



Affordable Housing Tables

Covering Calendar Year: 2016

For Period Ending: 12/31/2016

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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 2016 (Period Ending 12/31/2016)

	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 ¹	Qualifying Low-Income Refinance ¹ Mortgages	All Mortgage Purchases
Purchases of Single Family Mortgages										
Owner Occupied 1-Unit Properties/Mortgages:										
UPB(\$ Millions)	\$153,706	\$22,381	\$153,706	\$3,951	\$153,706	\$23,876	\$19,224	\$192,671	\$25,851	\$358,592
Number of Mortgages	641,760	152,576	641,760	36,648	641,760	126,641	98,967	823,023	172,599	1,520,998
Owner Occupied 2-4 Unit Properties/Mortgages:										
UPB(\$ Millions)	\$1,035	\$150	\$1,035	\$21	\$1,035	\$511	\$503	\$2,452	\$409	\$3,489
Number of Mortgages	3,228	858	3,228	189	3,228	1,663	1,626	7,865	2,107	11,101
Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:										
UPB(\$ Millions)	\$154,740	\$22,531	\$154,740	\$3,972	\$154,740	\$24,387	\$19,727	\$195,123	\$26,260	\$362,080
Number of Mortgages	644,988	153,434	644,988	36,837	644,988	128,304	100,593	830,888	174,706	1,532,099
Goals Performance										
Freddie Mac's Single-Family Goals		24%		6%		17%			21%	
Goal Performance Percentages		23.79%		5.71%		19.89%			21.03%	
Freddie Mac's Single-Family Subgoal							14%			
Subgoal Performance Percentages							15.60%			

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

¹ 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 2016 (Period Ending 12/31/2016)

	Qualifying Low- Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases		
Purchases of Multifamily Mortgages					
Multifamily 5-50 Unit Properties:					
UPB(\$ Million)	\$1,184	\$267	\$3,320		
Number of Mortgages*	853	415	1,524		
Number of Properties	853	415	1,524		
Number of Units	17,194	4,304	33,984		
Multifamily > 50 Unit Properties:					
UPB(\$ Million)	\$25,790	\$3,200	\$49,454		
Number of Mortgages*	2,160	1,112	2,498		
Number of Properties	2,321	1,245	2,673		
Number of Units	375,681	63,133	563,415		
Missing Affordability Data Adjustments					
Rental Unit Affordability Estimation					
	Eligible Units	Qualifying Units	Eligible Units	Qualifying Units	
Units in Multifamily Properties:					
Number of Units With Missing Data	25,351		25,351	N/A	
Units Where Rent Estimation is Not Possible	2,471		2,471	N/A	
Units Where Rent Estimation is Possible					
Large (>50 Unit) Properties	15,949	9,177	15,949	3,714	N/A
Small (5-50 Unit) Properties	6,931	4,907	6,931	1,880	N/A
Not Subject to Cap	16,724	9,751	16,724	3,958	N/A
Subject to Cap	6,156	4,333	6,156	1,636	N/A
5% Cap	29,870		29,870		N/A
Adjustments to Number of Units for Missing Data:		14,084		5,594	N/A
Total Multifamily:					
UPB(\$ Million)		\$26,975		\$3,467	\$52,774
Number of Mortgages		3,012		1,526	4,021
Number of Mortgages with both 5-50 and > 50 Unit Properties*		1		1	1
Number of Properties		3,174		1,660	4,197
Number of Units		392,875		67,437	597,399
Number of Units(adjusted)		406,958		73,031	597,399
Goals Performance					
Freddie Mac's Multifamily Goals (units)		300,000		60,000	
Goal Performance (units)		406,958		73,031	
Freddie Mac's Small Multifamily Goals (units)		8,000			
Goal Performance (units)		22,101			

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 2016 (Period Ending 12/31/2016)

	Total Mortgages Eligible To Qualify As Low-Income Refinance ¹	Qualifying Low- Income Refinance Mortgages ¹	All Mortgage Purchases
Purchases of Loan Modifications of At-Risk Mortgages			
Owner Occupied 1-Unit Properties/Mortgages:			
UPB(\$ Millions)	\$370	\$223	\$370
Number of Mortgages	2,249	1,677	2,249
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$25	\$8	\$25
Number of Mortgages	86	44	86
Total Modifications of At-Risk Mortgages:			
UPB(\$ Millions)	\$395	\$231	\$395
Number of Mortgages	2,335	1,721	2,335

¹ 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 1D
Distribution of Rental Units by Purchase of Mortgages on Single Family Rental Properties
Summary Table on Single Family Housing Goal Performance
For Calendar Year 2016 (Period Ending 12/31/2016)

	Qualifying Low- Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases
Purchases of Single Family Mortgages			
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Million)	\$1,199	\$178	\$3,489
Number of Mortgages	4,943	885	11,101
Number of Units*	6,367	1,188	13,988
Investor Owned 1-4 Unit Properties/Mortgages:			
UPB(\$ Million)	\$5,547	\$696	\$27,100
Number of Mortgages	40,169	5,636	135,658
Number of Units*	60,773	9,316	172,140
Total Single Family:			
UPB(\$ Million)	\$6,746	\$874	\$30,589
Number of Mortgages	45,112	6,521	146,759
Number of Units*	67,140	10,504	186,128

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

Table 2
Distribution of Single-Family Owner-Occupied Mortgages
Purchased by Freddie Mac
By Income Class of Mortgagor(s)¹
For Calendar Year 2016 (Period Ending 12/31/2016)

	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
Income No More Than 50% of Median Income							
\$UPB(MILLIONS)	\$3,972	\$3,972	\$1,925	\$5,234	\$4,010	\$5,280	\$9,291
Number of Mortgages	36,837	36,837	17,868	44,682	37,261	45,032	82,293
Portion of Qualifying or Total Mortgages Acquired	24.01%	100.00%	13.93%	25.58%	5.46%	5.30%	5.37%
Income More Than 50% But No More Than 60% of Median Income							
\$UPB(MILLIONS)	\$4,540	\$0	\$1,933	\$4,936	\$4,595	\$4,956	\$9,551
Number of Mortgages	32,848	0	13,892	34,698	33,358	34,856	68,214
Portion of Qualifying or Total Mortgages Acquired	21.41%	0.00%	10.83%	19.86%	4.88%	4.11%	4.45%
Income More Than 60% But No More Than 80% of Median Income							
\$UPB(MILLIONS)	\$14,019	\$0	\$5,419	\$16,090	\$14,189	\$16,164	\$30,353
Number of Mortgages	83,749	0	32,240	95,326	85,096	95,850	180,946
Portion of Qualifying or Total Mortgages Acquired	54.58%	0.00%	25.13%	54.56%	12.46%	11.29%	11.81%
Income More Than 80% But No More Than 100% of Median Income							
\$UPB(MILLIONS)	\$0	\$0	\$5,972	\$0	\$17,099	\$21,330	\$38,429
Number of Mortgages	0	0	29,313	0	84,674	107,405	192,079
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	22.85%	0.00%	12.40%	12.65%	12.54%
Income More Than 100% But No More Than 120% of Median Income							
\$UPB(MILLIONS)	\$0	\$0	\$2,150	\$0	\$18,695	\$23,475	\$42,171
Number of Mortgages	0	0	9,492	0	80,741	104,973	185,715
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	7.40%	0.00%	11.82%	12.36%	12.12%
Income More Than 120% of Median Income							
\$UPB(MILLIONS)	\$0	\$0	\$6,988	\$0	\$104,248	\$128,018	\$232,266
Number of Mortgages	0	0	25,499	0	361,888	460,823	822,712
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	19.87%	0.00%	52.98%	54.27%	53.70%
Missing							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$0	\$1	\$20	\$21
Number of Mortgages	0	0	0	0	2	138	140
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%
All Income Levels¹							
\$UPB(MILLIONS)	\$22,531	\$3,972	\$24,387	\$26,260	\$162,836	\$199,244	\$362,081
Number of Mortgages	153,434	36,837	128,304	174,706	683,020	849,077	1,532,099
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹ Includes Missing.

Table 3A
Distribution of Rental Units
Financed by Multifamily Mortgages Purchased by Freddie Mac
By Affordability of Rent¹
For Calendar Year 2016 (Period Ending 12/31/2016)

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Units Financed
Affordable At No More Than 30% Of Median Income			
\$UPB(MILLIONS)	\$1,438	\$1,438	\$1,453
Number of Units	22,779	22,779	23,045
Portion of Qualifying or Total Units Financed	5.60%	31.19%	3.86%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$2,029	\$2,029	\$2,037
Number of Units	44,658	44,658	44,808
Portion of Qualifying or Total Units Financed	10.97%	61.15%	7.50%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$4,923	\$0	\$4,923
Number of Units	93,175	0	93,178
Portion of Qualifying or Total Units Financed	22.90%	0.00%	15.60%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$18,585	\$0	\$18,604
Number of Units	232,263	0	232,642
Portion of Qualifying or Total Units Financed	57.07%	0.00%	38.94%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$11,516
Number of Units	0	0	105,180
Portion of Qualifying or Total Units Financed	0.00%	0.00%	17.61%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$5,282
Number of Units	0	0	41,224
Portion of Qualifying or Total Units Financed	0.00%	0.00%	6.90%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$5,693
Number of Units	0	0	31,969
Portion of Qualifying or Total Units Financed	0.00%	0.00%	5.35%
Tenant Rent Missing			
\$UPB(MILLIONS)	\$1,726	\$645	\$3,266
Number of Units	14,084	5,594	25,353
Portion of Qualifying or Total Units Financed	3.46%	7.66%	4.24%
All Income Levels²			
\$UPB(MILLIONS)	\$28,701	\$4,112	\$52,774
Number of Units	406,958	73,031	597,399
Portion of Qualifying or Total Units Financed	100.00%	100.00%	100.00%

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

² Includes Missing.

Table 3B
Distribution of Rental Units
Financed by Purchases of Mortgages on Single-Family
Rental Properties By Affordability of Rent¹
For Calendar Year 2016 (Period Ending 12/31/2016)

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Units Financed
Affordable At No More Than 30% Of Median Income			
\$UPB(MILLIONS)	\$246	\$246	\$246
Number of Units	1,758	1,758	1,758
Portion of Qualifying or Total Units Financed	2.62%	16.74%	0.94%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$628	\$628	\$628
Number of Units	8,746	8,746	8,748
Portion of Qualifying or Total Units Financed	13.03%	83.26%	4.70%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$1,179	\$0	\$1,179
Number of Units	15,128	0	15,128
Portion of Qualifying or Total Units Financed	22.53%	0.00%	8.13%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$4,693	\$0	\$4,694
Number of Units	41,508	0	41,514
Portion of Qualifying or Total Units Financed	61.82%	0.00%	22.30%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$6,584
Number of Units	0	0	41,868
Portion of Qualifying or Total Units Financed	0.00%	0.00%	22.49%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$5,539
Number of Units	0	0	26,965
Portion of Qualifying or Total Units Financed	0.00%	0.00%	14.49%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$9,113
Number of Units	0	0	32,122
Portion of Qualifying or Total Units Financed	0.00%	0.00%	17.26%
Tenant Rent Missing			
\$UPB(MILLIONS)	\$0	\$0	\$2,605
Number of Units	0	0	18,025
Portion of Qualifying or Total Units Financed	0.00%	0.00%	9.68%
All Income Levels²			
\$UPB(MILLIONS)	\$6,746	\$874	\$30,589
Number of Units	67,140	10,504	186,128
Portion of Qualifying or Total Units Financed	100.00%	100.00%	100.00%

¹ 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 2016 (Period Ending 12/31/2016)

	<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 Mortgages¹</u>	<u>Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money</u>
	<u>Family Income <= 100% of Area Median¹</u>	<u>Family Income > 100% of Area Median¹</u>	<u>Family Income <= 100% of Area Median¹</u>	<u>Family Income > 100% of Area Median¹</u>		
(1) Tract Income <= 80% of Area Median						
\$UPB(MILLIONS)	\$1,092	\$1,364	\$5,978	\$7,774	\$16,208	\$16,208
Number of Mortgages	7,425	5,669	38,389	29,322	80,805	80,805
Percent of Eligible	9.19%	7.02%	47.51%	36.29%	100.00%	100.00%
(2) 80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
\$UPB(MILLIONS)	\$683	\$1,058	\$2,837	\$5,413	\$3,520	\$9,990
Number of Mortgages	4,232	4,338	15,556	18,276	19,788	42,402
Percent of Eligible	9.98%	10.23%	36.69%	43.10%	46.67%	100.00%
(3) 80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
\$UPB(MILLIONS)	\$625	\$989	\$4,993	\$7,590	\$625	\$14,198
Number of Mortgages	4,198	4,214	35,472	34,143	4,198	78,027
Percent of Eligible	5.38%	5.40%	45.46%	43.76%	5.38%	100.00%
(4) Tract Income >= 100% of Area Median¹						
\$UPB(MILLIONS)	\$4,035	\$16,435	\$19,102	\$74,773	\$4,035	\$114,345
Number of Mortgages	23,513	59,247	107,390	253,604	23,513	443,754
Percent of Eligible	5.30%	13.35%	24.20%	57.15%	5.30%	100.00%
(5) Total						
\$UPB(MILLIONS)	\$6,434	\$19,846	\$32,910	\$95,550	\$24,387	\$154,740
Number of Mortgages	39,368	73,468	196,807	335,345	128,304	644,988
Percent of Eligible	6.10%	11.39%	30.51%	51.99%	19.89%	100.00%

¹ 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 Application¹
For Calendar Year 2016 (Period Ending 12/31/2016)

	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
American Indian or Alaskan Native²							
\$UPB(MILLIONS)	\$94	\$16	\$131	\$206	\$711	\$1,111	\$1,823
Number of Mortgages	671	166	722	1,425	3,062	5,307	8,369
Portion of Qualifying or Total Mortgages Acquired	0.44%	0.45%	0.56%	0.82%	0.45%	0.63%	0.55%
Asian²							
\$UPB(MILLIONS)	\$2,235	\$440	\$2,991	\$1,830	\$16,564	\$18,861	\$35,424
Number of Mortgages	12,115	3,303	12,627	9,045	56,083	61,079	117,162
Portion of Qualifying or Total Mortgages Acquired	7.90%	8.97%	9.84%	5.18%	8.21%	7.19%	7.65%
Black or African American²							
\$UPB(MILLIONS)	\$799	\$160	\$1,118	\$1,249	\$4,709	\$5,950	\$10,658
Number of Mortgages	5,614	1,507	6,470	8,635	20,438	28,888	49,326
Portion of Qualifying or Total Mortgages Acquired	3.66%	4.09%	5.04%	4.94%	2.99%	3.40%	3.22%
Native Hawaiian or Other Pacific Islander²							
\$UPB(MILLIONS)	\$85	\$15	\$134	\$144	\$742	\$1,223	\$1,965
Number of Mortgages	523	129	620	782	2,744	4,396	7,140
Portion of Qualifying or Total Mortgages Acquired	0.34%	0.35%	0.48%	0.45%	0.40%	0.52%	0.47%
White - Hispanic or Latino³							
\$UPB(MILLIONS)	\$1,907	\$394	\$2,796	\$2,837	\$11,574	\$15,024	\$26,599
Number of Mortgages	12,813	3,535	15,022	17,725	48,727	64,908	113,635
Portion of Qualifying or Total Mortgages Acquired	8.35%	9.60%	11.71%	10.15%	7.13%	7.64%	7.42%
White - Non Hispanic or Latino							
\$UPB(MILLIONS)	\$15,687	\$2,657	\$14,967	\$16,872	\$114,055	\$133,102	\$247,157
Number of Mortgages	110,568	25,586	81,893	117,121	495,807	586,124	1,081,933
Portion of Qualifying or Total Mortgages Acquired	72.06%	69.46%	63.83%	67.04%	72.59%	69.03%	70.62%
Two or More Minority Races⁴							
\$UPB(MILLIONS)	\$26	\$4	\$49	\$46	\$289	\$421	\$710
Number of Mortgages	142	31	206	249	972	1,468	2,440
Portion of Qualifying or Total Mortgages Acquired	0.09%	0.08%	0.16%	0.14%	0.14%	0.17%	0.16%
Joint - either Borrower or Co-Borrower are of a minority group⁵							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$1	\$0	\$2	\$2
Number of Mortgages	0	0	0	5	0	10	10
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Information not Provided by Borrower or Co-Borrower⁶							
\$UPB(MILLIONS)	\$1,698	\$287	\$2,201	\$3,068	\$14,192	\$23,540	\$37,732
Number of Mortgages	10,986	2,579	10,743	19,649	55,183	96,809	151,992
Portion of Qualifying or Total Mortgages Acquired	7.16%	7.00%	8.37%	11.25%	8.08%	11.40%	9.92%
Not Applicable							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$4	\$0	\$7	\$7
Number of Mortgages	0	0	0	50	0	65	65
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.03%	0.00%	0.01%	0.00%
Data Not Provided by Loan Seller							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$2	\$1	\$3	\$3
Number of Mortgages	2	1	1	20	4	23	27
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
Total							
\$UPB(MILLIONS)	\$22,531	\$3,972	\$24,387	\$26,260	\$162,836	\$199,244	\$362,081
Number of Mortgages	153,434	36,837	128,304	174,706	683,020	849,077	1,532,099
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹ 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.

² 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.

³ 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.

⁴ 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.

⁵ 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."

⁶ 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
For Calendar Year 2016 (Period Ending 12/31/2016)

	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
Borrower and Co-Borrower are Hispanic or Latino:							
\$UPB(MILLIONS)	\$1,927	\$419	\$2,678	\$3,080	\$9,508	\$13,351	\$22,859
Number of Mortgages	13,038	3,768	14,763	19,460	41,723	60,116	101,839
Portion of Qualifying or Total Mortgages Acquired	8.50%	10.23%	11.51%	11.14%	6.11%	7.08%	6.65%
Borrower and Co-Borrower are not Hispanic or Latino:							
\$UPB(MILLIONS)	\$18,875	\$3,282	\$19,250	\$20,188	\$136,492	\$159,940	\$296,433
Number of Mortgages	129,269	30,612	101,860	136,034	577,058	683,941	1,261,001
Portion of Qualifying or Total Mortgages Acquired	84.25%	83.10%	79.39%	77.86%	84.49%	80.55%	82.31%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:							
\$UPB(MILLIONS)	\$162	\$15	\$405	\$235	\$3,364	\$4,076	\$7,439
Number of Mortgages	988	124	1,723	1,393	12,124	15,371	27,495
Portion of Qualifying or Total Mortgages Acquired	0.64%	0.34%	1.34%	0.80%	1.78%	1.81%	1.79%
Information not Provided by Borrower or Co-Borrower³:							
\$UPB(MILLIONS)	\$1,542	\$246	\$2,028	\$2,685	\$13,431	\$21,766	\$35,197
Number of Mortgages	9,891	2,212	9,729	17,034	51,772	88,619	140,391
Portion of Qualifying or Total Mortgages Acquired	6.45%	6.00%	7.58%	9.75%	7.58%	10.44%	9.16%
Not Applicable:							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$29	\$0	\$46	\$46
Number of Mortgages	0	0	0	326	0	413	413
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.19%	0.00%	0.05%	0.03%
Data Not Provided By Loan Seller							
\$UPB(MILLIONS)	\$25	\$10	\$26	\$43	\$41	\$66	\$106
Number of Mortgages	248	121	229	459	343	617	960
Portion of Qualifying or Total Mortgages Acquired	0.16%	0.33%	0.18%	0.26%	0.05%	0.07%	0.06%
Total:							
\$UPB(MILLIONS)	\$22,531	\$3,972	\$24,387	\$26,260	\$162,836	\$199,244	\$362,081
Number of Mortgages	153,434	36,837	128,304	174,706	683,020	849,077	1,532,099
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

² Joint means one Borrower is of Hispanic or Latino ethnicity and the other is not in any order.

³ 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 reported.

Table 6
Distribution of Single-Family Owner-Occupied Mortgage Purchases
By Gender of Borrower(s)¹
For Calendar Year 2016 (Period Ending 12/31/2016)

	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
All Male:							
\$UPB(MILLIONS)	\$8,798	\$1,586	\$8,941	\$8,514	\$49,541	\$54,803	\$104,344
Number of Mortgages	60,135	14,585	48,406	56,575	213,913	235,223	449,137
Portion of Qualifying or Total Mortgages Acquired	39.19%	39.59%	37.73%	32.38%	31.32%	27.70%	29.32%
All Female:							
\$UPB(MILLIONS)	\$8,460	\$1,765	\$6,877	\$9,292	\$31,065	\$35,250	\$66,315
Number of Mortgages	59,770	16,880	40,061	64,668	151,317	171,507	322,824
Portion of Qualifying or Total Mortgages Acquired	38.95%	45.82%	31.22%	37.02%	22.15%	20.20%	21.07%
Male and Female:							
\$UPB(MILLIONS)	\$4,356	\$469	\$7,420	\$6,629	\$74,602	\$95,099	\$169,701
Number of Mortgages	27,482	3,987	34,154	41,636	287,752	383,554	671,307
Portion of Qualifying or Total Mortgages Acquired	17.91%	10.82%	26.62%	23.83%	42.13%	45.17%	43.82%
Not Applicable:							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$0	\$0	\$1	\$1
Number of Mortgages	0	0	0	3	0	4	4
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Not Provided:							
\$UPB(MILLIONS)	\$909	\$149	\$1,143	\$1,813	\$7,616	\$14,074	\$21,690
Number of Mortgages	5,983	1,351	5,632	11,695	29,950	58,627	88,577
Portion of Qualifying or Total Mortgages Acquired	3.90%	3.67%	4.39%	6.69%	4.38%	6.90%	5.78%
Missing:							
\$UPB(MILLIONS)	\$7	\$3	\$6	\$12	\$12	\$17	\$29
Number of Mortgages	64	34	51	129	88	162	250
Portion of Qualifying or Total Mortgages Acquired	0.04%	0.09%	0.04%	0.07%	0.01%	0.02%	0.02%
Total:							
\$UPB(MILLIONS)	\$22,531	\$3,972	\$24,387	\$26,260	\$162,836	\$199,244	\$362,081
Number of Mortgages	153,434	36,837	128,304	174,706	683,020	849,077	1,532,099
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹ 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 2016 (Period Ending 12/31/2016)

	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
Minority < 10%	38,991	9,047	11,424	40,302	173,782	199,082	372,865
10% <= Minority < 20%	37,953	8,619	18,591	37,530	180,110	201,838	381,948
20% <= Minority < 30%	23,665	5,535	16,090	24,128	110,627	129,264	239,892
30% <= Minority < 50%	26,658	6,406	33,901	30,536	121,489	156,297	277,786
50% <= Minority < 80%	18,844	5,224	32,114	25,787	72,427	110,349	182,776
80% <= Minority <= 100%	7,304	2,001	16,051	16,392	24,259	52,020	76,279
Tract Missing / Unable to Classify	19	5	133	31	326	227	553
Total:	153,434	36,837	128,304	174,706	683,020	849,077	1,532,099

Table 8A
Distribution of Freddie Mac's Multifamily Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2016 (Period Ending 12/31/2016)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	14,840	4,053	20,508
10% <= Minority < 20%	40,333	7,199	66,073
20% <= Minority < 30%	49,265	6,309	78,832
30% <= Minority < 50%	104,807	12,482	158,785
50% <= Minority < 80%	126,851	20,895	183,614
80% <= Minority <= 100%	70,771	22,084	89,496
Tract Missing / Unable to Classify	91	9	91
Total:	406,958	73,031	597,399

Table 8B

**Distribution of Rental Units Financed by Purchases of Mortgages on Single-Family
Rental Properties by Minority Concentration of Census Tract
For Calendar Year 2016 (Period Ending 12/31/2016)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	9,787	2,087	19,915
10% <= Minority < 20%	12,598	1,953	32,937
20% <= Minority < 30%	9,150	1,435	27,180
30% <= Minority < 50%	12,408	1,776	39,701
50% <= Minority < 80%	12,814	1,732	37,368
80% <= Minority <= 100%	10,364	1,520	28,926
Tract Missing / Unable to Classify	19	1	101
Total:	67,140	10,504	186,128

Table 9
Distribution of Single-Family Owner-Occupied Mortgage Purchases
Minority Percentage of Census Tract by Income of Borrower
For Calendar Year 2016 (Period Ending 12/31/2016)

	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
Income <= 50% of Median Income							
Minority < 10%	9,047	9,047	1,646	10,277	9,216	10,385	19,601
10% <= Minority < 30%	14,154	14,154	5,014	15,196	14,287	15,321	29,608
30% <= Minority < 50%	6,406	6,406	4,778	7,669	6,463	7,721	14,184
50% <= Minority < 80%	5,224	5,224	4,530	6,908	5,266	6,948	12,214
80% <= Minority <= 100%	2,001	2,001	1,898	4,625	2,024	4,650	6,674
Tract Missing / Unable to Classify	5	5	2	7	5	7	12
Subtotal	36,837	36,837	17,868	44,682	37,261	45,032	82,293
50% < Income <=60% of MSA Median Income							
Minority < 10%	8,638	0	1,313	8,002	8,854	8,060	16,914
10% <= Minority < 30%	13,155	0	4,106	12,097	13,307	12,156	25,463
30% <= Minority < 50%	5,545	0	3,830	6,082	5,631	6,102	11,733
50% <= Minority < 80%	3,975	0	3,228	5,217	4,015	5,228	9,243
80% <= Minority <= 100%	1,535	0	1,415	3,291	1,551	3,301	4,852
Tract Missing / Unable to Classify	0	0	0	9	0	9	9
Subtotal	32,848	0	13,892	34,698	33,358	34,856	68,214
60% < Income <=80% of MSA Median Income							
Minority < 10%	21,306	0	2,911	22,023	21,844	22,197	44,041
10% <= Minority < 30%	34,309	0	9,448	34,365	34,754	34,540	69,294
30% <= Minority < 50%	14,707	0	9,188	16,785	14,906	16,866	31,772
50% <= Minority < 80%	9,645	0	7,338	13,662	9,760	13,726	23,486
80% <= Minority <= 100%	3,768	0	3,343	8,476	3,817	8,506	12,323
Tract Missing / Unable to Classify	14	0	12	15	15	15	30
Subtotal	83,749	0	32,240	95,326	85,096	95,850	180,946
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	2,650	0	21,394	24,782	46,176
10% <= Minority < 30%	0	0	8,926	0	35,159	40,094	75,253
30% <= Minority < 50%	0	0	8,305	0	14,936	19,042	33,978
50% <= Minority < 80%	0	0	6,409	0	9,474	15,104	24,578
80% <= Minority <= 100%	0	0	3,010	0	3,680	8,363	12,043
Tract Missing / Unable to Classify	0	0	13	0	31	20	51
Subtotal	0	0	29,313	0	84,674	107,405	192,079
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	805	0	20,300	24,360	44,661
10% <= Minority < 30%	0	0	2,079	0	34,000	39,908	73,908
30% <= Minority < 50%	0	0	2,071	0	14,228	19,232	33,460
50% <= Minority < 80%	0	0	2,707	0	8,926	14,183	23,109
80% <= Minority <= 100%	0	0	1,812	0	3,253	7,260	10,513
Tract Missing / Unable to Classify	0	0	18	0	34	30	64
Subtotal	0	0	9,492	0	80,741	104,973	185,715
120% of MSA Median Income < Income							
Minority < 10%	0	0	2,099	0	92,174	109,248	201,422
10% <= Minority < 30%	0	0	5,108	0	159,230	189,046	348,277
30% <= Minority < 50%	0	0	5,729	0	65,325	87,308	152,633
50% <= Minority < 80%	0	0	7,902	0	34,986	55,146	90,132
80% <= Minority <= 100%	0	0	4,573	0	9,934	19,930	29,864
Tract Missing / Unable to Classify	0	0	88	0	239	145	384
Subtotal	0	0	25,499	0	361,888	460,823	822,712
Borrower Income Missing							
Minority < 10%	0	0	0	0	0	50	50
10% <= Minority < 30%	0	0	0	0	0	37	37
30% <= Minority < 50%	0	0	0	0	0	26	26
50% <= Minority < 80%	0	0	0	0	0	14	14
80% <= Minority <= 100%	0	0	0	0	0	10	10
Tract Missing / Unable to Classify	0	0	0	0	2	1	3
Subtotal	0	0	0	0	2	138	140
Total:	153,434	36,837	128,304	174,706	683,020	849,077	1,532,099

Table 10A
Distribution of Freddie Mac's
Single-Family Owner-Occupied Mortgage Purchases
By State And Territory
For Calendar Year 2016 (Period Ending 12/31/2016)

	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	1,716	448	1,697	1,329	7,045	6,543	13,588
Alaska	293	64	193	520	1,171	1,661	2,832
Arizona	3,773	937	2,826	5,267	20,218	24,049	44,267
Arkansas	922	235	935	899	4,870	4,344	9,214
California	7,353	1,110	13,363	28,569	61,361	176,084	237,445
Colorado	5,807	1,318	8,361	9,471	23,234	33,579	56,813
Connecticut	2,508	590	1,088	1,775	7,713	7,005	14,718
Delaware	485	131	264	603	2,230	2,677	4,907
District of Columbia	464	90	866	540	1,864	2,158	4,022
Florida	8,166	1,610	7,547	7,151	50,268	38,689	88,958
Georgia	4,406	1,147	3,349	4,550	21,030	22,097	43,127
Hawaii	410	63	572	700	2,244	3,618	5,862
Idaho	1,222	324	547	1,101	5,161	4,579	9,740
Illinois	8,584	2,199	12,635	7,374	34,188	42,011	76,199
Indiana	5,330	1,472	1,869	4,254	17,038	15,984	33,022
Iowa	2,435	749	695	1,823	7,165	7,205	14,370
Kansas	1,991	508	779	1,430	7,000	6,276	13,276
Kentucky	2,366	709	1,897	2,168	8,574	9,655	18,229
Louisiana	1,056	215	849	1,151	5,869	6,954	12,823
Maine	561	130	243	618	2,824	2,798	5,622
Maryland	3,617	1,048	2,250	5,400	11,462	17,739	29,201
Massachusetts	3,965	849	2,475	5,081	15,195	24,037	39,232
Michigan	7,575	2,082	6,622	7,009	26,480	30,589	57,069
Minnesota	6,560	1,945	2,805	5,489	18,953	19,573	38,526
Mississippi	344	68	352	414	1,931	2,566	4,497
Missouri	3,956	1,088	1,739	3,757	14,247	16,480	30,727
Montana	672	160	304	742	2,809	3,087	5,896
Nebraska	971	293	402	902	3,232	3,846	7,078
Nevada	1,476	312	900	2,365	7,180	9,493	16,673
New Hampshire	1,005	211	458	1,017	3,888	4,308	8,196
New Jersey	3,338	616	2,037	2,836	18,149	20,938	39,087
New Mexico	569	148	444	756	2,445	3,310	5,755
New York	4,908	919	3,155	3,619	23,342	21,678	45,020
North Carolina	4,923	1,227	3,511	4,671	23,326	23,135	46,461
North Dakota	521	110	113	445	1,889	1,853	3,742
Ohio	7,342	1,922	2,962	5,328	25,069	24,132	49,201
Oklahoma	1,071	260	1,659	1,013	5,009	4,866	9,875
Oregon	2,475	398	2,668	3,355	13,835	16,456	30,291
Pennsylvania	5,898	1,488	2,437	4,798	21,965	20,100	42,065
Rhode Island	458	91	185	580	2,148	2,727	4,875
South Carolina	2,352	551	3,282	1,972	11,007	9,458	20,465
South Dakota	305	59	107	394	1,254	1,522	2,776
Tennessee	3,611	1,025	2,231	2,832	14,013	12,737	26,750
Texas	8,285	1,607	13,383	7,006	55,896	44,815	100,711
Utah	2,938	666	1,399	3,261	10,832	14,652	25,484
Vermont	444	84	183	534	1,875	2,072	3,947
Virginia	4,340	1,191	2,846	6,110	16,371	23,402	39,773
Washington	4,804	1,078	4,945	6,905	21,017	29,888	50,905
West Virginia	426	96	247	486	1,836	2,172	4,008
Wisconsin	4,124	1,114	1,391	3,836	14,062	17,526	31,588
Wyoming	301	81	103	441	1,016	1,500	2,517
Guam	11	1	103	22	145	167	312
Puerto Rico	1	0	4	35	17	264	281
Virgin Islands	0	0	27	2	58	23	81
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
Total	153,434	36,837	128,304	174,706	683,020	849,077	1,532,099

Table 10B
Distribution of Freddie Mac's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2016 (Period Ending 12/31/2016)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	7,455	1,816	8,819
Alaska	40	0	40
Arizona	21,240	2,262	23,863
Arkansas	1,622	606	1,670
California	20,419	7,971	53,734
Colorado	14,549	1,758	23,879
Connecticut	5,242	1,323	7,030
Delaware	29	7	30
District of Columbia	2,041	1,318	2,310
Florida	20,880	3,310	50,223
Georgia	35,047	5,295	47,815
Hawaii	298	131	316
Idaho	80	55	187
Illinois	9,608	1,682	13,613
Indiana	5,995	1,898	7,324
Iowa	2,049	679	2,512
Kansas	3,167	1,168	3,265
Kentucky	2,078	651	2,904
Louisiana	2,201	218	2,585
Maine	0	0	272
Maryland	19,503	1,376	25,126
Massachusetts	2,637	606	5,410
Michigan	8,868	1,753	10,724
Minnesota	3,925	1,327	4,696
Mississippi	2,274	240	2,888
Missouri	8,775	2,858	9,237
Montana	180	90	540
Nebraska	1,402	880	1,458
Nevada	16,428	906	20,521
New Hampshire	469	298	470
New Jersey	4,620	638	9,179
New Mexico	1,801	209	2,874
New York	11,301	3,374	23,805
North Carolina	20,493	1,397	23,873
North Dakota	578	101	607
Ohio	12,775	5,104	14,687
Oklahoma	4,675	1,618	5,043
Oregon	4,033	505	8,520
Pennsylvania	6,444	1,328	11,950
Rhode Island	0	0	0
South Carolina	8,254	1,068	9,229
South Dakota	378	1	470
Tennessee	10,976	2,665	13,936
Texas	74,297	8,820	103,688
Utah	2,322	180	2,485
Vermont	15	0	16
Virginia	11,044	1,161	13,969
Washington	12,996	1,895	17,590
West Virginia	0	0	0
Wisconsin	1,337	445	1,830
Wyoming	118	39	187
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
Total	406,958	73,031	597,399

Table 10C
Distribution of Rental Units Financed by Purchases of Mortgages on Single-Family
Rental Properties by State and Territory
For Calendar Year 2016 (Period Ending 12/31/2016)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	406	82	899
Alaska	417	34	655
Arizona	1,710	172	4,948
Arkansas	343	43	603
California	8,424	803	47,697
Colorado	1,926	220	6,224
Connecticut	1,256	310	1,887
Delaware	184	25	401
District of Columbia	319	75	975
Florida	1,791	232	9,098
Georgia	1,336	164	3,872
Hawaii	125	30	873
Idaho	735	103	1,290
Illinois	3,968	728	9,255
Indiana	1,328	324	2,003
Iowa	468	125	665
Kansas	491	124	871
Kentucky	748	164	1,186
Louisiana	609	77	1,659
Maine	319	27	661
Maryland	1,124	142	2,459
Massachusetts	4,406	595	7,834
Michigan	1,784	443	3,117
Minnesota	1,564	238	2,456
Mississippi	95	8	236
Missouri	1,636	389	2,459
Montana	383	51	711
Nebraska	309	90	478
Nevada	739	93	2,401
New Hampshire	503	67	724
New Jersey	2,271	169	5,749
New Mexico	313	67	763
New York	3,077	599	11,183
North Carolina	1,495	170	4,100
North Dakota	78	20	123
Ohio	2,919	879	4,357
Oklahoma	406	35	857
Oregon	1,367	92	4,132
Pennsylvania	2,421	548	3,894
Rhode Island	691	109	1,053
South Carolina	349	62	1,337
South Dakota	94	18	134
Tennessee	929	90	2,430
Texas	2,838	328	10,668
Utah	1,415	229	2,863
Vermont	212	17	382
Virginia	1,582	197	3,595
Washington	2,659	306	6,357
West Virginia	95	19	204
Wisconsin	2,331	526	2,998
Wyoming	139	45	214
Guam	9	1	42
Puerto Rico	0	0	52
Virgin Islands	4	0	44
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	67,140	10,504	186,128

Table 11
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases ¹
By LTV Category
For Calendar Year 2016 (Period Ending 12/31/2016)

	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
0% < LTV <= 60%							
\$UPB(MILLIONS)	\$1,978	\$528	\$1,348	\$9,392	\$11,447	\$56,556	\$68,003
Number of Mortgages	16,514	5,702	9,083	67,452	57,555	259,175	316,731
Portion of Total	10.76%	15.48%	7.08%	38.61%	8.43%	30.52%	20.67%
60% < LTV <= 80%							
\$UPB(MILLIONS)	\$9,554	\$1,777	\$10,028	\$13,596	\$74,080	\$117,301	\$191,381
Number of Mortgages	62,884	15,708	50,712	85,848	299,356	481,031	780,388
Portion of Total	40.98%	42.64%	39.52%	49.14%	43.83%	56.65%	50.94%
80% < LTV <= 90%							
\$UPB(MILLIONS)	\$3,403	\$518	\$4,283	\$1,908	\$28,942	\$18,044	\$46,986
Number of Mortgages	21,375	4,520	20,351	12,071	111,525	74,178	185,703
Portion of Total	13.93%	12.27%	15.86%	6.91%	16.33%	8.74%	12.12%
90% < LTV <= 95%							
\$UPB(MILLIONS)	\$5,821	\$767	\$7,406	\$623	\$45,159	\$5,301	\$50,460
Number of Mortgages	38,631	7,010	38,773	4,007	192,814	22,860	215,674
Portion of Total	25.18%	19.03%	30.22%	2.29%	28.23%	2.69%	14.08%
95% < LTV <=100%							
\$UPB(MILLIONS)	\$1,769	\$378	\$1,317	\$152	\$3,120	\$497	\$3,618
Number of Mortgages	13,969	3,855	9,333	1,022	20,936	2,761	23,697
Portion of Total	9.10%	10.47%	7.27%	0.58%	3.07%	0.33%	1.55%
100% < LTV							
\$UPB(MILLIONS)	\$5	\$4	\$5	\$340	\$87	\$1,089	\$1,176
Number of Mortgages	55	41	49	2,324	811	6,159	6,970
Portion of Total	0.04%	0.11%	0.04%	1.33%	0.12%	0.73%	0.45%
Missing LTV							
\$UPB(MILLIONS)	\$0	\$0	\$0	\$249	\$1	\$455	\$457
Number of Mortgages	6	1	3	1,982	23	2,913	2,936
Portion of Total	0.00%	0.00%	0.00%	1.13%	0.00%	0.34%	0.19%
Total							
\$UPB(MILLIONS)	\$22,531	\$3,972	\$24,387	\$26,260	\$162,836	\$199,244	\$362,081
Number of Mortgages	153,434	36,837	128,304	174,706	683,020	849,077	1,532,099
Portion of Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹ Does not include second mortgages and non-applicable categories.

Table 12
Distribution of Single-Family Owner-Occupied Mortgages
Purchased by Freddie Mac
By Income Class and First Time/Repeat Borrower Status
For Calendar Year 2016 (Period Ending 12/31/2016)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Income No More Than 50% of Median Income				
\$UPB(MILLIONS)	\$2,464	\$1,498	\$23	\$3,985
Number of Mortgages	22,537	14,229	247	37,013
Portion of Qualifying or Total Mortgages Acquired	8.40%	3.80%	21.40%	5.70%
Income More Than 50% But No More Than 60% of Median Income				
\$UPB(MILLIONS)	\$2,733	\$1,809	\$16	\$4,558
Number of Mortgages	19,592	13,308	139	33,039
Portion of Qualifying or Total Mortgages Acquired	7.30%	3.50%	12.10%	5.10%
Income More Than 60% But No More Than 80% of Median Income				
\$UPB(MILLIONS)	\$7,797	\$6,221	\$31	\$14,049
Number of Mortgages	45,985	37,816	232	84,033
Portion of Qualifying or Total Mortgages Acquired	17.10%	10.00%	20.10%	13.00%
Income More Than 80% But No More Than 100% of Median Income				
\$UPB(MILLIONS)	\$8,366	\$8,470	\$11	\$16,846
Number of Mortgages	40,382	42,543	66	82,991
Portion of Qualifying or Total Mortgages Acquired	15.00%	11.30%	5.70%	12.80%
Income More Than 100% But No More Than 120% of Median Income				
\$UPB(MILLIONS)	\$8,178	\$10,163	\$15	\$18,355
Number of Mortgages	34,037	44,549	76	78,662
Portion of Qualifying or Total Mortgages Acquired	12.70%	11.80%	6.60%	12.20%
Income More Than 120% of Median Income				
\$UPB(MILLIONS)	\$31,506	\$65,495	\$103	\$97,104
Number of Mortgages	106,002	224,085	393	330,480
Portion of Qualifying or Total Mortgages Acquired	39.50%	59.50%	34.10%	51.10%
Missing				
\$UPB(MILLIONS)	\$0	\$0	\$0	\$1
Number of Mortgages	1	1	0	2
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%
All Income Levels¹				
\$UPB(MILLIONS)	\$61,044	\$93,655	\$199	\$154,898
Number of Mortgages	268,536	376,531	1,153	646,220
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%

¹ Includes Missing.

Table 13
Single-Family Owner-Occupied Purchase Money Mortgages
Acquired by Freddie Mac
By Low-Income Area Purchase SUBGOAL Status and First Time/Repeat Borrower Status
For Calendar Year 2016 (Period Ending 12/31/2016)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Subgoal-Qualifying Mortgages				
\$UPB(MILLIONS)	\$11,051	\$8,633	\$43	\$19,727
Number of Mortgages	57,084	43,171	338	100,593
Portion of Qualifying or Total Mortgages Acquired	21.30%	11.50%	29.30%	15.60%
Non-Qualifying Mortgages				
\$UPB(MILLIONS)	\$49,890	\$84,967	\$156	\$135,013
Number of Mortgages	210,573	333,007	815	544,395
Portion of Qualifying or Total Mortgages Acquired	78.70%	88.50%	70.70%	84.40%
Total Mortgages				
\$UPB(MILLIONS)	\$60,941	\$93,600	\$199	\$154,741
Number of Mortgages	267,657	376,178	1,153	644,988
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%