28.3	43.9	48.0	44.2	51.4	14.6	6.5	16.7
SACRAMENTO, CA	46,162	28,994	30.7	30.1	31.4	25.4	24.9	27.4	8.0	8.4	8.3
SAGINAW-BAY CITY-MIDLAND, MI	5,840	5,913	46.0	39.3	47.2	22.2	17.8	23.4	17.1	14.0	19.1
ST. CLOUD, MN	1,675	3,586	56.2	48.0	50.8	29.7	16.8	20.4	17.4	14.7	15.9
ST. JOSEPH, MO	1,222	997	45.2	39.3	43.0	14.4	13.1	18.9	16.9	14.6	16.5
ST. LOUIS, MO-IL	53,676	38,729	45.9	43.2	48.8	19.8	19.3	24.7	16.2	15.3	20.0
SALEM, OR	5,544	3,721	31.1	32.5	31.7	12.7	12.7	13.4	7.8	8.0	7.4
SALINAS, CA	6,518	3,875	25.2	24.2	23.6	67.9	67.8	69.5	5.8	7.7	6.0
SALT LAKE CITY-OGDEN, UT	31,032	16,160	43.3	40.7	43.1	19.9	18.8	20.1	12.8	11.2	12.5
SAN ANGELO, TX	508	350	27.5	32.6	39.0	25.0	28.0	32.0	8.6	10.6	16.0
SAN ANTONIO, TX	11,745	6,211	22.6	22.4	30.2	25.3	22.6	30.1	6.8	7.3	12.3
SAN DIEGO, CA	66,309	33,145	28.5	25.7	25.9	34.6	31.3	34.8	7.6	7.0	7.0
SAN FRANCISCO, CA	17,548	11,804	46.4	41.3	42.1	53.1	50.6	51.8	15.3	12.0	12.9
SAN JOSE, CA	23,074	15,466	51.7	45.5	46.4	64.5	61.1	63.8	19.0	14.7	16.0
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	7,000	4,364	23.1	21.7	22.5	21.5	20.3	22.0	4.9	4.4	4.4
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	6,196	3,296	31.8	31.9	32.5	34.3	33.7	35.1	9.7	10.1	9.5
SANTA CRUZ-WATSONVILLE, CA	4,239	3,063	34.3	32.1	32.7	42.6	43.6	44.5	9.8	8.3	9.0
SANTA FE, NM	3,458	1,949	39.7	44.2	39.7	60.9	70.9	57.7	17.3	18.3	16.8

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	SANTA ROSA, CA	12,417	9,048	34.9	32.8	31.6	21.8	21.7	22.2	8.6	7.9
SARASOTA-BRADENTON, FL	11,659	9,294	38.9	34.2	37.4	15.4	13.3	16.9	13.7	11.2	13.2
SAVANNAH, GA	3,158	3,238	35.8	30.5	35.6	18.9	16.6	22.6	11.2	8.3	12.0
SCRANTON--WILKES-BARRE--HAZLETON, PA	4,657	2,289	37.9	33.7	38.9	15.2	13.2	18.3	11.3	11.2	11.9
SEATTLE-BELLEVUE-EVERETT, WA	64,701	29,591	50.3	49.3	49.0	30.9	32.1	31.1	16.6	15.9	15.7
SHARON, PA	995	593	29.7	25.5	33.6	8.2	7.8	11.4	8.3	6.7	10.7
SHEBOYGAN, WI	2,320	1,924	50.6	44.4	49.5	12.0	14.8	16.9	15.6	12.9	17.0
SHERMAN-DENISON, TX	1,088	373	23.2	26.1	30.9	8.6	12.6	14.3	6.6	7.9	10.9
SHREVEPORT-BOSSIER CITY, LA	4,670	828	24.4	28.1	30.3	13.4	17.9	22.7	7.4	9.4	11.0
SIOUX CITY, IA-NE	1,518	2,077	51.2	36.9	49.6	25.4	18.1	27.3	21.0	11.9	22.0
SIOUX FALLS, SD	2,908	2,573	41.8	40.5	45.6	19.7	14.4	21.9	13.6	9.7	15.3
SOUTH BEND, IN	3,163	3,753	46.2	42.9	48.7	24.0	16.6	23.6	18.7	16.7	21.4
SPOKANE, WA	7,634	4,497	34.1	35.7	35.1	24.1	24.1	24.9	11.5	12.9	12.5
SPRINGFIELD, IL	5,616	3,622	48.0	45.1	47.8	17.1	15.6	19.4	16.7	14.9	17.3
SPRINGFIELD, MA	6,777	2,994	38.1	37.0	35.4	19.1	19.2	17.6	11.4	9.4	9.2
SPRINGFIELD, MO	5,310	5,005	44.1	44.1	45.6	18.7	17.5	22.4	15.8	15.8	18.4
STAMFORD-NORWALK, CT	5,197	2,524	68.4	61.7	65.1	58.6	53.5	57.1	37.4	30.9	34.3
STATE COLLEGE, PA	904	1,185	31.0	23.1	29.5	36.2	36.9	39.8	7.5	6.5	9.3
STEUBENVILLE-WEIRTON, OH-WV	1,046	746	31.0	31.4	34.0	21.9	20.8	27.4	9.4	8.5	9.6
STOCKTON-LODI, CA	12,607	8,611	20.1	21.5	19.4	34.8	36.8	37.3	5.4	6.7	5.9
SUMTER, SC	729	483	34.7	32.1	40.5	32.2	38.7	43.9	12.7	10.5	16.6
SYRACUSE, NY	4,318	2,840	34.0	30.5	34.5	17.6	19.5	20.8	9.8	9.1	10.7
TACOMA, WA	15,564	8,851	31.0	32.0	31.5	25.9	20.3	20.3	7.3	7.6	7.4
TALLAHASSEE, FL	2,627	2,756	38.6	37.7	40.0	52.3	29.5	39.9	12.8	13.7	16.4
TAMPA-ST. PETERSBURG-CLEARWATER, FL	38,733	28,183	36.7	33.0	37.3	24.8	23.6	27.9	13.3	12.0	14.4
TERRE HAUTE, IN	722	2,578	40.4	38.6	44.5	15.9	14.2	20.7	15.1	13.8	19.7
TEXARKANA, TX-TEXARKANA, AR	880	136	24.4	21.8	31.7	20.0	19.9	30.6	6.1	12.9	12.9
TOLEDO, OH	14,466	9,334	43.3	40.2	44.6	17.5	13.0	18.6	15.0	14.3	17.5
TOPEKA, KS	1,721	1,208	48.7	44.5	50.2	11.9	13.4	18.7	18.1	15.4	20.9
TRENTON, NJ	4,821	2,573	42.7	38.8	42.1	17.3	14.2	18.7	14.9	13.8	15.5
TUCSON, AZ	16,594	9,778	32.6	32.4	34.6	20.0	20.1	23.4	10.4	11.1	12.1
TULSA, OK	9,160	6,801	34.3	26.8	33.9	21.1	15.6	23.7	12.0	7.8	13.2
TUSCALOOSA, AL	1,993	1,334	35.7	32.7	38.8	17.4	13.5	18.9	10.8	9.3	14.2
TYLER, TX	1,346	777	31.4	30.7	35.8	12.6	17.1	18.4	7.9	8.9	12.6
UTICA-ROME, NY	960	1,177	27.4	29.1	32.1	16.8	11.2	18.4	7.3	7.1	9.6
VALLEJO-FAIRFIELD-NAPA, CA	14,436	8,459	26.1	25.8	24.2	41.6	43.8	44.3	5.1	5.4	4.7
VENTURA, CA	18,826	10,012	40.7	37.9	39.5	37.2	33.5	38.0	13.3	11.3	13.4
VICTORIA, TX	236	850	25.0	25.1	33.8	40.7	34.0	40.9	8.9	8.5	14.8
VINELAND-MILLVILLE-BRIDGETON, NJ	1,003	368	41.1	40.7	38.9	25.4	26.6	28.1	12.1	12.3	12.8
VISALIA-TULARE-PORTERVILLE, CA	3,535	1,793	22.7	22.3	23.6	41.8	44.8	45.2	7.3	7.8	7.9
WACO, TX	1,610	479	29.6	28.5	33.4	18.3	15.7	24.3	9.2	7.7	13.2
WASHINGTON, DC-MD-VA-WV	91,056	73,953	53.3	51.2	49.0	33.7	30.2	32.4	20.7	19.5	18.0
WATERBURY, CT	2,641	1,438	44.5	40.1	43.6	8.7	9.1	10.2	13.9	11.3	14.3
WATERLOO-CEDAR FALLS, IA	1,369	1,289	41.6	43.0	45.8	24.3	20.8	28.0	15.4	17.2	20.4
WAUSAU, WI	1,588	2,034	46.0	40.0	46.7	14.3	11.0	15.1	14.3	10.8	14.0
WEST PALM BEACH-BOCA RATON, FL	25,510	13,979	46.2	40.9	45.6	22.0	20.0	23.3	17.8	14.6	18.2
WHEELING, WV-OH	679	1,032	32.8	28.2	37.1	18.0	20.3	23.9	8.0	8.7	11.4
WICHITA, KS	5,556	6,484	49.4	47.8	51.3	18.1	15.2	21.1	17.9	16.8	20.3

U. S. Department of Housing and Urban Development, Office of Policy Development and Research.

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
WICHITA FALLS, TX	815	242	24.1	27.9	28.5	15.1	21.5	20.4	7.9	10.6	10.9
WILLIAMSPORT, PA	736	572	33.1	30.7	34.7	17.5	16.1	21.1	9.0	9.4	9.2
WILMINGTON-NEWARK, DE-MD	8,164	6,064	52.5	50.0	54.5	22.7	22.6	24.8	21.1	18.7	23.1
WILMINGTON, NC	4,951	4,904	35.1	28.3	31.9	23.2	31.6	31.5	12.8	9.6	12.1
WORCHESTER, MA-CT	10,014	6,302	35.8	32.4	35.1	11.0	9.6	12.4	9.3	7.8	8.8
YAKIMA, WA	2,099	1,370	31.1	36.7	31.8	33.9	35.1	36.0	10.6	14.4	11.4
YOLO, CA	3,542	2,033	29.0	31.1	30.7	27.4	30.8	33.5	7.9	8.8	8.6
YORK, PA	4,571	4,225	40.2	39.2	40.0	11.8	11.9	12.0	11.3	11.3	11.8
YOUNGSTOWN-WARREN, OH	6,740	5,432	42.6	37.6	43.2	19.0	16.9	22.1	13.8	10.4	14.8
YUBA CITY, CA	1,624	1,071	21.8	24.4	21.9	21.1	29.5	24.9	6.6	7.4	6.5
YUMA, AZ	1,056	912	33.6	29.1	30.6	35.4	43.6	43.2	16.0	13.1	11.9

Notes:

The GSE percentages are derived from the GSE Public Use Database. The GSE data include all single-family loans purchased in metropolitan areas in 2001, regardless of year of origination.

The market percentages are derived from HMDA data on mortgages originated in metropolitan areas in 2001. The "Market" is defined as the conventional conforming market for home purchase and refinance loans. Thus it includes all conventional loans except "jumbo" loans above the conforming loan limit, which was \$252,700 in 2000. Mortgages with a loan amount greater than six times borrower income are excluded for purposes of the low- and moderate-income and special affordable analyses.

Because missing value percentages differ between GSE and HMDA data, mortgages with missing data are excluded from both the GSE and market analyses. Neither HMDA data nor the GSE data available at the MSA level include the number of units in the property; therefore, the analysis is based on numbers of mortgages for 1 to 4-family owner-occupied and investor properties, even though official goal performance is based on numbers of units.

In both the GSE and market analyses, mortgages classified as special affordable include mortgages from very-low-income borrowers and low-income borrowers living in low-income census tracts. The Housing Goals are defined on a national level. The GSEs are not required to meet the Housing Goals in individual MSAs.

<sup>1</sup> HMDA-based market shares have been adjusted to exclude the B&C portion of the subprime market. It should be recognized that there exists some uncertainty regarding the number of B&C loans in the HMDA data. The adjustment assumes that the B&C loans represent one-half of the subprime market; for further discussion, see Harold, L. Bunce, *The GSEs' Funding of Affordable Loans: A 1999 Update*, Working Paper HF-012, Office of Policy Development and Research, December 2000.