

**Affordable Housing Reporting System
Quarterly HUD Tables**

Covering Calendar Year: 2007
Through Quarter #: 4

Table 1

Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
Summary Table on Housing Goal and Subgoal Performance
For Calendar Year 2007

	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:								
\$ UPB (Millions)	\$417,135	\$125,533	\$417,035	\$137,463	\$417,135	\$36,451	\$442,188	N/A
Number of Mortgages	2,235,573	N/A	2,236,406	N/A	2,235,573	N/A	2,364,144	2,364,144
Number of Units	2,161,250	905,674	2,161,762	777,545	2,161,250	329,662	2,287,964	2,364,144
Owner-Occupied 2-4 Unit:								
\$ UPB (Millions)	\$10,762	\$3,721	\$10,918	\$8,629	\$10,762	\$1,704	\$10,972	N/A
Number of Mortgages	41,471	N/A	42,521	N/A	41,471	N/A	N/A	42,800
Number of Units	85,412	34,799	87,229	67,772	85,412	18,662	87,799	95,848
Investor-Owned 1-4 Unit:								
\$ UPB (Millions)	\$29,531	\$14,280	\$30,525	\$16,167	\$29,531	\$6,685	\$30,539	N/A
Number of Mortgages	189,839	N/A	197,500	N/A	189,839	N/A	N/A	197,557
Number of Units	233,684	134,670	240,817	141,315	233,684	77,471	240,881	251,548
Unknown Occupancy 1-4 Unit:								
\$ UPB (Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	0	0	0	0
Number of Units	0	0	0	0	0	0	0	0
Adjustments to Number of Units For:								
Missing Data, Owner-Occupied Units	N/A	22,422	N/A	N/A	N/A	8,704	N/A	N/A
Missing Data, Rental Units	71,123	15,515	N/A	N/A	54,185	11,696	N/A	N/A
Total Single-Family:								
\$ UPB (Millions)	\$457,428	\$143,534	\$458,478	\$162,260	\$457,428	\$44,840	\$483,698	N/A
Number of Mortgages	2,466,883	N/A	2,476,427	N/A	2,466,883	N/A	N/A	2,604,501
Number of Units (adjusted)	2,409,223	1,113,080	2,489,808	986,632	2,426,161	446,195	2,616,644	2,711,540
Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:								
Number of Mortgages	910,471	388,764	910,103	307,360	910,471	141,786	N/A	N/A
Applicable missing-data adjustment	N/A	7,536	N/A	N/A	N/A	2,769	N/A	N/A
Adjusted Number of Mortgages	910,471	396,300	910,103	307,360	910,471	144,555	N/A	N/A
Purchases of Multifamily Mortgages								
Units in 5-50 Unit Properties:								
\$ UPB (Millions)	\$2,743	\$2,095	\$2,743	\$1,865	\$2,743	\$1,266	\$2,743	N/A
Number of Mortgages	2,315	N/A	2,314	N/A	2,315	N/A	N/A	2,315
Number of Properties	2,324	N/A	2,323	N/A	2,324	N/A	N/A	2,324
Number of Units	33,028	28,265	33,031	23,289	33,028	19,869	33,038	48,721
Units in Properties of 51 or more Units:								
\$ UPB (Millions)	\$38,309	\$32,090	\$38,303	\$19,971	\$38,309	\$14,173	\$38,309	N/A
Number of Mortgages	4,009	N/A	4,006	N/A	4,009	N/A	N/A	4,009
Number of Properties	3,937	N/A	3,934	N/A	3,937	N/A	N/A	3,937
Number of Units	610,371	551,054	610,306	343,407	610,371	311,105	610,496	848,289
Adjustments to Number of Units For:								
Missing Data	0	16,555	N/A	N/A	0	10,117	N/A	N/A
Total Multifamily:								
\$ UPB (Millions)	\$41,052	\$34,185	\$41,045	\$21,837	\$41,052	\$15,440	\$41,052	N/A
Number of Mortgages	6,324	N/A	6,320	N/A	6,324	N/A	N/A	6,324
Number of Properties	6,261	N/A	6,257	N/A	6,261	N/A	N/A	6,261
Number of Units (adjusted)	643,399	595,874	643,337	366,696	643,399	341,091	643,535	897,010
Total Purchases								
Total Number of Units (Adjusted)	3,052,621	1,708,954	3,133,145	1,353,328	3,069,560	787,287	3,260,179	3,608,550
Freddie Mac's Goals (units adjusted)		55%		38%		25%		
Goal Performance Percentages		55.98%		43.19%		25.65%		
Home Purchase Subgoals (mortgages adjusted)		47%		33%		18%		
Subgoal Performance Percentages		43.53%		33.77%		15.88%		
Multifamily Special Affordable Subgoal								
Minimum Requirement:						\$3.92 billion		
Multifamily Special Affordable UPB**						\$15.44 billion		

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

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

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

Table 1A

**Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
(A) Single-Family Owner-Occupied Units*
For Calendar Year 2007**

	Total Mortgages Eligible To Qualify As Low-and Moderate-Income**	Low- And Moderate- Income Purchases**	Total Mortgages Eligible To Qualify As Geographically Targeted**	Geographically Targeted Purchases**	Total Mortgages Eligible To Qualify As Special Affordable**	Special Affordable Purchases**	All Mortgage Purchases	
							Adjusted**	Not Adjusted
Purchases of Single-Family Mortgages for Properties with Owner-Occupied Units								
<u>Owner-Occupied 1 Unit Properties:</u>								
\$ UPB (Millions)	\$417,135	\$125,533	\$417,035	\$137,463	\$417,135	\$36,451	\$442,188	N/A
Number of Mortgages	2,235,573	N/A	2,236,406	N/A	2,235,573	N/A	2,364,144	2,364,144
Units Associated with Home Purchase Mortgages***	1,010,203	433,998	1,009,832	340,094	1,010,203	157,237	1,135,537	1,159,502
Units Associated with Other Mortgages***	1,151,047	471,676	1,151,930	437,451	1,151,047	172,425	1,152,427	1,204,642
<u>Owner-Occupied Units in 2-4 Unit Properties****</u>								
\$ UPB (Millions) - Owner's Share	\$5,116	\$1,221	\$5,117	\$4,024	\$5,116	\$477	\$5,141	N/A
Number of Mortgages (Owners + Renters)	41,471	N/A	42,521	N/A	41,471	N/A	42,800	42,800
Units Associated with Home Purchase Mortgages***	12,450	4,682	12,454	9,104	12,450	2,108	12,698	13,631
Units Associated with Other Mortgages***	26,554	9,807	26,587	20,962	26,554	4,726	26,590	29,169
<u>Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:</u>								
Number of Mortgages	910,471	388,764	910,103	307,360	910,471	141,786	1,002,234	1,024,228
Missing Affordability Data Adjustments								
Option B - Owner-Occupied Unit Affordability Estimation Method (numerator adjustment)								
<u>Owner-Occupied 1-4 Unit Properties:</u>								
<u>Units Associated with Home Purchase Mortgages:</u>								
Total Owner-Occupied Units	1,022,653	N/A	N/A	N/A	1,022,653	N/A	N/A	N/A
Number of Units with Missing Data**	19,688	N/A	N/A	N/A	19,688	N/A	N/A	N/A
Units Where Income Estimation is Possible	19,687	8,094	N/A	N/A	19,687	2,968	N/A	N/A
Market Determined Cap	45,328	N/A	N/A	N/A	45,328	N/A	N/A	N/A
Missing Data Adjustment	N/A	8,094	N/A	N/A	N/A	2,968	N/A	N/A
<u>Units Associated with Refinance Mortgages:</u>								
Total Owner-Occupied Units	1,166,298	N/A	N/A	N/A	1,166,298	N/A	N/A	N/A
Number of Units with Missing Data**	33,642	N/A	N/A	N/A	33,642	N/A	N/A	N/A
Units Where Income Estimation is Possible	33,642	14,328	N/A	N/A	33,642	5,736	N/A	N/A
Market Determined Cap	70,070	N/A	N/A	N/A	70,070	N/A	N/A	N/A
Missing Data Adjustment	N/A	14,328	N/A	N/A	N/A	5,736	N/A	N/A
<u>Adjusted Total Number of Units</u>	N/A	22,422	N/A	N/A	N/A	8,704	N/A	N/A
<u>Owner-Occupied Home Purchase Mortgages in Metropolitan Areas:</u>								
Number of Mortgages	910,471	N/A	N/A	N/A	910,471	N/A	N/A	N/A
Eligible Mortgages with Missing Data	18,402	N/A	N/A	N/A	18,402	N/A	N/A	N/A
H.P. Mortgages Where Income Estimation is Possible	18,402	7,536	N/A	N/A	18,402	2,769	N/A	N/A
Missing Data Adjustment for Home Purchase Mortgages	N/A	7,536	N/A	N/A	N/A	2,769	N/A	N/A
<u>Adjusted Number of Mortgages</u>	N/A	7,536	N/A	N/A	N/A	2,769	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

**Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
(B) Rental Units for Single-Family Properties
For Calendar Year 2007**

	Total Mortgages Eligible To Qualify As Low-and Moderate-Income*	Low- And Moderate- Income Purchases*	Total Mortgages Eligible To Qualify As Geographically Targeted*	Geographically Targeted Purchases*	Total Mortgages Eligible To Qualify As Special Affordable*	Special Affordable Purchases*	All Mortgage Purchases	
							Adjusted*	Not Adjusted
Purchases of Single-Family Mortgages for Properties with Rental Units								
Rental Units in Owner-Occ. 2-4 Unit Properties**								
\$ UPB (Millions) - Renter's Share	\$5,646	\$2,500	\$5,801	\$4,605	\$5,646	\$1,227	\$5,830	N/A
Number of Mortgages (Owners + Renters)	41,471	N/A	42,521	N/A	41,471	N/A	42,800	42,800
Associated with Non-Seasoned Rental Mortgages***	42,835	19,547	44,384	34,793	42,835	11,373	44,702	48,755
Associated with Seasoned Rental Mortgages***	3,573	763	3,804	2,913	3,573	455	3,809	4,293
Units in Investor-Owned 1-4 Unit Properties:								
\$ UPB (Millions)	\$29,531	\$14,280	\$30,525	\$16,167	\$29,531	\$6,685	\$30,539	N/A
Number of Mortgages	189,839	N/A	197,500	N/A	189,839	N/A	197,557	197,557
Units Associated with Non-Seasoned Rental Mortgages***	223,930	131,611	230,291	134,857	223,930	75,539	230,351	239,892
Units Associated with Seasoned Rental Mortgages***	9,754	3,059	10,526	6,458	9,754	1,932	10,530	11,656
Missing Affordability Data Adjustments								
Option B - Owner-Occupied Unit Affordability Estimation Method (numerator adjustment)								
Rental Units in 1-4 Unit Properties:								
Non-Seasoned Mortgages								
Number of Units with Missing Data**	84,031	N/A	N/A	N/A	84,031	N/A	N/A	N/A
Units Where Rent Estimation is Not Possible	3,445	N/A	N/A	N/A	3,445	N/A	N/A	N/A
Units Where Rent Estimation is Possible	80,578	75,123	N/A	N/A	80,578	55,893	N/A	N/A
5% Cap	13,753	N/A	N/A	N/A	13,753	N/A	N/A	N/A
Missing Data Adjustment	65,746	12,822	N/A	N/A	49,798	9,540	N/A	N/A
Seasoned Mortgages								
Number of eligible Missing-data Units**	8,572	N/A	N/A	N/A	8,572	N/A	N/A	N/A
Units Where Rent Estimation is Not Possible	402	N/A	N/A	N/A	402	N/A	N/A	N/A
Units Where Rent Estimation is Possible	8,166	7,668	N/A	N/A	8,166	6,141	N/A	N/A
20% Cap	2,868	N/A	N/A	N/A	2,868	N/A	N/A	N/A
Missing Data Adjustment	5,377	2,693	N/A	N/A	4,386	2,157	N/A	N/A
Adjusted Total Number of Units	71,123	15,515	N/A	N/A	54,185	11,696	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.

Table 1C

**Freddie Mac Mortgage Purchases by Unit Type and Housing Goal Status
(C) Multifamily Properties
For Calendar Year 2007**

	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
Purchase of Multifamily Mortgages								
<u>Units in 5-50 Unit Properties:</u>								
\$ UPB (Millions)	\$2,743	\$2,095	\$2,743	\$1,865	\$2,743	\$1,219	\$2,743	N/A
Number of Mortgages	2,315	N/A	2,314	N/A	2,315	N/A	N/A	2,315
Number of Properties	2,324	N/A	2,323	N/A	2,324	N/A	N/A	2,324
Number of Units	33,028	28,265	33,031	23,289	33,028	19,869	33,038	48,721
<u>Units in Properties of 51 or more Units:</u>								
\$ UPB (Millions)	\$38,309	\$32,090	\$38,303	\$19,971	\$38,309	\$13,624	\$38,309	N/A
Number of Mortgages	4,009	N/A	4,006	N/A	4,009	N/A	N/A	4,009
Number of Properties	3,937	N/A	3,934	N/A	3,937	N/A	N/A	3,937
Number of Units	610,371	551,054	610,308	343,407	610,371	311,105	610,496	848,289
Missing Affordability Data Adjustments								
Option B - Rental Unit Affordability Estimation Method (numerator and denominator adjustment)								
<u>Units in Multifamily Properties:</u>								
Number of Units with Missing Data	20,727	N/A	N/A	N/A	20,727	N/A	N/A	N/A
Units Where Income Estimation is Not Possible	-	N/A	N/A	N/A	-	N/A	N/A	N/A
Units Where Income Estimation is Possible	-	-	-	-	-	-	-	-
Not subject to the Cap	15,438	11,642	N/A	N/A	15,438	7,264	-	-
Subject to the Cap	5,289	4,913	N/A	N/A	5,289	2,853	-	-
10% Cap	64,353	-	N/A	N/A	64,353	-	N/A	N/A
Missing Data Adjustment	-	16,555	N/A	N/A	-	10,117	N/A	N/A
<u>Multifamily Totals</u>								
Adjusted Number of Units	643,399	595,874	N/A	N/A	643,399	341,091	N/A	N/A
Adjusted UPB	N/A	N/A	N/A	N/A	N/A	\$15,440	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 Freddie Mac
By Income Class Of Mortgagor(s)
For Calendar Year 2007

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)	\$13,568	\$7,011	\$13,568	\$13,665
Number of Units	144,465	77,535	144,465	145,411
Portion of Goal:	15.70%	9.60%	42.93%	
Portion of Total Acquired:				6.25%
<u>Income More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$14,868	\$7,043	\$14,868	\$14,970
Number of Units	128,096	61,824	128,096	129,090
Portion of Goal:	13.92%	7.66%	38.07%	
Portion of Total Acquired:				5.55%
<u>Income More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$43,665	\$19,063	\$8,492	\$44,077
Number of Units	314,596	140,161	63,935	318,083
Portion of Goal:	34.19%	17.36%	19.00%	
Portion of Total Acquired:				13.67%
<u>Income More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$54,653	\$21,467		\$55,348
Number of Units	333,006	132,977		338,324
Portion of Goal:	36.19%	16.47%		
Portion of Total Acquired:				14.54%
<u>Income More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$19,035		\$54,478
Number of Units		100,261		287,108
Portion of Goal:		12.41%		
Portion of Total Acquired:				12.34%
<u>Income More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$62,387		\$252,002
Number of Units		268,835		1,049,569
Portion of Goal:		33.29%		
Portion of Total Acquired:				45.10%
<u>Missing</u>				
\$ UPB (Millions)	\$0	\$5,480	\$0	\$12,789
Number of Units	0	26,018	0	59,668
Portion of Goal:	0.00%	3.22%	0.00%	
Portion of Total Acquired:				2.56%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$126,754	\$141,487	\$36,928	\$447,329
Number of Units	920,163	807,611	336,496	2,327,252
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.

Table 3

Distribution Of Rental Units*
Financed By Single-Family Mortgages Purchased By Freddie Mac
By Affordability Of Rent
For Calendar Year 2007

	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)	\$3,424	\$1,927	\$3,424	\$3,425
Number of Units	41,994	26,664	41,994	42,008
Portion of Goal:	27.10%	14.89%	47.03%	
Portion of Total Acquired:				14.52%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$2,457	\$1,494	\$2,457	\$2,458
Number of Units	29,367	18,376	29,367	29,382
Portion of Goal:	18.95%	10.26%	32.89%	
Portion of Total Acquired:				10.15%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$6,107	\$3,462	\$2,031	\$6,110
Number of Units	52,473	30,156	17,939	52,510
Portion of Goal:	33.86%	16.84%	20.09%	
Portion of Total Acquired:				18.14%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$4,792	\$2,579		\$4,795
Number of Units	31,146	17,084		31,171
Portion of Goal:	20.10%	9.54%		
Portion of Total Acquired:				10.77%
<u>Affordable At More Than 100% But No More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$1,338		\$2,655
Number of Units		7,764		14,727
Portion of Goal:		4.34%		
Portion of Total Acquired:				5.09%
<u>Affordable At More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$1,645		\$3,666
Number of Units		8,867		17,813
Portion of Goal:		4.95%		
Portion of Total Acquired:				6.16%
<u>Missing</u>				
\$ UPB (Millions)		\$8,328		\$13,260
Number of Units		70,110		101,782
Portion of Goal:		39.16%		
Portion of Total Acquired:				35.17%
<u>All Income Levels**</u>				
\$ UPB (Millions)	\$16,780	\$20,772	\$7,912	\$36,369
Number of Units	154,980	179,021	89,299	289,392
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 Freddie Mac
By Affordability Of Rent
For Calendar Year 2007**

	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)	\$3,766	\$2,815	\$3,756	\$4,048
Number of Units	102,415	74,805	102,173	103,712
Portion of Goal:	17.19%	20.40%	29.95%	
Portion of Total Acquired:				16.12%
<u>Affordable At More Than 50% But No More Than 60% of Median Income</u>				
\$ UPB (Millions)	\$6,573	\$4,138	\$6,565	\$6,573
Number of Units	151,794	96,518	151,517	151,794
Portion of Goal:	25.47%	26.32%	44.42%	
Portion of Total Acquired:				23.59%
<u>Affordable At More Than 60% But No More Than 80% of Median Income</u>				
\$ UPB (Millions)	\$13,807	\$7,605	\$4,522	\$13,807
Number of Units	237,868	130,156	77,284	237,868
Portion of Goal:	39.92%	35.49%	22.66%	
Portion of Total Acquired:				36.96%
<u>Affordable At More Than 80% But No More Than 100% of Median Income</u>				
\$ UPB (Millions)	\$8,916	\$3,976		\$8,916
Number of Units	87,243	38,664		87,243
Portion of Goal:	14.64%	10.54%		
Portion of Total Acquired:				13.56%
<u>Units For Which Rent is Estimated</u>				
\$ UPB (Millions)	\$1,122	\$442	\$597	\$1,508
Number of Units	16,555	8,907	10,117	20,737
Portion of Goal:	2.78%	2.43%	2.97%	
Portion of Total Acquired:				3.22%
<u>Affordable At More Than 100% But No More Than 120% Of Median Income</u>				
\$ UPB (Millions)		\$1,325		\$2,608
Number of Units		10,217		22,137
Portion of Goal:		2.79%		
Portion of Total Acquired:				3.44%
<u>Affordable At More Than 120% of Median Income</u>				
\$ UPB (Millions)		\$1,534		\$3,592
Number of Units		7,429		20,044
Portion of Goal:		2.03%		
Portion of Total Acquired:				3.11%
<u>Missing</u>				
\$ UPB (Millions)		\$0		\$0
Number of Units		0		0
Portion of Goal:		0.00%		
Portion of Total Acquired:				0.00%
<u>All Income Levels*</u>				
\$ UPB (Millions)	\$34,185	\$21,837	\$15,440	\$41,052
Number of Units**	595,874	366,696	341,091	643,534
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.

Table 7A

**Distribution Of Freddie Mac's Qualifying Single-Family Mortgage Purchases
By Race Of Borrower(s) On Loan Application¹
For Calendar Year 2007**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
American Indian or Alaskan Native:²				
\$ UPB (Millions)	\$899	\$1,512	\$307	\$2,933
Number of Units	6,486	8,332	2,699	15,533
Portion of Goal:	0.60%	0.84%	0.63%	
Portion of Total Acquired:				0.59%
Asian:²				
\$ UPB (Millions)	\$5,785	\$10,126	\$1,584	\$25,608
Number of Units	33,640	44,613	12,079	106,280
Portion of Goal:	3.13%	4.52%	2.84%	
Portion of Total Acquired:				4.06%
Black or African American:²				
\$ UPB (Millions)	\$10,962	\$15,829	\$4,548	\$26,001
Number of Units	82,458	103,335	42,150	154,698
Portion of Goal:	7.67%	10.47%	9.90%	
Portion of Total Acquired:				5.91%
Native Hawaiian or Other Pacific Islander:²				
\$ UPB (Millions)	\$717	\$1,380	\$202	\$2,806
Number of Units	4,409	6,389	1,648	12,491
Portion of Goal:	0.41%	0.65%	0.39%	
Portion of Total Acquired:				0.48%
White - Hispanic or Latino:³				
\$ UPB (Millions)	\$12,740	\$24,762	\$4,504	\$41,792
Number of Units	87,380	132,845	37,778	215,020
Portion of Goal:	8.13%	13.46%	8.87%	
Portion of Total Acquired:				8.22%
White - Not Hispanic or Latino:				
\$ UPB (Millions)	\$88,253	\$74,324	\$25,790	\$303,260
Number of Units	676,485	475,382	254,178	1,656,799
Portion of Goal:	62.92%	48.18%	59.69%	
Portion of Total Acquired:				63.32%
Two or more minority races:⁴				
\$ UPB (Millions)	\$213	\$332	\$60	\$851
Number of Units	1,366	1,637	507	3,898
Portion of Goal:	0.13%	0.17%	0.12%	
Portion of Total Acquired:				0.15%
Joint - either Borrower or Co-Borrower are of a minority group:⁵				
\$ UPB (Millions)	\$182	\$309	\$52	\$816
Number of Units	1,190	1,587	415	3,812
Portion of Goal:	0.11%	0.16%	0.10%	
Portion of Total Acquired:				0.15%
Information not Provided by Borrower or Co-Borrower:⁶				
\$ UPB (Millions)	\$13,071	\$17,439	\$3,989	\$47,731
Number of Units	90,444	96,740	35,177	239,602
Portion of Goal:	8.41%	9.81%	8.26%	
Portion of Total Acquired:				9.16%
Not Applicable:				
\$ UPB (Millions)	\$1,503	\$2,316	\$540	\$5,521
Number of Units	10,536	13,421	4,886	28,016
Portion of Goal:	0.98%	1.36%	1.15%	
Portion of Total Acquired:				1.07%
Data Not Provided by Loan Seller:				
\$ UPB (Millions)	\$9,208	\$13,930	\$3,264	\$26,379
Number of Units	80,749	102,352	34,278	180,496
Portion of Goal:	7.51%	10.37%	8.05%	
Portion of Total Acquired:				6.90%
Total⁷:				
\$ UPB (Millions)	\$143,534	\$162,260	\$44,840	\$483,698
Number of Units	1,075,142	986,631	425,795	2,616,645
Portion of Goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

¹If race is known for one borrower but not the other, loan is classified according to the known race.

²Borrower and co-borrowers of different minority groups are placed in the race of the borrower

³Includes loans where either borrower or co-borrower is Hispanic or Latino

⁴Either the primary borrower or both primary borrower and co-borrower report belonging to more than one minority group

⁵Joint means one borrower is white and the other is of a minority group, in any order
Borrowers selecting white and one minority group are placed in the minority group category.

⁶Includes mortgages where borrower and co-borrower race information is not provided in mail, internet, or telephone application even if ethnicity data are reported.

⁷Totals do not include rent/income affordability estimates.

Table 7B

**Distribution Of Freddie Mac's Qualifying Single-Family Mortgage Purchases
By Ethnicity Of Borrower(s) On Loan Application¹
For Calendar Year 2007**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
Borrower and Co-Borrower are Hispanic or Latino:				
\$ UPB (Millions)	\$14,042	\$27,185	\$5,175	\$43,113
Number of Units	96,512	146,576	43,553	224,423
Portion of Goal:	8.98%	14.86%	10.23%	
Portion of Total Acquired:				8.58%
Borrower and Co-Borrower are not Hispanic or Latino:				
\$ UPB (Millions)	\$100,566	\$95,131	\$30,533	\$339,563
Number of Units	759,994	591,503	295,314	1,835,487
Portion of Goal:	70.69%	59.95%	69.36%	
Portion of Total Acquired:				70.15%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²				
\$ UPB (Millions)	\$1,140	\$2,099	\$269	\$6,289
Number of Units	7,855	11,021	2,417	29,915
Portion of Goal:	0.73%	1.12%	0.57%	
Portion of Total Acquired:				1.14%
Information not Provided by Borrower or Co-Borrower:³				
\$ UPB (Millions)	\$22,677	\$32,488	\$7,085	\$76,412
Number of Units	173,967	205,069	67,745	430,603
Portion of Goal:	16.18%	20.78%	15.91%	
Portion of Total Acquired:				16.46%
Not Applicable:				
\$ UPB (Millions)	\$4,493	\$3,885	\$1,393	\$14,578
Number of Units	31,617	23,487	12,989	74,921
Portion of Goal:	2.94%	2.38%	3.05%	
Portion of Total Acquired:				2.86%
Data Not Provided by Loan Seller:				
\$ UPB (Millions)	\$615	\$1,472	\$384	\$3,742
Number of Units	5,197	8,975	3,778	21,295
Portion of Goal:	0.48%	0.91%	0.89%	
Portion of Total Acquired:				0.81%
Total⁴:				
\$ UPB (Millions)	\$143,534	\$162,260	\$44,840	\$483,698
Number of Units	1,075,142	986,631	425,795	2,616,645
Portion of Goal:	100.00%	100.00%	100.00%	
Portion of Total Acquired:				100.00%

¹If ethnicity is known for one borrower but not the other, loan is classified according to the known ethnicity.

²Joint means one borrower is of Hispanic or Latino Ethnicity and the other is not, in any order.

³Includes mortgages where borrower and co-borrower ethnicity (as Hispanic/Latino or not) is not reported in mail, internet, or telephone application even if race is reported.

⁴Totals do not include rent/income affordability estimates.

Table 8

**Freddie Mac's Special Affordable Housing Goal
For Calendar Year 2007**

<u>Property Type</u>	<u>Units Affordable To Low-Income Families (But Not Very Low-Income) In Low-Income Areas</u>	<u>Units Affordable To Very Low-Income Families Which Are In Low-Income Areas</u>	<u>Units Affordable To Very Low-Income Families Which Are Not In Low-Income Areas</u>	<u>Low-Income Units in Mixed-Income / Low-Income Housing Tax Credit Projects*</u>
Single-Family Owner-Occupied 1-Unit Property:				
\$ UPB (Millions)	\$8,247	\$6,837	\$21,367	
Number of Units	61,007	69,034	199,620	
Single-Family Owner-Occupied Units in 2-4 Unit Property:				
\$ UPB (Millions)	\$245	\$148	\$83	
Number of Units	2,927	2,470	1,437	
Single-Family Rental Units in 2-4 Owner-Occupied Property:				
\$ UPB (Millions)	\$489	\$404	\$334	
Number of Units	3,700	4,363	3,766	
Single-Family Rental Investor- Owned 1-4 Unit Property:				
\$ UPB (Millions)	\$1,542	\$1,794	\$3,349	
Number of Units	14,238	26,225	37,008	
Multifamily Rental:				
\$ UPB (Millions)	\$3,896	\$4,514	\$5,831	\$10,987
Number of Units	66,439	127,456	145,319	285,348
Total:				
\$ UPB (Millions)	\$14,419	\$13,697	\$30,964	\$10,987
Number of Units	148,312	229,547	387,150	285,348

* 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 Freddie Mac's Single-Family Mortgage Purchases
For First-Time Homebuyers* Relative To Total Mortgages Acquired
For Calendar Year 2007**

	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	251,367	\$46,711	24.86%	25.47%
First-Time Homebuyer Under Special Program(s)	<u>111,507</u>	<u>\$17,290</u>	<u>11.03%</u>	<u>11.30%</u>
First-Time Homebuyer Subtotal	362,874	\$64,001	35.88%	36.77%
Repeat Home Buyer	623,949	\$125,010	61.70%	63.23%
Home Buyer Information Missing	<u>24,482</u>	<u>\$3,363</u>	<u>2.42%</u>	
Owner-Occupied Purchase Mortgages Subtotal:	1,011,305	\$192,373	<u>100.00%</u>	<u>100.00%</u>
Non-Owner-Occupied Purchase Mortgages**				
Purchase Mortgages with Occupancy Unknown	0	\$0		
Refinance Mortgages (Excluding Second Homes)	1,328,159	\$252,119		
Mortgage Purpose Unknown (excluding Second Homes)	110	\$22		
Second Homes (Purchase and Refinance)	125,252	\$24,871		
Second Homes with Purpose Unknown	16	\$3		
Second Mortgages (Not FHA Title 1)	<u>48,646</u>	<u>\$1,353</u>		
Total Conventional	<u>2,600,200</u>	<u>\$483,334</u>		
Nonconventional Mortgages				
FHA Title 1-Second Mortgages	2,231	\$189		
FHA Title 2-HECMs	0	\$0		
Other FHA-Insured or VA Guaranteed	0	\$0		
RHS / FmHA	2,070	\$174		
Total Nonconventional	<u>4,301</u>	<u>\$364</u>		
Total Single-Family Mortgages	<u>2,604,501</u>	<u>\$483,698</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.

Table 10

**Distribution Of Freddie Mac's Qualifying Single-Family
Mortgage Purchases By Gender Of Borrower(s)
For Calendar Year 2007**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
All Male:				
\$ UPB (Millions)	\$47,207	\$50,655	\$15,133	\$136,524
Number of Units	352,277	308,448	142,956	751,163
All Female:				
\$ UPB (Millions)	\$42,796	\$37,850	\$15,673	\$96,178
Number of Units	321,920	236,142	147,265	562,012
Male And Female:				
\$ UPB (Millions)	\$37,261	\$50,817	\$8,675	\$199,240
Number of Units	268,759	286,370	82,045	990,050
Not Provided:				
\$ UPB (Millions)	\$5,650	\$7,066	\$1,715	\$21,733
Number of Units	39,569	39,877	15,384	108,672
Not Applicable:				
\$ UPB (Millions)	\$189	\$208	\$67	\$393
Number of Units	1,564	1,544	647	2,689
Missing:				
\$ UPB (Millions)	\$10,431	\$15,664	\$3,578	\$29,631
Number of Units	91,054	114,250	37,499	202,059
Total*:				
\$ UPB (Millions)	\$143,534	\$162,260	\$44,840	\$483,698
Number of Units	1,075,142	986,631	425,795	2,616,645
Summary of Mortgage Purchases (Percent of Units)				
All Male	32.77%	31.26%	33.57%	28.71%
All Female	29.94%	23.93%	34.59%	21.48%
Female And Male	25.00%	29.03%	19.27%	37.84%
Not Provided	3.68%	4.04%	3.61%	4.15%
Not Applicable	0.15%	0.16%	0.15%	0.10%
Missing	8.47%	11.58%	8.81%	7.72%
Total	<u>100.00%</u>	<u>100.00%</u>	<u>100.00%</u>	<u>100.00%</u>

* Totals do not include rent/income affordability estimates.

Table 11

**Distribution Of Freddie Mac's Qualifying
Single-Family Owner-Occupied Mortgage Purchases*
By Minority Concentration of the Census Tract
For Calendar Year 2007
(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%	330,643	121,365	106,432	834,113
10% <= Minority < 20%	194,685	82,918	61,665	523,840
20% <= Minority < 30%	112,989	65,216	37,604	299,814
30% <= Minority < 50%	120,872	215,559	46,079	298,488
50% <= Minority < 80%	91,553	184,170	43,957	219,220
80% <= Minority <= 100%	69,303	137,824	40,737	151,008
Tract Missing / Unable to Classify	119	559	22	769
Total:	920,163	807,611	336,496	2,327,252

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

Table 12

**Distribution Of Freddie Mac's Qualifying
Rental Mortgage Purchases
By Minority Concentration of the Census Tract
For Calendar Year 2007
(Dwelling Units)**

Single-Family Rental*				
Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	37,924	14,758	20,940	59,437
10% <= Minority < 20%	30,794	16,557	15,226	52,236
20% <= Minority < 30%	18,992	13,742	9,667	34,690
30% <= Minority < 50%	23,652	38,899	13,312	44,891
50% <= Minority < 80%	21,247	42,222	14,197	44,389
80% <= Minority < 100%	22,319	52,711	15,948	53,597
Tract Missing / Unable to Classify	51	131	9	153
Total:	154,980	179,021	89,299	289,392

Multifamily Rental				
Minority Percentage Of Census Tract	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Minority < 10%	64,897	7,284	30,454	68,778
10% <= Minority < 20%	107,348	18,202	50,185	116,864
20% <= Minority < 30%	106,017	31,836	47,602	117,312
30% <= Minority < 50%	140,601	125,262	72,661	152,475
50% <= Minority < 80%	106,058	110,958	76,605	114,354
80% <= Minority <= 100%	70,951	73,154	63,584	73,752
Tract Missing / Unable to Classify	0	0	0	0
Total:	595,874	366,696	341,091	643,535

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

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 2007
(Dwelling Units)

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Mortgages Acquired
<u>Income <= 50% of MSA Median Income:</u>				
Minority < 10%	53,183	15,298	53,183	53,536
10% <= Minority < 30%	44,248	17,193	44,248	44,566
30% <= Minority < 50%	18,076	16,650	18,076	18,203
50% <= Minority < 80%	14,993	14,590	14,993	15,083
80% <= Minority <= 100%	13,952	13,790	13,952	14,010
Tract Missing / Unable to Classify	13	13	13	13
Subtotal:	144,465	77,535	144,465	145,411
<u>50% < Income <= 60% of MSA Median Income:</u>				
Minority < 10%	46,597	11,070	46,597	46,968
10% <= Minority < 30%	41,692	13,360	41,692	42,037
30% <= Minority < 50%	16,902	15,148	16,902	17,034
50% <= Minority < 80%	12,840	12,370	12,840	12,933
80% <= Minority <= 100%	10,056	9,867	10,056	10,109
Tract Missing / Unable to Classify	9	9	9	9
Subtotal:	128,096	61,824	128,096	129,090
<u>60% < Income <= 80% of MSA Median Income:</u>				
Minority < 10%	111,764	22,859	6,651	113,088
10% <= Minority < 30%	106,320	28,830	13,329	107,560
30% <= Minority < 50%	41,889	36,249	11,101	42,336
50% <= Minority < 80%	31,413	29,671	16,125	31,709
80% <= Minority <= 100%	23,173	22,514	16,729	23,352
Tract Missing / Unable to Classify	37	37	0	37
Subtotal:	314,596	140,161	63,935	318,083
<u>80% < Income <= 100% of MSA Median Income:</u>				
Minority < 10%	119,098	20,437		121,111
10% <= Minority < 30%	115,415	25,340		117,275
30% <= Minority < 50%	44,004	36,244		44,747
50% <= Minority < 80%	32,307	29,741		32,778
80% <= Minority <= 100%	22,121	21,154		22,350
Tract Missing / Unable to Classify	60	60		63
Subtotal:	333,006	132,977		338,324
<u>100% < Income <= 120% of MSA Median Income:</u>				
Minority < 10%		14,993		104,855
10% <= Minority < 30%		17,905		101,587
30% <= Minority < 50%		27,882		36,554
50% <= Minority < 80%		23,152		26,537
80% <= Minority < 100%		16,263		17,508
Tract Missing / Unable to Classify		66		67
Subtotal:		100,261		287,108
<u>120% of MSA Median Income < Income:</u>				
Minority < 10%		34,941		381,124
10% <= Minority < 30%		42,260		390,794
30% <= Minority < 50%		76,950		130,258
50% <= Minority < 80%		67,299		91,216
80% <= Minority <= 100%		47,021		55,717
Tract Missing / Unable to Classify		364		460
Subtotal:		268,835		1,049,569
Borrower Income Missing		26,018		59,668
Total:	920,163	807,611	336,496	2,327,252

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

Table 14

**Distribution Of Freddie Mac's
Single-Family And Multifamily Mortgage Housing Goal Purchases
By State And Territory
For Calendar Year 2007
(Dwelling Units)**

	Low- and Moderate-Income	Geographically Targeted	Special Affordable	Total Units Acquired
Alabama	21,216	11,295	8,778	39,659
Alaska	3,132	2,388	1,126	6,118
Arizona	51,797	46,550	21,132	107,433
Arkansas	12,485	6,726	5,588	23,319
California	113,575	214,318	41,236	357,091
Colorado	39,048	24,268	20,801	72,305
Connecticut	18,773	12,897	9,529	33,921
Delaware	5,165	3,953	2,596	10,233
Florida	99,587	105,905	33,167	238,497
Georgia	72,335	56,485	36,545	124,475
Hawaii	2,813	7,413	812	10,878
Idaho	7,975	5,786	2,792	18,742
Illinois	82,359	62,059	32,847	158,690
Indiana	41,765	17,593	24,517	64,868
Iowa	15,201	5,850	8,265	24,747
Kansas	14,179	5,334	7,410	23,389
Kentucky	19,982	12,158	9,591	36,372
Louisiana	22,283	16,634	9,708	39,489
Maine	4,334	2,512	1,505	10,034
Maryland	78,572	74,469	47,424	110,121
Massachusetts	33,263	23,275	11,069	66,705
Michigan	47,541	24,133	23,424	84,905
Minnesota	37,419	18,871	18,234	61,294
Mississippi	7,452	5,831	2,799	15,721
Missouri	39,385	22,621	21,183	67,984
Montana	3,086	2,362	994	8,435
Nebraska	8,002	2,548	4,496	13,569
Nevada	21,316	20,358	7,041	45,709
New Hampshire	7,665	4,299	2,965	14,343
New Jersey	38,670	35,043	14,075	89,862
New Mexico	10,393	12,921	4,088	22,386
New York	70,857	64,609	34,988	145,453
North Carolina	57,578	40,863	27,718	108,930
North Dakota	2,142	935	908	4,149
Ohio	64,950	31,836	39,700	102,005
Oklahoma	16,304	11,009	8,168	29,829
Oregon	26,558	17,660	10,368	53,512
Pennsylvania	54,690	30,103	22,932	99,668
Rhode Island	4,441	3,553	1,829	9,743
South Carolina	23,342	14,763	9,668	47,909
South Dakota	2,281	981	991	4,849
Tennessee	33,058	18,604	13,479	59,725
Texas	158,925	115,032	83,151	255,910
Utah	19,496	12,160	6,952	42,792
Vermont	2,592	1,481	977	5,797
Virginia	57,121	49,295	25,265	97,441
Washington	51,285	39,903	22,806	102,119
West Virginia	4,185	4,010	1,696	9,459
Wisconsin	30,339	15,046	14,140	56,444
Wyoming	2,031	1,265	689	4,500
District of Columbia	6,955	7,977	4,455	10,133
Guam	135	492	25	545
Puerto Rico	951	4,708	238	7,743
Virgin Islands	35	188	6	237
Other Territories	0	0	0	0
Total* **:	1,671,016	1,353,327	766,886	3,260,180

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

** Totals do not include Single-Family rent/income affordability estimates.