

Table 1

Overview of the GSEs' Housing Goal Performance, 1993-2000, and Goals for 1996-2003¹

Goal ²	1993	1994	1995	1996	1997	1998	1999	2000	1996 Goals	1997-2000 Goals	2001-03 Goals
Low- and Moderate-Income:											
Fannie Mae	34.2%	44.8%	42.3%	45.6%	45.7%	44.1%	45.9%	49.4%	40%	42%	50%
Freddie Mac	29.7%	37.4%	38.9%	41.1%	42.6%	42.9%	46.1%	49.9%			
Ratio	0.87	0.83	0.92	0.90	0.93	0.97	1.00+	1.01			
Geographically Targeted:											
Fannie Mae	23.6%	29.5%	31.9%	28.1%	28.8%	27.0%	26.8%	31.0%	21%	24%	31%
Freddie Mac	21.8%	25.2%	26.4%	25.0%	26.3%	26.1%	27.5%	29.2%			
Ratio	0.92	0.85	0.83	0.89	0.91	0.97	1.03	0.94			
Special Affordable:											
Fannie Mae	9.7%	15.2%	14.1%	15.4%	17.0%	14.3%	17.6%	19.2%	12%	14%	20%
Freddie Mac	7.0%	11.3%	12.8%	14.0%	15.2%	15.9%	17.2%	20.7%			
Ratio	0.72	0.74	0.91	0.91	0.89	1.11	0.98	1.08			
Special Affordable Multifamily ³ :											
Fannie Mae	\$1.64	\$1.74	\$1.34	\$2.37	\$3.19	\$3.53	\$4.06	\$3.79	\$1.29	\$1.29	\$2.85
Freddie Mac	\$0.14	\$0.46	\$0.69	\$1.06	\$1.21	\$2.69	\$2.26	\$2.40	\$0.99	\$0.99	\$2.11

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

¹ Percentages of dwelling units in properties whose mortgages were purchased by the GSEs that qualified for each goal in 1993-2000, based on HUD's December 1995 rule, and goals for 1996-2003.

² Abbreviated definitions of goals:

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

Geographically Targeted: Dwelling units in metropolitan

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 nonmetropolitan median income.

Special Affordable: Households with income (1) less than or equal to 60 percent of AMI or (2) less than or equal to 80 percent of AMI and located in low-income areas.

For the low- and moderate-income and special affordable goals, AMI is median income for the MSA for borrowers in metropolitan areas, and the greater of county or state nonmetro median income for borrowers outside metropolitan areas.

³ Goals, performance, and market

Table 2a

**Annual Trends in GSE Purchases and Single-Family Lending in Metropolitan Areas
Goal-Qualifying Home Purchase and Refinance Mortgages, 1992-2000**

	Fannie Mae Data			HMDA Data for Fannie Mae	Freddie Mac Data			HMDA Data for Freddie Mac	Conforming Market	
	Prior	Current			Prior	Current			All	W/O B&C Loans ¹
	Year	Year	All		Year	Year	All			
<u>Very Low-Income</u>										
1992				3.9 %				3.8 %	5.8 %	5.8 %
1993	5.2 %	5.2 %	5.2 %	5.4	3.6 %	4.8 %	4.8 %	5.2	7.3	7.2
1994	6.4	8.5	7.9	8.7	5.3	7.2	6.7	7.9	11.5	11.3
1995	6.6	8.5	8.1	8.6	8.4	7.2	7.5	7.8	12.1	11.9
1996	8.2	8.8	8.7	8.9	7.3	7.9	7.8	8.5	12.8	12.5
1997	12.0	8.9	9.7	9.1	8.0	8.4	8.3	8.5	13.7	13.2
1998	12.2	9.1	9.5	8.6	9.7	9.4	9.4	8.2	12.1	11.4
1999	9.2	11.2	10.6	11.2	10.2	11.9	11.5	11.7	15.6	14.8
2000	11.6	12.5	12.3	13.1	15.2	12.9	13.6	12.6	16.3	15.6
<u>Special Affordable</u>										
1992				4.9				4.7	7.1	7.1
1993	6.5	6.4	6.4	6.5	4.6	5.9	5.9	6.3	8.7	8.6
1994	7.8	10.4	9.7	10.6	6.4	8.7	8.1	9.5	13.8	13.5
1995	7.9	10.3	9.8	10.6	9.9	8.7	9.0	9.3	14.6	14.3
1996	9.9	10.6	10.5	10.8	8.6	9.4	9.3	10.1	15.2	14.8
1997	14.3	10.6	11.5	10.9	9.8	10.0	9.9	10.0	16.3	15.6
1998	14.5	10.6	11.1	10.1	11.4	10.9	10.9	9.5	14.3	13.5
1999	10.7	12.9	12.2	12.9	11.9	13.7	13.3	13.4	18.3	17.3
2000	13.6	14.5	14.3	15.2	17.6	14.9	15.7	14.5	19.2	18.3
<u>Less Than Area Median Income</u>										
1992				24.8				24.4	28.2	28.1
1993	27.6	29.3	29.2	29.6	24.1	28.4	28.2	28.8	32.2	32.1
1994	32.0	37.7	36.1	38.2	29.1	34.6	33.1	36.0	41.1	40.7
1995	25.0	35.7	33.3	36.9	35.0	33.2	33.6	34.6	41.3	40.9
1996	34.5	37.3	36.7	37.9	32.0	35.0	34.4	36.5	42.4	41.9
1997	39.2	36.9	37.5	38.0	34.7	35.9	35.7	36.6	43.7	42.9
1998	40.8	36.6	37.2	36.5	35.7	36.5	36.3	35.7	41.0	39.9
1999	35.4	40.2	38.8	40.6	37.4	41.7	40.7	41.9	46.3	45.1
2000	39.4	42.3	41.7	44.1	45.7	42.5	43.4	43.1	47.4	46.3
<u>Underserved Areas</u>										
1992				18.5				19.2	20.8	20.7
1993	22.1	19.2	19.6	18.1	19.5	19.3	19.3	18.4	20.2	20.1
1994	23.3	24.4	24.0	23.2	20.3	22.0	21.5	21.5	25.8	25.5
1995	26.4	24.4	24.9	23.5	23.6	20.8	21.5	20.2	26.9	26.4
1996	23.1	22.9	23.0	22.6	21.5	20.7	20.9	20.5	26.7	26.0
1997	28.9	21.7	23.6	21.8	23.2	21.2	21.6	20.1	27.8	26.7
1998	25.8	20.3	21.2	19.7	22.6	20.7	20.9	18.4	24.8	23.7
1999	21.3	22.0	21.8	21.8	23.7	23.4	23.5	21.2	28.2	26.9
2000	26.9	24.7	25.3	24.4	25.7	24.1	24.7	22.5	30.3	28.9

Notes: 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. 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* 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. 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. Because missing value percentages differ between GSE and HMDA data, mortgages with missing data are excluded from both the GSE and market analyses.

¹ It should be recognized that there exists some uncertainty regarding the number of B&C loans in the HMDA data. The adjustment assumes that the B&C loans represent one-half of the subprime market. For further discussion, see Harold, L. Bunce, *The GSEs' Funding of Affordable Loans: A 1999 Update*, Working Paper HF-012, Office of Policy Development and Research, December 2000.

Table 2b

**Annual Trends in GSE Purchases and Single-Family Lending in Metropolitan Areas
Goal-Qualifying Home Purchase Mortgages, 1992-2000**

	Fannie Mae Data			HMDA Data for Fannie Mae	Freddie Mac Data			HMDA Data for Freddie Mac	Conforming Market	
	Prior	Current	All		Prior	Current	All		All	W/O B&C Loans ¹
	Year	Year			Year	Year				
Very Low-Income										
1992				5.2 %				5.3 %	8.7 %	8.7 %
1993	6.5 %	6.7 %	6.7 %	7.4	4.2 %	6.2 %	6.0 %	6.6	10.8	10.8
1994	7.9	8.9	8.7	9.4	6.4	6.8	6.7	7.8	11.9	11.9
1995	11.2	8.9	9.3	8.5	7.7	6.8	7.0	7.5	12.0	12.0
1996	8.8	8.4	8.5	8.7	7.2	7.4	7.4	8.0	12.7	12.7
1997	13.4	8.7	9.9	8.8	7.5	7.6	7.6	8.0	13.0	13.0
1998	15.1	10.5	11.4	9.2	10.1	9.8	9.9	8.4	13.3	13.2
1999	10.4	10.9	10.8	10.9	11.3	10.9	11.0	11.2	15.0	14.7
2000	11.4	11.3	11.3	11.8	15.3	11.4	12.5	11.6	14.7	14.4
Special Affordable										
1992				6.3				6.5	10.4	10.4
1993	8.2	8.1	8.1	8.8	5.1	7.4	7.2	7.8	12.6	12.6
1994	9.5	10.8	10.6	11.4	7.6	8.1	8.0	9.2	14.1	14.1
1995	13.2	10.8	11.2	10.5	9.1	8.2	8.3	8.9	14.4	14.4
1996	10.6	10.2	10.3	10.5	8.4	8.7	8.7	9.4	15.0	15.0
1997	16.0	10.2	11.7	10.5	9.2	9.0	9.0	9.4	15.3	15.2
1998	17.9	12.1	13.2	10.7	11.8	11.2	11.3	9.7	15.6	15.4
1999	12.1	12.4	12.3	12.5	12.9	12.5	12.5	12.6	17.3	17.0
2000	13.4	13.0	13.0	13.7	17.6	13.0	14.3	13.3	17.1	16.8
Less Than Area Median Income										
1992				29.2				28.7	34.4	34.4
1993	30.4	33.5	33.2	35.0	24.9	32.1	31.6	32.3	38.9	38.9
1994	35.6	38.9	38.3	40.1	31.5	33.6	33.2	35.6	41.8	41.8
1995	38.6	37.7	37.8	37.1	33.6	32.1	32.4	33.9	41.4	41.4
1996	35.5	36.8	36.5	37.7	31.8	33.5	33.2	35.3	42.2	42.2
1997	41.1	36.4	37.6	37.5	33.7	34.2	34.1	35.4	42.5	42.5
1998	45.3	39.2	40.4	38.1	36.1	37.0	36.9	36.2	43.0	42.8
1999	37.5	39.9	39.3	40.2	38.7	40.3	40.0	41.0	45.2	44.8
2000	39.1	40.3	40.0	42.0	46.4	39.9	41.7	41.3	44.8	44.4
Underserved Areas										
1992				18.3				18.6	22.2	22.2
1993	23.8	19.4	20.3	18.2	19.5	18.2	18.4	17.6	21.9	21.9
1994	26.6	23.6	24.3	22.5	21.0	19.4	19.7	19.2	24.4	24.3
1995	27.4	23.9	24.7	22.8	22.6	19.4	20.1	19.1	25.5	25.4
1996	23.4	21.9	22.3	21.6	22.3	19.1	19.7	19.0	25.0	24.9
1997	30.1	20.8	23.5	21.0	22.2	19.3	19.9	18.6	25.2	24.9
1998	28.4	21.0	22.9	19.6	22.0	19.5	20.0	17.4	24.6	24.2
1999	22.0	20.2	20.6	20.3	23.4	20.6	21.2	19.3	25.8	25.2
2000	26.7	22.6	23.6	22.5	23.9	21.4	22.2	20.9	27.1	26.4

Notes: 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. 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. 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. Because missing value percentages differ between GSE and HMDA data, mortgages with missing data are excluded from both the GSE and market analyses.

¹ 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. The adjustment for home purchase loans is small because subprime (B&C) loans are mainly refinance loans. For further discussion, see Harold, L. Bunce, *The GSEs' Funding of Affordable Loans: A 1999 Update*, Working Paper HF-012, Office of Policy Development and Research, December 2000.

Table 3a

**Affordable Lending Shares for Major Sectors of the Mortgage Market in Metropolitan Areas
Home Purchase and Refinance Mortgages, 1997-2000**

Borrower Characteristics	Total Market	FHA	Conventional Conforming Market						
			Freddie Mac	Fannie Mae	Both GSEs	Depositories		Conforming Market	
						Total	Portfolio	Total	W/O B&C ²
Low-Income:									
1997	31.1 %	47.1 % ¹	20.5 %	22.3 %	21.6 %	26.0 %	28.0 %	28.1 %	27.4 %
1998	28.0	48.2	21.6	22.2	21.9	24.0	26.2	25.7	24.8
1999	33.2	49.0	25.2	23.9	24.4	29.3	28.1	30.9	29.8
2000	34.4	48.6	28.6	26.4	27.4	31.4	29.0	32.1	31.0
African American:									
1997	8.0	14.2	3.2	4.1	3.7	4.8	4.8	6.3	5.6
1998	6.5	13.7	3.0	3.1	3.0	3.9	4.4	5.0	4.3
1999	8.0	14.8	3.7	3.4	3.5	5.4	5.1	6.5	5.7
2000	8.9	15.6	4.7	4.4	4.5	6.6	5.8	7.4	6.5
Hispanic:									
1997	7.4	17.8	4.8	5.7	5.3	4.7	4.6	5.4	5.3
1998	6.7	17.2	4.4	4.8	4.6	4.4	4.5	5.2	5.0
1999	8.6	18.7	5.6	5.6	5.6	6.1	6.1	6.8	6.7
2000	10.2	20.4	6.7	7.9	7.4	7.6	7.2	8.3	8.1
Minority:									
1997	20.1	35.6	13.1	16.2	14.9	14.4	13.4	16.7	16.0
1998	18.0	34.8	12.2	13.8	13.1	13.2	13.1	15.3	14.5
1999	21.8	37.3	15.1	16.3	15.8	16.9	16.1	19.0	18.0
2000	24.7	40.0	17.3	19.4	18.4	20.2	18.6	21.7	20.6
Neighborhood Characteristics									
Low-Income Tract:									
1997	13.6 %	18.9 %	8.6 %	9.5 %	9.1 %	10.9 %	11.9 %	12.7 %	11.9 %
1998	11.5	17.4	8.1	8.2	8.1	9.5	10.9	10.7	10.0
1999	13.4	17.9	9.2	8.5	8.8	11.8	12.0	12.8	11.9
2000	14.7	19.2	10.4	10.5	10.5	13.5	13.1	14.0	13.1
High-Minority Tract:									
1997	17.8	27.5	11.8	14.9	13.7	13.0	12.2	15.9	14.9
1998	16.2	27.2	11.5	12.9	12.3	12.2	12.2	14.5	13.6
1999	18.3	26.6	14.2	13.6	13.8	15.0	13.8	17.0	15.9
2000	19.5	26.8	14.3	15.8	15.1	17.0	15.4	18.3	17.2
High African-American Tract:									
1997	7.1	9.7	3.5	4.5	4.1	4.9	5.1	6.6	5.9
1998	5.8	9.1	3.6	3.3	3.4	4.2	4.7	5.3	4.6
1999	6.9	9.3	4.0	3.5	3.7	5.6	5.1	6.6	5.7
2000	7.5	9.6	4.9	4.3	4.6	6.6	5.6	7.2	6.3
Underserved Areas:									
1997	30.0	41.1	21.5	23.6	22.8	25.0	26.5	27.8	26.7
1998	26.8	39.9	20.9	21.2	21.1	22.6	25.0	24.8	23.7
1999	30.0	40.4	23.5	21.8	22.5	26.4	26.6	28.2	26.9
2000	32.0	42.2	24.7	25.3	35.0	29.2	28.5	30.3	28.9

Notes: The FHA, depositories, and market percentages are derived from 1997-2000 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 purchased during 1997, 1998, 1999, and 2000; thus, these data include their purchases of seasoned loans (i.e., mortgages originated prior to 1997 or 1998 or 1999 or 2000) as well as their purchases of mortgages originated during 1997, 1998, 1999, and 2000. 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 \$252,700 in 2000. "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 1997-2000 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.

¹ Each percentage represents the share of a sector's portfolio accounted for by the borrower or neighborhood characteristic. For example, 47.1 percent of FHA-insured home loans were loans for low-income borrowers. It should be noted that due to FHA's streamline refinance program, borrower income data were not available for almost 70 percent of FHA's refinance loans.

² HMDA-based market shares have been adjusted to exclude the B&C portion of the subprime market. It should be recognized that there exists some uncertainty regarding the number of B&C loans in the HMDA data. The adjustment assumes that the B&C loans represent one-half of the subprime market; for further discussion, see Harold, L. Bunce, *The GSEs' Funding of Affordable Loans: A 1999 Update*, Working Paper HF-012, Office of Policy Development and Research, December 2000.

Table 3b

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Home Purchase Mortgages, 1997-2000**

Borrower Characteristics	Total Market	FHA	Conventional Conforming Market						
			Freddie Mac	Fannie Mae	Both GSEs	Depositories		Conforming Market	
						Total	Portfolio	Total	W/O B&C ²
Low-Income:									
1997	32.1 %	47.6 % ¹	19.2 %	22.6 %	21.2 %	26.0 %	29.2 %	27.3 %	27.3 %
1998	32.3	49.1	22.3	25.0	23.9	26.4	29.1	27.8	27.6
1999	34.4	49.5	24.5	24.3	24.4	29.2	28.5	30.1	29.8
2000	33.8	48.7	27.1	24.9	25.9	29.7	28.7	29.8	29.4
African American:									
1997	7.8	14.4	3.2	4.5	4.0	4.4	4.7	5.1	4.9
1998	7.4	14.2	3.2	3.8	3.6	4.1	4.8	4.9	4.6
1999	7.9	14.6	3.5	3.4	3.4	4.7	4.7	5.4	5.0
2000	8.3	15.5	4.3	4.1	4.2	5.4	5.0	5.9	5.4
Hispanic:									
1997	8.7	17.8	5.1	6.3	5.8	5.2	5.1	5.9	5.8
1998	8.6	18.6	4.7	6.0	5.5	5.3	5.5	6.1	5.9
1999	9.7	19.3	5.5	6.0	5.8	6.5	6.6	7.1	6.9
2000	10.9	20.7	6.6	8.0	7.3	7.9	7.7	8.3	8.1
Minority:									
1997	21.4	35.8	14.0	17.7	16.2	15.3	14.6	16.5	16.3
1998	21.0	36.5	13.1	16.3	15.0	15.0	15.2	16.6	16.1
1999	23.4	37.7	14.9	17.3	16.3	17.7	17.3	19.0	18.4
2000	25.4	40.2	17.4	20.1	18.9	20.4	19.6	21.2	20.4
Neighborhood Characteristics									
Low-Income Tract:									
1997	12.8 %	19.1 %	7.9 %	9.5 %	8.9 %	10.2 %	12.0 %	10.9	10.8 %
1998	12.3	18.7	7.9	9.4	8.8	9.8	12.1	10.7	10.4
1999	12.7	18.2	8.4	8.1	8.2	10.8	11.6	11.3	10.9
2000	13.4	19.2	9.1	9.6	9.4	11.9	12.4	12.0	11.5
High-Minority Tract:									
1997	17.3	27.1	11.4	15.3	13.8	12.5	12.2	14.1	13.9
1998	16.9	27.0	10.8	14.0	12.7	12.2	12.6	14.1	13.6
1999	17.5	26.0	12.3	12.7	12.5	13.9	13.5	15.1	14.6
2000	18.5	26.5	12.7	15.1	14.1	15.7	14.9	16.4	15.8
High African-American Tract:									
1997	5.8	9.6	3.0	4.8	4.1	4.1	4.7	4.6	4.5
1998	5.5	9.2	3.2	3.8	3.6	3.9	4.7	4.5	4.3
1999	5.7	8.9	3.4	3.0	3.2	4.3	4.4	4.8	4.4
2000	6.0	9.4	3.8	3.6	3.7	5.0	4.8	5.1	4.8
Underserved Areas:									
1997	29.1	41.3	19.9	23.5	22.1	23.6	26.3	25.2	24.9
1998	28.2	41.2	20.0	22.9	21.7	22.7	26.1	24.6	24.2
1999	29.1	40.5	21.2	20.6	20.9	24.6	25.6	25.8	25.2
2000	30.3	42.1	22.2	23.6	23.0	26.7	27.1	27.1	26.4

Notes: All the data are for home purchase mortgages. The FHA, depositories, and market percentages are derived from 1997, 1998, 1999 and 2000 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 home loans purchased during 1997, 1998, 1999 and 2000; thus, these data include their purchases of seasoned loans (i.e., mortgages originated prior to 1997 or 1998 or 1999 or 2000) as well as their purchases of mortgages originated during 1997, 1998, 1999 and 2000. 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 \$252,700 in 2000. "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 1997-2000 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.

¹ Each percentage represents the share of a sector's portfolio accounted for by the borrower or neighborhood characteristic. For example, 47.5 percent of FHA-insured home loans were loans for low-income borrowers.

² HMDA-based market shares have been adjusted to exclude the B&C portion of the subprime market. It should be recognized that there exists some uncertainty regarding the number of B&C loans in the HMDA data. The adjustment assumes that the B&C loans represent one-half of the subprime market. The adjustment for home purchase loans is small because subprime (B&C) loans are mainly refinance loans. For further discussion, see Harold, L. Bunce, *The GSEs' Funding of Affordable Loans: A 1999 Update*, Working Paper HF-012, Office of Policy Development and Research, December 2000.

Table 4-1999

**Number of Units Financed by Fannie Mae and Freddie Mac
Mortgage Purchases Originated During 1999**

	<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	2,032,971	171,469	8,586	235,161	2,448,187
Freddie Mac	1,728,075	123,223	4,188	187,985	2,043,471
<u>Low-Mod Units</u>					
Fannie Mae	776,489	127,794	7,403	223,553	1,135,239
Freddie Mac	684,361	105,862	3,352	170,811	964,386
<u>Underserved Area Units</u>					
Fannie Mae	483,490	82,415	4,637	94,888	665,430
Freddie Mac	434,537	58,641	2,113	65,073	560,364
<u>Special Affordable Units</u>					
Fannie Mae	243,662	67,253	4,656	137,433	453,004
Freddie Mac	229,296	56,752	1,646	85,658	373,352

Source: Loan-level data that the GSEs provide to HUD, covering financed units from conventional mortgages originated during 1999 and purchased by one of the GSEs during 1999-2000. Data are adjusted for participation percent and REMIC weight.

Table 4-1998**Number of Units Financed by Fannie Mae and Freddie Mac
Mortgage Purchases Originated During 1998**

	<u>Single-Family Owner</u>	<u>Single-Family Rental</u>	<u>Small Multifamily</u>	<u>Large Multifamily</u>	<u>Total</u>
<u>Total Units</u>					
Fannie Mae	3,188,333	189,902	11,395	270,968	3,660,598
Freddie Mac	2,515,100	117,995	8,561	204,920	2,846,576
 <u>Low-Mod Units</u>					
Fannie Mae	1,115,416	145,449	9,216	250,218	1,520,299
Freddie Mac	882,728	102,706	7,801	195,109	1,188,344
 <u>Underserved Area Units</u>					
Fannie Mae	704,802	86,367	5,075	109,610	905,854
Freddie Mac	581,500	53,627	4,851	85,456	725,434
 <u>Special Affordable Units</u>					
Fannie Mae	318,283	72,485	4,191	132,680	527,639
Freddie Mac	264,835	55,224	4,616	108,307	432,982

Source: Loan-level data that the GSEs provide to HUD, covering financed units from conventional mortgages originated during 1998 and purchased by one of the GSEs during 1998-1999. Data are adjusted for participation percent and REMIC weight.

Table 5a-2000

Fannie Mae's Single-Family Owner-Occupied 1-Unit Mortgage Purchases
by Housing Goal and Mortgagor's Income, 2000
(In Units)

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	423,319 67.2 %	206,915 32.8 %	630,234 100.0 %
(2) Special Affordable (Total)	129,539 65.5 %	68,335 34.5 %	197,874 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	15,139 61.9 %	9,324 38.1 %	24,463 100.0 %
Very Low-Income Families In Low-Income Areas	18,921 59.8 %	12,734 40.2 %	31,655 100.0 %
Very Low-Income Families Not In Low-Income Areas	95,479 67.4 %	46,277 32.6 %	141,756 100.0 %
(3) Underserved Areas	270,158 63.1 %	158,212 36.9 %	428,370 100.0 %
Served Areas	851,271 70.5 %	355,622 29.5 %	1,206,893 100.0 %
(4) All Mortgages	1,204,792 69.6 %	525,228 30.4 %	1,730,020 100.0 %
.....			
Mortgagor's Income***			
Income No More Than 50% of Area Median Income	71,026 5.9 %	37,852 7.2 %	108,878 6.3 %
Income More Than 50% But No More Than 60% of Area Median Income	57,577 4.8 %	28,438 5.4 %	86,015 5.0 %
Income More Than 60% But No More Than 80% of Area Median Income	148,758 12.3 %	70,027 13.3 %	218,785 12.6 %
Income More Than 80% But No More Than 100% of Area Median Income	164,556 13.7 %	72,356 13.8 %	236,912 13.7 %
Income More Than 100% But No More Than 120% of Area Median Income	155,894 12.9 %	65,814 12.5 %	221,708 12.8 %
Income More Than 120% of Area Median Income	511,488 42.5 %	197,677 37.6 %	709,165 41.0 %
Missing	95,493 7.9 %	53,064 10.1 %	148,557 8.6 %
Total	1,204,792 100.0 %	525,228 100.0 %	1,730,020 100.0 %

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-2000

**Freddie Mac's Single-Family Owner-Occupied 1-Unit Mortgage Purchases
by Housing Goal and Mortgagor's Income, 2000
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	345,245 64.8 %	187,405 35.2% %	532,650 100.0 %
(2) Special Affordable (Total)	117,639 61.9 %	72,490 38.1% %	190,129 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	14,233 58.9 %	9,937 41.1% %	24,170 100.0 %
Very Low-Income Families In Low-Income Areas	18,710 55.0 %	15,321 45.0% %	34,031 100.0 %
Very Low-Income Families Not In Low-Income Areas	84,696 64.2 %	47,231 35.8% %	131,927 100.0 %
(3) Underserved Areas	198,218 58.6 %	140,232 41.4% %	338,450 100.0 %
Served Areas	660,988 68.8 %	300,180 31.2% %	961,168 100.0 %
(4) All Mortgages	923,095 67.1 %	451,800 32.9% %	1,374,895 100.0 %
.....			
<u>Mortgagor's Income***</u>			
Income No More Than 50% of Area Median Income	55,631 6.0 %	36,443 8.1 %	92,074 6.7 %
Income More Than 50% But No More Than 60% of Area Median Income	49,065 5.3 %	26,427 5.8 %	75,492 5.5 %
Income More Than 60% But No More Than 80% of Area Median Income	123,482 13.4 %	62,445 13.8 %	185,927 13.5 %
Income More Than 80% But No More Than 100% of Area Median Income	124,817 13.5 %	63,195 14.0 %	188,012 13.7 %
Income More Than 100% But No More Than 120% of Area Median Income	116,290 12.6 %	55,804 12.4 %	172,094 12.5 %
Income More Than 120% of Area Median Income	391,799 42.4 %	169,772 37.6 %	561,571 40.8 %
Missing	62,010 6.7 %	37,714 8.3 %	99,724 7.3 %
Total	923,095 100.0 %	451,800 100.0 %	1,374,895 100.0 %

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-1999

**Fannie Mae's Single-Family Owner-Occupied 1-Unit Mortgage Purchases
by Housing Goal and Mortgagor's Income, 1999
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	415,740 45.7 %	494,778 54.3 %	910,518 100.0 %
(2) Special Affordable (Total)	128,929 46.7 %	147,110 53.3 %	276,039 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	14,315 42.3 %	19,525 57.7 %	33,840 100.0 %
Very Low-Income Families In Low-Income Areas	17,717 44.7 %	21,932 55.3 %	39,649 100.0 %
Very Low-Income Families Not In Low-Income Areas	96,896 47.8 %	105,653 52.2 %	202,549 100.0 %
(3) Underserved Areas	233,938 41.6 %	328,386 58.4 %	562,324 100.0 %
Served Areas	841,274 45.2 %	1,019,605 54.8 %	1,860,879 100.0 %
(4) All Mortgages	1,181,159 46.0 %	1,385,381 54.0 %	2,566,540 100.0 %
.....			
Mortgagor's Income***			
Income No More Than 50% of Area Median Income	70,803 6.0 %	72,914 5.3 %	143,717 5.6 %
Income More Than 50% But No More Than 60% of Area Median Income	58,321 4.9 %	62,907 4.5 %	121,228 4.7 %
Income More Than 60% But No More Than 80% of Area Median Income	152,695 12.9 %	170,849 12.3 %	323,544 12.6 %
Income More Than 80% But No More Than 100% of Area Median Income	169,681 14.4 %	195,780 14.1 %	365,461 14.2 %
Income More Than 100% But No More Than 120% of Area Median Income	163,757 13.9 %	191,036 13.8 %	354,793 13.8 %
Income More Than 120% of Area Median Income	515,523 43.6 %	645,091 46.6 %	1,160,614 45.2 %
Missing	50,379 4.3 %	46,804 3.4 %	97,183 3.8 %
Total	1,181,159 100.0 %	1,385,381 100.0 %	2,566,540 100.0 %

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-1999

**Freddie Mac's Single-Family Owner-Occupied 1-Unit Mortgage Purchases
by Housing Goal and Mortgagor's Income, 1999
(In Units)**

Goals*	Type of Mortgage		
	Purchase	Refinance, Second and Other**	All
(1) Low- and Moderate-Income	295,289 41.0 %	425,241 59.0 %	720,530 100.0 %
(2) Special Affordable (Total)	93,397 40.3 %	138,590 59.7 %	231,987 100.0 %
Low-Income Families (But Not Very Low-Income) In Low-Income Areas	11,107 37.5 %	18,490 62.5 %	29,597 100.0 %
Very Low-Income Families In Low-Income Areas	13,069 36.5 %	22,692 63.5 %	35,761 100.0 %
Very Low-Income Families Not In Low-Income Areas	69,221 41.5 %	97,409 58.5 %	166,630 100.0 %
(3) Underserved Areas	177,568 37.7 %	293,640 62.3 %	471,208 100.0 %
Served Areas	609,297 43.0 %	808,473 57.0 %	1,417,770 100.0 %
(4) All Mortgages	848,612 43.1 %	1,121,071 56.9 %	1,969,683 100.0 %
.....			
<u>Mortgagor's Income***</u>			
Income No More Than 50% of Area Median Income	44,074 5.2 %	65,826 5.9 %	109,900 5.6 %
Income More Than 50% But No More Than 60% of Area Median Income	39,591 4.7 %	54,887 4.9 %	94,478 4.8 %
Income More Than 60% But No More Than 80% of Area Median Income	103,298 12.2 %	143,899 12.8 %	247,197 12.6 %
Income More Than 80% But No More Than 100% of Area Median Income	117,535 13.9 %	162,818 14.5 %	280,353 14.2 %
Income More Than 100% But No More Than 120% of Area Median Income	110,201 13.0 %	150,977 13.5 %	261,178 13.3 %
Income More Than 120% of Area Median Income	355,836 41.9 %	491,860 43.9 %	847,696 43.0 %
Missing	78,077 9.2 %	50,804 4.5 %	128,881 6.5 %
Total	848,612 100.0 %	1,121,071 100.0 %	1,969,683 100.0 %

Data are adjusted for participation percent and REMIC weight.

* Units may count toward more than one category.

** Includes missing and not applicable

*** Percentages are by column.

Table 6

**Fannie Mae and Freddie Mac Acquisitions of
Single-Family and Multifamily Units in Underserved
Metropolitan and Non-metropolitan Areas in 1998, 1999, and 2000**

	Fannie Mae			Freddie Mac		
	1998	1999	2000	1998	1999	2000
Metropolitan						
Number of Underserved Units	799,426	670,901	595,595	548,510	505,716	392,230
Percent of Total Units	25.5 %	25.4 %	30.1 %	24.2 %	26.2 %	27.9 %
Total	3,132,066	2,637,508	1,975,505	2,265,333	1,930,976	1,404,797
Non-metropolitan						
Number of Underserved Units	158,806	120,693	85,170	145,237	112,669	74,628
Percent of Total Units	38.6 %	38.1 %	39.0 %	36.9 %	37.7 %	39.0 %
Total	410,911	316,855	218,434	393,120	298,964	191,406
Overall						
Number of Underserved Units	958,232	791,594	680,765	693,747	618,385	466,858
Percent of Total Units	27.0 %	26.8 %	31.0 %	26.1 %	27.5 %	29.2 %
Total Eligible*	3,546,302	2,956,155	2,195,321	2,658,556	2,245,087	1,600,684

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

Table 7a-2000

Loan and Borrower Characteristics of Single-Family Mortgages Purchased by the GSEs in Metropolitan Areas, 2000

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	376,125	1,130,804	286,196	882,093	662,321	2,012,897
Loan Purpose						
Home Purchase	66.7%	72.3%	62.5%	70.8%	64.9%	71.6%
All Other	33.3%	27.7%	37.5%	29.2%	35.1%	28.4%
Prior/Current Year Origination						
Prior Year	30.0%	26.9%	37.2%	34.0%	33.1%	30.0%
Current Year	70.0%	73.1%	62.8%	66.0%	66.9%	70.0%
Loan-to-Value Ratio						
60% or Less	14.4%	17.7%	14.2%	18.2%	14.4%	17.9%
61-80%	50.1%	51.7%	46.6%	50.1%	48.6%	51.0%
81-90%	16.0%	14.5%	15.9%	14.2%	16.0%	14.4%
91-95%	14.3%	13.2%	15.9%	14.1%	15.0%	13.6%
Over 95%	5.0%	2.9%	7.3%	3.4%	6.0%	3.1%
Income of Borrower(s)						
60% of Area Median or Below	20.4%	10.1%	23.5%	10.4%	21.8%	10.3%
61-100% of Median	34.4%	27.6%	35.8%	27.9%	35.0%	27.7%
Over 100% of Median	45.1%	62.3%	40.7%	61.7%	43.2%	62.0%
Below Area Median	54.9%	37.7%	59.3%	38.3%	56.8%	38.0%
First-Time Home Buyer	18.9%	16.8%	17.4%	16.0%	18.3%	16.4%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.4%	0.4%	0.5%	0.4%	0.4%	0.4%
Asian or Pacific Islander	6.7%	4.1%	5.3%	3.7%	6.1%	3.9%
African American	9.1%	2.9%	9.9%	3.0%	9.5%	2.9%
Hispanic	17.0%	4.5%	14.5%	4.0%	15.9%	4.3%
White	64.9%	86.2%	68.3%	87.5%	66.4%	86.8%
Other	1.9%	1.9%	1.5%	1.4%	1.7%	1.6%
Age of Borrower						
Under 30	15.6%	14.3%	17.2%	15.1%	16.2%	14.6%
30-39	30.6%	33.3%	31.3%	34.2%	30.9%	33.7%
40 and Over	53.7%	52.4%	51.5%	50.7%	52.9%	51.7%
Gender of Borrower(s)						
All Male	27.3%	22.2%	27.2%	21.6%	27.3%	21.9%
All Female	24.7%	19.6%	24.2%	18.9%	24.5%	19.3%
Male and Female	47.9%	58.2%	48.6%	59.6%	48.2%	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-2000

**Loan and Borrower Characteristics of Single-Family
Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2000**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	88,191	130,699	80,425	118,697	168,616	249,396
Loan Purpose						
Home Purchase	57.5%	63.7%	53.5%	60.1%	55.6%	62.0%
All Other	42.5%	36.3%	46.5%	39.9%	44.4%	38.0%
Prior/Current Year Origination						
Prior Year	22.6%	24.9%	32.8%	29.3%	27.5%	27.0%
Current Year	77.4%	75.1%	67.2%	70.7%	72.5%	73.0%
Loan-to-Value Ratio						
60% or Less	16.1%	17.6%	17.3%	18.3%	16.7%	18.0%
61-80%	50.4%	50.7%	50.5%	50.8%	50.5%	50.8%
81-90%	15.9%	14.9%	15.9%	14.5%	15.9%	14.7%
91-95%	14.1%	13.3%	13.0%	13.1%	13.6%	13.2%
Over 95%	3.4%	3.5%	3.3%	3.4%	3.4%	3.4%
Income of Borrower(s)						
60% of Area Median or Below	9.5%	10.9%	10.4%	11.0%	9.9%	11.0%
61-100% of Median	23.7%	27.4%	25.4%	27.9%	24.5%	27.6%
Over 100% of Median	66.8%	61.6%	64.2%	61.1%	65.6%	61.4%
Below Area Median	33.2%	38.4%	35.8%	38.9%	34.4%	38.6%
First-Time Home Buyer	12.1%	13.4%	10.0%	12.5%	11.1%	13.0%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.6%	0.4%	0.8%	0.5%	0.7%	0.5%
Asian or Pacific Islander	1.2%	0.7%	0.7%	0.6%	1.0%	0.7%
African American	2.9%	1.1%	2.6%	1.2%	2.7%	1.2%
Hispanic	4.2%	1.9%	3.4%	1.9%	3.8%	1.9%
White	90.2%	95.0%	91.7%	95.0%	91.0%	95.0%
Other	0.9%	0.8%	0.8%	0.7%	0.9%	0.8%
Age of Borrower						
Under 30	13.6%	14.6%	14.4%	15.4%	14.0%	15.0%
30-39	27.6%	29.7%	27.3%	29.9%	27.5%	29.8%
40 and Over	58.7%	55.8%	58.3%	54.7%	58.5%	55.3%
Gender of Borrower(s)						
All Male	20.8%	21.2%	19.6%	20.1%	20.2%	20.7%
All Female	15.5%	15.7%	15.0%	15.4%	15.3%	15.6%
Male and Female	63.7%	63.1%	65.5%	64.5%	64.5%	63.8%

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-2000

Loan and Borrower Characteristics of Single-Family Home Purchase Mortgages Purchased by the GSEs in Metropolitan Areas, 2000

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	250,974	817,048	178,872	624,503	429,846	1,441,551
Prior/Current Year Origination						
Prior Year	29.4%	23.8%	34.7%	29.6%	31.6%	26.3%
Current Year	70.6%	76.2%	65.3%	70.4%	68.4%	73.7%
Loan-to-Value Ratio						
60% or Less	9.3%	13.2%	8.4%	13.5%	8.9%	13.3%
61-80%	45.2%	49.9%	39.9%	48.0%	43.0%	49.1%
81-90%	17.6%	15.6%	16.1%	14.9%	17.0%	15.3%
91-95%	20.9%	17.7%	24.2%	19.0%	22.3%	18.3%
Over 95%	7.0%	3.5%	11.4%	4.7%	8.8%	4.0%
Income of Borrower(s)						
60% of Area Median or Below	19.3%	9.6%	22.0%	9.9%	20.4%	9.7%
61-100% of Median	34.1%	27.1%	35.7%	27.5%	34.8%	27.2%
Over 100% of Median	46.6%	63.3%	42.3%	62.7%	44.8%	63.0%
Below Area Median	53.4%	36.7%	57.7%	37.3%	55.2%	37.0%
First-Time Home Buyer	27.4%	22.3%	27.9%	22.6%	27.6%	22.4%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.4%	0.3%	0.4%	0.4%	0.4%	0.4%
Asian or Pacific Islander	7.8%	4.8%	6.1%	4.2%	7.1%	4.5%
African American	8.3%	3.0%	8.5%	3.1%	8.3%	3.1%
Hispanic	16.5%	5.0%	13.9%	4.4%	15.4%	4.7%
White	65.0%	84.8%	69.6%	86.5%	67.0%	85.6%
Other	2.1%	2.0%	1.5%	1.4%	1.8%	1.8%
Age of Borrower						
Under 30	19.8%	17.3%	21.6%	18.2%	20.5%	17.7%
30-39	33.0%	35.6%	33.2%	36.2%	33.1%	35.8%
40 and Over	47.2%	47.1%	45.2%	45.6%	46.5%	46.5%
Gender of Borrower(s)						
All Male	28.5%	22.6%	29.2%	22.5%	28.8%	22.5%
All Female	24.9%	19.8%	24.7%	19.3%	24.9%	19.6%
Male and Female	46.5%	57.6%	46.1%	58.2%	46.3%	57.9%

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-2000

Loan and Borrower Characteristics of Single-Family Home Purchase Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 2000

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	50,742	83,192	43,061	71,392	93,803	154,584
Prior/Current Year Origination						
Prior Year	21.4%	23.9%	28.7%	25.0%	24.7%	24.4%
Current Year	78.6%	76.1%	71.3%	75.0%	75.3%	75.6%
Loan-to-Value Ratio						
60% or Less	10.7%	13.0%	10.9%	12.6%	10.8%	12.8%
61-80%	42.8%	45.6%	43.7%	45.9%	43.2%	45.7%
81-90%	17.2%	16.2%	16.9%	15.6%	17.1%	15.9%
91-95%	23.5%	20.1%	22.6%	20.4%	23.1%	20.2%
Over 95%	5.8%	5.1%	5.9%	5.5%	5.8%	5.3%
Income of Borrower(s)						
60% of Area Median or Below	9.2%	10.4%	9.5%	10.3%	9.3%	10.4%
61-100% of Median	22.7%	26.5%	24.3%	27.1%	23.4%	26.7%
Over 100% of Median	68.1%	63.2%	66.3%	62.6%	67.2%	62.9%
Below Area Median	31.9%	36.8%	33.7%	37.4%	32.8%	37.1%
First-Time Home Buyer	20.5%	20.6%	18.7%	20.8%	19.7%	20.7%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.6%	0.4%	0.8%	0.5%	0.7%	0.5%
Asian or Pacific Islander	1.3%	0.9%	0.8%	0.8%	1.1%	0.9%
African American	2.7%	1.1%	2.2%	1.1%	2.5%	1.1%
Hispanic	3.7%	2.2%	3.1%	2.3%	3.4%	2.3%
White	90.7%	94.4%	92.2%	94.5%	91.4%	94.5%
Other	1.0%	0.9%	0.9%	0.8%	1.0%	0.8%
Age of Borrower						
Under 30	16.2%	17.7%	17.5%	18.9%	16.8%	18.2%
30-39	28.0%	30.7%	27.2%	30.7%	27.6%	30.7%
40 and Over	55.8%	51.6%	55.3%	50.5%	55.6%	51.1%
Gender of Borrower(s)						
All Male	21.9%	21.6%	21.1%	21.3%	21.6%	21.4%
All Female	16.4%	16.5%	16.2%	16.4%	16.3%	16.5%
Male and Female	61.7%	61.9%	62.6%	62.4%	62.1%	62.1%

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-1999

Loan and Borrower Characteristics of Single-Family Mortgages Purchased by the GSEs in Metropolitan Areas, 1999

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	486,391	1,748,967	382,331	1,261,970	868,722	3,010,937
Loan Purpose						
Home Purchase	45.4%	47.1%	40.4%	44.5%	43.2%	46.0%
All Other	54.6%	52.9%	59.6%	55.5%	56.8%	54.0%
Prior/Current Year Origination						
Prior Year	30.1%	30.2%	29.1%	27.6%	29.7%	29.1%
Current Year	69.9%	69.8%	70.9%	72.4%	70.3%	70.9%
Loan-to-Value Ratio						
60% or Less	15.9%	19.8%	17.1%	21.1%	16.5%	20.3%
61-80%	52.6%	53.6%	53.7%	54.0%	53.1%	53.7%
81-90%	15.2%	13.5%	15.0%	13.1%	15.1%	13.3%
91-95%	12.2%	10.8%	10.8%	10.0%	11.6%	10.4%
Over 95%	4.0%	2.3%	3.4%	1.9%	3.7%	2.1%
Income of Borrower(s)						
60% of Area Median or Below	19.0%	8.8%	19.3%	9.2%	19.2%	9.0%
61-100% of Median	35.2%	26.4%	35.2%	27.4%	35.2%	26.8%
Over 100% of Median	45.7%	64.7%	45.5%	63.4%	45.6%	64.2%
Below Area Median	54.3%	35.3%	54.5%	36.6%	54.4%	35.8%
First-Time Home Buyer	14.1%	11.2%	9.4%	9.3%	12.0%	10.4%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%
Asian or Pacific Islander	7.1%	3.6%	6.0%	3.5%	6.6%	3.6%
African American	7.8%	2.3%	8.1%	2.3%	7.9%	2.3%
Hispanic	13.3%	3.4%	12.8%	3.4%	13.1%	3.4%
White	68.8%	87.9%	71.3%	89.3%	69.9%	88.5%
Other	2.6%	2.3%	1.4%	1.2%	2.0%	1.9%
Age of Borrower						
Under 30	12.9%	11.2%	11.6%	10.5%	12.4%	10.9%
30-39	30.8%	33.2%	30.4%	32.2%	30.6%	32.8%
40 and Over	56.4%	55.6%	58.0%	57.3%	57.0%	56.2%
Gender of Borrower(s)						
All Male	24.5%	18.8%	22.0%	17.6%	23.4%	18.3%
All Female	22.1%	16.7%	21.7%	17.3%	21.9%	16.9%
Male and Female	53.4%	64.5%	56.3%	65.1%	54.6%	64.8%

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-1999

**Loan and Borrower Characteristics of Single-Family
Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 1999**

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Served	Underserved
Number of Loans	127,905	197,533	119,287	184,143	247,192	381,676
Loan Purpose						
Home Purchase	40.5%	41.2%	39.2%	39.7%	39.9%	40.5%
All Other	59.5%	58.8%	60.8%	60.3%	60.1%	59.5%
Prior/Current Year Origination						
Prior Year	26.8%	27.2%	26.7%	25.6%	26.8%	26.4%
Current Year	73.2%	72.8%	73.3%	74.4%	73.2%	73.6%
Loan-to-Value Ratio						
60% or Less	18.3%	19.9%	19.4%	21.1%	18.8%	20.5%
61-80%	53.8%	54.0%	55.0%	55.2%	54.4%	54.6%
81-90%	14.6%	13.1%	13.8%	12.3%	14.2%	12.7%
91-95%	10.7%	10.2%	9.6%	9.1%	10.2%	9.7%
Over 95%	2.7%	2.7%	2.2%	2.2%	2.5%	2.5%
Income of Borrower(s)						
60% of Area Median or Below	8.0%	9.2%	8.5%	9.6%	8.2%	9.4%
61-100% of Median	22.8%	26.5%	24.4%	27.1%	23.6%	26.8%
Over 100% of Median	69.2%	64.3%	67.0%	63.2%	68.2%	63.8%
Below Area Median	30.8%	35.7%	33.0%	36.8%	31.8%	36.2%
First-Time Home Buyer	7.8%	8.5%	6.5%	7.9%	7.2%	8.2%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.7%	0.4%	0.6%	0.3%	0.6%	0.3%
Asian or Pacific Islander	1.4%	0.6%	0.7%	0.6%	1.1%	0.6%
African American	2.7%	1.0%	2.3%	0.9%	2.5%	0.9%
Hispanic	3.1%	1.3%	2.8%	1.3%	3.0%	1.3%
White	90.9%	95.6%	93.1%	96.4%	92.0%	96.0%
Other	1.1%	1.2%	0.6%	0.6%	0.9%	0.9%
Age of Borrower						
Under 30	11.8%	14.5%	11.7%	11.8%	11.7%	13.1%
30-39	28.3%	14.5%	27.7%	29.9%	28.0%	22.4%
40 and Over	59.9%	71.0%	60.7%	58.3%	60.3%	64.4%
Gender of Borrower(s)						
All Male	18.2%	18.2%	16.7%	16.5%	17.5%	17.4%
All Female	12.6%	13.2%	12.9%	13.4%	12.8%	13.3%
Male and Female	69.2%	68.5%	70.4%	70.0%	69.8%	69.3%

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

Table 7c-1999

Loan and Borrower Characteristics of Single-Family Home Purchase Mortgages Purchased by the GSEs in Metropolitan Areas, 1999

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	220,904	824,418	154,383	561,556	375,287	1,385,974
Prior/Current Year Origination						
Prior Year	26.7%	23.3%	28.5%	22.7%	27.4%	23.0%
Current Year	73.3%	76.7%	71.5%	77.3%	72.6%	77.0%
Loan-to-Value Ratio						
60% or Less	7.9%	11.5%	9.1%	13.0%	8.4%	12.1%
61-80%	41.6%	46.9%	40.2%	45.7%	41.0%	46.4%
81-90%	17.6%	16.4%	17.2%	15.8%	17.5%	16.1%
91-95%	25.9%	21.6%	24.9%	21.2%	25.5%	21.4%
Over 95%	7.0%	3.6%	8.5%	4.2%	7.6%	3.9%
Income of Borrower(s)						
60% of Area Median or Below	20.2%	9.4%	18.7%	9.1%	19.6%	9.3%
61-100% of Median	35.2%	27.2%	34.6%	27.6%	35.0%	27.4%
Over 100% of Median	44.5%	63.4%	46.6%	63.3%	45.3%	63.4%
Below Area Median	55.5%	36.6%	53.4%	36.7%	54.7%	36.6%
First-Time Home Buyer	30.9%	23.7%	23.3%	20.8%	27.8%	22.5%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.5%	0.4%	0.4%	0.3%	0.4%	0.4%
Asian or Pacific Islander	7.8%	4.1%	6.3%	3.8%	7.2%	4.0%
African American	7.4%	2.7%	6.7%	2.6%	7.1%	2.7%
Hispanic	13.4%	4.1%	11.4%	3.8%	12.6%	4.0%
White	68.6%	86.3%	73.9%	88.3%	70.8%	87.1%
Other	2.4%	2.3%	1.2%	1.1%	1.9%	1.8%
Age of Borrower						
Under 30	20.3%	17.6%	19.2%	17.2%	19.9%	17.4%
30-39	33.2%	36.6%	33.2%	36.0%	33.2%	36.4%
40 and Over	46.5%	45.8%	47.6%	46.9%	46.9%	46.2%
Gender of Borrower(s)						
All Male	27.0%	20.6%	25.8%	20.3%	26.6%	20.5%
All Female	23.4%	18.1%	22.4%	18.1%	23.0%	18.1%
Male and Female	49.6%	61.3%	51.7%	61.7%	50.4%	61.5%

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 7d-1999

Loan and Borrower Characteristics of Single-Family Home Purchase Mortgages Purchased by the GSEs in Non-Metropolitan Areas, 1999

Loan and Borrower Characteristics	Fannie Mae		Freddie Mac		Total	
	Underserved	Served	Underserved	Served	Underserved	Served
Number of Loans	51,782	81,358	46,740	73,129	98,522	154,487
Prior/Current Year Origination						
Prior Year	23.6%	20.7%	27.0%	23.2%	25.2%	21.9%
Current Year	76.4%	79.3%	73.0%	76.8%	74.8%	78.1%
Loan-to-Value Ratio						
60% or Less	8.9%	10.4%	10.5%	12.2%	9.6%	11.3%
61-80%	40.3%	44.0%	42.0%	43.4%	41.1%	43.7%
81-90%	20.4%	18.0%	19.0%	17.0%	19.7%	17.5%
91-95%	25.5%	22.9%	23.1%	21.7%	24.4%	22.4%
Over 95%	4.9%	4.7%	5.5%	5.6%	5.2%	5.2%
Income of Borrower(s)						
60% of Area Median or Below	9.8%	10.1%	9.0%	10.1%	9.4%	10.1%
61-100% of Median	24.0%	26.9%	25.1%	27.3%	24.5%	27.0%
Over 100% of Median	66.2%	63.0%	65.8%	62.6%	66.0%	62.8%
Below Area Median	33.8%	37.0%	34.2%	37.4%	34.0%	37.2%
First-Time Home Buyer	19.2%	20.6%	16.6%	19.8%	18.0%	20.2%
Race/National Origin of Borrower						
American Indian or Alaskan Native	0.8%	0.4%	0.7%	0.3%	0.8%	0.4%
Asian or Pacific Islander	1.3%	0.8%	0.7%	0.8%	1.0%	0.8%
African American	3.8%	1.2%	2.7%	1.0%	3.3%	1.1%
Hispanic	3.0%	1.6%	2.7%	1.7%	2.9%	1.7%
White	90.0%	94.8%	92.5%	95.5%	91.2%	95.2%
Other	1.1%	1.2%	0.6%	0.6%	0.9%	0.9%
Age of Borrower						
Under 30	17.5%	18.3%	17.2%	18.8%	17.4%	18.5%
30-39	28.6%	31.3%	28.3%	31.2%	28.4%	31.3%
40 and Over	53.9%	50.4%	54.5%	50.0%	54.2%	50.2%
Gender of Borrower(s)						
All Male	20.3%	20.2%	20.4%	19.8%	20.3%	20.0%
All Female	14.7%	15.0%	14.9%	15.3%	14.8%	15.1%
Male and Female	65.0%	64.8%	64.7%	65.0%	64.9%	64.9%

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 8-2000

GSEs' Goal Qualifying Loans by
Metropolitan Area, 2000

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
ABILENE, TX	402	0	29.4 %	16.8 %	6.2 %	234	1	30.3 %	27.1 %	13.7 %
AKRON, OH	7,597	0	50.8	28.2	15.2	3,618	6	57.3	19.3	15.3
ALBANY, GA	502	0	24.5	16.1	6.9	341	0	29.9	25.4	13.4
ALBANY-SCHENECTADY-TROY, NY	4,673	1	34.4	17.2	10.4	1,697	0	47.2	25.0	22.2
ALBUQUERQUE, NM	4,664	2	48.4	48.4	19.5	3,852	10	60.2	37.6	14.4
ALEXANDRIA, LA	664	1	28.7	13.5	14.8	122	0	28.4	17.2	10.3
ALLENTOWN-BETHLEHEM-EASTON, PA	3,482	2	48.7	18.7	11.9	3,963	2	42.5	22.9	19.6
ALTOONA, PA	279	1	41.4	16.5	7.0	437	0	35.6	24.7	11.3
AMARILLO, TX	1,169	0	32.2	16.2	10.9	605	0	26.9	15.4	8.5
ANCHORAGE, AK	947	0	37.5	22.3	12.7	911	0	37.3	16.9	11.9
ANN ARBOR, MI	7,012	3	55.6	17.7	19.7	4,916	3	57.6	17.0	33.6
ANNISTON, AL	437	0	40.3	8.3	12.9	363	0	58.2	10.3	23.5
APPLETON-OSHKOSH-NEENAH, WI	2,905	0	48.6	15.2	13.1	2,123	0	55.1	18.4	21.5
ASHEVILLE, NC	1,460	0	43.0	20.8	15.0	1,563	1	49.3	15.0	12.4
ATHENS, GA	1,108	0	39.7	24.1	13.5	772	0	41.5	22.1	13.1
ATLANTA, GA	42,513	65	62.0	31.7	29.4	37,347	42	60.5	29.0	27.4
ATLANTIC-CAPE MAY, NJ	3,497	0	44.6	27.0	16.4	3,235	0	45.5	25.0	15.8
AUBURN-OPELIKA, AL	712	0	38.6	19.2	13.3	400	1	59.9	18.9	18.4
AUGUSTA-AIKEN, GA-SC	3,242	1	37.5	25.1	10.3	2,292	1	49.9	29.7	21.5
AUSTIN-SAN MARCOS, TX	10,303	30	62.4	28.1	32.6	10,715	12	41.3	25.7	19.0
BAKERSFIELD, CA	3,842	4	47.6	27.8	10.1	1,916	0	38.2	25.9	15.1
BALTIMORE, MD	13,283	22	59.5	30.3	35.3	14,948	17	56.8	29.9	33.7
BANGOR, ME	382	0	36.6	11.0	10.8	227	0	36.0	8.6	9.0
BARNSTABLE-YARMOUTH, MA	1,706	0	40.6	39.3	10.3	1,142	0	36.1	32.5	9.3
BATON ROUGE, LA	4,009	7	52.8	29.9	18.2	1,643	3	48.5	37.0	13.4
BEAUMONT-PORT ARTHUR, TX	939	3	57.6	26.1	6.5	1,205	2	38.4	19.8	14.3
BELLINGHAM, WA	1,516	3	57.2	34.2	15.9	1,402	1	48.6	25.7	13.7
BENTON HARBOR, MI	1,030	0	49.0	13.6	21.8	983	1	50.0	17.1	26.0
BERGEN-PASSAIC, NJ	7,258	1	48.8	31.5	16.4	5,684	6	56.6	37.9	21.3
BILLINGS, MT	729	1	61.6	12.5	39.8	507	0	44.1	15.1	18.2
BILOXI-GULFPORT-PASCAGOULA, MS	1,878	3	49.3	23.0	8.1	701	2	48.4	28.2	15.3
BINGHAMTON, NY	558	0	40.9	23.9	10.7	507	0	43.8	23.1	20.0
BIRMINGHAM, AL	5,885	5	48.1	15.4	23.8	5,048	5	58.8	16.8	13.3
BISMARCK, ND	348	3	59.0	15.2	45.3	277	0	41.8	22.6	16.0
BLOOMINGTON, IN	960	0	41.5	20.5	9.3	440	2	68.8	40.3	48.2
BLOOMINGTON-NORMAL, IL	749	0	58.8	30.8	24.6	1,464	3	56.9	29.7	27.3
BOISE CITY, ID	4,594	0	43.7	25.3	15.4	3,152	1	45.6	23.7	17.7

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
BOSTON, MA-NH	28,963	23	51.8	37.4	17.3	14,648	11	50.7	37.0	18.9
BOULDER-LONGMONT, CO	4,249	3	61.4	22.7	30.6	2,959	3	61.2	26.0	23.9
BRAZORIA, TX	1,399	5	47.3	24.2	33.0	1,301	1	30.4	26.1	11.6
BREMERTON, WA	2,215	0	38.4	17.8	8.5	1,100	0	41.8	15.0	14.0
BRIDGEPORT, CT	3,397	0	55.6	25.4	21.6	2,542	1	50.2	25.9	20.2
BROCKTON, MA	2,081	1	54.3	28.3	15.3	1,130	0	50.1	17.9	18.7
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	733	1	41.0	63.8	3.9	720	0	16.3	56.3	4.0
BRYAN-COLLEGE STATION, TX	592	1	50.3	12.1	7.1	673	4	39.6	17.5	15.2
BUFFALO-NIAGARA FALLS, NY	6,430	0	36.5	12.3	9.1	3,309	0	43.1	16.7	17.3
BURLINGTON, VT	1,189	1	41.1	21.5	14.1	1,210	0	46.3	21.5	16.1
CANTON-MASSILLON, OH	4,493	2	54.9	18.5	15.9	1,577	1	57.5	19.6	27.9
CASPER, WY	342	0	44.8	22.2	20.1	250	0	43.0	23.8	20.7
CEDAR RAPIDS, IA	1,710	1	45.8	16.7	21.9	1,477	0	52.6	15.1	20.8
CHAMPAIGN-URBANA, IL	664	0	45.9	15.3	18.1	1,162	0	52.0	14.6	20.1
CHARLESTON-NORTH CHARLESTON, SC	4,144	2	41.4	22.5	8.7	4,351	4	37.9	32.7	14.4
CHARLESTON, WV	997	0	37.4	25.9	13.7	692	3	35.3	22.8	14.5
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	11,842	4	50.1	24.1	15.4	15,116	6	50.0	21.1	20.4
CHARLOTTESVILLE, VA	916	0	46.7	22.6	17.2	1,652	1	49.5	23.1	21.2
CHATTANOOGA, TN-GA	3,172	2	45.2	19.3	14.6	1,949	1	54.0	20.4	19.1
CHEYENNE, WY	556	0	42.4	21.3	17.4	355	0	37.6	19.4	12.0
CHICAGO, IL	66,713	26	55.1	27.1	20.7	57,419	18	53.5	22.1	20.6
CHICO-PARADISE, CA	1,888	0	37.4	31.6	7.6	1,125	0	34.5	30.9	11.3
CINCINNATI, OH-KY-IN	16,839	6	47.7	26.1	15.0	12,029	4	52.4	21.8	23.5
CLARKSVILLE-HOPKINSVILLE, TN-KY	559	0	33.4	12.4	8.3	627	0	46.5	16.1	17.3
CLEVELAND-LORAIN-ELYRIA, OH	21,913	4	54.5	25.2	18.8	9,459	5	57.5	26.5	29.8
COLORADO SPRINGS, CO	4,820	4	49.2	25.5	17.5	4,024	9	51.8	27.2	14.4
COLUMBIA, MO	666	0	48.6	14.8	17.2	1,266	0	54.1	17.5	23.2
COLUMBIA, SC	3,297	3	50.1	26.9	13.7	4,606	0	47.3	27.0	18.9
COLUMBUS, GA-AL	1,287	1	61.7	9.5	6.1	1,197	0	46.4	22.8	16.0
COLUMBUS, OH	11,687	9	55.8	23.2	32.4	9,324	25	61.3	26.9	33.0
CORPUS CHRISTI, TX	1,266	4	59.8	12.8	2.8	1,121	1	27.7	42.7	7.4
CORVALLIS, OR	650	1	36.5	36.1	9.3	401	2	58.2	54.0	11.3
CUMBERLAND, MD-WV	279	0	33.5	11.5	10.6	197	0	38.5	10.5	15.5
DALLAS, TX	23,198	68	60.8	25.6	35.5	21,390	50	46.7	24.4	25.8
DANBURY, CT	2,066	0	63.8	28.5	25.8	1,350	1	58.2	26.4	28.8
DANVILLE, VA	289	0	32.3	29.4	12.4	231	0	37.5	20.7	12.0
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	1,712	3	52.9	25.3	29.0	2,160	6	52.8	24.4	24.6
DAYTON-SPRINGFIELD, OH	6,510	3	55.6	20.1	19.4	5,993	9	60.3	22.6	33.1
DAYTONA BEACH, FL	5,129	3	48.7	11.8	13.0	4,374	0	45.8	12.7	16.8
DECATUR, AL	842	0	42.3	24.5	17.7	502	0	47.6	23.8	20.1
DECATUR, IL	414	0	46.2	21.8	20.6	473	0	53.7	28.8	26.1
DENVER, CO	28,815	40	61.4	37.4	32.4	20,448	11	52.0	29.4	20.9
DES MOINES, IA	3,009	3	56.3	16.4	19.8	3,474	4	59.4	18.1	30.0
DETROIT, MI	47,259	27	55.7	21.1	25.4	35,961	12	51.5	22.1	22.3
DOTHAN, AL	469	0	43.0	13.4	12.0	370	0	40.9	12.3	11.6

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
DOVER, DE	560	0	36.1	19.8	9.6	549	0	46.8	27.8	17.0
DUBUQUE, IA	516	0	58.9	19.3	25.7	353	0	63.7	22.7	26.8
DULUTH-SUPERIOR, MN-WI	1,148	0	47.4	19.9	18.2	1,157	1	52.8	19.5	20.0
DUTCHESS COUNTY, NY	2,150	1	44.7	25.0	11.3	1,273	1	62.2	54.8	7.9
EAU CLAIRE, WI	421	0	44.8	25.7	14.1	1,031	0	45.1	21.1	15.8
EL PASO, TX	1,756	8	44.3	51.9	15.9	1,661	2	50.3	39.0	11.0
ELKHART-GOSHEN, IN	898	0	61.9	15.9	29.3	1,472	0	55.8	9.9	20.7
ELMIRA, NY	195	1	35.2	8.9	7.8	265	0	36.2	15.2	11.5
ENID, OK	164	0	13.6	8.8	4.8	174	0	36.1	15.1	13.4
ERIE, PA	654	0	45.0	20.7	17.0	1,021	0	41.1	20.5	16.0
EUGENE-SPRINGFIELD, OR	3,027	3	40.6	38.6	9.3	2,082	4	51.8	24.6	8.0
EVANSVILLE-HENDERSON, IN-KY	1,948	0	45.5	19.3	14.1	1,860	1	48.0	15.3	18.9
FARGO-MOORHEAD, ND-MN	589	0	41.1	22.6	14.7	682	1	49.3	18.7	14.2
FAYETTEVILLE, NC	724	0	35.3	47.7	12.4	1,352	0	28.9	49.7	7.7
FAYETTEVILLE-SPRINGDALE-ROGERS, AR	2,792	0	36.2	17.0	9.8	1,232	0	36.6	17.8	13.4
FITCHBURG-LEOMINSTER, MA	865	1	53.1	19.1	28.0	584	0	49.5	15.0	20.6
FLAGSTAFF, AZ-UT	1,096	0	39.6	20.6	11.5	902	1	42.2	19.2	9.0
FLINT, MI	4,139	2	49.5	17.8	24.2	1,991	1	47.7	13.4	20.3
FLORENCE, AL	700	0	39.4	15.6	12.3	438	0	61.2	17.9	22.6
FLORENCE, SC	759	0	33.8	26.1	8.3	600	0	32.2	27.3	10.3
FORT COLLINS-LOVELAND, CO	3,759	0	42.8	29.5	14.2	2,479	2	48.3	29.8	16.3
FORT LAUDERDALE, FL	19,302	8	49.8	20.5	15.1	13,873	10	52.9	22.0	21.1
FORT MYERS-CAPE CORAL, FL	6,250	4	55.5	18.6	12.9	5,102	3	50.8	18.4	17.1
FORT PIERCE-PORT ST. LUCIE, FL	2,740	0	45.4	9.0	17.1	2,419	3	55.2	21.6	28.2
FORT SMITH, AR-OK	897	0	29.0	16.2	6.7	507	0	25.6	23.0	6.0
FORT WALTON BEACH, FL	1,239	1	46.0	19.1	25.2	892	0	38.9	21.3	15.8
FORT WAYNE, IN	2,602	3	66.4	25.6	42.7	3,977	3	66.2	10.2	30.1
FORT WORTH-ARLINGTON, TX	10,339	32	66.1	29.6	44.4	8,943	18	54.2	27.1	26.1
FRESNO, CA	5,813	6	44.6	43.2	7.5	2,857	4	41.5	40.2	12.3
GADSDEN, AL	241	0	34.1	14.9	10.6	475	0	36.9	16.0	13.5
GAINESVILLE, FL	1,279	1	45.2	15.0	10.9	1,076	1	35.1	20.1	13.6
GALVESTON-TEXAS CITY, TX	1,868	0	31.1	20.3	10.7	1,503	1	31.1	19.3	11.6
GARY, IN	3,126	0	49.4	12.4	20.3	3,198	1	50.0	16.7	21.6
GLENS FALLS, NY	948	0	35.3	21.4	8.8	186	0	40.2	17.8	11.2
GOLDSBORO, NC	214	0	37.0	24.0	11.9	401	0	34.5	23.8	8.1
GRAND FORKS, ND-MN	226	0	35.2	17.2	11.4	187	1	67.4	8.8	55.4
GRAND JUNCTION, CO	1,295	0	39.6	37.3	11.4	1,144	0	42.2	36.6	11.0
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	10,094	9	54.1	21.1	24.7	10,107	7	62.2	14.0	38.0
GREAT FALLS, MT	283	0	38.2	17.5	15.5	319	0	35.4	16.3	12.5
GREELEY, CO	2,613	0	31.9	22.7	9.5	1,636	1	29.9	22.9	8.8
GREEN BAY, WI	1,588	0	50.7	16.7	19.1	1,703	0	55.0	18.9	22.6
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	5,901	1	43.9	22.4	15.5	8,715	5	48.7	18.5	18.1
GREENVILLE, NC	604	1	39.5	22.1	10.5	780	0	33.0	23.0	9.8
GREENVILLE-SPARTANBURG-ANDERSON, SC	5,013	1	45.5	18.9	17.6	7,486	2	46.0	17.3	15.2
HAGERSTOWN, MD	453	1	69.8	54.2	54.7	553	0	43.7	15.9	17.8

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
HAMILTON-MIDDLETOWN, OH	3,107	2	51.4	20.6	22.9	2,505	1	49.6	21.4	23.4
HARRISBURG-LEBANON-CARLISLE, PA	3,093	0	47.4	20.9	15.3	2,680	2	47.3	19.9	16.7
HARTFORD, CT	6,946	8	62.2	23.5	22.6	5,947	15	54.5	25.1	25.0
HATTIESBURG, MS	730	0	31.3	13.2	7.7	232	0	28.3	15.6	7.4
HICKORY-MORGANTON-LENOIR, NC	1,559	0	46.2	12.5	14.2	2,555	1	45.2	10.0	14.3
HONOLULU, HI	3,965	0	43.6	64.8	16.2	1,669	0	43.2	67.2	16.3
HOUMA, LA	884	3	39.4	42.0	20.4	181	1	37.0	32.4	19.2
HOUSTON, TX	27,510	64	56.8	33.7	32.1	22,365	46	52.6	37.3	29.4
HUNTINGTON-ASHLAND, WV-KY-OH	978	0	35.0	25.7	10.8	956	0	31.3	22.5	8.1
HUNTSVILLE, AL	2,843	1	44.6	36.1	13.3	1,724	0	56.0	29.4	24.1
INDIANAPOLIS, IN	13,226	8	57.9	26.9	34.0	8,777	6	50.5	18.0	22.9
IOWA CITY, IA	734	1	39.1	21.6	11.7	679	0	48.6	25.3	14.8
JACKSON, MI	1,145	1	53.2	12.3	24.6	1,330	0	44.1	13.5	15.0
JACKSON, MS	2,658	2	54.2	19.6	21.4	1,005	2	43.4	20.7	14.8
JACKSON, TN	505	0	31.6	17.3	7.2	447	0	39.6	24.1	12.2
JACKSONVILLE, FL	8,157	9	56.1	20.3	21.6	7,373	18	53.7	16.4	18.6
JACKSONVILLE, NC	395	0	29.6	21.1	6.2	534	0	28.7	17.2	5.6
JAMESTOWN, NY	283	0	40.0	9.6	13.4	301	0	39.1	12.1	10.4
JANESVILLE-BELOIT, WI	957	0	61.6	21.5	24.5	893	1	58.7	23.5	23.6
JERSEY CITY, NJ	2,669	4	36.7	69.2	10.1	1,866	4	45.7	63.4	8.7
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	1,621	1	43.2	26.8	17.7	1,277	0	43.5	30.8	17.4
JOHNSTOWN, PA	366	0	29.9	17.6	9.1	318	0	32.5	15.9	8.3
JONESBORO, AR	344	0	37.5	15.5	9.1	166	0	31.4	10.9	9.6
JOPLIN, MO	824	0	44.3	13.2	16.3	1,593	0	42.0	12.8	15.7
KALAMAZOO-BATTLE CREEK, MI	3,109	0	49.3	26.6	19.0	3,903	3	40.2	19.0	15.3
KANKAKEE, IL	262	0	51.3	13.9	17.4	548	0	46.0	10.1	17.9
KANSAS CITY, MO-KS	12,730	11	56.9	21.2	30.2	11,493	16	57.7	23.4	30.4
KENOSHA, WI	1,353	1	56.2	14.0	16.6	731	1	43.7	11.3	17.1
KILLEEN-TEMPLE, TX	666	1	39.3	20.9	11.6	471	0	32.1	28.2	11.9
KNOXVILLE, TN	4,195	3	45.6	18.9	22.4	2,554	2	46.9	20.6	16.7
KOKOMO, IN	687	0	57.2	29.6	22.8	764	1	63.9	22.5	20.4
LA CROSSE, WI-MN	582	0	50.7	17.1	19.0	584	0	48.1	15.5	14.6
LAFAYETTE, LA	1,177	5	44.7	22.6	19.0	548	1	27.8	22.4	9.0
LAFAYETTE, IN	1,240	0	50.6	11.7	20.8	632	2	77.9	7.7	54.9
LAKE CHARLES, LA	807	1	38.5	27.0	17.6	367	0	34.4	22.5	12.5
LAKELAND-WINTER HAVEN, FL	2,405	0	44.9	15.1	15.5	2,826	0	42.4	23.7	17.3
LANCASTER, PA	2,376	1	50.1	10.6	13.2	2,533	0	48.1	10.7	16.2
LANSING-EAST LANSING, MI	4,531	3	44.8	27.3	20.1	2,937	2	54.9	27.7	28.7
LAREDO, TX	279	0	20.7	55.2	2.8	227	2	26.1	42.8	4.1
LAS CRUCES, NM	1,079	0	24.0	63.9	3.6	476	1	33.3	66.9	7.6
LAS VEGAS, NV-AZ	16,234	16	56.1	13.4	12.9	11,955	25	53.6	15.4	16.3
LAWRENCE, KS	800	0	47.8	33.0	17.1	564	0	45.2	27.3	16.5
LAWRENCE, MA-NH	3,740	1	40.4	18.0	14.8	2,375	0	48.4	25.3	20.5
LAWTON, OK	256	0	36.2	38.0	12.3	205	0	27.1	29.8	6.9
LEWISTON-AUBURN, ME	235	0	37.3	10.2	8.2	283	0	31.6	16.4	9.9

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
LEXINGTON, KY	2,794	3	55.5	27.1	29.2	3,557	3	51.9	24.1	24.5
LIMA, OH	768	2	61.0	22.3	31.9	785	0	55.6	14.8	26.3
LINCOLN, NE	2,437	2	55.1	13.9	33.0	992	1	56.5	27.4	17.1
LITTLE ROCK-NORTH LITTLE ROCK, AR	3,196	4	49.0	15.7	20.3	2,494	2	43.7	13.1	20.5
LONGVIEW-MARSHALL, TX	698	0	27.9	18.2	6.7	292	1	41.2	27.7	22.6
LOS ANGELES-LONG BEACH, CA	63,729	53	38.5	52.2	9.3	24,995	25	40.8	46.3	14.8
LOUISVILLE, KY-IN	6,077	4	57.4	20.5	33.2	8,347	0	46.2	18.2	19.8
LOWELL, MA-NH	2,828	2	51.9	23.4	16.3	1,883	0	50.2	19.4	20.3
LUBBOCK, TX	1,006	3	49.0	35.0	23.2	806	0	29.5	15.1	10.4
LYNCHBURG, VA	979	0	43.3	11.5	16.2	1,268	0	41.6	13.6	14.0
MACON, GA	1,877	1	40.0	14.6	11.2	1,414	0	40.5	23.2	16.5
MADISON, WI	3,041	3	55.0	22.0	22.3	2,858	2	63.8	20.9	35.4
MANCHESTER, NH	1,769	1	41.4	22.6	13.6	1,226	2	55.3	39.7	36.9
MANSFIELD, OH	736	0	55.8	28.1	25.5	588	0	54.9	26.2	22.8
MCALLEN-EDINBURG-MISSION, TX	834	0	14.2	44.8	2.3	1,147	0	16.3	53.1	6.0
MEDFORD-ASHLAND, OR	2,090	0	31.7	29.9	6.6	1,136	0	37.4	32.3	10.9
MELBOURNE-TITUSVILLE-PALM BAY, FL	4,446	2	56.8	21.2	18.2	3,837	6	58.4	31.1	28.8
MEMPHIS, TN-AR-MS	6,219	5	45.6	21.7	15.3	3,857	4	46.9	19.3	27.6
MERCED, CA	1,175	0	34.7	68.9	6.3	776	0	31.5	70.0	9.9
MIAMI, FL	17,009	16	39.0	40.1	9.1	11,932	10	40.5	44.9	11.0
MIDDLESEX-SOMERSET-HUNTERDON, NJ	8,112	4	62.0	27.7	30.9	8,629	6	63.5	33.5	34.2
MILWAUKEE-WAUKESHA, WI	9,671	2	53.0	17.4	23.0	6,641	6	57.3	18.2	24.8
MINNEAPOLIS-ST. PAUL, MN-WI	23,491	17	64.8	29.2	31.4	29,266	13	58.2	22.9	23.0
MISSOULA, MT	846	0	36.3	26.6	13.1	402	0	41.3	24.9	15.8
MOBILE, AL	3,431	3	54.6	6.6	29.8	2,640	0	45.0	11.7	15.4
MODESTO, CA	3,609	1	40.3	33.7	7.2	2,518	2	38.0	29.8	10.1
MONMOUTH-OCEAN, NJ	9,382	4	48.3	34.0	20.5	9,184	12	54.6	39.4	20.3
MONROE, LA	888	0	27.8	10.2	9.6	167	0	32.3	14.2	16.8
MONTGOMERY, AL	1,988	3	59.2	15.4	40.1	684	0	48.9	24.4	16.8
MUNCIE, IN	435	1	69.9	22.1	22.8	506	0	60.2	26.8	30.6
MYRTLE BEACH, SC	3,105	1	43.8	27.6	9.3	2,578	0	39.7	31.8	11.6
NAPLES, FL	3,336	2	55.4	29.5	13.3	3,739	1	55.2	20.3	20.0
NASHUA, NH	1,932	0	50.2	24.4	17.4	1,565	1	49.0	28.6	15.2
NASHVILLE, TN	8,791	11	64.2	24.2	38.3	7,533	10	61.6	22.6	33.7
NASSAU-SUFFOLK, NY	18,312	2	51.1	34.4	15.2	11,331	8	54.4	32.2	17.4
NEW BEDFORD, MA	922	2	57.3	25.8	12.1	398	0	44.1	31.5	10.4
NEW HAVEN-MERIDEN, CT	3,877	0	47.8	25.1	18.2	2,544	1	47.0	25.9	19.8
NEW LONDON-NORWICH, CT-RI	1,771	2	58.0	31.8	29.4	1,378	1	44.9	22.3	19.9
NEW ORLEANS, LA	7,422	12	52.7	42.8	31.3	2,646	4	48.5	37.4	24.4
NEW YORK, NY	34,737	41	45.1	31.0	11.7	15,044	77	48.9	38.7	19.7
NEWARK, NJ	10,304	9	48.6	28.1	20.8	10,792	19	60.1	22.8	24.0
NEWBURGH, NY-PA	3,129	0	36.3	23.5	9.8	1,937	2	43.7	18.3	9.3
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	6,503	5	47.7	33.2	15.5	8,530	5	47.1	35.4	23.9
OAKLAND, CA	26,185	16	46.5	55.3	13.3	12,650	4	47.0	52.7	19.8
OCALA, FL	2,128	1	39.2	31.5	13.9	1,508	0	44.3	20.7	16.3

MSA	Fannie Mae					Freddie Mac				
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	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
ODESSA-MIDLAND, TX	646	0	23.2	9.1	4.8	659	1	24.9	20.3	7.9
OKLAHOMA CITY, OK	7,531	11	52.2	25.6	36.2	4,590	1	49.8	15.4	32.3
OLYMPIA, WA	2,091	0	39.8	33.2	7.2	951	2	50.6	48.8	10.3
OMAHA, NE-IA	7,295	2	38.7	16.3	18.7	3,986	4	55.9	19.7	26.7
ORANGE COUNTY, CA	26,088	30	52.5	41.8	18.9	12,418	20	52.2	28.8	15.2
ORLANDO, FL	17,507	16	53.6	27.7	18.2	12,155	20	55.0	27.3	17.8
OWENSBORO, KY	291	0	49.1	23.0	13.9	859	0	45.8	19.0	16.0
PANAMA CITY, FL	1,326	2	41.3	12.5	17.2	618	0	41.2	16.5	14.0
PARKERSBURG-MARIETTA, WV-OH	372	0	45.1	29.9	23.5	411	0	42.5	21.6	15.3
PENSACOLA, FL	2,649	3	50.1	13.8	9.9	2,162	0	45.6	24.3	19.1
PEORIA-PEKIN, IL	1,983	2	63.1	22.5	24.9	1,828	0	49.9	18.1	20.6
PHILADELPHIA, PA-NJ	29,408	12	44.5	16.1	17.5	26,961	60	49.2	22.9	24.4
PHOENIX-MESA, AZ	30,830	55	57.1	36.2	26.4	29,181	30	52.2	30.8	20.3
PINE BLUFF, AR	212	0	24.5	20.8	8.7	180	0	26.2	23.1	9.5
PITTSBURGH, PA	9,090	0	36.6	19.4	13.7	8,173	3	36.9	18.3	13.5
PITTSFIELD, MA	284	0	45.6	15.5	9.4	86	0	30.6	14.2	14.0
POCATELLO, ID	659	0	44.9	27.4	16.4	384	1	51.8	27.7	26.9
PORTLAND, ME	2,115	3	40.5	18.3	10.8	1,221	0	43.0	19.9	14.9
PORTLAND-VANCOUVER, OR-WA	21,125	16	46.7	27.7	14.3	12,990	8	44.2	25.7	13.5
PORTSMOUTH-ROCHESTER, NH-ME	2,453	0	35.3	14.6	9.4	1,418	1	50.0	10.8	9.4
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	8,724	0	42.6	19.1	13.6	4,955	3	48.1	24.1	20.3
PROVO-OREM, UT	3,299	0	36.2	16.0	7.2	2,304	1	39.5	17.5	8.5
PUEBLO, CO	1,392	0	36.7	35.7	13.6	705	0	38.2	41.7	14.7
PUNTA GORDA, FL	2,870	0	35.9	14.1	11.9	1,339	0	43.6	19.7	16.6
RACINE, WI	1,320	0	54.4	15.8	22.3	1,035	0	52.6	19.7	23.3
RALEIGH-DURHAM-CHAPEL HILL, NC	8,780	8	54.5	24.9	27.7	12,290	6	54.8	22.2	23.1
RAPID CITY, SD	436	1	48.4	18.5	11.4	290	0	36.8	22.0	18.3
READING, PA	2,392	0	43.3	7.8	12.3	2,336	0	40.8	9.7	16.0
REDDING, CA	1,413	1	33.6	20.9	6.1	877	0	36.8	19.2	12.3
RENO, NV	3,027	8	66.3	28.5	28.9	2,576	1	49.3	20.0	19.5
RICHLAND-KENNEWICK-PASCO, WA	1,465	1	42.9	19.2	10.4	926	0	45.2	29.0	21.7
RICHMOND-PETERSBURG, VA	6,097	6	52.2	23.6	28.7	8,621	7	52.2	25.6	25.5
RIVERSIDE-SAN BERNARDINO, CA	28,266	20	38.3	40.6	11.4	14,626	18	44.3	41.5	14.7
ROANOKE, VA	1,159	0	47.4	18.5	18.6	2,131	1	57.5	20.6	31.1
ROCHESTER, MN	699	0	65.9	22.9	27.3	1,620	1	61.0	21.3	28.2
ROCHESTER, NY	6,586	4	39.2	15.3	10.7	3,435	2	47.5	18.0	14.9
ROCKFORD, IL	2,524	2	55.8	18.1	29.3	3,124	0	54.7	19.3	24.1
ROCKY MOUNT, NC	466	0	40.4	45.4	13.4	649	0	30.5	45.1	8.4
SACRAMENTO, CA	19,467	15	45.5	33.6	11.1	10,100	3	38.3	28.8	15.2
SAGINAW-BAY CITY-MIDLAND, MI	2,074	1	51.4	24.1	23.4	2,354	0	39.2	19.6	15.6
ST. CLOUD, MN	732	2	56.3	29.0	25.1	1,252	0	46.7	18.8	13.7
ST. JOSEPH, MO	508	0	45.2	19.8	14.3	497	0	43.9	19.1	17.7
ST. LOUIS, MO-IL	17,988	3	52.4	21.8	24.3	24,231	6	48.9	21.4	21.6
SALEM, OR	3,163	1	37.1	13.6	7.9	1,509	2	40.4	14.3	9.9
SALINAS, CA	3,151	1	27.8	68.4	5.8	1,691	0	29.9	69.8	8.3

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod Percent	Geo-Targeted Percent	Special Affordable Percent	Number of Properties		Low-Mod Percent	Geo-Targeted Percent	Special Affordable Percent
	Single-Family	Multifamily				Single-Family	Multifamily			
SALT LAKE CITY-OGDEN, UT	12,868	8	50.0	28.8	19.7	6,375	3	49.9	27.7	21.1
SAN ANGELO, TX	304	0	29.2	22.6	7.3	288	0	34.8	31.4	10.9
SAN ANTONIO, TX	6,054	16	54.0	34.5	14.2	5,102	11	38.3	33.2	9.5
SAN DIEGO, CA	31,151	33	39.0	36.9	8.8	12,473	14	42.4	39.6	14.4
SAN FRANCISCO, CA	10,080	7	42.1	55.8	9.4	4,666	5	42.9	56.2	15.9
SAN JOSE, CA	11,440	16	64.8	70.5	18.7	5,237	2	61.3	57.3	20.6
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	3,266	0	31.5	26.9	5.1	1,627	0	30.9	22.5	7.9
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	2,830	3	39.5	47.4	17.4	1,183	4	43.1	44.4	21.3
SANTA CRUZ-WATSONVILLE, CA	2,186	0	37.5	48.7	5.7	1,287	0	37.7	46.9	12.4
SANTA FE, NM	1,437	0	44.9	60.6	18.7	926	0	52.3	71.7	22.9
SANTA ROSA, CA	6,490	2	35.0	22.2	8.1	3,100	2	36.7	22.1	8.6
SARASOTA-BRADENTON, FL	7,987	5	47.9	15.8	11.7	4,821	3	46.0	16.5	16.0
SAVANNAH, GA	1,978	2	45.4	15.5	8.8	2,147	3	40.7	18.8	12.3
SCRANTON--WILKES-BARRE--HAZLETON, PA	4,345	0	42.4	19.3	7.6	1,696	0	40.8	15.8	15.6
SEATTLE-BELLEVUE-EVERETT, WA	28,229	32	53.7	35.1	18.8	13,948	20	57.7	37.4	23.2
SHARON, PA	572	0	34.3	11.8	9.1	366	0	38.2	10.0	11.1
SHEBOYGAN, WI	720	0	52.7	15.0	18.5	609	0	56.4	18.4	23.7
SHERMAN-DENISON, TX	630	0	29.6	11.0	7.1	384	2	39.7	10.4	25.6
SHREVEPORT-BOSSIER CITY, LA	1,887	5	38.9	18.5	14.4	486	3	46.0	11.6	28.4
SIOUX CITY, IA-NE	678	1	57.4	39.1	14.3	231	0	45.3	27.5	19.1
SIOUX FALLS, SD	1,299	0	44.0	22.1	16.6	780	1	45.5	27.9	11.5
SOUTH BEND, IN	1,412	2	62.0	25.9	31.2	2,080	0	47.9	18.6	19.6
SPOKANE, WA	4,344	2	44.4	29.4	16.5	1,676	2	48.8	25.2	16.9
SPRINGFIELD, IL	1,639	1	57.6	18.1	19.9	1,340	0	52.2	18.9	19.0
SPRINGFIELD, MO	1,776	0	47.3	19.1	16.8	2,979	0	49.7	20.4	19.1
SPRINGFIELD, MA	2,403	1	47.9	28.0	18.2	1,144	1	54.1	26.0	16.6
STAMFORD-NORWALK, CT	2,420	1	70.6	68.3	39.7	1,921	3	64.9	63.7	37.0
STATE COLLEGE, PA	413	0	34.4	38.0	8.7	631	0	30.5	42.7	8.7
STEUBENVILLE-WEIRTON, OH-WV	453	0	41.9	24.5	12.1	293	1	45.8	23.0	19.5
STOCKTON-LODI, CA	4,937	4	33.4	34.0	6.3	3,256	2	39.7	32.3	14.0
SUMTER, SC	285	0	40.0	32.3	13.8	312	0	28.0	37.8	9.7
SYRACUSE, NY	3,875	2	34.9	13.5	5.8	1,583	1	40.8	22.6	16.5
TACOMA, WA	7,765	7	47.3	21.1	11.6	3,835	1	41.9	20.0	10.9
TALLAHASSEE, FL	1,318	5	71.1	27.3	46.9	1,384	1	47.8	34.0	21.4
TAMPA-ST. PETERSBURG-CLEARWATER, FL	22,341	16	52.1	23.0	14.4	19,323	15	54.1	25.7	25.5
TERRE HAUTE, IN	835	0	36.9	16.5	9.2	635	1	51.0	16.9	21.0
TEXARKANA, TX-TEXARKANA, AR	319	0	29.2	16.4	8.2	158	0	36.5	22.7	6.2
TOLEDO, OH	6,855	0	57.7	20.9	19.0	4,273	3	50.1	15.6	22.8
TOPEKA, KS	820	3	62.1	9.8	40.2	613	1	49.9	17.5	22.7
TRENTON, NJ	2,234	0	49.4	18.6	19.9	2,060	3	61.0	19.0	32.8
TUCSON, AZ	7,190	8	50.2	18.2	11.3	6,717	15	55.1	23.2	18.8
TULSA, OK	4,950	6	51.1	24.2	32.9	3,933	3	38.3	15.1	9.8
TUSCALOOSA, AL	914	0	31.5	18.6	10.5	729	0	40.1	17.5	12.0
TYLER, TX	621	2	57.0	7.6	40.5	732	0	33.5	20.3	12.1
UTICA-ROME, NY	949	0	32.4	14.9	5.8	494	0	41.8	17.0	14.3

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
VALLEJO-FAIRFIELD-NAPA, CA	5,962	2	31.4	43.7	8.7	2,856	1	40.2	49.4	14.5
VENTURA, CA	7,988	10	49.4	42.7	18.5	3,733	1	46.2	40.5	18.1
VICTORIA, TX	117	0	38.0	34.3	10.2	202	0	26.5	38.6	10.3
VINELAND-MILLVILLE-BRIDGETON, NJ	476	0	49.4	27.0	18.7	377	0	49.5	27.1	15.3
VISALIA-TULARE-PORTERVILLE, CA	2,183	1	38.9	55.2	9.0	967	0	36.7	51.8	13.5
WACO, TX	762	2	55.0	21.7	9.3	508	1	32.7	28.6	20.2
WASHINGTON, DC-MD-VA-WV	35,374	44	62.7	44.0	31.8	37,095	39	71.0	46.6	38.9
WATERBURY, CT	1,225	3	58.6	9.7	21.1	821	2	59.5	14.0	40.7
WATERLOO-CEDAR FALLS, IA	511	0	49.1	30.0	20.3	769	0	53.7	33.2	28.1
WAUSAU, WI	467	0	45.2	14.1	10.4	508	0	50.4	15.0	15.3
WEST PALM BEACH-BOCA RATON, FL	14,526	8	51.3	25.1	19.3	9,364	2	52.5	26.7	22.8
WHEELING, WV-OH	352	0	37.5	23.6	10.9	284	0	37.8	24.7	11.4
WICHITA, KS	4,279	1	39.3	16.0	19.1	2,579	2	56.1	22.4	25.0
WICHITA FALLS, TX	483	1	53.6	9.7	5.2	208	0	29.7	23.4	8.0
WILLIAMSPORT, PA	309	0	38.3	20.3	10.3	290	0	36.0	21.2	11.0
WILMINGTON-NEWARK, DE-MD	4,103	1	53.7	22.0	24.1	3,983	5	60.1	22.0	29.2
WILMINGTON, NC	2,128	0	41.5	24.2	13.6	2,581	0	40.6	28.7	15.4
WORCHESTER, MA-CT	3,577	3	49.2	14.5	15.3	2,284	0	43.4	17.3	18.1
YAKIMA, WA	1,441	0	35.8	37.1	9.9	749	0	45.0	47.1	21.7
YOLO, CA	1,414	4	53.8	31.2	23.9	662	0	39.9	31.7	16.4
YORK, PA	2,183	2	60.0	10.1	34.2	2,394	0	42.4	12.1	15.7
YOUNGSTOWN-WARREN, OH	6,337	0	40.0	15.5	7.2	2,200	0	50.8	20.8	23.9
YUBA CITY, CA	713	0	38.6	34.2	6.3	550	0	35.8	30.2	13.3
YUMA, AZ	621	1	44.8	45.6	28.6	474	2	51.4	29.5	12.1

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 8-1999

**GSEs' Goal-Qualifying Loans by
Metropolitan Area, 1999**

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
ABILENE, TX	741	0	28.9 %	24.2 %	9.5 %	388	1	41.1 %	23.5 %	9.7 %
AKRON, OH	12,382	8	45.4	23.6	15.3	4,469	0	47.2	22.8	18.5
ALBANY-SCHENECTADY-TROY, NY	770	0	35.8	17.5	14.2	816	1	52.8	13.4	36.3
ALBANY, GA	4,916	2	25.1	11.5	5.9	3,415	7	34.2	32.7	20.5
ALBUQUERQUE, NM	7,580	14	62.0	29.2	13.4	5,874	1	44.1	50.0	16.8
ALEXANDRIA, LA	1,027	0	19.1	14.4	5.9	339	0	28.5	15.4	9.5
ALLENTOWN-BETHLEHEM-EASTON, PA	4,914	1	39.4	14.5	15.3	3,565	1	40.0	20.7	14.4
ALTOONA, PA	366	1	24.6	20.5	6.0	498	0	30.4	25.0	9.8
AMARILLO, TX	1,894	1	43.1	10.8	26.7	800	2	40.7	11.6	24.0
ANCHORAGE, AK	2,926	0	36.5	16.7	12.2	1,126	0	36.6	15.7	11.3
ANN ARBOR, MI	12,675	3	48.8	18.9	16.3	6,647	4	50.6	14.7	16.6
ANNISTON, AL	785	0	37.1	5.8	11.0	484	0	40.9	6.6	12.9
APPLETON-OSHKOSH-NEENAH, WI	4,645	1	49.9	14.9	14.3	2,696	1	51.9	14.9	19.9
ASHEVILLE, NC	2,148	0	43.1	18.9	13.8	2,428	1	48.5	13.1	10.4
ATHENS, GA	1,603	0	36.8	19.4	10.7	925	1	41.7	19.6	12.4
ATLANTA, GA	57,108	45	53.5	27.3	23.7	42,121	53	54.3	27.5	21.6
ATLANTIC-CAPE MAY, NJ	4,698	0	40.3	20.8	12.7	3,759	0	40.3	20.6	11.3
AUGUSTA-AIKEN, GA-SC	3,356	3	40.9	25.3	15.7	3,622	4	32.2	27.4	10.9
AUSTIN-SAN MARCOS, TX	13,955	30	59.1	30.9	35.2	10,814	12	43.6	25.5	15.7
BAKERSFIELD, CA	3,853	1	28.5	17.7	11.6	3,119	0	35.0	25.8	13.5
BALTIMORE, MD	23,598	18	47.3	18.2	23.0	16,153	36	58.4	23.6	33.0
BANGOR, ME	643	1	38.9	8.8	8.3	417	0	39.6	12.3	12.5
BARNSTABLE-YARMOUTH, MA	2,963	0	37.9	28.6	10.6	2,079	0	36.4	25.8	9.3
BATON ROUGE, LA	7,206	5	40.8	23.0	19.1	2,995	0	40.0	24.9	14.9
BEAUMONT-PORT ARTHUR, TX	1,808	0	30.0	18.3	8.4	1,411	1	32.4	16.5	7.7
BELLINGHAM, WA	2,125	2	46.5	24.5	16.3	1,984	0	50.7	24.2	16.0
BENTON HARBOR, MI	1,799	0	39.0	10.3	12.0	1,451	0	45.5	8.9	16.9
BERGEN-PASSAIC, NJ	11,714	2	44.3	26.4	14.7	7,465	9	47.0	25.2	15.9
BILLINGS, MT	1,407	0	40.9	14.5	14.0	852	1	53.3	12.8	29.7
BILOXI-GULFPORT-PASCAGOULA, MS	2,642	1	33.6	26.6	12.6	1,241	4	34.0	25.7	8.6
BINGHAMTON, NY	992	0	35.2	17.3	11.8	854	1	63.2	10.4	50.0
BIRMINGHAM, AL	8,133	4	38.4	18.4	15.2	7,604	2	42.1	18.9	15.8
BISMARCK, ND	813	1	39.8	20.2	17.4	637	2	43.9	34.2	9.0
BLOOMINGTON-NORMAL, IL	1,084	3	60.0	25.0	36.9	683	0	54.6	21.9	29.2
BLOOMINGTON, IN	1,909	2	56.6	35.9	34.8	1,723	2	42.4	15.2	16.9
BOISE CITY, ID	4,879	3	50.1	24.3	18.8	5,156	3	48.7	22.2	18.1
BOSTON, MA-NH	45,317	26	48.2	31.0	18.1	25,464	28	50.5	31.0	19.2

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
BOULDER-LONGMONT, CO	6,607	1	52.8	22.6	21.8	4,320	1	55.9	19.7	21.9
BRAZORIA, TX	2,071	2	39.8	14.7	20.7	1,500	0	28.6	36.6	10.6
BREMERTON, WA	2,910	0	34.2	11.4	9.0	2,120	2	48.1	21.1	21.5
BRIDGEPORT, CT	3,843	2	50.2	18.0	20.6	2,945	4	58.6	22.2	22.9
BROCKTON, MA	3,506	1	45.6	13.1	15.1	1,403	1	50.8	9.7	11.9
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	896	2	35.4	51.6	1.4	883	1	18.3	56.9	1.9
BRYAN-COLLEGE STATION, TX	1,048	0	31.4	18.3	11.2	862	3	59.4	16.0	42.2
BUFFALO-NIAGARA FALLS, NY	5,452	4	46.8	10.0	23.5	5,161	6	42.4	14.5	15.8
BURLINGTON, VT	1,988	0	38.1	20.0	10.4	2,106	0	47.0	20.2	16.9
CANTON-MASSILLON, OH	7,594	2	44.7	14.5	11.4	2,431	0	51.2	17.8	19.8
CASPER, WY	598	0	42.3	20.7	17.2	511	1	44.4	24.6	18.5
CEDAR RAPIDS, IA	2,492	0	47.3	16.6	15.5	1,930	0	51.2	17.9	21.3
CHAMPAIGN-URBANA, IL	1,637	1	43.1	17.5	15.3	1,476	8	49.5	17.1	18.9
CHARLESTON-NORTH CHARLESTON, SC	5,132	1	35.5	23.7	10.3	3,898	3	34.1	31.1	10.9
CHARLESTON, WV	1,373	0	29.4	21.1	10.2	1,569	0	25.6	20.7	6.8
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	17,937	7	47.2	19.0	18.2	15,847	18	48.4	23.2	17.8
CHARLOTTESVILLE, VA	1,673	0	46.6	20.9	17.7	1,383	3	62.7	16.7	36.4
CHATTANOOGA, TN-GA	3,699	2	49.5	24.9	16.3	2,928	0	36.7	18.9	12.3
CHEYENNE, WY	918	0	40.4	16.9	14.4	671	0	39.6	16.2	13.8
CHICAGO, IL	100,354	34	51.5	23.8	18.4	73,886	22	53.2	21.9	20.0
CHICO-PARADISE, CA	2,125	2	38.0	19.9	7.8	1,744	0	33.4	26.3	9.1
CINCINNATI, OH-KY-IN	19,088	3	47.6	26.5	19.8	21,124	6	47.4	21.0	20.2
CLARKSVILLE-HOPKINSVILLE, TN-KY	754	0	33.7	14.4	8.3	927	2	30.0	13.6	8.8
CLEVELAND-LORAIN-ELYRIA, OH	40,138	33	47.0	17.9	12.7	11,083	13	59.7	24.0	33.3
COLORADO SPRINGS, CO	8,372	12	51.1	19.9	12.1	5,285	4	50.7	30.2	18.6
COLUMBIA, MO	963	1	52.4	14.1	23.0	1,685	0	44.9	13.5	17.0
COLUMBIA, SC	5,142	3	46.5	20.9	13.3	4,840	1	40.0	33.3	18.4
COLUMBUS, GA-AL	1,559	0	30.5	18.0	10.1	1,647	0	33.6	21.8	11.8
COLUMBUS, OH	21,115	13	45.6	18.2	17.9	14,284	9	50.3	22.1	23.6
CORPUS CHRISTI, TX	1,796	2	29.8	23.9	5.0	1,403	3	30.0	35.5	3.6
CUMBERLAND, MD-WV	417	0	30.4	11.8	10.0	298	0	33.6	12.1	12.4
DALLAS, TX	34,412	57	49.9	21.0	28.9	25,094	43	48.3	21.7	28.0
DANBURY, CT	2,822	0	59.6	22.2	25.7	1,652	0	56.2	21.7	20.9
DANVILLE, VA	467	0	35.8	19.1	11.9	418	0	33.2	29.1	9.8
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	3,455	1	43.1	18.9	13.4	4,032	0	44.9	20.8	19.1
DAYTON-SPRINGFIELD, OH	10,475	3	48.3	20.4	19.0	8,391	2	56.0	24.5	27.7
DAYTONA BEACH, FL	4,765	0	42.4	10.3	14.7	5,813	2	38.3	12.8	13.1
DECATUR, AL	1,046	0	37.4	24.1	10.9	1,040	0	42.4	22.7	13.2
DECATUR, IL	675	1	48.7	15.7	13.3	709	0	38.5	17.8	11.8
DENVER, CO	43,585	34	57.3	24.8	25.9	28,500	18	56.8	24.6	22.9
DES MOINES, IA	5,664	4	53.7	19.9	27.4	5,108	0	47.5	17.5	17.3
DETROIT, MI	82,021	26	48.6	17.7	18.5	47,439	9	52.5	20.3	21.3
DOTHAN, AL	783	0	36.1	12.6	10.9	696	2	49.8	11.0	34.1
DOVER, DE	939	0	38.8	19.6	9.3	615	0	43.8	17.8	13.3
DUBUQUE, IA	940	0	50.7	13.3	18.1	791	0	52.3	15.9	20.9

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
DULUTH-SUPERIOR, MN-WI	1,790	0	37.6	15.9	11.3	1,819	2	45.2	17.8	14.6
DUTCHESS COUNTY, NY	2,310	0	38.4	20.9	11.7	1,999	2	44.5	21.9	13.6
EAU CLAIRE, WI	823	0	44.4	19.7	13.3	1,347	0	43.8	23.8	13.7
EL PASO, TX	2,503	3	43.7	44.4	9.3	1,949	2	33.0	45.0	5.8
ELKHART-GOSHEN, IN	2,112	0	52.6	9.9	17.9	1,398	0	56.3	7.6	20.7
ELMIRA, NY	178	0	29.1	12.6	13.0	458	0	27.1	9.8	6.5
ENID, OK	211	0	29.1	14.4	15.3	158	0	35.1	13.6	12.3
ERIE, PA	1,091	0	30.9	14.7	9.6	1,496	1	34.0	14.7	10.6
EUGENE-SPRINGFIELD, OR	4,220	5	43.4	29.5	12.3	3,777	7	54.2	26.6	10.0
EVANSVILLE-HENDERSON, IN-KY	1,352	4	60.3	40.0	39.1	4,313	0	48.5	16.9	22.6
FARGO-MOORHEAD, ND-MN	1,144	3	38.1	23.8	12.2	1,129	5	58.1	25.8	33.9
FAYETTEVILLE-SPRINGDALE-ROGERS, AR	1,379	0	37.1	13.8	10.8	1,387	2	38.4	19.5	13.2
FAYETTEVILLE, NC	3,900	0	32.2	45.4	8.3	1,372	2	36.3	58.2	6.7
FITCHBURG-LEOMINSTER, MA	1,354	1	47.9	15.9	16.3	906	0	49.3	13.4	19.2
FLAGSTAFF, AZ-UT	1,812	0	36.8	16.8	9.1	1,304	0	37.5	36.7	10.9
FLINT, MI	6,451	1	43.8	11.3	15.6	3,460	0	46.4	10.3	16.4
FLORENCE, AL	750	1	44.2	13.1	24.0	719	0	35.5	21.1	9.2
FLORENCE, SC	913	0	32.0	29.9	9.2	851	2	51.4	22.1	18.8
FORT COLLINS-LOVELAND, CO	5,860	1	47.8	26.6	16.4	3,614	0	51.2	27.6	17.1
FORT LAUDERDALE, FL	19,858	10	49.3	17.1	16.5	18,789	31	53.8	26.0	20.8
FORT MYERS-CAPE CORAL, FL	5,221	1	49.4	16.9	21.2	6,027	3	41.9	18.9	13.4
FORT PIERCE-PORT ST. LUCIE, FL	2,550	1	47.2	6.9	21.2	3,419	0	39.3	10.6	14.2
FORT SMITH, AR-OK	1,262	0	28.1	15.3	6.9	728	1	30.5	20.2	6.8
FORT WALTON BEACH, FL	1,549	0	36.3	23.0	12.9	1,604	0	35.6	20.3	13.9
FORT WAYNE, IN	5,931	1	48.8	18.2	19.2	4,202	1	53.4	16.0	19.2
FORT WORTH-ARLINGTON, TX	14,944	49	67.5	17.5	48.0	10,495	10	44.4	26.3	20.3
FRESNO, CA	5,499	3	29.6	38.5	8.6	5,376	4	28.9	34.8	8.4
GADSDEN, AL	444	0	29.6	14.9	6.5	678	0	29.6	11.5	8.5
GAINESVILLE, FL	1,712	1	44.0	14.5	9.8	1,695	0	27.5	16.7	9.4
GALVESTON-TEXAS CITY, TX	2,284	5	59.2	17.9	41.1	1,904	4	37.1	31.5	22.4
GARY, IN	5,919	1	47.5	14.0	19.3	4,701	2	55.4	13.0	19.8
GLENS FALLS, NY	609	0	33.5	18.6	11.0	366	0	47.1	21.5	18.3
GOLDSBORO, NC	599	0	35.6	28.4	11.2	484	0	29.4	23.0	9.2
GRAND FORKS, ND-MN	505	0	26.1	15.7	6.2	367	1	45.2	9.2	7.4
GRAND JUNCTION, CO	1,883	0	40.6	33.1	11.7	1,759	0	42.5	32.9	10.5
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	18,316	10	51.8	17.1	22.7	11,229	1	51.4	17.5	18.5
GREAT FALLS, MT	609	0	36.8	20.1	13.1	604	0	40.4	16.6	12.6
GREELEY, CO	3,624	1	39.2	20.4	10.3	1,973	0	39.6	24.4	11.1
GREEN BAY, WI	3,164	0	47.5	17.8	17.3	2,440	0	51.9	20.5	21.2
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	11,468	4	44.0	22.5	18.1	10,992	5	38.6	20.2	12.8
GREENVILLE-SPARTANBURG-ANDERSON, SC	1,038	0	44.8	16.7	16.4	1,034	0	48.1	15.5	11.0
GREENVILLE, NC	9,590	2	36.7	27.8	10.9	7,865	5	31.9	24.3	9.5
HAGERSTOWN, MD	816	0	39.5	11.3	14.6	728	1	35.3	13.8	11.5
HAMILTON-MIDDLETOWN, OH	4,925	3	46.9	17.0	21.0	4,347	1	45.3	16.0	18.7
HARRISBURG-LEBANON-CARLISLE, PA	6,042	1	41.7	16.3	10.9	3,948	2	47.2	17.1	16.6

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
HARTFORD, CT	8,719	1	45.0	16.3	17.5	7,367	11	52.4	15.4	18.1
HATTIESBURG, MS	1,076	0	24.2	11.4	5.5	478	0	34.6	10.2	8.5
HICKORY-MORGANTON-LENOIR, NC	3,225	0	43.4	11.9	11.9	3,145	0	37.1	11.8	10.9
HONOLULU, HI	8,255	0	42.9	58.2	14.8	2,450	1	44.1	58.1	12.3
HOUMA, LA	1,791	0	19.6	32.5	5.1	415	1	52.2	21.9	5.3
HOUSTON, TX	35,950	40	47.6	32.7	25.8	25,787	52	47.1	37.4	24.5
HUNTINGTON-ASHLAND, WV-KY-OH	1,516	0	23.0	18.6	5.8	1,370	0	24.9	23.4	8.3
HUNTSVILLE, AL	3,452	1	43.7	24.4	20.0	2,459	0	43.4	36.7	17.3
INDIANAPOLIS, IN	25,455	7	46.3	18.4	19.5	13,325	6	50.8	21.1	22.0
IOWA CITY, IA	1,134	0	42.2	20.0	13.6	1,162	0	44.8	23.4	14.5
JACKSON, MI	2,036	1	50.6	23.2	25.3	1,591	1	45.7	13.0	15.7
JACKSON, MS	3,994	3	37.5	19.6	12.2	1,413	3	43.1	21.5	12.7
JACKSON, TN	745	0	30.3	20.5	8.6	647	0	31.2	17.8	9.6
JACKSONVILLE, FL	8,901	7	50.8	14.4	19.7	10,876	10	40.8	18.5	16.6
JACKSONVILLE, NC	705	0	29.0	19.6	6.9	660	0	19.1	21.6	5.0
JAMESTOWN, NY	380	0	34.3	6.2	8.5	454	0	32.5	8.4	9.6
JANESVILLE-BELOIT, WI	1,737	0	53.2	20.5	19.1	1,333	0	50.4	19.9	19.2
JERSEY CITY, NJ (PMSA)	2,687	1	39.6	66.8	10.0	1,692	8	38.3	60.4	8.5
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	2,267	0	32.1	21.1	10.0	2,323	0	27.9	26.9	9.0
JOHNSTOWN, PA	409	0	18.7	13.4	3.4	583	0	29.0	14.7	6.2
JONESBORO, AR	513	0	28.6	9.8	7.1	413	0	32.3	20.7	8.0
JOPLIN, MO	1,300	1	41.3	15.8	16.1	871	4	35.8	9.8	11.1
KALAMAZOO-BATTLE CREEK, MI	5,507	1	39.2	19.3	15.3	3,847	0	42.2	22.2	16.2
KANKAKEE, IL	379	0	44.4	12.5	18.7	892	0	43.9	8.3	15.5
KANSAS CITY, MO-KS	20,835	11	48.9	18.5	21.2	16,376	13	48.5	17.7	18.1
KENOSHA, WI	2,135	0	41.7	11.5	13.7	1,350	1	47.0	12.6	13.9
KILLEEN-TEMPLE, TX	1,005	0	27.2	21.0	6.8	630	1	29.8	22.7	4.6
KNOXVILLE, TN	6,118	1	38.2	17.3	14.8	4,529	4	44.8	23.1	20.7
KOKOMO, IN	1,211	0	47.9	26.9	18.4	977	0	50.4	24.6	20.3
LA CROSSE, WI-MN	1,143	0	44.0	16.6	14.5	1,060	0	45.5	16.8	14.8
LAFAYETTE, IN	2,396	1	51.2	8.8	27.1	1,124	1	52.6	20.7	26.6
LAFAYETTE, LA	1,942	1	20.7	22.8	5.0	1,418	1	18.5	20.1	4.8
LAKE CHARLES, LA	1,601	0	25.3	21.6	7.5	540	1	39.9	29.1	9.8
LAKELAND-WINTER HAVEN, FL	2,712	0	43.6	10.8	14.9	3,361	1	36.9	24.7	17.6
LANCASTER, PA	3,698	0	40.4	8.3	10.4	3,230	0	42.5	7.9	12.9
LANSING-EAST LANSING, MI	6,794	3	48.2	17.1	15.9	4,260	0	46.1	16.8	14.9
LAREDO, TX	495	0	18.3	43.6	6.2	273	0	16.5	58.3	6.3
LAS CRUCES, NM	949	1	38.1	68.2	19.5	840	1	29.0	57.4	6.2
LAS VEGAS, NV-AZ	18,807	16	52.6	15.5	14.9	15,443	15	52.3	19.7	15.2
LAWRENCE, KS	1,383	0	46.0	28.4	13.4	886	3	61.9	16.2	19.9
LAWRENCE, MA-NH (PMSA)	6,177	0	33.5	12.4	12.0	3,933	1	47.4	17.8	18.6
LAWTON, OK	498	1	45.5	21.7	34.3	237	0	29.8	36.2	8.1
LEWISTON-AUBURN, ME	578	0	32.2	9.3	7.8	437	0	38.3	11.2	10.5
LEXINGTON, KY	4,780	9	50.0	26.3	18.8	5,469	4	43.5	25.8	18.6
LIMA, OH	1,260	0	45.0	12.7	15.3	1,290	0	42.9	7.2	13.8

MSA	Fannie Mae					Freddie Mac				
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	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
LINCOLN, NE	3,158	0	43.8	15.6	15.1	1,962	7	56.8	23.6	22.5
LITTLE ROCK-NORTH LITTLE ROCK, AR	5,717	4	38.6	10.7	19.9	2,783	2	45.7	10.3	17.0
LONGVIEW-MARSHALL, TX	1,096	0	28.9	23.6	7.8	542	3	28.1	18.5	6.5
LOS ANGELES-LONG BEACH, CA	76,983	131	37.0	43.9	10.5	54,487	65	37.6	39.6	10.3
LOUISVILLE, KY-IN	12,004	5	45.8	21.8	19.3	12,974	5	47.3	21.4	21.8
LOWELL, MA-NH	4,366	1	47.1	12.6	15.8	3,181	1	48.6	15.3	16.1
LUBBOCK, TX	1,546	1	31.9	13.4	8.3	1,124	1	21.6	22.1	6.7
LYNCHBURG, VA	1,423	0	39.1	12.0	12.9	1,290	0	36.0	9.7	9.7
MACON, GA	2,584	0	32.5	14.0	10.1	2,280	1	41.1	19.8	11.0
MADISON, WI	5,124	5	57.9	31.7	29.7	4,020	2	54.0	25.4	21.7
MANCHESTER, NH	2,822	3	42.4	16.0	17.9	1,782	1	40.4	18.4	16.0
MANSFIELD, OH	1,573	1	45.0	21.8	13.5	974	0	48.0	23.1	17.4
MCALLEN-EDINBURG-MISSION, TX	1,292	0	13.4	41.5	2.9	1,590	0	9.3	60.2	2.5
MEDFORD-ASHLAND, OR	2,327	2	46.6	32.4	8.8	1,897	0	45.2	30.8	12.7
MELBOURNE-TITUSVILLE-PALM BAY, FL	4,891	5	53.1	19.5	18.5	5,173	1	42.8	22.4	18.1
MEMPHIS, TN-AR-MS	8,497	5	39.2	12.8	17.7	5,369	17	47.5	21.2	16.2
MERCED, CA	1,256	2	42.1	71.4	13.7	1,117	0	33.7	66.9	10.1
MIAMI, FL	20,407	10	42.7	40.3	8.5	15,982	11	34.2	43.4	7.9
MIDDLESEX-SOMERSET-HUNTERDON, NJ	12,179	5	54.9	23.0	16.2	9,194	6	54.1	19.0	19.5
MILWAUKEE-WAUKESHA, WI	20,125	5	46.1	12.9	16.4	10,282	6	49.5	15.4	19.1
MINNEAPOLIS-ST. PAUL, MN-WI	43,455	32	55.5	20.9	23.4	40,659	26	56.3	20.9	22.0
MISSOULA, MT	1,249	1	40.5	26.7	18.1	904	0	40.8	25.2	15.2
MOBILE, AL	5,041	5	46.2	7.0	26.2	3,566	2	42.6	8.6	8.1
MODESTO, CA	3,583	1	38.1	32.2	12.1	3,469	2	42.6	24.5	11.7
MONMOUTH-OCEAN, NJ	13,883	1	39.0	27.8	13.7	9,888	11	41.3	29.6	14.2
MONROE, LA	1,381	0	26.2	10.2	7.6	411	1	25.1	10.1	6.1
MONTGOMERY, AL	3,064	1	45.4	19.4	24.4	1,344	2	54.5	16.6	10.6
MUNCIE, IN	820	0	49.7	24.4	21.4	651	0	48.7	25.0	23.3
MYRTLE BEACH, SC	2,981	0	37.3	25.0	10.0	2,847	0	37.4	23.2	10.2
NAPLES, FL	3,611	0	54.1	17.2	19.6	4,438	0	49.5	19.2	19.6
NASHUA, NH (PMSA)	3,103	0	46.1	21.6	16.1	2,227	1	45.7	26.0	16.3
NASHVILLE, TN	12,771	3	47.7	14.8	21.8	10,973	10	44.6	16.7	19.3
NASSAU-SUFFOLK, NY	30,083	14	49.3	27.8	15.8	18,796	6	49.8	28.9	14.5
NEW BEDFORD, MA	1,545	2	50.7	21.7	13.2	640	0	41.5	21.4	15.8
NEW HAVEN-MERIDEN, CT	4,485	1	44.6	19.7	15.3	3,580	9	56.7	34.3	28.8
NEW LONDON-NORWICH, CT-RI	2,330	0	43.4	15.8	16.0	1,670	1	48.2	17.7	14.8
NEW ORLEANS, LA	12,672	12	38.7	29.9	16.2	5,622	11	43.5	24.4	12.9
NEW YORK, NY	44,791	285	43.3	34.3	16.2	24,044	102	38.3	31.4	10.1
NEWARK, NJ	15,809	4	42.4	17.9	15.0	12,287	30	49.2	20.8	21.1
NEWBURGH, NY-PA	3,561	0	36.2	19.1	10.6	2,610	3	37.9	21.0	11.5
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	11,245	6	44.1	28.0	24.6	8,716	15	52.2	37.6	28.9
OAKLAND, CA	31,841	29	50.6	51.6	19.6	26,172	4	47.4	42.7	16.2
Ocala, FL	1,897	10	51.1	8.7	5.8	1,852	1	34.0	19.8	8.0
ODESSA-MIDLAND, TX	1,382	1	30.0	11.7	17.8	941	0	18.9	20.7	5.7
OKLAHOMA CITY, OK	10,685	11	47.4	17.5	25.4	5,499	18	42.6	18.4	20.6

MSA	Fannie Mae					Freddie Mac				
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	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
OLYMPIA, WA	2,847	1	44.9	29.8	9.9	1,921	1	49.8	30.3	13.8
OMAHA, NE-IA	7,772	25	63.7	8.6	42.9	5,379	14	52.2	19.7	20.3
ORANGE COUNTY, CA	37,809	40	51.4	34.5	19.1	25,722	27	54.7	30.1	16.8
ORLANDO, FL	19,871	20	51.1	27.9	17.0	17,374	20	49.8	31.9	15.7
OWENSBORO, KY	723	0	38.9	18.7	12.4	937	0	36.9	12.8	12.1
PANAMA CITY, FL	1,375	0	32.8	14.5	11.2	1,435	0	37.4	15.8	10.4
PARKERSBURG-MARIETTA, WV-OH	574	0	44.0	30.5	18.1	827	0	29.6	20.5	10.5
PENSACOLA, FL	3,266	0	36.2	18.6	11.5	3,007	1	33.9	21.8	12.0
PEORIA-PEKIN, IL	3,427	0	45.3	17.1	15.7	1,939	2	46.0	15.4	16.6
PHILADELPHIA, PA-NJ	42,320	13	39.5	14.8	13.4	29,319	36	46.9	18.2	18.5
PHOENIX-MESA, AZ	53,939	31	46.1	25.9	18.3	35,324	27	50.0	24.0	20.0
PINE BLUFF, AR	292	0	25.8	14.3	10.3	183	0	25.4	17.8	7.1
PITTSBURGH, PA	14,178	10	30.1	14.6	8.4	10,313	4	35.8	15.5	10.0
PITTSFIELD, MA	450	0	39.4	10.8	8.6	182	0	37.1	8.3	10.4
POCATELLO, ID	842	0	45.6	29.2	16.8	599	0	47.3	31.5	19.3
PORTLAND-VANCOUVER, OR-WA	3,703	5	47.8	27.0	16.8	2,350	1	50.0	25.3	17.2
PORTLAND, ME	27,712	25	40.7	22.9	16.5	24,814	11	42.3	16.0	11.7
PORTSMOUTH-ROCHESTER, NH-ME	3,695	0	35.3	9.7	8.9	2,078	0	36.2	10.5	9.5
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	12,094	7	42.6	18.1	15.4	6,244	4	48.3	15.6	14.8
PROVO-OREM, UT	5,004	1	37.5	18.2	8.0	4,813	3	42.9	15.5	10.3
PUEBLO, CO	2,019	0	34.1	31.4	10.0	1,223	0	39.9	35.2	12.5
PUNTA GORDA, FL	1,546	1	53.1	14.5	14.4	1,653	0	42.1	18.9	14.8
RACINE, WI	2,225	1	50.1	19.9	22.3	1,910	0	49.4	15.1	16.9
RALEIGH-DURHAM-CHAPEL HILL, NC	15,642	24	61.2	16.0	17.5	13,609	14	49.3	22.5	16.7
RAPID CITY, SD	765	0	30.9	20.3	13.4	505	0	32.3	15.8	9.3
READING, PA	3,648	0	38.6	7.1	10.7	2,026	2	45.2	6.6	20.6
REDDING, CA	1,534	0	31.9	17.6	8.9	1,763	0	36.1	15.9	10.7
RENO, NV	4,117	5	56.0	23.4	23.7	4,123	6	51.9	16.7	15.5
RICHLAND-KENNEWICK-PASCO, WA	1,639	1	37.0	17.4	18.3	1,471	0	48.0	29.6	17.9
RICHMOND-PETERSBURG, VA	10,341	12	59.7	17.4	29.5	8,034	2	45.1	21.9	20.0
RIVERSIDE-SAN BERNARDINO, CA	32,695	23	37.2	36.1	9.8	23,706	15	37.6	36.6	11.5
ROANOKE, VA	2,059	0	43.2	15.4	15.1	2,105	1	46.3	20.3	17.4
ROCHESTER, MN	1,316	0	54.9	23.7	24.2	2,014	0	57.3	21.9	23.7
ROCHESTER, NY	7,029	3	42.8	14.3	13.3	6,176	7	45.4	16.4	14.8
ROCKFORD, IL	4,921	0	45.9	16.0	17.0	5,392	1	48.9	15.2	18.3
ROCKY MOUNT, NC	736	1	51.4	32.7	10.4	1,016	0	29.3	40.1	9.0
SACRAMENTO, CA	23,376	19	44.7	24.4	17.0	17,388	6	43.8	25.1	17.3
SAGINAW-BAY CITY-MIDLAND, MI	4,211	2	50.2	24.0	22.7	2,347	2	53.6	15.4	15.2
SALEM, OR	1,481	3	39.0	12.7	9.9	1,667	1	45.6	12.2	9.3
SALINAS, CA	812	0	32.6	56.8	9.4	778	0	42.3	60.4	10.4
SALT LAKE CITY-OGDEN, UT	34,345	12	48.8	24.2	18.3	25,201	4	51.7	22.2	19.1
SAN ANGELO, TX	3,842	0	46.9	16.2	5.4	3,542	8	31.8	24.4	12.4
SAN ANTONIO, TX	3,628	0	44.3	38.6	19.1	3,035	5	40.8	42.5	16.9
SAN DIEGO, CA	19,968	3	37.0	29.9	11.6	16,359	5	37.7	27.2	11.4
SAN FRANCISCO, CA	495	1	51.2	55.0	14.5	359	0	61.8	60.7	13.5

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
SAN JOSE, CA	9,102	17	60.6	64.9	20.7	6,730	13	64.0	63.0	24.7
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	15,969	16	34.7	21.6	8.1	10,986	17	36.2	20.8	10.5
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	20,936	19	44.5	39.0	13.4	15,122	9	43.0	31.3	15.0
SANTA CRUZ-WATSONVILLE, CA	7,600	0	38.5	42.3	11.3	5,628	0	44.9	42.4	13.1
SANTA FE, NM	3,729	3	59.9	61.1	42.0	3,354	0	54.4	71.6	19.3
SANTA ROSA, CA	3,734	10	43.9	21.3	10.1	2,565	1	39.9	17.6	10.2
SARASOTA-BRADENTON, FL	3,284	1	51.0	13.4	17.0	3,168	1	49.7	18.4	16.3
SAVANNAH, GA	2,355	5	45.4	13.3	8.4	1,541	0	33.3	19.8	10.1
SCRANTON--WILKES-BARRE--HAZLETON, PA	7,258	3	39.6	16.3	14.4	6,142	2	38.4	14.0	13.7
SEATTLE-BELLEVUE-EVERETT, WA	7,191	2	54.7	36.1	22.1	6,615	7	56.4	33.7	22.0
SHARON, PA	2,455	2	26.2	7.8	5.3	2,840	0	30.8	10.8	6.3
SHEBOYGAN, WI	2,852	0	51.1	14.0	17.1	2,370	1	56.5	16.7	22.8
SHERMAN-DENISON, TX	44,001	63	40.3	9.5	24.8	29,546	26	47.0	7.5	35.3
SHREVEPORT-BOSSIER CITY, LA	753	0	34.0	9.6	5.5	356	0	23.0	12.1	8.4
SIOUX CITY, IA-NE	1,839	0	50.3	27.5	14.6	1,016	0	41.6	15.3	16.5
SIOUX FALLS, SD	874	1	40.2	19.7	12.7	519	1	44.3	24.4	10.8
SOUTH BEND, IN	3,355	2	46.6	16.2	21.7	824	1	54.4	15.3	20.3
SPOKANE, WA	946	1	41.7	22.5	13.7	410	0	47.5	24.6	18.4
SPRINGFIELD, IL	2,138	0	50.2	21.5	17.9	1,374	2	56.5	32.9	30.3
SPRINGFIELD, MA	2,693	1	41.0	15.6	9.8	1,767	1	46.3	20.4	15.9
SPRINGFIELD, MO	4,911	2	43.4	21.0	17.7	4,214	0	44.4	20.0	16.0
ST. CLOUD, MN	2,792	0	50.1	32.0	23.8	1,853	1	44.5	20.3	12.8
ST. JOSEPH, MO	2,924	1	36.0	15.6	11.4	3,395	0	40.2	15.1	14.6
ST. LOUIS, MO-IL	4,154	1	45.9	17.6	19.5	1,971	1	43.8	20.9	17.0
STAMFORD-NORWALK, CT	2,929	1	66.0	58.4	36.6	2,013	1	69.7	53.7	39.1
STATE COLLEGE, PA	1,022	0	24.8	34.7	5.1	1,036	2	40.6	30.2	5.6
STEUBENVILLE-WEIRTON, OH-WV	538	0	37.8	23.8	10.9	436	0	33.7	19.4	8.3
STOCKTON-LODI, CA	4,970	5	34.8	28.6	14.9	4,491	2	38.6	32.5	9.3
SUMTER, SC	477	0	33.5	26.2	9.6	412	0	29.6	32.4	8.5
SYRACUSE, NY	3,580	1	34.1	14.8	13.0	2,750	1	40.2	15.5	19.3
TACOMA, WA	10,067	5	38.6	19.3	12.0	6,781	1	44.3	18.8	12.1
TALLAHASSEE, FL	1,856	2	52.1	23.8	32.0	2,525	7	53.2	44.7	30.1
TAMPA-ST. PETERSBURG-CLEARWATER, FL	25,950	9	47.5	19.7	17.4	23,011	20	45.0	27.9	16.2
TERRE HAUTE, IN	342	0	37.0	19.7	11.6	1,266	0	41.1	16.2	16.2
TEXARKANA, TX-TEXARKANA, AR	560	0	20.2	20.3	5.1	251	0	29.4	22.6	6.4
TOLEDO, OH	9,101	2	43.8	16.4	15.6	4,865	7	51.1	15.3	21.9
TOPEKA, KS	1,297	2	47.8	13.6	17.0	999	3	66.5	7.1	19.1
TRENTON, NJ	2,990	0	39.3	13.2	13.2	2,063	4	56.6	34.6	35.7
TUCSON, AZ	11,802	11	46.4	21.4	17.4	7,705	6	44.3	23.3	16.1
TULSA, OK	7,807	8	43.8	12.6	21.4	4,144	3	41.4	12.5	10.9
TUSCALOOSA, AL	1,119	0	33.5	14.4	7.9	1,186	2	46.3	28.8	11.8
TYLER, TX	1,128	0	29.6	12.6	7.1	814	0	21.6	17.8	5.4
UTICA-ROME, NY	970	1	34.7	15.1	8.3	693	0	38.0	17.4	12.2
VALLEJO-FAIRFIELD-NAPA, CA	6,291	8	47.3	37.4	7.5	4,801	0	36.9	37.4	10.5
VENTURA, CA	10,798	4	43.9	33.8	14.4	8,408	7	52.1	30.2	15.2

MSA	Fannie Mae					Freddie Mac				
	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable	Number of Properties		Low-Mod	Geo-Targeted	Special Affordable
	Single-Family	Multifamily	Percent	Percent	Percent	Single-Family	Multifamily	Percent	Percent	Percent
VICTORIA, TX	252	0	22.5	26.1	10.5	381	1	27.4	33.4	7.3
VINELAND-MILLVILLE-BRIDGETON, NJ	625	0	38.0	24.6	11.4	471	1	44.2	25.7	12.9
VISALIA-TULARE-PORTERVILLE, CA	2,459	1	31.9	36.0	6.4	2,031	0	30.2	44.9	7.1
WACO, TX	1,028	1	44.4	32.2	13.3	854	0	21.3	20.9	5.8
WASHINGTON, DC-MD-VA-WV	52,934	49	61.4	34.3	34.8	38,846	55	64.6	38.4	34.8
WATERBURY, CT	1,422	0	43.8	9.7	15.7	1,264	2	47.4	9.8	14.3
WATERLOO-CEDAR FALLS, IA	1,043	0	44.5	18.8	15.8	1,165	0	51.7	28.9	26.7
WAUSAU, WI	1,039	1	54.5	11.1	22.3	983	0	47.0	12.6	15.4
WEST PALM BEACH-BOCA RATON, FL	15,301	3	49.8	19.9	19.1	12,785	6	50.8	25.0	20.1
WHEELING, WV-OH	490	0	36.1	18.9	10.8	549	0	29.7	18.1	7.5
WICHITA FALLS, TX	3,479	3	44.2	16.2	6.1	3,158	2	33.7	21.6	12.8
WICHITA, KS	662	1	58.8	12.0	38.2	469	0	51.7	17.6	16.7
WILLIAMSPORT, PA	677	0	27.9	19.4	5.5	555	0	31.1	12.4	7.6
WILMINGTON-NEWARK, DE-MD	5,913	0	49.1	18.0	16.6	4,735	3	58.6	21.6	28.8
WILMINGTON, NC	3,540	1	41.5	18.3	11.7	3,185	1	40.6	22.1	18.8
WORCHESTER, MA-CT	5,930	2	41.3	14.8	16.4	3,652	2	43.9	14.0	15.6
YAKIMA, WA	1,649	0	33.2	27.4	10.8	1,511	0	42.3	33.9	13.9
YOLO, CA	2,038	3	50.1	42.2	31.7	1,341	1	47.0	36.1	11.9
YORK, PA	3,969	1	42.8	9.3	11.4	3,108	1	42.3	11.4	11.6
YOUNGSTOWN-WARREN, OH	4,939	1	39.7	16.9	10.4	1,936	0	42.9	19.1	14.8
YUBA CITY, CA	951	0	28.6	20.5	7.1	1,016	0	30.1	30.5	8.1
YUMA, AZ	954	0	29.2	38.1	9.8	748	1	28.4	39.0	9.4

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

Table 9
Single-Family Mortgages by Goal Category:
GSE Purchases and Conventional Conforming Market Originations
Metropolitan Areas, 2000

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Geographically Targeted			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
ABILENE, TX	402	234	26.8 %*	24.2 %	36.3 %**	19.9 %	24.8 %	34.9 %	5.6 %	8.8 %	17.5 %
AKRON, OH	7,597	3,618	43.4	40.5	48.0	26.8	23.9	33.2	15.9	14.6	21.7
ALBANY, GA	502	341	36.3	38.6	43.2	18.2	22.3	23.0	10.8	14.0	16.8
ALBANY-SCHENECTADY-TROY, NY	4,673	1,697	24.5	31.4	39.9	17.3	27.9	34.3	6.3	13.7	17.7
ALBUQUERQUE, NM	4,664	3,852	42.3	42.9	46.3	49.1	50.8	53.4	16.9	16.8	19.6
ALEXANDRIA, LA	664	122	23.5	28.1	36.1	14.0	18.9	29.5	7.9	9.6	15.6
ALLENTOWN-BETHLEHEM-EASTON, PA	3,482	3,963	39.9	38.0	43.1	22.4	21.0	26.3	12.2	13.8	16.2
ALTOONA, PA	279	437	38.5	33.8	41.9	28.3	24.9	32.9	10.4	10.2	15.3
AMARILLO, TX	1,169	605	29.8	29.2	36.3	16.6	16.9	21.2	9.8	8.3	14.0
ANCHORAGE, AK	947	911	30.6	27.8	39.0	17.8	14.3	22.0	9.1	6.3	16.3
ANN ARBOR, MI	7,012	4,916	49.4	46.6	52.2	20.1	18.7	23.5	17.3	15.8	20.8
ANNISTON, AL	437	363	41.4	57.8	50.4	8.2	10.5	16.6	12.6	23.2	19.2
APPLETON-OSHKOSH-NEENAH, WI	2,905	2,123	46.3	49.8	50.0	15.0	17.6	17.9	12.7	15.6	16.0
ASHEVILLE, NC	1,460	1,563	42.8	38.1	48.2	20.4	17.8	22.9	15.1	13.0	20.4
ATHENS, GA	1,108	772	37.2	34.9	38.6	23.9	22.3	28.2	11.7	10.2	14.6
ATLANTA, GA	42,513	37,347	47.4	48.5	49.4	28.8	28.2	34.7	17.3	17.7	19.7
ATLANTIC-CAPE MAY, NJ	3,497	3,235	31.6	29.3	32.6	27.8	25.5	27.6	10.1	10.1	10.9
AUBURN-OPELIKA, AL	712	400	36.0	50.5	45.6	19.8	21.5	33.1	14.6	13.5	22.5
AUGUSTA-AIKEN, GA-SC	3,242	2,292	39.1	49.3	48.2	27.6	32.2	43.0	14.3	18.9	21.5
AUSTIN-SAN MARCOS, TX	10,303	10,715	31.6	32.1	36.0	23.1	21.7	27.5	10.5	10.7	14.9
BAKERSFIELD, CA	3,842	1,916	27.6	28.0	30.4	25.9	25.5	25.3	13.8	10.8	12.7
BALTIMORE, MD	13,283	14,948	43.3	48.7	45.9	21.3	25.0	24.6	17.1	21.1	18.6
BANGOR, ME	382	227	32.4	35.6	38.4	10.6	7.9	13.0	9.5	9.3	14.8
BARNSTABLE-YARMOUTH, MA	1,706	1,142	26.9	25.7	26.9	39.9	33.4	31.7	7.5	6.9	7.5
BATON ROUGE, LA	4,009	1,643	35.2	38.0	41.7	23.6	26.8	33.4	11.3	12.8	17.4
BEAUMONT-PORT ARTHUR, TX	939	1,205	31.0	32.3	40.0	15.8	22.1	25.4	8.6	10.9	15.1
BELLINGHAM, WA	1,516	1,402	41.5	40.4	41.9	25.5	24.2	25.2	11.8	10.6	12.7
BENTON HARBOR, MI	1,030	983	41.1	41.8	49.7	12.4	9.3	17.3	16.3	16.1	22.4
BERGEN-PASSAIC, NJ	7,258	5,684	44.1	48.4	43.2	27.5	30.7	29.8	13.4	15.6	14.2
BILLINGS, MT	729	507	44.2	38.6	48.1	17.0	14.4	21.8	15.2	13.2	17.4
BILOXI-GULFPORT-PASCAGOULA, MS	1,878	701	32.3	40.0	39.0	23.9	29.8	27.4	9.0	14.6	14.4
BINGHAMTON, NY	558	507	33.5	36.1	46.5	20.6	22.7	27.8	10.3	13.3	18.6
BIRMINGHAM, AL	5,885	5,048	40.5	40.7	50.5	19.2	21.8	29.8	13.5	13.6	22.8

* Interpreted as follows: 26.8% of Fannie Mae's year 2000 purchases were for low- and moderate-income borrowers.

** Interpreted as follows: 36.3% of mortgages originated during 2000 in the conventional conforming market were for low- and moderate-income borrowers. The market estimate includes only the A and A-minus portions of the conventional conforming market.

Additional footnotes follow the table.

MSA	Number of Mortgages		Low- and Moderate-Income			Geographically Targeted			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	Fannie Mae	Freddie Mac									
BISMARCK, ND	348	277	33.3	37.3	45.0	23.9	23.1	24.1	11.0	12.7	16.6
BLOOMINGTON, IN	960	440	40.4	47.5	48.1	20.1	14.3	20.4	15.1	16.4	19.6
BLOOMINGTON-NORMAL, IL	749	1,464	58.4	52.7	55.4	29.8	27.6	32.9	24.1	21.0	24.9
BOISE CITY, ID	4,594	3,152	40.9	37.4	44.5	25.6	23.2	29.0	14.9	12.7	18.0
BOSTON, MA-NH	28,963	14,648	43.7	40.7	43.9	31.5	31.1	33.8	15.5	12.9	15.6
BOULDER-LONGMONT, CO	4,249	2,959	49.9	48.6	51.6	23.5	24.1	24.2	19.3	17.1	19.4
BRAZORIA, TX	1,399	1,301	24.5	27.4	34.4	16.2	25.1	22.4	4.7	8.2	12.0
BREMERTON, WA	2,215	1,100	34.7	37.9	36.2	16.5	13.6	16.0	9.7	11.4	10.4
BRIDGEPORT, CT	3,397	2,542	50.3	55.7	51.7	19.6	22.5	19.5	18.5	19.3	19.3
BROCKTON, MA	2,081	1,130	44.7	46.9	42.9	15.5	13.4	16.0	12.8	12.9	13.1
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	733	720	18.4	14.8	23.8	48.6	54.6	57.5	5.7	3.9	8.4
BRYAN-COLLEGE STATION, TX	592	673	23.9	19.2	26.7	16.6	21.7	25.4	8.7	4.7	9.8
BUFFALO-NIAGARA FALLS, NY	6,430	3,309	32.7	34.9	46.0	10.6	15.0	18.5	9.3	11.6	18.6
BURLINGTON, VT	1,189	1,210	38.9	38.2	42.7	18.8	17.9	20.7	11.5	10.8	14.3
CANTON-MASSILLON, OH	4,493	1,577	48.5	50.2	55.8	18.1	19.8	27.6	16.1	20.0	25.3
CASPER, WY	342	250	37.9	36.9	50.1	21.6	24.0	25.8	12.7	13.6	23.2
CEDAR RAPIDS, IA	1,710	1,477	52.9	49.4	56.4	17.8	14.7	21.0	20.7	17.2	25.0
CHAMPAIGN-URBANA, IL	664	1,162	48.8	49.0	46.8	14.6	14.5	16.7	15.8	17.0	18.5
CHARLESTON-NORTH CHARLESTON, SC	4,144	4,351	32.0	31.1	41.1	24.6	30.2	36.4	9.2	8.6	16.2
CHARLESTON, WV	997	692	34.9	28.5	43.8	25.6	22.0	32.2	11.0	9.3	18.2
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	11,842	15,116	43.8	44.5	50.4	21.3	20.5	29.1	15.0	16.2	21.6
CHARLOTTESVILLE, VA	916	1,652	45.6	45.4	47.6	22.6	21.3	26.2	16.6	17.0	19.7
CHATTANOOGA, TN-GA	3,172	1,949	42.9	48.7	52.7	21.9	22.6	33.0	15.1	18.3	23.8
CHEYENNE, WY	556	355	36.5	32.5	46.6	21.2	20.0	30.5	13.6	9.7	20.0
CHICAGO, IL	66,713	57,419	51.9	50.8	53.0	24.7	21.9	28.3	19.3	18.0	21.0
CHICO-PARADISE, CA	1,888	1,125	27.7	26.5	26.6	30.0	29.7	30.0	11.5	8.5	9.3
CINCINNATI, OH-KY-IN	16,839	12,029	43.6	45.7	51.5	24.2	21.4	31.4	17.5	16.2	21.8
CLARKSVILLE-HOPKINSVILLE, TN-KY	559	627	34.3	47.1	43.1	13.1	16.9	21.6	8.7	17.3	16.5
CLEVELAND-LORAIN-ELYRIA, OH	21,913	9,459	49.8	49.4	53.7	21.1	24.6	31.1	18.8	18.9	24.2
COLORADO SPRINGS, CO	4,820	4,024	36.0	33.1	36.7	24.6	21.7	28.5	13.2	10.5	13.0
COLUMBIA, MO	666	1,266	47.9	50.6	49.2	14.1	16.9	20.7	15.7	19.6	20.6
COLUMBIA, SC	3,297	4,606	44.7	45.5	52.1	26.8	27.5	38.1	16.2	17.2	23.7
COLUMBUS, GA-AL	1,287	1,197	31.4	44.5	41.0	18.5	23.5	37.0	11.5	15.7	18.8
COLUMBUS, OH	11,687	9,324	42.8	45.2	49.5	18.9	21.1	28.0	16.9	18.1	21.7
CORPUS CHRISTI, TX	1,266	1,121	19.9	25.1	29.6	26.4	40.6	38.9	5.0	8.9	10.8
CORVALLIS, OR	650	401	36.6	35.9	38.3	41.7	36.4	43.5	11.7	12.3	12.2
CUMBERLAND, MD-WV	279	197	32.8	33.2	39.6	11.5	10.2	15.9	8.9	9.6	14.5
DALLAS, TX	23,198	21,390	33.3	34.6	36.6	17.4	19.1	22.7	11.0	12.4	15.2
DANBURY, CT	2,066	1,350	62.7	61.6	63.6	25.5	25.3	25.9	25.8	23.8	27.5
DANVILLE, VA	289	231	33.0	36.8	47.7	28.7	22.2	32.0	11.6	12.3	22.7
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	1,712	2,160	47.2	49.0	51.7	22.1	23.9	31.5	19.0	19.4	23.9
DAYTON-SPRINGFIELD, OH	6,510	5,993	48.9	51.9	56.8	21.0	21.6	32.7	19.3	22.6	27.5
DAYTONA BEACH, FL	5,129	4,374	39.3	43.3	42.5	10.8	12.1	14.4	13.7	16.8	15.5
DECATUR, AL	842	502	43.6	47.3	55.9	24.7	24.5	37.0	17.8	18.8	27.1
DECATUR, IL	414	473	45.5	50.1	48.3	21.7	27.5	29.9	20.4	21.0	22.3
DENVER, CO	28,815	20,448	48.0	44.6	48.0	28.9	26.5	30.9	19.5	16.6	18.8
DES MOINES, IA	3,009	3,474	52.5	53.3	55.9	20.7	19.9	23.4	19.6	20.4	24.3

MSA	Number of Mortgages		Low- and Moderate-Income			Geographically Targeted			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	Fannie Mae	Freddie Mac									
DETROIT, MI	47,259	35,961	50.4	50.1	55.4	23.2	21.5	29.9	19.0	19.0	24.0
DOTHAN, AL	469	370	43.8	35.9	50.8	14.1	12.7	22.3	12.1	8.2	24.1
DOVER, DE	560	549	36.3	45.8	47.9	20.4	27.0	21.9	10.5	15.7	18.3
DUBUQUE, IA	516	353	57.1	58.1	56.1	17.8	18.7	18.4	22.2	17.8	19.3
DULUTH-SUPERIOR, MN-WI	1,148	1,157	44.0	45.6	47.1	19.2	21.1	23.9	14.1	15.6	18.3
DUTCHESS COUNTY, NY	2,150	1,273	38.8	32.6	39.6	23.9	19.2	22.6	10.2	10.0	11.5
EAU CLAIRE, WI	421	1,031	38.5	40.1	44.8	27.3	21.4	29.2	11.5	11.9	17.4
EL PASO, TX	1,756	1,661	26.1	35.9	36.1	46.1	52.9	54.9	10.1	16.6	16.0
ELKHART-GOSHEN, IN	898	1,472	58.8	54.4	63.0	13.3	9.2	12.7	23.8	17.8	26.2
ELMIRA, NY	195	265	39.6	30.6	43.1	12.3	17.4	20.0	10.7	6.5	15.0
ENID, OK	164	174	24.0	35.7	44.6	9.1	15.5	29.3	9.3	12.5	22.1
ERIE, PA	654	1,021	38.6	35.1	38.5	19.4	18.0	22.3	11.1	10.8	14.0
EUGENE-SPRINGFIELD, OR	3,027	2,082	29.8	32.3	32.3	34.5	31.7	35.9	9.1	9.1	9.9
EVANSVILLE-HENDERSON, IN-KY	1,948	1,860	44.0	45.3	52.5	18.3	15.6	23.6	16.7	17.4	24.1
FARGO-MOORHEAD, ND-MN	589	682	39.5	40.9	44.4	21.9	19.9	24.0	13.2	12.2	16.3
FAYETTEVILLE, NC	724	1,352	33.4	33.3	39.7	16.9	18.5	21.3	10.4	11.9	15.3
FAYETTEVILLE-SPRINGDALE-ROGERS, AR	2,792	1,232	32.5	25.4	41.4	49.7	51.7	52.1	9.8	7.2	17.8
FITCHBURG-LEOMINSTER, MA	865	584	44.3	46.4	43.1	16.2	11.3	13.9	14.5	12.0	13.2
FLAGSTAFF, AZ-UT	1,096	902	30.5	25.5	31.6	25.7	28.4	27.8	7.4	7.3	9.8
FLINT, MI	4,139	1,991	43.7	47.6	48.7	14.8	14.1	20.8	15.9	17.0	20.9
FLORENCE, AL	700	438	41.8	59.8	48.2	16.0	17.6	21.2	13.5	21.6	20.6
FLORENCE, SC	759	600	32.6	31.7	53.9	26.9	28.2	48.8	10.7	9.9	27.3
FORT COLLINS-LOVELAND, CO	3,759	2,479	40.8	35.8	39.8	29.4	27.4	29.9	13.8	10.6	13.1
FORT LAUDERDALE, FL	19,302	13,873	46.4	48.4	45.9	20.7	22.5	23.9	17.7	20.4	18.3
FORT MYERS-CAPE CORAL, FL	6,250	5,102	36.6	37.7	36.2	17.3	19.5	21.2	13.1	14.1	13.1
FORT PIERCE-PORT ST. LUCIE, FL	2,740	2,419	43.1	46.5	45.9	8.2	11.9	12.1	17.5	18.0	18.5
FORT SMITH, AR-OK	897	507	26.0	23.4	38.3	16.7	23.9	32.4	6.1	5.8	14.4
FORT WALTON BEACH, FL	1,239	892	31.6	28.9	35.2	17.6	17.2	24.4	13.1	11.3	15.6
FORT WAYNE, IN	2,602	3,977	52.9	48.6	56.6	16.6	15.7	26.1	20.3	18.6	25.9
FORT WORTH-ARLINGTON, TX	10,339	8,943	38.0	39.0	43.3	23.5	24.1	29.5	12.9	15.1	18.9
FRESNO, CA	5,813	2,857	25.5	27.4	24.9	45.0	37.3	40.3	11.1	9.8	8.9
GADSDEN, AL	241	475	37.6	36.0	43.9	15.4	16.4	25.2	10.7	12.6	16.0
GAINESVILLE, FL	1,279	1,076	32.4	35.0	39.2	19.3	16.3	23.7	10.9	12.5	16.1
GALVESTON-TEXAS CITY, TX	1,868	1,503	27.9	26.5	31.6	21.6	20.9	26.2	8.9	10.1	12.2
GARY, IN	3,126	3,198	45.8	46.5	47.8	12.0	15.7	19.6	15.8	17.5	19.9
GLENS FALLS, NY	948	186	30.7	37.1	39.1	23.2	21.5	24.5	9.5	8.0	11.6
GOLDSBORO, NC	214	401	36.3	33.6	50.9	25.2	24.9	35.5	11.8	7.8	20.5
GRAND FORKS, ND-MN	226	187	31.3	33.1	42.4	16.4	18.7	20.1	9.0	11.4	17.8
GRAND JUNCTION, CO	1,295	1,144	33.7	34.0	36.2	35.5	35.1	37.4	10.4	9.3	11.2
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	10,094	10,107	51.6	46.6	56.6	20.8	17.5	25.5	18.5	15.2	23.0
GREAT FALLS, MT	283	319	32.6	30.4	35.3	16.6	14.7	20.9	12.2	9.1	13.4
GREELEY, CO	2,613	1,636	29.2	25.5	28.7	21.2	21.8	25.6	7.8	7.3	8.7
GREEN BAY, WI	1,588	1,703	48.9	51.3	52.3	15.9	17.9	20.7	16.6	17.9	19.3
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	5,901	8,715	43.2	42.7	50.7	22.8	20.4	31.9	15.1	14.8	21.5
GREENVILLE, NC	604	780	37.4	30.2	50.9	24.2	22.7	40.4	11.1	8.9	26.2
GREENVILLE-SPARTANBURG-ANDERSON, SC	5,013	7,486	44.2	43.4	52.2	19.9	18.3	28.8	15.1	15.0	23.3
HAGERSTOWN, MD	453	553	40.4	40.9	40.5	11.0	14.6	16.4	11.5	14.1	12.8
HAMILTON-MIDDLETOWN, OH	3,107	2,505	46.6	44.7	49.6	20.9	17.6	27.5	18.7	17.5	22.7

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	Purchased by:		Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	Fannie Mae	Freddie Mac									
HARRISBURG-LEBANON-CARLISLE, PA	3,093	2,680	46.4	41.5	48.2	20.0	20.0	27.3	14.3	13.0	18.3
HARTFORD, CT	6,946	5,947	44.7	46.1	45.7	15.9	16.2	18.0	14.8	15.3	15.3
HATTIESBURG, MS	730	232	29.1	21.1	36.8	13.2	16.4	21.8	7.2	7.2	14.7
HICKORY-MORGANTON-LENOIR, NC	1,559	2,555	46.0	43.4	53.2	12.9	10.7	15.7	14.4	14.5	20.9
HONOLULU, HI	3,965	1,669	42.6	38.8	36.7	65.5	66.6	65.4	15.7	13.9	12.3
HOUMA, LA	884	181	29.2	28.8	36.0	33.0	35.9	40.8	7.7	8.2	13.0
HOUSTON, TX	27,510	22,365	33.0	37.8	40.9	28.6	31.9	35.5	10.6	15.4	17.6
HUNTINGTON-ASHLAND, WV-KY-OH	978	956	33.3	30.1	40.8	24.8	22.1	31.9	11.3	8.3	16.1
HUNTSVILLE, AL	2,843	1,724	42.5	53.8	50.9	31.9	30.1	38.1	16.1	21.7	23.7
INDIANAPOLIS, IN	13,226	8,777	46.2	43.3	50.9	18.2	18.4	26.8	17.6	16.4	23.0
IOWA CITY, IA	734	679	47.4	45.2	50.0	23.0	25.7	28.6	14.3	12.8	18.1
JACKSON, MI	1,145	1,330	45.6	43.7	50.8	13.4	12.9	17.2	14.0	13.9	19.1
JACKSON, MS	2,658	1,005	43.5	33.7	48.4	24.2	25.3	33.0	19.9	10.5	25.2
JACKSON, TN	505	447	31.7	37.5	47.4	17.6	24.4	34.5	7.3	10.2	20.1
JACKSONVILLE, FL	8,157	7,373	38.7	40.5	46.8	18.9	19.9	28.2	13.8	15.5	20.3
JACKSONVILLE, NC	395	534	24.2	20.3	35.8	18.7	12.9	23.1	6.4	3.0	12.6
JAMESTOWN, NY	283	301	30.0	30.4	38.0	8.8	10.3	11.1	5.7	7.7	12.7
JANESVILLE-BELOIT, WI	957	893	58.9	54.3	58.0	21.2	21.7	28.2	21.3	20.1	22.7
JERSEY CITY, NJ	2,669	1,866	26.1	26.4	28.3	60.7	60.7	63.2	6.0	5.8	6.6
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	1,621	1,277	39.4	44.1	50.8	23.3	31.1	31.1	13.2	17.6	23.5
JOHNSTOWN, PA	366	318	26.1	29.6	34.8	18.6	15.1	21.3	6.5	7.7	11.0
JONESBORO, AR	344	166	36.5	32.1	39.8	16.6	12.0	24.4	8.5	10.5	16.8
JOPLIN, MO	824	1,593	45.0	40.0	45.7	13.6	12.8	20.7	15.9	14.7	18.0
KALAMAZOO-BATTLE CREEK, MI	3,109	3,903	45.3	39.2	48.8	26.3	19.2	32.9	17.4	14.0	22.2
KANKAKEE, IL	262	548	51.5	43.6	50.1	12.6	9.7	12.8	16.5	15.0	19.5
KANSAS CITY, MO-KS	12,730	11,493	47.1	47.5	49.6	20.1	23.1	27.5	17.5	18.7	21.5
KENOSHA, WI	1,353	731	46.7	37.9	43.3	12.1	8.2	15.0	13.7	11.1	14.7
KILLEEN-TEMPLE, TX	666	471	21.8	27.9	33.1	23.9	29.3	31.4	5.0	9.7	9.5
KNOXVILLE, TN	4,195	2,554	40.3	40.2	52.4	21.9	23.8	32.4	13.7	14.6	26.7
KOKOMO, IN	687	764	55.4	50.7	54.4	29.1	27.1	34.9	21.7	20.6	24.5
LA CROSSE, WI-MN	582	584	47.0	43.8	48.6	15.6	14.0	18.0	14.6	10.2	17.8
LAFAYETTE, LA	1,177	548	25.2	22.9	39.0	24.2	23.9	41.0	8.5	7.5	17.1
LAFAYETTE, IN	1,240	632	47.1	51.3	51.1	11.1	17.6	19.7	17.6	22.7	21.9
LAKE CHARLES, LA	807	367	33.5	31.3	38.9	23.3	23.4	31.8	12.2	10.5	16.8
LAKELAND-WINTER HAVEN, FL	2,405	2,826	41.0	41.7	44.1	14.9	20.9	23.4	14.3	16.3	18.3
LANCASTER, PA	2,376	2,533	44.9	45.6	44.1	11.1	10.3	11.4	14.0	13.5	14.2
LANSING-EAST LANSING, MI	4,531	2,937	43.2	47.0	52.7	18.4	19.6	25.7	12.6	16.2	19.8
LAREDO, TX	279	227	20.5	10.4	31.1	54.1	50.2	60.1	3.5	2.5	12.7
LAS CRUCES, NM	1,079	476	20.4	25.6	39.3	63.6	69.3	70.5	6.1	7.8	18.6
LAS VEGAS, NV-AZ	16,234	11,955	39.7	37.7	39.2	14.3	15.2	16.8	12.0	12.8	13.0
LAWRENCE, KS	800	564	42.6	34.3	38.8	31.8	26.8	33.1	13.5	11.3	12.8
LAWRENCE, MA-NH	3,740	2,375	42.7	45.1	45.4	14.8	20.9	21.8	13.8	14.9	16.3
LAWTON, OK	256	205	30.6	24.6	40.0	39.5	31.7	40.1	10.3	5.5	15.5
LEWISTON-AUBURN, ME	235	283	31.7	28.9	39.0	7.3	9.2	9.1	5.8	5.1	12.1
LEXINGTON, KY	2,794	3,557	44.5	38.6	46.0	31.3	27.7	35.9	16.7	14.0	19.9
LIMA, OH	768	785	48.6	50.0	49.1	14.6	14.8	19.2	16.4	20.3	19.4
LINCOLN, NE	2,437	992	53.5	46.5	53.5	17.1	16.3	24.7	19.7	15.7	22.5
LITTLE ROCK-NORTH LITTLE ROCK, AR	3,196	2,494	32.6	33.6	43.2	12.3	15.6	25.1	11.4	12.2	19.8

MSA	Number of Mortgages		Low- and Moderate-Income			Geographically Targeted			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	Fannie Mae	Freddie Mac									
LONGVIEW-MARSHALL, TX	698	292	24.7	30.4	40.8	16.9	18.5	29.8	5.6	10.7	17.7
LOS ANGELES-LONG BEACH, CA	63,729	24,995	28.8	31.9	28.6	47.8	45.3	46.5	9.3	10.3	8.4
LOUISVILLE, KY-IN	6,077	8,347	46.8	41.5	49.8	21.9	17.8	30.4	19.2	15.9	22.7
LOWELL, MA-NH	2,828	1,883	46.0	47.5	46.6	14.4	16.8	18.2	15.5	15.8	15.7
LUBBOCK, TX	1,006	806	23.5	27.2	31.1	14.8	17.1	24.0	6.3	9.8	13.2
LYNCHBURG, VA	979	1,268	40.5	41.2	47.4	11.5	12.9	15.8	15.8	12.8	19.0
MACON, GA	1,877	1,414	34.2	38.9	45.0	16.5	23.8	30.7	10.8	14.2	20.2
MADISON, WI	3,041	2,858	48.3	50.3	51.5	21.0	23.1	24.2	15.1	16.6	17.8
MANCHESTER, NH	1,769	1,226	36.2	34.2	40.2	15.5	14.4	20.4	10.0	8.4	12.4
MANSFIELD, OH	736	588	50.9	55.3	53.6	27.7	26.4	31.8	19.8	21.7	23.0
MCALLEN-EDINBURG-MISSION, TX	834	1,147	13.9	20.0	27.8	44.8	52.8	58.6	2.6	7.1	8.2
MEDFORD-ASHLAND, OR	2,090	1,136	27.4	29.3	29.9	29.3	30.9	32.9	7.1	9.0	8.5
MELBOURNE-TITUSVILLE-PALM BAY, FL	4,446	3,837	46.2	47.4	45.9	25.3	22.8	26.3	22.1	20.7	20.4
MEMPHIS, TN-AR-MS	6,219	3,857	35.1	34.7	45.6	20.9	23.3	34.4	12.8	13.0	21.5
MERCED, CA	1,175	776	19.9	24.5	20.8	68.6	71.0	69.3	6.5	7.1	5.2
MIAMI, FL	17,009	11,932	32.9	34.1	31.7	42.5	44.7	46.0	9.4	11.2	10.1
MIDDLESEX-SOMERSET-HUNTERDON, NJ	8,112	8,629	56.6	58.0	56.0	23.2	25.0	24.1	20.5	22.3	21.0
MILWAUKEE-WAUKESHA, WI	9,671	6,641	48.5	48.4	51.4	15.2	16.9	22.8	14.9	17.3	20.2
MINNEAPOLIS-ST. PAUL, MN-WI	23,491	29,266	58.9	54.9	58.2	26.2	22.3	27.8	23.2	20.2	23.5
MISSOULA, MT	846	402	29.4	31.6	35.8	23.8	23.1	25.1	9.9	10.1	12.8
MOBILE, AL	3,431	2,640	33.0	37.7	43.7	8.7	10.5	17.8	10.9	12.5	17.1
MODESTO, CA	3,609	2,518	30.3	30.5	28.5	34.2	30.1	34.5	10.0	8.3	8.3
MONMOUTH-OCEAN, NJ	9,382	9,184	40.0	43.9	41.1	36.8	37.1	37.6	15.2	17.6	15.9
MONROE, LA	888	167	25.0	27.1	33.9	10.4	17.4	22.4	8.6	14.8	15.3
MONTGOMERY, AL	1,988	684	43.3	46.4	51.4	21.9	27.2	36.8	15.5	15.7	24.3
MUNCIE, IN	435	506	52.7	48.5	51.7	27.8	25.5	34.5	21.4	20.1	24.4
MYRTLE BEACH, SC	3,105	2,578	30.5	25.6	37.1	26.0	27.6	29.7	9.1	7.0	13.9
NAPLES, FL	3,336	3,739	40.5	42.5	39.9	18.9	20.4	21.9	14.7	15.1	13.5
NASHUA, NH	1,932	1,565	46.6	43.7	47.2	22.4	22.6	25.7	14.6	14.4	15.9
NASHVILLE, TN	8,791	7,533	49.5	51.1	54.4	16.6	18.3	25.0	19.2	19.8	25.4
NASSAU-SUFFOLK, NY	18,312	11,331	50.5	47.2	50.8	34.7	33.4	36.1	16.7	13.0	16.1
NEW BEDFORD, MA	922	398	30.9	29.9	30.1	14.3	19.3	19.6	9.3	6.3	8.4
NEW HAVEN-MERIDEN, CT	3,877	2,544	43.9	47.7	46.3	20.6	21.7	25.1	15.2	16.9	17.4
NEW LONDON-NORWICH, CT-RI	1,771	1,378	39.3	38.6	40.8	15.4	18.4	17.0	13.3	12.9	12.9
NEW ORLEANS, LA	7,422	2,646	32.5	32.9	34.5	28.6	31.6	34.3	11.8	12.4	13.7
NEW YORK, NY	34,737	15,044	28.7	24.6	31.5	27.8	25.1	30.1	6.5	4.5	7.4
NEWARK, NJ	10,304	10,792	44.6	45.3	45.0	21.6	21.1	24.9	14.3	15.5	16.2
NEWBURGH, NY-PA	3,129	1,937	32.4	31.1	36.5	25.5	23.2	24.9	7.9	7.7	11.1
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	6,503	8,530	34.2	38.2	39.8	27.4	29.5	33.7	12.9	14.6	15.5
OAKLAND, CA	26,185	12,650	42.7	41.9	38.7	52.8	50.8	52.8	15.2	14.0	13.2
OCALA, FL	2,128	1,508	35.7	44.8	44.4	27.3	20.2	26.9	10.9	16.4	14.9
ODESSA-MIDLAND, TX	646	659	22.7	26.1	36.4	10.5	20.5	28.9	5.1	8.8	19.0
OKLAHOMA CITY, OK	7,531	4,590	33.3	33.0	41.3	18.9	20.3	28.8	11.3	12.1	17.3
OLYMPIA, WA	2,091	951	35.2	36.4	36.7	34.2	36.6	37.0	9.0	10.5	9.7
OMAHA, NE-IA	7,295	3,986	48.2	48.2	51.0	15.5	22.2	27.4	17.7	19.9	23.3
ORANGE COUNTY, CA	26,088	12,418	41.5	45.9	39.1	35.2	31.1	33.2	14.0	15.9	12.3
ORLANDO, FL	17,507	12,155	38.1	40.6	40.1	30.6	31.6	35.5	13.0	14.8	14.7
OWENSBORO, KY	291	859	42.8	43.5	51.7	23.4	18.7	24.8	12.6	14.0	20.0

MSA	Number of Mortgages		Low- and Moderate-Income			Geographically Targeted			Special Affordable		
	Purchased by:		Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	Fannie Mae	Freddie Mac									
PANAMA CITY, FL	1,326	618	26.9	31.4	36.9	11.4	14.2	20.2	8.5	10.8	15.3
PARKERSBURG-MARIETTA, WV-OH	372	411	42.6	42.1	48.8	29.3	21.9	30.7	21.7	14.4	22.5
PENSACOLA, FL	2,649	2,162	34.9	40.9	39.6	16.5	23.3	25.7	12.1	17.2	16.4
PEORIA-PEKIN, IL	1,983	1,828	53.2	48.6	53.2	20.1	18.3	22.6	21.7	18.4	22.2
PHILADELPHIA, PA-NJ	29,408	26,961	38.7	41.9	43.3	16.3	22.1	24.2	12.8	16.7	18.3
PHOENIX-MESA, AZ	30,830	29,181	39.8	41.0	42.3	30.2	31.5	33.3	14.6	16.3	16.4
PINE BLUFF, AR	212	180	20.6	27.2	38.4	22.2	25.6	32.5	8.5	9.9	15.4
PITTSBURGH, PA	9,090	8,173	34.5	31.1	38.3	18.9	18.5	27.1	11.8	10.4	15.7
PITTSFIELD, MA	284	86	37.5	29.6	41.9	10.6	14.0	12.4	14.2	12.3	16.4
POCATELLO, ID	659	384	42.1	42.5	48.3	27.8	30.2	29.2	15.4	16.6	19.1
PORTLAND, ME	2,115	1,221	34.7	35.5	39.9	19.2	18.3	22.8	10.1	10.8	12.9
PORTLAND-VANCOUVER, OR-WA	21,125	12,990	37.0	37.1	38.3	28.9	24.8	28.1	12.2	11.9	13.0
PORTSMOUTH-ROCHESTER, NH-ME	2,453	1,418	31.9	30.5	36.9	13.2	11.2	15.3	8.4	7.7	11.1
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	8,724	4,955	35.2	36.7	36.8	13.9	15.1	17.2	10.0	9.4	10.9
PROVO-OREM, UT	3,299	2,304	32.7	33.3	32.7	15.3	16.8	16.6	5.7	6.4	6.3
PUEBLO, CO	1,392	705	29.3	34.1	35.8	35.0	41.7	43.7	10.8	12.8	16.3
PUNTA GORDA, FL	2,870	1,339	37.0	38.6	40.2	14.1	20.8	19.1	12.4	14.4	13.6
RACINE, WI	1,320	1,035	51.8	48.7	52.9	13.9	18.5	18.3	17.2	18.2	19.7
RALEIGH-DURHAM-CHAPEL HILL, NC	8,780	12,290	44.2	46.8	48.5	25.1	25.0	31.6	15.8	16.3	22.2
RAPID CITY, SD	436	290	31.6	32.3	44.6	20.9	20.3	32.1	10.5	13.4	22.0
READING, PA	2,392	2,336	41.9	40.1	46.8	7.5	9.7	16.3	11.3	14.2	19.6
REDDING, CA	1,413	877	26.0	30.1	26.5	21.2	18.6	19.3	10.6	8.5	7.7
RENO, NV	3,027	2,576	40.9	42.2	44.5	18.2	18.4	22.8	13.6	14.4	16.9
RICHLAND-KENNEWICK-PASCO, WA	1,465	926	34.3	37.1	37.2	21.2	28.7	25.2	11.4	14.7	14.3
RICHMOND-PETERSBURG, VA	6,097	8,621	42.9	43.9	47.8	21.3	19.7	27.4	16.6	17.4	20.7
RIVERSIDE-SAN BERNARDINO, CA	28,266	14,626	26.1	27.7	26.5	36.3	38.3	39.0	9.0	10.1	8.5
ROANOKE, VA	1,159	2,131	45.5	52.1	52.9	19.9	22.9	29.0	16.7	22.2	23.2
ROCHESTER, MN	699	1,620	65.2	56.6	61.0	22.6	22.0	25.5	26.1	21.1	26.9
ROCHESTER, NY	6,586	3,435	37.5	37.9	48.7	15.3	20.8	22.9	12.3	12.6	19.5
ROCKFORD, IL	2,524	3,124	49.2	51.3	52.5	16.2	18.4	21.7	18.2	19.1	21.6
ROCKY MOUNT, NC	466	649	44.5	25.4	53.0	46.4	45.6	53.6	15.4	6.1	25.3
SACRAMENTO, CA	19,467	10,100	33.2	31.9	31.4	29.9	27.0	29.2	11.7	10.0	10.0
SAGINAW-BAY CITY-MIDLAND, MI	2,074	2,354	51.0	46.2	51.4	24.7	20.0	28.3	21.9	17.5	24.9
ST. CLOUD, MN	732	1,252	49.6	45.3	49.3	27.7	19.2	23.5	15.8	12.5	16.2
ST. JOSEPH, MO	508	497	43.5	43.9	43.9	19.5	18.3	23.5	12.4	17.3	18.7
ST. LOUIS, MO-IL	17,988	24,231	47.5	44.8	52.5	22.3	20.9	31.8	17.9	16.8	23.9
SALEM, OR	3,163	1,509	31.7	33.4	35.0	13.7	15.1	15.5	9.1	8.5	9.2
SALINAS, CA	3,151	1,691	24.6	28.3	24.3	66.0	69.6	70.8	6.8	7.5	6.4
SALT LAKE CITY-OGDEN, UT	12,868	6,375	46.4	44.0	46.4	22.4	23.1	24.7	15.0	14.1	16.2
SAN ANGELO, TX	304	288	26.0	35.5	37.1	24.0	32.3	37.2	6.5	10.7	13.1
SAN ANTONIO, TX	6,054	5,102	21.8	26.1	33.3	22.5	29.6	33.3	5.8	9.6	13.8
SAN DIEGO, CA	31,151	12,473	30.2	31.0	27.1	36.1	34.2	36.2	10.0	10.2	8.0
SAN FRANCISCO, CA	10,080	4,666	45.8	44.5	37.7	57.4	51.2	54.1	16.2	14.0	12.1
SAN JOSE, CA	11,440	5,237	57.8	59.2	52.7	68.4	67.2	69.6	23.2	22.8	20.7
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	3,266	1,627	23.5	24.6	22.6	23.6	21.5	24.5	6.5	6.5	4.6
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	2,830	1,183	30.7	35.0	33.1	37.3	32.0	36.1	10.8	12.7	11.5
SANTA CRUZ-WATSONVILLE, CA	2,186	1,287	33.6	35.9	33.2	46.7	46.0	48.2	9.4	11.1	10.3
SANTA FE, NM	1,437	926	42.0	47.5	46.3	59.9	70.4	63.3	16.9	19.6	21.1

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Geographically Targeted			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
SANTA ROSA, CA	6,490	3,100	33.2	32.4	30.6	22.1	22.5	23.9	9.0	7.3	6.9
SARASOTA-BRADENTON, FL	7,987	4,821	39.6	38.5	38.1	15.7	15.2	18.8	14.5	14.1	14.2
SAVANNAH, GA	1,978	2,147	34.2	33.3	39.9	17.6	20.0	28.0	10.6	11.1	15.6
SCRANTON-WILKES-BARRE-HAZLETON, PA	4,345	1,696	45.0	37.3	43.4	17.8	14.3	20.2	14.5	12.2	15.5
SEATTLE-BELLEVUE-EVERETT, WA	28,229	13,948	48.4	47.7	46.8	33.2	33.7	34.0	16.3	14.9	15.2
SHARON, PA	572	366	31.9	33.7	39.7	10.5	10.7	14.1	9.4	9.7	13.3
SHEBOYGAN, WI	720	609	49.2	48.6	54.2	12.9	16.3	20.3	12.8	14.5	20.1
SHERMAN-DENISON, TX	630	384	25.3	22.6	32.7	11.3	13.0	13.4	6.3	6.5	12.2
SHREVEPORT-BOSSIER CITY, LA	1,887	486	25.2	32.9	37.1	10.4	18.9	26.0	7.6	13.0	16.6
SIoux CITY, IA-NE	678	231	50.0	41.4	47.6	21.8	26.4	29.2	19.4	14.1	19.5
SIoux FALLS, SD	1,299	780	40.6	34.2	48.4	20.9	15.6	27.0	12.0	10.4	17.0
SOUTH BEND, IN	1,412	2,080	52.7	47.2	56.3	24.9	18.8	32.1	22.5	17.4	27.5
SPOKANE, WA	4,344	1,676	38.2	39.7	41.7	29.4	28.4	28.5	14.6	16.6	17.0
SPRINGFIELD, IL	1,639	1,340	53.7	51.2	55.3	19.3	19.0	27.0	20.9	18.1	24.3
SPRINGFIELD, MO	1,776	2,979	45.7	45.7	48.2	18.8	20.5	27.8	15.4	16.8	20.1
SPRINGFIELD, MA	2,403	1,144	38.3	43.7	41.8	16.8	22.3	22.1	11.1	11.5	13.3
STAMFORD-NORWALK, CT	2,420	1,921	69.4	75.0	68.4	65.0	61.6	62.0	39.5	41.4	37.3
STATE COLLEGE, PA	413	631	32.6	27.0	35.5	37.5	40.9	44.3	7.3	8.2	11.4
STEBENVILLE-WEIRTON, OH-WV	453	293	40.6	41.6	45.3	24.7	22.2	31.6	12.6	13.3	16.5
STOCKTON-LODI, CA	4,937	3,256	24.3	27.4	22.9	33.8	35.1	35.3	8.2	10.8	7.7
SUMTER, SC	285	312	40.1	28.6	50.9	34.4	38.1	52.8	17.2	10.4	26.4
SYRACUSE, NY	3,875	1,583	30.9	34.4	42.1	13.3	21.0	23.4	8.4	10.0	15.6
TACOMA, WA	7,765	3,835	32.8	34.8	34.6	22.8	19.9	23.4	8.7	9.1	9.1
TALLAHASSEE, FL	1,318	1,384	40.6	42.0	47.1	33.2	33.7	42.1	14.6	17.2	22.7
TAMPA-ST. PETERSBURG-CLEARWATER, FL	22,341	19,323	39.4	44.0	43.3	26.3	27.2	31.5	16.0	19.1	19.2
TERRE HAUTE, IN	835	635	36.4	47.9	50.2	15.9	17.5	26.4	15.8	20.6	22.6
TEXARKANA, TX-TEXARKANA, AR	319	158	24.9	33.3	38.8	16.6	23.4	34.4	7.3	6.3	17.5
TOLEDO, OH	6,855	4,273	51.2	46.3	54.1	20.4	16.0	24.9	20.9	16.7	24.7
TOPEKA, KS	820	613	56.1	46.8	52.7	16.1	14.5	23.8	25.2	16.2	23.0
TRENTON, NJ	2,234	2,060	47.9	49.3	49.1	17.9	23.6	25.2	17.6	21.2	22.2
TUCSON, AZ	7,190	6,717	35.0	38.6	40.3	21.0	22.4	27.5	12.4	14.8	16.2
TULSA, OK	4,950	3,933	32.9	29.2	39.3	17.6	17.0	28.3	10.6	9.9	16.8
TUSCALOOSA, AL	914	729	34.1	38.7	46.3	18.6	18.1	21.9	12.0	11.4	21.5
TYLER, TX	621	732	31.5	35.9	42.9	11.3	20.5	23.5	7.2	12.7	16.1
UTICA-ROME, NY	949	494	29.8	37.7	40.6	14.2	15.2	19.1	7.1	11.1	13.8
VALLEJO-FAIRFIELD-NAPA, CA	5,962	2,856	27.5	28.1	25.2	41.7	43.6	43.7	7.2	7.6	5.6
VENTURA, CA	7,988	3,733	41.6	41.8	41.8	40.6	37.2	41.2	14.9	12.8	14.4
VICTORIA, TX	117	202	30.0	26.1	36.9	35.0	42.6	41.4	7.3	7.9	15.7
VINELAND-MILLVILLE-BRIDGETON, NJ	476	377	42.5	46.5	44.5	26.7	27.6	29.3	14.5	13.2	16.7
VISALIA-TULARE-PORTERVILLE, CA	2,183	967	24.3	29.3	26.6	51.1	52.1	49.6	11.6	9.7	10.2
WACO, TX	762	508	30.2	25.8	36.1	13.0	21.9	26.6	9.0	10.6	16.1
WASHINGTON, DC-MD-VA-WV	35,374	37,095	54.8	60.4	54.5	35.6	37.5	36.5	21.7	25.6	22.4
WATERBURY, CT	1,225	821	43.2	46.9	47.7	9.1	12.4	12.8	16.5	17.9	17.0
WATERLOO-CEDAR FALLS, IA	511	769	47.2	49.0	51.3	30.3	33.0	33.6	19.6	24.3	25.4
WAUSAU, WI	467	508	45.0	47.8	52.7	13.5	14.8	15.8	9.4	12.4	17.2
WEST PALM BEACH-BOCA RATON, FL	14,526	9,364	47.2	49.0	46.0	24.0	26.4	26.2	19.9	22.0	18.8
WHEELING, WV-OH	352	284	34.4	36.7	41.9	23.3	23.9	26.4	10.9	11.4	15.0
WICHITA, KS	4,279	2,579	50.9	49.2	31.2	17.0	18.2	21.6	19.5	19.3	10.3

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Geographically Targeted			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
WICHITA FALLS, TX	483	208	23.8	29.3	54.8	15.1	22.1	26.1	7.6	7.3	24.5
WILLIAMSPORT, PA	309	290	34.8	33.8	39.7	18.4	20.7	26.1	7.5	10.7	13.0
WILMINGTON-NEWARK, DE-MD	4,103	3,983	53.7	56.4	59.3	22.3	21.3	27.7	22.3	22.7	27.9
WILMINGTON, NC	2,128	2,581	34.6	33.1	38.9	26.8	30.5	36.1	10.7	11.7	16.6
WORCHESTER, MA-CT	3,577	2,284	38.2	36.6	39.6	10.9	12.4	14.7	11.3	9.9	11.6
YAKIMA, WA	1,441	749	32.8	40.5	37.4	36.2	45.0	38.7	11.5	16.7	14.0
YOLO, CA	1,414	662	32.7	34.0	34.2	30.0	30.5	35.1	12.0	12.3	11.3
YORK, PA	2,183	2,394	46.6	40.9	42.6	12.4	11.1	14.1	12.9	12.7	13.3
YOUNGSTOWN-WARREN, OH	6,337	2,200	38.0	47.5	48.8	15.3	21.2	26.3	11.4	20.1	20.0
YUBA CITY, CA	713	550	26.2	29.2	26.8	30.9	28.4	30.1	11.6	11.6	8.7
YUMA, AZ	621	474	35.4	31.1	36.8	38.6	38.6	45.6	17.9	12.9	16.9

Notes:

The GSE percentages are derived from the GSE Public Use Database. The GSE data include all single-family loans purchased in metropolitan areas in 2000, regardless of year of origination.

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

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

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

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

Table 10a-2000

Loan-to-Value Characteristics of Fannie Mae's Purchases, 2000

	Loan-to-Value Ratio				
	<u>LTV >95%</u>	<u>90% < LTV ≤ 95%</u>	<u>80% < LTV ≤ 90%</u>	<u>LTV ≤ 80%</u>	<u>Total ¹</u>
<u>Home Purchase</u>					
All Loans	51,855 4.4 %	219,891 18.8 %	189,021 16.1 %	711,178 60.7 %	1,171,945 100.0 %
Very- Low-Income Borrower Loans	10,181 8.5 %	20,329 16.9 %	16,471 13.7 %	73,449 61.0 %	120,430 100.0 %
Less- Than-Median Income Borrower Loans	31,257 7.3 %	86,756 20.2 %	67,833 15.8 %	243,084 56.7 %	428,930 100.0 %
<u>All Other Loans</u>					
All Loans	5,967 1.1 %	9,019 1.7 %	64,112 12.2 %	444,385 84.9 %	523,483 100.0 %
Very- Low-Income Borrower Loans	47 0.1 %	528 0.8 %	5,565 8.4 %	59,900 90.7 %	66,040 100.0 %
Less- Than-Median Income Borrower Loans	124 0.1 %	2,598 1.2 %	24,181 11.6 %	181,172 87.1 %	208,075 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in 2000. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 10b-2000

Loan-to-Value Characteristics of Freddie Mac's Purchases, 2000

	Loan-to-Value Ratio				
	<u>LTV >95%</u>	<u>90% < LTV ≤ 95%</u>	<u>80% < LTV ≤ 90%</u>	<u>LTV ≤ 80%</u>	<u>Total ¹</u>
<u>Home Purchase</u>					
All Loans	54,543 6.1 %	181,996 20.2 %	136,968 15.2 %	525,454 58.5 %	898,961 100.0 %
Very- Low-Income Borrower Loans	12,601 12.7 %	17,109 17.2 %	12,687 12.8 %	56,968 57.3 %	99,365 100.0 %
Less- Than-Median Income Borrower Loans	36,241 10.6 %	69,836 20.5 %	49,605 14.6 %	184,632 54.3 %	340,314 100.0 %
<u>All Other Loans</u>					
All Loans	2,324 0.5 %	10,453 2.3 %	61,051 13.6 %	376,222 83.6 %	450,050 100.0 %
Very- Low-Income Borrower Loans	87 0.1 %	947 1.5 %	6,651 10.6 %	54,998 87.7 %	62,683 100.0 %
Less- Than-Median Income Borrower Loans	276 0.1 %	3,901 2.1 %	25,362 13.5 %	158,540 84.3 %	188,079 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Freddie Mac in 2000. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 10a-1999

Loan-to-Value Characteristics of Fannie Mae's Purchases, 1999

	Loan-to-Value Ratio				
	<u>LTV >95%</u>	<u>90% < LTV ≤ 95%</u>	<u>80% < LTV ≤ 90%</u>	<u>LTV ≤ 80%</u>	<u>Total ¹</u>
<u>Home Purchase</u>					
All Loans	48,337 4.3 %	253,117 22.6 %	189,471 16.9 %	629,425 56.2 %	1,120,350 100.0 %
Very- Low-Income Borrower Loans	8,353 7.3 %	21,551 18.7 %	16,958 14.7 %	68,343 59.3 %	115,205 100.0 %
Less- Than-Median Income Borrower Loans	29,419 7.0 %	95,399 22.6 %	69,841 16.6 %	226,715 53.8 %	421,374 100.0 %
<u>All Other Loans</u>					
All Loans	18,284 1.3 %	19,967 1.5 %	155,865 11.4 %	1,177,267 85.8 %	1,371,383 100.0 %
Very- Low-Income Borrower Loans	1,608 1.2 %	1,394 1.0 %	10,738 8.0 %	119,955 89.7 %	133,695 100.0 %
Less- Than-Median Income Borrower Loans	7,293 1.5 %	6,869 1.4 %	54,979 11.1 %	428,367 86.1 %	497,508 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in 1999. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 10b-1999

Loan-to-Value Characteristics of Freddie Mac's Purchases, 1999

	Loan-to-Value Ratio				
	<u>LTV >95%</u>	<u>90% < LTV ≤ 95%</u>	<u>80% < LTV ≤ 90%</u>	<u>LTV ≤ 80%</u>	<u>Total ¹</u>
<u>Home Purchase</u>					
All Loans	43,601 5.2 %	184,971 22.0 %	137,117 16.3 %	474,156 56.5 %	839,845 100.0 %
Very- Low-Income Borrower Loans	5,706 6.9 %	14,985 18.0 %	11,381 13.7 %	51,043 61.4 %	83,115 100.0 %
Less- Than-Median Income Borrower Loans	20,672 6.8 %	68,758 22.7 %	47,228 15.6 %	165,898 54.8 %	302,556 100.0 %
<u>All Other Loans</u>					
All Loans	427 0.0 %	12,427 1.1 %	125,938 11.2 %	981,513 87.6 %	1,120,305 100.0 %
Very- Low-Income Borrower Loans	43 0.0 %	856 0.7 %	9,551 7.9 %	110,104 91.3 %	120,554 100.0 %
Less- Than-Median Income Borrower Loans	126 0.0 %	3,663 0.9 %	45,815 10.7 %	377,479 88.4 %	427,083 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Freddie Mac in 1999. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 11a-2000

Loan-to-Value Characteristics of Fannie Mae's Purchases in Underserved Areas, 2000

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total ¹
<u>Home Purchase</u>					
All Loans	51,855 4.4 %	219,891 18.8 %	189,021 16.1 %	711,178 60.7 %	1,171,945 100.0 %
Loans in Underserved Areas	19,487 6.8 %	61,285 21.3 %	50,362 17.5 %	155,943 54.3 %	287,077 100.0 %
Very- Low-Income Borrower Loans	5,303 12.1 %	9,105 20.8 %	6,296 14.4 %	23,115 52.8 %	43,819 100.0 %
Less- Than-Median Income Borrower Loans	13,341 10.4 %	29,845 23.3 %	20,682 16.1 %	64,442 50.2 %	128,310 100.0 %
<u>All Other Loans</u>					
All Loans	5,967 1.1 %	9,019 1.7 %	64,112 12.2 %	444,385 84.9 %	523,483 100.0 %
Loans in Underserved Areas	1,671 1.0 %	2,876 1.8 %	21,572 13.3 %	135,702 83.9 %	161,821 100.0 %
Very- Low-Income Borrower Loans	25 0.1 %	254 0.9 %	2,772 9.7 %	25,575 89.3 %	28,626 100.0 %
Less- Than-Median Income Borrower Loans	51 0.1 %	1,015 1.3 %	9,670 12.6 %	65,860 86.0 %	76,596 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 1999. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 11b-2000

Loan-to-Value Characteristics of Freddie Mac's Purchases in Underserved Areas, 2000

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total ¹
<u>Home Purchase</u>					
All Loans	54,543 6.1 %	181,996 20.2 %	136,968 15.2 %	525,454 58.5 %	898,961 100.0 %
Loans in Underserved Areas	21,807 10.3 %	50,322 23.9 %	34,243 16.2 %	104,431 49.5 %	210,803 100.0 %
Very- Low-Income Borrower Loans	6,541 17.8 %	7,927 21.6 %	4,985 13.6 %	17,240 47.0 %	36,693 100.0 %
Less- Than-Median Income Borrower Loans	15,390 20.3 %	15,854 20.9 %	9,970 13.2 %	34,480 45.6 %	75,694 100.0 %
<u>All Other Loans</u>					
All Loans	2,324 0.5 %	10,453 2.3 %	61,051 13.6 %	376,222 83.6 %	450,050 100.0 %
Loans in Underserved Areas	1,008 0.7 %	3,793 2.6 %	22,226 15.4 %	117,272 81.3 %	144,299 100.0 %
Very- Low-Income Borrower Loans	48 0.2 %	515 1.7 %	3,588 12.2 %	25,300 85.9 %	29,451 100.0 %
Less- Than-Median Income Borrower Loans	145 0.2 %	1,748 2.4 %	11,160 15.1 %	60,877 82.3 %	73,930 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 1999. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 11a-1999

Loan-to-Value Characteristics of Fannie Mae's Purchases in Underserved Areas, 1999

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total ¹
<u>Home Purchase</u>					
All Loans	48,337 4.3 %	253,117 22.6 %	189,471 16.9 %	629,425 56.2 %	1,120,350 100.0 %
Loans in Underserved Areas	16,248 6.6 %	64,062 25.8 %	45,125 18.2 %	122,571 49.4 %	248,006 100.0 %
Very- Low-Income Borrower Loans	4,056 10.1 %	9,406 23.3 %	6,767 16.8 %	20,099 49.8 %	40,328 100.0 %
Less- Than-Median Income Borrower Loans	11,430 9.6 %	31,423 26.4 %	21,009 17.7 %	55,017 46.3 %	118,879 100.0 %
<u>All Other Loans</u>					
All Loans	18,284 1.3 %	19,967 1.5 %	155,865 11.4 %	1,177,267 85.8 %	1,371,383 100.0 %
Loans in Underserved Areas	5,598 1.7 %	5,418 1.6 %	42,924 12.8 %	282,247 84.0 %	336,187 100.0 %
Very- Low-Income Borrower Loans	903 1.8 %	646 1.3 %	4,836 9.6 %	43,959 87.3 %	50,344 100.0 %
Less- Than-Median Income Borrower Loans	2,953 1.9 %	2,514 1.6 %	19,349 12.4 %	130,823 84.1 %	155,639 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Fannie Mae in underserved areas (both metropolitan and non-metropolitan) in 1999. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 11b-1999

Loan-to-Value Characteristics of Freddie Mac's Purchases in Underserved Areas, 1999

	Loan-to-Value Ratio				
	LTV >95%	90% < LTV ≤ 95%	80% < LTV ≤ 90%	LTV ≤ 80%	Total ¹
<u>Home Purchase</u>					
All Loans	43,601 5.2 %	184,971 22.0 %	137,117 16.3 %	474,156 56.5 %	839,845 100.0 %
Loans in Underserved Areas	15,317 7.8 %	48,239 24.5 %	34,719 17.6 %	98,621 50.1 %	196,896 100.0 %
Very- Low-Income Borrower Loans	2,543 8.9 %	6,527 22.7 %	4,497 15.7 %	15,161 52.8 %	28,728 100.0 %
Less- Than-Median Income Borrower Loans	7,441 8.7 %	22,516 26.4 %	14,237 16.7 %	41,153 48.2 %	85,347 100.0 %
<u>All Other Loans</u>					
All Loans	427 0.0 %	12,427 1.1 %	125,938 11.2 %	981,513 87.6 %	1,120,305 100.0 %
Loans in Underserved Areas	195 0.1 %	4,018 1.3 %	38,273 12.7 %	258,081 85.9 %	300,567 100.0 %
Very- Low-Income Borrower Loans	19 0.0 %	413 0.9 %	4,735 9.9 %	42,810 89.2 %	47,977 100.0 %
Less- Than-Median Income Borrower Loans	57 0.0 %	1,449 1.0 %	17,340 12.3 %	121,794 86.6 %	140,640 100.0 %

Entries include all owner-occupied one-unit mortgages purchased by Freddie Mac in underserved areas (both metropolitan and non-metropolitan) in 1999. The data are adjusted for participation percent and REMIC weight.

¹ Excludes loans missing LTV information.

Table 12a-2000

Loan-to-Value Characteristics of GSEs' Conventional Mortgage Purchases Meeting 1 or More Affordable Housing Goals, 2000

<u>Loan-to-Value Ratio</u>	<u>Meets 1 or More Affordable Housing Goals</u>					
	<u>Fannie Mae</u>					
	<u>No</u>		<u>Yes</u>		<u>Total</u>	
0% < LTV <= 80%	589,589	70.2%	565,974	66.1%	1,155,563	68.1%
80% < LTV <= 90%	123,899	14.7%	129,234	15.1%	253,133	14.9%
90% < LTV <= 100%	126,553	15.1%	160,179	18.7%	286,732	16.9%
Missing	103	0.0%	909	0.1%	1,012	0.1%
Total	840,144	100.0%	856,296	100.0%	1,696,440	100.0%

<u>Loan-to-Value Ratio</u>	<u>Meets 1 or More Affordable Housing Goals</u>					
	<u>Freddie Mac</u>					
	<u>No</u>		<u>Yes</u>		<u>Total</u>	
0% < LTV <= 80%	460,573	69.7%	440,540	63.5%	901,113	66.5%
80% < LTV <= 90%	96,344	14.6%	101,010	14.6%	197,354	14.6%
90% < LTV <= 100%	101,365	15.3%	138,651	20.0%	240,016	17.7%
Missing	2,566	0.4%	13,240	1.9%	15,806	1.2%
Total	660,848	100.0%	693,441	100.0%	1,354,289	100.0%

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

Table 12b-2000

**Loan-to-Value Characteristics of GSEs' Purchases of
Conventional Home Purchase Mortgages
Meeting 1 or More Affordable Housing Goals, 2000**

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Fannie Mae					
	No		Yes		Total	
0% < LTV <= 80%	392,145	64.7%	319,033	56.2%	711,178	60.6%
80% < LTV <= 90%	95,683	15.8%	93,338	16.5%	189,021	16.1%
90% < LTV <= 100%	117,752	19.4%	153,994	27.1%	271,746	23.2%
Missing	100	0.0%	898	0.2%	998	0.1%
Total	605,680	100.0%	567,263	100.0%	1,172,943	100.0%

Loan-to-Value Ratio	Meets 1 or More Affordable Housing Goals					
	Freddie Mac					
	No		Yes		Total	
0% < LTV <= 80%	295,571	63.5%	229,352	52.2%	524,923	58.0%
80% < LTV <= 90%	71,389	15.3%	64,970	14.8%	136,359	15.1%
90% < LTV <= 100%	96,692	20.8%	132,448	30.2%	229,140	25.3%
Missing	1,600	0.3%	12,513	2.8%	14,113	1.6%
Total	465,252	100.0%	439,283	100.0%	904,535	100.0%

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

Table 12a-1999

Loan-to-Value Characteristics of GSEs' Conventional Mortgage Purchases Meeting 1 or More Affordable Housing Goals, 1999

<u>Loan-to-Value Ratio</u>	<u>Meets 1 or More Affordable Housing Goals</u>					
	<u>Fannie Mae</u>					
	<u>No</u>		<u>Yes</u>		<u>Total</u>	
0% < LTV <= 80%	939,716	74.4%	844,020	71.4%	1,783,736	72.9%
80% < LTV <= 90%	174,937	13.8%	165,830	14.0%	340,767	13.9%
90% < LTV <= 100%	148,707	11.8%	171,994	14.5%	320,701	13.1%
Missing	119	0.0%	795	0.1%	914	0.0%
Total	1,263,479	100.0%	1,182,639	100.0%	2,446,118	100.0%

<u>Loan-to-Value Ratio</u>	<u>Meets 1 or More Affordable Housing Goals</u>					
	<u>Freddie Mac</u>					
	<u>No</u>		<u>Yes</u>		<u>Total</u>	
0% < LTV <= 80%	736,523	75.4%	716,345	74.0%	1,452,868	74.7%
80% < LTV <= 90%	132,472	13.6%	129,903	13.4%	262,375	13.5%
90% < LTV <= 100%	107,921	11.0%	121,148	12.5%	229,069	11.8%
Missing	503	0.1%	708	0.1%	1,211	0.1%
Total	977,419	100.0%	968,104	100.0%	1,945,523	100.0%

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

Table 12b-1999

**Loan-to-Value Characteristics of GSEs' Purchases of
Conventional Home Purchase Mortgages
Meeting 1 or More Affordable Housing Goals, 1999**

<u>Loan-to-Value Ratio</u>	<u>Meets 1 or More Affordable Housing Goals</u>					
	<u>Fannie Mae</u>					
	<u>No</u>		<u>Yes</u>		<u>Total</u>	
0% < LTV <= 80%	348,964	59.3%	280,461	52.6%	629,425	56.1%
80% < LTV <= 90%	99,708	16.9%	89,763	16.8%	189,471	16.9%
90% < LTV <= 100%	139,688	23.7%	161,765	30.4%	301,453	26.9%
Missing	100	0.0%	774	0.1%	874	0.1%
Total	588,460	100.0%	532,763	100.0%	1,121,223	100.0%

<u>Loan-to-Value Ratio</u>	<u>Meets 1 or More Affordable Housing Goals</u>					
	<u>Freddie Mac</u>					
	<u>No</u>		<u>Yes</u>		<u>Total</u>	
0% < LTV <= 80%	262,214	60.0%	211,385	54.2%	473,599	57.3%
80% < LTV <= 90%	72,874	16.7%	63,625	16.3%	136,499	16.5%
90% < LTV <= 100%	101,591	23.3%	114,759	29.4%	216,350	26.2%
Missing	232	0.1%	336	0.1%	568	0.1%
Total	436,911	100.0%	390,105	100.0%	827,016	100.0%

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

Table 13-2000

Loan-to-Value Characteristics of GSEs' Purchases Meeting Housing Goals, 2000

Fannie Mae

Loan-to-Value Ratio	Home Purchase								All Other							
	All		Low- and Moderate-Income		Underserved		Special Affordable		All		Low- and Moderate-Income		Underserved		Special Affordable	
0% < LTV <= 80%	711,178	59.0%	238,394	56.3%	143,493	53.1%	71,551	55.2%	444,385	84.6%	180,060	87.0%	132,257	83.6%	61,208	89.6%
80% < LTV <= 90%	189,021	15.7%	66,609	15.7%	46,889	17.4%	17,156	13.2%	64,112	12.2%	24,129	11.7%	21,417	13.5%	6,458	9.5%
90% < LTV <= 100%	271,746	22.6%	117,497	27.8%	79,465	29.4%	34,272	26.5%	14,986	2.9%	2,718	1.3%	4,531	2.9%	644	0.9%
Missing	32,847	2.7%	819	0.2%	311	0.1%	6,560	5.1%	1,745	0.3%	8	0.0%	7	0.0%	25	0.0%
Total	1,204,792	100.0%	423,319	100.0%	270,158	100.0%	129,539	100.0%	525,228	100.0%	206,915	100.0%	158,212	100.0%	68,335	100.0%

Freddie Mac

Loan-to-Value Ratio	Home Purchase								All Other							
	All		Low- and Moderate-Income		Underserved		Special Affordable		All		Low- and Moderate-Income		Underserved		Special Affordable	
0% < LTV <= 80%	525,455	56.9%	180,823	52.4%	93,898	47.4%	61,646	52.4%	376,223	83.3%	157,566	84.1%	113,967	81.3%	62,557	86.3%
80% < LTV <= 90%	136,968	14.8%	48,653	14.1%	31,061	15.7%	14,497	12.3%	61,051	13.5%	25,267	13.5%	21,861	15.6%	8,393	11.6%
90% < LTV <= 100%	236,539	25.6%	104,081	30.1%	67,439	34.0%	35,408	30.1%	12,777	2.8%	4,147	2.2%	3,934	2.8%	1,338	1.8%
Missing	24,134	2.6%	11,688	3.4%	5,820	2.9%	6,089	5.2%	1,750	0.4%	425	0.2%	470	0.3%	201	0.3%
Total	923,096	100.0%	345,245	100.0%	198,218	100.0%	117,640	100.0%	451,801	100.0%	187,405	100.0%	140,232	100.0%	72,489	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 13-1999

Loan-to-Value Characteristics of GSEs' Purchases Meeting Housing Goals, 1999

Fannie Mae

Loan-to-Value Ratio	Home Purchase								All Other							
	All		Low- and Moderate-Income		Underserved		Special Affordable		All		Low- and Moderate-Income		Underserved		Special Affordable	
0% < LTV <= 80%	629,425	53.3%	222,308	53.5%	111,781	47.8%	69,730	54.1%	1,177,267	85.0%	425,704	86.0%	274,619	83.6%	130,887	89.0%
80% < LTV <= 90%	189,471	16.0%	68,282	16.4%	41,833	17.9%	17,808	13.8%	155,865	11.3%	54,900	11.1%	42,741	13.0%	12,985	8.8%
90% < LTV <= 100%	301,453	25.5%	124,443	29.9%	79,993	34.2%	33,832	26.2%	38,251	2.8%	14,155	2.9%	11,011	3.4%	3,186	2.2%
Missing	60,810	5.1%	707	0.2%	331	0.1%	7,559	5.9%	13,998	1.0%	19	0.0%	15	0.0%	52	0.0%
Total	1,181,159	100.0%	415,740	100.0%	233,938	100.0%	128,929	100.0%	1,385,381	100.0%	494,778	100.0%	328,386	100.0%	147,110	100.0%

Freddie Mac

Loan-to-Value Ratio	Home Purchase								All Other							
	All		Low- and Moderate-Income		Underserved		Special Affordable		All		Low- and Moderate-Income		Underserved		Special Affordable	
0% < LTV <= 80%	474,156	55.9%	162,309	55.0%	88,973	50.1%	55,109	59.0%	981,513	87.6%	375,478	88.3%	251,457	85.6%	125,293	90.4%
80% < LTV <= 90%	137,117	16.2%	46,148	15.6%	31,272	17.6%	13,020	13.9%	125,938	11.2%	45,686	10.7%	37,863	12.9%	12,039	8.7%
90% < LTV <= 100%	228,572	26.9%	86,606	29.3%	57,092	32.2%	24,802	26.6%	12,854	1.1%	3,753	0.9%	4,132	1.4%	1,101	0.8%
Missing	8,767	1.0%	226	0.1%	230	0.1%	466	0.5%	766	0.1%	323	0.1%	188	0.1%	157	0.1%
Total	848,612	100.0%	295,289	100.0%	177,567	100.0%	93,397	100.0%	1,121,071	100.0%	425,240	100.0%	293,640	100.0%	138,590	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.