



2022

Annual Mortgage Report

March 16, 2023


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Affordable Housing Tables

Covering Calendar Year: 2022

For Period Ending: 12/31/2022

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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 2022 (Period Ending 12/31/2022)

	Total Mortgages Eligible to Qualify As Low-Income or Very Low-Income Purchase Mortgages	Qualifying Low-Income Purchase Mortgages	Qualifying Very Low-Income Purchase Mortgages	Total Mortgages Eligible to Qualify As Low-Income Area, Low-income Census Tracts or Minority Census Tracts Purchase Mortgages	Qualifying Low-Income Area Purchase Money Goal Mortgages	Qualifying Low-Income Census Tract Purchase Subgoal Mortgages	Qualifying Minority Census Tract Purchase Subgoal Mortgages	Total Mortgages Eligible 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)	\$300,485	\$56,426	\$9,939	\$300,485	\$68,648	\$24,866	\$28,076	\$177,029	\$45,934	\$494,334
Number of Mortgages	901,768	260,861	64,073	901,768	256,422	80,633	113,738	673,968	248,876	1,631,215
Owner Occupied 2-4 Unit Properties/Mortgages:										
UPB(\$ Millions)	\$3,979	\$793	\$125	\$3,979	\$2,007	\$1,124	\$749	\$4,359	\$1,314	\$8,339
Number of Mortgages	9,269	3,237	777	9,269	5,115	2,250	2,485	12,426	5,456	21,700
Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties										
UPB(\$ Millions)	\$304,464	\$57,219	\$10,063	\$304,464	\$70,655	\$25,990	\$28,825	\$181,388	\$47,249	\$502,673
Number of Mortgages	911,037	264,118	64,850	911,037	261,537	82,883	116,223	686,394	254,332	1,652,915
Goals Performance										
Freddie Mac's Single-Family Goals		28%	7%		20%				26%	
Goal Performance Percentages		28.99%	7.12%		28.71%				37.05%	
Freddie Mac's Single-Family Subgoal						4%	10%			
Subgoal Performance Percentages						9.10%	12.76%			

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 2022 (Period Ending 12/31/2022)

	Qualifying Low- Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases		
Purchases of Multifamily Mortgages					
Multifamily 5-50 Unit Properties:					
UPB(\$ Million)	\$2,531	\$888	\$3,440		
Number of Mortgages*	1,193	801	1,315		
Number of Properties	1,194	801	1,316		
Number of Units	26,933	11,491	31,743		
Multifamily > 50 Unit Properties:					
UPB(\$ Million)	\$40,551	\$9,335	\$65,165		
Number of Mortgages*	2,373	1,579	2,555		
Number of Properties	2,498	1,692	2,683		
Number of Units	388,912	113,799	536,078		
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	6,919		6,919	N/A	
Units Where Rent Estimation is Not Possible	1,019		1,019	N/A	
Units Where Rent Estimation is Possible					
Large (>50 Unit) Properties	5,725	4,091	5,725	2,289	N/A
Small (5-50 Unit) Properties	175	170	175	153	N/A
Not Subject to Cap	5,715	4,127	5,715	2,343	N/A
Subject to Cap	185	133	185	99	N/A
5% Cap	28,391		28,391		N/A
Adjustments to Number of Units for Missing Data:		4,261		2,442	N/A
Total Multifamily:					
UPB(\$ Million)		\$43,082	\$10,223	\$68,605	
Number of Mortgages		3,565	2,379	3,869	
Number of Mortgages with both 5-50 and > 50 Unit Properties*		1	1	1	
Number of Properties		3,692	2,493	3,999	
Number of Units		415,846	125,290	567,821	
Number of Units(adjusted)		420,106	127,733	567,821	
Goals Performance					
Freddie Mac's Multifamily Goals (units)		415,000	88,000		
Goal Performance (units)		420,106	127,733		
Freddie Mac's Small Multifamily Goals (units)					
		23,000			
Goal Performance (units)		27,103			

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 2022 (Period Ending 12/31/2022)

	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's Purchases of Mortgages on Single Family Rental Properties
For Calendar Year 2022 (Period Ending 12/31/2022)

	Low-Income Purchases	Very Low-Income Purchases	All Mortgage Purchases
Purchases of Single Family Mortgages			
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$4,148	\$895	\$8,339
Number of Mortgages	13,514	3,835	21,700
Number of Units*	17,230	5,051	27,211
Investor Owned 1-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$11,379	\$1,906	\$37,297
Number of Mortgages	60,870	11,508	147,851
Number of Units*	86,567	19,979	182,222
Total Single Family:			
UPB(\$ Millions)	\$15,528	\$2,801	\$45,636
Number of Mortgages	74,384	15,343	169,551
Number of Units*	103,797	25,030	209,433

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 2022 (Period Ending 12/31/2022)

	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)	\$10,063	\$10,063	\$5,947	\$11,170	\$10,120	\$11,200	\$21,320
Number of Mortgages	64,850	64,850	38,142	77,161	65,263	77,382	142,645
Portion of Qualifying or Total Mortgages Acquired	24.55%	100.00%	14.58%	30.34%	6.85%	11.05%	8.63%
Income More Than 50% But No More Than 60% of Median Income							
UPB(\$ Millions)	\$11,950	\$0	\$6,553	\$10,086	\$12,037	\$10,119	\$22,156
Number of Mortgages	58,523	0	31,770	55,096	59,047	55,308	114,355
Portion of Qualifying or Total Mortgages Acquired	22.16%	0.00%	12.15%	21.66%	6.20%	7.90%	6.92%
Income More Than 60% But No More Than 80% of Median Income							
UPB(\$ Millions)	\$35,206	\$0	\$18,565	\$25,993	\$35,502	\$26,108	\$61,609
Number of Mortgages	140,745	0	73,477	122,075	142,299	122,720	265,019
Portion of Qualifying or Total Mortgages Acquired	53.29%	0.00%	28.09%	48.00%	14.94%	17.52%	16.03%
Income More Than 80% But No More Than 100% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$18,486	\$0	\$37,658	\$26,303	\$63,962
Number of Mortgages	0	0	61,067	0	126,550	106,605	233,155
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	23.35%	0.00%	13.28%	15.22%	14.11%
Income More Than 100% But No More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$5,462	\$0	\$40,082	\$23,641	\$63,723
Number of Mortgages	0	0	16,675	0	118,334	85,566	203,900
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	6.38%	0.00%	12.42%	12.22%	12.34%
Income More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$15,641	\$0	\$181,968	\$87,931	\$269,900
Number of Mortgages	0	0	40,406	0	441,118	252,711	693,829
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	15.45%	0.00%	46.31%	36.09%	41.98%
Missing							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$1	\$3	\$4
Number of Mortgages	0	0	0	0	4	8	12
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Income Levels ²							
UPB(\$ Millions)	\$57,219	\$10,063	\$70,655	\$47,249	\$317,368	\$185,305	\$502,673
Number of Mortgages	264,118	64,850	261,537	254,332	952,615	700,300	1,652,915
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 2022 (Period Ending 12/31/2022)

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Units Financed
Affordable At No More Than 30% Of Median Income			
\$UPB(MILLIONS)	\$3,641	\$3,641	\$3,644
Number of Units	37,039	37,039	37,077
Portion of Qualifying or Total Units Financed	8.82%	29.00%	6.53%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$6,582	\$6,582	\$6,587
Number of Units	88,252	88,252	88,317
Portion of Qualifying or Total Units Financed	21.01%	69.09%	15.55%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$11,466	\$0	\$11,481
Number of Units	119,398	0	119,571
Portion of Qualifying or Total Units Financed	28.42%	0.00%	21.06%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$21,394	\$0	\$21,412
Number of Units	171,157	0	171,374
Portion of Qualifying or Total Units Financed	40.74%	0.00%	30.18%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$13,863
Number of Units	0	0	90,515
Portion of Qualifying or Total Units Financed	0.00%	0.00%	15.94%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$5,625
Number of Units	0	0	32,201
Portion of Qualifying or Total Units Financed	0.00%	0.00%	5.67%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$4,754
Number of Units	0	0	21,847
Portion of Qualifying or Total Units Financed	0.00%	0.00%	3.85%
Tenant Rent Missing			
\$UPB(MILLIONS)	\$704	\$364	\$1,240
Number of Units	4,261	2,442	6,919
Portion of Qualifying or Total Units Financed	1.01%	1.91%	1.22%
All Income Levels²			
\$UPB(MILLIONS)	\$43,786	\$10,586	\$68,605
Number of Units	420,106	127,733	567,821
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 2022 (Period Ending 12/31/2022)

	Low-Income Purchases	Very Low- Income Purchases	Aggregate Units Financed
Affordable At No More Than 30% Of Median Income			
UPB(\$ Millions)	\$633	\$633	\$633
Number of Units	3,043	3,043	3,043
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	2.93%	12.16%	1.45%
Affordable At More Than 30% but No More than 50% Of Median Income			
UPB(\$ Millions)	\$2,168	\$2,168	\$2,169
Number of Units	21,987	21,987	21,988
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	21.18%	87.84%	10.50%
Affordable At More Than 50% but No More than 60% Of Median Income			
UPB(\$ Millions)	\$3,062	\$0	\$3,062
Number of Units	24,133	0	24,135
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	23.25%	0.00%	11.52%
Affordable At More Than 60% but No More than 80% Of Median Income			
UPB(\$ Millions)	\$9,664	\$0	\$9,664
Number of Units	54,634	0	54,634
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	52.64%	0.00%	26.09%
Affordable At More Than 80% but No More than 100% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$11,001
Number of Units	0	0	45,817
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	21.88%
Affordable At More Than 100% but No More than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$7,566
Number of Units	0	0	26,083
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	12.45%
Affordable At More Than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$10,294
Number of Units	0	0	27,531
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	13.15%
Tenant Rent Missing			
UPB(\$ Millions)	\$0	\$0	\$1,247
Number of Units	0	0	6,202
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	2.96%
All Income Levels¹			
UPB(\$ Millions)	\$15,528	\$2,801	\$45,636
Number of Units	103,797	25,030	209,433
Portion of Total Low-income, Very low-Income or Aggregate 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 2022 (Period Ending 12/31/2022)

	Tract is in a Designated Disaster Area		Tract is not in a Designated Disaster Area		Qualifying Low-Income Area Purchase Money Mortgages ¹	Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money
	Family Income <= 100% of Area Median ¹	Family Income > 100% of Area Median ¹	Family Income <= 100% of Area Median ¹	Family Income > 100% of Area Median ¹		
(1) Tract Income <= 80% of Area Median						
UPB(\$ Millions)	\$5,531	\$7,738	\$15,666	\$13,365	\$42,300	\$42,300
Number of Mortgages	24,426	19,180	69,768	37,901	151,275	151,275
Percent of Eligible	16.15%	12.68%	46.12%	25.05%	100.00%	100.00%
(2) 80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
UPB(\$ Millions)	\$3,774	\$7,286	\$8,741	\$11,466	\$12,515	\$31,267
Number of Mortgages	14,441	17,589	33,390	29,338	47,831	94,758
Percent of Eligible	15.24%	18.56%	35.24%	30.96%	50.48%	100.00%
(3) 80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
UPB(\$ Millions)	\$2,173	\$3,168	\$9,946	\$12,818	\$2,173	\$28,106
Number of Mortgages	10,177	9,254	47,462	38,240	10,177	105,133
Percent of Eligible	9.68%	8.80%	45.14%	36.37%	9.68%	100.00%
(4) Tract Income >= 100% of Area Median²						
UPB(\$ Millions)	\$13,667	\$54,425	\$34,915	\$99,785	\$13,667	\$202,791
Number of Mortgages	52,254	126,760	136,594	244,263	52,254	559,871
Percent of Eligible	9.33%	22.64%	24.40%	43.63%	9.33%	100.00%
(5) Total						
UPB(\$ Millions)	\$25,146	\$72,617	\$69,267	\$137,435	\$70,655	\$304,464
Number of Mortgages	101,298	172,783	287,214	349,742	261,537	911,037
Percent of Eligible	11.12%	18.97%	31.53%	38.39%	28.71%	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 2022 (Period Ending 12/31/2022)

	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)	\$379	\$69	\$526	\$371	\$2,117	\$1,372	\$3,489
Number of Mortgages	1,854	471	2,108	2,079	6,708	5,602	12,310
Portion of Qualifying or Total Mortgages Acquired	0.70%	0.73%	0.81%	0.82%	0.70%	0.80%	0.74%
Asian²							
UPB(\$ Millions)	\$5,238	\$822	\$8,172	\$1,939	\$36,191	\$10,908	\$47,100
Number of Mortgages	18,931	4,253	23,801	7,925	87,740	30,114	117,854
Portion of Qualifying or Total Mortgages Acquired	7.17%	6.56%	9.10%	3.12%	9.21%	4.30%	7.13%
Black or African American²							
UPB(\$ Millions)	\$3,949	\$735	\$5,573	\$4,087	\$17,356	\$11,849	\$29,205
Number of Mortgages	17,332	4,556	20,849	22,779	52,241	50,224	102,465
Portion of Qualifying or Total Mortgages Acquired	6.56%	7.03%	7.97%	8.96%	5.48%	7.17%	6.20%
Native Hawaiian or Other Pacific Islander²							
UPB(\$ Millions)	\$109	\$16	\$177	\$140	\$669	\$546	\$1,216
Number of Mortgages	444	99	565	612	1,788	1,763	3,551
Portion of Qualifying or Total Mortgages Acquired	0.17%	0.15%	0.22%	0.24%	0.19%	0.25%	0.21%
White - Hispanic or Latino³							
UPB(\$ Millions)	\$6,015	\$1,096	\$9,289	\$5,025	\$29,642	\$17,102	\$46,744
Number of Mortgages	25,827	6,456	32,916	24,586	86,936	63,104	150,040
Portion of Qualifying or Total Mortgages Acquired	9.78%	9.96%	12.59%	9.67%	9.13%	9.01%	9.08%
White - Non Hispanic or Latino							
UPB(\$ Millions)	\$33,964	\$6,014	\$36,288	\$26,011	\$185,486	\$107,069	\$292,556
Number of Mortgages	166,278	40,817	144,030	147,239	587,268	417,534	1,004,802
Portion of Qualifying or Total Mortgages Acquired	62.96%	62.94%	55.07%	57.89%	61.65%	59.62%	60.79%
Two or More Minority Races⁴							
UPB(\$ Millions)	\$120	\$18	\$227	\$104	\$908	\$436	\$1,343
Number of Mortgages	482	108	720	474	2,305	1,425	3,730
Portion of Qualifying or Total Mortgages Acquired	0.18%	0.17%	0.28%	0.19%	0.24%	0.20%	0.23%
Joint - either Borrower or Co-Borrower are of a minority group⁵							
UPB(\$ Millions)	\$2	\$0	\$0	\$0	\$12	\$1	\$14
Number of Mortgages	6	0	2	1	29	4	33
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)	\$7,235	\$1,257	\$10,070	\$9,465	\$43,219	\$35,555	\$78,774
Number of Mortgages	32,142	7,882	35,525	48,137	123,170	129,028	252,198
Portion of Qualifying or Total Mortgages Acquired	12.17%	12.15%	13.58%	18.93%	12.93%	18.42%	15.26%
Not Applicable							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	0	0	0
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)	\$208	\$37	\$333	\$107	\$1,768	\$466	\$2,233
Number of Mortgages	822	208	1,021	500	4,430	1,502	5,932
Portion of Qualifying or Total Mortgages Acquired	0.31%	0.32%	0.39%	0.20%	0.47%	0.21%	0.36%
Total							
UPB(\$ Millions)	\$57,219	\$10,063	\$70,655	\$47,249	\$317,368	\$185,305	\$502,673
Number of Mortgages	264,118	64,850	261,537	254,332	952,615	700,300	1,652,915
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹Borrowers 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.

²If 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.

³If 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.

⁴The 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.

⁵If 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."

⁶This 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 2022 (Period Ending 12/31/2022)

	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)	\$7,033	\$1,353	\$10,265	\$6,183	\$28,514	\$18,318	\$46,832
Number of Mortgages	30,370	7,983	37,059	30,532	86,448	69,973	156,421
Portion of Qualifying or Total Mortgages Acquired	11.50%	12.31%	14.17%	12.00%	9.07%	9.99%	9.46%
Borrower and Co-Borrower are not Hispanic or Latino:							
UPB(\$ Millions)	\$42,770	\$7,487	\$49,721	\$32,012	\$238,718	\$129,886	\$368,604
Number of Mortgages	200,577	49,063	187,223	177,562	724,731	497,569	1,222,300
Portion of Qualifying or Total Mortgages Acquired	75.94%	75.66%	71.59%	69.82%	76.08%	71.05%	73.95%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²							
UPB(\$ Millions)	\$588	\$44	\$1,487	\$442	\$8,644	\$3,748	\$12,391
Number of Mortgages	2,365	272	4,562	2,039	22,256	12,050	34,306
Portion of Qualifying or Total Mortgages Acquired	0.90%	0.42%	1.74%	0.80%	2.34%	1.72%	2.08%
Information not Provided by Borrower or Co-Borrower:³							
UPB(\$ Millions)	\$6,391	\$1,096	\$8,644	\$8,242	\$39,489	\$32,221	\$71,710
Number of Mortgages	28,770	6,991	30,630	42,093	112,935	115,970	228,905
Portion of Qualifying or Total Mortgages Acquired	10.89%	10.78%	11.71%	16.55%	11.86%	16.56%	13.85%
Not Applicable:							
UPB(\$ Millions)	\$19	\$3	\$31	\$9	\$109	\$26	\$135
Number of Mortgages	91	22	115	39	318	88	406
Portion of Qualifying or Total Mortgages Acquired	0.03%	0.03%	0.04%	0.02%	0.03%	0.01%	0.02%
Data Not Provided By Loan Seller							
UPB(\$ Millions)	\$418	\$81	\$508	\$361	\$1,894	\$1,107	\$3,001
Number of Mortgages	1,945	519	1,948	2,067	5,927	4,650	10,577
Portion of Qualifying or Total Mortgages Acquired	0.74%	0.80%	0.74%	0.81%	0.62%	0.66%	0.64%
Total:							
UPB(\$ Millions)	\$57,219	\$10,063	\$70,655	\$47,249	\$317,368	\$185,305	\$502,673
Number of Mortgages	264,118	64,850	261,537	254,332	952,615	700,300	1,652,915
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 2022 (Period Ending 12/31/2022)

	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)	\$22,339	\$3,989	\$25,374	\$16,282	\$99,378	\$56,978	\$156,355
Number of Mortgages	103,209	25,289	96,067	87,904	307,407	218,345	525,752
Portion of Qualifying or Total Mortgages Acquired	39.08%	39.00%	36.73%	34.56%	32.27%	31.18%	31.81%
All Female:							
UPB(\$ Millions)	\$20,957	\$4,543	\$20,496	\$16,298	\$65,788	\$39,751	\$105,538
Number of Mortgages	101,024	29,973	83,891	92,298	227,841	172,735	400,576
Portion of Qualifying or Total Mortgages Acquired	38.25%	46.22%	32.08%	36.29%	23.92%	24.67%	24.23%
Male and Female:							
UPB(\$ Millions)	\$11,232	\$1,068	\$21,184	\$10,124	\$135,352	\$71,528	\$206,881
Number of Mortgages	47,568	6,553	68,540	50,408	368,539	245,508	614,047
Portion of Qualifying or Total Mortgages Acquired	18.01%	10.10%	26.21%	19.82%	38.69%	35.06%	37.15%
Not Applicable:							
UPB(\$ Millions)	\$20	\$4	\$19	\$17	\$65	\$49	\$114
Number of Mortgages	81	24	75	79	203	171	374
Portion of Qualifying or Total Mortgages Acquired	0.03%	0.04%	0.03%	0.03%	0.02%	0.02%	0.02%
Not Provided:							
UPB(\$ Millions)	\$2,672	\$460	\$3,581	\$4,528	\$16,786	\$16,999	\$33,785
Number of Mortgages	12,236	3,011	12,964	23,643	48,625	63,541	112,166
Portion of Qualifying or Total Mortgages Acquired	4.63%	4.64%	4.96%	9.30%	5.10%	9.07%	6.79%
Missing:							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	0	0	0
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total:							
UPB(\$ Millions)	\$57,219	\$10,063	\$70,655	\$47,249	\$317,368	\$185,305	\$502,673
Number of Mortgages	264,118	64,850	261,537	254,332	952,615	700,300	1,652,915
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 2022 (Period Ending 12/31/2022)

	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%	29,925	8,017	11,653	27,334	97,405	76,490	173,895
10% <= Minority < 20%	59,462	14,191	33,368	50,986	222,154	150,875	373,029
20% <= Minority < 30%	48,960	11,417	33,465	41,013	189,550	122,359	311,909
30% <= Minority < 50%	60,623	14,266	74,275	54,795	227,312	156,906	384,218
50% <= Minority < 80%	46,000	11,518	72,611	48,625	160,682	125,898	286,580
80% <= Minority <= 100%	19,143	5,441	36,046	31,555	55,351	67,632	122,983
Tract Missing / Unable to Classify	5	0	119	24	161	140	301
Total:	264,118	64,850	261,537	254,332	952,615	700,300	1,652,915

Table 8A
Distribution of Freddie Mac's Multifamily Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2022 (Period Ending 12/31/2022)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	4,404	2,485	5,331
10% <= Minority < 20%	26,977	9,277	35,452
20% <= Minority < 30%	50,214	16,149	70,782
30% <= Minority < 50%	109,937	29,909	154,294
50% <= Minority < 80%	131,519	33,731	187,625
80% <= Minority <= 100%	97,055	36,182	114,337
Tract Missing / Unable to Classify	0	0	0
Total:	420,106	127,733	567,821

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 2022 (Period Ending 12/31/2022)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	4,906	1,700	8,997
10% <= Minority < 20%	13,994	3,710	27,850
20% <= Minority < 30%	14,185	3,182	30,785
30% <= Minority < 50%	22,716	5,012	49,328
50% <= Minority < 80%	25,998	5,657	52,661
80% <= Minority <= 100%	21,979	5,766	39,722
Tract Missing / Unable to Classify	19	3	90
Total:	103,797	25,030	209,433

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 2022 (Period Ending 12/31/2022)

	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%	8,017	8,017	2,039	8,429	8,087	8,463	16,550
10% <= Minority < 30%	25,608	25,608	9,759	26,844	25,747	26,918	52,665
30% <= Minority < 50%	14,266	14,266	11,003	16,335	14,352	16,380	30,732
50% <= Minority < 80%	11,518	11,518	10,098	15,062	11,609	15,104	26,713
80% <= Minority <= 100%	5,441	5,441	5,243	10,489	5,468	10,515	15,983
Tract Missing / Unable to Classify	0	0	0	2	0	2	2
Subtotal	64,850	64,850	38,142	77,161	65,263	77,382	142,645
50% < Income <=60% of MSA Median Income							
Minority < 10%	6,891	0	1,480	6,046	6,970	6,095	13,065
10% <= Minority < 30%	24,036	0	8,409	20,003	24,231	20,072	44,303
30% <= Minority < 50%	13,369	0	9,536	11,797	13,500	11,835	25,335
50% <= Minority < 80%	10,094	0	8,456	10,392	10,171	10,427	20,598
80% <= Minority <= 100%	4,133	0	3,889	6,852	4,175	6,873	11,048
Tract Missing / Unable to Classify	0	0	0	6	0	6	6
Subtotal	58,523	0	31,770	55,096	59,047	55,308	114,355
60% < Income <=80% of MSA Median Income							
Minority < 10%	15,017	0	2,952	12,859	15,258	12,994	28,252
10% <= Minority < 30%	58,778	0	19,572	45,152	59,364	45,392	104,756
30% <= Minority < 50%	32,988	0	22,287	26,663	33,363	26,774	60,137
50% <= Minority < 80%	24,388	0	19,735	23,171	24,638	23,271	47,909
80% <= Minority <= 100%	9,569	0	8,926	14,214	9,669	14,273	23,942
Tract Missing / Unable to Classify	5	0	5	16	7	16	23
Subtotal	140,745	0	73,477	122,075	142,299	122,720	265,019
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	2,320	0	12,950	11,343	24,293
10% <= Minority < 30%	0	0	17,305	0	54,390	40,567	94,957
30% <= Minority < 50%	0	0	18,633	0	30,212	23,724	53,936
50% <= Minority < 80%	0	0	16,034	0	21,422	19,683	41,105
80% <= Minority <= 100%	0	0	6,767	0	7,568	11,264	18,832
Tract Missing / Unable to Classify	0	0	8	0	8	24	32
Subtotal	0	0	61,067	0	126,550	106,605	233,155
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	874	0	11,556	9,243	20,799
10% <= Minority < 30%	0	0	3,500	0	51,405	33,271	84,676
30% <= Minority < 50%	0	0	3,792	0	28,652	19,414	48,066
50% <= Minority < 80%	0	0	5,209	0	19,873	15,550	35,423
80% <= Minority <= 100%	0	0	3,288	0	6,834	8,070	14,904
Tract Missing / Unable to Classify	0	0	12	0	14	18	32
Subtotal	0	0	16,675	0	118,334	85,566	203,900
120% of MSA Median Income < Income							
Minority < 10%	0	0	1,988	0	42,584	28,352	70,936
10% <= Minority < 30%	0	0	8,288	0	196,567	107,013	303,580
30% <= Minority < 50%	0	0	9,024	0	107,233	58,778	166,011
50% <= Minority < 80%	0	0	13,079	0	72,968	41,860	114,828
80% <= Minority <= 100%	0	0	7,933	0	21,637	16,635	38,272
Tract Missing / Unable to Classify	0	0	94	0	129	73	202
Subtotal	0	0	40,406	0	441,118	252,711	693,829
Borrower Income Missing							
Minority < 10%	0	0	0	0	0	0	0
10% <= Minority < 30%	0	0	0	0	0	1	1
30% <= Minority < 50%	0	0	0	0	0	1	1
50% <= Minority < 80%	0	0	0	0	1	3	4
80% <= Minority <= 100%	0	0	0	0	0	2	2
Tract Missing / Unable to Classify	0	0	0	0	3	1	4
Subtotal	0	0	0	0	4	8	12
Total:	264,118	64,850	261,537	254,332	952,615	700,300	1,652,915

Table 10A
Distribution of Freddie Mac's
Single-Family Owner-Occupied Mortgage Purchases
By State And Territory
For Calendar Year 2022 (Period Ending 12/31/2022)

	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	3,479	877	3,658	3,095	13,060	9,026	22,086
Alaska	557	144	744	463	1,626	1,083	2,709
Arizona	5,706	1,143	5,936	11,053	27,879	28,642	56,521
Arkansas	1,764	488	1,681	1,609	6,793	5,009	11,802
California	7,513	912	19,040	23,050	64,886	83,747	148,633
Colorado	6,398	1,267	6,307	7,292	23,484	17,093	40,577
Connecticut	4,712	1,298	4,606	3,074	11,062	7,071	18,133
Delaware	1,369	361	1,073	1,032	4,667	2,565	7,232
District of Columbia	755	179	709	376	2,020	924	2,944
Florida	13,996	2,596	17,849	17,910	84,804	56,900	141,704
Georgia	8,498	1,882	7,808	10,767	34,380	27,079	61,459
Hawaii	416	68	637	558	2,012	1,730	3,742
Idaho	1,515	262	1,256	2,053	6,477	5,611	12,088
Illinois	16,705	5,250	9,668	8,851	42,681	22,095	64,776
Indiana	10,184	3,263	4,889	7,884	23,808	16,263	40,071
Iowa	3,450	1,088	3,211	2,047	7,883	4,667	12,550
Kansas	3,193	916	1,503	1,779	8,279	4,396	12,675
Kentucky	4,421	1,257	3,504	3,362	12,413	8,713	21,126
Louisiana	2,467	535	4,292	2,067	10,058	6,925	16,983
Maine	1,009	218	585	1,146	3,811	2,769	6,580
Maryland	8,063	2,217	6,070	6,347	19,148	13,706	32,854
Massachusetts	4,981	1,022	3,602	5,743	14,969	13,073	28,042
Michigan	12,426	3,774	12,189	10,196	32,402	23,004	55,406
Minnesota	10,291	2,889	5,087	5,523	23,047	11,618	34,665
Mississippi	748	150	863	949	4,016	3,552	7,568
Missouri	7,815	2,398	7,451	5,520	19,728	13,472	33,200
Montana	726	141	449	924	3,212	2,766	5,978
Nebraska	1,888	494	2,101	1,383	5,354	3,478	8,832
Nevada	2,156	433	2,166	3,583	10,714	9,377	20,091
New Hampshire	1,521	360	940	1,736	4,759	3,846	8,605
New Jersey	7,004	1,444	8,391	5,599	25,532	18,107	43,639
New Mexico	803	146	904	1,196	4,523	3,819	8,342
New York	9,837	2,243	11,484	6,214	36,466	22,510	58,976
North Carolina	8,160	1,889	7,692	9,096	33,821	24,105	57,926
North Dakota	755	222	224	419	1,979	968	2,947
Ohio	15,358	4,623	9,364	10,225	38,475	24,766	63,241
Oklahoma	3,144	914	4,289	1,779	10,058	5,446	15,504
Oregon	3,174	497	4,816	3,957	15,281	10,973	26,254
Pennsylvania	12,980	3,661	11,080	8,227	37,193	20,663	57,856
Rhode Island	766	133	477	1,111	2,254	2,419	4,673
South Carolina	5,492	1,292	4,264	4,606	19,835	11,783	31,618
South Dakota	668	176	731	643	2,194	1,606	3,800
Tennessee	5,669	1,246	5,816	6,982	22,254	18,303	40,557
Texas	15,387	2,389	31,106	17,857	87,338	61,749	149,087
Utah	3,376	503	3,620	4,513	13,742	11,702	25,444
Vermont	406	79	249	483	1,646	1,295	2,941
Virginia	9,639	2,499	7,082	7,815	26,667	18,051	44,718
Washington	5,157	869	6,233	6,842	23,490	18,376	41,866
West Virginia	899	254	703	767	2,890	2,127	5,017
Wisconsin	6,161	1,742	2,731	4,112	15,536	9,816	25,352
Wyoming	549	147	254	480	1,615	1,222	2,837
Guam	4	0	72	18	77	88	165
Puerto Rico	7	0	34	14	246	157	403
Virgin Islands	1	0	47	5	71	49	120
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
Total	264,118	64,850	261,537	254,332	952,615	700,300	1,652,915

Table 10B
Distribution of Freddie Mac's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2022 (Period Ending 12/31/2022)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	7,940	2,333	8,829
Alaska	316	79	343
Arizona	16,495	2,782	25,922
Arkansas	5,069	1,612	5,704
California	16,112	8,212	32,986
Colorado	9,826	1,205	13,729
Connecticut	6,700	1,871	9,590
Delaware	1,244	123	1,382
District of Columbia	1,200	756	1,248
Florida	23,425	5,199	49,046
Georgia	20,795	4,146	28,373
Hawaii	377	252	496
Idaho	464	239	758
Illinois	10,462	5,388	13,316
Indiana	14,699	6,847	16,221
Iowa	1,330	815	1,330
Kansas	4,466	2,315	4,687
Kentucky	4,186	1,821	4,518
Louisiana	3,893	815	4,529
Maine	253	132	254
Maryland	15,055	3,907	16,814
Massachusetts	3,264	529	4,669
Michigan	17,073	6,126	19,132
Minnesota	4,033	1,849	4,215
Mississippi	1,363	300	1,713
Missouri	8,146	3,995	9,157
Montana	636	7	884
Nebraska	2,515	1,042	2,599
Nevada	3,168	156	9,029
New Hampshire	926	110	1,590
New Jersey	9,412	4,578	12,158
New Mexico	2,190	306	3,013
New York	14,198	5,591	22,484
North Carolina	13,841	2,772	19,545
North Dakota	558	8	558
Ohio	21,578	9,071	23,388
Oklahoma	6,628	4,749	7,714
Oregon	4,123	941	4,628
Pennsylvania	9,073	3,404	11,238
Rhode Island	196	4	314
South Carolina	5,639	1,998	6,626
South Dakota	444	145	503
Tennessee	9,510	2,614	14,152
Texas	85,254	15,718	110,512
Utah	5,146	1,354	6,317
Vermont	0	0	0
Virginia	12,534	4,888	14,221
Washington	7,959	1,154	9,641
West Virginia	648	235	1,386
Wisconsin	4,101	1,729	4,644
Wyoming	1,485	1,366	1,550
Guam	88	88	88
Puerto Rico	71	58	78
Virgin Islands	0	0	0
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	420,106	127,733	567,821

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 2022 (Period Ending 12/31/2022)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	1,237	281	2,143
Alaska	482	96	690
Arizona	1,864	298	6,604
Arkansas	713	106	1,155
California	8,147	1,135	29,391
Colorado	1,613	231	4,095
Connecticut	2,668	1,048	3,214
Delaware	366	124	587
District of Columbia	312	101	588
Florida	3,069	371	15,755
Georgia	2,555	414	6,165
Hawaii	134	31	602
Idaho	602	96	1,505
Illinois	5,748	1,870	8,260
Indiana	2,692	1,095	3,469
Iowa	484	182	577
Kansas	847	269	1,085
Kentucky	1,038	277	1,459
Louisiana	1,130	175	1,993
Maine	565	104	958
Maryland	2,488	489	3,407
Massachusetts	4,804	975	6,751
Michigan	3,220	904	4,559
Minnesota	1,766	451	2,344
Mississippi	200	26	513
Missouri	2,735	1,056	3,464
Montana	319	82	624
Nebraska	436	110	575
Nevada	908	162	2,808
New Hampshire	807	212	1,031
New Jersey	4,750	627	8,083
New Mexico	477	123	1,091
New York	5,819	1,757	13,540
North Carolina	3,293	431	6,652
North Dakota	114	75	131
Ohio	6,645	2,908	8,127
Oklahoma	1,109	124	1,771
Oregon	1,310	192	3,190
Pennsylvania	5,236	1,779	6,816
Rhode Island	1,202	203	1,515
South Carolina	1,000	155	2,490
South Dakota	207	77	295
Tennessee	1,802	280	4,253
Texas	7,012	821	18,388
Utah	1,400	248	3,210
Vermont	191	42	311
Virginia	2,787	487	4,291
Washington	2,363	369	4,971
West Virginia	245	51	375
Wisconsin	2,641	1,416	3,079
Wyoming	226	91	308
Guam	7	2	24
Puerto Rico	0	0	85
Virgin Islands	12	1	66
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	103,797	25,030	209,433

Table 11
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases¹
By LTV Category
For Calendar Year 2022 (Period Ending 12/31/2022)

	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)	\$5,762	\$1,554	\$4,758	\$22,938	\$26,409	\$74,637	\$101,046
Number of Mortgages	34,333	11,931	24,335	134,838	104,025	316,427	420,452
Portion of Total	13.00%	18.40%	9.30%	53.02%	10.92%	45.18%	25.44%
60% < LTV <= 80%							
UPB(\$ Millions)	\$18,714	\$3,352	\$23,396	\$23,522	\$124,751	\$105,767	\$230,518
Number of Mortgages	83,832	20,799	83,903	115,433	357,510	367,953	725,463
Portion of Total	31.74%	32.07%	32.08%	45.39%	37.53%	52.54%	43.89%
80% < LTV <= 90%							
UPB(\$ Millions)	\$10,388	\$1,620	\$13,789	\$625	\$64,273	\$3,847	\$68,120
Number of Mortgages	43,877	9,617	46,573	3,029	177,585	12,236	189,821
Portion of Total	16.61%	14.83%	17.81%	1.19%	18.64%	1.75%	11.48%
90% < LTV <= 95%							
UPB(\$ Millions)	\$15,229	\$2,134	\$22,957	\$118	\$89,509	\$946	\$90,455
Number of Mortgages	67,032	13,284	80,549	601	261,894	2,889	264,783
Portion of Total	25.38%	20.48%	30.80%	0.24%	27.49%	0.41%	16.02%
95% < LTV <=100%							
UPB(\$ Millions)	\$7,124	\$1,402	\$5,755	\$7	\$12,398	\$14	\$12,411
Number of Mortgages	34,999	9,198	26,154	36	51,343	59	51,402
Portion of Total	13.25%	14.18%	10.00%	0.01%	5.39%	0.01%	3.11%
100% < LTV							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$22	\$0	\$22
Number of Mortgages	0	0	0	0	157	0	157
Portion of Total	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.01%
Missing LTV							
UPB(\$ Millions)	\$2	\$1	\$1	\$39	\$6	\$95	\$101
Number of Mortgages	45	21	23	395	101	736	837
Portion of Total	0.02%	0.03%	0.01%	0.16%	0.01%	0.11%	0.05%
Total							
UPB(\$ Millions)	\$57,219	\$10,063	\$70,655	\$47,249	\$317,368	\$185,305	\$502,673
Number of Mortgages	264,118	64,850	261,537	254,332	952,615	700,300	1,652,915
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 2022 (Period Ending 12/31/2022)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Income No More Than 50% of Median Income				
UPB(\$ Millions)	\$6,562	\$3,521	\$0	\$10,083
Number of Mortgages	41,508	23,485	1	64,994
Portion of Qualifying or Total Mortgages Acquired	9.30%	5.00%	100.00%	7.10%
Income More Than 50% But No More Than 60% of Median Income				
UPB(\$ Millions)	\$7,576	\$4,394	\$0	\$11,969
Number of Mortgages	36,566	22,068	0	58,634
Portion of Qualifying or Total Mortgages Acquired	8.20%	4.70%	0.00%	6.40%
Income More Than 60% But No More Than 80% of Median Income				
UPB(\$ Millions)	\$21,101	\$14,144	\$0	\$35,245
Number of Mortgages	82,463	58,462	0	140,925
Portion of Qualifying or Total Mortgages Acquired	18.60%	12.50%	0.00%	15.50%
Income More Than 80% But No More Than 100% of Median Income				
UPB(\$ Millions)	\$19,615	\$17,621	\$0	\$37,236
Number of Mortgages	63,554	60,995	0	124,549
Portion of Qualifying or Total Mortgages Acquired	14.30%	13.00%	0.00%	13.70%
Income More Than 100% But No More Than 120% of Median Income				
UPB(\$ Millions)	\$19,952	\$19,549	\$0	\$39,501
Number of Mortgages	56,462	59,346	0	115,808
Portion of Qualifying or Total Mortgages Acquired	12.70%	12.70%	0.00%	12.70%
Income More Than 120% of Median Income				
UPB(\$ Millions)	\$69,795	\$100,916	\$0	\$170,711
Number of Mortgages	163,476	243,652	0	407,128
Portion of Qualifying or Total Mortgages Acquired	36.80%	52.10%	0.00%	44.60%
Missing				
UPB(\$ Millions)	\$1	\$0	\$0	\$1
Number of Mortgages	4	0	0	4
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%
All Income Levels¹				
UPB(\$ Millions)	\$144,603	\$160,144	\$0	\$304,747
Number of Mortgages	444,033	468,008	1	912,042
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 First Time/Repeat Borrower Status, for Mortgages Qualifying
and Not Qualifying for the Low-Income Census Tract Purchase SUBGOAL
For Calendar Year 2022 (Period Ending 12/31/2022)**

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Low-Income Census Tract Subgoal-Qualifying Mortgages				
UPB(\$ Millions)	\$13,777	\$12,213	\$0	\$25,990
Number of Mortgages	43,461	39,422	0	82,883
Portion of Qualifying or Total Mortgages Acquired	9.80%	8.40%	0.00%	9.10%
Non-Qualifying Mortgages				
UPB(\$ Millions)	\$130,690	\$147,784	\$0	\$278,474
Number of Mortgages	400,019	428,134	1	828,154
Portion of Qualifying or Total Mortgages Acquired	90.20%	91.60%	100.00%	90.90%
Total Mortgages				
UPB(\$ Millions)	\$144,467	\$159,997	\$0	\$304,464
Number of Mortgages	443,480	467,556	1	911,037
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%

Table 14
Single-Family Owner-Occupied Purchase Money Mortgages Acquired by
Freddie Mac by First Time/Repeat Borrower Status, for Mortgages Qualifying
and Not Qualifying for the Minority Census Tract Purchase SUBGOAL
For Calendar Year 2022 (Period Ending 12/31/2022)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Minority Census Tract Subgoal-Qualifying Mortgages				
UPB(\$ Millions)	\$19,156	\$9,668	\$0	\$28,825
Number of Mortgages	76,703	39,519	1	116,223
Portion of Qualifying or Total Mortgages Acquired	17.30%	8.50%	100.00%	12.80%
Non-Qualifying Mortgages				
UPB(\$ Millions)	\$125,311	\$150,329	\$0	\$275,640
Number of Mortgages	366,777	428,037	0	794,814
Portion of Qualifying or Total Mortgages Acquired	82.70%	91.50%	0.00%	87.20%
Total Mortgages				
UPB(\$ Millions)	\$144,467	\$159,997	\$0	\$304,464
Number of Mortgages	443,480	467,556	1	911,037
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%