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# **PROFILES OF GSE MORTGAGE PURCHASES**

## **IN 2005 – 2007**

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**PD&R** Office of Policy  
Development  
and Research

U.S. Department of Housing and Urban Development

**PROFILES OF GSE MORTGAGE PURCHASES  
IN 2005 – 2007**

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

The Federal Housing Enterprises Financial Safety and Soundness Act of 1992, as revised by Section 1126 of the Housing and Economic Recovery Act of 2008, 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 2005-2007, but also in some cases covering previous years). The GSEs’ purchases during 2005-2007 were subject to housing goals established by HUD in November 2004.<sup>1</sup>

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 papers.<sup>2</sup> 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 2005, 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 previous volumes, “Profiles of GSE Mortgage Purchases in 1999 and 2000,” and “Profiles of GSE Mortgage Purchases in 2005-2007,” which are available on the Office of Policy Development and Research’s web site, HUD User.<sup>3</sup> In accordance with the Housing and Economic Recovery Act of 2008, HUD’s mission regulation authority over Fannie Mae and Freddie Mac is being transferred to the Federal Housing Finance Agency (FHFA), thus any future updates of this publication will be issued by the FHFA.

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<sup>1</sup> *Federal Register*, November 2, 2004, pp.63579-63887.

<sup>2</sup> 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

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

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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 units financed by mortgages that were acquisitions of refinance as well as home purchase loans. Prior to 2001, dwelling units financed after December 31, 1992 with 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 2004-2007 are shown in the following table:

### Conforming Loan Limits for One-Unit Properties\*

<u>Year</u>	<u>Limit</u>
2004	\$333,700
2005	\$359,659
2006	\$417,000
2007	\$417,000

\* 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).<sup>4</sup>

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-backed loans—FHA-insured, VA-guaranteed, and RHS loans--are also not included in the conventional conforming market totals.)

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<sup>4</sup> 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 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). Prior to 2004, the “B&C” portion of the subprime market was defined as one-half of loans originated by subprime lenders that report in accordance with HMDA. For 2004 and after, the “B&C” portion of the subprime mortgage market was defined as loans with an APR-spread greater than the estimated threshold that maximizes the exclusion of “B&C” loans while minimizing the exclusion of “A-minus” loans as reported in HMDA data.<sup>5</sup> 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.

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<sup>5</sup> 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 1a**

**Overview of the GSEs' Housing Goals and Performance, 2001-2007<sup>1</sup>**

Goal <sup>2</sup>	Goals	Performance				2005		2006		2007	
	2001-2004	2001	2002	2003	2004	Goal	Performance	Goal	Performance	Goal	Performance
Low- and Moderate-Income:											
Fannie Mae	50%	51.5%	51.8%	52.3%	53.4%	52%	55.1%	53%	56.9%	55%	55.5%
Freddie Mac		53.2%	50.3%	51.2%	51.6%		54.0%		55.9%		56.1%
Ratio <sup>3</sup>		1.03	0.97	0.98	0.97		0.98		0.98		1.01
Underserved Areas <sup>4</sup>											
Fannie Mae	31%	32.6%	32.8%	32.1%	33.5%	37%	41.4%	38%	43.6%	38%	43.4%
Freddie Mac		31.7%	31.0%	32.7%	32.3%		42.3%		42.7%		43.1%
Ratio <sup>3</sup>		0.97	0.95	1.02	0.96		1.02		0.98		0.99
Special Affordable:											
Fannie Mae	20%	21.6%	21.4%	21.2%	23.6%	22%	26.3%	23%	27.8%	25%	26.8%
Freddie Mac		22.6%	20.5%	21.4%	22.7%		24.3%		26.4%		25.8%
Ratio <sup>3</sup>		1.05	0.96	1.01	0.96		0.92		0.95		0.96
Special Affordable Multifamily <sup>5</sup> :											
Fannie Mae	\$2.85	\$7.36	\$7.57	\$12.23	\$7.32	\$5.49	\$10.39	\$5.49	\$13.31	\$5.49	\$19.84
Freddie Mac	\$2.11	\$4.65	\$5.22	\$8.79	\$7.77	\$3.92	\$12.35	\$3.92	\$13.58	\$3.92	\$15.12

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).

<sup>1</sup> Percentages of dwelling units in properties whose mortgages were purchased by the GSEs that qualified for each goal: in 2001-2004 based on HUD's October 2000 rule, and in 2005-2007 based on HUD's November 2004 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). Performance figures for 2005-2007 incorporates the treatment of missing data.

<sup>2</sup> 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.

<sup>3</sup> Ratio of Freddie Mac share to Fannie Mae share.

<sup>4</sup> Data for 2004 based on 1990 census; subgoal and performance for 2005-2007 based on 2000 census.

<sup>5</sup> Goals and performance in billions of dollars; goals for 2001-04 were 1.0 percent of each GSE's average mortgage purchases in 1997-99; goals for 2005-07 were 1.0 percent of each GSE's average mortgage purchases in 2000-02.

**Table 1b**

**Overview of the GSEs' Home Purchase Subgoals and Performance, 2004-2007<sup>1</sup>**

Subgoal <sup>3</sup>	2004 <sup>2</sup>		2005		2006		2007	
	Subgoal	Performance	Subgoal	Performance	Subgoal	Performance	Subgoal	Performance
Low- and Moderate-Income:								
Fannie Mae	N/A	47.0%	45%	44.6%	46%	46.9%	47%	42.1%
Freddie Mac		43.3%		46.8%		47.0%		43.5%
Ratio <sup>4</sup>		0.92		1.05		1.00		1.03
Underserved Areas <sup>5</sup>								
Fannie Mae	N/A	28.4%	32%	32.6%	33%	34.5%	33%	33.4%
Freddie Mac		26.7%		35.5%		33.6%		33.8%
Ratio <sup>4</sup>		0.94		1.09		0.97		1.01
Special Affordable:								
Fannie Mae	N/A	16.8%	17%	17.0%	17%	17.9%	18%	15.5%
Freddie Mac		15.2%		17.7%		17.0%		15.9%
Ratio <sup>4</sup>		0.90		1.04		0.95		1.03

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).

<sup>1</sup> Percentages of dwelling units in metropolitan owner-occupied properties whose home purchase mortgages were purchased by the GSEs that qualified for each subgoal.

<sup>2</sup> Home purchase subgoals first took effect in 2005; data for 2004 is for reference only.

<sup>3</sup> Abbreviated Definitions of Categories:

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

Underserved Areas: 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.

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.

<sup>4</sup> Ratio of Freddie Mac share to Fannie Mae share.

<sup>5</sup> Data for 2004 based on 1990 census; subgoal and performance for 2005-2007 based on 2000 census.

Table 2a

**Annual Trends in GSE Purchases and Single-Family Lending in Metropolitan Areas  
Goal-Qualifying Home Purchase and Refinance Mortgages, 1998-2007**

	Fannie Mae Data			HMDA Data for Fannie Mae	Freddie Mac Data			HMDA Data for Freddie Mac	Conforming Market	
	Prior Year	Current Year	All		Prior Year	Current Year	All		All	W/O B&C Loans <sup>1</sup>
<b>Very Low-Income</b>										
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
2005	17.6	13.2	13.9	12.6	15.6	13.6	14.0	11.1	13.3	12.7
2006	16.8	13.5	14.1	12.3	14.6	12.8	13.2	10.7	12.4	11.7
2007	12.5	12.1	12.2	11.7	14.2	12.0	12.6	11.3	12.5	12.0
<b>Special Affordable</b>										
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
2005	21.7	16.1	17.0	15.4	19.5	17.1	17.6	13.4	17.0	16.1
2006	20.4	16.8	17.4	15.2	18.9	16.2	16.8	13.0	16.0	14.6
2007	15.6	15.1	15.2	16.6	18.4	14.9	15.8	13.9	15.8	15.0
<b>Less Than Area Median Income</b>										
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
2005	50.1	44.2	45.2	43.5	47.8	46.7	47.0	40.6	45.7	44.5
2006	47.8	45.0	45.5	42.3	50.7	44.2	45.7	39.0	42.6	40.6
2007	41.1	41.5	41.5	41.1	46.3	41.6	42.8	39.9	42.2	41.1
<b>Underserved Areas</b>										
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
2005	39.5	33.9	34.8	32.4	40.1	37.0	37.5	28.5	39.8	38.3
2006	40.3	36.5	37.2	34.1	40.5	36.6	37.3	29.8	41.1	36.9
2007	35.9	35.6	35.7	34.9	40.8	34.9	36.3	32.2	37.5	35.6

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 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.

<sup>1</sup> HMDA-based market shares have been adjusted to exclude the B&C portion of the subprime market. It should be recognized that there exists some uncertainty regarding the number of B&C loans in the HMDA data. The adjustment assumes that the B&C loans represent one-half of the subprime market; for further discussion, see Harold, L. Bunce, *The GSEs' Funding of Affordable Loans: A 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, 1998-2007**

	Fannie Mae Data			HMDA Data for Fannie Mae	Freddie Mac Data			HMDA Data for Freddie Mac	Conforming Market	
	Prior Year	Current Year	All		Prior Year	Current Year	All		All	W/O B&C Loans <sup>1</sup>
<b>Very Low-Income</b>										
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
2005	20.4	12.9	14.1	12.4	17.4	13.9	14.5	10.8	12.4	11.9
2006	21.6	13.7	15.1	12.4	16.1	12.5	13.4	9.7	11.6	11.3
2007	12.4	12.6	12.6	12.4	14.7	12.2	12.7	11.1	12.8	12.6
<b>Special Affordable</b>										
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
2005	24.9	15.6	17.1	14.9	21.5	17.3	18.0	12.7	15.8	15.0
2006	25.5	16.8	18.3	15.1	20.8	15.8	17.0	11.7	14.8	13.9
2007	15.3	15.5	15.5	15.3	19.2	14.9	15.8	13.5	15.9	15.5
<b>Less Than Area Median Income</b>										
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
2005	52.3	43.2	44.6	42.3	49.0	47.5	47.7	38.8	43.5	40.8
2006	54.9	45.5	47.2	42.2	56.8	44.0	47.0	36.2	40.5	39.3
2007	40.9	42.3	42.1	42.2	49.5	41.9	43.5	39.2	42.3	41.9
<b>Underserved Areas</b>										
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
2005	38.8	31.2	32.5	29.7	40.1	34.5	35.5	25.4	37.5	35.9
2006	40.0	33.2	34.4	31.2	38.1	32.2	33.6	26.4	38.1	33.5
2007	34.2	33.3	33.4	33.2	38.6	32.3	33.8	30.2	34.9	33.5

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.

<sup>1</sup> HMDA-based market shares have been adjusted to exclude the B&C portion of the subprime market. It should be recognized that there exists some uncertainty regarding the number of B&C loans in the HMDA data. The adjustment assumes that the B&C loans represent one-half of the subprime market; for further discussion, see Harold, L. Bunce, *The GSEs' Funding of Affordable Loans: A 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, 2004-2007**

Borrower Characteristics	Total Market	Conventional Conforming Market						Conforming Market	
		FHA	Freddie Mac	Fannie Mae	Both GSEs	Depositories		Total	W/O B&C <sup>2</sup>
						Total	Portfolio		
<b>Low-Income:</b>									
2004	32.2 %	53.3 % <sup>1</sup>	25.5 %	29.2 %	27.8 %	29.8 %	30.2 %	30.9 %	29.8 %
2005	29.7	52.9	24.1	27.1	25.0	27.9	28.4	27.8	26.9
2006	28.0	45.3	24.0	36.9	25.8	27.6	28.0	27.1	26.3
2007	41.8	56.0	34.4	36.7	36.2	38.7	40.9	40.7	39.7
<b>African American:</b>									
2004	8.8	16.6	4.0	5.5	4.9	6.5	6.8	8.3	7.2
2005	9.8	16.0	4.3	5.8	5.2	7.8	8.3	9.5	8.3
2006	11.0	15.5	5.0	7.0	6.2	9.2	10.0	10.8	7.0
2007	9.7	17.4	6.2	7.9	7.2	8.6	9.0	9.1	7.5
<b>Hispanic:</b>									
2004	12.9	17.5	7.4	9.9	9.0	10.8	11.2	12.6	12.3
2005	14.3	15.0	8.0	10.0	9.2	12.0	12.5	14.2	13.9
2006	15.7	13.3	8.5	11.2	10.1	13.5	14.1	15.8	15.1
2007	12.9	12.9	10.1	11.7	11.1	12.5	12.8	12.9	12.2
<b>Minority:</b>									
2004	27.2	36.8	17.5	22.2	20.4	23.2	23.8	26.5	25.4
2005	29.0	33.4	17.9	21.7	20.3	25.0	25.9	28.8	27.4
2006	31.6	31.1	19.4	23.9	22.1	27.9	28.8	31.6	29.7
2007	27.6	32.5	21.9	25.5	24.1	26.4	27.1	27.2	25.3
<b>Neighborhood Characteristics</b>									
<b>Low-Income Tract:</b>									
2004	16.9 %	23.7 %	10.1 %	12.7 %	11.7 %	14.2 %	14.8 %	16.5 %	15.4 %
2005	18.0	22.2	10.9	13.1	12.3	15.4	16.2	17.8	16.7
2006	19.0	21.7	12.0	14.7	13.7	17.0	17.8	18.9	17.6
2007	17.2	21.6	13.5	15.3	14.6	16.4	17.0	16.9	15.6
<b>High-Minority Tract:</b>									
2004	33.8	39.4	23.6	29.2	27.1	29.6	30.2	33.4	32.4
2005	34.2	35.2	23.6	27.8	25.5	30.0	31.0	34.2	33.1
2006	35.0	32.1	24.3	28.6	26.9	31.5	32.5	35.2	33.7
2007	31.6	32.7	26.5	29.6	28.4	30.5	31.2	31.5	30.0
<b>High African-American Tract:</b>									
2004	8.8	13.9	4.7	6.0	5.5	6.9	7.3	8.4	7.4
2005	9.5	13.2	4.9	6.4	5.8	7.8	8.4	9.3	8.3
2006	10.4	12.7	5.6	7.4	6.7	9.1	9.6	10.3	9.2
2007	9.5	13.7	6.7	8.0	7.5	8.8	9.2	9.1	7.9
<b>Underserved Areas:</b>									
2004	38.6	50.1	27.0	32.1	30.2	33.9	34.8	37.8	36.3
2005	40.2	48.0	28.5	32.4	30.8	35.7	37.0	39.8	38.3
2006	41.1	46.2	29.9	34.2	32.5	37.8	39.0	41.1	39.3
2007	38.2	46.5	32.2	34.9	33.9	36.6	37.5	37.5	35.6

Notes: The FHA, depositories, and market percentages are derived from 2004-2007 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 2004-2007; 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 2007 but acquired by a GSE in 2007 as well as their acquisition of mortgages originated during 2007 are included in the 2007 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 \$417,000 in 2007. "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 2004-2007 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 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.

<sup>1</sup> Each percentage represents the share of a sector's portfolio accounted for by the borrower or neighborhood characteristic. For example, 53.3 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.

<sup>2</sup> HMDA-based market shares have been adjusted to exclude the B&C portion of the subprime market. It should be recognized that there exists some uncertainty regarding the number of B&C loans in the HMDA data. The adjustment assumes that the B&C loans represent one-half of the subprime market; for further discussion, see Harold, L. Bunce, *The GSEs' Funding of Affordable Loans: A 2004-05 Update*, Working Paper HF-018, Office of Policy Development and Research, June 2007.

**Table 4-2005**

**Number of Units Financed by Fannie Mae and Freddie Mac  
Purchases of Mortgages Originated During 2005**

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	<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	2,851,092	392,651	48,358	336,244	3,628,345
Freddie Mac	3,040,172	322,173	21,154	458,780	3,842,279
<u>Low-Mod Units</u>					
Fannie Mae	1,189,449	337,199	43,616	305,453	1,875,717
Freddie Mac	1,329,625	147,468	20,059	438,345	1,935,497
<u>Underserved Area Units</u>					
Fannie Mae	940,806	232,801	33,525	205,086	1,412,218
Freddie Mac	1,088,299	211,484	14,459	249,949	1,564,191
<u>Special Affordable Units</u>					
Fannie Mae	431,695	211,640	29,217	208,650	881,202
Freddie Mac	483,937	95,852	16,357	287,533	883,679

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Source: Loan-level data that the GSEs provide to HUD, covering financed units from conventional mortgages originated during 2005 and purchased by one of the GSEs during 2005 and 2006. Data are adjusted for participation percent and REMIC weight.

**Table 4-2006****Number of Units Financed by Fannie Mae and Freddie Mac  
Purchases of Mortgages Originated During 2006**

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	<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	2,690,560	377,661	56,476	478,082	3,602,779
Freddie Mac	2,305,441	259,233	30,859	452,837	3,048,370
<u>Low-Mod Units</u>					
Fannie Mae	1,128,778	323,311	49,494	437,486	1,939,069
Freddie Mac	961,521	210,820	28,777	425,872	1,626,990
<u>Underserved Area Units</u>					
Fannie Mae	935,680	227,775	40,538	281,498	1,485,491
Freddie Mac	816,241	163,907	21,886	252,618	1,254,652
<u>Special Affordable Units</u>					
Fannie Mae	420,866	205,837	31,842	290,215	948,760
Freddie Mac	347,509	140,903	21,477	285,135	795,024

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Source: Loan-level data that the GSEs provide to HUD, covering financed units from conventional mortgages originated during 2006 and purchased by one of the GSEs during 2006 and 2007. Data are adjusted for participation percent and REMIC weight.

**Table 5a-2005**

**Fannie Mae's Single-Family Owner-Occupied 1-Unit Mortgage Purchases  
by Housing Goal and Mortgagor's Income, 2005  
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	580,363 43.4 %	757,811 56.6 %	1,338,174 100.0 %
(2) Special Affordable (Total)	205,167 42.5 %	278,136 57.5 %	483,303 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	32,877 44.8 %	40,458 55.2 %	73,335 100.0 %
Very Low-Income Families In Low-Income Areas	41,236 41.0 %	59,445 59.0 %	100,681 100.0 %
Very Low-Income Families Not In Low-Income Areas	131,055 42.4 %	178,233 57.6 %	309,288 100.0 %
(3) Underserved Areas	401,977 41.5 %	566,754 58.5 %	968,731 100.0 %
Served Areas	838,434 45.9 %	987,125 54.1 %	1,825,559 100.0 %
(4) All Mortgages	1,376,857 46.3 %	1,599,139 53.7 %	2,975,996 100.0 %
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Mortgagor's Income***			
Income No More Than 50% of Area Median Income	97,919 7.1 %	150,594 9.4 %	248,513 8.4 %
Income More Than 50% But No More Than 60% of Area Median Income	82,171 6.0 %	91,012 5.7 %	173,183 5.8 %
Income More Than 60% But No More Than 80% of Area Median Income	190,200 13.8 %	226,561 14.2 %	416,761 14.0 %
Income More Than 80% But No More Than 100% of Area Median Income	189,669 13.8 %	234,542 14.7 %	424,211 14.3 %
Income More Than 100% But No More Than 120% of Area Median Income	171,205 12.4 %	208,545 13.0 %	379,750 12.8 %
Income More Than 120% of Area Median Income	591,134 42.9 %	607,609 38.0 %	1,198,743 40.3 %
Missing	54,558 4.0 %	80,277 5.0 %	134,835 4.5 %
Total	1,376,857 100.0 %	1,599,139 100.0 %	2,975,996 100.0 %

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-2005

**Freddie Mac's Single-Family Owner-Occupied 1-Unit Mortgage Purchases  
by Housing Goal and Mortgagor's Income, 2005  
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	543,795 42.5 %	735,442 57.5% %	1,279,237 100.0 %
(2) Special Affordable (Total)	202,998 43.1 %	267,496 56.9% %	470,494 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	36,077 41.6 %	50,696 58.4% %	86,773 100.0 %
Very Low-Income Families In Low-Income Areas	42,545 41.8 %	59,296 58.2% %	101,841 100.0 %
Very Low-Income Families Not In Low-Income Areas	124,376 44.1 %	157,504 55.9% %	281,880 100.0 %
(3) Underserved Areas	405,824 39.5 %	620,857 60.5% %	1,026,681 100.0 %
Served Areas	767,741 42.8 %	1,025,248 57.2% %	1,792,989 100.0 %
(4) All Mortgages	1,279,186 43.3 %	1,677,960 56.7% %	2,957,146 100.0 %
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Mortgagor's Income***			
Income No More Than 50% of Area Median Income	89,536 7.0 %	117,964 7.0 %	207,500 7.0 %
Income More Than 50% But No More Than 60% of Area Median Income	79,807 6.2 %	99,679 5.9 %	179,486 6.1 %
Income More Than 60% But No More Than 80% of Area Median Income	191,887 15.0 %	255,241 15.2 %	447,128 15.1 %
Income More Than 80% But No More Than 100% of Area Median Income	194,358 15.2 %	266,346 15.9 %	460,704 15.6 %
Income More Than 100% But No More Than 120% of Area Median Income	153,386 12.0 %	234,067 13.9 %	387,453 13.1 %
Income More Than 120% of Area Median Income	535,239 41.8 %	649,500 38.7 %	1,184,739 40.1 %
Missing	34,972 2.7 %	55,162 3.3 %	90,134 3.0 %
Total	1,279,186 100.0 %	1,677,960 100.0 %	2,957,146 100.0 %

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-2006**

**Fannie Mae's Single-Family Owner-Occupied 1-Unit Mortgage Purchases  
by Housing Goal and Mortgagor's Income, 2006  
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	647,800 51.3 %	614,995 48.7 %	1,262,795 100.0 %
(2) Special Affordable (Total)	226,824 49.3 %	233,724 50.7 %	460,548 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	36,723 58.2 %	26,374 41.8 %	63,097 100.0 %
Very Low-Income Families In Low-Income Areas	48,886 47.8 %	53,362 52.2 %	102,248 100.0 %
Very Low-Income Families Not In Low-Income Areas	141,215 49.5 %	143,988 50.5 %	285,203 100.0 %
(3) Underserved Areas	450,060 46.8 %	511,183 53.2 %	961,243 100.0 %
Served Areas	864,538 52.5 %	782,277 47.5 %	1,646,815 100.0 %
(4) All Mortgages	1,443,846 51.9 %	1,337,540 48.1 %	2,781,386 100.0 %
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Mortgagor's Income***			
Income No More Than 50% of Area Median Income	117,188 8.1 %	132,119 9.9 %	249,307 9.0 %
Income More Than 50% But No More Than 60% of Area Median Income	84,865 5.9 %	72,696 5.4 %	157,561 5.7 %
Income More Than 60% But No More Than 80% of Area Median Income	207,369 14.4 %	180,875 13.5 %	388,244 14.0 %
Income More Than 80% But No More Than 100% of Area Median Income	206,409 14.3 %	190,328 14.2 %	396,737 14.3 %
Income More Than 100% But No More Than 120% of Area Median Income	155,465 10.8 %	170,789 12.8 %	326,254 11.7 %
Income More Than 120% of Area Median Income	613,170 42.5 %	534,630 40.0 %	1,147,800 41.3 %
Missing	59,379 4.1 %	56,103 4.2 %	115,482 4.2 %
Total	1,443,846 100.0 %	1,337,540 100.0 %	2,781,386 100.0 %

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-2006

**Freddie Mac's Single-Family Owner-Occupied 1-Unit Mortgage Purchases  
by Housing Goal and Mortgagor's Income, 2006  
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	484,013 45.7 %	575,528 54.3% %	1,059,541 100.0 %
(2) Special Affordable (Total)	165,013 45.7 %	195,894 54.3% %	360,907 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	32,277 46.2 %	37,662 53.8% %	69,939 100.0 %
Very Low-Income Families In Low-Income Areas	34,530 44.1 %	43,756 55.9% %	78,286 100.0 %
Very Low-Income Families Not In Low-Income Areas	98,206 46.2 %	114,475 53.8% %	212,681 100.0 %
(3) Underserved Areas	337,930 40.7 %	492,116 59.3% %	830,046 100.0 %
Served Areas	677,036 46.8 %	769,195 53.2% %	1,446,231 100.0 %
(4) All Mortgages	1,121,726 46.3 %	1,301,787 53.7% %	2,423,513 100.0 %
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Mortgagor's Income***			
Income No More Than 50% of Area Median Income	69,389 6.2 %	87,027 6.7 %	156,416 6.5 %
Income More Than 50% But No More Than 60% of Area Median Income	64,748 5.8 %	72,054 5.5 %	136,802 5.6 %
Income More Than 60% But No More Than 80% of Area Median Income	163,456 14.6 %	187,250 14.4 %	350,706 14.5 %
Income More Than 80% But No More Than 100% of Area Median Income	173,690 15.5 %	202,940 15.6 %	376,630 15.5 %
Income More Than 100% But No More Than 120% of Area Median Income	121,748 10.9 %	180,607 13.9 %	302,355 12.5 %
Income More Than 120% of Area Median Income	491,624 43.8 %	532,605 40.9 %	1,024,229 42.3 %
Missing	37,071 3.3 %	39,306 3.0 %	76,377 3.2 %
Total	1,121,726 100.0 %	1,301,787 100.0 %	2,423,513 100.0 %

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-2007**

**Fannie Mae's Single-Family Owner-Occupied 1-Unit Mortgage Purchases  
by Housing Goal and Mortgagor's Income, 2007  
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	630,394 47.0 %	710,460 53.0 %	1,340,854 100.0 %
(2) Special Affordable (Total)	214,517 45.1 %	261,616 54.9 %	476,133 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	37,043 48.1 %	39,918 51.9 %	76,961 100.0 %
Very Low-Income Families In Low-Income Areas	46,783 43.6 %	60,612 56.4 %	107,395 100.0 %
Very Low-Income Families Not In Low-Income Areas	130,691 44.8 %	161,085 55.2 %	291,776 100.0 %
(3) Underserved Areas	472,739 44.5 %	588,980 55.5 %	1,061,719 100.0 %
Served Areas	943,805 49.3 %	972,046 50.7 %	1,915,851 100.0 %
(4) All Mortgages	1,533,095 48.8 %	1,609,740 51.2 %	3,142,835 100.0 %
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Mortgagor's Income***			
Income No More Than 50% of Area Median Income	98,465 6.4 %	145,575 9.0 %	244,040 7.8 %
Income More Than 50% But No More Than 60% of Area Median Income	85,168 5.6 %	80,433 5.0 %	165,601 5.3 %
Income More Than 60% But No More Than 80% of Area Median Income	209,926 13.7 %	202,353 12.6 %	412,279 13.1 %
Income More Than 80% But No More Than 100% of Area Median Income	206,041 13.4 %	215,175 13.4 %	421,216 13.4 %
Income More Than 100% But No More Than 120% of Area Median Income	177,003 11.5 %	196,547 12.2 %	373,550 11.9 %
Income More Than 120% of Area Median Income	704,739 46.0 %	685,143 42.6 %	1,389,882 44.2 %
Missing	51,752 3.4 %	84,514 5.3 %	136,266 4.3 %
Total	1,533,095 100.0 %	1,609,740 100.0 %	3,142,835 100.0 %

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-2007

**Freddie Mac's Single-Family Owner-Occupied 1-Unit Mortgage Purchases  
by Housing Goal and Mortgagor's Income, 2007  
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	452,994 47.4 %	503,086 52.6% %	956,080 100.0 %
(2) Special Affordable (Total)	157,204 47.7 %	172,414 52.3% %	329,618 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	28,546 46.8 %	32,463 53.2% %	61,009 100.0 %
Very Low-Income Families In Low-Income Areas	31,876 46.2 %	37,161 53.8% %	69,037 100.0 %
Very Low-Income Families Not In Low-Income Areas	96,782 48.5 %	102,790 51.5% %	199,572 100.0 %
(3) Underserved Areas	340,093 43.7 %	437,447 56.3% %	777,540 100.0 %
Served Areas	669,739 48.4 %	714,483 51.6% %	1,384,222 100.0 %
(4) All Mortgages	1,098,844 48.0 %	1,189,120 52.0% %	2,287,964 100.0 %
<hr/>			
Mortgagor's Income***			
Income No More Than 50% of Area Median Income	67,246 6.1 %	75,936 6.4 %	143,182 6.3 %
Income More Than 50% But No More Than 60% of Area Median Income	62,726 5.7 %	64,626 5.4 %	127,352 5.6 %
Income More Than 60% But No More Than 80% of Area Median Income	152,644 13.9 %	160,464 13.5 %	313,108 13.7 %
Income More Than 80% But No More Than 100% of Area Median Income	158,794 14.5 %	173,892 14.6 %	332,686 14.5 %
Income More Than 100% But No More Than 120% of Area Median Income	124,633 11.3 %	157,741 13.3 %	282,374 12.3 %
Income More Than 120% of Area Median Income	510,057 46.4 %	522,471 43.9 %	1,032,528 45.1 %
Missing	22,744 2.1 %	33,990 2.9 %	56,734 2.5 %
Total	1,098,844 100.0 %	1,189,120 100.0 %	2,287,964 100.0 %

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, 2004 - 2007**

	Fannie Mae				Freddie Mac			
	2004	2005	2006	2007	2004	2005	2006	2007
<b>Metropolitan</b>								
Number of Underserved Units	1,181,599	1,410,139	1,452,199	1,716,685	816,203	1,425,453	1,203,973	1,233,909
Percent of Total Units	32.6 %	41.8 %	44.1 %	43.7 %	31.3 %	42.8 %	43.2 %	43.5 %
Total	3,628,149	3,374,961	3,295,804	3,926,616	2,609,239	3,331,302	2,787,528	2,835,217
<b>Non-metropolitan</b>								
Number of Underserved Units	178,169	127,228	128,561	152,447	142,125	126,357	116,816	115,490
Percent of Total Units	41.3 %	37.9 %	39.0 %	39.7 %	39.4 %	37.2 %	38.2 %	39.5 %
Total	431,431	335,622	329,898	384,385	360,495	339,957	305,659	292,720
<b>Overall</b>								
Number of Underserved Units	1,359,768	1,537,367	1,580,760	1,869,132	958,328	1,551,810	1,320,789	1,349,399
Percent of Total Units	33.5 %	41.4 %	43.6 %	43.4 %	32.3 %	42.3 %	42.7 %	43.1 %
Total Eligible*	4,059,993	3,711,180	3,626,122	4,311,419	2,969,734	3,671,583	3,093,337	3,128,045

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

**Table 7a-2005**

**Loan and Borrower Characteristics of Single-Family  
Mortgages Purchased by the GSEs in Metropolitan Areas, 2005**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	858,351	1,638,171	915,320	1,596,077	1,773,671	3,234,248
Prior/Current Year Origination						
Prior Year	18.6%	15.4%	18.1%	16.5%	18.3%	16.0%
Current Year	81.4%	84.6%	81.9%	83.5%	81.7%	84.0%
Loan-to-Value Ratio						
60% or Less	20.6%	23.5%	18.0%	22.7%	19.2%	23.1%
61-80%	55.7%	59.1%	57.5%	60.9%	56.6%	60.0%
81-90%	9.3%	7.6%	13.7%	9.3%	11.6%	8.5%
91-95%	4.7%	3.9%	5.2%	4.2%	5.0%	4.0%
Over 95%	9.7%	6.0%	5.6%	3.0%	7.5%	4.5%
Income of Borrower(s)						
60% of Area Median or Below	22.5%	11.5%	20.3%	10.4%	21.3%	11.0%
61-100% of Median	35.7%	28.2%	38.8%	29.6%	37.3%	28.9%
Over 100% of Median	41.8%	60.3%	40.9%	60.0%	41.4%	60.1%
Below Area Median	58.2%	39.7%	59.1%	40.0%	58.6%	39.9%
First-Time Home Buyer	17.4%	14.5%	10.1%	9.4%	13.6%	12.0%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.4%	0.3%	0.6%	0.3%	0.5%	0.3%
Asian or Pacific Islander	6.6%	4.4%	6.4%	4.4%	6.5%	4.4%
African American	12.1%	3.3%	13.4%	3.4%	12.8%	3.3%
Hispanic	21.2%	6.3%	16.9%	5.1%	19.1%	5.7%
White	59.7%	85.7%	62.7%	86.8%	61.2%	86.3%
Age of Borrower						
Under 30	2.7%	12.8%	14.8%	12.0%	7.7%	12.5%
30-39	30.4%	27.9%	27.5%	29.0%	29.2%	28.4%
40 and Over	66.9%	59.3%	57.7%	59.0%	63.1%	59.2%
Gender of Borrower(s)						
All Male	31.8%	26.0%	2.8%	1.7%	24.5%	18.2%
All Female	30.2%	22.7%	3.3%	1.8%	23.4%	16.0%
Male and Female	37.9%	51.3%	93.9%	96.5%	52.1%	65.8%

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 7b-2005**

**Loan and Borrower Characteristics of Single-Family  
Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2005**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	110,380	186,853	111,361	196,675		383,528
Prior/Current Year Origination						
Prior Year	15.6%	14.8%	14.1%	14.2%	14.9%	14.5%
Current Year	84.4%	85.2%	85.9%	85.8%	85.1%	85.5%
Loan-to-Value Ratio						
60% or Less	16.2%	18.6%	16.3%	18.7%	16.2%	18.7%
61-80%	49.4%	54.0%	53.9%	57.4%	51.7%	55.7%
81-90%	12.4%	10.6%	15.7%	12.9%	14.1%	11.8%
91-95%	6.9%	5.6%	7.5%	6.3%	7.2%	6.0%
Over 95%	15.1%	11.3%	6.6%	4.8%	10.7%	7.9%
Income of Borrower(s)						
60% of Area Median or Below	17.6%	14.8%	16.1%	13.6%	16.9%	14.2%
61-100% of Median	30.7%	30.7%	31.4%	31.5%	31.1%	31.1%
Over 100% of Median	51.7%	54.5%	52.4%	54.9%	52.1%	54.7%
Below Area Median	48.3%	45.5%	47.6%	45.1%	47.9%	45.3%
First-Time Home Buyer	16.2%	14.8%	8.4%	8.5%	12.3%	11.6%
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	1.8%	0.9%	1.9%	1.1%	1.8%	1.0%
African American	3.7%	1.5%	3.3%	1.2%	3.5%	1.4%
Hispanic	5.1%	2.5%	4.4%	2.2%	4.7%	2.3%
White	88.6%	94.6%	89.9%	95.2%	89.2%	94.9%
Age of Borrower						
Under 30	14.9%	14.3%	12.9%	12.7%	14.1%	13.6%
30-39	24.0%	25.5%	24.5%	26.2%	24.2%	25.8%
40 and Over	61.1%	60.1%	62.5%	61.0%	61.7%	60.5%
Gender of Borrower(s)						
All Male	27.5%	25.7%	1.2%	1.2%	18.9%	16.9%
All Female	20.9%	18.7%	1.5%	1.2%	14.5%	12.4%
Male and Female	51.6%	55.7%	97.3%	97.6%	66.6%	70.8%

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-2005**

**Loan and Borrower Characteristics of Single-Family Home Purchase  
Mortgages Purchased by the GSEs in Metropolitan Areas, 2005**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	353,805	754,668	362,896	687,889	716,701	1,442,557
Prior/Current Year Origination						
Prior Year	19.8%	15.0%	20.8%	17.4%	20.3%	16.2%
Current Year	80.2%	85.0%	79.2%	82.6%	79.7%	83.8%
Loan-to-Value Ratio						
60% or Less	8.6%	13.9%	11.0%	15.6%	9.8%	14.7%
61-80%	52.4%	59.9%	58.2%	64.3%	55.3%	62.0%
81-90%	8.5%	7.2%	9.9%	7.3%	9.2%	7.2%
91-95%	8.9%	6.8%	8.5%	6.9%	8.7%	6.9%
Over 95%	21.7%	12.2%	12.5%	6.0%	17.1%	9.2%
Income of Borrower(s)						
60% of Area Median or Below	21.5%	10.8%	21.3%	11.0%	21.4%	10.9%
61-100% of Median	35.5%	28.3%	39.2%	30.1%	37.4%	29.1%
Over 100% of Median	43.0%	61.0%	39.4%	58.9%	41.2%	60.0%
Below Area Median	57.0%	39.0%	60.6%	41.1%	58.8%	40.0%
First-Time Home Buyer	42.1%	31.4%	25.4%	21.7%	33.7%	26.8%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.4%	0.3%	0.6%	0.3%	0.5%	0.3%
Asian or Pacific Islander	8.0%	5.6%	7.6%	5.7%	7.9%	5.7%
African American	9.9%	3.4%	11.9%	3.5%	10.9%	3.4%
Hispanic	20.4%	6.5%	16.1%	5.4%	18.4%	6.0%
White	61.3%	84.3%	63.8%	85.1%	62.5%	84.7%
Age of Borrower						
Under 30	26.7%	21.2%	25.9%	19.8%	26.4%	20.6%
30-39	30.9%	32.5%	30.8%	33.1%	30.9%	32.8%
40 and Over	42.4%	46.3%	43.3%	47.0%	42.7%	46.6%
Gender of Borrower(s)						
All Male	36.8%	28.8%	4.2%	2.1%	29.7%	21.0%
All Female	30.7%	23.3%	4.2%	2.1%	24.9%	17.1%
Male and Female	32.5%	47.9%	91.6%	95.8%	45.4%	61.9%

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-2005**

**Loan and Borrower Characteristics of Single-Family Home Purchase Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2005**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	48,173	83,399	42,927	79,716	91,100	163,115
Prior/Current Year Origination						
Prior Year	15.9%	13.8%	14.1%	13.6%	15.0%	13.7%
Current Year	84.1%	86.2%	85.9%	86.4%	85.0%	86.3%
Loan-to-Value Ratio						
60% or Less	7.5%	10.6%	10.5%	13.0%	8.9%	11.8%
61-80%	37.7%	47.1%	47.7%	55.4%	42.4%	51.1%
81-90%	9.4%	8.6%	12.3%	9.9%	10.8%	9.2%
91-95%	12.6%	10.0%	13.8%	11.1%	13.2%	10.5%
Over 95%	32.8%	23.8%	15.7%	10.7%	24.7%	17.4%
Income of Borrower(s)						
60% of Area Median or Below	18.5%	14.8%	17.5%	14.3%	18.0%	14.6%
61-100% of Median	32.0%	31.7%	32.0%	31.5%	32.0%	31.6%
Over 100% of Median	49.5%	53.5%	50.5%	54.2%	50.0%	53.8%
Below Area Median	50.5%	46.5%	49.5%	45.8%	50.0%	46.2%
First-Time Home Buyer	37.2%	33.2%	21.8%	21.0%	29.9%	27.2%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.9%	0.5%	0.5%	0.3%	0.7%	0.4%
Asian or Pacific Islander	1.5%	1.2%	1.9%	1.4%	1.7%	1.3%
African American	4.0%	1.6%	3.3%	1.3%	3.7%	1.5%
Hispanic	6.1%	3.2%	4.8%	2.6%	5.5%	2.9%
White	87.5%	93.5%	89.3%	94.4%	88.3%	93.9%
Age of Borrower						
Under 30	24.7%	23.3%	21.0%	20.6%	23.3%	22.2%
30-39	26.2%	28.8%	25.6%	28.2%	26.0%	28.5%
40 and Over	49.1%	47.9%	53.3%	51.3%	50.7%	49.3%
Gender of Borrower(s)						
All Male	32.3%	28.7%	1.6%	1.4%	23.9%	20.0%
All Female	22.6%	20.1%	1.8%	1.5%	16.9%	14.1%
Male and Female	45.1%	51.3%	96.7%	97.1%	59.2%	65.9%

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-2006**

**Loan and Borrower Characteristics of Single-Family  
Mortgages Purchased by the GSEs in Metropolitan Areas, 2006**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	852,362	1,469,950	728,155	1,276,274	1,580,517	2,746,224
Prior/Current Year Origination						
Prior Year	19.3%	17.0%	28.2%	25.9%	23.4%	21.1%
Current Year	80.7%	83.0%	71.8%	74.1%	76.6%	78.9%
Loan-to-Value Ratio						
60% or Less	18.3%	20.7%	22.4%	26.1%	20.2%	23.3%
61-80%	54.4%	58.9%	55.5%	58.6%	54.9%	58.8%
81-90%	9.0%	7.3%	11.3%	7.9%	10.1%	7.6%
91-95%	4.5%	3.8%	4.5%	3.7%	4.5%	3.8%
Over 95%	13.9%	9.2%	6.3%	3.6%	10.3%	6.6%
Income of Borrower(s)						
60% of Area Median or Below	22.4%	11.6%	19.1%	9.7%	20.9%	10.7%
61-100% of Median	35.6%	28.2%	38.6%	29.2%	37.0%	28.7%
Over 100% of Median	42.0%	60.2%	42.3%	61.1%	42.1%	60.6%
Below Area Median	58.0%	39.8%	57.7%	38.9%	57.9%	39.4%
First-Time Home Buyer	20.7%	18.0%	13.7%	12.0%	17.5%	15.2%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.4%	0.3%	0.5%	0.2%	0.4%	0.3%
Asian or Pacific Islander	5.9%	4.3%	5.9%	4.3%	5.9%	4.3%
African American	14.4%	4.1%	13.2%	3.5%	13.9%	3.8%
Hispanic	21.8%	6.7%	17.9%	5.5%	20.1%	6.2%
White	57.5%	84.7%	62.5%	86.5%	59.6%	85.5%
Age of Borrower						
Under 30	16.6%	14.7%	16.5%	13.8%	16.5%	14.4%
30-39	25.9%	27.5%	27.1%	28.3%	26.3%	27.8%
40 and Over	57.5%	57.8%	56.4%	57.9%	57.1%	57.8%
Gender of Borrower(s)						
All Male	35.2%	29.2%	6.0%	2.6%	28.9%	21.6%
All Female	31.5%	24.1%	6.0%	2.6%	26.0%	17.9%
Male and Female	33.4%	46.8%	88.0%	94.7%	45.2%	60.5%

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 7b-2006**

**Loan and Borrower Characteristics of Single-Family  
Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2006**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	108,881	175,693	101,892	169,812	210,773	345,505
Prior/Current Year Origination						
Prior Year	13.0%	13.5%	22.9%	23.3%	17.8%	18.3%
Current Year	87.0%	86.5%	77.1%	76.7%	82.2%	81.7%
Loan-to-Value Ratio						
60% or Less	15.7%	17.5%	21.2%	23.1%	18.4%	20.3%
61-80%	48.4%	53.0%	50.5%	54.3%	49.4%	53.7%
81-90%	11.7%	10.0%	13.5%	11.1%	12.6%	10.5%
91-95%	5.7%	5.0%	6.9%	5.8%	6.3%	5.4%
Over 95%	18.5%	14.4%	7.8%	5.8%	13.3%	10.1%
Income of Borrower(s)						
60% of Area Median or Below	18.0%	14.8%	14.5%	12.4%	16.3%	13.6%
61-100% of Median	29.9%	30.1%	30.4%	30.3%	30.1%	30.2%
Over 100% of Median	52.1%	55.1%	55.1%	57.3%	53.5%	56.2%
Below Area Median	47.9%	44.9%	44.9%	42.7%	46.5%	43.8%
First-Time Home Buyer	19.8%	18.6%	11.2%	10.8%	15.6%	14.7%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.8%	0.4%	0.5%	0.3%	0.7%	0.3%
Asian or Pacific Islander	1.8%	1.0%	1.8%	0.9%	1.8%	0.9%
African American	4.4%	1.7%	3.3%	1.3%	3.9%	1.5%
Hispanic	5.5%	2.8%	4.4%	2.3%	5.0%	2.5%
White	87.5%	94.2%	89.9%	95.3%	88.6%	94.7%
Age of Borrower						
Under 30	16.6%	16.2%	14.3%	13.9%	15.7%	15.3%
30-39	23.6%	24.9%	23.8%	25.6%	23.7%	25.2%
40 and Over	59.8%	58.8%	61.9%	60.4%	60.6%	59.5%
Gender of Borrower(s)						
All Male	30.9%	28.3%	2.2%	2.0%	22.1%	19.6%
All Female	22.2%	19.9%	2.3%	1.9%	16.1%	14.0%
Male and Female	46.9%	51.8%	95.5%	96.1%	61.8%	66.4%

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 7c-2006**

**Loan and Borrower Characteristics of Single-Family Home Purchase  
Mortgages Purchased by the GSEs in Metropolitan Areas, 2006**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	399,643	778,159	296,131	601,282	695,774	1,379,441
Prior/Current Year Origination						
Prior Year	20.7%	16.3%	26.3%	21.7%	23.1%	18.6%
Current Year	79.3%	83.7%	73.7%	78.3%	76.9%	81.4%
Loan-to-Value Ratio						
60% or Less	7.9%	12.3%	12.1%	16.1%	9.7%	13.9%
61-80%	50.3%	59.5%	59.2%	65.8%	54.1%	62.2%
81-90%	7.1%	6.1%	8.0%	6.0%	7.5%	6.1%
91-95%	7.3%	5.8%	7.0%	5.5%	7.2%	5.7%
Over 95%	27.4%	16.2%	13.7%	6.7%	21.6%	12.1%
Income of Borrower(s)						
60% of Area Median or Below	23.0%	11.1%	20.5%	9.9%	21.9%	10.6%
61-100% of Median	37.5%	29.3%	41.4%	29.8%	39.1%	29.5%
Over 100% of Median	39.6%	59.5%	38.1%	60.3%	38.9%	59.9%
Below Area Median	60.4%	40.5%	61.9%	39.7%	61.1%	40.1%
First-Time Home Buyer	44.1%	34.1%	33.6%	25.5%	39.6%	30.3%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.4%	0.3%	0.4%	0.2%	0.4%	0.3%
Asian or Pacific Islander	6.8%	5.3%	7.2%	5.4%	6.9%	5.3%
African American	12.4%	4.2%	11.2%	3.4%	11.9%	3.9%
Hispanic	19.9%	6.9%	16.7%	5.7%	18.6%	6.4%
White	60.6%	83.2%	64.5%	85.3%	62.2%	84.1%
Age of Borrower						
Under 30	27.9%	22.7%	26.7%	20.7%	27.5%	21.9%
30-39	30.7%	32.1%	30.6%	32.8%	30.6%	32.4%
40 and Over	41.4%	45.2%	42.8%	46.5%	41.9%	45.7%
Gender of Borrower(s)						
All Male	39.8%	31.4%	7.5%	2.8%	33.6%	23.6%
All Female	30.6%	23.7%	6.9%	2.6%	26.0%	18.0%
Male and Female	29.6%	44.8%	85.6%	94.6%	40.4%	58.4%

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-2006

**Loan and Borrower Characteristics of Single-Family Home Purchase Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2006**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	50,417	85,873	41,800	75,685	92,217	161,558
Prior/Current Year Origination						
Prior Year	11.8%	12.0%	20.5%	20.8%	15.7%	16.1%
Current Year	88.2%	88.0%	79.5%	79.2%	84.3%	83.9%
Loan-to-Value Ratio						
60% or Less	6.7%	9.6%	11.9%	14.7%	9.0%	12.0%
61-80%	37.9%	47.3%	47.4%	55.3%	42.2%	51.0%
81-90%	8.0%	7.1%	10.9%	8.8%	9.3%	7.9%
91-95%	9.3%	8.0%	12.1%	9.4%	10.6%	8.6%
Over 95%	38.1%	28.0%	17.7%	11.8%	28.8%	20.4%
Income of Borrower(s)						
60% of Area Median or Below	18.5%	14.8%	14.8%	12.3%	16.8%	13.6%
61-100% of Median	31.8%	31.1%	31.1%	30.1%	31.5%	30.7%
Over 100% of Median	49.7%	54.1%	54.1%	57.6%	51.7%	55.7%
Below Area Median	50.3%	45.9%	45.9%	42.4%	48.3%	44.3%
First-Time Home Buyer	42.8%	38.0%	27.3%	24.2%	35.8%	31.5%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.8%	0.4%	0.5%	0.2%	0.7%	0.3%
Asian or Pacific Islander	1.7%	1.2%	1.8%	1.1%	1.7%	1.1%
African American	4.5%	1.8%	3.2%	1.3%	4.0%	1.6%
Hispanic	6.5%	3.4%	5.0%	2.7%	5.8%	3.1%
White	86.5%	93.2%	89.5%	94.6%	87.8%	93.8%
Age of Borrower						
Under 30	26.9%	25.5%	21.7%	21.0%	25.0%	23.7%
30-39	26.3%	28.1%	24.9%	28.3%	25.8%	28.2%
40 and Over	46.8%	46.4%	53.4%	50.7%	49.3%	48.1%
Gender of Borrower(s)						
All Male	34.7%	30.7%	2.6%	2.3%	26.2%	22.1%
All Female	23.4%	20.4%	2.9%	2.0%	18.0%	14.8%
Male and Female	41.8%	48.9%	94.5%	95.6%	55.8%	63.1%

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-2007**

**Loan and Borrower Characteristics of Single-Family  
Mortgages Purchased by the GSEs in Metropolitan Areas, 2007**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	932,526	1,711,960	677,643	1,226,377	1,610,169	2,938,337
Prior/Current Year Origination						
Prior Year	15.7%	15.6%	28.0%	23.4%	20.9%	18.9%
Current Year	84.3%	84.4%	72.0%	76.6%	79.1%	81.1%
Loan-to-Value Ratio						
60% or Less	16.4%	19.8%	15.7%	19.8%	16.1%	19.8%
61-80%	49.6%	54.1%	53.0%	57.8%	51.1%	55.6%
81-90%	10.1%	8.7%	11.1%	8.8%	10.5%	8.7%
91-95%	6.4%	5.8%	6.2%	5.3%	6.4%	5.6%
Over 95%	17.4%	11.7%	14.0%	8.4%	15.9%	10.3%
Income of Borrower(s)						
60% of Area Median or Below	21.0%	10.2%	18.5%	9.4%	19.9%	9.8%
61-100% of Median	33.9%	26.2%	35.9%	27.1%	34.8%	26.6%
Over 100% of Median	45.1%	63.7%	45.5%	63.5%	45.3%	63.6%
Below Area Median	54.9%	36.3%	54.5%	36.5%	54.7%	36.4%
First-Time Home Buyer	24.3%	19.7%	19.0%	15.3%	22.1%	17.9%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.3%	0.3%	0.3%	0.2%	0.3%	0.2%
Asian or Pacific Islander	5.8%	4.4%	6.0%	4.4%	5.9%	4.4%
African American	15.4%	4.2%	13.3%	3.6%	14.5%	4.0%
Hispanic	21.7%	6.8%	21.3%	6.4%	21.5%	6.7%
White	56.8%	84.3%	59.1%	85.3%	57.8%	84.7%
Age of Borrower						
Under 30	16.4%	14.5%	17.2%	14.4%	16.7%	14.5%
30-39	25.4%	27.0%	26.8%	27.8%	25.9%	27.3%
40 and Over	58.2%	58.6%	56.0%	57.8%	57.4%	58.3%
Gender of Borrower(s)						
All Male	35.9%	29.7%	4.8%	2.3%	29.8%	22.6%
All Female	32.2%	24.2%	4.7%	2.1%	26.8%	18.5%
Male and Female	31.8%	46.1%	90.5%	95.6%	43.3%	58.8%

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 7b-2007**

**Loan and Borrower Characteristics of Single-Family  
Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2007**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	129,193	202,826	99,898	157,764	229,091	360,590
Prior/Current Year Origination						
Prior Year	13.3%	13.2%	19.4%	19.5%	16.0%	15.9%
Current Year	86.7%	86.8%	80.6%	80.5%	84.0%	84.1%
Loan-to-Value Ratio						
60% or Less	15.8%	17.3%	16.1%	18.0%	15.9%	17.7%
61-80%	45.0%	48.9%	48.9%	52.3%	46.7%	50.4%
81-90%	12.3%	11.3%	13.6%	11.7%	12.9%	11.5%
91-95%	6.6%	6.5%	7.4%	6.9%	7.0%	6.7%
Over 95%	20.3%	15.9%	14.0%	11.1%	17.5%	13.8%
Income of Borrower(s)						
60% of Area Median or Below	17.2%	13.7%	15.0%	12.8%	16.2%	13.3%
61-100% of Median	28.6%	28.1%	29.9%	29.6%	29.2%	28.8%
Over 100% of Median	54.2%	58.2%	55.1%	57.6%	54.6%	57.9%
Below Area Median	45.8%	41.8%	44.9%	42.4%	45.4%	42.1%
First-Time Home Buyer	20.6%	18.5%	14.3%	13.3%	17.8%	16.2%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.8%	0.4%	0.5%	0.2%	0.6%	0.3%
Asian or Pacific Islander	1.9%	1.0%	1.7%	0.8%	1.8%	0.9%
African American	5.0%	1.8%	3.7%	1.3%	4.5%	1.6%
Hispanic	5.4%	2.8%	5.1%	2.5%	5.3%	2.7%
White	86.8%	94.1%	89.0%	95.2%	87.8%	94.6%
Age of Borrower						
Under 30	15.7%	15.3%	15.6%	15.1%	15.7%	15.2%
30-39	23.4%	24.8%	23.6%	25.2%	23.5%	25.0%
40 and Over	60.9%	59.9%	60.8%	59.8%	60.9%	59.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Gender of Borrower(s)						
All Male	31.8%	29.3%	2.1%	1.8%	23.7%	21.2%
All Female	22.4%	20.0%	2.0%	1.6%	16.8%	14.6%
Male and Female	45.8%	50.7%	95.9%	96.6%	59.6%	64.2%

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 7c-2007**

**Loan and Borrower Characteristics of Single-Family Home Purchase  
Mortgages Purchased by the GSEs in Metropolitan Areas, 2007**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	417,804	852,251	298,514	599,704	716,318	1,451,955
Prior/Current Year Origination						
Prior Year	13.8%	13.4%	26.5%	21.6%	19.1%	16.8%
Current Year	86.2%	86.6%	73.5%	78.4%	80.9%	83.2%
Loan-to-Value Ratio						
60% or Less	5.5%	10.3%	6.3%	11.7%	5.8%	10.9%
61-80%	41.5%	51.9%	47.8%	57.9%	44.1%	54.4%
81-90%	6.9%	6.9%	7.3%	6.7%	7.1%	6.8%
91-95%	10.1%	8.7%	9.7%	8.1%	9.9%	8.5%
Over 95%	36.1%	22.2%	29.0%	15.7%	33.1%	19.5%
Income of Borrower(s)						
60% of Area Median or Below	19.9%	9.2%	19.4%	9.5%	19.7%	9.3%
61-100% of Median	34.9%	27.1%	37.2%	27.7%	35.9%	27.3%
Over 100% of Median	45.2%	63.8%	43.4%	62.8%	44.4%	63.3%
Below Area Median	54.8%	36.2%	56.6%	37.2%	55.6%	36.7%
First-Time Home Buyer	54.3%	39.5%	43.2%	31.4%	49.6%	36.2%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.3%	0.3%	0.3%	0.2%	0.3%	0.2%
Asian or Pacific Islander	6.9%	5.4%	6.9%	5.3%	6.9%	5.4%
African American	14.0%	4.6%	11.8%	3.8%	13.1%	4.3%
Hispanic	20.2%	7.3%	19.9%	6.7%	20.1%	7.1%
White	58.6%	82.4%	61.1%	84.0%	59.6%	83.1%
Age of Borrower						
Under 30	28.5%	23.5%	28.4%	23.0%	28.5%	23.3%
30-39	31.0%	32.6%	30.4%	32.3%	30.8%	32.5%
40 and Over	40.5%	43.9%	41.2%	44.7%	40.8%	44.2%
Gender of Borrower(s)						
All Male	39.5%	31.6%	5.1%	2.3%	33.3%	24.3%
All Female	31.7%	24.1%	4.6%	2.2%	26.8%	18.6%
Male and Female	28.8%	44.3%	90.4%	95.5%	39.9%	57.1%

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 7d-2007

**Loan and Borrower Characteristics of Single-Family Home Purchase Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2007**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	54,935	91,113	41,579	69,996	96,514	161,109
Prior/Current Year Origination						
Prior Year	11.9%	11.2%	19.5%	18.7%	15.2%	14.5%
Current Year	88.1%	88.8%	80.5%	81.3%	84.8%	85.5%
Loan-to-Value Ratio						
60% or Less	5.4%	8.0%	7.7%	10.0%	6.4%	8.9%
61-80%	30.8%	40.1%	37.7%	46.2%	33.8%	42.8%
81-90%	7.5%	7.8%	9.6%	8.7%	8.4%	8.2%
91-95%	11.2%	10.5%	13.2%	11.8%	12.1%	11.0%
Over 95%	45.1%	33.6%	31.8%	23.3%	39.4%	29.1%
Income of Borrower(s)						
60% of Area Median or Below	18.1%	14.0%	16.3%	13.5%	17.3%	13.8%
61-100% of Median	31.2%	29.8%	30.9%	30.2%	31.1%	30.0%
Over 100% of Median	50.7%	56.2%	52.8%	56.3%	51.6%	56.2%
Below Area Median	49.3%	43.8%	47.2%	43.7%	48.4%	43.8%
First-Time Home Buyer	48.4%	41.2%	34.3%	30.1%	42.3%	36.3%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.7%	0.4%	0.5%	0.2%	0.6%	0.3%
Asian or Pacific Islander	1.8%	1.2%	1.6%	1.0%	1.7%	1.1%
African American	5.5%	2.1%	3.6%	1.4%	4.7%	1.8%
Hispanic	6.4%	3.4%	6.0%	2.9%	6.3%	3.2%
White	85.5%	93.0%	88.3%	94.4%	86.7%	93.6%
Age of Borrower						
Under 30	27.4%	25.9%	25.4%	24.4%	26.6%	25.3%
30-39	27.8%	28.7%	25.5%	27.9%	26.9%	28.4%
40 and Over	44.8%	45.4%	49.1%	47.8%	46.5%	46.4%
Gender of Borrower(s)						
All Male	36.1%	31.8%	2.4%	1.9%	27.7%	23.5%
All Female	23.9%	21.1%	2.2%	1.7%	18.5%	15.7%
Male and Female	40.0%	47.0%	95.4%	96.3%	53.8%	60.8%

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 8-2007

**GSEs' Goal Qualifying Loans by  
Metropolitan Area, 2007**

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	1,028	4	55.84 %*	40.13 %	27.29 %	799	4	62.5 %	41.4 %	27.3 %
AGUADILLA-ISABELA-SAN SEBASTIAN, PR	816	0	7.14	96.65	1.15	311	0	10.6	79.5	3.1
AKRON, OH	7,100	16	65.85	25.95	33.46	4,661	17	66.9	27.9	41.2
ALBANY, GA	1,094	4	52.16	44.92	31.56	837	2	41.5	32.9	19.9
ALBANY-SCHENECTADY-TROY, NY	8,859	19	60.95	27.60	31.00	6,157	16	67.0	27.9	25.4
ALBUQUERQUE, NM	15,034	15	51.45	56.27	21.88	10,213	23	62.3	59.3	26.9
ALEXANDRIA, LA	1,044	3	42.68	24.44	9.64	728	2	50.1	30.9	10.1
ALLEN TOWN-BETHLEHEM-EASTON, PA	10,898	15	56.97	36.86	30.20	7,467	7	56.5	34.4	25.5
ALTOONA, PA	730	2	63.90	25.99	28.01	623	1	56.8	24.7	26.8
AMARILLO, TX	2,729	11	64.84	23.97	39.01	1,015	9	69.6	22.3	27.0
AMES, IA	846	1	60.26	12.85	28.22	582	1	61.0	11.2	29.4
ANCHORAGE, AK	4,321	13	55.64	41.23	25.84	3,725	2	52.9	43.7	22.6
ANDERSON, IN	1,307	0	67.54	32.71	37.61	800	0	65.3	28.1	33.8
ANDERSON, SC	1,803	5	55.95	25.33	28.30	1,406	3	60.1	19.5	21.8
ANN ARBOR, MI	3,959	6	61.17	31.52	32.99	2,530	6	63.8	41.6	38.4
ANNISTON, AL	1,135	1	50.12	13.82	22.98	691	1	49.4	12.3	21.6
APPLETON, WI	2,474	3	60.47	14.71	30.06	1,587	1	62.2	14.2	32.0
ASHEVILLE, NC	5,963	4	41.93	29.06	15.02	4,418	4	49.5	27.2	11.2
ATHENS-CLARKE COUNTY, GA	1,778	9	62.15	24.16	29.15	2,106	5	62.4	50.2	43.7
ATLANTA-SANDY SPRINGS-MARIETTA, GA	78,551	115	61.20	47.12	31.04	63,258	142	68.3	49.4	36.4
ATLANTIC CITY-HAMMONTON, NJ	5,059	4	56.64	54.09	23.70	3,206	2	47.3	40.5	17.6
AUBURN-OPELIKA, AL	1,945	5	57.69	31.63	32.42	1,167	3	63.2	22.8	42.9
AUGUSTA-RICHMOND COUNTY, GA-SC	5,179	9	55.25	46.17	23.26	3,877	5	51.2	47.2	25.4
AUSTIN-ROUND ROCK, TX	23,186	99	63.38	52.93	38.49	15,783	77	68.8	50.2	42.3
BAKERSFIELD, CA	12,677	22	36.40	50.98	15.74	8,965	9	36.8	50.8	14.3
BALTIMORE-TOWSON, MD	43,812	79	62.69	46.92	33.40	30,667	74	70.0	53.0	32.9
BANGOR, ME	1,572	1	52.58	32.00	24.91	890	0	50.1	29.3	18.3
BARNSTABLE TOWN, MA	4,091	6	50.38	33.67	20.50	3,165	0	42.8	29.4	13.2
BATON ROUGE, LA	9,673	19	51.90	35.93	21.74	7,272	13	62.8	35.6	33.5
BATTLE CREEK, MI	1,075	0	63.35	32.86	35.47	1,027	1	61.4	28.2	30.3
BAY CITY, MI	742	0	62.14	29.40	36.31	657	0	59.2	23.8	27.7
BEAUMONT-PORT ARTHUR, TX	2,601	9	55.77	23.30	29.44	1,490	7	55.6	18.9	12.3
BELLINGHAM, WA	3,005	14	52.85	31.63	24.15	2,424	8	50.8	23.0	22.6
BEND, OR	3,665	7	50.35	23.34	19.25	2,901	3	46.7	26.7	16.7
BILLINGS, MT	2,221	1	47.29	27.46	22.28	1,326	1	45.4	27.9	17.5
BINGHAMTON, NY	2,534	15	59.83	27.73	39.61	875	1	66.1	24.9	40.8
BIRMINGHAM-HOOVER, AL	16,108	15	54.86	30.98	25.12	9,240	15	56.7	30.7	21.3
BISMARCK, ND	918	1	57.26	23.26	25.37	935	1	57.6	24.9	30.6
BLACKSBURG-CHRISTIANBURG-RADFORD, VA	1,202	4	49.84	10.59	21.97	1,181	4	57.4	12.5	26.0
BLOOMINGTON, IN	1,617	14	67.99	24.13	38.40	1,472	13	67.8	33.9	39.5
BLOOMINGTON-NORMAL, IL	1,864	12	70.27	29.67	34.71	1,367	9	62.7	28.9	39.2

\* 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
BOISE CITY-NAMPA, ID	12,094	13	53.05	29.56	21.88	8,377	7	52.2	30.8	20.3
BOSTON-CAMBRIDGE-QUINCY, MA-NH	52,411	161	57.39	37.60	24.57	38,299	68	58.4	37.2	21.5
BOULDER, CO	4,290	25	60.54	40.76	35.48	3,366	5	60.4	35.7	36.2
BOWLING GREEN, KY	1,178	3	55.78	21.96	22.32	997	3	54.8	14.0	24.4
BREMERTON-SILVERDALE, WA	4,263	7	52.19	23.18	20.13	2,877	11	55.6	29.3	31.8
BRIDGEPORT-STAMFORD-NORWALK, CT	10,233	16	62.45	46.97	32.34	6,084	8	60.3	50.3	34.8
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	1,991	5	39.53	35.77	7.45	1,368	1	27.8	50.1	5.9
BRUNSWICK, GA	1,099	4	46.56	36.12	16.22	1,200	4	48.8	41.7	18.8
BUFFALO-NIAGARA FALLS, NY	6,930	23	62.59	22.51	36.94	5,125	14	61.8	21.0	33.7
BURLINGTON, NC	1,446	4	58.98	20.73	19.54	1,124	4	64.8	17.7	30.1
BURLINGTON-SOUTH BURLINGTON, VT	2,741	3	56.28	28.30	24.26	2,073	1	53.4	23.4	21.8
CANTON-MASSILLON, OH	4,026	9	64.53	22.75	38.09	2,705	7	64.0	24.0	35.2
CAPE CORAL-FORT MYERS, FL	12,740	10	43.35	29.55	13.77	10,268	8	43.3	30.8	12.1
CARSON CITY, NV	720	9	66.98	54.08	28.20	524	4	59.9	51.4	14.7
CASPER, WY	1,418	1	48.74	20.88	24.43	632	0	43.9	27.6	20.5
CEDAR RAPIDS, IA	2,948	3	64.22	32.47	37.19	2,331	3	66.4	33.0	40.9
CHAMPAIGN-URBANA, IL	2,034	11	60.31	36.59	29.71	1,938	25	72.0	45.7	42.5
CHARLESTON, WV	1,882	2	51.59	25.50	23.31	1,416	2	47.3	25.2	16.1
CHARLESTON-NORTH CHARLESTON, SC	10,016	11	55.31	34.32	21.09	6,936	10	58.0	42.7	22.2
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	29,762	72	63.69	37.91	36.32	21,953	67	66.7	41.2	37.2
CHARLOTTESVILLE, VA	2,952	7	56.36	29.59	16.97	1,949	10	62.4	43.5	25.8
CHATTANOOGA, TN-GA	6,195	9	57.81	29.97	27.95	4,374	14	67.2	34.3	27.6
CHEYENNE, WY	1,194	1	48.56	27.57	21.25	697	1	54.2	28.9	24.7
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI	145,855	281	56.52	43.50	27.24	117,499	151	56.8	42.2	23.5
CHICO-PARADISE, CA	2,692	20	48.34	33.61	18.41	1,936	5	42.3	26.5	11.2
CINCINNATI, OH-KY-IN	22,261	81	67.52	34.21	38.83	19,631	44	62.1	31.3	35.8
CLARKSVILLE-HOPKINSVILLE, TN-KY	2,146	12	67.03	59.55	15.32	1,494	1	45.2	47.0	15.1
CLEVELAND-ELYRIA-MENTOR, OH	1,008	0	45.89	10.58	18.56	892	0	43.7	10.9	15.9
CLEVELAND, TN	19,461	42	67.62	32.55	42.83	12,065	44	72.9	38.0	49.1
COEUR D'ALENE, ID	2,424	1	41.65	16.86	12.82	1,959	1	40.4	16.5	9.7
COLLEGE STATION-BRYAN, TX	1,853	16	65.54	45.96	37.80	1,304	11	69.1	58.1	37.0
COLORADO SPRINGS, CO	8,985	18	56.87	32.60	31.23	6,210	17	60.2	27.0	29.3
COLUMBIA, MO	1,631	4	65.81	31.77	37.84	1,559	4	73.6	25.2	53.2
COLUMBIA, SC	8,835	20	64.80	45.85	37.90	6,170	11	61.2	41.9	29.3
COLUMBUS, GA-AL	2,899	4	50.03	36.66	20.10	1,904	6	60.2	50.8	39.1
COLUMBUS, IN	722	3	68.45	15.11	44.27	810	1	54.3	18.1	29.8
COLUMBUS, OH	19,230	97	70.28	38.18	49.69	14,031	73	70.1	34.1	46.8
CORPUS CHRISTI, TX	3,179	14	60.82	48.44	7.03	2,066	14	69.7	59.4	8.3
CORVALLIS, OR	928	1	51.47	34.42	28.85	663	1	55.4	38.9	28.4
CUMBERLAND, MD-WV	720	0	56.93	22.41	29.49	514	0	54.4	27.6	26.4
DALLAS-FORT WORTH-ARLINGTON, TX	67,839	285	63.34	43.42	37.07	48,752	254	72.3	43.3	40.8
DALTON, GA	1,112	2	67.92	22.41	40.73	815	0	56.0	23.2	26.1
DANVILLE, IL	615	1	61.30	28.34	30.30	285	1	57.2	21.7	21.0
DANVILLE, VA	546	1	54.08	44.11	29.59	427	1	50.5	44.8	26.0
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	3,501	5	65.73	32.44	29.54	2,977	3	66.8	22.2	37.4
DAYTON, OH	7,735	28	67.41	30.54	38.72	6,157	30	69.1	34.5	44.2
DECATUR, AL	1,671	0	51.57	16.31	26.33	735	0	46.9	20.4	21.5
DECATUR, IL	1,162	3	64.97	30.42	41.56	617	2	64.1	36.4	42.4
DELTON-DAYTONA BEACH-ORMOND BEACH, FL	8,775	13	50.63	24.37	20.23	5,651	4	48.7	23.5	14.8
DENVER-AURORA, CO	41,161	74	59.00	34.33	31.01	31,299	72	63.4	40.1	37.7
DES MOINES-WEST DES MOINES, IA	8,721	17	67.53	22.78	42.17	6,265	10	65.4	18.8	39.8

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	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
DETROIT-WARREN-LIVONIA, MI	48,814	70	63.24	31.28	36.33	35,669	40	61.3	30.1	33.0
DOTHAN, AL	1,336	1	48.91	35.39	23.56	820	1	54.0	23.7	12.3
DOVER, DE	2,139	4	56.34	43.66	15.19	1,412	0	42.0	28.2	12.0
DUBUQUE, IA	923	0	62.16	18.85	30.22	642	0	53.4	13.9	22.8
DULUTH, MN-WI	2,711	2	58.36	22.80	26.56	2,611	2	56.5	24.2	23.6
DURHAM, NC	5,665	15	56.78	47.48	29.35	4,874	12	55.3	51.7	29.0
EAU CLAIRE, WI	1,356	7	67.57	34.92	40.11	1,803	0	55.2	28.4	22.7
EL CENTRO, CA	1,832	1	25.72	58.83	7.75	1,342	0	25.9	63.8	9.2
ELIZABETHTOWN, KY	915	1	54.32	27.01	23.59	604	0	50.4	25.8	17.1
ELKHART-GOSHEN, IN	1,705	4	68.89	16.63	39.90	1,431	1	68.8	16.7	36.1
ELMIRA, NY	294	0	68.19	38.19	40.72	315	1	69.3	42.7	48.3
EL PASO, TX	6,040	16	51.36	43.96	8.69	3,732	9	47.5	57.5	13.0
ERIE, PA	1,186	5	67.04	22.61	45.62	1,086	5	73.8	11.7	52.8
EUGENE-SPRINGFIELD, OR	4,951	11	57.03	33.33	20.99	3,780	7	61.8	24.8	15.4
EVANSVILLE-HENDERSON, IN-KY	3,031	8	69.21	28.36	45.32	2,981	4	57.2	25.6	31.5
FAIRBANKS, AK	910	4	61.72	33.82	10.85	501	2	70.6	46.7	10.1
FAJARDO, PR	362	0	15.17	95.96	2.13	228	0	12.5	96.9	5.2
FARGO, ND-MN	1,799	16	64.68	21.70	39.09	1,584	1	55.9	22.0	22.9
FARMINGTON, NM	1,067	0	24.03	37.90	5.80	686	0	25.3	36.0	6.2
FAYETTEVILLE, NC	2,588	10	54.36	61.76	17.52	2,047	8	60.3	61.7	12.6
FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO	6,655	9	49.18	14.92	22.23	4,799	6	53.6	16.1	25.2
FLAGSTAFF, AZ-UT	1,908	6	54.19	53.48	10.43	1,532	3	42.9	53.2	8.0
FLINT, MI	3,811	6	63.22	24.47	31.04	2,834	1	56.2	20.0	22.7
FLORENCE, AL	1,458	1	44.46	45.83	19.79	1,057	2	55.2	35.0	11.6
FLORENCE-MUSCLE SHOALS, SC	1,728	0	55.31	22.58	26.17	747	0	53.7	19.7	23.0
FOND DU LAC, WI	916	2	60.58	9.18	30.19	669	0	53.2	10.3	21.0
FORT COLLINS-LOVELAND, CO	5,193	9	60.61	22.66	31.57	3,688	7	62.1	27.4	33.6
FORT SMITH, AR-OK	2,202	4	51.54	32.51	24.15	1,433	5	50.9	29.1	28.1
FORT WALTON BEACH, FL	2,546	3	52.01	39.24	18.69	1,539	2	51.3	36.2	15.9
FORT WAYNE, IN	4,228	6	70.93	37.08	48.68	3,362	9	82.5	17.0	66.7
FRESNO, CA	11,131	49	42.36	61.20	19.13	8,140	18	43.4	65.2	23.2
GADSDEN, AL	1,147	0	50.56	17.79	21.70	568	0	47.6	14.6	18.0
GAINESVILLE, FL	2,889	13	44.52	40.82	23.07	2,108	12	71.4	73.5	61.6
GAINESVILLE, GA	2,051	1	51.20	28.82	19.22	1,863	1	57.6	33.8	30.7
GLENS FALLS, NY	1,341	0	48.86	25.77	19.97	846	0	49.3	25.8	20.8
GOLDSBORO, NC	480	0	38.89	40.95	17.26	580	0	39.0	38.7	14.3
GRAND FORKS, ND-MN	737	4	62.40	18.41	30.80	598	2	57.1	29.5	17.6
GRAND JUNCTION, CO	3,409	2	42.64	42.64	17.49	2,328	0	41.8	45.3	14.8
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	7,282	10	65.46	31.06	35.21	6,684	7	69.4	38.2	33.3
GREAT FALLS, MT	767	0	43.10	24.53	17.39	693	1	46.5	29.7	20.6
GREELEY, CO	3,636	6	48.47	25.76	19.50	2,786	3	51.7	22.0	16.2
GREEN BAY, WI	3,590	5	57.21	22.54	27.82	3,129	2	60.0	23.4	29.9
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	7,371	21	63.84	42.56	34.13	5,639	15	60.8	35.7	28.0
GREENVILLE, NC	1,672	9	56.34	42.85	27.67	1,432	9	53.4	40.6	21.9
GREENVILLE-MAULDIN-EASLEY, SC	7,591	19	63.78	32.89	39.12	5,648	12	63.2	23.6	26.8
GUAYAMA, PR	197	0	4.84	88.14	0.20	113	0	11.7	76.6	0.9
GULFPORT-BILOXI, MS	2,920	9	57.19	38.94	9.55	1,434	5	57.9	31.6	9.0
HAGERSTOWN-MARTINSBURG, MD-WV	3,935	3	48.39	24.84	20.41	3,099	1	47.0	25.3	18.7
HANFORD-CORCORAN, CA	1,583	6	42.03	54.37	20.04	1,099	2	38.4	52.7	18.4
HARRISBURG-CARLISLE, PA	5,448	10	62.50	30.28	36.55	3,949	6	65.2	23.1	26.6
HARRISONBURG, VA	1,311	2	61.74	38.83	27.87	922	0	49.6	35.7	19.2

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	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	15,438	41	62.15	30.96	31.48	10,466	36	66.1	34.1	36.8
HATTIESBURG, MS	1,454	10	48.10	19.87	8.16	828	8	47.7	15.6	9.5
HICKORY-MORGANTON-LENOIR, NC	2,980	4	58.72	11.75	27.07	2,506	3	53.4	15.1	22.7
HINESVILLE-FORT STEWART, GA	484	2	49.32	99.86	5.39	324	2	54.5	100.0	4.5
HOLLAND-GAND HAVEN, MI	2,758	4	72.62	18.56	45.44	2,109	4	71.7	18.1	44.9
HONOLULU, HI	10,065	2	39.91	71.36	15.07	6,781	4	33.7	71.2	11.4
HOT SPRINGS, AR	1,306	4	46.92	16.37	18.32	896	3	47.5	14.2	15.9
HOUMA-BAYOU CANE-THIBODAU, LA	1,840	0	30.66	30.71	9.58	949	0	36.7	35.3	10.0
HOUSTON-SUGAR LAND-BAYTOWN, TX	63,908	234	62.44	50.78	38.31	45,724	191	66.7	47.2	35.4
HUNTINGTON-ASHLAND, WV-KY-OH	1,780	0	46.85	19.39	21.22	1,539	1	48.8	15.5	21.3
HUNTSVILLE, AL	6,606	10	62.61	39.20	37.85	3,859	9	65.9	28.8	47.6
IDAHO FALLS, ID	1,918	1	48.94	28.16	20.81	1,231	2	50.8	26.7	23.2
INDIANAPOLIS-CARMEL, IN	22,955	62	68.75	36.29	43.95	16,239	49	67.1	30.9	40.3
IOWA CITY, IA	1,732	4	61.08	41.34	34.52	968	0	50.2	27.1	19.3
ITHACA, NY	378	4	63.08	38.95	42.18	212	4	74.0	31.1	23.4
JACKSON, MI	1,516	0	65.55	23.47	36.51	1,137	0	62.2	23.0	30.5
JACKSON, MS	6,309	17	57.01	36.76	24.65	3,061	11	56.8	41.8	29.1
JACKSON, TN	1,053	6	64.41	23.93	17.18	635	9	78.7	25.5	32.2
JACKSONVILLE, FL	20,798	34	59.58	42.31	26.32	14,357	28	59.9	42.7	28.2
JACKSONVILLE, NC	1,574	1	44.54	50.65	19.72	1,067	1	55.0	61.5	37.7
JANESVILLE, WI	2,442	1	68.12	19.48	33.83	1,436	2	62.0	13.6	27.4
JEFFERSON CITY, MO	1,752	2	61.73	19.75	32.67	927	2	65.1	28.4	32.5
JOHNSON CITY, TN-VA	1,821	2	47.22	21.85	22.26	1,103	1	45.6	20.4	17.0
JOHNSTOWN, PA	522	0	50.43	12.64	22.79	512	0	55.2	14.2	23.9
JONESBORO, AR	808	3	56.77	22.08	28.46	595	0	42.9	18.6	16.1
JOPLIN, MO	1,856	3	59.37	17.04	29.17	1,237	3	52.9	15.9	24.0
KALAMAZOO-BATTLE CREEK, MI	2,517	6	61.43	28.14	29.70	2,603	5	61.4	32.6	27.8
KANKAKEE, IL	1,004	1	59.80	29.91	23.13	1,190	0	49.6	19.3	21.0
KANSAS CITY, MO-KS	27,210	25	63.96	29.28	36.17	20,213	28	67.7	30.6	39.5
KENNEWICK-PASCO-RICHLAND, WA	2,666	4	58.04	33.13	29.51	2,073	6	65.2	42.8	39.0
KILLEEN-TEMPLE-FORT HOOD, TX	2,488	2	52.88	55.97	17.71	1,430	7	60.8	56.9	28.0
KINGSFORD-BRISTOL-BRISTOL, TN-VA	2,066	5	61.44	18.44	28.44	1,547	1	49.0	26.2	20.0
KINGSTON, NY	1,904	0	41.95	24.50	14.85	1,384	1	44.1	21.9	12.7
KNOXVILLE, TN	9,050	10	53.49	25.16	23.96	6,487	9	56.5	27.6	19.7
KOKOMO, IN	1,061	8	81.31	23.41	63.03	723	7	81.1	29.0	65.6
LA CROSSE, WI-MN	1,365	5	60.29	28.62	30.23	839	4	56.1	21.4	28.2
LAFAYETTE, IN	1,714	7	71.66	30.51	44.58	1,301	5	74.0	26.7	50.5
LAFAYETTE, LA	2,902	6	55.19	35.63	26.01	2,166	2	45.9	33.1	18.6
LAKE CHARLES, LA	1,615	2	48.93	29.95	19.74	1,093	0	46.7	26.0	17.5
LAKE HAVASU CITY-KINGMAN, AZ	4,148	1	38.93	18.28	11.65	2,862	1	37.2	18.4	8.4
LAKELAND-WINTER HAVEN, FL	8,482	6	44.84	33.01	17.07	6,043	5	54.1	31.9	15.2
LANCASTER, PA	4,985	1	56.26	21.01	24.03	3,715	5	64.9	19.5	25.3
LANSING-EAST LANSING, MI	4,031	19	70.41	23.22	39.90	3,476	8	63.7	26.2	32.5
LAREDO, TX	1,002	0	17.84	34.18	5.10	789	1	30.8	40.8	5.6
LAS CRUCES, NM	1,939	3	36.73	49.58	6.50	1,660	1	30.9	53.4	7.3
LAS VEGAS-PARADISE, NV	34,006	52	54.94	49.98	19.49	28,230	46	52.2	50.8	15.9
LAWRENCE, KS	1,195	5	61.50	19.54	33.75	939	4	69.1	18.6	43.4
LAWTON, OK	740	6	67.80	73.13	47.48	598	2	58.4	69.6	34.6
LEBANON, PA	1,299	2	62.94	25.30	39.97	893	1	60.5	15.8	24.9
LEWINSTON, ID	903	3	53.41	25.47	20.72	529	0	45.3	33.3	18.0
LEWISTON-AUBURN, ME	1,137	0	52.57	20.00	22.70	651	0	55.6	18.0	22.1

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	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
LEXINGTON-FAYETTE, KY	5,947	19	69.27	29.02	42.99	4,185	11	66.4	34.6	36.5
LIMA, OH	826	0	65.51	25.15	37.67	798	0	50.7	19.9	28.0
LINCOLN, NE	3,699	3	68.03	19.89	37.25	2,048	8	68.8	15.7	42.6
LITTLE ROCK-NORTH LITTLE ROCK, AR	7,430	12	57.58	23.81	25.10	5,581	23	69.4	21.7	31.2
LOGAN, UT-ID	1,446	1	50.52	36.05	22.47	1,298	0	48.4	31.9	19.9
LONGVIEW, TX	1,084	5	64.16	36.99	38.83	867	5	58.9	25.3	35.4
LONGVIEW, WA	1,702	0	51.16	18.37	21.71	1,225	1	47.0	16.9	19.7
LOS ANGELES-LONG BEACH, CA	97,086	3,091	43.41	68.33	18.60	78,343	669	31.5	67.4	13.0
LOUISVILLE-JEFFERSON COUNTY, KY-IN	14,188	31	63.92	24.63	36.49	12,283	28	64.6	24.5	32.6
LUBBOCK, TX	1,864	9	58.20	36.49	28.79	1,536	9	51.4	55.7	27.0
LYNCHBURG, VA	2,669	1	46.64	23.00	21.65	2,131	0	49.8	20.5	21.3
MACON, GA	1,903	8	65.43	23.88	22.12	1,617	6	59.9	29.9	22.9
MADERA, CA	1,998	5	37.53	62.25	18.00	1,492	0	29.7	62.0	9.4
MADISON, WI	6,726	23	58.49	26.23	27.47	5,480	6	57.8	26.1	24.1
MANCHESTER-NASHUA, NH	5,183	16	63.15	36.20	26.35	3,785	5	66.2	20.2	22.4
MANSFIELD, OH	817	3	64.12	19.90	34.34	657	4	66.1	16.8	38.1
MAYAGUEZ, PR	318	0	14.58	80.25	6.01	125	0	21.5	87.7	10.0
MCALLEN-EDINBURG-MISSION, TX	3,209	11	31.60	61.98	7.35	2,076	9	24.9	52.5	6.6
MEDFORD, OR	3,103	8	49.33	23.24	18.84	2,210	4	45.7	26.3	16.9
MEMPHIS, TN-AR-MS	15,032	25	58.65	36.51	25.86	8,667	22	65.7	30.7	25.7
MERCED, CA	2,802	10	36.58	60.93	13.09	2,434	6	34.4	61.7	17.4
MIAMI-FORT LAUDERDALE-POPIANO BEACH, FL	87,307	115	37.93	60.57	15.40	57,880	90	42.0	61.4	14.3
MICHIGAN CITY-LA PORTE, IN	1,096	7	72.48	21.29	40.40	952	3	66.7	23.1	32.1
MIDLAND, TX	1,487	3	46.10	19.18	28.55	1,011	2	45.4	24.3	23.6
MILWAUKEE-WAUKESHA, WI	18,662	62	61.33	30.33	34.80	14,744	27	62.1	32.6	34.9
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	40,952	105	66.13	32.72	34.43	36,913	84	67.7	33.9	35.5
MISSOULA, MT	1,651	3	53.65	16.59	19.24	1,069	1	44.8	20.3	15.3
MOBILE, AL	5,364	12	64.54	41.65	28.51	2,910	12	63.6	18.8	26.9
MODESTO, CA	6,371	12	38.53	56.44	13.62	5,515	3	37.2	63.0	15.5
MONROE, LA	1,412	3	53.85	16.07	24.90	760	1	45.4	19.9	12.7
MONROE, MI	1,435	4	69.46	31.05	38.68	1,185	1	61.5	28.4	29.2
MONTGOMERY, AL	4,626	15	66.63	31.56	24.35	2,287	11	68.7	19.5	13.5
MORGANTOWN, WV	785	9	49.11	33.70	21.08	609	6	48.6	26.3	23.8
MORRISTOWN, TN	1,150	1	48.90	27.59	19.92	820	0	42.9	21.7	12.8
MOUNT VERNON-ANACORTES, WA	1,821	1	42.16	28.45	12.98	1,417	1	44.8	34.1	16.4
MUNCIE, IN	817	2	68.68	25.33	40.89	808	2	65.5	21.4	34.2
MUSKEGON-NORTON SHORES, MI	1,691	0	62.72	24.40	31.90	1,204	0	62.2	24.9	30.8
MYRTLE BEACH, SC	7,010	4	51.88	18.10	17.31	5,400	2	52.6	17.8	12.1
NAPA, CA	1,041	11	51.11	46.19	21.40	895	1	42.0	52.8	15.1
NAPLES MARCO ISLAND, FL	5,196	1	41.84	46.57	16.38	4,282	1	40.3	44.1	14.6
NASHVILLE-DAVIDSON-MURFREESBORO--FRANKLIN, TN	23,394	47	64.12	37.05	33.34	15,999	31	64.1	30.9	31.7
NEW HAVEN-MILFORD, CT	11,258	16	61.60	35.83	32.51	7,353	13	63.9	39.9	33.2
NEW ORLEANS-METAIRIE-KENNER, LA	13,138	20	48.36	37.31	16.29	9,051	28	65.4	49.0	30.8
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ	157,686	2,096	52.80	53.74	26.60	100,120	842	49.3	49.4	23.5
NILES-BENTON HARBOR, MI	1,553	3	59.10	19.86	28.74	1,357	1	50.9	18.3	23.1
NORWICH-NEW LONDON, CT	3,180	7	59.55	23.58	26.38	2,180	1	58.8	26.2	31.1
OCALA, FL	5,515	7	47.98	24.45	15.46	3,921	5	52.2	43.9	8.6
OCEAN CITY, NJ	2,465	0	50.52	38.58	24.46	1,831	0	49.2	38.2	23.8
ODESSA, TX	852	4	47.58	53.42	15.23	469	3	53.3	53.8	17.9
OGDEN-CLEARFIELD, UT	9,969	7	55.96	29.10	26.36	8,277	2	53.0	27.5	22.2
OKLAHOMA CITY, OK	12,793	39	63.33	34.05	41.10	9,901	31	63.2	32.3	34.8

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
OLYMPIA, WA	4,250	10	51.82	29.82	20.05	3,175	11	61.7	32.1	31.4
OMAHA-COUNCIL BLUFFS, NE-IA	10,841	16	67.42	28.74	39.78	6,260	14	64.5	29.5	38.8
ORLANDO-KISSIMMEE, FL	41,326	47	50.93	48.35	21.02	27,021	48	59.2	51.5	18.3
OSHKOSH-NEENAH, WI	1,768	7	65.94	27.60	39.29	1,009	0	61.7	29.7	26.8
OWENSBORO, KY	784	0	63.07	23.72	31.73	860	0	52.4	19.4	23.0
OXNARD-THOUSAND OAKS-VENTURA, CA	6,660	35	48.75	59.60	16.51	5,793	9	44.8	57.4	11.7
PALM BAY-MELBOURNE-TITUSVILLE, FL	9,330	10	55.73	40.52	26.68	5,950	7	55.4	41.0	22.1
PALM COAST, FL	2,062	0	46.17	12.41	15.42	1,541	0	43.0	12.1	10.4
PANAMA CITY-LYNN HAVEN, FL	2,879	6	51.54	22.41	16.38	1,791	2	41.5	19.1	14.5
PARKERSBURG-MARIETTA-VIENNA, WV-OH	988	2	52.53	26.52	27.06	624	5	66.9	24.6	34.3
PASCAGOULA, MS	1,813	0	43.29	23.88	14.39	818	0	41.6	22.1	12.2
PENSACOLA-FERRY PASS-BRENT, FL	5,578	12	58.31	33.32	18.91	3,540	2	48.5	29.5	17.8
PEORIA-PEKIN, IL	3,564	2	63.15	26.23	35.48	3,190	2	60.2	19.8	25.4
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD	77,249	185	62.76	41.07	33.18	51,470	90	59.6	37.3	27.2
PHOENIX-MESA-SCOTTSDALE, AZ	85,227	109	54.76	46.94	26.27	67,791	85	56.7	48.4	24.3
PINE BLUFF, AR	479	1	45.69	41.08	16.55	374	1	46.0	39.8	25.5
PITTSBURGH, PA	17,246	25	53.54	27.24	24.80	13,094	20	55.5	25.9	23.3
PITTSFIELD, MA	995	2	66.84	34.42	35.37	680	0	56.0	33.4	29.1
POCATELLO, ID	1,381	3	56.94	36.77	33.07	815	0	57.1	33.8	29.8
PONCE, PR	612	0	9.30	67.11	1.72	416	0	10.1	44.0	1.2
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	7,818	12	55.16	27.77	21.91	4,879	2	53.5	26.1	20.3
PORTLAND-VANCOUVER-BEAVERTON, OR-WA	38,031	89	56.92	38.66	29.16	30,119	65	59.0	37.7	28.1
PORT ST. LUCIE, FL	7,337	7	46.24	33.16	20.69	4,932	6	42.1	33.1	15.4
POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY	7,251	7	51.92	29.20	19.03	5,420	18	61.9	31.1	23.1
PRESCOTT, AZ	4,282	1	39.53	12.87	12.07	3,109	0	37.1	10.9	8.0
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	18,414	49	58.89	36.13	30.04	12,342	13	55.6	34.5	24.6
PROVO-OREM, UT	9,719	10	46.17	22.51	15.66	7,963	6	46.3	23.4	15.5
PUEBLO, CO	1,907	3	55.81	50.97	27.63	1,394	0	50.0	45.4	21.3
PUNTA GORDA, FL	3,290	2	44.63	16.15	16.33	2,183	0	42.5	15.9	13.7
RACINE, WI	2,143	10	63.42	21.77	34.89	2,345	3	63.1	26.2	34.4
RALEIGH-CARY, NC	17,336	22	56.58	41.32	31.12	14,274	26	62.5	42.7	37.2
RAPID CITY, SD	1,342	2	52.76	26.66	17.92	856	0	43.8	21.3	18.3
READING, PA	4,694	3	59.96	17.79	31.12	3,309	6	68.6	12.7	22.4
REDDING, CA	2,613	10	48.87	40.58	17.12	1,840	1	35.4	32.2	9.6
RENO-SPARKS, NV	6,715	24	61.60	42.54	28.17	4,893	19	68.2	41.5	30.6
RICHMOND, VA	20,714	39	61.55	42.27	32.64	13,997	31	62.6	45.2	32.7
RIVERSIDE-SAN BERNARDINO-ONTARIO, CA	63,064	175	36.87	63.28	16.70	50,603	57	29.9	63.1	10.7
ROANOKE, VA	3,866	1	52.75	34.54	24.95	2,807	2	61.3	41.3	34.7
ROCHESTER, MN	2,023	3	61.99	26.48	29.43	1,737	2	64.6	30.1	32.0
ROCHESTER, NY	6,817	30	68.87	28.49	44.59	6,221	23	69.7	33.0	42.8
ROCKFORD, IL	5,053	11	68.82	24.70	38.13	3,095	5	62.8	24.1	29.2
ROCKY MOUNT, NC	970	2	56.96	50.04	19.92	894	2	56.3	51.2	17.8
ROME, GA	754	1	54.07	20.40	26.72	674	2	51.5	19.6	24.7
SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA	28,484	115	53.32	43.45	19.74	22,291	45	46.9	43.4	20.4
SAGINAW-BAY CITY-MIDLAND, MI	1,222	3	60.88	18.26	25.89	980	2	59.8	14.2	23.1
ST. CLOUD, MN	1,502	24	76.74	31.02	57.56	1,835	4	64.5	22.7	28.8
ST. GEORGE, UT	2,613	4	39.08	24.84	12.87	2,337	0	30.4	23.9	6.4
ST. JOSEPH, MO-KS	1,179	2	64.21	24.40	37.46	807	0	63.4	30.0	32.3
ST. LOUIS, MO-IL	41,868	35	62.79	32.07	35.13	32,664	32	63.9	30.5	35.2
SALEM, OR	5,336	14	54.30	26.67	22.26	4,501	10	54.4	28.7	18.6
SALINAS, CA	2,171	31	48.34	78.36	17.86	2,274	3	34.0	68.8	10.3

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
SALIBURY, MD	1,523	1	49.48	18.24	19.54	1,146	1	48.8	17.5	16.4
SALT LAKE CITY-OGDEN, UT	22,208	31	61.30	30.24	25.63	17,251	8	54.9	33.3	20.8
SAN ANGELO, TX	688	0	42.60	40.61	14.85	591	2	51.0	49.6	26.3
SAN ANTONIO, TX	19,230	77	55.95	48.35	25.96	12,908	53	61.3	46.9	27.3
SAN DIEGO-CARLSBAD-SAN MARCOS, CA	26,732	272	45.05	60.31	17.71	23,632	155	43.4	57.6	18.3
SANDUSKY, OH	673	0	64.97	28.88	35.15	492	0	62.7	28.9	34.0
SAN FRANCISCO-OAKLAND-FERMONT, CA	27,410	718	62.69	66.80	27.64	25,288	188	52.7	66.4	23.1
SAN GERMAN-CABO ROJO, PR	502	0	7.15	97.97	0.28	168	0	11.9	38.5	2.1
SAN JOSE-SUNNYVALE-SANTA CLARA, CA	9,553	137	73.57	81.35	26.65	9,180	49	69.7	82.9	22.2
SAN JUAN-CAGUAS-GUAYNABO, PR	9,302	0	10.62	51.48	2.82	5,586	0	13.3	62.3	3.3
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	3,061	11	40.14	40.71	11.96	2,188	2	30.1	38.3	9.2
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	2,639	26	42.18	58.34	16.76	2,533	8	38.1	58.5	17.7
SANTA CRUZ-WATSONVILLE, CA	1,456	17	46.64	42.64	16.00	1,316	4	48.2	46.0	25.6
SANTA FE, NM	2,391	1	40.97	53.05	18.81	1,688	0	39.5	51.0	14.0
SANTA ROSA-PETALUMA, CA	4,273	32	57.01	44.72	23.15	3,901	15	51.1	45.0	22.0
SARASOTA-BRADENTON, FL	11,171	10	47.90	27.09	19.81	7,867	10	50.9	32.9	21.7
SAVANNAH, GA	4,644	13	58.62	46.72	26.46	3,693	10	58.1	40.9	19.7
SCRANTON-WILKES-BARRE, PA	4,682	7	63.52	33.50	32.20	2,918	3	64.2	31.2	29.3
SEATTLE-BELLEVUE-EVERETT, WA	59,825	344	55.51	43.82	25.64	47,549	143	55.2	44.2	23.6
SEBASTIAN-VERO BEACH, FL	2,349	1	44.92	57.36	16.92	1,478	1	48.6	54.5	20.7
SHEBOYGAN, WI	1,312	2	61.55	21.62	31.03	863	1	58.6	15.7	24.5
SHERMAN-DENISON, TX	962	5	64.19	11.41	40.43	610	3	62.3	13.8	33.1
SHREVEPORT-BOSSIER CITY, LA	4,415	24	66.76	27.58	19.94	2,055	15	68.7	30.5	22.4
SIOUX CITY, IA-NE	1,337	1	62.83	23.83	32.64	807	2	66.2	31.5	36.3
SIOUX FALLS, SD	2,421	6	57.80	23.16	33.59	1,603	6	58.0	23.9	31.2
SOUTH BEND-MISHAWAKA, IN-MI	2,950	5	67.75	22.96	32.75	2,145	5	69.5	19.6	28.6
SPARTANBURG, SC	3,022	9	62.96	29.39	38.59	2,083	9	67.8	32.0	45.0
SPOKANE, WA	8,228	23	59.51	43.79	33.42	5,611	16	56.7	39.1	29.2
SPRINGFIELD, IL	2,637	2	60.43	18.83	32.61	1,192	2	65.0	33.8	44.7
SPRINGFIELD, MA	6,155	10	65.19	37.88	35.88	4,835	7	64.7	40.2	30.5
SPRINGFIELD, MO	5,160	4	56.63	27.15	24.77	4,811	4	56.3	26.9	21.7
SPRINGFIELD, OH	1,077	0	62.25	25.60	30.63	1,008	1	66.0	33.6	38.5
STATE COLLEGE, PA	903	2	52.03	34.11	29.08	829	2	44.7	27.2	18.5
STOCKTON-LODI, CA	7,910	39	45.80	59.57	18.03	6,736	7	34.1	56.2	14.8
SUMTER, SC	794	1	49.58	46.89	22.28	527	1	50.5	55.5	26.3
SYRACUSE, NY	7,970	19	55.30	30.22	35.07	2,632	11	73.8	47.9	48.3
TALLAHASSEE, FL	4,379	14	57.08	55.24	26.70	2,899	14	58.8	61.7	26.5
TAMPA-ST. PETERSBURG-CLEARWATER, FL	43,180	74	53.65	46.20	20.60	31,253	48	56.6	44.9	16.8
TERRE HAUTE, IN	895	5	75.41	12.60	25.43	1,405	3	56.6	23.4	24.5
TEXARKANA, TX-TEXARKANA, AR	770	2	45.70	20.27	20.28	403	3	60.9	19.6	42.3
TOLEDO, OH	5,871	18	68.85	23.71	38.62	5,441	19	65.7	21.7	34.9
TOPEKA, KS	2,049	4	59.80	16.85	32.46	1,520	2	65.6	18.0	40.7
TRENTON, NJ	4,304	1	61.55	50.71	34.87	2,848	6	70.2	46.6	50.0
TUCSON, AZ	17,579	47	56.18	51.69	31.32	11,021	37	62.2	41.9	28.1
TULSA, OK	8,971	22	61.22	39.56	37.74	7,977	11	59.3	28.3	27.2
TUSCALOOSA, AL	2,458	4	53.21	43.73	28.17	1,256	3	51.6	31.8	15.1
TYLER, TX	1,789	10	62.89	18.61	21.87	1,113	2	51.1	20.3	19.3
UTICA-ROME, NY	3,663	2	46.49	17.60	23.54	1,341	1	57.4	25.5	29.7
VALDOSTA, GA MSA	852	5	45.63	52.24	19.28	996	6	58.1	63.2	35.4
VALLEJO-FAIRFIELD-NAPA, CA	4,841	25	55.28	62.48	18.19	4,266	2	42.1	65.0	15.6
VICTORIA, TX	532	4	66.16	57.54	53.47	429	2	60.1	68.7	45.4

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

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod Percent	Underserved Areas Percent	Special Affordable Percent	Number of Properties		Low-Mod Percent	Underserved Areas Percent	Special Affordable Percent
	Single-Family	Multifamily				Single-Family	Multifamily			
VINELAND-MILLVILLE-BRIDGETON, NJ	1,767	3	60.50	56.15	22.76	1,094	2	59.6	44.3	16.2
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC	25,986	30	56.23	54.41	26.18	17,293	39	60.9	56.4	27.0
VISALIA-TULARE-PORTERVILLE, CA	5,715	11	36.58	58.40	13.49	3,882	1	33.6	61.5	11.7
WACO, TX	1,303	12	66.94	54.68	39.39	988	7	55.8	51.4	32.3
WARNER ROBINS, GA	1,562	6	60.40	20.17	34.70	1,057	8	75.4	17.3	25.0
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV	85,035	192	66.82	66.13	29.71	61,586	180	76.9	75.7	47.4
WATERLOO-CEDAR FALLS, IA	1,681	2	64.87	20.94	38.86	1,164	1	65.7	20.1	39.2
WAUSAU, WI	1,133	1	59.41	16.70	31.89	927	0	58.0	19.1	24.5
WEIRTON-STEUBENVILLE, WV-HO	714	0	61.47	13.60	26.08	469	3	72.8	24.5	52.5
WENATCHEE, WA	1,707	2	43.64	38.43	17.77	1,532	0	43.3	35.6	17.0
WHEELING, WV-OH	700	1	54.02	24.46	27.65	694	0	50.6	17.5	24.2
WICHITA, KS	6,148	12	69.73	24.55	46.04	4,526	10	69.8	30.1	42.3
WICHITA FALLS, TX	940	2	57.46	28.72	30.58	616	3	55.0	15.9	18.3
WILLIAMSPORT, PA	592	0	56.99	15.94	29.41	572	0	53.0	15.1	22.7
WILMINGTON, NC	6,928	3	44.80	29.98	16.64	5,723	5	52.1	35.4	22.3
WINCHESTER, VA-WV	1,838	0	42.78	19.37	16.10	1,552	0	42.1	15.9	14.2
WINSTON-SALEM, NC	4,540	10	60.93	42.26	29.36	3,542	13	68.6	46.2	34.7
WORCHESTER, MA-CT	9,281	18	58.80	30.39	29.91	7,100	4	56.5	31.8	26.7
YAKIMA, WA	2,355	1	48.18	40.82	19.81	1,629	1	47.7	41.3	19.9
YAUCO, PR	161	0	5.79	84.21	0.82	111	0	8.0	33.9	0.9
YORK-HANOVER, PA	5,654	5	58.00	18.09	27.84	4,139	2	55.2	20.2	19.6
YOUNGSTOWN-WARREN-BOARDMAN, OH-PA	4,299	6	64.77	16.93	34.79	2,716	6	66.4	27.6	38.8
YUBA CITY, CA	2,089	5	32.47	57.71	12.63	1,510	5	39.2	66.4	16.9
YUMA, AZ	2,440	3	38.04	45.36	14.82	1,591	1	34.0	44.5	12.7

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 9-2007

**Single-Family Mortgages by Goal Category:  
GSE Purchases and Conventional Conforming Market Originations  
Metropolitan Areas, 2007**

MSA		Number of Mortgages		Low- and Moderate-Income			Underserved Areas			Special Affordable		
		Purchased by:		Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
		Fannie Mae	Freddie Mac									
ABILENE, TX	10180	1,028	799	33.1 %*	38.1 %	30.1 %**	24.6 %*	22.0 %	25.9 %	12.4 %	10.7 %	9.6 %
AGUADILLIA- ISABELA-SAN SEBASTIAN, PR	10380	816	311	4.5	9.6	6.4	96.4	80.1	84.5	0.2	3.2	0.9
AKRON, OH	10420	7,100	4,661	51.4	52.5	46.3	24.8	25.4	21.5	23.9	23.8	19.2
ALBANY, GA	10500	8,859	6,157	42.9	43.8	42.5	27.1	27.9	28.5	14.8	15.4	14.4
ALBANY-SCHENECTADY-TROY, NY	10580	1,094	837	32.7	33.4	29.5	34.4	32.5	40.5	12.4	11.7	10.8
ALBUQUERQUE, NM	10740	15,034	10,213	35.4	40.0	32.9	56.4	61.3	57.8	13.2	17.4	11.4
ALEXANDRIA, LA	10780	1,044	728	29.2	35.7	27.1	23.6	27.3	27.4	7.9	10.5	7.6
ALLENTOWN-BETHLEHEM-EASTON, PA	10900	10,898	7,467	44.8	47.4	41.1	33.8	36.8	32.1	19.3	20.3	16.2
ALTOONA, PA	11020	730	623	50.7	47.7	42.3	30.4	25.4	26.4	24.9	18.2	17.3
AMARILLO, TX	11100	2,729	1,015	40.8	36.8	33.2	22.7	20.7	21.6	17.2	11.0	12.1
AMES, IA	11180	844	581	53.7	53.0	49.5	13.5	13.1	14.7	20.0	18.0	16.7
ANCHORAGE, AK	11260	4,321	3,725	41.9	41.9	40.4	34.8	41.9	35.7	13.0	14.7	13.9
ANDERSON, IN	11300	1,307	800	57.9	60.8	52.4	32.3	28.3	27.3	29.9	29.2	24.6
ANDERSON, SC	11340	1,803	1,406	42.2	46.2	39.2	21.5	24.3	24.7	17.0	20.1	15.7
ANN ARBOR, MI	11460	3,959	2,530	51.4	51.4	49.6	27.0	30.3	26.8	20.5	21.5	19.7
ANNISTON, AL	11500	1,135	691	43.4	42.3	41.2	10.9	8.0	12.2	17.0	12.7	15.2
APPLETON-OSHKOSH-NEENAH, WI	11540	2,474	1,587	54.1	55.4	51.6	14.7	14.1	15.0	21.5	23.3	18.4
ASHEVILLE, NC	11700	5,963	4,418	31.3	33.3	30.9	29.1	29.7	29.8	9.8	9.5	9.0
ATHENS, GA	12020	1,778	2,106	33.2	36.3	32.7	30.4	33.7	33.3	11.4	13.5	12.3
ATLANTA, GA	12060	78,551	63,258	47.3	50.0	43.5	42.8	43.3	42.4	19.7	20.8	17.4
ATLANTIC-CAPE MAY, NJ	12100	5,058	3,206	39.3	41.1	35.0	44.7	42.6	41.7	12.7	11.8	9.5
AUBURN-OPELIKA, AL	12220	1,945	1,167	34.8	36.0	32.6	32.8	30.0	35.1	11.7	11.9	11.3
AUGUSTA-AIKEN, GA-SC	12260	5,179	3,877	36.4	37.1	35.0	43.6	41.4	43.4	14.0	13.9	12.9
AUSTIN-SAN MARCOS, TX	12420	23,186	15,783	34.5	37.0	32.3	44.2	44.0	43.7	13.3	13.9	11.4
BAKERSFIELD, CA	12540	12,677	8,965	23.1	22.0	18.8	49.1	50.8	46.9	9.7	7.0	5.6
BALTIMORE, MD	12580	43,810	30,667	48.2	49.7	42.0	43.2	44.5	40.4	21.4	21.1	16.0
BANGOR, ME	12620	1,572	890	39.9	42.5	39.1	27.5	29.4	28.9	15.7	12.8	14.5
BARNSTABLE-YARMOUTH, MA	12700	4,091	3,165	32.7	29.1	25.9	32.3	29.3	29.6	12.3	7.7	6.4
BATON ROUGE, LA	12940	9,673	7,272	35.2	44.7	35.4	32.7	32.2	32.9	12.5	16.0	12.3
BATTLE CREEK, MI	12980	1,075	1,027	55.6	55.0	49.1	32.7	29.1	26.6	29.1	25.2	23.2
BAY CITY, MI	13020	742	657	56.3	54.7	53.3	28.3	23.1	23.7	29.8	22.1	24.0
BEAUMONT-PORT ARTHUR, TX	13140	2,601	1,490	37.1	31.1	28.2	22.3	21.1	19.6	13.4	7.8	8.7
BELLINGHAM, WA	13380	3,005	2,424	32.2	33.4	29.3	24.8	23.9	24.0	8.9	7.7	6.8
BEND, OR	13460	3,665	2,901	29.8	27.2	23.5	23.6	25.7	24.6	10.7	7.7	6.4
BILLINGS, MT	13740	2,221	1,326	36.0	35.6	34.9	26.7	26.5	26.5	12.8	11.2	11.4
BINGHAMTON, NY	13780	2,534	875	38.6	45.9	41.9	19.4	26.6	23.5	15.1	14.2	14.3
BIRMINGHAM-HOOVER, AL	13820	16,108	9,240	46.0	44.5	41.4	28.0	30.3	28.8	18.6	16.4	15.3

\* Interpreted as follows: 33.1% of Fannie Mae's year 2007 purchases were for low- and moderate-income borrowers.

\*\* Interpreted as follows: 30.1% of mortgages originated during 2007 in the conventional conforming market were for low- and moderate-income borrowers. The market estimate includes only the A and A-minus portions of the conventional conforming market.  
Additional footnotes follow the table.

MSA	Number of Mortgages Purchased by:			Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac		Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
BISMARCK, ND	13900	918	935	49.8	50.2	52.8	24.6	26.1	24.7	15.1	20.0	21.6
BLACKSBURG-CHRISTIANBURG-RADFORD, VA	13980	1,202	1,181	32.7	38.9	34.4	10.7	11.3	11.0	9.3	14.0	11.0
BLOOMINGTON-NORMAL, IL	14060	1,864	1,367	55.6	51.3	50.8	35.0	32.7	32.7	29.2	26.1	25.2
BLOOMINGTON, IN	14020	1,617	1,472	45.2	45.6	44.0	30.3	27.9	28.8	19.4	19.7	18.0
BOISE CITY, ID	14260	12,094	8,377	36.5	38.6	35.3	27.6	30.5	28.6	12.9	13.2	11.1
BOSTON, MA-NH	14460	52,411	38,299	45.5	44.8	42.6	33.1	33.6	31.8	17.4	15.2	14.9
BOULDER-LONGMONT, CO	14500	4,290	3,366	43.0	44.3	41.3	30.7	31.6	30.9	17.0	17.6	16.1
BOWLING GREEN, KY	14540	1,178	997	44.8	38.1	37.1	27.7	20.5	32.2	16.9	12.5	14.6
BREMERTON-SILVERDALE, WA	14740	4,263	2,877	37.4	35.4	31.5	21.6	19.7	20.0	12.1	11.1	8.1
BRIDGEPORT-STAMFORD-NORWALK, CT	14860	10,233	6,084	52.1	52.9	47.9	40.1	43.9	39.5	23.5	24.7	20.9
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	15180	1,991	1,368	17.0	15.4	13.5	43.2	43.6	43.4	5.4	3.1	3.4
BRUNSWICK, GA	15260	1,099	1,200	28.5	28.1	29.9	27.6	31.4	34.3	9.0	10.2	10.5
BUFFALO-NIAGARA FALLS, NY	15380	6,930	5,125	45.6	45.3	46.1	20.0	18.4	19.7	18.4	16.1	16.8
BURLINGTON-SOUTH BURLINGTON, VT	15540	2,741	2,073	47.1	45.3	47.7	26.6	21.3	23.8	16.9	15.2	16.9
BURLINGTON, NC	15500	1,446	1,124	45.6	45.1	40.9	24.6	23.8	23.1	17.2	15.9	14.9
CANTON-MASSILLON, OH	15940	4,026	2,705	52.4	53.3	47.9	24.4	25.0	21.6	22.6	21.8	18.7
CAPE CORAL-FORT MYERS FL	15980	12,740	10,268	26.5	24.8	23.0	27.2	29.8	29.2	8.3	6.2	5.7
CARSON CITY, NV	16180	720	524	38.4	40.1	35.2	49.7	47.7	48.1	13.2	11.2	8.3
CASPER, WY	16220	1,418	632	39.5	40.3	44.6	21.7	27.2	25.0	14.8	18.0	17.4
CEDAR RAPIDS, IA	16300	2,948	2,331	57.5	55.8	53.8	29.1	26.4	28.4	28.2	24.1	24.3
CHAMPAIGN-URBANA, IL	16580	2,034	1,937	49.7	48.5	44.9	28.0	25.5	28.6	20.8	20.7	18.0
CHARLESTON-NORTH CHARLESTON, SC	16700	10,016	6,936	38.3	35.7	33.7	36.7	35.5	37.7	13.0	10.6	10.0
CHARLESTON, WV	16620	1,882	1,416	41.7	39.7	40.5	26.5	27.3	31.0	16.9	13.9	15.7
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	16740	29,762	21,953	41.1	43.8	39.7	32.9	32.5	32.5	16.2	17.3	15.0
CHARLOTTESVILLE, VA	16820	2,952	1,949	40.4	43.8	37.1	27.7	32.2	29.4	14.1	15.1	12.1
CHATTANOOGA, TN-GA	16860	6,195	4,374	42.7	46.1	40.3	31.2	31.7	32.9	17.9	17.1	16.1
CHEYENNE, WY	16940	1,194	697	38.5	44.6	44.0	23.5	24.2	26.4	13.0	12.7	15.3
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI	16980	145,752	117,435	45.5	45.7	41.4	39.8	38.7	37.2	16.6	15.8	13.8
CHICO, CA	17020	2,692	1,936	27.2	22.5	21.6	28.6	30.8	29.6	10.8	6.3	6.0
CINCINNATI-MIDDLETOWN, OH-KY-IN	17140	22,260	19,631	51.2	48.8	45.0	28.7	27.5	26.8	23.2	20.8	18.4
CLARKSVILLE, TN-KY	17300	2,146	1,494	35.7	37.5	31.2	50.9	44.6	44.8	9.7	10.3	8.6
CLEVELAND-ELYRIA-MENTOR, OH	17460	19,460	12,065	50.4	50.5	44.9	23.1	24.9	21.3	21.1	20.3	16.9
CLEVELAND, TN	17420	1,008	892	38.6	40.2	36.5	9.7	11.1	12.7	14.7	13.6	11.4
COEUR D'ALENE, ID	17660	2,424	1,959	30.1	30.1	29.1	15.2	15.0	12.8	8.9	5.5	6.7
COLLEGE STATION-BRYAN, TX	17780	1,853	1,304	25.1	21.6	21.4	29.2	30.8	28.8	8.1	7.0	6.9
COLORADO SPRINGS, CO	17820	8,985	6,210	40.2	40.9	36.6	28.4	28.5	25.9	15.2	15.1	12.8
COLUMBIA, MO	17860	1,631	1,559	47.7	49.9	46.4	28.0	28.4	30.1	20.1	21.9	19.2
COLUMBIA, SC	17900	8,827	6,160	46.7	45.3	42.7	34.8	33.9	35.1	19.9	20.0	18.7
COLUMBUS, GA-AL	17980	2,898	1,902	37.5	34.1	31.6	38.9	34.8	39.2	15.0	11.0	11.5
COLUMBUS, IN	18020	722	810	54.6	48.8	48.2	20.1	17.7	18.1	25.7	22.5	22.0
COLUMBUS, OH	18140	19,230	14,031	47.8	48.2	43.0	27.4	29.1	26.7	20.7	20.7	17.2
CORPUS CHRISTI, TX	18580	3,179	2,066	25.2	25.6	20.7	47.7	48.5	49.3	9.1	6.7	5.3
CORVALLIS, OR (MSA)	18700	928	663	36.2	42.1	36.7	36.7	37.7	39.4	15.7	17.8	15.0
CUMBERLAND, MD-WV	19060	720	514	45.8	44.2	38.2	26.1	25.7	19.4	38.2	16.5	14.3
DALLAS-FORT WORTH-ARLINGTON, TX	19100	67,837	48,749	38.2	42.3	34.0	30.0	31.0	28.7	14.8	15.7	12.3
DALTON, GA	19140	1,112	815	58.6	51.2	52.3	25.4	21.0	25.0	26.5	21.6	24.5
DANVILLE, IL	19180	615	285	53.1	44.1	43.5	29.8	24.2	28.5	25.8	16.8	16.0
DANVILLE, VA	19260	546	427	41.0	38.7	38.7	42.9	39.6	37.0	17.5	13.5	14.0
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	19340	3,501	2,977	54.8	55.2	52.4	27.3	25.8	27.6	25.3	24.0	23.5
DAYTON, OH	19380	7,735	6,157	51.3	49.0	45.8	30.6	30.1	27.6	23.5	20.7	18.9

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

MSA		Number of Mortgages		Low- and Moderate-Income			Underserved Areas			Special Affordable		
		Purchased by:		Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
		Fannie Mae	Freddie Mac									
DECATUR, AL	19460	1,671	735	46.6	42.9	47.3	17.0	20.7	19.8	21.4	17.7	21.7
DECATUR, IL	19500	1,162	617	52.7	51.5	45.2	24.2	21.2	24.3	25.0	25.4	20.8
DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	19660	8,775	5,651	35.0	36.2	32.1	19.3	21.7	19.8	12.1	10.6	8.9
DENVER-AURORA, CO	19740	40,890	31,016	43.4	45.1	40.0	31.3	32.9	30.9	18.2	18.5	15.8
DES MOINES-WEST DES MOINES, IA	19780	8,721	6,265	57.3	55.2	52.0	22.1	22.3	22.2	27.3	25.0	23.2
DETROIT-WARREN-LIVONIA, MI	19820	48,793	35,653	52.3	51.6	47.8	29.0	29.5	24.7	23.9	22.8	19.6
DOTHAN, AL	20020	1,336	820	39.7	39.1	37.6	31.2	30.7	35.1	14.4	13.3	14.3
DOVER, DE	20100	2,139	1,412	35.8	33.7	33.1	30.5	28.0	29.0	8.8	8.8	7.5
DUBUQUE, IA	20220	923	642	58.1	49.1	48.7	17.4	12.5	14.8	25.7	17.6	20.1
DULUTH-SUPERIOR, MN-WI	20260	2,711	2,611	50.7	46.8	44.9	21.6	23.4	22.4	22.4	17.8	17.5
DURHAM, NC	20500	5,662	4,872	37.0	37.1	36.1	42.5	40.5	42.2	13.8	13.1	13.1
EAU CLAIRE, WI	20740	1,356	1,803	51.6	49.7	46.4	30.8	28.0	29.6	19.0	17.9	16.3
EL CENTRO, CA	20940	1,832	1,342	15.7	14.6	11.7	58.2	62.3	59.7	5.2	4.2	2.8
EL PASO, TX	21340	6,040	3,732	23.4	25.8	22.5	52.1	50.9	51.3	9.1	8.1	6.8
ELIZABETHTOWN, KY	21060	915	604	42.3	44.5	37.1	27.5	25.3	26.2	15.3	13.8	12.4
ELKHART-GOSHEN, IN	21140	1,705	1,431	61.2	62.7	54.3	19.1	17.6	16.4	27.9	27.9	22.6
ELMIRA, NY	21300	294	315	53.1	45.2	44.6	31.6	21.0	20.3	21.7	15.3	16.5
ERIE, PA	21500	1,186	1,086	46.3	52.1	42.9	21.4	17.7	18.8	20.9	20.9	17.2
EUGENE-SPRINGFIELD, OR	21660	4,951	3,780	35.8	39.6	32.5	27.0	29.1	27.8	11.5	11.6	8.1
EVANSVILLE-HENDERSON, IN-KY	21780	3,031	2,981	57.3	51.7	48.0	27.7	25.6	25.9	27.9	24.1	21.1
FAIRBANKS, AK	21820	910	501	38.5	44.7	41.1	10.9	13.6	12.2	9.2	11.4	10.1
FAJARDO, PR	21940	362	228	10.2	11.4	8.8	95.9	97.4	70.1	1.4	4.8	1.4
FARGO, ND-MN	22020	1,799	1,584	51.3	50.2	47.6	19.3	21.1	21.2	20.1	17.2	17.7
FARMINGTON, NM	22140	1,067	686	18.9	17.2	17.4	37.9	35.3	38.4	3.9	4.0	3.5
FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO	22220	6,655	4,799	35.0	38.7	32.5	13.0	16.4	15.2	11.6	12.0	9.9
FAYETTEVILLE, NC	22180	2,588	2,047	31.9	34.9	29.5	59.3	55.3	55.9	9.8	10.3	8.4
FLAGSTAFF, AZ	22380	1,908	1,532	18.6	19.5	16.7	42.6	45.8	44.6	5.1	5.1	3.9
FLINT, MI	22420	3,811	2,834	50.6	50.3	45.5	20.7	21.1	17.7	21.6	18.9	17.3
FLORENCE-MUSCLE SHOALS, AL	22520	1,728	747	50.4	49.3	47.0	23.2	19.7	23.6	21.7	19.7	20.8
FLORENCE, SC	22500	1,458	1,057	37.7	37.9	39.0	44.6	45.7	50.3	14.5	11.8	13.9
FOND DU LAC, WI	22540	916	669	52.1	49.0	49.6	7.9	9.9	7.3	18.5	16.4	16.8
FORT COLLINS-LOVELAND, CO	22660	5,193	3,688	39.8	42.2	38.7	21.5	20.8	20.9	13.8	15.0	12.6
FORT SMITH, AR-OK	22900	2,202	1,433	38.3	37.6	36.6	31.8	30.2	32.9	14.1	12.7	12.4
FORT WALTON BEACH-CRESTVIEW-DESTIN, FL	23020	2,546	1,539	36.0	33.7	30.8	36.6	34.6	35.1	13.1	10.3	9.2
FORT WAYNE, IN	23060	4,228	3,362	58.9	62.0	55.5	25.4	25.8	22.6	31.1	31.2	26.1
FRESNO, CA	23420	11,131	8,140	22.1	20.4	17.6	57.6	60.4	57.1	9.4	7.0	5.5
GADSDEN, AL	23460	1,147	568	47.9	44.5	43.9	17.7	15.3	19.9	19.8	15.8	18.1
GAINESVILLE, FL	23540	2,889	2,108	31.6	30.9	30.2	35.8	40.1	38.5	13.0	12.4	12.1
GAINESVILLE, GA	23580	2,051	1,863	42.1	45.5	38.8	24.5	23.1	24.0	14.6	15.7	13.8
GLENS FALLS, NY	24020	1,341	846	37.5	36.7	35.0	25.0	25.5	23.0	12.4	11.9	10.7
GOLDSBORO, NC	24140	480	580	34.0	34.2	29.1	41.5	40.5	40.8	13.9	12.2	10.2
GRAND FORKS, ND-MN	24220	737	598	46.9	45.5	41.7	21.3	23.4	23.3	17.1	13.7	13.0
GRAND JUNCTION, CO	24300	3,409	2,328	29.0	32.0	27.2	46.3	44.8	46.0	10.6	9.3	8.2
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	24340	7,282	6,684	54.1	56.0	51.7	27.5	28.0	27.2	23.2	23.4	21.3
GREAT FALLS, MT	24500	767	693	32.0	32.9	33.4	23.2	26.1	24.8	10.3	10.9	10.8
GREELEY, CO	24540	3,636	2,786	34.4	37.8	31.9	21.9	22.5	21.4	9.9	10.4	8.3
GREEN BAY, WI	24580	3,590	3,129	46.3	52.4	48.2	24.8	25.3	24.0	17.6	20.9	18.4
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	24660	7,371	5,639	42.2	43.6	41.2	34.7	34.2	34.6	17.9	17.9	16.0
GREENVILLE-SPARTANBURG-ANDERSON, SC	24860	7,591	5,648	42.3	44.0	40.0	29.5	29.1	32.2	17.0	16.5	14.7
GREENVILLE, NC	24780	1,672	1,432	33.4	32.1	32.4	42.6	39.7	38.8	11.4	9.7	9.1
GUYAMA, PR	25020	197	113	3.6	11.5	7.0	88.3	76.1	77.9	0.0	0.9	1.3

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	Fannie Mae	Freddie Mac										
GULFPORT-BILOXI, MS	25060	2,914	1,434	28.0	26.5	24.9	29.8	29.4	29.3	8.5	7.2	7.7
HAGERSTOWN-MARTINSBURG, MD-WV	25180	3,929	3,099	39.0	40.0	36.1	22.0	23.4	23.5	12.1	13.2	10.5
HANFORD-CORCORAN, CA	25260	1,582	1,099	23.8	25.8	21.3	52.2	57.9	55.8	7.7	8.8	6.0
HARRISBURG-LEBANON-CARLISLE, PA	25420	5,448	3,949	48.4	51.7	47.0	25.0	25.1	24.6	20.2	21.7	18.3
HARRISONBURG, VA	25500	1,311	922	41.4	40.9	40.9	34.4	36.2	35.6	14.0	15.0	13.3
HARTFORD-WESTHARTFORD-EAST HARTFORD, CT	25540	15,435	10,466	52.7	53.9	50.2	24.9	26.8	24.9	22.1	20.6	19.2
HATTIESBURG, MS	25620	1,454	828	27.3	28.9	25.2	24.4	19.0	26.4	8.6	8.3	7.6
HICKORY-MORGANTON-LENOIR, NC	25860	2,980	2,506	42.8	46.3	42.0	13.8	14.0	14.4	17.4	17.2	15.9
HINESVILLE-FORT STEWART, GA	25980	484	324	24.5	24.3	23.1	100.0	100.0	100.0	5.5	4.4	7.1
HOLLAND-GRAND HAVEN, MI	26100	2,758	2,109	60.4	58.7	57.2	21.5	21.0	21.2	26.0	23.9	23.2
HONOLULU, HI	26180	10,065	6,781	31.7	27.8	25.1	70.5	70.4	70.3	11.7	8.4	7.5
HOT SPRINGS, AR	26300	1,306	896	28.9	30.3	28.3	11.3	14.0	11.7	11.4	12.7	10.4
HOUMA-BAYOU CANE-THIBODAUX, LA	26380	1,840	949	28.0	34.4	30.0	31.0	35.7	35.1	7.9	8.1	8.8
HOUSTON-SUGAR LAND-BAYTOWN, TX	26420	63,712	45,685	35.7	40.2	31.0	38.7	39.6	37.0	12.8	14.0	10.3
HUNTINGTON-ASHLAND, WV-KY-OH	26580	1,780	1,539	40.8	42.8	38.4	19.6	16.0	17.9	17.0	15.2	13.1
HUNTSVILLE, AL	26620	6,606	3,859	43.9	41.9	40.4	34.4	34.5	33.8	19.3	18.9	17.1
IDAHO FALLS, ID	26820	1,918	1,231	40.8	40.1	39.5	27.2	26.5	27.0	14.1	13.7	13.5
INDIANAPOLIS-CARMEL, IN	26900	22,955	16,239	49.2	52.4	45.6	23.2	24.6	21.4	22.3	23.8	19.4
IOWA CITY, IA	26980	1,732	968	50.5	46.4	49.5	31.2	27.6	33.1	21.3	17.3	20.7
ITHACA, NY	27060	378	212	41.7	40.7	42.4	30.4	27.8	28.8	12.7	11.0	13.2
JACKSON, MI	27100	1,516	1,137	56.4	54.9	52.5	21.4	21.9	17.4	27.6	23.5	22.4
JACKSON, MS	27140	6,309	3,061	39.0	29.8	27.5	36.3	34.3	36.6	15.2	9.6	9.3
JACKSON, TN	27180	1,053	635	43.1	50.2	37.8	23.5	28.5	26.8	15.8	17.7	13.5
JACKSONVILLE, FL	27260	20,798	14,357	43.4	42.6	39.8	37.9	38.0	36.0	18.0	15.9	14.6
JACKSONVILLE, NC	27340	1,574	1,067	20.6	21.7	19.6	41.7	39.2	38.4	4.4	4.1	3.4
JANESVILLE, WI	27500	2,442	1,436	60.5	54.3	51.8	19.7	14.0	17.0	26.9	22.4	21.0
JEFFERSON CITY, MO	27620	1,752	927	54.6	57.6	53.8	18.6	26.0	23.0	24.5	23.8	24.1
JOHNSON CITY, TN	27740	1,821	1,103	35.7	37.3	34.2	17.2	18.9	19.2	12.0	12.5	11.3
JOHNSTOWN, PA	27780	522	512	46.4	48.2	41.1	13.0	13.5	13.2	19.4	18.8	14.1
JONESBORO, AR	27860	808	595	36.5	35.2	29.8	17.5	19.7	19.2	11.2	10.9	9.0
JOPLIN, MO	27900	1,856	1,237	52.4	45.9	45.1	17.5	16.9	17.7	24.0	19.8	18.5
KALAMAZOO-PORTAGE, MI	28020	2,517	2,603	48.1	48.5	44.5	31.3	29.9	29.8	21.0	18.9	17.7
KANKAKEE-BRADLEY, IL	28100	1,004	1,190	46.1	43.9	37.7	20.7	19.3	18.9	18.0	16.0	13.6
KANSAS CITY, MO-KS	28140	27,209	20,212	50.8	53.8	46.8	29.3	29.6	28.3	22.9	23.9	19.2
KENNEWICK-PASCO-RICHLAND, WA	28420	2,666	2,073	45.3	49.2	41.6	29.7	28.5	26.6	18.9	19.5	15.8
KILLEEN-TEMPLE, TX	28660	2,488	1,430	29.6	34.3	26.1	49.6	44.3	42.9	8.4	7.1	5.8
KINGSPORT-BRISTOL-BRISTOL, TN-VA	28700	2,066	1,547	40.7	40.6	40.1	24.9	26.7	26.3	15.5	15.2	15.3
KINGSTON, NY	28740	1,904	1,384	33.0	30.9	31.0	22.8	23.2	22.9	10.2	7.8	7.7
KNOXVILLE, TN	28940	9,050	6,487	42.7	46.4	41.0	26.9	28.7	28.5	17.7	17.9	15.8
KOKOMO, IN	29020	1,061	723	69.8	64.3	61.6	26.3	25.2	22.6	41.5	35.7	32.4
LA CROSSE, WI-MN	29100	1,365	839	46.4	45.2	45.7	22.6	22.4	21.5	19.4	16.2	18.0
LAFAYETTE, IN	29140	1,714	1,301	55.4	54.7	47.9	20.9	22.1	20.7	24.3	23.3	18.8
LAFAYETTE, LA	29180	2,902	2,166	33.9	38.8	34.4	36.6	35.8	39.3	11.8	12.4	12.4
LAKE CHARLES, LA	29340	1,615	1,093	36.2	43.8	34.3	23.8	26.5	22.7	14.2	15.2	12.5
LAKE HAVASU CITY-KINGMAN, AZ	29420	4,148	2,862	24.5	21.2	19.7	19.7	17.7	16.8	8.4	5.4	4.4
LAKELAND-WINTER HAVEN, FL	29460	8,482	6,043	32.9	34.8	30.2	30.4	34.6	30.3	10.3	9.4	8.2
LANCASTER, PA	29540	4,985	3,715	49.8	52.4	48.6	19.4	21.5	19.2	17.4	18.7	16.8
LANSING-EAST LANSING, MI	29620	4,031	3,476	56.2	53.4	51.0	28.0	26.1	24.6	25.3	23.6	21.3
LAREDO, TX	29700	1,002	789	15.3	23.5	17.7	33.3	38.1	39.9	5.3	5.5	5.1
LAS CRUCES, NM	29740	1,939	1,660	19.1	16.7	17.3	47.6	51.4	50.9	5.5	4.6	5.0
LAS VEGAS-PARADISE, NV-AZ	29820	33,949	28,169	30.1	29.7	25.5	42.3	44.5	41.4	9.3	7.4	5.6

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	Fannie Mae	Freddie Mac										
LAWRENCE, KS	29940	1,195	939	45.0	49.0	41.0	18.6	21.2	21.0	19.0	21.8	17.3
LAWTON, OK	30020	740	598	34.1	35.1	30.5	55.4	61.9	55.4	13.7	14.1	11.5
LEBANON, PA	30140	1,299	893	46.9	51.5	46.4	15.4	17.1	13.9	18.0	21.8	17.1
LEWISTON-AUBURN, ME	30340	1,137	651	41.6	46.3	43.9	13.5	14.1	12.5	13.5	13.8	13.3
LEWISTON, ID-WA	30300	903	529	33.9	37.6	33.9	32.7	34.0	34.2	11.6	14.1	11.5
LEXINGTON-FAYETTE, KY	30460	5,947	4,185	52.4	47.2	42.6	28.9	30.3	29.7	24.3	20.4	17.6
LIMA, OH	30620	826	798	57.6	44.1	46.4	24.8	19.5	21.4	28.5	21.5	21.5
LINCOLN, NE	30700	3,683	2,046	62.4	50.6	52.8	17.9	15.8	17.9	29.7	19.9	22.1
LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR	30780	7,430	5,581	39.2	40.8	37.4	24.1	23.8	25.4	15.0	14.0	12.7
LOGAN, UT-ID	30860	1,446	1,298	36.8	37.8	35.4	28.4	29.4	27.7	12.1	12.3	10.5
LONGVIEW, TX	30980	1,084	867	36.1	34.3	28.7	27.5	28.8	28.8	13.6	9.8	9.8
LONGVIEW, WA	31020	1,702	1,225	39.5	36.5	33.7	17.2	16.3	14.5	13.2	12.1	9.9
LOS ANGELES-LONG BEACH, CA	31100	97,027	78,298	20.7	16.8	12.9	64.8	65.3	61.3	8.1	4.7	3.2
LOUISVILLE-JEFFERSON COUNTY, KY-IN	31140	14,188	12,283	50.9	48.6	44.1	25.6	23.6	26.1	22.6	20.4	18.3
LUBBOCK, TX	31180	1,864	1,536	28.7	31.9	25.3	27.0	28.3	29.5	10.8	10.8	8.1
LYNCHBURG, VA	31340	2,669	2,131	37.4	41.7	39.7	19.8	20.3	20.0	13.6	15.6	14.5
MACON, GA	31420	1,903	1,617	42.1	41.3	36.3	30.0	32.6	35.4	17.2	16.6	13.7
MADERA, CA	31460	1,998	1,492	24.2	20.6	17.3	57.3	60.3	59.7	9.1	5.3	4.6
MADISON, WI	31540	6,726	5,480	46.3	48.6	45.2	24.3	25.8	24.4	15.8	17.1	15.1
MANCHESTER-NASHUA, NH	31700	5,183	3,785	48.2	49.2	45.8	23.0	23.3	23.3	17.4	16.4	15.5
MANSFIELD, OH	31900	817	657	52.2	49.5	45.3	20.9	19.5	18.3	22.8	20.5	18.8
MAYAGUEZ, PR	32420	318	125	13.6	21.6	12.9	80.2	87.2	57.9	4.7	10.4	3.3
MCALLEN-EDINBURG-MISSION, TX	32580	3,209	2,076	10.6	13.0	11.7	55.6	54.9	57.2	3.4	3.0	3.5
MEDFORD, OR	32780	3,103	2,210	30.6	30.3	25.3	22.6	22.6	21.4	11.8	8.3	6.5
MEMPHIS, TN-AR-MS	32820	15,032	8,667	38.9	42.1	34.3	30.0	30.6	30.4	16.2	15.0	12.6
MERCED, CA	32900	2,802	2,434	19.4	14.5	12.4	58.4	57.1	58.3	7.4	3.8	2.8
MIAMI-FORT LAUDERDALE-POMPANO BEACH, FL	33100	87,162	57,852	27.7	25.4	21.1	58.6	59.1	56.3	11.5	8.1	6.3
MICHIGAN CITY-LA PORTE, IN	33140	1,096	952	57.3	54.9	50.8	22.1	20.2	19.4	27.2	22.7	20.9
MIDLAND, TX	33260	1,487	1,011	31.5	32.1	26.7	25.4	26.3	26.2	11.5	9.3	9.1
MILWAUKEE-WAUKESHA-WEST ALLIS, WI	33340	18,662	14,744	46.1	49.6	42.8	27.8	30.3	25.8	18.6	20.5	16.1
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	33460	40,952	36,913	55.8	57.6	52.2	30.9	30.2	30.0	23.6	23.8	20.5
MISSOULA, MT	33540	1,651	1,069	27.7	33.3	32.3	21.7	22.1	22.5	8.1	8.0	10.0
MOBILE, AL	33660	5,364	2,910	42.5	37.3	36.7	27.2	26.3	25.2	14.5	10.9	11.0
MODESTO, CA	33700	6,371	5,515	25.7	21.6	17.8	56.0	59.3	56.6	8.7	5.8	3.8
MONROE, LA	33740	1,412	760	35.8	38.8	32.3	20.5	22.4	23.7	13.4	11.7	10.5
MONROE, MI	33780	1,435	1,185	61.0	54.9	53.7	24.6	24.1	24.7	23.8	20.5	19.3
MONTGOMERY, AL	33860	4,626	2,287	44.6	40.4	41.7	30.1	27.8	29.2	18.0	15.0	16.0
MORGANTOWN, WV	34060	785	609	28.3	29.5	32.9	24.6	21.8	23.5	9.6	8.6	9.6
MORRISTOWN, TN	34100	1,150	820	35.0	36.4	34.1	24.4	22.4	26.2	12.0	11.3	11.4
MOUNT VERNON-ANACORTES, WA	34580	1,821	1,417	33.4	32.6	28.7	26.1	29.1	26.6	8.0	8.0	5.7
MUNCIE, IN	34620	817	808	56.3	50.4	47.0	26.9	25.6	23.5	30.9	25.6	21.3
MUSKEGON-NORTON SHORES, MI	34740	1,691	1,204	57.2	55.9	52.3	24.0	24.5	22.9	26.8	24.9	22.3
MYRTLE BEACH-NORTH MYRTLE BEACH-CONWAY, SC	34820	7,010	5,400	23.0	23.7	22.6	18.6	19.7	20.2	6.2	6.9	6.0
NAPA, CA	34900	1,041	895	30.7	29.9	24.0	50.6	51.3	52.4	9.0	7.9	5.3
NAPLES-MARCO ISLAND, FL	34940	5,196	4,282	28.0	25.0	22.8	45.7	41.9	42.0	10.3	7.2	6.0
NASHVILLE-DAVIDSON-MURFREESBORO-FRANKLIN, TN	34980	23,394	15,999	43.1	46.1	41.4	25.4	26.5	27.1	16.8	18.4	16.2
NEW HAVEN-MERIDEN, CT	35300	11,258	7,352	50.1	52.0	46.4	30.2	33.8	29.3	19.6	20.2	17.0
NEW ORLEANS-METAIRIE-KENNER, LA	35380	13,136	9,051	30.2	37.5	29.7	34.1	35.4	37.0	10.1	11.0	9.1
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY	35620	157,531	100,087	25.1	23.3	21.3	39.7	39.5	36.0	7.7	5.9	5.3
NILES-BENTON HARBOR, MI	35660	1,553	1,357	42.0	40.1	36.9	20.8	17.6	17.8	18.1	14.9	13.3
NORWICH-NEW LONDON, CT	35980	3,179	2,180	47.7	48.2	43.1	19.0	22.8	19.1	16.3	18.1	13.7

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	Fannie Mae	Freddie Mac										
OCALA, FL	36100	5,515	3,921	33.6	30.7	28.2	28.2	29.8	28.2	12.2	7.9	6.3
OCEAN CITY, NJ	36140	2,465	1,831	23.3	21.5	19.3	40.2	37.5	35.6	10.7	8.0	7.2
ODESSA, TX	36220	852	469	28.5	31.2	25.9	35.3	32.8	40.0	6.3	6.7	6.3
OGDEN-CLEARFIELD, UT	36260	9,969	8,277	45.9	44.8	40.3	26.7	24.6	23.7	16.4	14.9	12.0
OKLAHOMA CITY, OK	36420	12,792	9,900	39.3	45.8	38.3	26.5	29.1	27.5	16.9	18.7	16.0
OLYMPIA, WA	36500	4,250	3,175	38.3	37.5	34.1	30.1	31.7	30.3	10.3	9.9	8.0
OMAHA-COUNCIL BLUFF, NE-IA	36540	10,841	6,260	58.0	49.5	48.3	26.8	25.7	24.9	29.1	21.1	20.8
ORLANDO-KISSIMEE, FL	36740	41,326	27,021	34.1	33.4	29.0	45.2	46.9	44.1	12.6	10.7	8.7
OSHKOSH-NEENAH, WI	36780	1,768	1,009	56.0	55.8	50.3	27.4	28.5	26.0	24.1	19.9	19.4
OWENSBORO, KY	36980	784	860	59.0	48.1	46.4	23.6	20.1	23.1	28.3	18.9	19.6
OXNARD-THOUSAND OAKS-VENTURA, CA	37100	6,660	5,793	35.0	31.8	26.0	53.3	52.1	53.3	12.6	9.5	7.0
PALM BAY-MELBOURNE-TITUSVILLE, FL	37340	9,330	5,950	41.6	40.9	36.5	33.2	34.6	32.7	16.5	15.0	12.1
PALM COAST, FL	37380	2,062	1,541	32.8	27.7	27.7	11.7	11.7	11.0	10.8	5.5	6.0
PANAMA CITY-LYNN HAVEN, FL	37460	2,879	1,791	24.4	20.5	20.5	14.6	12.2	12.8	9.8	6.7	6.8
PARKERSBURG-MARIETTA-VIENNA, WV-OH	37620	988	624	46.2	48.2	43.0	27.1	28.2	27.9	19.2	15.3	15.8
PASCAGOULA, MS	37700	1,813	818	35.0	33.6	30.5	23.9	22.1	23.3	11.4	9.3	8.8
PENSACOLA-FERRY PASS- BRENT, FL	37860	5,578	3,540	37.5	36.7	33.8	27.1	27.0	26.5	15.4	13.1	11.7
PEORIA-PEKIN, IL	37900	3,564	3,190	56.1	50.4	49.4	28.1	21.8	25.5	26.7	20.1	20.8
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-E-MD	37980	77,238	51,463	48.2	46.8	43.0	36.4	35.4	33.5	21.4	19.1	16.9
PHOENIX-MESA-SCOTTSDALE, AZ	38060	85,214	67,791	38.8	40.1	33.9	44.3	45.0	42.0	15.2	14.6	11.8
PINE BLUFF, AR	38220	479	374	36.0	34.1	35.7	35.3	34.0	30.5	16.0	13.3	13.5
PITTSBURGH, PA	38300	17,245	13,093	42.5	45.3	39.2	26.9	26.8	25.4	17.6	17.5	14.3
PITTSFIELD, MA	38340	995	680	48.4	42.6	42.9	27.0	24.0	24.4	20.7	14.3	16.0
POCATELLO, ID	38540	1,381	815	38.5	39.6	38.5	28.2	32.9	28.2	16.0	16.9	16.8
PONCE, PR	38660	612	416	8.5	10.1	11.0	66.8	45.0	53.2	1.0	1.2	2.1
PORT ST. LUCIE, FL	38940	7,337	4,932	33.3	28.4	27.1	25.8	26.6	26.7	11.7	7.9	7.1
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	38860	7,818	4,879	42.3	43.2	41.8	25.6	25.5	26.0	13.6	13.9	13.0
PORTLAND-VANCOUVER-BEAVERTON, OR-WA	38900	38,031	30,119	41.1	42.2	36.5	36.4	37.0	35.8	14.3	14.2	11.2
POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY	39100	7,251	5,420	38.6	37.0	34.7	27.6	27.7	25.6	12.1	10.0	9.5
PRESCOTT, AZ	39140	4,282	3,109	27.8	27.3	24.1	11.9	9.7	11.7	7.7	5.6	4.5
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	39300	18,414	12,342	41.5	40.4	36.3	25.9	27.0	25.0	14.6	11.5	10.4
PROVO-OREM, UT	39340	9,718	7,963	34.1	34.2	30.3	19.3	20.2	19.2	7.7	7.6	5.5
PUEBLO, CO	39380	1,907	1,394	34.8	39.5	35.0	39.6	45.1	41.9	13.1	15.2	12.6
PUNTA GORDA, FL	39460	3,290	2,183	33.0	29.0	27.5	15.3	15.0	14.3	12.5	8.5	7.9
RACINE, WI	39540	2,143	2,345	48.4	53.6	46.8	20.3	25.3	21.8	17.2	21.4	16.9
RALEIGH-CARY, NC	39580	17,336	14,274	42.4	44.0	41.1	38.2	37.6	37.9	16.2	17.5	15.6
RAPID CITY, SD	39660	1,342	856	38.8	35.9	39.8	22.0	20.8	22.0	13.6	13.2	14.9
READING, PA	39740	4,694	3,309	48.8	51.7	46.1	17.3	15.6	15.1	21.2	20.0	17.9
REDDING, CA	39820	2,613	1,840	28.2	23.4	22.0	29.4	28.7	29.7	10.3	6.3	5.2
RENO-SPARKS, NV	39900	6,715	4,893	35.4	35.8	30.8	24.7	24.9	26.2	11.8	10.4	8.6
RICHMOND, VA	40060	20,714	13,997	48.0	49.6	45.1	44.8	45.4	44.2	21.0	21.6	17.9
RIVERSIDE-SAN BERNARDINO-ONTARIO, CA	40140	63,064	50,603	22.5	18.3	14.7	59.9	62.1	58.7	9.1	5.2	4.1
ROANOKE, VA	40220	3,866	2,807	44.5	48.9	44.5	34.5	39.5	37.7	18.8	19.8	17.2
ROCHESTER, MN	40340	2,023	1,737	56.5	59.1	52.0	26.9	30.2	29.2	23.6	25.6	21.1
ROCHESTER, NY	40380	6,817	6,221	46.1	49.7	49.6	25.5	23.4	24.4	20.3	19.4	20.3
ROCKFORD, IL	40420	5,053	3,095	56.3	54.2	51.1	25.8	21.3	23.2	24.5	20.2	20.8
ROCKY MOUNT, NC	40580	970	894	38.0	38.3	34.6	59.2	61.2	62.1	16.1	14.4	12.1
ROME, GA	40660	754	674	42.9	43.0	39.9	20.7	22.3	25.3	17.7	15.8	15.7
SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA	40900	28,484	22,291	30.3	27.6	24.2	39.1	40.3	37.9	11.1	8.5	7.0
SAGINAW-SAGINAW TOWNSHIP NORTH, MI	40980	1,222	980	53.4	53.7	48.4	21.6	16.2	16.5	24.6	21.7	20.3
SALEM, OR	41420	5,336	4,501	39.6	43.9	35.8	28.3	28.9	27.0	13.2	12.8	10.1

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

MSA		Number of Mortgages		Low- and Moderate-Income			Underserved Areas			Special Affordable		
		Purchased by:		Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
		Fannie Mae	Freddie Mac									
SALINAS, CA	41500	2,171	2,274	20.8	21.9	14.7	70.1	68.0	69.8	7.1	6.0	3.9
SALISBURY, MD	41540	1,523	1,146	42.0	39.3	39.0	19.8	19.7	21.4	15.7	12.3	11.8
SALT LAKE CITY-OGDEN, UT	41620	22,208	17,251	43.6	43.9	37.8	27.5	28.7	26.5	14.8	14.3	10.9
SAN ANGELO, TX	41660	688	591	35.0	37.0	31.6	39.8	39.9	40.8	11.4	9.4	9.0
SAN ANTONIO, TX	41700	19,227	12,907	30.8	34.2	27.6	39.2	41.6	38.1	11.7	12.4	9.0
SAN DIEGO-CARLSBAD-SAN MARCOS, CA	41740	26,732	23,632	21.3	18.2	14.9	52.1	52.1	50.7	7.7	4.8	3.8
SAN FRANCISCO-OAKLAND-FREMONT, CA	41860	27,410	25,288	38.2	38.2	30.0	65.7	66.4	64.8	14.8	12.6	8.5
SAN GERMAN-CABO ROJO, PR	41900	502	168	5.0	10.1	5.3	98.2	38.7	84.8	0.4	1.8	0.6
SAN JOSE-SUNNYVALE-SANTA CLARA, CA	41940	9,553	9,180	41.4	45.0	36.7	70.7	72.3	70.6	15.3	15.4	10.4
SAN JUAN-CAGUAS-GUAYNABO, PR	41980	9,302	5,586	8.9	13.7	8.5	51.9	62.4	54.2	2.1	3.5	2.1
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	42020	3,061	2,188	21.1	17.7	14.7	39.5	39.9	38.0	6.8	3.4	3.3
SANDUSKY, OH	41780	673	492	56.5	52.9	50.1	26.9	29.3	26.6	26.7	24.9	22.9
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	42060	2,639	2,533	28.6	23.7	21.5	59.1	52.1	54.1	11.8	6.5	6.4
SANTA CRUZ-WATSONVILLE, CA	42100	1,456	1,316	27.0	26.9	24.3	35.2	33.7	35.6	9.6	6.6	7.5
SANTA FE, NM	42140	2,391	1,688	31.9	31.7	25.8	50.5	49.6	48.5	13.8	11.1	8.6
SANTA ROSA-PETALUMA, CA	42220	4,273	3,901	31.1	28.6	25.6	38.8	39.2	38.4	9.4	7.0	6.2
SARASOTA-BRADENTON-VENICE, FL	42260	11,171	7,867	34.0	31.7	30.1	25.4	25.4	24.8	13.7	10.7	10.1
SAVANNAH, GA	42340	4,644	3,693	35.4	35.1	31.0	38.1	37.5	38.0	12.3	12.0	10.8
SCRANTON--WILKES-BARRE, PA	42540	4,682	2,918	47.5	49.7	41.4	27.4	27.9	25.4	20.2	19.4	16.2
SEATTLE-TACOMA-BELLEVUE, WA	42660	59,825	47,549	38.5	37.1	31.8	39.4	38.5	37.2	12.9	11.7	9.1
SEBASTIAN-VERO BEACH, FL	42680	2,349	1,478	33.8	34.3	0.0	54.0	49.8	0.0	12.5	9.9	0.0
SHEBOYGAN, WI	43100	1,312	863	51.7	49.1	48.8	15.9	15.2	17.3	20.5	17.3	18.4
SHERMAN-DENISON, TX	43300	962	610	39.2	39.9	32.0	16.8	19.3	18.1	17.0	13.0	11.2
SHREVEPORT-BOSSIER CITY, LA	43340	4,415	2,055	39.3	41.6	34.4	26.2	27.2	27.1	15.3	14.3	11.6
SIOUX CITY, IA-NE	43580	1,337	807	58.4	54.7	47.9	24.3	21.1	24.9	29.9	21.5	20.9
SIOUX FALLS, SD	43620	2,421	1,603	43.7	43.0	47.3	15.5	16.6	18.4	16.1	15.9	18.6
SOUTH BEND-MISHAWAKA, IN-MI	43780	2,950	2,145	52.5	53.9	46.9	25.4	25.4	22.0	25.9	26.2	20.7
SPARTANBURG, WA	43900	3,022	2,083	49.4	50.3	45.9	25.8	25.3	25.7	20.8	20.6	17.9
SPOKANE, WA	44060	8,228	5,611	41.1	41.9	37.8	39.2	38.3	37.3	17.9	16.8	15.6
SPRINGFIELD, IL	44100	2,637	1,192	53.4	52.7	47.9	20.2	17.6	18.0	24.7	25.1	21.5
SPRINGFIELD, MA	44140	6,155	4,835	52.7	51.3	46.9	30.2	31.5	27.8	21.4	18.2	16.4
SPRINGFIELD, MO	44180	5,160	4,811	44.6	47.6	43.8	27.7	27.8	28.7	18.7	19.7	17.2
SPRINGFIELD, OH	44220	1,077	1,008	52.8	52.8	47.6	25.4	29.8	25.1	21.4	23.4	18.3
ST. CLOUD, MN	41060	1,502	1,835	50.8	54.1	50.0	23.4	25.6	24.6	19.2	18.7	18.7
ST. GEORGE, UT	41100	2,613	2,337	21.0	20.4	17.6	22.2	23.4	21.6	6.8	3.5	3.2
ST. JOSEPH, MO-KS	41140	1,179	807	54.5	55.7	50.1	27.1	29.0	26.1	25.5	24.3	21.4
ST. LOUIS, MO-IL	41180	41,844	32,635	52.1	53.1	47.4	31.0	31.2	30.1	24.1	24.6	19.8
STATE COLLEGE, PA	44300	903	829	37.1	39.6	38.2	22.9	26.4	28.3	13.3	15.4	15.0
STOCKTON, CA	44700	7,910	6,736	24.1	20.5	16.2	53.7	52.9	50.8	9.5	6.1	4.1
SUMTER, SC	44940	794	527	39.1	41.7	33.9	50.4	51.4	51.7	14.1	15.4	10.9
SYRACUSE, NY	45060	7,970	2,632	34.2	46.2	40.8	18.1	26.4	24.9	11.6	17.7	14.6
TALLAHASSEE, FL	45220	4,379	2,899	40.5	37.8	37.4	53.9	54.4	55.0	17.0	13.3	15.0
TAMPA-ST. PETERSBURG-CLEARWATER, FL	45300	43,180	31,253	35.4	34.8	31.3	42.2	42.3	41.2	14.5	12.7	10.6
TERRE HAUTE, IN	45460	895	1,405	51.4	47.3	42.4	22.5	25.4	23.4	23.2	20.5	16.7
TEXARKANA, TX-TEXARKANA, AR	45500	770	403	32.9	37.3	32.5	25.1	25.8	27.5	14.2	10.5	10.6
TOLEDO, OH	45780	5,871	5,441	54.7	51.1	48.4	24.7	21.4	19.7	25.1	20.8	20.4
TOPEKA, KS	45820	2,049	1,520	52.7	55.0	49.0	20.0	21.1	19.3	23.5	25.7	21.2
TRENTON, NJ	45940	4,304	2,848	51.3	51.5	46.9	47.9	48.5	42.2	23.2	24.2	20.4
TUCSON, AZ	46060	17,579	11,021	31.0	35.1	29.3	40.6	44.6	41.6	11.5	13.1	9.9
TULSA, OK	46140	8,971	7,977	41.9	45.3	38.5	29.1	27.6	27.9	18.1	18.1	15.0
TUSCALOOSA, AL	46220	2,458	1,256	38.3	34.0	33.0	34.9	31.3	36.1	14.0	12.1	10.8

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

MSA		Number of Mortgages		Low- and Moderate-Income			Underserved Areas			Special Affordable		
		Purchased by:		Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>	Fannie Mae	Freddie Mac	Market <sup>1</sup>
		Fannie Mae	Freddie Mac									
TYLER, TX	46340	1,789	1,113	35.9	36.6	30.4	26.0	24.8	25.4	13.7	10.7	9.8
UTICA-ROME, NY	46540	3,663	1,341	35.8	45.6	42.8	15.7	21.6	19.4	11.9	18.8	16.0
VALDOSTA, GA	46660	852	996	30.5	31.8	29.1	38.8	41.7	42.6	8.7	8.5	9.3
VALLEJO-FAIRFIELD-NAPA, CA	46700	4,841	4,266	33.0	30.7	25.7	64.1	64.5	62.1	10.7	8.1	5.9
VICTORIA, TX	47020	532	429	31.8	30.4	26.3	53.8	51.3	52.8	12.1	9.6	8.7
VINELAND-MILLVILLE-BRIDGETON, NJ	47220	1,767	1,094	40.9	41.9	37.8	49.8	52.2	48.6	13.9	12.3	11.8
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC	47260	25,986	17,293	42.7	42.5	37.4	50.6	50.8	48.3	17.6	15.6	12.6
VISALIA-TULARE-PORTERVILLE, CA	47300	5,715	3,882	24.2	22.6	20.3	60.6	62.6	61.3	9.2	7.3	6.1
WACO, TX	47380	1,303	988	35.0	37.1	28.3	30.9	31.8	31.1	13.9	12.4	9.3
WARNER ROBINS, GA	47580	1,562	1,057	46.5	47.9	41.3	16.9	21.9	23.0	16.7	17.8	13.5
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV	47900	85,024	61,580	55.6	56.4	46.9	64.7	66.1	60.9	23.9	23.7	17.6
WATERLOO-CEDAR FALLS, IA	47940	1,681	1,164	56.4	54.0	49.9	25.3	23.9	22.9	27.5	24.1	21.4
WAUSAU, WI	48140	1,133	927	52.4	55.6	48.4	17.2	19.2	18.6	23.3	22.1	19.9
WEIRTON-STEUBENVILLE, WV-OH	48260	714	469	57.8	53.1	46.5	13.4	14.5	13.0	22.4	21.4	15.8
WENATCHEE, WA	48300	1,707	1,532	30.9	32.0	28.4	36.9	35.8	35.2	9.8	10.7	8.3
WHEELING, WV-OH	48540	700	694	47.2	45.3	43.4	17.9	16.7	17.0	19.0	18.3	17.1
WICHITA FALLS, TX	48660	940	616	42.9	39.4	34.1	20.9	19.6	21.2	18.8	11.6	12.1
WICHITA, KS	48620	6,148	4,526	52.2	59.8	49.1	27.6	29.4	27.5	23.8	28.1	20.5
WILLIAMSPORT, PA	48700	592	572	51.4	47.4	42.1	13.9	14.3	13.0	22.9	17.5	14.8
WILMINGTON, NC	48900	6,928	5,723	26.9	28.1	25.4	27.8	29.8	30.0	8.9	9.3	8.5
WINCHESTER, VA-WV	49020	1,838	1,552	36.6	38.0	34.6	19.6	16.9	23.3	13.2	12.1	13.2
WINSTON-SALEM, NC	49180	4,540	3,542	45.6	45.8	43.6	35.0	33.3	34.0	19.8	17.6	17.0
WORCESTER, MA	49340	9,278	7,100	48.0	46.6	44.0	24.8	24.8	23.2	17.4	15.4	14.4
YAKIMA, WA	49420	2,355	1,629	36.2	38.3	31.9	37.1	41.3	36.9	12.8	13.8	10.8
YAUCO, PR	49500	161	111	5.0	8.1	6.4	83.9	33.3	65.7	0.0	0.9	0.8
YORK-HANOVER, PA	49620	5,654	4,139	48.8	49.4	44.7	18.1	19.7	17.5	17.4	15.5	14.8
YOUNGSTOWN-WARREN-BOARDMAN, OH-PA	49660	4,299	2,716	53.1	54.2	47.8	18.3	19.4	15.0	21.2	20.8	17.6
YUBA CITY, CA	49700	2,089	1,510	20.1	18.0	14.6	55.3	58.5	57.6	5.8	4.8	2.5
YUMA, AZ	49740	2,436	1,591	28.4	26.1	25.3	41.8	42.6	40.5	10.2	8.9	7.7

The GSE percentages are derived from the GSE Public Use Database. The GSE data include all single-family loans purchased in metropolitan areas in 2007, regardless of year of origination.

The market percentages are derived from HMDA data on mortgages originated in metropolitan areas in 2007. 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 \$417,000 in 2007. Mortgages with a loan amount greater than six times borrower income are excluded for purposes of the low- and moderate-income and special affordable analyses.

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

In both the GSE and market analyses, mortgages classified as special affordable include mortgages from very-low-income borrowers and low-income borrowers living in low-income census tracts.

The Housing Goals are defined on a national level. The GSEs are not required to meet the Housing Goals in individual MSAs.

<sup>1</sup> HMDA-based market shares have been adjusted to exclude the B&C portion of the subprime market. It should be recognized that there exists some uncertainty regarding the number of B&C loans in the HMDA data. The adjustment assumes that the B&C loans represent one-half of the subprime market; for further discussion, see Harold, L. Bunce, *The GSEs' Funding of Affordable Loans: A 2004-05 Update*, Working Paper HF-018, Office of Policy Development and Research, June 2007.

**Table 10a-2007**

**Loan-to-Value Characteristics of Fannie Mae's Purchases, 2007**

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total <sup>1</sup>
<u>Home Purchase</u>					
All Loans	396,512 26.0 %	142,371 9.3 %	112,670 7.4 %	873,814 57.3 %	1,525,367 100.0 %
Very- Low-Income Borrower Loans	91,115 50.9 %	14,142 7.9 %	11,191 6.2 %	62,719 35.0 %	179,167 100.0 %
Less- Than-Median Income Borrower Loans	253,303 42.7 %	53,715 9.0 %	40,402 6.8 %	246,266 41.5 %	593,686 100.0 %
<u>All Other Loans</u>					
All Loans	7,984 0.5 %	41,150 2.8 %	173,809 11.8 %	1,252,905 84.9 %	1,475,848 100.0 %
Very- Low-Income Borrower Loans	713 0.4 %	3,240 2.0 %	17,147 10.7 %	139,349 86.8 %	160,449 100.0 %
Less- Than-Median Income Borrower Loans	3,472 0.6 %	15,923 2.9 %	70,960 12.8 %	465,732 83.8 %	556,087 100.0 %

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

<sup>1</sup> Excludes loans missing LTV information.

**Table 10b-2007**

**Loan-to-Value Characteristics of Freddie Mac's Purchases, 2007**

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total <sup>1</sup>
<u>Home Purchase</u>					
All Loans	212,069 19.3 %	100,877 9.2 %	82,133 7.5 %	703,571 64.0 %	1,098,650 100.0 %
Very- Low-Income Borrower Loans	49,678 38.2 %	12,243 9.4 %	10,333 8.0 %	57,675 44.4 %	129,929 100.0 %
Less- Than-Median Income Borrower Loans	148,669 33.7 %	42,698 9.7 %	34,917 7.9 %	215,043 48.7 %	441,327 100.0 %
<u>All Other Loans</u>					
All Loans	19,090 1.6 %	34,864 2.9 %	146,002 12.3 %	987,640 83.2 %	1,187,596 100.0 %
Very- Low-Income Borrower Loans	2,361 1.7 %	3,678 2.6 %	17,164 12.2 %	116,939 83.4 %	140,142 100.0 %
Less- Than-Median Income Borrower Loans	9,083 1.9 %	15,069 3.2 %	64,378 13.6 %	385,576 81.3 %	474,106 100.0 %

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

<sup>1</sup> Excludes loans missing LTV information.

**Table 11a-2005**

**Loan-to-Value Characteristics of Fannie Mae's Purchases in Underserved Areas, 2005**

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total <sup>1</sup>
<u>Home Purchase</u>					
All Loans	204,137 15.1 %	107,340 7.9 %	110,642 8.2 %	934,049 68.9 %	1,356,168 100.0 %
Loans in Underserved Areas	92,217 23.0 %	37,830 9.4 %	34,292 8.6 %	236,252 59.0 %	400,591 100.0 %
Very- Low-Income Borrower Loans	30,570 37.3 %	8,528 10.4 %	7,140 8.7 %	35,702 43.6 %	81,940 100.0 %
Less- Than-Median Income Borrower Loans	66,774 30.7 %	21,634 9.9 %	18,475 8.5 %	110,614 50.9 %	217,497 100.0 %
<u>All Other Loans</u>					
All Loans	3,596 0.2 %	17,756 1.2 %	130,957 9.1 %	1,290,172 89.4 %	1,442,481 100.0 %
Loans in Underserved Areas	1,702 0.3 %	7,346 1.4 %	53,990 10.5 %	450,328 87.7 %	513,366 100.0 %
Very- Low-Income Borrower Loans	626 0.7 %	1,351 1.4 %	9,415 9.9 %	83,822 88.0 %	95,214 100.0 %
Less- Than-Median Income Borrower Loans	1,156 0.4 %	4,074 1.5 %	29,429 10.6 %	243,034 87.5 %	277,693 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2005. The data are adjusted for participation percent and REMIC weight.

<sup>1</sup> Excludes loans missing LTV information.

**Table 11b-2005**

**Loan-to-Value Characteristics of Freddie Mac's Purchases in Underserved Areas, 2005**

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total <sup>1</sup>
<u>Home Purchase</u>					
All Loans	101,991 8.0 %	101,100 7.9 %	110,735 8.7 %	958,957 75.3 %	1,272,783 100.0 %
Loans in Underserved Areas	51,796 12.9 %	36,372 9.0 %	40,815 10.1 %	273,927 68.0 %	402,910 100.0 %
Very- Low-Income Borrower Loans	18,037 22.2 %	8,204 10.1 %	10,065 12.4 %	44,893 55.3 %	81,199 100.0 %
Less- Than-Median Income Borrower Loans	38,175 16.6 %	21,888 9.5 %	25,774 11.2 %	144,759 62.8 %	230,596 100.0 %
<u>All Other Loans</u>					
All Loans	14,020 0.8 %	42,559 2.5 %	218,625 13.1 %	1,396,164 83.5 %	1,671,368 100.0 %
Loans in Underserved Areas	6,550 1.1 %	19,486 3.2 %	100,980 16.4 %	490,261 79.4 %	617,277 100.0 %
Very- Low-Income Borrower Loans	1,504 1.3 %	3,806 3.3 %	20,008 17.5 %	88,880 77.8 %	114,198 100.0 %
Less- Than-Median Income Borrower Loans	3,968 1.2 %	11,227 3.3 %	58,689 17.3 %	264,734 78.2 %	338,618 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2005. The data are adjusted for participation percent and REMIC weight.

<sup>1</sup> Excludes loans missing LTV information.

**Table 11a-2006**

**Loan-to-Value Characteristics of Fannie Mae's Purchases in Underserved Areas, 2006**

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total <sup>1</sup>
<u>Home Purchase</u>					
All Loans	280,310 19.6 %	93,718 6.5 %	99,103 6.9 %	959,181 67.0 %	1,432,312 100.0 %
Loans in Underserved Areas	128,447 28.6 %	33,875 7.5 %	32,337 7.2 %	255,119 56.7 %	449,778 100.0 %
Very- Low-Income Borrower Loans	43,893 45.3 %	9,413 9.7 %	8,329 8.6 %	35,200 36.4 %	96,835 100.0 %
Less- Than-Median Income Borrower Loans	97,680 38.2 %	20,867 8.2 %	19,200 7.5 %	117,800 46.1 %	255,547 100.0 %
<u>All Other Loans</u>					
All Loans	10,815 0.9 %	20,882 1.7 %	124,484 9.9 %	1,095,350 87.5 %	1,251,531 100.0 %
Loans in Underserved Areas	5,148 1.1 %	9,135 1.9 %	53,836 11.3 %	409,142 85.7 %	477,261 100.0 %
Very- Low-Income Borrower Loans	723 0.9 %	1,450 1.8 %	9,123 11.2 %	70,040 86.1 %	81,336 100.0 %
Less- Than-Median Income Borrower Loans	2,435 1.0 %	4,693 2.0 %	28,402 11.8 %	205,030 85.2 %	240,560 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2006. The data are adjusted for participation percent and REMIC weight.

<sup>1</sup> Excludes loans missing LTV information.

**Table 11b-2006**

**Loan-to-Value Characteristics of Freddie Mac's Purchases in Underserved Areas, 2006**

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total <sup>1</sup>
<u>Home Purchase</u>					
All Loans	109,690 9.8 %	73,165 6.5 %	81,164 7.2 %	856,497 76.4 %	1,120,516 100.0 %
Loans in Underserved Areas	47,942 14.2 %	25,677 7.6 %	28,293 8.4 %	235,614 69.8 %	337,526 100.0 %
Very- Low-Income Borrower Loans	15,943 24.4 %	5,585 8.5 %	7,169 11.0 %	36,636 56.1 %	65,333 100.0 %
Less- Than-Median Income Borrower Loans	38,303 19.4 %	15,285 7.7 %	18,416 9.3 %	125,317 63.5 %	197,321 100.0 %
<u>All Other Loans</u>					
All Loans	13,167 1.0 %	31,925 2.5 %	148,050 11.5 %	1,093,994 85.0 %	1,287,136 100.0 %
Loans in Underserved Areas	13,167 1.0 %	31,925 2.5 %	148,050 11.5 %	1,093,994 85.0 %	1,287,136 100.0 %
Very- Low-Income Borrower Loans	947 1.1 %	2,332 2.8 %	11,869 14.3 %	67,925 81.8 %	83,073 100.0 %
Less- Than-Median Income Borrower Loans	2,941 1.2 %	7,488 3.0 %	36,535 14.5 %	204,730 81.3 %	251,694 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2006. The data are adjusted for participation percent and REMIC weight.

<sup>1</sup> Excludes loans missing LTV information.

**Table 11a-2007**

**Loan-to-Value Characteristics of Fannie Mae's Purchases in Underserved Areas, 2007**

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total <sup>1</sup>
<u>Home Purchase</u>					
All Loans	396,512 26.0 %	142,371 9.3 %	112,670 7.4 %	873,814 57.3 %	1,525,367 100.0 %
Loans in Underserved Areas	175,362 37.1 %	48,267 10.2 %	33,130 7.0 %	215,728 45.7 %	472,487 100.0 %
Very- Low-Income Borrower Loans	51,604 57.5 %	7,456 8.3 %	5,371 6.0 %	25,276 28.2 %	89,707 100.0 %
Less- Than-Median Income Borrower Loans	123,480 49.9 %	23,088 9.3 %	15,939 6.4 %	84,726 34.3 %	247,233 100.0 %
<u>All Other Loans</u>					
All Loans	7,984 0.5 %	41,150 2.8 %	173,809 11.8 %	1,252,905 84.9 %	1,475,848 100.0 %
Loans in Underserved Areas	3,216 0.6 %	16,701 3.1 %	70,967 13.3 %	441,028 82.9 %	531,912 100.0 %
Very- Low-Income Borrower Loans	395 0.5 %	1,925 2.3 %	10,000 11.8 %	72,399 85.5 %	84,719 100.0 %
Less- Than-Median Income Borrower Loans	1,605 0.6 %	7,924 3.1 %	34,816 13.7 %	210,474 82.6 %	254,819 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2007. The data are adjusted for participation percent and REMIC weight.

<sup>1</sup> Excludes loans missing LTV information.

**Table 11b-2007**

**Loan-to-Value Characteristics of Freddie Mac's Purchases in Underserved Areas, 2007**

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total <sup>1</sup>
<u>Home Purchase</u>					
All Loans	212,069 19.3 %	100,877 9.2 %	82,133 7.5 %	703,571 64.0 %	1,098,650 100.0 %
Loans in Underserved Areas	99,636 29.3 %	34,488 10.1 %	25,793 7.6 %	180,137 53.0 %	340,054 100.0 %
Very- Low-Income Borrower Loans	28,615 45.2 %	6,617 10.5 %	5,248 8.3 %	22,778 36.0 %	63,258 100.0 %
Less- Than-Median Income Borrower Loans	74,657 40.5 %	18,991 10.3 %	14,777 8.0 %	75,814 41.1 %	184,239 100.0 %
<u>All Other Loans</u>					
All Loans	19,090 1.6 %	34,864 2.9 %	146,002 12.3 %	987,640 83.2 %	1,187,596 100.0 %
Loans in Underserved Areas	8,895 2.0 %	15,120 3.5 %	63,188 14.5 %	349,796 80.0 %	436,999 100.0 %
Very- Low-Income Borrower Loans	1,418 1.9 %	2,228 3.1 %	10,296 14.1 %	58,899 80.9 %	72,841 100.0 %
Less- Than-Median Income Borrower Loans	4,796 2.2 %	7,685 3.5 %	32,779 15.1 %	171,478 79.1 %	216,738 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 2007. The data are adjusted for participation percent and REMIC weight.

<sup>1</sup> Excludes loans missing LTV information.

Table 12a-2005

**Loan-to-Value Characteristics of GSEs' Conventional Mortgage Purchases Meeting 1 or More Affordable Housing Goals, 2005**

<b>Loan-to-Value Ratio</b>	<b>Meets 1 or More Affordable Housing Goals</b>					
	<b>Fannie Mae</b>					
	<b>No</b>		<b>Yes</b>		<b>Total</b>	
0% < LTV <= 80%	987,176	82.0%	1,237,046	73.1%	2,224,222	76.8%
80% < LTV <= 90%	92,417	7.7%	149,183	8.8%	241,600	8.3%
90% < LTV <= 100%	90,617	7.5%	242,212	14.3%	332,829	11.5%
Missing	33,776	2.8%	63,904	3.8%	97,680	3.4%
<b>Total</b>	<b>1,203,986</b>	<b>100.0%</b>	<b>1,692,345</b>	<b>100.0%</b>	<b>2,896,331</b>	<b>100.0%</b>

<b>Loan-to-Value Ratio</b>	<b>Meets 1 or More Affordable Housing Goals</b>					
	<b>Freddie Mac</b>					
	<b>No</b>		<b>Yes</b>		<b>Total</b>	
0% < LTV <= 80%	1,037,240	84.8%	1,317,794	76.1%	2,355,034	79.7%
80% < LTV <= 90%	109,299	8.9%	219,973	12.7%	329,272	11.1%
90% < LTV <= 100%	72,574	5.9%	184,743	10.7%	257,317	8.7%
Missing	3,841	0.3%	9,134	0.5%	12,975	0.4%
<b>Total</b>	<b>1,222,954</b>	<b>100.0%</b>	<b>1,731,644</b>	<b>100.0%</b>	<b>2,954,598</b>	<b>100.0%</b>

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

Table 12b-2005

**Loan-to-Value Characteristics of GSEs' Purchases of  
Conventional Home Purchase Mortgages  
Meeting 1 or More Affordable Housing Goals, 2005**

<b>Loan-to-Value Ratio</b>	<b>Meets 1 or More Affordable Housing Goals</b>					
	<b>Fannie Mae</b>					
	No		Yes		Total	
0% < LTV <= 80%	476,086	78.2%	457,963	61.1%	934,049	68.7%
80% < LTV <= 90%	48,048	7.9%	62,594	8.3%	110,642	8.1%
90% < LTV <= 100%	83,781	13.8%	227,696	30.4%	311,477	22.9%
Missing	1,210	0.2%	1,454	0.2%	2,664	0.2%
Total	609,125	100.0%	749,707	100.0%	1,358,832	100.0%

<b>Loan-to-Value Ratio</b>	<b>Meets 1 or More Affordable Housing Goals</b>					
	<b>Freddie Mac</b>					
	No		Yes		Total	
0% < LTV <= 80%	461,117	82.2%	497,809	69.6%	958,926	75.1%
80% < LTV <= 90%	42,674	7.6%	68,043	9.5%	110,717	8.7%
90% < LTV <= 100%	55,499	9.9%	145,358	20.3%	200,857	15.7%
Missing	1,997	0.4%	4,407	0.6%	6,404	0.5%
Total	561,287	100.0%	715,617	100.0%	1,276,904	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-2006

**Loan-to-Value Characteristics of GSEs' Conventional Mortgage Purchases Meeting 1 or More Affordable Housing Goals, 2006**

<b>Loan-to-Value Ratio</b>	<b>Meets 1 or More Affordable Housing Goals</b>					
	<b>Fannie Mae</b>					
	<b>No</b>		<b>Yes</b>		<b>Total</b>	
0% < LTV <= 80%	913,212	83.0%	1,141,316	70.7%	2,054,528	75.7%
80% < LTV <= 90%	81,461	7.4%	142,125	8.8%	223,586	8.2%
90% < LTV <= 100%	92,704	8.4%	312,999	19.4%	405,703	14.9%
Missing	12,522	1.1%	17,417	1.1%	29,939	1.1%
<b>Total</b>	<b>1,099,899</b>	<b>100.0%</b>	<b>1,613,857</b>	<b>100.0%</b>	<b>2,713,756</b>	<b>100.0%</b>

<b>Loan-to-Value Ratio</b>	<b>Meets 1 or More Affordable Housing Goals</b>					
	<b>Freddie Mac</b>					
	<b>No</b>		<b>Yes</b>		<b>Total</b>	
0% < LTV <= 80%	847,819	85.5%	1,102,013	78.0%	1,949,832	81.1%
80% < LTV <= 90%	79,224	8.0%	148,829	10.5%	228,053	9.5%
90% < LTV <= 100%	58,101	5.9%	153,299	10.8%	211,400	8.8%
Missing	6,757	0.7%	9,104	0.6%	15,861	0.7%
<b>Total</b>	<b>991,901</b>	<b>100.0%</b>	<b>1,413,245</b>	<b>100.0%</b>	<b>2,405,146</b>	<b>100.0%</b>

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

Table 12b-2006

**Loan-to-Value Characteristics of GSEs' Purchases of  
Conventional Home Purchase Mortgages  
Meeting 1 or More Affordable Housing Goals, 2006**

<b>Loan-to-Value Ratio</b>	<b>Meets 1 or More Affordable Housing Goals</b>					
	<b>Fannie Mae</b>					
	No		Yes		Total	
0% < LTV <= 80%	486,901	80.0%	472,278	57.3%	959,179	67.0%
80% < LTV <= 90%	39,818	6.5%	59,284	7.2%	99,102	6.9%
90% < LTV <= 100%	81,935	13.5%	292,071	35.5%	374,006	26.1%
Missing	0	0.0%	0	0.0%	0	0.0%
Total	608,654	100.0%	823,633	100.0%	1,432,287	100.0%

<b>Loan-to-Value Ratio</b>	<b>Meets 1 or More Affordable Housing Goals</b>					
	<b>Freddie Mac</b>					
	No		Yes		Total	
0% < LTV <= 80%	415,493	84.6%	440,526	71.7%	856,019	77.4%
80% < LTV <= 90%	31,750	6.5%	48,557	7.9%	80,307	7.3%
90% < LTV <= 100%	43,247	8.8%	124,545	20.3%	167,792	15.2%
Missing	402	0.1%	807	0.1%	1,209	0.1%
Total	490,892	100.0%	614,435	100.0%	1,105,327	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-2007

**Loan-to-Value Characteristics of GSEs' Conventional Mortgage Purchases Meeting 1 or More Affordable Housing Goals, 2007**

<b>Loan-to-Value Ratio</b>	<b>Meets 1 or More Affordable Housing Goals</b>					
	<b>Fannie Mae</b>					
	<b>No</b>		<b>Yes</b>		<b>Total</b>	
0% < LTV <= 80%	1,003,230	76.3%	1,123,489	64.5%	2,126,719	69.5%
80% < LTV <= 90%	117,113	8.9%	169,366	9.7%	286,479	9.4%
90% < LTV <= 100%	169,529	12.9%	418,488	24.0%	588,017	19.2%
Missing	25,718	2.0%	31,583	1.8%	57,301	1.9%
<b>Total</b>	<b>1,315,590</b>	<b>100.0%</b>	<b>1,742,926</b>	<b>100.0%</b>	<b>3,058,516</b>	<b>100.0%</b>

<b>Loan-to-Value Ratio</b>	<b>Meets 1 or More Affordable Housing Goals</b>					
	<b>Freddie Mac</b>					
	<b>No</b>		<b>Yes</b>		<b>Total</b>	
0% < LTV <= 80%	792,719	81.2%	898,304	68.7%	1,691,023	74.0%
80% < LTV <= 90%	86,285	8.8%	141,586	10.8%	227,871	10.0%
90% < LTV <= 100%	96,616	9.9%	266,430	20.4%	363,046	15.9%
Missing	639	0.1%	1,080	0.1%	1,719	0.1%
<b>Total</b>	<b>976,259</b>	<b>100.0%</b>	<b>1,307,400</b>	<b>100.0%</b>	<b>2,283,659</b>	<b>100.0%</b>

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

Table 12b-2007

**Loan-to-Value Characteristics of GSEs' Purchases of  
Conventional Home Purchase Mortgages  
Meeting 1 or More Affordable Housing Goals, 2007**

<b>Loan-to-Value Ratio</b>	<b>Meets 1 or More Affordable Housing Goals</b>					
	<b>Fannie Mae</b>					
	No		Yes		Total	
0% < LTV <= 80%	482,579	70.3%	391,235	46.6%	873,814	57.3%
80% < LTV <= 90%	52,891	7.7%	59,779	7.1%	112,670	7.4%
90% < LTV <= 100%	150,561	21.9%	388,322	46.3%	538,883	35.3%
Missing	0	0.0%	0	0.0%	0	0.0%
Total	686,031	100.0%	839,336	100.0%	1,525,367	100.0%

<b>Loan-to-Value Ratio</b>	<b>Meets 1 or More Affordable Housing Goals</b>					
	<b>Freddie Mac</b>					
	No		Yes		Total	
0% < LTV <= 80%	380,360	55.4%	323,084	38.5%	703,444	64.2%
80% < LTV <= 90%	36,354	5.3%	45,575	5.4%	81,929	7.5%
90% < LTV <= 100%	79,055	11.5%	230,309	27.4%	309,364	28.3%
Missing	90	0.0%	105	0.0%	195	0.0%
Total	495,859	72.3%	599,073	71.4%	1,094,932	100.0%

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

**Table 13-2005**

**Loan-to-Value Characteristics of Mortgages Purchased by GSEs Meeting Housing Goals, 2005**

**Fannie Mae**

<b>Loan-to-Value Ratio</b>	<b>Home Purchase</b>								<b>All Other</b>							
	<b>All</b>		<b>Low- and Moderate-Income</b>		<b>Underserved Areas</b>		<b>Special Affordable</b>		<b>All</b>		<b>Low- and Moderate-Income</b>		<b>Underserved Areas</b>		<b>Special Affordable</b>	
0% < LTV <= 80%	934,049	67.8%	340,280	58.6%	236,251	58.8%	105,230	51.3%	1,290,172	80.7%	585,942	77.3%	450,328	79.5%	198,676	68.1%
80% < LTV <= 90%	110,642	8.0%	49,077	8.5%	34,292	8.5%	16,776	8.2%	130,957	8.2%	63,463	8.4%	53,990	9.5%	20,852	7.1%
90% < LTV <= 100%	311,477	22.6%	189,047	32.6%	130,047	32.4%	82,681	40.3%	21,352	1.3%	10,894	1.4%	9,048	1.6%	18,005	6.2%
Missing	20,689	1.5%	1,958	0.3%	1,386	0.3%	480	0.2%	156,658	9.8%	97,513	12.9%	53,389	9.4%	54,212	18.6%
<b>Total</b>	<b>1,376,857</b>	<b>100.0%</b>	<b>580,362</b>	<b>100.0%</b>	<b>401,976</b>	<b>100.0%</b>	<b>205,167</b>	<b>100.0%</b>	<b>1,599,139</b>	<b>100.0%</b>	<b>757,812</b>	<b>100.0%</b>	<b>566,755</b>	<b>100.0%</b>	<b>291,745</b>	<b>100.0%</b>

**Freddie Mac**

<b>Loan-to-Value Ratio</b>	<b>Home Purchase</b>								<b>All Other</b>							
	<b>All</b>		<b>Low- and Moderate-Income</b>		<b>Underserved Areas</b>		<b>Special Affordable</b>		<b>All</b>		<b>Low- and Moderate-Income</b>		<b>Underserved Areas</b>		<b>Special Affordable</b>	
0% < LTV <= 80%	958,957	75.0%	368,668	67.8%	273,927	67.5%	124,616	61.4%	1,396,164	83.2%	594,460	80.8%	490,261	79.0%	213,690	38.0%
80% < LTV <= 90%	110,735	8.7%	53,014	9.7%	40,815	10.1%	21,621	10.7%	218,625	13.0%	109,651	14.9%	100,980	16.3%	41,614	7.4%
90% < LTV <= 100%	203,090	15.9%	119,086	21.9%	88,167	21.7%	55,533	27.4%	56,579	3.4%	28,575	3.9%	26,036	4.2%	305,481	54.4%
Missing	6,404	0.5%	3,027	0.6%	2,914	0.7%	1,228	0.6%	6,591	0.4%	2,757	0.4%	3,580	0.6%	1,136	0.2%
<b>Total</b>	<b>1,279,186</b>	<b>100.0%</b>	<b>543,795</b>	<b>100.0%</b>	<b>405,823</b>	<b>100.0%</b>	<b>202,998</b>	<b>100.0%</b>	<b>1,677,959</b>	<b>100.0%</b>	<b>735,443</b>	<b>100.0%</b>	<b>620,857</b>	<b>100.0%</b>	<b>561,921</b>	<b>100.0%</b>

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 13-2006**

**Loan-to-Value Characteristics of Mortgages Purchased by GSEs Meeting Housing Goals, 2006**

**Fannie Mae**

<b>Loan-to-Value Ratio</b>	<b>Home Purchase</b>								<b>All Other</b>							
	All		Low- and Moderate-Income		Underserved Areas		Special Affordable		All		Low- and Moderate-Income		Underserved Areas		Special Affordable	
0% < LTV <= 80%	959,181	66.4%	346,870	53.5%	255,119	56.7%	98,539	43.4%	1,095,350	81.9%	482,765	78.5%	409,143	80.0%	161,936	69.3%
80% < LTV <= 90%	99,103	6.9%	48,219	7.4%	32,337	7.2%	18,272	8.1%	124,484	9.3%	59,364	9.7%	53,836	10.5%	19,357	8.3%
90% < LTV <= 100%	374,028	25.9%	252,224	38.9%	162,322	36.1%	109,840	48.4%	31,697	2.4%	14,089	2.3%	14,283	2.8%	4,506	1.9%
Missing	11,534	0.8%	487	0.1%	282	0.1%	174	0.1%	86,009	6.4%	58,777	9.6%	33,922	6.6%	47,924	20.5%
Total	1,443,846	100.0%	647,800	100.0%	450,060	100.0%	226,825	100.0%	1,337,540	100.0%	614,995	100.0%	511,184	100.0%	233,723	100.0%

**Freddie Mac**

<b>Loan-to-Value Ratio</b>	<b>Home Purchase</b>								<b>All Other</b>							
	All		Low- and Moderate-Income		Underserved Areas		Special Affordable		All		Low- and Moderate-Income		Underserved Areas		Special Affordable	
0% < LTV <= 80%	856,497	76.4%	336,852	69.6%	235,614	69.7%	103,686	62.8%	1,093,994	84.0%	478,140	83.1%	400,765	81.4%	162,207	82.8%
80% < LTV <= 90%	81,164	7.2%	39,265	8.1%	28,293	8.4%	15,184	9.2%	148,050	11.4%	71,151	12.4%	67,369	13.7%	24,942	12.7%
90% < LTV <= 100%	182,855	16.3%	107,265	22.2%	73,619	21.8%	45,993	27.9%	45,118	3.5%	20,151	3.5%	19,404	3.9%	6,952	3.5%
Missing	1,210	0.1%	631	0.1%	404	0.1%	152	0.1%	14,652	1.1%	6,086	1.1%	4,578	0.9%	1,795	0.9%
Total	1,121,726	100.0%	484,013	100.0%	337,930	100.0%	165,015	100.0%	1,301,814	100.0%	575,528	100.0%	492,116	100.0%	195,896	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 13-2007**

**Loan-to-Value Characteristics of Mortgages Purchased by GSEs Meeting Housing Goals, 2007**

**Fannie Mae**

<b>Loan-to-Value Ratio</b>	<b>Home Purchase</b>								<b>All Other</b>							
	All		Low- and Moderate-Income		Underserved Areas		Special Affordable		All		Low- and Moderate-Income		Underserved Areas		Special Affordable	
0% < LTV <= 80%	873,814	57.0%	269,875	42.8%	215,728	45.6%	74,121	34.6%	1,252,905	77.8%	528,709	74.4%	441,028	74.9%	167,766	64.1%
80% < LTV <= 90%	112,670	7.3%	44,585	7.1%	33,130	7.0%	13,426	6.3%	173,809	10.8%	76,221	10.7%	70,967	12.0%	22,763	8.7%
90% < LTV <= 100%	538,883	35.2%	315,504	50.0%	223,629	47.3%	126,811	59.1%	49,134	3.1%	20,304	2.9%	19,917	3.4%	5,543	2.1%
Missing	7,728	0.5%	430	0.1%	252	0.1%	159	0.1%	133,893	8.3%	85,226	12.0%	57,069	9.7%	65,543	25.1%
Total	1,533,095	100.0%	630,394	100.0%	472,739	100.0%	214,517	100.0%	1,609,741	100.0%	710,460	100.0%	588,981	100.0%	261,615	100.0%

**Freddie Mac**

<b>Loan-to-Value Ratio</b>	<b>Home Purchase</b>								<b>All Other</b>							
	All		Low- and Moderate-Income		Underserved Areas		Special Affordable		All		Low- and Moderate-Income		Underserved Areas		Special Affordable	
0% < LTV <= 80%	703,571	64.0%	224,525	49.6%	180,137	53.0%	67,820	43.1%	987,639	83.1%	409,847	81.5%	349,796	80.0%	141,250	81.9%
80% < LTV <= 90%	82,133	7.5%	35,109	7.8%	25,793	7.6%	12,529	8.0%	146,002	12.3%	67,252	13.4%	63,188	14.4%	22,526	13.1%
90% < LTV <= 100%	312,946	28.5%	193,270	42.7%	134,123	39.4%	76,814	48.9%	53,954	4.5%	25,143	5.0%	24,015	5.5%	8,190	4.8%
Missing	195	0.0%	88	0.0%	40	0.0%	42	0.0%	1,524	0.1%	843	0.2%	448	0.1%	448	0.3%
Total	1,098,845	100.0%	452,992	100.0%	340,093	100.0%	157,205	100.0%	1,189,119	100.0%	503,085	100.0%	437,447	100.0%	172,414	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-2005**

**Loan-to-Value Characteristics of Fannie Mae's Home Purchase Mortgages Meeting  
Housing Goals  
Dollar Volume (UPB) and Number of Units, 2005**

	Home Purchase Loans Only*			All Home Purchase	Total Mortgages Acquired
	Qualifying Low- and Moderate-Income Purchase	Qualifying Underserved Areas Targeted Purchase	Qualifying Special Affordable Purchase		
<u>0% &lt; LTV &lt;= 60%</u>					
\$ UPB (Millions)	6,765	3,941	1,924	23,475	97,399
Number of Units	65,793	33,768	24,398	160,942	608,071
Portion of Total:	11.3 %	8.4 %	11.9 %	11.7 %	20.4 %
<u>60% &lt; LTV &lt;= 80%</u>					
\$ UPB (Millions)	40,068	35,442	9,294	146,546	305,198
Number of Units	274,487	202,483	80,832	773,107	1,616,151
Portion of Total:	47.3 %	50.4 %	39.4 %	56.2 %	54.3 %
<u>80% &lt; LTV &lt;= 90%</u>					
\$ UPB (Millions)	6,666	5,025	1,676	18,446	39,553
Number of Units	49,077	34,292	16,776	110,642	241,600
Portion of Total:	8.5 %	8.5 %	8.2 %	8.0 %	8.1 %
<u>90% &lt; LTV &lt;= 95%</u>					
\$ UPB (Millions)	6,935	5,227	1,892	16,778	19,606
Number of Units	53,354	37,830	19,345	107,340	125,096
Portion of Total:	9.2 %	9.4 %	9.4 %	7.8 %	4.2 %
<u>95% &lt; LTV</u>					
\$ UPB (Millions)	15,120	10,839	5,918	26,637	26,961
Number of Units	135,693	92,217	63,336	204,137	207,733
Portion of Total:	23.4 %	22.9 %	30.9 %	14.8 %	7.0 %
<u>Missing LTV</u>					
\$ UPB (Millions)	230	197	44	2,054	23,110
Number of Units	1,958	1,386	480	20,689	177,347
Portion of Total:	0.3 %	0.3 %	0.2 %	1.5 %	6.0 %
<u>Total</u>					
\$ UPB (Millions)	75,784	60,671	20,749	233,936	511,828
Number of Units	580,363	401,977	205,167	1,376,857	2,975,996
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-2005**

**Loan-to-Value Characteristics of Freddie Mac's Home Purchase Mortgages Meeting  
Housing Goals  
Dollar Volume (UPB) and Number of Units, 2005**

	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% &lt; LTV &lt;= 60%</u>					
\$ UPB (Millions)	5,696	3,876	1,870	21,222	89,065
Number of Units	69,350	43,964	26,819	172,242	602,090
Portion of Total:	12.8 %	10.8 %	13.2 %	13.5 %	20.4 %
<u>60% &lt; LTV &lt;= 80%</u>					
\$ UPB (Millions)	41,376	37,841	10,999	142,788	318,656
Number of Units	299,318	229,963	97,797	786,715	1,753,031
Portion of Total:	55.0 %	56.7 %	48.2 %	61.5 %	59.3 %
<u>80% &lt; LTV &lt;= 90%</u>					
\$ UPB (Millions)	6,787	5,673	2,204	17,437	53,030
Number of Units	53,014	40,815	21,621	110,735	329,361
Portion of Total:	9.7 %	10.1 %	10.7 %	8.7 %	11.1 %
<u>90% &lt; LTV &lt;= 95%</u>					
\$ UPB (Millions)	5,773	4,914	1,803	15,393	22,158
Number of Units	47,322	36,372	18,513	101,100	143,659
Portion of Total:	8.7 %	9.0 %	9.1 %	7.9 %	4.9 %
<u>95% &lt; LTV</u>					
\$ UPB (Millions)	6,888	5,092	3,127	10,889	12,670
Number of Units	71,764	51,795	37,020	101,990	116,010
Portion of Total:	13.2 %	12.8 %	18.2 %	8.0 %	3.9 %
<u>Missing LTV</u>					
\$ UPB (Millions)	177	215	70	423	1,379
Number of Units	3,027	2,914	1,228	6,404	12,995
Portion of Total:	0.6 %	0.7 %	0.6 %	0.5 %	0.4 %
<u>Total</u>					
\$ UPB (Millions)	66,698	57,612	20,074	208,153	496,957
Number of Units	543,795	405,824	202,998	1,279,186	2,957,146
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-2006**

**Loan-to-Value Characteristics of Fannie Mae's Home Purchase Mortgages Meeting  
Housing Goals  
Dollar Volume (UPB) and Number of Units, 2006**

	Home Purchase Loans Only*			All Home Purchase	Total Mortgages Acquired
	Qualifying Low- and Moderate-Income Purchase	Qualifying Underserved Areas Targeted Purchase	Qualifying Special Affordable Purchase		
<u>0% &lt; LTV &lt;= 60%</u>					
\$ UPB (Millions)	6,272	3,905	1,700	23,084	87,035
Number of Units	64,363	34,975	23,624	151,475	518,562
Portion of Total:	9.9 %	7.8 %	10.4 %	10.5 %	18.6 %
<u>60% &lt; LTV &lt;= 80%</u>					
\$ UPB (Millions)	42,118	41,005	8,363	164,152	315,862
Number of Units	282,507	220,144	74,915	807,706	1,535,969
Portion of Total:	43.6 %	48.9 %	33.0 %	55.9 %	55.2 %
<u>80% &lt; LTV &lt;= 90%</u>					
\$ UPB (Millions)	6,310	4,677	1,599	16,889	39,386
Number of Units	48,219	32,337	18,272	99,103	223,587
Portion of Total:	7.4 %	7.2 %	8.1 %	6.9 %	8.0 %
<u>90% &lt; LTV &lt;= 95%</u>					
\$ UPB (Millions)	6,460	4,517	1,679	14,737	18,497
Number of Units	51,469	33,875	20,054	93,718	114,600
Portion of Total:	7.9 %	#	8.8 %	6.5 %	4.1 %
<u>95% &lt; LTV</u>					
\$ UPB (Millions)	22,197	14,763	8,269	36,016	37,438
Number of Units	200,575	128,447	89,786	280,310	291,124
Portion of Total:	31.0 %	28.5 %	39.6 %	19.4 %	10.5 %
<u>Missing LTV</u>					
\$ UPB (Millions)	40	24	12	1,059	13,920
Number of Units	487	282	174	11,534	97,543
Portion of Total:	0.1 %	0.1 %	0.1 %	0.8 %	3.5 %
<u>Total</u>					
\$ UPB (Millions)	83,396	68,892	21,621	255,937	521,139
Number of Units	647,800	450,060	226,824	1,443,846	2,781,386
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-2006**

**Loan-to-Value Characteristics of Freddie Mac's Home Purchase Mortgages Meeting  
Housing Goals  
Dollar Volume (UPB) and Number of Units, 2006**

	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% &lt; LTV &lt;= 60%</u>					
\$ UPB (Millions)	5,451	3,513	1,670	19,673	74,043
Number of Units	74,921	40,717	26,697	158,676	574,364
Portion of Total:	15.5 %	12.0 %	16.2 %	14.1 %	23.7 %
<u>60% &lt; LTV &lt;= 80%</u>					
\$ UPB (Millions)	38,073	35,060	8,813	137,772	274,895
Number of Units	261,931	194,897	76,989	697,821	1,376,126
Portion of Total:	54.1 %	57.7 %	46.7 %	62.2 %	56.8 %
<u>80% &lt; LTV &lt;= 90%</u>					
\$ UPB (Millions)	5,122	4,032	1,530	13,371	40,041
Number of Units	39,265	28,293	15,184	81,164	229,214
Portion of Total:	8.1 %	8.4 %	9.2 %	7.2 %	9.5 %
<u>90% &lt; LTV &lt;= 95%</u>					
\$ UPB (Millions)	4,472	3,651	1,231	11,632	17,214
Number of Units	34,664	25,677	12,481	73,165	105,089
Portion of Total:	7.2 %	7.6 %	7.6 %	6.5 %	4.3 %
<u>95% &lt; LTV</u>					
\$ UPB (Millions)	6,905	4,864	2,639	11,908	13,345
Number of Units	72,601	47,942	33,512	109,690	122,856
Portion of Total:	15.0 %	14.2 %	20.3 %	9.8 %	5.1 %
<u>Missing LTV</u>					
\$ UPB (Millions)	8	7	2	21	329
Number of Units	631	404	152	1,210	15,862
Portion of Total:	0.1 %	0.1 %	0.1 %	0.1 %	0.7 %
<u>Total</u>					
\$ UPB (Millions)	60,031	51,127	15,885	194,377	419,869
Number of Units	484,013	337,930	165,013	1,121,726	2,423,513
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-2007**

**Loan-to-Value Characteristics of Fannie Mae's Home Purchase Mortgages Meeting  
Housing Goals  
Dollar Volume (UPB) and Number of Units, 2007**

	Home Purchase Loans Only*			All Home Purchase	Total Mortgages Acquired
	Qualifying Low- and Moderate-Income Purchase	Qualifying Underserved Areas Targeted Purchase	Qualifying Special Affordable Purchase		
<u>0% &lt; LTV &lt;= 60%</u>					
\$ UPB (Millions)	5,342	3,823	1,388	23,273	95,598
Number of Units	47,186	25,704	16,169	132,840	550,327
Portion of Total:	7.5 %	5.4 %	7.5 %	8.7 %	17.5 %
<u>60% &lt; LTV &lt;= 80%</u>					
\$ UPB (Millions)	34,870	38,497	6,844	161,149	339,347
Number of Units	222,689	190,024	57,952	740,974	1,576,392
Portion of Total:	35.3 %	40.2 %	27.0 %	48.3 %	50.2 %
<u>80% &lt; LTV &lt;= 90%</u>					
\$ UPB (Millions)	6,979	5,948	1,576	22,253	55,795
Number of Units	44,585	33,130	13,426	112,670	286,479
Portion of Total:	7.1 %	7.0 %	6.3 %	7.3 %	9.1 %
<u>90% &lt; LTV &lt;= 95%</u>					
\$ UPB (Millions)	9,023	8,675	2,005	27,717	35,984
Number of Units	58,976	48,267	17,537	142,371	183,521
Portion of Total:	9.4 %	10.2 %	8.2 %	9.3 %	5.8 %
<u>95% &lt; LTV</u>					
\$ UPB (Millions)	35,059	26,517	12,026	64,886	66,410
Number of Units	256,528	175,362	109,274	396,512	404,496
Portion of Total:	40.7 %	37.1 %	50.9 %	25.9 %	12.9 %
<u>Missing LTV</u>					
\$ UPB (Millions)	38	23	12	799	22,894
Number of Units	430	252	159	7,728	141,621
Portion of Total:	0.1 %	0.1 %	0.1 %	0.5 %	4.5 %
<u>Total</u>					
\$ UPB (Millions)	91,311	83,482	23,850	300,077	661,028
Number of Units	630,394	472,739	214,517	1,533,095	3,142,836
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-2007

**Loan-to-Value Characteristics of Freddie Mac's Home Purchase Mortgages Meeting Housing Goals  
Dollar Volume (UPB) and Number of Units, 2007**

	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% &lt; LTV &lt;= 60%</u>					
\$ UPB (Millions)	4,157	2,872	1,300	17,678	70,923
Number of Units	41,249	21,956	16,031	108,480	414,088
Portion of Total:	9.1 %	6.5 %	10.2 %	9.9 %	18.1 %
<u>60% &lt; LTV &lt;= 80%</u>					
\$ UPB (Millions)	27,796	31,645	5,991	126,884	271,817
Number of Units	183,276	158,181	51,789	595,091	1,277,123
Portion of Total:	40.5 %	46.5 %	32.9 %	54.2 %	55.8 %
<u>80% &lt; LTV &lt;= 90%</u>					
\$ UPB (Millions)	4,907	4,143	1,358	14,933	42,356
Number of Units	35,109	25,793	12,529	82,133	228,136
Portion of Total:	7.8 %	7.6 %	8.0 %	7.5 %	10.0 %
<u>90% &lt; LTV &lt;= 95%</u>					
\$ UPB (Millions)	5,870	5,490	1,588	17,934	24,511
Number of Units	42,847	34,488	14,951	100,877	135,741
Portion of Total:	9.5 %	10.1 %	9.5 %	9.2 %	5.9 %
<u>95% &lt; LTV</u>					
\$ UPB (Millions)	18,018	12,973	6,211	29,830	32,464
Number of Units	150,423	99,635	61,863	212,069	231,159
Portion of Total:	33.2 %	29.3 %	39.4 %	19.3 %	10.1 %
<u>Missing LTV</u>					
\$ UPB (Millions)	3	1	1	9	117
Number of Units	88	40	42	195	1,719
Portion of Total:	0.0 %	0.0 %	0.0 %	0.0 %	0.1 %
<u>Total</u>					
\$ UPB (Millions)	60,751	57,125	16,448	207,267	442,188
Number of Units	452,994	340,093	157,204	1,098,844	2,287,964
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**  
**1998-2007**

Acquisition Dollar Amount	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Less Than or Equal to \$500,000										
UPB (\$ Thousands)	895,349	50,302	20,953	359,274	817,488	2,046,213	211,582	1,025,747	575,756	725,248
Number of Units	42,250	3,532	5,512	20,990	28,969	74,414	17,424	34,696	17,793	21,367
Number of Loans	4402	177	65	1,526	2,788	7,178	600	3,665	1,646	1,909
>\$500,000 - <= \$1M										
UPB (\$ Thousands)	540,851	146,981	85,824	260,440	877,708	3,222,971	757,360	1,246,761	964,750	1,861,957
Number of Units	24,052	10,530	6,678	17,105	32,284	91,074	27,172	32,917	26,787	49,591
Number of Loans	777	165	111	356	1,226	4,532	1,048	1,732	1,171	2,252
> \$1M - <=\$2M										
UPB (\$ Thousands)	840,226	558,191	314,427	837,217	1,305,809	4,354,504	1,374,134	1,652,211	2,035,682	3,691,409
Number of Units	38,887	33,659	22,715	46,837	51,537	121,284	48,746	46,993	61,383	95,731
Number of Loans	568	349	208	556	903	3,052	917	1,137	1,130	2,016
>\$2M - <=\$4M										
UPB (\$ Thousands)	1,798,308	1,302,385	775,443	2,416,416	2,185,133	5,205,019	2,267,081	2,300,825	3,900,197	6,309,748
Number of Units	73,102	55,969	38,532	95,638	74,205	138,945	73,991	69,921	101,368	146,693
Number of Loans	613	416	254	807	738	1,851	774	799	1,011	1,654
Above \$4M										
UPB (\$ Thousands)	8,428,387	7,334,698	8,880,864	14,814,529	13,091,889	18,442,163	14,684,581	15,618,291	24,522,878	47,333,954
Number of Units	215,106	190,400	216,072	323,339	274,402	383,815	271,792	291,722	373,106	546,129
Number of Loans	887	602	652	1,292	1,046	1,774	1,167	1,240	1,560	2,257
Total										
UPB (\$ Thousands)	12,503,120	9,392,557	10,077,511	18,687,876	18,278,027	33,270,869	19,294,738	21,843,835	31,999,263	59,922,317
Number of Units	393,397	294,091	289,509	503,909	461,397	809,532	439,125	476,249	580,437	859,511
Number of Loans	7,247	1,708	1,289	4,537	6,702	18,386	4,507	8,573	6,518	10,088

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**  
**1998-2007**

Acquisition Dollar Amount	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Less Than or Equal to \$500,000										
UPB (\$ Thousands)	22,058	4,612	7,992	623,563	487,144	2,047,500	263,687	31,594	198,846	183,356
Number of Units	1,240	233	546	23,324	17,071	90,380	13,528	1,184	5,134	4,745
Number of Loans	122	32	44	2,466	1,809	8,180	1,221	88	602	491
>\$500,000 - <= \$1M										
UPB (\$ Thousands)	116,460	45,480	33,392	637,482	607,105	1,966,405	495,931	126,770	531,722	412,086
Number of Units	6,163	2,382	2,262	20,822	18,306	64,855	22,041	4,336	15,933	17,906
Number of Loans	309	156	99	1,031	1,064	2,904	716	164	727	966
> \$1M - <=\$2M										
UPB (\$ Thousands)	467,705	193,773	123,614	669,342	703,610	2,376,335	1,133,344	539,145	1,349,616	1,691,606
Number of Units	21,613	10,392	6,850	26,250	26,814	72,556	44,950	17,467	43,433	46,823
Number of Loans	543	251	175	656	922	1,866	892	346	919	1,140
>\$2M - <=\$4M										
UPB (\$ Thousands)	1,147,197	567,197	407,718	983,553	1,169,905	2,575,316	2,269,277	1,728,403	2,855,135	3,505,029
Number of Units	52,299	23,158	17,354	40,262	44,819	80,965	82,289	50,858	78,385	97,871
Number of Loans	652	341	213	497	877	1,149	887	569	983	1,185
Above \$4M										
UPB (\$ Thousands)	4,824,771	6,809,842	6,208,150	8,922,662	10,362,107	12,620,698	17,361,661	21,095,765	21,832,018	34,959,952
Number of Units	140,004	155,327	136,567	204,712	225,714	284,857	374,480	377,657	364,226	509,688
Number of Loans	776	713	605	1,068	1,690	1,446	1,649	1,579	1,811	2,446
Total										
UPB (\$ Thousands)	6,578,192	7,620,904	6,780,865	1,183,601	13,329,870	21,586,256	21,793,901	23,521,676	26,767,337	41,052,028
Number of Units	221,319	191,492	163,580	315,370	333,038	593,959	537,289	451,502	507,110	677,033
Number of Loans	2,402	1,511	1,174	5,743	6,383	15,584	5,419	2,797	5,082	6,319

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**  
**1998-2007**

Loan Purpose	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<b>Purchase</b>										
UPB (\$ Thousands)	4,140,088	3,723,910	4,945,092	6,545,134	9,034,061	23,603,543	10,482,886	9,935,567	9,148,664	19,337,999
Number of Units	136,637	117,615	136,508	175,225	223,989	563,510	221,392	215,210	184,633	334,024
Number of Loans	5,538	783	455	1,767	4,789	16,664	3,094	6,983	3,896	6,487
<b>Refinance</b>										
UPB (\$ Thousands)	7,097,885	4,410,796	4,563,019	11,523,243	8,712,049	8,853,722	8,251,125	10,100,320	8,947,396	11,102,877
Number of Units	209,808	142,286	136,433	313,783	225,752	229,507	205,831	228,753	179,099	229,364
Number of Loans	1,346	839	729	2,647	1,833	1,608	1,319	1,437	1,503	2,223
<b>New Construction</b>										
UPB (\$ Thousands)	779,793	269,228	489,159	590,634	448,512	723,228	493,353	331,113	424,563	407,823
Number of Units	28,001	8,434	14,234	14,278	10,117	14,076	10,402	7,703	8,499	6,514
Number of Loans	231	68	96	118	71	98	86	70	54	33
<b>Rehabilitation</b>										
UPB (\$ Thousands)	48,756	304,526	80,241	28,865	83,404	90,376	67,374	13,720	16,620	25,540
Number of Units	1,890	4,732	2,334	623	1,539	2,439	1,500	248	240	558
Number of Loans	5	13	9	5	9	16	8	2	3	4
<b>Total</b>										
UPB (\$ Thousands)	12,066,522	8,708,460	10,077,511	18,687,876	18,278,027	33,270,869	19,294,738	21,483,835	31,999,263	59,922,317
Number of Units	376,336	273,067	289,509	503,909	461,397	809,532	439,125	476,249	580,437	859,511
Number of Loans	7,120	1,703	1,289	4,537	6,702	18,386	4,507	8,573	6,518	10,088

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  
1998-2007**

Loan Purpose	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<b>Purchase</b>										
UPB (\$ Thousands)	613,417	1,952,720	1,843,836	2,883,311	1,652,087	14,409,646	2,209,098	2,395,514	3,952,904	11,054,618
Number of Units	15,493	43,744	38,708	67,073	34,994	403,445	41,125	45,396	62,135	166,697
Number of Loans	75	172	158	2,256	119	14,833	154	195	240	776
<b>Refinance</b>										
UPB (\$ Thousands)	3,263,390	5,060,786	3,558,767	6,033,658	5,896,747	5,342,884	6,298,814	7,041,418	7,252,665	8,524,599
Number of Units	102,829	129,089	94,200	172,052	153,853	157,338	145,390	148,180	151,779	205,565
Number of Loans	622	659	395	1,689	692	615	674	674	703	871
<b>New Construction</b>										
UPB (\$ Thousands)	78,945	191,685	492,644	764,778	787,437	287,928	735,559	857,188	712,314	578,286
Number of Units	1,318	2,469	5,647	11,478	10,468	4,242	8,836	10,674	7,924	6,355
Number of Loans	8	19	37	65	56	22	41	57	45	40
<b>Rehabilitation</b>										
UPB (\$ Thousands)	5,725		6,430	20,789	93,841	45,250	11,500	49,587	139,300	404,848
Number of Units	6,417		331	1,309	2,812	895	179	432	2,770	9,455
Number of Loans	2		3	50	15	6	2	5	17	41
<b>Total</b>										
UPB (\$ Thousands)	3,961,477	7,205,191	5,901,677	9,702,536	13,329,870	21,586,256	21,793,901	23,521,676	26,767,337	41,052,028
Number of Units	126,057	175,302	138,886	251,912	333,038	593,959	537,289	451,502	507,110	677,033
Number of Loans	707	850	593	4,060	6,383	15,584	5,419	2,797	5,082	6,319

Adjusted for participation percent and REMIC weight

Table 17

**GSEs' Multifamily Mortgage Loan Purchases**  
**Dollar Volume (UPB) and Number of Units by Seasoning**  
**1998-2007**

	Fannie Mae			Freddie Mac		
	Seasoned*	Non-Seasoned	All	Seasoned*	Non-Seasoned	All
<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 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
<u>2005</u>						
Number of Units	68,016	408,233	476,249	16,321	435,181	451,502
UPB (\$ Thousands)	2,702,893	19,140,942	21,843,835	658,830	22,862,846	23,521,676
<u>2006</u>						
Number of Units	46,308	534,129	580,437	17,356	489,754	507,110
UPB (\$ Thousands)	1,879,741	30,119,522	31,999,263	690,317	26,077,020	26,767,337
<u>2007</u>						
Number of Units	102,387	757,123	859,510	57,130	619,903	677,033
UPB (\$ Thousands)	4,366,167	55,556,149	59,922,316	2,669,126	38,382,903	41,052,029

The data are adjusted for participation percent and REMIC weight

\* Loans originated earlier than 12 months prior to purchase.

**Table 18-2005**

**Fannie Mae's Multifamily Mortgages  
Method of Acquisition  
During Calendar Year 2005**

	<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)	16,515	11,406	9,385	20,121
Number of Units	396,924	270,805	260,527	444,867
Percent of Units	89.2%	60.9%	58.6%	100.0%
<u>Other</u>				
\$ UPB (Millions)	1,032	805	537	1,723
Number of Units	26,891	21,738	17,654	31,382
Percent of Units	85.7%	69.3%	56.3%	100.0%

Data are adjusted for participation percent and REMIC weight.

**Freddie Mac's Multifamily Mortgages  
Method of Acquisition  
During Calendar Year 2005**

	<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)	7,921	3,969	3,758	8,969
Number of Units	170,808	88,193	97,090	184,517
Percent of Units	92.6%	47.8%	52.6%	100.0%
<u>Other</u>				
\$ UPB (Millions)	13,649	8,491	8,451	14,517
Number of Units	260,445	162,987	180,359	266,985
Percent of Units	97.6%	61.0%	67.6%	100.0%

Data are adjusted for participation percent and REMIC weight.

**Table 18-2006**

**Fannie Mae's Multifamily Mortgages  
Method of Acquisition  
During Calendar Year 2006**

	<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)	16,203	11,175	8,802	21,015
Number of Units	356,893	239,207	231,978	403,888
Percent of Units	88.4%	59.2%	57.4%	100.0%
<u>Other</u>				
\$ UPB (Millions)	9,174	6,209	4,766	10,984
Number of Units	165,733	107,064	103,032	176,549
Percent of Units	93.9%	60.6%	58.4%	100.0%

Data are adjusted for participation percent and REMIC weight.

**Freddie Mac's Multifamily Mortgages  
Method of Acquisition  
During Calendar Year 2006**

	<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)	9,599	5,340	5,120	11,186
Number of Units	193,921	104,203	118,216	208,356
Percent of Units	93.1%	50.0%	56.7%	100.0%
<u>Other</u>				
\$ UPB (Millions)	13,716	9,379	8,649	15,575
Number of Units	287,050	182,921	210,921	298,754
Percent of Units	96.1%	61.2%	70.6%	100.0%

Data are adjusted for participation percent and REMIC weight.

**Table 18-2007**

**Fannie Mae's Multifamily Mortgages  
Method of Acquisition  
During Calendar Year 2007**

	<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)	31,749	22,265	14,843	44,297
Number of Units	560,494	384,382	334,998	650,993
Percent of Units	86.1%	59.0%	51.5%	100.0%
<u>Other</u>				
\$ UPB (Millions)	12,726	8,351	5,970	15,626
Number of Units	192,508	122,447	110,551	208,518
Percent of Units	92.3%	58.7%	53.0%	100.0%

Data are adjusted for participation percent and REMIC weight.

**Freddie Mac's Multifamily Mortgages  
Method of Acquisition  
During Calendar Year 2007**

	<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)	14,677	8,772	5,631	17,846
Number of Units	304,385	171,657	151,537	331,843
Percent of Units	91.7%	51.7%	45.7%	100.0%
<u>Other</u>				
\$ UPB (Millions)	18,659	12,075	9,640	23,127
Number of Units	288,482	191,121	189,155	311,693
Percent of Units	92.6%	61.3%	60.7%	100.0%

Data are adjusted for participation percent and REMIC weight.