



Affordable Housing Tables

Covering Calendar Year: 2014

For Period Ending: 12/31/2014

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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 2014 (Period Ending 12/31/2014)

	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)	\$117,377	\$14,732	\$117,377	\$2,511	\$117,377	\$17,849	\$12,604	\$104,713	\$17,790	\$231,987
Number of Mortgages	517,239	108,396	517,239	25,109	517,239	103,433	69,683	518,520	136,358	1,085,842
Owner Occupied 2-4 Unit Properties/Mortgages:										
UPB(\$ Millions)	\$788	\$95	\$788	\$13	\$788	\$376	\$338	\$1,822	\$408	\$2,616
Number of Mortgages	2,492	552	2,492	123	2,492	1,285	1,112	6,751	2,301	9,272
Missing Affordability Data Adjustments										
Owner Occupied Mortgages in 1-4 Unit Properties:										
Number of Mortgages With Missing Data	3	N/A	3	N/A	3	N/A	N/A	222	N/A	N/A
Mortgages Where Income Estimation is Possible										
Not Subject to the Cap	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	N/A
Subject to the Cap	0	0	0	0	0	0	0	219	57	N/A
Market Determined Cap	5,815		5,815		5,815			17,857		N/A
Missing Data Adjustment For Affordability Estimation		0		0		0		0	57	
Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:										
UPB(\$ Millions)	\$118,165	\$14,828	\$118,165	\$2,524	\$118,165	\$18,225	\$12,941	\$106,535	\$18,198	\$234,603
Number of Mortgages	519,731	108,948	519,731	25,232	519,731	104,718	70,795	525,271	138,659	1,095,114
Number of Mortgages(adjusted)	519,731	108,948	519,731	25,232	519,731	104,718	70,795	525,271	138,716	1,095,114
Goals Performance										
Freddie Mac's Single-Family Goals		23%		7%		18%			20%	
Goal Performance Percentages		20.96%		4.85%		20.15%			26.41%	
Freddie Mac's Single-Family Subgoal							11%			
Subgoal Performance Percentages							13.62%			

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

¹ 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 2014 (Period Ending 12/31/2014)

	Qualifying Low- Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases	
Purchases of Multifamily Mortgages				
Multifamily 5-50 Unit Properties:				
UPB(\$ Million)	\$81	\$33	\$538	
Number of Mortgages*	62	47	124	
Number of Properties	67	47	131	
Number of Units	2,076	869	4,659	
Multifamily > 50 Unit Properties:				
UPB(\$ Million)	\$15,259	\$1,898	\$26,167	
Number of Mortgages*	1,218	638	1,414	
Number of Properties	1,263	647	1,460	
Number of Units	259,729	42,199	361,718	
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	21,217		21,217	N/A
Units Where Rent Estimation is Not Possible	815		815	N/A
Units Where Rent Estimation is Possible	20,402		20,402	N/A
Not Subject to Cap	19,571	11,659	19,571	5,585
Subject to Cap	831	119	831	35
10% Cap	36,638		36,638	N/A
Adjustments to Number of Units for Missing Data:		11,777	5,621	N/A
Total Multifamily:				
UPB(\$ Million)	\$15,340		\$1,930	\$26,705
Number of Mortgages	1,280		685	1,537
Number of Mortgages with both 5-50 and > 50 Unit Properties*	0		0	1
Number of Properties	1,330		694	1,591
Number of Units	261,805		43,068	366,377
Number of Units(adjusted)	273,582		48,689	366,377
Goals Performance				
Freddie Mac's Multifamily Goals (units)	200,000		40,000	
Goal Performance (units)	273,582		48,689	

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 2014 (Period Ending 12/31/2014)

	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)	\$1,792	\$943	\$1,793
Number of Mortgages	9,788	6,573	9,793
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$167	\$47	\$167
Number of Mortgages	547	222	547
Total Modifications of At-Risk Mortgages:			
UPB(\$ Millions)	\$1,959	\$989	\$1,960
Number of Mortgages	10,335	6,795	10,340

¹ 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 2
Distribution of Single-Family Owner-Occupied Mortgages
Purchased by Freddie Mac
By Income Class of Mortgagor(s)¹
For Calendar Year 2014 (Period Ending 12/31/2014)

	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)	\$2,524	\$2,524	\$1,329	\$5,031	\$2,564	\$5,110	\$7,674
Number of Mortgages	25,232	25,232	13,269	45,346	25,750	45,916	71,666
Portion of Qualifying or Total Mortgages Acquired	23.16%	100.00%	12.67%	32.70%	4.64%	8.50%	6.54%
Income More Than 50% But No More Than 60% of Median Income							
\$UPB(MILLIONS)	\$2,983	\$0	\$1,442	\$3,470	\$3,035	\$3,503	\$6,538
Number of Mortgages	23,220	0	11,146	27,319	23,778	27,582	51,360
Portion of Qualifying or Total Mortgages Acquired	21.31%	0.00%	10.64%	19.70%	4.28%	5.11%	4.69%
Income More Than 60% But No More Than 80% of Median Income							
\$UPB(MILLIONS)	\$9,321	\$0	\$4,240	\$9,698	\$9,488	\$9,776	\$19,264
Number of Mortgages	60,496	0	27,221	65,994	61,979	66,582	128,561
Portion of Qualifying or Total Mortgages Acquired	55.53%	0.00%	25.99%	47.59%	11.17%	12.33%	11.74%
Income More Than 80% But No More Than 100% of Median Income							
\$UPB(MILLIONS)	\$0	\$0	\$5,083	\$0	\$12,231	\$12,204	\$24,436
Number of Mortgages	0	0	27,308	0	66,596	70,752	137,348
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	26.08%	0.00%	12.00%	13.10%	12.54%
Income More Than 100% But No More Than 120% of Median Income							
\$UPB(MILLIONS)	\$0	\$0	\$1,390	\$0	\$13,711	\$12,763	\$26,474
Number of Mortgages	0	0	6,802	0	65,507	65,426	130,933
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	6.50%	0.00%	11.80%	12.12%	11.96%
Income More Than 120% of Median Income							
\$UPB(MILLIONS)	\$0	\$0	\$4,741	\$0	\$84,127	\$66,051	\$150,179
Number of Mortgages	0	0	18,972	0	311,498	263,507	575,005
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	18.12%	0.00%	56.11%	48.80%	52.51%
Missing							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$0	\$0	\$38	\$38
Number of Mortgages	0	0	0	0	3	238	241
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.02%
All Income Levels²							
\$UPB(MILLIONS)	\$14,828	\$2,524	\$18,225	\$18,198	\$125,158	\$109,445	\$234,603
Number of Mortgages	108,948	25,232	104,718	138,659	555,111	540,003	1,095,114
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

² Includes Missing.

Table 3
Distribution of Rental Units
Financed by Multifamily Mortgages Purchased by Freddie Mac
By Affordability of Rent¹
For Calendar Year 2014 (Period Ending 12/31/2014)

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Units Financed
Affordable At No More Than 30% Of Median Income			
\$UPB(MILLIONS)	\$558	\$558	\$558
Number of Units	11,070	11,070	11,070
Portion of Qualifying or Total Units Financed	4.05%	22.74%	3.02%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$1,373	\$1,373	\$1,373
Number of Units	31,998	31,998	31,999
Portion of Qualifying or Total Units Financed	11.70%	65.72%	8.73%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$3,473	\$0	\$3,473
Number of Units	70,757	0	70,757
Portion of Qualifying or Total Units Financed	25.86%	0.00%	19.31%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$9,937	\$0	\$10,578
Number of Units	147,979	0	150,583
Portion of Qualifying or Total Units Financed	54.09%	0.00%	41.10%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$5,034
Number of Units	0	0	54,777
Portion of Qualifying or Total Units Financed	0.00%	0.00%	14.95%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$1,825
Number of Units	0	0	15,628
Portion of Qualifying or Total Units Financed	0.00%	0.00%	4.27%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$2,298
Number of Units	0	0	10,346
Portion of Qualifying or Total Units Financed	0.00%	0.00%	2.82%
Tenant Rent Missing			
\$UPB(MILLIONS)	\$828	\$336	\$1,566
Number of Units	11,777	5,621	21,217
Portion of Qualifying or Total Units Financed	4.30%	11.54%	5.79%
All Income Levels²			
\$UPB(MILLIONS)	\$16,168	\$2,267	\$26,705
Number of Units	273,582	48,689	366,377
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 and cooperatives, are included in "Tenant Rent Missing."

² 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 2014 (Period Ending 12/31/2014)

	<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)	\$993	\$1,444	\$3,365	\$4,687	\$10,489	\$10,489
Number of Mortgages	7,372	6,243	22,841	19,531	55,987	55,987
Percent of Eligible	13.17%	11.15%	40.80%	34.88%	100.00%	100.00%
(2) 80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
\$UPB(MILLIONS)	\$534	\$949	\$1,919	\$3,967	\$2,452	\$7,369
Number of Mortgages	3,623	4,079	11,185	14,570	14,808	33,457
Percent of Eligible	10.83%	12.19%	33.43%	43.55%	44.26%	100.00%
(3) 80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
\$UPB(MILLIONS)	\$880	\$1,542	\$2,775	\$4,675	\$880	\$9,872
Number of Mortgages	6,648	7,507	21,644	22,943	6,648	58,742
Percent of Eligible	11.32%	12.78%	36.85%	39.06%	11.32%	100.00%
(4) Tract Income >= 100% of Area Median²						
\$UPB(MILLIONS)	\$4,403	\$19,826	\$11,945	\$54,260	\$4,403	\$90,435
Number of Mortgages	27,275	73,457	73,056	197,757	27,275	371,545
Percent of Eligible	7.34%	19.77%	19.66%	53.23%	7.34%	100.00%
(5) Total						
\$UPB(MILLIONS)	\$6,810	\$23,761	\$20,005	\$67,590	\$18,225	\$118,165
Number of Mortgages	44,918	91,286	128,726	254,801	104,718	519,731
Percent of Eligible	8.64%	17.56%	24.77%	49.03%	20.15%	100.00%

¹ Includes mortgages where affordability was estimated.

² 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 ¹
For Calendar Year 2014 (Period Ending 12/31/2014)

	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 Native ²							
SUPB(MILLIONS)	\$94	\$17	\$121	\$181	\$808	\$908	\$1,717
Number of Mortgages	649	159	648	1,361	3,412	4,623	8,035
Portion of Qualifying or Total Mortgages Acquired	0.60%	0.63%	0.62%	0.98%	0.61%	0.86%	0.73%
Asian²							
SUPB(MILLIONS)	\$1,545	\$285	\$2,197	\$1,107	\$12,954	\$8,902	\$21,856
Number of Mortgages	8,852	2,296	9,927	6,160	45,658	31,159	76,817
Portion of Qualifying or Total Mortgages Acquired	8.12%	9.10%	9.48%	4.44%	8.23%	5.77%	7.01%
Black or African American ²							
SUPB(MILLIONS)	\$432	\$79	\$655	\$1,124	\$2,995	\$4,180	\$7,174
Number of Mortgages	3,090	759	3,917	8,708	13,604	23,665	37,269
Portion of Qualifying or Total Mortgages Acquired	2.84%	3.01%	3.74%	6.28%	2.45%	4.38%	3.40%
Native Hawaiian or Other Pacific Islander ²							
SUPB(MILLIONS)	\$52	\$9	\$86	\$102	\$517	\$690	\$1,207
Number of Mortgages	346	89	446	615	2,030	2,828	4,858
Portion of Qualifying or Total Mortgages Acquired	0.32%	0.35%	0.43%	0.44%	0.37%	0.52%	0.44%
White - Hispanic or Latino³							
SUPB(MILLIONS)	\$1,043	\$216	\$1,592	\$1,951	\$7,295	\$8,426	\$15,720
Number of Mortgages	7,657	2,112	9,316	13,698	32,805	41,882	74,687
Portion of Qualifying or Total Mortgages Acquired	7.03%	8.37%	8.90%	9.88%	5.91%	7.76%	6.82%
White - Non Hispanic or Latino							
SUPB(MILLIONS)	\$10,643	\$1,755	\$12,101	\$11,781	\$89,983	\$74,235	\$164,218
Number of Mortgages	81,458	18,290	72,823	93,969	414,701	378,456	793,157
Portion of Qualifying or Total Mortgages Acquired	74.77%	72.49%	69.54%	67.77%	74.71%	70.08%	72.43%
Two or More Minority Races ⁴							
SUPB(MILLIONS)	\$13	\$2	\$31	\$28	\$196	\$213	\$409
Number of Mortgages	67	12	122	176	659	875	1,534
Portion of Qualifying or Total Mortgages Acquired	0.06%	0.05%	0.12%	0.13%	0.12%	0.16%	0.14%
Joint - either Borrower or Co-Borrower are of a minority group ⁵							
SUPB(MILLIONS)	\$0	\$0	\$0	\$3	\$1	\$8	\$8
Number of Mortgages	0	0	1	18	3	42	45
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.00%
Information not Provided by Borrower or Co-Borrower ⁶							
SUPB(MILLIONS)	\$1,005	\$161	\$1,442	\$1,889	\$10,409	\$11,825	\$22,234
Number of Mortgages	6,829	1,515	7,518	13,633	42,239	56,036	98,275
Portion of Qualifying or Total Mortgages Acquired	6.27%	6.00%	7.18%	9.83%	7.61%	10.38%	8.97%
Not Applicable							
SUPB(MILLIONS)	\$0	\$0	\$0	\$25	\$0	\$46	\$46
Number of Mortgages	0	0	0	246	0	344	344
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.18%	0.00%	0.06%	0.03%
Data Not Provided by Loan Seller							
SUPB(MILLIONS)	\$0	\$0	\$0	\$8	\$0	\$12	\$12
Number of Mortgages	0	0	0	75	0	93	93
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.05%	0.00%	0.02%	0.01%
Total							
SUPB(MILLIONS)	\$14,828	\$2,524	\$18,225	\$18,198	\$125,158	\$109,445	\$234,603
Number of Mortgages	108,948	25,232	104,718	138,659	555,111	540,003	1,095,114
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 Single-Family Owner-Occupied Mortgage Purchases
By Ethnicity of Borrower(s) on Loan Application ¹
For Calendar Year 2014 (Period Ending 12/31/2014)

	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)	\$1,042	\$226	\$1,490	\$2,098	\$5,696	\$7,538	\$13,234
Number of Mortgages	7,684	2,206	8,945	14,978	26,862	39,391	66,253
Portion of Qualifying or Total Mortgages Acquired	7.05%	8.74%	8.54%	10.80%	4.84%	7.29%	6.05%
Borrower and Co-Borrower are not Hispanic or Latino:							
\$UPB(MILLIONS)	\$12,714	\$2,139	\$15,091	\$14,139	\$107,067	\$88,600	\$195,667
Number of Mortgages	94,106	21,546	87,432	109,294	478,658	438,445	917,103
Portion of Qualifying or Total Mortgages Acquired	86.38%	85.39%	83.49%	78.82%	86.23%	81.19%	83.74%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino: ²							
\$UPB(MILLIONS)	\$93	\$8	\$261	\$173	\$2,333	\$2,242	\$4,575
Number of Mortgages	604	76	1,216	1,168	9,000	9,492	18,492
Portion of Qualifying or Total Mortgages Acquired	0.55%	0.30%	1.16%	0.84%	1.62%	1.76%	1.69%
Information not Provided by Borrower or Co-Borrower:³							
\$UPB(MILLIONS)	\$979	\$150	\$1,382	\$1,661	\$10,061	\$10,865	\$20,927
Number of Mortgages	6,554	1,404	7,125	11,925	40,591	51,010	91,601
Portion of Qualifying or Total Mortgages Acquired	6.02%	5.56%	6.80%	8.60%	7.31%	9.45%	8.36%
Not Applicable:							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$116	\$0	\$177	\$177
Number of Mortgages	0	0	0	1,201	0	1,534	1,534
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.87%	0.00%	0.28%	0.14%
Data Not Provided By Loan Seller							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$11	\$0	\$22	\$22
Number of Mortgages	0	0	0	93	0	131	131
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.07%	0.00%	0.02%	0.01%
Total:							
\$UPB(MILLIONS)	\$14,828	\$2,524	\$18,225	\$18,198	\$125,158	\$109,445	\$234,603
Number of Mortgages	108,948	25,232	104,718	138,659	555,111	540,003	1,095,114
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

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

³ 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)¹
For Calendar Year 2014 (Period Ending 12/31/2014)

	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)	\$5,676	\$983	\$6,602	\$5,810	\$36,391	\$29,119	\$65,510
Number of Mortgages	41,715	9,801	38,676	43,971	166,499	144,908	311,407
Portion of Qualifying or Total Mortgages Acquired	38.29%	38.84%	36.93%	31.71%	29.99%	26.83%	28.44%
All Female:							
\$UPB(MILLIONS)	\$5,602	\$1,137	\$5,165	\$6,529	\$21,797	\$20,799	\$42,596
Number of Mortgages	42,579	11,648	32,668	52,055	113,907	118,778	232,685
Portion of Qualifying or Total Mortgages Acquired	39.08%	46.16%	31.20%	37.54%	20.52%	22.00%	21.25%
Male and Female:							
\$UPB(MILLIONS)	\$3,094	\$330	\$5,831	\$4,852	\$62,229	\$53,221	\$115,450
Number of Mortgages	21,513	3,084	30,034	35,051	254,927	244,812	499,739
Portion of Qualifying or Total Mortgages Acquired	19.75%	12.22%	28.68%	25.28%	45.92%	45.34%	45.63%
Not Applicable:							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$3	\$0	\$6	\$6
Number of Mortgages	0	0	0	24	0	34	34
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.02%	0.00%	0.01%	0.00%
Not Provided:							
\$UPB(MILLIONS)	\$455	\$74	\$626	\$997	\$4,740	\$6,290	\$11,030
Number of Mortgages	3,141	699	3,340	7,490	19,778	31,388	51,166
Portion of Qualifying or Total Mortgages Acquired	2.88%	2.77%	3.19%	5.40%	3.56%	5.81%	4.67%
Missing:							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$7	\$0	\$10	\$10
Number of Mortgages	0	0	0	68	0	83	83
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.05%	0.00%	0.02%	0.01%
Total:							
\$UPB(MILLIONS)	\$14,828	\$2,524	\$18,225	\$18,198	\$125,158	\$109,445	\$234,603
Number of Mortgages	108,948	25,232	104,718	138,659	555,111	540,003	1,095,114
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹ 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 2014 (Period Ending 12/31/2014)

	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%	27,741	6,319	14,397	34,054	142,624	132,708	275,332
10% <= Minority < 20%	26,873	5,980	18,146	28,860	148,126	122,098	270,224
20% <= Minority < 30%	16,894	3,845	13,735	18,422	89,812	79,430	169,242
30% <= Minority < 50%	19,093	4,413	24,421	23,288	99,337	97,861	197,198
50% <= Minority < 80%	13,052	3,288	22,472	20,105	56,610	71,635	128,245
80% <= Minority <= 100%	5,286	1,385	11,451	13,915	18,333	36,077	54,410
Tract Missing / Unable to Classify	9	2	96	15	269	194	463
Total:	108,948	25,232	104,718	138,659	555,111	540,003	1,095,114

Table 8
Distribution of Freddie Mac's Multifamily Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2014 (Period Ending 12/31/2014)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	11,008	2,265	14,615
10% <= Minority < 20%	27,902	4,220	39,205
20% <= Minority < 30%	40,562	5,618	55,603
30% <= Minority < 50%	74,963	11,214	106,048
50% <= Minority < 80%	72,710	11,524	93,416
80% <= Minority <= 100%	46,438	13,847	57,490
Tract Missing / Unable to Classify	0	0	0
Total:	273,582	48,689	366,377

Table 9
Distribution of Single-Family Owner-Occupied Mortgage Purchases
Minority Percentage of Census Tract by Income of Borrower
For Calendar Year 2014 (Period Ending 12/31/2014)

	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%	6,319	6,319	1,862	10,775	6,586	10,958	17,544
10% <= Minority < 30%	9,825	9,825	4,109	15,054	9,971	15,244	25,215
30% <= Minority < 50%	4,413	4,413	3,263	7,617	4,463	7,709	12,172
50% <= Minority < 80%	3,288	3,288	2,747	6,775	3,323	6,845	10,168
80% <= Minority <= 100%	1,385	1,385	1,286	5,123	1,405	5,158	6,563
Tract Missing / Unable to Classify	2	2	2	2	2	2	4
Subtotal	25,232	25,232	13,269	45,346	25,750	45,916	71,666
50% < Income <=60% of MSA Median Income							
Minority < 10%	5,955	0	1,692	6,864	6,224	6,961	13,185
10% <= Minority < 30%	9,226	0	3,599	9,289	9,391	9,357	18,748
30% <= Minority < 50%	4,102	0	2,681	4,560	4,158	4,607	8,765
50% <= Minority < 80%	2,853	0	2,212	3,897	2,902	3,931	6,833
80% <= Minority <= 100%	1,084	0	962	2,706	1,100	2,722	3,822
Tract Missing / Unable to Classify	0	0	0	3	3	4	7
Subtotal	23,220	0	11,146	27,319	23,778	27,582	51,360
60% < Income <=80% of MSA Median Income							
Minority < 10%	15,467	0	4,329	16,415	16,096	16,611	32,707
10% <= Minority < 30%	24,716	0	9,049	22,939	25,220	23,132	48,352
30% <= Minority < 50%	10,578	0	6,471	11,111	10,768	11,214	21,982
50% <= Minority < 80%	6,911	0	4,929	9,433	7,018	9,496	16,514
80% <= Minority <= 100%	2,817	0	2,438	6,086	2,867	6,118	8,985
Tract Missing / Unable to Classify	7	0	5	10	10	11	21
Subtotal	60,496	0	27,221	65,994	61,979	66,582	128,561
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	4,503	0	17,327	17,754	35,081
10% <= Minority < 30%	0	0	9,619	0	27,467	25,045	52,512
30% <= Minority < 50%	0	0	6,302	0	11,671	12,409	24,080
50% <= Minority < 80%	0	0	4,588	0	7,257	9,825	17,082
80% <= Minority <= 100%	0	0	2,288	0	2,849	5,702	8,551
Tract Missing / Unable to Classify	0	0	8	0	25	17	42
Subtotal	0	0	27,308	0	66,596	70,752	137,348
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	573	0	17,018	16,197	33,215
10% <= Minority < 30%	0	0	1,539	0	27,417	23,771	51,188
30% <= Minority < 50%	0	0	1,519	0	11,634	11,830	23,464
50% <= Minority < 80%	0	0	1,919	0	6,989	9,022	16,011
80% <= Minority <= 100%	0	0	1,240	0	2,420	4,587	7,007
Tract Missing / Unable to Classify	0	0	12	0	29	19	48
Subtotal	0	0	6,802	0	65,507	65,426	130,933
120% of MSA Median Income < Income							
Minority < 10%	0	0	1,438	0	79,373	64,155	143,528
10% <= Minority < 30%	0	0	3,966	0	138,472	104,895	243,367
30% <= Minority < 50%	0	0	4,185	0	56,643	50,048	106,691
50% <= Minority < 80%	0	0	6,077	0	29,121	32,497	61,618
80% <= Minority <= 100%	0	0	3,237	0	7,692	11,774	19,466
Tract Missing / Unable to Classify	0	0	69	0	197	138	335
Subtotal	0	0	18,972	0	311,498	263,507	575,005
Borrower Income Missing							
Minority < 10%	0	0	0	0	0	72	72
10% <= Minority < 30%	0	0	0	0	0	84	84
30% <= Minority < 50%	0	0	0	0	0	44	44
50% <= Minority < 80%	0	0	0	0	0	19	19
80% <= Minority <= 100%	0	0	0	0	0	16	16
Tract Missing / Unable to Classify	0	0	0	0	3	3	6
Subtotal	0	0	0	0	3	238	241
Total:	108,948	25,232	104,718	138,659	555,111	540,003	1,095,114

Table 10A
Distribution of Freddie Mac's
Single-Family Owner-Occupied Mortgage Purchases
By State And Territory
For Calendar Year 2014 (Period Ending 12/31/2014)

	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	1,077	234	1,601	1,308	6,111	5,134	11,245
Alaska	228	44	157	304	1,161	984	2,145
Arizona	2,225	571	1,624	4,040	13,156	15,066	28,222
Arkansas	675	158	1,123	812	3,883	3,336	7,219
California	6,745	1,004	10,541	19,340	52,750	100,886	153,636
Colorado	3,442	857	5,031	3,906	15,566	13,113	28,679
Connecticut	1,566	409	2,546	2,009	5,711	5,880	11,591
Delaware	432	114	261	546	2,131	1,775	3,906
District of Columbia	352	57	784	423	1,666	1,202	2,868
Florida	5,989	1,299	6,959	6,630	39,557	27,711	67,268
Georgia	2,996	806	2,948	3,803	18,076	15,303	33,379
Hawaii	369	72	470	542	1,755	2,003	3,758
Idaho	677	180	356	747	3,499	2,801	6,300
Illinois	4,947	1,210	7,963	6,370	24,747	25,124	49,871
Indiana	3,816	973	1,410	3,652	14,004	10,719	24,723
Iowa	1,622	449	565	1,455	5,630	4,330	9,960
Kansas	1,550	354	561	1,293	6,263	4,487	10,750
Kentucky	1,796	468	1,924	1,992	7,057	6,636	13,693
Louisiana	793	152	1,273	1,031	5,159	4,665	9,824
Maine	442	100	184	622	2,324	2,082	4,406
Maryland	2,991	808	2,008	4,551	10,728	12,563	23,291
Massachusetts	3,069	677	2,563	4,279	13,296	15,549	28,845
Michigan	4,835	1,345	1,615	6,005	19,559	21,649	41,208
Minnesota	4,460	1,224	1,730	4,111	15,424	12,017	27,441
Mississippi	273	48	401	422	1,849	1,969	3,818
Missouri	3,118	812	2,431	3,384	12,212	11,101	23,313
Montana	484	100	654	450	2,277	1,802	4,079
Nebraska	739	167	773	796	3,096	2,611	5,707
Nevada	1,044	230	593	1,711	5,063	5,933	10,996
New Hampshire	777	196	409	971	3,202	3,055	6,257
New Jersey	2,069	405	3,934	3,061	13,202	15,029	28,231
New Mexico	344	105	300	727	2,272	2,873	5,145
New York	3,489	662	5,165	4,072	19,350	18,649	37,999
North Carolina	3,593	872	4,326	4,032	19,710	15,091	34,801
North Dakota	530	97	392	303	2,234	1,110	3,344
Ohio	4,895	1,229	1,707	4,924	20,231	16,633	36,864
Oklahoma	817	147	977	848	4,534	3,494	8,028
Oregon	1,801	342	1,683	2,183	10,296	8,457	18,753
Pennsylvania	4,527	1,101	5,811	4,921	19,723	16,891	36,614
Rhode Island	498	103	317	619	2,029	2,073	4,102
South Carolina	1,614	319	1,063	1,630	9,260	6,589	15,849
South Dakota	268	67	100	233	1,046	786	1,832
Tennessee	2,376	519	2,457	2,339	12,101	8,596	20,697
Texas	6,183	1,167	6,941	5,796	49,425	29,131	78,556
Utah	1,761	347	774	1,602	7,551	6,366	13,917
Vermont	328	56	590	437	1,557	1,434	2,991
Virginia	4,031	1,064	2,942	5,313	15,975	16,206	32,181
Washington	3,105	716	2,355	4,014	13,974	14,706	28,680
West Virginia	321	86	393	457	1,703	1,764	3,467
Wisconsin	2,643	662	823	3,279	10,801	11,014	21,815
Wyoming	221	48	111	277	987	899	1,886
Guam	5	0	72	11	177	164	341
Puerto Rico	0	0	5	76	18	547	565
Virgin Islands	0	0	22	0	43	15	58
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
Total	108,948	25,232	104,718	138,659	555,111	540,003	1,095,114

Table 10B
Distribution of Freddie Mac's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2014 (Period Ending 12/31/2014)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	3,737	330	5,027
Alaska	138	2	138
Arizona	11,674	2,173	13,427
Arkansas	1,139	198	1,175
California	11,342	3,144	26,146
Colorado	12,908	1,259	16,193
Connecticut	902	153	1,963
Delaware	1,373	156	1,483
District of Columbia	760	542	769
Florida	21,590	1,800	34,595
Georgia	23,488	1,380	29,346
Hawaii	280	180	282
Idaho	702	291	1,071
Illinois	4,283	764	6,570
Indiana	6,507	1,865	7,247
Iowa	1,130	265	1,142
Kansas	1,598	131	1,694
Kentucky	2,125	151	2,424
Louisiana	1,854	530	1,945
Maine	56	0	96
Maryland	12,505	2,136	14,929
Massachusetts	570	107	3,622
Michigan	4,126	693	5,168
Minnesota	2,246	470	2,422
Mississippi	1,238	646	1,272
Missouri	2,921	1,157	3,383
Montana	0	0	0
Nebraska	782	151	981
Nevada	7,418	540	9,839
New Hampshire	676	316	947
New Jersey	2,147	992	2,522
New Mexico	1,349	345	2,093
New York	18,642	5,461	28,033
North Carolina	12,377	2,753	14,058
North Dakota	0	0	0
Ohio	11,842	5,256	12,644
Oklahoma	3,397	729	3,590
Oregon	2,758	347	4,522
Pennsylvania	3,869	146	4,795
Rhode Island	56	0	179
South Carolina	2,169	217	2,558
South Dakota	342	0	354
Tennessee	10,950	1,775	13,330
Texas	42,776	4,975	57,022
Utah	2,469	1,152	2,717
Vermont	0	0	0
Virginia	7,050	1,168	8,846
Washington	9,025	746	11,202
West Virginia	126	31	126
Wisconsin	2,102	993	2,418
Wyoming	72	71	72
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	273,582	48,689	366,377

Table 11
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases¹
By LTV Category
For Calendar Year 2014 (Period Ending 12/31/2014)

	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)	\$1,515	\$394	\$1,249	\$5,322	\$9,855	\$26,546	\$36,401
Number of Mortgages	13,657	4,558	9,381	46,684	52,341	151,254	203,595
Portion of Total	12.54%	18.06%	8.96%	33.67%	9.43%	28.01%	18.59%
60% < LTV <= 80%							
\$UPB(MILLIONS)	\$7,199	\$1,335	\$8,750	\$7,944	\$63,607	\$60,592	\$124,199
Number of Mortgages	51,733	12,978	48,662	57,414	270,605	273,666	544,271
Portion of Total	47.48%	51.43%	46.47%	41.41%	48.75%	50.68%	49.70%
80% < LTV <= 90%							
\$UPB(MILLIONS)	\$2,066	\$293	\$2,916	\$1,598	\$19,061	\$10,137	\$29,199
Number of Mortgages	14,123	2,733	15,224	11,420	78,536	49,470	128,006
Portion of Total	12.96%	10.83%	14.54%	8.24%	14.15%	9.16%	11.69%
90% < LTV <= 95%							
\$UPB(MILLIONS)	\$4,010	\$497	\$5,280	\$717	\$32,403	\$4,187	\$36,590
Number of Mortgages	29,155	4,907	31,225	4,993	151,663	21,106	172,769
Portion of Total	26.76%	19.45%	29.82%	3.60%	27.32%	3.91%	15.78%
95% < LTV <= 100%							
\$UPB(MILLIONS)	\$31	\$5	\$26	\$381	\$88	\$1,424	\$1,512
Number of Mortgages	247	55	204	2,608	659	7,986	8,645
Portion of Total	0.23%	0.22%	0.19%	1.88%	0.12%	1.48%	0.79%
100% < LTV							
\$UPB(MILLIONS)	\$5	\$0	\$3	\$1,236	\$143	\$4,564	\$4,707
Number of Mortgages	30	0	19	8,521	1,292	25,685	26,977
Portion of Total	0.03%	0.00%	0.02%	6.15%	0.23%	4.76%	2.46%
Missing LTV							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$1,000	\$1	\$1,995	\$1,996
Number of Mortgages	3	1	3	7,019	15	10,836	10,851
Portion of Total	0.00%	0.00%	0.00%	5.06%	0.00%	2.01%	0.99%
Total							
\$UPB(MILLIONS)	\$14,828	\$2,524	\$18,225	\$18,198	\$125,158	\$109,445	\$234,603
Number of Mortgages	108,948	25,232	104,718	138,659	555,111	540,003	1,095,114
Portion of Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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