

Table 1

Summary of Freddie Mac Mortgage Purchases*
For Calendar Year 2002

	Total Mortgages Eligible To Qualify As Low-end Moderate-Income**	Low- And Moderate- Income Purchases	Total Mortgages Eligible To Qualify As Geographically Targeted**	Geographically Targeted Purchases	Total Mortgages Eligible To Qualify As Special Affordable**	Special Affordable Purchases	All Mortgage Purchases	
							Adjusted**	Not Adjusted
Purchases of Single-Family Mortgages								
Owner-Occupied 1 Unit:								
\$ UPB (Millions)	\$523,336	\$157,721	\$523,383	\$109,298	\$523,520	\$42,862	\$551,409	N/A
Number of Mortgages	3,704,032	N/A	3,708,390	N/A	3,708,219	N/A	N/A	3,836,837
Number of Units	3,636,205	1,405,588	3,637,355	888,127	3,637,362	468,118	3,867,180	3,836,837
Owner-Occupied 2-4 Unit:								
\$ UPB (Millions)	\$10,880	\$6,722	\$10,898	\$6,338	\$10,862	\$3,131	\$11,110	N/A
Number of Mortgages	67,548	N/A	67,669	N/A	67,580	N/A	N/A	69,343
Number of Units	148,222	101,143	148,483	89,452	148,259	54,379	150,218	180,955
Investor-Owned 1-4 Unit:								
\$ UPB (Millions)	\$15,910	\$12,743	\$15,919	\$6,398	\$15,910	\$6,235	\$15,948	N/A
Number of Mortgages	148,512	N/A	148,754	N/A	148,514	N/A	N/A	149,145
Number of Units	201,135	175,780	201,398	93,343	201,137	101,363	201,833	204,434
Adjustments to Number of Units For:								
Missing Data	39,048	N/A	N/A	N/A	39,070	N/A	N/A	N/A
Bonuses	N/A	74,548	N/A	68,288	N/A	40,378	N/A	N/A
Total Single-Family:								
\$ UPB (Millions)	\$550,136	\$177,186	\$550,197	\$122,030	\$550,323	\$52,227	\$578,468	N/A
Number of Mortgages	3,920,090	N/A	3,922,813	N/A	3,922,293	N/A	N/A	4,155,325
Number of Units (adjusted)	3,943,514	1,757,059	3,985,234	1,139,210	3,945,718	685,236	4,219,239	4,302,228
Purchases of Multifamily Mortgages								
Units in 0-50 Unit Properties:								
\$ UPB (Millions)	\$1,795	\$1,581	\$1,849	\$1,677	\$1,795	\$553	\$1,852	N/A
Number of Properties	3,384	N/A	3,448	N/A	3,384	N/A	N/A	3,460
Number of Units	42,772	40,027	43,972	41,023	42,772	13,321	44,039	57,431
Units in Properties of 51 or more Units:								
\$ UPB (Millions)	\$11,234	\$9,878	\$11,475	\$4,270	\$11,234	\$4,452	\$11,478	N/A
Number of Properties	2,725	N/A	2,919	N/A	2,725	N/A	N/A	2,921
Number of Units	278,555	257,853	288,934	112,891	278,555	139,470	288,989	580,465
Adjustments to Number of Units For:								
Missing Data	11,649	N/A	N/A	N/A	11,649	N/A	N/A	N/A
Bonuses	N/A	40,027	N/A	41,023	N/A	13,321	N/A	N/A
Temporary Adjustment Factor (TAF)	N/A	90,284	N/A	39,512	N/A	48,815	N/A	N/A
Total Multifamily:								
\$ UPB (Millions)	\$13,029	\$11,458	\$13,324	\$5,947	\$13,029	\$5,008	\$13,330	N/A
Number of Properties	6,089	N/A	6,368	N/A	6,089	N/A	N/A	6,381
Number of Units (adjusted)	319,327	428,291	332,908	234,449	319,327	214,827	333,038	637,896
Total Purchases of Single-Family and Multifamily Mortgages								
Freddie Mac's								
Goal Performance Percentages								
Base		48.46%		28.36%		18.23%		
With Bonuses		49.15%		30.90%		19.49%		
Total (including Bonuses and TAF)		51.27%		31.81%		20.84%		
Multifamily Special Affordable UPB**						\$5,008		
Freddie Mac's Goals:								
Multifamily Minimum Requirement:		50.00%		31.00%		20.00%		\$2110M

* Units may round toward more than one goal.

** Depending on the specific sourcing requirements, units may not qualify for each goal.

Note: On certain tables, sum of entries may not equal totals, due to rounding.

SF Run Date: March 8, 2003 SF Run Time: 6:21:30
MF Run Date: First as of 3/1/2003 MF Run Time: 17:00:00
g:\mcp\ProfLop\AMTTable\Selectivity02.xls c:\p\ProfLop\AMTTable\Backup

Table 1A

**Distribution of Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
For Calendar Year 2002**

	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 (Millions)	\$523,336	\$157,721	\$523,383	\$109,296	\$523,520	\$42,862	\$551,409	N/A
Number of Mortgages	3,704,032	N/A	3,708,390	N/A	3,706,219	N/A	N/A	3,936,837
Number of Units	3,635,205	1,405,588	3,637,355	888,127	3,637,392	469,116	3,867,190	3,936,837
Owner-Occupied 2-4 Unit Properties:								
\$ UPB (Millions)	\$10,890	\$6,722	\$10,896	\$6,336	\$10,892	\$3,131	\$11,110	N/A
Number of Mortgages	67,546	N/A	67,669	N/A	67,560	N/A	N/A	69,343
Number of Units	146,222	101,143	146,483	89,452	146,259	54,379	150,216	160,955
Units in Investor-Owned 1-4 Unit Properties:								
\$ UPB (Millions)	\$15,910	\$12,743	\$15,919	\$6,398	\$15,910	\$6,235	\$15,948	N/A
Number of Mortgages	148,512	N/A	148,754	N/A	148,514	N/A	N/A	149,145
Number of Units	201,135	175,780	201,396	93,343	201,137	101,383	201,833	204,434
Total Single-Family Units:								
\$ UPB (Millions)	\$550,136	\$177,186	\$550,197	\$122,030	\$550,323	\$52,227	\$578,466	N/A
Number of Mortgages	3,920,090	N/A	3,922,813	N/A	3,922,293	N/A	N/A	4,155,325
Number of Units	3,982,562	1,682,511	3,985,234	1,070,922	3,984,788	624,858	4,219,239	4,302,226
Purchases of Multifamily Mortgages								
Units in 5-50 Unit Properties:								
\$ UPB (Millions)	\$1,795	\$1,581	\$1,849	\$1,677	\$1,795	\$553	\$1,852	N/A
Number of Mortgages	3,364	N/A	3,449	N/A	3,364	N/A	N/A	3,460
Number of Properties	3,364	N/A	3,449	N/A	3,364	N/A	N/A	3,460
Number of Units	42,772	40,027	43,972	41,023	42,772	13,321	44,039	57,431
Units in Properties of 51 or more Units:								
\$ UPB (Millions)	\$11,234	\$9,876	\$11,475	\$4,270	\$11,234	\$4,452	\$11,478	N/A
Number of Mortgages	2,727	N/A	2,921	N/A	2,727	N/A	N/A	2,923
Number of Properties	2,725	N/A	2,919	N/A	2,725	N/A	N/A	2,921
Number of Units	276,555	257,953	288,934	112,891	276,555	139,470	288,999	580,465
Total Purchases of Single-Family and Multifamily Mortgages								
\$ UPB (Millions)	\$563,164	\$188,643	\$563,522	\$127,977	\$563,352	\$57,233	\$591,796	N/A
Number of Units	4,301,869	1,980,491	4,318,140	1,224,836	4,304,115	777,649	4,552,277	4,940,122

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 81.16c(4)).

SF Run Date: March 8, 2003

SF Run Time: 5:21:30

MF Run Date: Final as of 3/11/2003

MF Run Time: 17:00:00

g:\mact\prod\tr\ah\tda\backup\Backup filename: prod\tr\ah\tda\backup\tr\tdq402.xls

Table 1B

**Missing Data Adjustments Including Rent Estimation*
For Calendar Year 2002**

	Total Mortgages Eligible To Qualify As Low-and Moderate-Income	Low- And Moderate- Income Purchases	Total Mortgages Eligible To Qualify As Special Affordable	Special Affordable Purchases
Purchases of Single-Family Mortgages				
Owner-Occupied 1-4 Unit Properties:				
Number of Eligible Missing Data Units**	42,182	N/A	42,182	N/A
1% Cap	36,991	N/A	37,013	N/A
Adjusted Number of Units	3,662,111	N/A	3,664,290	N/A
Rental Units in Owner-Occupied 2-4 Unit Properties:				
Number of Units with Missing Data	569	N/A	569	N/A
Adjusted Number of Units	81,756	N/A	81,779	N/A
Investor-Owned 1-4 Unit Properties:				
Number of Units with Missing Data	1,488	N/A	1,488	N/A
Adjusted Number of Units	199,647	N/A	199,649	N/A
Total Single-Family:				
Adjusted Number of Units	3,943,514	N/A	3,945,718	N/A
Purchases of Multifamily Mortgages				
Units in Multifamily Properties:				
Number of Units with Missing Data	19,434	N/A	19,434	N/A
Units Where Rent Estimation is Not Possible	11,649	N/A	11,649	N/A
Units Where Rent Estimation is Possible	7,785	2,935	7,785	630
Of which: Units in 5-50 unit properties	27	7	27	0
Units in 51+ unit properties	7,758	2,928	7,758	630
5% Cap	15,966	0	15,966	0
Missing Data Adjustment	0	0	0	0
Apportionment of Adjustment by Property Size:				
Units in properties with 5-50 units				
Applicable portion of missing data adjustment	0	0	0	0
Adjusted Number of units	0	40,027	0	13,321
Adjusted UPB	N/A	N/A	N/A	\$553
Units in properties with 51+ units				
Applicable portion of missing data adjustment	0	0	0	0
Adjusted Number of units	0	257,953	0	139,470
Adjusted UPB	N/A	N/A	N/A	\$4,452
Meeting Its 2002 Housing Goals:				
Multifamily Totals				
Adjusted Number of Units	319,327	297,980	319,327	152,791
Adjusted UPB	N/A	N/A	N/A	\$5,006

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

SF Run Date: March 9, 2003

SF Run Time: 5:21:30

MF Run Date: Final as of 3/11/2003

MF Run Time: 17:00:00

** 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

g:\Fmacops\Prod\Lop\Ahl\Tables\Backup\hudtq402.xls

Note: On certain tables, sum of entries may not equal totals, due to rounding.

Table 2

Distribution Of Owner-Occupied Units*
Financed By Single-Family Mortgages Purchased By Freddie Mac
By Income Class Of Mortgagor(s)
For Calendar Year 2002

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)	\$19,003	\$7,083	\$19,020	\$19,410
Number of Units	232,003	94,458	232,364	237,174
Portion of Goal:	16.17%	10.20%	48.13%	
Portion of Total Acquired:				6.03%
Income More Than 50% But No More Than 60% of Median Income				
\$ UPB (Millions)	\$18,273	\$6,080	\$18,295	\$18,687
Number of Units	188,045	66,651	188,367	192,686
Portion of Goal:	13.10%	7.19%	39.01%	
Portion of Total Acquired:				4.90%
Income More Than 60% But No More Than 80% of Median Income				
\$ UPB (Millions)	\$54,369	\$15,956	\$6,305	\$55,731
Number of Units	484,556	152,081	62,099	498,357
Portion of Goal:	33.77%	16.42%	12.86%	
Portion of Total Acquired:				12.67%
Income More Than 80% But No More Than 100% of Median Income				
\$ UPB (Millions)	\$67,980	\$17,148		\$69,763
Number of Units	530,433	143,964		546,901
Portion of Goal:	36.96%	15.54%		
Portion of Total Acquired:				13.91%
Income More Than 100% But No More Than 120% of Median Income				
\$ UPB (Millions)		\$15,452		\$72,769
Number of Units		119,007		517,115
Portion of Goal:		12.85%		
Portion of Total Acquired:				13.15%
Income More Than 120% of Median Income				
\$ UPB (Millions)		\$46,716		\$304,619
Number of Units		313,461		1,787,445
Portion of Goal:		33.84%		
Portion of Total Acquired:				45.45%
Missing				
\$ UPB (Millions)	\$0	\$3,719	\$0	\$15,552
Number of Units	0	36,790	0	153,171
Portion of Goal:	0.00%	3.97%	0.00%	
Portion of Total Acquired:				3.89%
All Income Levels**				
\$ UPB (Millions)	\$159,625	\$112,153	\$43,620	\$556,531
Number of Units	1,435,038	926,413	482,830	3,932,849
Portion of Goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

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

** Includes missing.

Run Date: March 9, 2003

Run Time: 5:21:50

g:\Fmascopel\Prod\Op\Aht\Tables\Backup\hudtz402.xls

Table 3

Distribution Of Rental Units*
Financed By Single-Family Mortgages Purchased By Freddie Mac
By Affordability Of Rent
For Calendar Year 2002

	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
Affordable At No More Than 50% of Median Income				
\$ UPB (Millions)	\$3,932	\$1,905	\$3,933	\$3,936
Number of Units	63,918	34,959	63,922	64,010
Portion of Goal:	25.83%	24.19%	45.01%	
Portion of Total Acquired:				22.35%
Affordable At More Than 50% But No More Than 60% of Median Income				
\$ UPB (Millions)	\$2,746	\$1,363	\$2,746	\$2,758
Number of Units	47,858	25,779	47,859	48,041
Portion of Goal:	19.28%	17.84%	33.56%	
Portion of Total Acquired:				16.77%
Affordable At More Than 60% But No More Than 80% of Median Income				
\$ UPB (Millions)	\$6,549	\$3,189	\$1,929	\$6,598
Number of Units	91,182	47,793	30,446	92,221
Portion of Goal:	36.85%	33.07%	21.44%	
Portion of Total Acquired:				32.20%
Affordable At More Than 80% But No More Than 100% of Median Income				
\$ UPB (Millions)	\$4,335	\$1,870		\$4,375
Number of Units	44,715	20,776		45,227
Portion of Goal:	18.07%	14.38%		
Portion of Total Acquired:				15.79%
Affordable At More Than 100% But No More Than 120% of Median Income				
\$ UPB (Millions)		\$768		\$2,055
Number of Units		7,283		17,999
Portion of Goal:		5.04%		
Portion of Total Acquired:				6.28%
Affordable At More Than 120% of Median Income				
\$ UPB (Millions)		\$715		\$2,029
Number of Units		6,750		16,205
Portion of Goal:		4.67%		
Portion of Total Acquired:				5.66%
Missing				
\$ UPB (Millions)		\$66		\$185
Number of Units		1,170		2,687
Portion of Goal:		0.81%		
Portion of Total Acquired:				0.94%
All Income Levels**				
\$ UPB (Millions)	\$17,561	\$9,877	\$8,607	\$21,936
Number of Units	247,473	144,510	142,027	286,390
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.

Run Date: March 9, 2003

Run Time: 5:22:08

@FinancePro\Prod\Exp\Aht\Tables\Backup\Fudg402.xls

Table 4

**Distribution Of Rental Units
Financed By Multifamily Mortgages Purchased By Freddie Mac
By Affordability Of Rent
For Calendar Year 2002**

	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
Affordable At No More Than 50% of Median Income				
\$ UPB (Millions)	\$1,329	\$862	\$1,282	\$1,329
Number of Units	49,862	31,577	47,293	49,862
Portion of Goal:	16.73%	20.52%	30.95%	
Portion of Total Acquired:				14.97%
Affordable At More Than 50% But No More Than 60% of Median Income				
\$ UPB (Millions)	\$2,763	\$1,343	\$2,531	\$2,763
Number of Units	84,049	40,513	78,666	84,049
Portion of Goal:	28.21%	26.32%	50.18%	
Portion of Total Acquired:				25.24%
Affordable At More Than 60% But No More Than 80% of Median Income				
\$ UPB (Millions)	\$5,050	\$2,119	\$1,213	\$5,050
Number of Units	122,036	52,122	28,832	122,036
Portion of Goal:	40.95%	33.86%	18.87%	
Portion of Total Acquired:				36.64%
Affordable At More Than 80% But No More Than 100% of Median Income				
\$ UPB (Millions)	\$2,314	\$969		\$2,314
Number of Units	42,032	16,779		42,032
Portion of Goal:	14.11%	10.90%		
Portion of Total Acquired:				12.62%
Affordable At More Than 100% But No More Than 120% Of Median Income				
\$ UPB (Millions)		\$199		\$653
Number of Units		2,560		9,649
Portion of Goal:		1.66%		
Portion of Total Acquired:				2.90%
Affordable At More Than 120% of Median Income				
\$ UPB (Millions)		\$240		\$899
Number of Units		2,021		11,081
Portion of Goal:		1.31%		
Portion of Total Acquired:				3.33%
Missing				
\$ UPB (Millions)		\$215		\$321
Number of Units		8,343		14,329
Portion of Goal:		5.42%		
Portion of Total Acquired:				4.30%
All Income Levels*				
\$ UPB (Millions)	\$11,456	\$5,947	\$5,005	\$13,330
Number of Units**	297,979	153,914	152,791	333,038
Portion of Goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

* Includes missing.

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

MF Run Date: Final as of 3/11/2003

MF Run Time: 17:00:00

g:\Freemove\prod\log\AW\Tables\Backup\hustq402.xls

Table 7

**Distribution Of Freddie Mac's Qualifying Single-Family Mortgage Purchases
By Race Of Borrower(s) On Loan Application
For Calendar Year 2002**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
All American Indian or Alaskan Native:				
\$ UPB (Millions)	\$355	\$245	\$107	\$996
Number of Units	3,354	2,167	1,274	7,499
Portion of Goal:	0.20%	0.20%	0.20%	
Portion of Total Acquired:				0.18%
All Asian or Pacific Islander:				
\$ UPB (Millions)	\$7,881	\$6,941	\$2,009	\$24,968
Number of Units	54,700	41,960	17,853	138,690
Portion of Goal:	3.25%	3.92%	2.86%	
Portion of Total Acquired:				3.29%
All African American:				
\$ UPB (Millions)	\$4,805	\$4,404	\$1,919	\$11,086
Number of Units	49,788	43,219	25,017	89,781
Portion of Goal:	2.96%	4.04%	4.00%	
Portion of Total Acquired:				2.13%
All Hispanic:				
\$ UPB (Millions)	\$8,526	\$9,293	\$3,304	\$19,222
Number of Units	80,086	83,503	37,073	153,231
Portion of Goal:	4.76%	7.80%	5.93%	
Portion of Total Acquired:				3.63%
All White Non-Hispanic:				
\$ UPB (Millions)	\$112,928	\$65,177	\$31,159	\$381,112
Number of Units	1,075,354	565,442	372,036	2,747,895
Portion of Goal:	63.91%	52.80%	59.54%	
Portion of Total Acquired:				65.13%
All Other:				
\$ UPB (Millions)	\$5,189	\$3,358	\$1,571	\$16,097
Number of Units	44,624	26,680	16,700	107,367
Portion of Goal:	2.65%	2.49%	2.67%	
Portion of Total Acquired:				2.54%
Borrower, Co-Borrower Are Of Different Races:				
\$ UPB (Millions)	\$2,681	\$2,921	\$575	\$12,952
Number of Units	21,844	20,248	6,043	79,906
Portion of Goal:	1.30%	1.89%	0.97%	
Portion of Total Acquired:				1.89%
Data Not Provided by Borrower(s):				
\$ UPB (Millions)	\$17,964	\$12,546	\$5,004	\$65,950
Number of Units	162,201	102,985	57,075	450,130
Portion of Goal:	9.64%	9.62%	9.13%	
Portion of Total Acquired:				10.67%
Not Applicable:				
\$ UPB (Millions)	\$414	\$332	\$141	\$1,487
Number of Units	3,880	2,646	1,599	10,334
Portion of Goal:	0.23%	0.25%	0.26%	
Portion of Total Acquired:				0.24%
Data Not Provided by Loan Seller:				
\$ UPB (Millions)	\$16,443	\$16,815	\$6,438	\$44,597
Number of Units	186,700	182,075	90,189	434,405
Portion of Goal:	11.10%	17.00%	14.43%	
Portion of Total Acquired:				10.30%
Total:				
\$ UPB (Millions)	\$177,196	\$122,030	\$52,227	\$578,466
Number of Units	1,682,511	1,070,923	624,857	4,219,239
Portion of Goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

Run Date: March 9, 2003

Run Time: 5:23:48

g:\fmscope\Prod\Loan\Tables\Backup\hudq02.xls

Table 8

**Freddie Mac's Special Affordable Housing Goal
For Calendar Year 2002**

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)	\$6,029	\$5,851	\$30,982	
Number of Units	57,731	73,449	337,936	
Single-Family Owner-Occupied Units in 2-4 Unit Property:				
\$ UPB (Millions)	\$276	\$244	\$238	
Number of Units	4,388	4,934	4,412	
Single-Family Rental Units in 2-4 Owner-Occupied Property:				
\$ UPB (Millions)	\$883	\$803	\$886	
Number of Units	14,034	11,988	14,643	
Single-Family Rental Investor- Owned 1-4 Unit Property:				
\$ UPB (Millions)	\$1,046	\$1,414	\$3,775	
Number of Units	16,412	28,387	56,563	
Multifamily Rental:				
\$ UPB (Millions)	\$889	\$1,097	\$2,751	\$3,993
Number of Units	20,070	35,973	90,857	131,610
Total:				
\$ UPB (Millions)	\$9,122	\$9,209	\$38,632	\$3,993
Number of Units	112,615	154,731	504,411	131,610

* Only units that score under the special affordable goal because the property qualifies under section 81.14(d) of the GSE rule.

SF Run Date: March 9, 2003

SF Run Time: 5:24:04

MF Run Date: Final as of 3/11/2003

MF Run Time: 17:00:00

g:\fmc\prod\fin\ah\aha\reports\hus2002.xls

Table 9

**Proportion Of Freddie Mac's Single-Family Mortgage Purchases
For First-Time Homebuyers* Relative To Total Mortgages Acquired
For Calendar Year 2002**

	Number of Mortgages	\$ UPB (Millions)	Percentage of Owner-Occupied Purchase Mortgages	
			All	Excluding Missing Data
Conventional Mortgages				
Owner-Occupied Purchase Mortgages:**				
First-Time Homebuyer Under Standard Program	196,403	\$28,285	18.89%	23.55%
First-Time Homebuyer Under Special Program(s)	20,866	\$2,524	2.01%	2.50%
First-Time Homebuyer Subtotal	217,269	\$30,809	20.89%	26.06%
Repeat Home Buyer	616,568	\$95,738	59.29%	73.94%
Home Buyer Information Missing	206,025	\$19,564	19.81%	
Owner-Occupied Purchase Mortgages Subtotal:	1,039,862	\$146,111	100.00%	100.00%
Non-Owner-Occupied Purchase Mortgages**				
Refinance Mortgages (Excluding Second Homes)	2,822,610	\$398,127		
Second Homes (Purchase and Refinance)	164,919	\$23,164		
Second Mortgages (Not FHA Title 1)	7,312	\$440		
Total Conventional	4,088,914	\$573,567		
Nonconventional Mortgages				
FHA Title 1-Second Mortgages	0	\$0		
FHA Title 2-HECMs	0	\$0		
Other FHA-Insured or VA Guaranteed	64,502	\$4,762		
RHS / FmHA	1,909	\$138		
Total Nonconventional	66,411	\$4,900		
Total Single-Family Mortgages	4,155,325	\$578,466		

* Freddie Mac's Sellers' and Servicers' Guide defines a first-time homebuyer as "an individual who meets all of the following requirements: is purchasing the mortgaged premises; will reside in the mortgaged premises; had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the mortgaged premises. In addition, a displaced homemaker or a single parent may also be considered a first-time homebuyer if the individual had no ownership interest in a residential property during the preceding three-year period other than an ownership interest in the marital residence with a spouse.

** Excluding second homes.

Run Date: March 9, 2003

Run Time: 5:25:52

g:\Fmcope\Prod\Lop\AN\Tables\Backup\hudq402.xls

Table 10

**Distribution Of Freddie Mac's Qualifying Single-Family
Mortgage Purchases By Gender Of Borrower(s)
For Calendar Year 2002**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
All Male:				
\$ UPB (Millions)	\$42,079	\$23,690	\$13,353	\$98,728
Number of Units	404,165	214,217	159,316	752,947
All Female:				
\$ UPB (Millions)	\$38,495	\$16,670	\$14,718	\$67,803
Number of Units	378,556	157,960	174,518	570,055
Male And Female:				
\$ UPB (Millions)	\$71,598	\$58,929	\$15,259	\$335,426
Number of Units	633,644	466,979	172,301	2,237,749
Not Provided:				
\$ UPB (Millions)	\$8,240	\$5,667	\$2,353	\$30,873
Number of Units	76,230	47,355	27,245	216,356
Not Applicable:				
\$ UPB (Millions)	\$311	\$267	\$94	\$1,320
Number of Units	2,930	2,147	1,076	8,956
Missing:				
\$ UPB (Millions)	\$16,464	\$16,807	\$6,450	\$44,317
Number of Units	186,987	182,264	90,401	433,176
Total:				
\$ UPB (Millions)	\$177,186	\$122,030	\$52,227	\$578,466
Number of Units	1,682,511	1,070,923	624,857	4,219,239

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

All Male	24.02%	20.00%	25.50%	17.85%
All Female	22.50%	14.75%	27.93%	13.51%
Female And Male	37.66%	43.61%	27.57%	53.04%
Not Provided	4.53%	4.42%	4.36%	5.13%
Not Applicable	0.17%	0.20%	0.17%	0.21%
Missing	11.11%	17.02%	14.47%	10.27%
Total	100.00%	100.00%	100.00%	100.00%

Run Date: March 9, 2003

Run Time: 5:28:11

g:\Fmacops\Prod\Lop\Ahl\Tables\Backup\hudtq402.xls

Table 11

**Distribution Of Freddie Mac's Qualifying
Single-Family Owner-Occupied Mortgage Purchases*
By Minority Concentration of the Census Tract
For Calendar Year 2002
(Dwelling Units)**

Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	835,979	325,705	255,066	2,305,458
10% <= Minority < 20%	260,258	118,124	83,500	746,044
20% <= Minority < 30%	118,999	74,863	41,063	329,233
30% <= Minority < 50%	101,906	189,642	39,956	274,875
50% <= Minority < 80%	67,064	125,763	32,525	161,167
80% <= Minority <= 100%	48,582	91,777	30,216	106,034
Tract Missing / Unable to Classify	2,250	539	506	10,038
Total:	1,435,038	926,413	482,830	3,932,849

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

Run Date: March 9, 2003

Run Time: 5:26:28

g\Fmacops\Prod\Lop\Ahtables\Backup\hudtq402.xls

Table 12

**Distribution Of Freddie Mac's Qualifying
Rental Mortgage Purchases
By Minority Concentration of the Census Tract
For Calendar Year 2002
(Dwelling Units)**

Single-Family Rental*

Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	97,211	27,925	51,600	109,628
10% <= Minority < 20%	47,506	19,704	24,451	55,887
20% <= Minority < 30%	25,100	13,251	13,815	29,340
30% <= Minority < 50%	26,951	27,576	15,817	31,649
50% <= Minority < 80%	22,827	24,860	15,438	26,599
80% <= Minority < 100%	27,305	31,125	20,729	32,384
Tract Missing / Unable to Classify	573	68	177	904
Total:	247,473	144,510	142,027	286,390

Multifamily Rental

Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	67,770	7,781	34,715	73,929
10% <= Minority < 20%	79,889	16,434	36,748	93,591
20% <= Minority < 30%	41,189	17,093	20,831	46,057
30% <= Minority < 50%	56,839	56,401	31,437	61,986
50% <= Minority < 80%	34,973	37,366	19,303	38,510
80% <= Minority <= 100%	17,319	18,839	9,756	18,965
Tract Missing / Unable to Classify	0	0	0	0
Total:	297,979	153,914	152,791	333,038

* Includes rental units in single-family 2-4 unit properties where 1 or more units are owner-occupied.

SF Run Date: March 9, 2003

SF Run Time: 5:24:04

MF Run Date: January 00, 1900

MF Run Time: 17:00:00

g:\fmac\prod\ofah\data\reports\hudtbs.xls p\A\Tables\Backup\hudtq402.xls

Table 13

Distribution Of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases*
Minority Percentage Of Census Tract By Income of Borrower
For Calendar Year 2002
(Dwelling Units)

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
Income <= 50% of MSA Median Income:				
Minority < 10%	128,942	33,185	129,259	132,008
10% <= Minority < 30%	60,120	21,179	60,154	61,467
30% <= Minority < 50%	17,161	15,384	17,166	17,515
50% <= Minority < 80%	12,906	12,279	12,907	13,133
80% <= Minority <= 100%	12,629	12,413	12,632	12,803
Tract Missing / Unable to Classify	244	19	245	248
Subtotal:	232,003	94,458	232,364	237,174
50% < Income <= 60% of MSA Median Income:				
Minority < 10%	108,445	24,225	108,719	111,194
10% <= Minority < 30%	49,307	14,787	49,341	50,543
30% <= Minority < 50%	13,635	11,961	13,644	13,944
50% <= Minority < 80%	9,212	8,632	9,215	9,397
80% <= Minority <= 100%	7,212	7,028	7,212	7,366
Tract Missing / Unable to Classify	234	18	236	243
Subtotal:	188,045	66,651	188,367	192,686
60% < Income <= 80% of MSA Median Income:				
Minority < 10%	282,930	54,261	17,067	290,802
10% <= Minority < 30%	128,550	33,335	15,067	132,368
30% <= Minority < 50%	34,542	29,019	9,145	35,540
50% <= Minority < 80%	22,407	20,548	10,403	23,045
80% <= Minority <= 100%	15,364	14,863	10,372	15,812
Tract Missing / Unable to Classify	764	54	24	790
Subtotal:	484,556	152,081	62,099	498,357
80% < Income <= 100% of MSA Median Income:				
Minority < 10%	315,662	52,287		325,229
10% <= Minority < 30%	141,280	30,143		145,816
30% <= Minority < 50%	36,568	28,990		37,766
50% <= Minority < 80%	22,539	19,724		23,232
80% <= Minority <= 100%	13,378	12,745		13,789
Tract Missing / Unable to Classify	1,007	76		1,069
Subtotal:	530,433	143,964		546,901
100% < Income <= 120% of MSA Median Income:				
Minority < 10%		43,488		312,536
10% <= Minority < 30%		23,965		137,778
30% <= Minority < 50%		25,392		35,006
50% <= Minority < 80%		16,260		19,795
80% <= Minority < 100%		9,834		10,853
Tract Missing / Unable to Classify		71		1,147
Subtotal:		119,007		517,115
120% of MSA Median Income < Income:				
Minority < 10%		109,346		1,071,701
10% <= Minority < 30%		62,453		501,996
30% <= Minority < 50%		71,542		117,571
50% <= Minority < 80%		41,834		58,178
80% <= Minority <= 100%		28,006		31,781
Tract Missing / Unable to Classify		281		6,219
Subtotal:		313,461		1,787,445
Borrower Income Missing		36,790		153,171
Total:	1,435,038	926,413	482,830	3,932,849

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

Run Date: March 9, 2003

Run Time: 8:27:03

g:\fmscoper\Prod\Lo\Ahh\Tables\Backup\table402.xls

Table 14

**Distribution Of Freddie Mac's
Single-Family And Multifamily Mortgage Housing Goal Purchases
By State And Territory
For Calendar Year 2002
(Dwelling Units)**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Alabama	17,007	10,394	7,100	42,652
Alaska	3,964	1,964	1,146	10,926
Arizona	44,317	31,435	17,010	108,875
Arkansas	4,244	4,583	1,659	13,533
California	250,474	263,957	76,888	639,442
Colorado	51,118	29,100	19,713	111,193
Connecticut	21,179	10,469	8,555	43,826
Delaware	5,390	1,631	2,183	13,256
Florida	117,488	68,731	43,652	278,193
Georgia	68,002	44,102	30,483	142,757
Hawaii	2,833	5,657	809	8,364
Idaho	9,312	5,938	3,466	22,355
Illinois	135,347	57,593	52,732	277,124
Indiana	54,579	22,608	24,821	113,998
Iowa	24,658	10,083	9,943	51,371
Kansas	16,695	6,324	6,294	39,824
Kentucky	25,676	18,812	11,056	62,325
Louisiana	7,959	7,437	3,277	23,009
Maine	5,000	2,534	1,261	15,788
Maryland	48,671	27,660	22,958	102,508
Massachusetts	49,468	27,768	17,743	112,447
Michigan	101,987	47,826	41,339	232,990
Minnesota	89,507	40,374	36,626	165,352
Mississippi	5,265	5,378	1,741	12,916
Missouri	49,622	28,060	22,170	106,906
Montana	4,467	2,437	1,460	13,292
Nebraska	14,653	4,649	7,169	29,802
Nevada	18,033	6,434	6,509	41,478
New Hampshire	9,444	4,857	2,421	24,055
New Jersey	49,722	28,444	19,630	118,010
New Mexico	8,289	12,603	3,451	21,895
New York	68,274	43,656	21,001	167,530
North Carolina	50,975	29,015	20,537	121,403
North Dakota	2,478	1,239	989	6,585
Ohio	100,351	45,030	45,809	209,240
Oklahoma	9,524	7,259	3,904	28,721
Oregon	22,586	16,206	6,854	61,869
Pennsylvania	49,730	21,868	17,909	134,960
Rhode Island	7,229	3,342	2,643	16,497
South Carolina	22,931	16,096	8,862	57,960
South Dakota	3,751	1,525	1,257	9,758
Tennessee	25,725	12,771	12,737	54,462
Texas	93,771	59,142	43,983	220,795
Utah	16,228	9,773	5,256	38,755
Vermont	4,141	1,937	1,342	13,231
Virginia	68,212	34,391	31,390	137,031
Washington	46,233	27,404	17,268	102,841
West Virginia	5,527	8,139	2,524	14,810
Wisconsin	58,895	26,272	23,090	126,780
Wyoming	2,326	1,967	818	6,343
District of Columbia	5,995	5,353	3,991	9,292
Guam	165	500	51	560
Puerto Rico	1,072	12,093	166	12,374
Virgin Islands	2	12	1	16
Other Territories	0	0	0	0
Total*:	1,980,490	1,224,837	777,648	4,552,277

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

SF Run Date: March 9, 2003

SF Run Time: 5:28:37

MF Run Date: Final as of 3/11/2003

MF Run Time: 17:00:00

g:\Fmascops\Prod\Op\AH\Tables\Backup\hudq402.xls