

Affordable Housing Tables

Covering Calendar Year: 2018
For Period Ending: 12/31/2018

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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 2018 (Period Ending 12/31/2018)

	Total Mortgages Eligible To Qualify As Low-Income Purchase Money	Qualifying Low-Income Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Very Low-Income Purchase Money	Qualifying Very Low-Income Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money	Qualifying Low-Income Area Purchase Money Goal Mortgages	Qualifying Low-Income Area Purchase Money Subgoal Mortgages	Total Mortgages Eligible To Qualify As Low-Income Refinance ¹	Qualifying Low-Income Refinance Mortgages ¹	All Mortgage Purchases
Purchases of Single Family Mortgages										
Owner Occupied 1-Unit Properties/Mortgages:										
UPB(\$ Millions)	\$188,838	\$31,237	\$188,838	\$5,695	\$188,838	\$32,845	\$26,083	\$82,419	\$14,888	\$283,416
Number of Mortgages	768,470	197,572	768,470	48,440	768,470	171,433	130,827	379,079	102,983	1,202,763
Owner Occupied 2-4 Unit Properties/Mortgages:										
UPB(\$ Millions)	\$1,916	\$359	\$1,916	\$45	\$1,916	\$1,065	\$1,050	\$1,684	\$363	\$3,602
Number of Mortgages	5,924	1,857	5,924	383	5,924	3,366	3,298	5,513	1,860	11,446
Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:										
UPB(\$ Millions)	\$190,753	\$31,595	\$190,753	\$5,740	\$190,753	\$33,910	\$27,133	\$84,102	\$15,251	\$287,018
Number of Mortgages	774,394	199,429	774,394	48,823	774,394	174,799	134,125	384,592	104,843	1,214,209
Goals Performance										
Freddie Mac's Single-Family Goals		24%		6%		18%			21%	
Goal Performance Percentages		25.75%		6.30%		22.57%			27.26%	
Freddie Mac's Single-Family Subgoal							14%			
Subgoal Performance Percentages							17.32%			

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

¹MHA 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 2018 (Period Ending 12/31/2018)

	Qualifying Low- Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases	
Purchases of Multifamily Mortgages				
Multifamily 5-50 Unit Properties:				
UPB(\$ Million)	\$2,990	\$814	\$5,885	
Number of Mortgages*	1,845	1,052	2,483	
Number of Properties	1,851	1,052	2,502	
Number of Units	36,786	11,513	53,893	
Multifamily > 50 Unit Properties:				
UPB(\$ Million)	\$32,377	\$4,826	\$64,046	
Number of Mortgages*	2,642	1,466	3,008	
Number of Properties	3,011	1,810	3,479	
Number of Units	420,920	84,033	641,694	
Missing Affordability Data Adjustments				
Rental Unit Affordability Estimation				
	Eligible Units	Qualifying Units	Eligible Units	Qualifying Units
Units in Multifamily Properties:				
Number of Units With Missing Data	23,002		23,002	N/A
Units Where Rent Estimation is Not Possible	1,748		1,748	N/A
Units Where Rent Estimation is Possible				
Large (>50 Unit) Properties	18,160	13,949	18,160	8,639
Small (5-50 Unit) Properties	3,094	2,567	3,094	1,587
Not Subject to Cap	18,640	14,245	18,640	8,938
Subject to Cap	2,614	2,271	2,614	1,288
5% Cap	34,779		34,779	N/A
Adjustments to Number of Units for Missing Data:		16,516		10,226
Total Multifamily:				N/A
UPB(\$ Million)	\$35,367		\$5,640	\$69,931
Number of Mortgages	4,486		2,518	5,487
Number of Mortgages with both 5-50 and > 50 Unit Properties*	1		0	4
Number of Properties	4,862		2,862	5,981
Number of Units	457,706		95,546	695,587
Number of Units(adjusted)	474,223		105,772	695,587
Goals Performance				
Freddie Mac's Multifamily Goals (units)	315,000		60,000	
Goal Performance (units)	474,223 ²		105,772 ³	
Freddie Mac's Small Multifamily Goals (units)				
Goal Performance (units)	10,000			39,353

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.

²As explained in our Annual Housing Activities Report, the number of low-income multifamily units financed in 2018 was 474,063.

³As discussed in our Annual Housing Activities Report, the number of very low-income multifamily units financed in 2018 was 105,612.

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 2018 (Period Ending 12/31/2018)

	Total Mortgages Eligible To Qualify As Low-Income Refinance ¹	Qualifying Low- Income Refinance Mortgages ¹	All Mortgage Purchases
Purchases of Loan Modifications of At-Risk Mortgages			
Owner Occupied 1-Unit Properties/Mortgages:			
UPB(\$ Millions)	\$0	\$0	\$0
Number of Mortgages	0	0	0
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$0	\$0	\$0
Number of Mortgages	0	0	0
Total Modifications of At-Risk Mortgages:			
UPB(\$ Millions)	\$0	\$0	\$0
Number of Mortgages	0	0	0

¹An 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 Financed by Freddie Mac Purchases of Mortgages on Single Family Rental Properties
For Calendar Year 2018 (Period Ending 12/31/2018)

	Low-Income Purchases	Very Low-Income Purchases	All Mortgage Purchases
Purchases of Single Family Mortgages			
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$1,740	\$321	\$3,602
Number of Mortgages	6,726	1,564	11,446
Number of Units*	8,848	2,128	14,741
Investor Owned 1-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$6,137	\$909	\$20,601
Number of Mortgages	45,190	7,378	109,674
Number of Units*	65,903	12,722	139,433
Total Single Family:			
UPB(\$ Millions)	\$7,877	\$1,230	\$24,203
Number of Mortgages	51,916	8,942	121,120
Number of Units*	74,751	14,850	154,174

Units may count toward more than one reporting category. 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)¹
For Calendar Year 2018 (Period Ending 12/31/2018)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
Income No More Than 50% of Median Income							
UPB(\$ Millions)	\$5,740	\$5,740	\$2,886	\$3,422	\$5,791	\$3,446	\$9,236
Number of Mortgages	48,823	48,823	24,776	29,917	49,334	30,126	79,460
Portion of Qualifying or Total Mortgages Acquired	24.48%	100.00%	14.17%	28.54%	6.01%	7.65%	6.54%
Income More Than 50% But No More Than 60% of Median Income							
UPB(\$ Millions)	\$6,581	\$0	\$2,963	\$3,065	\$6,643	\$3,082	\$9,725
Number of Mortgages	43,717	0	19,971	21,817	44,244	21,950	66,194
Portion of Qualifying or Total Mortgages Acquired	21.92%	0.00%	11.43%	20.81%	5.39%	5.57%	5.45%
Income More Than 60% But No More Than 80% of Median Income							
UPB(\$ Millions)	\$19,274	\$0	\$7,869	\$8,764	\$19,530	\$8,816	\$28,346
Number of Mortgages	106,889	0	44,915	53,109	108,717	53,492	162,209
Portion of Qualifying or Total Mortgages Acquired	53.60%	0.00%	25.70%	50.66%	13.25%	13.58%	13.36%
Income More Than 80% But No More Than 100% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$8,931	\$0	\$23,967	\$10,998	\$34,964
Number of Mortgages	0	0	43,288	0	112,173	57,158	169,331
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	24.76%	0.00%	13.68%	14.51%	13.95%
Income More Than 100% But No More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$2,906	\$0	\$25,119	\$11,055	\$36,174
Number of Mortgages	0	0	12,310	0	102,965	51,133	154,098
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	7.04%	0.00%	12.55%	12.98%	12.69%
Income More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$8,356	\$0	\$119,838	\$48,723	\$168,561
Number of Mortgages	0	0	29,539	0	402,802	180,053	582,855
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	16.90%	0.00%	49.11%	45.70%	48.00%
Missing							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$2	\$9	\$12
Number of Mortgages	0	0	0	0	9	53	62
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
All Income Levels ²							
UPB(\$ Millions)	\$31,595	\$5,740	\$33,910	\$15,251	\$200,890	\$86,128	\$287,018
Number of Mortgages	199,429	48,823	174,799	104,843	820,244	393,965	1,214,209
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹Based on actual borrower incomes before affordability estimation. Mortgages where affordability was estimated are included in "Missing."
²Includes Missing.

Table 3A
Distribution of Rental Units
Financed by Multifamily Mortgages Purchased by Freddie Mac
By Affordability of Rent¹
For Calendar Year 2018 (Period Ending 12/31/2018)

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Units Financed
Affordable At No More Than 30% Of Median Income			
\$UPB(MILLIONS)	\$2,397	\$2,397	\$2,397
Number of Units	33,940	33,940	33,943
Portion of Qualifying or Total Units Financed	7.16%	32.09%	4.88%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$3,243	\$3,243	\$3,250
Number of Units	61,606	61,606	61,739
Portion of Qualifying or Total Units Financed	12.99%	58.24%	8.88%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$7,245	\$0	\$7,245
Number of Units	115,042	0	115,042
Portion of Qualifying or Total Units Financed	24.26%	0.00%	16.54%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$22,482	\$0	\$22,516
Number of Units	247,118	0	247,356
Portion of Qualifying or Total Units Financed	52.11%	0.00%	35.56%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$13,910
Number of Units	0	0	119,015
Portion of Qualifying or Total Units Financed	0.00%	0.00%	17.11%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$7,201
Number of Units	0	0	48,445
Portion of Qualifying or Total Units Financed	0.00%	0.00%	6.96%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$9,934
Number of Units	0	0	46,984
Portion of Qualifying or Total Units Financed	0.00%	0.00%	6.75%
Tenant Rent Missing			
\$UPB(MILLIONS)	\$2,434	\$1,493	\$3,478
Number of Units	16,516	10,226	23,063
Portion of Qualifying or Total Units Financed	3.48%	9.67%	3.32%
All Income Levels²			
\$UPB(MILLIONS)	\$37,802	\$7,133	\$69,931
Number of Units	474,223	105,772	695,587
Portion of Qualifying or Total Units Financed	100.00%	100.00%	100.00%

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

² Includes Missing.

Table 3B
Distribution of Rental Units
Financed by Freddie Mac's Purchases of Mortgages on Single-Family
Rental Properties By Affordability of Rent¹
For Calendar Year 2018 (Period Ending 12/31/2018)

	Low-Income Purchases	Very Low- Income Purchases	Aggregate Units Financed
Affordable At No More Than 30% Of Median Income			
UPB(\$ Millions)	\$355	\$355	\$355
Number of Units	2,332	2,332	2,332
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	3.12%	15.70%	1.51%
Affordable At More Than 30% but No More than 50% Of Median Income			
UPB(\$ Millions)	\$875	\$875	\$876
Number of Units	12,518	12,518	12,523
Portion of Qualifying or Total Units Financed	16.75%	84.30%	8.12%
Affordable At More Than 50% but No More than 60% Of Median Income			
UPB(\$ Millions)	\$1,562	\$0	\$1,563
Number of Units	18,463	0	18,467
Portion of Qualifying or Total Units Financed	24.70%	0.00%	11.98%
Affordable At More Than 60% but No More than 80% Of Median Income			
UPB(\$ Millions)	\$5,085	\$0	\$5,085
Number of Units	41,438	0	41,440
Portion of Qualifying or Total Units Financed	55.43%	0.00%	26.88%
Affordable At More Than 80% but No More than 100% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$5,839
Number of Units	0	0	34,429
Portion of Qualifying or Total Units Financed	0.00%	0.00%	22.33%
Affordable At More Than 100% but No More than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$3,839
Number of Units	0	0	17,772
Portion of Qualifying or Total Units Financed	0.00%	0.00%	11.53%
Affordable At More Than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$5,217
Number of Units	0	0	17,620
Portion of Qualifying or Total Units Financed	0.00%	0.00%	11.43%
Tenant Rent Missing			
UPB(\$ Millions)	\$0	\$0	\$1,430
Number of Units	0	0	9,591
Portion of Qualifying or Total Units Financed	0.00%	0.00%	6.22%
All Income Levels¹			
UPB(\$ Millions)	\$7,877	\$1,230	\$24,203
Number of Units	74,751	14,850	154,174
Portion of Qualifying or Total Units Financed	100.00%	100.00%	100.00%

¹Includes 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 2018 (Period Ending 12/31/2018)

	<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 Mortgages¹</u>	<u>Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money</u>
	<u>Family Income <= 100 % of Area Median¹</u>	<u>Family Income > 100% of Area Median¹</u>	<u>Family Income <= 100 % of Area Median¹</u>	<u>Family Income > 100% of Area Median¹</u>		
(1) Tract Income <= 80% of Area Median						
UPB(\$ Millions)	\$1,837	\$2,470	\$8,808	\$8,792	\$21,907	\$21,907
Number of Mortgages	12,707	10,196	52,259	31,653	106,815	106,815
Percent of Eligible	11.90%	9.55%	48.92%	29.63%	100.00%	100.00%
(2) 80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
UPB(\$ Millions)	\$1,192	\$2,324	\$4,033	\$6,412	\$5,226	\$13,962
Number of Mortgages	7,459	9,354	19,851	20,505	27,310	57,169
Percent of Eligible	13.05%	16.36%	34.72%	35.87%	47.77%	100.00%
(3) 80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
UPB(\$ Millions)	\$1,051	\$1,899	\$7,111	\$8,619	\$1,051	\$18,680
Number of Mortgages	7,255	8,324	45,603	36,671	7,255	97,853
Percent of Eligible	7.41%	8.51%	46.60%	37.48%	7.41%	100.00%
(4) Tract Income >= 100% of Area Median²						
UPB(\$ Millions)	\$5,727	\$25,626	\$25,421	\$79,431	\$5,727	\$136,205
Number of Mortgages	33,419	89,972	130,565	258,601	33,419	512,557
Percent of Eligible	6.52%	17.55%	25.47%	50.45%	6.52%	100.00%
(5) Total						
UPB(\$ Millions)	\$9,807	\$32,319	\$45,373	\$103,254	\$33,910	\$190,753
Number of Mortgages	60,840	117,846	248,278	347,430	174,799	774,394
Percent of Eligible	7.86%	15.22%	32.06%	44.86%	22.57%	100.00%

¹Includes mortgages where affordability was estimated.

²Includes tracts with missing median incomes or missing percent minority.

Table 5A
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Race of Borrower(s) on Loan Application¹
For Calendar Year 2018 (Period Ending 12/31/2018)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
American Indian or Alaskan Native²							
UPB(\$ Millions)	\$150	\$30	\$192	\$122	\$948	\$565	\$1,513
Number of Mortgages	990	256	1,038	870	4,058	2,835	6,893
Portion of Qualifying or Total Mortgages Acquired	0.50%	0.52%	0.59%	0.83%	0.49%	0.72%	0.57%
Asian²							
UPB(\$ Millions)	\$2,868	\$558	\$3,612	\$703	\$19,127	\$5,051	\$24,178
Number of Mortgages	14,230	3,772	14,387	3,620	62,560	17,035	79,595
Portion of Qualifying or Total Mortgages Acquired	7.14%	7.73%	8.23%	3.45%	7.63%	4.32%	6.56%
Black or African American²							
UPB(\$ Millions)	\$1,444	\$275	\$2,032	\$841	\$7,055	\$3,457	\$10,511
Number of Mortgages	9,051	2,339	10,953	5,927	29,763	17,322	47,085
Portion of Qualifying or Total Mortgages Acquired	4.54%	4.79%	6.27%	5.65%	3.63%	4.40%	3.88%
Native Hawaiian or Other Pacific Islander²							
UPB(\$ Millions)	\$78	\$13	\$109	\$54	\$576	\$376	\$952
Number of Mortgages	454	113	499	285	2,068	1,354	3,422
Portion of Qualifying or Total Mortgages Acquired	0.23%	0.23%	0.29%	0.27%	0.25%	0.34%	0.28%
White - Hispanic or Latino³							
UPB(\$ Millions)	\$2,834	\$588	\$4,242	\$1,477	\$15,376	\$6,873	\$22,249
Number of Mortgages	17,148	4,668	21,380	9,217	62,160	30,313	92,473
Portion of Qualifying or Total Mortgages Acquired	8.60%	9.56%	12.23%	8.79%	7.58%	7.69%	7.62%
White - Non Hispanic or Latino							
UPB(\$ Millions)	\$20,700	\$3,652	\$19,470	\$9,748	\$133,327	\$56,795	\$190,123
Number of Mortgages	136,464	32,526	105,915	69,825	566,687	267,622	834,309
Portion of Qualifying or Total Mortgages Acquired	68.43%	66.62%	60.59%	66.60%	69.09%	67.93%	68.71%
Two or More Minority Races⁴							
UPB(\$ Millions)	\$42	\$6	\$76	\$26	\$417	\$185	\$602
Number of Mortgages	223	48	306	151	1,372	684	2,056
Portion of Qualifying or Total Mortgages Acquired	0.11%	0.10%	0.18%	0.14%	0.17%	0.17%	0.17%
Joint - either Borrower or Co-Borrower are of a minority group⁵							
UPB(\$ Millions)	\$0	\$0	\$1	\$0	\$4	\$2	\$6
Number of Mortgages	1	0	3	0	13	4	17
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Information not Provided by Borrower or Co-Borrower⁶							
UPB(\$ Millions)	\$3,437	\$609	\$4,125	\$2,259	\$23,773	\$12,711	\$36,484
Number of Mortgages	20,633	5,036	20,082	14,829	90,538	56,336	146,874
Portion of Qualifying or Total Mortgages Acquired	10.35%	10.31%	11.49%	14.14%	11.04%	14.30%	12.10%
Not Applicable							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	2	0	1	0	2	0	2
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Data Not Provided by Loan Seller							
UPB(\$ Millions)	\$42	\$8	\$52	\$20	\$287	\$114	\$401
Number of Mortgages	233	65	235	119	1,023	460	1,483
Portion of Qualifying or Total Mortgages Acquired	0.12%	0.13%	0.13%	0.11%	0.12%	0.12%	0.12%
Total							
UPB(\$ Millions)	\$31,595	\$5,740	\$33,910	\$15,251	\$200,890	\$86,128	\$287,018
Number of Mortgages	199,429	48,823	174,799	104,843	820,244	393,965	1,214,209
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹ 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.

² 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.

³ 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.

⁴ 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.

⁵ 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."

⁶ 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 Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Ethnicity of Borrower(s) on Loan Application¹
For Calendar Year 2018 (Period Ending 12/31/2018)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
Borrower and Co-Borrower are Hispanic or Latino:							
UPB(\$ Millions)	\$3,066	\$662	\$4,355	\$1,675	\$13,933	\$6,695	\$20,627
Number of Mortgages	18,594	5,269	22,312	10,528	57,995	30,387	88,382
Portion of Qualifying or Total Mortgages Acquired	9.32%	10.79%	12.76%	10.04%	7.07%	7.71%	7.28%
Borrower and Co-Borrower are not Hispanic or Latino:							
UPB(\$ Millions)	\$24,423	\$4,377	\$24,538	\$11,065	\$156,338	\$64,324	\$220,662
Number of Mortgages	155,730	37,658	127,972	77,622	644,220	296,609	940,829
Portion of Qualifying or Total Mortgages Acquired	78.09%	77.13%	73.21%	74.04%	78.54%	75.29%	77.48%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²							
UPB(\$ Millions)	\$201	\$18	\$518	\$119	\$3,828	\$1,541	\$5,369
Number of Mortgages	1,110	142	2,142	701	13,414	5,993	19,407
Portion of Qualifying or Total Mortgages Acquired	0.56%	0.29%	1.23%	0.67%	1.64%	1.52%	1.60%
Information not Provided by Borrower or Co-Borrower:³							
UPB(\$ Millions)	\$3,818	\$667	\$4,408	\$2,358	\$26,336	\$13,385	\$39,721
Number of Mortgages	23,461	5,616	21,892	15,747	102,735	60,117	162,852
Portion of Qualifying or Total Mortgages Acquired	11.76%	11.50%	12.52%	15.02%	12.52%	15.26%	13.41%
Not Applicable:							
UPB(\$ Millions)	\$5	\$1	\$4	\$2	\$22	\$8	\$29
Number of Mortgages	33	8	25	16	98	46	144
Portion of Qualifying or Total Mortgages Acquired	0.02%	0.02%	0.01%	0.02%	0.01%	0.01%	0.01%
Data Not Provided By Loan Seller							
UPB(\$ Millions)	\$82	\$15	\$87	\$32	\$434	\$175	\$609
Number of Mortgages	501	130	456	229	1,782	813	2,595
Portion of Qualifying or Total Mortgages Acquired	0.25%	0.27%	0.26%	0.22%	0.22%	0.21%	0.21%
Total:							
UPB(\$ Millions)	\$31,595	\$5,740	\$33,910	\$15,251	\$200,890	\$86,128	\$287,018
Number of Mortgages	199,429	48,823	174,799	104,843	820,244	393,965	1,214,209
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹If ethnicity is known for one borrower but not the other, loan is classified according to the known ethnicity.

²Joint means one Borrower is of Hispanic or Latino ethnicity and the other is not in any order.

³This 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 Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Gender of Borrower(s)¹
For Calendar Year 2018 (Period Ending 12/31/2018)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
All Male:							
UPB(\$ Millions)	\$12,547	\$2,296	\$12,411	\$5,073	\$62,210	\$24,468	\$86,678
Number of Mortgages	79,013	19,164	65,131	34,930	261,252	113,916	375,168
Portion of Qualifying or Total Mortgages Acquired	39.62%	39.25%	37.26%	33.32%	31.85%	28.92%	30.90%
All Female:							
UPB(\$ Millions)	\$11,492	\$2,513	\$9,658	\$5,346	\$39,522	\$17,254	\$56,776
Number of Mortgages	75,634	22,061	54,917	38,288	185,181	88,902	274,083
Portion of Qualifying or Total Mortgages Acquired	37.93%	45.19%	31.42%	36.52%	22.58%	22.57%	22.57%
Male and Female:							
UPB(\$ Millions)	\$5,652	\$590	\$9,657	\$3,518	\$86,151	\$37,046	\$123,197
Number of Mortgages	33,005	4,684	43,783	22,802	322,601	157,400	480,001
Portion of Qualifying or Total Mortgages Acquired	16.55%	9.59%	25.05%	21.75%	39.33%	39.95%	39.53%
Not Applicable:							
UPB(\$ Millions)	\$1	\$0	\$1	\$1	\$6	\$9	\$15
Number of Mortgages	5	2	6	4	27	42	69
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
Not Provided:							
UPB(\$ Millions)	\$1,900	\$340	\$2,180	\$1,312	\$12,985	\$7,345	\$20,330
Number of Mortgages	11,747	2,903	10,943	8,808	51,107	33,674	84,781
Portion of Qualifying or Total Mortgages Acquired	5.89%	5.95%	6.26%	8.40%	6.23%	8.55%	6.98%
Missing:							
UPB(\$ Millions)	\$3	\$1	\$4	\$2	\$16	\$6	\$22
Number of Mortgages	25	9	19	11	76	31	107
Portion of Qualifying or Total Mortgages Acquired	0.01%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%
Total:							
UPB(\$ Millions)	\$31,595	\$5,740	\$33,910	\$15,251	\$200,890	\$86,128	\$287,018
Number of Mortgages	199,429	48,823	174,799	104,843	820,244	393,965	1,214,209
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹Borrower 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 Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2018 (Period Ending 12/31/2018)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
Minority < 10%	49,269	12,276	15,986	26,844	200,249	101,687	301,936
10% <= Minority < 20%	48,607	11,340	25,008	22,862	214,025	93,190	307,215
20% <= Minority < 30%	31,333	7,413	23,089	14,687	133,638	58,114	191,752
30% <= Minority < 50%	35,769	8,575	46,153	17,766	149,724	67,950	217,674
50% <= Minority < 80%	24,730	6,424	42,709	14,007	90,575	48,111	138,686
80% <= Minority <= 100%	9,691	2,792	21,696	8,660	31,630	24,769	56,399
Tract Missing / Unable to Classify	30	3	158	17	403	144	547
Total:	199,429	48,823	174,799	104,843	820,244	393,965	1,214,209

Table 8A
Distribution of Freddie Mac's Multifamily Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2018 (Period Ending 12/31/2018)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	20,445	7,369	26,181
10% <= Minority < 20%	52,318	12,051	76,905
20% <= Minority < 30%	58,938	9,713	91,255
30% <= Minority < 50%	119,528	19,548	196,822
50% <= Minority < 80%	135,970	26,305	193,268
80% <= Minority <= 100%	87,024	30,786	111,156
Tract Missing / Unable to Classify	0	0	0
Total:	474,223	105,772	695,587

Table 8B

**Distribution of Freddie Mac's Rental Units Financed by Purchases of Mortgages on Single-Family
Rental Properties by Minority Concentration of Census Tract
For Calendar Year 2018 (Period Ending 12/31/2018)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	10,764	2,820	18,479
10% <= Minority < 20%	13,475	2,654	27,722
20% <= Minority < 30%	10,072	1,859	21,648
30% <= Minority < 50%	13,866	2,472	31,278
50% <= Minority < 80%	14,479	2,659	30,066
80% <= Minority <= 100%	12,091	2,385	24,927
Tract Missing / Unable to Classify	4	1	54
Total:	74,751	14,850	154,174

Table 9

Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases

Minority Percentage of Census Tract by Income of Borrower

For Calendar Year 2018 (Period Ending 12/31/2018)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
Income <= 50% of Median Income							
Minority < 10%	12,276	12,276	2,618	7,403	12,470	7,464	19,934
10% <= Minority < 30%	18,753	18,753	6,995	10,365	18,927	10,423	29,350
30% <= Minority < 50%	8,575	8,575	6,693	5,003	8,644	5,044	13,688
50% <= Minority < 80%	6,424	6,424	5,769	4,279	6,481	4,313	10,794
80% <= Minority <= 100%	2,792	2,792	2,699	2,866	2,809	2,881	5,690
Tract Missing / Unable to Classify	3	3	2	1	3	1	4
Subtotal	48,823	48,823	24,776	29,917	49,334	30,126	79,460
50% < Income <=60% of MSA Median Income							
Minority < 10%	10,857	0	1,881	5,696	11,054	5,734	16,788
10% <= Minority < 30%	17,370	0	5,869	7,769	17,546	7,813	25,359
30% <= Minority < 50%	7,906	0	5,647	3,670	7,981	3,705	11,686
50% <= Minority < 80%	5,528	0	4,638	2,953	5,592	2,962	8,554
80% <= Minority <= 100%	2,051	0	1,933	1,723	2,066	1,730	3,796
Tract Missing / Unable to Classify	5	0	3	6	5	6	11
Subtotal	43,717	0	19,971	21,817	44,244	21,950	66,194
60% < Income <=80% of MSA Median Income							
Minority < 10%	26,136	0	4,207	13,745	26,764	13,879	40,643
10% <= Minority < 30%	43,817	0	13,262	19,415	44,486	19,535	64,021
30% <= Minority < 50%	19,288	0	12,771	9,093	19,565	9,142	28,707
50% <= Minority < 80%	12,778	0	10,201	6,775	12,973	6,832	19,805
80% <= Minority <= 100%	4,848	0	4,459	4,071	4,906	4,094	9,000
Tract Missing / Unable to Classify	22	0	15	10	23	10	33
Subtotal	106,889	0	44,915	53,109	108,717	53,492	162,209
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	3,982	0	26,634	14,596	41,230
10% <= Minority < 30%	0	0	13,301	0	47,091	21,454	68,545
30% <= Minority < 50%	0	0	12,228	0	20,450	9,692	30,142
50% <= Minority < 80%	0	0	9,480	0	13,081	7,217	20,298
80% <= Minority <= 100%	0	0	4,279	0	4,872	4,184	9,056
Tract Missing / Unable to Classify	0	0	18	0	45	15	60
Subtotal	0	0	43,288	0	112,173	57,158	169,331
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	1,013	0	24,423	13,132	37,555
10% <= Minority < 30%	0	0	2,705	0	43,275	19,580	62,855
30% <= Minority < 50%	0	0	2,631	0	19,125	8,708	27,833
50% <= Minority < 80%	0	0	3,591	0	11,760	6,279	18,039
80% <= Minority <= 100%	0	0	2,355	0	4,325	3,417	7,742
Tract Missing / Unable to Classify	0	0	15	0	57	17	74
Subtotal	0	0	12,310	0	102,965	51,133	154,098
120% of MSA Median Income < Income							
Minority < 10%	0	0	2,285	0	98,904	46,870	145,774
10% <= Minority < 30%	0	0	5,965	0	176,338	72,480	248,818
30% <= Minority < 50%	0	0	6,183	0	73,959	31,649	105,608
50% <= Minority < 80%	0	0	9,030	0	40,688	20,501	61,189
80% <= Minority <= 100%	0	0	5,971	0	12,652	8,460	21,112
Tract Missing / Unable to Classify	0	0	105	0	261	93	354
Subtotal	0	0	29,539	0	402,802	180,053	582,855
Borrower Income Missing							
Minority < 10%	0	0	0	0	0	12	12
10% <= Minority < 30%	0	0	0	0	0	19	19
30% <= Minority < 50%	0	0	0	0	0	10	10
50% <= Minority < 80%	0	0	0	0	0	7	7
80% <= Minority <= 100%	0	0	0	0	0	3	3
Tract Missing / Unable to Classify	0	0	0	0	9	2	11
Subtotal	0	0	0	0	9	53	62
Total:	199,429	48,823	174,799	104,843	820,244	393,965	1,214,209

Table 10A
Distribution of Freddie Mac's
Single-Family Owner-Occupied Mortgage Purchases
By State And Territory
For Calendar Year 2018 (Period Ending 12/31/2018)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
Alabama	2,345	577	1,125	1,097	10,071	4,164	14,235
Alaska	314	83	208	313	1,192	814	2,006
Arizona	5,601	1,362	4,469	3,475	27,206	13,148	40,354
Arkansas	1,302	343	1,971	677	5,796	2,918	8,714
California	6,170	844	14,032	10,442	63,611	58,506	122,117
Colorado	5,775	1,259	4,791	4,978	23,504	14,211	37,715
Connecticut	2,398	627	1,005	933	7,667	2,849	10,516
Delaware	727	210	393	406	2,985	1,249	4,234
District of Columbia	534	93	605	220	1,568	538	2,106
Florida	11,212	2,299	21,182	5,490	64,366	22,948	87,314
Georgia	6,668	1,642	6,155	3,213	28,951	12,900	41,851
Hawaii	414	75	531	282	2,235	1,186	3,421
Idaho	1,597	411	802	846	6,166	2,872	9,038
Illinois	11,660	3,326	6,644	4,400	37,710	15,844	53,554
Indiana	7,313	2,097	3,106	2,851	23,159	9,078	32,237
Iowa	2,253	704	738	1,002	6,684	3,069	9,753
Kansas	2,340	623	953	859	7,197	2,761	9,958
Kentucky	3,652	1,005	2,904	1,561	10,849	5,411	16,260
Louisiana	1,895	442	3,054	999	8,188	4,489	12,677
Maine	819	219	307	492	3,341	1,481	4,822
Maryland	5,337	1,505	3,608	2,670	14,246	6,998	21,244
Massachusetts	4,748	1,085	2,850	2,924	15,769	8,732	24,501
Michigan	9,433	2,607	4,506	4,482	32,117	16,171	48,288
Minnesota	7,689	2,155	5,493	3,276	20,489	8,799	29,288
Mississippi	421	77	332	331	2,776	1,932	4,708
Missouri	5,358	1,576	5,932	2,450	16,930	7,948	24,878
Montana	642	163	291	398	2,568	1,569	4,137
Nebraska	1,283	365	554	651	3,854	1,989	5,843
Nevada	1,773	371	1,412	1,479	9,673	5,642	15,315
New Hampshire	1,160	287	588	666	4,323	2,123	6,446
New Jersey	4,849	968	2,998	1,875	22,375	8,645	31,020
New Mexico	755	200	702	394	3,797	1,678	5,475
New York	5,573	1,155	3,231	2,335	25,489	11,047	36,536
North Carolina	8,436	1,927	8,948	3,236	30,952	11,538	42,490
North Dakota	544	154	170	346	1,800	1,165	2,965
Ohio	11,358	3,409	4,785	3,923	32,083	12,709	44,792
Oklahoma	2,111	555	3,260	737	8,369	3,063	11,432
Oregon	2,368	377	2,245	1,974	14,052	7,831	21,883
Pennsylvania	7,156	1,985	3,243	3,026	25,645	10,086	35,731
Rhode Island	557	105	260	380	2,167	1,306	3,473
South Carolina	4,530	932	6,558	1,402	17,108	5,352	22,460
South Dakota	405	117	105	314	1,558	959	2,517
Tennessee	4,169	1,022	2,566	2,421	16,895	8,068	24,963
Texas	11,624	2,124	20,620	5,624	74,908	26,601	101,509
Utah	3,654	734	2,018	2,214	13,463	7,219	20,682
Vermont	508	114	172	325	1,922	949	2,871
Virginia	6,709	1,692	4,708	3,311	20,253	9,573	29,826
Washington	5,442	1,174	5,028	4,226	23,642	13,864	37,506
West Virginia	672	193	515	353	2,265	1,345	3,610
Wisconsin	4,840	1,342	1,820	2,279	14,980	7,708	22,688
Wyoming	317	110	142	265	1,072	750	1,822
Guam	15	2	108	15	140	105	245
Puerto Rico	0	0	7	4	45	47	92
Virgin Islands	4	0	49	1	72	18	90
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	1	0	1
Total	199,429	48,823	174,799	104,843	820,244	393,965	1,214,209

Table 10B
Distribution of Freddie Mac's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2018 (Period Ending 12/31/2018)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	8,690	1,977	9,619
Alaska	115	81	116
Arizona	22,270	2,295	29,005
Arkansas	2,048	812	2,393
California	18,183	8,054	56,477
Colorado	13,343	1,555	19,684
Connecticut	8,594	2,136	11,311
Delaware	1,972	155	2,321
District of Columbia	790	571	814
Florida	32,525	5,002	69,623
Georgia	29,529	6,371	42,847
Hawaii	1	0	288
Idaho	337	21	558
Illinois	10,246	3,886	14,941
Indiana	5,395	1,514	7,691
Iowa	1,909	474	2,034
Kansas	3,176	929	3,907
Kentucky	3,539	1,137	4,225
Louisiana	4,698	1,195	5,853
Maine	396	148	428
Maryland	13,919	2,234	16,506
Massachusetts	3,373	827	5,830
Michigan	11,386	3,076	15,047
Minnesota	4,920	2,570	5,413
Mississippi	2,078	481	3,170
Missouri	7,473	3,015	8,556
Montana	156	96	163
Nebraska	3,852	1,106	3,914
Nevada	11,729	1,129	20,316
New Hampshire	33	3	132
New Jersey	9,964	2,442	13,778
New Mexico	2,419	478	2,883
New York	12,457	4,254	26,522
North Carolina	27,114	2,167	34,120
North Dakota	494	233	505
Ohio	22,688	10,942	25,122
Oklahoma	5,756	2,574	6,206
Oregon	4,033	1,381	7,298
Pennsylvania	13,608	3,796	18,358
Rhode Island	100	96	307
South Carolina	7,589	1,385	10,531
South Dakota	405	60	586
Tennessee	10,865	2,072	15,668
Texas	93,670	12,671	124,795
Utah	3,596	615	4,729
Vermont	0	0	0
Virginia	18,673	4,101	20,986
Washington	11,718	2,813	16,656
West Virginia	332	179	350
Wisconsin	1,890	594	2,774
Wyoming	178	73	231
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
Total	474,223	105,772	695,587

Table 10C
Distribution of Freddie Mac's Rental Units Financed by Purchases of Mortgages on Single-Family
Rental Properties by State and Territory
For Calendar Year 2018 (Period Ending 12/31/2018)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	653	150	1,005
Alaska	332	46	463
Arizona	1,869	277	4,307
Arkansas	509	68	791
California	5,488	712	26,218
Colorado	1,470	199	3,865
Connecticut	1,437	457	1,871
Delaware	244	45	388
District of Columbia	246	66	504
Florida	2,383	302	8,882
Georgia	1,886	280	4,037
Hawaii	83	12	464
Idaho	868	114	1,503
Illinois	4,655	988	7,666
Indiana	1,699	437	2,549
Iowa	454	165	568
Kansas	594	162	855
Kentucky	709	206	1,061
Louisiana	681	86	1,397
Maine	397	59	602
Maryland	1,374	237	2,143
Massachusetts	3,978	815	5,928
Michigan	2,299	524	3,477
Minnesota	1,690	393	2,280
Mississippi	108	9	245
Missouri	1,914	599	2,470
Montana	383	44	672
Nebraska	316	75	403
Nevada	797	108	2,219
New Hampshire	547	116	702
New Jersey	3,380	371	5,802
New Mexico	286	41	654
New York	4,051	998	9,636
North Carolina	2,107	319	4,159
North Dakota	57	22	77
Ohio	4,118	1,564	5,235
Oklahoma	761	90	1,093
Oregon	1,023	84	2,932
Pennsylvania	3,260	815	4,322
Rhode Island	817	145	1,097
South Carolina	550	84	1,336
South Dakota	144	56	183
Tennessee	1,354	169	2,800
Texas	4,022	437	10,965
Utah	1,395	227	2,761
Vermont	206	34	339
Virginia	1,759	226	2,908
Washington	2,663	409	4,991
West Virginia	109	19	198
Wisconsin	2,467	928	2,895
Wyoming	157	60	201
Guam	1	0	13
Puerto Rico	0	0	10
Virgin Islands	1	1	32
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	74,751	14,850	154,174

Table 11
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases¹
By LTV Category
For Calendar Year 2018 (Period Ending 12/31/2018)

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
0% < LTV <= 60%							
UPB(\$ Millions)	\$2,757	\$761	\$1,949	\$5,931	\$15,912	\$25,305	\$41,217
Number of Mortgages	21,743	7,607	13,320	45,047	79,510	130,448	209,958
Portion of Total	10.90%	15.58%	7.62%	42.97%	9.69%	33.11%	17.29%
60% < LTV <= 80%							
UPB(\$ Millions)	\$11,088	\$2,188	\$11,610	\$8,225	\$84,984	\$53,117	\$138,102
Number of Mortgages	67,805	17,753	57,764	52,547	332,476	230,372	562,848
Portion of Total	34.00%	36.36%	33.05%	50.12%	40.53%	58.48%	46.36%
80% < LTV <= 90%							
UPB(\$ Millions)	\$4,961	\$812	\$5,798	\$772	\$35,329	\$5,608	\$40,937
Number of Mortgages	28,920	6,567	26,945	5,019	132,793	23,910	156,703
Portion of Total	14.50%	13.45%	15.41%	4.79%	16.19%	6.07%	12.91%
90% < LTV <= 95%							
UPB(\$ Millions)	\$6,932	\$1,003	\$8,917	\$215	\$51,137	\$1,787	\$52,925
Number of Mortgages	42,128	8,339	43,847	1,439	202,706	7,451	210,157
Portion of Total	21.12%	17.08%	25.08%	1.37%	24.71%	1.89%	17.31%
95% < LTV <=100%							
UPB(\$ Millions)	\$5,856	\$976	\$5,637	\$47	\$13,469	\$159	\$13,627
Number of Mortgages	38,819	8,552	32,917	303	72,213	802	73,015
Portion of Total	19.47%	17.52%	18.83%	0.29%	8.80%	0.20%	6.01%
100% < LTV							
UPB(\$ Millions)	\$0	\$0	\$0	\$48	\$57	\$112	\$168
Number of Mortgages	0	0	0	340	506	656	1,162
Portion of Total	0.00%	0.00%	0.00%	0.32%	0.06%	0.17%	0.10%
Missing LTV							
UPB(\$ Millions)	\$1	\$0	\$0	\$13	\$2	\$40	\$42
Number of Mortgages	14	5	6	148	40	326	366
Portion of Total	0.01%	0.01%	0.00%	0.14%	0.00%	0.08%	0.03%
Total							
UPB(\$ Millions)	\$31,595	\$5,740	\$33,910	\$15,251	\$200,890	\$86,128	\$287,018
Number of Mortgages	199,429	48,823	174,799	104,843	820,244	393,965	1,214,209
Portion of Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹Does not include second mortgages and non-applicable categories.

Table 12
Distribution of Single-Family Owner-Occupied Mortgages
Purchased by Freddie Mac
By Income Class and First Time/Repeat Borrower Status
For Calendar Year 2018 (Period Ending 12/31/2018)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Income No More Than 50% of Median Income				
UPB(\$ Millions)	\$3,834	\$1,916	\$1	\$5,751
Number of Mortgages	32,090	16,868	9	48,967
Portion of Qualifying or Total Mortgages Acquired	9.00%	4.00%	1.40%	6.30%
Income More Than 50% But No More Than 60% of Median Income				
UPB(\$ Millions)	\$4,296	\$2,295	\$1	\$6,592
Number of Mortgages	28,251	15,575	3	43,829
Portion of Qualifying or Total Mortgages Acquired	7.90%	3.70%	0.50%	5.70%
Income More Than 60% But No More Than 80% of Median Income				
UPB(\$ Millions)	\$11,698	\$7,594	\$7	\$19,299
Number of Mortgages	64,269	42,803	37	107,109
Portion of Qualifying or Total Mortgages Acquired	18.10%	10.20%	5.90%	13.80%
Income More Than 80% But No More Than 100% of Median Income				
UPB(\$ Millions)	\$12,629	\$10,972	\$11	\$23,612
Number of Mortgages	57,474	52,357	52	109,883
Portion of Qualifying or Total Mortgages Acquired	16.20%	12.50%	8.30%	14.20%
Income More Than 100% But No More Than 120% of Median Income				
UPB(\$ Millions)	\$11,851	\$12,757	\$16	\$24,625
Number of Mortgages	46,772	53,251	67	100,090
Portion of Qualifying or Total Mortgages Acquired	13.20%	12.70%	10.70%	12.90%
Income More Than 120% of Median Income				
UPB(\$ Millions)	\$39,129	\$71,741	\$130	\$111,000
Number of Mortgages	126,763	238,208	455	365,426
Portion of Qualifying or Total Mortgages Acquired	35.60%	56.80%	72.90%	47.10%
Missing				
UPB(\$ Millions)	\$1	\$1	\$0	\$2
Number of Mortgages	2	4	1	7
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.20%	0.00%
All Income Levels¹				
UPB(\$ Millions)	\$83,438	\$107,277	\$165	\$190,880
Number of Mortgages	355,621	419,066	624	775,311
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%

¹Includes Missing.

Table 13
Single-Family Owner-Occupied Purchase Money Mortgages
Acquired by Freddie Mac
By Low-Income Area Purchase SUBGOAL Status and First Time/Repeat Borrower Status
For Calendar Year 2018 (Period Ending 12/31/2018)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Subgoal-Qualifying Mortgages				
UPB(\$ Millions)	\$16,713	\$10,409	\$11	\$27,133
Number of Mortgages	83,237	50,842	46	134,125
Portion of Qualifying or Total Mortgages Acquired	23.40%	12.10%	7.40%	17.30%
Non-Qualifying Mortgages				
UPB(\$ Millions)	\$66,644	\$96,823	\$154	\$163,621
Number of Mortgages	271,735	367,957	577	640,269
Portion of Qualifying or Total Mortgages Acquired	76.60%	87.90%	92.60%	82.70%
Total Mortgages				
UPB(\$ Millions)	\$83,357	\$107,232	\$165	\$190,753
Number of Mortgages	354,972	418,799	623	774,394
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%