

**Table 1**  
**Summary of Freddie Mac Mortgage Purchases\***  
**For Calendar Year 2004**

	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</b>								
\$ UPB (Millions)	\$392,479	\$132,799	\$391,340	\$99,596	\$392,479	\$38,836	\$410,569	N/A
Number of Mortgages	2,646,990	N/A	2,640,945	N/A	2,646,990	N/A	N/A	2,775,012
Number of Units	2,489,387	1,060,570	2,483,687	701,646	2,489,387	376,190	2,616,389	2,775,012
<b>Owner-Occupied 2-4 Unit</b>								
\$ UPB (Millions)	\$12,595	\$6,595	\$12,509	\$8,090	\$12,595	\$3,057	\$12,671	N/A
Number of Mortgages	67,478	N/A	67,015	N/A	67,478	N/A	N/A	67,952
Number of Units	134,193	82,560	133,289	87,889	134,193	43,728	135,363	156,329
<b>Investor-Owned 1-4 Unit</b>								
\$ UPB (Millions)	\$23,113	\$16,101	\$23,044	\$9,937	\$23,113	\$6,349	\$23,120	N/A
Number of Mortgages	197,658	N/A	197,202	N/A	197,658	N/A	N/A	197,766
Number of Units	229,793	184,363	229,191	112,041	229,793	91,823	229,906	254,709
<b>Adjustments to Number of Units For Missing Data</b>								
	33,085	N/A	N/A	N/A	33,085	N/A	N/A	N/A
<b>Total Single-Family</b>								
\$ UPB (Millions)	\$428,187	\$155,495	\$426,893	\$117,624	\$428,187	\$48,242	\$446,360	N/A
Number of Mortgages	2,912,126	N/A	2,905,162	N/A	2,912,126	N/A	N/A	3,040,730
Number of Units (adjusted)	2,820,288	1,327,513	2,846,167	901,576	2,820,288	511,741	2,981,658	3,188,050
<b>Purchases of Multifamily Mortgages</b>								
<b>Units in 5-50 Unit Properties:</b>								
\$ UPB (Millions)	\$1,879	\$1,718	\$1,887	\$1,296	\$1,879	\$935	\$1,889	N/A
Number of Properties	2,565	N/A	2,576	N/A	2,565	N/A	N/A	2,578
Number of Units	45,652	44,056	46,534	33,033	45,652	27,495	46,584	50,358
<b>Units in Properties of 51 or more Units:</b>								
\$ UPB (Millions)	\$18,416	\$16,905	\$19,830	\$8,508	\$18,416	\$8,897	\$19,905	N/A
Number of Properties	2,501	N/A	2,811	N/A	2,501	N/A	N/A	2,816
Number of Units	422,619	403,702	489,492	229,152	422,619	255,338	490,704	555,726
<b>Adjustments to Number of Units For Missing Data</b>								
	68,119	N/A	N/A	N/A	68,119	N/A	N/A	N/A
<b>Total Multifamily</b>								
\$ UPB (Millions)	\$20,295	\$18,623	\$21,717	\$9,803	\$20,295	\$9,832	\$21,794	N/A
Number of Properties	5,066	N/A	5,387	N/A	5,066	N/A	N/A	5,394
Number of Units (adjusted)	468,271	447,758	536,026	262,185	468,271	282,833	537,288	606,084
<b>Total Purchases of Single-Family and Multifamily Mortgages</b>								
<b>Freddie Mac's Goal Performance Percentages</b>								
<b>Total</b>		53.98%		34.41%		24.16%		
<b>Multifamily Special Affordable UPB**</b>						\$9,832		
<b>Freddie Mac's Goals:</b>		50.00%		31.00%		20.00%		
<b>Multifamily Minimum Requirement:</b>						\$2110M		

\* Units may count toward more than one goal.

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

SF Run Date: March 1, 2005 SF Run Time: 20:48:54

MF Run Date: March 4, 2005 MF Run Time: 17:00:00

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

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Table 1A

**Distribution of Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status  
For Calendar Year 2004**

	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 (Millions)	\$392,479	\$132,799	\$391,340	\$99,596	\$392,479	\$38,836	\$410,589	N/A
Number of Mortgages	2,646,990	N/A	2,640,945	N/A	2,646,990	N/A	N/A	2,775,012
Number of Units	2,489,387	1,060,570	2,483,687	701,646	2,489,387	376,190	2,616,389	2,775,012
<b>Owner-Occupied 2-4 Unit Properties:</b>								
\$ UPB (Millions)	\$12,595	\$6,595	\$12,509	\$8,090	\$12,595	\$3,057	\$12,671	N/A
Number of Mortgages	67,478	N/A	67,015	N/A	67,478	N/A	N/A	67,952
Number of Units	134,193	82,560	133,289	87,889	134,193	43,728	135,363	156,329
<b>Units in Investor-Owned 1-4 Unit Properties:</b>								
\$ UPB (Millions)	\$23,113	\$16,101	\$23,044	\$9,937	\$23,113	\$6,349	\$23,120	N/A
Number of Mortgages	197,658	N/A	197,202	N/A	197,658	N/A	N/A	197,766
Number of Units	229,793	184,363	229,191	112,041	229,793	91,823	229,906	254,709
<b>Total Single-Family Units:</b>								
\$ UPB (Millions)	\$428,187	\$155,495	\$426,893	\$117,624	\$428,187	\$48,242	\$446,360	N/A
Number of Mortgages	2,912,126	N/A	2,905,162	N/A	2,912,126	N/A	N/A	3,040,730
Number of Units	2,853,373	1,327,513	2,846,167	901,576	2,853,373	511,741	2,981,658	3,186,050
<b>Purchases of Multifamily Mortgages</b>								
<b>Units In 5-50 Unit Properties:</b>								
\$ UPB (Millions)	\$1,879	\$1,718	\$1,887	\$1,296	\$1,879	\$935	\$1,889	N/A
Number of Mortgages	2,557	N/A	2,568	N/A	2,557	N/A	N/A	2,570
Number of Properties	2,565	N/A	2,576	N/A	2,565	N/A	N/A	2,578
Number of Units	45,652	44,056	46,534	33,033	45,652	27,495	46,584	50,358
<b>Units in Properties of 51 or more Units:</b>								
\$ UPB (Millions)	\$18,416	\$16,905	\$19,830	\$8,508	\$18,416	\$8,897	\$19,905	N/A
Number of Mortgages	2,534	N/A	2,845	N/A	2,534	N/A	N/A	2,850
Number of Properties	2,501	N/A	2,811	N/A	2,501	N/A	N/A	2,816
Number of Units	422,619	403,702	489,492	229,152	422,619	255,338	490,704	555,726
<b>Total Purchases of Single-Family and Multifamily Mortgages</b>								
\$ UPB (Millions)	\$448,482	\$174,118	\$448,610	\$127,427	\$448,482	\$58,074	\$468,154	N/A
Number of Units	3,321,644	1,775,271	3,382,193	1,163,761	3,321,644	794,574	3,518,946	3,792,134

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(f)).

SF Run Date: March 1, 2005 SF Run Time: 20:46:54  
MF Run Date: March 4, 2005 MF Run Time: 17:00:00  
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Table 1B

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

	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
<b>Purchases of Single-Family Mortgages</b>				
<u>Owner-Occupied 1-4 Unit Properties:</u>				
Number of Eligible Missing Data Units**	29,222	N/A	29,222	N/A
1% Cap	25,481	N/A	25,481	N/A
Adjusted Number of Units	2,522,660	N/A	2,522,660	N/A
<u>Rental Units in Owner-Occupied 2-4 Unit Properties:</u>				
Number of Units with Missing Data	771	N/A	771	N/A
Adjusted Number of Units	74,668	N/A	74,668	N/A
<u>Investor-Owned 1-4 Unit Properties:</u>				
Number of Units with Missing Data	6,833	N/A	6,833	N/A
Adjusted Number of Units	222,960	N/A	222,960	N/A
<u>Total Single-Family:</u>				
Adjusted Number of Units	2,820,288	N/A	2,820,288	N/A
<b>Purchases of Multifamily Mortgages</b>				
<u>Units in Multifamily Properties:</u>				
Number of Units with Missing Data	76,533	N/A	76,533	N/A
Units Where Rent Estimation is Not Possible	68,119	N/A	68,119	N/A
Units Where Rent Estimation is Possible	8,414	4,528	8,414	2,477
Of which: Units in 5-50 unit properties	49	0	49	0
Units in 51+ unit properties	8,365	4,528	8,365	2,477
5% Cap	23,414	0	23,414	0
Missing Data Adjustment	0	0	0	0
<u>Apportionment of Adjustment by Property Size:</u>				
<u>Units in properties with 5-50 units</u>				
Applicable portion of missing data adjustment	0	0	0	0
Adjusted Number of units	0	44,056	0	27,495
Adjusted UPB	N/A	N/A	N/A	\$935
<u>Units in properties with 51+ units</u>				
Applicable portion of missing data adjustment	0	0	0	0
Adjusted Number of units	0	403,702	0	255,338
Adjusted UPB	N/A	N/A	N/A	\$8,897
Meeting Its 2004 Housing Goals:				
Multifamily Totals				
Adjusted Number of Units	468,271	447,758	468,271	282,833
Adjusted UPB	N/A	N/A	N/A	\$9,832

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

SF Run Date: March 1, 2005

SF Run Time: 20:46:54

\*\* 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

MF Run Date: March 4, 2005

MF Run Time: 17:00:00

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

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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 2004**

Mortgagor's Income Relative To Area Median Income	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
<u>Income No More Than 50% of Median Income</u>				
\$ UPB (Millions)	\$17,258	\$6,957	\$17,258	\$17,389
Number of Units	187,278	79,942	187,278	188,739
Portion of Goal:	17.25%	10.81%	48.22%	
Portion of Total Acquired:				7.05%
<u>Income More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$16,117	\$5,809	\$16,117	\$16,245
Number of Units	147,968	55,525	147,968	149,266
Portion of Goal:	13.63%	7.51%	38.10%	
Portion of Total Acquired:				5.58%
<u>Income More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$46,104	\$15,198	\$6,279	\$46,559
Number of Units	367,165	125,925	53,107	371,496
Portion of Goal:	33.82%	17.03%	13.67%	
Portion of Total Acquired:				13.88%
<u>Income More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$55,253	\$16,260		\$55,955
Number of Units	383,246	118,119		389,378
Portion of Goal:	35.30%	15.97%		
Portion of Total Acquired:				14.55%
<u>Income More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$14,546		\$56,709
Number of Units		96,578		357,900
Portion of Goal:		13.06%		
Portion of Total Acquired:				13.38%
<u>Income More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$41,001		\$211,893
Number of Units		238,206		1,130,275
Portion of Goal:		32.21%		
Portion of Total Acquired:				42.24%
<u>Missing</u>				
\$ UPB (Millions)	\$0	\$3,445	\$0	\$11,601
Number of Units	0	25,178	0	88,536
Portion of Goal:	0.00%	3.40%	0.00%	
Portion of Total Acquired:				3.31%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$134,733	\$103,216	\$39,654	\$416,350
Number of Units	1,085,657	739,473	388,353	2,675,590
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.

Run Date: March 1, 2005

\*\* Includes missing.

Run Time: 20:47:23

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Table 3

**Distribution Of Rental Units\***  
**Financed By Single-Family Mortgages Purchased By Freddie Mac**  
**By Affordability Of Rent**  
**For Calendar Year 2004**

	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
<u>Affordable At No More Than 50% of Median Income</u>				
\$ UPB (Millions)	\$3,252	\$1,570	\$3,252	\$3,255
Number of Units	47,451	26,040	47,451	47,525
Portion of Goal:	19.62%	16.06%	38.46%	
Portion of Total Acquired:				15.53%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$2,658	\$1,401	\$2,658	\$2,664
Number of Units	41,799	23,723	41,799	41,956
Portion of Goal:	17.28%	14.63%	33.88%	
Portion of Total Acquired:				13.71%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$7,963	\$4,165	\$2,678	\$7,978
Number of Units	93,608	51,643	34,139	93,923
Portion of Goal:	38.70%	31.86%	27.67%	
Portion of Total Acquired:				30.69%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$6,889	\$3,279		\$6,901
Number of Units	58,998	30,261		59,140
Portion of Goal:	24.39%	18.67%		
Portion of Total Acquired:				19.32%
<u>Affordable At More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$2,123		\$4,517
Number of Units		16,633		31,928
Portion of Goal:		10.26%		
Portion of Total Acquired:				10.43%
<u>Affordable At More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$1,552		\$3,650
Number of Units		10,333		22,693
Portion of Goal:		6.37%		
Portion of Total Acquired:				7.41%
<u>Missing</u>				
\$ UPB (Millions)		\$317		\$1,044
Number of Units		3,469		8,902
Portion of Goal:		2.14%		
Portion of Total Acquired:				2.91%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$20,763	\$14,408	\$8,588	\$30,009
Number of Units	241,856	162,103	123,389	306,068
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.

Run Date: March 1, 2005

\*\* Includes missing.

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Table 4

**Distribution Of Rental Units  
Financed By Multifamily Mortgages Purchased By Freddie Mac  
By Affordability Of Rent  
For Calendar Year 2004**

	Qualifying Low- and Moderate-Income Purchases	Qualifying Geographically Targeted Purchases	Qualifying Special Affordable Purchases	Total Mortgages Acquired
<u>Affordable At No More Than 50% of Median Income</u>				
\$ UPB (Millions)	\$2,875	\$1,574	\$2,865	\$2,898
Number of Units	101,902	58,567	101,485	102,716
Portion of Goal:	22.76%	22.34%	35.88%	
Portion of Total Acquired:				19.12%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$4,741	\$2,179	\$4,728	\$4,741
Number of Units	133,054	61,012	132,594	133,054
Portion of Goal:	29.72%	23.27%	46.88%	
Portion of Total Acquired:				24.76%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$7,818	\$3,240	\$2,239	\$7,818
Number of Units	163,755	70,485	48,754	163,755
Portion of Goal:	36.57%	26.88%	17.24%	
Portion of Total Acquired:				30.48%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$3,189	\$1,111		\$3,189
Number of Units	49,048	18,501		49,048
Portion of Goal:	10.95%	7.06%		
Portion of Total Acquired:				9.13%
<u>Affordable At More Than 100% But No More Than 120% Of Median Income</u>				
\$ UPB (Millions)		\$329		\$858
Number of Units		4,121		11,078
Portion of Goal:		1.57%		
Portion of Total Acquired:				2.06%
<u>Affordable At More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$382		\$791
Number of Units		3,264		9,518
Portion of Goal:		1.25%		
Portion of Total Acquired:				1.77%
<u>Missing</u>				
\$ UPB (Millions)		\$987		\$1,499
Number of Units		46,234		68,119
Portion of Goal:		17.63%		
Portion of Total Acquired:				12.68%
<u>All Income Levels*</u>				
\$ UPB (Millions)	\$18,623	\$9,803	\$9,832	\$21,794
Number of Units**	447,759	262,185	282,833	537,288
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: March 4, 2005

MF Run Time: 17:00:00

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Table 7

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

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
<b>Borrower or Co-Borrower are Hispanic or Latino<sup>1</sup></b>				
\$ UPB (Millions)	\$10,966	\$12,472	\$4,091	\$27,268
Number of Units	90,587	93,657	39,920	185,569
Portion of Goal:	6.82%	10.39%	7.80%	
Portion of Total Acquired:				6.22%
<b>Borrower and Co-Borrower (if any) are not Hispanic or Latino<sup>2</sup> and are:</b>				
<b>American Indian or Alaskan Native alone</b>				
\$ UPB (Millions)	\$568	\$516	\$199	\$1,322
Number of Units	4,720	3,843	1,975	9,062
Portion of Goal:	0.36%	0.43%	0.39%	
Portion of Total Acquired:				0.30%
<b>Asian alone</b>				
\$ UPB (Millions)	\$6,825	\$6,475	\$1,881	\$20,599
Number of Units	44,205	36,962	15,275	108,247
Portion of Goal:	3.33%	4.10%	2.98%	
Portion of Total Acquired:				3.63%
<b>Black or African American alone</b>				
\$ UPB (Millions)	\$7,222	\$7,400	\$2,946	\$15,572
Number of Units	67,662	64,754	34,248	117,526
Portion of Goal:	5.10%	7.18%	6.69%	
Portion of Total Acquired:				3.94%
<b>Native Hawaiian or Other Pacific Islander alone</b>				
\$ UPB (Millions)	\$1,057	\$1,330	\$345	\$2,716
Number of Units	8,214	9,283	3,285	17,469
Portion of Goal:	0.62%	1.03%	0.64%	
Portion of Total Acquired:				0.59%
<b>White alone</b>				
\$ UPB (Millions)	\$92,923	\$57,085	\$27,540	\$277,763
Number of Units	812,060	447,962	301,290	1,865,052
Portion of Goal:	61.17%	49.69%	58.88%	
Portion of Total Acquired:				62.55%
<b>Two or more races<sup>3</sup></b>				
\$ UPB (Millions)	\$1,420	\$1,478	\$355	\$5,592
Number of Units	10,908	9,599	3,466	32,567
Portion of Goal:	0.82%	1.06%	0.68%	
Portion of Total Acquired:				1.09%
<b>Information not Provided by Borrower or Co-borrower:<sup>4</sup></b>				
\$ UPB (Millions)	\$21,269	\$19,320	\$7,011	\$60,618
Number of Units	176,741	145,500	71,333	398,849
Portion of Goal:	13.31%	16.14%	13.94%	
Portion of Total Acquired:				13.38%
<b>Not Applicable:</b>				
\$ UPB (Millions)	\$1,567	\$1,446	\$382	\$6,278
Number of Units	11,632	9,606	3,590	36,237
Portion of Goal:	0.88%	1.07%	0.70%	
Portion of Total Acquired:				1.22%
<b>Data Not Provided by Loan Seller:</b>				
\$ UPB (Millions)	\$11,679	\$10,102	\$3,490	\$28,631
Number of Units	100,784	80,409	37,360	211,081
Portion of Goal:	7.59%	8.92%	7.30%	
Portion of Total Acquired:				7.08%
<b>Total:</b>				
\$ UPB (Millions)	\$155,495	\$117,624	\$48,242	\$446,360
Number of Units	1,327,513	901,576	511,742	2,981,659
Portion of Goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

<sup>1</sup>Of any race, includes single-borrowers.<sup>2</sup>Includes mortgages for which borrower ethnicity (as Hispanic/Latino or not) is not reported but race is reported.<sup>3</sup>Includes mortgages for which the borrower or co-borrower report two or more races, and mortgages for which the borrower and co-borrower report different races.<sup>4</sup>Includes mortgages with non-Hispanic borrower and co-borrower (if any) whose race information is not provided in mail, internet, or telephone application; and mortgages for which neither race nor ethnicity information is provided for the borrower or co-borrower in mail, internet or telephone application.

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Table 8

**Freddie Mac's Special Affordable Housing Goal  
For Calendar Year 2004**

Property Type	Units Affordable To Low-Income Families (But Not Very Low-Income) In Low-Income Areas	Units Affordable To Very Low-Income Families Which Are In Low-Income Areas	Units Affordable To Very Low-Income Families Which Are Not In Low-Income Areas	Low-Income Units in Mixed-Income / Low-Income Housing Tax Credit Projects*
Single-Family Owner-Occupied 1-Unit Property:				
\$ UPB (Millions)	\$5,955	\$5,692	\$27,189	
Number of Units	48,927	61,260	266,003	
Single-Family Owner-Occupied Units in 2-4 Unit Property:				
\$ UPB (Millions)	\$324	\$256	\$238	
Number of Units	4,180	4,255	3,727	
Single-Family Rental Units in 2-4 Owner-Occupied Property:				
\$ UPB (Millions)	\$936	\$542	\$761	
Number of Units	11,562	9,199	10,805	
Single-Family Rental Investor- Owned 1-4 Unit Property:				
\$ UPB (Millions)	\$1,742	\$1,349	\$3,258	
Number of Units	22,578	24,635	44,610	
Multifamily Rental:				
\$ UPB (Millions)	\$1,744	\$2,504	\$5,112	\$8,020
Number of Units	36,643	80,991	159,978	253,532
<b>Total:</b>				
\$ UPB (Millions)	\$10,701	\$10,343	\$36,558	\$8,020
Number of Units	123,889	180,340	485,124	253,532

\* 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 1, 2005 SF Run Time: 20:50:17  
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Table 9

**Proportion Of Freddie Mac's Single-Family Mortgage Purchases  
For First-Time Homebuyers\* Relative To Total Mortgages Acquired  
For Calendar Year 2004**

	Number of Mortgages	\$ UPB (Millions)	Percentage of Owner-Occupied Purchase Mortgages	
			All	Excluding Missing Data
<b>Conventional Mortgages</b>				
Owner-Occupied Purchase Mortgages:**				
First-Time Homebuyer Under Standard Program	178,514	\$27,597	17.34%	21.42%
First-Time Homebuyer Under Special Program(s)	<u>10,817</u>	<u>\$1,341</u>	<u>1.05%</u>	<u>1.30%</u>
First-Time Homebuyer Subtotal	189,331	\$28,939	18.39%	22.71%
Repeat Home Buyer	644,213	\$105,822	62.57%	77.29%
Home Buyer Information Missing	<u>195,983</u>	<u>\$23,044</u>	<u>19.04%</u>	
Owner-Occupied Purchase Mortgages Subtotal:	1,029,527	\$157,805	<u>100.00%</u>	<u>100.00%</u>
Non-Owner-Occupied Purchase Mortgages**	81,104	\$9,212		
Refinance Mortgages (Excluding Second Homes)	1,799,786	\$261,042		
Second Homes (Purchase and Refinance)	103,663	\$16,129		
Second Mortgages (Not FHA Title 1)	<u>26</u>	<u>\$2</u>		
Total Conventional	<u>3,014,106</u>	<u>\$444,190</u>		
<b>Nonconventional Mortgages</b>				
FHA Title 1-Second Mortgages	0	\$0		
FHA Title 2-HECMs	0	\$0		
Other FHA-Insured or VA Guaranteed	24,219	\$1,971		
RHS / FmHA	2,405	\$199		
Total Nonconventional	<u>26,624</u>	<u>\$2,170</u>		
Total Single-Family Mortgages	<u>3,040,730</u>	<u>\$446,360</u>		

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

\*\* Excluding second homes.

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Table 10

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

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
<b>All Male:</b>				
\$ UPB (Millions)	\$36,506	\$22,941	\$11,999	\$83,035
Number of Units	320,293	185,704	130,956	582,777
<b>All Female:</b>				
\$ UPB (Millions)	\$33,217	\$16,835	\$12,831	\$59,870
Number of Units	297,200	140,708	138,805	453,083
<b>Male And Female:</b>				
\$ UPB (Millions)	\$48,144	\$42,760	\$10,950	\$209,215
Number of Units	394,166	305,248	115,182	1,290,647
<b>Not Provided:</b>				
\$ UPB (Millions)	\$21,904	\$19,860	\$7,620	\$54,957
Number of Units	186,367	154,688	78,398	378,694
<b>Not Applicable:</b>				
\$ UPB (Millions)	\$214	\$321	\$71	\$678
Number of Units	1,954	2,982	787	5,332
<b>Missing:</b>				
\$ UPB (Millions)	\$15,511	\$14,907	\$4,771	\$38,606
Number of Units	127,533	112,246	47,614	271,125
<b>Total:</b>				
\$ UPB (Millions)	\$155,495	\$117,624	\$48,242	\$446,360
Number of Units	1,327,513	901,576	511,742	2,981,659

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

All Male	24.13%	20.60%	25.59%	19.55%
All Female	22.39%	15.61%	27.12%	15.20%
Female And Male	29.69%	33.86%	22.51%	43.29%
Not Provided	14.04%	17.16%	15.32%	12.70%
Not Applicable	0.15%	0.33%	0.15%	0.18%
Missing	9.61%	12.45%	9.30%	9.09%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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Table 11

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

<u>Minority Percentage 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%	409,451	161,167	132,578	1,021,247
10% <= Minority < 20%	229,658	89,917	75,268	593,956
20% <= Minority < 30%	126,956	72,385	42,476	326,898
30% <= Minority < 50%	134,082	111,083	49,472	323,330
50% <= Minority < 80%	108,492	165,886	47,268	244,745
80% <= Minority <= 100%	76,037	138,705	41,069	161,848
Tract Missing / Unable to Classify	982	329	221	3,567
<b>Total:</b>	<b>1,085,657</b>	<b>739,473</b>	<b>388,353</b>	<b>2,675,590</b>

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

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Table 12

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

**Single-Family Rental\***

<u>Minority Percentage 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%	55,319	15,409	25,903	65,751
10% <= Minority < 20%	43,999	15,277	19,544	53,915
20% <= Minority < 30%	27,558	12,610	12,006	34,991
30% <= Minority < 50%	35,237	23,549	17,118	45,006
50% <= Minority < 80%	37,053	40,195	21,398	48,287
80% <= Minority < 100%	42,475	54,981	27,349	57,748
Tract Missing / Unable to Classify	215	81	70	370
<b>Total:</b>	<b>241,856</b>	<b>162,103</b>	<b>123,389</b>	<b>306,068</b>

**Multifamily Rental**

<u>Minority Percentage 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%	47,840	13,794	27,281	66,369
10% <= Minority < 20%	84,794	16,667	47,407	103,588
20% <= Minority < 30%	67,263	24,374	38,671	81,918
30% <= Minority < 50%	96,189	53,843	58,058	112,461
50% <= Minority < 80%	94,321	87,699	64,316	105,324
80% <= Minority <= 100%	57,278	65,809	47,027	67,348
Tract Missing / Unable to Classify	74	0	74	282
<b>Total:</b>	<b>447,759</b>	<b>262,185</b>	<b>282,833</b>	<b>537,288</b>

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

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SF Run Time: 20:50:17

MF Run Date: March 4, 2005

MF Run Time: 17:00:00

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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 2004**  
**(Dwelling Units)**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
<u>Income &lt;= 50% of MSA Median Income:</u>				
Minority < 10%	68,287	17,898	68,287	68,833
10% <= Minority < 30%	58,945	18,198	58,945	59,478
30% <= Minority < 50%	23,155	11,519	23,155	23,347
50% <= Minority < 80%	20,148	16,417	20,148	20,271
80% <= Minority <= 100%	16,616	15,905	16,616	16,678
Tract Missing / Unable to Classify	126	5	126	131
Subtotal:	187,278	79,942	187,278	188,739
<u>50% &lt; Income &lt;= 60% of MSA Median Income:</u>				
Minority < 10%	55,826	12,544	55,826	56,348
10% <= Minority < 30%	47,818	12,785	47,818	48,233
30% <= Minority < 50%	18,544	8,295	18,544	18,720
50% <= Minority < 80%	15,213	11,958	15,213	15,339
80% <= Minority <= 100%	10,472	9,940	10,472	10,529
Tract Missing / Unable to Classify	94	3	94	97
Subtotal:	147,968	55,525	147,968	149,266
<u>60% &lt; Income &lt;= 80% of MSA Median Income:</u>				
Minority < 10%	138,641	27,952	8,465	140,340
10% <= Minority < 30%	121,301	28,270	10,981	122,864
30% <= Minority < 50%	45,452	18,570	7,773	45,977
50% <= Minority < 80%	36,654	28,036	11,907	37,020
80% <= Minority <= 100%	24,774	23,061	13,981	24,941
Tract Missing / Unable to Classify	344	37	0	354
Subtotal:	367,165	125,925	53,107	371,496
<u>80% &lt; Income &lt;= 100% of MSA Median Income:</u>				
Minority < 10%	146,697	26,410		149,191
10% <= Minority < 30%	128,549	25,698		130,772
30% <= Minority < 50%	46,931	17,285		47,639
50% <= Minority < 80%	36,477	26,770		36,988
80% <= Minority <= 100%	24,175	21,919		24,356
Tract Missing / Unable to Classify	418	37		432
Subtotal:	383,246	118,119		389,378
<u>100% &lt; Income &lt;= 120% of MSA Median Income:</u>				
Minority < 10%		21,768		139,604
10% <= Minority < 30%		20,849		122,933
30% <= Minority < 50%		14,207		42,804
50% <= Minority < 80%		21,941		31,606
80% <= Minority < 100%		17,780		20,460
Tract Missing / Unable to Classify		33		493
Subtotal:		96,578		357,900
<u>120% of MSA Median Income &lt; Income:</u>				
Minority < 10%		51,343		444,837
10% <= Minority < 30%		51,910		408,531
30% <= Minority < 50%		37,687		131,341
50% <= Minority < 80%		53,960		90,060
80% <= Minority <= 100%		43,091		53,601
Tract Missing / Unable to Classify		214		1,906
Subtotal:		238,206		1,130,275
Borrower Income Missing		25,178		88,536
Total:	1,085,657	739,473	388,353	2,675,590

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

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Table 14

**Distribution Of Freddie Mac's  
Single-Family And Multifamily Mortgage Housing Goal Purchases  
By State And Territory  
For Calendar Year 2004  
( Dwelling Units )**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Alabama	16,582	9,319	8,161	35,738
Alaska	4,043	1,796	1,818	7,195
Arizona	47,982	37,837	20,058	98,161
Arkansas	7,435	5,452	3,859	15,559
California	215,789	245,111	78,775	479,250
Colorado	37,274	23,425	18,284	74,213
Connecticut	21,575	12,060	10,576	36,075
Delaware	6,427	1,835	3,177	12,736
Florida	112,272	86,945	39,118	270,792
Georgia	59,090	34,140	27,863	105,700
Hawaii	3,798	8,281	1,081	11,231
Idaho	8,421	5,114	3,218	17,582
Illinois	95,660	55,081	43,220	177,855
Indiana	41,950	16,236	21,760	74,307
Iowa	16,895	6,803	7,136	32,221
Kansas	17,171	4,630	8,933	29,554
Kentucky	19,699	11,733	9,132	39,179
Louisiana	12,728	8,867	5,593	26,616
Maine	5,580	2,561	2,044	12,496
Maryland	56,354	35,475	27,801	94,944
Massachusetts	42,217	22,058	17,364	73,304
Michigan	69,463	35,361	31,603	142,712
Minnesota	54,728	26,233	23,715	93,747
Mississippi	6,135	5,590	2,190	12,695
Missouri	39,101	21,934	19,415	69,358
Montana	3,846	2,283	1,332	9,096
Nebraska	8,948	2,739	4,036	17,690
Nevada	26,693	12,535	9,171	53,791
New Hampshire	10,072	3,338	3,829	19,502
New Jersey	54,694	33,319	25,244	102,620
New Mexico	8,999	12,062	4,150	19,324
New York	71,628	60,351	30,645	171,811
North Carolina	45,109	22,676	21,999	87,490
North Dakota	3,545	1,590	1,779	6,438
Ohio	73,492	32,569	39,591	129,530
Oklahoma	15,006	7,695	9,090	28,697
Oregon	25,570	14,610	10,426	49,812
Pennsylvania	59,113	22,787	24,556	114,183
Rhode Island	7,894	4,107	3,126	14,023
South Carolina	20,030	11,553	9,904	40,325
South Dakota	2,969	1,627	1,039	7,173
Tennessee	31,682	14,485	18,196	55,293
Texas	119,588	78,130	66,528	225,862
Utah	16,127	9,003	6,747	31,634
Vermont	3,486	1,208	1,291	7,496
Virginia	53,314	29,498	23,553	99,293
Washington	43,429	23,499	18,279	81,973
West Virginia	3,387	5,086	1,412	8,941
Wisconsin	37,574	17,401	16,279	72,174
Wyoming	2,623	1,936	1,115	5,525
District of Columbia	6,842	6,684	5,017	8,696
Guam	500	761	211	762
Puerto Rico	721	6,211	131	6,389
Virgin Islands	23	148	5	178
Other Territories	0	0	0	0
Total*:	1,775,272	1,163,761	794,575	3,518,947

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

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