

Table 1
Summary of Fannie Mae's Mortgage Purchases
For Calendar Year 2004

	Total Mortgages Eligible To Qualify As Low- and Moderate-Income* Purchases*	Low- And Moderate-Income Purchases*	Total Mortgages Eligible To Qualify As Geographically Targeted*	Geographically Targeted Purchases*	Total Mortgages Eligible To Qualify As Special Affordable* Purchases*	Special Affordable Purchases*	All Mortgage Purchases	
							Adjusted*	Not Adjusted
Purchases of Single-Family Mortgages								
Owner-Occupied 1 Unit Properties:								
UPB (\$ million)	\$504,757	\$181,257	\$503,664	\$130,595	\$504,757	\$55,360	\$601,028	N/A
Number of Mortgages	3,156,302	N/A	3,151,877	N/A	3,156,302	N/A	N/A	3,945,356
Number of Units	3,156,302	1,414,915	3,151,877	905,872	3,156,302	525,066	3,827,683	3,945,356
Owner-Occupied 2-4 Unit Properties:								
UPB (\$ million)	\$14,576	\$6,611	\$14,465	\$9,021	\$14,576	\$3,228	\$19,661	N/A
Number of Mortgages	66,343	N/A	65,919	N/A	66,343	N/A	N/A	96,087
Number of Units	149,845	77,902	148,956	95,198	149,845	43,140	203,199	218,093
Investor-Owned 1-4 Unit Properties:								
UPB (\$ million)	\$30,362	\$17,753	\$30,457	\$13,302	\$30,362	\$8,446	\$34,563	N/A
Number of Mortgages	240,853	N/A	242,586	N/A	240,853	N/A	N/A	282,896
Number of Units	319,371	216,144	321,814	160,169	319,371	127,170	364,924	378,370
Adjustments to Number of Units for:								
Missing data	127,645	N/A	N/A	N/A	127,645	N/A	N/A	N/A
Bonuses	N/A	0	N/A	0	N/A	0	N/A	N/A
Single-Family Totals:								
UPB (\$ million)	\$549,695	\$205,620	\$548,586	\$152,918	\$549,695	\$67,035	\$655,252	N/A
Number of Mortgages	3,463,497	N/A	3,460,382	N/A	3,463,497	N/A	N/A	4,324,339
Number of Units (adjusted)	3,497,872	1,708,961	3,622,647	1,161,239	3,497,872	695,377	4,395,806	4,541,819
Purchases of Multifamily Mortgages								
Multifamily 5-50 Unit Properties:								
UPB (\$ million)	\$2,187	\$1,584	\$2,619	\$1,498	\$2,187	\$866	\$2,619	N/A
Number of Properties	2,003	N/A	2,466	N/A	2,003	N/A	N/A	2,466
Number of Units	44,837	37,826	54,676	33,869	44,837	22,978	54,676	54,676
Multifamily > 50 Unit Properties:								
UPB (\$ million)	\$15,860	\$12,513	\$16,675	\$6,675	\$15,860	\$6,191	\$16,675	N/A
Number of Properties	1,956	N/A	2,096	N/A	1,956	N/A	N/A	2,096
Number of Units	369,647	336,384	384,449	163,949	369,647	204,388	384,449	384,449
Adjustments to number of units for:								
Missing data	21,956	17,613	N/A	N/A	21,956	7,095	N/A	N/A
Bonuses	N/A	0	N/A	0	N/A	0	N/A	N/A
Multifamily Totals:								
UPB (\$ million)	\$18,046	\$14,098	\$19,295	\$8,173	\$18,046	\$7,057	\$19,295	N/A
Number of Properties	3,959	N/A	4,562	N/A	3,959	N/A	N/A	4,562
Number of Units (adjusted)	436,440	391,823	439,125	197,818	436,440	234,461	439,125	439,125
Total Purchases of Single-Family and Multifamily Mortgages								
Fannie Mae's Goal Performance Percentages								
Base		53.40%		33.46%		23.63%		
Total including bonuses		53.40%		33.46%		23.63%		
Multifamily Special Affordable UPB**						\$7.31 billion		
Fannie Mae's Goals:		50.00%		31.00%		20.00%		
Multifamily Minimum Requirement:						\$2.85 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.

** For this purpose, UPB is adjusted for missing data.

Table 1A

**Distribution of Fannie Mae's Mortgage Purchases By Unit Type and Housing Goal Status
For Calendar Year 2004**

	Total Mortgages Eligible To Qualify As Low- and Moder- ate-Income*	Low- And Moderate- Income Purchases*	Total Mortgages Eligible To Qualify As Geographically Targeted*	Geographically Targeted Purchases*	Total Mortgages Eligible To Qualify As Special Affordable*	Special Affordable Purchases*	All Mortgage Purchases	
							Adjusted*	Not Adjusted
Purchases of Single-Family Mortgages								
<u>Owner-Occupied 1 Unit Properties:</u>								
UPB (\$ Millions)	\$504,757	\$181,257	\$503,664	\$130,595	\$504,757	\$55,360	\$601,028	N/A
Number of Mortgages	3,156,302	N/A	3,151,877	N/A	3,156,302	N/A	N/A	3,945,356
Number of Units	3,156,302	1,414,915	3,151,877	905,872	3,156,302	525,066	3,827,683	3,945,356
<u>Owner-Occupied 2-4 Unit Properties:</u>								
UPB (\$ Millions)	\$14,576	\$6,611	\$14,465	\$9,021	\$14,576	\$3,228	\$19,661	N/A
Number of Mortgages	66,343	N/A	65,919	N/A	66,343	N/A	N/A	96,087
Number of Owner-Occupied Units	66,408	28,848	65,919	41,391	66,408	13,615	89,564	96,087
Number of Rental Units	83,437	49,054	83,037	53,808	83,437	29,526	113,635	122,006
<u>Investor-Owned 1-4 Unit Properties:</u>								
UPB (\$ Millions)	\$30,362	\$17,753	\$30,457	\$13,302	\$30,362	\$8,446	\$34,563	N/A
Number of Mortgages	240,853	N/A	242,586	N/A	240,853	N/A	N/A	282,896
Number of Units	319,371	216,144	321,814	160,169	319,371	127,170	364,924	378,370
<u>Total Single-Family:</u>								
UPB (\$ Millions)	\$549,695	\$205,620	\$548,586	\$152,918	\$549,695	\$67,035	\$655,252	N/A
Number of Mortgages	3,463,497	N/A	3,460,382	N/A	3,463,497	N/A	N/A	4,324,339
Number of Units	3,625,518	1,708,961	3,622,647	1,161,239	3,625,518	695,377	4,395,806	4,541,819
Purchases of Multifamily Mortgages								
<u>Properties of 5-50 Units</u>								
UPB (\$ Millions)	\$2,187	\$1,584	\$2,619	\$1,498	\$2,187	\$866	\$2,619	N/A
Number of Mortgages	1,986	N/A	2,426	N/A	1,986	N/A	N/A	2,426
Number of Properties	2,003	N/A	2,466	N/A	2,003	N/A	N/A	2,466
Number of Units	44,837	37,826	54,676	33,869	44,837	22,978	54,676	54,676
<u>Properties of 51 or More Units</u>								
UPB (\$ Millions)	\$15,860	\$12,513	\$16,675	\$6,675	\$15,860	\$6,191	\$16,675	N/A
Number of Mortgages	1,949	N/A	2,081	N/A	1,949	N/A	N/A	2,081
Number of Properties	1,956	N/A	2,096	N/A	1,956	N/A	N/A	2,096
Number of Units	369,647	336,384	384,449	163,949	369,647	204,388	384,449	384,449
Total Purchases of Single-Family and Multifamily Mortgages								
UPB (\$ Millions)	\$567,742	\$219,718	\$567,881	\$161,092	\$567,742	\$74,092	\$674,547	N/A
Number of Units	4,040,002	2,083,171	4,061,772	1,359,058	4,040,002	922,743	4,834,931	4,980,944

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

All figures in this table are unadjusted for missing data or bonus points.

* Adjusted for REMIC weights and participations (consistent with 24 CFR 81.16(c)(4))

Table 1B

**Missing Data Adjustments Including Rent Estimation*
For Calendar Year 2004**

	Total Mortgages Eligible To Qualify As Low- and Moder- ate-Income	Low- And Moderate- Income Purchases	Total Mortgages Eligible To Qualify As Special Affordable	Special Affordable Purchases
Purchases of Single-Family Mortgages				
<u>Owner-Occupied Units in 1-4 Unit Properties:</u>				
Number of Eligible Missing-data Units**	46,998	N/A	46,998	N/A
1% Cap	32,227	N/A	32,227	N/A
Adjusted Number of Units	3,190,482	N/A	3,190,482	N/A
<u>Rental Units in Owner-Occ. 2-4 Unit Properties::</u>				
Number of Units with Missing Data	22,189	N/A	22,189	N/A
Adjusted Number of Units	61,248	N/A	61,248	N/A
<u>Units in Investor-Owned 1-4 Unit Properties:</u>				
Number of Units with Missing Data	73,229	N/A	73,229	N/A
Adjusted Number of Units	246,142	N/A	246,142	N/A
<u>Total Single-Family Units:</u>				
Adjusted Number of Units	3,497,872	N/A	3,497,872	N/A
Purchases of Multifamily Mortgages				
<u>Units in Multifamily Properties</u>				
Number of Units with Missing Data	24,571	N/A	24,571	N/A
Units Where Rent Estimation is Not Possible	0	N/A	0	N/A
Units Where Rent Estimation is Possible	24,571	19,710	24,571	7,940
Of which: Units in 5-50 unit properties	9,823	8,666	9,823	4,957
Units in 51+ unit properties	14,748	11,044	14,748	2,982
5% Cap	21,956	17,613	21,956	7,095
Missing data adjustment	--	17,613	--	7,095
<u>Apportionment of adjustment by property size</u>				
<u>Units in properties with 5-50 units:</u>				
Applicable portion of missing data adjustment	--	8,666	--	4,957
Adjusted Number of Units	--	46,492	--	27,935
Adjusted UPB	N/A	N/A	N/A	\$1,053
<u>Units in properties with more than 50 units:</u>				
Applicable portion of missing data adjustment	--	8,946	--	2,137
Adjusted Number of Units	--	345,330	--	206,525
Adjusted UPB	N/A	N/A	N/A	\$6,256
<u>Multifamily totals</u>				
Adjusted Number of Units	436,440	391,823	436,440	234,461
Adjusted UPB	N/A	N/A	N/A	\$7,309

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

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

Table 2

Distribution Of Owner-Occupied Units*
Financed By Single-Family Mortgages Purchased By Fannie Mae
By Income Class Of Mortgagor(s)
For Calendar Year 2004

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
Income No More Than 50% of Median Income				
\$ UPB (Millions)	\$26,200	\$10,633	\$26,076	\$29,945
Number of Units	276,785	118,273	275,204	328,767
Portion of Goal:	19.17%	12.49%	51.09%	
Portion of Total Acquired:				8.13%
Income More Than 50% But No More Than 60% of Median Income				
\$ UPB (Millions)	\$22,303	\$7,907	\$22,231	\$26,214
Number of Units	199,474	73,643	198,725	244,500
Portion of Goal:	13.82%	7.77%	36.89%	
Portion of Total Acquired:				6.05%
Income More Than 60% But No More Than 80% of Median Income				
\$ UPB (Millions)	\$62,310	\$19,996	\$7,966	\$73,811
Number of Units	480,138	160,665	64,752	594,554
Portion of Goal:	33.26%	16.96%	12.02%	
Portion of Total Acquired:				14.71%
Income More Than 80% But No More Than 100% of Median Income				
\$ UPB (Millions)	\$72,693	\$20,926		\$85,886
Number of Units	487,367	146,805		602,527
Portion of Goal:	33.76%	15.50%		
Portion of Total Acquired:				14.91%
Income More Than 100% But No More Than 120% of Median Income				
\$ UPB (Millions)		\$18,424		\$82,277
Number of Units		118,094		522,087
Portion of Goal:		12.47%		
Portion of Total Acquired:				12.92%
Income More Than 120% of Median Income				
\$ UPB (Millions)		\$51,778		\$284,656
Number of Units		292,180		1,526,447
Portion of Goal:		30.84%		
Portion of Total Acquired:				37.77%
Missing				
\$ UPB (Millions)		\$4,948		\$27,125
Number of Units		37,602		222,561
Portion of Goal:		3.97%		
Portion of Total Acquired:				5.51%
All Income Levels**				
\$ UPB (Millions)	\$183,505	\$134,612	\$56,273	\$609,913
Number of Units	1,443,763	947,263	538,681	4,041,443
Portion of Goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

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

** Includes missing.

Table 3
Distribution Of Rental Units*
Financed By Single-Family Mortgages Purchased By Fannie Mae
By Affordability of Rent
For Calendar Year 2004

	<u>Qualifying Low- and Moderate-Income Purchases</u>	<u>Qualifying Geographically Targeted Purchases</u>	<u>Qualifying Special Affordable Purchases</u>	<u>Total Mortgages Acquired</u>
<u>Affordable At No More Than 50% of Median Income</u>				
\$ UPB (Millions)	\$4,470	\$2,431	\$4,450	\$4,518
Number of Units	73,467	44,638	72,851	74,278
Portion of Goal:	27.70%	20.86%	46.49%	
Portion of Total Acquired:				14.84%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$4,006	\$2,166	\$3,987	\$4,029
Number of Units	57,652	32,259	57,153	58,065
Portion of Goal:	21.74%	15.08%	36.47%	
Portion of Total Acquired:				11.60%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$8,160	\$4,011	\$2,325	\$8,188
Number of Units	88,272	45,030	26,692	88,739
Portion of Goal:	33.29%	21.04%	17.03%	
Portion of Total Acquired:				17.73%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$5,479	\$2,388		\$5,495
Number of Units	45,807	21,439		46,040
Portion of Goal:	17.27%	10.02%		
Portion of Total Acquired:				9.20%
<u>Affordable At More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$1,273		\$2,954
Number of Units		10,014		21,314
Portion of Goal:		4.68%		
Portion of Total Acquired:				4.26%
<u>Affordable At More Than 120% Of Median Income</u>				
\$ UPB (Millions)		\$1,309		\$3,209
Number of Units		9,682		20,876
Portion of Goal:		4.52%		
Portion of Total Acquired:				4.17%
<u>Missing</u>				
\$ UPB (Millions)		\$4,728		\$16,947
Number of Units		50,913		191,064
Portion of Goal:		23.79%		
Portion of Total Acquired:				38.18%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$22,115	\$18,306	\$10,762	\$45,340
Number of Units	265,198	213,977	156,696	500,376
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 Fannie Mae
By Affordability Of Rent
For Calendar Year 2004

	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)	\$1,813	\$907	\$1,813	\$1,813
Number of Units	72,520	39,518	72,520	72,520
Portion of Goal:	19.38%	19.98%	31.90%	
Portion of Total Acquired:				16.51%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$3,411	\$1,463	\$3,411	\$3,411
Number of Units	108,558	49,272	108,558	108,558
Portion of Goal:	29.01%	24.91%	47.75%	
Portion of Total Acquired:				24.72%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$5,679	\$2,335	\$1,833	\$5,679
Number of Units	135,055	54,580	46,288	135,055
Portion of Goal:	36.09%	27.59%	20.36%	
Portion of Total Acquired:				30.76%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$3,194	\$1,369		\$3,194
Number of Units	58,077	26,022		58,077
Portion of Goal:	15.52%	13.15%		
Portion of Total Acquired:				13.23%
<u>Affordable At More Than 100% But No More Than 120% Of Median Income</u>				
\$ UPB (Millions)		\$446		\$1,102
Number of Units		6,360		15,673
Portion of Goal:		3.22%		
Portion of Total Acquired:				3.57%
<u>Affordable At More Than 120% Of Median Income</u>				
\$ UPB (Millions)		\$1,217		\$2,847
Number of Units		12,307		24,601
Portion of Goal:		6.22%		
Portion of Total Acquired:				5.60%
<u>Missing</u>				
\$ UPB (Millions)		\$436		\$1,248
Number of Units		9,759		24,641
Portion of Goal:		4.93%		
Portion of Total Acquired:				5.61%
<u>All Income Levels*</u>				
\$ UPB (Millions)	\$14,098	\$8,173	\$7,057	\$19,295
Number of Units	374,210	197,818	227,366	439,125
Portion of Goal:	100%	100%	100%	
Portion of Total Acquired:				100.00%

* Includes missing.

Table 7a - Race¹

**Distribution Of Fannie Mae's Qualifying Single-Family Mortgage Purchases
By Race Of Borrower(s) On Loan Application
For Calendar Year 2004**

	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
American Indian or Alaskan Native				
\$ UPB (Millions)	\$1,274	\$1,315	\$522	\$3,666
Number of Units	10,510	9,735	5,116	26,465
Portion of goal:	0.61%	0.84%	0.74%	
Portion of Total Acquired:				0.58%
Asian				
\$ UPB (Millions)	\$9,828	\$10,564	\$2,696	\$31,493
Number of Units	63,024	59,479	22,010	170,503
Portion of goal:	3.69%	5.12%	3.17%	
Portion of Total Acquired:				3.75%
Black or African American				
\$ UPB (Millions)	\$10,446	\$10,312	\$4,646	\$30,249
Number of Units	95,067	90,342	51,499	252,741
Portion of goal:	5.56%	7.78%	7.41%	
Portion of Total Acquired:				5.56%
Native Hawaiian or Other Pacific Islander				
\$ UPB (Millions)	\$1,540	\$1,828	\$567	\$4,205
Number of Units	11,848	13,149	5,332	28,046
Portion of goal:	0.69%	1.13%	0.77%	
Portion of Total Acquired:				0.62%
White - Hispanic or Latino				
\$ UPB (Millions)	\$11,053	\$12,859	\$4,146	\$35,214
Number of Units	88,094	93,923	39,793	249,909
Portion of goal:	5.15%	8.09%	5.72%	
Portion of Total Acquired:				5.50%
White - Not Hispanic or Latino				
\$ UPB (Millions)	\$124,296	\$74,408	\$39,915	\$380,103
Number of Units	1,063,992	589,422	426,304	2,634,664
Portion of goal:	62.26%	50.76%	61.31%	
Portion of Total Acquired:				58.01%
Two or more minority races				
\$ UPB (Millions)	\$140	\$137	\$45	\$385
Number of Units	1,101	933	435	2,454
Portion of goal:	0.06%	0.08%	0.06%	
Portion of Total Acquired:				0.05%
Joint (white/minority race)²				
\$ UPB (Millions)	\$1,544	\$1,806	\$373	\$7,026
Number of Units	11,280	11,215	3,540	40,987
Portion of goal:	0.66%	0.97%	0.51%	
Portion of Total Acquired:				0.90%
Information not Provided by Borrower or Co-borrower:³				
\$ UPB (Millions)	\$26,452	\$22,925	\$8,158	\$94,635
Number of Units	209,609	165,589	80,800	632,001
Portion of goal:	12.27%	14.26%	11.62%	
Portion of Total Acquired:				13.92%
Not Applicable:				
\$ UPB (Millions)	\$10,360	\$9,968	\$3,268	\$36,850
Number of Units	81,912	73,518	31,928	256,409
Portion of goal:	4.79%	6.33%	4.59%	
Portion of Total Acquired:				5.65%
Data Not Provided by Loan Seller:				
\$ UPB (Millions)	\$8,686	\$6,795	\$2,698	\$31,426
Number of Units	72,524	53,934	28,620	247,640
Portion of goal:	4.24%	4.64%	4.12%	
Portion of Total Acquired:				5.45%
Total:				
\$ UPB (Millions)	\$205,620	\$152,918	\$67,035	\$655,252
Number of Units	1,708,961	1,161,239	695,377	4,541,819
Portion of goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

¹ Borrower and co-borrower of two different minority groups are placed in the race of the borrower.

² Joint means white and minority group for borrower and co-borrower in any order. Borrowers selecting white and one minority are placed in the minority race category.

³ Includes mortgages with whose race information is not provided in mail, internet, or telephone application.

Table 7b

**Distribution Of Fannie Mae's Qualifying Single-Family Mortgage Purchases
By Ethnicity Of Borrower(s) On Loan Application
For Calendar Year 2004**

	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
Hispanic or Latino				
\$ UPB (Millions)	\$17,003	\$20,710	\$6,676	\$52,330
Number of Units	136,304	152,700	63,850	381,139
Portion of goal:	7.98%	13.15%	9.18%	
Portion of Total Acquired:				8.39%
Not Hispanic or Latino				
\$ UPB (Millions)	\$122,294	\$79,186	\$40,134	\$366,007
Number of Units	1,023,103	607,626	419,246	2,501,367
Portion of goal:	59.87%	52.33%	60.29%	
Portion of Total Acquired:				55.07%
Joint¹				
\$ UPB (Millions)	\$1,321	\$1,529	\$320	\$6,050
Number of Units	9,836	9,861	3,072	36,633
Portion of goal:	0.58%	0.85%	0.44%	
Portion of Total Acquired:				0.81%
Information not Provided by Borrower or Co-borrower:²				
\$ UPB (Millions)	\$37,233	\$29,666	\$11,437	\$126,548
Number of Units	300,962	219,510	116,459	847,294
Portion of goal:	17.61%	18.90%	16.75%	
Portion of Total Acquired:				18.66%
Not Applicable:				
\$ UPB (Millions)	\$20,176	\$15,267	\$6,145	\$74,775
Number of Units	174,838	118,381	67,539	538,494
Portion of goal:	10.23%	10.19%	9.71%	
Portion of Total Acquired:				11.86%
Data Not Provided by Loan Seller:				
\$ UPB (Millions)	\$7,594	\$6,560	\$2,323	\$29,543
Number of Units	63,918	53,162	25,211	236,892
Portion of goal:	3.74%	4.58%	3.63%	
Portion of Total Acquired:				5.22%
Total:				
\$ UPB (Millions)	\$205,620	\$152,918	\$67,035	\$655,252
Number of Units	1,708,961	1,161,239	695,377	4,541,819
Portion of goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

¹ Joint means Hispanic or Latino ethnicity and not Hispanic or Latino ethnicity for borrower and co-borrower in any order.

² Includes mortgages with whose race information is not provided in mail, internet, or telephone application.

Table 8

**Fannie Mae's Special Affordable Housing Goal
For Calendar Year 2004**

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)	\$7,614	\$8,149	\$39,597	
Number of Units	60,383	85,643	379,041	
Single-Family Owner-Occupied Units in 2-4 Unit Property:				
\$ UPB (Millions)	\$352	\$280	\$280	
Number of Units	4,370	4,681	4,564	
Single-Family Rental Units in 2-4 Owner Occupied Property:				
\$ UPB (Millions)	\$697	\$751	\$867	
Number of Units	7,300	10,601	11,625	
Single-Family Rental Investor- Owned 1-4 Unit Property:				
\$ UPB (Millions)	\$1,628	\$2,181	\$4,637	
Number of Units	19,392	40,811	66,968	
Multifamily Rental:				
\$ UPB (Millions)	\$1,347	\$1,268	\$3,957	\$616
Number of Units	30,601	50,913	130,165	18,999
Total:				
\$ UPB (Millions)	\$11,638	\$12,629	\$49,338	\$616
Number of Units	122,045	192,647	592,363	18,999

* 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 Fannie Mae's Single-Family Mortgage Purchases
For First-Time Homebuyers* Relative To Total Mortgages Acquired
For Calendar Year 2004**

	<u>Number of Mortgages</u>	<u>\$ UPB (Millions)</u>	<u>Percentage of Owner-Occupied Purchase Mortgages</u>	
			<u>All</u>	<u>Excluding Missing Data</u>
CONVENTIONAL MORTGAGE:				
Owner-Occupied Purchase Mortgage**				
First-Time Homebuyers Under Standard Program	266,137	\$41,048	18.27%	19.42%
First-Time Homebuyers Under Special Program(s)	<u>240,099</u>	<u>\$34,319</u>	16.48%	17.52%
First-Time Homebuyers Subtotal	506,236	\$75,368	34.75%	36.94%
Repeat Home Buyer	864,306	\$146,446	59.33%	63.06%
Home Buyer Information Missing	<u>86,306</u>	<u>\$11,436</u>	5.92%	
Owner-Occupied Purchase Mortgage Subtotal:	1,456,848	\$233,250	<u>100%</u>	<u>100%</u>
Non-Owner-Occupied Purchases Mortgage**				
Refinance Mortgages (Excluding Second Homes)	2,247,622	\$346,709		
Second Homes (Purchase and Refinance)	163,669	\$24,856		
Second Mortgages (Not FHA Title 1)	<u>25,132</u>	<u>\$755</u>		
Total Conventional	<u>4,175,701</u>	<u>\$640,126</u>		
NONCONVENTIONAL MORTGAGE:				
FHA Title 1 -Second Mortgages	11	\$0		
FHA -HECMs	37,610	\$4,950		
Other FHA-Insured or VA Guaranteed	107,475	\$9,906		
RHS / FmHA	<u>3,542</u>	<u>\$271</u>		
Total Nonconventional	<u>148,638</u>	<u>\$15,126</u>		
Total Single-Family Mortgages	<u>4,324,339</u>	<u>\$655,252</u>		

* Fannie Mae's Selling and Servicing Guide defines a first-time homebuyer as "an individual who (1) is purchasing the security property, (2) will reside in the security property, and (3) had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the security property. In addition, an individual who is a displaced homemaker or single parent will also be considered a first-time homebuyer if he or she had no ownership interest in a principal residence (other than a joint ownership interest with a spouse) during the preceding three-year period."

**Excluding second homes.

Table 10

**Distribution Of Fannie Mae's Qualifying Single-Family
Mortgage Purchases By Gender Of Borrower(s)
For Calendar Year 2004**

	<u>Low- and Moderate-Income</u>	<u>Geographically Targeted</u>	<u>Special Affordable</u>	<u>Total Mortgages Acquired</u>
All Male:				
\$ UPB (Millions)	\$63,604	\$43,748	\$21,923	\$163,208
Number of Units	543,643	350,619	233,733	1,192,274
All Female:				
\$ UPB (Millions)	\$59,842	\$33,722	\$24,443	\$125,436
Number of Units	512,797	274,049	251,129	956,389
Male And Female:				
\$ UPB (Millions)	\$72,846	\$67,503	\$17,957	\$315,437
Number of Units	578,548	477,108	183,551	1,985,816
Not Applicable:				
\$ UPB (Millions)	\$1,080	\$852	\$282	\$4,783
Number of Units	8,765	6,184	2,755	34,584
Not Provided:				
\$ UPB (Millions)	\$7,576	\$6,227	\$2,263	\$32,340
Number of Units	60,469	46,323	22,769	239,620
Missing:				
\$ UPB (Millions)	\$673	\$866	\$167	\$14,049
Number of Units	4,738	6,957	1,439	133,136
Total:				
\$ UPB (Millions)	\$205,620	\$152,918	\$67,035	\$655,252
Number of Units	1,708,961	1,161,239	695,377	4,541,819

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

All Male	31.81%	30.19%	33.61%	26.25%
All Female	30.01%	23.60%	36.11%	21.06%
Male And Female	33.85%	41.09%	26.40%	43.72%
Not Applicable	0.51%	0.53%	0.40%	0.76%
Not Provided	3.54%	3.99%	3.27%	5.28%
Missing	0.28%	0.60%	0.21%	2.93%
Total	100%	100%	100%	100%

Table 11

**Distribution Of Fannie Mae's Qualifying
Single-Family Owner-Occupied Mortgage Purchases*
By Minority Concentration of the Census Tract
For Calendar Year 2004
(Dwelling Units)**

<u>Minority Percentages 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%	519,225	192,796	176,270	1,370,754
10% <= Minority < 20%	309,584	117,957	105,861	867,123
20% <= Minority < 30%	180,042	96,696	62,997	517,901
30% <= Minority < 50%	188,224	149,172	72,451	535,265
50% <= Minority < 80%	144,533	213,265	65,424	427,264
80% <= Minority < 100%	96,658	172,526	53,652	306,314
Tract Missing / Unable to Classify	5,497	4,850	2,026	16,822
Total	1,443,763	947,263	538,681	4,041,443

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

Table 12

**Distribution Of Fannie Mae's Qualifying
Rental Mortgage Purchases
By Minority Concentration of the Census Tract
For Calendar Year 2004
(Dwelling Units)**

Single-Family Rental*				
	<u>Low- and Moderate-Income</u>	<u>Geographically Targeted</u>	<u>Special Affordable</u>	<u>Total Units Acquired</u>
Minority < 10%	57,910	19,320	33,017	90,880
10% <= Minority < 20%	50,446	22,591	26,613	84,579
20% <= Minority < 30%	32,686	18,634	17,256	58,565
30% <= Minority < 50%	41,656	35,212	23,854	77,818
50% <= Minority < 80%	40,857	54,337	26,457	83,980
80% <= Minority < 100%	40,333	62,408	28,732	101,771
Tract Missing / Unable to Classify	1,310	1,476	766	2,783
Total:	265,198	213,977	156,696	500,376
Multifamily Rental				
	<u>Low- and Moderate-Income</u>	<u>Geographically Targeted</u>	<u>Special Affordable</u>	<u>Total Units Acquired</u>
Minority < 10%	32,432	3,944	19,600	37,046
10% <= Minority < 20%	64,467	9,639	34,227	77,470
20% <= Minority < 30%	57,675	12,515	32,340	68,786
30% <= Minority < 50%	82,098	37,486	46,090	98,261
50% <= Minority < 80%	79,249	72,766	49,895	92,623
80% <= Minority < 100%	57,755	60,858	45,069	64,329
Tract Missing / Unable to Classify	534	610.00	145	610
Total:	374,210	197,818	227,366	439,125

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

Table 13

Distribution Of Fannie Mae's Single-Family Owner Occupied Mortgage Purchases*
Minority Percentages Of Census Tract By Income of Borrower
For Calendar Year 2004
(Dwelling Units)

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
<u>Income <= 50% of MSA Median Income:</u>				
Minority < 10%	95,524	24,921	95,079	107,582
10% <= Minority < 30%	88,990	27,104	88,415	102,056
30% <= Minority < 50%	36,333	17,745	36,059	44,078
50% <= Minority < 80%	30,216	24,459	30,054	39,070
80% <= Minority < 100%	24,720	23,599	24,599	34,767
Tract Missing / Unable to Classify	1,003	446	999	1,214
Subtotal:	276,785	118,273	275,204	328,767
<u>50% < Income <= 60% of MSA Median Income:</u>				
Minority < 10%	71,589	15,695	71,398	82,743
10% <= Minority < 30%	66,679	17,576	66,359	79,028
30% <= Minority < 50%	26,351	11,414	26,251	33,091
50% <= Minority < 80%	20,740	16,156	20,667	28,337
80% <= Minority < 100%	13,369	12,481	13,306	20,392
Tract Missing / Unable to Classify	746	320	744	909
Subtotal:	199,474	73,643	198,725	244,500
<u>60% < Income <= 80% of MSA Median Income:</u>				
Minority < 10%	173,512	33,860	9,792	201,477
10% <= Minority < 30%	164,533	37,559	14,085	196,933
30% <= Minority < 50%	62,594	24,922	10,141	79,865
50% <= Minority < 80%	47,407	35,941	14,703	66,719
80% <= Minority < 100%	30,300	27,667	15,748	47,356
Tract Missing / Unable to Classify	1,792	717	283	2,204
Subtotal:	480,138	160,665	64,752	594,554
<u>80% < Income <= 100% of MSA Median Income:</u>				
Minority < 10%	178,600	30,899		206,371
10% <= Minority < 30%	169,425	33,262		202,149
30% <= Minority < 50%	62,947	22,827		80,579
50% <= Minority < 80%	46,170	33,842		65,806
80% <= Minority < 100%	28,270	25,300		45,264
Tract Missing / Unable to Classify	1,955	674		2,358
Subtotal:	487,367	146,805		602,527
<u>100% < Income <= 120% of MSA Median Income:</u>				
Minority < 10%		24,613		180,016
10% <= Minority < 30%		26,432		178,730
30% <= Minority < 50%		18,340		68,468
50% <= Minority < 80%		27,497		54,684
80% <= Minority < 100%		20,684		38,243
Tract Missing / Unable to Classify		528		1,946
Subtotal:		118,094		522,087
<u>120% of MSA Median Income < Income:</u>				
Minority < 10%		55,787		526,437
10% <= Minority < 30%		64,375		552,066
30% <= Minority < 50%		48,112		197,171
50% <= Minority < 80%		66,807		145,216
80% <= Minority < 100%		55,126		98,999
Tract Missing / Unable to Classify		1,974		6,558
Subtotal:		292,180		1,526,447
Borrower Income Missing		37,602		222,561
Total:	1,443,763	947,263	538,681	4,041,443

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

Table 14
Distribution Of Fannie Mae's
Single-Family And Multifamily Mortgage Housing Goal Purchases
By State And Territory
For Calendar Year 2004
(Dwelling Units)

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Alabama	23,197	13,453	10,305	53,706
Alaska	4,047	2,477	2,210	8,009
Arizona	54,056	42,046	25,037	137,280
Arkansas	12,824	9,661	5,646	30,740
California	276,577	305,526	100,276	828,618
Colorado	43,170	22,535	20,082	104,387
Connecticut	31,707	15,628	15,499	67,442
Delaware	6,389	1,914	2,953	14,586
Florida	137,384	85,605	50,421	383,827
Georgia	64,232	35,283	31,541	134,838
Hawaii	7,739	14,680	2,416	25,512
Idaho	10,451	5,852	4,279	24,455
Illinois	96,134	51,111	40,333	226,782
Indiana	38,167	13,888	19,129	80,838
Iowa	17,133	6,500	8,068	31,521
Kansas	15,553	5,704	7,349	32,183
Kentucky	18,177	9,438	8,975	37,962
Louisiana	22,473	17,373	10,709	55,889
Maine	8,369	3,483	3,050	20,887
Maryland	76,644	51,578	43,337	138,510
Massachusetts	65,836	34,465	27,816	143,776
Michigan	86,771	39,938	41,869	189,383
Minnesota	48,292	24,100	23,340	90,947
Mississippi	11,657	11,953	4,863	29,267
Missouri	47,662	24,111	23,851	96,382
Montana	5,726	3,230	2,204	13,769
Nebraska	11,118	3,522	5,455	21,417
Nevada	31,616	10,682	9,755	81,689
New Hampshire	13,974	4,413	5,027	30,486
New Jersey	72,517	46,190	33,576	158,344
New Mexico	9,571	13,381	4,119	25,224
New York	102,673	85,687	42,516	265,489
North Carolina	40,418	22,115	17,663	100,797
North Dakota	2,557	884	1,290	4,920
Ohio	71,341	28,236	35,709	147,471
Oklahoma	15,004	9,174	7,818	36,633
Oregon	31,548	18,528	14,987	67,945
Pennsylvania	69,446	32,558	32,552	148,416
Rhode Island	9,718	4,676	3,887	26,334
South Carolina	24,411	12,600	12,074	54,959
South Dakota	3,708	1,839	1,371	7,444
Tennessee	34,739	16,177	17,185	79,350
Texas	102,704	60,133	50,442	264,121
Utah	19,350	10,020	8,347	43,210
Vermont	3,785	1,231	1,536	9,006
Virginia	60,203	36,205	24,643	131,712
Washington	59,345	33,300	26,409	129,400
West Virginia	4,342	5,931	2,002	11,074
Wisconsin	45,074	19,108	20,358	92,519
Wyoming	3,569	2,674	1,761	7,713
District of Columbia	8,457	9,736	6,551	13,267
Guam	21	68	3	93
Puerto Rico	1,548	17,784	151	18,895
Virgin Islands	49	671	2	767
Other Territories	0	0	0	0
Total:	2,083,171	1,359,057	922,743	4,980,191 *

* The geocoding of 753 units did not generate a FIPST_90 code and thus have been omitted from the table.