



## **Affordable Housing Tables**

Covering Calendar Year: 2013

For Period Ending: 12/31/2013



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Table 1A  
**Freddie Mac's Mortgage Purchases by Mortgage Type and Housing Goal Status**  
**Summary Table on Single-Family Housing Goal Performance**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	Total Mortgages Eligible To Qualify As Low-Income Purchase Money	Qualifying Low-Income Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Very Low-Income Purchase Money	Qualifying Very Low-Income Purchase Money Mortgages	Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money	Qualifying Low-Income Area Purchase Money Goal Mortgages	Qualifying Low-Income Area Purchase Money Subgoal Mortgages	Total Mortgages Eligible To Qualify As Low-Income Refinance <sup>1</sup>	Qualifying Low-Income Refinance Mortgages <sup>1</sup>	All Mortgage Purchases
<b>Purchases of Single Family Mortgages</b>										
<b>Owner Occupied 1-Unit Properties/Mortgages:</b>										
UPB(\$ Millions)	\$97,416	\$12,640	\$97,416	\$2,398	\$97,416	\$14,414	\$9,189	\$265,037	\$42,645	\$379,326
Number of Mortgages	426,637	92,873	426,637	23,578	426,637	84,484	51,566	1,316,758	316,254	1,826,712
<b>Owner Occupied 2-4 Unit Properties/Mortgages:</b>										
UPB(\$ Millions)	\$783	\$97	\$783	\$14	\$783	\$367	\$321	\$3,907	\$873	\$4,700
Number of Mortgages	2,449	552	2,449	127	2,449	1,260	1,055	14,276	4,621	16,775
<b>Missing Affordability Data Adjustments</b>										
<b>Owner Occupied Mortgages in 1-4 Unit Properties:</b>										
Number of Mortgages With Missing Data	138	N/A	138	N/A	138	N/A	N/A	859	N/A	N/A
Mortgages Where Income Estimation is Possible										
Not Subject to the Cap	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	N/A
Subject to the Cap	0	0	0	0	0	0	0	361	87	N/A
<b>Market Determined Cap</b>	<b>3,861</b>		<b>3,861</b>		<b>3,861</b>			<b>50,432</b>		<b>N/A</b>
<b>Missing Data Adjustment For Affordability Estimation</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>	<b>87</b>	
<b>Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:</b>										
UPB(\$ Millions)	\$98,199	\$12,737	\$98,199	\$2,412	\$98,199	\$14,781	\$9,510	\$268,944	\$43,518	\$384,026
Number of Mortgages	429,086	93,425	429,086	23,705	429,086	85,744	52,621	1,331,034	320,875	1,843,487
Number of Mortgages(adjusted)	429,086	93,425	429,086	23,705	429,086	85,744	52,621	1,331,034	320,962	1,843,487
<b>Goals Performance</b>										
<b>Freddie Mac's Single-Family Goals</b>		<b>23%</b>		<b>7%</b>		<b>21%</b>			<b>20%</b>	
<b>Goal Performance Percentages</b>		<b>21.77%</b>		<b>5.52%</b>		<b>19.98%</b>			<b>24.11%</b>	
<b>Freddie Mac's Single-Family Subgoal</b>							<b>11%</b>			
<b>Subgoal Performance Percentages</b>							<b>12.26%</b>			

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

<sup>1</sup> MHA Modification loans are included in all Single-Family tables where applicable. An Enterprise's modification of a loan in accordance with the Making Home Affordable program announced on March 4, 2009, that is held in the Enterprise's portfolio or that is in a pool backing a security guaranteed by the Enterprise, shall be treated as a purchase of a refinance mortgage for purposes of the housing goals.

**Table 1B**  
**Freddie Mac's Mortgage Purchases by Property Size and Housing Goal Status**  
**Summary Table on Multifamily Housing Goal Performance**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	Qualifying Low- Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases	
<b>Purchases of Multifamily Mortgages</b>				
<b>Multifamily 5-50 Unit Properties:</b>				
UPB(\$ Million)	\$70	\$26	\$294	
Number of Mortgages*	36	25	62	
Number of Properties	38	27	64	
Number of Units	1,128	433	2,375	
<b>Multifamily &gt; 50 Unit Properties:</b>				
UPB(\$ Million)	\$14,492	\$2,402	\$24,858	
Number of Mortgages*	1,116	560	1,349	
Number of Properties	1,121	565	1,354	
Number of Units	249,382	54,501	339,546	
<b>Missing Affordability Data Adjustments</b>				
<b>Rental Unit Affordability Estimation</b>				
	Eligible Units	Qualifying Units	Eligible Units	Qualifying Units
<b>Units in Multifamily Properties:</b>				
Number of Units With Missing Data	9,873		9,873	N/A
Units Where Rent Estimation is Not Possible	567		567	N/A
Units Where Rent Estimation is Possible	9,306		9,306	N/A
Not Subject to Cap	8,698	3,953	8,698	1,542
Subject to Cap	608	595	608	503
10% Cap	34,192		34,192	N/A
<b>Adjustments to Number of Units for Missing Data:</b>		4,548	2,045	N/A
<b>Total Multifamily:</b>				
UPB(\$ Million)	\$14,562		\$2,427	\$25,152
Number of Mortgages	1,150		583	1,409
Number of Mortgages with both 5-50 and > 50 Unit Properties*	2		2	2
Number of Properties	1,159		592	1,418
Number of Units	250,509		54,934	341,921
Number of Units(adjusted)	255,057		56,979	341,921
<b>Goals Performance</b>				
<b>Freddie Mac's Multifamily Goals (units)</b>	215,000		50,000	
<b>Goal Performance (units)</b>	255,057		56,979	

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

\*Mortgages can double count when secured by both 5-50 and >50 unit properties.

Table 1C  
**Freddie Mac's Mortgage Purchases by Mortgage Type and Housing Goal Status**  
**Mortgages from At-Risk Loans that were Modified**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	Total Mortgages Eligible To Qualify As Low-Income Refinance <sup>1</sup>	Qualifying Low- Income Refinance Mortgages <sup>1</sup>	All Mortgage Purchases
<b>Purchases of Loan Modifications of At-Risk Mortgages</b>			
<b>Owner Occupied 1-Unit Properties/Mortgages:</b>			
UPB(\$ Millions)	\$4,050	\$2,292	\$4,050
Number of Mortgages	20,676	14,325	20,683
<b>Owner Occupied 2-4 Unit Properties/Mortgages:</b>			
UPB(\$ Millions)	\$282	\$99	\$282
Number of Mortgages	923	432	923
<b>Total Modifications of At-Risk Mortgages:</b>			
UPB(\$ Millions)	\$4,331	\$2,391	\$4,332
Number of Mortgages	21,599	14,757	21,606

<sup>1</sup> An Enterprise's modification of a loan in accordance with the Making Home Affordable program announced on March 4, 2009, that is held in the Enterprise's portfolio or that is in a pool backing a security guaranteed by the Enterprise, shall be treated as a mortgage purchase for purposes of the housing goals.

**Table 2**  
**Distribution of Single-Family Owner-Occupied Mortgages**  
**Purchased by Freddie Mac**  
**By Income Class of Mortgagor(s)<sup>1</sup>**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
<b>Income No More Than 50% of Median Income</b>							
\$UPB(MILLIONS)	\$2,412	\$2,412	\$1,237	\$11,702	\$2,465	\$11,905	\$14,372
Number of Mortgages	23,705	23,705	12,122	100,564	24,350	102,012	126,380
<b>Portion of Qualifying or Total Mortgages Acquired</b>	25.37%	100.00%	14.14%	31.34%	5.24%	7.41%	6.86%
<b>Income More Than 50% But No More Than 60% of Median Income</b>							
\$UPB(MILLIONS)	\$2,618	\$0	\$1,264	\$8,442	\$2,677	\$8,530	\$11,211
Number of Mortgages	20,190	0	9,649	63,842	20,804	64,523	85,359
<b>Portion of Qualifying or Total Mortgages Acquired</b>	21.61%	0.00%	11.25%	19.90%	4.48%	4.69%	4.63%
<b>Income More Than 60% But No More Than 80% of Median Income</b>							
\$UPB(MILLIONS)	\$7,708	\$0	\$3,597	\$23,374	\$7,890	\$23,622	\$31,526
Number of Mortgages	49,530	0	22,700	156,469	51,140	158,308	209,537
<b>Portion of Qualifying or Total Mortgages Acquired</b>	53.02%	0.00%	26.47%	48.76%	11.00%	11.49%	11.37%
<b>Income More Than 80% But No More Than 100% of Median Income</b>							
\$UPB(MILLIONS)	\$0	\$0	\$4,348	\$0	\$10,217	\$29,249	\$39,489
Number of Mortgages	0	0	22,977	0	55,338	171,288	226,748
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	26.80%	0.00%	11.91%	12.44%	12.30%
<b>Income More Than 100% But No More Than 120% of Median Income</b>							
\$UPB(MILLIONS)	\$0	\$0	\$953	\$0	\$11,277	\$30,827	\$42,140
Number of Mortgages	0	0	4,694	0	53,423	162,378	215,964
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	5.47%	0.00%	11.49%	11.79%	11.71%
<b>Income More Than 120% of Median Income</b>							
\$UPB(MILLIONS)	\$0	\$0	\$3,383	\$0	\$70,657	\$174,130	\$245,078
Number of Mortgages	0	0	13,602	0	259,618	717,789	978,459
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	15.86%	0.00%	55.85%	52.12%	53.08%
<b>Missing</b>							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$0	\$36	\$172	\$209
Number of Mortgages	0	0	0	0	144	896	1,040
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	0.00%	0.00%	0.03%	0.07%	0.06%
<b>All Income Levels<sup>2</sup></b>							
\$UPB(MILLIONS)	\$12,737	\$2,412	\$14,781	\$43,518	\$105,220	\$278,435	\$384,026
Number of Mortgages	93,425	23,705	85,744	320,875	464,817	1,377,194	1,843,487
<b>Portion of Qualifying or Total Mortgages Acquired</b>	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

<sup>1</sup> Based on actual borrower incomes before affordability estimation. Mortgages where affordability was estimated are included in "Missing."

<sup>2</sup> Includes Missing.

**Table 3**  
**Distribution of Rental Units**  
**Financed by Multifamily Mortgages Purchased by Freddie Mac**  
**By Affordability of Rent<sup>1</sup>**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Units Financed
<b>Affordable At No More Than 30% Of Median Income</b>			
\$UPB(MILLIONS)	\$916	\$916	\$916
Number of Units	14,715	14,715	14,716
<b>Portion of Qualifying or Total Units Financed</b>	5.77%	25.83%	4.30%
<b>Affordable At More Than 30% but No More than 50% Of Median Income</b>			
\$UPB(MILLIONS)	\$1,499	\$1,499	\$1,499
Number of Units	40,006	40,004	40,006
<b>Portion of Qualifying or Total Units Financed</b>	15.68%	70.21%	11.70%
<b>Affordable At More Than 50% but No More than 60% Of Median Income</b>			
\$UPB(MILLIONS)	\$2,898	\$0	\$2,898
Number of Units	62,445	0	62,445
<b>Portion of Qualifying or Total Units Financed</b>	24.48%	0.00%	18.26%
<b>Affordable At More Than 60% but No More than 80% Of Median Income</b>			
\$UPB(MILLIONS)	\$9,237	\$0	\$9,773
Number of Units	133,128	0	136,948
<b>Portion of Qualifying or Total Units Financed</b>	52.20%	0.00%	40.05%
<b>Affordable At More Than 80% but No More than 100% Of Median Income</b>			
\$UPB(MILLIONS)	\$0	\$0	\$4,398
Number of Units	0	0	45,833
<b>Portion of Qualifying or Total Units Financed</b>	0.00%	0.00%	13.40%
<b>Affordable At More Than 100% but No More than 120% Of Median Income</b>			
\$UPB(MILLIONS)	\$0	\$0	\$1,996
Number of Units	0	0	16,871
<b>Portion of Qualifying or Total Units Financed</b>	0.00%	0.00%	4.93%
<b>Affordable At More Than 120% Of Median Income</b>			
\$UPB(MILLIONS)	\$0	\$0	\$2,744
Number of Units	0	0	15,014
<b>Portion of Qualifying or Total Units Financed</b>	0.00%	0.00%	4.39%
<b>Tenant Rent Missing</b>			
\$UPB(MILLIONS)	\$400	\$164	\$928
Number of Units	4,763	2,260	10,088
<b>Portion of Qualifying or Total Units Financed</b>	1.87%	3.97%	2.95%
<b>All Income Levels<sup>2</sup></b>			
\$UPB(MILLIONS)	\$14,950	\$2,580	\$25,152
Number of Units	255,057	56,979	341,921
<b>Portion of Qualifying or Total Units Financed</b>	100.00%	100.00%	100.00%

<sup>1</sup> Based on actual rents before affordability estimation. Units where affordability was estimated, including all units in senior housing facilities and cooperatives, are included in "Tenant Rent Missing."

<sup>2</sup> Includes Missing.



**Table 4**  
**Freddie Mac Single-Family Owner-Occupied Mortgage Purchases**  
**Qualifying for the Low-Income Area Purchase Goal**  
**by Method of Qualification**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	<u>Tract is in a Designated Disaster Area</u>		<u>Tract is not in a Designated Disaster Area</u>		<u>Qualifying Low-Income Area Purchase Money Mortgages<sup>1</sup></u>	<u>Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money</u>
	<u>Family Income &lt;= 100% of Area Median<sup>1</sup></u>	<u>Family Income &gt; 100% of Area Median<sup>1</sup></u>	<u>Family Income &lt;= 100% of Area Median<sup>1</sup></u>	<u>Family Income &gt; 100% of Area Median<sup>1</sup></u>		
<b>(1) Tract Income &lt;= 80% of Area Median</b>						
\$UPB(MILLIONS)	\$863	\$1,267	\$2,270	\$3,068	\$7,468	\$7,468
Number of Mortgages	6,173	5,324	15,975	12,972	40,444	40,444
Percent of Eligible	15.26%	13.16%	39.50%	32.07%	100.00%	100.00%
<b>(2) 80% &lt; Tract Income &lt; 100% of Area Median and Tract &gt;= 30% Minority</b>						
\$UPB(MILLIONS)	\$447	\$818	\$1,595	\$2,780	\$2,042	\$5,640
Number of Mortgages	3,029	3,386	9,148	10,143	12,177	25,706
Percent of Eligible	11.78%	13.17%	35.59%	39.46%	47.37%	100.00%
<b>(3) 80% &lt; Tract Income &lt; 100% of Area Median and Tract &lt; 30% Minority</b>						
\$UPB(MILLIONS)	\$866	\$1,399	\$2,042	\$3,327	\$866	\$7,634
Number of Mortgages	6,443	6,698	16,642	16,813	6,443	46,596
Percent of Eligible	13.83%	14.37%	35.72%	36.08%	13.83%	100.00%
<b>(4) Tract Income &gt;= 100% of Area Median<sup>2</sup></b>						
\$UPB(MILLIONS)	\$4,405	\$18,743	\$10,193	\$44,115	\$4,405	\$77,456
Number of Mortgages	26,680	67,239	62,564	159,857	26,680	316,340
Percent of Eligible	8.43%	21.26%	19.78%	50.53%	8.43%	100.00%
<b>(5) Total</b>						
\$UPB(MILLIONS)	\$6,581	\$22,228	\$16,100	\$53,290	\$14,781	\$98,199
Number of Mortgages	42,325	82,647	104,329	199,785	85,744	429,086
Percent of Eligible	9.86%	19.26%	24.31%	46.56%	19.98%	100.00%

<sup>1</sup> Includes mortgages where affordability was estimated.

<sup>2</sup> Includes tracts with missing median incomes or missing percent minority.

**Table 5A**  
**Distribution of Single-Family Owner-Occupied Mortgage Purchases**  
**By Race of Borrower(s) on Loan Application <sup>1</sup>**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
<b>American Indian or Alaskan Native <sup>2</sup></b>							
SUPB(MILLIONS)	\$36	\$8	\$48	\$281	\$336	\$1,329	\$1,667
Number of Mortgages	278	80	304	2,111	1,583	7,430	9,020
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>0.30%</b>	<b>0.34%</b>	<b>0.35%</b>	<b>0.66%</b>	<b>0.34%</b>	<b>0.54%</b>	<b>0.49%</b>
<b>Asian<sup>2</sup></b>							
SUPB(MILLIONS)	\$1,335	\$271	\$1,781	\$2,797	\$10,774	\$22,968	\$33,753
Number of Mortgages	7,511	2,097	8,141	15,060	37,859	82,767	120,663
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>8.04%</b>	<b>8.85%</b>	<b>9.49%</b>	<b>4.69%</b>	<b>8.14%</b>	<b>6.01%</b>	<b>6.55%</b>
<b>Black or African American <sup>2</sup></b>							
SUPB(MILLIONS)	\$282	\$61	\$425	\$2,200	\$1,952	\$8,227	\$10,187
Number of Mortgages	2,073	564	2,592	16,313	9,059	46,455	55,550
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>2.22%</b>	<b>2.38%</b>	<b>3.02%</b>	<b>5.08%</b>	<b>1.95%</b>	<b>3.37%</b>	<b>3.01%</b>
<b>Native Hawaiian or Other Pacific Islander <sup>2</sup></b>							
SUPB(MILLIONS)	\$46	\$9	\$68	\$224	\$398	\$1,324	\$1,724
Number of Mortgages	293	82	338	1,343	1,580	5,798	7,383
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>0.31%</b>	<b>0.35%</b>	<b>0.39%</b>	<b>0.42%</b>	<b>0.34%</b>	<b>0.42%</b>	<b>0.40%</b>
<b>White - Hispanic or Latino<sup>3</sup></b>							
SUPB(MILLIONS)	\$722	\$161	\$985	\$3,572	\$4,793	\$15,191	\$20,001
Number of Mortgages	5,350	1,593	5,905	24,241	21,854	77,475	99,399
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>5.73%</b>	<b>6.72%</b>	<b>6.89%</b>	<b>7.55%</b>	<b>4.70%</b>	<b>5.63%</b>	<b>5.39%</b>
<b>White - Non Hispanic or Latino</b>							
SUPB(MILLIONS)	\$9,399	\$1,748	\$10,173	\$29,789	\$77,465	\$199,790	\$277,567
Number of Mortgages	71,914	17,925	61,928	230,417	355,594	1,020,207	1,377,054
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>76.98%</b>	<b>75.62%</b>	<b>72.22%</b>	<b>71.81%</b>	<b>76.50%</b>	<b>74.08%</b>	<b>74.70%</b>
<b>Two or More Minority Races <sup>4</sup></b>							
SUPB(MILLIONS)	\$10	\$1	\$17	\$64	\$119	\$408	\$527
Number of Mortgages	59	10	82	390	426	1,789	2,216
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>0.06%</b>	<b>0.04%</b>	<b>0.10%</b>	<b>0.12%</b>	<b>0.09%</b>	<b>0.13%</b>	<b>0.12%</b>
<b>Joint - either Borrower or Co-Borrower are of a minority group <sup>5</sup></b>							
SUPB(MILLIONS)	\$0	\$0	\$0	\$5	\$1	\$9	\$10
Number of Mortgages	1	0	1	36	2	51	53
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.01%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Information not Provided by Borrower or Co-Borrower <sup>6</sup></b>							
SUPB(MILLIONS)	\$907	\$152	\$1,284	\$4,514	\$9,381	\$29,078	\$38,477
Number of Mortgages	5,946	1,354	6,453	30,377	36,858	134,453	171,378
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>6.36%</b>	<b>5.71%</b>	<b>7.53%</b>	<b>9.47%</b>	<b>7.93%</b>	<b>9.76%</b>	<b>9.30%</b>
<b>Not Applicable</b>							
SUPB(MILLIONS)	\$0	\$0	\$0	\$57	\$0	\$89	\$89
Number of Mortgages	0	0	0	473	0	617	617
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.15%</b>	<b>0.00%</b>	<b>0.04%</b>	<b>0.03%</b>
<b>Data Not Provided by Loan Seller</b>							
SUPB(MILLIONS)	\$0	\$0	\$0	\$12	\$0	\$22	\$23
Number of Mortgages	0	0	0	114	2	152	154
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.04%</b>	<b>0.00%</b>	<b>0.01%</b>	<b>0.01%</b>
<b>Total</b>							
SUPB(MILLIONS)	\$12,737	\$2,412	\$14,781	\$43,518	\$105,220	\$278,435	\$384,026
Number of Mortgages	93,425	23,705	85,744	320,875	464,817	1,377,194	1,843,487
<b>Portion of Qualifying or Total Mortgages Acquired</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

<sup>1</sup> Borrowers are asked to report both Race and Ethnicity. Race associated with the loan is based on data for the borrower and, if any, co-borrower. Borrower and co-borrower may be identified with any combination of, and up to, 5 race categories: (1) American Indian or Alaska Native, (2) Asian, (3) Black or African American, (4) Native Hawaiian or Other Pacific Islander; and (5) White. A borrower or co-borrower identified as both White and one minority race is classified as the minority race. If race is known for one borrower but not the other borrower, the loan is classified according to the known race. A loan where one borrower is identified as White and the race of the other borrower is missing, or where both the borrower and co-borrower are identified as White, is categorized in one of the two White categories. Separately, ethnicity associated with a loan also is based on data for the borrower and, if any, co-borrower. Borrower and co-borrower may choose either (1) Hispanic or Latino or (2) Not Hispanic or Latino. In this table, the White race category is further categorized as either "Hispanic or Latino," or "Not Hispanic or Latino." Table 5B shows the ethnicity distribution of all loans acquired.

<sup>2</sup> If the borrower and co-borrower are both identified as the same minority race or different minority races, the loan is classified as the race of the borrower.

<sup>3</sup> If the loan is classified as White (see footnote 1) and if either borrower or co-borrower is identified as Hispanic or Latino, the loan is classified as "White - Hispanic or Latino." The category "White - Non Hispanic or Latino" includes loans where borrower and co-borrower are both identified as "Not Hispanic or Latino" or when the ethnicity is missing for both borrowers.

<sup>4</sup> The loan is classified as "Two or More Minority Races" where: the borrower is identified as two or more minority races and either there is no co-borrower or the co-borrower is identified as one or more minority races; or one borrower's race is missing and the other borrower is identified as two or more minority races.

<sup>5</sup> If either the borrower or co-borrower is identified as one or more minority race(s) and the other borrower is identified as White, the loan is classified as "Joint."

<sup>6</sup> This category consists of mortgages where borrower and co-borrower race information is not provided in mail, internet, or telephone application, even if ethnicity data are reported.

**Table 5B**  
**Distribution of Single-Family Owner-Occupied Mortgage Purchases**  
**By Ethnicity of Borrower(s) on Loan Application <sup>1</sup>**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
<b>Borrower and Co-Borrower are Hispanic or Latino:</b>							
\$UPB(MILLIONS)	\$709	\$167	\$901	\$3,796	\$3,539	\$12,608	\$16,158
Number of Mortgages	5,297	1,647	5,597	25,979	17,220	67,448	84,717
<b>Portion of Qualifying or Total Mortgages Acquired</b>	5.67%	6.95%	6.53%	8.10%	3.70%	4.90%	4.60%
<b>Borrower and Co-Borrower are not Hispanic or Latino:</b>							
\$UPB(MILLIONS)	\$11,095	\$2,095	\$12,487	\$34,897	\$90,931	\$232,634	\$323,897
Number of Mortgages	82,005	20,719	73,229	261,717	405,506	1,155,616	1,562,449
<b>Portion of Qualifying or Total Mortgages Acquired</b>	87.78%	87.40%	85.40%	81.56%	87.24%	83.91%	84.76%
<b>Joint - Either Borrower or Co-Borrower are Hispanic or Latino: <sup>2</sup></b>							
\$UPB(MILLIONS)	\$76	\$7	\$188	\$396	\$1,737	\$4,970	\$6,715
Number of Mortgages	499	65	885	2,600	6,690	22,402	29,120
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.53%	0.27%	1.03%	0.81%	1.44%	1.63%	1.58%
<b>Information not Provided by Borrower or Co-Borrower:<sup>3</sup></b>							
\$UPB(MILLIONS)	\$858	\$142	\$1,206	\$4,170	\$9,014	\$27,831	\$36,864
Number of Mortgages	5,624	1,274	6,033	28,227	35,400	128,754	164,226
<b>Portion of Qualifying or Total Mortgages Acquired</b>	6.02%	5.37%	7.04%	8.80%	7.62%	9.35%	8.91%
<b>Not Applicable:</b>							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$234	\$0	\$348	\$348
Number of Mortgages	0	0	0	2,174	0	2,733	2,733
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	0.00%	0.68%	0.00%	0.20%	0.15%
<b>Data Not Provided By Loan Seller</b>							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$25	\$0	\$43	\$43
Number of Mortgages	0	0	0	178	1	241	242
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	0.00%	0.06%	0.00%	0.02%	0.01%
<b>Total:</b>							
\$UPB(MILLIONS)	\$12,737	\$2,412	\$14,781	\$43,518	\$105,220	\$278,435	\$384,026
Number of Mortgages	93,425	23,705	85,744	320,875	464,817	1,377,194	1,843,487
<b>Portion of Qualifying or Total Mortgages Acquired</b>	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

<sup>1</sup> If ethnicity is known for one borrower but not the other, loan is classified according to the known ethnicity

<sup>2</sup> Joint means one Borrower is of Hispanic or Latino ethnicity and the other is not in any order

<sup>3</sup> This category consists of mortgages where borrower and co-borrower ethnicity (as Hispanic/Latino or not) information is not provided in mail, internet, or telephone application, even if race data are report

**Table 6**  
**Distribution of Single-Family Owner-Occupied Mortgage Purchases**  
**By Gender of Borrower(s)<sup>1</sup>**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
<b>All Male:</b>							
\$UPB(MILLIONS)	\$4,769	\$910	\$5,331	\$12,854	\$29,751	\$64,787	\$94,606
Number of Mortgages	34,877	8,892	31,350	95,104	135,893	325,011	461,174
<b>Portion of Qualifying or Total Mortgages Acquired</b>	37.33%	37.51%	36.56%	29.64%	29.24%	23.60%	25.02%
<b>All Female:</b>							
\$UPB(MILLIONS)	\$4,803	\$1,107	\$4,271	\$15,011	\$17,443	\$45,588	\$63,055
Number of Mortgages	36,671	11,205	27,221	117,004	92,674	265,827	358,619
<b>Portion of Qualifying or Total Mortgages Acquired</b>	39.25%	47.27%	31.75%	36.46%	19.94%	19.30%	19.45%
<b>Male and Female:</b>							
\$UPB(MILLIONS)	\$2,768	\$327	\$4,655	\$13,260	\$53,809	\$152,908	\$206,986
Number of Mortgages	19,255	3,013	24,459	92,177	219,231	712,641	932,921
<b>Portion of Qualifying or Total Mortgages Acquired</b>	20.61%	12.71%	28.53%	28.73%	47.17%	51.75%	50.61%
<b>Not Applicable:</b>							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$7	\$0	\$12	\$12
Number of Mortgages	0	0	0	44	0	64	64
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
<b>Not Provided:</b>							
\$UPB(MILLIONS)	\$396	\$67	\$525	\$2,375	\$4,216	\$15,123	\$19,349
Number of Mortgages	2,622	595	2,714	16,439	17,018	73,518	90,575
<b>Portion of Qualifying or Total Mortgages Acquired</b>	2.81%	2.51%	3.17%	5.12%	3.66%	5.34%	4.91%
<b>Missing:</b>							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$10	\$0	\$17	\$17
Number of Mortgages	0	0	0	107	1	133	134
<b>Portion of Qualifying or Total Mortgages Acquired</b>	0.00%	0.00%	0.00%	0.03%	0.00%	0.01%	0.01%
<b>Total:</b>							
\$UPB(MILLIONS)	\$12,737	\$2,412	\$14,781	\$43,518	\$105,220	\$278,435	\$384,026
Number of Mortgages	93,425	23,705	85,744	320,875	464,817	1,377,194	1,843,487
<b>Portion of Qualifying or Total Mortgages Acquired</b>	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

<sup>1</sup> Borrower and Co-Borrower with a Not Provided or Not Applicable are placed in the specific gender of the Borrower or Co-Borrower

**Table 7**  
**Distribution of Single-Family Owner-Occupied Mortgage Purchases**  
**By Minority Concentration of Census Tract**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	<b>Qualifying Low-Income Purchase Money Mortgages</b>	<b>Qualifying Very Low-Income Purchase Money Mortgages</b>	<b>Qualifying Low-Income Area Purchase Money Mortgages</b>	<b>Qualifying Low-Income Refinance Mortgages</b>	<b>Total Purchase Money Mortgages Acquired</b>	<b>Total Refinance Mortgages Acquired</b>	<b>Total Mortgages Acquired</b>
Minority < 10%	24,899	6,169	14,754	83,423	127,206	371,849	499,649
10% <= Minority < 20%	23,973	5,747	16,151	71,510	127,947	346,260	474,685
20% <= Minority < 30%	14,398	3,684	11,299	45,132	75,416	211,664	287,254
30% <= Minority < 50%	15,861	4,067	18,746	53,206	79,017	232,602	311,773
50% <= Minority < 80%	10,370	2,903	16,993	41,687	42,451	148,548	191,049
80% <= Minority <= 100%	3,915	1,134	7,696	25,878	12,418	65,380	77,824
Tract Missing / Unable to Classify	9	1	105	39	362	891	1,253
<b>Total:</b>	<b>93,425</b>	<b>23,705</b>	<b>85,744</b>	<b>320,875</b>	<b>464,817</b>	<b>1,377,194</b>	<b>1,843,487</b>

**Table 8**  
**Distribution of Freddie Mac's Multifamily Mortgage Purchases**  
**By Minority Concentration of Census Tract**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	7,462	1,535	9,332
10% <= Minority < 20%	30,462	4,302	40,556
20% <= Minority < 30%	37,397	5,455	52,643
30% <= Minority < 50%	69,268	11,720	100,270
50% <= Minority < 80%	70,805	16,722	91,981
80% <= Minority <= 100%	39,663	17,244	47,139
Tract Missing / Unable to Classify	0	0	0
<b>Total:</b>	<b>255,057</b>	<b>56,979</b>	<b>341,921</b>

**Table 9**  
**Distribution of Single-Family Owner-Occupied Mortgage Purchases**  
**Minority Percentage of Census Tract by Income of Borrower**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
<b>Income &lt;= 50% of Median Income</b>							
Minority < 10%	6,169	6,169	2,058	24,236	6,476	24,658	31,141
10% <= Minority < 30%	9,431	9,431	3,839	35,263	9,621	35,774	45,406
30% <= Minority < 50%	4,067	4,067	2,839	16,802	4,136	17,040	21,176
50% <= Minority < 80%	2,903	2,903	2,328	14,329	2,962	14,519	17,481
80% <= Minority <= 100%	1,134	1,134	1,057	9,928	1,154	10,014	11,168
Tract Missing / Unable to Classify	1	1	1	6	1	7	8
Subtotal	23,705	23,705	12,122	100,564	24,350	102,012	126,380
<b>50% &lt; Income &lt;=60% of MSA Median Income</b>							
Minority < 10%	5,347	0	1,786	16,916	5,661	17,137	22,809
10% <= Minority < 30%	8,336	0	3,228	23,153	8,512	23,393	31,920
30% <= Minority < 50%	3,412	0	2,214	10,533	3,478	10,637	14,118
50% <= Minority < 80%	2,230	0	1,662	8,195	2,274	8,268	10,544
80% <= Minority <= 100%	864	0	758	5,043	876	5,086	5,963
Tract Missing / Unable to Classify	1	0	1	2	3	2	5
Subtotal	20,190	0	9,649	63,842	20,804	64,523	85,359
<b>60% &lt; Income &lt;=80% of MSA Median Income</b>							
Minority < 10%	13,383	0	4,411	42,271	14,119	42,899	57,055
10% <= Minority < 30%	20,604	0	7,917	58,226	21,096	58,864	79,996
30% <= Minority < 50%	8,382	0	5,050	25,871	8,600	26,158	34,769
50% <= Minority < 80%	5,237	0	3,677	19,163	5,349	19,354	24,706
80% <= Minority <= 100%	1,917	0	1,638	10,907	1,962	11,002	12,966
Tract Missing / Unable to Classify	7	0	7	31	14	31	45
Subtotal	49,530	0	22,700	156,469	51,140	158,308	209,537
<b>80% &lt; Income &lt;=100% of MSA Median Income</b>							
Minority < 10%	0	0	4,817	0	15,155	47,056	62,255
10% <= Minority < 30%	0	0	8,459	0	23,316	65,918	89,293
30% <= Minority < 50%	0	0	4,692	0	9,259	28,243	37,514
50% <= Minority < 80%	0	0	3,468	0	5,607	19,977	25,590
80% <= Minority <= 100%	0	0	1,526	0	1,973	10,059	12,033
Tract Missing / Unable to Classify	0	0	15	0	28	35	63
Subtotal	0	0	22,977	0	55,338	171,288	226,748
<b>100% &lt; Income &lt;=120% of MSA Median Income</b>							
Minority < 10%	0	0	451	0	14,626	44,642	59,338
10% <= Minority < 30%	0	0	1,041	0	22,915	64,207	87,192
30% <= Minority < 50%	0	0	996	0	8,945	27,263	36,223
50% <= Minority < 80%	0	0	1,406	0	5,309	18,234	23,551
80% <= Minority <= 100%	0	0	788	0	1,598	7,991	9,589
Tract Missing / Unable to Classify	0	0	12	0	30	41	71
Subtotal	0	0	4,694	0	53,423	162,378	215,964
<b>120% of MSA Median Income &lt; Income</b>							
Minority < 10%	0	0	1,231	0	71,168	195,346	266,939
10% <= Minority < 30%	0	0	2,966	0	117,903	309,620	427,984
30% <= Minority < 50%	0	0	2,955	0	44,599	123,204	167,916
50% <= Minority < 80%	0	0	4,452	0	20,950	68,144	89,125
80% <= Minority <= 100%	0	0	1,929	0	4,855	21,208	26,085
Tract Missing / Unable to Classify	0	0	69	0	143	267	410
Subtotal	0	0	13,602	0	259,618	717,789	978,459
<b>Borrower Income Missing</b>							
Minority < 10%	0	0	0	0	1	111	112
10% <= Minority < 30%	0	0	0	0	0	148	148
30% <= Minority < 50%	0	0	0	0	0	57	57
50% <= Minority < 80%	0	0	0	0	0	52	52
80% <= Minority <= 100%	0	0	0	0	0	20	20
Tract Missing / Unable to Classify	0	0	0	0	143	508	651
Subtotal	0	0	0	0	144	896	1,040
<b>Total:</b>	<b>93,425</b>	<b>23,705</b>	<b>85,744</b>	<b>320,875</b>	<b>464,817</b>	<b>1,377,194</b>	<b>1,843,487</b>

**Table 10A**  
**Distribution of Freddie Mac's**  
**Single-Family Owner-Occupied Mortgage Purchases**  
**By State And Territory**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
Alabama	908	220	1,307	2,704	4,837	13,066	17,948
Alaska	193	33	128	686	826	2,536	3,363
Arizona	1,883	541	1,070	8,858	10,998	37,249	48,255
Arkansas	612	168	893	1,714	3,417	8,212	11,658
California	6,089	1,215	7,835	41,279	40,941	202,258	243,209
Colorado	2,822	778	1,845	8,950	12,736	31,699	44,442
Connecticut	1,557	414	2,473	4,626	5,564	17,243	22,810
Delaware	294	93	174	1,353	1,606	5,185	6,794
District of Columbia	305	50	652	928	1,491	3,635	5,126
Florida	4,411	1,022	4,823	16,103	30,099	71,075	101,281
Georgia	2,231	595	1,925	9,668	13,292	41,813	55,145
Hawaii	317	82	419	1,127	1,470	4,547	6,018
Idaho	565	166	182	1,897	2,750	7,349	10,146
Illinois	5,497	1,475	6,023	16,418	24,671	72,264	96,948
Indiana	3,317	1,002	1,224	8,900	11,956	30,006	41,982
Iowa	1,194	336	1,049	3,320	4,323	11,767	16,105
Kansas	1,304	315	414	2,777	5,421	11,097	16,521
Kentucky	1,634	457	2,383	5,181	6,885	21,200	28,093
Louisiana	682	151	1,081	1,976	4,060	10,429	14,543
Maine	386	93	128	1,540	2,220	6,243	8,470
Maryland	2,814	862	1,775	11,062	10,606	36,714	47,328
Massachusetts	2,629	615	4,595	9,775	12,471	43,014	55,497
Michigan	3,906	1,114	1,060	14,898	16,478	58,994	75,508
Minnesota	3,444	1,043	1,235	11,085	11,946	36,889	48,871
Mississippi	174	37	247	750	1,176	4,256	5,461
Missouri	2,839	766	2,088	8,457	10,770	31,452	42,240
Montana	396	90	536	1,169	1,731	4,521	6,259
Nebraska	587	143	516	1,690	2,234	6,706	8,947
Nevada	843	261	371	3,454	3,555	11,778	15,333
New Hampshire	712	184	347	2,460	3,056	8,825	11,888
New Jersey	1,687	279	3,204	6,625	11,139	39,293	50,434
New Mexico	297	77	238	1,651	1,836	6,519	8,359
New York	3,550	692	5,257	9,749	18,872	53,787	72,688
North Carolina	3,303	888	3,731	9,151	17,714	42,906	60,658
North Dakota	446	110	296	653	1,681	2,712	4,397
Ohio	4,414	1,138	1,283	12,972	18,309	54,669	73,007
Oklahoma	657	184	812	1,448	3,804	7,017	10,836
Oregon	1,424	334	1,084	5,237	7,502	22,142	29,660
Pennsylvania	3,665	956	4,495	10,360	15,988	43,005	59,044
Rhode Island	369	91	616	1,132	1,632	4,661	6,294
South Carolina	1,417	374	858	3,889	7,952	17,706	25,702
South Dakota	140	39	45	512	703	1,892	2,598
Tennessee	1,778	450	2,928	4,562	9,506	19,581	29,113
Texas	4,465	896	4,993	9,992	37,550	62,285	100,041
Utah	1,561	356	606	4,263	6,359	15,798	22,301
Vermont	372	76	655	1,098	1,619	4,460	6,088
Virginia	3,832	995	2,563	12,819	15,799	47,855	63,689
Washington	2,390	605	1,555	9,909	10,746	38,751	49,567
West Virginia	306	93	351	1,044	1,732	4,911	6,643
Wisconsin	2,615	709	1,204	8,261	9,826	31,975	41,969
Wyoming	179	38	61	547	731	1,836	2,568
Guam	9	1	92	31	197	333	530
Puerto Rico	4	3	6	164	19	1,065	1,084
Virgin Islands	0	0	13	1	15	13	28
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
<b>Total</b>	<b>93,425</b>	<b>23,705</b>	<b>85,744</b>	<b>320,875</b>	<b>464,817</b>	<b>1,377,194</b>	<b>1,843,487</b>



**Table 10B**  
**Distribution of Freddie Mac's**  
**Multifamily Mortgage Purchases**  
**By State And Territory**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	3,887	508	4,631
Alaska	0	0	0
Arizona	10,055	1,141	11,370
Arkansas	649	162	718
California	14,651	6,432	33,474
Colorado	7,235	860	7,959
Connecticut	2,185	903	2,608
Delaware	1,156	15	1,159
District of Columbia	1,368	945	1,370
Florida	20,139	4,054	35,343
Georgia	20,000	3,546	23,028
Hawaii	1,002	645	1,130
Idaho	359	188	359
Illinois	4,969	1,047	7,140
Indiana	4,037	1,596	4,358
Iowa	598	36	598
Kansas	1,893	371	1,893
Kentucky	1,243	325	1,411
Louisiana	4,097	241	4,537
Maine	96	0	96
Maryland	6,464	1,144	7,404
Massachusetts	1,439	216	2,447
Michigan	4,229	549	5,582
Minnesota	2,597	572	2,693
Mississippi	496	97	496
Missouri	3,398	936	3,934
Montana	0	0	0
Nebraska	2,188	745	2,209
Nevada	2,582	325	3,227
New Hampshire	0	0	252
New Jersey	7,066	2,019	11,530
New Mexico	1,069	23	1,240
New York	15,064	3,093	23,646
North Carolina	8,806	2,525	10,267
North Dakota	180	168	180
Ohio	8,443	3,167	9,808
Oklahoma	1,634	1	1,908
Oregon	4,073	188	4,530
Pennsylvania	7,609	1,877	9,819
Rhode Island	152	0	798
South Carolina	990	13	1,379
South Dakota	0	0	0
Tennessee	4,520	1,247	5,009
Texas	48,888	11,088	62,424
Utah	3,192	356	3,467
Vermont	0	0	0
Virginia	11,049	2,488	13,054
Washington	8,542	958	9,507
West Virginia	0	0	0
Wisconsin	561	122	1,721
Wyoming	208	48	208
Guam	0	0	0
Puerto Rico	0	0	0
Virgin Islands	0	0	0
Other Territories	0	0	0
Unable to Geocode	0	0	0
<b>Total</b>	<b>255,057</b>	<b>56,979</b>	<b>341,921</b>

**Table 11**  
**Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases<sup>1</sup>**  
**By LTV Category**  
**For Calendar Year 2013 (Period Ending 12/31/2013)**

	Qualifying Low-Income Purchase Money Mortgages	Qualifying Very Low-Income Purchase Money Mortgages	Qualifying Low-Income Area Purchase Money Mortgages	Qualifying Low-Income Refinance Mortgages	Total Purchase Money Mortgages Acquired	Total Refinance Mortgages Acquired	Total Mortgages Acquired
<b>0% &lt; LTV &lt;= 60%</b>							
\$UPB(MILLIONS)	\$1,288	\$368	\$1,102	\$11,616	\$9,103	\$75,904	\$85,068
Number of Mortgages	11,818	4,253	8,356	101,289	46,333	410,520	457,135
<b>Portion of Total</b>	12.65%	17.94%	9.75%	31.57%	9.97%	29.81%	24.80%
<b>60% &lt; LTV &lt;= 80%</b>							
\$UPB(MILLIONS)	\$6,793	\$1,389	\$7,880	\$15,923	\$57,673	\$128,206	\$186,108
Number of Mortgages	49,189	13,352	44,780	113,285	247,833	586,110	834,834
<b>Portion of Total</b>	52.65%	56.33%	52.23%	35.31%	53.32%	42.56%	45.29%
<b>80% &lt; LTV &lt;= 90%</b>							
\$UPB(MILLIONS)	\$1,657	\$258	\$2,181	\$4,221	\$14,587	\$25,516	\$40,150
Number of Mortgages	11,287	2,352	11,511	29,490	60,388	127,902	188,468
<b>Portion of Total</b>	12.08%	9.92%	13.42%	9.19%	12.99%	9.29%	10.22%
<b>90% &lt; LTV &lt;= 95%</b>							
\$UPB(MILLIONS)	\$2,998	\$396	\$3,619	\$1,996	\$23,635	\$11,734	\$35,404
Number of Mortgages	21,121	3,746	21,092	13,735	108,375	59,581	168,081
<b>Portion of Total</b>	22.61%	15.80%	24.60%	4.28%	23.32%	4.33%	9.12%
<b>95% &lt; LTV &lt;=100%</b>							
\$UPB(MILLIONS)	\$1	\$0	\$0	\$1,268	\$80	\$5,767	\$5,847
Number of Mortgages	3	1	1	8,502	625	30,721	31,346
<b>Portion of Total</b>	0.00%	0.00%	0.00%	2.65%	0.13%	2.23%	1.70%
<b>100% &lt; LTV</b>							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$6,079	\$141	\$26,870	\$27,011
Number of Mortgages	0	0	0	39,382	1,248	139,458	140,706
<b>Portion of Total</b>	0.00%	0.00%	0.00%	12.27%	0.27%	10.13%	7.63%
<b>Missing LTV</b>							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$2,414	\$1	\$4,437	\$4,437
Number of Mortgages	7	1	4	15,192	15	22,902	22,917
<b>Portion of Total</b>	0.01%	0.00%	0.00%	4.73%	0.00%	1.66%	1.24%
<b>Total</b>							
\$UPB(MILLIONS)	\$12,737	\$2,412	\$14,781	\$43,518	\$105,220	\$278,435	\$384,026
Number of Mortgages	93,425	23,705	85,744	320,875	464,817	1,377,194	1,843,487
<b>Portion of Total</b>	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

<sup>1</sup> Does not include second mortgages and non-applicable categories.