
PROFILES OF GSE MORTGAGE PURCHASES

IN 2001 – 2004



PD&R Office of Policy
Development
and Research

U.S. Department of Housing and Urban Development

**PROFILES OF GSE MORTGAGE PURCHASES
IN 2001 – 2004**

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PREFACE

The Federal Housing Enterprises Financial Safety and Soundness Act of 1992 requires that the Department of Housing and Urban Development publicly release data—in forms useful to the public—on mortgages purchased by Fannie Mae and Freddie Mac. These government-sponsored enterprises (GSEs) operate in the secondary market for residential mortgages. In keeping with HUD’s mandate, this compendium of tables presents profiles of mortgages purchased by the GSEs (mainly in 2001-2004, but also in some cases covering previous years). The GSEs’ purchases during 2001-2004 were subject to housing goals established by HUD in the October 2000 Rule.¹

Release of these tables augments the scope of information that the Department makes available on Fannie Mae’s and Freddie Mac’s mortgage purchases, which includes an annual loan-level public use data base and various analytical reports and working papers². The release of these tables results from Departmental decisions in 2000 and 2001 to treat certain aggregations of data as non-proprietary.

Some figures in these tables, where indicated, reflect a transition from the 1990 to the 2000 Census. Also, with improvements made to Home Mortgage Disclosure Act (HMDA) data reporting starting in 2004, adjustments to the market data to remove the effect of the subprime market on the housing goals can be made more precisely.

This publication is an update of a previous volume, “Profiles of GSE Mortgage Purchases in 1999 and 2000,” which is available on the Office of Policy Development and Research’s web site, HUD User.³

¹ In November 2004 HUD revised the housing goals for the years 2005-2008. HUD will compile similar compendia for these years in subsequent volumes.

² For more information, see “Fannie Mae and Freddie Mac: Enhanced Public Data and Recent Housing Goal Performance,” *U.S. Housing Market Conditions*, February 2006, and “HUD’s Home Purchase Goals for Fannie Mae and Freddie Mac,” *U. S. Housing Market Conditions*, November 2007

³ Previous editions are available at <http://www.huduser.org/datasets/gse/profiles.html>.

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Tables 1-7 describe the GSEs' mortgage purchases at the national level. Specifically, Table 1 presents figures on the GSEs' performance relative to the affordable housing goals which are established for the GSEs by the Department, and Tables 2-7 describe characteristics of the mortgages purchased by the GSEs that qualify under the goals, including comparisons between the GSEs' single-family purchases and aggregate single-family mortgage originations in the conventional conforming market. Table 8 shows percentages of housing units that qualify under each of the affordable housing goals by metropolitan statistical area (MSA), and Table 9 compares GSE single-family mortgage purchases with mortgage originations by housing goal category for MSAs. Tables 10-14 give profiles of the GSEs' purchases of mortgages on one-unit properties by loan-to-value ratio. Tables 15-18 present information on the GSEs' purchases of mortgages on multifamily rental properties. Each table includes explanatory notes.

Each of the three GSE housing goals – Low- and Moderate-Income, Special Affordable, and Geographically-Targeted – is based on the number of dwelling units that *qualify* to count toward the goal as a percentage of the number of units *eligible* to count. Eligible units are limited to properties where the mortgages are *conforming* and *conventional*, which satisfy other counting rules. The calculation (used in computing the figures in Table 1) includes mortgages that were financed either prior to or during the year of purchase by the GSE, and it is based on purchases of refinance as well as home purchase loans. Prior to 2001, dwelling units originated after December 31, 1992 that were missing information necessary to determine whether the unit qualified were required to be included in the denominator and excluded from the numerator, but effective January 1, 2001, procedures went into effect which allow some missing-data units to be excluded from the denominator or to be included in the numerator and the denominator based on estimation techniques.

The maximum loan amount that can be financed by a GSE is referred to as the “conforming loan limit.” The conforming loan limits for 2001-2004 are shown in the following table:

Conforming Loan Limits One-Unit Properties*

<u>Year</u>	<u>Limit</u>
2001	\$275,000
2002	\$300,000
2003	\$322,700
2004	\$333,700

* Except for Alaska, Hawaii, Guam and the Virgin Islands, where the loan limits are 50 percent higher. Loan limits for second mortgages are equal to 50 percent of these amounts.

In establishing the goals, HUD is statutorily required to consider the ability of the GSEs to *lead the industry* in making mortgage credit available for families whose mortgages, if acquired by the GSEs, would be eligible to count toward each goal. HUD has developed a particular methodology to compare the percentages of goal-qualifying mortgages in the GSEs' mortgage acquisitions with corresponding market percentages (see HUD November 2004 Final Rule).⁴

Tables 2 and 3 compare borrower race and income characteristics for single-family-owner loans purchased by the GSEs with loans originated in the primary market. HUD calculates the various GSE percentages in Tables 2 and 3 from data submitted to HUD by the GSEs. HUD computes the corresponding market percentages based on mortgage origination data from reports submitted annually by primary lenders in accordance with the Home Mortgage Disclosure Act (HMDA). The following explains steps HUD took to standardize for differences between the GSE and HMDA data reporting concepts:

1. The analysis is based on numbers of *mortgages* for single-family (1 to 4 unit) *owner-occupied* properties, even though official goal performance is based on number of *units* in owner properties. HMDA data do not include the number of units in the property. Mortgages for single-family *investor* properties are excluded from Tables 2 and 3.
2. The conventional conforming market is defined as all loans below the conforming loan limit; thus, no jumbo loans are included. (Government loans—FHA-insured, VA-guaranteed, and RHS loans--are not included in the conventional conforming market totals.)

⁴ HUD's *Housing Goals for the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) for the Years 2005-2008 and Amendments to HUD's Regulation of Fannie Mae and Freddie Mac; Final Rule*. Federal Register, November 2, 2004, pp. 63580-63886.

3. Only HMDA mortgages reported as “originated” are counted in the market definition; mortgages recorded as “purchased” in HMDA data are not included in the market data.
4. Because HMDA coverage is less complete outside than inside of metropolitan areas, the analysis is based on mortgages for properties in metropolitan areas only.
5. As explained in HUD’s November 2004 Final Rule, HUD includes the A-minus portion of the subprime market in its estimates for the conventional conforming market (thus, market estimates are presented that *exclude* so-called “B&C” subprime loans). For the years 2001 – 2003, the “B&C” portion of the subprime market is defined as one-half of loans originated by subprime lenders that report to HMDA. For 2004, the “B&C” portion of the subprime mortgage market is defined as loans with an APR-spread greater than 3.8 percentage points for loans reported in HMDA.⁵ The market concept used in HUD’s analysis is otherwise inclusive. For example, loans originated in metropolitan areas by lenders identified as manufactured home lenders are included.
6. The GSE ratio is based on purchases of mortgages originated in the current year or any prior year, consistent with the definition of the housing goals. In contrast, the HMDA-based market ratio is limited to mortgages originated in the current year. The effect of this is demonstrated in Table 2, which distinguishes prior-year from current-year originations in GSE purchases.
7. There is missing data in both the HMDA and GSE data. Mortgages with missing data are excluded from the numerator and denominator in both the GSE ratio and the market ratio.

⁵ The mortgage market definitions in Tables 2 and 3, as well as the methodologies for determining the “B&C” portion of the subprime market are discussed in a paper by Harold L. Bunce entitled *The GSEs’ Funding of Affordable Loans: A 2004-05 Update*, Working Paper No. HF-018, U.S. Department of Housing and Urban Development, Office of Policy Development and Research, June 2007 (<http://www.huduser.org/publications/hsgfin/workpapr.html>).

Table 1

Overview of the GSEs' Housing Goals and Performance, 1997-2004¹

Goal ²	Goals	Performance				Goals	Performance			
	1997-2000	1997	1998	1999	2000	2001-2004	2001	2002	2003	2004
Low- and Moderate-Income:										
Fannie Mae	42%	45.7%	44.1%	45.9%	49.5%	50%	51.5%	51.8%	52.3%	53.4%
Freddie Mac		42.6%	42.9%	46.1%	49.9%		53.2%	50.3%	51.2%	51.6%
Ratio ³		0.93	0.97	1.00+	1.01		1.03	0.97	0.98	0.97
Underserved Areas										
Fannie Mae	24%	28.8%	27.0%	26.8%	31.0%	31%	32.6%	32.8%	32.1%	33.5%
Freddie Mac		26.3%	26.1%	27.5%	29.2%		31.7%	31.0%	32.7%	32.3%
Ratio ³		0.91	0.97	1.03	0.94		0.97	0.95	1.02	0.96
Special Affordable:										
Fannie Mae	14%	17.0%	14.3%	17.6%	19.2%	20%	21.6%	21.4%	21.2%	23.6%
Freddie Mac		15.2%	15.9%	17.2%	20.7%		22.6%	20.5%	21.4%	22.7%
Ratio ³		0.89	1.11	0.98	1.08		1.05	0.96	1.01	0.96
Special Affordable Multifamily ⁴ :										
Fannie Mae	\$1.29	\$3.19	\$3.53	\$4.06	\$3.79	\$2.85	\$7.36	\$7.57	\$12.23	\$7.32
Freddie Mac	\$0.99	\$1.21	\$2.69	\$2.26	\$2.40	\$2.11	\$4.65	\$5.22	\$8.79	\$7.77

Source: HUD analysis of data submitted by the GSEs. Some results differ from performance reported by the GSEs in their Annual Housing Activities Reports (AHARs).

¹ Percentages of dwelling units in properties whose mortgages were purchased by the GSEs that qualified for each goal: in 1997-2000 based on HUD's December 1995 rule, and in 2001-2004 based on HUD's October 2000 rule. Performance figures for 2001-2004 incorporate technical changes in counting rules and the treatment of missing data, small multifamily and single-family rental bonus points, and Freddie Mac's temporary adjustment factor (TAF).

² Abbreviated Definitions of Goals:

Low- and Moderate-Income: Households with income less than or equal to area median income (AMI).

Geographically Targeted: Dwelling units in metropolitan census tracts with (1) tract median family income less than or equal to 90 percent of AMI or (2) minority concentration of at least 30 percent and tract median family income less than or equal to 120 percent of AMI; dwelling units in nonmetropolitan counties with (1) median family income less than or equal to 95 percent of the greater of state or national nonmetropolitan median income or (2) minority concentration of at least 30 percent *and* county median family income less than or equal to 120 percent of the greater state or national nonmetropolitan median income.

Special Affordable: Households with income (1) less than or equal to 60 percent of AMI or (2) less than or equal to 80 percent of AMI and located in low-income areas. For the low- and moderate-income and special affordable goals, AMI is median income for the MSA for borrowers in metropolitan areas, and the greater of county or state nonmetro median income for borrowers outside metropolitan areas.

³ Ratio of Freddie Mac share to Fannie Mae share.

⁴ Goals and performance in billions of dollars; goals for 1997-2000 were 0.8 percent of each GSE's total mortgage purchases in 1994; goals for 2001-04 were 1.0 percent of each GSE's average mortgage purchases in 1997-99.

Table 2a

**Annual Trends in GSE Purchases and Single-Family Lending in Metropolitan Areas
Goal-Qualifying Home Purchase and Refinance Mortgages, 1996-2004**

	Fannie Mae Data			HMDA Data for Fannie Mae	Freddie Mac Data			HMDA Data for Freddie Mac	Conforming Market	
	Prior	Current			Prior	Current			All	W/O B&C Loans ¹
	Year	Year	All		Year	Year	All			
<u>Very Low-Income</u>										
1996	8.2 %	8.8 %	8.7 %	8.9 %	7.3 %	7.9 %	7.8 %	8.5 %	12.8 %	11.6 %
1997	12.0	8.9	9.7	9.1	8.0	8.4	8.3	8.5	13.7	12.2
1998	12.2	9.1	9.5	8.6	9.4	9.3	9.3	8.2	12.1	10.7
1999	9.2	11.2	10.6	11.2	10.2	11.9	11.5	11.7	15.6	13.8
2000	11.6	12.5	12.3	12.5	15.2	12.9	13.6	11.9	15.4	14.5
2001	13.7	11.7	11.9	11.3	14.5	11.1	11.5	10.4	12.5	12.1
2002	11.8	12.5	12.4	11.9	11.7	11.8	11.8	11.1	12.6	12.3
2003	12.2	12.6	12.5	11.9	11.1	10.5	10.5	10.0	12.1	11.9
2004	13.8	14.7	14.6	14.0	14.2	13.3	13.4	12.0	14.9	14.4
<u>Special Affordable</u>										
1996	9.9	10.6	10.5	10.8	8.6	9.4	9.3	10.1	15.2	13.8
1997	14.3	10.6	11.5	10.9	9.8	10.0	9.9	10.0	16.3	14.5
1998	14.5	10.6	11.1	10.1	11.0	10.8	10.8	9.5	14.3	12.6
1999	10.7	12.9	12.2	12.9	11.9	13.7	13.3	13.4	18.3	16.2
2000	13.6	14.5	14.3	14.9	17.6	14.9	15.7	14.1	18.3	17.1
2001	16.2	13.6	13.8	13.1	16.8	12.8	13.3	11.9	14.7	14.2
2002	13.8	14.3	14.3	13.7	13.8	13.5	13.6	12.6	14.7	14.3
2003	14.1	14.4	14.3	13.7	12.7	11.9	11.9	11.4	14.2	13.8
2004	16.3	17.2	17.1	16.2	16.7	15.5	15.6	13.8	17.8	17.1
<u>Less Than Area Median Income</u>										
1996	34.5	37.3	36.7	37.9	32.0	35.0	34.4	36.5	42.4	40.5
1997	39.2	36.9	37.5	38.0	34.7	35.9	35.7	36.6	43.7	41.3
1998	40.8	36.6	37.2	36.5	34.4	36.1	35.9	35.7	41.0	38.9
1999	35.4	40.2	38.8	40.6	37.4	41.7	40.7	41.9	46.3	43.8
2000	39.4	42.3	41.7	43.4	45.7	42.5	43.4	42.2	47.4	45.0
2001	42.7	41.6	41.6	41.2	42.7	39.8	40.1	38.8	42.0	41.3
2002	39.6	42.7	42.3	42.3	39.0	40.3	40.1	39.5	42.5	41.8
2003	41.0	42.6	42.3	41.9	38.6	37.0	37.2	36.7	41.6	40.9
2004	43.0	47.5	46.9	46.3	43.9	43.6	43.6	41.4	48.3	47.3
<u>Underserved Areas</u>										
1996	23.1	22.9	23.0	22.6	21.5	20.7	20.9	20.5	26.7	25.0
1997	28.9	21.7	23.6	21.8	23.2	21.2	21.6	20.1	27.8	25.7
1998	25.8	20.3	21.2	19.7	22.6	20.7	20.9	18.4	24.8	23.0
1999	21.3	22.0	21.8	21.8	23.7	23.4	23.5	21.2	28.2	26.1
2000	26.9	24.7	25.3	24.2	25.7	24.1	24.7	22.3	30.3	28.2
2001	28.2	23.7	24.2	22.4	25.7	22.0	22.5	20.4	25.7	24.9
2002	25.5	23.7	24.0	22.9	25.3	22.4	22.9	20.4	25.0	24.2
2003	23.6	23.7	23.7	23.1	21.4	19.9	20.1	18.8	25.3	24.5
2004	30.8	29.4	29.6	32.1	30.7	26.6	27.3	27.0	37.8	36.3

Source: The Fannie Mae and Freddie Mac data for their purchases of "Prior Year" mortgages, "Current Year" mortgages, and "All" mortgages are from the loan-level data that they provide to HUD. All mortgages are conventional conforming home purchase and refinance mortgages. The "HMDA Data for (GSE)" are those mortgages that HMDA identifies as being sold to the GSEs. The Conforming Market data are from HMDA data. HMDA-based market shares that 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. Loans with a loan-to-income-ratio greater than six are excluded from the borrower income calculations. Special affordable includes very low-income borrowers and low-income borrowers living in low-income census tracts. Data with missing values are excluded.

¹ 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 2004-05 Update*, Working Paper HF-018, Office of Policy Development and Research, June 2007.

Table 2b

Annual Trends in GSE Purchases and Single-Family Lending in Metropolitan Areas
Goal-Qualifying Home Purchase Mortgages, 1996-2004

	Fannie Mae Data			HMDA Data for Fannie Mae	Freddie Mac Data			HMDA Data for Freddie Mac	Conforming Market	
	Prior	Current			Prior	Current			All	W/O B&C Loans ¹
	Year	Year	All		Year	Year	All			
<u>Very Low-Income</u>										
1996	8.8 %	8.4 %	8.5 %	8.7 %	7.2 %	7.4 %	7.4 %	8.0 %	12.7 %	12.7 %
1997	13.4	8.7	9.9	8.8	7.5	7.6	7.6	8.0	13.0	13.0
1998	15.1	10.5	11.4	9.2	10.1	9.8	9.9	8.4	13.3	13.2
1999	10.4	10.9	10.8	10.9	11.3	10.9	11.0	11.2	15.0	14.7
2000	11.4	11.3	11.3	11.8	15.3	11.4	12.5	11.6	14.7	14.4
2001	15.4	12.4	12.9	11.7	15.5	11.7	12.6	10.8	13.3	13.2
2002	16.1	13.8	14.2	13.2	13.3	13.8	13.7	12.5	13.6	13.6
2003	16.1	14.7	14.9	14.2	15.0	13.4	13.6	12.3	13.4	13.5
2004	13.9	14.6	14.5	14.3	13.3	13.1	13.1	11.9	14.3	14.0
<u>Special Affordable</u>										
1996	10.6	10.2	10.3	10.5	8.4	8.7	8.7	9.4	15.0	15.0
1997	16.0	10.2	11.7	10.5	9.2	9.0	9.0	9.4	15.3	15.2
1998	17.9	12.1	13.2	10.7	11.8	11.2	11.3	9.7	15.6	15.4
1999	12.1	12.4	12.3	12.5	12.9	12.5	12.5	12.6	17.3	17.0
2000	13.4	13.0	13.0	13.7	17.6	13.0	14.3	13.3	17.1	16.8
2001	18.1	14.2	14.9	13.3	17.9	13.3	14.4	12.2	15.5	15.3
2002	18.9	15.8	16.3	15.2	15.7	15.8	15.8	14.2	15.9	15.8
2003	18.7	16.8	17.1	16.3	17.5	15.2	15.5	13.8	15.7	15.7
2004	16.3	16.9	16.8	16.5	15.7	15.2	15.2	13.5	16.9	16.5
<u>Less Than Area Median Income</u>										
1996	35.5	36.8	36.5	37.7	31.8	33.5	33.2	35.3	42.2	42.2
1997	41.1	36.4	37.6	37.5	33.7	34.2	34.1	35.4	42.5	42.5
1998	45.3	39.2	40.4	38.1	36.1	37.0	36.9	36.2	43.0	42.8
1999	37.5	39.9	39.3	40.2	38.7	40.3	40.0	41.0	45.2	44.8
2000	39.1	40.3	40.0	42.0	46.4	39.9	41.7	41.3	44.8	44.4
2001	45.3	42.3	42.8	41.5	43.7	40.5	41.3	39.2	42.7	42.5
2002	45.3	45.3	45.4	44.8	42.3	44.4	44.0	42.7	44.4	44.2
2003	47.0	47.1	47.0	46.5	45.8	43.5	43.7	41.7	44.4	44.2
2004	44.0	47.5	47.0	46.8	43.0	43.5	43.3	41.0	47.2	46.5
<u>Underserved Areas</u>										
1996	23.4	21.9	22.3	21.6	22.3	19.1	19.7	19.0	25.0	24.9
1997	30.1	20.8	23.5	21.0	22.2	19.3	19.9	18.6	25.2	24.9
1998	28.4	21.0	22.9	19.6	22.0	19.5	20.0	17.4	24.6	24.2
1999	22.0	20.2	20.6	20.3	23.4	20.6	21.2	19.3	25.8	25.2
2000	26.7	22.6	23.6	22.5	23.9	21.4	22.2	20.9	27.1	26.4
2001	28.3	23.3	24.4	22.0	25.7	21.3	22.3	19.5	25.8	25.2
2002	32.7	25.5	26.7	24.6	29.4	25.0	25.8	21.4	27.1	26.3
2003	29.5	26.3	26.8	25.5	28.0	23.4	24.0	20.3	28.5	27.6
2004	30.9	28.0	28.4	30.9	30.4	26.0	26.7	24.8	35.8	34.6

Source: The Fannie Mae and Freddie Mac data for their purchases of "Prior Year" mortgages, "Current Year" mortgages, and "All" mortgages are from the loan-level data that they provide to HUD. All mortgages are conventional conforming home purchase mortgages. The "HMDA Data for (GSE)" are those mortgages that HMDA identifies as being sold to the GSEs. The Conforming Market data are from HMDA data. HMDA-based market shares that 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. Loans with a loan-to-income-ratio greater than six are excluded from the borrower income calculations. Special affordable includes very low-income borrowers and low-income borrowers living in low-income census tracts. Data with missing values are excluded.

¹ 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 2004-05 Update*, Working Paper HF-018, Office of Policy Development and Research, June 2007.

Table 3a

**Affordable Lending Shares for Major Sectors of the Mortgage Market in Metropolitan Areas
Home Purchase and Refinance Mortgages, 1999-2004**

Borrower Characteristics	Total Market	Conventional Conforming Market							
		FHA	Freddie Mac	Fannie Mae	Both GSEs	Depositories		Conforming Market	
						Total	Portfolio	Total	W/O B&C ²
Low-Income:									
1999	33.2 %	49.0 % ¹	25.5 %	24.2 %	24.7 %	29.1 %	28.5 %	30.9 %	29.8 %
2000	34.2	48.6	29.2	26.9	27.9	31.1	28.6	31.8	30.7
2001	29.2	49.6	25.3	26.3	25.9	26.6	29.2	27.0	26.4
2002	29.2	52.9	25.3	26.9	26.2	26.8	30.3	27.4	26.8
2003	27.8	51.5	23.2	27.0	25.6	26.2	29.5	26.5	26.1
2004	32.2	53.3	25.5	29.2	27.8	30.2	32.5	30.9	29.8
African American:									
1999	8.0	14.6	3.7	3.4	3.5	5.4	4.7	6.5	5.7
2000	8.9	15.5	4.7	4.4	4.6	6.6	5.0	7.3	6.4
2001	6.5	14.0	3.3	4.2	3.8	4.5	4.9	5.0	4.5
2002	6.0	14.5	3.0	4.2	3.7	4.3	4.8	4.9	4.5
2003	6.2	14.7	3.0	4.3	3.9	4.6	5.2	5.3	4.8
2004	8.8	16.6	4.0	5.5	4.9	6.8	8.6	8.3	7.2
Hispanic:									
1999	8.6	18.7	5.7	5.6	5.6	6.1	6.6	6.8	6.7
2000	10.2	20.4	6.7	7.9	7.4	7.6	7.8	8.3	8.1
2001	9.1	19.1	6.0	7.5	6.8	7.1	9.4	7.7	7.5
2002	9.0	19.5	5.2	8.0	6.8	7.1	9.2	8.0	7.6
2003	9.2	17.6	5.2	8.0	7.0	7.5	9.8	8.6	8.2
2004	12.9	17.5	7.4	9.9	9.0	11.2	13.3	12.6	12.3
Minority:									
1999	21.8	37.3	15.1	16.4	15.8	16.9	17.3	19.0	18.0
2000	24.6	40.0	17.4	19.5	18.5	20.2	19.7	21.6	20.5
2001	21.3	37.2	16.2	18.7	17.6	17.7	21.4	18.9	18.2
2002	22.0	38.0	17.6	19.9	19.0	18.7	21.4	20.3	19.5
2003	22.0	35.7	15.8	20.1	18.6	18.9	21.9	20.9	20.0
2004	27.2	36.8	17.5	22.2	20.4	23.8	26.9	26.5	25.4
Neighborhood Characteristics									
Low-Income Tract:									
1999	13.4 %	17.9 %	9.2 %	8.5 %	8.8 %	11.8 %	11.6 %	12.8 %	11.9 %
2000	14.6	19.2	10.4	10.5	10.5	13.4	12.4	13.9	13.1
2001	11.6	17.3	9.0	9.8	9.5	10.4	12.3	10.8	10.3
2002	10.9	17.6	9.3	9.4	9.3	9.6	12.1	10.2	9.8
2003	10.7	16.7	7.9	9.2	8.7	9.5	12.1	10.2	9.8
2004	16.9	23.7	10.1	12.7	11.7	14.8	17.8	16.5	15.4
High-Minority Tract:									
1999	18.3	26.6	14.2	13.6	13.9	15.0	13.5	17.0	15.9
2000	19.5	26.8	14.4	15.8	15.2	16.9	14.8	18.3	17.1
2001	16.9	24.6	13.0	15.3	14.3	14.6	16.0	15.8	15.1
2002	17.0	24.6	14.3	15.8	15.2	14.7	15.4	16.2	15.5
2003	29.1	40.9	21.9	27.8	25.6	25.6	26.8	28.1	27.2
2004	33.8	39.4	23.6	29.2	27.1	30.2	33.4	33.4	32.4
High African-American Tract:									
1999	6.9	9.3	4.0	3.5	3.7	5.6	4.4	6.6	5.7
2000	7.4	9.6	5.0	4.3	4.6	6.6	4.8	7.1	6.2
2001	5.4	8.8	3.8	4.0	3.9	4.5	4.7	4.9	4.5
2002	5.0	8.8	4.2	3.9	4.0	4.1	4.8	4.6	4.2
2003	6.4	12.8	4.2	4.9	4.6	5.1	6.2	5.8	5.4
2004	8.8	13.9	4.7	6.0	5.5	7.3	8.9	8.4	7.4
Underserved Areas:									
1999	30.0	40.4	23.3	21.7	22.4	26.4	25.6	28.2	26.9
2000	31.9	42.2	24.6	25.2	24.9	29.2	27.0	30.1	28.9
2001	27.4	39.5	22.5	24.2	23.5	24.8	27.2	25.7	24.9
2002	26.4	40.0	22.9	24.0	23.5	23.7	27.1	25.0	24.2
2003	26.3	38.2	20.1	23.7	22.4	23.8	27.8	25.3	24.5
2004	38.6	50.1	27.0	32.1	30.2	34.8	39.3	37.8	36.3

Notes: The FHA, depositories, and market percentages are derived from 1999-2004 HMDA data. The GSE percentages are derived from the loan-level data that Fannie Mae and Freddie Mac provide to HUD. The GSE data include conventional loans acquired during 1999-2004; thus, these data include their acquisition of seasoned loans as well as their acquisition of mortgages originated during the current year (e.g., mortgages originated prior 1999 but acquired by a GSE in 1999 as well as their acquisition of mortgages originated during 1999 are included in the 1999 figures). The "Total Market" combines the government sector (FHA and VA loans) and the conventional conforming market. Thus, it includes all loans except "jumbo" loans above the conforming loan limit which was \$333,700 in 2004. "Total Depositories" data are loans originated by HMDA reporters regulated by FDIC, OTS, OCC, FRB, and The National Credit Union Administration; they consist mainly of banks, thrifts, and their subsidiaries. The "Portfolio Depositories" data refer to new originations that are not sold by banks and thrift institutions during 1999-2004 and thus are retained in depository portfolios. Because HMDA data indicate owner-occupancy but do not include the number of units in the property, the analysis is based on numbers of mortgages for 1 to 4-family owner-occupied properties even though official goal performance is based on number of units in owner and investor properties. Mortgages with a loan amount greater than six times borrower income and mortgages that are less than \$15,000 are excluded for the 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.

¹ Each percentage represents the share of a sector's portfolio accounted for by the borrower or neighborhood characteristic. For example, 49.0 percent of FHA-insured home loans were loans for low-income borrowers. It should be noted that due to FHA's streamline refinance program, borrower income data were not available for almost 70 percent of FHA's refinance loans.

² 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. Bunc³*The GSEs' Funding of Affordable Loans: A 2004-05 Update*, Working Paper HF-018, Office of Policy Development and Research, June 2007.

Table 3b

**Affordable Lending Shares for Major Sectors of the Mortgage Market in Metropolitan Areas
Home Purchase Mortgages, 1999-2004**

Borrower Characteristics	Total Market	Conventional Conforming Market							
		FHA	Freddie Mac	Fannie Mae	Both GSEs	Depositories		Conforming Market	
						Total	Portfolio	Total	W/O B&C ²
Low-Income:									
1999	34.4 %	49.5 % ¹	25.1 %	24.7 %	24.7 %	29.1 %	28.5 %	30.1 %	29.8 %
2000	33.5	48.7	27.8	25.4	25.4	29.4	28.6	29.5	29.1
2001	33.0	50.7	26.8	27.9	27.9	28.2	29.2	28.3	28.1
2002	33.7	54.2	28.6	29.7	29.7	29.4	30.3	29.3	29.2
2003	34.4	54.1	28.6	31.0	31.0	29.5	29.5	29.1	29.1
2004	32.9	54.7	25.3	29.8	28.2	30.2	31.9	30.2	29.4
African American:									
1999	7.9	14.6	3.5	3.4	3.5	4.7	4.7	5.4	5.0
2000	8.3	15.5	4.3	4.2	4.3	5.4	5.0	5.9	5.4
2001	7.6	14.0	3.9	5.2	4.6	4.8	4.9	5.4	5.0
2002	7.5	13.9	3.5	5.4	4.7	4.9	4.8	5.7	5.2
2003	7.6	13.2	3.8	5.8	5.2	5.5	5.2	6.5	6.0
2004	8.3	14.9	3.3	5.2	4.6	6.1	7.5	7.5	6.6
Hispanic:									
1999	9.7	19.3	5.5	6.0	5.8	6.5	6.6	7.1	6.9
2000	10.9	20.7	6.6	8.0	7.4	7.9	7.8	8.3	8.1
2001	11.3	20.3	7.0	8.5	7.9	8.5	9.4	9.0	8.7
2002	12.1	20.6	6.6	10.4	9.0	9.3	9.2	10.3	9.8
2003	12.6	19.4	6.9	10.8	9.6	10.0	9.8	11.7	10.9
2004	13.6	17.7	7.0	9.9	8.9	11.4	13.5	13.1	12.7
Minority:									
1999	23.4	37.7	15.0	17.4	16.4	17.7	17.3	19.0	18.4
2000	25.3	40.2	17.6	20.2	19.0	20.3	19.7	21.1	20.4
2001	25.1	38.0	18.3	21.9	20.3	20.3	21.4	21.5	20.8
2002	26.7	38.5	18.9	24.9	22.7	22.1	21.4	24.1	23.1
2003	27.2	36.0	18.3	25.3	23.1	22.9	21.9	25.8	24.5
2004	27.9	35.2	17.0	22.5	20.6	23.9	26.7	27.1	25.9
Neighborhood Characteristics									
Low-Income Tract:									
1999	12.7 %	18.2 %	8.3 %	7.9 %	8.1 %	10.8 %	11.6 %	11.3 %	10.9 %
2000	13.3	19.2	9.0	9.5	9.3	11.9	12.4	11.9	11.4
2001	12.5	18.2	9.4	10.1	9.8	11.0	12.3	11.0	10.7
2002	12.6	18.8	11.3	11.0	11.1	11.0	12.1	11.4	11.1
2003	12.7	18.0	10.3	11.0	10.8	11.3	12.1	12.0	11.5
2004	16.5	23.6	9.5	12.7	11.6	14.4	16.7	15.7	14.8
High-Minority Tract:									
1999	17.5	26.0	12.3	12.8	12.6	13.9	13.5	15.1	14.6
2000	18.4	26.5	12.8	15.3	14.2	15.6	14.8	16.3	15.7
2001	17.7	24.3	13.2	15.6	14.6	15.2	16.0	16.0	15.4
2002	18.6	24.0	16.2	17.3	16.9	16.1	15.4	17.5	16.7
2003	32.1	39.1	24.8	30.0	28.3	28.1	26.8	31.1	29.7
2004	31.6	36.9	20.7	26.4	24.4	27.8	31.2	30.9	30.0
High African-American Tract:									
1999	5.7	5.7	3.4	3.0	3.2	4.3	4.4	4.8	4.4
2000	6.0	6.0	3.9	3.7	3.8	4.9	4.8	5.1	4.7
2001	5.4	5.4	3.9	4.4	4.2	4.4	4.7	4.6	4.3
2002	5.5	5.5	5.3	4.7	4.9	4.5	4.8	4.8	4.6
2003	7.4	7.4	5.9	6.3	6.1	6.2	6.2	6.7	6.4
2004	8.2	12.4	4.3	6.0	5.4	6.8	8.0	7.7	6.9
Underserved Areas:									
1999	29.1	40.5	20.9	20.4	20.6	24.6	25.6	25.8	25.2
2000	30.2	42.1	22.0	23.4	22.8	26.6	27.0	27.0	26.2
2001	28.9	40.3	22.3	24.4	23.5	25.4	27.2	25.8	25.2
2002	29.5	40.9	25.8	26.7	26.3	26.0	27.1	27.1	26.3
2003	30.0	39.4	24.0	26.8	25.9	26.8	27.8	28.5	27.6
2004	37.2	49.0	24.8	30.9	28.8	33.3	37.4	35.8	34.6

Notes: All the data are for home purchase mortgages. The FHA, depositories, and market percentages are derived from 1999-2004 HMDA data. The GSE percentages are derived from the loan-level data that Fannie Mae and Freddie Mac provide to HUD. The GSE data include conventional loans acquired during 1999-2004; thus, these data include their acquisition of seasoned loans as well as their acquisition of mortgages originated during the current year (e.g., mortgages originated prior 1999 but acquired by a GSE in 1999 as well as their acquisition of mortgages originated during 1999 are included in the 1999 figures). The "Total Market" combines the government sector (FHA and VA loans) and the conventional conforming market. Thus, it includes all loans except "jumbo" loans above the conforming loan limit which was \$333,700 in 2004. "Total Depositories" data are loans originated by HMDA reporters regulated by FDIC, OTS, OCC, FRB, and The National Credit Union Administration; they consist mainly of banks, thrifts, and their subsidiaries. The "Portfolio Depositories" data refer to new originations that are not sold by banks and thrift institutions during 1999-2004 and thus are retained in depository portfolios. Because HMDA data indicate owner-occupancy but do not include the number of units in the property, the analysis is based on numbers of mortgages for 1 to 4-family owner-occupied properties even though official goal performance is based on number of units in owner and investor properties. Mortgages with a loan amount greater than six times borrower income and mortgages that are less than \$15,000 are excluded for the 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.

¹ Each percentage represents the share of a sector's portfolio accounted for by the borrower or neighborhood characteristic. For example, 49.5 percent of FHA-insured home loans were loans for low-income borrowers.

² 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. Bunc~~g~~*The GSEs' Funding of Affordable Loans: A 2004-05 Update*, Working Paper HF-018, Office of Policy Development and Research, June 2007.

Table 4-2001

**Number of Units Financed by Fannie Mae and Freddie Mac
Purchases of Mortgages Originated During 2001**

	<u>Single-Family Owner</u>	<u>Single-Family Rental</u>	<u>Small Multifamily</u>	<u>Large Multifamily</u>	<u>Total</u>
<u>Total Units</u>					
Fannie Mae	4,129,561	424,191	25,277	425,227	5,004,256
Freddie Mac	3,041,867	230,981	16,968	261,774	3,551,590
 <u>Low-Mod Units</u>					
Fannie Mae	1,588,392	299,788	21,702	391,855	2,301,737
Freddie Mac	1,116,987	201,041	14,975	238,717	1,571,720
 <u>Underserved Area Units</u>					
Fannie Mae	1,020,424	221,899	16,348	188,468	1,447,139
Freddie Mac	719,851	112,625	13,302	97,310	943,088
 <u>Special Affordable Units</u>					
Fannie Mae	512,101	169,398	12,775	221,344	915,618
Freddie Mac	356,858	115,289	10,696	125,840	608,683

Source: Loan-level data that the GSEs provide to HUD, covering financed units from conventional mortgages originated during 2001 and purchased by one of the GSEs during 2001-2002. Data are adjusted for participation percent and REMIC weight.

Table 4-2002

**Number of Units Financed by Fannie Mae and Freddie Mac
Purchases of Mortgages Originated During 2002**

	<u>Single-Family Owner</u>	<u>Single-Family Rental</u>	<u>Small Multifamily</u>	<u>Large Multifamily</u>	<u>Total</u>
<u>Total Units</u>					
Fannie Mae	5,396,042	602,998	54,690	386,562	6,440,292
Freddie Mac	3,685,078	260,530	46,682	261,383	4,253,673
 <u>Low-Mod Units</u>					
Fannie Mae	2,155,503	412,671	44,233	349,360	2,961,767
Freddie Mac	1,375,678	225,637	41,335	232,837	1,875,487
 <u>Underserved Area Units</u>					
Fannie Mae	1,320,381	314,559	26,725	150,793	1,812,458
Freddie Mac	859,292	126,854	40,516	107,916	1,134,578
 <u>Special Affordable Units</u>					
Fannie Mae	717,812	232,918	24,155	200,878	1,175,763
Freddie Mac	456,763	128,108	26,946	127,297	739,114

Source: Loan-level data that the GSEs provide to HUD, covering financed units from conventional mortgages originated during 2002 and purchased by one of the GSEs during 2002-2003. Data are adjusted for participation percent and REMIC weight.

Table 4-2003**Number of Units Financed by Fannie Mae and Freddie Mac
Purchases of Mortgages Originated During 2003**

	Single-Family Owner	Single-Family Rental	Small Multifamily	Large Multifamily	Total
<u>Total Units</u>					
Fannie Mae	7,492,498	773,268	120,700	418,440	8,804,906
Freddie Mac	4,585,949	284,660	31,802	414,473	5,316,884
<u>Low-Mod Units</u>					
Fannie Mae	3,001,683	499,602	100,261	372,198	3,973,744
Freddie Mac	1,647,350	220,054	28,996	345,490	2,241,890
<u>Underserved Area Units</u>					
Fannie Mae	1,841,917	386,575	79,641	172,934	2,481,067
Freddie Mac	1,011,010	131,433	21,671	192,095	1,356,209
<u>Special Affordable Units</u>					
Fannie Mae	1,018,211	283,778	56,432	199,554	1,557,975
Freddie Mac	533,034	119,905	17,073	200,908	870,920

Source: Loan-level data that the GSEs provide to HUD, covering financed units from conventional mortgages originated during 2003 and purchased by one of the GSEs during 2003-2004. Data are adjusted for participation percent and REMIC weight.

Table 4-2004**Number of Units Financed by Fannie Mae and Freddie Mac
Purchases of Mortgages Originated During 2004**

	<u>Single-Family Owner</u>	<u>Single-Family Rental</u>	<u>Small Multifamily</u>	<u>Large Multifamily</u>	<u>Total</u>
<u>Total Units</u>					
Fannie Mae	3,607,466	440,357	42,680	282,165	4,372,668
Freddie Mac	2,462,205	255,048	6,787	318,871	3,042,911
<u>Low-Mod Units</u>					
Fannie Mae	1,413,775	268,360	35,582	255,997	1,973,714
Freddie Mac	1,002,066	119,371	5,795	281,892	1,409,124
<u>Underserved Area Units</u>					
Fannie Mae	943,666	208,062	27,821	143,145	1,322,694
Freddie Mac	692,830	140,057	4,051	148,059	984,997
<u>Special Affordable Units</u>					
Fannie Mae	515,698	164,711	22,040	164,143	866,592
Freddie Mac	355,822	74,328	3,780	177,487	611,417

Source: Loan-level data that the GSEs provide to HUD, covering financed units from conventional mortgages originated during 2004 and purchased by one of the GSEs during 2004-2005. Data are adjusted for participation percent and REMIC weight.

Table 5a-2001

**Fannie Mae's Single-Family Owner-Occupied 1-Unit Mortgage Purchases
by Housing Goal and Mortgagor's Income, 2001
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	547,847 37.5 %	914,283 62.5 %	1,462,130 100.0 %
(2) Special Affordable (Total)	192,027 40.0 %	287,670 60.0 %	479,697 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	22,641 36.8 %	38,928 63.2 %	61,569 100.0 %
Very Low-Income Families In Low-Income Areas	30,072 40.6 %	44,088 59.4 %	74,160 100.0 %
Very Low-Income Families Not In Low-Income Areas	139,314 40.5 %	204,654 59.5 %	343,968 100.0 %
(3) Underserved Areas	337,437 36.1 %	597,519 63.9 %	934,956 100.0 %
Served Areas	1,004,263 36.4 %	1,752,184 63.6 %	2,756,447 100.0 %
(4) All Mortgages	1,504,452 38.5 %	2,401,438 61.5 %	3,905,890 100.0 %
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Mortgagor's Income***			
Income No More Than 50% of Area Median Income	97,001 6.4 %	133,120 5.5 %	230,121 5.9 %
Income More Than 50% But No More Than 60% of Area Median Income	79,215 5.3 %	118,543 4.9 %	197,758 5.1 %
Income More Than 60% But No More Than 80% of Area Median Income	193,617 12.9 %	315,156 13.1 %	508,773 13.0 %
Income More Than 80% But No More Than 100% of Area Median Income	196,422 13.1 %	354,280 14.8 %	550,702 14.1 %
Income More Than 100% But No More Than 120% of Area Median Income	180,420 12.0 %	331,922 13.8 %	512,342 13.1 %
Income More Than 120% of Area Median Income	601,046 40.0 %	1,068,984 44.5 %	1,670,030 42.8 %
Missing	156,730 10.4 %	79,433 3.3 %	236,163 6.0 %
Total	1,504,452 100.0 %	2,401,438 100.0 %	3,905,890 100.0 %

Data are adjusted for participation percent and REMIC weight.

* Units may count toward more than one category.

** Includes missing and not applicable

*** Percentages are by column.

Table 5b-2001

**Freddie Mac's Single-Family Owner-Occupied 1-Unit Mortgage Purchases
by Housing Goal and Mortgagor's Income, 2001
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	381,443 36.6 %	660,892 63.4 %	1,042,335 100.0 %
(2) Special Affordable (Total)	131,475 38.7 %	208,431 61.3 %	339,906 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	15,399 36.4 %	26,848 63.6 %	42,247 100.0 %
Very Low-Income Families In Low-Income Areas	20,134 39.3 %	31,108 60.7 %	51,242 100.0 %
Very Low-Income Families Not In Low-Income Areas	95,942 38.9 %	150,475 61.1 %	246,417 100.0 %
(3) Underserved Areas	226,831 34.8 %	424,636 65.2 %	651,467 100.0 %
Served Areas	745,125 36.3 %	1,310,176 63.7 %	2,055,301 100.0 %
(4) All Mortgages	1,032,686 36.9 %	1,769,013 63.1 %	2,801,699 100.0 %
<hr/>			
Mortgagor's Income***			
Income No More Than 50% of Area Median Income	64,190 6.2 %	98,209 5.6 %	162,399 5.8 %
Income More Than 50% But No More Than 60% of Area Median Income	53,260 5.2 %	84,220 4.8 %	137,480 4.9 %
Income More Than 60% But No More Than 80% of Area Median Income	133,613 12.9 %	224,741 12.7 %	358,354 12.8 %
Income More Than 80% But No More Than 100% of Area Median Income	136,537 13.2 %	257,376 14.5 %	393,913 14.1 %
Income More Than 100% But No More Than 120% of Area Median Income	130,412 12.6 %	245,504 13.9 %	375,916 13.4 %
Income More Than 120% of Area Median Income	457,607 44.3 %	819,179 46.3 %	1,276,786 45.6 %
Missing	57,067 5.5 %	39,784 2.2 %	96,851 3.5 %
Total	1,032,686 100.0 %	1,769,013 100.0 %	2,801,699 100.0 %

Data are adjusted for participation percent and REMIC weight.

* Units may count toward more than one category.

** Includes missing and not applicable

*** Percentages are by column.

Table 5a-2002

**Fannie Mae's Single-Family Owner-Occupied 1-Unit Mortgage Purchases
by Housing Goal and Mortgagor's Income, 2002
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	643,190 32.2 %	1,356,283 67.8 %	1,999,473 100.0 %
(2) Special Affordable (Total)	234,949 35.1 %	435,088 64.9 %	670,037 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	27,627 34.6 %	52,290 65.4 %	79,917 100.0 %
Very Low-Income Families In Low-Income Areas	38,176 38.1 %	62,032 61.9 %	100,208 100.0 %
Very Low-Income Families Not In Low-Income Areas	169,146 34.5 %	320,767 65.5 %	489,913 100.0 %
(3) Underserved Areas	407,466 33.1 %	821,889 66.9 %	1,229,355 100.0 %
Served Areas	1,038,089 28.5 %	2,599,602 71.5 %	3,637,691 100.0 %
(4) All Mortgages	1,673,235 32.2 %	3,523,094 67.8 %	5,196,329 100.0 %
Mortgagor's Income***			
Income No More Than 50% of Area Median Income	135,335 8.1 %	211,979 6.0 %	347,314 6.7 %
Income More Than 50% But No More Than 60% of Area Median Income	93,310 5.6 %	177,567 5.0 %	270,877 5.2 %
Income More Than 60% But No More Than 80% of Area Median Income	222,958 13.3 %	466,490 13.2 %	689,448 13.3 %
Income More Than 80% But No More Than 100% of Area Median Income	224,744 13.4 %	512,876 14.6 %	737,620 14.2 %
Income More Than 100% But No More Than 120% of Area Median Income	200,569 12.0 %	473,802 13.4 %	674,371 13.0 %
Income More Than 120% of Area Median Income	626,352 37.4 %	1,593,416 45.2 %	2,219,768 42.7 %
Missing	169,966 10.2 %	86,964 2.5 %	256,930 4.9 %
Total	1,673,235 100.0 %	3,523,094 100.0 %	5,196,329 100.0 %

Data are adjusted for participation percent and REMIC weight.

* Units may count toward more than one category.

** Includes missing and not applicable

*** Percentages are by column.

Table 5b-2002

**Freddie Mac's Single-Family Owner-Occupied 1-Unit Mortgage Purchases
by Housing Goal and Mortgagor's Income, 2002
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	404,514 28.8 %	999,856 71.2% %	1,404,370 100.0 %
(2) Special Affordable (Total)	143,883 30.8 %	323,873 69.2% %	467,756 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	17,267 30.3 %	39,768 69.7% %	57,035 100.0 %
Very Low-Income Families In Low-Income Areas	23,025 31.9 %	49,257 68.1% %	72,282 100.0 %
Very Low-Income Families Not In Low-Income Areas	103,592 30.6 %	234,848 69.4% %	338,440 100.0 %
(3) Underserved Areas	260,413 29.3 %	629,514 70.7% %	889,927 100.0 %
Served Areas	713,952 26.0 %	2,035,320 74.0% %	2,749,272 100.0 %
(4) All Mortgages	1,083,915 28.0 %	2,783,275 72.0% %	3,867,190 100.0 %
Mortgagor's Income***			
Income No More Than 50% of Area Median Income	71,305 6.6 %	159,760 5.7 %	231,065 6.0 %
Income More Than 50% But No More Than 60% of Area Median Income	57,396 5.3 %	131,373 4.7 %	188,769 4.9 %
Income More Than 60% But No More Than 80% of Area Median Income	140,617 13.0 %	346,390 12.4 %	487,007 12.6 %
Income More Than 80% But No More Than 100% of Area Median Income	146,820 13.5 %	388,837 14.0 %	535,657 13.9 %
Income More Than 100% But No More Than 120% of Area Median Income	132,946 12.3 %	376,214 13.5 %	509,160 13.2 %
Income More Than 120% of Area Median Income	430,061 39.7 %	1,334,836 48.0 %	1,764,897 45.6 %
Missing	104,770 9.7 %	45,866 1.6 %	150,636 3.9 %
Total	1,083,915 100.0 %	2,783,275 100.0 %	3,867,190 100.0 %

Data are adjusted for participation percent and REMIC weight.

* Units may count toward more than one category.

** Includes missing and not applicable

*** Percentages are by column.

Table 5a-2003

**Fannie Mae's Single-Family Owner-Occupied 1-Unit Mortgage Purchases
by Housing Goal and Mortgagor's Income, 2003
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	776,676 23.9 %	2,477,844 76.1 %	3,254,520 100.0 %
(2) Special Affordable (Total)	293,983 26.7 %	807,414 73.3 %	1,101,397 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	31,889 25.2 %	94,803 74.8 %	126,692 100.0 %
Very Low-Income Families In Low-Income Areas	46,627 29.7 %	110,577 70.3 %	157,204 100.0 %
Very Low-Income Families Not In Low-Income Areas	215,467 26.4 %	602,034 73.6 %	817,501 100.0 %
(3) Underserved Areas	457,636 23.7 %	1,475,870 76.3 %	1,933,506 100.0 %
Served Areas	1,191,530 20.3 %	4,683,680 79.7 %	5,875,210 100.0 %
(4) All Mortgages	1,915,048 23.1 %	6,368,046 76.9 %	8,283,094 100.0 %
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Mortgagor's Income***			
Income No More Than 50% of Area Median Income	177,535 9.3 %	410,611 6.4 %	588,146 7.1 %
Income More Than 50% But No More Than 60% of Area Median Income	113,087 5.9 %	329,675 5.2 %	442,762 5.3 %
Income More Than 60% But No More Than 80% of Area Median Income	265,182 13.8 %	850,246 13.4 %	1,115,428 13.5 %
Income More Than 80% But No More Than 100% of Area Median Income	263,202 13.7 %	928,670 14.6 %	1,191,872 14.4 %
Income More Than 100% But No More Than 120% of Area Median Income	225,751 11.8 %	845,966 13.3 %	1,071,717 12.9 %
Income More Than 120% of Area Median Income	701,653 36.6 %	2,868,744 45.0 %	3,570,397 43.1 %
Missing	168,637 8.8 %	134,134 2.1 %	302,771 3.7 %
Total	1,915,048 100.0 %	6,368,046 100.0 %	8,283,094 100.0 %

Data are adjusted for participation percent and REMIC weight.

* Units may count toward more than one category.

** Includes missing and not applicable

*** Percentages are by column.

Table 5b-2003

**Freddie Mac's Single-Family Owner-Occupied 1-Unit Mortgage Purchases
by Housing Goal and Mortgagor's Income, 2003
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	347,245 20.6 %	1,334,762 79.4 %	1,682,007 100.0 %
(2) Special Affordable (Total)	123,435 23.0 %	412,999 77.0 %	536,434 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	14,042 23.0 %	46,990 77.0 %	61,032 100.0 %
Very Low-Income Families In Low-Income Areas	18,508 26.3 %	51,992 73.7 %	70,500 100.0 %
Very Low-Income Families Not In Low-Income Areas	90,885 22.4 %	314,017 77.6 %	404,902 100.0 %
(3) Underserved Areas	204,826 20.4 %	800,929 79.6 %	1,005,755 100.0 %
Served Areas	610,976 17.0 %	2,975,970 83.0 %	3,586,946 100.0 %
(4) All Mortgages	936,247 19.5 %	3,869,023 80.5 %	4,805,270 100.0 %
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Mortgagor's Income***			
Income No More Than 50% of Area Median Income	60,803 6.5 %	198,282 5.1 %	259,085 5.4 %
Income More Than 50% But No More Than 60% of Area Median Income	50,154 5.4 %	170,293 4.4 %	220,447 4.6 %
Income More Than 60% But No More Than 80% of Area Median Income	121,601 13.0 %	454,252 11.7 %	575,853 12.0 %
Income More Than 80% But No More Than 100% of Area Median Income	124,689 13.3 %	522,527 13.5 %	647,216 13.5 %
Income More Than 100% But No More Than 120% of Area Median Income	114,781 12.3 %	526,886 13.6 %	641,667 13.4 %
Income More Than 120% of Area Median Income	368,838 39.4 %	1,932,730 50.0 %	2,301,568 47.9 %
Missing	95,381 10.2 %	64,053 1.7 %	159,434 3.3 %
Total	936,247 100.0 %	3,869,023 100.0 %	4,805,270 100.0 %

Data are adjusted for participation percent and REMIC weight.

* Units may count toward more than one category.

** Includes missing and not applicable

*** Percentages are by column.

Table 5a-2004

**Fannie Mae's Single-Family Owner-Occupied 1-Unit Mortgage Purchases
by Housing Goal and Mortgagor's Income, 2004
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	616,639 43.6 %	798,372 56.4 %	1,415,011 100.0 %
(2) Special Affordable (Total)	239,883 45.7 %	284,803 54.3 %	524,686 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	24,659 41.1 %	35,281 58.9 %	59,940 100.0 %
Very Low-Income Families In Low-Income Areas	39,403 46.4 %	45,514 53.6 %	84,917 100.0 %
Very Low-Income Families Not In Low-Income Areas	175,821 46.3 %	204,009 53.7 %	379,830 100.0 %
(3) Underserved Areas	317,466 37.2 %	535,063 62.8 %	852,529 100.0 %
Served Areas	938,171 41.8 %	1,306,391 58.2 %	2,244,562 100.0 %
(4) All Mortgages	1,628,401 42.5 %	2,199,282 57.5 %	3,827,683 100.0 %
Mortgagor's Income***			
Income No More Than 50% of Area Median Income	144,657 8.9 %	168,294 7.7 %	312,951 8.2 %
Income More Than 50% But No More Than 60% of Area Median Income	97,638 6.0 %	132,708 6.0 %	230,346 6.0 %
Income More Than 60% But No More Than 80% of Area Median Income	231,748 14.2 %	326,677 14.9 %	558,425 14.6 %
Income More Than 80% But No More Than 100% of Area Median Income	231,518 14.2 %	334,459 15.2 %	565,977 14.8 %
Income More Than 100% But No More Than 120% of Area Median Income	199,781 12.3 %	292,015 13.3 %	491,796 12.8 %
Income More Than 120% of Area Median Income	606,096 37.2 %	847,213 38.5 %	1,453,309 38.0 %
Missing	116,963 7.2 %	97,914 4.5 %	214,877 5.6 %
Total	1,628,401 100.0 %	2,199,282 100.0 %	3,827,683 100.0 %

Data are adjusted for participation percent and REMIC weight.

* Units may count toward more than one category.

** Includes missing and not applicable

*** Percentages are by column.

Table 5b-2004

**Freddie Mac's Single-Family Owner-Occupied 1-Unit Mortgage Purchases
by Housing Goal and Mortgagor's Income, 2004
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	349,308 36.9 %	597,116 63.1 %	946,424 100.0 %
(2) Special Affordable (Total)	120,570 36.7 %	208,281 63.3 %	328,851 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	14,287 35.2 %	26,336 64.8 %	40,623 100.0 %
Very Low-Income Families In Low-Income Areas	17,012 33.9 %	33,235 66.1 %	50,247 100.0 %
Very Low-Income Families Not In Low-Income Areas	89,270 37.5 %	148,710 62.5 %	237,980 100.0 %
(3) Underserved Areas	214,062 35.3 %	391,858 64.7 %	605,920 100.0 %
Served Areas	619,077 37.4 %	1,037,576 62.6 %	1,656,653 100.0 %
(4) All Mortgages	924,642 38.7 %	1,466,970 61.3 %	2,391,612 100.0 %
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Mortgagor's Income***			
Income No More Than 50% of Area Median Income	59,099 6.4 %	101,949 6.9 %	161,048 6.7 %
Income More Than 50% But No More Than 60% of Area Median Income	48,840 5.3 %	81,052 5.5 %	129,892 5.4 %
Income More Than 60% But No More Than 80% of Area Median Income	121,451 13.1 %	202,928 13.8 %	324,379 13.6 %
Income More Than 80% But No More Than 100% of Area Median Income	128,397 13.9 %	215,449 14.7 %	343,846 14.4 %
Income More Than 100% But No More Than 120% of Area Median Income	120,431 13.0 %	200,086 13.6 %	320,517 13.4 %
Income More Than 120% of Area Median Income	403,481 43.6 %	633,342 43.2 %	1,036,823 43.4 %
Missing	42,942 4.6 %	32,164 2.2 %	75,106 3.1 %
Total	924,642 100.0 %	1,466,970 100.0 %	2,391,612 100.0 %

Data are adjusted for participation percent and REMIC weight.

* Units may count toward more than one category.

** Includes missing and not applicable

*** Percentages are by column.

Table 6

**Fannie Mae and Freddie Mac Financing of
Single-Family and Multifamily Units in Underserved
Metropolitan and Non-metropolitan Areas in 2001-2004**

	Fannie Mae				Freddie Mac			
	2001	2002	2003	2004	2001	2002	2003	2004
Metropolitan								
Number of Underserved Units	1,233,125	1,567,053	2,456,915	1,181,599	770,693	1,016,459	1,288,669	816,203
Percent of Total Units	29.5 %	29.0 %	28.3 %	32.6 %	27.1 %	27.0 %	26.6 %	31.3 %
Total	4,186,458	5,405,828	8,683,770	3,628,149	2,841,723	3,758,501	4,847,215	2,609,239
Non-metropolitan								
Number of Underserved Units	187,238	249,228	353,321	178,169	155,706	210,586	244,413	142,125
Percent of Total Units	38.7 %	40.4 %	38.5 %	41.3 %	36.2 %	37.5 %	35.4 %	39.4 %
Total	483,738	616,259	916,912	431,431	430,664	561,501	690,239	360,495
Overall								
Number of Underserved Units	1,420,363	1,816,281	2,810,236	1,359,768	926,399	1,227,045	1,533,082	958,328
Percent of Total Units	30.4 %	30.2 %	29.3 %	33.5 %	28.2 %	28.4 %	27.7 %	32.3 %
Total Eligible*	4,671,585	6,023,704	9,602,065	4,059,993	3,282,353	4,320,019	5,538,939	2,969,734

* Overall totals may exceed the metro/nonmetro sum due to units in unidentified census tracts.

Table 7a-2001

**Loan and Borrower Characteristics of Single-Family
Mortgages Purchased by the GSEs in Metropolitan Areas, 2001**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	829,552	2,582,816	503,925	1,790,563	1,333,477	4,373,379
Loan Purpose						
Home Purchase	19.1%	13.5%	36.8%	37.3%	25.8%	23.3%
All Other	80.9%	86.5%	63.2%	62.7%	74.2%	76.7%
Prior/Current Year Origination						
Prior Year	19.1%	13.5%	16.6%	14.2%	18.2%	13.8%
Current Year	80.9%	86.5%	83.4%	85.8%	81.8%	86.2%
Loan-to-Value Ratio						
60% or Less	17.3%	21.0%	16.0%	21.3%	16.8%	21.1%
61-80%	52.6%	54.9%	53.1%	56.1%	52.8%	55.4%
81-90%	14.9%	13.0%	14.8%	11.6%	14.9%	12.4%
91-95%	10.3%	8.8%	12.0%	9.4%	11.0%	9.0%
Over 95%	4.8%	2.4%	4.1%	1.6%	4.5%	2.0%
Income of Borrower(s)						
60% of Area Median or Below	19.5%	9.6%	19.8%	9.2%	19.6%	9.4%
61-100% of Median	35.1%	27.5%	35.3%	26.7%	35.2%	27.1%
Over 100% of Median	45.4%	62.9%	44.9%	64.1%	45.2%	63.4%
Below Area Median	54.6%	37.1%	55.1%	35.9%	54.8%	36.6%
First-Time Home Buyer	11.8%	8.7%	12.3%	8.7%	12.0%	8.7%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.5%	0.4%	0.4%	0.3%	0.5%	0.3%
Asian or Pacific Islander	7.2%	4.3%	6.2%	4.0%	6.8%	4.2%
African American	9.0%	2.7%	7.0%	2.2%	8.2%	2.5%
Hispanic	16.1%	4.4%	13.8%	3.6%	15.2%	4.1%
White	65.7%	86.7%	70.2%	87.8%	67.5%	87.2%
Other	1.5%	1.5%	2.4%	2.1%	1.9%	1.8%
Age of Borrower						
Under 30	13.2%	11.3%	14.1%	11.3%	13.5%	11.3%
30-39	31.7%	33.3%	32.8%	33.8%	32.1%	33.5%
40 and Over	55.1%	55.4%	53.2%	54.9%	54.4%	55.2%
Gender of Borrower(s)						
All Male	26.5%	21.1%	26.0%	20.6%	26.3%	20.9%
All Female	24.0%	18.4%	22.3%	16.8%	23.4%	17.7%
Male and Female	49.4%	60.6%	51.7%	62.6%	50.3%	61.4%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7b-2001

**Loan and Borrower Characteristics of Single-Family
Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2001**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	193,763	290,808	147,542	253,678	341,305	544,486
Loan Purpose						
Home Purchase	14.1%	12.8%	28.0%	28.5%	20.1%	20.1%
All Other	85.9%	87.2%	72.0%	71.5%	79.9%	79.9%
Prior/Current Year Origination						
Prior Year	14.1%	39.6%	12.3%	11.4%	13.4%	29.0%
Current Year	85.9%	60.4%	87.7%	88.6%	86.6%	71.0%
Loan-to-Value Ratio						
60% or Less	18.6%	20.5%	19.4%	21.3%	19.0%	20.9%
61-80%	53.5%	54.2%	54.2%	55.1%	53.8%	54.6%
81-90%	15.1%	13.5%	14.0%	12.5%	14.6%	13.0%
91-95%	9.9%	9.0%	10.3%	9.3%	10.1%	9.2%
Over 95%	2.9%	2.8%	2.1%	1.7%	2.5%	2.3%
Income of Borrower(s)						
60% of Area Median or Below	9.0%	10.5%	10.3%	10.6%	9.5%	10.5%
61-100% of Median	24.1%	27.5%	26.2%	28.2%	25.0%	27.8%
Over 100% of Median	66.9%	62.0%	63.5%	61.2%	65.4%	61.6%
Below Area Median	33.1%	38.0%	36.5%	38.8%	34.6%	38.4%
First-Time Home Buyer	6.7%	6.6%	6.3%	6.9%	6.5%	6.7%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.6%	0.4%	0.5%	0.3%	0.6%	0.3%
Asian or Pacific Islander	2.1%	0.6%	0.6%	0.5%	1.4%	0.6%
African American	2.8%	1.0%	1.7%	0.7%	2.3%	0.8%
Hispanic	3.4%	1.6%	2.5%	1.5%	3.0%	1.6%
White	90.5%	95.8%	93.4%	96.0%	91.8%	95.9%
Other	0.6%	0.7%	1.2%	1.0%	0.9%	0.8%
Age of Borrower						
Under 30	11.3%	11.6%	12.2%	12.2%	11.7%	11.9%
30-39	27.8%	29.5%	28.4%	30.7%	28.1%	30.0%
40 and Over	61.0%	58.9%	59.4%	57.1%	60.3%	58.1%
Gender of Borrower(s)						
All Male	20.4%	19.8%	19.1%	18.1%	19.9%	19.0%
All Female	14.7%	14.7%	13.8%	13.6%	14.3%	14.2%
Male and Female	64.9%	65.5%	67.1%	68.3%	65.8%	66.8%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7c-2001

**Loan and Borrower Characteristics of Single-Family Home Purchase
Mortgages Purchased by the GSEs in Metropolitan Areas, 2001**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	340,903	995,697	185,590	668,060	526,493	1,663,757
Prior/Current Year Origination						
Prior Year	32.9%	23.0%	26.4%	22.1%	30.6%	22.6%
Current Year	67.1%	77.0%	73.6%	77.9%	69.4%	77.4%
Loan-to-Value Ratio						
60% or Less	8.3%	11.7%	7.6%	12.9%	8.0%	12.2%
61-80%	41.3%	48.7%	40.8%	50.4%	41.1%	49.4%
81-90%	15.7%	14.8%	15.1%	13.1%	15.5%	14.1%
91-95%	22.1%	18.7%	25.8%	19.6%	23.5%	19.1%
Over 95%	12.5%	6.1%	10.8%	4.0%	11.9%	5.3%
Income of Borrower(s)						
60% of Area Median or Below	21.5%	10.7%	21.8%	10.1%	21.6%	10.5%
61-100% of Median	34.1%	27.8%	34.5%	27.1%	34.3%	27.5%
Over 100% of Median	44.4%	61.5%	43.7%	62.8%	44.1%	62.0%
Below Area Median	55.6%	38.5%	56.3%	37.2%	55.9%	38.0%
First-Time Home Buyer	27.7%	21.7%	33.4%	23.4%	29.7%	22.4%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.5%	0.4%	0.3%	0.3%	0.5%	0.3%
Asian or Pacific Islander	7.3%	5.0%	6.5%	4.7%	7.0%	4.9%
African American	10.6%	3.6%	7.6%	2.7%	9.5%	3.2%
Hispanic	16.7%	5.5%	14.9%	4.6%	16.0%	5.1%
White	63.1%	83.6%	68.6%	85.8%	65.2%	84.5%
Other	1.7%	2.0%	2.1%	1.9%	1.9%	1.9%
Age of Borrower						
Under 30	20.3%	17.8%	22.2%	18.1%	21.0%	17.9%
30-39	33.5%	35.9%	34.4%	36.7%	33.8%	36.2%
40 and Over	46.1%	46.3%	43.5%	45.1%	45.2%	45.9%
Gender of Borrower(s)						
All Male	30.5%	24.4%	30.7%	23.9%	30.6%	24.2%
All Female	27.1%	21.1%	25.6%	19.5%	26.5%	20.5%
Male and Female	42.4%	54.5%	43.7%	56.5%	42.9%	55.4%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7d-2001

Loan and Borrower Characteristics of Single-Family Home Purchase Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2001

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	65,571	98,986	41,241	72,338	106,812	171,324
Prior/Current Year Origination						
Prior Year	23.8%	23.2%	19.0%	18.9%	21.9%	21.4%
Current Year	76.2%	76.8%	81.0%	81.1%	78.1%	78.6%
Loan-to-Value Ratio						
60% or Less	10.4%	11.4%	9.7%	11.7%	10.1%	11.5%
61-80%	41.0%	44.5%	40.4%	44.1%	40.8%	44.3%
81-90%	15.6%	14.9%	15.1%	14.2%	15.4%	14.6%
91-95%	24.4%	21.1%	27.5%	24.3%	25.7%	22.5%
Over 95%	8.7%	8.2%	7.2%	5.8%	8.1%	7.2%
Income of Borrower(s)						
60% of Area Median or Below	10.5%	11.9%	12.0%	12.5%	11.1%	12.2%
61-100% of Median	24.1%	27.1%	27.5%	29.6%	25.4%	28.2%
Over 100% of Median	65.5%	60.9%	60.5%	57.9%	63.5%	59.6%
Below Area Median	34.5%	39.1%	39.5%	42.1%	36.5%	40.4%
First-Time Home Buyer	19.5%	19.1%	22.5%	24.0%	20.7%	21.2%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.8%	0.4%	0.6%	0.3%	0.7%	0.4%
Asian or Pacific Islander	2.2%	0.8%	0.9%	0.9%	1.7%	0.9%
African American	3.7%	1.2%	2.0%	0.9%	3.0%	1.1%
Hispanic	3.9%	2.3%	3.1%	2.3%	3.6%	2.3%
White	88.6%	94.3%	92.3%	94.8%	90.1%	94.5%
Other	0.8%	1.0%	1.1%	0.9%	0.9%	1.0%
Age of Borrower						
Under 30	16.5%	17.8%	19.6%	20.2%	17.7%	18.8%
30-39	27.9%	30.7%	28.5%	31.5%	28.1%	31.0%
40 and Over	55.6%	51.5%	51.9%	48.2%	54.2%	50.2%
Gender of Borrower(s)						
All Male	24.1%	23.3%	23.8%	23.0%	24.0%	23.1%
All Female	18.1%	18.0%	17.8%	17.4%	18.0%	17.7%
Male and Female	57.8%	58.8%	58.4%	59.6%	58.0%	59.1%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7a-2002

**Loan and Borrower Characteristics of Single-Family
Mortgages Purchased by the GSEs in Metropolitan Areas, 2002**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	1,100,670	3,461,154	691,382	2,423,038	1,792,052	5,884,192
Loan Purpose						
Home Purchase	37.3%	30.7%	30.6%	26.4%	34.7%	28.9%
All Other	62.7%	69.3%	69.4%	73.6%	65.3%	71.1%
Prior/Current Year Origination						
Prior Year	23.2%	18.7%	20.1%	17.8%	22.0%	18.4%
Current Year	76.8%	81.3%	79.9%	82.2%	78.0%	81.6%
Loan-to-Value Ratio						
60% or Less	20.1%	26.9%	19.6%	27.4%	19.9%	27.1%
61-80%	53.6%	54.7%	54.1%	55.2%	53.8%	54.9%
81-90%	13.5%	10.2%	15.2%	10.0%	14.2%	10.1%
91-95%	8.6%	6.1%	8.5%	6.3%	8.6%	6.2%
Over 95%	4.2%	2.1%	2.7%	1.2%	3.6%	1.7%
Income of Borrower(s)						
60% of Area Median or Below	20.6%	10.3%	20.3%	9.3%	20.4%	9.9%
61-100% of Median	34.8%	27.5%	35.4%	26.2%	35.1%	27.0%
Over 100% of Median	44.6%	62.2%	44.4%	64.5%	44.5%	63.1%
Below Area Median	55.4%	37.8%	55.6%	35.5%	55.5%	36.9%
First-Time Home Buyer	8.7%	6.3%	7.3%	5.6%	8.2%	6.0%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.5%	0.4%	0.4%	0.3%	0.5%	0.4%
Asian or Pacific Islander	7.6%	4.8%	6.8%	4.7%	7.3%	4.8%
African American	8.7%	2.7%	6.4%	2.1%	7.8%	2.4%
Hispanic	17.2%	4.7%	11.2%	3.4%	15.0%	4.2%
White	64.1%	85.6%	70.8%	85.7%	66.6%	85.7%
Other	1.8%	1.7%	4.3%	3.8%	2.8%	2.6%
Age of Borrower						
Under 30	11.4%	9.0%	10.8%	8.0%	11.2%	8.6%
30-39	30.5%	30.9%	29.7%	29.9%	30.2%	30.5%
40 and Over	58.1%	60.2%	59.4%	62.1%	58.6%	60.9%
Gender of Borrower(s)						
All Male	27.2%	21.1%	25.6%	19.4%	26.6%	20.4%
All Female	24.6%	18.6%	20.9%	15.6%	23.3%	17.3%
Male and Female	48.1%	60.4%	53.5%	65.1%	50.1%	62.3%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7b-2002

**Loan and Borrower Characteristics of Single-Family
Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2002**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	262,120	368,835	198,545	323,589	460,665	692,424
Loan Purpose						
Home Purchase	35.5%	28.7%	24.6%	22.9%	30.8%	26.0%
All Other	64.5%	71.3%	75.4%	77.1%	69.2%	74.0%
Prior/Current Year Origination						
Prior Year	25.1%	17.2%	19.2%	16.6%	22.6%	16.9%
Current Year	74.9%	82.8%	80.8%	83.4%	77.4%	83.1%
Loan-to-Value Ratio						
60% or Less	17.8%	23.2%	20.5%	23.5%	19.0%	23.3%
61-80%	50.2%	54.4%	54.6%	55.4%	52.1%	54.9%
81-90%	16.7%	12.3%	14.0%	11.7%	15.5%	12.0%
91-95%	11.9%	7.2%	8.9%	7.6%	10.6%	7.4%
Over 95%	3.4%	3.0%	2.0%	1.7%	2.8%	2.4%
Income of Borrower(s)						
60% of Area Median or Below	10.8%	11.3%	10.2%	11.1%	10.5%	11.2%
61-100% of Median	25.1%	27.4%	25.1%	27.9%	25.1%	27.7%
Over 100% of Median	64.1%	61.3%	64.7%	61.0%	64.4%	61.2%
Below Area Median	35.9%	38.7%	35.3%	39.0%	35.6%	38.8%
First-Time Home Buyer	5.2%	5.5%	5.5%	5.0%	5.3%	5.3%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.8%	0.4%	0.4%	0.3%	0.6%	0.4%
Asian or Pacific Islander	1.4%	0.6%	0.9%	0.6%	1.2%	0.6%
African American	5.3%	0.9%	1.6%	0.7%	3.7%	0.8%
Hispanic	3.5%	1.7%	8.0%	1.4%	5.4%	1.5%
White	88.1%	95.5%	86.8%	95.1%	87.5%	95.3%
Other	0.9%	0.8%	2.3%	1.9%	1.5%	1.3%
Age of Borrower						
Under 30	10.1%	9.9%	9.9%	9.7%	10.0%	9.8%
30-39	26.4%	27.8%	26.2%	27.7%	26.3%	27.7%
40 and Over	63.6%	62.3%	63.9%	62.6%	63.7%	62.5%
Gender of Borrower(s)						
All Male	21.6%	20.0%	19.1%	17.9%	20.5%	19.0%
All Female	16.1%	15.1%	14.0%	13.2%	15.2%	14.2%
Male and Female	62.3%	64.9%	66.9%	68.9%	64.3%	66.8%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7c-2002

**Loan and Borrower Characteristics of Single-Family Home Purchase
Mortgages Purchased by the GSEs in Metropolitan Areas, 2002**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	410,707	1,062,209	211,551	638,802	622,258	1,701,011
Prior/Current Year Origination						
Prior Year	31.9%	21.1%	21.0%	20.3%	28.2%	20.8%
Current Year	68.1%	78.9%	79.0%	79.7%	71.8%	79.2%
Loan-to-Value Ratio						
60% or Less	7.1%	11.6%	7.5%	12.2%	7.3%	11.9%
61-80%	43.8%	52.0%	46.9%	53.4%	45.0%	52.5%
81-90%	16.1%	13.1%	17.6%	13.5%	16.7%	13.3%
91-95%	20.7%	16.4%	19.9%	16.8%	20.4%	16.6%
Over 95%	12.3%	6.9%	8.0%	4.1%	10.7%	5.8%
Income of Borrower(s)						
60% of Area Median or Below	23.4%	12.5%	21.8%	11.2%	22.8%	12.0%
61-100% of Median	33.7%	28.7%	35.6%	28.7%	34.4%	28.7%
Over 100% of Median	42.9%	58.7%	42.6%	60.1%	42.8%	59.3%
Below Area Median	57.1%	41.3%	57.4%	39.9%	57.2%	40.7%
First-Time Home Buyer	23.3%	20.4%	23.9%	21.4%	23.5%	20.7%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.5%	0.4%	0.3%	0.3%	0.5%	0.4%
Asian or Pacific Islander	7.8%	5.7%	7.1%	5.2%	7.5%	5.5%
African American	9.9%	3.7%	6.5%	2.6%	8.8%	3.3%
Hispanic	19.4%	6.6%	12.6%	4.7%	17.3%	5.9%
White	60.3%	81.2%	70.4%	84.4%	63.5%	82.4%
Other	2.1%	2.3%	3.1%	2.9%	2.4%	2.5%
Age of Borrower						
Under 30	20.0%	17.5%	21.1%	17.1%	20.3%	17.4%
30-39	33.2%	35.0%	32.7%	34.6%	33.0%	34.8%
40 and Over	46.8%	47.6%	46.3%	48.3%	46.6%	47.8%
Gender of Borrower(s)						
All Male	32.0%	26.0%	31.3%	24.6%	31.8%	25.5%
All Female	27.9%	22.5%	24.1%	19.3%	26.7%	21.3%
Male and Female	40.1%	51.5%	44.6%	56.1%	41.5%	53.2%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7d-2002

Loan and Borrower Characteristics of Single-Family Home Purchase Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2002

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	92,938	105,732	48,863	74,164	141,801	179,896
Prior/Current Year Origination						
Prior Year	38.5%	18.9%	21.1%	16.7%	32.5%	18.0%
Current Year	61.5%	81.1%	78.9%	83.3%	67.5%	82.0%
Loan-to-Value Ratio						
60% or Less	6.8%	10.2%	8.8%	10.4%	7.6%	10.3%
61-80%	32.7%	45.5%	40.5%	45.4%	35.6%	45.5%
81-90%	21.2%	14.0%	18.0%	15.2%	20.1%	14.5%
91-95%	29.3%	19.7%	24.9%	21.9%	27.7%	20.6%
Over 95%	9.9%	10.6%	7.7%	7.1%	9.1%	9.1%
Income of Borrower(s)						
60% of Area Median or Below	14.4%	13.9%	13.4%	14.8%	14.0%	14.3%
61-100% of Median	27.6%	28.2%	27.8%	30.8%	27.7%	29.3%
Over 100% of Median	58.0%	57.8%	58.8%	54.4%	58.3%	56.4%
Below Area Median	42.0%	42.2%	41.2%	45.6%	41.7%	43.6%
First-Time Home Buyer	14.6%	19.3%	22.2%	21.8%	17.2%	20.3%
Race/National Origin of Borrower						
American Indian or Alaskan Native	1.0%	0.5%	0.5%	0.3%	0.9%	0.5%
Asian or Pacific Islander	1.1%	0.9%	1.1%	0.9%	1.1%	0.9%
African American	10.5%	1.3%	2.0%	0.8%	7.8%	1.1%
Hispanic	4.3%	2.7%	8.3%	2.2%	5.6%	2.5%
White	81.9%	93.3%	86.1%	94.2%	83.2%	93.7%
Other	1.2%	1.2%	2.0%	1.6%	1.5%	1.4%
Age of Borrower						
Under 30	16.4%	18.0%	18.5%	19.9%	17.2%	18.7%
30-39	27.1%	29.8%	26.6%	29.6%	26.9%	29.7%
40 and Over	56.4%	52.2%	54.9%	50.5%	55.9%	51.6%
Gender of Borrower(s)						
All Male	26.0%	25.1%	25.3%	23.7%	25.8%	24.5%
All Female	21.0%	19.5%	18.3%	18.0%	20.1%	18.9%
Male and Female	53.0%	55.4%	56.3%	58.3%	54.1%	56.6%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7a-2003

**Loan and Borrower Characteristics of Single-Family
Mortgages Purchased by the GSEs in Metropolitan Areas, 2003**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	1,738,056	5,583,629	773,590	3,161,505	2,511,646	8,745,134
Loan Purpose						
Home Purchase	27.4%	21.8%	21.3%	17.1%	25.5%	20.1%
All Other	72.6%	78.2%	78.7%	82.9%	74.5%	79.9%
Prior/Current Year Origination						
Prior Year	18.9%	16.7%	12.8%	11.9%	17.1%	15.0%
Current Year	81.1%	83.3%	87.2%	88.1%	82.9%	85.0%
Loan-to-Value Ratio						
60% or Less	26.3%	33.0%	25.9%	33.1%	26.2%	33.0%
61-80%	53.4%	52.7%	53.6%	53.7%	53.4%	53.1%
81-90%	10.3%	8.0%	11.2%	7.7%	10.6%	7.9%
91-95%	5.4%	4.1%	6.2%	4.3%	5.7%	4.1%
Over 95%	4.6%	2.2%	3.2%	1.3%	4.1%	1.9%
Income of Borrower(s)						
60% of Area Median or Below	20.5%	10.8%	17.9%	8.7%	19.7%	10.0%
61-100% of Median	34.3%	27.5%	34.1%	24.8%	34.2%	26.5%
Over 100% of Median	45.2%	61.7%	47.9%	66.5%	46.1%	63.5%
Below Area Median	54.8%	38.3%	52.1%	33.5%	53.9%	36.5%
First-Time Home Buyer	6.9%	4.5%	5.4%	3.7%	6.5%	4.2%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.5%	0.4%	0.4%	0.3%	0.5%	0.4%
Asian or Pacific Islander	8.3%	5.1%	6.3%	4.3%	7.6%	4.8%
African American	8.7%	2.9%	6.6%	2.1%	8.0%	2.6%
Hispanic	16.7%	4.9%	11.7%	3.5%	15.2%	4.4%
White	64.1%	85.3%	72.2%	87.3%	66.7%	86.1%
Other	1.7%	1.4%	2.7%	2.5%	2.0%	1.8%
Age of Borrower						
Under 30	10.4%	7.8%	9.0%	6.5%	10.0%	7.3%
30-39	29.2%	28.8%	27.3%	26.7%	28.6%	28.1%
40 and Over	60.5%	63.4%	63.7%	66.8%	61.4%	64.6%
Gender of Borrower(s)						
All Male	26.8%	20.8%	24.4%	18.5%	26.0%	19.9%
All Female	24.6%	19.0%	21.3%	15.7%	23.6%	17.8%
Male and Female	48.6%	60.3%	54.3%	65.8%	50.4%	62.3%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7b-2003

**Loan and Borrower Characteristics of Single-Family
Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2003**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	374,525	568,499	230,671	407,743		976,242
Loan Purpose						
Home Purchase	24.4%	22.1%	17.0%	16.4%	21.6%	19.7%
All Other	75.6%	77.9%	83.0%	83.6%	78.4%	80.3%
Prior/Current Year Origination						
Prior Year	15.2%	14.7%	11.2%	10.9%	13.7%	13.1%
Current Year	84.8%	85.3%	88.8%	89.1%	86.3%	86.9%
Loan-to-Value Ratio						
60% or Less	22.4%	26.7%	24.3%	27.0%	23.1%	26.8%
61-80%	55.0%	54.6%	54.9%	55.2%	55.0%	54.8%
81-90%	12.4%	10.3%	11.7%	10.1%	12.2%	10.2%
91-95%	6.3%	5.1%	6.8%	5.9%	6.5%	5.5%
Over 95%	3.8%	3.2%	2.3%	1.9%	3.2%	2.7%
Income of Borrower(s)						
60% of Area Median or Below	11.1%	12.6%	10.4%	11.2%	10.8%	12.0%
61-100% of Median	25.2%	28.6%	26.4%	28.3%	25.6%	28.5%
Over 100% of Median	63.7%	58.8%	63.2%	60.5%	63.5%	59.5%
Below Area Median	36.3%	41.2%	36.8%	39.5%	36.5%	40.5%
First-Time Home Buyer	4.5%	4.2%	3.6%	3.6%	4.2%	4.0%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.7%	0.4%	0.5%	0.3%	0.6%	0.4%
Asian or Pacific Islander	1.5%	0.6%	0.9%	0.5%	1.3%	0.6%
African American	2.4%	0.9%	1.5%	0.6%	2.0%	0.8%
Hispanic	3.2%	1.8%	5.2%	1.4%	3.9%	1.6%
White	91.5%	95.7%	91.0%	96.3%	91.3%	95.9%
Other	0.7%	0.6%	0.9%	0.9%	0.8%	0.7%
Age of Borrower						
Under 30	8.9%	8.9%	8.6%	8.6%	8.8%	8.8%
30-39	24.9%	26.2%	24.6%	25.3%	24.8%	25.9%
40 and Over	66.2%	64.9%	66.7%	66.1%	66.4%	65.4%
Gender of Borrower(s)						
All Male	20.5%	19.9%	17.9%	17.0%	19.5%	18.7%
All Female	15.0%	15.2%	13.6%	13.1%	14.5%	14.3%
Male and Female	64.5%	64.9%	68.6%	69.8%	66.0%	67.0%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7c-2003

Loan and Borrower Characteristics of Single-Family Home Purchase Mortgages Purchased by the GSEs in Metropolitan Areas, 2003

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	475,620	1,219,001	164,858	539,159	640,478	1,758,160
Prior/Current Year Origination						
Prior Year	28.3%	20.8%	16.5%	13.6%	25.3%	18.6%
Current Year	71.7%	79.2%	83.5%	86.4%	74.7%	81.4%
Loan-to-Value Ratio						
60% or Less	7.2%	11.2%	7.8%	12.3%	7.3%	11.6%
61-80%	45.6%	53.3%	47.5%	55.6%	46.2%	54.0%
81-90%	12.1%	11.0%	14.0%	11.0%	12.6%	11.0%
91-95%	16.9%	14.2%	17.9%	14.9%	17.2%	14.5%
Over 95%	18.3%	10.3%	12.8%	6.2%	16.7%	9.0%
Income of Borrower(s)						
60% of Area Median or Below	24.7%	13.9%	21.6%	11.3%	23.8%	13.0%
61-100% of Median	32.7%	29.7%	35.1%	28.7%	33.3%	29.3%
Over 100% of Median	42.6%	56.5%	43.4%	60.1%	42.8%	57.6%
Below Area Median	57.4%	43.5%	56.6%	39.9%	57.2%	42.4%
First-Time Home Buyer	25.1%	20.5%	25.5%	21.4%	25.2%	20.8%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.5%	0.4%	0.4%	0.3%	0.4%	0.4%
Asian or Pacific Islander	7.8%	5.7%	6.5%	4.9%	7.5%	5.5%
African American	10.2%	4.2%	7.0%	2.8%	9.4%	3.8%
Hispanic	18.9%	7.2%	13.4%	4.8%	17.5%	6.5%
White	60.8%	80.8%	70.7%	85.2%	63.4%	82.2%
Other	1.7%	1.6%	2.0%	1.9%	1.8%	1.7%
Age of Borrower						
Under 30	21.2%	18.4%	21.3%	17.3%	21.2%	18.1%
30-39	32.6%	34.2%	31.3%	32.6%	32.3%	33.7%
40 and Over	46.2%	47.4%	47.3%	50.1%	46.5%	48.2%
Gender of Borrower(s)						
All Male	33.7%	27.6%	31.6%	25.0%	33.2%	26.8%
All Female	29.0%	23.8%	24.8%	20.1%	27.9%	22.6%
Male and Female	37.3%	48.6%	43.6%	54.9%	38.9%	50.6%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7d-2003

Loan and Borrower Characteristics of Single-Family Home Purchase Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2003

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	91,455	125,595	39,176	67,065	130,631	192,660
Prior/Current Year Origination						
Prior Year	21.0%	18.9%	13.9%	13.1%	18.9%	16.9%
Current Year	79.0%	81.1%	86.1%	86.9%	81.1%	83.1%
Loan-to-Value Ratio						
60% or Less	8.1%	9.5%	8.7%	9.9%	8.3%	9.7%
61-80%	42.1%	46.5%	41.4%	46.5%	41.9%	46.5%
81-90%	13.1%	11.8%	13.8%	12.3%	13.3%	12.0%
91-95%	20.2%	17.3%	24.1%	20.7%	21.5%	18.5%
Over 95%	16.4%	14.8%	12.0%	10.6%	15.0%	13.3%
Income of Borrower(s)						
60% of Area Median or Below	14.7%	16.6%	15.6%	16.4%	14.9%	16.5%
61-100% of Median	26.3%	30.0%	30.8%	32.1%	27.7%	30.8%
Over 100% of Median	59.0%	53.3%	53.6%	51.6%	57.4%	52.7%
Below Area Median	41.0%	46.7%	46.4%	48.4%	42.6%	47.3%
First-Time Home Buyer	18.5%	19.0%	21.3%	22.1%	19.4%	20.1%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.8%	0.5%	0.6%	0.3%	0.8%	0.4%
Asian or Pacific Islander	1.4%	1.0%	1.4%	0.9%	1.4%	1.0%
African American	3.0%	1.2%	2.0%	0.8%	2.7%	1.1%
Hispanic	4.4%	3.0%	5.0%	2.2%	4.6%	2.7%
White	89.4%	93.6%	90.1%	94.9%	89.6%	94.0%
Other	0.9%	0.8%	0.9%	0.8%	0.9%	0.8%
Age of Borrower						
Under 30	16.8%	19.1%	19.0%	20.7%	17.4%	19.7%
30-39	25.7%	29.0%	26.0%	28.0%	25.8%	28.6%
40 and Over	57.5%	51.9%	55.1%	51.3%	56.8%	51.7%
Gender of Borrower(s)						
All Male	26.6%	26.3%	26.6%	24.6%	26.6%	25.7%
All Female	19.8%	20.0%	19.0%	18.5%	19.6%	19.5%
Male and Female	53.6%	53.7%	54.4%	56.9%	53.9%	54.8%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7a-2004

**Loan and Borrower Characteristics of Single-Family
Mortgages Purchased by the GSEs in Metropolitan Areas, 2004**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	903,900	2,221,982	564,340	1,576,481	1,468,240	3,798,463
Loan Purpose						
Home Purchase	39.3%	40.9%	37.4%	38.4%	38.5%	39.8%
All Other	60.7%	59.1%	62.6%	61.6%	61.5%	60.2%
Prior/Current Year Origination						
Prior Year	16.0%	15.2%	19.3%	16.6%	17.3%	15.8%
Current Year	84.0%	84.8%	80.7%	83.4%	82.7%	84.2%
Loan-to-Value Ratio						
60% or Less	21.2%	25.8%	18.6%	24.1%	20.2%	25.1%
61-80%	52.7%	54.6%	56.1%	58.2%	54.0%	56.1%
81-90%	11.9%	9.4%	14.2%	9.8%	12.8%	9.5%
91-95%	5.9%	5.0%	7.4%	5.8%	6.5%	5.3%
Over 95%	8.3%	5.2%	3.7%	2.1%	6.5%	3.9%
Income of Borrower(s)						
60% of Area Median or Below	22.2%	12.5%	20.6%	10.9%	21.6%	11.8%
61-100% of Median	35.8%	30.5%	35.8%	28.3%	35.8%	29.6%
Over 100% of Median	42.0%	57.0%	43.6%	60.9%	42.6%	58.6%
Below Area Median	58.0%	43.0%	56.4%	39.1%	57.4%	41.4%
First-Time Home Buyer	15.9%	13.1%	7.6%	7.4%	12.7%	10.7%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.5%	0.3%	0.7%	0.4%	0.5%	0.4%
Asian or Pacific Islander	7.1%	5.1%	7.8%	5.5%	7.4%	5.3%
African American	12.4%	4.5%	10.6%	3.6%	11.8%	4.1%
Hispanic	21.6%	7.3%	15.0%	5.4%	19.1%	6.5%
White	58.1%	82.6%	65.7%	84.8%	61.0%	83.6%
Other	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Age of Borrower						
Under 30	13.3%	11.4%	12.1%	9.8%	13.0%	10.8%
30-39	28.0%	28.3%	28.0%	28.2%	28.0%	28.3%
40 and Over	58.6%	60.3%	59.9%	61.9%	59.0%	60.9%
Gender of Borrower(s)						
All Male	31.6%	26.1%	29.0%	23.0%	30.8%	24.9%
All Female	28.2%	22.8%	24.5%	19.2%	27.0%	21.4%
Male and Female	40.3%	51.1%	46.5%	57.8%	42.3%	53.7%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7b-2004

**Loan and Borrower Characteristics of Single-Family
Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2004**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	180,253	245,853	136,670	204,167	316,923	450,020
Loan Purpose						
Home Purchase	38.1%	39.5%	32.6%	34.8%	35.7%	37.4%
All Other	61.9%	60.5%	67.4%	65.2%	64.3%	62.6%
Prior/Current Year Origination						
Prior Year	14.9%	14.5%	16.3%	15.3%	15.5%	14.9%
Current Year	85.1%	85.5%	83.7%	84.7%	84.5%	85.1%
Loan-to-Value Ratio						
60% or Less	17.3%	19.8%	18.0%	19.6%	17.6%	19.7%
61-80%	51.7%	53.1%	54.8%	56.9%	53.1%	54.8%
81-90%	14.2%	12.1%	14.8%	12.7%	14.5%	12.4%
91-95%	7.0%	6.3%	9.0%	7.8%	7.9%	7.0%
Over 95%	9.7%	8.7%	3.5%	3.0%	7.0%	6.1%
Income of Borrower(s)						
60% of Area Median or Below	14.7%	16.5%	13.4%	14.4%	14.1%	15.5%
61-100% of Median	29.5%	32.9%	29.0%	31.1%	29.3%	32.1%
Over 100% of Median	55.8%	50.6%	57.7%	54.4%	56.6%	52.4%
Below Area Median	44.2%	49.4%	42.3%	45.6%	43.4%	47.6%
First-Time Home Buyer	12.8%	13.1%	6.7%	7.2%	10.2%	10.4%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.7%	0.4%	0.6%	0.4%	0.7%	0.4%
Asian or Pacific Islander	2.0%	0.8%	1.9%	1.1%	1.9%	1.0%
African American	3.6%	1.4%	2.4%	1.1%	3.1%	1.2%
Hispanic	4.8%	2.8%	8.2%	2.3%	6.3%	2.6%
White	88.7%	94.4%	86.6%	94.9%	87.8%	94.6%
Other	0.2%	0.1%	0.3%	0.2%	0.2%	0.2%
Age of Borrower						
Under 30	12.7%	13.2%	11.3%	11.5%	12.2%	12.5%
30-39	25.2%	26.5%	25.2%	26.3%	25.2%	26.4%
40 and Over	62.1%	60.3%	63.5%	62.2%	62.7%	61.1%
Gender of Borrower(s)						
All Male	26.1%	25.4%	22.4%	21.7%	24.6%	23.8%
All Female	19.0%	18.9%	16.6%	16.1%	18.0%	17.7%
Male and Female	54.9%	55.6%	61.0%	62.2%	57.4%	58.5%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7c-2004

Loan and Borrower Characteristics of Single-Family Home Purchase Mortgages Purchased by the GSEs in Metropolitan Areas, 2004

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	354,902	907,993	210,888	605,122	565,790	1,513,115
Prior/Current Year Origination						
Prior Year	15.3%	13.8%	18.0%	15.2%	16.3%	14.3%
Current Year	84.7%	86.2%	82.0%	84.8%	83.7%	85.7%
Loan-to-Value Ratio						
60% or Less	7.3%	12.2%	9.2%	13.2%	8.0%	12.6%
61-80%	49.9%	56.8%	56.1%	62.0%	52.3%	58.9%
81-90%	10.4%	8.9%	12.1%	9.0%	11.0%	8.9%
91-95%	11.9%	9.9%	13.8%	11.0%	12.6%	10.3%
Over 95%	20.5%	12.2%	8.8%	4.8%	16.1%	9.2%
Income of Borrower(s)						
60% of Area Median or Below	23.7%	13.7%	19.1%	11.1%	22.0%	12.7%
61-100% of Median	34.2%	31.2%	34.6%	28.8%	34.3%	30.2%
Over 100% of Median	42.2%	55.1%	46.2%	60.1%	43.7%	57.1%
Below Area Median	57.8%	44.9%	53.8%	39.9%	56.3%	42.9%
First-Time Home Buyer	39.8%	31.8%	20.4%	19.3%	32.6%	26.8%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.5%	0.4%	0.6%	0.4%	0.5%	0.4%
Asian or Pacific Islander	7.4%	5.7%	8.5%	6.3%	7.8%	5.9%
African American	11.5%	4.7%	9.0%	3.7%	10.6%	4.3%
Hispanic	21.6%	8.4%	14.4%	5.9%	19.1%	7.3%
White	58.7%	80.7%	67.3%	83.6%	61.7%	81.9%
Other	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Age of Borrower						
Under 30	22.6%	19.7%	21.5%	17.5%	22.3%	18.9%
30-39	30.8%	32.6%	31.7%	33.6%	31.0%	33.0%
40 and Over	46.6%	47.7%	46.8%	48.8%	46.7%	48.1%
Gender of Borrower(s)						
All Male	35.6%	29.3%	32.9%	26.1%	34.8%	28.1%
All Female	30.1%	24.8%	26.0%	20.9%	28.8%	23.3%
Male and Female	34.3%	46.0%	41.1%	53.0%	36.4%	48.6%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 7d-2004

Loan and Borrower Characteristics of Single-Family Home Purchase Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2004

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	68,652	97,217	44,563	71,089	113,215	168,306
Prior/Current Year Origination						
Prior Year	13.5%	13.0%	14.7%	13.6%	14.0%	13.2%
Current Year	86.5%	87.0%	85.3%	86.4%	86.0%	86.8%
Loan-to-Value Ratio						
60% or Less	8.1%	9.6%	9.5%	11.1%	8.7%	10.3%
61-80%	40.6%	46.5%	47.5%	53.8%	43.4%	49.7%
81-90%	11.4%	9.8%	13.4%	11.1%	12.2%	10.4%
91-95%	14.7%	12.5%	19.7%	16.0%	16.7%	14.0%
Over 95%	25.2%	21.5%	9.9%	8.0%	19.1%	15.7%
Income of Borrower(s)						
60% of Area Median or Below	17.2%	19.0%	14.7%	15.7%	16.2%	17.6%
61-100% of Median	30.7%	33.6%	30.3%	32.0%	30.6%	32.9%
Over 100% of Median	52.1%	47.4%	55.0%	52.3%	53.2%	49.5%
Below Area Median	47.9%	52.6%	45.0%	47.7%	46.8%	50.5%
First-Time Home Buyer	33.5%	32.9%	20.4%	20.6%	28.3%	27.7%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.8%	0.5%	0.6%	0.4%	0.8%	0.4%
Asian or Pacific Islander	1.7%	1.1%	2.0%	1.5%	1.8%	1.3%
African American	4.0%	1.5%	2.5%	1.1%	3.4%	1.3%
Hispanic	5.2%	3.7%	6.6%	2.8%	5.7%	3.3%
White	88.1%	93.1%	88.0%	94.1%	88.1%	93.6%
Other	0.2%	0.1%	0.3%	0.2%	0.2%	0.2%
Age of Borrower						
Under 30	21.1%	22.4%	18.8%	19.6%	20.3%	21.3%
30-39	26.4%	28.8%	26.1%	29.0%	26.3%	28.9%
40 and Over	52.5%	48.8%	55.1%	51.4%	53.4%	49.8%
Gender of Borrower(s)						
All Male	29.9%	28.7%	26.8%	25.0%	28.8%	27.2%
All Female	22.1%	21.6%	19.4%	18.8%	21.1%	20.5%
Male and Female	47.9%	49.7%	53.7%	56.2%	50.1%	52.3%

Source: GSE loan-level data on mortgages on owner-occupied one-unit properties. Percentages are relative to numbers of mortgages in the top row. Missing data are excluded. The data are adjusted for participation percent and REMIC weight.

Table 8-2004

**GSEs' Goal Qualifying Loans by
Metropolitan Area, 2004**

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Underserved Areas	Special Affordable	Number of Properties		Low-Mod	Underserved Areas	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
ABILENE, TX	832	2	47.5 %*	15.5 %	14.1 %	507	2	46.5 %	13.2 %	17.6 %
AKRON, OH	9,737	3	58.0	22.0	26.7	7,324	8	56.7	23.9	30.6
ALBANY, GA	1,120	0	40.5	15.0	14.6	581	0	32.9	12.6	9.5
ALBANY-SCHENECTADY-TROY, NY	9,450	4	53.3	23.6	24.3	6,010	12	64.2	22.0	41.1
ALBUQUERQUE, NM	12,802	2	47.7	48.4	21.1	7,975	23	53.2	48.9	23.3
ALEXANDRIA, LA	1,313	0	31.8	14.5	11.0	448	1	36.3	17.5	13.2
ALLENTOWN-BETHLEHEM-EASTON, PA	9,367	6	55.3	21.4	21.2	7,491	5	46.0	26.0	16.5
ALTOONA, PA	662	0	53.5	30.8	26.8	705	0	45.2	36.0	20.4
AMARILLO, TX	2,789	2	44.4	19.6	20.6	811	3	40.8	29.3	17.0
ANCHORAGE, AK	3,383	4	63.3	32.7	34.8	3,556	4	55.6	25.3	25.5
ANN ARBOR, MI	14,360	10	61.1	26.0	32.1	9,439	6	51.5	23.9	20.1
ANNISTON, AL	904	0	49.2	8.9	19.1	701	0	39.2	9.6	14.3
APPLETON-OSHKOSH-NEENAH, WI	6,373	1	57.2	14.7	24.2	3,694	0	48.6	16.8	17.7
ASHEVILLE, NC	3,292	0	47.7	24.7	18.2	1,981	0	45.5	21.2	17.2
ATHENS, GA	1,683	1	51.2	21.9	17.7	1,812	2	44.1	26.5	18.3
ATLANTA, GA	80,202	32	61.6	32.3	32.8	58,459	82	61.1	30.5	31.1
ATLANTIC-CAPE MAY, NJ	8,982	1	52.8	29.4	22.0	5,275	1	48.6	24.0	15.1
AUBURN-OPELIKA, AL	1,647	0	42.5	25.8	14.6	919	1	49.0	36.2	14.8
AUGUSTA-AIKEN, GA-SC	4,928	5	53.2	24.7	22.2	3,413	5	50.8	21.2	24.1
AUSTIN-SAN MARCOS, TX	19,429	23	56.4	31.3	36.4	14,769	35	51.4	32.0	29.9
BAKERSFIELD, CA	17,203	14	38.7	21.4	16.6	8,979	17	34.5	20.3	12.9
BALTIMORE, MD	46,422	70	60.0	28.7	26.5	35,754	53	56.4	25.7	25.4
BANGOR, ME	1,297	0	50.0	21.1	18.6	704	3	45.0	22.9	24.1
BARNSTABLE-YARMOUTH, MA	5,057	1	49.0	25.3	16.1	2,121	0	38.6	24.1	9.9
BATON ROUGE, LA	8,021	6	56.1	26.0	32.4	4,909	5	49.7	25.3	28.0
BEAUMONT-PORT ARTHUR, TX	2,202	2	38.1	22.3	15.8	1,725	3	34.5	16.9	7.4
BELLINGHAM, WA	3,414	1	53.6	21.3	18.4	2,798	2	54.7	22.5	18.7
BENTON HARBOR, MI	1,995	0	47.8	13.9	19.2	1,817	1	48.0	12.7	23.5
BERGEN-PASSAIC, NJ	16,504	17	51.6	36.8	22.1	10,841	20	53.8	32.7	26.8
BILLINGS, MT	2,213	1	50.8	17.8	22.7	1,273	0	47.4	20.2	17.6
BILOXI-GULFPORT-PASCAGOULA, MS	4,480	1	46.2	27.4	18.8	1,991	8	56.4	24.3	16.6
BINGHAMTON, NY	1,039	0	49.9	24.0	24.1	1,052	0	49.0	23.3	23.7
BIRMINGHAM, AL	13,791	8	56.1	20.0	21.0	9,707	21	51.9	19.1	23.5
BISMARCK, ND	953	3	57.3	25.3	28.3	962	2	60.1	28.4	35.9
BLOOMINGTON, IN	1,494	0	50.2	21.4	23.6	1,365	5	52.9	27.7	30.4
BLOOMINGTON-NORMAL, IL	1,689	0	58.0	34.5	32.8	2,489	6	53.0	30.1	25.1
BOISE CITY, ID	10,178	2	52.3	26.0	22.5	6,574	4	47.1	31.6	19.6
BOSTON, MA-NH	62,555	50	57.7	37.1	24.6	31,858	24	54.9	34.8	21.8
BOULDER-LONGMONT, CO	5,705	5	54.6	23.9	24.8	4,081	8	56.9	17.8	31.0
BRAZORIA, TX	3,463	2	41.0	32.3	18.6	2,460	5	38.5	26.8	15.6
BREMERTON, WA	5,101	5	50.6	20.2	23.8	2,976	4	52.1	17.0	20.1

* Percentages refer to goal-qualifying shares of units financed by combined purchases of single-family and multifamily mortgages.

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Underserved Areas	Special Affordable	Number of Properties		Low-Mod	Underserved Areas	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
BRIDGEPORT, CT	8,400	2	55.4	22.7	24.7	4,483	1	50.5	25.4	20.6
BROCKTON, MA	5,866	1	58.2	18.9	22.1	3,194	2	57.3	24.1	17.2
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	1,839	2	34.9	55.6	5.2	1,529	0	15.8	54.1	4.2
BRYAN-COLLEGE STATION, TX	1,712	0	43.1	30.2	18.0	1,032	4	56.4	19.0	27.0
BUFFALO-NIAGARA FALLS, NY	7,750	6	54.2	15.3	28.0	5,516	21	51.1	17.2	19.3
BURLINGTON, VT	2,888	0	56.0	25.3	24.1	2,444	0	52.4	18.8	21.1
CANTON-MASSILLON, OH	4,987	0	56.1	19.0	27.0	3,580	3	50.7	20.0	22.3
CASPER, WY	1,075	2	55.7	19.5	32.4	795	1	44.9	21.8	18.5
CEDAR RAPIDS, IA	2,678	0	64.2	21.6	30.7	2,804	0	51.3	14.9	21.6
CHAMPAIGN-URBANA, IL	1,750	0	53.3	19.3	25.3	2,309	6	49.9	20.7	22.1
CHARLESTON-NORTH CHARLESTON, SC	9,449	9	51.8	26.4	21.1	5,964	7	50.6	27.1	21.2
CHARLESTON, WV	1,720	0	49.3	22.4	20.4	1,564	0	41.1	17.9	14.5
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	23,410	4	51.5	21.0	22.3	17,278	33	59.3	22.8	32.9
CHARLOTTESVILLE, VA	3,098	0	49.0	25.5	18.2	1,833	3	53.6	24.2	24.2
CHATTANOOGA, TN-GA	6,377	3	55.7	27.6	31.6	4,202	6	53.1	21.0	26.2
CHEYENNE, WY	1,591	1	57.6	23.9	33.1	1,246	0	47.6	22.1	20.6
CHICAGO, IL	165,040	75	52.5	29.0	21.4	124,294	406	52.2	30.8	22.6
CHICO-PARADISE, CA	4,282	5	38.2	30.5	12.4	2,758	4	40.8	30.0	9.6
CINCINNATI, OH-KY-IN	21,382	6	54.6	22.8	26.5	22,538	13	51.7	22.0	25.1
CLARKSVILLE-HOPKINSVILLE, TN-KY	1,857	2	46.0	12.8	19.8	1,147	6	56.3	18.0	29.0
CLEVELAND-LORAIN-ELYRIA, OH	30,013	7	58.5	23.8	29.5	19,360	27	54.1	23.7	22.3
COLORADO SPRINGS, CO	10,185	4	50.4	26.6	23.1	7,408	10	45.2	28.1	21.9
COLUMBIA, MO	1,869	0	60.4	22.4	28.9	1,836	2	57.3	23.7	28.2
COLUMBIA, SC	7,965	5	61.6	27.8	34.7	5,201	9	57.5	39.1	32.2
COLUMBUS, GA-AL	2,579	3	70.6	21.8	20.4	1,780	3	48.3	25.1	22.2
COLUMBUS, OH	22,315	15	58.4	21.4	32.6	19,171	30	57.5	22.2	33.6
CORPUS CHRISTI, TX	3,549	3	38.3	32.6	12.9	1,832	7	45.1	31.6	4.4
CORVALLIS, OR	983	3	66.2	52.1	44.9	918	1	52.4	37.1	22.9
CUMBERLAND, MD-WV	759	0	51.0	19.0	23.7	471	0	38.4	12.9	15.1
DALLAS, TX	48,058	37	53.5	19.2	25.0	37,538	131	58.2	25.6	31.9
DANBURY, CT	4,402	0	61.4	29.1	28.7	2,324	0	57.1	28.4	24.0
DANVILLE, VA	647	1	55.6	41.3	38.1	512	0	34.6	19.5	12.4
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	3,497	0	57.9	26.0	28.6	4,391	1	49.5	21.9	22.9
DAYTON-SPRINGFIELD, OH	10,339	4	55.4	25.4	28.9	11,695	5	54.1	21.3	28.8
DAYTONA BEACH, FL	13,634	2	49.5	10.9	17.1	7,642	7	43.8	16.3	14.4
DECATUR, AL	1,624	0	48.8	26.2	21.0	841	1	51.3	23.1	28.1
DECATUR, IL	1,395	1	55.5	20.2	35.9	756	0	44.7	21.2	20.1
DENVER, CO	51,887	30	53.3	26.8	26.7	34,718	26	53.0	33.7	28.2
DES MOINES, IA	6,875	1	60.8	21.2	28.6	9,456	6	53.6	16.2	22.7
DETROIT, MI	87,707	28	52.5	23.7	25.3	61,579	30	46.6	22.2	19.3
DOTHAN, AL	1,168	0	42.7	18.2	18.0	844	1	40.3	17.9	18.8
DOVER, DE	1,723	0	40.5	16.9	9.6	1,669	0	37.8	17.5	9.1
DUBUQUE, IA	1,157	0	62.7	17.4	29.9	931	1	53.1	11.2	23.2
DULUTH-SUPERIOR, MN-WI	2,843	4	57.8	22.9	23.4	2,908	2	55.3	19.1	19.0
DUTCHESS COUNTY, NY	4,431	0	49.3	26.2	16.6	3,458	7	57.8	37.2	33.1
EAU CLAIRE, WI	1,132	1	57.2	27.8	29.1	2,252	0	50.1	28.7	20.2
EL PASO, TX	5,211	3	37.0	38.1	11.3	2,977	8	51.7	41.8	15.5
ELKHART-GOSHEN, IN	2,231	0	59.7	11.4	28.8	2,004	1	51.6	9.2	22.7
ELMIRA, NY	354	0	63.1	30.3	33.3	591	1	69.4	8.0	55.6

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	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
ENID, OK	342	0	45.4	17.5	18.2	270	0	46.3	16.2	20.6
ERIE, PA	1,614	0	55.5	22.4	26.3	1,239	1	47.0	17.5	18.2
EUGENE-SPRINGFIELD, OR	5,487	14	59.3	31.8	30.6	4,515	4	52.8	30.9	18.2
EVANSVILLE-HENDERSON, IN-KY	2,976	1	55.6	17.9	27.5	3,646	2	54.1	18.7	26.6
FARGO-MOORHEAD, ND-MN	1,870	11	65.8	25.1	42.1	2,195	5	54.7	30.7	26.6
FAYETTEVILLE, NC	2,455	0	44.0	44.1	16.6	1,503	8	63.1	56.6	8.1
FAYETTEVILLE-SPRINGDALE-ROGERS, AR	7,064	2	49.3	16.2	19.5	3,098	4	48.8	21.6	26.0
FITCHBURG-LEOMINSTER, MA	2,874	2	54.9	22.9	22.5	1,783	1	51.0	24.2	17.1
FLAGSTAFF, AZ-UT	2,504	1	41.6	10.1	8.8	1,628	1	41.0	9.6	8.6
FLINT, MI	7,693	1	48.0	14.1	21.0	4,584	6	41.1	14.0	16.2
FLORENCE, AL	1,510	0	49.6	16.8	19.5	640	0	33.5	13.3	9.3
FLORENCE, SC	1,054	0	44.0	29.4	17.4	715	3	47.2	22.4	27.3
FORT COLLINS-LOVELAND, CO	6,274	2	54.9	26.7	24.8	4,690	5	53.5	31.2	26.5
FORT LAUDERDALE, FL	40,203	16	48.3	25.0	17.0	26,873	44	46.8	24.8	12.8
FORT MYERS-CAPE CORAL, FL	14,592	2	48.3	19.1	13.8	10,129	11	49.2	28.5	14.9
FORT PIERCE-PORT ST. LUCIE, FL	9,433	3	45.1	9.5	13.7	6,156	2	44.2	6.7	10.4
FORT SMITH, AR-OK	2,244	1	45.0	19.6	15.7	937	1	39.3	23.5	15.0
FORT WALTON BEACH, FL	3,593	1	47.0	31.2	18.3	2,093	1	45.8	27.5	19.2
FORT WAYNE, IN	6,040	1	60.6	19.7	31.4	6,178	4	56.9	17.2	28.1
FORT WORTH-ARLINGTON, TX	22,915	21	55.5	19.1	28.0	17,178	47	57.7	29.3	38.7
FRESNO, CA	19,578	20	40.9	44.1	12.2	12,773	22	35.8	49.9	12.6
GADSDEN, AL	891	1	49.2	26.2	24.8	624	0	34.6	16.3	9.8
GAINESVILLE, FL	3,415	3	51.0	15.9	16.6	1,753	9	52.3	33.8	29.2
GALVESTON-TEXAS CITY, TX	4,091	4	50.0	23.6	28.9	2,880	9	41.4	26.5	21.8
GARY, IN	8,440	0	56.3	13.5	24.3	5,862	2	49.8	13.0	18.9
GLENS FALLS, NY	1,343	0	48.2	22.6	16.7	690	0	35.8	20.5	8.5
GOLDSBORO, NC	483	0	42.7	29.8	12.4	668	0	32.6	23.0	10.5
GRAND FORKS, ND-MN	765	1	52.5	16.8	23.7	730	3	61.6	12.2	34.3
GRAND JUNCTION, CO	2,886	0	43.6	41.6	16.8	2,125	0	42.2	35.0	14.6
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	18,935	3	60.6	23.0	29.0	14,434	12	53.3	18.2	25.9
GREAT FALLS, MT	814	0	45.9	19.2	20.8	758	0	39.8	18.9	13.3
GREELEY, CO	4,611	1	41.1	17.0	13.5	3,583	0	38.8	16.5	13.6
GREEN BAY, WI	4,951	1	55.3	17.7	25.1	3,988	3	53.1	15.3	23.7
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	13,813	4	53.3	21.6	26.0	11,046	19	54.6	18.4	29.8
GREENVILLE, NC	1,587	0	42.1	18.4	16.1	994	6	47.5	12.8	25.5
GREENVILLE-SPARTANBURG-ANDERSON, SC	10,441	13	61.4	18.9	35.9	9,066	12	53.1	17.7	25.3
HAGERSTOWN, MD	2,087	3	49.4	19.5	19.2	1,793	3	43.8	16.5	12.4
HAMILTON-MIDDLETOWN, OH	4,965	0	54.1	24.7	27.7	4,797	2	48.8	21.5	24.5
HARRISBURG-LEBANON-CARLISLE, PA	6,994	2	55.6	25.3	26.0	5,417	8	61.5	15.6	25.2
HARTFORD, CT	19,650	19	61.1	24.6	30.5	10,864	15	53.5	23.8	21.9
HATTIESBURG, MS	1,399	0	41.8	13.1	12.1	542	1	33.1	16.6	13.0
HICKORY-MORGANTON-LENOIR, NC	2,603	0	48.6	11.8	19.0	2,705	0	45.1	10.5	16.5
HONOLULU, HI	16,843	0	41.9	67.2	13.1	7,550	1	39.1	70.8	11.9
HOUMA, LA	1,886	1	46.7	27.8	17.3	639	0	36.1	25.8	11.8
HOUSTON, TX	57,355	30	49.9	34.4	22.4	41,299	128	51.7	36.6	30.4
HUNTINGTON-ASHLAND, WV-KY-OH	1,699	1	45.6	27.0	22.1	1,734	1	38.4	29.7	13.2
HUNTSVILLE, AL	5,463	6	63.4	33.3	41.5	3,314	3	48.8	30.5	29.1
INDIANAPOLIS, IN	29,046	7	56.1	21.7	30.0	18,993	15	55.4	19.3	30.7

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	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
IOWA CITY, IA	1,580	0	59.2	21.9	25.2	1,354	0	53.7	24.1	23.4
JACKSON, MI	2,561	0	53.9	17.9	25.5	2,301	0	51.6	23.8	21.0
JACKSON, MS	6,495	9	58.4	20.4	28.5	2,750	9	46.7	22.6	22.4
JACKSON, TN	1,209	3	57.7	29.2	34.0	775	0	40.9	17.5	15.4
JACKSONVILLE, FL	21,497	24	58.6	24.2	26.5	14,593	21	50.1	26.6	21.7
JACKSONVILLE, NC	1,759	0	30.3	23.6	5.8	759	0	34.3	14.3	5.7
JAMESTOWN, NY	500	0	50.3	11.3	27.4	488	0	39.6	10.2	15.6
JANESVILLE-BELOIT, WI	2,197	0	59.2	24.0	27.6	1,653	0	53.1	30.2	22.2
JERSEY CITY, NJ	6,141	25	34.0	67.8	11.5	3,991	8	28.9	68.6	11.1
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	3,929	3	54.0	21.4	28.9	2,166	0	41.1	23.9	17.4
JOHNSTOWN, PA	1,233	0	43.8	15.5	18.1	803	0	37.2	15.2	13.8
JONESBORO, AR	1,109	2	53.7	12.9	14.0	395	1	39.3	25.9	23.0
JOPLIN, MO	2,239	0	49.9	13.7	20.4	1,162	0	47.3	16.2	19.7
KALAMAZOO-BATTLE CREEK, MI	6,132	4	57.2	26.9	31.5	5,991	7	41.8	20.4	16.3
KANKAKEE, IL	887	0	45.7	8.2	18.2	1,819	1	42.5	8.7	14.6
KANSAS CITY, MO-KS	32,295	8	60.5	22.2	31.8	26,920	33	63.9	16.9	36.5
KENOSHA, WI	3,064	0	53.6	19.9	22.5	2,293	2	57.6	12.2	31.3
KILLEEN-TEMPLE, TX	2,208	5	58.4	27.5	31.7	1,134	4	51.7	40.2	22.7
KNOXVILLE, TN	9,439	7	51.4	19.9	21.7	7,808	8	53.1	22.4	25.9
KOKOMO, IN	1,450	0	56.6	25.4	28.4	1,145	0	50.6	19.8	22.5
LA CROSSE, WI-MN	1,812	1	56.0	20.8	25.8	1,004	0	47.8	16.6	19.0
LAFAYETTE, LA	3,530	2	52.9	21.2	29.6	1,821	0	35.5	21.9	12.3
LAFAYETTE, IN	2,120	1	58.1	9.8	22.2	1,530	1	54.6	20.3	24.5
LAKE CHARLES, LA	1,563	0	43.1	21.8	17.7	923	0	38.0	20.2	14.0
LAKELAND-WINTER HAVEN, FL	7,667	1	44.4	17.6	15.3	4,464	9	38.4	25.5	13.1
LANCASTER, PA	5,420	2	59.1	11.7	29.3	4,248	3	57.9	15.9	16.9
LANSING-EAST LANSING, MI	7,958	8	62.3	28.7	29.9	5,971	10	53.2	24.9	24.3
LAREDO, TX	1,139	0	14.5	24.6	3.3	737	2	21.1	20.3	3.9
LAS CRUCES, NM	1,887	2	39.6	56.8	12.1	1,196	4	34.8	58.7	13.4
LAS VEGAS, NV-AZ	61,459	28	50.1	15.2	15.1	38,625	53	53.0	21.7	16.0
LAWRENCE, KS	1,799	2	58.5	22.3	32.6	1,092	2	52.9	20.7	22.9
LAWRENCE, MA-NH	9,819	3	57.2	23.1	25.3	5,498	5	54.9	26.9	22.9
LAWTON, OK	791	1	61.7	25.4	45.0	492	1	52.6	32.7	33.1
LEWISTON-AUBURN, ME	1,181	0	51.1	17.4	19.1	674	0	42.2	12.9	12.1
LEXINGTON, KY	5,992	4	59.0	25.6	25.0	5,907	8	52.6	28.1	25.6
LIMA, OH	1,423	0	55.7	13.1	23.8	1,681	2	43.2	9.2	17.7
LINCOLN, NE	3,794	1	61.7	19.5	28.9	3,654	1	47.3	14.8	19.9
LITTLE ROCK-NORTH LITTLE ROCK, AR	7,475	10	59.1	12.2	31.0	4,718	5	52.2	10.5	28.3
LONGVIEW-MARSHALL, TX	1,238	3	59.6	19.0	42.6	870	1	34.2	13.4	10.9
LOS ANGELES-LONG BEACH, CA	169,421	873	34.8	54.8	11.3	94,812	1,001	42.7	61.8	15.5
LOUISVILLE, KY-IN	13,367	7	59.3	20.2	33.0	12,282	9	53.8	17.6	29.0
LOWELL, MA-NH	6,858	2	59.3	17.8	24.2	3,963	8	61.4	25.4	32.2
LUBBOCK, TX	2,412	0	37.5	13.1	15.2	1,710	11	56.8	28.1	28.1
LYNCHBURG, VA	2,256	0	43.9	14.5	15.4	1,865	1	45.9	21.8	15.0
MACON, GA	3,382	3	58.9	15.1	21.3	2,734	1	43.6	17.6	17.8
MADISON, WI	7,502	10	60.1	20.1	30.0	5,785	17	57.0	24.4	25.4
MANCHESTER, NH	4,831	2	58.8	24.5	19.9	2,667	11	52.7	22.5	21.3
MANSFIELD, OH	1,610	0	59.3	24.0	29.2	1,301	1	55.9	25.5	27.7

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	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
MCALLEN-EDINBURG-MISSION, TX	3,253	3	18.7	49.8	2.9	1,955	11	10.7	72.4	2.5
MEDFORD-ASHLAND, OR	4,345	0	48.5	36.2	16.5	2,553	5	43.1	35.9	14.1
MELBOURNE-TITUSVILLE-PALM BAY, FL	11,966	4	54.8	27.9	24.9	7,843	8	46.8	28.7	19.7
MEMPHIS, TN-AR-MS	16,168	15	53.2	20.9	28.8	9,251	19	59.2	24.5	32.5
MERCED, CA	4,945	1	28.7	66.0	7.2	3,292	7	39.4	70.2	11.1
MIAMI, FL	44,405	13	34.8	49.8	9.2	31,216	10	29.1	48.0	7.9
MIDDLESEX-SOMERSET-HUNTERDON, NJ	18,173	11	66.5	31.0	34.6	14,194	8	58.7	29.6	27.8
MILWAUKEE-WAUKESHA, WI	24,954	9	53.7	22.3	24.9	18,765	24	50.3	20.1	20.7
MINNEAPOLIS-ST. PAUL, MN-WI	58,760	70	65.6	29.2	33.0	62,679	42	60.5	26.1	27.8
MISSOULA, MT	1,771	5	55.3	29.5	24.6	1,404	0	48.3	30.0	19.4
MOBILE, AL	7,099	2	46.6	13.2	19.0	5,282	5	44.4	9.2	19.8
MODESTO, CA	12,034	6	38.9	34.8	11.6	8,619	13	39.1	44.7	16.2
MONMOUTH-OCEAN, NJ	22,525	9	55.9	35.6	25.0	15,033	12	55.6	39.5	30.8
MONROE, LA	1,668	2	48.0	10.9	16.9	596	1	36.9	10.8	14.1
MONTGOMERY, AL	4,661	1	50.3	23.2	20.3	2,111	1	40.8	23.0	15.9
MUNCIE, IN	1,131	1	58.2	29.5	27.1	1,207	3	50.3	34.0	23.7
MYRTLE BEACH, SC	6,309	1	52.8	31.7	22.1	4,462	5	53.5	27.7	21.6
NAPLES, FL	7,147	1	49.0	26.3	16.7	5,356	2	48.9	25.7	15.0
NASHUA, NH	4,857	0	57.9	16.9	22.1	3,411	3	52.5	12.1	25.4
NASHVILLE, TN	22,253	15	58.4	16.7	27.5	12,023	31	64.1	20.2	44.1
NASSAU-SUFFOLK, NY	45,733	28	52.8	39.6	18.6	31,680	28	50.1	35.0	16.0
NEW BEDFORD, MA	2,909	0	47.1	28.4	18.7	1,305	0	44.2	29.2	13.4
NEW HAVEN-MERIDEN, CT	9,404	12	58.4	33.4	28.9	5,147	15	59.7	36.3	26.6
NEW LONDON-NORWICH, CT-RI	5,240	7	60.3	28.9	29.8	2,844	2	52.0	21.8	19.2
NEW ORLEANS, LA	18,494	7	47.4	36.4	21.9	9,247	9	49.8	33.8	21.4
NEW YORK, NY	70,185	704	42.8	45.0	17.8	50,524	286	31.6	41.1	15.8
NEWARK, NJ	26,590	54	56.9	39.1	30.5	18,327	16	50.6	34.4	22.2
NEWBURGH, NY-PA	7,671	1	48.2	27.6	18.0	5,366	2	41.2	25.0	12.1
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	25,551	11	47.3	31.6	20.2	18,211	17	46.6	31.0	16.7
OAKLAND, CA	48,099	162	55.1	53.2	21.6	24,211	136	57.4	54.1	26.1
OCALA, FL	5,498	3	49.6	38.3	13.2	2,989	4	38.7	28.1	12.4
ODESSA-MIDLAND, TX	1,552	2	50.8	15.7	27.7	1,077	5	60.3	7.2	50.8
OKLAHOMA CITY, OK	15,220	10	52.9	22.5	30.3	9,862	20	53.5	22.5	32.5
OLYMPIA, WA	4,408	3	57.5	36.4	25.6	3,036	4	60.8	27.9	30.3
OMAHA, NE-IA	10,761	10	61.8	18.7	33.4	8,777	8	54.4	16.8	28.3
ORANGE COUNTY, CA	49,795	113	50.4	41.4	19.2	28,406	137	52.1	47.4	23.3
ORLANDO, FL	39,235	34	56.1	31.0	22.4	25,011	42	46.7	41.1	17.7
OWENSBORO, KY	649	0	56.9	23.6	28.5	1,173	0	54.7	17.1	23.5
PANAMA CITY, FL	3,001	2	52.8	21.2	15.2	2,027	0	37.8	22.9	13.8
PARKERSBURG-MARIETTA, WV-OH	1,268	0	47.5	26.9	20.8	678	0	37.2	21.6	14.6
PENSACOLA, FL	6,383	1	48.5	18.4	16.9	4,270	2	45.7	22.4	16.8
PEORIA-PEKIN, IL	3,215	0	60.8	17.2	30.1	2,717	0	46.9	13.1	18.7
PHILADELPHIA, PA-NJ	77,463	67	55.7	27.7	25.8	52,686	59	52.4	18.7	20.8
PHOENIX-MESA, AZ	85,518	28	50.6	42.7	24.1	60,132	78	51.6	40.7	22.0
PINE BLUFF, AR	523	0	41.4	17.2	16.5	254	0	30.0	19.6	8.7
PITTSBURGH, PA	20,856	4	51.4	25.0	24.6	15,967	10	46.6	18.5	18.0
PITTSFIELD, MA	951	0	41.5	12.7	21.1	375	0	42.3	21.1	19.4
POCATELLO, ID	1,278	0	58.5	32.1	26.4	811	0	50.7	27.7	21.5

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MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Underserved Areas	Special Affordable	Number of Properties		Low-Mod	Underserved Areas	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
PORTLAND, ME	5,709	5	56.0	26.3	22.8	3,429	1	46.7	22.7	16.2
PORTLAND-VANCOUVER, OR-WA	38,858	45	58.3	28.2	29.9	29,676	24	54.3	26.1	24.3
PORTSMOUTH-ROCHESTER, NH-ME	5,085	3	52.7	17.7	19.8	3,360	2	46.7	14.7	13.7
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	23,382	6	51.9	26.4	21.1	13,037	12	49.7	27.3	18.9
PROVO-OREM, UT	6,396	0	50.9	13.0	17.2	4,707	2	49.2	13.8	18.5
PUEBLO, CO	2,723	0	46.0	35.9	18.3	1,872	1	47.6	32.3	21.8
PUNTA GORDA, FL	3,890	1	52.7	16.0	26.0	2,408	1	43.8	18.7	14.9
RACINE, WI	3,202	0	51.4	16.7	21.4	3,018	0	47.5	15.3	18.7
RALEIGH-DURHAM-CHAPEL HILL, NC	19,562	6	53.7	26.0	27.1	16,064	18	54.0	24.9	27.5
RAPID CITY, SD	1,161	1	60.6	36.4	22.0	1,143	1	44.0	35.8	15.7
READING, PA	4,799	3	56.7	13.0	28.3	3,803	2	57.1	6.9	32.5
REDDING, CA	3,440	2	35.9	19.3	11.8	2,969	1	37.2	20.6	13.5
RENO, NV	9,177	6	55.8	32.4	21.3	6,974	38	62.1	45.3	38.0
RICHLAND-KENNEWICK-PASCO, WA	2,945	3	56.4	21.4	29.4	2,269	3	38.5	18.1	16.9
RICHMOND-PETERSBURG, VA	18,107	1	49.8	22.2	20.5	11,641	22	62.6	22.0	38.9
RIVERSIDE-SAN BERNARDINO, CA	114,816	76	37.6	45.9	12.3	76,263	109	40.2	50.1	11.2
ROANOKE, VA	3,007	1	56.7	25.5	29.2	2,627	1	50.1	19.2	18.3
ROCHESTER, MN	1,682	2	69.2	20.1	44.3	2,469	1	58.9	19.1	25.3
ROCHESTER, NY	7,353	6	57.6	19.9	27.2	8,467	9	48.7	20.1	24.4
ROCKFORD, IL	6,001	1	59.7	22.2	29.8	5,529	2	51.4	16.5	21.4
ROCKY MOUNT, NC	1,026	0	45.2	49.3	17.3	721	1	43.3	46.9	17.8
SACRAMENTO, CA	52,809	49	47.3	34.1	16.6	34,539	59	50.6	36.5	18.5
SAGINAW-BAY CITY-MIDLAND, MI	4,859	1	51.4	25.8	26.4	4,365	4	51.1	23.9	26.1
ST. CLOUD, MN	1,991	1	61.6	25.8	23.5	2,931	2	55.1	18.9	19.3
ST. JOSEPH, MO	1,197	0	56.0	14.4	24.1	930	0	52.6	13.6	25.1
ST. LOUIS, MO-IL	51,619	10	58.7	24.5	29.4	36,627	12	54.6	25.7	25.3
SALEM, OR	4,952	6	55.8	15.1	25.4	3,989	3	51.4	17.5	20.2
SALINAS, CA	5,147	12	35.2	65.5	10.4	2,985	28	55.1	70.6	19.4
SALT LAKE CITY-OGDEN, UT	23,630	8	58.8	24.6	27.4	17,228	21	53.6	24.0	24.0
SAN ANGELO, TX	613	2	67.1	16.8	26.5	561	0	33.6	28.7	11.8
SAN ANTONIO, TX	15,384	25	54.6	31.9	26.9	10,723	30	48.3	34.4	17.6
SAN DIEGO, CA	52,753	114	42.1	43.2	15.8	29,628	151	48.4	45.1	15.1
SAN FRANCISCO, CA	17,244	202	61.7	50.2	26.8	7,483	175	69.7	59.9	33.0
SAN JOSE, CA	20,983	74	68.2	60.5	38.3	10,818	72	71.1	61.4	37.2
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	4,753	3	38.1	20.6	8.8	3,001	8	43.9	22.0	16.6
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	5,503	15	45.4	47.1	18.3	3,454	12	49.0	37.7	20.0
SANTA CRUZ-WATSONVILLE, CA	3,237	8	45.8	44.8	15.0	1,798	15	49.6	44.4	15.8
SANTA FE, NM	3,396	1	49.5	62.9	25.9	1,791	4	56.5	77.5	32.7
SANTA ROSA, CA	8,764	13	49.2	24.5	14.7	4,448	12	55.2	23.5	15.8
SARASOTA-BRADENTON, FL	14,314	1	45.4	17.4	16.0	10,095	9	47.6	16.6	12.0
SAVANNAH, GA	4,483	5	53.0	21.0	17.5	2,908	7	51.6	17.8	14.3
SCRANTON-WILKES-BARRE-HAZLETON, PA	4,849	2	56.7	24.2	25.0	3,222	0	45.9	22.3	21.6
SEATTLE-BELLEVUE-EVERETT, WA	51,308	158	55.9	34.3	25.3	32,786	54	53.7	35.1	22.4
SHARON, PA	744	0	47.9	10.0	19.6	531	0	39.8	11.5	12.0
SHEBOYGAN, WI	1,807	1	61.7	13.9	37.0	1,633	1	43.2	15.9	16.3
SHERMAN-DENISON, TX	1,176	0	43.7	11.2	19.4	579	3	49.5	20.5	34.2
SHREVEPORT-BOSSIER CITY, LA	4,785	11	54.9	19.7	26.2	1,723	5	44.5	17.5	23.0

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

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Underserved Areas	Special Affordable	Number of Properties		Low-Mod	Underserved Areas	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
SIoux CITY, IA-NE	1,333	0	56.9	25.1	27.3	751	0	49.5	22.7	21.9
SIoux FALLS, SD	2,490	3	62.4	28.7	24.1	2,399	1	44.8	20.5	17.3
SOUTH BEND, IN	3,431	1	59.5	22.2	28.6	3,048	5	61.0	19.2	38.5
SPOKANE, WA	7,039	4	57.6	32.5	29.3	4,314	1	49.7	28.1	24.0
SPRINGFIELD, IL	4,096	0	53.8	24.0	24.8	1,621	1	46.9	20.1	23.5
SPRINGFIELD, MO	5,513	0	53.2	23.7	23.9	3,686	2	53.9	27.1	20.7
SPRINGFIELD, MA	7,320	2	56.3	28.5	26.0	4,001	1	53.5	23.1	25.8
STAMFORD-NORWALK, CT	4,150	1	65.8	64.5	40.1	2,160	2	64.5	65.1	30.4
STATE COLLEGE, PA	778	0	42.3	36.8	16.6	1,221	4	53.9	19.8	21.8
STEBENVILLE-WEIRTON, OH-WV	826	0	59.6	19.4	26.5	579	0	50.6	19.5	21.7
STOCKTON-LODI, CA	15,811	19	39.9	37.7	14.5	11,006	19	38.3	35.2	11.2
SUMTER, SC	685	0	44.4	26.9	14.3	437	1	40.4	36.2	18.1
SYRACUSE, NY	4,861	3	53.9	27.2	30.6	4,047	7	51.6	23.2	23.3
TACOMA, WA	14,766	17	53.6	29.5	19.8	9,927	9	52.7	27.6	25.1
TALLAHASSEE, FL	3,762	1	54.8	31.9	27.2	3,683	13	55.1	27.6	26.1
TAMPA-ST. PETERSBURG-CLEARWATER, FL	50,889	33	51.1	31.6	17.6	35,755	40	47.6	27.2	19.3
TERRE HAUTE, IN	983	0	48.8	23.6	25.4	1,645	0	49.0	19.3	24.4
TEXARKANA, TX-TEXARKANA, AR	832	0	31.7	25.7	8.1	395	1	41.5	41.6	6.6
TOLEDO, OH	7,897	1	59.2	19.3	30.5	6,295	7	53.5	24.2	28.7
TOPEKA, KS	2,197	3	62.4	22.5	29.5	1,210	2	56.0	14.5	30.4
TRENTON, NJ	5,481	8	63.4	32.5	35.2	3,498	5	61.5	18.4	30.9
TUCSON, AZ	17,606	23	55.6	25.3	26.2	12,253	33	53.2	26.7	22.5
TULSA, OK	9,529	1	49.9	22.3	24.4	6,670	9	49.5	19.8	28.0
TUSCALOOSA, AL	1,808	2	51.1	14.8	26.4	997	2	43.3	27.4	23.5
TYLER, TX	1,820	5	58.1	7.4	39.9	946	3	42.4	10.3	25.2
UTICA-ROME, NY	1,248	0	47.7	21.8	24.6	1,247	1	47.2	16.2	21.2
VALLEJO-FAIRFIELD-NAPA, CA	12,307	20	52.9	43.6	13.6	7,527	14	50.5	53.8	15.2
VENTURA, CA	15,301	15	53.0	44.5	20.7	8,835	24	55.7	44.0	29.1
VICTORIA, TX	431	0	40.5	34.6	17.7	475	2	59.7	55.3	44.7
VINELAND-MILLVILLE-BRIDGETON, NJ	1,632	1	49.5	27.3	17.1	767	4	50.7	17.2	13.1
VISALIA-TULARE-PORTERVILLE, CA	6,996	0	33.9	45.4	10.5	4,051	7	31.3	45.9	10.4
WACO, TX	1,765	0	35.2	16.0	9.6	789	5	53.7	38.4	28.2
WASHINGTON, DC-MD-VA-WV	112,849	134	66.0	53.0	38.2	81,814	89	62.3	47.8	32.9
WATERBURY, CT	3,688	2	53.5	16.2	21.8	2,027	3	50.5	17.7	20.8
WATERLOO-CEDAR FALLS, IA	1,556	0	63.6	30.9	32.6	1,094	0	55.3	25.2	24.8
WAUSAU, WI	1,348	0	59.6	14.9	24.9	810	0	51.4	16.3	17.2
WEST PALM BEACH-BOCA RATON, FL	27,790	5	49.3	29.1	21.0	19,184	12	48.1	29.2	14.3
WHEELING, WV-OH	791	0	44.3	19.9	17.3	748	0	43.3	19.1	16.3
WICHITA, KS	6,494	0	58.0	22.2	28.6	4,578	4	50.5	20.0	23.0
WICHITA FALLS, TX	936	2	55.4	14.5	36.6	530	3	54.4	9.9	8.1
WILLIAMSPORT, PA	734	0	48.7	18.0	22.4	726	0	42.0	15.4	15.7
WILMINGTON-NEWARK, DE-MD	10,254	4	61.0	24.0	31.2	8,845	9	60.1	22.5	30.5
WILMINGTON, NC	5,087	0	46.9	23.3	19.1	4,705	3	47.9	23.6	21.1
WORCHESTER, MA-CT	10,524	7	56.2	21.6	22.9	6,575	2	51.9	18.1	16.2

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Underserved Areas	Special Affordable	Number of Properties		Low-Mod	Underserved Areas	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
YAKIMA, WA	2,129	1	53.4	42.3	29.7	1,564	1	47.6	27.4	26.2
YOLO, CA	3,428	4	37.5	32.3	11.9	2,109	12	54.0	49.0	15.9
YORK, PA	5,327	2	56.6	11.3	26.5	5,137	0	50.0	10.2	17.5
YOUNGSTOWN-WARREN, OH	5,770	1	54.1	18.9	23.7	3,846	5	49.6	21.2	22.5
YUBA CITY, CA	3,500	2	31.6	29.0	11.5	2,434	3	29.0	30.0	11.1
YUMA, AZ	2,292	4	41.7	34.2	12.7	1,277	3	23.6	57.7	7.4

Note: This table gives Low- and Moderate-Income, Geographically Targeted, and Special Affordable percentages based on application of housing goal counting rules to units in properties covered by GSE mortgage purchases in each MSA. The table also gives total numbers of single-family (1- to 4-unit) and multifamily (5 or more unit) properties covered by GSE mortgage purchases in each MSA. The Housing Goals are defined on a national level. The GSEs are not required to meet the Housing Goals in individual MSAs.

Table 9-2004

**Single-Family Mortgages by Goal Category:
GSE Purchases and Conventional Conforming Market Originations
Metropolitan Areas, 2004**

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
ABILENE, TX	832	507	38.1 %*	32.4 %	29.6 %**	19.5 %*	18.9 %	19.1 %	13.8 %	10.9 %	9.6 %
AGUADILLIA, PR	364	0	8.0	N/A	8.7	100.0	N/A	100.0	0.0	N/A	0.1
AKRON, OH	9,737	7,324	52.2	51.9	51.0	27.4	25.7	24.2	22.8	22.4	20.8
ALBANY, GA	9,450	6,007	44.8	34.1	29.2	23.2	23.8	19.2	15.5	15.3	9.6
ALBANY-SCHENECTADY-TROY, NY	1,120	581	37.8	46.9	44.7	17.5	14.3	22.8	12.3	10.9	15.5
ALBUQUERQUE, NM	12,802	7,975	40.6	39.9	39.7	50.4	49.4	49.7	16.0	15.4	14.8
ALEXANDRIA, LA	1,313	448	33.2	38.8	30.8	14.9	19.0	20.5	11.2	14.1	10.9
ALLENTOWN-BETHLEHEM-EASTON, PA	9,367	7,488	46.2	39.8	42.3	24.4	20.9	22.2	16.4	13.1	13.6
ALTOONA, PA	662	705	48.4	43.3	41.8	31.4	34.3	28.3	20.8	16.8	14.4
AMARILLO, TX	2,789	811	36.5	28.6	32.0	21.4	16.0	20.6	12.4	8.9	9.4
ANCHORAGE, AK	3,383	3,556	51.2	45.7	48.1	22.5	19.2	20.4	18.7	15.5	17.5
ANN ARBOR, MI	14,360	9,439	54.7	49.9	53.6	22.5	22.1	22.2	22.1	18.8	20.4
ANNISTON, AL	904	701	47.6	38.1	38.5	8.8	9.7	9.3	17.9	12.9	13.3
APPLETON-OSHKOSH-NEENAH, WI	6,373	3,694	55.3	48.4	52.2	15.4	17.2	17.2	19.5	16.7	17.9
ARECIBO, PR	463	0	7.4	N/A	15.2	100.0	N/A	100.0	0.9	N/A	2.6
ASHEVILLE, NC	3,292	1,981	43.0	42.5	38.5	24.8	22.1	24.5	16.1	15.7	12.2
ATHENS, GA	1,683	1,811	43.0	36.6	37.3	27.0	28.2	27.4	16.2	12.3	11.4
ATLANTA, GA	80,202	58,458	55.9	49.9	50.5	37.0	33.9	34.6	24.0	20.4	19.5
ATLANTIC-CAPE MAY, NJ	8,982	5,275	40.9	32.8	35.2	30.7	29.8	30.2	14.4	10.3	11.2
AUBURN-OPELIKA, AL	1,647	919	39.5	34.5	34.9	27.3	27.7	28.9	13.5	11.8	11.3
AUGUSTA-AIKEN, GA-SC	4,928	3,413	43.4	37.2	38.3	32.4	28.7	31.0	16.3	13.9	14.0
AUSTIN-SAN MARCOS, TX	19,389	14,738	41.0	36.9	36.8	28.4	23.8	25.5	15.3	13.7	12.9
BAKERSFIELD, CA	17,203	8,979	29.0	26.9	26.5	23.5	21.5	22.5	9.1	8.8	7.7
BALTIMORE, MD	46,422	35,754	49.3	44.7	44.6	25.4	21.3	22.0	18.5	15.1	14.6
BANGOR, ME	1,297	703	43.6	38.7	41.4	20.7	13.8	24.0	14.2	13.4	14.6
BARNSTABLE-YARMOUTH, MA	5,057	2,121	38.2	30.6	32.5	27.6	26.2	27.9	11.6	7.5	8.2
BATON ROUGE, LA	8,021	4,909	44.9	41.0	39.1	30.2	29.1	29.5	17.9	15.1	13.8
BEAUMONT-PORT ARTHUR, TX	2,202	1,725	32.1	25.7	26.2	18.5	17.2	17.2	9.9	8.7	7.3
BELLINGHAM, WA	3,414	2,798	46.6	44.3	42.8	20.9	20.4	21.8	14.9	14.1	12.3
BENTON HARBOR, MI	1,995	1,817	43.2	41.8	40.6	14.7	14.2	11.5	16.5	16.4	14.4
BERGEN-PASSAIC, NJ	16,504	10,841	48.9	42.6	44.5	33.5	29.6	31.1	16.5	12.9	13.9
BILLINGS, MT	2,213	1,273	43.4	42.9	42.0	18.3	20.6	19.5	15.6	13.9	14.2
BILOXI-GULFPORT-PASCAGOULA, MS	4,480	1,991	38.9	35.6	31.9	25.6	24.5	24.9	12.8	13.1	10.5

* Interpreted as follows: 38.1% of Fannie Mae's year 2004 purchases were for low- and moderate-income borrowers.

** Interpreted as follows: 29.6% of mortgages originated during 2004 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		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	Fannie Mae	Freddie Mac									
BINGHAMTON, NY	1,039	1,052	45.1	41.9	44.3	24.1	21.3	22.4	16.2	16.3	16.8
BIRMINGHAM, AL	13,791	9,706	49.0	43.5	43.3	26.8	23.1	22.0	19.8	16.9	15.5
BISMARCK, ND	953	962	51.6	48.9	48.9	26.7	19.6	23.8	17.6	17.5	17.0
BLOOMINGTON-NORMAL, IL	1,689	2,489	51.5	49.6	49.8	33.3	29.9	30.9	24.2	21.2	22.0
BLOOMINGTON, IN	1,494	1,365	46.0	47.8	48.0	21.1	17.5	21.5	20.8	19.8	21.6
BOISE CITY, ID	10,178	6,574	45.4	43.2	43.2	26.3	31.2	27.3	16.4	16.6	15.0
BOSTON, MA-NH	60,081	30,627	54.0	50.4	52.8	33.7	31.9	31.4	20.4	18.4	19.0
BOULDER-LONGMONT, CO	5,705	4,081	54.7	50.9	52.3	24.4	22.5	25.0	23.4	21.0	21.1
BRAZORIA, TX	3,463	2,460	35.2	29.9	31.3	30.7	28.7	27.6	9.8	8.1	7.5
BREMERTON, WA	5,101	2,976	44.5	46.1	43.2	17.3	17.7	17.9	14.9	16.3	13.8
BRIDGEPORT, CT	8,246	4,415	55.6	51.6	51.4	23.9	25.5	22.1	20.6	18.8	17.3
BROCKTON, MA	5,689	3,094	57.5	57.0	54.8	19.2	19.5	17.6	18.5	18.3	16.0
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	1,839	1,529	18.6	14.7	14.1	60.3	52.0	51.3	6.9	4.8	4.5
BRYAN-COLLEGE STATION, TX	1,712	1,032	31.6	26.7	27.3	31.7	29.6	32.6	9.8	7.4	8.1
BUFFALO-NIAGARA FALLS, NY	7,750	5,516	39.9	37.1	44.4	15.1	12.8	14.2	12.9	11.7	15.5
BURLINGTON, VT	2,888	2,444	55.0	49.7	52.1	22.5	16.8	20.8	20.2	18.0	19.0
CAGUAS, PR	2,074	0	7.8	N/A	6.6	100.0	N/A	100.0	0.8	N/A	1.6
CANTON-MASSILLON, OH	4,987	3,580	51.9	50.8	51.0	20.7	18.9	17.4	21.6	20.5	19.3
CASPER, WY	1,075	795	46.1	47.5	51.6	22.3	18.5	22.8	20.0	19.7	22.0
CEDAR RAPIDS, IA	2,678	2,804	64.9	52.5	56.8	22.0	16.2	19.5	29.9	21.7	23.8
CHAMPAIGN-URBANA, IL	1,750	2,309	49.6	45.5	45.7	19.5	15.9	17.3	19.5	16.4	16.3
CHARLESTON-NORTH CHARLESTON, SC	9,449	5,964	42.7	42.3	38.5	26.4	28.6	28.7	14.5	14.6	11.9
CHARLESTON, WV	1,720	1,564	48.1	40.3	41.9	22.0	18.3	20.7	19.2	12.8	15.5
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	23,410	17,278	49.5	46.0	45.3	22.1	20.8	21.6	19.8	18.0	17.5
CHARLOTTESVILLE, VA	3,020	1,791	47.5	47.7	45.8	26.3	26.2	27.0	17.7	18.8	17.4
CHATTANOOGA, TN-GA	6,377	4,201	46.5	45.7	43.0	26.0	25.6	25.4	18.7	18.5	16.1
CHEYENNE, WY	1,591	1,246	43.0	41.1	45.8	27.8	23.0	28.5	15.8	14.5	17.0
CHICAGO, IL	164,947	124,249	51.5	47.9	48.1	29.2	28.1	27.6	18.6	17.0	15.9
CHICO-PARADISE, CA	4,282	2,758	31.4	31.2	26.5	32.3	31.4	31.1	10.2	10.2	7.5
CINCINNATI, OH-KY-IN	21,381	22,537	51.1	48.7	50.3	24.4	23.3	23.9	20.8	19.8	19.5
CLARKSVILLE-HOPKINSVILLE, TN-KY	1,857	1,147	38.1	37.6	37.2	15.7	14.9	15.6	10.5	10.8	9.8
CLEVELAND-LORAIN-ELYRIA, OH	30,005	19,356	52.3	51.7	50.4	25.3	27.2	22.8	21.7	21.8	19.3
COLORADO SPRINGS, CO	10,185	7,408	46.5	44.2	45.0	28.0	26.0	26.7	18.1	17.8	16.2
COLUMBIA, MO	1,869	1,836	57.1	46.9	50.2	21.8	20.9	20.7	25.1	19.7	20.5
COLUMBIA, SC	7,965	5,201	56.2	47.1	49.7	29.3	26.8	28.7	25.0	20.3	21.1
COLUMBUS, GA-AL	2,579	1,780	42.6	37.4	35.0	27.8	22.9	24.3	15.9	12.7	11.6
COLUMBUS, OH	22,315	19,170	50.0	47.5	47.5	22.8	22.6	21.3	21.4	20.1	19.1
CORPUS CHRISTI, TX	3,549	1,832	27.4	21.3	21.1	30.8	27.5	29.2	8.7	6.3	6.4
CORVALLIS, OR (MSA)	983	918	46.0	45.3	45.0	40.4	36.5	41.8	16.1	16.5	15.4
CUMBERLAND, MD-WV	759	471	45.0	36.8	41.0	18.7	12.5	17.8	18.7	13.6	16.2
DALLAS, TX	48,052	37,534	42.0	36.4	35.8	24.3	20.5	20.8	15.7	12.6	11.7
DANBURY, CT	4,236	2,252	63.9	59.3	62.6	29.0	28.7	28.6	27.3	25.3	25.7
DANVILLE, VA	647	512	40.0	33.7	37.2	24.0	20.1	23.8	16.0	12.8	13.7
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	3,497	4,391	56.3	49.2	50.5	27.8	23.4	27.1	25.7	21.8	21.5
DAYTON-SPRINGFIELD, OH	10,339	11,695	50.6	49.1	47.1	25.8	23.7	21.9	21.4	20.9	18.2
DAYTONA BEACH, FL	13,634	7,642	42.1	38.0	36.4	10.7	10.0	10.8	13.7	11.7	11.1
DECATUR, AL	1,624	841	48.1	42.8	44.4	27.8	28.2	28.2	19.8	15.1	16.8
DECATUR, IL	1,395	756	43.8	46.6	42.9	25.2	24.6	21.4	19.8	21.5	18.4

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	DENVER, CO	51,883	34,712	51.8	49.3	49.0	29.2	29.0	28.2	22.0	20.4
DES MOINES, IA	6,875	9,456	60.7	50.4	54.8	23.1	17.9	18.8	27.2	20.4	23.1
DETROIT, MI	87,672	61,557	51.3	49.5	49.0	26.2	25.7	22.0	22.0	20.2	18.7
DOTHAN, AL	1,168	844	41.7	35.6	35.6	18.1	19.5	20.4	15.5	11.3	12.4
DOVER, DE	1,723	1,669	40.3	35.5	35.0	17.6	17.7	16.9	9.7	7.6	8.1
DUBUQUE, IA	1,157	931	59.7	52.2	52.9	17.1	12.4	14.6	25.5	19.7	19.0
DULUTH-SUPERIOR, MN-WI	2,843	2,908	54.3	45.9	49.3	21.4	21.3	22.6	22.6	17.7	19.9
DUTCHESS COUNTY, NY	4,431	3,457	47.3	42.7	46.1	26.1	22.8	25.9	13.5	11.9	12.8
EAU CLAIRE, WI	1,132	2,252	52.6	47.6	50.7	29.5	29.1	27.4	23.0	17.5	18.3
EL PASO, TX	5,211	2,977	29.6	22.9	25.5	37.0	33.3	35.7	10.8	7.3	9.0
ELKHART-GOSHEN, IN	2,231	2,004	58.4	55.3	53.6	11.6	10.6	9.7	25.6	22.1	19.8
ELMIRA, NY	354	591	52.1	39.7	44.1	21.5	14.9	16.0	20.0	12.1	14.7
ENID, OK	342	270	46.9	43.9	49.1	18.7	17.8	18.0	18.3	18.8	24.6
ERIE, PA	1,614	1,239	53.9	47.7	43.1	21.4	18.6	17.9	21.9	17.7	14.5
EUGENE-SPRINGFIELD, OR	5,487	4,515	44.1	43.8	44.5	32.9	33.7	35.0	16.3	16.0	14.5
EVANSVILLE-HENDERSON, IN-KY	2,976	3,646	54.6	51.7	50.9	19.6	16.3	17.3	26.7	22.4	21.2
FARGO-MOORHEAD, ND-MN	1,870	2,195	53.4	50.3	50.0	29.2	22.8	23.3	21.6	17.4	18.7
FAYETTEVILLE-SPRINGDALE-ROGERS, AR	7,064	3,098	43.1	39.3	39.6	17.2	16.3	17.0	15.7	14.2	14.1
FAYETTEVILLE, NC	2,455	1,503	36.4	31.3	29.1	47.5	41.3	44.4	11.6	11.2	8.9
FITCHBURG-LEOMINSTER, MA	2,874	1,783	52.3	48.3	47.9	19.3	21.1	17.7	15.5	15.6	12.9
FLAGSTAFF, AZ-UT	2,504	1,628	29.0	26.6	25.6	14.7	16.3	14.0	6.7	6.8	5.4
FLINT, MI	7,693	4,584	47.3	47.0	44.9	17.2	17.5	13.5	18.7	17.8	15.9
FLORENCE, AL	1,510	640	46.9	34.3	39.8	16.7	13.1	17.6	17.5	9.8	14.1
FLORENCE, SC	1,054	715	42.8	38.2	39.8	32.4	30.9	34.0	16.4	12.5	13.8
FORT COLLINS-LOVELAND, CO	6,274	4,690	47.3	45.9	46.0	29.0	28.4	29.3	17.3	16.4	14.8
FORT LAUDERDALE, FL	40,203	26,873	44.7	41.6	37.4	27.5	26.2	25.0	15.8	14.0	11.5
FORT MYERS-CAPE CORAL, FL	14,592	10,129	37.4	36.2	32.2	22.1	20.6	21.0	11.2	10.8	8.6
FORT PIERCE-PORT ST. LUCIE, FL	9,433	6,156	38.5	35.9	32.2	7.3	7.6	7.9	10.6	10.3	8.4
FORT SMITH, AR-OK	2,244	937	42.2	38.8	38.0	22.8	24.8	25.1	14.8	14.4	12.7
FORT WALTON BEACH, FL	3,593	2,093	37.2	34.3	31.3	30.4	23.7	26.0	13.3	12.2	9.9
FORT WAYNE, IN	6,040	6,178	59.7	53.3	55.7	20.6	20.2	20.2	28.2	22.3	23.9
FORT WORTH-ARLINGTON, TX	22,915	17,178	44.1	39.1	38.2	24.2	21.6	22.2	16.5	13.7	13.0
FRESNO, CA	19,578	12,772	28.4	26.9	24.7	46.4	48.3	46.6	9.9	8.7	7.8
GADSDEN, AL	891	624	42.9	36.1	36.4	18.1	17.5	17.7	14.4	11.0	10.8
GAINESVILLE, FL	3,415	1,752	38.3	36.1	34.3	21.1	23.0	22.3	14.9	13.6	12.5
GALVESTON-TEXAS CITY, TX	4,091	2,880	33.5	27.9	26.7	25.9	22.4	22.7	11.1	9.8	8.2
GARY, IN	8,440	5,862	55.2	51.1	49.7	16.4	16.6	12.2	21.1	20.2	18.3
GLENS FALLS, NY	1,343	690	36.7	32.7	34.7	23.8	21.9	24.8	8.7	7.1	7.6
GOLDSBORO, NC	483	668	43.1	32.4	33.9	30.2	24.9	26.3	12.9	11.0	11.0
GRAND FORKS, ND-MN	765	730	46.3	42.3	42.4	19.2	19.2	18.2	16.1	12.6	13.3
GRAND JUNCTION, CO	2,886	2,125	37.8	37.4	36.3	41.5	35.2	39.2	13.4	12.1	10.6
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	18,935	14,434	59.0	54.5	56.3	24.4	21.5	22.1	25.2	22.2	22.2
GREAT FALLS, MT	814	758	38.8	34.5	38.6	19.8	18.1	18.4	14.1	10.6	12.8
GREELEY, CO	4,611	3,583	38.4	38.5	36.7	17.9	17.1	17.2	12.0	13.4	10.3
GREEN BAY, WI	4,951	3,988	52.9	49.5	51.3	16.5	16.0	17.4	20.0	18.8	19.0
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	13,813	11,046	49.8	44.6	44.4	24.2	20.6	24.4	19.7	17.0	16.6
GREENVILLE-SPARTANBURG-ANDERSON, SC	10,441	9,066	51.9	46.8	46.1	21.3	18.9	20.9	21.4	18.6	17.4

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	GREENVILLE, NC	1,587	994	37.5	31.3	32.6	19.3	17.2	18.5	13.1	10.2
HAGERSTOWN, MD	2,085	1,793	39.1	36.3	35.7	17.1	16.7	17.6	12.0	10.9	9.6
HAMILTON-MIDDLETOWN, OH	4,965	4,797	52.2	48.1	48.5	26.1	24.3	25.3	23.9	21.1	19.6
HARRISBURG-LEBANON-CARLISLE, PA	6,994	5,417	53.0	48.4	49.2	21.7	20.6	22.2	19.4	17.2	17.5
HARTFORD, CT	19,590	10,827	58.3	52.2	54.2	22.8	21.7	21.4	23.0	19.2	19.9
HATTIESBURG, MS	1,399	542	37.9	29.6	29.0	15.4	13.8	15.4	12.4	7.4	7.8
HICKORY-MORGANTON-LENOIR, NC	2,603	2,705	48.3	45.0	44.7	12.9	11.2	13.2	17.9	16.8	15.8
HONOLULU, HI	16,823	7,550	38.5	35.4	32.3	69.8	73.1	70.8	11.6	10.2	8.8
HOUMA, LA	1,886	639	44.1	38.9	39.1	29.9	28.3	32.0	16.3	11.2	11.4
HOUSTON, TX	57,344	41,298	43.2	37.6	38.6	34.6	32.1	32.5	15.0	13.3	12.5
HUNTINGTON-ASHLAND, WV-KY-OH	1,699	1,734	40.1	38.5	38.3	23.9	25.1	27.3	14.1	14.3	13.3
HUNTSVILLE, AL	5,463	3,314	48.0	40.9	43.5	34.2	32.6	31.9	20.1	18.2	17.9
INDIANAPOLIS, IN	29,026	18,982	52.4	49.3	48.9	20.9	22.7	19.1	23.0	22.1	20.5
IOWA CITY, IA	1,580	1,354	57.6	52.4	55.9	22.0	23.9	22.7	23.7	22.5	24.8
JACKSON, MI	2,561	2,301	53.8	51.8	53.1	18.9	23.7	17.3	23.9	20.9	20.2
JACKSON, MS	6,495	2,750	40.3	40.6	33.4	23.5	23.7	23.5	14.0	14.1	10.5
JACKSON, TN	1,209	775	45.7	44.9	41.5	22.8	20.5	22.3	18.0	18.1	16.5
JACKSONVILLE, FL	21,497	14,593	44.6	41.0	38.6	25.8	26.3	23.8	16.1	15.0	11.9
JACKSONVILLE, NC	1,759	759	22.4	20.7	20.4	23.4	11.7	19.4	5.0	4.5	4.7
JAMESTOWN, NY	500	488	36.8	31.4	39.0	10.4	11.3	9.9	14.3	10.6	11.9
JANESVILLE-BELOIT, WI	2,197	1,653	55.9	52.4	53.7	25.0	29.7	24.9	21.5	20.3	18.9
JERSEY CITY, NJ (PMSA)	6,141	3,991	19.8	16.7	16.4	66.7	66.5	64.8	4.1	3.0	2.6
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	3,929	2,166	44.6	41.9	42.9	23.4	25.5	26.1	17.3	17.8	17.1
JOHNSTOWN, PA	1,233	803	41.7	35.8	38.2	16.0	16.3	15.5	15.4	12.3	13.5
JONESBORO, AR	1,109	395	40.8	33.2	34.0	17.2	18.2	16.0	16.1	14.0	13.0
JOPLIN, MO	2,239	1,162	49.3	47.9	44.2	14.2	16.5	16.4	19.5	18.4	17.4
KALAMAZOO-BATTLE CREEK, MI	6,132	5,991	49.2	45.0	47.7	29.2	24.5	26.5	23.3	17.9	19.3
KANKAKEE, IL	887	1,819	49.5	43.5	42.0	18.7	10.0	9.2	21.5	14.2	14.3
KANSAS CITY, MO-KS	32,272	26,916	57.4	54.6	53.5	23.9	22.8	21.3	24.9	23.6	21.6
KENOSHA, WI	3,064	2,293	49.9	44.7	45.5	18.4	14.5	17.3	17.0	13.9	15.4
KILLEEN-TEMPLE, TX	2,208	1,134	30.0	29.5	26.6	31.7	32.4	28.7	8.4	8.2	6.8
KNOXVILLE, TN	9,439	7,805	43.7	41.1	41.0	25.1	25.4	25.8	17.2	16.7	16.2
KOKOMO, IN	1,450	1,145	56.3	52.1	53.8	27.1	21.8	26.2	26.5	22.6	23.8
LA CROSSE, WI-MN	1,812	1,004	48.8	44.8	48.8	20.0	17.4	18.3	18.4	15.5	18.3
LAFAYETTE, IN	2,120	1,530	52.3	52.2	49.8	10.9	18.4	12.8	22.3	23.5	20.6
LAFAYETTE, LA	3,530	1,821	37.4	34.8	34.3	28.1	23.7	26.4	13.1	11.3	11.6
LAKE CHARLES, LA	1,563	923	42.7	38.4	35.6	23.0	22.8	23.8	16.6	13.0	11.4
LAKELAND-WINTER HAVEN, FL	7,667	4,464	39.2	37.9	32.9	17.6	15.5	15.9	12.2	12.1	10.0
LANCASTER, PA	5,420	4,248	55.0	51.2	51.4	12.2	8.1	10.0	20.2	16.3	16.5
LANSING-EAST LANSING, MI	7,958	5,971	57.8	54.1	54.4	27.8	26.7	24.7	24.4	22.5	20.6
LAREDO, TX	1,139	737	17.1	14.8	14.2	29.5	28.5	30.3	4.8	4.5	3.7
LAS CRUCES, NM	1,887	1,196	23.6	21.5	21.7	59.8	57.9	58.8	6.9	6.8	7.5
LAS VEGAS, NV-AZ	61,458	38,621	33.5	34.1	29.0	15.3	15.4	13.1	9.3	9.8	6.2
LAWRENCE, KS	1,799	1,092	47.5	45.0	45.8	24.7	22.2	25.6	18.9	15.4	16.7
LAWRENCE, MA-NH (PMSA)	9,283	5,168	55.8	53.0	54.1	22.9	25.0	23.1	20.8	20.2	19.2
LAWTON, OK	791	492	39.2	32.6	30.8	41.2	41.5	37.8	14.0	12.1	9.6
LEWISTON-AUBURN, ME	1,181	674	42.1	38.2	41.6	10.8	9.8	10.7	10.1	8.7	10.5

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	LEXINGTON, KY	5,992	5,907	48.1	43.0	44.6	30.4	29.4	30.4	19.5	17.5
LIMA, OH	1,423	1,681	52.8	48.0	47.3	14.4	12.2	11.2	19.6	19.7	17.1
LINCOLN, NE	3,794	3,653	57.3	48.8	52.7	19.6	16.2	20.0	25.3	19.5	22.2
LITTLE ROCK-NORTH LITTLE ROCK, AR	7,475	4,718	45.2	41.2	41.3	18.5	14.9	16.3	17.5	15.8	15.2
LONGVIEW-MARSHALL, TX	1,238	870	38.3	35.5	31.2	19.6	15.6	19.8	12.4	11.4	9.4
LOS ANGELES-LONG BEACH, CA	169,312	94,811	25.5	24.0	21.0	55.0	57.7	56.2	8.2	7.0	5.2
LOUISVILLE, KY-IN	13,367	12,281	51.7	47.9	48.5	23.8	20.5	24.2	22.3	20.2	20.0
LOWELL, MA-NH	6,141	3,528	58.6	53.7	56.8	18.5	14.5	16.0	22.5	20.4	20.4
LUBBOCK, TX	2,412	1,710	28.7	23.6	23.8	14.3	13.9	15.3	9.6	7.2	6.9
LYNCHBURG, VA	2,256	1,865	41.6	38.1	39.0	15.2	15.0	16.5	13.3	14.5	12.6
MACON, GA	3,382	2,734	45.9	40.4	40.3	23.3	21.3	23.0	17.1	14.2	13.9
MADISON, WI	7,502	5,785	52.9	51.4	53.8	20.0	21.1	22.4	18.6	18.9	19.2
MANCHESTER, NH	4,581	2,515	50.5	44.5	47.5	21.3	18.4	21.9	15.5	12.8	13.1
MANSFIELD, OH	1,610	1,301	54.0	53.1	50.3	25.1	27.6	23.4	22.5	22.6	20.0
MAYAGUEZ, PR	925	0	7.4	N/A	12.4	100.0	N/A	100.0	0.9	N/A	0.7
MCALLEN-EDINBURG-MISSION, TX	3,253	1,955	11.4	10.8	11.1	51.6	47.4	48.8	3.0	2.4	2.8
MEDFORD-ASHLAND, OR	4,345	2,553	40.7	39.0	37.1	36.2	36.2	36.5	13.0	12.0	9.8
MELBOURNE-TITUSVILLE-PALM BAY, FL	11,966	7,843	47.2	39.8	40.2	28.5	26.6	28.3	19.4	14.9	14.5
MEMPHIS, TN-AR-MS	16,168	9,251	40.8	40.9	37.8	28.7	27.1	25.0	15.7	16.2	12.3
MERCED, CA	4,945	3,292	23.1	22.1	18.5	66.9	65.3	66.3	6.0	5.3	3.8
MIAMI, FL	44,405	31,216	29.2	26.3	23.1	52.0	48.3	48.8	7.5	6.6	5.4
MIDDLESEX-SOMERSET-HUNTERDON, NJ	18,173	14,194	60.5	54.2	58.3	26.3	24.2	26.0	22.4	18.4	20.1
MILWAUKEE-WAUKESHA, WI	24,954	18,765	49.3	45.5	47.0	22.1	20.4	21.4	18.1	17.4	16.8
MINNEAPOLIS-ST. PAUL, MN-WI	58,759	62,679	63.6	57.6	61.2	31.4	27.1	29.3	28.4	23.6	24.5
MISSOULA, MT	1,771	1,404	39.8	40.5	39.9	29.6	28.3	29.2	13.2	14.3	13.2
MOBILE, AL	7,099	5,282	40.1	33.9	33.6	10.9	9.3	8.6	13.4	10.9	10.1
MODESTO, CA	12,034	8,619	30.3	30.5	26.9	39.8	42.9	40.8	9.2	8.4	6.1
MONMOUTH-OCEAN, NJ	22,525	15,033	51.8	45.4	48.0	38.0	37.2	38.1	20.5	17.0	17.5
MONROE, LA	1,668	596	40.3	35.1	31.8	15.0	13.9	15.9	15.5	14.2	12.3
MONTGOMERY, AL	4,661	2,111	44.4	40.6	40.7	26.6	26.4	25.0	17.8	15.3	14.4
MUNCIE, IN	1,131	1,207	52.0	46.7	47.6	29.1	30.6	25.0	23.9	22.7	22.2
MYRTLE BEACH, SC	6,309	4,462	32.6	29.8	28.4	28.0	27.7	26.3	11.3	10.8	9.2
NAPLES, FL	7,147	5,356	38.9	36.3	32.4	28.1	24.3	28.0	12.0	11.0	8.3
NASHUA, NH (PMSA)	4,211	3,032	58.3	48.1	53.1	16.5	12.5	15.9	19.3	16.1	16.7
NASHVILLE, TN	22,253	12,023	51.7	48.9	49.6	17.5	17.5	17.8	20.7	20.1	19.4
NASSAU-SUFFOLK, NY	45,733	31,680	52.9	47.3	50.6	42.4	38.1	42.0	17.7	14.5	15.5
NEW BEDFORD, MA	2,909	1,305	40.6	39.0	37.5	24.0	24.0	23.2	11.8	10.1	9.6
NEW HAVEN-MERIDEN, CT	9,105	5,024	55.0	50.6	51.0	28.4	29.7	26.0	22.3	19.4	18.3
NEW LONDON-NORWICH, CT-RI	5,099	2,753	53.5	49.8	49.1	22.0	21.2	19.7	19.7	17.3	17.3
NEW ORLEANS, LA	18,494	9,247	40.4	37.4	33.8	33.2	31.9	32.5	15.7	13.4	11.6
NEW YORK, NY	69,708	50,494	20.2	17.1	19.4	35.8	33.8	34.3	4.9	3.9	3.4
NEWARK, NJ	26,590	18,327	50.5	43.8	45.8	33.3	28.9	29.4	18.6	14.2	14.9
NEWBURGH, NY-PA	7,671	5,366	41.4	35.5	39.5	30.3	30.3	33.5	11.9	10.6	11.2
NONMETRO (9999)	523,403	420,159	42.8	40.9	42.7	42.7	40.4		15.5	14.4	
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	25,457	18,150	40.5	39.1	36.4	32.8	31.0	31.3	13.9	12.6	10.7
OAKLAND, CA	48,026	24,173	48.0	48.6	47.6	51.5	51.8	53.1	17.4	17.5	14.8
OCALA, FL	5,498	2,989	38.0	36.3	34.2	40.3	17.3	26.7	12.2	10.1	10.1

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	ODESSA-MIDLAND, TX	1,552	1,077	33.7	26.1	28.3	13.7	15.0	16.3	10.6	7.5
OKLAHOMA CITY, OK	15,220	9,862	44.2	38.7	40.1	23.7	20.7	22.9	18.0	14.4	15.5
OLYMPIA, WA	4,408	3,036	52.0	50.2	50.0	34.7	33.2	34.7	15.3	15.0	13.3
OMAHA, NE-IA	10,761	8,777	54.2	46.0	49.1	23.1	20.0	20.0	24.8	18.8	19.8
ORANGE COUNTY, CA	49,771	28,381	41.9	39.1	38.7	39.3	41.3	40.1	14.2	12.7	10.9
ORLANDO, FL	39,235	25,011	44.3	40.6	38.2	32.4	28.0	31.5	15.4	13.8	11.3
OWENSBORO, KY	649	1,173	56.3	51.9	50.6	24.5	18.1	23.2	26.9	22.5	22.6
PANAMA CITY, FL	3,001	2,027	28.5	27.9	26.1	15.5	18.2	16.1	9.0	9.3	7.8
PARKERSBURG-MARIETTA, WV-OH	1,268	678	46.0	38.2	43.5	27.2	22.3	25.4	19.4	15.8	16.8
PENSACOLA, FL	6,383	4,270	39.3	36.3	34.0	19.2	19.4	18.8	13.7	13.6	11.3
PEORIA-PEKIN, IL	3,215	2,717	59.1	47.0	48.3	18.8	14.5	15.9	26.8	18.5	18.3
PHILADELPHIA, PA-NJ	77,459	52,684	50.4	42.7	45.3	26.9	19.3	22.6	19.7	14.7	16.4
PHOENIX-MESA, AZ	85,517	60,130	43.9	43.3	39.3	42.3	42.1	42.5	18.2	18.1	15.0
PINE BLUFF, AR	523	254	42.8	34.3	36.0	22.8	23.6	20.3	14.1	10.0	13.4
PITTSBURGH, PA	20,846	15,965	48.4	41.8	41.5	24.1	21.4	22.2	19.7	16.5	15.4
PITTSFIELD, MA	951	375	38.9	35.5	45.3	11.4	16.0	14.6	14.6	10.4	16.6
POCATELLO, ID	1,278	811	51.2	42.2	45.1	32.8	29.1	29.5	20.0	14.3	16.6
PONCE, PR	1,021	0	7.7	N/A	10.7	100.0	N/A	100.0	0.2	N/A	1.2
PORTLAND-VANCOUVER, OR-WA	38,858	29,676	51.0	50.0	51.0	28.6	27.4	28.5	19.6	19.0	17.9
PORTLAND, ME	5,709	3,429	47.1	43.7	45.1	20.1	18.7	21.4	15.3	13.6	13.7
PORTSMOUTH-ROCHESTER, NH-ME	4,855	3,204	47.2	44.1	45.7	15.0	15.3	15.8	14.9	12.7	13.1
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	23,311	12,992	46.6	44.5	43.7	23.9	24.5	23.0	15.2	14.8	13.3
PROVO-OREM, UT	6,396	4,707	46.2	42.9	45.0	12.6	14.6	13.4	13.1	12.1	11.5
PUEBLO, CO	2,723	1,852	39.7	40.2	38.0	38.2	36.1	35.5	15.8	15.9	13.7
PUNTA GORDA, FL	3,890	2,408	39.1	37.2	33.5	17.4	18.4	18.6	13.7	11.9	10.3
RACINE, WI	3,202	3,018	49.0	45.9	46.4	18.0	15.6	16.6	16.3	15.4	15.4
RALEIGH-DURHAM-CHAPEL HILL, NC	19,560	16,063	50.2	44.9	47.3	27.6	25.8	27.8	20.9	17.8	18.5
RAPID CITY, SD	1,161	1,143	46.0	38.3	43.1	42.9	36.6	44.2	16.5	14.0	16.0
READING, PA	4,799	3,803	51.7	47.7	50.0	12.7	8.5	11.4	18.2	18.0	18.7
REDDING, CA	3,440	2,969	31.0	31.9	27.3	19.4	19.0	20.4	9.4	9.7	6.6
RENO, NV	9,177	6,974	45.5	42.5	41.4	27.3	24.5	26.7	15.8	13.1	11.3
RICHLAND-KENNEWICK-PASCO, WA	2,945	2,269	50.0	46.0	45.9	24.5	21.3	21.7	20.3	19.1	19.1
RICHMOND-PETERSBURG, VA	18,107	11,641	48.6	46.8	46.6	25.0	24.0	25.0	19.2	18.2	17.8
RIVERSIDE-SAN BERNARDINO, CA	114,799	76,255	31.6	30.8	27.2	48.0	49.8	48.1	9.6	8.9	6.6
ROANOKE, VA	3,007	2,627	52.3	46.7	48.5	28.7	21.2	26.6	20.5	18.0	18.0
ROCHESTER, MN	1,682	2,469	64.1	55.7	58.8	23.8	20.0	21.2	32.1	23.2	26.5
ROCHESTER, NY	7,353	8,467	45.5	42.0	48.4	23.6	17.6	21.0	16.8	15.1	19.0
ROCKFORD, IL	6,001	5,529	54.6	47.0	49.1	20.4	17.1	18.3	21.4	17.4	18.4
ROCKY MOUNT, NC	1,026	721	43.4	38.4	37.4	50.8	46.7	50.5	17.0	12.6	12.7
SACRAMENTO, CA	52,809	34,524	39.6	39.6	36.6	35.5	36.1	38.0	12.6	12.7	9.5
SAGINAW-BAY CITY-MIDLAND, MI	4,859	4,365	50.2	48.1	49.4	26.3	22.9	23.5	23.2	20.1	20.7
SALEM, OR	4,952	3,989	46.2	44.3	45.5	17.2	17.0	16.8	14.0	13.4	12.8
SALINAS, CA	5,147	2,985	29.6	31.5	26.2	70.5	74.3	75.6	9.5	10.8	7.0
SALT LAKE CITY-OGDEN, UT	23,630	17,228	54.3	51.2	52.3	22.4	20.8	21.5	20.9	19.0	18.1
SAN ANGELO, TX	613	561	35.9	32.6	32.3	33.4	31.4	35.5	10.0	12.2	10.8
SAN ANTONIO, TX	15,384	10,723	34.6	29.1	29.4	27.6	23.6	24.7	12.0	10.4	9.5
SAN DIEGO, CA	52,717	29,626	32.9	31.0	27.6	44.1	45.7	46.0	10.7	9.0	6.8

MSA	Number of Mortgages		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	Fannie Mae	Freddie Mac									
SAN FRANCISCO, CA	17,244	7,483	53.3	51.7	50.3	51.5	51.0	52.5	21.9	20.0	18.2
SAN JOSE, CA	20,983	10,818	62.1	61.9	62.2	59.6	59.0	62.6	27.1	26.4	25.4
SAN JUAN-BAYAMON, PR	11,679	0	8.7	N/A	8.3	100.0	N/A	100.0	1.0	N/A	2.1
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	4,753	3,001	31.0	28.2	26.2	21.5	23.2	22.5	8.7	6.8	5.2
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	5,503	3,454	36.2	35.9	32.4	43.3	44.2	46.2	13.1	11.6	9.1
SANTA CRUZ-WATSONVILLE, CA	3,230	1,794	39.2	42.2	37.7	42.6	43.5	44.0	12.3	14.4	11.1
SANTA FE, NM	3,396	1,791	41.6	47.7	40.4	60.7	75.0	63.3	17.7	22.1	15.5
SANTA ROSA, CA	8,764	4,448	43.4	43.3	40.3	25.4	28.2	28.9	12.9	13.8	9.5
SARASOTA-BRADENTON, FL	14,314	10,095	40.6	36.1	34.1	18.0	16.1	17.1	14.4	12.0	10.6
SAVANNAH, GA	4,483	2,908	41.3	38.9	35.3	21.9	20.9	20.1	13.6	12.2	9.7
SCRANTON-WILKES-BARRE-HAZLETON, PA	4,849	3,216	50.0	44.2	43.6	19.7	20.9	18.2	18.8	17.4	15.1
SEATTLE-BELLEVUE-EVERETT, WA	51,308	32,786	48.0	46.4	45.7	33.5	33.9	33.6	16.4	15.7	14.1
SHARON, PA	744	531	46.4	44.5	44.7	11.0	11.1	8.9	17.9	14.4	15.3
SHEBOYGAN, WI	1,807	1,633	50.4	49.0	49.4	15.3	17.0	18.5	17.9	16.1	16.3
SHERMAN-DENISON, TX	1,176	579	40.5	34.7	33.3	10.7	5.4	10.7	15.1	11.3	10.3
SHREVEPORT-BOSSIER CITY, LA	4,785	1,723	38.7	37.1	35.1	15.5	16.0	15.9	13.3	12.1	11.0
SIoux CITY, IA-NE	1,332	751	57.1	49.9	49.8	25.8	24.1	24.6	26.3	22.0	21.3
SIoux FALLS, SD	2,490	2,399	52.9	43.8	48.9	21.4	17.8	20.2	21.0	15.3	18.5
SOUTH BEND, IN	3,431	3,048	55.6	52.7	53.2	28.9	25.4	21.3	26.5	24.6	22.9
SPOKANE, WA	7,039	4,314	49.6	44.6	45.8	32.6	29.4	30.9	22.8	19.9	19.6
SPRINGFIELD, IL	4,096	1,621	50.4	54.5	47.4	25.0	22.3	20.9	20.3	23.2	19.1
SPRINGFIELD, MA	7,320	4,001	52.6	48.4	48.8	27.6	24.3	23.8	18.9	16.0	16.0
SPRINGFIELD, MO	5,513	3,686	50.5	46.5	46.4	24.2	21.8	24.6	21.0	18.8	17.8
ST. CLOUD, MN	1,991	2,926	59.5	53.5	55.1	23.6	20.0	22.0	19.8	17.7	18.8
ST. JOSEPH, MO	1,197	930	56.5	51.5	48.5	16.1	14.7	16.4	22.9	23.0	20.6
ST. LOUIS, MO-IL	51,619	36,626	57.1	53.8	53.2	26.5	26.5	25.1	24.6	22.9	21.3
STAMFORD-NORWALK, CT	4,150	2,160	68.3	61.6	66.4	64.0	61.4	65.0	39.8	33.8	36.8
STATE COLLEGE, PA	778	1,221	44.2	39.6	42.2	37.7	33.5	35.9	16.0	12.4	13.5
STEUBENVILLE-WEIRTON, OH-WV	826	579	55.0	52.0	48.3	19.7	19.0	23.0	19.9	19.2	17.0
STOCKTON-LODI, CA	15,811	11,006	28.1	29.2	24.6	44.2	42.5	42.9	10.0	9.5	6.9
SUMTER, SC	685	437	45.2	38.6	36.3	28.9	33.2	31.7	15.4	13.1	12.6
SYRACUSE, NY	4,861	4,047	41.0	38.2	41.3	20.0	19.9	20.4	13.9	12.2	13.2
TACOMA, WA	14,766	9,927	45.4	45.4	44.6	30.9	27.1	25.9	14.0	15.0	12.5
TALLAHASSEE, FL	3,762	3,683	43.8	35.6	36.7	28.1	22.4	26.8	15.7	12.7	11.9
TAMPA-ST. PETERSBURG-CLEARWATER, FL	50,889	35,755	41.7	38.6	36.4	33.2	29.2	30.5	16.1	14.8	12.4
TERRE HAUTE, IN	983	1,645	48.3	46.7	43.4	24.1	20.1	21.7	24.6	22.0	19.8
TEXARKANA, TX-TEXARKANA, AR	832	395	30.1	29.8	27.2	27.0	29.9	31.9	8.6	8.9	7.5
TOLEDO, OH	7,897	6,295	53.0	48.0	47.2	21.1	16.7	17.3	22.5	18.6	18.5
TOPEKA, KS	2,197	1,210	56.2	50.2	49.2	18.4	18.8	17.4	24.0	21.1	19.9
TRENTON, NJ	5,481	3,498	57.8	49.0	52.8	30.8	23.8	27.0	24.3	18.6	21.0
TUCSON, AZ	17,606	12,253	38.0	37.4	35.1	27.3	26.2	26.2	13.9	13.9	12.1
TULSA, OK	9,529	6,670	47.1	40.3	42.8	24.8	19.9	21.5	20.0	15.5	16.6
TUSCALOOSA, AL	1,808	997	43.3	36.6	40.1	18.8	18.6	19.7	15.0	12.4	12.4
TYLER, TX	1,820	946	35.9	30.0	29.1	14.6	13.8	14.2	11.2	10.6	8.4
UTICA-ROME, NY	1,248	1,247	42.3	38.6	41.7	18.8	15.3	18.1	15.2	11.3	13.6
VALLEJO-FAIRFIELD-NAPA, CA	12,307	7,527	43.9	45.6	41.3	46.3	51.0	50.1	12.7	12.0	8.8
VENTURA, CA	15,301	8,835	46.5	43.3	42.5	43.5	43.4	45.4	18.1	15.6	13.8

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
VICTORIA, TX	431	475	35.9	35.5	33.6	39.9	34.5	35.2	14.1	13.9	11.8
VINELAND-MILLVILLE-BRIDGETON, NJ	1,632	767	43.8	41.8	43.2	27.2	21.8	24.7	14.8	12.6	13.4
VISALIA-TULARE-PORTERVILLE, CA	6,996	4,051	28.1	24.8	25.0	47.3	47.0	48.6	8.6	8.2	7.4
WACO, TX	1,765	789	28.8	28.0	25.1	18.8	22.2	19.0	8.5	9.7	7.7
WASHINGTON, DC-MD-VA-WV	112,845	81,813	58.0	55.4	55.0	43.8	42.2	42.1	24.3	21.9	20.2
WATERBURY, CT	3,472	1,906	51.8	47.4	47.1	16.1	14.4	13.1	16.5	14.8	13.3
WATERLOO-CEDAR FALLS, IA	1,556	1,093	62.8	53.3	56.2	31.8	28.2	29.8	31.2	24.6	25.4
WAUSAU, WI	1,348	810	58.4	51.7	51.2	15.2	15.9	15.1	22.2	16.9	18.3
WEST PALM BEACH-BOCA RATON, FL	27,785	19,181	46.7	41.2	39.8	29.4	26.0	26.5	18.7	14.8	13.7
WHEELING, WV-OH	790	748	44.6	43.4	42.4	21.5	20.1	22.4	16.3	15.6	15.2
WICHITA FALLS, TX	936	530	38.8	30.7	31.3	20.5	16.4	19.1	12.4	12.3	10.2
WICHITA, KS	6,494	4,578	55.5	49.5	49.4	22.1	21.1	19.6	24.5	20.4	20.1
WILLIAMSPORT, PA	734	726	43.5	41.1	42.0	19.8	16.9	19.5	15.5	13.6	13.3
WILMINGTON-NEWARK, DE-MD	10,254	8,844	57.3	50.7	52.0	27.7	26.5	27.3	23.5	19.3	19.3
WILMINGTON, NC	5,087	4,705	38.1	33.9	33.7	25.1	27.6	28.7	14.4	12.2	11.8
WORCESTER, MA-CT	9,443	5,897	51.4	46.8	48.7	17.2	16.9	15.5	16.3	14.8	14.5
YAKIMA, WA	2,129	1,564	42.0	38.4	38.0	36.1	31.8	32.8	17.4	17.3	15.0
YOLO, CA	3,428	2,109	31.3	32.7	28.9	40.8	49.5	44.8	9.5	10.6	7.6
YORK, PA	5,327	5,135	53.4	49.6	49.6	12.2	9.9	11.8	18.5	16.2	15.7
YOUNGSTOWN-WARREN, OH	5,770	3,846	50.2	49.7	46.3	21.0	22.6	20.0	19.5	19.4	16.4
YUBA CITY, CA	3,500	2,434	26.7	25.4	22.2	28.9	27.3	29.3	7.8	7.2	5.4
YUMA, AZ	2,292	1,277	25.9	28.0	26.9	37.5	44.4	41.4	9.0	10.0	10.4

The GSE percentages are derived from the GSE Public Use Database. The GSE data include all single-family loans purchased in metropolitan areas in 2003, regardless of year of origination.

The market percentages are derived from HMDA data on mortgages originated in metropolitan areas in 2003. 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.

¹ 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 2004-05 Update*, Working Paper HF-018, Office of Policy Development and Research, June 2007.

Table 10a-2001

Loan-to-Value Characteristics of Fannie Mae's Purchases, 2001

	Loan-to-Value Ratio				
	<u>LTV >95%</u>	<u>90% < LTV ≤ 95%</u>	<u>80% < LTV ≤ 90%</u>	<u>LTV ≤ 80%</u>	<u>Total ¹</u>
<u>Home Purchase</u>					
All Loans	107,287 7.7 %	275,973 19.8 %	209,715 15.1 %	799,610 57.4 %	1,392,585 100.0 %
Very- Low-Income Borrower Loans	25,420 15.6 %	28,828 17.7 %	21,132 12.9 %	87,892 53.8 %	163,272 100.0 %
Less- Than-Median Income Borrower Loans	69,576 12.8 %	112,762 20.7 %	79,565 14.6 %	282,808 51.9 %	544,711 100.0 %
<u>All Other Loans</u>					
All Loans	3,307 0.1 %	70,695 3.0 %	302,016 12.6 %	2,013,644 84.3 %	2,389,662 100.0 %
Very- Low-Income Borrower Loans	438 0.2 %	5,508 2.2 %	27,740 11.1 %	216,768 86.6 %	250,454 100.0 %
Less- Than-Median Income Borrower Loans	1,488 0.2 %	27,259 3.0 %	122,527 13.3 %	766,968 83.5 %	918,242 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in 2001. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 10b-2001

Loan-to-Value Characteristics of Freddie Mac's Purchases, 2001

	Loan-to-Value Ratio				
	<u>LTV >95%</u>	<u>90% < LTV ≤ 95%</u>	<u>80% < LTV ≤ 90%</u>	<u>LTV ≤ 80%</u>	<u>Total ¹</u>
<u>Home Purchase</u>					
All Loans	55,082 5.4 %	213,864 20.8 %	140,365 13.7 %	617,457 60.1 %	1,026,768 100.0 %
Very- Low-Income Borrower Loans	17,570 15.0 %	21,044 17.9 %	14,218 12.1 %	64,587 55.0 %	117,419 100.0 %
Less- Than-Median Income Borrower Loans	41,200 10.6 %	81,700 21.1 %	52,730 13.6 %	211,907 54.7 %	387,537 100.0 %
<u>All Other Loans</u>					
All Loans	2,152 0.1 %	60,157 3.4 %	205,767 11.6 %	1,500,169 84.8 %	1,768,245 100.0 %
Very- Low-Income Borrower Loans	519 0.3 %	4,861 2.7 %	21,068 11.6 %	155,809 85.5 %	182,257 100.0 %
Less- Than-Median Income Borrower Loans	984 0.1 %	23,432 3.5 %	85,323 12.8 %	554,455 83.5 %	664,194 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Freddie Mac in 2001. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 10a-2002

Loan-to-Value Characteristics of Fannie Mae's Purchases, 2002

	Loan-to-Value Ratio				
	<u>LTV >95%</u>	<u>90% < LTV ≤ 95%</u>	<u>80% < LTV ≤ 90%</u>	<u>LTV ≤ 80%</u>	<u>Total ¹</u>
<u>Home Purchase</u>					
All Loans	128,295 8.5 %	275,782 18.3 %	215,442 14.3 %	886,024 58.9 %	1,505,543 100.0 %
Very- Low-Income Borrower Loans	29,755 14.9 %	37,469 18.7 %	28,434 14.2 %	104,249 52.1 %	199,907 100.0 %
Less- Than-Median Income Borrower Loans	81,413 12.7 %	128,332 20.0 %	93,654 14.6 %	336,771 52.6 %	640,170 100.0 %
<u>All Other Loans</u>					
All Loans	3,507 0.1 %	73,915 2.1 %	351,081 10.1 %	3,062,192 87.7 %	3,490,695 100.0 %
Very- Low-Income Borrower Loans	544 0.1 %	6,947 1.8 %	38,552 10.0 %	340,472 88.1 %	386,515 100.0 %
Less- Than-Median Income Borrower Loans	1,627 0.1 %	30,732 2.3 %	152,795 11.2 %	1,178,451 86.4 %	1,363,605 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in 2002. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 10b-2002

Loan-to-Value Characteristics of Freddie Mac's Purchases, 2002

	Loan-to-Value Ratio				
	<u>LTV >95%</u>	<u>90% < LTV ≤ 95%</u>	<u>80% < LTV ≤ 90%</u>	<u>LTV ≤ 80%</u>	<u>Total ¹</u>
<u>Home Purchase</u>					
All Loans	86,129 8.1 %	185,064 17.4 %	152,777 14.4 %	640,394 60.2 %	1,064,364 100.0 %
Very- Low-Income Borrower Loans	12,505 9.7 %	22,807 17.8 %	19,366 15.1 %	73,642 57.4 %	128,320 100.0 %
Less- Than-Median Income Borrower Loans	38,947 9.4 %	82,141 19.8 %	62,053 15.0 %	231,676 55.9 %	414,817 100.0 %
<u>All Other Loans</u>					
All Loans	8,330 0.3 %	78,240 2.8 %	278,652 10.0 %	2,412,244 86.9 %	2,777,466 100.0 %
Very- Low-Income Borrower Loans	537 0.2 %	7,662 2.6 %	33,103 11.4 %	248,988 85.8 %	290,290 100.0 %
Less- Than-Median Income Borrower Loans	2,117 0.2 %	32,575 3.2 %	123,526 12.1 %	865,938 84.6 %	1,024,156 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Freddie Mac in 2002. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 10a-2003

Loan-to-Value Characteristics of Fannie Mae's Purchases, 2003

	Loan-to-Value Ratio				
	<u>LTV >95%</u>	<u>90% < LTV ≤ 95%</u>	<u>80% < LTV ≤ 90%</u>	<u>LTV ≤ 80%</u>	<u>Total ¹</u>
<u>Home Purchase</u>					
All Loans	220,127 12.7 %	264,935 15.3 %	196,674 11.4 %	1,045,266 60.5 %	1,727,002 100.0 %
Very- Low-Income Borrower Loans	59,260 24.5 %	37,223 15.4 %	25,283 10.4 %	120,486 49.7 %	242,252 100.0 %
Less- Than-Median Income Borrower Loans	149,971 19.6 %	126,676 16.6 %	85,492 11.2 %	401,423 52.6 %	763,562 100.0 %
<u>All Other Loans</u>					
All Loans	9,311 0.1 %	97,991 1.6 %	511,013 8.1 %	5,697,142 90.2 %	6,315,457 100.0 %
Very- Low-Income Borrower Loans	1,113 0.2 %	10,395 1.4 %	57,495 8.0 %	650,000 90.4 %	719,003 100.0 %
Less- Than-Median Income Borrower Loans	3,990 0.2 %	44,122 1.8 %	227,905 9.1 %	2,219,007 88.9 %	2,495,024 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in 2003. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 10b-2003

Loan-to-Value Characteristics of Freddie Mac's Purchases, 2003

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total ¹
<u>Home Purchase</u>					
All Loans	91,158 10.7 %	138,009 16.1 %	92,254 10.8 %	533,669 62.4 %	855,090 100.0 %
Very- Low-Income Borrower Loans	15,314 15.2 %	16,360 16.2 %	11,574 11.5 %	57,745 57.2 %	100,993 100.0 %
Less- Than-Median Income Borrower Loans	44,316 13.4 %	59,783 18.1 %	38,175 11.5 %	188,363 57.0 %	330,637 100.0 %
<u>All Other Loans</u>					
All Loans	10,409 0.3 %	87,849 2.3 %	297,014 7.8 %	3,427,741 89.7 %	3,823,013 100.0 %
Very- Low-Income Borrower Loans	1,017 0.3 %	9,030 2.5 %	31,635 8.7 %	320,206 88.5 %	361,888 100.0 %
Less- Than-Median Income Borrower Loans	3,837 0.3 %	37,512 2.8 %	125,205 9.4 %	1,159,108 87.4 %	1,325,662 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Freddie Mac in 2003. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 10a-2004

Loan-to-Value Characteristics of Fannie Mae's Purchases, 2004

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total ¹
<u>Home Purchase</u>					
All Loans	210,466 14.1 %	163,600 10.9 %	147,272 9.8 %	974,880 65.2 %	1,496,218 100.0 %
Very- Low-Income Borrower Loans	55,226 27.3 %	22,633 11.2 %	18,654 9.2 %	105,770 52.3 %	202,283 100.0 %
Less- Than-Median Income Borrower Loans	141,106 21.6 %	76,814 11.8 %	62,928 9.6 %	372,614 57.0 %	653,462 100.0 %
<u>All Other Loans</u>					
All Loans	10,246 0.5 %	40,051 1.8 %	238,829 11.0 %	1,888,273 86.7 %	2,177,399 100.0 %
Very- Low-Income Borrower Loans	824 0.3 %	5,060 1.7 %	32,218 10.8 %	260,200 87.2 %	298,302 100.0 %
Less- Than-Median Income Borrower Loans	3,633 0.4 %	19,298 2.0 %	115,586 12.1 %	818,494 85.5 %	957,011 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in 2004. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 10b-2004

Loan-to-Value Characteristics of Freddie Mac's Purchases, 2004

	Loan-to-Value Ratio				
	<u>LTV >95%</u>	<u>90% < LTV ≤ 95%</u>	<u>80% < LTV ≤ 90%</u>	<u>LTV ≤ 80%</u>	<u>Total ¹</u>
<u>Home Purchase</u>					
All Loans	58,265 6.4 %	116,298 12.7 %	85,533 9.3 %	655,004 71.6 %	915,100 100.0 %
Very- Low-Income Borrower Loans	12,021 11.2 %	14,737 13.7 %	11,448 10.7 %	69,095 64.4 %	107,301 100.0 %
Less- Than-Median Income Borrower Loans	31,993 9.0 %	51,299 14.4 %	37,171 10.4 %	235,506 66.2 %	355,969 100.0 %
<u>All Other Loans</u>					
All Loans	4,715 0.3 %	37,555 2.6 %	152,451 10.4 %	1,269,297 86.7 %	1,464,018 100.0 %
Very- Low-Income Borrower Loans	766 0.4 %	5,076 2.8 %	21,348 11.7 %	155,211 85.1 %	182,401 100.0 %
Less- Than-Median Income Borrower Loans	2,253 0.4 %	17,718 3.0 %	73,084 12.2 %	506,779 84.5 %	599,834 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Freddie Mac in 2004. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 11a-2001

Loan-to-Value Characteristics of Fannie Mae's Purchases in Underserved Areas, 2001

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total ¹
<u>Home Purchase</u>					
All Loans	107,287 7.7 %	275,973 19.8 %	209,715 15.1 %	799,610 57.4 %	1,392,585 100.0 %
Loans in Underserved Areas	41,886 11.9 %	79,523 22.5 %	55,387 15.7 %	176,230 49.9 %	353,026 100.0 %
Very- Low-Income Borrower Loans	12,992 21.2 %	12,576 20.5 %	8,070 13.1 %	27,785 45.2 %	61,423 100.0 %
Less- Than-Median Income Borrower Loans	30,277 17.9 %	38,962 23.0 %	24,403 14.4 %	75,563 44.7 %	169,205 100.0 %
<u>All Other Loans</u>					
All Loans	3,307 0.1 %	70,695 3.0 %	302,016 12.6 %	2,013,644 84.3 %	2,389,662 100.0 %
Loans in Underserved Areas	1,125 0.2 %	19,271 3.1 %	88,995 14.5 %	502,456 82.1 %	611,847 100.0 %
Very- Low-Income Borrower Loans	207 0.2 %	2,271 2.4 %	12,274 12.8 %	80,943 84.6 %	95,695 100.0 %
Less- Than-Median Income Borrower Loans	605 0.2 %	9,024 3.1 %	43,184 14.7 %	240,586 82.0 %	293,399 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2001. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 11b-2001

Loan-to-Value Characteristics of Freddie Mac's Purchases in Underserved Areas, 2001

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total ¹
<u>Home Purchase</u>					
All Loans	55,082 5.4 %	213,864 20.8 %	140,365 13.7 %	617,457 60.1 %	1,026,768 100.0 %
Loans in Underserved Areas	23,047 10.2 %	59,217 26.1 %	34,220 15.1 %	110,517 48.7 %	227,001 100.0 %
Very- Low-Income Borrower Loans	9,060 21.4 %	9,220 21.8 %	5,564 13.1 %	18,543 43.7 %	42,387 100.0 %
Less- Than-Median Income Borrower Loans	18,273 16.2 %	27,707 24.5 %	16,049 14.2 %	50,954 45.1 %	112,983 100.0 %
<u>All Other Loans</u>					
All Loans	2,152 0.1 %	60,157 3.4 %	205,767 11.6 %	1,500,169 84.8 %	1,768,245 100.0 %
Loans in Underserved Areas	658 0.2 %	16,480 3.9 %	61,129 14.4 %	346,554 81.6 %	424,821 100.0 %
Very- Low-Income Borrower Loans	183 0.3 %	2,046 3.0 %	9,594 14.2 %	55,970 82.6 %	67,793 100.0 %
Less- Than-Median Income Borrower Loans	333 0.2 %	7,813 3.8 %	30,991 15.1 %	166,458 81.0 %	205,595 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2001. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 11a-2002

Loan-to-Value Characteristics of Fannie Mae's Purchases in Underserved Areas, 2002

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total ¹
<u>Home Purchase</u>					
All Loans	128,295 8.5 %	275,782 18.3 %	215,442 14.3 %	886,024 58.9 %	1,505,543 100.0 %
Loans in Underserved Areas	50,549 11.8 %	95,831 22.4 %	73,185 17.1 %	208,219 48.7 %	427,784 100.0 %
Very- Low-Income Borrower Loans	14,808 18.4 %	18,469 22.9 %	13,697 17.0 %	33,519 41.6 %	80,493 100.0 %
Less- Than-Median Income Borrower Loans	34,706 15.9 %	51,842 23.8 %	37,051 17.0 %	94,192 43.2 %	217,791 100.0 %
<u>All Other Loans</u>					
All Loans	3,507 0.1 %	73,915 2.1 %	351,081 10.1 %	3,062,192 87.7 %	3,490,695 100.0 %
Loans in Underserved Areas	1,177 0.1 %	21,822 2.6 %	106,897 12.6 %	715,407 84.6 %	845,303 100.0 %
Very- Low-Income Borrower Loans	257 0.2 %	2,942 2.1 %	16,904 12.0 %	120,660 85.7 %	140,763 100.0 %
Less- Than-Median Income Borrower Loans	625 0.2 %	10,473 2.5 %	54,163 13.0 %	349,996 84.3 %	415,257 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2002. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 11b-2002

Loan-to-Value Characteristics of Freddie Mac's Purchases in Underserved Areas, 2002

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total ¹
<u>Home Purchase</u>					
All Loans	86,129 8.1 %	185,064 17.4 %	152,777 14.4 %	640,394 60.2 %	1,064,364 100.0 %
Loans in Underserved Areas	20,656 8.0 %	54,048 20.8 %	45,794 17.7 %	138,751 53.5 %	259,249 100.0 %
Very- Low-Income Borrower Loans	6,021 12.6 %	9,909 20.7 %	8,411 17.6 %	23,463 49.1 %	47,804 100.0 %
Less- Than-Median Income Borrower Loans	14,542 11.3 %	28,771 22.4 %	22,061 17.2 %	62,918 49.0 %	128,292 100.0 %
<u>All Other Loans</u>					
All Loans	8,330 0.3 %	78,240 2.8 %	278,652 10.0 %	2,412,244 86.9 %	2,777,466 100.0 %
Loans in Underserved Areas	1,691 0.3 %	22,293 3.5 %	86,457 13.8 %	517,662 82.4 %	628,103 100.0 %
Very- Low-Income Borrower Loans	293 0.3 %	3,419 3.2 %	15,715 14.9 %	86,031 81.6 %	105,458 100.0 %
Less- Than-Median Income Borrower Loans	897 0.3 %	11,255 3.7 %	46,482 15.1 %	248,506 80.9 %	307,140 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2002. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 11a-2003

Loan-to-Value Characteristics of Fannie Mae's Purchases in Underserved Areas, 2003

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total ¹
<u>Home Purchase</u>					
All Loans	220,127 12.7 %	264,935 15.3 %	196,674 11.4 %	1,045,266 60.5 %	1,727,002 100.0 %
Loans in Underserved Areas	86,774 18.0 %	84,271 17.4 %	59,208 12.3 %	252,874 52.3 %	483,127 100.0 %
Very- Low-Income Borrower Loans	29,116 31.4 %	15,790 17.0 %	9,917 10.7 %	37,994 40.9 %	92,817 100.0 %
Less- Than-Median Income Borrower Loans	63,066 25.5 %	44,950 18.2 %	28,301 11.4 %	110,896 44.9 %	247,213 100.0 %
<u>All Other Loans</u>					
All Loans	9,311 0.1 %	97,991 1.6 %	511,013 8.1 %	5,697,142 90.2 %	6,315,457 100.0 %
Loans in Underserved Areas	2,950 0.2 %	28,234 1.9 %	154,914 10.2 %	1,338,147 87.8 %	1,524,245 100.0 %
Very- Low-Income Borrower Loans	498 0.2 %	4,252 1.7 %	24,450 9.7 %	224,090 88.5 %	253,290 100.0 %
Less- Than-Median Income Borrower Loans	1,471 0.2 %	14,550 1.9 %	79,568 10.6 %	654,213 87.3 %	749,802 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2003. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 11b-2003

Loan-to-Value Characteristics of Freddie Mac's Purchases in Underserved Areas, 2003

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total ¹
<u>Home Purchase</u>					
All Loans	91,158 10.7 %	138,009 16.1 %	92,254 10.8 %	533,669 62.4 %	855,090 100.0 %
Loans in Underserved Areas	22,391 12.3 %	36,638 20.1 %	22,680 12.4 %	100,493 55.2 %	182,202 100.0 %
Very- Low-Income Borrower Loans	7,360 21.5 %	6,253 18.3 %	4,258 12.4 %	16,360 47.8 %	34,231 100.0 %
Less- Than-Median Income Borrower Loans	16,866 18.0 %	19,034 20.4 %	11,534 12.3 %	46,024 49.2 %	93,458 100.0 %
<u>All Other Loans</u>					
All Loans	10,409 0.3 %	87,849 2.3 %	297,014 7.8 %	3,427,741 89.7 %	3,823,013 100.0 %
Loans in Underserved Areas	2,447 0.3 %	23,651 3.0 %	80,923 10.3 %	676,471 86.3 %	783,492 100.0 %
Very- Low-Income Borrower Loans	483 0.4 %	3,601 3.1 %	12,656 10.9 %	99,282 85.6 %	116,022 100.0 %
Less- Than-Median Income Borrower Loans	1,399 0.4 %	11,907 3.3 %	40,719 11.3 %	306,970 85.0 %	360,995 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2003. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 11a-2004

Loan-to-Value Characteristics of Fannie Mae's Purchases in Underserved Areas, 2004

	Loan-to-Value Ratio				Total ¹
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	
<u>Home Purchase</u>					
All Loans	210,466 14.1 %	163,660 10.9 %	147,272 9.8 %	974,880 65.2 %	1,496,278 100.0 %
Loans in Underserved Areas	77,997 22.2 %	44,243 12.6 %	33,114 9.4 %	196,536 55.9 %	351,890 100.0 %
Very- Low-Income Borrower Loans	25,990 36.6 %	8,642 12.2 %	5,693 8.0 %	30,618 43.2 %	70,943 100.0 %
Less- Than-Median Income Borrower Loans	56,224 30.0 %	23,808 12.7 %	15,936 8.5 %	91,496 48.8 %	187,464 100.0 %
<u>All Other Loans</u>					
All Loans	10,246 0.5 %	40,051 1.8 %	238,829 11.0 %	1,888,273 86.7 %	2,177,399 100.0 %
Loans in Underserved Areas	688 0.1 %	7,000 1.3 %	50,386 9.4 %	476,501 89.1 %	534,575 100.0 %
Very- Low-Income Borrower Loans	101 0.1 %	1,160 1.1 %	8,857 8.8 %	90,784 90.0 %	100,902 100.0 %
Less- Than-Median Income Borrower Loans	357 0.1 %	3,576 1.3 %	26,234 9.4 %	247,715 89.1 %	277,882 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2004. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 11b-2004

Loan-to-Value Characteristics of Freddie Mac's Purchases in Underserved Areas, 2004

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total ¹
<u>Home Purchase</u>					
All Loans	58,265 6.4 %	116,298 12.7 %	85,533 9.3 %	655,004 71.6 %	915,100 100.0 %
Loans in Underserved Areas	18,198 8.6 %	33,757 15.9 %	23,916 11.2 %	136,784 64.3 %	212,655 100.0 %
Very- Low-Income Borrower Loans	5,738 15.4 %	6,059 16.3 %	4,652 12.5 %	20,719 55.7 %	37,168 100.0 %
Less- Than-Median Income Borrower Loans	12,990 12.3 %	17,731 16.7 %	12,721 12.0 %	62,518 59.0 %	105,960 100.0 %
<u>All Other Loans</u>					
All Loans	4,715 0.3 %	37,555 2.6 %	152,451 10.4 %	1,269,297 86.7 %	1,464,018 100.0 %
Loans in Underserved Areas	1,469 0.4 %	12,624 3.2 %	52,410 13.4 %	324,400 83.0 %	390,903 100.0 %
Very- Low-Income Borrower Loans	386 0.5 %	2,382 3.3 %	10,028 14.0 %	58,938 82.2 %	71,734 100.0 %
Less- Than-Median Income Borrower Loans	945 0.5 %	6,842 3.4 %	28,686 14.2 %	165,339 81.9 %	201,812 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2004. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 12a-2001

Loan-to-Value Characteristics of GSEs' Conventional Mortgage Purchases Meeting 1 or More Affordable Housing Goals, 2001

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Fannie Mae					
	No		Yes		Total	
0% < LTV <= 80%	1,435,289	77.1%	1,377,965	71.6%	2,813,254	74.3%
80% < LTV <= 90%	239,116	12.8%	272,615	14.2%	511,731	13.5%
90% < LTV <= 100%	186,791	10.0%	270,471	14.1%	457,262	12.1%
Missing	890	0.0%	2,377	0.1%	3,267	0.1%
Total	1,862,086	100.0%	1,923,428	100.0%	3,785,514	100.0%

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Freddie Mac					
	No		Yes		Total	
0% < LTV <= 80%	1,118,893	78.9%	998,439	72.7%	2,117,332	75.8%
80% < LTV <= 90%	160,847	11.3%	185,178	13.5%	346,025	12.4%
90% < LTV <= 100%	138,701	9.8%	189,883	13.8%	328,584	11.8%
Missing	402	0.0%	479	0.0%	881	0.0%
Total	1,418,843	100.0%	1,373,979	100.0%	2,792,822	100.0%

Entries are numbers of owner-occupied one-unit mortgages. The data are adjusted for participation percent and REMIC weight.

Table 12b-2001

**Loan-to-Value Characteristics of GSEs' Purchases of
Conventional Home Purchase Mortgages
Meeting 1 or More Affordable Housing Goals, 2001**

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Fannie Mae					
	No		Yes		Total	
0% < LTV <= 80%	434,041	62.9%	365,569	52.0%	799,610	57.4%
80% < LTV <= 90%	104,186	15.1%	105,529	15.0%	209,715	15.0%
90% < LTV <= 100%	152,111	22.0%	231,149	32.9%	383,260	27.5%
Missing	81	0.0%	1,230	0.2%	1,311	0.1%
Total	690,419	100.0%	703,477	100.0%	1,393,896	100.0%

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Freddie Mac					
	No		Yes		Total	
0% < LTV <= 80%	350,136	66.0%	267,127	54.1%	617,263	60.3%
80% < LTV <= 90%	70,336	13.3%	70,001	14.2%	140,337	13.7%
90% < LTV <= 100%	109,926	20.7%	156,617	31.7%	266,543	26.0%
Missing	64	0.0%	57	0.0%	121	0.0%
Total	530,462	100.0%	493,802	100.0%	1,024,264	100.0%

Entries are numbers of owner-occupied one-unit home purchase mortgages. The data are adjusted for participation percent and REMIC weight.

Table 12a-2002

Loan-to-Value Characteristics of GSEs' Conventional Mortgage Purchases Meeting 1 or More Affordable Housing Goals, 2002

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Fannie Mae					
	No		Yes		Total	
0% < LTV <= 80%	2,003,733	82.8%	1,980,482	75.6%	3,984,215	79.1%
80% < LTV <= 90%	239,282	9.9%	327,241	12.5%	566,523	11.2%
90% < LTV <= 100%	173,184	7.2%	308,316	11.8%	481,500	9.6%
Missing	2,986	0.1%	4,488	0.2%	7,474	0.1%
Total	2,419,185	100.0%	2,620,527	100.0%	5,039,712	100.0%

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Freddie Mac					
	No		Yes		Total	
0% < LTV <= 80%	1,635,804	84.0%	1,415,449	76.3%	3,051,253	80.3%
80% < LTV <= 90%	184,034	9.5%	244,936	13.2%	428,970	11.3%
90% < LTV <= 100%	124,169	6.4%	190,600	10.3%	314,769	8.3%
Missing	2,422	0.1%	4,473	0.2%	6,895	0.2%
Total	1,946,429	100.0%	1,855,458	100.0%	3,801,887	100.0%

Entries are numbers of owner-occupied one-unit mortgages. The data are adjusted for participation percent and REMIC weight.

Table 12b-2002

**Loan-to-Value Characteristics of GSEs' Purchases of
Conventional Home Purchase Mortgages
Meeting 1 or More Affordable Housing Goals, 2002**

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Fannie Mae					
	No		Yes		Total	
0% < LTV <= 80%	457,346	66.2%	428,678	52.4%	886,024	58.7%
80% < LTV <= 90%	91,793	13.3%	123,649	15.1%	215,442	14.3%
90% < LTV <= 100%	139,760	20.2%	264,317	32.3%	404,077	26.8%
Missing	1,525	0.2%	2,213	0.3%	3,738	0.2%
Total	690,424	100.0%	818,857	100.0%	1,509,281	100.0%

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Freddie Mac					
	No		Yes		Total	
0% < LTV <= 80%	336,996	68.4%	302,686	56.7%	639,682	62.3%
80% < LTV <= 90%	66,887	13.6%	84,573	15.8%	151,460	14.7%
90% < LTV <= 100%	87,924	17.8%	145,193	27.2%	233,117	22.7%
Missing	892	0.2%	1,811	0.3%	2,703	0.3%
Total	492,699	100.0%	534,263	100.0%	1,026,962	100.0%

Entries are numbers of owner-occupied one-unit home purchase mortgages. The data are adjusted for participation percent and REMIC weight.

Table 12a-2003

Loan-to-Value Characteristics of GSEs' Conventional Mortgage Purchases Meeting 1 or More Affordable Housing Goals, 2003

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Fannie Mae					
	No		Yes		Total	
0% < LTV <= 80%	3,385,777	87.1%	3,356,630	80.6%	6,742,407	83.7%
80% < LTV <= 90%	299,101	7.7%	408,585	9.8%	707,686	8.8%
90% < LTV <= 100%	198,689	5.1%	393,675	9.5%	592,364	7.4%
Missing	4,673	0.1%	6,637	0.2%	11,310	0.1%
Total	3,888,240	100.0%	4,165,527	100.0%	8,053,767	100.0%

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Freddie Mac					
	No		Yes		Total	
0% < LTV <= 80%	2,202,208	88.5%	1,757,648	81.8%	3,959,856	85.4%
80% < LTV <= 90%	172,875	6.9%	213,014	9.9%	385,889	8.3%
90% < LTV <= 100%	110,497	4.4%	174,422	8.1%	284,919	6.1%
Missing	2,836	0.1%	4,311	0.2%	7,147	0.2%
Total	2,488,416	100.0%	2,149,395	100.0%	4,637,811	100.0%

Entries are numbers of owner-occupied one-unit mortgages. The data are adjusted for participation percent and REMIC weight.

Table 12b-2003

**Loan-to-Value Characteristics of GSEs' Purchases of
Conventional Home Purchase Mortgages
Meeting 1 or More Affordable Housing Goals, 2003**

Meets 1 or More Affordable Housing Goals						
Fannie Mae						
Loan-to-Value Ratio	No		Yes		Total	
0% < LTV <= 80%	532,812	68.6%	512,453	53.6%	1,045,265	60.3%
80% < LTV <= 90%	88,114	11.3%	108,560	11.4%	196,674	11.4%
90% < LTV <= 100%	154,132	19.8%	330,930	34.6%	485,062	28.0%
Missing	1,929	0.2%	3,425	0.4%	5,354	0.3%
Total	776,987	100.0%	955,368	100.0%	1,732,355	100.0%

Meets 1 or More Affordable Housing Goals						
Freddie Mac						
Loan-to-Value Ratio	No		Yes		Total	
0% < LTV <= 80%	294,264	72.4%	238,439	58.2%	532,703	65.3%
80% < LTV <= 90%	41,608	10.2%	48,329	11.8%	89,937	11.0%
90% < LTV <= 100%	69,714	17.2%	120,951	29.5%	190,665	23.4%
Missing	580	0.1%	2,121	0.5%	2,701	0.3%
Total	406,166	100.0%	409,840	100.0%	816,006	100.0%

Entries are numbers of owner-occupied one-unit home purchase mortgages. The data are adjusted for participation percent and REMIC weight.

Table 12a-2004

Loan-to-Value Characteristics of GSEs' Conventional Mortgage Purchases Meeting 1 or More Affordable Housing Goals, 2004

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Fannie Mae					
	No		Yes		Total	
0% < LTV <= 80%	1,479,676	78.8%	1,383,477	76.7%	2,863,153	77.8%
80% < LTV <= 90%	227,074	12.1%	159,027	8.8%	386,101	10.5%
90% < LTV <= 100%	166,991	8.9%	257,432	14.3%	424,423	11.5%
Missing	3,078	0.2%	3,916	0.2%	6,994	0.2%
Total	1,876,819	100.0%	1,803,852	100.0%	3,680,671	100.0%

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Freddie Mac					
	No		Yes		Total	
0% < LTV <= 80%	957,399	85.1%	966,152	77.9%	1,923,551	81.3%
80% < LTV <= 90%	92,841	8.3%	143,622	11.6%	236,463	10.0%
90% < LTV <= 100%	72,931	6.5%	126,802	10.2%	199,733	8.4%
Missing	1,565	0.1%	4,181	0.3%	5,746	0.2%
Total	1,124,736	100.0%	1,240,757	100.0%	2,365,493	100.0%

Entries are numbers of owner-occupied one-unit mortgages. The data are adjusted for participation percent and REMIC weight.

Table 12b-2004

**Loan-to-Value Characteristics of GSEs' Purchases of
Conventional Home Purchase Mortgages
Meeting 1 or More Affordable Housing Goals, 2004**

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Fannie Mae					
	No		Yes		Total	
0% < LTV <= 80%	537,530	71.4%	437,350	58.4%	974,880	64.9%
80% < LTV <= 90%	81,606	10.8%	65,666	8.8%	147,272	9.8%
90% < LTV <= 100%	131,536	17.5%	242,590	32.4%	374,126	24.9%
Missing	2,366	0.3%	2,987	0.4%	5,353	0.4%
Total	753,038	100.0%	748,593	100.0%	1,501,631	100.0%

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Freddie Mac					
	No		Yes		Total	
0% < LTV <= 80%	350,437	78.5%	304,053	66.9%	654,490	72.7%
80% < LTV <= 90%	37,201	8.3%	47,229	10.4%	84,430	9.4%
90% < LTV <= 100%	57,857	13.0%	100,708	22.2%	158,565	17.6%
Missing	762	0.2%	2,351	0.5%	3,113	0.3%
Total	446,257	100.0%	454,341	100.0%	900,598	100.0%

Entries are numbers of owner-occupied one-unit home purchase mortgages. The data are adjusted for participation percent and REMIC weight.

Table 13-2001

Loan-to-Value Characteristics of Mortgages Purchased by GSEs Meeting Housing Goals, 2001

Fannie Mae

Loan-to-Value Ratio	Home Purchase								All Other							
	All		Low- and Moderate-Income		Underserved Areas		Special Affordable		All		Low- and Moderate-Income		Underserved Areas		Special Affordable	
0% < LTV <= 80%	799,610	53.1%	277,368	50.6%	161,871	48.0%	94,591	49.3%	1,653,644	81.0%	762,632	83.4%	488,650	81.8%	246,147	85.6%
80% < LTV <= 90%	209,715	13.9%	78,006	14.2%	51,317	15.2%	23,929	12.5%	302,016	14.8%	122,114	13.4%	87,967	14.7%	33,846	11.8%
90% < LTV	383,260	25.5%	181,195	33.1%	118,700	35.2%	64,045	33.4%	74,002	3.6%	28,678	3.1%	20,249	3.4%	7,376	2.6%
Missing	111,867	7.4%	11,278	2.1%	5,549	1.6%	9,462	4.9%	11,776	0.6%	859	0.1%	653	0.1%	301	0.1%
Total	1,504,452	100.0%	547,847	100.0%	337,437	100.0%	192,027	100.0%	2,041,438	100.0%	914,283	100.0%	597,519	100.0%	287,670	100.0%

Freddie Mac

Loan-to-Value Ratio	Home Purchase								All Other							
	All		Low- and Moderate-Income		Underserved Areas		Special Affordable		All		Low- and Moderate-Income		Underserved Areas		Special Affordable	
0% < LTV <= 80%	617,456	59.8%	207,710	54.5%	110,468	48.7%	69,857	53.1%	1,500,169	84.8%	551,221	83.4%	346,247	81.5%	176,341	84.6%
80% < LTV <= 90%	140,365	13.6%	51,834	13.6%	34,163	15.1%	16,345	12.4%	205,767	11.6%	85,041	12.9%	61,087	14.4%	25,374	12.2%
90% < LTV	268,946	26.0%	121,839	31.9%	82,180	36.2%	45,243	34.4%	62,309	3.5%	24,280	3.7%	17,135	4.0%	6,540	3.1%
Missing	5,918	0.6%	60	0.0%	20	0.0%	31	0.0%	768	0.0%	350	0.1%	166	0.0%	175	0.1%
Total	1,032,685	100.0%	381,443	100.0%	226,831	100.0%	131,476	100.0%	1,769,013	100.0%	660,892	100.0%	424,635	100.0%	208,430	100.0%

Entries are numbers of owner-occupied one-unit mortgages. Missing data for the three goal-qualifying categories are excluded. The data are adjusted for participation percent and REMIC weight.

Table 13-2002

Loan-to-Value Characteristics of Mortgages Purchased by GSEs Meeting Housing Goals, 2002

Fannie Mae

Loan-to-Value Ratio	Home Purchase								All Other							
	All		Low- and Moderate-Income		Underserved Areas		Special Affordable		All		Low- and Moderate-Income		Underserved Areas		Special Affordable	
0% < LTV <= 80%	886,024	53.0%	329,861	51.3%	190,632	46.8%	113,054	48.1%	3,062,191	86.9%	1,170,131	86.3%	692,556	84.3%	379,775	87.3%
80% < LTV <= 90%	215,442	12.9%	91,736	14.3%	68,199	16.7%	32,359	13.8%	351,081	10.0%	152,087	11.2%	105,345	12.8%	45,751	10.5%
90% < LTV	404,077	24.1%	207,889	32.3%	142,157	34.9%	78,000	33.2%	77,422	2.2%	32,261	2.4%	22,801	2.8%	8,882	2.0%
Missing	167,692	10.0%	13,703	2.1%	6,478	1.6%	11,535	4.9%	32,399	0.9%	1,804	0.1%	1,186	0.1%	680	0.2%
Total	1,673,235	100.0%	643,189	100.0%	407,466	100.0%	234,948	100.0%	3,523,093	100.0%	1,356,283	100.0%	821,888	100.0%	435,088	100.0%

Freddie Mac

Loan-to-Value Ratio	Home Purchase								All Other							
	All		Low- and Moderate-Income		Underserved Areas		Special Affordable		All		Low- and Moderate-Income		Underserved Areas		Special Affordable	
0% < LTV <= 80%	640,394	59.1%	226,962	56.1%	138,751	53.3%	80,489	55.9%	2,412,244	86.7%	843,637	84.4%	517,662	82.2%	274,126	84.6%
80% < LTV <= 90%	152,777	14.1%	60,851	15.0%	45,794	17.6%	22,252	15.5%	278,652	10.0%	120,407	12.0%	86,457	13.7%	39,046	12.1%
90% < LTV	271,192	25.0%	115,389	28.5%	74,704	28.7%	40,667	28.3%	86,569	3.1%	33,624	3.4%	23,984	3.8%	9,727	3.0%
Missing	19,551	1.8%	1,312	0.3%	1,165	0.4%	475	0.3%	5,810	0.2%	2,189	0.2%	1,411	0.2%	975	0.3%
Total	1,083,914	100.0%	404,514	100.0%	260,414	100.0%	143,883	100.0%	2,783,275	100.0%	999,857	100.0%	629,514	100.0%	323,874	100.0%

Entries are numbers of owner-occupied one-unit mortgages. Missing data for the three goal-qualifying categories are excluded. The data are adjusted for participation percent and REMIC weight.

Table 13-2003

Loan-to-Value Characteristics of Mortgages Purchased by GSEs Meeting Housing Goals, 2003

Fannie Mae

Loan-to-Value Ratio	Home Purchase								All Other							
	All		Low- and Moderate-Income		Underserved Areas		Special Affordable		All		Low- and Moderate-Income		Underserved Areas		Special Affordable	
0% < LTV <= 80%	1,045,266	54.6%	392,122	50.5%	227,875	49.8%	131,306	44.7%	5,697,141	89.5%	2,200,586	88.8%	1,291,160	87.5%	724,438	89.7%
80% < LTV <= 90%	196,674	10.3%	82,884	10.7%	52,888	11.6%	28,269	9.6%	511,013	8.0%	226,757	9.2%	152,306	10.3%	68,328	8.5%
90% < LTV	485,062	25.3%	273,337	35.2%	164,087	35.9%	109,724	37.3%	107,302	1.7%	47,929	1.9%	30,761	2.1%	13,736	1.7%
Missing	188,045	9.8%	28,332	3.6%	12,786	2.8%	24,684	8.4%	52,590	0.8%	2,572	0.1%	1,642	0.1%	911	0.1%
Total	1,915,047	100.0%	776,675	100.0%	457,636	100.0%	293,983	100.0%	6,368,046	100.0%	2,477,844	100.0%	1,475,869	100.0%	807,413	100.0%

Freddie Mac

Loan-to-Value Ratio	Home Purchase								All Other							
	All		Low- and Moderate-Income		Underserved Areas		Special Affordable		All		Low- and Moderate-Income		Underserved Areas		Special Affordable	
0% < LTV <= 80%	533,669	60.4%	184,028	57.1%	100,493	54.8%	62,535	55.6%	3,427,741	89.6%	1,149,735	87.3%	676,471	86.2%	356,037	87.8%
80% < LTV <= 90%	92,254	10.4%	37,194	11.5%	22,680	12.4%	12,917	11.5%	297,014	7.8%	124,522	9.5%	80,923	10.3%	37,224	9.2%
90% < LTV	229,167	25.9%	99,443	30.8%	59,029	32.2%	36,236	32.2%	98,258	2.6%	40,861	3.1%	26,098	3.3%	11,741	2.9%
Missing	29,066	3.3%	1,743	0.5%	1,309	0.7%	828	0.7%	4,532	0.1%	1,611	0.1%	1,034	0.1%	566	0.1%
Total	884,156	100.0%	322,408	100.0%	183,511	100.0%	112,516	100.0%	3,827,545	100.0%	1,316,729	100.0%	784,526	100.0%	405,568	100.0%

Entries are numbers of owner-occupied one-unit mortgages. Missing data for the three goal-qualifying categories are excluded. The data are adjusted for participation percent and REMIC weight.

Table 13-2004

Loan-to-Value Characteristics of Mortgages Purchased by GSEs Meeting Housing Goals, 2004

Fannie Mae

Loan-to-Value Ratio	Home Purchase								All Other							
	All		Low- and Moderate-Income		Underserved Areas		Special Affordable		All		Low- and Moderate-Income		Underserved Areas		Special Affordable	
0% < LTV <= 80%	974,879	59.9%	332,310	53.9%	196,536	52.9%	107,332	44.7%	1,888,273	85.9%	717,341	89.9%	476,501	89.1%	258,212	90.7%
80% < LTV <= 90%	147,272	9.0%	48,488	7.9%	33,114	8.9%	16,637	6.9%	238,829	10.9%	69,210	8.7%	50,386	9.4%	22,839	8.0%
90% < LTV	374,126	23.0%	200,382	32.5%	122,240	32.9%	84,122	35.1%	50,297	2.3%	11,087	1.4%	7,688	1.4%	3,460	1.2%
Missing	132,124	8.1%	35,459	5.8%	19,577	5.3%	31,792	13.3%	21,882	1.0%	735	0.1%	488	0.1%	292	0.1%
Total	1,628,401	100.0%	616,639	100.0%	371,467	100.0%	239,883	100.0%	2,199,281	100.0%	798,373	100.0%	535,063	100.0%	284,803	100.0%

Freddie Mac

Loan-to-Value Ratio	Home Purchase								All Other							
	All		Low- and Moderate-Income		Underserved Areas		Special Affordable		All		Low- and Moderate-Income		Underserved Areas		Special Affordable	
0% < LTV <= 80%	655,004	70.8%	229,848	65.8%	136,784	63.9%	76,180	63.2%	1,269,296	86.5%	503,050	84.2%	324,400	82.8%	175,349	84.2%
80% < LTV <= 90%	85,533	9.3%	36,049	10.3%	23,916	11.2%	12,980	10.8%	152,451	10.4%	72,687	12.2%	52,410	13.4%	25,358	12.2%
90% < LTV	174,563	18.9%	81,592	23.4%	51,955	24.3%	30,642	25.4%	42,270	2.9%	19,846	3.3%	14,093	3.6%	6,886	3.3%
Missing	9,543	1.0%	1,818	0.5%	1,407	0.7%	768	0.6%	2,953	0.2%	1,534	0.3%	954	0.2%	687	0.3%
Total	924,643	100.0%	349,307	100.0%	214,062	100.0%	120,570	100.0%	1,466,970	100.0%	597,117	100.0%	391,857	100.0%	208,280	100.0%

Entries are numbers of owner-occupied one-unit mortgages. Missing data for the three goal-qualifying categories are excluded. The data are adjusted for participation percent and REMIC weight.

Table 14a-2001

**Loan-to-Value Characteristics of Fannie Mae's Home Purchase Mortgages Meeting
Housing Goals
Dollar Volume (UPB) and Number of Units, 2001**

	Home Purchase Loans Only*				Total Mortgages Acquired
	Qualifying Low- and Moderate-Income Purchase	Qualifying Geographically Targeted Purchase	Qualifying Special Affordable Purchase	All Home Purchase	
<u>0% < LTV <= 60%</u>					
\$ UPB (Millions)	5,037	2,539	1,781	17,013	89,015
Number of Units	62,311	28,411	27,140	151,623	760,090
Portion of Total:	11.4 %	8.4 %	14.1 %	10.1 %	24.6 %
<u>60% < LTV <= 80%</u>					
\$ UPB (Millions)	24,732	17,513	6,160	96,962	301,006
Number of Units	215,057	133,460	67,451	647,987	2,053,164
Portion of Total:	39.3 %	39.6 %	35.1 %	43.1 %	66.3 %
<u>80% < LTV <= 90%</u>					
\$ UPB (Millions)	8,821	6,357	2,155	29,369	69,813
Number of Units	78,006	51,317	23,929	209,715	511,731
Portion of Total:	14.2 %	15.2 %	12.5 %	13.9 %	16.5 %
<u>90% < LTV <= 95%</u>					
\$ UPB (Millions)	12,076	9,133	2,896	37,281	46,890
Number of Units	111,670	76,925	33,970	275,973	346,668
Portion of Total:	20.4 %	22.8 %	17.7 %	18.3 %	11.2 %
<u>95% < LTV</u>					
\$ UPB (Millions)	6,669	4,252	2,416	12,187	12,611
Number of Units	69,525	41,775	30,075	107,287	110,594
Portion of Total:	12.7 %	12.4 %	15.7 %	7.1 %	3.6 %
<u>Missing LTV</u>					
\$ UPB (Millions)	1,047	440	889	8,889	10,020
Number of Units	11,278	5,549	9,462	111,867	123,643
Portion of Total:	2.1 %	1.6 %	4.9 %	7.4 %	4.0 %
<u>Total</u>					
\$ UPB (Millions)	58,384	40,237	16,299	201,703	529,358
Number of Units	547,847	337,437	192,027	1,504,452	3,095,890
Portion of Total:	100.0 %	100.0 %	100.0 %	100.0 %	126.2 %

Unit counts exclude 2-4 unit properties. The data are adjusted for participation percent and REMIC weight.

* Does not include refinancings, second mortgages, and non-applicable categories.

Table 14b-2001

**Loan-to-Value Characteristics of Freddie Mac's Home Purchase Mortgages Meeting
Housing Goals
Dollar Volume (UPB) and Number of Units, 2001**

	Home Purchase Loans Only*				Total Mortgages Acquired
	Qualifying Low- and Moderate-Income Purchase	Qualifying Underserved Areas Targeted Purchase	Qualifying Special Affordable Purchase	All Home Purchase	
<u>0% < LTV <= 60%</u>					
\$ UPB (Millions)	3,801	1,626	1,305	13,710	66,187
Number of Units	47,889	18,076	20,171	120,952	565,986
Portion of Total:	12.6 %	8.0 %	15.3 %	11.7 %	20.2 %
<u>60% < LTV <= 80%</u>					
\$ UPB (Millions)	18,142	11,977	4,458	74,411	222,988
Number of Units	159,821	92,392	49,686	496,504	1,551,640
Portion of Total:	41.9 %	40.7 %	37.8 %	48.1 %	55.4 %
<u>80% < LTV <= 90%</u>					
\$ UPB (Millions)	5,634	4,022	1,390	19,172	45,639
Number of Units	51,834	34,163	16,345	140,365	346,132
Portion of Total:	13.6 %	15.1 %	12.4 %	13.6 %	12.4 %
<u>90% < LTV <= 95%</u>					
\$ UPB (Millions)	8,447	6,824	2,017	28,342	36,205
Number of Units	81,004	59,176	24,928	213,864	274,021
Portion of Total:	21.2 %	26.1 %	19.0 %	20.7 %	9.8 %
<u>95% < LTV</u>					
\$ UPB (Millions)	3,698	2,122	1,575	5,602	5,747
Number of Units	40,835	23,004	20,315	55,082	57,234
Portion of Total:	10.7 %	10.1 %	15.5 %	5.3 %	2.0 %
<u>Missing LTV</u>					
\$ UPB (Millions)	1	1	1	253	320
Number of Units	60	20	31	5,918	6,686
Portion of Total:	0.0 %	0.0 %	0.0 %	0.6 %	0.2 %
<u>Total</u>					
\$ UPB (Millions)	39,726	26,572	10,746	141,491	377,095
Number of Units	381,443	226,831	131,475	1,032,686	2,801,699
Portion of Total:	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

Unit counts exclude 2-4 unit properties. The data are adjusted for participation percent and REMIC weight.

* Does not include refinancings, second mortgages, and non-applicable categories.

Table 14a-2002

**Loan-to-Value Characteristics of Fannie Mae's Home Purchase Mortgages Meeting
Housing Goals
Dollar Volume (UPB) and Number of Units, 2002**

	Home Purchase Loans Only*				Total Mortgages Acquired
	Qualifying Low- and Moderate-Income Purchase	Qualifying Geographically Targeted Purchase	Qualifying Special Affordable Purchase	All Home Purchase	
<u>0% < LTV <= 60%</u>					
\$ UPB (Millions)	5,921	2,762	2,078	19,153	168,540
Number of Units	66,279	27,707	29,058	154,016	1,239,057
Portion of Total:	10.3 %	6.8 %	12.4 %	9.2 %	23.8 %
<u>60% < LTV <= 80%</u>					
\$ UPB (Millions)	32,980	23,486	8,336	117,762	421,443
Number of Units	263,582	162,925	83,996	732,008	2,709,158
Portion of Total:	41.0 %	40.0 %	35.8 %	43.7 %	52.1 %
<u>80% < LTV <= 90%</u>					
\$ UPB (Millions)	10,281	7,735	2,795	30,343	78,500
Number of Units	91,736	68,199	32,359	215,442	566,523
Portion of Total:	14.3 %	16.7 %	13.8 %	12.9 %	10.9 %
<u>90% < LTV <= 95%</u>					
\$ UPB (Millions)	13,785	10,112	3,693	37,286	47,474
Number of Units	126,510	91,700	43,510	275,782	349,698
Portion of Total:	19.7 %	22.5 %	18.5 %	16.5 %	6.7 %
<u>95% < LTV</u>					
\$ UPB (Millions)	8,494	5,618	3,017	15,786	16,253
Number of Units	81,379	50,457	34,490	128,295	131,802
Portion of Total:	12.7 %	12.4 %	14.7 %	7.7 %	2.5 %
<u>Missing LTV</u>					
\$ UPB (Millions)	1,482	665	1,222	14,877	18,030
Number of Units	13,703	6,478	11,535	167,692	200,091
Portion of Total:	2.1 %	1.6 %	4.9 %	10.0 %	3.9 %
<u>Total</u>					
\$ UPB (Millions)	72,944	50,380	21,143	235,208	750,243
Number of Units	643,190	407,466	234,949	1,673,235	5,196,328
Portion of Total:	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

Unit counts exclude 2-4 unit properties. The data are adjusted for participation percent and REMIC weight.

* Does not include refinancings, second mortgages, and non-applicable categories.

Table 14b-2002

**Loan-to-Value Characteristics of Freddie Mac's Home Purchase Mortgages Meeting
Housing Goals
Dollar Volume (UPB) and Number of Units, 2002**

	Home Purchase Loans Only*				Total Mortgages Acquired
	Qualifying Low- and Moderate-Income Purchase	Qualifying Underserved Areas Targeted Purchase	Qualifying Special Affordable Purchase	All Home Purchase	
<u>0% < LTV <= 60%</u>					
\$ UPB (Millions)	4,082	1,981	1,502	13,946	127,758
Number of Units	46,211	20,168	20,593	112,995	955,331
Portion of Total:	11.4 %	7.7 %	14.3 %	10.4 %	24.7 %
<u>60% < LTV <= 80%</u>					
\$ UPB (Millions)	22,428	16,274	5,958	83,580	318,680
Number of Units	180,751	118,583	59,896	527,399	2,097,307
Portion of Total:	44.7 %	45.5 %	41.6 %	48.7 %	54.2 %
<u>80% < LTV <= 90%</u>					
\$ UPB (Millions)	6,860	5,362	1,995	21,029	57,762
Number of Units	60,851	45,794	22,252	152,777	431,429
Portion of Total:	15.0 %	17.6 %	15.5 %	14.1 %	11.2 %
<u>90% < LTV <= 95%</u>					
\$ UPB (Millions)	9,073	6,494	2,359	25,369	35,798
Number of Units	81,088	54,048	26,640	185,064	263,304
Portion of Total:	20.0 %	20.8 %	18.5 %	17.1 %	6.8 %
<u>95% < LTV</u>					
\$ UPB (Millions)	3,445	2,221	1,165	8,949	9,805
Number of Units	34,301	20,656	14,027	86,128	94,459
Portion of Total:	8.5 %	7.9 %	9.7 %	7.9 %	2.4 %
<u>Missing LTV</u>					
\$ UPB (Millions)	119	119	35	1,011	1,606
Number of Units	1,312	1,165	475	19,551	25,361
Portion of Total:	0.3 %	0.4 %	0.3 %	1.8 %	0.7 %
<u>Total</u>					
\$ UPB (Millions)	46,007	32,450	13,013	153,886	551,409
Number of Units	404,514	260,413	143,883	1,083,915	3,867,190
Portion of Total:	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

Unit counts exclude 2-4 unit properties. The data are adjusted for participation percent and REMIC weight.

* Does not include refinancings, second mortgages, and non-applicable categories.

Table 14a-2003

**Loan-to-Value Characteristics of Fannie Mae's Home Purchase Mortgages Meeting
Housing Goals
Dollar Volume (UPB) and Number of Units, 2003**

	Home Purchase Loans Only*				Total Mortgages Acquired
	Qualifying Low- and Moderate-Income Purchase	Qualifying Underserved Areas Targeted Purchase	Qualifying Special Affordable Purchase	All Home Purchase	
<u>0% < LTV <= 60%</u>					
\$ UPB (Millions)	6,989	3,458	2,419	22,957	352,951
Number of Units	73,494	32,053	31,716	172,965	2,472,068
Portion of Total:	9.5 %	7.0 %	10.8 %	9.0 %	29.8 %
<u>60% < LTV <= 80%</u>					
\$ UPB (Millions)	42,678	31,322	10,622	149,947	698,220
Number of Units	318,628	195,822	99,590	872,301	4,270,341
Portion of Total:	41.0 %	42.8 %	33.9 %	45.5 %	51.6 %
<u>80% < LTV <= 90%</u>					
\$ UPB (Millions)	10,684	7,551	2,924	30,839	104,240
Number of Units	82,884	52,888	28,269	196,674	707,686
Portion of Total:	10.7 %	11.6 %	9.6 %	10.3 %	8.5 %
<u>90% < LTV <= 95%</u>					
\$ UPB (Millions)	15,357	10,531	4,238	39,549	53,613
Number of Units	123,396	77,390	42,288	264,935	362,926
Portion of Total:	15.9 %	16.9 %	14.4 %	13.8 %	4.4 %
<u>95% < LTV</u>					
\$ UPB (Millions)	16,862	10,367	6,387	28,608	29,842
Number of Units	149,941	86,697	67,436	220,127	229,438
Portion of Total:	19.3 %	18.9 %	22.9 %	11.5 %	2.8 %
<u>Missing LTV</u>					
\$ UPB (Millions)	3,506	1,523	3,030	18,061	23,606
Number of Units	28,332	12,786	24,684	188,045	240,635
Portion of Total:	3.6 %	2.8 %	8.4 %	9.8 %	2.9 %
<u>Total</u>					
\$ UPB (Millions)	96,080	64,754	29,622	289,964	1,262,474
Number of Units	776,676	457,636	293,983	1,915,048	8,283,094
Portion of Total:	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

Unit counts exclude 2-4 unit properties. The data are adjusted for participation percent and REMIC weight.

* Does not include refinancings, second mortgages, and non-applicable categories.

Table 14b-2003

**Loan-to-Value Characteristics of Freddie Mac's Home Purchase Mortgages Meeting
Housing Goals
Dollar Volume (UPB) and Number of Units, 2003**

	Home Purchase Loans Only*				Total Mortgages Acquired
	Qualifying Low- and Moderate-Income Purchase	Qualifying Underserved Areas Targeted Purchase	Qualifying Special Affordable Purchase	All Home Purchase	
<u>0% < LTV <= 60%</u>					
\$ UPB (Millions)	3,408	1,690	1,206	12,656	194,236
Number of Units	36,150	15,132	15,586	93,352	1,450,341
Portion of Total:	11.2 %	8.2 %	13.9 %	10.6 %	30.8 %
<u>60% < LTV <= 80%</u>					
\$ UPB (Millions)	19,639	13,231	5,051	75,736	396,087
Number of Units	147,878	85,361	46,949	440,317	2,511,069
Portion of Total:	45.9 %	46.5 %	41.7 %	49.8 %	53.3 %
<u>80% < LTV <= 90%</u>					
\$ UPB (Millions)	4,682	3,082	1,310	13,950	54,036
Number of Units	37,194	22,680	12,917	92,254	389,268
Portion of Total:	11.5 %	12.4 %	11.5 %	10.4 %	8.3 %
<u>90% < LTV <= 95%</u>					
\$ UPB (Millions)	6,999	4,770	1,796	19,953	31,791
Number of Units	58,654	36,638	18,879	138,009	225,858
Portion of Total:	18.2 %	20.0 %	16.8 %	15.6 %	4.8 %
<u>95% < LTV</u>					
\$ UPB (Millions)	4,453	2,544	1,603	9,924	11,190
Number of Units	40,789	22,391	17,357	91,158	101,568
Portion of Total:	12.7 %	12.2 %	15.4 %	10.3 %	2.2 %
<u>Missing LTV</u>					
\$ UPB (Millions)	158	118	67	1,687	2,286
Number of Units	1,743	1,309	828	29,066	33,598
Portion of Total:	0.5 %	0.7 %	0.7 %	3.3 %	0.7 %
<u>Total</u>					
\$ UPB (Millions)	39,339	25,436	11,033	113,906	689,629
Number of Units	322,408	183,511	112,516	884,156	4,711,702
Portion of Total:	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

Unit counts exclude 2-4 unit properties. The data are adjusted for participation percent and REMIC weight.

* Does not include refinancings, second mortgages, and non-applicable categories.

Table 14a-2004

**Loan-to-Value Characteristics of Fannie Mae's Home Purchase Mortgages Meeting
Housing Goals
Dollar Volume (UPB) and Number of Units, 2004**

	Home Purchase Loans Only*				Total Mortgages Acquired
	Qualifying Low- and Moderate-Income Purchase	Qualifying Underserved Areas Targeted Purchase	Qualifying Special Affordable Purchase	All Home Purchase	
<u>0% < LTV <= 60%</u>					
\$ UPB (Millions)	6,278	3,501	2,053	22,860	125,130
Number of Units	62,089	29,263	25,713	160,574	872,226
Portion of Total:	10.1 %	7.9 %	10.7 %	9.9 %	22.8 %
<u>60% < LTV <= 80%</u>					
\$ UPB (Millions)	37,896	27,094	9,259	143,514	339,887
Number of Units	270,221	167,273	81,619	814,305	1,990,927
Portion of Total:	43.8 %	45.0 %	34.0 %	50.0 %	52.0 %
<u>80% < LTV <= 90%</u>					
\$ UPB (Millions)	6,514	4,909	1,800	23,708	59,859
Number of Units	48,488	33,114	16,637	147,272	386,101
Portion of Total:	7.9 %	8.9 %	6.9 %	9.0 %	10.1 %
<u>90% < LTV <= 95%</u>					
\$ UPB (Millions)	8,658	6,209	2,442	25,178	31,315
Number of Units	66,853	44,243	23,365	163,660	203,711
Portion of Total:	10.8 %	11.9 %	9.7 %	10.1 %	5.3 %
<u>95% < LTV</u>					
\$ UPB (Millions)	14,949	9,090	5,701	27,518	28,726
Number of Units	133,529	77,997	60,757	210,466	220,712
Portion of Total:	21.7 %	21.0 %	25.3 %	12.9 %	5.8 %
<u>Missing LTV</u>					
\$ UPB (Millions)	4,693	2,428	4,181	13,832	16,110
Number of Units	35,459	19,577	31,792	132,124	154,006
Portion of Total:	5.8 %	5.3 %	13.3 %	8.1 %	4.0 %
<u>Total</u>					
\$ UPB (Millions)	78,989	54,042	25,438	256,610	601,027
Number of Units	616,639	371,466	239,883	1,628,401	3,827,683
Portion of Total:	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

Unit counts exclude 2-4 unit properties. The data are adjusted for participation percent and REMIC weight.

* Does not include refinancings, second mortgages, and non-applicable categories.

Table 14b-2004

**Loan-to-Value Characteristics of Freddie Mac's Home Purchase Mortgages Meeting
Housing Goals
Dollar Volume (UPB) and Number of Units, 2004**

	Home Purchase Loans Only*				Total Mortgages Acquired
	Qualifying Low- and Moderate-Income Purchase	Qualifying Underserved Areas Targeted Purchase	Qualifying Special Affordable Purchase	All Home Purchase	
<u>0% < LTV <= 60%</u>					
\$ UPB (Millions)	4,198	2,246	1,440	15,601	77,495
Number of Units	43,453	20,442	18,052	112,565	550,438
Portion of Total:	12.4 %	9.5 %	15.0 %	12.2 %	23.0 %
<u>60% < LTV <= 80%</u>					
\$ UPB (Millions)	25,835	19,183	6,576	96,602	231,827
Number of Units	186,395	116,342	58,128	542,439	1,373,862
Portion of Total:	53.4 %	54.3 %	48.2 %	58.7 %	57.4 %
<u>80% < LTV <= 90%</u>					
\$ UPB (Millions)	4,644	3,376	1,352	13,289	35,022
Number of Units	36,049	23,916	12,980	85,533	237,983
Portion of Total:	10.3 %	11.2 %	10.8 %	9.3 %	10.0 %
<u>90% < LTV <= 95%</u>					
\$ UPB (Millions)	6,128	4,588	1,651	17,440	22,805
Number of Units	49,999	33,757	16,991	116,298	153,853
Portion of Total:	14.3 %	15.8 %	14.1 %	12.6 %	6.4 %
<u>95% < LTV</u>					
\$ UPB (Millions)	3,465	2,099	1,264	6,837	7,488
Number of Units	31,593	18,198	13,651	58,265	62,980
Portion of Total:	9.0 %	8.5 %	11.3 %	6.3 %	2.6 %
<u>Missing LTV</u>					
\$ UPB (Millions)	218	193	80	805	1,177
Number of Units	1,818	1,407	768	9,543	12,496
Portion of Total:	0.5 %	0.7 %	0.6 %	1.0 %	0.5 %
<u>Total</u>					
\$ UPB (Millions)	44,488	31,684	12,363	150,575	375,815
Number of Units	349,308	214,062	120,570	924,642	2,391,613
Portion of Total:	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

Unit counts exclude 2-4 unit properties. The data are adjusted for participation percent and REMIC weight.

* Does not include refinancings, second mortgages, and non-applicable categories.

Table 15a

Fannie Mae's Multifamily Mortgage Loan Purchases
Dollar Volume (UPB), Number of Loans and Number of Units by Acquisition Dollar Amount
1996-2004

Acquisition Dollar Amount	1996	1997	1998	1999	2000	2001	2002	2003	2004
Less Than or Equal to \$500,000									
UPB (\$ Thousands)	20,937	34,376	895,349	50,302	20,953	359,274	817,488	2,046,213	211,582
Number of Units	2,212	2,358	42,250	3,532	5,512	20,990	28,969	74,414	17,424
Number of Loans	76	127	4402	177	65	1,526	2,788	7,178	600
>\$500,000 - <= \$1M									
UPB (\$ Thousands)	90,220	106,507	540,851	146,981	85,824	260,440	877,708	3,222,971	757,360
Number of Units	7,163	7,648	24,052	10,530	6,678	17,105	32,284	91,074	27,172
Number of Loans	116	137	777	165	111	356	1,226	4,532	1,048
> \$1M - <= \$2M									
UPB (\$ Thousands)	33,039	402,684	840,226	558,191	314,427	837,217	1,305,809	4,354,504	1,374,134
Number of Units	21,984	23,751	38,887	33,659	22,715	46,837	51,537	121,284	48,746
Number of Loans	222	262	568	349	208	556	903	3,052	917
>\$2M - <= \$4M									
UPB (\$ Thousands)	1,133,540	1,184,937	1,798,308	1,302,385	775,443	2,416,416	2,185,133	5,205,019	2,267,081
Number of Units	52,988	51,277	73,102	55,969	38,532	95,638	74,205	138,945	73,991
Number of Loans	378	403	613	416	254	807	738	1,851	774
Above \$4M									
UPB (\$ Thousands)	5,456,078	5,167,878	8,428,387	7,334,698	8,880,864	14,814,529	13,091,889	18,442,163	14,684,581
Number of Units	188,585	168,032	215,106	190,400	216,072	323,339	274,402	383,815	271,792
Number of Loans	625	618	887	602	652	1,292	1,046	1,774	1,167
Total									
UPB (\$ Thousands)	7,036,813	6,896,382	12,503,120	9,392,557	10,077,511	18,687,876	18,278,027	33,270,869	19,294,738
Number of Units	272,931	253,065	393,397	294,091	289,509	503,909	461,397	809,532	439,125
Number of Loans	1,444	1,548	7,247	1,708	1,289	4,537	6,702	18,386	4,507

The data are adjusted for participation percent and REMIC weight.

Table 15b

**Freddie Mac's Multifamily Mortgage Loan Purchases
Dollar Volume (UPB), Number of Loans and Number of Units by Acquisition Dollar Amount
1996-2004**

Acquisition Dollar Amount	1996	1997	1998	1999	2000	2001	2002	2003	2004
Less Than or Equal to \$500,000									
UPB (\$ Thousands)	6,712	11,633	22,058	4,612	7,992	623,563	487,144	2,047,500	263,687
Number of Units	652	1,083	1,240	233	546	23,324	17,071	90,380	13,528
Number of Loans	19	33	122	32	44	2,466	1,809	8,180	1,221
>\$500,000 - <= \$1M									
UPB (\$ Thousands)	60,927	67,054	116,460	45,480	33,392	637,482	607,105	1,966,405	495,931
Number of Units	3,575	3,875	6,163	2,382	2,262	20,822	18,306	64,855	22,041
Number of Loans	73	96	309	156	99	1,031	1,064	2,904	716
> \$1M - <= \$2M									
UPB (\$ Thousands)	217,546	205,284	467,705	193,773	123,614	669,342	703,610	2,376,335	1,133,344
Number of Units	10,513	11,200	21,613	10,392	6,850	26,250	26,814	72,556	44,950
Number of Loans	145	163	543	251	175	656	922	1,866	892
>\$2M - <=\$4M									
UPB (\$ Thousands)	532,441	491,027	1,147,197	567,197	407,718	983,553	1,169,905	2,575,316	2,269,277
Number of Units	26,290	22,467	52,299	23,158	17,354	40,262	44,819	80,965	82,289
Number of Loans	179	201	652	341	213	497	877	1,149	887
Above \$4M									
UPB (\$ Thousands)	1,532,712	1,940,949	4,824,771	6,809,842	6,208,150	8,922,662	10,362,107	12,620,698	17,361,661
Number of Units	57,544	60,844	140,004	155,327	136,567	204,712	225,714	284,857	374,480
Number of Loans	206	243	776	713	605	1,068	1,690	1,446	1,649
Total									
UPB (\$ Thousands)	2,350,337	2,715,947	6,578,192	7,620,904	6,780,865	1,183,601	13,329,870	21,586,256	21,793,901
Number of Units	98,574	99,470	221,319	191,492	163,580	315,370	333,038	593,959	537,289
Number of Loans	622	736	2,402	1,511	1,174	5,743	6,383	15,584	5,419

The data are adjusted for participation percent and REMIC weight.

Table 16a

**Fannie Mae's Multifamily Mortgage Loan Purchases
Dollar Volume (UPB), Number of Loans and Number of Units by Purpose of Loan
1996-2004**

<u>Loan Purpose</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>
Purchase									
UPB (\$ Thousands)	581,443	657,655	4,140,088	3,723,910	4,945,092	6,545,134	9,034,061	23,603,543	10,482,866
Number of Units	22,370	26,012	136,637	117,615	136,508	175,225	223,989	563,510	221,392
Number of Loans	103	176	5,538	783	455	1,767	4,789	16,664	3,094
Refinance									
UPB (\$ Thousands)	5,204,544	4,509,816	7,097,885	4,410,796	4,563,019	11,523,243	8,712,049	8,853,722	8,251,125
Number of Units	197,169	161,240	209,808	142,286	136,433	313,783	225,752	229,507	205,831
Number of Loans	1,058	906	1,346	839	729	2,647	1,833	1,608	1,319
New Construction									
UPB (\$ Thousands)	661,100	1,065,093	779,793	269,228	489,159	590,634	448,512	723,228	493,353
Number of Units	34,161	39,313	28,001	8,434	14,234	14,278	10,117	14,076	10,402
Number of Loans	192	358	231	68	96	118	71	98	86
Rehabilitation									
UPB (\$ Thousands)	15,351	131,534	48,756	304,526	80,241	28,865	83,404	90,376	67,374
Number of Units	463	5,475	1,890	4,732	2,334	623	1,539	2,439	1,500
Number of Loans	3	28	5	13	9	5	9	16	8
Total									
UPB (\$ Thousands)	6,462,438	6,364,098	12,066,522	8,708,460	10,077,511	18,687,876	18,278,027	33,270,869	19,294,738
Number of Units	254,163	232,040	376,336	273,067	289,509	503,909	461,397	809,532	439,125
Number of Loans	1,356	1,468	7,120	1,703	1,289	4,537	6,702	18,386	4,507

Adjusted for participation percent and REMIC weight

Table 16b

**Freddie Mac's Multifamily Mortgage Loan Purchases
Dollar Volume (UPB), Number of Loans and Number of Units by Purpose of Loan
1996-2004**

<u>Loan Purpose</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>
Purchase									
UPB (\$ Thousands)	318,166	312,901	613,417	1,952,720	1,843,836	2,883,311	1,652,087	14,409,646	2,209,098
Number of Units	13,141	12,870	15,493	43,744	38,708	67,073	34,994	403,445	41,125
Number of Loans	75	58	75	172	158	2,256	119	14,833	154
Refinance									
UPB (\$ Thousands)	1,999,051	2,008,004	3,263,390	5,060,786	3,558,767	6,033,658	5,896,747	5,342,884	6,298,814
Number of Units	84,630	72,900	102,829	129,089	94,200	172,052	153,853	157,338	145,390
Number of Loans	540	470	622	659	395	1,689	692	615	674
New Construction									
UPB (\$ Thousands)	33,120	34,155	78,945	191,685	492,644	764,778	787,437	287,928	735,559
Number of Units	803	884	1,318	2,469	5,647	11,478	10,468	4,242	8,836
Number of Loans	7	10	8	19	37	65	56	22	41
Rehabilitation									
UPB (\$ Thousands)			5,725		6,430	20,789	93,841	45,250	11,500
Number of Units			6,417		331	1,309	2,812	895	179
Number of Loans			2		3	50	15	6	2
Total									
UPB (\$ Thousands)	2,350,337	2,355,060	3,961,477	7,205,191	5,901,677	9,702,536	13,329,870	21,586,256	21,793,901
Number of Units	98,574	86,654	126,057	175,302	138,886	251,912	333,038	593,959	537,289
Number of Loans	622	538	707	850	593	4,060	6,383	15,584	5,419

Adjusted for participation percent and REMIC weight

Table 17

GSEs' Multifamily Mortgage Loan Purchases
Dollar Volume (UPB) and Number of Units by Seasoning
1996-2004

	Fannie Mae			Freddie Mac		
	Seasoned*	Non-Seasoned	All	Seasoned*	Non-Seasoned	All
<u>1996</u>						
Number of Units	43,294	229,637	272,931	11,343	87,231	98,574
UPB (\$ Thousands)	826,651	6,210,162	7,036,813	306,384	2,043,953	2,350,337
<u>1997</u>						
Number of Units	16,191	236,874	253,065	16,645	82,825	99,470
UPB (\$ Thousands)	415,463	6,480,919	6,896,382	503,449	2,696,758	3,200,207
<u>1998</u>						
Number of Units	98,883	294,514	393,397	4,213	217,106	221,319
UPB (\$ Thousands)	2,629,702	9,873,418	12,503,120	208,107	9,917,631	10,125,738
<u>1999</u>						
Number of Units	16,333	277,758	294,091	6,673	184,819	191,492
UPB (\$ Thousands)	544,158	8,848,398	9,392,556	1,867,661	7,955,449	9,823,110
<u>2000</u>						
Number of Units	14,751	274,758	289,509	8,668	154,912	163,580
UPB (\$ Thousands)	444,701	9,632,810	10,077,511	532,269	8,220,615	8,752,884
<u>2001</u>						
Number of Units	43,607	460,302	503,909	58,710	256,660	315,370
UPB (\$ Thousands)	1,098,501	17,589,375	18,687,876	1,815,625	10,020,976	11,836,601
<u>2002</u>						
Number of Units	58,727	402,670	461,397	71,686	261,353	333,039
UPB (\$ Thousands)	1,994,990	16,283,037	18,278,027	3,071,348	10,258,522	13,329,870
<u>2003</u>						
Number of Units	207,087	602,445	809,532	198,959	395,000	593,959
UPB (\$ Thousands)	7,291,179	25,979,690	33,270,869	6,176,153	15,410,103	21,586,256
<u>2004</u>						
Number of Loans	1,070	3,437	4,507	2,196	3,223	5,419
Number of Units	36,590	402,535	439,125	64,532	472,756	537,288
UPB (\$ Thousands)	1,526,320	17,768,418	19,294,738	2,129,851	19,664,050	21,793,901

The data are adjusted for participation percent and REMIC weight

* Loans originated earlier than 12 months prior to purchase.

Table 18-2001

**Fannie Mae's Multifamily Mortgages
Method of Acquisition
During Calendar Year 2001**

	<u>Low- And Moderate-Income</u>	<u>Underserved Areas Targeted</u>	<u>Special Affordable</u>	<u>Total Mortgages Acquired</u>
<u>Mortgages Acquired By:</u>				
<u>Cash and Swap</u>				
\$ UPB (Millions)	13,302	6,819	6,194	15,817
Number of Units	402,571	207,255	232,766	438,144
Percent of Units	91.9%	47.3%	53.1%	100.0%
<u>Other</u>				
\$ UPB (Millions)	2,255	798	1,122	2,870
Number of Units	61,084	21,705	34,747	65,765
Percent of Units	92.9%	33.0%	52.8%	100.0%

Data are adjusted for participation percent and REMIC weight.

**Freddie Mac's Multifamily Mortgages
Method of Acquisition
During Calendar Year 2001**

	<u>Low- And Moderate-Income</u>	<u>Underserved Areas Targeted</u>	<u>Special Affordable</u>	<u>Total Mortgages Acquired</u>
<u>Mortgages Acquired By:</u>				
<u>Cash and Swap</u>				
\$ UPB (Millions)	7,371	3,334	3,165	8,547
Number of Units	213,254	103,349	118,068	229,195
Percent of Units	93.0%	45.1%	51.5%	100.0%
<u>Other</u>				
\$ UPB (Millions)	2,891	1,379	1,485	3,282
Number of Units	81,621	41,719	50,685	86,175
Percent of Units	94.7%	48.4%	58.8%	100.0%

Data are adjusted for participation percent and REMIC weight.

Table 18-2002

**Fannie Mae's Multifamily Mortgages
Method of Acquisition
During Calendar Year 2002**

	<u>Low- And Moderate-Income</u>	<u>Underserved Areas Targeted</u>	<u>Special Affordable</u>	<u>Total Mortgages Acquired</u>
<u>Mortgages Acquired By:</u>				
<u>Cash and Swap</u>				
\$ UPB (Millions)	11,291	6,067	5,285	13,558
Number of Units	331,355	174,493	188,837	364,985
Percent of Units	90.8%	47.8%	51.7%	100.0%
<u>Other</u>				
\$ UPB (Millions)	3,331	1,520	1,878	4,719
Number of Units	85,550	28,998	52,559	96,412
Percent of Units	88.7%	30.1%	54.5%	100.0%

Data are adjusted for participation percent and REMIC weight.

**Freddie Mac's Multifamily Mortgages
Method of Acquisition
During Calendar Year 2002**

	<u>Low- And Moderate-Income</u>	<u>Underserved Areas Targeted</u>	<u>Special Affordable</u>	<u>Total Mortgages Acquired</u>
<u>Mortgages Acquired By:</u>				
<u>Cash and Swap</u>				
\$ UPB (Millions)	7,338	3,892	3,308	8,587
Number of Units	199,100	101,237	107,030	217,133
Percent of Units	91.7%	46.6%	49.3%	100.0%
<u>Other</u>				
\$ UPB (Millions)	4,268	2,054	1,912	4,742
Number of Units	110,683	52,693	64,299	115,905
Percent of Units	95.5%	45.5%	55.5%	100.0%

Data are adjusted for participation percent and REMIC weight.

Table 18-2003

**Fannie Mae's Multifamily Mortgages
Method of Acquisition
During Calendar Year 2003**

	<u>Low- And Moderate-Income</u>	<u>Underserved Areas Targeted</u>	<u>Special Affordable</u>	<u>Total Mortgages Acquired</u>
<u>Mortgages Acquired By:</u>				
<u>Cash and Swap</u>				
\$ UPB (Millions)	24,646	13,300	11,235	31,569
Number of Units	679,668	346,294	358,418	779,062
Percent of Units	87.2%	44.5%	46.0%	100.0%
<u>Other</u>				
\$ UPB (Millions)	1,218	706	404	1,702
Number of Units	28,060	14,665	10,674	30,641
Percent of Units	91.6%	47.9%	34.8%	100.0%

Data are adjusted for participation percent and REMIC weight.

**Freddie Mac's Multifamily Mortgages
Method of Acquisition
During Calendar Year 2003**

	<u>Low- And Moderate-Income</u>	<u>Underserved Areas Targeted</u>	<u>Special Affordable</u>	<u>Total Mortgages Acquired</u>
<u>Mortgages Acquired By:</u>				
<u>Cash and Swap</u>				
\$ UPB (Millions)	12,008	8,814	5,916	14,411
Number of Units	361,855	276,928	210,923	407,475
Percent of Units	88.8%	68.0%	51.8%	100.0%
<u>Other</u>				
\$ UPB (Millions)	5,635	3,049	2,743	7,174
Number of Units	142,017	89,691	85,041	186,484
Percent of Units	76.2%	48.1%	45.6%	100.0%

Data are adjusted for participation percent and REMIC weight.

Table 18-2004

**Fannie Mae's Multifamily Mortgages
Method of Acquisition
During Calendar Year 2004**

	<u>Low- And Moderate-Income</u>	<u>Underserved Areas Targeted</u>	<u>Special Affordable</u>	<u>Total Mortgages Acquired</u>
<u>Mortgages Acquired By:</u>				
<u>Cash and Swap</u>				
\$ UPB (Millions)	13,483	7,090	6,784	16,844
Number of Units	363,597	180,952	221,648	404,793
Percent of Units	89.8%	44.7%	54.8%	100.0%
<u>Other</u>				
\$ UPB (Millions)	1,537	1,083	622	2,451
Number of Units	30,383	16,866	13,761	34,332
Percent of Units	88.5%	49.1%	40.1%	100.0%

Data are adjusted for participation percent and REMIC weight.

**Freddie Mac's Multifamily Mortgages
Method of Acquisition
During Calendar Year 2004**

	<u>Low- And Moderate-Income</u>	<u>Underserved Areas Targeted</u>	<u>Special Affordable</u>	<u>Total Mortgages Acquired</u>
<u>Mortgages Acquired By:</u>				
<u>Cash and Swap</u>				
\$ UPB (Millions)	10,208	4,579	5,113	11,126
Number of Units	250,372	118,942	151,976	262,557
Percent of Units	95.4%	45.3%	57.9%	100.0%
<u>Other</u>				
\$ UPB (Millions)	4,741	2,943	2,658	5,986
Number of Units	110,638	78,245	72,861	152,209
Percent of Units	72.7%	51.4%	47.9%	100.0%

Data are adjusted for participation percent and REMIC weight.