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A N N U A L
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The Freddie Mac logo features a green house icon above the text "Freddie Mac" in a blue sans-serif font. Below the logo is the tagline "We make home possible®" in a smaller, grey sans-serif font.
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Affordable Housing Tables

Covering Calendar Year: 2019
For Period Ending: 12/31/2019

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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 2019 (Period Ending 12/31/2019)

	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 Mortgages ¹	All Mortgage Purchases
Purchases of Single Family Mortgages										
Owner Occupied 1-Unit Properties/Mortgages:										
UPB(\$ Millions)	\$221,377	\$39,656	\$221,377	\$7,231	\$221,377	\$39,595	\$31,809	\$185,309	\$26,460	\$423,637
Number of Mortgages	852,776	233,054	852,776	57,563	852,776	192,714	150,065	704,297	157,027	1,628,967
Owner Occupied 2-4 Unit Properties/Mortgages:										
UPB(\$ Millions)	\$2,708	\$558	\$2,708	\$72	\$2,708	\$1,586	\$1,559	\$2,838	\$493	\$5,546
Number of Mortgages	7,893	2,757	7,893	573	7,893	4,768	4,658	8,079	2,295	15,975
Total Single Family Owner-Occupied Mortgages in 1-4 Unit Properties:										
UPB(\$ Millions)	\$224,085	\$40,214	\$224,085	\$7,302	\$224,085	\$41,181	\$33,368	\$188,147	\$26,953	\$429,383
Number of Mortgages	860,669	235,811	860,669	58,136	860,669	197,482	154,723	712,376	159,322	1,644,942
Goals Performance										
Freddie Mac's Single-Family Goals		24%		6%		19%			21%	
Goal Performance Percentages		27.40%		6.75%		22.95%			22.36%	
Freddie Mac's Single-Family Subgoal							14%			
Subgoal Performance Percentages							17.98%			

Mortgages may count toward more than one goal. On certain tables, sum of entries may not equal totals, due to rounding.
¹MHA 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 2019 (Period Ending 12/31/2019)

	Qualifying Low- Income Purchases	Qualifying Very Low-Income Purchases	All Mortgage Purchases	
Purchases of Multifamily Mortgages				
Multifamily 5-50 Unit Properties:				
UPB(\$ Million)	\$2,638	\$795	\$5,221	
Number of Mortgages*	1,514	933	2,011	
Number of Properties	1,514	933	2,022	
Number of Units	31,895	11,582	46,862	
Multifamily > 50 Unit Properties:				
UPB(\$ Million)	\$34,329	\$5,918	\$66,884	
Number of Mortgages*	2,529	1,471	2,897	
Number of Properties	2,903	1,839	3,350	
Number of Units	409,206	92,452	614,555	
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	20,446		20,446	N/A
Units Where Rent Estimation is Not Possible	2,207		2,207	N/A
Units Where Rent Estimation is Possible				
Large (>50 Unit) Properties	14,673	11,398	14,673	7,030
Small (5-50 Unit) Properties	3,566	2,952	3,566	1,721
Not Subject to Cap	14,831	11,359	14,831	7,096
Subject to Cap	3,408	2,991	3,408	1,654
5% Cap	33,071		33,071	N/A
Adjustments to Number of Units for Missing Data:		14,350	8,750	N/A
Total Multifamily:				
UPB(\$ Million)		\$36,968	\$6,714	\$72,105
Number of Mortgages		4,043	2,404	4,904
Number of Mortgages with both 5-50 and > 50 Unit Properties*		0	0	4
Number of Properties		4,417	2,772	5,372
Number of Units		441,101	104,034	661,417
Number of Units(adjusted)		455,451	112,785	661,417
Goals Performance				
Freddie Mac's Multifamily Goals (units)		315,000	60,000	
Goal Performance (units)		455,451	112,785	
Freddie Mac's Small Multifamily Goals (units)				
Goal Performance (units)		10,000		34,847

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.

UPB and unit data only include mortgages which are eligible to qualify for goals, with the exception of RHS 538, Federal Guarantees, and Skilled Nursing Units which are included in the "All Mortgage Purchases" column.

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 2019 (Period Ending 12/31/2019)

	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)	\$0	\$0	\$0
Number of Mortgages	0	0	0
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$0	\$0	\$0
Number of Mortgages	0	0	0
Total Modifications of At-Risk Mortgages:			
UPB(\$ Millions)	\$0	\$0	\$0
Number of Mortgages	0	0	0

¹An 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 Financed by Freddie Mac's Purchases of Mortgages on Single Family Rental Properties
For Calendar Year 2019 (Period Ending 12/31/2019)

	Low-Income Purchases	Very Low-Income Purchases	All Mortgage Purchases
Purchases of Single Family Mortgages			
Owner Occupied 2-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$2,444	\$478	\$5,546
Number of Mortgages	8,928	2,232	15,975
Number of Units*	11,582	2,995	20,225
Investor Owned 1-4 Unit Properties/Mortgages:			
UPB(\$ Millions)	\$6,837	\$1,024	\$21,647
Number of Mortgages	50,661	8,601	114,924
Number of Units*	70,701	14,358	144,202
Total Single Family:			
UPB(\$ Millions)	\$9,280	\$1,502	\$27,193
Number of Mortgages	59,589	10,833	130,899
Number of Units*	82,283	17,353	164,427

Units may count toward more than one reporting category. 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 2019 (Period Ending 12/31/2019)

	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)	\$7,302	\$7,302	\$3,690	\$4,837	\$7,371	\$4,855	\$12,226
Number of Mortgages	58,136	58,136	29,641	39,135	58,784	39,293	98,077
Portion of Qualifying or Total Mortgages Acquired	24.65%	100.00%	15.01%	24.56%	6.41%	5.40%	5.96%
Income More Than 50% But No More Than 60% of Median Income							
UPB(\$ Millions)	\$8,250	\$0	\$3,666	\$5,305	\$8,337	\$5,323	\$13,660
Number of Mortgages	50,928	0	22,788	33,014	51,610	33,156	84,766
Portion of Qualifying or Total Mortgages Acquired	21.60%	0.00%	11.54%	20.72%	5.63%	4.55%	5.15%
Income More Than 60% But No More Than 80% of Median Income							
UPB(\$ Millions)	\$24,662	\$0	\$10,116	\$16,811	\$24,997	\$16,876	\$41,873
Number of Mortgages	126,747	0	52,858	87,173	128,967	87,615	216,582
Portion of Qualifying or Total Mortgages Acquired	53.75%	0.00%	26.77%	54.71%	14.07%	12.03%	13.17%
Income More Than 80% But No More Than 100% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$10,331	\$0	\$28,271	\$23,190	\$51,461
Number of Mortgages	0	0	45,667	0	123,834	101,880	225,714
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	23.12%	0.00%	13.51%	13.99%	13.72%
Income More Than 100% But No More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$3,517	\$0	\$28,473	\$24,935	\$53,408
Number of Mortgages	0	0	13,846	0	110,226	96,617	206,843
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	7.01%	0.00%	12.03%	13.27%	12.57%
Income More Than 120% of Median Income							
UPB(\$ Millions)	\$0	\$0	\$9,861	\$0	\$139,696	\$117,047	\$256,743
Number of Mortgages	0	0	32,682	0	443,208	369,706	812,914
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	16.55%	0.00%	48.35%	50.76%	49.42%
Missing							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$1	\$10	\$12
Number of Mortgages	0	0	0	0	5	41	46
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%
All Income Levels ²							
UPB(\$ Millions)	\$40,214	\$7,302	\$41,181	\$26,953	\$237,147	\$192,236	\$429,383
Number of Mortgages	235,811	58,136	197,482	159,322	916,634	728,308	1,644,942
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹Based on actual borrower incomes before affordability estimation. Mortgages where affordability was estimated are included in "Missing."
²Includes Missing.

Table 3A
Distribution of Rental Units
Financed by Multifamily Mortgages Purchased by Freddie Mac
By Affordability of Rent¹
For Calendar Year 2019 (Period Ending 12/31/2019)

	Qualifying Low-Income Purchases	Qualifying Very Low- Income Purchases	Total Units Financed
Affordable At No More Than 30% Of Median Income			
\$UPB(MILLIONS)	\$2,716	\$2,716	\$2,738
Number of Units	33,116	33,116	33,358
Portion of Qualifying or Total Units Financed	7.27%	29.36%	5.04%
Affordable At More Than 30% but No More than 50% Of Median Income			
\$UPB(MILLIONS)	\$3,997	\$3,997	\$4,010
Number of Units	70,918	70,918	71,146
Portion of Qualifying or Total Units Financed	15.57%	62.88%	10.76%
Affordable At More Than 50% but No More than 60% Of Median Income			
\$UPB(MILLIONS)	\$8,053	\$0	\$8,061
Number of Units	111,875	0	112,026
Portion of Qualifying or Total Units Financed	24.56%	0.00%	16.94%
Affordable At More Than 60% but No More than 80% Of Median Income			
\$UPB(MILLIONS)	\$22,201	\$0	\$22,230
Number of Units	225,192	0	225,445
Portion of Qualifying or Total Units Financed	49.44%	0.00%	34.09%
Affordable At More Than 80% but No More than 100% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$14,888
Number of Units	0	0	116,099
Portion of Qualifying or Total Units Financed	0.00%	0.00%	17.55%
Affordable At More Than 100% but No More than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$7,578
Number of Units	0	0	47,067
Portion of Qualifying or Total Units Financed	0.00%	0.00%	7.12%
Affordable At More Than 120% Of Median Income			
\$UPB(MILLIONS)	\$0	\$0	\$8,262
Number of Units	0	0	35,760
Portion of Qualifying or Total Units Financed	0.00%	0.00%	5.41%
Tenant Rent Missing			
\$UPB(MILLIONS)	\$2,908	\$1,818	\$4,339
Number of Units	14,350	8,750	20,516
Portion of Qualifying or Total Units Financed	3.15%	7.76%	3.10%
All Income Levels²			
\$UPB(MILLIONS)	\$39,876	\$8,531	\$72,105
Number of Units	455,451	112,785	661,417
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.

UPB and unit data only include mortgages which are eligible to qualify for goals, with the exception of RHS 538, Federal Guarantees, and Skilled Nursing Units which are included in the "Total Units Financed" column.

Table 3B
Distribution of Rental Units
Financed by Freddie Mac's Purchases of Mortgages on Single-Family
Rental Properties By Affordability of Rent¹
For Calendar Year 2019 (Period Ending 12/31/2019)

	Low-Income Purchases	Very Low- Income Purchases	Aggregate Units Financed
Affordable At No More Than 30% Of Median Income			
UPB(\$ Millions)	\$428	\$428	\$428
Number of Units	2,656	2,656	2,656
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	3.23%	15.31%	1.62%
Affordable At More Than 30% but No More than 50% Of Median Income			
UPB(\$ Millions)	\$1,074	\$1,074	\$1,074
Number of Units	14,697	14,697	14,698
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	17.86%	84.69%	8.94%
Affordable At More Than 50% but No More than 60% Of Median Income			
UPB(\$ Millions)	\$1,854	\$0	\$1,855
Number of Units	19,982	0	19,984
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	24.28%	0.00%	12.15%
Affordable At More Than 60% but No More than 80% Of Median Income			
UPB(\$ Millions)	\$5,924	\$0	\$5,924
Number of Units	44,948	0	44,951
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	54.63%	0.00%	27.34%
Affordable At More Than 80% but No More than 100% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$6,458
Number of Units	0	0	35,544
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	21.62%
Affordable At More Than 100% but No More than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$4,434
Number of Units	0	0	19,021
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	11.57%
Affordable At More Than 120% Of Median Income			
UPB(\$ Millions)	\$0	\$0	\$5,630
Number of Units	0	0	18,305
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	11.13%
Tenant Rent Missing			
UPB(\$ Millions)	\$0	\$0	\$1,390
Number of Units	0	0	9,268
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	0.00%	0.00%	5.64%
All Income Levels¹			
UPB(\$ Millions)	\$9,280	\$1,502	\$27,193
Number of Units	82,283	17,353	164,427
Portion of Total Low-income, Very low-Income or Aggregate Units Financed	100.00%	100.00%	100.00%

¹Includes 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 2019 (Period Ending 12/31/2019)

	Tract is in a Designated Disaster Area		Tract is not in a Designated Disaster Area		Qualifying Low-Income Area Purchase Money Mortgages ¹	Total Mortgages Eligible To Qualify As Low-Income Area Purchase Money
	Family Income <= 100% of Area Median ¹	Family Income > 100% of Area Median ¹	Family Income <= 100% of Area Median ¹	Family Income > 100% of Area Median ¹		
(1) Tract Income <= 80% of Area Median						
UPB(\$ Millions)	\$2,457	\$3,723	\$11,199	\$9,656	\$27,035	\$27,035
Number of Mortgages	14,522	12,609	62,903	33,919	123,953	123,953
Percent of Eligible	11.72%	10.17%	50.75%	27.36%	100.00%	100.00%
(2) 80% < Tract Income < 100% of Area Median and Tract >= 30% Minority						
UPB(\$ Millions)	\$1,494	\$3,174	\$4,839	\$6,091	\$6,333	\$15,598
Number of Mortgages	7,883	10,102	22,887	19,590	30,770	60,462
Percent of Eligible	13.04%	16.71%	37.85%	32.40%	50.89%	100.00%
(3) 80% < Tract Income < 100% of Area Median and Tract < 30% Minority						
UPB(\$ Millions)	\$1,279	\$1,901	\$8,688	\$9,760	\$1,279	\$21,628
Number of Mortgages	8,387	7,910	52,249	39,247	8,387	107,793
Percent of Eligible	7.78%	7.34%	48.47%	36.41%	7.78%	100.00%
(4) Tract Income >= 100% of Area Median²						
UPB(\$ Millions)	\$6,534	\$30,160	\$31,488	\$91,595	\$6,534	\$159,777
Number of Mortgages	34,372	92,172	153,368	288,404	34,372	568,316
Percent of Eligible	6.05%	16.22%	26.99%	50.75%	6.05%	100.00%
(5) Total						
UPB(\$ Millions)	\$11,764	\$38,957	\$56,214	\$117,102	\$41,181	\$224,085
Number of Mortgages	65,164	122,793	291,407	381,160	197,482	860,669
Percent of Eligible	7.57%	14.27%	33.86%	44.29%	22.95%	100.00%

¹Includes mortgages where affordability was estimated.

²Includes tracts with missing median incomes or missing percent minority.

Table 5A
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Race of Borrower(s) on Loan Application¹
For Calendar Year 2019 (Period Ending 12/31/2019)

	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)	\$213	\$43	\$233	\$184	\$1,268	\$1,098	\$2,366
Number of Mortgages	1,291	353	1,162	1,157	5,058	4,644	9,702
Portion of Qualifying or Total Mortgages Acquired	0.55%	0.61%	0.59%	0.73%	0.55%	0.64%	0.59%
Asian²							
UPB(\$ Millions)	\$3,420	\$666	\$4,352	\$1,511	\$21,984	\$15,551	\$37,534
Number of Mortgages	15,947	4,304	16,011	6,612	68,525	44,688	113,213
Portion of Qualifying or Total Mortgages Acquired	6.76%	7.40%	8.11%	4.15%	7.48%	6.14%	6.88%
Black or African American²							
UPB(\$ Millions)	\$1,974	\$382	\$2,557	\$1,274	\$8,339	\$6,137	\$14,477
Number of Mortgages	11,432	2,990	12,884	7,958	33,642	25,953	59,595
Portion of Qualifying or Total Mortgages Acquired	4.85%	5.14%	6.52%	4.99%	3.67%	3.56%	3.62%
Native Hawaiian or Other Pacific Islander²							
UPB(\$ Millions)	\$77	\$13	\$130	\$81	\$540	\$637	\$1,177
Number of Mortgages	388	86	502	387	1,826	2,078	3,904
Portion of Qualifying or Total Mortgages Acquired	0.16%	0.15%	0.25%	0.24%	0.20%	0.29%	0.24%
White - Hispanic or Latino³							
UPB(\$ Millions)	\$3,917	\$796	\$5,485	\$2,450	\$18,479	\$13,827	\$32,306
Number of Mortgages	22,127	5,886	26,019	13,535	71,771	51,825	123,596
Portion of Qualifying or Total Mortgages Acquired	9.38%	10.12%	13.18%	8.50%	7.83%	7.12%	7.51%
White - Non Hispanic or Latino							
UPB(\$ Millions)	\$25,643	\$4,521	\$22,712	\$16,829	\$154,205	\$122,080	\$276,285
Number of Mortgages	157,477	37,872	115,523	104,026	620,015	479,889	1,099,904
Portion of Qualifying or Total Mortgages Acquired	66.78%	65.14%	58.50%	65.29%	67.64%	65.89%	66.87%
Two or More Minority Races⁴							
UPB(\$ Millions)	\$53	\$7	\$93	\$39	\$436	\$374	\$810
Number of Mortgages	267	55	365	202	1,400	1,195	2,595
Portion of Qualifying or Total Mortgages Acquired	0.11%	0.09%	0.18%	0.13%	0.15%	0.16%	0.16%
Joint - either Borrower or Co-Borrower are of a minority group⁵							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	0	0	0
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)	\$4,805	\$854	\$5,483	\$4,530	\$31,100	\$32,082	\$63,182
Number of Mortgages	26,337	6,452	24,477	25,162	111,884	116,572	228,456
Portion of Qualifying or Total Mortgages Acquired	11.17%	11.10%	12.39%	15.79%	12.21%	16.01%	13.89%
Not Applicable							
UPB(\$ Millions)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Mortgages	0	0	0	0	1	0	1
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Data Not Provided by Loan Seller							
UPB(\$ Millions)	\$113	\$20	\$136	\$57	\$794	\$451	\$1,245
Number of Mortgages	545	138	539	283	2,512	1,464	3,976
Portion of Qualifying or Total Mortgages Acquired	0.23%	0.24%	0.27%	0.18%	0.27%	0.20%	0.24%
Total							
UPB(\$ Millions)	\$40,214	\$7,302	\$41,181	\$26,953	\$237,147	\$192,236	\$429,383
Number of Mortgages	235,811	58,136	197,482	159,322	916,634	728,308	1,644,942
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹Borrowers 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.

²If 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.

³If 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.

⁴The 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.

⁵If 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."

⁶This 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 Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Ethnicity of Borrower(s) on Loan Application¹
For Calendar Year 2019 (Period Ending 12/31/2019)

	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)	\$4,266	\$896	\$5,726	\$2,717	\$16,994	\$13,074	\$30,068
Number of Mortgages	24,176	6,658	27,519	15,108	68,145	50,509	118,654
Portion of Qualifying or Total Mortgages Acquired	10.25%	11.45%	13.93%	9.48%	7.43%	6.94%	7.21%
Borrower and Co-Borrower are not Hispanic or Latino:							
UPB(\$ Millions)	\$30,733	\$5,522	\$29,383	\$19,552	\$183,487	\$143,313	\$326,800
Number of Mortgages	183,079	44,815	143,157	118,143	717,347	548,665	1,266,012
Portion of Qualifying or Total Mortgages Acquired	77.64%	77.09%	72.49%	74.15%	78.26%	75.33%	76.96%
Joint - Either Borrower or Co-Borrower are Hispanic or Latino:²							
UPB(\$ Millions)	\$269	\$20	\$642	\$201	\$4,680	\$3,472	\$8,152
Number of Mortgages	1,386	142	2,504	1,035	15,422	11,455	26,877
Portion of Qualifying or Total Mortgages Acquired	0.59%	0.24%	1.27%	0.65%	1.68%	1.57%	1.63%
Information not Provided by Borrower or Co-Borrower:³							
UPB(\$ Millions)	\$4,732	\$814	\$5,208	\$4,350	\$30,946	\$31,575	\$62,520
Number of Mortgages	25,941	6,144	23,202	24,270	111,616	114,519	226,135
Portion of Qualifying or Total Mortgages Acquired	11.00%	10.57%	11.75%	15.23%	12.18%	15.72%	13.75%
Not Applicable:							
UPB(\$ Millions)	\$4	\$1	\$6	\$3	\$30	\$23	\$53
Number of Mortgages	31	13	28	22	127	94	221
Portion of Qualifying or Total Mortgages Acquired	0.01%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%
Data Not Provided By Loan Seller							
UPB(\$ Millions)	\$209	\$49	\$216	\$130	\$1,011	\$779	\$1,789
Number of Mortgages	1,198	364	1,072	744	3,977	3,066	7,043
Portion of Qualifying or Total Mortgages Acquired	0.51%	0.63%	0.54%	0.47%	0.43%	0.42%	0.43%
Total:							
UPB(\$ Millions)	\$40,214	\$7,302	\$41,181	\$26,953	\$237,147	\$192,236	\$429,383
Number of Mortgages	235,811	58,136	197,482	159,322	916,634	728,308	1,644,942
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	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.

³This 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 Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Gender of Borrower(s)¹
For Calendar Year 2019 (Period Ending 12/31/2019)

	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)	\$15,638	\$2,877	\$14,790	\$9,020	\$72,245	\$56,264	\$128,509
Number of Mortgages	91,876	22,536	72,496	53,074	288,727	214,455	503,182
Portion of Qualifying or Total Mortgages Acquired	38.96%	38.76%	36.71%	33.31%	31.50%	29.45%	30.59%
All Female:							
UPB(\$ Millions)	\$14,527	\$3,187	\$11,729	\$9,314	\$46,096	\$34,850	\$80,946
Number of Mortgages	89,066	26,276	62,267	57,794	206,123	150,490	356,613
Portion of Qualifying or Total Mortgages Acquired	37.77%	45.20%	31.53%	36.27%	22.49%	20.66%	21.68%
Male and Female:							
UPB(\$ Millions)	\$7,560	\$801	\$11,951	\$5,927	\$102,709	\$82,828	\$185,536
Number of Mortgages	41,012	5,965	50,468	33,207	362,931	294,817	657,748
Portion of Qualifying or Total Mortgages Acquired	17.39%	10.26%	25.56%	20.84%	39.59%	40.48%	39.99%
Not Applicable:							
UPB(\$ Millions)	\$16	\$3	\$15	\$12	\$79	\$57	\$136
Number of Mortgages	99	28	78	70	363	248	611
Portion of Qualifying or Total Mortgages Acquired	0.04%	0.05%	0.04%	0.04%	0.04%	0.03%	0.04%
Not Provided:							
UPB(\$ Millions)	\$2,472	\$434	\$2,695	\$2,680	\$16,016	\$18,232	\$34,248
Number of Mortgages	13,753	3,331	12,171	15,176	58,479	68,284	126,763
Portion of Qualifying or Total Mortgages Acquired	5.83%	5.73%	6.16%	9.53%	6.38%	9.38%	7.71%
Missing:							
UPB(\$ Millions)	\$1	\$0	\$1	\$0	\$3	\$4	\$7
Number of Mortgages	5	0	2	1	11	14	25
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total:							
UPB(\$ Millions)	\$40,214	\$7,302	\$41,181	\$26,953	\$237,147	\$192,236	\$429,383
Number of Mortgages	235,811	58,136	197,482	159,322	916,634	728,308	1,644,942
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹Borrower 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 Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2019 (Period Ending 12/31/2019)

	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%	58,145	14,724	19,706	39,456	227,207	177,510	404,717
10% <= Minority < 20%	57,558	13,479	26,951	36,203	238,685	178,924	417,609
20% <= Minority < 30%	36,938	8,765	23,808	22,857	149,024	112,371	261,395
30% <= Minority < 50%	41,918	10,110	51,387	27,208	165,275	130,218	295,493
50% <= Minority < 80%	29,186	7,694	49,119	21,051	99,459	88,072	187,531
80% <= Minority <= 100%	12,033	3,363	26,328	12,523	36,548	40,955	77,503
Tract Missing / Unable to Classify	33	1	183	24	436	258	694
Total:	235,811	58,136	197,482	159,322	916,634	728,308	1,644,942

Table 8A
Distribution of Freddie Mac's Multifamily Mortgage Purchases
By Minority Concentration of Census Tract
For Calendar Year 2019 (Period Ending 12/31/2019)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	15,514	6,202	22,400
10% <= Minority < 20%	54,971	13,243	84,309
20% <= Minority < 30%	57,312	11,368	93,328
30% <= Minority < 50%	110,881	22,766	168,714
50% <= Minority < 80%	123,262	26,749	176,173
80% <= Minority <= 100%	93,508	32,457	116,167
Tract Missing / Unable to Classify	3	0	326
Total:	455,451	112,785	661,417

Table 8B

**Distribution of Freddie Mac's Rental Units Financed by Purchases of Mortgages on Single-Family
Rental Properties by Minority Concentration of Census Tract
For Calendar Year 2019 (Period Ending 12/31/2019)**

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Minority < 10%	11,546	3,185	19,388
10% <= Minority < 20%	14,187	2,797	28,284
20% <= Minority < 30%	10,670	2,115	22,676
30% <= Minority < 50%	15,539	2,970	33,198
50% <= Minority < 80%	16,232	3,205	32,530
80% <= Minority <= 100%	14,092	3,076	28,267
Tract Missing / Unable to Classify	17	5	84
Total:	82,283	17,353	164,427

Table 9
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases
Minority Percentage of Census Tract by Income of Borrower
For Calendar Year 2019 (Period Ending 12/31/2019)

	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%	14,724	14,724	3,498	9,878	14,932	9,932	24,864
10% <= Minority < 30%	22,244	22,244	8,083	13,880	22,473	13,926	36,399
30% <= Minority < 50%	10,110	10,110	7,875	6,531	10,213	6,550	16,763
50% <= Minority < 80%	7,694	7,694	6,906	5,454	7,766	5,478	13,244
80% <= Minority <= 100%	3,363	3,363	3,278	3,390	3,398	3,405	6,803
Tract Missing / Unable to Classify	1	1	1	2	2	2	4
Subtotal	58,136	58,136	29,641	39,135	58,784	39,293	98,077
50% < Income <=60% of MSA Median Income							
Minority < 10%	12,698	0	2,431	8,287	12,909	8,340	21,249
10% <= Minority < 30%	20,376	0	6,263	12,154	20,647	12,196	32,843
30% <= Minority < 50%	9,095	0	6,430	5,659	9,191	5,676	14,867
50% <= Minority < 80%	6,272	0	5,294	4,342	6,340	4,361	10,701
80% <= Minority <= 100%	2,479	0	2,365	2,566	2,515	2,577	5,092
Tract Missing / Unable to Classify	8	0	5	6	8	6	14
Subtotal	50,928	0	22,788	33,014	51,610	33,156	84,766
60% < Income <=80% of MSA Median Income							
Minority < 10%	30,723	0	5,411	21,291	31,481	21,462	52,943
10% <= Minority < 30%	51,876	0	14,483	33,026	52,626	33,173	85,799
30% <= Minority < 50%	22,713	0	14,807	15,018	23,104	15,084	38,188
50% <= Minority < 80%	15,220	0	12,319	11,255	15,451	11,295	26,746
80% <= Minority <= 100%	6,191	0	5,828	6,567	6,281	6,585	12,866
Tract Missing / Unable to Classify	24	0	10	16	24	16	40
Subtotal	126,747	0	52,858	87,173	128,967	87,615	216,582
80% < Income <=100% of MSA Median Income							
Minority < 10%	0	0	4,609	0	30,006	24,454	54,460
10% <= Minority < 30%	0	0	12,591	0	51,413	39,550	90,963
30% <= Minority < 50%	0	0	12,800	0	22,387	17,726	40,113
50% <= Minority < 80%	0	0	10,579	0	14,347	13,082	27,429
80% <= Minority <= 100%	0	0	5,070	0	5,621	7,040	12,661
Tract Missing / Unable to Classify	0	0	18	0	60	28	88
Subtotal	0	0	45,667	0	123,834	101,880	225,714
100% < Income <=120% of MSA Median Income							
Minority < 10%	0	0	1,145	0	27,186	23,132	50,318
10% <= Minority < 30%	0	0	2,917	0	46,101	37,893	83,994
30% <= Minority < 50%	0	0	2,902	0	19,937	17,257	37,194
50% <= Minority < 80%	0	0	3,990	0	12,154	12,249	24,403
80% <= Minority <= 100%	0	0	2,869	0	4,794	6,054	10,848
Tract Missing / Unable to Classify	0	0	23	0	54	32	86
Subtotal	0	0	13,846	0	110,226	96,617	206,843
120% of MSA Median Income < Income							
Minority < 10%	0	0	2,612	0	110,692	90,183	200,875
10% <= Minority < 30%	0	0	6,422	0	194,447	154,542	348,989
30% <= Minority < 50%	0	0	6,573	0	80,442	67,915	148,357
50% <= Minority < 80%	0	0	10,031	0	43,401	41,601	85,002
80% <= Minority <= 100%	0	0	6,918	0	13,939	15,292	29,231
Tract Missing / Unable to Classify	0	0	126	0	287	173	460
Subtotal	0	0	32,682	0	443,208	369,706	812,914
Borrower Income Missing							
Minority < 10%	0	0	0	0	1	7	8
10% <= Minority < 30%	0	0	0	0	2	15	17
30% <= Minority < 50%	0	0	0	0	1	10	11
50% <= Minority < 80%	0	0	0	0	0	6	6
80% <= Minority <= 100%	0	0	0	0	0	2	2
Tract Missing / Unable to Classify	0	0	0	0	1	1	2
Subtotal	0	0	0	0	5	41	46
Total:	235,811	58,136	197,482	159,322	916,634	728,308	1,644,942

Table 10A
Distribution of Freddie Mac's
Single-Family Owner-Occupied Mortgage Purchases
By State And Territory
For Calendar Year 2019 (Period Ending 12/31/2019)

	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	2,884	763	1,474	1,437	10,676	6,269	16,945
Alaska	538	133	317	383	1,734	1,189	2,923
Arizona	7,521	1,734	5,624	6,173	32,324	28,821	61,145
Arkansas	1,648	472	2,188	899	6,875	4,198	11,073
California	8,084	1,082	18,030	17,953	70,810	126,748	197,558
Colorado	6,441	1,304	5,468	7,585	26,031	28,948	54,979
Connecticut	3,326	933	1,357	1,442	9,401	5,161	14,562
Delaware	768	208	436	501	3,233	2,089	5,322
District of Columbia	641	97	738	345	1,994	1,293	3,287
Florida	12,703	2,656	22,947	6,900	68,185	34,505	102,690
Georgia	7,873	1,946	6,766	4,625	30,463	20,066	50,529
Hawaii	433	73	834	377	2,066	2,012	4,078
Idaho	2,229	462	1,283	1,504	8,358	6,113	14,471
Illinois	13,219	3,691	7,452	6,568	42,209	31,921	74,130
Indiana	9,836	2,945	7,305	5,003	25,406	16,524	41,930
Iowa	2,836	903	881	1,527	7,456	5,527	12,983
Kansas	2,764	729	1,107	1,146	8,103	4,759	12,862
Kentucky	4,000	1,199	1,888	2,383	11,971	9,329	21,300
Louisiana	1,789	411	2,892	1,133	7,829	5,944	13,773
Maine	887	225	421	703	3,917	2,749	6,666
Maryland	6,400	1,917	4,182	4,216	16,399	13,178	29,577
Massachusetts	5,854	1,282	3,803	4,867	19,743	20,161	39,904
Michigan	11,094	3,333	4,927	7,216	34,509	28,415	62,924
Minnesota	8,983	2,562	6,190	5,183	22,900	16,127	39,027
Mississippi	561	122	434	462	3,077	2,615	5,692
Missouri	6,776	1,986	7,336	3,595	19,193	14,463	33,656
Montana	818	193	399	669	3,190	2,561	5,751
Nebraska	1,276	379	547	889	3,968	3,452	7,420
Nevada	2,231	479	1,738	2,439	10,606	10,412	21,018
New Hampshire	1,778	459	815	1,171	5,463	4,006	9,469
New Jersey	5,238	996	3,410	2,493	24,956	17,291	42,247
New Mexico	791	193	718	541	4,308	2,667	6,975
New York	6,417	1,339	4,680	2,955	33,010	18,489	51,499
North Carolina	7,771	1,889	10,014	4,292	30,738	18,354	49,092
North Dakota	687	171	234	456	2,419	1,931	4,350
Ohio	14,080	4,205	6,011	5,758	39,656	22,762	62,418
Oklahoma	2,643	711	1,296	877	9,415	4,188	13,603
Oregon	3,287	546	3,055	3,149	15,456	14,382	29,838
Pennsylvania	8,688	2,400	3,979	3,891	29,903	16,213	46,116
Rhode Island	705	124	339	698	2,457	2,392	4,849
South Carolina	4,367	1,030	4,238	2,023	16,585	8,759	25,344
South Dakota	482	119	149	450	1,693	1,605	3,298
Tennessee	4,727	1,144	2,854	3,425	18,824	12,669	31,493
Texas	14,588	2,668	19,613	7,536	81,533	42,771	124,304
Utah	4,643	854	2,442	4,941	15,468	18,995	34,463
Vermont	393	84	129	319	1,841	1,319	3,160
Virginia	7,332	1,966	5,455	5,232	23,760	18,354	42,114
Washington	5,964	1,134	5,140	6,477	24,866	27,644	52,510
West Virginia	647	198	504	428	2,457	1,789	4,246
Wisconsin	5,770	1,589	3,080	3,681	17,385	14,706	32,091
Wyoming	374	97	143	367	1,365	1,200	2,565
Guam	13	1	133	18	169	119	288
Puerto Rico	10	0	37	21	200	128	328
Virgin Islands	3	0	50	0	81	26	107
Other Territories	0	0	0	0	0	0	0
Unable to Geocode	0	0	0	0	0	0	0
Total	235,811	58,136	197,482	159,322	916,634	728,308	1,644,942

Table 10B
Distribution of Freddie Mac's
Multifamily Mortgage Purchases
By State And Territory
For Calendar Year 2019 (Period Ending 12/31/2019)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	7,202	1,976	10,072
Alaska	24	0	24
Arizona	19,488	1,892	25,842
Arkansas	1,286	680	1,609
California	24,941	12,719	58,216
Colorado	13,593	948	20,623
Connecticut	5,328	2,645	6,751
Delaware	1,410	330	1,657
District of Columbia	1,092	696	1,845
Florida	24,416	3,698	65,744
Georgia	31,937	5,034	41,748
Hawaii	214	159	220
Idaho	906	190	1,388
Illinois	10,365	4,681	15,356
Indiana	8,006	3,334	9,358
Iowa	2,311	917	2,597
Kansas	4,998	2,007	5,205
Kentucky	4,287	1,033	5,311
Louisiana	4,311	882	6,654
Maine	241	190	397
Maryland	22,117	4,163	24,750
Massachusetts	4,906	1,570	9,501
Michigan	9,567	3,192	12,581
Minnesota	6,679	1,692	8,678
Mississippi	2,334	737	2,867
Missouri	7,559	3,189	8,375
Montana	84	16	141
Nebraska	2,997	1,668	3,114
Nevada	10,614	1,110	19,030
New Hampshire	1,033	338	1,846
New Jersey	12,601	2,038	17,812
New Mexico	2,751	627	3,138
New York	17,347	6,241	28,359
North Carolina	18,813	3,779	22,476
North Dakota	867	540	868
Ohio	19,355	9,051	23,090
Oklahoma	6,138	1,812	6,340
Oregon	4,383	687	6,525
Pennsylvania	12,490	2,747	18,217
Rhode Island	361	231	386
South Carolina	5,838	1,761	9,143
South Dakota	637	327	637
Tennessee	10,299	1,237	14,570
Texas	76,244	13,136	98,016
Utah	3,327	665	4,467
Vermont	10	0	64
Virginia	14,273	2,598	16,271
Washington	12,833	2,459	16,430
West Virginia	106	3	144
Wisconsin	2,319	1,029	2,750
Wyoming	214	127	214
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	455,451	112,785	661,417

Table 10C
Distribution of Freddie Mac's Rental Units Financed by Purchases of Mortgages on Single-Family
Rental Properties by State and Territory
For Calendar Year 2019 (Period Ending 12/31/2019)

	Qualifying Low-Income Units	Qualifying Very Low- Income Units	Total Units Financed
Alabama	962	196	1,382
Alaska	295	40	485
Arizona	1,992	257	4,659
Arkansas	638	70	902
California	5,983	794	25,772
Colorado	1,411	186	3,844
Connecticut	1,711	592	2,125
Delaware	232	40	354
District of Columbia	239	79	535
Florida	2,484	380	9,852
Georgia	2,390	343	4,372
Hawaii	81	15	511
Idaho	736	111	1,364
Illinois	4,968	1,062	8,253
Indiana	2,344	806	2,982
Iowa	483	188	570
Kansas	648	200	897
Kentucky	845	229	1,182
Louisiana	737	85	1,566
Maine	403	50	677
Maryland	1,645	295	2,274
Massachusetts	4,233	822	6,507
Michigan	2,663	748	3,792
Minnesota	1,925	409	2,470
Mississippi	214	29	368
Missouri	2,216	731	2,786
Montana	313	52	529
Nebraska	326	99	391
Nevada	735	130	2,111
New Hampshire	643	163	790
New Jersey	3,266	316	6,178
New Mexico	394	88	775
New York	4,137	1,069	11,642
North Carolina	2,276	330	4,274
North Dakota	95	38	114
Ohio	4,811	1,869	6,274
Oklahoma	982	171	1,293
Oregon	939	103	2,601
Pennsylvania	3,871	1,157	4,915
Rhode Island	958	148	1,235
South Carolina	652	118	1,440
South Dakota	176	76	213
Tennessee	1,607	219	3,085
Texas	4,965	545	11,721
Utah	1,280	137	2,500
Vermont	138	14	260
Virginia	2,046	302	3,275
Washington	2,184	268	4,514
West Virginia	134	31	213
Wisconsin	2,700	1,089	3,276
Wyoming	161	59	213
Guam	7	4	21
Puerto Rico	2	0	43
Virgin Islands	7	1	50
Other Territories	0	0	0
Unable to Geocode	0	0	0
Total	82,283	17,353	164,427

Table 11
Distribution of Freddie Mac's Single-Family Owner-Occupied Mortgage Purchases¹
By LTV Category
For Calendar Year 2019 (Period Ending 12/31/2019)

	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)	\$3,271	\$940	\$2,322	\$9,205	\$17,343	\$47,153	\$64,496
Number of Mortgages	24,853	8,989	14,942	62,005	84,924	205,401	290,325
Portion of Total	10.54%	15.46%	7.57%	38.92%	9.26%	28.20%	17.65%
60% < LTV <= 80%							
UPB(\$ Millions)	\$13,306	\$2,639	\$13,766	\$14,687	\$100,660	\$117,640	\$218,299
Number of Mortgages	76,624	20,333	64,055	81,944	371,610	430,534	802,144
Portion of Total	32.49%	34.97%	32.44%	51.43%	40.54%	59.11%	48.76%
80% < LTV <= 90%							
UPB(\$ Millions)	\$6,585	\$1,063	\$7,079	\$2,015	\$43,632	\$18,362	\$61,993
Number of Mortgages	35,366	7,847	30,770	10,242	155,871	62,229	218,100
Portion of Total	15.00%	13.50%	15.58%	6.43%	17.00%	8.54%	13.26%
90% < LTV <= 95%							
UPB(\$ Millions)	\$8,932	\$1,307	\$11,417	\$861	\$61,129	\$8,645	\$69,774
Number of Mortgages	50,096	10,115	51,568	4,146	228,418	28,168	256,586
Portion of Total	21.24%	17.40%	26.11%	2.60%	24.92%	3.87%	15.60%
95% < LTV <= 100%							
UPB(\$ Millions)	\$8,119	\$1,353	\$6,597	\$166	\$14,321	\$372	\$14,693
Number of Mortgages	48,848	10,839	36,135	804	75,267	1,549	76,816
Portion of Total	20.71%	18.64%	18.30%	0.50%	8.21%	0.21%	4.67%
100% < LTV							
UPB(\$ Millions)	\$0	\$0	\$0	\$6	\$60	\$17	\$77
Number of Mortgages	2	0	2	47	481	98	579
Portion of Total	0.00%	0.00%	0.00%	0.03%	0.05%	0.01%	0.04%
Missing LTV							
UPB(\$ Millions)	\$1	\$1	\$0	\$13	\$3	\$48	\$51
Number of Mortgages	22	13	10	134	63	329	392
Portion of Total	0.01%	0.02%	0.01%	0.08%	0.01%	0.05%	0.02%
Total							
UPB(\$ Millions)	\$40,214	\$7,302	\$41,181	\$26,953	\$237,147	\$192,236	\$429,383
Number of Mortgages	235,811	58,136	197,482	159,322	916,634	728,308	1,644,942
Portion of Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

¹Does 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 2019 (Period Ending 12/31/2019)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Income No More Than 50% of Median Income				
UPB(\$ Millions)	\$4,827	\$2,491	\$2	\$7,319
Number of Mortgages	37,794	20,516	14	58,324
Portion of Qualifying or Total Mortgages Acquired	9.60%	4.40%	1.50%	6.80%
Income More Than 50% But No More Than 60% of Median Income				
UPB(\$ Millions)	\$5,356	\$2,904	\$2	\$8,262
Number of Mortgages	32,693	18,340	10	51,043
Portion of Qualifying or Total Mortgages Acquired	8.30%	3.90%	1.00%	5.90%
Income More Than 60% But No More Than 80% of Median Income				
UPB(\$ Millions)	\$15,058	\$9,628	\$10	\$24,696
Number of Mortgages	76,327	50,627	58	127,012
Portion of Qualifying or Total Mortgages Acquired	19.30%	10.90%	6.10%	14.70%
Income More Than 80% But No More Than 100% of Median Income				
UPB(\$ Millions)	\$14,714	\$13,075	\$19	\$27,808
Number of Mortgages	62,460	58,440	101	121,001
Portion of Qualifying or Total Mortgages Acquired	15.80%	12.50%	10.50%	14.00%
Income More Than 100% But No More Than 120% of Median Income				
UPB(\$ Millions)	\$13,142	\$14,647	\$24	\$27,813
Number of Mortgages	48,752	57,690	101	106,543
Portion of Qualifying or Total Mortgages Acquired	12.40%	12.40%	10.50%	12.40%
Income More Than 120% of Median Income				
UPB(\$ Millions)	\$44,839	\$83,317	\$194	\$128,350
Number of Mortgages	136,708	260,409	674	397,791
Portion of Qualifying or Total Mortgages Acquired	34.60%	55.90%	70.40%	46.20%
Missing				
UPB(\$ Millions)	\$0	\$1	\$0	\$1
Number of Mortgages	2	2	0	4
Portion of Qualifying or Total Mortgages Acquired	0.00%	0.00%	0.00%	0.00%
All Income Levels¹				
UPB(\$ Millions)	\$97,937	\$126,062	\$250	\$224,249
Number of Mortgages	394,736	466,024	958	861,718
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%

¹Includes 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 2019 (Period Ending 12/31/2019)

	First-Time Buyer Mortgages	Repeat Buyer Mortgages	Buyer Status Not Available Mortgages	Total Mortgages
Subgoal-Qualifying Mortgages				
UPB(\$ Millions)	\$20,721	\$12,631	\$16	\$33,368
Number of Mortgages	96,856	57,802	65	154,723
Portion of Qualifying or Total Mortgages Acquired	24.60%	12.40%	6.80%	18.00%
Non-Qualifying Mortgages				
UPB(\$ Millions)	\$77,113	\$113,369	\$234	\$190,717
Number of Mortgages	297,171	407,883	892	705,946
Portion of Qualifying or Total Mortgages Acquired	75.40%	87.60%	93.20%	82.00%
Total Mortgages				
UPB(\$ Millions)	\$97,835	\$126,000	\$250	\$224,085
Number of Mortgages	394,027	465,685	957	860,669
Portion of Qualifying or Total Mortgages Acquired	100.00%	100.00%	100.00%	100.00%