

**Affordable Housing Reporting System
Quarterly HUD Tables**

Covering Calendar Year: 2006
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 2006

	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)	\$393,706	\$127,368	\$393,775	\$131,801	\$393,706	\$37,091	\$419,869	N/A
Number of Mortgages	2,425,686	N/A	2,431,140	N/A	2,425,686	N/A	2,582,196	2,582,196
Number of Units	2,271,080	1,007,799	2,276,294	830,081	2,271,080	360,745	2,423,513	2,582,196
Owner-Occupied 2-4 Unit:								
\$ UPB (Millions)	\$10,348	\$3,399	\$10,629	\$8,427	\$10,348	\$1,688	\$10,704	N/A
Number of Mortgages	48,382	N/A	50,370	N/A	48,382	N/A	N/A	50,880
Number of Units	93,740	36,766	97,164	76,131	93,740	20,676	98,206	113,670
Investor-Owned 1-4 Unit:								
\$ UPB (Millions)	\$24,784	\$9,969	\$26,779	\$14,431	\$24,784	\$4,764	\$26,794	N/A
Number of Mortgages	168,898	N/A	185,851	N/A	168,898	N/A	N/A	185,946
Number of Units	198,396	95,865	212,865	127,487	198,396	55,721	212,968	238,319
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	23,535	N/A	N/A	N/A	9,377	N/A	N/A
Missing Data, Rental Units	110,497	13,626	N/A	N/A	90,169	10,551	N/A	N/A
Total Single-Family:								
\$ UPB (Millions)	\$428,838	\$140,737	\$431,182	\$154,658	\$428,838	\$43,543	\$457,367	N/A
Number of Mortgages	2,642,966	N/A	2,667,361	N/A	2,642,966	N/A	N/A	2,819,022
Number of Units (adjusted)	2,452,719	1,177,591	2,586,323	1,033,699	2,473,047	457,070	2,734,687	2,934,185
Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:								
Number of Mortgages	911,040	419,800	910,672	306,182	911,040	151,715	N/A	N/A
Applicable missing-data adjustment	N/A	8,660	N/A	N/A	N/A	3,251	N/A	N/A
Adjusted Number of Mortgages	911,040	428,460	910,672	306,182	911,040	154,966	N/A	N/A
Purchases of Multifamily Mortgages								
Units in 5-50 Unit Properties:								
\$ UPB (Millions)	\$1,417	\$1,206	\$1,417	\$928	\$1,417	\$885	\$1,417	N/A
Number of Mortgages	1,636	N/A	1,636	N/A	1,636	N/A	N/A	1,636
Number of Properties	1,636	N/A	1,636	N/A	1,636	N/A	N/A	1,636
Number of Units	27,094	24,905	27,094	18,160	27,094	20,876	27,094	39,625
Units in Properties of 51 or more Units:								
\$ UPB (Millions)	\$25,488	\$22,068	\$25,485	\$13,753	\$25,488	\$13,128	\$25,488	N/A
Number of Mortgages	3,446	N/A	3,445	N/A	3,446	N/A	N/A	3,446
Number of Properties	3,408	N/A	3,407	N/A	3,408	N/A	N/A	3,408
Number of Units	479,880	433,619	479,828	267,597	479,880	302,987	480,014	667,179
Adjustments to Number of Units For:								
Missing Data	0	20,512	N/A	N/A	0	10,739	N/A	N/A
Total Multifamily:								
\$ UPB (Millions)	\$26,905	\$23,274	\$26,902	\$14,681	\$26,905	\$14,013	\$26,905	N/A
Number of Mortgages	5,082	N/A	5,081	N/A	5,082	N/A	N/A	5,082
Number of Properties	5,044	N/A	5,043	N/A	5,044	N/A	N/A	5,044
Number of Units (adjusted)	506,974	479,035	506,922	285,756	506,974	334,602	507,109	706,804
Total Purchases								
Total Number of Units (Adjusted)	2,959,693	1,656,626	3,093,245	1,319,455	2,980,021	791,672	3,241,796	3,640,989
Freddie Mac's Goals (units adjusted)		53%		38%		23%		
Goal Performance Percentages		55.97%		42.66%		26.57%		
Home Purchase Subgoals (mortgages adjusted)		46%		33%		17%		
Subgoal Performance Percentages		47.03%		33.62%		17.01%		
Multifamily Special Affordable Subgoal								
Minimum Requirement:						\$3.92 billion		
Multifamily Special Affordable UPB**						\$14.01 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 2006**

	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)	\$393,706	\$127,368	\$393,775	\$131,801	\$393,706	\$37,091	\$419,869	N/A
Number of Mortgages	2,425,686	N/A	2,431,140	N/A	2,425,686	N/A	2,582,196	2,582,196
Units Associated with Home Purchase Mortgages***	1,015,350	463,048	1,014,983	337,948	1,015,350	165,020	1,160,106	1,221,081
Units Associated with Other Mortgages***	1,255,730	544,751	1,261,311	492,133	1,255,730	195,725	1,263,407	1,361,115
<u>Owner-Occupied Units in 2-4 Unit Properties:****</u>								
\$ UPB (Millions) - Owner's Share	\$4,930	\$1,516	\$4,932	\$3,884	\$4,930	\$632	\$4,967	N/A
Number of Mortgages (Owners + Renters)	48,382	N/A	50,370	N/A	48,382	N/A	50,880	50,880
Units Associated with Home Purchase Mortgages***	13,971	7,293	13,972	10,376	13,971	3,509	14,419	16,549
Units Associated with Other Mortgages***	29,514	12,027	29,590	23,487	29,514	5,965	29,607	34,331
<u>Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:</u>								
Number of Mortgages	911,040	419,800	910,672	306,182	911,040	151,715	1,019,498	1,075,297
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	1,029,321	N/A	N/A	N/A	1,029,321	N/A	N/A	N/A
Number of Units with Missing Data**	21,255	N/A	N/A	N/A	21,255	N/A	N/A	N/A
Units Where Income Estimation is Possible	21,255	9,514	N/A	N/A	21,255	3,562	N/A	N/A
Market Determined Cap	43,201	N/A	N/A	N/A	43,201	N/A	N/A	N/A
Missing Data Adjustment	N/A	9,514	N/A	N/A	N/A	3,562	N/A	N/A
<u>Units Associated with Refinance Mortgages:</u>								
Total Owner-Occupied Units	1,145,315	N/A	N/A	N/A	1,145,315	N/A	N/A	N/A
Number of Units with Missing Data**	31,504	N/A	N/A	N/A	31,504	N/A	N/A	N/A
Units Where Income Estimation is Possible	31,504	14,021	N/A	N/A	31,504	5,815	N/A	N/A
Market Determined Cap	77,366	N/A	N/A	N/A	77,366	N/A	N/A	N/A
Missing Data Adjustment	N/A	14,021	N/A	N/A	N/A	5,815	N/A	N/A
<u>Adjusted Total Number of Units</u>	N/A	23,535	N/A	N/A	N/A	9,377	N/A	N/A
<u>Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:</u>								
Number of Mortgages	911,040	N/A	N/A	N/A	911,040	N/A	N/A	N/A
Eligible Mortgages with Missing Data	19,358	N/A	N/A	N/A	19,358	N/A	N/A	N/A
H.P. Mortgages Where Income Estimation is Possible	19,358	8,660	N/A	N/A	19,358	3,251	N/A	N/A
Missing Data Adjustment for Home Purchase Mortgages	N/A	8,660	N/A	N/A	N/A	3,251	N/A	N/A
<u>Adjusted Number of Mortgages</u>	N/A	8,660	N/A	N/A	N/A	3,251	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 2006**

	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	\$5,418	\$1,884	\$5,697	\$4,542	\$5,418	\$1,056	\$5,738	N/A
Number of Mortgages (Owners + Renters)	48,382	N/A	50,370	N/A	48,382	N/A	50,880	50,880
Associated with Non-Seasoned Rental Mortgages***	47,597	17,245	50,627	40,143	47,597	11,076	50,985	59,406
Associated with Seasoned Rental Mortgages***	2,658	201	2,975	2,125	2,658	126	3,195	3,384
Units in Investor-Owned 1-4 Unit Properties:								
\$ UPB (Millions)	\$24,784	\$9,969	\$26,779	\$14,431	\$24,784	\$4,764	\$26,794	N/A
Number of Mortgages	168,898	N/A	185,851	N/A	168,898	N/A	185,946	185,946
Units Associated with Non-Seasoned Rental Mortgages***	193,721	93,990	207,989	125,023	193,721	54,630	208,052	231,394
Units Associated with Seasoned Rental Mortgages***	4,675	1,875	4,876	2,464	4,675	1,091	4,916	6,925
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**	109,094	N/A	N/A	N/A	109,094	N/A	N/A	N/A
Units Where Rent Estimation is Not Possible	20,257	N/A	N/A	N/A	20,257	N/A	N/A	N/A
Units Where Rent Estimation is Possible	106,209	99,281	N/A	N/A	106,209	76,706	N/A	N/A
5% Cap	12,952	N/A	N/A	N/A	12,952	N/A	N/A	N/A
Missing Data Adjustment	107,431	12,107	N/A	N/A	87,609	9,354	N/A	N/A
Seasoned Mortgages								
Number of eligible Missing-data Units**	4,286	N/A	N/A	N/A	4,286	N/A	N/A	N/A
Units Where Rent Estimation is Not Possible	683	N/A	N/A	N/A	683	N/A	N/A	N/A
Units Where Rent Estimation is Possible	4,167	3,902	N/A	N/A	4,167	3,074	N/A	N/A
20% Cap	1,622	N/A	N/A	N/A	1,622	N/A	N/A	N/A
Missing Data Adjustment	3,066	1,519	N/A	N/A	2,560	1,197	N/A	N/A
Adjusted Total Number of Units	110,497	13,626	N/A	N/A	90,169	10,551	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 2006**

	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)	\$1,417	\$1,206	\$1,417	\$928	\$1,417	\$885	\$1,417	N/A
Number of Mortgages	1,636	N/A	1,636	N/A	1,636	N/A	N/A	1,636
Number of Properties	1,636	N/A	1,636	N/A	1,636	N/A	N/A	1,636
Number of Units	27,094	24,905	27,094	18,160	27,094	20,876	27,094	39,625
<u>Units in Properties of 51 or more Units:</u>								
\$ UPB (Millions)	\$25,488	\$22,068	\$25,485	\$13,753	\$25,488	\$13,128	\$25,488	N/A
Number of Mortgages	3,446	N/A	3,445	N/A	3,446	N/A	N/A	3,446
Number of Properties	3,408	N/A	3,407	N/A	3,408	N/A	N/A	3,408
Number of Units	479,880	433,619	479,828	267,597	479,880	302,987	480,014	667,179
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	30,013	N/A	N/A	N/A	30,013	N/A	N/A	N/A
Units Where Income Estimation is Not Possible	2,380	N/A	N/A	N/A	2,380	N/A	N/A	N/A
Units Where Income Estimation is Possible	27,633	20,512	N/A	N/A	27,633	10,739	N/A	N/A
10% Cap	50,711	-	N/A	N/A	50,711	-	N/A	N/A
Missing Data Adjustment	-	20,512	N/A	N/A	-	10,739	N/A	N/A
<u>Multifamily Totals</u>								
Adjusted Number of Units	506,974	479,035	N/A	N/A	506,974	334,602	N/A	N/A
Adjusted UPB	N/A	N/A	N/A	N/A	N/A	\$14,013	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 2006

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)	\$14,360	\$7,534	\$14,360	\$14,494
Number of Units	158,149	85,854	158,149	159,332
Portion of Goal:	15.40%	9.94%	42.72%	
Portion of Total Acquired:				6.46%
<u>Income More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$14,584	\$7,001	\$14,584	\$14,696
Number of Units	138,007	67,550	138,007	139,069
Portion of Goal:	13.44%	7.82%	37.28%	
Portion of Total Acquired:				5.64%
<u>Income More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$44,054	\$19,585	\$8,779	\$44,476
Number of Units	353,288	159,636	74,063	356,968
Portion of Goal:	34.40%	18.48%	20.01%	
Portion of Total Acquired:				14.47%
<u>Income More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$55,885	\$22,552		\$56,627
Number of Units	377,676	153,513		383,424
Portion of Goal:	36.77%	17.77%		
Portion of Total Acquired:				15.54%
<u>Income More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$18,441		\$53,206
Number of Units		106,123		307,191
Portion of Goal:		12.28%		
Portion of Total Acquired:				12.45%
<u>Income More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$55,353		\$227,544
Number of Units		263,099		1,037,917
Portion of Goal:		30.45%		
Portion of Total Acquired:				42.06%
<u>Missing</u>				
\$ UPB (Millions)	\$0	\$5,219	\$0	\$13,794
Number of Units	0	28,169	0	83,638
Portion of Goal:	0.00%	3.26%	0.00%	
Portion of Total Acquired:				3.39%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$128,884	\$135,685	\$37,723	\$424,836
Number of Units	1,027,119	863,945	370,219	2,467,540
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 2006

	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)	\$2,787	\$1,555	\$2,787	\$2,787
Number of Units	33,728	21,069	33,728	33,737
Portion of Goal:	29.77%	12.41%	50.40%	
Portion of Total Acquired:				12.63%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$1,737	\$1,027	\$1,737	\$1,737
Number of Units	21,201	12,999	21,201	21,205
Portion of Goal:	18.71%	7.66%	31.68%	
Portion of Total Acquired:				7.94%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$4,147	\$2,262	\$1,296	\$4,149
Number of Units	36,929	20,626	11,994	36,956
Portion of Goal:	32.59%	12.15%	17.92%	
Portion of Total Acquired:				13.83%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$3,183	\$1,637		\$3,184
Number of Units	21,452	11,288		21,465
Portion of Goal:	18.93%	6.65%		
Portion of Total Acquired:				8.03%
<u>Affordable At More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$815		\$1,740
Number of Units		4,925		10,084
Portion of Goal:		2.90%		
Portion of Total Acquired:				3.77%
<u>Affordable At More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$958		\$2,301
Number of Units		5,431		11,715
Portion of Goal:		3.20%		
Portion of Total Acquired:				4.39%
<u>Missing</u>				
\$ UPB (Millions)		\$10,719		\$16,634
Number of Units		93,416		131,986
Portion of Goal:		55.03%		
Portion of Total Acquired:				49.41%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$11,853	\$18,973	\$5,820	\$32,532
Number of Units	113,311	169,756	66,924	267,148
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 2006**

	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)	\$4,554	\$3,189	\$4,530	\$4,554
Number of Units	136,023	95,374	135,064	136,036
Portion of Goal:	28.40%	33.38%	40.37%	
Portion of Total Acquired:				26.83%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$6,363	\$3,539	\$6,285	\$6,363
Number of Units	144,313	80,049	142,667	144,313
Portion of Goal:	30.13%	28.01%	42.64%	
Portion of Total Acquired:				28.46%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$8,325	\$4,107	\$2,615	\$8,325
Number of Units	142,085	67,960	46,131	142,085
Portion of Goal:	29.66%	23.78%	13.79%	
Portion of Total Acquired:				28.02%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$2,850	\$1,440		\$2,850
Number of Units	36,103	18,262		36,103
Portion of Goal:	7.54%	6.39%		
Portion of Total Acquired:				7.12%
<u>Units For Which Rent is Estimated</u>				
\$ UPB (Millions)	\$1,182	\$532	\$583	\$1,757
Number of Units	20,512	12,670	10,739	27,755
Portion of Goal:	4.28%	4.43%	3.21%	
Portion of Total Acquired:				5.47%
<u>Affordable At More Than 100% But No More Than 120% Of Median Income</u>				
\$ UPB (Millions)		\$604		\$921
Number of Units		5,028		8,346
Portion of Goal:		1.76%		
Portion of Total Acquired:				1.65%
<u>Affordable At More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$1,270		\$1,908
Number of Units		6,414		10,091
Portion of Goal:		2.24%		
Portion of Total Acquired:				1.99%
<u>Missing</u>				
\$ UPB (Millions)		\$0		\$226
Number of Units		0		2,380
Portion of Goal:		0.00%		
Portion of Total Acquired:				0.47%
<u>All Income Levels*</u>				
\$ UPB (Millions)	\$23,274	\$14,681	\$14,013	\$26,905
Number of Units**	479,035	285,756	334,601	507,108
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 2006**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
American Indian or Alaskan Native:²				
\$ UPB (Millions)	\$816	\$1,328	\$276	\$2,602
Number of Units	6,340	7,942	2,598	15,002
Portion of Goal:	0.56%	0.77%	0.59%	
Portion of Total Acquired:				0.55%
Asian:²				
\$ UPB (Millions)	\$5,096	\$8,339	\$1,344	\$22,071
Number of Units	32,348	40,355	10,997	99,274
Portion of Goal:	2.84%	3.90%	2.52%	
Portion of Total Acquired:				3.63%
Black or African American:²				
\$ UPB (Millions)	\$9,409	\$13,535	\$3,847	\$22,427
Number of Units	77,105	97,810	38,849	146,411
Portion of Goal:	6.76%	9.46%	8.89%	
Portion of Total Acquired:				5.35%
Native Hawaiian or Other Pacific Islander:²				
\$ UPB (Millions)	\$663	\$1,212	\$198	\$2,540
Number of Units	4,372	6,097	1,677	12,106
Portion of Goal:	0.38%	0.59%	0.38%	
Portion of Total Acquired:				0.44%
White - Hispanic or Latino:³				
\$ UPB (Millions)	\$9,747	\$17,541	\$3,327	\$31,256
Number of Units	70,504	102,392	29,687	172,533
Portion of Goal:	6.18%	9.91%	6.79%	
Portion of Total Acquired:				6.31%
White - Not Hispanic or Latino:				
\$ UPB (Millions)	\$81,731	\$67,939	\$23,640	\$277,969
Number of Units	673,331	468,757	245,567	1,639,784
Portion of Goal:	59.04%	45.35%	56.18%	
Portion of Total Acquired:				59.96%
Two or more minority races:⁴				
\$ UPB (Millions)	\$122	\$189	\$37	\$488
Number of Units	794	965	294	2,284
Portion of Goal:	0.07%	0.09%	0.07%	
Portion of Total Acquired:				0.08%
Joint - either Borrower or Co-Borrower are of a minority group:⁵				
\$ UPB (Millions)	\$265	\$491	\$73	\$1,382
Number of Units	1,799	2,620	620	6,552
Portion of Goal:	0.16%	0.25%	0.14%	
Portion of Total Acquired:				0.24%
Information not Provided by Borrower or Co-Borrower:⁶				
\$ UPB (Millions)	\$13,106	\$16,171	\$4,059	\$43,184
Number of Units	115,753	113,645	43,254	280,609
Portion of Goal:	10.15%	10.99%	9.89%	
Portion of Total Acquired:				10.26%
Not Applicable:				
\$ UPB (Millions)	\$2,184	\$3,397	\$652	\$8,212
Number of Units	22,918	27,302	8,027	62,653
Portion of Goal:	2.01%	2.64%	1.84%	
Portion of Total Acquired:				2.29%
Data Not Provided by Loan Seller:				
\$ UPB (Millions)	\$17,598	\$24,516	\$6,090	\$45,236
Number of Units	135,166	165,816	55,571	297,478
Portion of Goal:	11.85%	16.04%	12.71%	
Portion of Total Acquired:				10.88%
Total⁷:				
\$ UPB (Millions)	\$140,737	\$154,658	\$43,543	\$457,367
Number of Units	1,140,430	1,033,700	437,142	2,734,688
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 2006**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
Borrower and Co-Borrower are Hispanic or Latino:				
\$ UPB (Millions)	\$10,861	\$19,740	\$3,840	\$32,287
Number of Units	79,222	116,565	34,466	182,628
Portion of Goal:	6.95%	11.28%	7.88%	
Portion of Total Acquired:				6.68%
Borrower and Co-Borrower are not Hispanic or Latino:				
\$ UPB (Millions)	\$88,133	\$79,320	\$26,125	\$297,222
Number of Units	688,705	520,109	261,492	1,679,351
Portion of Goal:	60.39%	50.32%	59.82%	
Portion of Total Acquired:				61.41%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²				
\$ UPB (Millions)	\$1,001	\$1,719	\$217	\$5,474
Number of Units	7,038	9,267	2,021	26,914
Portion of Goal:	0.62%	0.90%	0.46%	
Portion of Total Acquired:				0.98%
Information not Provided by Borrower or Co-Borrower:³				
\$ UPB (Millions)	\$16,163	\$20,942	\$5,365	\$53,420
Number of Units	120,526	130,668	48,346	300,879
Portion of Goal:	10.57%	12.64%	11.06%	
Portion of Total Acquired:				11.00%
Not Applicable:				
\$ UPB (Millions)	\$6,583	\$7,143	\$1,760	\$20,966
Number of Units	105,663	82,519	33,343	230,196
Portion of Goal:	9.27%	7.98%	7.63%	
Portion of Total Acquired:				8.42%
Data Not Provided by Loan Seller:				
\$ UPB (Millions)	\$17,997	\$25,795	\$6,236	\$47,998
Number of Units	139,276	174,572	57,475	314,719
Portion of Goal:	12.21%	16.89%	13.15%	
Portion of Total Acquired:				11.51%
Total⁴:				
\$ UPB (Millions)	\$140,737	\$154,658	\$43,543	\$457,367
Number of Units	1,140,430	1,033,700	437,142	2,734,688
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 2006**

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)	\$8,463	\$7,241	\$21,387	
Number of Units	69,925	78,283	212,536	
Single-Family Owner-Occupied Units in 2-4 Unit Property:				
\$ UPB (Millions)	\$316	\$209	\$107	
Number of Units	4,138	3,552	1,785	
Single-Family Rental Units in 2-4 Owner-Occupied Property:				
\$ UPB (Millions)	\$328	\$374	\$355	
Number of Units	2,796	4,392	4,015	
Single-Family Rental Investor- Owned 1-4 Unit Property:				
\$ UPB (Millions)	\$969	\$1,244	\$2,551	
Number of Units	9,198	18,251	28,272	
Multifamily Rental:				
\$ UPB (Millions)	\$1,942	\$4,197	\$6,619	\$11,411
Number of Units	33,022	110,622	170,461	293,566
Total:				
\$ UPB (Millions)	\$12,017	\$13,264	\$31,020	\$11,411
Number of Units	119,079	215,099	417,069	293,566

* 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 2006**

	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	273,484	\$45,073	27.07%	29.61%
First-Time Homebuyer Under Special Program(s)	<u>27,223</u>	<u>\$3,614</u>	<u>2.69%</u>	<u>2.95%</u>
First-Time Homebuyer Subtotal	300,707	\$48,687	29.77%	32.56%
Repeat Home Buyer	622,884	\$118,288	61.66%	67.44%
Home Buyer Information Missing	<u>86,678</u>	<u>\$10,128</u>	<u>8.58%</u>	
Owner-Occupied Purchase Mortgages Subtotal:	1,010,269	\$177,103	<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)	1,325,806	\$232,578		
Mortgage Purpose Unknown (excluding Second Homes)	115	\$15		
Second Homes (Purchase and Refinance)	118,811	\$22,663		
Second Homes with Purpose Unknown	15,679	\$2,429		
Second Mortgages (Not FHA Title 1)	<u>227,267</u>	<u>\$7,029</u>		
Total Conventional	<u>2,800,473</u>	<u>\$456,260</u>		
Nonconventional Mortgages				
FHA Title 1-Second Mortgages	16,543	\$938		
FHA Title 2-HECMs	0	\$0		
Other FHA-Insured or VA Guaranteed	0	\$0		
RHS / FmHA	2,006	\$169		
Total Nonconventional	<u>18,549</u>	<u>\$1,107</u>		
Total Single-Family Mortgages	<u>2,819,022</u>	<u>\$457,367</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 2006**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
All Male:				
\$ UPB (Millions)	\$40,824	\$42,428	\$12,737	\$117,315
Number of Units	348,751	299,399	133,070	753,400
All Female:				
\$ UPB (Millions)	\$38,103	\$32,728	\$13,881	\$84,904
Number of Units	320,992	231,724	143,522	558,573
Male And Female:				
\$ UPB (Millions)	\$35,688	\$45,270	\$8,229	\$181,577
Number of Units	265,806	268,658	78,788	949,367
Not Provided:				
\$ UPB (Millions)	\$9,748	\$11,962	\$3,106	\$28,707
Number of Units	78,370	83,094	30,416	179,263
Not Applicable:				
\$ UPB (Millions)	\$2,196	\$2,139	\$604	\$7,344
Number of Units	17,267	15,151	5,761	44,819
Missing:				
\$ UPB (Millions)	\$14,177	\$20,131	\$4,987	\$37,521
Number of Units	109,246	135,674	45,586	249,267
Total*:				
\$ UPB (Millions)	\$140,737	\$154,658	\$43,543	\$457,367
Number of Units	1,140,430	1,033,700	437,142	2,734,688

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

All Male	30.58%	28.96%	30.44%	27.55%
All Female	28.15%	22.42%	32.83%	20.43%
Female And Male	23.31%	25.99%	18.02%	34.72%
Not Provided	6.87%	8.04%	6.96%	6.56%
Not Applicable	1.51%	1.47%	1.32%	1.64%
Missing	9.58%	13.13%	10.43%	9.12%
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 2006
(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%	364,895	129,554	113,962	884,130
10% <= Minority < 20%	216,738	89,812	67,970	550,604
20% <= Minority < 30%	124,237	69,702	40,974	314,858
30% <= Minority < 50%	133,611	226,396	50,631	313,282
50% <= Minority < 80%	105,699	198,381	49,906	236,766
80% <= Minority <= 100%	81,842	149,669	46,760	167,298
Tract Missing / Unable to Classify	97	431	16	601
Total:	1,027,119	863,945	370,219	2,467,540

* 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 2006
(Dwelling Units)**

Single-Family Rental*				
Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	28,804	12,956	16,205	52,257
10% <= Minority < 20%	22,838	14,734	11,781	45,854
20% <= Minority < 30%	14,300	12,307	7,604	31,088
30% <= Minority < 50%	17,354	34,966	10,040	40,164
50% <= Minority < 80%	15,037	40,526	10,300	42,487
80% <= Minority < 100%	14,959	54,219	10,991	55,235
Tract Missing / Unable to Classify	18	47	3	63
Total:	113,311	169,756	66,924	267,148

Multifamily Rental				
Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	60,814	7,843	40,674	63,188
10% <= Minority < 20%	91,893	16,833	54,336	96,420
20% <= Minority < 30%	85,519	24,371	56,141	89,260
30% <= Minority < 50%	107,838	102,872	73,198	119,532
50% <= Minority < 80%	86,027	85,738	70,074	90,347
80% <= Minority <= 100%	46,944	48,084	40,179	48,346
Tract Missing / Unable to Classify	0	16	0	16
Total:	479,035	285,756	334,602	507,109

* 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 2006
(Dwelling Units)**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
<u>Income <= 50% of MSA Median Income:</u>				
Minority < 10%	56,633	16,156	56,633	57,057
10% <= Minority < 30%	48,670	19,064	48,670	49,074
30% <= Minority < 50%	20,018	18,432	20,018	20,192
50% <= Minority < 80%	16,702	16,262	16,702	16,821
80% <= Minority <= 100%	16,123	15,938	16,123	16,185
Tract Missing / Unable to Classify	3	3	3	3
Subtotal:	158,149	85,854	158,149	159,332
<u>50% < Income <= 60% of MSA Median Income:</u>				
Minority < 10%	49,554	11,728	49,554	49,954
10% <= Minority < 30%	44,930	14,762	44,930	45,311
30% <= Minority < 50%	17,760	16,006	17,760	17,895
50% <= Minority < 80%	14,381	13,924	14,381	14,472
80% <= Minority <= 100%	11,368	11,117	11,368	11,424
Tract Missing / Unable to Classify	13	13	13	13
Subtotal:	138,007	67,550	138,007	139,069
<u>60% < Income <= 80% of MSA Median Income:</u>				
Minority < 10%	125,469	25,611	7,775	126,805
10% <= Minority < 30%	117,628	32,570	15,345	119,036
30% <= Minority < 50%	46,466	40,398	12,853	46,942
50% <= Minority < 80%	36,546	34,660	18,822	36,852
80% <= Minority <= 100%	27,143	26,362	19,269	27,297
Tract Missing / Unable to Classify	36	36	0	36
Subtotal:	353,288	159,636	74,063	356,968
<u>80% < Income <= 100% of MSA Median Income:</u>				
Minority < 10%	133,239	22,375		135,360
10% <= Minority < 30%	129,747	28,825		131,820
30% <= Minority < 50%	49,367	40,906		50,171
50% <= Minority < 80%	38,069	35,283		38,587
80% <= Minority <= 100%	27,208	26,080		27,441
Tract Missing / Unable to Classify	45	45		45
Subtotal:	377,676	153,513		383,424
<u>100% < Income <= 120% of MSA Median Income:</u>				
Minority < 10%		16,120		114,293
10% <= Minority < 30%		18,865		107,473
30% <= Minority < 50%		28,639		37,949
50% <= Minority < 80%		24,534		28,133
80% <= Minority < 100%		17,914		19,291
Tract Missing / Unable to Classify		50		51
Subtotal:		106,123		307,191
<u>120% of MSA Median Income < Income:</u>				
Minority < 10%		35,198		381,270
10% <= Minority < 30%		40,792		383,401
30% <= Minority < 50%		74,844		127,638
50% <= Minority < 80%		66,023		89,838
80% <= Minority <= 100%		45,989		55,501
Tract Missing / Unable to Classify		252		269
Subtotal:		263,099		1,037,917
Borrower Income Missing		28,169		83,638
Total:	1,027,119	863,945	370,219	2,467,540

* 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 2006
(Dwelling Units)**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Alabama	19,739	10,977	8,631	38,309
Alaska	3,446	2,384	1,338	6,961
Arizona	54,473	52,883	26,151	119,223
Arkansas	8,798	5,059	3,893	18,522
California	102,342	202,145	36,645	330,710
Colorado	40,949	24,009	21,496	76,143
Connecticut	18,715	13,827	8,868	33,942
Delaware	5,716	3,611	2,457	11,063
Florida	103,650	111,656	39,085	264,162
Georgia	70,538	53,079	38,281	119,784
Hawaii	3,426	8,039	1,018	11,669
Idaho	9,443	6,292	3,430	20,961
Illinois	76,702	60,397	29,415	154,322
Indiana	42,205	20,983	24,959	66,814
Iowa	15,279	5,747	8,006	25,457
Kansas	18,241	6,293	9,474	28,258
Kentucky	20,120	12,414	10,620	37,586
Louisiana	13,483	9,724	4,986	29,159
Maine	5,422	2,831	2,022	11,751
Maryland	59,506	54,436	32,406	92,356
Massachusetts	31,294	24,685	12,223	65,697
Michigan	69,656	36,217	36,413	117,255
Minnesota	37,467	19,722	17,539	63,907
Mississippi	6,288	5,274	2,633	13,915
Missouri	38,653	23,791	20,007	67,433
Montana	3,557	2,350	1,237	9,196
Nebraska	9,091	3,178	5,531	14,997
Nevada	23,018	21,724	7,485	51,309
New Hampshire	7,753	4,893	2,755	15,438
New Jersey	35,739	36,948	13,095	89,230
New Mexico	8,306	11,091	3,412	20,288
New York	57,256	58,303	25,164	129,610
North Carolina	56,012	35,544	29,059	102,118
North Dakota	3,384	1,098	2,023	5,243
Ohio	72,581	36,229	43,121	117,483
Oklahoma	18,878	12,382	11,430	32,027
Oregon	25,158	18,313	10,976	51,714
Pennsylvania	53,906	30,278	23,156	101,841
Rhode Island	5,373	4,601	1,928	11,941
South Carolina	21,888	13,084	9,370	44,327
South Dakota	2,811	1,166	1,248	6,028
Tennessee	31,953	17,670	14,386	58,954
Texas	142,263	105,761	89,893	230,547
Utah	19,710	10,423	8,107	40,072
Vermont	2,546	1,454	905	5,751
Virginia	51,307	47,181	23,920	90,304
Washington	46,248	34,096	19,872	94,571
West Virginia	4,326	3,816	2,017	9,738
Wisconsin	32,982	17,832	15,220	61,241
Wyoming	2,589	1,359	1,132	5,297
District of Columbia	4,054	5,673	2,984	6,555
Guam	111	387	19	392
Puerto Rico	1,107	6,076	306	10,139
Virgin Islands	4	74	0	87
Other Territories	0	0	0	0
Total* **:	1,619,465	1,319,456	771,744	3,241,797

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

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