



## **Affordable Housing Tables**

Covering Calendar Year: 2015

For Period Ending: 12/31/2015



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Table 1A  
**Freddie Mac's Mortgage Purchases by Mortgage Type and Housing Goal Status**  
**Summary Table on Single-Family Housing Goal Performance**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|   | Total Mortgages<br>Eligible To Qualify<br>As Low-Income<br>Purchase Money | Qualifying Low-<br>Income Purchase<br>Money Mortgages | Total Mortgages<br>Eligible To Qualify<br>As Very Low-Income<br>Purchase Money | Qualifying Very Low-<br>Income Purchase<br>Money Mortgages | Total Mortgages<br>Eligible To Qualify<br>As Low-Income Area<br>Purchase Money | Qualifying Low-<br>Income Area<br>Purchase Money<br>Goal Mortgages | Qualifying Low-<br>Income Area Purchase<br>Money Subgoal<br>Mortgages | Total Mortgages<br>Eligible To Qualify<br>As Low-Income<br>Refinance <sup>1</sup> | Qualifying Low-<br>Income Refinance<br>Mortgages <sup>1</sup> | All Mortgage<br>Purchases |
|---|---|---|--|--|--|--|---|---|---|---------------------------|
| <b>Purchases of Single Family Mortgages</b>                                 |   |   |  |  |  |  |   |   |   |                           |
| <b>Owner Occupied 1-Unit Properties/Mortgages:</b>                          |   |   |  |  |  |  |   |   |   |                           |
| UPB(\$ Millions)  | \$133,292   | \$18,035  | \$133,292  | \$3,208  | \$133,292  | \$19,738   | \$15,361  | \$173,618   | \$24,966  | \$319,307                 |
| Number of Mortgages   | 576,646   | 128,852   | 576,646  | 31,006   | 576,646  | 108,781  | 82,484  | 791,947   | 180,025   | 1,428,686                 |
| <b>Owner Occupied 2-4 Unit Properties/Mortgages:</b>                        |   |   |  |  |  |  |   |   |   |                           |
| UPB(\$ Millions)  | \$864   | \$98  | \$864  | \$14   | \$864  | \$436  | \$406   | \$2,420   | \$452   | \$3,290                   |
| Number of Mortgages   | 2,694   | 603   | 2,694  | 140  | 2,694  | 1,403  | 1,289   | 8,422   | 2,569   | 11,140                    |
| <b>Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:</b> |   |   |  |  |  |  |   |   |   |                           |
| UPB(\$ Millions)  | \$134,157   | \$18,132  | \$134,157  | \$3,222  | \$134,157  | \$20,174   | \$15,767  | \$176,038   | \$25,418  | \$322,597                 |
| Number of Mortgages   | 579,340   | 129,455   | 579,340  | 31,146   | 579,340  | 110,184  | 83,773  | 800,369   | 182,594   | 1,439,826                 |
| <b>Goals Performance</b>  |   |   |  |  |  |  |   |   |   |                           |
| <b>Freddie Mac's Single-Family Goals</b>                                    |   | 24%   |  | 6%   |  | 19%  |   |   | 21%   |                           |
| <b>Goal Performance Percentages</b>   |   | 22.35%  |  | 5.38%  |  | 19.02%   |   |   | 22.81%  |                           |
| <b>Freddie Mac's Single-Family Subgoal</b>                                  |   |   |  |  |  |  | 14%   |   |   |                           |
| <b>Subgoal Performance Percentages</b>                                      |   |   |  |  |  |  | 14.46%  |   |   |                           |

Mortgages may count toward more than one goal. On certain tables, sum of entries may not equal totals, due to rounding.

<sup>1</sup> MHA Modification loans are included in all Single-Family tables where applicable. An Enterprise's modification of a loan in accordance with the Making Home Affordable program announced on March 4, 2009, that is held in the Enterprise's portfolio or that is in a pool backing a security guaranteed by the Enterprise, shall be treated as a purchase of a refinance mortgage for purposes of the housing goals.

**Table 1B**  
**Freddie Mac's Mortgage Purchases by Property Size and Housing Goal Status**  
**Summary Table on Multifamily Housing Goal Performance**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|  | Qualifying Low-<br>Income<br>Purchases | Qualifying Very<br>Low-Income<br>Purchases | All Mortgage Purchases |                  |
|--|--|--|------------------------|------------------|
| <b>Purchases of Multifamily Mortgages</b>                    |  |  |                        |                  |
| <b>Multifamily 5-50 Unit Properties:</b>                     |  |  |                        |                  |
| UPB(\$ Million)  | \$836                                  | \$165                                      | \$2,180                |                  |
| Number of Mortgages*   | 595                                    | 259  | 837                    |                  |
| Number of Properties   | 602                                    | 265  | 845                    |                  |
| Number of Units  | 12,615                                 | 2,833                                      | 21,246                 |                  |
| <b>Multifamily &gt; 50 Unit Properties:</b>                  |  |  |                        |                  |
| UPB(\$ Million)  | \$23,813                               | \$3,397                                    | \$41,058               |                  |
| Number of Mortgages*   | 1,921                                  | 1,029                                      | 2,213                  |                  |
| Number of Properties   | 1,948                                  | 1,050                                      | 2,241                  |                  |
| Number of Units  | 358,213                                | 71,202                                     | 493,110                |                  |
| <b>Missing Affordability Data Adjustments</b>                |  |  |                        |                  |
| <b>Rental Unit Affordability Estimation</b>                  |  |  |                        |                  |
|  | Eligible Units                         | Qualifying Units                           | Eligible Units         | Qualifying Units |
| <b>Units in Multifamily Properties:</b>                      |  |  |                        |                  |
| Number of Units With Missing Data                            | 16,205                                 |  | 16,205                 | N/A              |
| Units Where Rent Estimation is Not Possible                  | 1,304                                  |  | 1,304                  | N/A              |
| Units Where Rent Estimation is Possible                      |  |  |                        |                  |
| Large (>50 Unit) Properties                                  | 14,675                                 | 8,029                                      | 14,675                 | 2,807            |
| Small (5-50 Unit) Properties                                 | 226                                    | 186  | 226                    | 93               |
| Not Subject to Cap   | 14,686                                 | 8,047                                      | 14,686                 | 2,802            |
| Subject to Cap   | 215                                    | 168  | 215                    | 98               |
| 5% Cap   | 25,718                                 |  | 25,718                 | N/A              |
| <b>Adjustments to Number of Units for Missing Data:</b>      |  | 8,215                                      |                        | 2,900            |
| <b>Total Multifamily:</b>                                    |  |  |                        |                  |
| UPB(\$ Million)  |  | \$24,649                                   |                        | \$3,562          |
| Number of Mortgages  |  | 2,510                                      |                        | 1,285            |
| Number of Mortgages with both 5-50 and > 50 Unit Properties* |  | 6  |                        | 4                |
| Number of Properties   |  | 2,550                                      |                        | 1,315            |
| Number of Units  |  | 370,828                                    |                        | 74,035           |
| Number of Units(adjusted)                                    |  | 379,043                                    |                        | 76,935           |
| <b>Goals Performance</b>                                     |  |  |                        |                  |
| <b>Freddie Mac's Multifamily Goals (units)</b>               |  | 300,000                                    |                        | 60,000           |
| <b>Goal Performance (units)</b>                              |  | 379,043                                    |                        | 76,935           |
| <b>Freddie Mac's Small Multifamily Goals (units)</b>         |  |  |                        |                  |
| <b>Goal Performance (units)</b>                              |  | 6,000                                      |                        | 12,802           |

Units may count toward more than one goal. On certain tables, sum of entries may not equal totals, due to rounding.

\*Mortgages can double count when secured by both 5-50 and >50 unit properties.

**Table 1C**  
**Freddie Mac's Mortgage Purchases by Mortgage Type and Housing Goal Status**  
**Mortgages from At-Risk Loans that were Modified**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|   | Total Mortgages<br>Eligible To Qualify<br>As Low-Income<br>Refinance <sup>1</sup> | Qualifying Low-<br>Income Refinance<br>Mortgages <sup>1</sup> | All Mortgage<br>Purchases |
|---|---|---|---------------------------|
| <b>Purchases of Loan Modifications of At-Risk Mortgages</b> |   |   |                           |
| <b>Owner Occupied 1-Unit Properties/Mortgages:</b>          |   |   |                           |
| UPB(\$ Millions)  | \$748   | \$419   | \$748                     |
| Number of Mortgages   | 4,213   | 2,980   | 4,213                     |
| <b>Owner Occupied 2-4 Unit Properties/Mortgages:</b>        |   |   |                           |
| UPB(\$ Millions)  | \$65  | \$17  | \$65                      |
| Number of Mortgages   | 220   | 84  | 220                       |
| <b>Total Modifications of At-Risk Mortgages:</b>            |   |   |                           |
| UPB(\$ Millions)  | \$814   | \$436   | \$814                     |
| Number of Mortgages   | 4,433   | 3,064   | 4,433                     |

<sup>1</sup> An Enterprise's modification of a loan in accordance with the Making Home Affordable program announced on March 4, 2009, that is held in the Enterprise's portfolio or that is in a pool backing a security guaranteed by the Enterprise, shall be treated as a mortgage purchase for purposes of the housing goals.

Table 1D  
 Distribution of Rental Units by Purchase of Mortgages on Single Family Rental Properties  
 Summary Table on Single Family Housing Goal Performance  
 For Calendar Year 2015 (Period Ending 12/31/2015)

|  | Qualifying Low-<br>Income<br>Purchases | Qualifying Very<br>Low-Income<br>Purchases | All Mortgage Purchases |
|--|--|--|------------------------|
| <b>Purchases of Single Family Mortgages</b>          |  |  |                        |
| <b>Owner Occupied 2-4 Unit Properties/Mortgages:</b> |  |  |                        |
| UPB(\$ Million)                                      | \$1,138                                | \$41                                       | \$3,290                |
| Number of Mortgages                                  | 5,026                                  | 242  | 11,140                 |
| Number of Units*                                     | 6,564                                  | 332  | 14,114                 |
| <b>Investor Owned 1-4 Unit Properties/Mortgages:</b> |  |  |                        |
| UPB(\$ Million)                                      | \$5,811                                | \$322                                      | \$24,674               |
| Number of Mortgages                                  | 44,436                                 | 3,061                                      | 133,574                |
| Number of Units*                                     | 64,883                                 | 4,965                                      | 167,028                |
| <b>Total Single Family:</b>                          |  |  |                        |
| UPB(\$ Million)                                      | \$6,948                                | \$364                                      | \$27,964               |
| Number of Mortgages                                  | 49,462                                 | 3,303                                      | 144,714                |
| Number of Units*                                     | 71,447                                 | 5,297                                      | 181,142                |

Units may count toward more than one goal. On certain tables, sum of entries may not equal totals, due to rounding.

**Table 2**  
**Distribution of Single-Family Owner-Occupied Mortgages**  
**Purchased by Freddie Mac**  
**By Income Class of Mortgagor(s)<sup>1</sup>**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|   | Qualifying<br>Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Very Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income Area<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income<br>Refinance<br>Mortgages | Total Purchase<br>Money Mortgages<br>Acquired | Total Refinance<br>Mortgages Acquired | Total Mortgages<br>Acquired |
|---|---|--|--|--|---|---------------------------------------|-----------------------------|
| <b>Income No More Than 50% of Median Income</b>                     |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)   | \$3,222   | \$3,222  | \$1,511  | \$5,719  | \$3,267                                       | \$5,785                               | \$9,052                     |
| Number of Mortgages   | 31,146  | 31,146   | 14,664   | 51,254   | 31,686  | 51,741                                | 83,427                      |
| Portion of Qualifying or Total Mortgages Acquired                   | 24.06%  | 100.00%  | 13.31%   | 28.07%   | 5.12%   | 6.31%                                 | 5.79%                       |
| <b>Income More Than 50% But No More Than 60% of Median Income</b>   |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)   | \$3,711   | \$0  | \$1,541  | \$4,878  | \$3,765                                       | \$4,909                               | \$8,674                     |
| Number of Mortgages   | 28,051  | 0  | 11,557   | 36,737   | 28,598  | 36,988                                | 65,586                      |
| Portion of Qualifying or Total Mortgages Acquired                   | 21.67%  | 0.00%  | 10.49%   | 20.12%   | 4.62%   | 4.51%                                 | 4.56%                       |
| <b>Income More Than 60% But No More Than 80% of Median Income</b>   |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)   | \$11,200  | \$0  | \$4,373  | \$14,821   | \$11,393                                      | \$14,917                              | \$26,310                    |
| Number of Mortgages   | 70,258  | 0  | 26,999   | 94,603   | 71,847  | 95,294                                | 167,141                     |
| Portion of Qualifying or Total Mortgages Acquired                   | 54.27%  | 0.00%  | 24.50%   | 51.81%   | 11.60%  | 11.61%                                | 11.61%                      |
| <b>Income More Than 80% But No More Than 100% of Median Income</b>  |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)   | \$0   | \$0  | \$5,267  | \$0  | \$14,686                                      | \$19,528                              | \$34,214                    |
| Number of Mortgages   | 0   | 0  | 26,776   | 0  | 76,718  | 105,637                               | 182,355                     |
| Portion of Qualifying or Total Mortgages Acquired                   | 0.00%   | 0.00%  | 24.30%   | 0.00%  | 12.39%  | 12.87%                                | 12.67%                      |
| <b>Income More Than 100% But No More Than 120% of Median Income</b> |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)   | \$0   | \$0  | \$1,685  | \$0  | \$16,065                                      | \$21,158                              | \$37,223                    |
| Number of Mortgages   | 0   | 0  | 7,868  | 0  | 73,701  | 101,421                               | 175,122                     |
| Portion of Qualifying or Total Mortgages Acquired                   | 0.00%   | 0.00%  | 7.14%  | 0.00%  | 11.90%  | 12.36%                                | 12.16%                      |
| <b>Income More Than 120% of Median Income</b>                       |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)   | \$0   | \$0  | \$5,796  | \$0  | \$93,053                                      | \$114,036                             | \$207,088                   |
| Number of Mortgages   | 0   | 0  | 22,320   | 0  | 336,676                                       | 429,292                               | 765,968                     |
| Portion of Qualifying or Total Mortgages Acquired                   | 0.00%   | 0.00%  | 20.26%   | 0.00%  | 54.37%  | 52.31%                                | 53.20%                      |
| <b>Missing</b>  |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)   | \$0   | \$0  | \$0  | \$0  | \$0   | \$35                                  | \$36                        |
| Number of Mortgages   | 0   | 0  | 0  | 0  | 3   | 224                                   | 227                         |
| Portion of Qualifying or Total Mortgages Acquired                   | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.00%   | 0.03%                                 | 0.02%                       |
| <b>All Income Levels<sup>2</sup></b>                                |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)   | \$18,132  | \$3,222  | \$20,174   | \$25,418   | \$142,228                                     | \$180,369                             | \$322,597                   |
| Number of Mortgages   | 129,455   | 31,146   | 110,184  | 182,594  | 619,229                                       | 820,597                               | 1,439,826                   |
| Portion of Qualifying or Total Mortgages Acquired                   | 100.00%   | 100.00%  | 100.00%  | 100.00%  | 100.00%                                       | 100.00%                               | 100.00%                     |

<sup>1</sup> Based on actual borrower incomes before affordability estimation. Mortgages where affordability was estimated are included in "Missing."

<sup>2</sup> Includes Missing.



**Table 3A**  
**Distribution of Rental Units**  
**Financed by Multifamily Mortgages Purchased by Freddie Mac**  
**By Affordability of Rent<sup>1</sup>**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|  | Qualifying Low-Income<br>Purchases | Qualifying Very Low-<br>Income Purchases | Total Units Financed |
|--|------------------------------------|--|----------------------|
| <b>Affordable At No More Than 30% Of Median Income</b>                     |                                    |  |                      |
| \$UPB(MILLIONS)  | \$1,164                            | \$1,164                                  | \$1,164              |
| Number of Units  | 18,797                             | 18,797                                   | 18,797               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 4.96%                              | 24.43%                                   | 3.65%                |
| <b>Affordable At More Than 30% but No More than 50% Of Median Income</b>   |                                    |  |                      |
| \$UPB(MILLIONS)  | \$2,398                            | \$2,398                                  | \$2,402              |
| Number of Units  | 55,238                             | 55,238                                   | 55,391               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 14.57%                             | 71.80%                                   | 10.77%               |
| <b>Affordable At More Than 50% but No More than 60% Of Median Income</b>   |                                    |  |                      |
| \$UPB(MILLIONS)  | \$5,288                            | \$0                                      | \$5,291              |
| Number of Units  | 96,615                             | 0  | 96,676               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 25.49%                             | 0.00%                                    | 18.80%               |
| <b>Affordable At More Than 60% but No More than 80% Of Median Income</b>   |                                    |  |                      |
| \$UPB(MILLIONS)  | \$15,799                           | \$0                                      | \$16,511             |
| Number of Units  | 200,178                            | 0  | 203,610              |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 52.81%                             | 0.00%                                    | 39.59%               |
| <b>Affordable At More Than 80% but No More than 100% Of Median Income</b>  |                                    |  |                      |
| \$UPB(MILLIONS)  | \$0                                | \$0                                      | \$7,484              |
| Number of Units  | 0                                  | 0  | 70,856               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 0.00%                              | 0.00%                                    | 13.78%               |
| <b>Affordable At More Than 100% but No More than 120% Of Median Income</b> |                                    |  |                      |
| \$UPB(MILLIONS)  | \$0                                | \$0                                      | \$3,805              |
| Number of Units  | 0                                  | 0  | 28,474               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 0.00%                              | 0.00%                                    | 5.54%                |
| <b>Affordable At More Than 120% Of Median Income</b>                       |                                    |  |                      |
| \$UPB(MILLIONS)  | \$0                                | \$0                                      | \$4,607              |
| Number of Units  | 0                                  | 0  | 24,395               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 0.00%                              | 0.00%                                    | 4.74%                |
| <b>Tenant Rent Missing</b>   |                                    |  |                      |
| \$UPB(MILLIONS)  | \$978                              | \$338                                    | \$1,975              |
| Number of Units  | 8,215                              | 2,900                                    | 16,157               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 2.17%                              | 3.77%                                    | 3.14%                |
| <b>All Income Levels<sup>2</sup></b>                                       |                                    |  |                      |
| \$UPB(MILLIONS)  | \$25,628                           | \$3,900                                  | \$43,238             |
| Number of Units  | 379,043                            | 76,935                                   | 514,356              |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 100.00%                            | 100.00%                                  | 100.00%              |

<sup>1</sup> Based on actual rents before affordability estimation. Units where affordability was estimated, including all units in senior housing facilities and cooperatives, are included in "Tenant Rent Missing."

<sup>2</sup> Includes Missing.

**Table 3B**  
**Distribution of Rental Units**  
**Financed by Purchases of Mortgages on Single-Family**  
**Rental Properties By Affordability of Rent<sup>1</sup>**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|  | Qualifying Low-Income<br>Purchases | Qualifying Very Low-<br>Income Purchases | Total Units Financed |
|--|------------------------------------|--|----------------------|
| <b>Affordable At No More Than 30% Of Median Income</b>                     |                                    |  |                      |
| \$UPB(MILLIONS)  | \$221                              | \$71                                     | \$221                |
| Number of Units  | 1,678                              | 623                                      | 1,678                |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 2.35%                              | 11.76%                                   | 0.93%                |
| <b>Affordable At More Than 30% but No More than 50% Of Median Income</b>   |                                    |  |                      |
| \$UPB(MILLIONS)  | \$771                              | \$293                                    | \$771                |
| Number of Units  | 10,631                             | 4,674                                    | 10,637               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 14.88%                             | 88.24%                                   | 5.87%                |
| <b>Affordable At More Than 50% but No More than 60% Of Median Income</b>   |                                    |  |                      |
| \$UPB(MILLIONS)  | \$1,262                            | \$0                                      | \$1,263              |
| Number of Units  | 16,480                             | 0  | 16,487               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 23.07%                             | 0.00%                                    | 9.10%                |
| <b>Affordable At More Than 60% but No More than 80% Of Median Income</b>   |                                    |  |                      |
| \$UPB(MILLIONS)  | \$4,694                            | \$0                                      | \$4,696              |
| Number of Units  | 42,658                             | 0  | 42,667               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 59.71%                             | 0.00%                                    | 23.55%               |
| <b>Affordable At More Than 80% but No More than 100% Of Median Income</b>  |                                    |  |                      |
| \$UPB(MILLIONS)  | \$0                                | \$0                                      | \$5,936              |
| Number of Units  | 0                                  | 0  | 38,308               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 0.00%                              | 0.00%                                    | 21.15%               |
| <b>Affordable At More Than 100% but No More than 120% Of Median Income</b> |                                    |  |                      |
| \$UPB(MILLIONS)  | \$0                                | \$0                                      | \$4,541              |
| Number of Units  | 0                                  | 0  | 22,327               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 0.00%                              | 0.00%                                    | 12.33%               |
| <b>Affordable At More Than 120% Of Median Income</b>                       |                                    |  |                      |
| \$UPB(MILLIONS)  | \$0                                | \$0                                      | \$7,265              |
| Number of Units  | 0                                  | 0  | 25,225               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 0.00%                              | 0.00%                                    | 13.93%               |
| <b>Tenant Rent Missing</b>   |                                    |  |                      |
| \$UPB(MILLIONS)  | \$0                                | \$0                                      | \$3,271              |
| Number of Units  | 0                                  | 0  | 23,813               |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 0.00%                              | 0.00%                                    | 13.15%               |
| <b>All Income Levels<sup>2</sup></b>                                       |                                    |  |                      |
| \$UPB(MILLIONS)  | \$6,948                            | \$364                                    | \$27,964             |
| Number of Units  | 71,447                             | 5,297                                    | 181,142              |
| <b>Portion of Qualifying or Total Units Financed</b>                       | 100.00%                            | 100.00%                                  | 100.00%              |

<sup>1</sup> Includes Missing.

**Table 4**  
**Freddie Mac Single-Family Owner-Occupied Mortgage Purchases**  
**Qualifying for the Low-Income Area Purchase Goal**  
**by Method of Qualification**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|  | <u>Tract is in a Designated Disaster Area</u>              |   | <u>Tract is not in a Designated Disaster Area</u>          |   | <u>Qualifying Low-Income Area Purchase Money Mortgages<sup>1</sup></u> | <u>Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money</u> |
|--|--|---|--|---|--|--|
|  | <u>Family Income &lt;= 100% of Area Median<sup>1</sup></u> | <u>Family Income &gt; 100% of Area Median<sup>1</sup></u> | <u>Family Income &lt;= 100% of Area Median<sup>1</sup></u> | <u>Family Income &gt; 100% of Area Median<sup>1</sup></u> |  |  |
|  |  |   |  |   |  |  |
| <b>(1) Tract Income &lt;= 80% of Area Median</b>                                       |  |   |  |   |  |  |
| \$UPB(MILLIONS)  | \$962  | \$1,371   | \$4,477  | \$6,110   | \$12,921   | \$12,921   |
| Number of Mortgages  | 6,413  | 5,301   | 30,571   | 24,887  | 67,172   | 67,172   |
| Percent of Eligible  | 9.55%  | 7.89%   | 45.51%   | 37.05%  | 100.00%  | 100.00%  |
| <b>(2) 80% &lt; Tract Income &lt; 100% of Area Median and Tract &gt;= 30% Minority</b> |  |   |  |   |  |  |
| \$UPB(MILLIONS)  | \$500  | \$823   | \$2,347  | \$4,639   | \$2,846  | \$8,308  |
| Number of Mortgages  | 3,085  | 3,271   | 13,516   | 16,762  | 16,601   | 36,634   |
| Percent of Eligible  | 8.42%  | 8.93%   | 36.89%   | 45.76%  | 45.32%   | 100.00%  |
| <b>(3) 80% &lt; Tract Income &lt; 100% of Area Median and Tract &lt; 30% Minority</b>  |  |   |  |   |  |  |
| \$UPB(MILLIONS)  | \$604  | \$990   | \$3,787  | \$6,034   | \$604  | \$11,416   |
| Number of Mortgages  | 4,265  | 4,459   | 28,708   | 29,018  | 4,265  | 66,450   |
| Percent of Eligible  | 6.42%  | 6.71%   | 43.20%   | 43.67%  | 6.42%  | 100.00%  |
| <b>(4) Tract Income &gt;= 100% of Area Median<sup>2</sup></b>                          |  |   |  |   |  |  |
| \$UPB(MILLIONS)  | \$3,802  | \$15,730  | \$16,036   | \$65,944  | \$3,802  | \$101,512  |
| Number of Mortgages  | 22,146   | 55,175  | 95,236   | 236,527   | 22,146   | 409,084  |
| Percent of Eligible  | 5.41%  | 13.49%  | 23.28%   | 57.82%  | 5.41%  | 100.00%  |
| <b>(5) Total</b>   |  |   |  |   |  |  |
| \$UPB(MILLIONS)  | \$5,869  | \$18,913  | \$26,648   | \$82,728  | \$20,174   | \$134,157  |
| Number of Mortgages  | 35,909   | 68,206  | 168,031  | 307,194   | 110,184  | 579,340  |
| Percent of Eligible  | 6.20%  | 11.77%  | 29.00%   | 53.02%  | 19.02%   | 100.00%  |

<sup>1</sup> Includes mortgages where affordability was estimated.

<sup>2</sup> Includes tracts with missing median incomes or missing percent minority.

**Table 5A**  
**Distribution of Single-Family Owner-Occupied Mortgage Purchases**  
**By Race of Borrower(s) on Loan Application <sup>1</sup>**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|  | Qualifying<br>Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Very Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income Area<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income<br>Refinance<br>Mortgages | Total Purchase<br>Money Mortgages<br>Acquired | Total Refinance<br>Mortgages Acquired | Total Mortgages<br>Acquired |
|--|---|--|--|--|---|---------------------------------------|-----------------------------|
| <b>American Indian or Alaskan Native <sup>2</sup></b>                              |   |  |  |  |   |                                       |                             |
| SUPB(MILLIONS)   | \$105   | \$17   | \$130  | \$232  | \$756   | \$1,257                               | \$2,013                     |
| Number of Mortgages  | 709   | 164  | 703  | 1,695  | 3,257   | 6,160                                 | 9,417                       |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | <b>0.55%</b>  | <b>0.53%</b>   | <b>0.64%</b>   | <b>0.93%</b>                                       | <b>0.53%</b>                                  | <b>0.75%</b>                          | <b>0.65%</b>                |
| <b>Asian <sup>2</sup></b>  |   |  |  |  |   |                                       |                             |
| SUPB(MILLIONS)   | \$1,785   | \$359  | \$2,532  | \$1,785  | \$14,856                                      | \$17,060                              | \$31,915                    |
| Number of Mortgages  | 10,026  | 2,831  | 10,902   | 9,615  | 51,623  | 57,469                                | 109,092                     |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | <b>7.74%</b>  | <b>9.09%</b>   | <b>9.89%</b>   | <b>5.27%</b>                                       | <b>8.34%</b>                                  | <b>7.00%</b>                          | <b>7.58%</b>                |
| <b>Black or African American <sup>2</sup></b>                                      |   |  |  |  |   |                                       |                             |
| SUPB(MILLIONS)   | \$555   | \$101  | \$778  | \$1,283  | \$3,485                                       | \$5,580                               | \$9,065                     |
| Number of Mortgages  | 4,123   | 987  | 4,699  | 9,527  | 15,949  | 29,432                                | 45,381                      |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | <b>3.18%</b>  | <b>3.17%</b>   | <b>4.26%</b>   | <b>5.22%</b>                                       | <b>2.58%</b>                                  | <b>3.59%</b>                          | <b>3.15%</b>                |
| <b>Native Hawaiian or Other Pacific Islander <sup>2</sup></b>                      |   |  |  |  |   |                                       |                             |
| SUPB(MILLIONS)   | \$65  | \$12   | \$96   | \$137  | \$576   | \$1,013                               | \$1,589                     |
| Number of Mortgages  | 402   | 101  | 450  | 802  | 2,208   | 3,934                                 | 6,142                       |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | <b>0.31%</b>  | <b>0.32%</b>   | <b>0.41%</b>   | <b>0.44%</b>                                       | <b>0.36%</b>                                  | <b>0.48%</b>                          | <b>0.43%</b>                |
| <b>White - Hispanic or Latino <sup>3</sup></b>                                     |   |  |  |  |   |                                       |                             |
| SUPB(MILLIONS)   | \$1,287   | \$278  | \$1,961  | \$2,606  | \$8,656                                       | \$12,904                              | \$21,559                    |
| Number of Mortgages  | 9,210   | 2,616  | 11,116   | 17,972   | 38,184  | 60,859                                | 99,043                      |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | <b>7.11%</b>  | <b>8.40%</b>   | <b>10.09%</b>  | <b>9.84%</b>                                       | <b>6.17%</b>                                  | <b>7.42%</b>                          | <b>6.88%</b>                |
| <b>White - Non Hispanic or Latino</b>  |   |  |  |  |   |                                       |                             |
| SUPB(MILLIONS)   | \$13,012  | \$2,237  | \$12,872   | \$16,627   | \$101,361                                     | \$122,680                             | \$224,040                   |
| Number of Mortgages  | 96,119  | 22,411   | 73,379   | 123,891  | 458,077                                       | 575,952                               | 1,034,029                   |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | <b>74.25%</b>   | <b>71.95%</b>  | <b>66.60%</b>  | <b>67.85%</b>                                      | <b>73.98%</b>                                 | <b>70.19%</b>                         | <b>71.82%</b>               |
| <b>Two or More Minority Races <sup>4</sup></b>                                     |   |  |  |  |   |                                       |                             |
| SUPB(MILLIONS)   | \$14  | \$2  | \$30   | \$40   | \$199   | \$337                                 | \$536                       |
| Number of Mortgages  | 75  | 12   | 125  | 239  | 676   | 1,295                                 | 1,971                       |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | <b>0.06%</b>  | <b>0.04%</b>   | <b>0.11%</b>   | <b>0.13%</b>                                       | <b>0.11%</b>                                  | <b>0.16%</b>                          | <b>0.14%</b>                |
| <b>Joint - either Borrower or Co-Borrower are of a minority group <sup>5</sup></b> |   |  |  |  |   |                                       |                             |
| SUPB(MILLIONS)   | \$0   | \$0  | \$0  | \$1  | \$0   | \$2                                   | \$2                         |
| Number of Mortgages  | 0   | 0  | 0  | 7  | 0   | 12                                    | 12                          |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | <b>0.00%</b>  | <b>0.00%</b>   | <b>0.00%</b>   | <b>0.00%</b>                                       | <b>0.00%</b>                                  | <b>0.00%</b>                          | <b>0.00%</b>                |
| <b>Information not Provided by Borrower or Co-Borrower <sup>6</sup></b>            |   |  |  |  |   |                                       |                             |
| SUPB(MILLIONS)   | \$1,272   | \$210  | \$1,712  | \$2,552  | \$12,265                                      | \$19,374                              | \$31,639                    |
| Number of Mortgages  | 8,526   | 1,963  | 8,508  | 17,713   | 48,847  | 84,310                                | 133,157                     |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | <b>6.59%</b>  | <b>6.30%</b>   | <b>7.72%</b>   | <b>9.70%</b>                                       | <b>7.89%</b>                                  | <b>10.27%</b>                         | <b>9.25%</b>                |
| <b>Not Applicable</b>  |   |  |  |  |   |                                       |                             |
| SUPB(MILLIONS)   | \$0   | \$0  | \$0  | \$12   | \$0   | \$20                                  | \$20                        |
| Number of Mortgages  | 0   | 0  | 0  | 118  | 0   | 152                                   | 152                         |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | <b>0.00%</b>  | <b>0.00%</b>   | <b>0.00%</b>   | <b>0.06%</b>                                       | <b>0.00%</b>                                  | <b>0.02%</b>                          | <b>0.01%</b>                |
| <b>Data Not Provided by Loan Seller</b>  |   |  |  |  |   |                                       |                             |
| SUPB(MILLIONS)   | \$38  | \$6  | \$62   | \$141  | \$75  | \$142                                 | \$218                       |
| Number of Mortgages  | 265   | 61   | 302  | 1,015  | 408   | 1,022                                 | 1,430                       |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | <b>0.20%</b>  | <b>0.20%</b>   | <b>0.27%</b>   | <b>0.56%</b>                                       | <b>0.07%</b>                                  | <b>0.12%</b>                          | <b>0.10%</b>                |
| <b>Total</b>   |   |  |  |  |   |                                       |                             |
| SUPB(MILLIONS)   | \$18,132  | \$3,222  | \$20,174   | \$25,418   | \$142,228                                     | \$180,369                             | \$322,597                   |
| Number of Mortgages  | 129,455   | 31,146   | 110,184  | 182,594  | 619,229                                       | 820,597                               | 1,439,826                   |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | <b>100.00%</b>  | <b>100.00%</b>   | <b>100.00%</b>   | <b>100.00%</b>                                     | <b>100.00%</b>                                | <b>100.00%</b>                        | <b>100.00%</b>              |

<sup>1</sup> Borrowers are asked to report both Race and Ethnicity. Race associated with the loan is based on data for the borrower and, if any, co-borrower. Borrower and co-borrower may be identified with any combination of, and up to, 5 race categories: (1) American Indian or Alaska Native, (2) Asian, (3) Black or African American, (4) Native Hawaiian or Other Pacific Islander; and (5) White. A borrower or co-borrower identified as both White and one minority race is classified as the minority race. If race is known for one borrower but not the other borrower, the loan is classified according to the known race. A loan where one borrower is identified as White and the race of the other borrower is missing, or where both the borrower and co-borrower are identified as White, is categorized in one of the two White categories. Separately, ethnicity associated with a loan also is based on data for the borrower and, if any, co-borrower. Borrower and co-borrower may choose either (1) Hispanic or Latino or (2) Not Hispanic or Latino. In this table, the White race category is further categorized as either "Hispanic or Latino," or "Not Hispanic or Latino." Table 5B shows the ethnicity distribution of all loans acquired.

<sup>2</sup> If the borrower and co-borrower are both identified as the same minority race or different minority races, the loan is classified as the race of the borrower.

<sup>3</sup> If the loan is classified as White (see footnote 1) and if either borrower or co-borrower is identified as Hispanic or Latino, the loan is classified as "White - Hispanic or Latino." The category "White - Non Hispanic or Latino" includes loans where borrower and co-borrower are both identified as "Not Hispanic or Latino" or when the ethnicity is missing for both borrowers.

<sup>4</sup> The loan is classified as "Two or More Minority Races" where: the borrower is identified as two or more minority races and either there is no co-borrower or the co-borrower is identified as one or more minority races; or one borrower's race is missing and the other borrower is identified as two or more minority races.

<sup>5</sup> If either the borrower or co-borrower is identified as one or more minority race(s) and the other borrower is identified as White, the loan is classified as "Joint."

<sup>6</sup> This category consists of mortgages where borrower and co-borrower race information is not provided in mail, internet, or telephone application, even if ethnicity data are reported.

**Table 5B**  
**Distribution of Single-Family Owner-Occupied Mortgage Purchases**  
**By Ethnicity of Borrower(s) on Loan Application <sup>1</sup>**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|  | Qualifying<br>Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Very Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income Area<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income<br>Refinance<br>Mortgages | Total Purchase<br>Money Mortgages<br>Acquired | Total Refinance<br>Mortgages Acquired | Total Mortgages<br>Acquired |
|--|---|--|--|--|---|---------------------------------------|-----------------------------|
| <b>Borrower and Co-Borrower are Hispanic or Latino:</b>                            |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$1,323   | \$295  | \$1,879  | \$2,823  | \$6,905                                       | \$11,390                              | \$18,295                    |
| Number of Mortgages  | 9,638   | 2,826  | 11,043   | 19,879   | 32,074  | 56,642                                | 88,716                      |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | 7.45%   | 9.07%  | 10.02%   | 10.89%   | 5.18%   | 6.90%                                 | 6.16%                       |
| <b>Borrower and Co-Borrower are not Hispanic or Latino:</b>                        |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$15,474  | \$2,719  | \$16,336   | \$19,921   | \$120,860                                     | \$147,246                             | \$268,106                   |
| Number of Mortgages  | 111,061   | 26,410   | 89,663   | 144,405  | 530,369                                       | 670,894                               | 1,201,263                   |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | 85.79%  | 84.79%   | 81.38%   | 79.09%   | 85.65%  | 81.76%                                | 83.43%                      |
| <b>Joint - Either Borrower or Co-Borrower are Hispanic or Latino: <sup>2</sup></b> |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$115   | \$12   | \$303  | \$225  | \$2,690                                       | \$3,597                               | \$6,287                     |
| Number of Mortgages  | 742   | 106  | 1,370  | 1,442  | 10,222  | 14,475                                | 24,697                      |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | 0.57%   | 0.34%  | 1.24%  | 0.79%  | 1.65%   | 1.76%                                 | 1.72%                       |
| <b>Information not Provided by Borrower or Co-Borrower:<sup>3</sup></b>            |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$1,182   | \$189  | \$1,595  | \$2,253  | \$11,698                                      | \$17,912                              | \$29,610                    |
| Number of Mortgages  | 7,749   | 1,743  | 7,806  | 15,304   | 46,156  | 76,886                                | 123,042                     |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | 5.99%   | 5.60%  | 7.08%  | 8.38%  | 7.45%   | 9.37%                                 | 8.55%                       |
| <b>Not Applicable:</b>   |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$0   | \$0  | \$0  | \$52   | \$0   | \$76                                  | \$76                        |
| Number of Mortgages  | 0   | 0  | 0  | 537  | 0   | 659                                   | 659                         |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | 0.00%   | 0.00%  | 0.00%  | 0.29%  | 0.00%   | 0.08%                                 | 0.05%                       |
| <b>Data Not Provided By Loan Seller</b>  |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$38  | \$6  | \$62   | \$144  | \$75  | \$147                                 | \$222                       |
| Number of Mortgages  | 265   | 61   | 302  | 1,027  | 408   | 1,041                                 | 1,449                       |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | 0.20%   | 0.20%  | 0.27%  | 0.56%  | 0.07%   | 0.13%                                 | 0.10%                       |
| <b>Total:</b>  |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$18,132  | \$3,222  | \$20,174   | \$25,418   | \$142,228                                     | \$180,369                             | \$322,597                   |
| Number of Mortgages  | 129,455   | 31,146   | 110,184  | 182,594  | 619,229                                       | 820,597                               | 1,439,826                   |
| <b>Portion of Qualifying or Total Mortgages Acquired</b>                           | 100.00%   | 100.00%  | 100.00%  | 100.00%  | 100.00%                                       | 100.00%                               | 100.00%                     |

<sup>1</sup> If ethnicity is known for one borrower but not the other, loan is classified according to the known ethnicity

<sup>2</sup> Joint means one Borrower is of Hispanic or Latino ethnicity and the other is not in any order

<sup>3</sup> This category consists of mortgages where borrower and co-borrower ethnicity (as Hispanic/Latino or not) information is not provided in mail, internet, or telephone application, even if race data are reported

**Table 6**  
**Distribution of Single-Family Owner-Occupied Mortgage Purchases**  
**By Gender of Borrower(s)<sup>1</sup>**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|  | Qualifying<br>Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Very Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income Area<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income<br>Refinance<br>Mortgages | Total Purchase<br>Money Mortgages<br>Acquired | Total Refinance<br>Mortgages Acquired | Total Mortgages<br>Acquired |
|--|---|--|--|--|---|---------------------------------------|-----------------------------|
| <b>All Male:</b>   |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$6,935   | \$1,259  | \$7,244  | \$8,169  | \$42,350                                      | \$47,719                              | \$90,069                    |
| Number of Mortgages                                      | 49,658  | 12,088   | 40,657   | 58,226   | 189,080                                       | 218,124                               | 407,204                     |
| <b>Portion of Qualifying or Total Mortgages Acquired</b> | 38.36%  | 38.81%   | 36.90%   | 31.89%   | 30.53%  | 26.58%                                | 28.28%                      |
| <b>All Female:</b>                                       |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$6,791   | \$1,441  | \$5,591  | \$8,887  | \$25,382                                      | \$31,283                              | \$56,665                    |
| Number of Mortgages                                      | 50,267  | 14,378   | 33,848   | 66,717   | 129,786                                       | 164,662                               | 294,448                     |
| <b>Portion of Qualifying or Total Mortgages Acquired</b> | 38.83%  | 46.16%   | 30.72%   | 36.54%   | 20.96%  | 20.07%                                | 20.45%                      |
| <b>Male and Female:</b>                                  |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$3,738   | \$416  | \$6,452  | \$6,792  | \$68,224                                      | \$90,572                              | \$158,796                   |
| Number of Mortgages                                      | 25,013  | 3,647  | 31,240   | 46,486   | 275,016                                       | 389,059                               | 664,075                     |
| <b>Portion of Qualifying or Total Mortgages Acquired</b> | 19.32%  | 11.71%   | 28.35%   | 25.46%   | 44.41%  | 47.41%                                | 46.12%                      |
| <b>Not Applicable:</b>                                   |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$0   | \$0  | \$0  | \$2  | \$0   | \$3                                   | \$3                         |
| Number of Mortgages                                      | 0   | 0  | 0  | 16   | 0   | 20                                    | 20                          |
| <b>Portion of Qualifying or Total Mortgages Acquired</b> | 0.00%   | 0.00%  | 0.00%  | 0.01%  | 0.00%   | 0.00%                                 | 0.00%                       |
| <b>Not Provided:</b>                                     |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$630   | \$100  | \$825  | \$1,426  | \$6,197                                       | \$10,649                              | \$16,846                    |
| Number of Mortgages                                      | 4,252   | 972  | 4,137  | 10,138   | 24,939  | 47,713                                | 72,652                      |
| <b>Portion of Qualifying or Total Mortgages Acquired</b> | 3.28%   | 3.12%  | 3.75%  | 5.55%  | 4.03%   | 5.81%                                 | 5.05%                       |
| <b>Missing:</b>  |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$38  | \$6  | \$62   | \$141  | \$75  | \$142                                 | \$218                       |
| Number of Mortgages                                      | 265   | 61   | 302  | 1,011  | 408   | 1,019                                 | 1,427                       |
| <b>Portion of Qualifying or Total Mortgages Acquired</b> | 0.20%   | 0.20%  | 0.27%  | 0.55%  | 0.07%   | 0.12%                                 | 0.10%                       |
| <b>Total:</b>  |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)  | \$18,132  | \$3,222  | \$20,174   | \$25,418   | \$142,228                                     | \$180,369                             | \$322,597                   |
| Number of Mortgages                                      | 129,455   | 31,146   | 110,184  | 182,594  | 619,229                                       | 820,597                               | 1,439,826                   |
| <b>Portion of Qualifying or Total Mortgages Acquired</b> | 100.00%   | 100.00%  | 100.00%  | 100.00%  | 100.00%                                       | 100.00%                               | 100.00%                     |

<sup>1</sup> Borrower and Co-Borrower with a Not Provided or Not Applicable are placed in the specific gender of the Borrower or Co-Borrower

**Table 7**  
**Distribution of Single-Family Owner-Occupied Mortgage Purchases**  
**By Minority Concentration of Census Tract**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|                                    | <b>Qualifying<br/>Low-Income<br/>Purchase Money<br/>Mortgages</b> | <b>Qualifying<br/>Very Low-Income<br/>Purchase Money<br/>Mortgages</b> | <b>Qualifying<br/>Low-Income Area<br/>Purchase Money<br/>Mortgages</b> | <b>Qualifying<br/>Low-Income<br/>Refinance<br/>Mortgages</b> | <b>Total Purchase<br/>Money Mortgages<br/>Acquired</b> | <b>Total Refinance<br/>Mortgages Acquired</b> | <b>Total Mortgages<br/>Acquired</b> |
|------------------------------------|---|--|--|--|--|---|-------------------------------------|
| Minority < 10%                     | 33,822  | 7,908  | 11,808   | 42,891   | 160,122  | 195,095                                       | 355,217                             |
| 10% <= Minority < 20%              | 32,218  | 7,316  | 17,127   | 38,792   | 165,015  | 194,107                                       | 359,122                             |
| 20% <= Minority < 30%              | 19,886  | 4,656  | 13,955   | 24,444   | 99,721   | 124,177                                       | 223,898                             |
| 30% <= Minority < 50%              | 22,443  | 5,555  | 27,524   | 30,915   | 109,883  | 149,552                                       | 259,435                             |
| 50% <= Minority < 80%              | 14,905  | 4,026  | 26,252   | 27,059   | 63,316   | 106,267                                       | 169,583                             |
| 80% <= Minority <= 100%            | 6,173   | 1,684  | 13,410   | 18,477   | 20,922   | 51,200  | 72,122                              |
| Tract Missing / Unable to Classify | 8   | 1  | 108  | 16   | 250  | 199   | 449                                 |
| <b>Total:</b>                      | <b>129,455</b>  | <b>31,146</b>  | <b>110,184</b>   | <b>182,594</b>   | <b>619,229</b>   | <b>820,597</b>                                | <b>1,439,826</b>                    |

**Table 8A**  
**Distribution of Freddie Mac's Multifamily Mortgage Purchases**  
**By Minority Concentration of Census Tract**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|                                    | Qualifying Low-Income<br>Units | Qualifying Very Low-<br>Income Units | Total Units Financed |
|------------------------------------|--------------------------------|--------------------------------------|----------------------|
| Minority < 10%                     | 12,597                         | 2,420                                | 17,869               |
| 10% <= Minority < 20%              | 38,958                         | 5,914                                | 55,348               |
| 20% <= Minority < 30%              | 50,563                         | 7,352                                | 71,704               |
| 30% <= Minority < 50%              | 97,102                         | 15,643                               | 137,992              |
| 50% <= Minority < 80%              | 116,261                        | 23,179                               | 151,604              |
| 80% <= Minority <= 100%            | 63,562                         | 22,428                               | 79,839               |
| Tract Missing / Unable to Classify | 0                              | 0                                    | 0                    |
| <b>Total:</b>                      | <b>379,043</b>                 | <b>76,935</b>                        | <b>514,356</b>       |



**Table 8B**  
**Distribution of Rental Units Financed by Purchases of Mortgages on Single-Family**  
**Rental Properties by Minority Concentration of Census Tract**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|                                    | Qualifying Low-Income<br>Units | Qualifying Very Low-<br>Income Units | Total Units Financed |
|------------------------------------|--------------------------------|--------------------------------------|----------------------|
| Minority < 10%                     | 10,515                         | 1,136                                | 20,470               |
| 10% <= Minority < 20%              | 13,710                         | 1,051                                | 32,898               |
| 20% <= Minority < 30%              | 9,797                          | 768                                  | 26,503               |
| 30% <= Minority < 50%              | 13,478                         | 842                                  | 38,979               |
| 50% <= Minority < 80%              | 13,841                         | 907                                  | 36,243               |
| 80% <= Minority <= 100%            | 10,092                         | 593                                  | 25,977               |
| Tract Missing / Unable to Classify | 14                             | 0                                    | 72                   |
| <b>Total:</b>                      | <b>71,447</b>                  | <b>5,297</b>                         | <b>181,142</b>       |

**Table 9**  
**Distribution of Single-Family Owner-Occupied Mortgage Purchases**  
**Minority Percentage of Census Tract by Income of Borrower**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|  | Qualifying<br>Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Very Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income Area<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income<br>Refinance<br>Mortgages | Total Purchase<br>Money Mortgages<br>Acquired | Total Refinance<br>Mortgages Acquired | Total Mortgages<br>Acquired |
|--|---|--|--|--|---|---------------------------------------|-----------------------------|
| <b>Income &lt;= 50% of Median Income</b>               |   |  |  |  |   |                                       |                             |
| Minority < 10%   | 7,908   | 7,908  | 1,622  | 11,621   | 8,127   | 11,790                                | 19,917                      |
| 10% <= Minority < 30%                                  | 11,972  | 11,972   | 4,106  | 17,203   | 12,154  | 17,365                                | 29,519                      |
| 30% <= Minority < 50%                                  | 5,555   | 5,555  | 3,968  | 8,503  | 5,621   | 8,582                                 | 14,203                      |
| 50% <= Minority < 80%                                  | 4,026   | 4,026  | 3,375  | 8,023  | 4,075   | 8,068                                 | 12,143                      |
| 80% <= Minority <= 100%                                | 1,684   | 1,684  | 1,592  | 5,900  | 1,708   | 5,932                                 | 7,640                       |
| Tract Missing / Unable to Classify                     | 1   | 1  | 1  | 4  | 1   | 4                                     | 5                           |
| Subtotal   | 31,146  | 31,146   | 14,664   | 51,254   | 31,686  | 51,741                                | 83,427                      |
| <b>50% &lt; Income &lt;=60% of MSA Median Income</b>   |   |  |  |  |   |                                       |                             |
| Minority < 10%   | 7,481   | 0  | 1,378  | 8,716  | 7,738   | 8,812                                 | 16,550                      |
| 10% <= Minority < 30%                                  | 11,369  | 0  | 3,496  | 12,617   | 11,528  | 12,701                                | 24,229                      |
| 30% <= Minority < 50%                                  | 4,724   | 0  | 3,026  | 6,081  | 4,786   | 6,108                                 | 10,894                      |
| 50% <= Minority < 80%                                  | 3,127   | 0  | 2,426  | 5,556  | 3,177   | 5,586                                 | 8,763                       |
| 80% <= Minority <= 100%                                | 1,349   | 0  | 1,231  | 3,766  | 1,367   | 3,780                                 | 5,147                       |
| Tract Missing / Unable to Classify                     | 1   | 0  | 0  | 1  | 2   | 1                                     | 3                           |
| Subtotal   | 28,051  | 0  | 11,557   | 36,737   | 28,598  | 36,988                                | 65,586                      |
| <b>60% &lt; Income &lt;=80% of MSA Median Income</b>   |   |  |  |  |   |                                       |                             |
| Minority < 10%   | 18,433  | 0  | 3,139  | 22,554   | 19,058  | 22,814                                | 41,872                      |
| 10% <= Minority < 30%                                  | 28,763  | 0  | 8,426  | 33,416   | 29,327  | 33,637                                | 62,964                      |
| 30% <= Minority < 50%                                  | 12,164  | 0  | 7,060  | 16,331   | 12,369  | 16,421                                | 28,790                      |
| 50% <= Minority < 80%                                  | 7,752   | 0  | 5,615  | 13,480   | 7,904   | 13,557                                | 21,461                      |
| 80% <= Minority <= 100%                                | 3,140   | 0  | 2,754  | 8,811  | 3,180   | 8,853                                 | 12,033                      |
| Tract Missing / Unable to Classify                     | 6   | 0  | 5  | 11   | 9   | 12                                    | 21                          |
| Subtotal   | 70,258  | 0  | 26,999   | 94,603   | 71,847  | 95,294                                | 167,141                     |
| <b>80% &lt; Income &lt;=100% of MSA Median Income</b>  |   |  |  |  |   |                                       |                             |
| Minority < 10%   | 0   | 0  | 3,126  | 0  | 19,737  | 25,133                                | 44,870                      |
| 10% <= Minority < 30%                                  | 0   | 0  | 8,723  | 0  | 31,638  | 38,923                                | 70,561                      |
| 30% <= Minority < 50%                                  | 0   | 0  | 6,832  | 0  | 13,357  | 18,611                                | 31,968                      |
| 50% <= Minority < 80%                                  | 0   | 0  | 5,440  | 0  | 8,670   | 14,560                                | 23,230                      |
| 80% <= Minority <= 100%                                | 0   | 0  | 2,649  | 0  | 3,307   | 8,394                                 | 11,701                      |
| Tract Missing / Unable to Classify                     | 0   | 0  | 6  | 0  | 9   | 16                                    | 25                          |
| Subtotal   | 0   | 0  | 26,776   | 0  | 76,718  | 105,637                               | 182,355                     |
| <b>100% &lt; Income &lt;=120% of MSA Median Income</b> |   |  |  |  |   |                                       |                             |
| Minority < 10%   | 0   | 0  | 678  | 0  | 19,231  | 24,092                                | 43,323                      |
| 10% <= Minority < 30%                                  | 0   | 0  | 1,689  | 0  | 30,936  | 38,180                                | 69,116                      |
| 30% <= Minority < 50%                                  | 0   | 0  | 1,729  | 0  | 12,871  | 18,475                                | 31,346                      |
| 50% <= Minority < 80%                                  | 0   | 0  | 2,314  | 0  | 7,868   | 13,829                                | 21,697                      |
| 80% <= Minority <= 100%                                | 0   | 0  | 1,454  | 0  | 2,783   | 6,823                                 | 9,606                       |
| Tract Missing / Unable to Classify                     | 0   | 0  | 4  | 0  | 12  | 22                                    | 34                          |
| Subtotal   | 0   | 0  | 7,868  | 0  | 73,701  | 101,421                               | 175,122                     |
| <b>120% of MSA Median Income &lt; Income</b>           |   |  |  |  |   |                                       |                             |
| Minority < 10%   | 0   | 0  | 1,865  | 0  | 86,231  | 102,388                               | 188,619                     |
| 10% <= Minority < 30%                                  | 0   | 0  | 4,642  | 0  | 149,153                                       | 177,393                               | 326,546                     |
| 30% <= Minority < 50%                                  | 0   | 0  | 4,909  | 0  | 60,879  | 81,322                                | 142,201                     |
| 50% <= Minority < 80%                                  | 0   | 0  | 7,082  | 0  | 31,622  | 50,643                                | 82,265                      |
| 80% <= Minority <= 100%                                | 0   | 0  | 3,730  | 0  | 8,577   | 17,406                                | 25,983                      |
| Tract Missing / Unable to Classify                     | 0   | 0  | 92   | 0  | 214   | 140                                   | 354                         |
| Subtotal   | 0   | 0  | 22,320   | 0  | 336,676                                       | 429,292                               | 765,968                     |
| <b>Borrower Income Missing</b>                         |   |  |  |  |   |                                       |                             |
| Minority < 10%   | 0   | 0  | 0  | 0  | 0   | 66                                    | 66                          |
| 10% <= Minority < 30%                                  | 0   | 0  | 0  | 0  | 0   | 85                                    | 85                          |
| 30% <= Minority < 50%                                  | 0   | 0  | 0  | 0  | 0   | 33                                    | 33                          |
| 50% <= Minority < 80%                                  | 0   | 0  | 0  | 0  | 0   | 24                                    | 24                          |
| 80% <= Minority <= 100%                                | 0   | 0  | 0  | 0  | 0   | 12                                    | 12                          |
| Tract Missing / Unable to Classify                     | 0   | 0  | 0  | 0  | 3   | 4                                     | 7                           |
| Subtotal   | 0   | 0  | 0  | 0  | 3   | 224                                   | 227                         |
| <b>Total:</b>  | 129,455   | 31,146   | 110,184  | 182,594  | 619,229                                       | 820,597                               | 1,439,826                   |

**Table 10A**  
**Distribution of Freddie Mac's**  
**Single-Family Owner-Occupied Mortgage Purchases**  
**By State And Territory**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|                      | Qualifying<br>Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Very Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income Area<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income<br>Refinance<br>Mortgages | Total Purchase<br>Money Mortgages<br>Acquired | Total Refinance<br>Mortgages Acquired | Total Mortgages<br>Acquired |
|----------------------|---|--|--|--|---|---------------------------------------|-----------------------------|
| Alabama              | 1,340   | 324  | 1,462  | 1,496  | 7,141   | 7,060                                 | 14,201                      |
| Alaska               | 248   | 66   | 164  | 432  | 1,200   | 1,528                                 | 2,728                       |
| Arizona              | 2,792   | 718  | 1,924  | 5,109  | 15,484  | 21,287                                | 36,771                      |
| Arkansas             | 841   | 216  | 725  | 879  | 4,568   | 4,515                                 | 9,083                       |
| California           | 7,422   | 1,386  | 12,297   | 30,530   | 56,920  | 165,078                               | 221,998                     |
| Colorado             | 4,404   | 1,064  | 6,358  | 7,481  | 18,664  | 26,166                                | 44,830                      |
| Connecticut          | 1,826   | 461  | 1,976  | 2,120  | 6,388   | 8,142                                 | 14,530                      |
| Delaware             | 413   | 122  | 214  | 647  | 2,123   | 2,557                                 | 4,680                       |
| District of Columbia | 350   | 50   | 706  | 626  | 1,631   | 2,239                                 | 3,870                       |
| Florida              | 7,182   | 1,544  | 9,203  | 7,777  | 46,827  | 37,564                                | 84,391                      |
| Georgia              | 3,895   | 1,054  | 2,803  | 4,888  | 20,368  | 23,029                                | 43,397                      |
| Hawaii               | 385   | 81   | 473  | 671  | 1,955   | 3,002                                 | 4,957                       |
| Idaho                | 839   | 226  | 425  | 1,022  | 4,154   | 4,043                                 | 8,197                       |
| Illinois             | 6,911   | 1,799  | 10,294   | 8,056  | 28,368  | 38,777                                | 67,145                      |
| Indiana              | 4,561   | 1,286  | 1,654  | 4,438  | 14,938  | 14,747                                | 29,685                      |
| Iowa                 | 1,936   | 518  | 545  | 1,918  | 6,510   | 7,049                                 | 13,559                      |
| Kansas               | 1,783   | 451  | 709  | 1,659  | 7,147   | 6,714                                 | 13,861                      |
| Kentucky             | 2,110   | 552  | 1,243  | 2,299  | 7,733   | 9,175                                 | 16,908                      |
| Louisiana            | 858   | 135  | 1,530  | 1,124  | 5,876   | 6,619                                 | 12,495                      |
| Maine                | 521   | 119  | 237  | 748  | 2,751   | 3,111                                 | 5,862                       |
| Maryland             | 3,044   | 904  | 1,916  | 6,026  | 10,548  | 18,871                                | 29,419                      |
| Massachusetts        | 3,351   | 740  | 2,048  | 5,512  | 13,591  | 23,525                                | 37,116                      |
| Michigan             | 5,884   | 1,612  | 4,900  | 6,992  | 21,996  | 29,107                                | 51,103                      |
| Minnesota            | 5,032   | 1,416  | 2,083  | 5,421  | 16,539  | 18,558                                | 35,097                      |
| Mississippi          | 243   | 55   | 395  | 426  | 1,922   | 2,589                                 | 4,511                       |
| Missouri             | 3,396   | 928  | 1,441  | 4,326  | 13,155  | 17,029                                | 30,184                      |
| Montana              | 615   | 135  | 235  | 713  | 2,623   | 2,884                                 | 5,507                       |
| Nebraska             | 783   | 195  | 296  | 947  | 3,293   | 3,826                                 | 7,119                       |
| Nevada               | 1,098   | 269  | 615  | 2,259  | 5,787   | 8,725                                 | 14,512                      |
| New Hampshire        | 956   | 220  | 425  | 1,175  | 3,792   | 4,380                                 | 8,172                       |
| New Jersey           | 2,487   | 438  | 4,984  | 3,477  | 15,768  | 21,637                                | 37,405                      |
| New Mexico           | 371   | 80   | 333  | 749  | 2,269   | 3,235                                 | 5,504                       |
| New York             | 4,230   | 812  | 4,865  | 4,380  | 22,132  | 25,565                                | 47,697                      |
| North Carolina       | 4,311   | 1,104  | 2,945  | 5,077  | 22,482  | 23,721                                | 46,203                      |
| North Dakota         | 487   | 121  | 151  | 455  | 1,963   | 1,860                                 | 3,823                       |
| Ohio                 | 6,619   | 1,691  | 2,353  | 5,380  | 22,768  | 21,885                                | 44,653                      |
| Oklahoma             | 870   | 196  | 974  | 1,034  | 4,620   | 4,651                                 | 9,271                       |
| Oregon               | 2,224   | 409  | 2,383  | 3,347  | 12,786  | 15,024                                | 27,810                      |
| Pennsylvania         | 5,136   | 1,335  | 2,055  | 5,181  | 20,248  | 20,998                                | 41,246                      |
| Rhode Island         | 489   | 113  | 322  | 623  | 2,020   | 2,659                                 | 4,679                       |
| South Carolina       | 2,049   | 466  | 1,172  | 2,134  | 11,139  | 10,141                                | 21,280                      |
| South Dakota         | 310   | 73   | 93   | 344  | 1,283   | 1,346                                 | 2,629                       |
| Tennessee            | 2,755   | 652  | 2,025  | 2,901  | 13,455  | 12,713                                | 26,168                      |
| Texas                | 7,091   | 1,351  | 6,643  | 7,946  | 51,284  | 46,661                                | 97,945                      |
| Utah                 | 2,409   | 546  | 1,123  | 2,818  | 9,227   | 11,706                                | 20,933                      |
| Vermont              | 376   | 76   | 118  | 588  | 1,744   | 2,160                                 | 3,904                       |
| Virginia             | 3,845   | 1,014  | 2,595  | 6,894  | 15,168  | 25,002                                | 40,170                      |
| Washington           | 4,119   | 944  | 4,126  | 6,321  | 19,062  | 26,929                                | 45,991                      |
| West Virginia        | 357   | 78   | 402  | 510  | 1,710   | 2,152                                 | 3,862                       |
| Wisconsin            | 3,623   | 942  | 1,018  | 4,247  | 12,828  | 16,810                                | 29,638                      |
| Wyoming              | 273   | 58   | 99   | 414  | 1,081   | 1,364                                 | 2,445                       |
| Guam                 | 5   | 1  | 77   | 12   | 137   | 148                                   | 285                         |
| Puerto Rico          | 0   | 0  | 3  | 45   | 18  | 304                                   | 322                         |
| Virgin Islands       | 0   | 0  | 29   | 0  | 45  | 30                                    | 75                          |
| Other Territories    | 0   | 0  | 0  | 0  | 0   | 0                                     | 0                           |
| Unable to Geocode    | 0   | 0  | 0  | 0  | 0   | 0                                     | 0                           |
| <b>Total</b>         | <b>129,455</b>  | <b>31,146</b>  | <b>110,184</b>   | <b>182,594</b>                                     | <b>619,229</b>                                | <b>820,597</b>                        | <b>1,439,826</b>            |

**Table 10B**  
**Distribution of Freddie Mac's**  
**Multifamily Mortgage Purchases**  
**By State And Territory**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|                      | Qualifying Low-Income<br>Units | Qualifying Very Low-<br>Income Units | Total Units Financed |
|----------------------|--------------------------------|--------------------------------------|----------------------|
| Alabama              | 5,371                          | 1,140                                | 6,148                |
| Alaska               | 60                             | 0                                    | 60                   |
| Arizona              | 18,500                         | 4,272                                | 21,398               |
| Arkansas             | 1,832                          | 453                                  | 1,971                |
| California           | 15,483                         | 4,405                                | 41,408               |
| Colorado             | 16,218                         | 2,968                                | 19,446               |
| Connecticut          | 1,746                          | 250                                  | 2,230                |
| Delaware             | 677                            | 39                                   | 677                  |
| District of Columbia | 973                            | 393                                  | 1,208                |
| Florida              | 28,547                         | 5,477                                | 47,160               |
| Georgia              | 24,438                         | 3,473                                | 30,478               |
| Hawaii               | 562                            | 441                                  | 908                  |
| Idaho                | 25                             | 3                                    | 174                  |
| Illinois             | 5,070                          | 1,364                                | 8,348                |
| Indiana              | 5,751                          | 1,732                                | 6,434                |
| Iowa                 | 575                            | 376                                  | 580                  |
| Kansas               | 1,609                          | 749                                  | 1,910                |
| Kentucky             | 2,513                          | 251                                  | 2,756                |
| Louisiana            | 1,200                          | 513                                  | 1,374                |
| Maine                | 559                            | 84                                   | 880                  |
| Maryland             | 16,991                         | 2,020                                | 17,904               |
| Massachusetts        | 2,235                          | 717                                  | 5,311                |
| Michigan             | 7,784                          | 1,626                                | 9,141                |
| Minnesota            | 989                            | 706                                  | 1,328                |
| Mississippi          | 1,601                          | 159                                  | 2,238                |
| Missouri             | 7,297                          | 4,244                                | 7,997                |
| Montana              | 274                            | 35                                   | 355                  |
| Nebraska             | 2,725                          | 1,085                                | 3,263                |
| Nevada               | 11,588                         | 1,140                                | 12,392               |
| New Hampshire        | 943                            | 185                                  | 981                  |
| New Jersey           | 6,907                          | 1,484                                | 12,861               |
| New Mexico           | 1,191                          | 296                                  | 1,558                |
| New York             | 11,016                         | 3,158                                | 23,269               |
| North Carolina       | 17,060                         | 3,352                                | 20,566               |
| North Dakota         | 76                             | 19                                   | 76                   |
| Ohio                 | 10,776                         | 3,712                                | 12,572               |
| Oklahoma             | 3,391                          | 1,330                                | 4,086                |
| Oregon               | 4,526                          | 172                                  | 6,204                |
| Pennsylvania         | 9,252                          | 1,437                                | 13,603               |
| Rhode Island         | 588                            | 9                                    | 872                  |
| South Carolina       | 4,824                          | 1,028                                | 6,045                |
| South Dakota         | 89                             | 4                                    | 173                  |
| Tennessee            | 11,005                         | 1,042                                | 12,498               |
| Texas                | 76,194                         | 12,206                               | 99,004               |
| Utah                 | 7,055                          | 1,233                                | 7,551                |
| Vermont              | 0                              | 0                                    | 0                    |
| Virginia             | 14,991                         | 3,498                                | 18,332               |
| Washington           | 13,072                         | 1,991                                | 15,452               |
| West Virginia        | 0                              | 0                                    | 0                    |
| Wisconsin            | 2,591                          | 567                                  | 2,860                |
| Wyoming              | 301                            | 93                                   | 316                  |
| Guam                 | 0                              | 0                                    | 0                    |
| Puerto Rico          | 0                              | 0                                    | 0                    |
| Virgin Islands       | 0                              | 0                                    | 0                    |
| Other Territories    | 0                              | 0                                    | 0                    |
| Unable to Geocode    | 0                              | 0                                    | 0                    |
| <b>Total</b>         | <b>379,043</b>                 | <b>76,935</b>                        | <b>514,356</b>       |

**Table 10C**  
**Distribution of Rental Units Financed by Purchases of Mortgages on Single-Family**  
**Rental Properties by State and Territory**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|                      | Qualifying Low-Income<br>Units | Qualifying Very Low-<br>Income Units | Total Units Financed |
|----------------------|--------------------------------|--------------------------------------|----------------------|
| Alabama              | 424                            | 46                                   | 948                  |
| Alaska               | 418                            | 7                                    | 648                  |
| Arizona              | 1,934                          | 147                                  | 4,697                |
| Arkansas             | 320                            | 22                                   | 664                  |
| California           | 10,063                         | 168                                  | 46,504               |
| Colorado             | 2,085                          | 125                                  | 5,212                |
| Connecticut          | 1,285                          | 148                                  | 1,860                |
| Delaware             | 187                            | 16                                   | 416                  |
| District of Columbia | 412                            | 34                                   | 1,091                |
| Florida              | 2,008                          | 146                                  | 9,158                |
| Georgia              | 1,762                          | 128                                  | 4,313                |
| Hawaii               | 136                            | 8                                    | 784                  |
| Idaho                | 845                            | 49                                   | 1,369                |
| Illinois             | 4,284                          | 382                                  | 8,874                |
| Indiana              | 1,437                          | 212                                  | 2,133                |
| Iowa                 | 464                            | 110                                  | 694                  |
| Kansas               | 632                            | 77                                   | 1,064                |
| Kentucky             | 731                            | 66                                   | 1,202                |
| Louisiana            | 557                            | 32                                   | 1,577                |
| Maine                | 336                            | 10                                   | 621                  |
| Maryland             | 1,345                          | 61                                   | 2,885                |
| Massachusetts        | 4,281                          | 171                                  | 6,932                |
| Michigan             | 1,696                          | 204                                  | 3,085                |
| Minnesota            | 1,580                          | 128                                  | 2,544                |
| Mississippi          | 85                             | 5                                    | 263                  |
| Missouri             | 1,735                          | 210                                  | 2,615                |
| Montana              | 438                            | 32                                   | 723                  |
| Nebraska             | 334                            | 48                                   | 481                  |
| Nevada               | 825                            | 66                                   | 2,342                |
| New Hampshire        | 485                            | 33                                   | 710                  |
| New Jersey           | 1,917                          | 59                                   | 4,917                |
| New Mexico           | 348                            | 16                                   | 892                  |
| New York             | 3,125                          | 323                                  | 10,557               |
| North Carolina       | 1,867                          | 136                                  | 4,367                |
| North Dakota         | 120                            | 13                                   | 171                  |
| Ohio                 | 2,750                          | 439                                  | 4,118                |
| Oklahoma             | 325                            | 15                                   | 707                  |
| Oregon               | 1,409                          | 38                                   | 3,715                |
| Pennsylvania         | 2,454                          | 271                                  | 4,070                |
| Rhode Island         | 689                            | 49                                   | 1,049                |
| South Carolina       | 517                            | 44                                   | 1,526                |
| South Dakota         | 110                            | 13                                   | 163                  |
| Tennessee            | 851                            | 65                                   | 2,366                |
| Texas                | 3,193                          | 225                                  | 9,846                |
| Utah                 | 1,334                          | 154                                  | 2,567                |
| Vermont              | 226                            | 4                                    | 388                  |
| Virginia             | 1,935                          | 83                                   | 4,094                |
| Washington           | 2,765                          | 120                                  | 5,882                |
| West Virginia        | 108                            | 9                                    | 224                  |
| Wisconsin            | 2,132                          | 307                                  | 2,742                |
| Wyoming              | 135                            | 23                                   | 224                  |
| Guam                 | 8                              | 0                                    | 26                   |
| Puerto Rico          | 3                              | 0                                    | 87                   |
| Virgin Islands       | 2                              | 0                                    | 35                   |
| Other Territories    | 0                              | 0                                    | 0                    |
| Unable to Geocode    | 0                              | 0                                    | 0                    |
| <b>Total</b>         | <b>71,447</b>                  | <b>5,297</b>                         | <b>181,142</b>       |

**Table 11**  
**Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases<sup>1</sup>**  
**By LTV Category**  
**For Calendar Year 2015 (Period Ending 12/31/2015)**

|                               | Qualifying<br>Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Very Low-Income<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income Area<br>Purchase Money<br>Mortgages | Qualifying<br>Low-Income<br>Refinance<br>Mortgages | Total Purchase<br>Money Mortgages<br>Acquired | Total Refinance<br>Mortgages Acquired | Total Mortgages<br>Acquired |
|-------------------------------|---|--|--|--|---|---------------------------------------|-----------------------------|
| <b>0% &lt; LTV &lt;= 60%</b>  |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)               | \$1,774   | \$469  | \$1,309  | \$8,579  | \$11,352                                      | \$48,752                              | \$60,104                    |
| Number of Mortgages           | 15,573  | 5,266  | 9,074  | 68,379   | 58,863  | 246,799                               | 305,662                     |
| <b>Portion of Total</b>       | 12.03%  | 16.91%   | 8.24%  | 37.45%   | 9.51%   | 30.08%                                | 21.23%                      |
| <b>60% &lt; LTV &lt;= 80%</b> |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)               | \$8,022   | \$1,575  | \$9,098  | \$12,876   | \$69,351                                      | \$106,511                             | \$175,862                   |
| Number of Mortgages           | 56,184  | 14,736   | 47,717   | 87,146   | 290,464                                       | 457,678                               | 748,142                     |
| <b>Portion of Total</b>       | 43.40%  | 47.31%   | 43.31%   | 47.73%   | 46.91%  | 55.77%                                | 51.96%                      |
| <b>80% &lt; LTV &lt;= 90%</b> |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)               | \$2,917   | \$448  | \$3,589  | \$1,939  | \$23,925                                      | \$15,728                              | \$39,653                    |
| Number of Mortgages           | 19,167  | 4,037  | 18,065   | 12,938   | 96,420  | 68,867                                | 165,287                     |
| <b>Portion of Total</b>       | 14.81%  | 12.96%   | 16.40%   | 7.09%  | 15.57%  | 8.39%                                 | 11.48%                      |
| <b>90% &lt; LTV &lt;= 95%</b> |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)               | \$4,958   | \$653  | \$5,891  | \$745  | \$36,789                                      | \$5,731                               | \$42,519                    |
| Number of Mortgages           | 34,499  | 6,207  | 33,044   | 4,984  | 167,112                                       | 26,101                                | 193,213                     |
| <b>Portion of Total</b>       | 26.65%  | 19.93%   | 29.99%   | 2.73%  | 26.99%  | 3.18%                                 | 13.42%                      |
| <b>95% &lt; LTV &lt;=100%</b> |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)               | \$460   | \$76   | \$286  | \$205  | \$717   | \$725                                 | \$1,442                     |
| Number of Mortgages           | 4,023   | 894  | 2,279  | 1,408  | 5,469   | 4,111                                 | 9,580                       |
| <b>Portion of Total</b>       | 3.11%   | 2.87%  | 2.07%  | 0.77%  | 0.88%   | 0.50%                                 | 0.67%                       |
| <b>100% &lt; LTV</b>          |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)               | \$0   | \$0  | \$0  | \$619  | \$94  | \$2,051                               | \$2,145                     |
| Number of Mortgages           | 1   | 0  | 1  | 4,359  | 878   | 11,904                                | 12,782                      |
| <b>Portion of Total</b>       | 0.00%   | 0.00%  | 0.00%  | 2.39%  | 0.14%   | 1.45%                                 | 0.89%                       |
| <b>Missing LTV</b>            |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)               | \$0   | \$0  | \$0  | \$455  | \$1   | \$872                                 | \$873                       |
| Number of Mortgages           | 8   | 6  | 4  | 3,380  | 23  | 5,137                                 | 5,160                       |
| <b>Portion of Total</b>       | 0.01%   | 0.02%  | 0.00%  | 1.85%  | 0.00%   | 0.63%                                 | 0.36%                       |
| <b>Total</b>                  |   |  |  |  |   |                                       |                             |
| \$UPB(MILLIONS)               | \$18,132  | \$3,222  | \$20,174   | \$25,418   | \$142,228                                     | \$180,369                             | \$322,597                   |
| Number of Mortgages           | 129,455   | 31,146   | 110,184  | 182,594  | 619,229                                       | 820,597                               | 1,439,826                   |
| <b>Portion of Total</b>       | 100.00%   | 100.00%  | 100.00%  | 100.00%  | 100.00%                                       | 100.00%                               | 100.00%                     |

<sup>1</sup> Does not include second mortgages and non-applicable categories.