

**Affordable Housing Reporting System
Quarterly Tables**

Covering Calendar Year: 2008
Through Quarter #: 4

Table 1

Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
Summary Table on Housing Goal and Subgoal Performance
For Calendar Year 2008

	Total Mortgages Eligible To Qualify As Low-and Moderate-Income*	Low- And Moderate-Income Purchases*	Total Mortgages Eligible To Qualify As Geographically Targeted*	Geographically Targeted Purchases*	Total Mortgages Eligible To Qualify As Special Affordable*	Special Affordable Purchases*	All Mortgage Purchases	
							Adjusted*	Not Adjusted
Purchases of Single-Family Mortgages								
Owner-Occupied 1 Unit:								
\$ UPB (Millions)	\$314,439	\$85,812	\$314,296	\$83,195	\$314,439	\$24,180	\$337,287	N/A
Number of Mortgages	1,609,626	N/A	1,609,399	N/A	1,609,626	N/A	1,716,229	1,716,229
Number of Units	1,607,800	589,301	1,607,565	494,428	1,607,800	212,300	1,714,194	1,716,229
Owner-Occupied 2-4 Unit:								
\$ UPB (Millions)	\$6,655	\$3,159	\$6,655	\$4,857	\$6,655	\$1,429	\$6,682	N/A
Number of Mortgages	22,933	N/A	22,945	N/A	22,933	N/A	N/A	23,077
Number of Units	50,580	28,218	50,602	36,254	50,580	15,124	50,880	51,150
Investor-Owned 1-4 Unit:								
\$ UPB (Millions)	\$20,393	\$13,217	\$20,511	\$10,346	\$20,393	\$6,449	\$20,527	N/A
Number of Mortgages	138,337	N/A	140,364	N/A	138,337	N/A	N/A	140,419
Number of Units	172,048	124,504	174,082	99,808	172,048	73,152	174,141	174,912
Unknown Occupancy 1-4 Unit:								
\$ UPB (Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	0	0	0	0
Number of Units	0	0	0	0	0	0	0	0
Adjustments to Number of Units For:								
Missing Data, Owner-Occupied Units	N/A	33,549	N/A	N/A	N/A	13,579	N/A	N/A
Missing Data, Rental Units	13,094	11,657	N/A	N/A	9,425	7,786	N/A	N/A
Total Single-Family:								
\$ UPB (Millions)	\$341,487	\$102,188	\$341,462	\$98,398	\$341,487	\$32,058	\$364,496	N/A
Number of Mortgages	1,770,896	N/A	1,772,708	N/A	1,770,896	N/A	N/A	1,879,725
Number of Units (adjusted)	1,817,334	787,230	1,832,249	630,490	1,821,003	321,942	1,939,215	1,942,291
Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:								
Number of Mortgages	550,283	211,040	550,067	166,388	550,283	80,719	N/A	N/A
Applicable missing-data adjustment	N/A	5,771	N/A	N/A	N/A	2,347	N/A	N/A
Adjusted Number of Mortgages	550,283	216,811	550,067	166,388	550,283	83,066	N/A	N/A
Purchases of Multifamily Mortgages								
Units in 5-50 Unit Properties:								
\$ UPB (Millions)	\$339	\$181	\$339	\$164	\$339	\$89	\$339	N/A
Number of Mortgages	113	N/A	113	N/A	113	N/A	N/A	113
Number of Properties	139	N/A	139	N/A	139	N/A	N/A	139
Number of Units	3,711	2,514	3,711	1,992	3,711	1,443	3,711	4,111
Units in Properties of 51 or more Units:								
\$ UPB (Millions)	\$22,709	\$18,280	\$22,704	\$11,377	\$22,709	\$7,590	\$22,709	N/A
Number of Mortgages	1,743	N/A	1,742	N/A	1,743	N/A	N/A	1,743
Number of Properties	1,670	N/A	1,669	N/A	1,670	N/A	N/A	1,670
Number of Units	381,372	329,040	381,207	204,034	381,372	176,316	381,451	389,800
Adjustments to Number of Units For:								
Missing Data	0	15,430	N/A	N/A	0	8,366	N/A	N/A
Total Multifamily:								
\$ UPB (Millions)	\$23,048	\$18,460	\$23,043	\$11,541	\$23,048	\$7,678	\$23,048	N/A
Number of Mortgages	1,856	N/A	1,855	N/A	1,856	N/A	N/A	1,856
Number of Properties	1,809	N/A	1,808	N/A	1,809	N/A	N/A	1,809
Number of Units (adjusted)	385,083	346,984	384,918	206,026	385,083	186,126	385,162	393,911
Total Purchases								
Total Number of Units (Adjusted)	2,202,418	1,134,214	2,217,167	836,516	2,206,087	508,067	2,324,377	2,336,202
Freddie Mac's Goals (units adjusted)		56%		39%		27%		
Goal Performance Percentages		51.50%		37.73%		23.03%		
Home Purchase Subgoals (mortgages adjusted)		47%		34%		18%		
Subgoal Performance Percentages		39.40%		30.25%		15.10%		
Multifamily Special Affordable Subgoal								
Minimum Requirement:						\$3.92 billion		
Multifamily Special Affordable UPB**						\$7.68 billion		

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

* Adjusted for REMIC weights and participations (consistent with 24 CFR 81.16(c)(4)).

** Depending on the specific counting requirements, units may not qualify for each goal.

Table 1A

**Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
(A) Single-Family Owner-Occupied Units*
For Calendar Year 2008**

	Total Mortgages Eligible To Qualify As Low-and Moderate-Income**	Low- And Moderate- Income Purchases**	Total Mortgages Eligible To Qualify As Geographically Targeted**	Geographically Targeted Purchases**	Total Mortgages Eligible To Qualify As Special Affordable**	Special Affordable Purchases**	All Mortgage Purchases	
							Adjusted**	Not Adjusted
Purchases of Single-Family Mortgages for Properties with Owner-Occupied Units								
<u>Owner-Occupied 1 Unit Properties:</u>								
\$ UPB (Millions)	\$314,439	\$85,812	\$314,296	\$83,195	\$314,439	\$24,180	\$337,287	N/A
Number of Mortgages	1,609,626	N/A	1,609,399	N/A	1,609,626	N/A	1,716,229	1,716,229
Units Associated with Home Purchase Mortgages***	604,632	233,677	604,432	182,945	604,632	68,367	708,023	708,657
Units Associated with Other Mortgages***	1,003,168	355,624	1,003,133	311,483	1,003,168	123,933	1,006,171	1,007,572
<u>Owner-Occupied Units in 2-4 Unit Properties:****</u>								
\$ UPB (Millions) - Owner's Share	\$3,021	\$837	\$3,021	\$2,178	\$3,021	\$310	\$3,034	N/A
Number of Mortgages (Owners + Renters)	22,933	N/A	22,945	N/A	22,933	N/A	23,077	23,077
Units Associated with Home Purchase Mortgages***	8,162	2,720	8,159	5,758	8,162	1,169	8,283	8,311
Units Associated with Other Mortgages***	14,571	6,446	14,674	10,433	14,571	2,993	14,683	14,767
<u>Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:</u>								
Number of Mortgages	550,283	211,040	550,067	166,388	550,283	80,719	624,365	624,984
Missing Affordability Data Adjustments								
<u>Option B - Owner-Occupied Unit Affordability Estimation Method (numerator adjustment)</u>								
<u>Owner-Occupied 1-4 Unit Properties:</u>								
<u>Units Associated with Home Purchase Mortgages:</u>								
Total Owner-Occupied Units	612,794	N/A	N/A	N/A	612,794	N/A	N/A	N/A
Number of Units with Missing Data**	15,021	N/A	N/A	N/A	15,021	N/A	N/A	N/A
Units Where Income Estimation is Possible	15,018	6,553	N/A	N/A	15,018	2,664	N/A	N/A
Market Determined Cap	27,639	N/A	N/A	N/A	27,639	N/A	N/A	N/A
Missing Data Adjustment	N/A	6,553	N/A	N/A	N/A	2,664	N/A	N/A
<u>Units Associated with Refinance Mortgages:</u>								
Total Owner-Occupied Units	1,017,555	N/A	N/A	N/A	1,017,555	N/A	N/A	N/A
Number of Units with Missing Data**	74,954	N/A	N/A	N/A	74,954	N/A	N/A	N/A
Units Where Income Estimation is Possible	74,952	31,109	N/A	N/A	74,952	12,578	N/A	N/A
Market Determined Cap	65,043	N/A	N/A	N/A	65,043	N/A	N/A	N/A
Missing Data Adjustment	N/A	26,996	N/A	N/A	N/A	10,915	N/A	N/A
<u>Adjusted Total Number of Units</u>	N/A	33,549	N/A	N/A	N/A	13,579	N/A	N/A
<u>Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:</u>								
Number of Mortgages	550,283	N/A	N/A	N/A	550,283	N/A	N/A	N/A
Eligible Mortgages with Missing Data	13,287	N/A	N/A	N/A	13,287	N/A	N/A	N/A
H.P. Mortgages Where Income Estimation is Possible	13,287	5,771	N/A	N/A	13,287	2,347	N/A	N/A
Missing Data Adjustment for Home Purchase Mortgages	N/A	5,771	N/A	N/A	N/A	2,347	N/A	N/A
<u>Adjusted Number of Mortgages</u>	N/A	5,771	N/A	N/A	N/A	2,347	N/A	N/A

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

* Single-family units are reported in this table as home purchase or other. Other includes units from refinance, second and other mortgages.

** Adjusted for REMIC weights and participations (consistent with 24 CFR 81.16(c)(4)).

*** Single-family owner-occupied units are reported excluding pre-1993 originations where affordability data are unavailable.

**** Rental Units associated with Owner-Occupied 2-4 Unit Properties are reported on Table 1B.

Table 1B

**Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
(B) Rental Units for Single-Family Properties
For Calendar Year 2008**

	Total Mortgages Eligible To Qualify As Low-and Moderate-Income*	Low- And Moderate- Income Purchases*	Total Mortgages Eligible To Qualify As Geographically Targeted*	Geographically Targeted Purchases*	Total Mortgages Eligible To Qualify As Special Affordable*	Special Affordable Purchases*	All Mortgage Purchases	
							Adjusted*	Not Adjusted
Purchases of Single-Family Mortgages for Properties with Rental Units								
Rental Units in Owner-Occ. 2-4 Unit Properties**								
\$ UPB (Millions) - Renter's Share	\$3,634	\$2,322	\$3,635	\$2,679	\$3,634	\$1,119	\$3,648	N/A
Number of Mortgages (Owners + Renters)	22,933	N/A	22,945	N/A	22,933	N/A	23,077	23,077
Associated with Non-Seasoned Rental Mortgages***	25,826	18,707	25,827	18,724	25,826	10,744	25,971	25,993
Associated with Seasoned Rental Mortgages***	1,921	345	1,942	1,339	1,921	218	1,943	2,079
Units in Investor-Owned 1-4 Unit Properties:								
\$ UPB (Millions)	\$20,393	\$13,217	\$20,511	\$10,346	\$20,393	\$6,449	\$20,527	N/A
Number of Mortgages	138,337	N/A	140,364	N/A	138,337	N/A	140,419	140,419
Units Associated with Non-Seasoned Rental Mortgages***	158,813	123,147	158,795	90,544	158,813	72,467	158,837	158,970
Units Associated with Seasoned Rental Mortgages***	13,235	1,357	15,287	9,264	13,235	685	15,304	15,942
Missing Affordability Data Adjustments								
Option B - Owner-Occupied Unit Affordability Estimation Method (numerator adjustment)								
Rental Units in 1-4 Unit Properties:								
Non-Seasoned Mortgages								
Number of Units with Missing Data**	13,806	N/A	N/A	N/A	13,806	N/A	N/A	N/A
Units Where Rent Estimation is Not Possible	570	N/A	N/A	N/A	570	N/A	N/A	N/A
Units Where Rent Estimation is Possible	13,233	12,186	N/A	N/A	13,233	8,026	N/A	N/A
5% Cap	9,240	N/A	N/A	N/A	9,240	N/A	N/A	N/A
Missing Data Adjustment	4,247	8,509	N/A	N/A	2,992	5,604	N/A	N/A
Seasoned Mortgages								
Number of eligible Missing-data Units**	13,050	N/A	N/A	N/A	13,050	N/A	N/A	N/A
Units Where Rent Estimation is Not Possible	981	N/A	N/A	N/A	981	N/A	N/A	N/A
Units Where Rent Estimation is Possible	12,068	11,014	N/A	N/A	12,068	7,634	N/A	N/A
20% Cap	3,449	N/A	N/A	N/A	3,449	N/A	N/A	N/A
Missing Data Adjustment	8,847	3,148	N/A	N/A	6,433	2,182	N/A	N/A
Adjusted Total Number of Units	13,094	11,657	N/A	N/A	9,425	7,786	N/A	N/A

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

* Single-family units are reported in this table as home purchase or other. Other includes units from refinance, second and other mortgages.

**Adjusted for REMIC weights and participations (consistent with 24 CFR 81.16(c)(4)).

***Single-family owner-occupied units are reported excluding pre-1993 originations where affordability data are unavailable.

Table 1C

**Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
(C) Multifamily Properties
For Calendar Year 2008**

	Total Mortgages Eligible To Qualify As Low-and Moderate-Income*	Low- And Moderate- Income Purchases*	Total Mortgages Eligible To Qualify As Geographically Targeted*	Geographically Targeted Purchases*	Total Mortgages Eligible To Qualify As Special Affordable*	Special Affordable Purchases*	All Mortgage Purchases	
							Adjusted*	Not Adjusted
Purchase of Multifamily Mortgages								
<u>Units in 5-50 Unit Properties:</u>								
\$ UPB (Millions)	\$339	\$181	\$339	\$164	\$339	\$70	\$339	N/A
Number of Mortgages	113	N/A	113	N/A	113	N/A	N/A	113
Number of Properties	139	N/A	139	N/A	139	N/A	N/A	139
Number of Units	3,711	2,514	3,711	1,992	3,711	1,443	3,711	4,111
<u>Units in Properties of 51 or more Units:</u>								
\$ UPB (Millions)	\$22,709	\$18,280	\$22,704	\$11,377	\$22,709	\$7,082	\$22,709	N/A
Number of Mortgages	1,743	N/A	1,742	N/A	1,743	N/A	N/A	1,743
Number of Properties	1,670	N/A	1,669	N/A	1,670	N/A	N/A	1,670
Number of Units	381,372	329,040	381,207	204,034	381,372	176,316	381,451	389,800
Missing Affordability Data Adjustments								
Option B - Rental Unit Affordability Estimation Method (numerator and denominator adjustment)								
<u>Units in Multifamily Properties:</u>								
Number of Units with Missing Data	21,179	N/A	N/A	N/A	21,179	N/A	N/A	N/A
Units Where Income Estimation is Not Possible	514	N/A	N/A	N/A	514	N/A	N/A	N/A
Units Where Income Estimation is Possible	-	-	-	-	-	-	-	-
Not subject to the Cap	13,040	8,528	N/A	N/A	13,040	4,596	-	-
Subject to the Cap	7,625	6,902	N/A	N/A	7,625	3,770	-	-
10% Cap	38,516	-	N/A	N/A	38,516	-	N/A	N/A
Missing Data Adjustment	-	15,430	N/A	N/A	-	8,366	N/A	N/A
<u>Multifamily Totals</u>								
Adjusted Number of Units	385,083	346,984	N/A	N/A	385,083	186,126	N/A	N/A
Adjusted UPB	N/A	N/A	N/A	N/A	N/A	\$7,678	N/A	N/A

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

* Adjusted for REMIC weights and participations (consistent with 24 CFR 81.16(c)(4))

** Include all units regardless of year of mortgage origination and whether affordability data are present or not.

Table 2

Distribution Of Owner-Occupied Units*
Financed By Single-Family Mortgages Purchased By Freddie Mac
By Income Class Of Mortgagor(s)
For Calendar Year 2008

Mortgagor's Income Relative To Area Median Income	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
<u>Income No More Than 50% of Median Income</u>				
\$ UPB (Millions)	\$9,675	\$4,441	\$9,675	\$9,802
Number of Units	100,579	49,538	100,579	101,782
Portion of Goal:	16.81%	9.70%	46.46%	
Portion of Total Acquired:				5.86%
<u>Income More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$10,127	\$4,242	\$10,127	\$10,235
Number of Units	82,398	35,758	82,398	83,430
Portion of Goal:	13.77%	7.00%	38.07%	
Portion of Total Acquired:				4.80%
<u>Income More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$31,025	\$12,075	\$4,689	\$31,427
Number of Units	207,787	82,515	33,485	211,108
Portion of Goal:	34.72%	16.16%	15.47%	
Portion of Total Acquired:				12.15%
<u>Income More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$35,823	\$12,167		\$36,445
Number of Units	207,703	72,740		212,321
Portion of Goal:	34.71%	14.25%		
Portion of Total Acquired:				12.22%
<u>Income More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$11,513		\$38,766
Number of Units		60,734		199,537
Portion of Goal:		11.89%		
Portion of Total Acquired:				11.49%
<u>Income More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$39,018		\$206,511
Number of Units		171,826		833,131
Portion of Goal:		33.65%		
Portion of Total Acquired:				47.96%
<u>Missing</u>				
\$ UPB (Millions)	\$0	\$1,918	\$0	\$7,134
Number of Units	0	37,508	0	95,850
Portion of Goal:	0.00%	7.35%	0.00%	
Portion of Total Acquired:				5.52%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$86,649	\$85,373	\$24,491	\$340,321
Number of Units	598,468	510,619	216,462	1,737,160
Portion of Goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

* Includes owner-occupied units of single-family 2-4 unit properties, but not the rental units in such properties.

** Includes missing.

Table 3

Distribution Of Rental Units*
Financed By Single-Family Mortgages Purchased By Freddie Mac
By Affordability Of Rent
For Calendar Year 2008

	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
<u>Affordable At No More Than 50% of Median Income</u>				
\$ UPB (Millions)	\$3,454	\$1,965	\$3,454	\$3,456
Number of Units	39,710	25,806	39,710	39,739
Portion of Goal:	27.66%	21.53%	47.21%	
Portion of Total Acquired:				19.67%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$2,337	\$1,446	\$2,337	\$2,338
Number of Units	27,966	18,211	27,966	27,984
Portion of Goal:	19.48%	15.19%	33.25%	
Portion of Total Acquired:				13.85%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$5,462	\$3,098	\$1,777	\$5,467
Number of Units	47,914	28,079	16,437	47,961
Portion of Goal:	33.38%	23.42%	19.54%	
Portion of Total Acquired:				23.74%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$4,286	\$2,316		\$4,288
Number of Units	27,965	15,455		27,985
Portion of Goal:	19.48%	12.89%		
Portion of Total Acquired:				13.85%
<u>Affordable At More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$1,157		\$2,331
Number of Units		6,517		12,571
Portion of Goal:		5.44%		
Portion of Total Acquired:				6.22%
<u>Affordable At More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$1,570		\$3,438
Number of Units		8,555		16,833
Portion of Goal:		7.14%		
Portion of Total Acquired:				8.33%
<u>Missing</u>				
\$ UPB (Millions)		\$1,473		\$2,856
Number of Units		17,248		28,981
Portion of Goal:		14.39%		
Portion of Total Acquired:				14.34%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$15,539	\$13,025	\$7,568	\$24,175
Number of Units	143,556	119,871	84,114	202,055
Portion of Goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

* Includes rental units in single-family properties where 1 or more units are owner-occupied.

** Includes missing.

Table 4

**Distribution Of Rental Units
Financed By Multifamily Mortgages Purchased By Freddie Mac
By Affordability Of Rent
For Calendar Year 2008**

	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
<u>Affordable At No More Than 50% of Median Income</u>				
\$ UPB (Millions)	\$1,440	\$978	\$1,440	\$1,441
Number of Units	45,882	33,706	45,882	45,925
Portion of Goal:	13.22%	16.36%	24.65%	
Portion of Total Acquired:				11.92%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$3,647	\$2,227	\$3,647	\$3,647
Number of Units	90,184	55,160	90,184	90,184
Portion of Goal:	25.99%	26.77%	48.45%	
Portion of Total Acquired:				23.41%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$7,735	\$3,943	\$2,066	\$7,735
Number of Units	139,677	71,046	41,694	139,677
Portion of Goal:	40.25%	34.48%	22.40%	
Portion of Total Acquired:				36.26%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$4,490	\$2,299		\$4,490
Number of Units	55,811	26,891		55,811
Portion of Goal:	16.08%	13.05%		
Portion of Total Acquired:				14.49%
<u>Units For Which Rent is Estimated</u>				
\$ UPB (Millions)	\$1,148	\$584	\$526	\$1,655
Number of Units	15,430	8,223	8,366	20,701
Portion of Goal:	4.45%	3.99%	4.49%	
Portion of Total Acquired:				5.37%
<u>Affordable At More Than 100% But No More Than 120% Of Median Income</u>				
\$ UPB (Millions)		\$844		\$2,159
Number of Units		7,150		20,010
Portion of Goal:		3.47%		
Portion of Total Acquired:				5.20%
<u>Affordable At More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$665		\$1,849
Number of Units		3,849		12,341
Portion of Goal:		1.87%		
Portion of Total Acquired:				3.20%
<u>Missing</u>				
\$ UPB (Millions)		\$0		\$70
Number of Units		0		514
Portion of Goal:		0.00%		
Portion of Total Acquired:				0.13%
<u>All Income Levels*</u>				
\$ UPB (Millions)	\$18,460	\$11,541	\$7,678	\$23,048
Number of Units**	346,984	206,025	186,126	385,162
Portion of Goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

* Includes missing.

** Unit totals may not equal those on Table 1 due to rounding.

Table 7A

**Distribution Of Freddie Mac's Qualifying Single-Family Mortgage Purchases
By Race Of Borrower(s) On Loan Application¹
For Calendar Year 2008**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
American Indian or Alaskan Native:²				
\$ UPB (Millions)	\$631	\$865	\$222	\$1,878
Number of Units	4,581	5,117	1,991	10,151
Portion of Goal:	0.62%	0.81%	0.66%	
Portion of Total Acquired:				0.52%
Asian:²				
\$ UPB (Millions)	\$7,048	\$9,744	\$1,826	\$25,468
Number of Units	36,911	41,675	12,883	100,770
Portion of Goal:	4.97%	6.61%	4.29%	
Portion of Total Acquired:				5.20%
Black or African American:²				
\$ UPB (Millions)	\$5,575	\$7,322	\$2,523	\$12,793
Number of Units	43,037	49,571	23,861	76,620
Portion of Goal:	5.80%	7.86%	7.94%	
Portion of Total Acquired:				3.95%
Native Hawaiian or Other Pacific Islander:²				
\$ UPB (Millions)	\$681	\$898	\$235	\$2,165
Number of Units	4,068	4,438	1,754	9,753
Portion of Goal:	0.55%	0.70%	0.58%	
Portion of Total Acquired:				0.50%
White - Hispanic or Latino:³				
\$ UPB (Millions)	\$8,413	\$12,442	\$3,264	\$23,073
Number of Units	58,565	72,217	27,828	123,189
Portion of Goal:	7.89%	11.45%	9.26%	
Portion of Total Acquired:				6.35%
White - Not Hispanic or Latino:				
\$ UPB (Millions)	\$65,500	\$50,233	\$19,453	\$238,783
Number of Units	482,358	314,374	183,876	1,230,755
Portion of Goal:	65.01%	49.86%	61.17%	
Portion of Total Acquired:				63.47%
Two or more minority races:⁴				
\$ UPB (Millions)	\$246	\$311	\$80	\$871
Number of Units	1,592	1,707	664	4,130
Portion of Goal:	0.21%	0.27%	0.22%	
Portion of Total Acquired:				0.21%
Joint - either Borrower or Co-Borrower are of a minority group:⁵				
\$ UPB (Millions)	\$37	\$80	\$6	\$316
Number of Units	194	345	42	1,195
Portion of Goal:	0.03%	0.05%	0.01%	
Portion of Total Acquired:				0.06%
Information not Provided by Borrower or Co-Borrower:⁶				
\$ UPB (Millions)	\$12,140	\$12,908	\$3,691	\$47,964
Number of Units	78,993	70,386	30,878	222,110
Portion of Goal:	10.65%	11.16%	10.27%	
Portion of Total Acquired:				11.45%
Not Applicable:				
\$ UPB (Millions)	\$339	\$423	\$99	\$1,076
Number of Units	2,440	2,911	833	6,153
Portion of Goal:	0.33%	0.46%	0.28%	
Portion of Total Acquired:				0.32%
Data Not Provided by Loan Seller:				
\$ UPB (Millions)	\$1,578	\$3,172	\$659	\$10,109
Number of Units	29,285	67,749	15,966	154,388
Portion of Goal:	3.95%	10.75%	5.31%	
Portion of Total Acquired:				7.96%
Total⁷:				
\$ UPB (Millions)	\$102,188	\$98,398	\$32,058	\$364,496
Number of Units	742,024	630,491	300,576	1,939,216
Portion of Goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

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

²Borrower and co-borrowers of different minority groups are placed in the race of the borrower.

³Includes loans where either borrower or co-borrower is Hispanic or Latino.

⁴Either the primary borrower or both primary borrower and co-borrower report belonging to more than one minority group.

⁵Joint means one borrower is white and the other is of a minority group, in any order.

Borrowers selecting white and one minority group are placed in the minority group category.

⁶Includes mortgages where borrower and co-borrower race information is not provided in mail, internet, or telephone application even if ethnicity data are reported.

⁷Totals do not include rent/income affordability estimates.

Table 7B

**Distribution Of Freddie Mac's Qualifying Single-Family Mortgage Purchases
By Ethnicity Of Borrower(s) On Loan Application¹
For Calendar Year 2008**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
Borrower and Co-Borrower are Hispanic or Latino:				
\$ UPB (Millions)	\$9,253	\$13,482	\$3,669	\$22,873
Number of Units	66,581	82,415	32,492	129,468
Portion of Goal:	8.97%	13.07%	10.81%	
Portion of Total Acquired:				6.68%
Borrower and Co-Borrower are not Hispanic or Latino:				
\$ UPB (Millions)	\$77,575	\$66,930	\$23,843	\$273,256
Number of Units	560,634	406,260	222,406	1,394,771
Portion of Goal:	75.55%	64.44%	73.99%	
Portion of Total Acquired:				71.92%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²				
\$ UPB (Millions)	\$795	\$1,294	\$209	\$4,568
Number of Units	5,339	6,749	1,809	20,920
Portion of Goal:	0.72%	1.07%	0.60%	
Portion of Total Acquired:				1.08%
Information not Provided by Borrower or Co-Borrower:³				
\$ UPB (Millions)	\$12,244	\$13,122	\$3,576	\$50,279
Number of Units	81,026	73,226	30,243	237,330
Portion of Goal:	10.92%	11.61%	10.06%	
Portion of Total Acquired:				12.24%
Not Applicable:				
\$ UPB (Millions)	\$1,238	\$993	\$334	\$4,327
Number of Units	8,397	5,656	2,932	21,496
Portion of Goal:	1.13%	0.90%	0.98%	
Portion of Total Acquired:				1.11%
Data Not Provided by Loan Seller:				
\$ UPB (Millions)	\$1,083	\$2,577	\$427	\$9,193
Number of Units	20,047	56,184	10,694	135,230
Portion of Goal:	2.70%	8.91%	3.56%	
Portion of Total Acquired:				6.97%
Total⁴:				
\$ UPB (Millions)	\$102,188	\$98,398	\$32,058	\$364,496
Number of Units	742,024	630,491	300,576	1,939,216
Portion of Goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				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.

³Includes mortgages where borrower and co-borrower ethnicity (as Hispanic/Latino or not) is not reported in mail, internet, or telephone application even if race is reported.

⁴Totals do not include rent/income affordability estimates.

Table 8

**Freddie Mac's Special Affordable Housing Goal
For Calendar Year 2008**

<u>Property Type</u>	<u>Units Affordable To Low-Income Families (But Not Very Low-Income) In Low-Income Areas</u>	<u>Units Affordable To Very Low-Income Families Which Are In Low-Income Areas</u>	<u>Units Affordable To Very Low-Income Families Which Are Not In Low-Income Areas</u>	<u>Low-Income Units in Mixed-Income / Low-Income Housing Tax Credit Projects*</u>
Single-Family Owner-Occupied 1-Unit Property:				
\$ UPB (Millions)	\$4,546	\$3,880	\$15,754	
Number of Units	31,927	39,705	140,668	
Single-Family Owner-Occupied Units in 2-4 Unit Property:				
\$ UPB (Millions)	\$143	\$92	\$76	
Number of Units	1,557	1,453	1,151	
Single-Family Rental Units in 2-4 Owner-Occupied Property:				
\$ UPB (Millions)	\$393	\$366	\$359	
Number of Units	3,096	4,091	3,774	
Single-Family Rental Investor- Owned 1-4 Unit Property:				
\$ UPB (Millions)	\$1,383	\$1,739	\$3,326	
Number of Units	13,341	25,514	34,298	
Multifamily Rental:				
\$ UPB (Millions)	\$1,686	\$2,157	\$2,943	\$5,183
Number of Units	32,165	60,285	76,095	142,733
Total:				
\$ UPB (Millions)	\$8,152	\$8,234	\$22,458	\$5,183
Number of Units	82,087	131,048	255,986	142,733

* Only units that score under the special affordable goal because the property qualifies under section 81.14(d) of the GSE rule.

Table 9

**Proportion Of Freddie Mac's Single-Family Mortgage Purchases
For First-Time Homebuyers* Relative To Total Mortgages Acquired
For Calendar Year 2008**

	Number of Mortgages	\$ UPB (Millions)	Percentage of Owner-Occupied Purchase Mortgages	
			All	Excluding Missing Data
Conventional Mortgages				
Owner-Occupied Purchase Mortgages:**				
First-Time Homebuyer Under Standard Program	164,985	\$33,644	26.91%	27.41%
First-Time Homebuyer Under Special Program(s)	<u>43,578</u>	<u>\$7,572</u>	<u>7.11%</u>	<u>7.24%</u>
First-Time Homebuyer Subtotal	208,563	\$41,216	34.01%	34.65%
Repeat Home Buyer	393,277	\$85,326	64.14%	65.35%
Home Buyer Information Missing	<u>11,322</u>	<u>\$602</u>	<u>1.85%</u>	
Owner-Occupied Purchase Mortgages Subtotal:	613,162	\$127,144	<u>100.00%</u>	<u>100.00%</u>
Non-Owner-Occupied Purchase Mortgages**				
Purchase Mortgages with Occupancy Unknown	0	\$0		
Refinance Mortgages (Excluding Second Homes)	1,100,865	\$208,151		
Mortgage Purpose Unknown (excluding Second Homes)	263	\$52		
Second Homes (Purchase and Refinance)	95,656	\$19,781		
Second Homes with Purpose Unknown	14	\$3		
Second Mortgages (Not FHA Title 1)	<u>170</u>	<u>\$4</u>		
Total Conventional	<u>1,870,539</u>	<u>\$363,713</u>		
Nonconventional Mortgages				
FHA Title 1-Second Mortgages	6,559	\$552		
FHA Title 2-HECMs	0	\$0		
Other FHA-Insured or VA Guaranteed	0	\$0		
RHS / FmHA	2,628	\$231		
Total Nonconventional	<u>9,187</u>	<u>\$783</u>		
Total Single-Family Mortgages	<u>1,879,726</u>	<u>\$364,496</u>		

* Freddie Mac's Sellers' and Servicers' Guide defines a first-time homebuyer as "an individual who meets all of the following requirements:

- is purchasing the mortgaged premises;
 - will reside in the mortgaged premises;
 - had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the mortgaged premises.
- In addition, a displaced homemaker or a single parent may also be considered a first-time homebuyer if the individual had no ownership interest in a residential property during the preceding three-year period other than an ownership interest in the marital residence with a spouse

** Excluding second homes.

Table 10

**Distribution Of Freddie Mac's Qualifying Single-Family
Mortgage Purchases By Gender Of Borrower(s)
For Calendar Year 2008**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
All Male:				
\$ UPB (Millions)	\$33,491	\$30,040	\$10,933	\$94,221
Number of Units	242,339	185,439	101,283	499,043
All Female:				
\$ UPB (Millions)	\$30,721	\$21,708	\$11,288	\$63,369
Number of Units	221,797	136,956	101,582	365,073
Male And Female:				
\$ UPB (Millions)	\$29,735	\$36,265	\$7,154	\$169,045
Number of Units	205,313	201,326	64,664	794,268
Not Provided:				
\$ UPB (Millions)	\$6,949	\$7,428	\$2,075	\$28,849
Number of Units	45,334	40,379	17,511	132,833
Not Applicable:				
\$ UPB (Millions)	\$24	\$40	\$11	\$80
Number of Units	143	190	67	363
Missing:				
\$ UPB (Millions)	\$1,268	\$2,916	\$597	\$8,931
Number of Units	27,098	66,200	15,469	147,634
Total*:				
\$ UPB (Millions)	\$102,188	\$98,398	\$32,058	\$364,496
Number of Units	742,024	630,491	300,576	1,939,216
Summary of Mortgage Purchases (Percent of Units)				
All Male	32.66%	29.41%	33.70%	25.73%
All Female	29.89%	21.72%	33.80%	18.83%
Female And Male	27.67%	31.93%	21.51%	40.96%
Not Provided	6.11%	6.40%	5.83%	6.85%
Not Applicable	0.02%	0.03%	0.02%	0.02%
Missing	3.65%	10.50%	5.15%	7.61%
Total	<u>100.00%</u>	<u>100.00%</u>	<u>100.00%</u>	<u>100.00%</u>

* Totals do not include rent/income affordability estimates.

Table 11

**Distribution Of Freddie Mac's Qualifying
Single-Family Owner-Occupied Mortgage Purchases*
By Minority Concentration of the Census Tract
For Calendar Year 2008
(Dwelling Units)**

<u>Minority Percentage Of Census Tract</u>	<u>Low- and Moderate-Income</u>	<u>Geographically Targeted</u>	<u>Special Affordable</u>	<u>Total Units Acquired</u>
Minority < 10%	221,179	81,968	70,140	666,155
10% <= Minority < 20%	130,313	51,856	42,118	406,335
20% <= Minority < 30%	73,492	40,893	24,949	220,341
30% <= Minority < 50%	75,959	138,868	28,972	207,125
50% <= Minority < 80%	57,110	115,934	27,010	145,303
80% <= Minority <= 100%	40,315	80,608	23,261	91,145
Tract Missing / Unable to Classify	100	493	11	757
Total:	598,468	510,619	216,462	1,737,160

* Includes owner-occupied units of single-family 2-4 unit properties, but not the rental units in such properties.

Table 12

**Distribution Of Freddie Mac's Qualifying
Rental Mortgage Purchases
By Minority Concentration of the Census Tract
For Calendar Year 2008
(Dwelling Units)**

Single-Family Rental*				
Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	30,676	9,653	16,876	41,034
10% <= Minority < 20%	27,205	11,017	13,748	38,045
20% <= Minority < 30%	17,796	9,376	9,254	25,586
30% <= Minority < 50%	22,939	27,705	13,081	32,801
50% <= Minority < 80%	21,917	29,800	14,593	31,656
80% <= Minority < 100%	22,989	32,239	16,551	32,835
Tract Missing / Unable to Classify	34	81	10	97
Total:	143,556	119,871	84,114	202,055

Multifamily Rental				
Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	38,659	5,965	16,842	42,114
10% <= Minority < 20%	66,687	9,486	30,033	75,344
20% <= Minority < 30%	56,179	13,081	26,412	64,872
30% <= Minority < 50%	83,962	73,394	34,756	91,683
50% <= Minority < 80%	60,885	62,800	43,018	68,483
80% <= Minority <= 100%	40,613	41,300	35,065	42,458
Tract Missing / Unable to Classify	0	0	0	208
Total:	346,984	206,026	186,126	385,162

* Includes rental units in single-family 2-4 unit properties where 1 or more units are owner-occupied.

Table 13

Distribution Of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases*
Minority Percentage Of Census Tract By Income of Borrower
For Calendar Year 2008
(Dwelling Units)

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
<u>Income <= 50% of MSA Median Income:</u>				
Minority < 10%	36,061	8,968	36,061	36,507
10% <= Minority < 30%	32,487	10,677	32,487	32,893
30% <= Minority < 50%	12,687	11,182	12,687	12,841
50% <= Minority < 80%	10,469	10,033	10,469	10,606
80% <= Minority <= 100%	8,868	8,672	8,868	8,928
Tract Missing / Unable to Classify	6	6	6	6
Subtotal:	100,579	49,538	100,579	101,782
<u>50% < Income <= 60% of MSA Median Income:</u>				
Minority < 10%	30,518	6,240	30,518	30,923
10% <= Minority < 30%	27,633	7,474	27,633	27,971
30% <= Minority < 50%	10,644	9,088	10,644	10,787
50% <= Minority < 80%	7,958	7,485	7,958	8,048
80% <= Minority <= 100%	5,641	5,467	5,641	5,697
Tract Missing / Unable to Classify	5	4	5	5
Subtotal:	82,398	35,758	82,398	83,430
<u>60% < Income <= 80% of MSA Median Income:</u>				
Minority < 10%	75,974	13,374	3,561	77,232
10% <= Minority < 30%	70,599	15,876	6,947	71,737
30% <= Minority < 50%	27,217	21,909	5,641	27,691
50% <= Minority < 80%	20,393	18,426	8,584	20,684
80% <= Minority <= 100%	13,569	12,895	8,753	13,728
Tract Missing / Unable to Classify	35	35	0	35
Subtotal:	207,787	82,515	33,485	211,108
<u>80% < Income <= 100% of MSA Median Income:</u>				
Minority < 10%	78,626	11,861		80,467
10% <= Minority < 30%	73,086	13,577		74,634
30% <= Minority < 50%	25,410	19,463		26,038
50% <= Minority < 80%	18,290	16,254		18,692
80% <= Minority <= 100%	12,237	11,532		12,433
Tract Missing / Unable to Classify	54	54		57
Subtotal:	207,703	72,740		212,321
<u>100% < Income <= 120% of MSA Median Income:</u>				
Minority < 10%		9,828		76,974
10% <= Minority < 30%		10,676		71,537
30% <= Minority < 50%		16,637		23,530
50% <= Minority < 80%		13,972		16,882
80% <= Minority < 100%		9,565		10,558
Tract Missing / Unable to Classify		56		56
Subtotal:		60,734		199,537
<u>120% of MSA Median Income < Income:</u>				
Minority < 10%		26,649		333,212
10% <= Minority < 30%		28,149		315,713
30% <= Minority < 50%		51,071		93,422
50% <= Minority < 80%		41,029		59,659
80% <= Minority <= 100%		24,600		30,699
Tract Missing / Unable to Classify		328		426
Subtotal:		171,826		833,131
Borrower Income Missing		37,508		95,850
Total:	598,468	510,619	216,462	1,737,160

* Includes owner-occupied units of single-family 2-4 unit properties, but not the rental units in such properties.

Table 14

**Distribution Of Freddie Mac's
Single-Family And Multifamily Mortgage Housing Goal Purchases
By State And Territory
For Calendar Year 2008
(Dwelling Units)**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Alabama	10,980	6,107	3,517	24,153
Alaska	2,176	1,477	831	4,742
Arizona	26,814	19,267	11,071	58,558
Arkansas	4,764	4,199	1,755	13,550
California	105,260	140,056	35,336	273,256
Colorado	25,663	14,612	13,296	51,284
Connecticut	13,220	7,353	5,800	25,902
Delaware	3,368	2,395	1,297	7,604
Florida	52,202	51,616	17,889	137,821
Georgia	48,713	35,858	20,934	88,768
Hawaii	3,275	5,693	1,279	8,633
Idaho	6,117	4,041	2,593	14,488
Illinois	52,630	36,953	20,480	114,981
Indiana	22,690	10,664	12,491	41,439
Iowa	7,988	2,903	3,548	16,343
Kansas	9,967	3,680	5,871	19,778
Kentucky	10,631	7,039	4,701	23,388
Louisiana	10,833	7,095	4,982	21,769
Maine	3,450	1,818	1,084	9,107
Maryland	51,150	44,430	33,581	74,045
Massachusetts	21,265	13,157	8,655	51,673
Michigan	30,678	13,443	19,010	55,897
Minnesota	22,294	9,730	9,819	41,199
Mississippi	4,351	3,291	1,023	9,553
Missouri	22,799	14,989	11,168	50,202
Montana	2,708	1,789	981	7,019
Nebraska	5,289	1,530	3,257	9,780
Nevada	10,811	7,527	3,960	21,678
New Hampshire	5,217	3,119	2,313	11,087
New Jersey	22,537	18,911	7,902	67,326
New Mexico	6,400	8,056	2,728	15,271
New York	41,880	40,743	20,124	102,722
North Carolina	38,516	28,537	17,676	88,484
North Dakota	1,629	495	631	3,219
Ohio	31,838	12,608	17,033	56,807
Oklahoma	9,175	7,040	4,884	21,384
Oregon	17,832	12,016	7,858	39,981
Pennsylvania	39,068	18,702	16,266	75,048
Rhode Island	3,438	2,609	1,372	8,049
South Carolina	16,925	13,468	7,123	42,081
South Dakota	1,326	470	500	3,366
Tennessee	22,456	13,898	10,307	45,233
Texas	107,609	86,778	53,324	202,524
Utah	14,652	8,330	6,341	32,308
Vermont	1,828	1,010	617	4,894
Virginia	43,577	37,612	18,071	77,282
Washington	39,712	28,276	17,153	83,375
West Virginia	2,531	2,722	943	6,504
Wisconsin	22,209	9,347	9,440	46,214
Wyoming	1,209	739	401	2,967
District of Columbia	4,583	5,402	3,291	6,980
Guam	123	486	20	572
Puerto Rico	642	2,354	174	4,001
Virgin Islands	10	76	0	91
Other Territories	0	0	0	0
Total* **:	1,089,008	836,517	486,702	2,324,378

* Unit totals may not equal those on Table 1 due to rounding.

** Totals do not include Single-Family rent/income affordability estimates.