

**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 2008**

	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
<b>Purchases of Single-Family Mortgages</b>								
<b>Owner-Occupied 1 Unit Properties:</b>								
UPB (\$ million)	\$488,270	\$144,253	\$488,046	\$135,334	\$488,270	\$48,678	\$536,502	N/A
Number of Mortgages	2,388,771	N/A	2,388,799	N/A	2,388,773	N/A	2,557,754	2,558,960
Number of Units	2,388,771	959,854	2,388,799	746,943	2,388,773	384,074	2,557,754	2,558,960
<b>Owner-Occupied 2-4 Unit Properties:</b>								
UPB (\$ million)	\$10,298	\$4,772	\$10,292	\$7,682	\$10,294	\$2,100	\$10,619	N/A
Number of Mortgages	37,583	N/A	37,605	N/A	37,568	N/A	38,341	38,384
Number of Units	83,180	44,326	83,241	61,331	83,141	22,801	84,871	84,976
<b>Investor-Owned 1-4 Unit Properties:</b>								
UPB (\$ million)	\$30,946	\$19,642	\$30,928	\$15,309	\$30,944	\$8,719	\$31,026	N/A
Number of Mortgages	205,720	N/A	205,709	N/A	205,706	N/A	205,923	206,052
Number of Units	249,546	183,857	249,539	140,597	249,520	97,933	249,774	249,943
<b>Adjustments to Number of Units for:</b>								
Missing data, Owner-Occupied Units	N/A	9,437	N/A	N/A	N/A	2,599	N/A	N/A
Missing data, Rental Units	22,381	16,278	N/A	N/A	22,381	11,206	N/A	N/A
<b>Total Single-Family:</b>								
UPB (\$ million)	\$529,513	\$168,667	\$529,266	\$158,326	\$529,508	\$59,497	\$578,147	N/A
Number of Mortgages	2,632,074	N/A	2,632,113	N/A	2,632,047	N/A	2,802,018	2,803,396
Number of Units (adjusted)	2,699,116	1,213,752	2,721,579	948,871	2,699,053	518,612	2,892,399	2,893,879
<b>Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:</b>								
Number of Mortgages	810,596	312,088	810,501	246,306	810,598	109,217	833,829	833,902
Applicable missing-data adjustment	N/A	2,997	N/A	N/A	N/A	768	N/A	N/A
Adjusted Number of Mortgages	810,596	315,085	810,501	246,306	810,598	109,985	N/A	N/A
<b>Purchases of Multifamily Mortgages</b>								
<b>Multifamily 5-50 Unit Properties:</b>								
UPB (\$ million)	\$4,176	\$3,006	\$5,142	\$3,411	\$4,176	\$1,572	\$5,146	N/A
Number of Mortgages	2,956	N/A	3,681	N/A	2,956	N/A	N/A	3,687
Number of Properties	3,021	N/A	3,772	N/A	3,021	N/A	N/A	3,778
Number of Units	82,852	57,364	82,895	60,027	82,852	34,750	82,999	83,398
<b>Multifamily &gt; 50 Unit Properties:</b>								
UPB (\$ million)	\$28,474	\$21,857	\$31,463	\$15,441	\$28,474	\$10,523	\$31,490	N/A
Number of Mortgages	2,930	N/A	3,348	N/A	2,930	N/A	N/A	3,355
Number of Properties	3,009	N/A	3,448	N/A	3,009	N/A	N/A	3,455
Number of Units	575,153	472,059	575,587	322,192	575,153	284,861	576,271	584,236
<b>Adjustments to number of units for:</b>								
Missing data	0	56,437	N/A	N/A	0	35,065	N/A	N/A
<b>Total Multifamily:</b>								
UPB (\$ million)	\$32,650	\$24,863	\$36,605	\$18,852	\$32,650	\$12,095	\$36,636	N/A
Number of Mortgages	5,886	N/A	7,029	N/A	5,886	N/A	N/A	7,042
Number of Properties	6,030	N/A	7,220	N/A	6,030	N/A	N/A	7,233
Number of Units (adjusted)	658,005	585,860	658,482	382,219	658,005	354,676	659,270	667,634
<b>Total Purchases</b>								
Total Number of Units (Adjusted)	3,357,121	1,799,612	3,380,061	1,331,090	3,357,058	873,289	3,551,669	3,561,513
<b>Fannie Mae's Goals (units, adjusted)</b>		<b>56.00%</b>		<b>39.00%</b>		<b>27.00%</b>		
<b>Goal Performance Percentages</b>		<b>53.61%</b>		<b>39.38%</b>		<b>26.01%</b>		
<b>Home Purchase Subgoals (mortgages, adjusted)</b>		<b>47.00%</b>		<b>34.00%</b>		<b>18.00%</b>		
<b>Subgoal Performance Percentages</b>		<b>38.87%</b>		<b>30.39%</b>		<b>13.57%</b>		
<b>Multifamily Special Affordable Subgoal Minimum Requirement</b>						<b>\$5.49 billion</b>		
<b>Multifamily Special Affordable UPB**</b>						<b>\$13.42 billion</b>		

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 2008**

	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
<b>Purchases of Single-Family Mortgages for Properties with Owner-Occupied Units</b>								
<b>Owner-Occupied 1 Unit Properties:</b>								
UPB (\$ million)	\$488,270	\$144,253	\$488,046	\$135,334	\$488,270	\$48,678	\$536,502	N/A
Number of Mortgages	2,388,771	N/A	2,388,799	N/A	2,388,773	N/A	N/A	2,558,960
Units Associated with Home Purchase Mortgages***	877,663	340,014	877,601	264,507	877,665	118,212	983,331	983,427
Units Associated with Other Mortgages***	1,511,108	619,840	1,511,198	482,436	1,511,108	265,862	1,574,422	1,575,533
<b>Owner-Occ. Units in 2-4 Unit Properties:****</b>								
UPB (\$ million)	\$10,298	\$4,772	\$10,292	\$7,682	\$10,294	\$2,100	\$10,619	N/A
Number of Mortgages	37,586	N/A	37,605	N/A	37,586	N/A	38,341	38,384
Units Associated with Home Purchase Mortgages***	10,974	3,655	10,979	7,993	10,974	1,557	11,342	11,344
Units Associated with Other Mortgages***	26,612	13,356	26,627	19,436	26,612	7,165	26,999	27,040
<b>Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:</b>								
Number of Mortgages	810,596	312,088	810,501	246,306	810,598	109,217	833,829	833,902
<b>Missing Affordability Data Adjustments</b>								
<b>Option B - Owner-Occupied Unit Affordability Estimation Method (numerator adjustment)</b>								
<b>Owner-Occupied Units in 1-4 Unit Properties:</b>								
<b>Units Associated with Home Purchase Mortgages</b>								
Number of Units with Missing Data	10,682	N/A	N/A	N/A	9,137	N/A	N/A	N/A
Units Where Income Estimation is Possible	10,682	3,529	N/A	N/A	9,137	938	N/A	N/A
Market Determined Cap	40,358	N/A	N/A	N/A	39,508	N/A	N/A	N/A
Missing Data Adjustment	N/A	3,529	N/A	N/A	N/A	938	N/A	N/A
<b>Other Units</b>								
Number of Units with Missing Data	19,084	N/A	N/A	N/A	17,890	N/A	N/A	N/A
Units Where Income Estimation is Possible	19,084	5,909	N/A	N/A	17,890	1,661	N/A	N/A
Market Determined Cap	92,547	N/A	N/A	N/A	89,846	N/A	N/A	N/A
Missing Data Adjustment	N/A	5,909	N/A	N/A	N/A	1,661	N/A	N/A
<b>Adjusted Total Number of Units</b>	N/A	986,302	N/A	N/A	N/A	395,396	N/A	N/A
<b>Owner-Occupied Home Purchase Mortgages in Metropolitan Areas</b>								
Eligible Mortgages with missing data	9,128	N/A	N/A	N/A	7,611	N/A	N/A	N/A
H. P. Mortgages Where Income Estimation is Possible	9,128	2,997	N/A	N/A	7,611	768	N/A	N/A
Missing Data Adjustment for Home Purchase Mortgages	N/A	2,997	N/A	N/A	N/A	768	N/A	N/A
<b>Adjusted Number of Mortgages</b>	N/A	315,085	N/A	N/A	N/A	109,985	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 1B**

**Fannie Mae's Mortgage Purchases By Unit Type and Housing Goal Status  
(B) Rental Units for Single-Family Properties  
For Calendar Year 2008**

	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
<b>Purchases of Single-Family Mortgages for Properties with Rental Units</b>								
<b>Rental Units in Owner-Occ. 2-4 Unit Properties**</b>								
Associated with Non-Seasoned Rental Mortgages***	39,483	25,536	39,460	29,302	39,476	13,734	40,299	40,358
Associated with Seasoned Rental Mortgages***	6,111	1,779	6,175	4,601	6,079	344	6,231	6,234
<b>Units in Investor-Owned 1-4 Unit Properties:</b>								
UPB (\$ million)	\$30,946	\$19,642	\$30,928	\$15,309	\$30,944	\$8,719	\$31,026	N/A
Number of Mortgages	205,720	N/A	205,709	N/A	205,706	N/A	205,923	206,052
Units Associated with Non-Seasoned Rental Mortgages***	237,581	179,814	237,487	134,183	237,571	96,923	237,718	237,877
Units Associated with Seasoned Rental Mortgages***	11,965	4,043	12,052	6,413	11,949	1,010	12,056	12,066

**Missing Affordability Data Adjustments**

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

**Rental Units in 1-4 Unit Properties**

<b>Non-Seasoned Mortgages</b>								
Number of Units with Missing Data	29,464	N/A	N/A	N/A	29,464	N/A	N/A	N/A
Units Where Rent Estimation is Not Possible	2,255	N/A	N/A	N/A	2,254	N/A	N/A	N/A
Units Where Rent Estimation is Possible	27,209	25,227	N/A	N/A	27,210	17,301	N/A	N/A
5% Cap	13,901	12,888	N/A	N/A	13,901	8,839	N/A	N/A
Missing data adjustment	15,563	12,888	N/A	N/A	15,563	8,839	N/A	N/A
<b>Seasoned Mortgages</b>								
Number of Units with Missing Data	10,475	N/A	N/A	N/A	10,475	N/A	N/A	N/A
Units Where Rent Estimation is Not Possible	1,478	N/A	N/A	N/A	4,572	N/A	N/A	N/A
Units Where Rent Estimation is Possible	8,997	8,338	N/A	N/A	5,903	3,820	N/A	N/A
20% Cap	3,658	3,390	N/A	N/A	3,658	2,367	N/A	N/A
Missing data adjustment	6,818	3,390	N/A	N/A	6,818	2,367	N/A	N/A
<b>Total Adjusted Rental Units in 1-4 Unit Properties</b>								
Adjusted Number of Units	272,759	227,450	N/A	N/A	272,694	123,217	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))

\*\* See Table 1A for mortgage and UPB information on owner-occupied 2-4 unit properties.

\*\*\* Goal -eligible and goal-qualifying units are reported excluding pre-1993 originations where affordability data are unavailable. Seasoned means that the origination date is more than 365 days before the acquisition date.

Table 1C

## Fannie Mae's Mortgage Purchases By Unit Type and Housing Goal Status

## For Calendar Year 2008

	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
<b>Purchases of Multifamily Mortgages</b>								
<b>Units in Properties of 5-50 Units</b>								
UPB (\$ Millions)	\$4,176	\$3,006	\$5,142	\$3,411	\$4,176	\$1,572	\$5,146	N/A
Number of Mortgages	2,956	N/A	3,681	N/A	2,956	N/A	N/A	3,687
Number of Properties	3,021	N/A	3,772	N/A	3,021	N/A	N/A	3,778
Number of Units**	82,852	57,364	82,895	60,027	82,852	34,750	82,999	83,398
<b>Units in Properties of 51 or More Units</b>								
UPB (\$ Millions)	\$28,474	\$21,857	\$31,463	\$15,441	\$28,474	\$10,523	\$31,490	N/A
Number of Mortgages	2,930	N/A	3,348	N/A	2,930	N/A	N/A	3,355
Number of Properties	3,009	N/A	3,448	N/A	3,009	N/A	N/A	3,455
Number of Units**	575,153	472,059	575,587	322,192	575,153	284,861	576,271	584,236

## Missing Affordability Data Adjustments

## FANNIE MAE'S REPORTS SHOULD INCLUDE LINES FOR EITHER OPTION A OR OPTION B, AND THE FOOTNOTES

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

<b>Units in Multifamily Properties</b>								
Number of Units with Missing Data	24,571	N/A	N/A	N/A	24,571	N/A	N/A	N/A
Units Where Rent Estimation is Not Possible	850	N/A	N/A	N/A	850	N/A	N/A	N/A
Units Where Rent Estimation is Possible								
Not Subject to Cap	43,871	34,966			43,871	20,036		
Subject to Cap	23,721	21,472			23,721	15,030		
10% Cap	65,927	0	N/A	N/A	65,927	0	N/A	N/A
Missing data adjustment	0	56,437	N/A	N/A	0	35,065	N/A	N/A
<b>Multifamily Totals</b>								
Adjusted Number of Units	658,005	585,860	N/A	N/A	658,005	354,676	N/A	N/A
Adjusted UPB	N/A	N/A	N/A	N/A	N/A	\$13,422	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 2008**

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
<b><u>Income No More Than 50% of Median Income</u></b>				
\$ UPB (Millions)	\$27,580	\$13,821	\$26,576	\$27,714
Number of Units	230,297	120,830	222,019	231,895
Portion of Goal:	23.58%	15.60%	56.52%	
Portion of Total Acquired:				8.93%
<b><u>Income More Than 50% But No More Than 60% of Median Income</u></b>				
\$ UPB (Millions)	\$15,897	\$6,990	\$15,513	\$16,063
Number of Units	124,213	55,605	120,661	125,828
Portion of Goal:	12.72%	7.18%	30.72%	
Portion of Total Acquired:				4.84%
<b><u>Income More Than 60% But No More Than 80% of Median Income</u></b>				
\$ UPB (Millions)	\$46,649	\$18,453	\$7,291	\$47,272
Number of Units	308,391	123,801	50,116	313,497
Portion of Goal:	31.57%	15.99%	12.76%	
Portion of Total Acquired:				12.07%
<b><u>Income More Than 80% But No More Than 100% of Median Income</u></b>				
\$ UPB (Millions)	\$55,697	\$19,580		\$56,682
Number of Units	313,963	111,983		320,960
Portion of Goal:	32.14%	14.46%		
Portion of Total Acquired:				12.36%
<b><u>Income More Than 100% But No More Than 120% of Median Income</u></b>				
\$ UPB (Millions)		\$18,128		\$59,509
Number of Units		92,297		298,790
Portion of Goal:		11.92%		
Portion of Total Acquired:				11.50%
<b><u>Income More Than 120% of Median Income</u></b>				
\$ UPB (Millions)		\$60,102		\$325,813
Number of Units		260,005		1,269,758
Portion of Goal:		33.58%		
Portion of Total Acquired:				48.89%
<b><u>Missing</u></b>				
\$ UPB (Millions)		\$1,776		\$8,351
Number of Units		9,852		36,616
Portion of Goal:		1.27%		
Portion of Total Acquired:				1.41%
<b><u>All Income Levels**</u></b>				
\$ UPB (Millions)	\$145,823	\$138,851	\$49,381	\$541,405
Number of Units	976,865	774,372	392,797	2,597,344
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 2008**

	<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>
<b><u>Affordable At No More Than 50% of Median Income</u></b>				
\$ UPB (Millions)	\$4,608	\$2,582	\$4,579	\$4,646
Number of Units	47,969	31,087	47,514	48,176
Portion of Goal:	22.72%	17.81%	42.42%	
Portion of Total Acquired:				16.25%
<b><u>Affordable At More Than 50% But No More Than 60% of Median Income</u></b>				
\$ UPB (Millions)	\$2,946	\$1,855	\$2,913	\$2,952
Number of Units	38,519	25,730	38,011	38,600
Portion of Goal:	18.24%	14.75%	33.94%	
Portion of Total Acquired:				13.02%
<b><u>Affordable At More Than 60% But No More Than 80% of Median Income</u></b>				
\$ UPB (Millions)	\$8,016	\$4,650	\$2,623	\$8,049
Number of Units	75,544	45,763	26,486	75,752
Portion of Goal:	35.77%	26.23%	23.65%	
Portion of Total Acquired:				25.55%
<b><u>Affordable At More Than 80% But No More Than 100% of Median Income</u></b>				
\$ UPB (Millions)	\$7,274	\$3,839		\$7,329
Number of Units	49,140	26,802		49,394
Portion of Goal:	23.27%	15.36%		
Portion of Total Acquired:				16.66%
<b><u>Affordable At More Than 100% But No More Than 120% of Median Income</u></b>				
\$ UPB (Millions)		\$1,998		\$4,145
Number of Units		11,494		22,633
Portion of Goal:		6.59%		
Portion of Total Acquired:				7.63%
<b><u>Affordable At More Than 120% Of Median Income</u></b>				
\$ UPB (Millions)		\$2,033		\$4,905
Number of Units		9,769		21,476
Portion of Goal:		5.60%		
Portion of Total Acquired:				7.24%
<b><u>Missing</u></b>				
\$ UPB (Millions)		\$2,517		\$4,715
Number of Units		23,854		40,504
Portion of Goal:		13.67%		
Portion of Total Acquired:				13.66%
<b><u>All Income Levels**</u></b>				
\$ UPB (Millions)	\$22,844	\$19,475	\$10,116	\$36,742
Number of Units	211,172	174,499	112,011	296,535
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 2008**

	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
<b><u>Affordable At No More Than 50% of Median Income</u></b>				
\$ UPB (Millions)	\$2,909	\$2,128	\$2,909	\$2,916
Number of Units	92,622	69,299	92,622	93,971
Portion of Goal:	17.66%	19.26%	27.60%	
Portion of Total Acquired:				11.27%
<b><u>Affordable At More Than 50% But No More Than 60% of Median Income</u></b>				
\$ UPB (Millions)	\$5,649	\$3,312	\$5,649	\$5,652
Number of Units	151,092	93,183	151,092	154,155
Portion of Goal:	31.55%	27.75%	49.30%	
Portion of Total Acquired:				20.24%
<b><u>Affordable At More Than 60% But No More Than 80% of Median Income</u></b>				
\$ UPB (Millions)	\$10,482	\$5,267	\$3,537	\$10,484
Number of Units	204,361	104,437	75,897	207,645
Portion of Goal:	38.15%	27.15%	23.10%	
Portion of Total Acquired:				24.34%
<b><u>Affordable At More Than 80% But No More Than 100% of Median Income</u></b>				
\$ UPB (Millions)	\$5,823	\$3,209		\$5,823
Number of Units	81,348	48,186		82,083
Portion of Goal:	12.65%	11.54%		
Portion of Total Acquired:				8.06%
<b><u>Affordable At More Than 100% But No More Than 120% Of Median Income</u></b>				
\$ UPB (Millions)		\$1,594		\$3,055
Number of Units		17,270		31,765
Portion of Goal:		3.54%		
Portion of Total Acquired:				3.01%
<b><u>Affordable At More Than 120% Of Median Income</u></b>				
\$ UPB (Millions)		\$1,778		\$4,732
Number of Units		12,680		29,573
Portion of Goal:		2.94%		
Portion of Total Acquired:				2.70%
<b><u>Missing</u></b>				
\$ UPB (Millions)		\$1,564		\$3,975
Number of Units		37,164		68,442
Portion of Goal:		7.82%		
Portion of Total Acquired:				30.38%
<b><u>All Income Levels*</u></b>				
\$ UPB (Millions)	\$24,863	\$18,852	\$12,095	\$36,636
Number of Units	529,423	382,219	319,611	667,634
Portion of Goal:	100%	100%	100%	
Portion of Total Acquired:				100.00%

\* Includes missing.

Table 7A - Race<sup>1</sup>

**Distribution Of Fannie Mae's Qualifying Single-Family Mortgage Purchases  
By Race Of Borrower(s) On Loan Application  
For Calendar Year 2008**

	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
<b>American Indian or Alaskan Native</b>				
\$ UPB (Millions)	\$802	\$1,058	\$327	\$2,076
Number of Units	5,794	6,319	2,798	11,492
Portion of goal:	0.49%	0.67%	0.55%	
Portion of Total Acquired:				0.40%
<b>Asian</b>				
\$ UPB (Millions)	\$9,778	\$14,142	\$2,771	\$37,795
Number of Units	53,692	62,989	18,870	146,743
Portion of goal:	4.52%	6.64%	3.74%	
Portion of Total Acquired:				5.07%
<b>Black or African American</b>				
\$ UPB (Millions)	\$11,448	\$14,115	\$6,268	\$23,022
Number of Units	89,000	100,223	55,525	144,385
Portion of goal:	7.49%	10.56%	11.00%	
Portion of Total Acquired:				4.99%
<b>Native Hawaiian or Other Pacific Islander</b>				
\$ UPB (Millions)	\$1,048	\$1,482	\$346	\$3,219
Number of Units	6,397	7,919	2,369	14,985
Portion of goal:	0.54%	0.83%	0.47%	
Portion of Total Acquired:				0.52%
<b>White - Hispanic or Latino</b>				
\$ UPB (Millions)	\$13,369	\$19,449	\$5,641	\$36,399
Number of Units	89,749	111,713	43,822	190,686
Portion of goal:	7.55%	11.77%	8.68%	
Portion of Total Acquired:				6.59%
<b>White - Not Hispanic or Latino</b>				
\$ UPB (Millions)	\$103,344	\$76,933	\$35,613	\$363,045
Number of Units	748,853	483,058	307,759	1,851,788
Portion of goal:	63.03%	50.91%	60.97%	
Portion of Total Acquired:				63.99%
<b>Two or more minority races</b>				
\$ UPB (Millions)	\$97	\$138	\$36	\$282
Number of Units	598	688	260	1,278
Portion of goal:	0.05%	0.07%	0.05%	
Portion of Total Acquired:				0.04%
<b>Joint (white/minority race)<sup>2</sup></b>				
\$ UPB (Millions)	\$1,300	\$2,067	\$362	\$7,871
Number of Units	8,178	10,007	2,769	32,081
Portion of goal:	0.69%	1.05%	0.55%	
Portion of Total Acquired:				1.11%
<b>Information not Provided by Borrower or Co-borrower<sup>3</sup></b>				
\$ UPB (Millions)	\$26,759	\$27,742	\$7,942	\$99,824
Number of Units	180,812	158,402	69,026	475,558
Portion of goal:	15.22%	16.69%	13.67%	
Portion of Total Acquired:				16.43%
<b>Not Applicable</b>				
\$ UPB (Millions)	\$339	\$457	\$76	\$2,171
Number of Units	2,405	2,851	684	10,914
Portion of goal:	0.20%	0.30%	0.14%	
Portion of Total Acquired:				0.38%
<b>Data Not Provided by Loan Seller</b>				
\$ UPB (Millions)	\$382	\$741	\$115	\$2,444
Number of Units	2,559	4,702	926	13,969
Portion of goal:	0.22%	0.50%	0.18%	
Portion of Total Acquired:				0.48%
<b>Total</b>				
\$ UPB (Millions)	\$168,667	\$158,326	\$59,497	\$578,147
Number of Units	1,188,037	948,871	504,808	2,893,879
Portion of goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

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

<sup>2</sup> 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.

<sup>3</sup> 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 2008**

	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
<b>Hispanic or Latino</b>				
\$ UPB (Millions)	\$14,005	\$20,508	\$6,031	\$34,758
Number of Units	94,097	118,359	46,903	187,368
<b>Portion of goal:</b>	7.92%	12.47%	9.29%	
<b>Portion of Total Acquired:</b>				6.47%
<b>Not Hispanic or Latino</b>				
\$ UPB (Millions)	\$122,574	\$103,128	\$44,335	\$414,621
Number of Units	865,452	620,893	374,359	2,066,251
<b>Portion of goal:</b>	72.85%	65.43%	74.16%	
<b>Portion of Total Acquired:</b>				71.40%
<b>Joint<sup>1</sup></b>				
\$ UPB (Millions)	\$1,265	\$1,945	\$346	\$7,060
Number of Units	8,252	10,038	2,768	31,200
<b>Portion of goal:</b>	0.69%	1.06%	0.55%	
<b>Portion of Total Acquired:</b>				1.08%
<b>Information not Provided by Borrower or Co-borrower<sup>2</sup></b>				
\$ UPB (Millions)	\$26,724	\$27,276	\$7,889	\$98,843
Number of Units	180,046	155,535	68,447	470,956
<b>Portion of goal:</b>	15.15%	16.39%	13.56%	
<b>Portion of Total Acquired:</b>				16.27%
<b>Not Applicable</b>				
\$ UPB (Millions)	\$1,546	\$1,463	\$62	\$5,035
Number of Units	13,216	11,239	839	31,676
<b>Portion of goal:</b>	1.11%	1.18%	0.17%	
<b>Portion of Total Acquired:</b>				1.09%
<b>Data Not Provided by Loan Seller</b>				
\$ UPB (Millions)	\$2,554	\$4,005	\$834	\$17,831
Number of Units	26,973	32,806	11,492	106,428
<b>Portion of goal:</b>	2.27%	3.46%	2.28%	
<b>Portion of Total Acquired:</b>				3.68%
<b>Total</b>				
\$ UPB (Millions)	\$168,667	\$158,326	\$59,497	\$578,147
Number of Units	1,188,037	948,871	504,808	2,893,879
<b>Portion of goal:</b>	100.00%	100.00%	100.00%	
<b>Portion of Total Acquired:</b>				100.00%

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

<sup>2</sup> 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 2008**

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*
<b>Single-Family Owner-Occupied</b>				
<b>1-Unit Property:</b>				
\$ UPB (Millions)	\$7,051	\$9,256	\$32,371	
Number of Units	47,592	81,480	255,002	
<b>Single-Family Owner-Occupied Units in 2-4 Unit Property:</b>				
\$ UPB (Millions)	\$240	\$270	\$192	
Number of Units	2,524	3,641	2,557	
<b>Single-Family Rental Units in 2-4 Owner Occupied Property:</b>				
\$ UPB (Millions)	\$552	\$463	\$382	
Number of Units	4,713	5,145	4,220	
<b>Single-Family Rental Investor- Owned 1-4 Unit Property:</b>				
\$ UPB (Millions)	\$2,071	\$2,284	\$4,364	
Number of Units	21,773	33,103	43,057	
<b>Multifamily Rental:</b>				
\$ UPB (Millions)	\$2,541	\$3,466	\$5,092	\$1,452
Number of Units	52,243	105,646	138,068	33,818
<b>Total:</b>				
\$ UPB (Millions)	\$12,455	\$15,740	\$42,401	\$1,452
Number of Units	128,845	229,016	442,904	33,818

\* 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 2008**

	Number of Mortgages	\$ UPB (Millions)	Percentage of Owner-Occupied Purchase Mortgages	
			All	Excluding Missing Data
<b>CONVENTIONAL MORTGAGE:</b>				
Owner-Occupied Purchase Mortgage**				
First-Time Homebuyers Under Standard Program	273,388	\$60,816	30.10%	30.12%
First-Time Homebuyers Under Special Program(s)	<u>96,790</u>	<u>\$15,969</u>	10.66%	10.66%
First-Time Homebuyers Subtotal	370,178	\$76,785	40.76%	40.78%
Repeat Home Buyer	537,634	\$123,245	59.20%	59.22%
Home Buyer Information Missing	<u>423</u>	<u>\$115</u>	0.05%	
<b>Owner-Occupied Purchase Mortgage Subtotal:</b>	908,235	\$200,144	<u>100%</u>	<u>100%</u>
Non-Owner-Occupied Purchases Mortgage**				
Refinance Mortgages (Excluding Second Homes)	1,430,997	\$299,060		
Second Homes (Purchase and Refinance)	129,793	\$27,678		
Second Mortgages (Not FHA Title 1)	198	\$6		
Not Applicable/ Not Available	<u>20</u>	<u>\$3</u>		
<b>Total Conventional</b>	2,675,285	\$557,917		
<b>NONCONVENTIONAL MORTGAGE:</b>				
FHA Title 1 -Second Mortgages	4	\$0.07		
FHA -HECMs	121,516	\$19,016		
Other FHA-Insured or VA Guaranteed	5,176	\$1,081		
RHS / FmHA	<u>1,415</u>	<u>\$134</u>		
<b>Total Nonconventional</b>	<u>128,111</u>	<u>\$20,231</u>		
<b>Total Single-Family Mortgages</b>	<u>2,803,396</u>	<u>\$578,147</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 2008**

	<u>Low- and Moderate-Income</u>	<u>Geographically Targeted</u>	<u>Special Affordable</u>	<u>Total Mortgages Acquired</u>
<b>All Male:</b>				
\$ UPB (Millions)	\$53,012	\$48,399	\$18,826	\$150,803
Number of Units	380,434	299,431	164,149	790,572
<b>All Female:</b>				
\$ UPB (Millions)	\$51,290	\$37,306	\$21,756	\$103,621
Number of Units	367,280	239,414	182,457	597,653
<b>Male And Female:</b>				
\$ UPB (Millions)	\$49,123	\$57,049	\$14,447	\$263,340
Number of Units	335,424	320,063	118,068	1,218,417
<b>Not Applicable:</b>				
\$ UPB (Millions)	\$1,104	\$1,521	\$290	\$6,153
Number of Units	7,567	7,989	2,644	25,909
<b>Not Provided:</b>				
\$ UPB (Millions)	\$14,039	\$13,781	\$4,155	\$52,704
Number of Units	96,522	79,774	37,247	253,337
<b>Missing:</b>				
\$ UPB (Millions)	\$98	\$269	\$23	\$1,527
Number of Units	810	2,200	242	7,991
<b>Total:</b>				
\$ UPB (Millions)	\$168,667	\$158,326	\$59,497	\$578,147
Number of Units	1,188,037	948,871	504,808	2,893,879

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

<b>All Male</b>	32.02%	31.56%	32.52%	27.32%
<b>All Female</b>	30.91%	25.23%	36.14%	20.65%
<b>Male And Female</b>	28.23%	33.73%	23.39%	42.10%
<b>Not Applicable</b>	0.64%	0.84%	0.52%	0.90%
<b>Not Provided</b>	8.12%	8.41%	7.38%	8.75%
<b>Missing</b>	0.07%	0.23%	0.05%	0.28%
<b>Total</b>	100%	100%	100%	100%

\*Borrower and Co-Borrower with a Not Provided or Not Applicable are placed in the specific gender of the Borrower or Co-Borrower.

**Table 11**

**Distribution Of Fannie Mae's Qualifying  
Single-Family Owner-Occupied Mortgage Purchases\*  
By Minority Concentration of the Census Tract  
For Calendar Year 2008  
(Dwelling Units)**

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<b><u>Minority Percentages Of Census Tract</u></b>	<b><u>Low- and Moderate-Income</u></b>	<b><u>Geographically Targeted</u></b>	<b><u>Special Affordable</u></b>	<b><u>Total Units Acquired</u></b>
<b>Minority &lt; 10%</b>	341,209	112,071	120,033	951,784
<b>10% &lt;= Minority &lt; 20%</b>	209,175	74,842	74,191	607,340
<b>20% &lt;= Minority &lt; 30%</b>	119,324	59,439	44,294	334,912
<b>30% &lt;= Minority &lt; 50%</b>	124,933	207,515	52,402	315,032
<b>50% &lt;= Minority &lt; 80%</b>	97,975	180,371	48,609	227,627
<b>80% &lt;= Minority &lt; 100%</b>	83,983	139,399	53,168	158,743
<b>Tract Missing / Unable to Classify</b>	265	733	100	1,906
<b>Total</b>	976,865	774,372	392,797	2,597,344

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\* 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 2008  
(Dwelling Units)**

<b>Single-Family Rental*</b>				
	<u>Low- and Moderate-Income</u>	<u>Geographically Targeted</u>	<u>Special Affordable</u>	<u>Total Units Acquired</u>
<b>Minority &lt; 10%</b>	43,883	13,302	21,118	58,945
<b>10% &lt;= Minority &lt; 20%</b>	38,972	15,088	17,284	54,049
<b>20% &lt;= Minority &lt; 30%</b>	26,335	13,172	12,250	37,427
<b>30% &lt;= Minority &lt; 50%</b>	34,182	40,054	17,725	47,893
<b>50% &lt;= Minority &lt; 80%</b>	33,157	43,991	20,209	47,154
<b>80% &lt;= Minority &lt; 100%</b>	34,345	48,446	23,395	50,493
<b>Tract Missing / Unable to Classify</b>	298	446	30	574
<b>Total:</b>	211,172	174,499	112,011	296,535
<b>Multifamily Rental</b>				
	<u>Low- and Moderate-Income</u>	<u>Geographically Targeted</u>	<u>Special Affordable</u>	<u>Total Units Acquired</u>
<b>Minority &lt; 10%</b>	54,152	9,611	29,920	67,917
<b>10% &lt;= Minority &lt; 20%</b>	106,599	23,860	58,948	133,561
<b>20% &lt;= Minority &lt; 30%</b>	88,918	30,689	49,182	111,164
<b>30% &lt;= Minority &lt; 50%</b>	118,819	122,325	69,087	148,478
<b>50% &lt;= Minority &lt; 80%</b>	97,801	118,659	64,886	127,951
<b>80% &lt;= Minority &lt; 100%</b>	63,082	77,076	47,568	78,100
<b>Tract Missing / Unable to Classify</b>	51	.	19	463
<b>Total:</b>	529,423	382,219	319,611	667,634

\* 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 2008**  
**(Dwelling Units)**

	<u>Low- and Moderate-Income</u>	<u>Geographically Targeted</u>	<u>Special Affordable</u>	<u>Total Mortgages Acquired</u>
<b><u>Income &lt;= 50% of MSA Median Income:</u></b>				
Minority < 10%	74,178	18,264	71,821	74,703
10% <= Minority < 30%	70,379	22,642	68,077	70,907
30% <= Minority < 50%	29,349	25,767	28,214	29,583
50% <= Minority < 80%	25,214	23,786	24,097	25,385
80% <= Minority < 100%	31,123	30,365	29,757	31,262
Tract Missing / Unable to Classify	55	6	53	55
<b>Subtotal:</b>	<b>230,297</b>	<b>120,830</b>	<b>222,019</b>	<b>231,895</b>
<b><u>50% &lt; Income &lt;= 60% of MSA Median Income:</u></b>				
Minority < 10%	43,974	8,960	43,080	44,512
10% <= Minority < 30%	41,538	11,253	40,481	42,072
30% <= Minority < 50%	16,174	13,943	15,624	16,396
50% <= Minority < 80%	12,530	11,843	11,975	12,722
80% <= Minority < 100%	9,963	9,600	9,468	10,091
Tract Missing / Unable to Classify	35	6	33	35
<b>Subtotal:</b>	<b>124,213</b>	<b>55,605</b>	<b>120,661</b>	<b>125,828</b>
<b><u>60% &lt; Income &lt;= 80% of MSA Median Income:</u></b>				
Minority < 10%	109,274	18,780	5,132	111,041
10% <= Minority < 30%	106,373	23,335	9,926	108,207
30% <= Minority < 50%	39,945	32,617	8,564	40,609
50% <= Minority < 80%	30,423	27,767	12,537	30,939
80% <= Minority < 100%	22,301	21,279	13,943	22,626
Tract Missing / Unable to Classify	74	23	14	75
<b>Subtotal:</b>	<b>308,391</b>	<b>123,801</b>	<b>50,116</b>	<b>313,497</b>
<b><u>80% &lt; Income &lt;= 100% of MSA Median Income:</u></b>				
Minority < 10%	113,783	16,296		116,276
10% <= Minority < 30%	110,210	19,741		112,677
30% <= Minority < 50%	39,465	30,314		40,394
50% <= Minority < 80%	29,808	26,272		30,491
80% <= Minority < 100%	20,596	19,323		21,016
Tract Missing / Unable to Classify	101	37		106
<b>Subtotal:</b>	<b>313,963</b>	<b>111,983</b>		<b>320,960</b>
<b><u>100% &lt; Income &lt;= 120% of MSA Median Income:</u></b>				
Minority < 10%		13,246		110,749
10% <= Minority < 30%		15,436		106,787
30% <= Minority < 50%		25,328		36,164
50% <= Minority < 80%		22,475		27,264
80% <= Minority < 100%		15,751		17,684
Tract Missing / Unable to Classify		61		142
<b>Subtotal:</b>		<b>92,297</b>		<b>298,790</b>
<b><u>120% of MSA Median Income &lt; Income:</u></b>				
Minority < 10%		35,609		483,265
10% <= Minority < 30%		40,447		487,246
30% <= Minority < 50%		76,931		147,263
50% <= Minority < 80%		65,716		97,488
80% <= Minority < 100%		40,704		53,422
Tract Missing / Unable to Classify		598		1,074
<b>Subtotal:</b>		<b>260,005</b>		<b>1,269,758</b>
<b>Borrower Income Missing</b>		<b>9,852</b>		<b>36,616</b>
<b>Total:</b>	<b>976,865</b>	<b>774,372</b>	<b>392,797</b>	<b>2,597,344</b>

\* 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 2008  
(Dwelling Units)**

	<u>Low- and Moderate-Income</u>	<u>Geographically Targeted</u>	<u>Special Affordable</u>	<u>Total Units Acquired</u>
Alabama	22,418	15,048	10,748	47,650
Alaska	3,249	2,117	1,513	6,598
Arizona	45,676	33,201	21,396	92,037
Arkansas	10,545	5,887	5,212	20,994
California	212,213	275,436	79,679	514,676
Colorado	39,270	24,558	21,014	78,373
Connecticut	21,391	11,506	10,202	39,399
Delaware	8,129	5,399	3,183	14,561
Florida	91,465	82,196	43,517	208,695
Georgia	60,203	46,243	31,104	113,574
Hawaii	5,398	9,540	2,051	14,330
Idaho	9,577	5,827	4,121	19,911
Illinois	78,588	59,521	34,681	168,724
Indiana	29,626	13,576	17,726	52,962
Iowa	12,999	5,155	6,177	26,585
Kansas	12,766	4,194	7,391	24,005
Kentucky	15,500	9,056	8,990	30,236
Louisiana	16,207	13,575	7,090	35,939
Maine	5,133	2,601	1,947	11,438
Maryland	49,402	40,095	26,645	84,080
Massachusetts	38,223	22,337	16,819	77,741
Michigan	39,811	19,950	20,702	81,432
Minnesota	28,511	14,283	14,665	52,239
Mississippi	9,580	8,228	3,463	21,155
Missouri	30,949	18,762	16,118	63,055
Montana	4,848	3,441	1,871	12,341
Nebraska	8,980	2,623	4,728	16,291
Nevada	21,954	16,336	11,558	37,535
New Hampshire	8,693	4,368	4,083	16,164
New Jersey	43,087	33,864	16,545	113,890
New Mexico	10,118	11,905	5,557	21,547
New York	83,320	88,922	35,789	206,016
North Carolina	61,303	38,746	30,533	124,669
North Dakota	2,071	817	1,076	4,387
Ohio	54,533	22,629	31,396	99,094
Oklahoma	18,221	11,624	11,633	31,878
Oregon	29,556	20,180	14,540	58,493
Pennsylvania	66,744	35,537	31,082	125,006
Rhode Island	5,401	2,990	2,710	10,852
South Carolina	24,934	16,838	11,552	54,631
South Dakota	3,419	1,247	1,503	7,819
Tennessee	31,807	17,696	15,392	61,056
Texas	155,193	118,543	88,985	279,609
Utah	25,006	15,354	13,754	47,068
Vermont	2,694	1,525	946	6,384
Virginia	55,959	44,461	24,459	109,610
Washington	57,594	38,103	27,391	113,933
West Virginia	3,397	3,754	1,433	8,865
Wisconsin	29,857	12,501	13,344	61,051
Wyoming	3,073	2,108	1,130	7,605
<b>District of Columbia</b>	7,096	9,079	4,755	12,014
<b>Guam</b>	39	169	6	233
<b>Puerto Rico</b>	1,429	6,259	495	11,712
<b>Virgin Islands</b>	300	1,179	19	1,247
<b>Other Territories</b>	0	0	0	0
<b>Total:</b>	1,717,459	1,331,089	824,418	3,561,389 *

\* The geocoding of 124 units did not generate a FIPST\_90 code and thus have been omitted from the table.