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**Affordable Housing Reporting System
HUD Tables**

Covering Calendar Year: 2005
Through Quarter #: 4

Revised as of 7/7/2006

Table 1A - HUD

**Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
(A) Single-Family Owner-Occupied Units*
For Calendar Year 2005**

	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								
Owner-Occupied 1-Unit Properties:								
\$ UPB (Millions)	\$473,082	\$169,222	\$472,986	\$156,715	\$473,082	\$50,466	\$496,957	N/A
Number of Mortgages	3,028,082	N/A	3,027,873	N/A	3,028,082	N/A	3,173,254	3,173,254
Units Associated with Home Purchase Mortgages***	1,173,708	543,834	1,173,455	405,807	1,173,708	203,005	1,310,536	1,401,380
Units Associated with Other Mortgages****	1,646,244	735,476	1,646,251	620,948	1,646,244	267,510	1,646,610	1,771,674
Owner-Occupied Units in 2-4 Unit Properties*****								
\$ UPB (Millions) - Owner's Share	\$7,549	\$2,750	\$7,549	\$5,793	\$7,549	\$1,172	\$7,632	N/A
Number of Mortgages (Owners + Renters)	83,360	N/A	83,369	N/A	83,360	N/A	84,680	84,680
Units Associated with Home Purchase Mortgages***	26,698	12,679	26,703	20,039	26,698	6,320	27,635	32,152
Units Associated with Other Mortgages****	46,321	21,699	46,320	35,788	46,321	10,822	46,324	52,528
Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:								
Number of Mortgages	1,076,420	499,205	1,076,164	382,341	1,076,420	188,966	1,176,331	1,263,589
Missing Affordability Data Adjustments								
Option A - Subtract Units with Missing Data from Denominator								
Owner-Occupied 1-4 Unit Properties:								
Number of eligible missing-data units**	41,298	N/A	N/A	N/A	41,298	N/A	N/A	N/A
1% Cap	28,930	N/A	N/A	N/A	28,930	N/A	N/A	N/A
Adjusted Number of Units	2,864,040	N/A	N/A	N/A	2,864,040	N/A	N/A	N/A
Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:								
Eligible Mortgages with missing data	18,368	N/A	N/A	N/A	18,368	N/A	N/A	N/A
1% Cap	10,764	N/A	N/A	N/A	10,764	N/A	N/A	N/A
Adjusted Number Mortgages	1,065,656	N/A	N/A	N/A	1,065,656	N/A	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 § 156.41)

*** If Option A is used to adjust for missing income data, 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 1

Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
Summary Table on Housing Goal and Subgoal Performance
For Calendar Year 2005

	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)	\$473,082	\$169,222	\$472,986	\$156,715	\$473,082	\$50,466	\$496,957	N/A
Number of Mortgages	3,028,082	N/A	3,027,873	N/A	3,028,082	N/A	3,173,254	3,173,254
Number of Units	2,819,952	1,279,310	2,819,706	1,026,755	2,819,952	470,515	2,957,146	3,173,254
Owner-Occupied 2-4 Unit:								
\$ UPB (Millions)	\$16,492	\$5,415	\$16,492	\$12,791	\$16,492	\$2,827	\$16,678	N/A
Number of Mortgages	83,360	N/A	83,369	N/A	83,360	N/A	N/A	84,880
Number of Units	169,325	62,283	169,338	129,504	169,325	36,298	171,629	196,571
Investor-Owned 1-4 Unit:								
\$ UPB (Millions)	\$25,411	\$8,132	\$25,411	\$14,099	\$25,411	\$3,969	\$25,417	N/A
Number of Mortgages	199,900	N/A	199,955	N/A	199,900	N/A	N/A	199,997
Number of Units	231,012	87,143	231,071	144,458	231,012	52,174	231,115	261,774
Adjustments to Number of Units For:								
Missing Data, Owner-Occupied Units	28,930	N/A	N/A	N/A	28,930	N/A	N/A	N/A
Missing Data, Rental Units	194,582	N/A	N/A	N/A	194,582	N/A	N/A	N/A
Total Single-Family:								
\$ UPB (Millions)	\$514,986	\$182,770	\$514,889	\$183,606	\$514,986	\$57,262	\$539,052	N/A
Number of Mortgages	3,311,342	N/A	3,311,197	N/A	3,311,342	N/A	N/A	3,457,931
Number of Units (adjusted)	2,996,777	1,428,736	3,220,115	1,300,717	2,996,777	558,987	3,359,690	3,631,599
Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:								
Number of Mortgages	1,076,420	546,297	1,156,051	426,915	1,076,420	208,540	N/A	N/A
Applicable missing-data adjustment	10,764	N/A	N/A	N/A	10,764	N/A	N/A	N/A
Adjusted Number of Mortgages	1,065,656	499,205	1,076,164	382,341	1,065,656	188,966	N/A	N/A
Purchases of Multifamily Mortgages								
Units in 5-50 Unit Properties:								
\$ UPB (Millions)	\$852	\$761	\$857	\$630	\$852	\$521	\$857	N/A
Number of Mortgages	545	N/A	547	N/A	545	N/A	N/A	547
Number of Properties	560	N/A	562	N/A	560	N/A	N/A	562
Number of Units	13,868	13,002	13,876	9,838	13,868	9,851	13,876	15,847
Units in Properties of 51 or more Units:								
\$ UPB (Millions)	\$22,556	\$20,445	\$22,665	\$11,846	\$22,556	\$11,828	\$22,665	N/A
Number of Mortgages	2,238	N/A	2,250	N/A	2,238	N/A	N/A	2,250
Number of Properties	2,193	N/A	2,205	N/A	2,193	N/A	N/A	2,205
Number of Units	437,626	406,831	437,627	241,344	437,626	269,363	437,627	472,454
Adjustments to Number of Units For:								
Missing Data	3,104	5,823	N/A	N/A	3,104	2,643	N/A	N/A
Total Multifamily:								
\$ UPB (Millions)	\$23,408	\$21,205	\$23,522	\$12,476	\$23,408	\$12,349	\$23,522	N/A
Number of Mortgages	2,783	N/A	2,797	N/A	2,783	N/A	N/A	2,797
Number of Properties	2,753	N/A	2,767	N/A	2,753	N/A	N/A	2,767
Number of Units (adjusted)	448,390	425,656	451,503	251,180	448,390	281,957	451,502	488,301
Total Purchases								
Total Number of Units (Adjusted)	3,445,167	1,854,392	3,671,618	1,551,897	3,445,167	840,944	3,811,392	4,119,800
Freddie Mac's Goals (units adjusted)		52%		37%		22%		
Goal Performance Percentages		53.83%		42.27%		24.41%		
Home Purchase Subgoals (mortgages adjusted)		45%		32%		17%		
Subgoal Performance Percentages		46.84%		35.53%		17.73%		
Multifamily Special Affordable Subgoal Minimum Requirement:						\$3.92 billion		
Multifamily Special Affordable UPB**						\$12.35 billion		

* 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.

**Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
(B) Rental Units for Single-Family Properties
For Calendar Year 2005**

	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	\$8,943	\$2,665	\$8,943	\$6,999	\$8,943	\$1,655	\$9,045	N/A
Number of Mortgages (Owners + Renters)	83,360	N/A	83,369	N/A	83,360	N/A	84,680	84,680
Units Associated with Non-Seasoned Rental Mortgages***	91,616	26,996	91,619	70,163	91,616	18,461	92,533	107,113
Units Associated with Seasoned Rental Mortgages****	4,690	909	4,696	3,514	4,690	695	4,737	4,778
Units in Investor-Owned 1-4 Unit Properties:								
\$ UPB (Millions)	\$25,411	\$8,132	\$25,411	\$14,099	\$25,411	\$3,969	\$25,417	N/A
Number of Mortgages	199,900	N/A	199,955	N/A	199,900	N/A	199,997	199,997
Units Associated with Non-Seasoned Rental Mortgages***	217,869	83,328	217,847	134,747	217,869	49,116	217,891	248,499
Units Associated with Seasoned Rental Mortgages****	13,143	3,815	13,224	9,711	13,143	3,058	13,224	13,275
Missing Affordability Data Adjustments								
Option A - Subtract Units with Missing Data from Denominator								
Rental Units in 1-4 Unit Properties:								
Owner-Occupied 2-4 Unit Properties:								
Number of eligible Missing-data Units**	63,935	N/A	N/A	N/A	63,935	N/A	N/A	N/A
Adjusted Number of Units	32,371	N/A	N/A	N/A	32,371	N/A	N/A	N/A
Investor Owned 1-4 Unit Properties:								
Number of eligible Missing-data Units**	130,647	N/A	N/A	N/A	130,647	N/A	N/A	N/A
Adjusted Number of Units	100,365	N/A	N/A	N/A	100,365	N/A	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 81.16c(4)).

*** If Option A is used to adjust for missing income data, 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 1C - HUD

**Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
(C) Multifamily Properties
For Calendar Year 2005**

	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								
Units in 5-50 Unit Properties:								
\$ UPB (Millions)	\$852	\$761	\$857	\$630	\$852	\$521	\$857	N/A
Number of Mortgages	545	N/A	547	N/A	545	N/A	N/A	547
Number of Properties	560	N/A	562	N/A	560	N/A	N/A	562
Number of Units	13,668	13,002	13,876	9,836	13,668	9,951	13,876	15,847
Units in Properties of 51 or more Units:								
\$ UPB (Millions)	\$22,556	\$20,445	\$22,665	\$11,846	\$22,556	\$11,828	\$22,665	N/A
Number of Mortgages	2,238	N/A	2,250	N/A	2,238	N/A	N/A	2,250
Number of Properties	2,193	N/A	2,205	N/A	2,193	N/A	N/A	2,205
Number of Units	437,626	406,831	437,627	241,344	437,626	269,363	437,627	472,454
Missing Affordability Data Adjustments								
Option B - Rental Unit Affordability Estimation Method (numerator and denominator adjustment)								
Units in Multifamily Properties:								
Number of Units with Missing Data	14,263	N/A	N/A	N/A	14,263	N/A	N/A	N/A
Units Where Income Estimation is Not Possible	6,064	N/A	N/A	N/A	6,064	N/A	N/A	N/A
Units Where Income Estimation is Possible	8,199	5,823	N/A	N/A	8,199	2,643	N/A	N/A
10% Cap	45,150	-	N/A	N/A	45,150	-	N/A	N/A
Missing Data Adjustment	3,104	5,823	N/A	N/A	3,104	2,643	N/A	N/A
Multifamily Totals								
Adjusted Number of Units	448,390	425,656	N/A	N/A	448,390	281,957	N/A	N/A
Adjusted UPB	N/A	N/A	N/A	N/A	N/A	\$12,349	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 2005

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)	\$19,590	\$10,189	\$19,590	\$19,788
Number of Units	211,144	114,591	211,144	212,878
Portion of Goal:	16.07%	10.58%	43.30%	
Portion of Total Acquired:				7.02%
<u>Income More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$20,458	\$9,780	\$20,458	\$20,627
Number of Units	182,487	89,679	182,487	184,062
Portion of Goal:	13.89%	8.28%	37.42%	
Portion of Total Acquired:				6.07%
<u>Income More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$59,893	\$26,522	\$11,590	\$60,487
Number of Units	454,113	205,853	94,027	459,260
Portion of Goal:	34.57%	19.01%	19.28%	
Portion of Total Acquired:				15.15%
<u>Income More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$72,032	\$28,616		\$72,959
Number of Units	465,945	188,994		473,259
Portion of Goal:	35.47%	17.46%		
Portion of Total Acquired:				15.61%
<u>Income More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$23,591		\$68,891
Number of Units		139,277		397,806
Portion of Goal:		12.87%		
Portion of Total Acquired:				13.12%
<u>Income More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$58,479		\$248,383
Number of Units		304,999		1,210,693
Portion of Goal:		28.17%		
Portion of Total Acquired:				39.94%
<u>Missing</u>				
\$ UPB (Millions)	\$0	\$5,329	\$0	\$13,456
Number of Units	0	39,189	0	93,149
Portion of Goal:	0.00%	3.62%	0.00%	
Portion of Total Acquired:				3.07%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$171,972	\$162,508	\$51,638	\$504,590
Number of Units	1,313,689	1,082,583	487,658	3,031,105
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 2005

	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)	\$2,688	\$1,611	\$2,688	\$2,695
Number of Units	36,202	23,946	36,202	36,341
Portion of Goal:	31.47%	10.98%	50.75%	
Portion of Total Acquired:				11.05%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$1,740	\$1,011	\$1,740	\$1,745
Number of Units	22,676	13,942	22,676	22,751
Portion of Goal:	19.71%	6.39%	31.79%	
Portion of Total Acquired:				6.92%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$3,822	\$2,085	\$1,196	\$3,830
Number of Units	37,207	21,087	12,452	37,304
Portion of Goal:	32.34%	9.67%	17.46%	
Portion of Total Acquired:				11.35%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$2,547	\$1,281		\$2,552
Number of Units	18,963	9,885		19,014
Portion of Goal:	16.48%	4.53%		
Portion of Total Acquired:				5.78%
<u>Affordable At More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$565		\$1,229
Number of Units		3,895		7,903
Portion of Goal:		1.79%		
Portion of Total Acquired:				2.40%
<u>Affordable At More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$651		\$1,546
Number of Units		4,700		9,806
Portion of Goal:		2.15%		
Portion of Total Acquired:				2.98%
<u>Missing</u>				
\$ UPB (Millions)		\$13,894		\$20,865
Number of Units		140,679		195,665
Portion of Goal:		64.49%		
Portion of Total Acquired:				59.51%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$10,797	\$21,098	\$5,625	\$34,462
Number of Units	115,048	218,134	71,330	328,784
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 2005**

	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)	\$3,857	\$2,611	\$3,848	\$3,857
Number of Units	103,884	72,753	103,754	103,892
Portion of Goal:	24.41%	28.96%	36.80%	
Portion of Total Acquired:				23.01%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$5,729	\$3,169	\$5,722	\$5,729
Number of Units	130,113	73,754	129,975	130,113
Portion of Goal:	30.57%	29.36%	46.10%	
Portion of Total Acquired:				28.82%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$8,485	\$4,275	\$2,586	\$8,485
Number of Units	148,616	74,297	45,585	148,616
Portion of Goal:	34.91%	29.58%	16.17%	
Portion of Total Acquired:				32.92%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$2,687	\$1,351		\$2,687
Number of Units	37,221	18,081		37,221
Portion of Goal:	8.74%	7.20%		
Portion of Total Acquired:				8.24%
<u>Units For Which Rent is Estimated</u>				
\$ UPB (Millions)	\$447	\$152	\$192	\$624
Number of Units	5,823	2,333	2,643	8,199
Portion of Goal:	1.37%	0.93%	0.94%	
Portion of Total Acquired:				1.82%
<u>Affordable At More Than 100% But No More Than 120% Of Median Income</u>				
\$ UPB (Millions)		\$232		\$581
Number of Units		2,772		6,541
Portion of Goal:		1.10%		
Portion of Total Acquired:				1.45%
<u>Affordable At More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$439		\$966
Number of Units		2,856		7,754
Portion of Goal:		1.14%		
Portion of Total Acquired:				1.72%
<u>Missing</u>				
\$ UPB (Millions)		\$247		\$591
Number of Units		4,334		9,168
Portion of Goal:		1.73%		
Portion of Total Acquired:				2.03%
<u>All Income Levels*</u>				
\$ UPB (Millions)	\$21,205	\$12,476	\$12,349	\$23,522
Number of Units**	425,656	251,180	281,957	451,502
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 2005**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
American Indian or Alaskan Native:²				
\$ UPB (Millions)	\$955	\$1,386	\$354	\$2,331
Number of Units	7,059	8,902	3,155	14,291
Portion of Goal:	0.49%	0.68%	0.56%	
Portion of Total Acquired:				0.43%
Asian:²				
\$ UPB (Millions)	\$6,146	\$8,468	\$1,634	\$21,241
Number of Units	36,897	43,531	12,596	102,043
Portion of Goal:	2.58%	3.35%	2.25%	
Portion of Total Acquired:				3.04%
Black or African American:²				
\$ UPB (Millions)	\$9,342	\$12,935	\$3,940	\$20,725
Number of Units	77,380	101,024	40,373	145,902
Portion of Goal:	5.42%	7.77%	7.22%	
Portion of Total Acquired:				4.34%
Native Hawaiian or Other Pacific Islander:²				
\$ UPB (Millions)	\$731	\$1,180	\$230	\$2,208
Number of Units	4,946	7,182	2,024	12,373
Portion of Goal:	0.35%	0.55%	0.36%	
Portion of Total Acquired:				0.37%
White - Hispanic or Latino:³				
\$ UPB (Millions)	\$10,167	\$15,313	\$3,643	\$27,657
Number of Units	76,880	103,482	33,549	173,374
Portion of Goal:	5.38%	7.96%	6.00%	
Portion of Total Acquired:				5.16%
White - Not Hispanic or Latino:				
\$ UPB (Millions)	\$101,284	\$76,298	\$29,393	\$316,036
Number of Units	811,281	549,131	300,117	1,945,310
Portion of Goal:	56.78%	42.22%	53.69%	
Portion of Total Acquired:				57.90%
Two or more minority races:⁴				
\$ UPB (Millions)	\$699	\$975	\$168	\$3,107
Number of Units	4,886	5,527	1,557	16,165
Portion of Goal:	0.34%	0.42%	0.28%	
Portion of Total Acquired:				0.48%
Joint - Either Borrower or Co-borrower are of a minority group:⁵				
\$ UPB (Millions)	\$2,071	\$2,735	\$598	\$6,725
Number of Units	14,794	17,681	5,254	38,978
Portion of Goal:	1.04%	1.36%	0.94%	
Portion of Total Acquired:				1.16%
Information not Provided by Borrower or Co-borrower:⁶				
\$ UPB (Millions)	\$17,223	\$19,719	\$5,306	\$53,873
Number of Units	127,644	132,753	48,778	321,486
Portion of Goal:	8.93%	10.21%	8.73%	
Portion of Total Acquired:				9.57%
Not Applicable:				
\$ UPB (Millions)	\$3,372	\$5,098	\$1,011	\$10,849
Number of Units	28,129	37,769	10,362	75,627
Portion of Goal:	1.97%	2.90%	1.85%	
Portion of Total Acquired:				2.25%
Data Not Provided by Loan Seller:				
\$ UPB (Millions)	\$30,779	\$39,498	\$10,986	\$74,300
Number of Units	238,841	293,735	101,224	514,341
Portion of Goal:	16.72%	22.58%	18.11%	
Portion of Total Acquired:				15.31%
Total:				
\$ UPB (Millions)	\$182,770	\$183,606	\$57,262	\$539,052
Number of Units	1,428,737	1,300,717	558,988	3,359,889
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-borrower 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.

Table 7B

**Distribution Of Freddie Mac's Qualifying Single-Family Mortgage Purchases
By Ethnicity Of Borrower(s) On Loan Application¹
For Calendar Year 2005**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
Borrower and Co-Borrower are Hispanic or Latino:				
\$ UPB (Millions)	\$11,587	\$17,980	\$4,329	\$29,007
Number of Units	88,291	123,715	40,114	188,728
Portion of Goal:	6.18%	9.51%	7.18%	
Portion of Total Acquired:				5.62%
Borrower and Co-Borrower are not Hispanic or Latino:				
\$ UPB (Millions)	\$101,338	\$80,838	\$30,058	\$314,873
Number of Units	805,901	573,698	304,165	1,920,714
Portion of Goal:	56.41%	44.11%	54.41%	
Portion of Total Acquired:				57.17%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:³				
\$ UPB (Millions)	\$2,024	\$2,808	\$540	\$7,905
Number of Units	15,129	18,312	5,090	45,495
Portion of Goal:	1.06%	1.41%	0.91%	
Portion of Total Acquired:				1.35%
Information not Provided by Borrower or Co-borrower:³				
\$ UPB (Millions)	\$25,025	\$30,335	\$7,963	\$75,822
Number of Units	190,536	213,285	74,347	474,452
Portion of Goal:	13.34%	16.40%	13.30%	
Portion of Total Acquired:				14.12%
Not Applicable:				
\$ UPB (Millions)	\$11,964	\$12,722	\$3,369	\$37,941
Number of Units	88,615	82,970	33,331	222,648
Portion of Goal:	6.20%	6.38%	5.96%	
Portion of Total Acquired:				6.63%
Data Not Provided by Loan Seller:				
\$ UPB (Millions)	\$30,831	\$38,922	\$11,003	\$73,504
Number of Units	240,264	288,736	101,942	507,853
Portion of Goal:	16.82%	22.20%	18.24%	
Portion of Total Acquired:				15.12%
Total:				
\$ UPB (Millions)	\$182,770	\$183,606	\$57,262	\$539,052
Number of Units	1,428,737	1,300,717	558,988	3,359,889
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.

Table 8

**Freddie Mac's Special Affordable Housing Goal
For Calendar Year 2005**

<u>Property Type</u>	<u>Units Affordable To Low-Income Families (But Not Very Low-Income) In Low-Income Areas</u>	<u>Units Affordable To Very Low-Income Families Which Are In Low-Income Areas</u>	<u>Units Affordable To Very Low-Income Families Which Are Not In Low-Income Areas</u>	<u>Low-Income Units in Mixed-Income / Low-Income Housing Tax Credit Projects*</u>
Single-Family Owner-Occupied 1-Unit Property:				
\$ UPB (Millions)	\$10,999	\$9,677	\$29,790	
Number of Units	86,774	101,836	281,905	
Single-Family Owner-Occupied Units in 2-4 Unit Property:				
\$ UPB (Millions)	\$590	\$368	\$213	
Number of Units	7,253	6,265	3,625	
Single-Family Rental Units in 2-4 Owner-Occupied Property:				
\$ UPB (Millions)	\$417	\$601	\$637	
Number of Units	4,118	7,498	7,540	
Single-Family Rental Investor- Owned 1-4 Unit Property:				
\$ UPB (Millions)	\$779	\$1,062	\$2,128	
Number of Units	8,333	18,084	25,756	
Multifamily Rental:				
\$ UPB (Millions)	\$1,929	\$3,327	\$5,725	\$10,113
Number of Units	32,930	89,614	151,494	253,961
Total:				
\$ UPB (Millions)	\$14,714	\$15,036	\$38,493	\$10,113
Number of Units	139,408	223,298	470,319	253,961

* 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 2005**

	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	267,627	\$41,538	21.77%	27.75%
First-Time Homebuyer Under Special Program(s)	<u>15,756</u>	<u>\$2,077</u>	<u>1.28%</u>	<u>1.63%</u>
First-Time Homebuyer Subtotal	283,383	\$43,615	23.05%	29.38%
Repeat Home Buyer	681,105	\$118,366	55.40%	70.62%
Home Buyer Information Missing	<u>264,991</u>	<u>\$31,450</u>	<u>21.55%</u>	
Owner-Occupied Purchase Mortgages Subtotal:	1,229,479	\$193,430	<u>100.00%</u>	<u>100.00%</u>
Non-Owner-Occupied Purchase Mortgages**				
Refinance Mortgages (Excluding Second Homes)	112,556	\$14,314		
Second Homes (Purchase and Refinance)	1,901,142	\$305,136		
Second Mortgages (Not FHA Title 1)	145,604	\$23,964		
	<u>66,604</u>	<u>\$1,972</u>		
Total Conventional	<u>3,455,385</u>	<u>\$538,818</u>		
Nonconventional Mortgages				
FHA Title 1-Second Mortgages	0	\$0		
FHA Title 2-HECMs	0	\$0		
Other FHA-Insured or VA Guaranteed	514	\$61		
RHS / FmHA	2,032	\$173		
Total Nonconventional	<u>2,546</u>	<u>\$235</u>		
Total Single-Family Mortgages	<u>3,457,931</u>	<u>\$539,052</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 2005**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
All Male:				
\$ UPB (Millions)	\$49,158	\$45,528	\$15,975	\$122,537
Number of Units	392,038	334,391	159,226	796,000
All Female:				
\$ UPB (Millions)	\$46,620	\$36,046	\$17,725	\$91,684
Number of Units	380,399	271,986	178,016	634,859
Male And Female:				
\$ UPB (Millions)	\$49,244	\$56,269	\$11,021	\$225,245
Number of Units	369,836	366,686	107,120	1,281,567
Not Provided:				
\$ UPB (Millions)	\$33,307	\$41,285	\$11,356	\$85,630
Number of Units	258,943	302,216	105,441	575,256
Not Applicable:				
\$ UPB (Millions)	\$2,080	\$1,588	\$569	\$6,529
Number of Units	13,688	9,434	4,602	34,419
Missing:				
\$ UPB (Millions)	\$2,360	\$2,889	\$616	\$7,426
Number of Units	13,833	16,004	4,583	37,789
Total:				
\$ UPB (Millions)	\$182,770	\$183,606	\$57,262	\$539,052
Number of Units	1,428,737	1,300,717	558,988	3,359,889

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

All Male	27.44%	25.71%	28.48%	23.69%
All Female	26.62%	20.91%	31.85%	18.90%
Female And Male	25.89%	28.19%	19.16%	38.14%
Not Provided	18.12%	23.23%	18.86%	17.12%
Not Applicable	0.96%	0.73%	0.82%	1.02%
Missing	0.97%	1.23%	0.82%	1.12%
Total	100.00%	100.00%	100.00%	100.00%

Table 11

**Distribution Of Freddie Mac's Qualifying
Single-Family Owner-Occupied Mortgage Purchases*
By Minority Concentration of the Census Tract
For Calendar Year 2005
(Dwelling Units)**

Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	463,363	157,722	150,186	1,091,195
10% <= Minority < 20%	267,790	107,456	86,833	658,084
20% <= Minority < 30%	155,613	82,564	52,440	376,548
30% <= Minority < 50%	170,749	277,908	65,933	383,464
50% <= Minority < 80%	141,992	254,312	67,424	299,117
80% <= Minority <= 100%	114,043	202,334	64,794	222,173
Tract Missing / Unable to Classify	139	287	49	525
Total:	1,313,689	1,082,583	487,658	3,031,105

* 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 2005
(Dwelling Units)**

Single-Family Rental*				
Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	29,545	16,510	17,487	61,103
10% <= Minority < 20%	22,841	18,401	12,405	52,623
20% <= Minority < 30%	14,343	15,523	7,967	36,601
30% <= Minority < 50%	17,268	42,334	10,533	48,745
50% <= Minority < 80%	15,061	51,345	10,556	53,719
80% <= Minority < 100%	15,952	73,969	12,368	75,868
Tract Missing / Unable to Classify	38	52	12	127
Total:	115,048	218,134	71,330	328,784

Multifamily Rental				
Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	50,212	7,674	32,688	52,835
10% <= Minority < 20%	91,704	18,084	56,484	94,946
20% <= Minority < 30%	73,858	20,846	44,086	81,096
30% <= Minority < 50%	108,649	100,199	68,536	114,949
50% <= Minority < 80%	58,707	59,042	42,988	62,187
80% <= Minority <= 100%	42,527	45,336	37,176	45,489
Tract Missing / Unable to Classify	0	0	0	0
Total:	425,656	251,180	281,957	451,502

* 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 2005
(Dwelling Units)

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
<u>Income <= 50% of MSA Median Income:</u>				
Minority < 10%	75,389	21,092	75,389	75,996
10% <= Minority < 30%	63,767	24,701	63,767	64,346
30% <= Minority < 50%	26,700	24,485	26,700	26,917
50% <= Minority < 80%	23,242	22,624	23,242	23,425
80% <= Minority <= 100%	22,017	21,683	22,017	22,165
Tract Missing / Unable to Classify	29	7	29	29
Subtotal:	211,144	114,591	211,144	212,878
<u>50% < Income <= 60% of MSA Median Income:</u>				
Minority < 10%	65,402	15,276	65,402	65,968
10% <= Minority < 30%	57,685	18,449	57,685	58,210
30% <= Minority < 50%	23,497	21,109	23,497	23,703
50% <= Minority < 80%	19,925	19,212	19,925	20,081
80% <= Minority <= 100%	15,958	15,628	15,958	16,079
Tract Missing / Unable to Classify	20	5	20	20
Subtotal:	182,487	89,679	182,487	184,062
<u>60% < Income <= 80% of MSA Median Income:</u>				
Minority < 10%	158,789	31,108	9,395	160,615
10% <= Minority < 30%	147,081	38,990	17,820	148,764
30% <= Minority < 50%	59,945	51,395	15,736	60,664
50% <= Minority < 80%	49,503	46,750	24,257	50,060
80% <= Minority <= 100%	38,751	37,593	26,818	39,092
Tract Missing / Unable to Classify	44	17	0	45
Subtotal:	454,113	205,853	94,027	459,260
<u>80% < Income <= 100% of MSA Median Income:</u>				
Minority < 10%	163,782	26,499		166,414
10% <= Minority < 30%	154,870	32,654		157,488
30% <= Minority < 50%	60,607	48,996		61,539
50% <= Minority < 80%	49,322	45,135		50,043
80% <= Minority <= 100%	37,317	35,689		37,727
Tract Missing / Unable to Classify	46	21		48
Subtotal:	465,945	188,994		473,259
<u>100% < Income <= 120% of MSA Median Income:</u>				
Minority < 10%		19,083		143,607
10% <= Minority < 30%		22,918		135,805
30% <= Minority < 50%		36,792		50,183
50% <= Minority < 80%		33,833		39,415
80% <= Minority < 100%		26,625		28,745
Tract Missing / Unable to Classify		27		51
Subtotal:		139,277		397,806
<u>120% of MSA Median Income < Income:</u>				
Minority < 10%		40,087		450,299
10% <= Minority < 30%		45,879		438,687
30% <= Minority < 50%		84,962		146,852
50% <= Minority < 80%		76,878		104,818
80% <= Minority <= 100%		56,983		69,715
Tract Missing / Unable to Classify		209		322
Subtotal:		304,999		1,210,693
Borrower Income Missing		39,189		93,149
Total:	1,313,689	1,082,583	487,658	3,031,105

* 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 2005
(Dwelling Units)**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Alabama	21,509	12,630	9,640	40,242
Alaska	3,728	2,751	1,458	7,432
Arizona	62,825	57,281	27,924	141,545
Arkansas	8,721	5,164	4,108	18,215
California	154,368	277,387	51,880	450,883
Colorado	39,333	25,368	17,497	79,249
Connecticut	22,609	17,386	10,408	42,550
Delaware	7,023	4,772	3,361	13,619
Florida	127,686	129,159	45,267	313,303
Georgia	68,052	51,635	35,891	120,246
Hawaii	4,015	8,788	1,280	13,060
Idaho	9,714	6,328	3,696	21,638
Illinois	95,004	78,907	37,579	193,673
Indiana	43,922	20,559	24,414	73,657
Iowa	16,683	6,956	8,131	29,650
Kansas	14,811	6,471	7,585	28,667
Kentucky	21,839	14,649	11,477	42,384
Louisiana	13,214	10,072	6,083	26,976
Maine	5,806	3,558	1,969	13,555
Maryland	68,695	60,248	32,859	110,558
Massachusetts	42,929	34,740	17,675	89,238
Michigan	83,902	48,548	40,949	148,171
Minnesota	49,848	25,733	22,068	87,366
Mississippi	6,795	5,633	2,867	13,240
Missouri	42,036	26,878	22,140	77,326
Montana	4,271	2,806	1,705	10,378
Nebraska	11,052	3,141	6,103	18,764
Nevada	32,827	29,508	11,887	65,840
New Hampshire	9,841	6,397	3,591	20,220
New Jersey	41,886	40,289	13,103	110,051
New Mexico	9,341	11,563	4,514	21,031
New York	72,885	76,247	32,364	168,333
North Carolina	51,271	33,495	26,406	99,225
North Dakota	3,288	1,185	1,775	5,754
Ohio	82,497	45,774	45,744	143,524
Oklahoma	17,749	11,583	10,936	31,323
Oregon	31,436	20,012	13,923	61,011
Pennsylvania	60,762	34,218	27,614	118,776
Rhode Island	7,766	7,204	3,197	17,358
South Carolina	22,127	13,451	9,770	44,703
South Dakota	3,043	1,308	1,294	7,178
Tennessee	30,414	19,513	14,554	58,605
Texas	135,697	106,398	76,356	237,181
Utah	20,989	11,446	10,463	39,065
Vermont	3,284	1,931	1,176	7,380
Virginia	56,131	48,437	23,890	103,218
Washington	54,600	39,171	24,931	108,158
West Virginia	4,624	4,413	2,362	10,381
Wisconsin	40,900	20,810	19,300	76,483
Wyoming	2,904	1,427	1,310	5,831
District of Columbia	5,408	7,030	3,842	8,468
Guam	63	214	13	215
Puerto Rico	2,264	11,269	615	18,420
Virgin Islands	4	56	1	68
Other Territories	0	0	0	0
Total*:	1,854,393	1,551,897	840,945	3,811,391

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