



Fannie Mae®

Annual Mortgage Report **2023**



Table 1A
Fannie Mae's Mortgage Purchases by Mortgage Type and Housing Goal Status
Summary Table on Single-Family Housing Goal Performance
For Calendar Year 2023

	Total Mortgages Eligible To Qualify As Low-Income Purchase Money	Qualifying Low-Income Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Very Low-Income Purchase Money	Qualifying Very Low-Income Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Low- Income Area Purchase Money	Qualifying Low- Income Area Purchase Money Goal Mortgages	Qualifying Low-Income Census Tracts Purchase Money Subgoal Mortgages	Qualifying Minority Census Tracts Purchase Money Subgoal Mortgages	Total Mortgages Eligible To Qualify As Low-Income Refinance ¹	Qualifying Low- Income Refinance Mortgages ¹	All Mortgage Purchases
Purchase of Single-Family Mortgages											
Owner-Occupied 1-Unit Properties/Mortgages:											
UPB (\$ Millions)	\$250,566	\$39,641	\$250,566	\$6,282	\$250,566	\$54,301	\$20,980	\$22,148	\$38,004	\$9,340	\$295,376
Number of Mortgages	721,713	188,176	721,713	43,488	721,713	201,675	66,699	90,180	156,654	60,178	901,766
Owner-Occupied 2-4 Unit Properties/Mortgages:											
UPB (\$ Millions)	\$1,897	\$283	\$1,897	\$44	\$1,897	\$870	\$555	\$273	\$446	\$100	\$2,343
Number of Mortgages	4,426	1,263	4,426	304	4,426	2,302	1,145	1,022	1,330	504	5,756
Total Single-Family Owner-Occupied Mortgages in 1-4 Unit Properties:											
UPB (\$ Millions)	\$252,463	\$39,924	\$252,463	\$6,325	\$252,463	\$55,171	\$21,535	\$22,421	\$38,450	\$9,440	\$297,718
Number of Mortgages	726,139	189,439	726,139	43,792	726,139	203,977	67,844	91,202	157,984	60,682	907,522
Goals Performance											
Fannie Mae's Single-Family Goals		28%		7%		20%				26%	
Goals Performance Percentage		26.09%		6.03%		28.09%				38.41%	
Fannie Mae's Single-Family Subgoal											
Subgoal Performance Percentage							4%	10%			
							9.34%	12.56%			

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

¹Make Home Affordable Modification loans are included in all Single-Family tables where applicable. An Enterprise's modification of a loan in accordance with the Make 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 the purposes of the housing goals.

Table 1B
Fannie Mae's Mortgage Purchases by Property Size and Housing Goal Status
Summary Table on Multifamily Housing Goal Performance
For Calendar Year 2023

	Qualifying Low-Income Purchases	Qualifying Very Low-Income Purchases	All Goal-Eligible Acquisitions	
Purchases of Multifamily Mortgages				
Multifamily 5-50 Unit Properties:				
UPB (\$ Million)	\$1,231	\$365	\$1,879	
Number of Mortgages ¹	453	289	506	
Number of Properties	573	375	640	
Number of Units	13,241	4,728	16,974	
Multifamily > 50 Unit Properties:				
UPB (\$ Million)	\$30,055	\$5,717	\$46,047	
Number of Mortgages ¹	1,909	1,344	1,993	
Number of Properties	1,934	1,364	2,019	
Number of Units	302,790	72,547	398,539	
Missing Affordability Data Adjustments				
Rental Unit Affordability Estimation				
	<u>Eligible Units</u>	<u>Qualifying Units</u>	<u>Eligible Units</u>	<u>Qualifying Units</u>
Units in Multifamily Properties:				
Number of Units with Missing Data	2,113		2,113	N/A
Units Where Rent Estimation is Not Possible	0		0	N/A
Units Where Rent Estimation is Possible	2,113		2,113	N/A
Large (>50 unit) properties	2,113	1,001	2,113	234
Small (5-50 unit) properties				N/A
Not Subject to Cap	2,113	1,001	2,113	234
Subject to Cap				N/A
5% Cap	20,776		20,776	N/A
Adjustments to Number of Units for:				
Missing Data		1,001	234	N/A
Total Multifamily:				
UPB (\$ Million)	\$31,286		\$6,082	\$47,926
Number of Mortgages	2,334		1,609	2,470
Number Of Mortgages with both 5-50 and >50 Unit Properties ¹	28		24	29
Number of Properties	2,507		1,739	2,659
Number of Units	316,031		77,275	415,513
Number of Units (Adjusted)	317,032		77,509	415,513
Goals Performance				
Fannie Mae's Multifamily Goals Percentage	61%		12%	
Goal-Qualifying Units (Numerator)	317,032		77,509	
Goal-Eligible Units (Denominator) ²	415,513		415,513	
Goal Performance Percentage	76.30%		18.65%	
Fannie Mae's Small Multifamily Goals Percentage	2.50%			
Goal-Qualifying Units (Numerator)	13,241			
Goal-Eligible Units (Denominator) ²	415,513			
Goal Performance Percentage	3.19%			

¹Mortgages can double count when secured by both 5-50 and >50 unit properties.

²Goal-eligible units refer to all dwelling units that are financed by mortgage purchases that could be counted for purposes of the multifamily housing goals and subgoals.

Table 1C
 Distribution of Rental Units Financed by Purchases of Mortgages on Single-Family Rental Properties
 Summary Table on Single-Family Housing Goal Performance
 For Calendar Year 2023

	Low-Income Units	Very Low-Income Units	Total Units Financed
Purchases of Single-Family Mortgages			
Owner-Occupied 2-4 Unit Properties/Mortgages:			
UPB (\$ Millions)	\$632	\$150	\$1,262
Number of Mortgages	3,735	1,271	5,756
Number of Units	4,487	1,498	6,946
Investor Owned 1-4 Unit Properties/Mortgages:			
UPB (\$ Millions)	\$5,936	\$1,077	\$18,295
Number of Mortgages	34,628	7,631	76,423
Number of Units	44,921	11,204	90,517
Total Single-Family:			
UPB (\$ Millions)	\$6,567	\$1,227	\$19,557
Number of Mortgages	38,363	8,902	82,179
Number of Units	49,408	12,702	97,463

Mortgages and 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 Fannie Mae
By Income Class of Mortgagor(s)
For Calendar Year 2023

	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 Income¹							
\$UPB(Millions)	\$6,325	\$6,325	\$3,796	\$2,453	\$6,348	\$2,458	\$8,805
Number of Mortgages	43,792	43,792	25,885	20,760	43,981	20,804	64,785
Portion of Qualifying or Total Mortgages Acquired	23.12%	100.00%	12.69%	34.21%	5.89%	12.95%	7.14%
Income More Than 50% But No More Than 60% of Median Income							
\$UPB(Millions)	\$7,970	\$0	\$4,502	\$2,014	\$7,995	\$2,020	\$10,015
Number of Mortgages	40,794	0	22,638	13,000	40,990	13,043	54,033
Portion of Qualifying or Total Mortgages Acquired	21.53%	0.00%	11.10%	21.42%	5.49%	8.12%	5.95%
Income More Than 60% But No More Than 80% of Median Income							
\$UPB(Millions)	\$25,628	\$0	\$13,879	\$4,973	\$25,742	\$4,988	\$30,731
Number of Mortgages	104,853	0	56,189	26,922	105,557	27,032	132,589
Portion of Qualifying or Total Mortgages Acquired	55.35%	0.00%	27.55%	44.37%	14.13%	16.83%	14.61%
Income More Than 80% But No More Than 100% of Median Income							
\$UPB(Millions)	\$0	\$0	\$15,284	\$0	\$29,472	\$5,195	\$34,667
Number of Mortgages	0	0	51,630	0	100,725	23,838	124,563
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	25.31%	0.00%	13.49%	14.84%	13.73%
Income More Than 100% But No More Than 120% of Median Income							
\$UPB(Millions)	\$0	\$0	\$4,561	\$0	\$31,305	\$4,763	\$36,068
Number of Mortgages	0	0	14,047	0	92,749	18,866	111,615
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	6.89%	0.00%	12.42%	11.75%	12.30%
Income More Than 120% of Median Income							
\$UPB(Millions)	\$0	\$0	\$13,148	\$0	\$157,716	\$19,717	\$177,432
Number of Mortgages	0	0	33,588	0	362,909	57,028	419,937
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	16.47%	0.00%	48.59%	35.51%	46.27%
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%
All Income Levels²							
\$UPB(Millions)	\$39,924	\$6,325	\$55,171	\$9,440	\$258,577	\$39,141	\$297,718
Number of Mortgages	189,439	43,792	203,977	60,682	746,911	160,611	907,522
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹Throughout the AMR, the term "Median Income" refers to area median income, which is calculated and provided by FHFA annually. See 12 USC § 4502(15).

²Includes "Missing."

Table 3A
Distribution of Rental Units
Financed by Multifamily Mortgages Purchased by Fannie Mae
For Calendar Year 2023

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Goal-Eligible Units Financed ¹
Affordable At No More Than 30% of Median Income			
\$UPB(MILLIONS)	\$1,930	\$1,930	\$1,930
Number of Units	17,381	17,381	17,381
Portion of Qualifying or Total Units Financed	5.50%	22.49%	4.18%
Affordable At More Than 30% But No More than 50% of Median Income			
\$UPB(MILLIONS)	\$4,152	\$4,152	\$4,152
Number of Units	59,894	59,894	59,894
Portion of Qualifying or Total Units Financed	18.95%	77.51%	14.41%
Affordable At More Than 50% But No More than 60% of Median Income			
\$UPB(MILLIONS)	\$7,081		\$7,081
Number of Units	82,171		82,171
Portion of Qualifying or Total Units Financed	26%		19.78%
Affordable At More Than 60% But No More than 80% of Median Income			
Units in Multifamily Properties:			
Number of Units	\$18,123		\$18,123
Portion of Qualifying or Total Units Financed	156,585		156,585
	49.55%		37.68%
Affordable At More Than 80% But No More than 100% of Median Income			
\$UPB(MILLIONS)			\$8,429
Number of Units			58,478
Portion of Qualifying or Total Units Financed			14.07%
Affordable At More Than 100% But No More than 120% of Median Income			
\$UPB(MILLIONS)			\$3,805
Number of Units			21,694
Portion of Qualifying or Total Units Financed			5.22%
Affordable At More Than 120% of Median Income			
\$UPB(MILLIONS)			\$3,944
Number of Units			17,197
Portion of Qualifying or Total Units Financed			4.14%
Tenant Rent Missing			
\$UPB(MILLIONS)			\$462
Number of Units			2,113
Portion of Qualifying or Total Units Financed			0.51%
All Income Levels			
\$UPB(MILLIONS)	\$31,286	\$6,082	\$47,926
Number of Units	316,031	77,275	415,513
Portion of Qualifying or Total Units Financed	100%	100%	100%

¹Goal-eligible units refer to all dwelling units that are financed by mortgage purchases that could be counted for purposes of the multifamily housing goals and subgoals.

Table 3B
Distribution of Rental Units
Financed by Purchases of Mortgages on Single-Family
Rental Properties By Affordability of Rent¹
For Calendar Year 2023

	Low-Income Units	Very Low-Income Units	Total Units Financed
Affordable At No More Than 30% of Median Income			
UPB (\$ Millions)	\$371	\$371	\$371
Number of Units	2,177	2,177	2,177
Portion of Low-Income, Very Low-Income, or Total Units Financed	4.41%	17.14%	2.23%
Affordable At More Than 30% But No More than 50% of Median Income			
UPB (\$ Millions)	\$856	\$856	\$856
Number of Units	10,525	10,525	10,525
Portion of Low-Income, Very Low-Income, or Total Units Financed	21.30%	82.86%	10.80%
Affordable At More Than 50% But No More than 60% of Median Income			
UPB (\$ Millions)	\$1,201		\$1,201
Number of Units	10,961		10,961
Portion of Low-Income, Very Low-Income, or Total Units Financed	22.18%		11.25%
Affordable At More Than 60% But No More than 80% of Median Income			
UPB (\$ Millions)	\$4,139		\$4,139
Number of Units	25,745		25,745
Portion of Low-Income, Very Low-Income, or Total Units Financed	52.11%		26.42%
Affordable At More Than 80% But No More than 100% of Median Income			
UPB (\$ Millions)			\$4,719
Number of Units			21,588
Portion of Low-Income, Very Low-Income, or Total Units Financed			22.15%
Affordable At More Than 100% But No More than 120% of Median Income			
UPB (\$ Millions)			\$3,240
Number of Units			12,095
Portion of Low-Income, Very Low-Income, or Total Units Financed			12.41%
Affordable At More Than 120% of Median Income			
UPB (\$ Millions)			\$4,776
Number of Units			13,104
Portion of Low-Income, Very Low-Income, or Total Units Financed			13.45%
Tenant Rent Missing			
UPB (\$ Millions)			\$254
Number of Units			1,268
Portion of Low-Income, Very Low-Income, or Total Units Financed			1.30%
All Income Levels²			
UPB (\$ Millions)	\$6,567	\$1,227	\$19,557
Number of Units	49,408	12,702	97,463
Portion of Low-Income, Very Low-Income, or Total Units Financed	100.00%	100.00%	100.00%

¹Based on actual rents before affordability estimation. Units where affordability was estimated are included in "Tenant Rent Missing."

²Includes "Tenant Rent Missing."

Table 4
Fannie Mae Single-Family Owner-Occupied Mortgage Purchases
Qualifying for the Low-Income Area Purchase Goal
by Method of Qualification
For Calendar Year 2023

	Tract is in a Designated Disaster Area		Tract is not in a Designated Disaster Area		Qualifying Low-Income Area Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money
	Family Income <= 100% of Area Median	Family Income > 100% of Area Median	Family Income <= 100% of Area Median	Family Income > 100% of Area Median		
Tract Income <= 80% of Area Median						
\$UPB(Millions)	\$4,509	\$7,404	\$12,108	\$10,305	\$34,326	\$34,326
Number of Mortgages	20,041	19,278	54,351	28,357	122,027	122,027
Percentage of Eligible	16.42%	15.80%	44.54%	23.24%	100.00%	100.00%
80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
\$UPB(Millions)	\$3,132	\$0	\$6,497	\$0	\$9,629	\$26,514
Number of Mortgages	12,280	0	24,739	0	37,019	78,284
Percentage of Eligible	15.69%	0.00%	31.60%	0.00%	47.29%	100.00%
80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
\$UPB(Millions)	\$1,589	\$0	\$0	\$0	\$1,589	\$21,946
Number of Mortgages	7,203	0	0	0	7,203	80,616
Percentage of Eligible	8.93%	0.00%	0.00%	0.00%	8.93%	100.00%
Tract Income >= 100% of Area Median¹						
\$UPB(Millions)	\$9,626	\$0	\$0	\$0	\$9,626	\$169,678
Number of Mortgages	37,728	0	0	0	37,728	445,212
Percentage of Eligible	8.47%	0.00%	0.00%	0.00%	8.47%	100.00%
Total						
\$UPB(Millions)	\$18,857	\$7,404	\$18,605	\$10,305	\$55,171	\$252,463
Number of Mortgages	77,252	19,278	79,090	28,357	203,977	726,139
Percentage of Eligible	10.64%	2.65%	10.89%	3.91%	28.09%	100.00%

¹Includes tracts with missing median incomes or missing percent minority.

Table 5A
Distribution of Single-Family Owner-Occupied Mortgage Purchases
By Race of Borrower(s) on Loan Application¹
For Calendar Year 2023

	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							
SUPB(Millions)	\$267	\$48	\$353	\$56	\$1,078	\$189	\$1,267
Number of Mortgages	1,294	333	1,444	369	3,528	856	4,384
Portion of Qualifying or Total Mortgages Acquired	0.68%	0.76%	0.71%	0.61%	0.47%	0.53%	0.48%
Asian²							
SUPB(Millions)	\$3,385	\$398	\$6,103	\$299	\$31,776	\$1,695	\$33,471
Number of Mortgages	12,459	2,218	17,630	1,457	72,682	4,982	77,664
Portion of Qualifying or Total Mortgages Acquired	6.58%	5.06%	8.64%	2.40%	9.73%	3.10%	8.56%
Black or African American²							
SUPB(Millions)	\$2,534	\$473	\$3,895	\$799	\$11,789	\$2,478	\$14,267
Number of Mortgages	11,607	3,140	14,825	5,266	35,065	11,462	46,527
Portion of Qualifying or Total Mortgages Acquired	6.13%	7.17%	7.27%	8.68%	4.69%	7.14%	5.13%
Native Hawaiian or Other Pacific Islander²							
SUPB(Millions)	\$83	\$16	\$123	\$22	\$431	\$80	\$511
Number of Mortgages	362	101	412	111	1,162	279	1,441
Portion of Qualifying or Total Mortgages Acquired	0.19%	0.23%	0.20%	0.18%	0.16%	0.17%	0.16%
White - Hispanic or Latino²							
SUPB(Millions)	\$4,869	\$806	\$8,352	\$810	\$27,041	\$3,291	\$30,332
Number of Mortgages	21,673	5,041	30,200	4,866	78,573	13,310	91,883
Portion of Qualifying or Total Mortgages Acquired	11.44%	11.51%	14.81%	8.02%	10.52%	8.29%	10.12%
White - Non Hispanic or Latino							
SUPB(Millions)	\$22,860	\$3,688	\$26,748	\$5,735	\$141,658	\$24,061	\$165,719
Number of Mortgages	115,176	27,006	105,993	38,001	434,898	100,740	535,638
Portion of Qualifying or Total Mortgages Acquired	60.80%	61.67%	51.96%	62.62%	58.23%	62.72%	59.02%
Two or More Minority Races³							
SUPB(Millions)	\$80	\$15	\$141	\$15	\$462	\$52	\$514
Number of Mortgages	336	90	472	88	1,231	194	1,425
Portion of Qualifying or Total Mortgages Acquired	0.18%	0.21%	0.23%	0.15%	0.16%	0.12%	0.16%
Joint - either Borrower or Co-Borrower are of a Minority Group⁴							
SUPB(Millions)	\$416	\$33	\$1,198	\$72	\$7,491	\$631	\$8,122
Number of Mortgages	1,739	205	3,609	419	18,191	2,138	20,329
Portion of Qualifying or Total Mortgages Acquired	0.92%	0.47%	1.77%	0.69%	2.44%	1.33%	2.24%
Information not Provided by Borrower or Co-Borrower⁵							
SUPB(Millions)	\$4,809	\$749	\$7,405	\$1,556	\$33,128	\$6,341	\$39,469
Number of Mortgages	21,759	4,943	26,108	9,616	90,354	25,372	115,726
Portion of Qualifying or Total Mortgages Acquired	11.49%	11.29%	12.80%	15.85%	12.10%	15.80%	12.75%
Not Applicable							
SUPB(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 Seller⁷							
SUPB(Millions)	\$620	\$100	\$853	\$77	\$3,723	\$322	\$4,046
Number of Mortgages	3,034	715	3,284	489	11,227	1,278	12,505
Portion of Qualifying or Total Mortgages Acquired	1.60%	1.63%	1.61%	0.81%	1.50%	0.80%	1.38%
Total							
SUPB(Millions)	\$39,924	\$6,325	\$55,171	\$9,440	\$258,577	\$39,141	\$297,718
Number of Mortgages	189,439	43,792	203,977	60,682	746,911	160,611	907,522
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. 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.

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 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. Table 5B shows the ethnicity distribution of all loans acquired.

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 even if ethnicity data are reported.

⁷"Data not Provided by Loan Seller" includes any HMDA new data points submitted by lenders.

Table 5B
Distribution of Single-Family Owner-Occupied Mortgage Purchases
By Ethnicity of Borrower(s) on Loan Application¹
For Calendar Year 2023

	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)	\$5,949	\$1,026	\$9,602	\$983	\$27,244	\$3,421	\$30,665
Number of Mortgages	26,391	6,417	35,157	5,892	81,515	14,320	95,835
Portion of Qualifying or Total Mortgages Acquired	13.93%	14.65%	17.24%	9.71%	10.91%	8.92%	10.56%
Borrower and Co-Borrower are not Hispanic or Latino:							
\$UPB(Millions)	\$28,783	\$4,513	\$37,206	\$6,855	\$189,483	\$28,623	\$218,107
Number of Mortgages	138,964	32,034	139,517	44,856	551,759	118,442	670,201
Portion of Qualifying or Total Mortgages Acquired	73.36%	73.15%	68.40%	73.92%	73.87%	73.74%	73.85%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²							
\$UPB(Millions)	\$491	\$33	\$1,413	\$83	\$8,344	\$826	\$9,170
Number of Mortgages	2,088	216	4,371	486	21,030	2,833	23,863
Portion of Qualifying or Total Mortgages Acquired	1.10%	0.49%	2.14%	0.80%	2.82%	1.76%	2.63%
Information not Provided by Borrower or Co-Borrower:³							
\$UPB(Millions)	\$4,198	\$674	\$6,276	\$1,451	\$30,272	\$5,964	\$36,236
Number of Mortgages	19,462	4,542	22,338	9,007	82,856	23,827	106,683
Portion of Qualifying or Total Mortgages Acquired	10.27%	10.37%	10.95%	14.84%	11.09%	14.84%	11.76%
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:⁴							
\$UPB(Millions)	\$503	\$80	\$674	\$69	\$3,233	\$307	\$3,540
Number of Mortgages	2,534	583	2,594	441	9,751	1,189	10,940
Portion of Qualifying or Total Mortgages Acquired	1.34%	1.33%	1.27%	0.73%	1.31%	0.74%	1.21%
Total:							
\$UPB(Millions)	\$39,924	\$6,325	\$55,171	\$9,440	\$258,577	\$39,141	\$297,718
Number of Mortgages	189,439	43,792	203,977	60,682	746,911	160,611	907,522
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 even if race data are reported.

⁴"Data Not Provided by Loan Seller" includes any HMDA new data points submitted by lenders.

Table 6
Distribution of Single-Family Owner-Occupied Mortgage Purchases
By Gender of Borrower(s)¹
For Calendar Year 2023

	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)	\$15,489	\$2,471	\$19,516	\$3,094	\$80,590	\$11,833	\$92,422
Number of Mortgages	73,819	16,939	73,972	19,666	240,236	48,747	288,983
Portion of Qualifying or Total Mortgages Acquired	38.97%	38.68%	36.26%	32.41%	32.16%	30.35%	31.84%
All Female:							
\$UPB(Millions)	\$14,511	\$2,918	\$15,597	\$3,486	\$51,071	\$8,802	\$59,874
Number of Mortgages	71,454	20,464	63,726	23,162	171,807	42,234	214,041
Portion of Qualifying or Total Mortgages Acquired	37.72%	46.73%	31.24%	38.17%	23.00%	26.30%	23.59%
Male and Female:							
\$UPB(Millions)	\$7,979	\$619	\$17,227	\$1,973	\$113,071	\$14,890	\$127,961
Number of Mortgages	34,868	4,192	55,899	12,245	295,950	54,751	350,701
Portion of Qualifying or Total Mortgages Acquired	18.41%	9.57%	27.40%	20.18%	39.62%	34.09%	38.64%
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%
Not Provided:							
\$UPB(Millions)	\$1,751	\$286	\$2,565	\$863	\$12,585	\$3,491	\$16,076
Number of Mortgages	8,334	1,976	9,369	5,455	35,079	14,425	49,504
Portion of Qualifying or Total Mortgages Acquired	4.40%	4.51%	4.59%	8.99%	4.70%	8.98%	5.45%
Missing:²							
\$UPB(Millions)	\$195	\$31	\$265	\$25	\$1,260	\$126	\$1,386
Number of Mortgages	964	221	1,011	154	3,839	454	4,293
Portion of Qualifying or Total Mortgages Acquired	0.51%	0.50%	0.50%	0.25%	0.51%	0.28%	0.47%
Total:							
\$UPB(Millions)	\$39,924	\$6,325	\$55,171	\$9,440	\$258,577	\$39,141	\$297,718
Number of Mortgages	189,439	43,792	203,977	60,682	746,911	160,611	907,522
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 Applicable" or "Not Provided" are placed in the specific gender of the borrower or co-borrower.

²"Missing" includes any HMDA new data points submitted by lenders.

Table 7
 Distribution of Single-Family Owner-Occupied Mortgage Purchases
 By Minority Concentration of Census Tract
 For Calendar Year 2023

	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%	21,974	5,935	7,943	8,058	70,827	20,533	91,360
10% <= Minority < 20%	41,194	9,313	24,899	13,394	167,648	37,548	205,196
20% <= Minority < 30%	34,866	7,433	26,067	10,072	149,537	28,718	178,255
30% <= Minority < 50%	43,111	9,309	57,968	12,486	182,090	33,987	216,077
50% <= Minority < 80%	33,533	7,659	57,814	10,167	130,836	25,503	156,339
80% <= Minority <= 100%	14,759	4,142	29,239	6,505	45,908	14,308	60,216
Tract Missing / Unable to Classify	2	1	47	0	65	14	79
Total:	189,439	43,792	203,977	60,682	746,911	160,611	907,522

Table 8A
 Distribution of Fannie Mae's Multifamily Mortgage Purchases
 By Minority Concentration of Census Tract
 For Calendar Year 2023

	Qualifying Low- Income Units	Qualifying Very Low- Income Units	Total Goal-Eligible Units Financed ¹
Minority < 10%	3,317	1,094	3,897
10% <= Minority < 20%	27,576	7,088	34,728
20% <= Minority < 30%	36,953	8,569	51,807
30% <= Minority < 50%	85,157	17,177	115,873
50% <= Minority < 80%	99,678	21,155	132,207
80% <= Minority < 100%	64,350	22,426	77,001
Total	317,032	77,509	415,513

¹Goal-eligible units refer to all dwelling units that are financed by mortgage purchases that could be counted for purposes of the multifamily housing goals and subgoals.

Table 8B
 Distribution of Rental Units Financed by Purchases of Mortgages on
 Single-Family Rental Properties by Minority Concentration of Census Tract
 For Calendar Year 2023

	Qualifying Low- Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	2,565	889	5,030
10% <= Minority < 20%	6,789	1,844	14,138
20% <= Minority < 30%	6,793	1,579	14,623
30% <= Minority < 50%	10,999	2,572	23,162
50% <= Minority < 80%	11,991	2,811	23,386
80% <= Minority <= 100%	10,261	3,005	17,086
Tract Missing / Unable to Classify	10	2	38
Total:	49,408	12,702	97,463

Table 9
Distribution of Single-Family Owner-Occupied Mortgage Purchases
Minority Percentage of Census Tract by Income of Borrower
For Calendar Year 2023

	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%	5,935	5,935	1,304	2,791	5,978	2,803	8,781
10% <= Minority < 30%	16,746	16,746	6,517	7,751	16,810	7,767	24,577
30% <= Minority < 50%	9,309	9,309	7,288	4,256	9,343	4,261	13,604
50% <= Minority < 80%	7,659	7,659	6,798	3,524	7,689	3,530	11,219
80% <= Minority <= 100%	4,142	4,142	3,977	2,438	4,158	2,443	6,601
Tract Missing / Unable to Classify	1	1	1	0	3	0	3
Subtotal	43,792	43,792	25,885	20,760	43,981	20,804	64,785
50% < Income <=60% of MSA Median Income							
Minority < 10%	5,078	0	1,038	1,798	5,124	1,808	6,932
10% <= Minority < 30%	16,351	0	5,793	4,993	16,420	5,011	21,431
30% <= Minority < 50%	9,258	0	6,849	2,735	9,295	2,742	12,037
50% <= Minority < 80%	7,030	0	6,069	2,098	7,058	2,103	9,161
80% <= Minority <= 100%	3,077	0	2,889	1,376	3,093	1,379	4,472
Tract Missing / Unable to Classify	0	0	0	0	0	0	0
Subtotal	40,794	0	22,638	13,000	40,990	13,043	54,033
60% < Income <=80% of MSA Median Income							
Minority < 10%	10,961	0	1,886	3,469	11,115	3,492	14,607
10% <= Minority < 30%	42,963	0	14,588	10,722	43,258	10,760	54,018
30% <= Minority < 50%	24,544	0	17,088	5,495	24,667	5,527	30,194
50% <= Minority < 80%	18,844	0	15,642	4,545	18,949	4,557	23,506
80% <= Minority <= 100%	7,540	0	6,984	2,691	7,567	2,696	10,263
Tract Missing / Unable to Classify	1	0	1	0	1	0	1
Subtotal	104,853	0	56,189	26,922	105,557	27,032	132,589
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	1,635	0	9,732	3,060	12,792
10% <= Minority < 30%	0	0	13,959	0	41,746	9,583	51,329
30% <= Minority < 50%	0	0	15,947	0	24,477	5,056	29,533
50% <= Minority < 80%	0	0	14,179	0	18,203	3,818	22,021
80% <= Minority <= 100%	0	0	5,909	0	6,566	2,320	8,886
Tract Missing / Unable to Classify	0	0	1	0	1	1	2
Subtotal	0	0	51,630	0	100,725	23,838	124,563
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	607	0	8,315	2,365	10,680
10% <= Minority < 30%	0	0	2,916	0	38,860	7,725	46,585
30% <= Minority < 50%	0	0	3,189	0	22,968	4,009	26,977
50% <= Minority < 80%	0	0	4,483	0	16,784	3,067	19,851
80% <= Minority <= 100%	0	0	2,850	0	5,820	1,699	7,519
Tract Missing / Unable to Classify	0	0	2	0	2	1	3
Subtotal	0	0	14,047	0	92,749	18,866	111,615
120% MSA Median Income < Income							
Minority < 10%	0	0	1,473	0	30,563	7,005	37,568
10% <= Minority < 30%	0	0	7,193	0	160,091	25,420	185,511
30% <= Minority < 50%	0	0	7,607	0	91,340	12,392	103,732
50% <= Minority < 80%	0	0	10,643	0	62,153	8,428	70,581
80% <= Minority <= 100%	0	0	6,630	0	18,704	3,771	22,475
Tract Missing / Unable to Classify	0	0	42	0	58	12	70
Subtotal	0	0	33,588	0	362,909	57,028	419,937
Borrower Income Missing							
Minority < 10%	0	0	0	0	0	0	0
10% <= Minority < 30%	0	0	0	0	0	0	0
30% <= Minority < 50%	0	0	0	0	0	0	0
50% <= Minority < 80%	0	0	0	0	0	0	0
80% <= Minority <= 100%	0	0	0	0	0	0	0
Tract Missing / Unable to Classify	0	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0	0
Total:	189,439	43,792	203,977	60,682	746,911	160,611	907,522

Table 10A
Distribution of Fannie Mae's Single-Family Owner-Occupied Mortgage Purchases
By State and Territory
For Calendar Year 2023

	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	2,585	634	2,677	889	9,379	2,674	12,053
Alaska	319	64	214	113	904	272	1,176
Arizona	4,895	903	5,024	2,208	24,554	5,450	30,004
Arkansas	1,238	293	892	499	4,996	1,647	6,643
California	6,588	748	17,184	4,584	59,839	14,377	74,216
Colorado	5,101	933	5,502	1,554	21,502	3,644	25,146
Connecticut	3,184	846	2,980	629	7,011	1,326	8,337
Delaware	761	185	692	285	3,116	632	3,748
District of Columbia	600	206	487	92	1,563	167	1,730
Florida	9,772	1,730	20,373	3,962	65,293	12,317	77,610
Georgia	6,245	1,165	6,249	2,827	27,856	7,396	35,252
Hawaii	232	40	446	91	1,629	311	1,940
Idaho	1,080	171	849	581	4,889	1,514	6,403
Illinois	11,238	3,389	7,199	1,889	30,591	4,520	35,111
Indiana	7,042	2,033	3,532	1,905	18,399	3,674	22,073
Iowa	3,693	1,314	3,008	625	7,977	1,353	9,330
Kansas	2,137	587	1,146	466	6,122	1,168	7,290
Kentucky	2,188	562	1,920	711	6,648	1,659	8,307
Louisiana	1,154	234	2,044	462	5,056	1,989	7,045
Maine	530	114	317	282	2,170	716	2,886
Maryland	5,855	1,534	4,690	1,314	14,667	2,540	17,207
Massachusetts	3,181	578	2,471	1,068	11,634	2,411	14,045
Michigan	7,943	2,227	7,777	2,812	22,673	5,855	28,528
Minnesota	8,876	2,401	4,553	1,271	19,762	2,631	22,393
Mississippi	746	167	769	386	3,441	1,493	4,934
Missouri	5,272	1,531	4,275	1,527	14,669	3,478	18,147
Montana	543	109	599	262	2,494	809	3,303
Nebraska	2,252	609	1,070	445	5,647	1,010	6,657
Nevada	1,637	279	1,884	730	10,099	1,805	11,904
New Hampshire	1,005	218	667	423	3,309	836	4,145
New Jersey	3,684	716	4,974	1,379	18,904	3,966	22,870
New Mexico	1,014	262	1,222	320	4,462	1,062	5,524
New York	4,948	1,095	6,265	1,678	21,966	5,143	27,109
North Carolina	7,395	1,569	7,900	2,468	31,676	6,245	37,921
North Dakota	403	102	145	87	1,247	214	1,461
Ohio	9,535	2,749	5,127	2,470	24,061	4,944	29,005
Oklahoma	1,724	448	2,343	543	6,672	1,972	8,644
Oregon	2,023	323	3,218	861	11,206	2,281	13,487
Pennsylvania	8,269	2,313	7,470	2,185	24,558	4,592	29,150
Rhode Island	385	75	283	213	1,700	508	2,208
South Carolina	3,991	821	4,740	1,258	16,547	3,239	19,786
South Dakota	967	247	424	190	2,263	445	2,708
Tennessee	3,869	750	4,683	1,942	16,961	5,138	22,099
Texas	12,229	1,771	25,864	3,994	75,024	16,241	91,265
Utah	2,250	311	2,603	854	9,943	2,432	12,375
Vermont	309	63	157	110	1,074	290	1,364
Virginia	6,623	1,640	5,277	1,865	19,565	3,852	23,417
Washington	4,770	819	5,925	1,667	21,960	4,425	26,385
West Virginia	675	192	546	311	2,121	623	2,744
Wisconsin	5,964	1,610	2,746	1,205	14,583	2,646	17,229
Wyoming	397	97	132	159	1,265	432	1,697
Guam	0	0	13	2	13	6	19
Puerto Rico	121	14	383	29	1,188	227	1,415
Virgin Islands	2	1	47	0	63	14	77
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
Total	189,439	43,792	203,977	60,682	746,911	160,611	907,522

Table 10B
Distribution of Fannie Mae's
Multifamily Mortgage Purchases by State And Territory
For Calendar Year 2023

	Qualifying Low- Income Units	Qualifying Very Low- Income Units	Total Goal-Eligible Units Financed ¹
Alabama	5,402	1,787	5,666
Alaska	290	20	300
Arizona	6,284	606	8,505
Arkansas	2,091	952	2,507
California	12,022	3,608	30,108
Colorado	8,185	1,325	10,315
Connecticut	4,416	1,163	4,670
Delaware	1,816	192	2,091
District of Columbia	1,655	646	3,488
Florida	10,635	1,421	25,794
Georgia	15,736	2,329	20,341
Hawaii	21	0	446
Idaho	782	55	1,243
Illinois	11,365	4,522	13,842
Indiana	11,920	5,116	12,216
Iowa	961	763	968
Kansas	5,842	3,156	6,330
Kentucky	5,611	1,021	6,121
Louisiana	3,564	211	4,519
Maine	92	1	92
Maryland	12,172	4,434	12,559
Massachusetts	1,680	785	2,412
Michigan	8,028	1,255	9,286
Minnesota	4,522	1,482	5,394
Mississippi	3,256	373	4,145
Missouri	8,947	3,064	9,531
Montana	812	57	1,079
Nebraska	1,109	805	1,109
Nevada	2,158	442	3,955
New Hampshire	151	8	151
New Jersey	5,273	3,133	7,577
New Mexico	892	8	1,670
New York	12,726	5,129	20,840
North Carolina	17,318	2,303	20,257
North Dakota	1,129	248	1,157
Ohio	14,866	5,157	16,225
Oklahoma	3,983	1,534	4,308
Oregon	3,097	426	4,618
Pennsylvania	7,238	1,579	10,754
Rhode Island	126	7	195
South Carolina	4,722	419	6,561
South Dakota	752	281	752
Tennessee	11,040	2,452	12,782
Texas	55,299	9,237	64,663
Utah	3,892	322	4,918
Vermont	0	0	0
Virginia	11,261	1,884	13,265
Washington	7,204	489	9,943
West Virginia	430	54	574
Wisconsin	3,855	990	4,854
Wyoming	404	257	417
Guam	0	0	0
Puerto Rico	0	0	0
Virgin Islands	0	0	0
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	317,032	77,509	415,513

¹Goal-eligible units refer to all dwelling units that are financed by mortgage purchases that could be counted for purposes of the multifamily housing goals and subgoals.

Table 10C
Distribution of Rental Units Financed by Purchases of Mortgages on
Single-Family Rental Properties by State And Territory
For Calendar Year 2023

	Low- Income Units	Very Low- Income Units	Total Units Financed
Alabama	929	160	1,386
Alaska	209	62	268
Arizona	762	142	2,646
Arkansas	555	86	796
California	2,410	393	9,207
Colorado	704	114	1,766
Connecticut	936	359	1,146
Delaware	199	56	348
District of Columbia	87	22	173
Florida	1,349	205	8,464
Georgia	1,517	263	3,553
Hawaii	57	9	237
Idaho	378	70	824
Illinois	2,525	901	3,495
Indiana	1,488	544	1,967
Iowa	459	202	511
Kansas	490	151	635
Kentucky	482	110	680
Louisiana	438	73	902
Maine	177	33	321
Maryland	1,084	237	1,440
Massachusetts	1,316	238	2,073
Michigan	1,982	540	2,554
Minnesota	852	231	1,118
Mississippi	191	24	410
Missouri	1,792	701	2,149
Montana	167	51	326
Nebraska	265	72	334
Nevada	327	49	1,199
New Hampshire	313	72	434
New Jersey	1,640	265	3,456
New Mexico	243	66	549
New York	2,203	873	4,985
North Carolina	2,070	259	4,183
North Dakota	59	35	78
Ohio	3,839	1,703	4,338
Oklahoma	720	68	1,046
Oregon	487	86	1,204
Pennsylvania	2,683	860	3,446
Rhode Island	288	43	476
South Carolina	610	82	1,587
South Dakota	110	43	180
Tennessee	1,268	177	2,625
Texas	3,926	413	9,968
Utah	494	84	1,170
Vermont	74	25	114
Virginia	1,231	219	1,930
Washington	1,059	158	2,179
West Virginia	136	32	210
Wisconsin	1,678	1,011	1,900
Wyoming	118	28	155
Guam	0	0	7
Puerto Rico	22	0	277
Virgin Islands	10	2	38
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	49,408	12,702	97,463

Table 11
Distribution of Single-Family Owner-Occupied Mortgage Purchases¹
By LTV Category
For Calendar Year 2023

	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)	\$5,217	\$1,328	\$4,811	\$6,244	\$26,126	\$20,181	\$46,306
Number of Mortgages	32,305	10,765	25,311	43,839	102,025	97,756	199,781
Portion of Total	17.05%	24.58%	12.41%	72.24%	13.66%	60.87%	22.01%
60% < LTV <= 80%							
\$UPB(Millions)	\$13,749	\$2,105	\$19,066	\$3,018	\$106,791	\$17,019	\$123,810
Number of Mortgages	61,934	13,728	67,718	16,032	290,780	57,804	348,584
Portion of Total	32.69%	31.35%	33.20%	26.42%	38.93%	35.99%	38.41%
80% < LTV <= 90%							
\$UPB(Millions)	\$5,951	\$797	\$9,502	\$125	\$47,664	\$1,295	\$48,959
Number of Mortgages	25,432	5,105	31,186	575	122,355	3,419	125,774
Portion of Total	13.42%	11.66%	15.29%	0.95%	16.38%	2.13%	13.86%
90% < LTV <= 95%							
\$UPB(Millions)	\$7,426	\$916	\$13,495	\$50	\$57,561	\$634	\$58,195
Number of Mortgages	33,038	6,062	45,609	222	157,005	1,593	158,598
Portion of Total	17.44%	13.84%	22.36%	0.37%	21.02%	0.99%	17.48%
95% < LTV <= 100%							
\$UPB(Millions)	\$7,581	\$1,180	\$8,296	\$4	\$20,426	\$13	\$20,439
Number of Mortgages	36,730	8,132	34,153	14	74,684	39	74,723
Portion of Total	19.39%	18.57%	16.74%	0.02%	10.00%	0.02%	8.23%
100% < LTV							
\$UPB(Millions)	\$0	\$0	\$0	\$0	\$8	\$0	\$8
Number of Mortgages	0	0	0	0	62	0	62
Portion of Total	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%
Missing LTV							
\$UPB(Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	0	0	0
Portion of Total	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total							
\$UPB(Millions)	\$39,924	\$6,325	\$55,171	\$9,440	\$258,577	\$39,141	\$297,718
Number of Mortgages	189,439	43,792	203,977	60,682	746,911	160,611	907,522
Portion of Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

Table 12A
Distribution of Single-Family Owner-Occupied Purchase Money Mortgages
Acquired by Fannie Mae
By Income Class and First Time/Repeat Borrower Status
For Calendar Year 2023

Borrower Income	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Income <= 50% of Area Median Income (AMI)				
\$UPB(Millions)	\$4,382	\$1,945	\$0	\$6,327
Number of Mortgages	29,713	14,081	0	43,794
Portion of Total Mortgages Acquired	7.77%	4.10%	0.00%	6.03%
Income >50% But <= 60% of AMI				
\$UPB(Millions)	\$5,420	\$2,551	\$0	\$7,970
Number of Mortgages	27,213	13,581	0	40,794
Portion of Total Mortgages Acquired	7.12%	3.95%	0.00%	5.62%
Income >60% But <= 80% of AMI				
\$UPB(Millions)	\$16,743	\$8,885	\$0	\$25,628
Number of Mortgages	66,940	37,913	0	104,853
Portion of Total Mortgages Acquired	17.51%	11.03%	0.00%	14.44%
Income >80% But <= 100% of AMI				
\$UPB(Millions)	\$17,888	\$11,395	\$0	\$29,282
Number of Mortgages	59,160	40,542	0	99,702
Portion of Total Mortgages Acquired	15.47%	11.79%	0.00%	13.73%
Income >100% But <= 120% of AMI				
\$UPB(Millions)	\$17,650	\$13,387	\$0	\$31,038
Number of Mortgages	50,208	41,240	0	91,448
Portion of Total Mortgages Acquired	13.13%	12.00%	0.00%	12.59%
Income >120% of AMI				
\$UPB(Millions)	\$66,025	\$86,194	\$0	\$152,218
Number of Mortgages	149,150	196,398	0	345,548
Portion of Total Mortgages Acquired	39.01%	57.13%	0.00%	47.59%
Missing				
\$UPB(Millions)	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0
Portion of Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%
All Income Levels¹				
\$UPB(Millions)	\$128,108	\$124,356	\$0	\$252,463
Number of Mortgages	382,384	343,755	0	726,139
Portion of Total Mortgages Acquired	100.00%	100.00%	0.00%	100.00%

¹Includes "Borrower Income Missing."

Table 12B
 Single-Family Owner-Occupied Purchase Money Mortgages Acquired by
 Fannie Mae by First-Time/Repeat Borrower Status, for Mortgages Qualifying
 and Not Qualifying for the Low-Income Census Tracts Purchase SUBGOAL
 For Calendar Year 2023

Subgoal Qualifying Status	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Status of Buyer Not Available	Total Mortgages
Low-Income Census Tracts Subgoal Qualifying				
\$UPB(Millions)	\$12,084	\$9,450	\$0	\$21,535
Number of Mortgages	38,437	29,407	0	67,844
Percentage of Total	10.05%	8.55%	0.00%	9.34%
Non-Qualifying Mortgages				
\$UPB(Millions)	\$116,023	\$114,905	\$0	\$230,929
Number of Mortgages	343,947	314,348	0	658,295
Percentage of Total	89.95%	91.45%	0.00%	90.66%
Total Mortgages				
\$UPB(Millions)	\$128,108	\$124,356	\$0	\$252,463
Number of Mortgages	382,384	343,755	0	726,139
Percentage of Total	100.00%	100.00%	0.00%	100.00%

Table 12C
 Single-Family Owner-Occupied Purchase Money Mortgages Acquired by
 Fannie Mae by First-Time/Repeat Borrower Status, for Mortgages Qualifying
 and Not Qualifying for the Minority Census Tracts Purchase SUBGOAL
 For Calendar Year 2023

Subgoal Qualifying Status	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Status of Buyer Not Available	Total Mortgages
Minority Census Tracts Subgoal Qualifying				
\$UPB(Millions)	\$16,059	\$6,362	\$0	\$22,421
Number of Mortgages	64,608	26,594	0	91,202
Percentage of Total	16.90%	7.74%	0.00%	12.56%
Non-Qualifying Mortgages				
\$UPB(Millions)	\$112,049	\$117,994	\$0	\$230,043
Number of Mortgages	317,776	317,161	0	634,937
Percentage of Total	83.10%	92.26%	0.00%	87.44%
Total Mortgages				
\$UPB(Millions)	\$128,108	\$124,356	\$0	\$252,463
Number of Mortgages	382,384	343,755	0	726,139
Percentage of Total	100.00%	100.00%	0.00%	100.00%