

Table 1

**Fannie Mae's 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 Properties:								
UPB (\$ million)	\$482,294	\$166,884	\$482,228	\$152,071	\$482,319	\$53,660	\$511,828	N/A
Number of Mortgages	2,793,630	N/A	2,794,420	N/A	2,794,345	N/A	2,975,996	3,035,843
Number of Units	2,793,630	1,236,535	2,794,420	968,880	2,794,345	483,296	2,975,996	3,035,843
Owner-Occupied 2-4 Unit Properties:								
UPB (\$ million)	\$12,718	\$5,691	\$12,702	\$9,553	\$12,718	\$2,873	\$12,868	N/A
Number of Mortgages	54,061	N/A	54,062	N/A	54,071	N/A	54,985	58,535
Number of Units	120,840	60,728	120,842	90,415	120,863	34,925	122,884	130,863
Investor-Owned 1-4 Unit Properties:								
UPB (\$ million)	\$35,141	\$19,033	\$35,138	\$17,756	\$35,147	\$9,256	\$35,170	N/A
Number of Mortgages	255,411	N/A	255,614	N/A	255,628	N/A	255,784	261,909
Number of Units	326,134	206,434	326,327	185,692	326,357	124,746	326,593	334,866
Adjustments to Number of Units for:								
Missing data, Owner-Occupied Units	N/A	43,576	N/A	N/A	N/A	15,901	N/A	N/A
Missing data, Rental Units	91,634	20,835	N/A	N/A	89,936	14,428	N/A	N/A
Total Single-Family:								
UPB (\$ million)	\$530,153	\$191,607	\$530,068	\$179,379	\$530,185	\$65,788	\$559,866	N/A
Number of Mortgages	3,103,102	N/A	3,104,096	N/A	3,104,044	N/A	3,286,766	3,356,287
Number of Units (adjusted)	3,148,970	1,568,109	3,241,588	1,244,987	3,151,628	673,295	3,425,474	3,501,572
Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:								
Number of Mortgages	1,124,634	485,606	1,125,415	366,444	1,125,242	185,718	1,142,307	1,168,621
Applicable missing-data adjustment	N/A	16,194	N/A	N/A	N/A	6,030	N/A	N/A
Adjusted Number of Mortgages	1,124,634	501,800	1,125,415	366,444	1,125,242	191,749	N/A	N/A
Purchases of Multifamily Mortgages								
Multifamily 5-50 Unit Properties:								
UPB (\$ million)	\$3,786	\$3,089	\$4,403	\$2,866	\$3,786	\$1,663	\$4,409	N/A
Number of Mortgages	5,143	N/A	6,490	N/A	5,143	N/A	N/A	6,494
Number of Properties	5,145	N/A	6,531	N/A	5,145	N/A	N/A	6,535
Number of Units	91,189	67,944	91,189	63,385	91,189	41,778	91,328	91,328
Multifamily > 50 Unit Properties:								
UPB (\$ million)	\$15,906	\$13,184	\$17,360	\$9,344	\$15,906	\$7,558	\$17,435	N/A
Number of Mortgages	1,940	N/A	2,053	N/A	1,940	N/A	N/A	2,078
Number of Properties	1,942	N/A	2,063	N/A	1,942	N/A	N/A	2,088
Number of Units	381,701	334,689	381,915	229,094	381,701	223,474	384,921	384,921
Adjustments to number of units for:								
Missing data	0	25,886	N/A	N/A	0	15,488	N/A	N/A
Total Multifamily:								
UPB (\$ million)	\$19,692	\$16,273	\$21,763	\$12,209	\$19,692	\$9,221	\$21,844	N/A
Number of Mortgages	7,083	N/A	8,544	N/A	7,083	N/A	N/A	8,573
Number of Properties	7,087	N/A	8,594	N/A	7,087	N/A	N/A	8,623
Number of Units (adjusted)	472,890	428,519	473,104	292,479	472,890	280,740	476,249	476,249
Total Purchases								
Total Number of Units (Adjusted)	3,621,860	1,996,628	3,714,692	1,537,466	3,624,518	954,036	3,901,723	3,977,821
Fannie Mae's Goals (units, adjusted)		52.00%		37.00%		22.00%		
Goal Performance Percentages		55.13%		41.39%		26.32%		
Home Purchase Subgoals (mortgages, adjusted)		45.00%		32.00%		17.00%		
Subgoal Performance Percentages		44.62%		32.56%		17.04%		
Multifamily Special Affordable Subgoal Minimum Requirement						\$5.49 billion		
Multifamily Special Affordable UPB**						\$9.76 billion		

Units may count toward more than one goal. On certain tables, sum of entries may not equal totals, due to rounding.
Goal-eligible and goal-qualifying units are reported excluding pre-1993 originations where affordability data are unavailable.
* Adjusted for REMIC weights and participations.
** For this purpose, UPB is adjusted for missing data.

Table 1A

**Fannie Mae's 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 (\$ million)	\$482,294	\$166,884	\$482,228	\$152,071	\$482,319	\$53,660	\$511,828	N/A
Number of Mortgages	2,793,630	N/A	2,794,420	N/A	2,794,345	N/A	N/A	3,035,843
Units Associated with Home Purchase Mortgages***	1,239,615	541,026	1,240,457	402,032	1,240,274	205,165	1,376,857	1,403,872
Units Associated with Other Mortgages***	1,554,015	695,509	1,553,963	566,848	1,554,071	278,131	1,599,139	1,631,971
Owner-Occ. Units in 2-4 Unit Properties:****								
UPB (\$ million)	\$12,718	\$5,691	\$12,702	\$9,553	\$12,718	\$2,873	\$12,868	N/A
Number of Mortgages	54,062	N/A	54,062	N/A	54,070	N/A	54,985	58,535
Units Associated with Home Purchase Mortgages***	17,577	6,204	17,596	12,896	17,581	2,870	18,167	19,819
Units Associated with Other Mortgages***	36,485	17,081	36,466	27,140	36,489	8,782	36,818	38,716
Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:								
Number of Mortgages	1,124,634	485,606	1,125,415	366,444	1,125,242	185,718	1,142,307	1,168,621

Missing Affordability Data Adjustments

Option B - Owner-Occupied Unit Affordability Estimation Method (numerator adjustment)

Owner-Occupied Units in 1-4 Unit Properties:

Units Associated with Home Purchase Mortgages

Number of Units with Missing Data	40,454	N/A	N/A	N/A	38,515	N/A	N/A	N/A
Units Where Income Estimation is Possible	40,454	18,059	N/A	N/A	38,515	6,614	N/A	N/A
Market Determined Cap	46,528	N/A	N/A	N/A	46,305	N/A	N/A	N/A
Missing Data Adjustment	N/A	18,059	N/A	N/A	N/A	6,614	N/A	N/A

Other Units

Number of Units with Missing Data	65,485	N/A	N/A	N/A	63,598	N/A	N/A	N/A
Units Where Income Estimation is Possible	65,485	25,517	N/A	N/A	63,598	9,287	N/A	N/A
Market Determined Cap	112,888	N/A	N/A	N/A	112,364	N/A	N/A	N/A
Missing Data Adjustment	N/A	25,517	N/A	N/A	N/A	9,287	N/A	N/A

Adjusted Total Number of Units

	N/A	1,303,396	N/A	N/A	N/A	510,849	N/A	N/A
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Owner-Occupied Home Purchase Mortgages in Metropolitan Areas

Eligible Mortgages with missing data	36,549	N/A	N/A	N/A	35,175	N/A	N/A	N/A
H. P. Mortgages Where Income Estimation is Possible	36,549	16,194	N/A	N/A	35,175	6,030	N/A	N/A
Missing Data Adjustment for Home Purchase Mortgages	N/A	16,194	N/A	N/A	N/A	6,030	N/A	N/A
Adjusted Number of Mortgages	N/A	501,800	N/A	N/A	N/A	191,749	N/A	N/A

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

* Single-family units are reported in this table as home purchase or other. Other includes units from refinance, second and other mortgages.

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

*** Goal-eligible and goal-qualifying 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

Fannie Mae's 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
Purchases of Multifamily Mortgages								
<u>Units in Properties of 5-50 Units</u>								
UPB (\$ Millions)	\$3,786	\$3,089	\$4,403	\$2,866	\$3,786	\$1,663	\$4,409	N/A
Number of Mortgages	5,143	N/A	6,490	N/A	5,143	N/A	N/A	6,494
Number of Properties	5,145	N/A	6,531	N/A	5,145	N/A	N/A	6,535
Number of Units**	91,189	67,944	91,189	63,385	91,189	41,778	91,328	91,328
<u>Units in Properties of 51 or More Units</u>								
UPB (\$ Millions)	\$15,906	\$13,184	\$17,360	\$9,344	\$15,906	\$7,558	\$17,435	N/A
Number of Mortgages	1940	N/A	2,053	N/A	1940	N/A	N/A	2,078
Number of Properties	1942	N/A	2,063	N/A	1942	N/A	N/A	2,088
Number of Units**	381,701	334,689	381,915	229,094	381,701	223,474	384,921	384,921

Missing Affordability Data Adjustments

Option B - Rental Unit Affordability Estimation Method (numerator and denominator adjustment)

<u>Units in Multifamily Properties</u>								
Number of Units with Missing Data	31,627	N/A	N/A	N/A	31,627	N/A	N/A	N/A
Units Where Rent Estimation is Not Possible	115	N/A	N/A	N/A	115	N/A	N/A	N/A
Units Where Rent Estimation is Possible	31,512	25,886	N/A	N/A	31,512	15,488	N/A	N/A
10% Cap	47,625	0	N/A	N/A	47,625	0	N/A	N/A
Missing data adjustment	0	25,886	N/A	N/A	0	15,488	N/A	N/A
<u>Multifamily Totals</u>								
Adjusted Number of Units	472,890	428,519	N/A	N/A	472,890	280,740	N/A	N/A
Adjusted UPB	N/A	N/A	N/A	N/A	N/A	\$9,760	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))

** Goal-eligible and goal-qualifying units are reported excluding pre-1993 originations where affordability data are unavailable.

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 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)	\$24,542	\$12,362	\$24,483	\$25,213
Number of Units	244,351	127,439	243,667	257,162
Portion of Goal:	19.40%	12.63%	49.23%	
Portion of Total Acquired:				8.31%
<u>Income More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$20,055	\$9,147	\$20,022	\$20,285
Number of Units	173,795	81,299	173,441	180,357
Portion of Goal:	13.80%	8.06%	35.04%	
Portion of Total Acquired:				5.83%
<u>Income More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$56,850	\$23,728	\$9,977	\$57,589
Number of Units	418,183	178,670	77,840	436,026
Portion of Goal:	33.19%	17.71%	15.73%	
Portion of Total Acquired:				14.09%
<u>Income More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$67,348	\$24,830		\$68,459
Number of Units	423,491	159,171		443,896
Portion of Goal:	33.62%	15.78%		
Portion of Total Acquired:				14.35%
<u>Income More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$22,167		\$68,601
Number of Units		127,246		396,963
Portion of Goal:		12.61%		
Portion of Total Acquired:				12.83%
<u>Income More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$57,676		\$256,374
Number of Units		289,959		1,238,966
Portion of Goal:		28.74%		
Portion of Total Acquired:				40.04%
<u>Missing</u>				
\$ UPB (Millions)		\$6,485		\$21,190
Number of Units		45,132		141,008
Portion of Goal:		4.47%		
Portion of Total Acquired:				4.56%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$168,795	\$156,395	\$54,482	\$517,710
Number of Units	1,259,819	1,008,917	494,948	3,094,378
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 2005

	<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)	\$5,008	\$2,939	\$5,002	\$5,011
Number of Units	71,490	47,270	71,333	71,604
Portion of Goal:	29.31%	20.02%	48.19%	
Portion of Total Acquired:				17.58%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$3,637	\$2,184	\$3,629	\$3,639
Number of Units	49,463	30,946	49,286	49,521
Portion of Goal:	20.28%	13.11%	33.30%	
Portion of Total Acquired:				12.16%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$8,306	\$4,632	\$2,675	\$8,309
Number of Units	80,175	46,266	27,400	80,269
Portion of Goal:	32.88%	19.60%	18.51%	
Portion of Total Acquired:				19.71%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$5,861	\$2,999		\$5,863
Number of Units	42,749	22,724		42,802
Portion of Goal:	17.53%	9.63%		
Portion of Total Acquired:				10.51%
<u>Affordable At More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$1,267		\$2,774
Number of Units		8,426		17,366
Portion of Goal:		3.57%		
Portion of Total Acquired:				4.26%
<u>Affordable At More Than 120% Of Median Income</u>				
\$ UPB (Millions)		\$1,299		\$3,117
Number of Units		8,327		17,820
Portion of Goal:		3.53%		
Portion of Total Acquired:				4.38%
<u>Missing</u>				
\$ UPB (Millions)		\$7,664		\$13,443
Number of Units		72,110		127,812
Portion of Goal:		30.55%		
Portion of Total Acquired:				31.39%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$22,812	\$22,984	\$11,306	\$42,156
Number of Units	243,878	236,070	148,018	407,194
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 2005

	<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)	\$2,709	\$1,832	\$2,709	\$2,710
Number of Units	93,605	65,669	93,605	93,622
Portion of Goal:	23.25%	22.45%	35.29%	
Portion of Total Acquired:				19.66%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$3,853	\$2,461	\$3,853	\$3,854
Number of Units	110,225	72,338	110,225	110,272
Portion of Goal:	27.38%	24.73%	41.55%	
Portion of Total Acquired:				23.15%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$6,365	\$3,846	\$2,659	\$6,365
Number of Units	138,322	84,821	61,422	138,322
Portion of Goal:	34.35%	29.00%	23.16%	
Portion of Total Acquired:				29.04%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$3,345	\$2,050		\$3,345
Number of Units	60,481	37,322		60,481
Portion of Goal:	15.02%	12.76%		
Portion of Total Acquired:				12.70%
<u>Affordable At More Than 100% But No More Than 120% Of Median Income</u>				
\$ UPB (Millions)		\$636		\$1,358
Number of Units		10,023		20,195
Portion of Goal:		3.43%		
Portion of Total Acquired:				4.24%
<u>Affordable At More Than 120% Of Median Income</u>				
\$ UPB (Millions)		\$525		\$2,062
Number of Units		5,333		18,550
Portion of Goal:		1.82%		
Portion of Total Acquired:				3.90%
<u>Missing</u>				
\$ UPB (Millions)		\$860		\$2,150
Number of Units		16,973		34,807
Portion of Goal:		5.80%		
Portion of Total Acquired:				7.31%
<u>All Income Levels*</u>				
\$ UPB (Millions)	\$16,273	\$12,209	\$9,221	\$21,844
Number of Units	402,633	292,479	265,252	476,249
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 2005**

	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
American Indian or Alaskan Native				
\$ UPB (Millions)	\$1,267	\$1,862	\$516	\$3,140
Number of Units	9,770	11,987	4,837	19,999
Portion of goal:	0.65%	0.96%	0.75%	
Portion of Total Acquired:				0.57%
Asian				
\$ UPB (Millions)	\$8,128	\$11,804	\$2,387	\$27,509
Number of Units	51,054	62,224	19,522	136,040
Portion of goal:	3.40%	5.00%	3.04%	
Portion of Total Acquired:				3.89%
Black or African American				
\$ UPB (Millions)	\$12,544	\$16,086	\$5,984	\$26,152
Number of Units	103,809	123,368	59,786	189,243
Portion of goal:	6.90%	9.91%	9.30%	
Portion of Total Acquired:				5.40%
Native Hawaiian or Other Pacific Islander				
\$ UPB (Millions)	\$1,100	\$1,570	\$432	\$2,914
Number of Units	7,807	9,405	3,967	16,580
Portion of goal:	0.52%	0.76%	0.62%	
Portion of Total Acquired:				0.47%
White - Hispanic or Latino				
\$ UPB (Millions)	\$15,906	\$25,409	\$6,101	\$44,287
Number of Units	117,928	164,282	54,720	278,061
Portion of goal:	7.84%	13.20%	8.51%	
Portion of Total Acquired:				7.94%
White - Not Hispanic or Latino				
\$ UPB (Millions)	\$122,636	\$87,660	\$40,674	\$359,887
Number of Units	990,857	642,766	409,766	2,253,299
Portion of goal:	65.89%	51.63%	63.73%	
Portion of Total Acquired:				64.35%
Two or more minority races				
\$ UPB (Millions)	\$101	\$131	\$32	\$281
Number of Units	717	815	300	1,587
Portion of goal:	0.05%	0.07%	0.05%	
Portion of Total Acquired:				0.05%
Joint (white/minority race)²				
\$ UPB (Millions)	\$1,673	\$2,384	\$435	\$7,349
Number of Units	11,784	13,631	4,002	38,647
Portion of goal:	0.78%	1.09%	0.62%	
Portion of Total Acquired:				1.10%
Information not Provided by Borrower or Co-borrower³				
\$ UPB (Millions)	\$23,311	\$25,161	\$7,511	\$71,624
Number of Units	171,238	163,314	69,840	426,020
Portion of goal:	11.39%	13.12%	10.86%	
Portion of Total Acquired:				12.17%
Not Applicable				
\$ UPB (Millions)	\$1,347	\$1,812	\$566	\$3,737
Number of Units	10,958	13,268	5,351	37,719
Portion of goal:	0.73%	1.07%	0.83%	
Portion of Total Acquired:				1.08%
Data Not Provided by Loan Seller				
\$ UPB (Millions)	\$3,594	\$5,501	\$1,151	\$12,987
Number of Units	27,776	39,928	10,876	104,377
Portion of goal:	1.85%	3.21%	1.69%	
Portion of Total Acquired:				2.98%
Total				
\$ UPB (Millions)	\$191,607	\$179,379	\$65,788	\$559,866
Number of Units	1,503,697	1,244,987	642,967	3,501,572
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 2005**

	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
Hispanic or Latino				
\$ UPB (Millions)	\$18,493	\$30,127	\$7,377	\$48,031
Number of Units	137,821	196,036	66,321	311,097
Portion of goal:	9.17%	15.75%	10.31%	
Portion of Total Acquired:				8.88%
Not Hispanic or Latino				
\$ UPB (Millions)	\$143,324	\$117,616	\$48,679	\$417,517
Number of Units	1,138,278	834,833	482,585	2,596,055
Portion of goal:	75.70%	67.06%	75.06%	
Portion of Total Acquired:				74.14%
Joint¹				
\$ UPB (Millions)	\$1,749	\$2,649	\$443	\$7,906
Number of Units	12,347	15,557	4,025	43,342
Portion of goal:	0.82%	1.25%	0.63%	
Portion of Total Acquired:				1.24%
Information not Provided by Borrower or Co-borrower²				
\$ UPB (Millions)	\$21,016	\$22,198	\$7,100	\$63,385
Number of Units	157,750	147,942	66,651	394,871
Portion of goal:	10.49%	11.88%	10.37%	
Portion of Total Acquired:				11.28%
Not Applicable				
\$ UPB (Millions)	\$6,052	\$5,239	\$1,839	\$18,346
Number of Units	48,137	36,578	18,940	114,807
Portion of goal:	3.20%	2.94%	2.95%	
Portion of Total Acquired:				3.28%
Data Not Provided by Loan Seller				
\$ UPB (Millions)	\$974	\$1,551	\$351	\$4,682
Number of Units	9,364	14,041	4,445	41,400
Portion of goal:	0.62%	1.13%	0.69%	
Portion of Total Acquired:				1.18%
Total				
\$ UPB (Millions)	\$191,607	\$179,379	\$65,788	\$559,866
Number of Units	1,503,697	1,244,987	642,967	3,501,572
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 ethnicity information is not provided in mail, internet, or telephone application.

Table 8

Fannie Mae's Special Affordable Housing Goal
For Calendar Year 2005

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)	\$9,597	\$10,040	\$34,022	
Number of Units	73,330	100,682	309,284	
Single-Family Owner-Occupied Units in 2-4 Unit Property:				
\$ UPB (Millions)	\$380	\$264	\$178	
Number of Units	4,510	4,308	2,834	
Single-Family Rental Units in 2-4 Owner Occupied Property:				
\$ UPB (Millions)	\$744	\$702	\$603	
Number of Units	6,906	8,991	7,375	
Single-Family Rental Investor- Owned 1-4 Unit Property:				
\$ UPB (Millions)	\$1,930	\$2,592	\$4,734	
Number of Units	20,493	44,550	59,703	
Multifamily Rental:				
\$ UPB (Millions)	\$2,249	\$2,807	\$3,755	\$769
Number of Units	49,866	90,487	113,343	20,944
Total:				
\$ UPB (Millions)	\$14,901	\$16,405	\$43,293	\$769
Number of Units	155,106	249,018	492,539	20,944

* 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 2005**

	Number of Mortgages	\$ UPB (Millions)	Percentage of Owner-Occupied Purchase Mortgages	
			All	Excluding Missing Data
CONVENTIONAL MORTGAGE:				
Owner-Occupied Purchase Mortgage**				
First-Time Homebuyers Under Standard Program	229,293	\$38,169	18.04%	18.57%
First-Time Homebuyers Under Special Program(s)	<u>211,042</u>	<u>\$31,316</u>	16.60%	17.09%
First-Time Homebuyers Subtotal	440,335	\$69,486	34.64%	35.67%
Repeat Home Buyer	794,196	\$142,042	62.48%	64.33%
Home Buyer Information Missing	<u>36,510</u>	<u>\$4,221</u>	2.87%	
Owner-Occupied Purchase Mortgage Subtotal:	1,271,041	\$215,749	<u>100%</u>	<u>100%</u>
Non-Owner-Occupied Purchases Mortgage**				
Refinance Mortgages (Excluding Second Homes)	1,565,383	\$270,698		
Second Homes (Purchase and Refinance)	155,139	\$27,017		
Second Mortgages (Not FHA Title 1)	<u>22,039</u>	<u>\$652</u>		
Total Conventional	<u>3,275,299</u>	<u>\$549,284</u>		
NONCONVENTIONAL MORTGAGE:				
FHA Title 1 -Second Mortgages	20	\$0		
FHA -HECMs	54,924	\$8,265		
Other FHA-Insured or VA Guaranteed	24,953	\$2,226		
RHS / FmHA***	<u>1,091</u>	<u>\$91</u>		
Total Nonconventional	<u>80,988</u>	<u>\$10,583</u>		
Total Single-Family Mortgages	<u>3,356,287</u>	<u>\$559,866</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.

*** There are 118 RHS/FmHA loans coded as conventional mortgages that are not included in this category.

Table 10

**Distribution Of Fannie Mae's Qualifying Single-Family
Mortgage Purchases By Gender Of Borrower(s)
For Calendar Year 2005**

	<u>Low- and Moderate-Income</u>	<u>Geographically Targeted</u>	<u>Special Affordable</u>	<u>Total Mortgages Acquired</u>
All Male:				
\$ UPB (Millions)	\$59,349	\$52,274	\$20,906	\$144,132
Number of Units	476,891	378,195	211,498	931,822
All Female:				
\$ UPB (Millions)	\$57,429	\$42,861	\$24,091	\$111,532
Number of Units	459,581	313,763	231,217	759,739
Male And Female:				
\$ UPB (Millions)	\$63,239	\$69,823	\$16,962	\$265,587
Number of Units	478,042	451,026	163,512	1,522,810
Not Applicable:				
\$ UPB (Millions)	\$784	\$1,009	\$241	\$3,146
Number of Units	5,739	6,686	2,189	19,162
Not Provided:				
\$ UPB (Millions)	\$8,371	\$9,467	\$2,748	\$27,781
Number of Units	63,968	65,121	26,523	188,467
Missing:				
\$ UPB (Millions)	\$2,435	\$3,945	\$841	\$7,689
Number of Units	19,476	30,195	8,027	79,572
Total:				
\$ UPB (Millions)	\$191,607	\$179,379	\$65,788	\$559,866
Number of Units	1,503,697	1,244,987	642,967	3,501,572

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

All Male	31.71%	30.38%	32.89%	26.61%
All Female	30.56%	25.20%	35.96%	21.70%
Male And Female	31.79%	36.23%	25.43%	43.49%
Not Applicable	0.38%	0.54%	0.34%	0.55%
Not Provided	4.25%	5.23%	4.13%	5.38%
Missing	1.30%	2.43%	1.25%	2.27%
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 2005
(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%	446,623	147,418	153,065	1,089,842
10% <= Minority < 20%	267,155	100,885	93,431	692,238
20% <= Minority < 30%	155,913	79,158	56,869	400,477
30% <= Minority < 50%	165,840	270,878	68,844	400,169
50% <= Minority < 80%	128,946	234,742	65,075	298,448
80% <= Minority < 100%	95,277	175,519	57,652	212,068
Tract Missing / Unable to Classify	64	316	11	1,136
Total	1,259,819	1,008,917	494,948	3,094,378

* 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 2005
(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%	58,851	21,434	33,876	87,342
10% <= Minority < 20%	48,115	24,558	25,731	75,891
20% <= Minority < 30%	30,269	19,368	16,313	49,780
30% <= Minority < 50%	37,396	53,163	22,163	63,126
50% <= Minority < 80%	34,295	55,285	23,750	61,175
80% <= Minority < 100%	34,922	62,135	26,184	69,681
Tract Missing / Unable to Classify	30	127	1	199
Total:	243,878	236,070	148,018	407,194

Multifamily Rental				
	<u>Low- and Moderate-Income</u>	<u>Geographically Targeted</u>	<u>Special Affordable</u>	<u>Total Units Acquired</u>
Minority < 10%	39,615	8,267	25,507	45,909
10% <= Minority < 20%	69,195	18,114	41,907	85,258
20% <= Minority < 30%	64,283	23,340	38,525	76,345
30% <= Minority < 50%	88,286	88,135	56,767	107,125
50% <= Minority < 80%	85,203	92,626	56,681	97,674
80% <= Minority < 100%	56,051	61,997	45,865	63,839
Tract Missing / Unable to Classify	0	0	0	99
Total:	402,633	292,479	265,252	476,249

* 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 2005
(Dwelling Units)

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
Income <= 50% of MSA Median Income:				
Minority < 10%	83,298	21,863	83,118	86,736
10% <= Minority < 30%	77,323	27,031	77,156	80,880
30% <= Minority < 50%	31,901	28,341	31,820	33,843
50% <= Minority < 80%	26,883	25,739	26,778	28,867
80% <= Minority < 100%	24,941	24,461	24,791	26,831
Tract Missing / Unable to Classify	5	3	5	5
Subtotal:	244,351	127,439	243,667	257,162
50% < Income <= 60% of MSA Median Income:				
Minority < 10%	61,909	13,896	61,782	63,586
10% <= Minority < 30%	57,504	17,072	57,401	59,415
30% <= Minority < 50%	23,236	20,421	23,190	24,238
50% <= Minority < 80%	18,074	17,200	18,032	19,069
80% <= Minority < 100%	13,066	12,708	13,030	14,043
Tract Missing / Unable to Classify	6	2	6	6
Subtotal:	173,795	81,299	173,441	180,357
60% < Income <= 80% of MSA Median Income:				
Minority < 10%	148,705	27,935	8,165	153,324
10% <= Minority < 30%	141,200	35,041	15,743	146,636
30% <= Minority < 50%	55,721	47,080	13,834	58,389
50% <= Minority < 80%	42,757	39,960	20,266	45,473
80% <= Minority < 100%	29,783	28,646	19,832	32,187
Tract Missing / Unable to Classify	17	8	0	17
Subtotal:	418,183	178,670	77,840	436,026
80% < Income <= 100% of MSA Median Income:				
Minority < 10%	152,712	23,900		158,267
10% <= Minority < 30%	147,042	28,820		153,481
30% <= Minority < 50%	54,981	43,409		58,006
50% <= Minority < 80%	41,232	37,110		44,221
80% <= Minority < 100%	27,487	25,912		29,882
Tract Missing / Unable to Classify	36	21		39
Subtotal:	423,491	159,171		443,896
100% < Income <= 120% of MSA Median Income:				
Minority < 10%		17,967		141,058
10% <= Minority < 30%		21,212		140,421
30% <= Minority < 50%		35,521		51,381
50% <= Minority < 80%		30,995		38,561
80% <= Minority < 100%		21,535		25,512
Tract Missing / Unable to Classify		17		30
Subtotal:		127,246		396,963
120% of MSA Median Income < Income:				
Minority < 10%		36,400		443,416
10% <= Minority < 30%		43,321		462,412
30% <= Minority < 50%		84,274		155,022
50% <= Minority < 80%		72,741		106,311
80% <= Minority < 100%		52,971		71,344
Tract Missing / Unable to Classify		253		461
Subtotal:		289,959		1,238,966
Borrower Income Missing		45,132		141,008
Total:	1,259,819	1,008,916	494,948	3,094,378

* 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 2005
(Dwelling Units)**

	<u>Low- and Moderate-Income</u>	<u>Geographically Targeted</u>	<u>Special Affordable</u>	<u>Total Units Acquired</u>
Alabama	23,424	14,141	11,130	47,816
Alaska	3,547	2,261	1,558	6,668
Arizona	60,436	52,254	25,346	146,102
Arkansas	11,263	7,330	4,475	26,923
California	245,572	347,890	99,353	585,351
Colorado	38,595	23,596	19,542	76,485
Connecticut	27,196	17,216	13,557	49,756
Delaware	7,266	5,414	3,063	15,162
Florida	129,674	118,724	52,380	335,342
Georgia	62,472	47,317	34,639	116,132
Hawaii	7,239	12,539	2,579	19,001
Idaho	11,084	6,369	4,687	23,442
Illinois	81,781	58,802	36,851	165,899
Indiana	35,705	17,152	19,982	62,496
Iowa	17,658	7,016	8,898	29,389
Kansas	14,692	5,801	7,350	26,978
Kentucky	15,956	9,744	8,288	30,733
Louisiana	17,852	12,881	8,606	39,316
Maine	8,494	5,368	3,009	20,950
Maryland	63,863	53,295	33,838	106,495
Massachusetts	50,342	33,031	22,653	96,530
Michigan	71,222	35,987	38,229	125,980
Minnesota	43,768	21,802	22,981	72,266
Mississippi	7,909	7,494	2,820	21,096
Missouri	40,023	22,967	19,728	74,100
Montana	4,948	3,013	1,876	11,709
Nebraska	10,462	3,304	5,402	17,980
Nevada	29,744	25,004	13,388	63,708
New Hampshire	11,704	7,176	4,996	22,984
New Jersey	56,880	47,066	22,397	131,897
New Mexico	9,678	12,109	4,739	23,218
New York	94,698	86,624	50,720	196,096
North Carolina	38,501	27,209	17,429	89,384
North Dakota	2,317	807	1,134	4,156
Ohio	65,839	33,568	37,429	115,956
Oklahoma	16,763	12,564	9,455	32,961
Oregon	31,139	20,108	15,139	62,570
Pennsylvania	65,121	37,547	31,452	125,318
Rhode Island	8,692	5,939	3,922	18,081
South Carolina	23,546	15,243	11,689	52,794
South Dakota	3,210	1,433	1,586	6,193
Tennessee	31,032	18,548	16,756	63,742
Texas	102,962	80,838	56,459	213,836
Utah	20,345	9,986	10,403	38,763
Vermont	3,589	2,071	1,437	7,839
Virginia	58,424	48,947	25,763	113,135
Washington	62,225	40,871	30,399	116,954
West Virginia	4,419	4,561	1,943	10,491
Wisconsin	40,122	19,408	19,447	73,246
Wyoming	3,110	2,078	1,192	6,607
District of Columbia	7,601	8,706	5,692	11,124
Guam	12	40	4	55
Puerto Rico	2,153	15,884	423	25,362
Virgin Islands	60	428	6	655
Other Territories	0	0	0	0
Total:	1,906,330	1,537,466	908,219	3,977,222 *

* The geocoding of 599 units did not generate a FIPST_90 code and thus have been omitted from the table.