

Table 1

**Summary of Freddie Mac Mortgage Purchases*
For Calendar Year 2003**

	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)	\$676,498	\$192,561	\$675,348	\$129,287	\$676,689	\$48,902	\$702,226	N/A
Number of Mortgages	4,643,387	N/A	4,637,050	N/A	4,645,582	N/A	N/A	4,852,751
Number of Units	4,597,361	1,684,254	4,591,012	1,005,046	4,599,556	519,519	4,805,270	4,852,751
Owner-Occupied 2-4 Unit:								
\$ UPB (Millions)	\$11,682	\$6,458	\$11,600	\$5,975	\$11,685	\$2,763	\$11,856	N/A
Number of Mortgages	72,269	N/A	71,830	N/A	72,313	N/A	N/A	73,382
Number of Units	156,442	99,824	155,488	77,975	156,530	48,931	159,088	165,236
Investor-Owned 1-4 Unit:								
\$ UPB (Millions)	\$16,967	\$13,365	\$16,929	\$6,289	\$16,968	\$5,713	\$16,985	N/A
Number of Mortgages	146,715	N/A	146,495	N/A	146,723	N/A	N/A	146,997
Number of Units	197,743	170,906	197,281	82,709	197,754	89,010	198,033	200,281
Adjustments to Number of Units For:								
Missing Data	21,478	N/A	N/A	N/A	21,478	N/A	N/A	N/A
Bonuses	N/A	64,000	N/A	48,768	N/A	29,941	N/A	N/A
Total Single-Family:								
\$ UPB (Millions)	\$705,147	\$212,384	\$703,877	\$141,550	\$705,343	\$57,378	\$731,066	N/A
Number of Mortgages	4,862,371	N/A	4,855,375	N/A	4,864,618	N/A	N/A	5,073,130
Number of Units (adjusted)	4,930,068	2,018,984	4,943,781	1,214,498	4,932,362	687,401	5,162,391	5,218,268
Purchases of Multifamily Mortgages								
Units in 5-50 Unit Properties:								
\$ UPB (Millions)	\$6,196	\$5,408	\$6,557	\$5,550	\$6,196	\$2,629	\$6,565	N/A
Number of Properties	11,877	N/A	12,582	N/A	11,877	N/A	N/A	12,598
Number of Units	170,552	155,311	181,077	158,499	170,552	81,696	181,277	188,681
Units in Properties of 51 or more Units:								
\$ UPB (Millions)	\$14,285	\$12,361	\$14,961	\$6,301	\$14,285	\$5,373	\$15,023	N/A
Number of Properties	2,752	N/A	2,967	N/A	2,752	N/A	N/A	2,973
Number of Units	378,531	349,216	411,857	208,050	378,531	193,890	412,672	554,516
Adjustments to Number of Units For:								
Missing Data	32,075	N/A	N/A	N/A	32,075	N/A	N/A	N/A
Bonuses	N/A	155,311	N/A	158,499	N/A	81,696	N/A	N/A
Temporary Adjustment Factor (TAF)	N/A	122,226	N/A	72,818	N/A	67,862	N/A	N/A
Total Multifamily:								
\$ UPB (Millions)	\$20,481	\$17,769	\$21,518	\$11,851	\$20,481	\$8,002	\$21,587	N/A
Number of Properties	14,629	N/A	15,549	N/A	14,629	N/A	N/A	15,571
Number of Units (adjusted)	549,083	782,064	592,934	597,866	549,083	425,144	593,949	743,197
Total Purchases of Single-Family and Multifamily Mortgages								
Freddie Mac's								
Goal Performance Percentages								
Base		44.89%		27.67%		17.02%		
With Bonuses		48.89%		31.42%		19.06%		
Total Including Bonuses and TAF		51.12%		32.73%		20.30%		
Multifamily Special Affordable UPB**						\$8,002		
Freddie Mac's Goals:		50.00%		31.00%		\$2110M		
Multifamily Minimum Requirement:								

* Units may count toward more than one goal.

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

Note: On certain tables, sum of entries may not equal totals, due to rounding.

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Table 1A

**Distribution of Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
For Calendar Year 2003**

	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								
<u>Owner-Occupied 1 Unit Properties:</u>								
\$ UPB (Millions)	\$676,498	\$192,561	\$675,348	\$129,287	\$676,689	\$48,902	\$702,226	N/A
Number of Mortgages	4,643,387	N/A	4,637,050	N/A	4,645,582	N/A	N/A	4,852,751
Number of Units	4,597,361	1,684,254	4,591,012	1,005,046	4,599,556	519,519	4,805,270	4,852,751
<u>Owner-Occupied 2-4 Unit Properties:</u>								
\$ UPB (Millions)	\$11,682	\$6,458	\$11,600	\$5,975	\$11,685	\$2,763	\$11,856	N/A
Number of Mortgages	72,269	N/A	71,830	N/A	72,313	N/A	N/A	73,382
Number of Units	156,442	99,824	155,488	77,975	156,530	48,931	159,088	165,236
<u>Units in Investor-Owned 1-4 Unit Properties:</u>								
\$ UPB (Millions)	\$16,967	\$13,365	\$16,929	\$6,289	\$16,968	\$5,713	\$16,985	N/A
Number of Mortgages	146,715	N/A	146,495	N/A	146,723	N/A	N/A	146,997
Number of Units	197,743	170,906	197,281	82,709	197,754	89,010	198,033	200,281
<u>Total Single-Family Units:</u>								
\$ UPB (Millions)	\$705,147	\$212,384	\$703,877	\$141,550	\$705,343	\$57,378	\$731,066	N/A
Number of Mortgages	4,862,371	N/A	4,855,375	N/A	4,864,618	N/A	N/A	5,073,130
Number of Units	4,951,546	1,954,984	4,943,781	1,165,730	4,953,840	657,460	5,162,391	5,218,268
Purchases of Multifamily Mortgages								
<u>Units in 5-50 Unit Properties:</u>								
\$ UPB (Millions)	\$6,196	\$5,408	\$6,557	\$5,550	\$6,196	\$2,629	\$6,565	N/A
Number of Mortgages	11,891	N/A	12,597	N/A	11,891	N/A	N/A	12,613
Number of Properties	11,877	N/A	12,582	N/A	11,877	N/A	N/A	12,598
Number of Units	170,552	155,311	181,077	158,499	170,552	81,696	181,277	188,681
<u>Units in Properties of 51 or more Units:</u>								
\$ UPB (Millions)	\$14,285	\$12,361	\$14,961	\$6,301	\$14,285	\$5,373	\$15,023	N/A
Number of Mortgages	2,749	N/A	2,965	N/A	2,749	N/A	N/A	2,971
Number of Properties	2,752	N/A	2,967	N/A	2,752	N/A	N/A	2,973
Number of Units	378,531	349,216	411,857	208,050	378,531	193,890	412,672	554,516
Total Purchases of Single-Family and Multifamily Mortgages								
\$ UPB (Millions)	\$725,628	\$230,154	\$725,395	\$153,402	\$725,823	\$65,380	\$752,653	N/A
Number of Units	5,500,629	2,459,511	5,536,715	1,532,279	5,502,923	933,046	5,756,340	5,961,465

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 81.16c(4)).

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Table 1B

**Missing Data Adjustments Including Rent Estimation*
For Calendar Year 2003**

	Total Mortgages Eligible To Qualify As Low-and Moderate-Income	Low- And Moderate- Income Purchases	Total Mortgages Eligible To Qualify As Special Affordable	Special Affordable Purchases
Purchases of Single-Family Mortgages				
<u>Owner-Occupied 1-4 Unit Properties:</u>				
Number of Eligible Missing Data Units**	19,586	N/A	19,586	N/A
1% Cap	46,676	N/A	46,699	N/A
Adjusted Number of Units	4,648,043	N/A	4,650,282	N/A
<u>Rental Units in Owner-Occupied 2-4 Unit Properties:</u>				
Number of Units with Missing Data	698	N/A	698	N/A
Adjusted Number of Units	85,476	N/A	85,520	N/A
<u>Investor-Owned 1-4 Unit Properties:</u>				
Number of Units with Missing Data	1,194	N/A	1,194	N/A
Adjusted Number of Units	196,549	N/A	196,560	N/A
<u>Total Single-Family:</u>				
Adjusted Number of Units	4,930,068	N/A	4,932,362	N/A
Purchases of Multifamily Mortgages				
<u>Units in Multifamily Properties:</u>				
Number of Units with Missing Data	47,551	N/A	47,551	N/A
Units Where Rent Estimation is Not Possible	32,075	N/A	32,075	N/A
Units Where Rent Estimation is Possible	15,476	9,775	15,476	9,351
Of which: Units in 5-50 unit properties	82	2	82	0
Units in 51+ unit properties	15,394	9,773	15,394	9351
5% Cap	27,454	0	27,454	0
Missing Data Adjustment	0	0	0	0
<u>Apportionment of Adjustment by Property Size:</u>				
<u>Units in properties with 5-50 units</u>				
Applicable portion of missing data adjustment	0	0	0	0
Adjusted Number of units	0	155,311	0	81,696
Adjusted UPB	N/A	N/A	N/A	\$2,629
<u>Units in properties with 51+ units</u>				
Applicable portion of missing data adjustment	0	0	0	0
Adjusted Number of units	0	349,216	0	193,890
Adjusted UPB	N/A	N/A	N/A	\$5,373
Meeting Its 2003 Housing Goals:				
Multifamily Totals				
Adjusted Number of Units	549,083	504,527	549,083	275,586
Adjusted UPB	N/A	N/A	N/A	\$8,002

* All figures in this table are adjusted for REMIC weights and participation percentages (consistent with 24 CFR 81.16c(4)).

** Units with missing data located in census tracts with median income less than or equal to area median income according to the most recent decennial census

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Note: On certain tables, sum of entries may not equal totals, due to rounding.

Table 1C
Housing Goal Results
Including Missing Data Adjustments, Temporary Adjustment Factor, and Bonus Points*
For Calendar Year 2003

	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
Purchases of Single-Family Mortgages						
<u>Owner-Occupied 1 Unit:</u>						
Number of Units	--	1,684,254	--	1,005,046	--	519,519
<u>Owner-Occupied 2-4 Unit:</u>						
Number of Units	--	99,824	--	77,975	--	48,931
60% of Five Year Average Adjusted Number of Units	--	35,824	--	29,207	--	18,990
	--	163,824	--	126,743	--	78,872
<u>Investor-Owned 1-4 Unit:</u>						
Number of Units	--	170,906	--	82,709	--	89,010
<u>Total Single-Family:</u>						
Number of Units	4,930,068	2,018,984	4,943,781	1,214,498	4,932,362	687,401
Purchases of Multifamily Mortgages						
<u>Units in 5-50 Unit Properties:</u>						
Number of Units	--	310,622	--	316,998	--	163,392
\$ UPB (Millions)	--	N/A	--	N/A	--	N/A
<u>Units in Properties of 51 or More Units:</u>						
Number of Units	--	471,442	--	280,868	--	261,752
\$ UPB (Millions)	--	N/A	--	N/A	--	N/A
<u>Total Multifamily Units:</u>						
Number of Units	549,083	782,064	592,934	597,866	549,083	425,144
Total Purchases of Single-Family and Multifamily Mortgages						
Number of Units	5,479,151	2,801,048	5,536,715	1,812,363	5,481,445	1,112,545
Freddie Mac Mortgage Purchases Meeting Its 2003 Housing Goals:		51.12%		32.73%		20.30% \$8,002
Freddie Mac's Goals: Multifamily Minimum Requirement:		50.00%		31.00%		20.00% \$2110M

* Adjusted for REMIC weights and participations (consistent with 24 CFR 81.16c(4)).
** Depending on the specific counting requirements, units may not qualify for each goal.

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Note: On certain tables, sum of entries may not equal totals, due to rounding.

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 2003

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)	\$22,237	\$7,405	\$22,258	\$22,456
Number of Units	262,614	93,576	262,986	265,171
Portion of Goal:	15.31%	9.00%	49.35%	
Portion of Total Acquired:				5.44%
<u>Income More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$22,215	\$6,721	\$22,242	\$22,420
Number of Units	222,124	70,528	222,498	224,431
Portion of Goal:	12.95%	6.79%	41.76%	
Portion of Total Acquired:				4.60%
<u>Income More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$66,144	\$17,864	\$5,110	\$66,887
Number of Units	580,684	165,121	47,370	588,291
Portion of Goal:	33.85%	15.89%	8.89%	
Portion of Total Acquired:				12.06%
<u>Income More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$83,897	\$19,807		\$84,993
Number of Units	650,228	162,875		660,348
Portion of Goal:	37.90%	15.67%		
Portion of Total Acquired:				13.54%
<u>Income More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$18,516		\$92,241
Number of Units		140,145		651,436
Portion of Goal:		13.48%		
Portion of Total Acquired:				13.36%
<u>Income More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$58,803		\$403,391
Number of Units		382,767		2,344,211
Portion of Goal:		36.83%		
Portion of Total Acquired:				48.07%
<u>Missing</u>				
\$ UPB (Millions)	\$0	\$2,897	\$0	\$15,302
Number of Units	0	24,373	0	142,782
Portion of Goal:	0.00%	2.34%	0.00%	
Portion of Total Acquired:				2.93%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$194,493	\$132,012	\$49,610	\$707,691
Number of Units	1,715,649	1,039,385	532,853	4,876,671
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.

Run Date: March 6, 2004

** Includes missing.

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Table 3

Distribution Of Rental Units*
Financed By Single-Family Mortgages Purchased By Freddie Mac
By Affordability Of Rent
For Calendar Year 2003

	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)	\$3,337	\$1,501	\$3,338	\$3,340
Number of Units	56,552	28,244	56,562	56,614
Portion of Goal:	23.63%	22.35%	45.39%	
Portion of Total Acquired:				19.81%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$3,081	\$1,342	\$3,083	\$3,091
Number of Units	49,691	22,550	49,728	49,941
Portion of Goal:	20.76%	17.85%	39.91%	
Portion of Total Acquired:				17.48%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$6,888	\$2,808	\$1,347	\$6,923
Number of Units	87,621	37,283	18,319	88,310
Portion of Goal:	36.61%	29.51%	14.70%	
Portion of Total Acquired:				30.91%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$4,585	\$1,843		\$4,616
Number of Units	45,472	19,526		45,852
Portion of Goal:	19.00%	15.45%		
Portion of Total Acquired:				16.05%
<u>Affordable At More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$1,011		\$2,503
Number of Units		9,483		21,468
Portion of Goal:		7.51%		
Portion of Total Acquired:				7.51%
<u>Affordable At More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$938		\$2,644
Number of Units		7,883		20,299
Portion of Goal:		6.24%		
Portion of Total Acquired:				7.10%
<u>Missing</u>				
\$ UPB (Millions)		\$96		\$258
Number of Units		1,377		3,237
Portion of Goal:		1.09%		
Portion of Total Acquired:				1.13%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$17,892	\$9,538	\$7,768	\$23,375
Number of Units	239,335	126,345	124,608	285,720
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.

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Table 4

**Distribution Of Rental Units
Financed By Multifamily Mortgages Purchased By Freddie Mac
By Affordability Of Rent
For Calendar Year 2003**

	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)	\$2,256	\$1,608	\$2,228	\$2,363
Number of Units	91,316	64,708	90,111	93,804
Portion of Goal:	18.10%	17.65%	32.70%	
Portion of Total Acquired:				15.79%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$3,847	\$2,135	\$3,819	\$3,853
Number of Units	126,869	75,697	125,974	127,041
Portion of Goal:	25.15%	20.65%	45.71%	
Portion of Total Acquired:				21.39%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$7,701	\$4,070	\$1,954	\$7,703
Number of Units	201,358	117,856	59,501	201,398
Portion of Goal:	39.91%	32.15%	21.59%	
Portion of Total Acquired:				33.91%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$3,965	\$2,041		\$3,965
Number of Units	84,983	50,990		84,989
Portion of Goal:	16.84%	13.91%		
Portion of Total Acquired:				14.31%
<u>Affordable At More Than 100% But No More Than 120% Of Median Income</u>				
\$ UPB (Millions)		\$585		\$1,187
Number of Units		12,456		21,931
Portion of Goal:		3.40%		
Portion of Total Acquired:				3.69%
<u>Affordable At More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$479		\$1,409
Number of Units		7,365		19,919
Portion of Goal:		2.01%		
Portion of Total Acquired:				3.35%
<u>Missing</u>				
\$ UPB (Millions)		\$932		\$1,107
Number of Units		37,471		44,865
Portion of Goal:		10.22%		
Portion of Total Acquired:				7.55%
<u>All Income Levels*</u>				
\$ UPB (Millions)	\$17,769	\$11,851	\$8,002	\$21,587
Number of Units**	504,527	366,543	275,586	593,948
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.

MF Run Date: February 18, 2004

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Table 7

**Distribution Of Freddie Mac's Qualifying Single-Family Mortgage Purchases
By Race Of Borrower(s) On Loan Application
For Calendar Year 2003**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
All American Indian or Alaskan Native:				
\$ UPB (Millions)	\$439	\$298	\$135	\$1,208
Number of Units	4,205	2,637	1,585	9,094
Portion of Goal:	0.22%	0.23%	0.24%	
Portion of Total Acquired:				0.18%
All Asian or Pacific Islander:				
\$ UPB (Millions)	\$8,869	\$8,130	\$2,146	\$30,335
Number of Units	61,118	48,528	18,609	168,024
Portion of Goal:	3.13%	4.16%	2.83%	
Portion of Total Acquired:				3.25%
All African American:				
\$ UPB (Millions)	\$5,862	\$5,566	\$2,084	\$14,394
Number of Units	58,484	52,142	26,103	112,344
Portion of Goal:	2.99%	4.47%	3.97%	
Portion of Total Acquired:				2.18%
All Hispanic:				
\$ UPB (Millions)	\$10,478	\$11,617	\$3,610	\$24,857
Number of Units	95,119	97,151	38,935	187,912
Portion of Goal:	4.87%	8.33%	5.92%	
Portion of Total Acquired:				3.64%
All White Non-Hispanic:				
\$ UPB (Millions)	\$148,874	\$85,098	\$38,964	\$518,497
Number of Units	1,403,015	720,158	456,905	3,695,793
Portion of Goal:	71.77%	61.78%	69.50%	
Portion of Total Acquired:				71.59%
All Other:				
\$ UPB (Millions)	\$4,308	\$2,860	\$1,160	\$14,692
Number of Units	35,662	21,399	11,852	94,682
Portion of Goal:	1.82%	1.84%	1.80%	
Portion of Total Acquired:				1.83%
Borrower, Co-Borrower Are Of Different Races:				
\$ UPB (Millions)	\$3,469	\$3,978	\$641	\$18,650
Number of Units	27,669	26,972	6,506	114,265
Portion of Goal:	1.42%	2.31%	0.99%	
Portion of Total Acquired:				2.21%
Data Not Provided by Borrower(s):				
\$ UPB (Millions)	\$21,368	\$15,609	\$5,485	\$80,925
Number of Units	184,584	119,086	59,675	528,279
Portion of Goal:	9.44%	10.22%	9.08%	
Portion of Total Acquired:				10.23%
Not Applicable:				
\$ UPB (Millions)	\$494	\$339	\$151	\$1,273
Number of Units	4,824	3,048	1,817	9,893
Portion of Goal:	0.25%	0.26%	0.28%	
Portion of Total Acquired:				0.19%
Data Not Provided by Loan Seller:				
\$ UPB (Millions)	\$8,222	\$8,055	\$3,000	\$26,235
Number of Units	80,305	74,608	35,472	242,106
Portion of Goal:	4.11%	6.40%	5.40%	
Portion of Total Acquired:				4.69%
Total:				
\$ UPB (Millions)	\$212,384	\$141,550	\$57,378	\$731,066
Number of Units	1,954,984	1,165,730	657,461	5,162,391
Portion of Goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

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Table 8

**Freddie Mac's Special Affordable Housing Goal
For Calendar Year 2003**

Property Type	Units Affordable To Low-Income Families (But Not Very Low-Income) In Low-Income Areas	Units Affordable To Very Low-Income Families Which Are In Low-Income Areas	Units Affordable To Very Low-Income Families Which Are Not In Low-Income Areas	Low-Income Units in Mixed-Income / Low-Income Housing Tax Credit Projects*
Single-Family Owner-Occupied 1-Unit Property:				
\$ UPB (Millions)	\$4,886	\$4,555	\$39,461	
Number of Units	44,008	52,924	422,587	
Single-Family Owner-Occupied Units in 2-4 Unit Property:				
\$ UPB (Millions)	\$224	\$179	\$305	
Number of Units	3,362	3,615	6,356	
Single-Family Rental Units in 2-4 Owner-Occupied Property:				
\$ UPB (Millions)	\$529	\$455	\$1,071	
Number of Units	7,372	8,776	19,449	
Single-Family Rental Investor- Owned 1-4 Unit Property:				
\$ UPB (Millions)	\$818	\$989	\$3,906	
Number of Units	10,946	19,156	58,907	
Multifamily Rental:				
\$ UPB (Millions)	\$1,546	\$1,684	\$4,470	\$6,367
Number of Units	47,421	61,036	159,041	228,477
Total:				
\$ UPB (Millions)	\$8,003	\$7,862	\$49,212	\$6,367
Number of Units	113,109	145,508	666,342	228,477

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

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Table 9

**Proportion Of Freddie Mac's Single-Family Mortgage Purchases
For First-Time Homebuyers* Relative To Total Mortgages Acquired
For Calendar Year 2003**

	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	155,795	\$23,803	18.24%	21.56%
First-Time Homebuyer Under Special Program(s)	<u>27,883</u>	<u>\$3,540</u>	<u>3.26%</u>	<u>3.86%</u>
First-Time Homebuyer Subtotal	183,678	\$27,344	21.50%	25.42%
Repeat Home Buyer	538,877	\$89,229	63.09%	74.58%
Home Buyer Information Missing	<u>131,616</u>	<u>\$13,301</u>	<u>15.41%</u>	
Owner-Occupied Purchase Mortgages Subtotal:	854,171	\$129,874	<u>100.00%</u>	<u>100.00%</u>
Non-Owner-Occupied Purchase Mortgages**				
Refinance Mortgages (Excluding Second Homes)	49,468	\$5,598		
Second Homes (Purchase and Refinance)	3,952,084	\$569,447		
Second Mortgages (Not FHA Title 1)	134,002	\$20,145		
	<u>7,505</u>	<u>\$317</u>		
Total Conventional	<u>4,997,230</u>	<u>\$725,381</u>		
Nonconventional Mortgages				
FHA Title 1-Second Mortgages	0	\$0		
FHA Title 2-HECMs	0	\$0		
Other FHA-Insured or VA Guaranteed	73,803	\$5,509		
RHS / FmHA	2,097	\$176		
Total Nonconventional	<u>75,900</u>	<u>\$5,685</u>		
Total Single-Family Mortgages	<u>5,073,130</u>	<u>\$731,066</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.

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Table 10

**Distribution Of Freddie Mac's Qualifying Single-Family
Mortgage Purchases By Gender Of Borrower(s)
For Calendar Year 2003**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
All Male:				
\$ UPB (Millions)	\$52,801	\$29,041	\$15,712	\$126,023
Number of Units	497,612	252,299	182,085	942,616
All Female:				
\$ UPB (Millions)	\$51,220	\$21,760	\$18,880	\$91,619
Number of Units	499,376	199,813	220,665	758,131
Male And Female:				
\$ UPB (Millions)	\$91,363	\$75,944	\$17,623	\$451,784
Number of Units	798,491	586,072	195,046	2,978,903
Not Provided:				
\$ UPB (Millions)	\$8,761	\$6,493	\$2,338	\$33,578
Number of Units	79,436	52,030	26,502	229,346
Not Applicable:				
\$ UPB (Millions)	\$292	\$234	\$86	\$1,053
Number of Units	2,932	2,086	1,061	7,807
Missing:				
\$ UPB (Millions)	\$7,947	\$8,079	\$2,738	\$27,009
Number of Units	77,137	73,430	32,102	245,589
Total:				
\$ UPB (Millions)	\$212,384	\$141,550	\$57,378	\$731,066
Number of Units	1,954,984	1,165,730	657,461	5,162,391

**Summary of Mortgage Purchases
(Percent of Units)**

All Male	25.45%	21.64%	27.70%	18.26%
All Female	25.54%	17.14%	33.56%	14.69%
Female And Male	40.84%	50.28%	29.67%	57.70%
Not Provided	4.06%	4.46%	4.03%	4.44%
Not Applicable	0.15%	0.18%	0.16%	0.15%
Missing	3.95%	6.30%	4.88%	4.76%
Total	<u>100.00%</u>	<u>100.00%</u>	<u>100.00%</u>	<u>100.00%</u>

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Table 11

**Distribution Of Freddie Mac's Qualifying
Single-Family Owner-Occupied Mortgage Purchases*
By Minority Concentration of the Census Tract
For Calendar Year 2003
(Dwelling Units)**

Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	622,785	194,936	189,434	1,688,827
10% <= Minority < 20%	180,789	88,469	60,487	504,388
20% <= Minority < 30%	81,576	54,083	29,687	220,233
30% <= Minority < 50%	67,833	127,718	27,974	174,329
50% <= Minority < 80%	44,726	85,754	22,036	106,476
80% <= Minority <= 100%	29,823	59,132	18,052	68,922
Tract Missing / Unable to Classify	688,117	429,293	185,183	2,113,497
Total:	1,715,649	1,039,385	532,853	4,876,671

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

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Table 12

**Distribution Of Freddie Mac's Qualifying
Rental Mortgage Purchases
By Minority Concentration of the Census Tract
For Calendar Year 2003
(Dwelling Units)**

Single-Family Rental*

Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	74,221	21,016	40,635	82,978
10% <= Minority < 20%	31,098	14,451	16,246	37,434
20% <= Minority < 30%	16,439	9,544	9,126	20,073
30% <= Minority < 50%	17,132	19,008	10,065	21,466
50% <= Minority < 80%	13,813	16,485	9,258	17,565
80% <= Minority < 100%	14,742	18,497	10,785	19,355
Tract Missing / Unable to Classify	71,890	27,345	28,493	86,851
Total:	239,335	126,345	124,608	285,720

Multifamily Rental

Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	66,784	15,678	39,248	79,493
10% <= Minority < 20%	55,693	23,021	31,416	71,935
20% <= Minority < 30%	47,506	24,238	23,633	54,426
30% <= Minority < 50%	66,996	72,512	37,687	78,719
50% <= Minority < 80%	57,505	63,587	39,915	65,310
80% <= Minority <= 100%	51,977	58,988	41,683	59,033
Tract Missing / Unable to Classify	158,066	108,526	62,004	185,032
Total:	504,527	366,549	275,586	593,948

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

SF Run Date: March 6, 2004

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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 2003
 (Dwelling Units)**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
<u>Income <= 50% of MSA Median Income:</u>				
Minority < 10%	95,391	23,403	95,450	96,034
10% <= Minority < 30%	42,290	16,529	42,301	42,624
30% <= Minority < 50%	11,673	10,583	11,674	11,751
50% <= Minority < 80%	8,224	7,834	8,224	8,274
80% <= Minority <= 100%	6,931	6,817	6,931	6,960
Tract Missing / Unable to Classify	98,104	28,410	98,405	99,528
Subtotal:	262,614	93,576	262,986	265,171
<u>50% < Income <= 60% of MSA Median Income:</u>				
Minority < 10%	80,874	17,012	80,941	81,456
10% <= Minority < 30%	35,256	11,938	35,270	35,548
30% <= Minority < 50%	9,079	8,007	9,079	9,152
50% <= Minority < 80%	6,153	5,808	6,153	6,205
80% <= Minority <= 100%	4,320	4,250	4,321	4,364
Tract Missing / Unable to Classify	86,441	23,513	86,733	87,707
Subtotal:	222,124	70,528	222,498	224,431
<u>60% < Income <= 80% of MSA Median Income:</u>				
Minority < 10%	211,169	36,960	13,042	213,129
10% <= Minority < 30%	88,677	26,032	12,602	89,730
30% <= Minority < 50%	23,019	19,851	7,221	23,326
50% <= Minority < 80%	15,188	14,070	7,659	15,411
80% <= Minority <= 100%	9,658	9,362	6,800	9,849
Tract Missing / Unable to Classify	232,972	58,845	45	236,846
Subtotal:	580,684	165,121	47,370	588,291
<u>80% < Income <= 100% of MSA Median Income:</u>				
Minority < 10%	235,349	33,582		237,844
10% <= Minority < 30%	96,142	23,340		97,444
30% <= Minority < 50%	24,062	19,810		24,432
50% <= Minority < 80%	15,161	13,740		15,393
80% <= Minority <= 100%	8,913	8,485		9,068
Tract Missing / Unable to Classify	270,600	63,917		276,168
Subtotal:	650,228	162,875		660,348
<u>100% < Income <= 120% of MSA Median Income:</u>				
Minority < 10%		26,675		232,511
10% <= Minority < 30%		18,546		94,067
30% <= Minority < 50%		17,423		22,610
50% <= Minority < 80%		11,458		13,341
80% <= Minority <= 100%		6,994		7,694
Tract Missing / Unable to Classify		59,050		281,212
Subtotal:		140,145		651,436
<u>120% of MSA Median Income < Income:</u>				
Minority < 10%		53,702		792,031
10% <= Minority < 30%		42,829		341,226
30% <= Minority < 50%		48,801		73,843
50% <= Minority < 80%		30,067		39,642
80% <= Minority <= 100%		20,143		23,016
Tract Missing / Unable to Classify		187,224		1,074,454
Subtotal:		382,767		2,344,211
Borrower Income Missing		24,373		142,782
Total:	1,715,649	1,039,385	532,853	4,876,671

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

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Table 14

**Distribution Of Freddie Mac's
Single-Family And Multifamily Mortgage Housing Goal Purchases
By State And Territory
For Calendar Year 2003
(Dwelling Units)**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Alabama	20,360	12,324	8,062	56,598
Alaska	6,094	2,361	2,261	13,521
Arizona	52,446	41,989	19,789	137,114
Arkansas	7,677	6,527	3,561	20,946
California	364,338	395,405	126,912	825,097
Colorado	56,102	32,999	22,607	129,850
Connecticut	26,726	11,248	10,247	56,924
Delaware	6,874	2,026	2,264	17,816
Florida	116,913	70,922	34,452	324,580
Georgia	73,072	45,725	29,717	169,529
Hawaii	4,056	8,150	1,051	12,180
Idaho	10,641	7,111	3,606	26,916
Illinois	160,047	75,181	65,188	353,104
Indiana	61,617	24,377	26,283	130,981
Iowa	32,025	12,343	12,608	69,470
Kansas	20,966	6,720	7,697	49,596
Kentucky	33,476	22,138	14,437	79,303
Louisiana	10,442	8,700	4,255	29,724
Maine	7,822	3,472	2,307	22,411
Maryland	66,484	37,457	29,058	142,898
Massachusetts	60,305	26,254	21,348	128,199
Michigan	122,729	51,430	45,049	289,112
Minnesota	106,099	49,905	41,004	208,003
Mississippi	6,120	6,061	2,062	16,627
Missouri	54,784	29,864	22,565	122,889
Montana	5,515	3,384	1,608	15,962
Nebraska	17,074	5,639	6,105	40,749
Nevada	24,494	7,576	6,812	56,628
New Hampshire	15,235	4,950	5,520	34,117
New Jersey	61,830	33,115	20,894	159,743
New Mexico	8,346	12,676	3,257	23,589
New York	110,528	80,928	46,699	268,465
North Carolina	56,637	32,950	19,979	139,770
North Dakota	4,345	1,590	1,612	10,091
Ohio	116,696	45,851	47,848	257,886
Oklahoma	11,891	7,469	4,725	33,399
Oregon	35,573	22,618	13,809	80,776
Pennsylvania	74,762	27,142	27,228	191,633
Rhode Island	8,320	3,433	2,904	18,558
South Carolina	26,910	16,381	10,573	66,747
South Dakota	4,863	3,220	1,541	13,898
Tennessee	29,139	14,832	10,919	69,572
Texas	107,141	72,434	47,912	271,517
Utah	24,728	13,935	8,622	54,315
Vermont	7,912	2,440	2,669	18,716
Virginia	71,947	39,227	26,726	163,349
Washington	62,660	36,028	24,614	135,824
West Virginia	4,578	7,027	1,651	14,738
Wisconsin	70,210	31,221	26,034	156,630
Wyoming	3,707	3,032	1,219	9,478
District of Columbia	5,554	5,146	3,046	9,257
Guam	132	440	38	486
Puerto Rico	569	6,888	90	7,034
Virgin Islands	2	22	0	24
Other Territories	0	0	0	0
Total*:	2,459,511	1,532,279	933,047	5,756,339

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

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